SERFF Tracking #:	*HGHM-132830994*	***State Tracking #:***	*HGHM-132830994*	***Company Tracking #:***	*1A-SG-HBG-2021*

State:	*Pennsylvania*	***Filing Company:***	*Highmark Benefits Group*
TOI/Sub-TOI:	*H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only*		
Product Name:	*HBG Small Group 2022 ACA Rate Filing*		
Project Name/Number:	*HBG Small Group 2022 ACA Rate Filing/1A-SG-HBG-2021*		

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	See the attached files for the ACA Public Rate Filing PDF.
Attachment(s):	2022 PID Public PDF - HBG - 71321.pdf
Item Status:	
Status Date:	

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May 18, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group (HBG) 2022 ACA Rate Filing (Small Group Market)
HBG Filing # 1A-SG-HBG-2021 (SERFF Filing # HGHM-132830994)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Benefits Group 2022 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Benefits Group must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Benefits Group should be redacted before release.

Dear Ms. Gray:

This Filing includes Highmark Benefits Group (HBG) (NAIC # 15508; HIOS Issuer ID # 79962) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2022.**

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2022 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **Highmark Benefits Group, NAIC # 15508 ("Company")**

2. Market: **Small Group ("Market")**

3. On or Off Exchange: This Company's products are offered **Off Exchange only**

4. Effective date of coverage: **January 1, 2022**

5. Average rate change requested: **5.45% increase**

6. Range of rate change requested: **0.08% to 9.63%**

7. Total additional annual revenue generated from the proposed rate change: **$6,614,472**

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

9. Rating Areas and the change from 2020: **Regions 6, 7, 9** (Central, PA only)

   There are no changes in our covered Rating Areas from the 2021 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**

11. Current number of covered lives and of policyholders as of February 1, 2021: **16,951 covered lives; 10,295 policyholders**

12. Number of plans offered in 2022 and the change this represents from 2021: **42**

    The Company offered 43 plans in 2021. For 2022, the Company is removing 1 plan from the Market.

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

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA22-125107747** affecting the following Company products and forms:

Product Name / Type	**Contract Form & SERFF #**
Balance PPO	HBG/PPO-7; HGHM-132793290
Health Savings HDHP	HBG/HDHP-7; HGHM-132793243
Lehigh Valley Flex Blue PPO	HBG/LV/PPO-5; HGHM-132793264
Lehigh Valley Flex Blue HDHP	HBG/LV/HDHP-5; HGHM-132793267
Choice Blue PPO	HBG/CB/PPO-3; HGHM-132793240
Choice Blue HDHP	HBG/CB/HDHP-3; HGHM-132793236

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 79962, Company Filing # 1A-SG-HBG-2021 (SERFF Filing # HGHM-132830994)**

Additional Filing Disclosures

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

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Potential for Material Unforeseen Impacts: This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2022. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, Highmark Benefits Group reserves the right to submit a revised filing.

Request for Confidentiality

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

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

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

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

Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark Benefits Group is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

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

Sincerely,

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

cc: Tija Hilton-Phillips, Esq.
Nicholas Sarneso
William Sarniak
Daryl Veach
Ryan Slean

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file "2022_SmGrp_HBG_PAAMExhibits_051821" submitted with this filing containing the department's required tables. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Benefits Group ("HBG", "Company")
- NAIC #: 15508
- HIOS Issuer ID: 79962
- State: Pennsylvania
- Market: Small Group
- Rating Area: Pennsylvania Rating Regions 6, 7, and 9
- Effective Date: 1/1/2022
- SERFF Rate Filing #: HGHM-132830994

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company's expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2022. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID pandemic. As a result, HBG reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

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

Period	Avg. Increase	SERFF ID#
2021 (Initial Rate Change)	2.4%	HGHM-132380419
Third and Fourth Quarter 2020 Rate Change	0.5%	HGHM-132291110
2020 (Initial Rate Change)	2.8%	HGHM-131937056
Third and Fourth Quarter 2019 Rate Change	2.0%	HGHM-131864021
2019 (Initial Rate Change)	5.1%	HGHM-131496086

The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These

components are re-evaluated each year to keep pace with market changes and changes in health care costs. The rate changes also vary by plan due to mappings between discontinued and new plans. For 2022, the Company's proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 10, Cell AC15 is 5.5%. This rate change reflects the change for first quarter 2022 calibrated index rates over first quarter 2021 calibrated index rates. Note that the Table 10 average rate change is determined prior to the application of the Geographic Area Factors and may not appropriately represent the average rate change reflected in this rate filing to the extent the proposed average Geographic Area Factor is different than the average Geographic Area Factor used in the 2021 rate development.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, Cell AN13, is 2.3%. The rates shown in Table 11 apply the Geographic Area Factors to the Table 10 calibrated index rates. As such, the average rate change determined from the Table 11 first quarter rates is a better representation of the average first quarter 2022 rate change, since it is more representative of the average rate change that members will see.

The primary drivers of the 5.5% rate increase can be seen in the Table 8 results of the Pennsylvania Actuarial Memorandum exhibits.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2021 data, this table reflects all of the Company's Small Group ACA enrollment, including enrollment from 2020 and 2021 plan year plans.

E. Benefit Changes

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

For the 2022 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2020 calendar year results for all Affordable Care Act compliant policies in the single risk pool, with run out through February, 2021 (2 months). This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary).

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.

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

  Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates on their appropriate basis, while Table 2 has the Prescription Drug Rebates separately identified and grossed up by the experience period paid to allowed ratio. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period. However, for entry into Table 2, the Prescription Drug Rebates are grossed up by the experience period paid to allowed ratio since they are ultimately used to reduce allowed claims. This allows for the Table 2 results to feed into Table 5 without adjustment, but it does cause the calculated loss ratio in Table 2 to be slightly mis-stated.
- There are no non-EHB benefits or costs in the experience period.
- The EHB coverage for pediatric vision benefits are provided by the Company's vision coverage vendor under a capitation arrangement. These costs are $0.44 PMPM uniform across each member in the experience period, and are reflected in Table 2 under the Total EHB Capitation section, where the capitation rate that the Company actually paid is grossed up by the experience period paid to allowed ratio, to get the capitations on an allowed claims basis. This further causes the calculated loss ratio in Table 2 to be slightly mis-stated.
- The Estimated Risk Adjustment represents the Company's best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period.
- The calculated loss ratio is 78.2%. This number is slightly below the actual loss ratio due to the adjustments to prescription drug rebates and capitations described above.

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

The Company has employed a credibility methodology consistent with ASOP #25 to determine the appropriate level of credibility to be assigned to the base experience period data. The assigned credibility level has been determined by referencing published studies from the Society of Actuaries (SOA), most notably "A Practical Approach to Assigning Credibility for Group Medical Insurance Pricing (December 2015)[1]," as well as utilizing actuarial judgment in consideration of the Company's base experience period and projection period computations. Employing the conclusions confirmed in the referenced SOA study, the Company has established a full credibility threshold of 2,000 average members for the experience period. As the average members from the experience period membership for the active population for this Company is 13,157, full credibility has been assigned to the base experience period.

H. Trend Identification (Table 3)

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

To arrive at the trend assumption, the experience period cost and utilization data were pulled from the Company's claims systems by the defined benefit categories. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Benefits Group, and Highmark Health Insurance Company. The combined experience used is limited to the Company's Rating Area and Market, and provides a more material base to analyze the trend components impacting the business in the Company's Market. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

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

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

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2021 and 2022, an overall claim trend of 6.41% (2.50% cost; 3.81%

utilization) was selected for the 2022 rate development. Please refer to the "Trend Support" exhibit in the "2022 Supplemental Exhibits – HBG_5-18-2021.xlsx" file showing the historical and projected normalized claim values for the Company's trend determination, along with the Company's proposed base medical and drug claim trends.

In addition to the base medical drug claims trend discussed above, the trend illustrated in Table 3 reflects changes in anticipated costs for claims processed outside of the Company's claims system, including Rx rebates and settlements. After the trends for the claims processed outside the Company's claims system are weighted in with the base medical and drug claim trend, we arrive at a trend of 5.73% (2.20% cost; 3.4% utilization, as seen entered in for the Year 2 trend on URRT Worksheet 1. This trend, combined with the BEP adjustment for COVID claim suppression, is the trend entered into Table 3 for non-capitated services.

Capitation rates are provided by our vision provider, and as such, their trend is handled separately from the other benefits. The capitation trend rate is 3.62%. This trend is different than the capitation trend in the URRT because it includes the impact of induced utilization changes that get averaged across all service categories in the URRT. This allows for a consistent change in induced demand to be applied in Table 3 as gets applied on the URRT.

The Company performed a separate analysis to identify the impact of COVID on the base experience trend data and adjusted the historical claims data accordingly. See the Impact of COVID section below for the magnitude of this adjustment, along with additional detail. This COVID adjustment to the base period data impacts the Utilization section of the Trend Components to arrive at an appropriate Projected Allowed EHB Claims level in Table 5, but is removed from the Annual Trend used to develop the Small Group quarterly rates in Table 5A.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February, 2021. Paid and allowed claims are sourced from detailed claim records. The data in table 4 excludes capitations, settlements, and other claims paid outside of the system since that data is not considered in developing trend assumptions. The claim add-ons excluded are projected independently. The Table 4 data matches the data in Table 2 if the claim add-ons are added in. This data, combined with the data from other companies within Highmark's corporate family, was used to develop the trend in Table 3. Please see Section 1.H above for further details.

2. Rate Development & Change

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized in the development presented in Worksheet

1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period. The Company has included a morbidity adjustment factor due to the impact of COVID on projected 2022 claim costs (see commentary below).
- The Change in Demographics adjustment factor of 0.995 reflects the change in age and geography factors the Company expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims the Company anticipates due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits from the experience period and the projection period: None.

Please see the worksheet named "Table 5 Support" in the "2022 Supplemental Exhibits – HBG_5-18-2021.xlsx" file for the calculation of these factors from the Company's experience period data and projected rate results.

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

As the Company has seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to join the ACA risk pool. With the transitional coverage provisions proposed extension through the end of 2022 for groups that renew on or prior to October 1, 2022, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company is expecting that enrollment drops slightly and that some of the better risk groups lapse. Also, with the continued availability of transitional coverage, the Company expects any new groups moving into ACA products from transitional coverage will be of higher morbidity.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the "2022 Supplemental Exhibits – HBG_5-18-2021.xlsx" file in the "Table 5 Paid-to-Allowed" worksheet. This value is consistent with the paid-to-allowed ratio in the URRT Worksheet 2, line 4.15 Incurred Claims, divided by line 4.11 Allowed Claims.

Table 5 reflects that the Company is assuming a Projected Risk Adjustment receivable in the projection period of $6.84 PMPM. To arrive at the anticipated risk transfer for 2022, the Company determines the risk adjustment calculation components for the projected 2022 Company portfolio and uses its current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2020 Benefit Year published by CMS, the PA

Insurance Department's calculation of 2020 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. For 2022, the Company is projecting a risk adjustment transfer amount of $9.24.

The $6.84 PMPM value in cell C31 of Table 5 equals the $9.24 PMPM risk adjustment transfer value discussed above, along with a charge of $2.96 PMPM for the projected net impact of the High Cost Risk Pool program, as well as a credit for high cost risk pool claims from the experience period of $0.57 PMPM. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2022, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2022, so there are no Exchange User Fees charged in the rate development.

Impact of COVID

To account for the impact of COVID, the Company made the following adjustments to its base experience period claims and its projected costs:

a. The claims in the base experience period were adjusted to a non-COVID baseline environment (discussed in the Trend Identification section above). This was done to provide a more stable base from which to project future claims. Claims in the base experience period were adjusted upward by 8.0%, representing the estimated degree of claims suppression in the experience period. This adjustment is applied to the underlying medical and drug claims incurred in the experience period, excluding prescription drug rebates and other claims paid outside the system. This adjustment is reflected in the Utilization Trend of Table 3.

   To determine the appropriate adjustment factor for the base experience period, the Company analyzed historical normalized allowed medical claim trends combined at the state and market level. Then the Company selected an appropriate medical trend amount for 2020 within the range of historical trend results. This trend was applied to the 2019 normalized allowed medical claims to project the non-COVID baseline medical claims for 2020, which were then compared to the actual 2020 experience normalized allowed medical claims to determine the adjustment factor indicated above. The overall impact of the pandemic on drug claims in 2020 is assumed to be negligible, and so were not adjusted. The adjustment factors for medical and drug were then weighted together to develop an overall BEP allowed claim adjustment factor. Please see the exhibit titled "PA BEP COVID Adj Support" in the supplemental exhibits file "2022 Supplemental Exhibits - HBG.xlsx" submitted with this filing for a demonstration of this adjustment factor development.

b. The projection period claims were first established using trend projections under non-COVID baseline assumptions, effectively removing the noise introduced by COVID. Using a non-COVID

baseline experience environment, claims were projected into the rating period using traditional methods of claim trend projections, as discussed in the Trend Identification section above.

c. The projected non-COVID baseline claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. There are four components of this adjustment determined by the Company:

1) ***COVID Treatment ($0.07 PMPM)*** – COVID treatment utilization in 2022 is expected to follow a similar utilization pattern as flu treatment from 2018 and 2019 (roughly 0.003 admits per 1000 members per month), with COVID-specific admission costs based on recent admission costs for COVID (roughly $26,000 cost per admit).

2) ***COVID Testing ($1.01 PMPM)*** – COVID testing utilization in 2022 is expected to follow a similar utilization pattern as flu testing from 2018 and 2019 (roughly 9 tests per 1000 members per month), with COVID specific testing costs based on recent testing costs for COVID (roughly $112.87 cost per test).

3) ***COVID Vaccine ($2.05 PMPM)*** – The Company is expecting that a total of 43% of members will receive a COVID vaccine. This assumes that 60% of members 18-64 utilize a vaccine and 40% of members under 18 utilize a vaccine. In addition to this, some vaccines are not reported in the billing system so expected utilization is further reduced by 25%.

   The cost of the vaccine is assumed to be $115 per dose. This is a combination of a $40 cost for administering the vaccine and $75 cost for the vaccine itself.

   Finally, the average number of doses per member is assumed to be 0.5. This reflects the assumption that members will need a COVID vaccine every other year. This results in a cost of $2.05 PMPM, which represents the expected cost that the Company will incur during the 2022-2023 coverage period stemming from 2022 policy year contracts.

4) ***Additional morbidity (0.50% claims impact)*** – Due to insureds missing preventative care (maintenance care and testing services) and quarantine rules leading to a more sedentary lifestyle, the Company expects a general trend towards worsening member morbidity. The following categories of care are expected to be impacted: Cardiology, Joint Degeneration, Diabetes, Mood Disorder & Depression, and Alcohol Treatment. The range of possible cost increases in these categories is assumed to be between 1% and 5%, which equates to 0.2% to 1.1% of total claims. Pricing assumes an overall claims impact of 0.5%, which is applied to the underlying medical and drug claims expected in the projection period.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.1%. Please see the exhibit titled “COVID Experience Adj Support” in the supplemental exhibits file “2022 Supplemental Exhibits - HBG.xlsx” submitted with this filing for a

demonstration of the development of the adjustment factors referenced above. The combined impact of these adjustment factors is a component of the Change in Morbidity Factor in Table 5. Please refer to the exhibit titled "Table 5 Support" in the supplemental exhibits file "2022 Supplemental Exhibits – HBG_5-18-2021.xlsx" submitted with this filing for a demonstration of how these adjustment factors are combined and translated into the Change in Morbidity Factor.

Small Group Quarterly Rates

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

a. The COVID adjustment to the base experience data (discussed above) is removed, as that adjustment will not have an ongoing impact in the projection period;
b. The Induced Utilization trend is excluded from the quarterly rate trends;
c. The quarterly rate trends are further adjusted to remove the impact of the Company's cost saving initiatives that produce one-time savings;
d. The timing of the renewals within the quarter are more appropriately considered; and
e. The quarterly rate trends more appropriately reflect that administrative costs do not increase at the same rate as claims.

b. Retention Items (Table 6)

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

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

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

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

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

- $0.24 PMPM for the PCORI Fee; and
- $0.25 PMPM for the Risk Adjustment User Fee

Note the following regarding plan level retention items:

- The rate development reflects a 0% profit and risk load for all products and plans. The Company has voluntarily refrained from including a profit and risk load in this filing. By this voluntary action, the Company is not waiving any right to include a profit and risk load which the Company believes is consistent with historical and legal interpretations of the Company and the Department.
- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

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

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2021 values are pulled from the prior year's filing, while the 2022 values represent the Company's projection for 2022 assumed in the 2022 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of February 2021 and for the Membership Moving to the ACA Book (from transitional and new business).

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

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

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

Table 8 presents the components of change in the proposed 2022 Calibrated Plan Adjusted Index Rate (PMPM). The 2021 base period allowed claims is carried over from the 2021 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2021 Column match those entered in the 2021 Column in the plan year 2021 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2022 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2022, as well as plans discontinued from the 2021 portfolio for 2022. Since many Small Group market enrollees as of 2/1/2021 are still in plan year 2020 plans, the enrollees in plan year 2020

plans were mapped to the plan year 2021 plan that the Company anticipates they will renew into in 2021. The calibrated plan adjusted index rates for 2022 and 2021, and all of the supporting factors, are calculated according to the instructions.

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

Note that the HHS Actuarial Value Calculator was able to accommodate all of the Company's benefit designs, and that no adjustments were needed from the values produced by the calculator.

The requested Induced Utilization Exhibit was completed and is presented within the "2022 Supplemental Exhibits - HBG.xlsx" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.103. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization). These induced demand factors are consistent with the methodology described in the Department's rate filing guidance, which utilizes each plan's actuarial value to establish the appropriate induced demand factor for the plan.

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

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

Support for the calibration factors is shown in the "2022 Supplemental Exhibits – HBG_5-18-2021.xlsx" file on the worksheet named "Table 10 Calibration Factors".

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2022. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 2.3% increase, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is 5.5%. The Company believes that the average rate change in Table 11 more appropriately reflects the average change in rates that the Company is requesting.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

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

B. Geographic Factors (Table 13)

Please see Table 13 for the Company's geographic factors. The Company's geographic factors for the rating period were updated as a component of this rate filing submission. The proposed geographic factors were developed based on a review of the average facility costs for PPO products by region, using a market basket approach to procedures by facility. Similar levels of professional and pharmaceutical costs were added to each region to get an appropriate allowed claim basis for the geographic factors. Note that since this analysis is based only upon PPO costs and based only upon facility schedules, these factors do not reflect morbidity differences among regions, nor do they reflect differences based upon network discount levels. Please see the exhibit "Geo Factors" in the "2022 Supplemental Exhibits – HBG_5-18-2021.xlsx" file for the development of these factors.

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

C. Network Factors (Table 14)

Please see Table 14 for the Company's network rating factors. The Company's network factors for the rating period were updated as a component of this rate filing submission. The proposed network factors were developed based on a review of the average facility costs by network, using a market basket approach to procedures by facility/network. Similar levels of professional and pharmaceutical costs were added to each network to get an appropriate allowed claim basis for the network factors. The network costs were combined across rating regions as appropriate to establish the average network cost for the Company. Using the PPO network as the benchmark, relativities for other networks were established. Note that since this analysis is based only upon network costs by facility, these factors do not reflect morbidity differences among networks, and these factors are independent of the geographic factors discussed above. Please see the exhibit "Network Factors" in the "2022 Supplemental Exhibits – HBG_5-18-2021.xlsx" file for the development of these factors.

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2021 service area and its proposed 2022 service area in the file "Pennsylvania Counties Map - 2022 Filings – HBG.pdf" submitted with this filing. There are no proposed changes to the Company's service area from 2021 to 2022.

E. Composite Rating

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

6. MLR Exhibit

The table below summarizes the requested three year MLR information:

	MLR		Member Months	
Calendar Year	**Actual**	**Pricing**	**Actual**	**Pricing**
2017	85.8%	89.5%	58,927	139,212
2018	78.0%	87.4%	79,119	70,452
2019	78.7%	89.4%	144,084	165,012

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

7. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2022) for the Small Group Market off the Pennsylvania Exchange.

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

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

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

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

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

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

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

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification.

[Signed: [Redacted]]

Date: 05/18/2021

Attachment I

Rate Change Summary

Highmark Benefits Group – Small Group Plans

Rate request filing ID # HGHM-132830994- 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 https://www.insurance.pa.gov/Consumers/Pages/ACA-Rate-Filings.aspx

Overview

Initial requested average rate change:	5.45%[1]
Revised requested average rate change:	N/A[1]
Range of requested rate change:	0.08%-9.63%
Effective date:	January 1, 2022
Mapped Members:	16,951
Available in:	Rating Areas 6, 7, and 9

Key information

Jan. 2020-Dec. 2020 financial experience

Premiums	$105,895,104
Claims	$83,561,914
Administrative expenses	$12,721,150
Taxes & fees	$71,151
Company made (after taxes)	**$9,540,888**

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

Claims:	90.5%
Administrative:	9.4%
Taxes & fees:	0.1%
Profit:	0.0%

The company expects its annual medical costs to increase **5.73%**.

Explanation of requested rate change

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2021 and throughout 2022 as a result of both higher utilization and the increasing cost of healthcare services.

[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.

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Benefits Group (HBG)		
Product(s):	PPO		
Market Segment:	Small Group		
Rate Effective Date:	01/01/2022	to	12/31/2022
Base Period Start Date:	01/01/2020	to	12/31/2020
Date of Most Recent Membership:	02/01/2021		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period
Average Age	38.0	38.0	38.0
Total	164,887	16,951	195,468
<18	26,280	2,715	31,308
18-24	14,434	1,489	17,169
25-29	13,613	1,392	16,052
30-34	13,516	1,429	16,478
35-39	14,358	1,479	17,055
40-44	13,478	1,415	16,317
45-49	14,239	1,458	16,813
50-54	16,091	1,661	19,154
55-59	18,247	1,868	21,541
60-63	13,795	1,385	15,971
64+	6,836	660	7,610

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
$104,641,281.58	$87,899,547.31	$88,988,993.27	164,887	$12,287,602.65	$101,276,595.92	$0.00	($6,285,820.06)	$71,808.10	$0.00	$1,253,822.02	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											**$ 576.53**
Loss Ratio											**78.17%**

**Express Prescription Drug Rebates as a negative number*

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	2.24%	7.74%	-0.02%	10.13%	19.35%
Outpatient Hospital	2.24%	7.74%	-0.02%	10.13%	37.75%
Professional	2.24%	7.74%	-0.02%	10.13%	21.39%
Other Medical	2.24%	7.74%	-0.02%	10.13%	2.34%
Capitation				3.62%	0.08%
Prescription Drugs	2.24%	7.74%	-0.02%	10.13%	19.09%
Total Annual Trend				10.13%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.213	

** 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		$2,616,887.02	1.0000	$ 2,616,887.02	5,026	$ 520.67		($82,376.14)	$2,903,320.58	$ 577.66
Feb-17		$2,252,123.76	1.0000	$ 2,252,123.76	5,057	$ 445.35		($82,884.23)	$2,509,343.08	$ 496.21
Mar-17		$2,288,192.84	1.0000	$ 2,288,192.84	4,971	$ 460.31		($81,474.69)	$2,579,589.36	$ 518.93
Apr-17		$2,553,326.73	1.0000	$ 2,553,326.73	4,886	$ 522.58		($80,081.54)	$2,781,777.09	$ 569.34
May-17		$2,415,116.80	1.0000	$ 2,415,116.80	4,919	$ 490.98		($80,622.41)	$2,652,055.64	$ 539.15
Jun-17		$2,309,830.96	1.0000	$ 2,309,830.96	4,932	$ 468.34		($80,835.48)	$2,576,427.96	$ 522.39
Jul-17		$2,839,407.37	1.0000	$ 2,839,407.37	4,846	$ 585.93		($79,425.94)	$3,051,326.19	$ 629.66
Aug-17		$2,609,632.40	1.0000	$ 2,609,632.40	4,887	$ 533.99		($80,097.93)	$2,905,266.53	$ 594.49
Sep-17		$2,461,504.18	1.0000	$ 2,461,504.18	4,861	$ 506.38		($79,671.79)	$2,716,081.34	$ 558.75
Oct-17		$2,472,280.64	1.0000	$ 2,472,280.64	4,820	$ 512.92		($78,999.80)	$2,730,711.19	$ 566.54
Nov-17		$2,444,417.49	1.0000	$ 2,444,417.49	4,851	$ 503.90		($79,507.89)	$2,669,142.53	$ 550.23
Dec-17	$33,960,827.61	$2,529,880.23	1.0000	$ 2,529,880.23	4,855	$ 521.09	$4,008,555.84	($79,573.45)	$2,760,563.48	$ 568.60
Jan-18		$2,592,273.70	1.0000	$ 2,592,273.70	5,136	$ 504.73		($113,115.72)	$2,949,281.84	$ 574.24
Feb-18		$2,755,133.35	1.0000	$ 2,755,210.22	5,100	$ 540.24		($112,322.86)	$3,046,981.67	$ 597.45
Mar-18		$2,967,331.45	1.0000	$ 2,967,421.93	5,147	$ 576.53		($113,357.99)	$3,280,392.11	$ 637.34
Apr-18		$3,033,773.60	1.0000	$ 3,033,830.82	5,163	$ 587.61		($113,710.37)	$3,380,304.19	$ 654.72
May-18		$2,440,788.96	1.0000	$ 2,440,885.23	5,199	$ 469.49		($114,503.24)	$2,732,813.63	$ 525.64
Jun-18		$2,812,151.38	0.9999	$ 2,812,389.61	5,247	$ 536.00		($115,560.40)	$3,119,081.87	$ 594.45
Jul-18		$2,692,828.04	0.9998	$ 2,693,298.67	5,841	$ 461.10		($128,642.71)	$3,030,441.57	$ 518.82
Aug-18		$3,228,281.38	0.9998	$ 3,229,036.39	6,214	$ 519.64		($136,857.69)	$3,601,820.85	$ 579.63
Sep-18		$3,074,753.96	0.9997	$ 3,075,589.32	6,836	$ 449.91		($150,556.68)	$3,408,497.54	$ 498.61
Oct-18		$3,949,833.24	0.9997	$ 3,951,049.38	8,033	$ 491.85		($176,919.51)	$4,447,926.30	$ 553.71
Nov-18		$4,669,836.37	0.9996	$ 4,671,520.60	8,916	$ 523.95		($196,366.78)	$5,202,510.05	$ 583.50
Dec-18	$48,476,816.33	$5,254,615.27	0.9995	$ 5,257,114.58	12,281	$ 428.07	$6,443,031.97	($270,477.84)	$5,980,209.01	$ 486.95
Jan-19		$5,974,662.63	0.9993	$ 5,979,118.38	12,529	$ 477.22		($420,654.45)	$6,801,490.79	$ 542.86
Feb-19		$5,587,302.83	0.9992	$ 5,591,937.81	12,518	$ 446.71		($349,134.35)	$6,280,752.72	$ 501.74
Mar-19		$7,305,179.19	0.9991	$ 7,311,689.44	12,483	$ 585.73		($425,835.96)	$8,056,516.25	$ 645.40
Apr-19		$6,235,627.42	0.9991	$ 6,241,193.62	12,451	$ 501.26		($389,425.74)	$6,918,455.88	$ 555.65
May-19		$6,418,095.24	0.9993	$ 6,422,448.61	12,541	$ 512.12		($408,941.44)	$7,061,475.23	$ 563.07
Jun-19		$5,466,445.15	0.9994	$ 5,469,746.67	12,544	$ 436.04		($358,164.60)	$6,043,757.52	$ 481.80
Jul-19		$6,405,514.44	0.9993	$ 6,410,110.35	12,137	$ 528.15		($390,202.34)	$6,988,427.02	$ 575.80
Aug-19		$6,540,437.54	0.9994	$ 6,544,381.84	11,922	$ 548.93		($337,988.41)	$7,127,672.97	$ 597.86
Sep-19		$5,967,890.70	0.9994	$ 5,971,272.94	11,751	$ 508.15		($356,051.89)	$6,474,352.59	$ 550.96
Oct-19		$6,900,450.01	0.9993	$ 6,905,213.30	11,541	$ 598.32		($333,105.08)	$7,556,552.19	$ 654.76
Nov-19		$5,956,006.36	0.9991	$ 5,961,286.20	11,211	$ 531.74		($324,335.29)	$6,452,338.16	$ 575.54
Dec-19	$88,339,493.92	$6,108,387.02	0.9989	$ 6,115,401.09	10,410	$ 587.45	$12,002,630.26	($283,088.06)	$6,787,711.58	$ 652.04
Jan-20		$6,791,327.25	0.9989	$ 6,799,006.50	12,238	$ 555.57		($403,243.05)	$7,700,327.29	$ 629.21
Feb-20		$6,665,132.86	0.9994	$ 6,669,397.52	12,537	$ 531.98		($382,399.74)	$7,410,716.10	$ 591.11
Mar-20		$6,224,344.67	0.9994	$ 6,227,959.51	12,792	$ 486.86		($447,392.54)	$6,744,639.15	$ 527.25
Apr-20		$5,538,881.27	0.9989	$ 5,545,012.46	13,224	$ 419.31		($454,388.46)	$5,648,488.52	$ 427.14
May-20		$5,706,327.24	0.9988	$ 5,712,996.11	13,510	$ 422.87		($421,916.61)	$6,058,849.82	$ 448.47
Jun-20		$7,320,265.57	0.9976	$ 7,337,993.36	13,636	$ 538.13		($459,910.24)	$7,869,985.13	$ 577.15
Jul-20		$8,048,481.31	0.9967	$ 8,075,223.07	13,719	$ 588.62		($457,710.99)	$8,639,456.91	$ 629.74
Aug-20		$7,121,885.57	0.9933	$ 7,170,268.82	13,768	$ 520.79		($429,864.12)	$7,772,155.55	$ 564.51
Sep-20		$7,860,030.28	0.9885	$ 7,951,456.25	14,163	$ 561.42		($476,382.83)	$8,530,965.26	$ 602.34
Oct-20		$7,993,169.57	0.9855	$ 8,110,615.62	14,439	$ 561.72		($457,154.14)	$8,749,547.54	$ 605.97
Nov-20		$8,698,144.29	0.9738	$ 8,932,184.65	14,595	$ 612.00		($502,841.79)	$9,465,005.23	$ 648.51
Dec-20	$104,641,281.58	$9,269,309.90	0.9464	$ 9,794,631.88	16,266	$ 602.15	$12,191,576.07	($596,589.69)	$10,438,391.10	$ 641.73

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

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2022

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
					$0.00						
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											$ -
Loss Ratio											**0.00%**

**Express Prescription Drug Rebates as a negative number*

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!

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

PA Rate Template Part II
Rate Development and Change

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2022

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	$ 576.53	$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.213	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	$ 699.23	$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.027		<- See URRT Instructions
Total Non-Morbidity Changes	1.002	0.000	
Change in Demographics	0.995		<- See URRT Instructions
Change in Network	1.007		
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	1.000		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	$ 719.74	$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		$ 719.74	**<- Projected Index Rate**
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	$ 719.74		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.834		
Projected Incurred EHB Claims PMPM	$ 600.12		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	$6.84		
Projected Incurred Exchange User Fees PMPM			
Projected Incurred Reinsurance Recoveries PMPM	$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	$ 593.28		
Market-Adjusted Projected Allowed EHB Claims PMPM	$ 711.53		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	$0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	$ 593.28		
Market-Adjusted Projected Allowed Total Claims PMPM	$ 711.53		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	**$ 576.53**	**<- Index Rate of Experience Period on URRT**
Blended Earned Premium	**$ 104,641,281.58**	
Blended Loss Ratio	**78.17%**	

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

Effective Date	01/01/2022	04/01/2022	07/01/2022	10/01/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	71,783	21,310	26,545	75,830	195,468
Adjusted Projected Allowed EHB Claims PMPM	$ 719.74	$ 719.74	$ 719.74	$ 719.74	$ 719.74
Months of Trend	-	3	6	9	
Annual Trend	6.41%	8.41%	8.26%	8.16%	
Single Risk Pool Projected Allowed Claims	$ 719.74	$ 734.41	$ 748.86	$ 763.36	$ 742.21
Quarterly Trend Factor	1.000	1.020	1.040	1.061	1.031

Table 6. Retention

Retention Items - *Express in percentages*	Percentages	PMPM Amounts
Administrative Expenses	9.35%	$61.25
General and Claims	5.60%	$36.65
Agent/Broker Fees and Commissions	3.33%	$21.84
Quality Improvement Initiatives	0.42%	$2.76
Taxes and Fees	0.07%	$0.46
Risk Adjustment User Fee	0.04%	$0.25
PCORI Fee	0.03%	$0.21
PA Premium & Other Taxes (if applicable)	0.00%	$0.00
Federal Income Tax		$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)		$0.00
Profit/Contingency (after tax)	0.00%	$0.00
Total Retention	9.42%	$61.71
Projected Required Revenue PMPM	$ 654.99	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.522	1.518
Average Geographic Factor	1.031	1.001
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.112	1.103
Average Network Factor	0.999	0.999
Market-Adjusted Projected Allowed Total Claims PMPM	$685.42	$ 711.53
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	$ 393.09	$ 424.94

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	$ 410.01	$ 432.35	$ 22.34	5.4%
B. Base period allowed claims before normalization	$584.04	$576.53	$ (7.51)	-1.8%
C. Normalization factor component of change	$ (249.10)	$ (232.21)	$ 16.88	4.1%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	$ 334.94	$ 344.32	$ 9.37	2.3%
D2. URRT Trend	$ 57.49	$ 73.28	$ 15.79	3.9%
D3. URRT Morbidity	$ 10.90	$ 11.32	$ 0.42	0.1%
D4. URRT Other	$ 1.33	$ 0.93	$ (0.40)	-0.1%
D5. Normalized URRT Risk Adjustment on an allowed basis	$ (11.58)	$ (4.90)	$ 6.68	1.6%
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)	$ 393.09	$ 424.94	$ 31.86	7.8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	$ (0.19)	$ (0.50)	$ (0.31)	-0.1%
E2. Pricing AV	$ (60.24)	$ (71.20)	$ (10.96)	-2.7%
E3. Benefit Richness	$ 37.66	$ 36.37	$ (1.28)	-0.3%
E4. Catastrophic Eligibility	$ -	$ -	$ -	0.0%
E5. Subtotal - Sum(E1:E4)	$ (22.78)	$ (35.33)	$ (12.55)	-3.1%
F. Change in Retention Components				
F1. Administrative Expenses	$ 39.27	$ 40.43	$ 1.16	0.3%
F2. Taxes and Fees	$ 0.31	$ 0.30	$ (0.00)	0.0%
F3. Profit and/or Contingency	$ -	$ -	$ -	0.0%
F4. Subtotal - Sum(F1:F3)	$ 39.57	$ 40.73	$ 1.16	0.3%
G. Change in Miscellaneous Items			$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	$ 409.88	$ 430.35	$ 20.47	5.0%

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

	2021	2022	
Paid-to-Allowed	0.847	0.834	
URRT Trend (Total Applied Trend Factor)	1.172	1.213	<- URRT W1, S2
URRT Morbidity	1.028	1.027	<- URRT W1, S2
URRT "Other"	1.003	1.002	<- URRT W1, S2
Risk Adjustment	$ (17.10)	$ (6.84)	<- URRT W1, S3
Exchange User Fee	$ -	$ -	<- URRT W1, S3
Reinsurance Recoveries	$ -	$ -	<- URRT W1, S3
Capitation	$ 0.52	$0.47	<- URRT W1, S2
Network	1.000	0.999	
Pricing AV	0.847	0.832	<- 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	1.113	1.103	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	9.58%	9.35%	
Taxes and Fees	0.07%	0.07%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Calibration	
Age Calibration Factor	1.513
Geographic Calibration Factor	1.001
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.514

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2022
Base Period Start Date 01/01/2020
Date of Most Recent Membership: 02/01/2021
Market Adjusted Index Rate: $ 711.53

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2021 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	45 CFR Part 156.8 (d) (2) Allowable Factors: Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	
Totals - Current Membership							**0.796**			**0.832**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**$ 593.27**	**9.4%**	**0.1%**	**0.0%**	
Total - Projected Membership							**0.796**			**0.832**	**1.000**	**1.000**	**1.000**	**1.000**	**1.000**	**$ 593.28**	**9.4%**	**0.1%**	**0.0%**	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Plan 1	79962PA0010001	PPO	Premier Balance PPO $0 Platinum A	M	79962PA0010001	Platinum	0.8969084	Approach 1	Off	0.931	1.066	1.000	1.001	1.000	1.000	$707.23	8.6%	0.1%	0.0%	4
Plan 2	79962PA0010002	PPO	Premier Balance PPO $250 Platinum A	M	79962PA0010002	Platinum	0.88256788	Approach 1	Off	0.917	1.055	1.000	1.001	1.000	1.000	$689.12	8.7%	0.1%	0.0%	5
Plan 3	79962PA0010003	PPO	Premier Balance PPO $0 Gold A	M	79962PA0010003	Gold	0.81949477	Approach 1	Off	0.888	1.034	1.000	1.001	1.000	1.000	$654.62	8.9%	0.1%	0.0%	6
Plan 4	79962PA0010004	PPO	Premier Balance PPO $250 Gold A	M	79962PA0010004	Gold	0.81916288	Approach 1	Off	0.880	1.028	1.000	1.001	1.000	1.000	$644.67	9.0%	0.1%	0.0%	7
Plan 5	79962PA0010005	PPO	Premier Balance PPO $500 A	M	79962PA0010005	Gold	0.81928843	Approach 1	Off	0.870	1.022	1.000	1.001	1.000	1.000	$632.97	9.1%	0.1%	0.0%	8
Plan 6	79962PA0010006	PPO	Premier Balance PPO $750 A	M	79962PA0010006	Gold	0.81972503	Approach 1	Off	0.865	1.018	1.000	1.001	1.000	1.000	$627.62	9.1%	0.1%	0.0%	9
Plan 7	79962PA0010007	PPO	Premier Balance PPO $1000 A	M	79962PA0010007	Gold	0.81916298	Approach 1	Off	0.856	1.012	1.000	1.001	1.000	1.000	$617.39	9.2%	0.1%	0.0%	10
Plan 8	79962PA0010008	PPO	Premier Balance PPO $1250 A	M	79962PA0010008	Gold	0.81667216	Approach 1	Off	0.848	1.007	1.000	1.001	1.000	1.000	$608.44	9.2%	0.1%	0.0%	11
Plan 9	79962PA0010016	PPO	Premier Balance PPO $1400 A	M	79962PA0010016	Gold	0.79733496	Approach 1	Off	0.830	0.997	1.000	1.001	1.000	1.000	$589.61	9.3%	0.1%	0.0%	12
Plan 10	79962PA0010009	PPO	Premier Balance PPO $1500 A	M	79962PA0010009	Gold	0.81296161	Approach 1	Off	0.840	1.003	1.000	1.001	1.000	1.000	$600.09	9.3%	0.1%	0.0%	13
Plan 11	79962PA0010020	PPO	Premier Balance PPO $1550	M	79962PA0010020	Gold	0.81850989	Approach 1	Off	0.828	0.995	1.000	1.001	1.000	1.000	$587.38	9.4%	0.1%	0.0%	14
Plan 12	79962PA0010011	PPO	Premier Balance PPO $2000 A	M	79962PA0010011	Gold	0.80636181	Approach 1	Off	0.827	0.994	1.000	1.001	1.000	1.000	$585.74	9.4%	0.1%	0.0%	15
Plan 13	79962PA0010017	PPO	Premier Balance PPO $2500 A	M	79962PA0010017	Gold	0.79609859	Approach 1	Off	0.813	0.986	1.000	1.001	1.000	1.000	$571.17	9.5%	0.1%	0.0%	16
Plan 14	79962PA0010021	PPO	Premier Balance PPO $2500 1x	M	79962PA0010021	Gold	0.80495862	Approach 1	Off	0.820	0.990	1.000	1.001	1.000	1.000	$578.25	9.4%	0.1%	0.0%	17
Plan 15	79962PA0010022	PPO	Premier Balance PPO $3000	M	79962PA0010022	Gold	0.81831373	Approach 1	Off	0.819	0.990	1.000	1.001	1.000	1.000	$576.99	9.4%	0.1%	0.0%	18
Plan 16	79962PA0010018	PPO	Premier Balance PPO $3500 A	M	79962PA0010018	Gold	0.78599411	Approach 1	Off	0.794	0.976	1.000	1.001	1.000	1.000	$551.81	9.6%	0.1%	0.0%	19
Plan 17	79962PA0010019	PPO	Premier Balance PPO $4000	M	79962PA0010019	Silver	0.71921835	Approach 1	Off	0.772	0.965	1.000	1.001	1.000	1.000	$530.78	9.8%	0.1%	0.0%	20
Plan 18	79962PA0010015	PPO	Premier Balance PPO $5000	M	79962PA0010015	Silver	0.71938524	Approach 1	Off	0.746	0.952	1.000	1.001	1.000	1.000	$505.85	10.0%	0.1%	0.0%	21
Plan 19	79962PA0020016	PPO	Balance PPO $1000 A	M	79962PA0020016	Gold	0.78429111	Approach 1	Off	0.798	0.978	1.000	1.001	1.000	1.000	$555.86	9.6%	0.1%	0.0%	22
Plan 20	79962PA0020017	PPO	Balance PPO $1750 A	M	79962PA0020017	Gold	0.79320906	Approach 1	Off	0.803	0.981	1.000	1.001	1.000	1.000	$561.03	9.6%	0.1%	0.0%	23
Plan 21	79962PA0020018	PPO	Balance PPO $2000 A	M	79962PA0020018	Gold	0.7919611	Approach 1	Off	0.801	0.979	1.000	1.001	1.000	1.000	$558.61	9.6%	0.1%	0.0%	24
Plan 22	79962PA0020006	PPO	Balance PPO $2000	M	79962PA0020006	Silver	0.71944799	Approach 1	Off	0.743	0.951	1.000	1.001	1.000	1.000	$503.44	10.1%	0.1%	0.0%	25
Plan 23	79962PA0020005	PPO	Balance PPO $2600	M	79962PA0020005	Silver	0.71999696	Approach 1	Off	0.736	0.948	1.000	1.001	1.000	1.000	$497.18	10.1%	0.1%	0.0%	26
Plan 24	79962PA0080001	PPO	Health Savings PPO $1500	M	79962PA0080001	Gold	0.81952204	Standard	Off	0.841	1.003	1.000	1.001	1.000	1.000	$601.25	9.3%	0.1%	0.0%	27
Plan 25	79962PA0090001	PPO	Health Savings PPO Embedded $2800	M	79962PA0090001	Silver	0.71918933	Standard	Off	0.784	0.971	1.000	1.001	1.000	1.000	$542.25	9.7%	0.1%	0.0%	28
Plan 26	79962PA0090005	PPO	Health Savings PPO Embedded $3550	M	79962PA0090005	Silver	0.71997631	Standard	Off	0.773	0.965	1.000	1.001	1.000	1.000	$531.68	9.8%	0.1%	0.0%	29
Plan 27	79962PA0090003	PPO	Health Savings PPO Embedded $4250	M	79962PA0090003	Silver	0.71850852	Standard	Off	0.766	0.962	1.000	1.001	1.000	1.000	$524.92	9.9%	0.1%	0.0%	30
Plan 28	79962PA0030009	PPO	High Deductible PPO Embedded $4750 Qualified A	M	79962PA0030009	Silver	0.66095429	Standard	Off	0.710	0.938	1.000	1.001	1.000	1.000	$474.51	10.4%	0.1%	0.0%	31
Plan 29	79962PA0090006	PPO	Health Savings PPO Embedded $5500	M	79962PA0090006	Silver	0.66042826	Standard	Off	0.710	0.938	1.000	1.001	1.000	1.000	$474.63	10.3%	0.1%	0.0%	32
Plan 30	79962PA0030010	PPO	High Deductible PPO Embedded $6100 Qualified A	M	79962PA0030010	Silver	0.66087869	Standard	Off	0.711	0.938	1.000	1.001	1.000	1.000	$475.34	10.3%	0.1%	0.0%	33
Plan 31	79962PA0090007	PPO	Health Savings PPO Embedded $6850	M	79962PA0090007	Bronze	0.64944916	Standard	Off	0.693	0.931	1.000	1.001	1.000	1.000	$459.66	10.5%	0.1%	0.0%	34
Plan 32	79962PA0140001	PPO	Lehigh Valley Flex Blue PPO 500G	M	79962PA0140001	Gold	0.81728201	Approach 1	Off	0.847	1.007	1.000	0.891	1.000	1.000	$540.64	9.7%	0.1%	0.0%	35
Plan 33	79962PA0140002	PPO	Lehigh Valley Flex Blue PPO 1250G	M	79962PA0140002	Gold	0.81372961	Approach 1	Off	0.828	0.995	1.000	0.891	1.000	1.000	$522.01	9.9%	0.1%	0.0%	36
Plan 34	79962PA0160001	PPO	Lehigh Valley Flex Blue PPO 3000SQE	M	79962PA0160001	Silver	0.71824824	Standard	Off	0.756	0.957	1.000	0.891	1.000	1.000	$458.30	10.5%	0.1%	0.0%	37
Plan 35	79962PA0170001	PPO	Choice Blue PPO 0	M	79962PA0170001	Gold	0.81943172	Approach 1	Off	0.858	1.014	1.000	0.941	1.000	1.000	$582.41	9.4%	0.1%	0.0%	38
Plan 36	79962PA0170002	PPO	Choice Blue PPO 500	M	79962PA0170002	Gold	0.81999469	Approach 1	Off	0.850	1.009	1.000	0.941	1.000	1.000	$574.12	9.5%	0.1%	0.0%	39
Plan 37	79962PA0170003	PPO	Choice Blue PPO 1250	M	79962PA0170003	Gold	0.81612096	Approach 1	Off	0.828	0.995	1.000	0.941	1.000	1.000	$552.21	9.6%	0.1%	0.0%	40
Plan 38	79962PA0170004	PPO	Choice Blue PPO 2500	M	79962PA0170004	Gold	0.80386819	Approach 1	Off	0.805	0.982	1.000	0.941	1.000	1.000	$529.01	9.8%	0.1%	0.0%	41
Plan 39	79962PA0170005	PPO	Choice Blue PPO 2800	M	79962PA0170005	Silver	0.71999871	Approach 1	Off	0.737	0.949	1.000	0.941	1.000	1.000	$468.40	10.4%	0.1%	0.0%	42
Plan 40	79962PA0180001	PPO	Choice Blue PPO 3000Q Embedded	M	79962PA0180001	Silver	0.71985954	Standard	Off	0.757	0.957	1.000	0.941	1.000	1.000	$485.12	10.2%	0.1%	0.0%	43
Plan 41	79962PA0170006	PPO	Choice Blue PPO 4250	M	79962PA0170006	Silver	0.71997359	Approach 1	Off	0.747	0.953	1.000	0.941	1.000	1.000	$476.67	10.3%	0.1%	0.0%	44
Plan 42	79962PA0180002	PPO	Choice Blue PPO 6650Q Embedded	M	79962PA0180002	Bronze	0.64975115	Standard	Off	0.701	0.934	1.000	0.941	1.000	1.000	$438.35	10.8%	0.1%	0.0%	45
Plan 43	79962PA0010023	PPO	Premier Balance PPO $7000	DM	79962PA0010015	Silver	0.71938524	Standard	Off	0.746	0.952	1.000	1.001	1.000	1.000	$505.85	10.0%	0.1%	0.0%	21
Plan 44																$0.00				

PA Rate Template Part III

Table 10. Plan Rates

Total Covered Lives @ 02-01-2021
16,951

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2022
Base Period Start Date 01/01/2020
Date of Most Recent Membership: 02/01/2021
Market Adjusted Index Rate: $ 711.53

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2021 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	Total Projected Lives	2021 Calibrated Plan Adjusted Index Rate PMPM	2022 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
Totals - Current Membership							**0.796**			**16,951**	**16,289**	**$ 410.01**	**$ 432.35**	**5.4%**	
Total - Projected Membership							**0.796**								
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	-		N/A	N/A	N/A	N/A
Plan 1	79962PA0010001	PPO	Premier Balance PPO $0 Platinum A	M	79962PA0010001	Platinum	0.8969084	Approach 1	Off	1,051	1,010	$492.75	$ 511.48	3.8%	6.2%
Plan 2	79962PA0010002	PPO	Premier Balance PPO $250 Platinum A	M	79962PA0010002	Platinum	0.88256788	Approach 1	Off	527	506	$479.77	$ 498.91	4.0%	3.1%
Plan 3	79962PA0010003	PPO	Premier Balance PPO $0 Gold A	M	79962PA0010003	Gold	0.81949477	Approach 1	Off	425	408	$454.72	$ 474.96	4.5%	2.5%
Plan 4	79962PA0010004	PPO	Premier Balance PPO $250 Gold A	M	79962PA0010004	Gold	0.81916288	Approach 1	Off	569	548	$447.73	$ 468.05	4.5%	3.4%
Plan 5	79962PA0010005	PPO	Premier Balance PPO $500 A	M	79962PA0010005	Gold	0.81928843	Approach 1	Off	1,690	1,624	$439.31	$ 459.92	4.7%	10.0%
Plan 6	79962PA0010006	PPO	Premier Balance PPO $750 A	M	79962PA0010006	Gold	0.81972503	Approach 1	Off	218	209	$435.47	$ 456.21	4.8%	1.3%
Plan 7	79962PA0010007	PPO	Premier Balance PPO $1000 A	M	79962PA0010007	Gold	0.81916298	Approach 1	Off	2,395	2,299	$428.15	$ 449.11	4.9%	14.1%
Plan 8	79962PA0010008	PPO	Premier Balance PPO $1250 A	M	79962PA0010008	Gold	0.81667216	Approach 1	Off	118	115	$421.70	$ 442.89	5.0%	0.7%
Plan 9	79962PA0010016	PPO	Premier Balance PPO $1400 A	M	79962PA0010016	Gold	0.79733496	Approach 1	Off	152	146	$408.24	$ 429.81	5.3%	0.9%
Plan 10	79962PA0010009	PPO	Premier Balance PPO $1500 A	M	79962PA0010009	Gold	0.81296161	Approach 1	Off	816	785	$415.75	$ 437.10	5.1%	4.8%
Plan 11	79962PA0010020	PPO	Premier Balance PPO $1550	M	79962PA0010020	Gold	0.81850989	Approach 1	Off	8	8	$397.12	$ 428.26	7.8%	0.0%
Plan 12	79962PA0010011	PPO	Premier Balance PPO $2000 A	M	79962PA0010011	Gold	0.80636181	Approach 1	Off	2,299	2,210	$405.41	$ 427.13	5.4%	13.6%
Plan 13	79962PA0010017	PPO	Premier Balance PPO $2500 A	M	79962PA0010017	Gold	0.79609859	Approach 1	Off	682	656	$394.82	$ 417.01	5.6%	4.0%
Plan 14	79962PA0010021	PPO	Premier Balance PPO $2500 1x	M	79962PA0010021	Gold	0.80495862	Approach 1	Off	22	21	$390.16	$ 421.93	8.1%	0.1%
Plan 15	79962PA0010022	PPO	Premier Balance PPO $3000	M	79962PA0010022	Gold	0.81831373	Approach 1	Off	125	119	$398.81	$ 421.05	5.6%	0.7%
Plan 16	79962PA0010018	PPO	Premier Balance PPO $3500 A	M	79962PA0010018	Gold	0.78599411	Approach 1	Off	374	360	$380.63	$ 403.56	6.0%	2.2%
Plan 17	79962PA0010019	PPO	Premier Balance PPO $4000	M	79962PA0010019	Silver	0.71921835	Approach 1	Off	1,283	1,232	$364.66	$ 388.94	6.7%	7.6%
Plan 18	79962PA0010015	PPO	Premier Balance PPO $5000	M	79962PA0010015	Silver	0.71938524	Approach 1	Off	614	589	$346.78	$ 371.62	7.2%	3.6%
Plan 19	79962PA0020016	PPO	Balance PPO $1000 A	M	79962PA0020016	Gold	0.78429111	Approach 1	Off	91	88	$383.82	$ 406.37	5.9%	0.5%
Plan 20	79962PA0020017	PPO	Balance PPO $1750 A	M	79962PA0020017	Gold	0.79320906	Approach 1	Off	96	92	$387.86	$ 409.96	5.7%	0.6%
Plan 21	79962PA0020018	PPO	Balance PPO $2000 A	M	79962PA0020018	Gold	0.7919611	Approach 1	Off	173	166	$386.23	$ 408.28	5.7%	1.0%
Plan 22	79962PA0020006	PPO	Balance PPO $2000	M	79962PA0020006	Silver	0.71944799	Approach 1	Off	133	127	$345.95	$ 369.94	6.9%	0.8%
Plan 23	79962PA0020005	PPO	Balance PPO $2600	M	79962PA0020005	Silver	0.71999696	Approach 1	Off	211	204	$341.32	$ 365.59	7.1%	1.2%
Plan 24	79962PA0080001	PPO	Health Savings PPO $1500	M	79962PA0080001	Gold	0.81952204	Standard	Off	708	680	$409.88	$ 437.90	6.8%	4.2%
Plan 25	79962PA0090001	PPO	Health Savings PPO Embedded $2800	M	79962PA0090001	Silver	0.71918933	Standard	Off	722	694	$369.90	$ 396.91	7.3%	4.3%
Plan 26	79962PA0090005	PPO	Health Savings PPO Embedded $3550	M	79962PA0090005	Silver	0.71997631	Standard	Off	751	722	$362.35	$ 389.57	7.5%	4.4%
Plan 27	79962PA0090003	PPO	Health Savings PPO Embedded $4250	M	79962PA0090003	Silver	0.71850852	Standard	Off	260	250	$356.56	$ 384.87	7.9%	1.5%
Plan 28	79962PA0030009	PPO	High Deductible PPO Embedded $4750 Qualified A	M	79962PA0030009	Silver	0.66095429	Standard	Off	12	11	$320.82	$ 349.82	9.0%	0.1%
Plan 29	79962PA0090006	PPO	Health Savings PPO Embedded $5500	M	79962PA0090006	Silver	0.66042826	Standard	Off	18	18	$320.90	$ 349.91	9.0%	0.1%
Plan 30	79962PA0030010	PPO	High Deductible PPO Embedded $6100 Qualified A	M	79962PA0030010	Silver	0.66087869	Standard	Off	39	37	$321.43	$ 350.41	9.0%	0.2%
Plan 31	79962PA0090007	PPO	Health Savings PPO Embedded $6850	M	79962PA0090007	Bronze	0.64944916	Standard	Off	136	130	$310.47	$ 339.50	9.3%	0.8%
Plan 32	79962PA0140001	PPO	Lehigh Valley Flex Blue PPO 500G	M	79962PA0140001	Gold	0.81728201	Approach 1	Off	58	56	$395.47	$ 395.79	0.1%	0.3%
Plan 33	79962PA0140002	PPO	Lehigh Valley Flex Blue PPO 1250G	M	79962PA0140002	Gold	0.81372961	Approach 1	Off	62	60	$381.23	$ 382.85	0.4%	0.4%
Plan 34	79962PA0160001	PPO	Lehigh Valley Flex Blue PPO 3000SQE	M	79962PA0160001	Silver	0.71824824	Standard	Off	2	2	$328.21	$ 338.55	3.2%	0.0%
Plan 35	79962PA0170001	PPO	Choice Blue PPO 0	M	79962PA0170001	Gold	0.81943172	Approach 1	Off	-	-	$401.18	$ 424.82	5.9%	0.0%
Plan 36	79962PA0170002	PPO	Choice Blue PPO 500	M	79962PA0170002	Gold	0.81999469	Approach 1	Off	17	17	$397.42	$ 419.06	5.4%	0.1%
Plan 37	79962PA0170003	PPO	Choice Blue PPO 1250	M	79962PA0170003	Gold	0.81612096	Approach 1	Off	33	32	$381.78	$ 403.83	5.8%	0.2%
Plan 38	79962PA0170004	PPO	Choice Blue PPO 2500	M	79962PA0170004	Gold	0.80386819	Approach 1	Off	43	42	$365.24	$ 387.71	6.2%	0.3%
Plan 39	79962PA0170005	PPO	Choice Blue PPO 2800	M	79962PA0170005	Silver	0.71999871	Approach 1	Off	9	8	$322.49	$ 345.58	7.2%	0.1%
Plan 40	79962PA0180001	PPO	Choice Blue PPO 3000Q Embedded	M	79962PA0180001	Silver	0.71985954	Standard	Off	2	2	$328.98	$ 357.20	8.6%	0.0%
Plan 41	79962PA0170006	PPO	Choice Blue PPO 4250	M	79962PA0170006	Silver	0.71997359	Approach 1	Off	1	-	$327.76	$ 351.32	7.2%	0.0%
Plan 42	79962PA0180002	PPO	Choice Blue PPO 6650Q Embedded	M	79962PA0180002	Bronze	0.64975115	Standard	Off	2	2	$296.15	$ 324.67	9.6%	0.0%
Plan 43	79962PA0010023	PPO	Premier Balance PPO $7000	DM	79962PA0010015	Silver	0.71938524	Standard	Off	4	4	$306.64	$ 371.62	21.2%	0.0%
Plan 44										-			$ -	0.0%	0.0%

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2022
Base Period Start Date 01/01/2020
Date of Most Recent Membership: 02/01/2021
Market Adjusted Index Rate: $ 711.53

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2021 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	02-01-2021 Number of Covered Lives by Rating Area										2022 Continued/ Discontinued Plans Indicator
										1	2	3	4	5	6	7	8	9	Total	
Totals - Current Membership							**0.796**			-	-	-	-	-	2,388	9,084	-	5,479	**16,951**	
Total - Projected Membership							**0.796**													
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A										-	0
Plan 1	79962PA0010001	PPO	Premier Balance PPO $0 Platinum A	M	79962PA0010001	Platinum	0.8969084	Approach 1	Off	-	-	-	-	-	223	399	-	429	1,051	1
Plan 2	79962PA0010002	PPO	Premier Balance PPO $250 Platinum A	M	79962PA0010002	Platinum	0.88256788	Approach 1	Off	-	-	-	-	-	169	272	-	86	527	1
Plan 3	79962PA0010003	PPO	Premier Balance PPO $0 Gold A	M	79962PA0010003	Gold	0.81949477	Approach 1	Off	-	-	-	-	-	86	148	-	191	425	1
Plan 4	79962PA0010004	PPO	Premier Balance PPO $250 Gold A	M	79962PA0010004	Gold	0.81916288	Approach 1	Off	-	-	-	-	-	57	292	-	220	569	1
Plan 5	79962PA0010005	PPO	Premier Balance PPO $500 A	M	79962PA0010005	Gold	0.81928843	Approach 1	Off	-	-	-	-	-	330	762	-	598	1,690	1
Plan 6	79962PA0010006	PPO	Premier Balance PPO $750 A	M	79962PA0010006	Gold	0.81972503	Approach 1	Off	-	-	-	-	-	42	97	-	79	218	1
Plan 7	79962PA0010007	PPO	Premier Balance PPO $1000 A	M	79962PA0010007	Gold	0.81916298	Approach 1	Off	-	-	-	-	-	235	1,270	-	890	2,395	1
Plan 8	79962PA0010008	PPO	Premier Balance PPO $1250 A	M	79962PA0010008	Gold	0.81667216	Approach 1	Off	-	-	-	-	-	6	15	-	97	118	1
Plan 9	79962PA0010016	PPO	Premier Balance PPO $1400 A	M	79962PA0010016	Gold	0.79733496	Approach 1	Off	-	-	-	-	-	27	92	-	33	152	1
Plan 10	79962PA0010009	PPO	Premier Balance PPO $1500 A	M	79962PA0010009	Gold	0.81296161	Approach 1	Off	-	-	-	-	-	139	529	-	148	816	1
Plan 11	79962PA0010020	PPO	Premier Balance PPO $1550	M	79962PA0010020	Gold	0.81850989	Approach 1	Off	-	-	-	-	-	-	7	-	1	8	1
Plan 12	79962PA0010011	PPO	Premier Balance PPO $2000 A	M	79962PA0010011	Gold	0.80636181	Approach 1	Off	-	-	-	-	-	176	1,309	-	814	2,299	1
Plan 13	79962PA0010017	PPO	Premier Balance PPO $2500 A	M	79962PA0010017	Gold	0.79609859	Approach 1	Off	-	-	-	-	-	142	341	-	199	682	1
Plan 14	79962PA0010021	PPO	Premier Balance PPO $2500 1x	M	79962PA0010021	Gold	0.80495862	Approach 1	Off	-	-	-	-	-	9	13	-	-	22	1
Plan 15	79962PA0010022	PPO	Premier Balance PPO $3000	M	79962PA0010022	Gold	0.81831373	Approach 1	Off	-	-	-	-	-	10	51	-	64	125	1
Plan 16	79962PA0010018	PPO	Premier Balance PPO $3500 A	M	79962PA0010018	Gold	0.78599411	Approach 1	Off	-	-	-	-	-	49	176	-	149	374	1
Plan 17	79962PA0010019	PPO	Premier Balance PPO $4000	M	79962PA0010019	Silver	0.71921835	Approach 1	Off	-	-	-	-	-	88	1,021	-	174	1,283	1
Plan 18	79962PA0010015	PPO	Premier Balance PPO $5000	M	79962PA0010015	Silver	0.71938524	Approach 1	Off	-	-	-	-	-	54	352	-	208	614	1
Plan 19	79962PA0020016	PPO	Balance PPO $1000 A	M	79962PA0020016	Gold	0.78429111	Approach 1	Off	-	-	-	-	-	14	39	-	38	91	1
Plan 20	79962PA0020017	PPO	Balance PPO $1750 A	M	79962PA0020017	Gold	0.79320906	Approach 1	Off	-	-	-	-	-	35	55	-	6	96	1
Plan 21	79962PA0020018	PPO	Balance PPO $2000 A	M	79962PA0020018	Gold	0.7919611	Approach 1	Off	-	-	-	-	-	46	68	-	59	173	1
Plan 22	79962PA0020006	PPO	Balance PPO $2000	M	79962PA0020006	Silver	0.71944799	Approach 1	Off	-	-	-	-	-	24	75	-	34	133	1
Plan 23	79962PA0020005	PPO	Balance PPO $2600	M	79962PA0020005	Silver	0.71999696	Approach 1	Off	-	-	-	-	-	68	137	-	6	211	1
Plan 24	79962PA0080001	PPO	Health Savings PPO $1500	M	79962PA0080001	Gold	0.81952204	Standard	Off	-	-	-	-	-	51	299	-	358	708	1
Plan 25	79962PA0090001	PPO	Health Savings PPO Embedded $2800	M	79962PA0090001	Silver	0.71918933	Standard	Off	-	-	-	-	-	67	555	-	100	722	1
Plan 26	79962PA0090005	PPO	Health Savings PPO Embedded $3550	M	79962PA0090005	Silver	0.71997631	Standard	Off	-	-	-	-	-	45	396	-	310	751	1
Plan 27	79962PA0090003	PPO	Health Savings PPO Embedded $4250	M	79962PA0090003	Silver	0.71850852	Standard	Off	-	-	-	-	-	25	121	-	114	260	1
Plan 28	79962PA0030009	PPO	High Deductible PPO Embedded $4750 Qualified A	M	79962PA0030009	Silver	0.66095429	Standard	Off	-	-	-	-	-	5	7	-	-	12	1
Plan 29	79962PA0090006	PPO	Health Savings PPO Embedded $5500	M	79962PA0090006	Silver	0.66042826	Standard	Off	-	-	-	-	-	-	5	-	13	18	1
Plan 30	79962PA0030010	PPO	High Deductible PPO Embedded $6100 Qualified A	M	79962PA0030010	Silver	0.66087869	Standard	Off	-	-	-	-	-	13	25	-	1	39	1
Plan 31	79962PA0090007	PPO	Health Savings PPO Embedded $6850	M	79962PA0090007	Bronze	0.64944916	Standard	Off	-	-	-	-	-	29	68	-	39	136	1
Plan 32	79962PA0140001	PPO	Lehigh Valley Flex Blue PPO 500G	M	79962PA0140001	Gold	0.81728201	Approach 1	Off	-	-	-	-	-	58	-	-	-	58	1
Plan 33	79962PA0140002	PPO	Lehigh Valley Flex Blue PPO 1250G	M	79962PA0140002	Gold	0.81372961	Approach 1	Off	-	-	-	-	-	62	-	-	-	62	1
Plan 34	79962PA0160001	PPO	Lehigh Valley Flex Blue PPO 3000SQE	M	79962PA0160001	Silver	0.71824824	Standard	Off	-	-	-	-	-	2	-	-	-	2	1
Plan 35	79962PA0170001	PPO	Choice Blue PPO 0	M	79962PA0170001	Gold	0.81943172	Approach 1	Off	-	-	-	-	-	-	-	-	-	-	1
Plan 36	79962PA0170002	PPO	Choice Blue PPO 500	M	79962PA0170002	Gold	0.81999469	Approach 1	Off	-	-	-	-	-	-	15	-	2	17	1
Plan 37	79962PA0170003	PPO	Choice Blue PPO 1250	M	79962PA0170003	Gold	0.81612096	Approach 1	Off	-	-	-	-	-	-	33	-	-	33	1
Plan 38	79962PA0170004	PPO	Choice Blue PPO 2500	M	79962PA0170004	Gold	0.80386819	Approach 1	Off	-	-	-	-	-	-	33	-	10	43	1
Plan 39	79962PA0170005	PPO	Choice Blue PPO 2800	M	79962PA0170005	Silver	0.71999871	Approach 1	Off	-	-	-	-	-	-	5	-	4	9	1
Plan 40	79962PA0180001	PPO	Choice Blue PPO 3000Q Embedded	M	79962PA0180001	Silver	0.71985954	Standard	Off	-	-	-	-	-	-	-	-	2	2	1
Plan 41	79962PA0170006	PPO	Choice Blue PPO 4250	M	79962PA0170006	Silver	0.71997359	Approach 1	Off	-	-	-	-	-	-	1	-	-	1	1
Plan 42	79962PA0180002	PPO	Choice Blue PPO 6650Q Embedded	M	79962PA0180002	Bronze	0.64975115	Standard	Off	-	-	-	-	-	-	-	-	2	2	1
Plan 43	79962PA0010023	PPO	Premier Balance PPO $7000	DM	79962PA0010015	Silver	0.71938524	Standard	Off	-	-	-	-	-	2	1	-	1	4	1
Plan 44										-	-	-	-	-	-	-	-	-	-	0

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2022

Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	Quarter 1 2021, 21-year-old Non-Tobacco Premium PMPM									
							1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	**These cells auto-fill using the data entered in Table 10.**						$ -	$ -	$ -	$ -	$ -	$ 434.19	$ 421.33	$ -	$ 423.15	$ 423.73
Plan 1	79962PA0010001	Premier Balance PPO $0 Platinum A	M	79962PA0010001	Platinum	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$512.46	$512.46	$0.00	$502.60	$ 508.44
Plan 2	79962PA0010002	Premier Balance PPO $250 Platinum A	M	79962PA0010002	Platinum	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$498.96	$498.96	$0.00	$489.36	$ 497.39
Plan 3	79962PA0010003	Premier Balance PPO $0 Gold A	M	79962PA0010003	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$472.90	$472.90	$0.00	$463.81	$ 468.82
Plan 4	79962PA0010004	Premier Balance PPO $250 Gold A	M	79962PA0010004	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$465.64	$465.64	$0.00	$456.68	$ 462.17
Plan 5	79962PA0010005	Premier Balance PPO $500 A	M	79962PA0010005	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$456.88	$456.88	$0.00	$448.10	$ 453.77
Plan 6	79962PA0010006	Premier Balance PPO $750 A	M	79962PA0010006	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$452.89	$452.89	$0.00	$444.18	$ 449.73
Plan 7	79962PA0010007	Premier Balance PPO $1000 A	M	79962PA0010007	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$445.27	$445.27	$0.00	$436.71	$ 442.09
Plan 8	79962PA0010008	Premier Balance PPO $1250 A	M	79962PA0010008	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$438.57	$438.57	$0.00	$430.14	$ 431.64
Plan 9	79962PA0010016	Premier Balance PPO $1400 A	M	79962PA0010016	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$424.57	$424.57	$0.00	$416.40	$ 422.80
Plan 10	79962PA0010009	Premier Balance PPO $1500 A	M	79962PA0010009	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$432.38	$432.38	$0.00	$424.07	$ 430.87
Plan 11	79962PA0010020	Premier Balance PPO $1550	M	79962PA0010020	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$413.01	$413.01	$0.00	$405.06	$ 412.01
Plan 12	79962PA0010011	Premier Balance PPO $2000 A	M	79962PA0010011	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$421.63	$421.63	$0.00	$413.52	$ 418.76
Plan 13	79962PA0010017	Premier Balance PPO $2500 A	M	79962PA0010017	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$410.61	$410.61	$0.00	$402.72	$ 408.31
Plan 14	79962PA0010021	Premier Balance PPO $2500 1x	M	79962PA0010021	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$405.76	$405.76	$0.00	$397.96	$ 405.76
Plan 15	79962PA0010022	Premier Balance PPO $3000	M	79962PA0010022	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$414.77	$414.77	$0.00	$406.79	$ 410.68
Plan 16	79962PA0010018	Premier Balance PPO $3500 A	M	79962PA0010018	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$395.86	$395.86	$0.00	$388.25	$ 392.83
Plan 17	79962PA0010019	Premier Balance PPO $4000	M	79962PA0010019	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$379.25	$379.25	$0.00	$371.95	$ 378.26
Plan 18	79962PA0010015	Premier Balance PPO $5000	M	79962PA0010015	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$360.65	$360.65	$0.00	$353.72	$ 358.30
Plan 19	79962PA0020016	Balance PPO $1000 A	M	79962PA0020016	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$399.18	$399.18	$0.00	$391.50	$ 395.97
Plan 20	79962PA0020017	Balance PPO $1750 A	M	79962PA0020017	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$403.37	$403.37	$0.00	$395.61	$ 402.89
Plan 21	79962PA0020018	Balance PPO $2000 A	M	79962PA0020018	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$401.68	$401.68	$0.00	$393.96	$ 399.05
Plan 22	79962PA0020006	Balance PPO $2000	M	79962PA0020006	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$359.79	$359.79	$0.00	$352.87	$ 358.02
Plan 23	79962PA0020005	Balance PPO $2600	M	79962PA0020005	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$354.98	$354.98	$0.00	$348.15	$ 354.78
Plan 24	79962PA0080001	Health Savings PPO $1500	M	79962PA0080001	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$426.28	$426.28	$0.00	$418.08	$ 422.13
Plan 25	79962PA0090001	Health Savings PPO Embedded $2800	M	79962PA0090001	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$384.70	$384.70	$0.00	$377.30	$ 383.68
Plan 26	79962PA0090005	Health Savings PPO Embedded $3550	M	79962PA0090005	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$376.85	$376.85	$0.00	$369.60	$ 373.86
Plan 27	79962PA0090003	Health Savings PPO Embedded $4250	M	79962PA0090003	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$370.83	$370.83	$0.00	$363.70	$ 367.70
Plan 28	79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	M	79962PA0030009	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$333.66	$333.66	$0.00	$327.24	$ 333.66
Plan 29	79962PA0090006	Health Savings PPO Embedded $5500	M	79962PA0090006	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$333.73	$333.73	$0.00	$327.32	$ 329.10
Plan 30	79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	M	79962PA0030010	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$334.29	$334.29	$0.00	$327.86	$ 334.13
Plan 31	79962PA0090007	Health Savings PPO Embedded $6850	M	79962PA0090007	Bronze	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$322.89	$322.89	$0.00	$316.68	$ 321.11
Plan 32	79962PA0140001	Lehigh Valley Flex Blue PPO 500G	M	79962PA0140001	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$411.29	$0.00	$0.00	$0.00	$ 411.29
Plan 33	79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	M	79962PA0140002	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$396.48	$0.00	$0.00	$0.00	$ 396.48
Plan 34	79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	M	79962PA0160001	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$341.33	$0.00	$0.00	$0.00	$ 341.33
Plan 35	79962PA0170001	Choice Blue PPO 0	M	79962PA0170001	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$417.22	$0.00	$409.20	$ -
Plan 36	79962PA0170002	Choice Blue PPO 500	M	79962PA0170002	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$413.31	$0.00	$405.36	$ 412.38
Plan 37	79962PA0170003	Choice Blue PPO 1250	M	79962PA0170003	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$397.06	$0.00	$389.42	$ 397.06
Plan 38	79962PA0170004	Choice Blue PPO 2500	M	79962PA0170004	Gold	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$379.85	$0.00	$372.54	$ 378.15
Plan 39	79962PA0170005	Choice Blue PPO 2800	M	79962PA0170005	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$335.39	$0.00	$328.94	$ 332.52
Plan 40	79962PA0180001	Choice Blue PPO 3000Q Embedded	M	79962PA0180001	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$342.14	$0.00	$335.56	$ 335.56
Plan 41	79962PA0170006	Choice Blue PPO 4250	M	79962PA0170006	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$340.87	$0.00	$334.31	$ 340.87
Plan 42	79962PA0180002	Choice Blue PPO 6650Q Embedded	M	79962PA0180002	Bronze	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$307.99	$0.00	$302.07	$ 302.07
Plan 43	79962PA0010023	Premier Balance PPO $7000	DM	79962PA0010015	Silver	Off	$0.00	$0.00	$0.00	$0.00	$0.00	$318.90	$318.90	$0.00	$312.77	$ 317.37
Plan 44	0	0	0	0	0	0										$ -

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

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2022

Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM									
							1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	**These cells auto-fill using the data entered in Table 10.**						$ -	$ -	$ -	$ -	$ -	$ 429.49	$ 433.45	$ -	$ 433.16	$ 432.80
Plan 1	79962PA0010001	Premier Balance PPO $0 Platinum A	M	79962PA0010001	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 501.16	$ 518.20	$ -	$ 506.72	$ 509.89
Plan 2	79962PA0010002	Premier Balance PPO $250 Platinum A	M	79962PA0010002	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 488.84	$ 505.46	$ -	$ 494.26	$ 498.30
Plan 3	79962PA0010003	Premier Balance PPO $0 Gold A	M	79962PA0010003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 465.37	$ 481.19	$ -	$ 470.53	$ 473.20
Plan 4	79962PA0010004	Premier Balance PPO $250 Gold A	M	79962PA0010004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 458.60	$ 474.19	$ -	$ 463.69	$ 468.57
Plan 5	79962PA0010005	Premier Balance PPO $500 A	M	79962PA0010005	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 450.64	$ 465.96	$ -	$ 455.64	$ 459.32
Plan 6	79962PA0010006	Premier Balance PPO $750 A	M	79962PA0010006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 447.00	$ 462.20	$ -	$ 451.96	$ 455.56
Plan 7	79962PA0010007	Premier Balance PPO $1000 A	M	79962PA0010007	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 440.04	$ 455.00	$ -	$ 444.93	$ 449.79
Plan 8	79962PA0010008	Premier Balance PPO $1250 A	M	79962PA0010008	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 433.95	$ 448.70	$ -	$ 438.77	$ 439.78
Plan 9	79962PA0010016	Premier Balance PPO $1400 A	M	79962PA0010016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 421.14	$ 435.46	$ -	$ 425.81	$ 430.82
Plan 10	79962PA0010009	Premier Balance PPO $1500 A	M	79962PA0010009	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 428.27	$ 442.83	$ -	$ 433.03	$ 438.57
Plan 11	79962PA0010020	Premier Balance PPO $1550	M	79962PA0010020	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 419.62	$ 433.89	$ -	$ 424.28	$ 432.69
Plan 12	79962PA0010011	Premier Balance PPO $2000 A	M	79962PA0010011	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 418.51	$ 432.74	$ -	$ 423.15	$ 428.26
Plan 13	79962PA0010017	Premier Balance PPO $2500 A	M	79962PA0010017	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 408.59	$ 422.48	$ -	$ 413.13	$ 416.86
Plan 14	79962PA0010021	Premier Balance PPO $2500 1x	M	79962PA0010021	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 413.41	$ 427.47	$ -	$ 418.00	$ 421.72
Plan 15	79962PA0010022	Premier Balance PPO $3000	M	79962PA0010022	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 412.55	$ 426.58	$ -	$ 417.13	$ 420.62
Plan 16	79962PA0010018	Premier Balance PPO $3500 A	M	79962PA0010018	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 395.41	$ 408.85	$ -	$ 399.80	$ 403.48
Plan 17	79962PA0010019	Premier Balance PPO $4000	M	79962PA0010019	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 381.09	$ 394.05	$ -	$ 385.32	$ 391.98
Plan 18	79962PA0010015	Premier Balance PPO $5000	M	79962PA0010015	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 364.11	$ 376.49	$ -	$ 368.15	$ 372.58
Plan 19	79962PA0020016	Balance PPO $1000 A	M	79962PA0020016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 398.16	$ 411.70	$ -	$ 402.58	$ 405.81
Plan 20	79962PA0020017	Balance PPO $1750 A	M	79962PA0020017	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 401.69	$ 415.35	$ -	$ 406.15	$ 409.79
Plan 21	79962PA0020018	Balance PPO $2000 A	M	79962PA0020018	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 400.04	$ 413.64	$ -	$ 404.48	$ 406.90
Plan 22	79962PA0020006	Balance PPO $2000	M	79962PA0020006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 362.47	$ 374.79	$ -	$ 366.49	$ 370.45
Plan 23	79962PA0020005	Balance PPO $2600	M	79962PA0020005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 358.21	$ 370.39	$ -	$ 362.18	$ 366.23
Plan 24	79962PA0080001	Health Savings PPO $1500	M	79962PA0080001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 429.06	$ 443.65	$ -	$ 433.82	$ 437.63
Plan 25	79962PA0090001	Health Savings PPO Embedded $2800	M	79962PA0090001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 388.90	$ 402.12	$ -	$ 393.22	$ 399.66
Plan 26	79962PA0090005	Health Savings PPO Embedded $3550	M	79962PA0090005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 381.71	$ 394.69	$ -	$ 385.94	$ 390.30
Plan 27	79962PA0090003	Health Savings PPO Embedded $4250	M	79962PA0090003	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 377.10	$ 389.92	$ -	$ 381.29	$ 384.90
Plan 28	79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	M	79962PA0030009	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 342.76	$ 354.42	$ -	$ 346.57	$ 349.56
Plan 29	79962PA0090006	Health Savings PPO Embedded $5500	M	79962PA0090006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 342.84	$ 354.50	$ -	$ 346.65	$ 348.83
Plan 30	79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	M	79962PA0030010	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 343.33	$ 355.01	$ -	$ 347.14	$ 350.91
Plan 31	79962PA0090007	Health Savings PPO Embedded $6850	M	79962PA0090007	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 332.64	$ 343.95	$ -	$ 336.33	$ 339.36
Plan 32	79962PA0140001	Lehigh Valley Flex Blue PPO 500G	M	79962PA0140001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 387.80	$ 400.99	$ -	$ 392.11	$ 387.80
Plan 33	79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	M	79962PA0140002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 375.12	$ 387.88	$ -	$ 379.29	$ 375.12
Plan 34	79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	M	79962PA0160001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 331.71	$ 342.99	$ -	$ 335.39	$ 331.71
Plan 35	79962PA0170001	Choice Blue PPO 0	M	79962PA0170001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 416.24	$ 430.39	$ -	$ 420.86	$ -
Plan 36	79962PA0170002	Choice Blue PPO 500	M	79962PA0170002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 410.60	$ 424.56	$ -	$ 415.15	$ 423.45
Plan 37	79962PA0170003	Choice Blue PPO 1250	M	79962PA0170003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 395.68	$ 409.13	$ -	$ 400.07	$ 409.13
Plan 38	79962PA0170004	Choice Blue PPO 2500	M	79962PA0170004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 379.89	$ 392.80	$ -	$ 384.10	$ 390.78
Plan 39	79962PA0170005	Choice Blue PPO 2800	M	79962PA0170005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 338.60	$ 350.11	$ -	$ 342.36	$ 346.67
Plan 40	79962PA0180001	Choice Blue PPO 3000Q Embedded	M	79962PA0180001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 349.99	$ 361.89	$ -	$ 353.87	$ 353.87
Plan 41	79962PA0170006	Choice Blue PPO 4250	M	79962PA0170006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 344.23	$ 355.94	$ -	$ 348.05	$ 355.94
Plan 42	79962PA0180002	Choice Blue PPO 6650Q Embedded	M	79962PA0180002	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 318.12	$ 328.93	$ -	$ 321.65	$ 321.65
Plan 43	79962PA0010023	Premier Balance PPO $7000	DM	79962PA0010015	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 364.11	$ 376.49	$ -	$ 368.15	$ 368.22
Plan 44	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

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

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2022

Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM									
							1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	**These cells auto-fill using the data entered in Table 10.**						0.0%	0.0%	0.0%	0.0%	0.0%	-1.0%	3.0%	0.0%	2.5%	2.3%
Plan 1	79962PA0010001	Premier Balance PPO $0 Platinum A	M	79962PA0010001	Platinum	Off						-2.2%	1.1%		0.8%	0.3%
Plan 2	79962PA0010002	Premier Balance PPO $250 Platinum A	M	79962PA0010002	Platinum	Off						-2.0%	1.3%		1.0%	0.2%
Plan 3	79962PA0010003	Premier Balance PPO $0 Gold A	M	79962PA0010003	Gold	Off						-1.6%	1.8%		1.4%	0.9%
Plan 4	79962PA0010004	Premier Balance PPO $250 Gold A	M	79962PA0010004	Gold	Off						-1.5%	1.8%		1.5%	1.4%
Plan 5	79962PA0010005	Premier Balance PPO $500 A	M	79962PA0010005	Gold	Off						-1.4%	2.0%		1.7%	1.2%
Plan 6	79962PA0010006	Premier Balance PPO $750 A	M	79962PA0010006	Gold	Off						-1.3%	2.1%		1.8%	1.3%
Plan 7	79962PA0010007	Premier Balance PPO $1000 A	M	79962PA0010007	Gold	Off						-1.2%	2.2%		1.9%	1.7%
Plan 8	79962PA0010008	Premier Balance PPO $1250 A	M	79962PA0010008	Gold	Off						-1.1%	2.3%		2.0%	1.9%
Plan 9	79962PA0010016	Premier Balance PPO $1400 A	M	79962PA0010016	Gold	Off						-0.8%	2.6%		2.3%	1.9%
Plan 10	79962PA0010009	Premier Balance PPO $1500 A	M	79962PA0010009	Gold	Off						-1.0%	2.4%		2.1%	1.8%
Plan 11	79962PA0010020	Premier Balance PPO $1550	M	79962PA0010020	Gold	Off						1.6%	5.1%		4.7%	5.0%
Plan 12	79962PA0010011	Premier Balance PPO $2000 A	M	79962PA0010011	Gold	Off						-0.7%	2.6%		2.3%	2.3%
Plan 13	79962PA0010017	Premier Balance PPO $2500 A	M	79962PA0010017	Gold	Off						-0.5%	2.9%		2.6%	2.1%
Plan 14	79962PA0010021	Premier Balance PPO $2500 1x	M	79962PA0010021	Gold	Off						1.9%	5.3%		5.0%	3.9%
Plan 15	79962PA0010022	Premier Balance PPO $3000	M	79962PA0010022	Gold	Off						-0.5%	2.8%		2.5%	2.4%
Plan 16	79962PA0010018	Premier Balance PPO $3500 A	M	79962PA0010018	Gold	Off						-0.1%	3.3%		3.0%	2.7%
Plan 17	79962PA0010019	Premier Balance PPO $4000	M	79962PA0010019	Silver	Off						0.5%	3.9%		3.6%	3.6%
Plan 18	79962PA0010015	Premier Balance PPO $5000	M	79962PA0010015	Silver	Off						1.0%	4.4%		4.1%	4.0%
Plan 19	79962PA0020016	Balance PPO $1000 A	M	79962PA0020016	Gold	Off						-0.3%	3.1%		2.8%	2.5%
Plan 20	79962PA0020017	Balance PPO $1750 A	M	79962PA0020017	Gold	Off						-0.4%	3.0%		2.7%	1.7%
Plan 21	79962PA0020018	Balance PPO $2000 A	M	79962PA0020018	Gold	Off						-0.4%	3.0%		2.7%	2.0%
Plan 22	79962PA0020006	Balance PPO $2000	M	79962PA0020006	Silver	Off						0.7%	4.2%		3.9%	3.5%
Plan 23	79962PA0020005	Balance PPO $2600	M	79962PA0020005	Silver	Off						0.9%	4.3%		4.0%	3.2%
Plan 24	79962PA0080001	Health Savings PPO $1500	M	79962PA0080001	Gold	Off						0.7%	4.1%		3.8%	3.7%
Plan 25	79962PA0090001	Health Savings PPO Embedded $2800	M	79962PA0090001	Silver	Off						1.1%	4.5%		4.2%	4.2%
Plan 26	79962PA0090005	Health Savings PPO Embedded $3550	M	79962PA0090005	Silver	Off						1.3%	4.7%		4.4%	4.4%
Plan 27	79962PA0090003	Health Savings PPO Embedded $4250	M	79962PA0090003	Silver	Off						1.7%	5.1%		4.8%	4.7%
Plan 28	79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	M	79962PA0030009	Silver	Off						2.7%	6.2%		5.9%	4.8%
Plan 29	79962PA0090006	Health Savings PPO Embedded $5500	M	79962PA0090006	Silver	Off						2.7%	6.2%		5.9%	6.0%
Plan 30	79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	M	79962PA0030010	Silver	Off						2.7%	6.2%		5.9%	5.0%
Plan 31	79962PA0090007	Health Savings PPO Embedded $6850	M	79962PA0090007	Bronze	Off						3.0%	6.5%		6.2%	5.7%
Plan 32	79962PA0140001	Lehigh Valley Flex Blue PPO 500G	M	79962PA0140001	Gold	Off						-5.7%				-5.7%
Plan 33	79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	M	79962PA0140002	Gold	Off						-5.4%				-5.4%
Plan 34	79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	M	79962PA0160001	Silver	Off						-2.8%				-2.8%
Plan 35	79962PA0170001	Choice Blue PPO 0	M	79962PA0170001	Gold	Off							3.2%		2.8%	
Plan 36	79962PA0170002	Choice Blue PPO 500	M	79962PA0170002	Gold	Off							2.7%		2.4%	2.7%
Plan 37	79962PA0170003	Choice Blue PPO 1250	M	79962PA0170003	Gold	Off							3.0%		2.7%	3.0%
Plan 38	79962PA0170004	Choice Blue PPO 2500	M	79962PA0170004	Gold	Off							3.4%		3.1%	3.3%
Plan 39	79962PA0170005	Choice Blue PPO 2800	M	79962PA0170005	Silver	Off							4.4%		4.1%	4.3%
Plan 40	79962PA0180001	Choice Blue PPO 3000Q Embedded	M	79962PA0180001	Silver	Off							5.8%		5.5%	5.5%
Plan 41	79962PA0170006	Choice Blue PPO 4250	M	79962PA0170006	Silver	Off							4.4%		4.1%	4.4%
Plan 42	79962PA0180002	Choice Blue PPO 6650Q Embedded	M	79962PA0180002	Bronze	Off							6.8%		6.5%	6.5%
Plan 43	79962PA0010023	Premier Balance PPO $7000	DM	79962PA0010015	Silver	Off						14.2%	18.1%		17.7%	16.0%
Plan 44	0	0	0	0	0	0										

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

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2022

							Quarter 2 2022, 21-year-old Non-Tobacco Premium PMPM									
Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	**These cells auto-fill using the data entered in Table 10.**						$ -	$ -	$ -	$ -	$ -	$ 438.25	$ 442.28	$ -	$ 442.00	$ 441.62
Plan 1	79962PA0010001	Premier Balance PPO $0 Platinum A	M	79962PA0010001	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 511.37	$ 528.76	$ -	$ 517.05	$ 520.29
Plan 2	79962PA0010002	Premier Balance PPO $250 Platinum A	M	79962PA0010002	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 498.80	$ 515.76	$ -	$ 504.34	$ 508.46
Plan 3	79962PA0010003	Premier Balance PPO $0 Gold A	M	79962PA0010003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 474.86	$ 491.00	$ -	$ 480.13	$ 482.85
Plan 4	79962PA0010004	Premier Balance PPO $250 Gold A	M	79962PA0010004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 467.95	$ 483.86	$ -	$ 473.14	$ 478.12
Plan 5	79962PA0010005	Premier Balance PPO $500 A	M	79962PA0010005	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 459.83	$ 475.46	$ -	$ 464.93	$ 468.68
Plan 6	79962PA0010006	Premier Balance PPO $750 A	M	79962PA0010006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 456.12	$ 471.63	$ -	$ 461.18	$ 464.85
Plan 7	79962PA0010007	Premier Balance PPO $1000 A	M	79962PA0010007	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 449.01	$ 464.28	$ -	$ 454.00	$ 458.96
Plan 8	79962PA0010008	Premier Balance PPO $1250 A	M	79962PA0010008	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 442.80	$ 457.85	$ -	$ 447.71	$ 448.75
Plan 9	79962PA0010016	Premier Balance PPO $1400 A	M	79962PA0010016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 429.72	$ 444.33	$ -	$ 434.49	$ 439.60
Plan 10	79962PA0010009	Premier Balance PPO $1500 A	M	79962PA0010009	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 437.00	$ 451.86	$ -	$ 441.85	$ 447.52
Plan 11	79962PA0010020	Premier Balance PPO $1550	M	79962PA0010020	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 428.17	$ 442.73	$ -	$ 432.93	$ 441.51
Plan 12	79962PA0010011	Premier Balance PPO $2000 A	M	79962PA0010011	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 427.04	$ 441.56	$ -	$ 431.78	$ 436.99
Plan 13	79962PA0010017	Premier Balance PPO $2500 A	M	79962PA0010017	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 416.92	$ 431.10	$ -	$ 421.55	$ 425.36
Plan 14	79962PA0010021	Premier Balance PPO $2500 1x	M	79962PA0010021	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 421.84	$ 436.18	$ -	$ 426.52	$ 430.31
Plan 15	79962PA0010022	Premier Balance PPO $3000	M	79962PA0010022	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 420.96	$ 435.27	$ -	$ 425.63	$ 429.19
Plan 16	79962PA0010018	Premier Balance PPO $3500 A	M	79962PA0010018	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 403.47	$ 417.19	$ -	$ 407.95	$ 411.71
Plan 17	79962PA0010019	Premier Balance PPO $4000	M	79962PA0010019	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 388.86	$ 402.08	$ -	$ 393.18	$ 399.97
Plan 18	79962PA0010015	Premier Balance PPO $5000	M	79962PA0010015	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 371.54	$ 384.17	$ -	$ 375.66	$ 380.18
Plan 19	79962PA0020016	Balance PPO $1000 A	M	79962PA0020016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 406.28	$ 420.10	$ -	$ 410.79	$ 414.09
Plan 20	79962PA0020017	Balance PPO $1750 A	M	79962PA0020017	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 409.88	$ 423.82	$ -	$ 414.43	$ 418.15
Plan 21	79962PA0020018	Balance PPO $2000 A	M	79962PA0020018	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 408.20	$ 422.07	$ -	$ 412.72	$ 415.20
Plan 22	79962PA0020006	Balance PPO $2000	M	79962PA0020006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 369.86	$ 382.44	$ -	$ 373.96	$ 378.00
Plan 23	79962PA0020005	Balance PPO $2600	M	79962PA0020005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 365.51	$ 377.94	$ -	$ 369.57	$ 373.70
Plan 24	79962PA0080001	Health Savings PPO $1500	M	79962PA0080001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 437.81	$ 452.69	$ -	$ 442.66	$ 446.55
Plan 25	79962PA0090001	Health Savings PPO Embedded $2800	M	79962PA0090001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 396.83	$ 410.32	$ -	$ 401.23	$ 407.81
Plan 26	79962PA0090005	Health Savings PPO Embedded $3550	M	79962PA0090005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 389.49	$ 402.73	$ -	$ 393.81	$ 398.26
Plan 27	79962PA0090003	Health Savings PPO Embedded $4250	M	79962PA0090003	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 384.79	$ 397.87	$ -	$ 389.06	$ 392.75
Plan 28	79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	M	79962PA0030009	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 349.75	$ 361.64	$ -	$ 353.63	$ 356.69
Plan 29	79962PA0090006	Health Savings PPO Embedded $5500	M	79962PA0090006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 349.83	$ 361.73	$ -	$ 353.72	$ 355.94
Plan 30	79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	M	79962PA0030010	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 350.33	$ 362.24	$ -	$ 354.22	$ 358.07
Plan 31	79962PA0090007	Health Savings PPO Embedded $6850	M	79962PA0090007	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 339.42	$ 350.96	$ -	$ 343.19	$ 346.27
Plan 32	79962PA0140001	Lehigh Valley Flex Blue PPO 500G	M	79962PA0140001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 395.71	$ 409.17	$ -	$ 400.10	$ 395.71
Plan 33	79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	M	79962PA0140002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 382.77	$ 395.79	$ -	$ 387.02	$ 382.77
Plan 34	79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	M	79962PA0160001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 338.48	$ 349.99	$ -	$ 342.23	$ 338.48
Plan 35	79962PA0170001	Choice Blue PPO 0	M	79962PA0170001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 424.73	$ 439.17	$ -	$ 429.44	$ -
Plan 36	79962PA0170002	Choice Blue PPO 500	M	79962PA0170002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 418.97	$ 433.21	$ -	$ 423.62	$ 432.08
Plan 37	79962PA0170003	Choice Blue PPO 1250	M	79962PA0170003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 403.75	$ 417.48	$ -	$ 408.23	$ 417.48
Plan 38	79962PA0170004	Choice Blue PPO 2500	M	79962PA0170004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 387.63	$ 400.81	$ -	$ 391.93	$ 398.75
Plan 39	79962PA0170005	Choice Blue PPO 2800	M	79962PA0170005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 345.50	$ 357.25	$ -	$ 349.34	$ 353.73
Plan 40	79962PA0180001	Choice Blue PPO 3000Q Embedded	M	79962PA0180001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 357.13	$ 369.27	$ -	$ 361.09	$ 361.09
Plan 41	79962PA0170006	Choice Blue PPO 4250	M	79962PA0170006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 351.25	$ 363.19	$ -	$ 355.15	$ 363.19
Plan 42	79962PA0180002	Choice Blue PPO 6650Q Embedded	M	79962PA0180002	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 324.60	$ 335.64	$ -	$ 328.21	$ 328.21
Plan 43	79962PA0010023	Premier Balance PPO $7000	DM	79962PA0010015	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 371.54	$ 384.17	$ -	$ 375.66	$ 375.73
Plan 44	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

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

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2022

Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	Quarter 3 2022, 21-year-old Non-Tobacco Premium PMPM									
							1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	**These cells auto-fill using the data entered in Table 10.**						$ -	$ -	$ -	$ -	$ -	$ 446.87	$ 450.98	$ -	$ 450.69	$ 450.31
Plan 1	79962PA0010001	Premier Balance PPO $0 Platinum A	M	79962PA0010001	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 521.43	$ 539.16	$ -	$ 527.22	$ 530.52
Plan 2	79962PA0010002	Premier Balance PPO $250 Platinum A	M	79962PA0010002	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 508.61	$ 525.91	$ -	$ 514.26	$ 518.46
Plan 3	79962PA0010003	Premier Balance PPO $0 Gold A	M	79962PA0010003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 484.20	$ 500.66	$ -	$ 489.57	$ 492.35
Plan 4	79962PA0010004	Premier Balance PPO $250 Gold A	M	79962PA0010004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 477.16	$ 493.38	$ -	$ 482.45	$ 487.53
Plan 5	79962PA0010005	Premier Balance PPO $500 A	M	79962PA0010005	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 468.87	$ 484.81	$ -	$ 474.08	$ 477.90
Plan 6	79962PA0010006	Premier Balance PPO $750 A	M	79962PA0010006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 465.09	$ 480.90	$ -	$ 470.25	$ 474.00
Plan 7	79962PA0010007	Premier Balance PPO $1000 A	M	79962PA0010007	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 457.85	$ 473.41	$ -	$ 462.93	$ 467.99
Plan 8	79962PA0010008	Premier Balance PPO $1250 A	M	79962PA0010008	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 451.51	$ 466.86	$ -	$ 456.52	$ 457.58
Plan 9	79962PA0010016	Premier Balance PPO $1400 A	M	79962PA0010016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 438.18	$ 453.07	$ -	$ 443.04	$ 448.25
Plan 10	79962PA0010009	Premier Balance PPO $1500 A	M	79962PA0010009	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 445.60	$ 460.75	$ -	$ 450.54	$ 456.32
Plan 11	79962PA0010020	Premier Balance PPO $1550	M	79962PA0010020	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 436.60	$ 451.44	$ -	$ 441.44	$ 450.19
Plan 12	79962PA0010011	Premier Balance PPO $2000 A	M	79962PA0010011	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 435.44	$ 450.25	$ -	$ 440.27	$ 445.58
Plan 13	79962PA0010017	Premier Balance PPO $2500 A	M	79962PA0010017	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 425.12	$ 439.58	$ -	$ 429.84	$ 433.73
Plan 14	79962PA0010021	Premier Balance PPO $2500 1x	M	79962PA0010021	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 430.14	$ 444.76	$ -	$ 434.91	$ 438.78
Plan 15	79962PA0010022	Premier Balance PPO $3000	M	79962PA0010022	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 429.24	$ 443.84	$ -	$ 434.00	$ 437.63
Plan 16	79962PA0010018	Premier Balance PPO $3500 A	M	79962PA0010018	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 411.41	$ 425.40	$ -	$ 415.97	$ 419.81
Plan 17	79962PA0010019	Premier Balance PPO $4000	M	79962PA0010019	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 396.51	$ 409.99	$ -	$ 400.91	$ 407.84
Plan 18	79962PA0010015	Premier Balance PPO $5000	M	79962PA0010015	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 378.85	$ 391.73	$ -	$ 383.05	$ 387.65
Plan 19	79962PA0020016	Balance PPO $1000 A	M	79962PA0020016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 414.27	$ 428.36	$ -	$ 418.87	$ 422.23
Plan 20	79962PA0020017	Balance PPO $1750 A	M	79962PA0020017	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 417.94	$ 432.15	$ -	$ 422.58	$ 426.37
Plan 21	79962PA0020018	Balance PPO $2000 A	M	79962PA0020018	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 416.22	$ 430.38	$ -	$ 420.84	$ 423.36
Plan 22	79962PA0020006	Balance PPO $2000	M	79962PA0020006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 377.13	$ 389.96	$ -	$ 381.32	$ 385.44
Plan 23	79962PA0020005	Balance PPO $2600	M	79962PA0020005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 372.70	$ 385.37	$ -	$ 376.84	$ 381.05
Plan 24	79962PA0080001	Health Savings PPO $1500	M	79962PA0080001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 446.42	$ 461.60	$ -	$ 451.37	$ 455.33
Plan 25	79962PA0090001	Health Savings PPO Embedded $2800	M	79962PA0090001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 404.64	$ 418.39	$ -	$ 409.13	$ 415.83
Plan 26	79962PA0090005	Health Savings PPO Embedded $3550	M	79962PA0090005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 397.15	$ 410.65	$ -	$ 401.56	$ 406.09
Plan 27	79962PA0090003	Health Savings PPO Embedded $4250	M	79962PA0090003	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 392.36	$ 405.70	$ -	$ 396.71	$ 400.48
Plan 28	79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	M	79962PA0030009	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 356.63	$ 368.75	$ -	$ 360.59	$ 363.70
Plan 29	79962PA0090006	Health Savings PPO Embedded $5500	M	79962PA0090006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 356.71	$ 368.84	$ -	$ 360.67	$ 362.94
Plan 30	79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	M	79962PA0030010	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 357.22	$ 369.37	$ -	$ 361.19	$ 365.11
Plan 31	79962PA0090007	Health Savings PPO Embedded $6850	M	79962PA0090007	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 346.10	$ 357.87	$ -	$ 349.94	$ 353.09
Plan 32	79962PA0140001	Lehigh Valley Flex Blue PPO 500G	M	79962PA0140001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 403.49	$ 417.21	$ -	$ 407.97	$ 403.49
Plan 33	79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	M	79962PA0140002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 390.30	$ 403.57	$ -	$ 394.63	$ 390.30
Plan 34	79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	M	79962PA0160001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 345.13	$ 356.87	$ -	$ 348.96	$ 345.13
Plan 35	79962PA0170001	Choice Blue PPO 0	M	79962PA0170001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 433.08	$ 447.81	$ -	$ 437.89	$ -
Plan 36	79962PA0170002	Choice Blue PPO 500	M	79962PA0170002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 427.21	$ 441.73	$ -	$ 431.95	$ 440.58
Plan 37	79962PA0170003	Choice Blue PPO 1250	M	79962PA0170003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 411.69	$ 425.69	$ -	$ 416.26	$ 425.69
Plan 38	79962PA0170004	Choice Blue PPO 2500	M	79962PA0170004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 395.26	$ 408.69	$ -	$ 399.64	$ 406.59
Plan 39	79962PA0170005	Choice Blue PPO 2800	M	79962PA0170005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 352.30	$ 364.28	$ -	$ 356.21	$ 360.69
Plan 40	79962PA0180001	Choice Blue PPO 3000Q Embedded	M	79962PA0180001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 364.15	$ 376.53	$ -	$ 368.19	$ 368.19
Plan 41	79962PA0170006	Choice Blue PPO 4250	M	79962PA0170006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 358.16	$ 370.34	$ -	$ 362.13	$ 370.34
Plan 42	79962PA0180002	Choice Blue PPO 6650Q Embedded	M	79962PA0180002	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 330.99	$ 342.24	$ -	$ 334.66	$ 334.66
Plan 43	79962PA0010023	Premier Balance PPO $7000	DM	79962PA0010015	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 378.85	$ 391.73	$ -	$ 383.05	$ 383.12
Plan 44	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

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

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2022

							Quarter 4 2022, 21-year-old Non-Tobacco Premium PMPM									
Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	**These cells auto-fill using the data entered in Table 10.**						$ -	$ -	$ -	$ -	$ -	$ 455.53	$ 459.72	$ -	$ 459.42	$ 459.03
Plan 1	79962PA0010001	Premier Balance PPO $0 Platinum A	M	79962PA0010001	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 531.53	$ 549.61	$ -	$ 537.43	$ 540.80
Plan 2	79962PA0010002	Premier Balance PPO $250 Platinum A	M	79962PA0010002	Platinum	Off	$ -	$ -	$ -	$ -	$ -	$ 518.47	$ 536.09	$ -	$ 524.22	$ 528.50
Plan 3	79962PA0010003	Premier Balance PPO $0 Gold A	M	79962PA0010003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 493.58	$ 510.36	$ -	$ 499.06	$ 501.88
Plan 4	79962PA0010004	Premier Balance PPO $250 Gold A	M	79962PA0010004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 486.40	$ 502.94	$ -	$ 491.80	$ 496.97
Plan 5	79962PA0010005	Premier Balance PPO $500 A	M	79962PA0010005	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 477.96	$ 494.21	$ -	$ 483.26	$ 487.16
Plan 6	79962PA0010006	Premier Balance PPO $750 A	M	79962PA0010006	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 474.10	$ 490.22	$ -	$ 479.36	$ 483.18
Plan 7	79962PA0010007	Premier Balance PPO $1000 A	M	79962PA0010007	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 466.72	$ 482.58	$ -	$ 471.89	$ 477.05
Plan 8	79962PA0010008	Premier Balance PPO $1250 A	M	79962PA0010008	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 460.25	$ 475.90	$ -	$ 465.36	$ 466.44
Plan 9	79962PA0010016	Premier Balance PPO $1400 A	M	79962PA0010016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 446.66	$ 461.85	$ -	$ 451.62	$ 456.93
Plan 10	79962PA0010009	Premier Balance PPO $1500 A	M	79962PA0010009	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 454.23	$ 469.68	$ -	$ 459.27	$ 465.16
Plan 11	79962PA0010020	Premier Balance PPO $1550	M	79962PA0010020	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 445.05	$ 460.19	$ -	$ 449.99	$ 458.91
Plan 12	79962PA0010011	Premier Balance PPO $2000 A	M	79962PA0010011	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 443.88	$ 458.97	$ -	$ 448.80	$ 454.21
Plan 13	79962PA0010017	Premier Balance PPO $2500 A	M	79962PA0010017	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 433.36	$ 448.09	$ -	$ 438.17	$ 442.13
Plan 14	79962PA0010021	Premier Balance PPO $2500 1x	M	79962PA0010021	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 438.47	$ 453.38	$ -	$ 443.34	$ 447.28
Plan 15	79962PA0010022	Premier Balance PPO $3000	M	79962PA0010022	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 437.56	$ 452.43	$ -	$ 442.41	$ 446.11
Plan 16	79962PA0010018	Premier Balance PPO $3500 A	M	79962PA0010018	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 419.38	$ 433.64	$ -	$ 424.03	$ 427.94
Plan 17	79962PA0010019	Premier Balance PPO $4000	M	79962PA0010019	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 404.19	$ 417.93	$ -	$ 408.68	$ 415.74
Plan 18	79962PA0010015	Premier Balance PPO $5000	M	79962PA0010015	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 386.19	$ 399.32	$ -	$ 390.47	$ 395.16
Plan 19	79962PA0020016	Balance PPO $1000 A	M	79962PA0020016	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 422.30	$ 436.66	$ -	$ 426.99	$ 430.41
Plan 20	79962PA0020017	Balance PPO $1750 A	M	79962PA0020017	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 426.04	$ 440.52	$ -	$ 430.77	$ 434.63
Plan 21	79962PA0020018	Balance PPO $2000 A	M	79962PA0020018	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 424.29	$ 438.71	$ -	$ 429.00	$ 431.56
Plan 22	79962PA0020006	Balance PPO $2000	M	79962PA0020006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 384.44	$ 397.51	$ -	$ 388.71	$ 392.90
Plan 23	79962PA0020005	Balance PPO $2600	M	79962PA0020005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 379.92	$ 392.84	$ -	$ 384.14	$ 388.43
Plan 24	79962PA0080001	Health Savings PPO $1500	M	79962PA0080001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 455.07	$ 470.54	$ -	$ 460.12	$ 464.15
Plan 25	79962PA0090001	Health Savings PPO Embedded $2800	M	79962PA0090001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 412.47	$ 426.50	$ -	$ 417.05	$ 423.89
Plan 26	79962PA0090005	Health Savings PPO Embedded $3550	M	79962PA0090005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 404.84	$ 418.61	$ -	$ 409.34	$ 413.96
Plan 27	79962PA0090003	Health Savings PPO Embedded $4250	M	79962PA0090003	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 399.96	$ 413.56	$ -	$ 404.40	$ 408.23
Plan 28	79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	M	79962PA0030009	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 363.54	$ 375.90	$ -	$ 367.57	$ 370.75
Plan 29	79962PA0090006	Health Savings PPO Embedded $5500	M	79962PA0090006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 363.62	$ 375.99	$ -	$ 367.66	$ 369.97
Plan 30	79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	M	79962PA0030010	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 364.14	$ 376.52	$ -	$ 368.18	$ 372.18
Plan 31	79962PA0090007	Health Savings PPO Embedded $6850	M	79962PA0090007	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 352.81	$ 364.80	$ -	$ 356.72	$ 359.93
Plan 32	79962PA0140001	Lehigh Valley Flex Blue PPO 500G	M	79962PA0140001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 411.31	$ 425.30	$ -	$ 415.88	$ 411.31
Plan 33	79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	M	79962PA0140002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 397.86	$ 411.39	$ -	$ 402.28	$ 397.86
Plan 34	79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	M	79962PA0160001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 351.82	$ 363.78	$ -	$ 355.72	$ 351.82
Plan 35	79962PA0170001	Choice Blue PPO 0	M	79962PA0170001	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 441.47	$ 456.48	$ -	$ 446.37	$ -
Plan 36	79962PA0170002	Choice Blue PPO 500	M	79962PA0170002	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 435.48	$ 450.29	$ -	$ 440.32	$ 449.12
Plan 37	79962PA0170003	Choice Blue PPO 1250	M	79962PA0170003	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 419.67	$ 433.93	$ -	$ 424.32	$ 433.93
Plan 38	79962PA0170004	Choice Blue PPO 2500	M	79962PA0170004	Gold	Off	$ -	$ -	$ -	$ -	$ -	$ 402.91	$ 416.61	$ -	$ 407.38	$ 414.47
Plan 39	79962PA0170005	Choice Blue PPO 2800	M	79962PA0170005	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 359.12	$ 371.33	$ -	$ 363.11	$ 367.68
Plan 40	79962PA0180001	Choice Blue PPO 3000Q Embedded	M	79962PA0180001	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 371.20	$ 383.82	$ -	$ 375.32	$ 375.32
Plan 41	79962PA0170006	Choice Blue PPO 4250	M	79962PA0170006	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 365.10	$ 377.51	$ -	$ 369.15	$ 377.51
Plan 42	79962PA0180002	Choice Blue PPO 6650Q Embedded	M	79962PA0180002	Bronze	Off	$ -	$ -	$ -	$ -	$ -	$ 337.40	$ 348.87	$ -	$ 341.14	$ 341.14
Plan 43	79962PA0010023	Premier Balance PPO $7000	DM	79962PA0010015	Silver	Off	$ -	$ -	$ -	$ -	$ -	$ 386.19	$ 399.32	$ -	$ 390.47	$ 390.54
Plan 44	0	0	0	0	0	0	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -

PA Rate Quarterly Template Part V
Consumer Factors

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2022

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	Lehigh, Northampton, Schuykill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union	1.040	0.980
Rating Area 7	Berks, Lancaster, Adams, York	1.040	1.013
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata	1.020	0.991

Table 14. Network Factors

Projection Period Network Factors				
Network Name	Rating Area	Current Factor	Proposed Factor	DOH Approval Date
Broad	6,7,9	1.000	1.000	
Lehigh Valley	6	0.940	0.890	
Choice Blue	7,9	0.940	0.940	

Company Name:	Highmark Benefits Group (HBG)
Market:	Small Group
Product:	PPO
Effective Date of Rates:	January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010001		79962PA0010002	
Plan Marketing Name =>	Premier Balance PPO $0 Platinum A		Premier Balance PPO $0 Platinum A		Premier Balance PPO $0 Platinum A		Premier Balance PPO $250 Platinum A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	0		0		0		250	
Coinsurance =>	1		1		1		1	
Copays =>	20		20		20		20	
OOP Maximum =>	4000		4000		4000		4000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$383.39	$383.39	$396.42	$396.42	$387.64	$387.64	$373.96	$373.96
15	$417.47	$417.47	$431.66	$431.66	$422.10	$422.10	$407.20	$407.20
16	$430.50	$430.50	$445.13	$445.13	$435.27	$435.27	$419.91	$419.91
17	$443.53	$443.53	$458.61	$458.61	$448.45	$448.45	$432.62	$432.62
18	$457.56	$457.56	$473.12	$473.12	$462.64	$462.64	$446.31	$446.31
19	$471.59	$471.59	$487.63	$487.63	$476.82	$476.82	$460.00	$460.00
20	$486.13	$486.13	$502.65	$502.65	$491.52	$491.52	$474.17	$474.17
21	$501.16	$501.16	$518.20	$518.20	$506.72	$506.72	$488.84	$488.84
22	$501.16	$501.16	$518.20	$518.20	$506.72	$506.72	$488.84	$488.84
23	$501.16	$501.16	$518.20	$518.20	$506.72	$506.72	$488.84	$488.84
24	$501.16	$501.16	$518.20	$518.20	$506.72	$506.72	$488.84	$488.84
25	$503.16	$503.16	$520.27	$520.27	$508.75	$508.75	$490.80	$490.80
26	$513.19	$513.19	$530.64	$530.64	$518.88	$518.88	$500.57	$500.57
27	$525.22	$525.22	$543.07	$543.07	$531.04	$531.04	$512.30	$512.30
28	$544.76	$544.76	$563.28	$563.28	$550.80	$550.80	$531.37	$531.37
29	$560.80	$560.80	$579.87	$579.87	$567.02	$567.02	$547.01	$547.01
30	$568.82	$568.82	$588.16	$588.16	$575.13	$575.13	$554.83	$554.83
31	$580.84	$580.84	$600.59	$600.59	$587.29	$587.29	$566.57	$566.57
32	$592.87	$592.87	$613.03	$613.03	$599.45	$599.45	$578.30	$578.30
33	$600.39	$600.39	$620.80	$620.80	$607.05	$607.05	$585.63	$585.63
34	$608.41	$608.41	$629.09	$629.09	$615.16	$615.16	$593.45	$593.45
35	$612.42	$612.42	$633.24	$633.24	$619.21	$619.21	$597.36	$597.36
36	$616.43	$616.43	$637.39	$637.39	$623.27	$623.27	$601.27	$601.27
37	$620.44	$620.44	$641.53	$641.53	$627.32	$627.32	$605.18	$605.18
38	$624.45	$624.45	$645.68	$645.68	$631.37	$631.37	$609.09	$609.09
39	$632.46	$632.46	$653.97	$653.97	$639.48	$639.48	$616.92	$616.92
40	$640.48	$640.48	$662.26	$662.26	$647.59	$647.59	$624.74	$624.74
41	$652.51	$652.51	$674.70	$674.70	$659.75	$659.75	$636.47	$636.47
42	$664.04	$664.04	$686.62	$686.62	$671.40	$671.40	$647.71	$647.71
43	$680.07	$680.07	$703.20	$703.20	$687.62	$687.62	$663.36	$663.36
44	$700.12	$700.12	$723.93	$723.93	$707.89	$707.89	$682.91	$682.91
45	$723.68	$723.68	$748.28	$748.28	$731.70	$731.70	$705.88	$705.88
46	$751.74	$751.74	$777.30	$777.30	$760.08	$760.08	$733.26	$733.26
47	$783.31	$783.31	$809.95	$809.95	$792.00	$792.00	$764.06	$764.06
48	$819.40	$819.40	$847.26	$847.26	$828.49	$828.49	$799.25	$799.25
49	$854.98	$854.98	$884.05	$884.05	$864.46	$864.46	$833.96	$833.96
50	$895.07	$895.07	$925.51	$925.51	$905.00	$905.00	$873.07	$873.07
51	$934.66	$934.66	$966.44	$966.44	$945.03	$945.03	$911.69	$911.69
52	$978.26	$978.26	$1,011.53	$1,011.53	$989.12	$989.12	$954.22	$954.22
53	$1,022.37	$1,022.37	$1,057.13	$1,057.13	$1,033.71	$1,033.71	$997.23	$997.23
54	$1,069.98	$1,069.98	$1,106.36	$1,106.36	$1,081.85	$1,081.85	$1,043.67	$1,043.67
55	$1,117.59	$1,117.59	$1,155.59	$1,155.59	$1,129.99	$1,129.99	$1,090.11	$1,090.11
56	$1,169.21	$1,169.21	$1,208.96	$1,208.96	$1,182.18	$1,182.18	$1,140.46	$1,140.46
57	$1,221.33	$1,221.33	$1,262.85	$1,262.85	$1,234.88	$1,234.88	$1,191.30	$1,191.30
58	$1,276.96	$1,276.96	$1,320.37	$1,320.37	$1,291.12	$1,291.12	$1,245.56	$1,245.56
59	$1,304.52	$1,304.52	$1,348.87	$1,348.87	$1,318.99	$1,318.99	$1,272.45	$1,272.45
60	$1,360.15	$1,360.15	$1,406.39	$1,406.39	$1,375.24	$1,375.24	$1,326.71	$1,326.71
61	$1,408.26	$1,408.26	$1,456.14	$1,456.14	$1,423.88	$1,423.88	$1,373.64	$1,373.64
62	$1,439.83	$1,439.83	$1,488.79	$1,488.79	$1,455.81	$1,455.81	$1,404.44	$1,404.44
63	$1,479.42	$1,479.42	$1,529.73	$1,529.73	$1,495.84	$1,495.84	$1,443.06	$1,443.06
64+	$1,503.48	$1,503.48	$1,554.60	$1,554.60	$1,520.16	$1,520.16	$1,466.52	$1,466.52

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010002		79962PA0010002		79962PA0010003		79962PA0010003		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO $250 Platinum A		Premier Balance PPO $250 Platinum A		Premier Balance PPO $0 Gold A		Premier Balance PPO $0 Gold A		Premier Balance PPO $0 Gold A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	250		250		0		0		0	
Coinsurance =>	1		1		1		1		1	
Copays =>	20		20		35		35		35	
OOP Maximum =>	4000		4000		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$386.68	$386.68	$378.11	$378.11	$356.01	$356.01	$368.11	$368.11	$359.96	$359.96
15	$421.05	$421.05	$411.72	$411.72	$387.65	$387.65	$400.83	$400.83	$391.95	$391.95
16	$434.19	$434.19	$424.57	$424.57	$399.75	$399.75	$413.34	$413.34	$404.19	$404.19
17	$447.33	$447.33	$437.42	$437.42	$411.85	$411.85	$425.85	$425.85	$416.42	$416.42
18	$461.48	$461.48	$451.26	$451.26	$424.88	$424.88	$439.33	$439.33	$429.59	$429.59
19	$475.64	$475.64	$465.10	$465.10	$437.91	$437.91	$452.80	$452.80	$442.77	$442.77
20	$490.30	$490.30	$479.43	$479.43	$451.41	$451.41	$466.75	$466.75	$456.41	$456.41
21	$505.46	$505.46	$494.26	$494.26	$465.37	$465.37	$481.19	$481.19	$470.53	$470.53
22	$505.46	$505.46	$494.26	$494.26	$465.37	$465.37	$481.19	$481.19	$470.53	$470.53
23	$505.46	$505.46	$494.26	$494.26	$465.37	$465.37	$481.19	$481.19	$470.53	$470.53
24	$505.46	$505.46	$494.26	$494.26	$465.37	$465.37	$481.19	$481.19	$470.53	$470.53
25	$507.48	$507.48	$496.24	$496.24	$467.23	$467.23	$483.11	$483.11	$472.41	$472.41
26	$517.59	$517.59	$506.12	$506.12	$476.54	$476.54	$492.74	$492.74	$481.82	$481.82
27	$529.72	$529.72	$517.98	$517.98	$487.71	$487.71	$504.29	$504.29	$493.12	$493.12
28	$549.44	$549.44	$537.26	$537.26	$505.86	$505.86	$523.05	$523.05	$511.47	$511.47
29	$565.61	$565.61	$553.08	$553.08	$520.75	$520.75	$538.45	$538.45	$526.52	$526.52
30	$573.70	$573.70	$560.99	$560.99	$528.19	$528.19	$546.15	$546.15	$534.05	$534.05
31	$585.83	$585.83	$572.85	$572.85	$539.36	$539.36	$557.70	$557.70	$545.34	$545.34
32	$597.96	$597.96	$584.71	$584.71	$550.53	$550.53	$569.25	$569.25	$556.64	$556.64
33	$605.54	$605.54	$592.12	$592.12	$557.51	$557.51	$576.47	$576.47	$563.69	$563.69
34	$613.63	$613.63	$600.03	$600.03	$564.96	$564.96	$584.16	$584.16	$571.22	$571.22
35	$617.67	$617.67	$603.99	$603.99	$568.68	$568.68	$588.01	$588.01	$574.99	$574.99
36	$621.72	$621.72	$607.94	$607.94	$572.41	$572.41	$591.86	$591.86	$578.75	$578.75
37	$625.76	$625.76	$611.89	$611.89	$576.13	$576.13	$595.71	$595.71	$582.52	$582.52
38	$629.80	$629.80	$615.85	$615.85	$579.85	$579.85	$599.56	$599.56	$586.28	$586.28
39	$637.89	$637.89	$623.76	$623.76	$587.30	$587.30	$607.26	$607.26	$593.81	$593.81
40	$645.98	$645.98	$631.66	$631.66	$594.74	$594.74	$614.96	$614.96	$601.34	$601.34
41	$658.11	$658.11	$643.53	$643.53	$605.91	$605.91	$626.51	$626.51	$612.63	$612.63
42	$669.73	$669.73	$654.89	$654.89	$616.62	$616.62	$637.58	$637.58	$623.45	$623.45
43	$685.91	$685.91	$670.71	$670.71	$631.51	$631.51	$652.97	$652.97	$638.51	$638.51
44	$706.13	$706.13	$690.48	$690.48	$650.12	$650.12	$672.22	$672.22	$657.33	$657.33
45	$729.88	$729.88	$713.71	$713.71	$671.99	$671.99	$694.84	$694.84	$679.45	$679.45
46	$758.19	$758.19	$741.39	$741.39	$698.06	$698.06	$721.79	$721.79	$705.80	$705.80
47	$790.03	$790.03	$772.53	$772.53	$727.37	$727.37	$752.10	$752.10	$735.44	$735.44
48	$826.43	$826.43	$808.12	$808.12	$760.88	$760.88	$786.75	$786.75	$769.32	$769.32
49	$862.31	$862.31	$843.21	$843.21	$793.92	$793.92	$820.91	$820.91	$802.72	$802.72
50	$902.75	$902.75	$882.75	$882.75	$831.15	$831.15	$859.41	$859.41	$840.37	$840.37
51	$942.68	$942.68	$921.79	$921.79	$867.92	$867.92	$897.42	$897.42	$877.54	$877.54
52	$986.66	$986.66	$964.80	$964.80	$908.40	$908.40	$939.28	$939.28	$918.47	$918.47
53	$1,031.14	$1,031.14	$1,008.29	$1,008.29	$949.35	$949.35	$981.63	$981.63	$959.88	$959.88
54	$1,079.16	$1,079.16	$1,055.25	$1,055.25	$993.56	$993.56	$1,027.34	$1,027.34	$1,004.58	$1,004.58
55	$1,127.18	$1,127.18	$1,102.20	$1,102.20	$1,037.78	$1,037.78	$1,073.05	$1,073.05	$1,049.28	$1,049.28
56	$1,179.24	$1,179.24	$1,153.11	$1,153.11	$1,085.71	$1,085.71	$1,122.62	$1,122.62	$1,097.75	$1,097.75
57	$1,231.81	$1,231.81	$1,204.51	$1,204.51	$1,134.11	$1,134.11	$1,172.66	$1,172.66	$1,146.68	$1,146.68
58	$1,287.91	$1,287.91	$1,259.37	$1,259.37	$1,185.76	$1,185.76	$1,226.07	$1,226.07	$1,198.91	$1,198.91
59	$1,315.71	$1,315.71	$1,286.56	$1,286.56	$1,211.36	$1,211.36	$1,252.54	$1,252.54	$1,224.79	$1,224.79
60	$1,371.82	$1,371.82	$1,341.42	$1,341.42	$1,263.01	$1,263.01	$1,305.95	$1,305.95	$1,277.02	$1,277.02
61	$1,420.34	$1,420.34	$1,388.87	$1,388.87	$1,307.69	$1,307.69	$1,352.14	$1,352.14	$1,322.19	$1,322.19
62	$1,452.19	$1,452.19	$1,420.01	$1,420.01	$1,337.01	$1,337.01	$1,382.46	$1,382.46	$1,351.83	$1,351.83
63	$1,492.12	$1,492.12	$1,459.06	$1,459.06	$1,373.77	$1,373.77	$1,420.47	$1,420.47	$1,389.00	$1,389.00
64+	$1,516.38	$1,516.38	$1,482.78	$1,482.78	$1,396.11	$1,396.11	$1,443.57	$1,443.57	$1,411.59	$1,411.59

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010004		79962PA0010004		79962PA0010004		79962PA0010005		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO $250 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $500 A		Premier Balance PPO $500 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	250		250		250		500		500	
Coinsurance =>	1		1		1		1		1	
Copays =>	35		35		35		30		30	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$350.83	$350.83	$362.76	$362.76	$354.72	$354.72	$344.74	$344.74	$356.46	$356.46
15	$382.01	$382.01	$395.00	$395.00	$386.25	$386.25	$375.38	$375.38	$388.14	$388.14
16	$393.94	$393.94	$407.33	$407.33	$398.31	$398.31	$387.10	$387.10	$400.26	$400.26
17	$405.86	$405.86	$419.66	$419.66	$410.37	$410.37	$398.82	$398.82	$412.37	$412.37
18	$418.70	$418.70	$432.94	$432.94	$423.35	$423.35	$411.43	$411.43	$425.42	$425.42
19	$431.54	$431.54	$446.21	$446.21	$436.33	$436.33	$424.05	$424.05	$438.47	$438.47
20	$444.84	$444.84	$459.96	$459.96	$449.78	$449.78	$437.12	$437.12	$451.98	$451.98
21	$458.60	$458.60	$474.19	$474.19	$463.69	$463.69	$450.64	$450.64	$465.96	$465.96
22	$458.60	$458.60	$474.19	$474.19	$463.69	$463.69	$450.64	$450.64	$465.96	$465.96
23	$458.60	$458.60	$474.19	$474.19	$463.69	$463.69	$450.64	$450.64	$465.96	$465.96
24	$458.60	$458.60	$474.19	$474.19	$463.69	$463.69	$450.64	$450.64	$465.96	$465.96
25	$460.43	$460.43	$476.09	$476.09	$465.54	$465.54	$452.44	$452.44	$467.82	$467.82
26	$469.61	$469.61	$485.57	$485.57	$474.82	$474.82	$461.46	$461.46	$477.14	$477.14
27	$480.61	$480.61	$496.95	$496.95	$485.95	$485.95	$472.27	$472.27	$488.33	$488.33
28	$498.50	$498.50	$515.44	$515.44	$504.03	$504.03	$489.85	$489.85	$506.50	$506.50
29	$513.17	$513.17	$530.62	$530.62	$518.87	$518.87	$504.27	$504.27	$521.41	$521.41
30	$520.51	$520.51	$538.21	$538.21	$526.29	$526.29	$511.48	$511.48	$528.86	$528.86
31	$531.52	$531.52	$549.59	$549.59	$537.42	$537.42	$522.29	$522.29	$540.05	$540.05
32	$542.52	$542.52	$560.97	$560.97	$548.55	$548.55	$533.11	$533.11	$551.23	$551.23
33	$549.40	$549.40	$568.08	$568.08	$555.50	$555.50	$539.87	$539.87	$558.22	$558.22
34	$556.74	$556.74	$575.67	$575.67	$562.92	$562.92	$547.08	$547.08	$565.68	$565.68
35	$560.41	$560.41	$579.46	$579.46	$566.63	$566.63	$550.68	$550.68	$569.40	$569.40
36	$564.08	$564.08	$583.25	$583.25	$570.34	$570.34	$554.29	$554.29	$573.13	$573.13
37	$567.75	$567.75	$587.05	$587.05	$574.05	$574.05	$557.89	$557.89	$576.86	$576.86
38	$571.42	$571.42	$590.84	$590.84	$577.76	$577.76	$561.50	$561.50	$580.59	$580.59
39	$578.75	$578.75	$598.43	$598.43	$585.18	$585.18	$568.71	$568.71	$588.04	$588.04
40	$586.09	$586.09	$606.01	$606.01	$592.60	$592.60	$575.92	$575.92	$595.50	$595.50
41	$597.10	$597.10	$617.40	$617.40	$603.72	$603.72	$586.73	$586.73	$606.68	$606.68
42	$607.65	$607.65	$628.30	$628.30	$614.39	$614.39	$597.10	$597.10	$617.40	$617.40
43	$622.32	$622.32	$643.48	$643.48	$629.23	$629.23	$611.52	$611.52	$632.31	$632.31
44	$640.66	$640.66	$662.44	$662.44	$647.77	$647.77	$629.54	$629.54	$650.95	$650.95
45	$662.22	$662.22	$684.73	$684.73	$669.57	$669.57	$650.72	$650.72	$672.85	$672.85
46	$687.90	$687.90	$711.29	$711.29	$695.54	$695.54	$675.96	$675.96	$698.94	$698.94
47	$716.79	$716.79	$741.16	$741.16	$724.75	$724.75	$704.35	$704.35	$728.30	$728.30
48	$749.81	$749.81	$775.30	$775.30	$758.13	$758.13	$736.80	$736.80	$761.84	$761.84
49	$782.37	$782.37	$808.97	$808.97	$791.06	$791.06	$768.79	$768.79	$794.93	$794.93
50	$819.06	$819.06	$846.90	$846.90	$828.15	$828.15	$804.84	$804.84	$832.20	$832.20
51	$855.29	$855.29	$884.36	$884.36	$864.78	$864.78	$840.44	$840.44	$869.02	$869.02
52	$895.19	$895.19	$925.62	$925.62	$905.12	$905.12	$879.65	$879.65	$909.55	$909.55
53	$935.54	$935.54	$967.35	$967.35	$945.93	$945.93	$919.31	$919.31	$950.56	$950.56
54	$979.11	$979.11	$1,012.40	$1,012.40	$989.98	$989.98	$962.12	$962.12	$994.82	$994.82
55	$1,022.68	$1,022.68	$1,057.44	$1,057.44	$1,034.03	$1,034.03	$1,004.93	$1,004.93	$1,039.09	$1,039.09
56	$1,069.91	$1,069.91	$1,106.29	$1,106.29	$1,081.79	$1,081.79	$1,051.34	$1,051.34	$1,087.08	$1,087.08
57	$1,117.61	$1,117.61	$1,155.60	$1,155.60	$1,130.01	$1,130.01	$1,098.21	$1,098.21	$1,135.54	$1,135.54
58	$1,168.51	$1,168.51	$1,208.24	$1,208.24	$1,181.48	$1,181.48	$1,148.23	$1,148.23	$1,187.27	$1,187.27
59	$1,193.74	$1,193.74	$1,234.32	$1,234.32	$1,206.99	$1,206.99	$1,173.02	$1,173.02	$1,212.89	$1,212.89
60	$1,244.64	$1,244.64	$1,286.95	$1,286.95	$1,258.45	$1,258.45	$1,223.04	$1,223.04	$1,264.62	$1,264.62
61	$1,288.67	$1,288.67	$1,332.47	$1,332.47	$1,302.97	$1,302.97	$1,266.30	$1,266.30	$1,309.35	$1,309.35
62	$1,317.56	$1,317.56	$1,362.35	$1,362.35	$1,332.18	$1,332.18	$1,294.69	$1,294.69	$1,338.70	$1,338.70
63	$1,353.79	$1,353.79	$1,399.81	$1,399.81	$1,368.81	$1,368.81	$1,330.29	$1,330.29	$1,375.51	$1,375.51
64+	$1,375.80	$1,375.80	$1,422.57	$1,422.57	$1,391.07	$1,391.07	$1,351.92	$1,351.92	$1,397.88	$1,397.88

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010005		79962PA0010006		79962PA0010006		79962PA0010006		79962PA0010007	
Plan Marketing Name =>	Premier Balance PPO $500 A		Premier Balance PPO $750 A		Premier Balance PPO $750 A		Premier Balance PPO $750 A		Premier Balance PPO $1000 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	500		750		750		750		1000	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		30		30		30	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$348.56	$348.56	$341.96	$341.96	$353.58	$353.58	$345.75	$345.75	$336.63	$336.63
15	$379.55	$379.55	$372.35	$372.35	$385.01	$385.01	$376.48	$376.48	$366.55	$366.55
16	$391.39	$391.39	$383.97	$383.97	$397.03	$397.03	$388.23	$388.23	$377.99	$377.99
17	$403.24	$403.24	$395.60	$395.60	$409.05	$409.05	$399.98	$399.98	$389.44	$389.44
18	$416.00	$416.00	$408.11	$408.11	$421.99	$421.99	$412.64	$412.64	$401.76	$401.76
19	$428.76	$428.76	$420.63	$420.63	$434.93	$434.93	$425.29	$425.29	$414.08	$414.08
20	$441.97	$441.97	$433.59	$433.59	$448.33	$448.33	$438.40	$438.40	$426.84	$426.84
21	$455.64	$455.64	$447.00	$447.00	$462.20	$462.20	$451.96	$451.96	$440.04	$440.04
22	$455.64	$455.64	$447.00	$447.00	$462.20	$462.20	$451.96	$451.96	$440.04	$440.04
23	$455.64	$455.64	$447.00	$447.00	$462.20	$462.20	$451.96	$451.96	$440.04	$440.04
24	$455.64	$455.64	$447.00	$447.00	$462.20	$462.20	$451.96	$451.96	$440.04	$440.04
25	$457.46	$457.46	$448.79	$448.79	$464.05	$464.05	$453.77	$453.77	$441.80	$441.80
26	$466.58	$466.58	$457.73	$457.73	$473.29	$473.29	$462.81	$462.81	$450.60	$450.60
27	$477.51	$477.51	$468.46	$468.46	$484.39	$484.39	$473.65	$473.65	$461.16	$461.16
28	$495.28	$495.28	$485.89	$485.89	$502.41	$502.41	$491.28	$491.28	$478.32	$478.32
29	$509.86	$509.86	$500.19	$500.19	$517.20	$517.20	$505.74	$505.74	$492.40	$492.40
30	$517.15	$517.15	$507.35	$507.35	$524.60	$524.60	$512.97	$512.97	$499.45	$499.45
31	$528.09	$528.09	$518.07	$518.07	$535.69	$535.69	$523.82	$523.82	$510.01	$510.01
32	$539.02	$539.02	$528.80	$528.80	$546.78	$546.78	$534.67	$534.67	$520.57	$520.57
33	$545.86	$545.86	$535.51	$535.51	$553.72	$553.72	$541.45	$541.45	$527.17	$527.17
34	$553.15	$553.15	$542.66	$542.66	$561.11	$561.11	$548.68	$548.68	$534.21	$534.21
35	$556.79	$556.79	$546.23	$546.23	$564.81	$564.81	$552.30	$552.30	$537.73	$537.73
36	$560.44	$560.44	$549.81	$549.81	$568.51	$568.51	$555.91	$555.91	$541.25	$541.25
37	$564.08	$564.08	$553.39	$553.39	$572.20	$572.20	$559.53	$559.53	$544.77	$544.77
38	$567.73	$567.73	$556.96	$556.96	$575.90	$575.90	$563.14	$563.14	$548.29	$548.29
39	$575.02	$575.02	$564.11	$564.11	$583.30	$583.30	$570.37	$570.37	$555.33	$555.33
40	$582.31	$582.31	$571.27	$571.27	$590.69	$590.69	$577.60	$577.60	$562.37	$562.37
41	$593.24	$593.24	$581.99	$581.99	$601.78	$601.78	$588.45	$588.45	$572.93	$572.93
42	$603.72	$603.72	$592.28	$592.28	$612.42	$612.42	$598.85	$598.85	$583.05	$583.05
43	$618.30	$618.30	$606.58	$606.58	$627.21	$627.21	$613.31	$613.31	$597.13	$597.13
44	$636.53	$636.53	$624.46	$624.46	$645.69	$645.69	$631.39	$631.39	$614.74	$614.74
45	$657.94	$657.94	$645.47	$645.47	$667.42	$667.42	$652.63	$652.63	$635.42	$635.42
46	$683.46	$683.46	$670.50	$670.50	$693.30	$693.30	$677.94	$677.94	$660.06	$660.06
47	$712.17	$712.17	$698.66	$698.66	$722.42	$722.42	$706.41	$706.41	$687.78	$687.78
48	$744.97	$744.97	$730.85	$730.85	$755.70	$755.70	$738.95	$738.95	$719.47	$719.47
49	$777.32	$777.32	$762.58	$762.58	$788.51	$788.51	$771.04	$771.04	$750.71	$750.71
50	$813.77	$813.77	$798.34	$798.34	$825.49	$825.49	$807.20	$807.20	$785.91	$785.91
51	$849.77	$849.77	$833.66	$833.66	$862.00	$862.00	$842.91	$842.91	$820.67	$820.67
52	$889.41	$889.41	$872.54	$872.54	$902.21	$902.21	$882.23	$882.23	$858.96	$858.96
53	$929.51	$929.51	$911.88	$911.88	$942.89	$942.89	$922.00	$922.00	$897.68	$897.68
54	$972.79	$972.79	$954.35	$954.35	$986.80	$986.80	$964.93	$964.93	$939.49	$939.49
55	$1,016.08	$1,016.08	$996.81	$996.81	$1,030.71	$1,030.71	$1,007.87	$1,007.87	$981.29	$981.29
56	$1,063.01	$1,063.01	$1,042.85	$1,042.85	$1,078.31	$1,078.31	$1,054.42	$1,054.42	$1,026.61	$1,026.61
57	$1,110.39	$1,110.39	$1,089.34	$1,089.34	$1,126.38	$1,126.38	$1,101.43	$1,101.43	$1,072.38	$1,072.38
58	$1,160.97	$1,160.97	$1,138.96	$1,138.96	$1,177.69	$1,177.69	$1,151.59	$1,151.59	$1,121.22	$1,121.22
59	$1,186.03	$1,186.03	$1,163.54	$1,163.54	$1,203.11	$1,203.11	$1,176.45	$1,176.45	$1,145.42	$1,145.42
60	$1,236.61	$1,236.61	$1,213.16	$1,213.16	$1,254.41	$1,254.41	$1,226.62	$1,226.62	$1,194.27	$1,194.27
61	$1,280.35	$1,280.35	$1,256.07	$1,256.07	$1,298.78	$1,298.78	$1,270.01	$1,270.01	$1,236.51	$1,236.51
62	$1,309.05	$1,309.05	$1,284.23	$1,284.23	$1,327.90	$1,327.90	$1,298.48	$1,298.48	$1,264.23	$1,264.23
63	$1,345.05	$1,345.05	$1,319.54	$1,319.54	$1,364.41	$1,364.41	$1,334.19	$1,334.19	$1,299.00	$1,299.00
64+	$1,366.92	$1,366.92	$1,341.00	$1,341.00	$1,386.60	$1,386.60	$1,355.88	$1,355.88	$1,320.12	$1,320.12

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010007		79962PA0010007		79962PA0010008		79962PA0010008		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO $1000 A		Premier Balance PPO $1000 A		Premier Balance PPO $1250 A		Premier Balance PPO $1250 A		Premier Balance PPO $1250 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1000		1000		1250		1250		1250	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		30		30		30	
OOP Maximum =>	8550		8550		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$348.08	$348.08	$340.37	$340.37	$331.97	$331.97	$343.26	$343.26	$335.66	$335.66
15	$379.02	$379.02	$370.63	$370.63	$361.48	$361.48	$373.77	$373.77	$365.50	$365.50
16	$390.85	$390.85	$382.19	$382.19	$372.76	$372.76	$385.43	$385.43	$376.90	$376.90
17	$402.68	$402.68	$393.76	$393.76	$384.05	$384.05	$397.10	$397.10	$388.31	$388.31
18	$415.42	$415.42	$406.22	$406.22	$396.20	$396.20	$409.66	$409.66	$400.60	$400.60
19	$428.16	$428.16	$418.68	$418.68	$408.35	$408.35	$422.23	$422.23	$412.88	$412.88
20	$441.35	$441.35	$431.58	$431.58	$420.93	$420.93	$435.24	$435.24	$425.61	$425.61
21	$455.00	$455.00	$444.93	$444.93	$433.95	$433.95	$448.70	$448.70	$438.77	$438.77
22	$455.00	$455.00	$444.93	$444.93	$433.95	$433.95	$448.70	$448.70	$438.77	$438.77
23	$455.00	$455.00	$444.93	$444.93	$433.95	$433.95	$448.70	$448.70	$438.77	$438.77
24	$455.00	$455.00	$444.93	$444.93	$433.95	$433.95	$448.70	$448.70	$438.77	$438.77
25	$456.82	$456.82	$446.71	$446.71	$435.69	$435.69	$450.49	$450.49	$440.53	$440.53
26	$465.92	$465.92	$455.61	$455.61	$444.36	$444.36	$459.47	$459.47	$449.30	$449.30
27	$476.84	$476.84	$466.29	$466.29	$454.78	$454.78	$470.24	$470.24	$459.83	$459.83
28	$494.59	$494.59	$483.64	$483.64	$471.70	$471.70	$487.74	$487.74	$476.94	$476.94
29	$509.15	$509.15	$497.88	$497.88	$485.59	$485.59	$502.10	$502.10	$490.98	$490.98
30	$516.43	$516.43	$505.00	$505.00	$492.53	$492.53	$509.27	$509.27	$498.00	$498.00
31	$527.35	$527.35	$515.67	$515.67	$502.95	$502.95	$520.04	$520.04	$508.53	$508.53
32	$538.27	$538.27	$526.35	$526.35	$513.36	$513.36	$530.81	$530.81	$519.06	$519.06
33	$545.09	$545.09	$533.03	$533.03	$519.87	$519.87	$537.54	$537.54	$525.65	$525.65
34	$552.37	$552.37	$540.15	$540.15	$526.82	$526.82	$544.72	$544.72	$532.67	$532.67
35	$556.01	$556.01	$543.70	$543.70	$530.29	$530.29	$548.31	$548.31	$536.18	$536.18
36	$559.65	$559.65	$547.26	$547.26	$533.76	$533.76	$551.90	$551.90	$539.69	$539.69
37	$563.29	$563.29	$550.82	$550.82	$537.23	$537.23	$555.49	$555.49	$543.20	$543.20
38	$566.93	$566.93	$554.38	$554.38	$540.70	$540.70	$559.08	$559.08	$546.71	$546.71
39	$574.21	$574.21	$561.50	$561.50	$547.64	$547.64	$566.26	$566.26	$553.73	$553.73
40	$581.49	$581.49	$568.62	$568.62	$554.59	$554.59	$573.44	$573.44	$560.75	$560.75
41	$592.41	$592.41	$579.30	$579.30	$565.00	$565.00	$584.21	$584.21	$571.28	$571.28
42	$602.88	$602.88	$589.53	$589.53	$574.98	$574.98	$594.53	$594.53	$581.37	$581.37
43	$617.44	$617.44	$603.77	$603.77	$588.87	$588.87	$608.89	$608.89	$595.41	$595.41
44	$635.64	$635.64	$621.57	$621.57	$606.23	$606.23	$626.83	$626.83	$612.96	$612.96
45	$657.02	$657.02	$642.48	$642.48	$626.62	$626.62	$647.92	$647.92	$633.58	$633.58
46	$682.50	$682.50	$667.40	$667.40	$650.93	$650.93	$673.05	$673.05	$658.16	$658.16
47	$711.17	$711.17	$695.43	$695.43	$678.26	$678.26	$701.32	$701.32	$685.80	$685.80
48	$743.93	$743.93	$727.46	$727.46	$709.51	$709.51	$733.62	$733.62	$717.39	$717.39
49	$776.23	$776.23	$759.05	$759.05	$740.32	$740.32	$765.48	$765.48	$748.54	$748.54
50	$812.63	$812.63	$794.64	$794.64	$775.03	$775.03	$801.38	$801.38	$783.64	$783.64
51	$848.58	$848.58	$829.79	$829.79	$809.32	$809.32	$836.83	$836.83	$818.31	$818.31
52	$888.16	$888.16	$868.50	$868.50	$847.07	$847.07	$875.86	$875.86	$856.48	$856.48
53	$928.20	$928.20	$907.66	$907.66	$885.26	$885.26	$915.35	$915.35	$895.09	$895.09
54	$971.43	$971.43	$949.93	$949.93	$926.48	$926.48	$957.97	$957.97	$936.77	$936.77
55	$1,014.65	$1,014.65	$992.19	$992.19	$967.71	$967.71	$1,000.60	$1,000.60	$978.46	$978.46
56	$1,061.52	$1,061.52	$1,038.02	$1,038.02	$1,012.41	$1,012.41	$1,046.82	$1,046.82	$1,023.65	$1,023.65
57	$1,108.84	$1,108.84	$1,084.29	$1,084.29	$1,057.54	$1,057.54	$1,093.48	$1,093.48	$1,069.28	$1,069.28
58	$1,159.34	$1,159.34	$1,133.68	$1,133.68	$1,105.70	$1,105.70	$1,143.29	$1,143.29	$1,117.99	$1,117.99
59	$1,184.37	$1,184.37	$1,158.15	$1,158.15	$1,129.57	$1,129.57	$1,167.97	$1,167.97	$1,142.12	$1,142.12
60	$1,234.87	$1,234.87	$1,207.54	$1,207.54	$1,177.74	$1,177.74	$1,217.77	$1,217.77	$1,190.82	$1,190.82
61	$1,278.55	$1,278.55	$1,250.25	$1,250.25	$1,219.40	$1,219.40	$1,260.85	$1,260.85	$1,232.94	$1,232.94
62	$1,307.22	$1,307.22	$1,278.28	$1,278.28	$1,246.74	$1,246.74	$1,289.12	$1,289.12	$1,260.59	$1,260.59
63	$1,343.16	$1,343.16	$1,313.43	$1,313.43	$1,281.02	$1,281.02	$1,324.56	$1,324.56	$1,295.25	$1,295.25
64+	$1,365.00	$1,365.00	$1,334.79	$1,334.79	$1,301.85	$1,301.85	$1,346.10	$1,346.10	$1,316.31	$1,316.31

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010016		79962PA0010016		79962PA0010016		79962PA0010009		79962PA0010009	
Plan Marketing Name =>	Premier Balance PPO $1400 A		Premier Balance PPO $1400 A		Premier Balance PPO $1400 A		Premier Balance PPO $1500 A		Premier Balance PPO $1500 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1400		1400		1400		1500		1500	
Coinsurance =>	1		1		1		1		1	
Copays =>	45		45		45		30		30	
OOP Maximum =>	7900		7900		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$322.17	$322.17	$333.13	$333.13	$325.74	$325.74	$327.63	$327.63	$338.76	$338.76
15	$350.81	$350.81	$362.74	$362.74	$354.70	$354.70	$356.75	$356.75	$368.88	$368.88
16	$361.76	$361.76	$374.06	$374.06	$365.77	$365.77	$367.88	$367.88	$380.39	$380.39
17	$372.71	$372.71	$385.38	$385.38	$376.84	$376.84	$379.02	$379.02	$391.90	$391.90
18	$384.50	$384.50	$397.57	$397.57	$388.76	$388.76	$391.01	$391.01	$404.30	$404.30
19	$396.29	$396.29	$409.77	$409.77	$400.69	$400.69	$403.00	$403.00	$416.70	$416.70
20	$408.51	$408.51	$422.40	$422.40	$413.04	$413.04	$415.42	$415.42	$429.55	$429.55
21	$421.14	$421.14	$435.46	$435.46	$425.81	$425.81	$428.27	$428.27	$442.83	$442.83
22	$421.14	$421.14	$435.46	$435.46	$425.81	$425.81	$428.27	$428.27	$442.83	$442.83
23	$421.14	$421.14	$435.46	$435.46	$425.81	$425.81	$428.27	$428.27	$442.83	$442.83
24	$421.14	$421.14	$435.46	$435.46	$425.81	$425.81	$428.27	$428.27	$442.83	$442.83
25	$422.82	$422.82	$437.20	$437.20	$427.51	$427.51	$429.98	$429.98	$444.60	$444.60
26	$431.25	$431.25	$445.91	$445.91	$436.03	$436.03	$438.55	$438.55	$453.46	$453.46
27	$441.35	$441.35	$456.36	$456.36	$446.25	$446.25	$448.83	$448.83	$464.09	$464.09
28	$457.78	$457.78	$473.35	$473.35	$462.86	$462.86	$465.53	$465.53	$481.36	$481.36
29	$471.26	$471.26	$487.28	$487.28	$476.48	$476.48	$479.23	$479.23	$495.53	$495.53
30	$477.99	$477.99	$494.25	$494.25	$483.29	$483.29	$486.09	$486.09	$502.61	$502.61
31	$488.10	$488.10	$504.70	$504.70	$493.51	$493.51	$496.36	$496.36	$513.24	$513.24
32	$498.21	$498.21	$515.15	$515.15	$503.73	$503.73	$506.64	$506.64	$523.87	$523.87
33	$504.53	$504.53	$521.68	$521.68	$510.12	$510.12	$513.07	$513.07	$530.51	$530.51
34	$511.26	$511.26	$528.65	$528.65	$516.93	$516.93	$519.92	$519.92	$537.60	$537.60
35	$514.63	$514.63	$532.13	$532.13	$520.34	$520.34	$523.35	$523.35	$541.14	$541.14
36	$518.00	$518.00	$535.62	$535.62	$523.75	$523.75	$526.77	$526.77	$544.68	$544.68
37	$521.37	$521.37	$539.10	$539.10	$527.15	$527.15	$530.20	$530.20	$548.22	$548.22
38	$524.74	$524.74	$542.58	$542.58	$530.56	$530.56	$533.62	$533.62	$551.77	$551.77
39	$531.48	$531.48	$549.55	$549.55	$537.37	$537.37	$540.48	$540.48	$558.85	$558.85
40	$538.22	$538.22	$556.52	$556.52	$544.19	$544.19	$547.33	$547.33	$565.94	$565.94
41	$548.32	$548.32	$566.97	$566.97	$554.40	$554.40	$557.61	$557.61	$576.56	$576.56
42	$558.01	$558.01	$576.98	$576.98	$564.20	$564.20	$567.46	$567.46	$586.75	$586.75
43	$571.49	$571.49	$590.92	$590.92	$577.82	$577.82	$581.16	$581.16	$600.92	$600.92
44	$588.33	$588.33	$608.34	$608.34	$594.86	$594.86	$598.29	$598.29	$618.63	$618.63
45	$608.13	$608.13	$628.80	$628.80	$614.87	$614.87	$618.42	$618.42	$639.45	$639.45
46	$631.71	$631.71	$653.19	$653.19	$638.72	$638.72	$642.41	$642.41	$664.25	$664.25
47	$658.24	$658.24	$680.62	$680.62	$665.54	$665.54	$669.39	$669.39	$692.14	$692.14
48	$688.56	$688.56	$711.98	$711.98	$696.20	$696.20	$700.22	$700.22	$724.03	$724.03
49	$718.46	$718.46	$742.89	$742.89	$726.43	$726.43	$730.63	$730.63	$755.47	$755.47
50	$752.16	$752.16	$777.73	$777.73	$760.50	$760.50	$764.89	$764.89	$790.89	$790.89
51	$785.43	$785.43	$812.13	$812.13	$794.14	$794.14	$798.72	$798.72	$825.88	$825.88
52	$822.07	$822.07	$850.02	$850.02	$831.18	$831.18	$835.98	$835.98	$864.40	$864.40
53	$859.13	$859.13	$888.34	$888.34	$868.65	$868.65	$873.67	$873.67	$903.37	$903.37
54	$899.13	$899.13	$929.71	$929.71	$909.10	$909.10	$914.36	$914.36	$945.44	$945.44
55	$939.14	$939.14	$971.08	$971.08	$949.56	$949.56	$955.04	$955.04	$987.51	$987.51
56	$982.52	$982.52	$1,015.93	$1,015.93	$993.41	$993.41	$999.15	$999.15	$1,033.12	$1,033.12
57	$1,026.32	$1,026.32	$1,061.22	$1,061.22	$1,037.70	$1,037.70	$1,043.69	$1,043.69	$1,079.18	$1,079.18
58	$1,073.06	$1,073.06	$1,109.55	$1,109.55	$1,084.96	$1,084.96	$1,091.23	$1,091.23	$1,128.33	$1,128.33
59	$1,096.23	$1,096.23	$1,133.50	$1,133.50	$1,108.38	$1,108.38	$1,114.79	$1,114.79	$1,152.69	$1,152.69
60	$1,142.97	$1,142.97	$1,181.84	$1,181.84	$1,155.65	$1,155.65	$1,162.32	$1,162.32	$1,201.84	$1,201.84
61	$1,183.40	$1,183.40	$1,223.64	$1,223.64	$1,196.53	$1,196.53	$1,203.44	$1,203.44	$1,244.35	$1,244.35
62	$1,209.94	$1,209.94	$1,251.08	$1,251.08	$1,223.35	$1,223.35	$1,230.42	$1,230.42	$1,272.25	$1,272.25
63	$1,243.21	$1,243.21	$1,285.48	$1,285.48	$1,256.99	$1,256.99	$1,264.25	$1,264.25	$1,307.23	$1,307.23
64+	$1,263.42	$1,263.42	$1,306.38	$1,306.38	$1,277.43	$1,277.43	$1,284.81	$1,284.81	$1,328.49	$1,328.49

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010009		79962PA0010020		79962PA0010020		79962PA0010020		79962PA0010011	
Plan Marketing Name =>	Premier Balance PPO $1500 A		Premier Balance PPO $1550		Premier Balance PPO $1550		Premier Balance PPO $1550		Premier Balance PPO $2000 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1500		1550		1550		1550		2000	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		15		15		15		30	
OOP Maximum =>	7900		8700		8700		8700		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$331.27	$331.27	$321.01	$321.01	$331.93	$331.93	$324.57	$324.57	$320.16	$320.16
15	$360.71	$360.71	$349.54	$349.54	$361.43	$361.43	$353.43	$353.43	$348.62	$348.62
16	$371.97	$371.97	$360.45	$360.45	$372.71	$372.71	$364.46	$364.46	$359.50	$359.50
17	$383.23	$383.23	$371.36	$371.36	$383.99	$383.99	$375.49	$375.49	$370.38	$370.38
18	$395.36	$395.36	$383.11	$383.11	$396.14	$396.14	$387.37	$387.37	$382.10	$382.10
19	$407.48	$407.48	$394.86	$394.86	$408.29	$408.29	$399.25	$399.25	$393.82	$393.82
20	$420.04	$420.04	$407.03	$407.03	$420.87	$420.87	$411.55	$411.55	$405.95	$405.95
21	$433.03	$433.03	$419.62	$419.62	$433.89	$433.89	$424.28	$424.28	$418.51	$418.51
22	$433.03	$433.03	$419.62	$419.62	$433.89	$433.89	$424.28	$424.28	$418.51	$418.51
23	$433.03	$433.03	$419.62	$419.62	$433.89	$433.89	$424.28	$424.28	$418.51	$418.51
24	$433.03	$433.03	$419.62	$419.62	$433.89	$433.89	$424.28	$424.28	$418.51	$418.51
25	$434.76	$434.76	$421.30	$421.30	$435.63	$435.63	$425.98	$425.98	$420.18	$420.18
26	$443.42	$443.42	$429.69	$429.69	$444.30	$444.30	$434.46	$434.46	$428.55	$428.55
27	$453.82	$453.82	$439.76	$439.76	$454.72	$454.72	$444.65	$444.65	$438.60	$438.60
28	$470.70	$470.70	$456.13	$456.13	$471.64	$471.64	$461.19	$461.19	$454.92	$454.92
29	$484.56	$484.56	$469.55	$469.55	$485.52	$485.52	$474.77	$474.77	$468.31	$468.31
30	$491.49	$491.49	$476.27	$476.27	$492.47	$492.47	$481.56	$481.56	$475.01	$475.01
31	$501.88	$501.88	$486.34	$486.34	$502.88	$502.88	$491.74	$491.74	$485.05	$485.05
32	$512.27	$512.27	$496.41	$496.41	$513.29	$513.29	$501.92	$501.92	$495.10	$495.10
33	$518.77	$518.77	$502.70	$502.70	$519.80	$519.80	$508.29	$508.29	$501.37	$501.37
34	$525.70	$525.70	$509.42	$509.42	$526.74	$526.74	$515.08	$515.08	$508.07	$508.07
35	$529.16	$529.16	$512.78	$512.78	$530.21	$530.21	$518.47	$518.47	$511.42	$511.42
36	$532.63	$532.63	$516.13	$516.13	$533.68	$533.68	$521.86	$521.86	$514.77	$514.77
37	$536.09	$536.09	$519.49	$519.49	$537.16	$537.16	$525.26	$525.26	$518.12	$518.12
38	$539.56	$539.56	$522.85	$522.85	$540.63	$540.63	$528.65	$528.65	$521.46	$521.46
39	$546.48	$546.48	$529.56	$529.56	$547.57	$547.57	$535.44	$535.44	$528.16	$528.16
40	$553.41	$553.41	$536.27	$536.27	$554.51	$554.51	$542.23	$542.23	$534.86	$534.86
41	$563.81	$563.81	$546.35	$546.35	$564.92	$564.92	$552.41	$552.41	$544.90	$544.90
42	$573.76	$573.76	$556.00	$556.00	$574.90	$574.90	$562.17	$562.17	$554.53	$554.53
43	$587.62	$587.62	$569.42	$569.42	$588.79	$588.79	$575.75	$575.75	$567.92	$567.92
44	$604.94	$604.94	$586.21	$586.21	$606.14	$606.14	$592.72	$592.72	$584.66	$584.66
45	$625.30	$625.30	$605.93	$605.93	$626.54	$626.54	$612.66	$612.66	$604.33	$604.33
46	$649.55	$649.55	$629.43	$629.43	$650.84	$650.84	$636.42	$636.42	$627.77	$627.77
47	$676.83	$676.83	$655.87	$655.87	$678.17	$678.17	$663.15	$663.15	$654.13	$654.13
48	$708.00	$708.00	$686.08	$686.08	$709.41	$709.41	$693.70	$693.70	$684.26	$684.26
49	$738.75	$738.75	$715.87	$715.87	$740.22	$740.22	$723.82	$723.82	$713.98	$713.98
50	$773.39	$773.39	$749.44	$749.44	$774.93	$774.93	$757.76	$757.76	$747.46	$747.46
51	$807.60	$807.60	$782.59	$782.59	$809.20	$809.20	$791.28	$791.28	$780.52	$780.52
52	$845.27	$845.27	$819.10	$819.10	$846.95	$846.95	$828.19	$828.19	$816.93	$816.93
53	$883.38	$883.38	$856.02	$856.02	$885.14	$885.14	$865.53	$865.53	$853.76	$853.76
54	$924.52	$924.52	$895.89	$895.89	$926.36	$926.36	$905.84	$905.84	$893.52	$893.52
55	$965.66	$965.66	$935.75	$935.75	$967.57	$967.57	$946.14	$946.14	$933.28	$933.28
56	$1,010.26	$1,010.26	$978.97	$978.97	$1,012.27	$1,012.27	$989.85	$989.85	$976.38	$976.38
57	$1,055.29	$1,055.29	$1,022.61	$1,022.61	$1,057.39	$1,057.39	$1,033.97	$1,033.97	$1,019.91	$1,019.91
58	$1,103.36	$1,103.36	$1,069.19	$1,069.19	$1,105.55	$1,105.55	$1,081.07	$1,081.07	$1,066.36	$1,066.36
59	$1,127.18	$1,127.18	$1,092.27	$1,092.27	$1,129.42	$1,129.42	$1,104.40	$1,104.40	$1,089.38	$1,089.38
60	$1,175.24	$1,175.24	$1,138.85	$1,138.85	$1,177.58	$1,177.58	$1,151.50	$1,151.50	$1,135.84	$1,135.84
61	$1,216.81	$1,216.81	$1,179.13	$1,179.13	$1,219.23	$1,219.23	$1,192.23	$1,192.23	$1,176.01	$1,176.01
62	$1,244.10	$1,244.10	$1,205.57	$1,205.57	$1,246.57	$1,246.57	$1,218.96	$1,218.96	$1,202.38	$1,202.38
63	$1,278.30	$1,278.30	$1,238.72	$1,238.72	$1,280.84	$1,280.84	$1,252.47	$1,252.47	$1,235.44	$1,235.44
64+	$1,299.09	$1,299.09	$1,258.86	$1,258.86	$1,301.67	$1,301.67	$1,272.84	$1,272.84	$1,255.53	$1,255.53

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010011		79962PA0010011		79962PA0010017		79962PA0010017		79962PA0010017	
Plan Marketing Name =>	Premier Balance PPO $2000 A		Premier Balance PPO $2000 A		Premier Balance PPO $2500 A		Premier Balance PPO $2500 A		Premier Balance PPO $2500 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	2000		2000		2500		2500		2500	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		45		45		45	
OOP Maximum =>	7900		7900		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$331.05	$331.05	$323.71	$323.71	$312.57	$312.57	$323.20	$323.20	$316.04	$316.04
15	$360.47	$360.47	$352.48	$352.48	$340.36	$340.36	$351.93	$351.93	$344.14	$344.14
16	$371.72	$371.72	$363.49	$363.49	$350.98	$350.98	$362.91	$362.91	$354.88	$354.88
17	$382.97	$382.97	$374.49	$374.49	$361.60	$361.60	$373.89	$373.89	$365.62	$365.62
18	$395.09	$395.09	$386.34	$386.34	$373.04	$373.04	$385.72	$385.72	$377.19	$377.19
19	$407.21	$407.21	$398.18	$398.18	$384.48	$384.48	$397.55	$397.55	$388.76	$388.76
20	$419.76	$419.76	$410.46	$410.46	$396.33	$396.33	$409.81	$409.81	$400.74	$400.74
21	$432.74	$432.74	$423.15	$423.15	$408.59	$408.59	$422.48	$422.48	$413.13	$413.13
22	$432.74	$432.74	$423.15	$423.15	$408.59	$408.59	$422.48	$422.48	$413.13	$413.13
23	$432.74	$432.74	$423.15	$423.15	$408.59	$408.59	$422.48	$422.48	$413.13	$413.13
24	$432.74	$432.74	$423.15	$423.15	$408.59	$408.59	$422.48	$422.48	$413.13	$413.13
25	$434.47	$434.47	$424.84	$424.84	$410.22	$410.22	$424.17	$424.17	$414.78	$414.78
26	$443.13	$443.13	$433.31	$433.31	$418.40	$418.40	$432.62	$432.62	$423.05	$423.05
27	$453.51	$453.51	$443.46	$443.46	$428.20	$428.20	$442.76	$442.76	$432.96	$432.96
28	$470.39	$470.39	$459.96	$459.96	$444.14	$444.14	$459.24	$459.24	$449.07	$449.07
29	$484.24	$484.24	$473.50	$473.50	$457.21	$457.21	$472.76	$472.76	$462.29	$462.29
30	$491.16	$491.16	$480.28	$480.28	$463.75	$463.75	$479.51	$479.51	$468.90	$468.90
31	$501.55	$501.55	$490.43	$490.43	$473.56	$473.56	$489.65	$489.65	$478.82	$478.82
32	$511.93	$511.93	$500.59	$500.59	$483.36	$483.36	$499.79	$499.79	$488.73	$488.73
33	$518.42	$518.42	$506.93	$506.93	$489.49	$489.49	$506.13	$506.13	$494.93	$494.93
34	$525.35	$525.35	$513.70	$513.70	$496.03	$496.03	$512.89	$512.89	$501.54	$501.54
35	$528.81	$528.81	$517.09	$517.09	$499.30	$499.30	$516.27	$516.27	$504.84	$504.84
36	$532.27	$532.27	$520.47	$520.47	$502.57	$502.57	$519.65	$519.65	$508.15	$508.15
37	$535.73	$535.73	$523.86	$523.86	$505.83	$505.83	$523.03	$523.03	$511.45	$511.45
38	$539.19	$539.19	$527.24	$527.24	$509.10	$509.10	$526.41	$526.41	$514.76	$514.76
39	$546.12	$546.12	$534.02	$534.02	$515.64	$515.64	$533.17	$533.17	$521.37	$521.37
40	$553.04	$553.04	$540.79	$540.79	$522.18	$522.18	$539.93	$539.93	$527.98	$527.98
41	$563.43	$563.43	$550.94	$550.94	$531.98	$531.98	$550.07	$550.07	$537.90	$537.90
42	$573.38	$573.38	$560.67	$560.67	$541.38	$541.38	$559.79	$559.79	$547.40	$547.40
43	$587.23	$587.23	$574.21	$574.21	$554.46	$554.46	$573.31	$573.31	$560.62	$560.62
44	$604.54	$604.54	$591.14	$591.14	$570.80	$570.80	$590.20	$590.20	$577.14	$577.14
45	$624.88	$624.88	$611.03	$611.03	$590.00	$590.00	$610.06	$610.06	$596.56	$596.56
46	$649.11	$649.11	$634.73	$634.73	$612.89	$612.89	$633.72	$633.72	$619.70	$619.70
47	$676.37	$676.37	$661.38	$661.38	$638.63	$638.63	$660.34	$660.34	$645.72	$645.72
48	$707.53	$707.53	$691.85	$691.85	$668.04	$668.04	$690.75	$690.75	$675.47	$675.47
49	$738.25	$738.25	$721.89	$721.89	$697.05	$697.05	$720.75	$720.75	$704.80	$704.80
50	$772.87	$772.87	$755.75	$755.75	$729.74	$729.74	$754.55	$754.55	$737.85	$737.85
51	$807.06	$807.06	$789.17	$789.17	$762.02	$762.02	$787.93	$787.93	$770.49	$770.49
52	$844.71	$844.71	$825.99	$825.99	$797.57	$797.57	$824.68	$824.68	$806.43	$806.43
53	$882.79	$882.79	$863.23	$863.23	$833.52	$833.52	$861.86	$861.86	$842.79	$842.79
54	$923.90	$923.90	$903.43	$903.43	$872.34	$872.34	$901.99	$901.99	$882.03	$882.03
55	$965.01	$965.01	$943.62	$943.62	$911.16	$911.16	$942.13	$942.13	$921.28	$921.28
56	$1,009.58	$1,009.58	$987.21	$987.21	$953.24	$953.24	$985.65	$985.65	$963.83	$963.83
57	$1,054.59	$1,054.59	$1,031.22	$1,031.22	$995.73	$995.73	$1,029.58	$1,029.58	$1,006.80	$1,006.80
58	$1,102.62	$1,102.62	$1,078.19	$1,078.19	$1,041.09	$1,041.09	$1,076.48	$1,076.48	$1,052.66	$1,052.66
59	$1,126.42	$1,126.42	$1,101.46	$1,101.46	$1,063.56	$1,063.56	$1,099.72	$1,099.72	$1,075.38	$1,075.38
60	$1,174.46	$1,174.46	$1,148.43	$1,148.43	$1,108.91	$1,108.91	$1,146.61	$1,146.61	$1,121.23	$1,121.23
61	$1,216.00	$1,216.00	$1,189.05	$1,189.05	$1,148.14	$1,148.14	$1,187.17	$1,187.17	$1,160.90	$1,160.90
62	$1,243.26	$1,243.26	$1,215.71	$1,215.71	$1,173.88	$1,173.88	$1,213.79	$1,213.79	$1,186.92	$1,186.92
63	$1,277.45	$1,277.45	$1,249.14	$1,249.14	$1,206.16	$1,206.16	$1,247.16	$1,247.16	$1,219.56	$1,219.56
64+	$1,298.22	$1,298.22	$1,269.45	$1,269.45	$1,225.77	$1,225.77	$1,267.44	$1,267.44	$1,239.39	$1,239.39

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010021		79962PA0010021		79962PA0010021		79962PA0010022		79962PA0010022	
Plan Marketing Name =>	Premier Balance PPO $2500 1x		Premier Balance PPO $2500 1x		Premier Balance PPO $2500 1x		Premier Balance PPO $3000		Premier Balance PPO $3000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	2500		2500		2500		3000		3000	
Coinsurance =>	1		1		1		1		1	
Copays =>	15		15		15		15		15	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$316.26	$316.26	$327.01	$327.01	$319.77	$319.77	$315.60	$315.60	$326.33	$326.33
15	$344.37	$344.37	$356.08	$356.08	$348.19	$348.19	$343.65	$343.65	$355.34	$355.34
16	$355.12	$355.12	$367.20	$367.20	$359.06	$359.06	$354.38	$354.38	$366.43	$366.43
17	$365.87	$365.87	$378.31	$378.31	$369.93	$369.93	$365.11	$365.11	$377.52	$377.52
18	$377.44	$377.44	$390.28	$390.28	$381.63	$381.63	$376.66	$376.66	$389.47	$389.47
19	$389.02	$389.02	$402.25	$402.25	$393.34	$393.34	$388.21	$388.21	$401.41	$401.41
20	$401.01	$401.01	$414.65	$414.65	$405.46	$405.46	$400.17	$400.17	$413.78	$413.78
21	$413.41	$413.41	$427.47	$427.47	$418.00	$418.00	$412.55	$412.55	$426.58	$426.58
22	$413.41	$413.41	$427.47	$427.47	$418.00	$418.00	$412.55	$412.55	$426.58	$426.58
23	$413.41	$413.41	$427.47	$427.47	$418.00	$418.00	$412.55	$412.55	$426.58	$426.58
24	$413.41	$413.41	$427.47	$427.47	$418.00	$418.00	$412.55	$412.55	$426.58	$426.58
25	$415.06	$415.06	$429.18	$429.18	$419.67	$419.67	$414.20	$414.20	$428.29	$428.29
26	$423.33	$423.33	$437.73	$437.73	$428.03	$428.03	$422.45	$422.45	$436.82	$436.82
27	$433.25	$433.25	$447.99	$447.99	$438.06	$438.06	$432.35	$432.35	$447.06	$447.06
28	$449.38	$449.38	$464.66	$464.66	$454.37	$454.37	$448.44	$448.44	$463.69	$463.69
29	$462.61	$462.61	$478.34	$478.34	$467.74	$467.74	$461.64	$461.64	$477.34	$477.34
30	$469.22	$469.22	$485.18	$485.18	$474.43	$474.43	$468.24	$468.24	$484.17	$484.17
31	$479.14	$479.14	$495.44	$495.44	$484.46	$484.46	$478.15	$478.15	$494.41	$494.41
32	$489.06	$489.06	$505.70	$505.70	$494.49	$494.49	$488.05	$488.05	$504.64	$504.64
33	$495.27	$495.27	$512.11	$512.11	$500.76	$500.76	$494.23	$494.23	$511.04	$511.04
34	$501.88	$501.88	$518.95	$518.95	$507.45	$507.45	$500.84	$500.84	$517.87	$517.87
35	$505.19	$505.19	$522.37	$522.37	$510.80	$510.80	$504.14	$504.14	$521.28	$521.28
36	$508.49	$508.49	$525.79	$525.79	$514.14	$514.14	$507.44	$507.44	$524.69	$524.69
37	$511.80	$511.80	$529.21	$529.21	$517.48	$517.48	$510.74	$510.74	$528.11	$528.11
38	$515.11	$515.11	$532.63	$532.63	$520.83	$520.83	$514.04	$514.04	$531.52	$531.52
39	$521.72	$521.72	$539.47	$539.47	$527.52	$527.52	$520.64	$520.64	$538.34	$538.34
40	$528.34	$528.34	$546.31	$546.31	$534.20	$534.20	$527.24	$527.24	$545.17	$545.17
41	$538.26	$538.26	$556.57	$556.57	$544.24	$544.24	$537.14	$537.14	$555.41	$555.41
42	$547.77	$547.77	$566.40	$566.40	$553.85	$553.85	$546.63	$546.63	$565.22	$565.22
43	$561.00	$561.00	$580.08	$580.08	$567.23	$567.23	$559.83	$559.83	$578.87	$578.87
44	$577.53	$577.53	$597.18	$597.18	$583.95	$583.95	$576.33	$576.33	$595.93	$595.93
45	$596.96	$596.96	$617.27	$617.27	$603.59	$603.59	$595.72	$595.72	$615.98	$615.98
46	$620.12	$620.12	$641.21	$641.21	$627.00	$627.00	$618.83	$618.83	$639.87	$639.87
47	$646.16	$646.16	$668.14	$668.14	$653.33	$653.33	$644.82	$644.82	$666.74	$666.74
48	$675.93	$675.93	$698.91	$698.91	$683.43	$683.43	$674.52	$674.52	$697.46	$697.46
49	$705.28	$705.28	$729.26	$729.26	$713.11	$713.11	$703.81	$703.81	$727.75	$727.75
50	$738.35	$738.35	$763.46	$763.46	$746.55	$746.55	$736.81	$736.81	$761.87	$761.87
51	$771.01	$771.01	$797.23	$797.23	$779.57	$779.57	$769.41	$769.41	$795.57	$795.57
52	$806.98	$806.98	$834.42	$834.42	$815.94	$815.94	$805.30	$805.30	$832.68	$832.68
53	$843.36	$843.36	$872.04	$872.04	$852.72	$852.72	$841.60	$841.60	$870.22	$870.22
54	$882.63	$882.63	$912.65	$912.65	$892.43	$892.43	$880.79	$880.79	$910.75	$910.75
55	$921.90	$921.90	$953.26	$953.26	$932.14	$932.14	$919.99	$919.99	$951.27	$951.27
56	$964.49	$964.49	$997.29	$997.29	$975.19	$975.19	$962.48	$962.48	$995.21	$995.21
57	$1,007.48	$1,007.48	$1,041.74	$1,041.74	$1,018.67	$1,018.67	$1,005.38	$1,005.38	$1,039.58	$1,039.58
58	$1,053.37	$1,053.37	$1,089.19	$1,089.19	$1,065.06	$1,065.06	$1,051.18	$1,051.18	$1,086.93	$1,086.93
59	$1,076.11	$1,076.11	$1,112.70	$1,112.70	$1,088.05	$1,088.05	$1,073.87	$1,073.87	$1,110.39	$1,110.39
60	$1,121.99	$1,121.99	$1,160.15	$1,160.15	$1,134.45	$1,134.45	$1,119.66	$1,119.66	$1,157.74	$1,157.74
61	$1,161.68	$1,161.68	$1,201.19	$1,201.19	$1,174.58	$1,174.58	$1,159.27	$1,159.27	$1,198.69	$1,198.69
62	$1,187.73	$1,187.73	$1,228.12	$1,228.12	$1,200.91	$1,200.91	$1,185.26	$1,185.26	$1,225.56	$1,225.56
63	$1,220.39	$1,220.39	$1,261.89	$1,261.89	$1,233.94	$1,233.94	$1,217.85	$1,217.85	$1,259.26	$1,259.26
64+	$1,240.23	$1,240.23	$1,282.41	$1,282.41	$1,254.00	$1,254.00	$1,237.65	$1,237.65	$1,279.74	$1,279.74

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010022		79962PA0010018		79962PA0010018		79962PA0010018		79962PA0010019	
Plan Marketing Name =>	Premier Balance PPO $3000		Premier Balance PPO $3500 A		Premier Balance PPO $3500 A		Premier Balance PPO $3500 A		Premier Balance PPO $4000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	3000		3500		3500		3500		4000	
Coinsurance =>	1		1		1		1		1	
Copays =>	15		45		45		45		35	
OOP Maximum =>	8550		7900		7900		7900		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$319.10	$319.10	$302.49	$302.49	$312.77	$312.77	$305.85	$305.85	$291.53	$291.53
15	$347.47	$347.47	$329.38	$329.38	$340.57	$340.57	$333.03	$333.03	$317.45	$317.45
16	$358.31	$358.31	$339.66	$339.66	$351.20	$351.20	$343.43	$343.43	$327.36	$327.36
17	$369.16	$369.16	$349.94	$349.94	$361.83	$361.83	$353.82	$353.82	$337.26	$337.26
18	$380.84	$380.84	$361.01	$361.01	$373.28	$373.28	$365.02	$365.02	$347.94	$347.94
19	$392.52	$392.52	$372.08	$372.08	$384.73	$384.73	$376.21	$376.21	$358.61	$358.61
20	$404.62	$404.62	$383.55	$383.55	$396.58	$396.58	$387.81	$387.81	$369.66	$369.66
21	$417.13	$417.13	$395.41	$395.41	$408.85	$408.85	$399.80	$399.80	$381.09	$381.09
22	$417.13	$417.13	$395.41	$395.41	$408.85	$408.85	$399.80	$399.80	$381.09	$381.09
23	$417.13	$417.13	$395.41	$395.41	$408.85	$408.85	$399.80	$399.80	$381.09	$381.09
24	$417.13	$417.13	$395.41	$395.41	$408.85	$408.85	$399.80	$399.80	$381.09	$381.09
25	$418.80	$418.80	$396.99	$396.99	$410.49	$410.49	$401.40	$401.40	$382.61	$382.61
26	$427.14	$427.14	$404.90	$404.90	$418.66	$418.66	$409.40	$409.40	$390.24	$390.24
27	$437.15	$437.15	$414.39	$414.39	$428.47	$428.47	$418.99	$418.99	$399.38	$399.38
28	$453.42	$453.42	$429.81	$429.81	$444.42	$444.42	$434.58	$434.58	$414.24	$414.24
29	$466.77	$466.77	$442.46	$442.46	$457.50	$457.50	$447.38	$447.38	$426.44	$426.44
30	$473.44	$473.44	$448.79	$448.79	$464.04	$464.04	$453.77	$453.77	$432.54	$432.54
31	$483.45	$483.45	$458.28	$458.28	$473.86	$473.86	$463.37	$463.37	$441.68	$441.68
32	$493.46	$493.46	$467.77	$467.77	$483.67	$483.67	$472.96	$472.96	$450.83	$450.83
33	$499.72	$499.72	$473.70	$473.70	$489.80	$489.80	$478.96	$478.96	$456.55	$456.55
34	$506.40	$506.40	$480.03	$480.03	$496.34	$496.34	$485.36	$485.36	$462.64	$462.64
35	$509.73	$509.73	$483.19	$483.19	$499.61	$499.61	$488.56	$488.56	$465.69	$465.69
36	$513.07	$513.07	$486.35	$486.35	$502.89	$502.89	$491.75	$491.75	$468.74	$468.74
37	$516.41	$516.41	$489.52	$489.52	$506.16	$506.16	$494.95	$494.95	$471.79	$471.79
38	$519.74	$519.74	$492.68	$492.68	$509.43	$509.43	$498.15	$498.15	$474.84	$474.84
39	$526.42	$526.42	$499.01	$499.01	$515.97	$515.97	$504.55	$504.55	$480.94	$480.94
40	$533.09	$533.09	$505.33	$505.33	$522.51	$522.51	$510.94	$510.94	$487.03	$487.03
41	$543.10	$543.10	$514.82	$514.82	$532.32	$532.32	$520.54	$520.54	$496.18	$496.18
42	$552.70	$552.70	$523.92	$523.92	$541.73	$541.73	$529.74	$529.74	$504.94	$504.94
43	$566.05	$566.05	$536.57	$536.57	$554.81	$554.81	$542.53	$542.53	$517.14	$517.14
44	$582.73	$582.73	$552.39	$552.39	$571.16	$571.16	$558.52	$558.52	$532.38	$532.38
45	$602.34	$602.34	$570.97	$570.97	$590.38	$590.38	$577.31	$577.31	$550.29	$550.29
46	$625.70	$625.70	$593.12	$593.12	$613.28	$613.28	$599.70	$599.70	$571.64	$571.64
47	$651.97	$651.97	$618.03	$618.03	$639.03	$639.03	$624.89	$624.89	$595.64	$595.64
48	$682.01	$682.01	$646.50	$646.50	$668.47	$668.47	$653.67	$653.67	$623.08	$623.08
49	$711.62	$711.62	$674.57	$674.57	$697.50	$697.50	$682.06	$682.06	$650.14	$650.14
50	$744.99	$744.99	$706.20	$706.20	$730.21	$730.21	$714.04	$714.04	$680.63	$680.63
51	$777.95	$777.95	$737.44	$737.44	$762.51	$762.51	$745.63	$745.63	$710.73	$710.73
52	$814.24	$814.24	$771.84	$771.84	$798.08	$798.08	$780.41	$780.41	$743.89	$743.89
53	$850.95	$850.95	$806.64	$806.64	$834.05	$834.05	$815.59	$815.59	$777.42	$777.42
54	$890.57	$890.57	$844.20	$844.20	$872.89	$872.89	$853.57	$853.57	$813.63	$813.63
55	$930.20	$930.20	$881.76	$881.76	$911.74	$911.74	$891.55	$891.55	$849.83	$849.83
56	$973.16	$973.16	$922.49	$922.49	$953.85	$953.85	$932.73	$932.73	$889.08	$889.08
57	$1,016.55	$1,016.55	$963.61	$963.61	$996.37	$996.37	$974.31	$974.31	$928.72	$928.72
58	$1,062.85	$1,062.85	$1,007.50	$1,007.50	$1,041.75	$1,041.75	$1,018.69	$1,018.69	$971.02	$971.02
59	$1,085.79	$1,085.79	$1,029.25	$1,029.25	$1,064.24	$1,064.24	$1,040.68	$1,040.68	$991.98	$991.98
60	$1,132.09	$1,132.09	$1,073.14	$1,073.14	$1,109.62	$1,109.62	$1,085.06	$1,085.06	$1,034.28	$1,034.28
61	$1,172.14	$1,172.14	$1,111.10	$1,111.10	$1,148.87	$1,148.87	$1,123.44	$1,123.44	$1,070.86	$1,070.86
62	$1,198.41	$1,198.41	$1,136.01	$1,136.01	$1,174.63	$1,174.63	$1,148.63	$1,148.63	$1,094.87	$1,094.87
63	$1,231.37	$1,231.37	$1,167.25	$1,167.25	$1,206.93	$1,206.93	$1,180.21	$1,180.21	$1,124.98	$1,124.98
64+	$1,251.39	$1,251.39	$1,186.23	$1,186.23	$1,226.55	$1,226.55	$1,199.40	$1,199.40	$1,143.27	$1,143.27

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010019		79962PA0010019		79962PA0010015		79962PA0010015		79962PA0010015	
Plan Marketing Name =>	Premier Balance PPO $4000		Premier Balance PPO $4000		Premier Balance PPO $5000		Premier Balance PPO $5000		Premier Balance PPO $5000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	4000		4000		5000		5000		5000	
Coinsurance =>	1		1		1		1		1	
Copays =>	35		35		40		40		40	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$301.45	$301.45	$294.77	$294.77	$278.54	$278.54	$288.01	$288.01	$281.63	$281.63
15	$328.24	$328.24	$320.97	$320.97	$303.30	$303.30	$313.62	$313.62	$306.67	$306.67
16	$338.49	$338.49	$330.99	$330.99	$312.77	$312.77	$323.40	$323.40	$316.24	$316.24
17	$348.73	$348.73	$341.01	$341.01	$322.24	$322.24	$333.19	$333.19	$325.81	$325.81
18	$359.77	$359.77	$351.80	$351.80	$332.43	$332.43	$343.74	$343.74	$336.12	$336.12
19	$370.80	$370.80	$362.59	$362.59	$342.63	$342.63	$354.28	$354.28	$346.43	$346.43
20	$382.23	$382.23	$373.76	$373.76	$353.19	$353.19	$365.20	$365.20	$357.11	$357.11
21	$394.05	$394.05	$385.32	$385.32	$364.11	$364.11	$376.49	$376.49	$368.15	$368.15
22	$394.05	$394.05	$385.32	$385.32	$364.11	$364.11	$376.49	$376.49	$368.15	$368.15
23	$394.05	$394.05	$385.32	$385.32	$364.11	$364.11	$376.49	$376.49	$368.15	$368.15
24	$394.05	$394.05	$385.32	$385.32	$364.11	$364.11	$376.49	$376.49	$368.15	$368.15
25	$395.63	$395.63	$386.86	$386.86	$365.57	$365.57	$378.00	$378.00	$369.62	$369.62
26	$403.51	$403.51	$394.57	$394.57	$372.85	$372.85	$385.53	$385.53	$376.99	$376.99
27	$412.96	$412.96	$403.82	$403.82	$381.59	$381.59	$394.56	$394.56	$385.82	$385.82
28	$428.33	$428.33	$418.84	$418.84	$395.79	$395.79	$409.24	$409.24	$400.18	$400.18
29	$440.94	$440.94	$431.17	$431.17	$407.44	$407.44	$421.29	$421.29	$411.96	$411.96
30	$447.25	$447.25	$437.34	$437.34	$413.26	$413.26	$427.32	$427.32	$417.85	$417.85
31	$456.70	$456.70	$446.59	$446.59	$422.00	$422.00	$436.35	$436.35	$426.69	$426.69
32	$466.16	$466.16	$455.83	$455.83	$430.74	$430.74	$445.39	$445.39	$435.52	$435.52
33	$472.07	$472.07	$461.61	$461.61	$436.20	$436.20	$451.04	$451.04	$441.04	$441.04
34	$478.38	$478.38	$467.78	$467.78	$442.03	$442.03	$457.06	$457.06	$446.93	$446.93
35	$481.53	$481.53	$470.86	$470.86	$444.94	$444.94	$460.07	$460.07	$449.88	$449.88
36	$484.68	$484.68	$473.94	$473.94	$447.86	$447.86	$463.08	$463.08	$452.82	$452.82
37	$487.83	$487.83	$477.03	$477.03	$450.77	$450.77	$466.09	$466.09	$455.77	$455.77
38	$490.99	$490.99	$480.11	$480.11	$453.68	$453.68	$469.11	$469.11	$458.71	$458.71
39	$497.29	$497.29	$486.27	$486.27	$459.51	$459.51	$475.13	$475.13	$464.61	$464.61
40	$503.60	$503.60	$492.44	$492.44	$465.33	$465.33	$481.15	$481.15	$470.50	$470.50
41	$513.05	$513.05	$501.69	$501.69	$474.07	$474.07	$490.19	$490.19	$479.33	$479.33
42	$522.12	$522.12	$510.55	$510.55	$482.45	$482.45	$498.85	$498.85	$487.80	$487.80
43	$534.73	$534.73	$522.88	$522.88	$494.10	$494.10	$510.90	$510.90	$499.58	$499.58
44	$550.49	$550.49	$538.29	$538.29	$508.66	$508.66	$525.96	$525.96	$514.31	$514.31
45	$569.01	$569.01	$556.40	$556.40	$525.77	$525.77	$543.65	$543.65	$531.61	$531.61
46	$591.08	$591.08	$577.98	$577.98	$546.17	$546.17	$564.74	$564.74	$552.23	$552.23
47	$615.90	$615.90	$602.26	$602.26	$569.10	$569.10	$588.45	$588.45	$575.42	$575.42
48	$644.27	$644.27	$630.00	$630.00	$595.32	$595.32	$615.56	$615.56	$601.93	$601.93
49	$672.25	$672.25	$657.36	$657.36	$621.17	$621.17	$642.29	$642.29	$628.06	$628.06
50	$703.77	$703.77	$688.18	$688.18	$650.30	$650.30	$672.41	$672.41	$657.52	$657.52
51	$734.90	$734.90	$718.62	$718.62	$679.07	$679.07	$702.15	$702.15	$686.60	$686.60
52	$769.19	$769.19	$752.14	$752.14	$710.74	$710.74	$734.91	$734.91	$718.63	$718.63
53	$803.86	$803.86	$786.05	$786.05	$742.78	$742.78	$768.04	$768.04	$751.03	$751.03
54	$841.30	$841.30	$822.66	$822.66	$777.37	$777.37	$803.81	$803.81	$786.00	$786.00
55	$878.73	$878.73	$859.26	$859.26	$811.97	$811.97	$839.57	$839.57	$820.97	$820.97
56	$919.32	$919.32	$898.95	$898.95	$849.47	$849.47	$878.35	$878.35	$858.89	$858.89
57	$960.30	$960.30	$939.02	$939.02	$887.34	$887.34	$917.51	$917.51	$897.18	$897.18
58	$1,004.04	$1,004.04	$981.80	$981.80	$927.75	$927.75	$959.30	$959.30	$938.05	$938.05
59	$1,025.71	$1,025.71	$1,002.99	$1,002.99	$947.78	$947.78	$980.00	$980.00	$958.29	$958.29
60	$1,069.45	$1,069.45	$1,045.76	$1,045.76	$988.19	$988.19	$1,021.79	$1,021.79	$999.16	$999.16
61	$1,107.28	$1,107.28	$1,082.75	$1,082.75	$1,023.15	$1,023.15	$1,057.94	$1,057.94	$1,034.50	$1,034.50
62	$1,132.11	$1,132.11	$1,107.02	$1,107.02	$1,046.09	$1,046.09	$1,081.66	$1,081.66	$1,057.69	$1,057.69
63	$1,163.24	$1,163.24	$1,137.46	$1,137.46	$1,074.85	$1,074.85	$1,111.40	$1,111.40	$1,086.78	$1,086.78
64+	$1,182.15	$1,182.15	$1,155.96	$1,155.96	$1,092.33	$1,092.33	$1,129.47	$1,129.47	$1,104.45	$1,104.45

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020016		79962PA0020016		79962PA0020016		79962PA0020017		79962PA0020017	
Plan Marketing Name =>	Balance PPO $1000 A		Balance PPO $1000 A		Balance PPO $1000 A		Balance PPO $1750 A		Balance PPO $1750 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1000		1000		1000		1750		1750	
Coinsurance =>	0.8		0.8		0.8		0.9		0.9	
Copays =>	60		60		60		45		45	
OOP Maximum =>	6900		6900		6900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$304.59	$304.59	$314.95	$314.95	$307.97	$307.97	$307.29	$307.29	$317.74	$317.74
15	$331.67	$331.67	$342.95	$342.95	$335.35	$335.35	$334.61	$334.61	$345.99	$345.99
16	$342.02	$342.02	$353.65	$353.65	$345.82	$345.82	$345.05	$345.05	$356.79	$356.79
17	$352.37	$352.37	$364.35	$364.35	$356.28	$356.28	$355.50	$355.50	$367.58	$367.58
18	$363.52	$363.52	$375.88	$375.88	$367.56	$367.56	$366.74	$366.74	$379.21	$379.21
19	$374.67	$374.67	$387.41	$387.41	$378.83	$378.83	$377.99	$377.99	$390.84	$390.84
20	$386.22	$386.22	$399.35	$399.35	$390.50	$390.50	$389.64	$389.64	$402.89	$402.89
21	$398.16	$398.16	$411.70	$411.70	$402.58	$402.58	$401.69	$401.69	$415.35	$415.35
22	$398.16	$398.16	$411.70	$411.70	$402.58	$402.58	$401.69	$401.69	$415.35	$415.35
23	$398.16	$398.16	$411.70	$411.70	$402.58	$402.58	$401.69	$401.69	$415.35	$415.35
24	$398.16	$398.16	$411.70	$411.70	$402.58	$402.58	$401.69	$401.69	$415.35	$415.35
25	$399.75	$399.75	$413.35	$413.35	$404.19	$404.19	$403.30	$403.30	$417.01	$417.01
26	$407.72	$407.72	$421.58	$421.58	$412.24	$412.24	$411.33	$411.33	$425.32	$425.32
27	$417.27	$417.27	$431.46	$431.46	$421.90	$421.90	$420.97	$420.97	$435.29	$435.29
28	$432.80	$432.80	$447.52	$447.52	$437.60	$437.60	$436.64	$436.64	$451.49	$451.49
29	$445.54	$445.54	$460.69	$460.69	$450.49	$450.49	$449.49	$449.49	$464.78	$464.78
30	$451.91	$451.91	$467.28	$467.28	$456.93	$456.93	$455.92	$455.92	$471.42	$471.42
31	$461.47	$461.47	$477.16	$477.16	$466.59	$466.59	$465.56	$465.56	$481.39	$481.39
32	$471.02	$471.02	$487.04	$487.04	$476.25	$476.25	$475.20	$475.20	$491.36	$491.36
33	$477.00	$477.00	$493.22	$493.22	$482.29	$482.29	$481.22	$481.22	$497.59	$497.59
34	$483.37	$483.37	$499.80	$499.80	$488.73	$488.73	$487.65	$487.65	$504.23	$504.23
35	$486.55	$486.55	$503.10	$503.10	$491.95	$491.95	$490.87	$490.87	$507.56	$507.56
36	$489.74	$489.74	$506.39	$506.39	$495.17	$495.17	$494.08	$494.08	$510.88	$510.88
37	$492.92	$492.92	$509.68	$509.68	$498.39	$498.39	$497.29	$497.29	$514.20	$514.20
38	$496.11	$496.11	$512.98	$512.98	$501.61	$501.61	$500.51	$500.51	$517.53	$517.53
39	$502.48	$502.48	$519.57	$519.57	$508.06	$508.06	$506.93	$506.93	$524.17	$524.17
40	$508.85	$508.85	$526.15	$526.15	$514.50	$514.50	$513.36	$513.36	$530.82	$530.82
41	$518.40	$518.40	$536.03	$536.03	$524.16	$524.16	$523.00	$523.00	$540.79	$540.79
42	$527.56	$527.56	$545.50	$545.50	$533.42	$533.42	$532.24	$532.24	$550.34	$550.34
43	$540.30	$540.30	$558.68	$558.68	$546.30	$546.30	$545.09	$545.09	$563.63	$563.63
44	$556.23	$556.23	$575.14	$575.14	$562.40	$562.40	$561.16	$561.16	$580.24	$580.24
45	$574.94	$574.94	$594.49	$594.49	$581.33	$581.33	$580.04	$580.04	$599.77	$599.77
46	$597.24	$597.24	$617.55	$617.55	$603.87	$603.87	$602.54	$602.54	$623.03	$623.03
47	$622.32	$622.32	$643.49	$643.49	$629.23	$629.23	$627.84	$627.84	$649.19	$649.19
48	$650.99	$650.99	$673.13	$673.13	$658.22	$658.22	$656.76	$656.76	$679.10	$679.10
49	$679.26	$679.26	$702.36	$702.36	$686.80	$686.80	$685.28	$685.28	$708.59	$708.59
50	$711.11	$711.11	$735.30	$735.30	$719.01	$719.01	$717.42	$717.42	$741.82	$741.82
51	$742.57	$742.57	$767.82	$767.82	$750.81	$750.81	$749.15	$749.15	$774.63	$774.63
52	$777.21	$777.21	$803.64	$803.64	$785.84	$785.84	$784.10	$784.10	$810.76	$810.76
53	$812.25	$812.25	$839.87	$839.87	$821.26	$821.26	$819.45	$819.45	$847.31	$847.31
54	$850.07	$850.07	$878.98	$878.98	$859.51	$859.51	$857.61	$857.61	$886.77	$886.77
55	$887.90	$887.90	$918.09	$918.09	$897.75	$897.75	$895.77	$895.77	$926.23	$926.23
56	$928.91	$928.91	$960.50	$960.50	$939.22	$939.22	$937.14	$937.14	$969.01	$969.01
57	$970.32	$970.32	$1,003.31	$1,003.31	$981.09	$981.09	$978.92	$978.92	$1,012.21	$1,012.21
58	$1,014.51	$1,014.51	$1,049.01	$1,049.01	$1,025.77	$1,025.77	$1,023.51	$1,023.51	$1,058.31	$1,058.31
59	$1,036.41	$1,036.41	$1,071.66	$1,071.66	$1,047.92	$1,047.92	$1,045.60	$1,045.60	$1,081.16	$1,081.16
60	$1,080.61	$1,080.61	$1,117.35	$1,117.35	$1,092.60	$1,092.60	$1,090.19	$1,090.19	$1,127.26	$1,127.26
61	$1,118.83	$1,118.83	$1,156.88	$1,156.88	$1,131.25	$1,131.25	$1,128.75	$1,128.75	$1,167.13	$1,167.13
62	$1,143.91	$1,143.91	$1,182.81	$1,182.81	$1,156.61	$1,156.61	$1,154.06	$1,154.06	$1,193.30	$1,193.30
63	$1,175.37	$1,175.37	$1,215.34	$1,215.34	$1,188.42	$1,188.42	$1,185.79	$1,185.79	$1,226.11	$1,226.11
64+	$1,194.48	$1,194.48	$1,235.10	$1,235.10	$1,207.74	$1,207.74	$1,205.07	$1,205.07	$1,246.05	$1,246.05

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020017		79962PA0020018		79962PA0020018		79962PA0020018		79962PA0020006	
Plan Marketing Name =>	Balance PPO $1750 A		Balance PPO $2000 A		Balance PPO $2000 A		Balance PPO $2000 A		Balance PPO $2000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	1750		2000		2000		2000		2000	
Coinsurance =>	0.9		0.9		0.9		0.9		0.7	
Copays =>	45		45		45		45		55	
OOP Maximum =>	7900		7900		7900		7900		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$310.70	$310.70	$306.03	$306.03	$316.43	$316.43	$309.43	$309.43	$277.29	$277.29
15	$338.32	$338.32	$333.23	$333.23	$344.56	$344.56	$336.93	$336.93	$301.94	$301.94
16	$348.88	$348.88	$343.63	$343.63	$355.32	$355.32	$347.45	$347.45	$311.36	$311.36
17	$359.44	$359.44	$354.04	$354.04	$366.07	$366.07	$357.96	$357.96	$320.79	$320.79
18	$370.81	$370.81	$365.24	$365.24	$377.65	$377.65	$369.29	$369.29	$330.94	$330.94
19	$382.19	$382.19	$376.44	$376.44	$389.24	$389.24	$380.62	$380.62	$341.08	$341.08
20	$393.97	$393.97	$388.04	$388.04	$401.23	$401.23	$392.35	$392.35	$351.60	$351.60
21	$406.15	$406.15	$400.04	$400.04	$413.64	$413.64	$404.48	$404.48	$362.47	$362.47
22	$406.15	$406.15	$400.04	$400.04	$413.64	$413.64	$404.48	$404.48	$362.47	$362.47
23	$406.15	$406.15	$400.04	$400.04	$413.64	$413.64	$404.48	$404.48	$362.47	$362.47
24	$406.15	$406.15	$400.04	$400.04	$413.64	$413.64	$404.48	$404.48	$362.47	$362.47
25	$407.77	$407.77	$401.64	$401.64	$415.29	$415.29	$406.10	$406.10	$363.92	$363.92
26	$415.90	$415.90	$409.64	$409.64	$423.57	$423.57	$414.19	$414.19	$371.17	$371.17
27	$425.65	$425.65	$419.24	$419.24	$433.49	$433.49	$423.90	$423.90	$379.87	$379.87
28	$441.49	$441.49	$434.84	$434.84	$449.63	$449.63	$439.67	$439.67	$394.00	$394.00
29	$454.48	$454.48	$447.64	$447.64	$462.86	$462.86	$452.61	$452.61	$405.60	$405.60
30	$460.98	$460.98	$454.05	$454.05	$469.48	$469.48	$459.08	$459.08	$411.40	$411.40
31	$470.73	$470.73	$463.65	$463.65	$479.41	$479.41	$468.79	$468.79	$420.10	$420.10
32	$480.48	$480.48	$473.25	$473.25	$489.34	$489.34	$478.50	$478.50	$428.80	$428.80
33	$486.57	$486.57	$479.25	$479.25	$495.54	$495.54	$484.57	$484.57	$434.24	$434.24
34	$493.07	$493.07	$485.65	$485.65	$502.16	$502.16	$491.04	$491.04	$440.04	$440.04
35	$496.32	$496.32	$488.85	$488.85	$505.47	$505.47	$494.27	$494.27	$442.94	$442.94
36	$499.56	$499.56	$492.05	$492.05	$508.78	$508.78	$497.51	$497.51	$445.84	$445.84
37	$502.81	$502.81	$495.25	$495.25	$512.09	$512.09	$500.75	$500.75	$448.74	$448.74
38	$506.06	$506.06	$498.45	$498.45	$515.40	$515.40	$503.98	$503.98	$451.64	$451.64
39	$512.56	$512.56	$504.85	$504.85	$522.01	$522.01	$510.45	$510.45	$457.44	$457.44
40	$519.06	$519.06	$511.25	$511.25	$528.63	$528.63	$516.93	$516.93	$463.24	$463.24
41	$528.81	$528.81	$520.85	$520.85	$538.56	$538.56	$526.63	$526.63	$471.94	$471.94
42	$538.15	$538.15	$530.05	$530.05	$548.07	$548.07	$535.94	$535.94	$480.27	$480.27
43	$551.15	$551.15	$542.85	$542.85	$561.31	$561.31	$548.88	$548.88	$491.87	$491.87
44	$567.39	$567.39	$558.86	$558.86	$577.86	$577.86	$565.06	$565.06	$506.37	$506.37
45	$586.48	$586.48	$577.66	$577.66	$597.30	$597.30	$584.07	$584.07	$523.41	$523.41
46	$609.23	$609.23	$600.06	$600.06	$620.46	$620.46	$606.72	$606.72	$543.71	$543.71
47	$634.81	$634.81	$625.26	$625.26	$646.52	$646.52	$632.20	$632.20	$566.54	$566.54
48	$664.06	$664.06	$654.07	$654.07	$676.30	$676.30	$661.32	$661.32	$592.64	$592.64
49	$692.89	$692.89	$682.47	$682.47	$705.67	$705.67	$690.04	$690.04	$618.37	$618.37
50	$725.38	$725.38	$714.47	$714.47	$738.76	$738.76	$722.40	$722.40	$647.37	$647.37
51	$757.47	$757.47	$746.07	$746.07	$771.44	$771.44	$754.36	$754.36	$676.01	$676.01
52	$792.80	$792.80	$780.88	$780.88	$807.43	$807.43	$789.54	$789.54	$707.54	$707.54
53	$828.55	$828.55	$816.08	$816.08	$843.83	$843.83	$825.14	$825.14	$739.44	$739.44
54	$867.13	$867.13	$854.09	$854.09	$883.12	$883.12	$863.56	$863.56	$773.87	$773.87
55	$905.71	$905.71	$892.09	$892.09	$922.42	$922.42	$901.99	$901.99	$808.31	$808.31
56	$947.55	$947.55	$933.29	$933.29	$965.02	$965.02	$943.65	$943.65	$845.64	$845.64
57	$989.79	$989.79	$974.90	$974.90	$1,008.04	$1,008.04	$985.72	$985.72	$883.34	$883.34
58	$1,034.87	$1,034.87	$1,019.30	$1,019.30	$1,053.95	$1,053.95	$1,030.62	$1,030.62	$923.57	$923.57
59	$1,057.21	$1,057.21	$1,041.30	$1,041.30	$1,076.70	$1,076.70	$1,052.86	$1,052.86	$943.51	$943.51
60	$1,102.29	$1,102.29	$1,085.71	$1,085.71	$1,122.62	$1,122.62	$1,097.76	$1,097.76	$983.74	$983.74
61	$1,141.28	$1,141.28	$1,124.11	$1,124.11	$1,162.33	$1,162.33	$1,136.59	$1,136.59	$1,018.54	$1,018.54
62	$1,166.87	$1,166.87	$1,149.31	$1,149.31	$1,188.39	$1,188.39	$1,162.07	$1,162.07	$1,041.38	$1,041.38
63	$1,198.95	$1,198.95	$1,180.92	$1,180.92	$1,221.07	$1,221.07	$1,194.02	$1,194.02	$1,070.01	$1,070.01
64+	$1,218.45	$1,218.45	$1,200.12	$1,200.12	$1,240.92	$1,240.92	$1,213.44	$1,213.44	$1,087.41	$1,087.41

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020006		79962PA0020006		79962PA0020005		79962PA0020005		79962PA0020005	
Plan Marketing Name =>	Balance PPO $2000		Balance PPO $2000		Balance PPO $2600		Balance PPO $2600		Balance PPO $2600	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2000		2000		2600		2600		2600	
Coinsurance =>	0.7		0.7		0.7		0.7		0.7	
Copays =>	55		55		45		45		45	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$286.71	$286.71	$280.36	$280.36	$274.03	$274.03	$283.35	$283.35	$277.07	$277.07
15	$312.20	$312.20	$305.29	$305.29	$298.39	$298.39	$308.53	$308.53	$301.70	$301.70
16	$321.94	$321.94	$314.81	$314.81	$307.70	$307.70	$318.17	$318.17	$311.11	$311.11
17	$331.69	$331.69	$324.34	$324.34	$317.02	$317.02	$327.80	$327.80	$320.53	$320.53
18	$342.18	$342.18	$334.61	$334.61	$327.05	$327.05	$338.17	$338.17	$330.67	$330.67
19	$352.68	$352.68	$344.87	$344.87	$337.08	$337.08	$348.54	$348.54	$340.81	$340.81
20	$363.55	$363.55	$355.50	$355.50	$347.46	$347.46	$359.28	$359.28	$351.31	$351.31
21	$374.79	$374.79	$366.49	$366.49	$358.21	$358.21	$370.39	$370.39	$362.18	$362.18
22	$374.79	$374.79	$366.49	$366.49	$358.21	$358.21	$370.39	$370.39	$362.18	$362.18
23	$374.79	$374.79	$366.49	$366.49	$358.21	$358.21	$370.39	$370.39	$362.18	$362.18
24	$374.79	$374.79	$366.49	$366.49	$358.21	$358.21	$370.39	$370.39	$362.18	$362.18
25	$376.29	$376.29	$367.96	$367.96	$359.64	$359.64	$371.87	$371.87	$363.63	$363.63
26	$383.78	$383.78	$375.29	$375.29	$366.81	$366.81	$379.28	$379.28	$370.87	$370.87
27	$392.78	$392.78	$384.08	$384.08	$375.40	$375.40	$388.17	$388.17	$379.56	$379.56
28	$407.40	$407.40	$398.37	$398.37	$389.37	$389.37	$402.61	$402.61	$393.69	$393.69
29	$419.39	$419.39	$410.10	$410.10	$400.84	$400.84	$414.47	$414.47	$405.28	$405.28
30	$425.39	$425.39	$415.97	$415.97	$406.57	$406.57	$420.39	$420.39	$411.07	$411.07
31	$434.38	$434.38	$424.76	$424.76	$415.17	$415.17	$429.28	$429.28	$419.77	$419.77
32	$443.38	$443.38	$433.56	$433.56	$423.76	$423.76	$438.17	$438.17	$428.46	$428.46
33	$449.00	$449.00	$439.06	$439.06	$429.14	$429.14	$443.73	$443.73	$433.89	$433.89
34	$455.00	$455.00	$444.92	$444.92	$434.87	$434.87	$449.65	$449.65	$439.69	$439.69
35	$457.99	$457.99	$447.85	$447.85	$437.73	$437.73	$452.62	$452.62	$442.58	$442.58
36	$460.99	$460.99	$450.78	$450.78	$440.60	$440.60	$455.58	$455.58	$445.48	$445.48
37	$463.99	$463.99	$453.71	$453.71	$443.46	$443.46	$458.54	$458.54	$448.38	$448.38
38	$466.99	$466.99	$456.65	$456.65	$446.33	$446.33	$461.51	$461.51	$451.28	$451.28
39	$472.98	$472.98	$462.51	$462.51	$452.06	$452.06	$467.43	$467.43	$457.07	$457.07
40	$478.98	$478.98	$468.37	$468.37	$457.79	$457.79	$473.36	$473.36	$462.87	$462.87
41	$487.98	$487.98	$477.17	$477.17	$466.39	$466.39	$482.25	$482.25	$471.56	$471.56
42	$496.60	$496.60	$485.60	$485.60	$474.63	$474.63	$490.77	$490.77	$479.89	$479.89
43	$508.59	$508.59	$497.33	$497.33	$486.09	$486.09	$502.62	$502.62	$491.48	$491.48
44	$523.58	$523.58	$511.99	$511.99	$500.42	$500.42	$517.43	$517.43	$505.97	$505.97
45	$541.20	$541.20	$529.21	$529.21	$517.26	$517.26	$534.84	$534.84	$522.99	$522.99
46	$562.19	$562.19	$549.74	$549.74	$537.32	$537.32	$555.59	$555.59	$543.27	$543.27
47	$585.80	$585.80	$572.82	$572.82	$559.88	$559.88	$578.92	$578.92	$566.09	$566.09
48	$612.78	$612.78	$599.21	$599.21	$585.67	$585.67	$605.59	$605.59	$592.16	$592.16
49	$639.39	$639.39	$625.23	$625.23	$611.11	$611.11	$631.89	$631.89	$617.88	$617.88
50	$669.37	$669.37	$654.55	$654.55	$639.76	$639.76	$661.52	$661.52	$646.85	$646.85
51	$698.98	$698.98	$683.50	$683.50	$668.06	$668.06	$690.78	$690.78	$675.47	$675.47
52	$731.59	$731.59	$715.39	$715.39	$699.23	$699.23	$723.00	$723.00	$706.98	$706.98
53	$764.57	$764.57	$747.64	$747.64	$730.75	$730.75	$755.60	$755.60	$738.85	$738.85
54	$800.18	$800.18	$782.46	$782.46	$764.78	$764.78	$790.78	$790.78	$773.25	$773.25
55	$835.78	$835.78	$817.27	$817.27	$798.81	$798.81	$825.97	$825.97	$807.66	$807.66
56	$874.39	$874.39	$855.02	$855.02	$835.70	$835.70	$864.12	$864.12	$844.97	$844.97
57	$913.36	$913.36	$893.14	$893.14	$872.96	$872.96	$902.64	$902.64	$882.63	$882.63
58	$954.96	$954.96	$933.82	$933.82	$912.72	$912.72	$943.75	$943.75	$922.83	$922.83
59	$975.58	$975.58	$953.97	$953.97	$932.42	$932.42	$964.13	$964.13	$942.75	$942.75
60	$1,017.18	$1,017.18	$994.65	$994.65	$972.18	$972.18	$1,005.24	$1,005.24	$982.96	$982.96
61	$1,053.16	$1,053.16	$1,029.84	$1,029.84	$1,006.57	$1,006.57	$1,040.80	$1,040.80	$1,017.73	$1,017.73
62	$1,076.77	$1,076.77	$1,052.93	$1,052.93	$1,029.14	$1,029.14	$1,064.13	$1,064.13	$1,040.54	$1,040.54
63	$1,106.38	$1,106.38	$1,081.88	$1,081.88	$1,057.44	$1,057.44	$1,093.39	$1,093.39	$1,069.16	$1,069.16
64+	$1,124.37	$1,124.37	$1,099.47	$1,099.47	$1,074.63	$1,074.63	$1,111.17	$1,111.17	$1,086.54	$1,086.54

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0080001		79962PA0080001		79962PA0080001		79962PA0090001		79962PA0090001	
Plan Marketing Name =>	Health Savings PPO $1500		Health Savings PPO $1500		Health Savings PPO $1500		Health Savings PPO Embedded $2800		Health Savings PPO Embedded $2800	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Silver		Silver	
Deductible =>	1500		1500		1500		2800		2800	
Coinsurance =>	1		1		1		1		1	
Copays =>	20		20		20		20		20	
OOP Maximum =>	3000		3000		3000		6650		6650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$328.23	$328.23	$339.39	$339.39	$331.87	$331.87	$297.51	$297.51	$307.62	$307.62
15	$357.41	$357.41	$369.56	$369.56	$361.37	$361.37	$323.95	$323.95	$334.97	$334.97
16	$368.56	$368.56	$381.10	$381.10	$372.65	$372.65	$334.07	$334.07	$345.42	$345.42
17	$379.72	$379.72	$392.63	$392.63	$383.93	$383.93	$344.18	$344.18	$355.88	$355.88
18	$391.73	$391.73	$405.05	$405.05	$396.08	$396.08	$355.07	$355.07	$367.14	$367.14
19	$403.75	$403.75	$417.47	$417.47	$408.22	$408.22	$365.95	$365.95	$378.39	$378.39
20	$416.19	$416.19	$430.34	$430.34	$420.81	$420.81	$377.23	$377.23	$390.06	$390.06
21	$429.06	$429.06	$443.65	$443.65	$433.82	$433.82	$388.90	$388.90	$402.12	$402.12
22	$429.06	$429.06	$443.65	$443.65	$433.82	$433.82	$388.90	$388.90	$402.12	$402.12
23	$429.06	$429.06	$443.65	$443.65	$433.82	$433.82	$388.90	$388.90	$402.12	$402.12
24	$429.06	$429.06	$443.65	$443.65	$433.82	$433.82	$388.90	$388.90	$402.12	$402.12
25	$430.78	$430.78	$445.42	$445.42	$435.56	$435.56	$390.46	$390.46	$403.73	$403.73
26	$439.36	$439.36	$454.30	$454.30	$444.23	$444.23	$398.23	$398.23	$411.77	$411.77
27	$449.65	$449.65	$464.95	$464.95	$454.64	$454.64	$407.57	$407.57	$421.42	$421.42
28	$466.39	$466.39	$482.25	$482.25	$471.56	$471.56	$422.73	$422.73	$437.10	$437.10
29	$480.12	$480.12	$496.44	$496.44	$485.44	$485.44	$435.18	$435.18	$449.97	$449.97
30	$486.98	$486.98	$503.54	$503.54	$492.39	$492.39	$441.40	$441.40	$456.41	$456.41
31	$497.28	$497.28	$514.19	$514.19	$502.80	$502.80	$450.74	$450.74	$466.06	$466.06
32	$507.58	$507.58	$524.84	$524.84	$513.21	$513.21	$460.07	$460.07	$475.71	$475.71
33	$514.01	$514.01	$531.49	$531.49	$519.72	$519.72	$465.90	$465.90	$481.74	$481.74
34	$520.88	$520.88	$538.59	$538.59	$526.66	$526.66	$472.12	$472.12	$488.17	$488.17
35	$524.31	$524.31	$542.14	$542.14	$530.13	$530.13	$475.24	$475.24	$491.39	$491.39
36	$527.74	$527.74	$545.69	$545.69	$533.60	$533.60	$478.35	$478.35	$494.61	$494.61
37	$531.18	$531.18	$549.24	$549.24	$537.07	$537.07	$481.46	$481.46	$497.82	$497.82
38	$534.61	$534.61	$552.79	$552.79	$540.54	$540.54	$484.57	$484.57	$501.04	$501.04
39	$541.47	$541.47	$559.89	$559.89	$547.48	$547.48	$490.79	$490.79	$507.48	$507.48
40	$548.34	$548.34	$566.98	$566.98	$554.42	$554.42	$497.01	$497.01	$513.91	$513.91
41	$558.64	$558.64	$577.63	$577.63	$564.83	$564.83	$506.35	$506.35	$523.56	$523.56
42	$568.50	$568.50	$587.84	$587.84	$574.81	$574.81	$515.29	$515.29	$532.81	$532.81
43	$582.23	$582.23	$602.03	$602.03	$588.69	$588.69	$527.74	$527.74	$545.68	$545.68
44	$599.40	$599.40	$619.78	$619.78	$606.05	$606.05	$543.29	$543.29	$561.76	$561.76
45	$619.56	$619.56	$640.63	$640.63	$626.44	$626.44	$561.57	$561.57	$580.66	$580.66
46	$643.59	$643.59	$665.48	$665.48	$650.73	$650.73	$583.35	$583.35	$603.18	$603.18
47	$670.62	$670.62	$693.42	$693.42	$678.06	$678.06	$607.85	$607.85	$628.51	$628.51
48	$701.51	$701.51	$725.37	$725.37	$709.30	$709.30	$635.85	$635.85	$657.47	$657.47
49	$731.98	$731.98	$756.87	$756.87	$740.10	$740.10	$663.46	$663.46	$686.02	$686.02
50	$766.30	$766.30	$792.36	$792.36	$774.80	$774.80	$694.58	$694.58	$718.19	$718.19
51	$800.20	$800.20	$827.41	$827.41	$809.07	$809.07	$725.30	$725.30	$749.95	$749.95
52	$837.53	$837.53	$866.00	$866.00	$846.82	$846.82	$759.13	$759.13	$784.94	$784.94
53	$875.28	$875.28	$905.05	$905.05	$884.99	$884.99	$793.36	$793.36	$820.32	$820.32
54	$916.04	$916.04	$947.19	$947.19	$926.21	$926.21	$830.30	$830.30	$858.53	$858.53
55	$956.80	$956.80	$989.34	$989.34	$967.42	$967.42	$867.25	$867.25	$896.73	$896.73
56	$1,001.00	$1,001.00	$1,035.04	$1,035.04	$1,012.10	$1,012.10	$907.30	$907.30	$938.15	$938.15
57	$1,045.62	$1,045.62	$1,081.18	$1,081.18	$1,057.22	$1,057.22	$947.75	$947.75	$979.97	$979.97
58	$1,093.24	$1,093.24	$1,130.42	$1,130.42	$1,105.37	$1,105.37	$990.92	$990.92	$1,024.60	$1,024.60
59	$1,116.84	$1,116.84	$1,154.82	$1,154.82	$1,129.23	$1,129.23	$1,012.31	$1,012.31	$1,046.72	$1,046.72
60	$1,164.47	$1,164.47	$1,204.07	$1,204.07	$1,177.39	$1,177.39	$1,055.47	$1,055.47	$1,091.35	$1,091.35
61	$1,205.66	$1,205.66	$1,246.66	$1,246.66	$1,219.03	$1,219.03	$1,092.81	$1,092.81	$1,129.96	$1,129.96
62	$1,232.69	$1,232.69	$1,274.61	$1,274.61	$1,246.36	$1,246.36	$1,117.31	$1,117.31	$1,155.29	$1,155.29
63	$1,266.59	$1,266.59	$1,309.65	$1,309.65	$1,280.64	$1,280.64	$1,148.03	$1,148.03	$1,187.06	$1,187.06
64+	$1,287.18	$1,287.18	$1,330.95	$1,330.95	$1,301.46	$1,301.46	$1,166.70	$1,166.70	$1,206.36	$1,206.36

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090001		79962PA0090005		79962PA0090005		79962PA0090005		79962PA0090003	
Plan Marketing Name =>	Health Savings PPO Embedded $2800		Health Savings PPO Embedded $3550		Health Savings PPO Embedded $3550		Health Savings PPO Embedded $3550		Health Savings PPO Embedded $4250	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2800		3550		3550		3550		4250	
Coinsurance =>	1		1		1		1		1	
Copays =>	20		0		0		0		0	
OOP Maximum =>	6650		6900		6900		6900		4250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$300.81	$300.81	$292.01	$292.01	$301.94	$301.94	$295.24	$295.24	$288.48	$288.48
15	$327.55	$327.55	$317.96	$317.96	$328.78	$328.78	$321.49	$321.49	$314.12	$314.12
16	$337.78	$337.78	$327.89	$327.89	$339.04	$339.04	$331.52	$331.52	$323.93	$323.93
17	$348.00	$348.00	$337.81	$337.81	$349.30	$349.30	$341.56	$341.56	$333.73	$333.73
18	$359.01	$359.01	$348.50	$348.50	$360.35	$360.35	$352.36	$352.36	$344.29	$344.29
19	$370.02	$370.02	$359.19	$359.19	$371.40	$371.40	$363.17	$363.17	$354.85	$354.85
20	$381.42	$381.42	$370.26	$370.26	$382.85	$382.85	$374.36	$374.36	$365.79	$365.79
21	$393.22	$393.22	$381.71	$381.71	$394.69	$394.69	$385.94	$385.94	$377.10	$377.10
22	$393.22	$393.22	$381.71	$381.71	$394.69	$394.69	$385.94	$385.94	$377.10	$377.10
23	$393.22	$393.22	$381.71	$381.71	$394.69	$394.69	$385.94	$385.94	$377.10	$377.10
24	$393.22	$393.22	$381.71	$381.71	$394.69	$394.69	$385.94	$385.94	$377.10	$377.10
25	$394.79	$394.79	$383.24	$383.24	$396.27	$396.27	$387.48	$387.48	$378.61	$378.61
26	$402.66	$402.66	$390.87	$390.87	$404.16	$404.16	$395.20	$395.20	$386.15	$386.15
27	$412.09	$412.09	$400.03	$400.03	$413.64	$413.64	$404.47	$404.47	$395.20	$395.20
28	$427.43	$427.43	$414.92	$414.92	$429.03	$429.03	$419.52	$419.52	$409.91	$409.91
29	$440.01	$440.01	$427.13	$427.13	$441.66	$441.66	$431.87	$431.87	$421.97	$421.97
30	$446.30	$446.30	$433.24	$433.24	$447.97	$447.97	$438.04	$438.04	$428.01	$428.01
31	$455.74	$455.74	$442.40	$442.40	$457.45	$457.45	$447.30	$447.30	$437.06	$437.06
32	$465.18	$465.18	$451.56	$451.56	$466.92	$466.92	$456.57	$456.57	$446.11	$446.11
33	$471.08	$471.08	$457.29	$457.29	$472.84	$472.84	$462.36	$462.36	$451.77	$451.77
34	$477.37	$477.37	$463.40	$463.40	$479.15	$479.15	$468.53	$468.53	$457.80	$457.80
35	$480.51	$480.51	$466.45	$466.45	$482.31	$482.31	$471.62	$471.62	$460.82	$460.82
36	$483.66	$483.66	$469.50	$469.50	$485.47	$485.47	$474.71	$474.71	$463.83	$463.83
37	$486.81	$486.81	$472.56	$472.56	$488.63	$488.63	$477.79	$477.79	$466.85	$466.85
38	$489.95	$489.95	$475.61	$475.61	$491.78	$491.78	$480.88	$480.88	$469.87	$469.87
39	$496.24	$496.24	$481.72	$481.72	$498.10	$498.10	$487.06	$487.06	$475.90	$475.90
40	$502.54	$502.54	$487.83	$487.83	$504.41	$504.41	$493.23	$493.23	$481.93	$481.93
41	$511.97	$511.97	$496.99	$496.99	$513.89	$513.89	$502.49	$502.49	$490.98	$490.98
42	$521.02	$521.02	$505.77	$505.77	$522.96	$522.96	$511.37	$511.37	$499.66	$499.66
43	$533.60	$533.60	$517.98	$517.98	$535.59	$535.59	$523.72	$523.72	$511.72	$511.72
44	$549.33	$549.33	$533.25	$533.25	$551.38	$551.38	$539.16	$539.16	$526.81	$526.81
45	$567.81	$567.81	$551.19	$551.19	$569.93	$569.93	$557.30	$557.30	$544.53	$544.53
46	$589.83	$589.83	$572.57	$572.57	$592.04	$592.04	$578.91	$578.91	$565.65	$565.65
47	$614.60	$614.60	$596.61	$596.61	$616.90	$616.90	$603.22	$603.22	$589.41	$589.41
48	$642.91	$642.91	$624.10	$624.10	$645.32	$645.32	$631.01	$631.01	$616.56	$616.56
49	$670.83	$670.83	$651.20	$651.20	$673.34	$673.34	$658.41	$658.41	$643.33	$643.33
50	$702.29	$702.29	$681.73	$681.73	$704.92	$704.92	$689.29	$689.29	$673.50	$673.50
51	$733.36	$733.36	$711.89	$711.89	$736.10	$736.10	$719.78	$719.78	$703.29	$703.29
52	$767.57	$767.57	$745.10	$745.10	$770.43	$770.43	$753.35	$753.35	$736.10	$736.10
53	$802.17	$802.17	$778.69	$778.69	$805.17	$805.17	$787.32	$787.32	$769.28	$769.28
54	$839.52	$839.52	$814.95	$814.95	$842.66	$842.66	$823.98	$823.98	$805.11	$805.11
55	$876.88	$876.88	$851.21	$851.21	$880.16	$880.16	$860.65	$860.65	$840.93	$840.93
56	$917.38	$917.38	$890.53	$890.53	$920.81	$920.81	$900.40	$900.40	$879.77	$879.77
57	$958.28	$958.28	$930.23	$930.23	$961.86	$961.86	$940.54	$940.54	$918.99	$918.99
58	$1,001.92	$1,001.92	$972.60	$972.60	$1,005.67	$1,005.67	$983.38	$983.38	$960.85	$960.85
59	$1,023.55	$1,023.55	$993.59	$993.59	$1,027.38	$1,027.38	$1,004.60	$1,004.60	$981.59	$981.59
60	$1,067.20	$1,067.20	$1,035.96	$1,035.96	$1,071.19	$1,071.19	$1,047.44	$1,047.44	$1,023.45	$1,023.45
61	$1,104.95	$1,104.95	$1,072.61	$1,072.61	$1,109.08	$1,109.08	$1,084.49	$1,084.49	$1,059.65	$1,059.65
62	$1,129.72	$1,129.72	$1,096.65	$1,096.65	$1,133.94	$1,133.94	$1,108.81	$1,108.81	$1,083.41	$1,083.41
63	$1,160.79	$1,160.79	$1,126.81	$1,126.81	$1,165.12	$1,165.12	$1,139.29	$1,139.29	$1,113.20	$1,113.20
64+	$1,179.66	$1,179.66	$1,145.13	$1,145.13	$1,184.07	$1,184.07	$1,157.82	$1,157.82	$1,131.30	$1,131.30

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090003		79962PA0090003		79962PA0030009		79962PA0030009		79962PA0030009	
Plan Marketing Name =>	Health Savings PPO Embedded $4250		Health Savings PPO Embedded $4250		High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $4750 Qualified A	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	4250		4250		4750		4750		4750	
Coinsurance =>	1		1		0.6		0.6		0.6	
Copays =>	0		0		0		0		0	
OOP Maximum =>	4250		4250		6350		6350		6350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$298.29	$298.29	$291.69	$291.69	$262.21	$262.21	$271.13	$271.13	$265.13	$265.13
15	$324.80	$324.80	$317.61	$317.61	$285.52	$285.52	$295.23	$295.23	$288.69	$288.69
16	$334.94	$334.94	$327.53	$327.53	$294.43	$294.43	$304.45	$304.45	$297.70	$297.70
17	$345.08	$345.08	$337.44	$337.44	$303.34	$303.34	$313.66	$313.66	$306.71	$306.71
18	$356.00	$356.00	$348.12	$348.12	$312.94	$312.94	$323.59	$323.59	$316.42	$316.42
19	$366.91	$366.91	$358.79	$358.79	$322.54	$322.54	$333.51	$333.51	$326.12	$326.12
20	$378.22	$378.22	$369.85	$369.85	$332.48	$332.48	$343.79	$343.79	$336.17	$336.17
21	$389.92	$389.92	$381.29	$381.29	$342.76	$342.76	$354.42	$354.42	$346.57	$346.57
22	$389.92	$389.92	$381.29	$381.29	$342.76	$342.76	$354.42	$354.42	$346.57	$346.57
23	$389.92	$389.92	$381.29	$381.29	$342.76	$342.76	$354.42	$354.42	$346.57	$346.57
24	$389.92	$389.92	$381.29	$381.29	$342.76	$342.76	$354.42	$354.42	$346.57	$346.57
25	$391.48	$391.48	$382.82	$382.82	$344.13	$344.13	$355.84	$355.84	$347.96	$347.96
26	$399.28	$399.28	$390.44	$390.44	$350.99	$350.99	$362.93	$362.93	$354.89	$354.89
27	$408.64	$408.64	$399.59	$399.59	$359.21	$359.21	$371.43	$371.43	$363.21	$363.21
28	$423.84	$423.84	$414.46	$414.46	$372.58	$372.58	$385.25	$385.25	$376.72	$376.72
29	$436.32	$436.32	$426.66	$426.66	$383.55	$383.55	$396.60	$396.60	$387.81	$387.81
30	$442.56	$442.56	$432.76	$432.76	$389.03	$389.03	$402.27	$402.27	$393.36	$393.36
31	$451.92	$451.92	$441.92	$441.92	$397.26	$397.26	$410.77	$410.77	$401.67	$401.67
32	$461.28	$461.28	$451.07	$451.07	$405.49	$405.49	$419.28	$419.28	$409.99	$409.99
33	$467.12	$467.12	$456.79	$456.79	$410.63	$410.63	$424.60	$424.60	$415.19	$415.19
34	$473.36	$473.36	$462.89	$462.89	$416.11	$416.11	$430.27	$430.27	$420.74	$420.74
35	$476.48	$476.48	$465.94	$465.94	$418.85	$418.85	$433.10	$433.10	$423.51	$423.51
36	$479.60	$479.60	$468.99	$468.99	$421.59	$421.59	$435.94	$435.94	$426.28	$426.28
37	$482.72	$482.72	$472.04	$472.04	$424.34	$424.34	$438.77	$438.77	$429.05	$429.05
38	$485.84	$485.84	$475.09	$475.09	$427.08	$427.08	$441.61	$441.61	$431.83	$431.83
39	$492.08	$492.08	$481.19	$481.19	$432.56	$432.56	$447.28	$447.28	$437.37	$437.37
40	$498.32	$498.32	$487.29	$487.29	$438.05	$438.05	$452.95	$452.95	$442.92	$442.92
41	$507.68	$507.68	$496.44	$496.44	$446.27	$446.27	$461.45	$461.45	$451.23	$451.23
42	$516.64	$516.64	$505.21	$505.21	$454.16	$454.16	$469.61	$469.61	$459.21	$459.21
43	$529.12	$529.12	$517.41	$517.41	$465.13	$465.13	$480.95	$480.95	$470.30	$470.30
44	$544.72	$544.72	$532.66	$532.66	$478.84	$478.84	$495.12	$495.12	$484.16	$484.16
45	$563.04	$563.04	$550.58	$550.58	$494.95	$494.95	$511.78	$511.78	$500.45	$500.45
46	$584.88	$584.88	$571.94	$571.94	$514.14	$514.14	$531.63	$531.63	$519.86	$519.86
47	$609.44	$609.44	$595.96	$595.96	$535.73	$535.73	$553.96	$553.96	$541.69	$541.69
48	$637.52	$637.52	$623.41	$623.41	$560.41	$560.41	$579.48	$579.48	$566.64	$566.64
49	$665.20	$665.20	$650.48	$650.48	$584.75	$584.75	$604.64	$604.64	$591.25	$591.25
50	$696.40	$696.40	$680.98	$680.98	$612.17	$612.17	$632.99	$632.99	$618.97	$618.97
51	$727.20	$727.20	$711.11	$711.11	$639.25	$639.25	$660.99	$660.99	$646.35	$646.35
52	$761.12	$761.12	$744.28	$744.28	$669.07	$669.07	$691.83	$691.83	$676.50	$676.50
53	$795.44	$795.44	$777.83	$777.83	$699.23	$699.23	$723.02	$723.02	$707.00	$707.00
54	$832.48	$832.48	$814.05	$814.05	$731.79	$731.79	$756.69	$756.69	$739.93	$739.93
55	$869.52	$869.52	$850.28	$850.28	$764.35	$764.35	$790.36	$790.36	$772.85	$772.85
56	$909.68	$909.68	$889.55	$889.55	$799.66	$799.66	$826.86	$826.86	$808.55	$808.55
57	$950.24	$950.24	$929.20	$929.20	$835.31	$835.31	$863.72	$863.72	$844.59	$844.59
58	$993.52	$993.52	$971.53	$971.53	$873.35	$873.35	$903.06	$903.06	$883.06	$883.06
59	$1,014.96	$1,014.96	$992.50	$992.50	$892.20	$892.20	$922.56	$922.56	$902.12	$902.12
60	$1,058.24	$1,058.24	$1,034.82	$1,034.82	$930.25	$930.25	$961.90	$961.90	$940.59	$940.59
61	$1,095.68	$1,095.68	$1,071.42	$1,071.42	$963.16	$963.16	$995.92	$995.92	$973.86	$973.86
62	$1,120.24	$1,120.24	$1,095.45	$1,095.45	$984.75	$984.75	$1,018.25	$1,018.25	$995.70	$995.70
63	$1,151.04	$1,151.04	$1,125.57	$1,125.57	$1,011.83	$1,011.83	$1,046.25	$1,046.25	$1,023.07	$1,023.07
64+	$1,169.76	$1,169.76	$1,143.87	$1,143.87	$1,028.28	$1,028.28	$1,063.26	$1,063.26	$1,039.71	$1,039.71

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090006		79962PA0090006		79962PA0090006		79962PA0030010		79962PA0030010	
Plan Marketing Name =>	Health Savings PPO Embedded $5500		Health Savings PPO Embedded $5500		Health Savings PPO Embedded $5500		High Deductible PPO Embedded $6100 Qualified A		High Deductible PPO Embedded $6100 Qualified A	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	5500		5500		5500		6100		6100	
Coinsurance =>	0.8		0.8		0.8		1		1	
Copays =>	0		0		0		0		0	
OOP Maximum =>	6250		6250		6250		6100		6100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$262.27	$262.27	$271.19	$271.19	$265.19	$265.19	$262.65	$262.65	$271.58	$271.58
15	$285.59	$285.59	$295.30	$295.30	$288.76	$288.76	$285.99	$285.99	$295.72	$295.72
16	$294.50	$294.50	$304.52	$304.52	$297.77	$297.77	$294.92	$294.92	$304.95	$304.95
17	$303.41	$303.41	$313.73	$313.73	$306.79	$306.79	$303.85	$303.85	$314.18	$314.18
18	$313.01	$313.01	$323.66	$323.66	$316.49	$316.49	$313.46	$313.46	$324.12	$324.12
19	$322.61	$322.61	$333.58	$333.58	$326.20	$326.20	$323.07	$323.07	$334.06	$334.06
20	$332.55	$332.55	$343.87	$343.87	$336.25	$336.25	$333.03	$333.03	$344.36	$344.36
21	$342.84	$342.84	$354.50	$354.50	$346.65	$346.65	$343.33	$343.33	$355.01	$355.01
22	$342.84	$342.84	$354.50	$354.50	$346.65	$346.65	$343.33	$343.33	$355.01	$355.01
23	$342.84	$342.84	$354.50	$354.50	$346.65	$346.65	$343.33	$343.33	$355.01	$355.01
24	$342.84	$342.84	$354.50	$354.50	$346.65	$346.65	$343.33	$343.33	$355.01	$355.01
25	$344.21	$344.21	$355.92	$355.92	$348.04	$348.04	$344.70	$344.70	$356.43	$356.43
26	$351.07	$351.07	$363.01	$363.01	$354.97	$354.97	$351.57	$351.57	$363.53	$363.53
27	$359.30	$359.30	$371.52	$371.52	$363.29	$363.29	$359.81	$359.81	$372.05	$372.05
28	$372.67	$372.67	$385.34	$385.34	$376.81	$376.81	$373.20	$373.20	$385.90	$385.90
29	$383.64	$383.64	$396.69	$396.69	$387.90	$387.90	$384.19	$384.19	$397.26	$397.26
30	$389.12	$389.12	$402.36	$402.36	$393.45	$393.45	$389.68	$389.68	$402.94	$402.94
31	$397.35	$397.35	$410.87	$410.87	$401.77	$401.77	$397.92	$397.92	$411.46	$411.46
32	$405.58	$405.58	$419.37	$419.37	$410.09	$410.09	$406.16	$406.16	$419.98	$419.98
33	$410.72	$410.72	$424.69	$424.69	$415.29	$415.29	$411.31	$411.31	$425.30	$425.30
34	$416.21	$416.21	$430.36	$430.36	$420.83	$420.83	$416.80	$416.80	$430.98	$430.98
35	$418.95	$418.95	$433.20	$433.20	$423.61	$423.61	$419.55	$419.55	$433.82	$433.82
36	$421.69	$421.69	$436.04	$436.04	$426.38	$426.38	$422.30	$422.30	$436.66	$436.66
37	$424.44	$424.44	$438.87	$438.87	$429.15	$429.15	$425.04	$425.04	$439.50	$439.50
38	$427.18	$427.18	$441.71	$441.71	$431.93	$431.93	$427.79	$427.79	$442.34	$442.34
39	$432.66	$432.66	$447.38	$447.38	$437.47	$437.47	$433.28	$433.28	$448.02	$448.02
40	$438.15	$438.15	$453.05	$453.05	$443.02	$443.02	$438.78	$438.78	$453.70	$453.70
41	$446.38	$446.38	$461.56	$461.56	$451.34	$451.34	$447.02	$447.02	$462.22	$462.22
42	$454.26	$454.26	$469.71	$469.71	$459.31	$459.31	$454.91	$454.91	$470.39	$470.39
43	$465.23	$465.23	$481.06	$481.06	$470.40	$470.40	$465.90	$465.90	$481.75	$481.75
44	$478.95	$478.95	$495.24	$495.24	$484.27	$484.27	$479.63	$479.63	$495.95	$495.95
45	$495.06	$495.06	$511.90	$511.90	$500.56	$500.56	$495.77	$495.77	$512.63	$512.63
46	$514.26	$514.26	$531.75	$531.75	$519.98	$519.98	$515.00	$515.00	$532.52	$532.52
47	$535.86	$535.86	$554.08	$554.08	$541.81	$541.81	$536.62	$536.62	$554.88	$554.88
48	$560.54	$560.54	$579.61	$579.61	$566.77	$566.77	$561.34	$561.34	$580.44	$580.44
49	$584.89	$584.89	$604.78	$604.78	$591.38	$591.38	$585.72	$585.72	$605.65	$605.65
50	$612.31	$612.31	$633.14	$633.14	$619.12	$619.12	$613.19	$613.19	$634.05	$634.05
51	$639.40	$639.40	$661.14	$661.14	$646.50	$646.50	$640.31	$640.31	$662.09	$662.09
52	$669.22	$669.22	$691.98	$691.98	$676.66	$676.66	$670.18	$670.18	$692.98	$692.98
53	$699.39	$699.39	$723.18	$723.18	$707.17	$707.17	$700.39	$700.39	$724.22	$724.22
54	$731.96	$731.96	$756.86	$756.86	$740.10	$740.10	$733.01	$733.01	$757.95	$757.95
55	$764.53	$764.53	$790.54	$790.54	$773.03	$773.03	$765.63	$765.63	$791.67	$791.67
56	$799.85	$799.85	$827.05	$827.05	$808.73	$808.73	$800.99	$800.99	$828.24	$828.24
57	$835.50	$835.50	$863.92	$863.92	$844.79	$844.79	$836.70	$836.70	$865.16	$865.16
58	$873.56	$873.56	$903.27	$903.27	$883.26	$883.26	$874.80	$874.80	$904.57	$904.57
59	$892.41	$892.41	$922.76	$922.76	$902.33	$902.33	$893.69	$893.69	$924.09	$924.09
60	$930.47	$930.47	$962.11	$962.11	$940.81	$940.81	$931.80	$931.80	$963.50	$963.50
61	$963.38	$963.38	$996.15	$996.15	$974.09	$974.09	$964.76	$964.76	$997.58	$997.58
62	$984.98	$984.98	$1,018.48	$1,018.48	$995.93	$995.93	$986.39	$986.39	$1,019.94	$1,019.94
63	$1,012.06	$1,012.06	$1,046.48	$1,046.48	$1,023.31	$1,023.31	$1,013.51	$1,013.51	$1,047.99	$1,047.99
64+	$1,028.52	$1,028.52	$1,063.50	$1,063.50	$1,039.95	$1,039.95	$1,029.99	$1,029.99	$1,065.03	$1,065.03

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0030010		79962PA0090007		79962PA0090007		79962PA0090007		79962PA0140001	
Plan Marketing Name =>	High Deductible PPO Embedded $6100 Qualified A		Health Savings PPO Embedded $6850		Health Savings PPO Embedded $6850		Health Savings PPO Embedded $6850		Lehigh Valley Flex Blue PPO 500G	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/LV/PPO-5	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		N	
Metal =>	Silver		Bronze		Bronze		Bronze		Gold	
Deductible =>	6100		6850		6850		6850		500	
Coinsurance =>	1		1		1		1		1	
Copays =>	0		0		0		0		30	
OOP Maximum =>	6100		6850		6850		6850		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$265.56	$265.56	$254.47	$254.47	$263.12	$263.12	$257.29	$257.29	$296.67	$296.67
15	$289.17	$289.17	$277.09	$277.09	$286.51	$286.51	$280.16	$280.16	$323.04	$323.04
16	$298.19	$298.19	$285.74	$285.74	$295.45	$295.45	$288.91	$288.91	$333.12	$333.12
17	$307.22	$307.22	$294.39	$294.39	$304.40	$304.40	$297.65	$297.65	$343.20	$343.20
18	$316.94	$316.94	$303.70	$303.70	$314.03	$314.03	$307.07	$307.07	$354.06	$354.06
19	$326.66	$326.66	$313.01	$313.01	$323.66	$323.66	$316.49	$316.49	$364.92	$364.92
20	$336.73	$336.73	$322.66	$322.66	$333.63	$333.63	$326.24	$326.24	$376.17	$376.17
21	$347.14	$347.14	$332.64	$332.64	$343.95	$343.95	$336.33	$336.33	$387.80	$387.80
22	$347.14	$347.14	$332.64	$332.64	$343.95	$343.95	$336.33	$336.33	$387.80	$387.80
23	$347.14	$347.14	$332.64	$332.64	$343.95	$343.95	$336.33	$336.33	$387.80	$387.80
24	$347.14	$347.14	$332.64	$332.64	$343.95	$343.95	$336.33	$336.33	$387.80	$387.80
25	$348.53	$348.53	$333.97	$333.97	$345.33	$345.33	$337.68	$337.68	$389.35	$389.35
26	$355.47	$355.47	$340.62	$340.62	$352.20	$352.20	$344.40	$344.40	$397.11	$397.11
27	$363.80	$363.80	$348.61	$348.61	$360.46	$360.46	$352.47	$352.47	$406.41	$406.41
28	$377.34	$377.34	$361.58	$361.58	$373.87	$373.87	$365.59	$365.59	$421.54	$421.54
29	$388.45	$388.45	$372.22	$372.22	$384.88	$384.88	$376.35	$376.35	$433.95	$433.95
30	$394.00	$394.00	$377.55	$377.55	$390.38	$390.38	$381.73	$381.73	$440.15	$440.15
31	$402.34	$402.34	$385.53	$385.53	$398.64	$398.64	$389.81	$389.81	$449.46	$449.46
32	$410.67	$410.67	$393.51	$393.51	$406.89	$406.89	$397.88	$397.88	$458.77	$458.77
33	$415.87	$415.87	$398.50	$398.50	$412.05	$412.05	$402.92	$402.92	$464.58	$464.58
34	$421.43	$421.43	$403.82	$403.82	$417.56	$417.56	$408.30	$408.30	$470.79	$470.79
35	$424.21	$424.21	$406.49	$406.49	$420.31	$420.31	$411.00	$411.00	$473.89	$473.89
36	$426.98	$426.98	$409.15	$409.15	$423.06	$423.06	$413.69	$413.69	$476.99	$476.99
37	$429.76	$429.76	$411.81	$411.81	$425.81	$425.81	$416.38	$416.38	$480.10	$480.10
38	$432.54	$432.54	$414.47	$414.47	$428.56	$428.56	$419.07	$419.07	$483.20	$483.20
39	$438.09	$438.09	$419.79	$419.79	$434.06	$434.06	$424.45	$424.45	$489.40	$489.40
40	$443.64	$443.64	$425.11	$425.11	$439.57	$439.57	$429.83	$429.83	$495.61	$495.61
41	$451.98	$451.98	$433.10	$433.10	$447.82	$447.82	$437.90	$437.90	$504.92	$504.92
42	$459.96	$459.96	$440.75	$440.75	$455.73	$455.73	$445.64	$445.64	$513.84	$513.84
43	$471.07	$471.07	$451.39	$451.39	$466.74	$466.74	$456.40	$456.40	$526.24	$526.24
44	$484.95	$484.95	$464.70	$464.70	$480.50	$480.50	$469.85	$469.85	$541.76	$541.76
45	$501.27	$501.27	$480.33	$480.33	$496.66	$496.66	$485.66	$485.66	$559.98	$559.98
46	$520.71	$520.71	$498.96	$498.96	$515.93	$515.93	$504.50	$504.50	$581.70	$581.70
47	$542.58	$542.58	$519.92	$519.92	$537.59	$537.59	$525.68	$525.68	$606.13	$606.13
48	$567.57	$567.57	$543.87	$543.87	$562.36	$562.36	$549.90	$549.90	$634.05	$634.05
49	$592.22	$592.22	$567.48	$567.48	$586.78	$586.78	$573.78	$573.78	$661.59	$661.59
50	$619.99	$619.99	$594.10	$594.10	$614.29	$614.29	$600.69	$600.69	$692.61	$692.61
51	$647.42	$647.42	$620.37	$620.37	$641.47	$641.47	$627.26	$627.26	$723.25	$723.25
52	$677.62	$677.62	$649.31	$649.31	$671.39	$671.39	$656.52	$656.52	$756.99	$756.99
53	$708.17	$708.17	$678.59	$678.59	$701.66	$701.66	$686.11	$686.11	$791.11	$791.11
54	$741.14	$741.14	$710.19	$710.19	$734.33	$734.33	$718.06	$718.06	$827.95	$827.95
55	$774.12	$774.12	$741.79	$741.79	$767.01	$767.01	$750.02	$750.02	$864.79	$864.79
56	$809.88	$809.88	$776.05	$776.05	$802.44	$802.44	$784.66	$784.66	$904.74	$904.74
57	$845.98	$845.98	$810.64	$810.64	$838.21	$838.21	$819.64	$819.64	$945.07	$945.07
58	$884.51	$884.51	$847.57	$847.57	$876.38	$876.38	$856.97	$856.97	$988.11	$988.11
59	$903.61	$903.61	$865.86	$865.86	$895.30	$895.30	$875.47	$875.47	$1,009.44	$1,009.44
60	$942.14	$942.14	$902.78	$902.78	$933.48	$933.48	$912.80	$912.80	$1,052.49	$1,052.49
61	$975.46	$975.46	$934.72	$934.72	$966.50	$966.50	$945.09	$945.09	$1,089.72	$1,089.72
62	$997.33	$997.33	$955.67	$955.67	$988.17	$988.17	$966.28	$966.28	$1,114.15	$1,114.15
63	$1,024.76	$1,024.76	$981.95	$981.95	$1,015.34	$1,015.34	$992.85	$992.85	$1,144.79	$1,144.79
64+	$1,041.42	$1,041.42	$997.92	$997.92	$1,031.85	$1,031.85	$1,008.99	$1,008.99	$1,163.40	$1,163.40

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0140002		79962PA0160001		79962PA0170001		79962PA0170001		79962PA0170002	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO 1250G		Lehigh Valley Flex Blue PPO 3000SQE		Choice Blue PPO 0		Choice Blue PPO 0		Choice Blue PPO 500	
Form # =>	HBG/LV/PPO-5		HBG/LV/HDHP-5		HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3	
Rating Area =>	Area 6		Area 6		Area 7		Area 9		Area 7	
Network =>	N		N		X		X		X	
Metal =>	Gold		Silver		Gold		Gold		Gold	
Deductible =>	1250		3000		0		0		500	
Coinsurance =>	1		0.9		1		1		1	
Copays =>	25		0		25		25		30	
OOP Maximum =>	8550		6650		8700		8700		8700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$286.97	$286.97	$253.76	$253.76	$329.25	$329.25	$321.96	$321.96	$324.79	$324.79
15	$312.47	$312.47	$276.31	$276.31	$358.51	$358.51	$350.58	$350.58	$353.66	$353.66
16	$322.23	$322.23	$284.94	$284.94	$369.71	$369.71	$361.52	$361.52	$364.70	$364.70
17	$331.98	$331.98	$293.56	$293.56	$380.90	$380.90	$372.46	$372.46	$375.74	$375.74
18	$342.48	$342.48	$302.85	$302.85	$392.95	$392.95	$384.25	$384.25	$387.62	$387.62
19	$352.99	$352.99	$312.14	$312.14	$405.00	$405.00	$396.03	$396.03	$399.51	$399.51
20	$363.87	$363.87	$321.76	$321.76	$417.48	$417.48	$408.23	$408.23	$411.82	$411.82
21	$375.12	$375.12	$331.71	$331.71	$430.39	$430.39	$420.86	$420.86	$424.56	$424.56
22	$375.12	$375.12	$331.71	$331.71	$430.39	$430.39	$420.86	$420.86	$424.56	$424.56
23	$375.12	$375.12	$331.71	$331.71	$430.39	$430.39	$420.86	$420.86	$424.56	$424.56
24	$375.12	$375.12	$331.71	$331.71	$430.39	$430.39	$420.86	$420.86	$424.56	$424.56
25	$376.62	$376.62	$333.04	$333.04	$432.11	$432.11	$422.54	$422.54	$426.26	$426.26
26	$384.12	$384.12	$339.67	$339.67	$440.72	$440.72	$430.96	$430.96	$434.75	$434.75
27	$393.13	$393.13	$347.63	$347.63	$451.05	$451.05	$441.06	$441.06	$444.94	$444.94
28	$407.76	$407.76	$360.57	$360.57	$467.83	$467.83	$457.47	$457.47	$461.50	$461.50
29	$419.76	$419.76	$371.18	$371.18	$481.61	$481.61	$470.94	$470.94	$475.08	$475.08
30	$425.76	$425.76	$376.49	$376.49	$488.49	$488.49	$477.68	$477.68	$481.88	$481.88
31	$434.76	$434.76	$384.45	$384.45	$498.82	$498.82	$487.78	$487.78	$492.07	$492.07
32	$443.77	$443.77	$392.41	$392.41	$509.15	$509.15	$497.88	$497.88	$502.25	$502.25
33	$449.39	$449.39	$397.39	$397.39	$515.61	$515.61	$504.19	$504.19	$508.62	$508.62
34	$455.40	$455.40	$402.70	$402.70	$522.49	$522.49	$510.92	$510.92	$515.42	$515.42
35	$458.40	$458.40	$405.35	$405.35	$525.94	$525.94	$514.29	$514.29	$518.81	$518.81
36	$461.40	$461.40	$408.00	$408.00	$529.38	$529.38	$517.66	$517.66	$522.21	$522.21
37	$464.40	$464.40	$410.66	$410.66	$532.82	$532.82	$521.02	$521.02	$525.61	$525.61
38	$467.40	$467.40	$413.31	$413.31	$536.27	$536.27	$524.39	$524.39	$529.00	$529.00
39	$473.40	$473.40	$418.62	$418.62	$543.15	$543.15	$531.13	$531.13	$535.79	$535.79
40	$479.40	$479.40	$423.93	$423.93	$550.04	$550.04	$537.86	$537.86	$542.59	$542.59
41	$488.41	$488.41	$431.89	$431.89	$560.37	$560.37	$547.96	$547.96	$552.78	$552.78
42	$497.03	$497.03	$439.52	$439.52	$570.27	$570.27	$557.64	$557.64	$562.54	$562.54
43	$509.04	$509.04	$450.13	$450.13	$584.04	$584.04	$571.11	$571.11	$576.13	$576.13
44	$524.04	$524.04	$463.40	$463.40	$601.25	$601.25	$587.94	$587.94	$593.11	$593.11
45	$541.67	$541.67	$478.99	$478.99	$621.48	$621.48	$607.72	$607.72	$613.06	$613.06
46	$562.68	$562.68	$497.57	$497.57	$645.59	$645.59	$631.29	$631.29	$636.84	$636.84
47	$586.31	$586.31	$518.46	$518.46	$672.70	$672.70	$657.80	$657.80	$663.59	$663.59
48	$613.32	$613.32	$542.35	$542.35	$703.69	$703.69	$688.11	$688.11	$694.16	$694.16
49	$639.95	$639.95	$565.90	$565.90	$734.25	$734.25	$717.99	$717.99	$724.30	$724.30
50	$669.96	$669.96	$592.43	$592.43	$768.68	$768.68	$751.66	$751.66	$758.26	$758.26
51	$699.60	$699.60	$618.64	$618.64	$802.68	$802.68	$784.90	$784.90	$791.80	$791.80
52	$732.23	$732.23	$647.50	$647.50	$840.12	$840.12	$821.52	$821.52	$828.74	$828.74
53	$765.24	$765.24	$676.69	$676.69	$878.00	$878.00	$858.55	$858.55	$866.10	$866.10
54	$800.88	$800.88	$708.20	$708.20	$918.88	$918.88	$898.54	$898.54	$906.44	$906.44
55	$836.52	$836.52	$739.71	$739.71	$959.77	$959.77	$938.52	$938.52	$946.77	$946.77
56	$875.15	$875.15	$773.88	$773.88	$1,004.10	$1,004.10	$981.87	$981.87	$990.50	$990.50
57	$914.17	$914.17	$808.38	$808.38	$1,048.86	$1,048.86	$1,025.64	$1,025.64	$1,034.65	$1,034.65
58	$955.81	$955.81	$845.20	$845.20	$1,096.63	$1,096.63	$1,072.35	$1,072.35	$1,081.78	$1,081.78
59	$976.44	$976.44	$863.44	$863.44	$1,120.31	$1,120.31	$1,095.50	$1,095.50	$1,105.13	$1,105.13
60	$1,018.08	$1,018.08	$900.26	$900.26	$1,168.08	$1,168.08	$1,142.21	$1,142.21	$1,152.26	$1,152.26
61	$1,054.09	$1,054.09	$932.11	$932.11	$1,209.40	$1,209.40	$1,182.62	$1,182.62	$1,193.01	$1,193.01
62	$1,077.72	$1,077.72	$953.00	$953.00	$1,236.51	$1,236.51	$1,209.13	$1,209.13	$1,219.76	$1,219.76
63	$1,107.35	$1,107.35	$979.21	$979.21	$1,270.51	$1,270.51	$1,242.38	$1,242.38	$1,253.30	$1,253.30
64+	$1,125.36	$1,125.36	$995.13	$995.13	$1,291.17	$1,291.17	$1,262.58	$1,262.58	$1,273.68	$1,273.68

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004	
Plan Marketing Name =>	Choice Blue PPO 500		Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500	
Form # =>	HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3	
Rating Area =>	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	X		X		X		X		X	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	500		1250		1250		2500		2500	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		25		25		10		10	
OOP Maximum =>	8700		7900		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$317.59	$317.59	$312.98	$312.98	$306.05	$306.05	$300.49	$300.49	$293.84	$293.84
15	$345.82	$345.82	$340.81	$340.81	$333.26	$333.26	$327.20	$327.20	$319.96	$319.96
16	$356.61	$356.61	$351.44	$351.44	$343.66	$343.66	$337.42	$337.42	$329.94	$329.94
17	$367.41	$367.41	$362.08	$362.08	$354.06	$354.06	$347.63	$347.63	$339.93	$339.93
18	$379.03	$379.03	$373.54	$373.54	$365.26	$365.26	$358.63	$358.63	$350.68	$350.68
19	$390.66	$390.66	$384.99	$384.99	$376.47	$376.47	$369.62	$369.62	$361.44	$361.44
20	$402.70	$402.70	$396.86	$396.86	$388.07	$388.07	$381.02	$381.02	$372.58	$372.58
21	$415.15	$415.15	$409.13	$409.13	$400.07	$400.07	$392.80	$392.80	$384.10	$384.10
22	$415.15	$415.15	$409.13	$409.13	$400.07	$400.07	$392.80	$392.80	$384.10	$384.10
23	$415.15	$415.15	$409.13	$409.13	$400.07	$400.07	$392.80	$392.80	$384.10	$384.10
24	$415.15	$415.15	$409.13	$409.13	$400.07	$400.07	$392.80	$392.80	$384.10	$384.10
25	$416.81	$416.81	$410.77	$410.77	$401.67	$401.67	$394.37	$394.37	$385.64	$385.64
26	$425.11	$425.11	$418.95	$418.95	$409.67	$409.67	$402.23	$402.23	$393.32	$393.32
27	$435.08	$435.08	$428.77	$428.77	$419.27	$419.27	$411.65	$411.65	$402.54	$402.54
28	$451.27	$451.27	$444.72	$444.72	$434.88	$434.88	$426.97	$426.97	$417.52	$417.52
29	$464.55	$464.55	$457.82	$457.82	$447.68	$447.68	$439.54	$439.54	$429.81	$429.81
30	$471.20	$471.20	$464.36	$464.36	$454.08	$454.08	$445.83	$445.83	$435.95	$435.95
31	$481.16	$481.16	$474.18	$474.18	$463.68	$463.68	$455.26	$455.26	$445.17	$445.17
32	$491.12	$491.12	$484.00	$484.00	$473.28	$473.28	$464.68	$464.68	$454.39	$454.39
33	$497.35	$497.35	$490.14	$490.14	$479.28	$479.28	$470.57	$470.57	$460.15	$460.15
34	$503.99	$503.99	$496.68	$496.68	$485.68	$485.68	$476.86	$476.86	$466.30	$466.30
35	$507.31	$507.31	$499.96	$499.96	$488.89	$488.89	$480.00	$480.00	$469.37	$469.37
36	$510.63	$510.63	$503.23	$503.23	$492.09	$492.09	$483.14	$483.14	$472.44	$472.44
37	$513.96	$513.96	$506.50	$506.50	$495.29	$495.29	$486.29	$486.29	$475.52	$475.52
38	$517.28	$517.28	$509.78	$509.78	$498.49	$498.49	$489.43	$489.43	$478.59	$478.59
39	$523.92	$523.92	$516.32	$516.32	$504.89	$504.89	$495.71	$495.71	$484.73	$484.73
40	$530.56	$530.56	$522.87	$522.87	$511.29	$511.29	$502.00	$502.00	$490.88	$490.88
41	$540.53	$540.53	$532.69	$532.69	$520.89	$520.89	$511.43	$511.43	$500.10	$500.10
42	$550.07	$550.07	$542.10	$542.10	$530.09	$530.09	$520.46	$520.46	$508.93	$508.93
43	$563.36	$563.36	$555.19	$555.19	$542.89	$542.89	$533.03	$533.03	$521.22	$521.22
44	$579.96	$579.96	$571.55	$571.55	$558.90	$558.90	$548.74	$548.74	$536.59	$536.59
45	$599.48	$599.48	$590.78	$590.78	$577.70	$577.70	$567.20	$567.20	$554.64	$554.64
46	$622.73	$622.73	$613.70	$613.70	$600.11	$600.11	$589.20	$589.20	$576.15	$576.15
47	$648.88	$648.88	$639.47	$639.47	$625.31	$625.31	$613.95	$613.95	$600.35	$600.35
48	$678.77	$678.77	$668.93	$668.93	$654.11	$654.11	$642.23	$642.23	$628.00	$628.00
49	$708.25	$708.25	$697.98	$697.98	$682.52	$682.52	$670.12	$670.12	$655.27	$655.27
50	$741.46	$741.46	$730.71	$730.71	$714.53	$714.53	$701.54	$701.54	$686.00	$686.00
51	$774.25	$774.25	$763.03	$763.03	$746.13	$746.13	$732.57	$732.57	$716.35	$716.35
52	$810.37	$810.37	$798.62	$798.62	$780.94	$780.94	$766.75	$766.75	$749.76	$749.76
53	$846.91	$846.91	$834.63	$834.63	$816.14	$816.14	$801.31	$801.31	$783.56	$783.56
54	$886.35	$886.35	$873.49	$873.49	$854.15	$854.15	$838.63	$838.63	$820.05	$820.05
55	$925.78	$925.78	$912.36	$912.36	$892.16	$892.16	$875.94	$875.94	$856.54	$856.54
56	$968.54	$968.54	$954.50	$954.50	$933.36	$933.36	$916.40	$916.40	$896.11	$896.11
57	$1,011.72	$1,011.72	$997.05	$997.05	$974.97	$974.97	$957.25	$957.25	$936.05	$936.05
58	$1,057.80	$1,057.80	$1,042.46	$1,042.46	$1,019.38	$1,019.38	$1,000.85	$1,000.85	$978.69	$978.69
59	$1,080.64	$1,080.64	$1,064.97	$1,064.97	$1,041.38	$1,041.38	$1,022.46	$1,022.46	$999.81	$999.81
60	$1,126.72	$1,126.72	$1,110.38	$1,110.38	$1,085.79	$1,085.79	$1,066.06	$1,066.06	$1,042.45	$1,042.45
61	$1,166.57	$1,166.57	$1,149.66	$1,149.66	$1,124.20	$1,124.20	$1,103.77	$1,103.77	$1,079.32	$1,079.32
62	$1,192.73	$1,192.73	$1,175.43	$1,175.43	$1,149.40	$1,149.40	$1,128.51	$1,128.51	$1,103.52	$1,103.52
63	$1,225.52	$1,225.52	$1,207.75	$1,207.75	$1,181.01	$1,181.01	$1,159.55	$1,159.55	$1,133.86	$1,133.86
64+	$1,245.45	$1,245.45	$1,227.39	$1,227.39	$1,200.21	$1,200.21	$1,178.40	$1,178.40	$1,152.30	$1,152.30

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170005		79962PA0170005		79962PA0180001		79962PA0180001		79962PA0170006	
Plan Marketing Name =>	Choice Blue PPO 2800		Choice Blue PPO 2800		Choice Blue PPO 3000Q Embedded		Choice Blue PPO 3000Q Embedded		Choice Blue PPO 4250	
Form # =>	HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/HDHP-3		HBG/CB/HDHP-3		HBG/CB/PPO-3	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7	
Network =>	X		X		X		X		X	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2800		2800		3000		3000		4250	
Coinsurance =>	0.7		0.7		0.9		0.9		1	
Copays =>	40		40		0		0		60	
OOP Maximum =>	8700		8700		6650		6650		8700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$267.83	$267.83	$261.91	$261.91	$276.85	$276.85	$270.71	$270.71	$272.29	$272.29
15	$291.64	$291.64	$285.19	$285.19	$301.45	$301.45	$294.77	$294.77	$296.50	$296.50
16	$300.74	$300.74	$294.09	$294.09	$310.86	$310.86	$303.97	$303.97	$305.75	$305.75
17	$309.85	$309.85	$302.99	$302.99	$320.27	$320.27	$313.17	$313.17	$315.01	$315.01
18	$319.65	$319.65	$312.57	$312.57	$330.41	$330.41	$323.08	$323.08	$324.97	$324.97
19	$329.45	$329.45	$322.16	$322.16	$340.54	$340.54	$332.99	$332.99	$334.94	$334.94
20	$339.61	$339.61	$332.09	$332.09	$351.03	$351.03	$343.25	$343.25	$345.26	$345.26
21	$350.11	$350.11	$342.36	$342.36	$361.89	$361.89	$353.87	$353.87	$355.94	$355.94
22	$350.11	$350.11	$342.36	$342.36	$361.89	$361.89	$353.87	$353.87	$355.94	$355.94
23	$350.11	$350.11	$342.36	$342.36	$361.89	$361.89	$353.87	$353.87	$355.94	$355.94
24	$350.11	$350.11	$342.36	$342.36	$361.89	$361.89	$353.87	$353.87	$355.94	$355.94
25	$351.51	$351.51	$343.73	$343.73	$363.34	$363.34	$355.29	$355.29	$357.36	$357.36
26	$358.51	$358.51	$350.58	$350.58	$370.58	$370.58	$362.36	$362.36	$364.48	$364.48
27	$366.92	$366.92	$358.79	$358.79	$379.26	$379.26	$370.86	$370.86	$373.03	$373.03
28	$380.57	$380.57	$372.15	$372.15	$393.37	$393.37	$384.66	$384.66	$386.91	$386.91
29	$391.77	$391.77	$383.10	$383.10	$404.95	$404.95	$395.98	$395.98	$398.30	$398.30
30	$397.37	$397.37	$388.58	$388.58	$410.75	$410.75	$401.64	$401.64	$403.99	$403.99
31	$405.78	$405.78	$396.80	$396.80	$419.43	$419.43	$410.14	$410.14	$412.53	$412.53
32	$414.18	$414.18	$405.01	$405.01	$428.12	$428.12	$418.63	$418.63	$421.08	$421.08
33	$419.43	$419.43	$410.15	$410.15	$433.54	$433.54	$423.94	$423.94	$426.42	$426.42
34	$425.03	$425.03	$415.63	$415.63	$439.33	$439.33	$429.60	$429.60	$432.11	$432.11
35	$427.83	$427.83	$418.36	$418.36	$442.23	$442.23	$432.43	$432.43	$434.96	$434.96
36	$430.64	$430.64	$421.10	$421.10	$445.12	$445.12	$435.26	$435.26	$437.81	$437.81
37	$433.44	$433.44	$423.84	$423.84	$448.02	$448.02	$438.09	$438.09	$440.65	$440.65
38	$436.24	$436.24	$426.58	$426.58	$450.91	$450.91	$440.92	$440.92	$443.50	$443.50
39	$441.84	$441.84	$432.06	$432.06	$456.71	$456.71	$446.58	$446.58	$449.20	$449.20
40	$447.44	$447.44	$437.54	$437.54	$462.50	$462.50	$452.25	$452.25	$454.89	$454.89
41	$455.84	$455.84	$445.75	$445.75	$471.18	$471.18	$460.74	$460.74	$463.43	$463.43
42	$463.90	$463.90	$453.63	$453.63	$479.50	$479.50	$468.88	$468.88	$471.62	$471.62
43	$475.10	$475.10	$464.58	$464.58	$491.08	$491.08	$480.20	$480.20	$483.01	$483.01
44	$489.10	$489.10	$478.28	$478.28	$505.56	$505.56	$494.36	$494.36	$497.25	$497.25
45	$505.56	$505.56	$494.37	$494.37	$522.57	$522.57	$510.99	$510.99	$513.98	$513.98
46	$525.17	$525.17	$513.54	$513.54	$542.84	$542.84	$530.81	$530.81	$533.91	$533.91
47	$547.22	$547.22	$535.11	$535.11	$565.63	$565.63	$553.10	$553.10	$556.33	$556.33
48	$572.43	$572.43	$559.76	$559.76	$591.69	$591.69	$578.58	$578.58	$581.96	$581.96
49	$597.29	$597.29	$584.07	$584.07	$617.38	$617.38	$603.70	$603.70	$607.23	$607.23
50	$625.30	$625.30	$611.45	$611.45	$646.34	$646.34	$632.01	$632.01	$635.71	$635.71
51	$652.96	$652.96	$638.50	$638.50	$674.92	$674.92	$659.97	$659.97	$663.83	$663.83
52	$683.41	$683.41	$668.29	$668.29	$706.41	$706.41	$690.75	$690.75	$694.79	$694.79
53	$714.22	$714.22	$698.41	$698.41	$738.26	$738.26	$721.89	$721.89	$726.12	$726.12
54	$747.48	$747.48	$730.94	$730.94	$772.64	$772.64	$755.51	$755.51	$759.93	$759.93
55	$780.75	$780.75	$763.46	$763.46	$807.01	$807.01	$789.13	$789.13	$793.75	$793.75
56	$816.81	$816.81	$798.73	$798.73	$844.29	$844.29	$825.58	$825.58	$830.41	$830.41
57	$853.22	$853.22	$834.33	$834.33	$881.93	$881.93	$862.38	$862.38	$867.43	$867.43
58	$892.08	$892.08	$872.33	$872.33	$922.10	$922.10	$901.66	$901.66	$906.94	$906.94
59	$911.34	$911.34	$891.16	$891.16	$942.00	$942.00	$921.12	$921.12	$926.51	$926.51
60	$950.20	$950.20	$929.17	$929.17	$982.17	$982.17	$960.40	$960.40	$966.02	$966.02
61	$983.81	$983.81	$962.03	$962.03	$1,016.91	$1,016.91	$994.37	$994.37	$1,000.19	$1,000.19
62	$1,005.87	$1,005.87	$983.60	$983.60	$1,039.71	$1,039.71	$1,016.67	$1,016.67	$1,022.62	$1,022.62
63	$1,033.52	$1,033.52	$1,010.65	$1,010.65	$1,068.30	$1,068.30	$1,044.62	$1,044.62	$1,050.73	$1,050.73
64+	$1,050.33	$1,050.33	$1,027.08	$1,027.08	$1,085.67	$1,085.67	$1,061.61	$1,061.61	$1,067.82	$1,067.82

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170006		79962PA0180002		79962PA0180002	
Plan Marketing Name =>	Choice Blue PPO 4250		Choice Blue PPO 6650Q Embedded		Choice Blue PPO 6650Q Embedded	
Form # =>	HBG/CB/PPO-3		HBG/CB/HDHP-3		HBG/CB/HDHP-3	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	X		X		X	
Metal =>	Silver		Bronze		Bronze	
Deductible =>	4250		6650		6650	
Coinsurance =>	1		1		1	
Copays =>	60		0		0	
OOP Maximum =>	8700		6900		6900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$266.26	$266.26	$251.63	$251.63	$246.06	$246.06
15	$289.93	$289.93	$274.00	$274.00	$267.93	$267.93
16	$298.97	$298.97	$282.55	$282.55	$276.30	$276.30
17	$308.02	$308.02	$291.10	$291.10	$284.66	$284.66
18	$317.77	$317.77	$300.31	$300.31	$293.67	$293.67
19	$327.52	$327.52	$309.52	$309.52	$302.67	$302.67
20	$337.61	$337.61	$319.06	$319.06	$312.00	$312.00
21	$348.05	$348.05	$328.93	$328.93	$321.65	$321.65
22	$348.05	$348.05	$328.93	$328.93	$321.65	$321.65
23	$348.05	$348.05	$328.93	$328.93	$321.65	$321.65
24	$348.05	$348.05	$328.93	$328.93	$321.65	$321.65
25	$349.44	$349.44	$330.25	$330.25	$322.94	$322.94
26	$356.40	$356.40	$336.82	$336.82	$329.37	$329.37
27	$364.76	$364.76	$344.72	$344.72	$337.09	$337.09
28	$378.33	$378.33	$357.55	$357.55	$349.63	$349.63
29	$389.47	$389.47	$368.07	$368.07	$359.93	$359.93
30	$395.04	$395.04	$373.34	$373.34	$365.07	$365.07
31	$403.39	$403.39	$381.23	$381.23	$372.79	$372.79
32	$411.74	$411.74	$389.12	$389.12	$380.51	$380.51
33	$416.96	$416.96	$394.06	$394.06	$385.34	$385.34
34	$422.53	$422.53	$399.32	$399.32	$390.48	$390.48
35	$425.32	$425.32	$401.95	$401.95	$393.06	$393.06
36	$428.10	$428.10	$404.58	$404.58	$395.63	$395.63
37	$430.89	$430.89	$407.22	$407.22	$398.20	$398.20
38	$433.67	$433.67	$409.85	$409.85	$400.78	$400.78
39	$439.24	$439.24	$415.11	$415.11	$405.92	$405.92
40	$444.81	$444.81	$420.37	$420.37	$411.07	$411.07
41	$453.16	$453.16	$428.27	$428.27	$418.79	$418.79
42	$461.17	$461.17	$435.83	$435.83	$426.19	$426.19
43	$472.30	$472.30	$446.36	$446.36	$436.48	$436.48
44	$486.23	$486.23	$459.52	$459.52	$449.35	$449.35
45	$502.58	$502.58	$474.97	$474.97	$464.46	$464.46
46	$522.08	$522.08	$493.40	$493.40	$482.48	$482.48
47	$544.00	$544.00	$514.12	$514.12	$502.74	$502.74
48	$569.06	$569.06	$537.80	$537.80	$525.90	$525.90
49	$593.77	$593.77	$561.15	$561.15	$548.73	$548.73
50	$621.62	$621.62	$587.47	$587.47	$574.47	$574.47
51	$649.11	$649.11	$613.45	$613.45	$599.88	$599.88
52	$679.39	$679.39	$642.07	$642.07	$627.86	$627.86
53	$710.02	$710.02	$671.02	$671.02	$656.17	$656.17
54	$743.09	$743.09	$702.27	$702.27	$686.72	$686.72
55	$776.15	$776.15	$733.51	$733.51	$717.28	$717.28
56	$812.00	$812.00	$767.39	$767.39	$750.41	$750.41
57	$848.20	$848.20	$801.60	$801.60	$783.86	$783.86
58	$886.83	$886.83	$838.11	$838.11	$819.56	$819.56
59	$905.97	$905.97	$856.20	$856.20	$837.25	$837.25
60	$944.61	$944.61	$892.72	$892.72	$872.96	$872.96
61	$978.02	$978.02	$924.29	$924.29	$903.84	$903.84
62	$999.95	$999.95	$945.02	$945.02	$924.10	$924.10
63	$1,027.44	$1,027.44	$971.00	$971.00	$949.51	$949.51
64+	$1,044.15	$1,044.15	$986.79	$986.79	$964.95	$964.95

Company Name:	Highmark Benefits Group (HBG)
Market:	Small Group
Product:	PPO
Effective Date of Rates:	April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010001		79962PA0010002	
Plan Marketing Name =>	Premier Balance PPO $0 Platinum A		Premier Balance PPO $0 Platinum A		Premier Balance PPO $0 Platinum A		Premier Balance PPO $250 Platinum A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	0		0		0		250	
Coinsurance =>	1		1		1		1	
Copays =>	20		20		20		20	
OOP Maximum =>	4000		4000		4000		4000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$391.20	$391.20	$404.50	$404.50	$395.54	$395.54	$381.58	$381.58
15	$425.97	$425.97	$440.46	$440.46	$430.70	$430.70	$415.50	$415.50
16	$439.27	$439.27	$454.20	$454.20	$444.15	$444.15	$428.47	$428.47
17	$452.56	$452.56	$467.95	$467.95	$457.59	$457.59	$441.44	$441.44
18	$466.88	$466.88	$482.76	$482.76	$472.07	$472.07	$455.40	$455.40
19	$481.20	$481.20	$497.56	$497.56	$486.54	$486.54	$469.37	$469.37
20	$496.03	$496.03	$512.90	$512.90	$501.54	$501.54	$483.84	$483.84
21	$511.37	$511.37	$528.76	$528.76	$517.05	$517.05	$498.80	$498.80
22	$511.37	$511.37	$528.76	$528.76	$517.05	$517.05	$498.80	$498.80
23	$511.37	$511.37	$528.76	$528.76	$517.05	$517.05	$498.80	$498.80
24	$511.37	$511.37	$528.76	$528.76	$517.05	$517.05	$498.80	$498.80
25	$513.42	$513.42	$530.88	$530.88	$519.12	$519.12	$500.80	$500.80
26	$523.64	$523.64	$541.45	$541.45	$529.46	$529.46	$510.77	$510.77
27	$535.92	$535.92	$554.14	$554.14	$541.87	$541.87	$522.74	$522.74
28	$555.86	$555.86	$574.76	$574.76	$562.03	$562.03	$542.20	$542.20
29	$572.22	$572.22	$591.68	$591.68	$578.58	$578.58	$558.16	$558.16
30	$580.40	$580.40	$600.14	$600.14	$586.85	$586.85	$566.14	$566.14
31	$592.68	$592.68	$612.83	$612.83	$599.26	$599.26	$578.11	$578.11
32	$604.95	$604.95	$625.52	$625.52	$611.67	$611.67	$590.08	$590.08
33	$612.62	$612.62	$633.45	$633.45	$619.43	$619.43	$597.56	$597.56
34	$620.80	$620.80	$641.91	$641.91	$627.70	$627.70	$605.54	$605.54
35	$624.89	$624.89	$646.14	$646.14	$631.84	$631.84	$609.53	$609.53
36	$628.99	$628.99	$650.37	$650.37	$635.97	$635.97	$613.52	$613.52
37	$633.08	$633.08	$654.60	$654.60	$640.11	$640.11	$617.51	$617.51
38	$637.17	$637.17	$658.83	$658.83	$644.24	$644.24	$621.50	$621.50
39	$645.35	$645.35	$667.30	$667.30	$652.52	$652.52	$629.49	$629.49
40	$653.53	$653.53	$675.76	$675.76	$660.79	$660.79	$637.47	$637.47
41	$665.80	$665.80	$688.45	$688.45	$673.20	$673.20	$649.44	$649.44
42	$677.57	$677.57	$700.61	$700.61	$685.09	$685.09	$660.91	$660.91
43	$693.93	$693.93	$717.53	$717.53	$701.64	$701.64	$676.87	$676.87
44	$714.38	$714.38	$738.68	$738.68	$722.32	$722.32	$696.82	$696.82
45	$738.42	$738.42	$763.53	$763.53	$746.62	$746.62	$720.27	$720.27
46	$767.06	$767.06	$793.14	$793.14	$775.58	$775.58	$748.20	$748.20
47	$799.27	$799.27	$826.45	$826.45	$808.15	$808.15	$779.62	$779.62
48	$836.09	$836.09	$864.52	$864.52	$845.38	$845.38	$815.54	$815.54
49	$872.40	$872.40	$902.06	$902.06	$882.09	$882.09	$850.95	$850.95
50	$913.31	$913.31	$944.37	$944.37	$923.45	$923.45	$890.86	$890.86
51	$953.71	$953.71	$986.14	$986.14	$964.30	$964.30	$930.26	$930.26
52	$998.19	$998.19	$1,032.14	$1,032.14	$1,009.28	$1,009.28	$973.66	$973.66
53	$1,043.19	$1,043.19	$1,078.67	$1,078.67	$1,054.78	$1,054.78	$1,017.55	$1,017.55
54	$1,091.77	$1,091.77	$1,128.90	$1,128.90	$1,103.90	$1,103.90	$1,064.94	$1,064.94
55	$1,140.36	$1,140.36	$1,179.13	$1,179.13	$1,153.02	$1,153.02	$1,112.32	$1,112.32
56	$1,193.03	$1,193.03	$1,233.60	$1,233.60	$1,206.28	$1,206.28	$1,163.70	$1,163.70
57	$1,246.21	$1,246.21	$1,288.59	$1,288.59	$1,260.05	$1,260.05	$1,215.58	$1,215.58
58	$1,302.97	$1,302.97	$1,347.28	$1,347.28	$1,317.44	$1,317.44	$1,270.94	$1,270.94
59	$1,331.10	$1,331.10	$1,376.36	$1,376.36	$1,345.88	$1,345.88	$1,298.38	$1,298.38
60	$1,387.86	$1,387.86	$1,435.05	$1,435.05	$1,403.27	$1,403.27	$1,353.74	$1,353.74
61	$1,436.95	$1,436.95	$1,485.82	$1,485.82	$1,452.91	$1,452.91	$1,401.63	$1,401.63
62	$1,469.17	$1,469.17	$1,519.13	$1,519.13	$1,485.48	$1,485.48	$1,433.05	$1,433.05
63	$1,509.56	$1,509.56	$1,560.90	$1,560.90	$1,526.33	$1,526.33	$1,472.46	$1,472.46
64+	$1,534.11	$1,534.11	$1,586.28	$1,586.28	$1,551.15	$1,551.15	$1,496.40	$1,496.40

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010002		79962PA0010002		79962PA0010003		79962PA0010003		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO $250 Platinum A		Premier Balance PPO $250 Platinum A		Premier Balance PPO $0 Gold A		Premier Balance PPO $0 Gold A		Premier Balance PPO $0 Gold A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	250		250		0		0		0	
Coinsurance =>	1		1		1		1		1	
Copays =>	20		20		35		35		35	
OOP Maximum =>	4000		4000		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$394.56	$394.56	$385.82	$385.82	$363.27	$363.27	$375.62	$375.62	$367.30	$367.30
15	$429.63	$429.63	$420.12	$420.12	$395.56	$395.56	$409.00	$409.00	$399.95	$399.95
16	$443.04	$443.04	$433.23	$433.23	$407.90	$407.90	$421.77	$421.77	$412.43	$412.43
17	$456.45	$456.45	$446.34	$446.34	$420.25	$420.25	$434.54	$434.54	$424.92	$424.92
18	$470.89	$470.89	$460.46	$460.46	$433.55	$433.55	$448.28	$448.28	$438.36	$438.36
19	$485.33	$485.33	$474.58	$474.58	$446.84	$446.84	$462.03	$462.03	$451.80	$451.80
20	$500.29	$500.29	$489.21	$489.21	$460.61	$460.61	$476.27	$476.27	$465.73	$465.73
21	$515.76	$515.76	$504.34	$504.34	$474.86	$474.86	$491.00	$491.00	$480.13	$480.13
22	$515.76	$515.76	$504.34	$504.34	$474.86	$474.86	$491.00	$491.00	$480.13	$480.13
23	$515.76	$515.76	$504.34	$504.34	$474.86	$474.86	$491.00	$491.00	$480.13	$480.13
24	$515.76	$515.76	$504.34	$504.34	$474.86	$474.86	$491.00	$491.00	$480.13	$480.13
25	$517.82	$517.82	$506.36	$506.36	$476.76	$476.76	$492.96	$492.96	$482.05	$482.05
26	$528.14	$528.14	$516.44	$516.44	$486.26	$486.26	$502.78	$502.78	$491.65	$491.65
27	$540.52	$540.52	$528.55	$528.55	$497.65	$497.65	$514.57	$514.57	$503.18	$503.18
28	$560.63	$560.63	$548.22	$548.22	$516.17	$516.17	$533.72	$533.72	$521.90	$521.90
29	$577.14	$577.14	$564.36	$564.36	$531.37	$531.37	$549.43	$549.43	$537.27	$537.27
30	$585.39	$585.39	$572.43	$572.43	$538.97	$538.97	$557.29	$557.29	$544.95	$544.95
31	$597.77	$597.77	$584.53	$584.53	$550.36	$550.36	$569.07	$569.07	$556.47	$556.47
32	$610.14	$610.14	$596.63	$596.63	$561.76	$561.76	$580.85	$580.85	$567.99	$567.99
33	$617.88	$617.88	$604.20	$604.20	$568.88	$568.88	$588.22	$588.22	$575.20	$575.20
34	$626.13	$626.13	$612.27	$612.27	$576.48	$576.48	$596.07	$596.07	$582.88	$582.88
35	$630.26	$630.26	$616.30	$616.30	$580.28	$580.28	$600.00	$600.00	$586.72	$586.72
36	$634.38	$634.38	$620.34	$620.34	$584.08	$584.08	$603.93	$603.93	$590.56	$590.56
37	$638.51	$638.51	$624.37	$624.37	$587.88	$587.88	$607.86	$607.86	$594.40	$594.40
38	$642.64	$642.64	$628.41	$628.41	$591.68	$591.68	$611.79	$611.79	$598.24	$598.24
39	$650.89	$650.89	$636.48	$636.48	$599.27	$599.27	$619.64	$619.64	$605.92	$605.92
40	$659.14	$659.14	$644.55	$644.55	$606.87	$606.87	$627.50	$627.50	$613.61	$613.61
41	$671.52	$671.52	$656.65	$656.65	$618.27	$618.27	$639.28	$639.28	$625.13	$625.13
42	$683.38	$683.38	$668.25	$668.25	$629.19	$629.19	$650.58	$650.58	$636.17	$636.17
43	$699.89	$699.89	$684.39	$684.39	$644.39	$644.39	$666.29	$666.29	$651.54	$651.54
44	$720.52	$720.52	$704.56	$704.56	$663.38	$663.38	$685.93	$685.93	$670.74	$670.74
45	$744.76	$744.76	$728.27	$728.27	$685.70	$685.70	$709.00	$709.00	$693.31	$693.31
46	$773.64	$773.64	$756.51	$756.51	$712.29	$712.29	$736.50	$736.50	$720.20	$720.20
47	$806.13	$806.13	$788.28	$788.28	$742.21	$742.21	$767.43	$767.43	$750.44	$750.44
48	$843.27	$843.27	$824.60	$824.60	$776.40	$776.40	$802.79	$802.79	$785.01	$785.01
49	$879.89	$879.89	$860.40	$860.40	$810.11	$810.11	$837.65	$837.65	$819.10	$819.10
50	$921.15	$921.15	$900.75	$900.75	$848.10	$848.10	$876.93	$876.93	$857.51	$857.51
51	$961.89	$961.89	$940.59	$940.59	$885.61	$885.61	$915.72	$915.72	$895.44	$895.44
52	$1,006.76	$1,006.76	$984.47	$984.47	$926.93	$926.93	$958.43	$958.43	$937.21	$937.21
53	$1,052.15	$1,052.15	$1,028.85	$1,028.85	$968.71	$968.71	$1,001.64	$1,001.64	$979.47	$979.47
54	$1,101.15	$1,101.15	$1,076.77	$1,076.77	$1,013.83	$1,013.83	$1,048.29	$1,048.29	$1,025.08	$1,025.08
55	$1,150.14	$1,150.14	$1,124.68	$1,124.68	$1,058.94	$1,058.94	$1,094.93	$1,094.93	$1,070.69	$1,070.69
56	$1,203.27	$1,203.27	$1,176.63	$1,176.63	$1,107.85	$1,107.85	$1,145.50	$1,145.50	$1,120.14	$1,120.14
57	$1,256.91	$1,256.91	$1,229.08	$1,229.08	$1,157.23	$1,157.23	$1,196.57	$1,196.57	$1,170.08	$1,170.08
58	$1,314.16	$1,314.16	$1,285.06	$1,285.06	$1,209.94	$1,209.94	$1,251.07	$1,251.07	$1,223.37	$1,223.37
59	$1,342.52	$1,342.52	$1,312.80	$1,312.80	$1,236.06	$1,236.06	$1,278.07	$1,278.07	$1,249.78	$1,249.78
60	$1,399.77	$1,399.77	$1,368.78	$1,368.78	$1,288.77	$1,288.77	$1,332.57	$1,332.57	$1,303.07	$1,303.07
61	$1,449.29	$1,449.29	$1,417.20	$1,417.20	$1,334.36	$1,334.36	$1,379.71	$1,379.71	$1,349.17	$1,349.17
62	$1,481.78	$1,481.78	$1,448.97	$1,448.97	$1,364.27	$1,364.27	$1,410.64	$1,410.64	$1,379.41	$1,379.41
63	$1,522.52	$1,522.52	$1,488.81	$1,488.81	$1,401.79	$1,401.79	$1,449.43	$1,449.43	$1,417.34	$1,417.34
64+	$1,547.28	$1,547.28	$1,513.02	$1,513.02	$1,424.58	$1,424.58	$1,473.00	$1,473.00	$1,440.39	$1,440.39

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010004		79962PA0010004		79962PA0010004		79962PA0010005		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO $250 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $500 A		Premier Balance PPO $500 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	250		250		250		500		500	
Coinsurance =>	1		1		1		1		1	
Copays =>	35		35		35		30		30	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$357.98	$357.98	$370.15	$370.15	$361.95	$361.95	$351.77	$351.77	$363.73	$363.73
15	$389.80	$389.80	$403.06	$403.06	$394.13	$394.13	$383.04	$383.04	$396.06	$396.06
16	$401.97	$401.97	$415.64	$415.64	$406.43	$406.43	$394.99	$394.99	$408.42	$408.42
17	$414.14	$414.14	$428.22	$428.22	$418.73	$418.73	$406.95	$406.95	$420.78	$420.78
18	$427.24	$427.24	$441.76	$441.76	$431.98	$431.98	$419.82	$419.82	$434.09	$434.09
19	$440.34	$440.34	$455.31	$455.31	$445.22	$445.22	$432.70	$432.70	$447.41	$447.41
20	$453.91	$453.91	$469.34	$469.34	$458.95	$458.95	$446.04	$446.04	$461.20	$461.20
21	$467.95	$467.95	$483.86	$483.86	$473.14	$473.14	$459.83	$459.83	$475.46	$475.46
22	$467.95	$467.95	$483.86	$483.86	$473.14	$473.14	$459.83	$459.83	$475.46	$475.46
23	$467.95	$467.95	$483.86	$483.86	$473.14	$473.14	$459.83	$459.83	$475.46	$475.46
24	$467.95	$467.95	$483.86	$483.86	$473.14	$473.14	$459.83	$459.83	$475.46	$475.46
25	$469.82	$469.82	$485.80	$485.80	$475.03	$475.03	$461.67	$461.67	$477.36	$477.36
26	$479.18	$479.18	$495.47	$495.47	$484.50	$484.50	$470.87	$470.87	$486.87	$486.87
27	$490.41	$490.41	$507.09	$507.09	$495.85	$495.85	$481.90	$481.90	$498.28	$498.28
28	$508.66	$508.66	$525.96	$525.96	$514.30	$514.30	$499.84	$499.84	$516.83	$516.83
29	$523.64	$523.64	$541.44	$541.44	$529.44	$529.44	$514.55	$514.55	$532.04	$532.04
30	$531.12	$531.12	$549.18	$549.18	$537.01	$537.01	$521.91	$521.91	$539.65	$539.65
31	$542.35	$542.35	$560.79	$560.79	$548.37	$548.37	$532.94	$532.94	$551.06	$551.06
32	$553.58	$553.58	$572.41	$572.41	$559.72	$559.72	$543.98	$543.98	$562.47	$562.47
33	$560.60	$560.60	$579.66	$579.66	$566.82	$566.82	$550.88	$550.88	$569.60	$569.60
34	$568.09	$568.09	$587.41	$587.41	$574.39	$574.39	$558.23	$558.23	$577.21	$577.21
35	$571.83	$571.83	$591.28	$591.28	$578.18	$578.18	$561.91	$561.91	$581.01	$581.01
36	$575.58	$575.58	$595.15	$595.15	$581.96	$581.96	$565.59	$565.59	$584.82	$584.82
37	$579.32	$579.32	$599.02	$599.02	$585.75	$585.75	$569.27	$569.27	$588.62	$588.62
38	$583.07	$583.07	$602.89	$602.89	$589.53	$589.53	$572.95	$572.95	$592.42	$592.42
39	$590.55	$590.55	$610.63	$610.63	$597.10	$597.10	$580.31	$580.31	$600.03	$600.03
40	$598.04	$598.04	$618.37	$618.37	$604.67	$604.67	$587.66	$587.66	$607.64	$607.64
41	$609.27	$609.27	$629.99	$629.99	$616.03	$616.03	$598.70	$598.70	$619.05	$619.05
42	$620.03	$620.03	$641.11	$641.11	$626.91	$626.91	$609.27	$609.27	$629.98	$629.98
43	$635.01	$635.01	$656.60	$656.60	$642.05	$642.05	$623.99	$623.99	$645.20	$645.20
44	$653.73	$653.73	$675.95	$675.95	$660.98	$660.98	$642.38	$642.38	$664.22	$664.22
45	$675.72	$675.72	$698.69	$698.69	$683.21	$683.21	$663.99	$663.99	$686.56	$686.56
46	$701.93	$701.93	$725.79	$725.79	$709.71	$709.71	$689.75	$689.75	$713.19	$713.19
47	$731.41	$731.41	$756.27	$756.27	$739.52	$739.52	$718.71	$718.71	$743.14	$743.14
48	$765.10	$765.10	$791.11	$791.11	$773.58	$773.58	$751.82	$751.82	$777.38	$777.38
49	$798.32	$798.32	$825.47	$825.47	$807.18	$807.18	$784.47	$784.47	$811.13	$811.13
50	$835.76	$835.76	$864.17	$864.17	$845.03	$845.03	$821.26	$821.26	$849.17	$849.17
51	$872.73	$872.73	$902.40	$902.40	$882.41	$882.41	$857.58	$857.58	$886.73	$886.73
52	$913.44	$913.44	$944.49	$944.49	$923.57	$923.57	$897.59	$897.59	$928.10	$928.10
53	$954.62	$954.62	$987.07	$987.07	$965.21	$965.21	$938.05	$938.05	$969.94	$969.94
54	$999.07	$999.07	$1,033.04	$1,033.04	$1,010.15	$1,010.15	$981.74	$981.74	$1,015.11	$1,015.11
55	$1,043.53	$1,043.53	$1,079.01	$1,079.01	$1,055.10	$1,055.10	$1,025.42	$1,025.42	$1,060.28	$1,060.28
56	$1,091.73	$1,091.73	$1,128.85	$1,128.85	$1,103.84	$1,103.84	$1,072.78	$1,072.78	$1,109.25	$1,109.25
57	$1,140.39	$1,140.39	$1,179.17	$1,179.17	$1,153.04	$1,153.04	$1,120.61	$1,120.61	$1,158.70	$1,158.70
58	$1,192.34	$1,192.34	$1,232.88	$1,232.88	$1,205.56	$1,205.56	$1,171.65	$1,171.65	$1,211.47	$1,211.47
59	$1,218.07	$1,218.07	$1,259.49	$1,259.49	$1,231.58	$1,231.58	$1,196.94	$1,196.94	$1,237.62	$1,237.62
60	$1,270.02	$1,270.02	$1,313.20	$1,313.20	$1,284.10	$1,284.10	$1,247.98	$1,247.98	$1,290.40	$1,290.40
61	$1,314.94	$1,314.94	$1,359.65	$1,359.65	$1,329.52	$1,329.52	$1,292.12	$1,292.12	$1,336.04	$1,336.04
62	$1,344.42	$1,344.42	$1,390.13	$1,390.13	$1,359.33	$1,359.33	$1,321.09	$1,321.09	$1,366.00	$1,366.00
63	$1,381.39	$1,381.39	$1,428.35	$1,428.35	$1,396.71	$1,396.71	$1,357.42	$1,357.42	$1,403.56	$1,403.56
64+	$1,403.85	$1,403.85	$1,451.58	$1,451.58	$1,419.42	$1,419.42	$1,379.49	$1,379.49	$1,426.38	$1,426.38

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010005		79962PA0010006		79962PA0010006		79962PA0010006		79962PA0010007	
Plan Marketing Name =>	Premier Balance PPO $500 A		Premier Balance PPO $750 A		Premier Balance PPO $750 A		Premier Balance PPO $750 A		Premier Balance PPO $1000 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	500		750		750		750		1000	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		30		30		30	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$355.67	$355.67	$348.93	$348.93	$360.80	$360.80	$352.80	$352.80	$343.49	$343.49
15	$387.29	$387.29	$379.95	$379.95	$392.87	$392.87	$384.16	$384.16	$374.03	$374.03
16	$399.37	$399.37	$391.81	$391.81	$405.13	$405.13	$396.15	$396.15	$385.70	$385.70
17	$411.46	$411.46	$403.67	$403.67	$417.39	$417.39	$408.14	$408.14	$397.37	$397.37
18	$424.48	$424.48	$416.44	$416.44	$430.60	$430.60	$421.06	$421.06	$409.95	$409.95
19	$437.50	$437.50	$429.21	$429.21	$443.80	$443.80	$433.97	$433.97	$422.52	$422.52
20	$450.98	$450.98	$442.44	$442.44	$457.48	$457.48	$447.34	$447.34	$435.54	$435.54
21	$464.93	$464.93	$456.12	$456.12	$471.63	$471.63	$461.18	$461.18	$449.01	$449.01
22	$464.93	$464.93	$456.12	$456.12	$471.63	$471.63	$461.18	$461.18	$449.01	$449.01
23	$464.93	$464.93	$456.12	$456.12	$471.63	$471.63	$461.18	$461.18	$449.01	$449.01
24	$464.93	$464.93	$456.12	$456.12	$471.63	$471.63	$461.18	$461.18	$449.01	$449.01
25	$466.79	$466.79	$457.94	$457.94	$473.52	$473.52	$463.02	$463.02	$450.81	$450.81
26	$476.09	$476.09	$467.07	$467.07	$482.95	$482.95	$472.25	$472.25	$459.79	$459.79
27	$487.25	$487.25	$478.01	$478.01	$494.27	$494.27	$483.32	$483.32	$470.56	$470.56
28	$505.38	$505.38	$495.80	$495.80	$512.66	$512.66	$501.30	$501.30	$488.07	$488.07
29	$520.26	$520.26	$510.40	$510.40	$527.75	$527.75	$516.06	$516.06	$502.44	$502.44
30	$527.70	$527.70	$517.70	$517.70	$535.30	$535.30	$523.44	$523.44	$509.63	$509.63
31	$538.85	$538.85	$528.64	$528.64	$546.62	$546.62	$534.51	$534.51	$520.40	$520.40
32	$550.01	$550.01	$539.59	$539.59	$557.94	$557.94	$545.58	$545.58	$531.18	$531.18
33	$556.99	$556.99	$546.43	$546.43	$565.01	$565.01	$552.49	$552.49	$537.91	$537.91
34	$564.43	$564.43	$553.73	$553.73	$572.56	$572.56	$559.87	$559.87	$545.10	$545.10
35	$568.14	$568.14	$557.38	$557.38	$576.33	$576.33	$563.56	$563.56	$548.69	$548.69
36	$571.86	$571.86	$561.03	$561.03	$580.10	$580.10	$567.25	$567.25	$552.28	$552.28
37	$575.58	$575.58	$564.68	$564.68	$583.88	$583.88	$570.94	$570.94	$555.87	$555.87
38	$579.30	$579.30	$568.33	$568.33	$587.65	$587.65	$574.63	$574.63	$559.47	$559.47
39	$586.74	$586.74	$575.62	$575.62	$595.20	$595.20	$582.01	$582.01	$566.65	$566.65
40	$594.18	$594.18	$582.92	$582.92	$602.74	$602.74	$589.39	$589.39	$573.83	$573.83
41	$605.34	$605.34	$593.87	$593.87	$614.06	$614.06	$600.46	$600.46	$584.61	$584.61
42	$616.03	$616.03	$604.36	$604.36	$624.91	$624.91	$611.06	$611.06	$594.94	$594.94
43	$630.91	$630.91	$618.95	$618.95	$640.00	$640.00	$625.82	$625.82	$609.31	$609.31
44	$649.51	$649.51	$637.20	$637.20	$658.87	$658.87	$644.27	$644.27	$627.27	$627.27
45	$671.36	$671.36	$658.64	$658.64	$681.03	$681.03	$665.94	$665.94	$648.37	$648.37
46	$697.40	$697.40	$684.18	$684.18	$707.45	$707.45	$691.77	$691.77	$673.52	$673.52
47	$726.69	$726.69	$712.92	$712.92	$737.16	$737.16	$720.82	$720.82	$701.80	$701.80
48	$760.16	$760.16	$745.76	$745.76	$771.12	$771.12	$754.03	$754.03	$734.13	$734.13
49	$793.17	$793.17	$778.14	$778.14	$804.60	$804.60	$786.77	$786.77	$766.01	$766.01
50	$830.36	$830.36	$814.63	$814.63	$842.33	$842.33	$823.67	$823.67	$801.93	$801.93
51	$867.09	$867.09	$850.66	$850.66	$879.59	$879.59	$860.10	$860.10	$837.40	$837.40
52	$907.54	$907.54	$890.35	$890.35	$920.62	$920.62	$900.22	$900.22	$876.47	$876.47
53	$948.46	$948.46	$930.48	$930.48	$962.13	$962.13	$940.81	$940.81	$915.98	$915.98
54	$992.63	$992.63	$973.82	$973.82	$1,006.93	$1,006.93	$984.62	$984.62	$958.64	$958.64
55	$1,036.79	$1,036.79	$1,017.15	$1,017.15	$1,051.73	$1,051.73	$1,028.43	$1,028.43	$1,001.29	$1,001.29
56	$1,084.68	$1,084.68	$1,064.13	$1,064.13	$1,100.31	$1,100.31	$1,075.93	$1,075.93	$1,047.54	$1,047.54
57	$1,133.03	$1,133.03	$1,111.56	$1,111.56	$1,149.36	$1,149.36	$1,123.90	$1,123.90	$1,094.24	$1,094.24
58	$1,184.64	$1,184.64	$1,162.19	$1,162.19	$1,201.71	$1,201.71	$1,175.09	$1,175.09	$1,144.08	$1,144.08
59	$1,210.21	$1,210.21	$1,187.28	$1,187.28	$1,227.65	$1,227.65	$1,200.45	$1,200.45	$1,168.77	$1,168.77
60	$1,261.82	$1,261.82	$1,237.91	$1,237.91	$1,280.00	$1,280.00	$1,251.64	$1,251.64	$1,218.61	$1,218.61
61	$1,306.45	$1,306.45	$1,281.70	$1,281.70	$1,325.28	$1,325.28	$1,295.92	$1,295.92	$1,261.72	$1,261.72
62	$1,335.74	$1,335.74	$1,310.43	$1,310.43	$1,354.99	$1,354.99	$1,324.97	$1,324.97	$1,290.01	$1,290.01
63	$1,372.47	$1,372.47	$1,346.47	$1,346.47	$1,392.25	$1,392.25	$1,361.40	$1,361.40	$1,325.48	$1,325.48
64+	$1,394.79	$1,394.79	$1,368.36	$1,368.36	$1,414.89	$1,414.89	$1,383.54	$1,383.54	$1,347.03	$1,347.03

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010007		79962PA0010007		79962PA0010008		79962PA0010008		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO $1000 A		Premier Balance PPO $1000 A		Premier Balance PPO $1250 A		Premier Balance PPO $1250 A		Premier Balance PPO $1250 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1000		1000		1250		1250		1250	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		30		30		30	
OOP Maximum =>	8550		8550		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$355.17	$355.17	$347.31	$347.31	$338.74	$338.74	$350.26	$350.26	$342.50	$342.50
15	$386.75	$386.75	$378.18	$378.18	$368.85	$368.85	$381.39	$381.39	$372.94	$372.94
16	$398.82	$398.82	$389.99	$389.99	$380.37	$380.37	$393.29	$393.29	$384.58	$384.58
17	$410.89	$410.89	$401.79	$401.79	$391.88	$391.88	$405.20	$405.20	$396.22	$396.22
18	$423.89	$423.89	$414.50	$414.50	$404.28	$404.28	$418.02	$418.02	$408.76	$408.76
19	$436.89	$436.89	$427.21	$427.21	$416.67	$416.67	$430.84	$430.84	$421.30	$421.30
20	$450.35	$450.35	$440.38	$440.38	$429.52	$429.52	$444.11	$444.11	$434.28	$434.28
21	$464.28	$464.28	$454.00	$454.00	$442.80	$442.80	$457.85	$457.85	$447.71	$447.71
22	$464.28	$464.28	$454.00	$454.00	$442.80	$442.80	$457.85	$457.85	$447.71	$447.71
23	$464.28	$464.28	$454.00	$454.00	$442.80	$442.80	$457.85	$457.85	$447.71	$447.71
24	$464.28	$464.28	$454.00	$454.00	$442.80	$442.80	$457.85	$457.85	$447.71	$447.71
25	$466.14	$466.14	$455.82	$455.82	$444.57	$444.57	$459.68	$459.68	$449.50	$449.50
26	$475.42	$475.42	$464.90	$464.90	$453.43	$453.43	$468.84	$468.84	$458.46	$458.46
27	$486.57	$486.57	$475.79	$475.79	$464.05	$464.05	$479.83	$479.83	$469.20	$469.20
28	$504.67	$504.67	$493.50	$493.50	$481.32	$481.32	$497.68	$497.68	$486.66	$486.66
29	$519.53	$519.53	$508.03	$508.03	$495.49	$495.49	$512.33	$512.33	$500.99	$500.99
30	$526.96	$526.96	$515.29	$515.29	$502.58	$502.58	$519.66	$519.66	$508.15	$508.15
31	$538.10	$538.10	$526.19	$526.19	$513.21	$513.21	$530.65	$530.65	$518.90	$518.90
32	$549.24	$549.24	$537.08	$537.08	$523.83	$523.83	$541.64	$541.64	$529.64	$529.64
33	$556.21	$556.21	$543.89	$543.89	$530.47	$530.47	$548.50	$548.50	$536.36	$536.36
34	$563.64	$563.64	$551.16	$551.16	$537.56	$537.56	$555.83	$555.83	$543.52	$543.52
35	$567.35	$567.35	$554.79	$554.79	$541.10	$541.10	$559.49	$559.49	$547.10	$547.10
36	$571.06	$571.06	$558.42	$558.42	$544.64	$544.64	$563.16	$563.16	$550.68	$550.68
37	$574.78	$574.78	$562.05	$562.05	$548.19	$548.19	$566.82	$566.82	$554.26	$554.26
38	$578.49	$578.49	$565.68	$565.68	$551.73	$551.73	$570.48	$570.48	$557.85	$557.85
39	$585.92	$585.92	$572.95	$572.95	$558.81	$558.81	$577.81	$577.81	$565.01	$565.01
40	$593.35	$593.35	$580.21	$580.21	$565.90	$565.90	$585.13	$585.13	$572.17	$572.17
41	$604.49	$604.49	$591.11	$591.11	$576.53	$576.53	$596.12	$596.12	$582.92	$582.92
42	$615.17	$615.17	$601.55	$601.55	$586.71	$586.71	$606.65	$606.65	$593.22	$593.22
43	$630.03	$630.03	$616.08	$616.08	$600.88	$600.88	$621.30	$621.30	$607.54	$607.54
44	$648.60	$648.60	$634.24	$634.24	$618.59	$618.59	$639.62	$639.62	$625.45	$625.45
45	$670.42	$670.42	$655.58	$655.58	$639.40	$639.40	$661.14	$661.14	$646.49	$646.49
46	$696.42	$696.42	$681.00	$681.00	$664.20	$664.20	$686.78	$686.78	$671.57	$671.57
47	$725.67	$725.67	$709.60	$709.60	$692.10	$692.10	$715.62	$715.62	$699.77	$699.77
48	$759.10	$759.10	$742.29	$742.29	$723.98	$723.98	$748.58	$748.58	$732.01	$732.01
49	$792.06	$792.06	$774.52	$774.52	$755.42	$755.42	$781.09	$781.09	$763.79	$763.79
50	$829.20	$829.20	$810.84	$810.84	$790.84	$790.84	$817.72	$817.72	$799.61	$799.61
51	$865.88	$865.88	$846.71	$846.71	$825.82	$825.82	$853.89	$853.89	$834.98	$834.98
52	$906.27	$906.27	$886.21	$886.21	$864.35	$864.35	$893.72	$893.72	$873.93	$873.93
53	$947.13	$947.13	$926.16	$926.16	$903.31	$903.31	$934.01	$934.01	$913.33	$913.33
54	$991.24	$991.24	$969.29	$969.29	$945.38	$945.38	$977.51	$977.51	$955.86	$955.86
55	$1,035.34	$1,035.34	$1,012.42	$1,012.42	$987.44	$987.44	$1,021.01	$1,021.01	$998.39	$998.39
56	$1,083.17	$1,083.17	$1,059.18	$1,059.18	$1,033.05	$1,033.05	$1,068.16	$1,068.16	$1,044.51	$1,044.51
57	$1,131.45	$1,131.45	$1,106.40	$1,106.40	$1,079.10	$1,079.10	$1,115.78	$1,115.78	$1,091.07	$1,091.07
58	$1,182.99	$1,182.99	$1,156.79	$1,156.79	$1,128.25	$1,128.25	$1,166.60	$1,166.60	$1,140.77	$1,140.77
59	$1,208.52	$1,208.52	$1,181.76	$1,181.76	$1,152.61	$1,152.61	$1,191.78	$1,191.78	$1,165.39	$1,165.39
60	$1,260.06	$1,260.06	$1,232.16	$1,232.16	$1,201.76	$1,201.76	$1,242.60	$1,242.60	$1,215.08	$1,215.08
61	$1,304.63	$1,304.63	$1,275.74	$1,275.74	$1,244.27	$1,244.27	$1,286.56	$1,286.56	$1,258.07	$1,258.07
62	$1,333.88	$1,333.88	$1,304.34	$1,304.34	$1,272.16	$1,272.16	$1,315.40	$1,315.40	$1,286.27	$1,286.27
63	$1,370.55	$1,370.55	$1,340.21	$1,340.21	$1,307.15	$1,307.15	$1,351.57	$1,351.57	$1,321.64	$1,321.64
64+	$1,392.84	$1,392.84	$1,362.00	$1,362.00	$1,328.40	$1,328.40	$1,373.55	$1,373.55	$1,343.13	$1,343.13

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010016		79962PA0010016		79962PA0010016		79962PA0010009		79962PA0010009	
Plan Marketing Name =>	Premier Balance PPO $1400 A		Premier Balance PPO $1400 A		Premier Balance PPO $1400 A		Premier Balance PPO $1500 A		Premier Balance PPO $1500 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1400		1400		1400		1500		1500	
Coinsurance =>	1		1		1		1		1	
Copays =>	45		45		45		30		30	
OOP Maximum =>	7900		7900		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$328.74	$328.74	$339.91	$339.91	$332.38	$332.38	$334.31	$334.31	$345.67	$345.67
15	$357.96	$357.96	$370.13	$370.13	$361.93	$361.93	$364.02	$364.02	$376.40	$376.40
16	$369.13	$369.13	$381.68	$381.68	$373.23	$373.23	$375.38	$375.38	$388.15	$388.15
17	$380.30	$380.30	$393.23	$393.23	$384.52	$384.52	$386.75	$386.75	$399.90	$399.90
18	$392.33	$392.33	$405.67	$405.67	$396.69	$396.69	$398.98	$398.98	$412.55	$412.55
19	$404.37	$404.37	$418.11	$418.11	$408.86	$408.86	$411.22	$411.22	$425.20	$425.20
20	$416.83	$416.83	$431.00	$431.00	$421.46	$421.46	$423.89	$423.89	$438.30	$438.30
21	$429.72	$429.72	$444.33	$444.33	$434.49	$434.49	$437.00	$437.00	$451.86	$451.86
22	$429.72	$429.72	$444.33	$444.33	$434.49	$434.49	$437.00	$437.00	$451.86	$451.86
23	$429.72	$429.72	$444.33	$444.33	$434.49	$434.49	$437.00	$437.00	$451.86	$451.86
24	$429.72	$429.72	$444.33	$444.33	$434.49	$434.49	$437.00	$437.00	$451.86	$451.86
25	$431.44	$431.44	$446.11	$446.11	$436.23	$436.23	$438.75	$438.75	$453.67	$453.67
26	$440.03	$440.03	$454.99	$454.99	$444.92	$444.92	$447.49	$447.49	$462.70	$462.70
27	$450.35	$450.35	$465.66	$465.66	$455.35	$455.35	$457.98	$457.98	$473.55	$473.55
28	$467.11	$467.11	$482.99	$482.99	$472.29	$472.29	$475.02	$475.02	$491.17	$491.17
29	$480.86	$480.86	$497.21	$497.21	$486.19	$486.19	$489.00	$489.00	$505.63	$505.63
30	$487.73	$487.73	$504.31	$504.31	$493.15	$493.15	$496.00	$496.00	$512.86	$512.86
31	$498.05	$498.05	$514.98	$514.98	$503.57	$503.57	$506.48	$506.48	$523.71	$523.71
32	$508.36	$508.36	$525.64	$525.64	$514.00	$514.00	$516.97	$516.97	$534.55	$534.55
33	$514.80	$514.80	$532.31	$532.31	$520.52	$520.52	$523.53	$523.53	$541.33	$541.33
34	$521.68	$521.68	$539.42	$539.42	$527.47	$527.47	$530.52	$530.52	$548.56	$548.56
35	$525.12	$525.12	$542.97	$542.97	$530.95	$530.95	$534.01	$534.01	$552.17	$552.17
36	$528.56	$528.56	$546.53	$546.53	$534.42	$534.42	$537.51	$537.51	$555.79	$555.79
37	$531.99	$531.99	$550.08	$550.08	$537.90	$537.90	$541.01	$541.01	$559.40	$559.40
38	$535.43	$535.43	$553.64	$553.64	$541.37	$541.37	$544.50	$544.50	$563.02	$563.02
39	$542.31	$542.31	$560.74	$560.74	$548.33	$548.33	$551.49	$551.49	$570.25	$570.25
40	$549.18	$549.18	$567.85	$567.85	$555.28	$555.28	$558.49	$558.49	$577.48	$577.48
41	$559.50	$559.50	$578.52	$578.52	$565.71	$565.71	$568.97	$568.97	$588.32	$588.32
42	$569.38	$569.38	$588.74	$588.74	$575.70	$575.70	$579.03	$579.03	$598.71	$598.71
43	$583.13	$583.13	$602.96	$602.96	$589.60	$589.60	$593.01	$593.01	$613.17	$613.17
44	$600.32	$600.32	$620.73	$620.73	$606.98	$606.98	$610.49	$610.49	$631.25	$631.25
45	$620.52	$620.52	$641.61	$641.61	$627.40	$627.40	$631.03	$631.03	$652.49	$652.49
46	$644.58	$644.58	$666.50	$666.50	$651.74	$651.74	$655.50	$655.50	$677.79	$677.79
47	$671.65	$671.65	$694.49	$694.49	$679.11	$679.11	$683.03	$683.03	$706.26	$706.26
48	$702.59	$702.59	$726.48	$726.48	$710.39	$710.39	$714.50	$714.50	$738.79	$738.79
49	$733.10	$733.10	$758.03	$758.03	$741.24	$741.24	$745.52	$745.52	$770.87	$770.87
50	$767.48	$767.48	$793.57	$793.57	$776.00	$776.00	$780.48	$780.48	$807.02	$807.02
51	$801.43	$801.43	$828.68	$828.68	$810.32	$810.32	$815.01	$815.01	$842.72	$842.72
52	$838.81	$838.81	$867.33	$867.33	$848.12	$848.12	$853.02	$853.02	$882.03	$882.03
53	$876.63	$876.63	$906.43	$906.43	$886.36	$886.36	$891.48	$891.48	$921.79	$921.79
54	$917.45	$917.45	$948.64	$948.64	$927.64	$927.64	$933.00	$933.00	$964.72	$964.72
55	$958.28	$958.28	$990.86	$990.86	$968.91	$968.91	$974.51	$974.51	$1,007.65	$1,007.65
56	$1,002.54	$1,002.54	$1,036.62	$1,036.62	$1,013.67	$1,013.67	$1,019.52	$1,019.52	$1,054.19	$1,054.19
57	$1,047.23	$1,047.23	$1,082.83	$1,082.83	$1,058.85	$1,058.85	$1,064.97	$1,064.97	$1,101.18	$1,101.18
58	$1,094.93	$1,094.93	$1,132.15	$1,132.15	$1,107.08	$1,107.08	$1,113.48	$1,113.48	$1,151.34	$1,151.34
59	$1,118.56	$1,118.56	$1,156.59	$1,156.59	$1,130.98	$1,130.98	$1,137.51	$1,137.51	$1,176.19	$1,176.19
60	$1,166.26	$1,166.26	$1,205.91	$1,205.91	$1,179.21	$1,179.21	$1,186.02	$1,186.02	$1,226.35	$1,226.35
61	$1,207.51	$1,207.51	$1,248.57	$1,248.57	$1,220.92	$1,220.92	$1,227.97	$1,227.97	$1,269.73	$1,269.73
62	$1,234.59	$1,234.59	$1,276.56	$1,276.56	$1,248.29	$1,248.29	$1,255.50	$1,255.50	$1,298.19	$1,298.19
63	$1,268.53	$1,268.53	$1,311.66	$1,311.66	$1,282.61	$1,282.61	$1,290.02	$1,290.02	$1,333.89	$1,333.89
64+	$1,289.16	$1,289.16	$1,332.99	$1,332.99	$1,303.47	$1,303.47	$1,311.00	$1,311.00	$1,355.58	$1,355.58

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010009		79962PA0010020		79962PA0010020		79962PA0010020		79962PA0010011	
Plan Marketing Name =>	Premier Balance PPO $1500 A		Premier Balance PPO $1550		Premier Balance PPO $1550		Premier Balance PPO $1550		Premier Balance PPO $2000 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1500		1550		1550		1550		2000	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		15		15		15		30	
OOP Maximum =>	7900		8700		8700		8700		7900	
Pediatric Dental (Yes/No) =>	Yes		Company Name:		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$338.02	$338.02	$327.55	$327.55	$338.69	$338.69	$331.19	$331.19	$326.69	$326.69
15	$368.06	$368.06	$356.67	$356.67	$368.79	$368.79	$360.63	$360.63	$355.72	$355.72
16	$379.55	$379.55	$367.80	$367.80	$380.31	$380.31	$371.89	$371.89	$366.83	$366.83
17	$391.04	$391.04	$378.93	$378.93	$391.82	$391.82	$383.14	$383.14	$377.93	$377.93
18	$403.41	$403.41	$390.92	$390.92	$404.21	$404.21	$395.27	$395.27	$389.89	$389.89
19	$415.78	$415.78	$402.91	$402.91	$416.61	$416.61	$407.39	$407.39	$401.84	$401.84
20	$428.59	$428.59	$415.32	$415.32	$429.45	$429.45	$419.94	$419.94	$414.23	$414.23
21	$441.85	$441.85	$428.17	$428.17	$442.73	$442.73	$432.93	$432.93	$427.04	$427.04
22	$441.85	$441.85	$428.17	$428.17	$442.73	$442.73	$432.93	$432.93	$427.04	$427.04
23	$441.85	$441.85	$428.17	$428.17	$442.73	$442.73	$432.93	$432.93	$427.04	$427.04
24	$441.85	$441.85	$428.17	$428.17	$442.73	$442.73	$432.93	$432.93	$427.04	$427.04
25	$443.62	$443.62	$429.88	$429.88	$444.50	$444.50	$434.66	$434.66	$428.75	$428.75
26	$452.45	$452.45	$438.45	$438.45	$453.36	$453.36	$443.32	$443.32	$437.29	$437.29
27	$463.06	$463.06	$448.72	$448.72	$463.98	$463.98	$453.71	$453.71	$447.54	$447.54
28	$480.29	$480.29	$465.42	$465.42	$481.25	$481.25	$470.59	$470.59	$464.19	$464.19
29	$494.43	$494.43	$479.12	$479.12	$495.41	$495.41	$484.45	$484.45	$477.86	$477.86
30	$501.50	$501.50	$485.97	$485.97	$502.50	$502.50	$491.38	$491.38	$484.69	$484.69
31	$512.10	$512.10	$496.25	$496.25	$513.12	$513.12	$501.77	$501.77	$494.94	$494.94
32	$522.71	$522.71	$506.53	$506.53	$523.75	$523.75	$512.16	$512.16	$505.19	$505.19
33	$529.34	$529.34	$512.95	$512.95	$530.39	$530.39	$518.65	$518.65	$511.59	$511.59
34	$536.41	$536.41	$519.80	$519.80	$537.47	$537.47	$525.58	$525.58	$518.43	$518.43
35	$539.94	$539.94	$523.22	$523.22	$541.02	$541.02	$529.04	$529.04	$521.84	$521.84
36	$543.48	$543.48	$526.65	$526.65	$544.56	$544.56	$532.50	$532.50	$525.26	$525.26
37	$547.01	$547.01	$530.07	$530.07	$548.10	$548.10	$535.97	$535.97	$528.68	$528.68
38	$550.55	$550.55	$533.50	$533.50	$551.64	$551.64	$539.43	$539.43	$532.09	$532.09
39	$557.61	$557.61	$540.35	$540.35	$558.73	$558.73	$546.36	$546.36	$538.92	$538.92
40	$564.68	$564.68	$547.20	$547.20	$565.81	$565.81	$553.28	$553.28	$545.76	$545.76
41	$575.29	$575.29	$557.48	$557.48	$576.43	$576.43	$563.67	$563.67	$556.01	$556.01
42	$585.45	$585.45	$567.33	$567.33	$586.62	$586.62	$573.63	$573.63	$565.83	$565.83
43	$599.59	$599.59	$581.03	$581.03	$600.78	$600.78	$587.49	$587.49	$579.49	$579.49
44	$617.26	$617.26	$598.15	$598.15	$618.49	$618.49	$604.80	$604.80	$596.57	$596.57
45	$638.03	$638.03	$618.28	$618.28	$639.30	$639.30	$625.15	$625.15	$616.65	$616.65
46	$662.78	$662.78	$642.26	$642.26	$664.10	$664.10	$649.40	$649.40	$640.56	$640.56
47	$690.61	$690.61	$669.23	$669.23	$691.99	$691.99	$676.67	$676.67	$667.46	$667.46
48	$722.42	$722.42	$700.06	$700.06	$723.86	$723.86	$707.84	$707.84	$698.21	$698.21
49	$753.80	$753.80	$730.46	$730.46	$755.30	$755.30	$738.58	$738.58	$728.53	$728.53
50	$789.14	$789.14	$764.71	$764.71	$790.72	$790.72	$773.21	$773.21	$762.69	$762.69
51	$824.05	$824.05	$798.54	$798.54	$825.69	$825.69	$807.41	$807.41	$796.43	$796.43
52	$862.49	$862.49	$835.79	$835.79	$864.21	$864.21	$845.08	$845.08	$833.58	$833.58
53	$901.37	$901.37	$873.47	$873.47	$903.17	$903.17	$883.18	$883.18	$871.16	$871.16
54	$943.35	$943.35	$914.14	$914.14	$945.23	$945.23	$924.31	$924.31	$911.73	$911.73
55	$985.33	$985.33	$954.82	$954.82	$987.29	$987.29	$965.43	$965.43	$952.30	$952.30
56	$1,030.84	$1,030.84	$998.92	$998.92	$1,032.89	$1,032.89	$1,010.03	$1,010.03	$996.28	$996.28
57	$1,076.79	$1,076.79	$1,043.45	$1,043.45	$1,078.93	$1,078.93	$1,055.05	$1,055.05	$1,040.70	$1,040.70
58	$1,125.83	$1,125.83	$1,090.98	$1,090.98	$1,128.08	$1,128.08	$1,103.11	$1,103.11	$1,088.10	$1,088.10
59	$1,150.14	$1,150.14	$1,114.53	$1,114.53	$1,152.43	$1,152.43	$1,126.92	$1,126.92	$1,111.59	$1,111.59
60	$1,199.18	$1,199.18	$1,162.05	$1,162.05	$1,201.57	$1,201.57	$1,174.97	$1,174.97	$1,158.99	$1,158.99
61	$1,241.60	$1,241.60	$1,203.16	$1,203.16	$1,244.07	$1,244.07	$1,216.53	$1,216.53	$1,199.98	$1,199.98
62	$1,269.44	$1,269.44	$1,230.13	$1,230.13	$1,271.96	$1,271.96	$1,243.81	$1,243.81	$1,226.89	$1,226.89
63	$1,304.34	$1,304.34	$1,263.96	$1,263.96	$1,306.94	$1,306.94	$1,278.01	$1,278.01	$1,260.62	$1,260.62
64+	$1,325.55	$1,325.55	$1,284.51	$1,284.51	$1,328.19	$1,328.19	$1,298.79	$1,298.79	$1,281.12	$1,281.12

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010011		79962PA0010011		79962PA0010017		79962PA0010017		79962PA0010017	
Plan Marketing Name =>	Premier Balance PPO $2000 A		Premier Balance PPO $2000 A		Premier Balance PPO $2500 A		Premier Balance PPO $2500 A		Premier Balance PPO $2500 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	2000		2000		2500		2500		2500	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		45		45		45	
OOP Maximum =>	7900		7900		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$337.79	$337.79	$330.31	$330.31	$318.94	$318.94	$329.79	$329.79	$322.49	$322.49
15	$367.82	$367.82	$359.67	$359.67	$347.29	$347.29	$359.11	$359.11	$351.15	$351.15
16	$379.30	$379.30	$370.90	$370.90	$358.13	$358.13	$370.31	$370.31	$362.11	$362.11
17	$390.78	$390.78	$382.13	$382.13	$368.97	$368.97	$381.52	$381.52	$373.07	$373.07
18	$403.14	$403.14	$394.22	$394.22	$380.65	$380.65	$393.59	$393.59	$384.88	$384.88
19	$415.51	$415.51	$406.30	$406.30	$392.32	$392.32	$405.67	$405.67	$396.68	$396.68
20	$428.31	$428.31	$418.83	$418.83	$404.41	$404.41	$418.17	$418.17	$408.90	$408.90
21	$441.56	$441.56	$431.78	$431.78	$416.92	$416.92	$431.10	$431.10	$421.55	$421.55
22	$441.56	$441.56	$431.78	$431.78	$416.92	$416.92	$431.10	$431.10	$421.55	$421.55
23	$441.56	$441.56	$431.78	$431.78	$416.92	$416.92	$431.10	$431.10	$421.55	$421.55
24	$441.56	$441.56	$431.78	$431.78	$416.92	$416.92	$431.10	$431.10	$421.55	$421.55
25	$443.33	$443.33	$433.51	$433.51	$418.59	$418.59	$432.82	$432.82	$423.24	$423.24
26	$452.16	$452.16	$442.14	$442.14	$426.93	$426.93	$441.45	$441.45	$431.67	$431.67
27	$462.75	$462.75	$452.51	$452.51	$436.93	$436.93	$451.79	$451.79	$441.78	$441.78
28	$479.98	$479.98	$469.34	$469.34	$453.19	$453.19	$468.61	$468.61	$458.22	$458.22
29	$494.11	$494.11	$483.16	$483.16	$466.53	$466.53	$482.40	$482.40	$471.71	$471.71
30	$501.17	$501.17	$490.07	$490.07	$473.20	$473.20	$489.30	$489.30	$478.46	$478.46
31	$511.77	$511.77	$500.43	$500.43	$483.21	$483.21	$499.64	$499.64	$488.58	$488.58
32	$522.37	$522.37	$510.80	$510.80	$493.22	$493.22	$509.99	$509.99	$498.69	$498.69
33	$528.99	$528.99	$517.27	$517.27	$499.47	$499.47	$516.46	$516.46	$505.02	$505.02
34	$536.05	$536.05	$524.18	$524.18	$506.14	$506.14	$523.36	$523.36	$511.76	$511.76
35	$539.59	$539.59	$527.64	$527.64	$509.48	$509.48	$526.80	$526.80	$515.13	$515.13
36	$543.12	$543.12	$531.09	$531.09	$512.81	$512.81	$530.25	$530.25	$518.51	$518.51
37	$546.65	$546.65	$534.54	$534.54	$516.15	$516.15	$533.70	$533.70	$521.88	$521.88
38	$550.18	$550.18	$538.00	$538.00	$519.48	$519.48	$537.15	$537.15	$525.25	$525.25
39	$557.25	$557.25	$544.91	$544.91	$526.15	$526.15	$544.05	$544.05	$532.00	$532.00
40	$564.31	$564.31	$551.81	$551.81	$532.82	$532.82	$550.95	$550.95	$538.74	$538.74
41	$574.91	$574.91	$562.18	$562.18	$542.83	$542.83	$561.29	$561.29	$548.86	$548.86
42	$585.07	$585.07	$572.11	$572.11	$552.42	$552.42	$571.21	$571.21	$558.55	$558.55
43	$599.20	$599.20	$585.93	$585.93	$565.76	$565.76	$585.00	$585.00	$572.04	$572.04
44	$616.86	$616.86	$603.20	$603.20	$582.44	$582.44	$602.25	$602.25	$588.91	$588.91
45	$637.61	$637.61	$623.49	$623.49	$602.03	$602.03	$622.51	$622.51	$608.72	$608.72
46	$662.34	$662.34	$647.67	$647.67	$625.38	$625.38	$646.65	$646.65	$632.33	$632.33
47	$690.16	$690.16	$674.87	$674.87	$651.65	$651.65	$673.81	$673.81	$658.88	$658.88
48	$721.95	$721.95	$705.96	$705.96	$681.66	$681.66	$704.85	$704.85	$689.23	$689.23
49	$753.30	$753.30	$736.62	$736.62	$711.27	$711.27	$735.46	$735.46	$719.16	$719.16
50	$788.63	$788.63	$771.16	$771.16	$744.62	$744.62	$769.94	$769.94	$752.89	$752.89
51	$823.51	$823.51	$805.27	$805.27	$777.56	$777.56	$804.00	$804.00	$786.19	$786.19
52	$861.93	$861.93	$842.83	$842.83	$813.83	$813.83	$841.51	$841.51	$822.87	$822.87
53	$900.78	$900.78	$880.83	$880.83	$850.52	$850.52	$879.44	$879.44	$859.96	$859.96
54	$942.73	$942.73	$921.85	$921.85	$890.12	$890.12	$920.40	$920.40	$900.01	$900.01
55	$984.68	$984.68	$962.87	$962.87	$929.73	$929.73	$961.35	$961.35	$940.06	$940.06
56	$1,030.16	$1,030.16	$1,007.34	$1,007.34	$972.67	$972.67	$1,005.76	$1,005.76	$983.48	$983.48
57	$1,076.08	$1,076.08	$1,052.25	$1,052.25	$1,016.03	$1,016.03	$1,050.59	$1,050.59	$1,027.32	$1,027.32
58	$1,125.09	$1,125.09	$1,100.18	$1,100.18	$1,062.31	$1,062.31	$1,098.44	$1,098.44	$1,074.11	$1,074.11
59	$1,149.38	$1,149.38	$1,123.92	$1,123.92	$1,085.24	$1,085.24	$1,122.15	$1,122.15	$1,097.29	$1,097.29
60	$1,198.39	$1,198.39	$1,171.85	$1,171.85	$1,131.52	$1,131.52	$1,170.01	$1,170.01	$1,144.09	$1,144.09
61	$1,240.78	$1,240.78	$1,213.30	$1,213.30	$1,171.55	$1,171.55	$1,211.39	$1,211.39	$1,184.56	$1,184.56
62	$1,268.60	$1,268.60	$1,240.50	$1,240.50	$1,197.81	$1,197.81	$1,238.55	$1,238.55	$1,211.11	$1,211.11
63	$1,303.49	$1,303.49	$1,274.61	$1,274.61	$1,230.75	$1,230.75	$1,272.61	$1,272.61	$1,244.42	$1,244.42
64+	$1,324.68	$1,324.68	$1,295.34	$1,295.34	$1,250.76	$1,250.76	$1,293.30	$1,293.30	$1,264.65	$1,264.65

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010021		79962PA0010021		79962PA0010021		79962PA0010022		79962PA0010022	
Plan Marketing Name =>	Premier Balance PPO $2500 1x		Premier Balance PPO $2500 1x		Premier Balance PPO $2500 1x		Premier Balance PPO $3000		Premier Balance PPO $3000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	2500		2500		2500		3000		3000	
Coinsurance =>	1		1		1		1		1	
Copays =>	15		15		15		15		15	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$322.71	$322.71	$333.68	$333.68	$326.29	$326.29	$322.03	$322.03	$332.98	$332.98
15	$351.39	$351.39	$363.34	$363.34	$355.29	$355.29	$350.66	$350.66	$362.58	$362.58
16	$362.36	$362.36	$374.68	$374.68	$366.38	$366.38	$361.60	$361.60	$373.90	$373.90
17	$373.33	$373.33	$386.02	$386.02	$377.47	$377.47	$372.55	$372.55	$385.21	$385.21
18	$385.14	$385.14	$398.23	$398.23	$389.41	$389.41	$384.34	$384.34	$397.40	$397.40
19	$396.95	$396.95	$410.45	$410.45	$401.36	$401.36	$396.12	$396.12	$409.59	$409.59
20	$409.18	$409.18	$423.09	$423.09	$413.72	$413.72	$408.33	$408.33	$422.21	$422.21
21	$421.84	$421.84	$436.18	$436.18	$426.52	$426.52	$420.96	$420.96	$435.27	$435.27
22	$421.84	$421.84	$436.18	$436.18	$426.52	$426.52	$420.96	$420.96	$435.27	$435.27
23	$421.84	$421.84	$436.18	$436.18	$426.52	$426.52	$420.96	$420.96	$435.27	$435.27
24	$421.84	$421.84	$436.18	$436.18	$426.52	$426.52	$420.96	$420.96	$435.27	$435.27
25	$423.53	$423.53	$437.92	$437.92	$428.23	$428.23	$422.64	$422.64	$437.01	$437.01
26	$431.96	$431.96	$446.65	$446.65	$436.76	$436.76	$431.06	$431.06	$445.72	$445.72
27	$442.09	$442.09	$457.12	$457.12	$446.99	$446.99	$441.17	$441.17	$456.16	$456.16
28	$458.54	$458.54	$474.13	$474.13	$463.63	$463.63	$457.58	$457.58	$473.14	$473.14
29	$472.04	$472.04	$488.09	$488.09	$477.28	$477.28	$471.05	$471.05	$487.07	$487.07
30	$478.79	$478.79	$495.06	$495.06	$484.10	$484.10	$477.79	$477.79	$494.03	$494.03
31	$488.91	$488.91	$505.53	$505.53	$494.34	$494.34	$487.89	$487.89	$504.48	$504.48
32	$499.04	$499.04	$516.00	$516.00	$504.57	$504.57	$498.00	$498.00	$514.92	$514.92
33	$505.36	$505.36	$522.54	$522.54	$510.97	$510.97	$504.31	$504.31	$521.45	$521.45
34	$512.11	$512.11	$529.52	$529.52	$517.80	$517.80	$511.05	$511.05	$528.42	$528.42
35	$515.49	$515.49	$533.01	$533.01	$521.21	$521.21	$514.41	$514.41	$531.90	$531.90
36	$518.86	$518.86	$536.50	$536.50	$524.62	$524.62	$517.78	$517.78	$535.38	$535.38
37	$522.24	$522.24	$539.99	$539.99	$528.03	$528.03	$521.15	$521.15	$538.86	$538.86
38	$525.61	$525.61	$543.48	$543.48	$531.44	$531.44	$524.52	$524.52	$542.35	$542.35
39	$532.36	$532.36	$550.46	$550.46	$538.27	$538.27	$531.25	$531.25	$549.31	$549.31
40	$539.11	$539.11	$557.44	$557.44	$545.09	$545.09	$537.99	$537.99	$556.28	$556.28
41	$549.24	$549.24	$567.91	$567.91	$555.33	$555.33	$548.09	$548.09	$566.72	$566.72
42	$558.94	$558.94	$577.94	$577.94	$565.14	$565.14	$557.77	$557.77	$576.73	$576.73
43	$572.44	$572.44	$591.90	$591.90	$578.79	$578.79	$571.24	$571.24	$590.66	$590.66
44	$589.31	$589.31	$609.34	$609.34	$595.85	$595.85	$588.08	$588.08	$608.07	$608.07
45	$609.14	$609.14	$629.84	$629.84	$615.89	$615.89	$607.87	$607.87	$628.53	$628.53
46	$632.76	$632.76	$654.27	$654.27	$639.78	$639.78	$631.44	$631.44	$652.91	$652.91
47	$659.34	$659.34	$681.75	$681.75	$666.65	$666.65	$657.96	$657.96	$680.33	$680.33
48	$689.71	$689.71	$713.15	$713.15	$697.36	$697.36	$688.27	$688.27	$711.67	$711.67
49	$719.66	$719.66	$744.12	$744.12	$727.64	$727.64	$718.16	$718.16	$742.57	$742.57
50	$753.41	$753.41	$779.02	$779.02	$761.76	$761.76	$751.83	$751.83	$777.39	$777.39
51	$786.73	$786.73	$813.48	$813.48	$795.46	$795.46	$785.09	$785.09	$811.78	$811.78
52	$823.43	$823.43	$851.42	$851.42	$832.57	$832.57	$821.71	$821.71	$849.65	$849.65
53	$860.55	$860.55	$889.81	$889.81	$870.10	$870.10	$858.76	$858.76	$887.95	$887.95
54	$900.63	$900.63	$931.24	$931.24	$910.62	$910.62	$898.75	$898.75	$929.30	$929.30
55	$940.70	$940.70	$972.68	$972.68	$951.14	$951.14	$938.74	$938.74	$970.65	$970.65
56	$984.15	$984.15	$1,017.61	$1,017.61	$995.07	$995.07	$982.10	$982.10	$1,015.48	$1,015.48
57	$1,028.02	$1,028.02	$1,062.97	$1,062.97	$1,039.43	$1,039.43	$1,025.88	$1,025.88	$1,060.75	$1,060.75
58	$1,074.85	$1,074.85	$1,111.39	$1,111.39	$1,086.77	$1,086.77	$1,072.61	$1,072.61	$1,109.07	$1,109.07
59	$1,098.05	$1,098.05	$1,135.38	$1,135.38	$1,110.23	$1,110.23	$1,095.76	$1,095.76	$1,133.01	$1,133.01
60	$1,144.87	$1,144.87	$1,183.79	$1,183.79	$1,157.58	$1,157.58	$1,142.49	$1,142.49	$1,181.32	$1,181.32
61	$1,185.37	$1,185.37	$1,225.67	$1,225.67	$1,198.52	$1,198.52	$1,182.90	$1,182.90	$1,223.11	$1,223.11
62	$1,211.95	$1,211.95	$1,253.15	$1,253.15	$1,225.39	$1,225.39	$1,209.42	$1,209.42	$1,250.53	$1,250.53
63	$1,245.27	$1,245.27	$1,287.60	$1,287.60	$1,259.09	$1,259.09	$1,242.67	$1,242.67	$1,284.92	$1,284.92
64+	$1,265.52	$1,265.52	$1,308.54	$1,308.54	$1,279.56	$1,279.56	$1,262.88	$1,262.88	$1,305.81	$1,305.81

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010022		79962PA0010018		79962PA0010018		79962PA0010018		79962PA0010019	
Plan Marketing Name =>	Premier Balance PPO $3000		Premier Balance PPO $3500 A		Premier Balance PPO $3500 A		Premier Balance PPO $3500 A		Premier Balance PPO $4000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	3000		3500		3500		3500		4000	
Coinsurance =>	1		1		1		1		1	
Copays =>	15		45		45		45		35	
OOP Maximum =>	8550		7900		7900		7900		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$325.61	$325.61	$308.65	$308.65	$319.15	$319.15	$312.08	$312.08	$297.48	$297.48
15	$354.55	$354.55	$336.09	$336.09	$347.52	$347.52	$339.82	$339.82	$323.92	$323.92
16	$365.62	$365.62	$346.58	$346.58	$358.37	$358.37	$350.43	$350.43	$334.03	$334.03
17	$376.68	$376.68	$357.07	$357.07	$369.21	$369.21	$361.04	$361.04	$344.14	$344.14
18	$388.60	$388.60	$368.37	$368.37	$380.89	$380.89	$372.46	$372.46	$355.03	$355.03
19	$400.52	$400.52	$379.67	$379.67	$392.58	$392.58	$383.88	$383.88	$365.92	$365.92
20	$412.86	$412.86	$391.37	$391.37	$404.67	$404.67	$395.71	$395.71	$377.19	$377.19
21	$425.63	$425.63	$403.47	$403.47	$417.19	$417.19	$407.95	$407.95	$388.86	$388.86
22	$425.63	$425.63	$403.47	$403.47	$417.19	$417.19	$407.95	$407.95	$388.86	$388.86
23	$425.63	$425.63	$403.47	$403.47	$417.19	$417.19	$407.95	$407.95	$388.86	$388.86
24	$425.63	$425.63	$403.47	$403.47	$417.19	$417.19	$407.95	$407.95	$388.86	$388.86
25	$427.33	$427.33	$405.08	$405.08	$418.86	$418.86	$409.58	$409.58	$390.42	$390.42
26	$435.85	$435.85	$413.15	$413.15	$427.20	$427.20	$417.74	$417.74	$398.19	$398.19
27	$446.06	$446.06	$422.84	$422.84	$437.22	$437.22	$427.53	$427.53	$407.53	$407.53
28	$462.66	$462.66	$438.57	$438.57	$453.49	$453.49	$443.44	$443.44	$422.69	$422.69
29	$476.28	$476.28	$451.48	$451.48	$466.84	$466.84	$456.50	$456.50	$435.13	$435.13
30	$483.09	$483.09	$457.94	$457.94	$473.51	$473.51	$463.02	$463.02	$441.36	$441.36
31	$493.31	$493.31	$467.62	$467.62	$483.52	$483.52	$472.81	$472.81	$450.69	$450.69
32	$503.52	$503.52	$477.31	$477.31	$493.54	$493.54	$482.60	$482.60	$460.02	$460.02
33	$509.90	$509.90	$483.36	$483.36	$499.79	$499.79	$488.72	$488.72	$465.85	$465.85
34	$516.71	$516.71	$489.81	$489.81	$506.47	$506.47	$495.25	$495.25	$472.08	$472.08
35	$520.12	$520.12	$493.04	$493.04	$509.81	$509.81	$498.51	$498.51	$475.19	$475.19
36	$523.52	$523.52	$496.27	$496.27	$513.14	$513.14	$501.78	$501.78	$478.30	$478.30
37	$526.93	$526.93	$499.50	$499.50	$516.48	$516.48	$505.04	$505.04	$481.41	$481.41
38	$530.33	$530.33	$502.72	$502.72	$519.82	$519.82	$508.31	$508.31	$484.52	$484.52
39	$537.15	$537.15	$509.18	$509.18	$526.49	$526.49	$514.83	$514.83	$490.74	$490.74
40	$543.96	$543.96	$515.63	$515.63	$533.17	$533.17	$521.36	$521.36	$496.96	$496.96
41	$554.17	$554.17	$525.32	$525.32	$543.18	$543.18	$531.15	$531.15	$506.30	$506.30
42	$563.96	$563.96	$534.60	$534.60	$552.78	$552.78	$540.53	$540.53	$515.24	$515.24
43	$577.58	$577.58	$547.51	$547.51	$566.13	$566.13	$553.59	$553.59	$527.68	$527.68
44	$594.61	$594.61	$563.65	$563.65	$582.81	$582.81	$569.91	$569.91	$543.24	$543.24
45	$614.61	$614.61	$582.61	$582.61	$602.42	$602.42	$589.08	$589.08	$561.51	$561.51
46	$638.45	$638.45	$605.21	$605.21	$625.79	$625.79	$611.93	$611.93	$583.29	$583.29
47	$665.26	$665.26	$630.62	$630.62	$652.07	$652.07	$637.63	$637.63	$607.79	$607.79
48	$695.91	$695.91	$659.67	$659.67	$682.11	$682.11	$667.00	$667.00	$635.79	$635.79
49	$726.12	$726.12	$688.32	$688.32	$711.73	$711.73	$695.96	$695.96	$663.40	$663.40
50	$760.18	$760.18	$720.60	$720.60	$745.10	$745.10	$728.60	$728.60	$694.50	$694.50
51	$793.80	$793.80	$752.47	$752.47	$778.06	$778.06	$760.83	$760.83	$725.22	$725.22
52	$830.83	$830.83	$787.57	$787.57	$814.35	$814.35	$796.32	$796.32	$759.05	$759.05
53	$868.29	$868.29	$823.08	$823.08	$851.07	$851.07	$832.22	$832.22	$793.27	$793.27
54	$908.72	$908.72	$861.41	$861.41	$890.70	$890.70	$870.97	$870.97	$830.22	$830.22
55	$949.15	$949.15	$899.74	$899.74	$930.33	$930.33	$909.73	$909.73	$867.16	$867.16
56	$992.99	$992.99	$941.30	$941.30	$973.30	$973.30	$951.75	$951.75	$907.21	$907.21
57	$1,037.26	$1,037.26	$983.26	$983.26	$1,016.69	$1,016.69	$994.17	$994.17	$947.65	$947.65
58	$1,084.51	$1,084.51	$1,028.04	$1,028.04	$1,063.00	$1,063.00	$1,039.46	$1,039.46	$990.82	$990.82
59	$1,107.91	$1,107.91	$1,050.23	$1,050.23	$1,085.95	$1,085.95	$1,061.89	$1,061.89	$1,012.20	$1,012.20
60	$1,155.16	$1,155.16	$1,095.02	$1,095.02	$1,132.25	$1,132.25	$1,107.18	$1,107.18	$1,055.37	$1,055.37
61	$1,196.02	$1,196.02	$1,133.75	$1,133.75	$1,172.30	$1,172.30	$1,146.34	$1,146.34	$1,092.70	$1,092.70
62	$1,222.83	$1,222.83	$1,159.17	$1,159.17	$1,198.59	$1,198.59	$1,172.04	$1,172.04	$1,117.19	$1,117.19
63	$1,256.46	$1,256.46	$1,191.04	$1,191.04	$1,231.54	$1,231.54	$1,204.27	$1,204.27	$1,147.91	$1,147.91
64+	$1,276.89	$1,276.89	$1,210.41	$1,210.41	$1,251.57	$1,251.57	$1,223.85	$1,223.85	$1,166.58	$1,166.58

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010019		79962PA0010019		79962PA0010015		79962PA0010015		79962PA0010015	
Plan Marketing Name =>	Premier Balance PPO $4000		Premier Balance PPO $4000		Premier Balance PPO $5000		Premier Balance PPO $5000		Premier Balance PPO $5000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	4000		4000		5000		5000		5000	
Coinsurance =>	1		1		1		1		1	
Copays =>	35		35		40		40		40	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$307.59	$307.59	$300.78	$300.78	$284.23	$284.23	$293.89	$293.89	$287.38	$287.38
15	$334.93	$334.93	$327.52	$327.52	$309.49	$309.49	$320.01	$320.01	$312.92	$312.92
16	$345.39	$345.39	$337.74	$337.74	$319.15	$319.15	$330.00	$330.00	$322.69	$322.69
17	$355.84	$355.84	$347.96	$347.96	$328.81	$328.81	$339.99	$339.99	$332.46	$332.46
18	$367.10	$367.10	$358.97	$358.97	$339.22	$339.22	$350.75	$350.75	$342.98	$342.98
19	$378.36	$378.36	$369.98	$369.98	$349.62	$349.62	$361.50	$361.50	$353.50	$353.50
20	$390.02	$390.02	$381.38	$381.38	$360.39	$360.39	$372.64	$372.64	$364.39	$364.39
21	$402.08	$402.08	$393.18	$393.18	$371.54	$371.54	$384.17	$384.17	$375.66	$375.66
22	$402.08	$402.08	$393.18	$393.18	$371.54	$371.54	$384.17	$384.17	$375.66	$375.66
23	$402.08	$402.08	$393.18	$393.18	$371.54	$371.54	$384.17	$384.17	$375.66	$375.66
24	$402.08	$402.08	$393.18	$393.18	$371.54	$371.54	$384.17	$384.17	$375.66	$375.66
25	$403.69	$403.69	$394.75	$394.75	$373.03	$373.03	$385.71	$385.71	$377.16	$377.16
26	$411.73	$411.73	$402.62	$402.62	$380.46	$380.46	$393.39	$393.39	$384.68	$384.68
27	$421.38	$421.38	$412.05	$412.05	$389.37	$389.37	$402.61	$402.61	$393.69	$393.69
28	$437.06	$437.06	$427.39	$427.39	$403.86	$403.86	$417.59	$417.59	$408.34	$408.34
29	$449.93	$449.93	$439.97	$439.97	$415.75	$415.75	$429.89	$429.89	$420.36	$420.36
30	$456.36	$456.36	$446.26	$446.26	$421.70	$421.70	$436.03	$436.03	$426.37	$426.37
31	$466.01	$466.01	$455.70	$455.70	$430.61	$430.61	$445.25	$445.25	$435.39	$435.39
32	$475.66	$475.66	$465.13	$465.13	$439.53	$439.53	$454.47	$454.47	$444.41	$444.41
33	$481.69	$481.69	$471.03	$471.03	$445.10	$445.10	$460.24	$460.24	$450.04	$450.04
34	$488.13	$488.13	$477.32	$477.32	$451.05	$451.05	$466.38	$466.38	$456.05	$456.05
35	$491.34	$491.34	$480.47	$480.47	$454.02	$454.02	$469.46	$469.46	$459.06	$459.06
36	$494.56	$494.56	$483.61	$483.61	$456.99	$456.99	$472.53	$472.53	$462.06	$462.06
37	$497.78	$497.78	$486.76	$486.76	$459.97	$459.97	$475.60	$475.60	$465.07	$465.07
38	$500.99	$500.99	$489.90	$489.90	$462.94	$462.94	$478.68	$478.68	$468.07	$468.07
39	$507.42	$507.42	$496.19	$496.19	$468.88	$468.88	$484.82	$484.82	$474.08	$474.08
40	$513.86	$513.86	$502.48	$502.48	$474.83	$474.83	$490.97	$490.97	$480.09	$480.09
41	$523.51	$523.51	$511.92	$511.92	$483.75	$483.75	$500.19	$500.19	$489.11	$489.11
42	$532.76	$532.76	$520.96	$520.96	$492.29	$492.29	$509.03	$509.03	$497.75	$497.75
43	$545.62	$545.62	$533.55	$533.55	$504.18	$504.18	$521.32	$521.32	$509.77	$509.77
44	$561.71	$561.71	$549.27	$549.27	$519.04	$519.04	$536.69	$536.69	$524.80	$524.80
45	$580.60	$580.60	$567.75	$567.75	$536.50	$536.50	$554.74	$554.74	$542.45	$542.45
46	$603.12	$603.12	$589.77	$589.77	$557.31	$557.31	$576.26	$576.26	$563.49	$563.49
47	$628.45	$628.45	$614.54	$614.54	$580.72	$580.72	$600.46	$600.46	$587.16	$587.16
48	$657.40	$657.40	$642.85	$642.85	$607.47	$607.47	$628.12	$628.12	$614.20	$614.20
49	$685.95	$685.95	$670.77	$670.77	$633.85	$633.85	$655.39	$655.39	$640.88	$640.88
50	$718.11	$718.11	$702.22	$702.22	$663.57	$663.57	$686.13	$686.13	$670.93	$670.93
51	$749.88	$749.88	$733.28	$733.28	$692.92	$692.92	$716.48	$716.48	$700.61	$700.61
52	$784.86	$784.86	$767.49	$767.49	$725.25	$725.25	$749.90	$749.90	$733.29	$733.29
53	$820.24	$820.24	$802.09	$802.09	$757.94	$757.94	$783.71	$783.71	$766.35	$766.35
54	$858.44	$858.44	$839.44	$839.44	$793.24	$793.24	$820.20	$820.20	$802.03	$802.03
55	$896.64	$896.64	$876.79	$876.79	$828.53	$828.53	$856.70	$856.70	$837.72	$837.72
56	$938.05	$938.05	$917.29	$917.29	$866.80	$866.80	$896.27	$896.27	$876.41	$876.41
57	$979.87	$979.87	$958.18	$958.18	$905.44	$905.44	$936.22	$936.22	$915.48	$915.48
58	$1,024.50	$1,024.50	$1,001.82	$1,001.82	$946.68	$946.68	$978.87	$978.87	$957.18	$957.18
59	$1,046.61	$1,046.61	$1,023.45	$1,023.45	$967.12	$967.12	$999.99	$999.99	$977.84	$977.84
60	$1,091.25	$1,091.25	$1,067.09	$1,067.09	$1,008.36	$1,008.36	$1,042.64	$1,042.64	$1,019.54	$1,019.54
61	$1,129.84	$1,129.84	$1,104.84	$1,104.84	$1,044.03	$1,044.03	$1,079.52	$1,079.52	$1,055.60	$1,055.60
62	$1,155.18	$1,155.18	$1,129.61	$1,129.61	$1,067.43	$1,067.43	$1,103.72	$1,103.72	$1,079.27	$1,079.27
63	$1,186.94	$1,186.94	$1,160.67	$1,160.67	$1,096.79	$1,096.79	$1,134.07	$1,134.07	$1,108.95	$1,108.95
64+	$1,206.24	$1,206.24	$1,179.54	$1,179.54	$1,114.62	$1,114.62	$1,152.51	$1,152.51	$1,126.98	$1,126.98

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020016		79962PA0020016		79962PA0020016		79962PA0020017		79962PA0020017	
Plan Marketing Name =>	Balance PPO $1000 A		Balance PPO $1000 A		Balance PPO $1000 A		Balance PPO $1750 A		Balance PPO $1750 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1000		1000		1000		1750		1750	
Coinsurance =>	0.8		0.8		0.8		0.9		0.9	
Copays =>	60		60		60		45		45	
OOP Maximum =>	6900		6900		6900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$310.80	$310.80	$321.38	$321.38	$314.25	$314.25	$313.56	$313.56	$324.22	$324.22
15	$338.43	$338.43	$349.94	$349.94	$342.19	$342.19	$341.43	$341.43	$353.04	$353.04
16	$348.99	$348.99	$360.87	$360.87	$352.87	$352.87	$352.09	$352.09	$364.06	$364.06
17	$359.56	$359.56	$371.79	$371.79	$363.55	$363.55	$362.74	$362.74	$375.08	$375.08
18	$370.93	$370.93	$383.55	$383.55	$375.05	$375.05	$374.22	$374.22	$386.95	$386.95
19	$382.31	$382.31	$395.31	$395.31	$386.55	$386.55	$385.70	$385.70	$398.81	$398.81
20	$394.09	$394.09	$407.50	$407.50	$398.47	$398.47	$397.58	$397.58	$411.11	$411.11
21	$406.28	$406.28	$420.10	$420.10	$410.79	$410.79	$409.88	$409.88	$423.82	$423.82
22	$406.28	$406.28	$420.10	$420.10	$410.79	$410.79	$409.88	$409.88	$423.82	$423.82
23	$406.28	$406.28	$420.10	$420.10	$410.79	$410.79	$409.88	$409.88	$423.82	$423.82
24	$406.28	$406.28	$420.10	$420.10	$410.79	$410.79	$409.88	$409.88	$423.82	$423.82
25	$407.91	$407.91	$421.78	$421.78	$412.43	$412.43	$411.52	$411.52	$425.52	$425.52
26	$416.03	$416.03	$430.18	$430.18	$420.65	$420.65	$419.72	$419.72	$433.99	$433.99
27	$425.78	$425.78	$440.26	$440.26	$430.51	$430.51	$429.55	$429.55	$444.16	$444.16
28	$441.63	$441.63	$456.65	$456.65	$446.53	$446.53	$445.54	$445.54	$460.69	$460.69
29	$454.63	$454.63	$470.09	$470.09	$459.67	$459.67	$458.66	$458.66	$474.25	$474.25
30	$461.13	$461.13	$476.81	$476.81	$466.25	$466.25	$465.21	$465.21	$481.04	$481.04
31	$470.88	$470.88	$486.90	$486.90	$476.11	$476.11	$475.05	$475.05	$491.21	$491.21
32	$480.63	$480.63	$496.98	$496.98	$485.96	$485.96	$484.89	$484.89	$501.38	$501.38
33	$486.72	$486.72	$503.28	$503.28	$492.13	$492.13	$491.04	$491.04	$507.74	$507.74
34	$493.22	$493.22	$510.00	$510.00	$498.70	$498.70	$497.59	$497.59	$514.52	$514.52
35	$496.47	$496.47	$513.36	$513.36	$501.99	$501.99	$500.87	$500.87	$517.91	$517.91
36	$499.72	$499.72	$516.72	$516.72	$505.27	$505.27	$504.15	$504.15	$521.30	$521.30
37	$502.97	$502.97	$520.08	$520.08	$508.56	$508.56	$507.43	$507.43	$524.69	$524.69
38	$506.22	$506.22	$523.44	$523.44	$511.84	$511.84	$510.71	$510.71	$528.08	$528.08
39	$512.73	$512.73	$530.17	$530.17	$518.42	$518.42	$517.27	$517.27	$534.86	$534.86
40	$519.23	$519.23	$536.89	$536.89	$524.99	$524.99	$523.83	$523.83	$541.64	$541.64
41	$528.98	$528.98	$546.97	$546.97	$534.85	$534.85	$533.66	$533.66	$551.81	$551.81
42	$538.32	$538.32	$556.63	$556.63	$544.30	$544.30	$543.09	$543.09	$561.56	$561.56
43	$551.32	$551.32	$570.08	$570.08	$557.44	$557.44	$556.21	$556.21	$575.12	$575.12
44	$567.57	$567.57	$586.88	$586.88	$573.87	$573.87	$572.60	$572.60	$592.08	$592.08
45	$586.67	$586.67	$606.62	$606.62	$593.18	$593.18	$591.87	$591.87	$612.00	$612.00
46	$609.42	$609.42	$630.15	$630.15	$616.19	$616.19	$614.82	$614.82	$635.73	$635.73
47	$635.02	$635.02	$656.62	$656.62	$642.06	$642.06	$640.64	$640.64	$662.43	$662.43
48	$664.27	$664.27	$686.86	$686.86	$671.64	$671.64	$670.15	$670.15	$692.95	$692.95
49	$693.11	$693.11	$716.69	$716.69	$700.81	$700.81	$699.26	$699.26	$723.04	$723.04
50	$725.62	$725.62	$750.30	$750.30	$733.67	$733.67	$732.05	$732.05	$756.94	$756.94
51	$757.71	$757.71	$783.49	$783.49	$766.12	$766.12	$764.43	$764.43	$790.42	$790.42
52	$793.06	$793.06	$820.04	$820.04	$801.86	$801.86	$800.09	$800.09	$827.30	$827.30
53	$828.81	$828.81	$857.00	$857.00	$838.01	$838.01	$836.16	$836.16	$864.59	$864.59
54	$867.41	$867.41	$896.91	$896.91	$877.04	$877.04	$875.09	$875.09	$904.86	$904.86
55	$906.00	$906.00	$936.82	$936.82	$916.06	$916.06	$914.03	$914.03	$945.12	$945.12
56	$947.85	$947.85	$980.09	$980.09	$958.37	$958.37	$956.25	$956.25	$988.77	$988.77
57	$990.10	$990.10	$1,023.78	$1,023.78	$1,001.10	$1,001.10	$998.88	$998.88	$1,032.85	$1,032.85
58	$1,035.20	$1,035.20	$1,070.41	$1,070.41	$1,046.69	$1,046.69	$1,044.37	$1,044.37	$1,079.89	$1,079.89
59	$1,057.55	$1,057.55	$1,093.52	$1,093.52	$1,069.29	$1,069.29	$1,066.92	$1,066.92	$1,103.20	$1,103.20
60	$1,102.64	$1,102.64	$1,140.15	$1,140.15	$1,114.88	$1,114.88	$1,112.41	$1,112.41	$1,150.25	$1,150.25
61	$1,141.65	$1,141.65	$1,180.48	$1,180.48	$1,154.32	$1,154.32	$1,151.76	$1,151.76	$1,190.93	$1,190.93
62	$1,167.24	$1,167.24	$1,206.95	$1,206.95	$1,180.20	$1,180.20	$1,177.59	$1,177.59	$1,217.63	$1,217.63
63	$1,199.34	$1,199.34	$1,240.14	$1,240.14	$1,212.65	$1,212.65	$1,209.97	$1,209.97	$1,251.12	$1,251.12
64+	$1,218.84	$1,218.84	$1,260.30	$1,260.30	$1,232.37	$1,232.37	$1,229.64	$1,229.64	$1,271.46	$1,271.46

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020017		79962PA0020018		79962PA0020018		79962PA0020018		79962PA0020006	
Plan Marketing Name =>	Balance PPO $1750 A		Balance PPO $2000 A		Balance PPO $2000 A		Balance PPO $2000 A		Balance PPO $2000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	1750		2000		2000		2000		2000	
Coinsurance =>	0.9		0.9		0.9		0.9		0.7	
Copays =>	45		45		45		45		55	
OOP Maximum =>	7900		7900		7900		7900		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$317.04	$317.04	$312.27	$312.27	$322.88	$322.88	$315.73	$315.73	$282.94	$282.94
15	$345.22	$345.22	$340.03	$340.03	$351.58	$351.58	$343.80	$343.80	$308.09	$308.09
16	$356.00	$356.00	$350.64	$350.64	$362.56	$362.56	$354.53	$354.53	$317.71	$317.71
17	$366.77	$366.77	$361.26	$361.26	$373.53	$373.53	$365.26	$365.26	$327.33	$327.33
18	$378.37	$378.37	$372.69	$372.69	$385.35	$385.35	$376.81	$376.81	$337.68	$337.68
19	$389.98	$389.98	$384.12	$384.12	$397.17	$397.17	$388.37	$388.37	$348.04	$348.04
20	$402.00	$402.00	$395.95	$395.95	$409.41	$409.41	$400.34	$400.34	$358.76	$358.76
21	$414.43	$414.43	$408.20	$408.20	$422.07	$422.07	$412.72	$412.72	$369.86	$369.86
22	$414.43	$414.43	$408.20	$408.20	$422.07	$422.07	$412.72	$412.72	$369.86	$369.86
23	$414.43	$414.43	$408.20	$408.20	$422.07	$422.07	$412.72	$412.72	$369.86	$369.86
24	$414.43	$414.43	$408.20	$408.20	$422.07	$422.07	$412.72	$412.72	$369.86	$369.86
25	$416.09	$416.09	$409.83	$409.83	$423.76	$423.76	$414.37	$414.37	$371.34	$371.34
26	$424.38	$424.38	$418.00	$418.00	$432.20	$432.20	$422.63	$422.63	$378.74	$378.74
27	$434.32	$434.32	$427.79	$427.79	$442.33	$442.33	$432.53	$432.53	$387.61	$387.61
28	$450.49	$450.49	$443.71	$443.71	$458.79	$458.79	$448.63	$448.63	$402.04	$402.04
29	$463.75	$463.75	$456.78	$456.78	$472.30	$472.30	$461.83	$461.83	$413.87	$413.87
30	$470.38	$470.38	$463.31	$463.31	$479.05	$479.05	$468.44	$468.44	$419.79	$419.79
31	$480.32	$480.32	$473.10	$473.10	$489.18	$489.18	$478.34	$478.34	$428.67	$428.67
32	$490.27	$490.27	$482.90	$482.90	$499.31	$499.31	$488.25	$488.25	$437.54	$437.54
33	$496.49	$496.49	$489.02	$489.02	$505.64	$505.64	$494.44	$494.44	$443.09	$443.09
34	$503.12	$503.12	$495.55	$495.55	$512.39	$512.39	$501.04	$501.04	$449.01	$449.01
35	$506.43	$506.43	$498.82	$498.82	$515.77	$515.77	$504.34	$504.34	$451.97	$451.97
36	$509.75	$509.75	$502.09	$502.09	$519.15	$519.15	$507.65	$507.65	$454.93	$454.93
37	$513.06	$513.06	$505.35	$505.35	$522.52	$522.52	$510.95	$510.95	$457.89	$457.89
38	$516.38	$516.38	$508.62	$508.62	$525.90	$525.90	$514.25	$514.25	$460.85	$460.85
39	$523.01	$523.01	$515.15	$515.15	$532.65	$532.65	$520.85	$520.85	$466.76	$466.76
40	$529.64	$529.64	$521.68	$521.68	$539.41	$539.41	$527.46	$527.46	$472.68	$472.68
41	$539.59	$539.59	$531.48	$531.48	$549.54	$549.54	$537.36	$537.36	$481.56	$481.56
42	$549.12	$549.12	$540.87	$540.87	$559.24	$559.24	$546.85	$546.85	$490.06	$490.06
43	$562.38	$562.38	$553.93	$553.93	$572.75	$572.75	$560.06	$560.06	$501.90	$501.90
44	$578.96	$578.96	$570.26	$570.26	$589.63	$589.63	$576.57	$576.57	$516.69	$516.69
45	$598.44	$598.44	$589.44	$589.44	$609.47	$609.47	$595.97	$595.97	$534.08	$534.08
46	$621.65	$621.65	$612.30	$612.30	$633.11	$633.11	$619.08	$619.08	$554.79	$554.79
47	$647.75	$647.75	$638.02	$638.02	$659.70	$659.70	$645.08	$645.08	$578.09	$578.09
48	$677.59	$677.59	$667.41	$667.41	$690.08	$690.08	$674.80	$674.80	$604.72	$604.72
49	$707.02	$707.02	$696.39	$696.39	$720.05	$720.05	$704.10	$704.10	$630.98	$630.98
50	$740.17	$740.17	$729.05	$729.05	$753.82	$753.82	$737.12	$737.12	$660.57	$660.57
51	$772.91	$772.91	$761.29	$761.29	$787.16	$787.16	$769.72	$769.72	$689.79	$689.79
52	$808.97	$808.97	$796.81	$796.81	$823.88	$823.88	$805.63	$805.63	$721.97	$721.97
53	$845.44	$845.44	$832.73	$832.73	$861.02	$861.02	$841.95	$841.95	$754.51	$754.51
54	$884.81	$884.81	$871.51	$871.51	$901.12	$901.12	$881.16	$881.16	$789.65	$789.65
55	$924.18	$924.18	$910.29	$910.29	$941.22	$941.22	$920.37	$920.37	$824.79	$824.79
56	$966.87	$966.87	$952.33	$952.33	$984.69	$984.69	$962.88	$962.88	$862.88	$862.88
57	$1,009.97	$1,009.97	$994.78	$994.78	$1,028.58	$1,028.58	$1,005.80	$1,005.80	$901.35	$901.35
58	$1,055.97	$1,055.97	$1,040.09	$1,040.09	$1,075.43	$1,075.43	$1,051.61	$1,051.61	$942.40	$942.40
59	$1,078.76	$1,078.76	$1,062.54	$1,062.54	$1,098.65	$1,098.65	$1,074.31	$1,074.31	$962.75	$962.75
60	$1,124.76	$1,124.76	$1,107.85	$1,107.85	$1,145.50	$1,145.50	$1,120.12	$1,120.12	$1,003.80	$1,003.80
61	$1,164.55	$1,164.55	$1,147.04	$1,147.04	$1,186.02	$1,186.02	$1,159.74	$1,159.74	$1,039.31	$1,039.31
62	$1,190.66	$1,190.66	$1,172.76	$1,172.76	$1,212.61	$1,212.61	$1,185.74	$1,185.74	$1,062.61	$1,062.61
63	$1,223.40	$1,223.40	$1,205.01	$1,205.01	$1,245.95	$1,245.95	$1,218.35	$1,218.35	$1,091.83	$1,091.83
64+	$1,243.29	$1,243.29	$1,224.60	$1,224.60	$1,266.21	$1,266.21	$1,238.16	$1,238.16	$1,109.58	$1,109.58

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020006		79962PA0020006		79962PA0020005		79962PA0020005		79962PA0020005	
Plan Marketing Name =>	Balance PPO $2000		Balance PPO $2000		Balance PPO $2600		Balance PPO $2600		Balance PPO $2600	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2000		2000		2600		2600		2600	
Coinsurance =>	0.7		0.7		0.7		0.7		0.7	
Copays =>	55		55		45		45		45	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$292.57	$292.57	$286.08	$286.08	$279.62	$279.62	$289.12	$289.12	$282.72	$282.72
15	$318.57	$318.57	$311.51	$311.51	$304.47	$304.47	$314.82	$314.82	$307.85	$307.85
16	$328.52	$328.52	$321.23	$321.23	$313.97	$313.97	$324.65	$324.65	$317.46	$317.46
17	$338.46	$338.46	$330.95	$330.95	$323.48	$323.48	$334.48	$334.48	$327.07	$327.07
18	$349.17	$349.17	$341.43	$341.43	$333.71	$333.71	$345.06	$345.06	$337.42	$337.42
19	$359.88	$359.88	$351.90	$351.90	$343.94	$343.94	$355.64	$355.64	$347.77	$347.77
20	$370.97	$370.97	$362.74	$362.74	$354.54	$354.54	$366.60	$366.60	$358.48	$358.48
21	$382.44	$382.44	$373.96	$373.96	$365.51	$365.51	$377.94	$377.94	$369.57	$369.57
22	$382.44	$382.44	$373.96	$373.96	$365.51	$365.51	$377.94	$377.94	$369.57	$369.57
23	$382.44	$382.44	$373.96	$373.96	$365.51	$365.51	$377.94	$377.94	$369.57	$369.57
24	$382.44	$382.44	$373.96	$373.96	$365.51	$365.51	$377.94	$377.94	$369.57	$369.57
25	$383.97	$383.97	$375.46	$375.46	$366.97	$366.97	$379.45	$379.45	$371.05	$371.05
26	$391.62	$391.62	$382.94	$382.94	$374.28	$374.28	$387.01	$387.01	$378.44	$378.44
27	$400.80	$400.80	$391.91	$391.91	$383.05	$383.05	$396.08	$396.08	$387.31	$387.31
28	$415.71	$415.71	$406.49	$406.49	$397.31	$397.31	$410.82	$410.82	$401.72	$401.72
29	$427.95	$427.95	$418.46	$418.46	$409.01	$409.01	$422.91	$422.91	$413.55	$413.55
30	$434.07	$434.07	$424.44	$424.44	$414.85	$414.85	$428.96	$428.96	$419.46	$419.46
31	$443.25	$443.25	$433.42	$433.42	$423.63	$423.63	$438.03	$438.03	$428.33	$428.33
32	$452.43	$452.43	$442.39	$442.39	$432.40	$432.40	$447.10	$447.10	$437.20	$437.20
33	$458.16	$458.16	$448.00	$448.00	$437.88	$437.88	$452.77	$452.77	$442.74	$442.74
34	$464.28	$464.28	$453.99	$453.99	$443.73	$443.73	$458.82	$458.82	$448.66	$448.66
35	$467.34	$467.34	$456.98	$456.98	$446.65	$446.65	$461.84	$461.84	$451.61	$451.61
36	$470.40	$470.40	$459.97	$459.97	$449.58	$449.58	$464.87	$464.87	$454.57	$454.57
37	$473.46	$473.46	$462.96	$462.96	$452.50	$452.50	$467.89	$467.89	$457.53	$457.53
38	$476.52	$476.52	$465.95	$465.95	$455.43	$455.43	$470.91	$470.91	$460.48	$460.48
39	$482.64	$482.64	$471.94	$471.94	$461.27	$461.27	$476.96	$476.96	$466.40	$466.40
40	$488.76	$488.76	$477.92	$477.92	$467.12	$467.12	$483.01	$483.01	$472.31	$472.31
41	$497.94	$497.94	$486.90	$486.90	$475.89	$475.89	$492.08	$492.08	$481.18	$481.18
42	$506.73	$506.73	$495.50	$495.50	$484.30	$484.30	$500.77	$500.77	$489.68	$489.68
43	$518.97	$518.97	$507.46	$507.46	$496.00	$496.00	$512.86	$512.86	$501.51	$501.51
44	$534.27	$534.27	$522.42	$522.42	$510.62	$510.62	$527.98	$527.98	$516.29	$516.29
45	$552.24	$552.24	$540.00	$540.00	$527.80	$527.80	$545.75	$545.75	$533.66	$533.66
46	$573.66	$573.66	$560.94	$560.94	$548.27	$548.27	$566.91	$566.91	$554.36	$554.36
47	$597.75	$597.75	$584.50	$584.50	$571.29	$571.29	$590.72	$590.72	$577.64	$577.64
48	$625.29	$625.29	$611.42	$611.42	$597.61	$597.61	$617.93	$617.93	$604.25	$604.25
49	$652.44	$652.44	$637.98	$637.98	$623.56	$623.56	$644.77	$644.77	$630.49	$630.49
50	$683.04	$683.04	$667.89	$667.89	$652.80	$652.80	$675.00	$675.00	$660.05	$660.05
51	$713.25	$713.25	$697.44	$697.44	$681.68	$681.68	$704.86	$704.86	$689.25	$689.25
52	$746.52	$746.52	$729.97	$729.97	$713.48	$713.48	$737.74	$737.74	$721.40	$721.40
53	$780.18	$780.18	$762.88	$762.88	$745.64	$745.64	$771.00	$771.00	$753.92	$753.92
54	$816.51	$816.51	$798.40	$798.40	$780.36	$780.36	$806.90	$806.90	$789.03	$789.03
55	$852.84	$852.84	$833.93	$833.93	$815.09	$815.09	$842.81	$842.81	$824.14	$824.14
56	$892.23	$892.23	$872.45	$872.45	$852.73	$852.73	$881.73	$881.73	$862.21	$862.21
57	$932.01	$932.01	$911.34	$911.34	$890.75	$890.75	$921.04	$921.04	$900.64	$900.64
58	$974.46	$974.46	$952.85	$952.85	$931.32	$931.32	$962.99	$962.99	$941.66	$941.66
59	$995.49	$995.49	$973.42	$973.42	$951.42	$951.42	$983.78	$983.78	$961.99	$961.99
60	$1,037.94	$1,037.94	$1,014.93	$1,014.93	$991.99	$991.99	$1,025.73	$1,025.73	$1,003.01	$1,003.01
61	$1,074.66	$1,074.66	$1,050.83	$1,050.83	$1,027.08	$1,027.08	$1,062.01	$1,062.01	$1,038.49	$1,038.49
62	$1,098.75	$1,098.75	$1,074.39	$1,074.39	$1,050.11	$1,050.11	$1,085.82	$1,085.82	$1,061.77	$1,061.77
63	$1,128.96	$1,128.96	$1,103.93	$1,103.93	$1,078.99	$1,078.99	$1,115.68	$1,115.68	$1,090.97	$1,090.97
64+	$1,147.32	$1,147.32	$1,121.88	$1,121.88	$1,096.53	$1,096.53	$1,133.82	$1,133.82	$1,108.71	$1,108.71

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0080001		79962PA0080001		79962PA0080001		79962PA0090001		79962PA0090001	
Plan Marketing Name =>	Health Savings PPO $1500		Health Savings PPO $1500		Health Savings PPO $1500		Health Savings PPO Embedded $2800		Health Savings PPO Embedded $2800	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Silver		Silver	
Deductible =>	1500		1500		1500		2800		2800	
Coinsurance =>	1		1		1		1		1	
Copays =>	20		20		20		20		20	
OOP Maximum =>	3000		3000		3000		6650		6650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$334.92	$334.92	$346.31	$346.31	$338.63	$338.63	$303.57	$303.57	$313.89	$313.89
15	$364.70	$364.70	$377.09	$377.09	$368.74	$368.74	$330.56	$330.56	$341.80	$341.80
16	$376.08	$376.08	$388.86	$388.86	$380.24	$380.24	$340.88	$340.88	$352.46	$352.46
17	$387.46	$387.46	$400.63	$400.63	$391.75	$391.75	$351.19	$351.19	$363.13	$363.13
18	$399.72	$399.72	$413.31	$413.31	$404.15	$404.15	$362.31	$362.31	$374.62	$374.62
19	$411.98	$411.98	$425.98	$425.98	$416.54	$416.54	$373.42	$373.42	$386.11	$386.11
20	$424.68	$424.68	$439.11	$439.11	$429.38	$429.38	$384.93	$384.93	$398.01	$398.01
21	$437.81	$437.81	$452.69	$452.69	$442.66	$442.66	$396.83	$396.83	$410.32	$410.32
22	$437.81	$437.81	$452.69	$452.69	$442.66	$442.66	$396.83	$396.83	$410.32	$410.32
23	$437.81	$437.81	$452.69	$452.69	$442.66	$442.66	$396.83	$396.83	$410.32	$410.32
24	$437.81	$437.81	$452.69	$452.69	$442.66	$442.66	$396.83	$396.83	$410.32	$410.32
25	$439.56	$439.56	$454.50	$454.50	$444.43	$444.43	$398.42	$398.42	$411.96	$411.96
26	$448.32	$448.32	$463.55	$463.55	$453.28	$453.28	$406.35	$406.35	$420.17	$420.17
27	$458.82	$458.82	$474.42	$474.42	$463.91	$463.91	$415.88	$415.88	$430.02	$430.02
28	$475.90	$475.90	$492.07	$492.07	$481.17	$481.17	$431.35	$431.35	$446.02	$446.02
29	$489.91	$489.91	$506.56	$506.56	$495.34	$495.34	$444.05	$444.05	$459.15	$459.15
30	$496.91	$496.91	$513.80	$513.80	$502.42	$502.42	$450.40	$450.40	$465.71	$465.71
31	$507.42	$507.42	$524.67	$524.67	$513.04	$513.04	$459.93	$459.93	$475.56	$475.56
32	$517.93	$517.93	$535.53	$535.53	$523.67	$523.67	$469.45	$469.45	$485.41	$485.41
33	$524.50	$524.50	$542.32	$542.32	$530.31	$530.31	$475.40	$475.40	$491.56	$491.56
34	$531.50	$531.50	$549.57	$549.57	$537.39	$537.39	$481.75	$481.75	$498.13	$498.13
35	$535.00	$535.00	$553.19	$553.19	$540.93	$540.93	$484.93	$484.93	$501.41	$501.41
36	$538.51	$538.51	$556.81	$556.81	$544.47	$544.47	$488.10	$488.10	$504.69	$504.69
37	$542.01	$542.01	$560.43	$560.43	$548.01	$548.01	$491.28	$491.28	$507.98	$507.98
38	$545.51	$545.51	$564.05	$564.05	$551.55	$551.55	$494.45	$494.45	$511.26	$511.26
39	$552.52	$552.52	$571.29	$571.29	$558.64	$558.64	$500.80	$500.80	$517.82	$517.82
40	$559.52	$559.52	$578.54	$578.54	$565.72	$565.72	$507.15	$507.15	$524.39	$524.39
41	$570.03	$570.03	$589.40	$589.40	$576.34	$576.34	$516.67	$516.67	$534.24	$534.24
42	$580.10	$580.10	$599.81	$599.81	$586.52	$586.52	$525.80	$525.80	$543.67	$543.67
43	$594.11	$594.11	$614.30	$614.30	$600.69	$600.69	$538.50	$538.50	$556.80	$556.80
44	$611.62	$611.62	$632.41	$632.41	$618.40	$618.40	$554.37	$554.37	$573.22	$573.22
45	$632.20	$632.20	$653.68	$653.68	$639.20	$639.20	$573.02	$573.02	$592.50	$592.50
46	$656.72	$656.72	$679.04	$679.04	$663.99	$663.99	$595.25	$595.25	$615.48	$615.48
47	$684.30	$684.30	$707.55	$707.55	$691.88	$691.88	$620.25	$620.25	$641.33	$641.33
48	$715.82	$715.82	$740.15	$740.15	$723.75	$723.75	$648.82	$648.82	$670.87	$670.87
49	$746.90	$746.90	$772.29	$772.29	$755.18	$755.18	$676.99	$676.99	$700.01	$700.01
50	$781.93	$781.93	$808.50	$808.50	$790.59	$790.59	$708.74	$708.74	$732.83	$732.83
51	$816.52	$816.52	$844.27	$844.27	$825.56	$825.56	$740.09	$740.09	$765.25	$765.25
52	$854.61	$854.61	$883.65	$883.65	$864.07	$864.07	$774.61	$774.61	$800.94	$800.94
53	$893.13	$893.13	$923.49	$923.49	$903.03	$903.03	$809.53	$809.53	$837.05	$837.05
54	$934.72	$934.72	$966.49	$966.49	$945.08	$945.08	$847.23	$847.23	$876.03	$876.03
55	$976.32	$976.32	$1,009.50	$1,009.50	$987.13	$987.13	$884.93	$884.93	$915.01	$915.01
56	$1,021.41	$1,021.41	$1,056.13	$1,056.13	$1,032.73	$1,032.73	$925.80	$925.80	$957.28	$957.28
57	$1,066.94	$1,066.94	$1,103.21	$1,103.21	$1,078.76	$1,078.76	$967.07	$967.07	$999.95	$999.95
58	$1,115.54	$1,115.54	$1,153.45	$1,153.45	$1,127.90	$1,127.90	$1,011.12	$1,011.12	$1,045.50	$1,045.50
59	$1,139.62	$1,139.62	$1,178.35	$1,178.35	$1,152.24	$1,152.24	$1,032.95	$1,032.95	$1,068.06	$1,068.06
60	$1,188.22	$1,188.22	$1,228.60	$1,228.60	$1,201.38	$1,201.38	$1,077.00	$1,077.00	$1,113.61	$1,113.61
61	$1,230.25	$1,230.25	$1,272.06	$1,272.06	$1,243.87	$1,243.87	$1,115.09	$1,115.09	$1,153.00	$1,153.00
62	$1,257.83	$1,257.83	$1,300.58	$1,300.58	$1,271.76	$1,271.76	$1,140.09	$1,140.09	$1,178.85	$1,178.85
63	$1,292.42	$1,292.42	$1,336.34	$1,336.34	$1,306.73	$1,306.73	$1,171.44	$1,171.44	$1,211.26	$1,211.26
64+	$1,313.43	$1,313.43	$1,358.07	$1,358.07	$1,327.98	$1,327.98	$1,190.49	$1,190.49	$1,230.96	$1,230.96

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090001		79962PA0090005		79962PA0090005		79962PA0090005		79962PA0090003	
Plan Marketing Name =>	Health Savings PPO Embedded $2800		Health Savings PPO Embedded $3550		Health Savings PPO Embedded $3550		Health Savings PPO Embedded $3550		Health Savings PPO Embedded $4250	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2800		3550		3550		3550		4250	
Coinsurance =>	1		1		1		1		1	
Copays =>	20		0		0		0		0	
OOP Maximum =>	6650		6900		6900		6900		4250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$306.94	$306.94	$297.96	$297.96	$308.09	$308.09	$301.26	$301.26	$294.36	$294.36
15	$334.22	$334.22	$324.45	$324.45	$335.47	$335.47	$328.04	$328.04	$320.53	$320.53
16	$344.66	$344.66	$334.57	$334.57	$345.95	$345.95	$338.28	$338.28	$330.53	$330.53
17	$355.09	$355.09	$344.70	$344.70	$356.42	$356.42	$348.52	$348.52	$340.54	$340.54
18	$366.32	$366.32	$355.60	$355.60	$367.69	$367.69	$359.55	$359.55	$351.31	$351.31
19	$377.56	$377.56	$366.51	$366.51	$378.97	$378.97	$370.58	$370.58	$362.09	$362.09
20	$389.19	$389.19	$377.81	$377.81	$390.65	$390.65	$382.00	$382.00	$373.25	$373.25
21	$401.23	$401.23	$389.49	$389.49	$402.73	$402.73	$393.81	$393.81	$384.79	$384.79
22	$401.23	$401.23	$389.49	$389.49	$402.73	$402.73	$393.81	$393.81	$384.79	$384.79
23	$401.23	$401.23	$389.49	$389.49	$402.73	$402.73	$393.81	$393.81	$384.79	$384.79
24	$401.23	$401.23	$389.49	$389.49	$402.73	$402.73	$393.81	$393.81	$384.79	$384.79
25	$402.83	$402.83	$391.05	$391.05	$404.34	$404.34	$395.39	$395.39	$386.33	$386.33
26	$410.86	$410.86	$398.84	$398.84	$412.40	$412.40	$403.26	$403.26	$394.02	$394.02
27	$420.49	$420.49	$408.19	$408.19	$422.06	$422.06	$412.71	$412.71	$403.26	$403.26
28	$436.14	$436.14	$423.38	$423.38	$437.77	$437.77	$428.07	$428.07	$418.27	$418.27
29	$448.98	$448.98	$435.84	$435.84	$450.65	$450.65	$440.67	$440.67	$430.58	$430.58
30	$455.40	$455.40	$442.07	$442.07	$457.10	$457.10	$446.97	$446.97	$436.74	$436.74
31	$465.03	$465.03	$451.42	$451.42	$466.76	$466.76	$456.43	$456.43	$445.97	$445.97
32	$474.66	$474.66	$460.77	$460.77	$476.43	$476.43	$465.88	$465.88	$455.21	$455.21
33	$480.67	$480.67	$466.61	$466.61	$482.47	$482.47	$471.78	$471.78	$460.98	$460.98
34	$487.09	$487.09	$472.84	$472.84	$488.91	$488.91	$478.09	$478.09	$467.14	$467.14
35	$490.30	$490.30	$475.96	$475.96	$492.14	$492.14	$481.24	$481.24	$470.21	$470.21
36	$493.51	$493.51	$479.07	$479.07	$495.36	$495.36	$484.39	$484.39	$473.29	$473.29
37	$496.72	$496.72	$482.19	$482.19	$498.58	$498.58	$487.54	$487.54	$476.37	$476.37
38	$499.93	$499.93	$485.30	$485.30	$501.80	$501.80	$490.69	$490.69	$479.45	$479.45
39	$506.35	$506.35	$491.54	$491.54	$508.25	$508.25	$496.99	$496.99	$485.60	$485.60
40	$512.77	$512.77	$497.77	$497.77	$514.69	$514.69	$503.29	$503.29	$491.76	$491.76
41	$522.40	$522.40	$507.12	$507.12	$524.35	$524.35	$512.74	$512.74	$501.00	$501.00
42	$531.63	$531.63	$516.07	$516.07	$533.62	$533.62	$521.80	$521.80	$509.85	$509.85
43	$544.47	$544.47	$528.54	$528.54	$546.50	$546.50	$534.40	$534.40	$522.16	$522.16
44	$560.52	$560.52	$544.12	$544.12	$562.61	$562.61	$550.15	$550.15	$537.55	$537.55
45	$579.38	$579.38	$562.42	$562.42	$581.54	$581.54	$568.66	$568.66	$555.64	$555.64
46	$601.85	$601.85	$584.24	$584.24	$604.10	$604.10	$590.72	$590.72	$577.19	$577.19
47	$627.12	$627.12	$608.77	$608.77	$629.47	$629.47	$615.53	$615.53	$601.43	$601.43
48	$656.01	$656.01	$636.82	$636.82	$658.46	$658.46	$643.88	$643.88	$629.13	$629.13
49	$684.50	$684.50	$664.47	$664.47	$687.06	$687.06	$671.84	$671.84	$656.45	$656.45
50	$716.60	$716.60	$695.63	$695.63	$719.28	$719.28	$703.34	$703.34	$687.23	$687.23
51	$748.29	$748.29	$726.40	$726.40	$751.09	$751.09	$734.46	$734.46	$717.63	$717.63
52	$783.20	$783.20	$760.28	$760.28	$786.13	$786.13	$768.72	$768.72	$751.11	$751.11
53	$818.51	$818.51	$794.56	$794.56	$821.57	$821.57	$803.37	$803.37	$784.97	$784.97
54	$856.63	$856.63	$831.56	$831.56	$859.83	$859.83	$840.78	$840.78	$821.53	$821.53
55	$894.74	$894.74	$868.56	$868.56	$898.09	$898.09	$878.20	$878.20	$858.08	$858.08
56	$936.07	$936.07	$908.68	$908.68	$939.57	$939.57	$918.76	$918.76	$897.72	$897.72
57	$977.80	$977.80	$949.19	$949.19	$981.45	$981.45	$959.71	$959.71	$937.73	$937.73
58	$1,022.33	$1,022.33	$992.42	$992.42	$1,026.16	$1,026.16	$1,003.43	$1,003.43	$980.44	$980.44
59	$1,044.40	$1,044.40	$1,013.84	$1,013.84	$1,048.31	$1,048.31	$1,025.09	$1,025.09	$1,001.61	$1,001.61
60	$1,088.94	$1,088.94	$1,057.08	$1,057.08	$1,093.01	$1,093.01	$1,068.80	$1,068.80	$1,044.32	$1,044.32
61	$1,127.46	$1,127.46	$1,094.47	$1,094.47	$1,131.67	$1,131.67	$1,106.61	$1,106.61	$1,081.26	$1,081.26
62	$1,152.73	$1,152.73	$1,119.00	$1,119.00	$1,157.04	$1,157.04	$1,131.42	$1,131.42	$1,105.50	$1,105.50
63	$1,184.43	$1,184.43	$1,149.77	$1,149.77	$1,188.86	$1,188.86	$1,162.53	$1,162.53	$1,135.90	$1,135.90
64+	$1,203.69	$1,203.69	$1,168.47	$1,168.47	$1,208.19	$1,208.19	$1,181.43	$1,181.43	$1,154.37	$1,154.37

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090003		79962PA0090003		79962PA0030009		79962PA0030009		79962PA0030009	
Plan Marketing Name =>	Health Savings PPO Embedded $4250		Health Savings PPO Embedded $4250		High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $4750 Qualified A	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	4250		4250		4750		4750		4750	
Coinsurance =>	1		1		0.6		0.6		0.6	
Copays =>	0		0		0		0		0	
OOP Maximum =>	4250		4250		6350		6350		6350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$304.37	$304.37	$297.63	$297.63	$267.56	$267.56	$276.65	$276.65	$270.53	$270.53
15	$331.43	$331.43	$324.09	$324.09	$291.34	$291.34	$301.25	$301.25	$294.57	$294.57
16	$341.77	$341.77	$334.20	$334.20	$300.44	$300.44	$310.65	$310.65	$303.77	$303.77
17	$352.11	$352.11	$344.32	$344.32	$309.53	$309.53	$320.05	$320.05	$312.96	$312.96
18	$363.26	$363.26	$355.21	$355.21	$319.32	$319.32	$330.18	$330.18	$322.86	$322.86
19	$374.40	$374.40	$366.11	$366.11	$329.11	$329.11	$340.30	$340.30	$332.77	$332.77
20	$385.93	$385.93	$377.39	$377.39	$339.26	$339.26	$350.79	$350.79	$343.02	$343.02
21	$397.87	$397.87	$389.06	$389.06	$349.75	$349.75	$361.64	$361.64	$353.63	$353.63
22	$397.87	$397.87	$389.06	$389.06	$349.75	$349.75	$361.64	$361.64	$353.63	$353.63
23	$397.87	$397.87	$389.06	$389.06	$349.75	$349.75	$361.64	$361.64	$353.63	$353.63
24	$397.87	$397.87	$389.06	$389.06	$349.75	$349.75	$361.64	$361.64	$353.63	$353.63
25	$399.46	$399.46	$390.62	$390.62	$351.15	$351.15	$363.09	$363.09	$355.04	$355.04
26	$407.42	$407.42	$398.40	$398.40	$358.14	$358.14	$370.32	$370.32	$362.12	$362.12
27	$416.97	$416.97	$407.73	$407.73	$366.54	$366.54	$379.00	$379.00	$370.60	$370.60
28	$432.48	$432.48	$422.91	$422.91	$380.18	$380.18	$393.10	$393.10	$384.40	$384.40
29	$445.22	$445.22	$435.36	$435.36	$391.37	$391.37	$404.68	$404.68	$395.71	$395.71
30	$451.58	$451.58	$441.58	$441.58	$396.97	$396.97	$410.46	$410.46	$401.37	$401.37
31	$461.13	$461.13	$450.92	$450.92	$405.36	$405.36	$419.14	$419.14	$409.86	$409.86
32	$470.68	$470.68	$460.26	$460.26	$413.75	$413.75	$427.82	$427.82	$418.34	$418.34
33	$476.65	$476.65	$466.09	$466.09	$419.00	$419.00	$433.24	$433.24	$423.65	$423.65
34	$483.01	$483.01	$472.32	$472.32	$424.60	$424.60	$439.03	$439.03	$429.31	$429.31
35	$486.20	$486.20	$475.43	$475.43	$427.39	$427.39	$441.92	$441.92	$432.14	$432.14
36	$489.38	$489.38	$478.54	$478.54	$430.19	$430.19	$444.82	$444.82	$434.96	$434.96
37	$492.56	$492.56	$481.66	$481.66	$432.99	$432.99	$447.71	$447.71	$437.79	$437.79
38	$495.75	$495.75	$484.77	$484.77	$435.79	$435.79	$450.60	$450.60	$440.62	$440.62
39	$502.11	$502.11	$490.99	$490.99	$441.38	$441.38	$456.39	$456.39	$446.28	$446.28
40	$508.48	$508.48	$497.22	$497.22	$446.98	$446.98	$462.18	$462.18	$451.94	$451.94
41	$518.03	$518.03	$506.56	$506.56	$455.37	$455.37	$470.86	$470.86	$460.43	$460.43
42	$527.18	$527.18	$515.50	$515.50	$463.42	$463.42	$479.17	$479.17	$468.56	$468.56
43	$539.91	$539.91	$527.95	$527.95	$474.61	$474.61	$490.75	$490.75	$479.88	$479.88
44	$555.82	$555.82	$543.52	$543.52	$488.60	$488.60	$505.21	$505.21	$494.02	$494.02
45	$574.52	$574.52	$561.80	$561.80	$505.04	$505.04	$522.21	$522.21	$510.64	$510.64
46	$596.81	$596.81	$583.59	$583.59	$524.63	$524.63	$542.46	$542.46	$530.45	$530.45
47	$621.87	$621.87	$608.10	$608.10	$546.66	$546.66	$565.24	$565.24	$552.72	$552.72
48	$650.52	$650.52	$636.11	$636.11	$571.84	$571.84	$591.28	$591.28	$578.19	$578.19
49	$678.77	$678.77	$663.74	$663.74	$596.67	$596.67	$616.96	$616.96	$603.29	$603.29
50	$710.60	$710.60	$694.86	$694.86	$624.65	$624.65	$645.89	$645.89	$631.58	$631.58
51	$742.03	$742.03	$725.60	$725.60	$652.28	$652.28	$674.46	$674.46	$659.52	$659.52
52	$776.64	$776.64	$759.45	$759.45	$682.71	$682.71	$705.92	$705.92	$690.29	$690.29
53	$811.65	$811.65	$793.68	$793.68	$713.49	$713.49	$737.75	$737.75	$721.41	$721.41
54	$849.45	$849.45	$830.64	$830.64	$746.72	$746.72	$772.10	$772.10	$755.00	$755.00
55	$887.25	$887.25	$867.60	$867.60	$779.94	$779.94	$806.46	$806.46	$788.59	$788.59
56	$928.23	$928.23	$907.68	$907.68	$815.97	$815.97	$843.71	$843.71	$825.02	$825.02
57	$969.61	$969.61	$948.14	$948.14	$852.34	$852.34	$881.32	$881.32	$861.80	$861.80
58	$1,013.77	$1,013.77	$991.32	$991.32	$891.16	$891.16	$921.46	$921.46	$901.05	$901.05
59	$1,035.66	$1,035.66	$1,012.72	$1,012.72	$910.40	$910.40	$941.35	$941.35	$920.50	$920.50
60	$1,079.82	$1,079.82	$1,055.91	$1,055.91	$949.22	$949.22	$981.49	$981.49	$959.75	$959.75
61	$1,118.01	$1,118.01	$1,093.26	$1,093.26	$982.80	$982.80	$1,016.21	$1,016.21	$993.70	$993.70
62	$1,143.08	$1,143.08	$1,117.77	$1,117.77	$1,004.83	$1,004.83	$1,038.99	$1,038.99	$1,015.98	$1,015.98
63	$1,174.51	$1,174.51	$1,148.51	$1,148.51	$1,032.46	$1,032.46	$1,067.56	$1,067.56	$1,043.92	$1,043.92
64+	$1,193.61	$1,193.61	$1,167.18	$1,167.18	$1,049.25	$1,049.25	$1,084.92	$1,084.92	$1,060.89	$1,060.89

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090006		79962PA0090006		79962PA0090006		79962PA0030010		79962PA0030010	
Plan Marketing Name =>	Health Savings PPO Embedded $5500		Health Savings PPO Embedded $5500		Health Savings PPO Embedded $5500		High Deductible PPO Embedded $6100 Qualified A		High Deductible PPO Embedded $6100 Qualified A	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	5500		5500		5500		6100		6100	
Coinsurance =>	0.8		0.8		0.8		1		1	
Copays =>	0		0		0		0		0	
OOP Maximum =>	6250		6250		6250		6100		6100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$267.62	$267.62	$276.72	$276.72	$270.60	$270.60	$268.00	$268.00	$277.11	$277.11
15	$291.41	$291.41	$301.32	$301.32	$294.65	$294.65	$291.82	$291.82	$301.75	$301.75
16	$300.50	$300.50	$310.73	$310.73	$303.85	$303.85	$300.93	$300.93	$311.16	$311.16
17	$309.60	$309.60	$320.13	$320.13	$313.04	$313.04	$310.04	$310.04	$320.58	$320.58
18	$319.39	$319.39	$330.26	$330.26	$322.95	$322.95	$319.85	$319.85	$330.73	$330.73
19	$329.19	$329.19	$340.39	$340.39	$332.85	$332.85	$329.66	$329.66	$340.87	$340.87
20	$339.34	$339.34	$350.88	$350.88	$343.11	$343.11	$339.82	$339.82	$351.37	$351.37
21	$349.83	$349.83	$361.73	$361.73	$353.72	$353.72	$350.33	$350.33	$362.24	$362.24
22	$349.83	$349.83	$361.73	$361.73	$353.72	$353.72	$350.33	$350.33	$362.24	$362.24
23	$349.83	$349.83	$361.73	$361.73	$353.72	$353.72	$350.33	$350.33	$362.24	$362.24
24	$349.83	$349.83	$361.73	$361.73	$353.72	$353.72	$350.33	$350.33	$362.24	$362.24
25	$351.23	$351.23	$363.18	$363.18	$355.13	$355.13	$351.73	$351.73	$363.69	$363.69
26	$358.23	$358.23	$370.41	$370.41	$362.21	$362.21	$358.74	$358.74	$370.93	$370.93
27	$366.62	$366.62	$379.09	$379.09	$370.70	$370.70	$367.15	$367.15	$379.63	$379.63
28	$380.27	$380.27	$393.20	$393.20	$384.49	$384.49	$380.81	$380.81	$393.75	$393.75
29	$391.46	$391.46	$404.78	$404.78	$395.81	$395.81	$392.02	$392.02	$405.35	$405.35
30	$397.06	$397.06	$410.56	$410.56	$401.47	$401.47	$397.62	$397.62	$411.14	$411.14
31	$405.45	$405.45	$419.25	$419.25	$409.96	$409.96	$406.03	$406.03	$419.84	$419.84
32	$413.85	$413.85	$427.93	$427.93	$418.45	$418.45	$414.44	$414.44	$428.53	$428.53
33	$419.10	$419.10	$433.35	$433.35	$423.76	$423.76	$419.70	$419.70	$433.96	$433.96
34	$424.69	$424.69	$439.14	$439.14	$429.42	$429.42	$425.30	$425.30	$439.76	$439.76
35	$427.49	$427.49	$442.03	$442.03	$432.25	$432.25	$428.10	$428.10	$442.66	$442.66
36	$430.29	$430.29	$444.93	$444.93	$435.08	$435.08	$430.91	$430.91	$445.56	$445.56
37	$433.09	$433.09	$447.82	$447.82	$437.91	$437.91	$433.71	$433.71	$448.45	$448.45
38	$435.89	$435.89	$450.72	$450.72	$440.74	$440.74	$436.51	$436.51	$451.35	$451.35
39	$441.49	$441.49	$456.50	$456.50	$446.39	$446.39	$442.12	$442.12	$457.15	$457.15
40	$447.08	$447.08	$462.29	$462.29	$452.05	$452.05	$447.72	$447.72	$462.94	$462.94
41	$455.48	$455.48	$470.97	$470.97	$460.54	$460.54	$456.13	$456.13	$471.64	$471.64
42	$463.52	$463.52	$479.29	$479.29	$468.68	$468.68	$464.19	$464.19	$479.97	$479.97
43	$474.72	$474.72	$490.87	$490.87	$480.00	$480.00	$475.40	$475.40	$491.56	$491.56
44	$488.71	$488.71	$505.34	$505.34	$494.15	$494.15	$489.41	$489.41	$506.05	$506.05
45	$505.15	$505.15	$522.34	$522.34	$510.77	$510.77	$505.88	$505.88	$523.07	$523.07
46	$524.75	$524.75	$542.60	$542.60	$530.58	$530.58	$525.50	$525.50	$543.36	$543.36
47	$546.78	$546.78	$565.38	$565.38	$552.86	$552.86	$547.57	$547.57	$566.18	$566.18
48	$571.97	$571.97	$591.43	$591.43	$578.33	$578.33	$572.79	$572.79	$592.26	$592.26
49	$596.81	$596.81	$617.11	$617.11	$603.45	$603.45	$597.66	$597.66	$617.98	$617.98
50	$624.80	$624.80	$646.05	$646.05	$631.74	$631.74	$625.69	$625.69	$646.96	$646.96
51	$652.43	$652.43	$674.63	$674.63	$659.69	$659.69	$653.37	$653.37	$675.58	$675.58
52	$682.87	$682.87	$706.10	$706.10	$690.46	$690.46	$683.84	$683.84	$707.09	$707.09
53	$713.65	$713.65	$737.93	$737.93	$721.59	$721.59	$714.67	$714.67	$738.97	$738.97
54	$746.89	$746.89	$772.29	$772.29	$755.19	$755.19	$747.95	$747.95	$773.38	$773.38
55	$780.12	$780.12	$806.66	$806.66	$788.80	$788.80	$781.24	$781.24	$807.80	$807.80
56	$816.15	$816.15	$843.92	$843.92	$825.23	$825.23	$817.32	$817.32	$845.11	$845.11
57	$852.54	$852.54	$881.54	$881.54	$862.02	$862.02	$853.75	$853.75	$882.78	$882.78
58	$891.37	$891.37	$921.69	$921.69	$901.28	$901.28	$892.64	$892.64	$922.99	$922.99
59	$910.61	$910.61	$941.58	$941.58	$920.73	$920.73	$911.91	$911.91	$942.91	$942.91
60	$949.44	$949.44	$981.74	$981.74	$960.00	$960.00	$950.80	$950.80	$983.12	$983.12
61	$983.02	$983.02	$1,016.46	$1,016.46	$993.95	$993.95	$984.43	$984.43	$1,017.89	$1,017.89
62	$1,005.06	$1,005.06	$1,039.25	$1,039.25	$1,016.24	$1,016.24	$1,006.50	$1,006.50	$1,040.72	$1,040.72
63	$1,032.70	$1,032.70	$1,067.83	$1,067.83	$1,044.18	$1,044.18	$1,034.17	$1,034.17	$1,069.33	$1,069.33
64+	$1,049.49	$1,049.49	$1,085.19	$1,085.19	$1,061.16	$1,061.16	$1,050.99	$1,050.99	$1,086.72	$1,086.72

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0030010		79962PA0090007		79962PA0090007		79962PA0090007		79962PA0140001	
Plan Marketing Name =>	High Deductible PPO Embedded $6100 Qualified A		Health Savings PPO Embedded $6850		Health Savings PPO Embedded $6850		Health Savings PPO Embedded $6850		Lehigh Valley Flex Blue PPO 500G	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/LV/PPO-5	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		N	
Metal =>	Silver		Bronze		Bronze		Bronze		Gold	
Deductible =>	6100		6850		6850		6850		500	
Coinsurance =>	1		1		1		1		1	
Copays =>	0		0		0		0		30	
OOP Maximum =>	6100		6850		6850		6850		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$270.98	$270.98	$259.66	$259.66	$268.48	$268.48	$262.54	$262.54	$302.72	$302.72
15	$295.07	$295.07	$282.74	$282.74	$292.35	$292.35	$285.88	$285.88	$329.63	$329.63
16	$304.27	$304.27	$291.56	$291.56	$301.47	$301.47	$294.80	$294.80	$339.91	$339.91
17	$313.48	$313.48	$300.39	$300.39	$310.60	$310.60	$303.72	$303.72	$350.20	$350.20
18	$323.40	$323.40	$309.89	$309.89	$320.43	$320.43	$313.33	$313.33	$361.28	$361.28
19	$333.32	$333.32	$319.39	$319.39	$330.25	$330.25	$322.94	$322.94	$372.36	$372.36
20	$343.59	$343.59	$329.24	$329.24	$340.43	$340.43	$332.89	$332.89	$383.84	$383.84
21	$354.22	$354.22	$339.42	$339.42	$350.96	$350.96	$343.19	$343.19	$395.71	$395.71
22	$354.22	$354.22	$339.42	$339.42	$350.96	$350.96	$343.19	$343.19	$395.71	$395.71
23	$354.22	$354.22	$339.42	$339.42	$350.96	$350.96	$343.19	$343.19	$395.71	$395.71
24	$354.22	$354.22	$339.42	$339.42	$350.96	$350.96	$343.19	$343.19	$395.71	$395.71
25	$355.64	$355.64	$340.78	$340.78	$352.36	$352.36	$344.56	$344.56	$397.29	$397.29
26	$362.72	$362.72	$347.57	$347.57	$359.38	$359.38	$351.43	$351.43	$405.21	$405.21
27	$371.22	$371.22	$355.71	$355.71	$367.81	$367.81	$359.66	$359.66	$414.70	$414.70
28	$385.04	$385.04	$368.95	$368.95	$381.49	$381.49	$373.05	$373.05	$430.14	$430.14
29	$396.37	$396.37	$379.81	$379.81	$392.72	$392.72	$384.03	$384.03	$442.80	$442.80
30	$402.04	$402.04	$385.24	$385.24	$398.34	$398.34	$389.52	$389.52	$449.13	$449.13
31	$410.54	$410.54	$393.39	$393.39	$406.76	$406.76	$397.76	$397.76	$458.63	$458.63
32	$419.04	$419.04	$401.53	$401.53	$415.19	$415.19	$405.99	$405.99	$468.12	$468.12
33	$424.36	$424.36	$406.63	$406.63	$420.45	$420.45	$411.14	$411.14	$474.06	$474.06
34	$430.02	$430.02	$412.06	$412.06	$426.07	$426.07	$416.63	$416.63	$480.39	$480.39
35	$432.86	$432.86	$414.77	$414.77	$428.87	$428.87	$419.38	$419.38	$483.56	$483.56
36	$435.69	$435.69	$417.49	$417.49	$431.68	$431.68	$422.12	$422.12	$486.72	$486.72
37	$438.52	$438.52	$420.20	$420.20	$434.49	$434.49	$424.87	$424.87	$489.89	$489.89
38	$441.36	$441.36	$422.92	$422.92	$437.30	$437.30	$427.61	$427.61	$493.05	$493.05
39	$447.03	$447.03	$428.35	$428.35	$442.91	$442.91	$433.11	$433.11	$499.39	$499.39
40	$452.69	$452.69	$433.78	$433.78	$448.53	$448.53	$438.60	$438.60	$505.72	$505.72
41	$461.19	$461.19	$441.92	$441.92	$456.95	$456.95	$446.83	$446.83	$515.21	$515.21
42	$469.34	$469.34	$449.73	$449.73	$465.02	$465.02	$454.73	$454.73	$524.32	$524.32
43	$480.68	$480.68	$460.59	$460.59	$476.25	$476.25	$465.71	$465.71	$536.98	$536.98
44	$494.85	$494.85	$474.17	$474.17	$490.29	$490.29	$479.44	$479.44	$552.81	$552.81
45	$511.49	$511.49	$490.12	$490.12	$506.79	$506.79	$495.57	$495.57	$571.41	$571.41
46	$531.33	$531.33	$509.13	$509.13	$526.44	$526.44	$514.79	$514.79	$593.57	$593.57
47	$553.65	$553.65	$530.51	$530.51	$548.55	$548.55	$536.41	$536.41	$618.49	$618.49
48	$579.15	$579.15	$554.95	$554.95	$573.82	$573.82	$561.12	$561.12	$646.99	$646.99
49	$604.30	$604.30	$579.05	$579.05	$598.74	$598.74	$585.48	$585.48	$675.08	$675.08
50	$632.64	$632.64	$606.20	$606.20	$626.81	$626.81	$612.94	$612.94	$706.74	$706.74
51	$660.62	$660.62	$633.02	$633.02	$654.54	$654.54	$640.05	$640.05	$738.00	$738.00
52	$691.44	$691.44	$662.55	$662.55	$685.07	$685.07	$669.91	$669.91	$772.43	$772.43
53	$722.61	$722.61	$692.42	$692.42	$715.96	$715.96	$700.11	$700.11	$807.25	$807.25
54	$756.26	$756.26	$724.66	$724.66	$749.30	$749.30	$732.71	$732.71	$844.84	$844.84
55	$789.91	$789.91	$756.91	$756.91	$782.64	$782.64	$765.31	$765.31	$882.43	$882.43
56	$826.40	$826.40	$791.87	$791.87	$818.79	$818.79	$800.66	$800.66	$923.19	$923.19
57	$863.23	$863.23	$827.17	$827.17	$855.29	$855.29	$836.35	$836.35	$964.35	$964.35
58	$902.55	$902.55	$864.84	$864.84	$894.25	$894.25	$874.45	$874.45	$1,008.27	$1,008.27
59	$922.03	$922.03	$883.51	$883.51	$913.55	$913.55	$893.32	$893.32	$1,030.03	$1,030.03
60	$961.35	$961.35	$921.19	$921.19	$952.51	$952.51	$931.42	$931.42	$1,073.96	$1,073.96
61	$995.36	$995.36	$953.77	$953.77	$986.20	$986.20	$964.36	$964.36	$1,111.95	$1,111.95
62	$1,017.67	$1,017.67	$975.15	$975.15	$1,008.31	$1,008.31	$985.98	$985.98	$1,136.87	$1,136.87
63	$1,045.66	$1,045.66	$1,001.97	$1,001.97	$1,036.03	$1,036.03	$1,013.10	$1,013.10	$1,168.14	$1,168.14
64+	$1,062.66	$1,062.66	$1,018.26	$1,018.26	$1,052.88	$1,052.88	$1,029.57	$1,029.57	$1,187.13	$1,187.13

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0140002		79962PA0160001		79962PA0170001		79962PA0170001		79962PA0170002	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO 1250G		Lehigh Valley Flex Blue PPO 3000SQE		Choice Blue PPO 0		Choice Blue PPO 0		Choice Blue PPO 500	
Form # =>	HBG/LV/PPO-5		HBG/LV/HDHP-5		HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3	
Rating Area =>	Area 6		Area 6		Area 7		Area 9		Area 7	
Network =>	N		N		X		X		X	
Metal =>	Gold		Silver		Gold		Gold		Gold	
Deductible =>	1250		3000		0		0		500	
Coinsurance =>	1		0.9		1		1		1	
Copays =>	25		0		25		25		30	
OOP Maximum =>	8550		6650		8700		8700		8700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$292.82	$292.82	$258.94	$258.94	$335.97	$335.97	$328.52	$328.52	$331.41	$331.41
15	$318.85	$318.85	$281.95	$281.95	$365.83	$365.83	$357.72	$357.72	$360.86	$360.86
16	$328.80	$328.80	$290.75	$290.75	$377.25	$377.25	$368.89	$368.89	$372.13	$372.13
17	$338.75	$338.75	$299.55	$299.55	$388.67	$388.67	$380.05	$380.05	$383.39	$383.39
18	$349.47	$349.47	$309.03	$309.03	$400.96	$400.96	$392.08	$392.08	$395.52	$395.52
19	$360.19	$360.19	$318.51	$318.51	$413.26	$413.26	$404.10	$404.10	$407.65	$407.65
20	$371.29	$371.29	$328.33	$328.33	$425.99	$425.99	$416.56	$416.56	$420.21	$420.21
21	$382.77	$382.77	$338.48	$338.48	$439.17	$439.17	$429.44	$429.44	$433.21	$433.21
22	$382.77	$382.77	$338.48	$338.48	$439.17	$439.17	$429.44	$429.44	$433.21	$433.21
23	$382.77	$382.77	$338.48	$338.48	$439.17	$439.17	$429.44	$429.44	$433.21	$433.21
24	$382.77	$382.77	$338.48	$338.48	$439.17	$439.17	$429.44	$429.44	$433.21	$433.21
25	$384.30	$384.30	$339.83	$339.83	$440.93	$440.93	$431.16	$431.16	$434.94	$434.94
26	$391.96	$391.96	$346.60	$346.60	$449.71	$449.71	$439.75	$439.75	$443.61	$443.61
27	$401.14	$401.14	$354.73	$354.73	$460.25	$460.25	$450.05	$450.05	$454.00	$454.00
28	$416.07	$416.07	$367.93	$367.93	$477.38	$477.38	$466.80	$466.80	$470.90	$470.90
29	$428.32	$428.32	$378.76	$378.76	$491.43	$491.43	$480.54	$480.54	$484.76	$484.76
30	$434.44	$434.44	$384.17	$384.17	$498.46	$498.46	$487.41	$487.41	$491.69	$491.69
31	$443.63	$443.63	$392.30	$392.30	$509.00	$509.00	$497.72	$497.72	$502.09	$502.09
32	$452.82	$452.82	$400.42	$400.42	$519.54	$519.54	$508.03	$508.03	$512.49	$512.49
33	$458.56	$458.56	$405.50	$405.50	$526.13	$526.13	$514.47	$514.47	$518.99	$518.99
34	$464.68	$464.68	$410.91	$410.91	$533.15	$533.15	$521.34	$521.34	$525.92	$525.92
35	$467.74	$467.74	$413.62	$413.62	$536.67	$536.67	$524.78	$524.78	$529.38	$529.38
36	$470.81	$470.81	$416.33	$416.33	$540.18	$540.18	$528.21	$528.21	$532.85	$532.85
37	$473.87	$473.87	$419.04	$419.04	$543.69	$543.69	$531.65	$531.65	$536.31	$536.31
38	$476.93	$476.93	$421.75	$421.75	$547.21	$547.21	$535.08	$535.08	$539.78	$539.78
39	$483.06	$483.06	$427.16	$427.16	$554.23	$554.23	$541.95	$541.95	$546.71	$546.71
40	$489.18	$489.18	$432.58	$432.58	$561.26	$561.26	$548.82	$548.82	$553.64	$553.64
41	$498.37	$498.37	$440.70	$440.70	$571.80	$571.80	$559.13	$559.13	$564.04	$564.04
42	$507.17	$507.17	$448.49	$448.49	$581.90	$581.90	$569.01	$569.01	$574.00	$574.00
43	$519.42	$519.42	$459.32	$459.32	$595.95	$595.95	$582.75	$582.75	$587.87	$587.87
44	$534.73	$534.73	$472.86	$472.86	$613.52	$613.52	$599.93	$599.93	$605.19	$605.19
45	$552.72	$552.72	$488.77	$488.77	$634.16	$634.16	$620.11	$620.11	$625.56	$625.56
46	$574.16	$574.16	$507.72	$507.72	$658.76	$658.76	$644.16	$644.16	$649.82	$649.82
47	$598.27	$598.27	$529.04	$529.04	$686.42	$686.42	$671.21	$671.21	$677.11	$677.11
48	$625.83	$625.83	$553.41	$553.41	$718.04	$718.04	$702.13	$702.13	$708.30	$708.30
49	$653.01	$653.01	$577.45	$577.45	$749.22	$749.22	$732.62	$732.62	$739.06	$739.06
50	$683.63	$683.63	$604.53	$604.53	$784.36	$784.36	$766.98	$766.98	$773.71	$773.71
51	$713.87	$713.87	$631.27	$631.27	$819.05	$819.05	$800.91	$800.91	$807.94	$807.94
52	$747.17	$747.17	$660.71	$660.71	$857.26	$857.26	$838.27	$838.27	$845.63	$845.63
53	$780.85	$780.85	$690.50	$690.50	$895.91	$895.91	$876.06	$876.06	$883.75	$883.75
54	$817.21	$817.21	$722.65	$722.65	$937.63	$937.63	$916.85	$916.85	$924.90	$924.90
55	$853.58	$853.58	$754.81	$754.81	$979.35	$979.35	$957.65	$957.65	$966.06	$966.06
56	$893.00	$893.00	$789.67	$789.67	$1,024.58	$1,024.58	$1,001.88	$1,001.88	$1,010.68	$1,010.68
57	$932.81	$932.81	$824.88	$824.88	$1,070.26	$1,070.26	$1,046.55	$1,046.55	$1,055.73	$1,055.73
58	$975.30	$975.30	$862.45	$862.45	$1,119.01	$1,119.01	$1,094.21	$1,094.21	$1,103.82	$1,103.82
59	$996.35	$996.35	$881.06	$881.06	$1,143.16	$1,143.16	$1,117.83	$1,117.83	$1,127.65	$1,127.65
60	$1,038.84	$1,038.84	$918.63	$918.63	$1,191.91	$1,191.91	$1,165.50	$1,165.50	$1,175.73	$1,175.73
61	$1,075.58	$1,075.58	$951.13	$951.13	$1,234.07	$1,234.07	$1,206.73	$1,206.73	$1,217.32	$1,217.32
62	$1,099.70	$1,099.70	$972.45	$972.45	$1,261.74	$1,261.74	$1,233.78	$1,233.78	$1,244.61	$1,244.61
63	$1,129.94	$1,129.94	$999.19	$999.19	$1,296.43	$1,296.43	$1,267.71	$1,267.71	$1,278.84	$1,278.84
64+	$1,148.31	$1,148.31	$1,015.44	$1,015.44	$1,317.51	$1,317.51	$1,288.32	$1,288.32	$1,299.63	$1,299.63

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004	
Plan Marketing Name =>	Choice Blue PPO 500		Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500	
Form # =>	HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3	
Rating Area =>	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	X		X		X		X		X	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	500		1250		1250		2500		2500	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		25		25		10		10	
OOP Maximum =>	8700		7900		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$324.07	$324.07	$319.37	$319.37	$312.30	$312.30	$306.62	$306.62	$299.83	$299.83
15	$352.88	$352.88	$347.76	$347.76	$340.06	$340.06	$333.87	$333.87	$326.48	$326.48
16	$363.89	$363.89	$358.62	$358.62	$350.67	$350.67	$344.30	$344.30	$336.67	$336.67
17	$374.90	$374.90	$369.47	$369.47	$361.28	$361.28	$354.72	$354.72	$346.86	$346.86
18	$386.77	$386.77	$381.16	$381.16	$372.71	$372.71	$365.94	$365.94	$357.83	$357.83
19	$398.63	$398.63	$392.85	$392.85	$384.14	$384.14	$377.16	$377.16	$368.81	$368.81
20	$410.91	$410.91	$404.96	$404.96	$395.98	$395.98	$388.79	$388.79	$380.17	$380.17
21	$423.62	$423.62	$417.48	$417.48	$408.23	$408.23	$400.81	$400.81	$391.93	$391.93
22	$423.62	$423.62	$417.48	$417.48	$408.23	$408.23	$400.81	$400.81	$391.93	$391.93
23	$423.62	$423.62	$417.48	$417.48	$408.23	$408.23	$400.81	$400.81	$391.93	$391.93
24	$423.62	$423.62	$417.48	$417.48	$408.23	$408.23	$400.81	$400.81	$391.93	$391.93
25	$425.31	$425.31	$419.15	$419.15	$409.86	$409.86	$402.41	$402.41	$393.50	$393.50
26	$433.79	$433.79	$427.50	$427.50	$418.03	$418.03	$410.43	$410.43	$401.34	$401.34
27	$443.95	$443.95	$437.52	$437.52	$427.83	$427.83	$420.05	$420.05	$410.74	$410.74
28	$460.47	$460.47	$453.80	$453.80	$443.75	$443.75	$435.68	$435.68	$426.03	$426.03
29	$474.03	$474.03	$467.16	$467.16	$456.81	$456.81	$448.51	$448.51	$438.57	$438.57
30	$480.81	$480.81	$473.84	$473.84	$463.34	$463.34	$454.92	$454.92	$444.84	$444.84
31	$490.98	$490.98	$483.86	$483.86	$473.14	$473.14	$464.54	$464.54	$454.25	$454.25
32	$501.14	$501.14	$493.88	$493.88	$482.94	$482.94	$474.16	$474.16	$463.65	$463.65
33	$507.50	$507.50	$500.14	$500.14	$489.06	$489.06	$480.17	$480.17	$469.53	$469.53
34	$514.27	$514.27	$506.82	$506.82	$495.59	$495.59	$486.58	$486.58	$475.80	$475.80
35	$517.66	$517.66	$510.16	$510.16	$498.86	$498.86	$489.79	$489.79	$478.94	$478.94
36	$521.05	$521.05	$513.50	$513.50	$502.12	$502.12	$493.00	$493.00	$482.07	$482.07
37	$524.44	$524.44	$516.84	$516.84	$505.39	$505.39	$496.20	$496.20	$485.21	$485.21
38	$527.83	$527.83	$520.18	$520.18	$508.65	$508.65	$499.41	$499.41	$488.34	$488.34
39	$534.61	$534.61	$526.86	$526.86	$515.19	$515.19	$505.82	$505.82	$494.62	$494.62
40	$541.39	$541.39	$533.54	$533.54	$521.72	$521.72	$512.24	$512.24	$500.89	$500.89
41	$551.55	$551.55	$543.56	$543.56	$531.52	$531.52	$521.85	$521.85	$510.29	$510.29
42	$561.30	$561.30	$553.16	$553.16	$540.90	$540.90	$531.07	$531.07	$519.31	$519.31
43	$574.85	$574.85	$566.52	$566.52	$553.97	$553.97	$543.90	$543.90	$531.85	$531.85
44	$591.80	$591.80	$583.22	$583.22	$570.30	$570.30	$559.93	$559.93	$547.53	$547.53
45	$611.71	$611.71	$602.84	$602.84	$589.48	$589.48	$578.77	$578.77	$565.95	$565.95
46	$635.43	$635.43	$626.22	$626.22	$612.35	$612.35	$601.22	$601.22	$587.90	$587.90
47	$662.12	$662.12	$652.52	$652.52	$638.06	$638.06	$626.47	$626.47	$612.59	$612.59
48	$692.62	$692.62	$682.58	$682.58	$667.46	$667.46	$655.32	$655.32	$640.81	$640.81
49	$722.70	$722.70	$712.22	$712.22	$696.44	$696.44	$683.78	$683.78	$668.63	$668.63
50	$756.59	$756.59	$745.62	$745.62	$729.10	$729.10	$715.85	$715.85	$699.99	$699.99
51	$790.05	$790.05	$778.60	$778.60	$761.35	$761.35	$747.51	$747.51	$730.95	$730.95
52	$826.91	$826.91	$814.92	$814.92	$796.86	$796.86	$782.38	$782.38	$765.05	$765.05
53	$864.18	$864.18	$851.66	$851.66	$832.79	$832.79	$817.65	$817.65	$799.54	$799.54
54	$904.43	$904.43	$891.32	$891.32	$871.57	$871.57	$855.73	$855.73	$836.77	$836.77
55	$944.67	$944.67	$930.98	$930.98	$910.35	$910.35	$893.81	$893.81	$874.00	$874.00
56	$988.31	$988.31	$973.98	$973.98	$952.40	$952.40	$935.09	$935.09	$914.37	$914.37
57	$1,032.36	$1,032.36	$1,017.40	$1,017.40	$994.86	$994.86	$976.77	$976.77	$955.13	$955.13
58	$1,079.38	$1,079.38	$1,063.74	$1,063.74	$1,040.17	$1,040.17	$1,021.26	$1,021.26	$998.64	$998.64
59	$1,102.68	$1,102.68	$1,086.70	$1,086.70	$1,062.62	$1,062.62	$1,043.31	$1,043.31	$1,020.19	$1,020.19
60	$1,149.70	$1,149.70	$1,133.04	$1,133.04	$1,107.94	$1,107.94	$1,087.80	$1,087.80	$1,063.70	$1,063.70
61	$1,190.37	$1,190.37	$1,173.12	$1,173.12	$1,147.13	$1,147.13	$1,126.28	$1,126.28	$1,101.32	$1,101.32
62	$1,217.06	$1,217.06	$1,199.42	$1,199.42	$1,172.84	$1,172.84	$1,151.53	$1,151.53	$1,126.01	$1,126.01
63	$1,250.53	$1,250.53	$1,232.40	$1,232.40	$1,205.09	$1,205.09	$1,183.19	$1,183.19	$1,156.98	$1,156.98
64+	$1,270.86	$1,270.86	$1,252.44	$1,252.44	$1,224.69	$1,224.69	$1,202.43	$1,202.43	$1,175.79	$1,175.79

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170005		79962PA0170005		79962PA0180001		79962PA0180001		79962PA0170006	
Plan Marketing Name =>	Choice Blue PPO 2800		Choice Blue PPO 2800		Choice Blue PPO 3000Q Embedded		Choice Blue PPO 3000Q Embedded		Choice Blue PPO 4250	
Form # =>	HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/HDHP-3		HBG/CB/HDHP-3		HBG/CB/PPO-3	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7	
Network =>	X		X		X		X		X	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2800		2800		3000		3000		4250	
Coinsurance =>	0.7		0.7		0.9		0.9		1	
Copays =>	40		40		0		0		60	
OOP Maximum =>	8700		8700		6650		6650		8700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$273.30	$273.30	$267.25	$267.25	$282.49	$282.49	$276.23	$276.23	$277.84	$277.84
15	$297.59	$297.59	$291.00	$291.00	$307.60	$307.60	$300.79	$300.79	$302.54	$302.54
16	$306.88	$306.88	$300.08	$300.08	$317.20	$317.20	$310.18	$310.18	$311.98	$311.98
17	$316.17	$316.17	$309.17	$309.17	$326.80	$326.80	$319.56	$319.56	$321.42	$321.42
18	$326.17	$326.17	$318.95	$318.95	$337.14	$337.14	$329.68	$329.68	$331.59	$331.59
19	$336.17	$336.17	$328.73	$328.73	$347.48	$347.48	$339.79	$339.79	$341.76	$341.76
20	$346.53	$346.53	$338.86	$338.86	$358.19	$358.19	$350.26	$350.26	$352.29	$352.29
21	$357.25	$357.25	$349.34	$349.34	$369.27	$369.27	$361.09	$361.09	$363.19	$363.19
22	$357.25	$357.25	$349.34	$349.34	$369.27	$369.27	$361.09	$361.09	$363.19	$363.19
23	$357.25	$357.25	$349.34	$349.34	$369.27	$369.27	$361.09	$361.09	$363.19	$363.19
24	$357.25	$357.25	$349.34	$349.34	$369.27	$369.27	$361.09	$361.09	$363.19	$363.19
25	$358.68	$358.68	$350.74	$350.74	$370.75	$370.75	$362.53	$362.53	$364.64	$364.64
26	$365.82	$365.82	$357.72	$357.72	$378.13	$378.13	$369.76	$369.76	$371.91	$371.91
27	$374.40	$374.40	$366.11	$366.11	$386.99	$386.99	$378.42	$378.42	$380.62	$380.62
28	$388.33	$388.33	$379.73	$379.73	$401.40	$401.40	$392.50	$392.50	$394.79	$394.79
29	$399.76	$399.76	$390.91	$390.91	$413.21	$413.21	$404.06	$404.06	$406.41	$406.41
30	$405.48	$405.48	$396.50	$396.50	$419.12	$419.12	$409.84	$409.84	$412.22	$412.22
31	$414.05	$414.05	$404.89	$404.89	$427.98	$427.98	$418.50	$418.50	$420.94	$420.94
32	$422.63	$422.63	$413.27	$413.27	$436.85	$436.85	$427.17	$427.17	$429.65	$429.65
33	$427.99	$427.99	$418.51	$418.51	$442.39	$442.39	$432.59	$432.59	$435.10	$435.10
34	$433.70	$433.70	$424.10	$424.10	$448.29	$448.29	$438.36	$438.36	$440.91	$440.91
35	$436.56	$436.56	$426.89	$426.89	$451.25	$451.25	$441.25	$441.25	$443.82	$443.82
36	$439.42	$439.42	$429.69	$429.69	$454.20	$454.20	$444.14	$444.14	$446.72	$446.72
37	$442.28	$442.28	$432.48	$432.48	$457.16	$457.16	$447.03	$447.03	$449.63	$449.63
38	$445.13	$445.13	$435.28	$435.28	$460.11	$460.11	$449.92	$449.92	$452.53	$452.53
39	$450.85	$450.85	$440.87	$440.87	$466.02	$466.02	$455.70	$455.70	$458.35	$458.35
40	$456.57	$456.57	$446.46	$446.46	$471.93	$471.93	$461.47	$461.47	$464.16	$464.16
41	$465.14	$465.14	$454.84	$454.84	$480.79	$480.79	$470.14	$470.14	$472.87	$472.87
42	$473.36	$473.36	$462.88	$462.88	$489.28	$489.28	$478.44	$478.44	$481.23	$481.23
43	$484.79	$484.79	$474.05	$474.05	$501.10	$501.10	$490.00	$490.00	$492.85	$492.85
44	$499.08	$499.08	$488.03	$488.03	$515.87	$515.87	$504.44	$504.44	$507.38	$507.38
45	$515.87	$515.87	$504.45	$504.45	$533.23	$533.23	$521.41	$521.41	$524.45	$524.45
46	$535.88	$535.88	$524.01	$524.01	$553.91	$553.91	$541.64	$541.64	$544.79	$544.79
47	$558.38	$558.38	$546.02	$546.02	$577.17	$577.17	$564.38	$564.38	$567.67	$567.67
48	$584.10	$584.10	$571.17	$571.17	$603.76	$603.76	$590.38	$590.38	$593.82	$593.82
49	$609.47	$609.47	$595.97	$595.97	$629.97	$629.97	$616.02	$616.02	$619.60	$619.60
50	$638.05	$638.05	$623.92	$623.92	$659.52	$659.52	$644.91	$644.91	$648.66	$648.66
51	$666.27	$666.27	$651.52	$651.52	$688.69	$688.69	$673.43	$673.43	$677.35	$677.35
52	$697.35	$697.35	$681.91	$681.91	$720.82	$720.82	$704.85	$704.85	$708.95	$708.95
53	$728.79	$728.79	$712.65	$712.65	$753.31	$753.31	$736.62	$736.62	$740.91	$740.91
54	$762.73	$762.73	$745.84	$745.84	$788.39	$788.39	$770.93	$770.93	$775.41	$775.41
55	$796.67	$796.67	$779.03	$779.03	$823.47	$823.47	$805.23	$805.23	$809.91	$809.91
56	$833.46	$833.46	$815.01	$815.01	$861.51	$861.51	$842.42	$842.42	$847.32	$847.32
57	$870.62	$870.62	$851.34	$851.34	$899.91	$899.91	$879.98	$879.98	$885.09	$885.09
58	$910.27	$910.27	$890.12	$890.12	$940.90	$940.90	$920.06	$920.06	$925.41	$925.41
59	$929.92	$929.92	$909.33	$909.33	$961.21	$961.21	$939.92	$939.92	$945.38	$945.38
60	$969.58	$969.58	$948.11	$948.11	$1,002.20	$1,002.20	$980.00	$980.00	$985.70	$985.70
61	$1,003.87	$1,003.87	$981.65	$981.65	$1,037.65	$1,037.65	$1,014.66	$1,014.66	$1,020.56	$1,020.56
62	$1,026.38	$1,026.38	$1,003.65	$1,003.65	$1,060.91	$1,060.91	$1,037.41	$1,037.41	$1,043.44	$1,043.44
63	$1,054.60	$1,054.60	$1,031.25	$1,031.25	$1,090.09	$1,090.09	$1,065.94	$1,065.94	$1,072.14	$1,072.14
64+	$1,071.75	$1,071.75	$1,048.02	$1,048.02	$1,107.81	$1,107.81	$1,083.27	$1,083.27	$1,089.57	$1,089.57

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170006		79962PA0180002		79962PA0180002	
Plan Marketing Name =>	Choice Blue PPO 4250		Choice Blue PPO 6650Q Embedded		Choice Blue PPO 6650Q Embedded	
Form # =>	HBG/CB/PPO-3		HBG/CB/HDHP-3		HBG/CB/HDHP-3	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	X		X		X	
Metal =>	Silver		Bronze		Bronze	
Deductible =>	4250		6650		6650	
Coinsurance =>	1		1		1	
Copays =>	60		0		0	
OOP Maximum =>	8700		6900		6900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$271.69	$271.69	$256.76	$256.76	$251.08	$251.08
15	$295.84	$295.84	$279.59	$279.59	$273.40	$273.40
16	$305.07	$305.07	$288.31	$288.31	$281.93	$281.93
17	$314.31	$314.31	$297.04	$297.04	$290.47	$290.47
18	$324.25	$324.25	$306.44	$306.44	$299.66	$299.66
19	$334.20	$334.20	$315.84	$315.84	$308.85	$308.85
20	$344.50	$344.50	$325.57	$325.57	$318.36	$318.36
21	$355.15	$355.15	$335.64	$335.64	$328.21	$328.21
22	$355.15	$355.15	$335.64	$335.64	$328.21	$328.21
23	$355.15	$355.15	$335.64	$335.64	$328.21	$328.21
24	$355.15	$355.15	$335.64	$335.64	$328.21	$328.21
25	$356.57	$356.57	$336.98	$336.98	$329.52	$329.52
26	$363.67	$363.67	$343.70	$343.70	$336.09	$336.09
27	$372.20	$372.20	$351.75	$351.75	$343.96	$343.96
28	$386.05	$386.05	$364.84	$364.84	$356.76	$356.76
29	$397.41	$397.41	$375.58	$375.58	$367.27	$367.27
30	$403.10	$403.10	$380.95	$380.95	$372.52	$372.52
31	$411.62	$411.62	$389.01	$389.01	$380.40	$380.40
32	$420.14	$420.14	$397.06	$397.06	$388.27	$388.27
33	$425.47	$425.47	$402.10	$402.10	$393.20	$393.20
34	$431.15	$431.15	$407.47	$407.47	$398.45	$398.45
35	$433.99	$433.99	$410.15	$410.15	$401.07	$401.07
36	$436.83	$436.83	$412.84	$412.84	$403.70	$403.70
37	$439.68	$439.68	$415.52	$415.52	$406.32	$406.32
38	$442.52	$442.52	$418.21	$418.21	$408.95	$408.95
39	$448.20	$448.20	$423.58	$423.58	$414.20	$414.20
40	$453.88	$453.88	$428.95	$428.95	$419.45	$419.45
41	$462.41	$462.41	$437.00	$437.00	$427.33	$427.33
42	$470.57	$470.57	$444.72	$444.72	$434.88	$434.88
43	$481.94	$481.94	$455.46	$455.46	$445.38	$445.38
44	$496.14	$496.14	$468.89	$468.89	$458.51	$458.51
45	$512.84	$512.84	$484.66	$484.66	$473.94	$473.94
46	$532.73	$532.73	$503.46	$503.46	$492.32	$492.32
47	$555.10	$555.10	$524.61	$524.61	$512.99	$512.99
48	$580.67	$580.67	$548.77	$548.77	$536.62	$536.62
49	$605.89	$605.89	$572.60	$572.60	$559.93	$559.93
50	$634.30	$634.30	$599.45	$599.45	$586.18	$586.18
51	$662.35	$662.35	$625.97	$625.97	$612.11	$612.11
52	$693.25	$693.25	$655.17	$655.17	$640.67	$640.67
53	$724.51	$724.51	$684.71	$684.71	$669.55	$669.55
54	$758.25	$758.25	$716.59	$716.59	$700.73	$700.73
55	$791.98	$791.98	$748.48	$748.48	$731.91	$731.91
56	$828.56	$828.56	$783.05	$783.05	$765.71	$765.71
57	$865.50	$865.50	$817.95	$817.95	$799.85	$799.85
58	$904.92	$904.92	$855.21	$855.21	$836.28	$836.28
59	$924.46	$924.46	$873.67	$873.67	$854.33	$854.33
60	$963.88	$963.88	$910.93	$910.93	$890.76	$890.76
61	$997.97	$997.97	$943.15	$943.15	$922.27	$922.27
62	$1,020.35	$1,020.35	$964.29	$964.29	$942.95	$942.95
63	$1,048.40	$1,048.40	$990.81	$990.81	$968.88	$968.88
64+	$1,065.45	$1,065.45	$1,006.92	$1,006.92	$984.63	$984.63

Company Name:	Highmark Benefits Group (HBG)
Market:	Small Group
Product:	PPO
Effective Date of Rates:	July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010001		79962PA0010002	
Plan Marketing Name =>	Premier Balance PPO $0 Platinum A		Premier Balance PPO $0 Platinum A		Premier Balance PPO $0 Platinum A		Premier Balance PPO $250 Platinum A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	0		0		0		250	
Coinsurance =>	1		1		1		1	
Copays =>	20		20		20		20	
OOP Maximum =>	4000		4000		4000		4000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$398.89	$398.89	$412.46	$412.46	$403.32	$403.32	$389.09	$389.09
15	$434.35	$434.35	$449.12	$449.12	$439.17	$439.17	$423.67	$423.67
16	$447.91	$447.91	$463.14	$463.14	$452.88	$452.88	$436.90	$436.90
17	$461.47	$461.47	$477.16	$477.16	$466.59	$466.59	$450.12	$450.12
18	$476.07	$476.07	$492.25	$492.25	$481.35	$481.35	$464.36	$464.36
19	$490.67	$490.67	$507.35	$507.35	$496.11	$496.11	$478.60	$478.60
20	$505.79	$505.79	$522.99	$522.99	$511.40	$511.40	$493.35	$493.35
21	$521.43	$521.43	$539.16	$539.16	$527.22	$527.22	$508.61	$508.61
22	$521.43	$521.43	$539.16	$539.16	$527.22	$527.22	$508.61	$508.61
23	$521.43	$521.43	$539.16	$539.16	$527.22	$527.22	$508.61	$508.61
24	$521.43	$521.43	$539.16	$539.16	$527.22	$527.22	$508.61	$508.61
25	$523.52	$523.52	$541.32	$541.32	$529.33	$529.33	$510.64	$510.64
26	$533.94	$533.94	$552.10	$552.10	$539.87	$539.87	$520.82	$520.82
27	$546.46	$546.46	$565.04	$565.04	$552.53	$552.53	$533.02	$533.02
28	$566.79	$566.79	$586.07	$586.07	$573.09	$573.09	$552.86	$552.86
29	$583.48	$583.48	$603.32	$603.32	$589.96	$589.96	$569.13	$569.13
30	$591.82	$591.82	$611.95	$611.95	$598.39	$598.39	$577.27	$577.27
31	$604.34	$604.34	$624.89	$624.89	$611.05	$611.05	$589.48	$589.48
32	$616.85	$616.85	$637.83	$637.83	$623.70	$623.70	$601.69	$601.69
33	$624.67	$624.67	$645.91	$645.91	$631.61	$631.61	$609.31	$609.31
34	$633.02	$633.02	$654.54	$654.54	$640.05	$640.05	$617.45	$617.45
35	$637.19	$637.19	$658.85	$658.85	$644.26	$644.26	$621.52	$621.52
36	$641.36	$641.36	$663.17	$663.17	$648.48	$648.48	$625.59	$625.59
37	$645.53	$645.53	$667.48	$667.48	$652.70	$652.70	$629.66	$629.66
38	$649.70	$649.70	$671.79	$671.79	$656.92	$656.92	$633.73	$633.73
39	$658.04	$658.04	$680.42	$680.42	$665.35	$665.35	$641.87	$641.87
40	$666.39	$666.39	$689.05	$689.05	$673.79	$673.79	$650.00	$650.00
41	$678.90	$678.90	$701.99	$701.99	$686.44	$686.44	$662.21	$662.21
42	$690.89	$690.89	$714.39	$714.39	$698.57	$698.57	$673.91	$673.91
43	$707.58	$707.58	$731.64	$731.64	$715.44	$715.44	$690.18	$690.18
44	$728.44	$728.44	$753.21	$753.21	$736.53	$736.53	$710.53	$710.53
45	$752.94	$752.94	$778.55	$778.55	$761.31	$761.31	$734.43	$734.43
46	$782.15	$782.15	$808.74	$808.74	$790.83	$790.83	$762.92	$762.92
47	$815.00	$815.00	$842.71	$842.71	$824.04	$824.04	$794.96	$794.96
48	$852.54	$852.54	$881.53	$881.53	$862.00	$862.00	$831.58	$831.58
49	$889.56	$889.56	$919.81	$919.81	$899.44	$899.44	$867.69	$867.69
50	$931.27	$931.27	$962.94	$962.94	$941.61	$941.61	$908.38	$908.38
51	$972.47	$972.47	$1,005.53	$1,005.53	$983.27	$983.27	$948.56	$948.56
52	$1,017.83	$1,017.83	$1,052.44	$1,052.44	$1,029.13	$1,029.13	$992.81	$992.81
53	$1,063.72	$1,063.72	$1,099.89	$1,099.89	$1,075.53	$1,075.53	$1,037.56	$1,037.56
54	$1,113.25	$1,113.25	$1,151.11	$1,151.11	$1,125.61	$1,125.61	$1,085.88	$1,085.88
55	$1,162.79	$1,162.79	$1,202.33	$1,202.33	$1,175.70	$1,175.70	$1,134.20	$1,134.20
56	$1,216.50	$1,216.50	$1,257.86	$1,257.86	$1,230.00	$1,230.00	$1,186.59	$1,186.59
57	$1,270.72	$1,270.72	$1,313.93	$1,313.93	$1,284.84	$1,284.84	$1,239.48	$1,239.48
58	$1,328.60	$1,328.60	$1,373.78	$1,373.78	$1,343.36	$1,343.36	$1,295.94	$1,295.94
59	$1,357.28	$1,357.28	$1,403.43	$1,403.43	$1,372.35	$1,372.35	$1,323.91	$1,323.91
60	$1,415.16	$1,415.16	$1,463.28	$1,463.28	$1,430.88	$1,430.88	$1,380.37	$1,380.37
61	$1,465.22	$1,465.22	$1,515.04	$1,515.04	$1,481.49	$1,481.49	$1,429.19	$1,429.19
62	$1,498.07	$1,498.07	$1,549.01	$1,549.01	$1,514.70	$1,514.70	$1,461.24	$1,461.24
63	$1,539.26	$1,539.26	$1,591.60	$1,591.60	$1,556.35	$1,556.35	$1,501.42	$1,501.42
64+	$1,564.29	$1,564.29	$1,617.48	$1,617.48	$1,581.66	$1,581.66	$1,525.83	$1,525.83

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010002		79962PA0010002		79962PA0010003		79962PA0010003		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO $250 Platinum A		Premier Balance PPO $250 Platinum A		Premier Balance PPO $0 Gold A		Premier Balance PPO $0 Gold A		Premier Balance PPO $0 Gold A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	250		250		0		0		0	
Coinsurance =>	1		1		1		1		1	
Copays =>	20		20		35		35		35	
OOP Maximum =>	4000		4000		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$402.32	$402.32	$393.41	$393.41	$370.41	$370.41	$383.00	$383.00	$374.52	$374.52
15	$438.08	$438.08	$428.38	$428.38	$403.34	$403.34	$417.05	$417.05	$407.81	$407.81
16	$451.76	$451.76	$441.75	$441.75	$415.93	$415.93	$430.07	$430.07	$420.54	$420.54
17	$465.43	$465.43	$455.12	$455.12	$428.52	$428.52	$443.08	$443.08	$433.27	$433.27
18	$480.16	$480.16	$469.52	$469.52	$442.07	$442.07	$457.10	$457.10	$446.98	$446.98
19	$494.88	$494.88	$483.92	$483.92	$455.63	$455.63	$471.12	$471.12	$460.69	$460.69
20	$510.13	$510.13	$498.83	$498.83	$469.67	$469.67	$485.64	$485.64	$474.88	$474.88
21	$525.91	$525.91	$514.26	$514.26	$484.20	$484.20	$500.66	$500.66	$489.57	$489.57
22	$525.91	$525.91	$514.26	$514.26	$484.20	$484.20	$500.66	$500.66	$489.57	$489.57
23	$525.91	$525.91	$514.26	$514.26	$484.20	$484.20	$500.66	$500.66	$489.57	$489.57
24	$525.91	$525.91	$514.26	$514.26	$484.20	$484.20	$500.66	$500.66	$489.57	$489.57
25	$528.01	$528.01	$516.32	$516.32	$486.14	$486.14	$502.66	$502.66	$491.53	$491.53
26	$538.53	$538.53	$526.60	$526.60	$495.82	$495.82	$512.68	$512.68	$501.32	$501.32
27	$551.15	$551.15	$538.94	$538.94	$507.44	$507.44	$524.69	$524.69	$513.07	$513.07
28	$571.66	$571.66	$559.00	$559.00	$526.33	$526.33	$544.22	$544.22	$532.16	$532.16
29	$588.49	$588.49	$575.46	$575.46	$541.82	$541.82	$560.24	$560.24	$547.83	$547.83
30	$596.91	$596.91	$583.69	$583.69	$549.57	$549.57	$568.25	$568.25	$555.66	$555.66
31	$609.53	$609.53	$596.03	$596.03	$561.19	$561.19	$580.26	$580.26	$567.41	$567.41
32	$622.15	$622.15	$608.37	$608.37	$572.81	$572.81	$592.28	$592.28	$579.16	$579.16
33	$630.04	$630.04	$616.08	$616.08	$580.07	$580.07	$599.79	$599.79	$586.50	$586.50
34	$638.45	$638.45	$624.31	$624.31	$587.82	$587.82	$607.80	$607.80	$594.34	$594.34
35	$642.66	$642.66	$628.43	$628.43	$591.69	$591.69	$611.81	$611.81	$598.25	$598.25
36	$646.87	$646.87	$632.54	$632.54	$595.57	$595.57	$615.81	$615.81	$602.17	$602.17
37	$651.08	$651.08	$636.65	$636.65	$599.44	$599.44	$619.82	$619.82	$606.09	$606.09
38	$655.28	$655.28	$640.77	$640.77	$603.31	$603.31	$623.82	$623.82	$610.00	$610.00
39	$663.70	$663.70	$649.00	$649.00	$611.06	$611.06	$631.83	$631.83	$617.84	$617.84
40	$672.11	$672.11	$657.22	$657.22	$618.81	$618.81	$639.84	$639.84	$625.67	$625.67
41	$684.73	$684.73	$669.57	$669.57	$630.43	$630.43	$651.86	$651.86	$637.42	$637.42
42	$696.83	$696.83	$681.39	$681.39	$641.57	$641.57	$663.37	$663.37	$648.68	$648.68
43	$713.66	$713.66	$697.85	$697.85	$657.06	$657.06	$679.40	$679.40	$664.35	$664.35
44	$734.70	$734.70	$718.42	$718.42	$676.43	$676.43	$699.42	$699.42	$683.93	$683.93
45	$759.41	$759.41	$742.59	$742.59	$699.18	$699.18	$722.95	$722.95	$706.94	$706.94
46	$788.87	$788.87	$771.39	$771.39	$726.30	$726.30	$750.99	$750.99	$734.36	$734.36
47	$822.00	$822.00	$803.79	$803.79	$756.80	$756.80	$782.53	$782.53	$765.20	$765.20
48	$859.86	$859.86	$840.82	$840.82	$791.67	$791.67	$818.58	$818.58	$800.45	$800.45
49	$897.20	$897.20	$877.33	$877.33	$826.05	$826.05	$854.13	$854.13	$835.21	$835.21
50	$939.28	$939.28	$918.47	$918.47	$864.78	$864.78	$894.18	$894.18	$874.37	$874.37
51	$980.82	$980.82	$959.09	$959.09	$903.03	$903.03	$933.73	$933.73	$913.05	$913.05
52	$1,026.58	$1,026.58	$1,003.84	$1,003.84	$945.16	$945.16	$977.29	$977.29	$955.64	$955.64
53	$1,072.86	$1,072.86	$1,049.09	$1,049.09	$987.77	$987.77	$1,021.35	$1,021.35	$998.72	$998.72
54	$1,122.82	$1,122.82	$1,097.95	$1,097.95	$1,033.77	$1,033.77	$1,068.91	$1,068.91	$1,045.23	$1,045.23
55	$1,172.78	$1,172.78	$1,146.80	$1,146.80	$1,079.77	$1,079.77	$1,116.47	$1,116.47	$1,091.74	$1,091.74
56	$1,226.95	$1,226.95	$1,199.77	$1,199.77	$1,129.64	$1,129.64	$1,168.04	$1,168.04	$1,142.17	$1,142.17
57	$1,281.64	$1,281.64	$1,253.25	$1,253.25	$1,180.00	$1,180.00	$1,220.11	$1,220.11	$1,193.08	$1,193.08
58	$1,340.02	$1,340.02	$1,310.33	$1,310.33	$1,233.74	$1,233.74	$1,275.68	$1,275.68	$1,247.42	$1,247.42
59	$1,368.94	$1,368.94	$1,338.62	$1,338.62	$1,260.37	$1,260.37	$1,303.22	$1,303.22	$1,274.35	$1,274.35
60	$1,427.32	$1,427.32	$1,395.70	$1,395.70	$1,314.12	$1,314.12	$1,358.79	$1,358.79	$1,328.69	$1,328.69
61	$1,477.81	$1,477.81	$1,445.07	$1,445.07	$1,360.60	$1,360.60	$1,406.85	$1,406.85	$1,375.69	$1,375.69
62	$1,510.94	$1,510.94	$1,477.47	$1,477.47	$1,391.11	$1,391.11	$1,438.40	$1,438.40	$1,406.53	$1,406.53
63	$1,552.49	$1,552.49	$1,518.10	$1,518.10	$1,429.36	$1,429.36	$1,477.95	$1,477.95	$1,445.21	$1,445.21
64+	$1,577.73	$1,577.73	$1,542.78	$1,542.78	$1,452.60	$1,452.60	$1,501.98	$1,501.98	$1,468.71	$1,468.71

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010004		79962PA0010004		79962PA0010004		79962PA0010005		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO $250 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $500 A		Premier Balance PPO $500 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	250		250		250		500		500	
Coinsurance =>	1		1		1		1		1	
Copays =>	35		35		35		30		30	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$365.03	$365.03	$377.44	$377.44	$369.07	$369.07	$358.69	$358.69	$370.88	$370.88
15	$397.47	$397.47	$410.99	$410.99	$401.88	$401.88	$390.57	$390.57	$403.85	$403.85
16	$409.88	$409.88	$423.81	$423.81	$414.42	$414.42	$402.76	$402.76	$416.45	$416.45
17	$422.29	$422.29	$436.64	$436.64	$426.97	$426.97	$414.95	$414.95	$429.06	$429.06
18	$435.65	$435.65	$450.46	$450.46	$440.48	$440.48	$428.08	$428.08	$442.63	$442.63
19	$449.01	$449.01	$464.27	$464.27	$453.99	$453.99	$441.21	$441.21	$456.21	$456.21
20	$462.85	$462.85	$478.58	$478.58	$467.98	$467.98	$454.80	$454.80	$470.27	$470.27
21	$477.16	$477.16	$493.38	$493.38	$482.45	$482.45	$468.87	$468.87	$484.81	$484.81
22	$477.16	$477.16	$493.38	$493.38	$482.45	$482.45	$468.87	$468.87	$484.81	$484.81
23	$477.16	$477.16	$493.38	$493.38	$482.45	$482.45	$468.87	$468.87	$484.81	$484.81
24	$477.16	$477.16	$493.38	$493.38	$482.45	$482.45	$468.87	$468.87	$484.81	$484.81
25	$479.07	$479.07	$495.35	$495.35	$484.38	$484.38	$470.75	$470.75	$486.75	$486.75
26	$488.61	$488.61	$505.22	$505.22	$494.03	$494.03	$480.12	$480.12	$496.45	$496.45
27	$500.06	$500.06	$517.06	$517.06	$505.61	$505.61	$491.38	$491.38	$508.08	$508.08
28	$518.67	$518.67	$536.30	$536.30	$524.42	$524.42	$509.66	$509.66	$526.99	$526.99
29	$533.94	$533.94	$552.09	$552.09	$539.86	$539.86	$524.67	$524.67	$542.50	$542.50
30	$541.58	$541.58	$559.99	$559.99	$547.58	$547.58	$532.17	$532.17	$550.26	$550.26
31	$553.03	$553.03	$571.83	$571.83	$559.16	$559.16	$543.42	$543.42	$561.89	$561.89
32	$564.48	$564.48	$583.67	$583.67	$570.74	$570.74	$554.67	$554.67	$573.53	$573.53
33	$571.64	$571.64	$591.07	$591.07	$577.98	$577.98	$561.71	$561.71	$580.80	$580.80
34	$579.27	$579.27	$598.96	$598.96	$585.69	$585.69	$569.21	$569.21	$588.56	$588.56
35	$583.09	$583.09	$602.91	$602.91	$589.55	$589.55	$572.96	$572.96	$592.44	$592.44
36	$586.91	$586.91	$606.86	$606.86	$593.41	$593.41	$576.71	$576.71	$596.32	$596.32
37	$590.72	$590.72	$610.80	$610.80	$597.27	$597.27	$580.46	$580.46	$600.19	$600.19
38	$594.54	$594.54	$614.75	$614.75	$601.13	$601.13	$584.21	$584.21	$604.07	$604.07
39	$602.18	$602.18	$622.65	$622.65	$608.85	$608.85	$591.71	$591.71	$611.83	$611.83
40	$609.81	$609.81	$630.54	$630.54	$616.57	$616.57	$599.22	$599.22	$619.59	$619.59
41	$621.26	$621.26	$642.38	$642.38	$628.15	$628.15	$610.47	$610.47	$631.22	$631.22
42	$632.24	$632.24	$653.73	$653.73	$639.25	$639.25	$621.25	$621.25	$642.37	$642.37
43	$647.51	$647.51	$669.52	$669.52	$654.68	$654.68	$636.26	$636.26	$657.89	$657.89
44	$666.59	$666.59	$689.25	$689.25	$673.98	$673.98	$655.01	$655.01	$677.28	$677.28
45	$689.02	$689.02	$712.44	$712.44	$696.66	$696.66	$677.05	$677.05	$700.07	$700.07
46	$715.74	$715.74	$740.07	$740.07	$723.68	$723.68	$703.31	$703.31	$727.22	$727.22
47	$745.80	$745.80	$771.15	$771.15	$754.07	$754.07	$732.84	$732.84	$757.76	$757.76
48	$780.16	$780.16	$806.68	$806.68	$788.81	$788.81	$766.60	$766.60	$792.66	$792.66
49	$814.03	$814.03	$841.71	$841.71	$823.06	$823.06	$799.89	$799.89	$827.09	$827.09
50	$852.21	$852.21	$881.18	$881.18	$861.66	$861.66	$837.40	$837.40	$865.87	$865.87
51	$889.90	$889.90	$920.15	$920.15	$899.77	$899.77	$874.44	$874.44	$904.17	$904.17
52	$931.42	$931.42	$963.08	$963.08	$941.74	$941.74	$915.23	$915.23	$946.35	$946.35
53	$973.41	$973.41	$1,006.50	$1,006.50	$984.20	$984.20	$956.49	$956.49	$989.01	$989.01
54	$1,018.74	$1,018.74	$1,053.37	$1,053.37	$1,030.03	$1,030.03	$1,001.04	$1,001.04	$1,035.07	$1,035.07
55	$1,064.07	$1,064.07	$1,100.24	$1,100.24	$1,075.86	$1,075.86	$1,045.58	$1,045.58	$1,081.13	$1,081.13
56	$1,113.21	$1,113.21	$1,151.06	$1,151.06	$1,125.56	$1,125.56	$1,093.87	$1,093.87	$1,131.06	$1,131.06
57	$1,162.84	$1,162.84	$1,202.37	$1,202.37	$1,175.73	$1,175.73	$1,142.64	$1,142.64	$1,181.48	$1,181.48
58	$1,215.80	$1,215.80	$1,257.13	$1,257.13	$1,229.28	$1,229.28	$1,194.68	$1,194.68	$1,235.30	$1,235.30
59	$1,242.05	$1,242.05	$1,284.27	$1,284.27	$1,255.82	$1,255.82	$1,220.47	$1,220.47	$1,261.96	$1,261.96
60	$1,295.01	$1,295.01	$1,339.03	$1,339.03	$1,309.37	$1,309.37	$1,272.51	$1,272.51	$1,315.77	$1,315.77
61	$1,340.82	$1,340.82	$1,386.40	$1,386.40	$1,355.68	$1,355.68	$1,317.52	$1,317.52	$1,362.32	$1,362.32
62	$1,370.88	$1,370.88	$1,417.48	$1,417.48	$1,386.08	$1,386.08	$1,347.06	$1,347.06	$1,392.86	$1,392.86
63	$1,408.58	$1,408.58	$1,456.46	$1,456.46	$1,424.19	$1,424.19	$1,384.10	$1,384.10	$1,431.16	$1,431.16
64+	$1,431.48	$1,431.48	$1,480.14	$1,480.14	$1,447.35	$1,447.35	$1,406.61	$1,406.61	$1,454.43	$1,454.43

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010005		79962PA0010006		79962PA0010006		79962PA0010006		79962PA0010007	
Plan Marketing Name =>	Premier Balance PPO $500 A		Premier Balance PPO $750 A		Premier Balance PPO $750 A		Premier Balance PPO $750 A		Premier Balance PPO $1000 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	500		750		750		750		1000	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		30		30		30	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$362.67	$362.67	$355.79	$355.79	$367.89	$367.89	$359.74	$359.74	$350.26	$350.26
15	$394.91	$394.91	$387.42	$387.42	$400.59	$400.59	$391.72	$391.72	$381.39	$381.39
16	$407.23	$407.23	$399.51	$399.51	$413.09	$413.09	$403.94	$403.94	$393.29	$393.29
17	$419.56	$419.56	$411.60	$411.60	$425.60	$425.60	$416.17	$416.17	$405.20	$405.20
18	$432.84	$432.84	$424.63	$424.63	$439.06	$439.06	$429.34	$429.34	$418.02	$418.02
19	$446.11	$446.11	$437.65	$437.65	$452.53	$452.53	$442.51	$442.51	$430.84	$430.84
20	$459.86	$459.86	$451.14	$451.14	$466.47	$466.47	$456.14	$456.14	$444.11	$444.11
21	$474.08	$474.08	$465.09	$465.09	$480.90	$480.90	$470.25	$470.25	$457.85	$457.85
22	$474.08	$474.08	$465.09	$465.09	$480.90	$480.90	$470.25	$470.25	$457.85	$457.85
23	$474.08	$474.08	$465.09	$465.09	$480.90	$480.90	$470.25	$470.25	$457.85	$457.85
24	$474.08	$474.08	$465.09	$465.09	$480.90	$480.90	$470.25	$470.25	$457.85	$457.85
25	$475.98	$475.98	$466.95	$466.95	$482.82	$482.82	$472.13	$472.13	$459.68	$459.68
26	$485.46	$485.46	$476.25	$476.25	$492.44	$492.44	$481.54	$481.54	$468.84	$468.84
27	$496.84	$496.84	$487.41	$487.41	$503.98	$503.98	$492.82	$492.82	$479.83	$479.83
28	$515.32	$515.32	$505.55	$505.55	$522.74	$522.74	$511.16	$511.16	$497.68	$497.68
29	$530.50	$530.50	$520.44	$520.44	$538.13	$538.13	$526.21	$526.21	$512.33	$512.33
30	$538.08	$538.08	$527.88	$527.88	$545.82	$545.82	$533.73	$533.73	$519.66	$519.66
31	$549.46	$549.46	$539.04	$539.04	$557.36	$557.36	$545.02	$545.02	$530.65	$530.65
32	$560.84	$560.84	$550.20	$550.20	$568.90	$568.90	$556.31	$556.31	$541.64	$541.64
33	$567.95	$567.95	$557.18	$557.18	$576.12	$576.12	$563.36	$563.36	$548.50	$548.50
34	$575.53	$575.53	$564.62	$564.62	$583.81	$583.81	$570.88	$570.88	$555.83	$555.83
35	$579.33	$579.33	$568.34	$568.34	$587.66	$587.66	$574.65	$574.65	$559.49	$559.49
36	$583.12	$583.12	$572.06	$572.06	$591.51	$591.51	$578.41	$578.41	$563.16	$563.16
37	$586.91	$586.91	$575.78	$575.78	$595.35	$595.35	$582.17	$582.17	$566.82	$566.82
38	$590.70	$590.70	$579.50	$579.50	$599.20	$599.20	$585.93	$585.93	$570.48	$570.48
39	$598.29	$598.29	$586.94	$586.94	$606.90	$606.90	$593.46	$593.46	$577.81	$577.81
40	$605.87	$605.87	$594.39	$594.39	$614.59	$614.59	$600.98	$600.98	$585.13	$585.13
41	$617.25	$617.25	$605.55	$605.55	$626.13	$626.13	$612.27	$612.27	$596.12	$596.12
42	$628.16	$628.16	$616.24	$616.24	$637.19	$637.19	$623.08	$623.08	$606.65	$606.65
43	$643.33	$643.33	$631.13	$631.13	$652.58	$652.58	$638.13	$638.13	$621.30	$621.30
44	$662.29	$662.29	$649.73	$649.73	$671.82	$671.82	$656.94	$656.94	$639.62	$639.62
45	$684.57	$684.57	$671.59	$671.59	$694.42	$694.42	$679.04	$679.04	$661.14	$661.14
46	$711.12	$711.12	$697.64	$697.64	$721.35	$721.35	$705.38	$705.38	$686.78	$686.78
47	$740.99	$740.99	$726.94	$726.94	$751.65	$751.65	$735.00	$735.00	$715.62	$715.62
48	$775.12	$775.12	$760.42	$760.42	$786.27	$786.27	$768.86	$768.86	$748.58	$748.58
49	$808.78	$808.78	$793.44	$793.44	$820.42	$820.42	$802.25	$802.25	$781.09	$781.09
50	$846.71	$846.71	$830.65	$830.65	$858.89	$858.89	$839.87	$839.87	$817.72	$817.72
51	$884.16	$884.16	$867.39	$867.39	$896.88	$896.88	$877.02	$877.02	$853.89	$853.89
52	$925.40	$925.40	$907.86	$907.86	$938.72	$938.72	$917.93	$917.93	$893.72	$893.72
53	$967.12	$967.12	$948.78	$948.78	$981.04	$981.04	$959.31	$959.31	$934.01	$934.01
54	$1,012.16	$1,012.16	$992.97	$992.97	$1,026.72	$1,026.72	$1,003.98	$1,003.98	$977.51	$977.51
55	$1,057.20	$1,057.20	$1,037.15	$1,037.15	$1,072.41	$1,072.41	$1,048.66	$1,048.66	$1,021.01	$1,021.01
56	$1,106.03	$1,106.03	$1,085.05	$1,085.05	$1,121.94	$1,121.94	$1,097.09	$1,097.09	$1,068.16	$1,068.16
57	$1,155.33	$1,155.33	$1,133.42	$1,133.42	$1,171.95	$1,171.95	$1,146.00	$1,146.00	$1,115.78	$1,115.78
58	$1,207.96	$1,207.96	$1,185.05	$1,185.05	$1,225.33	$1,225.33	$1,198.20	$1,198.20	$1,166.60	$1,166.60
59	$1,234.03	$1,234.03	$1,210.63	$1,210.63	$1,251.78	$1,251.78	$1,224.06	$1,224.06	$1,191.78	$1,191.78
60	$1,286.65	$1,286.65	$1,262.25	$1,262.25	$1,305.16	$1,305.16	$1,276.26	$1,276.26	$1,242.60	$1,242.60
61	$1,332.16	$1,332.16	$1,306.90	$1,306.90	$1,351.33	$1,351.33	$1,321.40	$1,321.40	$1,286.56	$1,286.56
62	$1,362.03	$1,362.03	$1,336.20	$1,336.20	$1,381.63	$1,381.63	$1,351.03	$1,351.03	$1,315.40	$1,315.40
63	$1,399.48	$1,399.48	$1,372.95	$1,372.95	$1,419.62	$1,419.62	$1,388.18	$1,388.18	$1,351.57	$1,351.57
64+	$1,422.24	$1,422.24	$1,395.27	$1,395.27	$1,442.70	$1,442.70	$1,410.75	$1,410.75	$1,373.55	$1,373.55

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010007		79962PA0010007		79962PA0010008		79962PA0010008		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO $1000 A		Premier Balance PPO $1000 A		Premier Balance PPO $1250 A		Premier Balance PPO $1250 A		Premier Balance PPO $1250 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1000		1000		1250		1250		1250	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		30		30		30	
OOP Maximum =>	8550		8550		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$362.16	$362.16	$354.14	$354.14	$345.41	$345.41	$357.15	$357.15	$349.24	$349.24
15	$394.35	$394.35	$385.62	$385.62	$376.11	$376.11	$388.89	$388.89	$380.28	$380.28
16	$406.66	$406.66	$397.66	$397.66	$387.85	$387.85	$401.03	$401.03	$392.15	$392.15
17	$418.97	$418.97	$409.69	$409.69	$399.59	$399.59	$413.17	$413.17	$404.02	$404.02
18	$432.22	$432.22	$422.66	$422.66	$412.23	$412.23	$426.24	$426.24	$416.80	$416.80
19	$445.48	$445.48	$435.62	$435.62	$424.87	$424.87	$439.32	$439.32	$429.59	$429.59
20	$459.21	$459.21	$449.04	$449.04	$437.96	$437.96	$452.85	$452.85	$442.82	$442.82
21	$473.41	$473.41	$462.93	$462.93	$451.51	$451.51	$466.86	$466.86	$456.52	$456.52
22	$473.41	$473.41	$462.93	$462.93	$451.51	$451.51	$466.86	$466.86	$456.52	$456.52
23	$473.41	$473.41	$462.93	$462.93	$451.51	$451.51	$466.86	$466.86	$456.52	$456.52
24	$473.41	$473.41	$462.93	$462.93	$451.51	$451.51	$466.86	$466.86	$456.52	$456.52
25	$475.30	$475.30	$464.78	$464.78	$453.32	$453.32	$468.73	$468.73	$458.35	$458.35
26	$484.77	$484.77	$474.04	$474.04	$462.35	$462.35	$478.06	$478.06	$467.48	$467.48
27	$496.13	$496.13	$485.15	$485.15	$473.18	$473.18	$489.27	$489.27	$478.43	$478.43
28	$514.60	$514.60	$503.20	$503.20	$490.79	$490.79	$507.48	$507.48	$496.24	$496.24
29	$529.75	$529.75	$518.02	$518.02	$505.24	$505.24	$522.42	$522.42	$510.85	$510.85
30	$537.32	$537.32	$525.43	$525.43	$512.46	$512.46	$529.89	$529.89	$518.15	$518.15
31	$548.68	$548.68	$536.54	$536.54	$523.30	$523.30	$541.09	$541.09	$529.11	$529.11
32	$560.04	$560.04	$547.65	$547.65	$534.14	$534.14	$552.30	$552.30	$540.06	$540.06
33	$567.15	$567.15	$554.59	$554.59	$540.91	$540.91	$559.30	$559.30	$546.91	$546.91
34	$574.72	$574.72	$562.00	$562.00	$548.13	$548.13	$566.77	$566.77	$554.22	$554.22
35	$578.51	$578.51	$565.70	$565.70	$551.75	$551.75	$570.50	$570.50	$557.87	$557.87
36	$582.29	$582.29	$569.40	$569.40	$555.36	$555.36	$574.24	$574.24	$561.52	$561.52
37	$586.08	$586.08	$573.11	$573.11	$558.97	$558.97	$577.97	$577.97	$565.17	$565.17
38	$589.87	$589.87	$576.81	$576.81	$562.58	$562.58	$581.71	$581.71	$568.82	$568.82
39	$597.44	$597.44	$584.22	$584.22	$569.81	$569.81	$589.18	$589.18	$576.13	$576.13
40	$605.02	$605.02	$591.62	$591.62	$577.03	$577.03	$596.65	$596.65	$583.43	$583.43
41	$616.38	$616.38	$602.73	$602.73	$587.87	$587.87	$607.85	$607.85	$594.39	$594.39
42	$627.27	$627.27	$613.38	$613.38	$598.25	$598.25	$618.59	$618.59	$604.89	$604.89
43	$642.42	$642.42	$628.20	$628.20	$612.70	$612.70	$633.53	$633.53	$619.50	$619.50
44	$661.35	$661.35	$646.71	$646.71	$630.76	$630.76	$652.20	$652.20	$637.76	$637.76
45	$683.60	$683.60	$668.47	$668.47	$651.98	$651.98	$674.15	$674.15	$659.21	$659.21
46	$710.12	$710.12	$694.40	$694.40	$677.27	$677.27	$700.29	$700.29	$684.78	$684.78
47	$739.94	$739.94	$723.56	$723.56	$705.71	$705.71	$729.70	$729.70	$713.54	$713.54
48	$774.03	$774.03	$756.89	$756.89	$738.22	$738.22	$763.32	$763.32	$746.41	$746.41
49	$807.64	$807.64	$789.76	$789.76	$770.28	$770.28	$796.46	$796.46	$778.82	$778.82
50	$845.51	$845.51	$826.79	$826.79	$806.40	$806.40	$833.81	$833.81	$815.34	$815.34
51	$882.91	$882.91	$863.36	$863.36	$842.07	$842.07	$870.69	$870.69	$851.41	$851.41
52	$924.10	$924.10	$903.64	$903.64	$881.35	$881.35	$911.31	$911.31	$891.13	$891.13
53	$965.76	$965.76	$944.38	$944.38	$921.08	$921.08	$952.39	$952.39	$931.30	$931.30
54	$1,010.73	$1,010.73	$988.36	$988.36	$963.97	$963.97	$996.75	$996.75	$974.67	$974.67
55	$1,055.70	$1,055.70	$1,032.33	$1,032.33	$1,006.87	$1,006.87	$1,041.10	$1,041.10	$1,018.04	$1,018.04
56	$1,104.47	$1,104.47	$1,080.02	$1,080.02	$1,053.37	$1,053.37	$1,089.18	$1,089.18	$1,065.06	$1,065.06
57	$1,153.70	$1,153.70	$1,128.16	$1,128.16	$1,100.33	$1,100.33	$1,137.74	$1,137.74	$1,112.54	$1,112.54
58	$1,206.25	$1,206.25	$1,179.55	$1,179.55	$1,150.45	$1,150.45	$1,189.56	$1,189.56	$1,163.21	$1,163.21
59	$1,232.29	$1,232.29	$1,205.01	$1,205.01	$1,175.28	$1,175.28	$1,215.24	$1,215.24	$1,188.32	$1,188.32
60	$1,284.83	$1,284.83	$1,256.39	$1,256.39	$1,225.40	$1,225.40	$1,267.06	$1,267.06	$1,239.00	$1,239.00
61	$1,330.28	$1,330.28	$1,300.83	$1,300.83	$1,268.74	$1,268.74	$1,311.88	$1,311.88	$1,282.82	$1,282.82
62	$1,360.11	$1,360.11	$1,330.00	$1,330.00	$1,297.19	$1,297.19	$1,341.29	$1,341.29	$1,311.58	$1,311.58
63	$1,397.51	$1,397.51	$1,366.57	$1,366.57	$1,332.86	$1,332.86	$1,378.17	$1,378.17	$1,347.65	$1,347.65
64+	$1,420.23	$1,420.23	$1,388.79	$1,388.79	$1,354.53	$1,354.53	$1,400.58	$1,400.58	$1,369.56	$1,369.56

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010016		79962PA0010016		79962PA0010016		79962PA0010009		79962PA0010009	
Plan Marketing Name =>	Premier Balance PPO $1400 A		Premier Balance PPO $1400 A		Premier Balance PPO $1400 A		Premier Balance PPO $1500 A		Premier Balance PPO $1500 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1400		1400		1400		1500		1500	
Coinsurance =>	1		1		1		1		1	
Copays =>	45		45		45		30		30	
OOP Maximum =>	7900		7900		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$335.20	$335.20	$346.60	$346.60	$338.93	$338.93	$340.88	$340.88	$352.47	$352.47
15	$365.00	$365.00	$377.41	$377.41	$369.05	$369.05	$371.18	$371.18	$383.80	$383.80
16	$376.39	$376.39	$389.19	$389.19	$380.57	$380.57	$382.77	$382.77	$395.78	$395.78
17	$387.78	$387.78	$400.97	$400.97	$392.09	$392.09	$394.36	$394.36	$407.76	$407.76
18	$400.05	$400.05	$413.65	$413.65	$404.50	$404.50	$406.83	$406.83	$420.66	$420.66
19	$412.32	$412.32	$426.34	$426.34	$416.90	$416.90	$419.31	$419.31	$433.57	$433.57
20	$425.02	$425.02	$439.48	$439.48	$429.75	$429.75	$432.23	$432.23	$446.93	$446.93
21	$438.17	$438.17	$453.07	$453.07	$443.04	$443.04	$445.60	$445.60	$460.75	$460.75
22	$438.17	$438.17	$453.07	$453.07	$443.04	$443.04	$445.60	$445.60	$460.75	$460.75
23	$438.17	$438.17	$453.07	$453.07	$443.04	$443.04	$445.60	$445.60	$460.75	$460.75
24	$438.17	$438.17	$453.07	$453.07	$443.04	$443.04	$445.60	$445.60	$460.75	$460.75
25	$439.92	$439.92	$454.88	$454.88	$444.81	$444.81	$447.38	$447.38	$462.59	$462.59
26	$448.69	$448.69	$463.94	$463.94	$453.67	$453.67	$456.29	$456.29	$471.81	$471.81
27	$459.20	$459.20	$474.82	$474.82	$464.31	$464.31	$466.99	$466.99	$482.87	$482.87
28	$476.29	$476.29	$492.49	$492.49	$481.58	$481.58	$484.37	$484.37	$500.84	$500.84
29	$490.31	$490.31	$506.99	$506.99	$495.76	$495.76	$498.63	$498.63	$515.58	$515.58
30	$497.32	$497.32	$514.23	$514.23	$502.85	$502.85	$505.76	$505.76	$522.95	$522.95
31	$507.84	$507.84	$525.11	$525.11	$513.48	$513.48	$516.45	$516.45	$534.01	$534.01
32	$518.36	$518.36	$535.98	$535.98	$524.12	$524.12	$527.14	$527.14	$545.07	$545.07
33	$524.93	$524.93	$542.78	$542.78	$530.76	$530.76	$533.83	$533.83	$551.98	$551.98
34	$531.94	$531.94	$550.03	$550.03	$537.85	$537.85	$540.96	$540.96	$559.35	$559.35
35	$535.44	$535.44	$553.65	$553.65	$541.39	$541.39	$544.52	$544.52	$563.04	$563.04
36	$538.95	$538.95	$557.28	$557.28	$544.94	$544.94	$548.09	$548.09	$566.72	$566.72
37	$542.45	$542.45	$560.90	$560.90	$548.48	$548.48	$551.65	$551.65	$570.41	$570.41
38	$545.96	$545.96	$564.53	$564.53	$552.03	$552.03	$555.22	$555.22	$574.09	$574.09
39	$552.97	$552.97	$571.77	$571.77	$559.12	$559.12	$562.35	$562.35	$581.47	$581.47
40	$559.98	$559.98	$579.02	$579.02	$566.21	$566.21	$569.48	$569.48	$588.84	$588.84
41	$570.50	$570.50	$589.90	$589.90	$576.84	$576.84	$580.17	$580.17	$599.90	$599.90
42	$580.58	$580.58	$600.32	$600.32	$587.03	$587.03	$590.42	$590.42	$610.49	$610.49
43	$594.60	$594.60	$614.82	$614.82	$601.21	$601.21	$604.68	$604.68	$625.24	$625.24
44	$612.12	$612.12	$632.94	$632.94	$618.93	$618.93	$622.50	$622.50	$643.67	$643.67
45	$632.72	$632.72	$654.23	$654.23	$639.75	$639.75	$643.45	$643.45	$665.32	$665.32
46	$657.26	$657.26	$679.61	$679.61	$664.56	$664.56	$668.40	$668.40	$691.13	$691.13
47	$684.86	$684.86	$708.15	$708.15	$692.47	$692.47	$696.47	$696.47	$720.15	$720.15
48	$716.41	$716.41	$740.77	$740.77	$724.37	$724.37	$728.56	$728.56	$753.33	$753.33
49	$747.52	$747.52	$772.94	$772.94	$755.83	$755.83	$760.19	$760.19	$786.04	$786.04
50	$782.57	$782.57	$809.18	$809.18	$791.27	$791.27	$795.84	$795.84	$822.90	$822.90
51	$817.19	$817.19	$844.98	$844.98	$826.27	$826.27	$831.04	$831.04	$859.30	$859.30
52	$855.31	$855.31	$884.39	$884.39	$864.81	$864.81	$869.81	$869.81	$899.38	$899.38
53	$893.87	$893.87	$924.26	$924.26	$903.80	$903.80	$909.02	$909.02	$939.93	$939.93
54	$935.49	$935.49	$967.30	$967.30	$945.89	$945.89	$951.36	$951.36	$983.70	$983.70
55	$977.12	$977.12	$1,010.35	$1,010.35	$987.98	$987.98	$993.69	$993.69	$1,027.47	$1,027.47
56	$1,022.25	$1,022.25	$1,057.01	$1,057.01	$1,033.61	$1,033.61	$1,039.58	$1,039.58	$1,074.93	$1,074.93
57	$1,067.82	$1,067.82	$1,104.13	$1,104.13	$1,079.69	$1,079.69	$1,085.93	$1,085.93	$1,122.85	$1,122.85
58	$1,116.46	$1,116.46	$1,154.42	$1,154.42	$1,128.87	$1,128.87	$1,135.39	$1,135.39	$1,173.99	$1,173.99
59	$1,140.56	$1,140.56	$1,179.34	$1,179.34	$1,153.23	$1,153.23	$1,159.90	$1,159.90	$1,199.33	$1,199.33
60	$1,189.19	$1,189.19	$1,229.63	$1,229.63	$1,202.41	$1,202.41	$1,209.36	$1,209.36	$1,250.48	$1,250.48
61	$1,231.26	$1,231.26	$1,273.13	$1,273.13	$1,244.94	$1,244.94	$1,252.14	$1,252.14	$1,294.71	$1,294.71
62	$1,258.86	$1,258.86	$1,301.67	$1,301.67	$1,272.85	$1,272.85	$1,280.21	$1,280.21	$1,323.73	$1,323.73
63	$1,293.48	$1,293.48	$1,337.46	$1,337.46	$1,307.85	$1,307.85	$1,315.41	$1,315.41	$1,360.13	$1,360.13
64+	$1,314.51	$1,314.51	$1,359.21	$1,359.21	$1,329.12	$1,329.12	$1,336.80	$1,336.80	$1,382.25	$1,382.25

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010009		79962PA0010020		79962PA0010020		79962PA0010020		79962PA0010011	
Plan Marketing Name =>	Premier Balance PPO $1500 A		Premier Balance PPO $1550		Premier Balance PPO $1550		Premier Balance PPO $1550		Premier Balance PPO $2000 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1500		1550		1550		1550		2000	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		15		15		15		30	
OOP Maximum =>	7900		8700		8700		8700		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$344.66	$344.66	$334.00	$334.00	$345.35	$345.35	$337.70	$337.70	$333.11	$333.11
15	$375.30	$375.30	$363.69	$363.69	$376.05	$376.05	$367.72	$367.72	$362.72	$362.72
16	$387.01	$387.01	$375.04	$375.04	$387.79	$387.79	$379.20	$379.20	$374.04	$374.04
17	$398.73	$398.73	$386.39	$386.39	$399.52	$399.52	$390.67	$390.67	$385.36	$385.36
18	$411.34	$411.34	$398.62	$398.62	$412.16	$412.16	$403.03	$403.03	$397.56	$397.56
19	$423.96	$423.96	$410.84	$410.84	$424.81	$424.81	$415.40	$415.40	$409.75	$409.75
20	$437.02	$437.02	$423.50	$423.50	$437.90	$437.90	$428.20	$428.20	$422.38	$422.38
21	$450.54	$450.54	$436.60	$436.60	$451.44	$451.44	$441.44	$441.44	$435.44	$435.44
22	$450.54	$450.54	$436.60	$436.60	$451.44	$451.44	$441.44	$441.44	$435.44	$435.44
23	$450.54	$450.54	$436.60	$436.60	$451.44	$451.44	$441.44	$441.44	$435.44	$435.44
24	$450.54	$450.54	$436.60	$436.60	$451.44	$451.44	$441.44	$441.44	$435.44	$435.44
25	$452.34	$452.34	$438.35	$438.35	$453.25	$453.25	$443.21	$443.21	$437.18	$437.18
26	$461.35	$461.35	$447.08	$447.08	$462.27	$462.27	$452.03	$452.03	$445.89	$445.89
27	$472.17	$472.17	$457.56	$457.56	$473.11	$473.11	$462.63	$462.63	$456.34	$456.34
28	$489.74	$489.74	$474.58	$474.58	$490.72	$490.72	$479.85	$479.85	$473.32	$473.32
29	$504.15	$504.15	$488.56	$488.56	$505.16	$505.16	$493.97	$493.97	$487.26	$487.26
30	$511.36	$511.36	$495.54	$495.54	$512.38	$512.38	$501.03	$501.03	$494.22	$494.22
31	$522.18	$522.18	$506.02	$506.02	$523.22	$523.22	$511.63	$511.63	$504.67	$504.67
32	$532.99	$532.99	$516.50	$516.50	$534.05	$534.05	$522.22	$522.22	$515.13	$515.13
33	$539.75	$539.75	$523.05	$523.05	$540.83	$540.83	$528.85	$528.85	$521.66	$521.66
34	$546.96	$546.96	$530.03	$530.03	$548.05	$548.05	$535.91	$535.91	$528.62	$528.62
35	$550.56	$550.56	$533.53	$533.53	$551.66	$551.66	$539.44	$539.44	$532.11	$532.11
36	$554.16	$554.16	$537.02	$537.02	$555.27	$555.27	$542.97	$542.97	$535.59	$535.59
37	$557.77	$557.77	$540.51	$540.51	$558.88	$558.88	$546.50	$546.50	$539.07	$539.07
38	$561.37	$561.37	$544.00	$544.00	$562.49	$562.49	$550.03	$550.03	$542.56	$542.56
39	$568.58	$568.58	$550.99	$550.99	$569.72	$569.72	$557.10	$557.10	$549.53	$549.53
40	$575.79	$575.79	$557.97	$557.97	$576.94	$576.94	$564.16	$564.16	$556.49	$556.49
41	$586.60	$586.60	$568.45	$568.45	$587.77	$587.77	$574.75	$574.75	$566.94	$566.94
42	$596.97	$596.97	$578.50	$578.50	$598.16	$598.16	$584.91	$584.91	$576.96	$576.96
43	$611.38	$611.38	$592.47	$592.47	$612.60	$612.60	$599.03	$599.03	$590.89	$590.89
44	$629.40	$629.40	$609.93	$609.93	$630.66	$630.66	$616.69	$616.69	$608.31	$608.31
45	$650.58	$650.58	$630.45	$630.45	$651.88	$651.88	$637.44	$637.44	$628.78	$628.78
46	$675.81	$675.81	$654.90	$654.90	$677.16	$677.16	$662.16	$662.16	$653.16	$653.16
47	$704.19	$704.19	$682.41	$682.41	$705.60	$705.60	$689.97	$689.97	$680.59	$680.59
48	$736.63	$736.63	$713.84	$713.84	$738.10	$738.10	$721.75	$721.75	$711.94	$711.94
49	$768.62	$768.62	$744.84	$744.84	$770.16	$770.16	$753.10	$753.10	$742.86	$742.86
50	$804.66	$804.66	$779.77	$779.77	$806.27	$806.27	$788.41	$788.41	$777.70	$777.70
51	$840.26	$840.26	$814.26	$814.26	$841.94	$841.94	$823.29	$823.29	$812.10	$812.10
52	$879.45	$879.45	$852.24	$852.24	$881.21	$881.21	$861.69	$861.69	$849.98	$849.98
53	$919.10	$919.10	$890.66	$890.66	$920.94	$920.94	$900.54	$900.54	$888.30	$888.30
54	$961.90	$961.90	$932.14	$932.14	$963.82	$963.82	$942.47	$942.47	$929.66	$929.66
55	$1,004.70	$1,004.70	$973.62	$973.62	$1,006.71	$1,006.71	$984.41	$984.41	$971.03	$971.03
56	$1,051.11	$1,051.11	$1,018.59	$1,018.59	$1,053.21	$1,053.21	$1,029.88	$1,029.88	$1,015.88	$1,015.88
57	$1,097.97	$1,097.97	$1,063.99	$1,063.99	$1,100.16	$1,100.16	$1,075.79	$1,075.79	$1,061.17	$1,061.17
58	$1,147.98	$1,147.98	$1,112.46	$1,112.46	$1,150.27	$1,150.27	$1,124.79	$1,124.79	$1,109.50	$1,109.50
59	$1,172.76	$1,172.76	$1,136.47	$1,136.47	$1,175.10	$1,175.10	$1,149.07	$1,149.07	$1,133.45	$1,133.45
60	$1,222.77	$1,222.77	$1,184.93	$1,184.93	$1,225.21	$1,225.21	$1,198.07	$1,198.07	$1,181.78	$1,181.78
61	$1,266.02	$1,266.02	$1,226.85	$1,226.85	$1,268.55	$1,268.55	$1,240.45	$1,240.45	$1,223.59	$1,223.59
62	$1,294.40	$1,294.40	$1,254.35	$1,254.35	$1,296.99	$1,296.99	$1,268.26	$1,268.26	$1,251.02	$1,251.02
63	$1,329.99	$1,329.99	$1,288.84	$1,288.84	$1,332.65	$1,332.65	$1,303.13	$1,303.13	$1,285.42	$1,285.42
64+	$1,351.62	$1,351.62	$1,309.80	$1,309.80	$1,354.32	$1,354.32	$1,324.32	$1,324.32	$1,306.32	$1,306.32

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010011		79962PA0010011		79962PA0010017		79962PA0010017		79962PA0010017	
Plan Marketing Name =>	Premier Balance PPO $2000 A		Premier Balance PPO $2000 A		Premier Balance PPO $2500 A		Premier Balance PPO $2500 A		Premier Balance PPO $2500 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	2000		2000		2500		2500		2500	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		45		45		45	
OOP Maximum =>	7900		7900		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$344.44	$344.44	$336.81	$336.81	$325.22	$325.22	$336.28	$336.28	$328.83	$328.83
15	$375.06	$375.06	$366.74	$366.74	$354.12	$354.12	$366.17	$366.17	$358.06	$358.06
16	$386.76	$386.76	$378.19	$378.19	$365.18	$365.18	$377.60	$377.60	$369.23	$369.23
17	$398.47	$398.47	$389.64	$389.64	$376.23	$376.23	$389.03	$389.03	$380.41	$380.41
18	$411.08	$411.08	$401.97	$401.97	$388.13	$388.13	$401.34	$401.34	$392.44	$392.44
19	$423.69	$423.69	$414.29	$414.29	$400.04	$400.04	$413.64	$413.64	$404.48	$404.48
20	$436.74	$436.74	$427.06	$427.06	$412.37	$412.37	$426.39	$426.39	$416.94	$416.94
21	$450.25	$450.25	$440.27	$440.27	$425.12	$425.12	$439.58	$439.58	$429.84	$429.84
22	$450.25	$450.25	$440.27	$440.27	$425.12	$425.12	$439.58	$439.58	$429.84	$429.84
23	$450.25	$450.25	$440.27	$440.27	$425.12	$425.12	$439.58	$439.58	$429.84	$429.84
24	$450.25	$450.25	$440.27	$440.27	$425.12	$425.12	$439.58	$439.58	$429.84	$429.84
25	$452.05	$452.05	$442.03	$442.03	$426.82	$426.82	$441.34	$441.34	$431.56	$431.56
26	$461.06	$461.06	$450.84	$450.84	$435.32	$435.32	$450.13	$450.13	$440.16	$440.16
27	$471.86	$471.86	$461.40	$461.40	$445.53	$445.53	$460.68	$460.68	$450.47	$450.47
28	$489.42	$489.42	$478.57	$478.57	$462.11	$462.11	$477.82	$477.82	$467.24	$467.24
29	$503.83	$503.83	$492.66	$492.66	$475.71	$475.71	$491.89	$491.89	$480.99	$480.99
30	$511.03	$511.03	$499.71	$499.71	$482.51	$482.51	$498.92	$498.92	$487.87	$487.87
31	$521.84	$521.84	$510.27	$510.27	$492.71	$492.71	$509.47	$509.47	$498.18	$498.18
32	$532.65	$532.65	$520.84	$520.84	$502.92	$502.92	$520.02	$520.02	$508.50	$508.50
33	$539.40	$539.40	$527.44	$527.44	$509.29	$509.29	$526.62	$526.62	$514.95	$514.95
34	$546.60	$546.60	$534.49	$534.49	$516.10	$516.10	$533.65	$533.65	$521.83	$521.83
35	$550.21	$550.21	$538.01	$538.01	$519.50	$519.50	$537.17	$537.17	$525.26	$525.26
36	$553.81	$553.81	$541.53	$541.53	$522.90	$522.90	$540.68	$540.68	$528.70	$528.70
37	$557.41	$557.41	$545.05	$545.05	$526.30	$526.30	$544.20	$544.20	$532.14	$532.14
38	$561.01	$561.01	$548.58	$548.58	$529.70	$529.70	$547.72	$547.72	$535.58	$535.58
39	$568.22	$568.22	$555.62	$555.62	$536.50	$536.50	$554.75	$554.75	$542.46	$542.46
40	$575.42	$575.42	$562.67	$562.67	$543.30	$543.30	$561.78	$561.78	$549.34	$549.34
41	$586.23	$586.23	$573.23	$573.23	$553.51	$553.51	$572.33	$572.33	$559.65	$559.65
42	$596.58	$596.58	$583.36	$583.36	$563.28	$563.28	$582.44	$582.44	$569.54	$569.54
43	$610.99	$610.99	$597.45	$597.45	$576.89	$576.89	$596.51	$596.51	$583.29	$583.29
44	$629.00	$629.00	$615.06	$615.06	$593.89	$593.89	$614.09	$614.09	$600.49	$600.49
45	$650.16	$650.16	$635.75	$635.75	$613.87	$613.87	$634.75	$634.75	$620.69	$620.69
46	$675.38	$675.38	$660.41	$660.41	$637.68	$637.68	$659.37	$659.37	$644.76	$644.76
47	$703.74	$703.74	$688.14	$688.14	$664.46	$664.46	$687.06	$687.06	$671.84	$671.84
48	$736.16	$736.16	$719.84	$719.84	$695.07	$695.07	$718.71	$718.71	$702.79	$702.79
49	$768.13	$768.13	$751.10	$751.10	$725.25	$725.25	$749.92	$749.92	$733.31	$733.31
50	$804.15	$804.15	$786.32	$786.32	$759.26	$759.26	$785.09	$785.09	$767.69	$767.69
51	$839.72	$839.72	$821.10	$821.10	$792.85	$792.85	$819.82	$819.82	$801.65	$801.65
52	$878.89	$878.89	$859.41	$859.41	$829.83	$829.83	$858.06	$858.06	$839.05	$839.05
53	$918.51	$918.51	$898.15	$898.15	$867.24	$867.24	$896.74	$896.74	$876.87	$876.87
54	$961.28	$961.28	$939.98	$939.98	$907.63	$907.63	$938.50	$938.50	$917.71	$917.71
55	$1,004.06	$1,004.06	$981.80	$981.80	$948.02	$948.02	$980.26	$980.26	$958.54	$958.54
56	$1,050.43	$1,050.43	$1,027.15	$1,027.15	$991.80	$991.80	$1,025.54	$1,025.54	$1,002.82	$1,002.82
57	$1,097.26	$1,097.26	$1,072.94	$1,072.94	$1,036.02	$1,036.02	$1,071.26	$1,071.26	$1,047.52	$1,047.52
58	$1,147.24	$1,147.24	$1,121.81	$1,121.81	$1,083.21	$1,083.21	$1,120.05	$1,120.05	$1,095.23	$1,095.23
59	$1,172.00	$1,172.00	$1,146.02	$1,146.02	$1,106.59	$1,106.59	$1,144.23	$1,144.23	$1,118.87	$1,118.87
60	$1,221.98	$1,221.98	$1,194.89	$1,194.89	$1,153.78	$1,153.78	$1,193.02	$1,193.02	$1,166.59	$1,166.59
61	$1,265.20	$1,265.20	$1,237.16	$1,237.16	$1,194.59	$1,194.59	$1,235.22	$1,235.22	$1,207.85	$1,207.85
62	$1,293.57	$1,293.57	$1,264.90	$1,264.90	$1,221.37	$1,221.37	$1,262.91	$1,262.91	$1,234.93	$1,234.93
63	$1,329.14	$1,329.14	$1,299.68	$1,299.68	$1,254.95	$1,254.95	$1,297.64	$1,297.64	$1,268.89	$1,268.89
64+	$1,350.75	$1,350.75	$1,320.81	$1,320.81	$1,275.36	$1,275.36	$1,318.74	$1,318.74	$1,289.52	$1,289.52

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010021		79962PA0010021		79962PA0010021		79962PA0010022		79962PA0010022	
Plan Marketing Name =>	Premier Balance PPO $2500 1x		Premier Balance PPO $2500 1x		Premier Balance PPO $2500 1x		Premier Balance PPO $3000		Premier Balance PPO $3000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	2500		2500		2500		3000		3000	
Coinsurance =>	1		1		1		1		1	
Copays =>	15		15		15		15		15	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$329.06	$329.06	$340.24	$340.24	$332.71	$332.71	$328.37	$328.37	$339.54	$339.54
15	$358.31	$358.31	$370.49	$370.49	$362.28	$362.28	$357.56	$357.56	$369.72	$369.72
16	$369.49	$369.49	$382.05	$382.05	$373.59	$373.59	$368.72	$368.72	$381.26	$381.26
17	$380.67	$380.67	$393.61	$393.61	$384.90	$384.90	$379.88	$379.88	$392.80	$392.80
18	$392.72	$392.72	$406.07	$406.07	$397.07	$397.07	$391.90	$391.90	$405.23	$405.23
19	$404.76	$404.76	$418.52	$418.52	$409.25	$409.25	$403.91	$403.91	$417.65	$417.65
20	$417.24	$417.24	$431.42	$431.42	$421.86	$421.86	$416.36	$416.36	$430.52	$430.52
21	$430.14	$430.14	$444.76	$444.76	$434.91	$434.91	$429.24	$429.24	$443.84	$443.84
22	$430.14	$430.14	$444.76	$444.76	$434.91	$434.91	$429.24	$429.24	$443.84	$443.84
23	$430.14	$430.14	$444.76	$444.76	$434.91	$434.91	$429.24	$429.24	$443.84	$443.84
24	$430.14	$430.14	$444.76	$444.76	$434.91	$434.91	$429.24	$429.24	$443.84	$443.84
25	$431.86	$431.86	$446.54	$446.54	$436.65	$436.65	$430.96	$430.96	$445.62	$445.62
26	$440.46	$440.46	$455.43	$455.43	$445.35	$445.35	$439.54	$439.54	$454.49	$454.49
27	$450.79	$450.79	$466.11	$466.11	$455.79	$455.79	$449.84	$449.84	$465.14	$465.14
28	$467.56	$467.56	$483.45	$483.45	$472.75	$472.75	$466.58	$466.58	$482.45	$482.45
29	$481.33	$481.33	$497.69	$497.69	$486.66	$486.66	$480.32	$480.32	$496.66	$496.66
30	$488.21	$488.21	$504.80	$504.80	$493.62	$493.62	$487.19	$487.19	$503.76	$503.76
31	$498.53	$498.53	$515.48	$515.48	$504.06	$504.06	$497.49	$497.49	$514.41	$514.41
32	$508.86	$508.86	$526.15	$526.15	$514.50	$514.50	$507.79	$507.79	$525.06	$525.06
33	$515.31	$515.31	$532.82	$532.82	$521.02	$521.02	$514.23	$514.23	$531.72	$531.72
34	$522.19	$522.19	$539.94	$539.94	$527.98	$527.98	$521.10	$521.10	$538.82	$538.82
35	$525.63	$525.63	$543.50	$543.50	$531.46	$531.46	$524.53	$524.53	$542.37	$542.37
36	$529.07	$529.07	$547.05	$547.05	$534.94	$534.94	$527.97	$527.97	$545.92	$545.92
37	$532.51	$532.51	$550.61	$550.61	$538.42	$538.42	$531.40	$531.40	$549.47	$549.47
38	$535.95	$535.95	$554.17	$554.17	$541.90	$541.90	$534.83	$534.83	$553.02	$553.02
39	$542.84	$542.84	$561.29	$561.29	$548.86	$548.86	$541.70	$541.70	$560.13	$560.13
40	$549.72	$549.72	$568.40	$568.40	$555.81	$555.81	$548.57	$548.57	$567.23	$567.23
41	$560.04	$560.04	$579.08	$579.08	$566.25	$566.25	$558.87	$558.87	$577.88	$577.88
42	$569.94	$569.94	$589.31	$589.31	$576.26	$576.26	$568.74	$568.74	$588.09	$588.09
43	$583.70	$583.70	$603.54	$603.54	$590.17	$590.17	$582.48	$582.48	$602.29	$602.29
44	$600.91	$600.91	$621.33	$621.33	$607.57	$607.57	$599.65	$599.65	$620.04	$620.04
45	$621.12	$621.12	$642.23	$642.23	$628.01	$628.01	$619.82	$619.82	$640.90	$640.90
46	$645.21	$645.21	$667.14	$667.14	$652.37	$652.37	$643.86	$643.86	$665.76	$665.76
47	$672.31	$672.31	$695.16	$695.16	$679.76	$679.76	$670.90	$670.90	$693.72	$693.72
48	$703.28	$703.28	$727.18	$727.18	$711.08	$711.08	$701.81	$701.81	$725.68	$725.68
49	$733.82	$733.82	$758.76	$758.76	$741.96	$741.96	$732.28	$732.28	$757.19	$757.19
50	$768.23	$768.23	$794.34	$794.34	$776.75	$776.75	$766.62	$766.62	$792.70	$792.70
51	$802.21	$802.21	$829.48	$829.48	$811.11	$811.11	$800.53	$800.53	$827.76	$827.76
52	$839.63	$839.63	$868.17	$868.17	$848.94	$848.94	$837.88	$837.88	$866.38	$866.38
53	$877.49	$877.49	$907.31	$907.31	$887.22	$887.22	$875.65	$875.65	$905.43	$905.43
54	$918.35	$918.35	$949.56	$949.56	$928.53	$928.53	$916.43	$916.43	$947.60	$947.60
55	$959.21	$959.21	$991.81	$991.81	$969.85	$969.85	$957.21	$957.21	$989.76	$989.76
56	$1,003.52	$1,003.52	$1,037.63	$1,037.63	$1,014.65	$1,014.65	$1,001.42	$1,001.42	$1,035.48	$1,035.48
57	$1,048.25	$1,048.25	$1,083.88	$1,083.88	$1,059.88	$1,059.88	$1,046.06	$1,046.06	$1,081.64	$1,081.64
58	$1,096.00	$1,096.00	$1,133.25	$1,133.25	$1,108.15	$1,108.15	$1,093.70	$1,093.70	$1,130.90	$1,130.90
59	$1,119.65	$1,119.65	$1,157.71	$1,157.71	$1,132.07	$1,132.07	$1,117.31	$1,117.31	$1,155.32	$1,155.32
60	$1,167.40	$1,167.40	$1,207.08	$1,207.08	$1,180.35	$1,180.35	$1,164.96	$1,164.96	$1,204.58	$1,204.58
61	$1,208.69	$1,208.69	$1,249.78	$1,249.78	$1,222.10	$1,222.10	$1,206.16	$1,206.16	$1,247.19	$1,247.19
62	$1,235.79	$1,235.79	$1,277.80	$1,277.80	$1,249.50	$1,249.50	$1,233.21	$1,233.21	$1,275.15	$1,275.15
63	$1,269.77	$1,269.77	$1,312.93	$1,312.93	$1,283.85	$1,283.85	$1,267.12	$1,267.12	$1,310.22	$1,310.22
64+	$1,290.42	$1,290.42	$1,334.28	$1,334.28	$1,304.73	$1,304.73	$1,287.72	$1,287.72	$1,331.52	$1,331.52

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010022		79962PA0010018		79962PA0010018		79962PA0010018		79962PA0010019	
Plan Marketing Name =>	Premier Balance PPO $3000		Premier Balance PPO $3500 A		Premier Balance PPO $3500 A		Premier Balance PPO $3500 A		Premier Balance PPO $4000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	3000		3500		3500		3500		4000	
Coinsurance =>	1		1		1		1		1	
Copays =>	15		45		45		45		35	
OOP Maximum =>	8550		7900		7900		7900		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$332.01	$332.01	$314.73	$314.73	$325.43	$325.43	$318.22	$318.22	$303.33	$303.33
15	$361.52	$361.52	$342.70	$342.70	$354.36	$354.36	$346.50	$346.50	$330.29	$330.29
16	$372.81	$372.81	$353.40	$353.40	$365.42	$365.42	$357.32	$357.32	$340.60	$340.60
17	$384.09	$384.09	$364.10	$364.10	$376.48	$376.48	$368.13	$368.13	$350.91	$350.91
18	$396.24	$396.24	$375.62	$375.62	$388.39	$388.39	$379.78	$379.78	$362.01	$362.01
19	$408.39	$408.39	$387.14	$387.14	$400.30	$400.30	$391.43	$391.43	$373.12	$373.12
20	$420.98	$420.98	$399.07	$399.07	$412.64	$412.64	$403.49	$403.49	$384.61	$384.61
21	$434.00	$434.00	$411.41	$411.41	$425.40	$425.40	$415.97	$415.97	$396.51	$396.51
22	$434.00	$434.00	$411.41	$411.41	$425.40	$425.40	$415.97	$415.97	$396.51	$396.51
23	$434.00	$434.00	$411.41	$411.41	$425.40	$425.40	$415.97	$415.97	$396.51	$396.51
24	$434.00	$434.00	$411.41	$411.41	$425.40	$425.40	$415.97	$415.97	$396.51	$396.51
25	$435.74	$435.74	$413.06	$413.06	$427.10	$427.10	$417.63	$417.63	$398.10	$398.10
26	$444.42	$444.42	$421.28	$421.28	$435.61	$435.61	$425.95	$425.95	$406.03	$406.03
27	$454.83	$454.83	$431.16	$431.16	$445.82	$445.82	$435.94	$435.94	$415.54	$415.54
28	$471.76	$471.76	$447.20	$447.20	$462.41	$462.41	$452.16	$452.16	$431.01	$431.01
29	$485.65	$485.65	$460.37	$460.37	$476.02	$476.02	$465.47	$465.47	$443.69	$443.69
30	$492.59	$492.59	$466.95	$466.95	$482.83	$482.83	$472.13	$472.13	$450.04	$450.04
31	$503.01	$503.01	$476.82	$476.82	$493.04	$493.04	$482.11	$482.11	$459.56	$459.56
32	$513.42	$513.42	$486.70	$486.70	$503.25	$503.25	$492.09	$492.09	$469.07	$469.07
33	$519.93	$519.93	$492.87	$492.87	$509.63	$509.63	$498.33	$498.33	$475.02	$475.02
34	$526.88	$526.88	$499.45	$499.45	$516.44	$516.44	$504.99	$504.99	$481.36	$481.36
35	$530.35	$530.35	$502.74	$502.74	$519.84	$519.84	$508.32	$508.32	$484.54	$484.54
36	$533.82	$533.82	$506.03	$506.03	$523.24	$523.24	$511.64	$511.64	$487.71	$487.71
37	$537.29	$537.29	$509.33	$509.33	$526.65	$526.65	$514.97	$514.97	$490.88	$490.88
38	$540.76	$540.76	$512.62	$512.62	$530.05	$530.05	$518.30	$518.30	$494.05	$494.05
39	$547.71	$547.71	$519.20	$519.20	$536.85	$536.85	$524.95	$524.95	$500.40	$500.40
40	$554.65	$554.65	$525.78	$525.78	$543.66	$543.66	$531.61	$531.61	$506.74	$506.74
41	$565.07	$565.07	$535.66	$535.66	$553.87	$553.87	$541.59	$541.59	$516.26	$516.26
42	$575.05	$575.05	$545.12	$545.12	$563.66	$563.66	$551.16	$551.16	$525.38	$525.38
43	$588.94	$588.94	$558.28	$558.28	$577.27	$577.27	$564.47	$564.47	$538.06	$538.06
44	$606.30	$606.30	$574.74	$574.74	$594.28	$594.28	$581.11	$581.11	$553.92	$553.92
45	$626.70	$626.70	$594.08	$594.08	$614.28	$614.28	$600.66	$600.66	$572.56	$572.56
46	$651.00	$651.00	$617.12	$617.12	$638.10	$638.10	$623.96	$623.96	$594.77	$594.77
47	$678.34	$678.34	$643.03	$643.03	$664.90	$664.90	$650.16	$650.16	$619.75	$619.75
48	$709.59	$709.59	$672.66	$672.66	$695.53	$695.53	$680.11	$680.11	$648.29	$648.29
49	$740.40	$740.40	$701.87	$701.87	$725.73	$725.73	$709.64	$709.64	$676.45	$676.45
50	$775.12	$775.12	$734.78	$734.78	$759.76	$759.76	$742.92	$742.92	$708.17	$708.17
51	$809.41	$809.41	$767.28	$767.28	$793.37	$793.37	$775.78	$775.78	$739.49	$739.49
52	$847.17	$847.17	$803.07	$803.07	$830.38	$830.38	$811.97	$811.97	$773.99	$773.99
53	$885.36	$885.36	$839.28	$839.28	$867.82	$867.82	$848.58	$848.58	$808.88	$808.88
54	$926.59	$926.59	$878.36	$878.36	$908.23	$908.23	$888.10	$888.10	$846.55	$846.55
55	$967.82	$967.82	$917.44	$917.44	$948.64	$948.64	$927.61	$927.61	$884.22	$884.22
56	$1,012.52	$1,012.52	$959.82	$959.82	$992.46	$992.46	$970.46	$970.46	$925.06	$925.06
57	$1,057.66	$1,057.66	$1,002.61	$1,002.61	$1,036.70	$1,036.70	$1,013.72	$1,013.72	$966.29	$966.29
58	$1,105.83	$1,105.83	$1,048.27	$1,048.27	$1,083.92	$1,083.92	$1,059.89	$1,059.89	$1,010.31	$1,010.31
59	$1,129.70	$1,129.70	$1,070.90	$1,070.90	$1,107.32	$1,107.32	$1,082.77	$1,082.77	$1,032.12	$1,032.12
60	$1,177.88	$1,177.88	$1,116.57	$1,116.57	$1,154.54	$1,154.54	$1,128.94	$1,128.94	$1,076.13	$1,076.13
61	$1,219.54	$1,219.54	$1,156.06	$1,156.06	$1,195.37	$1,195.37	$1,168.88	$1,168.88	$1,114.19	$1,114.19
62	$1,246.88	$1,246.88	$1,181.98	$1,181.98	$1,222.17	$1,222.17	$1,195.08	$1,195.08	$1,139.17	$1,139.17
63	$1,281.17	$1,281.17	$1,214.48	$1,214.48	$1,255.78	$1,255.78	$1,227.94	$1,227.94	$1,170.50	$1,170.50
64+	$1,302.00	$1,302.00	$1,234.23	$1,234.23	$1,276.20	$1,276.20	$1,247.91	$1,247.91	$1,189.53	$1,189.53

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010019		79962PA0010019		79962PA0010015		79962PA0010015		79962PA0010015	
Plan Marketing Name =>	Premier Balance PPO $4000		Premier Balance PPO $4000		Premier Balance PPO $5000		Premier Balance PPO $5000		Premier Balance PPO $5000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	4000		4000		5000		5000		5000	
Coinsurance =>	1		1		1		1		1	
Copays =>	35		35		40		40		40	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$313.64	$313.64	$306.70	$306.70	$289.82	$289.82	$299.67	$299.67	$293.03	$293.03
15	$341.52	$341.52	$333.96	$333.96	$315.58	$315.58	$326.31	$326.31	$319.08	$319.08
16	$352.18	$352.18	$344.38	$344.38	$325.43	$325.43	$336.50	$336.50	$329.04	$329.04
17	$362.84	$362.84	$354.81	$354.81	$335.28	$335.28	$346.68	$346.68	$339.00	$339.00
18	$374.32	$374.32	$366.03	$366.03	$345.89	$345.89	$357.65	$357.65	$349.72	$349.72
19	$385.80	$385.80	$377.26	$377.26	$356.50	$356.50	$368.62	$368.62	$360.45	$360.45
20	$397.69	$397.69	$388.88	$388.88	$367.48	$367.48	$379.98	$379.98	$371.56	$371.56
21	$409.99	$409.99	$400.91	$400.91	$378.85	$378.85	$391.73	$391.73	$383.05	$383.05
22	$409.99	$409.99	$400.91	$400.91	$378.85	$378.85	$391.73	$391.73	$383.05	$383.05
23	$409.99	$409.99	$400.91	$400.91	$378.85	$378.85	$391.73	$391.73	$383.05	$383.05
24	$409.99	$409.99	$400.91	$400.91	$378.85	$378.85	$391.73	$391.73	$383.05	$383.05
25	$411.63	$411.63	$402.51	$402.51	$380.37	$380.37	$393.30	$393.30	$384.58	$384.58
26	$419.83	$419.83	$410.53	$410.53	$387.94	$387.94	$401.13	$401.13	$392.24	$392.24
27	$429.67	$429.67	$420.15	$420.15	$397.03	$397.03	$410.53	$410.53	$401.44	$401.44
28	$445.66	$445.66	$435.79	$435.79	$411.81	$411.81	$425.81	$425.81	$416.38	$416.38
29	$458.78	$458.78	$448.62	$448.62	$423.93	$423.93	$438.35	$438.35	$428.63	$428.63
30	$465.34	$465.34	$455.03	$455.03	$429.99	$429.99	$444.61	$444.61	$434.76	$434.76
31	$475.18	$475.18	$464.65	$464.65	$439.09	$439.09	$454.02	$454.02	$443.95	$443.95
32	$485.02	$485.02	$474.28	$474.28	$448.18	$448.18	$463.42	$463.42	$453.15	$453.15
33	$491.17	$491.17	$480.29	$480.29	$453.86	$453.86	$469.29	$469.29	$458.89	$458.89
34	$497.73	$497.73	$486.70	$486.70	$459.92	$459.92	$475.56	$475.56	$465.02	$465.02
35	$501.01	$501.01	$489.91	$489.91	$462.95	$462.95	$478.69	$478.69	$468.09	$468.09
36	$504.29	$504.29	$493.12	$493.12	$465.99	$465.99	$481.83	$481.83	$471.15	$471.15
37	$507.57	$507.57	$496.33	$496.33	$469.02	$469.02	$484.96	$484.96	$474.22	$474.22
38	$510.85	$510.85	$499.53	$499.53	$472.05	$472.05	$488.10	$488.10	$477.28	$477.28
39	$517.41	$517.41	$505.95	$505.95	$478.11	$478.11	$494.36	$494.36	$483.41	$483.41
40	$523.97	$523.97	$512.36	$512.36	$484.17	$484.17	$500.63	$500.63	$489.54	$489.54
41	$533.81	$533.81	$521.98	$521.98	$493.26	$493.26	$510.03	$510.03	$498.73	$498.73
42	$543.24	$543.24	$531.21	$531.21	$501.98	$501.98	$519.04	$519.04	$507.54	$507.54
43	$556.36	$556.36	$544.03	$544.03	$514.10	$514.10	$531.58	$531.58	$519.80	$519.80
44	$572.76	$572.76	$560.07	$560.07	$529.25	$529.25	$547.25	$547.25	$535.12	$535.12
45	$592.03	$592.03	$578.91	$578.91	$547.06	$547.06	$565.66	$565.66	$553.12	$553.12
46	$614.99	$614.99	$601.37	$601.37	$568.28	$568.28	$587.60	$587.60	$574.58	$574.58
47	$640.81	$640.81	$626.62	$626.62	$592.14	$592.14	$612.27	$612.27	$598.71	$598.71
48	$670.33	$670.33	$655.49	$655.49	$619.42	$619.42	$640.48	$640.48	$626.29	$626.29
49	$699.44	$699.44	$683.95	$683.95	$646.32	$646.32	$668.29	$668.29	$653.48	$653.48
50	$732.24	$732.24	$716.03	$716.03	$676.63	$676.63	$699.63	$699.63	$684.13	$684.13
51	$764.63	$764.63	$747.70	$747.70	$706.56	$706.56	$730.58	$730.58	$714.39	$714.39
52	$800.30	$800.30	$782.58	$782.58	$739.52	$739.52	$764.66	$764.66	$747.71	$747.71
53	$836.38	$836.38	$817.86	$817.86	$772.85	$772.85	$799.13	$799.13	$781.42	$781.42
54	$875.33	$875.33	$855.94	$855.94	$808.84	$808.84	$836.34	$836.34	$817.81	$817.81
55	$914.28	$914.28	$894.03	$894.03	$844.84	$844.84	$873.56	$873.56	$854.20	$854.20
56	$956.51	$956.51	$935.32	$935.32	$883.86	$883.86	$913.91	$913.91	$893.66	$893.66
57	$999.15	$999.15	$977.02	$977.02	$923.26	$923.26	$954.65	$954.65	$933.49	$933.49
58	$1,044.65	$1,044.65	$1,021.52	$1,021.52	$965.31	$965.31	$998.13	$998.13	$976.01	$976.01
59	$1,067.20	$1,067.20	$1,043.57	$1,043.57	$986.15	$986.15	$1,019.67	$1,019.67	$997.08	$997.08
60	$1,112.71	$1,112.71	$1,088.07	$1,088.07	$1,028.20	$1,028.20	$1,063.16	$1,063.16	$1,039.60	$1,039.60
61	$1,152.07	$1,152.07	$1,126.56	$1,126.56	$1,064.57	$1,064.57	$1,100.76	$1,100.76	$1,076.37	$1,076.37
62	$1,177.90	$1,177.90	$1,151.81	$1,151.81	$1,088.44	$1,088.44	$1,125.44	$1,125.44	$1,100.50	$1,100.50
63	$1,210.29	$1,210.29	$1,183.49	$1,183.49	$1,118.37	$1,118.37	$1,156.39	$1,156.39	$1,130.76	$1,130.76
64+	$1,229.97	$1,229.97	$1,202.73	$1,202.73	$1,136.55	$1,136.55	$1,175.19	$1,175.19	$1,149.15	$1,149.15

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020016		79962PA0020016		79962PA0020016		79962PA0020017		79962PA0020017	
Plan Marketing Name =>	Balance PPO $1000 A		Balance PPO $1000 A		Balance PPO $1000 A		Balance PPO $1750 A		Balance PPO $1750 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1000		1000		1000		1750		1750	
Coinsurance =>	0.8		0.8		0.8		0.9		0.9	
Copays =>	60		60		60		45		45	
OOP Maximum =>	6900		6900		6900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$316.92	$316.92	$327.70	$327.70	$320.44	$320.44	$319.72	$319.72	$330.59	$330.59
15	$345.09	$345.09	$356.82	$356.82	$348.92	$348.92	$348.14	$348.14	$359.98	$359.98
16	$355.86	$355.86	$367.96	$367.96	$359.81	$359.81	$359.01	$359.01	$371.22	$371.22
17	$366.63	$366.63	$379.10	$379.10	$370.70	$370.70	$369.88	$369.88	$382.45	$382.45
18	$378.23	$378.23	$391.09	$391.09	$382.43	$382.43	$381.58	$381.58	$394.55	$394.55
19	$389.83	$389.83	$403.09	$403.09	$394.16	$394.16	$393.28	$393.28	$406.65	$406.65
20	$401.84	$401.84	$415.51	$415.51	$406.30	$406.30	$405.40	$405.40	$419.19	$419.19
21	$414.27	$414.27	$428.36	$428.36	$418.87	$418.87	$417.94	$417.94	$432.15	$432.15
22	$414.27	$414.27	$428.36	$428.36	$418.87	$418.87	$417.94	$417.94	$432.15	$432.15
23	$414.27	$414.27	$428.36	$428.36	$418.87	$418.87	$417.94	$417.94	$432.15	$432.15
24	$414.27	$414.27	$428.36	$428.36	$418.87	$418.87	$417.94	$417.94	$432.15	$432.15
25	$415.93	$415.93	$430.07	$430.07	$420.55	$420.55	$419.61	$419.61	$433.88	$433.88
26	$424.21	$424.21	$438.64	$438.64	$428.92	$428.92	$427.97	$427.97	$442.52	$442.52
27	$434.15	$434.15	$448.92	$448.92	$438.98	$438.98	$438.00	$438.00	$452.89	$452.89
28	$450.31	$450.31	$465.63	$465.63	$455.31	$455.31	$454.30	$454.30	$469.75	$469.75
29	$463.57	$463.57	$479.33	$479.33	$468.72	$468.72	$467.67	$467.67	$483.58	$483.58
30	$470.20	$470.20	$486.19	$486.19	$475.42	$475.42	$474.36	$474.36	$490.49	$490.49
31	$480.14	$480.14	$496.47	$496.47	$485.47	$485.47	$484.39	$484.39	$500.86	$500.86
32	$490.08	$490.08	$506.75	$506.75	$495.52	$495.52	$494.42	$494.42	$511.23	$511.23
33	$496.30	$496.30	$513.18	$513.18	$501.81	$501.81	$500.69	$500.69	$517.72	$517.72
34	$502.92	$502.92	$520.03	$520.03	$508.51	$508.51	$507.38	$507.38	$524.63	$524.63
35	$506.24	$506.24	$523.46	$523.46	$511.86	$511.86	$510.72	$510.72	$528.09	$528.09
36	$509.55	$509.55	$526.88	$526.88	$515.21	$515.21	$514.07	$514.07	$531.54	$531.54
37	$512.87	$512.87	$530.31	$530.31	$518.56	$518.56	$517.41	$517.41	$535.00	$535.00
38	$516.18	$516.18	$533.74	$533.74	$521.91	$521.91	$520.75	$520.75	$538.46	$538.46
39	$522.81	$522.81	$540.59	$540.59	$528.61	$528.61	$527.44	$527.44	$545.37	$545.37
40	$529.44	$529.44	$547.44	$547.44	$535.32	$535.32	$534.13	$534.13	$552.29	$552.29
41	$539.38	$539.38	$557.72	$557.72	$545.37	$545.37	$544.16	$544.16	$562.66	$562.66
42	$548.91	$548.91	$567.58	$567.58	$555.00	$555.00	$553.77	$553.77	$572.60	$572.60
43	$562.16	$562.16	$581.28	$581.28	$568.41	$568.41	$567.14	$567.14	$586.43	$586.43
44	$578.74	$578.74	$598.42	$598.42	$585.16	$585.16	$583.86	$583.86	$603.71	$603.71
45	$598.21	$598.21	$618.55	$618.55	$604.85	$604.85	$603.51	$603.51	$624.02	$624.02
46	$621.41	$621.41	$642.54	$642.54	$628.31	$628.31	$626.91	$626.91	$648.23	$648.23
47	$647.50	$647.50	$669.53	$669.53	$654.69	$654.69	$653.24	$653.24	$675.45	$675.45
48	$677.33	$677.33	$700.37	$700.37	$684.85	$684.85	$683.33	$683.33	$706.57	$706.57
49	$706.74	$706.74	$730.78	$730.78	$714.59	$714.59	$713.01	$713.01	$737.25	$737.25
50	$739.89	$739.89	$765.05	$765.05	$748.10	$748.10	$746.44	$746.44	$771.82	$771.82
51	$772.61	$772.61	$798.89	$798.89	$781.19	$781.19	$779.46	$779.46	$805.96	$805.96
52	$808.66	$808.66	$836.16	$836.16	$817.63	$817.63	$815.82	$815.82	$843.56	$843.56
53	$845.11	$845.11	$873.85	$873.85	$854.49	$854.49	$852.60	$852.60	$881.59	$881.59
54	$884.47	$884.47	$914.55	$914.55	$894.29	$894.29	$892.30	$892.30	$922.64	$922.64
55	$923.82	$923.82	$955.24	$955.24	$934.08	$934.08	$932.01	$932.01	$963.69	$963.69
56	$966.49	$966.49	$999.36	$999.36	$977.22	$977.22	$975.05	$975.05	$1,008.21	$1,008.21
57	$1,009.58	$1,009.58	$1,043.91	$1,043.91	$1,020.79	$1,020.79	$1,018.52	$1,018.52	$1,053.15	$1,053.15
58	$1,055.56	$1,055.56	$1,091.46	$1,091.46	$1,067.28	$1,067.28	$1,064.91	$1,064.91	$1,101.12	$1,101.12
59	$1,078.34	$1,078.34	$1,115.02	$1,115.02	$1,090.32	$1,090.32	$1,087.90	$1,087.90	$1,124.89	$1,124.89
60	$1,124.33	$1,124.33	$1,162.57	$1,162.57	$1,136.81	$1,136.81	$1,134.29	$1,134.29	$1,172.86	$1,172.86
61	$1,164.10	$1,164.10	$1,203.69	$1,203.69	$1,177.02	$1,177.02	$1,174.41	$1,174.41	$1,214.34	$1,214.34
62	$1,190.20	$1,190.20	$1,230.68	$1,230.68	$1,203.41	$1,203.41	$1,200.74	$1,200.74	$1,241.57	$1,241.57
63	$1,222.93	$1,222.93	$1,264.52	$1,264.52	$1,236.50	$1,236.50	$1,233.76	$1,233.76	$1,275.71	$1,275.71
64+	$1,242.81	$1,242.81	$1,285.08	$1,285.08	$1,256.61	$1,256.61	$1,253.82	$1,253.82	$1,296.45	$1,296.45

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020017		79962PA0020018		79962PA0020018		79962PA0020018		79962PA0020006	
Plan Marketing Name =>	Balance PPO $1750 A		Balance PPO $2000 A		Balance PPO $2000 A		Balance PPO $2000 A		Balance PPO $2000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	1750		2000		2000		2000		2000	
Coinsurance =>	0.9		0.9		0.9		0.9		0.7	
Copays =>	45		45		45		45		55	
OOP Maximum =>	7900		7900		7900		7900		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$323.27	$323.27	$318.41	$318.41	$329.24	$329.24	$321.94	$321.94	$288.50	$288.50
15	$352.01	$352.01	$346.71	$346.71	$358.51	$358.51	$350.56	$350.56	$314.15	$314.15
16	$363.00	$363.00	$357.53	$357.53	$369.70	$369.70	$361.50	$361.50	$323.95	$323.95
17	$373.98	$373.98	$368.35	$368.35	$380.89	$380.89	$372.44	$372.44	$333.76	$333.76
18	$385.82	$385.82	$380.01	$380.01	$392.94	$392.94	$384.23	$384.23	$344.32	$344.32
19	$397.65	$397.65	$391.66	$391.66	$404.99	$404.99	$396.01	$396.01	$354.88	$354.88
20	$409.90	$409.90	$403.73	$403.73	$417.47	$417.47	$408.21	$408.21	$365.82	$365.82
21	$422.58	$422.58	$416.22	$416.22	$430.38	$430.38	$420.84	$420.84	$377.13	$377.13
22	$422.58	$422.58	$416.22	$416.22	$430.38	$430.38	$420.84	$420.84	$377.13	$377.13
23	$422.58	$422.58	$416.22	$416.22	$430.38	$430.38	$420.84	$420.84	$377.13	$377.13
24	$422.58	$422.58	$416.22	$416.22	$430.38	$430.38	$420.84	$420.84	$377.13	$377.13
25	$424.27	$424.27	$417.88	$417.88	$432.10	$432.10	$422.52	$422.52	$378.64	$378.64
26	$432.72	$432.72	$426.21	$426.21	$440.71	$440.71	$430.94	$430.94	$386.18	$386.18
27	$442.86	$442.86	$436.20	$436.20	$451.04	$451.04	$441.04	$441.04	$395.23	$395.23
28	$459.34	$459.34	$452.43	$452.43	$467.82	$467.82	$457.45	$457.45	$409.94	$409.94
29	$472.87	$472.87	$465.75	$465.75	$481.60	$481.60	$470.92	$470.92	$422.01	$422.01
30	$479.63	$479.63	$472.41	$472.41	$488.48	$488.48	$477.65	$477.65	$428.04	$428.04
31	$489.77	$489.77	$482.40	$482.40	$498.81	$498.81	$487.75	$487.75	$437.09	$437.09
32	$499.91	$499.91	$492.39	$492.39	$509.14	$509.14	$497.85	$497.85	$446.14	$446.14
33	$506.25	$506.25	$498.63	$498.63	$515.60	$515.60	$504.17	$504.17	$451.80	$451.80
34	$513.01	$513.01	$505.29	$505.29	$522.48	$522.48	$510.90	$510.90	$457.84	$457.84
35	$516.39	$516.39	$508.62	$508.62	$525.92	$525.92	$514.27	$514.27	$460.85	$460.85
36	$519.77	$519.77	$511.95	$511.95	$529.37	$529.37	$517.63	$517.63	$463.87	$463.87
37	$523.15	$523.15	$515.28	$515.28	$532.81	$532.81	$521.00	$521.00	$466.89	$466.89
38	$526.53	$526.53	$518.61	$518.61	$536.25	$536.25	$524.37	$524.37	$469.90	$469.90
39	$533.30	$533.30	$525.27	$525.27	$543.14	$543.14	$531.10	$531.10	$475.94	$475.94
40	$540.06	$540.06	$531.93	$531.93	$550.03	$550.03	$537.83	$537.83	$481.97	$481.97
41	$550.20	$550.20	$541.92	$541.92	$560.35	$560.35	$547.93	$547.93	$491.02	$491.02
42	$559.92	$559.92	$551.49	$551.49	$570.25	$570.25	$557.61	$557.61	$499.70	$499.70
43	$573.44	$573.44	$564.81	$564.81	$584.03	$584.03	$571.08	$571.08	$511.77	$511.77
44	$590.34	$590.34	$581.46	$581.46	$601.24	$601.24	$587.91	$587.91	$526.85	$526.85
45	$610.21	$610.21	$601.02	$601.02	$621.47	$621.47	$607.69	$607.69	$544.58	$544.58
46	$633.87	$633.87	$624.33	$624.33	$645.57	$645.57	$631.26	$631.26	$565.70	$565.70
47	$660.49	$660.49	$650.55	$650.55	$672.68	$672.68	$657.77	$657.77	$589.45	$589.45
48	$690.92	$690.92	$680.52	$680.52	$703.67	$703.67	$688.07	$688.07	$616.61	$616.61
49	$720.92	$720.92	$710.07	$710.07	$734.23	$734.23	$717.95	$717.95	$643.38	$643.38
50	$754.73	$754.73	$743.37	$743.37	$768.66	$768.66	$751.62	$751.62	$673.55	$673.55
51	$788.11	$788.11	$776.25	$776.25	$802.66	$802.66	$784.87	$784.87	$703.35	$703.35
52	$824.88	$824.88	$812.46	$812.46	$840.10	$840.10	$821.48	$821.48	$736.16	$736.16
53	$862.06	$862.06	$849.09	$849.09	$877.98	$877.98	$858.51	$858.51	$769.35	$769.35
54	$902.21	$902.21	$888.63	$888.63	$918.86	$918.86	$898.49	$898.49	$805.17	$805.17
55	$942.35	$942.35	$928.17	$928.17	$959.75	$959.75	$938.47	$938.47	$841.00	$841.00
56	$985.88	$985.88	$971.04	$971.04	$1,004.08	$1,004.08	$981.82	$981.82	$879.84	$879.84
57	$1,029.83	$1,029.83	$1,014.33	$1,014.33	$1,048.84	$1,048.84	$1,025.59	$1,025.59	$919.07	$919.07
58	$1,076.73	$1,076.73	$1,060.53	$1,060.53	$1,096.61	$1,096.61	$1,072.30	$1,072.30	$960.93	$960.93
59	$1,099.98	$1,099.98	$1,083.42	$1,083.42	$1,120.28	$1,120.28	$1,095.45	$1,095.45	$981.67	$981.67
60	$1,146.88	$1,146.88	$1,129.62	$1,129.62	$1,168.05	$1,168.05	$1,142.16	$1,142.16	$1,023.53	$1,023.53
61	$1,187.45	$1,187.45	$1,169.58	$1,169.58	$1,209.37	$1,209.37	$1,182.56	$1,182.56	$1,059.74	$1,059.74
62	$1,214.07	$1,214.07	$1,195.80	$1,195.80	$1,236.48	$1,236.48	$1,209.07	$1,209.07	$1,083.49	$1,083.49
63	$1,247.46	$1,247.46	$1,228.68	$1,228.68	$1,270.48	$1,270.48	$1,242.32	$1,242.32	$1,113.29	$1,113.29
64+	$1,267.74	$1,267.74	$1,248.66	$1,248.66	$1,291.14	$1,291.14	$1,262.52	$1,262.52	$1,131.39	$1,131.39

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020006		79962PA0020006		79962PA0020005		79962PA0020005		79962PA0020005	
Plan Marketing Name =>	Balance PPO $2000		Balance PPO $2000		Balance PPO $2600		Balance PPO $2600		Balance PPO $2600	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2000		2000		2600		2600		2600	
Coinsurance =>	0.7		0.7		0.7		0.7		0.7	
Copays =>	55		55		45		45		45	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$298.32	$298.32	$291.71	$291.71	$285.12	$285.12	$294.81	$294.81	$288.28	$288.28
15	$324.84	$324.84	$317.64	$317.64	$310.46	$310.46	$321.01	$321.01	$313.91	$313.91
16	$334.98	$334.98	$327.55	$327.55	$320.15	$320.15	$331.03	$331.03	$323.71	$323.71
17	$345.11	$345.11	$337.47	$337.47	$329.84	$329.84	$341.05	$341.05	$333.50	$333.50
18	$356.03	$356.03	$348.15	$348.15	$340.28	$340.28	$351.84	$351.84	$344.05	$344.05
19	$366.95	$366.95	$358.82	$358.82	$350.71	$350.71	$362.63	$362.63	$354.61	$354.61
20	$378.26	$378.26	$369.88	$369.88	$361.52	$361.52	$373.81	$373.81	$365.53	$365.53
21	$389.96	$389.96	$381.32	$381.32	$372.70	$372.70	$385.37	$385.37	$376.84	$376.84
22	$389.96	$389.96	$381.32	$381.32	$372.70	$372.70	$385.37	$385.37	$376.84	$376.84
23	$389.96	$389.96	$381.32	$381.32	$372.70	$372.70	$385.37	$385.37	$376.84	$376.84
24	$389.96	$389.96	$381.32	$381.32	$372.70	$372.70	$385.37	$385.37	$376.84	$376.84
25	$391.52	$391.52	$382.85	$382.85	$374.19	$374.19	$386.91	$386.91	$378.35	$378.35
26	$399.32	$399.32	$390.47	$390.47	$381.64	$381.64	$394.62	$394.62	$385.88	$385.88
27	$408.68	$408.68	$399.62	$399.62	$390.59	$390.59	$403.87	$403.87	$394.93	$394.93
28	$423.89	$423.89	$414.49	$414.49	$405.12	$405.12	$418.90	$418.90	$409.63	$409.63
29	$436.37	$436.37	$426.70	$426.70	$417.05	$417.05	$431.23	$431.23	$421.68	$421.68
30	$442.60	$442.60	$432.80	$432.80	$423.01	$423.01	$437.39	$437.39	$427.71	$427.71
31	$451.96	$451.96	$441.95	$441.95	$431.96	$431.96	$446.64	$446.64	$436.76	$436.76
32	$461.32	$461.32	$451.10	$451.10	$440.90	$440.90	$455.89	$455.89	$445.80	$445.80
33	$467.17	$467.17	$456.82	$456.82	$446.49	$446.49	$461.67	$461.67	$451.45	$451.45
34	$473.41	$473.41	$462.92	$462.92	$452.46	$452.46	$467.84	$467.84	$457.48	$457.48
35	$476.53	$476.53	$465.97	$465.97	$455.44	$455.44	$470.92	$470.92	$460.50	$460.50
36	$479.65	$479.65	$469.02	$469.02	$458.42	$458.42	$474.01	$474.01	$463.51	$463.51
37	$482.77	$482.77	$472.07	$472.07	$461.40	$461.40	$477.09	$477.09	$466.53	$466.53
38	$485.89	$485.89	$475.12	$475.12	$464.38	$464.38	$480.17	$480.17	$469.54	$469.54
39	$492.13	$492.13	$481.23	$481.23	$470.35	$470.35	$486.34	$486.34	$475.57	$475.57
40	$498.37	$498.37	$487.33	$487.33	$476.31	$476.31	$492.50	$492.50	$481.60	$481.60
41	$507.73	$507.73	$496.48	$496.48	$485.26	$485.26	$501.75	$501.75	$490.65	$490.65
42	$516.70	$516.70	$505.25	$505.25	$493.83	$493.83	$510.62	$510.62	$499.31	$499.31
43	$529.18	$529.18	$517.45	$517.45	$505.75	$505.75	$522.95	$522.95	$511.37	$511.37
44	$544.77	$544.77	$532.70	$532.70	$520.66	$520.66	$538.36	$538.36	$526.45	$526.45
45	$563.10	$563.10	$550.63	$550.63	$538.18	$538.18	$556.47	$556.47	$544.16	$544.16
46	$584.94	$584.94	$571.98	$571.98	$559.05	$559.05	$578.06	$578.06	$565.26	$565.26
47	$609.51	$609.51	$596.00	$596.00	$582.53	$582.53	$602.33	$602.33	$589.00	$589.00
48	$637.58	$637.58	$623.46	$623.46	$609.36	$609.36	$630.08	$630.08	$616.13	$616.13
49	$665.27	$665.27	$650.53	$650.53	$635.83	$635.83	$657.44	$657.44	$642.89	$642.89
50	$696.47	$696.47	$681.04	$681.04	$665.64	$665.64	$688.27	$688.27	$673.04	$673.04
51	$727.28	$727.28	$711.16	$711.16	$695.09	$695.09	$718.72	$718.72	$702.81	$702.81
52	$761.20	$761.20	$744.34	$744.34	$727.51	$727.51	$752.24	$752.24	$735.59	$735.59
53	$795.52	$795.52	$777.89	$777.89	$760.31	$760.31	$786.15	$786.15	$768.75	$768.75
54	$832.56	$832.56	$814.12	$814.12	$795.71	$795.71	$822.76	$822.76	$804.55	$804.55
55	$869.61	$869.61	$850.34	$850.34	$831.12	$831.12	$859.38	$859.38	$840.35	$840.35
56	$909.78	$909.78	$889.62	$889.62	$869.51	$869.51	$899.07	$899.07	$879.17	$879.17
57	$950.33	$950.33	$929.28	$929.28	$908.27	$908.27	$939.15	$939.15	$918.36	$918.36
58	$993.62	$993.62	$971.60	$971.60	$949.64	$949.64	$981.92	$981.92	$960.19	$960.19
59	$1,015.07	$1,015.07	$992.58	$992.58	$970.14	$970.14	$1,003.12	$1,003.12	$980.91	$980.91
60	$1,058.35	$1,058.35	$1,034.90	$1,034.90	$1,011.51	$1,011.51	$1,045.89	$1,045.89	$1,022.74	$1,022.74
61	$1,095.79	$1,095.79	$1,071.51	$1,071.51	$1,047.29	$1,047.29	$1,082.89	$1,082.89	$1,058.92	$1,058.92
62	$1,120.36	$1,120.36	$1,095.53	$1,095.53	$1,070.77	$1,070.77	$1,107.17	$1,107.17	$1,082.66	$1,082.66
63	$1,151.16	$1,151.16	$1,125.66	$1,125.66	$1,100.21	$1,100.21	$1,137.61	$1,137.61	$1,112.43	$1,112.43
64+	$1,169.88	$1,169.88	$1,143.96	$1,143.96	$1,118.10	$1,118.10	$1,156.11	$1,156.11	$1,130.52	$1,130.52

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0080001		79962PA0080001		79962PA0080001		79962PA0090001		79962PA0090001	
Plan Marketing Name =>	Health Savings PPO $1500		Health Savings PPO $1500		Health Savings PPO $1500		Health Savings PPO Embedded $2800		Health Savings PPO Embedded $2800	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Silver		Silver	
Deductible =>	1500		1500		1500		2800		2800	
Coinsurance =>	1		1		1		1		1	
Copays =>	20		20		20		20		20	
OOP Maximum =>	3000		3000		3000		6650		6650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$341.51	$341.51	$353.12	$353.12	$345.30	$345.30	$309.55	$309.55	$320.07	$320.07
15	$371.87	$371.87	$384.51	$384.51	$375.99	$375.99	$337.07	$337.07	$348.52	$348.52
16	$383.47	$383.47	$396.51	$396.51	$387.73	$387.73	$347.59	$347.59	$359.40	$359.40
17	$395.08	$395.08	$408.52	$408.52	$399.46	$399.46	$358.11	$358.11	$370.28	$370.28
18	$407.58	$407.58	$421.44	$421.44	$412.10	$412.10	$369.44	$369.44	$381.99	$381.99
19	$420.08	$420.08	$434.37	$434.37	$424.74	$424.74	$380.77	$380.77	$393.70	$393.70
20	$433.03	$433.03	$447.75	$447.75	$437.83	$437.83	$392.50	$392.50	$405.84	$405.84
21	$446.42	$446.42	$461.60	$461.60	$451.37	$451.37	$404.64	$404.64	$418.39	$418.39
22	$446.42	$446.42	$461.60	$461.60	$451.37	$451.37	$404.64	$404.64	$418.39	$418.39
23	$446.42	$446.42	$461.60	$461.60	$451.37	$451.37	$404.64	$404.64	$418.39	$418.39
24	$446.42	$446.42	$461.60	$461.60	$451.37	$451.37	$404.64	$404.64	$418.39	$418.39
25	$448.21	$448.21	$463.45	$463.45	$453.18	$453.18	$406.26	$406.26	$420.06	$420.06
26	$457.13	$457.13	$472.68	$472.68	$462.20	$462.20	$414.35	$414.35	$428.43	$428.43
27	$467.85	$467.85	$483.76	$483.76	$473.04	$473.04	$424.06	$424.06	$438.47	$438.47
28	$485.26	$485.26	$501.76	$501.76	$490.64	$490.64	$439.84	$439.84	$454.79	$454.79
29	$499.54	$499.54	$516.53	$516.53	$505.08	$505.08	$452.79	$452.79	$468.18	$468.18
30	$506.69	$506.69	$523.92	$523.92	$512.30	$512.30	$459.27	$459.27	$474.87	$474.87
31	$517.40	$517.40	$534.99	$534.99	$523.14	$523.14	$468.98	$468.98	$484.91	$484.91
32	$528.11	$528.11	$546.07	$546.07	$533.97	$533.97	$478.69	$478.69	$494.96	$494.96
33	$534.81	$534.81	$553.00	$553.00	$540.74	$540.74	$484.76	$484.76	$501.23	$501.23
34	$541.95	$541.95	$560.38	$560.38	$547.96	$547.96	$491.23	$491.23	$507.93	$507.93
35	$545.53	$545.53	$564.08	$564.08	$551.57	$551.57	$494.47	$494.47	$511.27	$511.27
36	$549.10	$549.10	$567.77	$567.77	$555.19	$555.19	$497.71	$497.71	$514.62	$514.62
37	$552.67	$552.67	$571.46	$571.46	$558.80	$558.80	$500.94	$500.94	$517.97	$517.97
38	$556.24	$556.24	$575.15	$575.15	$562.41	$562.41	$504.18	$504.18	$521.31	$521.31
39	$563.38	$563.38	$582.54	$582.54	$569.63	$569.63	$510.66	$510.66	$528.01	$528.01
40	$570.52	$570.52	$589.92	$589.92	$576.85	$576.85	$517.13	$517.13	$534.70	$534.70
41	$581.24	$581.24	$601.00	$601.00	$587.68	$587.68	$526.84	$526.84	$544.74	$544.74
42	$591.51	$591.51	$611.62	$611.62	$598.07	$598.07	$536.15	$536.15	$554.37	$554.37
43	$605.79	$605.79	$626.39	$626.39	$612.51	$612.51	$549.10	$549.10	$567.76	$567.76
44	$623.65	$623.65	$644.86	$644.86	$630.56	$630.56	$565.28	$565.28	$584.49	$584.49
45	$644.63	$644.63	$666.55	$666.55	$651.78	$651.78	$584.30	$584.30	$604.16	$604.16
46	$669.63	$669.63	$692.40	$692.40	$677.06	$677.06	$606.96	$606.96	$627.59	$627.59
47	$697.75	$697.75	$721.48	$721.48	$705.49	$705.49	$632.45	$632.45	$653.94	$653.94
48	$729.90	$729.90	$754.72	$754.72	$737.99	$737.99	$661.59	$661.59	$684.07	$684.07
49	$761.59	$761.59	$787.49	$787.49	$770.04	$770.04	$690.32	$690.32	$713.77	$713.77
50	$797.31	$797.31	$824.42	$824.42	$806.15	$806.15	$722.69	$722.69	$747.24	$747.24
51	$832.57	$832.57	$860.88	$860.88	$841.81	$841.81	$754.65	$754.65	$780.30	$780.30
52	$871.41	$871.41	$901.04	$901.04	$881.07	$881.07	$789.86	$789.86	$816.70	$816.70
53	$910.70	$910.70	$941.66	$941.66	$920.79	$920.79	$825.47	$825.47	$853.52	$853.52
54	$953.11	$953.11	$985.52	$985.52	$963.67	$963.67	$863.91	$863.91	$893.26	$893.26
55	$995.52	$995.52	$1,029.37	$1,029.37	$1,006.56	$1,006.56	$902.35	$902.35	$933.01	$933.01
56	$1,041.50	$1,041.50	$1,076.91	$1,076.91	$1,053.05	$1,053.05	$944.03	$944.03	$976.10	$976.10
57	$1,087.93	$1,087.93	$1,124.92	$1,124.92	$1,099.99	$1,099.99	$986.11	$986.11	$1,019.62	$1,019.62
58	$1,137.48	$1,137.48	$1,176.16	$1,176.16	$1,150.09	$1,150.09	$1,031.02	$1,031.02	$1,066.06	$1,066.06
59	$1,162.03	$1,162.03	$1,201.54	$1,201.54	$1,174.92	$1,174.92	$1,053.28	$1,053.28	$1,089.07	$1,089.07
60	$1,211.58	$1,211.58	$1,252.78	$1,252.78	$1,225.02	$1,225.02	$1,098.19	$1,098.19	$1,135.51	$1,135.51
61	$1,254.44	$1,254.44	$1,297.10	$1,297.10	$1,268.35	$1,268.35	$1,137.04	$1,137.04	$1,175.68	$1,175.68
62	$1,282.56	$1,282.56	$1,326.18	$1,326.18	$1,296.79	$1,296.79	$1,162.53	$1,162.53	$1,202.03	$1,202.03
63	$1,317.83	$1,317.83	$1,362.64	$1,362.64	$1,332.44	$1,332.44	$1,194.50	$1,194.50	$1,235.09	$1,235.09
64+	$1,339.26	$1,339.26	$1,384.80	$1,384.80	$1,354.11	$1,354.11	$1,213.92	$1,213.92	$1,255.17	$1,255.17

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090001		79962PA0090005		79962PA0090005		79962PA0090005		79962PA0090003	
Plan Marketing Name =>	Health Savings PPO Embedded $2800		Health Savings PPO Embedded $3550		Health Savings PPO Embedded $3550		Health Savings PPO Embedded $3550		Health Savings PPO Embedded $4250	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2800		3550		3550		3550		4250	
Coinsurance =>	1		1		1		1		1	
Copays =>	20		0		0		0		0	
OOP Maximum =>	6650		6900		6900		6900		4250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$312.98	$312.98	$303.82	$303.82	$314.15	$314.15	$307.19	$307.19	$300.16	$300.16
15	$340.81	$340.81	$330.83	$330.83	$342.07	$342.07	$334.50	$334.50	$326.84	$326.84
16	$351.44	$351.44	$341.15	$341.15	$352.75	$352.75	$344.94	$344.94	$337.04	$337.04
17	$362.08	$362.08	$351.48	$351.48	$363.43	$363.43	$355.38	$355.38	$347.24	$347.24
18	$373.54	$373.54	$362.60	$362.60	$374.92	$374.92	$366.62	$366.62	$358.22	$358.22
19	$384.99	$384.99	$373.72	$373.72	$386.42	$386.42	$377.87	$377.87	$369.21	$369.21
20	$396.86	$396.86	$385.24	$385.24	$398.33	$398.33	$389.51	$389.51	$380.59	$380.59
21	$409.13	$409.13	$397.15	$397.15	$410.65	$410.65	$401.56	$401.56	$392.36	$392.36
22	$409.13	$409.13	$397.15	$397.15	$410.65	$410.65	$401.56	$401.56	$392.36	$392.36
23	$409.13	$409.13	$397.15	$397.15	$410.65	$410.65	$401.56	$401.56	$392.36	$392.36
24	$409.13	$409.13	$397.15	$397.15	$410.65	$410.65	$401.56	$401.56	$392.36	$392.36
25	$410.77	$410.77	$398.74	$398.74	$412.29	$412.29	$403.17	$403.17	$393.93	$393.93
26	$418.95	$418.95	$406.68	$406.68	$420.51	$420.51	$411.20	$411.20	$401.78	$401.78
27	$428.77	$428.77	$416.21	$416.21	$430.36	$430.36	$420.83	$420.83	$411.19	$411.19
28	$444.72	$444.72	$431.70	$431.70	$446.38	$446.38	$436.50	$436.50	$426.50	$426.50
29	$457.82	$457.82	$444.41	$444.41	$459.52	$459.52	$449.35	$449.35	$439.05	$439.05
30	$464.36	$464.36	$450.77	$450.77	$466.09	$466.09	$455.77	$455.77	$445.33	$445.33
31	$474.18	$474.18	$460.30	$460.30	$475.94	$475.94	$465.41	$465.41	$454.75	$454.75
32	$484.00	$484.00	$469.83	$469.83	$485.80	$485.80	$475.05	$475.05	$464.16	$464.16
33	$490.14	$490.14	$475.79	$475.79	$491.96	$491.96	$481.07	$481.07	$470.05	$470.05
34	$496.68	$496.68	$482.14	$482.14	$498.53	$498.53	$487.49	$487.49	$476.33	$476.33
35	$499.96	$499.96	$485.32	$485.32	$501.81	$501.81	$490.71	$490.71	$479.46	$479.46
36	$503.23	$503.23	$488.49	$488.49	$505.10	$505.10	$493.92	$493.92	$482.60	$482.60
37	$506.50	$506.50	$491.67	$491.67	$508.38	$508.38	$497.13	$497.13	$485.74	$485.74
38	$509.78	$509.78	$494.85	$494.85	$511.67	$511.67	$500.34	$500.34	$488.88	$488.88
39	$516.32	$516.32	$501.20	$501.20	$518.24	$518.24	$506.77	$506.77	$495.16	$495.16
40	$522.87	$522.87	$507.56	$507.56	$524.81	$524.81	$513.19	$513.19	$501.44	$501.44
41	$532.69	$532.69	$517.09	$517.09	$534.67	$534.67	$522.83	$522.83	$510.85	$510.85
42	$542.10	$542.10	$526.22	$526.22	$544.11	$544.11	$532.07	$532.07	$519.88	$519.88
43	$555.19	$555.19	$538.93	$538.93	$557.25	$557.25	$544.92	$544.92	$532.43	$532.43
44	$571.55	$571.55	$554.82	$554.82	$573.68	$573.68	$560.98	$560.98	$548.13	$548.13
45	$590.78	$590.78	$573.48	$573.48	$592.98	$592.98	$579.85	$579.85	$566.57	$566.57
46	$613.70	$613.70	$595.73	$595.73	$615.98	$615.98	$602.34	$602.34	$588.54	$588.54
47	$639.47	$639.47	$620.75	$620.75	$641.85	$641.85	$627.64	$627.64	$613.26	$613.26
48	$668.93	$668.93	$649.34	$649.34	$671.41	$671.41	$656.55	$656.55	$641.51	$641.51
49	$697.98	$697.98	$677.54	$677.54	$700.57	$700.57	$685.06	$685.06	$669.37	$669.37
50	$730.71	$730.71	$709.31	$709.31	$733.42	$733.42	$717.19	$717.19	$700.75	$700.75
51	$763.03	$763.03	$740.68	$740.68	$765.86	$765.86	$748.91	$748.91	$731.75	$731.75
52	$798.62	$798.62	$775.24	$775.24	$801.59	$801.59	$783.85	$783.85	$765.89	$765.89
53	$834.63	$834.63	$810.19	$810.19	$837.73	$837.73	$819.18	$819.18	$800.41	$800.41
54	$873.49	$873.49	$847.92	$847.92	$876.74	$876.74	$857.33	$857.33	$837.69	$837.69
55	$912.36	$912.36	$885.64	$885.64	$915.75	$915.75	$895.48	$895.48	$874.96	$874.96
56	$954.50	$954.50	$926.55	$926.55	$958.05	$958.05	$936.84	$936.84	$915.38	$915.38
57	$997.05	$997.05	$967.85	$967.85	$1,000.75	$1,000.75	$978.60	$978.60	$956.18	$956.18
58	$1,042.46	$1,042.46	$1,011.94	$1,011.94	$1,046.34	$1,046.34	$1,023.17	$1,023.17	$999.73	$999.73
59	$1,064.97	$1,064.97	$1,033.78	$1,033.78	$1,068.92	$1,068.92	$1,045.26	$1,045.26	$1,021.31	$1,021.31
60	$1,110.38	$1,110.38	$1,077.87	$1,077.87	$1,114.50	$1,114.50	$1,089.83	$1,089.83	$1,064.87	$1,064.87
61	$1,149.66	$1,149.66	$1,115.99	$1,115.99	$1,153.93	$1,153.93	$1,128.38	$1,128.38	$1,102.53	$1,102.53
62	$1,175.43	$1,175.43	$1,141.01	$1,141.01	$1,179.80	$1,179.80	$1,153.68	$1,153.68	$1,127.25	$1,127.25
63	$1,207.75	$1,207.75	$1,172.39	$1,172.39	$1,212.24	$1,212.24	$1,185.41	$1,185.41	$1,158.25	$1,158.25
64+	$1,227.39	$1,227.39	$1,191.45	$1,191.45	$1,231.95	$1,231.95	$1,204.68	$1,204.68	$1,177.08	$1,177.08

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090003		79962PA0090003		79962PA0030009		79962PA0030009		79962PA0030009	
Plan Marketing Name =>	Health Savings PPO Embedded $4250		Health Savings PPO Embedded $4250		High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $4750 Qualified A	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	4250		4250		4750		4750		4750	
Coinsurance =>	1		1		0.6		0.6		0.6	
Copays =>	0		0		0		0		0	
OOP Maximum =>	4250		4250		6350		6350		6350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$310.36	$310.36	$303.48	$303.48	$272.82	$272.82	$282.09	$282.09	$275.85	$275.85
15	$337.95	$337.95	$330.46	$330.46	$297.07	$297.07	$307.17	$307.17	$300.37	$300.37
16	$348.50	$348.50	$340.77	$340.77	$306.35	$306.35	$316.76	$316.76	$309.75	$309.75
17	$359.04	$359.04	$351.09	$351.09	$315.62	$315.62	$326.34	$326.34	$319.12	$319.12
18	$370.40	$370.40	$362.20	$362.20	$325.60	$325.60	$336.67	$336.67	$329.22	$329.22
19	$381.76	$381.76	$373.30	$373.30	$335.59	$335.59	$346.99	$346.99	$339.32	$339.32
20	$393.53	$393.53	$384.81	$384.81	$345.93	$345.93	$357.69	$357.69	$349.77	$349.77
21	$405.70	$405.70	$396.71	$396.71	$356.63	$356.63	$368.75	$368.75	$360.59	$360.59
22	$405.70	$405.70	$396.71	$396.71	$356.63	$356.63	$368.75	$368.75	$360.59	$360.59
23	$405.70	$405.70	$396.71	$396.71	$356.63	$356.63	$368.75	$368.75	$360.59	$360.59
24	$405.70	$405.70	$396.71	$396.71	$356.63	$356.63	$368.75	$368.75	$360.59	$360.59
25	$407.32	$407.32	$398.30	$398.30	$358.06	$358.06	$370.23	$370.23	$362.03	$362.03
26	$415.44	$415.44	$406.23	$406.23	$365.19	$365.19	$377.60	$377.60	$369.24	$369.24
27	$425.17	$425.17	$415.75	$415.75	$373.75	$373.75	$386.45	$386.45	$377.90	$377.90
28	$441.00	$441.00	$431.22	$431.22	$387.66	$387.66	$400.83	$400.83	$391.96	$391.96
29	$453.98	$453.98	$443.92	$443.92	$399.07	$399.07	$412.63	$412.63	$403.50	$403.50
30	$460.47	$460.47	$450.27	$450.27	$404.78	$404.78	$418.53	$418.53	$409.27	$409.27
31	$470.21	$470.21	$459.79	$459.79	$413.33	$413.33	$427.38	$427.38	$417.92	$417.92
32	$479.94	$479.94	$469.31	$469.31	$421.89	$421.89	$436.23	$436.23	$426.58	$426.58
33	$486.03	$486.03	$475.26	$475.26	$427.24	$427.24	$441.76	$441.76	$431.99	$431.99
34	$492.52	$492.52	$481.61	$481.61	$432.95	$432.95	$447.66	$447.66	$437.76	$437.76
35	$495.77	$495.77	$484.78	$484.78	$435.80	$435.80	$450.61	$450.61	$440.64	$440.64
36	$499.01	$499.01	$487.95	$487.95	$438.65	$438.65	$453.56	$453.56	$443.53	$443.53
37	$502.26	$502.26	$491.13	$491.13	$441.51	$441.51	$456.51	$456.51	$446.41	$446.41
38	$505.50	$505.50	$494.30	$494.30	$444.36	$444.36	$459.46	$459.46	$449.30	$449.30
39	$511.99	$511.99	$500.65	$500.65	$450.07	$450.07	$465.36	$465.36	$455.06	$455.06
40	$518.48	$518.48	$507.00	$507.00	$455.77	$455.77	$471.26	$471.26	$460.83	$460.83
41	$528.22	$528.22	$516.52	$516.52	$464.33	$464.33	$480.11	$480.11	$469.49	$469.49
42	$537.55	$537.55	$525.64	$525.64	$472.53	$472.53	$488.59	$488.59	$477.78	$477.78
43	$550.53	$550.53	$538.34	$538.34	$483.95	$483.95	$500.39	$500.39	$489.32	$489.32
44	$566.76	$566.76	$554.20	$554.20	$498.21	$498.21	$515.14	$515.14	$503.74	$503.74
45	$585.83	$585.83	$572.85	$572.85	$514.97	$514.97	$532.48	$532.48	$520.69	$520.69
46	$608.55	$608.55	$595.07	$595.07	$534.95	$534.95	$553.13	$553.13	$540.89	$540.89
47	$634.11	$634.11	$620.06	$620.06	$557.41	$557.41	$576.36	$576.36	$563.60	$563.60
48	$663.32	$663.32	$648.62	$648.62	$583.09	$583.09	$602.91	$602.91	$589.56	$589.56
49	$692.12	$692.12	$676.79	$676.79	$608.41	$608.41	$629.09	$629.09	$615.17	$615.17
50	$724.58	$724.58	$708.52	$708.52	$636.94	$636.94	$658.59	$658.59	$644.01	$644.01
51	$756.63	$756.63	$739.86	$739.86	$665.11	$665.11	$687.72	$687.72	$672.50	$672.50
52	$791.93	$791.93	$774.38	$774.38	$696.14	$696.14	$719.80	$719.80	$703.87	$703.87
53	$827.63	$827.63	$809.29	$809.29	$727.53	$727.53	$752.25	$752.25	$735.60	$735.60
54	$866.17	$866.17	$846.98	$846.98	$761.41	$761.41	$787.28	$787.28	$769.86	$769.86
55	$904.71	$904.71	$884.66	$884.66	$795.28	$795.28	$822.31	$822.31	$804.12	$804.12
56	$946.50	$946.50	$925.52	$925.52	$832.02	$832.02	$860.29	$860.29	$841.26	$841.26
57	$988.69	$988.69	$966.78	$966.78	$869.11	$869.11	$898.64	$898.64	$878.76	$878.76
58	$1,033.72	$1,033.72	$1,010.82	$1,010.82	$908.69	$908.69	$939.58	$939.58	$918.78	$918.78
59	$1,056.04	$1,056.04	$1,032.64	$1,032.64	$928.31	$928.31	$959.86	$959.86	$938.62	$938.62
60	$1,101.07	$1,101.07	$1,076.67	$1,076.67	$967.89	$967.89	$1,000.79	$1,000.79	$978.64	$978.64
61	$1,140.02	$1,140.02	$1,114.76	$1,114.76	$1,002.13	$1,002.13	$1,036.19	$1,036.19	$1,013.26	$1,013.26
62	$1,165.58	$1,165.58	$1,139.75	$1,139.75	$1,024.60	$1,024.60	$1,059.42	$1,059.42	$1,035.98	$1,035.98
63	$1,197.63	$1,197.63	$1,171.09	$1,171.09	$1,052.77	$1,052.77	$1,088.55	$1,088.55	$1,064.46	$1,064.46
64+	$1,217.10	$1,217.10	$1,190.13	$1,190.13	$1,069.89	$1,069.89	$1,106.25	$1,106.25	$1,081.77	$1,081.77

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090006		79962PA0090006		79962PA0090006		79962PA0030010		79962PA0030010	
Plan Marketing Name =>	Health Savings PPO Embedded $5500		Health Savings PPO Embedded $5500		Health Savings PPO Embedded $5500		High Deductible PPO Embedded $6100 Qualified A		High Deductible PPO Embedded $6100 Qualified A	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	5500		5500		5500		6100		6100	
Coinsurance =>	0.8		0.8		0.8		1		1	
Copays =>	0		0		0		0		0	
OOP Maximum =>	6250		6250		6250		6100		6100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$272.88	$272.88	$282.16	$282.16	$275.91	$275.91	$273.27	$273.27	$282.57	$282.57
15	$297.14	$297.14	$307.24	$307.24	$300.44	$300.44	$297.56	$297.56	$307.69	$307.69
16	$306.41	$306.41	$316.83	$316.83	$309.82	$309.82	$306.85	$306.85	$317.29	$317.29
17	$315.69	$315.69	$326.42	$326.42	$319.19	$319.19	$316.14	$316.14	$326.89	$326.89
18	$325.68	$325.68	$336.75	$336.75	$329.29	$329.29	$326.14	$326.14	$337.23	$337.23
19	$335.66	$335.66	$347.08	$347.08	$339.39	$339.39	$336.14	$336.14	$347.58	$347.58
20	$346.01	$346.01	$357.77	$357.77	$349.85	$349.85	$346.50	$346.50	$358.29	$358.29
21	$356.71	$356.71	$368.84	$368.84	$360.67	$360.67	$357.22	$357.22	$369.37	$369.37
22	$356.71	$356.71	$368.84	$368.84	$360.67	$360.67	$357.22	$357.22	$369.37	$369.37
23	$356.71	$356.71	$368.84	$368.84	$360.67	$360.67	$357.22	$357.22	$369.37	$369.37
24	$356.71	$356.71	$368.84	$368.84	$360.67	$360.67	$357.22	$357.22	$369.37	$369.37
25	$358.14	$358.14	$370.32	$370.32	$362.11	$362.11	$358.65	$358.65	$370.85	$370.85
26	$365.27	$365.27	$377.69	$377.69	$369.33	$369.33	$365.79	$365.79	$378.23	$378.23
27	$373.83	$373.83	$386.54	$386.54	$377.98	$377.98	$374.37	$374.37	$387.10	$387.10
28	$387.74	$387.74	$400.93	$400.93	$392.05	$392.05	$388.30	$388.30	$401.51	$401.51
29	$399.16	$399.16	$412.73	$412.73	$403.59	$403.59	$399.73	$399.73	$413.33	$413.33
30	$404.87	$404.87	$418.63	$418.63	$409.36	$409.36	$405.44	$405.44	$419.23	$419.23
31	$413.43	$413.43	$427.49	$427.49	$418.02	$418.02	$414.02	$414.02	$428.10	$428.10
32	$421.99	$421.99	$436.34	$436.34	$426.67	$426.67	$422.59	$422.59	$436.96	$436.96
33	$427.34	$427.34	$441.87	$441.87	$432.08	$432.08	$427.95	$427.95	$442.51	$442.51
34	$433.05	$433.05	$447.77	$447.77	$437.85	$437.85	$433.67	$433.67	$448.42	$448.42
35	$435.90	$435.90	$450.72	$450.72	$440.74	$440.74	$436.52	$436.52	$451.37	$451.37
36	$438.75	$438.75	$453.67	$453.67	$443.62	$443.62	$439.38	$439.38	$454.33	$454.33
37	$441.61	$441.61	$456.62	$456.62	$446.51	$446.51	$442.24	$442.24	$457.28	$457.28
38	$444.46	$444.46	$459.57	$459.57	$449.39	$449.39	$445.10	$445.10	$460.24	$460.24
39	$450.17	$450.17	$465.48	$465.48	$455.17	$455.17	$450.81	$450.81	$466.14	$466.14
40	$455.88	$455.88	$471.38	$471.38	$460.94	$460.94	$456.53	$456.53	$472.05	$472.05
41	$464.44	$464.44	$480.23	$480.23	$469.59	$469.59	$465.10	$465.10	$480.92	$480.92
42	$472.64	$472.64	$488.71	$488.71	$477.89	$477.89	$473.32	$473.32	$489.42	$489.42
43	$484.06	$484.06	$500.52	$500.52	$489.43	$489.43	$484.75	$484.75	$501.24	$501.24
44	$498.32	$498.32	$515.27	$515.27	$503.86	$503.86	$499.04	$499.04	$516.01	$516.01
45	$515.09	$515.09	$532.60	$532.60	$520.81	$520.81	$515.83	$515.83	$533.37	$533.37
46	$535.07	$535.07	$553.26	$553.26	$541.01	$541.01	$535.83	$535.83	$554.06	$554.06
47	$557.54	$557.54	$576.50	$576.50	$563.73	$563.73	$558.33	$558.33	$577.33	$577.33
48	$583.22	$583.22	$603.05	$603.05	$589.70	$589.70	$584.05	$584.05	$603.92	$603.92
49	$608.55	$608.55	$629.24	$629.24	$615.30	$615.30	$609.42	$609.42	$630.15	$630.15
50	$637.08	$637.08	$658.75	$658.75	$644.16	$644.16	$637.99	$637.99	$659.69	$659.69
51	$665.26	$665.26	$687.89	$687.89	$672.65	$672.65	$666.22	$666.22	$688.88	$688.88
52	$696.30	$696.30	$719.98	$719.98	$704.03	$704.03	$697.29	$697.29	$721.01	$721.01
53	$727.69	$727.69	$752.43	$752.43	$735.77	$735.77	$728.73	$728.73	$753.51	$753.51
54	$761.58	$761.58	$787.47	$787.47	$770.03	$770.03	$762.66	$762.66	$788.60	$788.60
55	$795.46	$795.46	$822.51	$822.51	$804.29	$804.29	$796.60	$796.60	$823.70	$823.70
56	$832.20	$832.20	$860.50	$860.50	$841.44	$841.44	$833.39	$833.39	$861.74	$861.74
57	$869.30	$869.30	$898.86	$898.86	$878.95	$878.95	$870.55	$870.55	$900.15	$900.15
58	$908.90	$908.90	$939.80	$939.80	$918.99	$918.99	$910.20	$910.20	$941.15	$941.15
59	$928.52	$928.52	$960.09	$960.09	$938.82	$938.82	$929.84	$929.84	$961.47	$961.47
60	$968.11	$968.11	$1,001.03	$1,001.03	$978.86	$978.86	$969.50	$969.50	$1,002.47	$1,002.47
61	$1,002.36	$1,002.36	$1,036.44	$1,036.44	$1,013.48	$1,013.48	$1,003.79	$1,003.79	$1,037.93	$1,037.93
62	$1,024.83	$1,024.83	$1,059.68	$1,059.68	$1,036.20	$1,036.20	$1,026.29	$1,026.29	$1,061.20	$1,061.20
63	$1,053.01	$1,053.01	$1,088.82	$1,088.82	$1,064.70	$1,064.70	$1,054.51	$1,054.51	$1,090.38	$1,090.38
64+	$1,070.13	$1,070.13	$1,106.52	$1,106.52	$1,082.01	$1,082.01	$1,071.66	$1,071.66	$1,108.11	$1,108.11

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0030010		79962PA0090007		79962PA0090007		79962PA0090007		79962PA0140001	
Plan Marketing Name =>	High Deductible PPO Embedded $6100 Qualified A		Health Savings PPO Embedded $6850		Health Savings PPO Embedded $6850		Health Savings PPO Embedded $6850		Lehigh Valley Flex Blue PPO 500G	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/LV/PPO-5	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		N	
Metal =>	Silver		Bronze		Bronze		Bronze		Gold	
Deductible =>	6100		6850		6850		6850		500	
Coinsurance =>	1		1		1		1		1	
Copays =>	0		0		0		0		30	
OOP Maximum =>	6100		6850		6850		6850		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$276.31	$276.31	$264.77	$264.77	$273.77	$273.77	$267.70	$267.70	$308.67	$308.67
15	$300.87	$300.87	$288.30	$288.30	$298.11	$298.11	$291.50	$291.50	$336.11	$336.11
16	$310.26	$310.26	$297.30	$297.30	$307.41	$307.41	$300.60	$300.60	$346.60	$346.60
17	$319.65	$319.65	$306.30	$306.30	$316.71	$316.71	$309.70	$309.70	$357.09	$357.09
18	$329.77	$329.77	$315.99	$315.99	$326.74	$326.74	$319.50	$319.50	$368.39	$368.39
19	$339.88	$339.88	$325.68	$325.68	$336.76	$336.76	$329.29	$329.29	$379.68	$379.68
20	$350.35	$350.35	$335.72	$335.72	$347.13	$347.13	$339.44	$339.44	$391.39	$391.39
21	$361.19	$361.19	$346.10	$346.10	$357.87	$357.87	$349.94	$349.94	$403.49	$403.49
22	$361.19	$361.19	$346.10	$346.10	$357.87	$357.87	$349.94	$349.94	$403.49	$403.49
23	$361.19	$361.19	$346.10	$346.10	$357.87	$357.87	$349.94	$349.94	$403.49	$403.49
24	$361.19	$361.19	$346.10	$346.10	$357.87	$357.87	$349.94	$349.94	$403.49	$403.49
25	$362.63	$362.63	$347.48	$347.48	$359.30	$359.30	$351.34	$351.34	$405.10	$405.10
26	$369.86	$369.86	$354.41	$354.41	$366.46	$366.46	$358.34	$358.34	$413.17	$413.17
27	$378.53	$378.53	$362.71	$362.71	$375.05	$375.05	$366.74	$366.74	$422.86	$422.86
28	$392.61	$392.61	$376.21	$376.21	$389.00	$389.00	$380.38	$380.38	$438.59	$438.59
29	$404.17	$404.17	$387.29	$387.29	$400.46	$400.46	$391.58	$391.58	$451.51	$451.51
30	$409.95	$409.95	$392.82	$392.82	$406.18	$406.18	$397.18	$397.18	$457.96	$457.96
31	$418.62	$418.62	$401.13	$401.13	$414.77	$414.77	$405.58	$405.58	$467.64	$467.64
32	$427.29	$427.29	$409.44	$409.44	$423.36	$423.36	$413.98	$413.98	$477.33	$477.33
33	$432.71	$432.71	$414.63	$414.63	$428.73	$428.73	$419.23	$419.23	$483.38	$483.38
34	$438.48	$438.48	$420.17	$420.17	$434.45	$434.45	$424.83	$424.83	$489.84	$489.84
35	$441.37	$441.37	$422.93	$422.93	$437.32	$437.32	$427.63	$427.63	$493.06	$493.06
36	$444.26	$444.26	$425.70	$425.70	$440.18	$440.18	$430.43	$430.43	$496.29	$496.29
37	$447.15	$447.15	$428.47	$428.47	$443.04	$443.04	$433.23	$433.23	$499.52	$499.52
38	$450.04	$450.04	$431.24	$431.24	$445.91	$445.91	$436.03	$436.03	$502.75	$502.75
39	$455.82	$455.82	$436.78	$436.78	$451.63	$451.63	$441.62	$441.62	$509.20	$509.20
40	$461.60	$461.60	$442.32	$442.32	$457.36	$457.36	$447.22	$447.22	$515.66	$515.66
41	$470.27	$470.27	$450.62	$450.62	$465.95	$465.95	$455.62	$455.62	$525.34	$525.34
42	$478.58	$478.58	$458.58	$458.58	$474.18	$474.18	$463.67	$463.67	$534.62	$534.62
43	$490.13	$490.13	$469.66	$469.66	$485.63	$485.63	$474.87	$474.87	$547.54	$547.54
44	$504.58	$504.58	$483.50	$483.50	$499.94	$499.94	$488.87	$488.87	$563.68	$563.68
45	$521.56	$521.56	$499.77	$499.77	$516.76	$516.76	$505.31	$505.31	$582.64	$582.64
46	$541.79	$541.79	$519.15	$519.15	$536.81	$536.81	$524.91	$524.91	$605.24	$605.24
47	$564.54	$564.54	$540.95	$540.95	$559.35	$559.35	$546.96	$546.96	$630.65	$630.65
48	$590.55	$590.55	$565.87	$565.87	$585.12	$585.12	$572.15	$572.15	$659.71	$659.71
49	$616.19	$616.19	$590.45	$590.45	$610.53	$610.53	$597.00	$597.00	$688.35	$688.35
50	$645.09	$645.09	$618.13	$618.13	$639.16	$639.16	$624.99	$624.99	$720.63	$720.63
51	$673.62	$673.62	$645.48	$645.48	$667.43	$667.43	$652.64	$652.64	$752.51	$752.51
52	$705.04	$705.04	$675.59	$675.59	$698.56	$698.56	$683.08	$683.08	$787.61	$787.61
53	$736.83	$736.83	$706.04	$706.04	$730.05	$730.05	$713.88	$713.88	$823.12	$823.12
54	$771.14	$771.14	$738.92	$738.92	$764.05	$764.05	$747.12	$747.12	$861.45	$861.45
55	$805.45	$805.45	$771.80	$771.80	$798.05	$798.05	$780.37	$780.37	$899.78	$899.78
56	$842.66	$842.66	$807.45	$807.45	$834.91	$834.91	$816.41	$816.41	$941.34	$941.34
57	$880.22	$880.22	$843.45	$843.45	$872.13	$872.13	$852.80	$852.80	$983.31	$983.31
58	$920.31	$920.31	$881.86	$881.86	$911.85	$911.85	$891.65	$891.65	$1,028.09	$1,028.09
59	$940.18	$940.18	$900.90	$900.90	$931.54	$931.54	$910.89	$910.89	$1,050.28	$1,050.28
60	$980.27	$980.27	$939.32	$939.32	$971.26	$971.26	$949.74	$949.74	$1,095.07	$1,095.07
61	$1,014.94	$1,014.94	$972.54	$972.54	$1,005.61	$1,005.61	$983.33	$983.33	$1,133.81	$1,133.81
62	$1,037.70	$1,037.70	$994.35	$994.35	$1,028.16	$1,028.16	$1,005.38	$1,005.38	$1,159.23	$1,159.23
63	$1,066.23	$1,066.23	$1,021.69	$1,021.69	$1,056.43	$1,056.43	$1,033.02	$1,033.02	$1,191.10	$1,191.10
64+	$1,083.57	$1,083.57	$1,038.30	$1,038.30	$1,073.61	$1,073.61	$1,049.82	$1,049.82	$1,210.47	$1,210.47

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0140002		79962PA0160001		79962PA0170001		79962PA0170001		79962PA0170002	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO 1250G		Lehigh Valley Flex Blue PPO 3000SQE		Choice Blue PPO 0		Choice Blue PPO 0		Choice Blue PPO 500	
Form # =>	HBG/LV/PPO-5		HBG/LV/HDHP-5		HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3	
Rating Area =>	Area 6		Area 6		Area 7		Area 9		Area 7	
Network =>	N		N		X		X		X	
Metal =>	Gold		Silver		Gold		Gold		Gold	
Deductible =>	1250		3000		0		0		500	
Coinsurance =>	1		0.9		1		1		1	
Copays =>	25		0		25		25		30	
OOP Maximum =>	8550		6650		8700		8700		8700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$298.58	$298.58	$264.02	$264.02	$342.57	$342.57	$334.99	$334.99	$337.92	$337.92
15	$325.12	$325.12	$287.49	$287.49	$373.03	$373.03	$364.76	$364.76	$367.96	$367.96
16	$335.27	$335.27	$296.47	$296.47	$384.67	$384.67	$376.15	$376.15	$379.45	$379.45
17	$345.42	$345.42	$305.44	$305.44	$396.31	$396.31	$387.53	$387.53	$390.93	$390.93
18	$356.34	$356.34	$315.10	$315.10	$408.85	$408.85	$399.79	$399.79	$403.30	$403.30
19	$367.27	$367.27	$324.77	$324.77	$421.39	$421.39	$412.05	$412.05	$415.67	$415.67
20	$378.59	$378.59	$334.78	$334.78	$434.38	$434.38	$424.75	$424.75	$428.48	$428.48
21	$390.30	$390.30	$345.13	$345.13	$447.81	$447.81	$437.89	$437.89	$441.73	$441.73
22	$390.30	$390.30	$345.13	$345.13	$447.81	$447.81	$437.89	$437.89	$441.73	$441.73
23	$390.30	$390.30	$345.13	$345.13	$447.81	$447.81	$437.89	$437.89	$441.73	$441.73
24	$390.30	$390.30	$345.13	$345.13	$447.81	$447.81	$437.89	$437.89	$441.73	$441.73
25	$391.86	$391.86	$346.51	$346.51	$449.60	$449.60	$439.64	$439.64	$443.50	$443.50
26	$399.67	$399.67	$353.41	$353.41	$458.56	$458.56	$448.40	$448.40	$452.33	$452.33
27	$409.03	$409.03	$361.70	$361.70	$469.30	$469.30	$458.91	$458.91	$462.93	$462.93
28	$424.26	$424.26	$375.16	$375.16	$486.77	$486.77	$475.99	$475.99	$480.16	$480.16
29	$436.75	$436.75	$386.20	$386.20	$501.10	$501.10	$490.00	$490.00	$494.30	$494.30
30	$442.99	$442.99	$391.72	$391.72	$508.26	$508.26	$497.01	$497.01	$501.36	$501.36
31	$452.36	$452.36	$400.01	$400.01	$519.01	$519.01	$507.51	$507.51	$511.97	$511.97
32	$461.72	$461.72	$408.29	$408.29	$529.76	$529.76	$518.02	$518.02	$522.57	$522.57
33	$467.58	$467.58	$413.47	$413.47	$536.48	$536.48	$524.59	$524.59	$529.19	$529.19
34	$473.82	$473.82	$418.99	$418.99	$543.64	$543.64	$531.60	$531.60	$536.26	$536.26
35	$476.95	$476.95	$421.75	$421.75	$547.22	$547.22	$535.10	$535.10	$539.79	$539.79
36	$480.07	$480.07	$424.51	$424.51	$550.81	$550.81	$538.60	$538.60	$543.33	$543.33
37	$483.19	$483.19	$427.27	$427.27	$554.39	$554.39	$542.11	$542.11	$546.86	$546.86
38	$486.31	$486.31	$430.03	$430.03	$557.97	$557.97	$545.61	$545.61	$550.40	$550.40
39	$492.56	$492.56	$435.55	$435.55	$565.14	$565.14	$552.62	$552.62	$557.46	$557.46
40	$498.80	$498.80	$441.08	$441.08	$572.30	$572.30	$559.62	$559.62	$564.53	$564.53
41	$508.17	$508.17	$449.36	$449.36	$583.05	$583.05	$570.13	$570.13	$575.13	$575.13
42	$517.15	$517.15	$457.30	$457.30	$593.35	$593.35	$580.20	$580.20	$585.29	$585.29
43	$529.64	$529.64	$468.34	$468.34	$607.68	$607.68	$594.22	$594.22	$599.43	$599.43
44	$545.25	$545.25	$482.15	$482.15	$625.59	$625.59	$611.73	$611.73	$617.10	$617.10
45	$563.59	$563.59	$498.37	$498.37	$646.64	$646.64	$632.31	$632.31	$637.86	$637.86
46	$585.45	$585.45	$517.70	$517.70	$671.72	$671.72	$656.84	$656.84	$662.60	$662.60
47	$610.04	$610.04	$539.44	$539.44	$699.93	$699.93	$684.42	$684.42	$690.42	$690.42
48	$638.14	$638.14	$564.29	$564.29	$732.17	$732.17	$715.95	$715.95	$722.23	$722.23
49	$665.85	$665.85	$588.79	$588.79	$763.96	$763.96	$747.04	$747.04	$753.59	$753.59
50	$697.08	$697.08	$616.40	$616.40	$799.79	$799.79	$782.07	$782.07	$788.93	$788.93
51	$727.91	$727.91	$643.67	$643.67	$835.17	$835.17	$816.66	$816.66	$823.83	$823.83
52	$761.87	$761.87	$673.69	$673.69	$874.13	$874.13	$854.76	$854.76	$862.26	$862.26
53	$796.21	$796.21	$704.07	$704.07	$913.53	$913.53	$893.30	$893.30	$901.13	$901.13
54	$833.29	$833.29	$736.85	$736.85	$956.07	$956.07	$934.90	$934.90	$943.09	$943.09
55	$870.37	$870.37	$769.64	$769.64	$998.62	$998.62	$976.49	$976.49	$985.06	$985.06
56	$910.57	$910.57	$805.19	$805.19	$1,044.74	$1,044.74	$1,021.60	$1,021.60	$1,030.56	$1,030.56
57	$951.16	$951.16	$841.08	$841.08	$1,091.31	$1,091.31	$1,067.14	$1,067.14	$1,076.50	$1,076.50
58	$994.48	$994.48	$879.39	$879.39	$1,141.02	$1,141.02	$1,115.74	$1,115.74	$1,125.53	$1,125.53
59	$1,015.95	$1,015.95	$898.37	$898.37	$1,165.65	$1,165.65	$1,139.83	$1,139.83	$1,149.82	$1,149.82
60	$1,059.27	$1,059.27	$936.68	$936.68	$1,215.36	$1,215.36	$1,188.43	$1,188.43	$1,198.86	$1,198.86
61	$1,096.74	$1,096.74	$969.82	$969.82	$1,258.35	$1,258.35	$1,230.47	$1,230.47	$1,241.26	$1,241.26
62	$1,121.33	$1,121.33	$991.56	$991.56	$1,286.56	$1,286.56	$1,258.06	$1,258.06	$1,269.09	$1,269.09
63	$1,152.17	$1,152.17	$1,018.82	$1,018.82	$1,321.94	$1,321.94	$1,292.65	$1,292.65	$1,303.99	$1,303.99
64+	$1,170.90	$1,170.90	$1,035.39	$1,035.39	$1,343.43	$1,343.43	$1,313.67	$1,313.67	$1,325.19	$1,325.19

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004	
Plan Marketing Name =>	Choice Blue PPO 500		Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500	
Form # =>	HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3	
Rating Area =>	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	X		X		X		X		X	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	500		1250		1250		2500		2500	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		25		25		10		10	
OOP Maximum =>	8700		7900		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$330.44	$330.44	$325.65	$325.65	$318.44	$318.44	$312.65	$312.65	$305.72	$305.72
15	$359.81	$359.81	$354.60	$354.60	$346.74	$346.74	$340.44	$340.44	$332.90	$332.90
16	$371.05	$371.05	$365.67	$365.67	$357.57	$357.57	$351.06	$351.06	$343.29	$343.29
17	$382.28	$382.28	$376.74	$376.74	$368.39	$368.39	$361.69	$361.69	$353.68	$353.68
18	$394.37	$394.37	$388.65	$388.65	$380.05	$380.05	$373.13	$373.13	$364.87	$364.87
19	$406.46	$406.46	$400.57	$400.57	$391.70	$391.70	$384.58	$384.58	$376.06	$376.06
20	$418.99	$418.99	$412.92	$412.92	$403.77	$403.77	$396.43	$396.43	$387.65	$387.65
21	$431.95	$431.95	$425.69	$425.69	$416.26	$416.26	$408.69	$408.69	$399.64	$399.64
22	$431.95	$431.95	$425.69	$425.69	$416.26	$416.26	$408.69	$408.69	$399.64	$399.64
23	$431.95	$431.95	$425.69	$425.69	$416.26	$416.26	$408.69	$408.69	$399.64	$399.64
24	$431.95	$431.95	$425.69	$425.69	$416.26	$416.26	$408.69	$408.69	$399.64	$399.64
25	$433.68	$433.68	$427.39	$427.39	$417.93	$417.93	$410.32	$410.32	$401.24	$401.24
26	$442.32	$442.32	$435.91	$435.91	$426.25	$426.25	$418.50	$418.50	$409.23	$409.23
27	$452.68	$452.68	$446.12	$446.12	$436.24	$436.24	$428.31	$428.31	$418.82	$418.82
28	$469.53	$469.53	$462.73	$462.73	$452.47	$452.47	$444.25	$444.25	$434.41	$434.41
29	$483.35	$483.35	$476.35	$476.35	$465.79	$465.79	$457.32	$457.32	$447.20	$447.20
30	$490.26	$490.26	$483.16	$483.16	$472.46	$472.46	$463.86	$463.86	$453.59	$453.59
31	$500.63	$500.63	$493.37	$493.37	$482.45	$482.45	$473.67	$473.67	$463.18	$463.18
32	$511.00	$511.00	$503.59	$503.59	$492.44	$492.44	$483.48	$483.48	$472.77	$472.77
33	$517.48	$517.48	$509.98	$509.98	$498.68	$498.68	$489.61	$489.61	$478.77	$478.77
34	$524.39	$524.39	$516.79	$516.79	$505.34	$505.34	$496.15	$496.15	$485.16	$485.16
35	$527.84	$527.84	$520.19	$520.19	$508.67	$508.67	$499.42	$499.42	$488.36	$488.36
36	$531.30	$531.30	$523.60	$523.60	$512.00	$512.00	$502.69	$502.69	$491.56	$491.56
37	$534.75	$534.75	$527.00	$527.00	$515.33	$515.33	$505.96	$505.96	$494.75	$494.75
38	$538.21	$538.21	$530.41	$530.41	$518.66	$518.66	$509.23	$509.23	$497.95	$497.95
39	$545.12	$545.12	$537.22	$537.22	$525.32	$525.32	$515.77	$515.77	$504.35	$504.35
40	$552.03	$552.03	$544.03	$544.03	$531.98	$531.98	$522.31	$522.31	$510.74	$510.74
41	$562.40	$562.40	$554.25	$554.25	$541.97	$541.97	$532.11	$532.11	$520.33	$520.33
42	$572.33	$572.33	$564.04	$564.04	$551.54	$551.54	$541.51	$541.51	$529.52	$529.52
43	$586.16	$586.16	$577.66	$577.66	$564.86	$564.86	$554.59	$554.59	$542.31	$542.31
44	$603.43	$603.43	$594.69	$594.69	$581.52	$581.52	$570.94	$570.94	$558.30	$558.30
45	$623.74	$623.74	$614.70	$614.70	$601.08	$601.08	$590.15	$590.15	$577.08	$577.08
46	$647.93	$647.93	$638.54	$638.54	$624.39	$624.39	$613.04	$613.04	$599.46	$599.46
47	$675.14	$675.14	$665.35	$665.35	$650.61	$650.61	$638.78	$638.78	$624.64	$624.64
48	$706.24	$706.24	$696.00	$696.00	$680.59	$680.59	$668.21	$668.21	$653.41	$653.41
49	$736.91	$736.91	$726.23	$726.23	$710.14	$710.14	$697.23	$697.23	$681.79	$681.79
50	$771.46	$771.46	$760.28	$760.28	$743.44	$743.44	$729.92	$729.92	$713.76	$713.76
51	$805.59	$805.59	$793.91	$793.91	$776.32	$776.32	$762.21	$762.21	$745.33	$745.33
52	$843.17	$843.17	$830.95	$830.95	$812.54	$812.54	$797.76	$797.76	$780.10	$780.10
53	$881.18	$881.18	$868.41	$868.41	$849.17	$849.17	$833.73	$833.73	$815.27	$815.27
54	$922.21	$922.21	$908.85	$908.85	$888.72	$888.72	$872.55	$872.55	$853.23	$853.23
55	$963.25	$963.25	$949.29	$949.29	$928.26	$928.26	$911.38	$911.38	$891.20	$891.20
56	$1,007.74	$1,007.74	$993.13	$993.13	$971.13	$971.13	$953.47	$953.47	$932.36	$932.36
57	$1,052.66	$1,052.66	$1,037.41	$1,037.41	$1,014.43	$1,014.43	$995.98	$995.98	$973.92	$973.92
58	$1,100.61	$1,100.61	$1,084.66	$1,084.66	$1,060.63	$1,060.63	$1,041.34	$1,041.34	$1,018.28	$1,018.28
59	$1,124.37	$1,124.37	$1,108.07	$1,108.07	$1,083.52	$1,083.52	$1,063.82	$1,063.82	$1,040.26	$1,040.26
60	$1,172.31	$1,172.31	$1,155.32	$1,155.32	$1,129.73	$1,129.73	$1,109.18	$1,109.18	$1,084.62	$1,084.62
61	$1,213.78	$1,213.78	$1,196.19	$1,196.19	$1,169.69	$1,169.69	$1,148.42	$1,148.42	$1,122.99	$1,122.99
62	$1,240.99	$1,240.99	$1,223.01	$1,223.01	$1,195.91	$1,195.91	$1,174.17	$1,174.17	$1,148.17	$1,148.17
63	$1,275.12	$1,275.12	$1,256.64	$1,256.64	$1,228.80	$1,228.80	$1,206.45	$1,206.45	$1,179.74	$1,179.74
64+	$1,295.85	$1,295.85	$1,277.07	$1,277.07	$1,248.78	$1,248.78	$1,226.07	$1,226.07	$1,198.92	$1,198.92

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170005		79962PA0170005		79962PA0180001		79962PA0180001		79962PA0170006	
Plan Marketing Name =>	Choice Blue PPO 2800		Choice Blue PPO 2800		Choice Blue PPO 3000Q Embedded		Choice Blue PPO 3000Q Embedded		Choice Blue PPO 4250	
Form # =>	HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/HDHP-3		HBG/CB/HDHP-3		HBG/CB/PPO-3	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7	
Network =>	X		X		X		X		X	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2800		2800		3000		3000		4250	
Coinsurance =>	0.7		0.7		0.9		0.9		1	
Copays =>	40		40		0		0		60	
OOP Maximum =>	8700		8700		6650		6650		8700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$278.67	$278.67	$272.50	$272.50	$288.05	$288.05	$281.67	$281.67	$283.31	$283.31
15	$303.45	$303.45	$296.72	$296.72	$313.65	$313.65	$306.70	$306.70	$308.49	$308.49
16	$312.92	$312.92	$305.98	$305.98	$323.44	$323.44	$316.28	$316.28	$318.12	$318.12
17	$322.39	$322.39	$315.25	$315.25	$333.23	$333.23	$325.85	$325.85	$327.75	$327.75
18	$332.59	$332.59	$325.22	$325.22	$343.77	$343.77	$336.16	$336.16	$338.12	$338.12
19	$342.79	$342.79	$335.19	$335.19	$354.31	$354.31	$346.47	$346.47	$348.49	$348.49
20	$353.35	$353.35	$345.52	$345.52	$365.23	$365.23	$357.14	$357.14	$359.23	$359.23
21	$364.28	$364.28	$356.21	$356.21	$376.53	$376.53	$368.19	$368.19	$370.34	$370.34
22	$364.28	$364.28	$356.21	$356.21	$376.53	$376.53	$368.19	$368.19	$370.34	$370.34
23	$364.28	$364.28	$356.21	$356.21	$376.53	$376.53	$368.19	$368.19	$370.34	$370.34
24	$364.28	$364.28	$356.21	$356.21	$376.53	$376.53	$368.19	$368.19	$370.34	$370.34
25	$365.74	$365.74	$357.63	$357.63	$378.04	$378.04	$369.66	$369.66	$371.82	$371.82
26	$373.02	$373.02	$364.76	$364.76	$385.57	$385.57	$377.03	$377.03	$379.23	$379.23
27	$381.77	$381.77	$373.31	$373.31	$394.60	$394.60	$385.86	$385.86	$388.12	$388.12
28	$395.97	$395.97	$387.20	$387.20	$409.29	$409.29	$400.22	$400.22	$402.56	$402.56
29	$407.63	$407.63	$398.60	$398.60	$421.34	$421.34	$412.00	$412.00	$414.41	$414.41
30	$413.46	$413.46	$404.30	$404.30	$427.36	$427.36	$417.90	$417.90	$420.34	$420.34
31	$422.20	$422.20	$412.85	$412.85	$436.40	$436.40	$426.73	$426.73	$429.22	$429.22
32	$430.94	$430.94	$421.40	$421.40	$445.43	$445.43	$435.57	$435.57	$438.11	$438.11
33	$436.41	$436.41	$426.74	$426.74	$451.08	$451.08	$441.09	$441.09	$443.67	$443.67
34	$442.24	$442.24	$432.44	$432.44	$457.11	$457.11	$446.98	$446.98	$449.59	$449.59
35	$445.15	$445.15	$435.29	$435.29	$460.12	$460.12	$449.93	$449.93	$452.56	$452.56
36	$448.06	$448.06	$438.14	$438.14	$463.13	$463.13	$452.87	$452.87	$455.52	$455.52
37	$450.98	$450.98	$440.99	$440.99	$466.14	$466.14	$455.82	$455.82	$458.48	$458.48
38	$453.89	$453.89	$443.84	$443.84	$469.16	$469.16	$458.76	$458.76	$461.44	$461.44
39	$459.72	$459.72	$449.54	$449.54	$475.18	$475.18	$464.66	$464.66	$467.37	$467.37
40	$465.55	$465.55	$455.24	$455.24	$481.21	$481.21	$470.55	$470.55	$473.29	$473.29
41	$474.29	$474.29	$463.79	$463.79	$490.24	$490.24	$479.38	$479.38	$482.18	$482.18
42	$482.67	$482.67	$471.98	$471.98	$498.90	$498.90	$487.85	$487.85	$490.70	$490.70
43	$494.33	$494.33	$483.38	$483.38	$510.95	$510.95	$499.63	$499.63	$502.55	$502.55
44	$508.90	$508.90	$497.63	$497.63	$526.01	$526.01	$514.36	$514.36	$517.36	$517.36
45	$526.02	$526.02	$514.37	$514.37	$543.71	$543.71	$531.67	$531.67	$534.77	$534.77
46	$546.42	$546.42	$534.32	$534.32	$564.80	$564.80	$552.29	$552.29	$555.51	$555.51
47	$569.37	$569.37	$556.76	$556.76	$588.52	$588.52	$575.48	$575.48	$578.84	$578.84
48	$595.60	$595.60	$582.40	$582.40	$615.63	$615.63	$601.99	$601.99	$605.51	$605.51
49	$621.46	$621.46	$607.69	$607.69	$642.36	$642.36	$628.13	$628.13	$631.80	$631.80
50	$650.60	$650.60	$636.19	$636.19	$672.48	$672.48	$657.59	$657.59	$661.43	$661.43
51	$679.38	$679.38	$664.33	$664.33	$702.23	$702.23	$686.67	$686.67	$690.68	$690.68
52	$711.07	$711.07	$695.32	$695.32	$734.99	$734.99	$718.71	$718.71	$722.90	$722.90
53	$743.13	$743.13	$726.67	$726.67	$768.12	$768.12	$751.11	$751.11	$755.49	$755.49
54	$777.74	$777.74	$760.51	$760.51	$803.89	$803.89	$786.09	$786.09	$790.68	$790.68
55	$812.34	$812.34	$794.35	$794.35	$839.66	$839.66	$821.06	$821.06	$825.86	$825.86
56	$849.87	$849.87	$831.04	$831.04	$878.44	$878.44	$858.99	$858.99	$864.00	$864.00
57	$887.75	$887.75	$868.08	$868.08	$917.60	$917.60	$897.28	$897.28	$902.52	$902.52
58	$928.19	$928.19	$907.62	$907.62	$959.40	$959.40	$938.15	$938.15	$943.63	$943.63
59	$948.22	$948.22	$927.21	$927.21	$980.11	$980.11	$958.40	$958.40	$964.00	$964.00
60	$988.66	$988.66	$966.75	$966.75	$1,021.90	$1,021.90	$999.27	$999.27	$1,005.10	$1,005.10
61	$1,023.63	$1,023.63	$1,000.95	$1,000.95	$1,058.05	$1,058.05	$1,034.61	$1,034.61	$1,040.66	$1,040.66
62	$1,046.58	$1,046.58	$1,023.39	$1,023.39	$1,081.77	$1,081.77	$1,057.81	$1,057.81	$1,063.99	$1,063.99
63	$1,075.35	$1,075.35	$1,051.53	$1,051.53	$1,111.52	$1,111.52	$1,086.90	$1,086.90	$1,093.24	$1,093.24
64+	$1,092.84	$1,092.84	$1,068.63	$1,068.63	$1,129.59	$1,129.59	$1,104.57	$1,104.57	$1,111.02	$1,111.02

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170006		79962PA0180002		79962PA0180002	
Plan Marketing Name =>	Choice Blue PPO 4250		Choice Blue PPO 6650Q Embedded		Choice Blue PPO 6650Q Embedded	
Form # =>	HBG/CB/PPO-3		HBG/CB/HDHP-3		HBG/CB/HDHP-3	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	X		X		X	
Metal =>	Silver		Bronze		Bronze	
Deductible =>	4250		6650		6650	
Coinsurance =>	1		1		1	
Copays =>	60		0		0	
OOP Maximum =>	8700		6900		6900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$277.03	$277.03	$261.81	$261.81	$256.01	$256.01
15	$301.65	$301.65	$285.09	$285.09	$278.77	$278.77
16	$311.07	$311.07	$293.98	$293.98	$287.47	$287.47
17	$320.49	$320.49	$302.88	$302.88	$296.17	$296.17
18	$330.62	$330.62	$312.47	$312.47	$305.54	$305.54
19	$340.76	$340.76	$322.05	$322.05	$314.92	$314.92
20	$351.27	$351.27	$331.97	$331.97	$324.62	$324.62
21	$362.13	$362.13	$342.24	$342.24	$334.66	$334.66
22	$362.13	$362.13	$342.24	$342.24	$334.66	$334.66
23	$362.13	$362.13	$342.24	$342.24	$334.66	$334.66
24	$362.13	$362.13	$342.24	$342.24	$334.66	$334.66
25	$363.58	$363.58	$343.61	$343.61	$336.00	$336.00
26	$370.82	$370.82	$350.45	$350.45	$342.69	$342.69
27	$379.51	$379.51	$358.67	$358.67	$350.72	$350.72
28	$393.64	$393.64	$372.01	$372.01	$363.78	$363.78
29	$405.22	$405.22	$382.97	$382.97	$374.48	$374.48
30	$411.02	$411.02	$388.44	$388.44	$379.84	$379.84
31	$419.71	$419.71	$396.66	$396.66	$387.87	$387.87
32	$428.40	$428.40	$404.87	$404.87	$395.90	$395.90
33	$433.83	$433.83	$410.00	$410.00	$400.92	$400.92
34	$439.63	$439.63	$415.48	$415.48	$406.28	$406.28
35	$442.52	$442.52	$418.22	$418.22	$408.95	$408.95
36	$445.42	$445.42	$420.96	$420.96	$411.63	$411.63
37	$448.32	$448.32	$423.69	$423.69	$414.31	$414.31
38	$451.21	$451.21	$426.43	$426.43	$416.99	$416.99
39	$457.01	$457.01	$431.91	$431.91	$422.34	$422.34
40	$462.80	$462.80	$437.38	$437.38	$427.70	$427.70
41	$471.49	$471.49	$445.60	$445.60	$435.73	$435.73
42	$479.82	$479.82	$453.47	$453.47	$443.42	$443.42
43	$491.41	$491.41	$464.42	$464.42	$454.13	$454.13
44	$505.90	$505.90	$478.11	$478.11	$467.52	$467.52
45	$522.92	$522.92	$494.19	$494.19	$483.25	$483.25
46	$543.20	$543.20	$513.36	$513.36	$501.99	$501.99
47	$566.01	$566.01	$534.92	$534.92	$523.07	$523.07
48	$592.08	$592.08	$559.56	$559.56	$547.17	$547.17
49	$617.79	$617.79	$583.86	$583.86	$570.93	$570.93
50	$646.76	$646.76	$611.24	$611.24	$597.70	$597.70
51	$675.37	$675.37	$638.28	$638.28	$624.14	$624.14
52	$706.88	$706.88	$668.05	$668.05	$653.26	$653.26
53	$738.75	$738.75	$698.17	$698.17	$682.71	$682.71
54	$773.15	$773.15	$730.68	$730.68	$714.50	$714.50
55	$807.55	$807.55	$763.20	$763.20	$746.29	$746.29
56	$844.85	$844.85	$798.45	$798.45	$780.76	$780.76
57	$882.51	$882.51	$834.04	$834.04	$815.57	$815.57
58	$922.71	$922.71	$872.03	$872.03	$852.71	$852.71
59	$942.62	$942.62	$890.85	$890.85	$871.12	$871.12
60	$982.82	$982.82	$928.84	$928.84	$908.27	$908.27
61	$1,017.59	$1,017.59	$961.69	$961.69	$940.39	$940.39
62	$1,040.40	$1,040.40	$983.26	$983.26	$961.48	$961.48
63	$1,069.01	$1,069.01	$1,010.29	$1,010.29	$987.92	$987.92
64+	$1,086.39	$1,086.39	$1,026.72	$1,026.72	$1,003.98	$1,003.98

Company Name:	Highmark Benefits Group (HBG)
Market:	Small Group
Product:	PPO
Effective Date of Rates:	October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010001		79962PA0010002	
Plan Marketing Name =>	Premier Balance PPO $0 Platinum A		Premier Balance PPO $0 Platinum A		Premier Balance PPO $0 Platinum A		Premier Balance PPO $250 Platinum A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	0		0		0		250	
Coinsurance =>	1		1		1		1	
Copays =>	20		20		20		20	
OOP Maximum =>	4000		4000		4000		4000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$406.62	$406.62	$420.45	$420.45	$411.13	$411.13	$396.63	$396.63
15	$442.76	$442.76	$457.83	$457.83	$447.68	$447.68	$431.89	$431.89
16	$456.58	$456.58	$472.11	$472.11	$461.65	$461.65	$445.37	$445.37
17	$470.40	$470.40	$486.40	$486.40	$475.63	$475.63	$458.85	$458.85
18	$485.29	$485.29	$501.79	$501.79	$490.67	$490.67	$473.36	$473.36
19	$500.17	$500.17	$517.18	$517.18	$505.72	$505.72	$487.88	$487.88
20	$515.58	$515.58	$533.12	$533.12	$521.31	$521.31	$502.92	$502.92
21	$531.53	$531.53	$549.61	$549.61	$537.43	$537.43	$518.47	$518.47
22	$531.53	$531.53	$549.61	$549.61	$537.43	$537.43	$518.47	$518.47
23	$531.53	$531.53	$549.61	$549.61	$537.43	$537.43	$518.47	$518.47
24	$531.53	$531.53	$549.61	$549.61	$537.43	$537.43	$518.47	$518.47
25	$533.66	$533.66	$551.81	$551.81	$539.58	$539.58	$520.54	$520.54
26	$544.29	$544.29	$562.80	$562.80	$550.33	$550.33	$530.91	$530.91
27	$557.04	$557.04	$575.99	$575.99	$563.23	$563.23	$543.36	$543.36
28	$577.77	$577.77	$597.43	$597.43	$584.19	$584.19	$563.58	$563.58
29	$594.78	$594.78	$615.01	$615.01	$601.38	$601.38	$580.17	$580.17
30	$603.29	$603.29	$623.81	$623.81	$609.98	$609.98	$588.46	$588.46
31	$616.04	$616.04	$637.00	$637.00	$622.88	$622.88	$600.91	$600.91
32	$628.80	$628.80	$650.19	$650.19	$635.78	$635.78	$613.35	$613.35
33	$636.77	$636.77	$658.43	$658.43	$643.84	$643.84	$621.13	$621.13
34	$645.28	$645.28	$667.23	$667.23	$652.44	$652.44	$629.42	$629.42
35	$649.53	$649.53	$671.62	$671.62	$656.74	$656.74	$633.57	$633.57
36	$653.78	$653.78	$676.02	$676.02	$661.04	$661.04	$637.72	$637.72
37	$658.03	$658.03	$680.42	$680.42	$665.34	$665.34	$641.87	$641.87
38	$662.29	$662.29	$684.81	$684.81	$669.64	$669.64	$646.01	$646.01
39	$670.79	$670.79	$693.61	$693.61	$678.24	$678.24	$654.31	$654.31
40	$679.30	$679.30	$702.40	$702.40	$686.84	$686.84	$662.60	$662.60
41	$692.05	$692.05	$715.59	$715.59	$699.73	$699.73	$675.05	$675.05
42	$704.28	$704.28	$728.23	$728.23	$712.09	$712.09	$686.97	$686.97
43	$721.29	$721.29	$745.82	$745.82	$729.29	$729.29	$703.56	$703.56
44	$742.55	$742.55	$767.81	$767.81	$750.79	$750.79	$724.30	$724.30
45	$767.53	$767.53	$793.64	$793.64	$776.05	$776.05	$748.67	$748.67
46	$797.30	$797.30	$824.42	$824.42	$806.15	$806.15	$777.71	$777.71
47	$830.78	$830.78	$859.04	$859.04	$840.00	$840.00	$810.37	$810.37
48	$869.05	$869.05	$898.61	$898.61	$878.70	$878.70	$847.70	$847.70
49	$906.79	$906.79	$937.63	$937.63	$916.86	$916.86	$884.51	$884.51
50	$949.31	$949.31	$981.60	$981.60	$959.85	$959.85	$925.99	$925.99
51	$991.30	$991.30	$1,025.02	$1,025.02	$1,002.31	$1,002.31	$966.95	$966.95
52	$1,037.55	$1,037.55	$1,072.84	$1,072.84	$1,049.06	$1,049.06	$1,012.05	$1,012.05
53	$1,084.32	$1,084.32	$1,121.20	$1,121.20	$1,096.36	$1,096.36	$1,057.68	$1,057.68
54	$1,134.82	$1,134.82	$1,173.42	$1,173.42	$1,147.41	$1,147.41	$1,106.93	$1,106.93
55	$1,185.31	$1,185.31	$1,225.63	$1,225.63	$1,198.47	$1,198.47	$1,156.19	$1,156.19
56	$1,240.06	$1,240.06	$1,282.24	$1,282.24	$1,253.82	$1,253.82	$1,209.59	$1,209.59
57	$1,295.34	$1,295.34	$1,339.40	$1,339.40	$1,309.72	$1,309.72	$1,263.51	$1,263.51
58	$1,354.34	$1,354.34	$1,400.41	$1,400.41	$1,369.37	$1,369.37	$1,321.06	$1,321.06
59	$1,383.57	$1,383.57	$1,430.63	$1,430.63	$1,398.93	$1,398.93	$1,349.58	$1,349.58
60	$1,442.57	$1,442.57	$1,491.64	$1,491.64	$1,458.59	$1,458.59	$1,407.13	$1,407.13
61	$1,493.60	$1,493.60	$1,544.40	$1,544.40	$1,510.18	$1,510.18	$1,456.90	$1,456.90
62	$1,527.09	$1,527.09	$1,579.03	$1,579.03	$1,544.04	$1,544.04	$1,489.56	$1,489.56
63	$1,569.08	$1,569.08	$1,622.45	$1,622.45	$1,586.49	$1,586.49	$1,530.52	$1,530.52
64+	$1,594.59	$1,594.59	$1,648.83	$1,648.83	$1,612.29	$1,612.29	$1,555.41	$1,555.41

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010002		79962PA0010002		79962PA0010003		79962PA0010003		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO $250 Platinum A		Premier Balance PPO $250 Platinum A		Premier Balance PPO $0 Gold A		Premier Balance PPO $0 Gold A		Premier Balance PPO $0 Gold A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	250		250		0		0		0	
Coinsurance =>	1		1		1		1		1	
Copays =>	20		20		35		35		35	
OOP Maximum =>	4000		4000		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$410.11	$410.11	$401.03	$401.03	$377.59	$377.59	$390.43	$390.43	$381.78	$381.78
15	$446.56	$446.56	$436.68	$436.68	$411.15	$411.15	$425.13	$425.13	$415.72	$415.72
16	$460.50	$460.50	$450.30	$450.30	$423.99	$423.99	$438.40	$438.40	$428.69	$428.69
17	$474.44	$474.44	$463.93	$463.93	$436.82	$436.82	$451.67	$451.67	$441.67	$441.67
18	$489.45	$489.45	$478.61	$478.61	$450.64	$450.64	$465.96	$465.96	$455.64	$455.64
19	$504.46	$504.46	$493.29	$493.29	$464.46	$464.46	$480.25	$480.25	$469.62	$469.62
20	$520.01	$520.01	$508.49	$508.49	$478.77	$478.77	$495.05	$495.05	$484.09	$484.09
21	$536.09	$536.09	$524.22	$524.22	$493.58	$493.58	$510.36	$510.36	$499.06	$499.06
22	$536.09	$536.09	$524.22	$524.22	$493.58	$493.58	$510.36	$510.36	$499.06	$499.06
23	$536.09	$536.09	$524.22	$524.22	$493.58	$493.58	$510.36	$510.36	$499.06	$499.06
24	$536.09	$536.09	$524.22	$524.22	$493.58	$493.58	$510.36	$510.36	$499.06	$499.06
25	$538.23	$538.23	$526.32	$526.32	$495.55	$495.55	$512.40	$512.40	$501.06	$501.06
26	$548.96	$548.96	$536.80	$536.80	$505.43	$505.43	$522.61	$522.61	$511.04	$511.04
27	$561.82	$561.82	$549.38	$549.38	$517.27	$517.27	$534.86	$534.86	$523.01	$523.01
28	$582.73	$582.73	$569.83	$569.83	$536.52	$536.52	$554.76	$554.76	$542.48	$542.48
29	$599.88	$599.88	$586.60	$586.60	$552.32	$552.32	$571.09	$571.09	$558.45	$558.45
30	$608.46	$608.46	$594.99	$594.99	$560.21	$560.21	$579.26	$579.26	$566.43	$566.43
31	$621.33	$621.33	$607.57	$607.57	$572.06	$572.06	$591.51	$591.51	$578.41	$578.41
32	$634.19	$634.19	$620.15	$620.15	$583.91	$583.91	$603.76	$603.76	$590.39	$590.39
33	$642.24	$642.24	$628.02	$628.02	$591.31	$591.31	$611.41	$611.41	$597.87	$597.87
34	$650.81	$650.81	$636.40	$636.40	$599.21	$599.21	$619.58	$619.58	$605.86	$605.86
35	$655.10	$655.10	$640.60	$640.60	$603.15	$603.15	$623.66	$623.66	$609.85	$609.85
36	$659.39	$659.39	$644.79	$644.79	$607.10	$607.10	$627.74	$627.74	$613.84	$613.84
37	$663.68	$663.68	$648.98	$648.98	$611.05	$611.05	$631.83	$631.83	$617.84	$617.84
38	$667.97	$667.97	$653.18	$653.18	$615.00	$615.00	$635.91	$635.91	$621.83	$621.83
39	$676.55	$676.55	$661.57	$661.57	$622.90	$622.90	$644.07	$644.07	$629.81	$629.81
40	$685.12	$685.12	$669.95	$669.95	$630.80	$630.80	$652.24	$652.24	$637.80	$637.80
41	$697.99	$697.99	$682.53	$682.53	$642.64	$642.64	$664.49	$664.49	$649.78	$649.78
42	$710.32	$710.32	$694.59	$694.59	$653.99	$653.99	$676.23	$676.23	$661.25	$661.25
43	$727.47	$727.47	$711.37	$711.37	$669.79	$669.79	$692.56	$692.56	$677.22	$677.22
44	$748.92	$748.92	$732.34	$732.34	$689.53	$689.53	$712.97	$712.97	$697.19	$697.19
45	$774.11	$774.11	$756.97	$756.97	$712.73	$712.73	$736.96	$736.96	$720.64	$720.64
46	$804.14	$804.14	$786.33	$786.33	$740.37	$740.37	$765.54	$765.54	$748.59	$748.59
47	$837.91	$837.91	$819.36	$819.36	$771.47	$771.47	$797.69	$797.69	$780.03	$780.03
48	$876.51	$876.51	$857.10	$857.10	$807.00	$807.00	$834.44	$834.44	$815.96	$815.96
49	$914.57	$914.57	$894.32	$894.32	$842.05	$842.05	$870.67	$870.67	$851.40	$851.40
50	$957.46	$957.46	$936.26	$936.26	$881.53	$881.53	$911.50	$911.50	$891.32	$891.32
51	$999.81	$999.81	$977.67	$977.67	$920.53	$920.53	$951.82	$951.82	$930.75	$930.75
52	$1,046.45	$1,046.45	$1,023.28	$1,023.28	$963.47	$963.47	$996.22	$996.22	$974.17	$974.17
53	$1,093.62	$1,093.62	$1,069.41	$1,069.41	$1,006.90	$1,006.90	$1,041.13	$1,041.13	$1,018.08	$1,018.08
54	$1,144.55	$1,144.55	$1,119.21	$1,119.21	$1,053.79	$1,053.79	$1,089.62	$1,089.62	$1,065.49	$1,065.49
55	$1,195.48	$1,195.48	$1,169.01	$1,169.01	$1,100.68	$1,100.68	$1,138.10	$1,138.10	$1,112.90	$1,112.90
56	$1,250.70	$1,250.70	$1,223.01	$1,223.01	$1,151.52	$1,151.52	$1,190.67	$1,190.67	$1,164.31	$1,164.31
57	$1,306.45	$1,306.45	$1,277.52	$1,277.52	$1,202.85	$1,202.85	$1,243.75	$1,243.75	$1,216.21	$1,216.21
58	$1,365.96	$1,365.96	$1,335.71	$1,335.71	$1,257.64	$1,257.64	$1,300.40	$1,300.40	$1,271.60	$1,271.60
59	$1,395.44	$1,395.44	$1,364.54	$1,364.54	$1,284.79	$1,284.79	$1,328.47	$1,328.47	$1,299.05	$1,299.05
60	$1,454.95	$1,454.95	$1,422.73	$1,422.73	$1,339.58	$1,339.58	$1,385.12	$1,385.12	$1,354.45	$1,354.45
61	$1,506.41	$1,506.41	$1,473.06	$1,473.06	$1,386.96	$1,386.96	$1,434.11	$1,434.11	$1,402.36	$1,402.36
62	$1,540.19	$1,540.19	$1,506.08	$1,506.08	$1,418.06	$1,418.06	$1,466.26	$1,466.26	$1,433.80	$1,433.80
63	$1,582.54	$1,582.54	$1,547.50	$1,547.50	$1,457.05	$1,457.05	$1,506.58	$1,506.58	$1,473.23	$1,473.23
64+	$1,608.27	$1,608.27	$1,572.66	$1,572.66	$1,480.74	$1,480.74	$1,531.08	$1,531.08	$1,497.18	$1,497.18

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010004		79962PA0010004		79962PA0010004		79962PA0010005		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO $250 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $250 Gold A		Premier Balance PPO $500 A		Premier Balance PPO $500 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	250		250		250		500		500	
Coinsurance =>	1		1		1		1		1	
Copays =>	35		35		35		30		30	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$372.10	$372.10	$384.75	$384.75	$376.23	$376.23	$365.64	$365.64	$378.07	$378.07
15	$405.17	$405.17	$418.95	$418.95	$409.67	$409.67	$398.14	$398.14	$411.68	$411.68
16	$417.82	$417.82	$432.03	$432.03	$422.46	$422.46	$410.57	$410.57	$424.53	$424.53
17	$430.46	$430.46	$445.10	$445.10	$435.24	$435.24	$422.99	$422.99	$437.38	$437.38
18	$444.08	$444.08	$459.18	$459.18	$449.01	$449.01	$436.38	$436.38	$451.21	$451.21
19	$457.70	$457.70	$473.27	$473.27	$462.78	$462.78	$449.76	$449.76	$465.05	$465.05
20	$471.81	$471.81	$487.85	$487.85	$477.05	$477.05	$463.62	$463.62	$479.38	$479.38
21	$486.40	$486.40	$502.94	$502.94	$491.80	$491.80	$477.96	$477.96	$494.21	$494.21
22	$486.40	$486.40	$502.94	$502.94	$491.80	$491.80	$477.96	$477.96	$494.21	$494.21
23	$486.40	$486.40	$502.94	$502.94	$491.80	$491.80	$477.96	$477.96	$494.21	$494.21
24	$486.40	$486.40	$502.94	$502.94	$491.80	$491.80	$477.96	$477.96	$494.21	$494.21
25	$488.35	$488.35	$504.95	$504.95	$493.77	$493.77	$479.87	$479.87	$496.19	$496.19
26	$498.07	$498.07	$515.01	$515.01	$503.60	$503.60	$489.43	$489.43	$506.07	$506.07
27	$509.75	$509.75	$527.08	$527.08	$515.41	$515.41	$500.90	$500.90	$517.93	$517.93
28	$528.72	$528.72	$546.70	$546.70	$534.59	$534.59	$519.54	$519.54	$537.21	$537.21
29	$544.28	$544.28	$562.79	$562.79	$550.32	$550.32	$534.84	$534.84	$553.02	$553.02
30	$552.06	$552.06	$570.84	$570.84	$558.19	$558.19	$542.48	$542.48	$560.93	$560.93
31	$563.74	$563.74	$582.91	$582.91	$570.00	$570.00	$553.96	$553.96	$572.79	$572.79
32	$575.41	$575.41	$594.98	$594.98	$581.80	$581.80	$565.43	$565.43	$584.65	$584.65
33	$582.71	$582.71	$602.52	$602.52	$589.18	$589.18	$572.60	$572.60	$592.06	$592.06
34	$590.49	$590.49	$610.57	$610.57	$597.05	$597.05	$580.24	$580.24	$599.97	$599.97
35	$594.38	$594.38	$614.59	$614.59	$600.98	$600.98	$584.07	$584.07	$603.92	$603.92
36	$598.27	$598.27	$618.62	$618.62	$604.91	$604.91	$587.89	$587.89	$607.88	$607.88
37	$602.16	$602.16	$622.64	$622.64	$608.85	$608.85	$591.71	$591.71	$611.83	$611.83
38	$606.05	$606.05	$626.66	$626.66	$612.78	$612.78	$595.54	$595.54	$615.79	$615.79
39	$613.84	$613.84	$634.71	$634.71	$620.65	$620.65	$603.19	$603.19	$623.69	$623.69
40	$621.62	$621.62	$642.76	$642.76	$628.52	$628.52	$610.83	$610.83	$631.60	$631.60
41	$633.29	$633.29	$654.83	$654.83	$640.32	$640.32	$622.30	$622.30	$643.46	$643.46
42	$644.48	$644.48	$666.40	$666.40	$651.64	$651.64	$633.30	$633.30	$654.83	$654.83
43	$660.04	$660.04	$682.49	$682.49	$667.37	$667.37	$648.59	$648.59	$670.64	$670.64
44	$679.50	$679.50	$702.61	$702.61	$687.04	$687.04	$667.71	$667.71	$690.41	$690.41
45	$702.36	$702.36	$726.25	$726.25	$710.16	$710.16	$690.17	$690.17	$713.64	$713.64
46	$729.60	$729.60	$754.41	$754.41	$737.70	$737.70	$716.94	$716.94	$741.32	$741.32
47	$760.24	$760.24	$786.10	$786.10	$768.68	$768.68	$747.05	$747.05	$772.45	$772.45
48	$795.26	$795.26	$822.31	$822.31	$804.09	$804.09	$781.46	$781.46	$808.03	$808.03
49	$829.80	$829.80	$858.02	$858.02	$839.01	$839.01	$815.40	$815.40	$843.12	$843.12
50	$868.71	$868.71	$898.25	$898.25	$878.35	$878.35	$853.64	$853.64	$882.66	$882.66
51	$907.14	$907.14	$937.98	$937.98	$917.21	$917.21	$891.40	$891.40	$921.70	$921.70
52	$949.45	$949.45	$981.74	$981.74	$959.99	$959.99	$932.98	$932.98	$964.70	$964.70
53	$992.26	$992.26	$1,026.00	$1,026.00	$1,003.27	$1,003.27	$975.04	$975.04	$1,008.19	$1,008.19
54	$1,038.46	$1,038.46	$1,073.78	$1,073.78	$1,049.99	$1,049.99	$1,020.44	$1,020.44	$1,055.14	$1,055.14
55	$1,084.67	$1,084.67	$1,121.56	$1,121.56	$1,096.71	$1,096.71	$1,065.85	$1,065.85	$1,102.09	$1,102.09
56	$1,134.77	$1,134.77	$1,173.36	$1,173.36	$1,147.37	$1,147.37	$1,115.08	$1,115.08	$1,152.99	$1,152.99
57	$1,185.36	$1,185.36	$1,225.66	$1,225.66	$1,198.52	$1,198.52	$1,164.79	$1,164.79	$1,204.39	$1,204.39
58	$1,239.35	$1,239.35	$1,281.49	$1,281.49	$1,253.11	$1,253.11	$1,217.84	$1,217.84	$1,259.25	$1,259.25
59	$1,266.10	$1,266.10	$1,309.15	$1,309.15	$1,280.16	$1,280.16	$1,244.13	$1,244.13	$1,286.43	$1,286.43
60	$1,320.09	$1,320.09	$1,364.98	$1,364.98	$1,334.75	$1,334.75	$1,297.18	$1,297.18	$1,341.29	$1,341.29
61	$1,366.78	$1,366.78	$1,413.26	$1,413.26	$1,381.96	$1,381.96	$1,343.07	$1,343.07	$1,388.73	$1,388.73
62	$1,397.43	$1,397.43	$1,444.95	$1,444.95	$1,412.94	$1,412.94	$1,373.18	$1,373.18	$1,419.87	$1,419.87
63	$1,435.85	$1,435.85	$1,484.68	$1,484.68	$1,451.79	$1,451.79	$1,410.94	$1,410.94	$1,458.91	$1,458.91
64+	$1,459.20	$1,459.20	$1,508.82	$1,508.82	$1,475.40	$1,475.40	$1,433.88	$1,433.88	$1,482.63	$1,482.63

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010005		79962PA0010006		79962PA0010006		79962PA0010006		79962PA0010007	
Plan Marketing Name =>	Premier Balance PPO $500 A		Premier Balance PPO $750 A		Premier Balance PPO $750 A		Premier Balance PPO $750 A		Premier Balance PPO $1000 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	500		750		750		750		1000	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		30		30		30	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$369.69	$369.69	$362.69	$362.69	$375.02	$375.02	$366.71	$366.71	$357.04	$357.04
15	$402.56	$402.56	$394.93	$394.93	$408.35	$408.35	$399.31	$399.31	$388.78	$388.78
16	$415.12	$415.12	$407.25	$407.25	$421.10	$421.10	$411.77	$411.77	$400.91	$400.91
17	$427.69	$427.69	$419.58	$419.58	$433.84	$433.84	$424.23	$424.23	$413.05	$413.05
18	$441.22	$441.22	$432.85	$432.85	$447.57	$447.57	$437.66	$437.66	$426.12	$426.12
19	$454.75	$454.75	$446.13	$446.13	$461.30	$461.30	$451.08	$451.08	$439.18	$439.18
20	$468.76	$468.76	$459.88	$459.88	$475.51	$475.51	$464.98	$464.98	$452.72	$452.72
21	$483.26	$483.26	$474.10	$474.10	$490.22	$490.22	$479.36	$479.36	$466.72	$466.72
22	$483.26	$483.26	$474.10	$474.10	$490.22	$490.22	$479.36	$479.36	$466.72	$466.72
23	$483.26	$483.26	$474.10	$474.10	$490.22	$490.22	$479.36	$479.36	$466.72	$466.72
24	$483.26	$483.26	$474.10	$474.10	$490.22	$490.22	$479.36	$479.36	$466.72	$466.72
25	$485.19	$485.19	$476.00	$476.00	$492.18	$492.18	$481.28	$481.28	$468.59	$468.59
26	$494.86	$494.86	$485.48	$485.48	$501.99	$501.99	$490.86	$490.86	$477.92	$477.92
27	$506.46	$506.46	$496.86	$496.86	$513.75	$513.75	$502.37	$502.37	$489.12	$489.12
28	$525.30	$525.30	$515.35	$515.35	$532.87	$532.87	$521.06	$521.06	$507.32	$507.32
29	$540.77	$540.77	$530.52	$530.52	$548.56	$548.56	$536.40	$536.40	$522.26	$522.26
30	$548.50	$548.50	$538.10	$538.10	$556.40	$556.40	$544.07	$544.07	$529.73	$529.73
31	$560.10	$560.10	$549.48	$549.48	$568.16	$568.16	$555.58	$555.58	$540.93	$540.93
32	$571.70	$571.70	$560.86	$560.86	$579.93	$579.93	$567.08	$567.08	$552.13	$552.13
33	$578.95	$578.95	$567.97	$567.97	$587.28	$587.28	$574.27	$574.27	$559.13	$559.13
34	$586.68	$586.68	$575.56	$575.56	$595.13	$595.13	$581.94	$581.94	$566.60	$566.60
35	$590.54	$590.54	$579.35	$579.35	$599.05	$599.05	$585.78	$585.78	$570.33	$570.33
36	$594.41	$594.41	$583.14	$583.14	$602.97	$602.97	$589.61	$589.61	$574.07	$574.07
37	$598.28	$598.28	$586.94	$586.94	$606.89	$606.89	$593.45	$593.45	$577.80	$577.80
38	$602.14	$602.14	$590.73	$590.73	$610.81	$610.81	$597.28	$597.28	$581.53	$581.53
39	$609.87	$609.87	$598.31	$598.31	$618.66	$618.66	$604.95	$604.95	$589.00	$589.00
40	$617.61	$617.61	$605.90	$605.90	$626.50	$626.50	$612.62	$612.62	$596.47	$596.47
41	$629.20	$629.20	$617.28	$617.28	$638.27	$638.27	$624.13	$624.13	$607.67	$607.67
42	$640.32	$640.32	$628.18	$628.18	$649.54	$649.54	$635.15	$635.15	$618.40	$618.40
43	$655.78	$655.78	$643.35	$643.35	$665.23	$665.23	$650.49	$650.49	$633.34	$633.34
44	$675.11	$675.11	$662.32	$662.32	$684.84	$684.84	$669.67	$669.67	$652.01	$652.01
45	$697.83	$697.83	$684.60	$684.60	$707.88	$707.88	$692.20	$692.20	$673.94	$673.94
46	$724.89	$724.89	$711.15	$711.15	$735.33	$735.33	$719.04	$719.04	$700.08	$700.08
47	$755.34	$755.34	$741.02	$741.02	$766.21	$766.21	$749.24	$749.24	$729.48	$729.48
48	$790.13	$790.13	$775.15	$775.15	$801.51	$801.51	$783.75	$783.75	$763.09	$763.09
49	$824.44	$824.44	$808.81	$808.81	$836.32	$836.32	$817.79	$817.79	$796.22	$796.22
50	$863.10	$863.10	$846.74	$846.74	$875.53	$875.53	$856.14	$856.14	$833.56	$833.56
51	$901.28	$901.28	$884.20	$884.20	$914.26	$914.26	$894.01	$894.01	$870.43	$870.43
52	$943.32	$943.32	$925.44	$925.44	$956.91	$956.91	$935.71	$935.71	$911.04	$911.04
53	$985.85	$985.85	$967.16	$967.16	$1,000.05	$1,000.05	$977.89	$977.89	$952.11	$952.11
54	$1,031.76	$1,031.76	$1,012.20	$1,012.20	$1,046.62	$1,046.62	$1,023.43	$1,023.43	$996.45	$996.45
55	$1,077.67	$1,077.67	$1,057.24	$1,057.24	$1,093.19	$1,093.19	$1,068.97	$1,068.97	$1,040.79	$1,040.79
56	$1,127.45	$1,127.45	$1,106.08	$1,106.08	$1,143.68	$1,143.68	$1,118.35	$1,118.35	$1,088.86	$1,088.86
57	$1,177.70	$1,177.70	$1,155.38	$1,155.38	$1,194.67	$1,194.67	$1,168.20	$1,168.20	$1,137.40	$1,137.40
58	$1,231.35	$1,231.35	$1,208.01	$1,208.01	$1,249.08	$1,249.08	$1,221.41	$1,221.41	$1,189.20	$1,189.20
59	$1,257.93	$1,257.93	$1,234.08	$1,234.08	$1,276.04	$1,276.04	$1,247.77	$1,247.77	$1,214.87	$1,214.87
60	$1,311.57	$1,311.57	$1,286.71	$1,286.71	$1,330.46	$1,330.46	$1,300.98	$1,300.98	$1,266.68	$1,266.68
61	$1,357.96	$1,357.96	$1,332.22	$1,332.22	$1,377.52	$1,377.52	$1,347.00	$1,347.00	$1,311.48	$1,311.48
62	$1,388.41	$1,388.41	$1,362.09	$1,362.09	$1,408.40	$1,408.40	$1,377.20	$1,377.20	$1,340.89	$1,340.89
63	$1,426.58	$1,426.58	$1,399.54	$1,399.54	$1,447.13	$1,447.13	$1,415.07	$1,415.07	$1,377.76	$1,377.76
64+	$1,449.78	$1,449.78	$1,422.30	$1,422.30	$1,470.66	$1,470.66	$1,438.08	$1,438.08	$1,400.16	$1,400.16

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010007		79962PA0010007		79962PA0010008		79962PA0010008		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO $1000 A		Premier Balance PPO $1000 A		Premier Balance PPO $1250 A		Premier Balance PPO $1250 A		Premier Balance PPO $1250 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1000		1000		1250		1250		1250	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		30		30		30	
OOP Maximum =>	8550		8550		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$369.17	$369.17	$361.00	$361.00	$352.09	$352.09	$364.06	$364.06	$356.00	$356.00
15	$401.99	$401.99	$393.08	$393.08	$383.39	$383.39	$396.42	$396.42	$387.64	$387.64
16	$414.54	$414.54	$405.35	$405.35	$395.35	$395.35	$408.80	$408.80	$399.74	$399.74
17	$427.08	$427.08	$417.62	$417.62	$407.32	$407.32	$421.17	$421.17	$411.84	$411.84
18	$440.60	$440.60	$430.84	$430.84	$420.21	$420.21	$434.50	$434.50	$424.87	$424.87
19	$454.11	$454.11	$444.05	$444.05	$433.10	$433.10	$447.82	$447.82	$437.90	$437.90
20	$468.10	$468.10	$457.73	$457.73	$446.44	$446.44	$461.62	$461.62	$451.40	$451.40
21	$482.58	$482.58	$471.89	$471.89	$460.25	$460.25	$475.90	$475.90	$465.36	$465.36
22	$482.58	$482.58	$471.89	$471.89	$460.25	$460.25	$475.90	$475.90	$465.36	$465.36
23	$482.58	$482.58	$471.89	$471.89	$460.25	$460.25	$475.90	$475.90	$465.36	$465.36
24	$482.58	$482.58	$471.89	$471.89	$460.25	$460.25	$475.90	$475.90	$465.36	$465.36
25	$484.51	$484.51	$473.78	$473.78	$462.09	$462.09	$477.80	$477.80	$467.22	$467.22
26	$494.16	$494.16	$483.22	$483.22	$471.30	$471.30	$487.32	$487.32	$476.53	$476.53
27	$505.74	$505.74	$494.54	$494.54	$482.34	$482.34	$498.74	$498.74	$487.70	$487.70
28	$524.56	$524.56	$512.94	$512.94	$500.29	$500.29	$517.30	$517.30	$505.85	$505.85
29	$540.01	$540.01	$528.04	$528.04	$515.02	$515.02	$532.53	$532.53	$520.74	$520.74
30	$547.73	$547.73	$535.60	$535.60	$522.38	$522.38	$540.15	$540.15	$528.18	$528.18
31	$559.31	$559.31	$546.92	$546.92	$533.43	$533.43	$551.57	$551.57	$539.35	$539.35
32	$570.89	$570.89	$558.25	$558.25	$544.48	$544.48	$562.99	$562.99	$550.52	$550.52
33	$578.13	$578.13	$565.32	$565.32	$551.38	$551.38	$570.13	$570.13	$557.50	$557.50
34	$585.85	$585.85	$572.87	$572.87	$558.74	$558.74	$577.74	$577.74	$564.95	$564.95
35	$589.71	$589.71	$576.65	$576.65	$562.43	$562.43	$581.55	$581.55	$568.67	$568.67
36	$593.57	$593.57	$580.42	$580.42	$566.11	$566.11	$585.36	$585.36	$572.39	$572.39
37	$597.43	$597.43	$584.20	$584.20	$569.79	$569.79	$589.16	$589.16	$576.12	$576.12
38	$601.29	$601.29	$587.97	$587.97	$573.47	$573.47	$592.97	$592.97	$579.84	$579.84
39	$609.02	$609.02	$595.53	$595.53	$580.84	$580.84	$600.59	$600.59	$587.28	$587.28
40	$616.74	$616.74	$603.08	$603.08	$588.20	$588.20	$608.20	$608.20	$594.73	$594.73
41	$628.32	$628.32	$614.40	$614.40	$599.25	$599.25	$619.62	$619.62	$605.90	$605.90
42	$639.42	$639.42	$625.25	$625.25	$609.83	$609.83	$630.57	$630.57	$616.60	$616.60
43	$654.86	$654.86	$640.35	$640.35	$624.56	$624.56	$645.80	$645.80	$631.49	$631.49
44	$674.16	$674.16	$659.23	$659.23	$642.97	$642.97	$664.83	$664.83	$650.11	$650.11
45	$696.85	$696.85	$681.41	$681.41	$664.60	$664.60	$687.20	$687.20	$671.98	$671.98
46	$723.87	$723.87	$707.84	$707.84	$690.38	$690.38	$713.85	$713.85	$698.04	$698.04
47	$754.27	$754.27	$737.56	$737.56	$719.37	$719.37	$743.83	$743.83	$727.36	$727.36
48	$789.02	$789.02	$771.54	$771.54	$752.51	$752.51	$778.10	$778.10	$760.86	$760.86
49	$823.28	$823.28	$805.04	$805.04	$785.19	$785.19	$811.89	$811.89	$793.90	$793.90
50	$861.89	$861.89	$842.80	$842.80	$822.01	$822.01	$849.96	$849.96	$831.13	$831.13
51	$900.01	$900.01	$880.07	$880.07	$858.37	$858.37	$887.55	$887.55	$867.90	$867.90
52	$942.00	$942.00	$921.13	$921.13	$898.41	$898.41	$928.96	$928.96	$908.38	$908.38
53	$984.46	$984.46	$962.66	$962.66	$938.91	$938.91	$970.84	$970.84	$949.33	$949.33
54	$1,030.31	$1,030.31	$1,007.49	$1,007.49	$982.63	$982.63	$1,016.05	$1,016.05	$993.54	$993.54
55	$1,076.15	$1,076.15	$1,052.31	$1,052.31	$1,026.36	$1,026.36	$1,061.26	$1,061.26	$1,037.75	$1,037.75
56	$1,125.86	$1,125.86	$1,100.92	$1,100.92	$1,073.76	$1,073.76	$1,110.27	$1,110.27	$1,085.68	$1,085.68
57	$1,176.05	$1,176.05	$1,150.00	$1,150.00	$1,121.63	$1,121.63	$1,159.77	$1,159.77	$1,134.08	$1,134.08
58	$1,229.61	$1,229.61	$1,202.38	$1,202.38	$1,172.72	$1,172.72	$1,212.59	$1,212.59	$1,185.74	$1,185.74
59	$1,256.16	$1,256.16	$1,228.33	$1,228.33	$1,198.03	$1,198.03	$1,238.77	$1,238.77	$1,211.33	$1,211.33
60	$1,309.72	$1,309.72	$1,280.71	$1,280.71	$1,249.12	$1,249.12	$1,291.59	$1,291.59	$1,262.99	$1,262.99
61	$1,356.05	$1,356.05	$1,326.01	$1,326.01	$1,293.30	$1,293.30	$1,337.28	$1,337.28	$1,307.66	$1,307.66
62	$1,386.45	$1,386.45	$1,355.74	$1,355.74	$1,322.30	$1,322.30	$1,367.26	$1,367.26	$1,336.98	$1,336.98
63	$1,424.58	$1,424.58	$1,393.02	$1,393.02	$1,358.66	$1,358.66	$1,404.86	$1,404.86	$1,373.74	$1,373.74
64+	$1,447.74	$1,447.74	$1,415.67	$1,415.67	$1,380.75	$1,380.75	$1,427.70	$1,427.70	$1,396.08	$1,396.08

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010016		79962PA0010016		79962PA0010016		79962PA0010009		79962PA0010009	
Plan Marketing Name =>	Premier Balance PPO $1400 A		Premier Balance PPO $1400 A		Premier Balance PPO $1400 A		Premier Balance PPO $1500 A		Premier Balance PPO $1500 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1400		1400		1400		1500		1500	
Coinsurance =>	1		1		1		1		1	
Copays =>	45		45		45		30		30	
OOP Maximum =>	7900		7900		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$341.69	$341.69	$353.32	$353.32	$345.49	$345.49	$347.49	$347.49	$359.31	$359.31
15	$372.07	$372.07	$384.72	$384.72	$376.20	$376.20	$378.37	$378.37	$391.24	$391.24
16	$383.68	$383.68	$396.73	$396.73	$387.94	$387.94	$390.18	$390.18	$403.46	$403.46
17	$395.29	$395.29	$408.74	$408.74	$399.68	$399.68	$401.99	$401.99	$415.67	$415.67
18	$407.80	$407.80	$421.67	$421.67	$412.33	$412.33	$414.71	$414.71	$428.82	$428.82
19	$420.31	$420.31	$434.60	$434.60	$424.97	$424.97	$427.43	$427.43	$441.97	$441.97
20	$433.26	$433.26	$447.99	$447.99	$438.07	$438.07	$440.60	$440.60	$455.59	$455.59
21	$446.66	$446.66	$461.85	$461.85	$451.62	$451.62	$454.23	$454.23	$469.68	$469.68
22	$446.66	$446.66	$461.85	$461.85	$451.62	$451.62	$454.23	$454.23	$469.68	$469.68
23	$446.66	$446.66	$461.85	$461.85	$451.62	$451.62	$454.23	$454.23	$469.68	$469.68
24	$446.66	$446.66	$461.85	$461.85	$451.62	$451.62	$454.23	$454.23	$469.68	$469.68
25	$448.45	$448.45	$463.70	$463.70	$453.43	$453.43	$456.05	$456.05	$471.56	$471.56
26	$457.38	$457.38	$472.93	$472.93	$462.46	$462.46	$465.13	$465.13	$480.95	$480.95
27	$468.10	$468.10	$484.02	$484.02	$473.30	$473.30	$476.03	$476.03	$492.22	$492.22
28	$485.52	$485.52	$502.03	$502.03	$490.91	$490.91	$493.75	$493.75	$510.54	$510.54
29	$499.81	$499.81	$516.81	$516.81	$505.36	$505.36	$508.28	$508.28	$525.57	$525.57
30	$506.96	$506.96	$524.20	$524.20	$512.59	$512.59	$515.55	$515.55	$533.09	$533.09
31	$517.68	$517.68	$535.28	$535.28	$523.43	$523.43	$526.45	$526.45	$544.36	$544.36
32	$528.40	$528.40	$546.37	$546.37	$534.27	$534.27	$537.35	$537.35	$555.63	$555.63
33	$535.10	$535.10	$553.30	$553.30	$541.04	$541.04	$544.17	$544.17	$562.68	$562.68
34	$542.25	$542.25	$560.69	$560.69	$548.27	$548.27	$551.44	$551.44	$570.19	$570.19
35	$545.82	$545.82	$564.38	$564.38	$551.88	$551.88	$555.07	$555.07	$573.95	$573.95
36	$549.39	$549.39	$568.08	$568.08	$555.49	$555.49	$558.70	$558.70	$577.71	$577.71
37	$552.97	$552.97	$571.77	$571.77	$559.11	$559.11	$562.34	$562.34	$581.46	$581.46
38	$556.54	$556.54	$575.47	$575.47	$562.72	$562.72	$565.97	$565.97	$585.22	$585.22
39	$563.68	$563.68	$582.85	$582.85	$569.94	$569.94	$573.24	$573.24	$592.74	$592.74
40	$570.83	$570.83	$590.24	$590.24	$577.17	$577.17	$580.51	$580.51	$600.25	$600.25
41	$581.55	$581.55	$601.33	$601.33	$588.01	$588.01	$591.41	$591.41	$611.52	$611.52
42	$591.82	$591.82	$611.95	$611.95	$598.40	$598.40	$601.85	$601.85	$622.33	$622.33
43	$606.12	$606.12	$626.73	$626.73	$612.85	$612.85	$616.39	$616.39	$637.36	$637.36
44	$623.98	$623.98	$645.20	$645.20	$630.91	$630.91	$634.56	$634.56	$656.14	$656.14
45	$644.98	$644.98	$666.91	$666.91	$652.14	$652.14	$655.91	$655.91	$678.22	$678.22
46	$669.99	$669.99	$692.78	$692.78	$677.43	$677.43	$681.35	$681.35	$704.52	$704.52
47	$698.13	$698.13	$721.87	$721.87	$705.88	$705.88	$709.96	$709.96	$734.11	$734.11
48	$730.29	$730.29	$755.12	$755.12	$738.40	$738.40	$742.67	$742.67	$767.93	$767.93
49	$762.00	$762.00	$787.92	$787.92	$770.46	$770.46	$774.92	$774.92	$801.27	$801.27
50	$797.73	$797.73	$824.86	$824.86	$806.59	$806.59	$811.25	$811.25	$838.85	$838.85
51	$833.02	$833.02	$861.35	$861.35	$842.27	$842.27	$847.14	$847.14	$875.95	$875.95
52	$871.88	$871.88	$901.53	$901.53	$881.56	$881.56	$886.66	$886.66	$916.82	$916.82
53	$911.19	$911.19	$942.17	$942.17	$921.30	$921.30	$926.63	$926.63	$958.15	$958.15
54	$953.62	$953.62	$986.05	$986.05	$964.21	$964.21	$969.78	$969.78	$1,002.77	$1,002.77
55	$996.05	$996.05	$1,029.93	$1,029.93	$1,007.11	$1,007.11	$1,012.93	$1,012.93	$1,047.39	$1,047.39
56	$1,042.06	$1,042.06	$1,077.50	$1,077.50	$1,053.63	$1,053.63	$1,059.72	$1,059.72	$1,095.76	$1,095.76
57	$1,088.51	$1,088.51	$1,125.53	$1,125.53	$1,100.60	$1,100.60	$1,106.96	$1,106.96	$1,144.61	$1,144.61
58	$1,138.09	$1,138.09	$1,176.79	$1,176.79	$1,150.73	$1,150.73	$1,157.38	$1,157.38	$1,196.74	$1,196.74
59	$1,162.66	$1,162.66	$1,202.20	$1,202.20	$1,175.57	$1,175.57	$1,182.36	$1,182.36	$1,222.58	$1,222.58
60	$1,212.24	$1,212.24	$1,253.46	$1,253.46	$1,225.70	$1,225.70	$1,232.78	$1,232.78	$1,274.71	$1,274.71
61	$1,255.11	$1,255.11	$1,297.80	$1,297.80	$1,269.05	$1,269.05	$1,276.39	$1,276.39	$1,319.80	$1,319.80
62	$1,283.25	$1,283.25	$1,326.90	$1,326.90	$1,297.50	$1,297.50	$1,305.00	$1,305.00	$1,349.39	$1,349.39
63	$1,318.54	$1,318.54	$1,363.38	$1,363.38	$1,333.18	$1,333.18	$1,340.89	$1,340.89	$1,386.50	$1,386.50
64+	$1,339.98	$1,339.98	$1,385.55	$1,385.55	$1,354.86	$1,354.86	$1,362.69	$1,362.69	$1,409.04	$1,409.04

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010009		79962PA0010020		79962PA0010020		79962PA0010020		79962PA0010011	
Plan Marketing Name =>	Premier Balance PPO $1500 A		Premier Balance PPO $1550		Premier Balance PPO $1550		Premier Balance PPO $1550		Premier Balance PPO $2000 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1500		1550		1550		1550		2000	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		15		15		15		30	
OOP Maximum =>	7900		8700		8700		8700		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$351.34	$351.34	$340.46	$340.46	$352.05	$352.05	$344.24	$344.24	$339.57	$339.57
15	$382.57	$382.57	$370.73	$370.73	$383.34	$383.34	$374.84	$374.84	$369.75	$369.75
16	$394.51	$394.51	$382.30	$382.30	$395.30	$395.30	$386.54	$386.54	$381.29	$381.29
17	$406.45	$406.45	$393.87	$393.87	$407.27	$407.27	$398.24	$398.24	$392.83	$392.83
18	$419.31	$419.31	$406.33	$406.33	$420.15	$420.15	$410.84	$410.84	$405.26	$405.26
19	$432.17	$432.17	$418.79	$418.79	$433.04	$433.04	$423.44	$423.44	$417.69	$417.69
20	$445.49	$445.49	$431.70	$431.70	$446.38	$446.38	$436.49	$436.49	$430.56	$430.56
21	$459.27	$459.27	$445.05	$445.05	$460.19	$460.19	$449.99	$449.99	$443.88	$443.88
22	$459.27	$459.27	$445.05	$445.05	$460.19	$460.19	$449.99	$449.99	$443.88	$443.88
23	$459.27	$459.27	$445.05	$445.05	$460.19	$460.19	$449.99	$449.99	$443.88	$443.88
24	$459.27	$459.27	$445.05	$445.05	$460.19	$460.19	$449.99	$449.99	$443.88	$443.88
25	$461.11	$461.11	$446.83	$446.83	$462.03	$462.03	$451.79	$451.79	$445.66	$445.66
26	$470.29	$470.29	$455.73	$455.73	$471.23	$471.23	$460.79	$460.79	$454.53	$454.53
27	$481.31	$481.31	$466.41	$466.41	$482.28	$482.28	$471.59	$471.59	$465.19	$465.19
28	$499.23	$499.23	$483.77	$483.77	$500.23	$500.23	$489.14	$489.14	$482.50	$482.50
29	$513.92	$513.92	$498.01	$498.01	$514.95	$514.95	$503.54	$503.54	$496.70	$496.70
30	$521.27	$521.27	$505.13	$505.13	$522.32	$522.32	$510.74	$510.74	$503.80	$503.80
31	$532.29	$532.29	$515.81	$515.81	$533.36	$533.36	$521.54	$521.54	$514.46	$514.46
32	$543.32	$543.32	$526.49	$526.49	$544.40	$544.40	$532.34	$532.34	$525.11	$525.11
33	$550.21	$550.21	$533.17	$533.17	$551.31	$551.31	$539.09	$539.09	$531.77	$531.77
34	$557.55	$557.55	$540.29	$540.29	$558.67	$558.67	$546.29	$546.29	$538.87	$538.87
35	$561.23	$561.23	$543.85	$543.85	$562.35	$562.35	$549.89	$549.89	$542.42	$542.42
36	$564.90	$564.90	$547.41	$547.41	$566.03	$566.03	$553.49	$553.49	$545.97	$545.97
37	$568.58	$568.58	$550.97	$550.97	$569.72	$569.72	$557.09	$557.09	$549.52	$549.52
38	$572.25	$572.25	$554.53	$554.53	$573.40	$573.40	$560.69	$560.69	$553.07	$553.07
39	$579.60	$579.60	$561.65	$561.65	$580.76	$580.76	$567.89	$567.89	$560.18	$560.18
40	$586.95	$586.95	$568.77	$568.77	$588.12	$588.12	$575.09	$575.09	$567.28	$567.28
41	$597.97	$597.97	$579.46	$579.46	$599.17	$599.17	$585.89	$585.89	$577.93	$577.93
42	$608.53	$608.53	$589.69	$589.69	$609.75	$609.75	$596.24	$596.24	$588.14	$588.14
43	$623.23	$623.23	$603.93	$603.93	$624.48	$624.48	$610.64	$610.64	$602.35	$602.35
44	$641.60	$641.60	$621.73	$621.73	$642.89	$642.89	$628.64	$628.64	$620.10	$620.10
45	$663.19	$663.19	$642.65	$642.65	$664.51	$664.51	$649.79	$649.79	$640.96	$640.96
46	$688.91	$688.91	$667.58	$667.58	$690.29	$690.29	$674.99	$674.99	$665.82	$665.82
47	$717.84	$717.84	$695.61	$695.61	$719.28	$719.28	$703.33	$703.33	$693.78	$693.78
48	$750.91	$750.91	$727.66	$727.66	$752.41	$752.41	$735.73	$735.73	$725.74	$725.74
49	$783.51	$783.51	$759.26	$759.26	$785.08	$785.08	$767.68	$767.68	$757.26	$757.26
50	$820.26	$820.26	$794.86	$794.86	$821.90	$821.90	$803.68	$803.68	$792.77	$792.77
51	$856.54	$856.54	$830.02	$830.02	$858.25	$858.25	$839.23	$839.23	$827.84	$827.84
52	$896.50	$896.50	$868.74	$868.74	$898.29	$898.29	$878.38	$878.38	$866.45	$866.45
53	$936.91	$936.91	$907.90	$907.90	$938.79	$938.79	$917.98	$917.98	$905.52	$905.52
54	$980.54	$980.54	$950.18	$950.18	$982.51	$982.51	$960.73	$960.73	$947.68	$947.68
55	$1,024.17	$1,024.17	$992.46	$992.46	$1,026.22	$1,026.22	$1,003.48	$1,003.48	$989.85	$989.85
56	$1,071.48	$1,071.48	$1,038.30	$1,038.30	$1,073.62	$1,073.62	$1,049.83	$1,049.83	$1,035.57	$1,035.57
57	$1,119.24	$1,119.24	$1,084.59	$1,084.59	$1,121.48	$1,121.48	$1,096.63	$1,096.63	$1,081.74	$1,081.74
58	$1,170.22	$1,170.22	$1,133.99	$1,133.99	$1,172.56	$1,172.56	$1,146.57	$1,146.57	$1,131.01	$1,131.01
59	$1,195.48	$1,195.48	$1,158.47	$1,158.47	$1,197.87	$1,197.87	$1,171.32	$1,171.32	$1,155.42	$1,155.42
60	$1,246.46	$1,246.46	$1,207.87	$1,207.87	$1,248.96	$1,248.96	$1,221.27	$1,221.27	$1,204.69	$1,204.69
61	$1,290.55	$1,290.55	$1,250.59	$1,250.59	$1,293.13	$1,293.13	$1,264.47	$1,264.47	$1,247.30	$1,247.30
62	$1,319.48	$1,319.48	$1,278.63	$1,278.63	$1,322.13	$1,322.13	$1,292.82	$1,292.82	$1,275.27	$1,275.27
63	$1,355.77	$1,355.77	$1,313.79	$1,313.79	$1,358.48	$1,358.48	$1,328.37	$1,328.37	$1,310.33	$1,310.33
64+	$1,377.81	$1,377.81	$1,335.15	$1,335.15	$1,380.57	$1,380.57	$1,349.97	$1,349.97	$1,331.64	$1,331.64

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010011		79962PA0010011		79962PA0010017		79962PA0010017		79962PA0010017	
Plan Marketing Name =>	Premier Balance PPO $2000 A		Premier Balance PPO $2000 A		Premier Balance PPO $2500 A		Premier Balance PPO $2500 A		Premier Balance PPO $2500 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	2000		2000		2500		2500		2500	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		30		45		45		45	
OOP Maximum =>	7900		7900		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$351.11	$351.11	$343.33	$343.33	$331.52	$331.52	$342.79	$342.79	$335.20	$335.20
15	$382.32	$382.32	$373.85	$373.85	$360.99	$360.99	$373.26	$373.26	$365.00	$365.00
16	$394.26	$394.26	$385.52	$385.52	$372.26	$372.26	$384.91	$384.91	$376.39	$376.39
17	$406.19	$406.19	$397.19	$397.19	$383.52	$383.52	$396.56	$396.56	$387.78	$387.78
18	$419.04	$419.04	$409.75	$409.75	$395.66	$395.66	$409.11	$409.11	$400.05	$400.05
19	$431.89	$431.89	$422.32	$422.32	$407.79	$407.79	$421.65	$421.65	$412.32	$412.32
20	$445.20	$445.20	$435.34	$435.34	$420.36	$420.36	$434.65	$434.65	$425.02	$425.02
21	$458.97	$458.97	$448.80	$448.80	$433.36	$433.36	$448.09	$448.09	$438.17	$438.17
22	$458.97	$458.97	$448.80	$448.80	$433.36	$433.36	$448.09	$448.09	$438.17	$438.17
23	$458.97	$458.97	$448.80	$448.80	$433.36	$433.36	$448.09	$448.09	$438.17	$438.17
24	$458.97	$458.97	$448.80	$448.80	$433.36	$433.36	$448.09	$448.09	$438.17	$438.17
25	$460.81	$460.81	$450.60	$450.60	$435.09	$435.09	$449.88	$449.88	$439.92	$439.92
26	$469.99	$469.99	$459.57	$459.57	$443.76	$443.76	$458.84	$458.84	$448.69	$448.69
27	$481.00	$481.00	$470.34	$470.34	$454.16	$454.16	$469.60	$469.60	$459.20	$459.20
28	$498.90	$498.90	$487.85	$487.85	$471.06	$471.06	$487.07	$487.07	$476.29	$476.29
29	$513.59	$513.59	$502.21	$502.21	$484.93	$484.93	$501.41	$501.41	$490.31	$490.31
30	$520.93	$520.93	$509.39	$509.39	$491.86	$491.86	$508.58	$508.58	$497.32	$497.32
31	$531.95	$531.95	$520.16	$520.16	$502.26	$502.26	$519.34	$519.34	$507.84	$507.84
32	$542.96	$542.96	$530.93	$530.93	$512.66	$512.66	$530.09	$530.09	$518.36	$518.36
33	$549.85	$549.85	$537.66	$537.66	$519.17	$519.17	$536.81	$536.81	$524.93	$524.93
34	$557.19	$557.19	$544.84	$544.84	$526.10	$526.10	$543.98	$543.98	$531.94	$531.94
35	$560.86	$560.86	$548.43	$548.43	$529.57	$529.57	$547.57	$547.57	$535.44	$535.44
36	$564.53	$564.53	$552.02	$552.02	$533.03	$533.03	$551.15	$551.15	$538.95	$538.95
37	$568.20	$568.20	$555.61	$555.61	$536.50	$536.50	$554.74	$554.74	$542.45	$542.45
38	$571.88	$571.88	$559.20	$559.20	$539.97	$539.97	$558.32	$558.32	$545.96	$545.96
39	$579.22	$579.22	$566.39	$566.39	$546.90	$546.90	$565.49	$565.49	$552.97	$552.97
40	$586.56	$586.56	$573.57	$573.57	$553.83	$553.83	$572.66	$572.66	$559.98	$559.98
41	$597.58	$597.58	$584.34	$584.34	$564.23	$564.23	$583.41	$583.41	$570.50	$570.50
42	$608.14	$608.14	$594.66	$594.66	$574.20	$574.20	$593.72	$593.72	$580.58	$580.58
43	$622.82	$622.82	$609.02	$609.02	$588.07	$588.07	$608.06	$608.06	$594.60	$594.60
44	$641.18	$641.18	$626.97	$626.97	$605.40	$605.40	$625.98	$625.98	$612.12	$612.12
45	$662.75	$662.75	$648.07	$648.07	$625.77	$625.77	$647.04	$647.04	$632.72	$632.72
46	$688.46	$688.46	$673.20	$673.20	$650.04	$650.04	$672.14	$672.14	$657.26	$657.26
47	$717.37	$717.37	$701.47	$701.47	$677.34	$677.34	$700.36	$700.36	$684.86	$684.86
48	$750.42	$750.42	$733.79	$733.79	$708.54	$708.54	$732.63	$732.63	$716.41	$716.41
49	$783.00	$783.00	$765.65	$765.65	$739.31	$739.31	$764.44	$764.44	$747.52	$747.52
50	$819.72	$819.72	$801.56	$801.56	$773.98	$773.98	$800.29	$800.29	$782.57	$782.57
51	$855.98	$855.98	$837.01	$837.01	$808.22	$808.22	$835.69	$835.69	$817.19	$817.19
52	$895.91	$895.91	$876.06	$876.06	$845.92	$845.92	$874.67	$874.67	$855.31	$855.31
53	$936.30	$936.30	$915.55	$915.55	$884.05	$884.05	$914.10	$914.10	$893.87	$893.87
54	$979.90	$979.90	$958.19	$958.19	$925.22	$925.22	$956.67	$956.67	$935.49	$935.49
55	$1,023.50	$1,023.50	$1,000.82	$1,000.82	$966.39	$966.39	$999.24	$999.24	$977.12	$977.12
56	$1,070.78	$1,070.78	$1,047.05	$1,047.05	$1,011.03	$1,011.03	$1,045.39	$1,045.39	$1,022.25	$1,022.25
57	$1,118.51	$1,118.51	$1,093.73	$1,093.73	$1,056.10	$1,056.10	$1,092.00	$1,092.00	$1,067.82	$1,067.82
58	$1,169.46	$1,169.46	$1,143.54	$1,143.54	$1,104.20	$1,104.20	$1,141.73	$1,141.73	$1,116.46	$1,116.46
59	$1,194.70	$1,194.70	$1,168.23	$1,168.23	$1,128.04	$1,128.04	$1,166.38	$1,166.38	$1,140.56	$1,140.56
60	$1,245.64	$1,245.64	$1,218.04	$1,218.04	$1,176.14	$1,176.14	$1,216.12	$1,216.12	$1,189.19	$1,189.19
61	$1,289.71	$1,289.71	$1,261.13	$1,261.13	$1,217.74	$1,217.74	$1,259.13	$1,259.13	$1,231.26	$1,231.26
62	$1,318.62	$1,318.62	$1,289.40	$1,289.40	$1,245.04	$1,245.04	$1,287.36	$1,287.36	$1,258.86	$1,258.86
63	$1,354.88	$1,354.88	$1,324.86	$1,324.86	$1,279.28	$1,279.28	$1,322.76	$1,322.76	$1,293.48	$1,293.48
64+	$1,376.91	$1,376.91	$1,346.40	$1,346.40	$1,300.08	$1,300.08	$1,344.27	$1,344.27	$1,314.51	$1,314.51

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010021		79962PA0010021		79962PA0010021		79962PA0010022		79962PA0010022	
Plan Marketing Name =>	Premier Balance PPO $2500 1x		Premier Balance PPO $2500 1x		Premier Balance PPO $2500 1x		Premier Balance PPO $3000		Premier Balance PPO $3000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	2500		2500		2500		3000		3000	
Coinsurance =>	1		1		1		1		1	
Copays =>	15		15		15		15		15	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$335.43	$335.43	$346.84	$346.84	$339.16	$339.16	$334.73	$334.73	$346.11	$346.11
15	$365.25	$365.25	$377.67	$377.67	$369.30	$369.30	$364.49	$364.49	$376.87	$376.87
16	$376.65	$376.65	$389.45	$389.45	$380.83	$380.83	$375.86	$375.86	$388.64	$388.64
17	$388.05	$388.05	$401.24	$401.24	$392.36	$392.36	$387.24	$387.24	$400.40	$400.40
18	$400.32	$400.32	$413.94	$413.94	$404.77	$404.77	$399.49	$399.49	$413.07	$413.07
19	$412.60	$412.60	$426.63	$426.63	$417.18	$417.18	$411.74	$411.74	$425.74	$425.74
20	$425.32	$425.32	$439.78	$439.78	$430.04	$430.04	$424.43	$424.43	$438.86	$438.86
21	$438.47	$438.47	$453.38	$453.38	$443.34	$443.34	$437.56	$437.56	$452.43	$452.43
22	$438.47	$438.47	$453.38	$453.38	$443.34	$443.34	$437.56	$437.56	$452.43	$452.43
23	$438.47	$438.47	$453.38	$453.38	$443.34	$443.34	$437.56	$437.56	$452.43	$452.43
24	$438.47	$438.47	$453.38	$453.38	$443.34	$443.34	$437.56	$437.56	$452.43	$452.43
25	$440.22	$440.22	$455.19	$455.19	$445.11	$445.11	$439.31	$439.31	$454.24	$454.24
26	$448.99	$448.99	$464.26	$464.26	$453.98	$453.98	$448.06	$448.06	$463.29	$463.29
27	$459.52	$459.52	$475.14	$475.14	$464.62	$464.62	$458.56	$458.56	$474.15	$474.15
28	$476.62	$476.62	$492.82	$492.82	$481.91	$481.91	$475.63	$475.63	$491.79	$491.79
29	$490.65	$490.65	$507.33	$507.33	$496.10	$496.10	$489.63	$489.63	$506.27	$506.27
30	$497.66	$497.66	$514.59	$514.59	$503.19	$503.19	$496.63	$496.63	$513.51	$513.51
31	$508.19	$508.19	$525.47	$525.47	$513.83	$513.83	$507.13	$507.13	$524.37	$524.37
32	$518.71	$518.71	$536.35	$536.35	$524.47	$524.47	$517.63	$517.63	$535.22	$535.22
33	$525.29	$525.29	$543.15	$543.15	$531.12	$531.12	$524.20	$524.20	$542.01	$542.01
34	$532.30	$532.30	$550.40	$550.40	$538.21	$538.21	$531.20	$531.20	$549.25	$549.25
35	$535.81	$535.81	$554.03	$554.03	$541.76	$541.76	$534.70	$534.70	$552.87	$552.87
36	$539.32	$539.32	$557.66	$557.66	$545.31	$545.31	$538.20	$538.20	$556.49	$556.49
37	$542.83	$542.83	$561.28	$561.28	$548.85	$548.85	$541.70	$541.70	$560.11	$560.11
38	$546.33	$546.33	$564.91	$564.91	$552.40	$552.40	$545.20	$545.20	$563.73	$563.73
39	$553.35	$553.35	$572.17	$572.17	$559.50	$559.50	$552.20	$552.20	$570.97	$570.97
40	$560.36	$560.36	$579.42	$579.42	$566.59	$566.59	$559.20	$559.20	$578.21	$578.21
41	$570.89	$570.89	$590.30	$590.30	$577.23	$577.23	$569.70	$569.70	$589.06	$589.06
42	$580.97	$580.97	$600.73	$600.73	$587.43	$587.43	$579.77	$579.77	$599.47	$599.47
43	$595.00	$595.00	$615.24	$615.24	$601.61	$601.61	$593.77	$593.77	$613.95	$613.95
44	$612.54	$612.54	$633.37	$633.37	$619.35	$619.35	$611.27	$611.27	$632.04	$632.04
45	$633.15	$633.15	$654.68	$654.68	$640.18	$640.18	$631.84	$631.84	$653.31	$653.31
46	$657.71	$657.71	$680.07	$680.07	$665.01	$665.01	$656.34	$656.34	$678.65	$678.65
47	$685.33	$685.33	$708.63	$708.63	$692.94	$692.94	$683.91	$683.91	$707.15	$707.15
48	$716.90	$716.90	$741.28	$741.28	$724.86	$724.86	$715.41	$715.41	$739.72	$739.72
49	$748.03	$748.03	$773.47	$773.47	$756.34	$756.34	$746.48	$746.48	$771.85	$771.85
50	$783.11	$783.11	$809.74	$809.74	$791.81	$791.81	$781.48	$781.48	$808.04	$808.04
51	$817.75	$817.75	$845.55	$845.55	$826.83	$826.83	$816.05	$816.05	$843.78	$843.78
52	$855.89	$855.89	$885.00	$885.00	$865.40	$865.40	$854.12	$854.12	$883.14	$883.14
53	$894.48	$894.48	$924.90	$924.90	$904.41	$904.41	$892.62	$892.62	$922.96	$922.96
54	$936.13	$936.13	$967.97	$967.97	$946.53	$946.53	$934.19	$934.19	$965.94	$965.94
55	$977.79	$977.79	$1,011.04	$1,011.04	$988.65	$988.65	$975.76	$975.76	$1,008.92	$1,008.92
56	$1,022.95	$1,022.95	$1,057.74	$1,057.74	$1,034.31	$1,034.31	$1,020.83	$1,020.83	$1,055.52	$1,055.52
57	$1,068.55	$1,068.55	$1,104.89	$1,104.89	$1,080.42	$1,080.42	$1,066.33	$1,066.33	$1,102.57	$1,102.57
58	$1,117.22	$1,117.22	$1,155.21	$1,155.21	$1,129.63	$1,129.63	$1,114.90	$1,114.90	$1,152.79	$1,152.79
59	$1,141.34	$1,141.34	$1,180.15	$1,180.15	$1,154.01	$1,154.01	$1,138.97	$1,138.97	$1,177.68	$1,177.68
60	$1,190.01	$1,190.01	$1,230.47	$1,230.47	$1,203.22	$1,203.22	$1,187.54	$1,187.54	$1,227.90	$1,227.90
61	$1,232.10	$1,232.10	$1,274.00	$1,274.00	$1,245.79	$1,245.79	$1,229.54	$1,229.54	$1,271.33	$1,271.33
62	$1,259.72	$1,259.72	$1,302.56	$1,302.56	$1,273.72	$1,273.72	$1,257.11	$1,257.11	$1,299.83	$1,299.83
63	$1,294.36	$1,294.36	$1,338.38	$1,338.38	$1,308.74	$1,308.74	$1,291.68	$1,291.68	$1,335.57	$1,335.57
64+	$1,315.41	$1,315.41	$1,360.14	$1,360.14	$1,330.02	$1,330.02	$1,312.68	$1,312.68	$1,357.29	$1,357.29

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010022		79962PA0010018		79962PA0010018		79962PA0010018		79962PA0010019	
Plan Marketing Name =>	Premier Balance PPO $3000		Premier Balance PPO $3500 A		Premier Balance PPO $3500 A		Premier Balance PPO $3500 A		Premier Balance PPO $4000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	3000		3500		3500		3500		4000	
Coinsurance =>	1		1		1		1		1	
Copays =>	15		45		45		45		35	
OOP Maximum =>	8550		7900		7900		7900		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$338.44	$338.44	$320.83	$320.83	$331.73	$331.73	$324.38	$324.38	$309.21	$309.21
15	$368.53	$368.53	$349.34	$349.34	$361.22	$361.22	$353.22	$353.22	$336.69	$336.69
16	$380.03	$380.03	$360.25	$360.25	$372.50	$372.50	$364.24	$364.24	$347.20	$347.20
17	$391.53	$391.53	$371.15	$371.15	$383.77	$383.77	$375.27	$375.27	$357.71	$357.71
18	$403.92	$403.92	$382.89	$382.89	$395.91	$395.91	$387.14	$387.14	$369.03	$369.03
19	$416.31	$416.31	$394.64	$394.64	$408.06	$408.06	$399.01	$399.01	$380.34	$380.34
20	$429.14	$429.14	$406.80	$406.80	$420.63	$420.63	$411.31	$411.31	$392.06	$392.06
21	$442.41	$442.41	$419.38	$419.38	$433.64	$433.64	$424.03	$424.03	$404.19	$404.19
22	$442.41	$442.41	$419.38	$419.38	$433.64	$433.64	$424.03	$424.03	$404.19	$404.19
23	$442.41	$442.41	$419.38	$419.38	$433.64	$433.64	$424.03	$424.03	$404.19	$404.19
24	$442.41	$442.41	$419.38	$419.38	$433.64	$433.64	$424.03	$424.03	$404.19	$404.19
25	$444.18	$444.18	$421.06	$421.06	$435.37	$435.37	$425.73	$425.73	$405.81	$405.81
26	$453.03	$453.03	$429.45	$429.45	$444.05	$444.05	$434.21	$434.21	$413.89	$413.89
27	$463.65	$463.65	$439.51	$439.51	$454.45	$454.45	$444.38	$444.38	$423.59	$423.59
28	$480.90	$480.90	$455.87	$455.87	$471.37	$471.37	$460.92	$460.92	$439.35	$439.35
29	$495.06	$495.06	$469.29	$469.29	$485.24	$485.24	$474.49	$474.49	$452.29	$452.29
30	$502.14	$502.14	$476.00	$476.00	$492.18	$492.18	$481.27	$481.27	$458.76	$458.76
31	$512.75	$512.75	$486.06	$486.06	$502.59	$502.59	$491.45	$491.45	$468.46	$468.46
32	$523.37	$523.37	$496.13	$496.13	$513.00	$513.00	$501.63	$501.63	$478.16	$478.16
33	$530.01	$530.01	$502.42	$502.42	$519.50	$519.50	$507.99	$507.99	$484.22	$484.22
34	$537.09	$537.09	$509.13	$509.13	$526.44	$526.44	$514.77	$514.77	$490.69	$490.69
35	$540.63	$540.63	$512.48	$512.48	$529.91	$529.91	$518.16	$518.16	$493.92	$493.92
36	$544.16	$544.16	$515.84	$515.84	$533.38	$533.38	$521.56	$521.56	$497.15	$497.15
37	$547.70	$547.70	$519.19	$519.19	$536.85	$536.85	$524.95	$524.95	$500.39	$500.39
38	$551.24	$551.24	$522.55	$522.55	$540.32	$540.32	$528.34	$528.34	$503.62	$503.62
39	$558.32	$558.32	$529.26	$529.26	$547.25	$547.25	$535.13	$535.13	$510.09	$510.09
40	$565.40	$565.40	$535.97	$535.97	$554.19	$554.19	$541.91	$541.91	$516.55	$516.55
41	$576.02	$576.02	$546.03	$546.03	$564.60	$564.60	$552.09	$552.09	$526.26	$526.26
42	$586.19	$586.19	$555.68	$555.68	$574.57	$574.57	$561.84	$561.84	$535.55	$535.55
43	$600.35	$600.35	$569.10	$569.10	$588.45	$588.45	$575.41	$575.41	$548.49	$548.49
44	$618.05	$618.05	$585.87	$585.87	$605.80	$605.80	$592.37	$592.37	$564.65	$564.65
45	$638.84	$638.84	$605.58	$605.58	$626.18	$626.18	$612.30	$612.30	$583.65	$583.65
46	$663.62	$663.62	$629.07	$629.07	$650.46	$650.46	$636.05	$636.05	$606.29	$606.29
47	$691.49	$691.49	$655.49	$655.49	$677.78	$677.78	$662.76	$662.76	$631.75	$631.75
48	$723.34	$723.34	$685.69	$685.69	$709.00	$709.00	$693.29	$693.29	$660.85	$660.85
49	$754.75	$754.75	$715.46	$715.46	$739.79	$739.79	$723.40	$723.40	$689.55	$689.55
50	$790.14	$790.14	$749.01	$749.01	$774.48	$774.48	$757.32	$757.32	$721.88	$721.88
51	$825.09	$825.09	$782.14	$782.14	$808.74	$808.74	$790.82	$790.82	$753.81	$753.81
52	$863.58	$863.58	$818.63	$818.63	$846.47	$846.47	$827.71	$827.71	$788.98	$788.98
53	$902.52	$902.52	$855.54	$855.54	$884.63	$884.63	$865.02	$865.02	$824.55	$824.55
54	$944.55	$944.55	$895.38	$895.38	$925.82	$925.82	$905.30	$905.30	$862.95	$862.95
55	$986.57	$986.57	$935.22	$935.22	$967.02	$967.02	$945.59	$945.59	$901.34	$901.34
56	$1,032.14	$1,032.14	$978.41	$978.41	$1,011.68	$1,011.68	$989.26	$989.26	$942.98	$942.98
57	$1,078.15	$1,078.15	$1,022.03	$1,022.03	$1,056.78	$1,056.78	$1,033.36	$1,033.36	$985.01	$985.01
58	$1,127.26	$1,127.26	$1,068.58	$1,068.58	$1,104.91	$1,104.91	$1,080.43	$1,080.43	$1,029.88	$1,029.88
59	$1,151.59	$1,151.59	$1,091.65	$1,091.65	$1,128.76	$1,128.76	$1,103.75	$1,103.75	$1,052.11	$1,052.11
60	$1,200.70	$1,200.70	$1,138.20	$1,138.20	$1,176.90	$1,176.90	$1,150.82	$1,150.82	$1,096.97	$1,096.97
61	$1,243.17	$1,243.17	$1,178.46	$1,178.46	$1,218.53	$1,218.53	$1,191.52	$1,191.52	$1,135.77	$1,135.77
62	$1,271.04	$1,271.04	$1,204.88	$1,204.88	$1,245.85	$1,245.85	$1,218.24	$1,218.24	$1,161.24	$1,161.24
63	$1,305.99	$1,305.99	$1,238.01	$1,238.01	$1,280.11	$1,280.11	$1,251.74	$1,251.74	$1,193.17	$1,193.17
64+	$1,327.23	$1,327.23	$1,258.14	$1,258.14	$1,300.92	$1,300.92	$1,272.09	$1,272.09	$1,212.57	$1,212.57

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010019		79962PA0010019		79962PA0010015		79962PA0010015		79962PA0010015	
Plan Marketing Name =>	Premier Balance PPO $4000		Premier Balance PPO $4000		Premier Balance PPO $5000		Premier Balance PPO $5000		Premier Balance PPO $5000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	4000		4000		5000		5000		5000	
Coinsurance =>	1		1		1		1		1	
Copays =>	35		35		40		40		40	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$319.72	$319.72	$312.64	$312.64	$295.44	$295.44	$305.48	$305.48	$298.71	$298.71
15	$348.14	$348.14	$340.43	$340.43	$321.70	$321.70	$332.63	$332.63	$325.26	$325.26
16	$359.00	$359.00	$351.06	$351.06	$331.74	$331.74	$343.02	$343.02	$335.41	$335.41
17	$369.87	$369.87	$361.68	$361.68	$341.78	$341.78	$353.40	$353.40	$345.57	$345.57
18	$381.57	$381.57	$373.12	$373.12	$352.59	$352.59	$364.58	$364.58	$356.50	$356.50
19	$393.27	$393.27	$384.57	$384.57	$363.40	$363.40	$375.76	$375.76	$367.43	$367.43
20	$405.39	$405.39	$396.42	$396.42	$374.60	$374.60	$387.34	$387.34	$378.76	$378.76
21	$417.93	$417.93	$408.68	$408.68	$386.19	$386.19	$399.32	$399.32	$390.47	$390.47
22	$417.93	$417.93	$408.68	$408.68	$386.19	$386.19	$399.32	$399.32	$390.47	$390.47
23	$417.93	$417.93	$408.68	$408.68	$386.19	$386.19	$399.32	$399.32	$390.47	$390.47
24	$417.93	$417.93	$408.68	$408.68	$386.19	$386.19	$399.32	$399.32	$390.47	$390.47
25	$419.60	$419.60	$410.31	$410.31	$387.73	$387.73	$400.92	$400.92	$392.03	$392.03
26	$427.96	$427.96	$418.49	$418.49	$395.46	$395.46	$408.90	$408.90	$399.84	$399.84
27	$437.99	$437.99	$428.30	$428.30	$404.73	$404.73	$418.49	$418.49	$409.21	$409.21
28	$454.29	$454.29	$444.24	$444.24	$419.79	$419.79	$434.06	$434.06	$424.44	$424.44
29	$467.66	$467.66	$457.31	$457.31	$432.15	$432.15	$446.84	$446.84	$436.94	$436.94
30	$474.35	$474.35	$463.85	$463.85	$438.33	$438.33	$453.23	$453.23	$443.18	$443.18
31	$484.38	$484.38	$473.66	$473.66	$447.59	$447.59	$462.81	$462.81	$452.55	$452.55
32	$494.41	$494.41	$483.47	$483.47	$456.86	$456.86	$472.40	$472.40	$461.93	$461.93
33	$500.68	$500.68	$489.60	$489.60	$462.66	$462.66	$478.39	$478.39	$467.78	$467.78
34	$507.37	$507.37	$496.14	$496.14	$468.83	$468.83	$484.77	$484.77	$474.03	$474.03
35	$510.71	$510.71	$499.41	$499.41	$471.92	$471.92	$487.97	$487.97	$477.15	$477.15
36	$514.05	$514.05	$502.68	$502.68	$475.01	$475.01	$491.16	$491.16	$480.28	$480.28
37	$517.40	$517.40	$505.95	$505.95	$478.10	$478.10	$494.36	$494.36	$483.40	$483.40
38	$520.74	$520.74	$509.22	$509.22	$481.19	$481.19	$497.55	$497.55	$486.53	$486.53
39	$527.43	$527.43	$515.75	$515.75	$487.37	$487.37	$503.94	$503.94	$492.77	$492.77
40	$534.11	$534.11	$522.29	$522.29	$493.55	$493.55	$510.33	$510.33	$499.02	$499.02
41	$544.14	$544.14	$532.10	$532.10	$502.82	$502.82	$519.91	$519.91	$508.39	$508.39
42	$553.76	$553.76	$541.50	$541.50	$511.70	$511.70	$529.10	$529.10	$517.37	$517.37
43	$567.13	$567.13	$554.58	$554.58	$524.06	$524.06	$541.88	$541.88	$529.87	$529.87
44	$583.85	$583.85	$570.93	$570.93	$539.51	$539.51	$557.85	$557.85	$545.49	$545.49
45	$603.49	$603.49	$590.13	$590.13	$557.66	$557.66	$576.62	$576.62	$563.84	$563.84
46	$626.90	$626.90	$613.02	$613.02	$579.29	$579.29	$598.98	$598.98	$585.71	$585.71
47	$653.22	$653.22	$638.77	$638.77	$603.61	$603.61	$624.14	$624.14	$610.30	$610.30
48	$683.32	$683.32	$668.19	$668.19	$631.42	$631.42	$652.89	$652.89	$638.42	$638.42
49	$712.99	$712.99	$697.21	$697.21	$658.84	$658.84	$681.24	$681.24	$666.14	$666.14
50	$746.42	$746.42	$729.90	$729.90	$689.74	$689.74	$713.19	$713.19	$697.38	$697.38
51	$779.44	$779.44	$762.19	$762.19	$720.24	$720.24	$744.73	$744.73	$728.23	$728.23
52	$815.80	$815.80	$797.74	$797.74	$753.84	$753.84	$779.47	$779.47	$762.20	$762.20
53	$852.58	$852.58	$833.71	$833.71	$787.83	$787.83	$814.61	$814.61	$796.56	$796.56
54	$892.28	$892.28	$872.53	$872.53	$824.52	$824.52	$852.55	$852.55	$833.65	$833.65
55	$931.98	$931.98	$911.36	$911.36	$861.20	$861.20	$890.48	$890.48	$870.75	$870.75
56	$975.03	$975.03	$953.45	$953.45	$900.98	$900.98	$931.61	$931.61	$910.97	$910.97
57	$1,018.50	$1,018.50	$995.95	$995.95	$941.15	$941.15	$973.14	$973.14	$951.58	$951.58
58	$1,064.89	$1,064.89	$1,041.32	$1,041.32	$984.01	$984.01	$1,017.47	$1,017.47	$994.92	$994.92
59	$1,087.87	$1,087.87	$1,063.79	$1,063.79	$1,005.25	$1,005.25	$1,039.43	$1,039.43	$1,016.39	$1,016.39
60	$1,134.26	$1,134.26	$1,109.16	$1,109.16	$1,048.12	$1,048.12	$1,083.75	$1,083.75	$1,059.74	$1,059.74
61	$1,174.38	$1,174.38	$1,148.39	$1,148.39	$1,085.19	$1,085.19	$1,122.09	$1,122.09	$1,097.22	$1,097.22
62	$1,200.71	$1,200.71	$1,174.14	$1,174.14	$1,109.52	$1,109.52	$1,147.25	$1,147.25	$1,121.82	$1,121.82
63	$1,233.73	$1,233.73	$1,206.42	$1,206.42	$1,140.03	$1,140.03	$1,178.79	$1,178.79	$1,152.67	$1,152.67
64+	$1,253.79	$1,253.79	$1,226.04	$1,226.04	$1,158.57	$1,158.57	$1,197.96	$1,197.96	$1,171.41	$1,171.41

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020016		79962PA0020016		79962PA0020016		79962PA0020017		79962PA0020017	
Plan Marketing Name =>	Balance PPO $1000 A		Balance PPO $1000 A		Balance PPO $1000 A		Balance PPO $1750 A		Balance PPO $1750 A	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	1000		1000		1000		1750		1750	
Coinsurance =>	0.8		0.8		0.8		0.9		0.9	
Copays =>	60		60		60		45		45	
OOP Maximum =>	6900		6900		6900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$323.06	$323.06	$334.04	$334.04	$326.65	$326.65	$325.92	$325.92	$337.00	$337.00
15	$351.78	$351.78	$363.74	$363.74	$355.68	$355.68	$354.89	$354.89	$366.95	$366.95
16	$362.76	$362.76	$375.09	$375.09	$366.78	$366.78	$365.97	$365.97	$378.41	$378.41
17	$373.74	$373.74	$386.44	$386.44	$377.89	$377.89	$377.05	$377.05	$389.86	$389.86
18	$385.56	$385.56	$398.67	$398.67	$389.84	$389.84	$388.97	$388.97	$402.19	$402.19
19	$397.38	$397.38	$410.90	$410.90	$401.80	$401.80	$400.90	$400.90	$414.53	$414.53
20	$409.63	$409.63	$423.56	$423.56	$414.18	$414.18	$413.26	$413.26	$427.30	$427.30
21	$422.30	$422.30	$436.66	$436.66	$426.99	$426.99	$426.04	$426.04	$440.52	$440.52
22	$422.30	$422.30	$436.66	$436.66	$426.99	$426.99	$426.04	$426.04	$440.52	$440.52
23	$422.30	$422.30	$436.66	$436.66	$426.99	$426.99	$426.04	$426.04	$440.52	$440.52
24	$422.30	$422.30	$436.66	$436.66	$426.99	$426.99	$426.04	$426.04	$440.52	$440.52
25	$423.99	$423.99	$438.41	$438.41	$428.70	$428.70	$427.74	$427.74	$442.28	$442.28
26	$432.44	$432.44	$447.14	$447.14	$437.24	$437.24	$436.26	$436.26	$451.09	$451.09
27	$442.57	$442.57	$457.62	$457.62	$447.49	$447.49	$446.49	$446.49	$461.66	$461.66
28	$459.04	$459.04	$474.65	$474.65	$464.14	$464.14	$463.11	$463.11	$478.85	$478.85
29	$472.55	$472.55	$488.62	$488.62	$477.80	$477.80	$476.74	$476.74	$492.94	$492.94
30	$479.31	$479.31	$495.61	$495.61	$484.63	$484.63	$483.56	$483.56	$499.99	$499.99
31	$489.45	$489.45	$506.09	$506.09	$494.88	$494.88	$493.78	$493.78	$510.56	$510.56
32	$499.58	$499.58	$516.57	$516.57	$505.13	$505.13	$504.01	$504.01	$521.14	$521.14
33	$505.92	$505.92	$523.12	$523.12	$511.53	$511.53	$510.40	$510.40	$527.74	$527.74
34	$512.67	$512.67	$530.11	$530.11	$518.37	$518.37	$517.21	$517.21	$534.79	$534.79
35	$516.05	$516.05	$533.60	$533.60	$521.78	$521.78	$520.62	$520.62	$538.32	$538.32
36	$519.43	$519.43	$537.09	$537.09	$525.20	$525.20	$524.03	$524.03	$541.84	$541.84
37	$522.81	$522.81	$540.59	$540.59	$528.61	$528.61	$527.44	$527.44	$545.36	$545.36
38	$526.19	$526.19	$544.08	$544.08	$532.03	$532.03	$530.85	$530.85	$548.89	$548.89
39	$532.94	$532.94	$551.06	$551.06	$538.86	$538.86	$537.66	$537.66	$555.94	$555.94
40	$539.70	$539.70	$558.05	$558.05	$545.69	$545.69	$544.48	$544.48	$562.98	$562.98
41	$549.83	$549.83	$568.53	$568.53	$555.94	$555.94	$554.70	$554.70	$573.56	$573.56
42	$559.55	$559.55	$578.57	$578.57	$565.76	$565.76	$564.50	$564.50	$583.69	$583.69
43	$573.06	$573.06	$592.55	$592.55	$579.43	$579.43	$578.14	$578.14	$597.79	$597.79
44	$589.95	$589.95	$610.01	$610.01	$596.51	$596.51	$595.18	$595.18	$615.41	$615.41
45	$609.80	$609.80	$630.54	$630.54	$616.57	$616.57	$615.20	$615.20	$636.11	$636.11
46	$633.45	$633.45	$654.99	$654.99	$640.49	$640.49	$639.06	$639.06	$660.78	$660.78
47	$660.05	$660.05	$682.50	$682.50	$667.39	$667.39	$665.90	$665.90	$688.53	$688.53
48	$690.46	$690.46	$713.94	$713.94	$698.13	$698.13	$696.58	$696.58	$720.25	$720.25
49	$720.44	$720.44	$744.94	$744.94	$728.44	$728.44	$726.82	$726.82	$751.53	$751.53
50	$754.23	$754.23	$779.87	$779.87	$762.60	$762.60	$760.91	$760.91	$786.77	$786.77
51	$787.59	$787.59	$814.37	$814.37	$796.34	$796.34	$794.56	$794.56	$821.57	$821.57
52	$824.33	$824.33	$852.36	$852.36	$833.48	$833.48	$831.63	$831.63	$859.90	$859.90
53	$861.49	$861.49	$890.79	$890.79	$871.06	$871.06	$869.12	$869.12	$898.66	$898.66
54	$901.61	$901.61	$932.27	$932.27	$911.62	$911.62	$909.60	$909.60	$940.51	$940.51
55	$941.73	$941.73	$973.75	$973.75	$952.19	$952.19	$950.07	$950.07	$982.36	$982.36
56	$985.23	$985.23	$1,018.73	$1,018.73	$996.17	$996.17	$993.95	$993.95	$1,027.73	$1,027.73
57	$1,029.15	$1,029.15	$1,064.14	$1,064.14	$1,040.57	$1,040.57	$1,038.26	$1,038.26	$1,073.55	$1,073.55
58	$1,076.02	$1,076.02	$1,112.61	$1,112.61	$1,087.97	$1,087.97	$1,085.55	$1,085.55	$1,122.44	$1,122.44
59	$1,099.25	$1,099.25	$1,136.63	$1,136.63	$1,111.45	$1,111.45	$1,108.98	$1,108.98	$1,146.67	$1,146.67
60	$1,146.12	$1,146.12	$1,185.10	$1,185.10	$1,158.85	$1,158.85	$1,156.27	$1,156.27	$1,195.57	$1,195.57
61	$1,186.66	$1,186.66	$1,227.01	$1,227.01	$1,199.84	$1,199.84	$1,197.17	$1,197.17	$1,237.86	$1,237.86
62	$1,213.27	$1,213.27	$1,254.52	$1,254.52	$1,226.74	$1,226.74	$1,224.01	$1,224.01	$1,265.61	$1,265.61
63	$1,246.63	$1,246.63	$1,289.02	$1,289.02	$1,260.47	$1,260.47	$1,257.67	$1,257.67	$1,300.42	$1,300.42
64+	$1,266.90	$1,266.90	$1,309.98	$1,309.98	$1,280.97	$1,280.97	$1,278.12	$1,278.12	$1,321.56	$1,321.56

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020017		79962PA0020018		79962PA0020018		79962PA0020018		79962PA0020006	
Plan Marketing Name =>	Balance PPO $1750 A		Balance PPO $2000 A		Balance PPO $2000 A		Balance PPO $2000 A		Balance PPO $2000	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Gold		Silver	
Deductible =>	1750		2000		2000		2000		2000	
Coinsurance =>	0.9		0.9		0.9		0.9		0.7	
Copays =>	45		45		45		45		55	
OOP Maximum =>	7900		7900		7900		7900		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$329.54	$329.54	$324.58	$324.58	$335.61	$335.61	$328.19	$328.19	$294.10	$294.10
15	$358.83	$358.83	$353.43	$353.43	$365.45	$365.45	$357.36	$357.36	$320.24	$320.24
16	$370.03	$370.03	$364.47	$364.47	$376.85	$376.85	$368.51	$368.51	$330.23	$330.23
17	$381.23	$381.23	$375.50	$375.50	$388.26	$388.26	$379.67	$379.67	$340.23	$340.23
18	$393.29	$393.29	$387.38	$387.38	$400.54	$400.54	$391.68	$391.68	$350.99	$350.99
19	$405.35	$405.35	$399.26	$399.26	$412.83	$412.83	$403.69	$403.69	$361.76	$361.76
20	$417.85	$417.85	$411.56	$411.56	$425.55	$425.55	$416.13	$416.13	$372.91	$372.91
21	$430.77	$430.77	$424.29	$424.29	$438.71	$438.71	$429.00	$429.00	$384.44	$384.44
22	$430.77	$430.77	$424.29	$424.29	$438.71	$438.71	$429.00	$429.00	$384.44	$384.44
23	$430.77	$430.77	$424.29	$424.29	$438.71	$438.71	$429.00	$429.00	$384.44	$384.44
24	$430.77	$430.77	$424.29	$424.29	$438.71	$438.71	$429.00	$429.00	$384.44	$384.44
25	$432.49	$432.49	$425.99	$425.99	$440.46	$440.46	$430.72	$430.72	$385.98	$385.98
26	$441.11	$441.11	$434.47	$434.47	$449.24	$449.24	$439.30	$439.30	$393.67	$393.67
27	$451.45	$451.45	$444.66	$444.66	$459.77	$459.77	$449.59	$449.59	$402.89	$402.89
28	$468.25	$468.25	$461.20	$461.20	$476.88	$476.88	$466.32	$466.32	$417.89	$417.89
29	$482.03	$482.03	$474.78	$474.78	$490.92	$490.92	$480.05	$480.05	$430.19	$430.19
30	$488.92	$488.92	$481.57	$481.57	$497.94	$497.94	$486.92	$486.92	$436.34	$436.34
31	$499.26	$499.26	$491.75	$491.75	$508.46	$508.46	$497.21	$497.21	$445.57	$445.57
32	$509.60	$509.60	$501.94	$501.94	$518.99	$518.99	$507.51	$507.51	$454.79	$454.79
33	$516.06	$516.06	$508.30	$508.30	$525.57	$525.57	$513.94	$513.94	$460.56	$460.56
34	$522.95	$522.95	$515.09	$515.09	$532.59	$532.59	$520.81	$520.81	$466.71	$466.71
35	$526.40	$526.40	$518.48	$518.48	$536.10	$536.10	$524.24	$524.24	$469.79	$469.79
36	$529.85	$529.85	$521.88	$521.88	$539.61	$539.61	$527.67	$527.67	$472.86	$472.86
37	$533.29	$533.29	$525.27	$525.27	$543.12	$543.12	$531.10	$531.10	$475.94	$475.94
38	$536.74	$536.74	$528.67	$528.67	$546.63	$546.63	$534.53	$534.53	$479.01	$479.01
39	$543.63	$543.63	$535.45	$535.45	$553.65	$553.65	$541.40	$541.40	$485.16	$485.16
40	$550.52	$550.52	$542.24	$542.24	$560.67	$560.67	$548.26	$548.26	$491.31	$491.31
41	$560.86	$560.86	$552.43	$552.43	$571.20	$571.20	$558.56	$558.56	$500.54	$500.54
42	$570.77	$570.77	$562.18	$562.18	$581.29	$581.29	$568.43	$568.43	$509.38	$509.38
43	$584.55	$584.55	$575.76	$575.76	$595.33	$595.33	$582.15	$582.15	$521.69	$521.69
44	$601.79	$601.79	$592.73	$592.73	$612.88	$612.88	$599.31	$599.31	$537.06	$537.06
45	$622.03	$622.03	$612.67	$612.67	$633.50	$633.50	$619.48	$619.48	$555.13	$555.13
46	$646.16	$646.16	$636.44	$636.44	$658.07	$658.07	$643.50	$643.50	$576.66	$576.66
47	$673.29	$673.29	$663.17	$663.17	$685.70	$685.70	$670.53	$670.53	$600.88	$600.88
48	$704.31	$704.31	$693.71	$693.71	$717.29	$717.29	$701.42	$701.42	$628.56	$628.56
49	$734.89	$734.89	$723.84	$723.84	$748.44	$748.44	$731.87	$731.87	$655.85	$655.85
50	$769.36	$769.36	$757.78	$757.78	$783.54	$783.54	$766.19	$766.19	$686.61	$686.61
51	$803.39	$803.39	$791.30	$791.30	$818.19	$818.19	$800.09	$800.09	$716.98	$716.98
52	$840.86	$840.86	$828.21	$828.21	$856.36	$856.36	$837.41	$837.41	$750.43	$750.43
53	$878.77	$878.77	$865.55	$865.55	$894.97	$894.97	$875.16	$875.16	$784.26	$784.26
54	$919.69	$919.69	$905.86	$905.86	$936.65	$936.65	$915.92	$915.92	$820.78	$820.78
55	$960.62	$960.62	$946.17	$946.17	$978.32	$978.32	$956.67	$956.67	$857.30	$857.30
56	$1,004.99	$1,004.99	$989.87	$989.87	$1,023.51	$1,023.51	$1,000.86	$1,000.86	$896.90	$896.90
57	$1,049.79	$1,049.79	$1,033.99	$1,033.99	$1,069.14	$1,069.14	$1,045.47	$1,045.47	$936.88	$936.88
58	$1,097.60	$1,097.60	$1,081.09	$1,081.09	$1,117.83	$1,117.83	$1,093.09	$1,093.09	$979.55	$979.55
59	$1,121.29	$1,121.29	$1,104.43	$1,104.43	$1,141.96	$1,141.96	$1,116.69	$1,116.69	$1,000.70	$1,000.70
60	$1,169.11	$1,169.11	$1,151.52	$1,151.52	$1,190.66	$1,190.66	$1,164.31	$1,164.31	$1,043.37	$1,043.37
61	$1,210.46	$1,210.46	$1,192.25	$1,192.25	$1,232.78	$1,232.78	$1,205.49	$1,205.49	$1,080.28	$1,080.28
62	$1,237.60	$1,237.60	$1,218.99	$1,218.99	$1,260.41	$1,260.41	$1,232.52	$1,232.52	$1,104.50	$1,104.50
63	$1,271.63	$1,271.63	$1,252.50	$1,252.50	$1,295.07	$1,295.07	$1,266.41	$1,266.41	$1,134.87	$1,134.87
64+	$1,292.31	$1,292.31	$1,272.87	$1,272.87	$1,316.13	$1,316.13	$1,287.00	$1,287.00	$1,153.32	$1,153.32

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020006		79962PA0020006		79962PA0020005		79962PA0020005		79962PA0020005	
Plan Marketing Name =>	Balance PPO $2000		Balance PPO $2000		Balance PPO $2600		Balance PPO $2600		Balance PPO $2600	
Form # =>	HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7		HBG/PPO-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2000		2000		2600		2600		2600	
Coinsurance =>	0.7		0.7		0.7		0.7		0.7	
Copays =>	55		55		45		45		45	
OOP Maximum =>	8550		8550		8550		8550		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$304.10	$304.10	$297.36	$297.36	$290.64	$290.64	$300.52	$300.52	$293.87	$293.87
15	$331.13	$331.13	$323.80	$323.80	$316.47	$316.47	$327.24	$327.24	$319.99	$319.99
16	$341.46	$341.46	$333.90	$333.90	$326.35	$326.35	$337.45	$337.45	$329.98	$329.98
17	$351.80	$351.80	$344.01	$344.01	$336.23	$336.23	$347.66	$347.66	$339.96	$339.96
18	$362.93	$362.93	$354.89	$354.89	$346.87	$346.87	$358.66	$358.66	$350.72	$350.72
19	$374.06	$374.06	$365.78	$365.78	$357.50	$357.50	$369.66	$369.66	$361.48	$361.48
20	$385.58	$385.58	$377.05	$377.05	$368.52	$368.52	$381.05	$381.05	$372.62	$372.62
21	$397.51	$397.51	$388.71	$388.71	$379.92	$379.92	$392.84	$392.84	$384.14	$384.14
22	$397.51	$397.51	$388.71	$388.71	$379.92	$379.92	$392.84	$392.84	$384.14	$384.14
23	$397.51	$397.51	$388.71	$388.71	$379.92	$379.92	$392.84	$392.84	$384.14	$384.14
24	$397.51	$397.51	$388.71	$388.71	$379.92	$379.92	$392.84	$392.84	$384.14	$384.14
25	$399.10	$399.10	$390.26	$390.26	$381.44	$381.44	$394.41	$394.41	$385.68	$385.68
26	$407.05	$407.05	$398.04	$398.04	$389.04	$389.04	$402.27	$402.27	$393.36	$393.36
27	$416.59	$416.59	$407.37	$407.37	$398.16	$398.16	$411.70	$411.70	$402.58	$402.58
28	$432.09	$432.09	$422.53	$422.53	$412.97	$412.97	$427.02	$427.02	$417.56	$417.56
29	$444.81	$444.81	$434.97	$434.97	$425.13	$425.13	$439.59	$439.59	$429.85	$429.85
30	$451.17	$451.17	$441.19	$441.19	$431.21	$431.21	$445.87	$445.87	$436.00	$436.00
31	$460.71	$460.71	$450.51	$450.51	$440.33	$440.33	$455.30	$455.30	$445.22	$445.22
32	$470.25	$470.25	$459.84	$459.84	$449.45	$449.45	$464.73	$464.73	$454.44	$454.44
33	$476.22	$476.22	$465.67	$465.67	$455.14	$455.14	$470.62	$470.62	$460.20	$460.20
34	$482.58	$482.58	$471.89	$471.89	$461.22	$461.22	$476.91	$476.91	$466.35	$466.35
35	$485.76	$485.76	$475.00	$475.00	$464.26	$464.26	$480.05	$480.05	$469.42	$469.42
36	$488.94	$488.94	$478.11	$478.11	$467.30	$467.30	$483.19	$483.19	$472.49	$472.49
37	$492.12	$492.12	$481.22	$481.22	$470.34	$470.34	$486.34	$486.34	$475.57	$475.57
38	$495.30	$495.30	$484.33	$484.33	$473.38	$473.38	$489.48	$489.48	$478.64	$478.64
39	$501.66	$501.66	$490.55	$490.55	$479.46	$479.46	$495.76	$495.76	$484.78	$484.78
40	$508.02	$508.02	$496.77	$496.77	$485.54	$485.54	$502.05	$502.05	$490.93	$490.93
41	$517.56	$517.56	$506.10	$506.10	$494.66	$494.66	$511.48	$511.48	$500.15	$500.15
42	$526.70	$526.70	$515.04	$515.04	$503.39	$503.39	$520.51	$520.51	$508.99	$508.99
43	$539.42	$539.42	$527.48	$527.48	$515.55	$515.55	$533.08	$533.08	$521.28	$521.28
44	$555.32	$555.32	$543.03	$543.03	$530.75	$530.75	$548.80	$548.80	$536.64	$536.64
45	$574.00	$574.00	$561.30	$561.30	$548.60	$548.60	$567.26	$567.26	$554.70	$554.70
46	$596.27	$596.27	$583.07	$583.07	$569.88	$569.88	$589.26	$589.26	$576.21	$576.21
47	$621.31	$621.31	$607.55	$607.55	$593.81	$593.81	$614.01	$614.01	$600.41	$600.41
48	$649.93	$649.93	$635.54	$635.54	$621.17	$621.17	$642.29	$642.29	$628.07	$628.07
49	$678.15	$678.15	$663.14	$663.14	$648.14	$648.14	$670.19	$670.19	$655.34	$655.34
50	$709.95	$709.95	$694.24	$694.24	$678.54	$678.54	$701.61	$701.61	$686.07	$686.07
51	$741.36	$741.36	$724.94	$724.94	$708.55	$708.55	$732.65	$732.65	$716.42	$716.42
52	$775.94	$775.94	$758.76	$758.76	$741.60	$741.60	$766.82	$766.82	$749.84	$749.84
53	$810.92	$810.92	$792.97	$792.97	$775.04	$775.04	$801.39	$801.39	$783.65	$783.65
54	$848.68	$848.68	$829.90	$829.90	$811.13	$811.13	$838.71	$838.71	$820.14	$820.14
55	$886.45	$886.45	$866.82	$866.82	$847.22	$847.22	$876.03	$876.03	$856.63	$856.63
56	$927.39	$927.39	$906.86	$906.86	$886.35	$886.35	$916.50	$916.50	$896.20	$896.20
57	$968.73	$968.73	$947.29	$947.29	$925.87	$925.87	$957.35	$957.35	$936.15	$936.15
58	$1,012.86	$1,012.86	$990.43	$990.43	$968.04	$968.04	$1,000.96	$1,000.96	$978.79	$978.79
59	$1,034.72	$1,034.72	$1,011.81	$1,011.81	$988.93	$988.93	$1,022.56	$1,022.56	$999.92	$999.92
60	$1,078.84	$1,078.84	$1,054.96	$1,054.96	$1,031.10	$1,031.10	$1,066.17	$1,066.17	$1,042.56	$1,042.56
61	$1,117.00	$1,117.00	$1,092.28	$1,092.28	$1,067.58	$1,067.58	$1,103.88	$1,103.88	$1,079.43	$1,079.43
62	$1,142.05	$1,142.05	$1,116.76	$1,116.76	$1,091.51	$1,091.51	$1,128.63	$1,128.63	$1,103.63	$1,103.63
63	$1,173.45	$1,173.45	$1,147.47	$1,147.47	$1,121.52	$1,121.52	$1,159.66	$1,159.66	$1,133.98	$1,133.98
64+	$1,192.53	$1,192.53	$1,166.13	$1,166.13	$1,139.76	$1,139.76	$1,178.52	$1,178.52	$1,152.42	$1,152.42

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0080001		79962PA0080001		79962PA0080001		79962PA0090001		79962PA0090001	
Plan Marketing Name =>	Health Savings PPO $1500		Health Savings PPO $1500		Health Savings PPO $1500		Health Savings PPO Embedded $2800		Health Savings PPO Embedded $2800	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Gold		Gold		Gold		Silver		Silver	
Deductible =>	1500		1500		1500		2800		2800	
Coinsurance =>	1		1		1		1		1	
Copays =>	20		20		20		20		20	
OOP Maximum =>	3000		3000		3000		6650		6650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$348.13	$348.13	$359.96	$359.96	$351.99	$351.99	$315.54	$315.54	$326.27	$326.27
15	$379.07	$379.07	$391.96	$391.96	$383.28	$383.28	$343.59	$343.59	$355.27	$355.27
16	$390.91	$390.91	$404.19	$404.19	$395.24	$395.24	$354.31	$354.31	$366.36	$366.36
17	$402.74	$402.74	$416.43	$416.43	$407.21	$407.21	$365.04	$365.04	$377.45	$377.45
18	$415.48	$415.48	$429.60	$429.60	$420.09	$420.09	$376.59	$376.59	$389.39	$389.39
19	$428.22	$428.22	$442.78	$442.78	$432.97	$432.97	$388.13	$388.13	$401.34	$401.34
20	$441.42	$441.42	$456.42	$456.42	$446.32	$446.32	$400.10	$400.10	$413.71	$413.71
21	$455.07	$455.07	$470.54	$470.54	$460.12	$460.12	$412.47	$412.47	$426.50	$426.50
22	$455.07	$455.07	$470.54	$470.54	$460.12	$460.12	$412.47	$412.47	$426.50	$426.50
23	$455.07	$455.07	$470.54	$470.54	$460.12	$460.12	$412.47	$412.47	$426.50	$426.50
24	$455.07	$455.07	$470.54	$470.54	$460.12	$460.12	$412.47	$412.47	$426.50	$426.50
25	$456.89	$456.89	$472.42	$472.42	$461.96	$461.96	$414.12	$414.12	$428.21	$428.21
26	$465.99	$465.99	$481.83	$481.83	$471.16	$471.16	$422.37	$422.37	$436.74	$436.74
27	$476.91	$476.91	$493.13	$493.13	$482.21	$482.21	$432.27	$432.27	$446.97	$446.97
28	$494.66	$494.66	$511.48	$511.48	$500.15	$500.15	$448.35	$448.35	$463.61	$463.61
29	$509.22	$509.22	$526.53	$526.53	$514.87	$514.87	$461.55	$461.55	$477.25	$477.25
30	$516.50	$516.50	$534.06	$534.06	$522.24	$522.24	$468.15	$468.15	$484.08	$484.08
31	$527.43	$527.43	$545.36	$545.36	$533.28	$533.28	$478.05	$478.05	$494.31	$494.31
32	$538.35	$538.35	$556.65	$556.65	$544.32	$544.32	$487.95	$487.95	$504.55	$504.55
33	$545.17	$545.17	$563.71	$563.71	$551.22	$551.22	$494.14	$494.14	$510.95	$510.95
34	$552.45	$552.45	$571.24	$571.24	$558.59	$558.59	$500.74	$500.74	$517.77	$517.77
35	$556.10	$556.10	$575.00	$575.00	$562.27	$562.27	$504.04	$504.04	$521.18	$521.18
36	$559.74	$559.74	$578.76	$578.76	$565.95	$565.95	$507.34	$507.34	$524.60	$524.60
37	$563.38	$563.38	$582.53	$582.53	$569.63	$569.63	$510.64	$510.64	$528.01	$528.01
38	$567.02	$567.02	$586.29	$586.29	$573.31	$573.31	$513.94	$513.94	$531.42	$531.42
39	$574.30	$574.30	$593.82	$593.82	$580.67	$580.67	$520.54	$520.54	$538.24	$538.24
40	$581.58	$581.58	$601.35	$601.35	$588.03	$588.03	$527.14	$527.14	$545.07	$545.07
41	$592.50	$592.50	$612.64	$612.64	$599.08	$599.08	$537.04	$537.04	$555.30	$555.30
42	$602.97	$602.97	$623.47	$623.47	$609.66	$609.66	$546.52	$546.52	$565.11	$565.11
43	$617.53	$617.53	$638.52	$638.52	$624.38	$624.38	$559.72	$559.72	$578.76	$578.76
44	$635.73	$635.73	$657.34	$657.34	$642.79	$642.79	$576.22	$576.22	$595.82	$595.82
45	$657.12	$657.12	$679.46	$679.46	$664.41	$664.41	$595.61	$595.61	$615.87	$615.87
46	$682.61	$682.61	$705.81	$705.81	$690.18	$690.18	$618.71	$618.71	$639.75	$639.75
47	$711.27	$711.27	$735.45	$735.45	$719.17	$719.17	$644.69	$644.69	$666.62	$666.62
48	$744.04	$744.04	$769.33	$769.33	$752.30	$752.30	$674.39	$674.39	$697.33	$697.33
49	$776.35	$776.35	$802.74	$802.74	$784.96	$784.96	$703.67	$703.67	$727.61	$727.61
50	$812.76	$812.76	$840.38	$840.38	$821.77	$821.77	$736.67	$736.67	$761.73	$761.73
51	$848.71	$848.71	$877.56	$877.56	$858.12	$858.12	$769.26	$769.26	$795.42	$795.42
52	$888.30	$888.30	$918.49	$918.49	$898.15	$898.15	$805.14	$805.14	$832.53	$832.53
53	$928.34	$928.34	$959.90	$959.90	$938.64	$938.64	$841.44	$841.44	$870.06	$870.06
54	$971.57	$971.57	$1,004.60	$1,004.60	$982.36	$982.36	$880.62	$880.62	$910.58	$910.58
55	$1,014.81	$1,014.81	$1,049.30	$1,049.30	$1,026.07	$1,026.07	$919.81	$919.81	$951.10	$951.10
56	$1,061.68	$1,061.68	$1,097.77	$1,097.77	$1,073.46	$1,073.46	$962.29	$962.29	$995.02	$995.02
57	$1,109.01	$1,109.01	$1,146.71	$1,146.71	$1,121.31	$1,121.31	$1,005.19	$1,005.19	$1,039.38	$1,039.38
58	$1,159.52	$1,159.52	$1,198.94	$1,198.94	$1,172.39	$1,172.39	$1,050.97	$1,050.97	$1,086.72	$1,086.72
59	$1,184.55	$1,184.55	$1,224.82	$1,224.82	$1,197.69	$1,197.69	$1,073.66	$1,073.66	$1,110.18	$1,110.18
60	$1,235.06	$1,235.06	$1,277.05	$1,277.05	$1,248.77	$1,248.77	$1,119.44	$1,119.44	$1,157.52	$1,157.52
61	$1,278.75	$1,278.75	$1,322.22	$1,322.22	$1,292.94	$1,292.94	$1,159.04	$1,159.04	$1,198.47	$1,198.47
62	$1,307.42	$1,307.42	$1,351.86	$1,351.86	$1,321.92	$1,321.92	$1,185.03	$1,185.03	$1,225.33	$1,225.33
63	$1,343.37	$1,343.37	$1,389.03	$1,389.03	$1,358.27	$1,358.27	$1,217.61	$1,217.61	$1,259.03	$1,259.03
64+	$1,365.21	$1,365.21	$1,411.62	$1,411.62	$1,380.36	$1,380.36	$1,237.41	$1,237.41	$1,279.50	$1,279.50

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090001		79962PA0090005		79962PA0090005		79962PA0090005		79962PA0090003	
Plan Marketing Name =>	Health Savings PPO Embedded $2800		Health Savings PPO Embedded $3550		Health Savings PPO Embedded $3550		Health Savings PPO Embedded $3550		Health Savings PPO Embedded $4250	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2800		3550		3550		3550		4250	
Coinsurance =>	1		1		1		1		1	
Copays =>	20		0		0		0		0	
OOP Maximum =>	6650		6900		6900		6900		4250	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$319.04	$319.04	$309.70	$309.70	$320.24	$320.24	$313.15	$313.15	$305.97	$305.97
15	$347.40	$347.40	$337.23	$337.23	$348.70	$348.70	$340.98	$340.98	$333.17	$333.17
16	$358.25	$358.25	$347.76	$347.76	$359.59	$359.59	$351.62	$351.62	$343.57	$343.57
17	$369.09	$369.09	$358.28	$358.28	$370.47	$370.47	$362.27	$362.27	$353.96	$353.96
18	$380.77	$380.77	$369.62	$369.62	$382.19	$382.19	$373.73	$373.73	$365.16	$365.16
19	$392.44	$392.44	$380.95	$380.95	$393.91	$393.91	$385.19	$385.19	$376.36	$376.36
20	$404.54	$404.54	$392.69	$392.69	$406.05	$406.05	$397.06	$397.06	$387.96	$387.96
21	$417.05	$417.05	$404.84	$404.84	$418.61	$418.61	$409.34	$409.34	$399.96	$399.96
22	$417.05	$417.05	$404.84	$404.84	$418.61	$418.61	$409.34	$409.34	$399.96	$399.96
23	$417.05	$417.05	$404.84	$404.84	$418.61	$418.61	$409.34	$409.34	$399.96	$399.96
24	$417.05	$417.05	$404.84	$404.84	$418.61	$418.61	$409.34	$409.34	$399.96	$399.96
25	$418.72	$418.72	$406.46	$406.46	$420.28	$420.28	$410.98	$410.98	$401.56	$401.56
26	$427.06	$427.06	$414.56	$414.56	$428.66	$428.66	$419.16	$419.16	$409.56	$409.56
27	$437.07	$437.07	$424.27	$424.27	$438.70	$438.70	$428.99	$428.99	$419.16	$419.16
28	$453.33	$453.33	$440.06	$440.06	$455.03	$455.03	$444.95	$444.95	$434.76	$434.76
29	$466.68	$466.68	$453.02	$453.02	$468.42	$468.42	$458.05	$458.05	$447.56	$447.56
30	$473.35	$473.35	$459.49	$459.49	$475.12	$475.12	$464.60	$464.60	$453.95	$453.95
31	$483.36	$483.36	$469.21	$469.21	$485.17	$485.17	$474.43	$474.43	$463.55	$463.55
32	$493.37	$493.37	$478.93	$478.93	$495.22	$495.22	$484.25	$484.25	$473.15	$473.15
33	$499.63	$499.63	$485.00	$485.00	$501.49	$501.49	$490.39	$490.39	$479.15	$479.15
34	$506.30	$506.30	$491.48	$491.48	$508.19	$508.19	$496.94	$496.94	$485.55	$485.55
35	$509.64	$509.64	$494.71	$494.71	$511.54	$511.54	$500.21	$500.21	$488.75	$488.75
36	$512.97	$512.97	$497.95	$497.95	$514.89	$514.89	$503.49	$503.49	$491.95	$491.95
37	$516.31	$516.31	$501.19	$501.19	$518.24	$518.24	$506.76	$506.76	$495.15	$495.15
38	$519.64	$519.64	$504.43	$504.43	$521.59	$521.59	$510.04	$510.04	$498.35	$498.35
39	$526.32	$526.32	$510.91	$510.91	$528.29	$528.29	$516.59	$516.59	$504.75	$504.75
40	$532.99	$532.99	$517.39	$517.39	$534.98	$534.98	$523.14	$523.14	$511.15	$511.15
41	$543.00	$543.00	$527.10	$527.10	$545.03	$545.03	$532.96	$532.96	$520.75	$520.75
42	$552.59	$552.59	$536.41	$536.41	$554.66	$554.66	$542.38	$542.38	$529.95	$529.95
43	$565.94	$565.94	$549.37	$549.37	$568.05	$568.05	$555.47	$555.47	$542.75	$542.75
44	$582.62	$582.62	$565.56	$565.56	$584.80	$584.80	$571.85	$571.85	$558.74	$558.74
45	$602.22	$602.22	$584.59	$584.59	$604.47	$604.47	$591.09	$591.09	$577.54	$577.54
46	$625.58	$625.58	$607.26	$607.26	$627.92	$627.92	$614.01	$614.01	$599.94	$599.94
47	$651.85	$651.85	$632.76	$632.76	$654.29	$654.29	$639.80	$639.80	$625.14	$625.14
48	$681.88	$681.88	$661.91	$661.91	$684.43	$684.43	$669.27	$669.27	$653.93	$653.93
49	$711.49	$711.49	$690.66	$690.66	$714.15	$714.15	$698.33	$698.33	$682.33	$682.33
50	$744.85	$744.85	$723.04	$723.04	$747.64	$747.64	$731.08	$731.08	$714.33	$714.33
51	$777.80	$777.80	$755.03	$755.03	$780.71	$780.71	$763.42	$763.42	$745.93	$745.93
52	$814.08	$814.08	$790.25	$790.25	$817.13	$817.13	$799.03	$799.03	$780.72	$780.72
53	$850.78	$850.78	$825.87	$825.87	$853.96	$853.96	$835.05	$835.05	$815.92	$815.92
54	$890.40	$890.40	$864.33	$864.33	$893.73	$893.73	$873.94	$873.94	$853.91	$853.91
55	$930.02	$930.02	$902.79	$902.79	$933.50	$933.50	$912.83	$912.83	$891.91	$891.91
56	$972.98	$972.98	$944.49	$944.49	$976.62	$976.62	$954.99	$954.99	$933.11	$933.11
57	$1,016.35	$1,016.35	$986.60	$986.60	$1,020.15	$1,020.15	$997.56	$997.56	$974.70	$974.70
58	$1,062.64	$1,062.64	$1,031.53	$1,031.53	$1,066.62	$1,066.62	$1,043.00	$1,043.00	$1,019.10	$1,019.10
59	$1,085.58	$1,085.58	$1,053.80	$1,053.80	$1,089.64	$1,089.64	$1,065.51	$1,065.51	$1,041.10	$1,041.10
60	$1,131.87	$1,131.87	$1,098.74	$1,098.74	$1,136.11	$1,136.11	$1,110.95	$1,110.95	$1,085.49	$1,085.49
61	$1,171.91	$1,171.91	$1,137.60	$1,137.60	$1,176.29	$1,176.29	$1,150.25	$1,150.25	$1,123.89	$1,123.89
62	$1,198.18	$1,198.18	$1,163.11	$1,163.11	$1,202.67	$1,202.67	$1,176.03	$1,176.03	$1,149.09	$1,149.09
63	$1,231.13	$1,231.13	$1,195.09	$1,195.09	$1,235.74	$1,235.74	$1,208.37	$1,208.37	$1,180.68	$1,180.68
64+	$1,251.15	$1,251.15	$1,214.52	$1,214.52	$1,255.83	$1,255.83	$1,228.02	$1,228.02	$1,199.88	$1,199.88

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090003		79962PA0090003		79962PA0030009		79962PA0030009		79962PA0030009	
Plan Marketing Name =>	Health Savings PPO Embedded $4250		Health Savings PPO Embedded $4250		High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $4750 Qualified A		High Deductible PPO Embedded $4750 Qualified A	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 7		Area 9		Area 6		Area 7		Area 9	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	4250		4250		4750		4750		4750	
Coinsurance =>	1		1		0.6		0.6		0.6	
Copays =>	0		0		0		0		0	
OOP Maximum =>	4250		4250		6350		6350		6350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$316.37	$316.37	$309.37	$309.37	$278.11	$278.11	$287.56	$287.56	$281.19	$281.19
15	$344.50	$344.50	$336.87	$336.87	$302.83	$302.83	$313.12	$313.12	$306.19	$306.19
16	$355.25	$355.25	$347.38	$347.38	$312.28	$312.28	$322.90	$322.90	$315.74	$315.74
17	$366.00	$366.00	$357.89	$357.89	$321.73	$321.73	$332.67	$332.67	$325.30	$325.30
18	$377.58	$377.58	$369.22	$369.22	$331.91	$331.91	$343.20	$343.20	$335.59	$335.59
19	$389.16	$389.16	$380.54	$380.54	$342.09	$342.09	$353.72	$353.72	$345.88	$345.88
20	$401.15	$401.15	$392.27	$392.27	$352.63	$352.63	$364.62	$364.62	$356.54	$356.54
21	$413.56	$413.56	$404.40	$404.40	$363.54	$363.54	$375.90	$375.90	$367.57	$367.57
22	$413.56	$413.56	$404.40	$404.40	$363.54	$363.54	$375.90	$375.90	$367.57	$367.57
23	$413.56	$413.56	$404.40	$404.40	$363.54	$363.54	$375.90	$375.90	$367.57	$367.57
24	$413.56	$413.56	$404.40	$404.40	$363.54	$363.54	$375.90	$375.90	$367.57	$367.57
25	$415.21	$415.21	$406.02	$406.02	$364.99	$364.99	$377.40	$377.40	$369.04	$369.04
26	$423.49	$423.49	$414.11	$414.11	$372.26	$372.26	$384.92	$384.92	$376.39	$376.39
27	$433.41	$433.41	$423.81	$423.81	$380.99	$380.99	$393.94	$393.94	$385.21	$385.21
28	$449.54	$449.54	$439.58	$439.58	$395.17	$395.17	$408.60	$408.60	$399.55	$399.55
29	$462.77	$462.77	$452.52	$452.52	$406.80	$406.80	$420.63	$420.63	$411.31	$411.31
30	$469.39	$469.39	$458.99	$458.99	$412.62	$412.62	$426.65	$426.65	$417.19	$417.19
31	$479.32	$479.32	$468.70	$468.70	$421.34	$421.34	$435.67	$435.67	$426.01	$426.01
32	$489.24	$489.24	$478.41	$478.41	$430.07	$430.07	$444.69	$444.69	$434.84	$434.84
33	$495.44	$495.44	$484.47	$484.47	$435.52	$435.52	$450.33	$450.33	$440.35	$440.35
34	$502.06	$502.06	$490.94	$490.94	$441.34	$441.34	$456.34	$456.34	$446.23	$446.23
35	$505.37	$505.37	$494.18	$494.18	$444.25	$444.25	$459.35	$459.35	$449.17	$449.17
36	$508.68	$508.68	$497.41	$497.41	$447.15	$447.15	$462.36	$462.36	$452.11	$452.11
37	$511.99	$511.99	$500.65	$500.65	$450.06	$450.06	$465.36	$465.36	$455.05	$455.05
38	$515.30	$515.30	$503.88	$503.88	$452.97	$452.97	$468.37	$468.37	$457.99	$457.99
39	$521.91	$521.91	$510.35	$510.35	$458.79	$458.79	$474.39	$474.39	$463.87	$463.87
40	$528.53	$528.53	$516.82	$516.82	$464.60	$464.60	$480.40	$480.40	$469.75	$469.75
41	$538.46	$538.46	$526.53	$526.53	$473.33	$473.33	$489.42	$489.42	$478.58	$478.58
42	$547.97	$547.97	$535.83	$535.83	$481.69	$481.69	$498.07	$498.07	$487.03	$487.03
43	$561.20	$561.20	$548.77	$548.77	$493.32	$493.32	$510.10	$510.10	$498.79	$498.79
44	$577.74	$577.74	$564.95	$564.95	$507.87	$507.87	$525.13	$525.13	$513.50	$513.50
45	$597.18	$597.18	$583.95	$583.95	$524.95	$524.95	$542.80	$542.80	$530.77	$530.77
46	$620.34	$620.34	$606.60	$606.60	$545.31	$545.31	$563.85	$563.85	$551.36	$551.36
47	$646.39	$646.39	$632.08	$632.08	$568.21	$568.21	$587.53	$587.53	$574.51	$574.51
48	$676.17	$676.17	$661.19	$661.19	$594.39	$594.39	$614.60	$614.60	$600.98	$600.98
49	$705.53	$705.53	$689.91	$689.91	$620.20	$620.20	$641.29	$641.29	$627.07	$627.07
50	$738.62	$738.62	$722.26	$722.26	$649.28	$649.28	$671.36	$671.36	$656.48	$656.48
51	$771.29	$771.29	$754.21	$754.21	$678.00	$678.00	$701.05	$701.05	$685.52	$685.52
52	$807.27	$807.27	$789.39	$789.39	$709.63	$709.63	$733.76	$733.76	$717.50	$717.50
53	$843.66	$843.66	$824.98	$824.98	$741.62	$741.62	$766.84	$766.84	$749.84	$749.84
54	$882.95	$882.95	$863.39	$863.39	$776.16	$776.16	$802.55	$802.55	$784.76	$784.76
55	$922.24	$922.24	$901.81	$901.81	$810.69	$810.69	$838.26	$838.26	$819.68	$819.68
56	$964.84	$964.84	$943.47	$943.47	$848.14	$848.14	$876.97	$876.97	$857.54	$857.54
57	$1,007.85	$1,007.85	$985.52	$985.52	$885.95	$885.95	$916.07	$916.07	$895.77	$895.77
58	$1,053.75	$1,053.75	$1,030.41	$1,030.41	$926.30	$926.30	$957.79	$957.79	$936.57	$936.57
59	$1,076.50	$1,076.50	$1,052.65	$1,052.65	$946.29	$946.29	$978.47	$978.47	$956.78	$956.78
60	$1,122.40	$1,122.40	$1,097.54	$1,097.54	$986.65	$986.65	$1,020.19	$1,020.19	$997.58	$997.58
61	$1,162.10	$1,162.10	$1,136.36	$1,136.36	$1,021.55	$1,021.55	$1,056.28	$1,056.28	$1,032.87	$1,032.87
62	$1,188.16	$1,188.16	$1,161.84	$1,161.84	$1,044.45	$1,044.45	$1,079.96	$1,079.96	$1,056.03	$1,056.03
63	$1,220.83	$1,220.83	$1,193.79	$1,193.79	$1,073.17	$1,073.17	$1,109.66	$1,109.66	$1,085.07	$1,085.07
64+	$1,240.68	$1,240.68	$1,213.20	$1,213.20	$1,090.62	$1,090.62	$1,127.70	$1,127.70	$1,102.71	$1,102.71

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090006		79962PA0090006		79962PA0090006		79962PA0030010		79962PA0030010	
Plan Marketing Name =>	Health Savings PPO Embedded $5500		Health Savings PPO Embedded $5500		Health Savings PPO Embedded $5500		High Deductible PPO Embedded $6100 Qualified A		High Deductible PPO Embedded $6100 Qualified A	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7	
Rating Area =>	Area 6		Area 7		Area 9		Area 6		Area 7	
Network =>	F		F		F		F		F	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	5500		5500		5500		6100		6100	
Coinsurance =>	0.8		0.8		0.8		1		1	
Copays =>	0		0		0		0		0	
OOP Maximum =>	6250		6250		6250		6100		6100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$278.17	$278.17	$287.63	$287.63	$281.26	$281.26	$278.57	$278.57	$288.04	$288.04
15	$302.90	$302.90	$313.20	$313.20	$306.26	$306.26	$303.33	$303.33	$313.64	$313.64
16	$312.35	$312.35	$322.98	$322.98	$315.82	$315.82	$312.80	$312.80	$323.43	$323.43
17	$321.80	$321.80	$332.75	$332.75	$325.38	$325.38	$322.26	$322.26	$333.22	$333.22
18	$331.99	$331.99	$343.28	$343.28	$335.67	$335.67	$332.46	$332.46	$343.76	$343.76
19	$342.17	$342.17	$353.81	$353.81	$345.97	$345.97	$342.66	$342.66	$354.31	$354.31
20	$352.71	$352.71	$364.71	$364.71	$356.63	$356.63	$353.22	$353.22	$365.22	$365.22
21	$363.62	$363.62	$375.99	$375.99	$367.66	$367.66	$364.14	$364.14	$376.52	$376.52
22	$363.62	$363.62	$375.99	$375.99	$367.66	$367.66	$364.14	$364.14	$376.52	$376.52
23	$363.62	$363.62	$375.99	$375.99	$367.66	$367.66	$364.14	$364.14	$376.52	$376.52
24	$363.62	$363.62	$375.99	$375.99	$367.66	$367.66	$364.14	$364.14	$376.52	$376.52
25	$365.07	$365.07	$377.49	$377.49	$369.13	$369.13	$365.60	$365.60	$378.03	$378.03
26	$372.35	$372.35	$385.01	$385.01	$376.48	$376.48	$372.88	$372.88	$385.56	$385.56
27	$381.07	$381.07	$394.04	$394.04	$385.31	$385.31	$381.62	$381.62	$394.59	$394.59
28	$395.25	$395.25	$408.70	$408.70	$399.65	$399.65	$395.82	$395.82	$409.28	$409.28
29	$406.89	$406.89	$420.73	$420.73	$411.41	$411.41	$407.47	$407.47	$421.33	$421.33
30	$412.71	$412.71	$426.75	$426.75	$417.29	$417.29	$413.30	$413.30	$427.35	$427.35
31	$421.44	$421.44	$435.77	$435.77	$426.12	$426.12	$422.04	$422.04	$436.39	$436.39
32	$430.16	$430.16	$444.80	$444.80	$434.94	$434.94	$430.78	$430.78	$445.42	$445.42
33	$435.62	$435.62	$450.44	$450.44	$440.46	$440.46	$436.24	$436.24	$451.07	$451.07
34	$441.43	$441.43	$456.45	$456.45	$446.34	$446.34	$442.07	$442.07	$457.10	$457.10
35	$444.34	$444.34	$459.46	$459.46	$449.28	$449.28	$444.98	$444.98	$460.11	$460.11
36	$447.25	$447.25	$462.47	$462.47	$452.22	$452.22	$447.89	$447.89	$463.12	$463.12
37	$450.16	$450.16	$465.48	$465.48	$455.16	$455.16	$450.81	$450.81	$466.13	$466.13
38	$453.07	$453.07	$468.48	$468.48	$458.10	$458.10	$453.72	$453.72	$469.14	$469.14
39	$458.89	$458.89	$474.50	$474.50	$463.99	$463.99	$459.54	$459.54	$475.17	$475.17
40	$464.71	$464.71	$480.52	$480.52	$469.87	$469.87	$465.37	$465.37	$481.19	$481.19
41	$473.43	$473.43	$489.54	$489.54	$478.69	$478.69	$474.11	$474.11	$490.23	$490.23
42	$481.80	$481.80	$498.19	$498.19	$487.15	$487.15	$482.49	$482.49	$498.89	$498.89
43	$493.43	$493.43	$510.22	$510.22	$498.91	$498.91	$494.14	$494.14	$510.94	$510.94
44	$507.98	$507.98	$525.26	$525.26	$513.62	$513.62	$508.70	$508.70	$526.00	$526.00
45	$525.07	$525.07	$542.93	$542.93	$530.90	$530.90	$525.82	$525.82	$543.69	$543.69
46	$545.43	$545.43	$563.99	$563.99	$551.49	$551.49	$546.21	$546.21	$564.78	$564.78
47	$568.34	$568.34	$587.67	$587.67	$574.65	$574.65	$569.15	$569.15	$588.50	$588.50
48	$594.52	$594.52	$614.74	$614.74	$601.12	$601.12	$595.37	$595.37	$615.61	$615.61
49	$620.34	$620.34	$641.44	$641.44	$627.23	$627.23	$621.22	$621.22	$642.34	$642.34
50	$649.43	$649.43	$671.52	$671.52	$656.64	$656.64	$650.35	$650.35	$672.46	$672.46
51	$678.15	$678.15	$701.22	$701.22	$685.69	$685.69	$679.12	$679.12	$702.21	$702.21
52	$709.79	$709.79	$733.93	$733.93	$717.67	$717.67	$710.80	$710.80	$734.97	$734.97
53	$741.78	$741.78	$767.02	$767.02	$750.03	$750.03	$742.85	$742.85	$768.10	$768.10
54	$776.33	$776.33	$802.74	$802.74	$784.95	$784.95	$777.44	$777.44	$803.87	$803.87
55	$810.87	$810.87	$838.46	$838.46	$819.88	$819.88	$812.03	$812.03	$839.64	$839.64
56	$848.33	$848.33	$877.18	$877.18	$857.75	$857.75	$849.54	$849.54	$878.42	$878.42
57	$886.14	$886.14	$916.29	$916.29	$895.99	$895.99	$887.41	$887.41	$917.58	$917.58
58	$926.50	$926.50	$958.02	$958.02	$936.80	$936.80	$927.83	$927.83	$959.37	$959.37
59	$946.50	$946.50	$978.70	$978.70	$957.02	$957.02	$947.86	$947.86	$980.08	$980.08
60	$986.86	$986.86	$1,020.44	$1,020.44	$997.83	$997.83	$988.28	$988.28	$1,021.88	$1,021.88
61	$1,021.77	$1,021.77	$1,056.53	$1,056.53	$1,033.12	$1,033.12	$1,023.23	$1,023.23	$1,058.02	$1,058.02
62	$1,044.68	$1,044.68	$1,080.22	$1,080.22	$1,056.29	$1,056.29	$1,046.17	$1,046.17	$1,081.74	$1,081.74
63	$1,073.41	$1,073.41	$1,109.92	$1,109.92	$1,085.33	$1,085.33	$1,074.94	$1,074.94	$1,111.49	$1,111.49
64+	$1,090.86	$1,090.86	$1,127.97	$1,127.97	$1,102.98	$1,102.98	$1,092.42	$1,092.42	$1,129.56	$1,129.56

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0030010		79962PA0090007		79962PA0090007		79962PA0090007		79962PA0140001	
Plan Marketing Name =>	High Deductible PPO Embedded $6100 Qualified A		Health Savings PPO Embedded $6850		Health Savings PPO Embedded $6850		Health Savings PPO Embedded $6850		Lehigh Valley Flex Blue PPO 500G	
Form # =>	HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/HDHP-7		HBG/LV/PPO-5	
Rating Area =>	Area 9		Area 6		Area 7		Area 9		Area 6	
Network =>	F		F		F		F		N	
Metal =>	Silver		Bronze		Bronze		Bronze		Gold	
Deductible =>	6100		6850		6850		6850		500	
Coinsurance =>	1		1		1		1		1	
Copays =>	0		0		0		0		30	
OOP Maximum =>	6100		6850		6850		6850		8550	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$281.66	$281.66	$269.90	$269.90	$279.07	$279.07	$272.89	$272.89	$314.65	$314.65
15	$306.69	$306.69	$293.89	$293.89	$303.88	$303.88	$297.15	$297.15	$342.62	$342.62
16	$316.27	$316.27	$303.06	$303.06	$313.36	$313.36	$306.42	$306.42	$353.32	$353.32
17	$325.84	$325.84	$312.24	$312.24	$322.85	$322.85	$315.70	$315.70	$364.01	$364.01
18	$336.15	$336.15	$322.12	$322.12	$333.06	$333.06	$325.69	$325.69	$375.53	$375.53
19	$346.46	$346.46	$331.99	$331.99	$343.28	$343.28	$335.67	$335.67	$387.04	$387.04
20	$357.13	$357.13	$342.23	$342.23	$353.86	$353.86	$346.02	$346.02	$398.97	$398.97
21	$368.18	$368.18	$352.81	$352.81	$364.80	$364.80	$356.72	$356.72	$411.31	$411.31
22	$368.18	$368.18	$352.81	$352.81	$364.80	$364.80	$356.72	$356.72	$411.31	$411.31
23	$368.18	$368.18	$352.81	$352.81	$364.80	$364.80	$356.72	$356.72	$411.31	$411.31
24	$368.18	$368.18	$352.81	$352.81	$364.80	$364.80	$356.72	$356.72	$411.31	$411.31
25	$369.65	$369.65	$354.22	$354.22	$366.26	$366.26	$358.15	$358.15	$412.96	$412.96
26	$377.02	$377.02	$361.28	$361.28	$373.56	$373.56	$365.28	$365.28	$421.18	$421.18
27	$385.85	$385.85	$369.74	$369.74	$382.31	$382.31	$373.84	$373.84	$431.05	$431.05
28	$400.21	$400.21	$383.50	$383.50	$396.54	$396.54	$387.75	$387.75	$447.09	$447.09
29	$411.99	$411.99	$394.79	$394.79	$408.21	$408.21	$399.17	$399.17	$460.26	$460.26
30	$417.88	$417.88	$400.44	$400.44	$414.05	$414.05	$404.88	$404.88	$466.84	$466.84
31	$426.72	$426.72	$408.91	$408.91	$422.80	$422.80	$413.44	$413.44	$476.71	$476.71
32	$435.56	$435.56	$417.37	$417.37	$431.56	$431.56	$422.00	$422.00	$486.58	$486.58
33	$441.08	$441.08	$422.67	$422.67	$437.03	$437.03	$427.35	$427.35	$492.75	$492.75
34	$446.97	$446.97	$428.31	$428.31	$442.87	$442.87	$433.06	$433.06	$499.33	$499.33
35	$449.92	$449.92	$431.13	$431.13	$445.79	$445.79	$435.91	$435.91	$502.62	$502.62
36	$452.86	$452.86	$433.96	$433.96	$448.70	$448.70	$438.77	$438.77	$505.91	$505.91
37	$455.81	$455.81	$436.78	$436.78	$451.62	$451.62	$441.62	$441.62	$509.20	$509.20
38	$458.75	$458.75	$439.60	$439.60	$454.54	$454.54	$444.47	$444.47	$512.49	$512.49
39	$464.64	$464.64	$445.25	$445.25	$460.38	$460.38	$450.18	$450.18	$519.07	$519.07
40	$470.53	$470.53	$450.89	$450.89	$466.21	$466.21	$455.89	$455.89	$525.65	$525.65
41	$479.37	$479.37	$459.36	$459.36	$474.97	$474.97	$464.45	$464.45	$535.53	$535.53
42	$487.84	$487.84	$467.47	$467.47	$483.36	$483.36	$472.65	$472.65	$544.99	$544.99
43	$499.62	$499.62	$478.76	$478.76	$495.03	$495.03	$484.07	$484.07	$558.15	$558.15
44	$514.35	$514.35	$492.88	$492.88	$509.63	$509.63	$498.34	$498.34	$574.60	$574.60
45	$531.65	$531.65	$509.46	$509.46	$526.77	$526.77	$515.10	$515.10	$593.93	$593.93
46	$552.27	$552.27	$529.22	$529.22	$547.20	$547.20	$535.08	$535.08	$616.97	$616.97
47	$575.47	$575.47	$551.44	$551.44	$570.18	$570.18	$557.55	$557.55	$642.88	$642.88
48	$601.97	$601.97	$576.84	$576.84	$596.45	$596.45	$583.24	$583.24	$672.49	$672.49
49	$628.12	$628.12	$601.89	$601.89	$622.35	$622.35	$608.56	$608.56	$701.69	$701.69
50	$657.57	$657.57	$630.12	$630.12	$651.53	$651.53	$637.10	$637.10	$734.60	$734.60
51	$686.66	$686.66	$657.99	$657.99	$680.35	$680.35	$665.28	$665.28	$767.09	$767.09
52	$718.69	$718.69	$688.69	$688.69	$712.09	$712.09	$696.32	$696.32	$802.88	$802.88
53	$751.09	$751.09	$719.73	$719.73	$744.19	$744.19	$727.71	$727.71	$839.07	$839.07
54	$786.06	$786.06	$753.25	$753.25	$778.85	$778.85	$761.60	$761.60	$878.15	$878.15
55	$821.04	$821.04	$786.77	$786.77	$813.50	$813.50	$795.49	$795.49	$917.22	$917.22
56	$858.96	$858.96	$823.11	$823.11	$851.08	$851.08	$832.23	$832.23	$959.59	$959.59
57	$897.25	$897.25	$859.80	$859.80	$889.02	$889.02	$869.33	$869.33	$1,002.36	$1,002.36
58	$938.12	$938.12	$898.96	$898.96	$929.51	$929.51	$908.92	$908.92	$1,048.02	$1,048.02
59	$958.37	$958.37	$918.36	$918.36	$949.57	$949.57	$928.54	$928.54	$1,070.64	$1,070.64
60	$999.24	$999.24	$957.53	$957.53	$990.07	$990.07	$968.14	$968.14	$1,116.30	$1,116.30
61	$1,034.59	$1,034.59	$991.40	$991.40	$1,025.09	$1,025.09	$1,002.38	$1,002.38	$1,155.78	$1,155.78
62	$1,057.78	$1,057.78	$1,013.62	$1,013.62	$1,048.07	$1,048.07	$1,024.86	$1,024.86	$1,181.69	$1,181.69
63	$1,086.87	$1,086.87	$1,041.50	$1,041.50	$1,076.89	$1,076.89	$1,053.04	$1,053.04	$1,214.19	$1,214.19
64+	$1,104.54	$1,104.54	$1,058.43	$1,058.43	$1,094.40	$1,094.40	$1,070.16	$1,070.16	$1,233.93	$1,233.93

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0140002		79962PA0160001		79962PA0170001		79962PA0170001		79962PA0170002	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO 1250G		Lehigh Valley Flex Blue PPO 3000SQE		Choice Blue PPO 0		Choice Blue PPO 0		Choice Blue PPO 500	
Form # =>	HBG/LV/PPO-5		HBG/LV/HDHP-5		HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3	
Rating Area =>	Area 6		Area 6		Area 7		Area 9		Area 7	
Network =>	N		N		X		X		X	
Metal =>	Gold		Silver		Gold		Gold		Gold	
Deductible =>	1250		3000		0		0		500	
Coinsurance =>	1		0.9		1		1		1	
Copays =>	25		0		25		25		30	
OOP Maximum =>	8550		6650		8700		8700		8700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$304.36	$304.36	$269.14	$269.14	$349.21	$349.21	$341.47	$341.47	$344.47	$344.47
15	$331.42	$331.42	$293.07	$293.07	$380.25	$380.25	$371.83	$371.83	$375.09	$375.09
16	$341.76	$341.76	$302.21	$302.21	$392.12	$392.12	$383.43	$383.43	$386.80	$386.80
17	$352.11	$352.11	$311.36	$311.36	$403.98	$403.98	$395.04	$395.04	$398.51	$398.51
18	$363.25	$363.25	$321.21	$321.21	$416.77	$416.77	$407.54	$407.54	$411.11	$411.11
19	$374.39	$374.39	$331.06	$331.06	$429.55	$429.55	$420.03	$420.03	$423.72	$423.72
20	$385.92	$385.92	$341.27	$341.27	$442.79	$442.79	$432.98	$432.98	$436.78	$436.78
21	$397.86	$397.86	$351.82	$351.82	$456.48	$456.48	$446.37	$446.37	$450.29	$450.29
22	$397.86	$397.86	$351.82	$351.82	$456.48	$456.48	$446.37	$446.37	$450.29	$450.29
23	$397.86	$397.86	$351.82	$351.82	$456.48	$456.48	$446.37	$446.37	$450.29	$450.29
24	$397.86	$397.86	$351.82	$351.82	$456.48	$456.48	$446.37	$446.37	$450.29	$450.29
25	$399.45	$399.45	$353.23	$353.23	$458.31	$458.31	$448.16	$448.16	$452.09	$452.09
26	$407.41	$407.41	$360.26	$360.26	$467.44	$467.44	$457.08	$457.08	$461.10	$461.10
27	$416.96	$416.96	$368.71	$368.71	$478.39	$478.39	$467.80	$467.80	$471.90	$471.90
28	$432.47	$432.47	$382.43	$382.43	$496.19	$496.19	$485.20	$485.20	$489.47	$489.47
29	$445.21	$445.21	$393.69	$393.69	$510.80	$510.80	$499.49	$499.49	$503.87	$503.87
30	$451.57	$451.57	$399.32	$399.32	$518.10	$518.10	$506.63	$506.63	$511.08	$511.08
31	$461.12	$461.12	$407.76	$407.76	$529.06	$529.06	$517.34	$517.34	$521.89	$521.89
32	$470.67	$470.67	$416.20	$416.20	$540.02	$540.02	$528.06	$528.06	$532.69	$532.69
33	$476.64	$476.64	$421.48	$421.48	$546.86	$546.86	$534.75	$534.75	$539.45	$539.45
34	$483.00	$483.00	$427.11	$427.11	$554.17	$554.17	$541.89	$541.89	$546.65	$546.65
35	$486.18	$486.18	$429.92	$429.92	$557.82	$557.82	$545.46	$545.46	$550.25	$550.25
36	$489.37	$489.37	$432.74	$432.74	$561.47	$561.47	$549.04	$549.04	$553.86	$553.86
37	$492.55	$492.55	$435.55	$435.55	$565.12	$565.12	$552.61	$552.61	$557.46	$557.46
38	$495.73	$495.73	$438.37	$438.37	$568.77	$568.77	$556.18	$556.18	$561.06	$561.06
39	$502.10	$502.10	$444.00	$444.00	$576.08	$576.08	$563.32	$563.32	$568.27	$568.27
40	$508.47	$508.47	$449.63	$449.63	$583.38	$583.38	$570.46	$570.46	$575.47	$575.47
41	$518.01	$518.01	$458.07	$458.07	$594.34	$594.34	$581.17	$581.17	$586.28	$586.28
42	$527.16	$527.16	$466.16	$466.16	$604.84	$604.84	$591.44	$591.44	$596.63	$596.63
43	$539.90	$539.90	$477.42	$477.42	$619.44	$619.44	$605.72	$605.72	$611.04	$611.04
44	$555.81	$555.81	$491.49	$491.49	$637.70	$637.70	$623.58	$623.58	$629.06	$629.06
45	$574.51	$574.51	$508.03	$508.03	$659.16	$659.16	$644.56	$644.56	$650.22	$650.22
46	$596.79	$596.79	$527.73	$527.73	$684.72	$684.72	$669.56	$669.56	$675.44	$675.44
47	$621.86	$621.86	$549.89	$549.89	$713.48	$713.48	$697.68	$697.68	$703.80	$703.80
48	$650.50	$650.50	$575.23	$575.23	$746.34	$746.34	$729.81	$729.81	$736.22	$736.22
49	$678.75	$678.75	$600.20	$600.20	$778.75	$778.75	$761.51	$761.51	$768.19	$768.19
50	$710.58	$710.58	$628.35	$628.35	$815.27	$815.27	$797.22	$797.22	$804.22	$804.22
51	$742.01	$742.01	$656.14	$656.14	$851.34	$851.34	$832.48	$832.48	$839.79	$839.79
52	$776.62	$776.62	$686.75	$686.75	$891.05	$891.05	$871.31	$871.31	$878.97	$878.97
53	$811.63	$811.63	$717.71	$717.71	$931.22	$931.22	$910.59	$910.59	$918.59	$918.59
54	$849.43	$849.43	$751.14	$751.14	$974.58	$974.58	$953.00	$953.00	$961.37	$961.37
55	$887.23	$887.23	$784.56	$784.56	$1,017.95	$1,017.95	$995.41	$995.41	$1,004.15	$1,004.15
56	$928.21	$928.21	$820.80	$820.80	$1,064.97	$1,064.97	$1,041.38	$1,041.38	$1,050.53	$1,050.53
57	$969.58	$969.58	$857.39	$857.39	$1,112.44	$1,112.44	$1,087.80	$1,087.80	$1,097.36	$1,097.36
58	$1,013.75	$1,013.75	$896.44	$896.44	$1,163.11	$1,163.11	$1,137.35	$1,137.35	$1,147.34	$1,147.34
59	$1,035.63	$1,035.63	$915.79	$915.79	$1,188.22	$1,188.22	$1,161.90	$1,161.90	$1,172.10	$1,172.10
60	$1,079.79	$1,079.79	$954.84	$954.84	$1,238.89	$1,238.89	$1,211.45	$1,211.45	$1,222.09	$1,222.09
61	$1,117.99	$1,117.99	$988.61	$988.61	$1,282.71	$1,282.71	$1,254.30	$1,254.30	$1,265.31	$1,265.31
62	$1,143.05	$1,143.05	$1,010.78	$1,010.78	$1,311.47	$1,311.47	$1,282.42	$1,282.42	$1,293.68	$1,293.68
63	$1,174.48	$1,174.48	$1,038.57	$1,038.57	$1,347.53	$1,347.53	$1,317.68	$1,317.68	$1,329.26	$1,329.26
64+	$1,193.58	$1,193.58	$1,055.46	$1,055.46	$1,369.44	$1,369.44	$1,339.11	$1,339.11	$1,350.87	$1,350.87

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170002		79962PA0170003		79962PA0170003		79962PA0170004		79962PA0170004	
Plan Marketing Name =>	Choice Blue PPO 500		Choice Blue PPO 1250		Choice Blue PPO 1250		Choice Blue PPO 2500		Choice Blue PPO 2500	
Form # =>	HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/PPO-3	
Rating Area =>	Area 9		Area 7		Area 9		Area 7		Area 9	
Network =>	X		X		X		X		X	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	500		1250		1250		2500		2500	
Coinsurance =>	1		1		1		1		1	
Copays =>	30		25		25		10		10	
OOP Maximum =>	8700		7900		7900		7900		7900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$336.84	$336.84	$331.96	$331.96	$324.60	$324.60	$318.71	$318.71	$311.65	$311.65
15	$366.79	$366.79	$361.46	$361.46	$353.46	$353.46	$347.04	$347.04	$339.35	$339.35
16	$378.23	$378.23	$372.75	$372.75	$364.49	$364.49	$357.87	$357.87	$349.94	$349.94
17	$389.68	$389.68	$384.03	$384.03	$375.52	$375.52	$368.70	$368.70	$360.53	$360.53
18	$402.01	$402.01	$396.18	$396.18	$387.40	$387.40	$380.36	$380.36	$371.94	$371.94
19	$414.34	$414.34	$408.33	$408.33	$399.29	$399.29	$392.03	$392.03	$383.34	$383.34
20	$427.11	$427.11	$420.91	$420.91	$411.59	$411.59	$404.11	$404.11	$395.16	$395.16
21	$440.32	$440.32	$433.93	$433.93	$424.32	$424.32	$416.61	$416.61	$407.38	$407.38
22	$440.32	$440.32	$433.93	$433.93	$424.32	$424.32	$416.61	$416.61	$407.38	$407.38
23	$440.32	$440.32	$433.93	$433.93	$424.32	$424.32	$416.61	$416.61	$407.38	$407.38
24	$440.32	$440.32	$433.93	$433.93	$424.32	$424.32	$416.61	$416.61	$407.38	$407.38
25	$442.08	$442.08	$435.67	$435.67	$426.02	$426.02	$418.28	$418.28	$409.01	$409.01
26	$450.89	$450.89	$444.34	$444.34	$434.50	$434.50	$426.61	$426.61	$417.16	$417.16
27	$461.46	$461.46	$454.76	$454.76	$444.69	$444.69	$436.61	$436.61	$426.93	$426.93
28	$478.63	$478.63	$471.68	$471.68	$461.24	$461.24	$452.86	$452.86	$442.82	$442.82
29	$492.72	$492.72	$485.57	$485.57	$474.81	$474.81	$466.19	$466.19	$455.86	$455.86
30	$499.76	$499.76	$492.51	$492.51	$481.60	$481.60	$472.85	$472.85	$462.38	$462.38
31	$510.33	$510.33	$502.92	$502.92	$491.79	$491.79	$482.85	$482.85	$472.15	$472.15
32	$520.90	$520.90	$513.34	$513.34	$501.97	$501.97	$492.85	$492.85	$481.93	$481.93
33	$527.50	$527.50	$519.85	$519.85	$508.34	$508.34	$499.10	$499.10	$488.04	$488.04
34	$534.55	$534.55	$526.79	$526.79	$515.12	$515.12	$505.76	$505.76	$494.56	$494.56
35	$538.07	$538.07	$530.26	$530.26	$518.52	$518.52	$509.10	$509.10	$497.82	$497.82
36	$541.59	$541.59	$533.73	$533.73	$521.91	$521.91	$512.43	$512.43	$501.08	$501.08
37	$545.12	$545.12	$537.21	$537.21	$525.31	$525.31	$515.76	$515.76	$504.34	$504.34
38	$548.64	$548.64	$540.68	$540.68	$528.70	$528.70	$519.10	$519.10	$507.60	$507.60
39	$555.68	$555.68	$547.62	$547.62	$535.49	$535.49	$525.76	$525.76	$514.11	$514.11
40	$562.73	$562.73	$554.56	$554.56	$542.28	$542.28	$532.43	$532.43	$520.63	$520.63
41	$573.30	$573.30	$564.98	$564.98	$552.46	$552.46	$542.43	$542.43	$530.41	$530.41
42	$583.42	$583.42	$574.96	$574.96	$562.22	$562.22	$552.01	$552.01	$539.78	$539.78
43	$597.51	$597.51	$588.84	$588.84	$575.80	$575.80	$565.34	$565.34	$552.81	$552.81
44	$615.13	$615.13	$606.20	$606.20	$592.78	$592.78	$582.00	$582.00	$569.11	$569.11
45	$635.82	$635.82	$626.59	$626.59	$612.72	$612.72	$601.58	$601.58	$588.26	$588.26
46	$660.48	$660.48	$650.90	$650.90	$636.48	$636.48	$624.92	$624.92	$611.07	$611.07
47	$688.22	$688.22	$678.23	$678.23	$663.21	$663.21	$651.16	$651.16	$636.73	$636.73
48	$719.92	$719.92	$709.48	$709.48	$693.76	$693.76	$681.16	$681.16	$666.07	$666.07
49	$751.19	$751.19	$740.28	$740.28	$723.89	$723.89	$710.74	$710.74	$694.99	$694.99
50	$786.41	$786.41	$775.00	$775.00	$757.84	$757.84	$744.07	$744.07	$727.58	$727.58
51	$821.20	$821.20	$809.28	$809.28	$791.36	$791.36	$776.98	$776.98	$759.76	$759.76
52	$859.50	$859.50	$847.03	$847.03	$828.27	$828.27	$813.22	$813.22	$795.21	$795.21
53	$898.25	$898.25	$885.22	$885.22	$865.61	$865.61	$849.88	$849.88	$831.06	$831.06
54	$940.08	$940.08	$926.44	$926.44	$905.92	$905.92	$889.46	$889.46	$869.76	$869.76
55	$981.91	$981.91	$967.66	$967.66	$946.23	$946.23	$929.04	$929.04	$908.46	$908.46
56	$1,027.27	$1,027.27	$1,012.36	$1,012.36	$989.94	$989.94	$971.95	$971.95	$950.42	$950.42
57	$1,073.06	$1,073.06	$1,057.49	$1,057.49	$1,034.07	$1,034.07	$1,015.28	$1,015.28	$992.79	$992.79
58	$1,121.94	$1,121.94	$1,105.65	$1,105.65	$1,081.17	$1,081.17	$1,061.52	$1,061.52	$1,038.00	$1,038.00
59	$1,146.15	$1,146.15	$1,129.52	$1,129.52	$1,104.50	$1,104.50	$1,084.44	$1,084.44	$1,060.41	$1,060.41
60	$1,195.03	$1,195.03	$1,177.69	$1,177.69	$1,151.60	$1,151.60	$1,130.68	$1,130.68	$1,105.63	$1,105.63
61	$1,237.30	$1,237.30	$1,219.34	$1,219.34	$1,192.34	$1,192.34	$1,170.67	$1,170.67	$1,144.74	$1,144.74
62	$1,265.04	$1,265.04	$1,246.68	$1,246.68	$1,219.07	$1,219.07	$1,196.92	$1,196.92	$1,170.40	$1,170.40
63	$1,299.82	$1,299.82	$1,280.96	$1,280.96	$1,252.59	$1,252.59	$1,229.83	$1,229.83	$1,202.59	$1,202.59
64+	$1,320.96	$1,320.96	$1,301.79	$1,301.79	$1,272.96	$1,272.96	$1,249.83	$1,249.83	$1,222.14	$1,222.14

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170005		79962PA0170005		79962PA0180001		79962PA0180001		79962PA0170006	
Plan Marketing Name =>	Choice Blue PPO 2800		Choice Blue PPO 2800		Choice Blue PPO 3000Q Embedded		Choice Blue PPO 3000Q Embedded		Choice Blue PPO 4250	
Form # =>	HBG/CB/PPO-3		HBG/CB/PPO-3		HBG/CB/HDHP-3		HBG/CB/HDHP-3		HBG/CB/PPO-3	
Rating Area =>	Area 7		Area 9		Area 7		Area 9		Area 7	
Network =>	X		X		X		X		X	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	2800		2800		3000		3000		4250	
Coinsurance =>	0.7		0.7		0.9		0.9		1	
Copays =>	40		40		0		0		60	
OOP Maximum =>	8700		8700		6650		6650		8700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$284.07	$284.07	$277.78	$277.78	$293.62	$293.62	$287.12	$287.12	$288.80	$288.80
15	$309.32	$309.32	$302.47	$302.47	$319.72	$319.72	$312.64	$312.64	$314.47	$314.47
16	$318.97	$318.97	$311.91	$311.91	$329.70	$329.70	$322.40	$322.40	$324.28	$324.28
17	$328.63	$328.63	$321.35	$321.35	$339.68	$339.68	$332.16	$332.16	$334.10	$334.10
18	$339.02	$339.02	$331.52	$331.52	$350.43	$350.43	$342.67	$342.67	$344.67	$344.67
19	$349.42	$349.42	$341.69	$341.69	$361.17	$361.17	$353.18	$353.18	$355.24	$355.24
20	$360.19	$360.19	$352.22	$352.22	$372.31	$372.31	$364.06	$364.06	$366.18	$366.18
21	$371.33	$371.33	$363.11	$363.11	$383.82	$383.82	$375.32	$375.32	$377.51	$377.51
22	$371.33	$371.33	$363.11	$363.11	$383.82	$383.82	$375.32	$375.32	$377.51	$377.51
23	$371.33	$371.33	$363.11	$363.11	$383.82	$383.82	$375.32	$375.32	$377.51	$377.51
24	$371.33	$371.33	$363.11	$363.11	$383.82	$383.82	$375.32	$375.32	$377.51	$377.51
25	$372.82	$372.82	$364.56	$364.56	$385.36	$385.36	$376.82	$376.82	$379.02	$379.02
26	$380.24	$380.24	$371.82	$371.82	$393.03	$393.03	$384.33	$384.33	$386.57	$386.57
27	$389.15	$389.15	$380.54	$380.54	$402.24	$402.24	$393.34	$393.34	$395.63	$395.63
28	$403.64	$403.64	$394.70	$394.70	$417.21	$417.21	$407.97	$407.97	$410.35	$410.35
29	$415.52	$415.52	$406.32	$406.32	$429.49	$429.49	$419.98	$419.98	$422.43	$422.43
30	$421.46	$421.46	$412.13	$412.13	$435.64	$435.64	$425.99	$425.99	$428.47	$428.47
31	$430.37	$430.37	$420.84	$420.84	$444.85	$444.85	$435.00	$435.00	$437.53	$437.53
32	$439.28	$439.28	$429.56	$429.56	$454.06	$454.06	$444.00	$444.00	$446.59	$446.59
33	$444.85	$444.85	$435.01	$435.01	$459.82	$459.82	$449.63	$449.63	$452.26	$452.26
34	$450.79	$450.79	$440.82	$440.82	$465.96	$465.96	$455.64	$455.64	$458.30	$458.30
35	$453.77	$453.77	$443.72	$443.72	$469.03	$469.03	$458.64	$458.64	$461.32	$461.32
36	$456.74	$456.74	$446.63	$446.63	$472.10	$472.10	$461.64	$461.64	$464.34	$464.34
37	$459.71	$459.71	$449.53	$449.53	$475.17	$475.17	$464.65	$464.65	$467.36	$467.36
38	$462.68	$462.68	$452.44	$452.44	$478.24	$478.24	$467.65	$467.65	$470.38	$470.38
39	$468.62	$468.62	$458.24	$458.24	$484.38	$484.38	$473.65	$473.65	$476.42	$476.42
40	$474.56	$474.56	$464.05	$464.05	$490.52	$490.52	$479.66	$479.66	$482.46	$482.46
41	$483.47	$483.47	$472.77	$472.77	$499.73	$499.73	$488.67	$488.67	$491.52	$491.52
42	$492.01	$492.01	$481.12	$481.12	$508.56	$508.56	$497.30	$497.30	$500.20	$500.20
43	$503.89	$503.89	$492.74	$492.74	$520.84	$520.84	$509.31	$509.31	$512.28	$512.28
44	$518.75	$518.75	$507.26	$507.26	$536.20	$536.20	$524.32	$524.32	$527.38	$527.38
45	$536.20	$536.20	$524.33	$524.33	$554.24	$554.24	$541.96	$541.96	$545.12	$545.12
46	$557.00	$557.00	$544.67	$544.67	$575.73	$575.73	$562.98	$562.98	$566.27	$566.27
47	$580.39	$580.39	$567.54	$567.54	$599.91	$599.91	$586.63	$586.63	$590.05	$590.05
48	$607.12	$607.12	$593.68	$593.68	$627.55	$627.55	$613.65	$613.65	$617.23	$617.23
49	$633.49	$633.49	$619.47	$619.47	$654.80	$654.80	$640.30	$640.30	$644.03	$644.03
50	$663.20	$663.20	$648.51	$648.51	$685.50	$685.50	$670.32	$670.32	$674.23	$674.23
51	$692.53	$692.53	$677.20	$677.20	$715.82	$715.82	$699.97	$699.97	$704.06	$704.06
52	$724.84	$724.84	$708.79	$708.79	$749.22	$749.22	$732.62	$732.62	$736.90	$736.90
53	$757.51	$757.51	$740.74	$740.74	$782.99	$782.99	$765.65	$765.65	$770.12	$770.12
54	$792.79	$792.79	$775.24	$775.24	$819.46	$819.46	$801.31	$801.31	$805.98	$805.98
55	$828.07	$828.07	$809.74	$809.74	$855.92	$855.92	$836.96	$836.96	$841.85	$841.85
56	$866.31	$866.31	$847.14	$847.14	$895.45	$895.45	$875.62	$875.62	$880.73	$880.73
57	$904.93	$904.93	$884.90	$884.90	$935.37	$935.37	$914.65	$914.65	$919.99	$919.99
58	$946.15	$946.15	$925.20	$925.20	$977.97	$977.97	$956.32	$956.32	$961.90	$961.90
59	$966.57	$966.57	$945.18	$945.18	$999.08	$999.08	$976.96	$976.96	$982.66	$982.66
60	$1,007.79	$1,007.79	$985.48	$985.48	$1,041.69	$1,041.69	$1,018.62	$1,018.62	$1,024.56	$1,024.56
61	$1,043.44	$1,043.44	$1,020.34	$1,020.34	$1,078.53	$1,078.53	$1,054.65	$1,054.65	$1,060.80	$1,060.80
62	$1,066.83	$1,066.83	$1,043.22	$1,043.22	$1,102.71	$1,102.71	$1,078.29	$1,078.29	$1,084.59	$1,084.59
63	$1,096.17	$1,096.17	$1,071.90	$1,071.90	$1,133.04	$1,133.04	$1,107.94	$1,107.94	$1,114.41	$1,114.41
64+	$1,113.99	$1,113.99	$1,089.33	$1,089.33	$1,151.46	$1,151.46	$1,125.96	$1,125.96	$1,132.53	$1,132.53

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170006		79962PA0180002		79962PA0180002	
Plan Marketing Name =>	Choice Blue PPO 4250		Choice Blue PPO 6650Q Embedded		Choice Blue PPO 6650Q Embedded	
Form # =>	HBG/CB/PPO-3		HBG/CB/HDHP-3		HBG/CB/HDHP-3	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	X		X		X	
Metal =>	Silver		Bronze		Bronze	
Deductible =>	4250		6650		6650	
Coinsurance =>	1		1		1	
Copays =>	60		0		0	
OOP Maximum =>	8700		6900		6900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	$282.40	$282.40	$266.89	$266.89	$260.97	$260.97
15	$307.50	$307.50	$290.61	$290.61	$284.17	$284.17
16	$317.10	$317.10	$299.68	$299.68	$293.04	$293.04
17	$326.70	$326.70	$308.75	$308.75	$301.91	$301.91
18	$337.03	$337.03	$318.52	$318.52	$311.46	$311.46
19	$347.37	$347.37	$328.29	$328.29	$321.01	$321.01
20	$358.08	$358.08	$338.40	$338.40	$330.91	$330.91
21	$369.15	$369.15	$348.87	$348.87	$341.14	$341.14
22	$369.15	$369.15	$348.87	$348.87	$341.14	$341.14
23	$369.15	$369.15	$348.87	$348.87	$341.14	$341.14
24	$369.15	$369.15	$348.87	$348.87	$341.14	$341.14
25	$370.63	$370.63	$350.27	$350.27	$342.50	$342.50
26	$378.01	$378.01	$357.24	$357.24	$349.33	$349.33
27	$386.87	$386.87	$365.62	$365.62	$357.51	$357.51
28	$401.27	$401.27	$379.22	$379.22	$370.82	$370.82
29	$413.08	$413.08	$390.39	$390.39	$381.74	$381.74
30	$418.99	$418.99	$395.97	$395.97	$387.19	$387.19
31	$427.84	$427.84	$404.34	$404.34	$395.38	$395.38
32	$436.70	$436.70	$412.71	$412.71	$403.57	$403.57
33	$442.24	$442.24	$417.95	$417.95	$408.69	$408.69
34	$448.15	$448.15	$423.53	$423.53	$414.14	$414.14
35	$451.10	$451.10	$426.32	$426.32	$416.87	$416.87
36	$454.05	$454.05	$429.11	$429.11	$419.60	$419.60
37	$457.01	$457.01	$431.90	$431.90	$422.33	$422.33
38	$459.96	$459.96	$434.69	$434.69	$425.06	$425.06
39	$465.87	$465.87	$440.27	$440.27	$430.52	$430.52
40	$471.77	$471.77	$445.86	$445.86	$435.98	$435.98
41	$480.63	$480.63	$454.23	$454.23	$444.16	$444.16
42	$489.12	$489.12	$462.25	$462.25	$452.01	$452.01
43	$500.94	$500.94	$473.42	$473.42	$462.93	$462.93
44	$515.70	$515.70	$487.37	$487.37	$476.57	$476.57
45	$533.05	$533.05	$503.77	$503.77	$492.61	$492.61
46	$553.73	$553.73	$523.31	$523.31	$511.71	$511.71
47	$576.98	$576.98	$545.28	$545.28	$533.20	$533.20
48	$603.56	$603.56	$570.40	$570.40	$557.76	$557.76
49	$629.77	$629.77	$595.17	$595.17	$581.98	$581.98
50	$659.30	$659.30	$623.08	$623.08	$609.28	$609.28
51	$688.46	$688.46	$650.64	$650.64	$636.23	$636.23
52	$720.58	$720.58	$680.99	$680.99	$665.91	$665.91
53	$753.07	$753.07	$711.69	$711.69	$695.93	$695.93
54	$788.14	$788.14	$744.84	$744.84	$728.33	$728.33
55	$823.20	$823.20	$777.98	$777.98	$760.74	$760.74
56	$861.23	$861.23	$813.91	$813.91	$795.88	$795.88
57	$899.62	$899.62	$850.20	$850.20	$831.36	$831.36
58	$940.59	$940.59	$888.92	$888.92	$869.22	$869.22
59	$960.90	$960.90	$908.11	$908.11	$887.99	$887.99
60	$1,001.87	$1,001.87	$946.83	$946.83	$925.85	$925.85
61	$1,037.31	$1,037.31	$980.32	$980.32	$958.60	$958.60
62	$1,060.57	$1,060.57	$1,002.30	$1,002.30	$980.10	$980.10
63	$1,089.73	$1,089.73	$1,029.86	$1,029.86	$1,007.05	$1,007.05
64+	$1,107.45	$1,107.45	$1,046.61	$1,046.61	$1,023.42	$1,023.42

Highmark Benefits Group (HBG)
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010020	Premier Balance PPO $1550	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010021	Premier Balance PPO $2500 1x	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010022	Premier Balance PPO $3000	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0090001	Health Savings PPO Embedded $2800	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0090005	Health Savings PPO Embedded $3550	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0090003	Health Savings PPO Embedded $4250	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0090006	Health Savings PPO Embedded $5500	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	PPO	Silver	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0090007	Health Savings PPO Embedded $6850	PPO	Bronze	Off	F	6,7,9	Lehigh, Northampton, Schuylkill, Centre, Columbia, Mifflin, Montour, Northumberland, Snyder, Union,Berks, Lancaster, Adams, York,Cumberland, Dauphin, Lebanon, Perry, Franklin, Fulton, Juniata
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off	N	6	Lehigh, Northampton, Schuylkill
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off	X	7,9	Adams, Berks, Lancaster, York, Cumberland, Dauphin, Franklin, Lebanon, Perry

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

	02-01-2021 Number of Covered Lives by Rating County				RATING AREA 6									
					220	41	998	102	7	627	96	172	72	53
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	$501.16	$501.16	$501.16	$501.16	$501.16	$501.16	$501.16	$501.16	$501.16	$501.16
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	$488.84	$488.84	$488.84	$488.84	$488.84	$488.84	$488.84	$488.84	$488.84	$488.84
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	$465.37	$465.37	$465.37	$465.37	$465.37	$465.37	$465.37	$465.37	$465.37	$465.37
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	$458.60	$458.60	$458.60	$458.60	$458.60	$458.60	$458.60	$458.60	$458.60	$458.60
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	$450.64	$450.64	$450.64	$450.64	$450.64	$450.64	$450.64	$450.64	$450.64	$450.64
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	$447.00	$447.00	$447.00	$447.00	$447.00	$447.00	$447.00	$447.00	$447.00	$447.00
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	$440.04	$440.04	$440.04	$440.04	$440.04	$440.04	$440.04	$440.04	$440.04	$440.04
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	$433.95	$433.95	$433.95	$433.95	$433.95	$433.95	$433.95	$433.95	$433.95	$433.95
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	$421.14	$421.14	$421.14	$421.14	$421.14	$421.14	$421.14	$421.14	$421.14	$421.14
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	$428.27	$428.27	$428.27	$428.27	$428.27	$428.27	$428.27	$428.27	$428.27	$428.27
79962PA0010020	Premier Balance PPO $1550	PPO	Gold	Off	$419.62	$419.62	$419.62	$419.62	$419.62	$419.62	$419.62	$419.62	$419.62	$419.62
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	$418.51	$418.51	$418.51	$418.51	$418.51	$418.51	$418.51	$418.51	$418.51	$418.51
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	$408.59	$408.59	$408.59	$408.59	$408.59	$408.59	$408.59	$408.59	$408.59	$408.59
79962PA0010021	Premier Balance PPO $2500 1x	PPO	Gold	Off	$413.41	$413.41	$413.41	$413.41	$413.41	$413.41	$413.41	$413.41	$413.41	$413.41
79962PA0010022	Premier Balance PPO $3000	PPO	Gold	Off	$412.55	$412.55	$412.55	$412.55	$412.55	$412.55	$412.55	$412.55	$412.55	$412.55
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	$395.41	$395.41	$395.41	$395.41	$395.41	$395.41	$395.41	$395.41	$395.41	$395.41
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	$381.09	$381.09	$381.09	$381.09	$381.09	$381.09	$381.09	$381.09	$381.09	$381.09
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	$364.11	$364.11	$364.11	$364.11	$364.11	$364.11	$364.11	$364.11	$364.11	$364.11
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	$398.16	$398.16	$398.16	$398.16	$398.16	$398.16	$398.16	$398.16	$398.16	$398.16
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	$401.69	$401.69	$401.69	$401.69	$401.69	$401.69	$401.69	$401.69	$401.69	$401.69
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	$400.04	$400.04	$400.04	$400.04	$400.04	$400.04	$400.04	$400.04	$400.04	$400.04
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	$362.47	$362.47	$362.47	$362.47	$362.47	$362.47	$362.47	$362.47	$362.47	$362.47
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	$358.21	$358.21	$358.21	$358.21	$358.21	$358.21	$358.21	$358.21	$358.21	$358.21
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	$429.06	$429.06	$429.06	$429.06	$429.06	$429.06	$429.06	$429.06	$429.06	$429.06
79962PA0090001	Health Savings PPO Embedded $2800	PPO	Silver	Off	$388.90	$388.90	$388.90	$388.90	$388.90	$388.90	$388.90	$388.90	$388.90	$388.90
79962PA0090005	Health Savings PPO Embedded $3550	PPO	Silver	Off	$381.71	$381.71	$381.71	$381.71	$381.71	$381.71	$381.71	$381.71	$381.71	$381.71
79962PA0090003	Health Savings PPO Embedded $4250	PPO	Silver	Off	$377.10	$377.10	$377.10	$377.10	$377.10	$377.10	$377.10	$377.10	$377.10	$377.10
79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	PPO	Silver	Off	$342.76	$342.76	$342.76	$342.76	$342.76	$342.76	$342.76	$342.76	$342.76	$342.76
79962PA0090006	Health Savings PPO Embedded $5500	PPO	Silver	Off	$342.84	$342.84	$342.84	$342.84	$342.84	$342.84	$342.84	$342.84	$342.84	$342.84
79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	PPO	Silver	Off	$343.33	$343.33	$343.33	$343.33	$343.33	$343.33	$343.33	$343.33	$343.33	$343.33
79962PA0090007	Health Savings PPO Embedded $6850	PPO	Bronze	Off	$332.64	$332.64	$332.64	$332.64	$332.64	$332.64	$332.64	$332.64	$332.64	$332.64
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off			$387.80			$387.80		$387.80		
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off			$375.12			$375.12		$375.12		
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off			$331.71			$331.71		$331.71		
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off										
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off										
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off										
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off										
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off										
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off										
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off										
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off										

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

	02-01-2021 Number of Covered Lives by Rating County				RATING AREA 7 493	2,581	2,781	3,229	RATING AREA 9 1,635	2,134	716	58	141	737	58
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	$518.20	$518.20	$518.20	$518.20	$506.72	$506.72	$506.72	$506.72	$506.72	$506.72	506.72
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	$505.46	$505.46	$505.46	$505.46	$494.26	$494.26	$494.26	$494.26	$494.26	$494.26	494.26
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	$481.19	$481.19	$481.19	$481.19	$470.53	$470.53	$470.53	$470.53	$470.53	$470.53	470.53
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	$474.19	$474.19	$474.19	$474.19	$463.69	$463.69	$463.69	$463.69	$463.69	$463.69	463.69
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	$465.96	$465.96	$465.96	$465.96	$455.64	$455.64	$455.64	$455.64	$455.64	$455.64	455.64
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	$462.20	$462.20	$462.20	$462.20	$451.96	$451.96	$451.96	$451.96	$451.96	$451.96	451.96
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	$455.00	$455.00	$455.00	$455.00	$444.93	$444.93	$444.93	$444.93	$444.93	$444.93	444.93
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	$448.70	$448.70	$448.70	$448.70	$438.77	$438.77	$438.77	$438.77	$438.77	$438.77	438.77
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	$435.46	$435.46	$435.46	$435.46	$425.81	$425.81	$425.81	$425.81	$425.81	$425.81	425.81
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	$442.83	$442.83	$442.83	$442.83	$433.03	$433.03	$433.03	$433.03	$433.03	$433.03	433.03
79962PA0010020	Premier Balance PPO $1550	PPO	Gold	Off	$433.89	$433.89	$433.89	$433.89	$424.28	$424.28	$424.28	$424.28	$424.28	$424.28	424.28
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	$432.74	$432.74	$432.74	$432.74	$423.15	$423.15	$423.15	$423.15	$423.15	$423.15	423.15
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	$422.48	$422.48	$422.48	$422.48	$413.13	$413.13	$413.13	$413.13	$413.13	$413.13	413.13
79962PA0010021	Premier Balance PPO $2500 1x	PPO	Gold	Off	$427.47	$427.47	$427.47	$427.47	$418.00	$418.00	$418.00	$418.00	$418.00	$418.00	418
79962PA0010022	Premier Balance PPO $3000	PPO	Gold	Off	$426.58	$426.58	$426.58	$426.58	$417.13	$417.13	$417.13	$417.13	$417.13	$417.13	417.13
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	$408.85	$408.85	$408.85	$408.85	$399.80	$399.80	$399.80	$399.80	$399.80	$399.80	399.8
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	$394.05	$394.05	$394.05	$394.05	$385.32	$385.32	$385.32	$385.32	$385.32	$385.32	385.32
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	$376.49	$376.49	$376.49	$376.49	$368.15	$368.15	$368.15	$368.15	$368.15	$368.15	368.15
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	$411.70	$411.70	$411.70	$411.70	$402.58	$402.58	$402.58	$402.58	$402.58	$402.58	402.58
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	$415.35	$415.35	$415.35	$415.35	$406.15	$406.15	$406.15	$406.15	$406.15	$406.15	406.15
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	$413.64	$413.64	$413.64	$413.64	$404.48	$404.48	$404.48	$404.48	$404.48	$404.48	404.48
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	$374.79	$374.79	$374.79	$374.79	$366.49	$366.49	$366.49	$366.49	$366.49	$366.49	366.49
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	$370.39	$370.39	$370.39	$370.39	$362.18	$362.18	$362.18	$362.18	$362.18	$362.18	362.18
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	$443.65	$443.65	$443.65	$443.65	$433.82	$433.82	$433.82	$433.82	$433.82	$433.82	433.82
79962PA0090001	Health Savings PPO Embedded $2800	PPO	Silver	Off	$402.12	$402.12	$402.12	$402.12	$393.22	$393.22	$393.22	$393.22	$393.22	$393.22	393.22
79962PA0090005	Health Savings PPO Embedded $3550	PPO	Silver	Off	$394.69	$394.69	$394.69	$394.69	$385.94	$385.94	$385.94	$385.94	$385.94	$385.94	385.94
79962PA0090003	Health Savings PPO Embedded $4250	PPO	Silver	Off	$389.92	$389.92	$389.92	$389.92	$381.29	$381.29	$381.29	$381.29	$381.29	$381.29	381.29
79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	PPO	Silver	Off	$354.42	$354.42	$354.42	$354.42	$346.57	$346.57	$346.57	$346.57	$346.57	$346.57	346.57
79962PA0090006	Health Savings PPO Embedded $5500	PPO	Silver	Off	$354.50	$354.50	$354.50	$354.50	$346.65	$346.65	$346.65	$346.65	$346.65	$346.65	346.65
79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	PPO	Silver	Off	$355.01	$355.01	$355.01	$355.01	$347.14	$347.14	$347.14	$347.14	$347.14	$347.14	347.14
79962PA0090007	Health Savings PPO Embedded $6850	PPO	Bronze	Off	$343.95	$343.95	$343.95	$343.95	$336.33	$336.33	$336.33	$336.33	$336.33	$336.33	336.33
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off											
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off											
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off											
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off	$430.39	$430.39	$430.39	$430.39	$420.86	$420.86	$420.86			$420.86	420.86
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off	$424.56	$424.56	$424.56	$424.56	$415.15	$415.15	$415.15			$415.15	415.15
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off	$409.13	$409.13	$409.13	$409.13	$400.07	$400.07	$400.07			$400.07	400.07
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off	$392.80	$392.80	$392.80	$392.80	$384.10	$384.10	$384.10			$384.10	384.1
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off	$350.11	$350.11	$350.11	$350.11	$342.36	$342.36	$342.36			$342.36	342.36
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off	$361.89	$361.89	$361.89	$361.89	$353.87	$353.87	$353.87			$353.87	353.87
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off	$355.94	$355.94	$355.94	$355.94	$348.05	$348.05	$348.05			$348.05	348.05
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off	$328.93	$328.93	$328.93	$328.93	$321.65	$321.65	$321.65			$321.65	321.65

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

	02-01-2021 Number of Covered Lives by Rating County				RATING AREA 6									
					220	41	998	102	7	627	96	172	72	53
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	$511.37	$511.37	$511.37	$511.37	$511.37	$511.37	$511.37	$511.37	$511.37	$511.37
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	$498.80	$498.80	$498.80	$498.80	$498.80	$498.80	$498.80	$498.80	$498.80	$498.80
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	$474.86	$474.86	$474.86	$474.86	$474.86	$474.86	$474.86	$474.86	$474.86	$474.86
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	$467.95	$467.95	$467.95	$467.95	$467.95	$467.95	$467.95	$467.95	$467.95	$467.95
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	$459.83	$459.83	$459.83	$459.83	$459.83	$459.83	$459.83	$459.83	$459.83	$459.83
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	$456.12	$456.12	$456.12	$456.12	$456.12	$456.12	$456.12	$456.12	$456.12	$456.12
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	$449.01	$449.01	$449.01	$449.01	$449.01	$449.01	$449.01	$449.01	$449.01	$449.01
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	$442.80	$442.80	$442.80	$442.80	$442.80	$442.80	$442.80	$442.80	$442.80	$442.80
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	$429.72	$429.72	$429.72	$429.72	$429.72	$429.72	$429.72	$429.72	$429.72	$429.72
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00	$437.00
79962PA0010020	Premier Balance PPO $1550	PPO	Gold	Off	$428.17	$428.17	$428.17	$428.17	$428.17	$428.17	$428.17	$428.17	$428.17	$428.17
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	$427.04	$427.04	$427.04	$427.04	$427.04	$427.04	$427.04	$427.04	$427.04	$427.04
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	$416.92	$416.92	$416.92	$416.92	$416.92	$416.92	$416.92	$416.92	$416.92	$416.92
79962PA0010021	Premier Balance PPO $2500 1x	PPO	Gold	Off	$421.84	$421.84	$421.84	$421.84	$421.84	$421.84	$421.84	$421.84	$421.84	$421.84
79962PA0010022	Premier Balance PPO $3000	PPO	Gold	Off	$420.96	$420.96	$420.96	$420.96	$420.96	$420.96	$420.96	$420.96	$420.96	$420.96
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	$403.47	$403.47	$403.47	$403.47	$403.47	$403.47	$403.47	$403.47	$403.47	$403.47
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	$388.86	$388.86	$388.86	$388.86	$388.86	$388.86	$388.86	$388.86	$388.86	$388.86
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	$371.54	$371.54	$371.54	$371.54	$371.54	$371.54	$371.54	$371.54	$371.54	$371.54
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	$406.28	$406.28	$406.28	$406.28	$406.28	$406.28	$406.28	$406.28	$406.28	$406.28
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	$409.88	$409.88	$409.88	$409.88	$409.88	$409.88	$409.88	$409.88	$409.88	$409.88
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	$408.20	$408.20	$408.20	$408.20	$408.20	$408.20	$408.20	$408.20	$408.20	$408.20
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	$369.86	$369.86	$369.86	$369.86	$369.86	$369.86	$369.86	$369.86	$369.86	$369.86
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	$365.51	$365.51	$365.51	$365.51	$365.51	$365.51	$365.51	$365.51	$365.51	$365.51
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	$437.81	$437.81	$437.81	$437.81	$437.81	$437.81	$437.81	$437.81	$437.81	$437.81
79962PA0090001	Health Savings PPO Embedded $2800	PPO	Silver	Off	$396.83	$396.83	$396.83	$396.83	$396.83	$396.83	$396.83	$396.83	$396.83	$396.83
79962PA0090005	Health Savings PPO Embedded $3550	PPO	Silver	Off	$389.49	$389.49	$389.49	$389.49	$389.49	$389.49	$389.49	$389.49	$389.49	$389.49
79962PA0090003	Health Savings PPO Embedded $4250	PPO	Silver	Off	$384.79	$384.79	$384.79	$384.79	$384.79	$384.79	$384.79	$384.79	$384.79	$384.79
79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	PPO	Silver	Off	$349.75	$349.75	$349.75	$349.75	$349.75	$349.75	$349.75	$349.75	$349.75	$349.75
79962PA0090006	Health Savings PPO Embedded $5500	PPO	Silver	Off	$349.83	$349.83	$349.83	$349.83	$349.83	$349.83	$349.83	$349.83	$349.83	$349.83
79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	PPO	Silver	Off	$350.33	$350.33	$350.33	$350.33	$350.33	$350.33	$350.33	$350.33	$350.33	$350.33
79962PA0090007	Health Savings PPO Embedded $6850	PPO	Bronze	Off	$339.42	$339.42	$339.42	$339.42	$339.42	$339.42	$339.42	$339.42	$339.42	$339.42
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off			$395.71			$395.71		$395.71		
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off			$382.77			$382.77		$382.77		
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off			$338.48			$338.48		$338.48		
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off										
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off										
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off										
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off										
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off										
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off										
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off										
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off										

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

					RATING AREA 7				RATING AREA 9						
	02-01-2021 Number of Covered Lives by Rating County				493	2,581	2,781	3,229	1,635	2,134	716	58	141	737	58
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	$528.76	$528.76	$528.76	$528.76	$517.05	$517.05	$517.05	$517.05	$517.05	$517.05	$517.05
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	$515.76	$515.76	$515.76	$515.76	$504.34	$504.34	$504.34	$504.34	$504.34	$504.34	$504.34
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	$491.00	$491.00	$491.00	$491.00	$480.13	$480.13	$480.13	$480.13	$480.13	$480.13	$480.13
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	$483.86	$483.86	$483.86	$483.86	$473.14	$473.14	$473.14	$473.14	$473.14	$473.14	$473.14
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	$475.46	$475.46	$475.46	$475.46	$464.93	$464.93	$464.93	$464.93	$464.93	$464.93	$464.93
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	$471.63	$471.63	$471.63	$471.63	$461.18	$461.18	$461.18	$461.18	$461.18	$461.18	$461.18
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	$464.28	$464.28	$464.28	$464.28	$454.00	$454.00	$454.00	$454.00	$454.00	$454.00	$454.00
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	$457.85	$457.85	$457.85	$457.85	$447.71	$447.71	$447.71	$447.71	$447.71	$447.71	$447.71
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	$444.33	$444.33	$444.33	$444.33	$434.49	$434.49	$434.49	$434.49	$434.49	$434.49	$434.49
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	$451.86	$451.86	$451.86	$451.86	$441.85	$441.85	$441.85	$441.85	$441.85	$441.85	$441.85
79962PA0010020	Premier Balance PPO $1550	PPO	Gold	Off	$442.73	$442.73	$442.73	$442.73	$432.93	$432.93	$432.93	$432.93	$432.93	$432.93	$432.93
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	$441.56	$441.56	$441.56	$441.56	$431.78	$431.78	$431.78	$431.78	$431.78	$431.78	$431.78
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	$431.10	$431.10	$431.10	$431.10	$421.55	$421.55	$421.55	$421.55	$421.55	$421.55	$421.55
79962PA0010021	Premier Balance PPO $2500 1x	PPO	Gold	Off	$436.18	$436.18	$436.18	$436.18	$426.52	$426.52	$426.52	$426.52	$426.52	$426.52	$426.52
79962PA0010022	Premier Balance PPO $3000	PPO	Gold	Off	$435.27	$435.27	$435.27	$435.27	$425.63	$425.63	$425.63	$425.63	$425.63	$425.63	$425.63
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	$417.19	$417.19	$417.19	$417.19	$407.95	$407.95	$407.95	$407.95	$407.95	$407.95	$407.95
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	$402.08	$402.08	$402.08	$402.08	$393.18	$393.18	$393.18	$393.18	$393.18	$393.18	$393.18
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	$384.17	$384.17	$384.17	$384.17	$375.66	$375.66	$375.66	$375.66	$375.66	$375.66	$375.66
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	$420.10	$420.10	$420.10	$420.10	$410.79	$410.79	$410.79	$410.79	$410.79	$410.79	$410.79
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	$423.82	$423.82	$423.82	$423.82	$414.43	$414.43	$414.43	$414.43	$414.43	$414.43	$414.43
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	$422.07	$422.07	$422.07	$422.07	$412.72	$412.72	$412.72	$412.72	$412.72	$412.72	$412.72
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	$382.44	$382.44	$382.44	$382.44	$373.96	$373.96	$373.96	$373.96	$373.96	$373.96	$373.96
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	$377.94	$377.94	$377.94	$377.94	$369.57	$369.57	$369.57	$369.57	$369.57	$369.57	$369.57
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	$452.69	$452.69	$452.69	$452.69	$442.66	$442.66	$442.66	$442.66	$442.66	$442.66	$442.66
79962PA0090001	Health Savings PPO Embedded $2800	PPO	Silver	Off	$410.32	$410.32	$410.32	$410.32	$401.23	$401.23	$401.23	$401.23	$401.23	$401.23	$401.23
79962PA0090005	Health Savings PPO Embedded $3550	PPO	Silver	Off	$402.73	$402.73	$402.73	$402.73	$393.81	$393.81	$393.81	$393.81	$393.81	$393.81	$393.81
79962PA0090003	Health Savings PPO Embedded $4250	PPO	Silver	Off	$397.87	$397.87	$397.87	$397.87	$389.06	$389.06	$389.06	$389.06	$389.06	$389.06	$389.06
79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	PPO	Silver	Off	$361.64	$361.64	$361.64	$361.64	$353.63	$353.63	$353.63	$353.63	$353.63	$353.63	$353.63
79962PA0090006	Health Savings PPO Embedded $5500	PPO	Silver	Off	$361.73	$361.73	$361.73	$361.73	$353.72	$353.72	$353.72	$353.72	$353.72	$353.72	$353.72
79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	PPO	Silver	Off	$362.24	$362.24	$362.24	$362.24	$354.22	$354.22	$354.22	$354.22	$354.22	$354.22	$354.22
79962PA0090007	Health Savings PPO Embedded $6850	PPO	Bronze	Off	$350.96	$350.96	$350.96	$350.96	$343.19	$343.19	$343.19	$343.19	$343.19	$343.19	$343.19
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off											
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off											
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off											
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off	$439.17	$439.17	$439.17	$439.17	$429.44	$429.44	$429.44			$429.44	429.44
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off	$433.21	$433.21	$433.21	$433.21	$423.62	$423.62	$423.62			$423.62	423.62
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off	$417.48	$417.48	$417.48	$417.48	$408.23	$408.23	$408.23			$408.23	408.23
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off	$400.81	$400.81	$400.81	$400.81	$391.93	$391.93	$391.93			$391.93	391.93
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off	$357.25	$357.25	$357.25	$357.25	$349.34	$349.34	$349.34			$349.34	349.34
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off	$369.27	$369.27	$369.27	$369.27	$361.09	$361.09	$361.09			$361.09	361.09
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off	$363.19	$363.19	$363.19	$363.19	$355.15	$355.15	$355.15			$355.15	355.15
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off	$335.64	$335.64	$335.64	$335.64	$328.21	$328.21	$328.21			$328.21	328.21

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

	02-01-2021 Number of Covered Lives by Rating County				RATING AREA 6									
					220	41	998	102	7	627	96	172	72	53
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	$521.43	$521.43	$521.43	$521.43	$521.43	$521.43	$521.43	$521.43	$521.43	$521.43
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	$508.61	$508.61	$508.61	$508.61	$508.61	$508.61	$508.61	$508.61	$508.61	$508.61
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	$484.20	$484.20	$484.20	$484.20	$484.20	$484.20	$484.20	$484.20	$484.20	$484.20
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	$477.16	$477.16	$477.16	$477.16	$477.16	$477.16	$477.16	$477.16	$477.16	$477.16
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	$468.87	$468.87	$468.87	$468.87	$468.87	$468.87	$468.87	$468.87	$468.87	$468.87
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	$465.09	$465.09	$465.09	$465.09	$465.09	$465.09	$465.09	$465.09	$465.09	$465.09
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	$457.85	$457.85	$457.85	$457.85	$457.85	$457.85	$457.85	$457.85	$457.85	$457.85
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	$451.51	$451.51	$451.51	$451.51	$451.51	$451.51	$451.51	$451.51	$451.51	$451.51
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	$438.17	$438.17	$438.17	$438.17	$438.17	$438.17	$438.17	$438.17	$438.17	$438.17
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	$445.60	$445.60	$445.60	$445.60	$445.60	$445.60	$445.60	$445.60	$445.60	$445.60
79962PA0010020	Premier Balance PPO $1550	PPO	Gold	Off	$436.60	$436.60	$436.60	$436.60	$436.60	$436.60	$436.60	$436.60	$436.60	$436.60
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	$435.44	$435.44	$435.44	$435.44	$435.44	$435.44	$435.44	$435.44	$435.44	$435.44
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	$425.12	$425.12	$425.12	$425.12	$425.12	$425.12	$425.12	$425.12	$425.12	$425.12
79962PA0010021	Premier Balance PPO $2500 1x	PPO	Gold	Off	$430.14	$430.14	$430.14	$430.14	$430.14	$430.14	$430.14	$430.14	$430.14	$430.14
79962PA0010022	Premier Balance PPO $3000	PPO	Gold	Off	$429.24	$429.24	$429.24	$429.24	$429.24	$429.24	$429.24	$429.24	$429.24	$429.24
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	$411.41	$411.41	$411.41	$411.41	$411.41	$411.41	$411.41	$411.41	$411.41	$411.41
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	$396.51	$396.51	$396.51	$396.51	$396.51	$396.51	$396.51	$396.51	$396.51	$396.51
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	$378.85	$378.85	$378.85	$378.85	$378.85	$378.85	$378.85	$378.85	$378.85	$378.85
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	$414.27	$414.27	$414.27	$414.27	$414.27	$414.27	$414.27	$414.27	$414.27	$414.27
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	$417.94	$417.94	$417.94	$417.94	$417.94	$417.94	$417.94	$417.94	$417.94	$417.94
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	$416.22	$416.22	$416.22	$416.22	$416.22	$416.22	$416.22	$416.22	$416.22	$416.22
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	$377.13	$377.13	$377.13	$377.13	$377.13	$377.13	$377.13	$377.13	$377.13	$377.13
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	$372.70	$372.70	$372.70	$372.70	$372.70	$372.70	$372.70	$372.70	$372.70	$372.70
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	$446.42	$446.42	$446.42	$446.42	$446.42	$446.42	$446.42	$446.42	$446.42	$446.42
79962PA0090001	Health Savings PPO Embedded $2800	PPO	Silver	Off	$404.64	$404.64	$404.64	$404.64	$404.64	$404.64	$404.64	$404.64	$404.64	$404.64
79962PA0090005	Health Savings PPO Embedded $3550	PPO	Silver	Off	$397.15	$397.15	$397.15	$397.15	$397.15	$397.15	$397.15	$397.15	$397.15	$397.15
79962PA0090003	Health Savings PPO Embedded $4250	PPO	Silver	Off	$392.36	$392.36	$392.36	$392.36	$392.36	$392.36	$392.36	$392.36	$392.36	$392.36
79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	PPO	Silver	Off	$356.63	$356.63	$356.63	$356.63	$356.63	$356.63	$356.63	$356.63	$356.63	$356.63
79962PA0090006	Health Savings PPO Embedded $5500	PPO	Silver	Off	$356.71	$356.71	$356.71	$356.71	$356.71	$356.71	$356.71	$356.71	$356.71	$356.71
79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	PPO	Silver	Off	$357.22	$357.22	$357.22	$357.22	$357.22	$357.22	$357.22	$357.22	$357.22	$357.22
79962PA0090007	Health Savings PPO Embedded $6850	PPO	Bronze	Off	$346.10	$346.10	$346.10	$346.10	$346.10	$346.10	$346.10	$346.10	$346.10	$346.10
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off			$403.49			$403.49		$403.49		
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off			$390.30			$390.30		$390.30		
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off			$345.13			$345.13		$345.13		
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off										
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off										
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off										
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off										
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off										
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off										
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off										
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off										

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

					RATING AREA 7				RATING AREA 9						
	02-01-2021 Number of Covered Lives by Rating County				493	2,581	2,781	3,229	1,635	2,134	716	58	141	737	58
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	$539.16	$539.16	$539.16	$539.16	$527.22	$527.22	$527.22	$527.22	$527.22	$527.22	$527.22
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	$525.91	$525.91	$525.91	$525.91	$514.26	$514.26	$514.26	$514.26	$514.26	$514.26	$514.26
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	$500.66	$500.66	$500.66	$500.66	$489.57	$489.57	$489.57	$489.57	$489.57	$489.57	$489.57
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	$493.38	$493.38	$493.38	$493.38	$482.45	$482.45	$482.45	$482.45	$482.45	$482.45	$482.45
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	$484.81	$484.81	$484.81	$484.81	$474.08	$474.08	$474.08	$474.08	$474.08	$474.08	$474.08
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	$480.90	$480.90	$480.90	$480.90	$470.25	$470.25	$470.25	$470.25	$470.25	$470.25	$470.25
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	$473.41	$473.41	$473.41	$473.41	$462.93	$462.93	$462.93	$462.93	$462.93	$462.93	$462.93
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	$466.86	$466.86	$466.86	$466.86	$456.52	$456.52	$456.52	$456.52	$456.52	$456.52	$456.52
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	$453.07	$453.07	$453.07	$453.07	$443.04	$443.04	$443.04	$443.04	$443.04	$443.04	$443.04
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	$460.75	$460.75	$460.75	$460.75	$450.54	$450.54	$450.54	$450.54	$450.54	$450.54	$450.54
79962PA0010020	Premier Balance PPO $1550	PPO	Gold	Off	$451.44	$451.44	$451.44	$451.44	$441.44	$441.44	$441.44	$441.44	$441.44	$441.44	$441.44
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	$450.25	$450.25	$450.25	$450.25	$440.27	$440.27	$440.27	$440.27	$440.27	$440.27	$440.27
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	$439.58	$439.58	$439.58	$439.58	$429.84	$429.84	$429.84	$429.84	$429.84	$429.84	$429.84
79962PA0010021	Premier Balance PPO $2500 1x	PPO	Gold	Off	$444.76	$444.76	$444.76	$444.76	$434.91	$434.91	$434.91	$434.91	$434.91	$434.91	$434.91
79962PA0010022	Premier Balance PPO $3000	PPO	Gold	Off	$443.84	$443.84	$443.84	$443.84	$434.00	$434.00	$434.00	$434.00	$434.00	$434.00	$434.00
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	$425.40	$425.40	$425.40	$425.40	$415.97	$415.97	$415.97	$415.97	$415.97	$415.97	$415.97
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	$409.99	$409.99	$409.99	$409.99	$400.91	$400.91	$400.91	$400.91	$400.91	$400.91	$400.91
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	$391.73	$391.73	$391.73	$391.73	$383.05	$383.05	$383.05	$383.05	$383.05	$383.05	$383.05
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	$428.36	$428.36	$428.36	$428.36	$418.87	$418.87	$418.87	$418.87	$418.87	$418.87	$418.87
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	$432.15	$432.15	$432.15	$432.15	$422.58	$422.58	$422.58	$422.58	$422.58	$422.58	$422.58
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	$430.38	$430.38	$430.38	$430.38	$420.84	$420.84	$420.84	$420.84	$420.84	$420.84	$420.84
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	$389.96	$389.96	$389.96	$389.96	$381.32	$381.32	$381.32	$381.32	$381.32	$381.32	$381.32
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	$385.37	$385.37	$385.37	$385.37	$376.84	$376.84	$376.84	$376.84	$376.84	$376.84	$376.84
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	$461.60	$461.60	$461.60	$461.60	$451.37	$451.37	$451.37	$451.37	$451.37	$451.37	$451.37
79962PA0090001	Health Savings PPO Embedded $2800	PPO	Silver	Off	$418.39	$418.39	$418.39	$418.39	$409.13	$409.13	$409.13	$409.13	$409.13	$409.13	$409.13
79962PA0090005	Health Savings PPO Embedded $3550	PPO	Silver	Off	$410.65	$410.65	$410.65	$410.65	$401.56	$401.56	$401.56	$401.56	$401.56	$401.56	$401.56
79962PA0090003	Health Savings PPO Embedded $4250	PPO	Silver	Off	$405.70	$405.70	$405.70	$405.70	$396.71	$396.71	$396.71	$396.71	$396.71	$396.71	$396.71
79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	PPO	Silver	Off	$368.75	$368.75	$368.75	$368.75	$360.59	$360.59	$360.59	$360.59	$360.59	$360.59	$360.59
79962PA0090006	Health Savings PPO Embedded $5500	PPO	Silver	Off	$368.84	$368.84	$368.84	$368.84	$360.67	$360.67	$360.67	$360.67	$360.67	$360.67	$360.67
79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	PPO	Silver	Off	$369.37	$369.37	$369.37	$369.37	$361.19	$361.19	$361.19	$361.19	$361.19	$361.19	$361.19
79962PA0090007	Health Savings PPO Embedded $6850	PPO	Bronze	Off	$357.87	$357.87	$357.87	$357.87	$349.94	$349.94	$349.94	$349.94	$349.94	$349.94	$349.94
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off											
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off											
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off											
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off	$447.81	$447.81	$447.81	$447.81	$437.89	$437.89	$437.89			$437.89	$437.89
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off	$441.73	$441.73	$441.73	$441.73	$431.95	$431.95	$431.95			$431.95	$431.95
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off	$425.69	$425.69	$425.69	$425.69	$416.26	$416.26	$416.26			$416.26	$416.26
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off	$408.69	$408.69	$408.69	$408.69	$399.64	$399.64	$399.64			$399.64	$399.64
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off	$364.28	$364.28	$364.28	$364.28	$356.21	$356.21	$356.21			$356.21	$356.21
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off	$376.53	$376.53	$376.53	$376.53	$368.19	$368.19	$368.19			$368.19	$368.19
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off	$370.34	$370.34	$370.34	$370.34	$362.13	$362.13	$362.13			$362.13	$362.13
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off	$342.24	$342.24	$342.24	$342.24	$334.66	$334.66	$334.66			$334.66	$334.66

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

					RATING AREA 6									
	02-01-2021 Number of Covered Lives by Rating County				220	41	998	102	7	627	96	172	72	53
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	$531.53	$531.53	$531.53	$531.53	$531.53	$531.53	$531.53	$531.53	$531.53	$531.53
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	$518.47	$518.47	$518.47	$518.47	$518.47	$518.47	$518.47	$518.47	$518.47	$518.47
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	$493.58	$493.58	$493.58	$493.58	$493.58	$493.58	$493.58	$493.58	$493.58	$493.58
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	$486.40	$486.40	$486.40	$486.40	$486.40	$486.40	$486.40	$486.40	$486.40	$486.40
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	$477.96	$477.96	$477.96	$477.96	$477.96	$477.96	$477.96	$477.96	$477.96	$477.96
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	$474.10	$474.10	$474.10	$474.10	$474.10	$474.10	$474.10	$474.10	$474.10	$474.10
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	$466.72	$466.72	$466.72	$466.72	$466.72	$466.72	$466.72	$466.72	$466.72	$466.72
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	$460.25	$460.25	$460.25	$460.25	$460.25	$460.25	$460.25	$460.25	$460.25	$460.25
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	$446.66	$446.66	$446.66	$446.66	$446.66	$446.66	$446.66	$446.66	$446.66	$446.66
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	$454.23	$454.23	$454.23	$454.23	$454.23	$454.23	$454.23	$454.23	$454.23	$454.23
79962PA0010020	Premier Balance PPO $1550	PPO	Gold	Off	$445.05	$445.05	$445.05	$445.05	$445.05	$445.05	$445.05	$445.05	$445.05	$445.05
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	$443.88	$443.88	$443.88	$443.88	$443.88	$443.88	$443.88	$443.88	$443.88	$443.88
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	$433.36	$433.36	$433.36	$433.36	$433.36	$433.36	$433.36	$433.36	$433.36	$433.36
79962PA0010021	Premier Balance PPO $2500 1x	PPO	Gold	Off	$438.47	$438.47	$438.47	$438.47	$438.47	$438.47	$438.47	$438.47	$438.47	$438.47
79962PA0010022	Premier Balance PPO $3000	PPO	Gold	Off	$437.56	$437.56	$437.56	$437.56	$437.56	$437.56	$437.56	$437.56	$437.56	$437.56
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	$419.38	$419.38	$419.38	$419.38	$419.38	$419.38	$419.38	$419.38	$419.38	$419.38
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	$404.19	$404.19	$404.19	$404.19	$404.19	$404.19	$404.19	$404.19	$404.19	$404.19
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	$386.19	$386.19	$386.19	$386.19	$386.19	$386.19	$386.19	$386.19	$386.19	$386.19
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	$422.30	$422.30	$422.30	$422.30	$422.30	$422.30	$422.30	$422.30	$422.30	$422.30
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	$426.04	$426.04	$426.04	$426.04	$426.04	$426.04	$426.04	$426.04	$426.04	$426.04
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	$424.29	$424.29	$424.29	$424.29	$424.29	$424.29	$424.29	$424.29	$424.29	$424.29
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	$384.44	$384.44	$384.44	$384.44	$384.44	$384.44	$384.44	$384.44	$384.44	$384.44
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	$379.92	$379.92	$379.92	$379.92	$379.92	$379.92	$379.92	$379.92	$379.92	$379.92
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	$455.07	$455.07	$455.07	$455.07	$455.07	$455.07	$455.07	$455.07	$455.07	$455.07
79962PA0090001	Health Savings PPO Embedded $2800	PPO	Silver	Off	$412.47	$412.47	$412.47	$412.47	$412.47	$412.47	$412.47	$412.47	$412.47	$412.47
79962PA0090005	Health Savings PPO Embedded $3550	PPO	Silver	Off	$404.84	$404.84	$404.84	$404.84	$404.84	$404.84	$404.84	$404.84	$404.84	$404.84
79962PA0090003	Health Savings PPO Embedded $4250	PPO	Silver	Off	$399.96	$399.96	$399.96	$399.96	$399.96	$399.96	$399.96	$399.96	$399.96	$399.96
79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	PPO	Silver	Off	$363.54	$363.54	$363.54	$363.54	$363.54	$363.54	$363.54	$363.54	$363.54	$363.54
79962PA0090006	Health Savings PPO Embedded $5500	PPO	Silver	Off	$363.62	$363.62	$363.62	$363.62	$363.62	$363.62	$363.62	$363.62	$363.62	$363.62
79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	PPO	Silver	Off	$364.14	$364.14	$364.14	$364.14	$364.14	$364.14	$364.14	$364.14	$364.14	$364.14
79962PA0090007	Health Savings PPO Embedded $6850	PPO	Bronze	Off	$352.81	$352.81	$352.81	$352.81	$352.81	$352.81	$352.81	$352.81	$352.81	$352.81
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off			$411.31			$411.31		$411.31		
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off			$397.86			$397.86		$397.86		
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off			$351.82			$351.82		$351.82		
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off										
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off										
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off										
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off										
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off										
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off										
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off										
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off										

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

					RATING AREA 7				RATING AREA 9						
	02-01-2021 Number of Covered Lives by Rating County				493	2,581	2,781	3,229	1,635	2,134	716	58	141	737	58
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0010001	Premier Balance PPO $0 Platinum A	PPO	Platinum	Off	$549.61	$549.61	$549.61	$549.61	$537.43	$537.43	$537.43	$537.43	$537.43	$537.43	$537.43
79962PA0010002	Premier Balance PPO $250 Platinum A	PPO	Platinum	Off	$536.09	$536.09	$536.09	$536.09	$524.22	$524.22	$524.22	$524.22	$524.22	$524.22	$524.22
79962PA0010003	Premier Balance PPO $0 Gold A	PPO	Gold	Off	$510.36	$510.36	$510.36	$510.36	$499.06	$499.06	$499.06	$499.06	$499.06	$499.06	$499.06
79962PA0010004	Premier Balance PPO $250 Gold A	PPO	Gold	Off	$502.94	$502.94	$502.94	$502.94	$491.80	$491.80	$491.80	$491.80	$491.80	$491.80	$491.80
79962PA0010005	Premier Balance PPO $500 A	PPO	Gold	Off	$494.21	$494.21	$494.21	$494.21	$483.26	$483.26	$483.26	$483.26	$483.26	$483.26	$483.26
79962PA0010006	Premier Balance PPO $750 A	PPO	Gold	Off	$490.22	$490.22	$490.22	$490.22	$479.36	$479.36	$479.36	$479.36	$479.36	$479.36	$479.36
79962PA0010007	Premier Balance PPO $1000 A	PPO	Gold	Off	$482.58	$482.58	$482.58	$482.58	$471.89	$471.89	$471.89	$471.89	$471.89	$471.89	$471.89
79962PA0010008	Premier Balance PPO $1250 A	PPO	Gold	Off	$475.90	$475.90	$475.90	$475.90	$465.36	$465.36	$465.36	$465.36	$465.36	$465.36	$465.36
79962PA0010016	Premier Balance PPO $1400 A	PPO	Gold	Off	$461.85	$461.85	$461.85	$461.85	$451.62	$451.62	$451.62	$451.62	$451.62	$451.62	$451.62
79962PA0010009	Premier Balance PPO $1500 A	PPO	Gold	Off	$469.68	$469.68	$469.68	$469.68	$459.27	$459.27	$459.27	$459.27	$459.27	$459.27	$459.27
79962PA0010020	Premier Balance PPO $1550	PPO	Gold	Off	$460.19	$460.19	$460.19	$460.19	$449.99	$449.99	$449.99	$449.99	$449.99	$449.99	$449.99
79962PA0010011	Premier Balance PPO $2000 A	PPO	Gold	Off	$458.97	$458.97	$458.97	$458.97	$448.80	$448.80	$448.80	$448.80	$448.80	$448.80	$448.80
79962PA0010017	Premier Balance PPO $2500 A	PPO	Gold	Off	$448.09	$448.09	$448.09	$448.09	$438.17	$438.17	$438.17	$438.17	$438.17	$438.17	$438.17
79962PA0010021	Premier Balance PPO $2500 1x	PPO	Gold	Off	$453.38	$453.38	$453.38	$453.38	$443.34	$443.34	$443.34	$443.34	$443.34	$443.34	$443.34
79962PA0010022	Premier Balance PPO $3000	PPO	Gold	Off	$452.43	$452.43	$452.43	$452.43	$442.41	$442.41	$442.41	$442.41	$442.41	$442.41	$442.41
79962PA0010018	Premier Balance PPO $3500 A	PPO	Gold	Off	$433.64	$433.64	$433.64	$433.64	$424.03	$424.03	$424.03	$424.03	$424.03	$424.03	$424.03
79962PA0010019	Premier Balance PPO $4000	PPO	Silver	Off	$417.93	$417.93	$417.93	$417.93	$408.68	$408.68	$408.68	$408.68	$408.68	$408.68	$408.68
79962PA0010015	Premier Balance PPO $5000	PPO	Silver	Off	$399.32	$399.32	$399.32	$399.32	$390.47	$390.47	$390.47	$390.47	$390.47	$390.47	$390.47
79962PA0020016	Balance PPO $1000 A	PPO	Gold	Off	$436.66	$436.66	$436.66	$436.66	$426.99	$426.99	$426.99	$426.99	$426.99	$426.99	$426.99
79962PA0020017	Balance PPO $1750 A	PPO	Gold	Off	$440.52	$440.52	$440.52	$440.52	$430.77	$430.77	$430.77	$430.77	$430.77	$430.77	$430.77
79962PA0020018	Balance PPO $2000 A	PPO	Gold	Off	$438.71	$438.71	$438.71	$438.71	$429.00	$429.00	$429.00	$429.00	$429.00	$429.00	$429.00
79962PA0020006	Balance PPO $2000	PPO	Silver	Off	$397.51	$397.51	$397.51	$397.51	$388.71	$388.71	$388.71	$388.71	$388.71	$388.71	$388.71
79962PA0020005	Balance PPO $2600	PPO	Silver	Off	$392.84	$392.84	$392.84	$392.84	$384.14	$384.14	$384.14	$384.14	$384.14	$384.14	$384.14
79962PA0080001	Health Savings PPO $1500	PPO	Gold	Off	$470.54	$470.54	$470.54	$470.54	$460.12	$460.12	$460.12	$460.12	$460.12	$460.12	$460.12
79962PA0090001	Health Savings PPO Embedded $2800	PPO	Silver	Off	$426.50	$426.50	$426.50	$426.50	$417.05	$417.05	$417.05	$417.05	$417.05	$417.05	$417.05
79962PA0090005	Health Savings PPO Embedded $3550	PPO	Silver	Off	$418.61	$418.61	$418.61	$418.61	$409.34	$409.34	$409.34	$409.34	$409.34	$409.34	$409.34
79962PA0090003	Health Savings PPO Embedded $4250	PPO	Silver	Off	$413.56	$413.56	$413.56	$413.56	$404.40	$404.40	$404.40	$404.40	$404.40	$404.40	$404.40
79962PA0030009	High Deductible PPO Embedded $4750 Qualified A	PPO	Silver	Off	$375.90	$375.90	$375.90	$375.90	$367.57	$367.57	$367.57	$367.57	$367.57	$367.57	$367.57
79962PA0090006	Health Savings PPO Embedded $5500	PPO	Silver	Off	$375.99	$375.99	$375.99	$375.99	$367.66	$367.66	$367.66	$367.66	$367.66	$367.66	$367.66
79962PA0030010	High Deductible PPO Embedded $6100 Qualified A	PPO	Silver	Off	$376.52	$376.52	$376.52	$376.52	$368.18	$368.18	$368.18	$368.18	$368.18	$368.18	$368.18
79962PA0090007	Health Savings PPO Embedded $6850	PPO	Bronze	Off	$364.80	$364.80	$364.80	$364.80	$356.72	$356.72	$356.72	$356.72	$356.72	$356.72	$356.72
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off											
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off											
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off											
79962PA0170001	Choice Blue PPO 0	PPO	Gold	Off	$456.48	$456.48	$456.48	$456.48	$446.37	$446.37	$446.37			$446.37	$446.37
79962PA0170002	Choice Blue PPO 500	PPO	Gold	Off	$450.29	$450.29	$450.29	$450.29	$440.32	$440.32	$440.32			$440.32	$440.32
79962PA0170003	Choice Blue PPO 1250	PPO	Gold	Off	$433.93	$433.93	$433.93	$433.93	$424.32	$424.32	$424.32			$424.32	$424.32
79962PA0170004	Choice Blue PPO 2500	PPO	Gold	Off	$416.61	$416.61	$416.61	$416.61	$407.38	$407.38	$407.38			$407.38	$407.38
79962PA0170005	Choice Blue PPO 2800	PPO	Silver	Off	$371.33	$371.33	$371.33	$371.33	$363.11	$363.11	$363.11			$363.11	$363.11
79962PA0180001	Choice Blue PPO 3000Q Embedded	PPO	Silver	Off	$383.82	$383.82	$383.82	$383.82	$375.32	$375.32	$375.32			$375.32	$375.32
79962PA0170006	Choice Blue PPO 4250	PPO	Silver	Off	$377.51	$377.51	$377.51	$377.51	$369.15	$369.15	$369.15			$369.15	$369.15
79962PA0180002	Choice Blue PPO 6650Q Embedded	PPO	Bronze	Off	$348.87	$348.87	$348.87	$348.87	$341.14	$341.14	$341.14			$341.14	$341.14

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: **Highmark Benefits Group (HBG)** State: **PA**

HIOS Issuer ID: **79962** Market: **Small Group**

Effective Date of Rate Change(s): **01/01/2022**

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period: 01/01/2020 to 12/31/2020

	Total	PMPM
Allowed Claims	$95,062,583.95	$576.53
Reinsurance	$0.00	$0.00
Incurred Claims in Experience Period	$83,561,913.51	$506.78
Risk Adjustment	$1,253,822.02	$7.60
Experience Period Premium	$104,641,281.58	$634.62
Experience Period Member Months	164,887	

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	$111.57	1.022	1.123	1.022	1.034	$135.32
Outpatient Hospital	$217.61	1.022	1.123	1.022	1.034	$263.93
Professional	$123.35	1.022	1.123	1.022	1.034	$149.60
Other Medical	$13.49	1.022	1.123	1.022	1.034	$16.36
Capitation	$0.44	1.036	1.000	1.036	1.000	$0.47
Prescription Drug	$110.08	1.022	1.123	1.022	1.034	$133.51
Total	$576.54					**$699.19**

Morbidity Adjustment	1.027
Demographic Shift	0.995
Plan Design Changes	1.007
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for **01/01/2022**	**$719.48**

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

		Projected Period Totals
Projected Index Rate for **01/01/2022**	**$719.48**	$140,635,316.64
Reinsurance	$0.00	$0.00
Risk Adjustment Payment/Charge	$8.20	$1,602,837.60
Exchange User Fees	0.00%	$0.00
Market Adjusted Index Rate	**$711.28**	**$139,032,479.04**

Projected Member Months	**195,468**

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

Product-Plan Data Collection

Company Legal Name: **Highmark Benefits Group (HBG)**
HIOS Issuer ID: **79962**
Effective Date of Rate Change(s): **01/01/2022**

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

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 + I.
To validate, select the Validate button or Ctrl + Shift + V.
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 + O.
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

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

| | | Premier Balance PPO | | |

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	0.9798
Rating Area 7	1.0131
Rating Area 9	0.9907

Part II of the Preliminary Justification

Highmark Benefits Group – Small Group Market

Scope and Range:

Highmark Benefits Group is requesting a weighted average rate change of 1.99% weighted on the current premium for renewing plans shown in the Unified Rate Review Template for its 2022 ACA qualifying small group products with effective dates from January 1, 2022 to December 31, 2022. This will impact 16,951 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average rate changes at the plan level differ and range from -5.92% to 6.69% as shown in the Unified Rate Review Template.

The proposed rate changes are being driven by medical care costs and the underlying morbidity of the population within Highmark Benefit Group's ACA products.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2022 due to more favorable premium rates afforded to them in the pre-ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Benefits Group reported a financial gain in 2020.

Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

Change in Benefits:

Some cost sharing parameters were changed based on marketing considerations. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

Administrative Costs, Anticipated Operating Results, and Medical Loss Ratio:

Relative to the 2021 rate filing, administrative expenses have increased 0.3% for the 2022 rate filing. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

Highmark Benefits Group

Small Group Rate Filing

Effective January 1, 2022

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group's ("HBG", "Company") Small Group block of business rate filing ("Filing"), for products with effective dates in calendar year 2022. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Benefits Group (HBG)
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 79962
- Market: Small Group
- Effective Date: January 1, 2022

II. Proposed Rate Changes

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

For all rate increases by plan, see the 'Cumulative Rate Change % (over 12 mos prior)' found in line Worksheet 2, 1.11 of the URRT. The rate changes vary by plan due to changes in the allowable plan level base rate components (pricing actuarial factors, geographic rating factors, network discounts, and administrative charges). These components are re-evaluated each year

to keep pace with market changes and changes in health care costs. For 2022, the Company's proposed rate revisions vary by plan according to the detail presented in the URRT, Worksheet 2.

This filing assumes that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market subsequent to the filing date, and that there are no significant changes in the participation of QHP issuers that would materially change the company's expected liabilities. This filing also assumes that transitional plan coverage will be available in the Pennsylvania Small Group market through 2022. Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID pandemic. As a result, HBG reserves the right to submit a revised filing.

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

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2020, paid through February 2021. This experience includes 2020 experience in Affordable Care Act compliant plans. HBG did not offer any transitional plans in 2020.

III.2 Current Date:

The current date used for enrollment and premium is February 2021.

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

- Historical Experience: The URRT historical experience section was completed with HBG's current experience for the small group block of business for the period January 1, 2020 through December 31, 2020, with claims paid through February 2021.

- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows the Company's best estimate of the amount of claims that were incurred during the 12-month experience period for HBG's small group book-of-business. This section includes:

    - The amount of claims which were processed through the Company's claims system,

    - Claims processed outside of the Company's claims system (Rx rebates, settlements, capitated benefits), and

    - The Company's best estimate of claims incurred but not paid as of the Paid through Date stated above.

- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from HBG's detailed claim-level historical data. This experience includes 2020 claims in Affordable Care Act compliant plans. HBG did not offer any transitional plans in 2020. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.

- Paid Claims: Paid claims were summarized from detailed member records. The paid-to-allowed ratio for the experience period reflects the underlying benefit plan designs chosen by each member.

- Incurred but Not Paid (IBNR) Claims Estimate: HBG's estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.988 was developed for HBG's total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

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

V. Projection Factors

V.1 Trend Factors (cost/utilization)

This development of the CY 2022 rates reflects an annual trend rate of 5.73% (2.20% cost, 3.40% utilization). To arrive at the trend assumption, the experience period cost and utilization data were pulled from the Company's claims systems by the defined benefit categories. For the trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Benefits Group, and Highmark Health Insurance Company. The combined experience used is limited to the Company's Rating Area and Market and provides a more material base to analyze the trend components impacting the business in the Company's Market. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored

into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

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

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

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

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

The Company performed a separate analysis to identify the impact of COVID on the base experience trend data and adjusted the historical claims data accordingly. See the Impact of COVID section below for the magnitude of this adjustment, along with additional detail. This COVID adjustment to the base period data impacts the Year 1 Utilization Trend in the URRT, Worksheet 1.

V.2 Morbidity Adjustment

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As the Company has seen through the transitional coverage availability period, many of the Small Group market customers have retained their pre-ACA coverage, and have yet to

join the ACA risk pool. With the transitional coverage provisions proposed extension through the end of 2022 for groups that renew on or prior to October 1, 2022, the Company continues to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The Company has observed that the groups currently enrolled are of lower morbidity than the groups that have lapsed and has reflected that difference in the morbidity adjustment.

Impact of COVID

To account for the impact of COVID, the Company made the following adjustments to its base experience period claims and its projected costs:

a. The claims in the base experience period were adjusted to a non-COVID baseline environment (discussed in the Trend Factors section above). This was done to provide a more stable base from which to project future claims. Claims in the base experience period were adjusted upward by 8.0%, representing the estimated degree of claims suppression in the experience period. This adjustment is applied to the underlying medical and drug claims incurred in the experience period, excluding prescription drug rebates and other claims paid outside of the system. This adjustment is reflected in the Year 1 Utilization Trend in the URRT, Worksheet 1, where it is applied to claims net of Prescription Drug Rebates and other claims paid outside of the system, which results in an additional load to the Year 1 Utilization Trend in the URRT of 1.06%

   To determine the appropriate adjustment factor for the base experience period, the Company analyzed historical normalized allowed claim trends for medical and drug costs combined at the state and market level. Then the Company selected an appropriate trend amount for 2020 within the range of historical trend results. This trend was applied to the 2019 normalized allowed claims to establish the non-COVID baseline claims, which were then compared to the actual 2020 experience normalized allowed claims to determine the adjustment factor indicated above.

   To determine the appropriate adjustment factor for the base experience period, the Company analyzed historical normalized allowed medical claim trends combined at the state and market level. Then the Company selected an appropriate medical trend amount for 2020 within the range of historical trend results. This trend was applied to the 2019 normalized allowed medical claims to project the non-COVID baseline medical claims for 2020, which were then compared to the actual 2020 experience normalized allowed medical claims to determine the adjustment factor indicated above. The overall impact of the pandemic on drug claims in 2020 is assumed to be negligible, and so were not adjusted. The adjustment factors for medical and drug were then weighted together to develop an overall BEP allowed claim adjustment factor.

b. The projection period claims were first established using trend projections under non-COVID baseline assumptions, effectively removing the noise introduced by COVID. Using a non-COVID baseline experience environment, claims were projected into the rating period using traditional methods of claim trend projections, as discussed in the Trend Identification section above.

c. The projected non-COVID baseline claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. There are four components of this adjustment determined by the Company:

1) ***COVID Treatment ($0.07 PMPM)*** – COVID treatment utilization in 2022 is expected to follow a similar utilization pattern as flu treatment from 2018 and 2019 (roughly 0.003 admits per 1000 members per month), with COVID-specific admission costs based on recent admission costs for COVID (roughly $26,000 cost per admit).

2) ***COVID Testing ($1.01 PMPM)*** – COVID testing utilization in 2022 is expected to follow a similar utilization pattern as flu testing from 2018 and 2019 (roughly 9 tests per 1000 members per month), with COVID specific testing costs based on recent testing costs for COVID (roughly $112.87 cost per test).

3) ***COVID Vaccine ($2.05 PMPM)*** – The Company is expecting that a total of 43% of members will receive a COVID vaccine. This assumes that 60% of members 18-64 utilize a vaccine and 40% of members under 18 utilize a vaccine. In addition to this, some vaccines are not reported in the billing system so expected utilization is further reduced by 25%.

   The cost of the vaccine is assumed to be $115 per dose. This is a combination of a $40 cost for administering the vaccine and $75 cost for the vaccine itself.

   Finally, the average number of doses per member is assumed to be 0.5. This reflects the assumption that members will need a COVID vaccine every other year. This results in a cost of $2.05 PMPM, which represents the expected cost that the Company will incur during the 2022-2023 coverage period stemming from 2022 policy year contracts.

4) ***Additional morbidity (0.50% claims impact)*** – Due to insureds missing preventative care (maintenance care and testing services) and quarantine rules leading to a more sedentary lifestyle, the Company expects a general trend towards worsening member morbidity. The following categories of care are expected to be impacted: Cardiology, Joint Degeneration, Diabetes, Mood Disorder & Depression, and Alcohol Treatment. The range of possible cost increases in these categories is assumed to be between 1% and 5%, which equates to 0.2% to 1.1% of total claims. Pricing assumes an overall claims

impact of 0.5%, which is applied to the underlying medical and drug claims expected in the projection period.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.1%. The combined impact of these adjustment factors is a component of the Morbidity Adjustment factor in the URRT Worksheet 1.

Total Morbidity Adjustment

In total, the Company expects that morbidity will worsen from the experience period. For the development of the CY 2022 rates, this is reflected with a 1.027 Morbidity Adjustment factor in the URRT Worksheet 1.

V.3 Demographic Shifts

The Company is expecting a slight decrease in the average age from the experience period to the projection period as the average age factor or our current business is higher than that in the experience period. For the development of the CY 2022 rates, this is reflected with a 0.995 Demographic Shift factor in the URRT Worksheet 1.

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

V.4 Plan Design Changes

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

- Anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: -0.4%
- Change in network benefits: 0.7%
- Newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- New benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None.
- The removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

For the development of the CY 2022 rates, the combination of the above factors produces a 1.007 Plan Design Changes factor in the URRT Worksheet 1.

V.5 Other Adjustments

The Company's rate development for 2022 does not utilize any additional adjustment factors other than those discussed above. For the development of the CY 2022 rates, a 1.000 factor is shown for the Other adjustment factor in the URRT Worksheet 1.

VI. Manual Rate Adjustments

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

VII. Credibility of Experience

The Company has employed a credibility methodology consistent with ASOP #25 to determine the appropriate level of credibility to be assigned to the base experience period data. The assigned credibility level has been determined by referencing published studies from the Society of Actuaries (SOA), most notably "A Practical Approach to Assigning Credibility for Group Medical Insurance Pricing," as well as utilizing actuarial judgment in consideration of the Company's base experience period and projection period computations. Employing the conclusions confirmed in the referenced SOA study, the Company has established a full credibility threshold of 2,000 average members for the experience period. As the average members from the experience period membership for currently active members for this Company is 13,157 full credibility has been assigned to the base experience period.

VIII. Establishing the Index Rate

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

2022	% of Members	Projected Quarterly Index Rate PMPM
1Q	36.7%	$719.74
2Q	10.9%	$734.41
3Q	13.6%	$748.86
4Q	38.8%	$763.36
Composite	100.0%	$742.21

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

IX. Development of the Market-wide Adjusted Index Rate

The limitations imposed by verifications and rounding in the URRT v5.3 workbook produce a Market-wide Adjusted Index Rate that is slightly different from the one ultimately used in the rate development. Please see Exhibit I for a numerical demonstration of the Market-wide Adjusted Index Rate development that removes these limitations, including the Reinsurance, Risk Adjustment Payment/Charge, and Exchange User Fees discussed below.

IX.1 Reinsurance

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

IX.2 Risk Adjustment Payment/Charge

To arrive at the anticipated risk transfer for 2022, the Company determines the risk adjustment calculation components for the projected 2022 Company portfolio and uses its current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2020 Benefit Year published by CMS, the PA Insurance Department's calculation of 2020 risk adjustment transfer amounts using the final RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. For 2022, the Company is projecting a risk adjustment transfer amount of $9.24.

The $8.20 PMPM value in Worksheet 1 of the URRT equals the $9.24 PMPM risk adjustment transfer value discussed above, along with a charge of $2.96 PMPM for the projected net impact of the High Cost Risk Pool program, as well as a credit for high cost risk pool claims from the experience period of $0.57 PMPM. This total risk adjustment transfer amount of $6.84 is then grossed up by the average paid to allowed ratio of 0.834 to arrive at the appropriate value for the URRT.

IX.3 Exchange User Fees

The projected Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2022, multiplied by the percentage of business the Company expects to purchase Market coverage through the Exchange for the Company. For the Company, all business will be offered Off Exchange in 2022, so there are no Exchange User Fees charged in the rate development.

X. Plan Adjusted Index Rates

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

X.1 AV and Cost Sharing Design of Plan

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

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

- The pricing AV for the benefits and cost sharing of the plan.

X.2 Provider Network Adjustment

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

X.3 Benefits in Addition to EHB

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

X.4 Administrative Expense

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

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

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

X.5 Taxes and Fees

The following taxes and fees were included in the 2022 rate development:

- $0.24 PMPM for the PCORI Fee;

- $0.25 PMPM for the Risk Adjustment User Fee

In total, these taxes and fees amount to 0.07% of the anticipated premium collected in 2022.

X.6 Profit & Risk Load

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

XI. Calibration

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

The projected weighted average age factor is 1.513. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.513). Please note that no member will pay these rates because the age factor of 1.513 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. Please see Exhibit I for the development of the calibration factor, which calibrates the index rate to an Age 21 age factor. The Age Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average age factor, which for HBG is 0.661.

XI.2 Geographic Factor Calibration

The projected weighted average geographic factor is 1.001. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.001. Please note that no member will pay these rates because HBG is not using a geographic factor of 1.001 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor. The Geographic Calibration Factor shown in URRT Worksheet 2 is the inverse of weighted average geographic factor, which for HBG is 0.999.

XI.3 Tobacco Use Rating Factor Calibration

The Company does not currently utilize tobacco rating factors.

XII. Consumer Adjusted Premium Rate Development

The Calibrated Plan Adjusted Index Rate shown in URRT Worksheet 2 represents the rate for a non-smoker member with a 1.0 age factor and 1.0 geographic factor for a 1/1/2022 renewal. The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I or the calibration factors in 3.11, 3.12 and 3.13 of URRT Worksheet II Section III to the Plan Adjusted Index Rates, the resulting value will represent the plan premium for a 21 year old in a 1.0 area on 1/1/2021. The standard HHS Age Curve and area factors of 0.98 for region 6; 1.013 for regions 7; and 0.991 for region 9 can be used to calculate any rate found in the QHP rate template.

The Company is filing quarterly Index Rate trends that vary by quarter. Subsequent quarterly rates can be developed by multiplying the first quarter rates by 1.020 for second quarter rates;

1.040 for third quarter rates; and 1.061 for fourth quarter rates. Please refer to the Pennsylvania Actuarial Memorandum submitted with this filing for additional commentary related to the development of these quarterly Index Rate trends.

XIII. Projected Loss Ratio

The anticipated medical loss ratio reflected in this annual rate change filing is 90.2% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XIV. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator. No adjustments were needed for any benefits from those values produced by the AV calculator.

XV. Membership Projections

Since transitional policy relief has been proposed to extend through 2022 for groups that renew on or prior to October 1, 2022, the Company projects that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. Any new business anticipated in HBG will come primarily from current ACA customers. HBG is expecting a decrease in its ACA membership from the experience to the projection period. See line 4.9 of the URRT Worksheet 2 to see projected membership by plan.

XVI. Terminated Plans and Products

HBG is terminating 1 plan that were active in the 2020 experience period. These plans are being terminated due to a re-evaluation of benefit design options and marketing considerations. These plans will be mapped to a corresponding plan of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

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

XVII. Plan Type

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

XVIII. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HBG to accompany its rate filing (for calendar year 2022) for the Small Group Market off the Pennsylvania Exchange.

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

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

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

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

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

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

Signed: [Redacted]

Date: 05/18/2021

Exhibit I
Highmark Benefits Group (HBG)
2022

Pennsylvania Small Group Market Base Rate

	1/1/2022 Values
CY2022 Projected Period Average Members	16,289
CY2022 Allowed Claims	$719.74
Projected Non-EHBs	
None	$0.00
CY2022 Allowed Claims for EHB Only (Index Rate)	$719.74
Market Index Rate Adjustments	
Risk Adjustment (Includes Risk Adjuster Fee)	0.989
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
CY2022 Market Adjusted Index Rate	$711.53
Calibration	
Calibration from Plan Adjusted Index Rate to Age 46, 1.0 Area, Non-Smoker, January 1, 2022 Rate	
(a) Average Age Factor	1.5126
(b) Age 46 (Nearest Age on HHS Age Curve) Age Factor	1.5000
(c) Average Geographic Factor	1.0012
Combined Calibration Factor 1/((a/b)*c)	0.9905

*Quarterly Index Rate trends are being set at 2.04% for 2Q, 4.05% for 3Q, and 6.06% for 4Q.

Highmark Benefits Group (HBG)

Central PA Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Level Base Rate PMPM	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier[1] (i)	(ii)	(iii)	(iv)	(v)
Premier Balance PPO	79962PA0010001	Platinum	Premier Balance PPO $0 Platinum A	F	6,7,9	Off	**$774.56**	**1.0886**	0.993	1.001	1.000	1.095	1.000
	79962PA0010002	Platinum	Premier Balance PPO $250 Platinum A	F	6,7,9	Off	**$755.52**	**1.0618**	0.967	1.001	1.000	1.096	1.000
	79962PA0010003	Gold	Premier Balance PPO $0 Gold A	F	6,7,9	Off	**$719.25**	**1.0109**	0.919	1.001	1.000	1.099	1.000
	79962PA0010004	Gold	Premier Balance PPO $250 Gold A	F	6,7,9	Off	**$708.79**	**0.9961**	0.905	1.001	1.000	1.099	1.000
	79962PA0010005	Gold	Premier Balance PPO $500 A	F	6,7,9	Off	**$696.49**	**0.9789**	0.889	1.001	1.000	1.100	1.000
	79962PA0010006	Gold	Premier Balance PPO $750 A	F	6,7,9	Off	**$690.87**	**0.9710**	0.881	1.001	1.000	1.101	1.000
	79962PA0010007	Gold	Premier Balance PPO $1000 A	F	6,7,9	Off	**$680.11**	**0.9558**	0.867	1.001	1.000	1.102	1.000
	79962PA0010008	Gold	Premier Balance PPO $1250 A	F	6,7,9	Off	**$670.69**	**0.9426**	0.854	1.001	1.000	1.102	1.000
	79962PA0010016	Gold	Premier Balance PPO $1400 A	F	6,7,9	Off	**$650.89**	**0.9148**	0.828	1.001	1.000	1.104	1.000
	79962PA0010009	Gold	Premier Balance PPO $1500 A	F	6,7,9	Off	**$661.92**	**0.9303**	0.842	1.001	1.000	1.103	1.000
	79962PA0010020	Gold	Premier Balance PPO $1550	F	6,7,9	Off	**$648.54**	**0.9115**	0.825	1.001	1.000	1.104	1.000
	79962PA0010011	Gold	Premier Balance PPO $2000 A	F	6,7,9	Off	**$646.83**	**0.9091**	0.822	1.001	1.000	1.104	1.000
	79962PA0010017	Gold	Premier Balance PPO $2500 A	F	6,7,9	Off	**$631.50**	**0.8875**	0.802	1.001	1.000	1.106	1.000
	79962PA0010021	Gold	Premier Balance PPO $2500 1x	F	6,7,9	Off	**$638.95**	**0.8980**	0.812	1.001	1.000	1.105	1.000
	79962PA0010022	Gold	Premier Balance PPO $3000	F	6,7,9	Off	**$637.62**	**0.8961**	0.810	1.001	1.000	1.105	1.000
	79962PA0010018	Gold	Premier Balance PPO $3500 A	F	6,7,9	Off	**$611.13**	**0.8589**	0.775	1.001	1.000	1.107	1.000
	79962PA0010019	Silver	Premier Balance PPO $4000	F	6,7,9	Off	**$589.00**	**0.8278**	0.745	1.001	1.000	1.110	1.000
	79962PA0010015	Silver	Premier Balance PPO $5000	F	6,7,9	Off	**$562.76**	**0.7909**	0.710	1.001	1.000	1.112	1.000
Balance PPO	79962PA0020016	Gold	Balance PPO $1000 A	F	6,7,9	Off	**$615.38**	**0.8649**	0.780	1.001	1.000	1.107	1.000
	79962PA0020017	Gold	Balance PPO $1750 A	F	6,7,9	Off	**$620.83**	**0.8725**	0.788	1.001	1.000	1.107	1.000
	79962PA0020018	Gold	Balance PPO $2000 A	F	6,7,9	Off	**$618.28**	**0.8689**	0.784	1.001	1.000	1.107	1.000
	79962PA0020006	Silver	Balance PPO $2000	F	6,7,9	Off	**$560.22**	**0.7873**	0.707	1.001	1.000	1.113	1.000
	79962PA0020005	Silver	Balance PPO $2600	F	6,7,9	Off	**$553.63**	**0.7781**	0.698	1.001	1.000	1.114	1.000
Health Savings	79962PA0080001	Gold	Health Savings PPO $1500	F	6,7,9	Off	**$663.13**	**0.9320**	0.844	1.001	1.000	1.103	1.000
	79962PA0090001	Silver	Health Savings PPO Embedded $2800	F	6,7,9	Off	**$601.07**	**0.8447**	0.761	1.001	1.000	1.108	1.000
	79962PA0090005	Silver	Health Savings PPO Embedded $3550	F	6,7,9	Off	**$589.95**	**0.8291**	0.746	1.001	1.000	1.110	1.000
	79962PA0090003	Silver	Health Savings PPO Embedded $4250	F	6,7,9	Off	**$582.83**	**0.8191**	0.737	1.001	1.000	1.110	1.000
	79962PA0030009	Silver	High Deductible PPO Embedded $4750 Qualified A	F	6,7,9	Off	**$529.76**	**0.7445**	0.666	1.001	1.000	1.116	1.000
	79962PA0090006	Silver	Health Savings PPO Embedded $5500	F	6,7,9	Off	**$529.88**	**0.7447**	0.666	1.001	1.000	1.116	1.000
	79962PA0030010	Silver	High Deductible PPO Embedded $6100 Qualified A	F	6,7,9	Off	**$530.64**	**0.7458**	0.667	1.001	1.000	1.116	1.000
	79962PA0090007	Bronze	Health Savings PPO Embedded $6850	F	6,7,9	Off	**$514.11**	**0.7225**	0.645	1.001	1.000	1.118	1.000
Lehigh Valley	79962PA0140001	Gold	Lehigh Valley Flex Blue PPO 500G	N	6	Off	**$599.37**	**0.8424**	0.853	0.891	1.000	1.109	1.000
	79962PA0140002	Gold	Lehigh Valley Flex Blue PPO 1250G	N	6	Off	**$579.77**	**0.8148**	0.823	0.891	1.000	1.111	1.000
	79962PA0160001	Silver	Lehigh Valley Flex Blue PPO 3000SQE	N	6	Off	**$512.68**	**0.7205**	0.723	0.891	1.000	1.119	1.000
Choice Blue	79962PA0170001	Gold	Choice Blue PPO 0	X	7,9	Off	**$643.32**	**0.9041**	0.870	0.941	1.000	1.105	1.000
	79962PA0170002	Gold	Choice Blue PPO 500	X	7,9	Off	**$634.60**	**0.8919**	0.857	0.941	1.000	1.105	1.000
	79962PA0170003	Gold	Choice Blue PPO 1250	X	7,9	Off	**$611.54**	**0.8595**	0.825	0.941	1.000	1.107	1.000
	79962PA0170004	Gold	Choice Blue PPO 2500	X	7,9	Off	**$587.13**	**0.8252**	0.790	0.941	1.000	1.110	1.000
	79962PA0170005	Silver	Choice Blue PPO 2800	X	7,9	Off	**$523.32**	**0.7355**	0.699	0.941	1.000	1.117	1.000
	79962PA0180001	Silver	Choice Blue PPO 3000Q Embedded	X	7,9	Off	**$540.93**	**0.7602**	0.724	0.941	1.000	1.115	1.000
	79962PA0170006	Silver	Choice Blue PPO 4250	X	7,9	Off	**$532.03**	**0.7477**	0.712	0.941	1.000	1.116	1.000
	79962PA0180002	Bronze	Choice Blue PPO 6650Q Embedded	X	7,9	Off	**$491.67**	**0.6910**	0.655	0.941	1.000	1.122	1.000

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

(i) The actuarial value and cost-sharing design of the plan.

(ii) The plan's provider network, delivery system characteristics, and utilization management practices.

(iii) The benefits provided under the plan that are in addition to the essential health benefits.

(iv) Administrative costs, excluding Exchange user fees.

(v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Exhibit III

Highmark Benefits Group
Small Group Market

Terminated ACA Plans

	Service		Terminated Plans		Mapping to…	
Exchange	Zone	Regions	HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	F	6,7,9	79962PA0010023	Premier Balance PPO $7000	79962PA0010015	Premier Balance PPO $5000

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*	79962			
Rate Effective Date*	01/01/2022			
Rate Expiration Date*	03/31/2022			
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
79962PA0010001	Rating Area 6	No Preference	0-14	383.39
79962PA0010001	Rating Area 6	No Preference	15	417.47
79962PA0010001	Rating Area 6	No Preference	16	430.50
79962PA0010001	Rating Area 6	No Preference	17	443.53
79962PA0010001	Rating Area 6	No Preference	18	457.56
79962PA0010001	Rating Area 6	No Preference	19	471.59
79962PA0010001	Rating Area 6	No Preference	20	486.13
79962PA0010001	Rating Area 6	No Preference	21	501.16
79962PA0010001	Rating Area 6	No Preference	22	501.16
79962PA0010001	Rating Area 6	No Preference	23	501.16
79962PA0010001	Rating Area 6	No Preference	24	501.16
79962PA0010001	Rating Area 6	No Preference	25	503.16
79962PA0010001	Rating Area 6	No Preference	26	513.19
79962PA0010001	Rating Area 6	No Preference	27	525.22
79962PA0010001	Rating Area 6	No Preference	28	544.76
79962PA0010001	Rating Area 6	No Preference	29	560.80
79962PA0010001	Rating Area 6	No Preference	30	568.82
79962PA0010001	Rating Area 6	No Preference	31	580.84
79962PA0010001	Rating Area 6	No Preference	32	592.87
79962PA0010001	Rating Area 6	No Preference	33	600.39
79962PA0010001	Rating Area 6	No Preference	34	608.41
79962PA0010001	Rating Area 6	No Preference	35	612.42
79962PA0010001	Rating Area 6	No Preference	36	616.43
79962PA0010001	Rating Area 6	No Preference	37	620.44
79962PA0010001	Rating Area 6	No Preference	38	624.45
79962PA0010001	Rating Area 6	No Preference	39	632.46
79962PA0010001	Rating Area 6	No Preference	40	640.48
79962PA0010001	Rating Area 6	No Preference	41	652.51
79962PA0010001	Rating Area 6	No Preference	42	664.04
79962PA0010001	Rating Area 6	No Preference	43	680.07
79962PA0010001	Rating Area 6	No Preference	44	700.12
79962PA0010001	Rating Area 6	No Preference	45	723.68
79962PA0010001	Rating Area 6	No Preference	46	751.74
79962PA0010001	Rating Area 6	No Preference	47	783.31
79962PA0010001	Rating Area 6	No Preference	48	819.40
79962PA0010001	Rating Area 6	No Preference	49	854.98
79962PA0010001	Rating Area 6	No Preference	50	895.07
79962PA0010001	Rating Area 6	No Preference	51	934.66
79962PA0010001	Rating Area 6	No Preference	52	978.26
79962PA0010001	Rating Area 6	No Preference	53	1022.37
79962PA0010001	Rating Area 6	No Preference	54	1069.98
79962PA0010001	Rating Area 6	No Preference	55	1117.59
79962PA0010001	Rating Area 6	No Preference	56	1169.21
79962PA0010001	Rating Area 6	No Preference	57	1221.33
79962PA0010001	Rating Area 6	No Preference	58	1276.96
79962PA0010001	Rating Area 6	No Preference	59	1304.52
79962PA0010001	Rating Area 6	No Preference	60	1360.15
79962PA0010001	Rating Area 6	No Preference	61	1408.26
79962PA0010001	Rating Area 6	No Preference	62	1439.83
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79962PA0010001	Rating Area 7	No Preference	0-14	396.42
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79962PA0010005	Rating Area 7	No Preference	34	565.68
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79962PA0010019	Rating Area 7	No Preference	58	1004.04
79962PA0010019	Rating Area 7	No Preference	59	1025.71
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79962PA0010019	Rating Area 7	No Preference	61	1107.28
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79962PA0010019	Rating Area 9	No Preference	0-14	294.77
79962PA0010019	Rating Area 9	No Preference	15	320.97
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79962PA0180002 Rating Area 9	No Preference	63	949.51
79962PA0180002 Rating Area 9	No Preference	64 and over	964.95

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*	79962			
Rate Effective Date*	04/01/2022			
Rate Expiration Date*	06/30/2022			
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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79962PA0010001	Rating Area 6	No Preference	16	439.27
79962PA0010001	Rating Area 6	No Preference	17	452.56
79962PA0010001	Rating Area 6	No Preference	18	466.88
79962PA0010001	Rating Area 6	No Preference	19	481.20
79962PA0010001	Rating Area 6	No Preference	20	496.03
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79962PA0010001	Rating Area 7	No Preference	34	641.91
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79962PA0010001	Rating Area 7	No Preference	43	717.53
79962PA0010001	Rating Area 7	No Preference	44	738.68
79962PA0010001	Rating Area 7	No Preference	45	763.53
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79962PA0010003 Rating Area 6	No Preference	62	1364.27
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79962PA0010003 Rating Area 7	No Preference	62	1410.64
79962PA0010003 Rating Area 7	No Preference	63	1449.43
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79962PA0010003	Rating Area 9	No Preference	36	590.56
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79962PA0010008	Rating Area 7	No Preference	54	977.51
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79962PA0010008	Rating Area 7	No Preference	56	1068.16
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79962PA0010009 Rating Area 9		No Preference	54	943.35
79962PA0010009 Rating Area 9		No Preference	55	985.33
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79962PA0010009 Rating Area 9		No Preference	58	1125.83
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79962PA0010009 Rating Area 9		No Preference	60	1199.18
79962PA0010009 Rating Area 9		No Preference	61	1241.60
79962PA0010009 Rating Area 9		No Preference	62	1269.44
79962PA0010009 Rating Area 9		No Preference	63	1304.34
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79962PA0180002 Rating Area 9	No Preference	63	968.88
79962PA0180002 Rating Area 9	No Preference	64 and over	984.63

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*	79962			
Rate Effective Date*	07/01/2022			
Rate Expiration Date*	09/30/2022			
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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79962PA0010001	Rating Area 6	No Preference	17	461.47
79962PA0010001	Rating Area 6	No Preference	18	476.07
79962PA0010001	Rating Area 6	No Preference	19	490.67
79962PA0010001	Rating Area 6	No Preference	20	505.79
79962PA0010001	Rating Area 6	No Preference	21	521.43
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79962PA0010001	Rating Area 6	No Preference	30	591.82
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79962PA0010001	Rating Area 6	No Preference	33	624.67
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79962PA0010001	Rating Area 6	No Preference	36	641.36
79962PA0010001	Rating Area 6	No Preference	37	645.53
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79962PA0010001	Rating Area 6	No Preference	39	658.04
79962PA0010001	Rating Area 6	No Preference	40	666.39
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79962PA0010001	Rating Area 7	No Preference	34	654.54
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79962PA0180002 Rating Area 9	No Preference	64 and over	1003.98

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*	79962			
Rate Effective Date*	10/01/2022			
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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79962PA0010001	Rating Area 6	No Preference	15	442.76
79962PA0010001	Rating Area 6	No Preference	16	456.58
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79962PA0010001	Rating Area 6	No Preference	18	485.29
79962PA0010001	Rating Area 6	No Preference	19	500.17
79962PA0010001	Rating Area 6	No Preference	20	515.58
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79962PA0010001	Rating Area 9	No Preference	23	537.43
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79962PA0010001	Rating Area 9	No Preference	37	665.34
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79962PA0010001	Rating Area 9	No Preference	40	686.84
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79962PA0010001	Rating Area 9	No Preference	61	1510.18
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79962PA0010006	Rating Area 7	No Preference	36	602.97
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79962PA0140001	Rating Area 6	No Preference	36	505.91
79962PA0140001	Rating Area 6	No Preference	37	509.20
79962PA0140001	Rating Area 6	No Preference	38	512.49
79962PA0140001	Rating Area 6	No Preference	39	519.07
79962PA0140001	Rating Area 6	No Preference	40	525.65
79962PA0140001	Rating Area 6	No Preference	41	535.53
79962PA0140001	Rating Area 6	No Preference	42	544.99
79962PA0140001	Rating Area 6	No Preference	43	558.15
79962PA0140001	Rating Area 6	No Preference	44	574.60
79962PA0140001	Rating Area 6	No Preference	45	593.93
79962PA0140001	Rating Area 6	No Preference	46	616.97
79962PA0140001	Rating Area 6	No Preference	47	642.88
79962PA0140001	Rating Area 6	No Preference	48	672.49
79962PA0140001	Rating Area 6	No Preference	49	701.69
79962PA0140001	Rating Area 6	No Preference	50	734.60
79962PA0140001	Rating Area 6	No Preference	51	767.09
79962PA0140001	Rating Area 6	No Preference	52	802.88
79962PA0140001	Rating Area 6	No Preference	53	839.07
79962PA0140001	Rating Area 6	No Preference	54	878.15
79962PA0140001	Rating Area 6	No Preference	55	917.22
79962PA0140001	Rating Area 6	No Preference	56	959.59
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79962PA0140001	Rating Area 6	No Preference	58	1048.02
79962PA0140001	Rating Area 6	No Preference	59	1070.64
79962PA0140001	Rating Area 6	No Preference	60	1116.30
79962PA0140001	Rating Area 6	No Preference	61	1155.78
79962PA0140001	Rating Area 6	No Preference	62	1181.69
79962PA0140001	Rating Area 6	No Preference	63	1214.19
79962PA0140001	Rating Area 6	No Preference	64 and over	1233.93
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79962PA0140002	Rating Area 6	No Preference	15	331.42

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79962PA0140002 Rating Area 6		No Preference	26	407.41
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79962PA0170001	Rating Area 7	No Preference	32	540.02
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79962PA0170001	Rating Area 9	No Preference	62	1282.42
79962PA0170001	Rating Area 9	No Preference	63	1317.68
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79962PA0170002	Rating Area 7	No Preference	23	450.29
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79962PA0170002	Rating Area 7	No Preference	42	596.63
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79962PA0170002	Rating Area 7	No Preference	52	878.97
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79962PA0170002	Rating Area 9	No Preference	35	538.07
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79962PA0170002	Rating Area 9	No Preference	43	597.51
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79962PA0170002	Rating Area 9	No Preference	45	635.82
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79962PA0170002	Rating Area 9	No Preference	62	1265.04
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79962PA0180001	Rating Area 9	No Preference	50	670.32
79962PA0180001	Rating Area 9	No Preference	51	699.97
79962PA0180001	Rating Area 9	No Preference	52	732.62
79962PA0180001	Rating Area 9	No Preference	53	765.65
79962PA0180001	Rating Area 9	No Preference	54	801.31
79962PA0180001	Rating Area 9	No Preference	55	836.96
79962PA0180001	Rating Area 9	No Preference	56	875.62
79962PA0180001	Rating Area 9	No Preference	57	914.65
79962PA0180001	Rating Area 9	No Preference	58	956.32
79962PA0180001	Rating Area 9	No Preference	59	976.96
79962PA0180001	Rating Area 9	No Preference	60	1018.62
79962PA0180001	Rating Area 9	No Preference	61	1054.65
79962PA0180001	Rating Area 9	No Preference	62	1078.29
79962PA0180001	Rating Area 9	No Preference	63	1107.94
79962PA0180001	Rating Area 9	No Preference	64 and over	1125.96
79962PA0170006	Rating Area 7	No Preference	0-14	288.80
79962PA0170006	Rating Area 7	No Preference	15	314.47
79962PA0170006	Rating Area 7	No Preference	16	324.28
79962PA0170006	Rating Area 7	No Preference	17	334.10
79962PA0170006	Rating Area 7	No Preference	18	344.67
79962PA0170006	Rating Area 7	No Preference	19	355.24
79962PA0170006	Rating Area 7	No Preference	20	366.18
79962PA0170006	Rating Area 7	No Preference	21	377.51
79962PA0170006	Rating Area 7	No Preference	22	377.51
79962PA0170006	Rating Area 7	No Preference	23	377.51
79962PA0170006	Rating Area 7	No Preference	24	377.51
79962PA0170006	Rating Area 7	No Preference	25	379.02
79962PA0170006	Rating Area 7	No Preference	26	386.57
79962PA0170006	Rating Area 7	No Preference	27	395.63
79962PA0170006	Rating Area 7	No Preference	28	410.35
79962PA0170006	Rating Area 7	No Preference	29	422.43
79962PA0170006	Rating Area 7	No Preference	30	428.47
79962PA0170006	Rating Area 7	No Preference	31	437.53
79962PA0170006	Rating Area 7	No Preference	32	446.59
79962PA0170006	Rating Area 7	No Preference	33	452.26
79962PA0170006	Rating Area 7	No Preference	34	458.30
79962PA0170006	Rating Area 7	No Preference	35	461.32
79962PA0170006	Rating Area 7	No Preference	36	464.34
79962PA0170006	Rating Area 7	No Preference	37	467.36
79962PA0170006	Rating Area 7	No Preference	38	470.38
79962PA0170006	Rating Area 7	No Preference	39	476.42
79962PA0170006	Rating Area 7	No Preference	40	482.46
79962PA0170006	Rating Area 7	No Preference	41	491.52
79962PA0170006	Rating Area 7	No Preference	42	500.20
79962PA0170006	Rating Area 7	No Preference	43	512.28
79962PA0170006	Rating Area 7	No Preference	44	527.38
79962PA0170006	Rating Area 7	No Preference	45	545.12
79962PA0170006	Rating Area 7	No Preference	46	566.27
79962PA0170006	Rating Area 7	No Preference	47	590.05
79962PA0170006	Rating Area 7	No Preference	48	617.23
79962PA0170006	Rating Area 7	No Preference	49	644.03
79962PA0170006	Rating Area 7	No Preference	50	674.23
79962PA0170006	Rating Area 7	No Preference	51	704.06
79962PA0170006	Rating Area 7	No Preference	52	736.90
79962PA0170006	Rating Area 7	No Preference	53	770.12
79962PA0170006	Rating Area 7	No Preference	54	805.98
79962PA0170006	Rating Area 7	No Preference	55	841.85
79962PA0170006	Rating Area 7	No Preference	56	880.73
79962PA0170006	Rating Area 7	No Preference	57	919.99
79962PA0170006	Rating Area 7	No Preference	58	961.90
79962PA0170006	Rating Area 7	No Preference	59	982.66
79962PA0170006	Rating Area 7	No Preference	60	1024.56
79962PA0170006	Rating Area 7	No Preference	61	1060.80
79962PA0170006	Rating Area 7	No Preference	62	1084.59
79962PA0170006	Rating Area 7	No Preference	63	1114.41
79962PA0170006	Rating Area 7	No Preference	64 and over	1132.53
79962PA0170006	Rating Area 9	No Preference	0-14	282.40
79962PA0170006	Rating Area 9	No Preference	15	307.50
79962PA0170006	Rating Area 9	No Preference	16	317.10
79962PA0170006	Rating Area 9	No Preference	17	326.70
79962PA0170006	Rating Area 9	No Preference	18	337.03
79962PA0170006	Rating Area 9	No Preference	19	347.37
79962PA0170006	Rating Area 9	No Preference	20	358.08
79962PA0170006	Rating Area 9	No Preference	21	369.15
79962PA0170006	Rating Area 9	No Preference	22	369.15
79962PA0170006	Rating Area 9	No Preference	23	369.15
79962PA0170006	Rating Area 9	No Preference	24	369.15
79962PA0170006	Rating Area 9	No Preference	25	370.63
79962PA0170006	Rating Area 9	No Preference	26	378.01
79962PA0170006	Rating Area 9	No Preference	27	386.87
79962PA0170006	Rating Area 9	No Preference	28	401.27
79962PA0170006	Rating Area 9	No Preference	29	413.08
79962PA0170006	Rating Area 9	No Preference	30	418.99
79962PA0170006	Rating Area 9	No Preference	31	427.84
79962PA0170006	Rating Area 9	No Preference	32	436.70
79962PA0170006	Rating Area 9	No Preference	33	442.24
79962PA0170006	Rating Area 9	No Preference	34	448.15

79962PA0170006	Rating Area 9	No Preference	35	451.10
79962PA0170006	Rating Area 9	No Preference	36	454.05
79962PA0170006	Rating Area 9	No Preference	37	457.01
79962PA0170006	Rating Area 9	No Preference	38	459.96
79962PA0170006	Rating Area 9	No Preference	39	465.87
79962PA0170006	Rating Area 9	No Preference	40	471.77
79962PA0170006	Rating Area 9	No Preference	41	480.63
79962PA0170006	Rating Area 9	No Preference	42	489.12
79962PA0170006	Rating Area 9	No Preference	43	500.94
79962PA0170006	Rating Area 9	No Preference	44	515.70
79962PA0170006	Rating Area 9	No Preference	45	533.05
79962PA0170006	Rating Area 9	No Preference	46	553.73
79962PA0170006	Rating Area 9	No Preference	47	576.98
79962PA0170006	Rating Area 9	No Preference	48	603.56
79962PA0170006	Rating Area 9	No Preference	49	629.77
79962PA0170006	Rating Area 9	No Preference	50	659.30
79962PA0170006	Rating Area 9	No Preference	51	688.46
79962PA0170006	Rating Area 9	No Preference	52	720.58
79962PA0170006	Rating Area 9	No Preference	53	753.07
79962PA0170006	Rating Area 9	No Preference	54	788.14
79962PA0170006	Rating Area 9	No Preference	55	823.20
79962PA0170006	Rating Area 9	No Preference	56	861.23
79962PA0170006	Rating Area 9	No Preference	57	899.62
79962PA0170006	Rating Area 9	No Preference	58	940.59
79962PA0170006	Rating Area 9	No Preference	59	960.90
79962PA0170006	Rating Area 9	No Preference	60	1001.87
79962PA0170006	Rating Area 9	No Preference	61	1037.31
79962PA0170006	Rating Area 9	No Preference	62	1060.57
79962PA0170006	Rating Area 9	No Preference	63	1089.73
79962PA0170006	Rating Area 9	No Preference	64 and over	1107.45
79962PA0180002	Rating Area 7	No Preference	0-14	266.89
79962PA0180002	Rating Area 7	No Preference	15	290.61
79962PA0180002	Rating Area 7	No Preference	16	299.68
79962PA0180002	Rating Area 7	No Preference	17	308.75
79962PA0180002	Rating Area 7	No Preference	18	318.52
79962PA0180002	Rating Area 7	No Preference	19	328.29
79962PA0180002	Rating Area 7	No Preference	20	338.40
79962PA0180002	Rating Area 7	No Preference	21	348.87
79962PA0180002	Rating Area 7	No Preference	22	348.87
79962PA0180002	Rating Area 7	No Preference	23	348.87
79962PA0180002	Rating Area 7	No Preference	24	348.87
79962PA0180002	Rating Area 7	No Preference	25	350.27
79962PA0180002	Rating Area 7	No Preference	26	357.24
79962PA0180002	Rating Area 7	No Preference	27	365.62
79962PA0180002	Rating Area 7	No Preference	28	379.22
79962PA0180002	Rating Area 7	No Preference	29	390.39
79962PA0180002	Rating Area 7	No Preference	30	395.97
79962PA0180002	Rating Area 7	No Preference	31	404.34
79962PA0180002	Rating Area 7	No Preference	32	412.71
79962PA0180002	Rating Area 7	No Preference	33	417.95
79962PA0180002	Rating Area 7	No Preference	34	423.53
79962PA0180002	Rating Area 7	No Preference	35	426.32
79962PA0180002	Rating Area 7	No Preference	36	429.11
79962PA0180002	Rating Area 7	No Preference	37	431.90
79962PA0180002	Rating Area 7	No Preference	38	434.69
79962PA0180002	Rating Area 7	No Preference	39	440.27
79962PA0180002	Rating Area 7	No Preference	40	445.86
79962PA0180002	Rating Area 7	No Preference	41	454.23
79962PA0180002	Rating Area 7	No Preference	42	462.25
79962PA0180002	Rating Area 7	No Preference	43	473.42
79962PA0180002	Rating Area 7	No Preference	44	487.37
79962PA0180002	Rating Area 7	No Preference	45	503.77
79962PA0180002	Rating Area 7	No Preference	46	523.31
79962PA0180002	Rating Area 7	No Preference	47	545.28
79962PA0180002	Rating Area 7	No Preference	48	570.40
79962PA0180002	Rating Area 7	No Preference	49	595.17
79962PA0180002	Rating Area 7	No Preference	50	623.08
79962PA0180002	Rating Area 7	No Preference	51	650.64
79962PA0180002	Rating Area 7	No Preference	52	680.99
79962PA0180002	Rating Area 7	No Preference	53	711.69
79962PA0180002	Rating Area 7	No Preference	54	744.84
79962PA0180002	Rating Area 7	No Preference	55	777.98
79962PA0180002	Rating Area 7	No Preference	56	813.91
79962PA0180002	Rating Area 7	No Preference	57	850.20
79962PA0180002	Rating Area 7	No Preference	58	888.92
79962PA0180002	Rating Area 7	No Preference	59	908.11
79962PA0180002	Rating Area 7	No Preference	60	946.83
79962PA0180002	Rating Area 7	No Preference	61	980.32
79962PA0180002	Rating Area 7	No Preference	62	1002.30
79962PA0180002	Rating Area 7	No Preference	63	1029.86
79962PA0180002	Rating Area 7	No Preference	64 and over	1046.61
79962PA0180002	Rating Area 9	No Preference	0-14	260.97
79962PA0180002	Rating Area 9	No Preference	15	284.17
79962PA0180002	Rating Area 9	No Preference	16	293.04
79962PA0180002	Rating Area 9	No Preference	17	301.91
79962PA0180002	Rating Area 9	No Preference	18	311.46
79962PA0180002	Rating Area 9	No Preference	19	321.01
79962PA0180002	Rating Area 9	No Preference	20	330.91
79962PA0180002	Rating Area 9	No Preference	21	341.14
79962PA0180002	Rating Area 9	No Preference	22	341.14
79962PA0180002	Rating Area 9	No Preference	23	341.14
79962PA0180002	Rating Area 9	No Preference	24	341.14
79962PA0180002	Rating Area 9	No Preference	25	342.50
79962PA0180002	Rating Area 9	No Preference	26	349.33
79962PA0180002	Rating Area 9	No Preference	27	357.51
79962PA0180002	Rating Area 9	No Preference	28	370.82
79962PA0180002	Rating Area 9	No Preference	29	381.74
79962PA0180002	Rating Area 9	No Preference	30	387.19
79962PA0180002	Rating Area 9	No Preference	31	395.38
79962PA0180002	Rating Area 9	No Preference	32	403.57
79962PA0180002	Rating Area 9	No Preference	33	408.69
79962PA0180002	Rating Area 9	No Preference	34	414.14
79962PA0180002	Rating Area 9	No Preference	35	416.87
79962PA0180002	Rating Area 9	No Preference	36	419.60
79962PA0180002	Rating Area 9	No Preference	37	422.33
79962PA0180002	Rating Area 9	No Preference	38	425.06
79962PA0180002	Rating Area 9	No Preference	39	430.52
79962PA0180002	Rating Area 9	No Preference	40	435.98
79962PA0180002	Rating Area 9	No Preference	41	444.16
79962PA0180002	Rating Area 9	No Preference	42	452.01
79962PA0180002	Rating Area 9	No Preference	43	462.93
79962PA0180002	Rating Area 9	No Preference	44	476.57

79962PA0180002 Rating Area 9	No Preference	45	492.61
79962PA0180002 Rating Area 9	No Preference	46	511.71
79962PA0180002 Rating Area 9	No Preference	47	533.20
79962PA0180002 Rating Area 9	No Preference	48	557.76
79962PA0180002 Rating Area 9	No Preference	49	581.98
79962PA0180002 Rating Area 9	No Preference	50	609.28
79962PA0180002 Rating Area 9	No Preference	51	636.23
79962PA0180002 Rating Area 9	No Preference	52	665.91
79962PA0180002 Rating Area 9	No Preference	53	695.93
79962PA0180002 Rating Area 9	No Preference	54	728.33
79962PA0180002 Rating Area 9	No Preference	55	760.74
79962PA0180002 Rating Area 9	No Preference	56	795.88
79962PA0180002 Rating Area 9	No Preference	57	831.36
79962PA0180002 Rating Area 9	No Preference	58	869.22
79962PA0180002 Rating Area 9	No Preference	59	887.99
79962PA0180002 Rating Area 9	No Preference	60	925.85
79962PA0180002 Rating Area 9	No Preference	61	958.60
79962PA0180002 Rating Area 9	No Preference	62	980.10
79962PA0180002 Rating Area 9	No Preference	63	1007.05
79962PA0180002 Rating Area 9	No Preference	64 and over	1023.42

Highmark Benefits Group (HBG)
2022 Small Group Rate Filing
Trend Exhibit
Central, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-16	13,932	$ 432.43		
Feb-16	13,369	$ 449.83		
Mar-16	12,303	$ 475.62		
Apr-16	11,628	$ 494.00		
May-16	10,572	$ 461.82		
Jun-16	9,521	$ 482.79		
Jul-16	8,928	$ 444.60		
Aug-16	8,532	$ 544.80		
Sep-16	8,001	$ 628.58		
Oct-16	7,374	$ 539.08		
Nov-16	7,058	$ 504.93		
Dec-16	5,151	$ 544.35	$ 490.71	
Jan-17	5,675	$ 565.21	$ 502.13	
Feb-17	5,694	$ 481.73	$ 507.93	
Mar-17	5,618	$ 507.36	$ 512.14	
Apr-17	5,547	$ 573.27	$ 518.41	
May-17	5,577	$ 544.09	$ 527.38	
Jun-17	5,588	$ 527.74	$ 532.80	
Jul-17	5,498	$ 626.26	$ 550.08	
Aug-17	5,537	$ 611.10	$ 555.37	
Sep-17	5,490	$ 568.08	$ 547.98	
Oct-17	5,457	$ 599.94	$ 553.12	
Nov-17	5,493	$ 572.10	$ 559.82	
Dec-17	5,493	$ 596.29	$ 564.02	14.9%
Jan-18	5,531	$ 572.19	$ 564.60	12.4%
Feb-18	5,480	$ 586.96	$ 573.57	12.9%
Mar-18	5,518	$ 628.95	$ 583.80	14.0%
Apr-18	5,512	$ 631.82	$ 588.68	13.6%
May-18	5,554	$ 521.22	$ 586.78	11.3%
Jun-18	5,593	$ 580.01	$ 591.19	11.0%
Jul-18	6,179	$ 516.30	$ 581.38	5.7%
Aug-18	6,545	$ 588.82	$ 579.67	4.4%
Sep-18	7,164	$ 511.14	$ 573.53	4.7%
Oct-18	8,346	$ 560.77	$ 570.07	3.1%
Nov-18	9,221	$ 592.29	$ 572.61	2.3%
Dec-18	12,570	$ 502.41	$ 560.44	-0.6%
Jan-19	12,795	$ 572.96	$ 561.50	-0.6%
Feb-19	12,768	$ 524.29	$ 555.21	-3.2%
Mar-19	12,731	$ 668.57	$ 565.08	-3.2%
Apr-19	12,689	$ 585.89	$ 564.16	-4.2%
May-19	12,778	$ 590.41	$ 568.96	-3.0%
Jun-19	12,756	$ 514.07	$ 562.94	-4.8%
Jul-19	12,352	$ 603.31	$ 568.87	-2.2%
Aug-19	12,131	$ 615.16	$ 571.99	-1.3%
Sep-19	11,958	$ 582.22	$ 575.89	0.4%
Oct-19	11,745	$ 676.45	$ 584.81	2.6%
Nov-19	11,410	$ 603.88	$ 585.81	2.3%
Dec-19	10,613	$ 662.68	$ 598.52	6.8%
Jan-20	12,426	$ 649.17	$ 605.05	7.8%
Feb-20	12,726	$ 607.09	$ 612.27	10.3%
Mar-20	12,977	$ 657.44	$ 611.38	8.2%
Apr-20	13,410	$ 702.95	$ 621.92	10.2%
May-20	13,694	$ 601.52	$ 622.75	9.5%
Jun-20	13,819	$ 651.64	$ 634.71	12.7%
Jul-20	13,907	$ 660.92	$ 639.70	12.5%
Aug-20	13,962	$ 590.59	$ 637.16	11.4%
Sep-20	14,358	$ 667.52	$ 644.21	11.9%
Oct-20	14,640	$ 648.41	$ 642.20	9.8%
Nov-20	14,792	$ 683.56	$ 648.70	10.7%
Dec-20	16,441	$ 711.28	$ 653.97	9.3%
Jan-21	16,953	$ 641.71	$ 653.11	7.9%
Feb-21	16,953	$ 645.95	$ 655.75	7.1%
Mar-21	16,953	$ 753.81	$ 664.87	8.7%
Apr-21	16,953	$ 707.39	$ 666.01	7.1%
May-21	16,953	$ 644.62	$ 668.80	7.4%
Jun-21	16,953	$ 690.68	$ 672.00	5.9%
Jul-21	16,953	$ 673.06	$ 672.90	5.2%
Aug-21	16,953	$ 711.43	$ 682.10	7.1%
Sep-21	16,953	$ 708.53	$ 685.41	6.4%
Oct-21	16,953	$ 685.69	$ 688.13	7.2%
Nov-21	16,953	$ 723.64	$ 691.43	6.6%
Dec-21	16,953	$ 721.68	$ 692.35	5.9%
Jan-22	16,953	$ 715.32	$ 698.49	6.9%
Feb-22	16,953	$ 684.37	$ 701.69	7.0%
Mar-22	16,953	$ 801.61	$ 705.67	6.1%
Apr-22	16,953	$ 731.04	$ 707.64	6.3%
May-22	16,953	$ 710.04	$ 713.09	6.6%
Jun-22	16,953	$ 735.42	$ 716.82	6.7%
Jul-22	16,953	$ 694.20	$ 718.58	6.8%
Aug-22	16,953	$ 783.32	$ 724.57	6.2%
Sep-22	16,953	$ 753.63	$ 728.33	6.3%
Oct-22	16,953	$ 738.12	$ 732.70	6.5%
Nov-22	16,953	$ 773.35	$ 736.84	6.6%
Dec-22	16,953	$ 765.20	$ 740.47	7.0%

Proposed Annual Trend (Cost & Utilization) **6.4%**

CONFIDENTIAL

Highmark
Small Group ACA
BEP COVID-19 Adjustment Factor Development

Please note:

- The BEP COVID-19 Adjustment is calculated using experience for the entire PA Small Group Market
- The BEP COVID-19 Adjustment is on an allowed basis
- The BEP COVID-19 Adjustment is for medical claims only; COVID-19 impact to drug claims is negligible
- Total BEP COVID-19 Adjustment uses CY 2019 medical/drug distribution to blend adjustment factors

Normalized Allowed Medical Claims PMPM - (CY 2019)	$	347.33
Range of Historical Medical Trends - (2017 - 2019)		5.2% - 14.5%
Anticipated Medical Trend - Entire PA Small Group Market		7.2%
Anticipated Normalized Allowed Medical Claims PMPM - (CY 2020)	$	372.21
Actual Normalized Allowed Medical Claims PMPM - (CY 2020)	$	335.98
Medical BEP Adjustment Factor - (CY 2020)		0.9027
Drug BEP Adjustment Factor - (CY 2020)		1.0000
Total BEP Adjustment Factor - (CY 2020)		0.9261
Total BEP Adjustment Factor Reciprocal - (CY 2020)		1.0798

In this exhibit, Allowed Medical Claims PMPMs exclude high dollar claims and are normalized only for work days and demographics.

Highmark
2022 Small Group Rate Filing
COVID Projection Support

1. Covid Treatment:

Admits per 1000 per Month		0.003
Cost per Admit	$	26,014.13
PMPM Cost	**$**	**0.07**

2. Covid Testing:

Tests per 1000 per Month		8.935
Cost per Test	$	112.87
PMPM Cost	**$**	**1.01**

3. Covid Vaccine:

Percent of Population Receiving Vaccine per Year		42.8%
Vaccine Cost	$	75.00
Administrative Cost	$	40.00
Expected Annual Dose		0.5
Cost per Vaccine	$	57.50
PMPM Cost	**$**	**2.05**

4. Covid Induced Morbidity Change:

ETG Category	Sub-Category	% of Claims Small Group
Cardiology	Total	9.3%
Orthopedics & Rheumatology	Joint Degeneration	6.1%
Endocrinology	Diabetes	4.5%
Psychiatry	Mood disorder, depressed	1.6%
Chemical Dependency	Alcohol Treatment	0.5%
Total Impacted Claims		22.0%

Minimum expected % claims increase in these categories	1%
Minimum % Impact to Claims	0.2%

Maximum expected % claims increase in these categories	5%
Maximum % Impact to Claims	1.1%

COVID Induced Morbidity Change:	**0.5%**

Derivation of Geographic Factors (Table 13)

CPA:

Area	2020 Avg Members	2019 Normalized, Risk Adjusted Claims Relative to Area 9	2020 Normalized, Risk Adjusted Claims Relative to Area 9	Average	**Proposed Factor***	Average, Rebalanced to Proposed Level	Current Factors, Rebalanced to Proposed Level	Change
6	1,978	0.944	0.913	0.929	**0.980**	0.913	1.007	-2.7%
7	6,740	1.090	1.024	1.057	**1.013**	1.039	1.007	0.6%
9	5,213	1.000	1.000	1.000	**0.991**	0.983	0.988	0.3%
				1.017	**1.000**	1.000	1.000	

*Given that data points are calculated as claim relativities, but area factors are applied to premium rates (claims + admin), proposed factor spreads are diluted.

*Proposed factor spreads further diluted to avoid market shock from an overreaction to recent data.

Derivation of Network Factors (Table 14)

Network	2020 Avg Members	2019 Normalized, Risk Adjusted Claims Relative to Broad	2020 Normalized, Risk Adjusted Claims Relative to Broad	Average	**Proposed Factor***	Average, Rebalanced to Proposed Level	Current Factors, Rebalanced to Proposed Level	Change
Broad	13,736	1.000	1.000	1.000	**1.000**	1.000	1.000	0.0%
Lehigh Valley	98	0.915	0.872	0.893	**0.890**	0.893	0.940	-5.3%
Choice Blue	14	0.980	0.916	0.948	**0.940**	0.948	0.940	0.0%
				0.999	0.999	0.999	0.999	

Highmark Benefits Group (HBG)
2022 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

Average Rating Factors by Cohort:	Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2020 Average	1.5269	1.0001	0.9922	1.0743
Calendar Year 2020 Average for Members Active at end of BEP	1.5247	1.0002	0.9920	1.0744
2022 Projected	1.5181	1.0012	0.9988	1.0739

Support for Single Risk Pool Adjustment Factors:	Claims Paid through Claims System	Rx Rebates, Capitiation, Settlements, and Other Claims Paid Outside of System	Total
Calendar Year 2020 Allowed Claims PMPM	$ 609.62	$ (33.09)	$ 576.53
Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	$ 618.19	$ (33.61)	$ 584.57
BEP Adjustment (for COVID)	7.98%	0.00%	
Adj Calendar Year 2020 Allowed Claims PMPM	$ 658.25	$ (33.09)	$ 625.16
Adj Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	$ 667.50	$ (33.61)	$ 633.89
Trend	6.41%	Projections Done Independently	
Projected 2022 Allowed Claims PMPM for BEP Members	$ 745.32	$ (45.84)	$ 699.48
Projected 2022 Allowed Claims PMPM for Projected Membership	$ 755.79	$ (45.84)	$ 709.95
Change in Morbidity (Excluding Projected COVID Impacts)	1.0153	1.0000	1.0163
Change in Age	0.9943	1.0000	0.9939
Change in Area	1.0011	1.0000	1.0012
Change in Network	1.0067	1.0000	1.0071
Change in Benefit Richness	0.9997	1.0000	0.9996
Change in Morbidity - Projected COVID Impacts	1.0100	1.0000	1.0106

COVID Projection Support:	Incurred PMPM	%
Treatment Costs	$0.07	
COVID Testing	$1.01	
COVID Vaccine	$2.05	
Additional Morbidity		0.50%
Paid to Allowed Factor:	0.834	

Development of Single Risk Pool Adjustment Factors:	
Change in Morbidity - All Other	**1.0271**
Change in Demographics	**0.9951**
Change in Network	**1.0071**

Table 3 Induced Demand Trend	**-0.02%**

Highmark Benefits Group (HBG)
2022 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan	$ 140,685,360	$ 117,304,578
Calculated Paid to Allowed Ratio		83.38%
URRT Worksheet I Value		83.38%
		TRUE

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
79962PA0010001	Platinum	12,120	$ 9,311,122	$ 8,670,461
79962PA0010002	Platinum	6,072	$ 4,616,477	$ 4,232,551
79962PA0010003	Gold	4,896	$ 3,649,165	$ 3,241,958
79962PA0010004	Gold	6,576	$ 4,873,339	$ 4,288,204
79962PA0010005	Gold	19,488	$ 14,345,360	$ 12,477,459
79962PA0010006	Gold	2,508	$ 1,840,516	$ 1,592,221
79962PA0010007	Gold	27,588	$ 20,127,388	$ 17,228,911
79962PA0010008	Gold	1,380	$ 1,001,673	$ 849,322
79962PA0010016	Gold	1,752	$ 1,258,169	$ 1,044,899
79962PA0010009	Gold	9,420	$ 6,805,121	$ 5,718,043
79962PA0010020	Gold	96	$ 68,854	$ 57,038
79962PA0010011	Gold	26,520	$ 19,003,450	$ 15,713,056
79962PA0010017	Gold	7,872	$ 5,594,937	$ 4,548,125
79962PA0010021	Gold	252	$ 179,817	$ 147,400
79962PA0010022	Gold	1,428	$ 1,018,241	$ 833,442
79962PA0010018	Gold	4,320	$ 3,037,681	$ 2,411,301
79962PA0010019	Silver	14,784	$ 10,278,001	$ 7,937,535
79962PA0010015	Silver	7,116	$ 4,883,038	$ 3,641,136
79962PA0020016	Gold	1,056	$ 744,196	$ 593,752
79962PA0020017	Gold	1,104	$ 780,248	$ 626,523
79962PA0020018	Gold	1,992	$ 1,405,956	$ 1,125,580
79962PA0020006	Silver	1,524	$ 1,044,490	$ 776,083
79962PA0020005	Silver	2,448	$ 1,672,471	$ 1,231,136
79962PA0080001	Gold	8,160	$ 5,898,748	$ 4,962,734
79962PA0090001	Silver	8,328	$ 5,825,545	$ 4,567,920
79962PA0090005	Silver	8,664	$ 6,026,213	$ 4,659,616
79962PA0090003	Silver	3,000	$ 2,079,150	$ 1,592,920
79962PA0030009	Silver	132	$ 89,190	$ 63,357
79962PA0090006	Silver	216	$ 145,956	$ 103,702
79962PA0030010	Silver	444	$ 300,123	$ 213,486
79962PA0090007	Bronze	1,560	$ 1,046,876	$ 725,335
79962PA0140001	Gold	672	$ 433,875	$ 367,498
79962PA0140002	Gold	720	$ 459,383	$ 380,184
79962PA0160001	Silver	24	$ 14,726	$ 11,126
79962PA0170001	Gold	0	$ -	$ -
79962PA0170002	Gold	204	$ 139,374	$ 118,471
79962PA0170003	Gold	384	$ 258,903	$ 214,493
79962PA0170004	Gold	504	$ 335,151	$ 269,695
79962PA0170005	Silver	96	$ 61,686	$ 45,485
79962PA0180001	Silver	24	$ 15,563	$ 11,777
79962PA0170006	Silver	0	$ -	$ -
79962PA0180002	Bronze	24	$ 15,185	$ 10,642

Highmark Benefits Group (HBG)
2022 Small Group Rate Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To-Allowed Factor (6)	AV & Cost Sharing Factor (7)	Network Factor (8)	(7)/(6) (9)
79962PA0010001	Platinum	1,010	9,311,122	8,670,461	0.9312	0.9928	1.0000	1.0661
79962PA0010002	Platinum	506	4,616,477	4,232,551	0.9168	0.9674	1.0000	1.0551
79962PA0010003	Gold	408	3,649,165	3,241,958	0.8884	0.9189	1.0000	1.0344
79962PA0010004	Gold	548	4,873,339	4,288,204	0.8799	0.9050	1.0000	1.0284
79962PA0010005	Gold	1,624	14,345,360	12,477,459	0.8698	0.8885	1.0000	1.0216
79962PA0010006	Gold	209	1,840,516	1,592,221	0.8651	0.8810	1.0000	1.0184
79962PA0010007	Gold	2,299	20,127,388	17,228,911	0.8560	0.8667	1.0000	1.0125
79962PA0010008	Gold	115	1,001,673	849,322	0.8479	0.8541	1.0000	1.0073
79962PA0010016	Gold	146	1,258,169	1,044,899	0.8305	0.8277	1.0000	0.9966
79962PA0010009	Gold	785	6,805,121	5,718,043	0.8403	0.8424	1.0000	1.0025
79962PA0010020	Gold	8	68,854	57,038	0.8284	0.8245	1.0000	0.9953
79962PA0010011	Gold	2,210	19,003,450	15,713,056	0.8269	0.8222	1.0000	0.9944
79962PA0010017	Gold	656	5,594,937	4,548,125	0.8129	0.8018	1.0000	0.9863
79962PA0010021	Gold	21	179,817	147,400	0.8197	0.8117	1.0000	0.9903
79962PA0010022	Gold	119	1,018,241	833,442	0.8185	0.8100	1.0000	0.9896
79962PA0010018	Gold	360	3,037,681	2,411,301	0.7938	0.7746	1.0000	0.9758
79962PA0010019	Silver	1,232	10,278,001	7,937,535	0.7723	0.7451	1.0000	0.9648
79962PA0010015	Silver	593	4,883,038	3,641,136	0.7457	0.7101	1.0000	0.9523
79962PA0020016	Gold	88	744,196	593,752	0.7978	0.7803	1.0000	0.9780
79962PA0020017	Gold	92	780,248	626,523	0.8030	0.7876	1.0000	0.9808
79962PA0020018	Gold	166	1,405,956	1,125,580	0.8006	0.7842	1.0000	0.9795
79962PA0020006	Silver	127	1,044,490	776,083	0.7430	0.7067	1.0000	0.9511
79962PA0020005	Silver	204	1,672,471	1,231,136	0.7361	0.6979	1.0000	0.9481
79962PA0080001	Gold	680	5,898,748	4,962,734	0.8413	0.8440	1.0000	1.0032
79962PA0090001	Silver	694	5,825,545	4,567,920	0.7841	0.7612	1.0000	0.9708
79962PA0090005	Silver	722	6,026,213	4,659,616	0.7732	0.7464	1.0000	0.9653
79962PA0090003	Silver	250	2,079,150	1,592,920	0.7661	0.7369	1.0000	0.9618
79962PA0030009	Silver	11	89,190	63,357	0.7104	0.6661	1.0000	0.9377
79962PA0090006	Silver	18	145,956	103,702	0.7105	0.6663	1.0000	0.9377
79962PA0030010	Silver	37	300,123	213,486	0.7113	0.6673	1.0000	0.9381
79962PA0090007	Bronze	130	1,046,876	725,335	0.6929	0.6453	1.0000	0.9313
79962PA0140001	Gold	56	433,875	367,498	0.8470	0.8527	0.8900	1.0067
79962PA0140002	Gold	60	459,383	380,184	0.8276	0.8234	0.8900	0.9949
79962PA0160001	Silver	2	14,726	11,126	0.7555	0.7229	0.8900	0.9568
79962PA0170001	Gold	0	0	0	0.8580	0.8698	0.9400	1.0137
79962PA0170002	Gold	17	139,374	118,471	0.8500	0.8574	0.9400	1.0086
79962PA0170003	Gold	32	258,903	214,493	0.8285	0.8246	0.9400	0.9954
79962PA0170004	Gold	42	335,151	269,695	0.8047	0.7900	0.9400	0.9817
79962PA0170005	Silver	8	61,686	45,485	0.7374	0.6995	0.9400	0.9487
79962PA0180001	Silver	2	15,563	11,777	0.7567	0.7245	0.9400	0.9573
79962PA0170006	Silver	0	0	0	0.7470	0.7118	0.9400	0.9529
79962PA0180002	Bronze	2	15,185	10,642	0.7008	0.6546	0.9400	0.9341
								1.0000

Highmark Benefits Group (HBG)
2022 Small Group Rate Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members	Allowed
Current ACA Book - February 2021	1.518	78.4%	$584.57
New Business (Assumed to be same as current block)	1.518	21.6%	$584.57
Overall	**1.518**	**100.0%**	

Child Capping Adjustment **1.004**

Average Age Factor **1.513**

Geographic Factor **1.001**

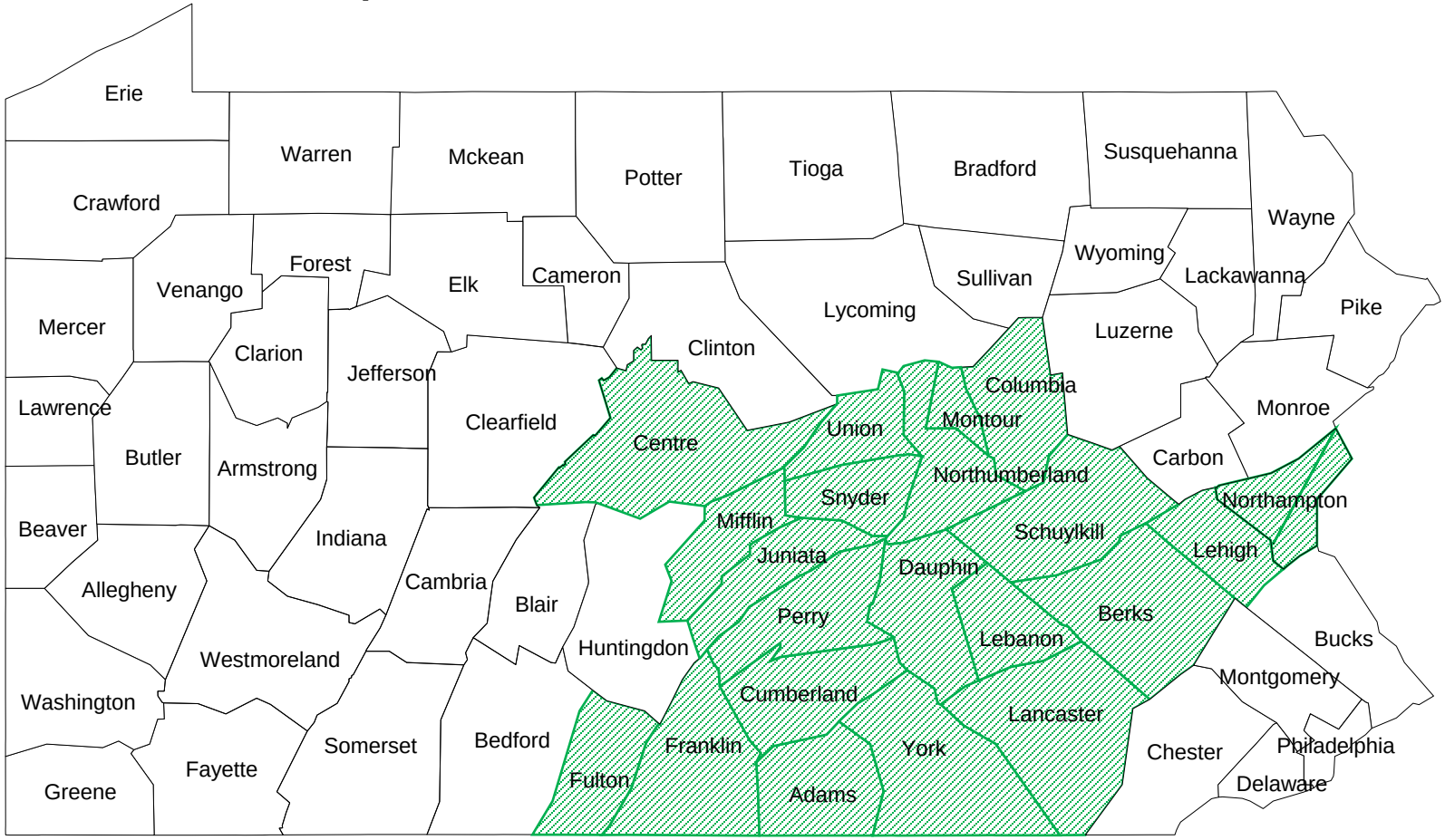
Tobacco Surcharge (Not Applicable) **1.000**

Rating Area	Rating Factor	Projected Members	RA Geo Factors
1	0.0000	-	0.7288
2	0.0000	-	0.8434
3	0.0000	-	1.0385
4	0.0000	-	0.7771
5	0.0000	-	0.7722
6	0.9798	2,295	1.2063
7	1.0131	8,729	1.1684
8	0.0000	-	0.9957
9	0.9907	5,265	1.1374

2021 Service Area

Issuer: Highmark Benefits Group

Market: Small Group



Key *(modify as needed)*

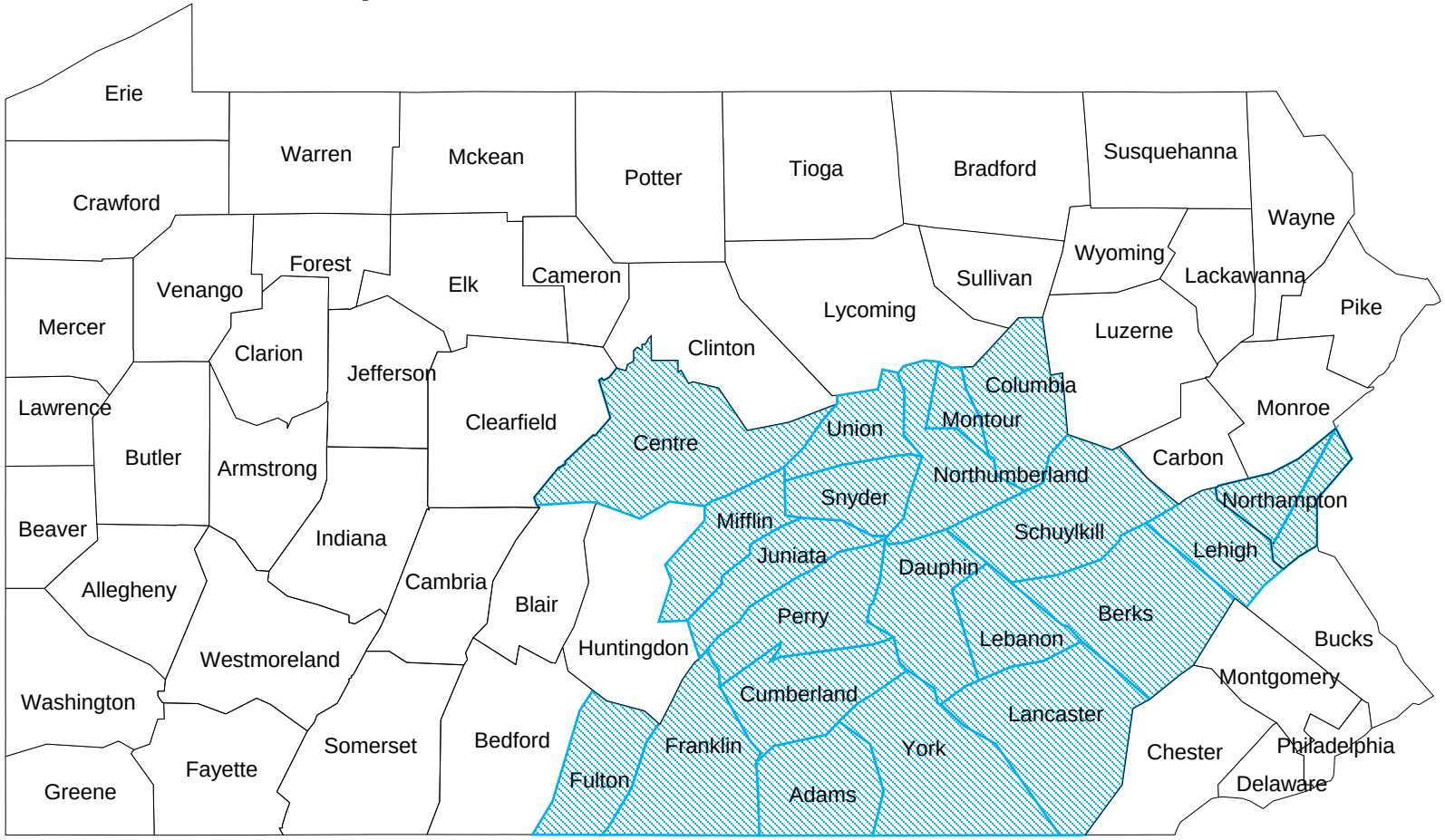
: 2021 on-exchange service area

: 2021 off-exchange only service area

2022 Service Area

Issuer: Highmark Benefits Group

Market: Small Group



Key *(modify as needed)*

: 2022 on-exchange service area

: 2022 off-exchange only service area

HIGHMARK®
BENEFITS GROUP
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June 22, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group (HBG) 2022 ACA Rate Filing (Small Group Market)
HBG Filing # 1A-SG-HBG-2021 (SERFF Filing # HGHM-132830994)

Dear Ms. Gray:

This letter accompanies the Company's response to the Department's data call request from June 10, 2021 to identify any changes made to the original Highmark Benefits Group (HBG) (NAIC # 15508; HIOS Issuer ID # 79962) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2022**. In response to the Department's data call, the Company proposes no revisions to its original 2022 Small Group ACA Filing.

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

Sincerely,

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

Highmark Benefits Group's Response to Objection Letter Dated 06/10/2021

Product Name: **HBG Small Group 2022 ACA Rate Filing**

RE: Highmark Benefits Group, Small Group PPO, ACA Filing for PY2022
Pennsylvania Insurance Department ID #: HGHM-132830994
Objection Letter Status: Data Request Sent
Objection Letter Date: 06/10/2021
Respond By Date: 06/22/2021
Response Date: 06/22/2021

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2022 ACA Rate Filing Objection Letter dated 06/10/2021. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response Exhibits HBG 06222021.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

1. The following questions relate to the trend assumption:

a. Please provide a detailed quantitative exhibit displaying the development of the normalized allowed PMPMs by month for calendar years 2018 through 2020 shown on the 'Trend Support' tab of the "2022 Supplemental Exhibits – HBG – 51821.xlsx" file. Please demonstrate all normalization calculations utilized, as discussed in Section 1H of the PA Actuarial Memorandum (i.e., population aging, benefit leveraging, external trend drivers, etc.).

Response:

The requested exhibit has been included in the "PID Response Exhibits HBG 06222021.xlsx" file included in this response in a worksheet labeled "Q#1a". This exhibit shows the following normalization factors that are used to adjust the experience claims:

- Demographic Adjustment – adjustments for the age and gender of the population in the period
- Client Mix Adjustment – adjustments for the impact of new and cancelled clients

- Other Adjustments – adjustments for COVID, cost savings initiatives, and other business mix adjustments

b. Please provide an exhibit displaying the output of the regression analysis. Please explain whether the annual trend produced by the Company's regression analysis was selected based on a range of results. If so, please explain why the particular trend assumption that is being utilized was chosen over another. For example, if the regression analysis suggested that the annual trend assumption should equal 5.0%, but the Company ultimately selected 6.4%, please explain why the 6.4% trend assumption is more appropriate than 5.0%.

Response:

The requested exhibit has been included in the "PID Response Exhibits HBG 06222021.xlsx" file included in this response in a worksheet labeled "Q#1b".

The underlying regression trend is determined from an analysis of the recent historical claim costs and actuarial judgment to establish a point estimate for the current running level of allowed claims. As discussed in the Pennsylvania Actuarial Memorandum, the regression model does not establish the rating period trend but is used to smooth out fluctuations in the historical claim costs to establish an appropriate jumping off point for projected claim levels.

c. Please provide a detailed quantitative exhibit displaying the development of the adjustments (i.e., for pharmacy rebates and settlements) made to the 6.4% trend assumption produced by the regression analysis utilized by the Company to arrive at the 5.7% trend assumption, prior to the impact of COVID-19.

Response:

The requested exhibit has been included in the "PID Response Exhibits HBG 06222021.xlsx" file included in this response in a worksheet labeled "Q#1c". Note that, as the exhibit shows, the 6.4% trend is applied to the base medical and drug claims, while the remaining benefit categories (value-based reimbursements, pediatric dental, capitations, and prescription drug rebates) have trends applied appropriate to the costs expected in the projection period. The resulting net trend is 5.7%.

d. Please provide an exhibit demonstrating how the 5.7% annual trend assumption discussed in Section 1H of the PA Actuarial Memorandum, when combined with the COVID-19 adjustment, equals the proposed 10.15% non-capitated trend assumption.

Response:

The requested exhibit has been included in the "PID Response Exhibits HBG 06222021.xlsx" file included in this response in a worksheet labeled "Q#1d". Note that the 8.0% COVID adjustment, discussed in the Pennsylvania Actuarial Memorandum, is applied solely to the base medical and drug claims to arrive at the proposed 10.15% non-capitated trend assumption.

e. Please provide support for the approach of setting the medical and pharmacy trends should equal to one another (i.e., instead of assuming separate medical and pharmacy trends). Additionally, please provide an exhibit displaying the Company's estimated annualized trends for 2021 through 2022, separately for medical and pharmacy claims.

Response:

As discussed in the Pennsylvania Actuarial Memorandum, the Company's development of trend involves a comprehensive assessment of many factors that impact historical and projected claims levels. These adjustments include changes for in-network provider contracting levels, changes for out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers.

Given the historical shifts that have occurred among medical and drug service categories, and that continue to occur, the Company believes that it is more appropriate to provide an assessment of trend at a combined level. This allows us to focus on the overall level of trend impacting our markets and minimize the effect of market dynamics that shift service utilization between categories. By keeping the trend analysis at this macro level, it minimizes the aggregated actuarial judgment that would need to be applied at each service category level, which may unduly distort our projected trend levels. A detailed projection of this macro level view has been provided in the "2022 Supplemental Exhibits – HBG.xlsx" file included in our initial submission.

f. Please provide a quantitative exhibit displaying the development of the quarterly trend assumptions shown in Table 5A from the PA Rate Template file. Please demonstrate that the COVID-19 component of the annualized trend assumption is not included in the quarterly trend assumptions. Lastly, if the 6.4% annual trend assumption is used instead of the 5.7% trend assumption, please explain why.

Response:

As mentioned in the Pennsylvania Actuarial Memorandum, the quarterly rate trends are developed so that the resulting rates more appropriately reflect the claim costs and administrative charges expected in the quarterly rating periods, including the distribution of renewals expected within a rating quarter. Please see the exhibit labeled "Q#1f" included in the "PID Response Exhibits HBG 06222021.xlsx" file, which develops each quarterly trend factor from the annual trend assumption.

Note that the 6.4% and 5.7% trends discussed in the Pennsylvania Actuarial Memorandum take the experience period claims to the 1Q 2022 rating period and would include known claims management adjustments that reduce the overall trend level. These adjustments are one-time adjustments anticipated to impact the 2020 and 2021 trend levels. Beyond 2022, the Company has not identified any further claims management initiatives that will offset the developing trend. Thus, the claims trend used for the projection of claim costs beyond 2022 reflects the anticipated claims trend for the appropriate renewal period, which the Company has assumed is 7.3%.

2. The following questions relate to the COVID-19 adjustment:

a. Please provide a detailed quantitative exhibit displaying the development of the actual calendar year 2019 and 2020 normalized allowed medical claims PMPM shown on the 'PA BEP COVID Adj Support' tab of the "2022 Supplemental Exhibits – HBG – 51821.xlsx" file. Please demonstrate all calculations. Recognizing that the normalization approaches appear to be different between the two tabs, please demonstrate how the normalized allowed claim PMPMs underlying the COVID-19 adjustment reconcile to the normalized medical allowed claim PMPMs embedded in the normalized medical and pharmacy allowed claims PMPM on the 'Trend Support' tab. To the extent that either of the populations considered in the development of the trend assumption and COVID-19 adjustment are different and/or that our understanding is correct that the normalization approaches are different, please explain why.

Response:

The requested exhibit has been included in the "PID Response Exhibits HBG 06222021.xlsx" file included in this response in a worksheet labeled "Q#2a".

The COVID BEP adjustment was developed using experience from the broader PA Small Group market to enhance the credibility of the analysis. Given the unique nature of the COVID pandemic, where the Company would have no historical basis for analysis, the development of the COVID adjustment utilized the entire Small Group product data (including ACA and transitional business). Additionally, individual claims in excess of $100K were removed from the experience to reduce volatility of results, particularly in the cost of services.

The populations on the Trend Support tabs are region-specific within PA, specific to the Small Group ACA market, and have claims experience which does not exclude individual claims in excess of $100k.

b. Please provide support for the range of historical medical trends considered in the development of the COVID-19 adjustment (i.e., 5.2% to 14.5%) and explain how that range reconciles to the 2017-2019 trend figures provided in the 'Trend Support' tab. Additionally, please explain how the particular trend assumption of 7.2% was chosen over another. For example, it is unclear why the Company selected the 7.2% assumption over 5.7%, which is the selected average annual trend assumption (including rebates and settlements) for 2021 and 2022.

Response:

The range of historical monthly medical trends from 2017-2019 has been included in the worksheet labeled "Q#2b" in the "PID Response Exhibits HBG 06222021.xlsx" file included in this response.

These monthly trend streams represent the normalized medical trends across all of Pennsylvania Small Group products, including ACA and transitional business. As such the claims and membership data underlying the development of the Annual Trend in the "Trend Support" tab of the Supplemental Exhibits file would be included in the analysis for the COVID adjustment but would only be one component of the whole. The 7.2% assumption seemed reasonable given the historical range of results and is consistent with the most recent 18-month average trend rates, as shown in the exhibit.

3. The following questions relate to the morbidity adjustment:

a. Section 2A of the PA Actuarial Memorandum states that the Company is expecting that enrollment will drop slightly and that some of the better risk groups will lapse from the experience period to the projection period. Please confirm that the morbidity adjustment prior to the impact of COVID-19 (i.e., 1.0153) is intended to capture this effect. Additionally, if the Company anticipates enrollment will decrease from 2020 to 2022, please explain why the Company is projecting enrollment growth, based on enrollment information submitted in the URRT.

Response:

The Company confirms that the 1.0153 morbidity adjustment shown in the "Table 5 Support" tab of the Supplemental Exhibits file is intended to reflect change in morbidity from the population in the experience period to the projection period prior to the impact of COVID. The morbidity in the projection period is based on the morbidity of members that are currently active in the Company. This projected morbidity difference is also reflected in the development of the Company's projected risk adjustment transfer amount.

The URRT accurately reflects the change in membership the Company expects from the experience period to the projection period. Membership is expected to grow from 164,887 member months in the experience period to 195,468 member months for the projected rating period.

b. Please provide a calculation, similar to the one provided when developing the morbidity adjustment prior to the impact of COVID-19 of 1.0153, demonstrating differences in the normalized allowed claim cost PMPM between groups that were newly enrolled with the Company in 2020 relative to calendar year 2020 average.

Response:

The requested calculation has been included in the "PID Response Exhibits HBG 06222021.xlsx" file included in this response in a worksheet labeled "Q#3b". Please note that the experience morbidity of newly issued business in the experience year would likely be misrepresented since much of the business would not have a full year of claims experience to capture the underlying morbidity.

c. Please provide support for the assumption that allowed claims could increase between 1% and 5% as a result of insureds missing preventative care and quarantine rules leading to a more sedentary lifestyle, as discussed in Section 2A of the PA Actuarial Memorandum.

Response:

The Company has cited several articles below that indicate that population health has deteriorated during the pandemic, which will impact future cost of care. Using the references below, the Company determined specific categories of care which would be most impacted by the behavior changes brought about by the pandemic. The Company utilized prior analyses and actuarial judgment in determining the anticipated impact to claims.

Reference List:

1. https://www.pwc.com/us/medicalcosttrends (overall cost trends, including commentary on increased utilization from COVID)
2. https://www.nytimes.com/2021/03/22/health/virus-weight-gain.html (weight gain)
3. https://time.com/5936029/covid-19-heart-disease-rise/ (cardiovascular risk)
4. https://www.sciencedirect.com/science/article/abs/pii/S0939475320302131 (cardiovascular risk)
5. https://www.nature.com/articles/s41430-020-0646-z (cardiovascular risk)
6. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7194897/ (lifestyle changes)
7. https://journals.sagepub.com/doi/full/10.1177/1559827620918808 (cardiovascular risk)
8. https://www.mdpi.com/2072-6643/12/8/2324 (dietary and lifestyle changes)
9. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7665774/ (mental health impact)

d. Please explain whether the Company believes the provisions in the American Rescue Plan Act will impact the morbidity of the Company's book of business in the projection period (e.g., groups terminate Small Group ACA coverage and enroll in the Individual ACA market). If so, please provide a detailed quantitative exhibit demonstrating the estimated impact on morbidity.

Response:

The Company has considered the impact from the provisions of the American Rescue Plan Act on morbidity and is assuming that the impact will not change the Company's morbidity profile relative to the overall Small Group ACA market in Pennsylvania.

4. Please provide an exhibit displaying the development of the average 2020 and 2022 area factors (i.e., 1.0001 and 1.0012, respectively) that are utilized in the development of the "Change in Demographics" Index Rate Adjustment shown in Table 5 from the PA Rate Template file.

Response:

The requested exhibit has been included in the "PID Response Exhibits HBG 06222021.xlsx" file included in this response in a worksheet labeled "Q#4".

5. Please provide an exhibit displaying the development of the average 2020 and 2022 network factors (i.e., 0.9922 and 0.9988, respectively) that are utilized in the development of the "Change in Network" Index Rate Adjustment shown in Table 5 from the PA Rate Template file.

Response:

The requested exhibit has been included in the "PID Response Exhibits HBG 06222021.xlsx" file included in this response in a worksheet labeled "Q#5".

6. Please provide support for the 5.0% annualized premium trend assumption utilized in the calculation of the estimated 2022 statewide average premium PMPM underlying the 2022 risk adjustment transfer calculation.

Response:

The average statewide premium for Small Group ACA business in Pennsylvania, per the CMS risk adjustment transfer reports, has been as follows:

Year	Avg. Premium PMPM	Change
2015	$452.19	
2016	$471.10	4.2%
2017	$486.43	3.3%
2018	$514.82	5.8%
2019	$517.24	0.5%

Given the historical changes in average premium displayed in the above table, the Company believes that an annual change in premium assumption of 5% is reasonable in developing the expected 2022 risk adjustment transfer amount.

7. The following questions pertain to the proposed area factors:

a. Please provide an exhibit displaying the development of the 2019 and 2020 normalized risk adjusted claims relativities shown on the 'Area Factor Support' tab of the "2022 Supplemental Exhibits – HBG – 51821.xlsx" file. Please demonstrate all calculations used in normalizing the claim costs.

Response:

[REDACTED]

b. Please explain whether the Company considered blending its current rating area factors with the proposed factors given potential credibility concerns (e.g., there are less than 2,000 members enrolled in rating area 8 in 2020) and observed variability in the calculated relativities (i.e., the relativities in rating area 7 in 2019 and 2020 are 1.090 and 1.024, respectively).

Response:

[REDACTED]

8. The following questions pertain to the proposed network factors:

a. Please provide an exhibit displaying the development of the 2019 and 2020 normalized risk adjusted claims relativities shown on the 'HBG Network Support' tab of the "2022 Supplemental Exhibits – HBG – 51821.xlsx" file. Please demonstrate all calculations used in normalizing claim costs.

Response:

[REDACTED]

b. Please explain whether the Company considered blending its current rating network factors in with the proposed factors given credibility concerns (e.g., there are less than 100 members enrolled in in the Lehigh Valley and Choice Blue networks) and observed variability in the calculated relativities (i.e., the relativities in Lehigh Valley in 2019 and 2020 are 0.915 and 0.872, respectively).

Response:

[REDACTED]

The following are additional questions or comment from the PID:

PID-1. Please confirm that you have tested to ensure that the rates in Table 11 of the PA AM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.

Response:

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

PID-2. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2017-2020, as applicable.

Response:

The requested exhibit has been included in the "PID Response Exhibits HBG 06222021.xlsx" file included in this response in a worksheet labeled "Q#PID-2".

PID-3. The requested trend for this filing is above average among PA small group issuers. Please provide a short list of bullet points that explain the main issues causing this higher-than-average trend request.

Response:

The Pennsylvania Actuarial Memorandum submitted with the rate filing discusses the Company's methodology and data considerations in establishing its projected trend, which would utilize internal modeling of an assortment of claim components that impact trend. Since many of these components would include propriety and competitive information, including provider fee schedules and prescription drug discount and rebate levels, any commentary as to why the Company's trend is above the market average would be speculative.

In reviewing its trend model components, the Company has identified that much of its projected trend is being driven by changes in provider contracting schedules and advancing medical and drug technologies. Changes to these cost components are

typically established well ahead of their effective date, so it is unlikely that the Company will realize significant favorability in these cost components as experience develops.

The Company recognizes that the COVID pandemic has disrupted claim levels, and it is expecting that its claim trend levels will largely return to pre-pandemic levels. It is worth noting though that the Company's filed trend rate of 6.4% is less than the approved trends from each of the Company's prior three annual rate filings. In addition, the Company's filed trend level is consistent with national trend expectations from recent surveys published by healthcare consulting and benefits administration firms.

PID-4. Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) have been met.

Response:

The Company has filed the following expanded bronze plans. The appropriate requirement for using the expanded bronze plan *de minimus* range is listed after the plan.

HIOS ID	Plan Name	Criteria for Qualifying as Expanded Bronze Plan
79962PA0090007	Health Savings PPO Embedded $6850	Meets the requirements to be a high deductible health plan
79962PA0180002	Choice Blue PPO 6650Q Embedded	Meets the requirements to be a high deductible health plan

Highmark Benefits Group (HBG)

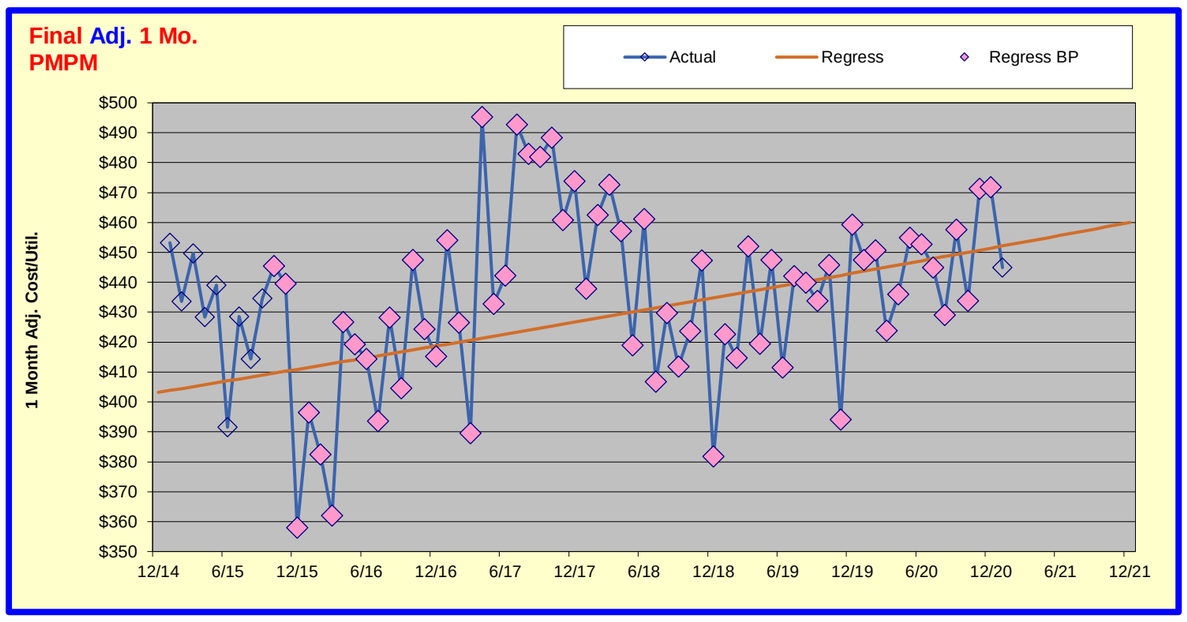
2022 Small Group Rate Filing

Question #1a - Trend Development

Central, PA Region

Incurred Month	Members	Allowed PMPM	Demographic Adjustment	Client Mix Adjustment	Other Adjustments	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-16	13,932	$ 450.33	0.989	1.058	0.995	$ 432.43		
Feb-16	13,369	$ 466.41	0.986	1.057	0.995	$ 449.83		
Mar-16	12,303	$ 497.21	0.990	1.061	0.995	$ 475.62		
Apr-16	11,628	$ 520.66	0.991	1.070	0.994	$ 494.00		
May-16	10,572	$ 485.08	0.995	1.062	0.994	$ 461.82		
Jun-16	9,521	$ 515.62	1.003	1.071	0.994	$ 482.79		
Jul-16	8,928	$ 469.58	1.006	1.057	0.993	$ 444.60		
Aug-16	8,532	$ 578.23	1.010	1.062	0.989	$ 544.80		
Sep-16	8,001	$ 668.61	1.005	1.070	0.989	$ 628.58		
Oct-16	7,374	$ 580.26	1.011	1.078	0.988	$ 539.08		
Nov-16	7,058	$ 541.13	1.009	1.077	0.986	$ 504.93		
Dec-16	5,151	$ 578.77	0.998	1.080	0.986	$ 544.35	$ 490.71	
Jan-17	5,675	$ 575.66	0.994	1.040	0.985	$ 565.21	$ 502.13	
Feb-17	5,694	$ 491.60	0.995	1.042	0.985	$ 481.73	$ 507.93	
Mar-17	5,618	$ 519.35	1.002	1.039	0.983	$ 507.36	$ 512.14	
Apr-17	5,547	$ 577.97	1.005	1.042	0.962	$ 573.27	$ 518.41	
May-17	5,577	$ 547.76	1.002	1.045	0.962	$ 544.09	$ 527.38	
Jun-17	5,588	$ 530.70	1.001	1.046	0.961	$ 527.74	$ 532.80	
Jul-17	5,498	$ 626.52	1.000	1.041	0.961	$ 626.26	$ 550.08	
Aug-17	5,537	$ 608.09	1.000	1.036	0.960	$ 611.10	$ 555.37	
Sep-17	5,490	$ 566.20	1.001	1.037	0.960	$ 568.08	$ 547.98	
Oct-17	5,457	$ 590.44	1.000	1.026	0.960	$ 599.94	$ 553.12	
Nov-17	5,493	$ 564.05	0.999	1.028	0.960	$ 572.10	$ 559.82	
Dec-17	5,493	$ 587.55	0.999	1.028	0.960	$ 596.29	$ 564.02	14.9%
Jan-18	5,531	$ 589.02	1.005	1.070	0.957	$ 572.19	$ 564.60	12.4%
Feb-18	5,480	$ 610.23	1.008	1.077	0.957	$ 586.96	$ 573.57	12.9%
Mar-18	5,518	$ 654.40	1.004	1.083	0.957	$ 628.95	$ 583.80	14.0%
Apr-18	5,512	$ 651.88	1.001	1.083	0.952	$ 631.82	$ 588.68	13.6%
May-18	5,554	$ 535.83	1.003	1.077	0.952	$ 521.22	$ 586.78	11.3%
Jun-18	5,593	$ 595.34	1.000	1.080	0.951	$ 580.01	$ 591.19	11.0%
Jul-18	6,179	$ 533.50	0.998	1.089	0.950	$ 516.30	$ 581.38	5.7%
Aug-18	6,545	$ 602.56	0.998	1.078	0.950	$ 588.82	$ 579.67	4.4%
Sep-18	7,164	$ 520.25	0.999	1.073	0.950	$ 511.14	$ 573.53	4.7%
Oct-18	8,346	$ 580.11	1.006	1.082	0.950	$ 560.77	$ 570.07	3.1%
Nov-18	9,221	$ 601.21	1.006	1.062	0.950	$ 592.29	$ 572.61	2.3%
Dec-18	12,570	$ 512.88	1.020	1.053	0.950	$ 502.41	$ 560.44	-0.6%
Jan-19	12,795	$ 577.01	1.017	1.052	0.942	$ 572.96	$ 561.50	-0.6%
Feb-19	12,768	$ 528.11	1.016	1.054	0.941	$ 524.29	$ 555.21	-3.2%
Mar-19	12,731	$ 676.09	1.015	1.060	0.940	$ 668.57	$ 565.08	-3.2%
Apr-19	12,689	$ 591.62	1.017	1.064	0.933	$ 585.89	$ 564.16	-4.2%
May-19	12,778	$ 596.99	1.012	1.070	0.933	$ 590.41	$ 568.96	-3.0%
Jun-19	12,756	$ 518.49	1.011	1.068	0.933	$ 514.07	$ 562.94	-4.8%
Jul-19	12,352	$ 610.08	1.011	1.072	0.933	$ 603.31	$ 568.87	-2.2%
Aug-19	12,131	$ 622.29	1.011	1.072	0.933	$ 615.16	$ 571.99	-1.3%
Sep-19	11,958	$ 587.29	1.012	1.069	0.933	$ 582.22	$ 575.89	0.4%
Oct-19	11,745	$ 679.32	1.013	1.063	0.932	$ 676.45	$ 584.81	2.6%
Nov-19	11,410	$ 608.20	1.011	1.068	0.932	$ 603.88	$ 585.81	2.3%
Dec-19	10,613	$ 679.35	1.006	1.093	0.932	$ 662.68	$ 598.52	6.8%
Jan-20	12,426	$ 666.41	1.007	1.096	0.930	$ 649.17	$ 605.05	7.8%
Feb-20	12,726	$ 621.80	1.004	1.098	0.929	$ 607.09	$ 612.27	10.3%
Mar-20	12,977	$ 562.02	1.010	1.092	0.775	$ 657.44	$ 611.38	8.2%
Apr-20	13,410	$ 462.11	1.011	1.088	0.598	$ 702.95	$ 621.92	10.2%
May-20	13,694	$ 483.62	1.009	1.085	0.734	$ 601.52	$ 622.75	9.5%
Jun-20	13,819	$ 609.25	1.011	1.080	0.856	$ 651.64	$ 634.71	12.7%
Jul-20	13,907	$ 667.15	1.007	1.092	0.918	$ 660.92	$ 639.70	12.5%
Aug-20	13,962	$ 595.70	1.008	1.091	0.917	$ 590.59	$ 637.16	11.4%
Sep-20	14,358	$ 639.20	1.005	1.091	0.873	$ 667.52	$ 644.21	11.9%
Oct-20	14,640	$ 641.17	1.000	1.095	0.903	$ 648.41	$ 642.20	9.8%
Nov-20	14,792	$ 688.00	0.999	1.097	0.919	$ 683.56	$ 648.70	10.7%
Dec-20	16,441	$ 683.93	1.002	1.101	0.872	$ 711.28	$ 653.97	9.3%

Highmark Benefits Group (HBG)
2022 Small Group Rate Filing
Question #1b - Regression Analysis
Central, PA Region



Regression - DETAIL

				CHART DATA	
Index	IncMo	Enroll	Base Period	Actual Data	Regress
12	12/14				$403.22
13	1/15	23,737		$453.26	$403.85
14	2/15	23,452		$433.61	$404.49
15	3/15	23,309		$449.73	$405.12
16	4/15	23,014		$428.38	$405.76
17	5/15	22,820		$438.99	$406.40
18	6/15	22,464		$391.59	$407.03
19	7/15	22,442		$428.52	$407.67
20	8/15	22,223		$414.43	$408.31
21	9/15	21,982		$434.66	$408.95
22	10/15	21,126	$445.46	$445.46	$409.59
23	11/15	20,674	$439.55	$439.55	$410.24
24	12/15	15,726	$358.01	$358.01	$410.88
25	1/16	13,932	$396.54	$396.54	$411.53
26	2/16	13,369	$382.46	$382.46	$412.17
27	3/16	12,303	$361.96	$361.96	$412.82
28	4/16	11,628	$426.75	$426.75	$413.47
29	5/16	10,572	$419.25	$419.25	$414.12
30	6/16	9,521	$414.37	$414.37	$414.77
31	7/16	8,928	$393.58	$393.58	$415.42
32	8/16	8,532	$428.16	$428.16	$416.07
33	9/16	8,001	$404.58	$404.58	$416.72
34	10/16	7,374	$447.43	$447.43	$417.38
35	11/16	7,058	$424.30	$424.30	$418.03
36	12/16	5,151	$415.28	$415.28	$418.69
37	1/17	5,675	$454.01	$454.01	$419.35
38	2/17	5,694	$426.48	$426.48	$420.00
39	3/17	5,618	$389.47	$389.47	$420.66
40	4/17	5,547	$495.21	$495.21	$421.32
41	5/17	5,577	$432.72	$432.72	$421.99
42	6/17	5,588	$442.28	$442.28	$422.65
43	7/17	5,498	$492.68	$492.68	$423.31
44	8/17	5,537	$482.97	$482.97	$423.98
45	9/17	5,490	$481.99	$481.99	$424.64
46	10/17	5,457	$488.35	$488.35	$425.31
47	11/17	5,493	$460.90	$460.90	$425.98
48	12/17	5,493	$473.87	$473.87	$426.64
49	1/18	5,531	$437.81	$437.81	$427.31
50	2/18	5,480	$462.50	$462.50	$427.98
51	3/18	5,518	$472.66	$472.66	$428.66
52	4/18	5,512	$457.08	$457.08	$429.33
53	5/18	5,554	$418.98	$418.98	$430.00
54	6/18	5,593	$461.17	$461.17	$430.68
55	7/18	6,179	$406.70	$406.70	$431.35
56	8/18	6,545	$429.74	$429.74	$432.03
57	9/18	7,164	$411.92	$411.92	$432.71
58	10/18	8,346	$423.67	$423.67	$433.39
59	11/18	9,221	$447.24	$447.24	$434.07
60	12/18	12,570	$381.75	$381.75	$434.75
61	1/19	12,795	$422.64	$422.64	$435.43
62	2/19	12,768	$414.68	$414.68	$436.12
63	3/19	12,731	$451.98	$451.98	$436.80
64	4/19	12,689	$419.42	$419.42	$437.49
65	5/19	12,778	$447.43	$447.43	$438.17
66	6/19	12,756	$411.46	$411.46	$438.86
67	7/19	12,352	$442.10	$442.10	$439.55
68	8/19	12,131	$439.86	$439.86	$440.24
69	9/19	11,958	$433.73	$433.73	$440.93
70	10/19	11,745	$445.74	$445.74	$441.62
71	11/19	11,410	$394.09	$394.09	$442.32
72	12/19	10,613	$459.22	$459.22	$443.01
73	1/20	12,426	$447.48	$447.48	$443.71
74	2/20	12,726	$450.61	$450.61	$444.40
75	3/20	12,977	$423.85	$423.85	$445.10
76	4/20	13,410	$436.07	$436.07	$445.80
77	5/20	13,694	$454.85	$454.85	$446.50
78	6/20	13,819	$452.77	$452.77	$447.20
79	7/20	13,907	$444.94	$444.94	$447.90
80	8/20	13,962	$429.04	$429.04	$448.60
81	9/20	14,358	$457.67	$457.67	$449.31
82	10/20	14,640	$433.82	$433.82	$450.01
83	11/20	14,792	$471.28	$471.28	$450.72
84	12/20	16,441	$471.85	$471.85	$451.43
85	1/21	16,953		$444.88	$452.14
86	2/21	16,953			$452.85
87	3/21	16,953			$453.56
88	4/21	16,953			$454.27
89	5/21	16,953			$454.98
90	6/21	16,953			$455.70
91	7/21	16,953			$456.41
92	8/21	16,953			$457.13
93	9/21	16,953			$457.85
94	10/21	16,953			$458.56
95	11/21	16,953			$459.28
96	12/21	16,953			$460.00

Highmark Benefits Group (HBG)

2022 Small Group Rate Filing

Question #1c - Development of Trend Assumption (pre-COVID)

	Experience Period Index Rate PMPM	Applied Trend	Trended EHB Allowed Claims PMPM (before COVID)
Benefit Category Components:			
Inpatient	$111.57	6.4%	$126.32
Outpatient	$217.61	6.4%	$246.40
Professional			
Base Claims	$119.36	6.4%	$135.14
Value-Based Reimbursements	$3.99	24.5%	$6.19
Other Medical			
Base Claims	$12.88	6.4%	$14.59
Pediatric Dental	$0.61	35.0%	$1.11
Capitations	$0.44	3.6%	$0.47
Prescription Drugs			
Base Claims	$148.20	6.4%	$167.80
Rebates	($38.12)	18.6%	($53.61)
Total	**$576.53**		**$644.42**
	Net Trend (pre-COVID)	**5.7%**	

Highmark Benefits Group (HBG)

2022 Small Group Rate Filing

Question #1d - Development of Trend Assumption (post-COVID)

	Trended EHB Allowed Claims PMPM (before COVID)	COVID Adjustment	Trended EHB Allowed Claims PMPM (after COVID)
Benefit Category Components:			
Inpatient	$126.32	8.0%	$136.40
Outpatient	$246.40	8.0%	$266.05
Professional			
Base Claims	$135.14	8.0%	$145.92
Value-Based Reimbursements	$6.19	0.0%	$6.19
Other Medical			
Base Claims	$14.59	8.0%	$15.75
Pediatric Dental	$1.11	0.0%	$1.11
Capitations	$0.47	0.0%	$0.47
Prescription Drugs			
Base Claims	$167.80	8.0%	$181.19
Rebates	($53.61)	0.0%	($53.61)
Total	$644.42		$699.48
Total (no capitations)			**$699.01**
Experience Period Index Rate PMPM (no capitations)	**$576.10**		
	Net Trend (post-COVID)	**10.15%**	

Highmark Benefits Group (HBG)
2022 Small Group Rate Filing
Question #1f - Development of Table 5A Quarterly Trends

	1q2022	2q2022	3q2022	4q2022
Quarterly Index Rate Development:				
1Q2022 Projected Paid Claims	$632.05	$632.05	$632.05	$632.05
2022 Claims Trend	7.3%	7.3%	7.3%	7.3%
Projected Trend Years[1]	0.000	0.288	0.565	0.838
Quarterly Projected Paid Claims	$632.05	$645.05	$657.85	$670.71
Claims Processed Outside of System	($41.73)	($41.76)	($41.79)	($41.81)
Projected Net Claims	$590.32	$603.29	$616.07	$628.90
Average Paid to Allowed Factor	0.834	0.834	0.834	0.834
Normalization Factors				
Average Pricing Factor	1.514	1.514	1.514	1.514
Assumed Network Factor	0.999	0.999	0.999	0.999
Average Benefit Richness	1.103	1.103	1.103	1.103
Normalized Allowed Claims	$424.37	$433.69	$442.87	$452.10
Retention Components				
Administrative Costs PMPM	$61.47	$61.65	$61.82	$61.99
% of Premium Charges	0.5%	0.5%	0.5%	0.5%
Required Revenue	$654.75	$668.10	$681.24	$694.44
Months of Trend	0	3	6	9
Table 5A Trend	6.41%	8.41%	8.26%	8.16%

[1]Based on projected distribution of effective dates

Highmark Benefits Group (HBG)

2022 Small Group Rate Filing

Question #2a - COVID adjustment support

Actual Allowed Medical Claims PMPM - (CY2019)	$ 362.56
Demographic Adjustment Factor - (CY2019)	1.044
Workdays Adjustment Factor - (CY2019)	1.000
Actual Normalized Allowed Medical Claims - (CY2019)	**$ 347.33**
Actual Allowed Medical Claims PMPM - (CY2020)	$ 356.36
Demographic Adjustment Factor - (CY2020)	1.056
Workdays Adjustment Factor - (CY2020)	1.004
Actual Normalized Allowed Medical Claims - (CY2020)	**$ 335.98**

Highmark Benefits Group (HBG)

2022 Small Group Rate Filing

Question #2b - Medical Trends

Pennsylvania Small Group

Min:	**5.2%**
Max:	**14.5%**
18-Month Avg:	**7.2%**

Incurred Month	Members	12 Month Rolling Normalized Medical Trend
Jan-17	125,275	11.9%
Feb-17	124,578	10.8%
Mar-17	123,923	11.5%
Apr-17	123,173	12.1%
May-17	122,659	13.3%
Jun-17	122,368	12.9%
Jul-17	120,603	14.5%
Aug-17	120,102	13.5%
Sep-17	119,517	13.9%
Oct-17	118,654	14.2%
Nov-17	118,435	13.6%
Dec-17	107,104	13.2%
Jan-18	104,894	12.5%
Feb-18	104,418	13.5%
Mar-18	104,128	13.1%
Apr-18	103,754	12.6%
May-18	104,175	10.7%
Jun-18	104,020	10.2%
Jul-18	104,319	9.7%
Aug-18	104,563	9.3%
Sep-18	105,140	7.7%
Oct-18	106,121	7.4%
Nov-18	106,659	7.4%
Dec-18	107,649	7.5%
Jan-19	103,615	5.9%
Feb-19	102,654	5.5%
Mar-19	102,081	5.2%
Apr-19	101,075	5.7%
May-19	100,454	6.0%
Jun-19	99,842	6.0%
Jul-19	98,320	5.7%
Aug-19	97,688	5.7%
Sep-19	96,828	7.6%
Oct-19	95,755	8.2%
Nov-19	94,917	8.8%
Dec-19	90,936	9.7%

Highmark Benefits Group (HBG)

2022 Small Group Rate Filing

Question #3b - Projected Normalized Claims

	All ACA (BEP)	New Business ACA (BEP)
Components of Normalized Claims		
Age Factor	1.5269	1.5387
Area Factor	1.0001	1.0022
Network Factor	0.9922	0.9993
Induced Demand Factor	1.0743	1.0706
Calendar Year 2020 Allowed Claims PMPM	$609.62	$563.76
BEP Adjustment (for COVID)	7.98%	7.98%
Trend	6.41%	6.41%
Projected 2022 Allowed Claims PMPM	$745.32	$689.25
Projected 2022 Normalized Claims PMPM	$457.95	$417.78

Highmark Benefits Group (HBG)

2022 Small Group Rate Filing

Question #4 - Average Area Factors

	Area Factor	Distribution of Exposures[1] (BEP)	Distribution of Exposures[1] (Rating Period)
Rating Region:			
Region 1	0.000	0.0%	0.0%
Region 2	0.000	0.0%	0.0%
Region 3	0.000	0.0%	0.0%
Region 4	0.000	0.0%	0.0%
Region 5	0.000	0.0%	0.0%
Region 6	0.980	14.2%	14.1%
Region 7	1.013	48.7%	53.6%
Region 8	0.000	0.0%	0.0%
Region 9	0.991	37.1%	32.3%
Average Factor		**1.0001**	**1.0012**

[1]Age-weighted membership

Highmark Benefits Group (HBG)

2022 Small Group Rate Filing

Question #5 - Average Network Factors

Average Factor		**0.9922**	**0.9988**
	Network Factor	Distribution of Exposures[1] (BEP)	Distribution of Exposures[1] (Rating Period)
HIOS ID:			
79962PA0010001	1.000	6.1%	6.2%
79962PA0010002	1.000	2.8%	3.1%
79962PA0010003	1.000	2.6%	2.5%
79962PA0010004	1.000	3.4%	3.4%
79962PA0010005	1.000	10.4%	10.0%
79962PA0010006	1.000	1.2%	1.3%
79962PA0010007	1.000	14.1%	14.1%
79962PA0010008	1.000	0.7%	0.7%
79962PA0010009	1.000	4.1%	4.8%
79962PA0010011	1.000	12.5%	13.6%
79962PA0010015	1.000	3.3%	3.6%
79962PA0010016	1.000	1.0%	0.9%
79962PA0010017	1.000	3.9%	4.0%
79962PA0010018	1.000	2.0%	2.2%
79962PA0010019	1.000	5.4%	7.6%
79962PA0010020	1.000	0.0%	0.0%
79962PA0010021	1.000	0.0%	0.1%
79962PA0010022	1.000	0.0%	0.7%
79962PA0010023	1.000	0.0%	0.0%
79962PA0020005	1.000	1.4%	1.3%
79962PA0020006	1.000	0.7%	0.8%
79962PA0020007	1.000	0.3%	0.0%
79962PA0020016	1.000	0.6%	0.5%
79962PA0020017	1.000	0.2%	0.6%
79962PA0020018	1.000	0.8%	1.0%
79962PA0030007	1.000	0.1%	0.0%
79962PA0030008	1.000	0.6%	0.0%
79962PA0030009	1.000	0.0%	0.1%
79962PA0030010	1.000	0.0%	0.2%
79962PA0080001	1.000	3.5%	4.2%
79962PA0090001	1.000	3.6%	4.3%
79962PA0090003	1.000	1.7%	1.5%
79962PA0090004	1.000	0.5%	0.0%
79962PA0090005	1.000	4.4%	4.4%
79962PA0090006	1.000	0.0%	0.1%
79962PA0090007	1.000	0.0%	0.8%

Highmark Benefits Group (HBG)

2022 Small Group Rate Filing

Question #5 - Average Network Factors

Average Factor		**0.9922**	**0.9988**
	Network Factor	Distribution of Exposures[1] (BEP)	Distribution of Exposures[1] (Rating Period)
HIOS ID:			
79962PA0100001	0.997	0.0%	0.0%
79962PA0100002	0.997	0.3%	0.0%
79962PA0100004	0.997	0.3%	0.0%
79962PA0120001	1.000	0.0%	0.0%
79962PA0120002	1.000	0.0%	0.0%
79962PA0140001	0.890	3.9%	0.3%
79962PA0140002	0.890	2.1%	0.4%
79962PA0160001	0.890	0.6%	0.0%
79962PA0170001	0.940	0.0%	0.0%
79962PA0170002	0.940	0.5%	0.1%
79962PA0170003	0.940	0.0%	0.2%
79962PA0170004	0.940	0.1%	0.3%
79962PA0170005	0.940	0.0%	0.0%
79962PA0170006	0.940	0.1%	0.0%
79962PA0180001	0.940	0.0%	0.0%
79962PA0180002	0.940	0.2%	0.0%

[1]Age-and-area-weighted membership

Highmark Benefits Group (HBG)

2022 Small Group Rate Filing

Question #PID-2

Year	Projected Claims*	Actual Claims**
2017	$520.52	$489.33
2018	$517.64	$477.00
2019	$539.98	$489.78
2020	$543.48	$502.39

*Projected Claims are the incurred claims from URRT Worksheet 1 (prior to 2020) or URRT Worksheet 2 (2020) prior to risk reimbursement programs

**Actual Claims are calculated as ultimate Incurred Claims + Prescription Drug Rebates in Table 4 from the 2022 filing

Note that since the Projected Claims reflect policy year expectations for Q1 effective dates, while the Actual Claims are calendar year, variations are expected. In addition, actual results, including differences in demographic mix and population risk profiles, will have differed from expectations.

HIGHMARK® BENEFITS GROUP

An independent licensee of the Blue Cross and Blue Shield Association

July 13, 2021

Ms. Tracie Gray, Director
Bureau of Life, Accident & Health Insurance
Commonwealth of Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Re: Highmark Benefits Group (HBG) 2022 ACA Rate Filing (Small Group Market)
HBG Filing # 1A-SG-HBG-2021 (SERFF Filing # HGHM-132830994)

Dear Ms. Gray:

This letter accompanies the Company's response to the Department's data call request from July 6, 2021 to identify any changes made to the original Highmark Benefits Group (HBG) (NAIC # 15508; HIOS Issuer ID # 79962) Small Group Market Off Exchange ACA rate filing and the supporting rate development for policies with effective dates on or after **January 1, 2022**. In response to the Department's data call, the Company proposes no revisions to its original 2022 Small Group ACA Filing.

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

Sincerely,

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

Highmark Benefits Group's Response to Objection Letter Dated 07/06/2021

Product Name: **HBG Small Group 2022 ACA Rate Filing**

RE: Highmark Benefits Group, Small Group PPO, ACA Filing for PY2022
Pennsylvania Insurance Department ID #: HGHM-132830994
Objection Letter Status: Data Request Sent
Objection Letter Date: 07/06/2021
Respond By Date: 07/13/2021
Response Date: 07/13/2021

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2022 ACA Rate Filing Objection Letter dated 07/06/2021. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response Exhibits HBG 07132021.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

1. Please explain how the monthly allowed PMPMs for 2021 and 2022 shown on the 'Trend Support' tab of the "2022 Supplemental Exhibits – HBG – 51821.xlsx" file were developed. Additionally, please explain and demonstrate quantitatively how the results of the regression analysis shown in the response to question 1b from the objection responses dated 6/22/2021 were used in the development of the proposed trend assumption, and how the results were incorporated into the development of the allowed PMPMs shown on the 'Trend Support' tab.

Response:

Please see the exhibit in the "Q1&2" tab of the file "PID Response Exhibits HBG 07132021.xlsx". The exhibit demonstrates how the monthly allowed PMPMs for 2021 and 2022 were developed. That is, starting with PMPMs from the regression model and then applying adjustments for cost and utilization to ultimately arrive at the normalized allowed claims PMPMs. Cost adjustments can be attributed to items such as contracting, high dollar claims, and new technology while utilization adjustments account for workdays, Flu, and cost-saving initiatives.

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2. Please explain why the monthly base period PMPM amounts provided in the Excel response to question 1b do not align with the monthly allowed PMPM amounts included in the Excel response to question 1a.

Response:

Please see the exhibit in the "Q1&2" tab of the file "PID Response Exhibits HBG 07132021.xlsx". As stated in the response to Q1 above, the PMPM amounts do not align as the regression model produces a starting point PMPM for projection period claims which is further adjusted for cost and utilization to ultimately arrive at the normalized allowed claims PMPMs. Cost adjustments can be attributed to items such as contracting, high dollar claims, and new technology while utilization adjustments account for workdays, Flu, and cost-saving initiatives.

3. Please provide additional support for the statement that the COVID-19 impact to drug claims is negligible. If any analysis was performed to confirm this statement, please provide the details from that analysis in your response. If no analysis was performed to confirm the statement, please provide a similar analysis to that which was provided for medical claims (in the Excel file named "2022 Supplemental Exhibits – HBG – 51821") which demonstrates that the COVID-19 impact to drug claims is negligible.

Response:

Please see the exhibit in the "Q3" tab in the file "PID Response Exhibits HBG 07132021.xlsx" that demonstrates that the COVID-19 impact to drug claims is negligible.

4. The following questions relate to the response to question 7 from the objection responses dated 6/22/2021:

a. Please explain whether the Company is double counting the impact of demographic differences when developing the proposed area factors given that allowed claims are normalized for average age and the risk adjustment transfer, which also accounts for differences in cost due to age differences. If the Company is not double counting the impact of demographic differences, please clarify how it is not doing so.

Response:

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The company is not double counting demographic differences. The risk adjustment transfer PMPM estimate for the area is removed from the allowed claims, and the 3 to 1 federally mandated age factors are normalizing the allowed claims. Since the average federal age factor is included in the calculation of the company's allowable rating factors, the risk adjustment transfer amount would only compensate or charge the company for risk that is higher or lower, respectively, than what the company can charge through the age factors. In other words, the purpose of risk adjustment is meant to address the risk that is not accounted for through the allowable rating factors, and therefore by adjusting for both the allowable age rating factors and risk adjustment, we are able to normalize for all demographic-based revenue components without double counting their effects.

b. Please provide support for the assumption that 15,750 member months is fully credible for the purpose of developing area factors. In providing your response, please include a detailed description of the process that was utilized to develop the stated credibility threshold. Additionally, at 15,750 member months, what is the Company's estimate for "k" and "P" with respect to being within k% of the true value P% of the time.

Response:

This credibility threshold and methodology is consistent with Highmark's internal approach to assigning credibility to experience rated business. Further, based on competitive intelligence, this is relatively consistent with the market's approach to assigning credibility.

5. The following questions relate to the response to question 8 from the objection responses dated 6/22/2021:

a. Please explain whether the Company is double counting the impact of demographic differences when developing the proposed network factors given that allowed claims are normalized for average age and the risk adjustment transfer, which also accounts for differences in cost due to age differences. If the Company is not double counting the impact of demographic differences, please clarify how it is not doing so.

Response:

The company is not double counting demographic differences. The risk adjustment transfer PMPM estimate for the network is removed from the allowed claims, and the 3 to 1 federally mandated age factors are normalizing the allowed claims. Since the average

federal age factor is included in the calculation of the company's allowable rating factors, the risk adjustment transfer amount would only compensate or charge the company for risk that is higher or lower, respectively, than what the company can charge through the age factors. In other words, the purpose of risk adjustment is meant to address the risk that is not accounted for through the allowable rating factors, and therefore by adjusting for both the allowable age rating factors and risk adjustment, we are able to normalize for all demographic-based revenue components without double counting their effects.

b. Please provide support for the assumption that 15,750 member months is fully credible for the purpose of developing network factors. In providing your response, please include a detailed description of the process that was utilized to develop the stated credibility threshold. Additionally, at 15,750 member months, what is the Company's estimate for "k" and "P" with respect to being within k% of the true value P% of the time.

Response:

This credibility threshold and methodology is consistent with Highmark's internal approach to assigning credibility to experience rated business. Further, based on competitive intelligence, this is relatively consistent with the market's approach to assigning credibility.

The following are additional questions or comment from the PID:

PID-1. 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

Response:

Please see the exhibit in the "PID-1" tab in the file "PID Response Exhibits HBG 07132021.xlsx" that shows these data and projections.

PID-2. Does this company have any transitional membership? If so, has there recently been a significant drop in transitional membership? Do you anticipate a drop in 2022?

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Response:

This company does not have any transitional membership.

PID-3. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.

Response:

As discussed in the Pennsylvania Actuarial Memorandum, the Company used the results provided by the PA Insurance Department in its calculation of 2020 risk adjustment transfer amounts using the final RATEE files as the basis for its projected risk adjustment transfer assumptions. Since these results were identical to the results published by CMS on June 30th, 2021, in the Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year, the Company does not intend to change the projected risk adjustment transfer assumptions underlying this rate filing.

PID-4. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.

Response:

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

PID-5. 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

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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).

Response:

No changes have been made to the Company's rate filing since its initial submission on 5/18/2021. Therefore, only the public PDF has been posted with a 7/13/2021 date to appropriately capture the Company's responses to the objection letters.

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Highmark Benefits Group (HBG)
2022 Small Group Rate Filing
Trend Exhibit
Central, PA Region

Incurred Month	Members	Allowed PMPM	Demographic Adjustment	Client Mix Adjustment	Other Adjustments	Regression PMPM	Cost Adjustment	Utilization Adjustment	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-16	13,932	$ 450.33	0.989	1.058	0.995				$ 432.43		
Feb-16	13,369	$ 466.41	0.986	1.057	0.995				$ 449.83		
Mar-16	12,303	$ 497.21	0.990	1.061	0.995				$ 475.62		
Apr-16	11,628	$ 520.66	0.991	1.070	0.994				$ 494.00		
May-16	10,572	$ 485.08	0.995	1.062	0.994				$ 461.82		
Jun-16	9,521	$ 515.62	1.003	1.071	0.994				$ 482.79		
Jul-16	8,928	$ 469.58	1.006	1.057	0.993				$ 444.60		
Aug-16	8,532	$ 578.23	1.010	1.062	0.989				$ 544.80		
Sep-16	8,001	$ 668.61	1.005	1.070	0.989				$ 628.58		
Oct-16	7,374	$ 580.26	1.011	1.078	0.988				$ 539.08		
Nov-16	7,058	$ 541.13	1.009	1.077	0.986				$ 504.93		
Dec-16	5,151	$ 578.77	0.998	1.080	0.986				$ 544.35	$ 490.71	
Jan-17	5,675	$ 575.66	0.994	1.040	0.985				$ 565.21	$ 502.13	
Feb-17	5,694	$ 491.60	0.995	1.042	0.985				$ 481.73	$ 507.93	
Mar-17	5,618	$ 519.35	1.002	1.039	0.983				$ 507.36	$ 512.14	
Apr-17	5,547	$ 577.97	1.005	1.042	0.962				$ 573.27	$ 518.41	
May-17	5,577	$ 547.76	1.002	1.045	0.962				$ 544.09	$ 527.38	
Jun-17	5,588	$ 530.70	1.001	1.046	0.961				$ 527.74	$ 532.80	
Jul-17	5,498	$ 626.52	1.000	1.041	0.961				$ 626.26	$ 550.08	
Aug-17	5,537	$ 608.09	1.000	1.036	0.960				$ 611.10	$ 555.37	
Sep-17	5,490	$ 566.20	1.001	1.037	0.960				$ 568.08	$ 547.98	
Oct-17	5,457	$ 590.44	1.000	1.026	0.960				$ 599.94	$ 553.12	
Nov-17	5,493	$ 564.05	0.999	1.028	0.960				$ 572.10	$ 559.82	
Dec-17	5,493	$ 587.55	0.999	1.028	0.960				$ 596.29	$ 564.02	14.9%
Jan-18	5,531	$ 589.02	1.005	1.070	0.957				$ 572.19	$ 564.60	12.4%
Feb-18	5,480	$ 610.23	1.008	1.077	0.957				$ 586.96	$ 573.57	12.9%
Mar-18	5,518	$ 654.40	1.004	1.083	0.957				$ 628.95	$ 583.80	14.0%
Apr-18	5,512	$ 651.88	1.001	1.083	0.952				$ 631.82	$ 588.68	13.6%
May-18	5,554	$ 535.83	1.003	1.077	0.952				$ 521.22	$ 586.78	11.3%
Jun-18	5,593	$ 595.34	1.000	1.080	0.951				$ 580.01	$ 591.19	11.0%
Jul-18	6,179	$ 533.50	0.998	1.089	0.950				$ 516.30	$ 581.38	5.7%
Aug-18	6,545	$ 602.56	0.998	1.078	0.950				$ 588.82	$ 579.67	4.4%
Sep-18	7,164	$ 520.25	0.999	1.073	0.950				$ 511.14	$ 573.53	4.7%
Oct-18	8,346	$ 580.11	1.006	1.082	0.950				$ 560.77	$ 570.07	3.1%
Nov-18	9,221	$ 601.21	1.006	1.062	0.950				$ 592.29	$ 572.61	2.3%
Dec-18	12,570	$ 512.88	1.020	1.053	0.950				$ 502.41	$ 560.44	-0.6%
Jan-19	12,795	$ 577.01	1.017	1.052	0.942				$ 572.96	$ 561.50	-0.6%
Feb-19	12,768	$ 528.11	1.016	1.054	0.941				$ 524.29	$ 555.21	-3.2%
Mar-19	12,731	$ 676.09	1.015	1.060	0.940				$ 668.57	$ 565.08	-3.2%
Apr-19	12,689	$ 591.62	1.017	1.064	0.933				$ 585.89	$ 564.16	-4.2%
May-19	12,778	$ 596.99	1.012	1.070	0.933				$ 590.41	$ 568.96	-3.0%
Jun-19	12,756	$ 518.49	1.011	1.068	0.933				$ 514.07	$ 562.94	-4.8%
Jul-19	12,352	$ 610.08	1.011	1.072	0.933				$ 603.31	$ 568.87	-2.2%
Aug-19	12,131	$ 622.29	1.011	1.072	0.933				$ 615.16	$ 571.99	-1.3%
Sep-19	11,958	$ 587.29	1.012	1.069	0.933				$ 582.22	$ 575.89	0.4%
Oct-19	11,745	$ 679.32	1.013	1.063	0.932				$ 676.45	$ 584.81	2.6%
Nov-19	11,410	$ 608.20	1.011	1.068	0.932				$ 603.88	$ 585.81	2.3%
Dec-19	10,613	$ 679.35	1.006	1.093	0.932				$ 662.68	$ 598.52	6.8%
Jan-20	12,426	$ 666.41	1.007	1.096	0.930				$ 649.17	$ 605.05	7.8%
Feb-20	12,726	$ 621.80	1.004	1.098	0.929				$ 607.09	$ 612.27	10.3%
Mar-20	12,977	$ 562.02	1.010	1.092	0.775				$ 657.44	$ 611.38	8.2%
Apr-20	13,410	$ 462.11	1.011	1.088	0.598				$ 702.95	$ 621.92	10.2%
May-20	13,694	$ 483.62	1.009	1.085	0.734				$ 601.52	$ 622.75	9.5%
Jun-20	13,819	$ 609.25	1.011	1.080	0.856				$ 651.64	$ 634.71	12.7%
Jul-20	13,907	$ 667.15	1.007	1.092	0.918				$ 660.92	$ 639.70	12.5%
Aug-20	13,962	$ 595.70	1.008	1.091	0.917				$ 590.59	$ 637.16	11.4%
Sep-20	14,358	$ 639.20	1.005	1.091	0.873				$ 667.52	$ 644.21	11.9%
Oct-20	14,640	$ 641.17	1.000	1.095	0.903				$ 648.41	$ 642.20	9.8%
Nov-20	14,792	$ 688.00	0.999	1.097	0.919				$ 683.56	$ 648.70	10.7%
Dec-20	16,441	$ 683.93	1.002	1.101	0.872				$ 711.28	$ 653.97	9.3%
Jan-21	16,953	$ 670.52	0.997	1.109	0.945				$ 641.71	$ 653.11	7.9%
Feb-21	16,953					$ 452.85	1.360	1.049	$ 645.95	$ 655.75	7.1%
Mar-21	16,953					$ 453.56	1.400	1.187	$ 753.81	$ 664.87	8.7%
Apr-21	16,953					$ 454.27	1.384	1.125	$ 707.39	$ 666.01	7.1%
May-21	16,953					$ 454.98	1.329	1.066	$ 644.62	$ 668.80	7.4%
Jun-21	16,953					$ 455.70	1.345	1.127	$ 690.68	$ 672.00	5.9%
Jul-21	16,953					$ 456.41	1.343	1.098	$ 673.06	$ 672.90	5.2%
Aug-21	16,953					$ 457.13	1.362	1.142	$ 711.43	$ 682.10	7.1%
Sep-21	16,953					$ 457.85	1.418	1.092	$ 708.53	$ 685.41	6.4%
Oct-21	16,953					$ 458.56	1.354	1.104	$ 685.69	$ 688.13	7.2%
Nov-21	16,953					$ 459.28	1.464	1.076	$ 723.64	$ 691.43	6.6%
Dec-21	16,953					$ 460.00	1.401	1.120	$ 721.68	$ 692.35	5.9%
Jan-22	16,953					$ 460.73	1.382	1.123	$ 715.32	$ 698.49	6.9%
Feb-22	16,953					$ 461.45	1.414	1.049	$ 684.37	$ 701.69	7.0%
Mar-22	16,953					$ 462.17	1.456	1.192	$ 801.61	$ 705.67	6.1%
Apr-22	16,953					$ 462.90	1.439	1.098	$ 731.04	$ 707.64	6.3%
May-22	16,953					$ 463.63	1.382	1.108	$ 710.04	$ 713.09	6.6%
Jun-22	16,953					$ 464.35	1.399	1.132	$ 735.42	$ 716.82	6.7%
Jul-22	16,953					$ 465.08	1.398	1.067	$ 694.20	$ 718.58	6.8%
Aug-22	16,953					$ 465.81	1.418	1.186	$ 783.32	$ 724.57	6.2%
Sep-22	16,953					$ 466.54	1.475	1.095	$ 753.63	$ 728.33	6.3%
Oct-22	16,953					$ 467.28	1.415	1.116	$ 738.12	$ 732.70	6.5%
Nov-22	16,953					$ 468.01	1.530	1.080	$ 773.35	$ 736.84	6.6%
Dec-22	16,953					$ 468.74	1.463	1.116	$ 765.20	$ 740.47	7.0%

Demographic Adjustment - *adjustments for population age and gender*
Client Mix Adjustment - *adjustments for the impact of New and Cancelled Clients*
Other Adjustments - *adjustments for COVID-19, cost-savings initiatives, and other mix*

Cost Adjustment - *adjustments for Contracting, High Dollar Claims, New Tech, etc.*
Utilization Adjustment - *adjustments for workdays, Flu, cost-saving initiatives*

Highmark
Small Group ACA
BEP COVID-19 Adjustment Factor Development

Please note:

- The BEP COVID-19 Adjustment is calculated using experience for the entire PA Small Group Market
- The BEP COVID-19 Adjustment is on an allowed basis
- The BEP COVID-19 Adjustment is for medical claims only; COVID-19 impact to drug claims is negligible
- Total BEP COVID-19 Adjustment uses CY 2019 medical/drug distribution to blend adjustment factors

	Medical	Drug
Normalized Allowed Claims PMPM - (CY 2019)	$ 347.33	$ 97.86
Range of Historical Trends - (2017 - 2019)	5.2% - 14.5%	6.3% - 14.9%
Anticipated Trend - Entire PA Small Group Market	7.2%	11.5%
Anticipated Normalized Allowed Claims PMPM - (CY 2020)	$ 372.21	$ 109.15
Actual Normalized Allowed Claims PMPM - (CY 2020)	$ 335.98	$ 109.15
BEP Adjustment Factor - (CY 2020)	0.9027	1.0000
Claims Distribution	76%	24%
Total BEP Adjustment Factor - (CY 2020)	0.9261	
Total BEP Adjustment Factor Reciprocal - (CY 2020)	1.0798	

In this exhibit, Allowed Medical Claims PMPMs exclude high dollar claims and are normalized only for work days and demographics.

Highmark Benefits Group (HBG)
2022 Small Group Rate Filing
PID-1

	Actuals					Projections from PAAMEs	
	2016	2017	2018	2019	2020	2021	2022
Member Months	78,674	58,911	79,112	144,038	164,887	137,040	195,468
Revenue (Premium + Risk Adj)	$42,899,161	$34,269,680	$48,271,158	$91,109,292	$105,895,104	$90,392,765	$129,367,052
Incurred Claims	$36,949,346	$28,446,053	$37,420,993	$71,393,144	$83,561,914	$81,894,345	$117,304,578
Admin Expense	$4,947,729	$3,320,785	$5,519,713	$10,172,185	$12,721,150	$8,432,641	$11,972,210
Taxes and Fees	$895,870	$8,267	$697,207	$51,421	$71,151	$65,779	$90,264
Profit	$ 106,216	$ 2,494,575	$ 4,633,246	$ 9,492,542	$ 9,540,888	$ 0	$ (0)
UW Gain/Loss	$ 5,949,815	$ 5,823,627	$ 10,850,165	$ 19,716,148	$ 22,333,190	$ 8,498,420	$ 12,062,474
UW Gain Loss PMPM	$ 75.63	$ 98.85	$ 137.15	$ 136.88	$ 135.45	$ 62.01	$ 61.71