

<b>SERFF Tracking #:</b>	HGHM-132831330	<b>State Tracking #:</b>	HGHM-132831330	<b>Company Tracking #:</b>	1A-SG-HCA-2021
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Highmark Coverage Advantage Inc		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	HCA Small Group 2022 ACA Rate Filing				
<b>Project Name/Number:</b>	1A-SG-HCA-2021/1A-SG-HCA-2021				

## Supporting Document Schedules

<b>Satisfied - Item:</b>	ACA Public Rate Filing PDF
<b>Comments:</b>	See the attached file for the ACA Public Rate Filing PDF.
<b>Attachment(s):</b>	2022 HCA Public PDF_7-13-2021.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



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 Coverage Advantage (HCA) 2022 ACA Rate Filing (Small Group Market)  
HCA Filing # 1A-SG-HCA-2021 (SERFF Filing # HGHM-132831330)

**This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Coverage Advantage 2022 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Coverage Advantage 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 Coverage Advantage should be redacted before release.**

Dear Ms. Gray:

This Filing includes the Highmark Coverage Advantage (HCA) (NAIC # 15507; HIOS Issuer ID # 79279) 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 Coverage Advantage, NAIC # 15507 ("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: **-3.2% rate change**
6. Range of rate change requested: **-5.91% to -0.94%**
7. Total additional annual revenue generated from the proposed rate change: **(\$538,276)**
8. Product(s): **PPO**
9. Rating Areas and the change from 2021: **Regions 1, 2, 4, 5, 6** (Western, 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, and Silver**
11. Current number of covered lives and of policyholders as of February 1, 2021: **2,221 covered lives; 1,215 policyholders**
12. Number of plans offered in 2022 and the change this represents from 2021: **11**

This is no change from the number of plans the Company offered in 2021.

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-PA22-125107756** affecting the following Company products and forms:

<b>Product Name / Type</b>	<b>Contract Form &amp; SERFF #</b>
Balance PPO	HCA/PPO-8; HGHM-132793224
Health Savings HDHP	HCA/HDHP-8; HGHM-132793211

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 79279, Company Filing # 1A-SG-HCA-2021 (SERFF Filing # HGHM-132831330)**

### **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 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, Highmark Coverage Advantage 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 Coverage Advantage if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Coverage Advantage 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 Coverage Advantage's business. Therefore, Highmark Coverage Advantage 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 Coverage Advantage 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 Coverage Advantage asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Coverage Advantage 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 Coverage Advantage 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](mailto:Cory.Orzak@highmark.com).

Sincerely,

A handwritten signature in dark ink, appearing to read 'Cory Orzak', with a long horizontal flourish extending to the right.

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

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

# 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\_HCA\_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 Coverage Advantage (“HCA”, “Company”)
- NAIC #: 15507
- HIOS Issuer ID: 79279
- State: Pennsylvania
- Market: Small Group
- Rating Area: Pennsylvania Rating Regions 1, 2, 4, 5, and 6
- Effective Date: 1/1/2022
- SERFF Rate Filing #: HGHM-132831330

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, HCA 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#
Third and Fourth Quarter 2021 Rate Change	-1.5%	HGHM-132750436
2021 (Initial Rate Change)	0.8%	HGHM-132380500
2020	-0.9%	HGHM-131937188
2019	12.3%	HGHM-131496215

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, and the PA Rate Template Table 10.

### **C. Average Rate Change**

The average rate change from Table 10, Cell AC15 is -3.17%. 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 0.1%. 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 -3.17% 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**

One plan design was 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 \$0.18 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 70.35%. 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)"<sup>1</sup>, 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 1,776, the credibility level appropriate for this Company has been determined from the

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<sup>1</sup> <https://www.soa.org/globalassets/assets/Files/Research/research-2015-practical-approach-assigning-credibility-group-medical.pdf>



formula published in the SOA study. Specifically, the formula developed in this study assigns the credibility level,  $z$ , as:

$$z = \frac{pk_1 + (n-p)k_2}{1 + (n-1)k_3},$$

where:

$p$  is the probability that the member will be in the projection period experience;

$n$  is the average number of member months from the experience period membership for currently active members;

$k_1$  is the credibility of a group consisting of one individual (quantified to be 25% in the SOA study);

$k_2$  is the regression coefficient of claims for individuals in the current year based on the claims of others in the same group in the prior year (quantified to be 1% in the SOA study); and

$k_3$  is a measure of how the claims of each individual are related to others within the same group (quantified to be 1% in the SOA study).

Using the above formula, the credibility level applied to the experience period is 95.6%.

For the credibility manual rate, the Company utilizes the appropriate combined regional experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Choice Company, and Highmark Health Insurance Company. This experience was chosen because it is large and reasonably represents the population expected to buy HCA products. Note that the experience from HCA itself is not included in the credibility manual rate. Utilizing this combined company experience establishes a manual rate basis that would be fully credible according to the criteria discussed above. The credibility adjusted projected claims PMPM utilizes the standard credibility formula:

$$z * \text{Company projected PMPM} + (1 - z) * \text{Credibility manual rate PMPM}.$$

The experience period claim development for the Company, along with the development of the Manual Rate data are shown in Table 5 and discussed further below.

Since the experience period data for the Company is not 100% credible, Tables 2b, 3b, and 4b have been populated with the combined experience discussed above used to establish the manual rate basis.

## 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 Choice Company, Highmark Health Insurance Company, and Highmark Coverage Advantage. The combined experience used is limited to the Company's Rating Area and Market and provides a more material base to analyze the trend components impacting the business in the Company's Market. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

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

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

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2021 and 2022, an overall claim trend of 7.3% (3.6% cost; 3.6% utilization) was selected for the 2022 rate development. Please refer to the "Trend Support" exhibit in the "2022 Supplemental Exhibits – HCA – 18May2021.xlsx" file showing the historical and projected normalized claim values for the Company's trend determination, along with the Company's proposed base medical and drug claim trends.

In addition to the base medical and drug claims trend discussed above, the trend illustrated in Table 3 reflects changes in anticipated costs for claims processed outside of the Company's claims system,

including Rx rebates and settlements. After the trends for the claims processed outside the Company's claims system are weighted in with the base medical and drug claim trend, we arrive at a trend of 7.6% (3.8% cost; 3.7% 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 60.14%. 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 0.973 reflects the change in age and geography factors the Company expects from the experience period to the projection period.

- The Change in Network adjustment of 1.019 reflects the change in network discounts and utilization of facility services 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.
- The Change in Other captures any additional impact to projected claims not captured in the above categories: None.

Please see the worksheet named “Table 5 Support” in the “2022 Supplemental Exhibits – HCA – 18May2021.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. The Company is expecting a slight increase in its ACA membership from the experience to the projection 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.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2022 Supplemental Exhibits – HCA – 18May2021.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.

The Company is assuming a Projected Risk Adjustment receipt in the projection period of \$38.31 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.

As discussed in the Credibility of Data section above, the Company is using credibility adjusted claims to arrive as the base claims level. Similarly, the risk adjustment transfer projection credibility blends the

expected transfer amounts to arrive at the projected transfer. In this way, the population morbidity is consistent between the claims projection and the projected risk adjustment transfer.

The \$35.37 PMPM value in cell C31 of Table 5 equals the \$38.31 PMPM risk adjustment transfer value discussed above, along with a charge of (\$2.93) PMPM for the projected net impact of the High Cost Risk Pool program. For 2022, the projected risk adjustment transfer amount of \$35.37 PMPM is reasonably similar to the 2020 expected transfer amount of \$37.83 PMPM from the Table 2 Experience Period results. 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 of 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 – HCA – 18May2021.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 1.04%. Please see the exhibit titled “COVID Projection Support” in the supplemental exhibits file “2022 Supplemental Exhibits – HCA – 18May2021.xlxs” 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 – HCA – 18May2021.xlsx” submitted with this filing for a demonstration of how these adjustment factors are combined and translated into the Change in Morbidity Factor.

### Manual Data

The development of the credibility manual rate closely follows the development of the Company’s experience rate basis, including adjustments made for morbidity, demographic shifts, and plan design changes. Where pertinent, the Company’s own projected membership and plan distribution is used to establish the appropriate adjustment factors to use. Similarly, an adjustment due to the impact of COVID has been applied to the base period and projected period assumptions. See above for a discussion of the adjustment factors used. Some of the items separately identified in the Manual Data section of Table 5 include:

- The trend in the manual rate section is developed on a basis consistent with the trend development of the Company’s experience discussed above. However, due to differences in the underlying claim levels between the Company data and the manual rate data, the application of changes in anticipated costs for claims processed outside of the Company’s claims system (Rx rebates, settlements, and capitated benefits) results in different trend levels in the PA Actuarial Memorandum exhibits.
- The Change in Morbidity represents an adjustment from the experience period claims of the manual experience basis to the Company’s expected morbidity in the projection period. Similar to the manual claim development, the Company has included a morbidity adjustment factor due to the impact of COVID on projected 2022 claim costs (as discussed above).
- The Change in Demographics adjustment factor of 1.018 reflects the change in age and geography factors the Company expects from the experience period of the manual experience basis to the Company’s expected demographics in the projection period.
- The Change in Network adjustment of 1.068 reflects the change in network discounts and utilization of facility services between the experience period of the manual experience basis and the Company’s projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits from the experience period and the projection period: None.
- The Change in Other captures any additional impact to projected claims not captured in the above categories: None.

Please see the worksheet named “Table 5 Support - Manual” in the “2022 Supplemental Exhibits – HCA – 18May2021.xlsx” file for the calculation of these factors from the manual experience period data to the Company’s projected results.

### 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 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 the 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 unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

The requested Induced Utilization Exhibit was completed and is presented within the "2022 Supplemental Exhibits – HCA – 18May2021.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 1.140. 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 – HCA – 18May2021.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 rate change in 21-year-old non-tobacco premium PMPM calculated in this table is 0.1%, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is -3.17%. 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 – HCA – 18May2021.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 – HCA – 18May2021.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 – HCA.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:

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	86.5%	90.2%	19,900	9,072
2018	78.6%	88.0%	22,552	15,180
2019	71.2%	90.7%	17,442	17,784

Please note that the values in the Pricing columns above come from the Pennsylvania Actuarial Memorandum exhibits for the referenced pricing year (Tables 1, 5 and 6). 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

# Rate Change Summary

## Highmark Coverage Advantage (HCA) – Small Group Plans

Rate request filing ID # HGHM-132831330 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

<http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

### Overview

Initial requested average rate change:	-3.17% <sup>1</sup>
Revised requested average rate change:	N/A <sup>1</sup>
Range of requested rate change:	-5.91% to -0.94%
Effective date:	January 1, 2022
Mapped Members:	2,221
Available in:	Rating Areas 1, 2, 4, 5, 6

### Key information

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

Premiums	\$16,280,073
Claims	\$11,571,774
Administrative expenses	\$1,633,854
Taxes & fees	\$9,932
Company made (after taxes)	<b>\$3,064,512</b>

#### How it plans to spend your premium

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

Claims:	90.2%
Administrative:	9.7%
Taxes & fees:	0.1%
Profit:	0.0%

The company expects its annual medical costs to increase **7.65%**.

### Explanation of requested rate change

The proposed rate change is being driven by a re-evaluation of projected medical care costs, driven by the disruption in health care services stemming from the COVID pandemic. Medical costs are projected to be lower in 2022 than what was initially projected for 2021, with the decrease partially offset by an increase in administrative expenses.

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

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

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

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period
Average Age	39.0	38.0	38.0
Total	22,765	2,221	25,356
<18	3,725	382	4,361
18-24	2,317	231	2,638
25-29	1,688	165	1,884
30-34	1,645	171	1,952
35-39	1,801	198	2,260
40-44	1,700	174	1,986
45-49	1,948	182	2,078
50-54	2,118	202	2,306
55-59	2,194	195	2,226
60-63	1,932	177	2,021
64+	1,697	144	1,644

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
\$15,418,904.13	\$12,400,294.55	\$12,553,646.08	22,765	\$1,455,100.10	\$14,008,746.18	\$0.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)						
Loss Ratio						

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	3.78%	8.07%	0.07%	12.24%	15.75%
Outpatient Hospital	3.78%	8.07%	0.07%	12.24%	28.89%
Professional	3.78%	8.07%	0.07%	12.24%	24.35%
Other Medical	3.78%	8.07%	0.07%	12.24%	3.47%
Capitation				60.14%	0.03%
Prescription Drugs	3.78%	8.07%	0.07%	12.24%	27.51%
Total Annual Trend				12.26%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.260	

\* 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
Jan-17	\$11,841,907.69	\$1,068,921.02	1.0000	\$ 1,068,921.02	1,674	\$ 638.54
Feb-17		\$905,011.27	1.0000	\$ 905,011.27	1,649	\$ 548.82
Mar-17		\$965,212.23	1.0000	\$ 965,212.23	1,630	\$ 592.15
Apr-17		\$794,166.14	1.0000	\$ 794,166.14	1,642	\$ 483.66
May-17		\$778,334.59	1.0000	\$ 778,334.59	1,670	\$ 466.07
Jun-17		\$889,024.07	1.0000	\$ 889,024.07	1,714	\$ 518.68
Jul-17		\$910,384.83	1.0000	\$ 910,384.83	1,661	\$ 548.09
Aug-17		\$818,804.70	1.0000	\$ 818,804.70	1,637	\$ 500.19
Sep-17		\$790,325.61	1.0000	\$ 790,325.61	1,575	\$ 501.79
Oct-17		\$924,263.97	1.0000	\$ 924,263.97	1,616	\$ 571.95
Nov-17		\$782,215.45	1.0000	\$ 782,215.45	1,679	\$ 465.88
Dec-17		\$960,910.04	1.0000	\$ 960,910.04	1,747	\$ 550.03
Jan-18	\$13,368,550.66	\$936,585.56	1.0000	\$ 936,585.56	1,836	\$ 510.12
Feb-18		\$845,764.62	1.0000	\$ 845,771.74	1,839	\$ 459.91
Mar-18		\$1,217,218.33	1.0000	\$ 1,217,238.88	1,900	\$ 640.65
Apr-18		\$1,060,727.57	1.0000	\$ 1,060,758.54	1,900	\$ 558.29
May-18		\$1,047,037.79	1.0000	\$ 1,047,058.58	1,909	\$ 548.49
Jun-18		\$1,038,318.68	1.0000	\$ 1,038,343.03	1,855	\$ 559.75
Jul-18		\$926,139.72	1.0000	\$ 926,160.30	1,875	\$ 493.95
Aug-18		\$965,480.62	0.9999	\$ 965,534.12	1,900	\$ 508.18
Sep-18		\$1,110,211.64	0.9999	\$ 1,110,302.61	1,886	\$ 588.71
Oct-18		\$1,085,912.78	0.9999	\$ 1,085,985.24	1,894	\$ 573.38
Nov-18		\$1,175,622.26	0.9999	\$ 1,175,748.56	1,890	\$ 622.09
Dec-18		\$1,005,116.33	0.9998	\$ 1,005,279.19	1,868	\$ 538.16
Jan-19	\$11,314,963.17	\$825,826.96	0.9998	\$ 826,032.18	1,556	\$ 530.87
Feb-19		\$757,170.46	0.9998	\$ 757,314.48	1,554	\$ 487.33
Mar-19		\$662,542.61	0.9998	\$ 662,650.45	1,508	\$ 439.42
Apr-19		\$948,053.13	0.9997	\$ 948,351.97	1,492	\$ 635.62
May-19		\$631,139.45	0.9997	\$ 631,299.02	1,470	\$ 429.46
Jun-19		\$1,078,261.09	0.9995	\$ 1,078,822.49	1,475	\$ 731.41
Jul-19		\$643,863.07	0.9996	\$ 644,100.03	1,378	\$ 467.42
Aug-19		\$648,639.36	0.9992	\$ 649,129.43	1,380	\$ 470.38
Sep-19		\$665,239.38	0.9993	\$ 665,681.44	1,394	\$ 477.53
Oct-19		\$659,805.12	0.9993	\$ 660,296.62	1,389	\$ 475.38
Nov-19		\$814,258.58	0.9990	\$ 815,094.72	1,399	\$ 582.63
Dec-19		\$867,620.50	0.9989	\$ 868,561.06	1,444	\$ 601.50
Jan-20	\$15,418,904.13	\$967,472.18	0.9989	\$ 968,571.22	1,693	\$ 572.10
Feb-20		\$1,031,538.01	0.9988	\$ 1,032,751.90	1,714	\$ 602.54
Mar-20		\$1,046,501.90	0.9981	\$ 1,048,514.13	1,848	\$ 567.38
Apr-20		\$742,954.89	0.9973	\$ 744,961.63	1,879	\$ 396.47
May-20		\$989,120.36	0.9965	\$ 992,548.00	1,877	\$ 528.79
Jun-20		\$948,931.27	0.9951	\$ 953,615.95	1,891	\$ 504.29
Jul-20		\$1,718,310.32	0.9912	\$ 1,733,536.25	1,921	\$ 902.41
Aug-20		\$967,469.08	0.9910	\$ 976,216.63	1,931	\$ 505.55
Sep-20		\$1,076,262.88	0.9849	\$ 1,092,776.31	1,978	\$ 552.47
Oct-20		\$914,196.88	0.9769	\$ 935,846.96	1,983	\$ 471.93
Nov-20		\$894,534.52	0.9665	\$ 925,525.82	1,968	\$ 470.29
Dec-20		\$1,026,704.24	0.9573	\$ 1,072,483.27	2,082	\$ 515.12

\* Express Completion Factor as a percentage

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

Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
(\$1,105,042.57)	\$4,118.23	\$0.00	\$861,168.42	
				\$ 567.00
				70.35%

Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
	(\$33,279.12)	\$1,132,604.31	\$ 676.59
	(\$32,782.12)	\$958,731.88	\$ 581.40
	(\$32,404.40)	\$1,024,546.87	\$ 628.56
	(\$32,642.96)	\$853,834.42	\$ 520.00
	(\$33,199.60)	\$834,641.18	\$ 499.79
	(\$34,074.32)	\$948,215.19	\$ 553.22
	(\$33,020.68)	\$990,125.82	\$ 596.10
	(\$32,543.56)	\$889,415.38	\$ 543.32
	(\$31,311.00)	\$850,718.44	\$ 540.14
	(\$32,126.08)	\$979,861.66	\$ 606.35
	(\$33,378.52)	\$833,377.60	\$ 496.35
	(\$34,730.36)	\$1,010,749.66	\$ 578.56
\$1,114,741.21			
	(\$43,618.38)	\$1,036,060.77	\$ 564.30
	(\$43,689.65)	\$934,977.25	\$ 508.42
	(\$45,138.84)	\$1,315,164.85	\$ 692.19
	(\$45,138.84)	\$1,146,574.69	\$ 603.46
	(\$45,352.66)	\$1,127,594.10	\$ 590.67
	(\$44,069.77)	\$1,109,547.26	\$ 598.14
	(\$44,544.91)	\$999,368.35	\$ 533.00
	(\$45,138.84)	\$1,054,952.34	\$ 555.24
	(\$44,806.24)	\$1,174,195.92	\$ 622.59
	(\$44,996.30)	\$1,181,816.45	\$ 623.98
	(\$44,901.27)	\$1,251,022.60	\$ 661.92
	(\$44,378.61)	\$1,089,902.15	\$ 583.46
\$1,542,184.68			
	(\$55,816.55)	\$908,241.78	\$ 583.70
	(\$62,996.59)	\$808,406.74	\$ 520.21
	(\$54,987.56)	\$724,847.62	\$ 480.67
	(\$59,039.76)	\$1,003,897.99	\$ 672.85
	(\$61,730.50)	\$668,587.16	\$ 454.82
	(\$52,395.83)	\$1,113,570.54	\$ 754.96
	(\$58,420.50)	\$702,076.91	\$ 509.49
	(\$60,114.36)	\$677,284.91	\$ 490.79
	(\$46,042.05)	\$712,887.51	\$ 511.40
	(\$65,344.64)	\$695,530.32	\$ 500.74
	(\$63,858.16)	\$835,027.00	\$ 596.87
	(\$58,280.78)	\$910,088.55	\$ 630.26
\$1,252,140.40			
	(\$68,219.83)	\$1,059,484.77	\$ 625.80
	(\$60,834.65)	\$1,126,723.40	\$ 657.36
	(\$94,386.22)	\$1,093,537.55	\$ 591.74
	(\$85,286.82)	\$738,717.43	\$ 393.14
	(\$78,726.21)	\$1,004,356.17	\$ 535.09
	(\$81,068.58)	\$982,680.98	\$ 519.66
	(\$100,342.24)	\$1,754,792.76	\$ 913.48
	(\$87,543.82)	\$1,019,001.84	\$ 527.71
	(\$81,824.73)	\$1,137,479.87	\$ 575.07
	(\$83,852.31)	\$977,524.97	\$ 492.95
	(\$82,539.54)	\$943,258.02	\$ 479.30
	(\$80,919.73)	\$1,100,094.55	\$ 528.38
\$1,445,848.92			



Carrier Name:	Highmark Coverage Advantage (HCA)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)
\$47,697,437.40	\$39,007,537.36	\$39,686,695.97	85,149	\$5,047,968.50	\$44,734,664.47
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)					
Loss Ratio					

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend
Inpatient Hospital	2.20%	6.56%	0.72%	9.70%
Outpatient Hospital	2.20%	6.56%	0.72%	9.70%
Professional	2.20%	6.56%	0.72%	9.70%
Other Medical	2.20%	6.56%	0.72%	9.70%
Capitation				59.92%
Prescription Drugs	2.20%	6.56%	0.72%	9.70%
Total Annual Trend				9.72%
Months of Trend				24
Total Applied Trend Projection Factor				1.204

\* 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
Jan-17	\$64,766,422.22	\$4,978,196.24	1.0000	\$ 4,978,196.24	12,404
Feb-17		\$4,779,701.30	1.0000	\$ 4,779,701.30	12,353
Mar-17		\$5,334,018.53	1.0000	\$ 5,334,018.53	12,254
Apr-17		\$4,882,096.24	1.0000	\$ 4,882,096.24	12,108
May-17		\$5,756,002.21	1.0000	\$ 5,756,002.21	11,867
Jun-17		\$6,195,485.95	1.0000	\$ 6,195,485.95	11,810
Jul-17		\$4,814,214.28	1.0000	\$ 4,814,214.28	11,694
Aug-17		\$4,940,175.71	1.0000	\$ 4,940,175.71	11,742
Sep-17		\$4,983,315.49	1.0000	\$ 4,983,315.49	11,660
Oct-17		\$5,761,681.97	1.0000	\$ 5,761,681.97	11,595
Nov-17		\$5,256,558.13	1.0000	\$ 5,256,558.13	11,517
Dec-17		\$4,724,399.82	1.0000	\$ 4,724,399.82	11,176
Jan-18	\$65,834,890.91	\$8,687,319.22	1.0000	\$ 8,687,319.22	11,410
Feb-18		\$4,403,119.91	1.0000	\$ 4,403,156.98	11,478
Mar-18		\$5,409,058.18	1.0000	\$ 5,409,149.51	11,404
Apr-18		\$5,097,759.13	1.0000	\$ 5,097,907.98	11,335
May-18		\$4,852,941.93	1.0000	\$ 4,853,038.29	11,653
Jun-18		\$5,474,187.01	1.0000	\$ 5,474,315.41	11,749
Jul-18		\$5,176,374.61	1.0000	\$ 5,176,489.65	11,724
Aug-18		\$5,775,394.21	0.9999	\$ 5,775,714.24	11,722
Sep-18		\$4,665,393.35	0.9999	\$ 4,665,775.63	11,655
Oct-18		\$5,417,704.95	0.9999	\$ 5,418,066.46	11,860
Nov-18		\$5,468,487.48	0.9999	\$ 5,469,074.95	11,822
Dec-18		\$4,934,556.77	0.9998	\$ 4,935,356.33	11,951
Jan-19	\$58,755,696.99	\$4,747,521.44	0.9998	\$ 4,748,701.18	10,931
Feb-19		\$4,983,224.10	0.9998	\$ 4,984,171.98	10,684
Mar-19		\$4,353,386.36	0.9998	\$ 4,354,094.97	10,573
Apr-19		\$4,695,623.77	0.9997	\$ 4,697,103.90	10,190
May-19		\$4,810,029.38	0.9997	\$ 4,811,245.51	9,955
Jun-19		\$4,139,106.07	0.9995	\$ 4,141,261.12	9,793
Jul-19		\$3,870,237.17	0.9996	\$ 3,871,661.56	9,564
Aug-19		\$4,073,376.12	0.9992	\$ 4,076,453.69	9,474
Sep-19		\$3,671,969.10	0.9993	\$ 3,674,409.20	9,259
Oct-19		\$4,123,477.49	0.9993	\$ 4,126,549.14	9,062
Nov-19		\$4,018,130.78	0.9990	\$ 4,022,256.88	9,003
Dec-19		\$3,737,345.52	0.9989	\$ 3,741,397.06	7,727
Jan-20	\$47,697,437.40	\$3,533,376.19	0.9987	\$ 3,537,863.46	7,468
Feb-20		\$2,829,068.97	0.9987	\$ 2,832,754.80	7,405
Mar-20		\$2,899,803.07	0.9977	\$ 2,906,382.14	7,426
Apr-20		\$2,198,064.77	0.9964	\$ 2,205,965.68	7,276
May-20		\$2,936,784.76	0.9959	\$ 2,948,961.40	7,204
Jun-20		\$2,983,225.84	0.9947	\$ 2,999,217.45	7,062
Jul-20		\$4,116,951.79	0.9912	\$ 4,153,597.43	6,962
Aug-20		\$2,902,522.88	0.9893	\$ 2,933,785.22	6,919
Sep-20		\$3,794,381.36	0.9809	\$ 3,868,256.35	6,939
Oct-20		\$3,341,776.86	0.9681	\$ 3,451,811.28	6,882
Nov-20		\$3,243,577.31	0.9581	\$ 3,385,526.31	6,903
Dec-20		\$3,077,985.07	0.9292	\$ 3,312,555.96	6,703

\* Express Completion Factor as a percentage

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

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	(\$2,813,945.99)	\$15,649.53	\$0.00	\$216,562.89	\$ -
					\$ 492.51
					76.99%

Weight*
19.20%
31.48%
28.01%
3.67%
0.04%
17.60%
100.00%

Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
\$ 401.34	\$8,188,472.30	(\$246,591.52)	\$5,541,090.46	\$ 446.72
\$ 386.93		(\$245,577.64)	\$5,271,020.67	\$ 426.70
\$ 435.29		(\$243,609.52)	\$5,879,706.80	\$ 479.82
\$ 403.21		(\$240,707.04)	\$5,302,525.92	\$ 437.94
\$ 485.04		(\$235,915.96)	\$6,233,584.98	\$ 525.29
\$ 524.60		(\$234,782.80)	\$6,599,387.61	\$ 558.80
\$ 411.68		(\$232,476.72)	\$5,228,659.82	\$ 447.12
\$ 420.73		(\$233,430.96)	\$5,366,720.43	\$ 457.05
\$ 427.39		(\$231,800.80)	\$5,379,303.87	\$ 461.35
\$ 496.91		(\$230,508.60)	\$6,174,422.64	\$ 532.51
\$ 456.42		(\$228,957.96)	\$5,646,638.03	\$ 490.29
\$ 422.73		(\$222,178.88)	\$5,144,718.56	\$ 460.34
\$ 761.38	\$9,032,912.74	(\$271,070.63)	\$9,273,777.32	\$ 812.78
\$ 383.62		(\$272,686.13)	\$4,857,895.17	\$ 423.24
\$ 474.32		(\$270,928.09)	\$5,914,704.07	\$ 518.65
\$ 449.75		(\$269,288.83)	\$5,559,331.62	\$ 490.46
\$ 416.46		(\$276,843.65)	\$5,324,133.80	\$ 456.89
\$ 465.94		(\$279,124.35)	\$5,909,061.93	\$ 502.94
\$ 441.53		(\$278,530.42)	\$5,659,274.56	\$ 482.71
\$ 492.72		(\$278,482.90)	\$6,283,503.16	\$ 536.04
\$ 400.32		(\$276,891.17)	\$5,041,940.52	\$ 432.60
\$ 456.84		(\$281,761.41)	\$5,931,605.72	\$ 500.14
\$ 462.62		(\$280,858.63)	\$5,932,325.51	\$ 501.80
\$ 412.97		(\$283,923.32)	\$5,390,334.47	\$ 451.04
\$ 434.43	\$7,739,818.05	(\$308,421.08)	\$5,267,863.43	\$ 481.92
\$ 466.51		(\$319,022.51)	\$5,397,664.10	\$ 505.21
\$ 411.81		(\$317,347.01)	\$4,727,354.01	\$ 447.12
\$ 460.95		(\$311,509.36)	\$5,097,098.19	\$ 500.21
\$ 483.30		(\$281,988.65)	\$5,214,313.81	\$ 523.79
\$ 422.88		(\$284,318.53)	\$4,454,830.58	\$ 454.90
\$ 404.82		(\$270,883.26)	\$4,232,835.55	\$ 442.58
\$ 430.28		(\$273,949.88)	\$4,436,486.83	\$ 468.28
\$ 396.85		(\$260,022.84)	\$3,958,447.10	\$ 427.52
\$ 455.37		(\$236,312.47)	\$4,483,655.70	\$ 494.78
\$ 446.77		(\$228,116.34)	\$4,365,184.92	\$ 484.86
\$ 484.20		(\$208,052.54)	\$4,053,445.54	\$ 524.58
\$ 473.74	\$4,887,942.28	(\$212,226.29)	\$3,886,018.99	\$ 520.36
\$ 382.55		(\$210,368.18)	\$3,096,082.18	\$ 418.11
\$ 391.38		(\$235,190.48)	\$3,108,069.93	\$ 418.54
\$ 303.18		(\$209,275.43)	\$2,258,892.66	\$ 310.46
\$ 409.35		(\$193,626.33)	\$3,106,322.19	\$ 431.19
\$ 424.70		(\$199,866.65)	\$3,178,132.83	\$ 450.03
\$ 596.61		(\$191,227.86)	\$4,403,512.35	\$ 632.51
\$ 424.02		(\$191,325.02)	\$3,137,858.40	\$ 453.51
\$ 557.47		(\$219,032.92)	\$4,066,949.02	\$ 586.10
\$ 501.57		(\$223,356.31)	\$3,627,302.49	\$ 527.07
\$ 490.44		(\$182,408.44)	\$3,586,068.99	\$ 519.49
\$ 494.19		(\$202,309.43)	\$3,499,196.37	\$ 522.03

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

Carrier Name:	Highmark Coverage Advantage (HCA)	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2022		
Incurred Dates:	1/1/2020 to 12/31/2020	Proj. Incurred Claim Impact:	0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2020 to 12/31/2020					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information

Carrier Name:	Highmark Coverage Advantage (HCA)	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Small Group	Coinsurance Rate:	60%
Rate Effective Date:	1/1/2022		
		Proj. Incurred Claim Impact:	0.0%
		Proj. Morbidity Impact:	-0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$0
\$30,000	\$34,999				\$0
\$35,000	\$39,999				\$0
\$40,000	\$44,999				\$0
\$45,000	\$49,999				\$0
\$50,000	\$54,999				\$0
\$55,000	\$59,999				\$0
\$60,000	\$64,999				\$0
\$65,000	\$69,999				\$0
\$70,000	\$74,999				\$0
\$75,000	\$79,999				\$0
\$80,000	\$84,999				\$0
\$85,000	\$89,999				\$0
\$90,000	\$94,999				\$0
\$95,000	\$99,999				\$0
\$100,000	\$109,999				\$0
\$110,000	\$119,999				\$0
\$120,000	\$129,999				\$0
\$130,000	\$139,999				\$0
\$140,000	\$149,999				\$0
\$150,000	\$159,999				\$0
\$160,000	\$169,999				\$0
\$170,000	\$179,999				\$0
\$180,000	\$189,999				\$0
\$190,000	\$199,999				\$0
\$200,000	\$209,999				\$0
\$210,000	\$219,999				\$0
\$220,000	\$229,999				\$0
\$230,000	\$239,999				\$0
\$240,000	\$249,999				\$0
\$250,000	\$259,999				\$0
\$260,000	\$269,999				\$0
\$270,000	\$279,999				\$0
\$280,000	\$289,999				\$0
\$290,000	\$299,999				\$0
\$300,000	\$324,999				\$0
\$325,000	\$349,999				\$0
\$350,000	\$374,999				\$0
\$375,000	\$399,999				\$0
\$400,000	\$424,999				\$0
\$425,000	\$449,999				\$0
\$450,000	\$474,999				\$0
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$0
\$600,000	\$699,999				\$0
\$700,000	\$799,999				\$0
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$0
\$1,000,000+					\$0
Total		0	0	\$0	\$0



PA Rate Template Part II

Rate Development and Change

Carrier Name:	Highmark Coverage Advantage (HCA)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 567.00	\$ 492.51	<- Actual Experience PMPM should be consistent with the Index Rate for Experience
Two year trend projection Factor	1.260	1.204	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 714.50	\$ 592.89	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.993	1.036	<- See URRT Instructions
Total Non-Morbidity Changes	0.991	1.087	
Change in Demographics	0.973	1.018	<- See URRT Instructions
Change in Network	1.019	1.068	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 703.25	\$ 668.03	
Credibility Factors	96%	4%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 701.71	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 701.71		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.885		
Projected Incurred EHB Claims PMPM	\$ 621.01		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	\$35.37		
Projected Incurred Exchange User Fees PMPM			
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 585.64		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 661.74		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$0.00		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 585.64		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 661.74		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	9.65%	\$62.64
General and Claims	6.73%	\$43.66
Agent/Broker Fees and Commissions	2.42%	\$15.69
Quality Improvement Initiatives	0.51%	\$3.29
Taxes and Fees	0.08%	\$0.49
Risk Adjustment User Fee	0.04%	\$0.25
PCORI Fee	0.04%	\$0.24
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	9.73%	\$63.13
Projected Required Revenue PMPM	\$ 648.77	

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 439.57	\$ 425.64	\$ (13.93)	-3.2%
B. Base period allowed claims before normalization	\$587.18	\$ 563.75	\$ (23.44)	-5.3%
C. Normalization factor component of change	\$ (232.73)	\$ (245.32)	\$ (12.59)	-2.9%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 354.45	\$ 318.43	\$ (36.02)	-8.2%
D2. URRT Trend	\$ 67.94	\$ 82.05	\$ 14.11	3.2%
D3. URRT Morbidity	\$ 18.28	\$ (1.86)	\$ (20.15)	-4.6%
D4. URRT Other	\$ 12.22	\$ (2.02)	\$ (14.24)	-3.2%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (48.52)	\$ (22.58)	\$ 25.95	5.9%
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)	\$ 404.37	\$ 374.02	\$ (30.35)	-6.9%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ 6.48	\$ 6.48	1.5%
E2. Pricing AV	\$ (52.57)	\$ (44.62)	\$ 7.95	1.8%
E3. Benefit Richness	\$ 45.48	\$ 46.95	\$ 1.47	0.3%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (7.09)	\$ 8.81	\$ 15.89	3.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 38.62	\$ 41.09	\$ 2.47	0.6%
F2. Taxes and Fees	\$ 0.33	\$ 0.32	\$ (0.01)	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 38.95	\$ 41.42	\$ 2.47	0.6%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 436.24	\$ 424.25	\$ (11.99)	-2.7%

ce Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 563.75	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 16,830,399.51	
Blended Loss Ratio	70.64%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	13,814	1,861	4,875	4,806	25,356
Adjusted Projected Allowed EHB Claims PMPM	\$ 701.71	\$ 701.71	\$ 701.71	\$ 701.71	\$ 701.71
Months of Trend	-	3	6	9	
Annual Trend	7.31%	7.41%	8.65%	9.01%	
Single Risk Pool Projected Allowed Claims	\$ 701.71	\$ 714.36	\$ 731.44	\$ 748.64	\$ 717.25
Quarterly Trend Factor	1.000	1.018	1.042	1.067	1.022

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.546	1.522
Average Geographic Factor	0.970	1.003
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.104	1.140
Average Network Factor	1.000	1.017
Market-Adjusted Projected Allowed Total Claims PMPM	\$693.06	\$ 661.74
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 418.36	\$ 373.78

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

	2021	2022	
Paid-to-Allowed	0.871	0.885	
URRT Trend (Total Applied Trend Factor)	1.192	1.258	<- URRT W1, S2
URRT Morbidity	1.043	0.995	<- URRT W1, S2
URRT "Other"	1.028	0.995	<- URRT W1, S2
Risk Adjustment	\$ (70.05)	\$ (35.37)	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ 0.51	\$0.46	<- URRT W1, S2
Network	1.000	1.017	
Pricing AV	0.870	0.883	<- 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	1.129	1.140	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.79%	9.65%	
Taxes and Fees	0.07%	0.08%	
Profit and/or Contingency	0.00%	0.00%	

# PA Rate Template Part III

## Table 10. Plan Rates

Carrier Name:	Highmark Coverage Advantage (HCA)	
Product(s):	PPO	
Market Segment:	Small Group	
Rate Effective Date:	1/1/2022	
Base Period Start Date	1/1/2020	
Date of Most Recent Membership:	2/1/2021	
Market Adjusted Index Rate:	\$	661.74

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
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Totals - Current Membership	0.840
Total - Projected Membership	0.840

Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A
Plan 1	79279PA0010001	PPO	Premier Balance PPO \$0 Platinum A	M	79279PA0010001	Platinum	0.8969084	Approach 1	Off
Plan 2	79279PA0010003	PPO	Premier Balance PPO \$0 Gold A	M	79279PA0010003	Gold	0.81348993	Approach 1	Off
Plan 3	79279PA0010005	PPO	Premier Balance PPO \$500 A	M	79279PA0010005	Gold	0.80181667	Approach 1	Off
Plan 4	79279PA0010007	PPO	Premier Balance PPO \$1000 A	M	79279PA0010007	Gold	0.81916298	Approach 1	Off
Plan 5	79279PA0010011	PPO	Premier Balance PPO \$2000 A	M	79279PA0010011	Gold	0.80636181	Approach 1	Off
Plan 6	79279PA0010015	PPO	Premier Balance PPO \$1400 A	M	79279PA0010015	Gold	0.79733496	Approach 1	Off
Plan 7	79279PA0010016	PPO	Premier Balance PPO \$2500 A	M	79279PA0010016	Gold	0.79609859	Approach 1	Off
Plan 8	79279PA0020005	PPO	Balance PPO \$1000 A	M	79279PA0020005	Gold	0.78429111	Approach 1	Off
Plan 9	79279PA0020007	PPO	Balance PPO \$2000 A	M	79279PA0020007	Gold	0.7919611	Approach 1	Off
Plan 10	79279PA0060001	PPO	Health Savings PPO \$1500	M	79279PA0060001	Gold	0.81952204	Standard AV	Off
Plan 11	79279PA0070003	PPO	Health Savings PPO Embedded \$4250	M	79279PA0070003	Silver	0.71850852	Standard AV	Off

Calibration	
Age Calibration Factor	1.518
Geographic Calibration Factor	1.003
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.523

Total Covered Lives @ 02-01-2021
2,221

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
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Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	Total Projected Lives
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0.883	1.000	1.000	1.000	1.000	1.000	\$ 585.59	9.7%	0.1%	0.0%
0.883	1.000	1.000	1.000	1.000	1.000	\$ 585.64	9.7%	0.1%	0.0%
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
0.950	1.047	1.000	1.000	1.000	1.000	\$658.23	9.1%	0.1%	0.0%
0.873	0.991	1.000	1.000	1.000	1.000	\$572.25	9.7%	0.1%	0.0%
0.863	0.984	1.000	1.000	1.000	1.000	\$561.56	9.8%	0.1%	0.0%
0.849	0.975	1.000	1.000	1.000	1.000	\$547.55	9.9%	0.1%	0.0%
0.818	0.957	1.000	1.000	1.000	1.000	\$518.21	10.2%	0.1%	0.0%
0.819	0.958	1.000	1.000	1.000	1.000	\$518.65	10.2%	0.1%	0.0%
0.798	0.946	1.000	1.000	1.000	1.000	\$499.73	10.3%	0.1%	0.0%
0.805	0.950	1.000	1.000	1.000	1.000	\$506.41	10.3%	0.1%	0.0%
0.789	0.942	1.000	1.000	1.000	1.000	\$491.83	10.4%	0.1%	0.0%
0.847	0.974	1.000	1.000	1.000	1.000	\$546.15	9.9%	0.1%	0.0%
0.750	0.923	1.000	1.000	1.000	1.000	\$458.09	10.8%	0.1%	0.0%

2,221	2,113
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843	803
132	126
426	405
241	229
167	158
79	75
81	76
9	10
54	52
151	143
38	36

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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
\$ 439.57	\$ 425.64	-3.2%	
N/A	N/A	N/A	N/A
\$485.16	\$ 475.88	-1.9%	38.0%
\$442.60	\$ 416.42	-5.9%	5.9%
\$429.92	\$ 409.03	-4.9%	19.2%
\$416.00	\$ 399.34	-4.0%	10.9%
\$392.18	\$ 379.03	-3.4%	7.5%
\$398.67	\$ 379.34	-4.9%	3.6%
\$381.40	\$ 366.24	-4.0%	3.6%
\$375.37	\$ 370.87	-1.2%	0.4%
\$375.18	\$ 360.77	-3.8%	2.4%
\$402.16	\$ 398.37	-0.9%	6.8%
\$348.08	\$ 337.41	-3.1%	1.7%

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	
208	53	-	1,722	232	6	-	-	-	2,221	
									-	0
49	4	-	742	48	-	-	-	-	843	1
-	-	-	116	16	-	-	-	-	132	1
48	30	-	322	26	-	-	-	-	426	1
4	4	-	216	17	-	-	-	-	241	1
19	-	-	133	15	-	-	-	-	167	1
17	3	-	14	39	6	-	-	-	79	1
56	-	-	24	1	-	-	-	-	81	1
1	-	-	8	-	-	-	-	-	9	1
6	-	-	48	-	-	-	-	-	54	1
-	-	-	86	65	-	-	-	-	151	1
8	12	-	13	5	-	-	-	-	38	1

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Highmark Coverage Advantage (HCA)  
Product(s): PPO  
Market Segment: Small Group  
Rate Effective Date: 1/1/2022

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
Totals	These cells auto-fill using the data entered in Table 10.					

Plan 1	79279PA0010001	ier Balance PPO \$0 Platin	M	79279PA0010001	Platinum	Off
Plan 2	79279PA0010003	emier Balance PPO \$0 Gold	M	79279PA0010003	Gold	Off
Plan 3	79279PA0010005	remier Balance PPO \$500	M	79279PA0010005	Gold	Off
Plan 4	79279PA0010007	emier Balance PPO \$1000	M	79279PA0010007	Gold	Off
Plan 5	79279PA0010011	emier Balance PPO \$2000	M	79279PA0010011	Gold	Off
Plan 6	79279PA0010015	emier Balance PPO \$1400	M	79279PA0010015	Gold	Off
Plan 7	79279PA0010016	emier Balance PPO \$2500	M	79279PA0010016	Gold	Off
Plan 8	79279PA0020005	Balance PPO \$1000 A	M	79279PA0020005	Gold	Off
Plan 9	79279PA0020007	Balance PPO \$2000 A	M	79279PA0020007	Gold	Off
Plan 10	79279PA0060001	Health Savings PPO \$1500	M	79279PA0060001	Gold	Off
Plan 11	79279PA0070003	n Savings PPO Embedded	M	79279PA0070003	Silver	Off

Quarter 1 2021, 21-year-old Non-Tobacco Premium P						
1	2	3	4	5	6	7
\$ 406.06	\$ 400.36	\$ -	\$ 431.85	\$ 411.05	\$ 414.62	\$ -

\$470.61	\$470.61	\$0.00	\$470.61	\$470.61	\$504.57	\$0.00
\$429.32	\$429.32	\$0.00	\$429.32	\$429.32	\$460.30	\$0.00
\$417.02	\$417.02	\$0.00	\$417.02	\$417.02	\$447.11	\$0.00
\$403.52	\$403.52	\$0.00	\$403.52	\$403.52	\$432.64	\$0.00
\$380.42	\$380.42	\$0.00	\$380.42	\$380.42	\$407.87	\$0.00
\$386.71	\$386.71	\$0.00	\$386.71	\$386.71	\$414.62	\$0.00
\$369.96	\$369.96	\$0.00	\$369.96	\$369.96	\$396.66	\$0.00
\$364.11	\$364.11	\$0.00	\$364.11	\$364.11	\$390.39	\$0.00
\$363.92	\$363.92	\$0.00	\$363.92	\$363.92	\$390.19	\$0.00
\$390.09	\$390.09	\$0.00	\$390.09	\$390.09	\$418.24	\$0.00
\$337.64	\$337.64	\$0.00	\$337.64	\$337.64	\$362.00	\$0.00

MPM		
8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 426.46

\$0.00	\$0.00	\$ 470.61
\$0.00	\$0.00	\$ 429.32
\$0.00	\$0.00	\$ 417.02
\$0.00	\$0.00	\$ 403.52
\$0.00	\$0.00	\$ 380.42
\$0.00	\$0.00	\$ 388.83
\$0.00	\$0.00	\$ 369.96
\$0.00	\$0.00	\$ 364.11
\$0.00	\$0.00	\$ 363.92
\$0.00	\$0.00	\$ 390.09
\$0.00	\$0.00	\$ 337.64

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)
\$ 385.41	\$ 397.94	\$ -	\$ 434.09	\$ 419.40	\$ 409.68	\$ -	\$ -	\$ -	\$ 427.07

\$ 454.46	\$ 478.88	\$ -	\$ 478.88	\$ 485.58	\$ 513.95	\$ -	\$ -	\$ -	\$ 477.84
\$ 397.68	\$ 419.05	\$ -	\$ 419.05	\$ 424.92	\$ 449.74	\$ -	\$ -	\$ -	\$ 419.76
\$ 390.62	\$ 411.61	\$ -	\$ 411.61	\$ 417.37	\$ 441.75	\$ -	\$ -	\$ -	\$ 409.59
\$ 381.36	\$ 401.86	\$ -	\$ 401.86	\$ 407.48	\$ 431.29	\$ -	\$ -	\$ -	\$ 401.92
\$ 361.97	\$ 381.42	\$ -	\$ 381.42	\$ 386.76	\$ 409.36	\$ -	\$ -	\$ -	\$ 379.69
\$ 362.26	\$ 381.73	\$ -	\$ 381.73	\$ 387.07	\$ 409.68	\$ -	\$ -	\$ -	\$ 382.30
\$ 349.76	\$ 368.55	\$ -	\$ 368.55	\$ 373.71	\$ 395.54	\$ -	\$ -	\$ -	\$ 355.62
\$ 354.17	\$ 373.21	\$ -	\$ 373.21	\$ 378.43	\$ 400.54	\$ -	\$ -	\$ -	\$ 371.09
\$ 344.53	\$ 363.05	\$ -	\$ 363.05	\$ 368.13	\$ 389.64	\$ -	\$ -	\$ -	\$ 360.99
\$ 380.43	\$ 400.88	\$ -	\$ 400.88	\$ 406.49	\$ 430.24	\$ -	\$ -	\$ -	\$ 403.30
\$ 322.22	\$ 339.54	\$ -	\$ 339.54	\$ 344.29	\$ 364.40	\$ -	\$ -	\$ -	\$ 336.52

Change in Quarter 1, 21-year-old				
1	2	3	4	5
-5.1%	-0.6%	0.0%	0.5%	2.0%

-3.4%	1.8%		1.8%	3.2%
-7.4%	-2.4%		-2.4%	-1.0%
-6.3%	-1.3%		-1.3%	0.1%
-5.5%	-0.4%		-0.4%	1.0%
-4.8%	0.3%		0.3%	1.7%
-6.3%	-1.3%		-1.3%	0.1%
-5.5%	-0.4%		-0.4%	1.0%
-2.7%	2.5%		2.5%	3.9%
-5.3%	-0.2%		-0.2%	1.2%
-2.5%	2.8%		2.8%	4.2%
-4.6%	0.6%		0.6%	2.0%

d Non-Tobacco Premium PMPM				
6	7	8	9	Average (weighted by enrollment by rating area)
-1.2%	0.0%	0.0%	0.0%	0.1%

1.9%				1.5%
-2.3%				-2.2%
-1.2%				-1.8%
-0.3%				-0.4%
0.4%				-0.2%
-1.2%				-1.7%
-0.3%				-3.9%
2.6%				1.9%
-0.1%				-0.8%
2.9%				3.4%
0.7%				-0.3%

Quarter 2 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 392.35	\$ 405.11	\$ -	\$ 441.91	\$ 426.95	\$ 417.07	\$ -	\$ -	\$ -	\$ 434.76

\$ 462.65	\$ 487.51	\$ -	\$ 487.51	\$ 494.34	\$ 523.21	\$ -	\$ -	\$ -	\$ 486.45
\$ 404.84	\$ 426.60	\$ -	\$ 426.60	\$ 432.57	\$ 457.84	\$ -	\$ -	\$ -	\$ 427.33
\$ 397.66	\$ 419.03	\$ -	\$ 419.03	\$ 424.89	\$ 449.71	\$ -	\$ -	\$ -	\$ 416.98
\$ 388.24	\$ 409.10	\$ -	\$ 409.10	\$ 414.83	\$ 439.06	\$ -	\$ -	\$ -	\$ 409.16
\$ 368.49	\$ 388.30	\$ -	\$ 388.30	\$ 393.73	\$ 416.73	\$ -	\$ -	\$ -	\$ 386.53
\$ 368.79	\$ 388.61	\$ -	\$ 388.61	\$ 394.05	\$ 417.07	\$ -	\$ -	\$ -	\$ 389.19
\$ 356.06	\$ 375.19	\$ -	\$ 375.19	\$ 380.45	\$ 402.67	\$ -	\$ -	\$ -	\$ 362.03
\$ 360.56	\$ 379.93	\$ -	\$ 379.93	\$ 385.25	\$ 407.76	\$ -	\$ -	\$ -	\$ 377.78
\$ 350.74	\$ 369.59	\$ -	\$ 369.59	\$ 374.77	\$ 396.66	\$ -	\$ -	\$ -	\$ 367.50
\$ 387.29	\$ 408.10	\$ -	\$ 408.10	\$ 413.82	\$ 437.99	\$ -	\$ -	\$ -	\$ 410.56
\$ 328.03	\$ 345.66	\$ -	\$ 345.66	\$ 350.50	\$ 370.97	\$ -	\$ -	\$ -	\$ 342.58

Quar		
1	2	3
\$ 401.74	\$ 414.80	\$ -

\$ 473.71	\$ 499.17	\$ -
\$ 414.53	\$ 436.80	\$ -
\$ 407.17	\$ 429.05	\$ -
\$ 397.52	\$ 418.88	\$ -
\$ 377.31	\$ 397.58	\$ -
\$ 377.61	\$ 397.90	\$ -
\$ 364.57	\$ 384.17	\$ -
\$ 369.18	\$ 389.02	\$ -
\$ 359.13	\$ 378.43	\$ -
\$ 396.55	\$ 417.86	\$ -
\$ 335.87	\$ 353.92	\$ -

Quarter 3 2022, 21-year-old Non-Tobacco Premium PMPM						
4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 452.48	\$ 437.16	\$ 427.04	\$ -	\$ -	\$ -	\$ 445.16

\$ 499.17	\$ 506.16	\$ 535.72	\$ -	\$ -	\$ -	\$ 498.09
\$ 436.80	\$ 442.92	\$ 468.79	\$ -	\$ -	\$ -	\$ 437.54
\$ 429.05	\$ 435.05	\$ 460.47	\$ -	\$ -	\$ -	\$ 426.95
\$ 418.88	\$ 424.75	\$ 449.56	\$ -	\$ -	\$ -	\$ 418.94
\$ 397.58	\$ 403.15	\$ 426.70	\$ -	\$ -	\$ -	\$ 395.78
\$ 397.90	\$ 403.47	\$ 427.04	\$ -	\$ -	\$ -	\$ 398.50
\$ 384.17	\$ 389.54	\$ 412.30	\$ -	\$ -	\$ -	\$ 370.69
\$ 389.02	\$ 394.46	\$ 417.51	\$ -	\$ -	\$ -	\$ 386.81
\$ 378.43	\$ 383.73	\$ 406.14	\$ -	\$ -	\$ -	\$ 376.29
\$ 417.86	\$ 423.71	\$ 448.46	\$ -	\$ -	\$ -	\$ 420.38
\$ 353.92	\$ 358.88	\$ 379.84	\$ -	\$ -	\$ -	\$ 350.77

Quarter 4 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 411.18	\$ 424.55	\$ -	\$ 463.12	\$ 447.44	\$ 437.08	\$ -	\$ -	\$ -	\$ 455.62

\$ 484.85	\$ 510.90	\$ -	\$ 510.90	\$ 518.06	\$ 548.32	\$ -	\$ -	\$ -	\$ 509.80
\$ 424.27	\$ 447.07	\$ -	\$ 447.07	\$ 453.33	\$ 479.81	\$ -	\$ -	\$ -	\$ 447.83
\$ 416.74	\$ 439.13	\$ -	\$ 439.13	\$ 445.28	\$ 471.29	\$ -	\$ -	\$ -	\$ 436.98
\$ 406.87	\$ 428.73	\$ -	\$ 428.73	\$ 434.73	\$ 460.13	\$ -	\$ -	\$ -	\$ 428.79
\$ 386.18	\$ 406.93	\$ -	\$ 406.93	\$ 412.63	\$ 436.73	\$ -	\$ -	\$ -	\$ 405.08
\$ 386.49	\$ 407.26	\$ -	\$ 407.26	\$ 412.96	\$ 437.08	\$ -	\$ -	\$ -	\$ 407.87
\$ 373.14	\$ 393.20	\$ -	\$ 393.20	\$ 398.70	\$ 421.99	\$ -	\$ -	\$ -	\$ 379.40
\$ 377.86	\$ 398.16	\$ -	\$ 398.16	\$ 403.74	\$ 427.32	\$ -	\$ -	\$ -	\$ 395.91
\$ 367.57	\$ 387.33	\$ -	\$ 387.33	\$ 392.75	\$ 415.69	\$ -	\$ -	\$ -	\$ 385.13
\$ 405.87	\$ 427.69	\$ -	\$ 427.69	\$ 433.67	\$ 459.01	\$ -	\$ -	\$ -	\$ 430.26
\$ 343.77	\$ 362.24	\$ -	\$ 362.24	\$ 367.31	\$ 388.77	\$ -	\$ -	\$ -	\$ 359.02

## PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Highmark Coverage Advantage (HCA)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022

### Table 12. Age and Tobacco Factors

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

\*PA follows the federal default age curve.

### Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford, Erie, McKean, Mercer, Warren, Clarion, Forest, Venango	0.970	0.955
Rating Area 2	Cameron, Elk, Potter	0.970	1.006
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	1.006
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	1.020
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Snyder, Union, Schuylkill	1.040	1.080
Rating Area 7			
Rating Area 8			
Rating Area 9			

### Table 14. Network Factors

[illegible]

Company Name:	Highmark Coverage Advantage (HCA)		
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)=>	79279PA0010001		79279PA0010001		79279PA0010001		79279PA0010001	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	20		20		20		20	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$347.66	\$347.66	\$366.34	\$366.34	\$371.47	\$371.47	\$393.17	\$393.17
15	\$378.57	\$378.57	\$398.91	\$398.91	\$404.49	\$404.49	\$428.12	\$428.12
16	\$390.38	\$390.38	\$411.36	\$411.36	\$417.11	\$417.11	\$441.48	\$441.48
17	\$402.20	\$402.20	\$423.81	\$423.81	\$429.74	\$429.74	\$454.85	\$454.85
18	\$414.92	\$414.92	\$437.22	\$437.22	\$443.33	\$443.33	\$469.24	\$469.24
19	\$427.65	\$427.65	\$450.63	\$450.63	\$456.93	\$456.93	\$483.63	\$483.63
20	\$440.83	\$440.83	\$464.51	\$464.51	\$471.01	\$471.01	\$498.53	\$498.53
21	\$454.46	\$454.46	\$478.88	\$478.88	\$485.58	\$485.58	\$513.95	\$513.95
22	\$454.46	\$454.46	\$478.88	\$478.88	\$485.58	\$485.58	\$513.95	\$513.95
23	\$454.46	\$454.46	\$478.88	\$478.88	\$485.58	\$485.58	\$513.95	\$513.95
24	\$454.46	\$454.46	\$478.88	\$478.88	\$485.58	\$485.58	\$513.95	\$513.95
25	\$456.28	\$456.28	\$480.80	\$480.80	\$487.52	\$487.52	\$516.01	\$516.01
26	\$465.37	\$465.37	\$490.37	\$490.37	\$497.23	\$497.23	\$526.28	\$526.28
27	\$476.27	\$476.27	\$501.87	\$501.87	\$508.89	\$508.89	\$538.62	\$538.62
28	\$494.00	\$494.00	\$520.54	\$520.54	\$527.83	\$527.83	\$558.66	\$558.66
29	\$508.54	\$508.54	\$535.87	\$535.87	\$543.36	\$543.36	\$575.11	\$575.11
30	\$515.81	\$515.81	\$543.53	\$543.53	\$551.13	\$551.13	\$583.33	\$583.33
31	\$526.72	\$526.72	\$555.02	\$555.02	\$562.79	\$562.79	\$595.67	\$595.67
32	\$537.63	\$537.63	\$566.52	\$566.52	\$574.44	\$574.44	\$608.00	\$608.00
33	\$544.44	\$544.44	\$573.70	\$573.70	\$581.72	\$581.72	\$615.71	\$615.71
34	\$551.71	\$551.71	\$581.36	\$581.36	\$589.49	\$589.49	\$623.94	\$623.94
35	\$555.35	\$555.35	\$585.19	\$585.19	\$593.38	\$593.38	\$628.05	\$628.05
36	\$558.99	\$558.99	\$589.02	\$589.02	\$597.26	\$597.26	\$632.16	\$632.16
37	\$562.62	\$562.62	\$592.85	\$592.85	\$601.15	\$601.15	\$636.27	\$636.27
38	\$566.26	\$566.26	\$596.68	\$596.68	\$605.03	\$605.03	\$640.38	\$640.38
39	\$573.53	\$573.53	\$604.35	\$604.35	\$612.80	\$612.80	\$648.60	\$648.60
40	\$580.80	\$580.80	\$612.01	\$612.01	\$620.57	\$620.57	\$656.83	\$656.83
41	\$591.71	\$591.71	\$623.50	\$623.50	\$632.23	\$632.23	\$669.16	\$669.16
42	\$602.16	\$602.16	\$634.52	\$634.52	\$643.39	\$643.39	\$680.98	\$680.98
43	\$616.70	\$616.70	\$649.84	\$649.84	\$658.93	\$658.93	\$697.43	\$697.43
44	\$634.88	\$634.88	\$669.00	\$669.00	\$678.36	\$678.36	\$717.99	\$717.99
45	\$656.24	\$656.24	\$691.50	\$691.50	\$701.18	\$701.18	\$742.14	\$742.14
46	\$681.69	\$681.69	\$718.32	\$718.32	\$728.37	\$728.37	\$770.93	\$770.93
47	\$710.32	\$710.32	\$748.49	\$748.49	\$758.96	\$758.96	\$803.30	\$803.30
48	\$743.04	\$743.04	\$782.97	\$782.97	\$793.92	\$793.92	\$840.31	\$840.31
49	\$775.31	\$775.31	\$816.97	\$816.97	\$828.40	\$828.40	\$876.80	\$876.80
50	\$811.67	\$811.67	\$855.28	\$855.28	\$867.25	\$867.25	\$917.91	\$917.91
51	\$847.57	\$847.57	\$893.11	\$893.11	\$905.61	\$905.61	\$958.52	\$958.52
52	\$887.11	\$887.11	\$934.77	\$934.77	\$947.85	\$947.85	\$1,003.23	\$1,003.23
53	\$927.10	\$927.10	\$976.92	\$976.92	\$990.58	\$990.58	\$1,048.46	\$1,048.46
54	\$970.27	\$970.27	\$1,022.41	\$1,022.41	\$1,036.71	\$1,036.71	\$1,097.28	\$1,097.28
55	\$1,013.45	\$1,013.45	\$1,067.90	\$1,067.90	\$1,082.84	\$1,082.84	\$1,146.11	\$1,146.11
56	\$1,060.26	\$1,060.26	\$1,117.23	\$1,117.23	\$1,132.86	\$1,132.86	\$1,199.05	\$1,199.05
57	\$1,107.52	\$1,107.52	\$1,167.03	\$1,167.03	\$1,183.36	\$1,183.36	\$1,252.50	\$1,252.50
58	\$1,157.96	\$1,157.96	\$1,220.19	\$1,220.19	\$1,237.26	\$1,237.26	\$1,309.54	\$1,309.54
59	\$1,182.96	\$1,182.96	\$1,246.52	\$1,246.52	\$1,263.96	\$1,263.96	\$1,337.81	\$1,337.81
60	\$1,233.40	\$1,233.40	\$1,299.68	\$1,299.68	\$1,317.86	\$1,317.86	\$1,394.86	\$1,394.86
61	\$1,277.03	\$1,277.03	\$1,345.65	\$1,345.65	\$1,364.48	\$1,364.48	\$1,444.20	\$1,444.20
62	\$1,305.66	\$1,305.66	\$1,375.82	\$1,375.82	\$1,395.07	\$1,395.07	\$1,476.58	\$1,476.58
63	\$1,341.57	\$1,341.57	\$1,413.65	\$1,413.65	\$1,433.43	\$1,433.43	\$1,517.18	\$1,517.18
64+	\$1,363.38	\$1,363.38	\$1,436.64	\$1,436.64	\$1,456.74	\$1,456.74	\$1,541.85	\$1,541.85

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)=>	79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	45		45		45		45		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
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	\$304.23	\$304.23	\$320.57	\$320.57	\$325.06	\$325.06	\$344.05	\$344.05	\$298.82	\$298.82
15	\$331.27	\$331.27	\$349.07	\$349.07	\$353.96	\$353.96	\$374.63	\$374.63	\$325.39	\$325.39
16	\$341.61	\$341.61	\$359.96	\$359.96	\$365.01	\$365.01	\$386.33	\$386.33	\$335.54	\$335.54
17	\$351.95	\$351.95	\$370.86	\$370.86	\$376.05	\$376.05	\$398.02	\$398.02	\$345.70	\$345.70
18	\$363.08	\$363.08	\$382.59	\$382.59	\$387.95	\$387.95	\$410.61	\$410.61	\$356.64	\$356.64
19	\$374.22	\$374.22	\$394.33	\$394.33	\$399.85	\$399.85	\$423.21	\$423.21	\$367.57	\$367.57
20	\$385.75	\$385.75	\$406.48	\$406.48	\$412.17	\$412.17	\$436.25	\$436.25	\$378.90	\$378.90
21	\$397.68	\$397.68	\$419.05	\$419.05	\$424.92	\$424.92	\$449.74	\$449.74	\$390.62	\$390.62
22	\$397.68	\$397.68	\$419.05	\$419.05	\$424.92	\$424.92	\$449.74	\$449.74	\$390.62	\$390.62
23	\$397.68	\$397.68	\$419.05	\$419.05	\$424.92	\$424.92	\$449.74	\$449.74	\$390.62	\$390.62
24	\$397.68	\$397.68	\$419.05	\$419.05	\$424.92	\$424.92	\$449.74	\$449.74	\$390.62	\$390.62
25	\$399.27	\$399.27	\$420.73	\$420.73	\$426.62	\$426.62	\$451.54	\$451.54	\$392.18	\$392.18
26	\$407.22	\$407.22	\$429.11	\$429.11	\$435.12	\$435.12	\$460.53	\$460.53	\$399.99	\$399.99
27	\$416.77	\$416.77	\$439.16	\$439.16	\$445.32	\$445.32	\$471.33	\$471.33	\$409.37	\$409.37
28	\$432.28	\$432.28	\$455.51	\$455.51	\$461.89	\$461.89	\$488.87	\$488.87	\$424.60	\$424.60
29	\$445.00	\$445.00	\$468.92	\$468.92	\$475.49	\$475.49	\$503.26	\$503.26	\$437.10	\$437.10
30	\$451.37	\$451.37	\$475.62	\$475.62	\$482.28	\$482.28	\$510.45	\$510.45	\$443.35	\$443.35
31	\$460.91	\$460.91	\$485.68	\$485.68	\$492.48	\$492.48	\$521.25	\$521.25	\$452.73	\$452.73
32	\$470.46	\$470.46	\$495.74	\$495.74	\$502.68	\$502.68	\$532.04	\$532.04	\$462.10	\$462.10
33	\$476.42	\$476.42	\$502.02	\$502.02	\$509.05	\$509.05	\$538.79	\$538.79	\$467.96	\$467.96
34	\$482.78	\$482.78	\$508.73	\$508.73	\$515.85	\$515.85	\$545.98	\$545.98	\$474.21	\$474.21
35	\$485.96	\$485.96	\$512.08	\$512.08	\$519.25	\$519.25	\$549.58	\$549.58	\$477.34	\$477.34
36	\$489.15	\$489.15	\$515.43	\$515.43	\$522.65	\$522.65	\$553.18	\$553.18	\$480.46	\$480.46
37	\$492.33	\$492.33	\$518.78	\$518.78	\$526.05	\$526.05	\$556.78	\$556.78	\$483.59	\$483.59
38	\$495.51	\$495.51	\$522.14	\$522.14	\$529.45	\$529.45	\$560.38	\$560.38	\$486.71	\$486.71
39	\$501.87	\$501.87	\$528.84	\$528.84	\$536.25	\$536.25	\$567.57	\$567.57	\$492.96	\$492.96
40	\$508.24	\$508.24	\$535.55	\$535.55	\$543.05	\$543.05	\$574.77	\$574.77	\$499.21	\$499.21
41	\$517.78	\$517.78	\$545.60	\$545.60	\$553.25	\$553.25	\$585.56	\$585.56	\$508.59	\$508.59
42	\$526.93	\$526.93	\$555.24	\$555.24	\$563.02	\$563.02	\$595.91	\$595.91	\$517.57	\$517.57
43	\$539.65	\$539.65	\$568.65	\$568.65	\$576.62	\$576.62	\$610.30	\$610.30	\$530.07	\$530.07
44	\$555.56	\$555.56	\$585.41	\$585.41	\$593.61	\$593.61	\$628.29	\$628.29	\$545.70	\$545.70
45	\$574.25	\$574.25	\$605.11	\$605.11	\$613.58	\$613.58	\$649.42	\$649.42	\$564.06	\$564.06
46	\$596.52	\$596.52	\$628.58	\$628.58	\$637.38	\$637.38	\$674.61	\$674.61	\$585.93	\$585.93
47	\$621.57	\$621.57	\$654.98	\$654.98	\$664.15	\$664.15	\$702.94	\$702.94	\$610.54	\$610.54
48	\$650.21	\$650.21	\$685.15	\$685.15	\$694.74	\$694.74	\$735.32	\$735.32	\$638.66	\$638.66
49	\$678.44	\$678.44	\$714.90	\$714.90	\$724.91	\$724.91	\$767.26	\$767.26	\$666.40	\$666.40
50	\$710.26	\$710.26	\$748.42	\$748.42	\$758.91	\$758.91	\$803.24	\$803.24	\$697.65	\$697.65
51	\$741.67	\$741.67	\$781.53	\$781.53	\$792.48	\$792.48	\$838.77	\$838.77	\$728.51	\$728.51
52	\$776.27	\$776.27	\$817.99	\$817.99	\$829.44	\$829.44	\$877.89	\$877.89	\$762.49	\$762.49
53	\$811.27	\$811.27	\$854.86	\$854.86	\$866.84	\$866.84	\$917.47	\$917.47	\$796.86	\$796.86
54	\$849.05	\$849.05	\$894.67	\$894.67	\$907.20	\$907.20	\$960.19	\$960.19	\$833.97	\$833.97
55	\$886.83	\$886.83	\$934.48	\$934.48	\$947.57	\$947.57	\$1,002.92	\$1,002.92	\$871.08	\$871.08
56	\$927.79	\$927.79	\$977.64	\$977.64	\$991.34	\$991.34	\$1,049.24	\$1,049.24	\$911.32	\$911.32
57	\$969.15	\$969.15	\$1,021.22	\$1,021.22	\$1,035.53	\$1,035.53	\$1,096.02	\$1,096.02	\$951.94	\$951.94
58	\$1,013.29	\$1,013.29	\$1,067.74	\$1,067.74	\$1,082.70	\$1,082.70	\$1,145.94	\$1,145.94	\$995.30	\$995.30
59	\$1,035.16	\$1,035.16	\$1,090.79	\$1,090.79	\$1,106.07	\$1,106.07	\$1,170.67	\$1,170.67	\$1,016.78	\$1,016.78
60	\$1,079.30	\$1,079.30	\$1,137.30	\$1,137.30	\$1,153.23	\$1,153.23	\$1,220.59	\$1,220.59	\$1,060.14	\$1,060.14
61	\$1,117.48	\$1,117.48	\$1,177.53	\$1,177.53	\$1,194.03	\$1,194.03	\$1,263.77	\$1,263.77	\$1,097.64	\$1,097.64
62	\$1,142.53	\$1,142.53	\$1,203.93	\$1,203.93	\$1,220.80	\$1,220.80	\$1,292.10	\$1,292.10	\$1,122.25	\$1,122.25
63	\$1,173.95	\$1,173.95	\$1,237.04	\$1,237.04	\$1,254.36	\$1,254.36	\$1,327.63	\$1,327.63	\$1,153.11	\$1,153.11
64+	\$1,193.04	\$1,193.04	\$1,257.15	\$1,257.15	\$1,274.76	\$1,274.76	\$1,349.22	\$1,349.22	\$1,171.86	\$1,171.86



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)=>	79279PA0010005		79279PA0010005		79279PA0010005		79279PA0010007		79279PA0010007	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
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	\$314.88	\$314.88	\$319.29	\$319.29	\$337.94	\$337.94	\$291.74	\$291.74	\$307.42	\$307.42
15	\$342.87	\$342.87	\$347.67	\$347.67	\$367.98	\$367.98	\$317.67	\$317.67	\$334.75	\$334.75
16	\$353.57	\$353.57	\$358.52	\$358.52	\$379.46	\$379.46	\$327.59	\$327.59	\$345.20	\$345.20
17	\$364.27	\$364.27	\$369.37	\$369.37	\$390.95	\$390.95	\$337.50	\$337.50	\$355.65	\$355.65
18	\$375.80	\$375.80	\$381.06	\$381.06	\$403.32	\$403.32	\$348.18	\$348.18	\$366.90	\$366.90
19	\$387.33	\$387.33	\$392.75	\$392.75	\$415.69	\$415.69	\$358.86	\$358.86	\$378.15	\$378.15
20	\$399.26	\$399.26	\$404.85	\$404.85	\$428.50	\$428.50	\$369.92	\$369.92	\$389.80	\$389.80
21	\$411.61	\$411.61	\$417.37	\$417.37	\$441.75	\$441.75	\$381.36	\$381.36	\$401.86	\$401.86
22	\$411.61	\$411.61	\$417.37	\$417.37	\$441.75	\$441.75	\$381.36	\$381.36	\$401.86	\$401.86
23	\$411.61	\$411.61	\$417.37	\$417.37	\$441.75	\$441.75	\$381.36	\$381.36	\$401.86	\$401.86
24	\$411.61	\$411.61	\$417.37	\$417.37	\$441.75	\$441.75	\$381.36	\$381.36	\$401.86	\$401.86
25	\$413.26	\$413.26	\$419.04	\$419.04	\$443.52	\$443.52	\$382.89	\$382.89	\$403.47	\$403.47
26	\$421.49	\$421.49	\$427.39	\$427.39	\$452.35	\$452.35	\$390.51	\$390.51	\$411.50	\$411.50
27	\$431.37	\$431.37	\$437.40	\$437.40	\$462.95	\$462.95	\$399.67	\$399.67	\$421.15	\$421.15
28	\$447.42	\$447.42	\$453.68	\$453.68	\$480.18	\$480.18	\$414.54	\$414.54	\$436.82	\$436.82
29	\$460.59	\$460.59	\$467.04	\$467.04	\$494.32	\$494.32	\$426.74	\$426.74	\$449.68	\$449.68
30	\$467.18	\$467.18	\$473.71	\$473.71	\$501.39	\$501.39	\$432.84	\$432.84	\$456.11	\$456.11
31	\$477.06	\$477.06	\$483.73	\$483.73	\$511.99	\$511.99	\$442.00	\$442.00	\$465.76	\$465.76
32	\$486.93	\$486.93	\$493.75	\$493.75	\$522.59	\$522.59	\$451.15	\$451.15	\$475.40	\$475.40
33	\$493.11	\$493.11	\$500.01	\$500.01	\$529.22	\$529.22	\$456.87	\$456.87	\$481.43	\$481.43
34	\$499.69	\$499.69	\$506.69	\$506.69	\$536.28	\$536.28	\$462.97	\$462.97	\$487.86	\$487.86
35	\$502.99	\$502.99	\$510.03	\$510.03	\$539.82	\$539.82	\$466.02	\$466.02	\$491.07	\$491.07
36	\$506.28	\$506.28	\$513.37	\$513.37	\$543.35	\$543.35	\$469.07	\$469.07	\$494.29	\$494.29
37	\$509.57	\$509.57	\$516.70	\$516.70	\$546.89	\$546.89	\$472.12	\$472.12	\$497.50	\$497.50
38	\$512.87	\$512.87	\$520.04	\$520.04	\$550.42	\$550.42	\$475.17	\$475.17	\$500.72	\$500.72
39	\$519.45	\$519.45	\$526.72	\$526.72	\$557.49	\$557.49	\$481.28	\$481.28	\$507.15	\$507.15
40	\$526.04	\$526.04	\$533.40	\$533.40	\$564.56	\$564.56	\$487.38	\$487.38	\$513.58	\$513.58
41	\$535.92	\$535.92	\$543.42	\$543.42	\$575.16	\$575.16	\$496.53	\$496.53	\$523.22	\$523.22
42	\$545.38	\$545.38	\$553.02	\$553.02	\$585.32	\$585.32	\$505.30	\$505.30	\$532.46	\$532.46
43	\$558.55	\$558.55	\$566.37	\$566.37	\$599.45	\$599.45	\$517.51	\$517.51	\$545.32	\$545.32
44	\$575.02	\$575.02	\$583.07	\$583.07	\$617.12	\$617.12	\$532.76	\$532.76	\$561.40	\$561.40
45	\$594.36	\$594.36	\$602.68	\$602.68	\$637.89	\$637.89	\$550.68	\$550.68	\$580.29	\$580.29
46	\$617.42	\$617.42	\$626.06	\$626.06	\$662.63	\$662.63	\$572.04	\$572.04	\$602.79	\$602.79
47	\$643.35	\$643.35	\$652.35	\$652.35	\$690.46	\$690.46	\$596.07	\$596.07	\$628.11	\$628.11
48	\$672.98	\$672.98	\$682.40	\$682.40	\$722.26	\$722.26	\$623.52	\$623.52	\$657.04	\$657.04
49	\$702.21	\$702.21	\$712.03	\$712.03	\$753.63	\$753.63	\$650.60	\$650.60	\$685.57	\$685.57
50	\$735.14	\$735.14	\$745.42	\$745.42	\$788.97	\$788.97	\$681.11	\$681.11	\$717.72	\$717.72
51	\$767.65	\$767.65	\$778.40	\$778.40	\$823.86	\$823.86	\$711.24	\$711.24	\$749.47	\$749.47
52	\$803.46	\$803.46	\$814.71	\$814.71	\$862.30	\$862.30	\$744.41	\$744.41	\$784.43	\$784.43
53	\$839.68	\$839.68	\$851.43	\$851.43	\$901.17	\$901.17	\$777.97	\$777.97	\$819.79	\$819.79
54	\$878.79	\$878.79	\$891.08	\$891.08	\$943.14	\$943.14	\$814.20	\$814.20	\$857.97	\$857.97
55	\$917.89	\$917.89	\$930.74	\$930.74	\$985.10	\$985.10	\$850.43	\$850.43	\$896.15	\$896.15
56	\$960.29	\$960.29	\$973.72	\$973.72	\$1,030.60	\$1,030.60	\$889.71	\$889.71	\$937.54	\$937.54
57	\$1,003.09	\$1,003.09	\$1,017.13	\$1,017.13	\$1,076.54	\$1,076.54	\$929.37	\$929.37	\$979.33	\$979.33
58	\$1,048.78	\$1,048.78	\$1,063.46	\$1,063.46	\$1,125.58	\$1,125.58	\$971.71	\$971.71	\$1,023.94	\$1,023.94
59	\$1,071.42	\$1,071.42	\$1,086.41	\$1,086.41	\$1,149.88	\$1,149.88	\$992.68	\$992.68	\$1,046.04	\$1,046.04
60	\$1,117.11	\$1,117.11	\$1,132.74	\$1,132.74	\$1,198.91	\$1,198.91	\$1,035.01	\$1,035.01	\$1,090.65	\$1,090.65
61	\$1,156.62	\$1,156.62	\$1,172.81	\$1,172.81	\$1,241.32	\$1,241.32	\$1,071.62	\$1,071.62	\$1,129.23	\$1,129.23
62	\$1,182.56	\$1,182.56	\$1,199.10	\$1,199.10	\$1,269.15	\$1,269.15	\$1,095.65	\$1,095.65	\$1,154.54	\$1,154.54
63	\$1,215.07	\$1,215.07	\$1,232.08	\$1,232.08	\$1,304.05	\$1,304.05	\$1,125.77	\$1,125.77	\$1,186.29	\$1,186.29
64+	\$1,234.83	\$1,234.83	\$1,252.11	\$1,252.11	\$1,325.25	\$1,325.25	\$1,144.08	\$1,144.08	\$1,205.58	\$1,205.58

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)=>	79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$2,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$7,900		\$7,900		\$7,900	
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	\$311.72	\$311.72	\$329.94	\$329.94	\$276.91	\$276.91	\$291.79	\$291.79	\$295.87	\$295.87
15	\$339.43	\$339.43	\$359.26	\$359.26	\$301.52	\$301.52	\$317.72	\$317.72	\$322.17	\$322.17
16	\$350.03	\$350.03	\$370.48	\$370.48	\$310.93	\$310.93	\$327.64	\$327.64	\$332.23	\$332.23
17	\$360.62	\$360.62	\$381.69	\$381.69	\$320.34	\$320.34	\$337.56	\$337.56	\$342.28	\$342.28
18	\$372.03	\$372.03	\$393.77	\$393.77	\$330.48	\$330.48	\$348.24	\$348.24	\$353.11	\$353.11
19	\$383.44	\$383.44	\$405.84	\$405.84	\$340.61	\$340.61	\$358.92	\$358.92	\$363.94	\$363.94
20	\$395.26	\$395.26	\$418.35	\$418.35	\$351.11	\$351.11	\$369.98	\$369.98	\$375.16	\$375.16
21	\$407.48	\$407.48	\$431.29	\$431.29	\$361.97	\$361.97	\$381.42	\$381.42	\$386.76	\$386.76
22	\$407.48	\$407.48	\$431.29	\$431.29	\$361.97	\$361.97	\$381.42	\$381.42	\$386.76	\$386.76
23	\$407.48	\$407.48	\$431.29	\$431.29	\$361.97	\$361.97	\$381.42	\$381.42	\$386.76	\$386.76
24	\$407.48	\$407.48	\$431.29	\$431.29	\$361.97	\$361.97	\$381.42	\$381.42	\$386.76	\$386.76
25	\$409.11	\$409.11	\$433.02	\$433.02	\$363.42	\$363.42	\$382.95	\$382.95	\$388.31	\$388.31
26	\$417.26	\$417.26	\$441.64	\$441.64	\$370.66	\$370.66	\$390.57	\$390.57	\$396.04	\$396.04
27	\$427.04	\$427.04	\$451.99	\$451.99	\$379.34	\$379.34	\$399.73	\$399.73	\$405.32	\$405.32
28	\$442.93	\$442.93	\$468.81	\$468.81	\$393.46	\$393.46	\$414.60	\$414.60	\$420.41	\$420.41
29	\$455.97	\$455.97	\$482.61	\$482.61	\$405.04	\$405.04	\$426.81	\$426.81	\$432.78	\$432.78
30	\$462.49	\$462.49	\$489.51	\$489.51	\$410.84	\$410.84	\$432.91	\$432.91	\$438.97	\$438.97
31	\$472.27	\$472.27	\$499.87	\$499.87	\$419.52	\$419.52	\$442.07	\$442.07	\$448.25	\$448.25
32	\$482.05	\$482.05	\$510.22	\$510.22	\$428.21	\$428.21	\$451.22	\$451.22	\$457.54	\$457.54
33	\$488.16	\$488.16	\$516.69	\$516.69	\$433.64	\$433.64	\$456.94	\$456.94	\$463.34	\$463.34
34	\$494.68	\$494.68	\$523.59	\$523.59	\$439.43	\$439.43	\$463.04	\$463.04	\$469.53	\$469.53
35	\$497.94	\$497.94	\$527.04	\$527.04	\$442.33	\$442.33	\$466.10	\$466.10	\$472.62	\$472.62
36	\$501.20	\$501.20	\$530.49	\$530.49	\$445.22	\$445.22	\$469.15	\$469.15	\$475.71	\$475.71
37	\$504.46	\$504.46	\$533.94	\$533.94	\$448.12	\$448.12	\$472.20	\$472.20	\$478.81	\$478.81
38	\$507.72	\$507.72	\$537.39	\$537.39	\$451.01	\$451.01	\$475.25	\$475.25	\$481.90	\$481.90
39	\$514.24	\$514.24	\$544.29	\$544.29	\$456.81	\$456.81	\$481.35	\$481.35	\$488.09	\$488.09
40	\$520.76	\$520.76	\$551.19	\$551.19	\$462.60	\$462.60	\$487.45	\$487.45	\$494.28	\$494.28
41	\$530.54	\$530.54	\$561.54	\$561.54	\$471.28	\$471.28	\$496.61	\$496.61	\$503.56	\$503.56
42	\$539.91	\$539.91	\$571.46	\$571.46	\$479.61	\$479.61	\$505.38	\$505.38	\$512.46	\$512.46
43	\$552.95	\$552.95	\$585.26	\$585.26	\$491.19	\$491.19	\$517.59	\$517.59	\$524.83	\$524.83
44	\$569.25	\$569.25	\$602.51	\$602.51	\$505.67	\$505.67	\$532.84	\$532.84	\$540.30	\$540.30
45	\$588.40	\$588.40	\$622.78	\$622.78	\$522.68	\$522.68	\$550.77	\$550.77	\$558.48	\$558.48
46	\$611.22	\$611.22	\$646.94	\$646.94	\$542.96	\$542.96	\$572.13	\$572.13	\$580.14	\$580.14
47	\$636.89	\$636.89	\$674.11	\$674.11	\$565.76	\$565.76	\$596.16	\$596.16	\$604.51	\$604.51
48	\$666.23	\$666.23	\$705.16	\$705.16	\$591.82	\$591.82	\$623.62	\$623.62	\$632.35	\$632.35
49	\$695.16	\$695.16	\$735.78	\$735.78	\$617.52	\$617.52	\$650.70	\$650.70	\$659.81	\$659.81
50	\$727.76	\$727.76	\$770.28	\$770.28	\$646.48	\$646.48	\$681.22	\$681.22	\$690.75	\$690.75
51	\$759.95	\$759.95	\$804.36	\$804.36	\$675.07	\$675.07	\$711.35	\$711.35	\$721.31	\$721.31
52	\$795.40	\$795.40	\$841.88	\$841.88	\$706.57	\$706.57	\$744.53	\$744.53	\$754.96	\$754.96
53	\$831.26	\$831.26	\$879.83	\$879.83	\$738.42	\$738.42	\$778.10	\$778.10	\$788.99	\$788.99
54	\$869.97	\$869.97	\$920.80	\$920.80	\$772.81	\$772.81	\$814.33	\$814.33	\$825.73	\$825.73
55	\$908.68	\$908.68	\$961.78	\$961.78	\$807.19	\$807.19	\$850.57	\$850.57	\$862.47	\$862.47
56	\$950.65	\$950.65	\$1,006.20	\$1,006.20	\$844.48	\$844.48	\$889.85	\$889.85	\$902.31	\$902.31
57	\$993.03	\$993.03	\$1,051.05	\$1,051.05	\$882.12	\$882.12	\$929.52	\$929.52	\$942.53	\$942.53
58	\$1,038.26	\$1,038.26	\$1,098.93	\$1,098.93	\$922.30	\$922.30	\$971.86	\$971.86	\$985.46	\$985.46
59	\$1,060.67	\$1,060.67	\$1,122.65	\$1,122.65	\$942.21	\$942.21	\$992.84	\$992.84	\$1,006.74	\$1,006.74
60	\$1,105.90	\$1,105.90	\$1,170.52	\$1,170.52	\$982.39	\$982.39	\$1,035.17	\$1,035.17	\$1,049.67	\$1,049.67
61	\$1,145.02	\$1,145.02	\$1,211.92	\$1,211.92	\$1,017.14	\$1,017.14	\$1,071.79	\$1,071.79	\$1,086.80	\$1,086.80
62	\$1,170.69	\$1,170.69	\$1,239.10	\$1,239.10	\$1,039.94	\$1,039.94	\$1,095.82	\$1,095.82	\$1,111.16	\$1,111.16
63	\$1,202.88	\$1,202.88	\$1,273.17	\$1,273.17	\$1,068.54	\$1,068.54	\$1,125.95	\$1,125.95	\$1,141.72	\$1,141.72
64+	\$1,222.44	\$1,222.44	\$1,293.87	\$1,293.87	\$1,085.91	\$1,085.91	\$1,144.26	\$1,144.26	\$1,160.28	\$1,160.28

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)=>	79279PA0010011		79279PA0010015		79279PA0010015		79279PA0010015		79279PA0010015	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$1,400		\$1,400		\$1,400		\$1,400	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		45		45		45		45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
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	\$313.16	\$313.16	\$277.13	\$277.13	\$292.02	\$292.02	\$296.11	\$296.11	\$313.41	\$313.41
15	\$341.00	\$341.00	\$301.76	\$301.76	\$317.98	\$317.98	\$322.43	\$322.43	\$341.26	\$341.26
16	\$351.64	\$351.64	\$311.18	\$311.18	\$327.91	\$327.91	\$332.49	\$332.49	\$351.92	\$351.92
17	\$362.28	\$362.28	\$320.60	\$320.60	\$337.83	\$337.83	\$342.56	\$342.56	\$362.57	\$362.57
18	\$373.75	\$373.75	\$330.74	\$330.74	\$348.52	\$348.52	\$353.39	\$353.39	\$374.04	\$374.04
19	\$385.21	\$385.21	\$340.89	\$340.89	\$359.21	\$359.21	\$364.23	\$364.23	\$385.51	\$385.51
20	\$397.08	\$397.08	\$351.39	\$351.39	\$370.28	\$370.28	\$375.46	\$375.46	\$397.39	\$397.39
21	\$409.36	\$409.36	\$362.26	\$362.26	\$381.73	\$381.73	\$387.07	\$387.07	\$409.68	\$409.68
22	\$409.36	\$409.36	\$362.26	\$362.26	\$381.73	\$381.73	\$387.07	\$387.07	\$409.68	\$409.68
23	\$409.36	\$409.36	\$362.26	\$362.26	\$381.73	\$381.73	\$387.07	\$387.07	\$409.68	\$409.68
24	\$409.36	\$409.36	\$362.26	\$362.26	\$381.73	\$381.73	\$387.07	\$387.07	\$409.68	\$409.68
25	\$411.00	\$411.00	\$363.71	\$363.71	\$383.26	\$383.26	\$388.62	\$388.62	\$411.32	\$411.32
26	\$419.18	\$419.18	\$370.95	\$370.95	\$390.89	\$390.89	\$396.36	\$396.36	\$419.51	\$419.51
27	\$429.01	\$429.01	\$379.65	\$379.65	\$400.05	\$400.05	\$405.65	\$405.65	\$429.34	\$429.34
28	\$444.97	\$444.97	\$393.78	\$393.78	\$414.94	\$414.94	\$420.75	\$420.75	\$445.32	\$445.32
29	\$458.07	\$458.07	\$405.37	\$405.37	\$427.16	\$427.16	\$433.13	\$433.13	\$458.43	\$458.43
30	\$464.62	\$464.62	\$411.17	\$411.17	\$433.26	\$433.26	\$439.32	\$439.32	\$464.99	\$464.99
31	\$474.45	\$474.45	\$419.86	\$419.86	\$442.43	\$442.43	\$448.61	\$448.61	\$474.82	\$474.82
32	\$484.27	\$484.27	\$428.55	\$428.55	\$451.59	\$451.59	\$457.90	\$457.90	\$484.65	\$484.65
33	\$490.41	\$490.41	\$433.99	\$433.99	\$457.31	\$457.31	\$463.71	\$463.71	\$490.80	\$490.80
34	\$496.96	\$496.96	\$439.78	\$439.78	\$463.42	\$463.42	\$469.90	\$469.90	\$497.35	\$497.35
35	\$500.24	\$500.24	\$442.68	\$442.68	\$466.47	\$466.47	\$473.00	\$473.00	\$500.63	\$500.63
36	\$503.51	\$503.51	\$445.58	\$445.58	\$469.53	\$469.53	\$476.10	\$476.10	\$503.91	\$503.91
37	\$506.79	\$506.79	\$448.48	\$448.48	\$472.58	\$472.58	\$479.19	\$479.19	\$507.18	\$507.18
38	\$510.06	\$510.06	\$451.38	\$451.38	\$475.64	\$475.64	\$482.29	\$482.29	\$510.46	\$510.46
39	\$516.61	\$516.61	\$457.17	\$457.17	\$481.74	\$481.74	\$488.48	\$488.48	\$517.02	\$517.02
40	\$523.16	\$523.16	\$462.97	\$462.97	\$487.85	\$487.85	\$494.68	\$494.68	\$523.57	\$523.57
41	\$532.99	\$532.99	\$471.66	\$471.66	\$497.01	\$497.01	\$503.97	\$503.97	\$533.40	\$533.40
42	\$542.40	\$542.40	\$479.99	\$479.99	\$505.79	\$505.79	\$512.87	\$512.87	\$542.83	\$542.83
43	\$555.50	\$555.50	\$491.59	\$491.59	\$518.01	\$518.01	\$525.25	\$525.25	\$555.94	\$555.94
44	\$571.88	\$571.88	\$506.08	\$506.08	\$533.28	\$533.28	\$540.74	\$540.74	\$572.32	\$572.32
45	\$591.12	\$591.12	\$523.10	\$523.10	\$551.22	\$551.22	\$558.93	\$558.93	\$591.58	\$591.58
46	\$614.04	\$614.04	\$543.39	\$543.39	\$572.60	\$572.60	\$580.61	\$580.61	\$614.52	\$614.52
47	\$639.83	\$639.83	\$566.21	\$566.21	\$596.64	\$596.64	\$604.99	\$604.99	\$640.33	\$640.33
48	\$669.30	\$669.30	\$592.30	\$592.30	\$624.13	\$624.13	\$632.86	\$632.86	\$669.83	\$669.83
49	\$698.37	\$698.37	\$618.02	\$618.02	\$651.23	\$651.23	\$660.34	\$660.34	\$698.91	\$698.91
50	\$731.12	\$731.12	\$647.00	\$647.00	\$681.77	\$681.77	\$691.31	\$691.31	\$731.69	\$731.69
51	\$763.46	\$763.46	\$675.61	\$675.61	\$711.93	\$711.93	\$721.89	\$721.89	\$764.05	\$764.05
52	\$799.07	\$799.07	\$707.13	\$707.13	\$745.14	\$745.14	\$755.56	\$755.56	\$799.70	\$799.70
53	\$835.09	\$835.09	\$739.01	\$739.01	\$778.73	\$778.73	\$789.62	\$789.62	\$835.75	\$835.75
54	\$873.98	\$873.98	\$773.43	\$773.43	\$814.99	\$814.99	\$826.39	\$826.39	\$874.67	\$874.67
55	\$912.87	\$912.87	\$807.84	\$807.84	\$851.26	\$851.26	\$863.17	\$863.17	\$913.59	\$913.59
56	\$955.04	\$955.04	\$845.15	\$845.15	\$890.58	\$890.58	\$903.03	\$903.03	\$955.78	\$955.78
57	\$997.61	\$997.61	\$882.83	\$882.83	\$930.28	\$930.28	\$943.29	\$943.29	\$998.39	\$998.39
58	\$1,043.05	\$1,043.05	\$923.04	\$923.04	\$972.65	\$972.65	\$986.25	\$986.25	\$1,043.86	\$1,043.86
59	\$1,065.56	\$1,065.56	\$942.96	\$942.96	\$993.64	\$993.64	\$1,007.54	\$1,007.54	\$1,066.40	\$1,066.40
60	\$1,111.00	\$1,111.00	\$983.17	\$983.17	\$1,036.02	\$1,036.02	\$1,050.51	\$1,050.51	\$1,111.87	\$1,111.87
61	\$1,150.30	\$1,150.30	\$1,017.95	\$1,017.95	\$1,072.66	\$1,072.66	\$1,087.67	\$1,087.67	\$1,151.20	\$1,151.20
62	\$1,176.09	\$1,176.09	\$1,040.77	\$1,040.77	\$1,096.71	\$1,096.71	\$1,112.05	\$1,112.05	\$1,177.01	\$1,177.01
63	\$1,208.43	\$1,208.43	\$1,069.39	\$1,069.39	\$1,126.87	\$1,126.87	\$1,142.63	\$1,142.63	\$1,209.38	\$1,209.38
64+	\$1,228.08	\$1,228.08	\$1,086.78	\$1,086.78	\$1,145.19	\$1,145.19	\$1,161.21	\$1,161.21	\$1,229.04	\$1,229.04

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)=>	79279PA0010016		79279PA0010016		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,500		\$2,500		\$2,500		\$2,500		\$1,000	
Coinsurance =>	100%		100%		100%		100%		80%	
Copays =>	45		45		45		45		60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
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	\$267.57	\$267.57	\$281.94	\$281.94	\$285.89	\$285.89	\$302.59	\$302.59	\$270.94	\$270.94
15	\$291.35	\$291.35	\$307.00	\$307.00	\$311.30	\$311.30	\$329.48	\$329.48	\$295.02	\$295.02
16	\$300.44	\$300.44	\$316.58	\$316.58	\$321.02	\$321.02	\$339.77	\$339.77	\$304.23	\$304.23
17	\$309.54	\$309.54	\$326.17	\$326.17	\$330.73	\$330.73	\$350.05	\$350.05	\$313.44	\$313.44
18	\$319.33	\$319.33	\$336.49	\$336.49	\$341.20	\$341.20	\$361.13	\$361.13	\$323.36	\$323.36
19	\$329.12	\$329.12	\$346.81	\$346.81	\$351.66	\$351.66	\$372.20	\$372.20	\$333.27	\$333.27
20	\$339.27	\$339.27	\$357.49	\$357.49	\$362.50	\$362.50	\$383.67	\$383.67	\$343.54	\$343.54
21	\$349.76	\$349.76	\$368.55	\$368.55	\$373.71	\$373.71	\$395.54	\$395.54	\$354.17	\$354.17
22	\$349.76	\$349.76	\$368.55	\$368.55	\$373.71	\$373.71	\$395.54	\$395.54	\$354.17	\$354.17
23	\$349.76	\$349.76	\$368.55	\$368.55	\$373.71	\$373.71	\$395.54	\$395.54	\$354.17	\$354.17
24	\$349.76	\$349.76	\$368.55	\$368.55	\$373.71	\$373.71	\$395.54	\$395.54	\$354.17	\$354.17
25	\$351.16	\$351.16	\$370.02	\$370.02	\$375.20	\$375.20	\$397.12	\$397.12	\$355.59	\$355.59
26	\$358.15	\$358.15	\$377.40	\$377.40	\$382.68	\$382.68	\$405.03	\$405.03	\$362.67	\$362.67
27	\$366.55	\$366.55	\$386.24	\$386.24	\$391.65	\$391.65	\$414.53	\$414.53	\$371.17	\$371.17
28	\$380.19	\$380.19	\$400.61	\$400.61	\$406.22	\$406.22	\$429.95	\$429.95	\$384.98	\$384.98
29	\$391.38	\$391.38	\$412.41	\$412.41	\$418.18	\$418.18	\$442.61	\$442.61	\$396.32	\$396.32
30	\$396.98	\$396.98	\$418.30	\$418.30	\$424.16	\$424.16	\$448.94	\$448.94	\$401.98	\$401.98
31	\$405.37	\$405.37	\$427.15	\$427.15	\$433.13	\$433.13	\$458.43	\$458.43	\$410.48	\$410.48
32	\$413.77	\$413.77	\$435.99	\$435.99	\$442.10	\$442.10	\$467.92	\$467.92	\$418.98	\$418.98
33	\$419.01	\$419.01	\$441.52	\$441.52	\$447.70	\$447.70	\$473.86	\$473.86	\$424.30	\$424.30
34	\$424.61	\$424.61	\$447.42	\$447.42	\$453.68	\$453.68	\$480.19	\$480.19	\$429.96	\$429.96
35	\$427.41	\$427.41	\$450.37	\$450.37	\$456.67	\$456.67	\$483.35	\$483.35	\$432.80	\$432.80
36	\$430.20	\$430.20	\$453.32	\$453.32	\$459.66	\$459.66	\$486.51	\$486.51	\$435.63	\$435.63
37	\$433.00	\$433.00	\$456.26	\$456.26	\$462.65	\$462.65	\$489.68	\$489.68	\$438.46	\$438.46
38	\$435.80	\$435.80	\$459.21	\$459.21	\$465.64	\$465.64	\$492.84	\$492.84	\$441.30	\$441.30
39	\$441.40	\$441.40	\$465.11	\$465.11	\$471.62	\$471.62	\$499.17	\$499.17	\$446.96	\$446.96
40	\$446.99	\$446.99	\$471.01	\$471.01	\$477.60	\$477.60	\$505.50	\$505.50	\$452.63	\$452.63
41	\$455.39	\$455.39	\$479.85	\$479.85	\$486.57	\$486.57	\$514.99	\$514.99	\$461.13	\$461.13
42	\$463.43	\$463.43	\$488.33	\$488.33	\$495.17	\$495.17	\$524.09	\$524.09	\$469.28	\$469.28
43	\$474.62	\$474.62	\$500.12	\$500.12	\$507.12	\$507.12	\$536.75	\$536.75	\$480.61	\$480.61
44	\$488.61	\$488.61	\$514.86	\$514.86	\$522.07	\$522.07	\$552.57	\$552.57	\$494.78	\$494.78
45	\$505.05	\$505.05	\$532.19	\$532.19	\$539.64	\$539.64	\$571.16	\$571.16	\$511.42	\$511.42
46	\$524.64	\$524.64	\$552.83	\$552.83	\$560.57	\$560.57	\$593.31	\$593.31	\$531.26	\$531.26
47	\$546.67	\$546.67	\$576.04	\$576.04	\$584.11	\$584.11	\$618.23	\$618.23	\$553.57	\$553.57
48	\$571.86	\$571.86	\$602.58	\$602.58	\$611.02	\$611.02	\$646.71	\$646.71	\$579.07	\$579.07
49	\$596.69	\$596.69	\$628.75	\$628.75	\$637.55	\$637.55	\$674.79	\$674.79	\$604.21	\$604.21
50	\$624.67	\$624.67	\$658.23	\$658.23	\$667.45	\$667.45	\$706.43	\$706.43	\$632.55	\$632.55
51	\$652.30	\$652.30	\$687.35	\$687.35	\$696.97	\$696.97	\$737.68	\$737.68	\$660.53	\$660.53
52	\$682.73	\$682.73	\$719.41	\$719.41	\$729.48	\$729.48	\$772.09	\$772.09	\$691.34	\$691.34
53	\$713.51	\$713.51	\$751.84	\$751.84	\$762.37	\$762.37	\$806.90	\$806.90	\$722.51	\$722.51
54	\$746.74	\$746.74	\$786.85	\$786.85	\$797.87	\$797.87	\$844.48	\$844.48	\$756.15	\$756.15
55	\$779.96	\$779.96	\$821.87	\$821.87	\$833.37	\$833.37	\$882.05	\$882.05	\$789.80	\$789.80
56	\$815.99	\$815.99	\$859.83	\$859.83	\$871.87	\$871.87	\$922.79	\$922.79	\$826.28	\$826.28
57	\$852.37	\$852.37	\$898.16	\$898.16	\$910.73	\$910.73	\$963.93	\$963.93	\$863.11	\$863.11
58	\$891.19	\$891.19	\$939.07	\$939.07	\$952.21	\$952.21	\$1,007.84	\$1,007.84	\$902.43	\$902.43
59	\$910.43	\$910.43	\$959.34	\$959.34	\$972.77	\$972.77	\$1,029.59	\$1,029.59	\$921.90	\$921.90
60	\$949.25	\$949.25	\$1,000.24	\$1,000.24	\$1,014.25	\$1,014.25	\$1,073.50	\$1,073.50	\$961.22	\$961.22
61	\$982.83	\$982.83	\$1,035.63	\$1,035.63	\$1,050.13	\$1,050.13	\$1,111.47	\$1,111.47	\$995.22	\$995.22
62	\$1,004.86	\$1,004.86	\$1,058.84	\$1,058.84	\$1,073.67	\$1,073.67	\$1,136.39	\$1,136.39	\$1,017.53	\$1,017.53
63	\$1,032.49	\$1,032.49	\$1,087.96	\$1,087.96	\$1,103.19	\$1,103.19	\$1,167.63	\$1,167.63	\$1,045.51	\$1,045.51
64+	\$1,049.28	\$1,049.28	\$1,105.65	\$1,105.65	\$1,121.13	\$1,121.13	\$1,186.62	\$1,186.62	\$1,062.51	\$1,062.51

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)=>	79279PA0020005		79279PA0020005		79279PA0020005		79279PA0020007		79279PA0020007	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	80%		80%		80%		90%		90%	
Copays =>	60		60		60		45		45	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$7,900		\$7,900	
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	\$285.51	\$285.51	\$289.50	\$289.50	\$306.41	\$306.41	\$263.57	\$263.57	\$277.73	\$277.73
15	\$310.88	\$310.88	\$315.23	\$315.23	\$333.65	\$333.65	\$286.99	\$286.99	\$302.42	\$302.42
16	\$320.59	\$320.59	\$325.07	\$325.07	\$344.06	\$344.06	\$295.95	\$295.95	\$311.86	\$311.86
17	\$330.29	\$330.29	\$334.91	\$334.91	\$354.48	\$354.48	\$304.91	\$304.91	\$321.30	\$321.30
18	\$340.74	\$340.74	\$345.51	\$345.51	\$365.69	\$365.69	\$314.56	\$314.56	\$331.46	\$331.46
19	\$351.19	\$351.19	\$356.10	\$356.10	\$376.91	\$376.91	\$324.20	\$324.20	\$341.63	\$341.63
20	\$362.01	\$362.01	\$367.08	\$367.08	\$388.52	\$388.52	\$334.19	\$334.19	\$352.16	\$352.16
21	\$373.21	\$373.21	\$378.43	\$378.43	\$400.54	\$400.54	\$344.53	\$344.53	\$363.05	\$363.05
22	\$373.21	\$373.21	\$378.43	\$378.43	\$400.54	\$400.54	\$344.53	\$344.53	\$363.05	\$363.05
23	\$373.21	\$373.21	\$378.43	\$378.43	\$400.54	\$400.54	\$344.53	\$344.53	\$363.05	\$363.05
24	\$373.21	\$373.21	\$378.43	\$378.43	\$400.54	\$400.54	\$344.53	\$344.53	\$363.05	\$363.05
25	\$374.70	\$374.70	\$379.94	\$379.94	\$402.14	\$402.14	\$345.91	\$345.91	\$364.50	\$364.50
26	\$382.17	\$382.17	\$387.51	\$387.51	\$410.15	\$410.15	\$352.80	\$352.80	\$371.76	\$371.76
27	\$391.12	\$391.12	\$396.59	\$396.59	\$419.77	\$419.77	\$361.07	\$361.07	\$380.48	\$380.48
28	\$405.68	\$405.68	\$411.35	\$411.35	\$435.39	\$435.39	\$374.50	\$374.50	\$394.64	\$394.64
29	\$417.62	\$417.62	\$423.46	\$423.46	\$448.20	\$448.20	\$385.53	\$385.53	\$406.25	\$406.25
30	\$423.59	\$423.59	\$429.52	\$429.52	\$454.61	\$454.61	\$391.04	\$391.04	\$412.06	\$412.06
31	\$432.55	\$432.55	\$438.60	\$438.60	\$464.23	\$464.23	\$399.31	\$399.31	\$420.77	\$420.77
32	\$441.51	\$441.51	\$447.68	\$447.68	\$473.84	\$473.84	\$407.58	\$407.58	\$429.49	\$429.49
33	\$447.11	\$447.11	\$453.36	\$453.36	\$479.85	\$479.85	\$412.75	\$412.75	\$434.93	\$434.93
34	\$453.08	\$453.08	\$459.41	\$459.41	\$486.26	\$486.26	\$418.26	\$418.26	\$440.74	\$440.74
35	\$456.06	\$456.06	\$462.44	\$462.44	\$489.46	\$489.46	\$421.02	\$421.02	\$443.65	\$443.65
36	\$459.05	\$459.05	\$465.47	\$465.47	\$492.66	\$492.66	\$423.77	\$423.77	\$446.55	\$446.55
37	\$462.03	\$462.03	\$468.50	\$468.50	\$495.87	\$495.87	\$426.53	\$426.53	\$449.46	\$449.46
38	\$465.02	\$465.02	\$471.52	\$471.52	\$499.07	\$499.07	\$429.28	\$429.28	\$452.36	\$452.36
39	\$470.99	\$470.99	\$477.58	\$477.58	\$505.48	\$505.48	\$434.80	\$434.80	\$458.17	\$458.17
40	\$476.96	\$476.96	\$483.63	\$483.63	\$511.89	\$511.89	\$440.31	\$440.31	\$463.98	\$463.98
41	\$485.92	\$485.92	\$492.72	\$492.72	\$521.50	\$521.50	\$448.58	\$448.58	\$472.69	\$472.69
42	\$494.50	\$494.50	\$501.42	\$501.42	\$530.72	\$530.72	\$456.50	\$456.50	\$481.04	\$481.04
43	\$506.45	\$506.45	\$513.53	\$513.53	\$543.53	\$543.53	\$467.53	\$467.53	\$492.66	\$492.66
44	\$521.37	\$521.37	\$528.67	\$528.67	\$559.55	\$559.55	\$481.31	\$481.31	\$507.18	\$507.18
45	\$538.92	\$538.92	\$546.45	\$546.45	\$578.38	\$578.38	\$497.50	\$497.50	\$524.24	\$524.24
46	\$559.82	\$559.82	\$567.65	\$567.65	\$600.81	\$600.81	\$516.80	\$516.80	\$544.58	\$544.58
47	\$583.33	\$583.33	\$591.49	\$591.49	\$626.04	\$626.04	\$538.50	\$538.50	\$567.45	\$567.45
48	\$610.20	\$610.20	\$618.73	\$618.73	\$654.88	\$654.88	\$563.31	\$563.31	\$593.59	\$593.59
49	\$636.70	\$636.70	\$645.60	\$645.60	\$683.32	\$683.32	\$587.77	\$587.77	\$619.36	\$619.36
50	\$666.55	\$666.55	\$675.88	\$675.88	\$715.36	\$715.36	\$615.33	\$615.33	\$648.41	\$648.41
51	\$696.04	\$696.04	\$705.77	\$705.77	\$747.01	\$747.01	\$642.55	\$642.55	\$677.09	\$677.09
52	\$728.51	\$728.51	\$738.70	\$738.70	\$781.85	\$781.85	\$672.52	\$672.52	\$708.67	\$708.67
53	\$761.35	\$761.35	\$772.00	\$772.00	\$817.10	\$817.10	\$702.84	\$702.84	\$740.62	\$740.62
54	\$796.80	\$796.80	\$807.95	\$807.95	\$855.15	\$855.15	\$735.57	\$735.57	\$775.11	\$775.11
55	\$832.26	\$832.26	\$843.90	\$843.90	\$893.20	\$893.20	\$768.30	\$768.30	\$809.60	\$809.60
56	\$870.70	\$870.70	\$882.88	\$882.88	\$934.46	\$934.46	\$803.79	\$803.79	\$847.00	\$847.00
57	\$909.51	\$909.51	\$922.23	\$922.23	\$976.12	\$976.12	\$839.62	\$839.62	\$884.75	\$884.75
58	\$950.94	\$950.94	\$964.24	\$964.24	\$1,020.58	\$1,020.58	\$877.86	\$877.86	\$925.05	\$925.05
59	\$971.47	\$971.47	\$985.05	\$985.05	\$1,042.61	\$1,042.61	\$896.81	\$896.81	\$945.02	\$945.02
60	\$1,012.89	\$1,012.89	\$1,027.06	\$1,027.06	\$1,087.07	\$1,087.07	\$935.05	\$935.05	\$985.32	\$985.32
61	\$1,048.72	\$1,048.72	\$1,063.39	\$1,063.39	\$1,125.52	\$1,125.52	\$968.13	\$968.13	\$1,020.17	\$1,020.17
62	\$1,072.23	\$1,072.23	\$1,087.23	\$1,087.23	\$1,150.75	\$1,150.75	\$989.83	\$989.83	\$1,043.04	\$1,043.04
63	\$1,101.72	\$1,101.72	\$1,117.13	\$1,117.13	\$1,182.39	\$1,182.39	\$1,017.05	\$1,017.05	\$1,071.72	\$1,071.72
64+	\$1,119.63	\$1,119.63	\$1,135.29	\$1,135.29	\$1,201.62	\$1,201.62	\$1,033.59	\$1,033.59	\$1,089.15	\$1,089.15

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)=>	79279PA0020007		79279PA0020007		79279PA0060001		79279PA0060001		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO \$1500	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		100%		100%		100%	
Copays =>	45		45		20		20		20	
OOP Maximum =>	\$7,900		\$7,900		\$3,000		\$3,000		\$3,000	
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	\$281.62	\$281.62	\$298.07	\$298.07	\$291.03	\$291.03	\$306.67	\$306.67	\$310.96	\$310.96
15	\$306.65	\$306.65	\$324.57	\$324.57	\$316.90	\$316.90	\$333.93	\$333.93	\$338.61	\$338.61
16	\$316.22	\$316.22	\$334.70	\$334.70	\$326.79	\$326.79	\$344.36	\$344.36	\$349.17	\$349.17
17	\$325.80	\$325.80	\$344.83	\$344.83	\$336.68	\$336.68	\$354.78	\$354.78	\$359.74	\$359.74
18	\$336.10	\$336.10	\$355.74	\$355.74	\$347.33	\$347.33	\$366.00	\$366.00	\$371.13	\$371.13
19	\$346.41	\$346.41	\$366.65	\$366.65	\$357.98	\$357.98	\$377.23	\$377.23	\$382.51	\$382.51
20	\$357.09	\$357.09	\$377.95	\$377.95	\$369.02	\$369.02	\$388.85	\$388.85	\$394.30	\$394.30
21	\$368.13	\$368.13	\$389.64	\$389.64	\$380.43	\$380.43	\$400.88	\$400.88	\$406.49	\$406.49
22	\$368.13	\$368.13	\$389.64	\$389.64	\$380.43	\$380.43	\$400.88	\$400.88	\$406.49	\$406.49
23	\$368.13	\$368.13	\$389.64	\$389.64	\$380.43	\$380.43	\$400.88	\$400.88	\$406.49	\$406.49
24	\$368.13	\$368.13	\$389.64	\$389.64	\$380.43	\$380.43	\$400.88	\$400.88	\$406.49	\$406.49
25	\$369.60	\$369.60	\$391.20	\$391.20	\$381.95	\$381.95	\$402.48	\$402.48	\$408.12	\$408.12
26	\$376.97	\$376.97	\$398.99	\$398.99	\$389.56	\$389.56	\$410.50	\$410.50	\$416.25	\$416.25
27	\$385.80	\$385.80	\$408.34	\$408.34	\$398.69	\$398.69	\$420.12	\$420.12	\$426.00	\$426.00
28	\$400.16	\$400.16	\$423.54	\$423.54	\$413.53	\$413.53	\$435.76	\$435.76	\$441.85	\$441.85
29	\$411.94	\$411.94	\$436.01	\$436.01	\$425.70	\$425.70	\$448.58	\$448.58	\$454.86	\$454.86
30	\$417.83	\$417.83	\$442.24	\$442.24	\$431.79	\$431.79	\$455.00	\$455.00	\$461.37	\$461.37
31	\$426.66	\$426.66	\$451.59	\$451.59	\$440.92	\$440.92	\$464.62	\$464.62	\$471.12	\$471.12
32	\$435.50	\$435.50	\$460.94	\$460.94	\$450.05	\$450.05	\$474.24	\$474.24	\$480.88	\$480.88
33	\$441.02	\$441.02	\$466.79	\$466.79	\$455.76	\$455.76	\$480.25	\$480.25	\$486.98	\$486.98
34	\$446.91	\$446.91	\$473.02	\$473.02	\$461.84	\$461.84	\$486.67	\$486.67	\$493.48	\$493.48
35	\$449.85	\$449.85	\$476.14	\$476.14	\$464.89	\$464.89	\$489.88	\$489.88	\$496.73	\$496.73
36	\$452.80	\$452.80	\$479.26	\$479.26	\$467.93	\$467.93	\$493.08	\$493.08	\$499.98	\$499.98
37	\$455.74	\$455.74	\$482.37	\$482.37	\$470.97	\$470.97	\$496.29	\$496.29	\$503.23	\$503.23
38	\$458.69	\$458.69	\$485.49	\$485.49	\$474.02	\$474.02	\$499.50	\$499.50	\$506.49	\$506.49
39	\$464.58	\$464.58	\$491.73	\$491.73	\$480.10	\$480.10	\$505.91	\$505.91	\$512.99	\$512.99
40	\$470.47	\$470.47	\$497.96	\$497.96	\$486.19	\$486.19	\$512.32	\$512.32	\$519.49	\$519.49
41	\$479.31	\$479.31	\$507.31	\$507.31	\$495.32	\$495.32	\$521.95	\$521.95	\$529.25	\$529.25
42	\$487.77	\$487.77	\$516.27	\$516.27	\$504.07	\$504.07	\$531.17	\$531.17	\$538.60	\$538.60
43	\$499.55	\$499.55	\$528.74	\$528.74	\$516.24	\$516.24	\$543.99	\$543.99	\$551.61	\$551.61
44	\$514.28	\$514.28	\$544.33	\$544.33	\$531.46	\$531.46	\$560.03	\$560.03	\$567.87	\$567.87
45	\$531.58	\$531.58	\$562.64	\$562.64	\$549.34	\$549.34	\$578.87	\$578.87	\$586.97	\$586.97
46	\$552.20	\$552.20	\$584.46	\$584.46	\$570.65	\$570.65	\$601.32	\$601.32	\$609.74	\$609.74
47	\$575.39	\$575.39	\$609.01	\$609.01	\$594.61	\$594.61	\$626.58	\$626.58	\$635.34	\$635.34
48	\$601.89	\$601.89	\$637.06	\$637.06	\$622.00	\$622.00	\$655.44	\$655.44	\$664.61	\$664.61
49	\$628.03	\$628.03	\$664.73	\$664.73	\$649.01	\$649.01	\$683.90	\$683.90	\$693.47	\$693.47
50	\$657.48	\$657.48	\$695.90	\$695.90	\$679.45	\$679.45	\$715.97	\$715.97	\$725.99	\$725.99
51	\$686.56	\$686.56	\$726.68	\$726.68	\$709.50	\$709.50	\$747.64	\$747.64	\$758.10	\$758.10
52	\$718.59	\$718.59	\$760.58	\$760.58	\$742.60	\$742.60	\$782.52	\$782.52	\$793.47	\$793.47
53	\$750.99	\$750.99	\$794.87	\$794.87	\$776.08	\$776.08	\$817.80	\$817.80	\$829.24	\$829.24
54	\$785.96	\$785.96	\$831.88	\$831.88	\$812.22	\$812.22	\$855.88	\$855.88	\$867.86	\$867.86
55	\$820.93	\$820.93	\$868.90	\$868.90	\$848.36	\$848.36	\$893.96	\$893.96	\$906.47	\$906.47
56	\$858.85	\$858.85	\$909.03	\$909.03	\$887.54	\$887.54	\$935.25	\$935.25	\$948.34	\$948.34
57	\$897.13	\$897.13	\$949.55	\$949.55	\$927.11	\$927.11	\$976.94	\$976.94	\$990.62	\$990.62
58	\$938.00	\$938.00	\$992.80	\$992.80	\$969.34	\$969.34	\$1,021.44	\$1,021.44	\$1,035.74	\$1,035.74
59	\$958.24	\$958.24	\$1,014.23	\$1,014.23	\$990.26	\$990.26	\$1,043.49	\$1,043.49	\$1,058.09	\$1,058.09
60	\$999.10	\$999.10	\$1,057.48	\$1,057.48	\$1,032.49	\$1,032.49	\$1,087.99	\$1,087.99	\$1,103.21	\$1,103.21
61	\$1,034.45	\$1,034.45	\$1,094.89	\$1,094.89	\$1,069.01	\$1,069.01	\$1,126.47	\$1,126.47	\$1,142.24	\$1,142.24
62	\$1,057.64	\$1,057.64	\$1,119.44	\$1,119.44	\$1,092.98	\$1,092.98	\$1,151.73	\$1,151.73	\$1,167.85	\$1,167.85
63	\$1,086.72	\$1,086.72	\$1,150.22	\$1,150.22	\$1,123.03	\$1,123.03	\$1,183.40	\$1,183.40	\$1,199.96	\$1,199.96
64+	\$1,104.39	\$1,104.39	\$1,168.92	\$1,168.92	\$1,141.29	\$1,141.29	\$1,202.64	\$1,202.64	\$1,219.47	\$1,219.47

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)=>	79279PA0060001		79279PA0070003		79279PA0070003		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250	
Form # =>	HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$1,500		\$4,250		\$4,250		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	20		0		0		0		0	
OOP Maximum =>	\$3,000		\$4,250		\$4,250		\$4,250		\$4,250	
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	\$329.13	\$329.13	\$246.50	\$246.50	\$259.75	\$259.75	\$263.38	\$263.38	\$278.77	\$278.77
15	\$358.39	\$358.39	\$268.41	\$268.41	\$282.84	\$282.84	\$286.79	\$286.79	\$303.55	\$303.55
16	\$369.58	\$369.58	\$276.79	\$276.79	\$291.66	\$291.66	\$295.75	\$295.75	\$313.02	\$313.02
17	\$380.76	\$380.76	\$285.16	\$285.16	\$300.49	\$300.49	\$304.70	\$304.70	\$322.49	\$322.49
18	\$392.81	\$392.81	\$294.19	\$294.19	\$310.00	\$310.00	\$314.34	\$314.34	\$332.70	\$332.70
19	\$404.86	\$404.86	\$303.21	\$303.21	\$319.51	\$319.51	\$323.98	\$323.98	\$342.90	\$342.90
20	\$417.33	\$417.33	\$312.55	\$312.55	\$329.35	\$329.35	\$333.96	\$333.96	\$353.47	\$353.47
21	\$430.24	\$430.24	\$322.22	\$322.22	\$339.54	\$339.54	\$344.29	\$344.29	\$364.40	\$364.40
22	\$430.24	\$430.24	\$322.22	\$322.22	\$339.54	\$339.54	\$344.29	\$344.29	\$364.40	\$364.40
23	\$430.24	\$430.24	\$322.22	\$322.22	\$339.54	\$339.54	\$344.29	\$344.29	\$364.40	\$364.40
24	\$430.24	\$430.24	\$322.22	\$322.22	\$339.54	\$339.54	\$344.29	\$344.29	\$364.40	\$364.40
25	\$431.96	\$431.96	\$323.51	\$323.51	\$340.90	\$340.90	\$345.67	\$345.67	\$365.86	\$365.86
26	\$440.57	\$440.57	\$329.95	\$329.95	\$347.69	\$347.69	\$352.55	\$352.55	\$373.15	\$373.15
27	\$450.89	\$450.89	\$337.69	\$337.69	\$355.84	\$355.84	\$360.82	\$360.82	\$381.89	\$381.89
28	\$467.67	\$467.67	\$350.25	\$350.25	\$369.08	\$369.08	\$374.24	\$374.24	\$396.10	\$396.10
29	\$481.44	\$481.44	\$360.56	\$360.56	\$379.95	\$379.95	\$385.26	\$385.26	\$407.76	\$407.76
30	\$488.32	\$488.32	\$365.72	\$365.72	\$385.38	\$385.38	\$390.77	\$390.77	\$413.59	\$413.59
31	\$498.65	\$498.65	\$373.45	\$373.45	\$393.53	\$393.53	\$399.03	\$399.03	\$422.34	\$422.34
32	\$508.97	\$508.97	\$381.19	\$381.19	\$401.68	\$401.68	\$407.30	\$407.30	\$431.09	\$431.09
33	\$515.43	\$515.43	\$386.02	\$386.02	\$406.77	\$406.77	\$412.46	\$412.46	\$436.55	\$436.55
34	\$522.31	\$522.31	\$391.18	\$391.18	\$412.20	\$412.20	\$417.97	\$417.97	\$442.38	\$442.38
35	\$525.75	\$525.75	\$393.75	\$393.75	\$414.92	\$414.92	\$420.72	\$420.72	\$445.30	\$445.30
36	\$529.20	\$529.20	\$396.33	\$396.33	\$417.63	\$417.63	\$423.48	\$423.48	\$448.21	\$448.21
37	\$532.64	\$532.64	\$398.91	\$398.91	\$420.35	\$420.35	\$426.23	\$426.23	\$451.13	\$451.13
38	\$536.08	\$536.08	\$401.49	\$401.49	\$423.07	\$423.07	\$428.99	\$428.99	\$454.04	\$454.04
39	\$542.96	\$542.96	\$406.64	\$406.64	\$428.50	\$428.50	\$434.49	\$434.49	\$459.87	\$459.87
40	\$549.85	\$549.85	\$411.80	\$411.80	\$433.93	\$433.93	\$440.00	\$440.00	\$465.70	\$465.70
41	\$560.17	\$560.17	\$419.53	\$419.53	\$442.08	\$442.08	\$448.27	\$448.27	\$474.45	\$474.45
42	\$570.07	\$570.07	\$426.94	\$426.94	\$449.89	\$449.89	\$456.18	\$456.18	\$482.83	\$482.83
43	\$583.84	\$583.84	\$437.25	\$437.25	\$460.76	\$460.76	\$467.20	\$467.20	\$494.49	\$494.49
44	\$601.05	\$601.05	\$450.14	\$450.14	\$474.34	\$474.34	\$480.97	\$480.97	\$509.07	\$509.07
45	\$621.27	\$621.27	\$465.29	\$465.29	\$490.30	\$490.30	\$497.15	\$497.15	\$526.19	\$526.19
46	\$645.36	\$645.36	\$483.33	\$483.33	\$509.31	\$509.31	\$516.44	\$516.44	\$546.60	\$546.60
47	\$672.47	\$672.47	\$503.63	\$503.63	\$530.70	\$530.70	\$538.13	\$538.13	\$569.56	\$569.56
48	\$703.44	\$703.44	\$526.83	\$526.83	\$555.15	\$555.15	\$562.91	\$562.91	\$595.79	\$595.79
49	\$733.99	\$733.99	\$549.71	\$549.71	\$579.26	\$579.26	\$587.36	\$587.36	\$621.67	\$621.67
50	\$768.41	\$768.41	\$575.48	\$575.48	\$606.42	\$606.42	\$614.90	\$614.90	\$650.82	\$650.82
51	\$802.40	\$802.40	\$600.94	\$600.94	\$633.24	\$633.24	\$642.10	\$642.10	\$679.61	\$679.61
52	\$839.83	\$839.83	\$628.97	\$628.97	\$662.78	\$662.78	\$672.05	\$672.05	\$711.31	\$711.31
53	\$877.69	\$877.69	\$657.33	\$657.33	\$692.66	\$692.66	\$702.35	\$702.35	\$743.38	\$743.38
54	\$918.56	\$918.56	\$687.94	\$687.94	\$724.92	\$724.92	\$735.06	\$735.06	\$777.99	\$777.99
55	\$959.44	\$959.44	\$718.55	\$718.55	\$757.17	\$757.17	\$767.77	\$767.77	\$812.61	\$812.61
56	\$1,003.75	\$1,003.75	\$751.74	\$751.74	\$792.15	\$792.15	\$803.23	\$803.23	\$850.15	\$850.15
57	\$1,048.49	\$1,048.49	\$785.25	\$785.25	\$827.46	\$827.46	\$839.03	\$839.03	\$888.04	\$888.04
58	\$1,096.25	\$1,096.25	\$821.02	\$821.02	\$865.15	\$865.15	\$877.25	\$877.25	\$928.49	\$928.49
59	\$1,119.91	\$1,119.91	\$838.74	\$838.74	\$883.82	\$883.82	\$896.19	\$896.19	\$948.53	\$948.53
60	\$1,167.67	\$1,167.67	\$874.51	\$874.51	\$921.51	\$921.51	\$934.40	\$934.40	\$988.98	\$988.98
61	\$1,208.97	\$1,208.97	\$905.44	\$905.44	\$954.11	\$954.11	\$967.45	\$967.45	\$1,023.96	\$1,023.96
62	\$1,236.08	\$1,236.08	\$925.74	\$925.74	\$975.50	\$975.50	\$989.15	\$989.15	\$1,046.92	\$1,046.92
63	\$1,270.07	\$1,270.07	\$951.19	\$951.19	\$1,002.32	\$1,002.32	\$1,016.34	\$1,016.34	\$1,075.71	\$1,075.71
64+	\$1,290.72	\$1,290.72	\$966.66	\$966.66	\$1,018.62	\$1,018.62	\$1,032.87	\$1,032.87	\$1,093.20	\$1,093.20



Company Name:	Highmark Coverage Advantage (HCA)		
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)=>	79279PA0010001		79279PA0010001		79279PA0010001		79279PA0010001	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	20		20		20		20	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$353.93	\$353.93	\$372.95	\$372.95	\$378.17	\$378.17	\$400.26	\$400.26
15	\$385.39	\$385.39	\$406.10	\$406.10	\$411.79	\$411.79	\$435.83	\$435.83
16	\$397.42	\$397.42	\$418.77	\$418.77	\$424.64	\$424.64	\$449.44	\$449.44
17	\$409.45	\$409.45	\$431.45	\$431.45	\$437.49	\$437.49	\$463.04	\$463.04
18	\$422.40	\$422.40	\$445.10	\$445.10	\$451.33	\$451.33	\$477.69	\$477.69
19	\$435.35	\$435.35	\$458.75	\$458.75	\$465.17	\$465.17	\$492.34	\$492.34
20	\$448.77	\$448.77	\$472.88	\$472.88	\$479.51	\$479.51	\$507.51	\$507.51
21	\$462.65	\$462.65	\$487.51	\$487.51	\$494.34	\$494.34	\$523.21	\$523.21
22	\$462.65	\$462.65	\$487.51	\$487.51	\$494.34	\$494.34	\$523.21	\$523.21
23	\$462.65	\$462.65	\$487.51	\$487.51	\$494.34	\$494.34	\$523.21	\$523.21
24	\$462.65	\$462.65	\$487.51	\$487.51	\$494.34	\$494.34	\$523.21	\$523.21
25	\$464.50	\$464.50	\$489.46	\$489.46	\$496.32	\$496.32	\$525.30	\$525.30
26	\$473.75	\$473.75	\$499.21	\$499.21	\$506.20	\$506.20	\$535.77	\$535.77
27	\$484.86	\$484.86	\$510.91	\$510.91	\$518.07	\$518.07	\$548.32	\$548.32
28	\$502.90	\$502.90	\$529.92	\$529.92	\$537.35	\$537.35	\$568.73	\$568.73
29	\$517.71	\$517.71	\$545.52	\$545.52	\$553.17	\$553.17	\$585.47	\$585.47
30	\$525.11	\$525.11	\$553.32	\$553.32	\$561.08	\$561.08	\$593.84	\$593.84
31	\$536.21	\$536.21	\$565.02	\$565.02	\$572.94	\$572.94	\$606.40	\$606.40
32	\$547.31	\$547.31	\$576.72	\$576.72	\$584.80	\$584.80	\$618.96	\$618.96
33	\$554.25	\$554.25	\$584.04	\$584.04	\$592.22	\$592.22	\$626.81	\$626.81
34	\$561.66	\$561.66	\$591.84	\$591.84	\$600.13	\$600.13	\$635.18	\$635.18
35	\$565.36	\$565.36	\$595.74	\$595.74	\$604.08	\$604.08	\$639.36	\$639.36
36	\$569.06	\$569.06	\$599.64	\$599.64	\$608.04	\$608.04	\$643.55	\$643.55
37	\$572.76	\$572.76	\$603.54	\$603.54	\$611.99	\$611.99	\$647.73	\$647.73
38	\$576.46	\$576.46	\$607.44	\$607.44	\$615.95	\$615.95	\$651.92	\$651.92
39	\$583.86	\$583.86	\$615.24	\$615.24	\$623.86	\$623.86	\$660.29	\$660.29
40	\$591.27	\$591.27	\$623.04	\$623.04	\$631.77	\$631.77	\$668.66	\$668.66
41	\$602.37	\$602.37	\$634.74	\$634.74	\$643.63	\$643.63	\$681.22	\$681.22
42	\$613.01	\$613.01	\$645.95	\$645.95	\$655.00	\$655.00	\$693.25	\$693.25
43	\$627.82	\$627.82	\$661.55	\$661.55	\$670.82	\$670.82	\$710.00	\$710.00
44	\$646.32	\$646.32	\$681.05	\$681.05	\$690.59	\$690.59	\$730.92	\$730.92
45	\$668.07	\$668.07	\$703.96	\$703.96	\$713.83	\$713.83	\$755.52	\$755.52
46	\$693.98	\$693.98	\$731.27	\$731.27	\$741.51	\$741.51	\$784.82	\$784.82
47	\$723.12	\$723.12	\$761.98	\$761.98	\$772.65	\$772.65	\$817.78	\$817.78
48	\$756.43	\$756.43	\$797.08	\$797.08	\$808.25	\$808.25	\$855.45	\$855.45
49	\$789.28	\$789.28	\$831.69	\$831.69	\$843.34	\$843.34	\$892.60	\$892.60
50	\$826.29	\$826.29	\$870.69	\$870.69	\$882.89	\$882.89	\$934.45	\$934.45
51	\$862.84	\$862.84	\$909.21	\$909.21	\$921.94	\$921.94	\$975.79	\$975.79
52	\$903.09	\$903.09	\$951.62	\$951.62	\$964.95	\$964.95	\$1,021.31	\$1,021.31
53	\$943.81	\$943.81	\$994.52	\$994.52	\$1,008.45	\$1,008.45	\$1,067.35	\$1,067.35
54	\$987.76	\$987.76	\$1,040.83	\$1,040.83	\$1,055.42	\$1,055.42	\$1,117.05	\$1,117.05
55	\$1,031.71	\$1,031.71	\$1,087.15	\$1,087.15	\$1,102.38	\$1,102.38	\$1,166.76	\$1,166.76
56	\$1,079.36	\$1,079.36	\$1,137.36	\$1,137.36	\$1,153.30	\$1,153.30	\$1,220.65	\$1,220.65
57	\$1,127.48	\$1,127.48	\$1,188.06	\$1,188.06	\$1,204.71	\$1,204.71	\$1,275.06	\$1,275.06
58	\$1,178.83	\$1,178.83	\$1,242.18	\$1,242.18	\$1,259.58	\$1,259.58	\$1,333.14	\$1,333.14
59	\$1,204.28	\$1,204.28	\$1,268.99	\$1,268.99	\$1,286.77	\$1,286.77	\$1,361.92	\$1,361.92
60	\$1,255.63	\$1,255.63	\$1,323.10	\$1,323.10	\$1,341.64	\$1,341.64	\$1,419.99	\$1,419.99
61	\$1,300.05	\$1,300.05	\$1,369.90	\$1,369.90	\$1,389.10	\$1,389.10	\$1,470.22	\$1,470.22
62	\$1,329.19	\$1,329.19	\$1,400.62	\$1,400.62	\$1,420.24	\$1,420.24	\$1,503.18	\$1,503.18
63	\$1,365.74	\$1,365.74	\$1,439.13	\$1,439.13	\$1,459.29	\$1,459.29	\$1,544.52	\$1,544.52
64+	\$1,387.95	\$1,387.95	\$1,462.53	\$1,462.53	\$1,483.02	\$1,483.02	\$1,569.63	\$1,569.63



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)=>	79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	45		45		45		45		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
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	\$309.70	\$309.70	\$326.35	\$326.35	\$330.92	\$330.92	\$350.25	\$350.25	\$304.21	\$304.21
15	\$337.23	\$337.23	\$355.36	\$355.36	\$360.33	\$360.33	\$381.38	\$381.38	\$331.25	\$331.25
16	\$347.76	\$347.76	\$366.45	\$366.45	\$371.58	\$371.58	\$393.28	\$393.28	\$341.59	\$341.59
17	\$358.28	\$358.28	\$377.54	\$377.54	\$382.82	\$382.82	\$405.19	\$405.19	\$351.93	\$351.93
18	\$369.62	\$369.62	\$389.49	\$389.49	\$394.94	\$394.94	\$418.01	\$418.01	\$363.06	\$363.06
19	\$380.95	\$380.95	\$401.43	\$401.43	\$407.05	\$407.05	\$430.83	\$430.83	\$374.20	\$374.20
20	\$392.69	\$392.69	\$413.80	\$413.80	\$419.59	\$419.59	\$444.10	\$444.10	\$385.73	\$385.73
21	\$404.84	\$404.84	\$426.60	\$426.60	\$432.57	\$432.57	\$457.84	\$457.84	\$397.66	\$397.66
22	\$404.84	\$404.84	\$426.60	\$426.60	\$432.57	\$432.57	\$457.84	\$457.84	\$397.66	\$397.66
23	\$404.84	\$404.84	\$426.60	\$426.60	\$432.57	\$432.57	\$457.84	\$457.84	\$397.66	\$397.66
24	\$404.84	\$404.84	\$426.60	\$426.60	\$432.57	\$432.57	\$457.84	\$457.84	\$397.66	\$397.66
25	\$406.46	\$406.46	\$428.31	\$428.31	\$434.30	\$434.30	\$459.67	\$459.67	\$399.25	\$399.25
26	\$414.56	\$414.56	\$436.84	\$436.84	\$442.95	\$442.95	\$468.83	\$468.83	\$407.20	\$407.20
27	\$424.27	\$424.27	\$447.08	\$447.08	\$453.33	\$453.33	\$479.82	\$479.82	\$416.75	\$416.75
28	\$440.06	\$440.06	\$463.71	\$463.71	\$470.20	\$470.20	\$497.67	\$497.67	\$432.26	\$432.26
29	\$453.02	\$453.02	\$477.37	\$477.37	\$484.05	\$484.05	\$512.32	\$512.32	\$444.98	\$444.98
30	\$459.49	\$459.49	\$484.19	\$484.19	\$490.97	\$490.97	\$519.65	\$519.65	\$451.34	\$451.34
31	\$469.21	\$469.21	\$494.43	\$494.43	\$501.35	\$501.35	\$530.64	\$530.64	\$460.89	\$460.89
32	\$478.93	\$478.93	\$504.67	\$504.67	\$511.73	\$511.73	\$541.62	\$541.62	\$470.43	\$470.43
33	\$485.00	\$485.00	\$511.07	\$511.07	\$518.22	\$518.22	\$548.49	\$548.49	\$476.40	\$476.40
34	\$491.48	\$491.48	\$517.89	\$517.89	\$525.14	\$525.14	\$555.82	\$555.82	\$482.76	\$482.76
35	\$494.71	\$494.71	\$521.31	\$521.31	\$528.60	\$528.60	\$559.48	\$559.48	\$485.94	\$485.94
36	\$497.95	\$497.95	\$524.72	\$524.72	\$532.06	\$532.06	\$563.14	\$563.14	\$489.12	\$489.12
37	\$501.19	\$501.19	\$528.13	\$528.13	\$535.52	\$535.52	\$566.81	\$566.81	\$492.30	\$492.30
38	\$504.43	\$504.43	\$531.54	\$531.54	\$538.98	\$538.98	\$570.47	\$570.47	\$495.48	\$495.48
39	\$510.91	\$510.91	\$538.37	\$538.37	\$545.90	\$545.90	\$577.79	\$577.79	\$501.85	\$501.85
40	\$517.39	\$517.39	\$545.19	\$545.19	\$552.82	\$552.82	\$585.12	\$585.12	\$508.21	\$508.21
41	\$527.10	\$527.10	\$555.43	\$555.43	\$563.21	\$563.21	\$596.11	\$596.11	\$517.75	\$517.75
42	\$536.41	\$536.41	\$565.25	\$565.25	\$573.16	\$573.16	\$606.64	\$606.64	\$526.90	\$526.90
43	\$549.37	\$549.37	\$578.90	\$578.90	\$587.00	\$587.00	\$621.29	\$621.29	\$539.62	\$539.62
44	\$565.56	\$565.56	\$595.96	\$595.96	\$604.30	\$604.30	\$639.60	\$639.60	\$555.53	\$555.53
45	\$584.59	\$584.59	\$616.01	\$616.01	\$624.63	\$624.63	\$661.12	\$661.12	\$574.22	\$574.22
46	\$607.26	\$607.26	\$639.90	\$639.90	\$648.86	\$648.86	\$686.76	\$686.76	\$596.49	\$596.49
47	\$632.76	\$632.76	\$666.78	\$666.78	\$676.11	\$676.11	\$715.60	\$715.60	\$621.54	\$621.54
48	\$661.91	\$661.91	\$697.49	\$697.49	\$707.25	\$707.25	\$748.57	\$748.57	\$650.17	\$650.17
49	\$690.66	\$690.66	\$727.78	\$727.78	\$737.96	\$737.96	\$781.08	\$781.08	\$678.41	\$678.41
50	\$723.04	\$723.04	\$761.91	\$761.91	\$772.57	\$772.57	\$817.70	\$817.70	\$710.22	\$710.22
51	\$755.03	\$755.03	\$795.61	\$795.61	\$806.74	\$806.74	\$853.87	\$853.87	\$741.64	\$741.64
52	\$790.25	\$790.25	\$832.72	\$832.72	\$844.38	\$844.38	\$893.70	\$893.70	\$776.23	\$776.23
53	\$825.87	\$825.87	\$870.26	\$870.26	\$882.44	\$882.44	\$933.99	\$933.99	\$811.23	\$811.23
54	\$864.33	\$864.33	\$910.79	\$910.79	\$923.54	\$923.54	\$977.49	\$977.49	\$849.00	\$849.00
55	\$902.79	\$902.79	\$951.32	\$951.32	\$964.63	\$964.63	\$1,020.98	\$1,020.98	\$886.78	\$886.78
56	\$944.49	\$944.49	\$995.26	\$995.26	\$1,009.19	\$1,009.19	\$1,068.14	\$1,068.14	\$927.74	\$927.74
57	\$986.60	\$986.60	\$1,039.62	\$1,039.62	\$1,054.17	\$1,054.17	\$1,115.76	\$1,115.76	\$969.10	\$969.10
58	\$1,031.53	\$1,031.53	\$1,086.98	\$1,086.98	\$1,102.19	\$1,102.19	\$1,166.58	\$1,166.58	\$1,013.24	\$1,013.24
59	\$1,053.80	\$1,053.80	\$1,110.44	\$1,110.44	\$1,125.98	\$1,125.98	\$1,191.76	\$1,191.76	\$1,035.11	\$1,035.11
60	\$1,098.74	\$1,098.74	\$1,157.79	\$1,157.79	\$1,173.99	\$1,173.99	\$1,242.58	\$1,242.58	\$1,079.25	\$1,079.25
61	\$1,137.60	\$1,137.60	\$1,198.75	\$1,198.75	\$1,215.52	\$1,215.52	\$1,286.53	\$1,286.53	\$1,117.42	\$1,117.42
62	\$1,163.11	\$1,163.11	\$1,225.62	\$1,225.62	\$1,242.77	\$1,242.77	\$1,315.37	\$1,315.37	\$1,142.48	\$1,142.48
63	\$1,195.09	\$1,195.09	\$1,259.32	\$1,259.32	\$1,276.95	\$1,276.95	\$1,351.54	\$1,351.54	\$1,173.89	\$1,173.89
64+	\$1,214.52	\$1,214.52	\$1,279.80	\$1,279.80	\$1,297.71	\$1,297.71	\$1,373.52	\$1,373.52	\$1,192.98	\$1,192.98

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)=>	79279PA0010005		79279PA0010005		79279PA0010005		79279PA0010007		79279PA0010007	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
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	\$320.56	\$320.56	\$325.04	\$325.04	\$344.03	\$344.03	\$297.00	\$297.00	\$312.96	\$312.96
15	\$349.05	\$349.05	\$353.93	\$353.93	\$374.61	\$374.61	\$323.40	\$323.40	\$340.78	\$340.78
16	\$359.95	\$359.95	\$364.98	\$364.98	\$386.30	\$386.30	\$333.50	\$333.50	\$351.42	\$351.42
17	\$370.84	\$370.84	\$376.03	\$376.03	\$397.99	\$397.99	\$343.59	\$343.59	\$362.05	\$362.05
18	\$382.57	\$382.57	\$387.92	\$387.92	\$410.59	\$410.59	\$354.46	\$354.46	\$373.51	\$373.51
19	\$394.31	\$394.31	\$399.82	\$399.82	\$423.18	\$423.18	\$365.33	\$365.33	\$384.96	\$384.96
20	\$406.46	\$406.46	\$412.14	\$412.14	\$436.22	\$436.22	\$376.59	\$376.59	\$396.83	\$396.83
21	\$419.03	\$419.03	\$424.89	\$424.89	\$449.71	\$449.71	\$388.24	\$388.24	\$409.10	\$409.10
22	\$419.03	\$419.03	\$424.89	\$424.89	\$449.71	\$449.71	\$388.24	\$388.24	\$409.10	\$409.10
23	\$419.03	\$419.03	\$424.89	\$424.89	\$449.71	\$449.71	\$388.24	\$388.24	\$409.10	\$409.10
24	\$419.03	\$419.03	\$424.89	\$424.89	\$449.71	\$449.71	\$388.24	\$388.24	\$409.10	\$409.10
25	\$420.71	\$420.71	\$426.59	\$426.59	\$451.51	\$451.51	\$389.79	\$389.79	\$410.74	\$410.74
26	\$429.09	\$429.09	\$435.09	\$435.09	\$460.50	\$460.50	\$397.56	\$397.56	\$418.92	\$418.92
27	\$439.14	\$439.14	\$445.28	\$445.28	\$471.30	\$471.30	\$406.88	\$406.88	\$428.74	\$428.74
28	\$455.49	\$455.49	\$461.86	\$461.86	\$488.83	\$488.83	\$422.02	\$422.02	\$444.69	\$444.69
29	\$468.89	\$468.89	\$475.45	\$475.45	\$503.23	\$503.23	\$434.44	\$434.44	\$457.78	\$457.78
30	\$475.60	\$475.60	\$482.25	\$482.25	\$510.42	\$510.42	\$440.65	\$440.65	\$464.33	\$464.33
31	\$485.66	\$485.66	\$492.45	\$492.45	\$521.21	\$521.21	\$449.97	\$449.97	\$474.15	\$474.15
32	\$495.71	\$495.71	\$502.64	\$502.64	\$532.01	\$532.01	\$459.29	\$459.29	\$483.97	\$483.97
33	\$502.00	\$502.00	\$509.02	\$509.02	\$538.75	\$538.75	\$465.11	\$465.11	\$490.10	\$490.10
34	\$508.70	\$508.70	\$515.82	\$515.82	\$545.95	\$545.95	\$471.32	\$471.32	\$496.65	\$496.65
35	\$512.05	\$512.05	\$519.22	\$519.22	\$549.55	\$549.55	\$474.43	\$474.43	\$499.92	\$499.92
36	\$515.41	\$515.41	\$522.61	\$522.61	\$553.14	\$553.14	\$477.54	\$477.54	\$503.19	\$503.19
37	\$518.76	\$518.76	\$526.01	\$526.01	\$556.74	\$556.74	\$480.64	\$480.64	\$506.47	\$506.47
38	\$522.11	\$522.11	\$529.41	\$529.41	\$560.34	\$560.34	\$483.75	\$483.75	\$509.74	\$509.74
39	\$528.82	\$528.82	\$536.21	\$536.21	\$567.53	\$567.53	\$489.96	\$489.96	\$516.28	\$516.28
40	\$535.52	\$535.52	\$543.01	\$543.01	\$574.73	\$574.73	\$496.17	\$496.17	\$522.83	\$522.83
41	\$545.58	\$545.58	\$553.21	\$553.21	\$585.52	\$585.52	\$505.49	\$505.49	\$532.65	\$532.65
42	\$555.21	\$555.21	\$562.98	\$562.98	\$595.87	\$595.87	\$514.42	\$514.42	\$542.06	\$542.06
43	\$568.62	\$568.62	\$576.58	\$576.58	\$610.26	\$610.26	\$526.84	\$526.84	\$555.15	\$555.15
44	\$585.38	\$585.38	\$593.57	\$593.57	\$628.24	\$628.24	\$542.37	\$542.37	\$571.51	\$571.51
45	\$605.08	\$605.08	\$613.54	\$613.54	\$649.38	\$649.38	\$560.62	\$560.62	\$590.74	\$590.74
46	\$628.55	\$628.55	\$637.34	\$637.34	\$674.57	\$674.57	\$582.36	\$582.36	\$613.65	\$613.65
47	\$654.94	\$654.94	\$664.10	\$664.10	\$702.90	\$702.90	\$606.82	\$606.82	\$639.42	\$639.42
48	\$685.11	\$685.11	\$694.70	\$694.70	\$735.28	\$735.28	\$634.77	\$634.77	\$668.88	\$668.88
49	\$714.87	\$714.87	\$724.86	\$724.86	\$767.21	\$767.21	\$662.34	\$662.34	\$697.92	\$697.92
50	\$748.39	\$748.39	\$758.85	\$758.85	\$803.18	\$803.18	\$693.40	\$693.40	\$730.65	\$730.65
51	\$781.49	\$781.49	\$792.42	\$792.42	\$838.71	\$838.71	\$724.07	\$724.07	\$762.97	\$762.97
52	\$817.95	\$817.95	\$829.39	\$829.39	\$877.83	\$877.83	\$757.84	\$757.84	\$798.56	\$798.56
53	\$854.82	\$854.82	\$866.78	\$866.78	\$917.41	\$917.41	\$792.01	\$792.01	\$834.56	\$834.56
54	\$894.63	\$894.63	\$907.14	\$907.14	\$960.13	\$960.13	\$828.89	\$828.89	\$873.43	\$873.43
55	\$934.44	\$934.44	\$947.50	\$947.50	\$1,002.85	\$1,002.85	\$865.78	\$865.78	\$912.29	\$912.29
56	\$977.60	\$977.60	\$991.27	\$991.27	\$1,049.17	\$1,049.17	\$905.76	\$905.76	\$954.43	\$954.43
57	\$1,021.18	\$1,021.18	\$1,035.46	\$1,035.46	\$1,095.94	\$1,095.94	\$946.14	\$946.14	\$996.98	\$996.98
58	\$1,067.69	\$1,067.69	\$1,082.62	\$1,082.62	\$1,145.86	\$1,145.86	\$989.24	\$989.24	\$1,042.39	\$1,042.39
59	\$1,090.74	\$1,090.74	\$1,105.99	\$1,105.99	\$1,170.60	\$1,170.60	\$1,010.59	\$1,010.59	\$1,064.89	\$1,064.89
60	\$1,137.25	\$1,137.25	\$1,153.15	\$1,153.15	\$1,220.51	\$1,220.51	\$1,053.68	\$1,053.68	\$1,110.30	\$1,110.30
61	\$1,177.47	\$1,177.47	\$1,193.94	\$1,193.94	\$1,263.69	\$1,263.69	\$1,090.95	\$1,090.95	\$1,149.57	\$1,149.57
62	\$1,203.87	\$1,203.87	\$1,220.71	\$1,220.71	\$1,292.02	\$1,292.02	\$1,115.41	\$1,115.41	\$1,175.34	\$1,175.34
63	\$1,236.98	\$1,236.98	\$1,254.28	\$1,254.28	\$1,327.54	\$1,327.54	\$1,146.08	\$1,146.08	\$1,207.66	\$1,207.66
64+	\$1,257.09	\$1,257.09	\$1,274.67	\$1,274.67	\$1,349.13	\$1,349.13	\$1,164.72	\$1,164.72	\$1,227.30	\$1,227.30

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)=>	79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$2,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$7,900		\$7,900		\$7,900	
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	\$317.34	\$317.34	\$335.88	\$335.88	\$281.89	\$281.89	\$297.05	\$297.05	\$301.20	\$301.20
15	\$345.55	\$345.55	\$365.74	\$365.74	\$306.95	\$306.95	\$323.45	\$323.45	\$327.98	\$327.98
16	\$356.34	\$356.34	\$377.15	\$377.15	\$316.53	\$316.53	\$333.55	\$333.55	\$338.21	\$338.21
17	\$367.12	\$367.12	\$388.57	\$388.57	\$326.11	\$326.11	\$343.65	\$343.65	\$348.45	\$348.45
18	\$378.74	\$378.74	\$400.86	\$400.86	\$336.43	\$336.43	\$354.52	\$354.52	\$359.48	\$359.48
19	\$390.36	\$390.36	\$413.16	\$413.16	\$346.75	\$346.75	\$365.39	\$365.39	\$370.50	\$370.50
20	\$402.39	\$402.39	\$425.89	\$425.89	\$357.44	\$357.44	\$376.65	\$376.65	\$381.92	\$381.92
21	\$414.83	\$414.83	\$439.06	\$439.06	\$368.49	\$368.49	\$388.30	\$388.30	\$393.73	\$393.73
22	\$414.83	\$414.83	\$439.06	\$439.06	\$368.49	\$368.49	\$388.30	\$388.30	\$393.73	\$393.73
23	\$414.83	\$414.83	\$439.06	\$439.06	\$368.49	\$368.49	\$388.30	\$388.30	\$393.73	\$393.73
24	\$414.83	\$414.83	\$439.06	\$439.06	\$368.49	\$368.49	\$388.30	\$388.30	\$393.73	\$393.73
25	\$416.49	\$416.49	\$440.82	\$440.82	\$369.96	\$369.96	\$389.85	\$389.85	\$395.30	\$395.30
26	\$424.79	\$424.79	\$449.60	\$449.60	\$377.33	\$377.33	\$397.62	\$397.62	\$403.18	\$403.18
27	\$434.74	\$434.74	\$460.13	\$460.13	\$386.18	\$386.18	\$406.94	\$406.94	\$412.63	\$412.63
28	\$450.92	\$450.92	\$477.26	\$477.26	\$400.55	\$400.55	\$422.08	\$422.08	\$427.98	\$427.98
29	\$464.19	\$464.19	\$491.31	\$491.31	\$412.34	\$412.34	\$434.51	\$434.51	\$440.58	\$440.58
30	\$470.83	\$470.83	\$498.33	\$498.33	\$418.24	\$418.24	\$440.72	\$440.72	\$446.88	\$446.88
31	\$480.79	\$480.79	\$508.87	\$508.87	\$427.08	\$427.08	\$450.04	\$450.04	\$456.33	\$456.33
32	\$490.74	\$490.74	\$519.41	\$519.41	\$435.92	\$435.92	\$459.36	\$459.36	\$465.78	\$465.78
33	\$496.97	\$496.97	\$525.99	\$525.99	\$441.45	\$441.45	\$465.18	\$465.18	\$471.69	\$471.69
34	\$503.60	\$503.60	\$533.02	\$533.02	\$447.35	\$447.35	\$471.40	\$471.40	\$477.99	\$477.99
35	\$506.92	\$506.92	\$536.53	\$536.53	\$450.29	\$450.29	\$474.50	\$474.50	\$481.14	\$481.14
36	\$510.24	\$510.24	\$540.04	\$540.04	\$453.24	\$453.24	\$477.61	\$477.61	\$484.29	\$484.29
37	\$513.56	\$513.56	\$543.56	\$543.56	\$456.19	\$456.19	\$480.72	\$480.72	\$487.44	\$487.44
38	\$516.88	\$516.88	\$547.07	\$547.07	\$459.14	\$459.14	\$483.82	\$483.82	\$490.59	\$490.59
39	\$523.52	\$523.52	\$554.09	\$554.09	\$465.03	\$465.03	\$490.03	\$490.03	\$496.89	\$496.89
40	\$530.15	\$530.15	\$561.12	\$561.12	\$470.93	\$470.93	\$496.25	\$496.25	\$503.19	\$503.19
41	\$540.11	\$540.11	\$571.66	\$571.66	\$479.77	\$479.77	\$505.57	\$505.57	\$512.64	\$512.64
42	\$549.65	\$549.65	\$581.75	\$581.75	\$488.25	\$488.25	\$514.50	\$514.50	\$521.69	\$521.69
43	\$562.92	\$562.92	\$595.80	\$595.80	\$500.04	\$500.04	\$526.92	\$526.92	\$534.29	\$534.29
44	\$579.52	\$579.52	\$613.37	\$613.37	\$514.78	\$514.78	\$542.46	\$542.46	\$550.04	\$550.04
45	\$599.01	\$599.01	\$634.00	\$634.00	\$532.10	\$532.10	\$560.71	\$560.71	\$568.55	\$568.55
46	\$622.25	\$622.25	\$658.59	\$658.59	\$552.74	\$552.74	\$582.45	\$582.45	\$590.60	\$590.60
47	\$648.38	\$648.38	\$686.25	\$686.25	\$575.95	\$575.95	\$606.91	\$606.91	\$615.40	\$615.40
48	\$678.25	\$678.25	\$717.86	\$717.86	\$602.48	\$602.48	\$634.87	\$634.87	\$643.75	\$643.75
49	\$707.70	\$707.70	\$749.04	\$749.04	\$628.64	\$628.64	\$662.44	\$662.44	\$671.70	\$671.70
50	\$740.89	\$740.89	\$784.16	\$784.16	\$658.12	\$658.12	\$693.50	\$693.50	\$703.20	\$703.20
51	\$773.66	\$773.66	\$818.85	\$818.85	\$687.23	\$687.23	\$724.18	\$724.18	\$734.31	\$734.31
52	\$809.75	\$809.75	\$857.05	\$857.05	\$719.29	\$719.29	\$757.96	\$757.96	\$768.56	\$768.56
53	\$846.25	\$846.25	\$895.68	\$895.68	\$751.72	\$751.72	\$792.13	\$792.13	\$803.21	\$803.21
54	\$885.66	\$885.66	\$937.39	\$937.39	\$786.73	\$786.73	\$829.02	\$829.02	\$840.61	\$840.61
55	\$925.07	\$925.07	\$979.10	\$979.10	\$821.73	\$821.73	\$865.91	\$865.91	\$878.02	\$878.02
56	\$967.80	\$967.80	\$1,024.33	\$1,024.33	\$859.69	\$859.69	\$905.90	\$905.90	\$918.57	\$918.57
57	\$1,010.94	\$1,010.94	\$1,069.99	\$1,069.99	\$898.01	\$898.01	\$946.29	\$946.29	\$959.52	\$959.52
58	\$1,056.99	\$1,056.99	\$1,118.72	\$1,118.72	\$938.91	\$938.91	\$989.39	\$989.39	\$1,003.22	\$1,003.22
59	\$1,079.80	\$1,079.80	\$1,142.87	\$1,142.87	\$959.18	\$959.18	\$1,010.74	\$1,010.74	\$1,024.88	\$1,024.88
60	\$1,125.85	\$1,125.85	\$1,191.61	\$1,191.61	\$1,000.08	\$1,000.08	\$1,053.85	\$1,053.85	\$1,068.58	\$1,068.58
61	\$1,165.67	\$1,165.67	\$1,233.76	\$1,233.76	\$1,035.46	\$1,035.46	\$1,091.12	\$1,091.12	\$1,106.38	\$1,106.38
62	\$1,191.81	\$1,191.81	\$1,261.42	\$1,261.42	\$1,058.67	\$1,058.67	\$1,115.59	\$1,115.59	\$1,131.19	\$1,131.19
63	\$1,224.58	\$1,224.58	\$1,296.11	\$1,296.11	\$1,087.78	\$1,087.78	\$1,146.26	\$1,146.26	\$1,162.29	\$1,162.29
64+	\$1,244.49	\$1,244.49	\$1,317.18	\$1,317.18	\$1,105.47	\$1,105.47	\$1,164.90	\$1,164.90	\$1,181.19	\$1,181.19

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)=>	79279PA0010011		79279PA0010015		79279PA0010015		79279PA0010015		79279PA0010015	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$1,400		\$1,400		\$1,400		\$1,400	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		45		45		45		45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
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	\$318.80	\$318.80	\$282.12	\$282.12	\$297.29	\$297.29	\$301.45	\$301.45	\$319.06	\$319.06
15	\$347.14	\$347.14	\$307.20	\$307.20	\$323.71	\$323.71	\$328.24	\$328.24	\$347.42	\$347.42
16	\$357.97	\$357.97	\$316.79	\$316.79	\$333.82	\$333.82	\$338.49	\$338.49	\$358.26	\$358.26
17	\$368.81	\$368.81	\$326.38	\$326.38	\$343.92	\$343.92	\$348.73	\$348.73	\$369.11	\$369.11
18	\$380.47	\$380.47	\$336.71	\$336.71	\$354.80	\$354.80	\$359.77	\$359.77	\$380.78	\$380.78
19	\$392.14	\$392.14	\$347.03	\$347.03	\$365.68	\$365.68	\$370.80	\$370.80	\$392.46	\$392.46
20	\$404.23	\$404.23	\$357.73	\$357.73	\$376.95	\$376.95	\$382.23	\$382.23	\$404.56	\$404.56
21	\$416.73	\$416.73	\$368.79	\$368.79	\$388.61	\$388.61	\$394.05	\$394.05	\$417.07	\$417.07
22	\$416.73	\$416.73	\$368.79	\$368.79	\$388.61	\$388.61	\$394.05	\$394.05	\$417.07	\$417.07
23	\$416.73	\$416.73	\$368.79	\$368.79	\$388.61	\$388.61	\$394.05	\$394.05	\$417.07	\$417.07
24	\$416.73	\$416.73	\$368.79	\$368.79	\$388.61	\$388.61	\$394.05	\$394.05	\$417.07	\$417.07
25	\$418.40	\$418.40	\$370.27	\$370.27	\$390.16	\$390.16	\$395.63	\$395.63	\$418.74	\$418.74
26	\$426.73	\$426.73	\$377.64	\$377.64	\$397.94	\$397.94	\$403.51	\$403.51	\$427.08	\$427.08
27	\$436.73	\$436.73	\$386.49	\$386.49	\$407.26	\$407.26	\$412.96	\$412.96	\$437.09	\$437.09
28	\$452.99	\$452.99	\$400.87	\$400.87	\$422.42	\$422.42	\$428.33	\$428.33	\$453.36	\$453.36
29	\$466.32	\$466.32	\$412.68	\$412.68	\$434.85	\$434.85	\$440.94	\$440.94	\$466.70	\$466.70
30	\$472.99	\$472.99	\$418.58	\$418.58	\$441.07	\$441.07	\$447.25	\$447.25	\$473.37	\$473.37
31	\$482.99	\$482.99	\$427.43	\$427.43	\$450.40	\$450.40	\$456.70	\$456.70	\$483.38	\$483.38
32	\$492.99	\$492.99	\$436.28	\$436.28	\$459.73	\$459.73	\$466.16	\$466.16	\$493.39	\$493.39
33	\$499.24	\$499.24	\$441.81	\$441.81	\$465.55	\$465.55	\$472.07	\$472.07	\$499.65	\$499.65
34	\$505.91	\$505.91	\$447.71	\$447.71	\$471.77	\$471.77	\$478.38	\$478.38	\$506.32	\$506.32
35	\$509.24	\$509.24	\$450.66	\$450.66	\$474.88	\$474.88	\$481.53	\$481.53	\$509.66	\$509.66
36	\$512.58	\$512.58	\$453.61	\$453.61	\$477.99	\$477.99	\$484.68	\$484.68	\$513.00	\$513.00
37	\$515.91	\$515.91	\$456.56	\$456.56	\$481.10	\$481.10	\$487.83	\$487.83	\$516.33	\$516.33
38	\$519.25	\$519.25	\$459.51	\$459.51	\$484.21	\$484.21	\$490.99	\$490.99	\$519.67	\$519.67
39	\$525.91	\$525.91	\$465.41	\$465.41	\$490.43	\$490.43	\$497.29	\$497.29	\$526.34	\$526.34
40	\$532.58	\$532.58	\$471.31	\$471.31	\$496.64	\$496.64	\$503.60	\$503.60	\$533.02	\$533.02
41	\$542.58	\$542.58	\$480.16	\$480.16	\$505.97	\$505.97	\$513.05	\$513.05	\$543.03	\$543.03
42	\$552.17	\$552.17	\$488.65	\$488.65	\$514.91	\$514.91	\$522.12	\$522.12	\$552.62	\$552.62
43	\$565.50	\$565.50	\$500.45	\$500.45	\$527.34	\$527.34	\$534.73	\$534.73	\$565.96	\$565.96
44	\$582.17	\$582.17	\$515.20	\$515.20	\$542.89	\$542.89	\$550.49	\$550.49	\$582.65	\$582.65
45	\$601.76	\$601.76	\$532.53	\$532.53	\$561.15	\$561.15	\$569.01	\$569.01	\$602.25	\$602.25
46	\$625.10	\$625.10	\$553.19	\$553.19	\$582.92	\$582.92	\$591.08	\$591.08	\$625.61	\$625.61
47	\$651.35	\$651.35	\$576.42	\$576.42	\$607.40	\$607.40	\$615.90	\$615.90	\$651.88	\$651.88
48	\$681.35	\$681.35	\$602.97	\$602.97	\$635.38	\$635.38	\$644.27	\$644.27	\$681.91	\$681.91
49	\$710.94	\$710.94	\$629.16	\$629.16	\$662.97	\$662.97	\$672.25	\$672.25	\$711.52	\$711.52
50	\$744.28	\$744.28	\$658.66	\$658.66	\$694.06	\$694.06	\$703.77	\$703.77	\$744.89	\$744.89
51	\$777.20	\$777.20	\$687.79	\$687.79	\$724.76	\$724.76	\$734.90	\$734.90	\$777.84	\$777.84
52	\$813.46	\$813.46	\$719.88	\$719.88	\$758.57	\$758.57	\$769.19	\$769.19	\$814.12	\$814.12
53	\$850.13	\$850.13	\$752.33	\$752.33	\$792.76	\$792.76	\$803.86	\$803.86	\$850.82	\$850.82
54	\$889.72	\$889.72	\$787.37	\$787.37	\$829.68	\$829.68	\$841.30	\$841.30	\$890.44	\$890.44
55	\$929.31	\$929.31	\$822.40	\$822.40	\$866.60	\$866.60	\$878.73	\$878.73	\$930.07	\$930.07
56	\$972.23	\$972.23	\$860.39	\$860.39	\$906.63	\$906.63	\$919.32	\$919.32	\$973.02	\$973.02
57	\$1,015.57	\$1,015.57	\$898.74	\$898.74	\$947.04	\$947.04	\$960.30	\$960.30	\$1,016.40	\$1,016.40
58	\$1,061.83	\$1,061.83	\$939.68	\$939.68	\$990.18	\$990.18	\$1,004.04	\$1,004.04	\$1,062.69	\$1,062.69
59	\$1,084.75	\$1,084.75	\$959.96	\$959.96	\$1,011.55	\$1,011.55	\$1,025.71	\$1,025.71	\$1,085.63	\$1,085.63
60	\$1,131.01	\$1,131.01	\$1,000.90	\$1,000.90	\$1,054.69	\$1,054.69	\$1,069.45	\$1,069.45	\$1,131.93	\$1,131.93
61	\$1,171.01	\$1,171.01	\$1,036.30	\$1,036.30	\$1,091.99	\$1,091.99	\$1,107.28	\$1,107.28	\$1,171.97	\$1,171.97
62	\$1,197.27	\$1,197.27	\$1,059.53	\$1,059.53	\$1,116.48	\$1,116.48	\$1,132.11	\$1,132.11	\$1,198.24	\$1,198.24
63	\$1,230.19	\$1,230.19	\$1,088.67	\$1,088.67	\$1,147.18	\$1,147.18	\$1,163.24	\$1,163.24	\$1,231.19	\$1,231.19
64+	\$1,250.19	\$1,250.19	\$1,106.37	\$1,106.37	\$1,165.83	\$1,165.83	\$1,182.15	\$1,182.15	\$1,251.21	\$1,251.21

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)=>	79279PA0010016		79279PA0010016		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,500		\$2,500		\$2,500		\$2,500		\$1,000	
Coinsurance =>	100%		100%		100%		100%		80%	
Copays =>	45		45		45		45		60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
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	\$272.39	\$272.39	\$287.02	\$287.02	\$291.04	\$291.04	\$308.04	\$308.04	\$275.83	\$275.83
15	\$296.60	\$296.60	\$312.53	\$312.53	\$316.91	\$316.91	\$335.42	\$335.42	\$300.35	\$300.35
16	\$305.86	\$305.86	\$322.29	\$322.29	\$326.81	\$326.81	\$345.89	\$345.89	\$309.72	\$309.72
17	\$315.11	\$315.11	\$332.04	\$332.04	\$336.70	\$336.70	\$356.36	\$356.36	\$319.10	\$319.10
18	\$325.08	\$325.08	\$342.55	\$342.55	\$347.35	\$347.35	\$367.64	\$367.64	\$329.19	\$329.19
19	\$335.05	\$335.05	\$353.05	\$353.05	\$358.00	\$358.00	\$378.91	\$378.91	\$339.29	\$339.29
20	\$345.38	\$345.38	\$363.93	\$363.93	\$369.04	\$369.04	\$390.59	\$390.59	\$349.74	\$349.74
21	\$356.06	\$356.06	\$375.19	\$375.19	\$380.45	\$380.45	\$402.67	\$402.67	\$360.56	\$360.56
22	\$356.06	\$356.06	\$375.19	\$375.19	\$380.45	\$380.45	\$402.67	\$402.67	\$360.56	\$360.56
23	\$356.06	\$356.06	\$375.19	\$375.19	\$380.45	\$380.45	\$402.67	\$402.67	\$360.56	\$360.56
24	\$356.06	\$356.06	\$375.19	\$375.19	\$380.45	\$380.45	\$402.67	\$402.67	\$360.56	\$360.56
25	\$357.48	\$357.48	\$376.69	\$376.69	\$381.97	\$381.97	\$404.28	\$404.28	\$362.00	\$362.00
26	\$364.61	\$364.61	\$384.19	\$384.19	\$389.58	\$389.58	\$412.33	\$412.33	\$369.21	\$369.21
27	\$373.15	\$373.15	\$393.20	\$393.20	\$398.71	\$398.71	\$422.00	\$422.00	\$377.87	\$377.87
28	\$387.04	\$387.04	\$407.83	\$407.83	\$413.55	\$413.55	\$437.70	\$437.70	\$391.93	\$391.93
29	\$398.43	\$398.43	\$419.84	\$419.84	\$425.72	\$425.72	\$450.59	\$450.59	\$403.47	\$403.47
30	\$404.13	\$404.13	\$425.84	\$425.84	\$431.81	\$431.81	\$457.03	\$457.03	\$409.24	\$409.24
31	\$412.67	\$412.67	\$434.85	\$434.85	\$440.94	\$440.94	\$466.69	\$466.69	\$417.89	\$417.89
32	\$421.22	\$421.22	\$443.85	\$443.85	\$450.07	\$450.07	\$476.36	\$476.36	\$426.54	\$426.54
33	\$426.56	\$426.56	\$449.48	\$449.48	\$455.78	\$455.78	\$482.40	\$482.40	\$431.95	\$431.95
34	\$432.26	\$432.26	\$455.48	\$455.48	\$461.87	\$461.87	\$488.84	\$488.84	\$437.72	\$437.72
35	\$435.11	\$435.11	\$458.48	\$458.48	\$464.91	\$464.91	\$492.06	\$492.06	\$440.60	\$440.60
36	\$437.95	\$437.95	\$461.48	\$461.48	\$467.95	\$467.95	\$495.28	\$495.28	\$443.49	\$443.49
37	\$440.80	\$440.80	\$464.49	\$464.49	\$471.00	\$471.00	\$498.51	\$498.51	\$446.37	\$446.37
38	\$443.65	\$443.65	\$467.49	\$467.49	\$474.04	\$474.04	\$501.73	\$501.73	\$449.26	\$449.26
39	\$449.35	\$449.35	\$473.49	\$473.49	\$480.13	\$480.13	\$508.17	\$508.17	\$455.03	\$455.03
40	\$455.04	\$455.04	\$479.49	\$479.49	\$486.22	\$486.22	\$514.61	\$514.61	\$460.80	\$460.80
41	\$463.59	\$463.59	\$488.50	\$488.50	\$495.35	\$495.35	\$524.28	\$524.28	\$469.45	\$469.45
42	\$471.78	\$471.78	\$497.13	\$497.13	\$504.10	\$504.10	\$533.54	\$533.54	\$477.74	\$477.74
43	\$483.17	\$483.17	\$509.13	\$509.13	\$516.27	\$516.27	\$546.42	\$546.42	\$489.28	\$489.28
44	\$497.42	\$497.42	\$524.14	\$524.14	\$531.49	\$531.49	\$562.53	\$562.53	\$503.70	\$503.70
45	\$514.15	\$514.15	\$541.77	\$541.77	\$549.37	\$549.37	\$581.46	\$581.46	\$520.65	\$520.65
46	\$534.09	\$534.09	\$562.79	\$562.79	\$570.68	\$570.68	\$604.01	\$604.01	\$540.84	\$540.84
47	\$556.52	\$556.52	\$586.42	\$586.42	\$594.64	\$594.64	\$629.37	\$629.37	\$563.56	\$563.56
48	\$582.16	\$582.16	\$613.44	\$613.44	\$622.04	\$622.04	\$658.37	\$658.37	\$589.52	\$589.52
49	\$607.44	\$607.44	\$640.07	\$640.07	\$649.05	\$649.05	\$686.96	\$686.96	\$615.12	\$615.12
50	\$635.92	\$635.92	\$670.09	\$670.09	\$679.48	\$679.48	\$719.17	\$719.17	\$643.96	\$643.96
51	\$664.05	\$664.05	\$699.73	\$699.73	\$709.54	\$709.54	\$750.98	\$750.98	\$672.44	\$672.44
52	\$695.03	\$695.03	\$732.37	\$732.37	\$742.64	\$742.64	\$786.01	\$786.01	\$703.81	\$703.81
53	\$726.36	\$726.36	\$765.39	\$765.39	\$776.12	\$776.12	\$821.45	\$821.45	\$735.54	\$735.54
54	\$760.19	\$760.19	\$801.03	\$801.03	\$812.26	\$812.26	\$859.70	\$859.70	\$769.80	\$769.80
55	\$794.01	\$794.01	\$836.67	\$836.67	\$848.40	\$848.40	\$897.95	\$897.95	\$804.05	\$804.05
56	\$830.69	\$830.69	\$875.32	\$875.32	\$887.59	\$887.59	\$939.43	\$939.43	\$841.19	\$841.19
57	\$867.72	\$867.72	\$914.34	\$914.34	\$927.16	\$927.16	\$981.31	\$981.31	\$878.68	\$878.68
58	\$907.24	\$907.24	\$955.98	\$955.98	\$969.39	\$969.39	\$1,026.00	\$1,026.00	\$918.71	\$918.71
59	\$926.82	\$926.82	\$976.62	\$976.62	\$990.31	\$990.31	\$1,048.15	\$1,048.15	\$938.54	\$938.54
60	\$966.35	\$966.35	\$1,018.27	\$1,018.27	\$1,032.54	\$1,032.54	\$1,092.85	\$1,092.85	\$978.56	\$978.56
61	\$1,000.53	\$1,000.53	\$1,054.28	\$1,054.28	\$1,069.06	\$1,069.06	\$1,131.50	\$1,131.50	\$1,013.17	\$1,013.17
62	\$1,022.96	\$1,022.96	\$1,077.92	\$1,077.92	\$1,093.03	\$1,093.03	\$1,156.87	\$1,156.87	\$1,035.89	\$1,035.89
63	\$1,051.09	\$1,051.09	\$1,107.56	\$1,107.56	\$1,123.09	\$1,123.09	\$1,188.68	\$1,188.68	\$1,064.37	\$1,064.37
64+	\$1,068.18	\$1,068.18	\$1,125.57	\$1,125.57	\$1,141.35	\$1,141.35	\$1,208.01	\$1,208.01	\$1,081.68	\$1,081.68

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)=>	79279PA0020005		79279PA0020005		79279PA0020005		79279PA0020007		79279PA0020007	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	80%		80%		80%		90%		90%	
Copays =>	60		60		60		45		45	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$7,900		\$7,900	
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	\$290.65	\$290.65	\$294.72	\$294.72	\$311.94	\$311.94	\$268.32	\$268.32	\$282.74	\$282.74
15	\$316.48	\$316.48	\$320.91	\$320.91	\$339.66	\$339.66	\$292.17	\$292.17	\$307.87	\$307.87
16	\$326.36	\$326.36	\$330.93	\$330.93	\$350.27	\$350.27	\$301.29	\$301.29	\$317.48	\$317.48
17	\$336.24	\$336.24	\$340.95	\$340.95	\$360.87	\$360.87	\$310.40	\$310.40	\$327.09	\$327.09
18	\$346.88	\$346.88	\$351.73	\$351.73	\$372.28	\$372.28	\$320.23	\$320.23	\$337.44	\$337.44
19	\$357.51	\$357.51	\$362.52	\$362.52	\$383.70	\$383.70	\$330.05	\$330.05	\$347.78	\$347.78
20	\$368.53	\$368.53	\$373.69	\$373.69	\$395.53	\$395.53	\$340.22	\$340.22	\$358.50	\$358.50
21	\$379.93	\$379.93	\$385.25	\$385.25	\$407.76	\$407.76	\$350.74	\$350.74	\$369.59	\$369.59
22	\$379.93	\$379.93	\$385.25	\$385.25	\$407.76	\$407.76	\$350.74	\$350.74	\$369.59	\$369.59
23	\$379.93	\$379.93	\$385.25	\$385.25	\$407.76	\$407.76	\$350.74	\$350.74	\$369.59	\$369.59
24	\$379.93	\$379.93	\$385.25	\$385.25	\$407.76	\$407.76	\$350.74	\$350.74	\$369.59	\$369.59
25	\$381.45	\$381.45	\$386.79	\$386.79	\$409.39	\$409.39	\$352.14	\$352.14	\$371.07	\$371.07
26	\$389.05	\$389.05	\$394.50	\$394.50	\$417.55	\$417.55	\$359.16	\$359.16	\$378.46	\$378.46
27	\$398.17	\$398.17	\$403.74	\$403.74	\$427.33	\$427.33	\$367.58	\$367.58	\$387.33	\$387.33
28	\$412.98	\$412.98	\$418.77	\$418.77	\$443.24	\$443.24	\$381.25	\$381.25	\$401.74	\$401.74
29	\$425.14	\$425.14	\$431.09	\$431.09	\$456.28	\$456.28	\$392.48	\$392.48	\$413.57	\$413.57
30	\$431.22	\$431.22	\$437.26	\$437.26	\$462.81	\$462.81	\$398.09	\$398.09	\$419.48	\$419.48
31	\$440.34	\$440.34	\$446.50	\$446.50	\$472.59	\$472.59	\$406.51	\$406.51	\$428.35	\$428.35
32	\$449.46	\$449.46	\$455.75	\$455.75	\$482.38	\$482.38	\$414.93	\$414.93	\$437.22	\$437.22
33	\$455.16	\$455.16	\$461.53	\$461.53	\$488.50	\$488.50	\$420.19	\$420.19	\$442.77	\$442.77
34	\$461.24	\$461.24	\$467.69	\$467.69	\$495.02	\$495.02	\$425.80	\$425.80	\$448.68	\$448.68
35	\$464.27	\$464.27	\$470.78	\$470.78	\$498.28	\$498.28	\$428.60	\$428.60	\$451.64	\$451.64
36	\$467.31	\$467.31	\$473.86	\$473.86	\$501.54	\$501.54	\$431.41	\$431.41	\$454.60	\$454.60
37	\$470.35	\$470.35	\$476.94	\$476.94	\$504.81	\$504.81	\$434.22	\$434.22	\$457.55	\$457.55
38	\$473.39	\$473.39	\$480.02	\$480.02	\$508.07	\$508.07	\$437.02	\$437.02	\$460.51	\$460.51
39	\$479.47	\$479.47	\$486.19	\$486.19	\$514.59	\$514.59	\$442.63	\$442.63	\$466.42	\$466.42
40	\$485.55	\$485.55	\$492.35	\$492.35	\$521.12	\$521.12	\$448.25	\$448.25	\$472.34	\$472.34
41	\$494.67	\$494.67	\$501.60	\$501.60	\$530.90	\$530.90	\$456.66	\$456.66	\$481.21	\$481.21
42	\$503.41	\$503.41	\$510.46	\$510.46	\$540.28	\$540.28	\$464.73	\$464.73	\$489.71	\$489.71
43	\$515.57	\$515.57	\$522.78	\$522.78	\$553.33	\$553.33	\$475.95	\$475.95	\$501.53	\$501.53
44	\$530.76	\$530.76	\$538.19	\$538.19	\$569.64	\$569.64	\$489.98	\$489.98	\$516.32	\$516.32
45	\$548.62	\$548.62	\$556.30	\$556.30	\$588.81	\$588.81	\$506.47	\$506.47	\$533.69	\$533.69
46	\$569.90	\$569.90	\$577.88	\$577.88	\$611.64	\$611.64	\$526.11	\$526.11	\$554.39	\$554.39
47	\$593.83	\$593.83	\$602.15	\$602.15	\$637.33	\$637.33	\$548.21	\$548.21	\$577.67	\$577.67
48	\$621.19	\$621.19	\$629.88	\$629.88	\$666.69	\$666.69	\$573.46	\$573.46	\$604.28	\$604.28
49	\$648.16	\$648.16	\$657.24	\$657.24	\$695.64	\$695.64	\$598.36	\$598.36	\$630.52	\$630.52
50	\$678.55	\$678.55	\$688.06	\$688.06	\$728.26	\$728.26	\$626.42	\$626.42	\$660.09	\$660.09
51	\$708.57	\$708.57	\$718.49	\$718.49	\$760.47	\$760.47	\$654.13	\$654.13	\$689.29	\$689.29
52	\$741.62	\$741.62	\$752.01	\$752.01	\$795.95	\$795.95	\$684.64	\$684.64	\$721.44	\$721.44
53	\$775.06	\$775.06	\$785.91	\$785.91	\$831.83	\$831.83	\$715.51	\$715.51	\$753.96	\$753.96
54	\$811.15	\$811.15	\$822.51	\$822.51	\$870.57	\$870.57	\$748.83	\$748.83	\$789.07	\$789.07
55	\$847.24	\$847.24	\$859.11	\$859.11	\$909.30	\$909.30	\$782.15	\$782.15	\$824.19	\$824.19
56	\$886.38	\$886.38	\$898.79	\$898.79	\$951.30	\$951.30	\$818.28	\$818.28	\$862.25	\$862.25
57	\$925.89	\$925.89	\$938.85	\$938.85	\$993.71	\$993.71	\$854.75	\$854.75	\$900.69	\$900.69
58	\$968.06	\$968.06	\$981.62	\$981.62	\$1,038.97	\$1,038.97	\$893.69	\$893.69	\$941.72	\$941.72
59	\$988.96	\$988.96	\$1,002.81	\$1,002.81	\$1,061.40	\$1,061.40	\$912.98	\$912.98	\$962.04	\$962.04
60	\$1,031.13	\$1,031.13	\$1,045.57	\$1,045.57	\$1,106.66	\$1,106.66	\$951.91	\$951.91	\$1,003.07	\$1,003.07
61	\$1,067.60	\$1,067.60	\$1,082.55	\$1,082.55	\$1,145.81	\$1,145.81	\$985.58	\$985.58	\$1,038.55	\$1,038.55
62	\$1,091.54	\$1,091.54	\$1,106.82	\$1,106.82	\$1,171.49	\$1,171.49	\$1,007.68	\$1,007.68	\$1,061.83	\$1,061.83
63	\$1,121.55	\$1,121.55	\$1,137.26	\$1,137.26	\$1,203.71	\$1,203.71	\$1,035.38	\$1,035.38	\$1,091.03	\$1,091.03
64+	\$1,139.79	\$1,139.79	\$1,155.75	\$1,155.75	\$1,223.28	\$1,223.28	\$1,052.22	\$1,052.22	\$1,108.77	\$1,108.77

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)=>	79279PA0020007		79279PA0020007		79279PA0060001		79279PA0060001		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO \$1500	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		100%		100%		100%	
Copays =>	45		45		20		20		20	
OOP Maximum =>	\$7,900		\$7,900		\$3,000		\$3,000		\$3,000	
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	\$286.70	\$286.70	\$303.44	\$303.44	\$296.28	\$296.28	\$312.20	\$312.20	\$316.57	\$316.57
15	\$312.18	\$312.18	\$330.42	\$330.42	\$322.61	\$322.61	\$339.95	\$339.95	\$344.71	\$344.71
16	\$321.93	\$321.93	\$340.73	\$340.73	\$332.68	\$332.68	\$350.56	\$350.56	\$355.47	\$355.47
17	\$331.67	\$331.67	\$351.04	\$351.04	\$342.75	\$342.75	\$361.17	\$361.17	\$366.23	\$366.23
18	\$342.17	\$342.17	\$362.15	\$362.15	\$353.60	\$353.60	\$372.60	\$372.60	\$377.82	\$377.82
19	\$352.66	\$352.66	\$373.26	\$373.26	\$364.44	\$364.44	\$384.02	\$384.02	\$389.40	\$389.40
20	\$363.53	\$363.53	\$384.76	\$384.76	\$375.67	\$375.67	\$395.86	\$395.86	\$401.41	\$401.41
21	\$374.77	\$374.77	\$396.66	\$396.66	\$387.29	\$387.29	\$408.10	\$408.10	\$413.82	\$413.82
22	\$374.77	\$374.77	\$396.66	\$396.66	\$387.29	\$387.29	\$408.10	\$408.10	\$413.82	\$413.82
23	\$374.77	\$374.77	\$396.66	\$396.66	\$387.29	\$387.29	\$408.10	\$408.10	\$413.82	\$413.82
24	\$374.77	\$374.77	\$396.66	\$396.66	\$387.29	\$387.29	\$408.10	\$408.10	\$413.82	\$413.82
25	\$376.27	\$376.27	\$398.25	\$398.25	\$388.84	\$388.84	\$409.73	\$409.73	\$415.48	\$415.48
26	\$383.76	\$383.76	\$406.18	\$406.18	\$396.58	\$396.58	\$417.89	\$417.89	\$423.75	\$423.75
27	\$392.76	\$392.76	\$415.70	\$415.70	\$405.88	\$405.88	\$427.69	\$427.69	\$433.68	\$433.68
28	\$407.37	\$407.37	\$431.17	\$431.17	\$420.98	\$420.98	\$443.60	\$443.60	\$449.82	\$449.82
29	\$419.37	\$419.37	\$443.86	\$443.86	\$433.38	\$433.38	\$456.66	\$456.66	\$463.06	\$463.06
30	\$425.36	\$425.36	\$450.21	\$450.21	\$439.57	\$439.57	\$463.19	\$463.19	\$469.69	\$469.69
31	\$434.36	\$434.36	\$459.73	\$459.73	\$448.87	\$448.87	\$472.99	\$472.99	\$479.62	\$479.62
32	\$443.35	\$443.35	\$469.25	\$469.25	\$458.16	\$458.16	\$482.78	\$482.78	\$489.55	\$489.55
33	\$448.97	\$448.97	\$475.20	\$475.20	\$463.97	\$463.97	\$488.90	\$488.90	\$495.76	\$495.76
34	\$454.97	\$454.97	\$481.55	\$481.55	\$470.17	\$470.17	\$495.43	\$495.43	\$502.38	\$502.38
35	\$457.97	\$457.97	\$484.72	\$484.72	\$473.27	\$473.27	\$498.70	\$498.70	\$505.69	\$505.69
36	\$460.97	\$460.97	\$487.89	\$487.89	\$476.37	\$476.37	\$501.96	\$501.96	\$509.00	\$509.00
37	\$463.97	\$463.97	\$491.07	\$491.07	\$479.47	\$479.47	\$505.23	\$505.23	\$512.31	\$512.31
38	\$466.96	\$466.96	\$494.24	\$494.24	\$482.56	\$482.56	\$508.49	\$508.49	\$515.62	\$515.62
39	\$472.96	\$472.96	\$500.58	\$500.58	\$488.76	\$488.76	\$515.02	\$515.02	\$522.24	\$522.24
40	\$478.96	\$478.96	\$506.93	\$506.93	\$494.96	\$494.96	\$521.55	\$521.55	\$528.86	\$528.86
41	\$487.95	\$487.95	\$516.45	\$516.45	\$504.25	\$504.25	\$531.35	\$531.35	\$538.79	\$538.79
42	\$496.57	\$496.57	\$525.57	\$525.57	\$513.16	\$513.16	\$540.73	\$540.73	\$548.31	\$548.31
43	\$508.56	\$508.56	\$538.27	\$538.27	\$525.55	\$525.55	\$553.79	\$553.79	\$561.55	\$561.55
44	\$523.55	\$523.55	\$554.13	\$554.13	\$541.04	\$541.04	\$570.12	\$570.12	\$578.11	\$578.11
45	\$541.17	\$541.17	\$572.78	\$572.78	\$559.25	\$559.25	\$589.30	\$589.30	\$597.56	\$597.56
46	\$562.16	\$562.16	\$594.99	\$594.99	\$580.94	\$580.94	\$612.15	\$612.15	\$620.73	\$620.73
47	\$585.77	\$585.77	\$619.98	\$619.98	\$605.33	\$605.33	\$637.86	\$637.86	\$646.80	\$646.80
48	\$612.75	\$612.75	\$648.54	\$648.54	\$633.22	\$633.22	\$667.24	\$667.24	\$676.60	\$676.60
49	\$639.36	\$639.36	\$676.70	\$676.70	\$660.72	\$660.72	\$696.22	\$696.22	\$705.98	\$705.98
50	\$669.34	\$669.34	\$708.43	\$708.43	\$691.70	\$691.70	\$728.87	\$728.87	\$739.08	\$739.08
51	\$698.95	\$698.95	\$739.77	\$739.77	\$722.30	\$722.30	\$761.11	\$761.11	\$771.77	\$771.77
52	\$731.55	\$731.55	\$774.28	\$774.28	\$755.99	\$755.99	\$796.61	\$796.61	\$807.78	\$807.78
53	\$764.53	\$764.53	\$809.19	\$809.19	\$790.07	\$790.07	\$832.52	\$832.52	\$844.19	\$844.19
54	\$800.13	\$800.13	\$846.87	\$846.87	\$826.86	\$826.86	\$871.29	\$871.29	\$883.51	\$883.51
55	\$835.74	\$835.74	\$884.55	\$884.55	\$863.66	\$863.66	\$910.06	\$910.06	\$922.82	\$922.82
56	\$874.34	\$874.34	\$925.41	\$925.41	\$903.55	\$903.55	\$952.10	\$952.10	\$965.44	\$965.44
57	\$913.31	\$913.31	\$966.66	\$966.66	\$943.83	\$943.83	\$994.54	\$994.54	\$1,008.48	\$1,008.48
58	\$954.91	\$954.91	\$1,010.69	\$1,010.69	\$986.81	\$986.81	\$1,039.84	\$1,039.84	\$1,054.41	\$1,054.41
59	\$975.53	\$975.53	\$1,032.51	\$1,032.51	\$1,008.12	\$1,008.12	\$1,062.28	\$1,062.28	\$1,077.17	\$1,077.17
60	\$1,017.13	\$1,017.13	\$1,076.54	\$1,076.54	\$1,051.11	\$1,051.11	\$1,107.58	\$1,107.58	\$1,123.11	\$1,123.11
61	\$1,053.10	\$1,053.10	\$1,114.61	\$1,114.61	\$1,088.28	\$1,088.28	\$1,146.76	\$1,146.76	\$1,162.83	\$1,162.83
62	\$1,076.71	\$1,076.71	\$1,139.60	\$1,139.60	\$1,112.68	\$1,112.68	\$1,172.47	\$1,172.47	\$1,188.90	\$1,188.90
63	\$1,106.32	\$1,106.32	\$1,170.94	\$1,170.94	\$1,143.28	\$1,143.28	\$1,204.71	\$1,204.71	\$1,221.60	\$1,221.60
64+	\$1,124.31	\$1,124.31	\$1,189.98	\$1,189.98	\$1,161.87	\$1,161.87	\$1,224.30	\$1,224.30	\$1,241.46	\$1,241.46

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)=>	79279PA0060001		79279PA0070003		79279PA0070003		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250	
Form # =>	HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$1,500		\$4,250		\$4,250		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	20		0		0		0		0	
OOP Maximum =>	\$3,000		\$4,250		\$4,250		\$4,250		\$4,250	
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	\$335.06	\$335.06	\$250.94	\$250.94	\$264.43	\$264.43	\$268.13	\$268.13	\$283.79	\$283.79
15	\$364.85	\$364.85	\$273.25	\$273.25	\$287.93	\$287.93	\$291.97	\$291.97	\$309.02	\$309.02
16	\$376.23	\$376.23	\$281.78	\$281.78	\$296.92	\$296.92	\$301.08	\$301.08	\$318.66	\$318.66
17	\$387.62	\$387.62	\$290.31	\$290.31	\$305.91	\$305.91	\$310.19	\$310.19	\$328.31	\$328.31
18	\$399.88	\$399.88	\$299.49	\$299.49	\$315.59	\$315.59	\$320.01	\$320.01	\$338.70	\$338.70
19	\$412.15	\$412.15	\$308.68	\$308.68	\$325.27	\$325.27	\$329.82	\$329.82	\$349.08	\$349.08
20	\$424.85	\$424.85	\$318.19	\$318.19	\$335.29	\$335.29	\$339.99	\$339.99	\$359.84	\$359.84
21	\$437.99	\$437.99	\$328.03	\$328.03	\$345.66	\$345.66	\$350.50	\$350.50	\$370.97	\$370.97
22	\$437.99	\$437.99	\$328.03	\$328.03	\$345.66	\$345.66	\$350.50	\$350.50	\$370.97	\$370.97
23	\$437.99	\$437.99	\$328.03	\$328.03	\$345.66	\$345.66	\$350.50	\$350.50	\$370.97	\$370.97
24	\$437.99	\$437.99	\$328.03	\$328.03	\$345.66	\$345.66	\$350.50	\$350.50	\$370.97	\$370.97
25	\$439.74	\$439.74	\$329.34	\$329.34	\$347.04	\$347.04	\$351.90	\$351.90	\$372.45	\$372.45
26	\$448.50	\$448.50	\$335.90	\$335.90	\$353.96	\$353.96	\$358.91	\$358.91	\$379.87	\$379.87
27	\$459.01	\$459.01	\$343.78	\$343.78	\$362.25	\$362.25	\$367.32	\$367.32	\$388.78	\$388.78
28	\$476.10	\$476.10	\$356.57	\$356.57	\$375.73	\$375.73	\$380.99	\$380.99	\$403.24	\$403.24
29	\$490.11	\$490.11	\$367.07	\$367.07	\$386.79	\$386.79	\$392.21	\$392.21	\$415.12	\$415.12
30	\$497.12	\$497.12	\$372.31	\$372.31	\$392.32	\$392.32	\$397.82	\$397.82	\$421.05	\$421.05
31	\$507.63	\$507.63	\$380.19	\$380.19	\$400.62	\$400.62	\$406.23	\$406.23	\$429.95	\$429.95
32	\$518.14	\$518.14	\$388.06	\$388.06	\$408.92	\$408.92	\$414.64	\$414.64	\$438.86	\$438.86
33	\$524.71	\$524.71	\$392.98	\$392.98	\$414.10	\$414.10	\$419.90	\$419.90	\$444.42	\$444.42
34	\$531.72	\$531.72	\$398.23	\$398.23	\$419.63	\$419.63	\$425.51	\$425.51	\$450.36	\$450.36
35	\$535.22	\$535.22	\$400.85	\$400.85	\$422.40	\$422.40	\$428.31	\$428.31	\$453.33	\$453.33
36	\$538.73	\$538.73	\$403.48	\$403.48	\$425.16	\$425.16	\$431.12	\$431.12	\$456.29	\$456.29
37	\$542.23	\$542.23	\$406.10	\$406.10	\$427.93	\$427.93	\$433.92	\$433.92	\$459.26	\$459.26
38	\$545.74	\$545.74	\$408.73	\$408.73	\$430.69	\$430.69	\$436.72	\$436.72	\$462.23	\$462.23
39	\$552.74	\$552.74	\$413.97	\$413.97	\$436.22	\$436.22	\$442.33	\$442.33	\$468.16	\$468.16
40	\$559.75	\$559.75	\$419.22	\$419.22	\$441.75	\$441.75	\$447.94	\$447.94	\$474.10	\$474.10
41	\$570.26	\$570.26	\$427.10	\$427.10	\$450.05	\$450.05	\$456.35	\$456.35	\$483.00	\$483.00
42	\$580.34	\$580.34	\$434.64	\$434.64	\$458.00	\$458.00	\$464.41	\$464.41	\$491.54	\$491.54
43	\$594.35	\$594.35	\$445.14	\$445.14	\$469.06	\$469.06	\$475.63	\$475.63	\$503.41	\$503.41
44	\$611.87	\$611.87	\$458.26	\$458.26	\$482.89	\$482.89	\$489.65	\$489.65	\$518.25	\$518.25
45	\$632.46	\$632.46	\$473.68	\$473.68	\$499.13	\$499.13	\$506.12	\$506.12	\$535.68	\$535.68
46	\$656.99	\$656.99	\$492.05	\$492.05	\$518.49	\$518.49	\$525.75	\$525.75	\$556.46	\$556.46
47	\$684.58	\$684.58	\$512.71	\$512.71	\$540.27	\$540.27	\$547.83	\$547.83	\$579.83	\$579.83
48	\$716.11	\$716.11	\$536.33	\$536.33	\$565.15	\$565.15	\$573.07	\$573.07	\$606.54	\$606.54
49	\$747.21	\$747.21	\$559.62	\$559.62	\$589.70	\$589.70	\$597.95	\$597.95	\$632.87	\$632.87
50	\$782.25	\$782.25	\$585.86	\$585.86	\$617.35	\$617.35	\$625.99	\$625.99	\$662.55	\$662.55
51	\$816.85	\$816.85	\$611.78	\$611.78	\$644.66	\$644.66	\$653.68	\$653.68	\$691.86	\$691.86
52	\$854.96	\$854.96	\$640.31	\$640.31	\$674.73	\$674.73	\$684.18	\$684.18	\$724.13	\$724.13
53	\$893.50	\$893.50	\$669.18	\$669.18	\$705.15	\$705.15	\$715.02	\$715.02	\$756.78	\$756.78
54	\$935.11	\$935.11	\$700.34	\$700.34	\$737.98	\$737.98	\$748.32	\$748.32	\$792.02	\$792.02
55	\$976.72	\$976.72	\$731.51	\$731.51	\$770.82	\$770.82	\$781.62	\$781.62	\$827.26	\$827.26
56	\$1,021.83	\$1,021.83	\$765.29	\$765.29	\$806.42	\$806.42	\$817.72	\$817.72	\$865.47	\$865.47
57	\$1,067.38	\$1,067.38	\$799.41	\$799.41	\$842.37	\$842.37	\$854.17	\$854.17	\$904.05	\$904.05
58	\$1,116.00	\$1,116.00	\$835.82	\$835.82	\$880.74	\$880.74	\$893.07	\$893.07	\$945.23	\$945.23
59	\$1,140.09	\$1,140.09	\$853.86	\$853.86	\$899.75	\$899.75	\$912.35	\$912.35	\$965.63	\$965.63
60	\$1,188.70	\$1,188.70	\$890.27	\$890.27	\$938.12	\$938.12	\$951.26	\$951.26	\$1,006.81	\$1,006.81
61	\$1,230.75	\$1,230.75	\$921.76	\$921.76	\$971.30	\$971.30	\$984.91	\$984.91	\$1,042.43	\$1,042.43
62	\$1,258.35	\$1,258.35	\$942.43	\$942.43	\$993.08	\$993.08	\$1,006.99	\$1,006.99	\$1,065.80	\$1,065.80
63	\$1,292.95	\$1,292.95	\$968.34	\$968.34	\$1,020.39	\$1,020.39	\$1,034.68	\$1,034.68	\$1,095.10	\$1,095.10
64+	\$1,313.97	\$1,313.97	\$984.09	\$984.09	\$1,036.98	\$1,036.98	\$1,051.50	\$1,051.50	\$1,112.91	\$1,112.91



Company Name:	Highmark Coverage Advantage (HCA)		
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)=>	79279PA0010001		79279PA0010001		79279PA0010001		79279PA0010001	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	20		20		20		20	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$362.39	\$362.39	\$381.87	\$381.87	\$387.21	\$387.21	\$409.83	\$409.83
15	\$394.60	\$394.60	\$415.81	\$415.81	\$421.63	\$421.63	\$446.25	\$446.25
16	\$406.92	\$406.92	\$428.79	\$428.79	\$434.79	\$434.79	\$460.18	\$460.18
17	\$419.23	\$419.23	\$441.77	\$441.77	\$447.95	\$447.95	\$474.11	\$474.11
18	\$432.50	\$432.50	\$455.74	\$455.74	\$462.12	\$462.12	\$489.11	\$489.11
19	\$445.76	\$445.76	\$469.72	\$469.72	\$476.30	\$476.30	\$504.11	\$504.11
20	\$459.50	\$459.50	\$484.19	\$484.19	\$490.98	\$490.98	\$519.65	\$519.65
21	\$473.71	\$473.71	\$499.17	\$499.17	\$506.16	\$506.16	\$535.72	\$535.72
22	\$473.71	\$473.71	\$499.17	\$499.17	\$506.16	\$506.16	\$535.72	\$535.72
23	\$473.71	\$473.71	\$499.17	\$499.17	\$506.16	\$506.16	\$535.72	\$535.72
24	\$473.71	\$473.71	\$499.17	\$499.17	\$506.16	\$506.16	\$535.72	\$535.72
25	\$475.60	\$475.60	\$501.17	\$501.17	\$508.18	\$508.18	\$537.86	\$537.86
26	\$485.08	\$485.08	\$511.15	\$511.15	\$518.31	\$518.31	\$548.58	\$548.58
27	\$496.45	\$496.45	\$523.13	\$523.13	\$530.46	\$530.46	\$561.43	\$561.43
28	\$514.92	\$514.92	\$542.60	\$542.60	\$550.20	\$550.20	\$582.33	\$582.33
29	\$530.08	\$530.08	\$558.57	\$558.57	\$566.39	\$566.39	\$599.47	\$599.47
30	\$537.66	\$537.66	\$566.56	\$566.56	\$574.49	\$574.49	\$608.04	\$608.04
31	\$549.03	\$549.03	\$578.54	\$578.54	\$586.64	\$586.64	\$620.90	\$620.90
32	\$560.40	\$560.40	\$590.52	\$590.52	\$598.79	\$598.79	\$633.76	\$633.76
33	\$567.50	\$567.50	\$598.01	\$598.01	\$606.38	\$606.38	\$641.79	\$641.79
34	\$575.08	\$575.08	\$605.99	\$605.99	\$614.48	\$614.48	\$650.36	\$650.36
35	\$578.87	\$578.87	\$609.99	\$609.99	\$618.53	\$618.53	\$654.65	\$654.65
36	\$582.66	\$582.66	\$613.98	\$613.98	\$622.58	\$622.58	\$658.94	\$658.94
37	\$586.45	\$586.45	\$617.97	\$617.97	\$626.63	\$626.63	\$663.22	\$663.22
38	\$590.24	\$590.24	\$621.97	\$621.97	\$630.68	\$630.68	\$667.51	\$667.51
39	\$597.82	\$597.82	\$629.95	\$629.95	\$638.77	\$638.77	\$676.08	\$676.08
40	\$605.40	\$605.40	\$637.94	\$637.94	\$646.87	\$646.87	\$684.65	\$684.65
41	\$616.77	\$616.77	\$649.92	\$649.92	\$659.02	\$659.02	\$697.51	\$697.51
42	\$627.67	\$627.67	\$661.40	\$661.40	\$670.66	\$670.66	\$709.83	\$709.83
43	\$642.82	\$642.82	\$677.37	\$677.37	\$686.86	\$686.86	\$726.97	\$726.97
44	\$661.77	\$661.77	\$697.34	\$697.34	\$707.11	\$707.11	\$748.40	\$748.40
45	\$684.04	\$684.04	\$720.80	\$720.80	\$730.90	\$730.90	\$773.58	\$773.58
46	\$710.57	\$710.57	\$748.76	\$748.76	\$759.24	\$759.24	\$803.58	\$803.58
47	\$740.41	\$740.41	\$780.20	\$780.20	\$791.13	\$791.13	\$837.33	\$837.33
48	\$774.52	\$774.52	\$816.14	\$816.14	\$827.57	\$827.57	\$875.90	\$875.90
49	\$808.15	\$808.15	\$851.58	\$851.58	\$863.51	\$863.51	\$913.94	\$913.94
50	\$846.05	\$846.05	\$891.52	\$891.52	\$904.00	\$904.00	\$956.80	\$956.80
51	\$883.47	\$883.47	\$930.95	\$930.95	\$943.99	\$943.99	\$999.12	\$999.12
52	\$924.68	\$924.68	\$974.38	\$974.38	\$988.02	\$988.02	\$1,045.73	\$1,045.73
53	\$966.37	\$966.37	\$1,018.31	\$1,018.31	\$1,032.57	\$1,032.57	\$1,092.87	\$1,092.87
54	\$1,011.37	\$1,011.37	\$1,065.73	\$1,065.73	\$1,080.65	\$1,080.65	\$1,143.76	\$1,143.76
55	\$1,056.37	\$1,056.37	\$1,113.15	\$1,113.15	\$1,128.74	\$1,128.74	\$1,194.66	\$1,194.66
56	\$1,105.17	\$1,105.17	\$1,164.56	\$1,164.56	\$1,180.87	\$1,180.87	\$1,249.83	\$1,249.83
57	\$1,154.43	\$1,154.43	\$1,216.48	\$1,216.48	\$1,233.51	\$1,233.51	\$1,305.55	\$1,305.55
58	\$1,207.01	\$1,207.01	\$1,271.89	\$1,271.89	\$1,289.70	\$1,289.70	\$1,365.01	\$1,365.01
59	\$1,233.07	\$1,233.07	\$1,299.34	\$1,299.34	\$1,317.53	\$1,317.53	\$1,394.48	\$1,394.48
60	\$1,285.65	\$1,285.65	\$1,354.75	\$1,354.75	\$1,373.72	\$1,373.72	\$1,453.94	\$1,453.94
61	\$1,331.13	\$1,331.13	\$1,402.67	\$1,402.67	\$1,422.31	\$1,422.31	\$1,505.37	\$1,505.37
62	\$1,360.97	\$1,360.97	\$1,434.12	\$1,434.12	\$1,454.20	\$1,454.20	\$1,539.12	\$1,539.12
63	\$1,398.39	\$1,398.39	\$1,473.55	\$1,473.55	\$1,494.18	\$1,494.18	\$1,581.45	\$1,581.45
64+	\$1,421.13	\$1,421.13	\$1,497.51	\$1,497.51	\$1,518.48	\$1,518.48	\$1,607.16	\$1,607.16

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)=>	79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	45		45		45		45		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
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	\$317.12	\$317.12	\$334.15	\$334.15	\$338.83	\$338.83	\$358.62	\$358.62	\$311.49	\$311.49
15	\$345.30	\$345.30	\$363.85	\$363.85	\$368.95	\$368.95	\$390.50	\$390.50	\$339.17	\$339.17
16	\$356.08	\$356.08	\$375.21	\$375.21	\$380.47	\$380.47	\$402.69	\$402.69	\$349.76	\$349.76
17	\$366.86	\$366.86	\$386.57	\$386.57	\$391.98	\$391.98	\$414.88	\$414.88	\$360.35	\$360.35
18	\$378.47	\$378.47	\$398.80	\$398.80	\$404.39	\$404.39	\$428.01	\$428.01	\$371.75	\$371.75
19	\$390.07	\$390.07	\$411.03	\$411.03	\$416.79	\$416.79	\$441.13	\$441.13	\$383.15	\$383.15
20	\$402.09	\$402.09	\$423.70	\$423.70	\$429.63	\$429.63	\$454.73	\$454.73	\$394.95	\$394.95
21	\$414.53	\$414.53	\$436.80	\$436.80	\$442.92	\$442.92	\$468.79	\$468.79	\$407.17	\$407.17
22	\$414.53	\$414.53	\$436.80	\$436.80	\$442.92	\$442.92	\$468.79	\$468.79	\$407.17	\$407.17
23	\$414.53	\$414.53	\$436.80	\$436.80	\$442.92	\$442.92	\$468.79	\$468.79	\$407.17	\$407.17
24	\$414.53	\$414.53	\$436.80	\$436.80	\$442.92	\$442.92	\$468.79	\$468.79	\$407.17	\$407.17
25	\$416.19	\$416.19	\$438.55	\$438.55	\$444.69	\$444.69	\$470.67	\$470.67	\$408.80	\$408.80
26	\$424.48	\$424.48	\$447.28	\$447.28	\$453.55	\$453.55	\$480.04	\$480.04	\$416.94	\$416.94
27	\$434.43	\$434.43	\$457.77	\$457.77	\$464.18	\$464.18	\$491.29	\$491.29	\$426.71	\$426.71
28	\$450.59	\$450.59	\$474.80	\$474.80	\$481.45	\$481.45	\$509.57	\$509.57	\$442.59	\$442.59
29	\$463.86	\$463.86	\$488.78	\$488.78	\$495.63	\$495.63	\$524.58	\$524.58	\$455.62	\$455.62
30	\$470.49	\$470.49	\$495.77	\$495.77	\$502.71	\$502.71	\$532.08	\$532.08	\$462.14	\$462.14
31	\$480.44	\$480.44	\$506.25	\$506.25	\$513.34	\$513.34	\$543.33	\$543.33	\$471.91	\$471.91
32	\$490.39	\$490.39	\$516.73	\$516.73	\$523.97	\$523.97	\$554.58	\$554.58	\$481.68	\$481.68
33	\$496.61	\$496.61	\$523.29	\$523.29	\$530.62	\$530.62	\$561.61	\$561.61	\$487.79	\$487.79
34	\$503.24	\$503.24	\$530.28	\$530.28	\$537.70	\$537.70	\$569.11	\$569.11	\$494.30	\$494.30
35	\$506.56	\$506.56	\$533.77	\$533.77	\$541.25	\$541.25	\$572.86	\$572.86	\$497.56	\$497.56
36	\$509.87	\$509.87	\$537.26	\$537.26	\$544.79	\$544.79	\$576.61	\$576.61	\$500.82	\$500.82
37	\$513.19	\$513.19	\$540.76	\$540.76	\$548.33	\$548.33	\$580.36	\$580.36	\$504.08	\$504.08
38	\$516.50	\$516.50	\$544.25	\$544.25	\$551.88	\$551.88	\$584.11	\$584.11	\$507.33	\$507.33
39	\$523.14	\$523.14	\$551.24	\$551.24	\$558.97	\$558.97	\$591.61	\$591.61	\$513.85	\$513.85
40	\$529.77	\$529.77	\$558.23	\$558.23	\$566.05	\$566.05	\$599.11	\$599.11	\$520.36	\$520.36
41	\$539.72	\$539.72	\$568.71	\$568.71	\$576.68	\$576.68	\$610.36	\$610.36	\$530.14	\$530.14
42	\$549.25	\$549.25	\$578.76	\$578.76	\$586.87	\$586.87	\$621.15	\$621.15	\$539.50	\$539.50
43	\$562.52	\$562.52	\$592.74	\$592.74	\$601.04	\$601.04	\$636.15	\$636.15	\$552.53	\$552.53
44	\$579.10	\$579.10	\$610.21	\$610.21	\$618.76	\$618.76	\$654.90	\$654.90	\$568.82	\$568.82
45	\$598.58	\$598.58	\$630.74	\$630.74	\$639.58	\$639.58	\$676.93	\$676.93	\$587.95	\$587.95
46	\$621.80	\$621.80	\$655.20	\$655.20	\$664.38	\$664.38	\$703.19	\$703.19	\$610.76	\$610.76
47	\$647.91	\$647.91	\$682.72	\$682.72	\$692.28	\$692.28	\$732.72	\$732.72	\$636.41	\$636.41
48	\$677.76	\$677.76	\$714.17	\$714.17	\$724.17	\$724.17	\$766.47	\$766.47	\$665.72	\$665.72
49	\$707.19	\$707.19	\$745.18	\$745.18	\$755.62	\$755.62	\$799.76	\$799.76	\$694.63	\$694.63
50	\$740.35	\$740.35	\$780.12	\$780.12	\$791.06	\$791.06	\$837.26	\$837.26	\$727.21	\$727.21
51	\$773.10	\$773.10	\$814.63	\$814.63	\$826.05	\$826.05	\$874.29	\$874.29	\$759.37	\$759.37
52	\$809.16	\$809.16	\$852.63	\$852.63	\$864.58	\$864.58	\$915.08	\$915.08	\$794.80	\$794.80
53	\$845.64	\$845.64	\$891.07	\$891.07	\$903.56	\$903.56	\$956.33	\$956.33	\$830.63	\$830.63
54	\$885.02	\$885.02	\$932.57	\$932.57	\$945.63	\$945.63	\$1,000.87	\$1,000.87	\$869.31	\$869.31
55	\$924.40	\$924.40	\$974.06	\$974.06	\$987.71	\$987.71	\$1,045.40	\$1,045.40	\$907.99	\$907.99
56	\$967.10	\$967.10	\$1,019.05	\$1,019.05	\$1,033.33	\$1,033.33	\$1,093.69	\$1,093.69	\$949.93	\$949.93
57	\$1,010.21	\$1,010.21	\$1,064.48	\$1,064.48	\$1,079.40	\$1,079.40	\$1,142.44	\$1,142.44	\$992.27	\$992.27
58	\$1,056.22	\$1,056.22	\$1,112.97	\$1,112.97	\$1,128.56	\$1,128.56	\$1,194.48	\$1,194.48	\$1,037.47	\$1,037.47
59	\$1,079.02	\$1,079.02	\$1,136.99	\$1,136.99	\$1,152.92	\$1,152.92	\$1,220.26	\$1,220.26	\$1,059.86	\$1,059.86
60	\$1,125.03	\$1,125.03	\$1,185.48	\$1,185.48	\$1,202.08	\$1,202.08	\$1,272.30	\$1,272.30	\$1,105.06	\$1,105.06
61	\$1,164.83	\$1,164.83	\$1,227.41	\$1,227.41	\$1,244.61	\$1,244.61	\$1,317.30	\$1,317.30	\$1,144.15	\$1,144.15
62	\$1,190.94	\$1,190.94	\$1,254.93	\$1,254.93	\$1,272.51	\$1,272.51	\$1,346.83	\$1,346.83	\$1,169.80	\$1,169.80
63	\$1,223.69	\$1,223.69	\$1,289.43	\$1,289.43	\$1,307.50	\$1,307.50	\$1,383.87	\$1,383.87	\$1,201.97	\$1,201.97
64+	\$1,243.59	\$1,243.59	\$1,310.40	\$1,310.40	\$1,328.76	\$1,328.76	\$1,406.37	\$1,406.37	\$1,221.51	\$1,221.51

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)=>	79279PA0010005		79279PA0010005		79279PA0010005		79279PA0010007		79279PA0010007	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
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	\$328.22	\$328.22	\$332.81	\$332.81	\$352.26	\$352.26	\$304.10	\$304.10	\$320.44	\$320.44
15	\$357.40	\$357.40	\$362.40	\$362.40	\$383.57	\$383.57	\$331.13	\$331.13	\$348.93	\$348.93
16	\$368.55	\$368.55	\$373.71	\$373.71	\$395.54	\$395.54	\$341.47	\$341.47	\$359.82	\$359.82
17	\$379.71	\$379.71	\$385.02	\$385.02	\$407.52	\$407.52	\$351.81	\$351.81	\$370.71	\$370.71
18	\$391.72	\$391.72	\$397.20	\$397.20	\$420.41	\$420.41	\$362.94	\$362.94	\$382.44	\$382.44
19	\$403.74	\$403.74	\$409.38	\$409.38	\$433.30	\$433.30	\$374.07	\$374.07	\$394.17	\$394.17
20	\$416.18	\$416.18	\$422.00	\$422.00	\$446.66	\$446.66	\$385.59	\$385.59	\$406.31	\$406.31
21	\$429.05	\$429.05	\$435.05	\$435.05	\$460.47	\$460.47	\$397.52	\$397.52	\$418.88	\$418.88
22	\$429.05	\$429.05	\$435.05	\$435.05	\$460.47	\$460.47	\$397.52	\$397.52	\$418.88	\$418.88
23	\$429.05	\$429.05	\$435.05	\$435.05	\$460.47	\$460.47	\$397.52	\$397.52	\$418.88	\$418.88
24	\$429.05	\$429.05	\$435.05	\$435.05	\$460.47	\$460.47	\$397.52	\$397.52	\$418.88	\$418.88
25	\$430.77	\$430.77	\$436.79	\$436.79	\$462.31	\$462.31	\$399.11	\$399.11	\$420.56	\$420.56
26	\$439.35	\$439.35	\$445.49	\$445.49	\$471.52	\$471.52	\$407.06	\$407.06	\$428.93	\$428.93
27	\$449.64	\$449.64	\$455.93	\$455.93	\$482.57	\$482.57	\$416.60	\$416.60	\$438.99	\$438.99
28	\$466.38	\$466.38	\$472.90	\$472.90	\$500.53	\$500.53	\$432.10	\$432.10	\$455.32	\$455.32
29	\$480.11	\$480.11	\$486.82	\$486.82	\$515.27	\$515.27	\$444.82	\$444.82	\$468.73	\$468.73
30	\$486.97	\$486.97	\$493.78	\$493.78	\$522.63	\$522.63	\$451.19	\$451.19	\$475.43	\$475.43
31	\$497.27	\$497.27	\$504.22	\$504.22	\$533.68	\$533.68	\$460.73	\$460.73	\$485.48	\$485.48
32	\$507.57	\$507.57	\$514.66	\$514.66	\$544.74	\$544.74	\$470.27	\$470.27	\$495.54	\$495.54
33	\$514.00	\$514.00	\$521.19	\$521.19	\$551.64	\$551.64	\$476.23	\$476.23	\$501.82	\$501.82
34	\$520.87	\$520.87	\$528.15	\$528.15	\$559.01	\$559.01	\$482.59	\$482.59	\$508.52	\$508.52
35	\$524.30	\$524.30	\$531.63	\$531.63	\$562.69	\$562.69	\$485.77	\$485.77	\$511.87	\$511.87
36	\$527.73	\$527.73	\$535.11	\$535.11	\$566.38	\$566.38	\$488.95	\$488.95	\$515.22	\$515.22
37	\$531.16	\$531.16	\$538.59	\$538.59	\$570.06	\$570.06	\$492.13	\$492.13	\$518.57	\$518.57
38	\$534.60	\$534.60	\$542.07	\$542.07	\$573.75	\$573.75	\$495.31	\$495.31	\$521.92	\$521.92
39	\$541.46	\$541.46	\$549.03	\$549.03	\$581.11	\$581.11	\$501.67	\$501.67	\$528.63	\$528.63
40	\$548.33	\$548.33	\$555.99	\$555.99	\$588.48	\$588.48	\$508.03	\$508.03	\$535.33	\$535.33
41	\$558.62	\$558.62	\$566.44	\$566.44	\$599.53	\$599.53	\$517.57	\$517.57	\$545.38	\$545.38
42	\$568.49	\$568.49	\$576.44	\$576.44	\$610.12	\$610.12	\$526.71	\$526.71	\$555.02	\$555.02
43	\$582.22	\$582.22	\$590.36	\$590.36	\$624.86	\$624.86	\$539.43	\$539.43	\$568.42	\$568.42
44	\$599.38	\$599.38	\$607.76	\$607.76	\$643.28	\$643.28	\$555.34	\$555.34	\$585.18	\$585.18
45	\$619.55	\$619.55	\$628.21	\$628.21	\$664.92	\$664.92	\$574.02	\$574.02	\$604.86	\$604.86
46	\$643.58	\$643.58	\$652.58	\$652.58	\$690.71	\$690.71	\$596.28	\$596.28	\$628.32	\$628.32
47	\$670.61	\$670.61	\$679.98	\$679.98	\$719.71	\$719.71	\$621.32	\$621.32	\$654.71	\$654.71
48	\$701.50	\$701.50	\$711.31	\$711.31	\$752.87	\$752.87	\$649.95	\$649.95	\$684.87	\$684.87
49	\$731.96	\$731.96	\$742.20	\$742.20	\$785.56	\$785.56	\$678.17	\$678.17	\$714.61	\$714.61
50	\$766.28	\$766.28	\$777.00	\$777.00	\$822.40	\$822.40	\$709.97	\$709.97	\$748.12	\$748.12
51	\$800.18	\$800.18	\$811.37	\$811.37	\$858.78	\$858.78	\$741.37	\$741.37	\$781.21	\$781.21
52	\$837.51	\$837.51	\$849.22	\$849.22	\$898.84	\$898.84	\$775.96	\$775.96	\$817.65	\$817.65
53	\$875.26	\$875.26	\$887.50	\$887.50	\$939.36	\$939.36	\$810.94	\$810.94	\$854.52	\$854.52
54	\$916.02	\$916.02	\$928.83	\$928.83	\$983.10	\$983.10	\$848.71	\$848.71	\$894.31	\$894.31
55	\$956.78	\$956.78	\$970.16	\$970.16	\$1,026.85	\$1,026.85	\$886.47	\$886.47	\$934.10	\$934.10
56	\$1,000.97	\$1,000.97	\$1,014.97	\$1,014.97	\$1,074.28	\$1,074.28	\$927.41	\$927.41	\$977.25	\$977.25
57	\$1,045.59	\$1,045.59	\$1,060.22	\$1,060.22	\$1,122.17	\$1,122.17	\$968.76	\$968.76	\$1,020.81	\$1,020.81
58	\$1,093.22	\$1,093.22	\$1,108.51	\$1,108.51	\$1,173.28	\$1,173.28	\$1,012.88	\$1,012.88	\$1,067.31	\$1,067.31
59	\$1,116.82	\$1,116.82	\$1,132.44	\$1,132.44	\$1,198.60	\$1,198.60	\$1,034.74	\$1,034.74	\$1,090.34	\$1,090.34
60	\$1,164.44	\$1,164.44	\$1,180.73	\$1,180.73	\$1,249.72	\$1,249.72	\$1,078.87	\$1,078.87	\$1,136.84	\$1,136.84
61	\$1,205.63	\$1,205.63	\$1,222.49	\$1,222.49	\$1,293.92	\$1,293.92	\$1,117.03	\$1,117.03	\$1,177.05	\$1,177.05
62	\$1,232.66	\$1,232.66	\$1,249.90	\$1,249.90	\$1,322.93	\$1,322.93	\$1,142.07	\$1,142.07	\$1,203.44	\$1,203.44
63	\$1,266.56	\$1,266.56	\$1,284.27	\$1,284.27	\$1,359.31	\$1,359.31	\$1,173.48	\$1,173.48	\$1,236.53	\$1,236.53
64+	\$1,287.15	\$1,287.15	\$1,305.15	\$1,305.15	\$1,381.41	\$1,381.41	\$1,192.56	\$1,192.56	\$1,256.64	\$1,256.64

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)=>	79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$2,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$7,900		\$7,900		\$7,900	
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	\$324.93	\$324.93	\$343.91	\$343.91	\$288.64	\$288.64	\$304.15	\$304.15	\$308.41	\$308.41
15	\$353.82	\$353.82	\$374.48	\$374.48	\$314.30	\$314.30	\$331.18	\$331.18	\$335.82	\$335.82
16	\$364.86	\$364.86	\$386.17	\$386.17	\$324.11	\$324.11	\$341.52	\$341.52	\$346.31	\$346.31
17	\$375.90	\$375.90	\$397.86	\$397.86	\$333.92	\$333.92	\$351.86	\$351.86	\$356.79	\$356.79
18	\$387.80	\$387.80	\$410.45	\$410.45	\$344.48	\$344.48	\$362.99	\$362.99	\$368.08	\$368.08
19	\$399.69	\$399.69	\$423.04	\$423.04	\$355.05	\$355.05	\$374.12	\$374.12	\$379.36	\$379.36
20	\$412.01	\$412.01	\$436.07	\$436.07	\$365.99	\$365.99	\$385.65	\$385.65	\$391.06	\$391.06
21	\$424.75	\$424.75	\$449.56	\$449.56	\$377.31	\$377.31	\$397.58	\$397.58	\$403.15	\$403.15
22	\$424.75	\$424.75	\$449.56	\$449.56	\$377.31	\$377.31	\$397.58	\$397.58	\$403.15	\$403.15
23	\$424.75	\$424.75	\$449.56	\$449.56	\$377.31	\$377.31	\$397.58	\$397.58	\$403.15	\$403.15
24	\$424.75	\$424.75	\$449.56	\$449.56	\$377.31	\$377.31	\$397.58	\$397.58	\$403.15	\$403.15
25	\$426.45	\$426.45	\$451.36	\$451.36	\$378.82	\$378.82	\$399.17	\$399.17	\$404.76	\$404.76
26	\$434.94	\$434.94	\$460.35	\$460.35	\$386.37	\$386.37	\$407.12	\$407.12	\$412.83	\$412.83
27	\$445.14	\$445.14	\$471.14	\$471.14	\$395.42	\$395.42	\$416.66	\$416.66	\$422.50	\$422.50
28	\$461.70	\$461.70	\$488.67	\$488.67	\$410.14	\$410.14	\$432.17	\$432.17	\$438.22	\$438.22
29	\$475.30	\$475.30	\$503.06	\$503.06	\$422.21	\$422.21	\$444.89	\$444.89	\$451.12	\$451.12
30	\$482.09	\$482.09	\$510.25	\$510.25	\$428.25	\$428.25	\$451.25	\$451.25	\$457.58	\$457.58
31	\$492.29	\$492.29	\$521.04	\$521.04	\$437.30	\$437.30	\$460.80	\$460.80	\$467.25	\$467.25
32	\$502.48	\$502.48	\$531.83	\$531.83	\$446.36	\$446.36	\$470.34	\$470.34	\$476.93	\$476.93
33	\$508.85	\$508.85	\$538.57	\$538.57	\$452.02	\$452.02	\$476.30	\$476.30	\$482.97	\$482.97
34	\$515.65	\$515.65	\$545.77	\$545.77	\$458.05	\$458.05	\$482.66	\$482.66	\$489.42	\$489.42
35	\$519.04	\$519.04	\$549.36	\$549.36	\$461.07	\$461.07	\$485.84	\$485.84	\$492.65	\$492.65
36	\$522.44	\$522.44	\$552.96	\$552.96	\$464.09	\$464.09	\$489.02	\$489.02	\$495.87	\$495.87
37	\$525.84	\$525.84	\$556.56	\$556.56	\$467.11	\$467.11	\$492.20	\$492.20	\$499.10	\$499.10
38	\$529.24	\$529.24	\$560.15	\$560.15	\$470.13	\$470.13	\$495.38	\$495.38	\$502.32	\$502.32
39	\$536.03	\$536.03	\$567.34	\$567.34	\$476.17	\$476.17	\$501.75	\$501.75	\$508.78	\$508.78
40	\$542.83	\$542.83	\$574.54	\$574.54	\$482.20	\$482.20	\$508.11	\$508.11	\$515.23	\$515.23
41	\$553.02	\$553.02	\$585.33	\$585.33	\$491.26	\$491.26	\$517.65	\$517.65	\$524.90	\$524.90
42	\$562.79	\$562.79	\$595.67	\$595.67	\$499.94	\$499.94	\$526.79	\$526.79	\$534.17	\$534.17
43	\$576.39	\$576.39	\$610.05	\$610.05	\$512.01	\$512.01	\$539.52	\$539.52	\$547.07	\$547.07
44	\$593.38	\$593.38	\$628.04	\$628.04	\$527.10	\$527.10	\$555.42	\$555.42	\$563.20	\$563.20
45	\$613.34	\$613.34	\$649.16	\$649.16	\$544.84	\$544.84	\$574.11	\$574.11	\$582.15	\$582.15
46	\$637.13	\$637.13	\$674.34	\$674.34	\$565.97	\$565.97	\$596.37	\$596.37	\$604.73	\$604.73
47	\$663.88	\$663.88	\$702.66	\$702.66	\$589.74	\$589.74	\$621.42	\$621.42	\$630.12	\$630.12
48	\$694.47	\$694.47	\$735.03	\$735.03	\$616.90	\$616.90	\$650.04	\$650.04	\$659.15	\$659.15
49	\$724.62	\$724.62	\$766.95	\$766.95	\$643.69	\$643.69	\$678.27	\$678.27	\$687.77	\$687.77
50	\$758.60	\$758.60	\$802.91	\$802.91	\$673.88	\$673.88	\$710.08	\$710.08	\$720.03	\$720.03
51	\$792.16	\$792.16	\$838.43	\$838.43	\$703.68	\$703.68	\$741.49	\$741.49	\$751.87	\$751.87
52	\$829.11	\$829.11	\$877.54	\$877.54	\$736.51	\$736.51	\$776.08	\$776.08	\$786.95	\$786.95
53	\$866.49	\$866.49	\$917.10	\$917.10	\$769.71	\$769.71	\$811.06	\$811.06	\$822.43	\$822.43
54	\$906.84	\$906.84	\$959.81	\$959.81	\$805.56	\$805.56	\$848.83	\$848.83	\$860.73	\$860.73
55	\$947.19	\$947.19	\$1,002.52	\$1,002.52	\$841.40	\$841.40	\$886.60	\$886.60	\$899.02	\$899.02
56	\$990.94	\$990.94	\$1,048.82	\$1,048.82	\$880.26	\$880.26	\$927.55	\$927.55	\$940.55	\$940.55
57	\$1,035.12	\$1,035.12	\$1,095.58	\$1,095.58	\$919.50	\$919.50	\$968.90	\$968.90	\$982.48	\$982.48
58	\$1,082.26	\$1,082.26	\$1,145.48	\$1,145.48	\$961.39	\$961.39	\$1,013.03	\$1,013.03	\$1,027.23	\$1,027.23
59	\$1,105.62	\$1,105.62	\$1,170.20	\$1,170.20	\$982.14	\$982.14	\$1,034.90	\$1,034.90	\$1,049.40	\$1,049.40
60	\$1,152.77	\$1,152.77	\$1,220.11	\$1,220.11	\$1,024.02	\$1,024.02	\$1,079.03	\$1,079.03	\$1,094.15	\$1,094.15
61	\$1,193.55	\$1,193.55	\$1,263.26	\$1,263.26	\$1,060.24	\$1,060.24	\$1,117.20	\$1,117.20	\$1,132.85	\$1,132.85
62	\$1,220.31	\$1,220.31	\$1,291.59	\$1,291.59	\$1,084.01	\$1,084.01	\$1,142.25	\$1,142.25	\$1,158.25	\$1,158.25
63	\$1,253.86	\$1,253.86	\$1,327.10	\$1,327.10	\$1,113.82	\$1,113.82	\$1,173.66	\$1,173.66	\$1,190.10	\$1,190.10
64+	\$1,274.25	\$1,274.25	\$1,348.68	\$1,348.68	\$1,131.93	\$1,131.93	\$1,192.74	\$1,192.74	\$1,209.45	\$1,209.45

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)=>	79279PA0010011		79279PA0010015		79279PA0010015		79279PA0010015		79279PA0010015	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$1,400		\$1,400		\$1,400		\$1,400	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		45		45		45		45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
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	\$326.43	\$326.43	\$288.87	\$288.87	\$304.39	\$304.39	\$308.65	\$308.65	\$326.69	\$326.69
15	\$355.44	\$355.44	\$314.55	\$314.55	\$331.45	\$331.45	\$336.09	\$336.09	\$355.72	\$355.72
16	\$366.54	\$366.54	\$324.37	\$324.37	\$341.80	\$341.80	\$346.58	\$346.58	\$366.83	\$366.83
17	\$377.63	\$377.63	\$334.18	\$334.18	\$352.14	\$352.14	\$357.07	\$357.07	\$377.93	\$377.93
18	\$389.58	\$389.58	\$344.76	\$344.76	\$363.28	\$363.28	\$368.37	\$368.37	\$389.89	\$389.89
19	\$401.52	\$401.52	\$355.33	\$355.33	\$374.42	\$374.42	\$379.67	\$379.67	\$401.84	\$401.84
20	\$413.90	\$413.90	\$366.28	\$366.28	\$385.96	\$385.96	\$391.37	\$391.37	\$414.23	\$414.23
21	\$426.70	\$426.70	\$377.61	\$377.61	\$397.90	\$397.90	\$403.47	\$403.47	\$427.04	\$427.04
22	\$426.70	\$426.70	\$377.61	\$377.61	\$397.90	\$397.90	\$403.47	\$403.47	\$427.04	\$427.04
23	\$426.70	\$426.70	\$377.61	\$377.61	\$397.90	\$397.90	\$403.47	\$403.47	\$427.04	\$427.04
24	\$426.70	\$426.70	\$377.61	\$377.61	\$397.90	\$397.90	\$403.47	\$403.47	\$427.04	\$427.04
25	\$428.41	\$428.41	\$379.12	\$379.12	\$399.49	\$399.49	\$405.08	\$405.08	\$428.75	\$428.75
26	\$436.94	\$436.94	\$386.67	\$386.67	\$407.45	\$407.45	\$413.15	\$413.15	\$437.29	\$437.29
27	\$447.18	\$447.18	\$395.74	\$395.74	\$417.00	\$417.00	\$422.84	\$422.84	\$447.54	\$447.54
28	\$463.82	\$463.82	\$410.46	\$410.46	\$432.52	\$432.52	\$438.57	\$438.57	\$464.19	\$464.19
29	\$477.48	\$477.48	\$422.55	\$422.55	\$445.25	\$445.25	\$451.48	\$451.48	\$477.86	\$477.86
30	\$484.30	\$484.30	\$428.59	\$428.59	\$451.62	\$451.62	\$457.94	\$457.94	\$484.69	\$484.69
31	\$494.55	\$494.55	\$437.65	\$437.65	\$461.17	\$461.17	\$467.62	\$467.62	\$494.94	\$494.94
32	\$504.79	\$504.79	\$446.71	\$446.71	\$470.72	\$470.72	\$477.31	\$477.31	\$505.19	\$505.19
33	\$511.19	\$511.19	\$452.38	\$452.38	\$476.68	\$476.68	\$483.36	\$483.36	\$511.59	\$511.59
34	\$518.01	\$518.01	\$458.42	\$458.42	\$483.05	\$483.05	\$489.81	\$489.81	\$518.43	\$518.43
35	\$521.43	\$521.43	\$461.44	\$461.44	\$486.23	\$486.23	\$493.04	\$493.04	\$521.84	\$521.84
36	\$524.84	\$524.84	\$464.46	\$464.46	\$489.42	\$489.42	\$496.27	\$496.27	\$525.26	\$525.26
37	\$528.25	\$528.25	\$467.48	\$467.48	\$492.60	\$492.60	\$499.50	\$499.50	\$528.68	\$528.68
38	\$531.67	\$531.67	\$470.50	\$470.50	\$495.78	\$495.78	\$502.72	\$502.72	\$532.09	\$532.09
39	\$538.50	\$538.50	\$476.54	\$476.54	\$502.15	\$502.15	\$509.18	\$509.18	\$538.92	\$538.92
40	\$545.32	\$545.32	\$482.59	\$482.59	\$508.52	\$508.52	\$515.63	\$515.63	\$545.76	\$545.76
41	\$555.56	\$555.56	\$491.65	\$491.65	\$518.07	\$518.07	\$525.32	\$525.32	\$556.01	\$556.01
42	\$565.38	\$565.38	\$500.33	\$500.33	\$527.22	\$527.22	\$534.60	\$534.60	\$565.83	\$565.83
43	\$579.03	\$579.03	\$512.42	\$512.42	\$539.95	\$539.95	\$547.51	\$547.51	\$579.49	\$579.49
44	\$596.10	\$596.10	\$527.52	\$527.52	\$555.87	\$555.87	\$563.65	\$563.65	\$596.57	\$596.57
45	\$616.15	\$616.15	\$545.27	\$545.27	\$574.57	\$574.57	\$582.61	\$582.61	\$616.65	\$616.65
46	\$640.05	\$640.05	\$566.42	\$566.42	\$596.85	\$596.85	\$605.21	\$605.21	\$640.56	\$640.56
47	\$666.93	\$666.93	\$590.20	\$590.20	\$621.92	\$621.92	\$630.62	\$630.62	\$667.46	\$667.46
48	\$697.65	\$697.65	\$617.39	\$617.39	\$650.57	\$650.57	\$659.67	\$659.67	\$698.21	\$698.21
49	\$727.95	\$727.95	\$644.20	\$644.20	\$678.82	\$678.82	\$688.32	\$688.32	\$728.53	\$728.53
50	\$762.09	\$762.09	\$674.41	\$674.41	\$710.65	\$710.65	\$720.60	\$720.60	\$762.69	\$762.69
51	\$795.80	\$795.80	\$704.24	\$704.24	\$742.08	\$742.08	\$752.47	\$752.47	\$796.43	\$796.43
52	\$832.92	\$832.92	\$737.09	\$737.09	\$776.70	\$776.70	\$787.57	\$787.57	\$833.58	\$833.58
53	\$870.47	\$870.47	\$770.32	\$770.32	\$811.72	\$811.72	\$823.08	\$823.08	\$871.16	\$871.16
54	\$911.00	\$911.00	\$806.20	\$806.20	\$849.52	\$849.52	\$861.41	\$861.41	\$911.73	\$911.73
55	\$951.54	\$951.54	\$842.07	\$842.07	\$887.32	\$887.32	\$899.74	\$899.74	\$952.30	\$952.30
56	\$995.49	\$995.49	\$880.96	\$880.96	\$928.30	\$928.30	\$941.30	\$941.30	\$996.28	\$996.28
57	\$1,039.87	\$1,039.87	\$920.24	\$920.24	\$969.68	\$969.68	\$983.26	\$983.26	\$1,040.70	\$1,040.70
58	\$1,087.23	\$1,087.23	\$962.15	\$962.15	\$1,013.85	\$1,013.85	\$1,028.04	\$1,028.04	\$1,088.10	\$1,088.10
59	\$1,110.70	\$1,110.70	\$982.92	\$982.92	\$1,035.73	\$1,035.73	\$1,050.23	\$1,050.23	\$1,111.59	\$1,111.59
60	\$1,158.06	\$1,158.06	\$1,024.83	\$1,024.83	\$1,079.90	\$1,079.90	\$1,095.02	\$1,095.02	\$1,158.99	\$1,158.99
61	\$1,199.03	\$1,199.03	\$1,061.08	\$1,061.08	\$1,118.10	\$1,118.10	\$1,133.75	\$1,133.75	\$1,199.98	\$1,199.98
62	\$1,225.91	\$1,225.91	\$1,084.87	\$1,084.87	\$1,143.17	\$1,143.17	\$1,159.17	\$1,159.17	\$1,226.89	\$1,226.89
63	\$1,259.62	\$1,259.62	\$1,114.70	\$1,114.70	\$1,174.60	\$1,174.60	\$1,191.04	\$1,191.04	\$1,260.62	\$1,260.62
64+	\$1,280.10	\$1,280.10	\$1,132.83	\$1,132.83	\$1,193.70	\$1,193.70	\$1,210.41	\$1,210.41	\$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)=>	79279PA0010016		79279PA0010016		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,500		\$2,500		\$2,500		\$2,500		\$1,000	
Coinsurance =>	100%		100%		100%		100%		80%	
Copays =>	45		45		45		45		60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
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	\$278.90	\$278.90	\$293.89	\$293.89	\$298.00	\$298.00	\$315.41	\$315.41	\$282.42	\$282.42
15	\$303.69	\$303.69	\$320.01	\$320.01	\$324.49	\$324.49	\$343.45	\$343.45	\$307.53	\$307.53
16	\$313.17	\$313.17	\$330.00	\$330.00	\$334.61	\$334.61	\$354.17	\$354.17	\$317.13	\$317.13
17	\$322.64	\$322.64	\$339.99	\$339.99	\$344.74	\$344.74	\$364.89	\$364.89	\$326.72	\$326.72
18	\$332.85	\$332.85	\$350.75	\$350.75	\$355.65	\$355.65	\$376.43	\$376.43	\$337.06	\$337.06
19	\$343.06	\$343.06	\$361.50	\$361.50	\$366.56	\$366.56	\$387.97	\$387.97	\$347.40	\$347.40
20	\$353.63	\$353.63	\$372.64	\$372.64	\$377.85	\$377.85	\$399.93	\$399.93	\$358.10	\$358.10
21	\$364.57	\$364.57	\$384.17	\$384.17	\$389.54	\$389.54	\$412.30	\$412.30	\$369.18	\$369.18
22	\$364.57	\$364.57	\$384.17	\$384.17	\$389.54	\$389.54	\$412.30	\$412.30	\$369.18	\$369.18
23	\$364.57	\$364.57	\$384.17	\$384.17	\$389.54	\$389.54	\$412.30	\$412.30	\$369.18	\$369.18
24	\$364.57	\$364.57	\$384.17	\$384.17	\$389.54	\$389.54	\$412.30	\$412.30	\$369.18	\$369.18
25	\$366.03	\$366.03	\$385.71	\$385.71	\$391.10	\$391.10	\$413.95	\$413.95	\$370.66	\$370.66
26	\$373.32	\$373.32	\$393.39	\$393.39	\$398.89	\$398.89	\$422.20	\$422.20	\$378.04	\$378.04
27	\$382.07	\$382.07	\$402.61	\$402.61	\$408.24	\$408.24	\$432.09	\$432.09	\$386.90	\$386.90
28	\$396.29	\$396.29	\$417.59	\$417.59	\$423.43	\$423.43	\$448.17	\$448.17	\$401.30	\$401.30
29	\$407.95	\$407.95	\$429.89	\$429.89	\$435.90	\$435.90	\$461.36	\$461.36	\$413.11	\$413.11
30	\$413.79	\$413.79	\$436.03	\$436.03	\$442.13	\$442.13	\$467.96	\$467.96	\$419.02	\$419.02
31	\$422.54	\$422.54	\$445.25	\$445.25	\$451.48	\$451.48	\$477.86	\$477.86	\$427.88	\$427.88
32	\$431.29	\$431.29	\$454.47	\$454.47	\$460.83	\$460.83	\$487.75	\$487.75	\$436.74	\$436.74
33	\$436.75	\$436.75	\$460.24	\$460.24	\$466.67	\$466.67	\$493.94	\$493.94	\$442.28	\$442.28
34	\$442.59	\$442.59	\$466.38	\$466.38	\$472.90	\$472.90	\$500.53	\$500.53	\$448.18	\$448.18
35	\$445.50	\$445.50	\$469.46	\$469.46	\$476.02	\$476.02	\$503.83	\$503.83	\$451.14	\$451.14
36	\$448.42	\$448.42	\$472.53	\$472.53	\$479.13	\$479.13	\$507.13	\$507.13	\$454.09	\$454.09
37	\$451.34	\$451.34	\$475.60	\$475.60	\$482.25	\$482.25	\$510.43	\$510.43	\$457.04	\$457.04
38	\$454.25	\$454.25	\$478.68	\$478.68	\$485.37	\$485.37	\$513.73	\$513.73	\$460.00	\$460.00
39	\$460.09	\$460.09	\$484.82	\$484.82	\$491.60	\$491.60	\$520.32	\$520.32	\$465.91	\$465.91
40	\$465.92	\$465.92	\$490.97	\$490.97	\$497.83	\$497.83	\$526.92	\$526.92	\$471.81	\$471.81
41	\$474.67	\$474.67	\$500.19	\$500.19	\$507.18	\$507.18	\$536.81	\$536.81	\$480.67	\$480.67
42	\$483.06	\$483.06	\$509.03	\$509.03	\$516.14	\$516.14	\$546.30	\$546.30	\$489.16	\$489.16
43	\$494.72	\$494.72	\$521.32	\$521.32	\$528.61	\$528.61	\$559.49	\$559.49	\$500.98	\$500.98
44	\$509.30	\$509.30	\$536.69	\$536.69	\$544.19	\$544.19	\$575.98	\$575.98	\$515.74	\$515.74
45	\$526.44	\$526.44	\$554.74	\$554.74	\$562.50	\$562.50	\$595.36	\$595.36	\$533.10	\$533.10
46	\$546.86	\$546.86	\$576.26	\$576.26	\$584.31	\$584.31	\$618.45	\$618.45	\$553.77	\$553.77
47	\$569.82	\$569.82	\$600.46	\$600.46	\$608.85	\$608.85	\$644.42	\$644.42	\$577.03	\$577.03
48	\$596.07	\$596.07	\$628.12	\$628.12	\$636.90	\$636.90	\$674.11	\$674.11	\$603.61	\$603.61
49	\$621.96	\$621.96	\$655.39	\$655.39	\$664.56	\$664.56	\$703.38	\$703.38	\$629.82	\$629.82
50	\$651.12	\$651.12	\$686.13	\$686.13	\$695.72	\$695.72	\$736.37	\$736.37	\$659.36	\$659.36
51	\$679.92	\$679.92	\$716.48	\$716.48	\$726.49	\$726.49	\$768.94	\$768.94	\$688.52	\$688.52
52	\$711.64	\$711.64	\$749.90	\$749.90	\$760.38	\$760.38	\$804.81	\$804.81	\$720.64	\$720.64
53	\$743.72	\$743.72	\$783.71	\$783.71	\$794.66	\$794.66	\$841.09	\$841.09	\$753.13	\$753.13
54	\$778.36	\$778.36	\$820.20	\$820.20	\$831.67	\$831.67	\$880.26	\$880.26	\$788.20	\$788.20
55	\$812.99	\$812.99	\$856.70	\$856.70	\$868.67	\$868.67	\$919.43	\$919.43	\$823.27	\$823.27
56	\$850.54	\$850.54	\$896.27	\$896.27	\$908.80	\$908.80	\$961.90	\$961.90	\$861.30	\$861.30
57	\$888.46	\$888.46	\$936.22	\$936.22	\$949.31	\$949.31	\$1,004.78	\$1,004.78	\$899.69	\$899.69
58	\$928.92	\$928.92	\$978.87	\$978.87	\$992.55	\$992.55	\$1,050.54	\$1,050.54	\$940.67	\$940.67
59	\$948.98	\$948.98	\$999.99	\$999.99	\$1,013.97	\$1,013.97	\$1,073.22	\$1,073.22	\$960.98	\$960.98
60	\$989.44	\$989.44	\$1,042.64	\$1,042.64	\$1,057.21	\$1,057.21	\$1,118.98	\$1,118.98	\$1,001.95	\$1,001.95
61	\$1,024.44	\$1,024.44	\$1,079.52	\$1,079.52	\$1,094.61	\$1,094.61	\$1,158.56	\$1,158.56	\$1,037.40	\$1,037.40
62	\$1,047.41	\$1,047.41	\$1,103.72	\$1,103.72	\$1,119.15	\$1,119.15	\$1,184.54	\$1,184.54	\$1,060.65	\$1,060.65
63	\$1,076.21	\$1,076.21	\$1,134.07	\$1,134.07	\$1,149.92	\$1,149.92	\$1,217.11	\$1,217.11	\$1,089.82	\$1,089.82
64+	\$1,093.71	\$1,093.71	\$1,152.51	\$1,152.51	\$1,168.62	\$1,168.62	\$1,236.90	\$1,236.90	\$1,107.54	\$1,107.54

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)=>	79279PA0020005		79279PA0020005		79279PA0020005		79279PA0020007		79279PA0020007	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	80%		80%		80%		90%		90%	
Copays =>	60		60		60		45		45	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$7,900		\$7,900	
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	\$297.60	\$297.60	\$301.76	\$301.76	\$319.40	\$319.40	\$274.73	\$274.73	\$289.50	\$289.50
15	\$324.05	\$324.05	\$328.59	\$328.59	\$347.79	\$347.79	\$299.16	\$299.16	\$315.23	\$315.23
16	\$334.17	\$334.17	\$338.84	\$338.84	\$358.64	\$358.64	\$308.49	\$308.49	\$325.07	\$325.07
17	\$344.28	\$344.28	\$349.10	\$349.10	\$369.50	\$369.50	\$317.83	\$317.83	\$334.91	\$334.91
18	\$355.18	\$355.18	\$360.14	\$360.14	\$381.19	\$381.19	\$327.89	\$327.89	\$345.51	\$345.51
19	\$366.07	\$366.07	\$371.19	\$371.19	\$392.88	\$392.88	\$337.94	\$337.94	\$356.10	\$356.10
20	\$377.35	\$377.35	\$382.63	\$382.63	\$404.98	\$404.98	\$348.36	\$348.36	\$367.08	\$367.08
21	\$389.02	\$389.02	\$394.46	\$394.46	\$417.51	\$417.51	\$359.13	\$359.13	\$378.43	\$378.43
22	\$389.02	\$389.02	\$394.46	\$394.46	\$417.51	\$417.51	\$359.13	\$359.13	\$378.43	\$378.43
23	\$389.02	\$389.02	\$394.46	\$394.46	\$417.51	\$417.51	\$359.13	\$359.13	\$378.43	\$378.43
24	\$389.02	\$389.02	\$394.46	\$394.46	\$417.51	\$417.51	\$359.13	\$359.13	\$378.43	\$378.43
25	\$390.58	\$390.58	\$396.04	\$396.04	\$419.18	\$419.18	\$360.57	\$360.57	\$379.94	\$379.94
26	\$398.36	\$398.36	\$403.93	\$403.93	\$427.53	\$427.53	\$367.75	\$367.75	\$387.51	\$387.51
27	\$407.69	\$407.69	\$413.39	\$413.39	\$437.55	\$437.55	\$376.37	\$376.37	\$396.59	\$396.59
28	\$422.86	\$422.86	\$428.78	\$428.78	\$453.83	\$453.83	\$390.37	\$390.37	\$411.35	\$411.35
29	\$435.31	\$435.31	\$441.40	\$441.40	\$467.19	\$467.19	\$401.87	\$401.87	\$423.46	\$423.46
30	\$441.54	\$441.54	\$447.71	\$447.71	\$473.87	\$473.87	\$407.61	\$407.61	\$429.52	\$429.52
31	\$450.87	\$450.87	\$457.18	\$457.18	\$483.89	\$483.89	\$416.23	\$416.23	\$438.60	\$438.60
32	\$460.21	\$460.21	\$466.65	\$466.65	\$493.91	\$493.91	\$424.85	\$424.85	\$447.68	\$447.68
33	\$466.05	\$466.05	\$472.56	\$472.56	\$500.18	\$500.18	\$430.24	\$430.24	\$453.36	\$453.36
34	\$472.27	\$472.27	\$478.87	\$478.87	\$506.86	\$506.86	\$435.98	\$435.98	\$459.41	\$459.41
35	\$475.38	\$475.38	\$482.03	\$482.03	\$510.20	\$510.20	\$438.86	\$438.86	\$462.44	\$462.44
36	\$478.49	\$478.49	\$485.19	\$485.19	\$513.54	\$513.54	\$441.73	\$441.73	\$465.47	\$465.47
37	\$481.61	\$481.61	\$488.34	\$488.34	\$516.88	\$516.88	\$444.60	\$444.60	\$468.50	\$468.50
38	\$484.72	\$484.72	\$491.50	\$491.50	\$520.22	\$520.22	\$447.48	\$447.48	\$471.52	\$471.52
39	\$490.94	\$490.94	\$497.81	\$497.81	\$526.90	\$526.90	\$453.22	\$453.22	\$477.58	\$477.58
40	\$497.17	\$497.17	\$504.12	\$504.12	\$533.58	\$533.58	\$458.97	\$458.97	\$483.63	\$483.63
41	\$506.50	\$506.50	\$513.59	\$513.59	\$543.60	\$543.60	\$467.59	\$467.59	\$492.72	\$492.72
42	\$515.45	\$515.45	\$522.66	\$522.66	\$553.20	\$553.20	\$475.85	\$475.85	\$501.42	\$501.42
43	\$527.90	\$527.90	\$535.28	\$535.28	\$566.56	\$566.56	\$487.34	\$487.34	\$513.53	\$513.53
44	\$543.46	\$543.46	\$551.06	\$551.06	\$583.26	\$583.26	\$501.70	\$501.70	\$528.67	\$528.67
45	\$561.74	\$561.74	\$569.60	\$569.60	\$602.88	\$602.88	\$518.58	\$518.58	\$546.45	\$546.45
46	\$583.53	\$583.53	\$591.69	\$591.69	\$626.27	\$626.27	\$538.70	\$538.70	\$567.65	\$567.65
47	\$608.04	\$608.04	\$616.54	\$616.54	\$652.57	\$652.57	\$561.32	\$561.32	\$591.49	\$591.49
48	\$636.05	\$636.05	\$644.94	\$644.94	\$682.63	\$682.63	\$587.18	\$587.18	\$618.73	\$618.73
49	\$663.67	\$663.67	\$672.95	\$672.95	\$712.27	\$712.27	\$612.68	\$612.68	\$645.60	\$645.60
50	\$694.79	\$694.79	\$704.51	\$704.51	\$745.67	\$745.67	\$641.41	\$641.41	\$675.88	\$675.88
51	\$725.52	\$725.52	\$735.67	\$735.67	\$778.66	\$778.66	\$669.78	\$669.78	\$705.77	\$705.77
52	\$759.37	\$759.37	\$769.99	\$769.99	\$814.98	\$814.98	\$701.02	\$701.02	\$738.70	\$738.70
53	\$793.60	\$793.60	\$804.70	\$804.70	\$851.72	\$851.72	\$732.63	\$732.63	\$772.00	\$772.00
54	\$830.56	\$830.56	\$842.17	\$842.17	\$891.38	\$891.38	\$766.74	\$766.74	\$807.95	\$807.95
55	\$867.51	\$867.51	\$879.65	\$879.65	\$931.05	\$931.05	\$800.86	\$800.86	\$843.90	\$843.90
56	\$907.58	\$907.58	\$920.28	\$920.28	\$974.05	\$974.05	\$837.85	\$837.85	\$882.88	\$882.88
57	\$948.04	\$948.04	\$961.30	\$961.30	\$1,017.47	\$1,017.47	\$875.20	\$875.20	\$922.23	\$922.23
58	\$991.22	\$991.22	\$1,005.08	\$1,005.08	\$1,063.82	\$1,063.82	\$915.06	\$915.06	\$964.24	\$964.24
59	\$1,012.62	\$1,012.62	\$1,026.78	\$1,026.78	\$1,086.78	\$1,086.78	\$934.82	\$934.82	\$985.05	\$985.05
60	\$1,055.80	\$1,055.80	\$1,070.56	\$1,070.56	\$1,133.12	\$1,133.12	\$974.68	\$974.68	\$1,027.06	\$1,027.06
61	\$1,093.15	\$1,093.15	\$1,108.43	\$1,108.43	\$1,173.20	\$1,173.20	\$1,009.16	\$1,009.16	\$1,063.39	\$1,063.39
62	\$1,117.65	\$1,117.65	\$1,133.28	\$1,133.28	\$1,199.51	\$1,199.51	\$1,031.78	\$1,031.78	\$1,087.23	\$1,087.23
63	\$1,148.39	\$1,148.39	\$1,164.45	\$1,164.45	\$1,232.49	\$1,232.49	\$1,060.15	\$1,060.15	\$1,117.13	\$1,117.13
64+	\$1,167.06	\$1,167.06	\$1,183.38	\$1,183.38	\$1,252.53	\$1,252.53	\$1,077.39	\$1,077.39	\$1,135.29	\$1,135.29



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)=>	79279PA0020007		79279PA0020007		79279PA0060001		79279PA0060001		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO \$1500	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		100%		100%		100%	
Copays =>	45		45		20		20		20	
OOP Maximum =>	\$7,900		\$7,900		\$3,000		\$3,000		\$3,000	
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	\$293.55	\$293.55	\$310.70	\$310.70	\$303.36	\$303.36	\$319.66	\$319.66	\$324.14	\$324.14
15	\$319.65	\$319.65	\$338.31	\$338.31	\$330.33	\$330.33	\$348.08	\$348.08	\$352.95	\$352.95
16	\$329.62	\$329.62	\$348.87	\$348.87	\$340.64	\$340.64	\$358.94	\$358.94	\$363.97	\$363.97
17	\$339.60	\$339.60	\$359.43	\$359.43	\$350.95	\$350.95	\$369.81	\$369.81	\$374.98	\$374.98
18	\$350.35	\$350.35	\$370.81	\$370.81	\$362.05	\$362.05	\$381.51	\$381.51	\$386.85	\$386.85
19	\$361.09	\$361.09	\$382.18	\$382.18	\$373.15	\$373.15	\$393.21	\$393.21	\$398.71	\$398.71
20	\$372.22	\$372.22	\$393.96	\$393.96	\$384.65	\$384.65	\$405.32	\$405.32	\$411.00	\$411.00
21	\$383.73	\$383.73	\$406.14	\$406.14	\$396.55	\$396.55	\$417.86	\$417.86	\$423.71	\$423.71
22	\$383.73	\$383.73	\$406.14	\$406.14	\$396.55	\$396.55	\$417.86	\$417.86	\$423.71	\$423.71
23	\$383.73	\$383.73	\$406.14	\$406.14	\$396.55	\$396.55	\$417.86	\$417.86	\$423.71	\$423.71
24	\$383.73	\$383.73	\$406.14	\$406.14	\$396.55	\$396.55	\$417.86	\$417.86	\$423.71	\$423.71
25	\$385.26	\$385.26	\$407.76	\$407.76	\$398.14	\$398.14	\$419.53	\$419.53	\$425.40	\$425.40
26	\$392.94	\$392.94	\$415.89	\$415.89	\$406.07	\$406.07	\$427.89	\$427.89	\$433.88	\$433.88
27	\$402.15	\$402.15	\$425.63	\$425.63	\$415.58	\$415.58	\$437.92	\$437.92	\$444.05	\$444.05
28	\$417.11	\$417.11	\$441.47	\$441.47	\$431.05	\$431.05	\$454.21	\$454.21	\$460.57	\$460.57
29	\$429.39	\$429.39	\$454.47	\$454.47	\$443.74	\$443.74	\$467.59	\$467.59	\$474.13	\$474.13
30	\$435.53	\$435.53	\$460.97	\$460.97	\$450.08	\$450.08	\$474.27	\$474.27	\$480.91	\$480.91
31	\$444.74	\$444.74	\$470.72	\$470.72	\$459.60	\$459.60	\$484.30	\$484.30	\$491.08	\$491.08
32	\$453.95	\$453.95	\$480.46	\$480.46	\$469.12	\$469.12	\$494.33	\$494.33	\$501.25	\$501.25
33	\$459.71	\$459.71	\$486.56	\$486.56	\$475.07	\$475.07	\$500.60	\$500.60	\$507.60	\$507.60
34	\$465.85	\$465.85	\$493.05	\$493.05	\$481.41	\$481.41	\$507.28	\$507.28	\$514.38	\$514.38
35	\$468.92	\$468.92	\$496.30	\$496.30	\$484.58	\$484.58	\$510.62	\$510.62	\$517.77	\$517.77
36	\$471.99	\$471.99	\$499.55	\$499.55	\$487.76	\$487.76	\$513.97	\$513.97	\$521.16	\$521.16
37	\$475.06	\$475.06	\$502.80	\$502.80	\$490.93	\$490.93	\$517.31	\$517.31	\$524.55	\$524.55
38	\$478.13	\$478.13	\$506.05	\$506.05	\$494.10	\$494.10	\$520.65	\$520.65	\$527.94	\$527.94
39	\$484.27	\$484.27	\$512.55	\$512.55	\$500.45	\$500.45	\$527.34	\$527.34	\$534.72	\$534.72
40	\$490.41	\$490.41	\$519.05	\$519.05	\$506.79	\$506.79	\$534.03	\$534.03	\$541.50	\$541.50
41	\$499.62	\$499.62	\$528.79	\$528.79	\$516.31	\$516.31	\$544.05	\$544.05	\$551.67	\$551.67
42	\$508.44	\$508.44	\$538.14	\$538.14	\$525.43	\$525.43	\$553.66	\$553.66	\$561.42	\$561.42
43	\$520.72	\$520.72	\$551.13	\$551.13	\$538.12	\$538.12	\$567.04	\$567.04	\$574.97	\$574.97
44	\$536.07	\$536.07	\$567.38	\$567.38	\$553.98	\$553.98	\$583.75	\$583.75	\$591.92	\$591.92
45	\$554.11	\$554.11	\$586.47	\$586.47	\$572.62	\$572.62	\$603.39	\$603.39	\$611.84	\$611.84
46	\$575.60	\$575.60	\$609.21	\$609.21	\$594.83	\$594.83	\$626.79	\$626.79	\$635.57	\$635.57
47	\$599.77	\$599.77	\$634.80	\$634.80	\$619.81	\$619.81	\$653.12	\$653.12	\$662.26	\$662.26
48	\$627.40	\$627.40	\$664.04	\$664.04	\$648.36	\$648.36	\$683.20	\$683.20	\$692.77	\$692.77
49	\$654.64	\$654.64	\$692.87	\$692.87	\$676.51	\$676.51	\$712.87	\$712.87	\$722.85	\$722.85
50	\$685.34	\$685.34	\$725.37	\$725.37	\$708.24	\$708.24	\$746.30	\$746.30	\$756.75	\$756.75
51	\$715.66	\$715.66	\$757.45	\$757.45	\$739.57	\$739.57	\$779.31	\$779.31	\$790.22	\$790.22
52	\$749.04	\$749.04	\$792.79	\$792.79	\$774.07	\$774.07	\$815.66	\$815.66	\$827.08	\$827.08
53	\$782.81	\$782.81	\$828.53	\$828.53	\$808.96	\$808.96	\$852.43	\$852.43	\$864.37	\$864.37
54	\$819.26	\$819.26	\$867.11	\$867.11	\$846.63	\$846.63	\$892.13	\$892.13	\$904.62	\$904.62
55	\$855.72	\$855.72	\$905.69	\$905.69	\$884.31	\$884.31	\$931.83	\$931.83	\$944.87	\$944.87
56	\$895.24	\$895.24	\$947.52	\$947.52	\$925.15	\$925.15	\$974.87	\$974.87	\$988.52	\$988.52
57	\$935.15	\$935.15	\$989.76	\$989.76	\$966.39	\$966.39	\$1,018.32	\$1,018.32	\$1,032.58	\$1,032.58
58	\$977.74	\$977.74	\$1,034.84	\$1,034.84	\$1,010.41	\$1,010.41	\$1,064.71	\$1,064.71	\$1,079.61	\$1,079.61
59	\$998.85	\$998.85	\$1,057.18	\$1,057.18	\$1,032.22	\$1,032.22	\$1,087.69	\$1,087.69	\$1,102.92	\$1,102.92
60	\$1,041.44	\$1,041.44	\$1,102.26	\$1,102.26	\$1,076.24	\$1,076.24	\$1,134.07	\$1,134.07	\$1,149.95	\$1,149.95
61	\$1,078.28	\$1,078.28	\$1,141.25	\$1,141.25	\$1,114.31	\$1,114.31	\$1,174.19	\$1,174.19	\$1,190.63	\$1,190.63
62	\$1,102.46	\$1,102.46	\$1,166.84	\$1,166.84	\$1,139.29	\$1,139.29	\$1,200.51	\$1,200.51	\$1,217.32	\$1,217.32
63	\$1,132.77	\$1,132.77	\$1,198.93	\$1,198.93	\$1,170.62	\$1,170.62	\$1,233.52	\$1,233.52	\$1,250.79	\$1,250.79
64+	\$1,151.19	\$1,151.19	\$1,218.42	\$1,218.42	\$1,189.65	\$1,189.65	\$1,253.58	\$1,253.58	\$1,271.13	\$1,271.13



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)=>	79279PA0060001		79279PA0070003		79279PA0070003		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250	
Form # =>	HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$1,500		\$4,250		\$4,250		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	20		0		0		0		0	
OOP Maximum =>	\$3,000		\$4,250		\$4,250		\$4,250		\$4,250	
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	\$343.07	\$343.07	\$256.94	\$256.94	\$270.75	\$270.75	\$274.54	\$274.54	\$290.58	\$290.58
15	\$373.57	\$373.57	\$279.78	\$279.78	\$294.82	\$294.82	\$298.95	\$298.95	\$316.41	\$316.41
16	\$385.23	\$385.23	\$288.51	\$288.51	\$304.02	\$304.02	\$308.28	\$308.28	\$326.28	\$326.28
17	\$396.89	\$396.89	\$297.24	\$297.24	\$313.22	\$313.22	\$317.61	\$317.61	\$336.16	\$336.16
18	\$409.44	\$409.44	\$306.65	\$306.65	\$323.13	\$323.13	\$327.66	\$327.66	\$346.79	\$346.79
19	\$422.00	\$422.00	\$316.05	\$316.05	\$333.04	\$333.04	\$337.71	\$337.71	\$357.43	\$357.43
20	\$435.01	\$435.01	\$325.79	\$325.79	\$343.30	\$343.30	\$348.11	\$348.11	\$368.44	\$368.44
21	\$448.46	\$448.46	\$335.87	\$335.87	\$353.92	\$353.92	\$358.88	\$358.88	\$379.84	\$379.84
22	\$448.46	\$448.46	\$335.87	\$335.87	\$353.92	\$353.92	\$358.88	\$358.88	\$379.84	\$379.84
23	\$448.46	\$448.46	\$335.87	\$335.87	\$353.92	\$353.92	\$358.88	\$358.88	\$379.84	\$379.84
24	\$448.46	\$448.46	\$335.87	\$335.87	\$353.92	\$353.92	\$358.88	\$358.88	\$379.84	\$379.84
25	\$450.25	\$450.25	\$337.21	\$337.21	\$355.34	\$355.34	\$360.32	\$360.32	\$381.36	\$381.36
26	\$459.22	\$459.22	\$343.93	\$343.93	\$362.41	\$362.41	\$367.49	\$367.49	\$388.96	\$388.96
27	\$469.99	\$469.99	\$351.99	\$351.99	\$370.91	\$370.91	\$376.11	\$376.11	\$398.07	\$398.07
28	\$487.48	\$487.48	\$365.09	\$365.09	\$384.71	\$384.71	\$390.10	\$390.10	\$412.89	\$412.89
29	\$501.83	\$501.83	\$375.84	\$375.84	\$396.04	\$396.04	\$401.59	\$401.59	\$425.04	\$425.04
30	\$509.00	\$509.00	\$381.21	\$381.21	\$401.70	\$401.70	\$407.33	\$407.33	\$431.12	\$431.12
31	\$519.77	\$519.77	\$389.27	\$389.27	\$410.19	\$410.19	\$415.94	\$415.94	\$440.23	\$440.23
32	\$530.53	\$530.53	\$397.33	\$397.33	\$418.69	\$418.69	\$424.56	\$424.56	\$449.35	\$449.35
33	\$537.26	\$537.26	\$402.37	\$402.37	\$424.00	\$424.00	\$429.94	\$429.94	\$455.05	\$455.05
34	\$544.43	\$544.43	\$407.75	\$407.75	\$429.66	\$429.66	\$435.68	\$435.68	\$461.13	\$461.13
35	\$548.02	\$548.02	\$410.43	\$410.43	\$432.49	\$432.49	\$438.55	\$438.55	\$464.16	\$464.16
36	\$551.61	\$551.61	\$413.12	\$413.12	\$435.32	\$435.32	\$441.42	\$441.42	\$467.20	\$467.20
37	\$555.19	\$555.19	\$415.81	\$415.81	\$438.15	\$438.15	\$444.29	\$444.29	\$470.24	\$470.24
38	\$558.78	\$558.78	\$418.49	\$418.49	\$440.98	\$440.98	\$447.16	\$447.16	\$473.28	\$473.28
39	\$565.96	\$565.96	\$423.87	\$423.87	\$446.65	\$446.65	\$452.91	\$452.91	\$479.36	\$479.36
40	\$573.13	\$573.13	\$429.24	\$429.24	\$452.31	\$452.31	\$458.65	\$458.65	\$485.44	\$485.44
41	\$583.89	\$583.89	\$437.30	\$437.30	\$460.80	\$460.80	\$467.26	\$467.26	\$494.55	\$494.55
42	\$594.21	\$594.21	\$445.03	\$445.03	\$468.94	\$468.94	\$475.52	\$475.52	\$503.29	\$503.29
43	\$608.56	\$608.56	\$455.78	\$455.78	\$480.27	\$480.27	\$487.00	\$487.00	\$515.44	\$515.44
44	\$626.50	\$626.50	\$469.21	\$469.21	\$494.43	\$494.43	\$501.36	\$501.36	\$530.64	\$530.64
45	\$647.58	\$647.58	\$485.00	\$485.00	\$511.06	\$511.06	\$518.22	\$518.22	\$548.49	\$548.49
46	\$672.69	\$672.69	\$503.81	\$503.81	\$530.88	\$530.88	\$538.32	\$538.32	\$569.76	\$569.76
47	\$700.94	\$700.94	\$524.96	\$524.96	\$553.18	\$553.18	\$560.93	\$560.93	\$593.69	\$593.69
48	\$733.23	\$733.23	\$549.15	\$549.15	\$578.66	\$578.66	\$586.77	\$586.77	\$621.04	\$621.04
49	\$765.07	\$765.07	\$572.99	\$572.99	\$603.79	\$603.79	\$612.25	\$612.25	\$648.01	\$648.01
50	\$800.95	\$800.95	\$599.86	\$599.86	\$632.10	\$632.10	\$640.96	\$640.96	\$678.39	\$678.39
51	\$836.38	\$836.38	\$626.40	\$626.40	\$660.06	\$660.06	\$669.31	\$669.31	\$708.40	\$708.40
52	\$875.39	\$875.39	\$655.62	\$655.62	\$690.85	\$690.85	\$700.53	\$700.53	\$741.45	\$741.45
53	\$914.86	\$914.86	\$685.17	\$685.17	\$722.00	\$722.00	\$732.12	\$732.12	\$774.87	\$774.87
54	\$957.46	\$957.46	\$717.08	\$717.08	\$755.62	\$755.62	\$766.21	\$766.21	\$810.96	\$810.96
55	\$1,000.07	\$1,000.07	\$748.99	\$748.99	\$789.24	\$789.24	\$800.30	\$800.30	\$847.04	\$847.04
56	\$1,046.26	\$1,046.26	\$783.58	\$783.58	\$825.70	\$825.70	\$837.27	\$837.27	\$886.17	\$886.17
57	\$1,092.90	\$1,092.90	\$818.52	\$818.52	\$862.50	\$862.50	\$874.59	\$874.59	\$925.67	\$925.67
58	\$1,142.68	\$1,142.68	\$855.80	\$855.80	\$901.79	\$901.79	\$914.43	\$914.43	\$967.83	\$967.83
59	\$1,167.34	\$1,167.34	\$874.27	\$874.27	\$921.25	\$921.25	\$934.16	\$934.16	\$988.72	\$988.72
60	\$1,217.12	\$1,217.12	\$911.55	\$911.55	\$960.54	\$960.54	\$974.00	\$974.00	\$1,030.89	\$1,030.89
61	\$1,260.17	\$1,260.17	\$943.79	\$943.79	\$994.52	\$994.52	\$1,008.45	\$1,008.45	\$1,067.35	\$1,067.35
62	\$1,288.43	\$1,288.43	\$964.95	\$964.95	\$1,016.81	\$1,016.81	\$1,031.06	\$1,031.06	\$1,091.28	\$1,091.28
63	\$1,323.85	\$1,323.85	\$991.49	\$991.49	\$1,044.77	\$1,044.77	\$1,059.41	\$1,059.41	\$1,121.29	\$1,121.29
64+	\$1,345.38	\$1,345.38	\$1,007.61	\$1,007.61	\$1,061.76	\$1,061.76	\$1,076.64	\$1,076.64	\$1,139.52	\$1,139.52

Company Name:	Highmark Coverage Advantage (HCA)		
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)=>	79279PA0010001		79279PA0010001		79279PA0010001		79279PA0010001	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum		Premier Balance PPO \$0 Platinum	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C	
Metal =>	Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$0		\$0	
Coinsurance =>	100%		100%		100%		100%	
Copays =>	20		20		20		20	
OOP Maximum =>	\$4,000		\$4,000		\$4,000		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$370.91	\$370.91	\$390.84	\$390.84	\$396.32	\$396.32	\$419.46	\$419.46
15	\$403.88	\$403.88	\$425.58	\$425.58	\$431.54	\$431.54	\$456.75	\$456.75
16	\$416.49	\$416.49	\$438.86	\$438.86	\$445.01	\$445.01	\$471.01	\$471.01
17	\$429.09	\$429.09	\$452.15	\$452.15	\$458.48	\$458.48	\$485.26	\$485.26
18	\$442.67	\$442.67	\$466.45	\$466.45	\$472.99	\$472.99	\$500.62	\$500.62
19	\$456.24	\$456.24	\$480.76	\$480.76	\$487.49	\$487.49	\$515.97	\$515.97
20	\$470.30	\$470.30	\$495.57	\$495.57	\$502.52	\$502.52	\$531.87	\$531.87
21	\$484.85	\$484.85	\$510.90	\$510.90	\$518.06	\$518.06	\$548.32	\$548.32
22	\$484.85	\$484.85	\$510.90	\$510.90	\$518.06	\$518.06	\$548.32	\$548.32
23	\$484.85	\$484.85	\$510.90	\$510.90	\$518.06	\$518.06	\$548.32	\$548.32
24	\$484.85	\$484.85	\$510.90	\$510.90	\$518.06	\$518.06	\$548.32	\$548.32
25	\$486.79	\$486.79	\$512.94	\$512.94	\$520.13	\$520.13	\$550.51	\$550.51
26	\$496.49	\$496.49	\$523.16	\$523.16	\$530.49	\$530.49	\$561.48	\$561.48
27	\$508.12	\$508.12	\$535.42	\$535.42	\$542.93	\$542.93	\$574.64	\$574.64
28	\$527.03	\$527.03	\$555.35	\$555.35	\$563.13	\$563.13	\$596.02	\$596.02
29	\$542.55	\$542.55	\$571.70	\$571.70	\$579.71	\$579.71	\$613.57	\$613.57
30	\$550.30	\$550.30	\$579.87	\$579.87	\$588.00	\$588.00	\$622.34	\$622.34
31	\$561.94	\$561.94	\$592.13	\$592.13	\$600.43	\$600.43	\$635.50	\$635.50
32	\$573.58	\$573.58	\$604.39	\$604.39	\$612.86	\$612.86	\$648.66	\$648.66
33	\$580.85	\$580.85	\$612.06	\$612.06	\$620.64	\$620.64	\$656.89	\$656.89
34	\$588.61	\$588.61	\$620.23	\$620.23	\$628.92	\$628.92	\$665.66	\$665.66
35	\$592.49	\$592.49	\$624.32	\$624.32	\$633.07	\$633.07	\$670.05	\$670.05
36	\$596.37	\$596.37	\$628.41	\$628.41	\$637.21	\$637.21	\$674.43	\$674.43
37	\$600.24	\$600.24	\$632.49	\$632.49	\$641.36	\$641.36	\$678.82	\$678.82
38	\$604.12	\$604.12	\$636.58	\$636.58	\$645.50	\$645.50	\$683.21	\$683.21
39	\$611.88	\$611.88	\$644.76	\$644.76	\$653.79	\$653.79	\$691.98	\$691.98
40	\$619.64	\$619.64	\$652.93	\$652.93	\$662.08	\$662.08	\$700.75	\$700.75
41	\$631.27	\$631.27	\$665.19	\$665.19	\$674.51	\$674.51	\$713.91	\$713.91
42	\$642.43	\$642.43	\$676.94	\$676.94	\$686.43	\$686.43	\$726.52	\$726.52
43	\$657.94	\$657.94	\$693.29	\$693.29	\$703.01	\$703.01	\$744.07	\$744.07
44	\$677.34	\$677.34	\$713.73	\$713.73	\$723.73	\$723.73	\$766.00	\$766.00
45	\$700.12	\$700.12	\$737.74	\$737.74	\$748.08	\$748.08	\$791.77	\$791.77
46	\$727.28	\$727.28	\$766.35	\$766.35	\$777.09	\$777.09	\$822.48	\$822.48
47	\$757.82	\$757.82	\$798.54	\$798.54	\$809.73	\$809.73	\$857.02	\$857.02
48	\$792.73	\$792.73	\$835.32	\$835.32	\$847.03	\$847.03	\$896.50	\$896.50
49	\$827.15	\$827.15	\$871.60	\$871.60	\$883.81	\$883.81	\$935.43	\$935.43
50	\$865.94	\$865.94	\$912.47	\$912.47	\$925.26	\$925.26	\$979.30	\$979.30
51	\$904.25	\$904.25	\$952.83	\$952.83	\$966.18	\$966.18	\$1,022.62	\$1,022.62
52	\$946.43	\$946.43	\$997.28	\$997.28	\$1,011.25	\$1,011.25	\$1,070.32	\$1,070.32
53	\$989.09	\$989.09	\$1,042.24	\$1,042.24	\$1,056.84	\$1,056.84	\$1,118.57	\$1,118.57
54	\$1,035.15	\$1,035.15	\$1,090.77	\$1,090.77	\$1,106.06	\$1,106.06	\$1,170.66	\$1,170.66
55	\$1,081.22	\$1,081.22	\$1,139.31	\$1,139.31	\$1,155.27	\$1,155.27	\$1,222.75	\$1,222.75
56	\$1,131.16	\$1,131.16	\$1,191.93	\$1,191.93	\$1,208.63	\$1,208.63	\$1,279.23	\$1,279.23
57	\$1,181.58	\$1,181.58	\$1,245.06	\$1,245.06	\$1,262.51	\$1,262.51	\$1,336.26	\$1,336.26
58	\$1,235.40	\$1,235.40	\$1,301.77	\$1,301.77	\$1,320.02	\$1,320.02	\$1,397.12	\$1,397.12
59	\$1,262.06	\$1,262.06	\$1,329.87	\$1,329.87	\$1,348.51	\$1,348.51	\$1,427.28	\$1,427.28
60	\$1,315.88	\$1,315.88	\$1,386.58	\$1,386.58	\$1,406.01	\$1,406.01	\$1,488.14	\$1,488.14
61	\$1,362.43	\$1,362.43	\$1,435.63	\$1,435.63	\$1,455.75	\$1,455.75	\$1,540.78	\$1,540.78
62	\$1,392.97	\$1,392.97	\$1,467.82	\$1,467.82	\$1,488.39	\$1,488.39	\$1,575.32	\$1,575.32
63	\$1,431.28	\$1,431.28	\$1,508.18	\$1,508.18	\$1,529.31	\$1,529.31	\$1,618.64	\$1,618.64
64+	\$1,454.55	\$1,454.55	\$1,532.70	\$1,532.70	\$1,554.18	\$1,554.18	\$1,644.96	\$1,644.96

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)=>	79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010003		79279PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$500 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$500	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	45		45		45		45		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
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	\$324.57	\$324.57	\$342.01	\$342.01	\$346.80	\$346.80	\$367.05	\$367.05	\$318.81	\$318.81
15	\$353.42	\$353.42	\$372.41	\$372.41	\$377.62	\$377.62	\$399.68	\$399.68	\$347.14	\$347.14
16	\$364.45	\$364.45	\$384.03	\$384.03	\$389.41	\$389.41	\$412.16	\$412.16	\$357.98	\$357.98
17	\$375.48	\$375.48	\$395.66	\$395.66	\$401.20	\$401.20	\$424.63	\$424.63	\$368.81	\$368.81
18	\$387.36	\$387.36	\$408.17	\$408.17	\$413.89	\$413.89	\$438.07	\$438.07	\$380.48	\$380.48
19	\$399.24	\$399.24	\$420.69	\$420.69	\$426.58	\$426.58	\$451.50	\$451.50	\$392.15	\$392.15
20	\$411.54	\$411.54	\$433.66	\$433.66	\$439.73	\$439.73	\$465.42	\$465.42	\$404.24	\$404.24
21	\$424.27	\$424.27	\$447.07	\$447.07	\$453.33	\$453.33	\$479.81	\$479.81	\$416.74	\$416.74
22	\$424.27	\$424.27	\$447.07	\$447.07	\$453.33	\$453.33	\$479.81	\$479.81	\$416.74	\$416.74
23	\$424.27	\$424.27	\$447.07	\$447.07	\$453.33	\$453.33	\$479.81	\$479.81	\$416.74	\$416.74
24	\$424.27	\$424.27	\$447.07	\$447.07	\$453.33	\$453.33	\$479.81	\$479.81	\$416.74	\$416.74
25	\$425.97	\$425.97	\$448.86	\$448.86	\$455.14	\$455.14	\$481.73	\$481.73	\$418.41	\$418.41
26	\$434.45	\$434.45	\$457.80	\$457.80	\$464.21	\$464.21	\$491.33	\$491.33	\$426.74	\$426.74
27	\$444.63	\$444.63	\$468.53	\$468.53	\$475.09	\$475.09	\$502.84	\$502.84	\$436.74	\$436.74
28	\$461.18	\$461.18	\$485.97	\$485.97	\$492.77	\$492.77	\$521.55	\$521.55	\$453.00	\$453.00
29	\$474.76	\$474.76	\$500.27	\$500.27	\$507.28	\$507.28	\$536.91	\$536.91	\$466.33	\$466.33
30	\$481.55	\$481.55	\$507.42	\$507.42	\$514.53	\$514.53	\$544.58	\$544.58	\$473.00	\$473.00
31	\$491.73	\$491.73	\$518.15	\$518.15	\$525.41	\$525.41	\$556.10	\$556.10	\$483.00	\$483.00
32	\$501.91	\$501.91	\$528.88	\$528.88	\$536.29	\$536.29	\$567.62	\$567.62	\$493.00	\$493.00
33	\$508.28	\$508.28	\$535.59	\$535.59	\$543.09	\$543.09	\$574.81	\$574.81	\$499.25	\$499.25
34	\$515.06	\$515.06	\$542.74	\$542.74	\$550.34	\$550.34	\$582.49	\$582.49	\$505.92	\$505.92
35	\$518.46	\$518.46	\$546.32	\$546.32	\$553.97	\$553.97	\$586.33	\$586.33	\$509.26	\$509.26
36	\$521.85	\$521.85	\$549.90	\$549.90	\$557.60	\$557.60	\$590.17	\$590.17	\$512.59	\$512.59
37	\$525.25	\$525.25	\$553.47	\$553.47	\$561.22	\$561.22	\$594.00	\$594.00	\$515.92	\$515.92
38	\$528.64	\$528.64	\$557.05	\$557.05	\$564.85	\$564.85	\$597.84	\$597.84	\$519.26	\$519.26
39	\$535.43	\$535.43	\$564.20	\$564.20	\$572.10	\$572.10	\$605.52	\$605.52	\$525.93	\$525.93
40	\$542.22	\$542.22	\$571.36	\$571.36	\$579.36	\$579.36	\$613.20	\$613.20	\$532.59	\$532.59
41	\$552.40	\$552.40	\$582.09	\$582.09	\$590.24	\$590.24	\$624.71	\$624.71	\$542.60	\$542.60
42	\$562.16	\$562.16	\$592.37	\$592.37	\$600.66	\$600.66	\$635.75	\$635.75	\$552.18	\$552.18
43	\$575.73	\$575.73	\$606.67	\$606.67	\$615.17	\$615.17	\$651.10	\$651.10	\$565.52	\$565.52
44	\$592.71	\$592.71	\$624.56	\$624.56	\$633.30	\$633.30	\$670.29	\$670.29	\$582.19	\$582.19
45	\$612.65	\$612.65	\$645.57	\$645.57	\$654.61	\$654.61	\$692.85	\$692.85	\$601.77	\$601.77
46	\$636.41	\$636.41	\$670.61	\$670.61	\$680.00	\$680.00	\$719.72	\$719.72	\$625.11	\$625.11
47	\$663.13	\$663.13	\$698.77	\$698.77	\$708.55	\$708.55	\$749.94	\$749.94	\$651.36	\$651.36
48	\$693.68	\$693.68	\$730.96	\$730.96	\$741.19	\$741.19	\$784.49	\$784.49	\$681.37	\$681.37
49	\$723.80	\$723.80	\$762.70	\$762.70	\$773.38	\$773.38	\$818.56	\$818.56	\$710.96	\$710.96
50	\$757.75	\$757.75	\$798.47	\$798.47	\$809.65	\$809.65	\$856.94	\$856.94	\$744.30	\$744.30
51	\$791.26	\$791.26	\$833.79	\$833.79	\$845.46	\$845.46	\$894.85	\$894.85	\$777.22	\$777.22
52	\$828.18	\$828.18	\$872.68	\$872.68	\$884.90	\$884.90	\$936.59	\$936.59	\$813.48	\$813.48
53	\$865.51	\$865.51	\$912.02	\$912.02	\$924.79	\$924.79	\$978.81	\$978.81	\$850.15	\$850.15
54	\$905.82	\$905.82	\$954.49	\$954.49	\$967.86	\$967.86	\$1,024.39	\$1,024.39	\$889.74	\$889.74
55	\$946.12	\$946.12	\$996.97	\$996.97	\$1,010.93	\$1,010.93	\$1,069.98	\$1,069.98	\$929.33	\$929.33
56	\$989.82	\$989.82	\$1,043.01	\$1,043.01	\$1,057.62	\$1,057.62	\$1,119.40	\$1,119.40	\$972.25	\$972.25
57	\$1,033.95	\$1,033.95	\$1,089.51	\$1,089.51	\$1,104.77	\$1,104.77	\$1,169.30	\$1,169.30	\$1,015.60	\$1,015.60
58	\$1,081.04	\$1,081.04	\$1,139.13	\$1,139.13	\$1,155.08	\$1,155.08	\$1,222.56	\$1,222.56	\$1,061.85	\$1,061.85
59	\$1,104.37	\$1,104.37	\$1,163.72	\$1,163.72	\$1,180.02	\$1,180.02	\$1,248.95	\$1,248.95	\$1,084.77	\$1,084.77
60	\$1,151.47	\$1,151.47	\$1,213.35	\$1,213.35	\$1,230.34	\$1,230.34	\$1,302.20	\$1,302.20	\$1,131.03	\$1,131.03
61	\$1,192.20	\$1,192.20	\$1,256.27	\$1,256.27	\$1,273.86	\$1,273.86	\$1,348.27	\$1,348.27	\$1,171.04	\$1,171.04
62	\$1,218.93	\$1,218.93	\$1,284.43	\$1,284.43	\$1,302.42	\$1,302.42	\$1,378.49	\$1,378.49	\$1,197.29	\$1,197.29
63	\$1,252.45	\$1,252.45	\$1,319.75	\$1,319.75	\$1,338.23	\$1,338.23	\$1,416.40	\$1,416.40	\$1,230.22	\$1,230.22
64+	\$1,272.81	\$1,272.81	\$1,341.21	\$1,341.21	\$1,359.99	\$1,359.99	\$1,439.43	\$1,439.43	\$1,250.22	\$1,250.22

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)=>	79279PA0010005		79279PA0010005		79279PA0010005		79279PA0010007		79279PA0010007	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$500 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$500		\$500		\$500		\$1,000		\$1,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$8,550		\$8,550		\$8,550	
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	\$335.93	\$335.93	\$340.64	\$340.64	\$360.54	\$360.54	\$311.26	\$311.26	\$327.98	\$327.98
15	\$365.80	\$365.80	\$370.92	\$370.92	\$392.58	\$392.58	\$338.92	\$338.92	\$357.13	\$357.13
16	\$377.21	\$377.21	\$382.50	\$382.50	\$404.84	\$404.84	\$349.50	\$349.50	\$368.28	\$368.28
17	\$388.63	\$388.63	\$394.07	\$394.07	\$417.09	\$417.09	\$360.08	\$360.08	\$379.43	\$379.43
18	\$400.93	\$400.93	\$406.54	\$406.54	\$430.29	\$430.29	\$371.47	\$371.47	\$391.43	\$391.43
19	\$413.22	\$413.22	\$419.01	\$419.01	\$443.48	\$443.48	\$382.86	\$382.86	\$403.43	\$403.43
20	\$425.96	\$425.96	\$431.92	\$431.92	\$457.15	\$457.15	\$394.66	\$394.66	\$415.87	\$415.87
21	\$439.13	\$439.13	\$445.28	\$445.28	\$471.29	\$471.29	\$406.87	\$406.87	\$428.73	\$428.73
22	\$439.13	\$439.13	\$445.28	\$445.28	\$471.29	\$471.29	\$406.87	\$406.87	\$428.73	\$428.73
23	\$439.13	\$439.13	\$445.28	\$445.28	\$471.29	\$471.29	\$406.87	\$406.87	\$428.73	\$428.73
24	\$439.13	\$439.13	\$445.28	\$445.28	\$471.29	\$471.29	\$406.87	\$406.87	\$428.73	\$428.73
25	\$440.89	\$440.89	\$447.06	\$447.06	\$473.18	\$473.18	\$408.50	\$408.50	\$430.44	\$430.44
26	\$449.67	\$449.67	\$455.97	\$455.97	\$482.60	\$482.60	\$416.63	\$416.63	\$439.02	\$439.02
27	\$460.21	\$460.21	\$466.65	\$466.65	\$493.91	\$493.91	\$426.40	\$426.40	\$449.31	\$449.31
28	\$477.33	\$477.33	\$484.02	\$484.02	\$512.29	\$512.29	\$442.27	\$442.27	\$466.03	\$466.03
29	\$491.39	\$491.39	\$498.27	\$498.27	\$527.37	\$527.37	\$455.29	\$455.29	\$479.75	\$479.75
30	\$498.41	\$498.41	\$505.39	\$505.39	\$534.91	\$534.91	\$461.80	\$461.80	\$486.61	\$486.61
31	\$508.95	\$508.95	\$516.08	\$516.08	\$546.23	\$546.23	\$471.56	\$471.56	\$496.90	\$496.90
32	\$519.49	\$519.49	\$526.77	\$526.77	\$557.54	\$557.54	\$481.33	\$481.33	\$507.19	\$507.19
33	\$526.08	\$526.08	\$533.45	\$533.45	\$564.61	\$564.61	\$487.43	\$487.43	\$513.62	\$513.62
34	\$533.10	\$533.10	\$540.57	\$540.57	\$572.15	\$572.15	\$493.94	\$493.94	\$520.48	\$520.48
35	\$536.62	\$536.62	\$544.13	\$544.13	\$575.92	\$575.92	\$497.20	\$497.20	\$523.91	\$523.91
36	\$540.13	\$540.13	\$547.69	\$547.69	\$579.69	\$579.69	\$500.45	\$500.45	\$527.34	\$527.34
37	\$543.64	\$543.64	\$551.26	\$551.26	\$583.46	\$583.46	\$503.71	\$503.71	\$530.77	\$530.77
38	\$547.16	\$547.16	\$554.82	\$554.82	\$587.23	\$587.23	\$506.96	\$506.96	\$534.20	\$534.20
39	\$554.18	\$554.18	\$561.94	\$561.94	\$594.77	\$594.77	\$513.47	\$513.47	\$541.06	\$541.06
40	\$561.21	\$561.21	\$569.07	\$569.07	\$602.31	\$602.31	\$519.98	\$519.98	\$547.92	\$547.92
41	\$571.75	\$571.75	\$579.75	\$579.75	\$613.62	\$613.62	\$529.74	\$529.74	\$558.21	\$558.21
42	\$581.85	\$581.85	\$590.00	\$590.00	\$624.46	\$624.46	\$539.10	\$539.10	\$568.07	\$568.07
43	\$595.90	\$595.90	\$604.24	\$604.24	\$639.54	\$639.54	\$552.12	\$552.12	\$581.79	\$581.79
44	\$613.46	\$613.46	\$622.06	\$622.06	\$658.39	\$658.39	\$568.40	\$568.40	\$598.94	\$598.94
45	\$634.10	\$634.10	\$642.98	\$642.98	\$680.54	\$680.54	\$587.52	\$587.52	\$619.09	\$619.09
46	\$658.70	\$658.70	\$667.92	\$667.92	\$706.94	\$706.94	\$610.31	\$610.31	\$643.10	\$643.10
47	\$686.36	\$686.36	\$695.97	\$695.97	\$736.63	\$736.63	\$635.94	\$635.94	\$670.10	\$670.10
48	\$717.98	\$717.98	\$728.03	\$728.03	\$770.56	\$770.56	\$665.23	\$665.23	\$700.97	\$700.97
49	\$749.16	\$749.16	\$759.65	\$759.65	\$804.02	\$804.02	\$694.12	\$694.12	\$731.41	\$731.41
50	\$784.29	\$784.29	\$795.27	\$795.27	\$841.72	\$841.72	\$726.67	\$726.67	\$765.71	\$765.71
51	\$818.98	\$818.98	\$830.45	\$830.45	\$878.96	\$878.96	\$758.81	\$758.81	\$799.58	\$799.58
52	\$857.18	\$857.18	\$869.19	\$869.19	\$919.96	\$919.96	\$794.21	\$794.21	\$836.88	\$836.88
53	\$895.83	\$895.83	\$908.37	\$908.37	\$961.43	\$961.43	\$830.01	\$830.01	\$874.61	\$874.61
54	\$937.54	\$937.54	\$950.67	\$950.67	\$1,006.20	\$1,006.20	\$868.67	\$868.67	\$915.34	\$915.34
55	\$979.26	\$979.26	\$992.97	\$992.97	\$1,050.98	\$1,050.98	\$907.32	\$907.32	\$956.07	\$956.07
56	\$1,024.49	\$1,024.49	\$1,038.84	\$1,038.84	\$1,099.52	\$1,099.52	\$949.23	\$949.23	\$1,000.23	\$1,000.23
57	\$1,070.16	\$1,070.16	\$1,085.15	\$1,085.15	\$1,148.53	\$1,148.53	\$991.54	\$991.54	\$1,044.82	\$1,044.82
58	\$1,118.90	\$1,118.90	\$1,134.57	\$1,134.57	\$1,200.85	\$1,200.85	\$1,036.70	\$1,036.70	\$1,092.40	\$1,092.40
59	\$1,143.06	\$1,143.06	\$1,159.06	\$1,159.06	\$1,226.77	\$1,226.77	\$1,059.08	\$1,059.08	\$1,115.98	\$1,115.98
60	\$1,191.80	\$1,191.80	\$1,208.49	\$1,208.49	\$1,279.08	\$1,279.08	\$1,104.25	\$1,104.25	\$1,163.57	\$1,163.57
61	\$1,233.96	\$1,233.96	\$1,251.24	\$1,251.24	\$1,324.32	\$1,324.32	\$1,143.30	\$1,143.30	\$1,204.73	\$1,204.73
62	\$1,261.62	\$1,261.62	\$1,279.29	\$1,279.29	\$1,354.02	\$1,354.02	\$1,168.94	\$1,168.94	\$1,231.74	\$1,231.74
63	\$1,296.31	\$1,296.31	\$1,314.47	\$1,314.47	\$1,391.25	\$1,391.25	\$1,201.08	\$1,201.08	\$1,265.61	\$1,265.61
64+	\$1,317.39	\$1,317.39	\$1,335.84	\$1,335.84	\$1,413.87	\$1,413.87	\$1,220.61	\$1,220.61	\$1,286.19	\$1,286.19

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)=>	79279PA0010007		79279PA0010007		79279PA0010011		79279PA0010011		79279PA0010011	
Plan Marketing Name =>	Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$2,000		\$2,000		\$2,000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		30		30		30		30	
OOP Maximum =>	\$8,550		\$8,550		\$7,900		\$7,900		\$7,900	
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	\$332.57	\$332.57	\$352.00	\$352.00	\$295.43	\$295.43	\$311.30	\$311.30	\$315.66	\$315.66
15	\$362.13	\$362.13	\$383.29	\$383.29	\$321.69	\$321.69	\$338.97	\$338.97	\$343.72	\$343.72
16	\$373.43	\$373.43	\$395.25	\$395.25	\$331.73	\$331.73	\$349.55	\$349.55	\$354.45	\$354.45
17	\$384.74	\$384.74	\$407.22	\$407.22	\$341.77	\$341.77	\$360.13	\$360.13	\$365.18	\$365.18
18	\$396.91	\$396.91	\$420.10	\$420.10	\$352.58	\$352.58	\$371.53	\$371.53	\$376.73	\$376.73
19	\$409.08	\$409.08	\$432.98	\$432.98	\$363.40	\$363.40	\$382.92	\$382.92	\$388.28	\$388.28
20	\$421.69	\$421.69	\$446.33	\$446.33	\$374.59	\$374.59	\$394.72	\$394.72	\$400.25	\$400.25
21	\$434.73	\$434.73	\$460.13	\$460.13	\$386.18	\$386.18	\$406.93	\$406.93	\$412.63	\$412.63
22	\$434.73	\$434.73	\$460.13	\$460.13	\$386.18	\$386.18	\$406.93	\$406.93	\$412.63	\$412.63
23	\$434.73	\$434.73	\$460.13	\$460.13	\$386.18	\$386.18	\$406.93	\$406.93	\$412.63	\$412.63
24	\$434.73	\$434.73	\$460.13	\$460.13	\$386.18	\$386.18	\$406.93	\$406.93	\$412.63	\$412.63
25	\$436.47	\$436.47	\$461.97	\$461.97	\$387.72	\$387.72	\$408.56	\$408.56	\$414.28	\$414.28
26	\$445.16	\$445.16	\$471.17	\$471.17	\$395.45	\$395.45	\$416.70	\$416.70	\$422.53	\$422.53
27	\$455.60	\$455.60	\$482.22	\$482.22	\$404.72	\$404.72	\$426.46	\$426.46	\$432.44	\$432.44
28	\$472.55	\$472.55	\$500.16	\$500.16	\$419.78	\$419.78	\$442.33	\$442.33	\$448.53	\$448.53
29	\$486.46	\$486.46	\$514.89	\$514.89	\$432.14	\$432.14	\$455.35	\$455.35	\$461.73	\$461.73
30	\$493.42	\$493.42	\$522.25	\$522.25	\$438.31	\$438.31	\$461.87	\$461.87	\$468.34	\$468.34
31	\$503.85	\$503.85	\$533.29	\$533.29	\$447.58	\$447.58	\$471.63	\$471.63	\$478.24	\$478.24
32	\$514.29	\$514.29	\$544.33	\$544.33	\$456.85	\$456.85	\$481.40	\$481.40	\$488.14	\$488.14
33	\$520.81	\$520.81	\$551.24	\$551.24	\$462.64	\$462.64	\$487.50	\$487.50	\$494.33	\$494.33
34	\$527.76	\$527.76	\$558.60	\$558.60	\$468.82	\$468.82	\$494.01	\$494.01	\$500.93	\$500.93
35	\$531.24	\$531.24	\$562.28	\$562.28	\$471.91	\$471.91	\$497.27	\$497.27	\$504.23	\$504.23
36	\$534.72	\$534.72	\$565.96	\$565.96	\$475.00	\$475.00	\$500.52	\$500.52	\$507.53	\$507.53
37	\$538.20	\$538.20	\$569.64	\$569.64	\$478.09	\$478.09	\$503.78	\$503.78	\$510.84	\$510.84
38	\$541.67	\$541.67	\$573.32	\$573.32	\$481.18	\$481.18	\$507.03	\$507.03	\$514.14	\$514.14
39	\$548.63	\$548.63	\$580.68	\$580.68	\$487.36	\$487.36	\$513.55	\$513.55	\$520.74	\$520.74
40	\$555.58	\$555.58	\$588.05	\$588.05	\$493.54	\$493.54	\$520.06	\$520.06	\$527.34	\$527.34
41	\$566.02	\$566.02	\$599.09	\$599.09	\$502.81	\$502.81	\$529.82	\$529.82	\$537.24	\$537.24
42	\$576.02	\$576.02	\$609.67	\$609.67	\$511.69	\$511.69	\$539.18	\$539.18	\$546.73	\$546.73
43	\$589.93	\$589.93	\$624.40	\$624.40	\$524.05	\$524.05	\$552.20	\$552.20	\$559.94	\$559.94
44	\$607.32	\$607.32	\$642.80	\$642.80	\$539.49	\$539.49	\$568.48	\$568.48	\$576.44	\$576.44
45	\$627.75	\$627.75	\$664.43	\$664.43	\$557.64	\$557.64	\$587.61	\$587.61	\$595.84	\$595.84
46	\$652.10	\$652.10	\$690.20	\$690.20	\$579.27	\$579.27	\$610.40	\$610.40	\$618.95	\$618.95
47	\$679.48	\$679.48	\$719.18	\$719.18	\$603.60	\$603.60	\$636.03	\$636.03	\$644.94	\$644.94
48	\$710.78	\$710.78	\$752.31	\$752.31	\$631.40	\$631.40	\$665.33	\$665.33	\$674.65	\$674.65
49	\$741.65	\$741.65	\$784.98	\$784.98	\$658.82	\$658.82	\$694.22	\$694.22	\$703.95	\$703.95
50	\$776.43	\$776.43	\$821.79	\$821.79	\$689.72	\$689.72	\$726.78	\$726.78	\$736.96	\$736.96
51	\$810.77	\$810.77	\$858.14	\$858.14	\$720.23	\$720.23	\$758.92	\$758.92	\$769.55	\$769.55
52	\$848.59	\$848.59	\$898.17	\$898.17	\$753.82	\$753.82	\$794.33	\$794.33	\$805.45	\$805.45
53	\$886.85	\$886.85	\$938.67	\$938.67	\$787.81	\$787.81	\$830.14	\$830.14	\$841.77	\$841.77
54	\$928.15	\$928.15	\$982.38	\$982.38	\$824.49	\$824.49	\$868.80	\$868.80	\$880.97	\$880.97
55	\$969.45	\$969.45	\$1,026.09	\$1,026.09	\$861.18	\$861.18	\$907.45	\$907.45	\$920.16	\$920.16
56	\$1,014.23	\$1,014.23	\$1,073.48	\$1,073.48	\$900.96	\$900.96	\$949.37	\$949.37	\$962.67	\$962.67
57	\$1,059.44	\$1,059.44	\$1,121.34	\$1,121.34	\$941.12	\$941.12	\$991.69	\$991.69	\$1,005.58	\$1,005.58
58	\$1,107.69	\$1,107.69	\$1,172.41	\$1,172.41	\$983.99	\$983.99	\$1,036.86	\$1,036.86	\$1,051.38	\$1,051.38
59	\$1,131.60	\$1,131.60	\$1,197.72	\$1,197.72	\$1,005.23	\$1,005.23	\$1,059.24	\$1,059.24	\$1,074.08	\$1,074.08
60	\$1,179.86	\$1,179.86	\$1,248.79	\$1,248.79	\$1,048.09	\$1,048.09	\$1,104.41	\$1,104.41	\$1,119.88	\$1,119.88
61	\$1,221.59	\$1,221.59	\$1,292.97	\$1,292.97	\$1,085.17	\$1,085.17	\$1,143.47	\$1,143.47	\$1,159.49	\$1,159.49
62	\$1,248.98	\$1,248.98	\$1,321.95	\$1,321.95	\$1,109.50	\$1,109.50	\$1,169.11	\$1,169.11	\$1,185.49	\$1,185.49
63	\$1,283.32	\$1,283.32	\$1,358.30	\$1,358.30	\$1,140.00	\$1,140.00	\$1,201.26	\$1,201.26	\$1,218.08	\$1,218.08
64+	\$1,304.19	\$1,304.19	\$1,380.39	\$1,380.39	\$1,158.54	\$1,158.54	\$1,220.79	\$1,220.79	\$1,237.89	\$1,237.89

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)=>	79279PA0010011		79279PA0010015		79279PA0010015		79279PA0010015		79279PA0010015	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A		Premier Balance PPO \$1400 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$1,400		\$1,400		\$1,400		\$1,400	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	30		45		45		45		45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$7,900	
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	\$334.10	\$334.10	\$295.66	\$295.66	\$311.55	\$311.55	\$315.91	\$315.91	\$334.37	\$334.37
15	\$363.80	\$363.80	\$321.95	\$321.95	\$339.25	\$339.25	\$344.00	\$344.00	\$364.09	\$364.09
16	\$375.15	\$375.15	\$331.99	\$331.99	\$349.84	\$349.84	\$354.73	\$354.73	\$375.45	\$375.45
17	\$386.51	\$386.51	\$342.04	\$342.04	\$360.43	\$360.43	\$365.47	\$365.47	\$386.82	\$386.82
18	\$398.73	\$398.73	\$352.87	\$352.87	\$371.83	\$371.83	\$377.03	\$377.03	\$399.05	\$399.05
19	\$410.96	\$410.96	\$363.69	\$363.69	\$383.23	\$383.23	\$388.60	\$388.60	\$411.29	\$411.29
20	\$423.63	\$423.63	\$374.90	\$374.90	\$395.04	\$395.04	\$400.57	\$400.57	\$423.97	\$423.97
21	\$436.73	\$436.73	\$386.49	\$386.49	\$407.26	\$407.26	\$412.96	\$412.96	\$437.08	\$437.08
22	\$436.73	\$436.73	\$386.49	\$386.49	\$407.26	\$407.26	\$412.96	\$412.96	\$437.08	\$437.08
23	\$436.73	\$436.73	\$386.49	\$386.49	\$407.26	\$407.26	\$412.96	\$412.96	\$437.08	\$437.08
24	\$436.73	\$436.73	\$386.49	\$386.49	\$407.26	\$407.26	\$412.96	\$412.96	\$437.08	\$437.08
25	\$438.48	\$438.48	\$388.04	\$388.04	\$408.89	\$408.89	\$414.61	\$414.61	\$438.83	\$438.83
26	\$447.21	\$447.21	\$395.77	\$395.77	\$417.03	\$417.03	\$422.87	\$422.87	\$447.57	\$447.57
27	\$457.69	\$457.69	\$405.04	\$405.04	\$426.81	\$426.81	\$432.78	\$432.78	\$458.06	\$458.06
28	\$474.73	\$474.73	\$420.11	\$420.11	\$442.69	\$442.69	\$448.89	\$448.89	\$475.11	\$475.11
29	\$488.70	\$488.70	\$432.48	\$432.48	\$455.72	\$455.72	\$462.10	\$462.10	\$489.09	\$489.09
30	\$495.69	\$495.69	\$438.67	\$438.67	\$462.24	\$462.24	\$468.71	\$468.71	\$496.09	\$496.09
31	\$506.17	\$506.17	\$447.94	\$447.94	\$472.01	\$472.01	\$478.62	\$478.62	\$506.58	\$506.58
32	\$516.65	\$516.65	\$457.22	\$457.22	\$481.79	\$481.79	\$488.53	\$488.53	\$517.07	\$517.07
33	\$523.20	\$523.20	\$463.02	\$463.02	\$487.90	\$487.90	\$494.73	\$494.73	\$523.62	\$523.62
34	\$530.19	\$530.19	\$469.20	\$469.20	\$494.41	\$494.41	\$501.33	\$501.33	\$530.62	\$530.62
35	\$533.68	\$533.68	\$472.29	\$472.29	\$497.67	\$497.67	\$504.64	\$504.64	\$534.11	\$534.11
36	\$537.18	\$537.18	\$475.38	\$475.38	\$500.93	\$500.93	\$507.94	\$507.94	\$537.61	\$537.61
37	\$540.67	\$540.67	\$478.47	\$478.47	\$504.19	\$504.19	\$511.24	\$511.24	\$541.11	\$541.11
38	\$544.17	\$544.17	\$481.57	\$481.57	\$507.45	\$507.45	\$514.55	\$514.55	\$544.60	\$544.60
39	\$551.15	\$551.15	\$487.75	\$487.75	\$513.96	\$513.96	\$521.16	\$521.16	\$551.59	\$551.59
40	\$558.14	\$558.14	\$493.93	\$493.93	\$520.48	\$520.48	\$527.76	\$527.76	\$558.59	\$558.59
41	\$568.62	\$568.62	\$503.21	\$503.21	\$530.25	\$530.25	\$537.67	\$537.67	\$569.08	\$569.08
42	\$578.67	\$578.67	\$512.10	\$512.10	\$539.62	\$539.62	\$547.17	\$547.17	\$579.13	\$579.13
43	\$592.64	\$592.64	\$524.47	\$524.47	\$552.65	\$552.65	\$560.39	\$560.39	\$593.12	\$593.12
44	\$610.11	\$610.11	\$539.93	\$539.93	\$568.94	\$568.94	\$576.91	\$576.91	\$610.60	\$610.60
45	\$630.64	\$630.64	\$558.09	\$558.09	\$588.08	\$588.08	\$596.31	\$596.31	\$631.14	\$631.14
46	\$655.10	\$655.10	\$579.74	\$579.74	\$610.89	\$610.89	\$619.44	\$619.44	\$655.62	\$655.62
47	\$682.61	\$682.61	\$604.08	\$604.08	\$636.55	\$636.55	\$645.46	\$645.46	\$683.16	\$683.16
48	\$714.05	\$714.05	\$631.91	\$631.91	\$665.87	\$665.87	\$675.19	\$675.19	\$714.63	\$714.63
49	\$745.06	\$745.06	\$659.35	\$659.35	\$694.79	\$694.79	\$704.51	\$704.51	\$745.66	\$745.66
50	\$780.00	\$780.00	\$690.27	\$690.27	\$727.37	\$727.37	\$737.55	\$737.55	\$780.62	\$780.62
51	\$814.50	\$814.50	\$720.80	\$720.80	\$759.54	\$759.54	\$770.17	\$770.17	\$815.15	\$815.15
52	\$852.50	\$852.50	\$754.43	\$754.43	\$794.97	\$794.97	\$806.10	\$806.10	\$853.18	\$853.18
53	\$890.93	\$890.93	\$788.44	\$788.44	\$830.81	\$830.81	\$842.44	\$842.44	\$891.64	\$891.64
54	\$932.42	\$932.42	\$825.16	\$825.16	\$869.50	\$869.50	\$881.67	\$881.67	\$933.17	\$933.17
55	\$973.91	\$973.91	\$861.87	\$861.87	\$908.19	\$908.19	\$920.90	\$920.90	\$974.69	\$974.69
56	\$1,018.89	\$1,018.89	\$901.68	\$901.68	\$950.14	\$950.14	\$963.44	\$963.44	\$1,019.71	\$1,019.71
57	\$1,064.31	\$1,064.31	\$941.88	\$941.88	\$992.49	\$992.49	\$1,006.38	\$1,006.38	\$1,065.16	\$1,065.16
58	\$1,112.79	\$1,112.79	\$984.78	\$984.78	\$1,037.70	\$1,037.70	\$1,052.22	\$1,052.22	\$1,113.68	\$1,113.68
59	\$1,136.81	\$1,136.81	\$1,006.03	\$1,006.03	\$1,060.10	\$1,060.10	\$1,074.93	\$1,074.93	\$1,137.72	\$1,137.72
60	\$1,185.29	\$1,185.29	\$1,048.93	\$1,048.93	\$1,105.30	\$1,105.30	\$1,120.77	\$1,120.77	\$1,186.24	\$1,186.24
61	\$1,227.21	\$1,227.21	\$1,086.04	\$1,086.04	\$1,144.40	\$1,144.40	\$1,160.42	\$1,160.42	\$1,228.19	\$1,228.19
62	\$1,254.73	\$1,254.73	\$1,110.39	\$1,110.39	\$1,170.06	\$1,170.06	\$1,186.43	\$1,186.43	\$1,255.73	\$1,255.73
63	\$1,289.23	\$1,289.23	\$1,140.92	\$1,140.92	\$1,202.23	\$1,202.23	\$1,219.06	\$1,219.06	\$1,290.26	\$1,290.26
64+	\$1,310.19	\$1,310.19	\$1,159.47	\$1,159.47	\$1,221.78	\$1,221.78	\$1,238.88	\$1,238.88	\$1,311.24	\$1,311.24

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)=>	79279PA0010016		79279PA0010016		79279PA0010016		79279PA0010016		79279PA0020005	
Plan Marketing Name =>	Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A		Balance PPO \$1000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 1		Area 2,4		Area 5		Area 6		Area 1	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,500		\$2,500		\$2,500		\$2,500		\$1,000	
Coinsurance =>	100%		100%		100%		100%		80%	
Copays =>	45		45		45		45		60	
OOP Maximum =>	\$7,900		\$7,900		\$7,900		\$7,900		\$6,900	
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	\$285.45	\$285.45	\$300.80	\$300.80	\$305.01	\$305.01	\$322.82	\$322.82	\$289.06	\$289.06
15	\$310.83	\$310.83	\$327.54	\$327.54	\$332.12	\$332.12	\$351.52	\$351.52	\$314.76	\$314.76
16	\$320.53	\$320.53	\$337.76	\$337.76	\$342.48	\$342.48	\$362.49	\$362.49	\$324.58	\$324.58
17	\$330.23	\$330.23	\$347.98	\$347.98	\$352.85	\$352.85	\$373.46	\$373.46	\$334.41	\$334.41
18	\$340.68	\$340.68	\$358.99	\$358.99	\$364.01	\$364.01	\$385.28	\$385.28	\$344.99	\$344.99
19	\$351.12	\$351.12	\$370.00	\$370.00	\$375.18	\$375.18	\$397.09	\$397.09	\$355.57	\$355.57
20	\$361.95	\$361.95	\$381.40	\$381.40	\$386.74	\$386.74	\$409.33	\$409.33	\$366.52	\$366.52
21	\$373.14	\$373.14	\$393.20	\$393.20	\$398.70	\$398.70	\$421.99	\$421.99	\$377.86	\$377.86
22	\$373.14	\$373.14	\$393.20	\$393.20	\$398.70	\$398.70	\$421.99	\$421.99	\$377.86	\$377.86
23	\$373.14	\$373.14	\$393.20	\$393.20	\$398.70	\$398.70	\$421.99	\$421.99	\$377.86	\$377.86
24	\$373.14	\$373.14	\$393.20	\$393.20	\$398.70	\$398.70	\$421.99	\$421.99	\$377.86	\$377.86
25	\$374.63	\$374.63	\$394.77	\$394.77	\$400.29	\$400.29	\$423.68	\$423.68	\$379.37	\$379.37
26	\$382.10	\$382.10	\$402.64	\$402.64	\$408.27	\$408.27	\$432.12	\$432.12	\$386.93	\$386.93
27	\$391.05	\$391.05	\$412.07	\$412.07	\$417.84	\$417.84	\$442.25	\$442.25	\$396.00	\$396.00
28	\$405.60	\$405.60	\$427.41	\$427.41	\$433.39	\$433.39	\$458.70	\$458.70	\$410.73	\$410.73
29	\$417.54	\$417.54	\$439.99	\$439.99	\$446.15	\$446.15	\$472.21	\$472.21	\$422.83	\$422.83
30	\$423.51	\$423.51	\$446.28	\$446.28	\$452.52	\$452.52	\$478.96	\$478.96	\$428.87	\$428.87
31	\$432.47	\$432.47	\$455.72	\$455.72	\$462.09	\$462.09	\$489.09	\$489.09	\$437.94	\$437.94
32	\$441.42	\$441.42	\$465.16	\$465.16	\$471.66	\$471.66	\$499.21	\$499.21	\$447.01	\$447.01
33	\$447.02	\$447.02	\$471.05	\$471.05	\$477.64	\$477.64	\$505.54	\$505.54	\$452.68	\$452.68
34	\$452.99	\$452.99	\$477.34	\$477.34	\$484.02	\$484.02	\$512.30	\$512.30	\$458.72	\$458.72
35	\$455.98	\$455.98	\$480.49	\$480.49	\$487.21	\$487.21	\$515.67	\$515.67	\$461.74	\$461.74
36	\$458.96	\$458.96	\$483.64	\$483.64	\$490.40	\$490.40	\$519.05	\$519.05	\$464.77	\$464.77
37	\$461.95	\$461.95	\$486.78	\$486.78	\$493.59	\$493.59	\$522.42	\$522.42	\$467.79	\$467.79
38	\$464.93	\$464.93	\$489.93	\$489.93	\$496.78	\$496.78	\$525.80	\$525.80	\$470.81	\$470.81
39	\$470.90	\$470.90	\$496.22	\$496.22	\$503.16	\$503.16	\$532.55	\$532.55	\$476.86	\$476.86
40	\$476.87	\$476.87	\$502.51	\$502.51	\$509.54	\$509.54	\$539.30	\$539.30	\$482.91	\$482.91
41	\$485.83	\$485.83	\$511.95	\$511.95	\$519.11	\$519.11	\$549.43	\$549.43	\$491.97	\$491.97
42	\$494.41	\$494.41	\$520.99	\$520.99	\$528.28	\$528.28	\$559.14	\$559.14	\$500.66	\$500.66
43	\$506.35	\$506.35	\$533.57	\$533.57	\$541.04	\$541.04	\$572.64	\$572.64	\$512.76	\$512.76
44	\$521.28	\$521.28	\$549.30	\$549.30	\$556.98	\$556.98	\$589.52	\$589.52	\$527.87	\$527.87
45	\$538.81	\$538.81	\$567.78	\$567.78	\$575.72	\$575.72	\$609.35	\$609.35	\$545.63	\$545.63
46	\$559.71	\$559.71	\$589.80	\$589.80	\$598.05	\$598.05	\$632.99	\$632.99	\$566.79	\$566.79
47	\$583.22	\$583.22	\$614.57	\$614.57	\$623.17	\$623.17	\$659.57	\$659.57	\$590.60	\$590.60
48	\$610.08	\$610.08	\$642.88	\$642.88	\$651.87	\$651.87	\$689.95	\$689.95	\$617.80	\$617.80
49	\$636.58	\$636.58	\$670.80	\$670.80	\$680.18	\$680.18	\$719.91	\$719.91	\$644.63	\$644.63
50	\$666.43	\$666.43	\$702.26	\$702.26	\$712.08	\$712.08	\$753.67	\$753.67	\$674.86	\$674.86
51	\$695.91	\$695.91	\$733.32	\$733.32	\$743.58	\$743.58	\$787.01	\$787.01	\$704.71	\$704.71
52	\$728.37	\$728.37	\$767.53	\$767.53	\$778.26	\$778.26	\$823.72	\$823.72	\$737.58	\$737.58
53	\$761.21	\$761.21	\$802.13	\$802.13	\$813.35	\$813.35	\$860.86	\$860.86	\$770.83	\$770.83
54	\$796.65	\$796.65	\$839.48	\$839.48	\$851.22	\$851.22	\$900.95	\$900.95	\$806.73	\$806.73
55	\$832.10	\$832.10	\$876.84	\$876.84	\$889.10	\$889.10	\$941.04	\$941.04	\$842.63	\$842.63
56	\$870.54	\$870.54	\$917.34	\$917.34	\$930.17	\$930.17	\$984.50	\$984.50	\$881.55	\$881.55
57	\$909.34	\$909.34	\$958.23	\$958.23	\$971.63	\$971.63	\$1,028.39	\$1,028.39	\$920.84	\$920.84
58	\$950.76	\$950.76	\$1,001.87	\$1,001.87	\$1,015.89	\$1,015.89	\$1,075.23	\$1,075.23	\$962.79	\$962.79
59	\$971.28	\$971.28	\$1,023.50	\$1,023.50	\$1,037.82	\$1,037.82	\$1,098.44	\$1,098.44	\$983.57	\$983.57
60	\$1,012.70	\$1,012.70	\$1,067.14	\$1,067.14	\$1,082.07	\$1,082.07	\$1,145.28	\$1,145.28	\$1,025.51	\$1,025.51
61	\$1,048.52	\$1,048.52	\$1,104.89	\$1,104.89	\$1,120.35	\$1,120.35	\$1,185.79	\$1,185.79	\$1,061.79	\$1,061.79
62	\$1,072.03	\$1,072.03	\$1,129.66	\$1,129.66	\$1,145.47	\$1,145.47	\$1,212.38	\$1,212.38	\$1,085.59	\$1,085.59
63	\$1,101.51	\$1,101.51	\$1,160.73	\$1,160.73	\$1,176.96	\$1,176.96	\$1,245.71	\$1,245.71	\$1,115.44	\$1,115.44
64+	\$1,119.42	\$1,119.42	\$1,179.60	\$1,179.60	\$1,196.10	\$1,196.10	\$1,265.97	\$1,265.97	\$1,133.58	\$1,133.58



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)=>	79279PA0020005		79279PA0020005		79279PA0020005		79279PA0020007		79279PA0020007	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$1000 A		Balance PPO \$2000 A		Balance PPO \$2000 A	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8		HCA/PPO-8	
Rating Area =>	Area 2,4		Area 5		Area 6		Area 1		Area 2,4	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$1,000		\$2,000		\$2,000	
Coinsurance =>	80%		80%		80%		90%		90%	
Copays =>	60		60		60		45		45	
OOP Maximum =>	\$6,900		\$6,900		\$6,900		\$7,900		\$7,900	
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	\$308.86	\$308.86	\$326.90	\$326.90	\$281.19	\$281.19	\$296.31	\$296.31
15	\$331.67	\$331.67	\$336.32	\$336.32	\$355.96	\$355.96	\$306.19	\$306.19	\$322.65	\$322.65
16	\$342.02	\$342.02	\$346.81	\$346.81	\$367.07	\$367.07	\$315.74	\$315.74	\$332.72	\$332.72
17	\$352.37	\$352.37	\$357.31	\$357.31	\$378.18	\$378.18	\$325.30	\$325.30	\$342.79	\$342.79
18	\$363.52	\$363.52	\$368.61	\$368.61	\$390.14	\$390.14	\$335.59	\$335.59	\$353.63	\$353.63
19	\$374.67	\$374.67	\$379.92	\$379.92	\$402.11	\$402.11	\$345.88	\$345.88	\$364.48	\$364.48
20	\$386.22	\$386.22	\$391.63	\$391.63	\$414.50	\$414.50	\$356.54	\$356.54	\$375.71	\$375.71
21	\$398.16	\$398.16	\$403.74	\$403.74	\$427.32	\$427.32	\$367.57	\$367.57	\$387.33	\$387.33
22	\$398.16	\$398.16	\$403.74	\$403.74	\$427.32	\$427.32	\$367.57	\$367.57	\$387.33	\$387.33
23	\$398.16	\$398.16	\$403.74	\$403.74	\$427.32	\$427.32	\$367.57	\$367.57	\$387.33	\$387.33
24	\$398.16	\$398.16	\$403.74	\$403.74	\$427.32	\$427.32	\$367.57	\$367.57	\$387.33	\$387.33
25	\$399.75	\$399.75	\$405.35	\$405.35	\$429.03	\$429.03	\$369.04	\$369.04	\$388.88	\$388.88
26	\$407.72	\$407.72	\$413.43	\$413.43	\$437.58	\$437.58	\$376.39	\$376.39	\$396.63	\$396.63
27	\$417.27	\$417.27	\$423.12	\$423.12	\$447.83	\$447.83	\$385.21	\$385.21	\$405.92	\$405.92
28	\$432.80	\$432.80	\$438.87	\$438.87	\$464.50	\$464.50	\$399.55	\$399.55	\$421.03	\$421.03
29	\$445.54	\$445.54	\$451.79	\$451.79	\$478.17	\$478.17	\$411.31	\$411.31	\$433.42	\$433.42
30	\$451.91	\$451.91	\$458.24	\$458.24	\$485.01	\$485.01	\$417.19	\$417.19	\$439.62	\$439.62
31	\$461.47	\$461.47	\$467.93	\$467.93	\$495.26	\$495.26	\$426.01	\$426.01	\$448.92	\$448.92
32	\$471.02	\$471.02	\$477.62	\$477.62	\$505.52	\$505.52	\$434.84	\$434.84	\$458.21	\$458.21
33	\$477.00	\$477.00	\$483.68	\$483.68	\$511.93	\$511.93	\$440.35	\$440.35	\$464.02	\$464.02
34	\$483.37	\$483.37	\$490.14	\$490.14	\$518.77	\$518.77	\$446.23	\$446.23	\$470.22	\$470.22
35	\$486.55	\$486.55	\$493.37	\$493.37	\$522.19	\$522.19	\$449.17	\$449.17	\$473.32	\$473.32
36	\$489.74	\$489.74	\$496.60	\$496.60	\$525.60	\$525.60	\$452.11	\$452.11	\$476.42	\$476.42
37	\$492.92	\$492.92	\$499.83	\$499.83	\$529.02	\$529.02	\$455.05	\$455.05	\$479.51	\$479.51
38	\$496.11	\$496.11	\$503.06	\$503.06	\$532.44	\$532.44	\$457.99	\$457.99	\$482.61	\$482.61
39	\$502.48	\$502.48	\$509.52	\$509.52	\$539.28	\$539.28	\$463.87	\$463.87	\$488.81	\$488.81
40	\$508.85	\$508.85	\$515.98	\$515.98	\$546.11	\$546.11	\$469.75	\$469.75	\$495.01	\$495.01
41	\$518.40	\$518.40	\$525.67	\$525.67	\$556.37	\$556.37	\$478.58	\$478.58	\$504.30	\$504.30
42	\$527.56	\$527.56	\$534.96	\$534.96	\$566.20	\$566.20	\$487.03	\$487.03	\$513.21	\$513.21
43	\$540.30	\$540.30	\$547.88	\$547.88	\$579.87	\$579.87	\$498.79	\$498.79	\$525.61	\$525.61
44	\$556.23	\$556.23	\$564.02	\$564.02	\$596.97	\$596.97	\$513.50	\$513.50	\$541.10	\$541.10
45	\$574.94	\$574.94	\$583.00	\$583.00	\$617.05	\$617.05	\$530.77	\$530.77	\$559.30	\$559.30
46	\$597.24	\$597.24	\$605.61	\$605.61	\$640.98	\$640.98	\$551.36	\$551.36	\$581.00	\$581.00
47	\$622.32	\$622.32	\$631.05	\$631.05	\$667.90	\$667.90	\$574.51	\$574.51	\$605.40	\$605.40
48	\$650.99	\$650.99	\$660.11	\$660.11	\$698.67	\$698.67	\$600.98	\$600.98	\$633.28	\$633.28
49	\$679.26	\$679.26	\$688.78	\$688.78	\$729.01	\$729.01	\$627.07	\$627.07	\$660.78	\$660.78
50	\$711.11	\$711.11	\$721.08	\$721.08	\$763.19	\$763.19	\$656.48	\$656.48	\$691.77	\$691.77
51	\$742.57	\$742.57	\$752.98	\$752.98	\$796.95	\$796.95	\$685.52	\$685.52	\$722.37	\$722.37
52	\$777.21	\$777.21	\$788.10	\$788.10	\$834.13	\$834.13	\$717.50	\$717.50	\$756.07	\$756.07
53	\$812.25	\$812.25	\$823.63	\$823.63	\$871.73	\$871.73	\$749.84	\$749.84	\$790.15	\$790.15
54	\$850.07	\$850.07	\$861.98	\$861.98	\$912.33	\$912.33	\$784.76	\$784.76	\$826.95	\$826.95
55	\$887.90	\$887.90	\$900.34	\$900.34	\$952.92	\$952.92	\$819.68	\$819.68	\$863.75	\$863.75
56	\$928.91	\$928.91	\$941.93	\$941.93	\$996.94	\$996.94	\$857.54	\$857.54	\$903.64	\$903.64
57	\$970.32	\$970.32	\$983.91	\$983.91	\$1,041.38	\$1,041.38	\$895.77	\$895.77	\$943.92	\$943.92
58	\$1,014.51	\$1,014.51	\$1,028.73	\$1,028.73	\$1,088.81	\$1,088.81	\$936.57	\$936.57	\$986.92	\$986.92
59	\$1,036.41	\$1,036.41	\$1,050.94	\$1,050.94	\$1,112.31	\$1,112.31	\$956.78	\$956.78	\$1,008.22	\$1,008.22
60	\$1,080.61	\$1,080.61	\$1,095.75	\$1,095.75	\$1,159.75	\$1,159.75	\$997.58	\$997.58	\$1,051.21	\$1,051.21
61	\$1,118.83	\$1,118.83	\$1,134.51	\$1,134.51	\$1,200.77	\$1,200.77	\$1,032.87	\$1,032.87	\$1,088.40	\$1,088.40
62	\$1,143.91	\$1,143.91	\$1,159.95	\$1,159.95	\$1,227.69	\$1,227.69	\$1,056.03	\$1,056.03	\$1,112.80	\$1,112.80
63	\$1,175.37	\$1,175.37	\$1,191.84	\$1,191.84	\$1,261.45	\$1,261.45	\$1,085.07	\$1,085.07	\$1,143.40	\$1,143.40
64+	\$1,194.48	\$1,194.48	\$1,211.22	\$1,211.22	\$1,281.96	\$1,281.96	\$1,102.71	\$1,102.71	\$1,161.99	\$1,161.99



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)=>	79279PA0020007		79279PA0020007		79279PA0060001		79279PA0060001		79279PA0060001	
Plan Marketing Name =>	Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500		Health Savings PPO \$1500		Health Savings PPO \$1500	
Form # =>	HCA/PPO-8		HCA/PPO-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 5		Area 6		Area 1		Area 2,4		Area 5	
Network =>	C		C		C		C		C	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,500		\$1,500		\$1,500	
Coinsurance =>	90%		90%		100%		100%		100%	
Copays =>	45		45		20		20		20	
OOP Maximum =>	\$7,900		\$7,900		\$3,000		\$3,000		\$3,000	
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	\$300.45	\$300.45	\$318.00	\$318.00	\$310.49	\$310.49	\$327.18	\$327.18	\$331.76	\$331.76
15	\$327.16	\$327.16	\$346.27	\$346.27	\$338.09	\$338.09	\$356.27	\$356.27	\$361.25	\$361.25
16	\$337.37	\$337.37	\$357.08	\$357.08	\$348.64	\$348.64	\$367.39	\$367.39	\$372.52	\$372.52
17	\$347.58	\$347.58	\$367.89	\$367.89	\$359.19	\$359.19	\$378.51	\$378.51	\$383.80	\$383.80
18	\$358.58	\$358.58	\$379.52	\$379.52	\$370.56	\$370.56	\$390.48	\$390.48	\$395.94	\$395.94
19	\$369.58	\$369.58	\$391.16	\$391.16	\$381.92	\$381.92	\$402.46	\$402.46	\$408.08	\$408.08
20	\$380.97	\$380.97	\$403.22	\$403.22	\$393.69	\$393.69	\$414.86	\$414.86	\$420.66	\$420.66
21	\$392.75	\$392.75	\$415.69	\$415.69	\$405.87	\$405.87	\$427.69	\$427.69	\$433.67	\$433.67
22	\$392.75	\$392.75	\$415.69	\$415.69	\$405.87	\$405.87	\$427.69	\$427.69	\$433.67	\$433.67
23	\$392.75	\$392.75	\$415.69	\$415.69	\$405.87	\$405.87	\$427.69	\$427.69	\$433.67	\$433.67
24	\$392.75	\$392.75	\$415.69	\$415.69	\$405.87	\$405.87	\$427.69	\$427.69	\$433.67	\$433.67
25	\$394.32	\$394.32	\$417.35	\$417.35	\$407.49	\$407.49	\$429.40	\$429.40	\$435.40	\$435.40
26	\$402.18	\$402.18	\$425.67	\$425.67	\$415.61	\$415.61	\$437.95	\$437.95	\$444.08	\$444.08
27	\$411.60	\$411.60	\$435.64	\$435.64	\$425.35	\$425.35	\$448.22	\$448.22	\$454.49	\$454.49
28	\$426.92	\$426.92	\$451.86	\$451.86	\$441.18	\$441.18	\$464.90	\$464.90	\$471.40	\$471.40
29	\$439.49	\$439.49	\$465.16	\$465.16	\$454.17	\$454.17	\$478.59	\$478.59	\$485.28	\$485.28
30	\$445.77	\$445.77	\$471.81	\$471.81	\$460.66	\$460.66	\$485.43	\$485.43	\$492.22	\$492.22
31	\$455.20	\$455.20	\$481.78	\$481.78	\$470.40	\$470.40	\$495.69	\$495.69	\$502.62	\$502.62
32	\$464.62	\$464.62	\$491.76	\$491.76	\$480.14	\$480.14	\$505.96	\$505.96	\$513.03	\$513.03
33	\$470.51	\$470.51	\$498.00	\$498.00	\$486.23	\$486.23	\$512.37	\$512.37	\$519.54	\$519.54
34	\$476.80	\$476.80	\$504.65	\$504.65	\$492.73	\$492.73	\$519.22	\$519.22	\$526.48	\$526.48
35	\$479.94	\$479.94	\$507.97	\$507.97	\$495.97	\$495.97	\$522.64	\$522.64	\$529.94	\$529.94
36	\$483.08	\$483.08	\$511.30	\$511.30	\$499.22	\$499.22	\$526.06	\$526.06	\$533.41	\$533.41
37	\$486.22	\$486.22	\$514.62	\$514.62	\$502.47	\$502.47	\$529.48	\$529.48	\$536.88	\$536.88
38	\$489.37	\$489.37	\$517.95	\$517.95	\$505.71	\$505.71	\$532.90	\$532.90	\$540.35	\$540.35
39	\$495.65	\$495.65	\$524.60	\$524.60	\$512.21	\$512.21	\$539.74	\$539.74	\$547.29	\$547.29
40	\$501.93	\$501.93	\$531.25	\$531.25	\$518.70	\$518.70	\$546.59	\$546.59	\$554.23	\$554.23
41	\$511.36	\$511.36	\$541.23	\$541.23	\$528.44	\$528.44	\$556.85	\$556.85	\$564.64	\$564.64
42	\$520.39	\$520.39	\$550.79	\$550.79	\$537.78	\$537.78	\$566.69	\$566.69	\$574.61	\$574.61
43	\$532.96	\$532.96	\$564.09	\$564.09	\$550.77	\$550.77	\$580.38	\$580.38	\$588.49	\$588.49
44	\$548.67	\$548.67	\$580.72	\$580.72	\$567.00	\$567.00	\$597.48	\$597.48	\$605.84	\$605.84
45	\$567.13	\$567.13	\$600.26	\$600.26	\$586.08	\$586.08	\$617.58	\$617.58	\$626.22	\$626.22
46	\$589.13	\$589.13	\$623.54	\$623.54	\$608.81	\$608.81	\$641.54	\$641.54	\$650.51	\$650.51
47	\$613.87	\$613.87	\$649.72	\$649.72	\$634.37	\$634.37	\$668.48	\$668.48	\$677.83	\$677.83
48	\$642.15	\$642.15	\$679.65	\$679.65	\$663.60	\$663.60	\$699.27	\$699.27	\$709.05	\$709.05
49	\$670.03	\$670.03	\$709.17	\$709.17	\$692.41	\$692.41	\$729.64	\$729.64	\$739.84	\$739.84
50	\$701.45	\$701.45	\$742.42	\$742.42	\$724.88	\$724.88	\$763.85	\$763.85	\$774.53	\$774.53
51	\$732.48	\$732.48	\$775.26	\$775.26	\$756.95	\$756.95	\$797.64	\$797.64	\$808.79	\$808.79
52	\$766.65	\$766.65	\$811.43	\$811.43	\$792.26	\$792.26	\$834.85	\$834.85	\$846.52	\$846.52
53	\$801.21	\$801.21	\$848.01	\$848.01	\$827.97	\$827.97	\$872.49	\$872.49	\$884.69	\$884.69
54	\$838.52	\$838.52	\$887.50	\$887.50	\$866.53	\$866.53	\$913.12	\$913.12	\$925.89	\$925.89
55	\$875.83	\$875.83	\$926.99	\$926.99	\$905.09	\$905.09	\$953.75	\$953.75	\$967.08	\$967.08
56	\$916.29	\$916.29	\$969.80	\$969.80	\$946.89	\$946.89	\$997.80	\$997.80	\$1,011.75	\$1,011.75
57	\$957.13	\$957.13	\$1,013.04	\$1,013.04	\$989.11	\$989.11	\$1,042.28	\$1,042.28	\$1,056.85	\$1,056.85
58	\$1,000.73	\$1,000.73	\$1,059.18	\$1,059.18	\$1,034.16	\$1,034.16	\$1,089.75	\$1,089.75	\$1,104.99	\$1,104.99
59	\$1,022.33	\$1,022.33	\$1,082.04	\$1,082.04	\$1,056.48	\$1,056.48	\$1,113.28	\$1,113.28	\$1,128.84	\$1,128.84
60	\$1,065.92	\$1,065.92	\$1,128.18	\$1,128.18	\$1,101.53	\$1,101.53	\$1,160.75	\$1,160.75	\$1,176.98	\$1,176.98
61	\$1,103.63	\$1,103.63	\$1,168.09	\$1,168.09	\$1,140.49	\$1,140.49	\$1,201.81	\$1,201.81	\$1,218.61	\$1,218.61
62	\$1,128.37	\$1,128.37	\$1,194.28	\$1,194.28	\$1,166.06	\$1,166.06	\$1,228.75	\$1,228.75	\$1,245.93	\$1,245.93
63	\$1,159.40	\$1,159.40	\$1,227.12	\$1,227.12	\$1,198.13	\$1,198.13	\$1,262.54	\$1,262.54	\$1,280.19	\$1,280.19
64+	\$1,178.25	\$1,178.25	\$1,247.07	\$1,247.07	\$1,217.61	\$1,217.61	\$1,283.07	\$1,283.07	\$1,301.01	\$1,301.01

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)=>	79279PA0060001		79279PA0070003		79279PA0070003		79279PA0070003		79279PA0070003	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250		Health Savings PPO Embedded \$4,250	
Form # =>	HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8		HCA/HDHP-8	
Rating Area =>	Area 6		Area 1		Area 2,4		Area 5		Area 6	
Network =>	C		C		C		C		C	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$1,500		\$4,250		\$4,250		\$4,250		\$4,250	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	20		0		0		0		0	
OOP Maximum =>	\$3,000		\$4,250		\$4,250		\$4,250		\$4,250	
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	\$351.14	\$351.14	\$262.98	\$262.98	\$277.11	\$277.11	\$280.99	\$280.99	\$297.41	\$297.41
15	\$382.36	\$382.36	\$286.36	\$286.36	\$301.75	\$301.75	\$305.97	\$305.97	\$323.85	\$323.85
16	\$394.29	\$394.29	\$295.30	\$295.30	\$311.16	\$311.16	\$315.52	\$315.52	\$333.95	\$333.95
17	\$406.22	\$406.22	\$304.24	\$304.24	\$320.58	\$320.58	\$325.07	\$325.07	\$344.06	\$344.06
18	\$419.08	\$419.08	\$313.86	\$313.86	\$330.73	\$330.73	\$335.35	\$335.35	\$354.95	\$354.95
19	\$431.93	\$431.93	\$323.49	\$323.49	\$340.87	\$340.87	\$345.64	\$345.64	\$365.83	\$365.83
20	\$445.24	\$445.24	\$333.46	\$333.46	\$351.37	\$351.37	\$356.29	\$356.29	\$377.11	\$377.11
21	\$459.01	\$459.01	\$343.77	\$343.77	\$362.24	\$362.24	\$367.31	\$367.31	\$388.77	\$388.77
22	\$459.01	\$459.01	\$343.77	\$343.77	\$362.24	\$362.24	\$367.31	\$367.31	\$388.77	\$388.77
23	\$459.01	\$459.01	\$343.77	\$343.77	\$362.24	\$362.24	\$367.31	\$367.31	\$388.77	\$388.77
24	\$459.01	\$459.01	\$343.77	\$343.77	\$362.24	\$362.24	\$367.31	\$367.31	\$388.77	\$388.77
25	\$460.85	\$460.85	\$345.15	\$345.15	\$363.69	\$363.69	\$368.78	\$368.78	\$390.33	\$390.33
26	\$470.03	\$470.03	\$352.02	\$352.02	\$370.93	\$370.93	\$376.13	\$376.13	\$398.10	\$398.10
27	\$481.04	\$481.04	\$360.27	\$360.27	\$379.63	\$379.63	\$384.94	\$384.94	\$407.43	\$407.43
28	\$498.94	\$498.94	\$373.68	\$373.68	\$393.75	\$393.75	\$399.27	\$399.27	\$422.59	\$422.59
29	\$513.63	\$513.63	\$384.68	\$384.68	\$405.35	\$405.35	\$411.02	\$411.02	\$435.03	\$435.03
30	\$520.98	\$520.98	\$390.18	\$390.18	\$411.14	\$411.14	\$416.90	\$416.90	\$441.25	\$441.25
31	\$531.99	\$531.99	\$398.43	\$398.43	\$419.84	\$419.84	\$425.71	\$425.71	\$450.58	\$450.58
32	\$543.01	\$543.01	\$406.68	\$406.68	\$428.53	\$428.53	\$434.53	\$434.53	\$459.91	\$459.91
33	\$549.89	\$549.89	\$411.84	\$411.84	\$433.96	\$433.96	\$440.04	\$440.04	\$465.75	\$465.75
34	\$557.24	\$557.24	\$417.34	\$417.34	\$439.76	\$439.76	\$445.91	\$445.91	\$471.97	\$471.97
35	\$560.91	\$560.91	\$420.09	\$420.09	\$442.66	\$442.66	\$448.85	\$448.85	\$475.08	\$475.08
36	\$564.58	\$564.58	\$422.84	\$422.84	\$445.56	\$445.56	\$451.79	\$451.79	\$478.19	\$478.19
37	\$568.25	\$568.25	\$425.59	\$425.59	\$448.45	\$448.45	\$454.73	\$454.73	\$481.30	\$481.30
38	\$571.93	\$571.93	\$428.34	\$428.34	\$451.35	\$451.35	\$457.67	\$457.67	\$484.41	\$484.41
39	\$579.27	\$579.27	\$433.84	\$433.84	\$457.15	\$457.15	\$463.55	\$463.55	\$490.63	\$490.63
40	\$586.61	\$586.61	\$439.34	\$439.34	\$462.94	\$462.94	\$469.42	\$469.42	\$496.85	\$496.85
41	\$597.63	\$597.63	\$447.59	\$447.59	\$471.64	\$471.64	\$478.24	\$478.24	\$506.18	\$506.18
42	\$608.19	\$608.19	\$455.50	\$455.50	\$479.97	\$479.97	\$486.69	\$486.69	\$515.12	\$515.12
43	\$622.88	\$622.88	\$466.50	\$466.50	\$491.56	\$491.56	\$498.44	\$498.44	\$527.56	\$527.56
44	\$641.24	\$641.24	\$480.25	\$480.25	\$506.05	\$506.05	\$513.13	\$513.13	\$543.11	\$543.11
45	\$662.81	\$662.81	\$496.40	\$496.40	\$523.07	\$523.07	\$530.40	\$530.40	\$561.38	\$561.38
46	\$688.52	\$688.52	\$515.66	\$515.66	\$543.36	\$543.36	\$550.97	\$550.97	\$583.16	\$583.16
47	\$717.43	\$717.43	\$537.31	\$537.31	\$566.18	\$566.18	\$574.11	\$574.11	\$607.65	\$607.65
48	\$750.48	\$750.48	\$562.06	\$562.06	\$592.26	\$592.26	\$600.55	\$600.55	\$635.64	\$635.64
49	\$783.07	\$783.07	\$586.47	\$586.47	\$617.98	\$617.98	\$626.63	\$626.63	\$663.24	\$663.24
50	\$819.79	\$819.79	\$613.97	\$613.97	\$646.96	\$646.96	\$656.02	\$656.02	\$694.34	\$694.34
51	\$856.05	\$856.05	\$641.13	\$641.13	\$675.58	\$675.58	\$685.03	\$685.03	\$725.06	\$725.06
52	\$895.99	\$895.99	\$671.04	\$671.04	\$707.09	\$707.09	\$716.99	\$716.99	\$758.88	\$758.88
53	\$936.38	\$936.38	\$701.29	\$701.29	\$738.97	\$738.97	\$749.31	\$749.31	\$793.09	\$793.09
54	\$979.99	\$979.99	\$733.95	\$733.95	\$773.38	\$773.38	\$784.21	\$784.21	\$830.02	\$830.02
55	\$1,023.59	\$1,023.59	\$766.61	\$766.61	\$807.80	\$807.80	\$819.10	\$819.10	\$866.96	\$866.96
56	\$1,070.87	\$1,070.87	\$802.02	\$802.02	\$845.11	\$845.11	\$856.93	\$856.93	\$907.00	\$907.00
57	\$1,118.61	\$1,118.61	\$837.77	\$837.77	\$882.78	\$882.78	\$895.13	\$895.13	\$947.43	\$947.43
58	\$1,169.56	\$1,169.56	\$875.93	\$875.93	\$922.99	\$922.99	\$935.91	\$935.91	\$990.59	\$990.59
59	\$1,194.80	\$1,194.80	\$894.83	\$894.83	\$942.91	\$942.91	\$956.11	\$956.11	\$1,011.97	\$1,011.97
60	\$1,245.75	\$1,245.75	\$932.99	\$932.99	\$983.12	\$983.12	\$996.88	\$996.88	\$1,055.12	\$1,055.12
61	\$1,289.82	\$1,289.82	\$965.99	\$965.99	\$1,017.89	\$1,017.89	\$1,032.14	\$1,032.14	\$1,092.44	\$1,092.44
62	\$1,318.74	\$1,318.74	\$987.65	\$987.65	\$1,040.72	\$1,040.72	\$1,055.28	\$1,055.28	\$1,116.94	\$1,116.94
63	\$1,355.00	\$1,355.00	\$1,014.81	\$1,014.81	\$1,069.33	\$1,069.33	\$1,084.30	\$1,084.30	\$1,147.65	\$1,147.65
64+	\$1,377.03	\$1,377.03	\$1,031.31	\$1,031.31	\$1,086.72	\$1,086.72	\$1,101.93	\$1,101.93	\$1,166.31	\$1,166.31

**Highmark Coverage Advantage (HCA)  
Small Group  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	C	1,2,4,5,6	Erie, Clarion, Forest, McKean, Venango, Warren, Crawford, Mercer, Cameron, Elk, Potter, Allegheny, Beaver, Butler, Washington, Westmoreland, Armstrong, Indiana, Fayette, Greene, Lawrence, Bedford, Blair, Cambria, Huntingdon, Somerset, Clearfield, Jefferson, Centre

Company Name Highmark Coverage Advantage (HCA)

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 1				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	24	7	135	20	0
					Crawford	Clarion	Erie	Forest	Mckean
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$454.46	\$454.46	\$454.46	\$454.46	\$454.46
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$397.68	\$397.68	\$397.68	\$397.68	\$397.68
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$390.62	\$390.62	\$390.62	\$390.62	\$390.62
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$381.36	\$381.36	\$381.36	\$381.36	\$381.36
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$361.97	\$361.97	\$361.97	\$361.97	\$361.97
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$362.26	\$362.26	\$362.26	\$362.26	\$362.26
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$349.76	\$349.76	\$349.76	\$349.76	\$349.76
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$354.17	\$354.17	\$354.17	\$354.17	\$354.17
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$344.53	\$344.53	\$344.53	\$344.53	\$344.53
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$380.43	\$380.43	\$380.43	\$380.43	\$380.43
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$322.22	\$322.22	\$322.22	\$322.22	\$322.22

RATING AREA 2			RATING AREA 3											
4	16	2	16	2	35	0	0	0	0	0	0	0	0	0
Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan
\$454.46	\$454.46	\$454.46	\$478.88	\$478.88	\$478.88									
\$397.68	\$397.68	\$397.68	\$419.05	\$419.05	\$419.05									
\$390.62	\$390.62	\$390.62	\$411.61	\$411.61	\$411.61									
\$381.36	\$381.36	\$381.36	\$401.86	\$401.86	\$401.86									
\$361.97	\$361.97	\$361.97	\$381.42	\$381.42	\$381.42									
\$362.26	\$362.26	\$362.26	\$381.73	\$381.73	\$381.73									
\$349.76	\$349.76	\$349.76	\$368.55	\$368.55	\$368.55									
\$354.17	\$354.17	\$354.17	\$373.21	\$373.21	\$373.21									
\$344.53	\$344.53	\$344.53	\$363.05	\$363.05	\$363.05									
\$380.43	\$380.43	\$380.43	\$400.88	\$400.88	\$400.88									
\$322.22	\$322.22	\$322.22	\$339.54	\$339.54	\$339.54									

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

**RATING AREA 4**

883	83	42	47	16	86	65	104	92	304
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$478.88	\$478.88	\$478.88	\$478.88	\$478.88	\$478.88	\$478.88	\$478.88	\$478.88	\$478.88
\$419.05	\$419.05	\$419.05	\$419.05	\$419.05	\$419.05	\$419.05	\$419.05	\$419.05	\$419.05
\$411.61	\$411.61	\$411.61	\$411.61	\$411.61	\$411.61	\$411.61	\$411.61	\$411.61	\$411.61
\$401.86	\$401.86	\$401.86	\$401.86	\$401.86	\$401.86	\$401.86	\$401.86	\$401.86	\$401.86
\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42
\$381.73	\$381.73	\$381.73	\$381.73	\$381.73	\$381.73	\$381.73	\$381.73	\$381.73	\$381.73
\$368.55	\$368.55	\$368.55	\$368.55	\$368.55	\$368.55	\$368.55	\$368.55	\$368.55	\$368.55
\$373.21	\$373.21	\$373.21	\$373.21	\$373.21	\$373.21	\$373.21	\$373.21	\$373.21	\$373.21
\$363.05	\$363.05	\$363.05	\$363.05	\$363.05	\$363.05	\$363.05	\$363.05	\$363.05	\$363.05
\$400.88	\$400.88	\$400.88	\$400.88	\$400.88	\$400.88	\$400.88	\$400.88	\$400.88	\$400.88
\$339.54	\$339.54	\$339.54	\$339.54	\$339.54	\$339.54	\$339.54	\$339.54	\$339.54	\$339.54

**RATING AREA 5**

1
Bedford
\$485.58
\$424.92
\$417.37
\$407.48
\$386.76
\$387.07
\$373.71
\$378.43
\$368.13
\$406.49
\$344.29

EA 5

51	46	76	26	16	16
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$485.58	\$485.58	\$485.58	\$485.58	\$485.58	\$485.58
\$424.92	\$424.92	\$424.92	\$424.92	\$424.92	\$424.92
\$417.37	\$417.37	\$417.37	\$417.37	\$417.37	\$417.37
\$407.48	\$407.48	\$407.48	\$407.48	\$407.48	\$407.48
\$386.76	\$386.76	\$386.76	\$386.76	\$386.76	\$386.76
\$387.07	\$387.07	\$387.07	\$387.07	\$387.07	\$387.07
\$373.71	\$373.71	\$373.71	\$373.71	\$373.71	\$373.71
\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43
\$368.13	\$368.13	\$368.13	\$368.13	\$368.13	\$368.13
\$406.49	\$406.49	\$406.49	\$406.49	\$406.49	\$406.49
\$344.29	\$344.29	\$344.29	\$344.29	\$344.29	\$344.29

RATING AREA 6

6	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$513.95								
\$449.74								
\$441.75								
\$431.29								
\$409.36								
\$409.68								
\$395.54								
\$400.54								
\$389.64								
\$430.24								
\$364.40								

RATING AREA 7				
0	0	0	0	0
Union	Adams	Berks	Lancaster	York

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

RATING AREA 9						
0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry



Company Name Highmark Coverage Advantage (HCA)

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 1				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	24	7	135	20	0
					Crawford	Clarion	Erie	Forest	Mckean
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$462.65	\$462.65	\$462.65	\$462.65	\$462.65
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$404.84	\$404.84	\$404.84	\$404.84	\$404.84
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$397.66	\$397.66	\$397.66	\$397.66	\$397.66
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$388.24	\$388.24	\$388.24	\$388.24	\$388.24
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$368.49	\$368.49	\$368.49	\$368.49	\$368.49
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$368.79	\$368.79	\$368.79	\$368.79	\$368.79
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$356.06	\$356.06	\$356.06	\$356.06	\$356.06
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$360.56	\$360.56	\$360.56	\$360.56	\$360.56
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$350.74	\$350.74	\$350.74	\$350.74	\$350.74
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$387.29	\$387.29	\$387.29	\$387.29	\$387.29
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$328.03	\$328.03	\$328.03	\$328.03	\$328.03

RATING AREA 2			RATING AREA 3											
4	16	2	16	2	35	0	0	0	0	0	0	0	0	0
Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan
\$462.65	\$462.65	\$462.65	\$487.51	\$487.51	\$487.51									
\$404.84	\$404.84	\$404.84	\$426.60	\$426.60	\$426.60									
\$397.66	\$397.66	\$397.66	\$419.03	\$419.03	\$419.03									
\$388.24	\$388.24	\$388.24	\$409.10	\$409.10	\$409.10									
\$368.49	\$368.49	\$368.49	\$388.30	\$388.30	\$388.30									
\$368.79	\$368.79	\$368.79	\$388.61	\$388.61	\$388.61									
\$356.06	\$356.06	\$356.06	\$375.19	\$375.19	\$375.19									
\$360.56	\$360.56	\$360.56	\$379.93	\$379.93	\$379.93									
\$350.74	\$350.74	\$350.74	\$369.59	\$369.59	\$369.59									
\$387.29	\$387.29	\$387.29	\$408.10	\$408.10	\$408.10									
\$328.03	\$328.03	\$328.03	\$345.66	\$345.66	\$345.66									

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

**RATING AREA 4**

883	83	42	47	16	86	65	104	92	304
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland

**RATING AREA 5**

1
Bedford

\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$487.51	\$494.34
\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$426.60	\$432.57
\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$424.89
\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$409.10	\$414.83
\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$388.30	\$393.73
\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$388.61	\$394.05
\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$375.19	\$380.45
\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$379.93	\$385.25
\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$369.59	\$374.77
\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$408.10	\$413.82
\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$345.66	\$350.50

EA 5

51	46	76	26	16	16
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$494.34	\$494.34	\$494.34	\$494.34	\$494.34	\$494.34
\$432.57	\$432.57	\$432.57	\$432.57	\$432.57	\$432.57
\$424.89	\$424.89	\$424.89	\$424.89	\$424.89	\$424.89
\$414.83	\$414.83	\$414.83	\$414.83	\$414.83	\$414.83
\$393.73	\$393.73	\$393.73	\$393.73	\$393.73	\$393.73
\$394.05	\$394.05	\$394.05	\$394.05	\$394.05	\$394.05
\$380.45	\$380.45	\$380.45	\$380.45	\$380.45	\$380.45
\$385.25	\$385.25	\$385.25	\$385.25	\$385.25	\$385.25
\$374.77	\$374.77	\$374.77	\$374.77	\$374.77	\$374.77
\$413.82	\$413.82	\$413.82	\$413.82	\$413.82	\$413.82
\$350.50	\$350.50	\$350.50	\$350.50	\$350.50	\$350.50

RATING AREA 6

6	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$523.21								
\$457.84								
\$449.71								
\$439.06								
\$416.73								
\$417.07								
\$402.67								
\$407.76								
\$396.66								
\$437.99								
\$370.97								

RATING AREA 7				
0	0	0	0	0
Union	Adams	Berks	Lancaster	York

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

RATING AREA 9						
0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

Company Name Highmark Coverage Advantage (HCA)

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 1				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	24	7	135	20	0
					Crawford	Clarion	Erie	Forest	Mckean
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$473.71	\$473.71	\$473.71	\$473.71	\$473.71
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$414.53	\$414.53	\$414.53	\$414.53	\$414.53
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$407.17	\$407.17	\$407.17	\$407.17	\$407.17
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$397.52	\$397.52	\$397.52	\$397.52	\$397.52
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$377.31	\$377.31	\$377.31	\$377.31	\$377.31
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$377.61	\$377.61	\$377.61	\$377.61	\$377.61
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$364.57	\$364.57	\$364.57	\$364.57	\$364.57
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$369.18	\$369.18	\$369.18	\$369.18	\$369.18
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$359.13	\$359.13	\$359.13	\$359.13	\$359.13
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$396.55	\$396.55	\$396.55	\$396.55	\$396.55
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$335.87	\$335.87	\$335.87	\$335.87	\$335.87

			RATING AREA 2			RATING AREA 3								
4	16	2	16	2	35	0	0	0	0	0	0	0	0	0
Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan
\$473.71	\$473.71	\$473.71	\$499.17	\$499.17	\$499.17									
\$414.53	\$414.53	\$414.53	\$436.80	\$436.80	\$436.80									
\$407.17	\$407.17	\$407.17	\$429.05	\$429.05	\$429.05									
\$397.52	\$397.52	\$397.52	\$418.88	\$418.88	\$418.88									
\$377.31	\$377.31	\$377.31	\$397.58	\$397.58	\$397.58									
\$377.61	\$377.61	\$377.61	\$397.90	\$397.90	\$397.90									
\$364.57	\$364.57	\$364.57	\$384.17	\$384.17	\$384.17									
\$369.18	\$369.18	\$369.18	\$389.02	\$389.02	\$389.02									
\$359.13	\$359.13	\$359.13	\$378.43	\$378.43	\$378.43									
\$396.55	\$396.55	\$396.55	\$417.86	\$417.86	\$417.86									
\$335.87	\$335.87	\$335.87	\$353.92	\$353.92	\$353.92									

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4										RATING AREA 5	
883	83	42	47	16	86	65	104	92	304	1	
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	
\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$499.17	\$506.16	
\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$436.80	\$442.92	
\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$429.05	\$435.05	
\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$418.88	\$424.75	
\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$397.58	\$403.15	
\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$397.90	\$403.47	
\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$384.17	\$389.54	
\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$389.02	\$394.46	
\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$378.43	\$383.73	
\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$417.86	\$423.71	
\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$358.88	



EA 5

51	46	76	26	16	16
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$506.16	\$506.16	\$506.16	\$506.16	\$506.16	\$506.16
\$442.92	\$442.92	\$442.92	\$442.92	\$442.92	\$442.92
\$435.05	\$435.05	\$435.05	\$435.05	\$435.05	\$435.05
\$424.75	\$424.75	\$424.75	\$424.75	\$424.75	\$424.75
\$403.15	\$403.15	\$403.15	\$403.15	\$403.15	\$403.15
\$403.47	\$403.47	\$403.47	\$403.47	\$403.47	\$403.47
\$389.54	\$389.54	\$389.54	\$389.54	\$389.54	\$389.54
\$394.46	\$394.46	\$394.46	\$394.46	\$394.46	\$394.46
\$383.73	\$383.73	\$383.73	\$383.73	\$383.73	\$383.73
\$423.71	\$423.71	\$423.71	\$423.71	\$423.71	\$423.71
\$358.88	\$358.88	\$358.88	\$358.88	\$358.88	\$358.88

RATING AREA 6

6	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder

\$535.72								
\$468.79								
\$460.47								
\$449.56								
\$426.70								
\$427.04								
\$412.30								
\$417.51								
\$406.14								
\$448.46								
\$379.84								

RATING AREA 7				
0	0	0	0	0
Union	Adams	Berks	Lancaster	York

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

RATING AREA 9						
0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

Company Name Highmark Coverage Advantage (HCA)

Market Small Group

RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County					RATING AREA 1				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	24	7	135	20	0
					Crawford	Clarion	Erie	Forest	Mckean
79279PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	\$484.85	\$484.85	\$484.85	\$484.85	\$484.85
79279PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off	\$424.27	\$424.27	\$424.27	\$424.27	\$424.27
79279PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off	\$416.74	\$416.74	\$416.74	\$416.74	\$416.74
79279PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off	\$406.87	\$406.87	\$406.87	\$406.87	\$406.87
79279PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off	\$386.18	\$386.18	\$386.18	\$386.18	\$386.18
79279PA0010015	Premier Balance PPO \$1400 A	PPO	Gold	Off	\$386.49	\$386.49	\$386.49	\$386.49	\$386.49
79279PA0010016	Premier Balance PPO \$2500 A	PPO	Gold	Off	\$373.14	\$373.14	\$373.14	\$373.14	\$373.14
79279PA0020005	Balance PPO \$1000 A	PPO	Gold	Off	\$377.86	\$377.86	\$377.86	\$377.86	\$377.86
79279PA0020007	Balance PPO \$2000 A	PPO	Gold	Off	\$367.57	\$367.57	\$367.57	\$367.57	\$367.57
79279PA0060001	Health Savings PPO \$1500	PPO	Gold	Off	\$405.87	\$405.87	\$405.87	\$405.87	\$405.87
79279PA0070003	Health Savings PPO Embedded \$4250	PPO	Silver	Off	\$343.77	\$343.77	\$343.77	\$343.77	\$343.77

RATING AREA 2			RATING AREA 3											
4	16	2	16	2	35	0	0	0	0	0	0	0	0	0
Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan
\$484.85	\$484.85	\$484.85	\$510.90	\$510.90	\$510.90									
\$424.27	\$424.27	\$424.27	\$447.07	\$447.07	\$447.07									
\$416.74	\$416.74	\$416.74	\$439.13	\$439.13	\$439.13									
\$406.87	\$406.87	\$406.87	\$428.73	\$428.73	\$428.73									
\$386.18	\$386.18	\$386.18	\$406.93	\$406.93	\$406.93									
\$386.49	\$386.49	\$386.49	\$407.26	\$407.26	\$407.26									
\$373.14	\$373.14	\$373.14	\$393.20	\$393.20	\$393.20									
\$377.86	\$377.86	\$377.86	\$398.16	\$398.16	\$398.16									
\$367.57	\$367.57	\$367.57	\$387.33	\$387.33	\$387.33									
\$405.87	\$405.87	\$405.87	\$427.69	\$427.69	\$427.69									
\$343.77	\$343.77	\$343.77	\$362.24	\$362.24	\$362.24									

0	0	0	0
Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4										RATING AREA 5	
883	83	42	47	16	86	65	104	92	304	1	
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	
\$510.90	\$510.90	\$510.90	\$510.90	\$510.90	\$510.90	\$510.90	\$510.90	\$510.90	\$510.90	\$518.06	
\$447.07	\$447.07	\$447.07	\$447.07	\$447.07	\$447.07	\$447.07	\$447.07	\$447.07	\$447.07	\$453.33	
\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$439.13	\$445.28	
\$428.73	\$428.73	\$428.73	\$428.73	\$428.73	\$428.73	\$428.73	\$428.73	\$428.73	\$428.73	\$434.73	
\$406.93	\$406.93	\$406.93	\$406.93	\$406.93	\$406.93	\$406.93	\$406.93	\$406.93	\$406.93	\$412.63	
\$407.26	\$407.26	\$407.26	\$407.26	\$407.26	\$407.26	\$407.26	\$407.26	\$407.26	\$407.26	\$412.96	
\$393.20	\$393.20	\$393.20	\$393.20	\$393.20	\$393.20	\$393.20	\$393.20	\$393.20	\$393.20	\$398.70	
\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$398.16	\$403.74	
\$387.33	\$387.33	\$387.33	\$387.33	\$387.33	\$387.33	\$387.33	\$387.33	\$387.33	\$387.33	\$392.75	
\$427.69	\$427.69	\$427.69	\$427.69	\$427.69	\$427.69	\$427.69	\$427.69	\$427.69	\$427.69	\$433.67	
\$362.24	\$362.24	\$362.24	\$362.24	\$362.24	\$362.24	\$362.24	\$362.24	\$362.24	\$362.24	\$367.31	

EA 5

51	46	76	26	16	16
Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$518.06	\$518.06	\$518.06	\$518.06	\$518.06	\$518.06
\$453.33	\$453.33	\$453.33	\$453.33	\$453.33	\$453.33
\$445.28	\$445.28	\$445.28	\$445.28	\$445.28	\$445.28
\$434.73	\$434.73	\$434.73	\$434.73	\$434.73	\$434.73
\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63
\$412.96	\$412.96	\$412.96	\$412.96	\$412.96	\$412.96
\$398.70	\$398.70	\$398.70	\$398.70	\$398.70	\$398.70
\$403.74	\$403.74	\$403.74	\$403.74	\$403.74	\$403.74
\$392.75	\$392.75	\$392.75	\$392.75	\$392.75	\$392.75
\$433.67	\$433.67	\$433.67	\$433.67	\$433.67	\$433.67
\$367.31	\$367.31	\$367.31	\$367.31	\$367.31	\$367.31

RATING AREA 6

6	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$548.32								
\$479.81								
\$471.29								
\$460.13								
\$436.73								
\$437.08								
\$421.99								
\$427.32								
\$415.69								
\$459.01								
\$388.77								

RATING AREA 7				
0	0	0	0	0
Union	Adams	Berks	Lancaster	York

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

RATING AREA 9						
0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

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Unified Rate Review v5.3

Company Legal Name:Highmark Coverage Advantage (HCA)

HIOS Issuer ID:79279

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

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 + L.

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:1/1/2020to12/31/2020

TotalPMPM

Allowed Claims	\$12,907,821.85	\$567.00
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$11,571,774.29	\$508.31
Risk Adjustment	\$861,168.42	\$37.83
Experience Period Premium	\$15,418,904.13	\$677.31
Experience Period Member Months	22,765	

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	\$89.29	1.038	1.126	1.038	1.037	\$112.33
Outpatient Hospital	\$163.80	1.038	1.126	1.038	1.037	\$206.08
Professional	\$138.05	1.038	1.126	1.038	1.037	\$173.68
Other Medical	\$19.70	1.038	1.126	1.038	1.037	\$24.78
Capitation	\$0.18	1.600	1.000	1.600	1.000	\$0.46
Prescription Drug	\$155.98	1.038	1.126	1.038	1.037	\$196.24
Total	\$567.00					\$713.57

Morbidity Adjustment	0.993
Demographic Shift	0.973
Plan Design Changes	1.020
Other	1.000
Adjusted Trended EHB Allowed Claims PMPM for1/1/2022	\$703.23

Manual EHB Allowed Claims PMPM	\$668.03
Applied Credibility %	95.63%

Projected Period Totals

Projected Index Rate for1/1/2022	\$701.70	\$17,792,305.20
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	\$39.97	\$1,013,479.32
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$661.73	\$16,778,825.88

Projected Member Months	25,356
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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.

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Product-Plan Data Collection

Company Legal Name: Highmark Coverage Advantage (HCA)  
HIOS Issuer ID: 79279  
Effective Date of Rate Change(s): 1/1/2022

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

Product/Plan Level Calculations

Section I: General Product and Plan Information

Field #	1.1 Product Name	Premier Balance PPO							Balance PPO			High Deductible PPO	Health Savings PPO	Health Savings PPO Embedded
1.2 Product ID		79279PA001							79279PA002			79279PA003	79279PA006	79279PA007
1.3 Plan Name		Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Premier Balance	Balance PPO 1000	Balance PPO 2000	Balance PPO 1750	High Deductible	Health Savings	Health Savings
1.4 Plan ID (Standard Component ID)		79279PA0010001	79279PA0010003	79279PA0010005	79279PA0010007	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0020005	79279PA0020007	79279PA0020006	79279PA0030008	79279PA0060001	79279PA0070003
1.5 Metal		Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Bronze	Gold	Silver
1.6 AV Metal Value		0.897	0.813	0.802	0.819	0.806	0.797	0.796	0.784	0.792	0.770	0.616	0.820	0.719
1.7 Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Renewing	Renewing
1.8 Plan Type		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
1.9 Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	No	No
1.10 Effective Date of Proposed Rates		1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022
1.11 Cumulative Rate Change % (over 12 mos prior)		2.99%	-2.02%	1.43%	1.13%	1.64%	-0.73%	0.27%	5.30%	-0.47%	0.00%	0.00%	4.20%	3.17%
1.12 Product Rate Increase %		1.80%							0.76%			0.00%	4.20%	3.17%
1.13 Submission Level Rate Increase %		1.95%												

Worksheet 1 Totals	Section II: Experience Period and Current Plan Level Information													
2.1 Plan ID (Standard Component ID)	Total	79279PA0010001	79279PA0010003	79279PA0010005	79279PA0010007	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0020005	79279PA0020007	79279PA0020006	79279PA0030008	79279PA0060001	79279PA0070003
\$12,907,822	\$12,907,822	\$4,815,319	\$755,668	\$3,410,681	\$558,994	\$1,186,803	\$583,468	\$209,263	\$57,664	\$148,376	\$30,482	\$5,648	\$1,094,884	\$50,572
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	\$1,336,047	\$291,024	\$114,644	\$281,795	\$96,518	\$166,537	\$90,359	\$53,693	\$16,286	\$30,532	\$4,706	\$3,726	\$163,083	\$23,144
	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$11,571,774	\$11,571,775	\$4,524,295	\$641,024	\$3,128,886	\$462,476	\$1,020,266	\$493,109	\$155,570	\$41,378	\$117,844	\$25,776	\$1,922	\$931,801	\$27,428
\$861,168	\$861,168	\$625,535	\$249,866	\$692,840	\$136,159	\$28,260	\$134,866	\$190,018	\$179,104	\$46,473	\$22,244	\$9,745	\$39,449	\$48,963
\$15,418,904	\$15,418,904	\$6,109,079	\$1,416,258	\$2,978,357	\$1,006,383	\$1,267,858	\$436,404	\$509,491	\$100,870	\$255,507	\$49,435	\$21,382	\$1,129,958	\$137,922
22,765	22,765	8,355	2,091	4,421	1,722	1,989	840	114	433	87	36	1,736	256	
	2,221	843	132	426	241	167	69	81	9	54	0	151	38	
	\$743.31	\$660.54	\$663.71	\$562.95	\$601.29	\$576.00	\$602.89	\$889.65	\$546.55	\$0.00	\$0.00	\$635.89	\$527.74	
	\$1.08%	67.18%	54.96%	85.23%	53.14%	82.31%	86.32%	48.70%	14.78%	56.38%	94.80%	16.52%	85.45%	30.83%
Per Member Per Month														
2.13 Allowed Claims	\$567.00	\$576.34	\$361.39	\$771.47	\$324.62	\$596.68	\$851.78	\$249.12	\$505.82	\$342.67	\$350.37	\$156.89	\$630.69	\$197.55
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$58.69	\$34.83	\$54.83	\$63.74	\$56.05	\$83.73	\$131.91	\$63.92	\$142.86	\$70.51	\$54.09	\$103.50	\$93.94	\$90.41
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$508.31	\$541.51	\$306.56	\$707.73	\$268.57	\$512.95	\$719.87	\$185.20	\$362.96	\$272.16	\$296.28	\$53.39	\$536.75	\$107.14
2.18 Risk Adjustment Transfer Amount	\$37.83	\$74.87	-\$119.50	\$156.72	-\$79.07	-\$14.21	\$196.88	-\$26.21	\$1,571.09	-\$107.33	-\$255.68	-\$270.69	-\$22.72	-\$191.26
2.19 Premium	\$677.31	\$731.19	\$677.31	\$673.68	\$584.43	\$637.43	\$637.09	\$606.54	\$884.82	\$590.09	\$568.22	\$593.94	\$650.90	\$538.76

Section III: Plan Adjustment Factors														
3.1 Plan ID (Standard Component ID)		79279PA0010001	79279PA0010003	79279PA0010005	79279PA0010007	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0020005	79279PA0020007	79279PA0020006	79279PA0030008	79279PA0060001	79279PA0070003
3.2 Market Adjusted Index Rate		\$661.73												
3.3 AV and Cost Sharing Design of Plan		0.9947	0.8648	0.8486	0.8274	0.7831	0.7838	0.7552	0.7653	0.7432	0.0000	0.0000	0.8253	0.6923
3.4 Provider Network Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000
Administrative Costs														
3.6 Administrative Expense		9.13%	9.71%	9.80%	9.91%	10.17%	10.17%	10.35%	10.28%	10.42%	0.00%	0.00%	9.92%	10.79%
3.7 Taxes and Fees		0.07%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.08%	0.00%	0.00%	0.08%	0.08%
3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.10 Plan Adjusted Index Rate		\$724.92	\$634.37	\$623.11	\$608.28	\$577.38	\$577.90	\$557.93	\$564.95	\$549.49	\$0.00	\$0.00	\$606.81	\$513.99

3.11 Age Calibration Factor	0.6585	0.6585												
3.12 Geographic Calibration Factor	0.9968	0.9968												
3.13 Tobacco Calibration Factor	1.0000	1.0000												
3.14 Calibrated Plan Adjusted Index Rate		\$475.83	\$416.40	\$409.00	\$399.27	\$378.99	\$379.33	\$366.22	\$370.83	\$360.68	\$0.00	\$0.00	\$398.30	\$337.38

Section IV: Projected Plan Level Information														
4.1 Plan ID (Standard Component ID)	Total	79279PA0010001	79279PA0010003	79279PA0010005	79279PA0010007	79279PA0010011	79279PA0010015	79279PA0010016	79279PA0020005	79279PA0020007	79279PA0020006	79279PA0030008	79279PA0060001	79279PA0070003
4.2 Allowed Claims	\$17,792,585	\$7,076,480	\$1,051,006	\$3,355,257	\$1,880,348	\$1,273,621	\$604,732	\$605,673	\$80,022	\$412,418	\$0	\$0	\$1,173,144	\$279,884
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$2,046,127	\$350,729	\$133,510	\$461,253	\$284,790	\$231,753	\$109,757	\$122,391	\$15,582	\$86,977	\$0	\$0	\$179,351	\$70,034
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$15,746,458	\$6,725,751	\$917,496	\$2,894,004	\$1,595,558	\$1,041,868	\$494,975	\$483,282	\$64,440	\$325,441	\$0	\$0	\$993,793	\$209,850
4.7 Risk Adjustment Transfer Amount	\$896,893	\$381,040	\$52,320	\$165,184	\$91,188	\$59,716	\$28,369	\$27,755	\$3,698	\$18,707	\$0	\$0	\$56,804	\$12,112
4.8 Premium	\$16,442,044	\$6,985,320	\$959,135	\$3,028,187	\$1,671,677	\$1,094,734	\$520,067	\$508,811	\$67,794	\$342,937	\$0	\$0	\$1,041,341	\$222,041
4.9 Projected Member Months	25,356	9,636	1,512	4,860	2,748	1,896	900	912	120	624	0	0	1,716	432
4.10 Loss Ratio	90.82%	91.30%	90.71%	90.63%	90.51%	90.25%	90.25%	90.07%	90.14%	89.99%	#DIV/0!	#DIV/0!	90.50%	89.62%
Per Member Per Month														
4.11 Allowed Claims	\$701.71	\$734.38	\$695.11	\$690.38	\$684.26	\$671.74	\$671.92	\$664.12	\$666.85	\$660.93	#DIV/0!	#DIV/0!	\$683.65	\$647.88
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00
4.13 Member Cost Sharing	\$80.70	\$36.40	\$88.30	\$94.91	\$103.64	\$122.23	\$121.95	\$134.20	\$129.85	\$139.39	#DIV/0!	#DIV/0!	\$104.52	\$162.12
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00
4.15 Incurred Claims	\$621.02	\$697.98	\$606.81	\$595.47	\$580.63	\$549.51	\$549.97	\$529.91	\$537.00	\$521.54	#DIV/0!	#DIV/0!	\$579.13	\$485.76
4.16 Risk Adjustment Transfer Amount	\$35.37	\$39.54	\$34.60	\$33.99	\$33.18	\$31.50	\$31.52	\$30.43	\$30.82	\$29.98	#DIV/0!	#DIV/0!	\$33.10	\$28.04
4.17 Premium	\$648.45	\$724.92	\$634.35	\$623.08	\$608.32	\$577.39	\$577.85	\$557.91	\$564.95	\$549.58	#DIV/0!	#DIV/0!	\$606.84	\$513.98

## Rating Area Data Collection

*Specify the total number of Rating  
Select only the Rating Areas you are  
To validate, select the Validate button  
To finalize, select the Finalize button*

Rating Area	Rating Factor
Rating Area 1	0.9550
Rating Area 2	1.0063
Rating Area 4	1.0063
Rating Area 5	1.0204
Rating Area 6	1.0800



## **Part II of the Preliminary Justification**

### **Highmark Coverage Advantage – Small Group Market**

#### **Scope and Range:**

Highmark Coverage Advantage (HCA) is requesting a weighted average rate change of 1.95% 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 2,221 individuals.

Due to changes in benefits and plan design pricing relativities, average rate changes at the plan level differ and range from -2.02% to 5.30% 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 HCA's covered population in its 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 Coverage Advantage 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:**

One plan design had benefit changes due to a re-evaluation of its benefit design and due to marketing considerations.

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

Relative to the 2021 rate filing, administrative expenses have increased 0.6% 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 Coverage Advantage (HCA)**

**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 Coverage Advantage (“HCA”, “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 HCA’s Filing. However, we recognize that this certification may become a public document. HCA 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 HCA that would result in the creation of any duty or liability under any theory of law by HCA 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 Coverage Advantage (HCA)
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies
- HIOS Issuer ID: 79279
- 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, HCA 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. HCA 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 HCA’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 HCA’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 HCA’s detailed claim-level historical data. This experience includes 2020 claims in Affordable Care Act compliant plans. HCA 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: HCA’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 HCA’s total small group business through analysis of historical claim completion factors on Small Group ACA business. 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 7.6% (3.8% cost, 3.7% 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 Choice

Company, Highmark Health Insurance Company, and Highmark Coverage Advantage. The combined experience used is limited to the Company's Rating Area and Market and provides a more material base to analyze the trend components impacting the business in the Company's Market. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

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

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

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. 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 7.98%, 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 8.55%.

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 1.04%. 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 improve slightly from the experience period. For the development of the CY 2022 rates, this is reflected with a 0.993 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 of our current business is lower than that in the experience period. For the development of the CY 2022 rates, this is reflected with a 0.973 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: 0.1%.
- Change in network benefits: 1.9%.
- 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 1.020 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**

HCA's small group experience is not fully credible on its own. See Credibility of Experience section below for a discussion of the assigned credibility level, the source and appropriateness of the manual rate data used, and any adjustments made to the manual data.

## **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 1,776, the credibility level appropriate for this Company has been determined from the formula published in the SOA study. Specifically, the formula developed in this study assigns the credibility level,  $z$ , as:

$$z = \frac{pk_1 + (n - p)k_2}{1 + (n - 1)k_3},$$

where:

$p$  is the probability that the member will be in the projection period experience;

$n$  is the average number of member months from the experience period membership for currently active members;

$k_1$  is the credibility of a group consisting of one individual (quantified to be 25% in the SOA study);

$k_2$  is the regression coefficient of claims for individuals in the current year based on the claims of others in the same group in the prior year (quantified to be 1% in the SOA study); and

$k_3$  is a measure of how the claims of each individual are related to others within the same group (quantified to be 1% in the SOA study).

Using the above formula, the credibility level applied to the experience period is 95.6%.

## **VII.1 Source and Appropriateness of Experience Data Used**

For the credibility manual rate, the Company utilizes the appropriate combined regional experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Choice Company, and Highmark Health Insurance Company. Note that the experience from HCA itself is not included in the credibility manual rate. Utilizing this combined company experience establishes a manual rate basis that would be fully credible according to the criteria discussed above. The credibility adjusted projected claims PMPM utilizes the standard credibility formula:

$$z * \text{Company projected PMPM} + (1 - z) * \text{Credibility manual rate PMPM}.$$

## **VII.2 Adjustments Made to the Data**

The development of the credibility manual rate closely follows the development of the Company's experience rate basis, including adjustments made for morbidity, demographic shifts, and plan design changes. Where pertinent, the Company's own projected membership and plan distribution is used to establish the appropriate adjustment factors to use. Similarly, an adjustment due to the impact of COVID has been applied to the base period and projected period assumptions. See above for a discussion of the adjustment factors used.

## **VII.3 Trend Factors**

The development of the trend assumptions for the credibility manual rate follows the same methodology as discussed above, and results in similar trend components.

# **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 HCA. 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.

<b>2022</b>	<b>% of Members</b>	<b>Projected Quarterly Index Rate PMPM</b>
1Q	54.5%	\$701.71
2Q	7.3%	\$714.36
3Q	19.2%	\$731.44
4Q	19.0%	\$748.64
Composite	100.0%	\$717.25

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**

HCA 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 \$38.31.

As discussed in the Credibility of Experience section above, the Company is using credibility adjusted claims to arrive as the base claims level. Similarly, the risk adjustment transfer projection credibility blends the expected transfer amounts to arrive at the projected transfer. In this way, the population morbidity is consistent between the claims projection and the projected risk adjustment transfer.

The \$39.97 PMPM value in Worksheet 1 of the URRT equals the \$38.31 PMPM risk adjustment transfer value discussed above, along with a charge of (\$2.93) PMPM for the projected net impact of the High Cost Risk Pool program. This total risk adjustment transfer amount of \$35.37 is then grossed up by the average paid to allowed ratio of 88.5% 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; and

- \$0.25 PMPM for the Risk Adjustment User Fee.

In total, these taxes and fees amount to 0.08% 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 1.518. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.518). Please note that no member will pay these rates because the age factor of 1.518 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 HCA is 0.6585.

### **XI.2 Geographic Factor Calibration**

The projected weighted average geographic factor is 1.003. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.003. Please note that no member will pay these rates because HCA is not using a geographic factor of 1.003 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 HCA is 0.9968.

### **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 1/1/2022. The standard HHS Age Curve and area factors of 0.955 for rating area 1; 1.006 for

rating areas 2 and 4; 1.020 for rating area 5; and 1.080 for rating area 6 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 1.018 for second quarter rates; 1.042 for third quarter rates; and 1.067 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 89.8% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

### **XIV. AV Metal Values**

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of the Company's QHP application.

### **XV. Membership Projections**

Since transitional policy relief has been 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 HCA will come primarily from current ACA customers. HCA is expecting a slight increase 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**

HCA is terminating 2 plans 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 HCA 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 HCA 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 Coverage Advantage (HCA)**  
**2022**

**Pennsylvania Small Group Market Base Rate**

	1/1/2022 Values
<b>CY2022 Projected Period Average Members</b>	2,113
<b>CY2022 Allowed Claims</b>	\$701.71
<b>Projected Non-EHBs</b>	
None	\$0.00
<b>CY2022 Allowed Claims for EHB Only (Index Rate)</b>	\$701.71
<b>Market Index Rate Adjustments</b>	
Risk Adjustment (Includes Risk Adjuster Fee)	0.943
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000
Exchange User Fee Adjustment	1.000
<b>CY2022 Market Adjusted Index Rate</b>	\$661.75
<b>Calibration</b>	
<b>Calibration from Plan Adjusted Index Rate to Age 21, 1.0 Area, Non-Smoker, January 1, 2022 Rate</b>	
(a) Average Age Factor	1.518
(b) Age 21 Factor	1.000
(c) Average Geographic Factor	1.003
Combined Calibration Factor $1/((a/b)*c)$	0.6565

\*Quarterly Index Rate trends are being set at 1.80% for 2Q, 4.24% for 3Q, and 6.69% for 4Q.

# Highmark Coverage Advantage (HCA)

Exhibit II

## Western, PA (WPA) Region

### Unified Rate Review Template (URRT) AV Pricing Value Development

#### Plan Design Summary

						Plan Adjusted						
HCA	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Regions Offered	On or Off Exchange	Index Rate	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier <sup>[1]</sup>				
								(i)	(ii)	(iii)	(iv)	(v)
Premier Balance PPO	79279PA0010001	Platinum	Premier Balance PPO \$0 Platinum A	1,2,4,5,6	Off	\$724.92	1.0955	0.9947	1.0000	1.0000	1.1013	1.0000
	79279PA0010003	Gold	Premier Balance PPO \$0 Gold A	1,2,4,5,6	Off	\$634.35	0.9586	0.8648	1.0000	1.0000	1.1085	1.0000
	79279PA0010005	Gold	Premier Balance PPO \$500 A	1,2,4,5,6	Off	\$623.09	0.9416	0.8486	1.0000	1.0000	1.1096	1.0000
	79279PA0010007	Gold	Premier Balance PPO \$1000 A	1,2,4,5,6	Off	\$608.33	0.9193	0.8274	1.0000	1.0000	1.1110	1.0000
	79279PA0010011	Gold	Premier Balance PPO \$2000 A	1,2,4,5,6	Off	\$577.39	0.8725	0.7831	1.0000	1.0000	1.1142	1.0000
	79279PA0010015	Gold	Premier Balance PPO \$1400 A	1,2,4,5,6	Off	\$577.85	0.8732	0.7838	1.0000	1.0000	1.1142	1.0000
	79279PA0010016	Gold	Premier Balance PPO \$2500 A	1,2,4,5,6	Off	\$557.91	0.8431	0.7552	1.0000	1.0000	1.1164	1.0000
Balance PPO	79279PA0020005	Gold	Balance PPO \$1000 A	1,2,4,5,6	Off	\$564.95	0.8537	0.7653	1.0000	1.0000	1.1156	1.0000
	79279PA0020007	Gold	Balance PPO \$2000 A	1,2,4,5,6	Off	\$549.58	0.8305	0.7432	1.0000	1.0000	1.1174	1.0000
Health Savings PPO	79279PA0060001	Gold	Health Savings PPO \$1500	1,2,4,5,6	Off	\$606.84	0.9170	0.8253	1.0000	1.0000	1.1111	1.0000
	79279PA0070003	Silver	Health Savings PPO Embedded \$4250	1,2,4,5,6	Off	\$513.99	0.7767	0.6923	1.0000	1.0000	1.1220	1.0000

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

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

**Exhibit III**

**Highmark Inc.**

**Small Group Market**

**Terminated ACA Plans**

Exchange	Service Zone	Regions	Terminated Plans		Mapping to...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	C	1,2,4,5,6	79279PA0020006	Balance PPO \$1750 A	79279PA0020007	Balance PPO \$2000 A
Off	C	1,2,4,5,6	79279PA0030008	High Deductible PPO Embedded \$6300 Qualified A	79279PA0070003	Health Savings PPO Embedded \$4250

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*	79279			
Rate Effective Date*	1/1/2022			
Rate Expiration Date*	3/31/2022			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
79279PA0010001	Rating Area 1	No Preference	0-14	347.66
79279PA0010001	Rating Area 1	No Preference	15	378.57
79279PA0010001	Rating Area 1	No Preference	16	390.38
79279PA0010001	Rating Area 1	No Preference	17	402.20
79279PA0010001	Rating Area 1	No Preference	18	414.92
79279PA0010001	Rating Area 1	No Preference	19	427.65
79279PA0010001	Rating Area 1	No Preference	20	440.83
79279PA0010001	Rating Area 1	No Preference	21	454.46
79279PA0010001	Rating Area 1	No Preference	22	454.46
79279PA0010001	Rating Area 1	No Preference	23	454.46
79279PA0010001	Rating Area 1	No Preference	24	454.46
79279PA0010001	Rating Area 1	No Preference	25	456.28
79279PA0010001	Rating Area 1	No Preference	26	465.37
79279PA0010001	Rating Area 1	No Preference	27	476.27
79279PA0010001	Rating Area 1	No Preference	28	494.00
79279PA0010001	Rating Area 1	No Preference	29	508.54
79279PA0010001	Rating Area 1	No Preference	30	515.81
79279PA0010001	Rating Area 1	No Preference	31	526.72
79279PA0010001	Rating Area 1	No Preference	32	537.63
79279PA0010001	Rating Area 1	No Preference	33	544.44
79279PA0010001	Rating Area 1	No Preference	34	551.71
79279PA0010001	Rating Area 1	No Preference	35	555.35
79279PA0010001	Rating Area 1	No Preference	36	558.99
79279PA0010001	Rating Area 1	No Preference	37	562.62
79279PA0010001	Rating Area 1	No Preference	38	566.26
79279PA0010001	Rating Area 1	No Preference	39	573.53
79279PA0010001	Rating Area 1	No Preference	40	580.80
79279PA0010001	Rating Area 1	No Preference	41	591.71
79279PA0010001	Rating Area 1	No Preference	42	602.16
79279PA0010001	Rating Area 1	No Preference	43	616.70



79279PA0010001	Rating Area 1	No Preference	44	634.88
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	Rating Area 1	No Preference	46	681.69
	Rating Area 1	No Preference	47	710.32
	Rating Area 1	No Preference	48	743.04
	Rating Area 1	No Preference	49	775.31
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	Rating Area 1	No Preference	51	847.57
	Rating Area 1	No Preference	52	887.11
	Rating Area 1	No Preference	53	927.10
	Rating Area 1	No Preference	54	970.27
	Rating Area 1	No Preference	55	1013.45
	Rating Area 1	No Preference	56	1060.26
	Rating Area 1	No Preference	57	1107.52
	Rating Area 1	No Preference	58	1157.96
	Rating Area 1	No Preference	59	1182.96
	Rating Area 1	No Preference	60	1233.40
	Rating Area 1	No Preference	61	1277.03
	Rating Area 1	No Preference	62	1305.66
	Rating Area 1	No Preference	63	1341.57
	Rating Area 1	No Preference	64 and over	1363.38
79279PA0010001	Rating Area 2	No Preference	0-14	366.34
79279PA0010001	Rating Area 2	No Preference	15	398.91
	Rating Area 2	No Preference	16	411.36
	Rating Area 2	No Preference	17	423.81
	Rating Area 2	No Preference	18	437.22
	Rating Area 2	No Preference	19	450.63
	Rating Area 2	No Preference	20	464.51
	Rating Area 2	No Preference	21	478.88
	Rating Area 2	No Preference	22	478.88
	Rating Area 2	No Preference	23	478.88
	Rating Area 2	No Preference	24	478.88
	Rating Area 2	No Preference	25	480.80
	Rating Area 2	No Preference	26	490.37
	Rating Area 2	No Preference	27	501.87
	Rating Area 2	No Preference	28	520.54
	Rating Area 2	No Preference	29	535.87
	Rating Area 2	No Preference	30	543.53
	Rating Area 2	No Preference	31	555.02
	Rating Area 2	No Preference	32	566.52
	Rating Area 2	No Preference	33	573.70
	Rating Area 2	No Preference	34	581.36
	Rating Area 2	No Preference	35	585.19
	Rating Area 2	No Preference	36	589.02
	Rating Area 2	No Preference	37	592.85
	Rating Area 2	No Preference	38	596.68
	Rating Area 2	No Preference	39	604.35
	Rating Area 2	No Preference	40	612.01
	Rating Area 2	No Preference	41	623.50

79279PA0010001	Rating Area 2	No Preference	42	634.52
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	Rating Area 2	No Preference	44	669.00
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	Rating Area 2	No Preference	46	718.32
	Rating Area 2	No Preference	47	748.49
	Rating Area 2	No Preference	48	782.97
	Rating Area 2	No Preference	49	816.97
	Rating Area 2	No Preference	50	855.28
	Rating Area 2	No Preference	51	893.11
	Rating Area 2	No Preference	52	934.77
	Rating Area 2	No Preference	53	976.92
	Rating Area 2	No Preference	54	1022.41
	Rating Area 2	No Preference	55	1067.90
	Rating Area 2	No Preference	56	1117.23
	Rating Area 2	No Preference	57	1167.03
	Rating Area 2	No Preference	58	1220.19
	Rating Area 2	No Preference	59	1246.52
	Rating Area 2	No Preference	60	1299.68
	Rating Area 2	No Preference	61	1345.65
	Rating Area 2	No Preference	62	1375.82
	Rating Area 2	No Preference	63	1413.65
	Rating Area 2	No Preference	64 and over	1436.64
79279PA0010001	Rating Area 4	No Preference	0-14	366.34
	Rating Area 4	No Preference	15	398.91
	Rating Area 4	No Preference	16	411.36
	Rating Area 4	No Preference	17	423.81
	Rating Area 4	No Preference	18	437.22
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	Rating Area 4	No Preference	36	589.02
	Rating Area 4	No Preference	37	592.85
	Rating Area 4	No Preference	38	596.68
	Rating Area 4	No Preference	39	604.35

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	79279PA0010001	Rating Area 4	No Preference	42	634.52
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	79279PA0010001	Rating Area 4	No Preference	47	748.49
	79279PA0010001	Rating Area 4	No Preference	48	782.97
	79279PA0010001	Rating Area 4	No Preference	49	816.97
	79279PA0010001	Rating Area 4	No Preference	50	855.28
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	79279PA0010001	Rating Area 4	No Preference	52	934.77
	79279PA0010001	Rating Area 4	No Preference	53	976.92
	79279PA0010001	Rating Area 4	No Preference	54	1022.41
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	79279PA0010001	Rating Area 4	No Preference	56	1117.23
	79279PA0010001	Rating Area 4	No Preference	57	1167.03
	79279PA0010001	Rating Area 4	No Preference	58	1220.19
	79279PA0010001	Rating Area 4	No Preference	59	1246.52
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	79279PA0010001	Rating Area 4	No Preference	62	1375.82
	79279PA0010001	Rating Area 4	No Preference	63	1413.65
	79279PA0010001	Rating Area 4	No Preference	64 and over	1436.64
	79279PA0010001	Rating Area 5	No Preference	0-14	371.47
	79279PA0010001	Rating Area 5	No Preference	15	404.49
	79279PA0010001	Rating Area 5	No Preference	16	417.11
	79279PA0010001	Rating Area 5	No Preference	17	429.74
	79279PA0010001	Rating Area 5	No Preference	18	443.33
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	79279PA0010001	Rating Area 5	No Preference	21	485.58
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	79279PA0010001	Rating Area 5	No Preference	25	487.52
	79279PA0010001	Rating Area 5	No Preference	26	497.23
	79279PA0010001	Rating Area 5	No Preference	27	508.89
	79279PA0010001	Rating Area 5	No Preference	28	527.83
	79279PA0010001	Rating Area 5	No Preference	29	543.36
	79279PA0010001	Rating Area 5	No Preference	30	551.13
	79279PA0010001	Rating Area 5	No Preference	31	562.79
	79279PA0010001	Rating Area 5	No Preference	32	574.44
	79279PA0010001	Rating Area 5	No Preference	33	581.72
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	79279PA0010001	Rating Area 5	No Preference	35	593.38
	79279PA0010001	Rating Area 5	No Preference	36	597.26
	79279PA0010001	Rating Area 5	No Preference	37	601.15

79279PA0010001	Rating Area 5	No Preference	38	605.03
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	Rating Area 5	No Preference	40	620.57
	Rating Area 5	No Preference	41	632.23
	Rating Area 5	No Preference	42	643.39
	Rating Area 5	No Preference	43	658.93
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	Rating Area 5	No Preference	45	701.18
	Rating Area 5	No Preference	46	728.37
	Rating Area 5	No Preference	47	758.96
	Rating Area 5	No Preference	48	793.92
	Rating Area 5	No Preference	49	828.40
	Rating Area 5	No Preference	50	867.25
	Rating Area 5	No Preference	51	905.61
	Rating Area 5	No Preference	52	947.85
	Rating Area 5	No Preference	53	990.58
	Rating Area 5	No Preference	54	1036.71
	Rating Area 5	No Preference	55	1082.84
	Rating Area 5	No Preference	56	1132.86
	Rating Area 5	No Preference	57	1183.36
	Rating Area 5	No Preference	58	1237.26
	Rating Area 5	No Preference	59	1263.96
	Rating Area 5	No Preference	60	1317.86
	Rating Area 5	No Preference	61	1364.48
	Rating Area 5	No Preference	62	1395.07
	Rating Area 5	No Preference	63	1433.43
	Rating Area 5	No Preference	64 and over	1456.74
79279PA0010001	Rating Area 6	No Preference	0-14	393.17
79279PA0010001	Rating Area 6	No Preference	15	428.12
	Rating Area 6	No Preference	16	441.48
	Rating Area 6	No Preference	17	454.85
	Rating Area 6	No Preference	18	469.24
	Rating Area 6	No Preference	19	483.63
	Rating Area 6	No Preference	20	498.53
	Rating Area 6	No Preference	21	513.95
	Rating Area 6	No Preference	22	513.95
	Rating Area 6	No Preference	23	513.95
	Rating Area 6	No Preference	24	513.95
	Rating Area 6	No Preference	25	516.01
	Rating Area 6	No Preference	26	526.28
	Rating Area 6	No Preference	27	538.62
	Rating Area 6	No Preference	28	558.66
	Rating Area 6	No Preference	29	575.11
	Rating Area 6	No Preference	30	583.33
	Rating Area 6	No Preference	31	595.67
	Rating Area 6	No Preference	32	608.00
	Rating Area 6	No Preference	33	615.71
	Rating Area 6	No Preference	34	623.94
	Rating Area 6	No Preference	35	628.05

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	79279PA0010001	Rating Area 6	No Preference	37	636.27
	79279PA0010001	Rating Area 6	No Preference	38	640.38
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	79279PA0010001	Rating Area 6	No Preference	40	656.83
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	79279PA0010001	Rating Area 6	No Preference	42	680.98
	79279PA0010001	Rating Area 6	No Preference	43	697.43
	79279PA0010001	Rating Area 6	No Preference	44	717.99
	79279PA0010001	Rating Area 6	No Preference	45	742.14
	79279PA0010001	Rating Area 6	No Preference	46	770.93
	79279PA0010001	Rating Area 6	No Preference	47	803.30
	79279PA0010001	Rating Area 6	No Preference	48	840.31
	79279PA0010001	Rating Area 6	No Preference	49	876.80
	79279PA0010001	Rating Area 6	No Preference	50	917.91
	79279PA0010001	Rating Area 6	No Preference	51	958.52
	79279PA0010001	Rating Area 6	No Preference	52	1003.23
	79279PA0010001	Rating Area 6	No Preference	53	1048.46
	79279PA0010001	Rating Area 6	No Preference	54	1097.28
	79279PA0010001	Rating Area 6	No Preference	55	1146.11
	79279PA0010001	Rating Area 6	No Preference	56	1199.05
	79279PA0010001	Rating Area 6	No Preference	57	1252.50
	79279PA0010001	Rating Area 6	No Preference	58	1309.54
	79279PA0010001	Rating Area 6	No Preference	59	1337.81
	79279PA0010001	Rating Area 6	No Preference	60	1394.86
	79279PA0010001	Rating Area 6	No Preference	61	1444.20
	79279PA0010001	Rating Area 6	No Preference	62	1476.58
	79279PA0010001	Rating Area 6	No Preference	63	1517.18
	79279PA0010001	Rating Area 6	No Preference	64 and over	1541.85
	79279PA0010003	Rating Area 1	No Preference	0-14	304.23
	79279PA0010003	Rating Area 1	No Preference	15	331.27
	79279PA0010003	Rating Area 1	No Preference	16	341.61
	79279PA0010003	Rating Area 1	No Preference	17	351.95
	79279PA0010003	Rating Area 1	No Preference	18	363.08
	79279PA0010003	Rating Area 1	No Preference	19	374.22
	79279PA0010003	Rating Area 1	No Preference	20	385.75
	79279PA0010003	Rating Area 1	No Preference	21	397.68
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	79279PA0010003	Rating Area 1	No Preference	24	397.68
	79279PA0010003	Rating Area 1	No Preference	25	399.27
	79279PA0010003	Rating Area 1	No Preference	26	407.22
	79279PA0010003	Rating Area 1	No Preference	27	416.77
	79279PA0010003	Rating Area 1	No Preference	28	432.28
	79279PA0010003	Rating Area 1	No Preference	29	445.00
	79279PA0010003	Rating Area 1	No Preference	30	451.37
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	79279PA0010003	Rating Area 1	No Preference	32	470.46
	79279PA0010003	Rating Area 1	No Preference	33	476.42

79279PA0010003	Rating Area 1	No Preference	34	482.78
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	Rating Area 1	No Preference	36	489.15
	Rating Area 1	No Preference	37	492.33
	Rating Area 1	No Preference	38	495.51
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	Rating Area 1	No Preference	40	508.24
	Rating Area 1	No Preference	41	517.78
	Rating Area 1	No Preference	42	526.93
	Rating Area 1	No Preference	43	539.65
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	Rating Area 1	No Preference	45	574.25
	Rating Area 1	No Preference	46	596.52
	Rating Area 1	No Preference	47	621.57
	Rating Area 1	No Preference	48	650.21
	Rating Area 1	No Preference	49	678.44
	Rating Area 1	No Preference	50	710.26
	Rating Area 1	No Preference	51	741.67
	Rating Area 1	No Preference	52	776.27
	Rating Area 1	No Preference	53	811.27
	Rating Area 1	No Preference	54	849.05
	Rating Area 1	No Preference	55	886.83
	Rating Area 1	No Preference	56	927.79
	Rating Area 1	No Preference	57	969.15
	Rating Area 1	No Preference	58	1013.29
	Rating Area 1	No Preference	59	1035.16
	Rating Area 1	No Preference	60	1079.30
	Rating Area 1	No Preference	61	1117.48
	Rating Area 1	No Preference	62	1142.53
	Rating Area 1	No Preference	63	1173.95
	Rating Area 1	No Preference	64 and over	1193.04
79279PA0010003	Rating Area 2	No Preference	0-14	320.57
79279PA0010003	Rating Area 2	No Preference	15	349.07
	Rating Area 2	No Preference	16	359.96
	Rating Area 2	No Preference	17	370.86
	Rating Area 2	No Preference	18	382.59
	Rating Area 2	No Preference	19	394.33
	Rating Area 2	No Preference	20	406.48
	Rating Area 2	No Preference	21	419.05
	Rating Area 2	No Preference	22	419.05
	Rating Area 2	No Preference	23	419.05
	Rating Area 2	No Preference	24	419.05
	Rating Area 2	No Preference	25	420.73
	Rating Area 2	No Preference	26	429.11
	Rating Area 2	No Preference	27	439.16
	Rating Area 2	No Preference	28	455.51
	Rating Area 2	No Preference	29	468.92
	Rating Area 2	No Preference	30	475.62
	Rating Area 2	No Preference	31	485.68

79279PA0010003	Rating Area 2	No Preference	32	495.74
	Rating Area 2	No Preference	33	502.02
	Rating Area 2	No Preference	34	508.73
	Rating Area 2	No Preference	35	512.08
	Rating Area 2	No Preference	36	515.43
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	Rating Area 2	No Preference	38	522.14
	Rating Area 2	No Preference	39	528.84
	Rating Area 2	No Preference	40	535.55
	Rating Area 2	No Preference	41	545.60
	Rating Area 2	No Preference	42	555.24
	Rating Area 2	No Preference	43	568.65
	Rating Area 2	No Preference	44	585.41
	Rating Area 2	No Preference	45	605.11
	Rating Area 2	No Preference	46	628.58
	Rating Area 2	No Preference	47	654.98
	Rating Area 2	No Preference	48	685.15
	Rating Area 2	No Preference	49	714.90
	Rating Area 2	No Preference	50	748.42
	Rating Area 2	No Preference	51	781.53
	Rating Area 2	No Preference	52	817.99
	Rating Area 2	No Preference	53	854.86
	Rating Area 2	No Preference	54	894.67
	Rating Area 2	No Preference	55	934.48
	Rating Area 2	No Preference	56	977.64
	Rating Area 2	No Preference	57	1021.22
	Rating Area 2	No Preference	58	1067.74
	Rating Area 2	No Preference	59	1090.79
	Rating Area 2	No Preference	60	1137.30
	Rating Area 2	No Preference	61	1177.53
	Rating Area 2	No Preference	62	1203.93
	Rating Area 2	No Preference	63	1237.04
	Rating Area 2	No Preference	64 and over	1257.15
79279PA0010003	Rating Area 4	No Preference	0-14	320.57
79279PA0010003	Rating Area 4	No Preference	15	349.07
	Rating Area 4	No Preference	16	359.96
	Rating Area 4	No Preference	17	370.86
	Rating Area 4	No Preference	18	382.59
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	Rating Area 4	No Preference	28	455.51
	Rating Area 4	No Preference	29	468.92

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	79279PA0010003	Rating Area 4	No Preference	32	495.74
	79279PA0010003	Rating Area 4	No Preference	33	502.02
	79279PA0010003	Rating Area 4	No Preference	34	508.73
	79279PA0010003	Rating Area 4	No Preference	35	512.08
	79279PA0010003	Rating Area 4	No Preference	36	515.43
	79279PA0010003	Rating Area 4	No Preference	37	518.78
	79279PA0010003	Rating Area 4	No Preference	38	522.14
	79279PA0010003	Rating Area 4	No Preference	39	528.84
	79279PA0010003	Rating Area 4	No Preference	40	535.55
	79279PA0010003	Rating Area 4	No Preference	41	545.60
	79279PA0010003	Rating Area 4	No Preference	42	555.24
	79279PA0010003	Rating Area 4	No Preference	43	568.65
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	79279PA0010003	Rating Area 4	No Preference	46	628.58
	79279PA0010003	Rating Area 4	No Preference	47	654.98
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	79279PA0010003	Rating Area 4	No Preference	50	748.42
	79279PA0010003	Rating Area 4	No Preference	51	781.53
	79279PA0010003	Rating Area 4	No Preference	52	817.99
	79279PA0010003	Rating Area 4	No Preference	53	854.86
	79279PA0010003	Rating Area 4	No Preference	54	894.67
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	79279PA0010003	Rating Area 4	No Preference	56	977.64
	79279PA0010003	Rating Area 4	No Preference	57	1021.22
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	79279PA0010003	Rating Area 4	No Preference	61	1177.53
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	79279PA0010003	Rating Area 4	No Preference	63	1237.04
	79279PA0010003	Rating Area 4	No Preference	64 and over	1257.15
	79279PA0010003	Rating Area 5	No Preference	0-14	325.06
	79279PA0010003	Rating Area 5	No Preference	15	353.96
	79279PA0010003	Rating Area 5	No Preference	16	365.01
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	79279PA0010003	Rating Area 5	No Preference	25	426.62
	79279PA0010003	Rating Area 5	No Preference	26	435.12
	79279PA0010003	Rating Area 5	No Preference	27	445.32



79279PA0010003	Rating Area 5	No Preference	28	461.89
	Rating Area 5	No Preference	29	475.49
	Rating Area 5	No Preference	30	482.28
	Rating Area 5	No Preference	31	492.48
	Rating Area 5	No Preference	32	502.68
	Rating Area 5	No Preference	33	509.05
	Rating Area 5	No Preference	34	515.85
	Rating Area 5	No Preference	35	519.25
	Rating Area 5	No Preference	36	522.65
	Rating Area 5	No Preference	37	526.05
	Rating Area 5	No Preference	38	529.45
	Rating Area 5	No Preference	39	536.25
	Rating Area 5	No Preference	40	543.05
	Rating Area 5	No Preference	41	553.25
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	Rating Area 5	No Preference	44	593.61
	Rating Area 5	No Preference	45	613.58
	Rating Area 5	No Preference	46	637.38
	Rating Area 5	No Preference	47	664.15
	Rating Area 5	No Preference	48	694.74
	Rating Area 5	No Preference	49	724.91
	Rating Area 5	No Preference	50	758.91
	Rating Area 5	No Preference	51	792.48
	Rating Area 5	No Preference	52	829.44
	Rating Area 5	No Preference	53	866.84
	Rating Area 5	No Preference	54	907.20
	Rating Area 5	No Preference	55	947.57
	Rating Area 5	No Preference	56	991.34
	Rating Area 5	No Preference	57	1035.53
	Rating Area 5	No Preference	58	1082.70
	Rating Area 5	No Preference	59	1106.07
	Rating Area 5	No Preference	60	1153.23
	Rating Area 5	No Preference	61	1194.03
	Rating Area 5	No Preference	62	1220.80
	Rating Area 5	No Preference	63	1254.36
	Rating Area 5	No Preference	64 and over	1274.76
79279PA0010003	Rating Area 6	No Preference	0-14	344.05
79279PA0010003	Rating Area 6	No Preference	15	374.63
	Rating Area 6	No Preference	16	386.33
	Rating Area 6	No Preference	17	398.02
	Rating Area 6	No Preference	18	410.61
	Rating Area 6	No Preference	19	423.21
	Rating Area 6	No Preference	20	436.25
	Rating Area 6	No Preference	21	449.74
	Rating Area 6	No Preference	22	449.74
	Rating Area 6	No Preference	23	449.74
	Rating Area 6	No Preference	24	449.74
	Rating Area 6	No Preference	25	451.54

79279PA0010003	Rating Area 6	No Preference	26	460.53
	Rating Area 6	No Preference	27	471.33
	Rating Area 6	No Preference	28	488.87
	Rating Area 6	No Preference	29	503.26
	Rating Area 6	No Preference	30	510.45
	Rating Area 6	No Preference	31	521.25
	Rating Area 6	No Preference	32	532.04
	Rating Area 6	No Preference	33	538.79
	Rating Area 6	No Preference	34	545.98
	Rating Area 6	No Preference	35	549.58
	Rating Area 6	No Preference	36	553.18
	Rating Area 6	No Preference	37	556.78
	Rating Area 6	No Preference	38	560.38
	Rating Area 6	No Preference	39	567.57
	Rating Area 6	No Preference	40	574.77
	Rating Area 6	No Preference	41	585.56
	Rating Area 6	No Preference	42	595.91
	Rating Area 6	No Preference	43	610.30
	Rating Area 6	No Preference	44	628.29
	Rating Area 6	No Preference	45	649.42
	Rating Area 6	No Preference	46	674.61
	Rating Area 6	No Preference	47	702.94
	Rating Area 6	No Preference	48	735.32
	Rating Area 6	No Preference	49	767.26
	Rating Area 6	No Preference	50	803.24
	Rating Area 6	No Preference	51	838.77
	Rating Area 6	No Preference	52	877.89
	Rating Area 6	No Preference	53	917.47
	Rating Area 6	No Preference	54	960.19
	Rating Area 6	No Preference	55	1002.92
	Rating Area 6	No Preference	56	1049.24
	Rating Area 6	No Preference	57	1096.02
	Rating Area 6	No Preference	58	1145.94
	Rating Area 6	No Preference	59	1170.67
	Rating Area 6	No Preference	60	1220.59
	Rating Area 6	No Preference	61	1263.77
	Rating Area 6	No Preference	62	1292.10
	Rating Area 6	No Preference	63	1327.63
	Rating Area 6	No Preference	64 and over	1349.22
79279PA0010005	Rating Area 1	No Preference	0-14	298.82
79279PA0010005	Rating Area 1	No Preference	15	325.39
	Rating Area 1	No Preference	16	335.54
	Rating Area 1	No Preference	17	345.70
	Rating Area 1	No Preference	18	356.64
	Rating Area 1	No Preference	19	367.57
	Rating Area 1	No Preference	20	378.90
	Rating Area 1	No Preference	21	390.62
	Rating Area 1	No Preference	22	390.62
	Rating Area 1	No Preference	23	390.62

	79279PA0010005	Rating Area 1	No Preference	24	390.62
	79279PA0010005	Rating Area 1	No Preference	25	392.18
	79279PA0010005	Rating Area 1	No Preference	26	399.99
	79279PA0010005	Rating Area 1	No Preference	27	409.37
	79279PA0010005	Rating Area 1	No Preference	28	424.60
	79279PA0010005	Rating Area 1	No Preference	29	437.10
	79279PA0010005	Rating Area 1	No Preference	30	443.35
	79279PA0010005	Rating Area 1	No Preference	31	452.73
	79279PA0010005	Rating Area 1	No Preference	32	462.10
	79279PA0010005	Rating Area 1	No Preference	33	467.96
	79279PA0010005	Rating Area 1	No Preference	34	474.21
	79279PA0010005	Rating Area 1	No Preference	35	477.34
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	79279PA0010005	Rating Area 1	No Preference	40	499.21
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	79279PA0010005	Rating Area 1	No Preference	42	517.57
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	79279PA0010005	Rating Area 1	No Preference	44	545.70
	79279PA0010005	Rating Area 1	No Preference	45	564.06
	79279PA0010005	Rating Area 1	No Preference	46	585.93
	79279PA0010005	Rating Area 1	No Preference	47	610.54
	79279PA0010005	Rating Area 1	No Preference	48	638.66
	79279PA0010005	Rating Area 1	No Preference	49	666.40
	79279PA0010005	Rating Area 1	No Preference	50	697.65
	79279PA0010005	Rating Area 1	No Preference	51	728.51
	79279PA0010005	Rating Area 1	No Preference	52	762.49
	79279PA0010005	Rating Area 1	No Preference	53	796.86
	79279PA0010005	Rating Area 1	No Preference	54	833.97
	79279PA0010005	Rating Area 1	No Preference	55	871.08
	79279PA0010005	Rating Area 1	No Preference	56	911.32
	79279PA0010005	Rating Area 1	No Preference	57	951.94
	79279PA0010005	Rating Area 1	No Preference	58	995.30
	79279PA0010005	Rating Area 1	No Preference	59	1016.78
	79279PA0010005	Rating Area 1	No Preference	60	1060.14
	79279PA0010005	Rating Area 1	No Preference	61	1097.64
	79279PA0010005	Rating Area 1	No Preference	62	1122.25
	79279PA0010005	Rating Area 1	No Preference	63	1153.11
	79279PA0010005	Rating Area 1	No Preference	64 and over	1171.86
	79279PA0010005	Rating Area 2	No Preference	0-14	314.88
	79279PA0010005	Rating Area 2	No Preference	15	342.87
	79279PA0010005	Rating Area 2	No Preference	16	353.57
	79279PA0010005	Rating Area 2	No Preference	17	364.27
	79279PA0010005	Rating Area 2	No Preference	18	375.80
	79279PA0010005	Rating Area 2	No Preference	19	387.33
	79279PA0010005	Rating Area 2	No Preference	20	399.26
	79279PA0010005	Rating Area 2	No Preference	21	411.61

79279PA0010005	Rating Area 2	No Preference	22	411.61
	Rating Area 2	No Preference	23	411.61
	Rating Area 2	No Preference	24	411.61
	Rating Area 2	No Preference	25	413.26
	Rating Area 2	No Preference	26	421.49
	Rating Area 2	No Preference	27	431.37
	Rating Area 2	No Preference	28	447.42
	Rating Area 2	No Preference	29	460.59
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	Rating Area 2	No Preference	31	477.06
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	Rating Area 2	No Preference	33	493.11
	Rating Area 2	No Preference	34	499.69
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	Rating Area 2	No Preference	53	839.68
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	Rating Area 2	No Preference	57	1003.09
	Rating Area 2	No Preference	58	1048.78
	Rating Area 2	No Preference	59	1071.42
	Rating Area 2	No Preference	60	1117.11
	Rating Area 2	No Preference	61	1156.62
	Rating Area 2	No Preference	62	1182.56
	Rating Area 2	No Preference	63	1215.07
	Rating Area 2	No Preference	64 and over	1234.83
79279PA0010005	Rating Area 4	No Preference	0-14	314.88
79279PA0010005	Rating Area 4	No Preference	15	342.87
	Rating Area 4	No Preference	16	353.57
	Rating Area 4	No Preference	17	364.27
	Rating Area 4	No Preference	18	375.80
	Rating Area 4	No Preference	19	387.33

79279PA0010005	Rating Area 4	No Preference	20	399.26
	Rating Area 4	No Preference	21	411.61
	Rating Area 4	No Preference	22	411.61
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	Rating Area 4	No Preference	25	413.26
	Rating Area 4	No Preference	26	421.49
	Rating Area 4	No Preference	27	431.37
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	Rating Area 4	No Preference	29	460.59
	Rating Area 4	No Preference	30	467.18
	Rating Area 4	No Preference	31	477.06
	Rating Area 4	No Preference	32	486.93
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	Rating Area 4	No Preference	61	1156.62
	Rating Area 4	No Preference	62	1182.56
	Rating Area 4	No Preference	63	1215.07
	Rating Area 4	No Preference	64 and over	1234.83
79279PA0010005	Rating Area 5	No Preference	0-14	319.29
79279PA0010005	Rating Area 5	No Preference	15	347.67
79279PA0010005	Rating Area 5	No Preference	16	358.52
79279PA0010005	Rating Area 5	No Preference	17	369.37

79279PA0010005	Rating Area 5	No Preference	18	381.06
	Rating Area 5	No Preference	19	392.75
	Rating Area 5	No Preference	20	404.85
	Rating Area 5	No Preference	21	417.37
	Rating Area 5	No Preference	22	417.37
	Rating Area 5	No Preference	23	417.37
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	Rating Area 5	No Preference	25	419.04
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	Rating Area 5	No Preference	28	453.68
	Rating Area 5	No Preference	29	467.04
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	Rating Area 5	No Preference	35	510.03
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	Rating Area 5	No Preference	41	543.42
	Rating Area 5	No Preference	42	553.02
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	Rating Area 5	No Preference	53	851.43
	Rating Area 5	No Preference	54	891.08
	Rating Area 5	No Preference	55	930.74
	Rating Area 5	No Preference	56	973.72
	Rating Area 5	No Preference	57	1017.13
	Rating Area 5	No Preference	58	1063.46
	Rating Area 5	No Preference	59	1086.41
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	Rating Area 5	No Preference	61	1172.81
	Rating Area 5	No Preference	62	1199.10
	Rating Area 5	No Preference	63	1232.08
	Rating Area 5	No Preference	64 and over	1252.11
79279PA0010005	Rating Area 6	No Preference	0-14	337.94
79279PA0010005	Rating Area 6	No Preference	15	367.98

79279PA0010005	Rating Area 6	No Preference	16	379.46
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79279PA0010005	Rating Area 6	No Preference	18	403.32
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79279PA0010005	Rating Area 6	No Preference	20	428.50
79279PA0010005	Rating Area 6	No Preference	21	441.75
79279PA0010005	Rating Area 6	No Preference	22	441.75
79279PA0010005	Rating Area 6	No Preference	23	441.75
79279PA0010005	Rating Area 6	No Preference	24	441.75
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79279PA0010005	Rating Area 6	No Preference	27	462.95
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79279PA0010005	Rating Area 6	No Preference	37	546.89
79279PA0010005	Rating Area 6	No Preference	38	550.42
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79279PA0010005	Rating Area 6	No Preference	41	575.16
79279PA0010005	Rating Area 6	No Preference	42	585.32
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79279PA0010005	Rating Area 6	No Preference	44	617.12
79279PA0010005	Rating Area 6	No Preference	45	637.89
79279PA0010005	Rating Area 6	No Preference	46	662.63
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79279PA0010005	Rating Area 6	No Preference	48	722.26
79279PA0010005	Rating Area 6	No Preference	49	753.63
79279PA0010005	Rating Area 6	No Preference	50	788.97
79279PA0010005	Rating Area 6	No Preference	51	823.86
79279PA0010005	Rating Area 6	No Preference	52	862.30
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79279PA0010005	Rating Area 6	No Preference	54	943.14
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79279PA0010005	Rating Area 6	No Preference	56	1030.60
79279PA0010005	Rating Area 6	No Preference	57	1076.54
79279PA0010005	Rating Area 6	No Preference	58	1125.58
79279PA0010005	Rating Area 6	No Preference	59	1149.88
79279PA0010005	Rating Area 6	No Preference	60	1198.91
79279PA0010005	Rating Area 6	No Preference	61	1241.32
79279PA0010005	Rating Area 6	No Preference	62	1269.15
79279PA0010005	Rating Area 6	No Preference	63	1304.05
79279PA0010005	Rating Area 6	No Preference	64 and over	1325.25

79279PA0010007	Rating Area 1	No Preference	0-14	291.74
79279PA0010007	Rating Area 1	No Preference	15	317.67
79279PA0010007	Rating Area 1	No Preference	16	327.59
79279PA0010007	Rating Area 1	No Preference	17	337.50
79279PA0010007	Rating Area 1	No Preference	18	348.18
79279PA0010007	Rating Area 1	No Preference	19	358.86
79279PA0010007	Rating Area 1	No Preference	20	369.92
79279PA0010007	Rating Area 1	No Preference	21	381.36
79279PA0010007	Rating Area 1	No Preference	22	381.36
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79279PA0010007	Rating Area 1	No Preference	24	381.36
79279PA0010007	Rating Area 1	No Preference	25	382.89
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79279PA0010007	Rating Area 1	No Preference	27	399.67
79279PA0010007	Rating Area 1	No Preference	28	414.54
79279PA0010007	Rating Area 1	No Preference	29	426.74
79279PA0010007	Rating Area 1	No Preference	30	432.84
79279PA0010007	Rating Area 1	No Preference	31	442.00
79279PA0010007	Rating Area 1	No Preference	32	451.15
79279PA0010007	Rating Area 1	No Preference	33	456.87
79279PA0010007	Rating Area 1	No Preference	34	462.97
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79279PA0010007	Rating Area 1	No Preference	36	469.07
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79279PA0010007	Rating Area 1	No Preference	40	487.38
79279PA0010007	Rating Area 1	No Preference	41	496.53
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79279PA0010007	Rating Area 1	No Preference	43	517.51
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79279PA0010007	Rating Area 1	No Preference	45	550.68
79279PA0010007	Rating Area 1	No Preference	46	572.04
79279PA0010007	Rating Area 1	No Preference	47	596.07
79279PA0010007	Rating Area 1	No Preference	48	623.52
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79279PA0010007	Rating Area 1	No Preference	50	681.11
79279PA0010007	Rating Area 1	No Preference	51	711.24
79279PA0010007	Rating Area 1	No Preference	52	744.41
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79279PA0010007	Rating Area 1	No Preference	54	814.20
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79279PA0010007	Rating Area 1	No Preference	57	929.37
79279PA0010007	Rating Area 1	No Preference	58	971.71
79279PA0010007	Rating Area 1	No Preference	59	992.68
79279PA0010007	Rating Area 1	No Preference	60	1035.01
79279PA0010007	Rating Area 1	No Preference	61	1071.62
79279PA0010007	Rating Area 1	No Preference	62	1095.65



79279PA0010007	Rating Area 1	No Preference	63	1125.77
79279PA0010007	Rating Area 1	No Preference	64 and over	1144.08
79279PA0010007	Rating Area 2	No Preference	0-14	307.42
79279PA0010007	Rating Area 2	No Preference	15	334.75
79279PA0010007	Rating Area 2	No Preference	16	345.20
79279PA0010007	Rating Area 2	No Preference	17	355.65
79279PA0010007	Rating Area 2	No Preference	18	366.90
79279PA0010007	Rating Area 2	No Preference	19	378.15
79279PA0010007	Rating Area 2	No Preference	20	389.80
79279PA0010007	Rating Area 2	No Preference	21	401.86
79279PA0010007	Rating Area 2	No Preference	22	401.86
79279PA0010007	Rating Area 2	No Preference	23	401.86
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79279PA0010007	Rating Area 2	No Preference	25	403.47
79279PA0010007	Rating Area 2	No Preference	26	411.50
79279PA0010007	Rating Area 2	No Preference	27	421.15
79279PA0010007	Rating Area 2	No Preference	28	436.82
79279PA0010007	Rating Area 2	No Preference	29	449.68
79279PA0010007	Rating Area 2	No Preference	30	456.11
79279PA0010007	Rating Area 2	No Preference	31	465.76
79279PA0010007	Rating Area 2	No Preference	32	475.40
79279PA0010007	Rating Area 2	No Preference	33	481.43
79279PA0010007	Rating Area 2	No Preference	34	487.86
79279PA0010007	Rating Area 2	No Preference	35	491.07
79279PA0010007	Rating Area 2	No Preference	36	494.29
79279PA0010007	Rating Area 2	No Preference	37	497.50
79279PA0010007	Rating Area 2	No Preference	38	500.72
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79279PA0010007	Rating Area 2	No Preference	47	628.11
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79279PA0010007	Rating Area 2	No Preference	52	784.43
79279PA0010007	Rating Area 2	No Preference	53	819.79
79279PA0010007	Rating Area 2	No Preference	54	857.97
79279PA0010007	Rating Area 2	No Preference	55	896.15
79279PA0010007	Rating Area 2	No Preference	56	937.54
79279PA0010007	Rating Area 2	No Preference	57	979.33
79279PA0010007	Rating Area 2	No Preference	58	1023.94
79279PA0010007	Rating Area 2	No Preference	59	1046.04
79279PA0010007	Rating Area 2	No Preference	60	1090.65

	79279PA0010007	Rating Area 2	No Preference	61	1129.23
	79279PA0010007	Rating Area 2	No Preference	62	1154.54
	79279PA0010007	Rating Area 2	No Preference	63	1186.29
	79279PA0010007	Rating Area 2	No Preference	64 and over	1205.58
	79279PA0010007	Rating Area 4	No Preference	0-14	307.42
	79279PA0010007	Rating Area 4	No Preference	15	334.75
	79279PA0010007	Rating Area 4	No Preference	16	345.20
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	79279PA0010007	Rating Area 4	No Preference	18	366.90
	79279PA0010007	Rating Area 4	No Preference	19	378.15
	79279PA0010007	Rating Area 4	No Preference	20	389.80
	79279PA0010007	Rating Area 4	No Preference	21	401.86
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	79279PA0010007	Rating Area 4	No Preference	23	401.86
	79279PA0010007	Rating Area 4	No Preference	24	401.86
	79279PA0010007	Rating Area 4	No Preference	25	403.47
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	79279PA0010007	Rating Area 4	No Preference	27	421.15
	79279PA0010007	Rating Area 4	No Preference	28	436.82
	79279PA0010007	Rating Area 4	No Preference	29	449.68
	79279PA0010007	Rating Area 4	No Preference	30	456.11
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	79279PA0010007	Rating Area 4	No Preference	32	475.40
	79279PA0010007	Rating Area 4	No Preference	33	481.43
	79279PA0010007	Rating Area 4	No Preference	34	487.86
	79279PA0010007	Rating Area 4	No Preference	35	491.07
	79279PA0010007	Rating Area 4	No Preference	36	494.29
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	79279PA0010007	Rating Area 4	No Preference	38	500.72
	79279PA0010007	Rating Area 4	No Preference	39	507.15
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	79279PA0010007	Rating Area 4	No Preference	42	532.46
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	79279PA0010007	Rating Area 4	No Preference	44	561.40
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	79279PA0010007	Rating Area 4	No Preference	47	628.11
	79279PA0010007	Rating Area 4	No Preference	48	657.04
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	79279PA0010007	Rating Area 4	No Preference	51	749.47
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	79279PA0010007	Rating Area 4	No Preference	55	896.15
	79279PA0010007	Rating Area 4	No Preference	56	937.54
	79279PA0010007	Rating Area 4	No Preference	57	979.33
	79279PA0010007	Rating Area 4	No Preference	58	1023.94

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	79279PA0010007	Rating Area 6	No Preference	18	393.77
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	79279PA0010007	Rating Area 6	No Preference	49	735.78
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	79279PA0010007	Rating Area 6	No Preference	62	1239.10
	79279PA0010007	Rating Area 6	No Preference	63	1273.17
	79279PA0010007	Rating Area 6	No Preference	64 and over	1293.87
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	79279PA0010011	Rating Area 1	No Preference	20	351.11
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	79279PA0010011	Rating Area 1	No Preference	38	451.01
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	79279PA0010011	Rating Area 1	No Preference	51	675.07
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	Rating Area 1	No Preference	55	807.19
	Rating Area 1	No Preference	56	844.48
	Rating Area 1	No Preference	57	882.12
	Rating Area 1	No Preference	58	922.30
	Rating Area 1	No Preference	59	942.21
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	Rating Area 1	No Preference	61	1017.14
	Rating Area 1	No Preference	62	1039.94
	Rating Area 1	No Preference	63	1068.54
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	Rating Area 2	No Preference	0-14	291.79
	Rating Area 2	No Preference	15	317.72
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	Rating Area 2	No Preference	19	358.92
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	Rating Area 2	No Preference	23	381.42
	Rating Area 2	No Preference	24	381.42
	Rating Area 2	No Preference	25	382.95
	Rating Area 2	No Preference	26	390.57
	Rating Area 2	No Preference	27	399.73
	Rating Area 2	No Preference	28	414.60
	Rating Area 2	No Preference	29	426.81
	Rating Area 2	No Preference	30	432.91
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	Rating Area 2	No Preference	33	456.94
	Rating Area 2	No Preference	34	463.04
	Rating Area 2	No Preference	35	466.10
	Rating Area 2	No Preference	36	469.15
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	Rating Area 2	No Preference	39	481.35
	Rating Area 2	No Preference	40	487.45
	Rating Area 2	No Preference	41	496.61
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	Rating Area 2	No Preference	43	517.59
	Rating Area 2	No Preference	44	532.84
	Rating Area 2	No Preference	45	550.77
	Rating Area 2	No Preference	46	572.13
	Rating Area 2	No Preference	47	596.16
	Rating Area 2	No Preference	48	623.62
	Rating Area 2	No Preference	49	650.70
	Rating Area 2	No Preference	50	681.22

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	79279PA0010011	Rating Area 2	No Preference	55	850.57
	79279PA0010011	Rating Area 2	No Preference	56	889.85
	79279PA0010011	Rating Area 2	No Preference	57	929.52
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	79279PA0010011	Rating Area 2	No Preference	59	992.84
	79279PA0010011	Rating Area 2	No Preference	60	1035.17
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	79279PA0010011	Rating Area 2	No Preference	62	1095.82
	79279PA0010011	Rating Area 2	No Preference	63	1125.95
	79279PA0010011	Rating Area 2	No Preference	64 and over	1144.26
	79279PA0010011	Rating Area 4	No Preference	0-14	291.79
	79279PA0010011	Rating Area 4	No Preference	15	317.72
	79279PA0010011	Rating Area 4	No Preference	16	327.64
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	79279PA0010011	Rating Area 4	No Preference	18	348.24
	79279PA0010011	Rating Area 4	No Preference	19	358.92
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	79279PA0010011	Rating Area 4	No Preference	25	382.95
	79279PA0010011	Rating Area 4	No Preference	26	390.57
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	79279PA0010011	Rating Area 4	No Preference	28	414.60
	79279PA0010011	Rating Area 4	No Preference	29	426.81
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	79279PA0010011	Rating Area 4	No Preference	34	463.04
	79279PA0010011	Rating Area 4	No Preference	35	466.10
	79279PA0010011	Rating Area 4	No Preference	36	469.15
	79279PA0010011	Rating Area 4	No Preference	37	472.20
	79279PA0010011	Rating Area 4	No Preference	38	475.25
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	79279PA0010011	Rating Area 4	No Preference	40	487.45
	79279PA0010011	Rating Area 4	No Preference	41	496.61
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	79279PA0010011	Rating Area 4	No Preference	46	572.13
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	Rating Area 4	No Preference	51	711.35
	Rating Area 4	No Preference	52	744.53
	Rating Area 4	No Preference	53	778.10
	Rating Area 4	No Preference	54	814.33
	Rating Area 4	No Preference	55	850.57
	Rating Area 4	No Preference	56	889.85
	Rating Area 4	No Preference	57	929.52
	Rating Area 4	No Preference	58	971.86
	Rating Area 4	No Preference	59	992.84
	Rating Area 4	No Preference	60	1035.17
	Rating Area 4	No Preference	61	1071.79
	Rating Area 4	No Preference	62	1095.82
	Rating Area 4	No Preference	63	1125.95
	Rating Area 4	No Preference	64 and over	1144.26
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79279PA0010011	Rating Area 5	No Preference	15	322.17
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	Rating Area 5	No Preference	18	353.11
	Rating Area 5	No Preference	19	363.94
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	Rating Area 5	No Preference	33	463.34
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	Rating Area 5	No Preference	42	512.46
	Rating Area 5	No Preference	43	524.83
	Rating Area 5	No Preference	44	540.30
	Rating Area 5	No Preference	45	558.48
	Rating Area 5	No Preference	46	580.14



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	Rating Area 5	No Preference	50	690.75
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	Rating Area 5	No Preference	54	825.73
	Rating Area 5	No Preference	55	862.47
	Rating Area 5	No Preference	56	902.31
	Rating Area 5	No Preference	57	942.53
	Rating Area 5	No Preference	58	985.46
	Rating Area 5	No Preference	59	1006.74
	Rating Area 5	No Preference	60	1049.67
	Rating Area 5	No Preference	61	1086.80
	Rating Area 5	No Preference	62	1111.16
	Rating Area 5	No Preference	63	1141.72
	Rating Area 5	No Preference	64 and over	1160.28
	Rating Area 6	No Preference	0-14	313.16
	Rating Area 6	No Preference	15	341.00
79279PA0010011	Rating Area 6	No Preference	16	351.64
	Rating Area 6	No Preference	17	362.28
	Rating Area 6	No Preference	18	373.75
	Rating Area 6	No Preference	19	385.21
	Rating Area 6	No Preference	20	397.08
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	Rating Area 6	No Preference	22	409.36
	Rating Area 6	No Preference	23	409.36
	Rating Area 6	No Preference	24	409.36
	Rating Area 6	No Preference	25	411.00
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	Rating Area 6	No Preference	28	444.97
	Rating Area 6	No Preference	29	458.07
	Rating Area 6	No Preference	30	464.62
	Rating Area 6	No Preference	31	474.45
	Rating Area 6	No Preference	32	484.27
	Rating Area 6	No Preference	33	490.41
	Rating Area 6	No Preference	34	496.96
	Rating Area 6	No Preference	35	500.24
	Rating Area 6	No Preference	36	503.51
	Rating Area 6	No Preference	37	506.79
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	Rating Area 6	No Preference	39	516.61
	Rating Area 6	No Preference	40	523.16
	Rating Area 6	No Preference	41	532.99
	Rating Area 6	No Preference	42	542.40
	Rating Area 6	No Preference	43	555.50
	Rating Area 6	No Preference	44	571.88

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	Rating Area 6	No Preference	47	639.83
	Rating Area 6	No Preference	48	669.30
	Rating Area 6	No Preference	49	698.37
	Rating Area 6	No Preference	50	731.12
	Rating Area 6	No Preference	51	763.46
	Rating Area 6	No Preference	52	799.07
	Rating Area 6	No Preference	53	835.09
	Rating Area 6	No Preference	54	873.98
	Rating Area 6	No Preference	55	912.87
	Rating Area 6	No Preference	56	955.04
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	Rating Area 6	No Preference	58	1043.05
	Rating Area 6	No Preference	59	1065.56
	Rating Area 6	No Preference	60	1111.00
	Rating Area 6	No Preference	61	1150.30
	Rating Area 6	No Preference	62	1176.09
	Rating Area 6	No Preference	63	1208.43
	Rating Area 6	No Preference	64 and over	1228.08
79279PA0010015	Rating Area 1	No Preference	0-14	277.13
79279PA0010015	Rating Area 1	No Preference	15	301.76
	Rating Area 1	No Preference	16	311.18
	Rating Area 1	No Preference	17	320.60
	Rating Area 1	No Preference	18	330.74
	Rating Area 1	No Preference	19	340.89
	Rating Area 1	No Preference	20	351.39
	Rating Area 1	No Preference	21	362.26
	Rating Area 1	No Preference	22	362.26
	Rating Area 1	No Preference	23	362.26
	Rating Area 1	No Preference	24	362.26
	Rating Area 1	No Preference	25	363.71
	Rating Area 1	No Preference	26	370.95
	Rating Area 1	No Preference	27	379.65
	Rating Area 1	No Preference	28	393.78
	Rating Area 1	No Preference	29	405.37
	Rating Area 1	No Preference	30	411.17
	Rating Area 1	No Preference	31	419.86
	Rating Area 1	No Preference	32	428.55
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	Rating Area 1	No Preference	34	439.78
	Rating Area 1	No Preference	35	442.68
	Rating Area 1	No Preference	36	445.58
	Rating Area 1	No Preference	37	448.48
	Rating Area 1	No Preference	38	451.38
	Rating Area 1	No Preference	39	457.17
	Rating Area 1	No Preference	40	462.97
	Rating Area 1	No Preference	41	471.66
	Rating Area 1	No Preference	42	479.99

79279PA0010015	Rating Area 1	No Preference	43	491.59
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	Rating Area 1	No Preference	45	523.10
	Rating Area 1	No Preference	46	543.39
	Rating Area 1	No Preference	47	566.21
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	Rating Area 1	No Preference	49	618.02
	Rating Area 1	No Preference	50	647.00
	Rating Area 1	No Preference	51	675.61
	Rating Area 1	No Preference	52	707.13
	Rating Area 1	No Preference	53	739.01
	Rating Area 1	No Preference	54	773.43
	Rating Area 1	No Preference	55	807.84
	Rating Area 1	No Preference	56	845.15
	Rating Area 1	No Preference	57	882.83
	Rating Area 1	No Preference	58	923.04
	Rating Area 1	No Preference	59	942.96
	Rating Area 1	No Preference	60	983.17
	Rating Area 1	No Preference	61	1017.95
	Rating Area 1	No Preference	62	1040.77
	Rating Area 1	No Preference	63	1069.39
	Rating Area 1	No Preference	64 and over	1086.78
	Rating Area 2	No Preference	0-14	292.02
79279PA0010015	Rating Area 2	No Preference	15	317.98
	Rating Area 2	No Preference	16	327.91
	Rating Area 2	No Preference	17	337.83
	Rating Area 2	No Preference	18	348.52
	Rating Area 2	No Preference	19	359.21
	Rating Area 2	No Preference	20	370.28
	Rating Area 2	No Preference	21	381.73
	Rating Area 2	No Preference	22	381.73
	Rating Area 2	No Preference	23	381.73
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	Rating Area 2	No Preference	26	390.89
	Rating Area 2	No Preference	27	400.05
	Rating Area 2	No Preference	28	414.94
	Rating Area 2	No Preference	29	427.16
	Rating Area 2	No Preference	30	433.26
	Rating Area 2	No Preference	31	442.43
	Rating Area 2	No Preference	32	451.59
	Rating Area 2	No Preference	33	457.31
	Rating Area 2	No Preference	34	463.42
	Rating Area 2	No Preference	35	466.47
	Rating Area 2	No Preference	36	469.53
	Rating Area 2	No Preference	37	472.58
	Rating Area 2	No Preference	38	475.64
	Rating Area 2	No Preference	39	481.74
	Rating Area 2	No Preference	40	487.85

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	Rating Area 2	No Preference	42	505.79
	Rating Area 2	No Preference	43	518.01
	Rating Area 2	No Preference	44	533.28
	Rating Area 2	No Preference	45	551.22
	Rating Area 2	No Preference	46	572.60
	Rating Area 2	No Preference	47	596.64
	Rating Area 2	No Preference	48	624.13
	Rating Area 2	No Preference	49	651.23
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	Rating Area 2	No Preference	51	711.93
	Rating Area 2	No Preference	52	745.14
	Rating Area 2	No Preference	53	778.73
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	Rating Area 2	No Preference	56	890.58
	Rating Area 2	No Preference	57	930.28
	Rating Area 2	No Preference	58	972.65
	Rating Area 2	No Preference	59	993.64
	Rating Area 2	No Preference	60	1036.02
	Rating Area 2	No Preference	61	1072.66
	Rating Area 2	No Preference	62	1096.71
	Rating Area 2	No Preference	63	1126.87
	Rating Area 2	No Preference	64 and over	1145.19
79279PA0010015	Rating Area 4	No Preference	0-14	292.02
79279PA0010015	Rating Area 4	No Preference	15	317.98
	Rating Area 4	No Preference	16	327.91
	Rating Area 4	No Preference	17	337.83
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	Rating Area 4	No Preference	34	463.42
	Rating Area 4	No Preference	35	466.47
	Rating Area 4	No Preference	36	469.53
	Rating Area 4	No Preference	37	472.58
79279PA0010015	Rating Area 4	No Preference	38	475.64

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	79279PA0010015	Rating Area 4	No Preference	42	505.79
	79279PA0010015	Rating Area 4	No Preference	43	518.01
	79279PA0010015	Rating Area 4	No Preference	44	533.28
	79279PA0010015	Rating Area 4	No Preference	45	551.22
	79279PA0010015	Rating Area 4	No Preference	46	572.60
	79279PA0010015	Rating Area 4	No Preference	47	596.64
	79279PA0010015	Rating Area 4	No Preference	48	624.13
	79279PA0010015	Rating Area 4	No Preference	49	651.23
	79279PA0010015	Rating Area 4	No Preference	50	681.77
	79279PA0010015	Rating Area 4	No Preference	51	711.93
	79279PA0010015	Rating Area 4	No Preference	52	745.14
	79279PA0010015	Rating Area 4	No Preference	53	778.73
	79279PA0010015	Rating Area 4	No Preference	54	814.99
	79279PA0010015	Rating Area 4	No Preference	55	851.26
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	79279PA0010015	Rating Area 4	No Preference	57	930.28
	79279PA0010015	Rating Area 4	No Preference	58	972.65
	79279PA0010015	Rating Area 4	No Preference	59	993.64
	79279PA0010015	Rating Area 4	No Preference	60	1036.02
	79279PA0010015	Rating Area 4	No Preference	61	1072.66
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	79279PA0010015	Rating Area 4	No Preference	63	1126.87
	79279PA0010015	Rating Area 4	No Preference	64 and over	1145.19
	79279PA0010015	Rating Area 5	No Preference	0-14	296.11
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	79279PA0010015	Rating Area 5	No Preference	26	396.36
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	79279PA0010015	Rating Area 5	No Preference	29	433.13
	79279PA0010015	Rating Area 5	No Preference	30	439.32
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	79279PA0010015	Rating Area 5	No Preference	32	457.90
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	79279PA0010015	Rating Area 5	No Preference	34	469.90
	79279PA0010015	Rating Area 5	No Preference	35	473.00
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	79279PA0010015	Rating Area 5	No Preference	40	494.68
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	79279PA0010015	Rating Area 5	No Preference	42	512.87
	79279PA0010015	Rating Area 5	No Preference	43	525.25
	79279PA0010015	Rating Area 5	No Preference	44	540.74
	79279PA0010015	Rating Area 5	No Preference	45	558.93
	79279PA0010015	Rating Area 5	No Preference	46	580.61
	79279PA0010015	Rating Area 5	No Preference	47	604.99
	79279PA0010015	Rating Area 5	No Preference	48	632.86
	79279PA0010015	Rating Area 5	No Preference	49	660.34
	79279PA0010015	Rating Area 5	No Preference	50	691.31
	79279PA0010015	Rating Area 5	No Preference	51	721.89
	79279PA0010015	Rating Area 5	No Preference	52	755.56
	79279PA0010015	Rating Area 5	No Preference	53	789.62
	79279PA0010015	Rating Area 5	No Preference	54	826.39
	79279PA0010015	Rating Area 5	No Preference	55	863.17
	79279PA0010015	Rating Area 5	No Preference	56	903.03
	79279PA0010015	Rating Area 5	No Preference	57	943.29
	79279PA0010015	Rating Area 5	No Preference	58	986.25
	79279PA0010015	Rating Area 5	No Preference	59	1007.54
	79279PA0010015	Rating Area 5	No Preference	60	1050.51
	79279PA0010015	Rating Area 5	No Preference	61	1087.67
	79279PA0010015	Rating Area 5	No Preference	62	1112.05
	79279PA0010015	Rating Area 5	No Preference	63	1142.63
	79279PA0010015	Rating Area 5	No Preference	64 and over	1161.21
	79279PA0010015	Rating Area 6	No Preference	0-14	313.41
	79279PA0010015	Rating Area 6	No Preference	15	341.26
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	79279PA0010015	Rating Area 6	No Preference	17	362.57
	79279PA0010015	Rating Area 6	No Preference	18	374.04
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	79279PA0010015	Rating Area 6	No Preference	20	397.39
	79279PA0010015	Rating Area 6	No Preference	21	409.68
	79279PA0010015	Rating Area 6	No Preference	22	409.68
	79279PA0010015	Rating Area 6	No Preference	23	409.68
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	79279PA0010015	Rating Area 6	No Preference	25	411.32
	79279PA0010015	Rating Area 6	No Preference	26	419.51
	79279PA0010015	Rating Area 6	No Preference	27	429.34
	79279PA0010015	Rating Area 6	No Preference	28	445.32
	79279PA0010015	Rating Area 6	No Preference	29	458.43
	79279PA0010015	Rating Area 6	No Preference	30	464.99
	79279PA0010015	Rating Area 6	No Preference	31	474.82
	79279PA0010015	Rating Area 6	No Preference	32	484.65
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	79279PA0010015	Rating Area 6	No Preference	34	497.35

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	Rating Area 6	No Preference	37	507.18
	Rating Area 6	No Preference	38	510.46
	Rating Area 6	No Preference	39	517.02
	Rating Area 6	No Preference	40	523.57
	Rating Area 6	No Preference	41	533.40
	Rating Area 6	No Preference	42	542.83
	Rating Area 6	No Preference	43	555.94
	Rating Area 6	No Preference	44	572.32
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	Rating Area 6	No Preference	48	669.83
	Rating Area 6	No Preference	49	698.91
	Rating Area 6	No Preference	50	731.69
	Rating Area 6	No Preference	51	764.05
	Rating Area 6	No Preference	52	799.70
	Rating Area 6	No Preference	53	835.75
	Rating Area 6	No Preference	54	874.67
	Rating Area 6	No Preference	55	913.59
	Rating Area 6	No Preference	56	955.78
	Rating Area 6	No Preference	57	998.39
	Rating Area 6	No Preference	58	1043.86
	Rating Area 6	No Preference	59	1066.40
	Rating Area 6	No Preference	60	1111.87
	Rating Area 6	No Preference	61	1151.20
	Rating Area 6	No Preference	62	1177.01
	Rating Area 6	No Preference	63	1209.38
	Rating Area 6	No Preference	64 and over	1229.04
79279PA0010016	Rating Area 1	No Preference	0-14	267.57
79279PA0010016	Rating Area 1	No Preference	15	291.35
	Rating Area 1	No Preference	16	300.44
	Rating Area 1	No Preference	17	309.54
	Rating Area 1	No Preference	18	319.33
	Rating Area 1	No Preference	19	329.12
	Rating Area 1	No Preference	20	339.27
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	Rating Area 1	No Preference	23	349.76
	Rating Area 1	No Preference	24	349.76
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	Rating Area 1	No Preference	28	380.19
	Rating Area 1	No Preference	29	391.38
	Rating Area 1	No Preference	30	396.98
	Rating Area 1	No Preference	31	405.37
	Rating Area 1	No Preference	32	413.77

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	Rating Area 1	No Preference	35	427.41
	Rating Area 1	No Preference	36	430.20
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	Rating Area 1	No Preference	48	571.86
	Rating Area 1	No Preference	49	596.69
	Rating Area 1	No Preference	50	624.67
	Rating Area 1	No Preference	51	652.30
	Rating Area 1	No Preference	52	682.73
	Rating Area 1	No Preference	53	713.51
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	Rating Area 1	No Preference	61	982.83
	Rating Area 1	No Preference	62	1004.86
	Rating Area 1	No Preference	63	1032.49
	Rating Area 1	No Preference	64 and over	1049.28
79279PA0010016	Rating Area 2	No Preference	0-14	281.94
79279PA0010016	Rating Area 2	No Preference	15	307.00
	Rating Area 2	No Preference	16	316.58
	Rating Area 2	No Preference	17	326.17
	Rating Area 2	No Preference	18	336.49
	Rating Area 2	No Preference	19	346.81
	Rating Area 2	No Preference	20	357.49
	Rating Area 2	No Preference	21	368.55
	Rating Area 2	No Preference	22	368.55
	Rating Area 2	No Preference	23	368.55
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	Rating Area 2	No Preference	26	377.40
	Rating Area 2	No Preference	27	386.24
	Rating Area 2	No Preference	28	400.61
	Rating Area 2	No Preference	29	412.41
	Rating Area 2	No Preference	30	418.30



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	Rating Area 2	No Preference	32	435.99
	Rating Area 2	No Preference	33	441.52
	Rating Area 2	No Preference	34	447.42
	Rating Area 2	No Preference	35	450.37
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	Rating Area 2	No Preference	37	456.26
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	Rating Area 2	No Preference	40	471.01
	Rating Area 2	No Preference	41	479.85
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	Rating Area 2	No Preference	43	500.12
	Rating Area 2	No Preference	44	514.86
	Rating Area 2	No Preference	45	532.19
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	Rating Area 2	No Preference	47	576.04
	Rating Area 2	No Preference	48	602.58
	Rating Area 2	No Preference	49	628.75
	Rating Area 2	No Preference	50	658.23
	Rating Area 2	No Preference	51	687.35
	Rating Area 2	No Preference	52	719.41
	Rating Area 2	No Preference	53	751.84
	Rating Area 2	No Preference	54	786.85
	Rating Area 2	No Preference	55	821.87
	Rating Area 2	No Preference	56	859.83
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	Rating Area 2	No Preference	58	939.07
	Rating Area 2	No Preference	59	959.34
	Rating Area 2	No Preference	60	1000.24
	Rating Area 2	No Preference	61	1035.63
	Rating Area 2	No Preference	62	1058.84
	Rating Area 2	No Preference	63	1087.96
	Rating Area 2	No Preference	64 and over	1105.65
79279PA0010016	Rating Area 4	No Preference	0-14	281.94
79279PA0010016	Rating Area 4	No Preference	15	307.00
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	Rating Area 4	No Preference	17	326.17
	Rating Area 4	No Preference	18	336.49
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	Rating Area 4	No Preference	24	368.55
	Rating Area 4	No Preference	25	370.02
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	79279PA0010016	Rating Area 4	No Preference	34	447.42
	79279PA0010016	Rating Area 4	No Preference	35	450.37
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	79279PA0010016	Rating Area 4	No Preference	37	456.26
	79279PA0010016	Rating Area 4	No Preference	38	459.21
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	79279PA0010016	Rating Area 4	No Preference	41	479.85
	79279PA0010016	Rating Area 4	No Preference	42	488.33
	79279PA0010016	Rating Area 4	No Preference	43	500.12
	79279PA0010016	Rating Area 4	No Preference	44	514.86
	79279PA0010016	Rating Area 4	No Preference	45	532.19
	79279PA0010016	Rating Area 4	No Preference	46	552.83
	79279PA0010016	Rating Area 4	No Preference	47	576.04
	79279PA0010016	Rating Area 4	No Preference	48	602.58
	79279PA0010016	Rating Area 4	No Preference	49	628.75
	79279PA0010016	Rating Area 4	No Preference	50	658.23
	79279PA0010016	Rating Area 4	No Preference	51	687.35
	79279PA0010016	Rating Area 4	No Preference	52	719.41
	79279PA0010016	Rating Area 4	No Preference	53	751.84
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	79279PA0010016	Rating Area 4	No Preference	55	821.87
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	79279PA0010016	Rating Area 4	No Preference	58	939.07
	79279PA0010016	Rating Area 4	No Preference	59	959.34
	79279PA0010016	Rating Area 4	No Preference	60	1000.24
	79279PA0010016	Rating Area 4	No Preference	61	1035.63
	79279PA0010016	Rating Area 4	No Preference	62	1058.84
	79279PA0010016	Rating Area 4	No Preference	63	1087.96
	79279PA0010016	Rating Area 4	No Preference	64 and over	1105.65
	79279PA0010016	Rating Area 5	No Preference	0-14	285.89
	79279PA0010016	Rating Area 5	No Preference	15	311.30
	79279PA0010016	Rating Area 5	No Preference	16	321.02
	79279PA0010016	Rating Area 5	No Preference	17	330.73
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	79279PA0010016	Rating Area 5	No Preference	19	351.66
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	79279PA0010016	Rating Area 5	No Preference	21	373.71
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	79279PA0010016	Rating Area 5	No Preference	23	373.71
	79279PA0010016	Rating Area 5	No Preference	24	373.71
	79279PA0010016	Rating Area 5	No Preference	25	375.20
	79279PA0010016	Rating Area 5	No Preference	26	382.68

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	79279PA0010016	Rating Area 5	No Preference	28	406.22
	79279PA0010016	Rating Area 5	No Preference	29	418.18
	79279PA0010016	Rating Area 5	No Preference	30	424.16
	79279PA0010016	Rating Area 5	No Preference	31	433.13
	79279PA0010016	Rating Area 5	No Preference	32	442.10
	79279PA0010016	Rating Area 5	No Preference	33	447.70
	79279PA0010016	Rating Area 5	No Preference	34	453.68
	79279PA0010016	Rating Area 5	No Preference	35	456.67
	79279PA0010016	Rating Area 5	No Preference	36	459.66
	79279PA0010016	Rating Area 5	No Preference	37	462.65
	79279PA0010016	Rating Area 5	No Preference	38	465.64
	79279PA0010016	Rating Area 5	No Preference	39	471.62
	79279PA0010016	Rating Area 5	No Preference	40	477.60
	79279PA0010016	Rating Area 5	No Preference	41	486.57
	79279PA0010016	Rating Area 5	No Preference	42	495.17
	79279PA0010016	Rating Area 5	No Preference	43	507.12
	79279PA0010016	Rating Area 5	No Preference	44	522.07
	79279PA0010016	Rating Area 5	No Preference	45	539.64
	79279PA0010016	Rating Area 5	No Preference	46	560.57
	79279PA0010016	Rating Area 5	No Preference	47	584.11
	79279PA0010016	Rating Area 5	No Preference	48	611.02
	79279PA0010016	Rating Area 5	No Preference	49	637.55
	79279PA0010016	Rating Area 5	No Preference	50	667.45
	79279PA0010016	Rating Area 5	No Preference	51	696.97
	79279PA0010016	Rating Area 5	No Preference	52	729.48
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	79279PA0010016	Rating Area 5	No Preference	54	797.87
	79279PA0010016	Rating Area 5	No Preference	55	833.37
	79279PA0010016	Rating Area 5	No Preference	56	871.87
	79279PA0010016	Rating Area 5	No Preference	57	910.73
	79279PA0010016	Rating Area 5	No Preference	58	952.21
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	79279PA0010016	Rating Area 5	No Preference	60	1014.25
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	79279PA0010016	Rating Area 5	No Preference	63	1103.19
	79279PA0010016	Rating Area 5	No Preference	64 and over	1121.13
	79279PA0010016	Rating Area 6	No Preference	0-14	302.59
	79279PA0010016	Rating Area 6	No Preference	15	329.48
	79279PA0010016	Rating Area 6	No Preference	16	339.77
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	79279PA0010016	Rating Area 6	No Preference	18	361.13
	79279PA0010016	Rating Area 6	No Preference	19	372.20
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	79279PA0010016	Rating Area 6	No Preference	23	395.54
	79279PA0010016	Rating Area 6	No Preference	24	395.54

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	Rating Area 6	No Preference	26	405.03
	Rating Area 6	No Preference	27	414.53
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	Rating Area 6	No Preference	29	442.61
	Rating Area 6	No Preference	30	448.94
	Rating Area 6	No Preference	31	458.43
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	Rating Area 6	No Preference	49	674.79
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	Rating Area 6	No Preference	53	806.90
	Rating Area 6	No Preference	54	844.48
	Rating Area 6	No Preference	55	882.05
	Rating Area 6	No Preference	56	922.79
	Rating Area 6	No Preference	57	963.93
	Rating Area 6	No Preference	58	1007.84
	Rating Area 6	No Preference	59	1029.59
	Rating Area 6	No Preference	60	1073.50
	Rating Area 6	No Preference	61	1111.47
	Rating Area 6	No Preference	62	1136.39
	Rating Area 6	No Preference	63	1167.63
	Rating Area 6	No Preference	64 and over	1186.62
79279PA0020005	Rating Area 1	No Preference	0-14	270.94
79279PA0020005	Rating Area 1	No Preference	15	295.02
	Rating Area 1	No Preference	16	304.23
	Rating Area 1	No Preference	17	313.44
	Rating Area 1	No Preference	18	323.36
	Rating Area 1	No Preference	19	333.27
	Rating Area 1	No Preference	20	343.54
	Rating Area 1	No Preference	21	354.17
	Rating Area 1	No Preference	22	354.17

	79279PA0020005	Rating Area 1	No Preference	23	354.17
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	79279PA0020005	Rating Area 1	No Preference	25	355.59
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	79279PA0020005	Rating Area 1	No Preference	45	511.42
	79279PA0020005	Rating Area 1	No Preference	46	531.26
	79279PA0020005	Rating Area 1	No Preference	47	553.57
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	79279PA0020005	Rating Area 1	No Preference	49	604.21
	79279PA0020005	Rating Area 1	No Preference	50	632.55
	79279PA0020005	Rating Area 1	No Preference	51	660.53
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	79279PA0020005	Rating Area 1	No Preference	54	756.15
	79279PA0020005	Rating Area 1	No Preference	55	789.80
	79279PA0020005	Rating Area 1	No Preference	56	826.28
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	79279PA0020005	Rating Area 1	No Preference	58	902.43
	79279PA0020005	Rating Area 1	No Preference	59	921.90
	79279PA0020005	Rating Area 1	No Preference	60	961.22
	79279PA0020005	Rating Area 1	No Preference	61	995.22
	79279PA0020005	Rating Area 1	No Preference	62	1017.53
	79279PA0020005	Rating Area 1	No Preference	63	1045.51
	79279PA0020005	Rating Area 1	No Preference	64 and over	1062.51
	79279PA0020005	Rating Area 2	No Preference	0-14	285.51
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	79279PA0020005	Rating Area 2	No Preference	16	320.59
	79279PA0020005	Rating Area 2	No Preference	17	330.29
	79279PA0020005	Rating Area 2	No Preference	18	340.74
	79279PA0020005	Rating Area 2	No Preference	19	351.19
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	Rating Area 2	No Preference	23	373.21
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	Rating Area 2	No Preference	25	374.70
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	Rating Area 2	No Preference	28	405.68
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	Rating Area 2	No Preference	30	423.59
	Rating Area 2	No Preference	31	432.55
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	Rating Area 2	No Preference	44	521.37
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	Rating Area 2	No Preference	50	666.55
	Rating Area 2	No Preference	51	696.04
	Rating Area 2	No Preference	52	728.51
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	Rating Area 2	No Preference	54	796.80
	Rating Area 2	No Preference	55	832.26
	Rating Area 2	No Preference	56	870.70
	Rating Area 2	No Preference	57	909.51
	Rating Area 2	No Preference	58	950.94
	Rating Area 2	No Preference	59	971.47
	Rating Area 2	No Preference	60	1012.89
	Rating Area 2	No Preference	61	1048.72
	Rating Area 2	No Preference	62	1072.23
	Rating Area 2	No Preference	63	1101.72
	Rating Area 2	No Preference	64 and over	1119.63
	Rating Area 4	No Preference	0-14	285.51
	Rating Area 4	No Preference	15	310.88
	Rating Area 4	No Preference	16	320.59
	Rating Area 4	No Preference	17	330.29
	Rating Area 4	No Preference	18	340.74

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	Rating Area 4	No Preference	21	373.21
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	Rating Area 4	No Preference	61	1048.72
	Rating Area 4	No Preference	62	1072.23
	Rating Area 4	No Preference	63	1101.72
	Rating Area 4	No Preference	64 and over	1119.63
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79279PA0020005	Rating Area 5	No Preference	15	315.23
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	Rating Area 5	No Preference	18	345.51
	Rating Area 5	No Preference	19	356.10
	Rating Area 5	No Preference	20	367.08
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	Rating Area 5	No Preference	23	378.43
	Rating Area 5	No Preference	24	378.43
	Rating Area 5	No Preference	25	379.94
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	Rating Area 5	No Preference	27	396.59
	Rating Area 5	No Preference	28	411.35
	Rating Area 5	No Preference	29	423.46
	Rating Area 5	No Preference	30	429.52
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	Rating Area 5	No Preference	54	807.95
	Rating Area 5	No Preference	55	843.90
	Rating Area 5	No Preference	56	882.88
	Rating Area 5	No Preference	57	922.23
	Rating Area 5	No Preference	58	964.24
	Rating Area 5	No Preference	59	985.05
	Rating Area 5	No Preference	60	1027.06
	Rating Area 5	No Preference	61	1063.39
	Rating Area 5	No Preference	62	1087.23
	Rating Area 5	No Preference	63	1117.13
	Rating Area 5	No Preference	64 and over	1135.29
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79279PA0020005	Rating Area 6	No Preference	54	855.15
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79279PA0020005	Rating Area 6	No Preference	61	1125.52
79279PA0020005	Rating Area 6	No Preference	62	1150.75
79279PA0020005	Rating Area 6	No Preference	63	1182.39

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79279PA0020007	Rating Area 1	No Preference	22	344.53
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79279PA0020007	Rating Area 1	No Preference	49	587.77
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79279PA0020007	Rating Area 1	No Preference	52	672.52
79279PA0020007	Rating Area 1	No Preference	53	702.84
79279PA0020007	Rating Area 1	No Preference	54	735.57
79279PA0020007	Rating Area 1	No Preference	55	768.30
79279PA0020007	Rating Area 1	No Preference	56	803.79
79279PA0020007	Rating Area 1	No Preference	57	839.62
79279PA0020007	Rating Area 1	No Preference	58	877.86
79279PA0020007	Rating Area 1	No Preference	59	896.81
79279PA0020007	Rating Area 1	No Preference	60	935.05
79279PA0020007	Rating Area 1	No Preference	61	968.13

79279PA0020007	Rating Area 1	No Preference	62	989.83
79279PA0020007	Rating Area 1	No Preference	63	1017.05
79279PA0020007	Rating Area 1	No Preference	64 and over	1033.59
79279PA0020007	Rating Area 2	No Preference	0-14	277.73
79279PA0020007	Rating Area 2	No Preference	15	302.42
79279PA0020007	Rating Area 2	No Preference	16	311.86
79279PA0020007	Rating Area 2	No Preference	17	321.30
79279PA0020007	Rating Area 2	No Preference	18	331.46
79279PA0020007	Rating Area 2	No Preference	19	341.63
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79279PA0020007	Rating Area 2	No Preference	23	363.05
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79279PA0020007	Rating Area 2	No Preference	25	364.50
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79279PA0020007	Rating Area 2	No Preference	27	380.48
79279PA0020007	Rating Area 2	No Preference	28	394.64
79279PA0020007	Rating Area 2	No Preference	29	406.25
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79279PA0020007	Rating Area 2	No Preference	31	420.77
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79279PA0020007	Rating Area 2	No Preference	33	434.93
79279PA0020007	Rating Area 2	No Preference	34	440.74
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79279PA0020007	Rating Area 2	No Preference	62	1043.04
79279PA0020007	Rating Area 2	No Preference	63	1071.72
79279PA0020007	Rating Area 2	No Preference	64 and over	1089.15
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79279PA0020007	Rating Area 4	No Preference	15	302.42
79279PA0020007	Rating Area 4	No Preference	16	311.86
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	79279PA0020007	Rating Area 6	No Preference	62	1119.44
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	Rating Area 2	No Preference	47	626.58
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	Rating Area 2	No Preference	49	683.90



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	79279PA0060001	Rating Area 2	No Preference	55	893.96
	79279PA0060001	Rating Area 2	No Preference	56	935.25
	79279PA0060001	Rating Area 2	No Preference	57	976.94
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	79279PA0060001	Rating Area 2	No Preference	59	1043.49
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	79279PA0060001	Rating Area 2	No Preference	62	1151.73
	79279PA0060001	Rating Area 2	No Preference	63	1183.40
	79279PA0060001	Rating Area 2	No Preference	64 and over	1202.64
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79279PA0060001	Rating Area 4	No Preference	62	1151.73
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	Rating Area 5	No Preference	62	1167.85
	Rating Area 5	No Preference	63	1199.96
	Rating Area 5	No Preference	64 and over	1219.47
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	Rating Area 6	No Preference	19	404.86
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	Rating Area 6	No Preference	49	733.99
	Rating Area 6	No Preference	50	768.41
	Rating Area 6	No Preference	51	802.40
	Rating Area 6	No Preference	52	839.83
	Rating Area 6	No Preference	53	877.69
	Rating Area 6	No Preference	54	918.56
	Rating Area 6	No Preference	55	959.44
	Rating Area 6	No Preference	56	1003.75
	Rating Area 6	No Preference	57	1048.49
	Rating Area 6	No Preference	58	1096.25
	Rating Area 6	No Preference	59	1119.91
	Rating Area 6	No Preference	60	1167.67
	Rating Area 6	No Preference	61	1208.97
	Rating Area 6	No Preference	62	1236.08
	Rating Area 6	No Preference	63	1270.07
	Rating Area 6	No Preference	64 and over	1290.72
79279PA0070003	Rating Area 1	No Preference	0-14	246.50
79279PA0070003	Rating Area 1	No Preference	15	268.41
79279PA0070003	Rating Area 1	No Preference	16	276.79
79279PA0070003	Rating Area 1	No Preference	17	285.16
79279PA0070003	Rating Area 1	No Preference	18	294.19
79279PA0070003	Rating Area 1	No Preference	19	303.21
79279PA0070003	Rating Area 1	No Preference	20	312.55
79279PA0070003	Rating Area 1	No Preference	21	322.22
79279PA0070003	Rating Area 1	No Preference	22	322.22
79279PA0070003	Rating Area 1	No Preference	23	322.22
79279PA0070003	Rating Area 1	No Preference	24	322.22
79279PA0070003	Rating Area 1	No Preference	25	323.51
79279PA0070003	Rating Area 1	No Preference	26	329.95
79279PA0070003	Rating Area 1	No Preference	27	337.69
79279PA0070003	Rating Area 1	No Preference	28	350.25
79279PA0070003	Rating Area 1	No Preference	29	360.56
79279PA0070003	Rating Area 1	No Preference	30	365.72
79279PA0070003	Rating Area 1	No Preference	31	373.45
79279PA0070003	Rating Area 1	No Preference	32	381.19
79279PA0070003	Rating Area 1	No Preference	33	386.02
79279PA0070003	Rating Area 1	No Preference	34	391.18
79279PA0070003	Rating Area 1	No Preference	35	393.75
79279PA0070003	Rating Area 1	No Preference	36	396.33
79279PA0070003	Rating Area 1	No Preference	37	398.91
79279PA0070003	Rating Area 1	No Preference	38	401.49
79279PA0070003	Rating Area 1	No Preference	39	406.64
79279PA0070003	Rating Area 1	No Preference	40	411.80
79279PA0070003	Rating Area 1	No Preference	41	419.53

79279PA0070003	Rating Area 1	No Preference	42	426.94
	Rating Area 1	No Preference	43	437.25
	Rating Area 1	No Preference	44	450.14
	Rating Area 1	No Preference	45	465.29
	Rating Area 1	No Preference	46	483.33
	Rating Area 1	No Preference	47	503.63
	Rating Area 1	No Preference	48	526.83
	Rating Area 1	No Preference	49	549.71
	Rating Area 1	No Preference	50	575.48
	Rating Area 1	No Preference	51	600.94
	Rating Area 1	No Preference	52	628.97
	Rating Area 1	No Preference	53	657.33
	Rating Area 1	No Preference	54	687.94
	Rating Area 1	No Preference	55	718.55
	Rating Area 1	No Preference	56	751.74
	Rating Area 1	No Preference	57	785.25
	Rating Area 1	No Preference	58	821.02
	Rating Area 1	No Preference	59	838.74
	Rating Area 1	No Preference	60	874.51
	Rating Area 1	No Preference	61	905.44
	Rating Area 1	No Preference	62	925.74
	Rating Area 1	No Preference	63	951.19
	Rating Area 1	No Preference	64 and over	966.66
	Rating Area 2	No Preference	0-14	259.75
79279PA0070003	Rating Area 2	No Preference	15	282.84
	Rating Area 2	No Preference	16	291.66
	Rating Area 2	No Preference	17	300.49
	Rating Area 2	No Preference	18	310.00
	Rating Area 2	No Preference	19	319.51
	Rating Area 2	No Preference	20	329.35
	Rating Area 2	No Preference	21	339.54
	Rating Area 2	No Preference	22	339.54
	Rating Area 2	No Preference	23	339.54
	Rating Area 2	No Preference	24	339.54
	Rating Area 2	No Preference	25	340.90
	Rating Area 2	No Preference	26	347.69
	Rating Area 2	No Preference	27	355.84
	Rating Area 2	No Preference	28	369.08
	Rating Area 2	No Preference	29	379.95
	Rating Area 2	No Preference	30	385.38
	Rating Area 2	No Preference	31	393.53
	Rating Area 2	No Preference	32	401.68
	Rating Area 2	No Preference	33	406.77
	Rating Area 2	No Preference	34	412.20
	Rating Area 2	No Preference	35	414.92
	Rating Area 2	No Preference	36	417.63
	Rating Area 2	No Preference	37	420.35
	Rating Area 2	No Preference	38	423.07
	Rating Area 2	No Preference	39	428.50

	79279PA0070003	Rating Area 2	No Preference	40	433.93
	79279PA0070003	Rating Area 2	No Preference	41	442.08
	79279PA0070003	Rating Area 2	No Preference	42	449.89
	79279PA0070003	Rating Area 2	No Preference	43	460.76
	79279PA0070003	Rating Area 2	No Preference	44	474.34
	79279PA0070003	Rating Area 2	No Preference	45	490.30
	79279PA0070003	Rating Area 2	No Preference	46	509.31
	79279PA0070003	Rating Area 2	No Preference	47	530.70
	79279PA0070003	Rating Area 2	No Preference	48	555.15
	79279PA0070003	Rating Area 2	No Preference	49	579.26
	79279PA0070003	Rating Area 2	No Preference	50	606.42
	79279PA0070003	Rating Area 2	No Preference	51	633.24
	79279PA0070003	Rating Area 2	No Preference	52	662.78
	79279PA0070003	Rating Area 2	No Preference	53	692.66
	79279PA0070003	Rating Area 2	No Preference	54	724.92
	79279PA0070003	Rating Area 2	No Preference	55	757.17
	79279PA0070003	Rating Area 2	No Preference	56	792.15
	79279PA0070003	Rating Area 2	No Preference	57	827.46
	79279PA0070003	Rating Area 2	No Preference	58	865.15
	79279PA0070003	Rating Area 2	No Preference	59	883.82
	79279PA0070003	Rating Area 2	No Preference	60	921.51
	79279PA0070003	Rating Area 2	No Preference	61	954.11
	79279PA0070003	Rating Area 2	No Preference	62	975.50
	79279PA0070003	Rating Area 2	No Preference	63	1002.32
	79279PA0070003	Rating Area 2	No Preference	64 and over	1018.62
	79279PA0070003	Rating Area 4	No Preference	0-14	259.75
	79279PA0070003	Rating Area 4	No Preference	15	282.84
	79279PA0070003	Rating Area 4	No Preference	16	291.66
	79279PA0070003	Rating Area 4	No Preference	17	300.49
	79279PA0070003	Rating Area 4	No Preference	18	310.00
	79279PA0070003	Rating Area 4	No Preference	19	319.51
	79279PA0070003	Rating Area 4	No Preference	20	329.35
	79279PA0070003	Rating Area 4	No Preference	21	339.54
	79279PA0070003	Rating Area 4	No Preference	22	339.54
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	79279PA0070003	Rating Area 4	No Preference	24	339.54
	79279PA0070003	Rating Area 4	No Preference	25	340.90
	79279PA0070003	Rating Area 4	No Preference	26	347.69
	79279PA0070003	Rating Area 4	No Preference	27	355.84
	79279PA0070003	Rating Area 4	No Preference	28	369.08
	79279PA0070003	Rating Area 4	No Preference	29	379.95
	79279PA0070003	Rating Area 4	No Preference	30	385.38
	79279PA0070003	Rating Area 4	No Preference	31	393.53
	79279PA0070003	Rating Area 4	No Preference	32	401.68
	79279PA0070003	Rating Area 4	No Preference	33	406.77
	79279PA0070003	Rating Area 4	No Preference	34	412.20
	79279PA0070003	Rating Area 4	No Preference	35	414.92
	79279PA0070003	Rating Area 4	No Preference	36	417.63
	79279PA0070003	Rating Area 4	No Preference	37	420.35

79279PA0070003	Rating Area 4	No Preference	38	423.07
79279PA0070003	Rating Area 4	No Preference	39	428.50
79279PA0070003	Rating Area 4	No Preference	40	433.93
79279PA0070003	Rating Area 4	No Preference	41	442.08
79279PA0070003	Rating Area 4	No Preference	42	449.89
79279PA0070003	Rating Area 4	No Preference	43	460.76
79279PA0070003	Rating Area 4	No Preference	44	474.34
79279PA0070003	Rating Area 4	No Preference	45	490.30
79279PA0070003	Rating Area 4	No Preference	46	509.31
79279PA0070003	Rating Area 4	No Preference	47	530.70
79279PA0070003	Rating Area 4	No Preference	48	555.15
79279PA0070003	Rating Area 4	No Preference	49	579.26
79279PA0070003	Rating Area 4	No Preference	50	606.42
79279PA0070003	Rating Area 4	No Preference	51	633.24
79279PA0070003	Rating Area 4	No Preference	52	662.78
79279PA0070003	Rating Area 4	No Preference	53	692.66
79279PA0070003	Rating Area 4	No Preference	54	724.92
79279PA0070003	Rating Area 4	No Preference	55	757.17
79279PA0070003	Rating Area 4	No Preference	56	792.15
79279PA0070003	Rating Area 4	No Preference	57	827.46
79279PA0070003	Rating Area 4	No Preference	58	865.15
79279PA0070003	Rating Area 4	No Preference	59	883.82
79279PA0070003	Rating Area 4	No Preference	60	921.51
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79279PA0070003	Rating Area 4	No Preference	62	975.50
79279PA0070003	Rating Area 4	No Preference	63	1002.32
79279PA0070003	Rating Area 4	No Preference	64 and over	1018.62
79279PA0070003	Rating Area 5	No Preference	0-14	263.38
79279PA0070003	Rating Area 5	No Preference	15	286.79
79279PA0070003	Rating Area 5	No Preference	16	295.75
79279PA0070003	Rating Area 5	No Preference	17	304.70
79279PA0070003	Rating Area 5	No Preference	18	314.34
79279PA0070003	Rating Area 5	No Preference	19	323.98
79279PA0070003	Rating Area 5	No Preference	20	333.96
79279PA0070003	Rating Area 5	No Preference	21	344.29
79279PA0070003	Rating Area 5	No Preference	22	344.29
79279PA0070003	Rating Area 5	No Preference	23	344.29
79279PA0070003	Rating Area 5	No Preference	24	344.29
79279PA0070003	Rating Area 5	No Preference	25	345.67
79279PA0070003	Rating Area 5	No Preference	26	352.55
79279PA0070003	Rating Area 5	No Preference	27	360.82
79279PA0070003	Rating Area 5	No Preference	28	374.24
79279PA0070003	Rating Area 5	No Preference	29	385.26
79279PA0070003	Rating Area 5	No Preference	30	390.77
79279PA0070003	Rating Area 5	No Preference	31	399.03
79279PA0070003	Rating Area 5	No Preference	32	407.30
79279PA0070003	Rating Area 5	No Preference	33	412.46
79279PA0070003	Rating Area 5	No Preference	34	417.97
79279PA0070003	Rating Area 5	No Preference	35	420.72

79279PA0070003	Rating Area 5	No Preference	36	423.48
	Rating Area 5	No Preference	37	426.23
	Rating Area 5	No Preference	38	428.99
	Rating Area 5	No Preference	39	434.49
	Rating Area 5	No Preference	40	440.00
	Rating Area 5	No Preference	41	448.27
	Rating Area 5	No Preference	42	456.18
	Rating Area 5	No Preference	43	467.20
	Rating Area 5	No Preference	44	480.97
	Rating Area 5	No Preference	45	497.15
	Rating Area 5	No Preference	46	516.44
	Rating Area 5	No Preference	47	538.13
	Rating Area 5	No Preference	48	562.91
	Rating Area 5	No Preference	49	587.36
	Rating Area 5	No Preference	50	614.90
	Rating Area 5	No Preference	51	642.10
	Rating Area 5	No Preference	52	672.05
	Rating Area 5	No Preference	53	702.35
	Rating Area 5	No Preference	54	735.06
	Rating Area 5	No Preference	55	767.77
	Rating Area 5	No Preference	56	803.23
	Rating Area 5	No Preference	57	839.03
	Rating Area 5	No Preference	58	877.25
	Rating Area 5	No Preference	59	896.19
	Rating Area 5	No Preference	60	934.40
	Rating Area 5	No Preference	61	967.45
	Rating Area 5	No Preference	62	989.15
	Rating Area 5	No Preference	63	1016.34
	Rating Area 5	No Preference	64 and over	1032.87
79279PA0070003	Rating Area 6	No Preference	0-14	278.77
79279PA0070003	Rating Area 6	No Preference	15	303.55
	Rating Area 6	No Preference	16	313.02
	Rating Area 6	No Preference	17	322.49
	Rating Area 6	No Preference	18	332.70
	Rating Area 6	No Preference	19	342.90
	Rating Area 6	No Preference	20	353.47
	Rating Area 6	No Preference	21	364.40
	Rating Area 6	No Preference	22	364.40
	Rating Area 6	No Preference	23	364.40
	Rating Area 6	No Preference	24	364.40
	Rating Area 6	No Preference	25	365.86
	Rating Area 6	No Preference	26	373.15
	Rating Area 6	No Preference	27	381.89
	Rating Area 6	No Preference	28	396.10
	Rating Area 6	No Preference	29	407.76
	Rating Area 6	No Preference	30	413.59
	Rating Area 6	No Preference	31	422.34
	Rating Area 6	No Preference	32	431.09
	Rating Area 6	No Preference	33	436.55



79279PA0070003	Rating Area 6	No Preference	34	442.38
79279PA0070003	Rating Area 6	No Preference	35	445.30
79279PA0070003	Rating Area 6	No Preference	36	448.21
79279PA0070003	Rating Area 6	No Preference	37	451.13
79279PA0070003	Rating Area 6	No Preference	38	454.04
79279PA0070003	Rating Area 6	No Preference	39	459.87
79279PA0070003	Rating Area 6	No Preference	40	465.70
79279PA0070003	Rating Area 6	No Preference	41	474.45
79279PA0070003	Rating Area 6	No Preference	42	482.83
79279PA0070003	Rating Area 6	No Preference	43	494.49
79279PA0070003	Rating Area 6	No Preference	44	509.07
79279PA0070003	Rating Area 6	No Preference	45	526.19
79279PA0070003	Rating Area 6	No Preference	46	546.60
79279PA0070003	Rating Area 6	No Preference	47	569.56
79279PA0070003	Rating Area 6	No Preference	48	595.79
79279PA0070003	Rating Area 6	No Preference	49	621.67
79279PA0070003	Rating Area 6	No Preference	50	650.82
79279PA0070003	Rating Area 6	No Preference	51	679.61
79279PA0070003	Rating Area 6	No Preference	52	711.31
79279PA0070003	Rating Area 6	No Preference	53	743.38
79279PA0070003	Rating Area 6	No Preference	54	777.99
79279PA0070003	Rating Area 6	No Preference	55	812.61
79279PA0070003	Rating Area 6	No Preference	56	850.15
79279PA0070003	Rating Area 6	No Preference	57	888.04
79279PA0070003	Rating Area 6	No Preference	58	928.49
79279PA0070003	Rating Area 6	No Preference	59	948.53
79279PA0070003	Rating Area 6	No Preference	60	988.98
79279PA0070003	Rating Area 6	No Preference	61	1023.96
79279PA0070003	Rating Area 6	No Preference	62	1046.92
79279PA0070003	Rating Area 6	No Preference	63	1075.71
79279PA0070003	Rating Area 6	No Preference	64 and over	1093.20

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*	79279			
Rate Effective Date*	4/1/2022			
Rate Expiration Date*	6/30/2022			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
79279PA0010001	Rating Area 1	No Preference	0-14	353.93
79279PA0010001	Rating Area 1	No Preference	15	385.39
79279PA0010001	Rating Area 1	No Preference	16	397.42
79279PA0010001	Rating Area 1	No Preference	17	409.45
79279PA0010001	Rating Area 1	No Preference	18	422.40
79279PA0010001	Rating Area 1	No Preference	19	435.35
79279PA0010001	Rating Area 1	No Preference	20	448.77
79279PA0010001	Rating Area 1	No Preference	21	462.65
79279PA0010001	Rating Area 1	No Preference	22	462.65
79279PA0010001	Rating Area 1	No Preference	23	462.65
79279PA0010001	Rating Area 1	No Preference	24	462.65
79279PA0010001	Rating Area 1	No Preference	25	464.50
79279PA0010001	Rating Area 1	No Preference	26	473.75
79279PA0010001	Rating Area 1	No Preference	27	484.86
79279PA0010001	Rating Area 1	No Preference	28	502.90
79279PA0010001	Rating Area 1	No Preference	29	517.71
79279PA0010001	Rating Area 1	No Preference	30	525.11
79279PA0010001	Rating Area 1	No Preference	31	536.21
79279PA0010001	Rating Area 1	No Preference	32	547.31
79279PA0010001	Rating Area 1	No Preference	33	554.25
79279PA0010001	Rating Area 1	No Preference	34	561.66
79279PA0010001	Rating Area 1	No Preference	35	565.36
79279PA0010001	Rating Area 1	No Preference	36	569.06
79279PA0010001	Rating Area 1	No Preference	37	572.76
79279PA0010001	Rating Area 1	No Preference	38	576.46
79279PA0010001	Rating Area 1	No Preference	39	583.86
79279PA0010001	Rating Area 1	No Preference	40	591.27
79279PA0010001	Rating Area 1	No Preference	41	602.37
79279PA0010001	Rating Area 1	No Preference	42	613.01
79279PA0010001	Rating Area 1	No Preference	43	627.82

79279PA0010001	Rating Area 1	No Preference	44	646.32
	Rating Area 1	No Preference	45	668.07
	Rating Area 1	No Preference	46	693.98
	Rating Area 1	No Preference	47	723.12
	Rating Area 1	No Preference	48	756.43
	Rating Area 1	No Preference	49	789.28
	Rating Area 1	No Preference	50	826.29
	Rating Area 1	No Preference	51	862.84
	Rating Area 1	No Preference	52	903.09
	Rating Area 1	No Preference	53	943.81
	Rating Area 1	No Preference	54	987.76
	Rating Area 1	No Preference	55	1031.71
	Rating Area 1	No Preference	56	1079.36
	Rating Area 1	No Preference	57	1127.48
	Rating Area 1	No Preference	58	1178.83
	Rating Area 1	No Preference	59	1204.28
	Rating Area 1	No Preference	60	1255.63
	Rating Area 1	No Preference	61	1300.05
	Rating Area 1	No Preference	62	1329.19
	Rating Area 1	No Preference	63	1365.74
	Rating Area 1	No Preference	64 and over	1387.95
79279PA0010001	Rating Area 2	No Preference	0-14	372.95
79279PA0010001	Rating Area 2	No Preference	15	406.10
	Rating Area 2	No Preference	16	418.77
	Rating Area 2	No Preference	17	431.45
	Rating Area 2	No Preference	18	445.10
	Rating Area 2	No Preference	19	458.75
	Rating Area 2	No Preference	20	472.88
	Rating Area 2	No Preference	21	487.51
	Rating Area 2	No Preference	22	487.51
	Rating Area 2	No Preference	23	487.51
	Rating Area 2	No Preference	24	487.51
	Rating Area 2	No Preference	25	489.46
	Rating Area 2	No Preference	26	499.21
	Rating Area 2	No Preference	27	510.91
	Rating Area 2	No Preference	28	529.92
	Rating Area 2	No Preference	29	545.52
	Rating Area 2	No Preference	30	553.32
	Rating Area 2	No Preference	31	565.02
	Rating Area 2	No Preference	32	576.72
	Rating Area 2	No Preference	33	584.04
	Rating Area 2	No Preference	34	591.84
	Rating Area 2	No Preference	35	595.74
	Rating Area 2	No Preference	36	599.64
	Rating Area 2	No Preference	37	603.54
	Rating Area 2	No Preference	38	607.44
	Rating Area 2	No Preference	39	615.24
	Rating Area 2	No Preference	40	623.04
	Rating Area 2	No Preference	41	634.74

79279PA0010001	Rating Area 2	No Preference	42	645.95
	Rating Area 2	No Preference	43	661.55
	Rating Area 2	No Preference	44	681.05
	Rating Area 2	No Preference	45	703.96
	Rating Area 2	No Preference	46	731.27
	Rating Area 2	No Preference	47	761.98
	Rating Area 2	No Preference	48	797.08
	Rating Area 2	No Preference	49	831.69
	Rating Area 2	No Preference	50	870.69
	Rating Area 2	No Preference	51	909.21
	Rating Area 2	No Preference	52	951.62
	Rating Area 2	No Preference	53	994.52
	Rating Area 2	No Preference	54	1040.83
	Rating Area 2	No Preference	55	1087.15
	Rating Area 2	No Preference	56	1137.36
	Rating Area 2	No Preference	57	1188.06
	Rating Area 2	No Preference	58	1242.18
	Rating Area 2	No Preference	59	1268.99
	Rating Area 2	No Preference	60	1323.10
	Rating Area 2	No Preference	61	1369.90
	Rating Area 2	No Preference	62	1400.62
	Rating Area 2	No Preference	63	1439.13
	Rating Area 2	No Preference	64 and over	1462.53
	Rating Area 4	No Preference	0-14	372.95
79279PA0010001	Rating Area 4	No Preference	15	406.10
	Rating Area 4	No Preference	16	418.77
	Rating Area 4	No Preference	17	431.45
	Rating Area 4	No Preference	18	445.10
	Rating Area 4	No Preference	19	458.75
	Rating Area 4	No Preference	20	472.88
	Rating Area 4	No Preference	21	487.51
	Rating Area 4	No Preference	22	487.51
	Rating Area 4	No Preference	23	487.51
	Rating Area 4	No Preference	24	487.51
	Rating Area 4	No Preference	25	489.46
	Rating Area 4	No Preference	26	499.21
	Rating Area 4	No Preference	27	510.91
	Rating Area 4	No Preference	28	529.92
	Rating Area 4	No Preference	29	545.52
	Rating Area 4	No Preference	30	553.32
	Rating Area 4	No Preference	31	565.02
	Rating Area 4	No Preference	32	576.72
	Rating Area 4	No Preference	33	584.04
	Rating Area 4	No Preference	34	591.84
	Rating Area 4	No Preference	35	595.74
	Rating Area 4	No Preference	36	599.64
	Rating Area 4	No Preference	37	603.54
	Rating Area 4	No Preference	38	607.44
	Rating Area 4	No Preference	39	615.24

	79279PA0010001	Rating Area 4	No Preference	40	623.04
	79279PA0010001	Rating Area 4	No Preference	41	634.74
	79279PA0010001	Rating Area 4	No Preference	42	645.95
	79279PA0010001	Rating Area 4	No Preference	43	661.55
	79279PA0010001	Rating Area 4	No Preference	44	681.05
	79279PA0010001	Rating Area 4	No Preference	45	703.96
	79279PA0010001	Rating Area 4	No Preference	46	731.27
	79279PA0010001	Rating Area 4	No Preference	47	761.98
	79279PA0010001	Rating Area 4	No Preference	48	797.08
	79279PA0010001	Rating Area 4	No Preference	49	831.69
	79279PA0010001	Rating Area 4	No Preference	50	870.69
	79279PA0010001	Rating Area 4	No Preference	51	909.21
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	79279PA0010001	Rating Area 4	No Preference	53	994.52
	79279PA0010001	Rating Area 4	No Preference	54	1040.83
	79279PA0010001	Rating Area 4	No Preference	55	1087.15
	79279PA0010001	Rating Area 4	No Preference	56	1137.36
	79279PA0010001	Rating Area 4	No Preference	57	1188.06
	79279PA0010001	Rating Area 4	No Preference	58	1242.18
	79279PA0010001	Rating Area 4	No Preference	59	1268.99
	79279PA0010001	Rating Area 4	No Preference	60	1323.10
	79279PA0010001	Rating Area 4	No Preference	61	1369.90
	79279PA0010001	Rating Area 4	No Preference	62	1400.62
	79279PA0010001	Rating Area 4	No Preference	63	1439.13
	79279PA0010001	Rating Area 4	No Preference	64 and over	1462.53
	79279PA0010001	Rating Area 5	No Preference	0-14	378.17
	79279PA0010001	Rating Area 5	No Preference	15	411.79
	79279PA0010001	Rating Area 5	No Preference	16	424.64
	79279PA0010001	Rating Area 5	No Preference	17	437.49
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	79279PA0010001	Rating Area 5	No Preference	23	494.34
	79279PA0010001	Rating Area 5	No Preference	24	494.34
	79279PA0010001	Rating Area 5	No Preference	25	496.32
	79279PA0010001	Rating Area 5	No Preference	26	506.20
	79279PA0010001	Rating Area 5	No Preference	27	518.07
	79279PA0010001	Rating Area 5	No Preference	28	537.35
	79279PA0010001	Rating Area 5	No Preference	29	553.17
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	79279PA0010001	Rating Area 5	No Preference	32	584.80
	79279PA0010001	Rating Area 5	No Preference	33	592.22
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	79279PA0010001	Rating Area 5	No Preference	35	604.08
	79279PA0010001	Rating Area 5	No Preference	36	608.04
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	Rating Area 5	No Preference	40	631.77
	Rating Area 5	No Preference	41	643.63
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	Rating Area 5	No Preference	61	1389.10
	Rating Area 5	No Preference	62	1420.24
	Rating Area 5	No Preference	63	1459.29
	Rating Area 5	No Preference	64 and over	1483.02
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	Rating Area 6	No Preference	17	463.04
	Rating Area 6	No Preference	18	477.69
	Rating Area 6	No Preference	19	492.34
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	Rating Area 6	No Preference	30	593.84
	Rating Area 6	No Preference	31	606.40
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	Rating Area 6	No Preference	33	626.81
	Rating Area 6	No Preference	34	635.18
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	79279PA0010001	Rating Area 6	No Preference	63	1544.52
	79279PA0010001	Rating Area 6	No Preference	64 and over	1569.63
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	79279PA0010003	Rating Area 1	No Preference	17	358.28
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	Rating Area 1	No Preference	38	504.43
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	Rating Area 1	No Preference	61	1137.60
	Rating Area 1	No Preference	62	1163.11
	Rating Area 1	No Preference	63	1195.09
	Rating Area 1	No Preference	64 and over	1214.52
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	Rating Area 2	No Preference	18	389.49
	Rating Area 2	No Preference	19	401.43
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	Rating Area 2	No Preference	29	477.37
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	Rating Area 2	No Preference	31	494.43



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	79279PA0010003	Rating Area 2	No Preference	50	761.91
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	79279PA0010003	Rating Area 2	No Preference	55	951.32
	79279PA0010003	Rating Area 2	No Preference	56	995.26
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	79279PA0010003	Rating Area 2	No Preference	62	1225.62
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	79279PA0010003	Rating Area 2	No Preference	64 and over	1279.80
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	79279PA0010003	Rating Area 5	No Preference	18	394.94
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	79279PA0010003	Rating Area 5	No Preference	41	563.21
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	Rating Area 6	No Preference	29	512.32
	Rating Area 6	No Preference	30	519.65
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	Rating Area 6	No Preference	55	1020.98
	Rating Area 6	No Preference	56	1068.14
	Rating Area 6	No Preference	57	1115.76
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	Rating Area 6	No Preference	59	1191.76
	Rating Area 6	No Preference	60	1242.58
	Rating Area 6	No Preference	61	1286.53
	Rating Area 6	No Preference	62	1315.37
	Rating Area 6	No Preference	63	1351.54
	Rating Area 6	No Preference	64 and over	1373.52
79279PA0010005	Rating Area 1	No Preference	0-14	304.21
79279PA0010005	Rating Area 1	No Preference	15	331.25
	Rating Area 1	No Preference	16	341.59
	Rating Area 1	No Preference	17	351.93
	Rating Area 1	No Preference	18	363.06
	Rating Area 1	No Preference	19	374.20
	Rating Area 1	No Preference	20	385.73
	Rating Area 1	No Preference	21	397.66
	Rating Area 1	No Preference	22	397.66
	Rating Area 1	No Preference	23	397.66

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	79279PA0010005	Rating Area 1	No Preference	44	555.53
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	79279PA0010005	Rating Area 1	No Preference	46	596.49
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	79279PA0010005	Rating Area 1	No Preference	49	678.41
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	79279PA0010005	Rating Area 1	No Preference	51	741.64
	79279PA0010005	Rating Area 1	No Preference	52	776.23
	79279PA0010005	Rating Area 1	No Preference	53	811.23
	79279PA0010005	Rating Area 1	No Preference	54	849.00
	79279PA0010005	Rating Area 1	No Preference	55	886.78
	79279PA0010005	Rating Area 1	No Preference	56	927.74
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	79279PA0010005	Rating Area 1	No Preference	58	1013.24
	79279PA0010005	Rating Area 1	No Preference	59	1035.11
	79279PA0010005	Rating Area 1	No Preference	60	1079.25
	79279PA0010005	Rating Area 1	No Preference	61	1117.42
	79279PA0010005	Rating Area 1	No Preference	62	1142.48
	79279PA0010005	Rating Area 1	No Preference	63	1173.89
	79279PA0010005	Rating Area 1	No Preference	64 and over	1192.98
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	79279PA0010005	Rating Area 2	No Preference	19	394.31
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	79279PA0010005	Rating Area 2	No Preference	21	419.03

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	79279PA0010005	Rating Area 2	No Preference	23	419.03
	79279PA0010005	Rating Area 2	No Preference	24	419.03
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	79279PA0010005	Rating Area 2	No Preference	27	439.14
	79279PA0010005	Rating Area 2	No Preference	28	455.49
	79279PA0010005	Rating Area 2	No Preference	29	468.89
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	79279PA0010005	Rating Area 2	No Preference	31	485.66
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	79279PA0010005	Rating Area 2	No Preference	33	502.00
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	79279PA0010005	Rating Area 2	No Preference	54	894.63
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	79279PA0010005	Rating Area 2	No Preference	56	977.60
	79279PA0010005	Rating Area 2	No Preference	57	1021.18
	79279PA0010005	Rating Area 2	No Preference	58	1067.69
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	79279PA0010005	Rating Area 2	No Preference	60	1137.25
	79279PA0010005	Rating Area 2	No Preference	61	1177.47
	79279PA0010005	Rating Area 2	No Preference	62	1203.87
	79279PA0010005	Rating Area 2	No Preference	63	1236.98
	79279PA0010005	Rating Area 2	No Preference	64 and over	1257.09
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	Rating Area 5	No Preference	26	435.09
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	Rating Area 5	No Preference	28	461.86
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	Rating Area 5	No Preference	61	1193.94
	Rating Area 5	No Preference	62	1220.71
	Rating Area 5	No Preference	63	1254.28
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79279PA0010007	Rating Area 1	No Preference	60	1053.68
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79279PA0010007	Rating Area 2	No Preference	60	1110.30

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79279PA0010007	Rating Area 2	No Preference	62	1175.34
79279PA0010007	Rating Area 2	No Preference	63	1207.66
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79279PA0010007	Rating Area 4	No Preference	61	1149.57
79279PA0010007	Rating Area 4	No Preference	62	1175.34
79279PA0010007	Rating Area 4	No Preference	63	1207.66
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79279PA0010007	Rating Area 5	No Preference	15	345.55
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	79279PA0010007	Rating Area 6	No Preference	61	1233.76
	79279PA0010007	Rating Area 6	No Preference	62	1261.42
	79279PA0010007	Rating Area 6	No Preference	63	1296.11
	79279PA0010007	Rating Area 6	No Preference	64 and over	1317.18
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	Rating Area 1	No Preference	55	821.73
	Rating Area 1	No Preference	56	859.69
	Rating Area 1	No Preference	57	898.01
	Rating Area 1	No Preference	58	938.91
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	Rating Area 1	No Preference	60	1000.08
	Rating Area 1	No Preference	61	1035.46
	Rating Area 1	No Preference	62	1058.67
	Rating Area 1	No Preference	63	1087.78
	Rating Area 1	No Preference	64 and over	1105.47
	Rating Area 2	No Preference	0-14	297.05
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	Rating Area 2	No Preference	29	434.51
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	Rating Area 2	No Preference	36	477.61
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	Rating Area 2	No Preference	46	582.45
	Rating Area 2	No Preference	47	606.91
	Rating Area 2	No Preference	48	634.87
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	Rating Area 2	No Preference	50	693.50



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	79279PA0010011	Rating Area 2	No Preference	54	829.02
	79279PA0010011	Rating Area 2	No Preference	55	865.91
	79279PA0010011	Rating Area 2	No Preference	56	905.90
	79279PA0010011	Rating Area 2	No Preference	57	946.29
	79279PA0010011	Rating Area 2	No Preference	58	989.39
	79279PA0010011	Rating Area 2	No Preference	59	1010.74
	79279PA0010011	Rating Area 2	No Preference	60	1053.85
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	79279PA0010011	Rating Area 2	No Preference	62	1115.59
	79279PA0010011	Rating Area 2	No Preference	63	1146.26
	79279PA0010011	Rating Area 2	No Preference	64 and over	1164.90
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	79279PA0010011	Rating Area 4	No Preference	36	477.61
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	Rating Area 4	No Preference	62	1115.59
	Rating Area 4	No Preference	63	1146.26
	Rating Area 4	No Preference	64 and over	1164.90
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79279PA0010011	Rating Area 5	No Preference	15	327.98
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	Rating Area 5	No Preference	17	348.45
	Rating Area 5	No Preference	18	359.48
	Rating Area 5	No Preference	19	370.50
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	Rating Area 5	No Preference	22	393.73
	Rating Area 5	No Preference	23	393.73
	Rating Area 5	No Preference	24	393.73
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	Rating Area 5	No Preference	33	471.69
	Rating Area 5	No Preference	34	477.99
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	Rating Area 5	No Preference	37	487.44
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	Rating Area 5	No Preference	44	550.04
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	Rating Area 5	No Preference	46	590.60

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	Rating Area 5	No Preference	53	803.21
	Rating Area 5	No Preference	54	840.61
	Rating Area 5	No Preference	55	878.02
	Rating Area 5	No Preference	56	918.57
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	Rating Area 5	No Preference	58	1003.22
	Rating Area 5	No Preference	59	1024.88
	Rating Area 5	No Preference	60	1068.58
	Rating Area 5	No Preference	61	1106.38
	Rating Area 5	No Preference	62	1131.19
	Rating Area 5	No Preference	63	1162.29
	Rating Area 5	No Preference	64 and over	1181.19
	Rating Area 6	No Preference	0-14	318.80
	Rating Area 6	No Preference	15	347.14
79279PA0010011	Rating Area 6	No Preference	16	357.97
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	Rating Area 6	No Preference	18	380.47
	Rating Area 6	No Preference	19	392.14
	Rating Area 6	No Preference	20	404.23
	Rating Area 6	No Preference	21	416.73
	Rating Area 6	No Preference	22	416.73
	Rating Area 6	No Preference	23	416.73
	Rating Area 6	No Preference	24	416.73
	Rating Area 6	No Preference	25	418.40
	Rating Area 6	No Preference	26	426.73
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	Rating Area 6	No Preference	28	452.99
	Rating Area 6	No Preference	29	466.32
	Rating Area 6	No Preference	30	472.99
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	Rating Area 6	No Preference	40	532.58
	Rating Area 6	No Preference	41	542.58
	Rating Area 6	No Preference	42	552.17
	Rating Area 6	No Preference	43	565.50
	Rating Area 6	No Preference	44	582.17

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	Rating Area 6	No Preference	50	744.28
	Rating Area 6	No Preference	51	777.20
	Rating Area 6	No Preference	52	813.46
	Rating Area 6	No Preference	53	850.13
	Rating Area 6	No Preference	54	889.72
	Rating Area 6	No Preference	55	929.31
	Rating Area 6	No Preference	56	972.23
	Rating Area 6	No Preference	57	1015.57
	Rating Area 6	No Preference	58	1061.83
	Rating Area 6	No Preference	59	1084.75
	Rating Area 6	No Preference	60	1131.01
	Rating Area 6	No Preference	61	1171.01
	Rating Area 6	No Preference	62	1197.27
	Rating Area 6	No Preference	63	1230.19
	Rating Area 6	No Preference	64 and over	1250.19
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	Rating Area 1	No Preference	17	326.38
	Rating Area 1	No Preference	18	336.71
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	Rating Area 1	No Preference	23	368.79
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	Rating Area 1	No Preference	39	465.41
	Rating Area 1	No Preference	40	471.31
	Rating Area 1	No Preference	41	480.16
	Rating Area 1	No Preference	42	488.65

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	Rating Area 1	No Preference	44	515.20
	Rating Area 1	No Preference	45	532.53
	Rating Area 1	No Preference	46	553.19
	Rating Area 1	No Preference	47	576.42
	Rating Area 1	No Preference	48	602.97
	Rating Area 1	No Preference	49	629.16
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	Rating Area 1	No Preference	52	719.88
	Rating Area 1	No Preference	53	752.33
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	Rating Area 1	No Preference	56	860.39
	Rating Area 1	No Preference	57	898.74
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	Rating Area 1	No Preference	60	1000.90
	Rating Area 1	No Preference	61	1036.30
	Rating Area 1	No Preference	62	1059.53
	Rating Area 1	No Preference	63	1088.67
	Rating Area 1	No Preference	64 and over	1106.37
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	Rating Area 2	No Preference	16	333.82
	Rating Area 2	No Preference	17	343.92
	Rating Area 2	No Preference	18	354.80
	Rating Area 2	No Preference	19	365.68
	Rating Area 2	No Preference	20	376.95
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	Rating Area 2	No Preference	23	388.61
	Rating Area 2	No Preference	24	388.61
	Rating Area 2	No Preference	25	390.16
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	Rating Area 2	No Preference	28	422.42
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	Rating Area 2	No Preference	30	441.07
	Rating Area 2	No Preference	31	450.40
	Rating Area 2	No Preference	32	459.73
	Rating Area 2	No Preference	33	465.55
	Rating Area 2	No Preference	34	471.77
	Rating Area 2	No Preference	35	474.88
	Rating Area 2	No Preference	36	477.99
	Rating Area 2	No Preference	37	481.10
	Rating Area 2	No Preference	38	484.21
	Rating Area 2	No Preference	39	490.43
	Rating Area 2	No Preference	40	496.64

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	Rating Area 2	No Preference	42	514.91
	Rating Area 2	No Preference	43	527.34
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	Rating Area 2	No Preference	47	607.40
	Rating Area 2	No Preference	48	635.38
	Rating Area 2	No Preference	49	662.97
	Rating Area 2	No Preference	50	694.06
	Rating Area 2	No Preference	51	724.76
	Rating Area 2	No Preference	52	758.57
	Rating Area 2	No Preference	53	792.76
	Rating Area 2	No Preference	54	829.68
	Rating Area 2	No Preference	55	866.60
	Rating Area 2	No Preference	56	906.63
	Rating Area 2	No Preference	57	947.04
	Rating Area 2	No Preference	58	990.18
	Rating Area 2	No Preference	59	1011.55
	Rating Area 2	No Preference	60	1054.69
	Rating Area 2	No Preference	61	1091.99
	Rating Area 2	No Preference	62	1116.48
	Rating Area 2	No Preference	63	1147.18
	Rating Area 2	No Preference	64 and over	1165.83
	Rating Area 4	No Preference	0-14	297.29
	Rating Area 4	No Preference	15	323.71
	Rating Area 4	No Preference	16	333.82
	Rating Area 4	No Preference	17	343.92
	Rating Area 4	No Preference	18	354.80
	Rating Area 4	No Preference	19	365.68
	Rating Area 4	No Preference	20	376.95
	Rating Area 4	No Preference	21	388.61
	Rating Area 4	No Preference	22	388.61
	Rating Area 4	No Preference	23	388.61
	Rating Area 4	No Preference	24	388.61
	Rating Area 4	No Preference	25	390.16
	Rating Area 4	No Preference	26	397.94
	Rating Area 4	No Preference	27	407.26
	Rating Area 4	No Preference	28	422.42
	Rating Area 4	No Preference	29	434.85
	Rating Area 4	No Preference	30	441.07
	Rating Area 4	No Preference	31	450.40
	Rating Area 4	No Preference	32	459.73
	Rating Area 4	No Preference	33	465.55
	Rating Area 4	No Preference	34	471.77
	Rating Area 4	No Preference	35	474.88
	Rating Area 4	No Preference	36	477.99
	Rating Area 4	No Preference	37	481.10
	Rating Area 4	No Preference	38	484.21

	79279PA0010015	Rating Area 4	No Preference	39	490.43
	79279PA0010015	Rating Area 4	No Preference	40	496.64
	79279PA0010015	Rating Area 4	No Preference	41	505.97
	79279PA0010015	Rating Area 4	No Preference	42	514.91
	79279PA0010015	Rating Area 4	No Preference	43	527.34
	79279PA0010015	Rating Area 4	No Preference	44	542.89
	79279PA0010015	Rating Area 4	No Preference	45	561.15
	79279PA0010015	Rating Area 4	No Preference	46	582.92
	79279PA0010015	Rating Area 4	No Preference	47	607.40
	79279PA0010015	Rating Area 4	No Preference	48	635.38
	79279PA0010015	Rating Area 4	No Preference	49	662.97
	79279PA0010015	Rating Area 4	No Preference	50	694.06
	79279PA0010015	Rating Area 4	No Preference	51	724.76
	79279PA0010015	Rating Area 4	No Preference	52	758.57
	79279PA0010015	Rating Area 4	No Preference	53	792.76
	79279PA0010015	Rating Area 4	No Preference	54	829.68
	79279PA0010015	Rating Area 4	No Preference	55	866.60
	79279PA0010015	Rating Area 4	No Preference	56	906.63
	79279PA0010015	Rating Area 4	No Preference	57	947.04
	79279PA0010015	Rating Area 4	No Preference	58	990.18
	79279PA0010015	Rating Area 4	No Preference	59	1011.55
	79279PA0010015	Rating Area 4	No Preference	60	1054.69
	79279PA0010015	Rating Area 4	No Preference	61	1091.99
	79279PA0010015	Rating Area 4	No Preference	62	1116.48
	79279PA0010015	Rating Area 4	No Preference	63	1147.18
	79279PA0010015	Rating Area 4	No Preference	64 and over	1165.83
	79279PA0010015	Rating Area 5	No Preference	0-14	301.45
	79279PA0010015	Rating Area 5	No Preference	15	328.24
	79279PA0010015	Rating Area 5	No Preference	16	338.49
	79279PA0010015	Rating Area 5	No Preference	17	348.73
	79279PA0010015	Rating Area 5	No Preference	18	359.77
	79279PA0010015	Rating Area 5	No Preference	19	370.80
	79279PA0010015	Rating Area 5	No Preference	20	382.23
	79279PA0010015	Rating Area 5	No Preference	21	394.05
	79279PA0010015	Rating Area 5	No Preference	22	394.05
	79279PA0010015	Rating Area 5	No Preference	23	394.05
	79279PA0010015	Rating Area 5	No Preference	24	394.05
	79279PA0010015	Rating Area 5	No Preference	25	395.63
	79279PA0010015	Rating Area 5	No Preference	26	403.51
	79279PA0010015	Rating Area 5	No Preference	27	412.96
	79279PA0010015	Rating Area 5	No Preference	28	428.33
	79279PA0010015	Rating Area 5	No Preference	29	440.94
	79279PA0010015	Rating Area 5	No Preference	30	447.25
	79279PA0010015	Rating Area 5	No Preference	31	456.70
	79279PA0010015	Rating Area 5	No Preference	32	466.16
	79279PA0010015	Rating Area 5	No Preference	33	472.07
	79279PA0010015	Rating Area 5	No Preference	34	478.38
	79279PA0010015	Rating Area 5	No Preference	35	481.53
	79279PA0010015	Rating Area 5	No Preference	36	484.68

79279PA0010015	Rating Area 5	No Preference	37	487.83
	Rating Area 5	No Preference	38	490.99
	Rating Area 5	No Preference	39	497.29
	Rating Area 5	No Preference	40	503.60
	Rating Area 5	No Preference	41	513.05
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	Rating Area 5	No Preference	45	569.01
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	Rating Area 5	No Preference	50	703.77
	Rating Area 5	No Preference	51	734.90
	Rating Area 5	No Preference	52	769.19
	Rating Area 5	No Preference	53	803.86
	Rating Area 5	No Preference	54	841.30
	Rating Area 5	No Preference	55	878.73
	Rating Area 5	No Preference	56	919.32
	Rating Area 5	No Preference	57	960.30
	Rating Area 5	No Preference	58	1004.04
	Rating Area 5	No Preference	59	1025.71
	Rating Area 5	No Preference	60	1069.45
	Rating Area 5	No Preference	61	1107.28
	Rating Area 5	No Preference	62	1132.11
	Rating Area 5	No Preference	63	1163.24
	Rating Area 5	No Preference	64 and over	1182.15
79279PA0010015	Rating Area 6	No Preference	0-14	319.06
79279PA0010015	Rating Area 6	No Preference	15	347.42
	Rating Area 6	No Preference	16	358.26
	Rating Area 6	No Preference	17	369.11
	Rating Area 6	No Preference	18	380.78
	Rating Area 6	No Preference	19	392.46
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	Rating Area 6	No Preference	24	417.07
	Rating Area 6	No Preference	25	418.74
	Rating Area 6	No Preference	26	427.08
	Rating Area 6	No Preference	27	437.09
	Rating Area 6	No Preference	28	453.36
	Rating Area 6	No Preference	29	466.70
	Rating Area 6	No Preference	30	473.37
	Rating Area 6	No Preference	31	483.38
	Rating Area 6	No Preference	32	493.39
	Rating Area 6	No Preference	33	499.65
	Rating Area 6	No Preference	34	506.32



79279PA0010015	Rating Area 6	No Preference	35	509.66
	Rating Area 6	No Preference	36	513.00
	Rating Area 6	No Preference	37	516.33
	Rating Area 6	No Preference	38	519.67
	Rating Area 6	No Preference	39	526.34
	Rating Area 6	No Preference	40	533.02
	Rating Area 6	No Preference	41	543.03
	Rating Area 6	No Preference	42	552.62
	Rating Area 6	No Preference	43	565.96
	Rating Area 6	No Preference	44	582.65
	Rating Area 6	No Preference	45	602.25
	Rating Area 6	No Preference	46	625.61
	Rating Area 6	No Preference	47	651.88
	Rating Area 6	No Preference	48	681.91
	Rating Area 6	No Preference	49	711.52
	Rating Area 6	No Preference	50	744.89
	Rating Area 6	No Preference	51	777.84
	Rating Area 6	No Preference	52	814.12
	Rating Area 6	No Preference	53	850.82
	Rating Area 6	No Preference	54	890.44
	Rating Area 6	No Preference	55	930.07
	Rating Area 6	No Preference	56	973.02
	Rating Area 6	No Preference	57	1016.40
	Rating Area 6	No Preference	58	1062.69
	Rating Area 6	No Preference	59	1085.63
	Rating Area 6	No Preference	60	1131.93
	Rating Area 6	No Preference	61	1171.97
	Rating Area 6	No Preference	62	1198.24
	Rating Area 6	No Preference	63	1231.19
	Rating Area 6	No Preference	64 and over	1251.21
79279PA0010016	Rating Area 1	No Preference	0-14	272.39
79279PA0010016	Rating Area 1	No Preference	15	296.60
	Rating Area 1	No Preference	16	305.86
	Rating Area 1	No Preference	17	315.11
	Rating Area 1	No Preference	18	325.08
	Rating Area 1	No Preference	19	335.05
	Rating Area 1	No Preference	20	345.38
	Rating Area 1	No Preference	21	356.06
	Rating Area 1	No Preference	22	356.06
	Rating Area 1	No Preference	23	356.06
	Rating Area 1	No Preference	24	356.06
	Rating Area 1	No Preference	25	357.48
	Rating Area 1	No Preference	26	364.61
	Rating Area 1	No Preference	27	373.15
	Rating Area 1	No Preference	28	387.04
	Rating Area 1	No Preference	29	398.43
	Rating Area 1	No Preference	30	404.13
	Rating Area 1	No Preference	31	412.67
	Rating Area 1	No Preference	32	421.22

79279PA0010016	Rating Area 1	No Preference	33	426.56
	Rating Area 1	No Preference	34	432.26
	Rating Area 1	No Preference	35	435.11
	Rating Area 1	No Preference	36	437.95
	Rating Area 1	No Preference	37	440.80
	Rating Area 1	No Preference	38	443.65
	Rating Area 1	No Preference	39	449.35
	Rating Area 1	No Preference	40	455.04
	Rating Area 1	No Preference	41	463.59
	Rating Area 1	No Preference	42	471.78
	Rating Area 1	No Preference	43	483.17
	Rating Area 1	No Preference	44	497.42
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	Rating Area 1	No Preference	46	534.09
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	Rating Area 1	No Preference	48	582.16
	Rating Area 1	No Preference	49	607.44
	Rating Area 1	No Preference	50	635.92
	Rating Area 1	No Preference	51	664.05
	Rating Area 1	No Preference	52	695.03
	Rating Area 1	No Preference	53	726.36
	Rating Area 1	No Preference	54	760.19
	Rating Area 1	No Preference	55	794.01
	Rating Area 1	No Preference	56	830.69
	Rating Area 1	No Preference	57	867.72
	Rating Area 1	No Preference	58	907.24
	Rating Area 1	No Preference	59	926.82
	Rating Area 1	No Preference	60	966.35
	Rating Area 1	No Preference	61	1000.53
	Rating Area 1	No Preference	62	1022.96
	Rating Area 1	No Preference	63	1051.09
	Rating Area 1	No Preference	64 and over	1068.18
79279PA0010016	Rating Area 2	No Preference	0-14	287.02
79279PA0010016	Rating Area 2	No Preference	15	312.53
	Rating Area 2	No Preference	16	322.29
	Rating Area 2	No Preference	17	332.04
	Rating Area 2	No Preference	18	342.55
	Rating Area 2	No Preference	19	353.05
	Rating Area 2	No Preference	20	363.93
	Rating Area 2	No Preference	21	375.19
	Rating Area 2	No Preference	22	375.19
	Rating Area 2	No Preference	23	375.19
	Rating Area 2	No Preference	24	375.19
	Rating Area 2	No Preference	25	376.69
	Rating Area 2	No Preference	26	384.19
	Rating Area 2	No Preference	27	393.20
	Rating Area 2	No Preference	28	407.83
	Rating Area 2	No Preference	29	419.84
	Rating Area 2	No Preference	30	425.84

79279PA0010016	Rating Area 2	No Preference	31	434.85
	Rating Area 2	No Preference	32	443.85
	Rating Area 2	No Preference	33	449.48
	Rating Area 2	No Preference	34	455.48
	Rating Area 2	No Preference	35	458.48
	Rating Area 2	No Preference	36	461.48
	Rating Area 2	No Preference	37	464.49
	Rating Area 2	No Preference	38	467.49
	Rating Area 2	No Preference	39	473.49
	Rating Area 2	No Preference	40	479.49
	Rating Area 2	No Preference	41	488.50
	Rating Area 2	No Preference	42	497.13
	Rating Area 2	No Preference	43	509.13
	Rating Area 2	No Preference	44	524.14
	Rating Area 2	No Preference	45	541.77
	Rating Area 2	No Preference	46	562.79
	Rating Area 2	No Preference	47	586.42
	Rating Area 2	No Preference	48	613.44
	Rating Area 2	No Preference	49	640.07
	Rating Area 2	No Preference	50	670.09
	Rating Area 2	No Preference	51	699.73
	Rating Area 2	No Preference	52	732.37
	Rating Area 2	No Preference	53	765.39
	Rating Area 2	No Preference	54	801.03
	Rating Area 2	No Preference	55	836.67
	Rating Area 2	No Preference	56	875.32
	Rating Area 2	No Preference	57	914.34
	Rating Area 2	No Preference	58	955.98
	Rating Area 2	No Preference	59	976.62
	Rating Area 2	No Preference	60	1018.27
	Rating Area 2	No Preference	61	1054.28
	Rating Area 2	No Preference	62	1077.92
	Rating Area 2	No Preference	63	1107.56
	Rating Area 2	No Preference	64 and over	1125.57
79279PA0010016	Rating Area 4	No Preference	0-14	287.02
79279PA0010016	Rating Area 4	No Preference	15	312.53
	Rating Area 4	No Preference	16	322.29
	Rating Area 4	No Preference	17	332.04
	Rating Area 4	No Preference	18	342.55
	Rating Area 4	No Preference	19	353.05
	Rating Area 4	No Preference	20	363.93
	Rating Area 4	No Preference	21	375.19
	Rating Area 4	No Preference	22	375.19
	Rating Area 4	No Preference	23	375.19
	Rating Area 4	No Preference	24	375.19
	Rating Area 4	No Preference	25	376.69
	Rating Area 4	No Preference	26	384.19
	Rating Area 4	No Preference	27	393.20
	Rating Area 4	No Preference	28	407.83

79279PA0010016	Rating Area 4	No Preference	29	419.84
	Rating Area 4	No Preference	30	425.84
	Rating Area 4	No Preference	31	434.85
	Rating Area 4	No Preference	32	443.85
	Rating Area 4	No Preference	33	449.48
	Rating Area 4	No Preference	34	455.48
	Rating Area 4	No Preference	35	458.48
	Rating Area 4	No Preference	36	461.48
	Rating Area 4	No Preference	37	464.49
	Rating Area 4	No Preference	38	467.49
	Rating Area 4	No Preference	39	473.49
	Rating Area 4	No Preference	40	479.49
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	Rating Area 4	No Preference	50	670.09
	Rating Area 4	No Preference	51	699.73
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	Rating Area 4	No Preference	53	765.39
	Rating Area 4	No Preference	54	801.03
	Rating Area 4	No Preference	55	836.67
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	Rating Area 4	No Preference	59	976.62
	Rating Area 4	No Preference	60	1018.27
	Rating Area 4	No Preference	61	1054.28
	Rating Area 4	No Preference	62	1077.92
	Rating Area 4	No Preference	63	1107.56
	Rating Area 4	No Preference	64 and over	1125.57
79279PA0010016	Rating Area 5	No Preference	0-14	291.04
79279PA0010016	Rating Area 5	No Preference	15	316.91
	Rating Area 5	No Preference	16	326.81
	Rating Area 5	No Preference	17	336.70
	Rating Area 5	No Preference	18	347.35
	Rating Area 5	No Preference	19	358.00
	Rating Area 5	No Preference	20	369.04
	Rating Area 5	No Preference	21	380.45
	Rating Area 5	No Preference	22	380.45
	Rating Area 5	No Preference	23	380.45
	Rating Area 5	No Preference	24	380.45
	Rating Area 5	No Preference	25	381.97
	Rating Area 5	No Preference	26	389.58

79279PA0010016	Rating Area 5	No Preference	27	398.71
	Rating Area 5	No Preference	28	413.55
	Rating Area 5	No Preference	29	425.72
	Rating Area 5	No Preference	30	431.81
	Rating Area 5	No Preference	31	440.94
	Rating Area 5	No Preference	32	450.07
	Rating Area 5	No Preference	33	455.78
	Rating Area 5	No Preference	34	461.87
	Rating Area 5	No Preference	35	464.91
	Rating Area 5	No Preference	36	467.95
	Rating Area 5	No Preference	37	471.00
	Rating Area 5	No Preference	38	474.04
	Rating Area 5	No Preference	39	480.13
	Rating Area 5	No Preference	40	486.22
	Rating Area 5	No Preference	41	495.35
	Rating Area 5	No Preference	42	504.10
	Rating Area 5	No Preference	43	516.27
	Rating Area 5	No Preference	44	531.49
	Rating Area 5	No Preference	45	549.37
	Rating Area 5	No Preference	46	570.68
	Rating Area 5	No Preference	47	594.64
	Rating Area 5	No Preference	48	622.04
	Rating Area 5	No Preference	49	649.05
	Rating Area 5	No Preference	50	679.48
	Rating Area 5	No Preference	51	709.54
	Rating Area 5	No Preference	52	742.64
	Rating Area 5	No Preference	53	776.12
	Rating Area 5	No Preference	54	812.26
	Rating Area 5	No Preference	55	848.40
	Rating Area 5	No Preference	56	887.59
	Rating Area 5	No Preference	57	927.16
	Rating Area 5	No Preference	58	969.39
	Rating Area 5	No Preference	59	990.31
	Rating Area 5	No Preference	60	1032.54
	Rating Area 5	No Preference	61	1069.06
	Rating Area 5	No Preference	62	1093.03
	Rating Area 5	No Preference	63	1123.09
	Rating Area 5	No Preference	64 and over	1141.35
79279PA0010016	Rating Area 6	No Preference	0-14	308.04
79279PA0010016	Rating Area 6	No Preference	15	335.42
	Rating Area 6	No Preference	16	345.89
	Rating Area 6	No Preference	17	356.36
	Rating Area 6	No Preference	18	367.64
	Rating Area 6	No Preference	19	378.91
	Rating Area 6	No Preference	20	390.59
	Rating Area 6	No Preference	21	402.67
	Rating Area 6	No Preference	22	402.67
	Rating Area 6	No Preference	23	402.67
	Rating Area 6	No Preference	24	402.67

79279PA0010016	Rating Area 6	No Preference	25	404.28
	Rating Area 6	No Preference	26	412.33
	Rating Area 6	No Preference	27	422.00
	Rating Area 6	No Preference	28	437.70
	Rating Area 6	No Preference	29	450.59
	Rating Area 6	No Preference	30	457.03
	Rating Area 6	No Preference	31	466.69
	Rating Area 6	No Preference	32	476.36
	Rating Area 6	No Preference	33	482.40
	Rating Area 6	No Preference	34	488.84
	Rating Area 6	No Preference	35	492.06
	Rating Area 6	No Preference	36	495.28
	Rating Area 6	No Preference	37	498.51
	Rating Area 6	No Preference	38	501.73
	Rating Area 6	No Preference	39	508.17
	Rating Area 6	No Preference	40	514.61
	Rating Area 6	No Preference	41	524.28
	Rating Area 6	No Preference	42	533.54
	Rating Area 6	No Preference	43	546.42
	Rating Area 6	No Preference	44	562.53
	Rating Area 6	No Preference	45	581.46
	Rating Area 6	No Preference	46	604.01
	Rating Area 6	No Preference	47	629.37
	Rating Area 6	No Preference	48	658.37
	Rating Area 6	No Preference	49	686.96
	Rating Area 6	No Preference	50	719.17
	Rating Area 6	No Preference	51	750.98
	Rating Area 6	No Preference	52	786.01
	Rating Area 6	No Preference	53	821.45
	Rating Area 6	No Preference	54	859.70
	Rating Area 6	No Preference	55	897.95
	Rating Area 6	No Preference	56	939.43
	Rating Area 6	No Preference	57	981.31
	Rating Area 6	No Preference	58	1026.00
	Rating Area 6	No Preference	59	1048.15
	Rating Area 6	No Preference	60	1092.85
	Rating Area 6	No Preference	61	1131.50
	Rating Area 6	No Preference	62	1156.87
	Rating Area 6	No Preference	63	1188.68
	Rating Area 6	No Preference	64 and over	1208.01
79279PA0020005	Rating Area 1	No Preference	0-14	275.83
79279PA0020005	Rating Area 1	No Preference	15	300.35
	Rating Area 1	No Preference	16	309.72
	Rating Area 1	No Preference	17	319.10
	Rating Area 1	No Preference	18	329.19
	Rating Area 1	No Preference	19	339.29
	Rating Area 1	No Preference	20	349.74
	Rating Area 1	No Preference	21	360.56
	Rating Area 1	No Preference	22	360.56

	79279PA0020005	Rating Area 1	No Preference	23	360.56
	79279PA0020005	Rating Area 1	No Preference	24	360.56
	79279PA0020005	Rating Area 1	No Preference	25	362.00
	79279PA0020005	Rating Area 1	No Preference	26	369.21
	79279PA0020005	Rating Area 1	No Preference	27	377.87
	79279PA0020005	Rating Area 1	No Preference	28	391.93
	79279PA0020005	Rating Area 1	No Preference	29	403.47
	79279PA0020005	Rating Area 1	No Preference	30	409.24
	79279PA0020005	Rating Area 1	No Preference	31	417.89
	79279PA0020005	Rating Area 1	No Preference	32	426.54
	79279PA0020005	Rating Area 1	No Preference	33	431.95
	79279PA0020005	Rating Area 1	No Preference	34	437.72
	79279PA0020005	Rating Area 1	No Preference	35	440.60
	79279PA0020005	Rating Area 1	No Preference	36	443.49
	79279PA0020005	Rating Area 1	No Preference	37	446.37
	79279PA0020005	Rating Area 1	No Preference	38	449.26
	79279PA0020005	Rating Area 1	No Preference	39	455.03
	79279PA0020005	Rating Area 1	No Preference	40	460.80
	79279PA0020005	Rating Area 1	No Preference	41	469.45
	79279PA0020005	Rating Area 1	No Preference	42	477.74
	79279PA0020005	Rating Area 1	No Preference	43	489.28
	79279PA0020005	Rating Area 1	No Preference	44	503.70
	79279PA0020005	Rating Area 1	No Preference	45	520.65
	79279PA0020005	Rating Area 1	No Preference	46	540.84
	79279PA0020005	Rating Area 1	No Preference	47	563.56
	79279PA0020005	Rating Area 1	No Preference	48	589.52
	79279PA0020005	Rating Area 1	No Preference	49	615.12
	79279PA0020005	Rating Area 1	No Preference	50	643.96
	79279PA0020005	Rating Area 1	No Preference	51	672.44
	79279PA0020005	Rating Area 1	No Preference	52	703.81
	79279PA0020005	Rating Area 1	No Preference	53	735.54
	79279PA0020005	Rating Area 1	No Preference	54	769.80
	79279PA0020005	Rating Area 1	No Preference	55	804.05
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	79279PA0020005	Rating Area 1	No Preference	57	878.68
	79279PA0020005	Rating Area 1	No Preference	58	918.71
	79279PA0020005	Rating Area 1	No Preference	59	938.54
	79279PA0020005	Rating Area 1	No Preference	60	978.56
	79279PA0020005	Rating Area 1	No Preference	61	1013.17
	79279PA0020005	Rating Area 1	No Preference	62	1035.89
	79279PA0020005	Rating Area 1	No Preference	63	1064.37
	79279PA0020005	Rating Area 1	No Preference	64 and over	1081.68
	79279PA0020005	Rating Area 2	No Preference	0-14	290.65
	79279PA0020005	Rating Area 2	No Preference	15	316.48
	79279PA0020005	Rating Area 2	No Preference	16	326.36
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	79279PA0020005	Rating Area 2	No Preference	18	346.88
	79279PA0020005	Rating Area 2	No Preference	19	357.51
	79279PA0020005	Rating Area 2	No Preference	20	368.53

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	79279PA0020005	Rating Area 2	No Preference	30	431.22
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	79279PA0020005	Rating Area 2	No Preference	56	886.38
	79279PA0020005	Rating Area 2	No Preference	57	925.89
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	79279PA0020005	Rating Area 2	No Preference	59	988.96
	79279PA0020005	Rating Area 2	No Preference	60	1031.13
	79279PA0020005	Rating Area 2	No Preference	61	1067.60
	79279PA0020005	Rating Area 2	No Preference	62	1091.54
	79279PA0020005	Rating Area 2	No Preference	63	1121.55
	79279PA0020005	Rating Area 2	No Preference	64 and over	1139.79
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	79279PA0020005	Rating Area 4	No Preference	16	326.36
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	Rating Area 4	No Preference	63	1121.55
	Rating Area 4	No Preference	64 and over	1139.79
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	Rating Area 5	No Preference	36	473.86
	Rating Area 5	No Preference	37	476.94
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	Rating Area 5	No Preference	61	1082.55
	Rating Area 5	No Preference	62	1106.82
	Rating Area 5	No Preference	63	1137.26
	Rating Area 5	No Preference	64 and over	1155.75
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79279PA0020005	Rating Area 6	No Preference	62	1171.49
79279PA0020005	Rating Area 6	No Preference	63	1203.71

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79279PA0020007	Rating Area 1	No Preference	62	1007.68
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79279PA0020007	Rating Area 1	No Preference	64 and over	1052.22
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79279PA0020007	Rating Area 2	No Preference	61	1038.55
79279PA0020007	Rating Area 2	No Preference	62	1061.83
79279PA0020007	Rating Area 2	No Preference	63	1091.03
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79279PA0020007	Rating Area 4	No Preference	60	1003.07
79279PA0020007	Rating Area 4	No Preference	61	1038.55
79279PA0020007	Rating Area 4	No Preference	62	1061.83
79279PA0020007	Rating Area 4	No Preference	63	1091.03
79279PA0020007	Rating Area 4	No Preference	64 and over	1108.77
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79279PA0020007	Rating Area 5	No Preference	49	639.36
79279PA0020007	Rating Area 5	No Preference	50	669.34
79279PA0020007	Rating Area 5	No Preference	51	698.95
79279PA0020007	Rating Area 5	No Preference	52	731.55
79279PA0020007	Rating Area 5	No Preference	53	764.53
79279PA0020007	Rating Area 5	No Preference	54	800.13
79279PA0020007	Rating Area 5	No Preference	55	835.74

	79279PA0020007	Rating Area 5	No Preference	56	874.34
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	79279PA0020007	Rating Area 5	No Preference	58	954.91
	79279PA0020007	Rating Area 5	No Preference	59	975.53
	79279PA0020007	Rating Area 5	No Preference	60	1017.13
	79279PA0020007	Rating Area 5	No Preference	61	1053.10
	79279PA0020007	Rating Area 5	No Preference	62	1076.71
	79279PA0020007	Rating Area 5	No Preference	63	1106.32
	79279PA0020007	Rating Area 5	No Preference	64 and over	1124.31
	79279PA0020007	Rating Area 6	No Preference	0-14	303.44
	79279PA0020007	Rating Area 6	No Preference	15	330.42
	79279PA0020007	Rating Area 6	No Preference	16	340.73
	79279PA0020007	Rating Area 6	No Preference	17	351.04
	79279PA0020007	Rating Area 6	No Preference	18	362.15
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	79279PA0020007	Rating Area 6	No Preference	20	384.76
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	79279PA0020007	Rating Area 6	No Preference	28	431.17
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	79279PA0020007	Rating Area 6	No Preference	30	450.21
	79279PA0020007	Rating Area 6	No Preference	31	459.73
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	79279PA0020007	Rating Area 6	No Preference	33	475.20
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	79279PA0020007	Rating Area 6	No Preference	38	494.24
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	79279PA0020007	Rating Area 6	No Preference	41	516.45
	79279PA0020007	Rating Area 6	No Preference	42	525.57
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	79279PA0020007	Rating Area 6	No Preference	51	739.77
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	79279PA0020007	Rating Area 6	No Preference	58	1010.69
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	79279PA0020007	Rating Area 6	No Preference	60	1076.54
	79279PA0020007	Rating Area 6	No Preference	61	1114.61
	79279PA0020007	Rating Area 6	No Preference	62	1139.60
	79279PA0020007	Rating Area 6	No Preference	63	1170.94
	79279PA0020007	Rating Area 6	No Preference	64 and over	1189.98
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	79279PA0060001	Rating Area 1	No Preference	15	322.61
	79279PA0060001	Rating Area 1	No Preference	16	332.68
	79279PA0060001	Rating Area 1	No Preference	17	342.75
	79279PA0060001	Rating Area 1	No Preference	18	353.60
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	79279PA0060001	Rating Area 1	No Preference	23	387.29
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	79279PA0060001	Rating Area 1	No Preference	25	388.84
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	79279PA0060001	Rating Area 1	No Preference	28	420.98
	79279PA0060001	Rating Area 1	No Preference	29	433.38
	79279PA0060001	Rating Area 1	No Preference	30	439.57
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	79279PA0060001	Rating Area 1	No Preference	32	458.16
	79279PA0060001	Rating Area 1	No Preference	33	463.97
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	79279PA0060001	Rating Area 1	No Preference	35	473.27
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	79279PA0060001	Rating Area 1	No Preference	38	482.56
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	79279PA0060001	Rating Area 1	No Preference	43	525.55
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	79279PA0060001	Rating Area 1	No Preference	45	559.25
	79279PA0060001	Rating Area 1	No Preference	46	580.94
	79279PA0060001	Rating Area 1	No Preference	47	605.33
	79279PA0060001	Rating Area 1	No Preference	48	633.22
	79279PA0060001	Rating Area 1	No Preference	49	660.72
	79279PA0060001	Rating Area 1	No Preference	50	691.70
	79279PA0060001	Rating Area 1	No Preference	51	722.30

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	79279PA0060001	Rating Area 1	No Preference	54	826.86
	79279PA0060001	Rating Area 1	No Preference	55	863.66
	79279PA0060001	Rating Area 1	No Preference	56	903.55
	79279PA0060001	Rating Area 1	No Preference	57	943.83
	79279PA0060001	Rating Area 1	No Preference	58	986.81
	79279PA0060001	Rating Area 1	No Preference	59	1008.12
	79279PA0060001	Rating Area 1	No Preference	60	1051.11
	79279PA0060001	Rating Area 1	No Preference	61	1088.28
	79279PA0060001	Rating Area 1	No Preference	62	1112.68
	79279PA0060001	Rating Area 1	No Preference	63	1143.28
	79279PA0060001	Rating Area 1	No Preference	64 and over	1161.87
	79279PA0060001	Rating Area 2	No Preference	0-14	312.20
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	79279PA0060001	Rating Area 2	No Preference	16	350.56
	79279PA0060001	Rating Area 2	No Preference	17	361.17
	79279PA0060001	Rating Area 2	No Preference	18	372.60
	79279PA0060001	Rating Area 2	No Preference	19	384.02
	79279PA0060001	Rating Area 2	No Preference	20	395.86
	79279PA0060001	Rating Area 2	No Preference	21	408.10
	79279PA0060001	Rating Area 2	No Preference	22	408.10
	79279PA0060001	Rating Area 2	No Preference	23	408.10
	79279PA0060001	Rating Area 2	No Preference	24	408.10
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	79279PA0060001	Rating Area 2	No Preference	26	417.89
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	79279PA0060001	Rating Area 2	No Preference	29	456.66
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	79279PA0060001	Rating Area 2	No Preference	31	472.99
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	79279PA0060001	Rating Area 2	No Preference	34	495.43
	79279PA0060001	Rating Area 2	No Preference	35	498.70
	79279PA0060001	Rating Area 2	No Preference	36	501.96
	79279PA0060001	Rating Area 2	No Preference	37	505.23
	79279PA0060001	Rating Area 2	No Preference	38	508.49
	79279PA0060001	Rating Area 2	No Preference	39	515.02
	79279PA0060001	Rating Area 2	No Preference	40	521.55
	79279PA0060001	Rating Area 2	No Preference	41	531.35
	79279PA0060001	Rating Area 2	No Preference	42	540.73
	79279PA0060001	Rating Area 2	No Preference	43	553.79
	79279PA0060001	Rating Area 2	No Preference	44	570.12
	79279PA0060001	Rating Area 2	No Preference	45	589.30
	79279PA0060001	Rating Area 2	No Preference	46	612.15
	79279PA0060001	Rating Area 2	No Preference	47	637.86
	79279PA0060001	Rating Area 2	No Preference	48	667.24
	79279PA0060001	Rating Area 2	No Preference	49	696.22

79279PA0060001	Rating Area 2	No Preference	50	728.87
	Rating Area 2	No Preference	51	761.11
	Rating Area 2	No Preference	52	796.61
	Rating Area 2	No Preference	53	832.52
	Rating Area 2	No Preference	54	871.29
	Rating Area 2	No Preference	55	910.06
	Rating Area 2	No Preference	56	952.10
	Rating Area 2	No Preference	57	994.54
	Rating Area 2	No Preference	58	1039.84
	Rating Area 2	No Preference	59	1062.28
	Rating Area 2	No Preference	60	1107.58
	Rating Area 2	No Preference	61	1146.76
	Rating Area 2	No Preference	62	1172.47
	Rating Area 2	No Preference	63	1204.71
	Rating Area 2	No Preference	64 and over	1224.30
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	Rating Area 4	No Preference	38	508.49
	Rating Area 4	No Preference	39	515.02
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	Rating Area 4	No Preference	43	553.79
	Rating Area 4	No Preference	44	570.12
	Rating Area 4	No Preference	45	589.30
	Rating Area 4	No Preference	46	612.15
	Rating Area 4	No Preference	47	637.86

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	Rating Area 4	No Preference	58	1039.84
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	Rating Area 4	No Preference	63	1204.71
	Rating Area 4	No Preference	64 and over	1224.30
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79279PA0060001	Rating Area 5	No Preference	15	344.71
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	Rating Area 5	No Preference	17	366.23
	Rating Area 5	No Preference	18	377.82
	Rating Area 5	No Preference	19	389.40
	Rating Area 5	No Preference	20	401.41
	Rating Area 5	No Preference	21	413.82
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	Rating Area 5	No Preference	26	423.75
	Rating Area 5	No Preference	27	433.68
	Rating Area 5	No Preference	28	449.82
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	Rating Area 5	No Preference	30	469.69
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	Rating Area 5	No Preference	32	489.55
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	Rating Area 5	No Preference	35	505.69
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	Rating Area 5	No Preference	37	512.31
	Rating Area 5	No Preference	38	515.62
	Rating Area 5	No Preference	39	522.24
	Rating Area 5	No Preference	40	528.86
	Rating Area 5	No Preference	41	538.79
	Rating Area 5	No Preference	42	548.31
	Rating Area 5	No Preference	43	561.55
	Rating Area 5	No Preference	44	578.11
	Rating Area 5	No Preference	45	597.56

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	Rating Area 5	No Preference	48	676.60
	Rating Area 5	No Preference	49	705.98
	Rating Area 5	No Preference	50	739.08
	Rating Area 5	No Preference	51	771.77
	Rating Area 5	No Preference	52	807.78
	Rating Area 5	No Preference	53	844.19
	Rating Area 5	No Preference	54	883.51
	Rating Area 5	No Preference	55	922.82
	Rating Area 5	No Preference	56	965.44
	Rating Area 5	No Preference	57	1008.48
	Rating Area 5	No Preference	58	1054.41
	Rating Area 5	No Preference	59	1077.17
	Rating Area 5	No Preference	60	1123.11
	Rating Area 5	No Preference	61	1162.83
	Rating Area 5	No Preference	62	1188.90
	Rating Area 5	No Preference	63	1221.60
	Rating Area 5	No Preference	64 and over	1241.46
79279PA0060001	Rating Area 6	No Preference	0-14	335.06
79279PA0060001	Rating Area 6	No Preference	15	364.85
	Rating Area 6	No Preference	16	376.23
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	Rating Area 6	No Preference	20	424.85
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	Rating Area 6	No Preference	23	437.99
	Rating Area 6	No Preference	24	437.99
	Rating Area 6	No Preference	25	439.74
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	Rating Area 6	No Preference	28	476.10
	Rating Area 6	No Preference	29	490.11
	Rating Area 6	No Preference	30	497.12
	Rating Area 6	No Preference	31	507.63
	Rating Area 6	No Preference	32	518.14
	Rating Area 6	No Preference	33	524.71
	Rating Area 6	No Preference	34	531.72
	Rating Area 6	No Preference	35	535.22
	Rating Area 6	No Preference	36	538.73
	Rating Area 6	No Preference	37	542.23
	Rating Area 6	No Preference	38	545.74
	Rating Area 6	No Preference	39	552.74
	Rating Area 6	No Preference	40	559.75
	Rating Area 6	No Preference	41	570.26
	Rating Area 6	No Preference	42	580.34
	Rating Area 6	No Preference	43	594.35

79279PA0060001	Rating Area 6	No Preference	44	611.87
	Rating Area 6	No Preference	45	632.46
	Rating Area 6	No Preference	46	656.99
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	Rating Area 6	No Preference	51	816.85
	Rating Area 6	No Preference	52	854.96
	Rating Area 6	No Preference	53	893.50
	Rating Area 6	No Preference	54	935.11
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	Rating Area 6	No Preference	58	1116.00
	Rating Area 6	No Preference	59	1140.09
	Rating Area 6	No Preference	60	1188.70
	Rating Area 6	No Preference	61	1230.75
	Rating Area 6	No Preference	62	1258.35
	Rating Area 6	No Preference	63	1292.95
	Rating Area 6	No Preference	64 and over	1313.97
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	Rating Area 1	No Preference	18	299.49
	Rating Area 1	No Preference	19	308.68
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	Rating Area 1	No Preference	23	328.03
	Rating Area 1	No Preference	24	328.03
	Rating Area 1	No Preference	25	329.34
	Rating Area 1	No Preference	26	335.90
	Rating Area 1	No Preference	27	343.78
	Rating Area 1	No Preference	28	356.57
	Rating Area 1	No Preference	29	367.07
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	Rating Area 1	No Preference	31	380.19
	Rating Area 1	No Preference	32	388.06
	Rating Area 1	No Preference	33	392.98
	Rating Area 1	No Preference	34	398.23
	Rating Area 1	No Preference	35	400.85
	Rating Area 1	No Preference	36	403.48
	Rating Area 1	No Preference	37	406.10
	Rating Area 1	No Preference	38	408.73
	Rating Area 1	No Preference	39	413.97
	Rating Area 1	No Preference	40	419.22
	Rating Area 1	No Preference	41	427.10

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	Rating Area 1	No Preference	43	445.14
	Rating Area 1	No Preference	44	458.26
	Rating Area 1	No Preference	45	473.68
	Rating Area 1	No Preference	46	492.05
	Rating Area 1	No Preference	47	512.71
	Rating Area 1	No Preference	48	536.33
	Rating Area 1	No Preference	49	559.62
	Rating Area 1	No Preference	50	585.86
	Rating Area 1	No Preference	51	611.78
	Rating Area 1	No Preference	52	640.31
	Rating Area 1	No Preference	53	669.18
	Rating Area 1	No Preference	54	700.34
	Rating Area 1	No Preference	55	731.51
	Rating Area 1	No Preference	56	765.29
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	Rating Area 1	No Preference	58	835.82
	Rating Area 1	No Preference	59	853.86
	Rating Area 1	No Preference	60	890.27
	Rating Area 1	No Preference	61	921.76
	Rating Area 1	No Preference	62	942.43
	Rating Area 1	No Preference	63	968.34
	Rating Area 1	No Preference	64 and over	984.09
	Rating Area 2	No Preference	0-14	264.43
79279PA0070003	Rating Area 2	No Preference	15	287.93
	Rating Area 2	No Preference	16	296.92
	Rating Area 2	No Preference	17	305.91
	Rating Area 2	No Preference	18	315.59
	Rating Area 2	No Preference	19	325.27
	Rating Area 2	No Preference	20	335.29
	Rating Area 2	No Preference	21	345.66
	Rating Area 2	No Preference	22	345.66
	Rating Area 2	No Preference	23	345.66
	Rating Area 2	No Preference	24	345.66
	Rating Area 2	No Preference	25	347.04
	Rating Area 2	No Preference	26	353.96
	Rating Area 2	No Preference	27	362.25
	Rating Area 2	No Preference	28	375.73
	Rating Area 2	No Preference	29	386.79
	Rating Area 2	No Preference	30	392.32
	Rating Area 2	No Preference	31	400.62
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	Rating Area 2	No Preference	35	422.40
	Rating Area 2	No Preference	36	425.16
	Rating Area 2	No Preference	37	427.93
	Rating Area 2	No Preference	38	430.69
	Rating Area 2	No Preference	39	436.22

79279PA0070003	Rating Area 2	No Preference	40	441.75
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	Rating Area 2	No Preference	42	458.00
	Rating Area 2	No Preference	43	469.06
	Rating Area 2	No Preference	44	482.89
	Rating Area 2	No Preference	45	499.13
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	Rating Area 2	No Preference	47	540.27
	Rating Area 2	No Preference	48	565.15
	Rating Area 2	No Preference	49	589.70
	Rating Area 2	No Preference	50	617.35
	Rating Area 2	No Preference	51	644.66
	Rating Area 2	No Preference	52	674.73
	Rating Area 2	No Preference	53	705.15
	Rating Area 2	No Preference	54	737.98
	Rating Area 2	No Preference	55	770.82
	Rating Area 2	No Preference	56	806.42
	Rating Area 2	No Preference	57	842.37
	Rating Area 2	No Preference	58	880.74
	Rating Area 2	No Preference	59	899.75
	Rating Area 2	No Preference	60	938.12
	Rating Area 2	No Preference	61	971.30
	Rating Area 2	No Preference	62	993.08
	Rating Area 2	No Preference	63	1020.39
	Rating Area 2	No Preference	64 and over	1036.98
79279PA0070003	Rating Area 4	No Preference	0-14	264.43
79279PA0070003	Rating Area 4	No Preference	15	287.93
	Rating Area 4	No Preference	16	296.92
	Rating Area 4	No Preference	17	305.91
	Rating Area 4	No Preference	18	315.59
	Rating Area 4	No Preference	19	325.27
	Rating Area 4	No Preference	20	335.29
	Rating Area 4	No Preference	21	345.66
	Rating Area 4	No Preference	22	345.66
	Rating Area 4	No Preference	23	345.66
	Rating Area 4	No Preference	24	345.66
	Rating Area 4	No Preference	25	347.04
	Rating Area 4	No Preference	26	353.96
	Rating Area 4	No Preference	27	362.25
	Rating Area 4	No Preference	28	375.73
	Rating Area 4	No Preference	29	386.79
	Rating Area 4	No Preference	30	392.32
	Rating Area 4	No Preference	31	400.62
	Rating Area 4	No Preference	32	408.92
	Rating Area 4	No Preference	33	414.10
	Rating Area 4	No Preference	34	419.63
	Rating Area 4	No Preference	35	422.40
	Rating Area 4	No Preference	36	425.16
	Rating Area 4	No Preference	37	427.93



79279PA0070003	Rating Area 4	No Preference	38	430.69
	Rating Area 4	No Preference	39	436.22
	Rating Area 4	No Preference	40	441.75
	Rating Area 4	No Preference	41	450.05
	Rating Area 4	No Preference	42	458.00
	Rating Area 4	No Preference	43	469.06
	Rating Area 4	No Preference	44	482.89
	Rating Area 4	No Preference	45	499.13
	Rating Area 4	No Preference	46	518.49
	Rating Area 4	No Preference	47	540.27
	Rating Area 4	No Preference	48	565.15
	Rating Area 4	No Preference	49	589.70
	Rating Area 4	No Preference	50	617.35
	Rating Area 4	No Preference	51	644.66
	Rating Area 4	No Preference	52	674.73
	Rating Area 4	No Preference	53	705.15
	Rating Area 4	No Preference	54	737.98
	Rating Area 4	No Preference	55	770.82
	Rating Area 4	No Preference	56	806.42
	Rating Area 4	No Preference	57	842.37
	Rating Area 4	No Preference	58	880.74
	Rating Area 4	No Preference	59	899.75
	Rating Area 4	No Preference	60	938.12
	Rating Area 4	No Preference	61	971.30
	Rating Area 4	No Preference	62	993.08
	Rating Area 4	No Preference	63	1020.39
	Rating Area 4	No Preference	64 and over	1036.98
79279PA0070003	Rating Area 5	No Preference	0-14	268.13
79279PA0070003	Rating Area 5	No Preference	15	291.97
	Rating Area 5	No Preference	16	301.08
	Rating Area 5	No Preference	17	310.19
	Rating Area 5	No Preference	18	320.01
	Rating Area 5	No Preference	19	329.82
	Rating Area 5	No Preference	20	339.99
	Rating Area 5	No Preference	21	350.50
	Rating Area 5	No Preference	22	350.50
	Rating Area 5	No Preference	23	350.50
	Rating Area 5	No Preference	24	350.50
	Rating Area 5	No Preference	25	351.90
	Rating Area 5	No Preference	26	358.91
	Rating Area 5	No Preference	27	367.32
	Rating Area 5	No Preference	28	380.99
	Rating Area 5	No Preference	29	392.21
	Rating Area 5	No Preference	30	397.82
	Rating Area 5	No Preference	31	406.23
	Rating Area 5	No Preference	32	414.64
	Rating Area 5	No Preference	33	419.90
	Rating Area 5	No Preference	34	425.51
	Rating Area 5	No Preference	35	428.31

79279PA0070003	Rating Area 5	No Preference	36	431.12
	Rating Area 5	No Preference	37	433.92
	Rating Area 5	No Preference	38	436.72
	Rating Area 5	No Preference	39	442.33
	Rating Area 5	No Preference	40	447.94
	Rating Area 5	No Preference	41	456.35
	Rating Area 5	No Preference	42	464.41
	Rating Area 5	No Preference	43	475.63
	Rating Area 5	No Preference	44	489.65
	Rating Area 5	No Preference	45	506.12
	Rating Area 5	No Preference	46	525.75
	Rating Area 5	No Preference	47	547.83
	Rating Area 5	No Preference	48	573.07
	Rating Area 5	No Preference	49	597.95
	Rating Area 5	No Preference	50	625.99
	Rating Area 5	No Preference	51	653.68
	Rating Area 5	No Preference	52	684.18
	Rating Area 5	No Preference	53	715.02
	Rating Area 5	No Preference	54	748.32
	Rating Area 5	No Preference	55	781.62
	Rating Area 5	No Preference	56	817.72
	Rating Area 5	No Preference	57	854.17
	Rating Area 5	No Preference	58	893.07
	Rating Area 5	No Preference	59	912.35
	Rating Area 5	No Preference	60	951.26
	Rating Area 5	No Preference	61	984.91
	Rating Area 5	No Preference	62	1006.99
	Rating Area 5	No Preference	63	1034.68
	Rating Area 5	No Preference	64 and over	1051.50
79279PA0070003	Rating Area 6	No Preference	0-14	283.79
79279PA0070003	Rating Area 6	No Preference	15	309.02
	Rating Area 6	No Preference	16	318.66
	Rating Area 6	No Preference	17	328.31
	Rating Area 6	No Preference	18	338.70
	Rating Area 6	No Preference	19	349.08
	Rating Area 6	No Preference	20	359.84
	Rating Area 6	No Preference	21	370.97
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	Rating Area 6	No Preference	23	370.97
	Rating Area 6	No Preference	24	370.97
	Rating Area 6	No Preference	25	372.45
	Rating Area 6	No Preference	26	379.87
	Rating Area 6	No Preference	27	388.78
	Rating Area 6	No Preference	28	403.24
	Rating Area 6	No Preference	29	415.12
	Rating Area 6	No Preference	30	421.05
	Rating Area 6	No Preference	31	429.95
	Rating Area 6	No Preference	32	438.86
	Rating Area 6	No Preference	33	444.42

79279PA0070003	Rating Area 6	No Preference	34	450.36
79279PA0070003	Rating Area 6	No Preference	35	453.33
79279PA0070003	Rating Area 6	No Preference	36	456.29
79279PA0070003	Rating Area 6	No Preference	37	459.26
79279PA0070003	Rating Area 6	No Preference	38	462.23
79279PA0070003	Rating Area 6	No Preference	39	468.16
79279PA0070003	Rating Area 6	No Preference	40	474.10
79279PA0070003	Rating Area 6	No Preference	41	483.00
79279PA0070003	Rating Area 6	No Preference	42	491.54
79279PA0070003	Rating Area 6	No Preference	43	503.41
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79279PA0070003	Rating Area 6	No Preference	45	535.68
79279PA0070003	Rating Area 6	No Preference	46	556.46
79279PA0070003	Rating Area 6	No Preference	47	579.83
79279PA0070003	Rating Area 6	No Preference	48	606.54
79279PA0070003	Rating Area 6	No Preference	49	632.87
79279PA0070003	Rating Area 6	No Preference	50	662.55
79279PA0070003	Rating Area 6	No Preference	51	691.86
79279PA0070003	Rating Area 6	No Preference	52	724.13
79279PA0070003	Rating Area 6	No Preference	53	756.78
79279PA0070003	Rating Area 6	No Preference	54	792.02
79279PA0070003	Rating Area 6	No Preference	55	827.26
79279PA0070003	Rating Area 6	No Preference	56	865.47
79279PA0070003	Rating Area 6	No Preference	57	904.05
79279PA0070003	Rating Area 6	No Preference	58	945.23
79279PA0070003	Rating Area 6	No Preference	59	965.63
79279PA0070003	Rating Area 6	No Preference	60	1006.81
79279PA0070003	Rating Area 6	No Preference	61	1042.43
79279PA0070003	Rating Area 6	No Preference	62	1065.80
79279PA0070003	Rating Area 6	No Preference	63	1095.10
79279PA0070003	Rating Area 6	No Preference	64 and over	1112.91

2022 Rates Table Template v11.0	All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	79279			
Rate Effective Date*	7/1/2022			
Rate Expiration Date*	9/30/2022			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
79279PA0010001	Rating Area 1	No Preference	0-14	362.39
79279PA0010001	Rating Area 1	No Preference	15	394.60
79279PA0010001	Rating Area 1	No Preference	16	406.92
79279PA0010001	Rating Area 1	No Preference	17	419.23
79279PA0010001	Rating Area 1	No Preference	18	432.50
79279PA0010001	Rating Area 1	No Preference	19	445.76
79279PA0010001	Rating Area 1	No Preference	20	459.50
79279PA0010001	Rating Area 1	No Preference	21	473.71
79279PA0010001	Rating Area 1	No Preference	22	473.71
79279PA0010001	Rating Area 1	No Preference	23	473.71
79279PA0010001	Rating Area 1	No Preference	24	473.71
79279PA0010001	Rating Area 1	No Preference	25	475.60
79279PA0010001	Rating Area 1	No Preference	26	485.08
79279PA0010001	Rating Area 1	No Preference	27	496.45
79279PA0010001	Rating Area 1	No Preference	28	514.92
79279PA0010001	Rating Area 1	No Preference	29	530.08
79279PA0010001	Rating Area 1	No Preference	30	537.66
79279PA0010001	Rating Area 1	No Preference	31	549.03
79279PA0010001	Rating Area 1	No Preference	32	560.40
79279PA0010001	Rating Area 1	No Preference	33	567.50
79279PA0010001	Rating Area 1	No Preference	34	575.08
79279PA0010001	Rating Area 1	No Preference	35	578.87
79279PA0010001	Rating Area 1	No Preference	36	582.66
79279PA0010001	Rating Area 1	No Preference	37	586.45
79279PA0010001	Rating Area 1	No Preference	38	590.24
79279PA0010001	Rating Area 1	No Preference	39	597.82
79279PA0010001	Rating Area 1	No Preference	40	605.40
79279PA0010001	Rating Area 1	No Preference	41	616.77
79279PA0010001	Rating Area 1	No Preference	42	627.67
79279PA0010001	Rating Area 1	No Preference	43	642.82

	79279PA0010001	Rating Area 1	No Preference	44	661.77
	79279PA0010001	Rating Area 1	No Preference	45	684.04
	79279PA0010001	Rating Area 1	No Preference	46	710.57
	79279PA0010001	Rating Area 1	No Preference	47	740.41
	79279PA0010001	Rating Area 1	No Preference	48	774.52
	79279PA0010001	Rating Area 1	No Preference	49	808.15
	79279PA0010001	Rating Area 1	No Preference	50	846.05
	79279PA0010001	Rating Area 1	No Preference	51	883.47
	79279PA0010001	Rating Area 1	No Preference	52	924.68
	79279PA0010001	Rating Area 1	No Preference	53	966.37
	79279PA0010001	Rating Area 1	No Preference	54	1011.37
	79279PA0010001	Rating Area 1	No Preference	55	1056.37
	79279PA0010001	Rating Area 1	No Preference	56	1105.17
	79279PA0010001	Rating Area 1	No Preference	57	1154.43
	79279PA0010001	Rating Area 1	No Preference	58	1207.01
	79279PA0010001	Rating Area 1	No Preference	59	1233.07
	79279PA0010001	Rating Area 1	No Preference	60	1285.65
	79279PA0010001	Rating Area 1	No Preference	61	1331.13
	79279PA0010001	Rating Area 1	No Preference	62	1360.97
	79279PA0010001	Rating Area 1	No Preference	63	1398.39
	79279PA0010001	Rating Area 1	No Preference	64 and over	1421.13
	79279PA0010001	Rating Area 2	No Preference	0-14	381.87
	79279PA0010001	Rating Area 2	No Preference	15	415.81
	79279PA0010001	Rating Area 2	No Preference	16	428.79
	79279PA0010001	Rating Area 2	No Preference	17	441.77
	79279PA0010001	Rating Area 2	No Preference	18	455.74
	79279PA0010001	Rating Area 2	No Preference	19	469.72
	79279PA0010001	Rating Area 2	No Preference	20	484.19
	79279PA0010001	Rating Area 2	No Preference	21	499.17
	79279PA0010001	Rating Area 2	No Preference	22	499.17
	79279PA0010001	Rating Area 2	No Preference	23	499.17
	79279PA0010001	Rating Area 2	No Preference	24	499.17
	79279PA0010001	Rating Area 2	No Preference	25	501.17
	79279PA0010001	Rating Area 2	No Preference	26	511.15
	79279PA0010001	Rating Area 2	No Preference	27	523.13
	79279PA0010001	Rating Area 2	No Preference	28	542.60
	79279PA0010001	Rating Area 2	No Preference	29	558.57
	79279PA0010001	Rating Area 2	No Preference	30	566.56
	79279PA0010001	Rating Area 2	No Preference	31	578.54
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	79279PA0010001	Rating Area 2	No Preference	33	598.01
	79279PA0010001	Rating Area 2	No Preference	34	605.99
	79279PA0010001	Rating Area 2	No Preference	35	609.99
	79279PA0010001	Rating Area 2	No Preference	36	613.98
	79279PA0010001	Rating Area 2	No Preference	37	617.97
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	79279PA0010001	Rating Area 2	No Preference	39	629.95
	79279PA0010001	Rating Area 2	No Preference	40	637.94
	79279PA0010001	Rating Area 2	No Preference	41	649.92

79279PA0010001	Rating Area 2	No Preference	42	661.40
	Rating Area 2	No Preference	43	677.37
	Rating Area 2	No Preference	44	697.34
	Rating Area 2	No Preference	45	720.80
	Rating Area 2	No Preference	46	748.76
	Rating Area 2	No Preference	47	780.20
	Rating Area 2	No Preference	48	816.14
	Rating Area 2	No Preference	49	851.58
	Rating Area 2	No Preference	50	891.52
	Rating Area 2	No Preference	51	930.95
	Rating Area 2	No Preference	52	974.38
	Rating Area 2	No Preference	53	1018.31
	Rating Area 2	No Preference	54	1065.73
	Rating Area 2	No Preference	55	1113.15
	Rating Area 2	No Preference	56	1164.56
	Rating Area 2	No Preference	57	1216.48
	Rating Area 2	No Preference	58	1271.89
	Rating Area 2	No Preference	59	1299.34
	Rating Area 2	No Preference	60	1354.75
	Rating Area 2	No Preference	61	1402.67
	Rating Area 2	No Preference	62	1434.12
	Rating Area 2	No Preference	63	1473.55
	Rating Area 2	No Preference	64 and over	1497.51
79279PA0010001	Rating Area 4	No Preference	0-14	381.87
79279PA0010001	Rating Area 4	No Preference	15	415.81
	Rating Area 4	No Preference	16	428.79
	Rating Area 4	No Preference	17	441.77
	Rating Area 4	No Preference	18	455.74
	Rating Area 4	No Preference	19	469.72
	Rating Area 4	No Preference	20	484.19
	Rating Area 4	No Preference	21	499.17
	Rating Area 4	No Preference	22	499.17
	Rating Area 4	No Preference	23	499.17
	Rating Area 4	No Preference	24	499.17
	Rating Area 4	No Preference	25	501.17
	Rating Area 4	No Preference	26	511.15
	Rating Area 4	No Preference	27	523.13
	Rating Area 4	No Preference	28	542.60
	Rating Area 4	No Preference	29	558.57
	Rating Area 4	No Preference	30	566.56
	Rating Area 4	No Preference	31	578.54
	Rating Area 4	No Preference	32	590.52
	Rating Area 4	No Preference	33	598.01
	Rating Area 4	No Preference	34	605.99
	Rating Area 4	No Preference	35	609.99
	Rating Area 4	No Preference	36	613.98
	Rating Area 4	No Preference	37	617.97
	Rating Area 4	No Preference	38	621.97
	Rating Area 4	No Preference	39	629.95

	79279PA0010001	Rating Area 4	No Preference	40	637.94
	79279PA0010001	Rating Area 4	No Preference	41	649.92
	79279PA0010001	Rating Area 4	No Preference	42	661.40
	79279PA0010001	Rating Area 4	No Preference	43	677.37
	79279PA0010001	Rating Area 4	No Preference	44	697.34
	79279PA0010001	Rating Area 4	No Preference	45	720.80
	79279PA0010001	Rating Area 4	No Preference	46	748.76
	79279PA0010001	Rating Area 4	No Preference	47	780.20
	79279PA0010001	Rating Area 4	No Preference	48	816.14
	79279PA0010001	Rating Area 4	No Preference	49	851.58
	79279PA0010001	Rating Area 4	No Preference	50	891.52
	79279PA0010001	Rating Area 4	No Preference	51	930.95
	79279PA0010001	Rating Area 4	No Preference	52	974.38
	79279PA0010001	Rating Area 4	No Preference	53	1018.31
	79279PA0010001	Rating Area 4	No Preference	54	1065.73
	79279PA0010001	Rating Area 4	No Preference	55	1113.15
	79279PA0010001	Rating Area 4	No Preference	56	1164.56
	79279PA0010001	Rating Area 4	No Preference	57	1216.48
	79279PA0010001	Rating Area 4	No Preference	58	1271.89
	79279PA0010001	Rating Area 4	No Preference	59	1299.34
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	79279PA0010001	Rating Area 4	No Preference	61	1402.67
	79279PA0010001	Rating Area 4	No Preference	62	1434.12
	79279PA0010001	Rating Area 4	No Preference	63	1473.55
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	79279PA0010001	Rating Area 5	No Preference	15	421.63
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	79279PA0010001	Rating Area 5	No Preference	22	506.16
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	79279PA0010001	Rating Area 5	No Preference	24	506.16
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79279PA0010001	Rating Area 5	No Preference	38	630.68
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	Rating Area 5	No Preference	40	646.87
	Rating Area 5	No Preference	41	659.02
	Rating Area 5	No Preference	42	670.66
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	Rating Area 5	No Preference	44	707.11
	Rating Area 5	No Preference	45	730.90
	Rating Area 5	No Preference	46	759.24
	Rating Area 5	No Preference	47	791.13
	Rating Area 5	No Preference	48	827.57
	Rating Area 5	No Preference	49	863.51
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	Rating Area 5	No Preference	51	943.99
	Rating Area 5	No Preference	52	988.02
	Rating Area 5	No Preference	53	1032.57
	Rating Area 5	No Preference	54	1080.65
	Rating Area 5	No Preference	55	1128.74
	Rating Area 5	No Preference	56	1180.87
	Rating Area 5	No Preference	57	1233.51
	Rating Area 5	No Preference	58	1289.70
	Rating Area 5	No Preference	59	1317.53
	Rating Area 5	No Preference	60	1373.72
	Rating Area 5	No Preference	61	1422.31
	Rating Area 5	No Preference	62	1454.20
	Rating Area 5	No Preference	63	1494.18
	Rating Area 5	No Preference	64 and over	1518.48
79279PA0010001	Rating Area 6	No Preference	0-14	409.83
79279PA0010001	Rating Area 6	No Preference	15	446.25
	Rating Area 6	No Preference	16	460.18
	Rating Area 6	No Preference	17	474.11
	Rating Area 6	No Preference	18	489.11
	Rating Area 6	No Preference	19	504.11
	Rating Area 6	No Preference	20	519.65
	Rating Area 6	No Preference	21	535.72
	Rating Area 6	No Preference	22	535.72
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	Rating Area 6	No Preference	24	535.72
	Rating Area 6	No Preference	25	537.86
	Rating Area 6	No Preference	26	548.58
	Rating Area 6	No Preference	27	561.43
	Rating Area 6	No Preference	28	582.33
	Rating Area 6	No Preference	29	599.47
	Rating Area 6	No Preference	30	608.04
	Rating Area 6	No Preference	31	620.90
	Rating Area 6	No Preference	32	633.76
	Rating Area 6	No Preference	33	641.79
	Rating Area 6	No Preference	34	650.36
79279PA0010001	Rating Area 6	No Preference	35	654.65



	79279PA0010001	Rating Area 6	No Preference	36	658.94
	79279PA0010001	Rating Area 6	No Preference	37	663.22
	79279PA0010001	Rating Area 6	No Preference	38	667.51
	79279PA0010001	Rating Area 6	No Preference	39	676.08
	79279PA0010001	Rating Area 6	No Preference	40	684.65
	79279PA0010001	Rating Area 6	No Preference	41	697.51
	79279PA0010001	Rating Area 6	No Preference	42	709.83
	79279PA0010001	Rating Area 6	No Preference	43	726.97
	79279PA0010001	Rating Area 6	No Preference	44	748.40
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	79279PA0010001	Rating Area 6	No Preference	46	803.58
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	79279PA0010001	Rating Area 6	No Preference	48	875.90
	79279PA0010001	Rating Area 6	No Preference	49	913.94
	79279PA0010001	Rating Area 6	No Preference	50	956.80
	79279PA0010001	Rating Area 6	No Preference	51	999.12
	79279PA0010001	Rating Area 6	No Preference	52	1045.73
	79279PA0010001	Rating Area 6	No Preference	53	1092.87
	79279PA0010001	Rating Area 6	No Preference	54	1143.76
	79279PA0010001	Rating Area 6	No Preference	55	1194.66
	79279PA0010001	Rating Area 6	No Preference	56	1249.83
	79279PA0010001	Rating Area 6	No Preference	57	1305.55
	79279PA0010001	Rating Area 6	No Preference	58	1365.01
	79279PA0010001	Rating Area 6	No Preference	59	1394.48
	79279PA0010001	Rating Area 6	No Preference	60	1453.94
	79279PA0010001	Rating Area 6	No Preference	61	1505.37
	79279PA0010001	Rating Area 6	No Preference	62	1539.12
	79279PA0010001	Rating Area 6	No Preference	63	1581.45
	79279PA0010001	Rating Area 6	No Preference	64 and over	1607.16
	79279PA0010003	Rating Area 1	No Preference	0-14	317.12
	79279PA0010003	Rating Area 1	No Preference	15	345.30
	79279PA0010003	Rating Area 1	No Preference	16	356.08
	79279PA0010003	Rating Area 1	No Preference	17	366.86
	79279PA0010003	Rating Area 1	No Preference	18	378.47
	79279PA0010003	Rating Area 1	No Preference	19	390.07
	79279PA0010003	Rating Area 1	No Preference	20	402.09
	79279PA0010003	Rating Area 1	No Preference	21	414.53
	79279PA0010003	Rating Area 1	No Preference	22	414.53
	79279PA0010003	Rating Area 1	No Preference	23	414.53
	79279PA0010003	Rating Area 1	No Preference	24	414.53
	79279PA0010003	Rating Area 1	No Preference	25	416.19
	79279PA0010003	Rating Area 1	No Preference	26	424.48
	79279PA0010003	Rating Area 1	No Preference	27	434.43
	79279PA0010003	Rating Area 1	No Preference	28	450.59
	79279PA0010003	Rating Area 1	No Preference	29	463.86
	79279PA0010003	Rating Area 1	No Preference	30	470.49
	79279PA0010003	Rating Area 1	No Preference	31	480.44
	79279PA0010003	Rating Area 1	No Preference	32	490.39
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	Rating Area 1	No Preference	37	513.19
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	Rating Area 1	No Preference	53	845.64
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	Rating Area 1	No Preference	58	1056.22
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	Rating Area 1	No Preference	62	1190.94
	Rating Area 1	No Preference	63	1223.69
	Rating Area 1	No Preference	64 and over	1243.59
79279PA0010003	Rating Area 2	No Preference	0-14	334.15
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	Rating Area 2	No Preference	18	398.80
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	Rating Area 2	No Preference	29	488.78
	Rating Area 2	No Preference	30	495.77
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	79279PA0010003	Rating Area 2	No Preference	47	682.72
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	79279PA0010003	Rating Area 2	No Preference	63	1289.43
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	Rating Area 5	No Preference	62	1272.51
	Rating Area 5	No Preference	63	1307.50
	Rating Area 5	No Preference	64 and over	1328.76
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	Rating Area 6	No Preference	24	468.79
	Rating Area 6	No Preference	25	470.67

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	Rating Area 6	No Preference	61	1317.30
	Rating Area 6	No Preference	62	1346.83
	Rating Area 6	No Preference	63	1383.87
	Rating Area 6	No Preference	64 and over	1406.37
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	Rating Area 1	No Preference	17	360.35
	Rating Area 1	No Preference	18	371.75
	Rating Area 1	No Preference	19	383.15
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	Rating Area 1	No Preference	21	407.17
	Rating Area 1	No Preference	22	407.17
	Rating Area 1	No Preference	23	407.17
	Rating Area 1	No Preference		

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	79279PA0010005	Rating Area 1	No Preference	25	408.80
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	79279PA0010005	Rating Area 1	No Preference	27	426.71
	79279PA0010005	Rating Area 1	No Preference	28	442.59
	79279PA0010005	Rating Area 1	No Preference	29	455.62
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	79279PA0010005	Rating Area 1	No Preference	36	500.82
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	79279PA0010005	Rating Area 1	No Preference	62	1169.80
	79279PA0010005	Rating Area 1	No Preference	63	1201.97
	79279PA0010005	Rating Area 1	No Preference	64 and over	1221.51
	79279PA0010005	Rating Area 2	No Preference	0-14	328.22
	79279PA0010005	Rating Area 2	No Preference	15	357.40
	79279PA0010005	Rating Area 2	No Preference	16	368.55
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	79279PA0010005	Rating Area 2	No Preference	20	416.18
	79279PA0010005	Rating Area 2	No Preference	21	429.05

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	Rating Area 2	No Preference	24	429.05
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	Rating Area 2	No Preference	26	439.35
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	Rating Area 2	No Preference	61	1205.63
	Rating Area 2	No Preference	62	1232.66
	Rating Area 2	No Preference	63	1266.56
	Rating Area 2	No Preference	64 and over	1287.15
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79279PA0010005	Rating Area 4	No Preference	15	357.40
	Rating Area 4	No Preference	16	368.55
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	Rating Area 4	No Preference	19	403.74



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	Rating Area 4	No Preference	38	534.60
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	Rating Area 4	No Preference	62	1232.66
	Rating Area 4	No Preference	63	1266.56
	Rating Area 4	No Preference	64 and over	1287.15
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	Rating Area 1	No Preference	55	841.40
	Rating Area 1	No Preference	56	880.26
	Rating Area 1	No Preference	57	919.50
	Rating Area 1	No Preference	58	961.39
	Rating Area 1	No Preference	59	982.14
	Rating Area 1	No Preference	60	1024.02
	Rating Area 1	No Preference	61	1060.24
	Rating Area 1	No Preference	62	1084.01
	Rating Area 1	No Preference	63	1113.82
	Rating Area 1	No Preference	64 and over	1131.93
	Rating Area 2	No Preference	0-14	304.15
	Rating Area 2	No Preference	15	331.18
79279PA0010011	Rating Area 2	No Preference	16	341.52
	Rating Area 2	No Preference	17	351.86
	Rating Area 2	No Preference	18	362.99
	Rating Area 2	No Preference	19	374.12
	Rating Area 2	No Preference	20	385.65
	Rating Area 2	No Preference	21	397.58
	Rating Area 2	No Preference	22	397.58
	Rating Area 2	No Preference	23	397.58
	Rating Area 2	No Preference	24	397.58
	Rating Area 2	No Preference	25	399.17
	Rating Area 2	No Preference	26	407.12
	Rating Area 2	No Preference	27	416.66
	Rating Area 2	No Preference	28	432.17
	Rating Area 2	No Preference	29	444.89
	Rating Area 2	No Preference	30	451.25
	Rating Area 2	No Preference	31	460.80
	Rating Area 2	No Preference	32	470.34
	Rating Area 2	No Preference	33	476.30
	Rating Area 2	No Preference	34	482.66
	Rating Area 2	No Preference	35	485.84
	Rating Area 2	No Preference	36	489.02
	Rating Area 2	No Preference	37	492.20
	Rating Area 2	No Preference	38	495.38
	Rating Area 2	No Preference	39	501.75
	Rating Area 2	No Preference	40	508.11
	Rating Area 2	No Preference	41	517.65
	Rating Area 2	No Preference	42	526.79
	Rating Area 2	No Preference	43	539.52
	Rating Area 2	No Preference	44	555.42
	Rating Area 2	No Preference	45	574.11
	Rating Area 2	No Preference	46	596.37
	Rating Area 2	No Preference	47	621.42
	Rating Area 2	No Preference	48	650.04
	Rating Area 2	No Preference	49	678.27
	Rating Area 2	No Preference	50	710.08

	79279PA0010011	Rating Area 2	No Preference	51	741.49
	79279PA0010011	Rating Area 2	No Preference	52	776.08
	79279PA0010011	Rating Area 2	No Preference	53	811.06
	79279PA0010011	Rating Area 2	No Preference	54	848.83
	79279PA0010011	Rating Area 2	No Preference	55	886.60
	79279PA0010011	Rating Area 2	No Preference	56	927.55
	79279PA0010011	Rating Area 2	No Preference	57	968.90
	79279PA0010011	Rating Area 2	No Preference	58	1013.03
	79279PA0010011	Rating Area 2	No Preference	59	1034.90
	79279PA0010011	Rating Area 2	No Preference	60	1079.03
	79279PA0010011	Rating Area 2	No Preference	61	1117.20
	79279PA0010011	Rating Area 2	No Preference	62	1142.25
	79279PA0010011	Rating Area 2	No Preference	63	1173.66
	79279PA0010011	Rating Area 2	No Preference	64 and over	1192.74
	79279PA0010011	Rating Area 4	No Preference	0-14	304.15
	79279PA0010011	Rating Area 4	No Preference	15	331.18
	79279PA0010011	Rating Area 4	No Preference	16	341.52
	79279PA0010011	Rating Area 4	No Preference	17	351.86
	79279PA0010011	Rating Area 4	No Preference	18	362.99
	79279PA0010011	Rating Area 4	No Preference	19	374.12
	79279PA0010011	Rating Area 4	No Preference	20	385.65
	79279PA0010011	Rating Area 4	No Preference	21	397.58
	79279PA0010011	Rating Area 4	No Preference	22	397.58
	79279PA0010011	Rating Area 4	No Preference	23	397.58
	79279PA0010011	Rating Area 4	No Preference	24	397.58
	79279PA0010011	Rating Area 4	No Preference	25	399.17
	79279PA0010011	Rating Area 4	No Preference	26	407.12
	79279PA0010011	Rating Area 4	No Preference	27	416.66
	79279PA0010011	Rating Area 4	No Preference	28	432.17
	79279PA0010011	Rating Area 4	No Preference	29	444.89
	79279PA0010011	Rating Area 4	No Preference	30	451.25
	79279PA0010011	Rating Area 4	No Preference	31	460.80
	79279PA0010011	Rating Area 4	No Preference	32	470.34
	79279PA0010011	Rating Area 4	No Preference	33	476.30
	79279PA0010011	Rating Area 4	No Preference	34	482.66
	79279PA0010011	Rating Area 4	No Preference	35	485.84
	79279PA0010011	Rating Area 4	No Preference	36	489.02
	79279PA0010011	Rating Area 4	No Preference	37	492.20
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	79279PA0010011	Rating Area 4	No Preference	39	501.75
	79279PA0010011	Rating Area 4	No Preference	40	508.11
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	79279PA0010011	Rating Area 4	No Preference	43	539.52
	79279PA0010011	Rating Area 4	No Preference	44	555.42
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79279PA0010011	Rating Area 4	No Preference	49	678.27
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	Rating Area 4	No Preference	60	1079.03
	Rating Area 4	No Preference	61	1117.20
	Rating Area 4	No Preference	62	1142.25
	Rating Area 4	No Preference	63	1173.66
	Rating Area 4	No Preference	64 and over	1192.74
79279PA0010011	Rating Area 5	No Preference	0-14	308.41
79279PA0010011	Rating Area 5	No Preference	15	335.82
	Rating Area 5	No Preference	16	346.31
	Rating Area 5	No Preference	17	356.79
	Rating Area 5	No Preference	18	368.08
	Rating Area 5	No Preference	19	379.36
	Rating Area 5	No Preference	20	391.06
	Rating Area 5	No Preference	21	403.15
	Rating Area 5	No Preference	22	403.15
	Rating Area 5	No Preference	23	403.15
	Rating Area 5	No Preference	24	403.15
	Rating Area 5	No Preference	25	404.76
	Rating Area 5	No Preference	26	412.83
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	Rating Area 5	No Preference	28	438.22
	Rating Area 5	No Preference	29	451.12
	Rating Area 5	No Preference	30	457.58
	Rating Area 5	No Preference	31	467.25
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	Rating Area 5	No Preference	33	482.97
	Rating Area 5	No Preference	34	489.42
	Rating Area 5	No Preference	35	492.65
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	Rating Area 5	No Preference	38	502.32
	Rating Area 5	No Preference	39	508.78
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	Rating Area 5	No Preference	44	563.20
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	Rating Area 5	No Preference	48	659.15
	Rating Area 5	No Preference	49	687.77
	Rating Area 5	No Preference	50	720.03
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	Rating Area 5	No Preference	53	822.43
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	Rating Area 5	No Preference	57	982.48
	Rating Area 5	No Preference	58	1027.23
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	Rating Area 5	No Preference	60	1094.15
	Rating Area 5	No Preference	61	1132.85
	Rating Area 5	No Preference	62	1158.25
	Rating Area 5	No Preference	63	1190.10
	Rating Area 5	No Preference	64 and over	1209.45
	Rating Area 6	No Preference	0-14	326.43
	Rating Area 6	No Preference	15	355.44
79279PA0010011	Rating Area 6	No Preference	16	366.54
	Rating Area 6	No Preference	17	377.63
	Rating Area 6	No Preference	18	389.58
	Rating Area 6	No Preference	19	401.52
	Rating Area 6	No Preference	20	413.90
	Rating Area 6	No Preference	21	426.70
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	Rating Area 6	No Preference	23	426.70
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	Rating Area 6	No Preference	25	428.41
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	Rating Area 6	No Preference	27	447.18
	Rating Area 6	No Preference	28	463.82
	Rating Area 6	No Preference	29	477.48
	Rating Area 6	No Preference	30	484.30
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	Rating Area 6	No Preference	32	504.79
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	Rating Area 6	No Preference	38	531.67
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	Rating Area 6	No Preference	40	545.32
	Rating Area 6	No Preference	41	555.56
	Rating Area 6	No Preference	42	565.38
	Rating Area 6	No Preference	43	579.03
	Rating Area 6	No Preference	44	596.10

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	79279PA0010011	Rating Area 6	No Preference	46	640.05
	79279PA0010011	Rating Area 6	No Preference	47	666.93
	79279PA0010011	Rating Area 6	No Preference	48	697.65
	79279PA0010011	Rating Area 6	No Preference	49	727.95
	79279PA0010011	Rating Area 6	No Preference	50	762.09
	79279PA0010011	Rating Area 6	No Preference	51	795.80
	79279PA0010011	Rating Area 6	No Preference	52	832.92
	79279PA0010011	Rating Area 6	No Preference	53	870.47
	79279PA0010011	Rating Area 6	No Preference	54	911.00
	79279PA0010011	Rating Area 6	No Preference	55	951.54
	79279PA0010011	Rating Area 6	No Preference	56	995.49
	79279PA0010011	Rating Area 6	No Preference	57	1039.87
	79279PA0010011	Rating Area 6	No Preference	58	1087.23
	79279PA0010011	Rating Area 6	No Preference	59	1110.70
	79279PA0010011	Rating Area 6	No Preference	60	1158.06
	79279PA0010011	Rating Area 6	No Preference	61	1199.03
	79279PA0010011	Rating Area 6	No Preference	62	1225.91
	79279PA0010011	Rating Area 6	No Preference	63	1259.62
	79279PA0010011	Rating Area 6	No Preference	64 and over	1280.10
	79279PA0010015	Rating Area 1	No Preference	0-14	288.87
	79279PA0010015	Rating Area 1	No Preference	15	314.55
	79279PA0010015	Rating Area 1	No Preference	16	324.37
	79279PA0010015	Rating Area 1	No Preference	17	334.18
	79279PA0010015	Rating Area 1	No Preference	18	344.76
	79279PA0010015	Rating Area 1	No Preference	19	355.33
	79279PA0010015	Rating Area 1	No Preference	20	366.28
	79279PA0010015	Rating Area 1	No Preference	21	377.61
	79279PA0010015	Rating Area 1	No Preference	22	377.61
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	79279PA0010015	Rating Area 1	No Preference	25	379.12
	79279PA0010015	Rating Area 1	No Preference	26	386.67
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	79279PA0010015	Rating Area 1	No Preference	30	428.59
	79279PA0010015	Rating Area 1	No Preference	31	437.65
	79279PA0010015	Rating Area 1	No Preference	32	446.71
	79279PA0010015	Rating Area 1	No Preference	33	452.38
	79279PA0010015	Rating Area 1	No Preference	34	458.42
	79279PA0010015	Rating Area 1	No Preference	35	461.44
	79279PA0010015	Rating Area 1	No Preference	36	464.46
	79279PA0010015	Rating Area 1	No Preference	37	467.48
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	79279PA0010015	Rating Area 1	No Preference	40	482.59
	79279PA0010015	Rating Area 1	No Preference	41	491.65
	79279PA0010015	Rating Area 1	No Preference	42	500.33

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	Rating Area 1	No Preference	44	527.52
	Rating Area 1	No Preference	45	545.27
	Rating Area 1	No Preference	46	566.42
	Rating Area 1	No Preference	47	590.20
	Rating Area 1	No Preference	48	617.39
	Rating Area 1	No Preference	49	644.20
	Rating Area 1	No Preference	50	674.41
	Rating Area 1	No Preference	51	704.24
	Rating Area 1	No Preference	52	737.09
	Rating Area 1	No Preference	53	770.32
	Rating Area 1	No Preference	54	806.20
	Rating Area 1	No Preference	55	842.07
	Rating Area 1	No Preference	56	880.96
	Rating Area 1	No Preference	57	920.24
	Rating Area 1	No Preference	58	962.15
	Rating Area 1	No Preference	59	982.92
	Rating Area 1	No Preference	60	1024.83
	Rating Area 1	No Preference	61	1061.08
	Rating Area 1	No Preference	62	1084.87
	Rating Area 1	No Preference	63	1114.70
	Rating Area 1	No Preference	64 and over	1132.83
79279PA0010015	Rating Area 2	No Preference	0-14	304.39
79279PA0010015	Rating Area 2	No Preference	15	331.45
	Rating Area 2	No Preference	16	341.80
	Rating Area 2	No Preference	17	352.14
	Rating Area 2	No Preference	18	363.28
	Rating Area 2	No Preference	19	374.42
	Rating Area 2	No Preference	20	385.96
	Rating Area 2	No Preference	21	397.90
	Rating Area 2	No Preference	22	397.90
	Rating Area 2	No Preference	23	397.90
	Rating Area 2	No Preference	24	397.90
	Rating Area 2	No Preference	25	399.49
	Rating Area 2	No Preference	26	407.45
	Rating Area 2	No Preference	27	417.00
	Rating Area 2	No Preference	28	432.52
	Rating Area 2	No Preference	29	445.25
	Rating Area 2	No Preference	30	451.62
	Rating Area 2	No Preference	31	461.17
	Rating Area 2	No Preference	32	470.72
	Rating Area 2	No Preference	33	476.68
	Rating Area 2	No Preference	34	483.05
	Rating Area 2	No Preference	35	486.23
	Rating Area 2	No Preference	36	489.42
	Rating Area 2	No Preference	37	492.60
	Rating Area 2	No Preference	38	495.78
	Rating Area 2	No Preference	39	502.15
	Rating Area 2	No Preference	40	508.52

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	Rating Area 2	No Preference	42	527.22
	Rating Area 2	No Preference	43	539.95
	Rating Area 2	No Preference	44	555.87
	Rating Area 2	No Preference	45	574.57
	Rating Area 2	No Preference	46	596.85
	Rating Area 2	No Preference	47	621.92
	Rating Area 2	No Preference	48	650.57
	Rating Area 2	No Preference	49	678.82
	Rating Area 2	No Preference	50	710.65
	Rating Area 2	No Preference	51	742.08
	Rating Area 2	No Preference	52	776.70
	Rating Area 2	No Preference	53	811.72
	Rating Area 2	No Preference	54	849.52
	Rating Area 2	No Preference	55	887.32
	Rating Area 2	No Preference	56	928.30
	Rating Area 2	No Preference	57	969.68
	Rating Area 2	No Preference	58	1013.85
	Rating Area 2	No Preference	59	1035.73
	Rating Area 2	No Preference	60	1079.90
	Rating Area 2	No Preference	61	1118.10
	Rating Area 2	No Preference	62	1143.17
	Rating Area 2	No Preference	63	1174.60
	Rating Area 2	No Preference	64 and over	1193.70
79279PA0010015	Rating Area 4	No Preference	0-14	304.39
	Rating Area 4	No Preference	15	331.45
	Rating Area 4	No Preference	16	341.80
	Rating Area 4	No Preference	17	352.14
	Rating Area 4	No Preference	18	363.28
	Rating Area 4	No Preference	19	374.42
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	Rating Area 4	No Preference	21	397.90
	Rating Area 4	No Preference	22	397.90
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	Rating Area 4	No Preference	24	397.90
	Rating Area 4	No Preference	25	399.49
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	Rating Area 4	No Preference	28	432.52
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	Rating Area 4	No Preference	32	470.72
	Rating Area 4	No Preference	33	476.68
	Rating Area 4	No Preference	34	483.05
	Rating Area 4	No Preference	35	486.23
	Rating Area 4	No Preference	36	489.42
	Rating Area 4	No Preference	37	492.60
	Rating Area 4	No Preference	38	495.78



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	Rating Area 4	No Preference	49	678.82
	Rating Area 4	No Preference	50	710.65
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	Rating Area 4	No Preference	58	1013.85
	Rating Area 4	No Preference	59	1035.73
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	Rating Area 4	No Preference	61	1118.10
	Rating Area 4	No Preference	62	1143.17
	Rating Area 4	No Preference	63	1174.60
	Rating Area 4	No Preference	64 and over	1193.70
79279PA0010015	Rating Area 5	No Preference	0-14	308.65
79279PA0010015	Rating Area 5	No Preference	15	336.09
	Rating Area 5	No Preference	16	346.58
	Rating Area 5	No Preference	17	357.07
	Rating Area 5	No Preference	18	368.37
	Rating Area 5	No Preference	19	379.67
	Rating Area 5	No Preference	20	391.37
	Rating Area 5	No Preference	21	403.47
	Rating Area 5	No Preference	22	403.47
	Rating Area 5	No Preference	23	403.47
	Rating Area 5	No Preference	24	403.47
	Rating Area 5	No Preference	25	405.08
	Rating Area 5	No Preference	26	413.15
	Rating Area 5	No Preference	27	422.84
	Rating Area 5	No Preference	28	438.57
	Rating Area 5	No Preference	29	451.48
	Rating Area 5	No Preference	30	457.94
	Rating Area 5	No Preference	31	467.62
	Rating Area 5	No Preference	32	477.31
	Rating Area 5	No Preference	33	483.36
	Rating Area 5	No Preference	34	489.81
	Rating Area 5	No Preference	35	493.04
79279PA0010015	Rating Area 5	No Preference	36	496.27

79279PA0010015	Rating Area 5	No Preference	37	499.50
	Rating Area 5	No Preference	38	502.72
	Rating Area 5	No Preference	39	509.18
	Rating Area 5	No Preference	40	515.63
	Rating Area 5	No Preference	41	525.32
	Rating Area 5	No Preference	42	534.60
	Rating Area 5	No Preference	43	547.51
	Rating Area 5	No Preference	44	563.65
	Rating Area 5	No Preference	45	582.61
	Rating Area 5	No Preference	46	605.21
	Rating Area 5	No Preference	47	630.62
	Rating Area 5	No Preference	48	659.67
	Rating Area 5	No Preference	49	688.32
	Rating Area 5	No Preference	50	720.60
	Rating Area 5	No Preference	51	752.47
	Rating Area 5	No Preference	52	787.57
	Rating Area 5	No Preference	53	823.08
	Rating Area 5	No Preference	54	861.41
	Rating Area 5	No Preference	55	899.74
	Rating Area 5	No Preference	56	941.30
	Rating Area 5	No Preference	57	983.26
	Rating Area 5	No Preference	58	1028.04
	Rating Area 5	No Preference	59	1050.23
	Rating Area 5	No Preference	60	1095.02
	Rating Area 5	No Preference	61	1133.75
	Rating Area 5	No Preference	62	1159.17
	Rating Area 5	No Preference	63	1191.04
	Rating Area 5	No Preference	64 and over	1210.41
79279PA0010015	Rating Area 6	No Preference	0-14	326.69
79279PA0010015	Rating Area 6	No Preference	15	355.72
	Rating Area 6	No Preference	16	366.83
	Rating Area 6	No Preference	17	377.93
	Rating Area 6	No Preference	18	389.89
	Rating Area 6	No Preference	19	401.84
	Rating Area 6	No Preference	20	414.23
	Rating Area 6	No Preference	21	427.04
	Rating Area 6	No Preference	22	427.04
	Rating Area 6	No Preference	23	427.04
	Rating Area 6	No Preference	24	427.04
	Rating Area 6	No Preference	25	428.75
	Rating Area 6	No Preference	26	437.29
	Rating Area 6	No Preference	27	447.54
	Rating Area 6	No Preference	28	464.19
	Rating Area 6	No Preference	29	477.86
	Rating Area 6	No Preference	30	484.69
	Rating Area 6	No Preference	31	494.94
	Rating Area 6	No Preference	32	505.19
	Rating Area 6	No Preference	33	511.59
	Rating Area 6	No Preference	34	518.43

79279PA0010015	Rating Area 6	No Preference	35	521.84
	Rating Area 6	No Preference	36	525.26
	Rating Area 6	No Preference	37	528.68
	Rating Area 6	No Preference	38	532.09
	Rating Area 6	No Preference	39	538.92
	Rating Area 6	No Preference	40	545.76
	Rating Area 6	No Preference	41	556.01
	Rating Area 6	No Preference	42	565.83
	Rating Area 6	No Preference	43	579.49
	Rating Area 6	No Preference	44	596.57
	Rating Area 6	No Preference	45	616.65
	Rating Area 6	No Preference	46	640.56
	Rating Area 6	No Preference	47	667.46
	Rating Area 6	No Preference	48	698.21
	Rating Area 6	No Preference	49	728.53
	Rating Area 6	No Preference	50	762.69
	Rating Area 6	No Preference	51	796.43
	Rating Area 6	No Preference	52	833.58
	Rating Area 6	No Preference	53	871.16
	Rating Area 6	No Preference	54	911.73
	Rating Area 6	No Preference	55	952.30
	Rating Area 6	No Preference	56	996.28
	Rating Area 6	No Preference	57	1040.70
	Rating Area 6	No Preference	58	1088.10
	Rating Area 6	No Preference	59	1111.59
	Rating Area 6	No Preference	60	1158.99
	Rating Area 6	No Preference	61	1199.98
	Rating Area 6	No Preference	62	1226.89
	Rating Area 6	No Preference	63	1260.62
	Rating Area 6	No Preference	64 and over	1281.12
79279PA0010016	Rating Area 1	No Preference	0-14	278.90
79279PA0010016	Rating Area 1	No Preference	15	303.69
	Rating Area 1	No Preference	16	313.17
	Rating Area 1	No Preference	17	322.64
	Rating Area 1	No Preference	18	332.85
	Rating Area 1	No Preference	19	343.06
	Rating Area 1	No Preference	20	353.63
	Rating Area 1	No Preference	21	364.57
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	Rating Area 1	No Preference	23	364.57
	Rating Area 1	No Preference	24	364.57
	Rating Area 1	No Preference	25	366.03
	Rating Area 1	No Preference	26	373.32
	Rating Area 1	No Preference	27	382.07
	Rating Area 1	No Preference	28	396.29
	Rating Area 1	No Preference	29	407.95
	Rating Area 1	No Preference	30	413.79
	Rating Area 1	No Preference	31	422.54
	Rating Area 1	No Preference	32	431.29

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	Rating Area 1	No Preference	34	442.59
	Rating Area 1	No Preference	35	445.50
	Rating Area 1	No Preference	36	448.42
	Rating Area 1	No Preference	37	451.34
	Rating Area 1	No Preference	38	454.25
	Rating Area 1	No Preference	39	460.09
	Rating Area 1	No Preference	40	465.92
	Rating Area 1	No Preference	41	474.67
	Rating Area 1	No Preference	42	483.06
	Rating Area 1	No Preference	43	494.72
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	Rating Area 1	No Preference	45	526.44
	Rating Area 1	No Preference	46	546.86
	Rating Area 1	No Preference	47	569.82
	Rating Area 1	No Preference	48	596.07
	Rating Area 1	No Preference	49	621.96
	Rating Area 1	No Preference	50	651.12
	Rating Area 1	No Preference	51	679.92
	Rating Area 1	No Preference	52	711.64
	Rating Area 1	No Preference	53	743.72
	Rating Area 1	No Preference	54	778.36
	Rating Area 1	No Preference	55	812.99
	Rating Area 1	No Preference	56	850.54
	Rating Area 1	No Preference	57	888.46
	Rating Area 1	No Preference	58	928.92
	Rating Area 1	No Preference	59	948.98
	Rating Area 1	No Preference	60	989.44
	Rating Area 1	No Preference	61	1024.44
	Rating Area 1	No Preference	62	1047.41
	Rating Area 1	No Preference	63	1076.21
	Rating Area 1	No Preference	64 and over	1093.71
79279PA0010016	Rating Area 2	No Preference	0-14	293.89
79279PA0010016	Rating Area 2	No Preference	15	320.01
	Rating Area 2	No Preference	16	330.00
	Rating Area 2	No Preference	17	339.99
	Rating Area 2	No Preference	18	350.75
	Rating Area 2	No Preference	19	361.50
	Rating Area 2	No Preference	20	372.64
	Rating Area 2	No Preference	21	384.17
	Rating Area 2	No Preference	22	384.17
	Rating Area 2	No Preference	23	384.17
	Rating Area 2	No Preference	24	384.17
	Rating Area 2	No Preference	25	385.71
	Rating Area 2	No Preference	26	393.39
	Rating Area 2	No Preference	27	402.61
	Rating Area 2	No Preference	28	417.59
	Rating Area 2	No Preference	29	429.89
	Rating Area 2	No Preference	30	436.03

79279PA0010016	Rating Area 2	No Preference	31	445.25
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	Rating Area 2	No Preference	33	460.24
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	Rating Area 2	No Preference	35	469.46
	Rating Area 2	No Preference	36	472.53
	Rating Area 2	No Preference	37	475.60
	Rating Area 2	No Preference	38	478.68
	Rating Area 2	No Preference	39	484.82
	Rating Area 2	No Preference	40	490.97
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	Rating Area 2	No Preference	43	521.32
	Rating Area 2	No Preference	44	536.69
	Rating Area 2	No Preference	45	554.74
	Rating Area 2	No Preference	46	576.26
	Rating Area 2	No Preference	47	600.46
	Rating Area 2	No Preference	48	628.12
	Rating Area 2	No Preference	49	655.39
	Rating Area 2	No Preference	50	686.13
	Rating Area 2	No Preference	51	716.48
	Rating Area 2	No Preference	52	749.90
	Rating Area 2	No Preference	53	783.71
	Rating Area 2	No Preference	54	820.20
	Rating Area 2	No Preference	55	856.70
	Rating Area 2	No Preference	56	896.27
	Rating Area 2	No Preference	57	936.22
	Rating Area 2	No Preference	58	978.87
	Rating Area 2	No Preference	59	999.99
	Rating Area 2	No Preference	60	1042.64
	Rating Area 2	No Preference	61	1079.52
	Rating Area 2	No Preference	62	1103.72
	Rating Area 2	No Preference	63	1134.07
	Rating Area 2	No Preference	64 and over	1152.51
79279PA0010016	Rating Area 4	No Preference	0-14	293.89
79279PA0010016	Rating Area 4	No Preference	15	320.01
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	Rating Area 4	No Preference	25	385.71
	Rating Area 4	No Preference	26	393.39
	Rating Area 4	No Preference	27	402.61
	Rating Area 4	No Preference	28	417.59

79279PA0010016	Rating Area 4	No Preference	29	429.89
	Rating Area 4	No Preference	30	436.03
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	Rating Area 4	No Preference	33	460.24
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	Rating Area 4	No Preference	62	1103.72
	Rating Area 4	No Preference	63	1134.07
	Rating Area 4	No Preference	64 and over	1152.51
79279PA0010016	Rating Area 5	No Preference	0-14	298.00
79279PA0010016	Rating Area 5	No Preference	15	324.49
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	Rating Area 5	No Preference	17	344.74
	Rating Area 5	No Preference	18	355.65
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	Rating Area 5	No Preference	22	389.54
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	Rating Area 5	No Preference	26	398.89

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	79279PA0010016	Rating Area 5	No Preference	28	423.43
	79279PA0010016	Rating Area 5	No Preference	29	435.90
	79279PA0010016	Rating Area 5	No Preference	30	442.13
	79279PA0010016	Rating Area 5	No Preference	31	451.48
	79279PA0010016	Rating Area 5	No Preference	32	460.83
	79279PA0010016	Rating Area 5	No Preference	33	466.67
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	79279PA0010016	Rating Area 5	No Preference	35	476.02
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	79279PA0010016	Rating Area 5	No Preference	39	491.60
	79279PA0010016	Rating Area 5	No Preference	40	497.83
	79279PA0010016	Rating Area 5	No Preference	41	507.18
	79279PA0010016	Rating Area 5	No Preference	42	516.14
	79279PA0010016	Rating Area 5	No Preference	43	528.61
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	79279PA0010016	Rating Area 5	No Preference	45	562.50
	79279PA0010016	Rating Area 5	No Preference	46	584.31
	79279PA0010016	Rating Area 5	No Preference	47	608.85
	79279PA0010016	Rating Area 5	No Preference	48	636.90
	79279PA0010016	Rating Area 5	No Preference	49	664.56
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	79279PA0010016	Rating Area 5	No Preference	52	760.38
	79279PA0010016	Rating Area 5	No Preference	53	794.66
	79279PA0010016	Rating Area 5	No Preference	54	831.67
	79279PA0010016	Rating Area 5	No Preference	55	868.67
	79279PA0010016	Rating Area 5	No Preference	56	908.80
	79279PA0010016	Rating Area 5	No Preference	57	949.31
	79279PA0010016	Rating Area 5	No Preference	58	992.55
	79279PA0010016	Rating Area 5	No Preference	59	1013.97
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	79279PA0010016	Rating Area 5	No Preference	61	1094.61
	79279PA0010016	Rating Area 5	No Preference	62	1119.15
	79279PA0010016	Rating Area 5	No Preference	63	1149.92
	79279PA0010016	Rating Area 5	No Preference	64 and over	1168.62
	79279PA0010016	Rating Area 6	No Preference	0-14	315.41
	79279PA0010016	Rating Area 6	No Preference	15	343.45
	79279PA0010016	Rating Area 6	No Preference	16	354.17
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	79279PA0010016	Rating Area 6	No Preference	18	376.43
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	79279PA0010016	Rating Area 6	No Preference	22	412.30
	79279PA0010016	Rating Area 6	No Preference	23	412.30
	79279PA0010016	Rating Area 6	No Preference	24	412.30

79279PA0010016	Rating Area 6	No Preference	25	413.95
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	Rating Area 6	No Preference	27	432.09
	Rating Area 6	No Preference	28	448.17
	Rating Area 6	No Preference	29	461.36
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	Rating Area 6	No Preference	31	477.86
	Rating Area 6	No Preference	32	487.75
	Rating Area 6	No Preference	33	493.94
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	Rating Area 6	No Preference	36	507.13
	Rating Area 6	No Preference	37	510.43
	Rating Area 6	No Preference	38	513.73
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	Rating Area 6	No Preference	40	526.92
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	Rating Area 6	No Preference	42	546.30
	Rating Area 6	No Preference	43	559.49
	Rating Area 6	No Preference	44	575.98
	Rating Area 6	No Preference	45	595.36
	Rating Area 6	No Preference	46	618.45
	Rating Area 6	No Preference	47	644.42
	Rating Area 6	No Preference	48	674.11
	Rating Area 6	No Preference	49	703.38
	Rating Area 6	No Preference	50	736.37
	Rating Area 6	No Preference	51	768.94
	Rating Area 6	No Preference	52	804.81
	Rating Area 6	No Preference	53	841.09
	Rating Area 6	No Preference	54	880.26
	Rating Area 6	No Preference	55	919.43
	Rating Area 6	No Preference	56	961.90
	Rating Area 6	No Preference	57	1004.78
	Rating Area 6	No Preference	58	1050.54
	Rating Area 6	No Preference	59	1073.22
	Rating Area 6	No Preference	60	1118.98
	Rating Area 6	No Preference	61	1158.56
	Rating Area 6	No Preference	62	1184.54
	Rating Area 6	No Preference	63	1217.11
	Rating Area 6	No Preference	64 and over	1236.90
79279PA0020005	Rating Area 1	No Preference	0-14	282.42
79279PA0020005	Rating Area 1	No Preference	15	307.53
	Rating Area 1	No Preference	16	317.13
	Rating Area 1	No Preference	17	326.72
	Rating Area 1	No Preference	18	337.06
	Rating Area 1	No Preference	19	347.40
	Rating Area 1	No Preference	20	358.10
	Rating Area 1	No Preference	21	369.18
	Rating Area 1	No Preference	22	369.18



79279PA0020005	Rating Area 1	No Preference	23	369.18
	Rating Area 1	No Preference	24	369.18
	Rating Area 1	No Preference	25	370.66
	Rating Area 1	No Preference	26	378.04
	Rating Area 1	No Preference	27	386.90
	Rating Area 1	No Preference	28	401.30
	Rating Area 1	No Preference	29	413.11
	Rating Area 1	No Preference	30	419.02
	Rating Area 1	No Preference	31	427.88
	Rating Area 1	No Preference	32	436.74
	Rating Area 1	No Preference	33	442.28
	Rating Area 1	No Preference	34	448.18
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	Rating Area 1	No Preference	36	454.09
	Rating Area 1	No Preference	37	457.04
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	Rating Area 1	No Preference	40	471.81
	Rating Area 1	No Preference	41	480.67
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	Rating Area 1	No Preference	43	500.98
	Rating Area 1	No Preference	44	515.74
	Rating Area 1	No Preference	45	533.10
	Rating Area 1	No Preference	46	553.77
	Rating Area 1	No Preference	47	577.03
	Rating Area 1	No Preference	48	603.61
	Rating Area 1	No Preference	49	629.82
	Rating Area 1	No Preference	50	659.36
	Rating Area 1	No Preference	51	688.52
	Rating Area 1	No Preference	52	720.64
	Rating Area 1	No Preference	53	753.13
	Rating Area 1	No Preference	54	788.20
	Rating Area 1	No Preference	55	823.27
	Rating Area 1	No Preference	56	861.30
	Rating Area 1	No Preference	57	899.69
	Rating Area 1	No Preference	58	940.67
	Rating Area 1	No Preference	59	960.98
	Rating Area 1	No Preference	60	1001.95
	Rating Area 1	No Preference	61	1037.40
	Rating Area 1	No Preference	62	1060.65
	Rating Area 1	No Preference	63	1089.82
	Rating Area 1	No Preference	64 and over	1107.54
79279PA0020005	Rating Area 2	No Preference	0-14	297.60
79279PA0020005	Rating Area 2	No Preference	15	324.05
	Rating Area 2	No Preference	16	334.17
	Rating Area 2	No Preference	17	344.28
	Rating Area 2	No Preference	18	355.18
	Rating Area 2	No Preference	19	366.07
	Rating Area 2	No Preference	20	377.35

	79279PA0020005	Rating Area 2	No Preference	21	389.02
	79279PA0020005	Rating Area 2	No Preference	22	389.02
	79279PA0020005	Rating Area 2	No Preference	23	389.02
	79279PA0020005	Rating Area 2	No Preference	24	389.02
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	79279PA0020005	Rating Area 2	No Preference	27	407.69
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	79279PA0020005	Rating Area 2	No Preference	29	435.31
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	79279PA0020005	Rating Area 2	No Preference	32	460.21
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	79279PA0020005	Rating Area 2	No Preference	40	497.17
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	79279PA0020005	Rating Area 2	No Preference	48	636.05
	79279PA0020005	Rating Area 2	No Preference	49	663.67
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	79279PA0020005	Rating Area 2	No Preference	52	759.37
	79279PA0020005	Rating Area 2	No Preference	53	793.60
	79279PA0020005	Rating Area 2	No Preference	54	830.56
	79279PA0020005	Rating Area 2	No Preference	55	867.51
	79279PA0020005	Rating Area 2	No Preference	56	907.58
	79279PA0020005	Rating Area 2	No Preference	57	948.04
	79279PA0020005	Rating Area 2	No Preference	58	991.22
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	79279PA0020005	Rating Area 2	No Preference	62	1117.65
	79279PA0020005	Rating Area 2	No Preference	63	1148.39
	79279PA0020005	Rating Area 2	No Preference	64 and over	1167.06
	79279PA0020005	Rating Area 4	No Preference	0-14	297.60
	79279PA0020005	Rating Area 4	No Preference	15	324.05
	79279PA0020005	Rating Area 4	No Preference	16	334.17
	79279PA0020005	Rating Area 4	No Preference	17	344.28
	79279PA0020005	Rating Area 4	No Preference	18	355.18

	79279PA0020005	Rating Area 4	No Preference	19	366.07
	79279PA0020005	Rating Area 4	No Preference	20	377.35
	79279PA0020005	Rating Area 4	No Preference	21	389.02
	79279PA0020005	Rating Area 4	No Preference	22	389.02
	79279PA0020005	Rating Area 4	No Preference	23	389.02
	79279PA0020005	Rating Area 4	No Preference	24	389.02
	79279PA0020005	Rating Area 4	No Preference	25	390.58
	79279PA0020005	Rating Area 4	No Preference	26	398.36
	79279PA0020005	Rating Area 4	No Preference	27	407.69
	79279PA0020005	Rating Area 4	No Preference	28	422.86
	79279PA0020005	Rating Area 4	No Preference	29	435.31
	79279PA0020005	Rating Area 4	No Preference	30	441.54
	79279PA0020005	Rating Area 4	No Preference	31	450.87
	79279PA0020005	Rating Area 4	No Preference	32	460.21
	79279PA0020005	Rating Area 4	No Preference	33	466.05
	79279PA0020005	Rating Area 4	No Preference	34	472.27
	79279PA0020005	Rating Area 4	No Preference	35	475.38
	79279PA0020005	Rating Area 4	No Preference	36	478.49
	79279PA0020005	Rating Area 4	No Preference	37	481.61
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	79279PA0020005	Rating Area 4	No Preference	42	515.45
	79279PA0020005	Rating Area 4	No Preference	43	527.90
	79279PA0020005	Rating Area 4	No Preference	44	543.46
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	79279PA0020005	Rating Area 4	No Preference	46	583.53
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	79279PA0020005	Rating Area 4	No Preference	54	830.56
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	79279PA0020005	Rating Area 4	No Preference	58	991.22
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	79279PA0020005	Rating Area 4	No Preference	62	1117.65
	79279PA0020005	Rating Area 4	No Preference	63	1148.39
	79279PA0020005	Rating Area 4	No Preference	64 and over	1167.06
	79279PA0020005	Rating Area 5	No Preference	0-14	301.76
	79279PA0020005	Rating Area 5	No Preference	15	328.59
	79279PA0020005	Rating Area 5	No Preference	16	338.84

79279PA0020005	Rating Area 5	No Preference	17	349.10
	Rating Area 5	No Preference	18	360.14
	Rating Area 5	No Preference	19	371.19
	Rating Area 5	No Preference	20	382.63
	Rating Area 5	No Preference	21	394.46
	Rating Area 5	No Preference	22	394.46
	Rating Area 5	No Preference	23	394.46
	Rating Area 5	No Preference	24	394.46
	Rating Area 5	No Preference	25	396.04
	Rating Area 5	No Preference	26	403.93
	Rating Area 5	No Preference	27	413.39
	Rating Area 5	No Preference	28	428.78
	Rating Area 5	No Preference	29	441.40
	Rating Area 5	No Preference	30	447.71
	Rating Area 5	No Preference	31	457.18
	Rating Area 5	No Preference	32	466.65
	Rating Area 5	No Preference	33	472.56
	Rating Area 5	No Preference	34	478.87
	Rating Area 5	No Preference	35	482.03
	Rating Area 5	No Preference	36	485.19
	Rating Area 5	No Preference	37	488.34
	Rating Area 5	No Preference	38	491.50
	Rating Area 5	No Preference	39	497.81
	Rating Area 5	No Preference	40	504.12
	Rating Area 5	No Preference	41	513.59
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	Rating Area 5	No Preference	43	535.28
	Rating Area 5	No Preference	44	551.06
	Rating Area 5	No Preference	45	569.60
	Rating Area 5	No Preference	46	591.69
	Rating Area 5	No Preference	47	616.54
	Rating Area 5	No Preference	48	644.94
	Rating Area 5	No Preference	49	672.95
	Rating Area 5	No Preference	50	704.51
	Rating Area 5	No Preference	51	735.67
	Rating Area 5	No Preference	52	769.99
	Rating Area 5	No Preference	53	804.70
	Rating Area 5	No Preference	54	842.17
	Rating Area 5	No Preference	55	879.65
	Rating Area 5	No Preference	56	920.28
	Rating Area 5	No Preference	57	961.30
	Rating Area 5	No Preference	58	1005.08
	Rating Area 5	No Preference	59	1026.78
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	Rating Area 5	No Preference	61	1108.43
	Rating Area 5	No Preference	62	1133.28
	Rating Area 5	No Preference	63	1164.45
	Rating Area 5	No Preference	64 and over	1183.38
79279PA0020005	Rating Area 6	No Preference	0-14	319.40

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79279PA0020005	Rating Area 6	No Preference	23	417.51
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79279PA0020005	Rating Area 6	No Preference	34	506.86
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79279PA0020005	Rating Area 6	No Preference	45	602.88
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79279PA0020005	Rating Area 6	No Preference	49	712.27
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79279PA0020005	Rating Area 6	No Preference	53	851.72
79279PA0020005	Rating Area 6	No Preference	54	891.38
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79279PA0020005	Rating Area 6	No Preference	57	1017.47
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79279PA0020005	Rating Area 6	No Preference	59	1086.78
79279PA0020005	Rating Area 6	No Preference	60	1133.12
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79279PA0020005	Rating Area 6	No Preference	62	1199.51
79279PA0020005	Rating Area 6	No Preference	63	1232.49

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79279PA0020007	Rating Area 1	No Preference	16	308.49
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	79279PA0020007	Rating Area 4	No Preference	60	1027.06
	79279PA0020007	Rating Area 4	No Preference	61	1063.39
	79279PA0020007	Rating Area 4	No Preference	62	1087.23
	79279PA0020007	Rating Area 4	No Preference	63	1117.13
	79279PA0020007	Rating Area 4	No Preference	64 and over	1135.29
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	79279PA0020007	Rating Area 5	No Preference	17	339.60
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	79279PA0020007	Rating Area 5	No Preference	26	392.94
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	79279PA0020007	Rating Area 5	No Preference	29	429.39
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	Rating Area 1	No Preference	54	846.63
	Rating Area 1	No Preference	55	884.31
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	Rating Area 1	No Preference	60	1076.24
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	Rating Area 1	No Preference	63	1170.62
	Rating Area 1	No Preference	64 and over	1189.65
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	Rating Area 2	No Preference	15	348.08
79279PA0060001	Rating Area 2	No Preference	16	358.94
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	Rating Area 2	No Preference	18	381.51
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	Rating Area 2	No Preference	29	467.59
	Rating Area 2	No Preference	30	474.27
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	Rating Area 2	No Preference	35	510.62
	Rating Area 2	No Preference	36	513.97
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	Rating Area 2	No Preference	41	544.05
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	Rating Area 2	No Preference	46	626.79
	Rating Area 2	No Preference	47	653.12
	Rating Area 2	No Preference	48	683.20
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	Rating Area 4	No Preference	64 and over	1253.58
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	Rating Area 5	No Preference	64 and over	1271.13
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	Rating Area 6	No Preference	35	548.02
	Rating Area 6	No Preference	36	551.61
	Rating Area 6	No Preference	37	555.19
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	Rating Area 1	No Preference	62	964.95
	Rating Area 1	No Preference	63	991.49
	Rating Area 1	No Preference	64 and over	1007.61
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	Rating Area 2	No Preference	19	333.04
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	Rating Area 2	No Preference	28	384.71
	Rating Area 2	No Preference	29	396.04
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	Rating Area 2	No Preference	62	1016.81
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	Rating Area 2	No Preference	64 and over	1061.76
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	Rating Area 5	No Preference	64 and over	1076.64
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79279PA0070003	Rating Area 6	No Preference	54	810.96
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79279PA0070003	Rating Area 6	No Preference	58	967.83
79279PA0070003	Rating Area 6	No Preference	59	988.72
79279PA0070003	Rating Area 6	No Preference	60	1030.89
79279PA0070003	Rating Area 6	No Preference	61	1067.35
79279PA0070003	Rating Area 6	No Preference	62	1091.28
79279PA0070003	Rating Area 6	No Preference	63	1121.29
79279PA0070003	Rating Area 6	No Preference	64 and over	1139.52

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* Rate Effective Date* Rate Expiration Date* Rating Method*	79279				
	10/1/2022				
	12/31/2022				
	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	
79279PA0010001	Rating Area 1	No Preference	0-14	370.91	
79279PA0010001	Rating Area 1	No Preference	15	403.88	
79279PA0010001	Rating Area 1	No Preference	16	416.49	
79279PA0010001	Rating Area 1	No Preference	17	429.09	
79279PA0010001	Rating Area 1	No Preference	18	442.67	
79279PA0010001	Rating Area 1	No Preference	19	456.24	
79279PA0010001	Rating Area 1	No Preference	20	470.30	
79279PA0010001	Rating Area 1	No Preference	21	484.85	
79279PA0010001	Rating Area 1	No Preference	22	484.85	
79279PA0010001	Rating Area 1	No Preference	23	484.85	
79279PA0010001	Rating Area 1	No Preference	24	484.85	
79279PA0010001	Rating Area 1	No Preference	25	486.79	
79279PA0010001	Rating Area 1	No Preference	26	496.49	
79279PA0010001	Rating Area 1	No Preference	27	508.12	
79279PA0010001	Rating Area 1	No Preference	28	527.03	
79279PA0010001	Rating Area 1	No Preference	29	542.55	
79279PA0010001	Rating Area 1	No Preference	30	550.30	
79279PA0010001	Rating Area 1	No Preference	31	561.94	
79279PA0010001	Rating Area 1	No Preference	32	573.58	
79279PA0010001	Rating Area 1	No Preference	33	580.85	
79279PA0010001	Rating Area 1	No Preference	34	588.61	
79279PA0010001	Rating Area 1	No Preference	35	592.49	
79279PA0010001	Rating Area 1	No Preference	36	596.37	
79279PA0010001	Rating Area 1	No Preference	37	600.24	
79279PA0010001	Rating Area 1	No Preference	38	604.12	
79279PA0010001	Rating Area 1	No Preference	39	611.88	
79279PA0010001	Rating Area 1	No Preference	40	619.64	
79279PA0010001	Rating Area 1	No Preference	41	631.27	
79279PA0010001	Rating Area 1	No Preference	42	642.43	
79279PA0010001	Rating Area 1	No Preference	43	657.94	

79279PA0010001	Rating Area 1	No Preference	44	677.34
	Rating Area 1	No Preference	45	700.12
	Rating Area 1	No Preference	46	727.28
	Rating Area 1	No Preference	47	757.82
	Rating Area 1	No Preference	48	792.73
	Rating Area 1	No Preference	49	827.15
	Rating Area 1	No Preference	50	865.94
	Rating Area 1	No Preference	51	904.25
	Rating Area 1	No Preference	52	946.43
	Rating Area 1	No Preference	53	989.09
	Rating Area 1	No Preference	54	1035.15
	Rating Area 1	No Preference	55	1081.22
	Rating Area 1	No Preference	56	1131.16
	Rating Area 1	No Preference	57	1181.58
	Rating Area 1	No Preference	58	1235.40
	Rating Area 1	No Preference	59	1262.06
	Rating Area 1	No Preference	60	1315.88
	Rating Area 1	No Preference	61	1362.43
	Rating Area 1	No Preference	62	1392.97
	Rating Area 1	No Preference	63	1431.28
	Rating Area 1	No Preference	64 and over	1454.55
79279PA0010001	Rating Area 2	No Preference	0-14	390.84
79279PA0010001	Rating Area 2	No Preference	15	425.58
	Rating Area 2	No Preference	16	438.86
	Rating Area 2	No Preference	17	452.15
	Rating Area 2	No Preference	18	466.45
	Rating Area 2	No Preference	19	480.76
	Rating Area 2	No Preference	20	495.57
	Rating Area 2	No Preference	21	510.90
	Rating Area 2	No Preference	22	510.90
	Rating Area 2	No Preference	23	510.90
	Rating Area 2	No Preference	24	510.90
	Rating Area 2	No Preference	25	512.94
	Rating Area 2	No Preference	26	523.16
	Rating Area 2	No Preference	27	535.42
	Rating Area 2	No Preference	28	555.35
	Rating Area 2	No Preference	29	571.70
	Rating Area 2	No Preference	30	579.87
	Rating Area 2	No Preference	31	592.13
	Rating Area 2	No Preference	32	604.39
	Rating Area 2	No Preference	33	612.06
	Rating Area 2	No Preference	34	620.23
	Rating Area 2	No Preference	35	624.32
	Rating Area 2	No Preference	36	628.41
	Rating Area 2	No Preference	37	632.49
	Rating Area 2	No Preference	38	636.58
	Rating Area 2	No Preference	39	644.76
	Rating Area 2	No Preference	40	652.93
	Rating Area 2	No Preference	41	665.19

79279PA0010001	Rating Area 2	No Preference	42	676.94
	Rating Area 2	No Preference	43	693.29
	Rating Area 2	No Preference	44	713.73
	Rating Area 2	No Preference	45	737.74
	Rating Area 2	No Preference	46	766.35
	Rating Area 2	No Preference	47	798.54
	Rating Area 2	No Preference	48	835.32
	Rating Area 2	No Preference	49	871.60
	Rating Area 2	No Preference	50	912.47
	Rating Area 2	No Preference	51	952.83
	Rating Area 2	No Preference	52	997.28
	Rating Area 2	No Preference	53	1042.24
	Rating Area 2	No Preference	54	1090.77
	Rating Area 2	No Preference	55	1139.31
	Rating Area 2	No Preference	56	1191.93
	Rating Area 2	No Preference	57	1245.06
	Rating Area 2	No Preference	58	1301.77
	Rating Area 2	No Preference	59	1329.87
	Rating Area 2	No Preference	60	1386.58
	Rating Area 2	No Preference	61	1435.63
	Rating Area 2	No Preference	62	1467.82
	Rating Area 2	No Preference	63	1508.18
	Rating Area 2	No Preference	64 and over	1532.70
	Rating Area 4	No Preference	0-14	390.84
79279PA0010001	Rating Area 4	No Preference	15	425.58
	Rating Area 4	No Preference	16	438.86
	Rating Area 4	No Preference	17	452.15
	Rating Area 4	No Preference	18	466.45
	Rating Area 4	No Preference	19	480.76
	Rating Area 4	No Preference	20	495.57
	Rating Area 4	No Preference	21	510.90
	Rating Area 4	No Preference	22	510.90
	Rating Area 4	No Preference	23	510.90
	Rating Area 4	No Preference	24	510.90
	Rating Area 4	No Preference	25	512.94
	Rating Area 4	No Preference	26	523.16
	Rating Area 4	No Preference	27	535.42
	Rating Area 4	No Preference	28	555.35
	Rating Area 4	No Preference	29	571.70
	Rating Area 4	No Preference	30	579.87
	Rating Area 4	No Preference	31	592.13
	Rating Area 4	No Preference	32	604.39
	Rating Area 4	No Preference	33	612.06
	Rating Area 4	No Preference	34	620.23
	Rating Area 4	No Preference	35	624.32
	Rating Area 4	No Preference	36	628.41
	Rating Area 4	No Preference	37	632.49
	Rating Area 4	No Preference	38	636.58
	Rating Area 4	No Preference	39	644.76



79279PA0010001	Rating Area 4	No Preference	40	652.93
	Rating Area 4	No Preference	41	665.19
	Rating Area 4	No Preference	42	676.94
	Rating Area 4	No Preference	43	693.29
	Rating Area 4	No Preference	44	713.73
	Rating Area 4	No Preference	45	737.74
	Rating Area 4	No Preference	46	766.35
	Rating Area 4	No Preference	47	798.54
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	Rating Area 4	No Preference	49	871.60
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	Rating Area 4	No Preference	51	952.83
	Rating Area 4	No Preference	52	997.28
	Rating Area 4	No Preference	53	1042.24
	Rating Area 4	No Preference	54	1090.77
	Rating Area 4	No Preference	55	1139.31
	Rating Area 4	No Preference	56	1191.93
	Rating Area 4	No Preference	57	1245.06
	Rating Area 4	No Preference	58	1301.77
	Rating Area 4	No Preference	59	1329.87
	Rating Area 4	No Preference	60	1386.58
	Rating Area 4	No Preference	61	1435.63
	Rating Area 4	No Preference	62	1467.82
	Rating Area 4	No Preference	63	1508.18
	Rating Area 4	No Preference	64 and over	1532.70
79279PA0010001	Rating Area 5	No Preference	0-14	396.32
79279PA0010001	Rating Area 5	No Preference	15	431.54
	Rating Area 5	No Preference	16	445.01
	Rating Area 5	No Preference	17	458.48
	Rating Area 5	No Preference	18	472.99
	Rating Area 5	No Preference	19	487.49
	Rating Area 5	No Preference	20	502.52
	Rating Area 5	No Preference	21	518.06
	Rating Area 5	No Preference	22	518.06
	Rating Area 5	No Preference	23	518.06
	Rating Area 5	No Preference	24	518.06
	Rating Area 5	No Preference	25	520.13
	Rating Area 5	No Preference	26	530.49
	Rating Area 5	No Preference	27	542.93
	Rating Area 5	No Preference	28	563.13
	Rating Area 5	No Preference	29	579.71
	Rating Area 5	No Preference	30	588.00
	Rating Area 5	No Preference	31	600.43
	Rating Area 5	No Preference	32	612.86
	Rating Area 5	No Preference	33	620.64
	Rating Area 5	No Preference	34	628.92
	Rating Area 5	No Preference	35	633.07
	Rating Area 5	No Preference	36	637.21
	Rating Area 5	No Preference	37	641.36

79279PA0010001	Rating Area 5	No Preference	38	645.50
	Rating Area 5	No Preference	39	653.79
	Rating Area 5	No Preference	40	662.08
	Rating Area 5	No Preference	41	674.51
	Rating Area 5	No Preference	42	686.43
	Rating Area 5	No Preference	43	703.01
	Rating Area 5	No Preference	44	723.73
	Rating Area 5	No Preference	45	748.08
	Rating Area 5	No Preference	46	777.09
	Rating Area 5	No Preference	47	809.73
	Rating Area 5	No Preference	48	847.03
	Rating Area 5	No Preference	49	883.81
	Rating Area 5	No Preference	50	925.26
	Rating Area 5	No Preference	51	966.18
	Rating Area 5	No Preference	52	1011.25
	Rating Area 5	No Preference	53	1056.84
	Rating Area 5	No Preference	54	1106.06
	Rating Area 5	No Preference	55	1155.27
	Rating Area 5	No Preference	56	1208.63
	Rating Area 5	No Preference	57	1262.51
	Rating Area 5	No Preference	58	1320.02
	Rating Area 5	No Preference	59	1348.51
	Rating Area 5	No Preference	60	1406.01
	Rating Area 5	No Preference	61	1455.75
	Rating Area 5	No Preference	62	1488.39
	Rating Area 5	No Preference	63	1529.31
	Rating Area 5	No Preference	64 and over	1554.18
79279PA0010001	Rating Area 6	No Preference	0-14	419.46
79279PA0010001	Rating Area 6	No Preference	15	456.75
	Rating Area 6	No Preference	16	471.01
	Rating Area 6	No Preference	17	485.26
	Rating Area 6	No Preference	18	500.62
	Rating Area 6	No Preference	19	515.97
	Rating Area 6	No Preference	20	531.87
	Rating Area 6	No Preference	21	548.32
	Rating Area 6	No Preference	22	548.32
	Rating Area 6	No Preference	23	548.32
	Rating Area 6	No Preference	24	548.32
	Rating Area 6	No Preference	25	550.51
	Rating Area 6	No Preference	26	561.48
	Rating Area 6	No Preference	27	574.64
	Rating Area 6	No Preference	28	596.02
	Rating Area 6	No Preference	29	613.57
	Rating Area 6	No Preference	30	622.34
	Rating Area 6	No Preference	31	635.50
	Rating Area 6	No Preference	32	648.66
	Rating Area 6	No Preference	33	656.89
	Rating Area 6	No Preference	34	665.66
79279PA0010001	Rating Area 6	No Preference	35	670.05

79279PA0010001	Rating Area 6	No Preference	36	674.43
	Rating Area 6	No Preference	37	678.82
	Rating Area 6	No Preference	38	683.21
	Rating Area 6	No Preference	39	691.98
	Rating Area 6	No Preference	40	700.75
	Rating Area 6	No Preference	41	713.91
	Rating Area 6	No Preference	42	726.52
	Rating Area 6	No Preference	43	744.07
	Rating Area 6	No Preference	44	766.00
	Rating Area 6	No Preference	45	791.77
	Rating Area 6	No Preference	46	822.48
	Rating Area 6	No Preference	47	857.02
	Rating Area 6	No Preference	48	896.50
	Rating Area 6	No Preference	49	935.43
	Rating Area 6	No Preference	50	979.30
	Rating Area 6	No Preference	51	1022.62
	Rating Area 6	No Preference	52	1070.32
	Rating Area 6	No Preference	53	1118.57
	Rating Area 6	No Preference	54	1170.66
	Rating Area 6	No Preference	55	1222.75
	Rating Area 6	No Preference	56	1279.23
	Rating Area 6	No Preference	57	1336.26
	Rating Area 6	No Preference	58	1397.12
	Rating Area 6	No Preference	59	1427.28
	Rating Area 6	No Preference	60	1488.14
	Rating Area 6	No Preference	61	1540.78
	Rating Area 6	No Preference	62	1575.32
	Rating Area 6	No Preference	63	1618.64
	Rating Area 6	No Preference	64 and over	1644.96
79279PA0010003	Rating Area 1	No Preference	0-14	324.57
79279PA0010003	Rating Area 1	No Preference	15	353.42
	Rating Area 1	No Preference	16	364.45
	Rating Area 1	No Preference	17	375.48
	Rating Area 1	No Preference	18	387.36
	Rating Area 1	No Preference	19	399.24
	Rating Area 1	No Preference	20	411.54
	Rating Area 1	No Preference	21	424.27
	Rating Area 1	No Preference	22	424.27
	Rating Area 1	No Preference	23	424.27
	Rating Area 1	No Preference	24	424.27
	Rating Area 1	No Preference	25	425.97
	Rating Area 1	No Preference	26	434.45
	Rating Area 1	No Preference	27	444.63
	Rating Area 1	No Preference	28	461.18
	Rating Area 1	No Preference	29	474.76
	Rating Area 1	No Preference	30	481.55
	Rating Area 1	No Preference	31	491.73
	Rating Area 1	No Preference	32	501.91
	Rating Area 1	No Preference	33	508.28

	79279PA0010003	Rating Area 1	No Preference	34	515.06
	79279PA0010003	Rating Area 1	No Preference	35	518.46
	79279PA0010003	Rating Area 1	No Preference	36	521.85
	79279PA0010003	Rating Area 1	No Preference	37	525.25
	79279PA0010003	Rating Area 1	No Preference	38	528.64
	79279PA0010003	Rating Area 1	No Preference	39	535.43
	79279PA0010003	Rating Area 1	No Preference	40	542.22
	79279PA0010003	Rating Area 1	No Preference	41	552.40
	79279PA0010003	Rating Area 1	No Preference	42	562.16
	79279PA0010003	Rating Area 1	No Preference	43	575.73
	79279PA0010003	Rating Area 1	No Preference	44	592.71
	79279PA0010003	Rating Area 1	No Preference	45	612.65
	79279PA0010003	Rating Area 1	No Preference	46	636.41
	79279PA0010003	Rating Area 1	No Preference	47	663.13
	79279PA0010003	Rating Area 1	No Preference	48	693.68
	79279PA0010003	Rating Area 1	No Preference	49	723.80
	79279PA0010003	Rating Area 1	No Preference	50	757.75
	79279PA0010003	Rating Area 1	No Preference	51	791.26
	79279PA0010003	Rating Area 1	No Preference	52	828.18
	79279PA0010003	Rating Area 1	No Preference	53	865.51
	79279PA0010003	Rating Area 1	No Preference	54	905.82
	79279PA0010003	Rating Area 1	No Preference	55	946.12
	79279PA0010003	Rating Area 1	No Preference	56	989.82
	79279PA0010003	Rating Area 1	No Preference	57	1033.95
	79279PA0010003	Rating Area 1	No Preference	58	1081.04
	79279PA0010003	Rating Area 1	No Preference	59	1104.37
	79279PA0010003	Rating Area 1	No Preference	60	1151.47
	79279PA0010003	Rating Area 1	No Preference	61	1192.20
	79279PA0010003	Rating Area 1	No Preference	62	1218.93
	79279PA0010003	Rating Area 1	No Preference	63	1252.45
	79279PA0010003	Rating Area 1	No Preference	64 and over	1272.81
	79279PA0010003	Rating Area 2	No Preference	0-14	342.01
	79279PA0010003	Rating Area 2	No Preference	15	372.41
	79279PA0010003	Rating Area 2	No Preference	16	384.03
	79279PA0010003	Rating Area 2	No Preference	17	395.66
	79279PA0010003	Rating Area 2	No Preference	18	408.17
	79279PA0010003	Rating Area 2	No Preference	19	420.69
	79279PA0010003	Rating Area 2	No Preference	20	433.66
	79279PA0010003	Rating Area 2	No Preference	21	447.07
	79279PA0010003	Rating Area 2	No Preference	22	447.07
	79279PA0010003	Rating Area 2	No Preference	23	447.07
	79279PA0010003	Rating Area 2	No Preference	24	447.07
	79279PA0010003	Rating Area 2	No Preference	25	448.86
	79279PA0010003	Rating Area 2	No Preference	26	457.80
	79279PA0010003	Rating Area 2	No Preference	27	468.53
	79279PA0010003	Rating Area 2	No Preference	28	485.97
	79279PA0010003	Rating Area 2	No Preference	29	500.27
	79279PA0010003	Rating Area 2	No Preference	30	507.42
	79279PA0010003	Rating Area 2	No Preference	31	518.15

	79279PA0010003	Rating Area 2	No Preference	32	528.88
	79279PA0010003	Rating Area 2	No Preference	33	535.59
	79279PA0010003	Rating Area 2	No Preference	34	542.74
	79279PA0010003	Rating Area 2	No Preference	35	546.32
	79279PA0010003	Rating Area 2	No Preference	36	549.90
	79279PA0010003	Rating Area 2	No Preference	37	553.47
	79279PA0010003	Rating Area 2	No Preference	38	557.05
	79279PA0010003	Rating Area 2	No Preference	39	564.20
	79279PA0010003	Rating Area 2	No Preference	40	571.36
	79279PA0010003	Rating Area 2	No Preference	41	582.09
	79279PA0010003	Rating Area 2	No Preference	42	592.37
	79279PA0010003	Rating Area 2	No Preference	43	606.67
	79279PA0010003	Rating Area 2	No Preference	44	624.56
	79279PA0010003	Rating Area 2	No Preference	45	645.57
	79279PA0010003	Rating Area 2	No Preference	46	670.61
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	79279PA0010003	Rating Area 2	No Preference	48	730.96
	79279PA0010003	Rating Area 2	No Preference	49	762.70
	79279PA0010003	Rating Area 2	No Preference	50	798.47
	79279PA0010003	Rating Area 2	No Preference	51	833.79
	79279PA0010003	Rating Area 2	No Preference	52	872.68
	79279PA0010003	Rating Area 2	No Preference	53	912.02
	79279PA0010003	Rating Area 2	No Preference	54	954.49
	79279PA0010003	Rating Area 2	No Preference	55	996.97
	79279PA0010003	Rating Area 2	No Preference	56	1043.01
	79279PA0010003	Rating Area 2	No Preference	57	1089.51
	79279PA0010003	Rating Area 2	No Preference	58	1139.13
	79279PA0010003	Rating Area 2	No Preference	59	1163.72
	79279PA0010003	Rating Area 2	No Preference	60	1213.35
	79279PA0010003	Rating Area 2	No Preference	61	1256.27
	79279PA0010003	Rating Area 2	No Preference	62	1284.43
	79279PA0010003	Rating Area 2	No Preference	63	1319.75
	79279PA0010003	Rating Area 2	No Preference	64 and over	1341.21
	79279PA0010003	Rating Area 4	No Preference	0-14	342.01
	79279PA0010003	Rating Area 4	No Preference	15	372.41
	79279PA0010003	Rating Area 4	No Preference	16	384.03
	79279PA0010003	Rating Area 4	No Preference	17	395.66
	79279PA0010003	Rating Area 4	No Preference	18	408.17
	79279PA0010003	Rating Area 4	No Preference	19	420.69
	79279PA0010003	Rating Area 4	No Preference	20	433.66
	79279PA0010003	Rating Area 4	No Preference	21	447.07
	79279PA0010003	Rating Area 4	No Preference	22	447.07
	79279PA0010003	Rating Area 4	No Preference	23	447.07
	79279PA0010003	Rating Area 4	No Preference	24	447.07
	79279PA0010003	Rating Area 4	No Preference	25	448.86
	79279PA0010003	Rating Area 4	No Preference	26	457.80
	79279PA0010003	Rating Area 4	No Preference	27	468.53
	79279PA0010003	Rating Area 4	No Preference	28	485.97
	79279PA0010003	Rating Area 4	No Preference	29	500.27

	79279PA0010003	Rating Area 4	No Preference	30	507.42
	79279PA0010003	Rating Area 4	No Preference	31	518.15
	79279PA0010003	Rating Area 4	No Preference	32	528.88
	79279PA0010003	Rating Area 4	No Preference	33	535.59
	79279PA0010003	Rating Area 4	No Preference	34	542.74
	79279PA0010003	Rating Area 4	No Preference	35	546.32
	79279PA0010003	Rating Area 4	No Preference	36	549.90
	79279PA0010003	Rating Area 4	No Preference	37	553.47
	79279PA0010003	Rating Area 4	No Preference	38	557.05
	79279PA0010003	Rating Area 4	No Preference	39	564.20
	79279PA0010003	Rating Area 4	No Preference	40	571.36
	79279PA0010003	Rating Area 4	No Preference	41	582.09
	79279PA0010003	Rating Area 4	No Preference	42	592.37
	79279PA0010003	Rating Area 4	No Preference	43	606.67
	79279PA0010003	Rating Area 4	No Preference	44	624.56
	79279PA0010003	Rating Area 4	No Preference	45	645.57
	79279PA0010003	Rating Area 4	No Preference	46	670.61
	79279PA0010003	Rating Area 4	No Preference	47	698.77
	79279PA0010003	Rating Area 4	No Preference	48	730.96
	79279PA0010003	Rating Area 4	No Preference	49	762.70
	79279PA0010003	Rating Area 4	No Preference	50	798.47
	79279PA0010003	Rating Area 4	No Preference	51	833.79
	79279PA0010003	Rating Area 4	No Preference	52	872.68
	79279PA0010003	Rating Area 4	No Preference	53	912.02
	79279PA0010003	Rating Area 4	No Preference	54	954.49
	79279PA0010003	Rating Area 4	No Preference	55	996.97
	79279PA0010003	Rating Area 4	No Preference	56	1043.01
	79279PA0010003	Rating Area 4	No Preference	57	1089.51
	79279PA0010003	Rating Area 4	No Preference	58	1139.13
	79279PA0010003	Rating Area 4	No Preference	59	1163.72
	79279PA0010003	Rating Area 4	No Preference	60	1213.35
	79279PA0010003	Rating Area 4	No Preference	61	1256.27
	79279PA0010003	Rating Area 4	No Preference	62	1284.43
	79279PA0010003	Rating Area 4	No Preference	63	1319.75
	79279PA0010003	Rating Area 4	No Preference	64 and over	1341.21
	79279PA0010003	Rating Area 5	No Preference	0-14	346.80
	79279PA0010003	Rating Area 5	No Preference	15	377.62
	79279PA0010003	Rating Area 5	No Preference	16	389.41
	79279PA0010003	Rating Area 5	No Preference	17	401.20
	79279PA0010003	Rating Area 5	No Preference	18	413.89
	79279PA0010003	Rating Area 5	No Preference	19	426.58
	79279PA0010003	Rating Area 5	No Preference	20	439.73
	79279PA0010003	Rating Area 5	No Preference	21	453.33
	79279PA0010003	Rating Area 5	No Preference	22	453.33
	79279PA0010003	Rating Area 5	No Preference	23	453.33
	79279PA0010003	Rating Area 5	No Preference	24	453.33
	79279PA0010003	Rating Area 5	No Preference	25	455.14
	79279PA0010003	Rating Area 5	No Preference	26	464.21
	79279PA0010003	Rating Area 5	No Preference	27	475.09

	79279PA0010003	Rating Area 5	No Preference	28	492.77
	79279PA0010003	Rating Area 5	No Preference	29	507.28
	79279PA0010003	Rating Area 5	No Preference	30	514.53
	79279PA0010003	Rating Area 5	No Preference	31	525.41
	79279PA0010003	Rating Area 5	No Preference	32	536.29
	79279PA0010003	Rating Area 5	No Preference	33	543.09
	79279PA0010003	Rating Area 5	No Preference	34	550.34
	79279PA0010003	Rating Area 5	No Preference	35	553.97
	79279PA0010003	Rating Area 5	No Preference	36	557.60
	79279PA0010003	Rating Area 5	No Preference	37	561.22
	79279PA0010003	Rating Area 5	No Preference	38	564.85
	79279PA0010003	Rating Area 5	No Preference	39	572.10
	79279PA0010003	Rating Area 5	No Preference	40	579.36
	79279PA0010003	Rating Area 5	No Preference	41	590.24
	79279PA0010003	Rating Area 5	No Preference	42	600.66
	79279PA0010003	Rating Area 5	No Preference	43	615.17
	79279PA0010003	Rating Area 5	No Preference	44	633.30
	79279PA0010003	Rating Area 5	No Preference	45	654.61
	79279PA0010003	Rating Area 5	No Preference	46	680.00
	79279PA0010003	Rating Area 5	No Preference	47	708.55
	79279PA0010003	Rating Area 5	No Preference	48	741.19
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	79279PA0010003	Rating Area 5	No Preference	53	924.79
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	79279PA0010003	Rating Area 5	No Preference	56	1057.62
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	79279PA0010003	Rating Area 5	No Preference	59	1180.02
	79279PA0010003	Rating Area 5	No Preference	60	1230.34
	79279PA0010003	Rating Area 5	No Preference	61	1273.86
	79279PA0010003	Rating Area 5	No Preference	62	1302.42
	79279PA0010003	Rating Area 5	No Preference	63	1338.23
	79279PA0010003	Rating Area 5	No Preference	64 and over	1359.99
	79279PA0010003	Rating Area 6	No Preference	0-14	367.05
	79279PA0010003	Rating Area 6	No Preference	15	399.68
	79279PA0010003	Rating Area 6	No Preference	16	412.16
	79279PA0010003	Rating Area 6	No Preference	17	424.63
	79279PA0010003	Rating Area 6	No Preference	18	438.07
	79279PA0010003	Rating Area 6	No Preference	19	451.50
	79279PA0010003	Rating Area 6	No Preference	20	465.42
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	Rating Area 6	No Preference	29	536.91
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	Rating Area 6	No Preference	32	567.62
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	Rating Area 6	No Preference	34	582.49
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	Rating Area 6	No Preference	36	590.17
	Rating Area 6	No Preference	37	594.00
	Rating Area 6	No Preference	38	597.84
	Rating Area 6	No Preference	39	605.52
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	Rating Area 6	No Preference	48	784.49
	Rating Area 6	No Preference	49	818.56
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	Rating Area 6	No Preference	51	894.85
	Rating Area 6	No Preference	52	936.59
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	Rating Area 6	No Preference	55	1069.98
	Rating Area 6	No Preference	56	1119.40
	Rating Area 6	No Preference	57	1169.30
	Rating Area 6	No Preference	58	1222.56
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	Rating Area 6	No Preference	61	1348.27
	Rating Area 6	No Preference	62	1378.49
	Rating Area 6	No Preference	63	1416.40
	Rating Area 6	No Preference	64 and over	1439.43
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	Rating Area 1	No Preference	17	368.81
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	Rating Area 1	No Preference	20	404.24
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	Rating Area 1	No Preference	50	744.30
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	Rating Area 1	No Preference	61	1171.04
	Rating Area 1	No Preference	62	1197.29
	Rating Area 1	No Preference	63	1230.22
	Rating Area 1	No Preference	64 and over	1250.22
79279PA0010005	Rating Area 2	No Preference	0-14	335.93
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	Rating Area 2	No Preference	18	400.93
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	Rating Area 2	No Preference	56	1024.49
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	Rating Area 2	No Preference	61	1233.96
	Rating Area 2	No Preference	62	1261.62
	Rating Area 2	No Preference	63	1296.31
	Rating Area 2	No Preference	64 and over	1317.39
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79279PA0010005	Rating Area 4	No Preference	15	365.80
	Rating Area 4	No Preference	16	377.21
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79279PA0010005	Rating Area 5	No Preference	62	1279.29
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79279PA0010005	Rating Area 6	No Preference	35	575.92
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79279PA0010005	Rating Area 6	No Preference	62	1354.02
79279PA0010005	Rating Area 6	No Preference	63	1391.25
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79279PA0010007	Rating Area 1	No Preference	56	949.23
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79279PA0010007	Rating Area 1	No Preference	58	1036.70
79279PA0010007	Rating Area 1	No Preference	59	1059.08
79279PA0010007	Rating Area 1	No Preference	60	1104.25
79279PA0010007	Rating Area 1	No Preference	61	1143.30
79279PA0010007	Rating Area 1	No Preference	62	1168.94

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79279PA0010007	Rating Area 1	No Preference	64 and over	1220.61
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79279PA0010007	Rating Area 2	No Preference	16	368.28
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79279PA0010007	Rating Area 2	No Preference	49	731.41
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79279PA0010007	Rating Area 2	No Preference	51	799.58
79279PA0010007	Rating Area 2	No Preference	52	836.88
79279PA0010007	Rating Area 2	No Preference	53	874.61
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	79279PA0010011	Rating Area 1	No Preference	63	1140.00
	79279PA0010011	Rating Area 1	No Preference	64 and over	1158.54
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	79279PA0010011	Rating Area 2	No Preference	18	371.53
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	79279PA0010011	Rating Area 2	No Preference	41	529.82
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	79279PA0010011	Rating Area 2	No Preference	46	610.40
	79279PA0010011	Rating Area 2	No Preference	47	636.03
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	79279PA0010011	Rating Area 2	No Preference	58	1036.86
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	Rating Area 4	No Preference	62	1169.11
	Rating Area 4	No Preference	63	1201.26
	Rating Area 4	No Preference	64 and over	1220.79
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	Rating Area 5	No Preference	62	1185.49
	Rating Area 5	No Preference	63	1218.08
	Rating Area 5	No Preference	64 and over	1237.89
	Rating Area 6	No Preference	0-14	334.10
	Rating Area 6	No Preference	15	363.80
79279PA0010011	Rating Area 6	No Preference	16	375.15
	Rating Area 6	No Preference	17	386.51
	Rating Area 6	No Preference	18	398.73
	Rating Area 6	No Preference	19	410.96
	Rating Area 6	No Preference	20	423.63
	Rating Area 6	No Preference	21	436.73
	Rating Area 6	No Preference	22	436.73
	Rating Area 6	No Preference	23	436.73
	Rating Area 6	No Preference	24	436.73
	Rating Area 6	No Preference	25	438.48
	Rating Area 6	No Preference	26	447.21
	Rating Area 6	No Preference	27	457.69
	Rating Area 6	No Preference	28	474.73
	Rating Area 6	No Preference	29	488.70
	Rating Area 6	No Preference	30	495.69
	Rating Area 6	No Preference	31	506.17
	Rating Area 6	No Preference	32	516.65
	Rating Area 6	No Preference	33	523.20
	Rating Area 6	No Preference	34	530.19
	Rating Area 6	No Preference	35	533.68
	Rating Area 6	No Preference	36	537.18
	Rating Area 6	No Preference	37	540.67
	Rating Area 6	No Preference	38	544.17
	Rating Area 6	No Preference	39	551.15
	Rating Area 6	No Preference	40	558.14
	Rating Area 6	No Preference	41	568.62
	Rating Area 6	No Preference	42	578.67
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	Rating Area 6	No Preference	44	610.11

79279PA0010011	Rating Area 6	No Preference	45	630.64
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	Rating Area 6	No Preference	47	682.61
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	Rating Area 6	No Preference	49	745.06
	Rating Area 6	No Preference	50	780.00
	Rating Area 6	No Preference	51	814.50
	Rating Area 6	No Preference	52	852.50
	Rating Area 6	No Preference	53	890.93
	Rating Area 6	No Preference	54	932.42
	Rating Area 6	No Preference	55	973.91
	Rating Area 6	No Preference	56	1018.89
	Rating Area 6	No Preference	57	1064.31
	Rating Area 6	No Preference	58	1112.79
	Rating Area 6	No Preference	59	1136.81
	Rating Area 6	No Preference	60	1185.29
	Rating Area 6	No Preference	61	1227.21
	Rating Area 6	No Preference	62	1254.73
	Rating Area 6	No Preference	63	1289.23
	Rating Area 6	No Preference	64 and over	1310.19
79279PA0010015	Rating Area 1	No Preference	0-14	295.66
79279PA0010015	Rating Area 1	No Preference	15	321.95
	Rating Area 1	No Preference	16	331.99
	Rating Area 1	No Preference	17	342.04
	Rating Area 1	No Preference	18	352.87
	Rating Area 1	No Preference	19	363.69
	Rating Area 1	No Preference	20	374.90
	Rating Area 1	No Preference	21	386.49
	Rating Area 1	No Preference	22	386.49
	Rating Area 1	No Preference	23	386.49
	Rating Area 1	No Preference	24	386.49
	Rating Area 1	No Preference	25	388.04
	Rating Area 1	No Preference	26	395.77
	Rating Area 1	No Preference	27	405.04
	Rating Area 1	No Preference	28	420.11
	Rating Area 1	No Preference	29	432.48
	Rating Area 1	No Preference	30	438.67
	Rating Area 1	No Preference	31	447.94
	Rating Area 1	No Preference	32	457.22
	Rating Area 1	No Preference	33	463.02
	Rating Area 1	No Preference	34	469.20
	Rating Area 1	No Preference	35	472.29
	Rating Area 1	No Preference	36	475.38
	Rating Area 1	No Preference	37	478.47
	Rating Area 1	No Preference	38	481.57
	Rating Area 1	No Preference	39	487.75
	Rating Area 1	No Preference	40	493.93
	Rating Area 1	No Preference	41	503.21
	Rating Area 1	No Preference	42	512.10



79279PA0010015	Rating Area 1	No Preference	43	524.47
	Rating Area 1	No Preference	44	539.93
	Rating Area 1	No Preference	45	558.09
	Rating Area 1	No Preference	46	579.74
	Rating Area 1	No Preference	47	604.08
	Rating Area 1	No Preference	48	631.91
	Rating Area 1	No Preference	49	659.35
	Rating Area 1	No Preference	50	690.27
	Rating Area 1	No Preference	51	720.80
	Rating Area 1	No Preference	52	754.43
	Rating Area 1	No Preference	53	788.44
	Rating Area 1	No Preference	54	825.16
	Rating Area 1	No Preference	55	861.87
	Rating Area 1	No Preference	56	901.68
	Rating Area 1	No Preference	57	941.88
	Rating Area 1	No Preference	58	984.78
	Rating Area 1	No Preference	59	1006.03
	Rating Area 1	No Preference	60	1048.93
	Rating Area 1	No Preference	61	1086.04
	Rating Area 1	No Preference	62	1110.39
	Rating Area 1	No Preference	63	1140.92
	Rating Area 1	No Preference	64 and over	1159.47
	Rating Area 2	No Preference	0-14	311.55
79279PA0010015	Rating Area 2	No Preference	15	339.25
	Rating Area 2	No Preference	16	349.84
	Rating Area 2	No Preference	17	360.43
	Rating Area 2	No Preference	18	371.83
	Rating Area 2	No Preference	19	383.23
	Rating Area 2	No Preference	20	395.04
	Rating Area 2	No Preference	21	407.26
	Rating Area 2	No Preference	22	407.26
	Rating Area 2	No Preference	23	407.26
	Rating Area 2	No Preference	24	407.26
	Rating Area 2	No Preference	25	408.89
	Rating Area 2	No Preference	26	417.03
	Rating Area 2	No Preference	27	426.81
	Rating Area 2	No Preference	28	442.69
	Rating Area 2	No Preference	29	455.72
	Rating Area 2	No Preference	30	462.24
	Rating Area 2	No Preference	31	472.01
	Rating Area 2	No Preference	32	481.79
	Rating Area 2	No Preference	33	487.90
	Rating Area 2	No Preference	34	494.41
	Rating Area 2	No Preference	35	497.67
	Rating Area 2	No Preference	36	500.93
	Rating Area 2	No Preference	37	504.19
	Rating Area 2	No Preference	38	507.45
	Rating Area 2	No Preference	39	513.96
	Rating Area 2	No Preference	40	520.48

79279PA0010015	Rating Area 2	No Preference	41	530.25
	Rating Area 2	No Preference	42	539.62
	Rating Area 2	No Preference	43	552.65
	Rating Area 2	No Preference	44	568.94
	Rating Area 2	No Preference	45	588.08
	Rating Area 2	No Preference	46	610.89
	Rating Area 2	No Preference	47	636.55
	Rating Area 2	No Preference	48	665.87
	Rating Area 2	No Preference	49	694.79
	Rating Area 2	No Preference	50	727.37
	Rating Area 2	No Preference	51	759.54
	Rating Area 2	No Preference	52	794.97
	Rating Area 2	No Preference	53	830.81
	Rating Area 2	No Preference	54	869.50
	Rating Area 2	No Preference	55	908.19
	Rating Area 2	No Preference	56	950.14
	Rating Area 2	No Preference	57	992.49
	Rating Area 2	No Preference	58	1037.70
	Rating Area 2	No Preference	59	1060.10
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	Rating Area 2	No Preference	61	1144.40
	Rating Area 2	No Preference	62	1170.06
	Rating Area 2	No Preference	63	1202.23
	Rating Area 2	No Preference	64 and over	1221.78
	Rating Area 4	No Preference	0-14	311.55
	Rating Area 4	No Preference	15	339.25
	Rating Area 4	No Preference	16	349.84
	Rating Area 4	No Preference	17	360.43
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	Rating Area 4	No Preference	36	500.93
	Rating Area 4	No Preference	37	504.19
	Rating Area 4	No Preference	38	507.45

79279PA0010015	Rating Area 4	No Preference	39	513.96
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	Rating Area 4	No Preference	61	1144.40
	Rating Area 4	No Preference	62	1170.06
	Rating Area 4	No Preference	63	1202.23
	Rating Area 4	No Preference	64 and over	1221.78
79279PA0010015	Rating Area 5	No Preference	0-14	315.91
79279PA0010015	Rating Area 5	No Preference	15	344.00
	Rating Area 5	No Preference	16	354.73
	Rating Area 5	No Preference	17	365.47
	Rating Area 5	No Preference	18	377.03
	Rating Area 5	No Preference	19	388.60
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	Rating Area 5	No Preference	22	412.96
	Rating Area 5	No Preference	23	412.96
	Rating Area 5	No Preference	24	412.96
	Rating Area 5	No Preference	25	414.61
	Rating Area 5	No Preference	26	422.87
	Rating Area 5	No Preference	27	432.78
	Rating Area 5	No Preference	28	448.89
	Rating Area 5	No Preference	29	462.10
	Rating Area 5	No Preference	30	468.71
	Rating Area 5	No Preference	31	478.62
	Rating Area 5	No Preference	32	488.53
	Rating Area 5	No Preference	33	494.73
	Rating Area 5	No Preference	34	501.33
	Rating Area 5	No Preference	35	504.64
79279PA0010015	Rating Area 5	No Preference	36	507.94

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	Rating Area 5	No Preference	38	514.55
	Rating Area 5	No Preference	39	521.16
	Rating Area 5	No Preference	40	527.76
	Rating Area 5	No Preference	41	537.67
	Rating Area 5	No Preference	42	547.17
	Rating Area 5	No Preference	43	560.39
	Rating Area 5	No Preference	44	576.91
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	Rating Area 5	No Preference	47	645.46
	Rating Area 5	No Preference	48	675.19
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	Rating Area 5	No Preference	57	1006.38
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	Rating Area 5	No Preference	59	1074.93
	Rating Area 5	No Preference	60	1120.77
	Rating Area 5	No Preference	61	1160.42
	Rating Area 5	No Preference	62	1186.43
	Rating Area 5	No Preference	63	1219.06
	Rating Area 5	No Preference	64 and over	1238.88
79279PA0010015	Rating Area 6	No Preference	0-14	334.37
79279PA0010015	Rating Area 6	No Preference	15	364.09
	Rating Area 6	No Preference	16	375.45
	Rating Area 6	No Preference	17	386.82
	Rating Area 6	No Preference	18	399.05
	Rating Area 6	No Preference	19	411.29
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	Rating Area 6	No Preference	21	437.08
	Rating Area 6	No Preference	22	437.08
	Rating Area 6	No Preference	23	437.08
	Rating Area 6	No Preference	24	437.08
	Rating Area 6	No Preference	25	438.83
	Rating Area 6	No Preference	26	447.57
	Rating Area 6	No Preference	27	458.06
	Rating Area 6	No Preference	28	475.11
	Rating Area 6	No Preference	29	489.09
	Rating Area 6	No Preference	30	496.09
	Rating Area 6	No Preference	31	506.58
	Rating Area 6	No Preference	32	517.07
	Rating Area 6	No Preference	33	523.62
	Rating Area 6	No Preference	34	530.62

79279PA0010015	Rating Area 6	No Preference	35	534.11
	Rating Area 6	No Preference	36	537.61
	Rating Area 6	No Preference	37	541.11
	Rating Area 6	No Preference	38	544.60
	Rating Area 6	No Preference	39	551.59
	Rating Area 6	No Preference	40	558.59
	Rating Area 6	No Preference	41	569.08
	Rating Area 6	No Preference	42	579.13
	Rating Area 6	No Preference	43	593.12
	Rating Area 6	No Preference	44	610.60
	Rating Area 6	No Preference	45	631.14
	Rating Area 6	No Preference	46	655.62
	Rating Area 6	No Preference	47	683.16
	Rating Area 6	No Preference	48	714.63
	Rating Area 6	No Preference	49	745.66
	Rating Area 6	No Preference	50	780.62
	Rating Area 6	No Preference	51	815.15
	Rating Area 6	No Preference	52	853.18
	Rating Area 6	No Preference	53	891.64
	Rating Area 6	No Preference	54	933.17
	Rating Area 6	No Preference	55	974.69
	Rating Area 6	No Preference	56	1019.71
	Rating Area 6	No Preference	57	1065.16
	Rating Area 6	No Preference	58	1113.68
	Rating Area 6	No Preference	59	1137.72
	Rating Area 6	No Preference	60	1186.24
	Rating Area 6	No Preference	61	1228.19
	Rating Area 6	No Preference	62	1255.73
	Rating Area 6	No Preference	63	1290.26
	Rating Area 6	No Preference	64 and over	1311.24
79279PA0010016	Rating Area 1	No Preference	0-14	285.45
79279PA0010016	Rating Area 1	No Preference	15	310.83
	Rating Area 1	No Preference	16	320.53
	Rating Area 1	No Preference	17	330.23
	Rating Area 1	No Preference	18	340.68
	Rating Area 1	No Preference	19	351.12
	Rating Area 1	No Preference	20	361.95
	Rating Area 1	No Preference	21	373.14
	Rating Area 1	No Preference	22	373.14
	Rating Area 1	No Preference	23	373.14
	Rating Area 1	No Preference	24	373.14
	Rating Area 1	No Preference	25	374.63
	Rating Area 1	No Preference	26	382.10
	Rating Area 1	No Preference	27	391.05
	Rating Area 1	No Preference	28	405.60
	Rating Area 1	No Preference	29	417.54
	Rating Area 1	No Preference	30	423.51
	Rating Area 1	No Preference	31	432.47
	Rating Area 1	No Preference	32	441.42

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	Rating Area 1	No Preference	34	452.99
	Rating Area 1	No Preference	35	455.98
	Rating Area 1	No Preference	36	458.96
	Rating Area 1	No Preference	37	461.95
	Rating Area 1	No Preference	38	464.93
	Rating Area 1	No Preference	39	470.90
	Rating Area 1	No Preference	40	476.87
	Rating Area 1	No Preference	41	485.83
	Rating Area 1	No Preference	42	494.41
	Rating Area 1	No Preference	43	506.35
	Rating Area 1	No Preference	44	521.28
	Rating Area 1	No Preference	45	538.81
	Rating Area 1	No Preference	46	559.71
	Rating Area 1	No Preference	47	583.22
	Rating Area 1	No Preference	48	610.08
	Rating Area 1	No Preference	49	636.58
	Rating Area 1	No Preference	50	666.43
	Rating Area 1	No Preference	51	695.91
	Rating Area 1	No Preference	52	728.37
	Rating Area 1	No Preference	53	761.21
	Rating Area 1	No Preference	54	796.65
	Rating Area 1	No Preference	55	832.10
	Rating Area 1	No Preference	56	870.54
	Rating Area 1	No Preference	57	909.34
	Rating Area 1	No Preference	58	950.76
	Rating Area 1	No Preference	59	971.28
	Rating Area 1	No Preference	60	1012.70
	Rating Area 1	No Preference	61	1048.52
	Rating Area 1	No Preference	62	1072.03
	Rating Area 1	No Preference	63	1101.51
	Rating Area 1	No Preference	64 and over	1119.42
79279PA0010016	Rating Area 2	No Preference	0-14	300.80
79279PA0010016	Rating Area 2	No Preference	15	327.54
	Rating Area 2	No Preference	16	337.76
	Rating Area 2	No Preference	17	347.98
	Rating Area 2	No Preference	18	358.99
	Rating Area 2	No Preference	19	370.00
	Rating Area 2	No Preference	20	381.40
	Rating Area 2	No Preference	21	393.20
	Rating Area 2	No Preference	22	393.20
	Rating Area 2	No Preference	23	393.20
	Rating Area 2	No Preference	24	393.20
	Rating Area 2	No Preference	25	394.77
	Rating Area 2	No Preference	26	402.64
	Rating Area 2	No Preference	27	412.07
	Rating Area 2	No Preference	28	427.41
	Rating Area 2	No Preference	29	439.99
	Rating Area 2	No Preference	30	446.28

79279PA0010016	Rating Area 2	No Preference	31	455.72
	Rating Area 2	No Preference	32	465.16
	Rating Area 2	No Preference	33	471.05
	Rating Area 2	No Preference	34	477.34
	Rating Area 2	No Preference	35	480.49
	Rating Area 2	No Preference	36	483.64
	Rating Area 2	No Preference	37	486.78
	Rating Area 2	No Preference	38	489.93
	Rating Area 2	No Preference	39	496.22
	Rating Area 2	No Preference	40	502.51
	Rating Area 2	No Preference	41	511.95
	Rating Area 2	No Preference	42	520.99
	Rating Area 2	No Preference	43	533.57
	Rating Area 2	No Preference	44	549.30
	Rating Area 2	No Preference	45	567.78
	Rating Area 2	No Preference	46	589.80
	Rating Area 2	No Preference	47	614.57
	Rating Area 2	No Preference	48	642.88
	Rating Area 2	No Preference	49	670.80
	Rating Area 2	No Preference	50	702.26
	Rating Area 2	No Preference	51	733.32
	Rating Area 2	No Preference	52	767.53
	Rating Area 2	No Preference	53	802.13
	Rating Area 2	No Preference	54	839.48
	Rating Area 2	No Preference	55	876.84
	Rating Area 2	No Preference	56	917.34
	Rating Area 2	No Preference	57	958.23
	Rating Area 2	No Preference	58	1001.87
	Rating Area 2	No Preference	59	1023.50
	Rating Area 2	No Preference	60	1067.14
	Rating Area 2	No Preference	61	1104.89
	Rating Area 2	No Preference	62	1129.66
	Rating Area 2	No Preference	63	1160.73
	Rating Area 2	No Preference	64 and over	1179.60
79279PA0010016	Rating Area 4	No Preference	0-14	300.80
79279PA0010016	Rating Area 4	No Preference	15	327.54
	Rating Area 4	No Preference	16	337.76
	Rating Area 4	No Preference	17	347.98
	Rating Area 4	No Preference	18	358.99
	Rating Area 4	No Preference	19	370.00
	Rating Area 4	No Preference	20	381.40
	Rating Area 4	No Preference	21	393.20
	Rating Area 4	No Preference	22	393.20
	Rating Area 4	No Preference	23	393.20
	Rating Area 4	No Preference	24	393.20
	Rating Area 4	No Preference	25	394.77
	Rating Area 4	No Preference	26	402.64
	Rating Area 4	No Preference	27	412.07
	Rating Area 4	No Preference	28	427.41

79279PA0010016	Rating Area 4	No Preference	29	439.99
	Rating Area 4	No Preference	30	446.28
	Rating Area 4	No Preference	31	455.72
	Rating Area 4	No Preference	32	465.16
	Rating Area 4	No Preference	33	471.05
	Rating Area 4	No Preference	34	477.34
	Rating Area 4	No Preference	35	480.49
	Rating Area 4	No Preference	36	483.64
	Rating Area 4	No Preference	37	486.78
	Rating Area 4	No Preference	38	489.93
	Rating Area 4	No Preference	39	496.22
	Rating Area 4	No Preference	40	502.51
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	Rating Area 4	No Preference	42	520.99
	Rating Area 4	No Preference	43	533.57
	Rating Area 4	No Preference	44	549.30
	Rating Area 4	No Preference	45	567.78
	Rating Area 4	No Preference	46	589.80
	Rating Area 4	No Preference	47	614.57
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	Rating Area 4	No Preference	49	670.80
	Rating Area 4	No Preference	50	702.26
	Rating Area 4	No Preference	51	733.32
	Rating Area 4	No Preference	52	767.53
	Rating Area 4	No Preference	53	802.13
	Rating Area 4	No Preference	54	839.48
	Rating Area 4	No Preference	55	876.84
	Rating Area 4	No Preference	56	917.34
	Rating Area 4	No Preference	57	958.23
	Rating Area 4	No Preference	58	1001.87
	Rating Area 4	No Preference	59	1023.50
	Rating Area 4	No Preference	60	1067.14
	Rating Area 4	No Preference	61	1104.89
	Rating Area 4	No Preference	62	1129.66
	Rating Area 4	No Preference	63	1160.73
	Rating Area 4	No Preference	64 and over	1179.60
79279PA0010016	Rating Area 5	No Preference	0-14	305.01
79279PA0010016	Rating Area 5	No Preference	15	332.12
	Rating Area 5	No Preference	16	342.48
	Rating Area 5	No Preference	17	352.85
	Rating Area 5	No Preference	18	364.01
	Rating Area 5	No Preference	19	375.18
	Rating Area 5	No Preference	20	386.74
	Rating Area 5	No Preference	21	398.70
	Rating Area 5	No Preference	22	398.70
	Rating Area 5	No Preference	23	398.70
	Rating Area 5	No Preference	24	398.70
	Rating Area 5	No Preference	25	400.29
	Rating Area 5	No Preference	26	408.27



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	79279PA0010016	Rating Area 5	No Preference	28	433.39
	79279PA0010016	Rating Area 5	No Preference	29	446.15
	79279PA0010016	Rating Area 5	No Preference	30	452.52
	79279PA0010016	Rating Area 5	No Preference	31	462.09
	79279PA0010016	Rating Area 5	No Preference	32	471.66
	79279PA0010016	Rating Area 5	No Preference	33	477.64
	79279PA0010016	Rating Area 5	No Preference	34	484.02
	79279PA0010016	Rating Area 5	No Preference	35	487.21
	79279PA0010016	Rating Area 5	No Preference	36	490.40
	79279PA0010016	Rating Area 5	No Preference	37	493.59
	79279PA0010016	Rating Area 5	No Preference	38	496.78
	79279PA0010016	Rating Area 5	No Preference	39	503.16
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	79279PA0010016	Rating Area 5	No Preference	41	519.11
	79279PA0010016	Rating Area 5	No Preference	42	528.28
	79279PA0010016	Rating Area 5	No Preference	43	541.04
	79279PA0010016	Rating Area 5	No Preference	44	556.98
	79279PA0010016	Rating Area 5	No Preference	45	575.72
	79279PA0010016	Rating Area 5	No Preference	46	598.05
	79279PA0010016	Rating Area 5	No Preference	47	623.17
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	79279PA0010016	Rating Area 5	No Preference	49	680.18
	79279PA0010016	Rating Area 5	No Preference	50	712.08
	79279PA0010016	Rating Area 5	No Preference	51	743.58
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	79279PA0010016	Rating Area 5	No Preference	54	851.22
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	79279PA0010016	Rating Area 5	No Preference	56	930.17
	79279PA0010016	Rating Area 5	No Preference	57	971.63
	79279PA0010016	Rating Area 5	No Preference	58	1015.89
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	79279PA0010016	Rating Area 5	No Preference	62	1145.47
	79279PA0010016	Rating Area 5	No Preference	63	1176.96
	79279PA0010016	Rating Area 5	No Preference	64 and over	1196.10
	79279PA0010016	Rating Area 6	No Preference	0-14	322.82
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	79279PA0010016	Rating Area 6	No Preference	23	421.99
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	Rating Area 6	No Preference	27	442.25
	Rating Area 6	No Preference	28	458.70
	Rating Area 6	No Preference	29	472.21
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	Rating Area 6	No Preference	57	1028.39
	Rating Area 6	No Preference	58	1075.23
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	Rating Area 6	No Preference	60	1145.28
	Rating Area 6	No Preference	61	1185.79
	Rating Area 6	No Preference	62	1212.38
	Rating Area 6	No Preference	63	1245.71
	Rating Area 6	No Preference	64 and over	1265.97
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	Rating Area 1	No Preference	20	366.52
	Rating Area 1	No Preference	21	377.86
	Rating Area 1	No Preference	22	377.86

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	79279PA0020005	Rating Area 1	No Preference	30	428.87
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	79279PA0020005	Rating Area 1	No Preference	48	617.80
	79279PA0020005	Rating Area 1	No Preference	49	644.63
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	79279PA0020005	Rating Area 1	No Preference	52	737.58
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	79279PA0020005	Rating Area 1	No Preference	57	920.84
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	79279PA0020005	Rating Area 1	No Preference	59	983.57
	79279PA0020005	Rating Area 1	No Preference	60	1025.51
	79279PA0020005	Rating Area 1	No Preference	61	1061.79
	79279PA0020005	Rating Area 1	No Preference	62	1085.59
	79279PA0020005	Rating Area 1	No Preference	63	1115.44
	79279PA0020005	Rating Area 1	No Preference	64 and over	1133.58
	79279PA0020005	Rating Area 2	No Preference	0-14	304.59
	79279PA0020005	Rating Area 2	No Preference	15	331.67
	79279PA0020005	Rating Area 2	No Preference	16	342.02
	79279PA0020005	Rating Area 2	No Preference	17	352.37
	79279PA0020005	Rating Area 2	No Preference	18	363.52
	79279PA0020005	Rating Area 2	No Preference	19	374.67
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	Rating Area 2	No Preference	23	398.16
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	Rating Area 2	No Preference	25	399.75
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	Rating Area 2	No Preference	29	445.54
	Rating Area 2	No Preference	30	451.91
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	Rating Area 2	No Preference	54	850.07
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	Rating Area 2	No Preference	58	1014.51
	Rating Area 2	No Preference	59	1036.41
	Rating Area 2	No Preference	60	1080.61
	Rating Area 2	No Preference	61	1118.83
	Rating Area 2	No Preference	62	1143.91
	Rating Area 2	No Preference	63	1175.37
	Rating Area 2	No Preference	64 and over	1194.48
79279PA0020005	Rating Area 4	No Preference	0-14	304.59
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79279PA0020005	Rating Area 4	No Preference	17	352.37
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	Rating Area 4	No Preference	61	1118.83
	Rating Area 4	No Preference	62	1143.91
	Rating Area 4	No Preference	63	1175.37
	Rating Area 4	No Preference	64 and over	1194.48
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	Rating Area 5	No Preference	37	499.83
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	Rating Area 5	No Preference	61	1134.51
	Rating Area 5	No Preference	62	1159.95
	Rating Area 5	No Preference	63	1191.84
	Rating Area 5	No Preference	64 and over	1211.22
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79279PA0020005	Rating Area 6	No Preference	40	546.11
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79279PA0020005	Rating Area 6	No Preference	54	912.33
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79279PA0020005	Rating Area 6	No Preference	59	1112.31
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79279PA0020005	Rating Area 6	No Preference	61	1200.77
79279PA0020005	Rating Area 6	No Preference	62	1227.69
79279PA0020005	Rating Area 6	No Preference	63	1261.45

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79279PA0020007	Rating Area 1	No Preference	16	315.74
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79279PA0020007	Rating Area 1	No Preference	53	749.84
79279PA0020007	Rating Area 1	No Preference	54	784.76
79279PA0020007	Rating Area 1	No Preference	55	819.68
79279PA0020007	Rating Area 1	No Preference	56	857.54
79279PA0020007	Rating Area 1	No Preference	57	895.77
79279PA0020007	Rating Area 1	No Preference	58	936.57
79279PA0020007	Rating Area 1	No Preference	59	956.78
79279PA0020007	Rating Area 1	No Preference	60	997.58
79279PA0020007	Rating Area 1	No Preference	61	1032.87



79279PA0020007	Rating Area 1	No Preference	62	1056.03
79279PA0020007	Rating Area 1	No Preference	63	1085.07
79279PA0020007	Rating Area 1	No Preference	64 and over	1102.71
79279PA0020007	Rating Area 2	No Preference	0-14	296.31
79279PA0020007	Rating Area 2	No Preference	15	322.65
79279PA0020007	Rating Area 2	No Preference	16	332.72
79279PA0020007	Rating Area 2	No Preference	17	342.79
79279PA0020007	Rating Area 2	No Preference	18	353.63
79279PA0020007	Rating Area 2	No Preference	19	364.48
79279PA0020007	Rating Area 2	No Preference	20	375.71
79279PA0020007	Rating Area 2	No Preference	21	387.33
79279PA0020007	Rating Area 2	No Preference	22	387.33
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79279PA0020007	Rating Area 2	No Preference	24	387.33
79279PA0020007	Rating Area 2	No Preference	25	388.88
79279PA0020007	Rating Area 2	No Preference	26	396.63
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79279PA0020007	Rating Area 2	No Preference	28	421.03
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79279PA0020007	Rating Area 2	No Preference	30	439.62
79279PA0020007	Rating Area 2	No Preference	31	448.92
79279PA0020007	Rating Area 2	No Preference	32	458.21
79279PA0020007	Rating Area 2	No Preference	33	464.02
79279PA0020007	Rating Area 2	No Preference	34	470.22
79279PA0020007	Rating Area 2	No Preference	35	473.32
79279PA0020007	Rating Area 2	No Preference	36	476.42
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79279PA0020007	Rating Area 2	No Preference	38	482.61
79279PA0020007	Rating Area 2	No Preference	39	488.81
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79279PA0020007	Rating Area 2	No Preference	46	581.00
79279PA0020007	Rating Area 2	No Preference	47	605.40
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79279PA0020007	Rating Area 2	No Preference	49	660.78
79279PA0020007	Rating Area 2	No Preference	50	691.77
79279PA0020007	Rating Area 2	No Preference	51	722.37
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79279PA0020007	Rating Area 2	No Preference	54	826.95
79279PA0020007	Rating Area 2	No Preference	55	863.75
79279PA0020007	Rating Area 2	No Preference	56	903.64
79279PA0020007	Rating Area 2	No Preference	57	943.92
79279PA0020007	Rating Area 2	No Preference	58	986.92
79279PA0020007	Rating Area 2	No Preference	59	1008.22

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79279PA0020007	Rating Area 2	No Preference	63	1143.40
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79279PA0020007	Rating Area 4	No Preference	0-14	296.31
79279PA0020007	Rating Area 4	No Preference	15	322.65
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79279PA0020007	Rating Area 4	No Preference	17	342.79
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	79279PA0020007	Rating Area 6	No Preference	61	1168.09
	79279PA0020007	Rating Area 6	No Preference	62	1194.28
	79279PA0020007	Rating Area 6	No Preference	63	1227.12
	79279PA0020007	Rating Area 6	No Preference	64 and over	1247.07
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	79279PA0060001	Rating Area 1	No Preference	62	1166.06
	79279PA0060001	Rating Area 1	No Preference	63	1198.13
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	79279PA0060001	Rating Area 2	No Preference	25	429.40
	79279PA0060001	Rating Area 2	No Preference	26	437.95
	79279PA0060001	Rating Area 2	No Preference	27	448.22
	79279PA0060001	Rating Area 2	No Preference	28	464.90
	79279PA0060001	Rating Area 2	No Preference	29	478.59
	79279PA0060001	Rating Area 2	No Preference	30	485.43
	79279PA0060001	Rating Area 2	No Preference	31	495.69
	79279PA0060001	Rating Area 2	No Preference	32	505.96
	79279PA0060001	Rating Area 2	No Preference	33	512.37
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	79279PA0060001	Rating Area 2	No Preference	35	522.64
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	79279PA0060001	Rating Area 2	No Preference	45	617.58
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	79279PA0060001	Rating Area 2	No Preference	47	668.48
	79279PA0060001	Rating Area 2	No Preference	48	699.27
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	Rating Area 2	No Preference	52	834.85
	Rating Area 2	No Preference	53	872.49
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	Rating Area 2	No Preference	55	953.75
	Rating Area 2	No Preference	56	997.80
	Rating Area 2	No Preference	57	1042.28
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	Rating Area 2	No Preference	61	1201.81
	Rating Area 2	No Preference	62	1228.75
	Rating Area 2	No Preference	63	1262.54
	Rating Area 2	No Preference	64 and over	1283.07
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	Rating Area 4	No Preference	62	1228.75
	Rating Area 4	No Preference	63	1262.54
	Rating Area 4	No Preference	64 and over	1283.07
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	Rating Area 5	No Preference	18	395.94
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	Rating Area 5	No Preference	42	574.61
	Rating Area 5	No Preference	43	588.49
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	Rating Area 5	No Preference	62	1245.93
	Rating Area 5	No Preference	63	1280.19
	Rating Area 5	No Preference	64 and over	1301.01
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	Rating Area 6	No Preference	40	586.61
	Rating Area 6	No Preference	41	597.63
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	Rating Area 6	No Preference	47	717.43
	Rating Area 6	No Preference	48	750.48
	Rating Area 6	No Preference	49	783.07
	Rating Area 6	No Preference	50	819.79
	Rating Area 6	No Preference	51	856.05
	Rating Area 6	No Preference	52	895.99
	Rating Area 6	No Preference	53	936.38
	Rating Area 6	No Preference	54	979.99
	Rating Area 6	No Preference	55	1023.59
	Rating Area 6	No Preference	56	1070.87
	Rating Area 6	No Preference	57	1118.61
	Rating Area 6	No Preference	58	1169.56
	Rating Area 6	No Preference	59	1194.80
	Rating Area 6	No Preference	60	1245.75
	Rating Area 6	No Preference	61	1289.82
	Rating Area 6	No Preference	62	1318.74
	Rating Area 6	No Preference	63	1355.00
	Rating Area 6	No Preference	64 and over	1377.03
79279PA0070003	Rating Area 1	No Preference	0-14	262.98
79279PA0070003	Rating Area 1	No Preference	15	286.36
	Rating Area 1	No Preference	16	295.30
	Rating Area 1	No Preference	17	304.24
	Rating Area 1	No Preference	18	313.86
	Rating Area 1	No Preference	19	323.49
	Rating Area 1	No Preference	20	333.46
	Rating Area 1	No Preference	21	343.77
	Rating Area 1	No Preference	22	343.77
	Rating Area 1	No Preference	23	343.77
	Rating Area 1	No Preference	24	343.77
	Rating Area 1	No Preference	25	345.15
	Rating Area 1	No Preference	26	352.02
	Rating Area 1	No Preference	27	360.27
	Rating Area 1	No Preference	28	373.68
	Rating Area 1	No Preference	29	384.68
	Rating Area 1	No Preference	30	390.18
	Rating Area 1	No Preference	31	398.43
	Rating Area 1	No Preference	32	406.68
	Rating Area 1	No Preference	33	411.84
	Rating Area 1	No Preference	34	417.34
	Rating Area 1	No Preference	35	420.09
	Rating Area 1	No Preference	36	422.84
	Rating Area 1	No Preference	37	425.59
	Rating Area 1	No Preference	38	428.34
	Rating Area 1	No Preference	39	433.84
	Rating Area 1	No Preference	40	439.34
	Rating Area 1	No Preference	41	447.59

79279PA0070003	Rating Area 1	No Preference	42	455.50
	Rating Area 1	No Preference	43	466.50
	Rating Area 1	No Preference	44	480.25
	Rating Area 1	No Preference	45	496.40
	Rating Area 1	No Preference	46	515.66
	Rating Area 1	No Preference	47	537.31
	Rating Area 1	No Preference	48	562.06
	Rating Area 1	No Preference	49	586.47
	Rating Area 1	No Preference	50	613.97
	Rating Area 1	No Preference	51	641.13
	Rating Area 1	No Preference	52	671.04
	Rating Area 1	No Preference	53	701.29
	Rating Area 1	No Preference	54	733.95
	Rating Area 1	No Preference	55	766.61
	Rating Area 1	No Preference	56	802.02
	Rating Area 1	No Preference	57	837.77
	Rating Area 1	No Preference	58	875.93
	Rating Area 1	No Preference	59	894.83
	Rating Area 1	No Preference	60	932.99
	Rating Area 1	No Preference	61	965.99
	Rating Area 1	No Preference	62	987.65
	Rating Area 1	No Preference	63	1014.81
	Rating Area 1	No Preference	64 and over	1031.31
	Rating Area 2	No Preference	0-14	277.11
79279PA0070003	Rating Area 2	No Preference	15	301.75
	Rating Area 2	No Preference	16	311.16
	Rating Area 2	No Preference	17	320.58
	Rating Area 2	No Preference	18	330.73
	Rating Area 2	No Preference	19	340.87
	Rating Area 2	No Preference	20	351.37
	Rating Area 2	No Preference	21	362.24
	Rating Area 2	No Preference	22	362.24
	Rating Area 2	No Preference	23	362.24
	Rating Area 2	No Preference	24	362.24
	Rating Area 2	No Preference	25	363.69
	Rating Area 2	No Preference	26	370.93
	Rating Area 2	No Preference	27	379.63
	Rating Area 2	No Preference	28	393.75
	Rating Area 2	No Preference	29	405.35
	Rating Area 2	No Preference	30	411.14
	Rating Area 2	No Preference	31	419.84
	Rating Area 2	No Preference	32	428.53
	Rating Area 2	No Preference	33	433.96
	Rating Area 2	No Preference	34	439.76
	Rating Area 2	No Preference	35	442.66
	Rating Area 2	No Preference	36	445.56
	Rating Area 2	No Preference	37	448.45
	Rating Area 2	No Preference	38	451.35
	Rating Area 2	No Preference	39	457.15

79279PA0070003	Rating Area 2	No Preference	40	462.94
	Rating Area 2	No Preference	41	471.64
	Rating Area 2	No Preference	42	479.97
	Rating Area 2	No Preference	43	491.56
	Rating Area 2	No Preference	44	506.05
	Rating Area 2	No Preference	45	523.07
	Rating Area 2	No Preference	46	543.36
	Rating Area 2	No Preference	47	566.18
	Rating Area 2	No Preference	48	592.26
	Rating Area 2	No Preference	49	617.98
	Rating Area 2	No Preference	50	646.96
	Rating Area 2	No Preference	51	675.58
	Rating Area 2	No Preference	52	707.09
	Rating Area 2	No Preference	53	738.97
	Rating Area 2	No Preference	54	773.38
	Rating Area 2	No Preference	55	807.80
	Rating Area 2	No Preference	56	845.11
	Rating Area 2	No Preference	57	882.78
	Rating Area 2	No Preference	58	922.99
	Rating Area 2	No Preference	59	942.91
	Rating Area 2	No Preference	60	983.12
	Rating Area 2	No Preference	61	1017.89
	Rating Area 2	No Preference	62	1040.72
	Rating Area 2	No Preference	63	1069.33
	Rating Area 2	No Preference	64 and over	1086.72
79279PA0070003	Rating Area 4	No Preference	0-14	277.11
79279PA0070003	Rating Area 4	No Preference	15	301.75
	Rating Area 4	No Preference	16	311.16
	Rating Area 4	No Preference	17	320.58
	Rating Area 4	No Preference	18	330.73
	Rating Area 4	No Preference	19	340.87
	Rating Area 4	No Preference	20	351.37
	Rating Area 4	No Preference	21	362.24
	Rating Area 4	No Preference	22	362.24
	Rating Area 4	No Preference	23	362.24
	Rating Area 4	No Preference	24	362.24
	Rating Area 4	No Preference	25	363.69
	Rating Area 4	No Preference	26	370.93
	Rating Area 4	No Preference	27	379.63
	Rating Area 4	No Preference	28	393.75
	Rating Area 4	No Preference	29	405.35
	Rating Area 4	No Preference	30	411.14
	Rating Area 4	No Preference	31	419.84
	Rating Area 4	No Preference	32	428.53
	Rating Area 4	No Preference	33	433.96
	Rating Area 4	No Preference	34	439.76
	Rating Area 4	No Preference	35	442.66
	Rating Area 4	No Preference	36	445.56
	Rating Area 4	No Preference	37	448.45

79279PA0070003	Rating Area 4	No Preference	38	451.35
	Rating Area 4	No Preference	39	457.15
	Rating Area 4	No Preference	40	462.94
	Rating Area 4	No Preference	41	471.64
	Rating Area 4	No Preference	42	479.97
	Rating Area 4	No Preference	43	491.56
	Rating Area 4	No Preference	44	506.05
	Rating Area 4	No Preference	45	523.07
	Rating Area 4	No Preference	46	543.36
	Rating Area 4	No Preference	47	566.18
	Rating Area 4	No Preference	48	592.26
	Rating Area 4	No Preference	49	617.98
	Rating Area 4	No Preference	50	646.96
	Rating Area 4	No Preference	51	675.58
	Rating Area 4	No Preference	52	707.09
	Rating Area 4	No Preference	53	738.97
	Rating Area 4	No Preference	54	773.38
	Rating Area 4	No Preference	55	807.80
	Rating Area 4	No Preference	56	845.11
	Rating Area 4	No Preference	57	882.78
	Rating Area 4	No Preference	58	922.99
	Rating Area 4	No Preference	59	942.91
	Rating Area 4	No Preference	60	983.12
	Rating Area 4	No Preference	61	1017.89
	Rating Area 4	No Preference	62	1040.72
	Rating Area 4	No Preference	63	1069.33
	Rating Area 4	No Preference	64 and over	1086.72
79279PA0070003	Rating Area 5	No Preference	0-14	280.99
79279PA0070003	Rating Area 5	No Preference	15	305.97
	Rating Area 5	No Preference	16	315.52
	Rating Area 5	No Preference	17	325.07
	Rating Area 5	No Preference	18	335.35
	Rating Area 5	No Preference	19	345.64
	Rating Area 5	No Preference	20	356.29
	Rating Area 5	No Preference	21	367.31
	Rating Area 5	No Preference	22	367.31
	Rating Area 5	No Preference	23	367.31
	Rating Area 5	No Preference	24	367.31
	Rating Area 5	No Preference	25	368.78
	Rating Area 5	No Preference	26	376.13
	Rating Area 5	No Preference	27	384.94
	Rating Area 5	No Preference	28	399.27
	Rating Area 5	No Preference	29	411.02
	Rating Area 5	No Preference	30	416.90
	Rating Area 5	No Preference	31	425.71
	Rating Area 5	No Preference	32	434.53
	Rating Area 5	No Preference	33	440.04
	Rating Area 5	No Preference	34	445.91
	Rating Area 5	No Preference	35	448.85

79279PA0070003	Rating Area 5	No Preference	36	451.79
	Rating Area 5	No Preference	37	454.73
	Rating Area 5	No Preference	38	457.67
	Rating Area 5	No Preference	39	463.55
	Rating Area 5	No Preference	40	469.42
	Rating Area 5	No Preference	41	478.24
	Rating Area 5	No Preference	42	486.69
	Rating Area 5	No Preference	43	498.44
	Rating Area 5	No Preference	44	513.13
	Rating Area 5	No Preference	45	530.40
	Rating Area 5	No Preference	46	550.97
	Rating Area 5	No Preference	47	574.11
	Rating Area 5	No Preference	48	600.55
	Rating Area 5	No Preference	49	626.63
	Rating Area 5	No Preference	50	656.02
	Rating Area 5	No Preference	51	685.03
	Rating Area 5	No Preference	52	716.99
	Rating Area 5	No Preference	53	749.31
	Rating Area 5	No Preference	54	784.21
	Rating Area 5	No Preference	55	819.10
	Rating Area 5	No Preference	56	856.93
	Rating Area 5	No Preference	57	895.13
	Rating Area 5	No Preference	58	935.91
	Rating Area 5	No Preference	59	956.11
	Rating Area 5	No Preference	60	996.88
	Rating Area 5	No Preference	61	1032.14
	Rating Area 5	No Preference	62	1055.28
	Rating Area 5	No Preference	63	1084.30
	Rating Area 5	No Preference	64 and over	1101.93
79279PA0070003	Rating Area 6	No Preference	0-14	297.41
79279PA0070003	Rating Area 6	No Preference	15	323.85
	Rating Area 6	No Preference	16	333.95
	Rating Area 6	No Preference	17	344.06
	Rating Area 6	No Preference	18	354.95
	Rating Area 6	No Preference	19	365.83
	Rating Area 6	No Preference	20	377.11
	Rating Area 6	No Preference	21	388.77
	Rating Area 6	No Preference	22	388.77
	Rating Area 6	No Preference	23	388.77
	Rating Area 6	No Preference	24	388.77
	Rating Area 6	No Preference	25	390.33
	Rating Area 6	No Preference	26	398.10
	Rating Area 6	No Preference	27	407.43
	Rating Area 6	No Preference	28	422.59
	Rating Area 6	No Preference	29	435.03
	Rating Area 6	No Preference	30	441.25
	Rating Area 6	No Preference	31	450.58
	Rating Area 6	No Preference	32	459.91
	Rating Area 6	No Preference	33	465.75

79279PA0070003	Rating Area 6	No Preference	34	471.97
79279PA0070003	Rating Area 6	No Preference	35	475.08
79279PA0070003	Rating Area 6	No Preference	36	478.19
79279PA0070003	Rating Area 6	No Preference	37	481.30
79279PA0070003	Rating Area 6	No Preference	38	484.41
79279PA0070003	Rating Area 6	No Preference	39	490.63
79279PA0070003	Rating Area 6	No Preference	40	496.85
79279PA0070003	Rating Area 6	No Preference	41	506.18
79279PA0070003	Rating Area 6	No Preference	42	515.12
79279PA0070003	Rating Area 6	No Preference	43	527.56
79279PA0070003	Rating Area 6	No Preference	44	543.11
79279PA0070003	Rating Area 6	No Preference	45	561.38
79279PA0070003	Rating Area 6	No Preference	46	583.16
79279PA0070003	Rating Area 6	No Preference	47	607.65
79279PA0070003	Rating Area 6	No Preference	48	635.64
79279PA0070003	Rating Area 6	No Preference	49	663.24
79279PA0070003	Rating Area 6	No Preference	50	694.34
79279PA0070003	Rating Area 6	No Preference	51	725.06
79279PA0070003	Rating Area 6	No Preference	52	758.88
79279PA0070003	Rating Area 6	No Preference	53	793.09
79279PA0070003	Rating Area 6	No Preference	54	830.02
79279PA0070003	Rating Area 6	No Preference	55	866.96
79279PA0070003	Rating Area 6	No Preference	56	907.00
79279PA0070003	Rating Area 6	No Preference	57	947.43
79279PA0070003	Rating Area 6	No Preference	58	990.59
79279PA0070003	Rating Area 6	No Preference	59	1011.97
79279PA0070003	Rating Area 6	No Preference	60	1055.12
79279PA0070003	Rating Area 6	No Preference	61	1092.44
79279PA0070003	Rating Area 6	No Preference	62	1116.94
79279PA0070003	Rating Area 6	No Preference	63	1147.65
79279PA0070003	Rating Area 6	No Preference	64 and over	1166.31

Highmark Coverage Advantage (HCA)  
2022 Small Group Rate Filing  
Trend Exhibit  
Western, PA Region

Incurring Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-16	17,720	\$ 417.27		
Feb-16	17,782	\$ 486.31		
Mar-16	17,481	\$ 490.28		
Apr-16	16,940	\$ 462.43		
May-16	16,715	\$ 437.71		
Jun-16	16,674	\$ 451.21		
Jul-16	16,417	\$ 438.77		
Aug-16	16,243	\$ 475.88		
Sep-16	16,199	\$ 480.13		
Oct-16	16,025	\$ 456.12		
Nov-16	15,945	\$ 479.71		
Dec-16	13,952	\$ 465.17	\$ 461.62	
Jan-17	14,078	\$ 503.78	\$ 468.72	
Feb-17	14,002	\$ 466.80	\$ 466.94	
Mar-17	13,884	\$ 516.18	\$ 468.41	
Apr-17	13,750	\$ 473.31	\$ 469.33	
May-17	13,537	\$ 545.90	\$ 477.99	
Jun-17	13,524	\$ 583.55	\$ 488.54	
Jul-17	13,355	\$ 499.40	\$ 494.06	
Aug-17	13,379	\$ 500.55	\$ 496.28	
Sep-17	13,235	\$ 500.36	\$ 498.16	
Oct-17	13,211	\$ 565.03	\$ 507.54	
Nov-17	13,196	\$ 512.72	\$ 510.68	
Dec-17	12,923	\$ 503.93	\$ 514.06	11.4%
Jan-18	13,246	\$ 812.54	\$ 539.48	15.1%
Feb-18	13,317	\$ 475.22	\$ 540.49	15.8%
Mar-18	13,304	\$ 589.41	\$ 546.67	16.7%
Apr-18	13,235	\$ 546.72	\$ 553.00	17.8%
May-18	13,562	\$ 518.52	\$ 550.67	15.2%
Jun-18	13,604	\$ 564.24	\$ 549.04	12.4%
Jul-18	13,599	\$ 536.65	\$ 552.13	11.8%
Aug-18	13,622	\$ 583.76	\$ 559.13	12.7%
Sep-18	13,541	\$ 499.06	\$ 558.91	12.2%
Oct-18	13,754	\$ 552.31	\$ 557.85	9.9%
Nov-18	13,712	\$ 560.52	\$ 561.76	10.0%
Dec-18	13,819	\$ 508.33	\$ 561.82	9.3%
Jan-19	12,487	\$ 571.89	\$ 542.04	0.5%
Feb-19	12,238	\$ 565.61	\$ 549.38	1.6%
Mar-19	12,081	\$ 501.55	\$ 542.41	-0.8%
Apr-19	11,682	\$ 583.48	\$ 545.09	-1.4%
May-19	11,425	\$ 564.65	\$ 548.84	-0.3%
Jun-19	11,268	\$ 537.30	\$ 546.63	-0.4%
Jul-19	10,942	\$ 505.07	\$ 544.51	-1.4%
Aug-19	10,854	\$ 523.48	\$ 539.35	-3.5%
Sep-19	10,653	\$ 488.86	\$ 539.40	-3.5%
Oct-19	10,451	\$ 548.49	\$ 538.82	-3.4%
Nov-19	10,402	\$ 548.36	\$ 537.38	-4.3%
Dec-19	9,171	\$ 570.34	\$ 542.65	-3.4%
Jan-20	9,161	\$ 569.95	\$ 541.77	-0.1%
Feb-20	9,119	\$ 492.40	\$ 535.93	-2.4%
Mar-20	9,274	\$ 575.56	\$ 542.23	0.0%
Apr-20	9,155	\$ 550.47	\$ 538.89	-1.1%
May-20	9,081	\$ 568.43	\$ 538.67	-1.9%
Jun-20	8,953	\$ 515.69	\$ 537.05	-1.8%
Jul-20	8,883	\$ 767.39	\$ 557.85	2.5%
Aug-20	8,850	\$ 521.78	\$ 558.33	3.5%
Sep-20	8,917	\$ 633.07	\$ 570.95	5.8%
Oct-20	8,866	\$ 571.97	\$ 573.17	6.4%
Nov-20	8,871	\$ 570.99	\$ 575.38	7.1%
Dec-20	8,789	\$ 573.63	\$ 575.66	6.1%
Jan-21	8,956	\$ 529.26	\$ 572.29	5.6%
Feb-21	8,956	\$ 566.38	\$ 578.57	8.0%
Mar-21	8,956	\$ 665.09	\$ 586.06	8.1%
Apr-21	8,956	\$ 635.68	\$ 593.26	10.1%
May-21	8,956	\$ 590.03	\$ 595.10	10.5%
Jun-21	8,956	\$ 619.57	\$ 603.80	12.4%
Jul-21	8,956	\$ 630.47	\$ 592.45	6.2%
Aug-21	8,956	\$ 608.03	\$ 599.59	7.4%
Sep-21	8,956	\$ 628.78	\$ 599.24	5.0%
Oct-21	8,956	\$ 618.81	\$ 603.13	5.2%
Nov-21	8,956	\$ 652.41	\$ 609.90	6.0%
Dec-21	8,956	\$ 627.08	\$ 614.30	6.7%
Jan-22	8,956	\$ 656.81	\$ 624.93	9.2%
Feb-22	8,956	\$ 610.42	\$ 628.60	8.6%
Mar-22	8,956	\$ 707.10	\$ 632.10	7.9%
Apr-22	8,956	\$ 656.79	\$ 633.86	6.8%
May-22	8,956	\$ 649.74	\$ 638.83	7.3%
Jun-22	8,956	\$ 659.45	\$ 642.16	6.4%
Jul-22	8,956	\$ 649.53	\$ 643.75	8.7%
Aug-22	8,956	\$ 668.87	\$ 648.82	8.2%
Sep-22	8,956	\$ 668.17	\$ 652.10	8.8%
Oct-22	8,956	\$ 665.77	\$ 656.01	8.8%
Nov-22	8,956	\$ 696.72	\$ 659.70	8.2%
Dec-22	8,956	\$ 665.31	\$ 662.89	7.9%

Proposed Annual Trend (Cost & Utilization) 7.3%



**Highmark Coverage Advantage (HCA)**  
**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 Coverage Advantage (HCA)**  
**2022 Small Group Rate Filing**  
**COVID Projection Support**

**1. Covid Treatment:**

Admits per 1000 per Month	0.003
Cost per Admit	\$ 26,014.13
<b>PMPM Cost</b>	<b>\$ 0.07</b>

**2. Covid Testing:**

Tests per 1000 per Month	8.935
Cost per Test	\$ 112.87
<b>PMPM Cost</b>	<b>\$ 1.01</b>

**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
<b>PMPM Cost</b>	<b>\$ 2.05</b>

**4. Covid Induced Morbidity Change:**

		% of Claims
ETG Category	Sub-Category	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%

<b>COVID Induced Morbidity Change:</b>	<b>0.5%</b>
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## Highmark Coverage Advantage (HCA)

### 2022 Small Group Rate Filing

#### Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor - Experience Data Factors

<b>Average Rating Factors by Cohort:</b>	Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2020 Average	1.5622	1.0030	1.0000	1.1043
Calendar Year 2020 Average for Members Active at end of BEP	1.5585	1.0027	1.0000	1.1056
2022 Projected	1.5219	1.0032	1.0173	1.1058

<b>Support for Single Risk Pool Adjustment Factors:</b>	Claims Paid through Claims System	Rx Rebates, Capitation, Settlements, and Other Claims Paid Outside of System	Total
Calendar Year 2020 Allowed Claims PMPM	\$ 611.61	\$ (44.60)	\$ 567.00
Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 601.07	\$ (44.80)	\$ 556.27
BEP Adjustment (for COVID)	7.98%	0.00%	
Adj Calendar Year 2020 Allowed Claims PMPM	\$ 660.39	\$ (44.60)	\$ 615.79
Adj Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 649.02	\$ (44.80)	\$ 604.22
Trend	7.31%	Projections Done Independently	
Projected 2022 Allowed Claims PMPM for BEP Members	\$ 760.46	\$ (47.02)	\$ 713.43
Projected 2022 Allowed Claims PMPM for Projected Membership	\$ 747.36	\$ (47.02)	\$ 700.34
Change in Morbidity (Excluding Projected COVID Impacts)	0.9843	1.0000	0.9832
Change in Age	0.9743	1.0000	0.9725
Change in Area	1.0002	1.0000	1.0002
Change in Network	1.0173	1.0000	1.0185
Change in Benefit Richness	1.0013	1.0000	1.0014
Change in Morbidity - Projected COVID Impacts	1.0098	1.0000	1.0104

<b>Development of Single Risk Pool Adjustment Factors:</b>	
<b>Change in Morbidity - All Other</b>	<b>0.9935</b>
<b>Change in Demographics</b>	<b>0.9727</b>
<b>Change in Network</b>	<b>1.0185</b>

<b>Table 3 Induced Demand Trend</b>	<b>0.07%</b>
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## Highmark Coverage Advantage (HCA)

### 2022 Small Group Rate Filing

#### Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor - Manual Rate Factors

<b>Average Rating Factors by Cohort:</b>	Age Factor	Area Factor	Network Factor	Induced Demand Factor (Based on Metal Levels)
Calendar Year 2020 Average	1.5011	1.0004	0.9572	1.0910
Calendar Year 2020 Average for Members Active at end of BEP	1.5097	1.0006	0.9574	1.0917
2022 Projected	1.5219	1.0032	1.0173	1.1058

<b>Support for Single Risk Pool Adjustment Factors:</b>	Claims Paid through Claims System	Rx Rebates, Capitation, Settlements, and Other Claims Paid Outside of System	Total
Calendar Year 2020 Allowed Claims PMPM	\$ 509.98	\$ (17.48)	\$ 492.51
Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 525.47	\$ (18.66)	\$ 506.82
BEP Adjustment (for COVID)	7.98%	0.00%	
Adj Calendar Year 2020 Allowed Claims PMPM	\$ 550.67	\$ (17.48)	\$ 533.19
Adj Calendar Year 2020 Allowed Claims PMPM for Members Active at end of BEP	\$ 567.39	\$ (18.66)	\$ 548.74
Trend	7.31%	Projections Done Independently	
Projected 2022 Allowed Claims PMPM for BEP Members	\$ 634.06	\$ (49.66)	\$ 584.40
Projected 2022 Allowed Claims PMPM for Projected Membership	\$ 653.32	\$ (49.66)	\$ 603.66
Change in Morbidity (Excluding Projected COVID Impacts)	1.0234	1.0000	1.0254
Change in Age	1.0139	1.0000	1.0150
Change in Area	1.0028	1.0000	1.0030
Change in Network	1.0628	1.0000	1.0679
Change in Benefit Richness	1.0135	1.0000	1.0145
Change in Morbidity - Projected COVID Impacts	1.0100	1.0000	1.0107

<b>Development of Single Risk Pool Adjustment Factors:</b>	
Change in Morbidity - All Other	1.0364
Change in Demographics	1.0180
Change in Network	1.0679

<b>Table 3 Induced Demand Trend</b>	<b>0.72%</b>
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**Highmark Coverage Advantage (HCA)**  
**2022 Small Group Rate Filing**  
**Paid-to-Allowed Ratio in the Projection Period**

Sum of Projected Claims by Plan \$ 17,792,584 \$ 15,746,456  
 Calculated Paid to Allowed Ratio 88.50%  
 URRT Worksheet I Value 88.50%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
79279PA0010001	Platinum	9,636	\$ 7,076,480	\$ 6,725,751
79279PA0010003	Gold	1,512	\$ 1,051,006	\$ 917,496
79279PA0010005	Gold	4,860	\$ 3,355,257	\$ 2,894,004
79279PA0010007	Gold	2,748	\$ 1,880,348	\$ 1,595,557
79279PA0010011	Gold	1,896	\$ 1,273,621	\$ 1,041,868
79279PA0010015	Gold	900	\$ 604,732	\$ 494,975
79279PA0010016	Gold	912	\$ 605,673	\$ 483,282
79279PA0020005	Gold	120	\$ 80,022	\$ 64,440
79279PA0020007	Gold	624	\$ 412,418	\$ 325,441
79279PA0060001	Gold	1,716	\$ 1,173,144	\$ 993,793
79279PA0070003	Silver	432	\$ 279,884	\$ 209,850

**Highmark Coverage Advantage (HCA)**  
**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)
79279PA0010001	Platinum	803	7,076,480	6,725,751	0.9504	0.9947	1.0173	1.0466
79279PA0010003	Gold	126	1,051,006	917,496	0.8730	0.8648	1.0173	0.9906
79279PA0010005	Gold	405	3,355,257	2,894,004	0.8625	0.8486	1.0173	0.9839
79279PA0010007	Gold	229	1,880,348	1,595,557	0.8485	0.8274	1.0173	0.9751
79279PA0010011	Gold	158	1,273,621	1,041,868	0.8180	0.7831	1.0173	0.9573
79279PA0010015	Gold	75	604,732	494,975	0.8185	0.7838	1.0173	0.9576
79279PA0010016	Gold	76	605,673	483,282	0.7979	0.7552	1.0173	0.9464
79279PA0020005	Gold	10	80,022	64,440	0.8053	0.7653	1.0173	0.9503
79279PA0020007	Gold	52	412,418	325,441	0.7891	0.7432	1.0173	0.9419
79279PA0060001	Gold	143	1,173,144	993,793	0.8471	0.8253	1.0173	0.9743
79279PA0070003	Silver	36	279,884	209,850	0.7498	0.6923	1.0173	0.9233

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**Highmark Coverage Advantage (HCA)**  
**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	1.522	69.8%	\$556.27
New Business (Assumed to be same as current block)	1.522	30.2%	\$556.27
<b>Overall</b>	<b>1.522</b>	<b>100.0%</b>	

**Child Capping Adjustment** **1.002**

**Average Age Factor** **1.518**

**Geographic Factor** **1.003**

**Tobacco Surcharge (Not Applicable)** **1.000**

Rating Area	Rating Factor	Projected Members	RA Geo Factors
1	0.9550	198	0.7288
2	1.0063	50	0.8434
3	0.0000	-	1.0385
4	1.0063	1,638	0.7771
5	1.0204	221	0.7722
6	1.0800	6	1.2063
7	1.0000	-	1.1684
8	0.0000	-	0.9957
9	1.0000	-	1.1374

**Highmark Coverage Advantage (HCA)**  
**2022 Small Group Rate Filing**  
**Derivation of the Geographic Factors (Table 13)**

Area	2020 Avg Members	2019 Normalized, Risk Adjusted Claims Relative to Area 4	2020 Normalized, Risk Adjusted Claims Relative to Area 4	Average	Proposed Factor*	Average, Rebalanced to Proposed Level	Current Factors, Rebalanced to Proposed Level	Change
1	1,218	0.890	0.956	0.923	<b>0.955</b>	0.931	1.000	-4.5%
2	77	1.036	0.968	1.002	<b>1.006</b>	1.011	1.000	0.6%
4	7,186	1.000	1.000	1.000	<b>1.006</b>	1.009	1.000	0.6%
5	441	1.037	1.054	1.045	<b>1.020</b>	1.054	1.000	2.0%
6	73	1.028	1.021	1.024	<b>1.080</b>	1.033	1.072	0.7%
				0.992	<b>1.001</b>	1.001	1.001	

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



**Highmark Coverage Advantage (HCA)**  
**2022 Small Group Rate Filing**  
**Derivation of the Network Factors (Table 14)**

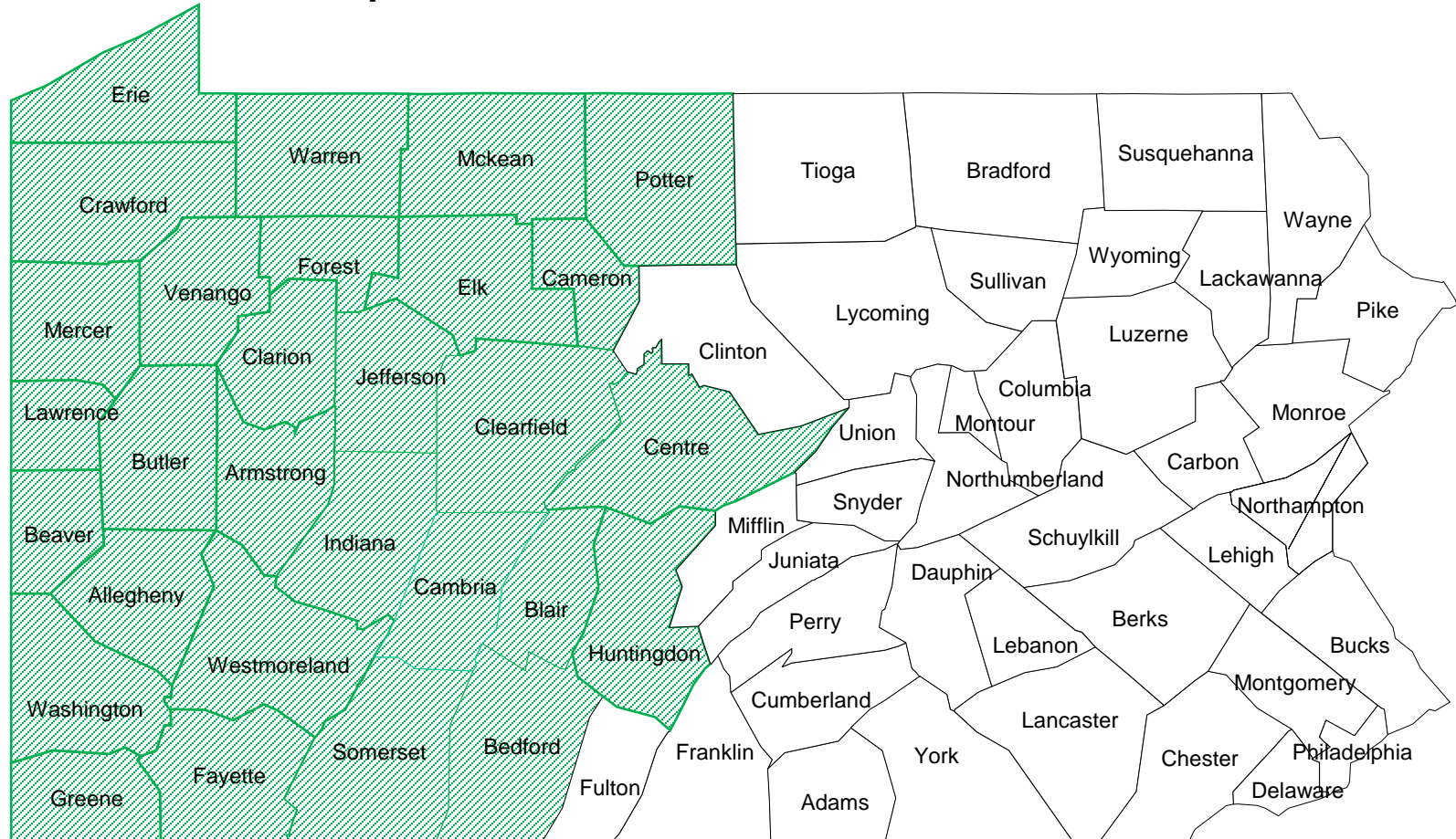
2020 Base Medical + Drug Claims	\$ 614.55
2020 Base Medical + Drug Claims, Repriced for Expected	
2022 Utilization Shifts toward Higher Cost Facilities	\$ 625.19
Network Cost Increase	1.017

Current Network Factor	1.000
<b>Proposed Network Factor</b>	<b>1.017</b>

# **2021 Service Area**


**Issuer: Highmark Choice Advantage**

**Market: Small Group**



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

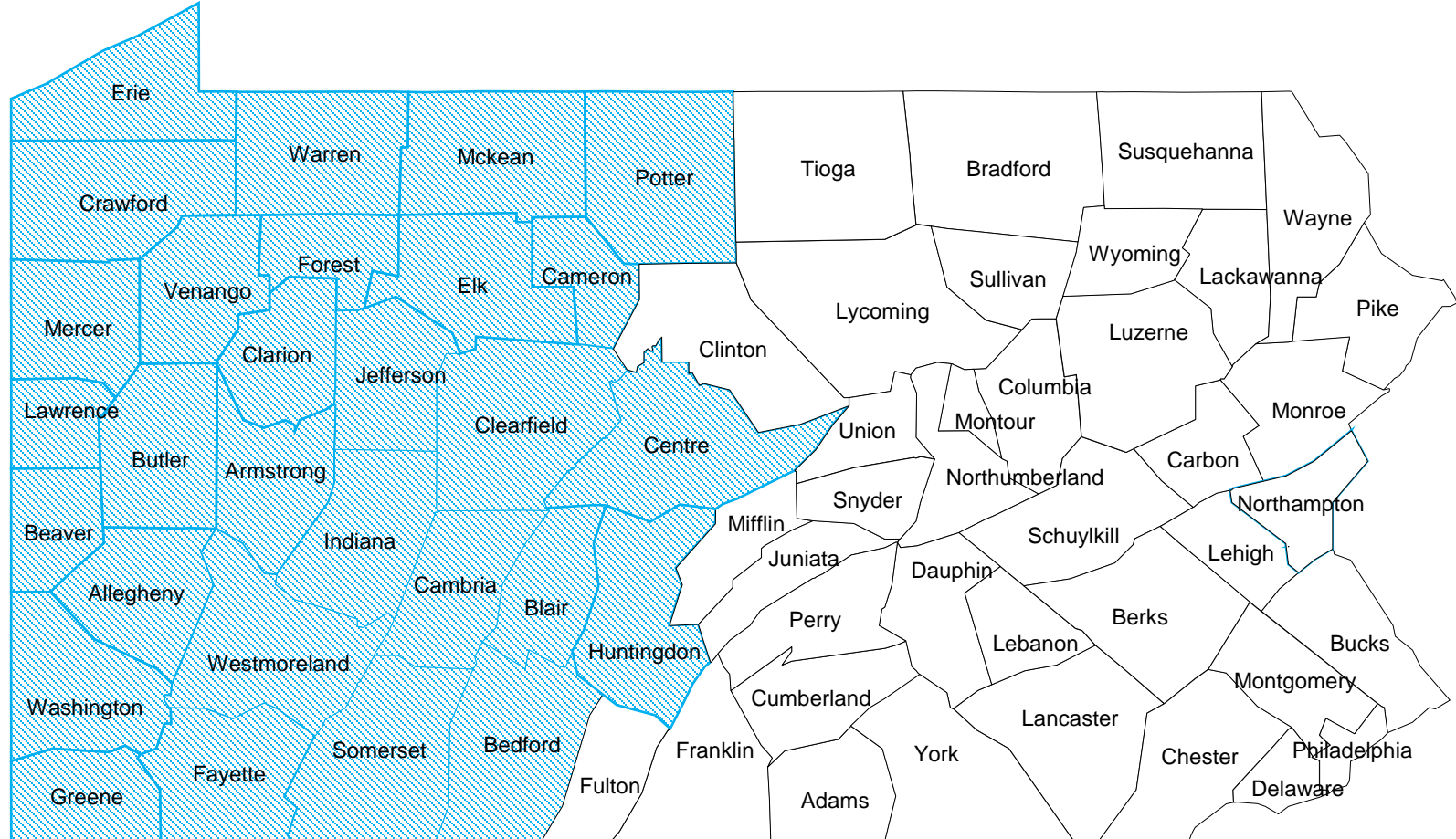
 : 2021 on-exchange service area

 : 2021 off-exchange only service area

# **2022 Service Area**


**Issuer: Highmark Choice Advantage**

**Market: Small Group**



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

 : 2022 on-exchange service area

 : 2022 off-exchange only service area



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 Coverage Advantage (HCA) 2022 ACA Rate Filing (Small Group Market)  
HCA Filing # 1A-SG-HCA-2021 (SERFF Filing # HGHM-132831330)

Dear Ms. Gray:

This letter accompanies the Company's response to the Department's data call request from June 10, 2021 to identify the changes made to the original Highmark Coverage Advantage (HCA) (NAIC # 15507; HIOS Issuer ID # 79279) 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](mailto:Cory.Orzak@highmark.com).

Sincerely,

A handwritten signature in black ink, appearing to read "Cory Orzak", is shown.

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

**Highmark Coverage Advantage's Response to Objection Letter Dated  
06/10/2021**

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

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**RE: Highmark Coverage Advantage, Small Group PPO, ACA Filing for PY2022**

**Pennsylvania Insurance Department ID #: HGHM-132831330**

**Objection Letter Status: Data Request Sent**

**Objection Letter Date: 06/10/2021**

**Respond By Date: 06/22/2021**

**Response Date: 06/22/2021**

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Below please find our responses to the Highmark Coverage Advantage (HCA, "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 HCA 06222021.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

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, Federal Rates Template, and binder are identical.

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 HCA 06222021.xlsx" file included in this response in a worksheet labeled "Q#2".

3. The requested trend for this filing was 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.

**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 7.3% 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.

## Highmark Coverage Advantage (HCA) 2022 Small Group Rate Filing

Question #2

Year	Projected Claims*	Actual Claims**
2017	\$524.13	\$512.32
2018	\$494.11	\$526.74
2019	\$627.43	\$487.89
2020	\$659.68	\$504.80

\*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.



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 Coverage Advantage (HCA) 2022 ACA Rate Filing (Small Group Market)  
HCA Filing # 1A-SG-HCA-2021 (SERFF Filing # HGHM-132831330)

Dear Ms. Gray:

This letter accompanies the Company's response to the Department's data call request from July 6, 2021 to identify the changes made to the original Highmark Coverage Advantage (HCA) (NAIC # 15507; HIOS Issuer ID # 79279) 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](mailto:Cory.Orzak@highmark.com).

Sincerely,

A handwritten signature in black ink, appearing to read "Cory Orzak", is written over a horizontal line.

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



**Highmark Coverage Advantage's Response to Objection Letter Dated  
07/06/2021**

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

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**RE: Highmark Coverage Advantage, Small Group PPO, ACA Filing for PY2022  
Pennsylvania Insurance Department ID #: HGHM-132831330**

**Objection Letter Status: Data Request Sent**

**Objection Letter Date: 07/06/2021**

**Respond By Date: 07/13/2021**

**Response Date: 07/13/2021**

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Below please find our responses to the Highmark Coverage Advantage (HCA, "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 HCA 07132021.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

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 HCA 07132021.xlsx" that shows these data and projections.

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?

**Response:**

This company does not have any transitional membership.

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.

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.

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

- 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.

6. The requested trend for this filing was above average among PA small group issuers (12.26% on the large company specific piece and 9.72% on the small manual piece). Please provide a short list of bullet points that explain the main issues causing this higher-than-average trend.

**Response:**

As described in the Pennsylvania Actuarial Memorandum the 12.26% accounts for the Company's base claim trend, trends for claims processed outside the Company's claim system, and the BEP adjustment for COVID claims suppression.

The company's base claim trend is 7.3% and after accounting for trends for the claims processed outside the Company's claim system we arrive at a trend of 7.6%, as seen entered for the Year 2 trend on URRT worksheet 1. Lastly, the BEP adjustment for COVID claims suppression is included to arrive at the 12.26% trend in Table 3 of the PA Actuarial Memorandum Exhibits.

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 7.3% 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.

Highmark Coverage Advantage (HCA)  
2022 Small Group Rate Filing  
PID-1

	Actuals					Projections from PAAMEs	
	2016	2017	2018	2019	2020	2021	2022
Member Months	21,412	19,894	22,552	17,439	22,765	11,712	25,356
Revenue (Premium + Risk Adj)	\$13,235,097	\$12,647,086	\$15,204,817	\$12,543,448	\$16,280,073	\$8,322,353	\$17,347,193
Incurred Claims	\$10,264,817	\$10,394,289	\$11,739,853	\$8,597,558	\$11,571,774	\$7,657,588	\$15,746,456
Admin Expense	\$1,216,393	\$1,017,748	\$1,389,446	\$1,195,758	\$1,633,854	\$659,143	\$1,588,252
Taxes and Fees	\$250,048	\$3,493	\$257,642	\$6,009	\$9,932	\$5,622	\$12,486
Profit	\$ 1,503,840	\$ 1,231,556	\$ 1,817,875	\$ 2,744,123	\$ 3,064,512	\$ 0	\$ 0
UW Gain/Loss	\$ 2,970,280	\$ 2,252,797	\$ 3,464,964	\$ 3,945,890	\$ 4,708,298	\$ 664,765	\$ 1,600,737
UW Gain Loss PMPM	\$ 138.72	\$ 113.24	\$ 153.64	\$ 226.27	\$ 206.82	\$ 56.76	\$ 63.13