



An Independent Licensee of the Blue Cross and Blue Shield Association

May 17, 2023

Ms. Lindsy Swartz, MBA, MCM, Director  
Bureau of Life, Accident & Health Insurance  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

Re: Highmark Benefits Group 2024 ACA Rate Filing (Individual Market)  
Filing # 1A-DP-23-HBG (SERFF# HGHM-133630384)

**This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Benefits Group (HBG) 2024 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HBG 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 HBG should be redacted before release.**

Dear Ms. Swartz:

This Filing includes the Highmark Benefits Group (“HBG”, “Company”) Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2024.

**In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department’s 2024 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:**

**Requested Company Information**

1. Company Name & NAIC #: **Highmark Benefits Group, NAIC # 15508**
2. Market: **Individual**
3. On or Off Exchange: **The Company anticipates selling plans on and off the exchange.**
4. Effective date of coverage: **January 1, 2024**
5. Average rate change requested: **17.9% increase**

- 6. Range of rate change requested: **15.4% to 21.5%**
- 7. Total additional annual revenue generated from the proposed rate change: **\$34,265,689**
- 8. Product(s): **PPO**
- 9. Rating Areas and the change from 2023: **Rating Areas 3 and 8**

The Company intendeds to continuing to offer plans in all counties of Rating Area 3 and to begin offering plans in all counties of Rating Area 8.

- 10. Metal Levels and Catastrophic Plans: **The Company anticipates selling Gold, Silver, Bronze, and Catastrophic plans in 2024**
- 11. Current number of covered lives as of February 1, 2023: **19,515 covered lives**
- 12. Number of plans offered in 2024 and the change this represents from 2023: **32**

The Company offered 15 plans in 2023. For 2024, the Company is offering 17 new plans in the Market.

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

- 13. Corresponding contract form #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA24-125116251 affecting the following Company products and forms:**

<b>Product Name / Type</b>	<b>Contract Form &amp; SERFF#</b>
my Priority Blue Flex PPO	PPO/HBG/DP-1 HGHM-133665333
my Priority Blue Flex PPO Premier	PPO/Premier/HBG/DP-1 HGHM-133665355
my Priority Blue Flex PPO HDHP	PPO/HDHP/HBG/DP-1 HGHM-133665374
my Priority Blue Major Events PPO	CAT/PPO/HBG/DP-1 HGHM-133665376
my Priority Blue Flex PPO Adult Dental and Vision	PPO/ADV/HBG/DP-1 HGHM-133665356
my Priority Blue Flex PPO Premier Adult Dental and Vision	PPO/Premier/ADV/HBG/DP-1 HGHM-133665358
my Blue Access PPO Premier Adult Dental and Vision	BA/PPO/PREMIER/ADV/SDP HGHM-133665386
my Blue Access PPO Adult Dental and Vision	BA/PPO/ADV/SDP HGHM-133665385

my Blue Access CAT PPO	BA/CAT/PPO/SDP HGHM-133665383
my Blue Access PPO HDHP	BA/PPO/HDHP/SDP HGHM-133665381
my Blue Access PPO Premier	BA/PPO/PREMIER/SDP HGHM-133665379

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #79962, Company Filing #1A-DP-23-HBG (SERFF Filing # HGHM-133630384)**

### **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. To assist in the Department's review, the Excel files have retained their formulas to the extent possible.

### **Potential Changes to Regulations**

Per the Department's guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters including 0% coinsurance which impacted the rate increase by approximately 5.0%. If the final parameters should change from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of COVID-19 and the lack of Federal CSR funding. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in COVID-19 impacts. As a result, Highmark 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 HBG if disclosed to the public.

Public disclosure of any information contained in this Filing would allow HBG competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative

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consequences for the operation of HBG's business. Therefore, HBG 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 & 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"), HBG 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, HBG asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HBG RTKL representative identified below prior to release of any information contained in this Filing:

[REDACTED]  
RTKL Representative  
Director Privacy & Data Ethics  
Highmark Health  
120 Fifth Avenue, Suite 2114  
Pittsburgh, PA 15222

Furthermore, it should be noted that HBG 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 [REDACTED] or via e-mail at: [REDACTED].

Sincerely,

[REDACTED]

[REDACTED]  
Director, Actuarial Services  
Highmark Inc.

# Actuarial Memorandum

## 1. Basic Information and Data

### A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Benefits Group (“HBG”, “Company”)
- NAIC #: 15508
- HIOS Issuer ID: 79962
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2024
- SERFF Rate Filing #: HGHM-133630384

In accordance with the Department’s March 21, 2023 rate filing 2023 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 0% coinsurance rate (placeholder), and \$100,000 reinsurance cap. The impact of this change increased the rates approximately 5% compared to the 2023 reinsurance parameters. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of COVID-19 and the lack of Federal CSR funding. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments in COVID-19 impacts. As a result, HBG reserves the right to submit a revised filing.

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

The three most recent rate changes in Pennsylvania for HBG are as follows:

Year	Avg. Increase	SERFF ID#
2023	13.2%	HGHM-133249727
2022	2.0%	HGHM-132820371
2021	-4.0%	HGHM-132324173

Historical rate changes varied by plan due to updated cost sharing levels to meet federal AV requirements as well as updates to AV and other pricing factors.

The proposed 2024 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

As requested by the Department, a historical MLR Exhibit is included as Attachment H. MLR results reflect any amounts attributed to the applicable benefit year. As an example, Risk Adjustment paid in mid-2020 for the 2019 benefit year is attributed to the 2019 benefit year.

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

The average rate changes as presented in the filing are:

- Table 10: 17.9%
- Table 11: 17.9%

Table 10 calculates the percentage change in the member weighted average rate for 2023 and the member weighted average rate for 2024. Table 11 calculates the percentage increase for each geographic rating area and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

### **D. Membership Count**

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

### **E. Benefit/Cost Sharing Changes**

The majority of Highmark Benefits Group's renewing 2024 plans contain cost sharing that differs from the 2023 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

### **F. Experience Period Claims and Premium**

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2022 calendar year results for all policies in the single risk pool, with run out through February 2023. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by HBG. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our 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., claim settlement costs), and
- Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes \$0.15 PMPM for the pediatric vision benefit.
- Estimated Risk Adjustment includes the transfer dollars and an estimate for the High Cost Risk Pool for the experience period. The Risk Adjustment transfer portion of the total is consistent with the results of the Department's RATEE analysis using the files dated May 3, 2023.

## **G. Credibility of Data**

The experience period data for HBG is large enough to be fully credible. The results are based 100% on the experience period data.

## **H. Trend Identification**

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 12.00%. Additionally, there is an induced utilization adjustment of 0.18% per year applied to reach the overall trend of 12.20% shown in Table 3 column G. 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.

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics and morbidity of the ACA population from 2019 to 2022 yield component trends that are generally not directly applicable for trend analysis. The trend components in Table 3 therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing.

A multi-year regression analysis was developed by the Company's valuation team to analyze the ACA individual population trend levels. The analysis was completed at the medical and pharmacy level, then combined to develop a total trend assumption. The regression tool removes components of trend that are more explainable from the observed trend rates and then uses regression analysis to isolate the underlying trend rate. Some of the more explainable variables include high dollar claims, workdays, provider contracting, demographics, and seasonality. The total trend is the sum of the explainable components and the estimated underlying trend rate. The valuation regression tool primarily informed the trend selection with the final requested trend also based on actuarial judgment.

## I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of HBG data with run-out through February 2023. This data was not used to develop the trend in Table 3. Please see Section H for further details.

## 2. Rate Development & Change

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- The Change in Morbidity adjustment of 0.982 is comprised of the following: the morbidity impact from claims experience and an adjustment to account for the impact of Covid-19. In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000. Each of the components is described in more detail below.

#### The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

#### Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

1. Adjusted the claims in the base experience period to a non-COVID-19 baseline. This was done to stabilize the base from which claims are being projected. The base period adjustment accounts for the impacts of testing, treatment, vaccines, capacity constraints, and deferred/rescheduled/induced care. Claims in the base experience period were increased by a factor of 1.013 to remove the impact of COVID-19.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was



accomplished by applying a trend of 12.00% (which excludes any impact from COVID-19) to our adjusted BEP claims.

3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. The following components were accounted for:
  - a. COVID Testing (0.7% claims impact) – Proportional to new cases, which are assumed to diminish over time and be lower in the projection period than in previous years.
  - b. Vaccines (0.1% medical and 1.4% drug claims impact) – The federal public health emergency ended on May 11, 2023, resulting in a shift in costs for the COVID-19 vaccine to the private market. Since COVID-19 vaccines will remain free as long as federally purchased supply is available, we expect costs to increase over time, starting at the end of 2023 and grading upward through 2025. Due to a decline in demand, we also assumed utilization will decrease through 2024.
  - c. Actuarial Judgement (-0.4% claims impact) – The Company reviewed the composite CY2024 COVID impact resulting from the components outlined above and elected to temper the adjustment in light of the inherent unpredictability of these estimates.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.018. Please see Attachment G for a more detailed calculation of the of these factors.

- The Change in Demographics adjustment of 1.017 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is a Change in Network adjustment of 1.012.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.972 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.850. The formula found in Table 5 cell C28 was overwritten because, unlike the average factors found in Table 10 cell K16, the Company's paid-to-allowed factor is dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data, and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the

level of granularity available in Attachment B yields a projected gross risk adjustment transfer of (\$23.93) PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of (\$23.88) PMPM in order to be used in the rate development. The expected risk adjustment payable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be lower than the statewide average.

The (\$28.29) PMPM value in cell C31 of Table 5 equals the (\$23.88) PMPM value from Attachment B, a charge of (\$4.65) PMPM for the projected net impact of the High Cost Risk Pool program, and a further adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 90%. This results in a percentage of 2.7%. The PMPM of \$22.63 is calculated as 2.7% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of \$0.00 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2022 incurred claims by member to the CY2024 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. Given the tentative coinsurance rate of 0%, the modeling produced an estimated incurred claims savings of 0.0%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The Company intends to offer several plans that include benefits in addition to EHB. Ten plans have an adult dental and vision benefit, and eight plans have a hearing and an OTC benefit. The Company relied on cost estimates from other departments for the following non-EHB benefits:

- **Adult dental benefit** – United Concordia Dental (UCD) estimated this benefit to be worth \$34.97 PMPM on a paid basis.
- **Adult vision benefit** – Davis Vision estimated this benefit to be worth \$2.45 PMPM on a paid basis.
- **Hearing benefit** – TruHearing estimated this benefit to be worth \$0.03 PMPM on a paid basis.
- **OTC Benefit** – Fieldtex estimated this benefit to be worth \$1.93 PMPM on a paid basis.

## **B. Retention Items**

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of \$6.05 PMPM for 2024. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 0.74%.

The following is a summary of the Taxes and Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is set to 0.0%.
- Risk Adjustment User Fee is set to \$0.21 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.29 PMPM.

The Profit/Contingency for all plans is set to 0%. HBG has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HBG is not waving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

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

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2023 values are pulled from the prior year's filing, while the 2024 values represent our projection for 2024 assumed in the 2024 rate development.

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

Table 8 presents the components of change in the proposed 2024 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2023 plan year rate filing (\$661.09).

Table 9 presents the data elements supporting the calculations in Table 8. The 2023 values are populated using the 2023 filed factors adjusted for the membership mix as of February 1, 2023.

## **3. Plan Rate Development**

Table 10 shows the plan rate development for 2024. This table shows the plans that the Company intends to offer in 2024, as well as all plans offered in the 2023 portfolio. The calibrated plan adjusted index rates for 2023 are calculated according to the instructions. The 2024 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent

the pure induced utilization for each plan. The Company's induced utilization factors are based on the following state-defined formula:  $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$ . The "Plan AV" is the product of the "Pricing AV" and "Non-Funding of CSR Adjustment." Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

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.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2023 rate of the discontinuing plan to the 2024 rate of the plan to which the member is being mapped.

Columns AG through AP are populated with the February 1, 2023 enrollment by 2024 plan and rating area.

#### **Impact of Non-Payment of Cost Sharing Reduction Subsidies**

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.23 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 17.9%.

## **5. Plan Factors**

### **A. Age and Tobacco Factors**

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

### **B. Geographic Factors**

Please see Table 13 for the Company's geographic factors. The Company's factors for the rating period are unchanged from the currently approved factors. To account for expansion into Rating Area 8, a rating area factor has been added.

### **C. Network Factors**

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period.

The Company is entering into all five counties of Rating Area 8 (SEPA) using the PremierBlue Shield Preferred (Professional) & Highmark Blue Shield (Facility) network. This network has already been approved by the Department of Health (DOH) and in the process of being expanded in order to incorporate SEPA. The SEPA medical network factor is expected to be [REDACTED] more costly than the already approved Rating Area 3 (NEPA) medical network factor. The impact was determined by comparing NEPA's average percent of Medicare to the SEPA's expected average percent of Medicare.

### **D. Service Area Composition**

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

## **6. Actuarial Certifications**

I, [REDACTED], 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. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HBG to accompany its rate filing (for calendar year 2024) for the Individual Market on and 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.

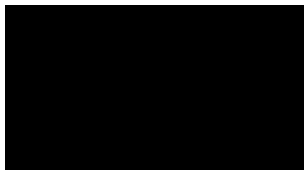
I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2024 PA Actuarial Memorandum Rate Exhibits.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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 information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2024 Rate Filing Justification.

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Title: Actuarial Manager, Individual Markets

Date: 05/17/2023

**Highmark Benefits Group**  
**Individual Market Product Portfolio**  
**Supplemental Exhibits**

Attachment A	Change in Morbidity & Non-Morbidity Changes Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculation
Attachment D	Broker Commission Calculation
Attachment E	Change in Demographics Calculation
Attachment F	URRT Average Increase
Attachment G	COVID Adjustment Calculation
Attachment H	MLR Exhibit

**Highmark Benefits Group**

**Individual Market**

**Attachment A - 'Change in Morbidity' & 'Non-Morbidity Changes' Calculations**

Components of 'Change in Morbidity'	2022 Member Distribution	2022 Normalized Allowed PMPM	2024 Member Distribution	2022 Normalized Allowed PMPM	Morbidity Change Relative to Total
<u>Population Source</u>					
HBG ACA	100.0%	\$353.93	84.0%	\$338.34	0.956
Other Highmark			2.0%	\$501.57	1.417
Prior ACA			1.0%	\$181.73	0.513
New-to-Blue			13.0%	\$348.49	0.985
Morbidity Factor	100.0%	\$353.93	100.0%	\$341.36	0.964
Capitation and Dental Dampening Factor					1.000
Dampened Morbidity Factor					0.965
COVID-19 Adjustment Factor					1.018
Table 5 'Change in Morbidity' Factor					0.982

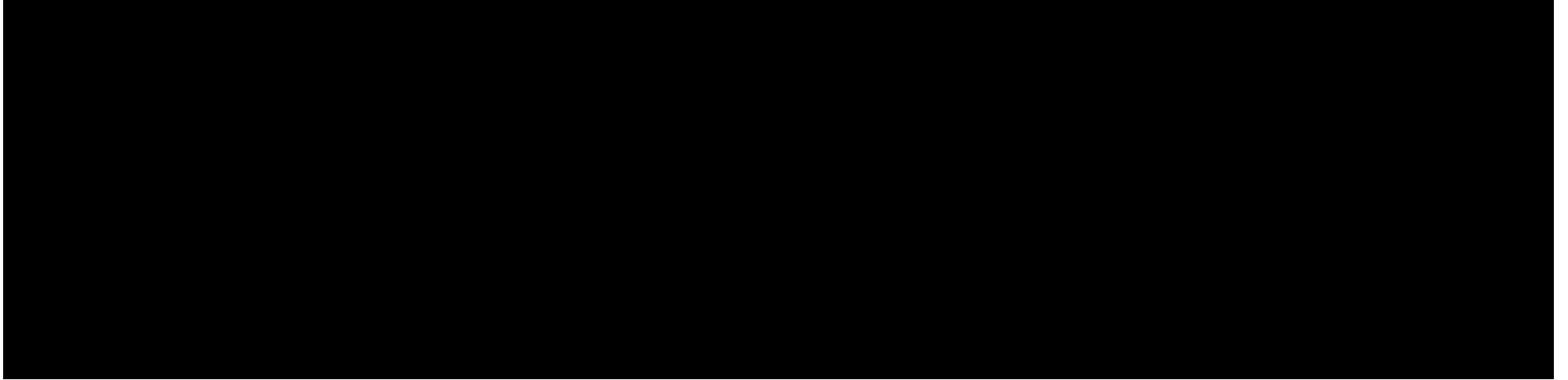
Components of 'Non-Morbidity Changes'	Factor
CY2021 Demographic Factor	1.915
<u>CY2023 Demographic Factor</u>	<u>1.949</u>
Change in Demographics	1.017
CY2021 Network Factor	0.974
<u>CY2023 Network Factor</u>	<u>0.986</u>
Change in Network	1.012
Change in Benefits	1.000
Change in Other	0.972
Table 5 'Non-Morbidity Changes' Factor	1.000



Highmark Benefits Group

Individual Market

Attachment B - Risk Adjustment Calculation



**Highmark Benefits Group**

**Individual Market**

**Attachment C - Induced Demand Calculations**

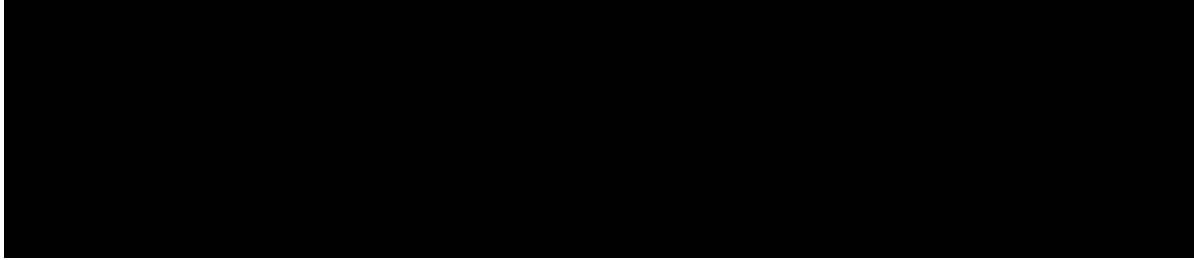
Induced Utilization Exhibit							
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79962PA0270005	Gold	73,428	\$63,629,914	\$55,935,714	0.879	0.893	1.016
79962PA0280003	Gold	16,500	\$15,000,633	\$13,186,740	0.879	0.893	1.016
79962PA0300002	Gold	32,748	\$28,875,572	\$26,014,179	0.901	0.929	1.031
79962PA0310002	Gold	12,348	\$11,400,744	\$10,271,000	0.901	0.929	1.031
79962PA0290002	Gold	6,228	\$5,264,856	\$4,425,209	0.841	0.833	0.991
79962PA0270006	Gold	2,112	\$1,782,084	\$1,492,501	0.838	0.828	0.989
79962PA0270004	Silver	1,428	\$1,162,980	\$900,989	0.775	0.739	0.954
79962PA0280002	Silver	240	\$207,051	\$160,407	0.775	0.739	0.954
79962PA0300001	Silver	4,764	\$4,368,101	\$4,170,786	0.955	1.024	1.072
79962PA0310001	Silver	1,716	\$1,640,647	\$1,566,536	0.955	1.024	1.072
79962PA0270003	Silver	28,944	\$25,474,173	\$22,972,432	0.902	0.930	1.031
79962PA0270001	Bronze	33,000	\$26,169,161	\$18,786,039	0.718	0.667	0.929
79962PA0280001	Bronze	5,856	\$4,949,089	\$3,552,800	0.718	0.667	0.929
79962PA0290001	Bronze	7,716	\$6,146,174	\$4,476,033	0.728	0.680	0.934
79962PA0270002	Bronze	6,204	\$4,811,694	\$3,161,596	0.657	0.597	0.909
79962PA0320001	Catastrophic	1,260	\$890,866	\$556,096	0.624	0.562	0.901
79962PA0330004	Gold	11,316	\$9,945,847	\$8,743,184	0.879	0.893	1.016
79962PA0340002	Gold	3,372	\$3,107,252	\$2,731,519	0.879	0.893	1.016
79962PA0350002	Gold	3,384	\$3,026,289	\$2,726,402	0.901	0.929	1.031
79962PA0360002	Gold	2,352	\$2,201,071	\$1,982,958	0.901	0.929	1.031
79962PA0370002	Gold	1,116	\$956,866	\$804,264	0.841	0.833	0.991
79962PA0330005	Gold	384	\$328,636	\$275,233	0.838	0.828	0.989
79962PA0330006	Silver	204	\$168,509	\$130,548	0.775	0.739	0.954
79962PA0340003	Silver	120	\$104,919	\$81,283	0.775	0.739	0.954
79962PA0350001	Silver	36	\$33,478	\$31,966	0.955	1.024	1.072
79962PA0360001	Silver	120	\$116,296	\$111,043	0.955	1.024	1.072
79962PA0330003	Silver	2,388	\$2,131,695	\$1,922,348	0.902	0.930	1.031
79962PA0330001	Bronze	4,428	\$3,561,495	\$2,556,688	0.718	0.667	0.929
79962PA0340001	Bronze	1,284	\$1,099,668	\$789,418	0.718	0.667	0.929
79962PA0370001	Bronze	876	\$707,727	\$515,411	0.728	0.680	0.934
79962PA0330002	Bronze	648	\$509,742	\$334,933	0.657	0.597	0.909
79962PA0380001	Catastrophic	84	\$60,238	\$37,602	0.624	0.562	0.901
<b>Total</b>		<b>266,604</b>	<b>\$229,833,466</b>	<b>\$195,403,858</b>	<b>0.850</b>	<b>0.850</b>	<b>1.000</b>

Components of AV & Cost Sharing Factor					
HIOS Plan ID	Metal Level	Paid-to-Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	AV & Cost Sharing Factor
79962PA0270005	Gold	0.879	1.134	1.116	0.893
79962PA0280003	Gold	0.879	1.134	1.116	0.893
79962PA0300002	Gold	0.901	1.151	1.116	0.929
79962PA0310002	Gold	0.901	1.151	1.116	0.929
79962PA0290002	Gold	0.841	1.106	1.116	0.833
79962PA0270006	Gold	0.838	1.104	1.116	0.828
79962PA0270004	Silver	0.775	1.065	1.116	0.739
79962PA0280002	Silver	0.775	1.065	1.116	0.739
79962PA0300001	Silver	0.955	1.197	1.116	1.024
79962PA0310001	Silver	0.955	1.197	1.116	1.024
79962PA0270003	Silver	0.902	1.151	1.116	0.930
79962PA0270001	Bronze	0.718	1.037	1.116	0.667
79962PA0280001	Bronze	0.718	1.037	1.116	0.667
79962PA0290001	Bronze	0.728	1.042	1.116	0.680
79962PA0270002	Bronze	0.657	1.015	1.116	0.597
79962PA0320001	Catastrophic	0.624	1.005	1.116	0.562
79962PA0330004	Gold	0.879	1.134	1.116	0.893
79962PA0340002	Gold	0.879	1.134	1.116	0.893
79962PA0350002	Gold	0.901	1.151	1.116	0.929
79962PA0360002	Gold	0.901	1.151	1.116	0.929
79962PA0370002	Gold	0.841	1.106	1.116	0.833
79962PA0330005	Gold	0.838	1.104	1.116	0.828
79962PA0330006	Silver	0.775	1.065	1.116	0.739
79962PA0340003	Silver	0.775	1.065	1.116	0.739
79962PA0350001	Silver	0.955	1.197	1.116	1.024
79962PA0360001	Silver	0.955	1.197	1.116	1.024
79962PA0330003	Silver	0.902	1.151	1.116	0.930
79962PA0330001	Bronze	0.718	1.037	1.116	0.667
79962PA0340001	Bronze	0.718	1.037	1.116	0.667
79962PA0370001	Bronze	0.728	1.042	1.116	0.680
79962PA0330002	Bronze	0.657	1.015	1.116	0.597
79962PA0380001	Catastrophic	0.624	1.005	1.116	0.562

**Highmark Benefits Group**

**Individual Market**

**Attachment D - Broker Commission Schedule**



Highmark Benefits Group

Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Age Band	HHS Age Factor	Tobacco Factor
0	0.765	1.000
1	0.765	1.000
2	0.765	1.000
3	0.765	1.000
4	0.765	1.000
5	0.765	1.000
6	0.765	1.000
7	0.765	1.000
8	0.765	1.000
9	0.765	1.000
10	0.765	1.000
11	0.765	1.000
12	0.765	1.000
13	0.765	1.000
14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.025
22	1.000	1.025
23	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32	1.183	1.025
33	1.198	1.025
34	1.214	1.025
35	1.222	1.025
36	1.230	1.025
37	1.238	1.025
38	1.246	1.025
39	1.262	1.025
40	1.278	1.100
41	1.302	1.105
42	1.325	1.112
43	1.357	1.121
44	1.397	1.132
45	1.444	1.145
46	1.500	1.160
47	1.563	1.177
48	1.635	1.196
49	1.706	1.217
50	1.786	1.225
51	1.865	1.225
52	1.952	1.225
53	2.040	1.225
54	2.135	1.225
55	2.230	1.225
56	2.333	1.225
57	2.437	1.225
58	2.548	1.225
59	2.603	1.225
60	2.714	1.225
61	2.810	1.225
62	2.873	1.225
63	2.952	1.225
64	3.000	1.225

Table E.2 - Experience Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.44%	0.00%	0.44%
0.31%	0.00%	0.31%
0.31%	0.00%	0.31%
0.24%	0.00%	0.24%
0.25%	0.00%	0.25%
0.27%	0.00%	0.27%
0.33%	0.00%	0.33%
0.33%	0.00%	0.33%
0.32%	0.00%	0.32%
0.32%	0.00%	0.32%
0.37%	0.00%	0.37%
0.32%	0.00%	0.32%
0.32%	0.00%	0.32%
0.30%	0.00%	0.30%
0.44%	0.00%	0.44%
0.38%	0.00%	0.38%
0.55%	0.00%	0.55%
0.54%	0.00%	0.54%
0.59%	0.00%	0.59%
0.78%	0.00%	0.78%
0.90%	0.00%	0.90%
0.93%	0.01%	0.94%
0.91%	0.02%	0.93%
0.84%	0.01%	0.84%
0.88%	0.05%	0.93%
0.81%	0.03%	0.84%
1.75%	0.04%	1.79%
1.41%	0.10%	1.52%
1.34%	0.08%	1.42%
1.16%	0.08%	1.24%
1.25%	0.07%	1.32%
1.17%	0.09%	1.26%
1.40%	0.09%	1.49%
1.12%	0.11%	1.23%
1.26%	0.05%	1.31%
1.29%	0.08%	1.38%
1.21%	0.07%	1.27%
1.11%	0.11%	1.22%
1.20%	0.10%	1.30%
1.25%	0.07%	1.32%
1.13%	0.15%	1.27%
1.22%	0.10%	1.32%
1.35%	0.09%	1.44%
1.36%	0.11%	1.47%
1.20%	0.13%	1.33%
1.26%	0.13%	1.39%
1.43%	0.13%	1.55%
1.57%	0.11%	1.69%
1.65%	0.09%	1.74%
1.55%	0.09%	1.64%
1.84%	0.13%	1.97%
2.17%	0.14%	2.31%
2.22%	0.17%	2.39%
2.44%	0.10%	2.54%
2.45%	0.15%	2.60%
2.71%	0.21%	2.92%
2.77%	0.16%	2.92%
3.10%	0.17%	3.27%
3.45%	0.18%	3.62%
3.65%	0.21%	3.87%
3.89%	0.20%	4.09%
4.59%	0.25%	4.84%
5.13%	0.26%	5.39%
5.96%	0.29%	6.25%
3.83%	0.16%	3.99%
94.79%	5.21%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.28%	0.00%	0.28%
0.28%	0.00%	0.28%
0.30%	0.00%	0.30%
0.26%	0.00%	0.26%
0.21%	0.00%	0.21%
0.24%	0.00%	0.24%
0.24%	0.00%	0.24%
0.32%	0.00%	0.32%
0.35%	0.00%	0.35%
0.32%	0.00%	0.32%
0.36%	0.00%	0.36%
0.39%	0.00%	0.39%
0.38%	0.00%	0.38%
0.33%	0.00%	0.33%
0.38%	0.00%	0.38%
0.43%	0.00%	0.43%
0.42%	0.00%	0.42%
0.58%	0.00%	0.58%
0.55%	0.00%	0.55%
0.78%	0.00%	0.78%
0.79%	0.00%	0.79%
0.91%	0.00%	0.91%
0.91%	0.01%	0.92%
0.81%	0.03%	0.84%
0.74%	0.01%	0.75%
0.80%	0.04%	0.83%
1.25%	0.04%	1.29%
1.38%	0.04%	1.42%
1.27%	0.10%	1.36%
1.30%	0.07%	1.37%
1.21%	0.07%	1.27%
1.21%	0.08%	1.29%
1.23%	0.09%	1.32%
1.45%	0.08%	1.53%
1.14%	0.11%	1.25%
1.20%	0.05%	1.25%
1.20%	0.10%	1.31%
1.26%	0.06%	1.32%
1.22%	0.11%	1.33%
1.37%	0.08%	1.46%
1.42%	0.12%	1.54%
1.23%	0.14%	1.38%
1.29%	0.15%	1.45%
1.47%	0.13%	1.60%
1.58%	0.09%	1.67%
1.62%	0.09%	1.71%
1.69%	0.09%	1.77%
1.91%	0.13%	2.03%
2.13%	0.13%	2.25%
2.28%	0.14%	2.42%
2.53%	0.09%	2.61%
2.60%	0.16%	2.76%
2.88%	0.19%	3.07%
2.95%	0.14%	3.08%
3.29%	0.23%	3.51%
3.65%	0.16%	3.82%
3.98%	0.19%	4.17%
4.17%	0.19%	4.36%
5.26%	0.31%	5.57%
5.64%	0.25%	5.89%
6.45%	0.32%	6.77%
95.00%	5.00%	100.00%

Table E.4 - Area Factors

Rating Area	Experience Period		Projection Period	
	Enrollment	Area Factor	Enrollment	Area Factor
3	100.0%	1.000	88.0%	1.000
8	0.0%	1.000	12.0%	1.000
Total	100.0%	1.000	100.0%	1.000

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.900	1.933	
Average Tobacco Factor	1.008	1.008	
Average Area Factor	1.000	1.000	
Average Demographic Factor	1.916	1.949	
Capitation Dampening	1.000	0.999	
Final Demographic Factor	1.915	1.948	1.017

**Highmark Benefits Group**

**Individual Market**

**Attachment F - URRT Average Increase**

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
79962PA0190001	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0190005	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0190007	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0190009	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0200001	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0200002	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0200004	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0210001	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0220001	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0220002	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0220003	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0220005	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0230001	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0240001	Terminated	0	0	\$ -	\$ -	0.00%
79962PA0270001	Renewing	3,347	3,347	\$ 555.89	\$ 654.56	17.75%
79962PA0270002	Renewing	332	332	\$ 496.54	\$ 585.97	18.01%
79962PA0270003	Renewing	2,677	2,677	\$ 776.21	\$ 912.59	17.57%
79962PA0270004	Renewing	126	126	\$ 620.38	\$ 725.47	16.94%
79962PA0270005	Renewing	5,660	5,660	\$ 733.71	\$ 875.90	19.38%
79962PA0270006	New	0	0	\$ -	\$ -	0.00%
79962PA0280001	Renewing	408	408	\$ 601.62	\$ 697.58	15.95%
79962PA0280002	Renewing	28	28	\$ 666.11	\$ 768.49	15.37%
79962PA0280003	Renewing	1,000	1,000	\$ 779.44	\$ 918.96	17.90%
79962PA0290001	Renewing	704	704	\$ 575.77	\$ 667.03	15.85%
79962PA0290002	Renewing	517	517	\$ 691.70	\$ 816.97	18.11%
79962PA0300001	Renewing	494	494	\$ 854.55	\$ 1,006.66	17.80%
79962PA0300002	Renewing	3,071	3,071	\$ 779.74	\$ 913.39	17.14%
79962PA0310001	Renewing	102	102	\$ 900.28	\$ 1,049.73	16.60%
79962PA0310002	Renewing	953	953	\$ 825.47	\$ 956.39	15.86%
79962PA0320001	Renewing	96	96	\$ 417.81	\$ 507.47	21.46%
79962PA0330001	New	0	0	\$ -	\$ -	0.00%
79962PA0330002	New	0	0	\$ -	\$ -	0.00%
79962PA0330003	New	0	0	\$ -	\$ -	0.00%
79962PA0330004	New	0	0	\$ -	\$ -	0.00%
79962PA0330005	New	0	0	\$ -	\$ -	0.00%
79962PA0330006	New	0	0	\$ -	\$ -	0.00%
79962PA0340001	New	0	0	\$ -	\$ -	0.00%
79962PA0340002	New	0	0	\$ -	\$ -	0.00%
79962PA0340003	New	0	0	\$ -	\$ -	0.00%
79962PA0350001	New	0	0	\$ -	\$ -	0.00%
79962PA0350002	New	0	0	\$ -	\$ -	0.00%
79962PA0360001	New	0	0	\$ -	\$ -	0.00%
79962PA0360002	New	0	0	\$ -	\$ -	0.00%
79962PA0370001	New	0	0	\$ -	\$ -	0.00%
79962PA0370002	New	0	0	\$ -	\$ -	0.00%
79962PA0380001	New	0	0	\$ -	\$ -	0.00%
<b>Total</b>		<b>19,515</b>	<b>19,515</b>	<b>\$ 711.05</b>	<b>\$ 838.53</b>	<b>17.93%</b>

# Highmark Benefits Group

## Individual Market

### Attachment G - COVID Adjustment Calculation

	COVID-19 Impact		
	Medical	Drug	Total
<b><u>CY2022 Adjustment</u></b>			
% of Spend	80.2%	19.8%	100.0%
<u>Category</u>			
Testing	0.7%	0.6%	
Vaccines	0.0%	0.4%	
Capacity	(2.6%)	0.0%	
<u>Avoided Care</u>	<u>0.1%</u>	<u>0.0%</u>	
Total Impact	(1.9%)	1.0%	(1.3%)
<b>CY2022 Adjustment Factor</b>			<b>1.013</b>
<b><u>CY2024 Adjustment</u></b>			
% of Spend	80.2%	19.8%	100.0%
<u>Category</u>			
Testing	0.7%	0.0%	
Vaccines	0.1%	1.4%	
Capacity	0.0%	0.0%	
<u>Avoided Care</u>	<u>0.0%</u>	<u>0.0%</u>	
Total Impact	0.8%	1.4%	0.9%
<u>Actuarial Judgement</u>			<u>(0.4%)</u>
Total Impact after Actuarial Judgement			0.5%
<b>CY2024 Adjustment Factor</b>			<b>1.005</b>
<b>Total COVID-19 Adjustment Factor</b>			<b>1.018</b>

**Highmark Benefits Group**

**Individual Market**

**Attachment H - MLR Exhibit**

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2019	N/A	N/A	0	0
2020	74.5%	85.5%	207,326	168,972
2021	91.1%	87.9%	222,777	229,524
<b>3-yr Total</b>	<b>83.5%</b>	<b>86.9%</b>	<b>430,103</b>	<b>398,496</b>

# Standard Questions

## **1. Membership:**

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

Response:

- a. The projected membership for 2024 is greater than the current membership in 2023 because the Company is expanding into all five counties of rating area 8.

## **2. Experience Period Claims:**

- a. Please confirm that all claims which are capitated have been removed from the experience period claims.**
- b. Please confirm that all non-EHB claims have been removed from the experience period claims.**
- c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?**

Response:

- a. All capitation dollars are excluded from the experience period paid claims in Table 2. Capitation dollars are captured in the appropriate EHB Capitation and Non-EHB Capitation cells in Table 2.
- b. All non-EHB claims have been removed from the experience period claims that are used to develop the Index Rate.

- c. [REDACTED]

## **3. COVID:**

- a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.**
- b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.**

Response:

- a. Tables 2-4 of the PAAM Exhibits do not have any COVID adjustments. As discussed in Section 2.A of the PA Actuarial Memorandum, the COVID adjustments are included in the “Change in Morbidity” line of Table 5.
- b. Attachment G of the PA Actuarial Memorandum provides quantitative support for the COVID adjustment factor. A detailed discussion of the development of this factor is included in Section 2.A of the PA Actuarial Memorandum.



**4. Trend:**

- a. **[SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.**
- b. **[SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.**


Response:

- a. This question is not applicable to this filing.
- b. This question is not applicable to this filing.

**5. Table 6 – Retention:**

- a. **Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.**
- b. **Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2024.**
- c. **Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee – Renewing, Open Enrollment Enrollee – New, Special Enrollment Period Enrollee – New, Special Enrollment Enrollee – Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.**

Response:

- a. The value in Table 6, cell C57 is 0.00%.
- b. As stated in Section 2.B of the PA Actuarial Memorandum, the rate development assumes a risk adjustment user fee of \$0.21 PMPM for plan year 2024, which is consistent with Final Notice of Benefit and Payment Parameters.
- c. 

**6. Pricing AVs:**

- a. **Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is not separated by metal level).**
- b. **Please identify and support any differences between the company’s metallic AV calculator results and the corresponding Pricing AVs.**

Response:

- a. Highmark’s Pricing AV tool does not separate claims experience by metal level and the underlying claims experience is applied to the applicable cost sharing levels.
- b. The differences in comparing the CMS metallic AV calculator to Highmark’s corresponding Pricing AVs average approximately 9%. These differences occur due to a number of factors such as the CMS metallic AV calculator is based on a completely different underlying population, assumptions regarding trends in deductible and copay tables, assumptions regarding mix of services, etc.

**7. Expanded Bronze Plans:**

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

Response:

- a. Our expanded bronze plans satisfy the requirements as defined by 45 CFR 156.140(c) by either covering at least one major service, other than preventive services, before the deductible or meeting the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2). For plans satisfying the requirement by covering at least one major service before the deductible, several major services are covered prior to the deductible including primary care and specialty care. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications document provided as a separate attachment with the initial SERFF submission.

**8. PAAM Exhibits – Consumer Factors:**

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

Response:

- a. A new geographic rating area factor is necessary for rating area 8 as the Company is expanding into that region. Otherwise, the proposed network factors are unchanged from the currently approved factors.
- b. The Company is expanding into rating area 8; therefore, a new network factor is necessary. Otherwise, the proposed network factors are unchanged from the currently approved factors.

**9. Public Health Emergency:**

- a. With the Public Health Emergency expected to end on May 11th, how has the rate development been affected? Please provide support for any adjustments, or support for making no adjustments, if applicable.**
- b. Furthermore, with the Public Health Emergency scheduled to end on May 11th, has any adjustment been made specifically to the morbidity assumption for Plan Year 2024?**
- c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY24. Within your response please clarify if these services will be considered preventative and covered at 100%.**

Response:

- a. No rate change impact has been assumed for the enrollment changes associated with the ending of the Public Health Emergency. This is due to the continued uncertainty regarding the underlying morbidity of the members impacted and the volume of membership expected. Some initial studies have indicated this membership could be favorable to ACA plans, while other studies indicate it could be unfavorable. However, in PA we expect a 5-6% increase in enrollment resulting from the PHE expiration. Therefore, as an example, a +/-10% impact to morbidity for this population would result in a rate change of approximately +/-0.5%.
- b. Please see the response to question 9a above.

- c. Highmark’s medical policy review team is drafting coverage requirements for 2024 Covid vaccinations and testing. Policy is subject to updates and changes as needed to meet industry standards and regulatory/legal requirements. Current expectations are that in-network Covid vaccinations will be covered with no cost sharing and considered preventive. Expected coverage for Covid testing will follow cost share design/coverage of the plan for lab services with OTC Covid testing not covered.

**10. MLR Exhibit:**

- a. Please complete table below which summarizes the most recent three years of complete MLR information.
  - i. Actual is the final information which was filed for the specified calendar year
  - ii. Pricing is the information which was projected in the final annual filing for the given year (i.e., 2020 pricing information is from the plan year 2020 annual filing submitted in 2019)

Calendar Year	MLR		Member Months	
	Actual	Projected	Actual	Projected
2019				
2020				
2021				

- b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.
- c. Does the insurer expect to pay MLR rebates for the 3-year period above?

Response:

- a. Attachment H of the PA Actuarial Memorandum contains the historical MLR Exhibit as requested.
- b. The differences between Actual and Pricing MLRs vary by year. The 2020 variance was driven primarily by the COVID-19 pandemic. In 2021, the variance was a result of costs rising more than expected.

The Member Month differences also vary by year. The 2020 variance was driven by stronger-than-expected competitive positioning and increased market size resulting from the COVID PHE (due to employment losses and an internal decision to not terminate existing members for non-payment). In 2021, there was no material enrollment variance.

- c. No MLR rebates were payable for the 2021 MLR rebate reporting year (2019-2021 period).

**11. Plan of Withdrawal:**

- a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.
- b. For further information regarding the Plan of Withdrawal process, click here. Please send all Plan of Withdrawals to Jeffery Rohaly, [wrohaly@pa.gov](mailto:wrohaly@pa.gov).

Response:

- a. Based on the guidance from the PA Insurance Department regarding Plan of Withdrawal requirements, it is Highmark's understanding that a Plan of Withdrawal is not applicable for the 2024 plans submitted. In the event that a plan is discontinued, all members are being renewed into other plans.

**PA Rate Template Part I**  
**Data Relevant to the Rate Filing**

**Table 0. Identifying Information**

Carrier Name:	HBG		
Product(s):	PPO		
Market Segment:	Individual		
Rate Effective Date:	01/01/2024	to	12/31/2024
Base Period Start Date:	01/01/2022	to	12/31/2022
Date of Most Recent Membership:	02/01/2023		

**Table 1. Number of Members**

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2023)	Projected Rating Period
Average Age	45.8	46.0	46.4
Total	222,770	19,515	266,604
<18	14,136	1,254	16,231
18-24	13,180	1,116	14,751
25-29	15,178	1,287	16,739
30-34	14,725	1,320	17,774
35-39	14,459	1,287	17,257
40-44	15,228	1,400	18,811
45-49	17,835	1,507	20,804
50-54	26,317	2,115	29,587
55-59	35,986	3,098	43,305
60-63	45,834	3,845	53,300
64+	8,892	1,286	10,048

**Table 2. Experience Period Claims and Premiums**

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 137,702,879.39	\$ 138,694,438.70	\$ 143,122,078.24	222,770	\$ 22,800,277.20	\$ 165,722,355.44	\$ 272,975.84	\$ (11,501,615.10)	\$ 33,415.50	\$ 46,266.14	\$ 2,168,146.69	\$ 8,084,799.37
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 691.21
Loss Ratio											88.38%

\*Express Prescription Drug Rebates as a negative number

**Table 3. Trend Components**

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.00%	6.67%	0.18%	12.20%	18.62%
Outpatient Hospital	5.00%	6.67%	0.18%	12.20%	17.22%
Professional	5.00%	6.67%	0.18%	12.20%	22.23%
Other Medical	5.00%	6.67%	0.18%	12.20%	2.12%
Capitation				12.00%	0.02%
Prescription Drugs	5.00%	6.67%	0.18%	12.20%	19.79%
Total Annual Trend				12.20%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.259	

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

\*\* Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20		\$ 6,854,622.01	1.0000	\$ 6,854,622.01	17,143	\$ 399.85		\$ (493,022.36)	\$ 8,778,197.19	\$ 512.06
Feb-20		\$ 7,271,235.92	1.0000	\$ 7,271,235.92	17,299	\$ 426.11		\$ (530,094.93)	\$ 9,014,091.99	\$ 521.08
Mar-20		\$ 6,662,512.09	1.0000	\$ 6,662,512.09	17,452	\$ 381.76		\$ (674,298.82)	\$ 7,617,135.40	\$ 436.46
Apr-20		\$ 5,916,470.90	1.0000	\$ 5,916,500.39	17,582	\$ 336.51		\$ (596,221.00)	\$ 6,524,472.35	\$ 371.09
May-20		\$ 6,817,928.74	1.0000	\$ 6,817,969.91	17,638	\$ 386.55		\$ (638,013.96)	\$ 7,428,758.25	\$ 421.18
Jun-20		\$ 8,038,844.65	1.0000	\$ 8,038,924.54	17,663	\$ 455.13		\$ (600,157.00)	\$ 8,974,038.17	\$ 508.07
Jul-20		\$ 8,929,752.97	1.0000	\$ 8,929,849.77	17,522	\$ 509.64		\$ (627,572.00)	\$ 9,879,947.60	\$ 563.86
Aug-20		\$ 7,911,515.80	1.0000	\$ 7,911,517.75	17,140	\$ 461.34		\$ (659,995.11)	\$ 8,688,738.33	\$ 506.66
Sep-20		\$ 7,516,232.88	1.0000	\$ 7,516,232.88	17,154	\$ 438.16		\$ (713,213.43)	\$ 8,208,895.91	\$ 478.54
Oct-20		\$ 9,494,836.03	1.0000	\$ 9,494,836.03	17,048	\$ 556.95		\$ (713,558.08)	\$ 10,223,546.24	\$ 599.69
Nov-20		\$ 8,303,470.86	1.0000	\$ 8,303,470.86	16,942	\$ 490.11		\$ (704,302.65)	\$ 8,875,610.20	\$ 523.88
Dec-20	\$ 127,233,262.66	\$ 9,098,448.16	1.0000	\$ 9,098,448.16	16,724	\$ 543.71	\$ 18,549,911.80	\$ (742,001.59)	\$ 9,260,191.17	\$ 571.30
Jan-21		\$ 7,898,667.30	1.0000	\$ 7,898,667.30	17,647	\$ 447.59		\$ (624,681.12)	\$ 9,456,584.98	\$ 535.87
Feb-21		\$ 8,566,702.42	1.0000	\$ 8,566,702.42	17,854	\$ 478.82		\$ (696,789.40)	\$ 9,785,138.97	\$ 548.06
Mar-21		\$ 11,705,945.18	1.0000	\$ 11,705,945.18	17,785	\$ 658.19		\$ (785,211.63)	\$ 13,009,273.07	\$ 731.47
Apr-21		\$ 10,935,217.64	1.0000	\$ 10,935,217.64	17,930	\$ 609.88		\$ (810,013.23)	\$ 11,995,070.54	\$ 668.99
May-21		\$ 9,766,514.54	1.0000	\$ 9,766,514.54	18,135	\$ 538.55		\$ (762,690.60)	\$ 10,715,571.63	\$ 590.88
Jun-21		\$ 10,493,505.49	1.0000	\$ 10,493,505.49	18,408	\$ 570.05		\$ (839,872.47)	\$ 11,481,566.52	\$ 623.73
Jul-21		\$ 10,915,135.94	1.0000	\$ 10,915,135.94	18,793	\$ 580.81		\$ (824,682.86)	\$ 11,890,495.50	\$ 632.71
Aug-21		\$ 12,046,281.08	1.0000	\$ 12,046,281.08	19,109	\$ 630.40		\$ (912,735.51)	\$ 12,773,664.18	\$ 668.46
Sep-21		\$ 12,893,096.42	1.0000	\$ 12,893,096.42	19,376	\$ 665.42		\$ (864,368.83)	\$ 13,624,955.52	\$ 703.19
Oct-21		\$ 13,733,772.56	1.0000	\$ 13,733,772.56	19,390	\$ 708.29		\$ (913,530.62)	\$ 14,445,330.56	\$ 744.99
Nov-21		\$ 13,740,193.25	0.9998	\$ 13,742,444.31	19,291	\$ 712.38		\$ (955,431.14)	\$ 14,277,659.90	\$ 740.12
Dec-21	\$ 136,533,156.87	\$ 12,638,162.56	1.0000	\$ 12,638,162.56	19,059	\$ 663.11	\$ 21,245,987.08	\$ (1,038,257.61)	\$ 13,076,058.90	\$ 686.08
Jan-22		\$ 9,580,687.22	0.9993	\$ 9,587,656.91	18,773	\$ 510.72		\$ (897,719.33)	\$ 11,037,375.29	\$ 587.94
Feb-22		\$ 10,167,137.88	0.9980	\$ 10,187,789.51	19,066	\$ 534.34		\$ (840,918.55)	\$ 11,484,722.96	\$ 602.37
Mar-22		\$ 12,443,750.44	0.9967	\$ 12,484,507.62	18,812	\$ 663.65		\$ (989,717.58)	\$ 13,823,954.21	\$ 734.85
Apr-22		\$ 12,408,725.87	0.9964	\$ 12,453,925.09	18,705	\$ 665.81		\$ (895,265.40)	\$ 13,613,518.16	\$ 727.80
May-22		\$ 12,281,402.43	0.9959	\$ 12,331,579.58	18,586	\$ 663.49		\$ (1,035,446.76)	\$ 13,271,898.63	\$ 714.08
Jun-22		\$ 12,420,769.23	0.9945	\$ 12,490,030.67	18,488	\$ 675.58		\$ (965,504.15)	\$ 13,445,397.48	\$ 727.25
Jul-22		\$ 10,910,151.27	0.9821	\$ 11,109,454.41	18,692	\$ 594.34		\$ (940,995.45)	\$ 11,726,841.37	\$ 627.37
Aug-22		\$ 13,191,834.21	0.9770	\$ 13,502,077.13	18,598	\$ 726.00		\$ (982,521.35)	\$ 14,256,770.27	\$ 766.58
Sep-22		\$ 12,633,010.90	0.9554	\$ 13,013,190.46	18,463	\$ 704.86		\$ (953,885.49)	\$ 13,787,277.28	\$ 746.79
Oct-22		\$ 10,912,560.46	0.9184	\$ 11,882,349.30	18,342	\$ 647.82		\$ (1,003,674.25)	\$ 12,524,811.95	\$ 682.85
Nov-22		\$ 11,370,066.23	0.9287	\$ 12,243,282.59	18,166	\$ 673.97		\$ (1,037,940.82)	\$ 12,746,286.78	\$ 701.66
Dec-22	\$ 137,702,879.39	\$ 10,574,342.57	0.8934	\$ 11,836,234.99	18,080	\$ 654.66	\$ 22,600,277.20	\$ (958,025.98)	\$ 12,501,935.95	\$ 691.48

\* Express Completion Factor as a percentage

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

Carder Name: HBG  
 Product(s): PPO  
 Market Segment: Individual  
 Rate Effective Date: 01/01/2024

**Table 2b. Manual Experience Period Claims and Premiums**

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ -
Loss Ratio											0.00%

\*Express Prescription Drug Rebates as a negative number

**Table 3b. Manual Trend Components**

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

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

**Table 4b. Historical Manual Experience**

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!
Jan-21				#DIV/0!		#DIV/0!				#DIV/0!
Feb-21				#DIV/0!		#DIV/0!				#DIV/0!
Mar-21				#DIV/0!		#DIV/0!				#DIV/0!
Apr-21				#DIV/0!		#DIV/0!				#DIV/0!
May-21				#DIV/0!		#DIV/0!				#DIV/0!
Jun-21				#DIV/0!		#DIV/0!				#DIV/0!
Jul-21				#DIV/0!		#DIV/0!				#DIV/0!
Aug-21				#DIV/0!		#DIV/0!				#DIV/0!
Sep-21				#DIV/0!		#DIV/0!				#DIV/0!
Oct-21				#DIV/0!		#DIV/0!				#DIV/0!
Nov-21				#DIV/0!		#DIV/0!				#DIV/0!
Dec-21				#DIV/0!		#DIV/0!				#DIV/0!
Jan-22				#DIV/0!		#DIV/0!				#DIV/0!
Feb-22				#DIV/0!		#DIV/0!				#DIV/0!
Mar-22				#DIV/0!		#DIV/0!				#DIV/0!
Apr-22				#DIV/0!		#DIV/0!				#DIV/0!
May-22				#DIV/0!		#DIV/0!				#DIV/0!
Jun-22				#DIV/0!		#DIV/0!				#DIV/0!
Jul-22				#DIV/0!		#DIV/0!				#DIV/0!
Aug-22				#DIV/0!		#DIV/0!				#DIV/0!
Sep-22				#DIV/0!		#DIV/0!				#DIV/0!
Oct-22				#DIV/0!		#DIV/0!				#DIV/0!
Nov-22				#DIV/0!		#DIV/0!				#DIV/0!
Dec-22				#DIV/0!		#DIV/0!				#DIV/0!

\*Express Completion Factor as a percentage

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

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

Carrier Name:	HBG	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	0%
Rate Effective Date:	01/01/2024		
Incurred Dates:	1/1/2022 to 12/31/2022	Proj. Incurred Claim Impact:	0.0%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2022 to 12/31/2022					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$58,987,062
\$30,000	\$34,999				\$5,262,123
\$35,000	\$39,999				\$3,776,028
\$40,000	\$44,999				\$4,001,730
\$45,000	\$49,999				\$3,104,058
\$50,000	\$54,999				\$2,933,751
\$55,000	\$59,999				\$3,180,689
\$60,000	\$64,999				\$2,999,133
\$65,000	\$69,999				\$2,280,456
\$70,000	\$74,999				\$3,121,319
\$75,000	\$79,999				\$2,240,705
\$80,000	\$84,999				\$2,136,916
\$85,000	\$89,999				\$1,400,817
\$90,000	\$94,999				\$2,131,612
\$95,000	\$99,999				\$1,950,707
\$100,000	\$109,999				\$2,615,060
\$110,000	\$119,999				\$3,366,181
\$120,000	\$129,999				\$3,249,445
\$130,000	\$139,999				\$2,035,325
\$140,000	\$149,999				\$1,741,753
\$150,000	\$159,999				\$2,172,584
\$160,000	\$169,999				\$1,475,563
\$170,000	\$179,999				\$1,404,209
\$180,000	\$189,999				\$1,485,911
\$190,000	\$199,999				\$973,156
\$200,000	\$209,999				\$816,169
\$210,000	\$219,999				\$1,296,204
\$220,000	\$229,999				\$1,133,747
\$230,000	\$239,999				\$476,694
\$240,000	\$249,999				\$2,207,053
\$250,000	\$259,999				\$1,532,154
\$260,000	\$269,999				\$261,832
\$270,000	\$279,999				\$549,485
\$280,000	\$289,999				\$567,990
\$290,000	\$299,999				\$890,030
\$300,000	\$324,999				\$1,221,419
\$325,000	\$349,999				\$1,017,952
\$350,000	\$374,999				\$1,100,553
\$375,000	\$399,999				\$393,843
\$400,000	\$424,999				\$819,833
\$425,000	\$449,999				\$891,412
\$450,000	\$474,999				\$453,303
\$475,000	\$499,999				\$0
\$500,000	\$599,999				\$3,300,591
\$600,000	\$699,999				\$2,011,450
\$700,000	\$799,999				\$713,621
\$800,000	\$899,999				\$0
\$900,000	\$999,999				\$930,580
\$1,000,000+					\$0
<b>Total</b>					<b>\$142,612,207</b>



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

Carrier Name:	HBG	Attachment Point:	\$60,000
Product(s):	PPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	0%
Rate Effective Date:	01/01/2024	Proj. Incurred Claim Impact:	0.0%
		Proj. Morbidity Impact:	0.0%

Reinsurance Program Impact Continuance Table Development - Plan Year 2024					
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$284,346,083
\$30,000	\$34,999				\$24,378,788
\$35,000	\$39,999				\$21,235,892
\$40,000	\$44,999				\$19,071,217
\$45,000	\$49,999				\$16,605,787
\$50,000	\$54,999				\$15,768,941
\$55,000	\$59,999				\$13,801,161
\$60,000	\$64,999				\$12,431,516
\$65,000	\$69,999				\$12,934,925
\$70,000	\$74,999				\$12,900,725
\$75,000	\$79,999				\$11,003,060
\$80,000	\$84,999				\$10,319,271
\$85,000	\$89,999				\$11,008,380
\$90,000	\$94,999				\$9,605,221
\$95,000	\$99,999				\$8,861,384
\$100,000	\$109,999				\$14,251,123
\$110,000	\$119,999				\$12,291,061
\$120,000	\$129,999				\$11,705,482
\$130,000	\$139,999				\$10,833,486
\$140,000	\$149,999				\$12,437,335
\$150,000	\$159,999				\$10,854,715
\$160,000	\$169,999				\$8,103,342
\$170,000	\$179,999				\$9,448,405
\$180,000	\$189,999				\$9,254,742
\$190,000	\$199,999				\$6,817,725
\$200,000	\$209,999				\$6,338,913
\$210,000	\$219,999				\$5,794,065
\$220,000	\$229,999				\$8,770,955
\$230,000	\$239,999				\$5,640,232
\$240,000	\$249,999				\$6,875,209
\$250,000	\$259,999				\$4,594,695
\$260,000	\$269,999				\$3,417,671
\$270,000	\$279,999				\$3,013,619
\$280,000	\$289,999				\$4,853,493
\$290,000	\$299,999				\$6,224,474
\$300,000	\$324,999				\$6,877,731
\$325,000	\$349,999				\$5,376,972
\$350,000	\$374,999				\$6,157,918
\$375,000	\$399,999				\$5,768,959
\$400,000	\$424,999				\$4,482,141
\$425,000	\$449,999				\$4,804,138
\$450,000	\$474,999				\$4,601,466
\$475,000	\$499,999				\$2,427,581
\$500,000	\$599,999				\$10,041,858
\$600,000	\$699,999				\$8,432,965
\$700,000	\$799,999				\$6,726,300
\$800,000	\$899,999				\$8,498,138
\$900,000	\$999,999				\$2,880,203
\$1,000,000+					\$17,612,480
<b>Total</b>		<b>114,415</b>	<b>1,028,317</b>	<b>\$740,481,942</b>	<b>\$740,481,942</b>

**PA Rate Template Part II**  
**Rate Development and Change**

Carrier Name: HBG  
 Product(s): PPO  
 Market Segment: Individual  
 Rate Effective Date: 01/01/2024

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 691.21	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor	1.259	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 870.12	\$ -	
<b>Single Risk Pool Adjustment Factors</b>			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	0.982		<- See URRT Instructions
Total Non-Morbidity Changes	1.000	0.000	
Change in Demographics	1.017		<- See URRT Instructions
Change in Network	1.012		
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	0.972		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 854.73	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 854.73	<- Projected Index Rate
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 854.73		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.850		
Projected Incurred EHB Claims PMPM	\$ 726.69		
<b>Market-wide Adjustments</b>			
Projected Incurred Risk Adjustment PMPM	\$ -528.29		
Projected Incurred Exchange User Fees PMPM	\$ 522.63		
Projected Incurred Reinsurance Recoveries PMPM	\$ 50.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 777.60		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 914.62		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 8.20		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 784.58		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 922.82		

**Table 6. Retention**

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	7.16%	\$60.57
General and Claims	5.71%	\$48.26
Agent/Broker Fees and Commissions	0.72%	\$6.05
Quality Improvement Initiatives	0.74%	\$6.26
Taxes and Fees	0.06%	\$0.50
Risk Adjustment User Fee	0.02%	\$0.21
PCORI Fee	0.03%	\$0.29
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	7.22%	\$61.07
Projected Required Revenue PMPM		\$ 845.64

**Table 8. Components of Rate Change**

Rate Components	2023	2024	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 365.65	\$ 431.22	\$ 65.56	17.9%
B. Base period allowed claims before normalization	\$ 661.09	\$ 691.21	\$ 30.12	8.2%
C. Normalization factor component of change	\$ (352.15)	\$ (368.99)	\$ (16.84)	-4.6%
<b>D. Change in Normalized Allowed Claims Adjustment Components</b>				
D1. Base period allowed claims after normalization	\$ 308.94	\$ 322.22	\$ 13.28	3.6%
D2. URRT Trend	\$ 59.75	\$ 83.40	\$ 23.65	6.5%
D3. URRT Morbidity	\$ (8.46)	\$ (7.26)	\$ 1.20	0.3%
D4. URRT Other	\$ 5.78	\$ 0.08	\$ (5.69)	-1.6%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 7.01	\$ 15.51	\$ 8.50	2.3%
D6. Normalized Exchange User Fee on an allowed basis	\$ 10.64	\$ 12.41	\$ 1.76	0.5%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (17.45)	\$ -	\$ 17.45	4.8%
D8. Subtotal - Sum(D1:D7)	\$ 366.21	\$ 426.37	\$ 60.16	16.5%
<b>E. Change in Allowable Plan Adjusted Level Components</b>				
E1. Network	\$ (6.08)	\$ (7.04)	\$ (0.96)	-0.3%
E2. Pricing AV	\$ (59.71)	\$ (64.71)	\$ (5.01)	-1.4%
E3. Benefit Richness	\$ 31.91	\$ 41.07	\$ 9.17	2.5%
E4. Catastrophic Eligibility	\$ (0.13)	\$ (0.16)	\$ (0.02)	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (34.01)	\$ (30.84)	\$ 3.18	0.9%
<b>F. Change in Retention Components</b>				
F1. Administrative Expenses	\$ 29.51	\$ 30.88	\$ 1.37	0.4%
F2. Taxes and Fees	\$ 0.24	\$ 0.25	\$ 0.01	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 29.75	\$ 31.14	\$ 1.38	0.4%
<b>G. Change in Miscellaneous Items</b>				
	\$ 3.70	\$ 4.55	\$ 0.84	0.2%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 365.65	\$ 431.22	\$ 65.56	17.9%

ice Period on URR1

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 691.21	-< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 137,702,879.39	
Blended Loss Ratio	88.38%	

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

Effective Date	01/01/2024	04/01/2024	07/01/2024	10/01/2024	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	\$ 854.73	\$ 854.73	\$ 854.73	\$ 854.73	\$ 854.73
Months of Trend	-	3	6	9	
Annual Trend	12.20%	12.20%	12.20%	12.20%	
Single Risk Pool Projected Allowed Claims	\$ 854.73	\$ 879.68	\$ 905.36	\$ 931.79	\$ -
Quarterly Trend Factor	1.000	1.029	1.059	1.090	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2023	2024
Average Age Factor	1.948	1.935
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.008	1.008
Average Benefit Richness (induced demand)	1.108	1.116
Average Network Factor	0.983	0.985
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 789.23	\$ 922.82
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 368.82	\$ 430.19

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

	2023	2024	
Paid-to-Allowed	0.837	0.850	
URRT Trend (Total Applied Trend Factor)	1.193	1.259	<- URRT W1, S2
URRT Morbidity	0.977	0.982	<- URRT W1, S2
URRT "Other"	1.016	1.000	<- URRT W1, S2
Risk Adjustment	\$ 12.55	\$ 28.29	<- URRT W1, S3
Exchange User Fee	\$ 19.06	\$ 22.63	<- URRT W1, S3
Reinsurance Recoveries	\$ 31.25	\$ -	<- URRT W1, S3
Capitation	\$ 0.15	\$ 0.62	<- URRT W1, S2
Network	0.983	0.983	
Pricing AV	0.834	0.846	<- For 2023 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.106	1.116	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	8.07%	7.16%	
Taxes and Fees	0.07%	0.06%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: HBG  
 Product(s): PPO  
 Market Segment: Individual  
 Rate Effective Date: 01/01/2024  
 Base Period Start Date: 01/01/2022  
 Date of Most Recent Membership: 02/01/2023  
 Market Adjusted Index Rate: \$ 914.62

										45 CFR Part 156.8 (d) (2) Allowable Factors						
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2023 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2024	1/1/2024 HIOS Plan ID (If 1/1/2023 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	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
<b>Totals - Current Membership</b>							0.750			0.846	1.000	1.007	0.998	1.000	1.039	\$ 780.37
<b>Total - Projected Membership</b>							0.755			0.847	1.000	1.009	1.000	1.000	1.033	\$ 784.29
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	79962PA0270001	PPO	my Priority Blue Flex PPO Bronze 3800	M		Expanded Br	0.647	Approach (2)	On/Off	0.718	0.929	1.000	0.998	1.000	1.000	\$609.16
Plan 2	79962PA0270002	PPO	my Priority Blue Flex PPO Bronze 8900	M		Bronze	0.61	Approach (2)	On/Off	0.657	0.909	1.000	0.998	1.000	1.000	\$545.31
Plan 3	79962PA0270003	PPO	my Priority Blue Flex PPO Silver 5900	M		Silver	0.705	Approach (1)	On/Off	0.733	1.031	1.000	0.998	1.000	1.230	\$849.30
Plan 4	79962PA0270004	PPO	my Priority Blue Flex PPO Silver 3500	M		Silver	0.719	Approach (1)	Off	0.775	0.954	1.000	0.998	1.000	1.000	\$675.15
Plan 5	79962PA0270005	PPO	my Priority Blue Flex PPO Gold 0	M		Gold	0.804	Approach (1)	On/Off	0.879	1.016	1.000	0.998	1.000	1.000	\$815.15
Plan 6	79962PA0270006	PPO		N		Gold	0.78	Approach (1)	On/Off	0.838	0.989	1.000	0.998	1.000	1.000	\$756.19
Plan 7	79962PA0280001	PPO	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	M		Expanded Br	0.647	Approach (2)	On/Off	0.718	0.929	1.066	0.998	1.000	1.000	\$649.20
Plan 8	79962PA0280002	PPO	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.775	0.954	1.059	0.998	1.000	1.000	\$715.19
Plan 9	79962PA0280003	PPO	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	M		Gold	0.804	Approach (1)	On/Off	0.879	1.016	1.049	0.998	1.000	1.000	\$855.19
Plan 10	79962PA0290001	PPO	my Priority Blue Flex PPO Bronze 6900 HSA - Custom Drug Benefit	M		Expanded Br	0.648	Standard AV	On/Off	0.728	0.934	1.000	0.998	1.000	1.000	\$620.74
Plan 11	79962PA0290002	PPO	my Priority Blue Flex PPO Gold 1700 HSA	M		Gold	0.787	Approach (1)	On/Off	0.841	0.991	1.000	0.998	1.000	1.000	\$760.32
Plan 12	79962PA0300001	PPO	my Priority Blue Flex PPO Premier Silver 2900	M		Silver	0.714	Approach (1)	On/Off	0.776	1.072	1.002	0.998	1.000	1.230	\$936.82
Plan 13	79962PA0300002	PPO	my Priority Blue Flex PPO Premier Gold 0	M		Gold	0.819	Approach (1)	On/Off	0.901	1.031	1.002	0.998	1.000	1.000	\$850.03
Plan 14	79962PA0310001	PPO	my Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	M		Silver	0.714	Approach (1)	On/Off	0.776	1.072	1.045	0.998	1.000	1.230	\$976.86
Plan 15	79962PA0310002	PPO	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	M		Gold	0.819	Approach (1)	On/Off	0.901	1.031	1.050	0.998	1.000	1.000	\$890.08
Plan 16	79962PA0320001	PPO	my Priority Blue Major Events PPO Catastrophic 9100 - 3 Free PCP Visits	M		Catastrophic	0.6	Standard AV	On/Off	0.624	0.901	1.000	0.998	0.920	1.000	\$472.27
Plan 17	79962PA0330001	PPO		N		Expanded Br	0.647	Approach (2)	On/Off	0.718	0.929	1.000	1.013	1.000	1.000	\$617.85
Plan 18	79962PA0330002	PPO		N		Bronze	0.61	Approach (2)	On/Off	0.657	0.909	1.000	1.013	1.000	1.000	\$553.09
Plan 19	79962PA0330003	PPO		N		Silver	0.706	Approach (1)	On/Off	0.733	1.031	1.000	1.013	1.000	1.230	\$861.41
Plan 20	79962PA0330004	PPO		N		Gold	0.806	Approach (1)	On/Off	0.879	1.016	1.000	1.013	1.000	1.000	\$826.78
Plan 21	79962PA0330005	PPO		N		Gold	0.781	Approach (1)	On/Off	0.838	0.989	1.000	1.013	1.000	1.000	\$766.97
Plan 22	79962PA0330006	PPO		N		Silver	0.72	Approach (1)	Off	0.775	0.954	1.000	1.013	1.000	1.000	\$684.78
Plan 23	79962PA0340001	PPO		N		Expanded Br	0.647	Approach (2)	On/Off	0.718	0.929	1.065	1.013	1.000	1.000	\$657.89
Plan 24	79962PA0340002	PPO		N		Gold	0.806	Approach (1)	On/Off	0.879	1.016	1.048	1.013	1.000	1.000	\$866.82
Plan 25	79962PA0340003	PPO		N		Silver	0.72	Approach (1)	Off	0.775	0.954	1.058	1.013	1.000	1.000	\$724.82
Plan 26	79962PA0350001	PPO		N		Silver	0.716	Approach (1)	On/Off	0.776	1.072	1.002	1.013	1.000	1.230	\$950.15
Plan 27	79962PA0350002	PPO		N		Gold	0.82	Approach (1)	On/Off	0.901	1.031	1.002	1.013	1.000	1.000	\$862.12
Plan 28	79962PA0360001	PPO		N		Silver	0.716	Approach (1)	On/Off	0.776	1.072	1.044	1.013	1.000	1.230	\$990.19
Plan 29	79962PA0360002	PPO		N		Gold	0.82	Approach (1)	On/Off	0.901	1.031	1.049	1.013	1.000	1.000	\$902.17
Plan 30	79962PA0370001	PPO		N		Expanded Br	0.648	Standard AV	On/Off	0.728	0.934	1.000	1.013	1.000	1.000	\$629.59
Plan 31	79962PA0370002	PPO		N		Gold	0.788	Approach (1)	On/Off	0.841	0.991	1.000	1.013	1.000	1.000	\$771.16
Plan 32	79962PA0380001	PPO		N		Catastrophic	0.6	Standard AV	On/Off	0.624	0.901	1.000	1.013	0.920	1.000	\$479.00

















# PA Rate Template Part VI - Rate Change Summary

## Table 15. Rate Change Summary Information

### Overview

Initial Requested Average Rate Change:	0.179303862
Revised Requested Average Rate Change:	17.93%
Minimum Requested Rate Change:	15.37%
Maximum Requested Rate Change:	21.46%
Mapped Members:	19,515
Available in Rating Areas:	Rating Areas 3 and 8

Carrier Name:	HBG
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	01/01/2024

### Key Information

#### Jan. 2022 - Dec. 2022 Financial Experience

Premium	\$	139,871,026.08
Claims	\$	123,615,344.91
Administrative Expenses	\$	13,933,399.48
Taxes & Fees	\$	3,914,294.43
Company Made After Taxes	\$	(1,592,012.74)

### How It Plans to Spend Your Premium

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

Claims:	90%
Administrative Expenses:	7%
Taxes & Fees:	3%
Profit:	0%

The company expects its annual medical costs to increase:

12.20%

Explanation of requested rate change:

The primary drivers of the rate increase are cost and utilization trend and changes to the reinsurance parameters. The reinsurance parameter change compar

Company Name: Highmark Benefits Group  
 Market: Individual  
 Product: PPO  
 Effective Date of Rates: January 1, 2024

Ending date of Rates: December 31, 2024

HIOS Plan ID (On Exchange)=>	79962PA0270005		79962PA0280003		79962PA0300002		79962PA0310002		79962PA0290002	
HIOS Plan ID (Off Exchange)=>	79962PA0270005		79962PA0280003		79962PA0300002		79962PA0310002		79962PA0290002	
Plan Marketing Name =>	my Priority Blue Flex PPO Gold 0		my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision		my Priority Blue Flex PPO Premier Gold 0		my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision		my Priority Blue Flex PPO Gold 1700 HSA	
Form # =>	PPO/HBG/DP-1		PPO/ADV/HBG/DP-1		PPO/Premier/HBG/DP-1		PPO/Premier/ADV/HBG/DP-1		PPO/HDHP/HBG/DP-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$1,700	
Coinsurance =>	70%		70%		80%		80%		80%	
Copays =>	\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$20 A/D PCP	
OOP Maximum =>	\$7,500		\$7,500		\$6,550		\$6,550		\$5,700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$344.58	\$344.58	\$361.51	\$361.51	\$359.33	\$359.33	\$376.26	\$376.26	\$321.41	\$321.41
15	\$375.21	\$375.21	\$393.64	\$393.64	\$391.27	\$391.27	\$409.70	\$409.70	\$349.98	\$349.98
16	\$386.92	\$386.92	\$405.93	\$405.93	\$403.48	\$403.48	\$422.49	\$422.49	\$360.90	\$360.90
17	\$398.63	\$398.63	\$418.22	\$418.22	\$415.69	\$415.69	\$435.28	\$435.28	\$371.82	\$371.82
18	\$411.24	\$411.24	\$431.45	\$431.45	\$428.85	\$428.85	\$449.05	\$449.05	\$383.59	\$383.59
19	\$423.85	\$423.85	\$444.68	\$444.68	\$442.00	\$442.00	\$462.82	\$462.82	\$395.35	\$395.35
20	\$436.92	\$436.92	\$458.38	\$458.38	\$455.62	\$455.62	\$477.08	\$477.08	\$407.54	\$407.54
21	\$450.43	\$461.69	\$472.56	\$484.37	\$469.71	\$481.45	\$491.84	\$504.14	\$420.14	\$430.64
22	\$450.43	\$461.69	\$472.56	\$484.37	\$469.71	\$481.45	\$491.84	\$504.14	\$420.14	\$430.64
23	\$450.43	\$461.69	\$472.56	\$484.37	\$469.71	\$481.45	\$491.84	\$504.14	\$420.14	\$430.64
24	\$450.43	\$461.69	\$472.56	\$484.37	\$469.71	\$481.45	\$491.84	\$504.14	\$420.14	\$430.64
25	\$452.23	\$463.54	\$474.45	\$486.31	\$471.59	\$483.38	\$493.81	\$506.16	\$421.82	\$432.37
26	\$461.24	\$472.77	\$483.90	\$496.00	\$480.98	\$493.00	\$503.64	\$516.23	\$430.22	\$440.98
27	\$472.05	\$483.85	\$495.24	\$507.62	\$492.26	\$504.57	\$515.45	\$528.34	\$440.31	\$451.32
28	\$489.62	\$501.86	\$513.67	\$526.51	\$510.57	\$523.33	\$534.63	\$548.00	\$456.69	\$468.11
29	\$504.03	\$516.63	\$528.79	\$542.01	\$525.61	\$538.75	\$550.37	\$564.13	\$470.14	\$481.89
30	\$511.24	\$524.02	\$536.36	\$549.77	\$533.12	\$546.45	\$558.24	\$572.20	\$476.86	\$488.78
31	\$522.05	\$535.10	\$547.70	\$561.39	\$544.39	\$558.00	\$570.04	\$584.29	\$486.94	\$499.11
32	\$532.86	\$546.18	\$559.04	\$573.02	\$555.67	\$569.56	\$581.85	\$596.40	\$497.03	\$509.46
33	\$539.62	\$553.11	\$566.13	\$580.28	\$562.71	\$576.78	\$589.22	\$603.95	\$503.33	\$515.91
34	\$546.82	\$560.49	\$573.69	\$588.03	\$570.23	\$584.49	\$597.09	\$612.02	\$510.05	\$522.80
35	\$550.43	\$564.19	\$577.47	\$591.91	\$573.99	\$588.34	\$601.03	\$616.06	\$513.41	\$526.25
36	\$554.03	\$567.88	\$581.25	\$595.78	\$577.74	\$592.18	\$604.96	\$620.08	\$516.77	\$529.69
37	\$557.63	\$571.57	\$585.03	\$599.66	\$581.50	\$596.04	\$608.90	\$624.12	\$520.13	\$533.13
38	\$561.24	\$575.27	\$588.81	\$603.53	\$585.26	\$599.89	\$612.83	\$628.15	\$523.49	\$536.58
39	\$568.44	\$582.65	\$596.37	\$611.28	\$592.77	\$607.59	\$620.70	\$636.22	\$530.22	\$543.48
40	\$575.65	\$633.22	\$603.93	\$664.32	\$600.29	\$660.32	\$628.57	\$691.43	\$536.94	\$590.63
41	\$586.46	\$648.04	\$615.27	\$679.87	\$611.56	\$675.77	\$640.38	\$707.62	\$547.02	\$604.46
42	\$596.82	\$663.66	\$626.14	\$696.27	\$622.37	\$692.08	\$651.69	\$724.68	\$556.69	\$619.04
43	\$611.23	\$685.19	\$641.26	\$718.85	\$637.40	\$714.53	\$667.43	\$748.19	\$570.13	\$639.12
44	\$629.25	\$712.31	\$660.17	\$747.31	\$656.18	\$742.80	\$687.10	\$777.80	\$586.94	\$664.42
45	\$650.42	\$744.73	\$682.38	\$781.33	\$678.26	\$776.61	\$710.22	\$813.20	\$606.68	\$694.65
46	\$675.65	\$783.75	\$708.84	\$822.25	\$704.57	\$817.30	\$737.76	\$855.80	\$630.21	\$731.04
47	\$704.02	\$828.63	\$738.61	\$869.34	\$734.16	\$864.11	\$768.75	\$904.82	\$656.68	\$772.91
48	\$736.45	\$880.79	\$772.64	\$924.08	\$767.98	\$918.50	\$804.16	\$961.78	\$686.93	\$821.57
49	\$768.43	\$935.18	\$806.19	\$981.13	\$801.33	\$975.22	\$839.08	\$1,021.16	\$716.76	\$872.30
50	\$804.47	\$985.48	\$843.99	\$1,033.89	\$838.90	\$1,027.65	\$878.43	\$1,076.08	\$750.37	\$919.20
51	\$840.05	\$1,029.06	\$881.32	\$1,079.62	\$876.01	\$1,073.11	\$917.28	\$1,123.67	\$783.56	\$959.86
52	\$879.24	\$1,077.07	\$922.44	\$1,129.99	\$916.87	\$1,123.17	\$960.07	\$1,176.09	\$820.11	\$1,004.63
53	\$918.88	\$1,125.63	\$964.02	\$1,180.92	\$958.21	\$1,173.81	\$1,003.35	\$1,229.10	\$857.09	\$1,049.94
54	\$961.67	\$1,178.05	\$1,008.92	\$1,235.93	\$1,002.83	\$1,228.47	\$1,050.08	\$1,286.35	\$897.00	\$1,098.83
55	\$1,004.46	\$1,230.46	\$1,053.81	\$1,290.92	\$1,047.45	\$1,283.13	\$1,096.80	\$1,343.58	\$936.91	\$1,147.71
56	\$1,050.85	\$1,287.29	\$1,102.48	\$1,350.54	\$1,095.83	\$1,342.39	\$1,147.46	\$1,405.64	\$980.19	\$1,200.73
57	\$1,097.70	\$1,344.68	\$1,151.63	\$1,410.75	\$1,144.68	\$1,402.23	\$1,198.61	\$1,468.30	\$1,023.88	\$1,254.25
58	\$1,147.70	\$1,405.93	\$1,204.08	\$1,475.00	\$1,196.82	\$1,466.10	\$1,253.21	\$1,535.18	\$1,070.52	\$1,311.39
59	\$1,172.47	\$1,436.28	\$1,230.07	\$1,506.84	\$1,222.66	\$1,497.76	\$1,280.26	\$1,598.32	\$1,093.62	\$1,339.68
60	\$1,222.47	\$1,497.53	\$1,282.53	\$1,571.10	\$1,274.79	\$1,561.62	\$1,334.85	\$1,635.19	\$1,140.26	\$1,396.82
61	\$1,265.71	\$1,550.49	\$1,327.89	\$1,626.67	\$1,319.89	\$1,616.87	\$1,382.07	\$1,693.04	\$1,180.59	\$1,446.22
62	\$1,294.09	\$1,585.26	\$1,357.66	\$1,663.13	\$1,349.48	\$1,653.11	\$1,413.06	\$1,731.00	\$1,207.06	\$1,478.65
63	\$1,329.67	\$1,628.85	\$1,395.00	\$1,708.88	\$1,386.58	\$1,698.56	\$1,451.91	\$1,778.59	\$1,240.25	\$1,519.31
64+	\$1,351.29	\$1,655.33	\$1,417.68	\$1,736.66	\$1,409.13	\$1,726.18	\$1,475.52	\$1,807.51	\$1,260.42	\$1,544.01

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

HIOS Plan ID (On Exchange)=>	79962PA0270006		N/A		N/A		79962PA0300001		79962PA0310001	
HIOS Plan ID (Off Exchange)=>	79962PA0270006		79962PA0270004		79962PA0280002		79962PA0300001		79962PA0310001	
Plan Marketing Name =>	my Priority Blue Flex PPO Gold 1500		my Priority Blue Flex PPO Silver 3500		my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision		my Priority Blue Flex PPO Premier Silver 2900		my Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	
Form # =>	PPO/HBG/DP-1		PPO/HBG/DP-1		PPO/ADV/HBG/DP-1		PPO/Premier/HBG/DP-1		PPO/Premier/ADV/HBG/DP-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$1,500		\$3,500		\$3,500		\$2,900		\$2,900	
Coinsurance =>	70%		70%		70%		70%		70%	
Copays =>	\$35 PCP		\$45 PCP		\$45 PCP		\$75 PCP		\$75 PCP	
OOP Maximum =>	\$8,300		\$9,350		\$9,350		\$8,500		\$8,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$319.66	\$319.66	\$285.40	\$285.40	\$302.33	\$302.33	\$396.02	\$396.02	\$412.94	\$412.94
15	\$348.07	\$348.07	\$310.77	\$310.77	\$329.20	\$329.20	\$431.22	\$431.22	\$449.65	\$449.65
16	\$358.93	\$358.93	\$320.47	\$320.47	\$339.48	\$339.48	\$444.68	\$444.68	\$463.68	\$463.68
17	\$369.80	\$369.80	\$330.17	\$330.17	\$349.75	\$349.75	\$458.14	\$458.14	\$477.71	\$477.71
18	\$381.50	\$381.50	\$340.61	\$340.61	\$360.82	\$360.82	\$472.63	\$472.63	\$492.83	\$492.83
19	\$393.20	\$393.20	\$351.06	\$351.06	\$371.88	\$371.88	\$487.13	\$487.13	\$507.94	\$507.94
20	\$405.31	\$405.31	\$361.88	\$361.88	\$383.34	\$383.34	\$502.14	\$502.14	\$523.60	\$523.60
21	\$417.85	\$428.30	\$373.07	\$382.40	\$395.20	\$405.08	\$517.67	\$530.61	\$539.79	\$553.28
22	\$417.85	\$428.30	\$373.07	\$382.40	\$395.20	\$405.08	\$517.67	\$530.61	\$539.79	\$553.28
23	\$417.85	\$428.30	\$373.07	\$382.40	\$395.20	\$405.08	\$517.67	\$530.61	\$539.79	\$553.28
24	\$417.85	\$428.30	\$373.07	\$382.40	\$395.20	\$405.08	\$517.67	\$530.61	\$539.79	\$553.28
25	\$419.52	\$430.01	\$374.56	\$383.92	\$396.78	\$406.70	\$519.74	\$532.73	\$541.95	\$555.50
26	\$427.88	\$438.58	\$382.02	\$391.57	\$404.68	\$414.80	\$530.09	\$543.34	\$552.74	\$566.56
27	\$437.91	\$448.86	\$390.98	\$400.75	\$414.17	\$424.52	\$542.52	\$556.08	\$565.70	\$579.84
28	\$454.20	\$465.56	\$405.53	\$415.67	\$429.58	\$440.32	\$562.71	\$576.78	\$586.75	\$601.42
29	\$467.57	\$479.26	\$417.47	\$427.91	\$442.23	\$453.29	\$579.27	\$593.75	\$604.03	\$619.13
30	\$474.26	\$486.12	\$423.43	\$434.02	\$448.55	\$459.76	\$587.56	\$602.25	\$612.66	\$627.98
31	\$484.29	\$496.40	\$432.39	\$443.20	\$458.04	\$469.49	\$599.98	\$614.98	\$625.62	\$641.26
32	\$494.32	\$506.68	\$441.34	\$452.37	\$467.52	\$479.21	\$612.40	\$627.71	\$638.57	\$654.53
33	\$500.58	\$513.09	\$446.94	\$458.11	\$473.45	\$485.29	\$620.17	\$635.67	\$646.67	\$662.84
34	\$507.27	\$519.95	\$452.91	\$464.23	\$479.77	\$491.76	\$628.45	\$644.16	\$655.31	\$671.69
35	\$510.61	\$523.38	\$455.89	\$467.29	\$482.93	\$495.00	\$632.59	\$648.40	\$659.62	\$676.11
36	\$513.96	\$526.81	\$458.88	\$470.35	\$486.10	\$498.25	\$636.73	\$652.65	\$663.94	\$680.54
37	\$517.30	\$530.23	\$461.86	\$473.41	\$489.26	\$501.49	\$640.88	\$656.90	\$668.26	\$684.97
38	\$520.64	\$533.66	\$464.85	\$476.47	\$492.42	\$504.73	\$645.02	\$661.15	\$672.58	\$689.39
39	\$527.33	\$540.51	\$470.81	\$482.58	\$498.74	\$511.21	\$653.30	\$669.63	\$681.21	\$698.24
40	\$534.01	\$587.41	\$476.78	\$524.46	\$505.07	\$555.58	\$661.58	\$727.74	\$689.85	\$758.84
41	\$544.04	\$601.16	\$485.74	\$536.74	\$514.55	\$568.58	\$674.01	\$744.78	\$702.81	\$776.61
42	\$553.65	\$615.66	\$494.32	\$549.68	\$523.64	\$582.29	\$685.91	\$762.73	\$715.22	\$795.32
43	\$567.02	\$635.63	\$506.26	\$567.52	\$536.29	\$601.18	\$702.48	\$787.48	\$732.50	\$821.13
44	\$583.74	\$660.79	\$521.18	\$589.98	\$552.09	\$624.97	\$723.18	\$818.64	\$754.09	\$853.63
45	\$603.38	\$690.87	\$538.71	\$616.82	\$570.67	\$653.42	\$747.52	\$855.91	\$779.46	\$892.48
46	\$626.78	\$727.06	\$559.61	\$649.15	\$592.80	\$687.65	\$776.51	\$900.75	\$809.69	\$939.24
47	\$653.10	\$768.70	\$583.11	\$686.32	\$617.70	\$727.03	\$809.12	\$952.33	\$843.69	\$993.02
48	\$683.18	\$817.08	\$609.97	\$729.52	\$646.15	\$772.80	\$846.39	\$1,012.28	\$882.56	\$1,055.54
49	\$712.85	\$867.54	\$636.46	\$774.57	\$674.21	\$820.51	\$883.15	\$1,074.79	\$920.88	\$1,120.71
50	\$746.28	\$914.19	\$666.30	\$816.22	\$705.83	\$864.64	\$924.56	\$1,132.59	\$964.06	\$1,180.97
51	\$779.29	\$954.63	\$695.78	\$852.33	\$737.05	\$902.89	\$965.45	\$1,182.68	\$1,006.71	\$1,233.22
52	\$815.64	\$999.16	\$728.23	\$892.08	\$771.43	\$945.00	\$1,010.49	\$1,237.85	\$1,053.67	\$1,290.75
53	\$852.41	\$1,044.20	\$761.06	\$932.30	\$806.21	\$987.61	\$1,056.05	\$1,293.66	\$1,101.17	\$1,348.93
54	\$892.11	\$1,092.83	\$796.50	\$975.71	\$843.75	\$1,033.59	\$1,105.23	\$1,353.91	\$1,152.45	\$1,411.75
55	\$931.81	\$1,141.47	\$831.95	\$1,019.14	\$881.30	\$1,079.59	\$1,154.40	\$1,414.14	\$1,203.73	\$1,474.57
56	\$974.84	\$1,194.18	\$870.37	\$1,066.20	\$922.00	\$1,129.45	\$1,207.72	\$1,479.46	\$1,259.33	\$1,542.68
57	\$1,018.30	\$1,247.42	\$909.17	\$1,113.73	\$963.10	\$1,179.80	\$1,261.56	\$1,545.41	\$1,315.47	\$1,611.45
58	\$1,064.68	\$1,304.23	\$950.58	\$1,164.46	\$1,006.97	\$1,233.54	\$1,319.02	\$1,615.80	\$1,375.38	\$1,684.84
59	\$1,087.66	\$1,332.38	\$971.10	\$1,189.60	\$1,028.71	\$1,260.17	\$1,347.50	\$1,650.69	\$1,405.07	\$1,721.21
60	\$1,134.04	\$1,389.20	\$1,012.51	\$1,240.32	\$1,072.57	\$1,313.90	\$1,404.96	\$1,721.08	\$1,464.99	\$1,794.61
61	\$1,174.16	\$1,438.35	\$1,048.33	\$1,284.20	\$1,110.51	\$1,360.37	\$1,454.65	\$1,781.95	\$1,516.81	\$1,858.09
62	\$1,200.48	\$1,470.59	\$1,071.83	\$1,312.99	\$1,135.41	\$1,390.88	\$1,487.27	\$1,821.91	\$1,550.82	\$1,899.75
63	\$1,233.49	\$1,511.03	\$1,101.30	\$1,349.09	\$1,166.63	\$1,429.12	\$1,528.16	\$1,872.00	\$1,593.46	\$1,951.99
64+	\$1,253.55	\$1,535.60	\$1,119.21	\$1,371.03	\$1,185.60	\$1,452.36	\$1,553.01	\$1,902.44	\$1,619.37	\$1,983.73

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

HIOS Plan ID (On Exchange)=>	79962PA0270003		79962PA0270001		79962PA0280001		79962PA0290001		79962PA0270002	
HIOS Plan ID (Off Exchange)=>	79962PA0270003		79962PA0270001		79962PA0280001		79962PA0290001		79962PA0270002	
Plan Marketing Name =>	my Priority Blue Flex PPO Silver 7000		my Priority Blue Flex PPO Bronze 3800		my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision		my Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug Benefit		my Priority Blue Flex PPO Bronze 8900	
Form # =>	PPO/HBG/DP-1		PPO/HBG/DP-1		PPO/ADV/HBG/DP-1		PPO/HDHP/HBG/DP-1		PPO/HBG/DP-1	
Rating Area =>	Area 3		Area 3		Area 3		Area 3		Area 3	
Network =>	U		U		U		U		U	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$7,000		\$3,800		\$3,800		\$7,100		\$8,900	
Coinsurance =>	70%		50%		50%		100%		100%	
Copays =>	\$55 PCP		\$65 PCP		\$65 PCP		N/A		N/A	
OOP Maximum =>	\$9,450		\$9,200		\$9,200		\$7,100		\$8,900	
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	\$359.01	\$359.01	\$257.51	\$257.51	\$274.44	\$274.44	\$262.40	\$262.40	\$230.52	\$230.52
15	\$390.93	\$390.93	\$280.40	\$280.40	\$298.83	\$298.83	\$285.73	\$285.73	\$251.01	\$251.01
16	\$403.13	\$403.13	\$289.15	\$289.15	\$308.16	\$308.16	\$294.65	\$294.65	\$258.84	\$258.84
17	\$415.33	\$415.33	\$297.90	\$297.90	\$317.48	\$317.48	\$303.56	\$303.56	\$266.68	\$266.68
18	\$428.47	\$428.47	\$307.32	\$307.32	\$327.53	\$327.53	\$313.17	\$313.17	\$275.11	\$275.11
19	\$441.61	\$441.61	\$316.75	\$316.75	\$337.57	\$337.57	\$322.77	\$322.77	\$283.55	\$283.55
20	\$455.22	\$455.22	\$326.51	\$326.51	\$347.98	\$347.98	\$332.72	\$332.72	\$292.29	\$292.29
21	\$469.30	\$481.03	\$336.61	\$345.03	\$358.74	\$367.71	\$343.01	\$351.59	\$301.33	\$308.86
22	\$469.30	\$481.03	\$336.61	\$345.03	\$358.74	\$367.71	\$343.01	\$351.59	\$301.33	\$308.86
23	\$469.30	\$481.03	\$336.61	\$345.03	\$358.74	\$367.71	\$343.01	\$351.59	\$301.33	\$308.86
24	\$469.30	\$481.03	\$336.61	\$345.03	\$358.74	\$367.71	\$343.01	\$351.59	\$301.33	\$308.86
25	\$471.18	\$482.96	\$337.96	\$346.41	\$360.17	\$369.17	\$344.38	\$352.99	\$302.54	\$310.10
26	\$480.56	\$492.57	\$344.69	\$353.31	\$367.35	\$376.53	\$351.24	\$360.02	\$308.56	\$316.27
27	\$491.83	\$504.13	\$352.77	\$361.59	\$375.96	\$385.36	\$359.47	\$368.46	\$315.79	\$323.68
28	\$510.13	\$522.88	\$365.90	\$375.05	\$389.95	\$399.70	\$372.85	\$382.17	\$327.55	\$335.74
29	\$525.15	\$538.28	\$376.67	\$386.09	\$401.43	\$411.47	\$383.83	\$393.43	\$337.19	\$345.62
30	\$532.66	\$545.98	\$382.05	\$391.60	\$407.17	\$417.35	\$389.32	\$399.05	\$342.01	\$350.56
31	\$543.92	\$557.52	\$390.13	\$399.88	\$415.78	\$426.17	\$397.55	\$407.49	\$349.24	\$357.97
32	\$555.18	\$569.06	\$398.21	\$408.17	\$424.39	\$435.00	\$405.78	\$415.92	\$356.47	\$365.38
33	\$562.22	\$576.28	\$403.26	\$413.34	\$429.77	\$440.51	\$410.93	\$421.20	\$360.99	\$370.01
34	\$569.73	\$583.97	\$408.64	\$418.86	\$435.51	\$446.40	\$416.41	\$426.82	\$365.81	\$374.96
35	\$573.48	\$587.82	\$411.34	\$421.62	\$438.38	\$449.34	\$419.16	\$429.64	\$368.23	\$377.44
36	\$577.24	\$591.67	\$414.03	\$424.38	\$441.25	\$452.28	\$421.90	\$432.45	\$370.64	\$379.91
37	\$580.99	\$595.51	\$416.72	\$427.14	\$444.12	\$455.22	\$424.65	\$435.27	\$373.05	\$382.38
38	\$584.75	\$599.37	\$419.42	\$429.91	\$446.99	\$458.16	\$427.39	\$438.07	\$375.46	\$384.85
39	\$592.26	\$607.07	\$424.80	\$435.42	\$452.73	\$464.05	\$432.88	\$443.70	\$380.28	\$389.79
40	\$599.77	\$659.75	\$430.19	\$473.21	\$458.47	\$504.32	\$438.37	\$482.21	\$385.10	\$423.61
41	\$611.03	\$675.19	\$438.27	\$484.29	\$467.08	\$516.12	\$446.60	\$493.49	\$392.33	\$433.52
42	\$621.82	\$691.46	\$446.01	\$495.96	\$475.33	\$528.57	\$454.49	\$505.39	\$399.26	\$443.98
43	\$636.84	\$713.90	\$456.78	\$512.05	\$486.81	\$545.71	\$465.46	\$521.78	\$408.90	\$458.38
44	\$655.61	\$742.15	\$470.24	\$532.31	\$501.16	\$567.31	\$479.18	\$542.43	\$420.96	\$476.53
45	\$677.67	\$775.93	\$486.06	\$556.54	\$518.02	\$593.13	\$495.31	\$567.13	\$435.12	\$498.21
46	\$703.95	\$816.58	\$504.92	\$585.71	\$538.11	\$624.21	\$514.52	\$596.84	\$452.00	\$524.32
47	\$733.52	\$863.35	\$526.12	\$619.24	\$560.71	\$659.96	\$536.12	\$631.01	\$470.98	\$554.34
48	\$767.31	\$917.70	\$550.36	\$658.23	\$586.54	\$701.50	\$560.82	\$670.74	\$492.67	\$589.23
49	\$800.63	\$974.37	\$574.26	\$698.87	\$612.01	\$744.82	\$585.18	\$712.16	\$514.07	\$625.62
50	\$838.17	\$1,026.76	\$601.19	\$736.46	\$640.71	\$784.87	\$612.62	\$750.46	\$538.18	\$659.27
51	\$875.24	\$1,072.17	\$627.78	\$769.03	\$669.05	\$819.59	\$639.71	\$783.64	\$561.98	\$688.43
52	\$916.07	\$1,122.19	\$657.06	\$804.90	\$700.26	\$857.82	\$669.56	\$820.21	\$588.20	\$720.55
53	\$957.37	\$1,172.78	\$686.68	\$841.18	\$731.83	\$896.49	\$699.74	\$857.18	\$614.71	\$753.02
54	\$1,001.96	\$1,227.40	\$718.66	\$880.36	\$765.91	\$938.24	\$732.33	\$897.10	\$643.34	\$788.09
55	\$1,046.54	\$1,282.01	\$750.64	\$919.53	\$799.99	\$979.99	\$764.91	\$937.01	\$671.97	\$823.16
56	\$1,094.88	\$1,341.23	\$785.31	\$962.00	\$836.94	\$1,025.25	\$800.24	\$980.29	\$703.00	\$861.18
57	\$1,143.68	\$1,401.01	\$820.32	\$1,004.89	\$874.25	\$1,070.96	\$835.92	\$1,024.00	\$734.34	\$899.57
58	\$1,195.78	\$1,464.83	\$857.68	\$1,050.66	\$914.07	\$1,119.74	\$873.99	\$1,070.64	\$767.79	\$940.54
59	\$1,221.59	\$1,496.45	\$876.20	\$1,073.35	\$933.80	\$1,143.91	\$892.86	\$1,093.75	\$784.36	\$960.84
60	\$1,273.68	\$1,560.26	\$913.56	\$1,119.11	\$973.62	\$1,192.68	\$930.93	\$1,140.39	\$817.81	\$1,001.82
61	\$1,318.73	\$1,615.44	\$945.87	\$1,158.69	\$1,008.06	\$1,234.87	\$963.86	\$1,180.73	\$846.74	\$1,037.26
62	\$1,348.30	\$1,651.67	\$967.08	\$1,184.67	\$1,030.66	\$1,262.56	\$985.47	\$1,207.20	\$865.72	\$1,060.51
63	\$1,385.37	\$1,697.08	\$993.67	\$1,217.25	\$1,059.00	\$1,297.28	\$1,012.57	\$1,240.40	\$889.53	\$1,089.67
64+	\$1,407.90	\$1,724.68	\$1,009.83	\$1,237.04	\$1,076.22	\$1,318.37	\$1,029.03	\$1,260.56	\$903.99	\$1,107.39

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

HIOS Plan ID (On Exchange)=>	79962PA0320001		79962PA0330004		79962PA0340002		79962PA0350002		79962PA0360002	
HIOS Plan ID (Off Exchange)=>	79962PA0320001		79962PA0330004		79962PA0340002		79962PA0350002		79962PA0360002	
Plan Marketing Name =>	my Priority Blue Major Events PPO Catastrophic 9450 - 3 Free PCP Visits		my Blue Access PPO Gold 0		my Blue Access PPO Gold 0 + Adult Dental and Vision		my Blue Access PPO Premier Gold 0		my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	
Form # =>	CAT/PPO/HBG/DP-1		BA/PPO/SDP		BA/PPO/ADV/SDP		BA/PPO/PREMIER/SDP		BA/PPO/PREMIER/ADV/SDP	
Rating Area =>	Area 3		Area 8		Area 8		Area 8		Area 8	
Network =>	U		Z		Z		Z		Z	
Metal =>	Catastrophic		Gold		Gold		Gold		Gold	
Deductible =>	\$9,450		\$0		\$0		\$0		\$0	
Coinsurance =>	100%		70%		70%		80%		80%	
Copays =>	ts 1-3); then subject to deducti		\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP	
OOP Maximum =>	\$9,450		\$7,500		\$7,500		\$6,550		\$6,550	
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	\$199.64	\$199.64	\$349.50	\$349.50	\$366.42	\$366.42	\$364.44	\$364.44	\$381.37	\$381.37
15	\$217.39	\$217.39	\$380.56	\$380.56	\$398.99	\$398.99	\$396.83	\$396.83	\$415.27	\$415.27
16	\$224.17	\$224.17	\$392.44	\$392.44	\$411.44	\$411.44	\$409.22	\$409.22	\$428.23	\$428.23
17	\$230.96	\$230.96	\$404.32	\$404.32	\$423.90	\$423.90	\$421.61	\$421.61	\$441.19	\$441.19
18	\$238.27	\$238.27	\$417.11	\$417.11	\$437.31	\$437.31	\$434.94	\$434.94	\$455.15	\$455.15
19	\$245.57	\$245.57	\$429.91	\$429.91	\$450.72	\$450.72	\$448.28	\$448.28	\$469.11	\$469.11
20	\$253.14	\$253.14	\$443.15	\$443.15	\$464.61	\$464.61	\$462.10	\$462.10	\$483.56	\$483.56
21	\$260.97	\$267.49	\$456.86	\$468.28	\$478.98	\$490.95	\$476.39	\$488.30	\$498.52	\$510.98
22	\$260.97	\$267.49	\$456.86	\$468.28	\$478.98	\$490.95	\$476.39	\$488.30	\$498.52	\$510.98
23	\$260.97	\$267.49	\$456.86	\$468.28	\$478.98	\$490.95	\$476.39	\$488.30	\$498.52	\$510.98
24	\$260.97	\$267.49	\$456.86	\$468.28	\$478.98	\$490.95	\$476.39	\$488.30	\$498.52	\$510.98
25	\$262.01	\$268.56	\$458.69	\$470.16	\$480.90	\$492.92	\$478.30	\$490.26	\$500.51	\$513.02
26	\$267.23	\$273.91	\$467.82	\$479.52	\$490.48	\$502.74	\$487.82	\$500.02	\$510.48	\$523.24
27	\$273.50	\$280.34	\$478.79	\$490.76	\$501.97	\$514.52	\$499.26	\$511.74	\$522.45	\$535.51
28	\$283.67	\$290.76	\$496.61	\$509.03	\$520.65	\$533.67	\$517.84	\$530.79	\$541.89	\$555.44
29	\$292.03	\$299.33	\$511.23	\$524.01	\$535.98	\$549.38	\$533.08	\$546.41	\$557.84	\$571.79
30	\$296.20	\$303.61	\$518.54	\$531.50	\$543.64	\$557.23	\$540.70	\$554.22	\$565.82	\$579.97
31	\$302.46	\$310.02	\$529.50	\$542.74	\$555.14	\$569.02	\$552.14	\$565.94	\$577.78	\$592.22
32	\$308.73	\$316.45	\$540.47	\$553.98	\$566.63	\$580.80	\$563.57	\$577.66	\$589.75	\$604.49
33	\$312.64	\$320.46	\$547.32	\$561.00	\$573.82	\$588.17	\$570.72	\$584.99	\$597.23	\$612.16
34	\$316.82	\$324.74	\$554.63	\$568.50	\$581.48	\$596.02	\$578.34	\$592.80	\$605.20	\$620.33
35	\$318.91	\$326.88	\$558.28	\$572.24	\$585.31	\$599.94	\$582.15	\$596.70	\$609.19	\$624.42
36	\$320.99	\$329.01	\$561.94	\$575.99	\$589.15	\$603.88	\$585.96	\$600.61	\$613.18	\$628.51
37	\$323.08	\$331.16	\$565.59	\$579.73	\$592.98	\$607.80	\$589.77	\$604.51	\$617.17	\$632.60
38	\$325.17	\$333.30	\$569.25	\$583.48	\$596.81	\$611.73	\$593.58	\$608.42	\$621.16	\$636.69
39	\$329.34	\$337.57	\$576.56	\$590.97	\$604.47	\$619.58	\$601.20	\$616.23	\$629.13	\$644.86
40	\$333.52	\$366.87	\$583.87	\$642.26	\$612.14	\$673.35	\$608.83	\$669.71	\$637.11	\$700.82
41	\$339.78	\$375.46	\$594.83	\$657.29	\$623.63	\$689.11	\$620.26	\$685.39	\$649.07	\$717.22
42	\$345.79	\$384.52	\$605.34	\$673.14	\$634.65	\$705.73	\$631.22	\$701.92	\$660.54	\$734.52
43	\$354.14	\$396.99	\$619.96	\$694.98	\$649.98	\$728.63	\$646.46	\$724.68	\$676.49	\$758.35
44	\$364.58	\$412.70	\$638.23	\$722.48	\$669.14	\$757.47	\$665.52	\$753.37	\$696.43	\$788.36
45	\$376.84	\$431.48	\$659.71	\$755.37	\$691.65	\$791.94	\$687.91	\$787.66	\$719.86	\$824.24
46	\$391.46	\$454.09	\$685.29	\$794.94	\$718.47	\$833.43	\$714.59	\$828.92	\$747.78	\$867.42
47	\$407.90	\$480.10	\$714.07	\$840.46	\$748.65	\$881.16	\$744.60	\$876.39	\$779.19	\$917.11
48	\$426.69	\$510.32	\$746.97	\$893.38	\$783.13	\$936.62	\$778.90	\$931.56	\$815.08	\$974.84
49	\$445.21	\$541.82	\$779.40	\$948.53	\$817.14	\$994.46	\$812.72	\$989.08	\$850.48	\$1,035.03
50	\$466.09	\$570.96	\$815.95	\$999.54	\$855.46	\$1,047.94	\$850.83	\$1,042.27	\$890.36	\$1,090.69
51	\$486.71	\$596.22	\$852.04	\$1,043.75	\$893.30	\$1,094.29	\$888.47	\$1,088.38	\$929.74	\$1,138.93
52	\$509.41	\$624.03	\$891.79	\$1,092.44	\$934.97	\$1,145.34	\$929.91	\$1,139.14	\$973.11	\$1,192.06
53	\$532.38	\$652.17	\$931.99	\$1,141.69	\$977.12	\$1,196.97	\$971.84	\$1,190.50	\$1,016.98	\$1,245.80
54	\$557.17	\$682.53	\$975.40	\$1,194.87	\$1,022.62	\$1,252.71	\$1,017.09	\$1,245.94	\$1,064.34	\$1,303.82
55	\$581.96	\$712.90	\$1,018.80	\$1,248.03	\$1,068.13	\$1,308.46	\$1,062.35	\$1,301.38	\$1,111.70	\$1,361.83
56	\$608.84	\$745.83	\$1,065.85	\$1,305.67	\$1,117.46	\$1,368.89	\$1,111.42	\$1,361.49	\$1,163.05	\$1,424.74
57	\$635.98	\$779.08	\$1,113.37	\$1,363.88	\$1,167.27	\$1,429.91	\$1,160.96	\$1,422.18	\$1,214.89	\$1,488.24
58	\$664.95	\$814.56	\$1,164.08	\$1,426.00	\$1,220.44	\$1,495.04	\$1,213.84	\$1,486.95	\$1,270.23	\$1,556.03
59	\$679.30	\$832.14	\$1,189.21	\$1,456.78	\$1,246.78	\$1,527.31	\$1,240.04	\$1,519.05	\$1,297.65	\$1,589.62
60	\$708.27	\$867.63	\$1,239.92	\$1,518.90	\$1,299.95	\$1,592.44	\$1,292.92	\$1,583.83	\$1,352.98	\$1,657.40
61	\$733.33	\$898.33	\$1,283.78	\$1,572.63	\$1,345.93	\$1,648.76	\$1,338.66	\$1,639.86	\$1,400.84	\$1,716.03
62	\$749.77	\$918.47	\$1,312.56	\$1,607.89	\$1,376.11	\$1,685.73	\$1,368.67	\$1,676.62	\$1,432.25	\$1,754.51
63	\$770.38	\$943.72	\$1,348.65	\$1,652.10	\$1,413.95	\$1,732.09	\$1,406.30	\$1,722.72	\$1,471.63	\$1,802.75
64+	\$782.91	\$959.06	\$1,370.58	\$1,678.96	\$1,436.94	\$1,760.25	\$1,429.17	\$1,750.73	\$1,495.56	\$1,832.06



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

HIOS Plan ID (On Exchange)=>	79962PA0370002		79962PA0330005		N/A		N/A		79962PA0350001	
HIOS Plan ID (Off Exchange)=>	79962PA0370002		79962PA0330005		79962PA0330006		79962PA0340003		79962PA0350001	
Plan Marketing Name =>	my Blue Access PPO Gold 1700 HSA		my Blue Access PPO Gold 1500		my Blue Access PPO Silver 3500		my Blue Access PPO Silver 3500 + Adult Dental and Vision		my Blue Access PPO Premier Silver 2900	
Form # =>	BA/PPO/HDHP/SDP		BA/PPO/SDP		BA/PPO/SDP		BA/PPO/ADV/SDP		BA/PPO/PREMIER/SDP	
Rating Area =>	Area 8		Area 8		Area 8		Area 8		Area 8	
Network =>	Z		Z		Z		Z		Z	
Metal =>	Gold		Gold		Silver		Silver		Silver	
Deductible =>	\$1,700		\$1,500		\$3,500		\$3,500		\$2,900	
Coinsurance =>	80%		70%		70%		70%		70%	
Copays =>	\$20 A/D PCP		\$35 PCP		\$45 PCP		\$45 PCP		\$75 PCP	
OOP Maximum =>	\$5,700		\$8,300		\$9,350		\$9,350		\$8,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$325.99	\$325.99	\$324.21	\$324.21	\$289.47	\$289.47	\$306.40	\$306.40	\$401.65	\$401.65
15	\$354.97	\$354.97	\$353.03	\$353.03	\$315.20	\$315.20	\$333.63	\$333.63	\$437.35	\$437.35
16	\$366.05	\$366.05	\$364.05	\$364.05	\$325.04	\$325.04	\$344.05	\$344.05	\$451.00	\$451.00
17	\$377.13	\$377.13	\$375.07	\$375.07	\$334.88	\$334.88	\$354.46	\$354.46	\$464.65	\$464.65
18	\$389.06	\$389.06	\$386.94	\$386.94	\$345.47	\$345.47	\$365.67	\$365.67	\$479.35	\$479.35
19	\$400.99	\$400.99	\$398.81	\$398.81	\$356.06	\$356.06	\$376.89	\$376.89	\$494.05	\$494.05
20	\$413.35	\$413.35	\$411.10	\$411.10	\$367.04	\$367.04	\$388.50	\$388.50	\$509.28	\$509.28
21	\$426.13	\$436.78	\$423.81	\$434.41	\$378.39	\$387.85	\$400.52	\$410.53	\$525.03	\$538.16
22	\$426.13	\$436.78	\$423.81	\$434.41	\$378.39	\$387.85	\$400.52	\$410.53	\$525.03	\$538.16
23	\$426.13	\$436.78	\$423.81	\$434.41	\$378.39	\$387.85	\$400.52	\$410.53	\$525.03	\$538.16
24	\$426.13	\$436.78	\$423.81	\$434.41	\$378.39	\$387.85	\$400.52	\$410.53	\$525.03	\$538.16
25	\$427.83	\$438.53	\$425.51	\$436.15	\$379.90	\$389.40	\$402.12	\$412.17	\$527.13	\$540.31
26	\$436.36	\$447.27	\$433.98	\$444.83	\$387.47	\$397.16	\$410.13	\$420.38	\$537.63	\$551.07
27	\$446.58	\$457.74	\$444.15	\$455.25	\$396.55	\$406.46	\$419.74	\$430.23	\$550.23	\$563.99
28	\$463.20	\$474.78	\$460.68	\$472.20	\$411.31	\$421.59	\$435.37	\$446.25	\$570.71	\$584.98
29	\$476.84	\$488.76	\$474.24	\$486.10	\$423.42	\$434.01	\$448.18	\$459.38	\$587.51	\$602.20
30	\$483.66	\$495.75	\$481.02	\$493.05	\$429.47	\$440.21	\$454.59	\$465.95	\$595.91	\$610.81
31	\$493.88	\$506.23	\$491.20	\$503.48	\$438.55	\$449.51	\$464.20	\$475.81	\$608.51	\$623.72
32	\$504.11	\$516.71	\$501.37	\$513.90	\$447.64	\$458.83	\$473.82	\$485.67	\$621.11	\$636.64
33	\$510.50	\$523.26	\$507.72	\$520.41	\$453.31	\$464.64	\$479.82	\$491.82	\$628.99	\$644.71
34	\$517.32	\$530.25	\$514.51	\$527.37	\$459.37	\$470.85	\$486.23	\$498.39	\$637.39	\$653.32
35	\$520.73	\$533.75	\$517.90	\$530.85	\$462.39	\$473.95	\$489.44	\$501.68	\$641.59	\$657.63
36	\$524.14	\$537.24	\$521.29	\$534.32	\$465.42	\$477.06	\$492.64	\$504.96	\$645.79	\$661.93
37	\$527.55	\$540.74	\$524.68	\$537.80	\$468.45	\$480.16	\$495.84	\$508.24	\$649.99	\$666.24
38	\$530.96	\$544.23	\$528.07	\$541.27	\$471.47	\$483.26	\$499.05	\$511.53	\$654.19	\$670.54
39	\$537.78	\$551.22	\$534.85	\$548.22	\$477.53	\$489.47	\$505.46	\$518.10	\$662.59	\$679.15
40	\$544.59	\$559.05	\$541.63	\$559.75	\$483.58	\$531.94	\$511.86	\$563.05	\$670.99	\$738.09
41	\$554.82	\$613.08	\$551.80	\$609.74	\$492.66	\$544.39	\$521.48	\$576.24	\$683.59	\$755.37
42	\$564.62	\$627.86	\$561.55	\$624.44	\$501.37	\$557.52	\$530.69	\$590.13	\$695.66	\$773.57
43	\$578.26	\$648.23	\$575.11	\$644.70	\$513.48	\$575.61	\$543.51	\$609.27	\$712.47	\$798.68
44	\$595.30	\$673.88	\$592.06	\$670.21	\$528.61	\$598.39	\$559.53	\$633.39	\$733.47	\$830.29
45	\$615.33	\$704.55	\$611.98	\$700.72	\$546.40	\$625.63	\$578.35	\$662.21	\$758.14	\$868.07
46	\$639.20	\$741.47	\$635.72	\$737.44	\$567.59	\$658.40	\$600.78	\$696.90	\$787.55	\$913.56
47	\$666.04	\$783.93	\$662.42	\$779.67	\$591.42	\$696.10	\$626.01	\$736.81	\$820.62	\$965.87
48	\$696.72	\$833.28	\$692.93	\$828.74	\$618.67	\$739.93	\$654.85	\$783.20	\$858.42	\$1,026.67
49	\$726.98	\$884.73	\$723.02	\$879.92	\$645.53	\$785.61	\$683.29	\$831.56	\$895.70	\$1,090.07
50	\$761.07	\$932.31	\$756.92	\$927.23	\$675.80	\$827.86	\$715.33	\$876.28	\$937.70	\$1,148.68
51	\$794.73	\$973.54	\$790.41	\$968.25	\$705.70	\$864.48	\$746.97	\$915.04	\$979.18	\$1,199.50
52	\$831.81	\$1,018.97	\$827.28	\$1,013.42	\$738.62	\$904.81	\$781.82	\$957.73	\$1,024.86	\$1,255.45
53	\$869.31	\$1,064.90	\$864.57	\$1,059.10	\$771.92	\$945.60	\$817.06	\$1,000.90	\$1,071.06	\$1,312.05
54	\$909.79	\$1,114.49	\$904.83	\$1,108.42	\$807.86	\$989.63	\$855.11	\$1,047.51	\$1,120.94	\$1,373.15
55	\$950.27	\$1,164.08	\$945.10	\$1,157.75	\$843.81	\$1,033.67	\$893.16	\$1,094.12	\$1,170.82	\$1,434.25
56	\$994.16	\$1,217.85	\$988.75	\$1,211.22	\$882.78	\$1,081.41	\$934.41	\$1,144.65	\$1,224.89	\$1,500.49
57	\$1,038.48	\$1,272.14	\$1,032.82	\$1,265.20	\$922.14	\$1,129.62	\$976.07	\$1,195.69	\$1,279.50	\$1,567.39
58	\$1,085.78	\$1,330.08	\$1,079.87	\$1,322.84	\$964.14	\$1,181.07	\$1,020.52	\$1,250.14	\$1,337.78	\$1,638.78
59	\$1,109.22	\$1,358.79	\$1,103.18	\$1,351.40	\$984.95	\$1,206.56	\$1,042.55	\$1,277.12	\$1,366.65	\$1,674.15
60	\$1,156.52	\$1,416.74	\$1,150.22	\$1,409.02	\$1,026.95	\$1,258.01	\$1,087.01	\$1,331.59	\$1,424.93	\$1,745.54
61	\$1,197.43	\$1,466.85	\$1,190.91	\$1,458.86	\$1,063.28	\$1,302.52	\$1,125.46	\$1,378.69	\$1,475.33	\$1,807.28
62	\$1,224.27	\$1,499.73	\$1,217.61	\$1,491.57	\$1,087.11	\$1,331.71	\$1,150.69	\$1,409.60	\$1,508.41	\$1,847.80
63	\$1,257.94	\$1,540.98	\$1,251.09	\$1,532.59	\$1,117.01	\$1,368.34	\$1,182.34	\$1,448.37	\$1,549.89	\$1,898.62
64+	\$1,278.39	\$1,566.03	\$1,271.43	\$1,557.50	\$1,135.17	\$1,390.58	\$1,201.56	\$1,471.91	\$1,575.09	\$1,929.49

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

HIOS Plan ID (On Exchange)=>	79962PA0360001		79962PA0330003		79962PA0330001		79962PA0340001		79962PA0370001	
HIOS Plan ID (Off Exchange)=>	79962PA0360001		79962PA0330003		79962PA0330001		79962PA0340001		79962PA0370001	
Plan Marketing Name =>	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision		my Blue Access PPO Silver 7000		my Blue Access PPO Bronze 3800		my Blue Access PPO Bronze 3800 + Adult Dental and Vision		my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit	
Form # =>	BA/PPO/PREMIER/ADV/SDP		BA/PPO/SDP		BA/PPO/SDP		BA/PPO/ADV/SDP		BA/PPO/HDHP/SDP	
Rating Area =>	Area 8		Area 8		Area 8		Area 8		Area 8	
Network =>	Z		Z		Z		Z		Z	
Metal =>	Silver		Silver		Bronze		Bronze		Bronze	
Deductible =>	\$2,900		\$7,000		\$3,800		\$3,800		\$7,100	
Coinsurance =>	70%		70%		50%		50%		100%	
Copays =>	\$75 PCP		\$55 PCP		\$65 PCP		\$65 PCP		N/A	
OOP Maximum =>	\$8,500		\$9,450		\$9,200		\$9,200		\$7,100	
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	\$418.58	\$418.58	\$364.13	\$364.13	\$261.18	\$261.18	\$278.10	\$278.10	\$266.14	\$266.14
15	\$455.78	\$455.78	\$396.50	\$396.50	\$284.39	\$284.39	\$302.82	\$302.82	\$289.80	\$289.80
16	\$470.01	\$470.01	\$408.88	\$408.88	\$293.27	\$293.27	\$312.27	\$312.27	\$298.85	\$298.85
17	\$484.24	\$484.24	\$421.25	\$421.25	\$302.15	\$302.15	\$321.72	\$321.72	\$307.89	\$307.89
18	\$499.56	\$499.56	\$434.58	\$434.58	\$311.71	\$311.71	\$331.90	\$331.90	\$317.63	\$317.63
19	\$514.88	\$514.88	\$447.91	\$447.91	\$321.27	\$321.27	\$342.08	\$342.08	\$327.37	\$327.37
20	\$530.75	\$530.75	\$461.71	\$461.71	\$331.17	\$331.17	\$352.62	\$352.62	\$337.46	\$337.46
21	\$547.16	\$560.84	\$475.99	\$487.89	\$341.41	\$349.95	\$363.53	\$372.62	\$347.90	\$356.60
22	\$547.16	\$560.84	\$475.99	\$487.89	\$341.41	\$349.95	\$363.53	\$372.62	\$347.90	\$356.60
23	\$547.16	\$560.84	\$475.99	\$487.89	\$341.41	\$349.95	\$363.53	\$372.62	\$347.90	\$356.60
24	\$547.16	\$560.84	\$475.99	\$487.89	\$341.41	\$349.95	\$363.53	\$372.62	\$347.90	\$356.60
25	\$549.35	\$563.08	\$477.89	\$489.84	\$342.78	\$351.35	\$364.98	\$374.10	\$349.29	\$358.02
26	\$560.29	\$574.30	\$487.41	\$499.60	\$349.60	\$358.34	\$372.25	\$381.56	\$356.25	\$365.16
27	\$573.42	\$587.76	\$498.84	\$511.31	\$357.80	\$366.75	\$380.98	\$390.50	\$364.60	\$373.72
28	\$594.76	\$609.63	\$517.40	\$530.34	\$371.11	\$380.39	\$395.16	\$405.04	\$378.17	\$387.62
29	\$612.27	\$627.58	\$532.63	\$545.95	\$382.04	\$391.59	\$406.79	\$416.96	\$389.30	\$399.03
30	\$621.03	\$636.56	\$540.25	\$553.76	\$387.50	\$397.19	\$412.61	\$422.93	\$394.87	\$404.74
31	\$634.16	\$650.01	\$551.67	\$565.46	\$395.69	\$405.58	\$421.33	\$431.86	\$403.22	\$413.30
32	\$647.29	\$663.47	\$563.10	\$577.18	\$403.89	\$413.99	\$430.06	\$440.81	\$411.57	\$421.86
33	\$655.50	\$671.89	\$570.24	\$584.50	\$409.01	\$419.24	\$435.51	\$446.40	\$416.78	\$427.20
34	\$664.25	\$680.86	\$577.85	\$592.30	\$414.47	\$424.83	\$441.33	\$452.36	\$422.35	\$432.91
35	\$668.63	\$685.35	\$581.66	\$596.20	\$417.20	\$427.63	\$444.23	\$455.34	\$425.13	\$435.76
36	\$673.01	\$689.84	\$585.47	\$600.11	\$419.93	\$430.43	\$447.14	\$458.32	\$427.92	\$438.62
37	\$677.38	\$694.31	\$589.28	\$604.01	\$422.67	\$433.24	\$450.05	\$461.30	\$430.70	\$441.47
38	\$681.76	\$698.80	\$593.08	\$607.91	\$425.40	\$436.04	\$452.96	\$464.28	\$433.48	\$444.32
39	\$690.52	\$707.78	\$600.70	\$615.72	\$430.86	\$441.63	\$458.77	\$470.24	\$439.05	\$450.03
40	\$699.27	\$769.20	\$608.32	\$669.15	\$436.32	\$479.95	\$464.59	\$511.05	\$444.62	\$489.08
41	\$712.40	\$787.20	\$619.74	\$684.81	\$444.52	\$491.19	\$473.32	\$523.02	\$452.97	\$500.53
42	\$724.99	\$806.19	\$630.69	\$701.33	\$452.37	\$503.04	\$481.68	\$535.63	\$460.97	\$512.60
43	\$742.50	\$832.34	\$645.92	\$724.08	\$463.29	\$519.35	\$493.31	\$553.00	\$472.10	\$529.22
44	\$764.38	\$865.28	\$664.96	\$752.73	\$476.95	\$539.91	\$507.85	\$574.89	\$486.02	\$550.17
45	\$790.10	\$904.66	\$687.33	\$786.99	\$493.00	\$564.49	\$524.94	\$601.06	\$502.37	\$575.21
46	\$820.74	\$952.06	\$713.99	\$828.23	\$512.12	\$594.06	\$545.30	\$632.55	\$521.85	\$605.35
47	\$855.21	\$1,006.58	\$743.97	\$875.65	\$533.62	\$628.07	\$568.20	\$668.77	\$543.77	\$640.02
48	\$894.61	\$1,069.95	\$778.24	\$930.78	\$558.21	\$667.62	\$594.37	\$710.87	\$568.82	\$680.31
49	\$933.45	\$1,136.01	\$812.04	\$988.25	\$582.45	\$708.84	\$620.18	\$754.76	\$593.52	\$722.31
50	\$977.23	\$1,197.11	\$850.12	\$1,041.40	\$609.76	\$746.96	\$649.26	\$795.34	\$621.35	\$761.15
51	\$1,020.45	\$1,250.05	\$887.72	\$1,087.46	\$636.73	\$779.99	\$677.98	\$830.53	\$648.83	\$794.82
52	\$1,068.06	\$1,308.37	\$929.13	\$1,138.18	\$666.43	\$816.38	\$709.61	\$869.27	\$679.10	\$831.90
53	\$1,116.21	\$1,367.36	\$971.02	\$1,189.50	\$696.48	\$853.19	\$741.60	\$908.46	\$709.72	\$869.41
54	\$1,168.19	\$1,431.03	\$1,016.24	\$1,244.89	\$728.91	\$892.91	\$776.14	\$950.77	\$742.77	\$909.89
55	\$1,220.17	\$1,494.71	\$1,061.46	\$1,300.29	\$761.34	\$932.64	\$810.67	\$993.07	\$775.82	\$950.38
56	\$1,276.52	\$1,563.74	\$1,110.48	\$1,360.34	\$796.51	\$975.72	\$848.12	\$1,038.95	\$811.65	\$994.27
57	\$1,333.43	\$1,633.45	\$1,159.99	\$1,420.99	\$832.02	\$1,019.22	\$885.92	\$1,085.25	\$847.83	\$1,038.59
58	\$1,394.16	\$1,707.85	\$1,212.82	\$1,485.70	\$869.91	\$1,065.64	\$926.27	\$1,134.68	\$886.45	\$1,085.90
59	\$1,424.26	\$1,744.72	\$1,239.00	\$1,517.78	\$888.69	\$1,088.65	\$946.27	\$1,159.18	\$905.58	\$1,109.34
60	\$1,484.99	\$1,819.11	\$1,291.84	\$1,582.50	\$926.59	\$1,135.07	\$986.62	\$1,208.61	\$944.20	\$1,156.65
61	\$1,537.52	\$1,883.46	\$1,337.53	\$1,638.47	\$959.36	\$1,175.22	\$1,021.52	\$1,251.36	\$977.60	\$1,197.56
62	\$1,571.99	\$1,925.69	\$1,367.52	\$1,675.21	\$980.87	\$1,201.57	\$1,044.42	\$1,279.41	\$999.52	\$1,224.41
63	\$1,615.22	\$1,978.64	\$1,405.12	\$1,721.27	\$1,007.84	\$1,234.60	\$1,073.14	\$1,314.60	\$1,027.00	\$1,258.08
64+	\$1,641.48	\$2,010.81	\$1,427.97	\$1,749.26	\$1,024.23	\$1,254.68	\$1,090.59	\$1,335.97	\$1,043.70	\$1,278.53

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

HIOS Plan ID (On Exchange)=>	79962PA0330002		79962PA0380001	
HIOS Plan ID (Off Exchange)=>	79962PA0330002		79962PA0380001	
Plan Marketing Name =>	my Blue Access PPO Bronze 8900		my Blue Access Major Events PPO Catastrophic 9450 - 3 Free PCP Visits	
Form # =>	BA/PPO/SDP		BA/CAT/PPO/SDP	
Rating Area =>	Area 8		Area 8	
Network =>	Z		Z	
Metal =>	Bronze		Catastrophic	
Deductible =>	\$8,900		\$9,450	
Coinsurance =>	100%		100%	
Copays =>	N/A		its 1-3); then subject to deducti	
OOP Maximum =>	\$8,900		\$9,450	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$233.80	\$233.80	\$202.49	\$202.49
15	\$254.58	\$254.58	\$220.49	\$220.49
16	\$262.53	\$262.53	\$227.37	\$227.37
17	\$270.47	\$270.47	\$234.25	\$234.25
18	\$279.03	\$279.03	\$241.66	\$241.66
19	\$287.59	\$287.59	\$249.07	\$249.07
20	\$296.45	\$296.45	\$256.75	\$256.75
21	\$305.62	\$313.26	\$264.69	\$271.31
22	\$305.62	\$313.26	\$264.69	\$271.31
23	\$305.62	\$313.26	\$264.69	\$271.31
24	\$305.62	\$313.26	\$264.69	\$271.31
25	\$306.84	\$314.51	\$265.75	\$272.39
26	\$312.95	\$320.77	\$271.04	\$277.82
27	\$320.29	\$328.30	\$277.40	\$284.34
28	\$332.21	\$340.52	\$287.72	\$294.91
29	\$341.99	\$350.54	\$296.19	\$303.59
30	\$346.88	\$355.55	\$300.42	\$307.93
31	\$354.21	\$363.07	\$306.78	\$314.45
32	\$361.55	\$370.59	\$313.13	\$320.96
33	\$366.13	\$375.28	\$317.10	\$325.03
34	\$371.02	\$380.30	\$321.33	\$329.36
35	\$373.47	\$382.81	\$323.45	\$331.54
36	\$375.91	\$385.31	\$325.57	\$333.71
37	\$378.36	\$387.82	\$327.69	\$335.88
38	\$380.80	\$390.32	\$329.80	\$338.05
39	\$385.69	\$395.33	\$334.04	\$342.39
40	\$390.58	\$429.64	\$338.27	\$372.10
41	\$397.92	\$439.70	\$344.63	\$380.82
42	\$404.95	\$450.30	\$350.71	\$389.99
43	\$414.73	\$464.91	\$359.18	\$402.64
44	\$426.95	\$483.31	\$369.77	\$418.58
45	\$441.32	\$505.31	\$382.21	\$437.63
46	\$458.43	\$531.78	\$397.04	\$460.57
47	\$477.68	\$562.23	\$413.71	\$486.94
48	\$499.69	\$597.63	\$432.77	\$517.59
49	\$521.39	\$634.53	\$451.56	\$549.55
50	\$545.84	\$668.65	\$472.74	\$579.11
51	\$569.98	\$698.23	\$493.65	\$604.72
52	\$596.57	\$730.80	\$516.67	\$632.92
53	\$623.46	\$763.74	\$539.97	\$661.46
54	\$652.50	\$799.31	\$565.11	\$692.26
55	\$681.53	\$834.87	\$590.26	\$723.07
56	\$713.01	\$873.44	\$617.52	\$756.46
57	\$744.80	\$912.38	\$645.05	\$790.19
58	\$778.72	\$953.93	\$674.43	\$826.18
59	\$795.53	\$974.52	\$688.99	\$844.01
60	\$829.45	\$1,016.08	\$718.37	\$880.00
61	\$858.79	\$1,052.02	\$743.78	\$911.13
62	\$878.05	\$1,075.61	\$760.45	\$931.55
63	\$902.19	\$1,105.18	\$781.36	\$957.17
64+	\$916.86	\$1,123.15	\$794.07	\$972.74

**Highmark Benefits Group  
Individual  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0310001	my Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0290001	my Priority Blue Flex PPO Bronze 7100 HSA - Custom Design	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 945	PPO	Catastrophic	On/Off	U	3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0360001	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0370001	my Blue Access PPO Bronze 7100 HSA - Custom Design	PPO	Bronze	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery
79962PA0380001	my Blue Access Major Events PPO Catastrophic 945	PPO	Catastrophic	On/Off	Z	8	Philadelphia, Bucks, Chester, Delaware, Montgomery

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

02-01-2023 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vis	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	Priority Blue Flex PPO Premier Gold 0 + Adult Dental and	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	Priority Blue Flex PPO Silver 3500 + Adult Dental and V	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off
79962PA0310001	my Blue Flex PPO Premier Silver 2900 + Adult Dental a	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	Priority Blue Flex PPO Bronze 3800 + Adult Dental and	PPO	Bronze	On/Off
79962PA0290001	Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	Blue Access PPO Premier Gold 0 + Adult Dental and V	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	Blue Access PPO Silver 3500 + Adult Dental and Vis	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off
79962PA0360001	Blue Access PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	Blue Access PPO Bronze 3800 + Adult Dental and Vi	PPO	Bronze	On/Off
79962PA0370001	Blue Access PPO Bronze 7100 HSA - Custom Drug Be	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	Access Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off

RATING AREA 1

0	0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren

RATING AREA 2

0	0	0
Elk	Cameron	Potter

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

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 3												
					1,413	1,143	364	3,195	3,917	1,232	2,875	2,009	112	877	710	1,179	489
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off	\$450.43	\$450.43	\$450.43	\$450.43	\$450.43	\$450.43	\$450.43	\$450.43	\$450.43	\$450.43	\$450.43	\$450.43	\$450.43
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vis	PPO	Gold	On/Off	\$472.56	\$472.56	\$472.56	\$472.56	\$472.56	\$472.56	\$472.56	\$472.56	\$472.56	\$472.56	\$472.56	\$472.56	\$472.56
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off	\$469.71	\$469.71	\$469.71	\$469.71	\$469.71	\$469.71	\$469.71	\$469.71	\$469.71	\$469.71	\$469.71	\$469.71	\$469.71
79962PA0310002	Priority Blue Flex PPO Premier Gold 0 + Adult Dental and	PPO	Gold	On/Off	\$491.84	\$491.84	\$491.84	\$491.84	\$491.84	\$491.84	\$491.84	\$491.84	\$491.84	\$491.84	\$491.84	\$491.84	\$491.84
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14	\$420.14
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85	\$417.85
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off	\$373.07	\$373.07	\$373.07	\$373.07	\$373.07	\$373.07	\$373.07	\$373.07	\$373.07	\$373.07	\$373.07	\$373.07	\$373.07
79962PA0280002	Priority Blue Flex PPO Silver 3500 + Adult Dental and V	PPO	Silver	Off	\$395.20	\$395.20	\$395.20	\$395.20	\$395.20	\$395.20	\$395.20	\$395.20	\$395.20	\$395.20	\$395.20	\$395.20	\$395.20
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off	\$517.67	\$517.67	\$517.67	\$517.67	\$517.67	\$517.67	\$517.67	\$517.67	\$517.67	\$517.67	\$517.67	\$517.67	\$517.67
79962PA0310001	my Blue Flex PPO Premier Silver 2900 + Adult Dental a	PPO	Silver	On/Off	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79	\$539.79
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off	\$469.30	\$469.30	\$469.30	\$469.30	\$469.30	\$469.30	\$469.30	\$469.30	\$469.30	\$469.30	\$469.30	\$469.30	\$469.30
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off	\$336.61	\$336.61	\$336.61	\$336.61	\$336.61	\$336.61	\$336.61	\$336.61	\$336.61	\$336.61	\$336.61	\$336.61	\$336.61
79962PA0280001	Priority Blue Flex PPO Bronze 3800 + Adult Dental and	PPO	Bronze	On/Off	\$358.74	\$358.74	\$358.74	\$358.74	\$358.74	\$358.74	\$358.74	\$358.74	\$358.74	\$358.74	\$358.74	\$358.74	\$358.74
79962PA0290001	Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug	PPO	Bronze	On/Off	\$343.01	\$343.01	\$343.01	\$343.01	\$343.01	\$343.01	\$343.01	\$343.01	\$343.01	\$343.01	\$343.01	\$343.01	\$343.01
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off	\$301.33	\$301.33	\$301.33	\$301.33	\$301.33	\$301.33	\$301.33	\$301.33	\$301.33	\$301.33	\$301.33	\$301.33	\$301.33
79962PA0320001	my Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off	\$260.97	\$260.97	\$260.97	\$260.97	\$260.97	\$260.97	\$260.97	\$260.97	\$260.97	\$260.97	\$260.97	\$260.97	\$260.97
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off													
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Visio	PPO	Gold	On/Off													
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off													
79962PA0360002	Blue Access PPO Premier Gold 0 + Adult Dental and V	PPO	Gold	On/Off													
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off													
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off													
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off													
79962PA0340003	Blue Access PPO Silver 3500 + Adult Dental and Vis	PPO	Silver	Off													
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off													
79962PA0360001	Blue Access PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off													
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off													
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off													
79962PA0340001	Blue Access PPO Bronze 3800 + Adult Dental and Vis	PPO	Bronze	On/Off													
79962PA0370001	Blue Access PPO Bronze 7100 HSA - Custom Drug Be	PPO	Bronze	On/Off													
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off													
79962PA0380001	Access Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off													

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

RATING AREA 4

02-01-2023 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off										
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off										
79962PA0310002	Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off										
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off										
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off										
79962PA0280002	Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off										
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off										
79962PA0310001	Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off										
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off										
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off										
79962PA0280001	Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off										
79962PA0290001	Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug Benefits	PPO	Bronze	On/Off										
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off										
79962PA0320001	my Blue Access PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off										
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off										
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off										
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off										
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off										
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off										
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off										
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off										
79962PA0360001	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off										
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off										
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off										
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off										
79962PA0370001	my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefits	PPO	Bronze	On/Off										
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off										
79962PA0380001	my Blue Access PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off										

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

RATING AREA 5

02-01-2023 Number of Covered Lives by Rating County					0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off							
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0310002	Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off							
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off							
79962PA0280002	Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off							
79962PA0310001	Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off							
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off							
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off							
79962PA0280001	Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
79962PA0290001	Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off							
79962PA0320001	Priority Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off							
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0360002	Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off							
79962PA0340003	Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off							
79962PA0360001	Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off							
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off							
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off							
79962PA0340001	Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
79962PA0370001	Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off							
79962PA0380001	Priority Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off							



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

RATING AREA 6

02-01-2023 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0	0	
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off										
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vis	PPO	Gold	On/Off										
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off										
79962PA0310002	Priority Blue Flex PPO Premier Gold 0 + Adult Dental and	PPO	Gold	On/Off										
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off										
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off										
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off										
79962PA0280002	Priority Blue Flex PPO Silver 3500 + Adult Dental and Vis	PPO	Silver	Off										
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off										
79962PA0310001	my Blue Flex PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off										
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off										
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off										
79962PA0280001	Priority Blue Flex PPO Bronze 3800 + Adult Dental and	PPO	Bronze	On/Off										
79962PA0290001	Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug	PPO	Bronze	On/Off										
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off										
79962PA0320001	my Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off										
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off										
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off										
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vis	PPO	Gold	On/Off										
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off										
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off										
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off										
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vis	PPO	Silver	Off										
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off										
79962PA0360001	my Blue Access PPO Premier Silver 2900 + Adult Dental and	PPO	Silver	On/Off										
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off										
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off										
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vis	PPO	Bronze	On/Off										
79962PA0370001	my Blue Access PPO Bronze 7100 HSA - Custom Drug Be	PPO	Bronze	On/Off										
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off										
79962PA0380001	my Blue Access PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off										

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

02-01-2023 Number of Covered Lives by Rating County					RATING AREA 7				RATING AREA 8					
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	
					Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off										
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off										
79962PA0310002	Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off										
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off										
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off										
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off										
79962PA0280002	Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off										
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off										
79962PA0310001	my Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off										
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off										
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off										
79962PA0280001	Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off										
79962PA0290001	Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug Benefits	PPO	Bronze	On/Off										
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off										
79962PA0320001	my Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off										
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off					\$456.86	\$456.86	\$456.86	\$456.86	\$456.86	\$456.86
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off					\$478.98	\$478.98	\$478.98	\$478.98	\$478.98	\$478.98
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off					\$476.39	\$476.39	\$476.39	\$476.39	\$476.39	\$476.39
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off					\$498.52	\$498.52	\$498.52	\$498.52	\$498.52	\$498.52
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off					\$426.13	\$426.13	\$426.13	\$426.13	\$426.13	\$426.13
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off					\$423.81	\$423.81	\$423.81	\$423.81	\$423.81	\$423.81
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off					\$378.39	\$378.39	\$378.39	\$378.39	\$378.39	\$378.39
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off					\$400.52	\$400.52	\$400.52	\$400.52	\$400.52	\$400.52
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off					\$525.03	\$525.03	\$525.03	\$525.03	\$525.03	\$525.03
79962PA0360001	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off					\$547.16	\$547.16	\$547.16	\$547.16	\$547.16	\$547.16
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off					\$475.99	\$475.99	\$475.99	\$475.99	\$475.99	\$475.99
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off					\$341.41	\$341.41	\$341.41	\$341.41	\$341.41	\$341.41
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off					\$363.53	\$363.53	\$363.53	\$363.53	\$363.53	\$363.53
79962PA0370001	my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefits	PPO	Bronze	On/Off					\$347.90	\$347.90	\$347.90	\$347.90	\$347.90	\$347.90
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off					\$305.62	\$305.62	\$305.62	\$305.62	\$305.62	\$305.62
79962PA0380001	my Blue Access PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off					\$264.69	\$264.69	\$264.69	\$264.69	\$264.69	\$264.69

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

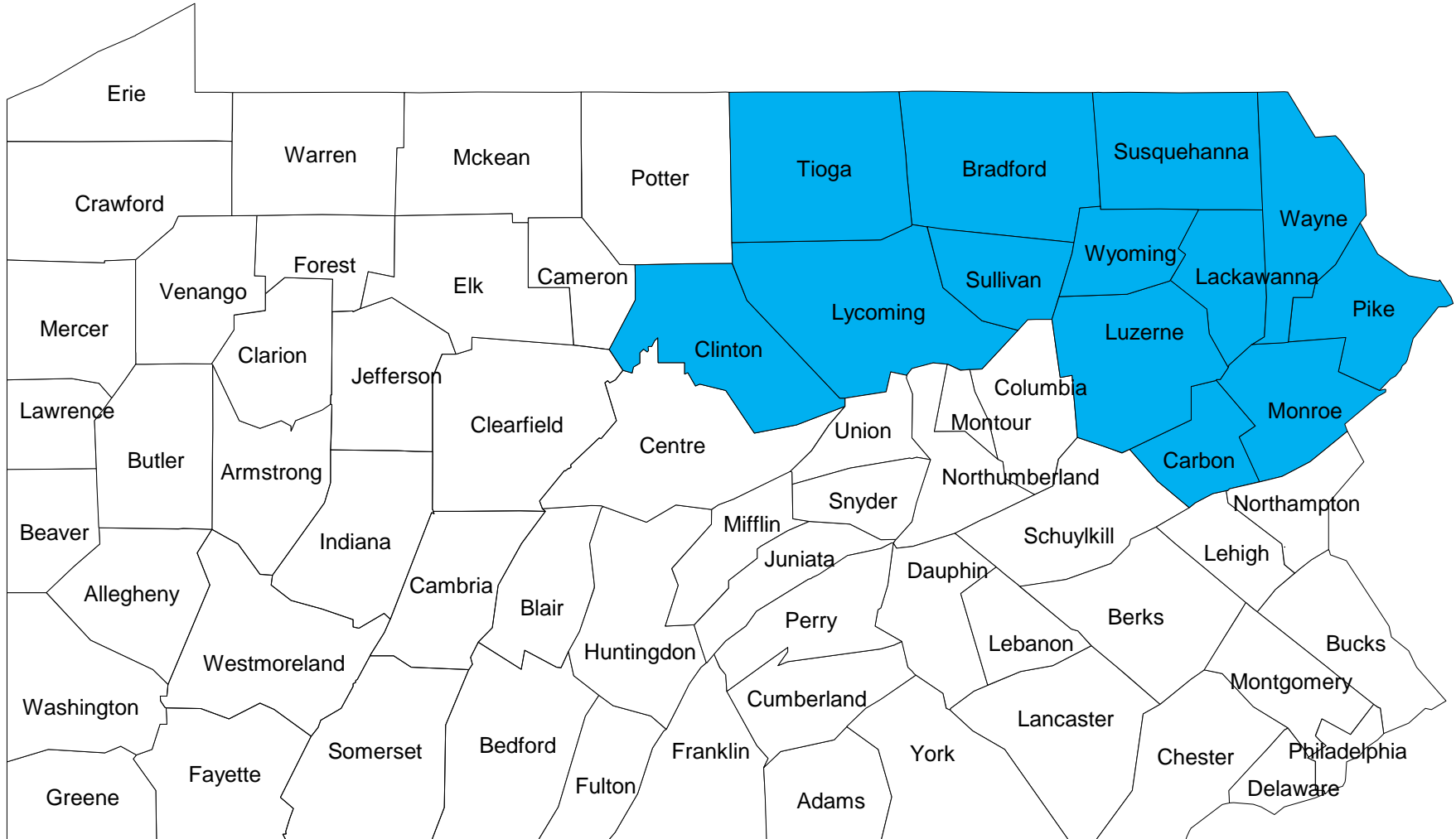
RATING AREA 9

02-01-2023 Number of Covered Lives by Rating County					0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off							
79962PA0280003	Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0310002	Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off							
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off							
79962PA0280002	Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
79962PA0300001	my Priority Blue Flex PPO Premier Silver 2900	PPO	Silver	On/Off							
79962PA0310001	my Priority Blue Flex PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off							
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off							
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off							
79962PA0280001	Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
79962PA0290001	Priority Blue Flex PPO Bronze 7100 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off							
79962PA0320001	my Blue Major Events PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off							
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off							
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off							
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off							
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off							
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off							
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off							
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off							
79962PA0350001	my Blue Access PPO Premier Silver 2900	PPO	Silver	On/Off							
79962PA0360001	my Blue Access PPO Premier Silver 2900 + Adult Dental and Vision	PPO	Silver	On/Off							
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off							
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off							
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off							
79962PA0370001	my Blue Access PPO Bronze 7100 HSA - Custom Drug Benefit	PPO	Bronze	On/Off							
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off							
79962PA0380001	my Blue Access PPO Catastrophic 9450 - 3 Free	PPO	Catastrophic	On/Off							

# 2023 Service Area

Issuer: Highmark Benefits Group (HBG)

Market: Individual



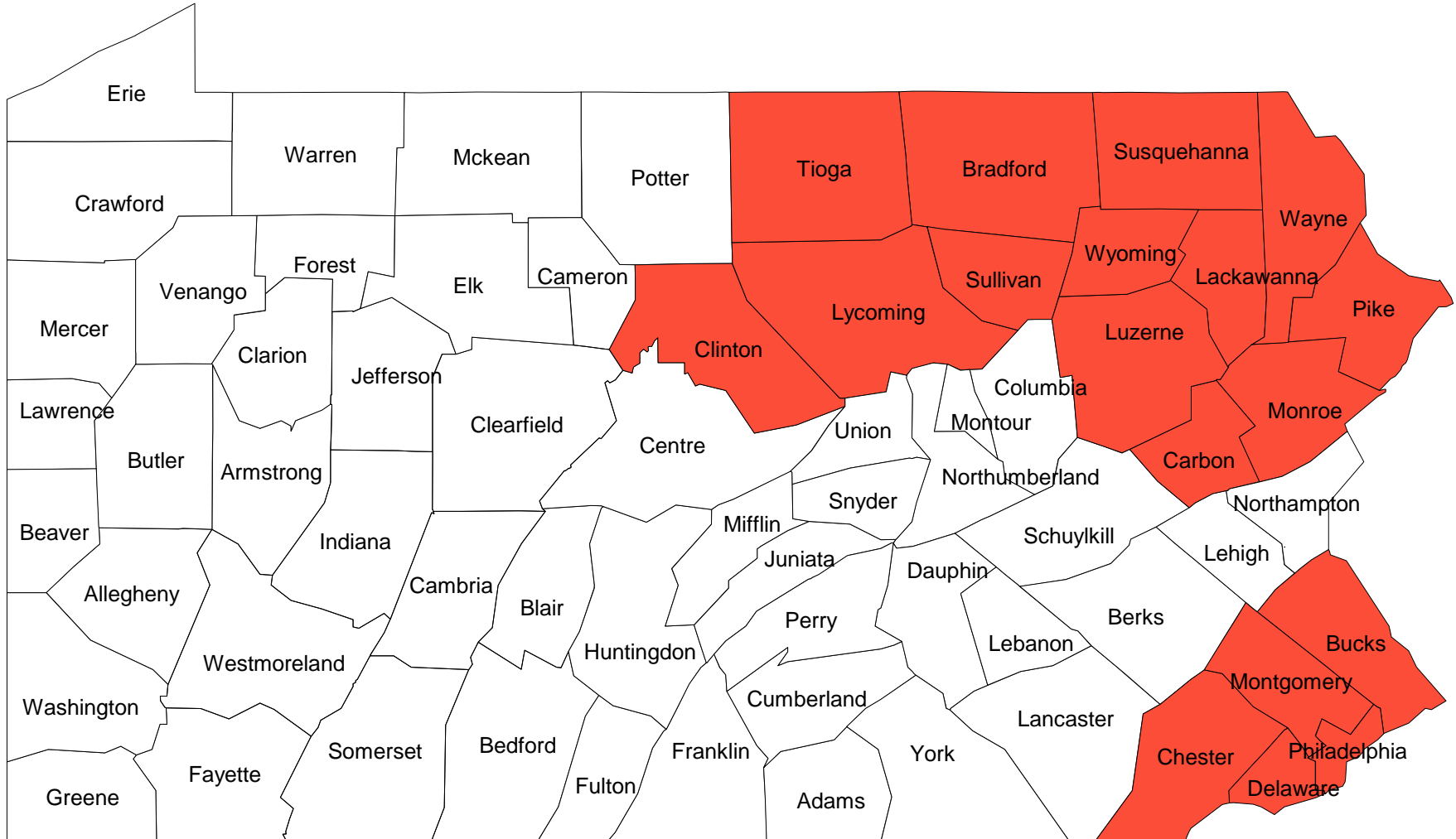
**Key** (*modify as needed*)

- : 2023 on-exchange service area
- : 2023 off-exchange only service area



# 2024 Service Area

Issuer: Highmark Benefits Group (HBG)

Market: Individual



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

-  : 2024 on-exchange service area
-  : 2024 off-exchange only service area

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	<b>Unified Rate Review v6.0</b>																		
2																			
3	Company Legal Name:	Highmark Benefits Group																	
4	HIOS Issuer ID:	79962	State:	PA															
5	Effective Date of Rate Change(s):	01/01/2024	Market:	Individual															
6																			
7																			
8	<b>Market Level Calculations (Same for all Plans)</b>																		
9																			
10																			
11	<b>Section I: Experience Period Data</b>																		
12	Experience Period:	01/01/2022		to	12/31/2022														
13				Total	PMPM														
14	Allowed Claims			\$154,300,421.98			\$692.64												
15	Reinsurance			\$8,084,799.87			\$36.29												
16	Incurred Claims in Experience Period			\$123,615,344.91			\$554.90												
17	Risk Adjustment			\$2,168,146.69			\$9.73												
18	Experience Period Premium			\$137,702,879.39			\$618.14												
19	Experience Period Member Months			222,770															
20																			
21	<b>Section II: Projections</b>																		
22			Year 1 Trend				Year 2 Trend				Trended EHB Allowed Claims								
23	<b>Benefit Category</b>	<b>Experience Period Index Rate PMPM</b>	<b>Cost</b>	<b>Utilization</b>	<b>Cost</b>	<b>Utilization</b>	<b>Cost</b>	<b>Utilization</b>	<b>Cost</b>	<b>Utilization</b>	<b>Cost</b>	<b>Utilization</b>	<b>PMPM</b>						
24	Inpatient Hospital	\$128.67	1.050	1.067	1.050	1.067	1.050	1.067	1.050	1.067	1.050	1.067	\$161.41						
25	Outpatient Hospital	\$257.30	1.050	1.067	1.050	1.067	1.050	1.067	1.050	1.067	1.050	1.067	\$322.75						
26	Professional	\$153.63	1.050	1.067	1.050	1.067	1.050	1.067	1.050	1.067	1.050	1.067	\$192.71						
27	Other Medical	\$14.67	1.050	1.067	1.050	1.067	1.050	1.067	1.050	1.067	1.050	1.067	\$18.40						
28	Capitation	\$0.15	1.050	1.067	1.050	1.067	1.050	1.067	1.050	1.067	1.050	1.067	\$0.19						
29	Prescription Drug	\$136.80	1.050	1.067	1.050	1.067	1.050	1.067	1.050	1.067	1.050	1.067	\$171.60						
30	Total	\$691.21											\$867.06						
31																			
32	Morbidity Adjustment													0.982					
33	Demographic Shift													1.017					
34	Plan Design Changes													1.000					
35	Other													0.987					
36	Adjusted Trended EHB Allowed Claims PMPM for			01/01/2024										\$854.73					
37																			
38	Manual EHB Allowed Claims PMPM													\$0.00					
39	Applied Credibility %													100.00%					
40																			
41	<b>Projected Period Totals</b>																		
42	Projected Index Rate for			01/01/2024										\$854.73					
43	Reinsurance													\$227,874,436.92					
44	Risk Adjustment Payment/Charge													-\$33.27					
45	Exchange User Fees													2.91%					
46	Market Adjusted Index Rate													\$7,096,133.08					
47														\$914.62					
48	Projected Member Months													266,604					
49																			
50	<b>Information Not Releasable to the Public Unless Authorized by Law:</b> 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.																		
51																			

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.



Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

Validate button or Ctrl + Shift + V.

Finalize button or Ctrl + Shift + F.

Click on the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.

Click on the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.



Summary table with columns for various plan categories and their respective percentages. Total percentage shown is 17.93%.

Table with 20 columns representing different plan categories and rows of numerical data values.

Table with 20 columns representing different plan categories and rows of numerical data values, including a sub-total row.

Table with 20 columns representing different plan categories and rows of numerical data values, including a sub-total row.



my Blue Access PPO				my Blue Access PPO Adult Dental and Vision				my Blue Access PPO Premier				Access PPO Premier Adult Dental and				my Blue Access PPO HSA		Access Major Events PPO
79962PA033				79962PA034				79962PA035				79962PA036				79962PA037		79962PA038
my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	my Blue Access	
79962PA0330002	79962PA0330003	79962PA0330004	79962PA0330005	79962PA0330006	79962PA0340001	79962PA0340002	79962PA0340003	79962PA0350001	79962PA0350002	79962PA0360001	79962PA0360002	79962PA0370001	79962PA0370002	79962PA0380001				
Bronze	Silver	Gold	Gold	Silver	Bronze	Gold	Silver	Silver	Gold	Silver	Gold	Bronze	Gold	Catastrophic				
0.610	0.706	0.806	0.781	0.720	0.647	0.806	0.720	0.716	0.820	0.716	0.820	0.648	0.788	0.600				
New	New	New	New	New	New	New	New	New	New	New	New	New	New	New				
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO				
Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes				
01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024	01/01/2024				
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%				
0.00%				0.00%				0.00%				0.00%				0.00%		

\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
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0.5972	0.9302	0.8928	0.8282	0.7394	0.6672	0.8928	0.7394	1.0237	0.9287	1.0237	0.9287	0.6799	0.8327	0.5622
1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125	1.0125
1.0000	1.0000	1.0000	1.0000	1.0000	1.0648	1.0484	1.0585	1.0022	1.0024	1.0444	1.0490	1.0000	1.0000	1.0000
7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%	7.16%
0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
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	1.0000	0.9200
\$596.14	\$928.46	\$891.13	\$826.67	\$738.08	\$709.10	\$934.29	\$781.24	\$1,024.11	\$929.23	\$1,067.27	\$972.39	\$678.60	\$831.18	\$516.29

\$305.62	\$475.99	\$456.85	\$423.81	\$378.39	\$363.53	\$478.98	\$400.51	\$525.02	\$476.38	\$547.15	\$498.51	\$347.89	\$426.12	\$264.68
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\$509,742	\$2,131,695	\$9,945,847	\$328,636	\$168,509	\$1,099,668	\$3,107,252	\$104,919	\$33,478	\$3,026,289	\$116,296	\$2,201,071	\$707,727	\$956,866	\$60,238
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$174,808	\$209,347	\$1,202,663	\$53,402	\$37,961	\$310,250	\$375,732	\$23,636	\$1,512	\$299,887	\$5,253	\$218,113	\$192,315	\$152,602	\$22,636
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$334,933	\$1,922,348	\$8,743,184	\$275,233	\$130,548	\$789,418	\$2,731,519	\$81,283	\$31,966	\$2,726,402	\$111,043	\$1,982,958	\$515,411	\$804,264	\$37,602
-\$13,038	-\$74,829	-\$340,335	-\$10,714	-\$5,082	-\$20,729	-\$106,327	-\$3,164	-\$1,244	-\$106,127	-\$4,322	-\$77,188	-\$20,063	-\$31,307	-\$1,464
\$386,297	\$2,217,151	\$10,084,002	\$317,442	\$150,568	\$910,479	\$3,150,414	\$93,749	\$36,868	\$3,144,511	\$128,072	\$2,287,056	\$594,453	\$927,602	\$43,368
648	2,388	11,316	384	204	1,284	3,372	120	36	3,384	120	2,352	876	1,116	84
89.73%	89.73%	89.73%	89.73%	89.73%	89.73%	89.73%	89.73%	89.73%	89.73%	89.73%	89.73%	89.73%	89.73%	89.73%

\$786.64	\$892.67	\$878.92	\$855.82	\$826.02	\$856.44	\$921.49	\$874.33	\$929.94	\$894.29	\$969.13	\$935.83	\$807.91	\$857.41	\$717.12
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$269.77	\$87.67	\$106.28	\$139.07	\$186.08	\$241.63	\$111.43	\$196.96	\$42.01	\$88.62	\$43.78	\$92.73	\$219.54	\$136.74	\$269.48
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$516.87	\$805.00	\$772.64	\$716.75	\$639.94	\$614.81	\$810.06	\$677.36	\$887.94	\$805.67	\$925.36	\$843.09	\$588.37	\$720.67	\$447.64
-\$20.12	-\$31.34	-\$30.08	-\$27.90	-\$24.91	-\$23.93	-\$31.53	-\$26.37	-\$34.56	-\$31.36	-\$36.02	-\$32.82	-\$22.90	-\$28.05	-\$17.42
\$596.14	\$928.46	\$891.13	\$826.67	\$738.08	\$709.10	\$934.29	\$781.24	\$1,024.11	\$929.23	\$1,067.27	\$972.39	\$678.60	\$831.18	\$516.29

**Rating Area Data Collection**

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

Rating Area	Rating Factor
Rating Area 3	1.0000
Rating Area 8	1.0000

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

### **Highmark Benefits Group – Individual Market**

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

Highmark Benefits Group is requesting an average ACA individual market rate increase of 17.9%, ranging from 15.4% to 21.5%. Products submitted with this filing will have effective dates from January 1, 2024 to December 31, 2024. This rate change is projected to affect 19,515 members.

#### **Historical Financial Experience:**

Highmark Benefits Group incurred an underwriting loss in its ACA individual market programs in 2022.

#### **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 and Cost Sharing:**

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

#### **Administrative Costs and Anticipated Operating Results:**

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

**Part III Actuarial Memorandum**

**Highmark Benefits Group**

**Individual Rate Filing**

**Effective January 1, 2024**

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# **I. General Information**

## **Document Overview**

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group’s (HBG) individual block of business rate filing, for products with an effective date of January 1, 2024. 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 (“Department”), the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HBG’s rate filing. However, we recognize that this certification may become a public document. HBG makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum that would result in the creation of any duty or liability under any theory of law by HBG.

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

### **I.1 Company Identifying Information:**

- Company Legal Name: Highmark Benefits Group
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79962
- Market: Individual
- Effective Date: January 1, 2024

### **I.2 Company Contact Information:**

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

## **II. Proposed Rate Changes**

For all rate increases by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in Worksheet 2, line 1.11 of the URRT. The rate increase varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act.

The primary drivers of the rate increase are cost and utilization trend and changes to the reinsurance parameters. The reinsurance parameter change compared to the final 2023 parameters increased the rates by approximately 5%.

In accordance with the Department’s March 21, 2023 rate filing guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 0% coinsurance rate (placeholder), and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Other assumptions in the filing account for the ongoing impact of COVID-19 and the lack of Federal CSR funding. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts, Medicaid redetermination policy impacts, or material developments COVID-19. As a result, HBG reserves the right to submit a revised filing.

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

### **III.1 Paid through Date:**

Experience Period claims were based on incurred calendar year 2022, paid through February 2023. This includes 2022 experience in Affordable Care Act compliant plans. HBG did not offer any transitional plans in 2022.

### **III.2 Current Date:**

The current date shown represents a snapshot of February 1, 2023.

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

- **Historical Experience:** We chose HBG’s current experience for the individual block of business for the period January 1, 2022 through December 31, 2022, with claims paid through February, 2023 as the basis for the 2024 projected individual market pricing.
- **Claims Incurred During the 12-month Experience Period:** Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HBG’s individual book-of-business. This section includes:

- The amount of claims which were processed through Company's claims system,
  - Claims processed outside of the Company's claims system, and
  - Our 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 The Company's detailed claim-level historical data. This experience includes 2022 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
  - Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2022 plan designs chosen by each member.
  - Incurred but Not Paid (IBNR) Claims Estimate: The Company is using a completion factor of 0.9688 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for The Company's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

#### **IV. Benefit Categories**

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT.

The data provided in this section closely adheres 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. Prescription drugs utilization were converted to a "per 30-day" script count.



## V. Projection Factors

### V.1 Trend Factors

This development of the CY2024 rates reflects an annual trend rate of 12.00% (5.0% cost, 6.7% utilization). These trends reflect HBG's expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for some of the more explainable variables such as high dollar claims, work days, provider contracting, demographics, and seasonality.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

### V.2 Changes in the Morbidity of the Population Insured

The Change in Morbidity adjustment of 0.982 is comprised of the following: the morbidity impact from claims experience and an adjustment to account for the impact of Covid-19. In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000. Each of the components is described in more detail below.

#### The Morbidity Impact from Claims Experience

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

#### Covid-19 Impact

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

1. Adjusted the claims in the base experience period to a non-COVID-19 baseline. This was done to stabilize the base from which claims are being projected. The base period adjustment accounts for the impacts of testing, treatment, vaccines, capacity constraints, and deferred/rescheduled/induced care. Claims in the base experience period were increased by a factor of 1.013 to remove the impact of COVID-19.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was

accomplished by applying a trend of 12.00% (which excludes any impact from COVID-19) to our adjusted BEP claims.

3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. The following components were accounted for:
  - a. COVID Testing (0.7% medical claims impact) – Proportional to new cases, which are assumed to diminish over time and be lower in the projection period than in previous years.
  - b. Vaccines (0.1% medical and 1.4% drug claims impact) – The federal public health emergency ended on May 11, 2023, resulting in a shift in costs for the COVID-19 vaccine to the private market. Since COVID-19 vaccines will remain free as long as federally purchased supply is available, we expect costs to increase over time, starting at the end of 2023 and grading upward through 2025. Due to a decline in demand, we also assumed utilization will decrease through 2024.
  - c. Actuarial Judgement (-0.4% claims impact) – The Company reviewed the composite CY2024 COVID impact resulting from the components outlined above and elected to temper the adjustment in light of the inherent unpredictability of these estimates.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.018.

### **V.3 Changes in Demographics**

We project that the average rating factor (age, tobacco load and area combined) will increase by about 1.7% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

### **V.4 Changes in Benefits**

There is no change in benefits related to the essential health benefit (EHB) categories so the factor is set to 1.0. The cost sharing changes for the EHBs are captured in the paid to allowed ratio factors discussed in the AV and Cost Sharing Design of Plan section X.1.

### **V.5 Changes in Other**

The 0.987 factor represents the combined impact of changes in network, induced demand, pharmacy rebates, hospital/physician settlements, and state mandates/laws (when applicable).

## **VI. Manual Rate Adjustments**

HBG's individual experience is fully credible. No manual rate is developed or used in this projection.

## **VII. Credibility of Experience**

The experience is from HBG's individual book of business in 2022. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

## **VIII. Index Rate**

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for HBG. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

## **IX. Market Adjusted Index Rate [MAIR]**

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for risk adjustment and the exchange fee.

### **IX.1 Projected Reinsurance PMPM**

In accordance with the Department's March 21, 2023 rate filing guidance, the impact of the state 1332 Reinsurance Program is captured using the following parameters for 2024: an attachment point of \$60,000, a coinsurance rate of 0% (placeholder), and a cap of \$100,000. HBG estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2022 incurred claims by member to the CY2024 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. Given the tentative coinsurance rate of 0%, the modeling produced an estimated incurred claims savings of 0.0%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility. This amount is reflected in worksheet 1 of the URRT.

### **IX.2 Projected Risk Adjustment PMPM:**

The estimated average risk score for HBG's projected 2024 population was developed by using HBG's 2022 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for HBG based upon its projected 2024 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2024.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HBG paying to the risk adjustment pool. The (\$33.27) PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, HBG has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

### **IX.3 Exchange User Fee %**

The 2.91% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

## **X. Plan Adjusted Index Rates [PAIR]**

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

### **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 and a CSR load for the on exchange silver plans.

#### **Impact of Non-Payment of Cost Sharing Reduction Subsidies**

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.23 and represents the non-payment of Cost Sharing Reduction subsidies.

### **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**

Non-EHB benefits have been added to several plans. Ten plans have an adult dental and vision benefit and eight plans have a hearing and an OTC benefit.

### **X.4 Administrative Expense**

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

### **X.5 Taxes and Fees:**

The following fees were added:

- \$0.21 PMPM for Risk Transfer User Fee
- \$0.29 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

### **X.6 Profit (or Contribution to Surplus) & Risk Margin:**

HBG has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HBG is not waiving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

### **X.7 Catastrophic Adjustment**

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

## **XI. Calibration**

### **XI.1 Age Curve Calibration:**

The projected weighted average age factor for billable members is 1.935. This factor is calculated by dividing the all members age factor of 1.933 by the ratio of billable members to total members 0.9992. The age curve calibration factor is  $1/1.935 = 0.5168$ .

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

The projected weighted average geographic factor is 1.000. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.000. The geographic calibration factor is  $1/1.000 = 1.000$ .

### **XI.3 Tobacco Calibration Factor:**

The projected weighted average tobacco factor is 1.008. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.008. The tobacco calibration factor is  $1/1.008 = 0.9920$ .

#### **XI.4 Consumer Adjusted Premium Rate Development:**

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

### **XII. Projected Loss Ratio**

The projected loss ratio for 2024 using the federally-prescribed MLR methodology is 93.4%.

### **XIII. 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 HBG's QHP application. Per CMS's guidance, a dummy AV Metal Value was applied to any terminated plans that fell out of the new de minimis range.

### **XIV. Membership Projections**

Membership projections reflect HBG's expectations for 2024. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

HBG expects membership in 2024 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	38.7%	5.8%
150%-200%	87%	44.7%	6.7%
200%-250%	73%	5.5%	0.8%
<u>&gt;250%</u>	<u>70%</u>	<u>11.1%</u>	<u>1.7%</u>
Total		100.0%	15.0%

**XV. Terminated Plans and Products**

Plans in the 2022 experience period that will no longer be available in 2024 can be found in Exhibit I.

**XVI. Plan Type**

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

**XVII. Actuarial Certification**

I, [REDACTED], 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. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HBG to accompany its rate filing for the Individual Market on and 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 Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values

included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. 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 reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

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

Signed:

A black rectangular redaction box covering the signature.A black rectangular redaction box covering the name.

Title: Actuarial Manager, Individual Markets

Date: May 17, 2023



**XVIII.****Exhibit I****Highmark Benefits Group****Terminated Plans Offered in 2022 Only**

<b>HIOS ID</b>	<b>Metal</b>	<b>Plan Name</b>	<b>2023 Mapping</b>
79962PA0190001	Bronze	my Priority Blue Flex EPO Bronze 3800	79962PA0270001
79962PA0190005	Silver	my Priority Blue Flex EPO Silver 2900	79962PA0300001
79962PA0190007	Gold	my Priority Blue Flex EPO Gold 0	79962PA0270005
79962PA0190009	Silver	my Priority Blue Flex EPO Silver 2600	79962PA0270004
79962PA0200001	Bronze	my Priority Blue Flex EPO Bronze 6900 HSA	79962PA0290001
79962PA0200002	Silver	my Priority Blue Flex EPO Silver 3250 HSA	79962PA0270003
79962PA0200004	Gold	my Priority Blue Flex EPO Gold 1400 HSA	79962PA0290002
79962PA0210001	Catastrophic	my Priority Blue Major Events EPO 8700 - 3 Free PCP Visits	79962PA0320001
79962PA0220001	Bronze	my Priority Blue Flex EPO Bronze 3800 + Adult Dental and Vision	79962PA0280001
79962PA0220002	Silver	my Priority Blue Flex EPO Silver 2900 + Adult Dental and Vision	79962PA0310001
79962PA0220003	Silver	my Priority Blue Flex EPO Silver 2600 + Adult Dental and Vision	79962PA0280002
79962PA0220005	Gold	my Priority Blue Flex EPO Gold 0 + Adult Dental and Vision	79962PA0280003
79962PA0230001	Gold	my Priority Blue Flex EPO Premier Gold 0	79962PA0300002
79962PA0240001	Gold	my Priority Blue Flex EPO Premier Gold 0 + Adult Dental and Vision	79962PA0310002

2024 Rates Table Template v13.0		All fields with an asterisk ( *) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	79962				
Rate Effective Date*	01/01/2024				
Rate Expiration Date*	12/31/2024				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
<b>Required:</b> Enter the 14-character Plan ID	<b>Required:</b> Select the Rating Area ID	<b>Required:</b> Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	<b>Required:</b> Select the age of a subscriber eligible for the rate	<b>Required:</b> Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	<b>Required:</b> Enter the rate of an Individual tobacco enrollee on a plan
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	344.58	344.58
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	15	375.21	375.21
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	16	386.92	386.92
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	17	398.63	398.63
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	18	411.24	411.24
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	19	423.85	423.85
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	20	436.92	436.92
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	21	450.43	461.69
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	22	450.43	461.69
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	23	450.43	461.69
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	24	450.43	461.69
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	25	452.23	463.54
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	26	461.24	472.77
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	27	472.05	483.85
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	28	489.62	501.86
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	29	504.03	516.63
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	30	511.24	524.02
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	31	522.05	535.10
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	32	532.86	546.18
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	33	539.62	553.11
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	34	546.82	560.49
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	35	550.43	564.19
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	36	554.03	567.88
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	37	557.63	571.57
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	38	561.24	575.27
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	39	568.44	582.65
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	40	575.65	633.22
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	41	586.46	648.04
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	42	596.82	663.66
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	43	611.23	685.19
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	44	629.25	712.31
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	45	650.42	744.73
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	46	675.65	783.75
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	47	704.02	828.63
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	48	736.45	880.79
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	49	768.43	935.18
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	50	804.47	985.48
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	51	840.05	1029.06
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	52	879.24	1077.07
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	53	918.88	1125.63
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	54	961.67	1178.05
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	55	1004.46	1230.46
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	56	1050.85	1287.29
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	57	1097.70	1344.68
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	58	1147.70	1405.93
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	59	1172.47	1436.28
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	60	1222.47	1497.53
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	61	1265.71	1550.49
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	62	1294.09	1585.26
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	63	1329.67	1628.85
79962PA0270005	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1351.29	1655.33
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	361.51	361.51
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	15	393.64	393.64
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	16	405.93	405.93
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	17	418.22	418.22
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	18	431.45	431.45
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	19	444.68	444.68
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	20	458.38	458.38
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	21	472.56	484.37
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	22	472.56	484.37
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	23	472.56	484.37
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	24	472.56	484.37
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	25	474.45	486.31
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	26	483.90	496.00
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	27	495.24	507.62
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	28	513.67	526.51
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	29	528.79	542.01
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	30	536.36	549.77
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	31	547.70	561.39
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	32	559.04	573.02
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	33	566.13	580.28
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	34	573.69	588.03
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	35	577.47	591.91
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	36	581.25	595.78
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	37	585.03	599.66
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	38	588.81	603.53
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	39	596.37	611.28
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	40	603.93	664.32
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	41	615.27	679.87
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	42	626.14	696.27
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	43	641.26	718.85
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	44	660.17	747.31
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	45	682.38	781.33
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	46	708.84	822.25
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	47	738.61	869.34
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	48	772.64	924.08
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	49	806.19	981.13
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	50	843.99	1033.89
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	51	881.32	1079.62
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	52	922.44	1129.99
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	53	964.02	1180.92
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	54	1008.92	1235.93
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	55	1053.81	1290.92
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	56	1102.48	1350.54
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	57	1151.63	1410.75
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	58	1204.08	1475.00
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	59	1230.07	1506.84
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	60	1282.53	1571.10
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	61	1327.89	1626.67
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	62	1357.66	1663.13
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	63	1395.00	1708.88
79962PA0280003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1417.68	1736.66
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	359.33	359.33
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	15	391.27	391.27
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	16	403.48	403.48
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	17	415.69	415.69
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	18	428.85	428.85
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	19	442.00	442.00
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	20	455.62	455.62
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	21	469.71	481.45
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	22	469.71	481.45
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	23	469.71	481.45
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	24	469.71	481.45

79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	25	471.59	483.38
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	26	480.98	493.00
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	27	492.26	504.57
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	28	510.57	523.33
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	29	525.61	538.75
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	30	533.12	546.45
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	31	544.39	558.00
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	32	555.67	569.56
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	33	562.71	576.78
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	34	570.23	584.49
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	35	573.99	588.34
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	36	577.74	592.18
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	37	581.50	596.04
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	38	585.26	599.89
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	39	592.77	607.59
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	40	600.29	660.32
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	41	611.56	675.77
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	42	622.37	692.08
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	43	637.40	714.53
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	44	656.18	742.80
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	45	678.26	776.61
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	46	704.57	817.30
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	47	734.16	864.11
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	48	767.98	918.50
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	49	801.33	975.22
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	50	838.90	1027.65
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	51	876.01	1073.11
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	52	916.87	1123.17
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	53	958.21	1173.81
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	54	1002.83	1228.47
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	55	1047.45	1283.13
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1095.83	1342.39
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1144.68	1402.23
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1196.82	1466.10
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1222.66	1497.76
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1274.79	1561.62
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1319.89	1616.87
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1349.48	1653.11
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1386.58	1698.56
79962PA0300002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1409.13	1726.18
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	376.26	376.26
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	15	409.70	409.70
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	16	422.49	422.49
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	17	435.28	435.28
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	18	449.05	449.05
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	19	462.82	462.82
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	20	477.08	477.08
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	21	491.84	504.14
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	22	491.84	504.14
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	23	491.84	504.14
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	24	491.84	504.14
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	25	493.81	506.16
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	26	503.64	516.23
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	27	515.45	528.34
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	28	534.63	548.00
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	29	550.37	564.13
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	30	558.24	572.20
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	31	570.04	584.29
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	32	581.85	596.40
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	33	589.22	603.95
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	34	597.09	612.02
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	35	601.03	616.06
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	36	604.96	620.08
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	37	608.90	624.12
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	38	612.83	628.15
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	39	620.70	636.22
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	40	628.57	691.43
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	41	640.38	707.62
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	42	651.69	724.68
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	43	667.43	748.19
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	44	687.10	777.80
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	45	710.22	813.20
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	46	737.76	855.80
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	47	768.75	904.82
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	48	804.16	961.78
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	49	839.08	1021.16
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	50	878.43	1076.08
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	51	917.28	1123.67
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	52	960.07	1176.09
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	53	1003.35	1229.10
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	54	1050.08	1286.35
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	55	1096.80	1343.58
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	56	1147.46	1405.64
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1198.61	1468.30
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1253.21	1535.18
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1280.26	1568.32
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1334.85	1635.19
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1382.07	1693.04
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1413.06	1731.00
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1451.91	1778.59
79962PA0310002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1475.52	1807.51
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	321.41	321.41
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	15	349.98	349.98
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	16	360.90	360.90
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	17	371.82	371.82
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	18	383.59	383.59
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	19	395.35	395.35
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	20	407.54	407.54
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	21	420.14	430.64
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	22	420.14	430.64
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	23	420.14	430.64
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	24	420.14	430.64
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	25	421.82	432.37
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	26	430.22	440.98
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	27	440.31	451.32
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	28	456.69	468.11
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	29	470.14	481.89
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	30	476.86	488.78
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	31	486.94	499.11
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	32	497.03	509.46
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	33	503.33	515.91

79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	34	510.05	522.80
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	35	513.41	526.25
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	36	516.77	529.69
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	37	520.13	533.13
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	38	523.49	536.58
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	39	530.22	543.48
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	40	536.94	590.63
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	41	547.02	604.46
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	42	556.69	619.04
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	43	570.13	639.12
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	44	586.94	664.42
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	45	606.68	694.65
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	46	630.21	731.04
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	47	656.68	772.91
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	48	686.93	821.57
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	49	716.76	872.30
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	50	750.37	919.20
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	51	783.56	959.86
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	52	820.11	1004.63
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	53	857.09	1049.94
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	54	897.00	1098.83
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	55	936.91	1147.71
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	56	980.19	1200.73
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	57	1023.88	1254.25
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1070.52	1311.39
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1093.62	1339.68
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1140.26	1396.82
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1180.59	1446.22
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1207.06	1478.65
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1240.25	1519.31
79962PA0290002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1260.42	1544.01
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	319.66	319.66
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	15	348.07	348.07
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	16	358.93	358.93
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	17	369.80	369.80
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	18	381.50	381.50
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	19	393.20	393.20
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	20	405.31	405.31
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	21	417.85	428.30
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	22	417.85	428.30
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	23	417.85	428.30
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	24	417.85	428.30
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	25	419.52	430.01
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	26	427.88	438.58
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	27	437.91	448.86
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	28	454.20	465.56
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	29	467.57	479.26
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	30	474.26	486.12
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	31	484.29	496.40
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	32	494.32	506.68
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	33	500.58	513.09
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	34	507.27	519.95
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	35	510.61	523.38
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	36	513.96	526.81
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	37	517.30	530.23
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	38	520.64	533.66
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	39	527.33	540.51
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	40	534.01	587.41
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	41	544.04	601.16
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	42	553.65	615.66
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	43	567.02	635.63
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	44	583.74	660.79
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	45	603.38	690.87
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	46	626.78	727.06
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	47	653.10	768.70
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	48	683.18	817.08

79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	49	712.85	867.54
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	50	746.28	914.19
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	51	779.29	954.63
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	52	815.64	999.16
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	53	852.41	1044.20
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	54	892.11	1092.83
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	55	931.81	1141.47
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	56	974.84	1194.18
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	57	1018.30	1247.42
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	58	1064.68	1304.23
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	59	1087.66	1332.38
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	60	1134.04	1389.20
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	61	1174.16	1438.35
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	62	1200.48	1470.59
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	63	1233.49	1511.03
79962PA0270006	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1253.55	1535.60
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	285.40	285.40
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	15	310.77	310.77
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	16	320.47	320.47
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	17	330.17	330.17
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	18	340.61	340.61
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	19	351.06	351.06
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	20	361.88	361.88
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	21	373.07	382.40
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	22	373.07	382.40
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	23	373.07	382.40
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	24	373.07	382.40
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	25	374.56	383.92
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	26	382.02	391.57
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	27	390.98	400.75
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	28	405.53	415.67
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	29	417.47	427.91
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	30	423.43	434.02
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	31	432.39	443.20
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	32	441.34	452.37
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	33	446.94	458.11
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	34	452.91	464.23
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	35	455.89	467.29
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	36	458.88	470.35
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	37	461.86	473.41
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	38	464.85	476.47
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	39	470.81	482.58
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	40	476.78	524.46
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	41	485.74	536.74
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	42	494.32	549.68
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	43	506.26	567.52
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	44	521.18	589.98
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	45	538.71	616.82
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	46	559.61	649.15
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	47	583.11	686.32
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	48	609.97	729.52
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	49	636.46	774.57
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	50	666.30	816.22
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	51	695.78	852.33
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	52	728.23	892.08
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	53	761.06	932.30
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	54	796.50	975.71
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	55	831.95	1019.14
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	56	870.37	1066.20
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	57	909.17	1113.73
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	58	950.58	1164.46
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	59	971.10	1189.60
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	60	1012.51	1240.32
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	61	1048.33	1284.20
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	62	1071.83	1312.99
79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	63	1101.30	1349.09

79962PA0270004	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1119.21	1371.03
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	302.33	302.33
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	15	329.20	329.20
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	16	339.48	339.48
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	17	349.75	349.75
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	18	360.82	360.82
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	19	371.88	371.88
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	20	383.34	383.34
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	21	395.20	405.08
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	22	395.20	405.08
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	23	395.20	405.08
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	24	395.20	405.08
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	25	396.78	406.70
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	26	404.68	414.80
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	27	414.17	424.52
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	28	429.58	440.32
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	29	442.23	453.29
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	30	448.55	459.76
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	31	458.04	469.49
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	32	467.52	479.21
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	33	473.45	485.29
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	34	479.77	491.76
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	35	482.93	495.00
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	36	486.10	498.25
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	37	489.26	501.49
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	38	492.42	504.73
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	39	498.74	511.21
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	40	505.07	555.58
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	41	514.55	568.58
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	42	523.64	582.29
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	43	536.29	601.18
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	44	552.09	624.97
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	45	570.67	653.42
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	46	592.80	687.65
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	47	617.70	727.03
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	48	646.15	772.80
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	49	674.21	820.51
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	50	705.83	864.64
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	51	737.05	902.89
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	52	771.43	945.00
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	53	806.21	987.61
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	54	843.75	1033.59
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	55	881.30	1079.59
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	56	922.00	1129.45
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	57	963.10	1179.80
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	58	1006.97	1233.54
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	59	1028.71	1260.17
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	60	1072.57	1313.90
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	61	1110.51	1360.37
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	62	1135.41	1390.88
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	63	1166.63	1429.12
79962PA0280002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1185.60	1452.36
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	396.02	396.02
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	15	431.22	431.22
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	16	444.68	444.68
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	17	458.14	458.14
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	18	472.63	472.63
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	19	487.13	487.13
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	20	502.14	502.14
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	21	517.67	530.61
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	22	517.67	530.61
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	23	517.67	530.61
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	24	517.67	530.61
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	25	519.74	532.73
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	26	530.09	543.34
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	27	542.52	556.08

79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	28	562.71	576.78
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	29	579.27	593.75
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	30	587.56	602.25
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	31	599.98	614.98
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	32	612.40	627.71
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	33	620.17	635.67
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	34	628.45	644.16
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	35	632.59	648.40
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	36	636.73	652.65
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	37	640.88	656.90
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	38	645.02	661.15
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	39	653.30	669.63
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	40	661.58	727.74
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	41	674.01	744.78
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	42	685.91	762.73
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	43	702.48	787.48
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	44	723.18	818.64
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	45	747.52	855.91
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	46	776.51	900.75
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	47	809.12	952.33
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	48	846.39	1012.28
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	49	883.15	1074.79
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	50	924.56	1132.59
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	51	965.45	1182.68
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	52	1010.49	1237.85
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1056.05	1293.66
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1105.23	1353.91
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1154.40	1414.14
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1207.72	1479.46
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1261.56	1545.41
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1319.02	1615.80
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1347.50	1650.69
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1404.96	1721.08
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1454.65	1781.95
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1487.27	1821.91
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1528.16	1872.00
79962PA0300001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1553.01	1902.44
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	412.94	412.94
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	15	449.65	449.65
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	16	463.68	463.68
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	17	477.71	477.71
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	18	492.83	492.83
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	19	507.94	507.94
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	20	523.60	523.60
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	21	539.79	553.28
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	22	539.79	553.28
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	23	539.79	553.28
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	24	539.79	553.28
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	25	541.95	555.50
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	26	552.74	566.56
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	27	565.70	579.84
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	28	586.75	601.42
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	29	604.03	619.13
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	30	612.66	627.98
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	31	625.62	641.26
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	32	638.57	654.53
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	33	646.67	662.84
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	34	655.31	671.69
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	35	659.62	676.11
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	36	663.94	680.54
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	37	668.26	684.97
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	38	672.58	689.39
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	39	681.21	698.24
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	40	689.85	758.84
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	41	702.81	776.61
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	42	715.22	795.32

79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	43	732.50	821.13
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	44	754.09	853.63
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	45	779.46	892.48
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	46	809.69	939.24
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	47	843.69	993.02
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	48	882.56	1055.54
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	49	920.88	1120.71
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	50	964.06	1180.97
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	51	1006.71	1233.22
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	52	1053.67	1290.75
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	53	1101.17	1348.93
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	54	1152.45	1411.75
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	55	1203.73	1474.57
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	56	1259.33	1542.68
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	57	1315.47	1611.45
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	58	1375.38	1684.84
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	59	1405.07	1721.21
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	60	1464.99	1794.61
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1516.81	1858.09
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1550.82	1899.75
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1593.46	1951.99
79962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1619.37	1983.73
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	359.01	359.01
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	15	390.93	390.93
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	16	403.13	403.13
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	17	415.33	415.33
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	18	428.47	428.47
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	19	441.61	441.61
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	20	455.22	455.22
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	21	469.30	481.03
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	22	469.30	481.03
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	23	469.30	481.03
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	24	469.30	481.03
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	25	471.18	482.96
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	26	480.56	492.57
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	27	491.83	504.13
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	28	510.13	522.88
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	29	525.15	538.28
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	30	532.66	545.98
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	31	543.92	557.52
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	32	555.18	569.06
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	33	562.22	576.28
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	34	569.73	583.97
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	35	573.48	587.82
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	36	577.24	591.67
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	37	580.99	595.51
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	38	584.75	599.37
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	39	592.26	607.07
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	40	599.77	659.75
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	41	611.03	675.19
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	42	621.82	691.46
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	43	636.84	713.90
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	44	655.61	742.15
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	45	677.67	775.93
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	46	703.95	816.58
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	47	733.52	863.35
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	48	767.31	917.70
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	49	800.63	974.37
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	50	838.17	1026.76
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	51	875.24	1072.17
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	52	916.07	1122.19
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	53	957.37	1172.78
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	54	1001.96	1227.40
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	55	1046.54	1282.01
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	56	1094.88	1341.23
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	57	1143.68	1401.01



79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	58	1195.78	1464.83
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	59	1221.59	1496.45
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	60	1273.68	1560.26
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	61	1318.73	1615.44
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	62	1348.30	1651.67
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	63	1385.37	1697.08
79962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1407.90	1724.68
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	257.51	257.51
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	15	280.40	280.40
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	16	289.15	289.15
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	17	297.90	297.90
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	18	307.32	307.32
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	19	316.75	316.75
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	20	326.51	326.51
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	21	336.61	345.03
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	22	336.61	345.03
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	23	336.61	345.03
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	24	336.61	345.03
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	25	337.96	346.41
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	26	344.69	353.31
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	27	352.77	361.59
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	28	365.90	375.05
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	29	376.67	386.09
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	30	382.05	391.60
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	31	390.13	399.88
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	32	398.21	408.17
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	33	403.26	413.34
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	34	408.64	418.86
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	35	411.34	421.62
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	36	414.03	424.38
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	37	416.72	427.14
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	38	419.42	429.91
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	39	424.80	435.42
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	40	430.19	473.21
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	41	438.27	484.29
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	42	446.01	495.96
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	43	456.78	512.05
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	44	470.24	532.31
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	45	486.06	556.54
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	46	504.92	585.71
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	47	526.12	619.24
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	48	550.36	658.23
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	49	574.26	698.87
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	50	601.19	736.46
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	51	627.78	769.03
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	52	657.06	804.90
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	53	686.68	841.18
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	54	718.66	880.36
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	55	750.64	919.53
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	56	785.31	962.00
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	57	820.32	1004.89
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	58	857.68	1050.66
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	59	876.20	1073.35
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	60	913.56	1119.11
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	61	945.87	1158.69
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	62	967.08	1184.67
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	63	993.67	1217.25
79962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1009.83	1237.04
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	274.44	274.44
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	15	298.83	298.83
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	16	308.16	308.16
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	17	317.48	317.48
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	18	327.53	327.53
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	19	337.57	337.57
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	20	347.98	347.98
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	21	358.74	367.71

79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	22	358.74	367.71
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	23	358.74	367.71
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	24	358.74	367.71
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	25	360.17	369.17
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	26	367.35	376.53
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	27	375.96	385.36
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	28	389.95	399.70
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	29	401.43	411.47
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	30	407.17	417.35
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	31	415.78	426.17
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	32	424.39	435.00
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	33	429.77	440.51
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	34	435.51	446.40
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	35	438.38	449.34
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	36	441.25	452.28
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	37	444.12	455.22
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	38	446.99	458.16
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	39	452.73	464.05
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	40	458.47	504.32
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	41	467.08	516.12
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	42	475.33	528.57
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	43	486.81	545.71
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	44	501.16	567.31
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	45	518.02	593.13
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	46	538.11	624.21
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	47	560.71	659.96
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	48	586.54	701.50
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	49	612.01	744.82
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	50	640.71	784.87
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	51	669.05	819.59
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	52	700.26	857.82
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	53	731.83	896.49
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	54	765.91	938.24
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	55	799.99	979.99
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	56	836.94	1025.25
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	57	874.25	1070.96
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	58	914.07	1119.74
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	59	933.80	1143.91
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	60	973.62	1192.68
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	61	1008.06	1234.87
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	62	1030.66	1262.56
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1059.00	1297.28
79962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1076.22	1318.37
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	262.40	262.40
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	15	285.73	285.73
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	16	294.65	294.65
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	17	303.56	303.56
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	18	313.17	313.17
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	19	322.77	322.77
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	20	332.72	332.72
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	21	343.01	351.59
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	22	343.01	351.59
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	23	343.01	351.59
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	24	343.01	351.59
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	25	344.38	352.99
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	26	351.24	360.02
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	27	359.47	368.46
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	28	372.85	382.17
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	29	383.83	393.43
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	30	389.32	399.05
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	31	397.55	407.49
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	32	405.78	415.92
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	33	410.93	421.20
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	34	416.41	426.82
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	35	419.16	429.64
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	36	421.90	432.45

79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	37	424.65	435.27
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	38	427.39	438.07
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	39	432.88	443.70
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	40	438.37	482.21
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	41	446.60	493.49
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	42	454.49	505.39
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	43	465.46	521.78
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	44	479.18	542.43
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	45	495.31	567.13
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	46	514.52	596.84
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	47	536.12	631.01
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	48	560.82	670.74
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	49	585.18	712.16
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	50	612.62	750.46
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	51	639.71	783.64
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	52	669.56	820.21
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	53	699.74	857.18
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	54	732.33	897.10
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	55	764.91	937.01
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	56	800.24	980.29
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	57	835.92	1024.00
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	58	873.99	1070.64
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	59	892.86	1093.75
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	60	930.93	1140.39
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	61	963.86	1180.73
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	62	985.47	1207.20
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	63	1012.57	1240.40
79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	1029.03	1260.56
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	230.52	230.52
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	15	251.01	251.01
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	16	258.84	258.84
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	17	266.68	266.68
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	18	275.11	275.11
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	19	283.55	283.55
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	20	292.29	292.29
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	21	301.33	308.86
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	22	301.33	308.86
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	23	301.33	308.86
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	24	301.33	308.86
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	25	302.54	310.10
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	26	308.56	316.27
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	27	315.79	323.68
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	28	327.55	335.74
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	29	337.19	345.62
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	30	342.01	350.56
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	31	349.24	357.97
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	32	356.47	365.38
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	33	360.99	370.01
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	34	365.81	374.96
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	35	368.23	377.44
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	36	370.64	379.91
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	37	373.05	382.38
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	38	375.46	384.85
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	39	380.28	389.79
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	40	385.10	423.61
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	41	392.33	433.52
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	42	399.26	443.98
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	43	408.90	458.38
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	44	420.96	476.53
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	45	435.12	498.21
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	46	452.00	524.32
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	47	470.98	554.34
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	48	492.67	589.23
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	49	514.07	625.62
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	50	538.18	659.27
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	51	561.98	688.43

79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	52	588.20	720.55
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	53	614.71	753.02
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	54	643.34	788.09
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	55	671.97	823.16
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	56	703.00	861.18
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	57	734.34	899.57
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	58	767.79	940.54
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	59	784.36	960.84
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	60	817.81	1001.82
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	61	846.74	1037.26
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	62	865.72	1060.51
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	63	889.53	1089.67
79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	903.99	1107.39
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	0-14	199.64	199.64
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	15	217.39	217.39
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	16	224.17	224.17
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	17	230.96	230.96
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	18	238.27	238.27
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	19	245.57	245.57
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	20	253.14	253.14
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	21	260.97	267.49
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	22	260.97	267.49
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	23	260.97	267.49
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	24	260.97	267.49
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	25	262.01	268.56
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	26	267.23	273.91
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	27	273.50	280.34
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	28	283.67	290.76
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	29	292.03	299.33
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	30	296.20	303.61
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	31	302.46	310.02
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	32	308.73	316.45
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	33	312.64	320.46
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	34	316.82	324.74
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	35	318.91	326.88
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	36	320.99	329.01
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	37	323.08	331.16
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	38	325.17	333.30
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	39	329.34	337.57
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	40	333.52	366.87
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	41	339.78	375.46
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	42	345.79	384.52
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	43	354.14	396.99
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	44	364.58	412.70
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	45	376.84	431.48
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	46	391.46	454.09
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	47	407.90	480.10
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	48	426.69	510.32
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	49	445.21	541.82
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	50	466.09	570.96
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	51	486.71	596.22
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	52	509.41	624.03
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	53	532.38	652.17
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	54	557.17	682.53
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	55	581.96	712.90
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	56	608.84	745.83
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	57	635.98	779.08
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	58	664.95	814.56
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	59	679.30	832.14
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	60	708.27	867.63
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	61	733.33	898.33
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	62	749.77	918.47
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	63	770.38	943.72
79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User	64 and over	782.91	959.06
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	349.50	349.50
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	15	380.56	380.56

79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	16	392.44	392.44
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	17	404.32	404.32
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	18	417.11	417.11
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	19	429.91	429.91
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	20	443.15	443.15
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	21	456.86	468.28
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	22	456.86	468.28
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	23	456.86	468.28
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	24	456.86	468.28
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	25	458.69	470.16
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	26	467.82	479.52
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	27	478.79	490.76
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	28	496.61	509.03
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	29	511.23	524.01
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	30	518.54	531.50
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	31	529.50	542.74
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	32	540.47	553.98
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	33	547.32	561.00
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	34	554.63	568.50
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	35	558.28	572.24
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	36	561.94	575.99
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	37	565.59	579.73
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	38	569.25	583.48
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	39	576.56	590.97
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	40	583.87	642.26
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	41	594.83	657.29
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	42	605.34	673.14
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	43	619.96	694.98
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	44	638.23	722.48
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	45	659.71	755.37
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	46	685.29	794.94
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	47	714.07	840.46
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	48	746.97	893.38
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	49	779.40	948.53
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	50	815.95	999.54
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	51	852.04	1043.75
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	52	891.79	1092.44
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	53	931.99	1141.69
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	54	975.40	1194.87
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	55	1018.80	1248.03
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	56	1065.85	1305.67
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	57	1113.37	1363.88
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	58	1164.08	1426.00
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	59	1189.21	1456.78
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	60	1239.92	1518.90
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	61	1283.78	1572.63
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	62	1312.56	1607.89
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	63	1348.65	1652.10
79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1370.58	1678.96
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	366.42	366.42
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	15	398.99	398.99
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	16	411.44	411.44
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	17	423.90	423.90
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	18	437.31	437.31
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	19	450.72	450.72
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	20	464.61	464.61
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	21	478.98	490.95
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	22	478.98	490.95
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	23	478.98	490.95
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	24	478.98	490.95
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	25	480.90	492.92
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	26	490.48	502.74
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	27	501.97	514.52
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	28	520.65	533.67
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	29	535.98	549.38
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	30	543.64	557.23

79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	31	555.14	569.02
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	32	566.63	580.80
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	33	573.82	588.17
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	34	581.48	596.02
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	35	585.31	599.94
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	36	589.15	603.88
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	37	592.98	607.80
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	38	596.81	611.73
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	39	604.47	619.58
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	40	612.14	673.35
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	41	623.63	689.11
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	42	634.65	705.73
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	43	649.98	728.63
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	44	669.14	757.47
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	45	691.65	791.94
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	46	718.47	833.43
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	47	748.65	881.16
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	48	783.13	936.62
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	49	817.14	994.46
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	50	855.46	1047.94
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	51	893.30	1094.29
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	52	934.97	1145.34
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	53	977.12	1196.97
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1022.62	1252.71
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1068.13	1308.46
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1117.46	1368.89
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1167.27	1429.91
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1220.44	1495.04
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1246.78	1527.31
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1299.95	1592.44
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1345.93	1648.76
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1376.11	1685.73
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1413.95	1732.09
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1436.94	1760.25
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	364.44	364.44
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	15	396.83	396.83
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	16	409.22	409.22
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	17	421.61	421.61
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	18	434.94	434.94
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	19	448.28	448.28
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	20	462.10	462.10
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	21	476.39	488.30
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	22	476.39	488.30
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	23	476.39	488.30
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	24	476.39	488.30
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	25	478.30	490.26
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	26	487.82	500.02
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	27	499.26	511.74
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	28	517.84	530.79
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	29	533.08	546.41
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	30	540.70	554.22
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	31	552.14	565.94
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	32	563.57	577.66
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	33	570.72	584.99
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	34	578.34	592.80
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	35	582.15	596.70
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	36	585.96	600.61
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	37	589.77	604.51
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	38	593.58	608.42
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	39	601.20	616.23
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	40	608.83	669.71
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	41	620.26	685.39
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	42	631.22	701.92
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	43	646.46	724.68
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	44	665.52	753.37
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	45	687.91	787.66

79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	46	714.59	828.92
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	47	744.60	876.39
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	48	778.90	931.56
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	49	812.72	989.08
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	50	850.83	1042.27
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	51	888.47	1088.38
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	52	929.91	1139.14
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	53	971.84	1190.50
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1017.09	1245.94
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1062.35	1301.38
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1111.42	1361.49
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1160.96	1422.18
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1213.84	1486.95
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1240.04	1519.05
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1292.92	1583.83
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1338.66	1639.86
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1368.67	1676.62
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1406.30	1722.72
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1429.17	1750.73
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	381.37	381.37
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	15	415.27	415.27
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	16	428.23	428.23
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	17	441.19	441.19
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	18	455.15	455.15
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	19	469.11	469.11
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	20	483.56	483.56
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	21	498.52	510.98
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	22	498.52	510.98
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	23	498.52	510.98
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	24	498.52	510.98
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	25	500.51	513.02
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	26	510.48	523.24
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	27	522.45	535.51
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	28	541.89	555.44
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	29	557.84	571.79
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	30	565.82	579.97
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	31	577.78	592.22
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	32	589.75	604.49
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	33	597.23	612.16
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	34	605.20	620.33
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	35	609.19	624.42
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	36	613.18	628.51
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	37	617.17	632.60
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	38	621.16	636.69
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	39	629.13	644.86
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	40	637.11	700.82
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	41	649.07	717.22
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	42	660.54	734.52
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	43	676.49	758.35
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	44	696.43	788.36
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	45	719.86	824.24
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	46	747.78	867.42
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	47	779.19	917.11
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	48	815.08	974.84
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	49	850.48	1035.03
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	50	890.36	1090.69
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	51	929.74	1138.93
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	52	973.11	1192.06
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	53	1016.98	1245.80
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	54	1064.34	1303.82
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	55	1111.70	1361.83
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	56	1163.05	1424.74
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1214.89	1488.24
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1270.23	1556.03
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1297.65	1589.62
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1352.98	1657.40

79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1400.84	1716.03
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1432.25	1754.51
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1471.63	1802.75
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1495.56	1832.06
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	325.99	325.99
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	15	354.97	354.97
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	16	366.05	366.05
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	17	377.13	377.13
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	18	389.06	389.06
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	19	400.99	400.99
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	20	413.35	413.35
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	21	426.13	436.78
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	22	426.13	436.78
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	23	426.13	436.78
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	24	426.13	436.78
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	25	427.83	438.53
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	26	436.36	447.27
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	27	446.58	457.74
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	28	463.20	474.78
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	29	476.84	488.76
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	30	483.66	495.75
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	31	493.88	506.23
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	32	504.11	516.71
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	33	510.50	523.26
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	34	517.32	530.25
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	35	520.73	533.75
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	36	524.14	537.24
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	37	527.55	540.74
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	38	530.96	544.23
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	39	537.78	551.22
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	40	544.59	599.05
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	41	554.82	613.08
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	42	564.62	627.86
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	43	578.26	648.23
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	44	595.30	673.88
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	45	615.33	704.55
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	46	639.20	741.47
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	47	666.04	783.93
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	48	696.72	833.28
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	49	726.98	884.73
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	50	761.07	932.31
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	51	794.73	973.54
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	52	831.81	1018.97
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	53	869.31	1064.90
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	54	909.79	1114.49
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	55	950.27	1164.08
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	56	994.16	1217.85
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	57	1038.48	1272.14
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	58	1085.78	1330.08
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	59	1109.22	1358.79
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	60	1156.52	1416.74
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	61	1197.43	1466.85
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	62	1224.27	1499.73
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	63	1257.94	1540.98
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1278.39	1566.03
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	324.21	324.21
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	15	353.03	353.03
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	16	364.05	364.05
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	17	375.07	375.07
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	18	386.94	386.94
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	19	398.81	398.81
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	20	411.10	411.10
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	21	423.81	434.41
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	22	423.81	434.41
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	23	423.81	434.41
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	24	423.81	434.41



79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	25	425.51	436.15
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	26	433.98	444.83
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	27	444.15	455.25
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	28	460.68	472.20
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	29	474.24	486.10
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	30	481.02	493.05
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	31	491.20	503.48
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	32	501.37	513.90
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	33	507.72	520.41
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	34	514.51	527.37
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	35	517.90	530.85
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	36	521.29	534.32
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	37	524.68	537.80
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	38	528.07	541.27
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	39	534.85	548.22
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	40	541.63	595.79
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	41	551.80	609.74
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	42	561.55	624.44
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	43	575.11	644.70
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	44	592.06	670.21
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	45	611.98	700.72
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	46	635.72	737.44
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	47	662.42	779.67
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	48	692.93	828.74
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	49	723.02	879.92
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	50	756.92	927.23
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	51	790.41	968.25
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	52	827.28	1013.42
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	53	864.57	1059.10
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	54	904.83	1108.42
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	55	945.10	1157.75
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	56	988.75	1211.22
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	57	1032.82	1265.20
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	58	1079.87	1322.84
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	59	1103.18	1351.40
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	60	1150.22	1409.02
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	61	1190.91	1458.86
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	62	1217.61	1491.57
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	63	1251.09	1532.59
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1271.43	1557.50
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	289.47	289.47
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	15	315.20	315.20
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	16	325.04	325.04
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	17	334.88	334.88
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	18	345.47	345.47
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	19	356.06	356.06
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	20	367.04	367.04
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	21	378.39	387.85
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	22	378.39	387.85
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	23	378.39	387.85
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	24	378.39	387.85
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	25	379.90	389.40
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	26	387.47	397.16
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	27	396.55	406.46
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	28	411.31	421.59
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	29	423.42	434.01
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	30	429.47	440.21
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	31	438.55	449.51
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	32	447.64	458.83
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	33	453.31	464.64
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	34	459.37	470.85
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	35	462.39	473.95
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	36	465.42	477.06
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	37	468.45	480.16
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	38	471.47	483.26
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	39	477.53	489.47

79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	40	483.58	531.94
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	41	492.66	544.39
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	42	501.37	557.52
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	43	513.48	575.61
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	44	528.61	598.39
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	45	546.40	625.63
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	46	567.59	658.40
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	47	591.42	696.10
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	48	618.67	739.93
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	49	645.53	785.61
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	50	675.80	827.86
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	51	705.70	864.48
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	52	738.62	904.81
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	53	771.92	945.60
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	54	807.86	989.63
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	55	843.81	1033.67
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	56	882.78	1081.41
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	57	922.14	1129.62
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	58	964.14	1181.07
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	59	984.95	1206.56
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	60	1026.95	1258.01
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	61	1063.28	1302.52
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	62	1087.11	1331.71
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	63	1117.01	1368.34
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1135.17	1390.58
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	306.40	306.40
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	15	333.63	333.63
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	16	344.05	344.05
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	17	354.46	354.46
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	18	365.67	365.67
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	19	376.89	376.89
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	20	388.50	388.50
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	21	400.52	410.53
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	22	400.52	410.53
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	23	400.52	410.53
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	24	400.52	410.53
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	25	402.12	412.17
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	26	410.13	420.38
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	27	419.74	430.23
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	28	435.37	446.25
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	29	448.18	459.38
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	30	454.59	465.95
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	31	464.20	475.81
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	32	473.82	485.67
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	33	479.82	491.82
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	34	486.23	498.39
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	35	489.44	501.68
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	36	492.64	504.96
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	37	495.84	508.24
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	38	499.05	511.53
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	39	505.46	518.10
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	40	511.86	563.05
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	41	521.48	576.24
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	42	530.69	590.13
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	43	543.51	609.27
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	44	559.53	633.39
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	45	578.35	662.21
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	46	600.78	696.90
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	47	626.01	736.81
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	48	654.85	783.20
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	49	683.29	831.56
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	50	715.33	876.28
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	51	746.97	915.04
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	52	781.82	957.73
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	53	817.06	1000.90
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	54	855.11	1047.51

79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	55	893.16	1094.12
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	56	934.41	1144.65
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	57	976.07	1195.69
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	58	1020.52	1250.14
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	59	1042.55	1277.12
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	60	1087.01	1331.59
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	61	1125.46	1378.69
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	62	1150.69	1409.60
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1182.34	1448.37
79962PA0340003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1201.56	1471.91
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	401.65	401.65
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	15	437.35	437.35
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	16	451.00	451.00
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	17	464.65	464.65
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	18	479.35	479.35
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	19	494.05	494.05
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	20	509.28	509.28
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	21	525.03	538.16
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	22	525.03	538.16
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	23	525.03	538.16
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	24	525.03	538.16
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	25	527.13	540.31
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	26	537.63	551.07
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	27	550.23	563.99
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	28	570.71	584.98
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	29	587.51	602.20
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	30	595.91	610.81
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	31	608.51	623.72
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	32	621.11	636.64
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	33	628.99	644.71
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	34	637.39	653.32
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	35	641.59	657.63
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	36	645.79	661.93
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	37	649.99	666.24
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	38	654.19	670.54
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	39	662.59	679.15
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	40	670.99	738.09
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	41	683.59	755.37
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	42	695.66	773.57
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	43	712.47	798.68
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	44	733.47	830.29
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	45	758.14	868.07
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	46	787.55	913.56
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	47	820.62	965.87
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	48	858.42	1026.67
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	49	895.70	1090.07
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	50	937.70	1148.68
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	51	979.18	1199.50
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	52	1024.86	1255.45
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	53	1071.06	1312.05
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1120.94	1373.15
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1170.82	1434.25
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1224.89	1500.49
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1279.50	1567.39
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1337.78	1638.78
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1366.65	1674.15
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1424.93	1745.54
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1475.33	1807.28
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1508.41	1847.80
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1549.89	1898.62
79962PA0350001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1575.09	1929.49
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	418.58	418.58
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	15	455.78	455.78
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	16	470.01	470.01
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	17	484.24	484.24
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	18	499.56	499.56

79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	19	514.88	514.88
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	20	530.75	530.75
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	21	547.16	560.84
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	22	547.16	560.84
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	23	547.16	560.84
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	24	547.16	560.84
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	25	549.35	563.08
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	26	560.29	574.30
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	27	573.42	587.76
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	28	594.76	609.63
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	29	612.27	627.58
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	30	621.03	636.56
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	31	634.16	650.01
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	32	647.29	663.47
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	33	655.50	671.89
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	34	664.25	680.86
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	35	668.63	685.35
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	36	673.01	689.84
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	37	677.38	694.31
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	38	681.76	698.80
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	39	690.52	707.78
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	40	699.27	769.20
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	41	712.40	787.20
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	42	724.99	806.19
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	43	742.50	832.34
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	44	764.38	865.28
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	45	790.10	904.66
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	46	820.74	952.06
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	47	855.21	1006.58
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	48	894.61	1069.95
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	49	933.45	1136.01
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	50	977.23	1197.11
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	51	1020.45	1250.05
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	52	1068.06	1308.37
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	53	1116.21	1367.36
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	54	1168.19	1431.03
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	55	1220.17	1494.71
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	56	1276.52	1563.74
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	57	1333.43	1633.45
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	58	1394.16	1707.85
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	59	1424.26	1744.72
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	60	1484.99	1819.11
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1537.52	1883.46
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1571.99	1925.69
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1615.22	1978.64
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1641.48	2010.81
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	364.13	364.13
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	15	396.50	396.50
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	16	408.88	408.88
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	17	421.25	421.25
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	18	434.58	434.58
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	19	447.91	447.91
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	20	461.71	461.71
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	21	475.99	487.89
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	22	475.99	487.89
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	23	475.99	487.89
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	24	475.99	487.89
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	25	477.89	489.84
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	26	487.41	499.60
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	27	498.84	511.31
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	28	517.40	530.34
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	29	532.63	545.95
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	30	540.25	553.76
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	31	551.67	565.46
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	32	563.10	577.18
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	33	570.24	584.50

79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	34	577.85	592.30
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	35	581.66	596.20
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	36	585.47	600.11
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	37	589.28	604.01
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	38	593.08	607.91
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	39	600.70	615.72
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	40	608.32	669.15
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	41	619.74	684.81
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	42	630.69	701.33
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	43	645.92	724.08
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	44	664.96	752.73
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	45	687.33	786.99
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	46	713.99	828.23
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	47	743.97	875.65
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	48	778.24	930.78
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	49	812.04	988.25
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	50	850.12	1041.40
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	51	887.72	1087.46
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	52	929.13	1138.18
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	53	971.02	1189.50
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	54	1016.24	1244.89
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	55	1061.46	1300.29
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	56	1110.48	1360.34
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	57	1159.99	1420.99
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	58	1212.82	1485.70
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	59	1239.00	1517.78
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	60	1291.84	1582.50
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	61	1337.53	1638.47
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	62	1367.52	1675.21
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	63	1405.12	1721.27
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1427.97	1749.26
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	261.18	261.18
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	15	284.39	284.39
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	16	293.27	293.27
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	17	302.15	302.15
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	18	311.71	311.71
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	19	321.27	321.27
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	20	331.17	331.17
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	21	341.41	349.95
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	22	341.41	349.95
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	23	341.41	349.95
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	24	341.41	349.95
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	25	342.78	351.35
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	26	349.60	358.34
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	27	357.80	366.75
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	28	371.11	380.39
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	29	382.04	391.59
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	30	387.50	397.19
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	31	395.69	405.58
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	32	403.89	413.99
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	33	409.01	419.24
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	34	414.47	424.83
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	35	417.20	427.63
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	36	419.93	430.43
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	37	422.67	433.24
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	38	425.40	436.04
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	39	430.86	441.63
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	40	436.32	479.95
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	41	444.52	491.19
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	42	452.37	503.04
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	43	463.29	519.35
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	44	476.95	539.91
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	45	493.00	564.49
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	46	512.12	594.06
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	47	533.62	628.07
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	48	558.21	667.62

79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	49	582.45	708.84
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	50	609.76	746.96
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	51	636.73	779.99
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	52	666.43	816.38
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	53	696.48	853.19
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	54	728.91	892.91
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	55	761.34	932.64
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	56	796.51	975.72
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	57	832.02	1019.22
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	58	869.91	1065.64
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	59	888.69	1088.65
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	60	926.59	1135.07
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	61	959.36	1175.22
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	62	980.87	1201.57
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1007.84	1234.60
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1024.23	1254.68
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	278.10	278.10
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	15	302.82	302.82
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	16	312.27	312.27
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	17	321.72	321.72
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	18	331.90	331.90
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	19	342.08	342.08
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	20	352.62	352.62
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	21	363.53	372.62
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	22	363.53	372.62
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	23	363.53	372.62
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	24	363.53	372.62
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	25	364.98	374.10
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	26	372.25	381.56
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	27	380.98	390.50
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	28	395.16	405.04
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	29	406.79	416.96
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	30	412.61	422.93
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	31	421.33	431.86
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	32	430.06	440.81
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	33	435.51	446.40
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	34	441.33	452.36
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	35	444.23	455.34
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	36	447.14	458.32
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	37	450.05	461.30
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	38	452.96	464.28
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	39	458.77	470.24
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	40	464.59	511.05
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	41	473.32	523.02
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	42	481.68	535.63
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	43	493.31	553.00
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	44	507.85	574.89
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	45	524.94	601.06
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	46	545.30	632.55
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	47	568.20	668.77
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	48	594.37	710.87
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	49	620.18	754.76
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	50	649.26	795.34
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	51	677.98	830.53
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	52	709.61	869.27
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	53	741.60	908.46
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	54	776.14	950.77
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	55	810.67	993.07
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	56	848.12	1038.95
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	57	885.92	1085.25
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	58	926.27	1134.68
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	59	946.27	1159.18
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	60	986.62	1208.61
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	61	1021.52	1251.36
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	62	1044.42	1279.41
79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1073.14	1314.60

79962PA0340001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1090.59	1335.97
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	266.14	266.14
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	15	289.80	289.80
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	16	298.85	298.85
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	17	307.89	307.89
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	18	317.63	317.63
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	19	327.37	327.37
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	20	337.46	337.46
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	21	347.90	356.60
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	22	347.90	356.60
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	23	347.90	356.60
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	24	347.90	356.60
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	25	349.29	358.02
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	26	356.25	365.16
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	27	364.60	373.72
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	28	378.17	387.62
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	29	389.30	399.03
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	30	394.87	404.74
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	31	403.22	413.30
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	32	411.57	421.86
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	33	416.78	427.20
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	34	422.35	432.91
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	35	425.13	435.76
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	36	427.92	438.62
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	37	430.70	441.47
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	38	433.48	444.32
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	39	439.05	450.03
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	40	444.62	489.08
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	41	452.97	500.53
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	42	460.97	512.60
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	43	472.10	529.22
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	44	486.02	550.17
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	45	502.37	575.21
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	46	521.85	605.35
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	47	543.77	640.02
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	48	568.82	680.31
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	49	593.52	722.31
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	50	621.35	761.15
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	51	648.83	794.82
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	52	679.10	831.90
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	53	709.72	869.41
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	54	742.77	909.89
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	55	775.82	950.38
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	56	811.65	994.27
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	57	847.83	1038.59
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	58	886.45	1085.90
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	59	905.58	1109.34
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	60	944.20	1156.65
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	61	977.60	1197.56
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	62	999.52	1224.41
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	63	1027.00	1258.08
79962PA0370001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1043.70	1278.53
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	233.80	233.80
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	15	254.58	254.58
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	16	262.53	262.53
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	17	270.47	270.47
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	18	279.03	279.03
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	19	287.59	287.59
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	20	296.45	296.45
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	21	305.62	313.26
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	22	305.62	313.26
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	23	305.62	313.26
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	24	305.62	313.26
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	25	306.84	314.51
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	26	312.95	320.77
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	27	320.29	328.30

79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	28	332.21	340.52
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	29	341.99	350.54
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	30	346.88	355.55
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	31	354.21	363.07
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	32	361.55	370.59
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	33	366.13	375.28
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	34	371.02	380.30
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	35	373.47	382.81
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	36	375.91	385.31
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	37	378.36	387.82
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	38	380.80	390.32
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	39	385.69	395.33
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	40	390.58	429.64
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	41	397.92	439.70
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	42	404.95	450.30
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	43	414.73	464.91
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	44	426.95	483.31
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	45	441.32	505.31
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	46	458.43	531.78
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	47	477.68	562.23
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	48	499.69	597.63
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	49	521.39	634.53
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	50	545.84	668.65
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	51	569.98	698.23
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	52	596.57	730.80
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	53	623.46	763.74
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	54	652.50	799.31
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	55	681.53	834.87
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	56	713.01	873.44
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	57	744.80	912.38
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	58	778.72	953.93
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	59	795.53	974.52
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	60	829.45	1016.08
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	61	858.79	1052.02
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	62	878.05	1075.61
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	63	902.19	1105.18
79962PA0330002	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	916.86	1123.15
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	202.49	202.49
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	15	220.49	220.49
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	16	227.37	227.37
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	17	234.25	234.25
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	18	241.66	241.66
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	19	249.07	249.07
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	20	256.75	256.75
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	21	264.69	271.31
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	22	264.69	271.31
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	23	264.69	271.31
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	24	264.69	271.31
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	25	265.75	272.39
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	26	271.04	277.82
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	27	277.40	284.34
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	28	287.72	294.91
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	29	296.19	303.59
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	30	300.42	307.93
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	31	306.78	314.45
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	32	313.13	320.96
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	33	317.10	325.03
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	34	321.33	329.36
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	35	323.45	331.54
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	36	325.57	333.71
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	37	327.69	335.88
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	38	329.80	338.05
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	39	334.04	342.39
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	40	338.27	372.10
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	41	344.63	380.82
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	42	350.71	389.99



79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	43	359.18	402.64
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	44	369.77	418.58
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	45	382.21	437.63
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	46	397.04	460.57
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	47	413.71	486.94
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	48	432.77	517.59
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	49	451.56	549.55
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	50	472.74	579.11
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	51	493.65	604.72
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	52	516.67	632.92
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	53	539.97	661.46
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	54	565.11	692.26
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	55	590.26	723.07
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	56	617.52	756.46
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	57	645.05	790.19
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	58	674.43	826.18
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	59	688.99	844.01
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	60	718.37	880.00
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	61	743.78	911.13
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	62	760.45	931.55
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	63	781.36	957.17
79962PA0380001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	794.07	972.74