



May 18th, 2021

Mr. James Lavery | Actuary
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132831666

Dear Mr. Lavery,

This rate filing presents proposed premium rates effective January 1, 2022 through December 31, 2022 for medical and Rx benefit plans to be sold by UnitedHealthcare of Pennsylvania, Inc to small group employers. The benefit plans and rates are for non-grandfathered employers.

1. Company Name: UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **95220**
2. Market: Small group, employers with 50 or fewer eligible employees
3. On or Off Exchange: Off Exchange Only
4. Effective date of coverage: 1/1/2022
5. Average rate change requested: 6.2%
6. Range of rate change requested: 4.8% to 7.2%
7. Total additional annual revenue generated from the proposed rate change: \$469,828.
8. Products: HMO
9. Rating Areas: All rating areas have at least one plan available, but no plans are available in all rating areas.
10. Metal levels: Gold, Silver, Bronze
11. Current number of covered lives and policyholders: 1,485 members and 249 policyholders
12. Number of plans offered in 2022: 9 plans. No terminated plans from 2021 and no new plans in 2022.

13. Corresponding contract form #, SERFF and Binder ID#s

- Policy- POL20.H.2018.SG.PA
- Certificate of Coverage- COC22.HMO.2018.SG.PA
- Navigate Schedule of Benefits- SBN22.NAV.H.2018.SG.PA
- Outpatient Prescription Drug Attachment (Network)- ATT22.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Attachment (Network/Out-of-Network)- ATT22.RX.NET-OON.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network)- SBN22.RX.NET.H.2018.SG.PA
- Outpatient Prescription Drug Schedule of Benefits (Network/Out-of-Network)- SBN22.RX.NET-OON.H.2018.SG.PA
- Pediatric Vision Care Services Attachment (Network)- ATT22.PVCS.NET.H.2018.SG.PA
- Pediatric Vision Care Services Attachment (Network/Out-of-Network)- ATT22.PVCS.NET-OON.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network)- ATT22.PDS.NET.H.2018.SG.PA
- Pediatric Dental Services Attachment (Network/Out-of-Network)- ATT22.PDS.NET-OON.H.2018.SG.PA
- UnitedMotion Attachment- ATT22.UHM.H.2018.SG.PA
- Real Appeal Attachment- ATT20.REALAP.H.2018.SG.PA
- Sanvello Attachment - ATT21.SANVELLO.H.2018.SG.PA
- AbleTo Attachment - ATT22.ABLETO.H.2018.SG.PA
- Preventive Care Attachment - ATT22.PREVENTIVE.H.2018.SG.PA

SERFF Form Number: **UHLC-132826625**

SERFF Binder Number: **UHLC-PA22-125107883**

14. HIOS Issuer ID # **24872** and submission tracking # UHLC-132831666

Should you have any questions or need any additional information, please contact me at [REDACTED] or at [REDACTED].

Sincerely,

[REDACTED]

[REDACTED]

Associate Director Actuarial Services, UnitedHealthcare

Rate Change Summary

UnitedHealthcare of Pennsylvania, Inc. – Small Group Plans

Rate request filing ID #UHLC-132831666 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <https://www.insurance.pa.gov/Consumers/Pages/ACA-Rate-Filings.aspx>

Overview

Initial requested average rate change:	4.8%
Revised requested average rate change:	N/A
Range of requested rate change:	-22.6% to 7.4%%
Effective date:	1/1/2022
People impacted:	1,485
Available in:	All Counties

Key information

Jan. 2020-Dec. 2020 financial experience

Premiums	\$5,452,790
Claims	\$5,232,471
Administrative expenses	\$954,556
Taxes & fees	-\$120,874
Company made (after taxes)	-\$613,363

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2021:

Claims:	84.9%
Administrative:	12.4%
Taxes & fees:	0.7%
Profit:	2.0%

The company expects its annual medical costs to increase 9.0%.

Explanation of requested rate change

UnitedHealthcare of Pennsylvania, Inc. is requesting the rate increase because of the increase in medical costs and utilization of health care services.



July 13th, 2021

Mr. James Lavery | Actuary
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132831666

Dear Mr. Lavery,

This rate filing presents proposed premium rates effective January 1, 2022 through December 31, 2022 for medical and Rx benefit plans to be sold by UnitedHealthcare of Pennsylvania, Inc to small group employers. The benefit plans and rates are for non-grandfathered employers.

1. Company Name: UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **95220**
2. Market: Small group, employers with 50 or fewer eligible employees
3. On or Off Exchange: Off Exchange Only
4. Effective date of coverage: 1/1/2022
5. Average rate change requested: **4.8%**
6. Range of rate change requested: **-22.6%** to **7.4%**
7. Total additional annual revenue generated from the proposed rate change: **\$366,272**.
8. Products: HMO
9. Rating Areas: All rating areas have at least one plan available, but no plans are available in all rating areas.
10. Metal levels: Gold, Silver, Bronze
11. Current number of covered lives and policyholders: 1,485 members and 249 policyholders
12. Number of plans offered in 2022: 9 plans. No terminated plans from 2021 and no new plans in 2022.

13. Corresponding contract form #, SERFF and Binder ID#s

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SERFF Form Number: **UHLC-132826625**

SERFF Binder Number: **UHLC-PA22-125107883**

14. HIOS Issuer ID # **24872** and submission tracking # UHLC-132831666

Should you have any questions or need any additional information, please contact me at [REDACTED] or at [REDACTED]

Sincerely,

[REDACTED]

Actuarial Memorandum
UnitedHealthcare of Pennsylvania, Inc., NAIC #95220
PA Small Group Rate Filing

July 13th, 2021

This rate filing presents proposed premium rates effective January 1st, 2022 through December 31st, 2022 for medical and Rx benefit plans to be sold by the UnitedHealthcare of Pennsylvania, Inc. to small group employers.

The filing has been prepared as required by the “Final Rate Guidance 2022 Updated 4.7.21”, as well as current ACA rules. This rate filing should not be used for any other purposes. Within that context, there are no limitations or constraints on the use or applicability of the rating items discussed herein. The intended user of this filing is the PA Department of Insurance.

1. Basic Information and Data

A. Company Information

UnitedHealthcare of Pennsylvania, Inc. NAIC Company Code **952209**
Small Group Rate Filing Off Exchange only

B. Rate History and Proposed Variations in Rate Changes

UHLC-131482151 submitted 5/21/2018 for effective date 1/1/2019-12/31/2019, new product filing.

UHLC-131757493 submitted 2/8/2019 for effective date 7/1/2019-12/31/2019 base rate reduction of 2.7%. All rate revisions were applied uniformly.

UHLC-131919215 submitted 7/18/2019 for effective date 1/1/2020-12/31/2020 base rate reduction of 0.99%. Entire portfolio was resloped. All rate revisions were applied uniformly.

UHLC-132211682 submitted 01/10/2020 for effective date 7/1/2020-12/31/2020 base rate increase of 4.4%. All rate revisions were applied uniformly.

UHLC-132374427 submitted 05/19/2020 for effective date 1/1/2021-12/31/2021 base rate reduction of 3.9%, area factors were updated, trend was updated to 8.7% annual applied quarterly, and the entire portfolio was resloped. All rate revisions were applied uniformly.

UHLC-132751120 submitted 03/09/2021 for effective date 7/1/2021-12/31/2021 base rate decrease of 3.8%. All rate revisions were applied uniformly.

C. Average Rate Change

Please see Table 10 for the calculation of the average rate change in the attached PA Actuarial Memorandum Rate Exhibits

The “Proposed Rate Change Compared to Prior 12 months” in Table 10 Column AC is **4.8%**.

In Table 11, the change in 21-year-old non-tobacco premium PMPM for 1Q2022 (Cell AN13) is **5.0%**.

D. Membership Count

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period
Average Age	36.3	35.1	35.1
Total	16,598	1,485	17,820
<18	2,070	151	1,812
18-24	1,662	205	2,460
25-29	2,305	234	2,808
30-34	1,956	200	2,400
35-39	1,405	136	1,632
40-44	1,555	128	1,536
45-49	1,654	139	1,668
50-54	1,390	106	1,272
55-59	1,397	105	1,260
60-63	898	62	744
64+	306	19	228

We estimated projected membership by annualizing our February-2021 membership.

E. Benefit Changes

Changes to member cost sharing were required for certain benefit plans. Use of the new federal Actuarial Value (AV) Calculator led to some benefit plans falling outside the allowed AV metal ranges. Benefit plan changes were made to move these plans back into the allowed AV ranges. The benefit changes for these plans are listed in Exhibit 2.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status.

All the changes are revenue neutral and the Plan Relativity Factors are listed in Exhibit 3. Also, the revenue neutrality factor development is shown in Exhibit 13.

F. Experience Period Claims and Premium

The experience period includes ACA business for legal entity UHC of PA.

Premiums (net of MLR Rebate) in Experience Period

Earned premium for our small group market business in Pennsylvania for January 2020 thru December 2020 was approximately \$7,105,854.65. MLR rebates are not expected for 2020 calendar year.

Paid Through Date

The experience period is January 1, 2020 to December 31, 2020, with claims paid through February 28, 2021.

Support for estimate of incurred but not paid claims

The UnitedHealthcare Reserving process utilizes the Reserve Production System (RPS) to record reserves into the PeopleSoft general ledger. Fee for service and paid claim data is loaded into RPS and becomes the basis for the monthly reserve calculations at the various business unit, location, and line of business levels. The assignment of the paid claims into RPS packages is based on the mapping rules maintained by the Corporate Actuarial department. RPS calculates a preliminary best estimate Incurred But Not Reported (IBNR) for each reserving model (package) primarily using standard completion factors based on historical claim experience. The Claims Reserving Team adjusts the preliminary IBNR based on specific knowledge of the entity (i.e. catastrophic claims, pended claims, etc.) to calculate the final IBNR. In months where adjudicated claims experience is not complete enough for an estimate using completion factors, a seasonally adjusted PMPM is used to estimate incurred claims.

A description of the Sarbanes Oxley controls, audited by Deloitte & Touche, in place regarding the reserving process includes:

- 1) Market Paid claim Tie-outs: To verify completeness and accuracy of financial data in RPS, paid claim data is tied out between source system (RPS) and PeopleSoft general ledger.
- 2) Market Expense Tie-outs: RPS reserve changes on the income statement are tied to the PeopleSoft general ledger to ensure that information is accurate subsequent to computing the reserve.

Allowed claims by benefit category were obtained from UnitedHealthcare claim paying system reports. The same completion factors are applied to both incurred and allowed claims amounts.

Non-EHB benefits and the experience period cost

The non-EHB claims account for 0.18% of the total claims in the experience period. The non-EHB services are exclusively for physician and outpatient claims. We expect the same benefits to be covered during the rating period.

Capitation

Capitation includes all services provided under one or more capitated agreements and it is applied uniformly across all membership during the experience period. For this experience period, the capitated amount is \$2.85 PMPM.

Pharmacy Rebates

The prescription drug cost is net of rebates received from drug manufacturers. For this experience period the average pharmacy rebate is -\$23.26 PMPM.

Risk Adjustment

The estimated risk adjustment transfer payment is \$1,653,065. Risk adjustment percentage applied to the experience period premium is -23.3%.

Reinsurance Recoveries

Since this is a small group filing and the state of Pennsylvania chose not to combine its individual and small group markets, reinsurance recoveries are not applicable to this rate filing. As such, no adjustments were made to the experience.

G. Credibility of Data

We are using United Healthcare small group UHIC ACA experience and United Healthcare Pennsylvania Inc small group UHCPA ACA experience with credibility applied. UHIC ACA experience has 95.0% credibility assigned and UHCPA ACA experience has 5.0% credibility assigned. The assigned credibility is determined

by membership weighting in experience period. As ASOP 25, section 3.4 states: “Professional Judgment - The actuary should use professional judgment when selecting, developing, or using a credibility procedure. The use of credibility procedures is not always a precise mathematical process.”

H. Trend Identification

In the credibility manual, two years of annual trend were applied to the experience to project it to the rating period. The table below details the components of each trend factor.

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	2.81%	3.24%	0.00%	6.14%	22.04%
Outpatient Hospital	1.96%	3.49%	0.00%	5.52%	30.72%
Professional	2.25%	3.05%	0.00%	5.37%	20.48%
Other Medical	2.17%	3.00%	0.00%	5.23%	5.12%
Capitation				7.93%	2.50%
Prescription Drugs	4.80%	5.13%	0.00%	10.17%	19.14%
Total Annual Trend				6.58%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.136	

Weight is based on the ratio of experience period index rate PMPM of different service categories over total PMPM, shown in URRT Worksheet 1 Section II Projections.

Please see Exhibit “15 - Claims Trend Summary” included in this filing for details on the trend components.

We are proposing the annual pricing trend to be at 9.0% applied quarterly, and the quarterly trend is 2.2%. The details of the proposed 9.0% trend are in Exhibit “6 – Pricing Trend” included in this filing.

The 9.0% pricing trend included in the input in Table 5A represents future quarterly pricing trends that will be used to increase 1/1/2022 premium rates to determine 4/1/2022, 7/1/2022, and 10/1/2022 premium rates.

Our trend setting process is outlined by the following narrative and exhibits. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, benefit leveraging, and business mix identified for each category. Depending on the amount of underlying experience, additional markets may be added together to limit the variability of small blocks of experience. Historical patterns will produce highly variable results with limited credibility. National utilization/mix assumptions along with local contract assessment will be used to produce a more stable and reliable trend estimate.

I. Historical Experience

Table 4 below describes the most recent 24 months of experience (Jan-2019 experience start date) data with 2 months of runout for the experience period which includes ACA business for legal entity UHC of PA, with 5.0% credibility assigned.

Table 4b below describes the most recent 48 months of experience data with 2 months of runout for the credibility manual which includes ACA business for legal entity UHC, with 95.0% credibility assigned.

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	\$	\$ 62,099.45	1.0000	\$ 62,099.45	396	\$ 157.07	\$	\$ (3,081.30)	\$ 59,018.15	\$ 149.26
Feb-19	\$	\$ 60,209.01	1.0000	\$ 60,209.01	422	\$ 142.77	\$	\$ (3,032.11)	\$ 57,176.90	\$ 135.49
Mar-19	\$	\$ 76,322.49	1.0000	\$ 76,322.49	481	\$ 156.67	\$	\$ (4,045.10)	\$ 72,277.39	\$ 150.05
Apr-19	\$	\$ 72,049.42	1.0000	\$ 72,049.42	567	\$ 127.07	\$	\$ (8,112.11)	\$ 63,937.31	\$ 112.77
May-19	\$	\$ 116,781.07	1.0000	\$ 116,781.07	629	\$ 185.66	\$	\$ (13,604.72)	\$ 103,176.35	\$ 164.82
Jun-19	\$	\$ 132,810.09	1.0000	\$ 132,810.09	689	\$ 192.76	\$	\$ (12,911.92)	\$ 119,898.17	\$ 174.04
Jul-19	\$	\$ 157,155.31	1.0000	\$ 157,155.31	749	\$ 209.82	\$	\$ (18,424.63)	\$ 138,730.68	\$ 185.23
Aug-19	\$	\$ 200,172.88	1.0000	\$ 200,172.88	813	\$ 246.22	\$	\$ (15,820.59)	\$ 184,352.29	\$ 226.86
Sep-19	\$	\$ 165,908.82	1.0000	\$ 165,908.82	831	\$ 199.64	\$	\$ (15,007.82)	\$ 150,901.00	\$ 181.59
Oct-19	\$	\$ 265,685.44	1.0000	\$ 265,685.44	902	\$ 294.55	\$	\$ (16,491.04)	\$ 249,194.40	\$ 276.26
Nov-19	\$	\$ 234,138.82	1.0000	\$ 234,138.82	962	\$ 243.28	\$	\$ (16,622.24)	\$ 217,516.58	\$ 226.20
Dec-19	\$	\$ 209,364.82	1.0000	\$ 209,364.82	1,085	\$ 193.13	\$	\$ (25,179.21)	\$ 184,185.61	\$ 169.72
Jan-20	\$	\$ 451,038.42	0.9997	\$ 453,187.95	1,208	\$ 374.36	\$	\$ (34,982.20)	\$ 418,205.75	\$ 345.93
Feb-20	\$	\$ 274,960.97	0.9993	\$ 275,447.35	1,240	\$ 221.64	\$	\$ (27,111.62)	\$ 247,835.73	\$ 199.83
Mar-20	\$	\$ 698,519.53	0.9971	\$ 699,370.37	1,244	\$ 557.81	\$	\$ (55,579.45)	\$ 643,790.92	\$ 525.87
Apr-20	\$	\$ 814,664.88	0.9957	\$ 818,241.80	1,239	\$ 657.55	\$	\$ (80,158.00)	\$ 738,083.80	\$ 604.23
May-20	\$	\$ 150,428.64	0.9943	\$ 153,554.12	1,262	\$ 121.68	\$	\$ (24,110.93)	\$ 129,443.19	\$ 102.58
Jun-20	\$	\$ 170,849.39	0.9953	\$ 172,580.29	1,307	\$ 131.89	\$	\$ (34,617.08)	\$ 137,963.21	\$ 105.55
Jul-20	\$	\$ 343,663.24	0.9940	\$ 345,732.61	1,392	\$ 248.37	\$	\$ (29,089.82)	\$ 316,642.79	\$ 227.38
Aug-20	\$	\$ 464,713.05	0.9918	\$ 468,563.44	1,501	\$ 312.17	\$	\$ (33,271.63)	\$ 435,291.81	\$ 289.38
Sep-20	\$	\$ 490,154.48	0.9860	\$ 497,509.27	1,511	\$ 329.36	\$	\$ (29,465.13)	\$ 468,044.14	\$ 310.00
Oct-20	\$	\$ 339,086.87	0.9613	\$ 351,266.35	1,556	\$ 225.75	\$	\$ (33,664.47)	\$ 317,601.88	\$ 203.72
Nov-20	\$	\$ 366,437.82	0.9489	\$ 386,152.99	1,541	\$ 250.59	\$	\$ (47,088.21)	\$ 339,064.78	\$ 220.11
Dec-20	\$	\$ 245,276.09	0.8885	\$ 274,508.14	1,597	\$ 172.51	\$	\$ (26,725.68)	\$ 247,782.46	\$ 154.52

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17		\$ 7,046,043.82	1.0000	\$ 7,046,043.82	22,242	\$ 318.31		\$ (402,058.66)	\$ 7,046,043.82	\$ 318.31
Feb-17		\$ 7,188,782.39	1.0000	\$ 7,188,782.39	22,449	\$ 320.23		\$ (376,371.03)	\$ 7,188,782.39	\$ 320.23
Mar-17		\$ 6,708,001.52	1.0000	\$ 6,708,001.52	22,421	\$ 301.58		\$ (500,096.48)	\$ 6,708,001.52	\$ 301.58
Apr-17		\$ 6,576,138.80	1.0000	\$ 6,576,138.80	22,999	\$ 285.93		\$ (435,405.97)	\$ 6,576,138.80	\$ 285.93
May-17		\$ 8,666,331.17	1.0000	\$ 8,666,331.17	23,130	\$ 374.68		\$ (491,604.40)	\$ 8,666,331.17	\$ 374.68
Jun-17		\$ 7,930,006.21	1.0000	\$ 7,930,006.21	23,526	\$ 335.94		\$ (484,431.33)	\$ 7,930,006.21	\$ 335.94
Jul-17		\$ 8,028,780.18	1.0000	\$ 8,028,780.18	23,435	\$ 342.89		\$ (452,508.36)	\$ 8,028,780.18	\$ 342.89
Aug-17		\$ 8,438,273.14	1.0000	\$ 8,438,273.14	23,680	\$ 356.95		\$ (487,577.85)	\$ 8,438,273.14	\$ 356.95
Sep-17		\$ 8,341,770.93	1.0000	\$ 8,341,770.93	23,923	\$ 348.69		\$ (431,108.33)	\$ 8,341,770.93	\$ 348.69
Oct-17		\$ 8,581,861.63	1.0000	\$ 8,581,861.63	23,744	\$ 361.52		\$ (483,480.14)	\$ 8,581,861.63	\$ 361.52
Nov-17		\$ 9,006,408.89	1.0000	\$ 9,006,408.89	24,043	\$ 374.61		\$ (456,440.42)	\$ 9,006,408.89	\$ 374.61
Dec-17	\$ 117,338,541.11	\$ 7,707,103.45	1.0000	\$ 7,707,103.45	22,444	\$ 341.87		\$ (416,478.82)	\$ 7,707,103.45	\$ 341.87
Jan-18		\$ 8,067,799.96	1.0000	\$ 8,067,799.96	24,317	\$ 333.15	\$ 20,894,156.30	\$ (511,146.44)	\$ 8,067,799.96	\$ 333.15
Feb-18		\$ 7,109,203.67	1.0000	\$ 7,109,203.67	24,437	\$ 290.92		\$ (478,689.17)	\$ 7,109,203.67	\$ 290.92
Mar-18		\$ 8,708,851.81	1.0000	\$ 8,708,851.81	25,440	\$ 342.33		\$ (529,427.72)	\$ 8,708,851.81	\$ 342.33
Apr-18		\$ 9,571,828.57	1.0000	\$ 9,571,828.57	26,027	\$ 368.15		\$ (553,077.15)	\$ 9,571,828.57	\$ 368.15
May-18		\$ 9,791,214.58	1.0000	\$ 9,791,214.58	26,520	\$ 369.08		\$ (569,610.57)	\$ 9,791,214.58	\$ 369.08
Jun-18		\$ 11,185,813.31	1.0000	\$ 11,185,813.31	27,181	\$ 411.53		\$ (571,452.14)	\$ 11,185,813.31	\$ 411.53
Jul-18		\$ 9,521,509.32	1.0000	\$ 9,521,509.32	27,380	\$ 347.56		\$ (529,108.43)	\$ 9,521,509.32	\$ 347.56
Aug-18		\$ 10,896,642.45	1.0000	\$ 10,896,642.45	27,687	\$ 393.57		\$ (577,286.66)	\$ 10,896,642.45	\$ 393.57
Sep-18		\$ 9,365,974.88	1.0000	\$ 9,365,974.88	28,031	\$ 360.78		\$ (573,418.80)	\$ 9,365,974.88	\$ 360.78
Oct-18		\$ 11,416,979.43	1.0000	\$ 11,416,979.43	28,569	\$ 399.83		\$ (724,499.42)	\$ 11,416,979.43	\$ 399.83
Nov-18		\$ 13,601,827.44	1.0000	\$ 13,601,827.44	28,577	\$ 478.99		\$ (723,984.51)	\$ 13,601,827.44	\$ 478.99
Dec-18	\$ 154,726,577.04	\$ 10,544,132.13	1.0000	\$ 10,544,132.13	29,418	\$ 358.42	\$ 22,024,916.95	\$ (682,363.40)	\$ 10,544,132.13	\$ 358.42
Jan-19		\$ 10,291,116.51	1.0000	\$ 10,291,116.51	27,883	\$ 369.08		\$ (694,147.41)	\$ 10,291,116.51	\$ 369.08
Feb-19		\$ 12,164,225.77	1.0000	\$ 12,164,225.77	28,312	\$ 395.73		\$ (661,774.11)	\$ 12,164,225.77	\$ 395.73
Mar-19		\$ 11,219,438.73	1.0000	\$ 11,219,438.73	28,112	\$ 399.10		\$ (753,830.18)	\$ 11,219,438.73	\$ 399.10
Apr-19		\$ 10,997,854.95	1.0000	\$ 10,997,854.95	27,518	\$ 393.93		\$ (783,479.87)	\$ 10,997,854.95	\$ 393.93
May-19		\$ 12,448,864.23	1.0000	\$ 12,448,864.23	27,960	\$ 445.47		\$ (817,457.11)	\$ 12,448,864.23	\$ 445.47
Jun-19		\$ 9,955,300.66	1.0000	\$ 9,955,300.66	27,957	\$ 356.09		\$ (689,734.74)	\$ 9,955,300.66	\$ 356.09
Jul-19		\$ 10,991,010.08	1.0000	\$ 10,991,010.08	27,836	\$ 394.85		\$ (739,021.93)	\$ 10,991,010.08	\$ 394.85
Aug-19		\$ 10,531,280.25	1.0000	\$ 10,531,280.25	27,588	\$ 382.21		\$ (763,234.79)	\$ 10,531,280.25	\$ 382.21
Sep-19		\$ 10,349,953.11	1.0000	\$ 10,349,953.11	27,556	\$ 375.60		\$ (754,383.06)	\$ 10,349,953.11	\$ 375.60
Oct-19		\$ 12,106,272.07	1.0000	\$ 12,106,272.07	28,031	\$ 431.89		\$ (838,732.31)	\$ 12,106,272.07	\$ 431.89
Nov-19		\$ 10,721,460.81	1.0000	\$ 10,721,460.81	28,007	\$ 382.24		\$ (784,098.30)	\$ 10,721,460.81	\$ 382.24
Dec-19	\$ 169,368,728.83	\$ 10,198,470.63	1.0000	\$ 10,198,470.63	27,709	\$ 368.06	\$ 22,759,301.58	\$ (849,338.58)	\$ 10,198,470.63	\$ 368.06
Jan-20		\$ 10,812,705.96	0.9967	\$ 10,848,569.15	27,405	\$ 395.86		\$ (912,076.64)	\$ 10,812,705.96	\$ 395.86
Feb-20		\$ 10,435,588.49	0.9965	\$ 10,471,850.78	27,499	\$ 380.81		\$ (900,911.10)	\$ 10,435,588.49	\$ 380.81
Mar-20		\$ 9,329,096.58	0.9707	\$ 9,610,365.20	26,901	\$ 357.25		\$ (1,080,822.66)	\$ 9,329,096.58	\$ 357.25
Apr-20		\$ 7,853,229.75	0.9950	\$ 7,887,563.35	26,532	\$ 297.06		\$ (866,323.30)	\$ 7,853,229.75	\$ 297.06
May-20		\$ 8,218,912.04	0.9948	\$ 8,212,163.08	26,387	\$ 311.01		\$ (854,034.73)	\$ 8,218,912.04	\$ 311.01
Jun-20		\$ 10,810,712.71	0.9950	\$ 10,875,568.85	26,401	\$ 410.54		\$ (879,171.29)	\$ 10,810,712.71	\$ 410.54
Jul-20		\$ 11,216,061.80	0.9940	\$ 11,284,120.31	26,321	\$ 428.71		\$ (819,239.41)	\$ 11,216,061.80	\$ 428.71
Aug-20		\$ 10,897,605.48	0.9901	\$ 10,901,806.98	26,292	\$ 400.95		\$ (834,914.21)	\$ 10,897,605.48	\$ 400.95
Sep-20		\$ 10,030,660.43	0.9861	\$ 10,182,263.35	25,494	\$ 398.31		\$ (870,089.40)	\$ 10,030,660.43	\$ 398.31
Oct-20		\$ 10,354,500.83	0.9640	\$ 10,740,966.83	25,337	\$ 423.92		\$ (800,381.23)	\$ 10,354,500.83	\$ 423.92
Nov-20		\$ 9,632,255.55	0.9461	\$ 10,181,147.64	25,424	\$ 400.45		\$ (821,946.33)	\$ 9,632,255.55	\$ 400.45
Dec-20	\$ 169,400,122.72	\$ 8,884,966.17	0.9744	\$ 10,159,118.21	24,500	\$ 407.84	\$ 19,898,678.96	\$ (817,011.47)	\$ 8,884,966.17	\$ 407.84

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component.

Utilization rates by category are measured and projected. Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates. UnitedHealthcare uses same store analysis to reflect utilization.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

This rate filing proposes quarterly rates.

UHCPA	MLR		Member Months	
Calendar Year	Actual	Pricing	Actual	Pricing
2017	N/A		N/A	
2018	N/A		N/A	
2019	84.9%	86.8%	7,149	16,380

2019 was the first year of experience for UHCPA.

2. Rate Development & Change

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

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	\$ 392.87	\$ 434.33	<- Actual Experience PMPM
Two year trend projection Factor	1.136	1.136	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 446.25	493.35	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity - All Other	1.000	1.000	<- See URRT Instructions
Total Non-Morbidity Changes	0.994	1.037	
Change in Demographics	1.005	1.057	<- See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	0.991	0.958	<- See URRT Instructions
Change in Other	0.998	1.023	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 443.66	\$ 511.62	
Credibility Factors	5%	95%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 508.22	<- Projected Index Rate
<u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 508.22		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.742		
Projected Incurred EHB Claims PMPM	\$ 377.10		
<u>Market-wide Adjustments</u>			
Projected Incurred Risk Adjustment PMPM	-\$34.45		
Projected Incurred Exchange User Fees PMPM	\$0.00		
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 411.55		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 554.65		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 0.91		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 412.23		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 555.57		

Projected risk adjustment PMPM is -\$34.45 in URRT Worksheet 1 section II. We applied an adjustment for the paid-to-allowed ratio. The resulting PMPM is $-\$34.45 = -\46.43×0.742 . See Exhibit “14 - Risk Adj” showing the development of the risk adjustment PMPM.

The Index Rate for the experience period is approximately 99.82% of allowed claims due to benefits in excess of EHBs.

The Index rate calculation is demonstrated in Table 5A below:

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	17,820				17,820
Adjusted Projected Allowed EHB Claims PMPM	\$ 508.22	\$ 508.22	\$ 508.22	\$ 508.22	\$ 508.22
Months of Trend	-	3	6	9	
Annual Trend	9.00%	9.00%	9.00%	9.00%	
Single Risk Pool Projected Allowed Claims	\$ 508.22	\$ 519.29	\$ 530.60	\$ 542.16	\$ 508.22
Quarterly Trend Factor	1.000	1.022	1.044	1.067	1.000

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio. Historical affiliated carrier experience was used to develop the actuarial value and cost sharing adjustment for each plan as well as the distribution and administrative costs adjustment.

Provider network, deliver system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Benefits in Addition to EHBs

Benefit Extra EHB is the percentage of claims that are covered and are not included in EHB. The projected non- EHB impact is 0.18%.

Distribution and Administrative Costs

Distribution and Administrative Costs include premium tax, SG&A, quality improvements, federal income tax, and after-tax income. These items are discussed in the section Non-Benefit Expenses and Profit of this memorandum. Risk adjustment transfers and user fees and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Tobacco Factors

Tobacco factors are not used in rating. As such, no adjustment is made for costs that are expected to be recouped through the tobacco surcharge.

Index Rate Calibration

Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

Age Calibration

The calculated age curve calibration is 1.4414, which equals the average age factor of the expected member distribution by age in the ACA enrollment. This corresponds with an approximate age of 45 years. The age factors used in this calculation are the HHS-specified age curve.

Exhibit “7 - Age Calibration” shows the Average Age calibration factor development.

Geographic Calibration

The geographic factor calibration is 0.9046, which equals the expected average area factor. A table of the geographic rating factors is below.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Crawford, Mercer, Venango, Clarion, Forest, Warren, McKean	0.755	0.755
Rating Area 2	Elk, Cameron, Potter	0.857	0.857
Rating Area 3	Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne, Tioga	0.998	0.998
Rating Area 4	Lawrence, Beaver, Washington, Greene, Butler, Allegheny, Westmoreland, Armstrong, Indiana, Fayette	0.808	0.808
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.751	0.751
Rating Area 6	Centre, Mifflin, Snyder, Northumberland, Columbia, Schuylkill, Lehigh, Northampton, Montour	0.975	0.975
Rating Area 7	Adams, York, Lancaster, Berks	1.002	1.002
Rating Area 8	Chester, Delaware, Montgomery, Bucks, Philadelphia	0.883	0.883
Rating Area 9	Fulton, Franklin, Cumberland, Perry, Juniata, Dauphin, Lebanon	0.909	0.909

Exhibit “8 - Area Calibration” shows the Average Area calibration factor development.

Population morbidity by area was not considered when determining geographic area factors changes.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated premium rate for each plan. The calibrated premium rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age, area, and tobacco status.

Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate by the average age and geographic rating factors, and applying the consumer specific age, geographic, and tobacco status rating factors. The calculation is provided below.

$$\begin{aligned}
& \text{Plan Adjusted Index Rate} \\
/ & \text{Age Calibration Factor} \\
/ & \text{Geographic Calibration Factor} \\
\times & \text{Consumer Specific Age Rating Factor} \\
\times & \text{Consumer Specific Geographic Rating Factor} \\
\times & \text{Tobacco Status Factor} \\
\times & \text{Small Group Trend Adjustment} \\
= & \text{Consumer Adjusted Premium Rate}
\end{aligned}$$

Small Group Trend Adjustment

Since this is a small group filing that includes rates with schedule trend increases by quarter, the Index Rate, Market Adjusted Index Rate and Plan Adjusted Index Rate reflect the member weighted average premium over the calendar year. As such, the Consumer Adjusted Premium Rate includes the trend adjustments in calculated quarterly rates.

COVID-19 Claims Adjustment

Our experience period for this rate filing is 1Q20 – 4Q20. The experience period starting in March-20 was impacted where the claims levels were understated relative to a “normal” or pre-COVID claim level. The COVID claims adjustment factors shown in Exhibit 18 - COVID account for the understated claims that are part of this experience period. Factors vary between Eastern and Western Pennsylvania, so we weighted by membership to calculate a statewide COVID adjustment factor. In addition, we blended the EPA and WPA adjustments with our national experience as we felt using the PA only experience may be overstating the needed claims adjustment.

B. Retention Items

Administrative Expense Load

The expense formula is similar to the United Healthcare Insurance Company except for the Premium Tax component that doesn’t apply to the HMO product.

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load varies by plan. These assumptions are based on the general ledger actual results for 2020 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements.

The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

For this filing, this is calculated at 12.4%.

<u>1/1/2022 Filing</u>		
Administrative Expenses Allocation	Estimated % of Premium	Estimated PMPM
Selling Expenses (Commissions, Broker Bonus)	3.6%	\$17.43
General Admin Expenses	8.8%	\$42.72
Total	12.4%	\$60.15

Profit and Risk Margin

The Profit and Risk Margin is 2%. This target does not vary by product or plan.

Taxes and Fees

Taxes and fees are expected to be 0.7% and include federal income tax. The following is a breakdown of the taxes and fees.

1/1/2022 Filing		
Premium Taxes and Fees Allocation	Estimated % of Premium	Estimated PMPM
Federal / State Income Tax on Profit & Risk Load	0.5%	\$2.58
Premium Tax	0.0%	\$0.00
ACA Taxes: Insurer Fee	0.0%	\$0.00
ACA Taxes: PCORI Fee	0.1%	\$0.25
ACA Taxes: Risk Adjustment User Fee	0.1%	\$0.25
ACA Taxes: Exchange User Fee	0.0%	\$0.00
All Other Taxes & Fees	0.0%	\$0.18
Total	0.7%	\$3.25

C. Normalized Market-Adjusted Projected Allowed Total Claims

The 2022 average age factor is 1.4414. The age factors used in this calculation are the HHS-specified age curve. The 2022 average geographic factor is 0.9046.

D. Components of Rate Change

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.487	1.441
Average Geographic Factor	0.878	0.905
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	0.967	0.991
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 609.36	\$ 555.57
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 483.02	\$ 429.88

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

	2021	2022
Paid-to-Allowed	0.679	0.742
URRT Trend (Total Applied Trend Factor)	1.168	1.136
URRT Morbidity	1.000	1.000
URRT "Other"	1.054	1.035
Risk Adjustment	\$ 25.06	\$ 34.45
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$13.03	\$2.85
Network	1.000	1.000
Pricing AV	0.671	0.741
Benefit Richness	0.963	0.991
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	11.41%	12.41%
Taxes and Fees	0.65%	0.68%
Profit and/or Contingency	2.00%	2.00%

Changes in "Other" include the changes in the catastrophic claims adjustment impact, PPACA fee, trend adjustment. The capitation arrangements for 2021 resulted in a projection of \$13.03 PMPM and for 2022 is \$2.85 PMPM.

3. Plan Rate Development

Table 10 has been populated as instructed.

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

Table 11 has been populated as instructed.

5. Plan Factors

A. Age and Tobacco Factors

Table 12 has been populated as instructed using the default federal standard age curve.

B. Geographic Factors

Table 13 has been populated as instructed

C. Network Factors

Table 14 has been populated as instructed

D. Service Area Composition

For the 2021 plan year, we have a single service area that is comprised of all PA counties. For the 2022 plan year we are proposing two distinct service areas, varying by plan. Please reference Exhibit 2 – Plan Designs along with 2022 service area map which detail the markets and counties where each plan will be available. In summary, counties in WPA markets 560, 561 and 562 will have one plan option available. Counties in EPA markets 556 and 558 will have eight plan options available to them. Counties in market 557 will have all nine plan options available. Our company has made the financial decision to reduce the number of plan offerings in WPA.

E. Composite Rating

No composite rating is offered for this product.

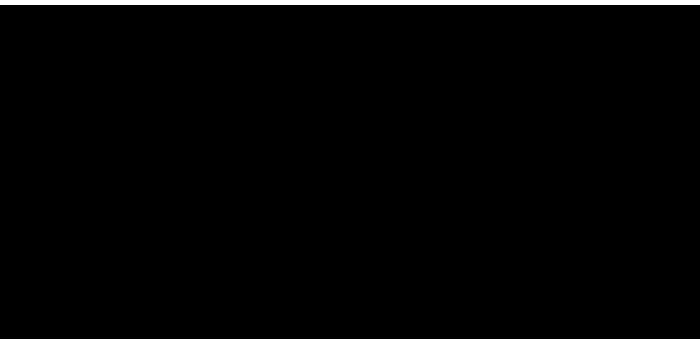
6. Actuarial Certifications

I, [REDACTED], an Actuary at UnitedHealthcare, I am a member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products. I have reviewed applicable ASOPs during the preparation of this rate filing.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
 - 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 population anticipated to be covered,
 - Neither excessive, deficient, nor unfairly discriminatory.
- 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.
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2022 Rate Filing Justification
- 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. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.
- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their 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.
- All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

I certify that the anticipated loss ratio meets the minimum requirement, the rates are reasonable in relation to benefits, the filing complies with the laws and regulations of PA and all applicable Actuarial Standards of Practice, including ASOP No. 8 and the rates are not unfairly discriminatory.



PA Rate Template Part I

Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UnitedHealthcare of Pennsylvania, Inc.		
Product(s):	HMO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2022	to	12/31/2022
Base Period Start Date:	1/1/2020	to	12/31/2020
Date of Most Recent Membership:	2/1/2021		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2021)	Projected Rating Period
Average Age	36.3	35.1	35.1
Total	16,598	1,485	17,820
<18	2,070	151	1,812
18-24	1,662	205	2,460
25-29	2,305	234	2,808
30-34	1,956	200	2,400
35-39	1,405	136	1,632
40-44	1,555	128	1,536
45-49	1,654	139	1,668
50-54	1,390	106	1,272
55-59	1,397	105	1,260
60-63	898	62	744
64+	306	19	228

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
\$ 7,105,854.65	\$ 5,183,276.47	\$ 5,571,114.66	16,598	\$ 1,300,317.67	\$ 6,871,432.33	\$ 11,931.95	\$ (386,029.03)	\$ 47,384.91	\$ -	\$ (1,653,065.00)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 392.87
Loss Ratio											95.96%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	2.81%	3.24%	0.00%	6.14%	22.84%
Outpatient Hospital	1.96%	3.49%	0.00%	5.52%	30.72%
Professional	2.25%	3.05%	0.00%	5.37%	20.48%
Other Medical	2.17%	3.00%	0.00%	5.23%	5.12%
Capitation				7.93%	2.50%
Prescription Drugs	4.80%	5.13%	0.00%	10.17%	19.14%
Total Annual Trend				6.58%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.136	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19		\$ 62,093.45	1.0000	\$ 62,093.45	356	\$ 174.42	\$ 671,964.98	\$ (3,081.38)	\$ 88,595.26	\$ 248.86
Feb-19		\$ 90,209.01	1.0000	\$ 90,209.01	422	\$ 213.77		\$ (3,032.12)	\$ 125,959.74	\$ 298.48
Mar-19		\$ 76,322.49	1.0000	\$ 76,322.49	481	\$ 158.67		\$ (4,045.10)	\$ 102,710.23	\$ 213.53
Apr-19		\$ 72,049.42	1.0000	\$ 72,049.42	567	\$ 127.07		\$ (8,112.11)	\$ 122,385.95	\$ 215.85
May-19		\$ 116,781.07	1.0000	\$ 116,781.07	629	\$ 185.66		\$ (13,604.72)	\$ 157,948.69	\$ 251.11
Jun-19		\$ 132,810.09	1.0000	\$ 132,810.09	689	\$ 192.76		\$ (12,911.92)	\$ 176,704.61	\$ 256.47
Jul-19		\$ 157,155.31	1.0000	\$ 157,155.31	749	\$ 209.82		\$ (18,424.61)	\$ 235,438.78	\$ 314.34
Aug-19		\$ 200,172.88	1.0000	\$ 200,172.88	813	\$ 246.22		\$ (15,830.58)	\$ 279,693.38	\$ 344.03
Sep-19		\$ 165,303.82	1.0000	\$ 165,303.82	831	\$ 198.92		\$ (15,007.82)	\$ 227,632.02	\$ 273.93
Oct-19		\$ 265,685.44	1.0000	\$ 265,685.44	902	\$ 294.55		\$ (16,491.04)	\$ 340,288.44	\$ 377.26
Nov-19		\$ 234,138.82	1.0000	\$ 234,138.82	963	\$ 243.13		\$ (16,622.52)	\$ 308,787.20	\$ 320.65
Dec-19		\$ 309,364.62	1.0000	\$ 309,364.62	1,085	\$ 285.13		\$ (25,179.21)	\$ 387,907.10	\$ 357.52
Jan-20		\$ 451,698.42	0.9967	\$ 453,187.95	1,208	\$ 375.16	\$ 1,346,764.03	\$ (34,982.28)	\$ 542,579.37	\$ 449.16
Feb-20		\$ 274,369.97	0.9961	\$ 275,447.35	1,230	\$ 223.94		\$ (27,111.62)	\$ 354,321.72	\$ 288.07
Mar-20		\$ 608,519.51	0.9371	\$ 649,370.37	1,254	\$ 517.84		\$ (35,579.45)	\$ 728,407.36	\$ 580.87
Apr-20		\$ 834,664.88	0.9957	\$ 838,241.80	1,239	\$ 676.55		\$ (30,158.04)	\$ 847,757.44	\$ 684.23
May-20		\$ 550,408.64	0.9943	\$ 553,554.12	1,262	\$ 438.63		\$ (24,210.93)	\$ 600,183.47	\$ 475.58
Jun-20		\$ 375,819.39	0.9953	\$ 377,580.29	1,307	\$ 288.89		\$ (34,632.08)	\$ 471,820.67	\$ 361.00
Jul-20		\$ 343,663.24	0.9940	\$ 345,732.61	1,392	\$ 248.37		\$ (29,089.82)	\$ 418,575.58	\$ 300.70
Aug-20		\$ 464,713.05	0.9918	\$ 468,563.44	1,501	\$ 312.17		\$ (33,321.63)	\$ 567,944.31	\$ 378.38
Sep-20		\$ 490,554.48	0.9860	\$ 497,509.27	1,511	\$ 329.26		\$ (29,465.53)	\$ 577,247.76	\$ 382.03
Oct-20		\$ 339,088.87	0.9653	\$ 351,266.35	1,556	\$ 225.75		\$ (33,664.47)	\$ 458,589.10	\$ 294.72
Nov-20		\$ 366,437.82	0.9489	\$ 386,152.99	1,541	\$ 250.59		\$ (47,088.21)	\$ 448,916.36	\$ 291.31
Dec-20		\$ 7,105,854.65	0.8688	\$ 374,508.14	1,597	\$ 234.51		\$ (26,725.03)	\$ 469,060.11	\$ 293.71

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name:UnitedHealthcare of Pennsylvania, Inc

Product(s):HMO

Market Segment:Small Group

Rate Effective Date:1/1/2022

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 169,400,122.72	\$ 110,503,149.60	\$ 121,056,093.75	315,113	\$ 22,638,030.38	\$ 143,694,124.13	\$ 242,158.18	\$ (10,403,122.60)	\$ 3,815,446.39	\$ -	\$ (14,390,015.00)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 434.33
Loss Ratio											\$ 73.85%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	2.81%	3.24%	0.00%	6.14%	22.04%
Outpatient Hospital	1.96%	3.49%	0.00%	5.52%	30.72%
Professional	2.25%	3.05%	0.00%	5.37%	20.48%
Other Medical	2.17%	3.00%	0.00%	5.23%	5.12%
Capitation				7.93%	2.50%
Prescription Drugs	4.80%	5.13%	0.00%	10.17%	19.14%
Total Annual Trend				6.58%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.136	

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

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17	\$ 117,358,541.11	\$ 7,048,043.82	1.0000	\$ 7,048,043.82	22,142	\$ 318.31	\$ 20,954,156.10	\$ (402,058.66)	\$ 7,048,043.82	\$ 318.31
Feb-17		\$ 7,188,782.39	1.0000	\$ 7,188,782.39	22,449	\$ 320.23		\$ (376,371.03)	\$ 7,188,782.39	\$ 320.23
Mar-17		\$ 8,708,001.52	1.0000	\$ 8,708,001.52	22,821	\$ 381.58		\$ (500,096.48)	\$ 8,708,001.52	\$ 381.58
Apr-17		\$ 6,576,138.80	1.0000	\$ 6,576,138.80	22,999	\$ 285.93		\$ (435,405.97)	\$ 6,576,138.80	\$ 285.93
May-17		\$ 8,666,331.17	1.0000	\$ 8,666,331.17	23,130	\$ 374.68		\$ (491,604.40)	\$ 8,666,331.17	\$ 374.68
Jun-17		\$ 7,920,006.21	1.0000	\$ 7,920,006.21	23,576	\$ 335.94		\$ (494,431.83)	\$ 7,920,006.21	\$ 335.94
Jul-17		\$ 8,028,780.18	1.0000	\$ 8,028,780.18	23,415	\$ 342.89		\$ (452,508.36)	\$ 8,028,780.18	\$ 342.89
Aug-17		\$ 8,438,273.14	1.0000	\$ 8,438,273.14	23,640	\$ 356.95		\$ (497,577.85)	\$ 8,438,273.14	\$ 356.95
Sep-17		\$ 8,341,770.91	1.0000	\$ 8,341,770.91	23,923	\$ 348.69		\$ (431,168.43)	\$ 8,341,770.91	\$ 348.69
Oct-17		\$ 8,583,841.63	1.0000	\$ 8,583,841.63	23,744	\$ 361.52		\$ (483,680.14)	\$ 8,583,841.63	\$ 361.52
Nov-17		\$ 9,006,408.89	1.0000	\$ 9,006,408.89	24,042	\$ 374.61		\$ (545,140.42)	\$ 9,006,408.89	\$ 374.61
Dec-17		\$ 7,707,103.45	1.0000	\$ 7,707,103.45	22,544	\$ 341.87		\$ (416,374.82)	\$ 7,707,103.45	\$ 341.87
Jan-18	\$ 154,726,572.04	\$ 8,067,799.96	1.0000	\$ 8,067,799.96	24,217	\$ 333.15	\$ 22,024,916.99	\$ (511,146.24)	\$ 10,057,561.95	\$ 415.31
Feb-18		\$ 7,109,203.67	1.0000	\$ 7,109,203.67	24,437	\$ 290.92		\$ (478,689.17)	\$ 8,931,773.49	\$ 365.50
Mar-18		\$ 8,708,831.81	1.0000	\$ 8,708,831.81	25,440	\$ 342.33		\$ (529,427.72)	\$ 10,663,827.04	\$ 419.18
Apr-18		\$ 9,371,828.37	1.0000	\$ 9,371,828.37	26,022	\$ 360.15		\$ (553,071.75)	\$ 11,154,377.79	\$ 428.65
May-18		\$ 9,791,214.58	1.0000	\$ 9,791,214.58	26,529	\$ 369.08		\$ (593,610.57)	\$ 11,580,351.73	\$ 436.52
Jun-18		\$ 11,185,811.31	1.0000	\$ 11,185,811.31	27,181	\$ 411.53		\$ (571,452.14)	\$ 12,655,273.67	\$ 465.59
Jul-18		\$ 9,521,509.32	1.0000	\$ 9,521,509.32	27,395	\$ 347.56		\$ (579,768.45)	\$ 11,592,945.40	\$ 423.18
Aug-18		\$ 10,896,642.45	1.0000	\$ 10,896,642.45	27,687	\$ 393.57		\$ (677,286.66)	\$ 12,781,476.76	\$ 461.64
Sep-18		\$ 10,365,974.88	1.0000	\$ 10,365,974.88	28,033	\$ 369.78		\$ (573,418.80)	\$ 12,015,382.72	\$ 428.62
Oct-18		\$ 11,336,975.81	1.0000	\$ 11,336,975.81	28,569	\$ 396.83		\$ (724,499.42)	\$ 13,275,571.12	\$ 464.68
Nov-18		\$ 11,601,872.44	1.0000	\$ 11,601,872.44	28,577	\$ 405.99		\$ (723,984.93)	\$ 13,410,811.91	\$ 469.29
Dec-18		\$ 10,544,132.13	1.0000	\$ 10,544,132.13	29,418	\$ 358.42		\$ (682,363.40)	\$ 12,407,360.14	\$ 421.76
Jan-19	\$ 169,368,728.93	\$ 10,291,116.51	1.0000	\$ 10,291,116.51	27,883	\$ 369.08	\$ 22,759,301.56	\$ (694,147.41)	\$ 12,399,920.95	\$ 444.71
Feb-19		\$ 11,164,225.77	1.0000	\$ 11,164,225.77	28,212	\$ 395.73		\$ (661,274.11)	\$ 12,795,599.45	\$ 453.55
Mar-19		\$ 11,219,438.73	1.0000	\$ 11,219,438.73	28,112	\$ 399.10		\$ (753,830.18)	\$ 13,869,519.01	\$ 493.37
Apr-19		\$ 10,997,854.95	1.0000	\$ 10,997,854.95	27,918	\$ 393.93		\$ (783,479.87)	\$ 12,824,633.37	\$ 459.37
May-19		\$ 11,448,864.23	1.0000	\$ 11,448,864.23	27,960	\$ 409.47		\$ (817,457.71)	\$ 13,451,944.24	\$ 481.11
Jun-19		\$ 9,955,300.66	1.0000	\$ 9,955,300.66	27,957	\$ 356.09		\$ (689,734.74)	\$ 11,769,455.33	\$ 420.98
Jul-19		\$ 10,991,010.08	1.0000	\$ 10,991,010.08	27,836	\$ 394.85		\$ (799,021.91)	\$ 12,709,445.99	\$ 456.58
Aug-19		\$ 10,531,280.25	1.0000	\$ 10,531,280.25	27,268	\$ 386.21		\$ (763,234.79)	\$ 12,405,339.79	\$ 454.94
Sep-19		\$ 10,349,953.11	1.0000	\$ 10,349,953.11	27,556	\$ 375.60		\$ (754,383.06)	\$ 12,059,601.16	\$ 437.64
Oct-19		\$ 12,106,272.07	1.0000	\$ 12,106,272.07	28,031	\$ 431.89		\$ (838,732.31)	\$ 13,954,764.31	\$ 497.83
Nov-19		\$ 10,733,460.81	1.0000	\$ 10,733,460.81	28,007	\$ 383.24		\$ (794,094.30)	\$ 12,514,151.40	\$ 446.82
Dec-19		\$ 10,198,470.43	1.0000	\$ 10,198,470.43	27,709	\$ 368.06		\$ (949,938.58)	\$ 11,992,174.16	\$ 432.79
Jan-20	\$ 169,400,122.72	\$ 10,812,705.96	0.9967	\$ 10,848,569.15	27,405	\$ 395.86	\$ 19,898,678.96	\$ (912,076.64)	\$ 12,737,270.43	\$ 464.78
Feb-20		\$ 10,435,388.69	0.9965	\$ 10,471,850.78	27,499	\$ 380.81		\$ (890,931.16)	\$ 11,616,636.17	\$ 422.44
Mar-20		\$ 9,329,096.58	0.9707	\$ 9,610,265.20	26,901	\$ 357.25		\$ (1,040,822.56)	\$ 10,824,602.63	\$ 402.39
Apr-20		\$ 7,853,229.75	0.9956	\$ 7,887,563.35	26,552	\$ 297.06		\$ (866,323.30)	\$ 7,926,287.74	\$ 298.52
May-20		\$ 8,268,912.04	0.9948	\$ 8,312,163.08	26,387	\$ 315.01		\$ (854,034.73)	\$ 9,149,689.46	\$ 346.75
Jun-20		\$ 10,820,732.71	0.9950	\$ 10,875,568.85	26,491	\$ 410.54		\$ (875,371.79)	\$ 11,831,913.54	\$ 446.64
Jul-20		\$ 11,216,063.80	0.9940	\$ 11,284,120.33	26,321	\$ 428.71		\$ (819,239.41)	\$ 12,324,039.92	\$ 468.22
Aug-20		\$ 10,397,605.48	0.9901	\$ 10,501,806.98	26,192	\$ 400.95		\$ (834,914.41)	\$ 11,582,757.77	\$ 442.23
Sep-20		\$ 10,035,045.92	0.9855	\$ 10,182,853.35	25,694	\$ 396.31		\$ (870,069.40)	\$ 11,053,359.81	\$ 430.19
Oct-20		\$ 10,354,550.83	0.9640	\$ 10,740,966.83	25,337	\$ 423.92		\$ (800,381.23)	\$ 11,931,212.36	\$ 470.90
Nov-20		\$ 9,632,255.55	0.9461	\$ 10,181,147.64	25,424	\$ 400.45		\$ (821,946.53)	\$ 10,960,816.91	\$ 431.12
Dec-20		\$ 8,883,366.17	0.8744	\$ 10,159,218.21	24,910	\$ 407.84		\$ (817,011.47)	\$ 11,352,414.83	\$ 455.74

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name:	UnitedHealthcare of Pennsylvania, Inc
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 392.87	\$ 434.33	<- Actual Experience PMPM
Two year trend projection Factor	1.136	1.136	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 446.25	\$ 493.35	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000	<- See URRT Instructions
Change in Morbidity - All Other	1.000	1.000	
Total Non-Morbidity Changes	0.994	1.037	
Change in Demographics	1.005	1.057	<- See URRT Instructions
Change in Network	1.000	1.000	<- See URRT Instructions
Change in Benefits	0.991	0.958	
Change in Other	0.998	1.023	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 443.66	\$ 511.62	<- See Instructions
Credibility Factors	5%	95%	
Blended Projected EHB Claims PMPM		\$ 508.22	<- Projected Index Rate
<u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 508.22		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.742		
Projected Incurred EHB Claims PMPM	\$ 377.10		<- Market-Adjusted Index Rate
<u>Market-wide Adjustments</u>			
Projected Incurred Risk Adjustment PMPM	-534.45		
Projected Incurred Exchange User Fees PMPM	\$0.00		
Projected Incurred Reinsurance Recoveries PMPM	\$0.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 411.55		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 554.65		
Projected Allowed Non-EHB Claims PMPM	\$ 0.91		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 412.23		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 555.57		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	12.41%	\$60.22
General and Claims	8.81%	\$42.77
Agent/Broker Fees and Commissions	3.59%	\$17.45
Quality Improvement Initiatives	0.84%	\$4.05
Taxes and Fees	0.68%	\$3.28
Risk Adjustment User Fee	0.06%	\$0.27
PCORI Fee	0.05%	\$0.25
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.53%	\$2.58
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$9.70
Total Retention	15.08%	\$73.20
Projected Required Revenue PMPM		\$ 485.43

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 357.16	\$ 374.19	\$ 17.03	4.8%
B. Base period allowed claims before normalization	\$ 464.64	\$ 432.26	\$ (32.38)	-9.1%
C. Normalization factor component of change	\$ (96.33)	\$ (97.79)	\$ (1.46)	-0.4%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 368.30	\$ 334.47	\$ (33.83)	-9.5%
D2. URRT Trend	\$ 61.74	\$ 45.44	\$ (16.30)	-4.6%
D3. URRT Morbidity	\$ -	\$ -	\$ -	0.0%
D4. URRT Other	\$ 23.11	\$ 13.26	\$ (9.85)	-2.8%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ 29.25	\$ 35.93	\$ 6.68	1.9%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ -	\$ -	\$ -	0.0%
D8. Subtotal - Sum(D1:D7)	\$ 482.40	\$ 429.09	\$ (53.31)	-14.9%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (158.55)	\$ (111.14)	\$ 47.41	13.3%
E3. Benefit Richness	\$ (12.03)	\$ (2.82)	\$ 9.21	2.6%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (170.57)	\$ (113.95)	\$ 56.62	15.9%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 40.75	\$ 46.42	\$ 5.67	1.6%
F2. Taxes and Fees	\$ 2.31	\$ 2.53	\$ 0.22	0.1%
F3. Profit and/or Contingency	\$ 7.14	\$ 7.48	\$ 0.34	0.1%
F4. Subtotal - Sum(F1:F3)	\$ 50.20	\$ 56.43	\$ 6.22	1.7%
G. Change in Miscellaneous Items	\$ 0.80	\$ 0.91	\$ 0.11	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 362.83	\$ 372.48	\$ 9.65	2.7%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 432.26	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 161,285,409.32	
Blended Loss Ratio	74.95%	

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

Effective Date	1/1/2022	4/1/2022	7/1/2022	10/1/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter	17,820				17,820
Adjusted Projected Allowed EHB Claims PMPM	\$ 508.22	\$ 508.22	\$ 508.22	\$ 508.22	\$ 508.22
Months of Trend	-	3	6	9	
Annual Trend	9.00%	9.00%	9.00%	9.00%	
Single Risk Pool Projected Allowed Claims	\$ 508.22	\$ 519.29	\$ 530.60	\$ 542.16	\$ 508.22
Quarterly Trend Factor	1.000	1.022	1.044	1.067	1.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.487	1.441
Average Geographic Factor	0.878	0.905
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (Induced demand)	0.967	0.991
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 609.36	\$ 555.57
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 483.02	\$ 429.88

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

	2021	2022	
Paid-to-Allowed	0.679	0.742	
URRT Trend (Total Applied Trend Factor)	1.168	1.136	<- URRT W1, S2
URRT Morbidity	1.000	1.000	<- URRT W1, S2
URRT "Other"	1.054	1.035	<- URRT W1, S2
Risk Adjustment	\$ 25.06	\$ 34.45	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	<- URRT W1, S3
Capitation	\$13.03	\$2.85	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.671	0.741	<- For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	0.963	0.991	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	11.41%	12.41%	
Taxes and Fees	0.65%	0.68%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: UnitedHealthcare of Pennsylvania, Inc
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2022
Base Period Start Date: 1/1/2020
Date of Most Recent Membership: 2/1/2021
Market Adjusted Index Rate: \$ 554.65

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2021 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier
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Totals - Current Membership

Total - Projected Membership

Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A
Plan 1a	24872PA0030002	HMO	UHC Navigate Gold 1500	M		Gold
Plan 1b	24872PA0030002	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze
Plan 2a	24872PA0030003	HMO	UHC Navigate Gold 1000	M		Gold
Plan 2b	24872PA0030003	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze
Plan 3a	24872PA0030004	HMO	UHC Navigate Gold 0	M		Gold
Plan 3b	24872PA0030004	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze
Plan 4a	24872PA0030005	HMO	UHC Navigate Silver 3500	M		Silver
Plan 4b	24872PA0030005	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze
Plan 5a	24872PA0030006	HMO	UHC Navigate Silver 5500	M		Silver
Plan 5b	24872PA0030006	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze
Plan 6a	24872PA0030007	HMO	UHC Navigate HSA Silver 2500	M		Silver
Plan 6b	24872PA0030007	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze
Plan 7a	24872PA0030008	HMO	UHC Navigate Silver 3000	M		Silver
Plan 7b	24872PA0030008	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze
Plan 8a	24872PA0030009	HMO	UHC Navigate HSA Silver 3500	M		Silver
Plan 8b	24872PA0030009	HMO	UHC Navigate HSA Bronze 6850	DM	24872PA0030001	Bronze
Plan 9	24872PA0030001	HMO	UHC Navigate HSA Bronze 6850	M		Bronze
Plan 10						

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

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

[illegible]

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: UnitedHealthcare of Pennsylvania, Inc
 Product(s): HMO
 Market Segment: Small Group
 Rate Effective Date: 1/1/2022

Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off	1
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Totals	These cells auto-fill using the data entered in Table 10.						\$ 293.73
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Plan 1a	24872PA0030002	UHC Navigate Gold 1500	M	0	Gold	Off	\$ 280.03
Plan 1b	24872PA0030002	C Navigate HSA Bronze 68	DM	24872PA0030001	Bronze	Off	\$ 280.03
Plan 2a	24872PA0030003	UHC Navigate Gold 1000	M	0	Gold	Off	\$ 309.73
Plan 2b	24872PA0030003	C Navigate HSA Bronze 68	DM	24872PA0030001	Bronze	Off	\$ 309.73
Plan 3a	24872PA0030004	UHC Navigate Gold 0	M	0	Gold	Off	\$ 332.05
Plan 3b	24872PA0030004	C Navigate HSA Bronze 68	DM	24872PA0030001	Bronze	Off	\$ 332.05
Plan 4a	24872PA0030005	UHC Navigate Silver 3500	M	0	Silver	Off	\$ 256.39
Plan 4b	24872PA0030005	C Navigate HSA Bronze 68	DM	24872PA0030001	Bronze	Off	\$ 256.39
Plan 5a	24872PA0030006	UHC Navigate Silver 5500	M	0	Silver	Off	\$ 254.87
Plan 5b	24872PA0030006	C Navigate HSA Bronze 68	DM	24872PA0030001	Bronze	Off	\$ 254.87
Plan 6a	24872PA0030007	HC Navigate HSA Silver 25	M	0	Silver	Off	\$ 265.32
Plan 6b	24872PA0030007	C Navigate HSA Bronze 68	DM	24872PA0030001	Bronze	Off	\$ 265.32
Plan 7a	24872PA0030008	UHC Navigate Silver 3000	M	0	Silver	Off	\$ 276.60
Plan 7b	24872PA0030008	C Navigate HSA Bronze 68	DM	24872PA0030001	Bronze	Off	\$ 276.60
Plan 8a	24872PA0030009	HC Navigate HSA Silver 35	M	0	Silver	Off	\$ 248.49
Plan 8b	24872PA0030009	C Navigate HSA Bronze 68	DM	24872PA0030001	Bronze	Off	\$ 248.49
Plan 9	24872PA0030001	C Navigate HSA Bronze 68	M	0	Bronze	Off	\$ 239.15

Quarter 1 2021, 21-year-old Non-Tobacco Premium PMPM								
2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

\$ 290.84	\$ 348.61	\$ 300.25	\$ 260.57	\$ 336.64	\$ 347.17	\$ 317.72	\$ 325.14	\$ 322.66
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\$ 317.66	\$ 369.81	\$ 299.57	\$ 278.40	\$ 361.29	\$ 371.33	\$ 327.26	\$ 337.12	\$ 333.97
\$ 317.66	\$ 369.81	\$ 299.57	\$ 278.40	\$ 361.29	\$ 371.33	\$ 327.26	\$ 337.12	\$ -
\$ 351.35	\$ 409.04	\$ 331.34	\$ 307.93	\$ 399.61	\$ 410.72	\$ 361.97	\$ 372.87	\$ 368.04
\$ 351.35	\$ 409.04	\$ 331.34	\$ 307.93	\$ 399.61	\$ 410.72	\$ 361.97	\$ 372.87	\$ 326.42
\$ 376.66	\$ 438.51	\$ 355.21	\$ 330.11	\$ 428.40	\$ 440.31	\$ 388.05	\$ 399.74	\$ 393.58
\$ 376.66	\$ 438.51	\$ 355.21	\$ 330.11	\$ 428.40	\$ 440.31	\$ 388.05	\$ 399.74	\$ -
\$ 290.84	\$ 338.60	\$ 274.28	\$ 254.90	\$ 330.79	\$ 339.99	\$ 299.64	\$ 308.66	\$ 313.23
\$ 290.84	\$ 338.60	\$ 274.28	\$ 254.90	\$ 330.79	\$ 339.99	\$ 299.64	\$ 308.66	\$ 274.05
\$ 289.12	\$ 336.59	\$ 272.66	\$ 253.39	\$ 328.83	\$ 337.98	\$ 297.86	\$ 306.83	\$ 315.25
\$ 289.12	\$ 336.59	\$ 272.66	\$ 253.39	\$ 328.83	\$ 337.98	\$ 297.86	\$ 306.83	\$ 272.66
\$ 300.97	\$ 350.39	\$ 283.83	\$ 263.77	\$ 342.31	\$ 351.83	\$ 310.06	\$ 319.41	\$ 320.32
\$ 300.97	\$ 350.39	\$ 283.83	\$ 263.77	\$ 342.31	\$ 351.83	\$ 310.06	\$ 319.41	\$ 283.83
\$ 313.77	\$ 365.29	\$ 295.90	\$ 274.99	\$ 356.86	\$ 366.79	\$ 323.25	\$ 332.99	\$ 352.43
\$ 313.77	\$ 365.29	\$ 295.90	\$ 274.99	\$ 356.86	\$ 366.79	\$ 323.25	\$ 332.99	\$ 295.90
\$ 281.88	\$ 328.16	\$ 265.82	\$ 247.04	\$ 320.59	\$ 329.51	\$ 290.40	\$ 299.15	\$ 301.51
\$ 281.88	\$ 328.16	\$ 265.82	\$ 247.04	\$ 320.59	\$ 329.51	\$ 290.40	\$ 299.15	\$ 261.58
\$ 271.28	\$ 315.82	\$ 255.83	\$ 237.75	\$ 308.54	\$ 317.12	\$ 279.48	\$ 287.90	\$ -

Quarter 1 2022, 2			
1	2	3	4

\$ 256.95	\$ 291.48	\$ 371.19	\$ 274.88
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\$ 296.07	\$ 335.86	\$ 391.00	\$ 316.73
\$ 256.95	\$ 291.48	\$ 339.34	\$ 274.88
\$ 325.33	\$ 369.04	\$ 429.64	\$ 348.03
\$ 256.95	\$ 291.48	\$ 339.34	\$ 274.88
\$ 349.17	\$ 396.08	\$ 461.12	\$ 373.53
\$ 256.95	\$ 291.48	\$ 339.34	\$ 274.88
\$ 273.59	\$ 310.35	\$ 361.31	\$ 292.68
\$ 256.95	\$ 291.48	\$ 339.34	\$ 274.88
\$ 272.70	\$ 309.35	\$ 360.14	\$ 291.73
\$ 256.95	\$ 291.48	\$ 339.34	\$ 274.88
\$ 281.94	\$ 319.83	\$ 372.34	\$ 301.61
\$ 256.95	\$ 291.48	\$ 339.34	\$ 274.88
\$ 294.40	\$ 333.95	\$ 388.79	\$ 314.94
\$ 256.95	\$ 291.48	\$ 339.34	\$ 274.88
\$ 266.83	\$ 302.68	\$ 352.38	\$ 285.45
\$ 256.95	\$ 291.48	\$ 339.34	\$ 274.88
\$ 256.95	\$ 291.48	\$ 339.34	\$ 274.88

1-year-old Non-Tobacco Premium PMPM					
					Average (weighted by enrollment by rating area)
5	6	7	8	9	

\$ 255.46	\$ 359.21	\$ 370.03	\$ 337.48	\$ 345.74	\$ 338.67
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\$ 294.35	\$ 381.99	\$ 392.61	\$ 346.01	\$ 356.43	\$ 353.10
\$ 255.46	\$ 331.51	\$ 340.73	\$ 300.29	\$ 309.34	\$ -
\$ 323.43	\$ 419.73	\$ 431.40	\$ 380.20	\$ 391.65	\$ 386.57
\$ 255.46	\$ 331.51	\$ 340.73	\$ 300.29	\$ 309.34	\$ 270.80
\$ 347.13	\$ 450.49	\$ 463.02	\$ 408.06	\$ 420.35	\$ 413.88
\$ 255.46	\$ 331.51	\$ 340.73	\$ 300.29	\$ 309.34	\$ -
\$ 272.00	\$ 352.98	\$ 362.80	\$ 319.73	\$ 329.37	\$ 334.24
\$ 255.46	\$ 331.51	\$ 340.73	\$ 300.29	\$ 309.34	\$ 274.65
\$ 271.11	\$ 351.84	\$ 361.62	\$ 318.70	\$ 328.30	\$ 337.31
\$ 255.46	\$ 331.51	\$ 340.73	\$ 300.29	\$ 309.34	\$ 274.88
\$ 280.30	\$ 363.76	\$ 373.87	\$ 329.49	\$ 339.42	\$ 340.39
\$ 255.46	\$ 331.51	\$ 340.73	\$ 300.29	\$ 309.34	\$ 274.88
\$ 292.68	\$ 379.82	\$ 390.39	\$ 344.05	\$ 354.41	\$ 375.11
\$ 255.46	\$ 331.51	\$ 340.73	\$ 300.29	\$ 309.34	\$ 274.88
\$ 265.28	\$ 344.26	\$ 353.83	\$ 311.83	\$ 321.23	\$ 323.76
\$ 255.46	\$ 331.51	\$ 340.73	\$ 300.29	\$ 309.34	\$ 270.49
\$ 255.46	\$ 331.51	\$ 340.73	\$ 300.29	\$ 309.34	\$ -

Change in Quarter 1, 21-year-old Non-Tobacco Premium						
1	2	3	4	5	6	7

-11.9%	0.2%	6.5%	-7.6%	-1.1%	6.7%	6.6%
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5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%
-8.2%	-8.2%	-8.2%	-8.2%	-8.2%	-8.2%	-8.2%
5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
-17.0%	-17.0%	-17.0%	-17.0%	-17.0%	-17.0%	-17.0%
5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%
-22.6%	-22.6%	-22.6%	-22.6%	-22.6%	-22.6%	-22.6%
6.7%	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%
0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
7.0%	7.0%	7.0%	7.0%	7.0%	7.0%	7.0%
0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%
-3.2%	-3.2%	-3.2%	-3.2%	-3.2%	-3.2%	-3.2%
6.4%	6.4%	6.4%	6.4%	6.4%	6.4%	6.4%
-7.1%	-7.1%	-7.1%	-7.1%	-7.1%	-7.1%	-7.1%
7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
3.4%	3.4%	3.4%	3.4%	3.4%	3.4%	3.4%
7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%

PMPM		
8	9	Average (weighted by enrollment by rating area)

6.3%	6.4%	5.0%
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5.7%	5.7%	5.7%
-8.2%	-8.2%	
5.0%	5.0%	5.0%
-17.0%	-17.0%	-17.0%
5.2%	5.2%	5.2%
-22.6%	-22.6%	
6.7%	6.7%	6.7%
0.2%	0.2%	0.2%
7.0%	7.0%	7.0%
0.8%	0.8%	0.8%
6.3%	6.3%	6.3%
-3.2%	-3.2%	-3.2%
6.4%	6.4%	6.4%
-7.1%	-7.1%	-7.1%
7.4%	7.4%	7.4%
3.4%	3.4%	3.4%
7.4%	7.4%	

Quarter 2 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

\$ 262.55	\$ 297.83	\$ 379.27	\$ 280.86	\$ 261.02	\$ 367.03	\$ 378.09	\$ 344.83	\$ 353.27	\$ 346.05
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\$ 302.52	\$ 343.17	\$ 399.52	\$ 323.63	\$ 300.76	\$ 390.31	\$ 401.16	\$ 353.54	\$ 364.19	\$ 360.79
\$ 262.55	\$ 297.83	\$ 346.73	\$ 280.86	\$ 261.02	\$ 338.73	\$ 348.15	\$ 306.83	\$ 316.07	\$ -
\$ 332.41	\$ 377.08	\$ 439.00	\$ 355.61	\$ 330.48	\$ 428.87	\$ 440.80	\$ 388.48	\$ 400.18	\$ 394.99
\$ 262.55	\$ 297.83	\$ 346.73	\$ 280.86	\$ 261.02	\$ 338.73	\$ 348.15	\$ 306.83	\$ 316.07	\$ 276.69
\$ 356.77	\$ 404.71	\$ 471.16	\$ 381.66	\$ 354.69	\$ 460.30	\$ 473.10	\$ 416.94	\$ 429.51	\$ 422.89
\$ 262.55	\$ 297.83	\$ 346.73	\$ 280.86	\$ 261.02	\$ 338.73	\$ 348.15	\$ 306.83	\$ 316.07	\$ -
\$ 279.55	\$ 317.11	\$ 369.18	\$ 299.05	\$ 277.92	\$ 360.67	\$ 370.70	\$ 326.70	\$ 336.54	\$ 341.52
\$ 262.55	\$ 297.83	\$ 346.73	\$ 280.86	\$ 261.02	\$ 338.73	\$ 348.15	\$ 306.83	\$ 316.07	\$ 280.63
\$ 278.64	\$ 316.08	\$ 367.98	\$ 298.08	\$ 277.02	\$ 359.50	\$ 369.49	\$ 325.64	\$ 335.45	\$ 344.65
\$ 262.55	\$ 297.83	\$ 346.73	\$ 280.86	\$ 261.02	\$ 338.73	\$ 348.15	\$ 306.83	\$ 316.07	\$ 280.86
\$ 288.08	\$ 326.79	\$ 380.45	\$ 308.18	\$ 286.41	\$ 371.68	\$ 382.01	\$ 336.67	\$ 346.81	\$ 347.81
\$ 262.55	\$ 297.83	\$ 346.73	\$ 280.86	\$ 261.02	\$ 338.73	\$ 348.15	\$ 306.83	\$ 316.07	\$ 280.86
\$ 300.81	\$ 341.23	\$ 397.25	\$ 321.79	\$ 299.06	\$ 388.10	\$ 398.89	\$ 351.54	\$ 362.13	\$ 383.28
\$ 262.55	\$ 297.83	\$ 346.73	\$ 280.86	\$ 261.02	\$ 338.73	\$ 348.15	\$ 306.83	\$ 316.07	\$ 280.86
\$ 272.64	\$ 309.27	\$ 360.06	\$ 291.66	\$ 271.05	\$ 351.76	\$ 361.54	\$ 318.62	\$ 328.22	\$ 330.82
\$ 262.55	\$ 297.83	\$ 346.73	\$ 280.86	\$ 261.02	\$ 338.73	\$ 348.15	\$ 306.83	\$ 316.07	\$ 276.38
\$ 262.55	\$ 297.83	\$ 346.73	\$ 280.86	\$ 261.02	\$ 338.73	\$ 348.15	\$ 306.83	\$ 316.07	\$ -

Quarter 3 2022, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)

\$ 268.27	\$ 304.31	\$ 387.53	\$ 286.98	\$ 266.70	\$ 375.02	\$ 386.33	\$ 352.34	\$ 360.96	\$ 353.58
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1	2
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\$ 274.11	\$ 310.94
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\$ 309.11	\$ 350.64	\$ 408.22	\$ 330.67	\$ 307.31	\$ 398.81	\$ 409.90	\$ 361.24	\$ 372.13	\$ 368.65
\$ 268.27	\$ 304.31	\$ 354.28	\$ 286.98	\$ 266.70	\$ 346.11	\$ 355.74	\$ 313.51	\$ 322.96	\$ -
\$ 339.65	\$ 385.29	\$ 448.56	\$ 363.35	\$ 337.68	\$ 438.21	\$ 450.40	\$ 396.94	\$ 408.90	\$ 403.59
\$ 268.27	\$ 304.31	\$ 354.28	\$ 286.98	\$ 266.70	\$ 346.11	\$ 355.74	\$ 313.51	\$ 322.96	\$ 282.72
\$ 364.54	\$ 413.52	\$ 481.42	\$ 389.97	\$ 362.42	\$ 470.32	\$ 483.40	\$ 426.02	\$ 438.86	\$ 432.10
\$ 268.27	\$ 304.31	\$ 354.28	\$ 286.98	\$ 266.70	\$ 346.11	\$ 355.74	\$ 313.51	\$ 322.96	\$ -
\$ 285.64	\$ 324.02	\$ 377.22	\$ 305.57	\$ 283.97	\$ 368.52	\$ 378.77	\$ 333.81	\$ 343.87	\$ 348.96
\$ 268.27	\$ 304.31	\$ 354.28	\$ 286.98	\$ 266.70	\$ 346.11	\$ 355.74	\$ 313.51	\$ 322.96	\$ 286.74
\$ 284.71	\$ 322.97	\$ 376.00	\$ 304.57	\$ 283.05	\$ 367.33	\$ 377.54	\$ 332.73	\$ 342.75	\$ 352.16
\$ 268.27	\$ 304.31	\$ 354.28	\$ 286.98	\$ 266.70	\$ 346.11	\$ 355.74	\$ 313.51	\$ 322.96	\$ 286.98
\$ 294.36	\$ 333.91	\$ 388.74	\$ 314.89	\$ 292.64	\$ 379.77	\$ 390.33	\$ 344.00	\$ 354.37	\$ 355.38
\$ 268.27	\$ 304.31	\$ 354.28	\$ 286.98	\$ 266.70	\$ 346.11	\$ 355.74	\$ 313.51	\$ 322.96	\$ 286.98
\$ 307.36	\$ 348.66	\$ 405.91	\$ 328.80	\$ 305.57	\$ 396.55	\$ 407.57	\$ 359.20	\$ 370.02	\$ 391.62
\$ 268.27	\$ 304.31	\$ 354.28	\$ 286.98	\$ 266.70	\$ 346.11	\$ 355.74	\$ 313.51	\$ 322.96	\$ 286.98
\$ 278.58	\$ 316.01	\$ 367.90	\$ 298.01	\$ 276.96	\$ 359.42	\$ 369.41	\$ 325.56	\$ 335.37	\$ 338.02
\$ 268.27	\$ 304.31	\$ 354.28	\$ 286.98	\$ 266.70	\$ 346.11	\$ 355.74	\$ 313.51	\$ 322.96	\$ 282.40
\$ 268.27	\$ 304.31	\$ 354.28	\$ 286.98	\$ 266.70	\$ 346.11	\$ 355.74	\$ 313.51	\$ 322.96	\$ -

\$ 315.84	\$ 358.28
\$ 274.11	\$ 310.94
\$ 347.05	\$ 393.68
\$ 274.11	\$ 310.94
\$ 372.48	\$ 422.53
\$ 274.11	\$ 310.94
\$ 291.86	\$ 331.07
\$ 274.11	\$ 310.94
\$ 290.91	\$ 330.00
\$ 274.11	\$ 310.94
\$ 300.77	\$ 341.18
\$ 274.11	\$ 310.94
\$ 314.05	\$ 356.25
\$ 274.11	\$ 310.94
\$ 284.65	\$ 322.89
\$ 274.11	\$ 310.94
\$ 274.11	\$ 310.94

Quarter 4 2022, 21-year-old Non-Tobacco Premium PMPM

							Average (weighted by enrollment by rating area)
3	4	5	6	7	8	9	

\$ 395.97	\$ 293.23	\$ 272.51	\$ 383.19	\$ 394.74	\$ 360.01	\$ 368.83	\$ 361.28
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\$ 417.11	\$ 337.88	\$ 314.00	\$ 407.49	\$ 418.82	\$ 369.11	\$ 380.23	\$ 376.67
\$ 361.99	\$ 293.23	\$ 272.51	\$ 353.65	\$ 363.48	\$ 320.34	\$ 329.99	\$ -
\$ 458.32	\$ 371.26	\$ 345.03	\$ 447.76	\$ 460.21	\$ 405.58	\$ 417.80	\$ 412.38
\$ 361.99	\$ 293.23	\$ 272.51	\$ 353.65	\$ 363.48	\$ 320.34	\$ 329.99	\$ 288.88
\$ 491.91	\$ 398.47	\$ 370.31	\$ 480.57	\$ 493.93	\$ 435.30	\$ 448.42	\$ 441.51
\$ 361.99	\$ 293.23	\$ 272.51	\$ 353.65	\$ 363.48	\$ 320.34	\$ 329.99	\$ -
\$ 385.44	\$ 312.22	\$ 290.16	\$ 376.55	\$ 387.02	\$ 341.08	\$ 351.36	\$ 356.56
\$ 361.99	\$ 293.23	\$ 272.51	\$ 353.65	\$ 363.48	\$ 320.34	\$ 329.99	\$ 292.99
\$ 384.18	\$ 311.21	\$ 289.22	\$ 375.33	\$ 385.76	\$ 339.97	\$ 350.22	\$ 359.83
\$ 361.99	\$ 293.23	\$ 272.51	\$ 353.65	\$ 363.48	\$ 320.34	\$ 329.99	\$ 293.23
\$ 397.20	\$ 321.75	\$ 299.02	\$ 388.04	\$ 398.83	\$ 351.49	\$ 362.09	\$ 363.12
\$ 361.99	\$ 293.23	\$ 272.51	\$ 353.65	\$ 363.48	\$ 320.34	\$ 329.99	\$ 293.23
\$ 414.75	\$ 335.96	\$ 312.22	\$ 405.18	\$ 416.45	\$ 367.02	\$ 378.08	\$ 400.15
\$ 361.99	\$ 293.23	\$ 272.51	\$ 353.65	\$ 363.48	\$ 320.34	\$ 329.99	\$ 293.23
\$ 375.91	\$ 304.50	\$ 282.99	\$ 367.24	\$ 377.45	\$ 332.65	\$ 342.67	\$ 345.38
\$ 361.99	\$ 293.23	\$ 272.51	\$ 353.65	\$ 363.48	\$ 320.34	\$ 329.99	\$ 288.55
\$ 361.99	\$ 293.23	\$ 272.51	\$ 353.65	\$ 363.48	\$ 320.34	\$ 329.99	\$ -

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	UnitedHealthcare of Pennsylvania, Inc
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Crawford, Mercer, Venango, Clarion, Forest, Warren, McKean	0.755	0.755
Rating Area 2	Elk, Cameron, Potter	0.857	0.857
Rating Area 3	Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne, Tioga	0.998	0.998
Rating Area 4	Lawrence, Beaver, Washington, Greene, Butler, Allegheny, Westmoreland, Armstrong, Indiana, Fayette	0.808	0.808
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Bedford, Blair, Huntingdon	0.751	0.751
Rating Area 6	Centre, Mifflin, Snyder, Northumberland, Columbia, Schuylkill, Lehigh, Northampton, Montour	0.975	0.975
Rating Area 7	Adams, York, Lancaster, Berks	1.002	1.002
Rating Area 8	Chester, Delaware, Montgomery, Bucks, Philadelphia	0.883	0.883
Rating Area 9	Fulton, Franklin, Cumberland, Perry, Juniata, Dauphin, Lebanon	0.909	0.909

Table 14. Network Factors

[illegible]

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

HIOS Plan ID (On Exchange)=>	24872PA0030009		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007	
HIOS Plan ID (Off Exchange)=>	0030008		24872PA0030009		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006	
Plan Marketing Name =>	e Silver 3000	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500
Form # =>	2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA
Rating Area =>	Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3
Network =>	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$0	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$0/\$120	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100
OOP Maximum =>	\$700	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050	\$7,050
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$297.43	\$269.58	\$269.58	\$269.58	\$210.29	\$210.29	\$195.43	\$195.43	\$292.22	\$292.22	\$321.09	\$321.09	\$344.63	\$344.63	\$270.03	\$270.03	\$269.14	\$269.14
15	\$323.87	\$293.54	\$293.54	\$293.54	\$228.98	\$228.98	\$212.80	\$212.80	\$318.20	\$318.20	\$349.63	\$349.63	\$375.27	\$375.27	\$294.03	\$294.03	\$293.07	\$293.07
16	\$333.98	\$302.70	\$302.70	\$302.70	\$236.13	\$236.13	\$219.44	\$219.44	\$328.13	\$328.13	\$360.54	\$360.54	\$386.98	\$386.98	\$303.21	\$303.21	\$302.21	\$302.21
17	\$344.09	\$311.87	\$311.87	\$311.87	\$243.28	\$243.28	\$226.08	\$226.08	\$338.06	\$338.06	\$371.45	\$371.45	\$398.69	\$398.69	\$312.39	\$312.39	\$311.36	\$311.36
18	\$354.97	\$321.73	\$321.73	\$321.73	\$250.97	\$250.97	\$233.23	\$233.23	\$348.76	\$348.76	\$383.20	\$383.20	\$411.31	\$411.31	\$322.27	\$322.27	\$321.21	\$321.21
19	\$365.86	\$331.60	\$331.60	\$331.60	\$258.67	\$258.67	\$240.39	\$240.39	\$359.45	\$359.45	\$394.96	\$394.96	\$423.92	\$423.92	\$332.15	\$332.15	\$331.06	\$331.06
20	\$377.14	\$341.82	\$341.82	\$341.82	\$266.64	\$266.64	\$247.80	\$247.80	\$370.53	\$370.53	\$407.13	\$407.13	\$436.99	\$436.99	\$342.39	\$342.39	\$341.27	\$341.27
21	\$388.80	\$352.39	\$352.39	\$352.39	\$274.89	\$274.89	\$255.46	\$255.46	\$381.99	\$381.99	\$419.72	\$419.72	\$450.50	\$450.50	\$352.98	\$352.98	\$351.82	\$351.82
22	\$388.80	\$352.39	\$352.39	\$352.39	\$274.89	\$274.89	\$255.46	\$255.46	\$381.99	\$381.99	\$419.72	\$419.72	\$450.50	\$450.50	\$352.98	\$352.98	\$351.82	\$351.82
23	\$388.80	\$352.39	\$352.39	\$352.39	\$274.89	\$274.89	\$255.46	\$255.46	\$381.99	\$381.99	\$419.72	\$419.72	\$450.50	\$450.50	\$352.98	\$352.98	\$351.82	\$351.82
24	\$388.80	\$352.39	\$352.39	\$352.39	\$274.89	\$274.89	\$255.46	\$255.46	\$381.99	\$381.99	\$419.72	\$419.72	\$450.50	\$450.50	\$352.98	\$352.98	\$351.82	\$351.82
25	\$390.36	\$353.80	\$353.80	\$353.80	\$275.99	\$275.99	\$256.48	\$256.48	\$383.52	\$383.52	\$421.40	\$421.40	\$452.30	\$452.30	\$353.39	\$353.39	\$352.33	\$352.33
26	\$398.13	\$360.85	\$360.85	\$360.85	\$281.49	\$281.49	\$261.59	\$261.59	\$391.16	\$391.16	\$429.79	\$429.79	\$461.31	\$461.31	\$361.45	\$361.45	\$360.26	\$360.26
27	\$407.46	\$369.30	\$369.30	\$369.30	\$288.08	\$288.08	\$267.72	\$267.72	\$400.33	\$400.33	\$439.87	\$439.87	\$472.12	\$472.12	\$369.92	\$369.92	\$368.71	\$368.71
28	\$422.63	\$383.05	\$383.05	\$383.05	\$298.81	\$298.81	\$277.69	\$277.69	\$415.22	\$415.22	\$456.24	\$456.24	\$489.69	\$489.69	\$383.69	\$383.69	\$382.43	\$382.43
29	\$435.07	\$394.32	\$394.32	\$394.32	\$307.60	\$307.60	\$285.86	\$285.86	\$427.45	\$427.45	\$469.67	\$469.67	\$504.11	\$504.11	\$394.98	\$394.98	\$393.69	\$393.69
30	\$441.29	\$399.96	\$399.96	\$399.96	\$312.00	\$312.00	\$289.95	\$289.95	\$433.56	\$433.56	\$476.38	\$476.38	\$511.32	\$511.32	\$400.63	\$400.63	\$399.32	\$399.32
31	\$450.62	\$408.42	\$408.42	\$408.42	\$318.60	\$318.60	\$296.08	\$296.08	\$442.73	\$442.73	\$486.46	\$486.46	\$522.13	\$522.13	\$409.10	\$409.10	\$407.76	\$407.76
32	\$459.95	\$416.88	\$416.88	\$416.88	\$325.19	\$325.19	\$302.21	\$302.21	\$451.89	\$451.89	\$496.53	\$496.53	\$532.94	\$532.94	\$417.58	\$417.58	\$416.20	\$416.20
33	\$465.78	\$422.16	\$422.16	\$422.16	\$329.32	\$329.32	\$306.04	\$306.04	\$457.62	\$457.62	\$502.82	\$502.82	\$539.70	\$539.70	\$422.87	\$422.87	\$421.48	\$421.48
34	\$472.00	\$427.80	\$427.80	\$427.80	\$333.72	\$333.72	\$310.13	\$310.13	\$463.74	\$463.74	\$509.54	\$509.54	\$546.91	\$546.91	\$428.52	\$428.52	\$427.11	\$427.11
35	\$475.11	\$430.62	\$430.62	\$430.62	\$335.92	\$335.92	\$312.17	\$312.17	\$466.79	\$466.79	\$512.90	\$512.90	\$550.51	\$550.51	\$431.34	\$431.34	\$429.92	\$429.92
36	\$478.22	\$433.44	\$433.44	\$433.44	\$338.11	\$338.11	\$314.22	\$314.22	\$469.85	\$469.85	\$516.26	\$516.26	\$554.12	\$554.12	\$434.17	\$434.17	\$432.74	\$432.74
37	\$481.33	\$436.26	\$436.26	\$436.26	\$340.31	\$340.31	\$316.26	\$316.26	\$472.90	\$472.90	\$519.61	\$519.61	\$557.72	\$557.72	\$436.99	\$436.99	\$435.55	\$435.55
38	\$484.44	\$439.08	\$439.08	\$439.08	\$342.51	\$342.51	\$318.30	\$318.30	\$475.96	\$475.96	\$522.97	\$522.97	\$561.32	\$561.32	\$439.81	\$439.81	\$438.37	\$438.37
39	\$490.67	\$444.72	\$444.72	\$444.72	\$346.91	\$346.91	\$322.39	\$322.39	\$482.07	\$482.07	\$529.69	\$529.69	\$568.53	\$568.53	\$445.46	\$445.46	\$444.00	\$444.00
40	\$496.89	\$450.35	\$450.35	\$450.35	\$351.31	\$351.31	\$326.48	\$326.48	\$488.18	\$488.18	\$536.40	\$536.40	\$575.74	\$575.74	\$451.11	\$451.11	\$449.63	\$449.63
41	\$506.22	\$458.81	\$458.81	\$458.81	\$357.91	\$357.91	\$332.61	\$332.61	\$497.35	\$497.35	\$546.48	\$546.48	\$586.55	\$586.55	\$459.58	\$459.58	\$458.07	\$458.07
42	\$515.16	\$466.92	\$466.92	\$466.92	\$364.23	\$364.23	\$338.48	\$338.48	\$506.14	\$506.14	\$556.13	\$556.13	\$596.91	\$596.91	\$467.70	\$467.70	\$466.16	\$466.16
43	\$527.60	\$478.19	\$478.19	\$478.19	\$373.03	\$373.03	\$346.66	\$346.66	\$518.36	\$518.36	\$569.56	\$569.56	\$611.33	\$611.33	\$478.99	\$478.99	\$477.42	\$477.42
44	\$543.15	\$492.29	\$492.29	\$492.29	\$384.02	\$384.02	\$356.88	\$356.88	\$533.64	\$533.64	\$586.35	\$586.35	\$629.35	\$629.35	\$493.11	\$493.11	\$491.49	\$491.49
45	\$561.43	\$508.85	\$508.85	\$508.85	\$396.94	\$396.94	\$368.88	\$368.88	\$551.59	\$551.59	\$606.08	\$606.08	\$650.52	\$650.52	\$509.70	\$509.70	\$508.03	\$508.03
46	\$583.20	\$528.59	\$528.59	\$528.59	\$412.34	\$412.34	\$383.19	\$383.19	\$572.99	\$572.99	\$629.58	\$629.58	\$675.75	\$675.75	\$529.47	\$529.47	\$527.73	\$527.73
47	\$607.69	\$550.79	\$550.79	\$550.79	\$429.65	\$429.65	\$399.28	\$399.28	\$597.05	\$597.05	\$656.02	\$656.02	\$704.13	\$704.13	\$551.71	\$551.71	\$549.89	\$549.89
48	\$635.69	\$576.16	\$576.16	\$576.16	\$449.45	\$449.45	\$417.68	\$417.68	\$624.55	\$624.55	\$686.24	\$686.24	\$736.57	\$736.57	\$577.12	\$577.12	\$575.23	\$575.23
49	\$663.29	\$601.18	\$601.18	\$601.18	\$468.96	\$468.96	\$435.81	\$435.81	\$651.67	\$651.67	\$716.04	\$716.04	\$768.55	\$768.55	\$602.18	\$602.18	\$600.20	\$600.20
50	\$694.40.																	

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

HIOS Plan ID (On Exchange)=>	24872PA0030008		24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA
HIOS Plan ID (Off Exchange)=>	24872PA0030008		24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA
Plan Marketing Name =>	UHC Navigate Silver 3000		UHC Navigate HSA Silver 3500		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate 1
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating
Network =>	UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC
Metal =>	Silver		Silver		Gold		Gold		Gold		Silver		Silver		Silver		Silver		Sil
Deductible =>	\$3,000		\$3,500		\$1,500		\$1,000		\$0		\$3,500		\$5,500		\$2,500		\$3,000		\$3,
Coinurance =>	0%		0%		20%		0%		0%		20%		0%		0%		0%		0
Copays =>	\$40-\$80/\$120		\$30-\$60/\$100		\$30-\$60/\$100		\$30-\$60/\$100		\$30-\$60/\$100		\$40-\$80/\$120		\$50-\$100/\$150		\$30-\$60/\$100		\$40-\$80/\$120		\$30-\$6
OOP Maximum =>	\$8,700		\$7,050		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$7,050		\$8,700		\$7,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$290.58	\$290.58	\$263.36	\$263.36	\$300.35	\$300.35	\$330.01	\$330.01	\$354.22	\$354.22	\$277.53	\$277.53	\$276.62	\$276.62	\$286.00	\$286.00	\$298.66	\$298.66	\$270.68
15	\$316.41	\$316.41	\$286.77	\$286.77	\$327.04	\$327.04	\$359.35	\$359.35	\$385.70	\$385.70	\$302.20	\$302.20	\$301.21	\$301.21	\$311.42	\$311.42	\$325.20	\$325.20	\$294.74
16	\$326.28	\$326.28	\$295.72	\$295.72	\$337.25	\$337.25	\$370.56	\$370.56	\$397.74	\$397.74	\$311.64	\$311.64	\$310.61	\$310.61	\$321.14	\$321.14	\$335.35	\$335.35	\$303.94
17	\$336.16	\$336.16	\$304.67	\$304.67	\$347.46	\$347.46	\$381.78	\$381.78	\$409.78	\$409.78	\$321.07	\$321.07	\$320.02	\$320.02	\$330.86	\$330.86	\$345.50	\$345.50	\$313.14
18	\$346.79	\$346.79	\$314.31	\$314.31	\$358.45	\$358.45	\$393.86	\$393.86	\$422.75	\$422.75	\$331.23	\$331.23	\$330.14	\$330.14	\$341.33	\$341.33	\$356.44	\$356.44	\$323.05
19	\$357.43	\$357.43	\$323.95	\$323.95	\$369.45	\$369.45	\$405.94	\$405.94	\$435.71	\$435.71	\$341.39	\$341.39	\$340.27	\$340.27	\$351.79	\$351.79	\$367.37	\$367.37	\$332.95
20	\$368.44	\$368.44	\$333.93	\$333.93	\$380.83	\$380.83	\$418.45	\$418.45	\$449.14	\$449.14	\$351.91	\$351.91	\$350.75	\$350.75	\$362.63	\$362.63	\$378.69	\$378.69	\$343.22
21	\$379.84	\$379.84	\$344.26	\$344.26	\$392.61	\$392.61	\$431.39	\$431.39	\$463.03	\$463.03	\$362.79	\$362.79	\$361.60	\$361.60	\$373.85	\$373.85	\$390.40	\$390.40	\$353.83
22	\$379.84	\$379.84	\$344.26	\$344.26	\$392.61	\$392.61	\$431.39	\$431.39	\$463.03	\$463.03	\$362.79	\$362.79	\$361.60	\$361.60	\$373.85	\$373.85	\$390.40	\$390.40	\$353.83
23	\$379.84	\$379.84	\$344.26	\$344.26	\$392.61	\$392.61	\$431.39	\$431.39	\$463.03	\$463.03	\$362.79	\$362.79	\$361.60	\$361.60	\$373.85	\$373.85	\$390.40	\$390.40	\$353.83
24	\$379.84	\$379.84	\$344.26	\$344.26	\$392.61	\$392.61	\$431.39	\$431.39	\$463.03	\$463.03	\$362.79	\$362.79	\$361.60	\$361.60	\$373.85	\$373.85	\$390.40	\$390.40	\$353.83
25	\$381.36	\$381.36	\$345.64	\$345.64	\$394.18	\$394.18	\$433.12	\$433.12	\$464.88	\$464.88	\$364.24	\$364.24	\$363.05	\$363.05	\$375.35	\$375.35	\$391.96	\$391.96	\$355.25
26	\$388.96	\$388.96	\$352.52	\$352.52	\$402.03	\$402.03	\$441.74	\$441.74	\$474.14	\$474.14	\$371.50	\$371.50	\$370.28	\$370.28	\$382.82	\$382.82	\$399.77	\$399.77	\$362.32
27	\$398.07	\$398.07	\$360.78	\$360.78	\$411.46	\$411.46	\$452.10	\$452.10	\$485.26	\$485.26	\$380.20	\$380.20	\$378.96	\$378.96	\$391.79	\$391.79	\$409.14	\$409.14	\$370.81
28	\$412.89	\$412.89	\$374.21	\$374.21	\$426.77	\$426.77	\$468.92	\$468.92	\$503.31	\$503.31	\$394.35	\$394.35	\$393.06	\$393.06	\$406.37	\$406.37	\$424.36	\$424.36	\$384.61
29	\$425.04	\$425.04	\$385.23	\$385.23	\$439.33	\$439.33	\$482.73	\$482.73	\$518.13	\$518.13	\$405.96	\$405.96	\$404.63	\$404.63	\$418.34	\$418.34	\$436.86	\$436.86	\$395.94
30	\$431.12	\$431.12	\$390.74	\$390.74	\$445.61	\$445.61	\$489.63	\$489.63	\$525.54	\$525.54	\$411.77	\$411.77	\$410.42	\$410.42	\$424.32	\$424.32	\$443.10	\$443.10	\$401.60
31	\$440.23	\$440.23	\$399.00	\$399.00	\$455.03	\$455.03	\$499.98	\$499.98	\$536.65	\$536.65	\$420.47	\$420.47	\$419.09	\$419.09	\$433.29	\$433.29	\$452.47	\$452.47	\$410.09
32	\$449.35	\$449.35	\$407.26	\$407.26	\$464.46	\$464.46	\$510.33	\$510.33	\$547.76	\$547.76	\$429.18	\$429.18	\$427.77	\$427.77	\$442.26	\$442.26	\$461.84	\$461.84	\$418.58
33	\$455.05	\$455.05	\$412.42	\$412.42	\$470.35	\$470.35	\$516.81	\$516.81	\$554.71	\$554.71	\$434.62	\$434.62	\$433.20	\$433.20	\$447.87	\$447.87	\$467.70	\$467.70	\$423.89
34	\$461.13	\$461.13	\$417.93	\$417.93	\$476.63	\$476.63	\$523.71	\$523.71	\$562.12	\$562.12	\$440.43	\$440.43	\$438.98	\$438.98	\$453.85	\$453.85	\$473.95	\$473.95	\$429.55
35	\$464.16	\$464.16	\$420.69	\$420.69	\$479.77	\$479.77	\$527.16	\$527.16	\$565.82	\$565.82	\$443.33	\$443.33	\$441.88	\$441.88	\$456.84	\$456.84	\$477.07	\$477.07	\$432.38
36	\$467.20	\$467.20	\$423.44	\$423.44	\$482.91	\$482.91	\$530.61	\$530.61	\$569.53	\$569.53	\$446.23	\$446.23	\$444.77	\$444.77	\$459.84	\$459.84	\$480.19	\$480.19	\$435.21
37	\$470.24	\$470.24	\$426.19	\$426.19	\$486.05	\$486.05	\$534.06	\$534.06	\$573.23	\$573.23	\$449.13	\$449.13	\$447.66	\$447.66	\$462.83	\$462.83	\$483.32	\$483.32	\$438.04
38	\$473.28	\$473.28	\$428.95	\$428.95	\$489.19	\$489.19	\$537.51	\$537.51	\$576.94	\$576.94	\$452.04	\$452.04	\$450.55	\$450.55	\$465.82	\$465.82	\$486.44	\$486.44	\$440.87
39	\$479.36	\$479.36	\$434.46	\$434.46	\$495.47	\$495.47	\$544.41	\$544.41	\$584.34	\$584.34	\$457.84	\$457.84	\$456.34	\$456.34	\$471.80	\$471.80	\$492.68	\$492.68	\$446.53
40	\$485.44	\$485.44	\$439.96	\$439.96	\$501.76	\$501.76	\$551.32	\$551.32	\$591.75	\$591.75	\$463.65	\$463.65	\$462.12	\$462.12	\$477.78	\$477.78	\$498.93	\$498.93	\$452.19
41	\$494.55	\$494.55	\$448.23	\$448.23	\$511.18	\$511.18	\$561.67	\$561.67	\$602.87	\$602.87	\$472.35	\$472.35	\$470.80	\$470.80	\$486.75	\$486.75	\$508.30	\$508.30	\$460.69
42	\$503.29	\$503.29	\$456.14	\$456.14	\$520.21	\$520.21	\$571.59	\$571.59	\$613.51	\$613.51	\$480.70	\$480.70	\$479.12	\$479.12	\$495.35	\$495.35	\$517.28	\$517.28	\$468.82
43	\$515.44	\$515.44	\$467.16	\$467.16	\$532.77	\$532.77	\$585.40	\$585.40	\$628.33	\$628.33	\$492.31	\$492.31	\$490.69	\$490.69	\$507.31	\$507.31	\$529.77	\$529.77	\$480.15
44	\$530.64	\$530.64	\$480.93	\$480.93	\$548.48	\$548.48	\$602.65	\$602.65	\$646.85	\$646.85	\$506.82	\$506.82	\$505.16	\$505.16	\$522.27	\$522.27	\$545.39	\$545.39	\$494.30
45	\$548.49	\$548.49	\$497.11	\$497.11	\$566.93	\$566.93	\$622.93	\$622.93	\$668.62	\$668.62	\$523.87	\$523.87	\$522.15	\$522.15	\$539.84	\$539.84	\$563.74	\$563.74	\$510.93
46	\$569.76	\$569.76	\$516.39	\$516.39	\$588.92	\$588.92	\$647.09	\$647.09	\$694.55	\$694.55	\$544.19	\$544.19	\$542.40	\$542.40	\$560.78	\$560.78	\$585.60	\$585.60	\$530.75
47	\$593.69	\$593.69	\$538.08	\$538.08	\$613.65	\$613.65	\$674.26	\$674.26	\$723.72	\$723.72	\$567.04	\$567.04	\$565.18	\$565.18	\$584.33	\$584.33	\$610.20	\$610.20	\$553.04
48	\$621.04	\$621.04	\$562.87	\$562.87	\$641.92	\$641.92	\$705.32	\$705.32	\$757.05	\$757.05	\$593.16	\$593.16	\$591.22	\$591.22	\$611.24	\$611.24	\$638.30	\$638.30	\$578.51
49	\$648.01	\$648.01	\$587.31	\$587.31	\$669.79	\$669.79	\$735.95	\$735.95	\$789.93	\$789.93	\$618.92	\$618.92	\$616.89	\$616.89	\$637.79	\$637.79	\$666.02	\$666.02	\$603.63
50	\$678.39	\$678.39	\$614.85	\$614.85	\$701.20	\$701.20	\$770.46	\$770.46	\$826.97	\$826.97	\$647.94	\$647.94	\$645.82	\$645.82	\$667.70	\$667.70	\$697.25	\$697.25	\$631.94
51	\$708.40	\$708.40	\$642.04	\$642.04	\$732.22	\$732.22	\$804.54	\$804.54	\$863.55	\$863.55	\$676.60	\$676.60	\$674.38	\$674.38	\$697.23	\$697.23	\$728.10	\$728.10	\$659.89
52	\$741.45	\$741.45	\$672.00	\$672.00	\$766.37	\$766.37	\$842.07	\$842.07	\$903.83	\$903.83	\$708.17	\$708.17	\$705.84	\$705.84	\$729.76	\$729.76	\$762.06	\$762.06	\$690.68

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

HIOS Plan ID (On Exchange)=>	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030002		
HIOS Plan ID (Off Exchange)=>	0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		
Plan Marketing Name =>	HSA Silver 3500	UHC Navigate Gold 1500	UHC Navigate Gold 1000	UHC Navigate Gold 0	UHC Navigate Silver 3500	UHC Navigate Silver 5500	UHC Navigate HSA Silver 2500	UHC Navigate Silver 3000	UHC Navigate HSA Silver 3500	UHC Navigate Gold 1500									
Form # =>	2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA									
Rating Area =>	Area 7	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8									
Network =>	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC									
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold									
Deductible =>	500	\$1,500	\$1,000	\$0	\$3,500	\$5,500	\$2,500	\$3,000	\$3,500	\$1,500									
Coinurance =>	%	20%	0%	0%	20%	0%	0%	0%	0%	20%									
Copays =>	0/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$40-\$80/\$120	\$50-\$100/\$150	\$30-\$60/\$100	\$40-\$80/\$120	\$30-\$60/\$100	\$30-\$60/\$100									
OOP Maximum =>	D50	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$7,050	\$8,700	\$7,050	\$8,700									
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes									
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$270.68	\$264.70	\$264.70	\$290.85	\$290.85	\$312.17	\$312.17	\$244.59	\$244.59	\$243.79	\$243.79	\$252.05	\$252.05	\$263.21	\$263.21	\$238.56	\$238.56	\$272.68	\$272.68
15	\$294.74	\$288.23	\$288.23	\$316.70	\$316.70	\$339.92	\$339.92	\$266.34	\$266.34	\$265.46	\$265.46	\$274.46	\$274.46	\$286.61	\$286.61	\$259.76	\$259.76	\$296.91	\$296.91
16	\$303.94	\$297.22	\$297.22	\$326.58	\$326.58	\$350.53	\$350.53	\$274.65	\$274.65	\$273.75	\$273.75	\$283.02	\$283.02	\$295.56	\$295.56	\$267.87	\$267.87	\$306.18	\$306.18
17	\$313.14	\$306.22	\$306.22	\$336.47	\$336.47	\$361.14	\$361.14	\$282.96	\$282.96	\$282.03	\$282.03	\$291.59	\$291.59	\$304.50	\$304.50	\$275.98	\$275.98	\$315.45	\$315.45
18	\$323.05	\$315.91	\$315.91	\$347.11	\$347.11	\$372.57	\$372.57	\$291.91	\$291.91	\$290.95	\$290.95	\$300.82	\$300.82	\$314.14	\$314.14	\$284.71	\$284.71	\$325.43	\$325.43
19	\$332.95	\$325.60	\$325.60	\$357.76	\$357.76	\$383.99	\$383.99	\$300.87	\$300.87	\$299.88	\$299.88	\$310.04	\$310.04	\$323.77	\$323.77	\$293.44	\$293.44	\$335.41	\$335.41
20	\$343.22	\$335.63	\$335.63	\$368.78	\$368.78	\$395.83	\$395.83	\$310.14	\$310.14	\$309.12	\$309.12	\$319.60	\$319.60	\$333.75	\$333.75	\$302.48	\$302.48	\$345.75	\$345.75
21	\$353.83	\$346.01	\$346.01	\$380.19	\$380.19	\$408.07	\$408.07	\$319.73	\$319.73	\$318.68	\$318.68	\$329.48	\$329.48	\$344.07	\$344.07	\$311.84	\$311.84	\$356.44	\$356.44
22	\$353.83	\$346.01	\$346.01	\$380.19	\$380.19	\$408.07	\$408.07	\$319.73	\$319.73	\$318.68	\$318.68	\$329.48	\$329.48	\$344.07	\$344.07	\$311.84	\$311.84	\$356.44	\$356.44
23	\$353.83	\$346.01	\$346.01	\$380.19	\$380.19	\$408.07	\$408.07	\$319.73	\$319.73	\$318.68	\$318.68	\$329.48	\$329.48	\$344.07	\$344.07	\$311.84	\$311.84	\$356.44	\$356.44
24	\$353.83	\$346.01	\$346.01	\$380.19	\$380.19	\$408.07	\$408.07	\$319.73	\$319.73	\$318.68	\$318.68	\$329.48	\$329.48	\$344.07	\$344.07	\$311.84	\$311.84	\$356.44	\$356.44
25	\$355.25	\$347.39	\$347.39	\$381.71	\$381.71	\$409.70	\$409.70	\$321.01	\$321.01	\$319.95	\$319.95	\$330.80	\$330.80	\$345.45	\$345.45	\$313.09	\$313.09	\$357.87	\$357.87
26	\$362.32	\$354.31	\$354.31	\$389.31	\$389.31	\$417.86	\$417.86	\$327.40	\$327.40	\$326.33	\$326.33	\$337.39	\$337.39	\$352.33	\$352.33	\$319.32	\$319.32	\$364.99	\$364.99
27	\$370.81	\$362.62	\$362.62	\$398.44	\$398.44	\$427.66	\$427.66	\$335.08	\$335.08	\$333.98	\$333.98	\$345.30	\$345.30	\$360.59	\$360.59	\$326.81	\$326.81	\$373.55	\$373.55
28	\$384.61	\$376.11	\$376.11	\$413.27	\$413.27	\$443.57	\$443.57	\$347.55	\$347.55	\$346.41	\$346.41	\$358.14	\$358.14	\$374.00	\$374.00	\$338.97	\$338.97	\$387.45	\$387.45
29	\$395.94	\$387.19	\$387.19	\$425.43	\$425.43	\$456.63	\$456.63	\$357.78	\$357.78	\$356.60	\$356.60	\$368.69	\$368.69	\$385.01	\$385.01	\$348.95	\$348.95	\$398.86	\$398.86
30	\$401.60	\$392.72	\$392.72	\$431.52	\$431.52	\$463.16	\$463.16	\$362.89	\$362.89	\$361.70	\$361.70	\$373.96	\$373.96	\$390.52	\$390.52	\$353.94	\$353.94	\$404.56	\$404.56
31	\$410.09	\$401.03	\$401.03	\$440.64	\$440.64	\$472.95	\$472.95	\$370.57	\$370.57	\$369.35	\$369.35	\$381.87	\$381.87	\$398.78	\$398.78	\$361.42	\$361.42	\$413.11	\$413.11
32	\$418.58	\$409.33	\$409.33	\$449.76	\$449.76	\$482.75	\$482.75	\$378.24	\$378.24	\$377.00	\$377.00	\$389.77	\$389.77	\$407.03	\$407.03	\$368.91	\$368.91	\$421.67	\$421.67
33	\$423.89	\$414.52	\$414.52	\$455.47	\$455.47	\$488.87	\$488.87	\$383.04	\$383.04	\$381.78	\$381.78	\$394.72	\$394.72	\$412.20	\$412.20	\$373.58	\$373.58	\$427.02	\$427.02
34	\$429.55	\$420.06	\$420.06	\$461.55	\$461.55	\$495.40	\$495.40	\$388.15	\$388.15	\$386.88	\$386.88	\$399.99	\$399.99	\$417.70	\$417.70	\$378.57	\$378.57	\$432.72	\$432.72
35	\$432.38	\$422.82	\$422.82	\$464.59	\$464.59	\$498.66	\$498.66	\$390.71	\$390.71	\$389.43	\$389.43	\$402.62	\$402.62	\$420.45	\$420.45	\$381.07	\$381.07	\$435.57	\$435.57
36	\$435.21	\$425.59	\$425.59	\$467.63	\$467.63	\$501.93	\$501.93	\$393.27	\$393.27	\$391.98	\$391.98	\$405.26	\$405.26	\$423.21	\$423.21	\$383.56	\$383.56	\$438.42	\$438.42
37	\$438.04	\$428.36	\$428.36	\$470.68	\$470.68	\$505.19	\$505.19	\$395.83	\$395.83	\$394.53	\$394.53	\$407.90	\$407.90	\$425.96	\$425.96	\$386.06	\$386.06	\$441.27	\$441.27
38	\$440.87	\$431.13	\$431.13	\$473.72	\$473.72	\$508.46	\$508.46	\$398.38	\$398.38	\$397.08	\$397.08	\$410.53	\$410.53	\$428.71	\$428.71	\$388.55	\$388.55	\$444.12	\$444.12
39	\$446.53	\$436.66	\$436.66	\$479.80	\$479.80	\$514.98	\$514.98	\$403.50	\$403.50	\$402.17	\$402.17	\$415.80	\$415.80	\$434.22	\$434.22	\$393.54	\$393.54	\$449.83	\$449.83
40	\$452.19	\$442.20	\$442.20	\$485.88	\$485.88	\$521.51	\$521.51	\$408.61	\$408.61	\$407.27	\$407.27	\$421.08	\$421.08	\$439.72	\$439.72	\$398.53	\$398.53	\$455.53	\$455.53
41	\$460.69	\$450.51	\$450.51	\$495.01	\$495.01	\$531.31	\$531.31	\$416.29	\$416.29	\$414.92	\$414.92	\$428.98	\$428.98	\$447.98	\$447.98	\$406.02	\$406.02	\$464.08	\$464.08
42	\$468.82	\$458.46	\$458.46	\$503.75	\$503.75	\$540.69	\$540.69	\$423.64	\$423.64	\$422.25	\$422.25	\$436.56	\$436.56	\$455.89	\$455.89	\$413.19	\$413.19	\$472.28	\$472.28
43	\$480.15	\$469.54	\$469.54	\$515.92	\$515.92	\$553.75	\$553.75	\$433.87	\$433.87	\$432.45	\$432.45	\$447.10	\$447.10	\$466.90	\$466.90	\$423.17	\$423.17	\$483.69	\$483.69
44	\$494.30	\$483.38	\$483.38	\$531.13	\$531.13	\$570.07	\$570.07	\$446.66	\$446.66	\$445.20	\$445.20	\$460.28	\$460.28	\$480.67	\$480.67	\$435.64	\$435.64	\$497.95	\$497.95
45	\$510.93	\$499.64	\$499.64	\$548.99	\$548.99	\$589.25	\$589.25	\$461.69	\$461.69	\$460.17	\$460.17	\$475.77	\$475.77	\$496.84	\$496.84	\$450.30	\$450.30	\$514.70	\$514.70
46	\$530.75	\$519.02	\$519.02	\$570.29	\$570.29	\$612.11	\$612.11	\$479.60	\$479.60	\$478.02	\$478.02	\$494.22	\$494.22	\$516.11	\$516.11	\$467.76	\$467.76	\$534.66	\$534.66
47	\$553.04	\$540.81	\$540.81	\$594.24	\$594.24	\$637.81	\$637.81	\$499.74	\$499.74	\$498.10	\$498.10	\$514.98	\$514.98	\$537.78	\$537.78	\$487.41	\$487.41	\$557.12	\$557.12
48	\$578.51	\$565.73	\$565.73	\$621.61	\$621.61	\$667.19	\$667.19	\$522.76	\$522.76	\$521.04	\$521.04	\$538.70	\$538.70	\$562.55	\$562.55	\$509.86	\$509.86	\$582.78	\$582.78
49	\$603.63	\$590.29	\$590.29	\$648.60	\$648.60	\$696.17	\$696.17	\$545.46	\$545.46	\$543.67	\$543.67	\$562.09	\$562.09	\$586.98	\$586.98	\$532.00	\$532.00	\$608.09	\$608.09
50	\$631.94	\$617.97	\$617.97	\$679.02	\$679.02	\$728.81	\$728.81	\$571.04	\$571.04	\$569.16	\$569.16	\$588.45	\$588.45	\$614.51	\$614.51	\$556.95	\$556.95	\$636.60	\$636.60
51	\$659.89	\$645.31	\$645.31	\$709.05	\$709.05	\$761.05	\$761.05	\$596.30	\$596.30	\$594.34	\$594.34	\$614.48	\$614.48	\$641.69	\$641.69	\$581.58	\$581.58	\$664.76	\$664.76
52	\$690.68	\$675.41	\$675.41	\$742.13	\$742.13	\$796.55	\$796.55	\$624.11	\$624.11	\$622.06	\$622.06	\$643.14	\$643.14	\$671.62	\$671.62	\$608.71	\$608.71	\$695.77	\$695.77
53	\$721.81	\$705.86	\$705.86	\$775.59	\$775.59	\$832.46	\$832.46	\$652.25	\$652.25	\$650.11	\$650.11	\$672.14	\$672.14	\$701.90	\$701.90	\$636.15	\$636.15	\$727.14	\$727.14
54	\$755.43	\$738.73	\$738.73	\$811.71	\$811.71	\$871.23	\$871.23	\$682.62	\$682.62	\$680.38	\$680.38	\$703.44	\$703.44	\$734.59	\$734.59	\$665.78	\$665.78	\$761.00	\$761.00
55	\$789.04	\$771.60	\$771.60	\$847.82	\$847.82	\$910.00	\$910.00	\$713.00	\$713.00	\$710.66	\$710.66	\$734.74	\$734.74	\$767.28	\$767.28	\$695.40	\$695.40	\$794.86	\$794.86
56	\$825.49	\$807.24	\$807.24	\$886.98	\$886.98	\$952.03	\$952.03	\$745.93	\$745.93										

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

HIOS Plan ID (On Exchange)=>	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
HIOS Plan ID (Off Exchange)=>	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate HSA Silver 3500	
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA	
Rating Area =>	Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHC		UHC		UHC		UHC		UHC		UHC		UHC	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$1,000		\$0		\$3,500		\$5,500		\$2,500		\$3,000		\$3,500	
Coinurance =>	0%		0%		20%		0%		0%		0%		0%	
Copays =>	\$30-\$60/\$100		\$30-\$60/\$100		\$40-\$80/\$120		\$50-\$100/\$150		\$30-\$60/\$100		\$40-\$80/\$120		\$30-\$60/\$100	
OOP Maximum =>	\$8,700		\$8,700		\$8,700		\$8,700		\$7,050		\$8,700		\$7,050	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$299.60	\$299.60	\$321.58	\$321.58	\$251.96	\$251.96	\$251.13	\$251.13	\$259.64	\$259.64	\$271.14	\$271.14	\$245.74	\$245.74
15	\$326.24	\$326.24	\$350.16	\$350.16	\$274.36	\$274.36	\$273.46	\$273.46	\$282.72	\$282.72	\$295.24	\$295.24	\$267.58	\$267.58
16	\$336.42	\$336.42	\$361.09	\$361.09	\$282.92	\$282.92	\$281.99	\$281.99	\$291.54	\$291.54	\$304.46	\$304.46	\$275.94	\$275.94
17	\$346.60	\$346.60	\$372.02	\$372.02	\$291.48	\$291.48	\$290.53	\$290.53	\$300.37	\$300.37	\$313.67	\$313.67	\$284.29	\$284.29
18	\$357.57	\$357.57	\$383.79	\$383.79	\$300.71	\$300.71	\$299.72	\$299.72	\$309.87	\$309.87	\$323.59	\$323.59	\$293.28	\$293.28
19	\$368.53	\$368.53	\$395.56	\$395.56	\$309.93	\$309.93	\$308.91	\$308.91	\$319.38	\$319.38	\$333.52	\$333.52	\$302.28	\$302.28
20	\$379.89	\$379.89	\$407.75	\$407.75	\$319.48	\$319.48	\$318.43	\$318.43	\$329.22	\$329.22	\$343.80	\$343.80	\$311.59	\$311.59
21	\$391.64	\$391.64	\$420.36	\$420.36	\$329.36	\$329.36	\$328.28	\$328.28	\$339.40	\$339.40	\$354.43	\$354.43	\$321.23	\$321.23
22	\$391.64	\$391.64	\$420.36	\$420.36	\$329.36	\$329.36	\$328.28	\$328.28	\$339.40	\$339.40	\$354.43	\$354.43	\$321.23	\$321.23
23	\$391.64	\$391.64	\$420.36	\$420.36	\$329.36	\$329.36	\$328.28	\$328.28	\$339.40	\$339.40	\$354.43	\$354.43	\$321.23	\$321.23
24	\$391.64	\$391.64	\$420.36	\$420.36	\$329.36	\$329.36	\$328.28	\$328.28	\$339.40	\$339.40	\$354.43	\$354.43	\$321.23	\$321.23
25	\$393.21	\$393.21	\$422.04	\$422.04	\$330.68	\$330.68	\$329.59	\$329.59	\$340.76	\$340.76	\$355.85	\$355.85	\$322.51	\$322.51
26	\$401.04	\$401.04	\$430.45	\$430.45	\$337.26	\$337.26	\$336.16	\$336.16	\$347.55	\$347.55	\$362.94	\$362.94	\$328.94	\$328.94
27	\$410.44	\$410.44	\$440.54	\$440.54	\$345.17	\$345.17	\$344.04	\$344.04	\$355.69	\$355.69	\$371.44	\$371.44	\$336.65	\$336.65
28	\$425.71	\$425.71	\$456.93	\$456.93	\$358.01	\$358.01	\$356.84	\$356.84	\$368.93	\$368.93	\$385.27	\$385.27	\$349.18	\$349.18
29	\$438.25	\$438.25	\$470.38	\$470.38	\$368.55	\$368.55	\$367.35	\$367.35	\$379.79	\$379.79	\$396.61	\$396.61	\$359.46	\$359.46
30	\$444.51	\$444.51	\$477.11	\$477.11	\$373.82	\$373.82	\$372.60	\$372.60	\$385.22	\$385.22	\$402.28	\$402.28	\$364.60	\$364.60
31	\$453.91	\$453.91	\$487.20	\$487.20	\$381.73	\$381.73	\$380.48	\$380.48	\$393.36	\$393.36	\$410.78	\$410.78	\$372.31	\$372.31
32	\$463.31	\$463.31	\$497.29	\$497.29	\$389.63	\$389.63	\$388.36	\$388.36	\$401.51	\$401.51	\$419.29	\$419.29	\$380.02	\$380.02
33	\$469.18	\$469.18	\$503.59	\$503.59	\$394.57	\$394.57	\$393.28	\$393.28	\$406.60	\$406.60	\$424.61	\$424.61	\$384.83	\$384.83
34	\$475.45	\$475.45	\$510.32	\$510.32	\$399.84	\$399.84	\$398.53	\$398.53	\$412.03	\$412.03	\$430.28	\$430.28	\$389.97	\$389.97
35	\$478.58	\$478.58	\$513.68	\$513.68	\$402.48	\$402.48	\$401.16	\$401.16	\$414.75	\$414.75	\$433.11	\$433.11	\$392.54	\$392.54
36	\$481.72	\$481.72	\$517.04	\$517.04	\$405.11	\$405.11	\$403.78	\$403.78	\$417.46	\$417.46	\$435.95	\$435.95	\$395.11	\$395.11
37	\$484.85	\$484.85	\$520.41	\$520.41	\$407.75	\$407.75	\$406.41	\$406.41	\$420.18	\$420.18	\$438.78	\$438.78	\$397.68	\$397.68
38	\$487.98	\$487.98	\$523.77	\$523.77	\$410.38	\$410.38	\$409.04	\$409.04	\$422.89	\$422.89	\$441.62	\$441.62	\$400.25	\$400.25
39	\$494.25	\$494.25	\$530.49	\$530.49	\$415.65	\$415.65	\$414.29	\$414.29	\$428.32	\$428.32	\$447.29	\$447.29	\$405.39	\$405.39
40	\$500.52	\$500.52	\$537.22	\$537.22	\$420.92	\$420.92	\$419.54	\$419.54	\$433.75	\$433.75	\$452.96	\$452.96	\$410.53	\$410.53
41	\$509.92	\$509.92	\$547.31	\$547.31	\$428.83	\$428.83	\$427.42	\$427.42	\$441.90	\$441.90	\$461.47	\$461.47	\$418.24	\$418.24
42	\$518.92	\$518.92	\$556.98	\$556.98	\$436.40	\$436.40	\$434.97	\$434.97	\$449.71	\$449.71	\$469.62	\$469.62	\$425.63	\$425.63
43	\$531.46	\$531.46	\$570.43	\$570.43	\$446.94	\$446.94	\$445.48	\$445.48	\$460.57	\$460.57	\$480.96	\$480.96	\$435.91	\$435.91
44	\$547.12	\$547.12	\$587.24	\$587.24	\$460.12	\$460.12	\$458.61	\$458.61	\$474.14	\$474.14	\$495.14	\$495.14	\$448.76	\$448.76
45	\$565.53	\$565.53	\$607.00	\$607.00	\$475.60	\$475.60	\$474.04	\$474.04	\$490.09	\$490.09	\$511.80	\$511.80	\$463.86	\$463.86
46	\$587.46	\$587.46	\$630.54	\$630.54	\$494.04	\$494.04	\$492.42	\$492.42	\$509.10	\$509.10	\$531.65	\$531.65	\$481.85	\$481.85
47	\$612.13	\$612.13	\$657.02	\$657.02	\$514.79	\$514.79	\$513.10	\$513.10	\$530.48	\$530.48	\$553.97	\$553.97	\$502.08	\$502.08
48	\$640.33	\$640.33	\$687.29	\$687.29	\$538.50	\$538.50	\$536.74	\$536.74	\$554.92	\$554.92	\$579.49	\$579.49	\$525.21	\$525.21
49	\$668.14	\$668.14	\$717.13	\$717.13	\$561.89	\$561.89	\$560.05	\$560.05	\$579.02	\$579.02	\$604.66	\$604.66	\$548.02	\$548.02
50	\$699.47	\$699.47	\$750.76	\$750.76	\$588.24	\$588.24	\$586.31	\$586.31	\$606.17	\$606.17	\$633.01	\$633.01	\$573.72	\$573.72
51	\$730.41	\$730.41	\$783.97	\$783.97	\$614.26	\$614.26	\$612.24	\$612.24	\$632.98	\$632.98	\$661.01	\$661.01	\$599.09	\$599.09
52	\$764.48	\$764.48	\$820.54	\$820.54	\$642.91	\$642.91	\$640.80	\$640.80	\$662.51	\$662.51	\$691.85	\$691.85	\$627.04	\$627.04
53	\$798.95	\$798.95	\$857.53	\$857.53	\$671.89	\$671.89	\$669.69	\$669.69	\$692.38	\$692.38	\$723.04	\$723.04	\$655.31	\$655.31
54	\$836.15	\$836.15	\$897.47	\$897.47	\$703.18	\$703.18	\$700.88	\$700.88	\$724.62	\$724.62	\$756.71	\$756.71	\$685.83	\$685.83
55	\$873.36	\$873.36	\$937.40	\$937.40	\$734.47	\$734.47	\$732.06	\$732.06	\$756.86	\$756.86	\$790.38	\$790.38	\$716.34	\$716.34
56	\$913.70	\$913.70	\$980.70	\$980.70	\$768.40	\$768.40	\$765.88	\$765.88	\$791.82	\$791.82	\$826.89	\$826.89	\$749.43	\$749.43
57	\$954.43	\$954.43	\$1,024.42	\$1,024.42	\$802.65	\$802.65	\$800.02	\$800.02	\$827.12	\$827.12	\$863.75	\$863.75	\$782.84	\$782.84
58	\$997.90	\$997.90	\$1,071.08	\$1,071.08	\$839.21	\$839.21	\$836.46	\$836.46	\$864.79	\$864.79	\$903.09	\$903.09	\$818.49	\$818.49
59	\$1,019.44	\$1,019.44	\$1,094.20	\$1,094.20	\$857.32	\$857.32	\$854.51	\$854.51	\$883.46	\$883.46	\$922.58	\$922.58	\$836.16	\$836.16
60	\$1,062.91	\$1,062.91	\$1,140.86	\$1,140.86	\$893.88	\$893.88	\$890.95	\$890.95	\$921.13	\$921.13	\$961.92	\$961.92	\$871.82	\$871.82
61	\$1,100.51	\$1,100.51	\$1,181.21	\$1,181.21	\$925.50	\$925.50	\$922.47	\$922.47	\$953.71	\$953.71	\$995.95	\$995.95	\$902.66	\$902.66
62	\$1,125.18	\$1,125.18	\$1,207.69	\$1,207.69	\$946.25	\$946.25	\$943.15	\$943.15	\$975.10	\$975.10	\$1,018.28	\$1,018.28	\$922.89	\$922.89
63	\$1,156.12	\$1,156.12	\$1,240.90	\$1,240.90	\$972.27	\$972.27	\$969.08	\$969.08	\$1,001.91	\$1,001.91	\$1,046.28	\$1,046.28	\$948.27	\$948.27
64+	\$1,174.92	\$1,174.92	\$1,261.08	\$1,261.08	\$988.08	\$988.08	\$984.84	\$984.84	\$1,018.20	\$1,018.20	\$1,063.29	\$1,063.29	\$963.69	\$963.69

UnitedHealthcare of Pennsylvania, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	UHCPA	1,2,3,4,5,6	RA 1-5 - All; RA 6 - Centre Only
24872PA0030002	UHC Navigate Gold 1500	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030003	UHC Navigate Gold 1000	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030004	UHC Navigate Gold 0	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030006	UHC Navigate Silver 5500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030007	UHC Navigate HSA Silver 2500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030008	UHC Navigate Silver 3000	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre

Company Name UnitedHealthcare of Pennsylvania, Inc.

Market Small Group

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

02-01-2021 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
24872PA0030001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off
24872PA0030002	UHC Navigate Gold 1500	HMO	Gold	Off
24872PA0030003	UHC Navigate Gold 1000	HMO	Gold	Off
24872PA0030004	UHC Navigate Gold 0	HMO	Gold	Off
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off
24872PA0030006	UHC Navigate Silver 5500	HMO	Silver	Off
24872PA0030007	UHC Navigate HSA Silver 2500	HMO	Silver	Off
24872PA0030008	UHC Navigate Silver 3000	HMO	Silver	Off
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off

RATING AREA 1

3	0	15	0
Crawford	Clarion	Erie	Forest
\$256.96	\$256.96	\$256.96	\$256.96

0	2	0	0
Mckean	Mercer	Venango	Warren

\$256.96 \$256.96 \$256.96 \$256.96

RATING AREA 2

0	0	6
Elk	Cameron	Potter

\$291.49 \$291.49 \$291.49

RATING AREA 3

2	0	0	6	1	0	25
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe

\$339.34 \$339.34 \$339.34 \$339.34 \$339.34 \$339.34 \$339.34
\$391.01 \$391.01 \$391.01 \$391.01 \$391.01 \$391.01 \$391.01
\$429.63 \$429.63 \$429.63 \$429.63 \$429.63 \$429.63 \$429.63
\$461.13 \$461.13 \$461.13 \$461.13 \$461.13 \$461.13 \$461.13
\$361.31 \$361.31 \$361.31 \$361.31 \$361.31 \$361.31 \$361.31
\$360.12 \$360.12 \$360.12 \$360.12 \$360.12 \$360.12 \$360.12
\$372.32 \$372.32 \$372.32 \$372.32 \$372.32 \$372.32 \$372.32
\$388.80 \$388.80 \$388.80 \$388.80 \$388.80 \$388.80 \$388.80
\$352.39 \$352.39 \$352.39 \$352.39 \$352.39 \$352.39 \$352.39

1	0	3	0	0	0
Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$339.34	\$339.34	\$339.34	\$339.34	\$339.34	\$339.34
\$391.01	\$391.01	\$391.01	\$391.01	\$391.01	\$391.01
\$429.63	\$429.63	\$429.63	\$429.63	\$429.63	\$429.63
\$461.13	\$461.13	\$461.13	\$461.13	\$461.13	\$461.13
\$361.31	\$361.31	\$361.31	\$361.31	\$361.31	\$361.31
\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12
\$372.32	\$372.32	\$372.32	\$372.32	\$372.32	\$372.32
\$388.80	\$388.80	\$388.80	\$388.80	\$388.80	\$388.80
\$352.39	\$352.39	\$352.39	\$352.39	\$352.39	\$352.39

RATING AREA 4

[illegible]

15	18
Washington	Westmoreland

\$274.89 \$274.89

RATING AREA 5

0	2	0	7	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$255.46 \$255.46 \$255.46 \$255.46 \$255.46 \$255.46 \$255.46

RATING AREA 6

4	0	20	0
Centre	Columbia	Lehigh	Mifflin

\$331.52 \$381.99 \$381.99 \$381.99
\$419.72 \$419.72 \$419.72
\$450.50 \$450.50 \$450.50
\$352.98 \$352.98 \$352.98
\$351.82 \$351.82 \$351.82
\$363.73 \$363.73 \$363.73
\$379.84 \$379.84 \$379.84
\$344.26 \$344.26 \$344.26

						RATING AREA 7				RATING AREA 8	
0	181	0	0	0	0	2	26	101	43	202	103
Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester
\$381.99	\$381.99	\$381.99	\$381.99	\$381.99	\$381.99	\$392.61	\$392.61	\$392.61	\$392.61	\$346.01	\$346.01
\$419.72	\$419.72	\$419.72	\$419.72	\$419.72	\$419.72	\$431.39	\$431.39	\$431.39	\$431.39	\$380.19	\$380.19
\$450.50	\$450.50	\$450.50	\$450.50	\$450.50	\$450.50	\$463.03	\$463.03	\$463.03	\$463.03	\$408.07	\$408.07
\$352.98	\$352.98	\$352.98	\$352.98	\$352.98	\$352.98	\$362.79	\$362.79	\$362.79	\$362.79	\$319.73	\$319.73
\$351.82	\$351.82	\$351.82	\$351.82	\$351.82	\$351.82	\$361.60	\$361.60	\$361.60	\$361.60	\$318.68	\$318.68
\$363.73	\$363.73	\$363.73	\$363.73	\$363.73	\$363.73	\$373.85	\$373.85	\$373.85	\$373.85	\$329.48	\$329.48
\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$379.84	\$390.40	\$390.40	\$390.40	\$390.40	\$344.07	\$344.07
\$344.26	\$344.26	\$344.26	\$344.26	\$344.26	\$344.26	\$353.83	\$353.83	\$353.83	\$353.83	\$311.84	\$311.84

Company Name: **UnitedHealthcare of Pennsylvania**
 Market: **Small Group**
 Product: **HMO**
 Effective Date of Rates: **April 1, 2022**

Ending date of Rates: **June 30, 2022**

HIOS Plan ID (On Exchange)=>	24872PA0030001		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008
Plan Marketing Name =>	UHC Navigate HSA Bronze 6850		UHC Navigate HSA Bronze 6850		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate HSA Silver 3500
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating
Network =>	UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC
Metal =>	Bronze		Bronze		Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver
Deductible =>	\$6,850		\$6,850		\$6,850		\$1,500		\$1,000		\$0		\$3,500		\$5,500		\$2,500		\$3,500
Coinurance =>	0%		0%		0%		20%		0%		0%		20%		0%		0%		0%
Copays =>	D&C-D&C		D&C-D&C		D&C-D&C		\$30-\$60/\$100		\$30-\$60/\$100		\$30-\$60/\$100		\$40-\$80/\$120		\$50-\$100/\$150		\$30-\$60/\$100		\$40-\$80
OOP Maximum =>	\$6,850		\$6,850		\$6,850		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$7,050		\$8,700
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$200.90	\$200.90	\$227.89	\$227.89	\$265.31	\$265.31	\$305.70	\$305.70	\$335.90	\$335.90	\$360.53	\$360.53	\$282.48	\$282.48	\$281.55	\$281.55	\$291.09	\$291.09	\$303.98
15	\$218.75	\$218.75	\$248.15	\$248.15	\$288.89	\$288.89	\$332.88	\$332.88	\$365.75	\$365.75	\$392.58	\$392.58	\$307.59	\$307.59	\$306.58	\$306.58	\$316.96	\$316.96	\$331.00
16	\$225.58	\$225.58	\$255.90	\$255.90	\$297.91	\$297.91	\$343.26	\$343.26	\$377.17	\$377.17	\$404.83	\$404.83	\$317.19	\$317.19	\$316.15	\$316.15	\$326.86	\$326.86	\$341.33
17	\$232.41	\$232.41	\$263.64	\$263.64	\$306.93	\$306.93	\$353.65	\$353.65	\$388.59	\$388.59	\$417.08	\$417.08	\$326.80	\$326.80	\$325.72	\$325.72	\$336.75	\$336.75	\$351.66
18	\$239.76	\$239.76	\$271.98	\$271.98	\$316.64	\$316.64	\$364.84	\$364.84	\$400.88	\$400.88	\$430.28	\$430.28	\$337.13	\$337.13	\$336.02	\$336.02	\$347.41	\$347.41	\$362.79
19	\$247.12	\$247.12	\$280.32	\$280.32	\$326.35	\$326.35	\$376.03	\$376.03	\$413.17	\$413.17	\$443.47	\$443.47	\$347.47	\$347.47	\$346.33	\$346.33	\$358.06	\$358.06	\$373.92
20	\$254.73	\$254.73	\$288.96	\$288.96	\$336.41	\$336.41	\$387.62	\$387.62	\$425.91	\$425.91	\$457.14	\$457.14	\$358.18	\$358.18	\$357.00	\$357.00	\$369.09	\$369.09	\$385.44
21	\$262.61	\$262.61	\$297.90	\$297.90	\$346.81	\$346.81	\$399.61	\$399.61	\$439.08	\$439.08	\$471.28	\$471.28	\$369.26	\$369.26	\$368.04	\$368.04	\$380.51	\$380.51	\$397.36
22	\$262.61	\$262.61	\$297.90	\$297.90	\$346.81	\$346.81	\$399.61	\$399.61	\$439.08	\$439.08	\$471.28	\$471.28	\$369.26	\$369.26	\$368.04	\$368.04	\$380.51	\$380.51	\$397.36
23	\$262.61	\$262.61	\$297.90	\$297.90	\$346.81	\$346.81	\$399.61	\$399.61	\$439.08	\$439.08	\$471.28	\$471.28	\$369.26	\$369.26	\$368.04	\$368.04	\$380.51	\$380.51	\$397.36
24	\$262.61	\$262.61	\$297.90	\$297.90	\$346.81	\$346.81	\$399.61	\$399.61	\$439.08	\$439.08	\$471.28	\$471.28	\$369.26	\$369.26	\$368.04	\$368.04	\$380.51	\$380.51	\$397.36
25	\$263.66	\$263.66	\$299.09	\$299.09	\$348.20	\$348.20	\$401.21	\$401.21	\$440.84	\$440.84	\$473.17	\$473.17	\$370.74	\$370.74	\$369.51	\$369.51	\$382.03	\$382.03	\$398.95
26	\$268.91	\$268.91	\$305.05	\$305.05	\$355.13	\$355.13	\$409.20	\$409.20	\$449.62	\$449.62	\$482.59	\$482.59	\$378.12	\$378.12	\$376.87	\$376.87	\$389.64	\$389.64	\$406.90
27	\$275.22	\$275.22	\$312.20	\$312.20	\$363.46	\$363.46	\$418.79	\$418.79	\$460.16	\$460.16	\$493.90	\$493.90	\$386.98	\$386.98	\$385.71	\$385.71	\$398.77	\$398.77	\$416.43
28	\$285.46	\$285.46	\$323.82	\$323.82	\$376.98	\$376.98	\$434.38	\$434.38	\$477.28	\$477.28	\$512.28	\$512.28	\$401.39	\$401.39	\$400.06	\$400.06	\$413.61	\$413.61	\$431.93
29	\$293.86	\$293.86	\$333.35	\$333.35	\$388.08	\$388.08	\$447.16	\$447.16	\$491.33	\$491.33	\$527.36	\$527.36	\$413.20	\$413.20	\$411.84	\$411.84	\$425.79	\$425.79	\$444.65
30	\$298.06	\$298.06	\$338.12	\$338.12	\$393.63	\$393.63	\$453.56	\$453.56	\$498.36	\$498.36	\$534.90	\$534.90	\$419.11	\$419.11	\$417.73	\$417.73	\$431.88	\$431.88	\$451.00
31	\$304.36	\$304.36	\$345.27	\$345.27	\$401.95	\$401.95	\$463.15	\$463.15	\$508.89	\$508.89	\$546.21	\$546.21	\$427.97	\$427.97	\$426.56	\$426.56	\$441.01	\$441.01	\$460.54
32	\$310.67	\$310.67	\$352.42	\$352.42	\$410.28	\$410.28	\$472.74	\$472.74	\$519.43	\$519.43	\$557.52	\$557.52	\$436.83	\$436.83	\$435.39	\$435.39	\$450.14	\$450.14	\$470.08
33	\$314.61	\$314.61	\$356.88	\$356.88	\$415.48	\$415.48	\$478.73	\$478.73	\$526.02	\$526.02	\$564.59	\$564.59	\$442.37	\$442.37	\$440.91	\$440.91	\$455.85	\$455.85	\$476.04
34	\$318.81	\$318.81	\$361.65	\$361.65	\$421.03	\$421.03	\$485.13	\$485.13	\$533.04	\$533.04	\$572.13	\$572.13	\$448.28	\$448.28	\$446.80	\$446.80	\$461.94	\$461.94	\$482.40
35	\$320.91	\$320.91	\$364.03	\$364.03	\$423.80	\$423.80	\$488.32	\$488.32	\$536.56	\$536.56	\$575.90	\$575.90	\$451.24	\$451.24	\$449.74	\$449.74	\$464.98	\$464.98	\$485.57
36	\$323.01	\$323.01	\$366.42	\$366.42	\$426.58	\$426.58	\$491.52	\$491.52	\$540.07	\$540.07	\$579.67	\$579.67	\$454.19	\$454.19	\$452.69	\$452.69	\$468.03	\$468.03	\$488.75
37	\$325.11	\$325.11	\$368.80	\$368.80	\$429.35	\$429.35	\$494.72	\$494.72	\$543.58	\$543.58	\$583.44	\$583.44	\$457.14	\$457.14	\$455.63	\$455.63	\$471.07	\$471.07	\$491.93
38	\$327.21	\$327.21	\$371.18	\$371.18	\$432.13	\$432.13	\$497.91	\$497.91	\$547.09	\$547.09	\$587.21	\$587.21	\$460.10	\$460.10	\$458.58	\$458.58	\$474.12	\$474.12	\$495.11
39	\$331.41	\$331.41	\$375.95	\$375.95	\$437.67	\$437.67	\$504.31	\$504.31	\$554.12	\$554.12	\$594.76	\$594.76	\$466.01	\$466.01	\$464.47	\$464.47	\$480.20	\$480.20	\$501.47
40	\$335.62	\$335.62	\$380.72	\$380.72	\$443.22	\$443.22	\$510.70	\$510.70	\$561.14	\$561.14	\$602.30	\$602.30	\$471.91	\$471.91	\$470.36	\$470.36	\$486.29	\$486.29	\$507.83
41	\$341.92	\$341.92	\$387.87	\$387.87	\$451.55	\$451.55	\$520.29	\$520.29	\$571.68	\$571.68	\$613.61	\$613.61	\$480.78	\$480.78	\$479.19	\$479.19	\$495.42	\$495.42	\$517.36
42	\$347.96	\$347.96	\$394.72	\$394.72	\$459.52	\$459.52	\$529.48	\$529.48	\$581.78	\$581.78	\$624.45	\$624.45	\$489.27	\$489.27	\$487.65	\$487.65	\$504.18	\$504.18	\$526.50
43	\$356.36	\$356.36	\$404.25	\$404.25	\$470.62	\$470.62	\$542.27	\$542.27	\$595.83	\$595.83	\$639.53	\$639.53	\$501.09	\$501.09	\$499.43	\$499.43	\$516.35	\$516.35	\$539.22
44	\$366.87	\$366.87	\$416.17	\$416.17	\$484.49	\$484.49	\$558.26	\$558.26	\$613.39	\$613.39	\$658.38	\$658.38	\$515.86	\$515.86	\$514.15	\$514.15	\$531.57	\$531.57	\$555.11
45	\$379.21	\$379.21	\$430.17	\$430.17	\$500.79	\$500.79	\$577.04	\$577.04	\$634.03	\$634.03	\$680.53	\$680.53	\$533.21	\$533.21	\$531.45	\$531.45	\$549.46	\$549.46	\$573.79
46	\$393.92	\$393.92	\$446.85	\$446.85	\$520.22	\$520.22	\$599.42	\$599.42	\$658.62	\$658.62	\$706.92	\$706.92	\$553.89	\$553.89	\$552.06	\$552.06	\$570.77	\$570.77	\$596.04
47	\$410.46	\$410.46	\$465.62	\$465.62	\$542.06	\$542.06	\$624.59	\$624.59	\$686.28	\$686.28	\$736.61	\$736.61	\$577.15	\$577.15	\$575.25	\$575.25	\$594.74	\$594.74	\$621.07
48	\$429.37	\$429.37	\$487.07	\$487.07	\$567.03	\$567.03	\$653.36	\$653.36	\$717.90	\$717.90	\$770.54	\$770.54	\$603.74	\$603.74	\$601.75	\$601.75	\$622.13	\$622.13	\$649.68
49	\$448.01	\$448.01	\$508.22	\$508.22	\$591.66	\$591.66	\$681.73	\$681.73	\$749.07	\$749.07	\$804.00	\$804.00	\$629.96	\$629.96	\$627.88	\$627.88	\$649.15	\$649.15	\$677.90
50	\$469.02	\$469.02	\$532.05	\$532.05	\$619.40	\$619.40	\$713.70	\$713.70	\$784.20	\$784.20	\$841.71	\$841.71	\$659.50	\$659.50	\$657.32	\$657.32	\$679.59	\$679.59	\$709.68
51	\$489.77	\$489.77	\$555.58	\$555.58	\$646.80	\$646.80	\$745.27	\$745.27	\$818.88	\$818.88	\$878.94	\$878.94	\$688.67	\$688.67	\$686.39	\$686.39	\$709.65	\$709.65	\$741.08
52	\$512.61	\$512.61	\$581.50	\$581.50	\$676.97	\$676.97	\$78												

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

HIOS Plan ID (On Exchange)=>	24872PA0030009		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007	
HIOS Plan ID (Off Exchange)=>	0030008																	
Plan Marketing Name =>	e Silver 3000	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500
Form # =>	2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA
Rating Area =>	Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3
Network =>	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$0	\$3,500	\$3,500	\$6,850	\$6,850	\$6,850	\$6,850	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Coinurance =>	%	0%	0%	0%	0%	0%	0%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$0/\$120	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100
OOP Maximum =>	\$700	\$7,050	\$7,050	\$6,850	\$6,850	\$6,850	\$6,850	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$303.98	\$275.51	\$275.51	\$214.91	\$214.91	\$199.73	\$199.73	\$298.65	\$298.65	\$328.15	\$328.15	\$352.21	\$352.21	\$275.97	\$275.97	\$275.06	\$275.06	\$284.37
15	\$331.00	\$300.00	\$300.00	\$234.01	\$234.01	\$217.48	\$217.48	\$325.19	\$325.19	\$357.32	\$357.32	\$383.52	\$383.52	\$300.50	\$300.50	\$299.51	\$299.51	\$309.65
16	\$341.33	\$309.36	\$309.36	\$241.32	\$241.32	\$224.27	\$224.27	\$335.35	\$335.35	\$368.47	\$368.47	\$395.49	\$395.49	\$309.88	\$309.88	\$308.86	\$308.86	\$319.32
17	\$351.66	\$318.72	\$318.72	\$248.62	\$248.62	\$231.06	\$231.06	\$345.50	\$345.50	\$379.62	\$379.62	\$407.46	\$407.46	\$319.25	\$319.25	\$318.21	\$318.21	\$328.98
18	\$362.79	\$328.81	\$328.81	\$256.49	\$256.49	\$238.37	\$238.37	\$356.43	\$356.43	\$391.63	\$391.63	\$420.35	\$420.35	\$329.36	\$329.36	\$328.28	\$328.28	\$339.39
19	\$373.92	\$338.89	\$338.89	\$264.36	\$264.36	\$245.68	\$245.68	\$367.36	\$367.36	\$403.64	\$403.64	\$433.25	\$433.25	\$339.46	\$339.46	\$338.35	\$338.35	\$349.80
20	\$385.44	\$349.34	\$349.34	\$272.50	\$272.50	\$253.25	\$253.25	\$378.68	\$378.68	\$416.08	\$416.08	\$446.60	\$446.60	\$349.92	\$349.92	\$348.77	\$348.77	\$360.58
21	\$397.36	\$360.14	\$360.14	\$280.93	\$280.93	\$261.08	\$261.08	\$390.39	\$390.39	\$428.95	\$428.95	\$460.41	\$460.41	\$360.74	\$360.74	\$359.56	\$359.56	\$371.73
22	\$397.36	\$360.14	\$360.14	\$280.93	\$280.93	\$261.08	\$261.08	\$390.39	\$390.39	\$428.95	\$428.95	\$460.41	\$460.41	\$360.74	\$360.74	\$359.56	\$359.56	\$371.73
23	\$397.36	\$360.14	\$360.14	\$280.93	\$280.93	\$261.08	\$261.08	\$390.39	\$390.39	\$428.95	\$428.95	\$460.41	\$460.41	\$360.74	\$360.74	\$359.56	\$359.56	\$371.73
24	\$397.36	\$360.14	\$360.14	\$280.93	\$280.93	\$261.08	\$261.08	\$390.39	\$390.39	\$428.95	\$428.95	\$460.41	\$460.41	\$360.74	\$360.74	\$359.56	\$359.56	\$371.73
25	\$398.95	\$361.58	\$361.58	\$282.05	\$282.05	\$262.12	\$262.12	\$391.95	\$391.95	\$430.67	\$430.67	\$462.25	\$462.25	\$362.18	\$362.18	\$361.00	\$361.00	\$373.22
26	\$406.90	\$368.78	\$368.78	\$287.67	\$287.67	\$267.35	\$267.35	\$399.76	\$399.76	\$439.24	\$439.24	\$471.46	\$471.46	\$369.40	\$369.40	\$368.19	\$368.19	\$380.65
27	\$416.43	\$377.43	\$377.43	\$294.41	\$294.41	\$273.61	\$273.61	\$409.13	\$409.13	\$449.54	\$449.54	\$482.51	\$482.51	\$378.06	\$378.06	\$376.82	\$376.82	\$389.57
28	\$431.93	\$391.47	\$391.47	\$305.37	\$305.37	\$283.79	\$283.79	\$424.35	\$424.35	\$466.27	\$466.27	\$500.47	\$500.47	\$392.12	\$392.12	\$390.84	\$390.84	\$404.07
29	\$444.65	\$403.00	\$403.00	\$314.36	\$314.36	\$292.15	\$292.15	\$436.85	\$436.85	\$480.00	\$480.00	\$515.20	\$515.20	\$403.67	\$403.67	\$402.35	\$402.35	\$415.97
30	\$451.00	\$408.76	\$408.76	\$318.86	\$318.86	\$296.33	\$296.33	\$443.09	\$443.09	\$486.86	\$486.86	\$522.57	\$522.57	\$409.44	\$409.44	\$408.10	\$408.10	\$421.91
31	\$460.54	\$417.40	\$417.40	\$325.60	\$325.60	\$302.59	\$302.59	\$452.46	\$452.46	\$497.15	\$497.15	\$533.62	\$533.62	\$418.10	\$418.10	\$416.73	\$416.73	\$430.84
32	\$470.08	\$426.05	\$426.05	\$332.34	\$332.34	\$308.86	\$308.86	\$461.83	\$461.83	\$507.45	\$507.45	\$544.67	\$544.67	\$426.76	\$426.76	\$425.36	\$425.36	\$439.76
33	\$476.04	\$431.45	\$431.45	\$336.55	\$336.55	\$312.77	\$312.77	\$467.69	\$467.69	\$513.88	\$513.88	\$551.57	\$551.57	\$432.17	\$432.17	\$430.75	\$430.75	\$445.33
34	\$482.40	\$437.21	\$437.21	\$341.05	\$341.05	\$316.95	\$316.95	\$473.93	\$473.93	\$520.75	\$520.75	\$558.94	\$558.94	\$437.94	\$437.94	\$436.51	\$436.51	\$451.28
35	\$485.57	\$440.09	\$440.09	\$343.30	\$343.30	\$319.04	\$319.04	\$477.06	\$477.06	\$524.18	\$524.18	\$562.62	\$562.62	\$440.82	\$440.82	\$439.38	\$439.38	\$454.25
36	\$488.75	\$442.97	\$442.97	\$345.54	\$345.54	\$321.13	\$321.13	\$480.18	\$480.18	\$527.61	\$527.61	\$566.30	\$566.30	\$443.71	\$443.71	\$442.26	\$442.26	\$457.23
37	\$491.93	\$445.85	\$445.85	\$347.79	\$347.79	\$323.22	\$323.22	\$483.30	\$483.30	\$531.04	\$531.04	\$569.99	\$569.99	\$446.60	\$446.60	\$445.14	\$445.14	\$460.20
38	\$495.11	\$448.73	\$448.73	\$350.04	\$350.04	\$325.31	\$325.31	\$486.43	\$486.43	\$534.47	\$534.47	\$573.67	\$573.67	\$449.48	\$449.48	\$448.01	\$448.01	\$463.18
39	\$501.47	\$454.50	\$454.50	\$354.53	\$354.53	\$329.48	\$329.48	\$492.67	\$492.67	\$541.33	\$541.33	\$581.04	\$581.04	\$455.25	\$455.25	\$453.76	\$453.76	\$469.12
40	\$507.83	\$460.26	\$460.26	\$359.03	\$359.03	\$333.66	\$333.66	\$498.92	\$498.92	\$548.20	\$548.20	\$588.40	\$588.40	\$461.03	\$461.03	\$459.52	\$459.52	\$475.07
41	\$517.36	\$468.90	\$468.90	\$365.77	\$365.77	\$339.93	\$339.93	\$508.29	\$508.29	\$558.49	\$558.49	\$599.45	\$599.45	\$469.68	\$469.68	\$468.15	\$468.15	\$483.99
42	\$526.50	\$477.19	\$477.19	\$372.23	\$372.23	\$345.93	\$345.93	\$517.27	\$517.27	\$568.36	\$568.36	\$610.04	\$610.04	\$477.98	\$477.98	\$476.42	\$476.42	\$492.54
43	\$539.22	\$488.71	\$488.71	\$381.22	\$381.22	\$354.29	\$354.29	\$529.76	\$529.76	\$582.09	\$582.09	\$624.78	\$624.78	\$489.52	\$489.52	\$487.92	\$487.92	\$504.44
44	\$555.11	\$503.12	\$503.12	\$392.46	\$392.46	\$364.73	\$364.73	\$545.37	\$545.37	\$599.24	\$599.24	\$643.19	\$643.19	\$503.95	\$503.95	\$502.31	\$502.31	\$519.31
45	\$573.79	\$520.04	\$520.04	\$405.66	\$405.66	\$377.00	\$377.00	\$563.72	\$563.72	\$619.40	\$619.40	\$664.83	\$664.83	\$520.91	\$520.91	\$519.20	\$519.20	\$536.78
46	\$596.04	\$540.21	\$540.21	\$421.40	\$421.40	\$391.62	\$391.62	\$585.59	\$585.59	\$643.43	\$643.43	\$690.62	\$690.62	\$541.11	\$541.11	\$539.34	\$539.34	\$557.60
47	\$621.07	\$562.90	\$562.90	\$439.09	\$439.09	\$408.07	\$408.07	\$610.18	\$610.18	\$670.45	\$670.45	\$719.62	\$719.62	\$563.84	\$563.84	\$561.99	\$561.99	\$581.01
48	\$649.68	\$588.83	\$588.83	\$459.32	\$459.32	\$426.87	\$426.87	\$638.29	\$638.29	\$701.33	\$701.33	\$752.77	\$752.77	\$589.81	\$589.81	\$587.88	\$587.88	\$607.78
49	\$677.90	\$614.40	\$614.40	\$479.27	\$479.27	\$445.40	\$445.40	\$666.01	\$666.01	\$731.79	\$731.79	\$785.46	\$785.46	\$615.42	\$615.42	\$613.41	\$613.41	\$634.17
50	\$709.68	\$643.21	\$643.21	\$501.74	\$501.74	\$466.29	\$466.29	\$697.24	\$697.24	\$766.10	\$766.10	\$822.29	\$822.29	\$644.28	\$644.28	\$642.17	\$642.17	\$663.91
51	\$741.08	\$671.66	\$671.66	\$523.93	\$523.93	\$486.91	\$486.91	\$728.08	\$728.08	\$799.99	\$799.99	\$858.66	\$858.66	\$672.78	\$672.78	\$670.58	\$670.58	\$693.28
52	\$775.65	\$702.99	\$702.99	\$548.38	\$548.38	\$509.63	\$509.63	\$762.04	\$762.04	\$837.31	\$837.31	\$898.72	\$898.72	\$704.16	\$704.16	\$701.86	\$701.86	\$725.62
53	\$810.61	\$734.69	\$734.69	\$573.10	\$573.10	\$532.60	\$532.60	\$796.40	\$796.40	\$875.06	\$875.06	\$939.24	\$939.24	\$735.91	\$735.91	\$733.50	\$733.50	\$758.33
54	\$848.36	\$768.90	\$768.90	\$599.79	\$599.79	\$557.41	\$557.41	\$833.48	\$833.48	\$915.81	\$915.81	\$982.98	\$982.98	\$770.18	\$770.18	\$767.66	\$767.66	\$793.64
55	\$886.11	\$803.11	\$803.11	\$626.47	\$626.47	\$582.21	\$582.21	\$870.57	\$870.57	\$956.56	\$956.56	\$1,026.71	\$1,026.71	\$804.45	\$804.45	\$801.82	\$801.82	\$828.96
56	\$927.04	\$840.21	\$840.21	\$655.41	\$655.41	\$609.10	\$609.10	\$910.78	\$910.78	\$1,000.74	\$1,000.74	\$1,074.14	\$1,074.14	\$841.61	\$841.61	\$838.85	\$838.85	\$867.25
57	\$968.37	\$877.66	\$877.66	\$684.63	\$684.63	\$636.25	\$636.25	\$951.38	\$951.38	\$1,045.35	\$1,045.35	\$1,122.02	\$1,122.02	\$879.12	\$879.12	\$876.25	\$876.25	\$905.91
58	\$1,012.47	\$917.64	\$917.64	\$715.81	\$715.81	\$665.23	\$665.23	\$994.71	\$994.71	\$1,092.96	\$1,092.96	\$1,173.12	\$1,173.12	\$919.17	\$919.17	\$916.16	\$916.16	\$947.17
59	\$1,034.33	\$937.44	\$937.44	\$731.26	\$731.26	\$679.59	\$679.59	\$1,016.19	\$1,016.19	\$1,116.56	\$1,116.56	\$1,198.45	\$1,198.45	\$939.01	\$939.01</			

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

HIOS Plan ID (On Exchange)=>	24872PA0030008		24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA
HIOS Plan ID (Off Exchange)=>	24872PA0030008		24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA
Plan Marketing Name =>	UHC Navigate Silver 3000		UHC Navigate HSA Silver 3500		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Silver 3000		UHC Navigate 1
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating
Network =>	UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC
Metal =>	Silver		Silver		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Sil
Deductible =>	\$3,000		\$3,500		\$1,500		\$1,000		\$0		\$3,500		\$5,500		\$2,500		\$3,000		\$3,
Coinurance =>	0%		0%		20%		0%		0%		20%		0%		0%		0%		0
Copays =>	\$40-\$80/\$120		\$30-\$60/\$100		\$30-\$60/\$100		\$30-\$60/\$100		\$30-\$60/\$100		\$40-\$80/\$120		\$50-\$100/\$150		\$30-\$60/\$100		\$40-\$80/\$120		\$30-\$6
OOP Maximum =>	\$8,700		\$7,050		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$7,050		\$8,700		\$7,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$296.97	\$296.97	\$269.15	\$269.15	\$306.96	\$306.96	\$337.27	\$337.27	\$362.01	\$362.01	\$283.64	\$283.64	\$282.71	\$282.71	\$292.28	\$292.28	\$305.23	\$305.23	\$276.64
15	\$323.37	\$323.37	\$293.07	\$293.07	\$334.24	\$334.24	\$367.25	\$367.25	\$394.18	\$394.18	\$308.85	\$308.85	\$307.84	\$307.84	\$318.26	\$318.26	\$332.36	\$332.36	\$301.23
16	\$333.46	\$333.46	\$302.22	\$302.22	\$344.67	\$344.67	\$378.72	\$378.72	\$406.49	\$406.49	\$318.49	\$318.49	\$317.45	\$317.45	\$328.20	\$328.20	\$342.73	\$342.73	\$310.63
17	\$343.56	\$343.56	\$311.37	\$311.37	\$355.11	\$355.11	\$390.18	\$390.18	\$418.79	\$418.79	\$328.13	\$328.13	\$327.06	\$327.06	\$338.13	\$338.13	\$353.11	\$353.11	\$320.03
18	\$354.43	\$354.43	\$321.22	\$321.22	\$366.34	\$366.34	\$402.52	\$402.52	\$432.04	\$432.04	\$338.51	\$338.51	\$337.41	\$337.41	\$348.83	\$348.83	\$364.28	\$364.28	\$330.16
19	\$365.30	\$365.30	\$331.07	\$331.07	\$377.58	\$377.58	\$414.87	\$414.87	\$445.29	\$445.29	\$348.89	\$348.89	\$347.76	\$347.76	\$359.53	\$359.53	\$375.45	\$375.45	\$340.28
20	\$376.55	\$376.55	\$341.28	\$341.28	\$389.21	\$389.21	\$427.65	\$427.65	\$459.01	\$459.01	\$359.65	\$359.65	\$358.47	\$358.47	\$370.61	\$370.61	\$387.02	\$387.02	\$350.77
21	\$388.20	\$388.20	\$351.83	\$351.83	\$401.25	\$401.25	\$440.88	\$440.88	\$473.21	\$473.21	\$370.77	\$370.77	\$369.56	\$369.56	\$382.07	\$382.07	\$398.99	\$398.99	\$361.62
22	\$388.20	\$388.20	\$351.83	\$351.83	\$401.25	\$401.25	\$440.88	\$440.88	\$473.21	\$473.21	\$370.77	\$370.77	\$369.56	\$369.56	\$382.07	\$382.07	\$398.99	\$398.99	\$361.62
23	\$388.20	\$388.20	\$351.83	\$351.83	\$401.25	\$401.25	\$440.88	\$440.88	\$473.21	\$473.21	\$370.77	\$370.77	\$369.56	\$369.56	\$382.07	\$382.07	\$398.99	\$398.99	\$361.62
24	\$388.20	\$388.20	\$351.83	\$351.83	\$401.25	\$401.25	\$440.88	\$440.88	\$473.21	\$473.21	\$370.77	\$370.77	\$369.56	\$369.56	\$382.07	\$382.07	\$398.99	\$398.99	\$361.62
25	\$389.75	\$389.75	\$353.24	\$353.24	\$402.86	\$402.86	\$442.64	\$442.64	\$475.10	\$475.10	\$372.25	\$372.25	\$371.04	\$371.04	\$383.60	\$383.60	\$400.59	\$400.59	\$363.07
26	\$397.52	\$397.52	\$360.27	\$360.27	\$410.88	\$410.88	\$451.46	\$451.46	\$484.57	\$484.57	\$379.67	\$379.67	\$378.43	\$378.43	\$391.24	\$391.24	\$408.57	\$408.57	\$370.30
27	\$406.83	\$406.83	\$368.72	\$368.72	\$420.51	\$420.51	\$462.04	\$462.04	\$495.92	\$495.92	\$388.57	\$388.57	\$387.30	\$387.30	\$400.41	\$400.41	\$418.14	\$418.14	\$378.98
28	\$421.97	\$421.97	\$382.44	\$382.44	\$436.16	\$436.16	\$479.24	\$479.24	\$514.38	\$514.38	\$403.03	\$403.03	\$401.71	\$401.71	\$415.31	\$415.31	\$433.70	\$433.70	\$393.08
29	\$434.40	\$434.40	\$393.70	\$393.70	\$449.00	\$449.00	\$493.34	\$493.34	\$529.52	\$529.52	\$414.89	\$414.89	\$413.54	\$413.54	\$427.54	\$427.54	\$446.47	\$446.47	\$404.65
30	\$440.61	\$440.61	\$399.33	\$399.33	\$455.42	\$455.42	\$500.40	\$500.40	\$537.09	\$537.09	\$420.82	\$420.82	\$419.45	\$419.45	\$433.65	\$433.65	\$452.85	\$452.85	\$410.44
31	\$449.92	\$449.92	\$407.77	\$407.77	\$465.05	\$465.05	\$510.98	\$510.98	\$548.45	\$548.45	\$429.72	\$429.72	\$428.32	\$428.32	\$442.82	\$442.82	\$462.43	\$462.43	\$419.12
32	\$459.24	\$459.24	\$416.21	\$416.21	\$474.68	\$474.68	\$521.56	\$521.56	\$559.81	\$559.81	\$438.62	\$438.62	\$437.19	\$437.19	\$451.99	\$451.99	\$472.01	\$472.01	\$427.80
33	\$465.06	\$465.06	\$421.49	\$421.49	\$480.70	\$480.70	\$528.17	\$528.17	\$566.91	\$566.91	\$444.18	\$444.18	\$442.73	\$442.73	\$457.72	\$457.72	\$477.99	\$477.99	\$433.22
34	\$471.27	\$471.27	\$427.12	\$427.12	\$487.12	\$487.12	\$535.23	\$535.23	\$574.48	\$574.48	\$450.11	\$450.11	\$448.65	\$448.65	\$463.83	\$463.83	\$484.37	\$484.37	\$439.01
35	\$474.38	\$474.38	\$429.94	\$429.94	\$490.33	\$490.33	\$538.76	\$538.76	\$578.26	\$578.26	\$453.08	\$453.08	\$451.60	\$451.60	\$466.89	\$466.89	\$487.57	\$487.57	\$441.90
36	\$477.49	\$477.49	\$432.75	\$432.75	\$493.54	\$493.54	\$542.28	\$542.28	\$582.05	\$582.05	\$456.05	\$456.05	\$454.56	\$454.56	\$469.95	\$469.95	\$490.76	\$490.76	\$444.79
37	\$480.59	\$480.59	\$435.57	\$435.57	\$496.75	\$496.75	\$545.81	\$545.81	\$585.83	\$585.83	\$459.01	\$459.01	\$457.52	\$457.52	\$473.00	\$473.00	\$493.95	\$493.95	\$447.69
38	\$483.70	\$483.70	\$438.38	\$438.38	\$499.96	\$499.96	\$549.34	\$549.34	\$589.62	\$589.62	\$461.98	\$461.98	\$460.47	\$460.47	\$476.06	\$476.06	\$497.14	\$497.14	\$450.58
39	\$489.91	\$489.91	\$444.01	\$444.01	\$506.38	\$506.38	\$556.39	\$556.39	\$597.19	\$597.19	\$467.91	\$467.91	\$466.38	\$466.38	\$482.17	\$482.17	\$503.53	\$503.53	\$456.36
40	\$496.12	\$496.12	\$449.64	\$449.64	\$512.80	\$512.80	\$563.44	\$563.44	\$604.76	\$604.76	\$473.84	\$473.84	\$472.30	\$472.30	\$488.29	\$488.29	\$509.91	\$509.91	\$462.15
41	\$505.44	\$505.44	\$458.08	\$458.08	\$522.43	\$522.43	\$574.03	\$574.03	\$616.12	\$616.12	\$482.74	\$482.74	\$481.17	\$481.17	\$497.46	\$497.46	\$519.48	\$519.48	\$470.83
42	\$514.37	\$514.37	\$466.17	\$466.17	\$531.66	\$531.66	\$584.17	\$584.17	\$627.00	\$627.00	\$491.27	\$491.27	\$489.67	\$489.67	\$506.24	\$506.24	\$528.66	\$528.66	\$479.15
43	\$526.79	\$526.79	\$477.43	\$477.43	\$544.50	\$544.50	\$598.27	\$598.27	\$642.15	\$642.15	\$503.13	\$503.13	\$501.49	\$501.49	\$518.47	\$518.47	\$541.43	\$541.43	\$490.72
44	\$542.32	\$542.32	\$491.51	\$491.51	\$560.55	\$560.55	\$615.91	\$615.91	\$661.07	\$661.07	\$517.97	\$517.97	\$516.28	\$516.28	\$533.75	\$533.75	\$557.39	\$557.39	\$505.18
45	\$560.56	\$560.56	\$508.04	\$508.04	\$579.41	\$579.41	\$636.63	\$636.63	\$683.32	\$683.32	\$535.39	\$535.39	\$533.64	\$533.64	\$551.71	\$551.71	\$576.14	\$576.14	\$522.18
46	\$582.30	\$582.30	\$527.75	\$527.75	\$601.88	\$601.88	\$661.32	\$661.32	\$709.82	\$709.82	\$556.16	\$556.16	\$554.34	\$554.34	\$573.11	\$573.11	\$598.49	\$598.49	\$542.43
47	\$606.76	\$606.76	\$549.91	\$549.91	\$627.15	\$627.15	\$689.10	\$689.10	\$739.63	\$739.63	\$579.51	\$579.51	\$577.62	\$577.62	\$597.18	\$597.18	\$623.62	\$623.62	\$565.21
48	\$634.71	\$634.71	\$575.24	\$575.24	\$656.04	\$656.04	\$720.84	\$720.84	\$773.70	\$773.70	\$606.21	\$606.21	\$604.23	\$604.23	\$624.68	\$624.68	\$652.35	\$652.35	\$591.25
49	\$662.27	\$662.27	\$600.22	\$600.22	\$684.53	\$684.53	\$752.14	\$752.14	\$807.30	\$807.30	\$632.53	\$632.53	\$630.47	\$630.47	\$651.81	\$651.81	\$680.68	\$680.68	\$616.92
50	\$693.33	\$693.33	\$628.37	\$628.37	\$716.63	\$716.63	\$787.41	\$787.41	\$845.15	\$845.15	\$662.20	\$662.20	\$660.03	\$660.03	\$682.38	\$682.38	\$712.60	\$712.60	\$645.85
51	\$723.99	\$723.99	\$656.16	\$656.16	\$748.33	\$748.33	\$822.24	\$822.24	\$882.54	\$882.54	\$691.49	\$691.49	\$689.23	\$689.23	\$712.56	\$712.56	\$744.12	\$744.12	\$674.42
52	\$757.77	\$757.77	\$686.77	\$686.77	\$783.24	\$783.24	\$860.60	\$860.60	\$923.71	\$923.71	\$723.74	\$723.74	\$721.38	\$721.38	\$745.80	\$745.80	\$778.83	\$778.83	\$705.88

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

HIOS Plan ID (On Exchange)=>	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030002		
HIOS Plan ID (Off Exchange)=>	0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		
Plan Marketing Name =>	HSA Silver 3500	UHC Navigate Gold 1500	UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate HSA Silver 3500		UHC Navigate Gold 1500		
Form # =>	2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		
Rating Area =>	Area 7	Rating Area 8	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 9		
Network =>	UHC	UHC	UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC		
Metal =>	er	Gold	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Gold		
Deductible =>	500	\$1,500	\$1,000		\$0		\$3,500		\$5,500		\$2,500		\$3,000		\$3,500		\$1,500		
Coinurance =>	%	20%	0%		0%		20%		0%		0%		0%		0%		20%		
Copays =>	0/\$100	\$30-\$60/\$100	\$30-\$60/\$100		\$30-\$60/\$100		\$40-\$80/\$120		\$50-\$100/\$150		\$30-\$60/\$100		\$40-\$80/\$120		\$30-\$60/\$100		\$30-\$60/\$100		
OOP Maximum =>	D50	\$8,700	\$8,700		\$8,700		\$8,700		\$8,700		\$7,050		\$8,700		\$7,050		\$8,700		
Pediatric Dental (Yes/No) =>	es	Yes	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$276.64	\$270.53	\$270.53	\$297.25	\$297.25	\$319.04	\$319.04	\$249.98	\$249.98	\$249.15	\$249.15	\$257.59	\$257.59	\$269.00	\$269.00	\$243.81	\$243.81	\$278.67	\$278.67
15	\$301.23	\$294.57	\$294.57	\$323.67	\$323.67	\$347.40	\$347.40	\$272.20	\$272.20	\$271.30	\$271.30	\$280.49	\$280.49	\$292.92	\$292.92	\$265.48	\$265.48	\$303.45	\$303.45
16	\$310.63	\$303.77	\$303.77	\$333.77	\$333.77	\$358.25	\$358.25	\$280.70	\$280.70	\$279.77	\$279.77	\$289.24	\$289.24	\$302.06	\$302.06	\$273.76	\$273.76	\$312.92	\$312.92
17	\$320.03	\$312.96	\$312.96	\$343.88	\$343.88	\$369.09	\$369.09	\$289.19	\$289.19	\$288.24	\$288.24	\$298.00	\$298.00	\$311.20	\$311.20	\$282.05	\$282.05	\$322.39	\$322.39
18	\$330.16	\$322.86	\$322.86	\$354.76	\$354.76	\$380.77	\$380.77	\$298.34	\$298.34	\$297.35	\$297.35	\$307.43	\$307.43	\$321.05	\$321.05	\$290.97	\$290.97	\$332.59	\$332.59
19	\$340.28	\$332.77	\$332.77	\$365.63	\$365.63	\$392.44	\$392.44	\$307.49	\$307.49	\$306.47	\$306.47	\$316.85	\$316.85	\$330.89	\$330.89	\$299.90	\$299.90	\$342.79	\$342.79
20	\$350.77	\$343.02	\$343.02	\$376.90	\$376.90	\$404.54	\$404.54	\$316.97	\$316.97	\$315.92	\$315.92	\$326.62	\$326.62	\$341.09	\$341.09	\$309.14	\$309.14	\$353.35	\$353.35
21	\$361.62	\$353.63	\$353.63	\$388.56	\$388.56	\$417.05	\$417.05	\$326.77	\$326.77	\$325.69	\$325.69	\$336.72	\$336.72	\$351.64	\$351.64	\$318.70	\$318.70	\$364.28	\$364.28
22	\$361.62	\$353.63	\$353.63	\$388.56	\$388.56	\$417.05	\$417.05	\$326.77	\$326.77	\$325.69	\$325.69	\$336.72	\$336.72	\$351.64	\$351.64	\$318.70	\$318.70	\$364.28	\$364.28
23	\$361.62	\$353.63	\$353.63	\$388.56	\$388.56	\$417.05	\$417.05	\$326.77	\$326.77	\$325.69	\$325.69	\$336.72	\$336.72	\$351.64	\$351.64	\$318.70	\$318.70	\$364.28	\$364.28
24	\$361.62	\$353.63	\$353.63	\$388.56	\$388.56	\$417.05	\$417.05	\$326.77	\$326.77	\$325.69	\$325.69	\$336.72	\$336.72	\$351.64	\$351.64	\$318.70	\$318.70	\$364.28	\$364.28
25	\$363.07	\$355.04	\$355.04	\$390.11	\$390.11	\$418.72	\$418.72	\$328.08	\$328.08	\$326.99	\$326.99	\$338.07	\$338.07	\$353.05	\$353.05	\$319.97	\$319.97	\$365.74	\$365.74
26	\$370.30	\$362.12	\$362.12	\$397.89	\$397.89	\$427.06	\$427.06	\$334.61	\$334.61	\$333.51	\$333.51	\$344.80	\$344.80	\$360.08	\$360.08	\$326.35	\$326.35	\$373.02	\$373.02
27	\$378.98	\$370.60	\$370.60	\$407.21	\$407.21	\$437.07	\$437.07	\$342.45	\$342.45	\$341.32	\$341.32	\$352.88	\$352.88	\$368.52	\$368.52	\$334.00	\$334.00	\$381.77	\$381.77
28	\$393.08	\$384.40	\$384.40	\$422.36	\$422.36	\$453.33	\$453.33	\$355.20	\$355.20	\$354.03	\$354.03	\$366.01	\$366.01	\$382.23	\$382.23	\$346.43	\$346.43	\$395.97	\$395.97
29	\$404.65	\$395.71	\$395.71	\$434.80	\$434.80	\$466.68	\$466.68	\$365.66	\$365.66	\$364.45	\$364.45	\$376.79	\$376.79	\$393.49	\$393.49	\$356.63	\$356.63	\$407.63	\$407.63
30	\$410.44	\$401.37	\$401.37	\$441.02	\$441.02	\$473.35	\$473.35	\$370.88	\$370.88	\$369.66	\$369.66	\$382.18	\$382.18	\$399.11	\$399.11	\$361.72	\$361.72	\$413.46	\$413.46
31	\$419.12	\$409.86	\$409.86	\$450.34	\$450.34	\$483.36	\$483.36	\$378.73	\$378.73	\$377.47	\$377.47	\$390.26	\$390.26	\$407.55	\$407.55	\$369.37	\$369.37	\$422.20	\$422.20
32	\$427.80	\$418.34	\$418.34	\$459.67	\$459.67	\$493.37	\$493.37	\$386.57	\$386.57	\$385.29	\$385.29	\$398.34	\$398.34	\$415.99	\$415.99	\$377.02	\$377.02	\$430.94	\$430.94
33	\$433.22	\$423.65	\$423.65	\$465.49	\$465.49	\$499.63	\$499.63	\$391.47	\$391.47	\$390.18	\$390.18	\$403.39	\$403.39	\$421.26	\$421.26	\$381.80	\$381.80	\$436.41	\$436.41
34	\$439.01	\$429.31	\$429.31	\$471.71	\$471.71	\$506.30	\$506.30	\$396.70	\$396.70	\$395.39	\$395.39	\$408.78	\$408.78	\$426.89	\$426.89	\$386.90	\$386.90	\$442.24	\$442.24
35	\$441.90	\$432.14	\$432.14	\$474.82	\$474.82	\$509.64	\$509.64	\$399.31	\$399.31	\$397.99	\$397.99	\$411.47	\$411.47	\$429.70	\$429.70	\$389.45	\$389.45	\$445.15	\$445.15
36	\$444.79	\$434.96	\$434.96	\$477.93	\$477.93	\$512.97	\$512.97	\$401.93	\$401.93	\$400.60	\$400.60	\$414.17	\$414.17	\$432.52	\$432.52	\$392.00	\$392.00	\$448.06	\$448.06
37	\$447.69	\$437.79	\$437.79	\$481.04	\$481.04	\$516.31	\$516.31	\$404.54	\$404.54	\$403.20	\$403.20	\$416.86	\$416.86	\$435.33	\$435.33	\$394.55	\$394.55	\$450.98	\$450.98
38	\$450.58	\$440.62	\$440.62	\$484.15	\$484.15	\$519.64	\$519.64	\$407.16	\$407.16	\$405.81	\$405.81	\$419.55	\$419.55	\$438.14	\$438.14	\$397.10	\$397.10	\$453.89	\$453.89
39	\$456.36	\$446.28	\$446.28	\$490.36	\$490.36	\$526.32	\$526.32	\$412.38	\$412.38	\$411.02	\$411.02	\$424.94	\$424.94	\$443.77	\$443.77	\$402.20	\$402.20	\$459.72	\$459.72
40	\$462.15	\$451.94	\$451.94	\$496.58	\$496.58	\$532.99	\$532.99	\$417.61	\$417.61	\$416.23	\$416.23	\$430.33	\$430.33	\$449.40	\$449.40	\$407.30	\$407.30	\$465.55	\$465.55
41	\$470.83	\$460.43	\$460.43	\$505.91	\$505.91	\$543.00	\$543.00	\$425.45	\$425.45	\$424.05	\$424.05	\$438.41	\$438.41	\$457.84	\$457.84	\$414.95	\$414.95	\$474.29	\$474.29
42	\$479.15	\$468.56	\$468.56	\$514.84	\$514.84	\$552.59	\$552.59	\$432.97	\$432.97	\$431.54	\$431.54	\$446.15	\$446.15	\$465.92	\$465.92	\$422.28	\$422.28	\$482.67	\$482.67
43	\$490.72	\$479.88	\$479.88	\$527.28	\$527.28	\$565.94	\$565.94	\$443.43	\$443.43	\$441.96	\$441.96	\$456.93	\$456.93	\$477.18	\$477.18	\$432.48	\$432.48	\$494.33	\$494.33
44	\$505.18	\$494.02	\$494.02	\$542.82	\$542.82	\$582.62	\$582.62	\$456.50	\$456.50	\$454.99	\$454.99	\$470.40	\$470.40	\$491.24	\$491.24	\$445.22	\$445.22	\$508.90	\$508.90
45	\$522.18	\$510.64	\$510.64	\$561.08	\$561.08	\$602.22	\$602.22	\$471.86	\$471.86	\$470.30	\$470.30	\$486.22	\$486.22	\$507.77	\$507.77	\$460.20	\$460.20	\$526.02	\$526.02
46	\$542.43	\$530.45	\$530.45	\$582.84	\$582.84	\$625.58	\$625.58	\$490.16	\$490.16	\$488.54	\$488.54	\$505.08	\$505.08	\$527.46	\$527.46	\$478.05	\$478.05	\$546.42	\$546.42
47	\$565.21	\$552.72	\$552.72	\$607.32	\$607.32	\$651.85	\$651.85	\$510.74	\$510.74	\$509.05	\$509.05	\$526.29	\$526.29	\$549.61	\$549.61	\$498.13	\$498.13	\$569.37	\$569.37
48	\$591.25	\$578.19	\$578.19	\$635.30	\$635.30	\$681.88	\$681.88	\$534.27	\$534.27	\$532.50	\$532.50	\$550.54	\$550.54	\$574.93	\$574.93	\$521.07	\$521.07	\$595.60	\$595.60
49	\$616.92	\$603.29	\$603.29	\$662.88	\$662.88	\$711.49	\$711.49	\$557.47	\$557.47	\$555.63	\$555.63	\$574.44	\$574.44	\$599.90	\$599.90	\$543.70	\$543.70	\$621.46	\$621.46
50	\$645.85	\$631.58	\$631.58	\$693.97	\$693.97	\$744.85	\$744.85	\$583.61	\$583.61	\$581.68	\$581.68	\$601.38	\$601.38	\$628.03	\$628.03	\$569.20	\$569.20	\$650.60	

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

HIOS Plan ID (On Exchange)=>	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
HIOS Plan ID (Off Exchange)=>	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate HSA Silver 3500	
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA	
Rating Area =>	Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHC		UHC		UHC		UHC		UHC		UHC		UHC	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$1,000		\$0		\$3,500		\$5,500		\$2,500		\$3,000		\$3,500	
Coinurance =>	0%		0%		20%		0%		0%		0%		0%	
Copays =>	\$30-\$60/\$100		\$30-\$60/\$100		\$40-\$80/\$120		\$50-\$100/\$150		\$30-\$60/\$100		\$40-\$80/\$120		\$30-\$60/\$100	
OOP Maximum =>	\$8,700		\$8,700		\$8,700		\$8,700		\$7,050		\$8,700		\$7,050	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$306.20	\$306.20	\$328.65	\$328.65	\$257.51	\$257.51	\$256.66	\$256.66	\$265.36	\$265.36	\$277.11	\$277.11	\$251.15	\$251.15
15	\$333.42	\$333.42	\$357.87	\$357.87	\$280.40	\$280.40	\$279.47	\$279.47	\$288.94	\$288.94	\$301.74	\$301.74	\$273.47	\$273.47
16	\$343.82	\$343.82	\$369.03	\$369.03	\$289.15	\$289.15	\$288.19	\$288.19	\$297.96	\$297.96	\$311.16	\$311.16	\$282.01	\$282.01
17	\$354.23	\$354.23	\$380.20	\$380.20	\$297.90	\$297.90	\$296.92	\$296.92	\$306.98	\$306.98	\$320.57	\$320.57	\$290.55	\$290.55
18	\$365.44	\$365.44	\$392.23	\$392.23	\$307.32	\$307.32	\$306.31	\$306.31	\$316.69	\$316.69	\$330.72	\$330.72	\$299.74	\$299.74
19	\$376.64	\$376.64	\$404.26	\$404.26	\$316.75	\$316.75	\$315.71	\$315.71	\$326.40	\$326.40	\$340.86	\$340.86	\$308.93	\$308.93
20	\$388.25	\$388.25	\$416.72	\$416.72	\$326.51	\$326.51	\$325.44	\$325.44	\$336.46	\$336.46	\$351.36	\$351.36	\$318.45	\$318.45
21	\$400.26	\$400.26	\$429.61	\$429.61	\$336.61	\$336.61	\$335.50	\$335.50	\$346.87	\$346.87	\$362.23	\$362.23	\$328.30	\$328.30
22	\$400.26	\$400.26	\$429.61	\$429.61	\$336.61	\$336.61	\$335.50	\$335.50	\$346.87	\$346.87	\$362.23	\$362.23	\$328.30	\$328.30
23	\$400.26	\$400.26	\$429.61	\$429.61	\$336.61	\$336.61	\$335.50	\$335.50	\$346.87	\$346.87	\$362.23	\$362.23	\$328.30	\$328.30
24	\$400.26	\$400.26	\$429.61	\$429.61	\$336.61	\$336.61	\$335.50	\$335.50	\$346.87	\$346.87	\$362.23	\$362.23	\$328.30	\$328.30
25	\$401.86	\$401.86	\$431.33	\$431.33	\$337.96	\$337.96	\$336.84	\$336.84	\$348.26	\$348.26	\$363.68	\$363.68	\$329.61	\$329.61
26	\$409.87	\$409.87	\$439.92	\$439.92	\$344.69	\$344.69	\$343.55	\$343.55	\$355.19	\$355.19	\$370.92	\$370.92	\$336.18	\$336.18
27	\$419.47	\$419.47	\$450.23	\$450.23	\$352.77	\$352.77	\$351.60	\$351.60	\$363.52	\$363.52	\$379.62	\$379.62	\$344.06	\$344.06
28	\$435.08	\$435.08	\$466.99	\$466.99	\$365.90	\$365.90	\$364.69	\$364.69	\$377.05	\$377.05	\$393.74	\$393.74	\$356.86	\$356.86
29	\$447.89	\$447.89	\$480.73	\$480.73	\$376.67	\$376.67	\$375.42	\$375.42	\$388.15	\$388.15	\$405.34	\$405.34	\$367.37	\$367.37
30	\$454.30	\$454.30	\$487.61	\$487.61	\$382.05	\$382.05	\$380.79	\$380.79	\$393.70	\$393.70	\$411.13	\$411.13	\$372.62	\$372.62
31	\$463.90	\$463.90	\$497.92	\$497.92	\$390.13	\$390.13	\$388.84	\$388.84	\$402.02	\$402.02	\$419.82	\$419.82	\$380.50	\$380.50
32	\$473.51	\$473.51	\$508.23	\$508.23	\$398.21	\$398.21	\$396.90	\$396.90	\$410.35	\$410.35	\$428.52	\$428.52	\$388.38	\$388.38
33	\$479.51	\$479.51	\$514.67	\$514.67	\$403.26	\$403.26	\$401.93	\$401.93	\$415.55	\$415.55	\$433.95	\$433.95	\$393.30	\$393.30
34	\$485.92	\$485.92	\$521.55	\$521.55	\$408.64	\$408.64	\$407.30	\$407.30	\$421.10	\$421.10	\$439.75	\$439.75	\$398.56	\$398.56
35	\$489.12	\$489.12	\$524.98	\$524.98	\$411.34	\$411.34	\$409.98	\$409.98	\$423.88	\$423.88	\$442.65	\$442.65	\$401.18	\$401.18
36	\$492.32	\$492.32	\$528.42	\$528.42	\$414.03	\$414.03	\$412.67	\$412.67	\$426.65	\$426.65	\$445.54	\$445.54	\$403.81	\$403.81
37	\$495.52	\$495.52	\$531.86	\$531.86	\$416.72	\$416.72	\$415.35	\$415.35	\$429.43	\$429.43	\$448.44	\$448.44	\$406.44	\$406.44
38	\$498.72	\$498.72	\$535.29	\$535.29	\$419.42	\$419.42	\$418.03	\$418.03	\$432.20	\$432.20	\$451.34	\$451.34	\$409.06	\$409.06
39	\$505.13	\$505.13	\$542.17	\$542.17	\$424.80	\$424.80	\$423.40	\$423.40	\$437.75	\$437.75	\$457.13	\$457.13	\$414.31	\$414.31
40	\$511.53	\$511.53	\$549.04	\$549.04	\$430.19	\$430.19	\$428.77	\$428.77	\$443.30	\$443.30	\$462.93	\$462.93	\$419.57	\$419.57
41	\$521.14	\$521.14	\$559.35	\$559.35	\$438.27	\$438.27	\$436.82	\$436.82	\$451.62	\$451.62	\$471.62	\$471.62	\$427.45	\$427.45
42	\$530.34	\$530.34	\$569.23	\$569.23	\$446.01	\$446.01	\$444.54	\$444.54	\$459.60	\$459.60	\$479.95	\$479.95	\$435.00	\$435.00
43	\$543.15	\$543.15	\$582.98	\$582.98	\$456.78	\$456.78	\$455.27	\$455.27	\$470.70	\$470.70	\$491.55	\$491.55	\$445.50	\$445.50
44	\$559.16	\$559.16	\$600.17	\$600.17	\$470.24	\$470.24	\$468.69	\$468.69	\$484.58	\$484.58	\$506.04	\$506.04	\$458.64	\$458.64
45	\$577.98	\$577.98	\$620.36	\$620.36	\$486.06	\$486.06	\$484.46	\$484.46	\$500.88	\$500.88	\$523.06	\$523.06	\$474.07	\$474.07
46	\$600.39	\$600.39	\$644.42	\$644.42	\$504.92	\$504.92	\$503.25	\$503.25	\$520.31	\$520.31	\$543.35	\$543.35	\$492.45	\$492.45
47	\$625.61	\$625.61	\$671.48	\$671.48	\$526.12	\$526.12	\$524.39	\$524.39	\$542.16	\$542.16	\$566.17	\$566.17	\$513.13	\$513.13
48	\$654.43	\$654.43	\$702.41	\$702.41	\$550.36	\$550.36	\$548.54	\$548.54	\$567.13	\$567.13	\$592.25	\$592.25	\$536.77	\$536.77
49	\$682.84	\$682.84	\$732.91	\$732.91	\$574.26	\$574.26	\$572.36	\$572.36	\$591.76	\$591.76	\$617.96	\$617.96	\$560.08	\$560.08
50	\$714.86	\$714.86	\$767.28	\$767.28	\$601.19	\$601.19	\$599.20	\$599.20	\$619.51	\$619.51	\$646.94	\$646.94	\$586.34	\$586.34
51	\$746.48	\$746.48	\$801.22	\$801.22	\$627.78	\$627.78	\$625.71	\$625.71	\$646.91	\$646.91	\$675.56	\$675.56	\$612.28	\$612.28
52	\$781.31	\$781.31	\$838.60	\$838.60	\$657.06	\$657.06	\$654.90	\$654.90	\$677.09	\$677.09	\$707.07	\$707.07	\$640.84	\$640.84
53	\$816.53	\$816.53	\$876.40	\$876.40	\$686.68	\$686.68	\$684.42	\$684.42	\$707.61	\$707.61	\$738.95	\$738.95	\$669.73	\$669.73
54	\$854.56	\$854.56	\$917.22	\$917.22	\$718.66	\$718.66	\$716.29	\$716.29	\$740.57	\$740.57	\$773.36	\$773.36	\$700.92	\$700.92
55	\$892.58	\$892.58	\$958.03	\$958.03	\$750.64	\$750.64	\$748.17	\$748.17	\$773.52	\$773.52	\$807.77	\$807.77	\$732.11	\$732.11
56	\$933.81	\$933.81	\$1,002.28	\$1,002.28	\$785.31	\$785.31	\$782.72	\$782.72	\$809.25	\$809.25	\$845.08	\$845.08	\$765.92	\$765.92
57	\$975.43	\$975.43	\$1,046.96	\$1,046.96	\$820.32	\$820.32	\$817.61	\$817.61	\$845.32	\$845.32	\$882.75	\$882.75	\$800.07	\$800.07
58	\$1,019.86	\$1,019.86	\$1,094.65	\$1,094.65	\$857.68	\$857.68	\$854.85	\$854.85	\$883.82	\$883.82	\$922.96	\$922.96	\$836.51	\$836.51
59	\$1,041.88	\$1,041.88	\$1,118.27	\$1,118.27	\$876.20	\$876.20	\$873.31	\$873.31	\$902.90	\$902.90	\$942.88	\$942.88	\$854.56	\$854.56
60	\$1,086.31	\$1,086.31	\$1,165.96	\$1,165.96	\$913.56	\$913.56	\$910.55	\$910.55	\$941.41	\$941.41	\$983.09	\$983.09	\$891.01	\$891.01
61	\$1,124.73	\$1,124.73	\$1,207.20	\$1,207.20	\$945.87	\$945.87	\$942.76	\$942.76	\$974.70	\$974.70	\$1,017.87	\$1,017.87	\$922.52	\$922.52
62	\$1,149.95	\$1,149.95	\$1,234.27	\$1,234.27	\$967.08	\$967.08	\$963.89	\$963.89	\$996.56	\$996.56	\$1,040.69	\$1,040.69	\$943.21	\$943.21
63	\$1,181.57	\$1,181.57	\$1,268.21	\$1,268.21	\$993.67	\$993.67	\$990.40	\$990.40	\$1,023.96	\$1,023.96	\$1,069.30	\$1,069.30	\$969.14	\$969.14
64+	\$1,200.78	\$1,200.78	\$1,288.83	\$1,288.83	\$1,009.83	\$1,009.83	\$1,006.50	\$1,006.50	\$1,040.61	\$1,040.61	\$1,086.69	\$1,086.69	\$984.90	\$984.90

UnitedHealthcare of Pennsylvania, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	UHCPA	1,2,3,4,5,6	RA 1-5 - All; RA 6 - Centre Only
24872PA0030002	UHC Navigate Gold 1500	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030003	UHC Navigate Gold 1000	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030004	UHC Navigate Gold 0	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030006	UHC Navigate Silver 5500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030007	UHC Navigate HSA Silver 2500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030008	UHC Navigate Silver 3000	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre

Company Name UnitedHealthcare of Pennsylvania, Inc.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
24872PA0030001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off
24872PA0030002	UHC Navigate Gold 1500	HMO	Gold	Off
24872PA0030003	UHC Navigate Gold 1000	HMO	Gold	Off
24872PA0030004	UHC Navigate Gold 0	HMO	Gold	Off
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off
24872PA0030006	UHC Navigate Silver 5500	HMO	Silver	Off
24872PA0030007	UHC Navigate HSA Silver 2500	HMO	Silver	Off
24872PA0030008	UHC Navigate Silver 3000	HMO	Silver	Off
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off

RATING AREA 1			
3	0	15	0
Crawford	Clarion	Erie	Forest
\$262.61	\$262.61	\$262.61	\$262.61

0	2	0	0
Mckean	Mercer	Venango	Warren

\$262.61 \$262.61 \$262.61 \$262.61

RATING AREA 2

0	0	6
Elk	Cameron	Potter

\$297.90 \$297.90 \$297.90

RATING AREA 3

2	0	0	6	1	0	25
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe

\$346.81 \$346.81 \$346.81 \$346.81 \$346.81 \$346.81 \$346.81
\$399.61 \$399.61 \$399.61 \$399.61 \$399.61 \$399.61 \$399.61
\$439.08 \$439.08 \$439.08 \$439.08 \$439.08 \$439.08 \$439.08
\$471.28 \$471.28 \$471.28 \$471.28 \$471.28 \$471.28 \$471.28
\$369.26 \$369.26 \$369.26 \$369.26 \$369.26 \$369.26 \$369.26
\$368.04 \$368.04 \$368.04 \$368.04 \$368.04 \$368.04 \$368.04
\$380.51 \$380.51 \$380.51 \$380.51 \$380.51 \$380.51 \$380.51
\$397.36 \$397.36 \$397.36 \$397.36 \$397.36 \$397.36 \$397.36
\$360.14 \$360.14 \$360.14 \$360.14 \$360.14 \$360.14 \$360.14

1	0	3	0	0	0
Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

\$346.81	\$346.81	\$346.81	\$346.81	\$346.81	\$346.81
\$399.61	\$399.61	\$399.61	\$399.61	\$399.61	\$399.61
\$439.08	\$439.08	\$439.08	\$439.08	\$439.08	\$439.08
\$471.28	\$471.28	\$471.28	\$471.28	\$471.28	\$471.28
\$369.26	\$369.26	\$369.26	\$369.26	\$369.26	\$369.26
\$368.04	\$368.04	\$368.04	\$368.04	\$368.04	\$368.04
\$380.51	\$380.51	\$380.51	\$380.51	\$380.51	\$380.51
\$397.36	\$397.36	\$397.36	\$397.36	\$397.36	\$397.36
\$360.14	\$360.14	\$360.14	\$360.14	\$360.14	\$360.14

RATING AREA 4

62	0	0	2	20	0	0	2
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence

[illegible]

15	18
Washington	Westmoreland
\$280.93	\$280.93

RATING AREA 5

0	2	0	7	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
\$261.08	\$261.08	\$261.08	\$261.08	\$261.08	\$261.08	\$261.08

RATING AREA 6

4	0	20	0
Centre	Columbia	Lehigh	Mifflin
\$338.81			

\$390.39	\$390.39	\$390.39
\$428.95	\$428.95	\$428.95
\$460.41	\$460.41	\$460.41
\$360.74	\$360.74	\$360.74
\$359.56	\$359.56	\$359.56
\$371.73	\$371.73	\$371.73
\$388.20	\$388.20	\$388.20
\$351.83	\$351.83	\$351.83

						RATING AREA 7				RATING AREA 8		
0	181	0	0	0	0	2	26	101	43	202	103	145
Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware
\$390.39	\$390.39	\$390.39	\$390.39	\$390.39	\$390.39	\$401.25	\$401.25	\$401.25	\$401.25	\$353.63	\$353.63	\$353.63
\$428.95	\$428.95	\$428.95	\$428.95	\$428.95	\$428.95	\$440.88	\$440.88	\$440.88	\$440.88	\$388.56	\$388.56	\$388.56
\$460.41	\$460.41	\$460.41	\$460.41	\$460.41	\$460.41	\$473.21	\$473.21	\$473.21	\$473.21	\$417.05	\$417.05	\$417.05
\$360.74	\$360.74	\$360.74	\$360.74	\$360.74	\$360.74	\$370.77	\$370.77	\$370.77	\$370.77	\$326.77	\$326.77	\$326.77
\$359.56	\$359.56	\$359.56	\$359.56	\$359.56	\$359.56	\$369.56	\$369.56	\$369.56	\$369.56	\$325.69	\$325.69	\$325.69
\$371.73	\$371.73	\$371.73	\$371.73	\$371.73	\$371.73	\$382.07	\$382.07	\$382.07	\$382.07	\$336.72	\$336.72	\$336.72
\$388.20	\$388.20	\$388.20	\$388.20	\$388.20	\$388.20	\$398.99	\$398.99	\$398.99	\$398.99	\$351.64	\$351.64	\$351.64
\$351.83	\$351.83	\$351.83	\$351.83	\$351.83	\$351.83	\$361.62	\$361.62	\$361.62	\$361.62	\$318.70	\$318.70	\$318.70

Company Name: **UnitedHealthcare of Pennsylvania**
 Market: **Small Group**
 Product: **HMO**
 Effective Date of Rates: **July 1, 2022**

Ending date of Rates: **September 30, 2022**

HIOS Plan ID (On Exchange)=>	24872PA0030001		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030007
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030007
Plan Marketing Name =>	UHC Navigate HSA Bronze 6850		UHC Navigate HSA Bronze 6850		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigat
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating
Network =>	UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC
Metal =>	Bronze		Bronze		Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Sil
Deductible =>	\$6,850		\$6,850		\$6,850		\$1,500		\$1,000		\$0		\$3,500		\$5,500		\$2,500		\$3,1
Coinurance =>	0%		0%		0%		20%		0%		0%		20%		0%		0%		0%
Copays =>	D&C-D&C		D&C-D&C		D&C-D&C		\$30-\$60/\$100		\$30-\$60/\$100		\$30-\$60/\$100		\$40-\$80/\$120		\$50-\$100/\$150		\$30-\$60/\$100		\$40-\$8
OOP Maximum =>	\$6,850		\$6,850		\$6,850		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$7,050		\$8,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$205.22	\$205.22	\$232.80	\$232.80	\$271.02	\$271.02	\$312.28	\$312.28	\$343.13	\$343.13	\$368.29	\$368.29	\$288.56	\$288.56	\$287.62	\$287.62	\$297.36	\$297.36	\$310.52
15	\$223.46	\$223.46	\$253.49	\$253.49	\$295.11	\$295.11	\$340.04	\$340.04	\$373.63	\$373.63	\$401.02	\$401.02	\$314.21	\$314.21	\$313.18	\$313.18	\$323.79	\$323.79	\$338.12
16	\$230.44	\$230.44	\$261.40	\$261.40	\$304.32	\$304.32	\$350.65	\$350.65	\$385.29	\$385.29	\$413.54	\$413.54	\$324.01	\$324.01	\$322.96	\$322.96	\$333.89	\$333.89	\$348.68
17	\$237.41	\$237.41	\$269.31	\$269.31	\$313.53	\$313.53	\$361.27	\$361.27	\$396.95	\$396.95	\$426.06	\$426.06	\$333.82	\$333.82	\$332.73	\$332.73	\$344.00	\$344.00	\$359.23
18	\$244.92	\$244.92	\$277.84	\$277.84	\$323.45	\$323.45	\$372.70	\$372.70	\$409.51	\$409.51	\$439.54	\$439.54	\$344.38	\$344.38	\$343.26	\$343.26	\$354.88	\$354.88	\$370.60
19	\$252.43	\$252.43	\$286.36	\$286.36	\$333.37	\$333.37	\$384.13	\$384.13	\$422.07	\$422.07	\$453.02	\$453.02	\$354.95	\$354.95	\$353.79	\$353.79	\$365.77	\$365.77	\$381.96
20	\$260.21	\$260.21	\$295.18	\$295.18	\$343.64	\$343.64	\$395.96	\$395.96	\$435.07	\$435.07	\$466.98	\$466.98	\$365.88	\$365.88	\$364.69	\$364.69	\$377.04	\$377.04	\$393.73
21	\$268.26	\$268.26	\$304.31	\$304.31	\$354.27	\$354.27	\$408.21	\$408.21	\$448.53	\$448.53	\$481.42	\$481.42	\$377.20	\$377.20	\$375.97	\$375.97	\$388.70	\$388.70	\$405.91
22	\$268.26	\$268.26	\$304.31	\$304.31	\$354.27	\$354.27	\$408.21	\$408.21	\$448.53	\$448.53	\$481.42	\$481.42	\$377.20	\$377.20	\$375.97	\$375.97	\$388.70	\$388.70	\$405.91
23	\$268.26	\$268.26	\$304.31	\$304.31	\$354.27	\$354.27	\$408.21	\$408.21	\$448.53	\$448.53	\$481.42	\$481.42	\$377.20	\$377.20	\$375.97	\$375.97	\$388.70	\$388.70	\$405.91
24	\$268.26	\$268.26	\$304.31	\$304.31	\$354.27	\$354.27	\$408.21	\$408.21	\$448.53	\$448.53	\$481.42	\$481.42	\$377.20	\$377.20	\$375.97	\$375.97	\$388.70	\$388.70	\$405.91
25	\$269.33	\$269.33	\$305.53	\$305.53	\$355.69	\$355.69	\$409.84	\$409.84	\$450.32	\$450.32	\$483.35	\$483.35	\$378.71	\$378.71	\$377.47	\$377.47	\$390.25	\$390.25	\$407.53
26	\$274.70	\$274.70	\$311.61	\$311.61	\$362.77	\$362.77	\$418.01	\$418.01	\$459.29	\$459.29	\$492.97	\$492.97	\$386.25	\$386.25	\$384.99	\$384.99	\$398.03	\$398.03	\$415.65
27	\$281.14	\$281.14	\$318.92	\$318.92	\$371.27	\$371.27	\$427.80	\$427.80	\$470.06	\$470.06	\$504.53	\$504.53	\$395.31	\$395.31	\$394.02	\$394.02	\$407.36	\$407.36	\$425.39
28	\$291.60	\$291.60	\$330.78	\$330.78	\$385.09	\$385.09	\$443.72	\$443.72	\$487.55	\$487.55	\$523.30	\$523.30	\$410.02	\$410.02	\$408.68	\$408.68	\$422.52	\$422.52	\$441.22
29	\$300.18	\$300.18	\$340.52	\$340.52	\$396.43	\$396.43	\$456.79	\$456.79	\$501.91	\$501.91	\$538.71	\$538.71	\$422.09	\$422.09	\$420.71	\$420.71	\$434.96	\$434.96	\$454.21
30	\$304.48	\$304.48	\$345.39	\$345.39	\$402.10	\$402.10	\$463.32	\$463.32	\$509.08	\$509.08	\$546.41	\$546.41	\$428.12	\$428.12	\$426.73	\$426.73	\$441.17	\$441.17	\$460.71
31	\$310.91	\$310.91	\$352.70	\$352.70	\$410.60	\$410.60	\$473.12	\$473.12	\$519.85	\$519.85	\$557.97	\$557.97	\$437.17	\$437.17	\$435.75	\$435.75	\$450.50	\$450.50	\$470.45
32	\$317.35	\$317.35	\$360.00	\$360.00	\$419.10	\$419.10	\$482.91	\$482.91	\$530.61	\$530.61	\$569.52	\$569.52	\$446.23	\$446.23	\$444.77	\$444.77	\$459.83	\$459.83	\$480.19
33	\$321.38	\$321.38	\$364.56	\$364.56	\$424.42	\$424.42	\$489.04	\$489.04	\$537.34	\$537.34	\$576.74	\$576.74	\$451.89	\$451.89	\$450.41	\$450.41	\$465.66	\$465.66	\$486.28
34	\$325.67	\$325.67	\$369.43	\$369.43	\$430.08	\$430.08	\$495.57	\$495.57	\$544.52	\$544.52	\$584.44	\$584.44	\$457.92	\$457.92	\$456.43	\$456.43	\$471.88	\$471.88	\$492.77
35	\$327.81	\$327.81	\$371.87	\$371.87	\$432.92	\$432.92	\$498.83	\$498.83	\$548.10	\$548.10	\$588.30	\$588.30	\$460.94	\$460.94	\$459.44	\$459.44	\$474.99	\$474.99	\$496.02
36	\$329.96	\$329.96	\$374.30	\$374.30	\$435.75	\$435.75	\$502.10	\$502.10	\$551.69	\$551.69	\$592.15	\$592.15	\$463.96	\$463.96	\$462.44	\$462.44	\$478.10	\$478.10	\$499.27
37	\$332.11	\$332.11	\$376.74	\$376.74	\$438.59	\$438.59	\$505.36	\$505.36	\$555.28	\$555.28	\$596.00	\$596.00	\$465.47	\$465.47	\$465.45	\$465.45	\$481.21	\$481.21	\$502.52
38	\$334.25	\$334.25	\$379.17	\$379.17	\$441.42	\$441.42	\$508.63	\$508.63	\$558.87	\$558.87	\$599.85	\$599.85	\$469.99	\$469.99	\$468.46	\$468.46	\$484.32	\$484.32	\$505.76
39	\$338.54	\$338.54	\$384.04	\$384.04	\$447.09	\$447.09	\$515.16	\$515.16	\$566.04	\$566.04	\$607.55	\$607.55	\$476.03	\$476.03	\$474.47	\$474.47	\$490.54	\$490.54	\$512.26
40	\$342.84	\$342.84	\$388.91	\$388.91	\$452.76	\$452.76	\$521.69	\$521.69	\$573.22	\$573.22	\$615.25	\$615.25	\$482.06	\$482.06	\$480.49	\$480.49	\$496.76	\$496.76	\$518.75
41	\$349.27	\$349.27	\$396.21	\$396.21	\$461.26	\$461.26	\$531.49	\$531.49	\$583.99	\$583.99	\$626.81	\$626.81	\$491.11	\$491.11	\$489.51	\$489.51	\$506.09	\$506.09	\$528.49
42	\$355.44	\$355.44	\$403.21	\$403.21	\$469.41	\$469.41	\$540.88	\$540.88	\$594.30	\$594.30	\$637.88	\$637.88	\$499.79	\$499.79	\$498.16	\$498.16	\$515.03	\$515.03	\$537.83
43	\$364.03	\$364.03	\$412.95	\$412.95	\$480.74	\$480.74	\$553.94	\$553.94	\$608.66	\$608.66	\$653.29	\$653.29	\$511.86	\$511.86	\$510.19	\$510.19	\$527.47	\$527.47	\$550.82
44	\$374.76	\$374.76	\$425.12	\$425.12	\$494.92	\$494.92	\$570.27	\$570.27	\$626.60	\$626.60	\$672.54	\$672.54	\$526.95	\$526.95	\$525.23	\$525.23	\$543.01	\$543.01	\$567.06
45	\$387.37	\$387.37	\$439.42	\$439.42	\$511.57	\$511.57	\$589.46	\$589.46	\$647.68	\$647.68	\$695.17	\$695.17	\$544.68	\$544.68	\$542.90	\$542.90	\$561.28	\$561.28	\$586.13
46	\$402.39	\$402.39	\$456.47	\$456.47	\$531.41	\$531.41	\$612.32	\$612.32	\$672.80	\$672.80	\$722.13	\$722.13	\$565.80	\$565.80	\$563.96	\$563.96	\$583.05	\$583.05	\$608.87
47	\$419.29	\$419.29	\$475.64	\$475.64	\$553.72	\$553.72	\$638.03	\$638.03	\$701.05	\$701.05	\$752.46	\$752.46	\$589.56	\$589.56	\$587.64	\$587.64	\$607.54	\$607.54	\$634.44
48	\$438.61	\$438.61	\$497.55	\$497.55	\$579.23	\$579.23	\$667.42	\$667.42	\$733.35	\$733.35	\$787.12	\$787.12	\$616.72	\$616.72	\$614.71	\$614.71	\$635.52	\$635.52	\$663.66
49	\$457.65	\$457.65	\$519.15	\$519.15	\$604.38	\$604.38	\$696.41	\$696.41	\$765.19	\$765.19	\$821.30	\$821.30	\$643.50	\$643.50	\$641.40	\$641.40	\$663.12	\$663.12	\$692.48
50	\$479.11	\$479.11	\$543.50	\$543.50	\$632.73	\$632.73	\$729.06	\$729.06	\$801.07	\$801.07	\$859.82	\$859.82	\$673.68	\$673.68	\$671.48	\$671.48	\$694.22	\$694.22	\$724.96
51	\$500.30	\$500.30	\$567.54	\$567.54	\$660.71	\$660.71	\$761.31	\$761.31	\$836.51	\$836.51	\$897.85	\$897.85	\$703.48	\$703.48	\$701.18	\$701.18	\$724.93	\$724.93	\$757.02
52	\$523.64	\$523.64	\$594.01	\$594.01	\$691.54	\$691.54	\$796.83	\$796.83	\$875.53	\$875.53	\$939.73	\$939.73	\$736.29	\$736.29	\$733.89	\$733.89	\$758.74	\$758.74	\$792.34
53	\$547.25	\$547.25	\$620.79	\$620.79	\$722.71	\$722.71	\$832.75	\$832.75	\$915.00	\$915.00	\$982.10	\$982.10	\$769.49	\$769.49	\$766.98	\$766.98	\$792.95	\$792.95	\$828.06
54	\$572.74	\$572.74	\$649.70	\$649.70	\$756.37	\$756.37	\$871.53	\$871.53	\$957.61	\$957.61	\$1,027.83	\$1,027.83	\$805.32	\$805.32	\$802.70	\$802.70	\$829.87	\$829.87	\$866.62
55	\$598.22	\$598.22	\$678.61	\$678.61	\$790.02	\$790.02	\$910.31	\$910.31	\$1,000.22	\$1,000.22	\$1,073.57	\$1,073.57	\$841.16	\$841.16	\$838.41	\$838.41	\$866.80	\$866.80	\$905.18
56	\$625.85	\$625.85	\$709.96	\$709.96	\$826.51	\$826.51	\$952.35	\$952.35	\$1,046.42	\$1,046.42	\$1,123.15	\$1,123.15	\$880.01	\$880.01	\$877.14	\$877.14	\$906.84	\$906.84	\$946.99
57	\$653.75	\$653.75	\$7																

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

HIOS Plan ID (On Exchange)=>	24872PA0030009		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007	
HIOS Plan ID (Off Exchange)=>	0030008																	
Plan Marketing Name =>	e Silver 3000	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500	UHC Navigate HSA Silver 3500
Form # =>	2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA
Rating Area =>	Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3	Rating Area 3
Network =>	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$0	\$3,500	\$3,500	\$6,850	\$6,850	\$6,850	\$6,850	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Coinurance =>	%	0%	0%	0%	0%	0%	0%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Copays =>	\$0/\$120	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100
OOP Maximum =>	\$700	\$7,050	\$7,050	\$6,850	\$6,850	\$6,850	\$6,850	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$310.52	\$281.44	\$281.44	\$219.54	\$219.54	\$204.03	\$204.03	\$305.08	\$305.08	\$335.22	\$335.22	\$359.79	\$359.79	\$281.91	\$281.91	\$280.98	\$280.98	\$290.50
15	\$338.12	\$306.45	\$306.45	\$239.05	\$239.05	\$222.16	\$222.16	\$332.20	\$332.20	\$365.01	\$365.01	\$391.78	\$391.78	\$306.97	\$306.97	\$305.96	\$305.96	\$316.32
16	\$348.68	\$316.02	\$316.02	\$246.52	\$246.52	\$229.10	\$229.10	\$342.57	\$342.57	\$376.41	\$376.41	\$404.00	\$404.00	\$316.55	\$316.55	\$315.51	\$315.51	\$326.20
17	\$359.23	\$325.58	\$325.58	\$253.98	\$253.98	\$236.03	\$236.03	\$352.94	\$352.94	\$387.80	\$387.80	\$416.23	\$416.23	\$326.13	\$326.13	\$325.06	\$325.06	\$336.07
18	\$370.60	\$335.88	\$335.88	\$262.01	\$262.01	\$243.50	\$243.50	\$364.10	\$364.10	\$400.07	\$400.07	\$429.40	\$429.40	\$336.45	\$336.45	\$335.34	\$335.34	\$346.70
19	\$381.96	\$346.18	\$346.18	\$270.05	\$270.05	\$250.96	\$250.96	\$375.27	\$375.27	\$412.34	\$412.34	\$442.57	\$442.57	\$346.77	\$346.77	\$345.63	\$345.63	\$357.34
20	\$393.73	\$356.85	\$356.85	\$278.37	\$278.37	\$258.70	\$258.70	\$386.84	\$386.84	\$425.04	\$425.04	\$456.21	\$456.21	\$357.45	\$357.45	\$356.28	\$356.28	\$368.35
21	\$405.91	\$367.89	\$367.89	\$286.98	\$286.98	\$266.70	\$266.70	\$398.80	\$398.80	\$438.19	\$438.19	\$470.32	\$470.32	\$368.51	\$368.51	\$367.30	\$367.30	\$379.74
22	\$405.91	\$367.89	\$367.89	\$286.98	\$286.98	\$266.70	\$266.70	\$398.80	\$398.80	\$438.19	\$438.19	\$470.32	\$470.32	\$368.51	\$368.51	\$367.30	\$367.30	\$379.74
23	\$405.91	\$367.89	\$367.89	\$286.98	\$286.98	\$266.70	\$266.70	\$398.80	\$398.80	\$438.19	\$438.19	\$470.32	\$470.32	\$368.51	\$368.51	\$367.30	\$367.30	\$379.74
24	\$405.91	\$367.89	\$367.89	\$286.98	\$286.98	\$266.70	\$266.70	\$398.80	\$398.80	\$438.19	\$438.19	\$470.32	\$470.32	\$368.51	\$368.51	\$367.30	\$367.30	\$379.74
25	\$407.53	\$369.36	\$369.36	\$288.13	\$288.13	\$267.77	\$267.77	\$400.40	\$400.40	\$439.94	\$439.94	\$472.20	\$472.20	\$369.98	\$369.98	\$368.77	\$368.77	\$381.26
26	\$415.65	\$376.72	\$376.72	\$293.87	\$293.87	\$273.10	\$273.10	\$408.37	\$408.37	\$448.71	\$448.71	\$481.61	\$481.61	\$377.35	\$377.35	\$376.12	\$376.12	\$388.85
27	\$425.39	\$385.55	\$385.55	\$300.76	\$300.76	\$279.50	\$279.50	\$417.94	\$417.94	\$459.22	\$459.22	\$492.90	\$492.90	\$386.20	\$386.20	\$384.93	\$384.93	\$397.97
28	\$441.22	\$399.90	\$399.90	\$311.95	\$311.95	\$289.90	\$289.90	\$433.50	\$433.50	\$476.31	\$476.31	\$511.24	\$511.24	\$400.57	\$400.57	\$399.26	\$399.26	\$412.78
29	\$454.21	\$411.67	\$411.67	\$321.13	\$321.13	\$298.44	\$298.44	\$446.26	\$446.26	\$490.33	\$490.33	\$526.29	\$526.29	\$412.36	\$412.36	\$411.01	\$411.01	\$424.93
30	\$460.71	\$417.56	\$417.56	\$325.72	\$325.72	\$302.70	\$302.70	\$452.64	\$452.64	\$497.35	\$497.35	\$533.81	\$533.81	\$418.26	\$418.26	\$416.89	\$416.89	\$431.00
31	\$470.45	\$426.38	\$426.38	\$332.61	\$332.61	\$309.11	\$309.11	\$462.21	\$462.21	\$507.86	\$507.86	\$545.10	\$545.10	\$427.10	\$427.10	\$425.70	\$425.70	\$440.12
32	\$480.19	\$435.21	\$435.21	\$339.50	\$339.50	\$315.51	\$315.51	\$471.78	\$471.78	\$518.38	\$518.38	\$556.39	\$556.39	\$435.95	\$435.95	\$434.52	\$434.52	\$449.23
33	\$486.28	\$440.73	\$440.73	\$343.80	\$343.80	\$319.51	\$319.51	\$477.76	\$477.76	\$524.95	\$524.95	\$563.44	\$563.44	\$441.47	\$441.47	\$440.03	\$440.03	\$454.93
34	\$492.77	\$446.62	\$446.62	\$348.39	\$348.39	\$323.77	\$323.77	\$484.14	\$484.14	\$531.96	\$531.96	\$570.97	\$570.97	\$447.37	\$447.37	\$445.90	\$445.90	\$461.00
35	\$496.02	\$449.56	\$449.56	\$350.69	\$350.69	\$325.91	\$325.91	\$487.33	\$487.33	\$535.47	\$535.47	\$574.73	\$574.73	\$450.32	\$450.32	\$448.84	\$448.84	\$464.04
36	\$499.27	\$452.50	\$452.50	\$352.99	\$352.99	\$328.04	\$328.04	\$490.52	\$490.52	\$538.97	\$538.97	\$578.49	\$578.49	\$453.27	\$453.27	\$451.78	\$451.78	\$467.08
37	\$502.52	\$455.45	\$455.45	\$355.28	\$355.28	\$330.17	\$330.17	\$493.71	\$493.71	\$542.48	\$542.48	\$582.26	\$582.26	\$456.22	\$456.22	\$454.72	\$454.72	\$470.12
38	\$505.76	\$458.39	\$458.39	\$357.58	\$357.58	\$332.31	\$332.31	\$496.90	\$496.90	\$545.98	\$545.98	\$586.02	\$586.02	\$459.16	\$459.16	\$457.66	\$457.66	\$473.16
39	\$512.26	\$464.28	\$464.28	\$362.17	\$362.17	\$336.58	\$336.58	\$503.29	\$503.29	\$553.00	\$553.00	\$593.54	\$593.54	\$465.06	\$465.06	\$463.53	\$463.53	\$479.23
40	\$518.75	\$470.16	\$470.16	\$366.76	\$366.76	\$340.84	\$340.84	\$509.67	\$509.67	\$560.01	\$560.01	\$601.07	\$601.07	\$470.96	\$470.96	\$469.41	\$469.41	\$485.31
41	\$528.49	\$478.99	\$478.99	\$373.65	\$373.65	\$347.24	\$347.24	\$519.24	\$519.24	\$570.52	\$570.52	\$612.36	\$612.36	\$479.80	\$479.80	\$478.22	\$478.22	\$494.42
42	\$537.83	\$487.45	\$487.45	\$380.25	\$380.25	\$353.38	\$353.38	\$528.41	\$528.41	\$580.60	\$580.60	\$623.17	\$623.17	\$488.28	\$488.28	\$486.67	\$486.67	\$503.16
43	\$550.82	\$499.23	\$499.23	\$389.43	\$389.43	\$361.91	\$361.91	\$541.17	\$541.17	\$594.62	\$594.62	\$638.22	\$638.22	\$500.07	\$500.07	\$498.43	\$498.43	\$515.31
44	\$567.06	\$513.94	\$513.94	\$400.91	\$400.91	\$372.58	\$372.58	\$557.12	\$557.12	\$612.15	\$612.15	\$657.04	\$657.04	\$514.81	\$514.81	\$513.12	\$513.12	\$530.50
45	\$586.13	\$531.23	\$531.23	\$414.40	\$414.40	\$385.11	\$385.11	\$575.87	\$575.87	\$632.75	\$632.75	\$679.14	\$679.14	\$532.13	\$532.13	\$530.38	\$530.38	\$548.34
46	\$608.87	\$551.84	\$551.84	\$430.47	\$430.47	\$400.05	\$400.05	\$598.20	\$598.20	\$657.29	\$657.29	\$705.48	\$705.48	\$552.77	\$552.77	\$550.95	\$550.95	\$569.61
47	\$634.44	\$575.01	\$575.01	\$448.55	\$448.55	\$416.85	\$416.85	\$623.32	\$623.32	\$684.89	\$684.89	\$735.11	\$735.11	\$575.98	\$575.98	\$574.09	\$574.09	\$593.53
48	\$663.66	\$601.50	\$601.50	\$469.21	\$469.21	\$436.05	\$436.05	\$652.04	\$652.04	\$716.44	\$716.44	\$768.97	\$768.97	\$602.51	\$602.51	\$600.54	\$600.54	\$620.87
49	\$692.48	\$627.62	\$627.62	\$489.59	\$489.59	\$454.99	\$454.99	\$680.35	\$680.35	\$747.55	\$747.55	\$802.37	\$802.37	\$628.68	\$628.68	\$626.61	\$626.61	\$647.84
50	\$724.96	\$657.05	\$657.05	\$512.55	\$512.55	\$476.33	\$476.33	\$712.26	\$712.26	\$782.61	\$782.61	\$839.99	\$839.99	\$658.16	\$658.16	\$656.00	\$656.00	\$678.22
51	\$757.02	\$686.11	\$686.11	\$535.22	\$535.22	\$497.40	\$497.40	\$743.76	\$743.76	\$817.22	\$817.22	\$877.15	\$877.15	\$687.27	\$687.27	\$685.01	\$685.01	\$708.22
52	\$792.34	\$718.12	\$718.12	\$560.18	\$560.18	\$520.60	\$520.60	\$778.46	\$778.46	\$855.35	\$855.35	\$918.06	\$918.06	\$719.33	\$719.33	\$716.97	\$716.97	\$741.25
53	\$828.06	\$750.50	\$750.50	\$585.44	\$585.44	\$544.07	\$544.07	\$813.55	\$813.55	\$893.91	\$893.91	\$959.45	\$959.45	\$751.76	\$751.76	\$749.29	\$749.29	\$774.67
54	\$866.62	\$785.45	\$785.45	\$612.70	\$612.70	\$569.40	\$569.40	\$851.44	\$851.44	\$935.54	\$935.54	\$1,004.13	\$1,004.13	\$786.77	\$786.77	\$784.19	\$784.19	\$810.74
55	\$905.18	\$820.39	\$820.39	\$639.97	\$639.97	\$594.74	\$594.74	\$889.32	\$889.32	\$977.16	\$977.16	\$1,048.81	\$1,048.81	\$821.78	\$821.78	\$819.08	\$819.08	\$846.82
56	\$946.99	\$858.29	\$858.29	\$669.52	\$669.52	\$622.21	\$622.21	\$930.40	\$930.40	\$1,022.30	\$1,022.30	\$1,097.26	\$1,097.26	\$859.73	\$859.73	\$856.91	\$856.91	\$885.93
57	\$989.20	\$896.55	\$896.55	\$699.37	\$699.37	\$649.95	\$649.95	\$971.88	\$971.88	\$1,067.87	\$1,067.87	\$1,146.17	\$1,146.17	\$898.06	\$898.06	\$895.11	\$895.11	\$925.43
58	\$1,034.26	\$937.38	\$937.38	\$731.23	\$731.23	\$679.55	\$679.55	\$1,016.14	\$1,016.14	\$1,116.51	\$1,116.51	\$1,198.38	\$1,198.38	\$938.96	\$938.96	\$935.88	\$935.88	\$967.58
59	\$1,056.58	\$957.62	\$957.62	\$747.01	\$747.01	\$694.22	\$694.22	\$1,038.08	\$1,038.08	\$1,140.61	\$1,140.61	\$1,224.24	\$1,224.24	\$959.23				

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

HIOS Plan ID (On Exchange)=>	24872PA0030008		24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA
HIOS Plan ID (Off Exchange)=>	24872PA0030008		24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA
Plan Marketing Name =>	UHC Navigate Silver 3000		UHC Navigate HSA Silver 3500		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate Silver 3000		UHC Navigate 1
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.
Rating Area =>	Rating Area 6		Rating Area 6		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating Area 7		Rating
Network =>	UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC
Metal =>	Silver		Silver		Gold		Gold		Silver		Silver		Silver		Silver		Silver		Sil
Deductible =>	\$3,000		\$3,500		\$1,500		\$1,000		\$0		\$3,500		\$5,500		\$2,500		\$3,000		\$3,
Coinurance =>	0%		0%		20%		0%		0%		20%		0%		0%		0%		0
Copays =>	\$40-\$80/\$120		\$30-\$60/\$100		\$30-\$60/\$100		\$30-\$60/\$100		\$30-\$60/\$100		\$40-\$80/\$120		\$50-\$100/\$150		\$30-\$60/\$100		\$40-\$80/\$120		\$30-\$6
OOP Maximum =>	\$8,700		\$7,050		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$7,050		\$8,700		\$7,
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$303.36	\$303.36	\$274.95	\$274.95	\$313.57	\$313.57	\$344.53	\$344.53	\$369.80	\$369.80	\$289.74	\$289.74	\$288.80	\$288.80	\$298.58	\$298.58	\$311.80	\$311.80	\$282.59
15	\$330.33	\$330.33	\$299.39	\$299.39	\$341.44	\$341.44	\$375.16	\$375.16	\$402.67	\$402.67	\$315.50	\$315.50	\$314.47	\$314.47	\$325.12	\$325.12	\$339.51	\$339.51	\$307.71
16	\$340.64	\$340.64	\$308.73	\$308.73	\$352.10	\$352.10	\$386.87	\$386.87	\$415.24	\$415.24	\$325.35	\$325.35	\$324.28	\$324.28	\$335.27	\$335.27	\$350.11	\$350.11	\$317.31
17	\$350.95	\$350.95	\$318.08	\$318.08	\$362.75	\$362.75	\$398.58	\$398.58	\$427.81	\$427.81	\$335.19	\$335.19	\$334.10	\$334.10	\$345.42	\$345.42	\$360.71	\$360.71	\$326.92
18	\$362.05	\$362.05	\$328.14	\$328.14	\$374.23	\$374.23	\$411.19	\$411.19	\$441.34	\$441.34	\$345.80	\$345.80	\$344.67	\$344.67	\$356.34	\$356.34	\$372.12	\$372.12	\$337.26
19	\$373.15	\$373.15	\$338.20	\$338.20	\$385.71	\$385.71	\$423.80	\$423.80	\$454.88	\$454.88	\$356.40	\$356.40	\$355.24	\$355.24	\$367.27	\$367.27	\$383.53	\$383.53	\$347.61
20	\$384.65	\$384.65	\$348.63	\$348.63	\$397.59	\$397.59	\$436.86	\$436.86	\$468.90	\$468.90	\$367.39	\$367.39	\$366.18	\$366.18	\$378.59	\$378.59	\$395.35	\$395.35	\$358.32
21	\$396.55	\$396.55	\$359.41	\$359.41	\$409.89	\$409.89	\$450.37	\$450.37	\$483.40	\$483.40	\$378.75	\$378.75	\$377.51	\$377.51	\$390.30	\$390.30	\$407.58	\$407.58	\$369.40
22	\$396.55	\$396.55	\$359.41	\$359.41	\$409.89	\$409.89	\$450.37	\$450.37	\$483.40	\$483.40	\$378.75	\$378.75	\$377.51	\$377.51	\$390.30	\$390.30	\$407.58	\$407.58	\$369.40
23	\$396.55	\$396.55	\$359.41	\$359.41	\$409.89	\$409.89	\$450.37	\$450.37	\$483.40	\$483.40	\$378.75	\$378.75	\$377.51	\$377.51	\$390.30	\$390.30	\$407.58	\$407.58	\$369.40
24	\$396.55	\$396.55	\$359.41	\$359.41	\$409.89	\$409.89	\$450.37	\$450.37	\$483.40	\$483.40	\$378.75	\$378.75	\$377.51	\$377.51	\$390.30	\$390.30	\$407.58	\$407.58	\$369.40
25	\$398.14	\$398.14	\$360.85	\$360.85	\$411.53	\$411.53	\$452.17	\$452.17	\$485.33	\$485.33	\$380.27	\$380.27	\$379.02	\$379.02	\$391.86	\$391.86	\$409.21	\$409.21	\$370.88
26	\$406.07	\$406.07	\$368.04	\$368.04	\$419.73	\$419.73	\$461.18	\$461.18	\$495.00	\$495.00	\$387.84	\$387.84	\$386.57	\$386.57	\$399.67	\$399.67	\$417.36	\$417.36	\$378.27
27	\$415.58	\$415.58	\$376.66	\$376.66	\$429.56	\$429.56	\$471.99	\$471.99	\$506.60	\$506.60	\$396.93	\$396.93	\$395.63	\$395.63	\$409.03	\$409.03	\$427.14	\$427.14	\$387.13
28	\$431.05	\$431.05	\$390.68	\$390.68	\$445.55	\$445.55	\$489.55	\$489.55	\$525.46	\$525.46	\$411.70	\$411.70	\$410.35	\$410.35	\$424.26	\$424.26	\$443.04	\$443.04	\$401.54
29	\$443.74	\$443.74	\$402.18	\$402.18	\$458.67	\$458.67	\$503.96	\$503.96	\$540.92	\$540.92	\$423.82	\$423.82	\$422.43	\$422.43	\$436.75	\$436.75	\$456.08	\$456.08	\$413.36
30	\$450.08	\$450.08	\$407.93	\$407.93	\$465.23	\$465.23	\$511.17	\$511.17	\$548.66	\$548.66	\$428.88	\$428.88	\$428.47	\$428.47	\$442.99	\$442.99	\$462.60	\$462.60	\$419.27
31	\$459.60	\$459.60	\$416.56	\$416.56	\$475.06	\$475.06	\$521.98	\$521.98	\$560.26	\$560.26	\$438.97	\$438.97	\$437.53	\$437.53	\$452.36	\$452.36	\$472.39	\$472.39	\$428.13
32	\$469.12	\$469.12	\$425.18	\$425.18	\$484.90	\$484.90	\$532.79	\$532.79	\$571.86	\$571.86	\$448.06	\$448.06	\$446.59	\$446.59	\$461.72	\$461.72	\$482.17	\$482.17	\$437.00
33	\$475.07	\$475.07	\$430.57	\$430.57	\$491.05	\$491.05	\$539.54	\$539.54	\$579.11	\$579.11	\$453.74	\$453.74	\$452.26	\$452.26	\$467.58	\$467.58	\$488.28	\$488.28	\$442.54
34	\$481.41	\$481.41	\$436.32	\$436.32	\$497.61	\$497.61	\$546.75	\$546.75	\$586.85	\$586.85	\$459.80	\$459.80	\$458.30	\$458.30	\$473.82	\$473.82	\$494.80	\$494.80	\$448.45
35	\$484.58	\$484.58	\$439.20	\$439.20	\$500.89	\$500.89	\$550.35	\$550.35	\$590.71	\$590.71	\$462.83	\$462.83	\$461.32	\$461.32	\$476.95	\$476.95	\$498.06	\$498.06	\$451.41
36	\$487.76	\$487.76	\$442.07	\$442.07	\$504.16	\$504.16	\$553.96	\$553.96	\$594.58	\$594.58	\$465.86	\$465.86	\$464.34	\$464.34	\$480.07	\$480.07	\$501.32	\$501.32	\$454.36
37	\$490.93	\$490.93	\$444.95	\$444.95	\$507.44	\$507.44	\$557.56	\$557.56	\$598.45	\$598.45	\$468.89	\$468.89	\$467.36	\$467.36	\$483.19	\$483.19	\$504.58	\$504.58	\$457.32
38	\$494.10	\$494.10	\$447.82	\$447.82	\$510.72	\$510.72	\$561.16	\$561.16	\$602.32	\$602.32	\$471.92	\$471.92	\$470.38	\$470.38	\$486.31	\$486.31	\$507.84	\$507.84	\$460.27
39	\$500.45	\$500.45	\$453.58	\$453.58	\$517.28	\$517.28	\$568.37	\$568.37	\$610.05	\$610.05	\$477.98	\$477.98	\$476.42	\$476.42	\$492.56	\$492.56	\$514.37	\$514.37	\$466.18
40	\$506.79	\$506.79	\$459.33	\$459.33	\$523.84	\$523.84	\$575.57	\$575.57	\$617.79	\$617.79	\$484.04	\$484.04	\$482.46	\$482.46	\$498.80	\$498.80	\$520.89	\$520.89	\$472.09
41	\$516.31	\$516.31	\$467.95	\$467.95	\$533.68	\$533.68	\$586.38	\$586.38	\$629.39	\$629.39	\$493.13	\$493.13	\$491.52	\$491.52	\$508.17	\$508.17	\$530.67	\$530.67	\$480.96
42	\$525.43	\$525.43	\$476.22	\$476.22	\$543.10	\$543.10	\$596.74	\$596.74	\$640.51	\$640.51	\$501.84	\$501.84	\$500.20	\$500.20	\$517.15	\$517.15	\$540.04	\$540.04	\$489.46
43	\$538.12	\$538.12	\$487.72	\$487.72	\$556.22	\$556.22	\$611.15	\$611.15	\$655.97	\$655.97	\$513.96	\$513.96	\$512.28	\$512.28	\$529.64	\$529.64	\$553.09	\$553.09	\$501.28
44	\$553.98	\$553.98	\$502.10	\$502.10	\$572.62	\$572.62	\$629.17	\$629.17	\$675.31	\$675.31	\$529.11	\$529.11	\$527.38	\$527.38	\$545.25	\$545.25	\$569.39	\$569.39	\$516.05
45	\$572.62	\$572.62	\$518.99	\$518.99	\$591.88	\$591.88	\$650.33	\$650.33	\$698.03	\$698.03	\$546.92	\$546.92	\$545.12	\$545.12	\$563.59	\$563.59	\$588.55	\$588.55	\$533.41
46	\$594.83	\$594.83	\$539.12	\$539.12	\$614.84	\$614.84	\$675.56	\$675.56	\$725.10	\$725.10	\$568.13	\$568.13	\$566.27	\$566.27	\$585.45	\$585.45	\$611.37	\$611.37	\$554.10
47	\$619.81	\$619.81	\$561.76	\$561.76	\$640.66	\$640.66	\$703.93	\$703.93	\$755.55	\$755.55	\$591.99	\$591.99	\$590.05	\$590.05	\$610.04	\$610.04	\$637.05	\$637.05	\$577.37
48	\$648.36	\$648.36	\$587.64	\$587.64	\$670.17	\$670.17	\$736.35	\$736.35	\$790.36	\$790.36	\$619.26	\$619.26	\$617.23	\$617.23	\$638.14	\$638.14	\$666.39	\$666.39	\$603.97
49	\$676.51	\$676.51	\$613.15	\$613.15	\$699.27	\$699.27	\$768.33	\$768.33	\$824.68	\$824.68	\$646.15	\$646.15	\$644.03	\$644.03	\$665.85	\$665.85	\$695.33	\$695.33	\$630.20
50	\$708.24	\$708.24	\$641.91	\$641.91	\$732.06	\$732.06	\$804.36	\$804.36	\$863.35	\$863.35	\$676.45	\$676.45	\$674.23	\$674.23	\$697.08	\$697.08	\$727.94	\$727.94	\$659.75
51	\$739.57	\$739.57	\$670.30	\$670.30	\$764.44	\$764.44	\$839.94	\$839.94	\$901.54	\$901.54	\$706.37	\$706.37	\$704.06	\$704.06	\$727.91	\$727.91	\$760.14	\$760.14	\$688.93
52	\$774.07	\$774.07	\$701.57	\$701.57	\$800.11	\$800.11	\$879.12	\$879.12	\$943.60	\$943.60	\$739.32	\$739.32	\$736.90	\$736.90	\$761.87	\$761.87	\$795.60	\$795.60	\$721.07

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

HIOS Plan ID (On Exchange)=>	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030002	
HIOS Plan ID (Off Exchange)=>	0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
Plan Marketing Name =>	HSA Silver 3500	UHC Navigate Gold 1500	UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate HSA Silver 3500		UHC Navigate Gold 1500	
Form # =>	2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA	
Rating Area =>	Area 7	Rating Area 8	Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 8		Rating Area 9	
Network =>	UHC	UHC	UHC		UHC		UHC		UHC		UHC		UHC		UHC		UHC	
Metal =>	Gold	Gold	Gold		Gold		Silver		Silver		Silver		Silver		Silver		Gold	
Deductible =>	\$500	\$1,500	\$1,000		\$0		\$3,500		\$5,500		\$2,500		\$3,000		\$3,500		\$1,500	
Coinurance =>	0%	20%	0%		0%		20%		0%		0%		0%		0%		20%	
Copays =>	0/\$100	\$30-\$60/\$100	\$30-\$60/\$100		\$30-\$60/\$100		\$40-\$80/\$120		\$50-\$100/\$150		\$30-\$60/\$100		\$40-\$80/\$120		\$30-\$60/\$100		\$30-\$60/\$100	
OOP Maximum =>	\$50	\$8,700	\$8,700		\$8,700		\$8,700		\$8,700		\$7,050		\$8,700		\$7,050		\$8,700	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$282.59	\$276.35	\$276.35	\$303.64	\$303.64	\$325.91	\$325.91	\$255.36	\$255.36	\$254.52	\$254.52	\$263.14	\$263.14	\$274.79	\$274.79	\$249.05	\$249.05	\$284.67
15	\$307.71	\$300.91	\$300.91	\$330.63	\$330.63	\$354.88	\$354.88	\$278.06	\$278.06	\$277.15	\$277.15	\$286.53	\$286.53	\$299.21	\$299.21	\$271.19	\$271.19	\$309.98
16	\$317.31	\$310.31	\$310.31	\$340.95	\$340.95	\$365.96	\$365.96	\$286.73	\$286.73	\$285.80	\$285.80	\$295.47	\$295.47	\$308.55	\$308.55	\$279.66	\$279.66	\$319.65
17	\$326.92	\$319.70	\$319.70	\$351.27	\$351.27	\$377.04	\$377.04	\$295.41	\$295.41	\$294.45	\$294.45	\$304.41	\$304.41	\$317.89	\$317.89	\$288.12	\$288.12	\$329.33
18	\$337.26	\$329.81	\$329.81	\$362.39	\$362.39	\$388.97	\$388.97	\$304.76	\$304.76	\$303.76	\$303.76	\$314.04	\$314.04	\$327.95	\$327.95	\$297.24	\$297.24	\$339.75
19	\$347.61	\$339.93	\$339.93	\$373.50	\$373.50	\$400.89	\$400.89	\$314.11	\$314.11	\$313.08	\$313.08	\$323.68	\$323.68	\$338.01	\$338.01	\$306.35	\$306.35	\$350.16
20	\$358.32	\$350.40	\$350.40	\$385.01	\$385.01	\$413.25	\$413.25	\$323.79	\$323.79	\$322.73	\$322.73	\$333.65	\$333.65	\$348.42	\$348.42	\$315.79	\$315.79	\$360.96
21	\$369.40	\$361.24	\$361.24	\$396.92	\$396.92	\$426.03	\$426.03	\$333.80	\$333.80	\$332.71	\$332.71	\$343.97	\$343.97	\$359.20	\$359.20	\$325.56	\$325.56	\$372.12
22	\$369.40	\$361.24	\$361.24	\$396.92	\$396.92	\$426.03	\$426.03	\$333.80	\$333.80	\$332.71	\$332.71	\$343.97	\$343.97	\$359.20	\$359.20	\$325.56	\$325.56	\$372.12
23	\$369.40	\$361.24	\$361.24	\$396.92	\$396.92	\$426.03	\$426.03	\$333.80	\$333.80	\$332.71	\$332.71	\$343.97	\$343.97	\$359.20	\$359.20	\$325.56	\$325.56	\$372.12
24	\$369.40	\$361.24	\$361.24	\$396.92	\$396.92	\$426.03	\$426.03	\$333.80	\$333.80	\$332.71	\$332.71	\$343.97	\$343.97	\$359.20	\$359.20	\$325.56	\$325.56	\$372.12
25	\$370.88	\$362.68	\$362.68	\$398.51	\$398.51	\$427.73	\$427.73	\$335.14	\$335.14	\$334.04	\$334.04	\$345.35	\$345.35	\$360.64	\$360.64	\$326.86	\$326.86	\$373.61
26	\$378.27	\$369.91	\$369.91	\$406.45	\$406.45	\$436.25	\$436.25	\$341.81	\$341.81	\$340.70	\$340.70	\$352.23	\$352.23	\$367.82	\$367.82	\$333.37	\$333.37	\$381.05
27	\$387.13	\$378.58	\$378.58	\$415.97	\$415.97	\$446.48	\$446.48	\$349.82	\$349.82	\$348.68	\$348.68	\$360.48	\$360.48	\$376.44	\$376.44	\$341.19	\$341.19	\$389.98
28	\$401.54	\$392.67	\$392.67	\$431.45	\$431.45	\$463.09	\$463.09	\$362.84	\$362.84	\$361.66	\$361.66	\$373.90	\$373.90	\$390.45	\$390.45	\$353.88	\$353.88	\$404.49
29	\$413.36	\$404.23	\$404.23	\$444.15	\$444.15	\$476.73	\$476.73	\$373.52	\$373.52	\$372.30	\$372.30	\$384.90	\$384.90	\$401.94	\$401.94	\$364.30	\$364.30	\$416.40
30	\$419.27	\$410.01	\$410.01	\$450.50	\$450.50	\$483.54	\$483.54	\$378.86	\$378.86	\$377.63	\$377.63	\$390.41	\$390.41	\$407.69	\$407.69	\$369.51	\$369.51	\$422.36
31	\$428.13	\$418.68	\$418.68	\$460.03	\$460.03	\$493.77	\$493.77	\$386.87	\$386.87	\$385.61	\$385.61	\$398.66	\$398.66	\$416.31	\$416.31	\$377.32	\$377.32	\$431.29
32	\$437.00	\$427.35	\$427.35	\$469.56	\$469.56	\$503.99	\$503.99	\$394.89	\$394.89	\$393.60	\$393.60	\$406.92	\$406.92	\$424.93	\$424.93	\$385.14	\$385.14	\$440.22
33	\$442.54	\$432.77	\$432.77	\$475.51	\$475.51	\$510.38	\$510.38	\$399.89	\$399.89	\$398.59	\$398.59	\$412.08	\$412.08	\$430.32	\$430.32	\$390.02	\$390.02	\$445.80
34	\$448.45	\$438.55	\$438.55	\$481.86	\$481.86	\$517.20	\$517.20	\$405.23	\$405.23	\$403.91	\$403.91	\$417.58	\$417.58	\$436.07	\$436.07	\$395.23	\$395.23	\$451.75
35	\$451.41	\$441.44	\$441.44	\$485.04	\$485.04	\$520.61	\$520.61	\$407.90	\$407.90	\$406.57	\$406.57	\$420.33	\$420.33	\$438.94	\$438.94	\$397.83	\$397.83	\$454.73
36	\$454.36	\$444.33	\$444.33	\$488.21	\$488.21	\$524.02	\$524.02	\$410.57	\$410.57	\$409.23	\$409.23	\$423.08	\$423.08	\$441.82	\$441.82	\$400.44	\$400.44	\$457.71
37	\$457.32	\$447.22	\$447.22	\$491.39	\$491.39	\$527.43	\$527.43	\$413.24	\$413.24	\$411.89	\$411.89	\$425.83	\$425.83	\$444.69	\$444.69	\$403.04	\$403.04	\$460.68
38	\$460.27	\$450.11	\$450.11	\$494.56	\$494.56	\$530.83	\$530.83	\$415.91	\$415.91	\$414.56	\$414.56	\$428.59	\$428.59	\$447.56	\$447.56	\$405.65	\$405.65	\$463.66
39	\$466.18	\$455.88	\$455.88	\$500.91	\$500.91	\$537.65	\$537.65	\$421.26	\$421.26	\$419.88	\$419.88	\$434.09	\$434.09	\$453.31	\$453.31	\$410.86	\$410.86	\$469.62
40	\$472.09	\$461.66	\$461.66	\$507.26	\$507.26	\$544.47	\$544.47	\$426.60	\$426.60	\$425.20	\$425.20	\$439.59	\$439.59	\$459.06	\$459.06	\$416.07	\$416.07	\$475.57
41	\$480.96	\$470.33	\$470.33	\$516.79	\$516.79	\$554.69	\$554.69	\$434.61	\$434.61	\$433.19	\$433.19	\$447.85	\$447.85	\$467.68	\$467.68	\$423.88	\$423.88	\$484.50
42	\$489.46	\$478.64	\$478.64	\$525.92	\$525.92	\$564.49	\$564.49	\$442.29	\$442.29	\$440.84	\$440.84	\$455.76	\$455.76	\$475.94	\$475.94	\$431.37	\$431.37	\$493.06
43	\$501.28	\$490.20	\$490.20	\$538.62	\$538.62	\$578.12	\$578.12	\$452.97	\$452.97	\$451.49	\$451.49	\$466.77	\$466.77	\$487.43	\$487.43	\$441.78	\$441.78	\$504.97
44	\$516.05	\$504.65	\$504.65	\$554.50	\$554.50	\$595.16	\$595.16	\$466.32	\$466.32	\$464.80	\$464.80	\$480.53	\$480.53	\$501.80	\$501.80	\$454.81	\$454.81	\$519.85
45	\$533.41	\$521.63	\$521.63	\$573.15	\$573.15	\$615.19	\$615.19	\$482.01	\$482.01	\$480.43	\$480.43	\$496.69	\$496.69	\$518.68	\$518.68	\$470.11	\$470.11	\$537.34
46	\$554.10	\$541.86	\$541.86	\$595.38	\$595.38	\$639.05	\$639.05	\$500.70	\$500.70	\$499.07	\$499.07	\$515.96	\$515.96	\$538.80	\$538.80	\$488.34	\$488.34	\$558.18
47	\$577.37	\$564.62	\$564.62	\$620.39	\$620.39	\$665.88	\$665.88	\$521.73	\$521.73	\$520.03	\$520.03	\$537.63	\$537.63	\$561.43	\$561.43	\$508.85	\$508.85	\$581.62
48	\$603.97	\$590.63	\$590.63	\$648.96	\$648.96	\$696.56	\$696.56	\$545.76	\$545.76	\$543.98	\$543.98	\$562.39	\$562.39	\$587.29	\$587.29	\$532.29	\$532.29	\$608.42
49	\$630.20	\$616.28	\$616.28	\$677.15	\$677.15	\$726.81	\$726.81	\$569.46	\$569.46	\$567.60	\$567.60	\$586.81	\$586.81	\$612.80	\$612.80	\$555.41	\$555.41	\$634.84
50	\$659.75	\$645.17	\$645.17	\$708.90	\$708.90	\$760.89	\$760.89	\$596.17	\$596.17	\$594.22	\$594.22	\$614.33	\$614.33	\$641.53	\$641.53	\$581.45	\$581.45	\$664.61
51	\$688.93	\$673.71	\$673.71	\$740.26	\$740.26	\$794.55	\$794.55	\$622.54	\$622.54	\$620.50	\$620.50	\$641.50	\$641.50	\$669.91	\$669.91	\$607.17	\$607.17	\$694.00
52	\$721.07	\$705.14	\$705.14	\$774.79	\$774.79	\$831.61	\$831.61	\$651.58	\$651.58	\$649.45	\$649.45	\$671.43	\$671.43	\$701.16	\$701.16	\$635.49	\$635.49	\$726.38
53	\$753.58	\$736.93	\$736.93	\$809.72	\$809.72	\$869.10	\$869.10	\$680.95	\$680.95	\$678.73	\$678.73	\$701.70	\$701.70	\$732.77	\$732.77	\$664.14	\$664.14	\$759.12
54	\$788.67	\$771.25	\$771.25	\$847.42	\$847.42	\$909.57	\$909.57	\$712.66	\$712.66	\$710.34	\$710.34	\$734.38						

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

HIOS Plan ID (On Exchange)=>	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
HIOS Plan ID (Off Exchange)=>	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate HSA Silver 3000		UHC Navigate HSA Silver 3500	
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA	
Rating Area =>	Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHC		UHC		UHC		UHC		UHC		UHC		UHC	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$1,000		\$0		\$3,500		\$5,500		\$2,500		\$3,000		\$3,500	
Coinurance =>	0%		0%		20%		0%		0%		0%		0%	
Copays =>	\$30-\$60/\$100		\$30-\$60/\$100		\$40-\$80/\$120		\$50-\$100/\$150		\$30-\$60/\$100		\$40-\$80/\$120		\$30-\$60/\$100	
OOP Maximum =>	\$8,700		\$8,700		\$8,700		\$8,700		\$7,050		\$8,700		\$7,050	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$312.79	\$312.79	\$335.73	\$335.73	\$263.05	\$263.05	\$262.19	\$262.19	\$271.06	\$271.06	\$283.07	\$283.07	\$256.55	\$256.55
15	\$340.60	\$340.60	\$365.57	\$365.57	\$286.43	\$286.43	\$285.49	\$285.49	\$295.16	\$295.16	\$308.23	\$308.23	\$279.35	\$279.35
16	\$351.23	\$351.23	\$376.98	\$376.98	\$295.37	\$295.37	\$294.41	\$294.41	\$304.37	\$304.37	\$317.85	\$317.85	\$288.07	\$288.07
17	\$361.86	\$361.86	\$388.39	\$388.39	\$304.31	\$304.31	\$303.32	\$303.32	\$313.58	\$313.58	\$327.47	\$327.47	\$296.79	\$296.79
18	\$373.31	\$373.31	\$400.68	\$400.68	\$313.94	\$313.94	\$312.91	\$312.91	\$323.50	\$323.50	\$337.83	\$337.83	\$306.18	\$306.18
19	\$384.76	\$384.76	\$412.97	\$412.97	\$323.56	\$323.56	\$322.51	\$322.51	\$333.42	\$333.42	\$348.19	\$348.19	\$315.57	\$315.57
20	\$396.61	\$396.61	\$425.69	\$425.69	\$333.53	\$333.53	\$332.45	\$332.45	\$343.70	\$343.70	\$358.92	\$358.92	\$325.30	\$325.30
21	\$408.88	\$408.88	\$438.86	\$438.86	\$343.85	\$343.85	\$342.73	\$342.73	\$354.33	\$354.33	\$370.02	\$370.02	\$335.36	\$335.36
22	\$408.88	\$408.88	\$438.86	\$438.86	\$343.85	\$343.85	\$342.73	\$342.73	\$354.33	\$354.33	\$370.02	\$370.02	\$335.36	\$335.36
23	\$408.88	\$408.88	\$438.86	\$438.86	\$343.85	\$343.85	\$342.73	\$342.73	\$354.33	\$354.33	\$370.02	\$370.02	\$335.36	\$335.36
24	\$408.88	\$408.88	\$438.86	\$438.86	\$343.85	\$343.85	\$342.73	\$342.73	\$354.33	\$354.33	\$370.02	\$370.02	\$335.36	\$335.36
25	\$410.52	\$410.52	\$440.62	\$440.62	\$345.23	\$345.23	\$344.10	\$344.10	\$355.75	\$355.75	\$371.50	\$371.50	\$336.70	\$336.70
26	\$418.69	\$418.69	\$449.39	\$449.39	\$352.10	\$352.10	\$350.96	\$350.96	\$362.83	\$362.83	\$378.90	\$378.90	\$343.41	\$343.41
27	\$428.51	\$428.51	\$459.93	\$459.93	\$360.35	\$360.35	\$359.18	\$359.18	\$371.34	\$371.34	\$387.78	\$387.78	\$351.46	\$351.46
28	\$444.45	\$444.45	\$477.04	\$477.04	\$373.76	\$373.76	\$372.55	\$372.55	\$385.16	\$385.16	\$402.21	\$402.21	\$364.54	\$364.54
29	\$457.54	\$457.54	\$491.08	\$491.08	\$384.77	\$384.77	\$383.51	\$383.51	\$396.50	\$396.50	\$414.05	\$414.05	\$375.27	\$375.27
30	\$464.08	\$464.08	\$498.11	\$498.11	\$390.27	\$390.27	\$389.00	\$389.00	\$402.16	\$402.16	\$419.97	\$419.97	\$380.63	\$380.63
31	\$473.89	\$473.89	\$508.64	\$508.64	\$398.52	\$398.52	\$397.22	\$397.22	\$410.67	\$410.67	\$428.85	\$428.85	\$388.68	\$388.68
32	\$483.71	\$483.71	\$519.17	\$519.17	\$406.77	\$406.77	\$405.45	\$405.45	\$419.17	\$419.17	\$437.73	\$437.73	\$396.73	\$396.73
33	\$489.84	\$489.84	\$525.75	\$525.75	\$411.93	\$411.93	\$410.59	\$410.59	\$424.49	\$424.49	\$443.28	\$443.28	\$401.76	\$401.76
34	\$496.38	\$496.38	\$532.78	\$532.78	\$417.43	\$417.43	\$416.07	\$416.07	\$430.16	\$430.16	\$449.20	\$449.20	\$407.13	\$407.13
35	\$499.65	\$499.65	\$536.29	\$536.29	\$420.18	\$420.18	\$418.82	\$418.82	\$432.99	\$432.99	\$452.16	\$452.16	\$409.81	\$409.81
36	\$502.92	\$502.92	\$539.80	\$539.80	\$422.94	\$422.94	\$421.56	\$421.56	\$435.83	\$435.83	\$455.12	\$455.12	\$412.49	\$412.49
37	\$506.19	\$506.19	\$543.31	\$543.31	\$425.69	\$425.69	\$424.30	\$424.30	\$438.66	\$438.66	\$458.08	\$458.08	\$415.18	\$415.18
38	\$509.46	\$509.46	\$546.82	\$546.82	\$428.44	\$428.44	\$427.04	\$427.04	\$441.50	\$441.50	\$461.04	\$461.04	\$417.86	\$417.86
39	\$516.01	\$516.01	\$553.84	\$553.84	\$433.94	\$433.94	\$432.53	\$432.53	\$447.16	\$447.16	\$466.97	\$466.97	\$423.22	\$423.22
40	\$522.55	\$522.55	\$560.86	\$560.86	\$439.44	\$439.44	\$438.01	\$438.01	\$452.83	\$452.83	\$472.89	\$472.89	\$428.59	\$428.59
41	\$532.36	\$532.36	\$571.40	\$571.40	\$447.69	\$447.69	\$446.23	\$446.23	\$461.34	\$461.34	\$481.77	\$481.77	\$436.64	\$436.64
42	\$541.77	\$541.77	\$581.49	\$581.49	\$455.60	\$455.60	\$454.12	\$454.12	\$469.49	\$469.49	\$490.28	\$490.28	\$444.35	\$444.35
43	\$554.85	\$554.85	\$595.53	\$595.53	\$466.60	\$466.60	\$465.08	\$465.08	\$480.83	\$480.83	\$502.12	\$502.12	\$455.08	\$455.08
44	\$571.21	\$571.21	\$613.09	\$613.09	\$480.36	\$480.36	\$478.79	\$478.79	\$495.00	\$495.00	\$516.92	\$516.92	\$468.50	\$468.50
45	\$590.42	\$590.42	\$633.71	\$633.71	\$496.52	\$496.52	\$494.90	\$494.90	\$511.65	\$511.65	\$534.31	\$534.31	\$484.26	\$484.26
46	\$613.32	\$613.32	\$658.29	\$658.29	\$515.78	\$515.78	\$514.10	\$514.10	\$531.50	\$531.50	\$555.03	\$555.03	\$503.04	\$503.04
47	\$639.08	\$639.08	\$685.94	\$685.94	\$537.44	\$537.44	\$535.69	\$535.69	\$553.82	\$553.82	\$578.34	\$578.34	\$524.17	\$524.17
48	\$668.52	\$668.52	\$717.54	\$717.54	\$562.19	\$562.19	\$560.36	\$560.36	\$579.33	\$579.33	\$604.98	\$604.98	\$548.31	\$548.31
49	\$697.55	\$697.55	\$748.70	\$748.70	\$586.61	\$586.61	\$584.70	\$584.70	\$604.49	\$604.49	\$631.25	\$631.25	\$572.12	\$572.12
50	\$730.26	\$730.26	\$783.80	\$783.80	\$614.12	\$614.12	\$612.12	\$612.12	\$632.83	\$632.83	\$660.86	\$660.86	\$598.95	\$598.95
51	\$762.56	\$762.56	\$818.47	\$818.47	\$641.28	\$641.28	\$639.19	\$639.19	\$660.83	\$660.83	\$690.09	\$690.09	\$625.45	\$625.45
52	\$798.13	\$798.13	\$856.65	\$856.65	\$671.20	\$671.20	\$669.01	\$669.01	\$691.65	\$691.65	\$722.28	\$722.28	\$654.62	\$654.62
53	\$834.12	\$834.12	\$895.27	\$895.27	\$701.45	\$701.45	\$699.17	\$699.17	\$722.83	\$722.83	\$754.84	\$754.84	\$684.13	\$684.13
54	\$872.96	\$872.96	\$936.97	\$936.97	\$734.12	\$734.12	\$731.73	\$731.73	\$756.49	\$756.49	\$789.99	\$789.99	\$715.99	\$715.99
55	\$911.80	\$911.80	\$978.66	\$978.66	\$766.79	\$766.79	\$764.29	\$764.29	\$790.16	\$790.16	\$825.14	\$825.14	\$747.85	\$747.85
56	\$953.92	\$953.92	\$1,023.86	\$1,023.86	\$802.20	\$802.20	\$799.59	\$799.59	\$826.65	\$826.65	\$863.26	\$863.26	\$782.39	\$782.39
57	\$996.44	\$996.44	\$1,069.50	\$1,069.50	\$837.96	\$837.96	\$835.23	\$835.23	\$863.50	\$863.50	\$901.74	\$901.74	\$817.27	\$817.27
58	\$1,041.83	\$1,041.83	\$1,118.22	\$1,118.22	\$876.13	\$876.13	\$873.28	\$873.28	\$902.83	\$902.83	\$942.81	\$942.81	\$854.50	\$854.50
59	\$1,064.31	\$1,064.31	\$1,142.35	\$1,142.35	\$895.04	\$895.04	\$892.13	\$892.13	\$922.32	\$922.32	\$963.16	\$963.16	\$872.94	\$872.94
60	\$1,109.70	\$1,109.70	\$1,191.07	\$1,191.07	\$933.21	\$933.21	\$930.17	\$930.17	\$961.65	\$961.65	\$1,004.23	\$1,004.23	\$910.17	\$910.17
61	\$1,148.95	\$1,148.95	\$1,233.20	\$1,233.20	\$966.22	\$966.22	\$963.07	\$963.07	\$995.67	\$995.67	\$1,039.76	\$1,039.76	\$942.36	\$942.36
62	\$1,174.71	\$1,174.71	\$1,260.84	\$1,260.84	\$987.88	\$987.88	\$984.66	\$984.66	\$1,017.99	\$1,017.99	\$1,063.07	\$1,063.07	\$963.49	\$963.49
63	\$1,207.01	\$1,207.01	\$1,295.51	\$1,295.51	\$1,015.05	\$1,015.05	\$1,011.74	\$1,011.74	\$1,045.98	\$1,045.98	\$1,092.30	\$1,092.30	\$989.98	\$989.98
64+	\$1,226.64	\$1,226.64	\$1,316.58	\$1,316.58	\$1,031.55	\$1,031.55	\$1,028.19	\$1,028.19	\$1,062.99	\$1,062.99	\$1,110.06	\$1,110.06	\$1,006.08	\$1,006.08

UnitedHealthcare of Pennsylvania, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
24872PA0030001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off	UHCPA	1,2,3,4,5,6	RA 1-5 - All; RA 6 - Centre Only
24872PA0030002	UHC Navigate Gold 1500	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030003	UHC Navigate Gold 1000	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030004	UHC Navigate Gold 0	HMO	Gold	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030006	UHC Navigate Silver 5500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030007	UHC Navigate HSA Silver 2500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030008	UHC Navigate Silver 3000	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off	UHCPA	3,6,7,8,9	All - Except Centre

Company Name UnitedHealthcare of Pennsylvania, Inc.

Market Small Group

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

02-01-2021 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
24872PA0030001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off
24872PA0030002	UHC Navigate Gold 1500	HMO	Gold	Off
24872PA0030003	UHC Navigate Gold 1000	HMO	Gold	Off
24872PA0030004	UHC Navigate Gold 0	HMO	Gold	Off
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off
24872PA0030006	UHC Navigate Silver 5500	HMO	Silver	Off
24872PA0030007	UHC Navigate HSA Silver 2500	HMO	Silver	Off
24872PA0030008	UHC Navigate Silver 3000	HMO	Silver	Off
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off

RATING AREA 1

3	0	15	0
Crawford	Clarion	Erie	Forest
\$268.26	\$268.26	\$268.26	\$268.26

0	2	0	0
Mckean	Mercer	Venango	Warren

\$268.26 \$268.26 \$268.26 \$268.26

RATING AREA 2

0	0	6
Elk	Cameron	Potter

\$304.31 \$304.31 \$304.31

RATING AREA 3

2	0	0	6	1	0	25
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe

\$354.27 \$354.27 \$354.27 \$354.27 \$354.27 \$354.27 \$354.27
\$408.21 \$408.21 \$408.21 \$408.21 \$408.21 \$408.21 \$408.21
\$448.53 \$448.53 \$448.53 \$448.53 \$448.53 \$448.53 \$448.53
\$481.42 \$481.42 \$481.42 \$481.42 \$481.42 \$481.42 \$481.42
\$377.20 \$377.20 \$377.20 \$377.20 \$377.20 \$377.20 \$377.20
\$375.97 \$375.97 \$375.97 \$375.97 \$375.97 \$375.97 \$375.97
\$388.70 \$388.70 \$388.70 \$388.70 \$388.70 \$388.70 \$388.70
\$405.91 \$405.91 \$405.91 \$405.91 \$405.91 \$405.91 \$405.91
\$367.89 \$367.89 \$367.89 \$367.89 \$367.89 \$367.89 \$367.89

15	18
Washington	Westmoreland

\$286.98 \$286.98

RATING AREA 5

0	2	0	7	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$266.70 \$266.70 \$266.70 \$266.70 \$266.70 \$266.70 \$266.70

RATING AREA 6

4	0	20	0
Centre	Columbia	Lehigh	Mifflin

\$346.10 \$398.80 \$398.80 \$398.80
\$438.19 \$438.19 \$438.19
\$470.32 \$470.32 \$470.32
\$368.51 \$368.51 \$368.51
\$367.30 \$367.30 \$367.30
\$379.74 \$379.74 \$379.74
\$396.55 \$396.55 \$396.55
\$359.41 \$359.41 \$359.41

						RATING AREA 7				RATING AREA 8		
0	181	0	0	0	0	2	26	101	43	202	103	145
Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware
\$398.80	\$398.80	\$398.80	\$398.80	\$398.80	\$398.80	\$409.89	\$409.89	\$409.89	\$409.89	\$361.24	\$361.24	\$361.24
\$438.19	\$438.19	\$438.19	\$438.19	\$438.19	\$438.19	\$450.37	\$450.37	\$450.37	\$450.37	\$396.92	\$396.92	\$396.92
\$470.32	\$470.32	\$470.32	\$470.32	\$470.32	\$470.32	\$483.40	\$483.40	\$483.40	\$483.40	\$426.03	\$426.03	\$426.03
\$368.51	\$368.51	\$368.51	\$368.51	\$368.51	\$368.51	\$378.75	\$378.75	\$378.75	\$378.75	\$333.80	\$333.80	\$333.80
\$367.30	\$367.30	\$367.30	\$367.30	\$367.30	\$367.30	\$377.51	\$377.51	\$377.51	\$377.51	\$332.71	\$332.71	\$332.71
\$379.74	\$379.74	\$379.74	\$379.74	\$379.74	\$379.74	\$390.30	\$390.30	\$390.30	\$390.30	\$343.97	\$343.97	\$343.97
\$396.55	\$396.55	\$396.55	\$396.55	\$396.55	\$396.55	\$407.58	\$407.58	\$407.58	\$407.58	\$359.20	\$359.20	\$359.20
\$359.41	\$359.41	\$359.41	\$359.41	\$359.41	\$359.41	\$369.40	\$369.40	\$369.40	\$369.40	\$325.56	\$325.56	\$325.56

266	122	29	23	19	4	7	4	0
Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

[illegible]

Company Name: **UnitedHealthcare of Pennsylvania**
 Market: **Small Group**
 Product: **HMO**
 Effective Date of Rates: **October 1, 2022**

Ending date of Rates: **December 31, 2022**

HIOS Plan ID (On Exchange)=>	24872PA0030001		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008
HIOS Plan ID (Off Exchange)=>	24872PA0030001		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008
Plan Marketing Name =>	UHC Navigate HSA Bronze 6850		UHC Navigate HSA Bronze 6850		UHC Navigate HSA Bronze 6850		UHC Navigate Gold 1500		UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate HSA Silver 3500
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA
Rating Area =>	Rating Area 1		Rating Area 2		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating Area 3		Rating
Network =>	UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC		UHIC
Metal =>	Bronze		Bronze		Bronze		Gold		Gold		Gold		Silver		Silver		Silver		Silver
Deductible =>	\$6,850		\$6,850		\$6,850		\$1,500		\$1,000		\$0		\$3,500		\$5,500		\$2,500		\$3,500
Coinurance =>	0%		0%		0%		20%		0%		0%		20%		0%		0%		0%
Copays =>	D&C-D&C		D&C-D&C		D&C-D&C		\$30-\$60/\$100		\$30-\$60/\$100		\$30-\$60/\$100		\$40-\$80/\$120		\$50-\$100/\$150		\$30-\$60/\$100		\$40-\$80/\$100
OOP Maximum =>	\$6,850		\$6,850		\$6,850		\$8,700		\$8,700		\$8,700		\$8,700		\$8,700		\$7,050		\$8,700
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$209.74	\$209.74	\$237.92	\$237.92	\$276.99	\$276.99	\$319.16	\$319.16	\$350.68	\$350.68	\$376.40	\$376.40	\$294.92	\$294.92	\$293.95	\$293.95	\$303.90	\$303.90	\$317.36
15	\$228.38	\$228.38	\$259.07	\$259.07	\$301.61	\$301.61	\$347.53	\$347.53	\$381.86	\$381.86	\$409.86	\$409.86	\$321.13	\$321.13	\$320.08	\$320.08	\$330.92	\$330.92	\$345.57
16	\$235.51	\$235.51	\$267.16	\$267.16	\$311.03	\$311.03	\$358.37	\$358.37	\$393.77	\$393.77	\$422.65	\$422.65	\$331.15	\$331.15	\$330.07	\$330.07	\$341.25	\$341.25	\$356.36
17	\$242.64	\$242.64	\$275.24	\$275.24	\$320.44	\$320.44	\$369.22	\$369.22	\$405.69	\$405.69	\$435.45	\$435.45	\$341.18	\$341.18	\$340.06	\$340.06	\$351.58	\$351.58	\$367.14
18	\$250.32	\$250.32	\$283.95	\$283.95	\$330.58	\$330.58	\$380.90	\$380.90	\$418.53	\$418.53	\$449.22	\$449.22	\$351.97	\$351.97	\$350.82	\$350.82	\$362.70	\$362.70	\$378.76
19	\$257.99	\$257.99	\$292.66	\$292.66	\$340.72	\$340.72	\$392.59	\$392.59	\$431.36	\$431.36	\$463.00	\$463.00	\$362.76	\$362.76	\$361.58	\$361.58	\$373.82	\$373.82	\$390.37
20	\$265.94	\$265.94	\$301.68	\$301.68	\$351.22	\$351.22	\$404.68	\$404.68	\$444.66	\$444.66	\$477.27	\$477.27	\$373.94	\$373.94	\$372.72	\$372.72	\$385.34	\$385.34	\$402.40
21	\$274.17	\$274.17	\$311.01	\$311.01	\$362.08	\$362.08	\$417.20	\$417.20	\$458.41	\$458.41	\$492.03	\$492.03	\$385.51	\$385.51	\$384.25	\$384.25	\$397.26	\$397.26	\$414.85
22	\$274.17	\$274.17	\$311.01	\$311.01	\$362.08	\$362.08	\$417.20	\$417.20	\$458.41	\$458.41	\$492.03	\$492.03	\$385.51	\$385.51	\$384.25	\$384.25	\$397.26	\$397.26	\$414.85
23	\$274.17	\$274.17	\$311.01	\$311.01	\$362.08	\$362.08	\$417.20	\$417.20	\$458.41	\$458.41	\$492.03	\$492.03	\$385.51	\$385.51	\$384.25	\$384.25	\$397.26	\$397.26	\$414.85
24	\$274.17	\$274.17	\$311.01	\$311.01	\$362.08	\$362.08	\$417.20	\$417.20	\$458.41	\$458.41	\$492.03	\$492.03	\$385.51	\$385.51	\$384.25	\$384.25	\$397.26	\$397.26	\$414.85
25	\$275.27	\$275.27	\$312.25	\$312.25	\$363.53	\$363.53	\$418.87	\$418.87	\$460.24	\$460.24	\$494.00	\$494.00	\$387.05	\$387.05	\$385.79	\$385.79	\$398.85	\$398.85	\$416.51
26	\$280.75	\$280.75	\$318.47	\$318.47	\$370.77	\$370.77	\$427.21	\$427.21	\$469.41	\$469.41	\$503.84	\$503.84	\$394.76	\$394.76	\$393.47	\$393.47	\$406.79	\$406.79	\$424.81
27	\$287.33	\$287.33	\$325.94	\$325.94	\$379.46	\$379.46	\$437.23	\$437.23	\$480.41	\$480.41	\$515.65	\$515.65	\$404.01	\$404.01	\$402.69	\$402.69	\$416.33	\$416.33	\$434.76
28	\$298.02	\$298.02	\$338.07	\$338.07	\$393.58	\$393.58	\$453.50	\$453.50	\$498.29	\$498.29	\$534.84	\$534.84	\$419.05	\$419.05	\$417.68	\$417.68	\$431.82	\$431.82	\$450.94
29	\$306.80	\$306.80	\$348.02	\$348.02	\$405.17	\$405.17	\$466.85	\$466.85	\$512.96	\$512.96	\$550.58	\$550.58	\$431.39	\$431.39	\$429.98	\$429.98	\$444.53	\$444.53	\$464.22
30	\$311.18	\$311.18	\$353.00	\$353.00	\$410.96	\$410.96	\$473.52	\$473.52	\$520.30	\$520.30	\$558.45	\$558.45	\$437.55	\$437.55	\$436.12	\$436.12	\$450.89	\$450.89	\$470.85
31	\$317.76	\$317.76	\$360.46	\$360.46	\$419.65	\$419.65	\$483.53	\$483.53	\$531.30	\$531.30	\$570.26	\$570.26	\$446.81	\$446.81	\$445.35	\$445.35	\$460.42	\$460.42	\$480.81
32	\$324.34	\$324.34	\$367.92	\$367.92	\$428.34	\$428.34	\$493.55	\$493.55	\$542.30	\$542.30	\$582.07	\$582.07	\$456.06	\$456.06	\$454.57	\$454.57	\$469.96	\$469.96	\$490.77
33	\$328.46	\$328.46	\$372.59	\$372.59	\$433.77	\$433.77	\$499.81	\$499.81	\$549.18	\$549.18	\$589.45	\$589.45	\$461.84	\$461.84	\$460.33	\$460.33	\$475.92	\$475.92	\$496.99
34	\$332.84	\$332.84	\$377.57	\$377.57	\$439.57	\$439.57	\$506.48	\$506.48	\$556.51	\$556.51	\$597.32	\$597.32	\$468.01	\$468.01	\$466.48	\$466.48	\$482.27	\$482.27	\$503.63
35	\$335.04	\$335.04	\$380.05	\$380.05	\$442.46	\$442.46	\$509.82	\$509.82	\$560.18	\$560.18	\$601.26	\$601.26	\$471.09	\$471.09	\$469.55	\$469.55	\$485.45	\$485.45	\$506.95
36	\$337.23	\$337.23	\$382.54	\$382.54	\$445.36	\$445.36	\$513.16	\$513.16	\$563.84	\$563.84	\$605.20	\$605.20	\$474.18	\$474.18	\$472.63	\$472.63	\$488.63	\$488.63	\$510.27
37	\$339.42	\$339.42	\$385.03	\$385.03	\$448.26	\$448.26	\$516.49	\$516.49	\$567.51	\$567.51	\$609.13	\$609.13	\$477.26	\$477.26	\$475.70	\$475.70	\$491.81	\$491.81	\$513.58
38	\$341.62	\$341.62	\$387.52	\$387.52	\$451.15	\$451.15	\$519.83	\$519.83	\$571.18	\$571.18	\$613.07	\$613.07	\$480.35	\$480.35	\$478.78	\$478.78	\$494.99	\$494.99	\$516.90
39	\$346.00	\$346.00	\$392.49	\$392.49	\$456.94	\$456.94	\$526.51	\$526.51	\$578.51	\$578.51	\$620.94	\$620.94	\$486.51	\$486.51	\$484.92	\$484.92	\$501.34	\$501.34	\$523.54
40	\$350.39	\$350.39	\$397.47	\$397.47	\$462.74	\$462.74	\$533.18	\$533.18	\$585.85	\$585.85	\$628.81	\$628.81	\$492.68	\$492.68	\$491.07	\$491.07	\$507.70	\$507.70	\$530.18
41	\$356.97	\$356.97	\$404.94	\$404.94	\$471.43	\$471.43	\$543.19	\$543.19	\$596.85	\$596.85	\$640.62	\$640.62	\$501.93	\$501.93	\$500.29	\$500.29	\$517.23	\$517.23	\$540.13
42	\$363.28	\$363.28	\$412.09	\$412.09	\$479.76	\$479.76	\$552.79	\$552.79	\$607.39	\$607.39	\$651.94	\$651.94	\$510.80	\$510.80	\$509.13	\$509.13	\$526.37	\$526.37	\$549.68
43	\$372.05	\$372.05	\$422.04	\$422.04	\$491.34	\$491.34	\$566.14	\$566.14	\$622.06	\$622.06	\$667.68	\$667.68	\$523.14	\$523.14	\$521.43	\$521.43	\$539.08	\$539.08	\$562.95
44	\$383.02	\$383.02	\$434.48	\$434.48	\$505.83	\$505.83	\$582.83	\$582.83	\$640.40	\$640.40	\$687.37	\$687.37	\$538.56	\$538.56	\$536.80	\$536.80	\$554.97	\$554.97	\$579.55
45	\$395.90	\$395.90	\$449.10	\$449.10	\$522.84	\$522.84	\$602.44	\$602.44	\$661.94	\$661.94	\$710.49	\$710.49	\$556.68	\$556.68	\$554.86	\$554.86	\$573.64	\$573.64	\$599.04
46	\$411.26	\$411.26	\$466.52	\$466.52	\$543.12	\$543.12	\$625.80	\$625.80	\$687.62	\$687.62	\$738.05	\$738.05	\$578.27	\$578.27	\$576.38	\$576.38	\$595.89	\$595.89	\$622.28
47	\$428.53	\$428.53	\$486.11	\$486.11	\$565.93	\$565.93	\$652.08	\$652.08	\$716.49	\$716.49	\$769.04	\$769.04	\$602.55	\$602.55	\$600.58	\$600.58	\$620.92	\$620.92	\$648.41
48	\$448.27	\$448.27	\$508.50	\$508.50	\$592.00	\$592.00	\$682.12	\$682.12	\$749.50	\$749.50	\$804.47	\$804.47	\$630.31	\$630.31	\$628.25	\$628.25	\$649.52	\$649.52	\$678.28
49	\$467.73	\$467.73	\$530.58	\$530.58	\$617.71	\$617.71	\$711.74	\$711.74	\$782.05	\$782.05	\$839.40	\$839.40	\$657.68	\$657.68	\$655.53	\$655.53	\$677.73	\$677.73	\$707.73
50	\$489.67	\$489.67	\$555.46	\$555.46	\$646.67	\$646.67	\$745.12	\$745.12	\$818.72	\$818.72	\$878.77	\$878.77	\$688.52	\$688.52	\$686.27	\$686.27	\$709.51	\$709.51	\$740.92
51	\$511.33	\$511.33	\$580.03	\$580.03	\$675.28	\$675.28	\$778.08	\$778.08	\$854.93	\$854.93	\$917.64	\$917.64	\$718.98	\$718.98	\$716.63	\$716.63	\$740.89	\$740.89	\$773.70
52	\$535.18	\$535.18	\$607.09	\$607.09	\$706.78	\$706.78													

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

HIOS Plan ID (On Exchange)=>	24872PA0030009		24872PA0030001		24872PA0030001		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		
Plan Marketing Name =>	e Silver 3000	UHC Navigate HSA Silver 3500	UHC Navigate HSA Bronze 6850	UHC Navigate HSA Bronze 6850	UHC Navigate Gold 1500	UHC Navigate Gold 1000	UHC Navigate Gold 0	UHC Navigate Silver 3500	UHC Navigate Silver 5500	UHC Navigate HSA Silver 2500									
Form # =>	2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA									
Rating Area =>	Area 3	Rating Area 3	Rating Area 4	Rating Area 5	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6									
Network =>	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC									
Metal =>	Silver	Silver	Bronze	Bronze	Gold	Gold	Gold	Silver	Silver	Silver									
Deductible =>	\$0	\$3,500	\$6,850	\$6,850	\$1,500	\$1,000	\$0	\$3,500	\$5,500	\$2,500									
Coinurance =>	0%	0%	0%	0%	20%	0%	0%	20%	0%	0%									
Copays =>	\$0/\$120	\$30-\$60/\$100	D&C-D&C	D&C-D&C	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$40-\$100/\$120	\$50-\$100/\$150	\$30-\$60/\$100									
OOP Maximum =>	\$700	\$7,050	\$6,850	\$6,850	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$7,050									
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes									
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$317.36	\$287.64	\$287.64	\$224.37	\$224.37	\$208.52	\$208.52	\$311.80	\$311.80	\$342.60	\$342.60	\$367.72	\$367.72	\$288.11	\$288.11	\$287.17	\$287.17	\$296.90	\$296.90
15	\$345.57	\$313.21	\$313.21	\$244.32	\$244.32	\$227.06	\$227.06	\$339.51	\$339.51	\$373.05	\$373.05	\$400.41	\$400.41	\$313.72	\$313.72	\$312.70	\$312.70	\$323.29	\$323.29
16	\$356.36	\$322.98	\$322.98	\$251.94	\$251.94	\$234.15	\$234.15	\$350.11	\$350.11	\$384.69	\$384.69	\$412.90	\$412.90	\$323.52	\$323.52	\$322.46	\$322.46	\$333.38	\$333.38
17	\$367.14	\$332.76	\$332.76	\$259.57	\$259.57	\$241.23	\$241.23	\$360.71	\$360.71	\$396.34	\$396.34	\$425.40	\$425.40	\$333.31	\$333.31	\$332.22	\$332.22	\$343.47	\$343.47
18	\$378.76	\$343.29	\$343.29	\$267.78	\$267.78	\$248.87	\$248.87	\$372.12	\$372.12	\$408.88	\$408.88	\$438.86	\$438.86	\$343.85	\$343.85	\$342.73	\$342.73	\$354.34	\$354.34
19	\$390.37	\$353.82	\$353.82	\$276.00	\$276.00	\$256.50	\$256.50	\$383.53	\$383.53	\$421.42	\$421.42	\$452.32	\$452.32	\$354.40	\$354.40	\$353.24	\$353.24	\$365.20	\$365.20
20	\$402.40	\$364.72	\$364.72	\$284.50	\$284.50	\$264.40	\$264.40	\$395.35	\$395.35	\$434.40	\$434.40	\$466.26	\$466.26	\$365.32	\$365.32	\$364.13	\$364.13	\$376.46	\$376.46
21	\$414.85	\$376.00	\$376.00	\$293.30	\$293.30	\$272.58	\$272.58	\$407.58	\$407.58	\$447.84	\$447.84	\$480.68	\$480.68	\$376.62	\$376.62	\$375.39	\$375.39	\$388.10	\$388.10
22	\$414.85	\$376.00	\$376.00	\$293.30	\$293.30	\$272.58	\$272.58	\$407.58	\$407.58	\$447.84	\$447.84	\$480.68	\$480.68	\$376.62	\$376.62	\$375.39	\$375.39	\$388.10	\$388.10
23	\$414.85	\$376.00	\$376.00	\$293.30	\$293.30	\$272.58	\$272.58	\$407.58	\$407.58	\$447.84	\$447.84	\$480.68	\$480.68	\$376.62	\$376.62	\$375.39	\$375.39	\$388.10	\$388.10
24	\$414.85	\$376.00	\$376.00	\$293.30	\$293.30	\$272.58	\$272.58	\$407.58	\$407.58	\$447.84	\$447.84	\$480.68	\$480.68	\$376.62	\$376.62	\$375.39	\$375.39	\$388.10	\$388.10
25	\$416.51	\$377.50	\$377.50	\$294.47	\$294.47	\$273.67	\$273.67	\$409.21	\$409.21	\$449.63	\$449.63	\$482.60	\$482.60	\$378.13	\$378.13	\$376.89	\$376.89	\$389.65	\$389.65
26	\$424.81	\$385.02	\$385.02	\$300.34	\$300.34	\$279.12	\$279.12	\$417.36	\$417.36	\$458.59	\$458.59	\$492.22	\$492.22	\$385.66	\$385.66	\$384.40	\$384.40	\$397.41	\$397.41
27	\$434.76	\$394.05	\$394.05	\$307.38	\$307.38	\$285.66	\$285.66	\$427.14	\$427.14	\$469.34	\$469.34	\$503.75	\$503.75	\$394.70	\$394.70	\$393.41	\$393.41	\$406.73	\$406.73
28	\$450.94	\$408.71	\$408.71	\$318.82	\$318.82	\$296.29	\$296.29	\$443.04	\$443.04	\$486.80	\$486.80	\$522.50	\$522.50	\$409.39	\$409.39	\$408.05	\$408.05	\$421.86	\$421.86
29	\$464.22	\$420.74	\$420.74	\$328.20	\$328.20	\$305.02	\$305.02	\$456.08	\$456.08	\$501.13	\$501.13	\$537.88	\$537.88	\$421.44	\$421.44	\$420.06	\$420.06	\$434.28	\$434.28
30	\$470.85	\$426.76	\$426.76	\$332.90	\$332.90	\$309.38	\$309.38	\$462.60	\$462.60	\$508.30	\$508.30	\$545.57	\$545.57	\$427.46	\$427.46	\$426.07	\$426.07	\$440.49	\$440.49
31	\$480.81	\$435.78	\$435.78	\$339.93	\$339.93	\$315.92	\$315.92	\$472.39	\$472.39	\$519.05	\$519.05	\$557.11	\$557.11	\$436.50	\$436.50	\$435.08	\$435.08	\$449.81	\$449.81
32	\$490.77	\$444.81	\$444.81	\$346.97	\$346.97	\$322.46	\$322.46	\$482.17	\$482.17	\$529.79	\$529.79	\$568.64	\$568.64	\$445.54	\$445.54	\$444.09	\$444.09	\$459.12	\$459.12
33	\$496.99	\$450.45	\$450.45	\$351.37	\$351.37	\$326.55	\$326.55	\$488.28	\$488.28	\$536.51	\$536.51	\$575.85	\$575.85	\$451.19	\$451.19	\$449.72	\$449.72	\$464.94	\$464.94
34	\$503.63	\$456.46	\$456.46	\$356.07	\$356.07	\$330.91	\$330.91	\$494.80	\$494.80	\$543.68	\$543.68	\$583.55	\$583.55	\$457.22	\$457.22	\$455.72	\$455.72	\$471.15	\$471.15
35	\$506.95	\$459.47	\$459.47	\$358.41	\$358.41	\$333.09	\$333.09	\$498.06	\$498.06	\$547.26	\$547.26	\$587.39	\$587.39	\$460.23	\$460.23	\$458.73	\$458.73	\$474.26	\$474.26
36	\$510.27	\$462.48	\$462.48	\$360.76	\$360.76	\$335.27	\$335.27	\$501.32	\$501.32	\$550.84	\$550.84	\$591.24	\$591.24	\$463.24	\$463.24	\$461.73	\$461.73	\$477.36	\$477.36
37	\$513.58	\$465.49	\$465.49	\$363.11	\$363.11	\$337.45	\$337.45	\$504.58	\$504.58	\$554.43	\$554.43	\$595.08	\$595.08	\$466.26	\$466.26	\$464.73	\$464.73	\$480.47	\$480.47
38	\$516.90	\$468.50	\$468.50	\$365.45	\$365.45	\$339.63	\$339.63	\$507.84	\$507.84	\$558.01	\$558.01	\$598.93	\$598.93	\$469.27	\$469.27	\$467.74	\$467.74	\$483.57	\$483.57
39	\$523.54	\$474.51	\$474.51	\$370.14	\$370.14	\$344.00	\$344.00	\$514.37	\$514.37	\$565.17	\$565.17	\$606.62	\$606.62	\$475.29	\$475.29	\$473.74	\$473.74	\$489.78	\$489.78
40	\$530.18	\$480.53	\$480.53	\$374.84	\$374.84	\$348.36	\$348.36	\$520.89	\$520.89	\$572.34	\$572.34	\$614.31	\$614.31	\$481.32	\$481.32	\$479.75	\$479.75	\$495.99	\$495.99
41	\$540.13	\$489.55	\$489.55	\$381.88	\$381.88	\$354.90	\$354.90	\$530.67	\$530.67	\$583.09	\$583.09	\$625.85	\$625.85	\$490.36	\$490.36	\$488.76	\$488.76	\$505.31	\$505.31
42	\$549.68	\$498.20	\$498.20	\$388.62	\$388.62	\$361.17	\$361.17	\$540.04	\$540.04	\$593.39	\$593.39	\$636.90	\$636.90	\$499.02	\$499.02	\$497.39	\$497.39	\$514.23	\$514.23
43	\$562.95	\$510.23	\$510.23	\$398.01	\$398.01	\$369.89	\$369.89	\$553.09	\$553.09	\$607.72	\$607.72	\$652.28	\$652.28	\$511.07	\$511.07	\$509.40	\$509.40	\$526.65	\$526.65
44	\$579.55	\$525.27	\$525.27	\$409.74	\$409.74	\$380.79	\$380.79	\$569.39	\$569.39	\$625.63	\$625.63	\$671.51	\$671.51	\$526.14	\$526.14	\$524.42	\$524.42	\$542.18	\$542.18
45	\$599.04	\$542.94	\$542.94	\$423.53	\$423.53	\$393.61	\$393.61	\$588.55	\$588.55	\$646.68	\$646.68	\$694.10	\$694.10	\$543.84	\$543.84	\$542.06	\$542.06	\$560.42	\$560.42
46	\$622.28	\$564.00	\$564.00	\$439.95	\$439.95	\$408.87	\$408.87	\$611.37	\$611.37	\$671.76	\$671.76	\$721.02	\$721.02	\$564.93	\$564.93	\$563.09	\$563.09	\$582.15	\$582.15
47	\$648.41	\$587.69	\$587.69	\$458.43	\$458.43	\$426.04	\$426.04	\$637.05	\$637.05	\$699.97	\$699.97	\$751.30	\$751.30	\$588.66	\$588.66	\$586.73	\$586.73	\$606.60	\$606.60
48	\$678.28	\$614.76	\$614.76	\$479.55	\$479.55	\$445.67	\$445.67	\$666.39	\$666.39	\$732.22	\$732.22	\$785.91	\$785.91	\$615.77	\$615.77	\$613.76	\$613.76	\$634.54	\$634.54
49	\$707.73	\$641.46	\$641.46	\$500.37	\$500.37	\$465.02	\$465.02	\$695.33	\$695.33	\$764.02	\$764.02	\$820.04	\$820.04	\$642.51	\$642.51	\$640.42	\$640.42	\$662.10	\$662.10
50	\$740.92	\$671.54	\$671.54	\$523.83	\$523.83	\$486.83	\$486.83	\$727.94	\$727.94	\$799.84	\$799.84	\$858.49	\$858.49	\$672.64	\$672.64	\$670.45	\$670.45	\$693.15	\$693.15
51	\$773.70	\$701.24	\$701.24	\$547.00	\$547.00	\$508.36	\$508.36	\$760.14	\$760.14	\$835.22	\$835.22	\$896.47	\$896.47	\$702.40	\$702.40	\$700.10	\$700.10	\$723.81	\$723.81
52	\$809.79	\$733.95	\$733.95	\$572.52	\$572.52	\$532.08	\$532.08	\$795.60	\$795.60	\$874.18	\$874.18	\$938.29	\$938.29	\$735.16	\$735.16	\$732.76	\$732.76	\$757.57	\$757.57

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

HIOS Plan ID (On Exchange)=>	24872PA0030008		24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA
HIOS Plan ID (Off Exchange)=>	24872PA0030008		24872PA0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA
Plan Marketing Name =>	UHC Navigate Silver 3000	UHC Navigate Silver 3500	UHC Navigate Silver 3500	UHC Navigate Silver 3500	UHC Navigate Gold 1500	UHC Navigate Gold 1500	UHC Navigate Gold 1000	UHC Navigate Gold 1000	UHC Navigate Silver 3500	UHC Navigate Silver 3500	UHC Navigate Silver 3500	UHC Navigate Silver 3500	UHC Navigate Silver 3500	UHC Navigate Silver 3500	UHC Navigate Silver 3500	UHC Navigate Silver 3500	UHC Navigate Silver 3500	UHC Navigate Silver 3500	UHC Navigate Silver 3500
Form # =>	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA
Rating Area =>	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 6	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7	Rating Area 7
Network =>	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC
Metal =>	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$3,000	\$3,500	\$3,500	\$3,500	\$1,500	\$1,500	\$1,000	\$1,000	\$0	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500
Coinurance =>	0%	0%	0%	0%	20%	20%	0%	0%	0%	0%	20%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$40-\$80/\$120	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$40-\$80/\$120	\$50-\$100/\$150	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$40-\$80/\$120	\$40-\$80/\$120	\$30-\$60/\$100
OOP Maximum =>	\$8,700	\$7,050	\$7,050	\$7,050	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$310.05	\$310.05	\$281.01	\$281.01	\$320.47	\$320.47	\$352.13	\$352.13	\$377.95	\$377.95	\$296.13	\$296.13	\$295.16	\$295.16	\$305.15	\$305.15	\$318.67	\$318.67	\$288.82
15	\$337.61	\$337.61	\$305.99	\$305.99	\$348.96	\$348.96	\$383.43	\$383.43	\$411.54	\$411.54	\$322.45	\$322.45	\$321.40	\$321.40	\$332.28	\$332.28	\$346.99	\$346.99	\$314.49
16	\$348.14	\$348.14	\$315.54	\$315.54	\$359.85	\$359.85	\$395.40	\$395.40	\$424.39	\$424.39	\$332.52	\$332.52	\$331.43	\$331.43	\$342.65	\$342.65	\$357.83	\$357.83	\$324.31
17	\$358.68	\$358.68	\$325.09	\$325.09	\$370.74	\$370.74	\$407.37	\$407.37	\$437.23	\$437.23	\$342.58	\$342.58	\$341.46	\$341.46	\$353.02	\$353.02	\$368.66	\$368.66	\$334.12
18	\$370.03	\$370.03	\$335.37	\$335.37	\$382.47	\$382.47	\$420.25	\$420.25	\$451.07	\$451.07	\$353.42	\$353.42	\$352.26	\$352.26	\$364.19	\$364.19	\$380.32	\$380.32	\$344.69
19	\$381.38	\$381.38	\$345.66	\$345.66	\$394.20	\$394.20	\$433.14	\$433.14	\$464.90	\$464.90	\$364.26	\$364.26	\$363.07	\$363.07	\$375.36	\$375.36	\$391.98	\$391.98	\$355.27
20	\$393.13	\$393.13	\$356.31	\$356.31	\$406.35	\$406.35	\$446.49	\$446.49	\$479.23	\$479.23	\$375.49	\$375.49	\$374.26	\$374.26	\$386.92	\$386.92	\$404.06	\$404.06	\$366.21
21	\$405.29	\$405.29	\$367.33	\$367.33	\$418.92	\$418.92	\$460.30	\$460.30	\$494.05	\$494.05	\$387.10	\$387.10	\$385.83	\$385.83	\$398.89	\$398.89	\$416.56	\$416.56	\$377.54
22	\$405.29	\$405.29	\$367.33	\$367.33	\$418.92	\$418.92	\$460.30	\$460.30	\$494.05	\$494.05	\$387.10	\$387.10	\$385.83	\$385.83	\$398.89	\$398.89	\$416.56	\$416.56	\$377.54
23	\$405.29	\$405.29	\$367.33	\$367.33	\$418.92	\$418.92	\$460.30	\$460.30	\$494.05	\$494.05	\$387.10	\$387.10	\$385.83	\$385.83	\$398.89	\$398.89	\$416.56	\$416.56	\$377.54
24	\$405.29	\$405.29	\$367.33	\$367.33	\$418.92	\$418.92	\$460.30	\$460.30	\$494.05	\$494.05	\$387.10	\$387.10	\$385.83	\$385.83	\$398.89	\$398.89	\$416.56	\$416.56	\$377.54
25	\$406.91	\$406.91	\$368.80	\$368.80	\$420.60	\$420.60	\$462.14	\$462.14	\$496.03	\$496.03	\$388.65	\$388.65	\$387.37	\$387.37	\$400.49	\$400.49	\$418.23	\$418.23	\$379.05
26	\$415.02	\$415.02	\$376.15	\$376.15	\$428.97	\$428.97	\$471.35	\$471.35	\$505.91	\$505.91	\$396.39	\$396.39	\$395.09	\$395.09	\$408.46	\$408.46	\$426.56	\$426.56	\$386.60
27	\$424.74	\$424.74	\$384.96	\$384.96	\$439.03	\$439.03	\$482.39	\$482.39	\$517.76	\$517.76	\$405.68	\$405.68	\$404.35	\$404.35	\$418.04	\$418.04	\$436.55	\$436.55	\$395.66
28	\$440.55	\$440.55	\$399.29	\$399.29	\$455.37	\$455.37	\$500.35	\$500.35	\$537.03	\$537.03	\$420.78	\$420.78	\$419.40	\$419.40	\$433.59	\$433.59	\$452.80	\$452.80	\$410.39
29	\$453.52	\$453.52	\$411.04	\$411.04	\$468.77	\$468.77	\$515.08	\$515.08	\$552.84	\$552.84	\$433.16	\$433.16	\$431.74	\$431.74	\$446.36	\$446.36	\$466.13	\$466.13	\$422.47
30	\$460.00	\$460.00	\$416.92	\$416.92	\$475.47	\$475.47	\$522.44	\$522.44	\$560.75	\$560.75	\$439.36	\$439.36	\$437.92	\$437.92	\$452.74	\$452.74	\$472.80	\$472.80	\$428.51
31	\$469.73	\$469.73	\$425.74	\$425.74	\$485.53	\$485.53	\$533.49	\$533.49	\$572.60	\$572.60	\$448.65	\$448.65	\$447.18	\$447.18	\$462.31	\$462.31	\$482.79	\$482.79	\$437.57
32	\$479.46	\$479.46	\$434.55	\$434.55	\$495.58	\$495.58	\$544.53	\$544.53	\$584.46	\$584.46	\$457.94	\$457.94	\$456.44	\$456.44	\$471.89	\$471.89	\$492.79	\$492.79	\$446.63
33	\$485.54	\$485.54	\$440.06	\$440.06	\$501.87	\$501.87	\$551.44	\$551.44	\$591.87	\$591.87	\$463.75	\$463.75	\$462.22	\$462.22	\$477.87	\$477.87	\$499.04	\$499.04	\$452.29
34	\$492.02	\$492.02	\$445.94	\$445.94	\$508.57	\$508.57	\$558.80	\$558.80	\$599.78	\$599.78	\$469.94	\$469.94	\$468.40	\$468.40	\$484.25	\$484.25	\$505.70	\$505.70	\$458.33
35	\$495.26	\$495.26	\$448.88	\$448.88	\$511.92	\$511.92	\$562.49	\$562.49	\$603.73	\$603.73	\$473.04	\$473.04	\$471.48	\$471.48	\$487.44	\$487.44	\$509.04	\$509.04	\$461.35
36	\$498.51	\$498.51	\$451.82	\$451.82	\$515.27	\$515.27	\$566.17	\$566.17	\$607.68	\$607.68	\$476.13	\$476.13	\$474.57	\$474.57	\$490.63	\$490.63	\$512.37	\$512.37	\$464.37
37	\$501.75	\$501.75	\$454.75	\$454.75	\$518.62	\$518.62	\$569.85	\$569.85	\$611.63	\$611.63	\$479.23	\$479.23	\$477.66	\$477.66	\$493.83	\$493.83	\$515.70	\$515.70	\$467.39
38	\$504.99	\$504.99	\$457.69	\$457.69	\$521.97	\$521.97	\$573.53	\$573.53	\$615.59	\$615.59	\$482.33	\$482.33	\$480.74	\$480.74	\$497.02	\$497.02	\$519.03	\$519.03	\$470.41
39	\$511.48	\$511.48	\$463.57	\$463.57	\$528.68	\$528.68	\$580.90	\$580.90	\$623.49	\$623.49	\$488.52	\$488.52	\$486.92	\$486.92	\$503.40	\$503.40	\$525.70	\$525.70	\$474.46
40	\$517.96	\$517.96	\$469.45	\$469.45	\$535.38	\$535.38	\$588.26	\$588.26	\$631.40	\$631.40	\$494.71	\$494.71	\$493.09	\$493.09	\$509.78	\$509.78	\$532.36	\$532.36	\$482.50
41	\$527.69	\$527.69	\$478.26	\$478.26	\$545.43	\$545.43	\$599.31	\$599.31	\$643.25	\$643.25	\$504.00	\$504.00	\$502.35	\$502.35	\$519.35	\$519.35	\$542.36	\$542.36	\$491.56
42	\$537.01	\$537.01	\$486.71	\$486.71	\$555.07	\$555.07	\$609.90	\$609.90	\$654.62	\$654.62	\$512.91	\$512.91	\$511.22	\$511.22	\$528.53	\$528.53	\$551.94	\$551.94	\$500.24
43	\$549.98	\$549.98	\$498.47	\$498.47	\$568.47	\$568.47	\$624.63	\$624.63	\$670.43	\$670.43	\$525.29	\$525.29	\$523.57	\$523.57	\$541.29	\$541.29	\$565.27	\$565.27	\$512.32
44	\$566.19	\$566.19	\$513.16	\$513.16	\$585.23	\$585.23	\$643.04	\$643.04	\$690.19	\$690.19	\$540.78	\$540.78	\$539.00	\$539.00	\$557.25	\$557.25	\$581.93	\$581.93	\$527.42
45	\$585.24	\$585.24	\$530.42	\$530.42	\$604.92	\$604.92	\$664.67	\$664.67	\$713.41	\$713.41	\$558.97	\$558.97	\$557.14	\$557.14	\$576.00	\$576.00	\$601.51	\$601.51	\$545.17
46	\$607.94	\$607.94	\$551.00	\$551.00	\$628.38	\$628.38	\$690.45	\$690.45	\$741.08	\$741.08	\$580.65	\$580.65	\$578.75	\$578.75	\$598.34	\$598.34	\$624.84	\$624.84	\$566.31
47	\$633.47	\$633.47	\$574.14	\$574.14	\$654.77	\$654.77	\$719.45	\$719.45	\$772.20	\$772.20	\$605.04	\$605.04	\$603.05	\$603.05	\$623.47	\$623.47	\$651.08	\$651.08	\$590.10
48	\$662.65	\$662.65	\$600.58	\$600.58	\$684.93	\$684.93	\$752.59	\$752.59	\$807.77	\$807.77	\$632.91	\$632.91	\$630.83	\$630.83	\$652.19	\$652.19	\$681.08	\$681.08	\$617.28
49	\$691.42	\$691.42	\$626.66	\$626.66	\$714.68	\$714.68	\$785.27	\$785.27	\$842.85	\$842.85	\$660.39	\$660.39	\$658.23	\$658.23	\$680.51	\$680.51	\$710.65	\$710.65	\$644.08
50	\$723.85	\$723.85	\$656.05	\$656.05	\$748.19	\$748.19	\$822.10	\$822.10	\$882.37	\$882.37	\$691.36	\$691.36	\$689.09	\$689.09	\$712.42	\$712.42	\$743.98	\$743.98	\$674.29
51	\$755.87	\$755.87	\$685.07	\$685.07	\$781.29	\$781.29	\$858.46	\$858.46	\$921.40	\$921.40	\$721.94	\$721.94	\$719.57	\$719.57	\$743.93	\$743.93	\$776.88	\$776.88	\$704.11
52	\$791.13	\$791.13	\$717.03	\$717.03	\$817.73	\$817.73	\$898.51	\$898.51	\$964.39	\$964.39	\$755.62	\$755.62	\$753.14	\$753.14	\$778.63	\$778.63	\$813.13	\$813.13	\$736.96
53	\$826.79	\$826.79	\$749.35	\$749.35	\$854.60	\$854.60	\$939.01	\$939.01	\$1,007.86	\$1,007.86	\$789.68	\$789.68	\$787.09	\$787.09	\$813.74	\$813.74	\$849.78	\$849.78	\$770.18
54	\$865.29	\$865.29	\$784.25	\$784.25	\$894.39	\$894.39	\$982.74	\$982.74	\$1,054.80	\$1,054.80	\$826.46	\$826.46	\$823.75	\$823.75	\$853.63	\$853.63	\$889.36	\$889.36	\$806.05
55	\$903.80	\$903.80	\$819.15	\$819.15	\$934.19	\$934.19	\$1,026.47	\$1,026.47	\$1,101.73	\$1,101.73	\$863.23	\$863.23	\$860.40	\$860.40	\$889.52	\$889.52	\$928.93	\$928.93	\$841.91
56	\$945.5																		

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

HIOS Plan ID (On Exchange)=>	24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		24872PA0030002		
HIOS Plan ID (Off Exchange)=>	0030009		24872PA0030002		24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009		
Plan Marketing Name =>	HSA Silver 3500	UHC Navigate Gold 1500	UHC Navigate Gold 1000	UHC Navigate Gold 0	UHC Navigate Silver 3500	UHC Navigate Silver 5500	UHC Navigate HSA Silver 2500	UHC Navigate Silver 3000	UHC Navigate HSA Silver 3500	UHC Navigate Gold 1500									
Form # =>	2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA	COC22.INS.2018.SG.PA									
Rating Area =>	Area 7	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 8	Rating Area 9									
Network =>	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC	UHC									
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold									
Deductible =>	\$0	\$1,500	\$1,000	\$0	\$3,500	\$5,500	\$2,500	\$3,000	\$3,500	\$1,500									
Coinurance =>	%	20%	0%	0%	20%	0%	0%	0%	0%	20%									
Copays =>	0/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$30-\$60/\$100	\$40-\$80/\$120	\$50-\$100/\$150	\$30-\$60/\$100	\$40-\$80/\$120	\$30-\$60/\$100	\$30-\$60/\$100									
OOP Maximum =>	\$50	\$8,700	\$8,700	\$8,700	\$8,700	\$8,700	\$7,050	\$8,700	\$7,050	\$8,700									
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes									
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$288.82	\$282.44	\$282.44	\$310.33	\$310.33	\$333.09	\$333.09	\$260.98	\$260.98	\$260.12	\$260.12	\$268.94	\$268.94	\$280.85	\$280.85	\$254.54	\$254.54	\$290.94	\$290.94
15	\$314.49	\$307.54	\$307.54	\$337.91	\$337.91	\$362.70	\$362.70	\$284.18	\$284.18	\$283.24	\$283.24	\$292.84	\$292.84	\$305.81	\$305.81	\$277.16	\$277.16	\$316.81	\$316.81
16	\$324.31	\$317.14	\$317.14	\$348.46	\$348.46	\$374.02	\$374.02	\$293.05	\$293.05	\$292.09	\$292.09	\$301.98	\$301.98	\$315.36	\$315.36	\$285.82	\$285.82	\$326.69	\$326.69
17	\$334.12	\$326.74	\$326.74	\$359.01	\$359.01	\$385.34	\$385.34	\$301.92	\$301.92	\$300.93	\$300.93	\$311.12	\$311.12	\$324.90	\$324.90	\$294.47	\$294.47	\$336.58	\$336.58
18	\$344.69	\$337.08	\$337.08	\$370.37	\$370.37	\$397.53	\$397.53	\$311.47	\$311.47	\$310.45	\$310.45	\$320.97	\$320.97	\$335.18	\$335.18	\$303.78	\$303.78	\$347.23	\$347.23
19	\$355.27	\$347.42	\$347.42	\$381.73	\$381.73	\$409.72	\$409.72	\$321.02	\$321.02	\$319.97	\$319.97	\$330.81	\$330.81	\$345.46	\$345.46	\$313.10	\$313.10	\$357.88	\$357.88
20	\$366.21	\$358.12	\$358.12	\$393.49	\$393.49	\$422.35	\$422.35	\$330.92	\$330.92	\$329.83	\$329.83	\$341.00	\$341.00	\$356.11	\$356.11	\$322.75	\$322.75	\$368.91	\$368.91
21	\$377.54	\$369.20	\$369.20	\$405.66	\$405.66	\$435.41	\$435.41	\$341.15	\$341.15	\$340.03	\$340.03	\$351.55	\$351.55	\$367.12	\$367.12	\$332.73	\$332.73	\$380.32	\$380.32
22	\$377.54	\$369.20	\$369.20	\$405.66	\$405.66	\$435.41	\$435.41	\$341.15	\$341.15	\$340.03	\$340.03	\$351.55	\$351.55	\$367.12	\$367.12	\$332.73	\$332.73	\$380.32	\$380.32
23	\$377.54	\$369.20	\$369.20	\$405.66	\$405.66	\$435.41	\$435.41	\$341.15	\$341.15	\$340.03	\$340.03	\$351.55	\$351.55	\$367.12	\$367.12	\$332.73	\$332.73	\$380.32	\$380.32
24	\$377.54	\$369.20	\$369.20	\$405.66	\$405.66	\$435.41	\$435.41	\$341.15	\$341.15	\$340.03	\$340.03	\$351.55	\$351.55	\$367.12	\$367.12	\$332.73	\$332.73	\$380.32	\$380.32
25	\$379.05	\$370.68	\$370.68	\$407.28	\$407.28	\$437.15	\$437.15	\$342.51	\$342.51	\$341.39	\$341.39	\$352.96	\$352.96	\$368.59	\$368.59	\$334.06	\$334.06	\$381.84	\$381.84
26	\$386.60	\$378.06	\$378.06	\$415.40	\$415.40	\$445.86	\$445.86	\$349.34	\$349.34	\$348.19	\$348.19	\$359.99	\$359.99	\$375.93	\$375.93	\$340.72	\$340.72	\$389.45	\$389.45
27	\$395.66	\$386.92	\$386.92	\$425.13	\$425.13	\$456.31	\$456.31	\$357.53	\$357.53	\$356.35	\$356.35	\$368.42	\$368.42	\$384.74	\$384.74	\$348.70	\$348.70	\$398.58	\$398.58
28	\$410.39	\$401.32	\$401.32	\$440.95	\$440.95	\$473.29	\$473.29	\$370.83	\$370.83	\$369.61	\$369.61	\$382.13	\$382.13	\$399.06	\$399.06	\$361.68	\$361.68	\$413.41	\$413.41
29	\$422.47	\$413.13	\$413.13	\$453.93	\$453.93	\$487.22	\$487.22	\$381.75	\$381.75	\$380.49	\$380.49	\$393.38	\$393.38	\$410.81	\$410.81	\$372.32	\$372.32	\$425.58	\$425.58
30	\$428.51	\$419.04	\$419.04	\$460.42	\$460.42	\$494.19	\$494.19	\$387.21	\$387.21	\$385.93	\$385.93	\$399.01	\$399.01	\$416.68	\$416.68	\$377.65	\$377.65	\$431.66	\$431.66
31	\$437.57	\$427.90	\$427.90	\$470.16	\$470.16	\$504.64	\$504.64	\$395.39	\$395.39	\$394.09	\$394.09	\$407.45	\$407.45	\$425.49	\$425.49	\$385.63	\$385.63	\$440.79	\$440.79
32	\$446.63	\$436.76	\$436.76	\$479.90	\$479.90	\$515.09	\$515.09	\$403.58	\$403.58	\$402.26	\$402.26	\$415.88	\$415.88	\$434.30	\$434.30	\$393.62	\$393.62	\$449.92	\$449.92
33	\$452.29	\$442.30	\$442.30	\$485.98	\$485.98	\$521.62	\$521.62	\$408.70	\$408.70	\$407.36	\$407.36	\$421.16	\$421.16	\$439.81	\$439.81	\$398.61	\$398.61	\$455.62	\$455.62
34	\$458.33	\$448.21	\$448.21	\$492.47	\$492.47	\$528.59	\$528.59	\$414.16	\$414.16	\$412.80	\$412.80	\$426.78	\$426.78	\$445.68	\$445.68	\$403.93	\$403.93	\$461.71	\$461.71
35	\$461.35	\$451.16	\$451.16	\$495.72	\$495.72	\$532.07	\$532.07	\$416.89	\$416.89	\$415.52	\$415.52	\$429.59	\$429.59	\$448.62	\$448.62	\$406.60	\$406.60	\$464.75	\$464.75
36	\$464.37	\$454.12	\$454.12	\$498.96	\$498.96	\$535.55	\$535.55	\$419.61	\$419.61	\$418.24	\$418.24	\$432.41	\$432.41	\$451.56	\$451.56	\$409.26	\$409.26	\$467.79	\$467.79
37	\$467.39	\$457.07	\$457.07	\$502.21	\$502.21	\$539.04	\$539.04	\$422.34	\$422.34	\$420.96	\$420.96	\$435.22	\$435.22	\$454.49	\$454.49	\$411.92	\$411.92	\$470.84	\$470.84
38	\$470.41	\$460.02	\$460.02	\$505.45	\$505.45	\$542.52	\$542.52	\$425.07	\$425.07	\$423.68	\$423.68	\$438.03	\$438.03	\$457.43	\$457.43	\$414.58	\$414.58	\$473.88	\$473.88
39	\$476.46	\$465.93	\$465.93	\$511.94	\$511.94	\$549.49	\$549.49	\$430.53	\$430.53	\$429.12	\$429.12	\$443.66	\$443.66	\$463.31	\$463.31	\$419.91	\$419.91	\$479.96	\$479.96
40	\$482.50	\$471.84	\$471.84	\$518.43	\$518.43	\$556.45	\$556.45	\$435.99	\$435.99	\$434.56	\$434.56	\$449.28	\$449.28	\$469.18	\$469.18	\$425.23	\$425.23	\$486.05	\$486.05
41	\$491.56	\$480.70	\$480.70	\$528.17	\$528.17	\$566.90	\$566.90	\$444.18	\$444.18	\$442.72	\$442.72	\$457.72	\$457.72	\$477.99	\$477.99	\$433.21	\$433.21	\$495.18	\$495.18
42	\$500.24	\$489.19	\$489.19	\$537.50	\$537.50	\$576.92	\$576.92	\$452.02	\$452.02	\$450.54	\$450.54	\$465.80	\$465.80	\$486.43	\$486.43	\$440.87	\$440.87	\$503.92	\$503.92
43	\$512.32	\$501.00	\$501.00	\$550.48	\$550.48	\$590.85	\$590.85	\$462.94	\$462.94	\$461.42	\$461.42	\$477.05	\$477.05	\$498.18	\$498.18	\$451.51	\$451.51	\$516.09	\$516.09
44	\$527.42	\$515.77	\$515.77	\$566.71	\$566.71	\$608.27	\$608.27	\$476.59	\$476.59	\$475.02	\$475.02	\$491.12	\$491.12	\$512.87	\$512.87	\$464.82	\$464.82	\$531.31	\$531.31
45	\$545.17	\$533.12	\$533.12	\$585.77	\$585.77	\$628.73	\$628.73	\$492.62	\$492.62	\$491.00	\$491.00	\$507.64	\$507.64	\$530.12	\$530.12	\$480.46	\$480.46	\$549.18	\$549.18
46	\$566.31	\$553.80	\$553.80	\$608.49	\$608.49	\$653.12	\$653.12	\$511.73	\$511.73	\$510.05	\$510.05	\$527.33	\$527.33	\$550.68	\$550.68	\$499.10	\$499.10	\$570.48	\$570.48
47	\$590.10	\$577.06	\$577.06	\$634.05	\$634.05	\$680.55	\$680.55	\$533.22	\$533.22	\$531.47	\$531.47	\$549.47	\$549.47	\$573.81	\$573.81	\$520.06	\$520.06	\$594.44	\$594.44
48	\$617.28	\$603.64	\$603.64	\$663.25	\$663.25	\$711.90	\$711.90	\$557.78	\$557.78	\$555.95	\$555.95	\$574.78	\$574.78	\$600.24	\$600.24	\$544.01	\$544.01	\$621.82	\$621.82
49	\$644.08	\$629.86	\$629.86	\$692.06	\$692.06	\$742.81	\$742.81	\$582.00	\$582.00	\$580.09	\$580.09	\$599.74	\$599.74	\$626.31	\$626.31	\$567.64	\$567.64	\$648.83	\$648.83
50	\$674.29	\$659.39	\$659.39	\$724.51	\$724.51	\$777.64	\$777.64	\$609.29	\$609.29	\$607.29	\$607.29	\$627.87	\$627.87	\$655.68	\$655.68	\$594.26	\$594.26	\$679.25	\$679.25
51	\$704.11	\$688.56	\$688.56	\$756.56	\$756.56	\$812.04	\$812.04	\$636.24	\$636.24	\$634.16	\$634.16	\$655.64	\$655.64	\$684.68	\$684.68	\$620.54	\$620.54	\$709.30	\$709.30
52	\$736.96	\$720.68	\$720.68	\$791.85	\$791.85	\$849.92	\$849.92	\$665.92	\$665.92	\$663.74	\$663.74	\$686.23	\$686.23	\$716.62	\$716.62	\$649.49	\$649.49	\$742.38	\$742.38
53	\$770.18	\$753.17	\$753.17	\$827.55	\$827.55	\$888.24	\$888.24	\$695.95	\$695.95	\$693.66	\$693.66	\$717.16	\$717.16	\$748.92	\$748.92	\$678.77	\$678.77	\$775.85	\$775.85
54	\$806.05	\$788.24	\$788.24	\$866.08	\$866.08	\$929.60	\$929.60	\$728.36	\$728.36	\$725.96	\$725.96	\$750.56	\$750.56	\$783.80	\$783.80	\$710.38	\$710.38	\$811.98	\$811.98
55	\$841.91	\$823.32	\$823.32	\$904.62	\$904.62	\$970.96	\$970.96	\$760.76	\$760.76	\$758.27	\$758.27	\$783.96	\$783.96	\$818.68	\$818.68	\$741.99	\$741.99	\$848.11	\$848.11
56	\$880.80	\$861.34	\$861.34	\$946.40	\$946.40	\$1,015.81	\$1,015.81	\$795.90	\$795.90	\$793.29	\$793.29	\$820.17	\$820.17	\$856.49	\$856.49	\$776.26	\$776.26	\$887.29	\$887.29
57	\$920.06	\$899.74	\$899.74	\$988.59	\$988.59	\$1,061.09	\$1,061.09	\$831.38	\$831.38	\$828.65	\$828.65	\$856.73	\$856.73	\$894.67	\$894.67	\$810.86	\$810.86	\$926.84	\$926.84
58	\$961.97	\$940.72	\$940.72	\$1,033.62	\$1,033.62	\$1,109.42	\$1,109.42	\$869.25	\$869.25	\$866.40	\$866.40	\$895.75	\$895.75	\$935.42	\$935.42	\$847.80	\$847.80	\$969.06	\$969.06
59	\$982.74	\$961.03	\$961.03	\$1,055.93	\$1,055.93	\$1,133.37	\$1,133.37	\$888.01	\$888.01	\$885.10	\$885.10	\$915.08	\$915.08	\$955.61	\$955.61	\$866.10	\$866.10	\$989.97	\$989.97
60	\$1,024.64	\$1,002.01	\$1,002.01	\$1,100.96	\$1,100.96	\$1,181.7													

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

HIOS Plan ID (On Exchange)=>	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
HIOS Plan ID (Off Exchange)=>	24872PA0030003		24872PA0030004		24872PA0030005		24872PA0030006		24872PA0030007		24872PA0030008		24872PA0030009	
Plan Marketing Name =>	UHC Navigate Gold 1000		UHC Navigate Gold 0		UHC Navigate Silver 3500		UHC Navigate Silver 5500		UHC Navigate HSA Silver 2500		UHC Navigate Silver 3000		UHC Navigate HSA Silver 3500	
Form # =>	COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA		COC22.INS.2018.SG.PA	
Rating Area =>	Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9		Rating Area 9	
Network =>	UHC		UHC		UHC		UHC		UHC		UHC		UHC	
Metal =>	Gold		Gold		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$1,000		\$0		\$3,500		\$5,500		\$2,500		\$3,000		\$3,500	
Coinurance =>	0%		0%		20%		0%		0%		0%		0%	
Copays =>	\$30-\$60/\$100		\$30-\$60/\$100		\$40-\$80/\$120		\$50-\$100/\$150		\$30-\$60/\$100		\$40-\$80/\$120		\$30-\$60/\$100	
OOP Maximum =>	\$8,700		\$8,700		\$8,700		\$8,700		\$7,050		\$8,700		\$7,050	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$319.68	\$319.68	\$343.13	\$343.13	\$268.84	\$268.84	\$267.96	\$267.96	\$277.04	\$277.04	\$289.31	\$289.31	\$262.20	\$262.20
15	\$348.09	\$348.09	\$373.63	\$373.63	\$292.74	\$292.74	\$291.78	\$291.78	\$301.66	\$301.66	\$315.02	\$315.02	\$285.51	\$285.51
16	\$358.96	\$358.96	\$385.29	\$385.29	\$301.88	\$301.88	\$300.89	\$300.89	\$311.08	\$311.08	\$324.86	\$324.86	\$294.42	\$294.42
17	\$369.82	\$369.82	\$396.95	\$396.95	\$311.02	\$311.02	\$310.00	\$310.00	\$320.49	\$320.49	\$334.69	\$334.69	\$303.33	\$303.33
18	\$381.52	\$381.52	\$409.51	\$409.51	\$320.86	\$320.86	\$319.81	\$319.81	\$330.63	\$330.63	\$345.28	\$345.28	\$312.93	\$312.93
19	\$393.23	\$393.23	\$422.07	\$422.07	\$330.70	\$330.70	\$329.61	\$329.61	\$340.77	\$340.77	\$355.87	\$355.87	\$322.53	\$322.53
20	\$405.34	\$405.34	\$435.07	\$435.07	\$340.89	\$340.89	\$339.77	\$339.77	\$351.28	\$351.28	\$366.83	\$366.83	\$332.47	\$332.47
21	\$417.88	\$417.88	\$448.53	\$448.53	\$351.43	\$351.43	\$350.28	\$350.28	\$362.14	\$362.14	\$378.18	\$378.18	\$342.75	\$342.75
22	\$417.88	\$417.88	\$448.53	\$448.53	\$351.43	\$351.43	\$350.28	\$350.28	\$362.14	\$362.14	\$378.18	\$378.18	\$342.75	\$342.75
23	\$417.88	\$417.88	\$448.53	\$448.53	\$351.43	\$351.43	\$350.28	\$350.28	\$362.14	\$362.14	\$378.18	\$378.18	\$342.75	\$342.75
24	\$417.88	\$417.88	\$448.53	\$448.53	\$351.43	\$351.43	\$350.28	\$350.28	\$362.14	\$362.14	\$378.18	\$378.18	\$342.75	\$342.75
25	\$419.55	\$419.55	\$450.32	\$450.32	\$352.84	\$352.84	\$351.68	\$351.68	\$363.59	\$363.59	\$379.69	\$379.69	\$344.12	\$344.12
26	\$427.91	\$427.91	\$459.29	\$459.29	\$359.86	\$359.86	\$358.69	\$358.69	\$370.83	\$370.83	\$387.26	\$387.26	\$350.98	\$350.98
27	\$437.94	\$437.94	\$470.06	\$470.06	\$368.30	\$368.30	\$367.09	\$367.09	\$379.52	\$379.52	\$396.33	\$396.33	\$359.20	\$359.20
28	\$454.24	\$454.24	\$487.55	\$487.55	\$382.00	\$382.00	\$380.75	\$380.75	\$393.65	\$393.65	\$411.08	\$411.08	\$372.57	\$372.57
29	\$467.61	\$467.61	\$501.91	\$501.91	\$393.25	\$393.25	\$391.96	\$391.96	\$405.23	\$405.23	\$423.18	\$423.18	\$383.54	\$383.54
30	\$474.29	\$474.29	\$509.08	\$509.08	\$398.87	\$398.87	\$397.57	\$397.57	\$411.03	\$411.03	\$429.23	\$429.23	\$389.02	\$389.02
31	\$484.32	\$484.32	\$519.85	\$519.85	\$407.31	\$407.31	\$405.97	\$405.97	\$419.72	\$419.72	\$438.31	\$438.31	\$397.25	\$397.25
32	\$494.35	\$494.35	\$530.61	\$530.61	\$415.74	\$415.74	\$414.38	\$414.38	\$428.41	\$428.41	\$447.39	\$447.39	\$405.47	\$405.47
33	\$500.62	\$500.62	\$537.34	\$537.34	\$421.01	\$421.01	\$419.64	\$419.64	\$433.84	\$433.84	\$453.06	\$453.06	\$410.61	\$410.61
34	\$507.31	\$507.31	\$544.52	\$544.52	\$426.64	\$426.64	\$425.24	\$425.24	\$439.64	\$439.64	\$459.11	\$459.11	\$416.10	\$416.10
35	\$510.65	\$510.65	\$548.10	\$548.10	\$429.45	\$429.45	\$428.04	\$428.04	\$442.54	\$442.54	\$462.14	\$462.14	\$418.84	\$418.84
36	\$513.99	\$513.99	\$551.69	\$551.69	\$432.26	\$432.26	\$430.84	\$430.84	\$445.43	\$445.43	\$465.16	\$465.16	\$421.58	\$421.58
37	\$517.34	\$517.34	\$555.28	\$555.28	\$435.07	\$435.07	\$433.65	\$433.65	\$448.33	\$448.33	\$468.19	\$468.19	\$424.32	\$424.32
38	\$520.68	\$520.68	\$558.87	\$558.87	\$437.88	\$437.88	\$436.45	\$436.45	\$451.23	\$451.23	\$471.21	\$471.21	\$427.07	\$427.07
39	\$527.36	\$527.36	\$566.04	\$566.04	\$443.50	\$443.50	\$442.05	\$442.05	\$457.02	\$457.02	\$477.26	\$477.26	\$432.55	\$432.55
40	\$534.05	\$534.05	\$573.22	\$573.22	\$449.13	\$449.13	\$447.66	\$447.66	\$462.81	\$462.81	\$483.31	\$483.31	\$438.03	\$438.03
41	\$544.08	\$544.08	\$583.99	\$583.99	\$457.56	\$457.56	\$456.06	\$456.06	\$471.51	\$471.51	\$492.39	\$492.39	\$446.26	\$446.26
42	\$553.69	\$553.69	\$594.30	\$594.30	\$465.64	\$465.64	\$464.12	\$464.12	\$479.84	\$479.84	\$501.09	\$501.09	\$454.14	\$454.14
43	\$567.06	\$567.06	\$608.66	\$608.66	\$476.89	\$476.89	\$475.33	\$475.33	\$491.42	\$491.42	\$513.19	\$513.19	\$465.11	\$465.11
44	\$583.78	\$583.78	\$626.60	\$626.60	\$490.95	\$490.95	\$489.34	\$489.34	\$505.91	\$505.91	\$528.32	\$528.32	\$478.82	\$478.82
45	\$603.42	\$603.42	\$647.68	\$647.68	\$507.46	\$507.46	\$505.80	\$505.80	\$522.93	\$522.93	\$546.09	\$546.09	\$494.93	\$494.93
46	\$626.82	\$626.82	\$672.80	\$672.80	\$527.15	\$527.15	\$525.42	\$525.42	\$543.21	\$543.21	\$567.27	\$567.27	\$514.13	\$514.13
47	\$653.15	\$653.15	\$701.05	\$701.05	\$549.29	\$549.29	\$547.49	\$547.49	\$566.02	\$566.02	\$591.10	\$591.10	\$535.72	\$535.72
48	\$683.23	\$683.23	\$733.35	\$733.35	\$574.59	\$574.59	\$572.71	\$572.71	\$592.10	\$592.10	\$618.32	\$618.32	\$560.40	\$560.40
49	\$712.90	\$712.90	\$765.19	\$765.19	\$599.54	\$599.54	\$597.58	\$597.58	\$617.81	\$617.81	\$645.18	\$645.18	\$584.73	\$584.73
50	\$746.33	\$746.33	\$801.07	\$801.07	\$627.65	\$627.65	\$625.60	\$625.60	\$646.78	\$646.78	\$675.43	\$675.43	\$612.15	\$612.15
51	\$779.35	\$779.35	\$836.51	\$836.51	\$655.42	\$655.42	\$653.27	\$653.27	\$675.39	\$675.39	\$705.31	\$705.31	\$639.23	\$639.23
52	\$815.70	\$815.70	\$875.53	\$875.53	\$685.99	\$685.99	\$683.75	\$683.75	\$706.90	\$706.90	\$738.21	\$738.21	\$669.05	\$669.05
53	\$852.48	\$852.48	\$915.00	\$915.00	\$716.92	\$716.92	\$714.57	\$714.57	\$738.77	\$738.77	\$771.49	\$771.49	\$699.21	\$699.21
54	\$892.17	\$892.17	\$957.61	\$957.61	\$750.30	\$750.30	\$747.85	\$747.85	\$773.17	\$773.17	\$807.41	\$807.41	\$731.77	\$731.77
55	\$931.87	\$931.87	\$1,000.22	\$1,000.22	\$783.69	\$783.69	\$781.12	\$781.12	\$807.57	\$807.57	\$843.34	\$843.34	\$764.33	\$764.33
56	\$974.91	\$974.91	\$1,046.42	\$1,046.42	\$819.89	\$819.89	\$817.20	\$817.20	\$844.87	\$844.87	\$882.29	\$882.29	\$799.64	\$799.64
57	\$1,018.37	\$1,018.37	\$1,093.07	\$1,093.07	\$856.43	\$856.43	\$853.63	\$853.63	\$882.54	\$882.54	\$921.62	\$921.62	\$835.28	\$835.28
58	\$1,064.76	\$1,064.76	\$1,142.85	\$1,142.85	\$895.44	\$895.44	\$892.51	\$892.51	\$922.73	\$922.73	\$963.60	\$963.60	\$873.33	\$873.33
59	\$1,087.74	\$1,087.74	\$1,167.52	\$1,167.52	\$914.77	\$914.77	\$911.78	\$911.78	\$942.65	\$942.65	\$984.40	\$984.40	\$892.18	\$892.18
60	\$1,134.13	\$1,134.13	\$1,217.31	\$1,217.31	\$953.78	\$953.78	\$950.66	\$950.66	\$982.85	\$982.85	\$1,026.38	\$1,026.38	\$930.22	\$930.22
61	\$1,174.24	\$1,174.24	\$1,260.37	\$1,260.37	\$987.52	\$987.52	\$984.29	\$984.29	\$1,017.61	\$1,017.61	\$1,062.69	\$1,062.69	\$963.13	\$963.13
62	\$1,200.57	\$1,200.57	\$1,288.63	\$1,288.63	\$1,009.66	\$1,009.66	\$1,006.35	\$1,006.35	\$1,040.43	\$1,040.43	\$1,086.51	\$1,086.51	\$984.72	\$984.72
63	\$1,233.58	\$1,233.58	\$1,324.06	\$1,324.06	\$1,037.42	\$1,037.42	\$1,034.03	\$1,034.03	\$1,069.04	\$1,069.04	\$1,116.39	\$1,116.39	\$1,011.80	\$1,011.80
64+	\$1,253.64	\$1,253.64	\$1,345.59	\$1,345.59	\$1,054.29	\$1,054.29	\$1,050.84	\$1,050.84	\$1,086.42	\$1,086.42	\$1,134.54	\$1,134.54	\$1,028.25	\$1,028.25

Plan Design Summary

[illegible]

Company Name UnitedHealthcare of Pennsylvania, Inc.

Market Small Group

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

02-01-2021 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
24872PA0030001	UHC Navigate HSA Bronze 6850	HMO	Bronze	Off
24872PA0030002	UHC Navigate Gold 1500	HMO	Gold	Off
24872PA0030003	UHC Navigate Gold 1000	HMO	Gold	Off
24872PA0030004	UHC Navigate Gold 0	HMO	Gold	Off
24872PA0030005	UHC Navigate Silver 3500	HMO	Silver	Off
24872PA0030006	UHC Navigate Silver 5500	HMO	Silver	Off
24872PA0030007	UHC Navigate HSA Silver 2500	HMO	Silver	Off
24872PA0030008	UHC Navigate Silver 3000	HMO	Silver	Off
24872PA0030009	UHC Navigate HSA Silver 3500	HMO	Silver	Off

RATING AREA 1

3	0	15	0
Crawford	Clarion	Erie	Forest
\$274.17	\$274.17	\$274.17	\$274.17

0	2	0	0
Mckean	Mercer	Venango	Warren

\$274.17 \$274.17 \$274.17 \$274.17

RATING AREA 2

0	0	6
Elk	Cameron	Potter

\$311.01 \$311.01 \$311.01

RATING AREA 3

2	0	0	6	1	0	25
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe

\$362.08 \$362.08 \$362.08 \$362.08 \$362.08 \$362.08 \$362.08
\$417.20 \$417.20 \$417.20 \$417.20 \$417.20 \$417.20 \$417.20
\$458.41 \$458.41 \$458.41 \$458.41 \$458.41 \$458.41 \$458.41
\$492.03 \$492.03 \$492.03 \$492.03 \$492.03 \$492.03 \$492.03
\$385.51 \$385.51 \$385.51 \$385.51 \$385.51 \$385.51 \$385.51
\$384.25 \$384.25 \$384.25 \$384.25 \$384.25 \$384.25 \$384.25
\$397.26 \$397.26 \$397.26 \$397.26 \$397.26 \$397.26 \$397.26
\$414.85 \$414.85 \$414.85 \$414.85 \$414.85 \$414.85 \$414.85
\$376.00 \$376.00 \$376.00 \$376.00 \$376.00 \$376.00 \$376.00

1	0	3	0	0	0
Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

\$362.08	\$362.08	\$362.08	\$362.08	\$362.08	\$362.08
\$417.20	\$417.20	\$417.20	\$417.20	\$417.20	\$417.20
\$458.41	\$458.41	\$458.41	\$458.41	\$458.41	\$458.41
\$492.03	\$492.03	\$492.03	\$492.03	\$492.03	\$492.03
\$385.51	\$385.51	\$385.51	\$385.51	\$385.51	\$385.51
\$384.25	\$384.25	\$384.25	\$384.25	\$384.25	\$384.25
\$397.26	\$397.26	\$397.26	\$397.26	\$397.26	\$397.26
\$414.85	\$414.85	\$414.85	\$414.85	\$414.85	\$414.85
\$376.00	\$376.00	\$376.00	\$376.00	\$376.00	\$376.00

RATING AREA 4

62	0	0	2	20	0	0	2
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence

\$293.30	\$293.30	\$293.30	#####	\$293.30	\$293.30	\$293.30	\$293.30
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15	18
Washington	Westmoreland

\$293.30 \$293.30

RATING AREA 5

0	2	0	7	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

\$272.58 \$272.58 \$272.58 \$272.58 \$272.58 \$272.58 \$272.58

RATING AREA 6

4	0	20	0
Centre	Columbia	Lehigh	Mifflin

\$353.73 \$407.58 \$407.58 \$407.58
\$447.84 \$447.84 \$447.84
\$480.68 \$480.68 \$480.68
\$376.62 \$376.62 \$376.62
\$375.39 \$375.39 \$375.39
\$388.10 \$388.10 \$388.10
\$405.29 \$405.29 \$405.29
\$367.33 \$367.33 \$367.33

						RATING AREA 7				RATING AREA 8		
0	181	0	0	0	0	2	26	101	43	202	103	145
Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware
\$407.58	\$407.58	\$407.58	\$407.58	\$407.58	#####	\$418.92	\$418.92	\$418.92	\$418.92	\$369.20	\$369.20	\$369.20
\$447.84	\$447.84	\$447.84	\$447.84	\$447.84	#####	\$460.30	\$460.30	\$460.30	\$460.30	\$405.66	\$405.66	\$405.66
\$480.68	\$480.68	\$480.68	\$480.68	\$480.68	#####	\$494.05	\$494.05	\$494.05	\$494.05	\$435.41	\$435.41	\$435.41
\$376.62	\$376.62	\$376.62	\$376.62	\$376.62	#####	\$387.10	\$387.10	\$387.10	\$387.10	\$341.15	\$341.15	\$341.15
\$375.39	\$375.39	\$375.39	\$375.39	\$375.39	#####	\$385.83	\$385.83	\$385.83	\$385.83	\$340.03	\$340.03	\$340.03
\$388.10	\$388.10	\$388.10	\$388.10	\$388.10	#####	\$398.89	\$398.89	\$398.89	\$398.89	\$351.55	\$351.55	\$351.55
\$405.29	\$405.29	\$405.29	\$405.29	\$405.29	#####	\$416.56	\$416.56	\$416.56	\$416.56	\$367.12	\$367.12	\$367.12
\$367.33	\$367.33	\$367.33	\$367.33	\$367.33	#####	\$377.54	\$377.54	\$377.54	\$377.54	\$332.73	\$332.73	\$332.73

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Unified Rate Review v5.3

Company Legal Name:UnitedHealthcare of Pennsylvania, Inc.

HIOS Issuer ID:24872

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

State:PA

Market:Small Group

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

	Total	PMPM
Allowed Claims	\$6,532,788.21	\$393.59
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$5,232,470.54	\$315.25
Risk Adjustment	-\$1,653,065.01	-\$99.59
Experience Period Premium	\$7,105,854.65	\$428.12
Experience Period Member Months	16,598	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$120.05	1.029	1.035	1.029	1.035	\$136.17
Outpatient Hospital	\$142.30	1.029	1.035	1.029	1.035	\$161.40
Professional	\$65.43	1.029	1.035	1.029	1.035	\$74.21
Other Medical	\$0.70	1.029	1.035	1.029	1.035	\$0.79
Capitation	\$2.85	1.029	1.035	1.029	1.035	\$3.23
Prescription Drug	\$61.54	1.029	1.035	1.029	1.035	\$69.80
Total	\$392.87					\$445.62

Morbidity Adjustment	1.000
Demographic Shift	1.005
Plan Design Changes	0.991
Other	0.998
Adjusted Trended EHB Allowed Claims PMPM for	1/1/2022\$442.93

Manual EHB Allowed Claims PMPM	\$510.88
Applied Credibility %	5.00%

Projected Period Totals

Projected Index Rate for	1/1/2022\$507.48	\$9,043,293.60
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	-\$46.43	-\$827,382.60
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$553.91	\$9,870,676.20

Projected Member Months	17,820
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Information Not Releasable to the Public Unless Authorized by Law:

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

1 of 1

Rating Area Data Collection

Rating Area	Rating Factor
Rating Area 1	0.7554
Rating Area 2	0.8569
Rating Area 3	0.9976
Rating Area 4	0.8081
Rating Area 5	0.7510
Rating Area 6	0.9746
Rating Area 7	1.0017
Rating Area 8	0.8828
Rating Area 9	0.9094

**Federal Rate Filing Justification Part III
Actuarial Memorandum and Certification**

UnitedHealthcare of Pennsylvania, Inc.

NAIC: 95220

FEIN: 25-1756858

State of Pennsylvania Rate Review

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Section 1: Purpose

The following is a rate filing prepared by UnitedHealthcare of Pennsylvania, Inc.. This filing has been prepared to provide the necessary information required by the Department of Health and Human Services and the state of Pennsylvania. The purpose of this memorandum is to provide information relevant to the Federal Part I Unified Rate Review Template (URRT).

This filing establishes rates intended to be used for non-grandfathered PPACA compliant small group health benefit plans sold off the Small Business Health Options Program in Pennsylvania for the 2022 plan year. A rate increase is being filed at this time. The rates and other information in this submission are based on the current regulations and guidance from HHS. Changes to this filing may be necessary if there are revisions to the regulations or updated guidance from HHS.

This memorandum is intended solely for the information of and use by the Department of Health and Human Services and the Pennsylvania Department of Insurance and Financial Services. It will demonstrate compliance with state and federal laws and regulations related to the development of the index rate and allowable rating factors and is not intended to be used for any other purpose.

The attached document contains confidential, proprietary information and trade secrets. This information is strictly confidential and protected from disclosure by 40 P.S. § 65.2-A. If the prohibition against disclosure by the Department of Insurance and Financial Services is reassessed at a later date, it may not be disclosed to any other state or federal regulatory agencies unless the recipient agrees in writing prior to receipt to maintain the confidentiality of the information.

Section 2: General Information

Company Identifying Information

Company Legal Name:	UnitedHealthcare of Pennsylvania, Inc.
State:	Pennsylvania
HIOS Issuer ID:	24872
Market:	Small Business, 1-50
Proposed Effective Date:	January 01,2022

Primary Contact Information

Name:	[REDACTED]
Telephone Number:	[REDACTED]
Email Address:	[REDACTED]

Section 3: Proposed Rate Changes

The proposed change in rates for this filing is 4.8% compared to the prior filing. These changes are applied uniformly to all plans within a rating area. The proposed pricing trend is 9.0% annually.

The primary drivers of the proposed rate changes are the following:

- Changes in medical service costs
 - Increasing Cost of Medical Services – Annual increases in reimbursement rates to health care providers – such as hospitals, doctors and pharmaceutical companies.
 - Increased Utilization – The number of office visits and other services continues to grow. In addition, total health care spending will vary by the intensity of care and/or use of different types of health services. Patients who are sicker generally have a higher intensity of health care utilization. The price of care can be affected by the use of expensive procedures such as surgery vs. simply monitoring or providing medications.
 - Higher Costs from Deductible Leveraging – Health care costs continue to rise every year. If deductibles and copayments remain the same, a greater percentage of health care costs need to be covered by health insurance premiums each year.
 - Cost shifting from the public to the private sector – Reimbursements from the Center for Medicare and Medicaid Services (CMS) to hospitals do not generally cover all of the cost of care. The cost difference is being shifted to private health plans. Hospitals typically make up this difference by charging private health plans more.
 - Impact of New Technology – Improvements to medical technology and clinical practice often result in the use of more expensive services - leading to increased health care spending and utilization.
- Administrative costs and anticipated profit
 - UnitedHealthcare works to directly control administrative expenses by adopting better processes and technology and through the development of programs and innovations that make health care more affordable. We have led the marketplace by introducing key innovations that make health care services more accessible and affordable for customers, improve the quality and coordination of health care services, and help individuals and their physicians make more informed health care decisions.
 - Additionally, UnitedHealthcare indirectly controls medical cost payments by using appropriate payment structures with providers and facilities. UnitedHealthcare's goal is to control costs, maximize efficiency, and work closely with physicians and providers to obtain the best value and coverage.
 - State and/or Federal government imposed taxation and fees are additional significant factors that impact health care spending. These fees include ACA taxes and fees which will have increased health insurance costs and need to be reflected in premium.
- Changes that vary by plan
 - All plan relativity factors have been updated to reflect UnitedHealthcare's most recent pricing model.
 - The impact of any changes to plans that have occurred due to uniform modification are also reflected in the updated plan relativity factors. Please see the "Plan Adjusted Index Rate" section of the memorandum for more detail on these changes.

We refined the medical and pharmacy plan price relativities to reflect the most recent pricing methodology and pricing models. The methodology is based on UnitedHealthcare nationwide experience data, which contains utilization frequencies and unit costs by service category, in addition to claim distributions and adjustment factors for a large number of plan design variables. Benefit design parameters such as deductibles, coinsurance, copays, out-of-pocket maximums, etc. were input for each plan. The expected paid-to-allowed relativities and expected utilization differences due to differences in cost sharing for each plan are then used to develop the plan factors for each benefit plan. All benefit plans are priced consistently with each other, with the rates differing by the estimated value of the benefits and the expected utilization differences due to differences in cost sharing. The utilization differences do not reflect differences due to health status. The net impact of all changes by plan can be found in Worksheet 2, Section I of the Unified Rate Review Template.

Significant factors driving the proposed rate changes are discussed in further detail in Section 6 (*Projection Factors*) and Section 7 (*Credibility Manual Rate Development*) of this memorandum.

Section 4: Experience and Current Period Premium, Claims and Enrollment

Paid Through Date

The experience period is 1/1/2020 through 12/31/2020, with claims paid through 2/28/2021.

Current Date

The current enrollment and premium is reported as of 12/31/2020.

Allowed and Incurred Claims Incurred During the Experience Period

Claims Description	Allowed Claims	Incurred Claims
Claims Paid as of February 28,2021	\$ 6,078,002	\$ 4,868,207
Claims Incurred but Not Reported as of February 28,2021	\$ 454,786	\$ 364,263

The claims data was available directly from company claims records.

Support for Estimate of Incurred but not Reported Claims

Historical claims are categorized both by the month in which they were incurred and the month in which they were adjudicated. For incurral months with sufficient adjudicated claim experience, incurred claims are estimated by applying completion factors derived from the historical claims. Adjustments are made based on specific knowledge of the entity (e.g., catastrophic claims, pended claims, etc.). For incurral months where adjudicated claim experience is not sufficient to rely on completion factors, a PMPM is used to estimate incurred claims. PMPM estimates are based on expected claim seasonality patterns, monthly calendar days and work days, emerging claim trends, and other factors. The same completion factors are applied to both incurred and allowed claim amounts.

The same completion factors are applied to both incurred and allowed claims amounts.

Experience Period Risk Adjustment

We are using the risk adjustment results based on RATEE submissions of all issuers in the state of PA that was provided by the Pennsylvania Department of Insurance on May 9, 2021. Based on that information our 2020 risk adjustment transfer PMPM is -\$99.59.

Experience Period Index Rates

Experience Period Index Rates are defined as the allowed claims PMPM for Essential Health Benefits during the Experience Period. With the breakout of service level EHB claims, the information provided reflects a reasonable estimate of the EHBs.

Experience Period Index Rates are defined as the allowed claims PMPM for Essential Health Benefits during the Experience Period. With the breakout of service level EHB claims, the information provided reflects a reasonable estimate of the EHBs.

Section 5: Benefit Categories

Claims were assigned to each of the benefit categories based on where services were administered and the types of medical services rendered. The benefit categories were defined by our claims department using standard industry definitions.

Inpatient Hospital

Includes non-capitated facility services for medical, surgical, maternity, mental health and substance abuse, skilled nursing, and other services provided in an inpatient facility setting and billed by the facility.

Outpatient Hospital

Includes non-capitated facility services for surgical, emergency room, laboratory, radiology, therapeutic, observation, and other services provided in an outpatient facility setting and billed by the facility.

Professional

Includes non-capitated primary care, specialist care, therapeutic, the professional component of laboratory and radiology, and other professional services, other than hospital based professionals whose payments are included in facility fees.

Other Medical

Includes non-capitated ambulatory, home health care, durable medical equipment, prosthetics, supplies, vision exams, dental services and other services.

Capitation

Includes all services provided under one or more capitated agreements.

Prescription Drug

Includes drugs dispensed by a pharmacy. This amount is net of rebates received from drug manufacturers.

Section 6: Projection Factors

Trend

Two years of annual trend were applied to our 2020 experience to project it to the 2022 rating period. Our most recent analysis indicates annual trend in the state of Pennsylvania for the 2021 and 2022 calendar years will be 6.5% and 6.5%, respectively. The table below details the components of each trend factor.

Trend Component	2021	2022
Unit Cost	2.90%	2.90%
Utilization	3.50%	3.50%
Total	6.50%	6.50%

UnitedHealthcare develops forward-looking medical expense estimates based on a number of considerations. In general, recent/emerging claims experience is reviewed at the market level for several broad medical expense categories (inpatient, professional, pharmacy, etc.), with utilization, unit cost, and benefit leveraging identified for each category. Future trends are developed based on a projection of each component. In addition, the costs associated with future treatment, vaccination and testing due to COVID-19 are included in the future trends used in the claims projection.

Utilization rates by category are measured and projected. Forward looking utilization levels are developed based on emerging market level data, supplemented by regional and/or national level utilization data. Macro-economic data is often used to develop assumptions regarding directional changes in national health care consumption rates. UnitedHealthcare uses same store analysis to reflect utilization.

Market-level unit cost projections are developed based on evaluations of current and anticipated provider contract economics, as well as consideration to both current and expected changes in non-contracted provider cost exposure. Unit cost projections also consider the estimated cost impact of new technologies, service availability/mandates, or other factors that might influence the mix of procedures. Unit cost is based on our contractual changes with providers.

In addition, market-level healthcare affordability activities that are expected to impact forward-looking medical costs are recognized. Depending on the nature of individual initiatives, the impact may be recognized in one or more of the component cost items discussed above. Only incremental activities are recognized for this purpose in the expected trend impact for any particular period.

Demographic Shift

The total Demographic Shift Adjustment is 0.5%. It is comprised of the following factors:

The HHS-specified age curve was used in rating.

Geographic Shift:

An adjustment of 0.5% was made to account for the shift in the distribution of members by rating area between the experience period and the rating period. The factor reflects the change in the average geographic rating area factor from the experience period to the rating period, weighted by the respective membership distributions, using the proposed geographic rating area factors. The formula is calculated as: Avg. Geographic Rating Area Factor projected / Avg. Geographic Rating Area Factor experience – 1.

Plan Design Changes

The total Plan Design Adjustment is -0.9%. It is comprised of the following factors:

Shift in Benefit Plan Distribution:

An adjustment of -0.9% was made to account for the expected change in allowed claims due to the shift in the distribution of benefit plans between the experience period and the rating period.

Other Adjustments

The total other adjustments are -0.2%, and it is comprised of the following factors:

Catastrophic Claims Adjustment:

An adjustment was made to account for catastrophic claims experience in the experience period. The claims were adjusted by -2.5% to align with expected catastrophic claim levels in the rating period.

Trend Adjustment

An additional trend adjustment of 0.6% is applied to trend our rates to the mid-point of the quarter rather than the beginning of the quarter

COVID-19 Adjustment

An additional adjustment of 7.9% is applied to the claims due to the COVID-19 pandemic. This adjustment represents the change, between the experience and projection periods, in the net impact of elimination and deferral of normal health care services and additional costs due to COVID-19 testing and treatment and, when applicable, COVID-19 vaccines.

All Other Adjustments:

Claims were adjusted by a balancing item of -5.8%.

Section 7: Credibility Manual Rate Development

Adjustments Made to the Data

Adjustments similar to the ones described in Section 6 were applied to the experience of the credibility manual to project it to the projection period. In addition, the credibility manual was adjusted to reflect the average age, geography, plan design and morbidity of the adjusted experience period claims.

An adjustment to the credibility manual was made to account for catastrophic claims experience in the experience period.

Inclusion of Capitation Payments

Capitation payments are included in both the experience and projections.

Section 8: Credibility of Experience

The experience for this legal entity contains 16,598 member months. We have assigned 5% credibility to the data based on the ratio of UHC of PA experience member months to our total UHIC plus UHC of PA experience period member months. We set our rate using the blended experience of both entities weighted by the membership in both entities.

Consideration was given to ASOP #25 when determining the credibility and appropriateness of the experience and the manual rate. The manual rate is sufficiently independent from the experience and can be blended with it for purposes of rate development.

Section 9: Development of Projected Index Rate

The experience period index rate is \$392.87 PMPM.

The Index Rate For the experience period is approximately 99.82% of allowed claims due to benefits in excess of EHBs. The reported percentage amount is based on experience data. The index rate of the experience period has been reported accordingly. The Index Rate in the projection period represents 99.82% of allowed claims due to the benefits in excess of EHBs.

The projected index rate of \$507.48 was calculated by trending and adjusting the experience period index rate to the projection period, including blending the experience with a manual rate if the experience was not fully credible. It is established in accordance with the requirements of 45 CFR §156.80(d). See sections 6, 7, and 8 of this memo for more details.

Section 10: Development of the Market Adjusted Index Rate

Reinsurance

There is no reinsurance program in force for this business, and as a result there are no reinsurance recoveries to report.

Risk Adjustment Payment/Charge

UnitedHealthcare of Pennsylvania, Inc. anticipates paying an average of \$34.45 PMPM for risk adjustment transfers in the state of Pennsylvania for the 2022 plan year, which has been grossed up to \$46.43 PMPM on an allowed basis for purposes of calculating the Market Adjusted Index Rate. We are assuming the risk level of our business relative to that of our competitors for the 2022 plan year will be similar to what it was in the 2020 plan year. Since risk adjustment transfer payments are a function of the market level premium, our 2022 risk adjustment transfer PMPM amount is calculated by adjusting our estimated 2020 risk adjustment transfer PMPM amount for the projected market level trend, changes in reinsurance fees and recoveries, and other adjustments based on the overall financial performance of the market.

Exchange User Fees

There are no plans included in this filing that are offered on the exchange. Therefore there are no exchange user fees.

The market adjusted index rate includes market-wide adjustments for reinsurance, risk adjustment transfers and exchange user fees (if any).

Index Rate	Net Federal or State Reinsurance (allowed basis)	Risk Adjustment Payment/Charge (allowed basis)	Exchange Fee Adjustment (allowed basis)	Market Adjusted Index Rate
\$507.48	\$0.00	(\$46.43)	0.00%	\$553.91

The figures above may not tally exactly due to rounding of the display.

Section 11: Plan Adjusted Index Rate

Actuarial Value and Cost Sharing Adjustment

UnitedHealthcare has a proprietary pricing model that was used in developing the actuarial value and cost sharing adjustment for each plan. The model calculates plan relativity factors for medical and pharmacy benefits. Also included under the actuarial value and cost sharing adjustment are adjustments for leveraging and the difference between the average plan relativity factor and the projected paid to allowed ratio.

UnitedHealthcare does not utilize Induced Demand factors in our rate development. Instead, our plan-specific pricing factors are based on an analysis of UnitedHealthcare's nationwide block of Small Group health insurance, which reflects over 10 million member months of experience. Our approach complies with the prohibition of rating for morbidity differences by normalizing out the cost differences attributable to morbidity as measured by HHS's risk adjustment mechanism.

Historical UnitedHealthcare experience was used to develop the actuarial value and cost sharing adjustment.

Provider network, delivery system and utilization management adjustment

Any adjustments for these items are included in the plan relativity factors.

Distribution and Administrative Costs

Distribution and administrative costs include premium tax, risk adjustment user fees, SG&A, quality improvements, federal income tax, and after-tax income. Risk adjustment transfers, net reinsurance recoveries and exchange fees are excluded because they are accounted for in the market adjusted index rate.

Administrative Expense Load

The administrative expense load is a long-term estimate of administrative expenses, including selling expenses and general administrative expenses. This load does not vary by product or plan. These assumptions are based on the general ledger actual results for 2020 with known adjustments. Known adjustments include, but are not limited to, pay increases/raises for employees and administrative expenses as a result of Healthcare Reform and compliance requirements. The administrative expense allocation methodology used in pricing is appropriate because it is consistent with how UnitedHealthcare runs its business and how it allocates administrative costs for Statutory Filings and the Healthcare Reform Exhibits.

Profit and Risk Margin

The profit and risk margin is shown in Worksheet 2, Section III of the URRT. This target does not vary by product or plan.

The profit and risk margin is derived from the difference between the administrative expenses, taxes and fees, and 1 minus the target loss ratio and the administrative expenses, taxes and fees.

The profit and risk margin results in an anticipated MLR that is above the minimum requirements as described in the Projected Loss Ratio section.

Taxes and Fees

Taxes and fees are expected to be 0.7% and include premium tax, exchange fees (if any), risk adjustment user fees, and federal income tax. The following is a breakdown of the taxes and fees.

Premium Taxes and Fees Allocation	Estimated % of Premium
Federal / State Income Tax on Profit & Risk Load	0.5%
Premium Tax	0.0%
ACA Taxes: Insurer Fee	0.0%
ACA Taxes: PCORI Fee	0.1%
ACA Taxes: Risk Adjustment User Fee	0.1%
ACA Taxes: Exchange User Fee	0.0%
All Other Taxes & Fees	0.0%
Total	0.7%

Section 12: Calibration

Plan Adjusted Index Rates need to be calibrated to apply the allowable rating factors of age and geography in order to calculate the Consumer Adjusted Premium Rates. Calibration factors are applied uniformly to all plans.

Age Calibration

The calculated age curve calibration is 0.6938, which equals one divided by the average age factor of the expected member distribution by age. The age factors used in this calculation are the HHS-specified age curve.

Geographic Calibration

The geographic factor calibration is 1.1054, which equals one divided by the expected average area factor. A table of the geographic rating factors is below.

Rating Area	Area Factor
1	0.755
2	0.857
3	0.998
4	0.808
5	0.751
6	0.975
7	1.002
8	0.883
9	0.909

Geographic rating factors are reviewed periodically versus UnitedHealthcare claims data that reflects unit cost differences by county. Such a review was conducted as part of our January 1, 2022 rate development.

Our analysis did not indicate that there were credible, material differences indicated by the comparison of currently approved area factors and the UHC data reflecting unit cost differences.

Population morbidity by area was not considered when determining geographic area factors.

Tobacco Calibration

Tobacco factors are not used in the rating of these products, and no calibration is needed.

Calibrating the plan adjusted index rate to the age curve and geographic distribution results in the calibrated premium rate for each plan. The calibrated premium rate represents the preliminary premium rate charged to an individual before applying the consumer specific rating adjustments for age and area.

Section 13: Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is the final premium rate that is charged to an individual. It is developed by calibrating the plan adjusted index rate, and applying the consumer specific age and geographic rating factors. The calculation is provided below.

Plan Adjusted Index Rate
x Age Calibration Factor
x Geographic Calibration Factor
x Consumer Specific Age Rating Factor
x Consumer Specific Geographic Rating Factor
x Small Group Trend Adjustment
= Consumer Adjusted Premium Rate

Section 14: Projected Loss Ratio

The projected loss ratio using the federally prescribed MLR methodology for calendar year 2022 is 86.3%. UnitedHealthcare of Pennsylvania, Inc. agrees to comply with the rebate requirements of 45 CFR Part 158 should the actual market MLR fall below the 80.0% requirement.

Section 15: AV Metal Values

The AV calculator used to calculate the AV metal values is based on a prescribed methodology and, therefore, does not necessarily reflect a reasonable estimate of the portion of allowed costs covered by the associated plan.

Some plans within this portfolio have cost sharing features that differ between individual and family coverage (i.e., when two or more people are covered by the plan). For all plans, consistent with the Actuarial Value Calculator inputs, we have used only the cost sharing provisions applicable for individuals in the actuarial value calculation.

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. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. Additional details are provided below to describe the types of adjustments that were made for plan designs that are not directly compatible with the AV calculator.

Benefits that Vary Based on Place of Service

For some types of services, our plan designs include different benefit levels based on the place of service (i.e. physician's office, free standing facility, or outpatient hospital facility). To incorporate this differentiation in benefits, the Tiered Network Option was selected within the AV calculator, and utilization was assigned to each tier based on historical experience of affiliated carriers.

Physician Tiering

Select plan designs include lower cost sharing when members utilize providers we designate as meeting cost and efficiency standards. The tiered network functionality of the AV calculator was utilized to account for the cost sharing differences. The utilization of providers was based on a UnitedHealthcare study of differences in cost sharing and their effectiveness at driving utilization patterns.

Laboratory and X-Ray Services

Some plan designs include a copay for minor lab and x-ray services. These copays are applied on a per visit basis. The AV Calculator assumes that the copays are on a per procedure basis. Therefore, the copay amounts are adjusted to reflect the equivalent per procedure amount.

Employer Contributions to HSAs and HRAs

The following plans are offered in conjunction with HSAs or HRAs. The table shows the metal level of each plan and the range of annual employer contribution amounts, as well as the resulting range of AV Metal Values, that allow the plan to achieve the stated metal level. Note that because URRT Worksheet 2 allows only a single AV Metal Value for each plan, the AV Metal Values displayed on Worksheet 2 for these HSA/HRA plans correspond to the upper bound of the AV Metal Value range in the table below.

HIOS Plan ID	Metal	Employer Contribution Range	AV Metal Value Range
24872PA0030001	Bronze	[\$0, \$0]	[64.9%, 64.9%]
24872PA0030007	Silver	[\$0, \$250]	[68.1%, 71.4%]
24872PA0030009	Silver	[\$0, \$450]	[66.3%, 71.9%]

Section 16: Membership Projections

The February 2021 membership for UHIC of 1,485 was annualized. Member distribution by plan was then based on current enrollment, taking into consideration changes in the portfolio of plans to be offered in 2022. Strictly for purposes of the URRT, we have projected membership by plan.

Section 17: Terminated Plans and Products

The following product was terminated last year for the 2021 plan year: 24872PA002

This product is still in the 2020 experience period used for this filing. As noted in last year's 2021 annual filing the replacement product ID starting on 1/1/2021 are 24872PA003

Terminated plans will be mapped to another plan in the projection period for purposes of completing the URRT.

Section 18: Plan Type

A plan type of HMO has been selected, which describes the plans exactly.

Section 19: Reliance

In my professional judgment, the assumptions or methods described in the memorandum do not conflict with what I believe to be reasonable. Therefore, I have not included any reliances.

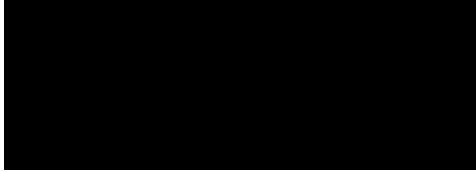
Section 20: Actuarial Certification

I, [REDACTED], am a Associate Director Actuarial Services for UnitedHealthcare, and a member of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering statements of actuarial opinion with respect to the filing of rates for health insurance products.

To the best of my knowledge and judgment, I certify that:

- The projected index rate is:
 - In compliance with state and federal statutes and regulations related to the development of the index rate and allowable rating factors (such as 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 population anticipated to be covered.
 - Neither excessive, deficient, nor unfairly discriminatory.
- 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.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- 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. Some of our plan designs are not directly compatible with the AV calculator. The values were developed in accordance with generally accepted actuarial principles and methodologies. The unique plan design actuarial certification required by 45 CFR Part 156.135 has been separately attached.

-
- The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop their 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.



7/13/2021

Date

2022 Rates Table Template v11.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	24872			
Rate Effective Date*	1/1/2022			
Rate Expiration Date*	3/31/2022			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0030001	Rating Area 1	No Preference	0-14	196.57
24872PA0030001	Rating Area 1	No Preference	15	214.05
24872PA0030001	Rating Area 1	No Preference	16	220.73
24872PA0030001	Rating Area 1	No Preference	17	227.41
24872PA0030001	Rating Area 1	No Preference	18	234.60
24872PA0030001	Rating Area 1	No Preference	19	241.80
24872PA0030001	Rating Area 1	No Preference	20	249.25
24872PA0030001	Rating Area 1	No Preference	21	256.96
24872PA0030001	Rating Area 1	No Preference	22	256.96
24872PA0030001	Rating Area 1	No Preference	23	256.96
24872PA0030001	Rating Area 1	No Preference	24	256.96
24872PA0030001	Rating Area 1	No Preference	25	257.99
24872PA0030001	Rating Area 1	No Preference	26	263.13
24872PA0030001	Rating Area 1	No Preference	27	269.29
24872PA0030001	Rating Area 1	No Preference	28	279.32
24872PA0030001	Rating Area 1	No Preference	29	287.54
24872PA0030001	Rating Area 1	No Preference	30	291.65
24872PA0030001	Rating Area 1	No Preference	31	297.82
24872PA0030001	Rating Area 1	No Preference	32	303.98
24872PA0030001	Rating Area 1	No Preference	33	307.84
24872PA0030001	Rating Area 1	No Preference	34	311.95
24872PA0030001	Rating Area 1	No Preference	35	314.01
24872PA0030001	Rating Area 1	No Preference	36	316.06
24872PA0030001	Rating Area 1	No Preference	37	318.12
24872PA0030001	Rating Area 1	No Preference	38	320.17
24872PA0030001	Rating Area 1	No Preference	39	324.28
24872PA0030001	Rating Area 1	No Preference	40	328.39
24872PA0030001	Rating Area 1	No Preference	41	334.56
24872PA0030001	Rating Area 1	No Preference	42	340.47
24872PA0030001	Rating Area 1	No Preference	43	348.69
24872PA0030001	Rating Area 1	No Preference	44	358.97
24872PA0030001	Rating Area 1	No Preference	45	371.05
24872PA0030001	Rating Area 1	No Preference	46	385.44
24872PA0030001	Rating Area 1	No Preference	47	401.63
24872PA0030001	Rating Area 1	No Preference	48	420.13
24872PA0030001	Rating Area 1	No Preference	49	438.37
24872PA0030001	Rating Area 1	No Preference	50	458.93
24872PA0030001	Rating Area 1	No Preference	51	479.23
24872PA0030001	Rating Area 1	No Preference	52	501.59
24872PA0030001	Rating Area 1	No Preference	53	524.20
24872PA0030001	Rating Area 1	No Preference	54	548.61
24872PA0030001	Rating Area 1	No Preference	55	573.02
24872PA0030001	Rating Area 1	No Preference	56	599.49
24872PA0030001	Rating Area 1	No Preference	57	626.21
24872PA0030001	Rating Area 1	No Preference	58	654.73
24872PA0030001	Rating Area 1	No Preference	59	668.87
24872PA0030001	Rating Area 1	No Preference	60	697.39
24872PA0030001	Rating Area 1	No Preference	61	722.06
24872PA0030001	Rating Area 1	No Preference	62	738.25
24872PA0030001	Rating Area 1	No Preference	63	758.55
24872PA0030001	Rating Area 1	No Preference	64 and over	770.88
24872PA0030001	Rating Area 2	No Preference	0-14	222.99
24872PA0030001	Rating Area 2	No Preference	15	242.81
24872PA0030001	Rating Area 2	No Preference	16	250.39
24872PA0030001	Rating Area 2	No Preference	17	257.97
24872PA0030001	Rating Area 2	No Preference	18	266.13
24872PA0030001	Rating Area 2	No Preference	19	274.29
24872PA0030001	Rating Area 2	No Preference	20	282.75
24872PA0030001	Rating Area 2	No Preference	21	291.49
24872PA0030001	Rating Area 2	No Preference	22	291.49
24872PA0030001	Rating Area 2	No Preference	23	291.49
24872PA0030001	Rating Area 2	No Preference	24	291.49
24872PA0030001	Rating Area 2	No Preference	25	292.66
24872PA0030001	Rating Area 2	No Preference	26	298.49
24872PA0030001	Rating Area 2	No Preference	27	305.48
24872PA0030001	Rating Area 2	No Preference	28	316.85
24872PA0030001	Rating Area 2	No Preference	29	326.18
24872PA0030001	Rating Area 2	No Preference	30	330.84
24872PA0030001	Rating Area 2	No Preference	31	337.84
24872PA0030001	Rating Area 2	No Preference	32	344.83
24872PA0030001	Rating Area 2	No Preference	33	349.21
24872PA0030001	Rating Area 2	No Preference	34	353.87
24872PA0030001	Rating Area 2	No Preference	35	356.20
24872PA0030001	Rating Area 2	No Preference	36	358.53
24872PA0030001	Rating Area 2	No Preference	37	360.86
24872PA0030001	Rating Area 2	No Preference	38	363.20
24872PA0030001	Rating Area 2	No Preference	39	367.86
24872PA0030001	Rating Area 2	No Preference	40	372.52
24872PA0030001	Rating Area 2	No Preference	41	379.52
24872PA0030001	Rating Area 2	No Preference	42	386.22
24872PA0030001	Rating Area 2	No Preference	43	395.55
24872PA0030001	Rating Area 2	No Preference	44	407.21
24872PA0030001	Rating Area 2	No Preference	45	420.91
24872PA0030001	Rating Area 2	No Preference	46	437.24
24872PA0030001	Rating Area 2	No Preference	47	455.60
24872PA0030001	Rating Area 2	No Preference	48	476.59
24872PA0030001	Rating Area 2	No Preference	49	497.28
24872PA0030001	Rating Area 2	No Preference	50	520.60
24872PA0030001	Rating Area 2	No Preference	51	543.63
24872PA0030001	Rating Area 2	No Preference	52	568.99

	24872PA0030001	Rating Area 2	No Preference	53	594.64
	24872PA0030001	Rating Area 2	No Preference	54	622.33
	24872PA0030001	Rating Area 2	No Preference	55	650.02
	24872PA0030001	Rating Area 2	No Preference	56	680.05
	24872PA0030001	Rating Area 2	No Preference	57	710.36
	24872PA0030001	Rating Area 2	No Preference	58	742.72
	24872PA0030001	Rating Area 2	No Preference	59	758.75
	24872PA0030001	Rating Area 2	No Preference	60	791.10
	24872PA0030001	Rating Area 2	No Preference	61	819.09
	24872PA0030001	Rating Area 2	No Preference	62	837.45
	24872PA0030001	Rating Area 2	No Preference	63	860.48
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	24872PA0030002	Rating Area 9	No Preference	30	404.56
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	Rating Area 8	No Preference	48	522.76
	Rating Area 8	No Preference	49	545.46
	Rating Area 8	No Preference	50	571.04
	Rating Area 8	No Preference	51	596.30
	Rating Area 8	No Preference	52	624.11
	Rating Area 8	No Preference	53	652.25
	Rating Area 8	No Preference	54	682.62
	Rating Area 8	No Preference	55	713.00
	Rating Area 8	No Preference	56	745.93
	Rating Area 8	No Preference	57	779.18
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	Rating Area 8	No Preference	59	832.26
	Rating Area 8	No Preference	60	867.75
	Rating Area 8	No Preference	61	898.44
	Rating Area 8	No Preference	62	918.58
	Rating Area 8	No Preference	63	943.84
	Rating Area 8	No Preference	64 and over	959.19
24872PA0030005	Rating Area 9	No Preference	0-14	251.96
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	Rating Area 9	No Preference	17	291.48
	Rating Area 9	No Preference	18	300.71
	Rating Area 9	No Preference	19	309.93
	Rating Area 9	No Preference	20	319.48
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	Rating Area 9	No Preference	24	329.36
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	Rating Area 9	No Preference	54	703.18
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	Rating Area 9	No Preference	62	946.25
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	Rating Area 3	No Preference	24	360.12
	Rating Area 3	No Preference	25	361.56
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	24872PA0030006	Rating Area 3	No Preference	60	977.37
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	24872PA0030006	Rating Area 6	No Preference	0-14	269.14
	24872PA0030006	Rating Area 6	No Preference	15	293.07
	24872PA0030006	Rating Area 6	No Preference	16	302.21
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	24872PA0030006	Rating Area 6	No Preference	43	477.42
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	24872PA0030006	Rating Area 6	No Preference	45	508.03
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	24872PA0030006	Rating Area 6	No Preference	63	1038.57
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			0-14	243.79
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	Rating Area 8	No Preference	58	812.00
	Rating Area 8	No Preference	59	829.52
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	Rating Area 8	No Preference	61	895.49
	Rating Area 8	No Preference	62	915.57
	Rating Area 8	No Preference	63	940.74
	Rating Area 8	No Preference	64 and over	956.04
			0-14	251.13
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	Rating Area 9	No Preference	17	290.53
	Rating Area 9	No Preference	18	299.72
	Rating Area 9	No Preference	19	308.91
	Rating Area 9	No Preference	20	318.43
	Rating Area 9	No Preference	21	328.28
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	Rating Area 9	No Preference	26	336.16
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	24872PA0030006	Rating Area 9	No Preference	62	943.15
	24872PA0030006	Rating Area 9	No Preference	63	969.08
	24872PA0030006	Rating Area 9	No Preference	64 and over	984.84
	24872PA0030007	Rating Area 3	No Preference	0-14	284.82
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	24872PA0030007	Rating Area 6	No Preference	23	363.73
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	24872PA0030007	Rating Area 6	No Preference	27	381.19
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	24872PA0030007	Rating Area 6	No Preference	32	430.29
	24872PA0030007	Rating Area 6	No Preference	33	435.75
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	24872PA0030007	Rating Area 6	No Preference	47	568.51
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	24872PA0030008	Rating Area 9	No Preference	34	430.28
	24872PA0030008	Rating Area 9	No Preference	35	433.11
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	24872PA0030008	Rating Area 9	No Preference	59	922.58
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	24872PA0030009	Rating Area 3	No Preference	55	785.83
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	24872PA0030009	Rating Area 3	No Preference	57	858.77
	24872PA0030009	Rating Area 3	No Preference	58	897.89
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	24872PA0030009	Rating Area 7	No Preference	47	553.04
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	24872PA0030009	Rating Area 7	No Preference	51	659.89
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	24872PA0030009 Rating Area 9	No Preference	44	448.76
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	24872PA0030009 Rating Area 9	No Preference	51	599.09
	24872PA0030009 Rating Area 9	No Preference	52	627.04
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	24872PA0030009 Rating Area 9	No Preference	55	716.34
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	24872PA0030009 Rating Area 9	No Preference	58	818.49
	24872PA0030009 Rating Area 9	No Preference	59	836.16
	24872PA0030009 Rating Area 9	No Preference	60	871.82
	24872PA0030009 Rating Area 9	No Preference	61	902.66
	24872PA0030009 Rating Area 9	No Preference	62	922.89
	24872PA0030009 Rating Area 9	No Preference	63	948.27
	24872PA0030009 Rating Area 9	No Preference	64 and over	963.69

2022 Rates Table Template v11.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	24872			
Rate Effective Date*	4/1/2022			
Rate Expiration Date*	6/30/2022			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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24872PA0030001	Rating Area 1	No Preference	16	225.58
24872PA0030001	Rating Area 1	No Preference	17	232.41
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24872PA0030001	Rating Area 1	No Preference	19	247.12
24872PA0030001	Rating Area 1	No Preference	20	254.73
24872PA0030001	Rating Area 1	No Preference	21	262.61
24872PA0030001	Rating Area 1	No Preference	22	262.61
24872PA0030001	Rating Area 1	No Preference	23	262.61
24872PA0030001	Rating Area 1	No Preference	24	262.61
24872PA0030001	Rating Area 1	No Preference	25	263.66
24872PA0030001	Rating Area 1	No Preference	26	268.91
24872PA0030001	Rating Area 1	No Preference	27	275.22
24872PA0030001	Rating Area 1	No Preference	28	285.46
24872PA0030001	Rating Area 1	No Preference	29	293.86
24872PA0030001	Rating Area 1	No Preference	30	298.06
24872PA0030001	Rating Area 1	No Preference	31	304.36
24872PA0030001	Rating Area 1	No Preference	32	310.67
24872PA0030001	Rating Area 1	No Preference	33	314.61
24872PA0030001	Rating Area 1	No Preference	34	318.81
24872PA0030001	Rating Area 1	No Preference	35	320.91
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24872PA0030001	Rating Area 1	No Preference	37	325.11
24872PA0030001	Rating Area 1	No Preference	38	327.21
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24872PA0030001	Rating Area 1	No Preference	41	341.92
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24872PA0030001	Rating Area 1	No Preference	45	379.21
24872PA0030001	Rating Area 1	No Preference	46	393.92
24872PA0030001	Rating Area 1	No Preference	47	410.46
24872PA0030001	Rating Area 1	No Preference	48	429.37
24872PA0030001	Rating Area 1	No Preference	49	448.01
24872PA0030001	Rating Area 1	No Preference	50	469.02
24872PA0030001	Rating Area 1	No Preference	51	489.77
24872PA0030001	Rating Area 1	No Preference	52	512.61
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24872PA0030001	Rating Area 1	No Preference	54	560.67
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24872PA0030001	Rating Area 1	No Preference	56	612.67
24872PA0030001	Rating Area 1	No Preference	57	639.98
24872PA0030001	Rating Area 1	No Preference	58	669.13
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24872PA0030001	Rating Area 2	No Preference	22	297.90
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	24872PA0030002	Rating Area 8	No Preference	25	355.04
	24872PA0030002	Rating Area 8	No Preference	26	362.12
	24872PA0030002	Rating Area 8	No Preference	27	370.60
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	24872PA0030002	Rating Area 8	No Preference	29	395.71
	24872PA0030002	Rating Area 8	No Preference	30	401.37
	24872PA0030002	Rating Area 8	No Preference	31	409.86
	24872PA0030002	Rating Area 8	No Preference	32	418.34
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	24872PA0030002	Rating Area 8	No Preference	34	429.31
	24872PA0030002	Rating Area 8	No Preference	35	432.14
	24872PA0030002	Rating Area 8	No Preference	36	434.96
	24872PA0030002	Rating Area 8	No Preference	37	437.79
	24872PA0030002	Rating Area 8	No Preference	38	440.62
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	24872PA0030002	Rating Area 8	No Preference	40	451.94
	24872PA0030002	Rating Area 8	No Preference	41	460.43
	24872PA0030002	Rating Area 8	No Preference	42	468.56
	24872PA0030002	Rating Area 8	No Preference	43	479.88
	24872PA0030002	Rating Area 8	No Preference	44	494.02
	24872PA0030002	Rating Area 8	No Preference	45	510.64
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	24872PA0030002	Rating Area 8	No Preference	47	552.72
	24872PA0030002	Rating Area 8	No Preference	48	578.19
	24872PA0030002	Rating Area 8	No Preference	49	603.29
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	24872PA0030002	Rating Area 8	No Preference	58	901.05
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	24872PA0030003	Rating Area 3	No Preference	28	477.28
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	24872PA0030003	Rating Area 7	No Preference	58	1123.36
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	24872PA0030003	Rating Area 7	No Preference	62	1266.65
	24872PA0030003	Rating Area 7	No Preference	63	1301.48
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	24872PA0030003	Rating Area 8	No Preference	27	407.21
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	24872PA0030003	Rating Area 8	No Preference	29	434.80
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	24872PA0030003	Rating Area 8	No Preference	39	490.36
	24872PA0030003	Rating Area 8	No Preference	40	496.58
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	24872PA0030003	Rating Area 8	No Preference	42	514.84
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	24872PA0030003	Rating Area 9	No Preference	62	1149.95
	24872PA0030003	Rating Area 9	No Preference	63	1181.57
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	24872PA0030005	Rating Area 7	No Preference	40	473.84
	24872PA0030005	Rating Area 7	No Preference	41	482.74
	24872PA0030005	Rating Area 7	No Preference	42	491.27
	24872PA0030005	Rating Area 7	No Preference	43	503.13
	24872PA0030005	Rating Area 7	No Preference	44	517.97
	24872PA0030005	Rating Area 7	No Preference	45	535.39
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	24872PA0030005	Rating Area 7	No Preference	47	579.51
	24872PA0030005	Rating Area 7	No Preference	48	606.21
	24872PA0030005	Rating Area 7	No Preference	49	632.53
	24872PA0030005	Rating Area 7	No Preference	50	662.20
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	24872PA0030005	Rating Area 7	No Preference	53	756.37
	24872PA0030005	Rating Area 7	No Preference	54	791.59
	24872PA0030005	Rating Area 7	No Preference	55	826.82
	24872PA0030005	Rating Area 7	No Preference	56	865.01
	24872PA0030005	Rating Area 7	No Preference	57	903.57
	24872PA0030005	Rating Area 7	No Preference	58	944.72
	24872PA0030005	Rating Area 7	No Preference	59	965.11
	24872PA0030005	Rating Area 7	No Preference	60	1006.27
	24872PA0030005	Rating Area 7	No Preference	61	1041.86
	24872PA0030005	Rating Area 7	No Preference	62	1065.22
	24872PA0030005	Rating Area 7	No Preference	63	1094.51
	24872PA0030005	Rating Area 7	No Preference	64 and over	1112.31
	24872PA0030005	Rating Area 8	No Preference	0-14	249.98
	24872PA0030005	Rating Area 8	No Preference	15	272.20
	24872PA0030005	Rating Area 8	No Preference	16	280.70
	24872PA0030005	Rating Area 8	No Preference	17	289.19
	24872PA0030005	Rating Area 8	No Preference	18	298.34
	24872PA0030005	Rating Area 8	No Preference	19	307.49
	24872PA0030005	Rating Area 8	No Preference	20	316.97

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	Rating Area 8	No Preference	23	326.77
	Rating Area 8	No Preference	24	326.77
	Rating Area 8	No Preference	25	328.08
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	Rating Area 8	No Preference	50	583.61
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	Rating Area 8	No Preference	55	728.70
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	Rating Area 8	No Preference	57	796.34
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	Rating Area 8	No Preference	61	918.22
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	Rating Area 8	No Preference	64 and over	980.31
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	Rating Area 9	No Preference	61	945.87
	Rating Area 9	No Preference	62	967.08
	Rating Area 9	No Preference	63	993.67
	Rating Area 9	No Preference	64 and over	1009.83
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	Rating Area 3	No Preference	17	325.72
	Rating Area 3	No Preference	18	336.02
	Rating Area 3	No Preference	19	346.33
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	24872PA0030006	Rating Area 3	No Preference	43	499.43
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	24872PA0030006	Rating Area 3	No Preference	45	531.45
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	24872PA0030006	Rating Area 3	No Preference	63	1086.45
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	24872PA0030006	Rating Area 6	No Preference	55	801.82
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	24872PA0030006	Rating Area 6	No Preference	61	1010.36
	24872PA0030006	Rating Area 6	No Preference	62	1033.02
	24872PA0030006	Rating Area 6	No Preference	63	1061.42
	24872PA0030006	Rating Area 6	No Preference	64 and over	1078.68
	24872PA0030006	Rating Area 7	No Preference	0-14	282.71
	24872PA0030006	Rating Area 7	No Preference	15	307.84
	24872PA0030006	Rating Area 7	No Preference	16	317.45
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	Rating Area 7	No Preference	44	516.28
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	Rating Area 7	No Preference	48	604.23
	Rating Area 7	No Preference	49	630.47
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	Rating Area 7	No Preference	61	1038.46
	Rating Area 7	No Preference	62	1061.75
	Rating Area 7	No Preference	63	1090.94
	Rating Area 7	No Preference	64 and over	1108.68
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Rating Area 8	No Preference	61	915.19	
Rating Area 8	No Preference	62	935.71	
Rating Area 8	No Preference	63	961.44	
Rating Area 8	No Preference	64 and over	977.07	
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24872PA0030006	Rating Area 9	No Preference	15	279.47
	Rating Area 9	No Preference	16	288.19
	Rating Area 9	No Preference	17	296.92
	Rating Area 9	No Preference	18	306.31
	Rating Area 9	No Preference	19	315.71
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	Rating Area 9	No Preference	21	335.50
	Rating Area 9	No Preference	22	335.50
	Rating Area 9	No Preference	23	335.50
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	Rating Area 9	No Preference	25	336.84
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	24872PA0030006	Rating Area 9	No Preference	53	684.42
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	24872PA0030006	Rating Area 9	No Preference	56	782.72
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	24872PA0030006	Rating Area 9	No Preference	59	873.31
	24872PA0030006	Rating Area 9	No Preference	60	910.55
	24872PA0030006	Rating Area 9	No Preference	61	942.76
	24872PA0030006	Rating Area 9	No Preference	62	963.89
	24872PA0030006	Rating Area 9	No Preference	63	990.40
	24872PA0030006	Rating Area 9	No Preference	64 and over	1006.50
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	24872PA0030007	Rating Area 3	No Preference	15	316.96
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	24872PA0030007	Rating Area 3	No Preference	43	516.35
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	24872PA0030007	Rating Area 3	No Preference	46	570.77
	24872PA0030007	Rating Area 3	No Preference	47	594.74
	24872PA0030007	Rating Area 3	No Preference	48	622.13
	24872PA0030007	Rating Area 3	No Preference	49	649.15
	24872PA0030007	Rating Area 3	No Preference	50	679.59
	24872PA0030007	Rating Area 3	No Preference	51	709.65
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2022 Rates Table Template v11.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	24872			
Rate Effective Date*	7/1/2022			
Rate Expiration Date*	9/30/2022			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0030001	Rating Area 1	No Preference	0-14	205.22
24872PA0030001	Rating Area 1	No Preference	15	223.46
24872PA0030001	Rating Area 1	No Preference	16	230.44
24872PA0030001	Rating Area 1	No Preference	17	237.41
24872PA0030001	Rating Area 1	No Preference	18	244.92
24872PA0030001	Rating Area 1	No Preference	19	252.43
24872PA0030001	Rating Area 1	No Preference	20	260.21
24872PA0030001	Rating Area 1	No Preference	21	268.26
24872PA0030001	Rating Area 1	No Preference	22	268.26
24872PA0030001	Rating Area 1	No Preference	23	268.26
24872PA0030001	Rating Area 1	No Preference	24	268.26
24872PA0030001	Rating Area 1	No Preference	25	269.33
24872PA0030001	Rating Area 1	No Preference	26	274.70
24872PA0030001	Rating Area 1	No Preference	27	281.14
24872PA0030001	Rating Area 1	No Preference	28	291.60
24872PA0030001	Rating Area 1	No Preference	29	300.18
24872PA0030001	Rating Area 1	No Preference	30	304.48
24872PA0030001	Rating Area 1	No Preference	31	310.91
24872PA0030001	Rating Area 1	No Preference	32	317.35
24872PA0030001	Rating Area 1	No Preference	33	321.38
24872PA0030001	Rating Area 1	No Preference	34	325.67
24872PA0030001	Rating Area 1	No Preference	35	327.81
24872PA0030001	Rating Area 1	No Preference	36	329.96
24872PA0030001	Rating Area 1	No Preference	37	332.11
24872PA0030001	Rating Area 1	No Preference	38	334.25
24872PA0030001	Rating Area 1	No Preference	39	338.54
24872PA0030001	Rating Area 1	No Preference	40	342.84
24872PA0030001	Rating Area 1	No Preference	41	349.27
24872PA0030001	Rating Area 1	No Preference	42	355.44
24872PA0030001	Rating Area 1	No Preference	43	364.03
24872PA0030001	Rating Area 1	No Preference	44	374.76
24872PA0030001	Rating Area 1	No Preference	45	387.37
24872PA0030001	Rating Area 1	No Preference	46	402.39
24872PA0030001	Rating Area 1	No Preference	47	419.29
24872PA0030001	Rating Area 1	No Preference	48	438.61
24872PA0030001	Rating Area 1	No Preference	49	457.65
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24872PA0030001	Rating Area 1	No Preference	51	500.30
24872PA0030001	Rating Area 1	No Preference	52	523.64
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24872PA0030001	Rating Area 1	No Preference	54	572.74
24872PA0030001	Rating Area 1	No Preference	55	598.22
24872PA0030001	Rating Area 1	No Preference	56	625.85
24872PA0030001	Rating Area 1	No Preference	57	653.75
24872PA0030001	Rating Area 1	No Preference	58	683.53
24872PA0030001	Rating Area 1	No Preference	59	698.28
24872PA0030001	Rating Area 1	No Preference	60	728.06
24872PA0030001	Rating Area 1	No Preference	61	753.81
24872PA0030001	Rating Area 1	No Preference	62	770.71
24872PA0030001	Rating Area 1	No Preference	63	791.90
24872PA0030001	Rating Area 1	No Preference	64 and over	804.78
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24872PA0030001	Rating Area 2	No Preference	15	253.49
24872PA0030001	Rating Area 2	No Preference	16	261.40
24872PA0030001	Rating Area 2	No Preference	17	269.31
24872PA0030001	Rating Area 2	No Preference	18	277.84
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24872PA0030001	Rating Area 2	No Preference	20	295.18
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24872PA0030001	Rating Area 2	No Preference	29	340.52
24872PA0030001	Rating Area 2	No Preference	30	345.39
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24872PA0030001	Rating Area 2	No Preference	37	376.74
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24872PA0030001	Rating Area 2	No Preference	45	439.42
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24872PA0030001	Rating Area 2	No Preference	47	475.64
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24872PA0030001	Rating Area 2	No Preference	49	519.15
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	24872PA0030001	Rating Area 2	No Preference	53	620.79
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	24872PA0030001	Rating Area 2	No Preference	55	678.61
	24872PA0030001	Rating Area 2	No Preference	56	709.96
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	24872PA0030001	Rating Area 2	No Preference	60	825.90
	24872PA0030001	Rating Area 2	No Preference	61	855.11
	24872PA0030001	Rating Area 2	No Preference	62	874.28
	24872PA0030001	Rating Area 2	No Preference	63	898.32
	24872PA0030001	Rating Area 2	No Preference	64 and over	912.93
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	24872PA0030001	Rating Area 3	No Preference	17	313.53
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	24872PA0030001	Rating Area 3	No Preference	27	371.27
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	24872PA0030001	Rating Area 3	No Preference	29	396.43
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	24872PA0030001	Rating Area 3	No Preference	36	435.75
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	24872PA0030001	Rating Area 3	No Preference	45	511.57
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	24872PA0030001	Rating Area 3	No Preference	53	722.71
	24872PA0030001	Rating Area 3	No Preference	54	756.37
	24872PA0030001	Rating Area 3	No Preference	55	790.02
	24872PA0030001	Rating Area 3	No Preference	56	826.51
	24872PA0030001	Rating Area 3	No Preference	57	863.36
	24872PA0030001	Rating Area 3	No Preference	58	902.68
	24872PA0030001	Rating Area 3	No Preference	59	922.16
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	24872PA0030001	Rating Area 3	No Preference	62	1017.82
	24872PA0030001	Rating Area 3	No Preference	63	1045.81
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	24872PA0030001	Rating Area 4	No Preference	16	246.52
	24872PA0030001	Rating Area 4	No Preference	17	253.98
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	24872PA0030001	Rating Area 4	No Preference	19	270.05
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	24872PA0030001	Rating Area 4	No Preference	23	286.98
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	24872PA0030001	Rating Area 4	No Preference	25	288.13
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	24872PA0030001	Rating Area 4	No Preference	52	560.18
	24872PA0030001	Rating Area 4	No Preference	53	585.44
	24872PA0030001	Rating Area 4	No Preference	54	612.70
	24872PA0030001	Rating Area 4	No Preference	55	639.97
	24872PA0030001	Rating Area 4	No Preference	56	669.52
	24872PA0030001	Rating Area 4	No Preference	57	699.37
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	24872PA0030001	Rating Area 4	No Preference	60	778.86
	24872PA0030001	Rating Area 4	No Preference	61	806.41
	24872PA0030001	Rating Area 4	No Preference	62	824.49
	24872PA0030001	Rating Area 4	No Preference	63	847.16
	24872PA0030001	Rating Area 4	No Preference	64 and over	860.94
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	24872PA0030001	Rating Area 5	No Preference	16	229.10
	24872PA0030001	Rating Area 5	No Preference	17	236.03
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	24872PA0030001	Rating Area 5	No Preference	28	289.90
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	24872PA0030001	Rating Area 5	No Preference	31	309.11
	24872PA0030001	Rating Area 5	No Preference	32	315.51
	24872PA0030001	Rating Area 5	No Preference	33	319.51
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	24872PA0030001	Rating Area 5	No Preference	37	330.17
	24872PA0030001	Rating Area 5	No Preference	38	332.31
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	24872PA0030001	Rating Area 5	No Preference	41	347.24
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	24872PA0030001	Rating Area 5	No Preference	43	361.91
	24872PA0030001	Rating Area 5	No Preference	44	372.58
	24872PA0030001	Rating Area 5	No Preference	45	385.11
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	24872PA0030001	Rating Area 5	No Preference	47	416.85
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	24872PA0030001	Rating Area 5	No Preference	49	454.99
	24872PA0030001	Rating Area 5	No Preference	50	476.33
	24872PA0030001	Rating Area 5	No Preference	51	497.40
	24872PA0030001	Rating Area 5	No Preference	52	520.60
	24872PA0030001	Rating Area 5	No Preference	53	544.07
	24872PA0030001	Rating Area 5	No Preference	54	569.40
	24872PA0030001	Rating Area 5	No Preference	55	594.74
	24872PA0030001	Rating Area 5	No Preference	56	622.21
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	24872PA0030001	Rating Area 5	No Preference	61	749.43
	24872PA0030001	Rating Area 5	No Preference	62	766.23
	24872PA0030001	Rating Area 5	No Preference	63	787.30
	24872PA0030001	Rating Area 5	No Preference	64 and over	800.10
	24872PA0030002	Rating Area 3	No Preference	0-14	312.28
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	24872PA0030002	Rating Area 3	No Preference	16	350.65
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	24872PA0030002	Rating Area 3	No Preference	29	456.79
	24872PA0030002	Rating Area 3	No Preference	30	463.32
	24872PA0030002	Rating Area 3	No Preference	31	473.12
	24872PA0030002	Rating Area 3	No Preference	32	482.91
	24872PA0030002	Rating Area 3	No Preference	33	489.04
	24872PA0030002	Rating Area 3	No Preference	34	495.57
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	24872PA0030002	Rating Area 3	No Preference	37	505.36
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	24872PA0030002	Rating Area 3	No Preference	53	832.75
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	24872PA0030002	Rating Area 3	No Preference	60	1107.88
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	24872PA0030002	Rating Area 3	No Preference	62	1172.79
	24872PA0030002	Rating Area 3	No Preference	63	1205.04
	24872PA0030002	Rating Area 3	No Preference	64 and over	1224.63
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	24872PA0030002	Rating Area 6	No Preference	15	332.20

	24872PA0030002	Rating Area 6	No Preference	16	342.57
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	24872PA0030002	Rating Area 6	No Preference	18	364.10
	24872PA0030002	Rating Area 6	No Preference	19	375.27
	24872PA0030002	Rating Area 6	No Preference	20	386.84
	24872PA0030002	Rating Area 6	No Preference	21	398.80
	24872PA0030002	Rating Area 6	No Preference	22	398.80
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	24872PA0030002	Rating Area 6	No Preference	26	408.37
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	24872PA0030002	Rating Area 6	No Preference	29	446.26
	24872PA0030002	Rating Area 6	No Preference	30	452.64
	24872PA0030002	Rating Area 6	No Preference	31	462.21
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	24872PA0030002	Rating Area 6	No Preference	33	477.76
	24872PA0030002	Rating Area 6	No Preference	34	484.14
	24872PA0030002	Rating Area 6	No Preference	35	487.33
	24872PA0030002	Rating Area 6	No Preference	36	490.52
	24872PA0030002	Rating Area 6	No Preference	37	493.71
	24872PA0030002	Rating Area 6	No Preference	38	496.90
	24872PA0030002	Rating Area 6	No Preference	39	503.29
	24872PA0030002	Rating Area 6	No Preference	40	509.67
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	24872PA0030002	Rating Area 6	No Preference	42	528.41
	24872PA0030002	Rating Area 6	No Preference	43	541.17
	24872PA0030002	Rating Area 6	No Preference	44	557.12
	24872PA0030002	Rating Area 6	No Preference	45	575.87
	24872PA0030002	Rating Area 6	No Preference	46	598.20
	24872PA0030002	Rating Area 6	No Preference	47	623.32
	24872PA0030002	Rating Area 6	No Preference	48	652.04
	24872PA0030002	Rating Area 6	No Preference	49	680.35
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	24872PA0030002	Rating Area 6	No Preference	52	778.46
	24872PA0030002	Rating Area 6	No Preference	53	813.55
	24872PA0030002	Rating Area 6	No Preference	54	851.44
	24872PA0030002	Rating Area 6	No Preference	55	889.32
	24872PA0030002	Rating Area 6	No Preference	56	930.40
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	24872PA0030002	Rating Area 6	No Preference	59	1038.08
	24872PA0030002	Rating Area 6	No Preference	60	1082.34
	24872PA0030002	Rating Area 6	No Preference	61	1120.63
	24872PA0030002	Rating Area 6	No Preference	62	1145.75
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	24872PA0030002	Rating Area 6	No Preference	64 and over	1196.40
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	24872PA0030002	Rating Area 7	No Preference	15	341.44
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	24872PA0030002	Rating Area 7	No Preference	17	362.75
	24872PA0030002	Rating Area 7	No Preference	18	374.23
	24872PA0030002	Rating Area 7	No Preference	19	385.71
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	24872PA0030003	Rating Area 9	No Preference	37	506.19
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	24872PA0030003	Rating Area 9	No Preference	39	516.01
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	24872PA0030003	Rating Area 9	No Preference	42	541.77
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	24872PA0030003	Rating Area 9	No Preference	55	911.80
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	24872PA0030004	Rating Area 8	No Preference	62	1223.98
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	24872PA0030005	Rating Area 3	No Preference	62	1083.70
	24872PA0030005	Rating Area 3	No Preference	63	1113.49
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	24872PA0030009	Rating Area 8	No Preference	44	454.81
	24872PA0030009	Rating Area 8	No Preference	45	470.11
	24872PA0030009	Rating Area 8	No Preference	46	488.34
	24872PA0030009	Rating Area 8	No Preference	47	508.85
	24872PA0030009	Rating Area 8	No Preference	48	532.29
	24872PA0030009	Rating Area 8	No Preference	49	555.41
	24872PA0030009	Rating Area 8	No Preference	50	581.45
	24872PA0030009	Rating Area 8	No Preference	51	607.17
	24872PA0030009	Rating Area 8	No Preference	52	635.49
	24872PA0030009	Rating Area 8	No Preference	53	664.14
	24872PA0030009	Rating Area 8	No Preference	54	695.07
	24872PA0030009	Rating Area 8	No Preference	55	726.00
	24872PA0030009	Rating Area 8	No Preference	56	759.53
	24872PA0030009	Rating Area 8	No Preference	57	793.39
	24872PA0030009	Rating Area 8	No Preference	58	829.53
	24872PA0030009	Rating Area 8	No Preference	59	847.43
	24872PA0030009	Rating Area 8	No Preference	60	883.57
	24872PA0030009	Rating Area 8	No Preference	61	914.82
	24872PA0030009	Rating Area 8	No Preference	62	935.33
	24872PA0030009	Rating Area 8	No Preference	63	961.05
	24872PA0030009	Rating Area 8	No Preference	64 and over	976.68
	24872PA0030009	Rating Area 9	No Preference	0-14	256.55
	24872PA0030009	Rating Area 9	No Preference	15	279.35
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	24872PA0030009	Rating Area 9	No Preference	17	296.79
	24872PA0030009	Rating Area 9	No Preference	18	306.18
	24872PA0030009	Rating Area 9	No Preference	19	315.57
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	24872PA0030009	Rating Area 9	No Preference	23	335.36
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	24872PA0030009	Rating Area 9	No Preference	25	336.70
	24872PA0030009	Rating Area 9	No Preference	26	343.41
	24872PA0030009	Rating Area 9	No Preference	27	351.46
	24872PA0030009	Rating Area 9	No Preference	28	364.54
	24872PA0030009	Rating Area 9	No Preference	29	375.27
	24872PA0030009	Rating Area 9	No Preference	30	380.63
	24872PA0030009	Rating Area 9	No Preference	31	388.68
	24872PA0030009	Rating Area 9	No Preference	32	396.73
	24872PA0030009	Rating Area 9	No Preference	33	401.76
	24872PA0030009	Rating Area 9	No Preference	34	407.13
	24872PA0030009	Rating Area 9	No Preference	35	409.81
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	24872PA0030009	Rating Area 9	No Preference	37	415.18
	24872PA0030009	Rating Area 9	No Preference	38	417.86
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	24872PA0030009 Rating Area 9	No Preference	40	428.59
	24872PA0030009 Rating Area 9	No Preference	41	436.64
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	24872PA0030009 Rating Area 9	No Preference	43	455.08
	24872PA0030009 Rating Area 9	No Preference	44	468.50
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	24872PA0030009 Rating Area 9	No Preference	46	503.04
	24872PA0030009 Rating Area 9	No Preference	47	524.17
	24872PA0030009 Rating Area 9	No Preference	48	548.31
	24872PA0030009 Rating Area 9	No Preference	49	572.12
	24872PA0030009 Rating Area 9	No Preference	50	598.95
	24872PA0030009 Rating Area 9	No Preference	51	625.45
	24872PA0030009 Rating Area 9	No Preference	52	654.62
	24872PA0030009 Rating Area 9	No Preference	53	684.13
	24872PA0030009 Rating Area 9	No Preference	54	715.99
	24872PA0030009 Rating Area 9	No Preference	55	747.85
	24872PA0030009 Rating Area 9	No Preference	56	782.39
	24872PA0030009 Rating Area 9	No Preference	57	817.27
	24872PA0030009 Rating Area 9	No Preference	58	854.50
	24872PA0030009 Rating Area 9	No Preference	59	872.94
	24872PA0030009 Rating Area 9	No Preference	60	910.17
	24872PA0030009 Rating Area 9	No Preference	61	942.36
	24872PA0030009 Rating Area 9	No Preference	62	963.49
	24872PA0030009 Rating Area 9	No Preference	63	989.98
	24872PA0030009 Rating Area 9	No Preference	64 and over	1006.08

2022 Rates Table Template v11.0	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	24872			
Rate Effective Date*	10/1/2022			
Rate Expiration Date*	12/31/2022			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
24872PA0030001	Rating Area 1	No Preference	0-14	209.74
24872PA0030001	Rating Area 1	No Preference	15	228.38
24872PA0030001	Rating Area 1	No Preference	16	235.51
24872PA0030001	Rating Area 1	No Preference	17	242.64
24872PA0030001	Rating Area 1	No Preference	18	250.32
24872PA0030001	Rating Area 1	No Preference	19	257.99
24872PA0030001	Rating Area 1	No Preference	20	265.94
24872PA0030001	Rating Area 1	No Preference	21	274.17
24872PA0030001	Rating Area 1	No Preference	22	274.17
24872PA0030001	Rating Area 1	No Preference	23	274.17
24872PA0030001	Rating Area 1	No Preference	24	274.17
24872PA0030001	Rating Area 1	No Preference	25	275.27
24872PA0030001	Rating Area 1	No Preference	26	280.75
24872PA0030001	Rating Area 1	No Preference	27	287.33
24872PA0030001	Rating Area 1	No Preference	28	298.02
24872PA0030001	Rating Area 1	No Preference	29	306.80
24872PA0030001	Rating Area 1	No Preference	30	311.18
24872PA0030001	Rating Area 1	No Preference	31	317.76
24872PA0030001	Rating Area 1	No Preference	32	324.34
24872PA0030001	Rating Area 1	No Preference	33	328.46
24872PA0030001	Rating Area 1	No Preference	34	332.84
24872PA0030001	Rating Area 1	No Preference	35	335.04
24872PA0030001	Rating Area 1	No Preference	36	337.23
24872PA0030001	Rating Area 1	No Preference	37	339.42
24872PA0030001	Rating Area 1	No Preference	38	341.62
24872PA0030001	Rating Area 1	No Preference	39	346.00
24872PA0030001	Rating Area 1	No Preference	40	350.39
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24872PA0030001	Rating Area 1	No Preference	42	363.28
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24872PA0030001	Rating Area 1	No Preference	44	383.02
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24872PA0030001	Rating Area 1	No Preference	46	411.26
24872PA0030001	Rating Area 1	No Preference	47	428.53
24872PA0030001	Rating Area 1	No Preference	48	448.27
24872PA0030001	Rating Area 1	No Preference	49	467.73
24872PA0030001	Rating Area 1	No Preference	50	489.67
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24872PA0030001	Rating Area 1	No Preference	62	787.69
24872PA0030001	Rating Area 1	No Preference	63	809.35
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24872PA0030001	Rating Area 2	No Preference	16	267.16
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24872PA0030001	Rating Area 2	No Preference	18	283.95
24872PA0030001	Rating Area 2	No Preference	19	292.66
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24872PA0030001	Rating Area 2	No Preference	33	372.59
24872PA0030001	Rating Area 2	No Preference	34	377.57
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24872PA0030001	Rating Area 2	No Preference	36	382.54
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24872PA0030001	Rating Area 2	No Preference	43	422.04
24872PA0030001	Rating Area 2	No Preference	44	434.48
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24872PA0030001	Rating Area 2	No Preference	46	466.52
24872PA0030001	Rating Area 2	No Preference	47	486.11
24872PA0030001	Rating Area 2	No Preference	48	508.50
24872PA0030001	Rating Area 2	No Preference	49	530.58
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24872PA0030001	Rating Area 2	No Preference	51	580.03
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	24872PA0030001	Rating Area 2	No Preference	53	634.46
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	24872PA0030001	Rating Area 2	No Preference	55	693.55
	24872PA0030001	Rating Area 2	No Preference	56	725.59
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	24872PA0030001	Rating Area 2	No Preference	58	792.45
	24872PA0030001	Rating Area 2	No Preference	59	809.56
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	24872PA0030001	Rating Area 2	No Preference	61	873.94
	24872PA0030001	Rating Area 2	No Preference	62	893.53
	24872PA0030001	Rating Area 2	No Preference	63	918.10
	24872PA0030001	Rating Area 2	No Preference	64 and over	933.03
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	24872PA0030001	Rating Area 3	No Preference	55	807.44
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	24872PA0030001	Rating Area 4	No Preference	30	332.90
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	24872PA0030001	Rating Area 4	No Preference	38	365.45
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	24872PA0030001	Rating Area 4	No Preference	53	598.33
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	24872PA0030001	Rating Area 4	No Preference	63	865.82
	24872PA0030001	Rating Area 4	No Preference	64 and over	879.90
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	24872PA0030001	Rating Area 5	No Preference	17	241.23
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	24872PA0030001	Rating Area 5	No Preference	27	285.66
	24872PA0030001	Rating Area 5	No Preference	28	296.29
	24872PA0030001	Rating Area 5	No Preference	29	305.02
	24872PA0030001	Rating Area 5	No Preference	30	309.38
	24872PA0030001	Rating Area 5	No Preference	31	315.92
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	24872PA0030001	Rating Area 5	No Preference	35	333.09
	24872PA0030001	Rating Area 5	No Preference	36	335.27
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	24872PA0030001	Rating Area 5	No Preference	38	339.63
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	24872PA0030001	Rating Area 5	No Preference	41	354.90
	24872PA0030001	Rating Area 5	No Preference	42	361.17
	24872PA0030001	Rating Area 5	No Preference	43	369.89
	24872PA0030001	Rating Area 5	No Preference	44	380.79
	24872PA0030001	Rating Area 5	No Preference	45	393.61
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	24872PA0030001	Rating Area 5	No Preference	47	426.04
	24872PA0030001	Rating Area 5	No Preference	48	445.67
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	24872PA0030001	Rating Area 5	No Preference	50	486.83
	24872PA0030001	Rating Area 5	No Preference	51	508.36
	24872PA0030001	Rating Area 5	No Preference	52	532.08
	24872PA0030001	Rating Area 5	No Preference	53	556.06
	24872PA0030001	Rating Area 5	No Preference	54	581.96
	24872PA0030001	Rating Area 5	No Preference	55	607.85
	24872PA0030001	Rating Area 5	No Preference	56	635.93
	24872PA0030001	Rating Area 5	No Preference	57	664.28
	24872PA0030001	Rating Area 5	No Preference	58	694.53
	24872PA0030001	Rating Area 5	No Preference	59	709.53
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	24872PA0030001	Rating Area 5	No Preference	61	765.95
	24872PA0030001	Rating Area 5	No Preference	62	783.12
	24872PA0030001	Rating Area 5	No Preference	63	804.66
	24872PA0030001	Rating Area 5	No Preference	64 and over	817.74
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	24872PA0030002	Rating Area 3	No Preference	30	473.52
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	24872PA0030002	Rating Area 3	No Preference	34	506.48
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	24872PA0030002	Rating Area 3	No Preference	38	519.83
	24872PA0030002	Rating Area 3	No Preference	39	526.51
	24872PA0030002	Rating Area 3	No Preference	40	533.18
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	24872PA0030002	Rating Area 3	No Preference	42	552.79
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	24872PA0030002	Rating Area 3	No Preference	45	602.44
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	24872PA0030002	Rating Area 3	No Preference	51	778.08
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	24872PA0030002	Rating Area 3	No Preference	54	890.72
	24872PA0030002	Rating Area 3	No Preference	55	930.36
	24872PA0030002	Rating Area 3	No Preference	56	973.33
	24872PA0030002	Rating Area 3	No Preference	57	1016.72
	24872PA0030002	Rating Area 3	No Preference	58	1063.03
	24872PA0030002	Rating Area 3	No Preference	59	1085.97
	24872PA0030002	Rating Area 3	No Preference	60	1132.28
	24872PA0030002	Rating Area 3	No Preference	61	1172.33
	24872PA0030002	Rating Area 3	No Preference	62	1198.62
	24872PA0030002	Rating Area 3	No Preference	63	1231.57
	24872PA0030002	Rating Area 3	No Preference	64 and over	1251.60
	24872PA0030002	Rating Area 6	No Preference	0-14	311.80
	24872PA0030002	Rating Area 6	No Preference	15	339.51

24872PA0030002	Rating Area 6	No Preference	16	350.11
	Rating Area 6	No Preference	17	360.71
	Rating Area 6	No Preference	18	372.12
	Rating Area 6	No Preference	19	383.53
	Rating Area 6	No Preference	20	395.35
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	Rating Area 6	No Preference	22	407.58
	Rating Area 6	No Preference	23	407.58
	Rating Area 6	No Preference	24	407.58
	Rating Area 6	No Preference	25	409.21
	Rating Area 6	No Preference	26	417.36
	Rating Area 6	No Preference	27	427.14
	Rating Area 6	No Preference	28	443.04
	Rating Area 6	No Preference	29	456.08
	Rating Area 6	No Preference	30	462.60
	Rating Area 6	No Preference	31	472.39
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	Rating Area 6	No Preference	33	488.28
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	Rating Area 6	No Preference	61	1145.30
	Rating Area 6	No Preference	62	1170.98
	Rating Area 6	No Preference	63	1203.18
	Rating Area 6	No Preference	64 and over	1222.74
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	Rating Area 7	No Preference	61	1177.17
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	Rating Area 7	No Preference	64 and over	1256.76
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	Rating Area 8	No Preference	17	326.74
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	24872PA0030003	Rating Area 3	No Preference	50	818.72
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	24872PA0030003	Rating Area 3	No Preference	53	935.16
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	24872PA0030003	Rating Area 3	No Preference	55	1022.25
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	24872PA0030003	Rating Area 3	No Preference	57	1117.15
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	24872PA0030003	Rating Area 3	No Preference	61	1288.13
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	24872PA0030003	Rating Area 3	No Preference	63	1353.23
	24872PA0030003	Rating Area 3	No Preference	64 and over	1375.23
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	24872PA0030003	Rating Area 6	No Preference	16	384.69
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	24872PA0030003	Rating Area 6	No Preference	44	625.63
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	24872PA0030003	Rating Area 6	No Preference	55	998.68
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	24872PA0030009	Rating Area 6	No Preference	60	996.93
	24872PA0030009	Rating Area 6	No Preference	61	1032.20
	24872PA0030009	Rating Area 6	No Preference	62	1055.34
	24872PA0030009	Rating Area 6	No Preference	63	1084.36
	24872PA0030009	Rating Area 6	No Preference	64 and over	1101.99
	24872PA0030009	Rating Area 7	No Preference	0-14	288.82
	24872PA0030009	Rating Area 7	No Preference	15	314.49
	24872PA0030009	Rating Area 7	No Preference	16	324.31
	24872PA0030009	Rating Area 7	No Preference	17	334.12
	24872PA0030009	Rating Area 7	No Preference	18	344.69
	24872PA0030009	Rating Area 7	No Preference	19	355.27
	24872PA0030009	Rating Area 7	No Preference	20	366.21
	24872PA0030009	Rating Area 7	No Preference	21	377.54
	24872PA0030009	Rating Area 7	No Preference	22	377.54
	24872PA0030009	Rating Area 7	No Preference	23	377.54
	24872PA0030009	Rating Area 7	No Preference	24	377.54
	24872PA0030009	Rating Area 7	No Preference	25	379.05
	24872PA0030009	Rating Area 7	No Preference	26	386.60
	24872PA0030009	Rating Area 7	No Preference	27	395.66
	24872PA0030009	Rating Area 7	No Preference	28	410.39
	24872PA0030009	Rating Area 7	No Preference	29	422.47
	24872PA0030009	Rating Area 7	No Preference	30	428.51
	24872PA0030009	Rating Area 7	No Preference	31	437.57
	24872PA0030009	Rating Area 7	No Preference	32	446.63

	24872PA0030009	Rating Area 7	No Preference	33	452.29
	24872PA0030009	Rating Area 7	No Preference	34	458.33
	24872PA0030009	Rating Area 7	No Preference	35	461.35
	24872PA0030009	Rating Area 7	No Preference	36	464.37
	24872PA0030009	Rating Area 7	No Preference	37	467.39
	24872PA0030009	Rating Area 7	No Preference	38	470.41
	24872PA0030009	Rating Area 7	No Preference	39	476.46
	24872PA0030009	Rating Area 7	No Preference	40	482.50
	24872PA0030009	Rating Area 7	No Preference	41	491.56
	24872PA0030009	Rating Area 7	No Preference	42	500.24
	24872PA0030009	Rating Area 7	No Preference	43	512.32
	24872PA0030009	Rating Area 7	No Preference	44	527.42
	24872PA0030009	Rating Area 7	No Preference	45	545.17
	24872PA0030009	Rating Area 7	No Preference	46	566.31
	24872PA0030009	Rating Area 7	No Preference	47	590.10
	24872PA0030009	Rating Area 7	No Preference	48	617.28
	24872PA0030009	Rating Area 7	No Preference	49	644.08
	24872PA0030009	Rating Area 7	No Preference	50	674.29
	24872PA0030009	Rating Area 7	No Preference	51	704.11
	24872PA0030009	Rating Area 7	No Preference	52	736.96
	24872PA0030009	Rating Area 7	No Preference	53	770.18
	24872PA0030009	Rating Area 7	No Preference	54	806.05
	24872PA0030009	Rating Area 7	No Preference	55	841.91
	24872PA0030009	Rating Area 7	No Preference	56	880.80
	24872PA0030009	Rating Area 7	No Preference	57	920.06
	24872PA0030009	Rating Area 7	No Preference	58	961.97
	24872PA0030009	Rating Area 7	No Preference	59	982.74
	24872PA0030009	Rating Area 7	No Preference	60	1024.64
	24872PA0030009	Rating Area 7	No Preference	61	1060.89
	24872PA0030009	Rating Area 7	No Preference	62	1084.67
	24872PA0030009	Rating Area 7	No Preference	63	1114.50
	24872PA0030009	Rating Area 7	No Preference	64 and over	1132.62
	24872PA0030009	Rating Area 8	No Preference	0-14	254.54
	24872PA0030009	Rating Area 8	No Preference	15	277.16
	24872PA0030009	Rating Area 8	No Preference	16	285.82
	24872PA0030009	Rating Area 8	No Preference	17	294.47
	24872PA0030009	Rating Area 8	No Preference	18	303.78
	24872PA0030009	Rating Area 8	No Preference	19	313.10
	24872PA0030009	Rating Area 8	No Preference	20	322.75
	24872PA0030009	Rating Area 8	No Preference	21	332.73
	24872PA0030009	Rating Area 8	No Preference	22	332.73
	24872PA0030009	Rating Area 8	No Preference	23	332.73
	24872PA0030009	Rating Area 8	No Preference	24	332.73
	24872PA0030009	Rating Area 8	No Preference	25	334.06
	24872PA0030009	Rating Area 8	No Preference	26	340.72
	24872PA0030009	Rating Area 8	No Preference	27	348.70
	24872PA0030009	Rating Area 8	No Preference	28	361.68
	24872PA0030009	Rating Area 8	No Preference	29	372.32
	24872PA0030009	Rating Area 8	No Preference	30	377.65
	24872PA0030009	Rating Area 8	No Preference	31	385.63
	24872PA0030009	Rating Area 8	No Preference	32	393.62
	24872PA0030009	Rating Area 8	No Preference	33	398.61
	24872PA0030009	Rating Area 8	No Preference	34	403.93
	24872PA0030009	Rating Area 8	No Preference	35	406.60
	24872PA0030009	Rating Area 8	No Preference	36	409.26
	24872PA0030009	Rating Area 8	No Preference	37	411.92
	24872PA0030009	Rating Area 8	No Preference	38	414.58
	24872PA0030009	Rating Area 8	No Preference	39	419.91
	24872PA0030009	Rating Area 8	No Preference	40	425.23
	24872PA0030009	Rating Area 8	No Preference	41	433.21
	24872PA0030009	Rating Area 8	No Preference	42	440.87
	24872PA0030009	Rating Area 8	No Preference	43	451.51
	24872PA0030009	Rating Area 8	No Preference	44	464.82
	24872PA0030009	Rating Area 8	No Preference	45	480.46
	24872PA0030009	Rating Area 8	No Preference	46	499.10
	24872PA0030009	Rating Area 8	No Preference	47	520.06
	24872PA0030009	Rating Area 8	No Preference	48	544.01
	24872PA0030009	Rating Area 8	No Preference	49	567.64
	24872PA0030009	Rating Area 8	No Preference	50	594.26
	24872PA0030009	Rating Area 8	No Preference	51	620.54
	24872PA0030009	Rating Area 8	No Preference	52	649.49
	24872PA0030009	Rating Area 8	No Preference	53	678.77
	24872PA0030009	Rating Area 8	No Preference	54	710.38
	24872PA0030009	Rating Area 8	No Preference	55	741.99
	24872PA0030009	Rating Area 8	No Preference	56	776.26
	24872PA0030009	Rating Area 8	No Preference	57	810.86
	24872PA0030009	Rating Area 8	No Preference	58	847.80
	24872PA0030009	Rating Area 8	No Preference	59	866.10
	24872PA0030009	Rating Area 8	No Preference	60	903.03
	24872PA0030009	Rating Area 8	No Preference	61	934.97
	24872PA0030009	Rating Area 8	No Preference	62	955.93
	24872PA0030009	Rating Area 8	No Preference	63	982.22
	24872PA0030009	Rating Area 8	No Preference	64 and over	998.19
	24872PA0030009	Rating Area 9	No Preference	0-14	262.20
	24872PA0030009	Rating Area 9	No Preference	15	285.51
	24872PA0030009	Rating Area 9	No Preference	16	294.42
	24872PA0030009	Rating Area 9	No Preference	17	303.33
	24872PA0030009	Rating Area 9	No Preference	18	312.93
	24872PA0030009	Rating Area 9	No Preference	19	322.53
	24872PA0030009	Rating Area 9	No Preference	20	332.47
	24872PA0030009	Rating Area 9	No Preference	21	342.75
	24872PA0030009	Rating Area 9	No Preference	22	342.75
	24872PA0030009	Rating Area 9	No Preference	23	342.75
	24872PA0030009	Rating Area 9	No Preference	24	342.75
	24872PA0030009	Rating Area 9	No Preference	25	344.12
	24872PA0030009	Rating Area 9	No Preference	26	350.98
	24872PA0030009	Rating Area 9	No Preference	27	359.20
	24872PA0030009	Rating Area 9	No Preference	28	372.57
	24872PA0030009	Rating Area 9	No Preference	29	383.54
	24872PA0030009	Rating Area 9	No Preference	30	389.02
	24872PA0030009	Rating Area 9	No Preference	31	397.25
	24872PA0030009	Rating Area 9	No Preference	32	405.47
	24872PA0030009	Rating Area 9	No Preference	33	410.61
	24872PA0030009	Rating Area 9	No Preference	34	416.10
	24872PA0030009	Rating Area 9	No Preference	35	418.84
	24872PA0030009	Rating Area 9	No Preference	36	421.58
	24872PA0030009	Rating Area 9	No Preference	37	424.32
	24872PA0030009	Rating Area 9	No Preference	38	427.07
	24872PA0030009	Rating Area 9	No Preference	39	432.55

	24872PA0030009 Rating Area 9	No Preference	40	438.03
	24872PA0030009 Rating Area 9	No Preference	41	446.26
	24872PA0030009 Rating Area 9	No Preference	42	454.14
	24872PA0030009 Rating Area 9	No Preference	43	465.11
	24872PA0030009 Rating Area 9	No Preference	44	478.82
	24872PA0030009 Rating Area 9	No Preference	45	494.93
	24872PA0030009 Rating Area 9	No Preference	46	514.13
	24872PA0030009 Rating Area 9	No Preference	47	535.72
	24872PA0030009 Rating Area 9	No Preference	48	560.40
	24872PA0030009 Rating Area 9	No Preference	49	584.73
	24872PA0030009 Rating Area 9	No Preference	50	612.15
	24872PA0030009 Rating Area 9	No Preference	51	639.23
	24872PA0030009 Rating Area 9	No Preference	52	669.05
	24872PA0030009 Rating Area 9	No Preference	53	699.21
	24872PA0030009 Rating Area 9	No Preference	54	731.77
	24872PA0030009 Rating Area 9	No Preference	55	764.33
	24872PA0030009 Rating Area 9	No Preference	56	799.64
	24872PA0030009 Rating Area 9	No Preference	57	835.28
	24872PA0030009 Rating Area 9	No Preference	58	873.33
	24872PA0030009 Rating Area 9	No Preference	59	892.18
	24872PA0030009 Rating Area 9	No Preference	60	930.22
	24872PA0030009 Rating Area 9	No Preference	61	963.13
	24872PA0030009 Rating Area 9	No Preference	62	984.72
	24872PA0030009 Rating Area 9	No Preference	63	1011.80
	24872PA0030009 Rating Area 9	No Preference	64 and over	1028.25

2-50 Rating Factors**START RATES**

Medical Product	Base Rate January 1, 2022
HMO	\$565.99

Age Rating: Member Rating using HHS Proposed Age Factors

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

EFFECTIVE DATE ADJUSTMENTS (TREND) - EPA = regions 556, 557, & 558

Effective Date	IND Med	PPO Med	EPO Med	IND Rx	PPO Rx	EPO R/x
Jan-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Mar-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Apr-21	1.0220	1.0220	1.0220	1.0220	1.0220	1.0220
May-21	1.0220	1.0220	1.0220	1.0220	1.0220	1.0220
Jun-21	1.0220	1.0220	1.0220	1.0220	1.0220	1.0220
Jul-21	1.0440	1.0440	1.0440	1.0440	1.0440	1.0440
Aug-21	1.0440	1.0440	1.0440	1.0440	1.0440	1.0440
Sep-21	1.0440	1.0440	1.0440	1.0440	1.0440	1.0440
Oct-21	1.0670	1.0670	1.0670	1.0670	1.0670	1.0670
Nov-21	1.0670	1.0670	1.0670	1.0670	1.0670	1.0670
Dec-21	1.0670	1.0670	1.0670	1.0670	1.0670	1.0670

EFFECTIVE DATE ADJUSTMENTS (TREND) - WPA = regions 560, 561, & 562

Effective Date	IND Med	PPO Med	EPO Med	IND Rx	PPO Rx	EPO R/x
Jan-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Feb-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Mar-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Apr-21	1.0220	1.0220	1.0220	1.0220	1.0220	1.0220
May-21	1.0220	1.0220	1.0220	1.0220	1.0220	1.0220
Jun-21	1.0220	1.0220	1.0220	1.0220	1.0220	1.0220
Jul-21	1.0440	1.0440	1.0440	1.0440	1.0440	1.0440
Aug-21	1.0440	1.0440	1.0440	1.0440	1.0440	1.0440
Sep-21	1.0440	1.0440	1.0440	1.0440	1.0440	1.0440
Oct-21	1.0670	1.0670	1.0670	1.0670	1.0670	1.0670
Nov-21	1.0670	1.0670	1.0670	1.0670	1.0670	1.0670
Dec-21	1.0670	1.0670	1.0670	1.0670	1.0670	1.0670

AREA FACTORS		
Rating Area	County	Area Factor
Rating Area 1	Erie	0.7554
Rating Area 1	Crawford	0.7554
Rating Area 1	Mercer	0.7554
Rating Area 1	Venango	0.7554
Rating Area 1	Clarion	0.7554
Rating Area 1	Forest	0.7554
Rating Area 1	Warren	0.7554
Rating Area 1	McKean	0.7554
Rating Area 2	Elk	0.8569
Rating Area 2	Cameron	0.8569
Rating Area 2	Potter	0.8569
Rating Area 3	Clinton	0.9976
Rating Area 3	Lycoming	0.9976
Rating Area 3	Sullivan	0.9976
Rating Area 3	Bradford	0.9976
Rating Area 3	Susquehanna	0.9976
Rating Area 3	Wyoming	0.9976
Rating Area 3	Lackawanna	0.9976
Rating Area 3	Wayne	0.9976
Rating Area 3	Pike	0.9976
Rating Area 3	Monroe	0.9976
Rating Area 3	Carbon	0.9976
Rating Area 3	Luzerne	0.9976
Rating Area 4	Lawrence	0.8081
Rating Area 4	Beaver	0.8081
Rating Area 4	Washington	0.8081
Rating Area 4	Greene	0.8081
Rating Area 4	Butler	0.8081
Rating Area 4	Allegheny	0.8081
Rating Area 4	Westmoreland	0.8081
Rating Area 4	Armstrong	0.8081
Rating Area 4	Indiana	0.8081
Rating Area 4	Fayette	0.8081
Rating Area 5	Jefferson	0.7510
Rating Area 5	Clearfield	0.7510
Rating Area 5	Cambria	0.7510
Rating Area 5	Somerset	0.7510
Rating Area 5	Bedford	0.7510
Rating Area 5	Blair	0.7510
Rating Area 5	Huntingdon	0.7510
Rating Area 6	Centre	0.9746
Rating Area 6	Mifflin	0.9746
Rating Area 6	Snyder	0.9746
Rating Area 6	Northumberland	0.9746
Rating Area 6	Columbia	0.9746
Rating Area 6	Schuylkill	0.9746
Rating Area 6	Lehigh	0.9746
Rating Area 6	Northampton	0.9746
Rating Area 7	Adams	1.0017
Rating Area 7	York	1.0017
Rating Area 7	Lancaster	1.0017
Rating Area 7	Berks	1.0017
Rating Area 8	Chester	0.8828
Rating Area 8	Delaware	0.8828
Rating Area 8	Montgomery	0.8828
Rating Area 8	Bucks	0.8828
Rating Area 8	Philadelphia	0.8828
Rating Area 9	Fulton	0.9094
Rating Area 9	Franklin	0.9094
Rating Area 9	Cumberland	0.9094
Rating Area 9	Perry	0.9094
Rating Area 9	Juniata	0.9094
Rating Area 9	Dauphin	0.9094

Pennsylvania Small Group - UHCPA - 2022 Portfolio

Plan Name			Metal	SCID	Market Numbers + Available	AV*		HSA Max Contribution	In-Network			Out-of-Network			Physician		Emergency		OP St Free-St.		
Product	Medical	Rx				Level	Min		Max	Deductible		Coins	OOP Maximum		Deductible		OOP Maximum			PCP	SPEC
									Indiv.	Family		Indiv.	Family	Indiv.	Family						
HMO	CD-3Z	E83L	Bronze	24872PA0030001	557, 560, 561, 562	64.9%	64.9%	\$0	\$6,850	\$13,700	0%	\$6,850	\$13,700								
HMO	CO-DD	K95Y	Gold	24872PA0030002	556, 557, 558	76.8%	76.8%		\$1,500	\$3,000	20%	\$8,700	\$17,400				\$30	\$60/\$100	\$60	50%	
HMO	CO-DE	K95Y	Gold	24872PA0030003	556, 557, 558	78.1%	78.1%		\$1,000	\$2,000	0%	\$8,700	\$17,400				\$30	\$60/\$100	\$60	50%	
HMO	CO-DF	K95Y	Gold	24872PA0030004	556, 557, 558	77.0%	77.0%		N/A	N/A	0%	\$8,700	\$17,400				\$30	\$60/\$100	\$60	50%	\$350
HMO	CO-DG	K95Y	Silver	24872PA0030005	556, 557, 558	70.4%	70.4%		\$3,500	\$7,000	20%	\$8,700	\$17,400				\$40	\$80/\$120	\$60	50%	
HMO	CO-DH	K95Y	Silver	24872PA0030006	556, 557, 558	67.0%	67.0%		\$5,500	\$11,000	0%	\$8,700	\$17,400				\$50	\$100/\$150	\$60	50%	\$1,000
HMO	CO-DI	K95Y	Silver	24872PA0030007	556, 557, 558	68.1%	71.4%	\$250	\$2,500	\$5,000	0%	\$7,050	\$14,100				\$30	\$60/\$100	\$60	50%	\$250
HMO	CO-DJ	K95Y	Silver	24872PA0030008	556, 557, 558	69.5%	69.5%		\$3,000	\$6,000	0%	\$8,700	\$17,400				\$40	\$80/\$120	\$60	50%	\$500
HMO	CO-DK	K95Y	Silver	24872PA0030009	556, 557, 558	66.3%	71.9%	\$450	\$3,500	\$7,000	0%	\$7,050	\$14,100				\$30	\$60/\$100	\$60	50%	\$250

*AV range based off of maximum HSA contribution

+ Reference 2022 Service Area Map for county availability

Pennsylvania Small Group - UHCPA - 2022 Portfolio

Plan Name			Hospital		Medical		Rx							
Product	Medical	Rx	Metal	SCiD	Hospital	IP	Type	Deduct.						
								Type	Deduct.	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5
HMO	CD-3Z	E83L	Bronze	24872PA0030001			Emb	Comb						
HMO	CO-DD	K95Y	Gold	24872PA0030002			Emb	Sep	\$15	\$60	\$250	50%/\$500	\$500	50%/\$1,000
HMO	CO-DE	K95Y	Gold	24872PA0030003			Emb	Sep	\$15	\$60	\$250	50%/\$500	\$500	50%/\$1,000
HMO	CO-DF	K95Y	Gold	24872PA0030004	\$750	\$300	Emb	Sep	\$15	\$60	\$250	50%/\$500	\$500	50%/\$1,000
HMO	CO-DG	K95Y	Silver	24872PA0030005			Emb	Sep	\$15	\$60	\$250	50%/\$500	\$500	50%/\$1,000
HMO	CO-DH	K95Y	Silver	24872PA0030006	\$1,500	\$1,300	Emb	Sep	\$15	\$60	\$250	50%/\$500	\$500	50%/\$1,000
HMO	CO-DI	K95Y	Silver	24872PA0030007	\$500	\$750	Ded NonEmb/OOPM Emb	Comb	\$15	\$60	\$250	50%/\$500	\$500	50%/\$1,000
HMO	CO-DJ	K95Y	Silver	24872PA0030008	\$750	\$1,300	Emb	Sep	\$15	\$60	\$250	50%/\$500	\$500	50%/\$1,000
HMO	CO-DK	K95Y	Silver	24872PA0030009	\$500	\$750	Ded NonEmb/OOPM Emb	Comb	\$15	\$60	\$250	50%/\$500	\$500	50%/\$1,000

Plan Relativity Factors			
<u>HMO</u>			
Medical Code	Rx Code	Total Relativity	
CD-3Z	E83L	0.6010	
CO-DD	K95Y	0.6925	
CO-DE	K95Y	0.7609	
CO-DF	K95Y	0.8167	
CO-DG	K95Y	0.6399	
CO-DH	K95Y	0.6378	
CO-DI	K95Y	0.6594	
CO-DJ	K95Y	0.6886	
CO-DK	K95Y	0.6241	

Rate Calculation

<u>Step</u>	<u>Rating Variable</u>	<u>Sample Attributes</u>	<u>Sample Values</u>
A	Base Rate	Network 556 HMO	\$565.99
B	Area Adjustment	Adams County (Rating Area 7)	1.0017
C		Area Adjusted Base Rate (A x B)	\$566.95
D	EDA	January 2022 Effective Date	1.000
E	Benefit Relativity	CD3Z-E83L	0.6010
F	Subtotal of Med & Rx Benefit Adjustment (C x D x E)		\$340.74
G	Age/Gender Factors		

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

H Rates

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
0-14	\$260.67	31	\$394.92	48	\$557.11
15	\$283.84	32	\$403.10	49	\$581.30
16	\$292.70	33	\$408.21	50	\$608.56
17	\$301.55	34	\$413.66	51	\$635.48
18	\$311.10	35	\$416.38	52	\$665.12
19	\$320.64	36	\$419.11	53	\$695.11
20	\$330.52	37	\$421.84	54	\$727.48
21	\$340.74	38	\$424.56	55	\$759.85
22	\$340.74	39	\$430.01	56	\$794.95
23	\$340.74	40	\$435.47	57	\$830.38
24	\$340.74	41	\$443.64	58	\$868.21
25	\$342.10	42	\$451.48	59	\$886.95
26	\$348.92	43	\$462.38	60	\$924.77
27	\$357.10	44	\$476.01	61	\$957.48
28	\$370.38	45	\$492.03	62	\$978.95
29	\$381.29	46	\$511.11	63	\$1,005.86
30	\$386.74	47	\$532.58	64 & older	\$1,022.22

Pennsylvania Small Group - Modified and Existing Plans - UHCPA2021 Benefit Plans with Plan Changes (Uniform Modification)

SCID	Product	Metal Level	2021 Plan Name		2022 Plan Name	
			Medical	Rx	Medical	Rx
24872PA0030002	HMO	Gold	CD32	F53L	CODD	K95Y
24872PA0030003	HMO	Gold	CD33	F53L	CODE	K95Y
24872PA0030004	HMO	Gold	CD34	F53L	CODF	K95Y
24872PA0030005	HMO	Silver	CD35	F53L	CODG	K95Y
24872PA0030006	HMO	Silver	CD36	F53L	CODH	K95Y
24872PA0030007	HMO	Silver	CD37	F53L	CODI	K95Y
24872PA0030008	HMO	Silver	CD38	F53L	CODJ	K95Y
24872PA0030009	HMO	Silver	CD39	F53L	CODK	K95Y

2021 Existing Benefit Plans

SCID	Product	Metal Level	Plan Name	
			Medical	Rx
24872PA0030001	HMO	Bronze	CD3Z	E83L

Healthcare Economics

PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT APRIL 2021 RATE FILING SUPPORT

PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT									
	Notes:	<u>Inpatient</u>	<u>Outpatient</u>	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	<u>Total Medical</u>	<u>Retail Pharmacy</u>	<u>Weighted Aggregate</u>
Component Summary									
Utilization / Service Mix	[1] , [2]	3.5%	3.7%	3.3%	3.2%	0.0%	3.4%	6.1%	3.9%
Unit Cost	[3]	4.1%	4.1%	2.3%	2.3%	10.0%	3.7%	4.8%	3.9%
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Benefit Leveraging	[4]	0.1%	1.2%	1.2%	1.1%	0.0%	0.9%	1.2%	0.9%
<u>Margin</u>		<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
Total Proposed Pricing Trend	[6]	7.8%	9.3%	6.9%	6.8%	10.0%	8.2%	12.5%	9.0%
Service Weight - Pennsylvania		22.0%	30.7%	20.5%	5.1%	2.5%	80.9%	19.1%	100.0%

Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intensity of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Exhibit - Age Curve Calibration

State: PA || Market Segment: Small Group
 Company: UnitedHealthcare of Pennsylvania, Inc. || HIOS Issuer ID: 24872
 Proposed Effective Date: 1/1/2022

Age	Proposed Factor	Membership Distribution	Age	Proposed Factor	Membership Distribution
0	0.7650	0.68%	33	1.1980	2.10%
1	0.7650	0.56%	34	1.2140	1.69%
2	0.7650	0.52%	35	1.2220	1.83%
3	0.7650	0.55%	36	1.2300	2.01%
4	0.7650	0.30%	37	1.2380	1.42%
5	0.7650	0.37%	38	1.2460	1.70%
6	0.7650	0.49%	39	1.2620	1.51%
7	0.7650	0.26%	40	1.2780	1.77%
8	0.7650	0.18%	41	1.3020	1.61%
9	0.7650	0.86%	42	1.3250	1.87%
10	0.7650	0.73%	43	1.3570	2.16%
11	0.7650	0.99%	44	1.3970	1.96%
12	0.7650	1.40%	45	1.4440	1.71%
13	0.7650	0.75%	46	1.5000	2.14%
14	0.7650	0.69%	47	1.5630	1.66%
15	0.8330	0.78%	48	1.6350	2.11%
16	0.8590	0.91%	49	1.7060	2.34%
17	0.8850	0.92%	50	1.7860	1.55%
18	0.9130	1.10%	51	1.8650	1.82%
19	0.9410	1.05%	52	1.9520	1.51%
20	0.9700	0.70%	53	2.0400	1.91%
21	1.0000	1.89%	54	2.1350	1.59%
22	1.0000	1.67%	55	2.2300	1.81%
23	1.0000	1.95%	56	2.3330	1.66%
24	1.0000	1.64%	57	2.4370	1.89%
25	1.0040	1.73%	58	2.5480	1.15%
26	1.0240	2.75%	59	2.6030	1.90%
27	1.0480	3.28%	60	2.7140	1.66%
28	1.0870	3.28%	61	2.8100	1.30%
29	1.1190	2.85%	62	2.8730	1.05%
30	1.1350	3.28%	63	2.9520	1.40%
31	1.1590	2.48%	64+	3.0000	1.84%
32	1.1830	2.24%			
Weighted Average Factor	1.4414				

Exhibit - Geographic Factor Calibration

State: PA || Market Segment: Small Group

Company: UnitedHealthcare of Pennsylvania, Inc. || HIOS Issuer ID: 24872

Proposed Effective Date: 1/1/2022

Rating Area	Proposed Factor	Membership Distribution
1	0.7554	1.35%
2	0.8569	0.40%
3	0.9976	2.49%
4	0.8081	8.01%
5	0.7510	0.61%
6	0.9746	13.80%
7	1.0017	11.25%
8	0.8828	56.30%
9	0.9094	5.79%
Weighted Average Factor	0.9046	

Single Risk Pool Adjustment Factors

Legal Entity (Credibility: 5%)

Other Adjustment	
Catastrophic Claim Adjustment	-0.025
Trend (24 vs 25 months)	0.006
COVID Adjustment	0.079
Balancing Item	-0.058
TOTAL Other Adj't	0.998

Site Specific Cat Claim Level	\$32.06
Expected Cat Claims, PMPM	\$24.29
Net Cat Claim Override	100%
Cat Claim Adjustment	(\$7.77)
Total Experience Period Claim Cost, PMPM	\$315.25
Catastrophic Claim Adjustment	-0.025

Trend to Rating Period

Annualized Unit Cost Trend	2.91%
Annualized Utilization Trend	3.55%
Trended to 25 months	1.142
Annualized Cost Trend Year 1	2.90%
Annualized Utilization Trend Year 1	3.50%
Annualized Cost Trend Year 2	2.90%
Annualized Utilization Trend Year 2	3.50%
Trended to 24 months	1.134
Trend (24 vs 25 months)	0.006

Credibility Manual (Credibility: 95%)

Other Adjustment	
Catastrophic Claim Adjustment	0.000
Trend (24 vs 25 months)	0.006
COVID Adjustment	0.079
Balancing Item	-0.058
TOTAL Other Adj't	1.023

Site Specific Cat Claim Level	\$28.64
Expected Cat Claims, PMPM	\$28.70
Net Cat Claim Override	60%
Cat Claim Adjustment	\$0.03
Total Experience Period Claim Cost, PMPM	\$363.26
Catastrophic Claim Adjustment	0.000

Trend to Rating Period

Annualized Unit Cost Trend	2.91%
Annualized Utilization Trend	3.55%
Trended to 25 months	1.142
Annualized Cost Trend Year 1	2.90%
Annualized Utilization Trend Year 1	3.50%
Annualized Cost Trend Year 2	2.90%
Annualized Utilization Trend Year 2	3.50%
Trended to 24 months	1.134
Trend (24 vs 25 months)	0.006

2022 AV Pricing Value Calculation

0.660		1.000		0.741	1.050	0.952	1.000	0.661	17,820	
HIOS ID	Relativity	Paid-to-Allowed Adjustment	Cost Sharing (relative to average)	Total (AV)	PID Formula	Normalize Factor	PID Formula x Normalize Factor	Final Plan Relativity	Projected Membership	Metal Level
24872PA0030002	0.6846	0.741	1.0368	0.768	1.062	0.952	1.011	0.6925	1,440	Gold
24872PA0030003	0.7311	0.741	1.1072	0.820	1.093	0.952	1.041	0.7609	2,856	Gold
24872PA0030004	0.7660	0.741	1.1601	0.860	1.119	0.952	1.066	0.8167	252	Gold
24872PA0030005	0.6457	0.741	0.9779	0.725	1.040	0.952	0.991	0.6399	6,276	Silver
24872PA0030006	0.6441	0.741	0.9755	0.723	1.040	0.952	0.990	0.6378	1,608	Silver
24872PA0030007	0.6605	0.741	1.0003	0.741	1.048	0.952	0.998	0.6594	468	Silver
24872PA0030008	0.6818	0.741	1.0326	0.765	1.060	0.952	1.010	0.6886	420	Silver
24872PA0030009	0.6334	0.741	0.9593	0.711	1.034	0.952	0.985	0.6241	2,652	Silver
24872PA0030001	0.6149	0.741	0.9312	0.690	1.026	0.952	0.977	0.6010	1,848	Bronze

Table 10
Column K Column L

0.741	1.000
Pricing AV (company-determined AV)	Benefit Richness (induced demand)
0.768	1.011
0.820	1.041
0.860	1.066
0.725	0.991
0.723	0.990
0.741	0.998
0.765	1.010
0.711	0.985
0.690	0.977

Plan Adjusted Index Rate (PAIR) Exhibit

Market: Pennsylvania Small Group
License: UnitedHealthcare of Pennsylvania, Inc.

	Gold	Gold	Gold	Silver	Silver
	UHCPA	UHCPA	UHCPA	UHCPA	UHCPA
Plan Name	CODD	CODE	CODF	CODG	CODH
2022 Effective Date	1Q22	1Q22	1Q22	1Q22	1Q22
Index Rate	\$507.48	\$507.48	\$507.48	\$507.48	\$507.48
Risk Adjustment	-9.15%	-9.15%	-9.15%	-9.15%	-9.15%
Reinsurance Assessment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Market Adjusted Index Rate	\$553.91	\$553.91	\$553.91	\$553.91	\$553.91
Provider Network Savings	1.0000	1.0000	1.0000	1.0000	1.0000
Benefit Extra EHB	1.002	1.002	1.002	1.002	1.002
Actuarial Value and Cost Sharing	0.768	0.820	0.860	0.725	0.723
Benefit Richness (Induced Demand)	1.011	1.041	1.066	0.991	0.990
Distribution And Administrative cost	15.1%	15.1%	15.1%	15.1%	15.1%
Plan Adjusted Index Rate	\$507.79	\$557.98	\$598.89	\$469.24	\$467.74
Calibration					
Age Factor Calibration	1.4414	1.4414	1.4414	1.4414	1.4414
Area Factor Calibration	0.9046	0.9046	0.9046	0.9046	0.9046
Tobacco Factor Calibration	0.0000	0.0000	0.0000	0.0000	0.0000
Calibrated PAIR without Normalization	\$389.43	\$427.93	\$459.30	\$359.87	\$358.72
Trend Normalization					
Calibrated Plan Adjusted Index Rate	\$389.43	\$427.93	\$459.30	\$359.87	\$358.72

Consumer Adjusted Prem Rates - Area 1 (Age 21)					
Consumer Adjusted Prem Rates - Area 2 (Age 21)					
Consumer Adjusted Prem Rates - Area 3 (Age 21)	\$388.49	\$426.90	\$458.20	\$359.01	\$357.86
Consumer Adjusted Prem Rates - Area 4 (Age 21)					
Consumer Adjusted Prem Rates - Area 5 (Age 21)					
Consumer Adjusted Prem Rates - Area 6 (Age 21)	\$379.53	\$417.06	\$447.64	\$350.73	\$349.61
Consumer Adjusted Prem Rates - Area 7 (Age 21)	\$390.09	\$428.66	\$460.09	\$360.48	\$359.33
Consumer Adjusted Prem Rates - Area 8 (Age 21)	\$343.78	\$377.78	\$405.47	\$317.70	\$316.68
Consumer Adjusted Prem Rates - Area 9 (Age 21)	\$354.14	\$389.16	\$417.69	\$327.27	\$326.22

Rate Tables Template Rates - Area 1 (Age 21)					
Rate Tables Template Rates - Area 2 (Age 21)					
Rate Tables Template Rates - Area 3 (Age 21)	\$389.99	\$428.51	\$459.93	\$360.37	\$359.18
Rate Tables Template Rates - Area 4 (Age 21)					
Rate Tables Template Rates - Area 5 (Age 21)					
Rate Tables Template Rates - Area 6 (Age 21)	\$380.99	\$418.62	\$449.32	\$352.05	\$350.90
Rate Tables Template Rates - Area 7 (Age 21)	\$391.59	\$430.27	\$461.82	\$361.84	\$360.66
Rate Tables Template Rates - Area 8 (Age 21)	\$345.11	\$379.19	\$407.00	\$318.89	\$317.85
Rate Tables Template Rates - Area 9 (Age 21)	\$355.51	\$390.62	\$419.27	\$328.51	\$327.43

Plan Adjusted Index Rate (PAIR) Exhibit

Market: Pennsylvania Small Group
License: UnitedHealthcare of Pennsylvania, Inc.

	Silver	Silver	Silver	Bronze
	UHCPA	UHCPA	UHCPA	UHCPA
Plan Name	CODI	CODJ	CODK	CD3Z
2022 Effective Date	1Q22	1Q22	1Q22	1Q22
Index Rate	\$507.48	\$507.48	\$507.48	\$507.48
Risk Adjustment	-9.15%	-9.15%	-9.15%	-9.15%
Reinsurance Assessment	\$0.00	\$0.00	\$0.00	\$0.00
Market Adjusted Index Rate	\$553.91	\$553.91	\$553.91	\$553.91
Provider Network Savings	1.0000	1.0000	1.0000	1.0000
Benefit Extra EHB	1.002	1.002	1.002	1.002
Actuarial Value and Cost Sharing	0.741	0.765	0.711	0.690
Benefit Richness (Induced Demand)	0.998	1.010	0.985	0.977
Distribution And Administrative cost	15.1%	15.1%	15.1%	15.1%
Plan Adjusted Index Rate	\$483.55	\$504.92	\$457.61	\$440.69
Calibration				
Age Factor Calibration	1.4414	1.4414	1.4414	1.4414
Area Factor Calibration	0.9046	0.9046	0.9046	0.9046
Tobacco Factor Calibration	0.0000	0.0000	0.0000	0.0000
Calibrated PAIR without Normalization	\$370.85	\$387.24	\$350.95	\$337.98
Trend Normalization				
Calibrated Plan Adjusted Index Rate	\$370.85	\$387.24	\$350.95	\$337.98

Consumer Adjusted Prem Rates - Area 1 (Age 21)				\$255.31
Consumer Adjusted Prem Rates - Area 2 (Age 21)				\$289.61
Consumer Adjusted Prem Rates - Area 3 (Age 21)	\$369.96	\$386.31	\$350.11	\$337.17
Consumer Adjusted Prem Rates - Area 4 (Age 21)				\$273.12
Consumer Adjusted Prem Rates - Area 5 (Age 21)				\$253.82
Consumer Adjusted Prem Rates - Area 6 (Age 21)	\$361.43	\$377.40	\$342.04	
Consumer Adjusted Prem Rates - Area 7 (Age 21)	\$371.48	\$387.89	\$351.55	
Consumer Adjusted Prem Rates - Area 8 (Age 21)	\$327.38	\$341.85	\$309.82	
Consumer Adjusted Prem Rates - Area 9 (Age 21)	\$337.25	\$352.15	\$319.16	

Rate Tables Template Rates - Area 1 (Age 21)				\$256.28
Rate Tables Template Rates - Area 2 (Age 21)				\$290.72
Rate Tables Template Rates - Area 3 (Age 21)	\$371.35	\$387.79	\$351.47	\$338.46
Rate Tables Template Rates - Area 4 (Age 21)				\$274.16
Rate Tables Template Rates - Area 5 (Age 21)				\$254.79
Rate Tables Template Rates - Area 6 (Age 21)	\$362.78	\$378.85	\$343.36	
Rate Tables Template Rates - Area 7 (Age 21)	\$372.87	\$389.38	\$352.91	
Rate Tables Template Rates - Area 8 (Age 21)	\$328.61	\$343.16	\$311.02	
Rate Tables Template Rates - Area 9 (Age 21)	\$338.52	\$353.51	\$320.39	

Plan Revenue Neutrality Calculation

Group:	PA 2-50
Effective Date:	1/1/2022

Avg Rel	Avg Rel	Rev Neutrality
0.7764	0.7963	-2.5%

License	Product	Medical Plan Code	Rx Plan Code	Integrated Rx?	Membership	Current Combined Med+Rx Plan Rel	Resloped Combined Med+Rx Plan Rel	New Model Difference
UHIC	POS	BIDJ	911HSA	Y	1,208	0.6413	0.6816	6.3%
UHIC	POS	BID4	912	N	7,779	0.7444	0.7656	2.9%
UHIC	POS	BRBW	911	N	16,980	0.7423	0.7630	2.8%
UHIC	POS	BICY	911	N	9,495	0.8333	0.8478	1.7%
UHIC	POS	BID3	911	N	11,029	0.7853	0.8011	2.0%
UHIC	POS	BRBR	911	N	13,076	0.7887	0.8039	1.9%
UHIC	POS	BRAP	911	N	12,341	0.8222	0.8380	1.9%
UHIC	POS	BID6	912	N	7,094	0.7738	0.7933	2.5%
UHIC	POS	BIC5	911HSA	Y	5,811	0.8014	0.8195	2.3%
UHIC	POS	BRBT	911	N	12,534	0.7753	0.7930	2.3%
UHIC	POS	BRBG	B55V	N	556	0.7596	0.7744	2.0%
UHIC	POS	BRBV	911HSA	Y	7,266	0.7700	0.7880	2.3%
UHIC	POS	BRBP	911	N	3,502	0.7994	0.8150	2.0%
UHIC	POS	BRBJ	B55V	N	721	0.7297	0.7478	2.5%
UHIC	POS	BIEH	911HSA	Y	2,674	0.7702	0.7881	2.3%
UHIC	POS	BIDX	915	N	361	0.7626	0.7833	2.7%
UHIC	POS	BRAS	911HSA	Y	152	0.8052	0.8248	2.4%
UHIC	POS	BIDV	915	N	443	0.7839	0.8024	2.4%
UHIC	POS	BIC3	914	N	91	0.7771	0.7955	2.4%
UHIC	POS	BIC7	911HSA	Y	49	0.8111	0.8300	2.3%
UHIC	POS	BIEG	917	N	11,550	0.9008	0.9106	1.1%
UHIC	POS	BRBY	917	N	17,272	0.8992	0.9092	1.1%
UHIC	POS	BRAS	916	N	5,428	0.8991	0.9129	1.5%
UHIC	POS	BID8	916	N	10,693	0.8796	0.8916	1.4%
UHIC	POS	BRB2	916	N	17,556	0.8792	0.8911	1.3%
UHIC	POS	BIDM	916	N	3,783	0.8988	0.9124	1.5%
UHIC	POS	BIC9	911HSA	Y	7,310	0.7061	0.7393	4.7%
UHIC	POS	BIC9	B54VHSA	Y	9,562	0.7061	0.7393	4.7%
UHIC	POS	BIEA	911	N	938	0.7068	0.7293	3.2%
UHIC	POS	BIDF	911HSA	Y	340	0.6877	0.7222	5.0%
UHIC	POS	BIDF	B54VHSA	Y	2,136	0.6877	0.7222	5.0%
UHIC	POS	BIDB	913	N	6,151	0.7031	0.7331	4.3%
UHIC	POS	BRAV	B54V	N	5,177	0.7051	0.7300	3.5%
UHIC	POS	BRAX	B54V	N	5,537	0.6652	0.6921	4.0%
UHIC	POS	BRAZ	B54VHSA	Y	1,746	0.6554	0.6937	5.8%
UHIC	POS	BRB4	B55V	N	251	0.6693	0.6918	3.4%
UHIC	POS	BRBK	B55V	N	603	0.6573	0.6843	4.1%
UHIC	POS	BRCA	B54V	N	1,696	0.6880	0.7102	3.2%
UHIC	POS	BIDH	914	N	418	0.7006	0.7264	3.7%
UHIC	POS	BIDZ	914	N	109	0.6871	0.7173	4.4%
UHIC	POS	BIDD	911HSA	Y	43	0.7220	0.7493	3.8%
UHIC	POS	BIEC	911	N	149	0.6874	0.7126	3.7%
UHIC	EPO	BIDK	913	N	1,553	0.6299	0.6695	6.3%
UHIC	EPO	BIDL	575HSA	Y	3,527	0.6199	0.6608	6.6%
UHIC	EPO	BIDI	911HSA	Y	653	0.6320	0.6739	6.6%
UHIC	EPO	BICZ	911	N	4,901	0.8204	0.8372	2.1%
UHIC	EPO	BRAO	B54V	N	5,248	0.7813	0.7980	2.1%
UHIC	EPO	BID5	912	N	4,324	0.7321	0.7556	3.2%
UHIC	EPO	BRBU	911	N	4,652	0.7294	0.7525	3.2%
UHIC	EPO	BIEE	911	N	2,268	0.7676	0.7869	2.5%
UHIC	EPO	BRBQ	911	N	3,781	0.7735	0.7921	2.4%
UHIC	EPO	BIC2	914	N	230	0.7658	0.7862	2.7%
UHIC	EPO	BIC4	911HSA	Y	2,919	0.7910	0.8109	2.5%
UHIC	EPO	BRBH	B55V	N	363	0.7177	0.7381	2.9%
UHIC	EPO	BIEI	911HSA	Y	2,672	0.7569	0.7773	2.7%
UHIC	EPO	BRBF	B55V	N	192	0.7476	0.7648	2.3%
UHIC	EPO	BRB5	911	N	6,258	0.7620	0.7826	2.7%
UHIC	EPO	BRBO	911	N	4,146	0.7867	0.8048	2.3%
UHIC	EPO	BID7	912	N	3,399	0.7610	0.7829	2.9%
UHIC	EPO	BRAT	B56	N	56	0.7788	0.8012	2.9%
UHIC	EPO	BIDW	915	N	55	0.7717	0.7924	2.7%
UHIC	EPO	BIDY	915	N	147	0.7503	0.7733	3.1%
UHIC	EPO	BIC6	911HSA	Y	155	0.8000	0.8208	2.6%
UHIC	EPO	BRAR	911HSA	Y	27	0.7943	0.8159	2.7%
UHIC	EPO	BRAN	911	N	427	0.8100	0.8281	2.2%
UHIC	EPO	BRBM	B55V	N	332	0.7589	0.7728	1.8%
UHIC	EPO	BRBX	917	N	2,631	0.8848	0.8974	1.4%
UHIC	EPO	BRBZ	916	N	3,994	0.8663	0.8806	1.7%
UHIC	EPO	BID9	916	N	3,907	0.8666	0.8810	1.7%
UHIC	EPO	BIDN	916	N	368	0.8854	0.9012	1.8%
UHIC	EPO	BRA4	916	N	493	0.8856	0.9017	1.8%
UHIC	EPO	BIEF	917	N	2,257	0.8866	0.8989	1.4%
UHIC	EPO	BRA3	B56	N	83	0.8493	0.8670	2.1%
UHIC	EPO	BRAW	B54V	N	7,597	0.6544	0.6834	4.4%
UHIC	EPO	BIDE	911HSA	Y	591	0.6771	0.7136	5.4%
UHIC	EPO	BIDE	B54VHSA	Y	2,453	0.6771	0.7136	5.4%
UHIC	EPO	BRB3	B55V	N	621	0.6598	0.6841	3.7%
UHIC	EPO	BIDA	913	N	3,858	0.6921	0.7241	4.6%
UHIC	EPO	BRAY	B54VHSA	Y	2,507	0.6450	0.6852	6.2%
UHIC	EPO	BIC8	911HSA	Y	2,578	0.6952	0.7304	5.1%
UHIC	EPO	BIC8	B54VHSA	Y	3,500	0.6952	0.7304	5.1%
UHIC	EPO	BRBJ	B55V	N	340	0.6479	0.6767	4.4%
UHIC	EPO	BRB9	B54V	N	1,047	0.6776	0.7019	3.6%
UHIC	EPO	BRAU	B54V	N	1,333	0.6943	0.7212	3.9%
UHIC	EPO	BIED	911	N	146	0.6768	0.7040	4.0%
UHIC	EPO	BIDG	914	N	209	0.6909	0.7185	4.0%
UHIC	EPO	BIEB	911	N	456	0.6963	0.7207	3.5%
UHIC	EPO	BID2	914	N	200	0.6776	0.7094	4.7%
UHIC	EPO	BIDC	911HSA	Y	40	0.7106	0.7399	4.1%
UHCPA	HMO	BIDO	910VHSA	Y	531	0.5803	0.6185	6.6%
UHCPA	HMO	BRAS	B54V	N	3,038	0.7271	0.7350	1.1%
UHCPA	HMO	BIDP	512V	N	873	0.6729	0.6880	2.2%
UHCPA	HMO	BRA7	B54V	N	1,275	0.6709	0.6855	2.2%
UHCPA	HMO	BIDQ	512V	N	1,093	0.7359	0.7418	0.8%
UHCPA	HMO	BRBD	B54V	N	330	0.7736	0.7822	1.1%
UHCPA	HMO	BRBE	B54VHSA	Y	2,432	0.6044	0.6414	6.1%
UHCPA	HMO	BIDS	512V	N	226	0.6287	0.6506	3.5%
UHCPA	HMO	BRBA	B54V	N	1,153	0.6234	0.6456	3.6%
UHCPA	HMO	BRBC	B54V	N	562	0.6667	0.6860	2.9%
UHCPA	HMO	BRA9	B54V	N	3,547	0.6237	0.6439	3.2%
UHCPA	HMO	BRBB	B54VHSA	Y	267	0.6451	0.6775	5.0%
UHCPA	HMO	BIDR	512V	N	1,096	0.6265	0.6474	3.3%
UHCPA	HMO	BIDT	512VHSA	Y	175	0.6505	0.6779	4.2%

Projected Risk Adjustment PMPM

a	Billable Member Months	16,756
b	Plan Liability Risk Score	0.8697
c	Allowable Rating Factor	1.4455
d	Geographic Cost Factor	1.0217
e	Induced Demand Factor	1.0489
f	Actuarial Value	0.7365
g	PA UHC Total – Product for All Plans with Risk	0.9105
h	PA UHC Total – Product for All Plans without Risk	1.1408
i	State Avg – Product for All Plans with Risk	1.2846
j	State Avg – Product for All Plans without Risk	1.2221
k	State Average Premium	\$518.07
l	Administrative Cost Adjustment to State Average Premium	86%
m	Transfer PMPM	(\$100.13)
n	PA UHC Average Premium	\$429.73
o	Transfer as a Percent of PA UHC Average Premium	-9.1%
p	Proj Inc Claims, before ACA rein & Risk Adj't, PMPM (URRT Wksht 1)	\$507.48
q	Risk Adjustment User Fee	\$0.25
r	Projected Risk Adjustments PMPM	(\$46.43)

$$T_i = \left[\frac{PLRS_i \times IDF_i \times GCF_i}{\sum_i (s_i \times PLRS_i \times IDF_i \times GCF_i)} - \frac{AV_i \times ARF_i \times IDF_i \times GCF_i}{\sum_i (s_i \times AV_i \times ARF_i \times IDF_i \times GCF_i)} \right] \bar{P}_s$$

$$m = \left[\frac{g}{i} - \frac{h}{j} \right] k \times l$$

T_i = Plan i Transfer PMPM

$PLRS_i$ = Plan i Plan Liability Risk Score

AV_i = Plan i Actuarial Value

ARF_i = Plan i Average Rating Factor

IDF_i = Plan i Induced Demand Factor

GCF_i = Plan i Geographic Cost Factor

s_i = Plan i Share of State Enrollment

Notes:

- Values are estimated based on 2020 RATEE files as of 05/03/2021, RATEE survey results from PID, and WNRAR 202012S
- Values do not include any estimated model change for 2021 or 2022
- UHCPA only

Healthcare Economics

PENNSYLVANIA SMALL GROUP PRICING TREND DEVELOPMENT
APRIL 2021 RATE FILING SUPPORT

PENNSYLVANIA SMALL GROUP PRICING TREND BY COMPONENT									
Component Summary	Notes:	<u>Inpatient</u>	<u>Outpatient</u>	<u>Professional</u>	<u>Other</u>	<u>Capitation</u>	<u>Total Medical</u>	<u>Retail Pharmacy</u>	<u>Weighted Aggregate</u>
Utilization / Service Mix	[1] , [2]	3.2%	3.5%	3.1%	3.0%	0.0%	3.2%	5.1%	3.5%
Unit Cost	[3]	2.8%	2.0%	2.3%	2.2%	7.9%	2.5%	4.8%	2.9%
Demographic Change	[5]	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Benefit Leveraging	[4]	0.1%	0.9%	1.1%	1.0%	0.0%	0.7%	1.1%	0.8%
<u>Margin</u>		<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>	<u>0.0%</u>
Total Proposed Pricing Trend	[6]	6.2%	6.5%	6.5%	6.3%	7.9%	6.5%	11.4%	7.4%
Service Weight - Pennsylvania		22.0%	30.7%	20.5%	5.1%	2.5%	80.9%	19.1%	100.0%

Notes:

- [1] Represents core utilization only, exclusive of demographic change impacts; includes expected impact of changes in business day content.
- [2] Represents expected changes in intensity of services provided.
- [3] Represents core unit pricing increases, exclusive of service mix / intensity of services impact;
- [4] Impact of member cost-share leveraging on net claims cost trend.
- [5] Represents trend impact of age and gender changes; No provision included for Small Group business (age/gender community rating variable).
- [6] Pricing models do not distinguish between Primary and Specialty medical care; same trends shown for both.

Federal MLR Development

Estimated Federal MLR Calculation		
Claims		
(A)	Projected Claims	\$411.68
(B)	<u>QI-IT Initiatives, Fraud, Medical Management</u>	<u>\$4.05</u>
(C)	Total Projected Claims for MLR (A + B)	\$415.73
Premium		
(D)	Avg Single Risk Pool Gross Premium	\$484.86
(E)	<u>Total Taxes and Fees</u>	<u>\$3.25</u>
(F)	Total Premium for MLR (D - E)	\$481.61
MLR (C / F)		86.3%

Premium Taxes and Fees Allocation		Estimated % of Premium
	Federal / State Income Tax on Profit & Risk Load	0.53%
	Premium Tax	0.00%
	ACA Taxes: Insurer Fee	0.00%
	ACA Taxes: PCORI Fee	0.05%
	ACA Taxes: Risk Adjustment User Fee	0.06%
	ACA Taxes: Exchange User Fee	0.00%
	All Other Taxes & Fees	0.04%
	Total	0.68%

Paid to Allowed Ratio Calculation

Projected Paid to Allowed Ratio - Projection Period	74.2%
---	-------

Blended Experience Period Paid to Allowed Ratio	73.7%
---	-------

Legal Entity:

Experience Period Incurred Claim, PMPM	\$ 315.25
Experience Period Allowed Claim, PMPM	\$ 393.59
Experience Period Paid to Allowed Ratio	80.1%

Allowed Claims (Non-Capitated)	\$ 6,871,432
Total Prescription Drug Rebates*	\$ (386,029)
Total EHB Capitation	\$ 47,385
Experience Period Allowed Claim	\$ 6,532,788
Member Months	16,598
Experience Period Allowed Claim, PMPM	\$ 393.59

Credibility Manual:

Experience Period Incurred Claim, PMPM	\$ 363.26
Experience Period Allowed Claim, PMPM	\$ 435.10
Experience Period Paid to Allowed Ratio	83.5%
Experience Period Adjusted Paid to Allowed Ratio	73.3%

Staring Point - Relativity Differential	0.8492
Normalized for Induced Demand and Network Differentials	
Induced Demand	0.9668
Needed P/A adj't to Cred Man. to Match Filing Entity	0.8784

Leveraging Impact	1.0164
Re-Sloping/Revenue Neutrality Adjustment	0.9750
Cost Sharing Distr. Shift (Includes Re-Sloping/Revenue Neutrality Adj't)	1.0167

Leveraging Impact Calculation:

Leveraging Trend	0.8%
Months of Trend Applied	25
Leveraging Impact	1.0164

Cost Sharing Distr. Shift

Filed 1/1/2022

Current Medical Manual Rate	\$ 565.99
Average Med & Rx Rel	0.6611
<u>Currently Approved 7/1/2021</u>	
Current Medical Manual Rate	\$ 566.90
Average Med Rel	0.6561
Cost Sharing Distr. Shift	1.0167

Metal Tier	Avg Sloping Adj	Projected Mbr Months
Bronze	1.000	1,848
Silver	1.030	11,424
Gold	1.080	4,548
Platinum	1.150	0
Projected Avg IDF:	1.040	

Metal Tier	Avg Sloping Adj	Experience Mbr Months
Bronze	1.000	531
Silver	1.030	9,458
Gold	1.080	6,609
Platinum	1.150	0
Legal Entity Avg IDF:	1.049	

Metal Tier	Avg Sloping Adj	Experience Mbr Months
Bronze	1.000	6,947
Silver	1.030	69,645
Gold	1.080	158,506
Platinum	1.150	80,015
Credibility Manual Avg IDF:	1.085	

Legal Entity Med Rel:	0.6561
Credibility Manual Med Rel:	0.7726
Staring Point - Relativity Differential	0.8492

PA Small Group - COVID Claims Adjustment Factor**Exhibit 18**

	<u>2020 EPA Claims vs Expected</u>	<u>2020 WPA Claims vs Expected</u>
COVID Claims Adjustment Factor	7.70%	8.52%
<u>Experience Period Membership</u>	<u>235,255</u>	<u>96,456</u>
Final COVID Adjustment Factor for PA SG (Blended)	7.94%	



July 13th 2021


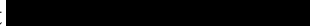
Mr. James Lavery | Actuary
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132831666

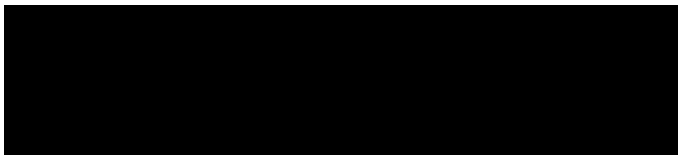
Dear Mr. Lavery,

This cover letter details the changes made to the PA Actuarial Memorandum Exhibits and the reasons why the changes were made due to data call questions received on 7/6/2021.

- Tables 3 and 3b of the PA Actuarial Memorandum Exhibits were updated in response to UHIC question 1a from Oliver Wyman. This change resulted in a revised rate change from 4.5% in the 6/22 response to 4.8% in the 7/13 response; it also resulted in an update to the base rate to tie out the rates between Table 11 of the Actuarial Memorandum, the PA Plan Design Summary and Rate Tables, and the Federal Rate Tables. The following files were also updated as a result of the above: Act Memo, Cover Letter, Part III Memo, Plan Design Summary and Rate Tables, Rate Filing Exhibits, Federal Rate Tables, and URRT (changes in memo and cover have been redlined and highlighted in yellow).

Should you have any questions or need any additional information, please contact me at  or at .

Sincerely,



July 6, 2021

RE: United Healthcare of Pennsylvania, Inc., Small Group HMO, ACA Filing for PY2022
Pennsylvania Insurance Department ID #: UHLC-132831666

The Pennsylvania Insurance Department has received and conducted a preliminary review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided July 13, 2021. If you have any questions or difficulties in providing the data within this time frame, please call me.

The following questions are from Oliver Wyman, our Actuarial Consultant:

There are no consultant questions.

The following are additional questions or comments from the PID:

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

[Please see Excel support file tab "PID 1".](#)

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

[There is no transitional membership.](#)

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

[No change to the projected risk adjustment transfer amount.](#)

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

We have confirmed the rates are identical. However, as noted in the Round 1 data call responses there are some immaterial differences due to rounding for some of the plan rates.

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

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

Please be advised that there may be additional questions based on the responses to the above. However, it is our hope to avoid 3rd round data calls. Towards this end, please provide complete detailed and thorough responses including supporting data and narrative.

Each response to a Department data call must contain a cover letter that details the changes made to the PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2117 or e-mail at jlaverty@pa.gov.

Sincerely,

James Lavery, FSA, MAAA
Actuary
Bureau of Accident & Health Insurance
Cell (860) 729-8522

Conclusion:

Sincerely,

Jim Lavery

		ACTUALS							PROJECTED			
		2016 UHIC	2017 UHIC	2018 UHIC	2019 UHIC UHCPA		2020 UHIC UHCPA		2021 UHIC UHCPA		2022 UHIC UHCPA	
SHCE Location (Actuals)												
Part 1 Other Indicators Line 4	Member Months	259,379	331,850	361,711	352,660	7,031	313,967	17,099	297,828	17,460	281,688	17,820
Part 1 Line 10.5 + Line 6.6 + Line 8.3	Total Administrative Expenses	\$13,954,909	\$16,628,548	\$20,479,652	\$20,642,817	\$483,243	\$19,556,951	\$1,110,248	\$20,855,638	\$1,245,438	\$19,413,540	\$1,071,842
Part 1 Line 5.0	Total Incurred Claims	\$83,959,463	\$105,846,056	\$124,347,238	\$136,112,146	\$1,614,521	\$110,352,011	\$5,877,160	\$120,602,970	\$4,738,810	\$129,638,446	\$7,337,270
Part 1 Line 1.1	Total Premium	\$95,826,252	\$126,524,721	\$159,608,999	\$167,305,145	\$2,472,010	\$152,753,944	\$6,342,163	\$170,515,163	\$7,708,419	\$156,493,782	\$8,640,190
Part 1 Line 1.5 + Line 1.6 + Line 1.7	Total Actual Paid Taxes and Fees	\$3,481,479	\$3,577,672	\$7,983,960	\$4,516,845	\$121,105	\$12,027,677	-\$140,589	\$2,887,413	\$10,792	\$4,313,955	\$58,386
	Profit	-\$5,543,665	\$478,487	\$6,854,572	\$6,110,675	\$249,279	\$10,933,191	-\$511,223	\$10,671,009	-\$1,545,531	\$3,127,841	\$172,691
Part 1 Line 11	Total Underwriting Gain/Loss	-\$5,543,665	\$478,487	\$6,854,572	\$6,110,675	\$249,279	\$10,933,191	-\$511,223	\$10,671,009	-\$1,545,531	\$3,127,841	\$172,691
	Underwriting Gain/Loss PMPM	-\$21.37	\$1.44	\$18.95	\$17.33	\$35.45	\$34.82	-\$29.90	\$35.83	-\$88.52	\$11.10	\$9.69

[REDACTED]

June 22nd, 2021

Mr. James Lavery | Actuary
Pennsylvania Insurance Department

Pennsylvania Insurance Department ID # UHLC-132831666

Dear Mr. Lavery,

This cover letter details the changes made to the PA Actuarial Memorandum Exhibits and the reasons why the changes were made due to data call questions received on 6/10/2021.

- Table 6 of the PA Actuarial Memorandum Exhibits was updated to remove 0.53% from the Health Insurance Providers Fee row. This change was made in response to question number 1 from Oliver Wyman.
- Tables 10 and 11 of the PA Actuarial Memorandum Exhibits were updated. In addition, the PA Actuarial Memorandum and Cover letter were also updated (**changes in memo and cover have been redlined and highlighted in yellow**). These changes were made in response to question number 4 from PID from the UHIC Data Call questions.

Should you have any questions or need any additional information, please contact me at [REDACTED] or at [REDACTED]

Sincerely,

[REDACTED]

June 10, 2021

RE: United Healthcare of Pennsylvania, Inc., Small Group HMO, ACA Filing for PY2022
Pennsylvania Insurance Department ID #: UHLC-132831666

The Pennsylvania Insurance Department has received and conducted a preliminary review of the above captioned filing. In order to complete the review, we are requesting the following information. To facilitate a timely review, we request this information be provided June 22, 2021. If you have any questions or difficulties in providing the data within this time frame, please call me.

The following questions are from Oliver Wyman, our Actuarial Consultant:

1. Please remove the 0.53% of premium ACA Insurer Fee input populated in Table 6 of the PA Rate Template file.

We mistakenly entered the Federal Income Tax amount from row above into the Health Insurance Providers Fee row. We have updated Table 6 of the PA Rate Template file to remove the 0.53% from this row.

The following are additional questions or comments from the PID:

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

We confirm we have tested to ensure that the rates between the noted files are identical with the exception of instances where there are immaterial differences of a penny or so due to rounding.

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

Please reference Excel support file tab "2 PID". Our experience on UHCPA entity began January-2019.

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

Our three filed bronze plans for 2022 [2 UHIC Plans (COCO & COCP) & 1 UHCPA Plan (CD3Z)] are all HSA plans so they all qualify as High Deductible Health Plans (HDHPs).

Please be advised that there may be additional questions based on the responses to the above. However, it is our hope to avoid 3rd round data calls. Towards this end, please provide complete detailed and thorough

responses including supporting data and narrative.

Each response to a Department data call must contain a cover letter that details the changes made to the PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

Response to this request should be provided via SERFF in Microsoft Excel spreadsheets. Please retain all formulas.

Upon receipt of your responses to the above requested data, the Department will continue to review your filing. Please note that there may be additional questions and/or requirements as the Department conducts a more in-depth review.

Should you have any questions regarding this correspondence, please contact me at (717) 783-2117 or e-mail at jlaverty@pa.gov.

Sincerely,

James Lavery, FSA, MAAA
Actuary
Bureau of Accident & Health Insurance
Cell (860) 729-8522

Conclusion:

Sincerely,

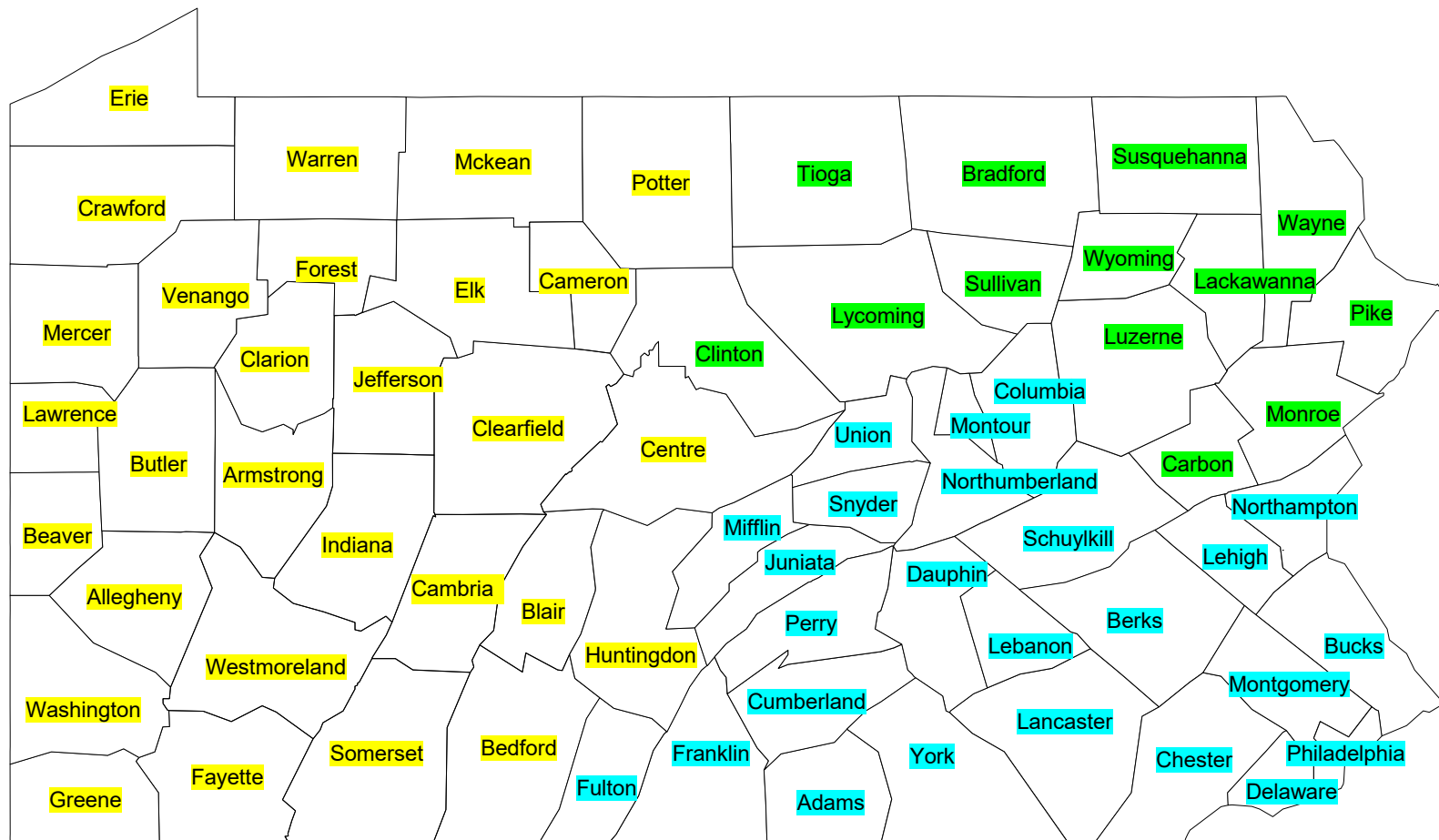
Jim Lavery

Response to Objection Question 2 PID

	Projected	Actual
	Allowed Claim, PMPM	Allowed Claim, PMPM
2020	\$517.29	\$393.59
2019	\$495.14	\$314.71

Issuer: UHIC & UHCPA

Market: Market Numbers – Plan Availability



Key

[Cyan]: Markets 556 & 558

[Yellow]: Markets 560, 561 & 562

[Green]: Market 557

Federal Rate Filing Justification Part II
Written Description Justifying the Rate Increase

UnitedHealthcare of Pennsylvania, Inc.

NAIC: 95220

FEIN: 25-1756858

State of Pennsylvania Rate Review

Scope and Range of the Rate Increase

The requested rate change for small group health benefit plans sold in the state of Pennsylvania will be effective January 1, 2022 and impact 1,485 covered lives. The rate change experienced by members will vary depending on plan selection and geographic area. Additional premium changes may occur upon renewal due to changes in member age, changes in plan selection, and changes in geographic location.

Financial Experience of the Product

The benefit care ratio for this product during the 2020 calendar year is 96.0%. This ratio is the portion of premium that is needed to pay medical claims. The complement of the benefit care ratio is the portion of premium needed for taxes and fees, administrative expenses, and margin.

Changes in Medical Service Costs

There are many different healthcare cost trends that contribute to increases in the overall U.S. healthcare spending each year. These trend factors affect health insurance premiums, which can mean a premium rate increase to cover costs. Some of the key healthcare cost trends that have affected this year's rate actions include:

- Increasing cost of medical services: Annual increases in reimbursement rates to healthcare providers, such as hospitals, doctors, and pharmaceutical companies.
- Increased utilization: The number of office visits and other services continues to grow. In addition, total healthcare spending will vary by the intensity of care and use of different types of health services. The price of care can be affected by the use of expensive procedures such as surgery versus simply monitoring or providing medications.
- Higher costs from deductible leveraging: Healthcare costs continue to rise every year. If deductibles and copayments remain the same, a higher percentage of healthcare costs need to be covered by health insurance premiums each year.
- Cost shifting from the public to the private sector: Reimbursements from the Centers for Medicare and Medicaid Services (CMS) to hospitals do not generally cover the cost of providing care to these patients. Hospitals typically make up this reimbursement shortfall by charging private health plans more.
- Impact of new technology: Improvements to medical technology and clinical practice often result in the use of more expensive services, leading to increased healthcare spending and utilization.

Changes in Benefits

Changes in covered benefits impact costs and therefore affect premium changes. Benefit plans are typically changed for one of three reasons: to comply with the requirements of the Affordable Care Act or state law, to respond to consumer feedback, or to address a particular medical cost issue to provide greater long-term affordability of the product.

Administrative Costs and Anticipated Margins

UnitedHealthcare of Pennsylvania, Inc. works to directly control administrative expenses by adopting better processes and technology and developing programs and innovations that make healthcare more affordable. We have led the marketplace by introducing key innovations that make healthcare services more accessible

and affordable for customers, improve the quality and coordination of healthcare services, and help individuals and their physicians make more informed healthcare decisions. Taxes and fees imposed by the State and Federal government are significant factors that impact healthcare spending and have to be included in the administrative costs associated with the plans. These fees include Affordable Care Act taxes and fees which impact health insurance costs and need to be reflected in premium. Another component of premium is margin, which is set to address expected volatility and risk in the market.

The requested rate change is anticipated to be sufficient to cover the projected benefit and administrative costs for the 2022 plan year.