

<b>SERFF Tracking #:</b>	UPMC-132801322	<b>State Tracking #:</b>	UPMC-132801322	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Coverage, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2022 SG Health Coverage				
<b>Project Name/Number:</b>	/				

## Supporting Document Schedules

<b>Satisfied - Item:</b>	ACA Public Rate Filing PDF
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Coverage, Inc. Small Group Public PDF UPMC-132801322.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

# UPMC HEALTH PLAN

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May 18, 2021

Ms. Tracie Gray  
Commonwealth of Pennsylvania Insurance Department  
Insurance Product Regulation & Market Enforcement  
Actuarial Review Division  
Bureau of Life, Accident & Health Insurance  
1311 Strawberry Square  
Harrisburg, PA 17120

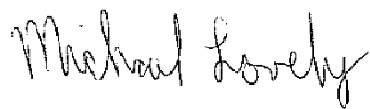
Dear Ms. Gray,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2022 through 12/31/2022.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451  
Market: Small Group  
On or Off Exchange: Off Exchange Only  
Effective Date of Coverage: 1/1/2022  
Average Rate Change Requested: 7.94% (\$23.35)  
Range of Rate Change Requested: 7.66% to 9.09% (\$22.53 to \$26.74)  
Products Offered: HMO  
Rating Areas Where Plans are Offered: 1, 2, 4, 5 (no change from 2021)  
Metal Levels Offered: Bronze, Silver, Gold, Platinum  
Currently Enrolled Lives Affected by the Rate Change: 2,207  
Currently Enrolled Policyholders Affected by the Rate Change: 1,480  
Number of Plans Offered in 2021: 6 (no change from 2021)  
Total additional annual revenue generated from the proposed rate change: \$893,023  
Corresponding Contract Form #: HMOF03  
Binder ID#: UPMC-PA22-125107563  
HIOS Issuer ID #: 62560  
Submission Tracking #: UPMC-132801322

If you have any questions or require additional information, please call me at 412-454-7849 or email me at [lovelymt@upmc.edu](mailto:lovelymt@upmc.edu).

Sincerely,



Michael Lovely, FSA, CERA, MAAA

# **Attachment I**

# Rate Change Summary

## UPMC Health Coverage, Inc. – Small Group Plans

Rate request filing ID UPMC-132801322 - 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:	7.94% <sup>1</sup>
Revised requested average rate change:	N/A <sup>1</sup>
Range of requested rate change:	7.66% to 9.09%
Effective date:	1/1/2022
Mapped Members:	2,207
Available in:	Rating Areas 1, 2, 4, 5

### Key information

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

Premiums	\$ 8,506,879
Claims	\$ 7,687,585
Administrative expenses	\$ 793,287
Taxes & fees	\$ 170,558
Company made (after taxes)	<b>\$ (144,550)</b>

#### How it plans to spend your premium

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

Claims:	<b>89.52%</b>
Administrative:	10.38%
Taxes & fees:	0.10%
Profit:	0.00%

The company expects its annual medical costs to increase **5.01%**.

### Explanation of requested rate change

Increasing cost and utilization trends; Less favorable anticipated Risk Adjustment transfer relative to the prior year.

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

# UPMC HEALTH PLAN

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July 13, 2021

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Commonwealth of Pennsylvania Insurance Department  
Insurance Product Regulation & Market Enforcement  
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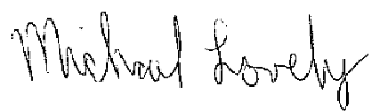
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If you have any questions or require additional information, please call me at 412-454-7849 or email me at [lovelymt@upmc.edu](mailto:lovelymt@upmc.edu).

Sincerely,



Michael Lovely, FSA, CERA, MAAA

# PA Actuarial Memorandum

## Basic Information and Data

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

## Company Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Coverage, Inc.

NAIC #: 15451

HIOS Issuer ID: 62560

Market: Small Group

Exchange: Off Exchange

Products: HMO

Effective Date: 1/1/2022

### Company Contact Information:

[REDACTED]  
[REDACTED]  
[REDACTED]

### Filing Information:

Rate Filing SERFF Tracking #: UPMC-132801322

Form Filing SERFF Tracking #: UPMC-132821145

Binder SERFF Tracking #: UPMC-PA22-125107563

## Rate History and Proposed Variations in Rate Changes

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2022 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Filing*
UPMC-131496011	2019	-5.2%
UPMC-131851672	2019 Q4	-2.9%
UPMC-131943297	2020	9.8%
UPMC-132294601	2020 Q4	13.1%
UPMC-132364928	2021	4.0%

*\*relative to prior year annual filing for quarterly updates*

### **Average Rate Change**

- Average rate change in Table 10, column AC of the PA Actuarial Memorandum Exhibits: 7.9%
- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 6.0%

### **Membership Count**

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits. The current membership displayed in this table includes all enrollment, regardless of whether these members are enrolled in plans for plan year 2020 or 2021.

### **Benefit Changes**

A table with these changes has been included in Appendix I. All plans have metal level actuarial values in accordance with the latest HHS requirements.

### **Single Risk Pool**

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

### **Experience Period Claims and Premium**

Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2020 - December 2020) with two months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please note that no data for transitional policies is included in this table.

Earned Premium:

This represents the revenue accumulated by the captioned company during the experience period. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT.

Paid Claims:

This field includes uncompleted paid medical, pharmacy, and pediatric dental & vision experience period claims for the captioned company and market.

Ultimate Incurred Claims:

This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured Group block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because two months run-out is available the impact of IBNR is minimal. The completion factors used in Table 4b are displayed in the table below and no unexpected factors were observed. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2.

Month	Completion Factor
1/1/2020	0.9993
2/1/2020	0.9993
3/1/2020	0.9989
4/1/2020	0.9918
5/1/2020	0.9970
6/1/2020	0.9961
7/1/2020	0.9944
8/1/2020	0.9920
9/1/2020	0.9888
10/1/2020	0.9829
11/1/2020	0.9676
12/1/2020	0.9437

Member Months:

The sum of the experience period member months shown in Table 1 is also displayed in Table 2.

Estimated Cost Sharing:

This field represents the difference between allowed claims and ultimate incurred claims in Table 2.

Allowed Claims:

This field includes allowed medical and pharmacy claims as well as pediatric dental & vision claims from the experience period for the captioned company and market. All claims are pulled directly from our data warehouse. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.



Non-EHB portion of Allowed Claims:

This field displays the amount of allowed experience period claims that can be attributed to non-EHBs for the captioned market and company.

Total Prescription Drug Rebates:

This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URRT.

Total EHB Capitation:

EHB benefits were not paid for via capitation during the experience period.

Total Non-EHB Capitation:

Non-EHB benefits were not paid for via capitation during the experience period.

Estimated Risk Adjustment:

Experience period Risk Adjustment was estimated to be a payment of \$1,074,810 per the Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year published by CMS on June 30, 2021, which translates to a PMPM of \$49.05.

Estimated Reinsurance Recoveries:

No private reinsurance recoveries were made during the experience period.

Loss Ratio:

The loss ratio calculated in Table 2 is 93.88%

**Credibility of Data**

The experience period data for this company consists of 21,911 member months for ACA-compliant policies. However, the rate manual for this filing was developed using a blend of ACA-compliant experience period data from each of UPMC's subsidiary companies in the small group market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 1,609,259 member months of experience and represents the same single risk pool. Since the rate manual consists of an even larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for the captioned company and market. Adjustments to the data include the trend and network adjustments discussed in the "Index Rate" section below.

**Trend Identification**

The overall annual trend used in rate development is 5.01%. Historical allowed claims were used to develop year-over-year trend factors for use in the projected rates. The block of ACA-compliant business pertaining to the captioned company was included in Table 3 of the PA Actuarial Memorandum Exhibits for experience trend

development. A blend of ACA-compliant experience period data from each of UPMC's subsidiary companies in the small group market was included in Table 3b of the PA Actuarial Memorandum Exhibits for manual trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data for calendar year 2020 in this exhibit was adjusted to remove the effects of COVID-19 using the methodology described in the paragraph below addressing the Change in Other adjustment.

Small Group Quarterly Trend Increases:

Quarterly trended rates beginning on the first day of each calendar quarter of 2022 are proposed in this filing. The proposed quarterly trend is 1.48%. Please see Exhibit 11 for the derivation of quarterly trend.

**Historical Experience**

Historical data from the four most recent calendar years for the captioned company and market with two months of run-out are provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. The historical data listed in Table 4b consists of a blend of ACA-compliant experience period data from each of UPMC's subsidiary companies in the small group market and was used in the development of manual trend.

**Rate Development & Change**

**Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims**

Table 5 of the PA Actuarial Memorandum Exhibits shows the development of the projected index rate, Market-Adjusted Index Rate, and projected total allowed claims. Detailed discussions on the development of each quantity are provided below. Table 5a is populated with the number of member months renewing in each quarter since quarterly trended rates are proposed for this filing.

Index Rate:

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 5.01% annual trend to the Index Rate of Experience Period.

An adjustment factor of 0.98 has been applied to account for changes in morbidity between the experience and projection period populations. In recent years, experience claims for members enrolled in transitional products have been consistently less than those for members enrolled in ACA-compliant products. As transitional members continue to shift into the ACA-compliant risk pool, we anticipate that the projection period population will have a slightly lower morbidity than the experience period population.

An adjustment factor of 0.907 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage was no longer offered in Crawford and Clearfield counties beginning in 2021 due to changes in service areas, which is not reflected in the experience data. This adjustment factor is used to bring the experience data in line with the characteristics of the provider network included in counties that will continue to be covered under the captioned company in 2022. Please see Exhibit 6 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 1.049 has been applied to the index rate in the Change for Other category. This adjustment removes the effects of COVID-19 from the experience period data, bringing the Index Rate of Projection Period in line with expected claims experience for 2022. This factor was derived by determining the ratio of the Index Rate of Experience Period including COVID-19 medical claims adjustments to the Index Rate of Experience Period calculated using the raw, unadjusted data. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Claims values included in the calculation of the former of these index rates have been adjusted at the medical service category level (no adjustments were applied to pharmacy claims). These service-level adjustments were developed by using trended and seasonality-adjusted 2019 ACA medical claims experience as a baseline for expected 2020 claims experience excluding the effects of COVID-19 and comparing this projected experience to actual claims experience from 2020.

No other adjustments have been applied to the index rate. The average age for our experience period Small Group risk pool was 37.2 with an average premium factor of 1.53. This is nearly identical to our February 2021 experience with age 37.3 and premium factor 1.54. Due to the stability of the population, no demographic adjustment has been made to the rates. Please note that the Index Rate of Projection Period of \$488.90 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT.

#### Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate. Projection period Risk Adjustment PMPM has been estimated to be a payment of \$6.63, which is displayed in Table 5. The value entered in section II, worksheet 1 of the URRT was \$8.07 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment. No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

#### Total Allowed Claims:

The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.43 PMPM.

#### **Retention Items**

Retention items related to this filing are shown in Table 6 of the PA Actuarial Memorandum Exhibits. Detailed discussions on each item are provided below.

#### Administrative Expenses:

Administrative costs of 10.4% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

#### Taxes and Fees:

Taxes and Fees will remain at approximately 0.1% in 2022. This load accounts for the projected Federal Income Tax in 2022. Please note that the Risk Adjustment Administration Fee of \$0.25 PMPM and the projected PCORI Fee of \$0.22 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

#### Profit/Contingency:

The projected profit margin for this company will remain at 0% for 2022. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

#### Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 91.9%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

As shown in Exhibit 2, actual and pricing values are comparable, yet some differences exist. The actual loss ratios are greater than the pricing values largely due to claims experience and risk adjustment transfers that were each less favorable than anticipated. Actual calendar year experience in the small group market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences. Enrollment projections were developed based on our anticipated competitive positioning in the market combined with enrollment data available at the time of the filing, and actual experience often played out somewhat differently than expected.

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

Normalization factors for 2021 and 2022 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2021 factors have been taken from the prior annual rate filing of the captioned company and market. Detailed discussion on each of the 2022 factors are provided below.

#### Average Age Factor:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2022. It was assumed this represents the age distribution of the entire single risk pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.537 and average age was 37.2 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.526. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

#### Average Geographic Factor:

The calibration factor of 0.946 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

#### Average Tobacco Factor:

No tobacco load is applied in the Small Group market, so the average tobacco factor is 1.0.

#### Average Benefit Richness:

Benefit richness factors were calculated so that the average value is 1.0 when weighted with projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

#### Average Network Factor:

The network factor applied for the lone network included in this filing is 1.0.

### **Components of Rate Change**

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2021 columns have been taken from this company's 2021 annual rate filing.

### **Plan Rate Development**

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2022 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

#### Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2019 allowed claims data forward three years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of

the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

#### Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula  $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$ , where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

#### Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.43 PMPM. The adjustment factor of 1.003 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2022 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

#### Provider Network

The network factor applied for the lone network included in this filing is 1.0, so no adjustment is necessary.

#### Catastrophic Eligibility

This adjustment is not applicable to the small group market.

#### Non-Funding of CSR Adjustment

This adjustment is not applicable to the small group market.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2022 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder.

## **Plan Factors**

### **Age and Tobacco Factors**

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2022 is used in the development of the Consumer Adjusted Premium Rates. No tobacco load will be applied for the small group market in 2022.

## Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2022. The table below summarizes changes in these factors:

Region	2021	2022
1	0.94	0.96
2	1.18	1.14
4	0.96	0.93
5	1.00	1.00

## Network Factors

Since all plans in this filing are offered in the same network, no network adjustments were deemed necessary for 2022.

## Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2022. Service area maps for 2021 and 2022 have been uploaded in the Supporting Documentation section in SERFF.

## Composite Rating

No composite rating is used with these plans.

## Warning Alerts

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular plans were terminated prior to 2021 but have experience in 2020 and therefore must be included in the URRT. Similar error messages appeared in the prior year's version of the URRT for the captioned company.

## **List of Supporting Exhibits**

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Change in Network Factor
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Derivation of Change in Other Factor
- Exhibit 9: Derivation of Agent/Broker Fees and Commissions
- Exhibit 10: Calculation of Quarterly Rate Changes
- Exhibit 11: Derivation of Quarterly Trend
- Exhibit 12: Historical Actual & Projected Claims Data
- Exhibit 13: 2019 County Level Performance
- Exhibit 14: Historical & Projected Financial Gains/Losses



## Actuarial Certification

I, [REDACTED], am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- 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 projected Index Rate is:
  - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
  - b. Developed in compliance with the applicable Actuarial Standards of Practice
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
  - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 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 URRT for all plans except those specified in the certification.

7/13/2021

Date

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC HEALTH COVERAGE 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:	1/1/2021

to 12/31/2022  
to 12/31/2020

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2021)	Member-months Projected Rating Period
Average Age	37.5	38.2	38.2
Total	21,911	2,207	26,484
<18	2,863	285	3,420
18-24	1,902	176	2,112
25-29	2,205	200	2,400
30-34	2,366	235	2,820
35-39	2,054	223	2,676
40-44	1,967	224	2,688
45-49	1,772	191	2,292
50-54	2,090	205	2,460
55-59	2,133	218	2,796
60-63	1,446	179	2,148
64+	527	61	732

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-ENB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ENB Capitation	Total Non-ENB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 8,506,879.47	\$ 7,599,003.44	\$ 7,687,584.94	21,911	\$ 1,295,465.52	\$ 8,983,050.46	\$ 6,821.48	\$ (710,573.73)	\$ -	\$ -	\$ (1,074,810.00)	\$ 277.34
Experience Period Total Allowed DRG Claims + ENB Capitation PMPM (net of prescription drug rebate)											\$ 277.34
Loss Ratio											93.88%

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	14.09%	-5.43%	0.00%	7.90%	16.86%
Outpatient Hospital	6.33%	-1.98%	0.00%	4.22%	29.82%
Professional	2.13%	-2.32%	0.00%	0.74%	18.24%
Other Medical	15.81%	-8.11%	0.00%	6.42%	13.28%
Capitation				0.00%	0.00%
Prescription Drugs	12.81%	-5.72%	0.00%	6.45%	21.81%
Total Annual Trend				5.01%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.103	

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

\*\* Should equal URRP 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	\$ 14,045,722.91	\$ 1,354,757.41	1.0000	\$ 1,354,757.41	4,624	\$ 292.90	\$ 2,238,610.96	\$ (81,983.52)	\$ 1,508,737.60	\$ 326.28
Feb-17		\$ 1,303,227.78	1.0000	\$ 1,303,227.78	4,506	\$ 289.22		\$ (79,891.48)	\$ 1,442,568.25	\$ 320.14
Mar-17		\$ 1,356,260.86	1.0000	\$ 1,356,260.86	4,261	\$ 318.30		\$ (75,541.53)	\$ 1,548,990.04	\$ 360.92
Apr-17		\$ 1,306,448.61	1.0000	\$ 1,306,448.61	3,981	\$ 328.17		\$ (70,583.13)	\$ 1,451,611.49	\$ 364.63
May-17		\$ 1,447,272.06	1.0000	\$ 1,447,272.06	3,863	\$ 374.65		\$ (68,490.99)	\$ 1,601,617.53	\$ 414.60
Jun-17		\$ 1,041,863.91	1.0000	\$ 1,041,863.91	3,771	\$ 276.39		\$ (66,859.83)	\$ 1,174,914.34	\$ 312.57
Jul-17		\$ 1,053,906.05	1.0000	\$ 1,053,906.05	3,500	\$ 300.60		\$ (62,161.38)	\$ 1,143,667.27	\$ 326.20
Aug-17		\$ 1,244,413.41	1.0000	\$ 1,244,413.41	3,452	\$ 360.49		\$ (61,203.96)	\$ 1,354,454.61	\$ 392.37
Sep-17		\$ 1,126,400.86	1.0000	\$ 1,126,400.86	3,287	\$ 343.29		\$ (58,276.51)	\$ 1,255,911.37	\$ 382.08
Oct-17		\$ 1,380,981.69	1.0000	\$ 1,380,981.69	3,131	\$ 415.39		\$ (55,536.36)	\$ 1,459,830.50	\$ 448.86
Nov-17		\$ 1,111,131.19	1.0000	\$ 1,111,131.19	3,049	\$ 364.42		\$ (54,058.77)	\$ 1,191,704.48	\$ 390.85
Dec-17		\$ 304,884.94	1.0000	\$ 304,884.94	1,252	\$ 273.44		\$ (23,970.96)	\$ 253,647.95	\$ 209.34
Jan-18	\$ 7,990,143.46	\$ 452,501.03	1.0000	\$ 452,501.03	3,580	\$ 296.03	\$ 1,507,361.57	\$ (37,192.82)	\$ 521,245.94	\$ 239.46
Feb-18		\$ 454,537.88	1.0000	\$ 454,537.88	3,580	\$ 284.44		\$ (37,548.98)	\$ 519,866.39	\$ 225.32
Mar-18		\$ 421,988.00	1.0000	\$ 421,988.00	3,652	\$ 255.44		\$ (38,838.52)	\$ 484,867.48	\$ 293.50
Apr-18		\$ 436,654.14	1.0000	\$ 436,654.14	3,724	\$ 252.23		\$ (40,511.24)	\$ 495,128.62	\$ 287.20
May-18		\$ 488,010.23	1.0000	\$ 488,010.23	3,755	\$ 278.07		\$ (41,260.05)	\$ 574,762.24	\$ 327.50
Jun-18		\$ 576,895.89	1.0000	\$ 576,895.89	3,811	\$ 318.38		\$ (42,600.12)	\$ 640,670.07	\$ 353.57
Jul-18		\$ 772,815.69	1.0000	\$ 772,815.69	3,898	\$ 407.17		\$ (44,621.98)	\$ 913,616.36	\$ 481.36
Aug-18		\$ 778,665.32	1.0000	\$ 778,665.32	3,890	\$ 411.90		\$ (44,413.90)	\$ 854,254.04	\$ 451.89
Sep-18		\$ 597,414.03	1.0000	\$ 597,414.03	3,932	\$ 309.22		\$ (45,421.32)	\$ 661,630.19	\$ 342.46
Oct-18		\$ 657,970.43	1.0000	\$ 657,970.43	3,943	\$ 338.64		\$ (45,679.93)	\$ 759,516.69	\$ 390.90
Nov-18		\$ 664,235.18	1.0000	\$ 664,235.18	3,951	\$ 340.46		\$ (45,848.01)	\$ 753,546.34	\$ 386.24
Dec-18		\$ 792,339.60	1.0000	\$ 792,339.60	3,260	\$ 350.50		\$ (51,112.60)	\$ 903,135.16	\$ 399.62
Jan-19	\$ 9,316,156.24	\$ 690,640.29	1.0000	\$ 690,640.29	2,241	\$ 308.18	\$ 1,723,084.29	\$ (61,739.55)	\$ 806,357.66	\$ 357.14
Feb-19		\$ 696,193.51	1.0000	\$ 696,193.51	2,233	\$ 311.77		\$ (61,525.15)	\$ 774,992.06	\$ 347.62
Mar-19		\$ 823,774.86	1.0000	\$ 823,774.86	2,255	\$ 367.68		\$ (63,574.25)	\$ 944,686.71	\$ 422.68
Apr-19		\$ 816,824.46	1.0000	\$ 816,824.46	2,189	\$ 373.31		\$ (60,308.95)	\$ 900,613.70	\$ 411.43
May-19		\$ 843,637.03	1.0000	\$ 843,637.03	2,139	\$ 394.41		\$ (58,929.45)	\$ 941,702.10	\$ 440.29
Jun-19		\$ 828,515.15	1.0000	\$ 828,515.15	2,111	\$ 392.95		\$ (58,158.05)	\$ 937,722.66	\$ 444.25
Jul-19		\$ 795,919.11	1.0000	\$ 795,919.11	2,075	\$ 382.84		\$ (57,276.45)	\$ 878,847.21	\$ 422.73
Aug-19		\$ 531,602.95	1.0000	\$ 531,602.95	2,070	\$ 256.81		\$ (57,018.50)	\$ 594,711.50	\$ 287.30
Sep-19		\$ 516,299.42	1.0000	\$ 516,299.42	2,072	\$ 249.18		\$ (57,081.60)	\$ 574,456.29	\$ 277.24
Oct-19		\$ 704,406.60	1.0000	\$ 704,406.60	2,090	\$ 337.04		\$ (57,579.50)	\$ 774,356.61	\$ 370.51
Nov-19		\$ 669,494.50	1.0000	\$ 669,494.50	2,111	\$ 317.15		\$ (58,118.05)	\$ 734,318.48	\$ 348.10
Dec-19		\$ 631,011.41	1.0000	\$ 631,011.41	2,078	\$ 303.67		\$ (57,246.90)	\$ 706,614.34	\$ 340.05
Jan-20	\$ 8,506,879.47	\$ 623,016.10	0.9990	\$ 623,412.52	3,999	\$ 310.86	\$ 1,723,084.29	\$ (64,827.57)	\$ 703,177.41	\$ 351.76
Feb-20		\$ 598,145.54	0.9993	\$ 598,543.07	3,939	\$ 293.69		\$ (66,092.34)	\$ 681,916.69	\$ 334.60
Mar-20		\$ 645,671.20	0.9989	\$ 646,375.14	3,992	\$ 324.49		\$ (64,600.56)	\$ 716,239.46	\$ 359.56
Apr-20		\$ 498,124.09	0.9924	\$ 499,904.94	3,901	\$ 292.97		\$ (59,848.43)	\$ 520,151.71	\$ 273.62
May-20		\$ 584,890.17	0.9972	\$ 588,555.95	3,880	\$ 310.51		\$ (61,260.27)	\$ 608,153.67	\$ 321.94
Jun-20		\$ 673,793.32	0.9960	\$ 676,477.04	3,885	\$ 358.87		\$ (61,130.55)	\$ 714,556.14	\$ 379.07
Jul-20		\$ 642,989.38	0.9943	\$ 646,735.50	3,780	\$ 349.13		\$ (57,812.69)	\$ 688,131.71	\$ 391.55
Aug-20		\$ 564,715.57	0.9927	\$ 568,879.56	3,780	\$ 318.70		\$ (57,887.55)	\$ 625,695.95	\$ 350.53
Sep-20		\$ 684,528.64	0.9890	\$ 691,784.85	3,761	\$ 392.84		\$ (57,109.23)	\$ 744,336.58	\$ 422.68
Oct-20		\$ 923,815.71	0.9861	\$ 941,152.79	3,760	\$ 540.89		\$ (56,428.20)	\$ 985,378.99	\$ 566.41
Nov-20		\$ 726,864.18	0.9876	\$ 729,700.57	3,715	\$ 438.62		\$ (58,882.52)	\$ 794,401.01	\$ 468.75
Dec-20		\$ 436,445.54	0.9528	\$ 458,070.00	3,425	\$ 321.45		\$ (46,212.75)	\$ 480,331.62	\$ 337.07

\* Express Completion Factor as a percentage

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

Carrier Name: UPMC HEALTH COVERAGE 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
\$ 668,338,542.72	\$ 695,099,548.00	\$ 704,228,071.38	1,609,250	\$ 115,195,512.91	\$ 819,423,584.29	\$ 1,508,628.73	\$ (52,188,269.37)	\$ -	\$ -	\$ (10,663,724.00)	\$ 475.83
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 99.14%
Loss Ratio											\$ 99.14%

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	14.09%	-5.43%	0.00%	7.90%	16.86%
Outpatient Hospital	6.33%	-1.98%	0.00%	4.22%	29.82%
Professional	3.33%	-2.32%	0.00%	0.74%	18.24%
Other Medical	15.81%	-8.11%	0.00%	6.42%	13.28%
Capitation				0.00%	0.00%
Prescription Drugs	12.91%	-5.72%	0.00%	6.45%	21.81%
Total Annual Trend				5.01%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.103	

\* 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		\$ 27,473,082.01	1.000%	\$ 27,473,082.01	70,979	\$ 387.06		\$ (1,258,457.67)	\$ 31,146,189.49	\$ 436.83
Feb-17		\$ 27,179,243.03	1.000%	\$ 27,179,243.03	71,688	\$ 379.13		\$ (1,271,045.97)	\$ 30,549,803.60	\$ 426.14
Mar-17		\$ 36,210,371.65	1.000%	\$ 36,210,371.65	72,111	\$ 502.15		\$ (1,278,528.03)	\$ 39,850,626.05	\$ 552.63
Apr-17		\$ 28,178,229.64	1.000%	\$ 28,178,229.64	73,385	\$ 383.98		\$ (1,301,116.05)	\$ 31,133,232.74	\$ 424.25
May-17		\$ 31,238,458.06	1.000%	\$ 31,238,458.06	74,150	\$ 421.29		\$ (1,314,679.50)	\$ 34,533,673.06	\$ 465.73
Jun-17		\$ 29,222,600.99	1.000%	\$ 29,222,600.99	74,618	\$ 391.63		\$ (1,322,977.14)	\$ 32,131,353.94	\$ 430.61
Jul-17		\$ 28,408,556.89	1.000%	\$ 28,408,556.89	77,207	\$ 367.95		\$ (1,348,808.11)	\$ 31,544,387.05	\$ 408.57
Aug-17		\$ 33,540,626.51	1.000%	\$ 33,540,626.51	78,318	\$ 428.26		\$ (1,388,578.14)	\$ 36,899,809.16	\$ 471.15
Sep-17		\$ 30,482,335.94	1.000%	\$ 30,482,335.94	79,077	\$ 385.48		\$ (1,402,035.21)	\$ 33,627,171.50	\$ 425.25
Oct-17		\$ 35,323,528.22	1.000%	\$ 35,323,528.22	79,906	\$ 442.06		\$ (1,416,733.38)	\$ 38,737,744.40	\$ 484.79
Nov-17		\$ 34,458,349.63	1.000%	\$ 34,458,349.63	80,495	\$ 428.08		\$ (1,427,176.35)	\$ 37,648,499.59	\$ 467.71
Dec-17	\$ 343,224,213.9	\$ 30,981,790.63	1.000%	\$ 30,981,790.63	85,704	\$ 361.50	\$ 56,543,647.2	\$ (1,519,531.92)	\$ 35,168,590.40	\$ 410.35
Jan-18		\$ 36,354,900.24	1.000%	\$ 36,354,900.24	89,946	\$ 404.30		\$ (2,114,630.46)	\$ 41,293,373.18	\$ 459.05
Feb-18		\$ 35,207,804.72	1.000%	\$ 35,207,804.72	90,361	\$ 389.58		\$ (2,124,387.11)	\$ 39,306,440.40	\$ 434.98
Mar-18		\$ 38,421,665.86	1.000%	\$ 38,421,665.86	90,771	\$ 423.28		\$ (2,134,026.21)	\$ 42,780,950.86	\$ 471.31
Apr-18		\$ 36,351,410.71	1.000%	\$ 36,351,410.71	91,278	\$ 398.25		\$ (2,145,969.29)	\$ 40,491,698.95	\$ 443.60
May-18		\$ 37,854,956.71	1.000%	\$ 37,854,956.71	91,656	\$ 413.01		\$ (2,154,832.56)	\$ 41,923,833.15	\$ 457.40
Jun-18		\$ 36,843,029.90	1.000%	\$ 36,843,029.90	92,057	\$ 400.22		\$ (2,164,260.07)	\$ 40,558,548.02	\$ 440.58
Jul-18		\$ 38,092,625.76	1.000%	\$ 38,092,625.76	92,391	\$ 412.30		\$ (2,172,112.41)	\$ 42,332,606.39	\$ 458.19
Aug-18		\$ 38,749,084.73	1.000%	\$ 38,749,084.73	92,710	\$ 417.96		\$ (2,179,612.10)	\$ 42,888,153.05	\$ 462.61
Sep-18		\$ 36,508,813.90	1.000%	\$ 36,508,813.90	92,971	\$ 392.69		\$ (2,185,748.21)	\$ 39,977,055.10	\$ 429.99
Oct-18		\$ 42,418,843.78	1.000%	\$ 42,418,843.78	93,488	\$ 453.74		\$ (2,197,902.88)	\$ 46,735,610.66	\$ 499.91
Nov-18		\$ 42,975,890.59	1.000%	\$ 42,975,890.59	94,210	\$ 456.17		\$ (2,214,877.10)	\$ 46,808,290.06	\$ 496.85
Dec-18	\$ 439,435,639.8	\$ 35,360,707.93	1.000%	\$ 35,360,707.93	95,807	\$ 369.08	\$ 76,396,365.8	\$ (2,252,422.57)	\$ 40,403,859.69	\$ 421.72
Jan-19		\$ 42,707,774.33	1.000%	\$ 42,707,774.33	106,036	\$ 402.77		\$ (2,021,291.80)	\$ 49,263,260.11	\$ 464.59
Feb-19		\$ 41,482,038.73	1.000%	\$ 41,482,038.73	106,945	\$ 387.88		\$ (2,046,334.75)	\$ 46,726,919.46	\$ 436.92
Mar-19		\$ 46,264,380.03	1.000%	\$ 46,264,380.03	108,072	\$ 428.09		\$ (2,077,383.60)	\$ 52,122,174.16	\$ 482.29
Apr-19		\$ 48,427,964.33	1.000%	\$ 48,427,964.33	109,357	\$ 442.84		\$ (3,012,785.35)	\$ 54,239,587.24	\$ 495.99
May-19		\$ 48,157,240.52	1.000%	\$ 48,157,240.52	110,377	\$ 436.30		\$ (3,040,886.35)	\$ 53,944,602.07	\$ 488.73
Jun-19		\$ 45,421,193.05	1.000%	\$ 45,421,193.05	111,538	\$ 407.24		\$ (3,072,734.15)	\$ 49,932,009.52	\$ 447.69
Jul-19		\$ 49,821,531.52	1.000%	\$ 49,821,531.52	113,576	\$ 438.66		\$ (3,129,018.80)	\$ 55,273,415.09	\$ 486.66
Aug-19		\$ 49,734,923.27	1.000%	\$ 49,734,923.27	114,670	\$ 433.72		\$ (3,150,158.50)	\$ 54,943,124.92	\$ 479.14
Sep-19		\$ 49,456,257.93	1.000%	\$ 49,456,257.93	116,092	\$ 426.01		\$ (3,198,334.60)	\$ 54,500,415.23	\$ 469.46
Oct-19		\$ 56,343,704.90	1.000%	\$ 56,343,704.90	117,392	\$ 479.96		\$ (3,234,149.60)	\$ 62,223,598.84	\$ 530.05
Nov-19		\$ 50,176,897.38	1.000%	\$ 50,176,897.38	118,677	\$ 422.80		\$ (3,269,551.35)	\$ 55,058,387.97	\$ 463.93
Dec-19	\$ 548,376,948.8	\$ 52,120,063.70	1.000%	\$ 52,120,063.70	126,370	\$ 412.42	\$ 104,261,644.8	\$ (3,481,631.25)	\$ 58,704,885.63	\$ 464.52
Jan-20		\$ 60,462,870.99	0.999%	\$ 60,004,927.57	132,232	\$ 457.49		\$ (4,388,964.79)	\$ 68,724,465.40	\$ 519.64
Feb-20		\$ 57,990,320.31	0.999%	\$ 58,029,763.22	132,703	\$ 437.29		\$ (4,303,558.29)	\$ 64,661,568.07	\$ 487.27
Mar-20		\$ 54,939,078.70	0.998%	\$ 55,002,151.89	132,982	\$ 413.61		\$ (4,312,606.26)	\$ 60,191,900.28	\$ 452.63
Apr-20		\$ 42,500,167.15	0.991%	\$ 42,851,348.85	132,788	\$ 322.70		\$ (4,306,347.27)	\$ 44,142,201.10	\$ 332.42
May-20		\$ 52,397,630.95	0.997%	\$ 52,554,342.29	132,869	\$ 395.54		\$ (4,308,941.67)	\$ 55,858,968.75	\$ 420.41
Jun-20		\$ 59,832,872.83	0.996%	\$ 60,067,147.58	133,538	\$ 449.81		\$ (4,330,637.34)	\$ 65,213,440.48	\$ 488.35
Jul-20		\$ 61,547,946.66	0.994%	\$ 61,896,431.69	134,128	\$ 461.48		\$ (4,349,673.75)	\$ 67,640,232.14	\$ 504.31
Aug-20		\$ 60,422,544.47	0.992%	\$ 60,911,416.04	134,248	\$ 453.75		\$ (4,353,403.20)	\$ 66,671,083.88	\$ 496.66
Sep-20		\$ 61,552,838.14	0.988%	\$ 62,252,267.72	134,788	\$ 461.86		\$ (4,371,109.98)	\$ 67,690,888.66	\$ 502.21
Oct-20		\$ 63,366,689.78	0.982%	\$ 64,471,142.62	135,311	\$ 476.47		\$ (4,388,135.73)	\$ 70,073,510.57	\$ 517.87
Nov-20		\$ 59,839,640.45	0.967%	\$ 61,844,514.84	136,045	\$ 454.59		\$ (4,411,939.35)	\$ 66,299,307.99	\$ 487.33
Dec-20	\$ 668,338,542.7	\$ 60,246,947.57	0.943%	\$ 63,842,617.06	137,618	\$ 463.91	\$ 115,195,512.9	\$ (4,462,951.74)	\$ 70,067,727.60	\$ 509.15

\* 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:	UPMC HEALTH COVERAGE 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	\$ 377.24	\$ 475.83	< Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.103	1.103	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 416.00	\$ 524.72	
<b>Single Risk Pool Adjustment Factors</b>			
Change in Morbidity- Impact of Reinsurance Program	1.000	1.000	
Change in Morbidity- All Other	0.980	0.980	< See URRT Instructions
Total Non-Morbidity Changes	1.049	0.951	
Change in Demographics	1.000	1.000	< See URRT Instructions
Change in Network	1.000	0.907	
Change in Benefits	1.000	1.000	< See URRT Instructions
Change in Other	1.049	1.049	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 427.55	\$ 488.90	
Credibility Factors	0%	100%	< See Instructions
Blended Projected EHB Claims PMPM		\$ 488.90	< Projected Index Rate
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 488.90		< Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.821		
Projected Incurred EHB Claims PMPM	\$ 401.45		
<b>Market-wide Adjustments</b>			
Projected Incurred Risk Adjustment PMPM	\$ -56.63		
Projected Incurred Exchange User Fees PMPM	\$ 50.00		
Projected Incurred Reinsurance Recoveries PMPM	\$ 50.00		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 408.07		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 486.97		< Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 1.43		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 409.25		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 498.41		

**Table 6. Retention**

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	10.38%	\$47.45
General and Claims	6.33%	\$28.38
Agent/Broker Fees and Commissions	2.92%	\$13.33
Quality Improvement Initiatives	1.15%	\$5.24
Taxes and Fees	0.10%	\$0.47
Risk Adjustment User Fee	0.00%	\$0.25
PCORI Fee	0.00%	\$0.22
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	10.48%	\$47.92
Projected Required Revenue PMPM		\$ 457.17

**Table 8. Components of Rate Change**

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 294.27	\$ 317.62	\$ 23.35	7.9%
B. Base period allowed claims before normalization	\$ 478.36	\$ 475.83	\$ (2.53)	-0.9%
C. Normalization factor component of change	\$ (151.78)	\$ (146.29)	\$ 5.49	1.9%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 326.58	\$ 329.54	\$ 2.96	1.0%
D2. URRT Trend	\$ 22.61	\$ 33.86	\$ 11.25	3.8%
D3. URRT Morbidity	\$ (6.98)	\$ (7.27)	\$ (0.28)	-0.1%
D4. URRT Other	\$ (30.55)	\$ (17.54)	\$ 13.01	4.4%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ -	\$ 5.59	\$ 5.59	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)	\$ 311.65	\$ 344.19	\$ 32.53	11.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (66.13)	\$ (61.57)	\$ 4.56	1.5%
E3. Benefit Richness	\$ -	\$ (0.00)	\$ (0.00)	0.0%
E4. Catastrophic Eligibility	\$ (0.00)	\$ -	\$ 0.00	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (66.13)	\$ (61.57)	\$ 4.56	1.5%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 32.88	\$ 32.97	\$ 0.08	0.0%
F2. Taxes and Fees	\$ 0.33	\$ 0.32	\$ (0.00)	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 33.21	\$ 33.29	\$ 0.08	0.0%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 278.73	\$ 315.91	\$ 37.17	12.6%

For informational purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 475.83	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 668,338,542.71	
Blended Loss Ratio	99.14%	

**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	1,745	3,221	5,011	310,366	26,484
Adjusted Projected Allowed EHB Claims PMPM	\$ 488.90	\$ 488.90	\$ 488.90	\$ 488.90	\$ 488.90
Months of Trend	-	3	6	9	
Annual Trend	6.00%	6.00%	6.00%	6.00%	
Single Risk Pool Projected Allowed Claims	\$ 488.90	\$ 496.14	\$ 503.48	\$ 510.93	\$ 501.28
Quarterly Trend Factor	1.000	1.015	1.030	1.045	1.025

**Table 7. Normalized Market-Adjusted Projected Allowed Total Claims**

Normalization Factors	2021	2022
Average Age Factor	1.522	1.536
Average Geographic Factor	0.962	0.946
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 457.67	\$ 498.41
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 312.46	\$ 345.18

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

	2021	2022	
Paid-to-Allowed	0.788	0.821	
URRT Trend (Total Applied Trend Factor)	1.069	1.103	< URRT W1, S2
URRT Morbidity	0.980	0.980	< URRT W1, S2
URRT "Other"	0.913	0.950	< URRT W1, S2
Risk Adjustment	\$ -	\$ 6.63	< URRT W1, S3
Exchange User Fee	\$ -	\$ -	< URRT W1, S3
Reinsurance Recoveries	\$ -	\$ -	< URRT W1, S3
Capitation	\$ -	\$ -	< URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.788	0.821	< For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustment
Benefit Richness	1.000	1.000	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	11.17%	10.38%	
Taxes and Fees	0.11%	0.10%	
Profit and/or Contingency	0.00%	0.00%	

## Table 10. Plan Rates

45

[illegible]

<b>Total Covered Lives @ 02-01-2021</b>
2,207

Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
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<p>Total Covered Lives Mapped into 2022 Plans @ 02-01- 2021</p>	<p>Total Projected Lives</p>
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2021 Calibrated Plan Adjusted Index Rate PMPM	2022 Calibrated Plan Adjusted Index Rate PMPM
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**Proposed Rate  
Change  
Compared to  
Prior 12  
months**

**% of Total Covered Lives**

02-01-2021 Number of Covered Lives by Rating

1	2	3	4	5	6	7
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304	-	-	1,531	372	-	-
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[illegible]



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

<b>Carrier Name:</b>	UPMC HEALTH COVERAGE INC.
<b>Product(s):</b>	HMO
<b>Market Segment:</b>	Small Group
<b>Rate Effective Date:</b>	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
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Totals	These cells auto-fill using the data entered in Table 10.									
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[illegible]

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

\$ 279.12	\$ -	\$ -	\$ 280.54	\$ 300.64	\$ -	\$ -	\$ -	\$ -	\$ 283.73
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[illegible]

Quarter 1 2022, 2			
1	2	3	4

\$ 306.29	\$ -	\$ -	\$ 294.02
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[illegible]



[illegible][illegible][illegible]

[illegible][illegible]

## PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	UPMC HEALTH COVERAGE 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	Clarion, Erie, Forest, Mckean, Mercer, Venango, Warren	0.945	0.960
Rating Area 2	Elk, Cameron, Potter	1.176	1.142
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.958	0.931
Rating Area 5	Bedford, Blair, Cambria, Huntingdon, Jefferson, Somerset	1.003	1.001
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

### Table 14. Network Factors

[illegible]

Company Name: UPMC Health Coverage, Inc.  
 Market: Small Group  
 Product: HMO  
 Effective Date of Rates: January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073
Plan Marketing Name =>	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500
Form # =>	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
Network =>	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De
Metal =>	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum
Deductible =>	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40
OOP Maximum =>	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500
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	\$263.93	\$263.93	\$314.01	\$314.01	\$255.82	\$255.82	\$275.17	\$275.17	\$262.92	\$262.92	\$312.81	\$312.81	\$254.84	\$254.84	\$274.12	\$274.12	\$225.52	\$225.52	\$268.32
15	\$287.39	\$287.39	\$341.92	\$341.92	\$278.56	\$278.56	\$299.63	\$299.63	\$286.29	\$286.29	\$340.61	\$340.61	\$277.50	\$277.50	\$298.49	\$298.49	\$245.57	\$245.57	\$292.17
16	\$296.36	\$296.36	\$352.59	\$352.59	\$287.26	\$287.26	\$308.98	\$308.98	\$295.22	\$295.22	\$351.25	\$351.25	\$286.16	\$286.16	\$307.81	\$307.81	\$253.23	\$253.23	\$301.29
17	\$305.33	\$305.33	\$363.27	\$363.27	\$295.95	\$295.95	\$318.33	\$318.33	\$304.16	\$304.16	\$361.88	\$361.88	\$294.82	\$294.82	\$317.12	\$317.12	\$260.90	\$260.90	\$310.40
18	\$314.99	\$314.99	\$374.76	\$374.76	\$305.32	\$305.32	\$328.41	\$328.41	\$313.78	\$313.78	\$373.33	\$373.33	\$304.15	\$304.15	\$327.16	\$327.16	\$269.15	\$269.15	\$320.23
19	\$324.65	\$324.65	\$386.25	\$386.25	\$314.68	\$314.68	\$338.48	\$338.48	\$323.40	\$323.40	\$384.77	\$384.77	\$313.48	\$313.48	\$337.19	\$337.19	\$277.41	\$277.41	\$330.05
20	\$334.65	\$334.65	\$398.16	\$398.16	\$324.38	\$324.38	\$348.91	\$348.91	\$333.37	\$333.37	\$396.63	\$396.63	\$323.14	\$323.14	\$347.58	\$347.58	\$285.96	\$285.96	\$340.22
21	\$345.00	\$345.00	\$410.47	\$410.47	\$334.41	\$334.41	\$359.70	\$359.70	\$343.68	\$343.68	\$408.90	\$408.90	\$333.13	\$333.13	\$358.33	\$358.33	\$294.80	\$294.80	\$350.74
22	\$345.00	\$345.00	\$410.47	\$410.47	\$334.41	\$334.41	\$359.70	\$359.70	\$343.68	\$343.68	\$408.90	\$408.90	\$333.13	\$333.13	\$358.33	\$358.33	\$294.80	\$294.80	\$350.74
23	\$345.00	\$345.00	\$410.47	\$410.47	\$334.41	\$334.41	\$359.70	\$359.70	\$343.68	\$343.68	\$408.90	\$408.90	\$333.13	\$333.13	\$358.33	\$358.33	\$294.80	\$294.80	\$350.74
24	\$345.00	\$345.00	\$410.47	\$410.47	\$334.41	\$334.41	\$359.70	\$359.70	\$343.68	\$343.68	\$408.90	\$408.90	\$333.13	\$333.13	\$358.33	\$358.33	\$294.80	\$294.80	\$350.74
25	\$346.38	\$346.38	\$412.11	\$412.11	\$335.75	\$335.75	\$361.14	\$361.14	\$345.05	\$345.05	\$410.54	\$410.54	\$334.46	\$334.46	\$359.76	\$359.76	\$295.98	\$295.98	\$352.14
26	\$353.28	\$353.28	\$420.32	\$420.32	\$342.44	\$342.44	\$368.33	\$368.33	\$351.93	\$351.93	\$418.71	\$418.71	\$341.13	\$341.13	\$366.93	\$366.93	\$301.88	\$301.88	\$359.16
27	\$361.56	\$361.56	\$430.17	\$430.17	\$350.46	\$350.46	\$376.97	\$376.97	\$360.18	\$360.18	\$428.53	\$428.53	\$349.12	\$349.12	\$375.53	\$375.53	\$308.95	\$308.95	\$367.58
28	\$375.02	\$375.02	\$446.18	\$446.18	\$363.50	\$363.50	\$390.99	\$390.99	\$373.58	\$373.58	\$444.47	\$444.47	\$362.11	\$362.11	\$389.50	\$389.50	\$320.45	\$320.45	\$381.25
29	\$386.06	\$386.06	\$459.32	\$459.32	\$374.20	\$374.20	\$402.50	\$402.50	\$384.58	\$384.58	\$457.56	\$457.56	\$372.77	\$372.77	\$400.97	\$400.97	\$329.88	\$329.88	\$392.48
30	\$391.58	\$391.58	\$465.88	\$465.88	\$379.56	\$379.56	\$408.26	\$408.26	\$390.08	\$390.08	\$464.10	\$464.10	\$378.10	\$378.10	\$406.70	\$406.70	\$334.60	\$334.60	\$398.09
31	\$399.86	\$399.86	\$475.73	\$475.73	\$387.58	\$387.58	\$416.89	\$416.89	\$398.33	\$398.33	\$473.92	\$473.92	\$386.10	\$386.10	\$415.30	\$415.30	\$341.67	\$341.67	\$406.51
32	\$408.14	\$408.14	\$485.59	\$485.59	\$395.61	\$395.61	\$425.53	\$425.53	\$406.57	\$406.57	\$483.73	\$483.73	\$394.09	\$394.09	\$423.90	\$423.90	\$348.75	\$348.75	\$414.93
33	\$413.31	\$413.31	\$491.74	\$491.74	\$400.62	\$400.62	\$430.92	\$430.92	\$411.73	\$411.73	\$489.86	\$489.86	\$399.09	\$399.09	\$429.28	\$429.28	\$353.17	\$353.17	\$420.19
34	\$418.83	\$418.83	\$498.31	\$498.31	\$405.97	\$405.97	\$436.68	\$436.68	\$417.23	\$417.23	\$496.40	\$496.40	\$404.42	\$404.42	\$435.01	\$435.01	\$357.89	\$357.89	\$425.80
35	\$421.59	\$421.59	\$501.59	\$501.59	\$408.65	\$408.65	\$439.55	\$439.55	\$419.98	\$419.98	\$499.68	\$499.68	\$407.08	\$407.08	\$437.88	\$437.88	\$360.25	\$360.25	\$428.60
36	\$424.35	\$424.35	\$504.88	\$504.88	\$411.32	\$411.32	\$442.43	\$442.43	\$422.73	\$422.73	\$502.95	\$502.95	\$409.75	\$409.75	\$440.75	\$440.75	\$362.60	\$362.60	\$431.41
37	\$427.11	\$427.11	\$508.16	\$508.16	\$414.00	\$414.00	\$445.31	\$445.31	\$425.48	\$425.48	\$506.22	\$506.22	\$412.41	\$412.41	\$443.61	\$443.61	\$364.96	\$364.96	\$434.22
38	\$429.87	\$429.87	\$511.45	\$511.45	\$416.67	\$416.67	\$448.19	\$448.19	\$428.23	\$428.23	\$509.49	\$509.49	\$415.08	\$415.08	\$446.48	\$446.48	\$367.32	\$367.32	\$437.02
39	\$435.39	\$435.39	\$518.01	\$518.01	\$422.03	\$422.03	\$453.94	\$453.94	\$433.72	\$433.72	\$516.03	\$516.03	\$420.41	\$420.41	\$452.21	\$452.21	\$372.04	\$372.04	\$442.63
40	\$440.91	\$440.91	\$524.58	\$524.58	\$427.38	\$427.38	\$459.70	\$459.70	\$439.22	\$439.22	\$522.57	\$522.57	\$425.74	\$425.74	\$457.95	\$457.95	\$376.75	\$376.75	\$448.25
41	\$449.19	\$449.19	\$534.43	\$534.43	\$435.40	\$435.40	\$468.33	\$468.33	\$447.47	\$447.47	\$532.39	\$532.39	\$433.74	\$433.74	\$466.55	\$466.55	\$383.83	\$383.83	\$456.66
42	\$457.13	\$457.13	\$543.87	\$543.87	\$443.09	\$443.09	\$476.60	\$476.60	\$455.38	\$455.38	\$541.79	\$541.79	\$441.40	\$441.40	\$474.79	\$474.79	\$390.61	\$390.61	\$464.73
43	\$468.17	\$468.17	\$557.01	\$557.01	\$453.79	\$453.79	\$488.11	\$488.11	\$466.37	\$466.37	\$554.88	\$554.88	\$452.06	\$452.06	\$486.25	\$486.25	\$400.04	\$400.04	\$475.95
44	\$481.97	\$481.97	\$573.43	\$573.43	\$467.17	\$467.17	\$502.50	\$502.50	\$480.12	\$480.12	\$571.23	\$571.23	\$465.38	\$465.38	\$500.59	\$500.59	\$411.84	\$411.84	\$489.98
45	\$498.18	\$498.18	\$592.72	\$592.72	\$482.89	\$482.89	\$519.41	\$519.41	\$496.27	\$496.27	\$590.45	\$590.45	\$481.04	\$481.04	\$517.43	\$517.43	\$425.69	\$425.69	\$506.47
46	\$517.50	\$517.50	\$615.71	\$615.71	\$501.62	\$501.62	\$539.55	\$539.55	\$515.52	\$515.52	\$613.35	\$613.35	\$499.70	\$499.70	\$537.50	\$537.50	\$442.20	\$442.20	\$526.11
47	\$539.24	\$539.24	\$641.56	\$641.56	\$522.68	\$522.68	\$562.21	\$562.21	\$537.17	\$537.17	\$639.11	\$639.11	\$520.68	\$520.68	\$560.07	\$560.07	\$460.77	\$460.77	\$548.21
48	\$564.08	\$564.08	\$671.12	\$671.12	\$546.76	\$546.76	\$588.11	\$588.11	\$561.92	\$561.92	\$668.55	\$668.55	\$544.67	\$544.67	\$585.87	\$585.87	\$482.00	\$482.00	\$573.46
49	\$588.57	\$588.57	\$700.26	\$700.26	\$570.50	\$570.50	\$613.65	\$613.65	\$586.32	\$586.32	\$697.58	\$697.58	\$568.32	\$568.32	\$611.31	\$611.31	\$502.93	\$502.93	\$598.36
50	\$616.17	\$616.17	\$733.10	\$733.10	\$597.26	\$597.26	\$642.42	\$642.42	\$613.81	\$613.81	\$730.30	\$730.30	\$594.97	\$594.97	\$639.98	\$639.98	\$526.51	\$526.51	\$626.42
51	\$643.43	\$643.43	\$765.53	\$765.53	\$623.67	\$623.67	\$670.84	\$670.84	\$640.96	\$640.96	\$762.60	\$762.60	\$621.29	\$621.29	\$668.29	\$668.29	\$549.80	\$549.80	\$654.13
52	\$673.44	\$673.44	\$801.24	\$801.24	\$652.77	\$652.77	\$702.13	\$702.13	\$670.86	\$670.86	\$798.17	\$798.17	\$650.27	\$650.27	\$699.46	\$699.46	\$575.45	\$575.45	\$684.64
53	\$703.80	\$703.80	\$837.36	\$837.36	\$682.20	\$682.20	\$733.79	\$733.79	\$701.11	\$701.11	\$834.16	\$834.16	\$679.59	\$679.59	\$730.99	\$730.99	\$601.39	\$601.39	\$715.51
54	\$736.58	\$736.58	\$876.35	\$876.35	\$713.97	\$713.97	\$767.96	\$767.96	\$733.76	\$733.76	\$873.00	\$873.00	\$711.23	\$711.23	\$765.03	\$765.03	\$629.40	\$629.40	\$748.83
55	\$769.35	\$769.35	\$915.35	\$915.35	\$745.73	\$745.73	\$802.13	\$802.13	\$766.41	\$766.41	\$911.85	\$911.85	\$742.88	\$742.88	\$799.08	\$799.08	\$657.40	\$657.40	\$782.15
56	\$804.89	\$804.89	\$957.63	\$957.63	\$780.18	\$780.													

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

HIOS Plan ID (On Exchange)=>	0020073	62560PA0020073	62560PA0020073	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020078	62560PA0020078	62560PA0020078
HIOS Plan ID (Off Exchange)=>	0020073	62560PA0020073	62560PA0020073	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020078	62560PA0020078	62560PA0020078
Plan Marketing Name =>	MO \$1,000 / \$350	vantage Gold HMO \$1,000 / \$350	vantage Gold HMO \$1,000 / \$350	vantage Gold HMO \$1,500 / \$350	vantage Gold HMO \$1,500 / \$350	vantage Gold HMO \$1,500 / \$350	vantage Gold HMO \$1,500 / \$350	vantage Silver HMO \$3,500 / \$600	vantage Silver HMO \$3,500 / \$600	vantage Silver HMO \$3,500 / \$600
Form # =>	DF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	2	4	5	1	2	4	5	1	2	4
Network =>	vantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver
Deductible =>	\$2000	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000
Coinurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$60 / \$80	\$60 / \$80	\$60 / \$80
OOP Maximum =>	\$14000	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400
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
0 - 14	\$268.32	\$218.60	\$218.60	\$235.13	\$235.13	\$226.53	\$226.53	\$269.52	\$269.52	\$219.58
15	\$292.17	\$238.03	\$238.03	\$256.03	\$256.03	\$246.67	\$246.67	\$293.48	\$293.48	\$239.10
16	\$301.29	\$245.46	\$245.46	\$264.02	\$264.02	\$254.37	\$254.37	\$302.64	\$302.64	\$246.56
17	\$310.40	\$252.89	\$252.89	\$272.01	\$272.01	\$262.07	\$262.07	\$311.80	\$311.80	\$254.02
18	\$320.23	\$260.89	\$260.89	\$280.62	\$280.62	\$270.36	\$270.36	\$321.67	\$321.67	\$262.06
19	\$330.05	\$268.89	\$268.89	\$289.23	\$289.23	\$278.65	\$278.65	\$331.53	\$331.53	\$270.10
20	\$340.22	\$277.18	\$277.18	\$298.14	\$298.14	\$287.24	\$287.24	\$341.75	\$341.75	\$278.42
21	\$350.74	\$285.75	\$285.75	\$307.36	\$307.36	\$296.12	\$296.12	\$352.32	\$352.32	\$287.03
22	\$350.74	\$285.75	\$285.75	\$307.36	\$307.36	\$296.12	\$296.12	\$352.32	\$352.32	\$287.03
23	\$350.74	\$285.75	\$285.75	\$307.36	\$307.36	\$296.12	\$296.12	\$352.32	\$352.32	\$287.03
24	\$350.74	\$285.75	\$285.75	\$307.36	\$307.36	\$296.12	\$296.12	\$352.32	\$352.32	\$287.03
25	\$352.14	\$286.89	\$286.89	\$308.59	\$308.59	\$297.30	\$297.30	\$353.73	\$353.73	\$288.18
26	\$359.16	\$292.61	\$292.61	\$314.74	\$314.74	\$303.23	\$303.23	\$360.78	\$360.78	\$293.92
27	\$367.58	\$299.47	\$299.47	\$322.11	\$322.11	\$310.33	\$310.33	\$369.23	\$369.23	\$300.81
28	\$381.25	\$310.61	\$310.61	\$334.10	\$334.10	\$321.88	\$321.88	\$382.97	\$382.97	\$312.00
29	\$392.48	\$319.75	\$319.75	\$343.94	\$343.94	\$331.36	\$331.36	\$394.25	\$394.25	\$321.19
30	\$398.09	\$324.33	\$324.33	\$348.85	\$348.85	\$336.10	\$336.10	\$399.88	\$399.88	\$325.78
31	\$406.51	\$331.18	\$331.18	\$356.23	\$356.23	\$343.20	\$343.20	\$408.34	\$408.34	\$332.67
32	\$414.93	\$338.04	\$338.04	\$363.61	\$363.61	\$350.31	\$350.31	\$416.79	\$416.79	\$339.56
33	\$420.19	\$342.33	\$342.33	\$368.22	\$368.22	\$354.75	\$354.75	\$422.08	\$422.08	\$343.86
34	\$425.80	\$346.90	\$346.90	\$373.14	\$373.14	\$359.49	\$359.49	\$427.72	\$427.72	\$348.45
35	\$428.60	\$349.19	\$349.19	\$375.59	\$375.59	\$361.86	\$361.86	\$430.54	\$430.54	\$350.75
36	\$431.41	\$351.47	\$351.47	\$378.05	\$378.05	\$364.23	\$364.23	\$433.35	\$433.35	\$353.05
37	\$434.22	\$353.76	\$353.76	\$380.51	\$380.51	\$366.60	\$366.60	\$436.17	\$436.17	\$355.34
38	\$437.02	\$356.04	\$356.04	\$382.97	\$382.97	\$368.97	\$368.97	\$438.99	\$438.99	\$357.64
39	\$442.63	\$360.62	\$360.62	\$387.89	\$387.89	\$373.70	\$373.70	\$444.63	\$444.63	\$362.23
40	\$448.25	\$365.19	\$365.19	\$392.81	\$392.81	\$378.44	\$378.44	\$450.26	\$450.26	\$366.82
41	\$456.66	\$372.05	\$372.05	\$400.18	\$400.18	\$385.55	\$385.55	\$458.72	\$458.72	\$373.71
42	\$464.73	\$378.62	\$378.62	\$407.25	\$407.25	\$392.36	\$392.36	\$466.82	\$466.82	\$380.31
43	\$475.95	\$387.76	\$387.76	\$417.09	\$417.09	\$401.83	\$401.83	\$478.10	\$478.10	\$389.50
44	\$489.98	\$399.19	\$399.19	\$429.38	\$429.38	\$413.68	\$413.68	\$492.19	\$492.19	\$400.98
45	\$506.47	\$412.62	\$412.62	\$443.83	\$443.83	\$427.60	\$427.60	\$508.75	\$508.75	\$414.47
46	\$526.11	\$428.63	\$428.63	\$461.04	\$461.04	\$444.18	\$444.18	\$528.48	\$528.48	\$430.55
47	\$548.21	\$446.63	\$446.63	\$480.40	\$480.40	\$462.84	\$462.84	\$550.68	\$550.68	\$448.63
48	\$573.46	\$467.20	\$467.20	\$502.53	\$502.53	\$484.16	\$484.16	\$576.04	\$576.04	\$469.29
49	\$598.36	\$487.49	\$487.49	\$524.36	\$524.36	\$505.18	\$505.18	\$601.06	\$601.06	\$489.67
50	\$626.42	\$510.35	\$510.35	\$548.94	\$548.94	\$528.87	\$528.87	\$629.24	\$629.24	\$512.64
51	\$654.13	\$532.92	\$532.92	\$573.23	\$573.23	\$552.26	\$552.26	\$657.08	\$657.08	\$535.31
52	\$684.64	\$557.78	\$557.78	\$599.97	\$599.97	\$578.03	\$578.03	\$687.73	\$687.73	\$560.28
53	\$715.51	\$582.93	\$582.93	\$627.01	\$627.01	\$604.08	\$604.08	\$718.73	\$718.73	\$585.54
54	\$748.83	\$610.08	\$610.08	\$656.21	\$656.21	\$632.22	\$632.22	\$752.20	\$752.20	\$612.81
55	\$782.15	\$637.22	\$637.22	\$685.41	\$685.41	\$660.35	\$660.35	\$785.67	\$785.67	\$640.08
56	\$818.28	\$666.65	\$666.65	\$717.07	\$717.07	\$690.85	\$690.85	\$821.96	\$821.96	\$669.64
57	\$854.75	\$696.37	\$696.37	\$749.04	\$749.04	\$721.64	\$721.64	\$858.60	\$858.60	\$699.49
58	\$893.69	\$728.09	\$728.09	\$783.15	\$783.15	\$754.51	\$754.51	\$897.71	\$897.71	\$731.35
59	\$912.98	\$743.81	\$743.81	\$800.06	\$800.06	\$770.80	\$770.80	\$917.09	\$917.09	\$747.14
60	\$951.91	\$775.53	\$775.53	\$834.18	\$834.18	\$803.67	\$803.67	\$956.20	\$956.20	\$779.00
61	\$985.58	\$802.96	\$802.96	\$863.68	\$863.68	\$832.10	\$832.10	\$990.02	\$990.02	\$806.55
62	\$1,007.68	\$820.96	\$820.96	\$883.05	\$883.05	\$850.75	\$850.75	\$1,012.22	\$1,012.22	\$824.64
63	\$1,035.38	\$843.53	\$843.53	\$907.33	\$907.33	\$874.15	\$874.15	\$1,040.05	\$1,040.05	\$847.31
64+	\$1,052.22	\$857.25	\$857.25	\$922.08	\$922.08	\$888.36	\$888.36	\$1,056.96	\$1,056.96	\$861.09

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

HIOS Plan ID (On Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
HIOS Plan ID (Off Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
Plan Marketing Name =>	Advantage Silver HMO \$3,500 / \$7,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	5		1		2		4		5	
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$3500 / \$7000		\$8000 / \$16000		\$8000 / \$16000		\$8000 / \$16000		\$8000 / \$16000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0	
OOP Maximum =>	\$8700 / \$17400		\$8550 / \$17100		\$8550 / \$17100		\$8550 / \$17100		\$8550 / \$17100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$202.18	\$202.18	\$147.22	\$147.22	\$175.15	\$175.15	\$142.70	\$142.70	\$153.49	\$153.49
15	\$220.15	\$220.15	\$160.30	\$160.30	\$190.72	\$190.72	\$155.38	\$155.38	\$167.13	\$167.13
16	\$227.03	\$227.03	\$165.31	\$165.31	\$196.68	\$196.68	\$160.23	\$160.23	\$172.35	\$172.35
17	\$233.90	\$233.90	\$170.31	\$170.31	\$202.63	\$202.63	\$165.08	\$165.08	\$177.57	\$177.57
18	\$241.30	\$241.30	\$175.70	\$175.70	\$209.04	\$209.04	\$170.30	\$170.30	\$183.18	\$183.18
19	\$248.70	\$248.70	\$181.09	\$181.09	\$215.45	\$215.45	\$175.52	\$175.52	\$188.80	\$188.80
20	\$256.36	\$256.36	\$186.67	\$186.67	\$222.09	\$222.09	\$180.93	\$180.93	\$194.62	\$194.62
21	\$264.29	\$264.29	\$192.44	\$192.44	\$228.96	\$228.96	\$186.53	\$186.53	\$200.64	\$200.64
22	\$264.29	\$264.29	\$192.44	\$192.44	\$228.96	\$228.96	\$186.53	\$186.53	\$200.64	\$200.64
23	\$264.29	\$264.29	\$192.44	\$192.44	\$228.96	\$228.96	\$186.53	\$186.53	\$200.64	\$200.64
24	\$264.29	\$264.29	\$192.44	\$192.44	\$228.96	\$228.96	\$186.53	\$186.53	\$200.64	\$200.64
25	\$265.35	\$265.35	\$193.21	\$193.21	\$229.88	\$229.88	\$187.28	\$187.28	\$201.44	\$201.44
26	\$270.63	\$270.63	\$197.06	\$197.06	\$234.46	\$234.46	\$191.01	\$191.01	\$205.46	\$205.46
27	\$276.98	\$276.98	\$201.68	\$201.68	\$239.95	\$239.95	\$195.48	\$195.48	\$210.27	\$210.27
28	\$287.28	\$287.28	\$209.18	\$209.18	\$248.88	\$248.88	\$202.76	\$202.76	\$218.10	\$218.10
29	\$295.74	\$295.74	\$215.34	\$215.34	\$256.21	\$256.21	\$208.73	\$208.73	\$224.52	\$224.52
30	\$299.97	\$299.97	\$218.42	\$218.42	\$259.87	\$259.87	\$211.71	\$211.71	\$227.73	\$227.73
31	\$306.31	\$306.31	\$223.04	\$223.04	\$265.36	\$265.36	\$216.19	\$216.19	\$232.54	\$232.54
32	\$312.66	\$312.66	\$227.66	\$227.66	\$270.86	\$270.86	\$220.66	\$220.66	\$237.36	\$237.36
33	\$316.62	\$316.62	\$230.54	\$230.54	\$274.29	\$274.29	\$223.46	\$223.46	\$240.37	\$240.37
34	\$320.85	\$320.85	\$233.62	\$233.62	\$277.96	\$277.96	\$226.45	\$226.45	\$243.58	\$243.58
35	\$322.96	\$322.96	\$235.16	\$235.16	\$279.79	\$279.79	\$227.94	\$227.94	\$245.18	\$245.18
36	\$325.08	\$325.08	\$236.70	\$236.70	\$281.62	\$281.62	\$229.43	\$229.43	\$246.79	\$246.79
37	\$327.19	\$327.19	\$238.24	\$238.24	\$283.45	\$283.45	\$230.92	\$230.92	\$248.39	\$248.39
38	\$329.31	\$329.31	\$239.78	\$239.78	\$285.28	\$285.28	\$232.42	\$232.42	\$250.00	\$250.00
39	\$333.53	\$333.53	\$242.86	\$242.86	\$288.95	\$288.95	\$235.40	\$235.40	\$253.21	\$253.21
40	\$337.76	\$337.76	\$245.94	\$245.94	\$292.61	\$292.61	\$238.39	\$238.39	\$256.42	\$256.42
41	\$344.11	\$344.11	\$250.56	\$250.56	\$298.11	\$298.11	\$242.86	\$242.86	\$261.23	\$261.23
42	\$350.18	\$350.18	\$254.98	\$254.98	\$303.37	\$303.37	\$247.15	\$247.15	\$265.85	\$265.85
43	\$358.64	\$358.64	\$261.14	\$261.14	\$310.70	\$310.70	\$253.12	\$253.12	\$272.27	\$272.27
44	\$369.21	\$369.21	\$268.84	\$268.84	\$319.86	\$319.86	\$260.58	\$260.58	\$280.29	\$280.29
45	\$381.63	\$381.63	\$277.88	\$277.88	\$330.62	\$330.62	\$269.35	\$269.35	\$289.72	\$289.72
46	\$396.44	\$396.44	\$288.66	\$288.66	\$343.44	\$343.44	\$279.80	\$279.80	\$300.96	\$300.96
47	\$413.09	\$413.09	\$300.78	\$300.78	\$357.86	\$357.86	\$291.55	\$291.55	\$313.60	\$313.60
48	\$432.11	\$432.11	\$314.64	\$314.64	\$374.35	\$374.35	\$304.98	\$304.98	\$328.05	\$328.05
49	\$450.88	\$450.88	\$328.30	\$328.30	\$390.61	\$390.61	\$318.22	\$318.22	\$342.29	\$342.29
50	\$472.02	\$472.02	\$343.70	\$343.70	\$408.92	\$408.92	\$333.14	\$333.14	\$358.34	\$358.34
51	\$492.90	\$492.90	\$358.90	\$358.90	\$427.01	\$427.01	\$347.88	\$347.88	\$374.19	\$374.19
52	\$515.89	\$515.89	\$375.64	\$375.64	\$446.93	\$446.93	\$364.11	\$364.11	\$391.65	\$391.65
53	\$539.15	\$539.15	\$392.58	\$392.58	\$467.08	\$467.08	\$380.52	\$380.52	\$409.31	\$409.31
54	\$564.26	\$564.26	\$410.86	\$410.86	\$488.83	\$488.83	\$398.24	\$398.24	\$428.37	\$428.37
55	\$589.37	\$589.37	\$429.14	\$429.14	\$510.58	\$510.58	\$415.96	\$415.96	\$447.43	\$447.43
56	\$616.59	\$616.59	\$448.96	\$448.96	\$534.16	\$534.16	\$435.17	\$435.17	\$468.09	\$468.09
57	\$644.07	\$644.07	\$468.98	\$468.98	\$557.98	\$557.98	\$454.57	\$454.57	\$488.96	\$488.96
58	\$673.41	\$673.41	\$490.34	\$490.34	\$583.39	\$583.39	\$475.28	\$475.28	\$511.23	\$511.23
59	\$687.95	\$687.95	\$500.92	\$500.92	\$595.98	\$595.98	\$485.54	\$485.54	\$522.27	\$522.27
60	\$717.28	\$717.28	\$522.28	\$522.28	\$621.40	\$621.40	\$506.24	\$506.24	\$544.54	\$544.54
61	\$742.65	\$742.65	\$540.76	\$540.76	\$643.38	\$643.38	\$524.15	\$524.15	\$563.80	\$563.80
62	\$759.31	\$759.31	\$552.88	\$552.88	\$657.80	\$657.80	\$535.90	\$535.90	\$576.44	\$576.44
63	\$780.18	\$780.18	\$568.08	\$568.08	\$675.89	\$675.89	\$550.64	\$550.64	\$592.29	\$592.29
64+	\$792.87	\$792.87	\$577.32	\$577.32	\$686.88	\$686.88	\$559.59	\$559.59	\$601.92	\$601.92

Company Name: UPMC Health Coverage, Inc.  
 Market: Small Group  
 Product: HMO  
 Effective Date of Rates: April 1, 2022

Ending date of Rates: June 30, 2022

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072
Plan Marketing Name =>	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500
Form # =>	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	1	2	4	5	5	1	2	4	5	5	5	5	5	5	5	5	5	5	5
Network =>	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De
Metal =>	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold
Deductible =>	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
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	\$267.83	\$267.83	\$318.66	\$318.66	\$259.61	\$259.61	\$279.25	\$279.25	\$266.81	\$266.81	\$317.44	\$317.44	\$258.62	\$258.62	\$278.18	\$278.18	\$228.86	\$228.86	\$272.29
15	\$291.64	\$291.64	\$346.99	\$346.99	\$282.69	\$282.69	\$304.07	\$304.07	\$290.53	\$290.53	\$345.65	\$345.65	\$281.60	\$281.60	\$302.90	\$302.90	\$249.20	\$249.20	\$296.50
16	\$300.74	\$300.74	\$357.82	\$357.82	\$291.51	\$291.51	\$313.56	\$313.56	\$299.59	\$299.59	\$356.44	\$356.44	\$290.39	\$290.39	\$312.36	\$312.36	\$256.98	\$256.98	\$305.75
17	\$309.85	\$309.85	\$368.65	\$368.65	\$300.33	\$300.33	\$323.05	\$323.05	\$308.66	\$308.66	\$367.23	\$367.23	\$299.18	\$299.18	\$321.81	\$321.81	\$264.76	\$264.76	\$315.01
18	\$319.65	\$319.65	\$380.31	\$380.31	\$309.84	\$309.84	\$333.27	\$333.27	\$318.43	\$318.43	\$378.85	\$378.85	\$308.65	\$308.65	\$331.99	\$331.99	\$273.13	\$273.13	\$324.97
19	\$329.45	\$329.45	\$391.97	\$391.97	\$319.34	\$319.34	\$343.49	\$343.49	\$328.19	\$328.19	\$390.47	\$390.47	\$318.11	\$318.11	\$342.18	\$342.18	\$281.51	\$281.51	\$334.94
20	\$339.61	\$339.61	\$404.05	\$404.05	\$329.18	\$329.18	\$354.08	\$354.08	\$338.31	\$338.31	\$402.50	\$402.50	\$327.92	\$327.92	\$352.72	\$352.72	\$290.19	\$290.19	\$345.26
21	\$350.11	\$350.11	\$416.55	\$416.55	\$339.36	\$339.36	\$365.03	\$365.03	\$348.77	\$348.77	\$414.95	\$414.95	\$338.06	\$338.06	\$363.63	\$363.63	\$299.16	\$299.16	\$355.94
22	\$350.11	\$350.11	\$416.55	\$416.55	\$339.36	\$339.36	\$365.03	\$365.03	\$348.77	\$348.77	\$414.95	\$414.95	\$338.06	\$338.06	\$363.63	\$363.63	\$299.16	\$299.16	\$355.94
23	\$350.11	\$350.11	\$416.55	\$416.55	\$339.36	\$339.36	\$365.03	\$365.03	\$348.77	\$348.77	\$414.95	\$414.95	\$338.06	\$338.06	\$363.63	\$363.63	\$299.16	\$299.16	\$355.94
24	\$350.11	\$350.11	\$416.55	\$416.55	\$339.36	\$339.36	\$365.03	\$365.03	\$348.77	\$348.77	\$414.95	\$414.95	\$338.06	\$338.06	\$363.63	\$363.63	\$299.16	\$299.16	\$355.94
25	\$351.51	\$351.51	\$418.22	\$418.22	\$340.72	\$340.72	\$366.49	\$366.49	\$350.17	\$350.17	\$416.61	\$416.61	\$339.41	\$339.41	\$365.08	\$365.08	\$300.36	\$300.36	\$357.36
26	\$358.51	\$358.51	\$426.55	\$426.55	\$347.50	\$347.50	\$373.79	\$373.79	\$357.14	\$357.14	\$424.91	\$424.91	\$346.17	\$346.17	\$372.36	\$372.36	\$306.34	\$306.34	\$364.48
27	\$366.92	\$366.92	\$436.54	\$436.54	\$355.65	\$355.65	\$382.55	\$382.55	\$365.51	\$365.51	\$434.87	\$434.87	\$354.29	\$354.29	\$381.08	\$381.08	\$313.52	\$313.52	\$373.03
28	\$380.57	\$380.57	\$452.79	\$452.79	\$368.88	\$368.88	\$396.79	\$396.79	\$379.11	\$379.11	\$451.05	\$451.05	\$367.47	\$367.47	\$395.27	\$395.27	\$325.19	\$325.19	\$386.91
29	\$391.77	\$391.77	\$466.12	\$466.12	\$379.74	\$379.74	\$408.47	\$408.47	\$390.27	\$390.27	\$464.33	\$464.33	\$378.29	\$378.29	\$406.90	\$406.90	\$334.76	\$334.76	\$398.30
30	\$397.37	\$397.37	\$472.78	\$472.78	\$385.17	\$385.17	\$414.31	\$414.31	\$395.85	\$395.85	\$470.97	\$470.97	\$383.70	\$383.70	\$412.72	\$412.72	\$339.55	\$339.55	\$403.99
31	\$405.78	\$405.78	\$482.78	\$482.78	\$393.32	\$393.32	\$423.07	\$423.07	\$404.22	\$404.22	\$480.93	\$480.93	\$391.81	\$391.81	\$421.45	\$421.45	\$346.73	\$346.73	\$412.53
32	\$414.18	\$414.18	\$492.78	\$492.78	\$401.46	\$401.46	\$431.83	\$431.83	\$412.59	\$412.59	\$490.89	\$490.89	\$399.92	\$399.92	\$430.17	\$430.17	\$353.91	\$353.91	\$421.08
33	\$419.43	\$419.43	\$499.03	\$499.03	\$406.55	\$406.55	\$437.31	\$437.31	\$417.83	\$417.83	\$497.11	\$497.11	\$405.00	\$405.00	\$435.63	\$435.63	\$358.39	\$358.39	\$426.42
34	\$425.03	\$425.03	\$505.69	\$505.69	\$411.98	\$411.98	\$443.15	\$443.15	\$423.41	\$423.41	\$503.75	\$503.75	\$410.40	\$410.40	\$441.45	\$441.45	\$363.18	\$363.18	\$432.11
35	\$427.83	\$427.83	\$509.02	\$509.02	\$414.70	\$414.70	\$446.07	\$446.07	\$426.20	\$426.20	\$507.07	\$507.07	\$413.11	\$413.11	\$444.36	\$444.36	\$365.57	\$365.57	\$434.96
36	\$430.64	\$430.64	\$512.36	\$512.36	\$417.41	\$417.41	\$448.99	\$448.99	\$428.99	\$428.99	\$510.39	\$510.39	\$415.81	\$415.81	\$447.26	\$447.26	\$367.97	\$367.97	\$437.81
37	\$433.44	\$433.44	\$515.69	\$515.69	\$420.13	\$420.13	\$451.91	\$451.91	\$431.78	\$431.78	\$513.71	\$513.71	\$418.52	\$418.52	\$450.17	\$450.17	\$370.36	\$370.36	\$440.65
38	\$436.24	\$436.24	\$519.02	\$519.02	\$422.84	\$422.84	\$454.83	\$454.83	\$434.57	\$434.57	\$517.03	\$517.03	\$421.22	\$421.22	\$453.08	\$453.08	\$372.75	\$372.75	\$443.50
39	\$441.84	\$441.84	\$525.69	\$525.69	\$428.27	\$428.27	\$460.67	\$460.67	\$440.15	\$440.15	\$523.67	\$523.67	\$426.63	\$426.63	\$458.90	\$458.90	\$377.54	\$377.54	\$449.20
40	\$447.44	\$447.44	\$532.35	\$532.35	\$433.70	\$433.70	\$466.51	\$466.51	\$445.73	\$445.73	\$530.31	\$530.31	\$432.04	\$432.04	\$464.72	\$464.72	\$382.33	\$382.33	\$454.89
41	\$455.84	\$455.84	\$542.35	\$542.35	\$441.85	\$441.85	\$475.27	\$475.27	\$454.10	\$454.10	\$540.26	\$540.26	\$440.15	\$440.15	\$473.45	\$473.45	\$389.51	\$389.51	\$463.43
42	\$463.90	\$463.90	\$551.93	\$551.93	\$449.65	\$449.65	\$483.66	\$483.66	\$462.12	\$462.12	\$549.81	\$549.81	\$447.93	\$447.93	\$481.81	\$481.81	\$396.39	\$396.39	\$471.62
43	\$475.10	\$475.10	\$565.26	\$565.26	\$460.51	\$460.51	\$495.35	\$495.35	\$473.28	\$473.28	\$563.09	\$563.09	\$458.75	\$458.75	\$493.45	\$493.45	\$405.96	\$405.96	\$483.01
44	\$489.10	\$489.10	\$581.92	\$581.92	\$474.09	\$474.09	\$509.95	\$509.95	\$487.23	\$487.23	\$579.69	\$579.69	\$472.27	\$472.27	\$507.99	\$507.99	\$417.93	\$417.93	\$497.25
45	\$505.56	\$505.56	\$601.50	\$601.50	\$490.04	\$490.04	\$527.10	\$527.10	\$503.62	\$503.62	\$599.19	\$599.19	\$488.16	\$488.16	\$525.08	\$525.08	\$431.99	\$431.99	\$513.98
46	\$525.17	\$525.17	\$624.83	\$624.83	\$509.04	\$509.04	\$547.55	\$547.55	\$523.16	\$523.16	\$622.43	\$622.43	\$507.09	\$507.09	\$545.45	\$545.45	\$448.74	\$448.74	\$533.91
47	\$547.22	\$547.22	\$651.07	\$651.07	\$530.42	\$530.42	\$570.54	\$570.54	\$545.13	\$545.13	\$648.57	\$648.57	\$528.39	\$528.39	\$568.35	\$568.35	\$467.59	\$467.59	\$556.33
48	\$572.43	\$572.43	\$681.06	\$681.06	\$554.85	\$554.85	\$596.82	\$596.82	\$570.24	\$570.24	\$678.44	\$678.44	\$552.73	\$552.73	\$594.54	\$594.54	\$489.13	\$489.13	\$581.96
49	\$597.29	\$597.29	\$710.63	\$710.63	\$578.95	\$578.95	\$622.74	\$622.74	\$595.00	\$595.00	\$707.90	\$707.90	\$576.73	\$576.73	\$620.35	\$620.35	\$510.37	\$510.37	\$607.23
50	\$625.30	\$625.30	\$743.96	\$743.96	\$606.10	\$606.10	\$651.94	\$651.94	\$622.90	\$622.90	\$741.10	\$741.10	\$603.78	\$603.78	\$649.44	\$649.44	\$534.30	\$534.30	\$635.71
51	\$652.96	\$652.96	\$776.87	\$776.87	\$632.91	\$632.91	\$680.78	\$680.78	\$650.46	\$650.46	\$773.88	\$773.88	\$630.48	\$630.48	\$678.17	\$678.17	\$557.93	\$557.93	\$663.83
52	\$683.41	\$683.41	\$813.11	\$813.11	\$662.43	\$662.43	\$712.54	\$712.54	\$680.80	\$680.80	\$809.98	\$809.98	\$659.89	\$659.89	\$709.81	\$709.81	\$583.96	\$583.96	\$694.79
53	\$714.22	\$714.22	\$849.76	\$849.76	\$692.29	\$692.29	\$744.66	\$744.66	\$711.49	\$711.49	\$846.50	\$846.50	\$689.64	\$689.64	\$741.81	\$741.81	\$610.29	\$610.29	\$726.12
54	\$747.48	\$747.48	\$889.33	\$889.33	\$724.53	\$724.53	\$779.34	\$779.34	\$744.62	\$744.62	\$885.92	\$885.92	\$721.76	\$721.76	\$776.35	\$776.35	\$638.71	\$638.71	\$759.93
55	\$780.75	\$780.75	\$928.91	\$928.91	\$756.77	\$756.77	\$814.02	\$814.02	\$777.76	\$777.76	\$925.34	\$925.34	\$753.87	\$753.87	\$810.89	\$810.89	\$667.13	\$667.13	\$793.75
56	\$816.81	\$816.81	\$971.81	\$971.81	\$791.73	\$791.73	\$851.												

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

HIOS Plan ID (On Exchange)=>	0020073	62560PA0020073	62560PA0020073	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020078	62560PA0020078	62560PA0020078
HIOS Plan ID (Off Exchange)=>	0020073	62560PA0020073	62560PA0020073	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020074	62560PA0020078	62560PA0020078	62560PA0020078
Plan Marketing Name =>	MO \$1,000 / \$35	vantage Gold HMO \$1,000 / \$35	vantage Gold HMO \$1,000 / \$35	vantage Gold HMO \$1,500 / \$35	vantage Gold HMO \$1,500 / \$35	vantage Gold HMO \$1,500 / \$35	vantage Gold HMO \$1,500 / \$35	vantage Silver HMO \$3,500 / \$60	vantage Silver HMO \$3,500 / \$60	vantage Silver HMO \$3,500 / \$60
Form # =>	DF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	2	4	5	1	2	4	5	1	2	4
Network =>	vantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental	vantage w/Dental Advantage w/Dental
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver
Deductible =>	\$2000	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000
Coinurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$60 / \$80	\$60 / \$80	\$60 / \$80
OOP Maximum =>	\$14000	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400
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
0 - 14	\$272.29	\$221.83	\$221.83	\$238.61	\$238.61	\$229.88	\$229.88	\$273.51	\$273.51	\$222.83
15	\$296.50	\$241.55	\$241.55	\$259.82	\$259.82	\$250.32	\$250.32	\$297.82	\$297.82	\$242.64
16	\$305.75	\$249.09	\$249.09	\$267.93	\$267.93	\$258.13	\$258.13	\$307.12	\$307.12	\$250.21
17	\$315.01	\$256.63	\$256.63	\$276.04	\$276.04	\$265.94	\$265.94	\$316.41	\$316.41	\$257.78
18	\$324.97	\$264.75	\$264.75	\$284.77	\$284.77	\$274.36	\$274.36	\$326.42	\$326.42	\$265.94
19	\$334.94	\$272.87	\$272.87	\$293.51	\$293.51	\$282.77	\$282.77	\$336.44	\$336.44	\$274.09
20	\$345.26	\$281.28	\$281.28	\$302.55	\$302.55	\$291.49	\$291.49	\$346.80	\$346.80	\$282.54
21	\$355.94	\$289.98	\$289.98	\$311.91	\$311.91	\$300.50	\$300.50	\$357.53	\$357.53	\$291.28
22	\$355.94	\$289.98	\$289.98	\$311.91	\$311.91	\$300.50	\$300.50	\$357.53	\$357.53	\$291.28
23	\$355.94	\$289.98	\$289.98	\$311.91	\$311.91	\$300.50	\$300.50	\$357.53	\$357.53	\$291.28
24	\$355.94	\$289.98	\$289.98	\$311.91	\$311.91	\$300.50	\$300.50	\$357.53	\$357.53	\$291.28
25	\$357.36	\$291.14	\$291.14	\$313.16	\$313.16	\$301.70	\$301.70	\$358.96	\$358.96	\$292.45
26	\$364.48	\$296.94	\$296.94	\$319.40	\$319.40	\$307.71	\$307.71	\$366.11	\$366.11	\$298.27
27	\$373.03	\$303.90	\$303.90	\$326.88	\$326.88	\$314.92	\$314.92	\$374.69	\$374.69	\$305.26
28	\$386.91	\$315.21	\$315.21	\$339.05	\$339.05	\$326.64	\$326.64	\$388.64	\$388.64	\$316.62
29	\$398.30	\$324.49	\$324.49	\$349.03	\$349.03	\$336.26	\$336.26	\$400.08	\$400.08	\$325.94
30	\$403.99	\$329.13	\$329.13	\$354.02	\$354.02	\$341.07	\$341.07	\$405.80	\$405.80	\$330.60
31	\$412.53	\$336.09	\$336.09	\$361.50	\$361.50	\$348.28	\$348.28	\$414.38	\$414.38	\$337.59
32	\$421.08	\$343.05	\$343.05	\$368.99	\$368.99	\$355.49	\$355.49	\$422.96	\$422.96	\$344.58
33	\$426.42	\$347.40	\$347.40	\$373.67	\$373.67	\$360.00	\$360.00	\$428.32	\$428.32	\$348.95
34	\$432.11	\$352.04	\$352.04	\$378.66	\$378.66	\$364.81	\$364.81	\$434.04	\$434.04	\$353.61
35	\$434.96	\$354.36	\$354.36	\$381.15	\$381.15	\$367.21	\$367.21	\$436.90	\$436.90	\$355.94
36	\$437.81	\$356.68	\$356.68	\$383.65	\$383.65	\$369.62	\$369.62	\$439.76	\$439.76	\$358.27
37	\$440.65	\$359.00	\$359.00	\$386.14	\$386.14	\$372.02	\$372.02	\$442.62	\$442.62	\$360.60
38	\$443.50	\$361.32	\$361.32	\$388.64	\$388.64	\$374.42	\$374.42	\$445.48	\$445.48	\$362.93
39	\$449.20	\$365.95	\$365.95	\$393.63	\$393.63	\$379.23	\$379.23	\$451.20	\$451.20	\$367.60
40	\$454.89	\$370.59	\$370.59	\$398.62	\$398.62	\$384.04	\$384.04	\$456.92	\$456.92	\$372.26
41	\$463.43	\$377.55	\$377.55	\$406.11	\$406.11	\$391.25	\$391.25	\$465.50	\$465.50	\$379.25
42	\$471.62	\$384.22	\$384.22	\$413.28	\$413.28	\$398.16	\$398.16	\$473.73	\$473.73	\$385.95
43	\$483.01	\$393.50	\$393.50	\$423.26	\$423.26	\$407.78	\$407.78	\$485.17	\$485.17	\$395.27
44	\$497.25	\$405.10	\$405.10	\$435.74	\$435.74	\$419.80	\$419.80	\$499.47	\$499.47	\$406.92
45	\$513.98	\$418.73	\$418.73	\$450.40	\$450.40	\$433.92	\$433.92	\$516.27	\$516.27	\$420.61
46	\$533.91	\$434.97	\$434.97	\$467.87	\$467.87	\$450.75	\$450.75	\$536.30	\$536.30	\$436.92
47	\$556.33	\$453.24	\$453.24	\$487.52	\$487.52	\$469.68	\$469.68	\$558.82	\$558.82	\$455.27
48	\$581.96	\$474.12	\$474.12	\$509.97	\$509.97	\$491.32	\$491.32	\$584.56	\$584.56	\$476.24
49	\$607.23	\$494.71	\$494.71	\$532.12	\$532.12	\$512.65	\$512.65	\$609.95	\$609.95	\$496.92
50	\$635.71	\$517.90	\$517.90	\$557.07	\$557.07	\$536.69	\$536.69	\$638.55	\$638.55	\$520.23
51	\$663.83	\$540.81	\$540.81	\$581.71	\$581.71	\$560.43	\$560.43	\$666.79	\$666.79	\$543.24
52	\$694.79	\$566.04	\$566.04	\$608.85	\$608.85	\$586.58	\$586.58	\$697.90	\$697.90	\$568.58
53	\$726.12	\$591.56	\$591.56	\$636.30	\$636.30	\$613.02	\$613.02	\$729.36	\$729.36	\$594.21
54	\$759.93	\$619.11	\$619.11	\$665.93	\$665.93	\$641.57	\$641.57	\$763.33	\$763.33	\$621.88
55	\$793.75	\$646.66	\$646.66	\$695.56	\$695.56	\$670.12	\$670.12	\$797.29	\$797.29	\$649.55
56	\$830.41	\$676.52	\$676.52	\$727.69	\$727.69	\$701.07	\$701.07	\$834.12	\$834.12	\$679.56
57	\$867.43	\$706.68	\$706.68	\$760.12	\$760.12	\$732.32	\$732.32	\$871.30	\$871.30	\$709.85
58	\$906.94	\$738.87	\$738.87	\$794.75	\$794.75	\$765.67	\$765.67	\$910.99	\$910.99	\$742.18
59	\$926.51	\$754.82	\$754.82	\$811.90	\$811.90	\$782.20	\$782.20	\$930.65	\$930.65	\$758.20
60	\$966.02	\$787.01	\$787.01	\$846.52	\$846.52	\$815.56	\$815.56	\$970.34	\$970.34	\$790.53
61	\$1,000.19	\$814.84	\$814.84	\$876.47	\$876.47	\$844.41	\$844.41	\$1,004.66	\$1,004.66	\$818.50
62	\$1,022.62	\$833.11	\$833.11	\$896.12	\$896.12	\$863.34	\$863.34	\$1,027.18	\$1,027.18	\$836.85
63	\$1,050.73	\$856.02	\$856.02	\$920.76	\$920.76	\$887.08	\$887.08	\$1,055.43	\$1,055.43	\$859.86
64+	\$1,067.82	\$869.94	\$869.94	\$935.73	\$935.73	\$901.50	\$901.50	\$1,072.59	\$1,072.59	\$873.84



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

HIOS Plan ID (On Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
HIOS Plan ID (Off Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
Plan Marketing Name =>	Advantage Silver HMO \$3,500 / \$7,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	5		1		2		4		5	
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$3500 / \$7000		\$8000 / \$16000		\$8000 / \$16000		\$8000 / \$16000		\$8000 / \$16000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0	
OOP Maximum =>	\$8700 / \$17400		\$8550 / \$17100		\$8550 / \$17100		\$8550 / \$17100		\$8550 / \$17100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$205.17	\$205.17	\$149.40	\$149.40	\$177.75	\$177.75	\$144.81	\$144.81	\$155.76	\$155.76
15	\$223.41	\$223.41	\$162.68	\$162.68	\$193.55	\$193.55	\$157.68	\$157.68	\$169.61	\$169.61
16	\$230.38	\$230.38	\$167.75	\$167.75	\$199.59	\$199.59	\$162.60	\$162.60	\$174.90	\$174.90
17	\$237.36	\$237.36	\$172.83	\$172.83	\$205.63	\$205.63	\$167.52	\$167.52	\$180.19	\$180.19
18	\$244.87	\$244.87	\$178.30	\$178.30	\$212.14	\$212.14	\$172.82	\$172.82	\$185.90	\$185.90
19	\$252.38	\$252.38	\$183.77	\$183.77	\$218.64	\$218.64	\$178.12	\$178.12	\$191.60	\$191.60
20	\$260.15	\$260.15	\$189.43	\$189.43	\$225.38	\$225.38	\$183.61	\$183.61	\$197.50	\$197.50
21	\$268.20	\$268.20	\$195.29	\$195.29	\$232.35	\$232.35	\$189.29	\$189.29	\$203.61	\$203.61
22	\$268.20	\$268.20	\$195.29	\$195.29	\$232.35	\$232.35	\$189.29	\$189.29	\$203.61	\$203.61
23	\$268.20	\$268.20	\$195.29	\$195.29	\$232.35	\$232.35	\$189.29	\$189.29	\$203.61	\$203.61
24	\$268.20	\$268.20	\$195.29	\$195.29	\$232.35	\$232.35	\$189.29	\$189.29	\$203.61	\$203.61
25	\$269.27	\$269.27	\$196.07	\$196.07	\$233.28	\$233.28	\$190.05	\$190.05	\$204.42	\$204.42
26	\$274.64	\$274.64	\$199.98	\$199.98	\$237.93	\$237.93	\$193.83	\$193.83	\$208.50	\$208.50
27	\$281.07	\$281.07	\$204.66	\$204.66	\$243.50	\$243.50	\$198.38	\$198.38	\$213.38	\$213.38
28	\$291.53	\$291.53	\$212.28	\$212.28	\$252.56	\$252.56	\$205.76	\$205.76	\$221.32	\$221.32
29	\$300.12	\$300.12	\$218.53	\$218.53	\$260.00	\$260.00	\$211.82	\$211.82	\$227.84	\$227.84
30	\$304.41	\$304.41	\$221.65	\$221.65	\$263.72	\$263.72	\$214.84	\$214.84	\$231.10	\$231.10
31	\$310.84	\$310.84	\$226.34	\$226.34	\$269.29	\$269.29	\$219.39	\$219.39	\$235.98	\$235.98
32	\$317.28	\$317.28	\$231.03	\$231.03	\$274.87	\$274.87	\$223.93	\$223.93	\$240.87	\$240.87
33	\$321.30	\$321.30	\$233.96	\$233.96	\$278.36	\$278.36	\$226.77	\$226.77	\$243.92	\$243.92
34	\$325.59	\$325.59	\$237.08	\$237.08	\$282.07	\$282.07	\$229.80	\$229.80	\$247.18	\$247.18
35	\$327.74	\$327.74	\$238.64	\$238.64	\$283.93	\$283.93	\$231.31	\$231.31	\$248.81	\$248.81
36	\$329.89	\$329.89	\$240.21	\$240.21	\$285.79	\$285.79	\$232.83	\$232.83	\$250.44	\$250.44
37	\$332.03	\$332.03	\$241.77	\$241.77	\$287.65	\$287.65	\$234.34	\$234.34	\$252.07	\$252.07
38	\$334.18	\$334.18	\$243.33	\$243.33	\$289.51	\$289.51	\$235.86	\$235.86	\$253.70	\$253.70
39	\$338.47	\$338.47	\$246.46	\$246.46	\$293.23	\$293.23	\$238.88	\$238.88	\$256.96	\$256.96
40	\$342.76	\$342.76	\$249.58	\$249.58	\$296.94	\$296.94	\$241.91	\$241.91	\$260.21	\$260.21
41	\$349.20	\$349.20	\$254.27	\$254.27	\$302.52	\$302.52	\$246.46	\$246.46	\$265.10	\$265.10
42	\$355.37	\$355.37	\$258.76	\$258.76	\$307.86	\$307.86	\$250.81	\$250.81	\$269.78	\$269.78
43	\$363.95	\$363.95	\$265.01	\$265.01	\$315.30	\$315.30	\$256.87	\$256.87	\$276.30	\$276.30
44	\$374.68	\$374.68	\$272.82	\$272.82	\$324.59	\$324.59	\$264.44	\$264.44	\$284.44	\$284.44
45	\$387.28	\$387.28	\$282.00	\$282.00	\$335.51	\$335.51	\$273.33	\$273.33	\$294.01	\$294.01
46	\$402.30	\$402.30	\$292.94	\$292.94	\$348.53	\$348.53	\$283.94	\$283.94	\$305.42	\$305.42
47	\$419.20	\$419.20	\$305.24	\$305.24	\$363.16	\$363.16	\$295.86	\$295.86	\$318.24	\$318.24
48	\$438.51	\$438.51	\$319.30	\$319.30	\$379.89	\$379.89	\$309.49	\$309.49	\$332.90	\$332.90
49	\$457.55	\$457.55	\$333.16	\$333.16	\$396.39	\$396.39	\$322.93	\$322.93	\$347.36	\$347.36
50	\$479.01	\$479.01	\$348.79	\$348.79	\$414.98	\$414.98	\$338.07	\$338.07	\$363.65	\$363.65
51	\$500.19	\$500.19	\$364.22	\$364.22	\$433.33	\$433.33	\$353.03	\$353.03	\$379.73	\$379.73
52	\$523.53	\$523.53	\$381.21	\$381.21	\$453.55	\$453.55	\$369.49	\$369.49	\$397.45	\$397.45
53	\$547.13	\$547.13	\$398.39	\$398.39	\$473.99	\$473.99	\$386.15	\$386.15	\$415.36	\$415.36
54	\$572.61	\$572.61	\$416.94	\$416.94	\$496.07	\$496.07	\$404.13	\$404.13	\$434.71	\$434.71
55	\$598.09	\$598.09	\$435.50	\$435.50	\$518.14	\$518.14	\$422.12	\$422.12	\$454.05	\$454.05
56	\$625.71	\$625.71	\$455.61	\$455.61	\$542.07	\$542.07	\$441.61	\$441.61	\$475.02	\$475.02
57	\$653.60	\$653.60	\$475.92	\$475.92	\$566.24	\$566.24	\$461.30	\$461.30	\$496.20	\$496.20
58	\$683.37	\$683.37	\$497.60	\$497.60	\$592.03	\$592.03	\$482.31	\$482.31	\$518.80	\$518.80
59	\$698.12	\$698.12	\$508.34	\$508.34	\$604.81	\$604.81	\$492.72	\$492.72	\$530.00	\$530.00
60	\$727.89	\$727.89	\$530.02	\$530.02	\$630.60	\$630.60	\$513.73	\$513.73	\$552.60	\$552.60
61	\$753.64	\$753.64	\$548.76	\$548.76	\$652.90	\$652.90	\$531.90	\$531.90	\$572.14	\$572.14
62	\$770.54	\$770.54	\$561.07	\$561.07	\$667.54	\$667.54	\$543.83	\$543.83	\$584.97	\$584.97
63	\$791.73	\$791.73	\$576.50	\$576.50	\$685.90	\$685.90	\$558.78	\$558.78	\$601.06	\$601.06
64+	\$804.60	\$804.60	\$585.87	\$585.87	\$697.05	\$697.05	\$567.87	\$567.87	\$610.83	\$610.83

Company Name: UPMC Health Coverage, Inc.  
 Market: Small Group  
 Product: HMO  
 Effective Date of Rates: July 1, 2022

Ending date of Rates: September 30, 2022

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020073	62560PA0020073	62560PA0020073	62560PA0020073
Plan Marketing Name =>	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$10/\$25	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Platinum HMO \$500/\$2500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500	Advantage Gold HMO \$1,000/\$3500
Form # =>	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
Network =>	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De
Metal =>	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold
Deductible =>	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
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	\$271.80	\$271.80	\$323.37	\$323.37	\$263.45	\$263.45	\$283.38	\$283.38	\$270.76	\$270.76	\$322.13	\$322.13	\$262.45	\$262.45	\$282.29	\$282.29	\$232.25	\$232.25	\$276.32
15	\$295.96	\$295.96	\$352.12	\$352.12	\$286.87	\$286.87	\$308.57	\$308.57	\$294.82	\$294.82	\$350.77	\$350.77	\$285.78	\$285.78	\$307.39	\$307.39	\$252.89	\$252.89	\$300.88
16	\$305.19	\$305.19	\$363.11	\$363.11	\$295.82	\$295.82	\$318.20	\$318.20	\$304.03	\$304.03	\$361.72	\$361.72	\$294.70	\$294.70	\$316.98	\$316.98	\$260.78	\$260.78	\$310.27
17	\$314.43	\$314.43	\$374.10	\$374.10	\$304.78	\$304.78	\$327.83	\$327.83	\$313.23	\$313.23	\$372.66	\$372.66	\$303.62	\$303.62	\$326.57	\$326.57	\$268.68	\$268.68	\$319.66
18	\$324.38	\$324.38	\$385.93	\$385.93	\$314.42	\$314.42	\$338.20	\$338.20	\$323.14	\$323.14	\$384.46	\$384.46	\$313.22	\$313.22	\$336.91	\$336.91	\$277.18	\$277.18	\$329.78
19	\$334.33	\$334.33	\$397.77	\$397.77	\$324.06	\$324.06	\$348.57	\$348.57	\$333.05	\$333.05	\$396.25	\$396.25	\$322.83	\$322.83	\$347.24	\$347.24	\$285.68	\$285.68	\$339.89
20	\$344.63	\$344.63	\$410.03	\$410.03	\$334.05	\$334.05	\$359.32	\$359.32	\$343.31	\$343.31	\$408.46	\$408.46	\$332.78	\$332.78	\$357.94	\$357.94	\$294.48	\$294.48	\$350.36
21	\$355.29	\$355.29	\$422.71	\$422.71	\$344.38	\$344.38	\$370.43	\$370.43	\$353.93	\$353.93	\$421.09	\$421.09	\$343.07	\$343.07	\$369.01	\$369.01	\$303.59	\$303.59	\$361.20
22	\$355.29	\$355.29	\$422.71	\$422.71	\$344.38	\$344.38	\$370.43	\$370.43	\$353.93	\$353.93	\$421.09	\$421.09	\$343.07	\$343.07	\$369.01	\$369.01	\$303.59	\$303.59	\$361.20
23	\$355.29	\$355.29	\$422.71	\$422.71	\$344.38	\$344.38	\$370.43	\$370.43	\$353.93	\$353.93	\$421.09	\$421.09	\$343.07	\$343.07	\$369.01	\$369.01	\$303.59	\$303.59	\$361.20
24	\$355.29	\$355.29	\$422.71	\$422.71	\$344.38	\$344.38	\$370.43	\$370.43	\$353.93	\$353.93	\$421.09	\$421.09	\$343.07	\$343.07	\$369.01	\$369.01	\$303.59	\$303.59	\$361.20
25	\$356.71	\$356.71	\$424.40	\$424.40	\$345.76	\$345.76	\$371.91	\$371.91	\$355.35	\$355.35	\$422.77	\$422.77	\$344.44	\$344.44	\$370.49	\$370.49	\$304.80	\$304.80	\$362.64
26	\$363.82	\$363.82	\$432.86	\$432.86	\$352.65	\$352.65	\$379.32	\$379.32	\$362.42	\$362.42	\$431.20	\$431.20	\$351.30	\$351.30	\$377.87	\$377.87	\$310.88	\$310.88	\$369.87
27	\$372.34	\$372.34	\$443.00	\$443.00	\$360.91	\$360.91	\$388.21	\$388.21	\$370.92	\$370.92	\$441.30	\$441.30	\$359.54	\$359.54	\$386.72	\$386.72	\$318.16	\$318.16	\$378.54
28	\$386.20	\$386.20	\$459.49	\$459.49	\$374.34	\$374.34	\$402.66	\$402.66	\$384.72	\$384.72	\$457.72	\$457.72	\$372.92	\$372.92	\$401.11	\$401.11	\$330.00	\$330.00	\$392.62
29	\$397.57	\$397.57	\$473.01	\$473.01	\$385.36	\$385.36	\$414.51	\$414.51	\$396.05	\$396.05	\$471.20	\$471.20	\$383.90	\$383.90	\$412.92	\$412.92	\$339.72	\$339.72	\$404.18
30	\$403.25	\$403.25	\$479.78	\$479.78	\$390.87	\$390.87	\$420.44	\$420.44	\$401.71	\$401.71	\$477.94	\$477.94	\$389.38	\$389.38	\$418.83	\$418.83	\$344.57	\$344.57	\$409.96
31	\$411.78	\$411.78	\$489.92	\$489.92	\$399.14	\$399.14	\$429.33	\$429.33	\$410.20	\$410.20	\$488.04	\$488.04	\$397.62	\$397.62	\$427.68	\$427.68	\$351.86	\$351.86	\$418.63
32	\$420.31	\$420.31	\$500.07	\$500.07	\$407.40	\$407.40	\$438.22	\$438.22	\$418.70	\$418.70	\$498.15	\$498.15	\$436.54	\$436.54	\$459.15	\$459.15	\$359.15	\$359.15	\$427.30
33	\$425.64	\$425.64	\$506.41	\$506.41	\$412.57	\$412.57	\$443.78	\$443.78	\$424.01	\$424.01	\$504.47	\$504.47	\$411.00	\$411.00	\$442.07	\$442.07	\$363.70	\$363.70	\$432.72
34	\$431.32	\$431.32	\$513.17	\$513.17	\$418.08	\$418.08	\$449.70	\$449.70	\$429.67	\$429.67	\$511.20	\$511.20	\$416.49	\$416.49	\$447.98	\$447.98	\$368.56	\$368.56	\$438.50
35	\$434.16	\$434.16	\$516.55	\$516.55	\$420.83	\$420.83	\$452.67	\$452.67	\$432.50	\$432.50	\$514.57	\$514.57	\$419.23	\$419.23	\$450.93	\$450.93	\$370.99	\$370.99	\$441.39
36	\$437.01	\$437.01	\$519.93	\$519.93	\$423.59	\$423.59	\$455.63	\$455.63	\$435.33	\$435.33	\$517.94	\$517.94	\$421.98	\$421.98	\$453.88	\$453.88	\$373.42	\$373.42	\$444.28
37	\$439.85	\$439.85	\$523.31	\$523.31	\$426.34	\$426.34	\$458.59	\$458.59	\$438.17	\$438.17	\$521.31	\$521.31	\$424.72	\$424.72	\$456.83	\$456.83	\$375.84	\$375.84	\$447.17
38	\$442.69	\$442.69	\$526.70	\$526.70	\$429.10	\$429.10	\$461.56	\$461.56	\$441.00	\$441.00	\$524.68	\$524.68	\$427.47	\$427.47	\$459.79	\$459.79	\$378.27	\$378.27	\$450.06
39	\$448.38	\$448.38	\$533.46	\$533.46	\$434.61	\$434.61	\$467.48	\$467.48	\$446.66	\$446.66	\$531.42	\$531.42	\$432.95	\$432.95	\$465.69	\$465.69	\$383.13	\$383.13	\$455.83
40	\$454.06	\$454.06	\$540.22	\$540.22	\$440.12	\$440.12	\$473.41	\$473.41	\$452.32	\$452.32	\$538.15	\$538.15	\$438.44	\$438.44	\$471.59	\$471.59	\$387.99	\$387.99	\$461.61
41	\$462.59	\$462.59	\$550.37	\$550.37	\$448.38	\$448.38	\$482.30	\$482.30	\$460.82	\$460.82	\$548.26	\$548.26	\$446.68	\$446.68	\$480.45	\$480.45	\$395.27	\$395.27	\$470.28
42	\$470.76	\$470.76	\$560.09	\$560.09	\$456.30	\$456.30	\$490.82	\$490.82	\$468.96	\$468.96	\$557.94	\$557.94	\$454.57	\$454.57	\$488.94	\$488.94	\$402.26	\$402.26	\$478.59
43	\$482.13	\$482.13	\$573.62	\$573.62	\$467.32	\$467.32	\$502.67	\$502.67	\$480.28	\$480.28	\$571.42	\$571.42	\$465.55	\$465.55	\$500.75	\$500.75	\$411.97	\$411.97	\$490.15
44	\$496.34	\$496.34	\$590.53	\$590.53	\$481.10	\$481.10	\$517.49	\$517.49	\$494.44	\$494.44	\$588.26	\$588.26	\$479.27	\$479.27	\$515.51	\$515.51	\$424.12	\$424.12	\$504.60
45	\$513.04	\$513.04	\$610.39	\$610.39	\$497.28	\$497.28	\$534.90	\$534.90	\$511.07	\$511.07	\$608.05	\$608.05	\$495.39	\$495.39	\$532.85	\$532.85	\$438.38	\$438.38	\$521.57
46	\$532.94	\$532.94	\$634.07	\$634.07	\$516.57	\$516.57	\$555.65	\$555.65	\$530.90	\$530.90	\$631.64	\$631.64	\$514.61	\$514.61	\$553.52	\$553.52	\$455.39	\$455.39	\$541.80
47	\$555.32	\$555.32	\$660.70	\$660.70	\$538.27	\$538.27	\$578.98	\$578.98	\$553.19	\$553.19	\$658.16	\$658.16	\$536.22	\$536.22	\$576.76	\$576.76	\$474.51	\$474.51	\$564.56
48	\$580.90	\$580.90	\$691.13	\$691.13	\$563.06	\$563.06	\$605.65	\$605.65	\$578.68	\$578.68	\$688.48	\$688.48	\$560.92	\$560.92	\$603.33	\$603.33	\$496.37	\$496.37	\$590.56
49	\$606.12	\$606.12	\$721.14	\$721.14	\$587.51	\$587.51	\$631.95	\$631.95	\$603.80	\$603.80	\$718.38	\$718.38	\$585.28	\$585.28	\$629.53	\$629.53	\$517.92	\$517.92	\$616.21
50	\$634.55	\$634.55	\$754.96	\$754.96	\$615.06	\$615.06	\$661.59	\$661.59	\$632.12	\$632.12	\$752.07	\$752.07	\$612.72	\$612.72	\$659.05	\$659.05	\$542.21	\$542.21	\$645.10
51	\$662.62	\$662.62	\$788.35	\$788.35	\$642.27	\$642.27	\$690.85	\$690.85	\$660.08	\$660.08	\$785.33	\$785.33	\$639.83	\$639.83	\$688.20	\$688.20	\$566.20	\$566.20	\$673.64
52	\$693.53	\$693.53	\$825.13	\$825.13	\$672.23	\$672.23	\$723.08	\$723.08	\$690.87	\$690.87	\$821.97	\$821.97	\$669.67	\$669.67	\$720.31	\$720.31	\$592.61	\$592.61	\$705.06
53	\$724.79	\$724.79	\$862.33	\$862.33	\$702.54	\$702.54	\$755.68	\$755.68	\$722.02	\$722.02	\$859.02	\$859.02	\$699.86	\$699.86	\$752.78	\$752.78	\$619.32	\$619.32	\$736.85
54	\$758.54	\$758.54	\$902.49	\$902.49	\$735.25	\$735.25	\$790.87	\$790.87	\$755.64	\$755.64	\$899.03	\$899.03	\$732.45	\$732.45	\$787.84	\$787.84	\$648.16	\$648.16	\$771.16
55	\$792.30	\$792.30	\$942.64	\$942.64	\$767.97	\$767.97	\$826.06	\$826.06	\$789.26	\$789.26	\$939.03	\$939.03	\$765.05	\$765.05	\$822.89	\$822.89	\$677.01	\$677.01	\$805.48
56	\$828.89	\$828.89	\$986.18	\$986.18	\$803.44	\$803.44	\$864.												

**Effective Date of Rates:**

HIOS Plan ID (On Exchange)=>																					
HIOS Plan ID (Off Exchange)=>		0020073		62560PA0020073		62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020078		62560PA0020078		62560PA0020078	
Plan Marketing Name =>		MO \$1,000 \$35		vantage Gold HMO \$1,000 \$35		vantage Gold HMO \$1,000 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Silver HMO \$3,500 \$60		vantage Silver HMO \$3,500 \$60		vantage Silver HMO \$3,500 \$60	
Form # =>		F03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>		2		4		5		1		2		3		4		1		2		4	
Network =>		vantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>		id		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>		\$2000		\$1000 / \$2000		\$1000 / \$2000		\$1500 / \$3000		\$1500 / \$3000		\$1500 / \$3000		\$1500 / \$3000		\$3500 / \$7000		\$3500 / \$7000		\$3500 / \$7000	
Coinsurance =>		0%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>		\$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$60 / \$80		\$60 / \$80		\$60 / \$80	
OOP Maximum =>		\$14000		\$7000 / \$14000		\$7000 / \$14000		\$6500 / \$13000		\$6500 / \$13000		\$6500 / \$13000		\$6500 / \$13000		\$8700 / \$17400		\$8700 / \$17400		\$8700 / \$17400	
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	
0 - 14	\$276.32	\$225.12	\$225.12	\$242.15	\$242.15	\$233.29	\$233.29	\$277.56	\$277.56	\$226.13	\$226.13	\$243.23	\$243.23	\$199.70	\$199.70	\$237.60	\$237.60	\$193.57	\$193.57		
15	\$300.88	\$245.13	\$245.13	\$263.67	\$263.67	\$254.02	\$254.02	\$302.23	\$302.23	\$217.45	\$217.45	\$258.72	\$258.72	\$210.77	\$210.77	\$258.72	\$258.72	\$210.77	\$210.77		
16	\$310.27	\$252.78	\$252.78	\$271.90	\$271.90	\$261.95	\$261.95	\$311.66	\$311.66	\$253.91	\$253.91	\$273.12	\$273.12	\$224.24	\$224.24	\$266.80	\$266.80	\$217.35	\$217.35		
17	\$319.66	\$260.43	\$260.43	\$280.13	\$280.13	\$269.88	\$269.88	\$321.10	\$321.10	\$261.60	\$261.60	\$281.39	\$281.39	\$231.03	\$231.03	\$274.87	\$274.87	\$223.93	\$223.93		
18	\$329.78	\$268.67	\$268.67	\$288.99	\$288.99	\$278.42	\$278.42	\$331.25	\$331.25	\$269.87	\$269.87	\$290.29	\$290.29	\$238.34	\$238.34	\$283.57	\$283.57	\$231.02	\$231.02		
19	\$339.89	\$276.91	\$276.91	\$297.85	\$297.85	\$286.96	\$286.96	\$341.41	\$341.41	\$278.15	\$278.15	\$299.19	\$299.19	\$245.65	\$245.65	\$292.27	\$292.27	\$238.10	\$238.10		
20	\$350.36	\$285.44	\$285.44	\$307.03	\$307.03	\$295.80	\$295.80	\$351.94	\$351.94	\$286.72	\$286.72	\$308.41	\$308.41	\$253.22	\$253.22	\$301.27	\$301.27	\$245.44	\$245.44		
21	\$361.20	\$294.27	\$294.27	\$316.53	\$316.53	\$304.95	\$304.95	\$362.82	\$362.82	\$295.59	\$295.59	\$317.95	\$317.95	\$261.05	\$261.05	\$310.59	\$310.59	\$253.03	\$253.03		
22	\$361.20	\$294.27	\$294.27	\$316.53	\$316.53	\$304.95	\$304.95	\$362.82	\$362.82	\$295.59	\$295.59	\$317.95	\$317.95	\$261.05	\$261.05	\$310.59	\$310.59	\$253.03	\$253.03		
23	\$361.20	\$294.27	\$294.27	\$316.53	\$316.53	\$304.95	\$304.95	\$362.82	\$362.82	\$295.59	\$295.59	\$317.95	\$317.95	\$261.05	\$261.05	\$310.59	\$310.59	\$253.03	\$253.03		
24	\$361.20	\$294.27	\$294.27	\$316.53	\$316.53	\$304.95	\$304.95	\$362.82	\$362.82	\$295.59	\$295.59	\$317.95	\$317.95	\$261.05	\$261.05	\$310.59	\$310.59	\$253.03	\$253.03		
25	\$362.64	\$295.45	\$295.45	\$317.80	\$317.80	\$306.17	\$306.17	\$364.27	\$364.27	\$296.77	\$296.77	\$319.22	\$319.22	\$262.09	\$262.09	\$311.83	\$311.83	\$254.04	\$254.04		
26	\$369.87	\$301.33	\$301.33	\$324.13	\$324.13	\$312.27	\$312.27	\$371.53	\$371.53	\$302.68	\$302.68	\$325.58	\$325.58	\$267.32	\$267.32	\$318.04	\$318.04	\$259.10	\$259.10		
27	\$378.54	\$308.39	\$308.39	\$331.72	\$331.72	\$319.59	\$319.59	\$380.24	\$380.24	\$309.78	\$309.78	\$333.21	\$333.21	\$273.58	\$273.58	\$325.50	\$325.50	\$265.18	\$265.18		
28	\$392.62	\$319.87	\$319.87	\$344.07	\$344.07	\$331.48	\$331.48	\$394.39	\$394.39	\$321.31	\$321.31	\$345.61	\$345.61	\$283.76	\$283.76	\$337.61	\$337.61	\$275.04	\$275.04		
29	\$404.18	\$329.29	\$329.29	\$354.20	\$354.20	\$341.24	\$341.24	\$406.00	\$406.00	\$330.77	\$330.77	\$355.79	\$355.79	\$292.11	\$292.11	\$347.55	\$347.55	\$283.14	\$283.14		
30	\$409.96	\$334.00	\$334.00	\$359.26	\$359.26	\$346.12	\$346.12	\$411.80	\$411.80	\$335.49	\$335.49	\$360.87	\$360.87	\$296.29	\$296.29	\$352.52	\$352.52	\$287.19	\$287.19		
31	\$418.63	\$341.06	\$341.06	\$366.86	\$366.86	\$353.44	\$353.44	\$420.51	\$420.51	\$342.59	\$342.59	\$368.50	\$368.50	\$302.56	\$302.56	\$359.97	\$359.97	\$293.26	\$293.26		
32	\$427.30	\$348.12	\$348.12	\$374.45	\$374.45	\$360.76	\$360.76	\$429.22	\$429.22	\$349.68	\$349.68	\$376.13	\$376.13	\$308.82	\$308.82	\$367.43	\$367.43	\$299.33	\$299.33		
33	\$432.72	\$352.54	\$352.54	\$379.20	\$379.20	\$365.33	\$365.33	\$434.66	\$434.66	\$354.12	\$354.12	\$380.90	\$380.90	\$312.74	\$312.74	\$372.09	\$372.09	\$303.13	\$303.13		
34	\$438.50	\$357.24	\$357.24	\$384.27	\$384.27	\$370.21	\$370.21	\$440.46	\$440.46	\$358.85	\$358.85	\$385.99	\$385.99	\$316.91	\$316.91	\$377.06	\$377.06	\$307.18	\$307.18		
35	\$441.39	\$359.60	\$359.60	\$386.80	\$386.80	\$372.65	\$372.65	\$443.37	\$443.37	\$361.21	\$361.21	\$388.53	\$388.53	\$319.00	\$319.00	\$379.54	\$379.54	\$309.20	\$309.20		
36	\$444.28	\$361.95	\$361.95	\$389.33	\$389.33	\$375.09	\$375.09	\$446.27	\$446.27	\$363.58	\$363.58	\$391.08	\$391.08	\$321.09	\$321.09	\$382.03	\$382.03	\$311.23	\$311.23		
37	\$447.17	\$364.31	\$364.31	\$391.86	\$391.86	\$377.53	\$377.53	\$449.17	\$449.17	\$365.94	\$365.94	\$393.62	\$393.62	\$323.18	\$323.18	\$384.51	\$384.51	\$313.25	\$313.25		
38	\$450.06	\$366.66	\$366.66	\$394.40	\$394.40	\$379.97	\$379.97	\$452.07	\$452.07	\$368.31	\$368.31	\$396.17	\$396.17	\$325.27	\$325.27	\$387.00	\$387.00	\$315.28	\$315.28		
39	\$455.83	\$371.37	\$371.37	\$399.46	\$399.46	\$384.85	\$384.85	\$457.88	\$457.88	\$373.03	\$373.03	\$401.25	\$401.25	\$329.45	\$329.45	\$391.96	\$391.96	\$319.32	\$319.32		
40	\$461.61	\$376.08	\$376.08	\$404.53	\$404.53	\$389.73	\$389.73	\$463.68	\$463.68	\$377.76	\$377.76	\$406.34	\$406.34	\$333.62	\$333.62	\$396.93	\$396.93	\$323.37	\$323.37		
41	\$470.28	\$383.14	\$383.14	\$412.12	\$412.12	\$397.04	\$397.04	\$472.39	\$472.39	\$384.86	\$384.86	\$413.97	\$413.97	\$339.89	\$339.89	\$404.39	\$404.39	\$329.45	\$329.45		
42	\$478.59	\$389.91	\$389.91	\$419.40	\$419.40	\$404.06	\$404.06	\$480.74	\$480.74	\$391.66	\$391.66	\$421.28	\$421.28	\$345.89	\$345.89	\$411.53	\$411.53	\$335.26	\$335.26		
43	\$490.15	\$399.32	\$399.32	\$429.53	\$429.53	\$413.82	\$413.82	\$492.35	\$492.35	\$401.12	\$401.12	\$431.46	\$431.46	\$354.24	\$354.24	\$421.47	\$421.47	\$343.36	\$343.36		
44	\$504.60	\$411.10	\$411.10	\$442.19	\$442.19	\$426.02	\$426.02	\$506.86	\$506.86	\$412.94	\$412.94	\$444.18	\$444.18	\$364.69	\$364.69	\$433.89	\$433.89	\$353.48	\$353.48		
45	\$521.57	\$424.93	\$424.93	\$457.07	\$457.07	\$440.35	\$440.35	\$523.91	\$523.91	\$426.83	\$426.83	\$459.12	\$459.12	\$376.96	\$376.96	\$448.49	\$448.49	\$365.38	\$365.38		
46	\$541.80	\$441.41	\$441.41	\$474.80	\$474.80	\$457.43	\$457.43	\$544.23	\$544.23	\$443.39	\$443.39	\$476.93	\$476.93	\$391.58	\$391.58	\$465.89	\$465.89	\$379.55	\$379.55		
47	\$564.56	\$459.94	\$459.94	\$494.74	\$494.74	\$476.64	\$476.64	\$567.09	\$567.09	\$462.01	\$462.01	\$496.96	\$496.96	\$408.02	\$408.02	\$485.45	\$485.45	\$395.49	\$395.49		
48	\$590.56	\$481.13	\$481.13	\$517.53	\$517.53	\$498.59	\$498.59	\$593.21	\$593.21	\$483.29	\$483.29	\$519.85	\$519.85	\$426.82	\$426.82	\$507.81	\$507.81	\$413.70	\$413.70		
49	\$616.21	\$502.02	\$502.02	\$540.00	\$540.00	\$520.24	\$520.24	\$618.97	\$618.97	\$504.28	\$504.28	\$542.42	\$542.42	\$445.35	\$445.35	\$529.87	\$529.87	\$431.67	\$431.67		
50	\$645.10	\$525.57	\$525.57	\$565.32	\$565.32	\$544.64	\$544.64	\$648.00	\$648.00	\$527.92	\$527.92	\$567.86	\$567.86	\$466.24	\$466.24	\$554.71	\$554.71	\$451.91	\$451.91		
51	\$673.64	\$548.81	\$548.81	\$590.33	\$590.33	\$568.73	\$568.73	\$676.66	\$676.66	\$551.28	\$551.28	\$592.98	\$592.98	\$486.86	\$486.86	\$579.25	\$579.25	\$471.90	\$471.90		
52	\$705.06	\$574.42	\$574.42	\$617.87	\$617.87	\$595.26	\$595.26	\$708.22	\$708.22	\$576.99	\$576.99	\$620.64	\$620.64	\$509.57	\$509.57	\$606.27	\$606.27	\$493.91	\$493.91		
53	\$736.85	\$600.31	\$600.31	\$645.72	\$645.72	\$622.10	\$622.10	\$740.15	\$740.15	\$603.00	\$603.00	\$648.62	\$648.62	\$532.54	\$532.54	\$633.60	\$633.60	\$516.18	\$516.18		
54	\$771.16	\$628.27	\$628.27	\$675.79	\$675.79	\$651.07	\$651.07	\$774.62	\$774.62	\$631.08	\$631.08	\$678.82	\$678.82	\$557.34	\$557.34	\$663.11	\$663.11	\$540.22	\$540.22		
55	\$805.48	\$656.22	\$656.22	\$705.86	\$705.86	\$680.04	\$680.04	\$809.09	\$809.09	\$659.17	\$659.17	\$709.03	\$709.03	\$582.14	\$582.14	\$692.62	\$692.62	\$564.26	\$564.26		
56	\$842.68	\$686.53	\$686.53	\$738.46	\$738.46	\$711.45	\$711.45	\$846.46	\$846.46	\$689.61	\$689.61	\$741.78	\$741.78	\$609.03	\$609.03	\$724.61	\$724.61	\$590.32	\$590.32		
57	\$880.24	\$717.14	\$717.14	\$771.38	\$771.38	\$743.16	\$743.16	\$884.19	\$884.19	\$720.35	\$720.35	\$774.84	\$774.84	\$636.18	\$636.18	\$756.91	\$756.91	\$616.63	\$616.63		
58	\$920.34	\$749.80	\$749.80	\$806.52	\$806.52	\$777.01	\$777.01	\$924.47	\$924.47	\$753.16	\$753.16	\$810.14	\$810.14	\$665.16	\$665.16	\$791.38	\$791.38	\$644.72	\$644.72		
59	\$940.20	\$765.98	\$765.98	\$823.93	\$823.93	\$793.78	\$793.78	\$944.42	\$944.42	\$769.42	\$769.42	\$827.62	\$827.62	\$679.51	\$679.51	\$808.47	\$808.47	\$658.64	\$658.64		
60	\$980.30	\$798.65	\$798.65	\$859.06	\$859.06	\$827.63	\$827.63	\$984.69	\$984.69	\$802.23	\$802.23	\$862.92	\$862.92	\$708.49	\$708.49	\$842.94	\$842.94	\$686.72	\$686.72		
61	\$1,014.97	\$826.90	\$826.90																		

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

HIOS Plan ID (On Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
HIOS Plan ID (Off Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
Plan Marketing Name =>	Advantage Silver HMO \$3,500 / \$7,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	5		1		2		4		5	
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$3500 / \$7000		\$8000 / \$16000		\$8000 / \$16000		\$8000 / \$16000		\$8000 / \$16000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0	
OOP Maximum =>	\$8700 / \$17400		\$8550 / \$17100		\$8550 / \$17100		\$8550 / \$17100		\$8550 / \$17100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$208.21	\$208.21	\$151.61	\$151.61	\$180.38	\$180.38	\$146.96	\$146.96	\$158.06	\$158.06
15	\$226.72	\$226.72	\$165.08	\$165.08	\$196.41	\$196.41	\$160.02	\$160.02	\$172.11	\$172.11
16	\$233.79	\$233.79	\$170.24	\$170.24	\$202.54	\$202.54	\$165.01	\$165.01	\$177.49	\$177.49
17	\$240.87	\$240.87	\$175.39	\$175.39	\$208.67	\$208.67	\$170.01	\$170.01	\$182.86	\$182.86
18	\$248.49	\$248.49	\$180.94	\$180.94	\$215.28	\$215.28	\$175.39	\$175.39	\$188.64	\$188.64
19	\$256.11	\$256.11	\$186.49	\$186.49	\$221.88	\$221.88	\$180.77	\$180.77	\$194.43	\$194.43
20	\$264.00	\$264.00	\$192.23	\$192.23	\$228.72	\$228.72	\$186.34	\$186.34	\$200.42	\$200.42
21	\$272.17	\$272.17	\$198.18	\$198.18	\$235.79	\$235.79	\$192.10	\$192.10	\$206.62	\$206.62
22	\$272.17	\$272.17	\$198.18	\$198.18	\$235.79	\$235.79	\$192.10	\$192.10	\$206.62	\$206.62
23	\$272.17	\$272.17	\$198.18	\$198.18	\$235.79	\$235.79	\$192.10	\$192.10	\$206.62	\$206.62
24	\$272.17	\$272.17	\$198.18	\$198.18	\$235.79	\$235.79	\$192.10	\$192.10	\$206.62	\$206.62
25	\$273.26	\$273.26	\$198.97	\$198.97	\$236.73	\$236.73	\$192.87	\$192.87	\$207.45	\$207.45
26	\$278.70	\$278.70	\$202.94	\$202.94	\$241.45	\$241.45	\$196.71	\$196.71	\$211.58	\$211.58
27	\$285.23	\$285.23	\$207.69	\$207.69	\$247.11	\$247.11	\$201.32	\$201.32	\$216.54	\$216.54
28	\$295.85	\$295.85	\$215.42	\$215.42	\$256.30	\$256.30	\$208.81	\$208.81	\$224.60	\$224.60
29	\$304.56	\$304.56	\$221.76	\$221.76	\$263.85	\$263.85	\$214.96	\$214.96	\$231.21	\$231.21
30	\$308.91	\$308.91	\$224.93	\$224.93	\$267.62	\$267.62	\$218.03	\$218.03	\$234.51	\$234.51
31	\$315.45	\$315.45	\$229.69	\$229.69	\$273.28	\$273.28	\$222.64	\$222.64	\$239.47	\$239.47
32	\$321.98	\$321.98	\$234.45	\$234.45	\$278.94	\$278.94	\$227.25	\$227.25	\$244.43	\$244.43
33	\$326.06	\$326.06	\$237.42	\$237.42	\$282.48	\$282.48	\$230.14	\$230.14	\$247.53	\$247.53
34	\$330.41	\$330.41	\$240.59	\$240.59	\$286.25	\$286.25	\$233.21	\$233.21	\$250.84	\$250.84
35	\$332.59	\$332.59	\$242.18	\$242.18	\$288.14	\$288.14	\$234.75	\$234.75	\$252.49	\$252.49
36	\$334.77	\$334.77	\$243.76	\$243.76	\$290.02	\$290.02	\$236.28	\$236.28	\$254.14	\$254.14
37	\$336.95	\$336.95	\$245.35	\$245.35	\$291.91	\$291.91	\$237.82	\$237.82	\$255.80	\$255.80
38	\$339.12	\$339.12	\$246.93	\$246.93	\$293.79	\$293.79	\$239.36	\$239.36	\$257.45	\$257.45
39	\$343.48	\$343.48	\$250.10	\$250.10	\$297.57	\$297.57	\$242.43	\$242.43	\$260.75	\$260.75
40	\$347.83	\$347.83	\$253.27	\$253.27	\$301.34	\$301.34	\$245.50	\$245.50	\$264.06	\$264.06
41	\$354.37	\$354.37	\$258.03	\$258.03	\$307.00	\$307.00	\$250.11	\$250.11	\$269.02	\$269.02
42	\$360.63	\$360.63	\$262.59	\$262.59	\$312.42	\$312.42	\$254.53	\$254.53	\$273.77	\$273.77
43	\$369.33	\$369.33	\$268.93	\$268.93	\$319.97	\$319.97	\$260.68	\$260.68	\$280.38	\$280.38
44	\$380.22	\$380.22	\$276.86	\$276.86	\$329.40	\$329.40	\$268.36	\$268.36	\$288.65	\$288.65
45	\$393.01	\$393.01	\$286.17	\$286.17	\$340.48	\$340.48	\$277.39	\$277.39	\$298.36	\$298.36
46	\$408.26	\$408.26	\$297.27	\$297.27	\$353.69	\$353.69	\$288.15	\$288.15	\$309.93	\$309.93
47	\$425.40	\$425.40	\$309.76	\$309.76	\$368.54	\$368.54	\$300.25	\$300.25	\$322.95	\$322.95
48	\$445.00	\$445.00	\$324.02	\$324.02	\$385.52	\$385.52	\$314.08	\$314.08	\$337.82	\$337.82
49	\$464.32	\$464.32	\$338.10	\$338.10	\$402.26	\$402.26	\$327.72	\$327.72	\$352.49	\$352.49
50	\$486.10	\$486.10	\$353.95	\$353.95	\$421.12	\$421.12	\$343.09	\$343.09	\$369.02	\$369.02
51	\$507.60	\$507.60	\$369.61	\$369.61	\$439.75	\$439.75	\$358.27	\$358.27	\$385.35	\$385.35
52	\$531.28	\$531.28	\$386.85	\$386.85	\$460.26	\$460.26	\$374.98	\$374.98	\$403.32	\$403.32
53	\$555.23	\$555.23	\$404.29	\$404.29	\$481.01	\$481.01	\$391.88	\$391.88	\$421.50	\$421.50
54	\$581.08	\$581.08	\$423.11	\$423.11	\$503.41	\$503.41	\$410.13	\$410.13	\$441.13	\$441.13
55	\$606.94	\$606.94	\$441.94	\$441.94	\$525.81	\$525.81	\$428.38	\$428.38	\$460.76	\$460.76
56	\$634.97	\$634.97	\$462.35	\$462.35	\$550.10	\$550.10	\$448.17	\$448.17	\$482.04	\$482.04
57	\$663.28	\$663.28	\$482.96	\$482.96	\$574.62	\$574.62	\$468.15	\$468.15	\$503.53	\$503.53
58	\$693.49	\$693.49	\$504.96	\$504.96	\$600.79	\$600.79	\$489.47	\$489.47	\$526.47	\$526.47
59	\$708.46	\$708.46	\$515.86	\$515.86	\$613.76	\$613.76	\$500.04	\$500.04	\$537.83	\$537.83
60	\$738.67	\$738.67	\$537.86	\$537.86	\$639.93	\$639.93	\$521.36	\$521.36	\$560.77	\$560.77
61	\$764.80	\$764.80	\$556.89	\$556.89	\$662.57	\$662.57	\$539.80	\$539.80	\$580.60	\$580.60
62	\$781.94	\$781.94	\$569.37	\$569.37	\$677.42	\$677.42	\$551.90	\$551.90	\$593.62	\$593.62
63	\$803.45	\$803.45	\$585.03	\$585.03	\$696.05	\$696.05	\$567.08	\$567.08	\$609.94	\$609.94
64+	\$816.51	\$816.51	\$594.54	\$594.54	\$707.37	\$707.37	\$576.30	\$576.30	\$619.86	\$619.86

Company Name: UPMC Health Coverage, Inc.  
 Market: Small Group  
 Product: HMO  
 Effective Date of Rates: October 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072
Plan Marketing Name =>	Advantage Platinum HMO \$10/\$3	Advantage Platinum HMO \$10/\$3	Advantage Platinum HMO \$10/\$3	Advantage Platinum HMO \$10/\$3	Advantage Platinum HMO \$500/\$2	Advantage Platinum HMO \$500/\$2	Advantage Platinum HMO \$500/\$2	Advantage Platinum HMO \$500/\$2	Advantage Platinum HMO \$500/\$2	Advantage Platinum HMO \$500/\$2	Advantage Platinum HMO \$500/\$2	Advantage Platinum HMO \$500/\$2	Advantage Platinum HMO \$500/\$2	Advantage Platinum HMO \$500/\$2	Advantage Platinum HMO \$500/\$2	Advantage Platinum HMO \$500/\$2	Advantage Gold HMO \$1,000/\$35	Advantage Gold HMO \$1,000/\$35	Advantage Gold HMO \$1,000/\$35
Form # =>	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
Network =>	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De	rral w/Dental Advantage w/De
Metal =>	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold
Deductible =>	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
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	\$275.82	\$275.82	\$328.16	\$328.16	\$267.35	\$267.35	\$287.57	\$287.57	\$274.77	\$274.77	\$326.91	\$326.91	\$266.33	\$266.33	\$286.47	\$286.47	\$235.68	\$235.68	\$280.41
15	\$300.34	\$300.34	\$357.33	\$357.33	\$291.12	\$291.12	\$313.13	\$313.13	\$299.19	\$299.19	\$355.97	\$355.97	\$290.00	\$290.00	\$311.93	\$311.93	\$256.63	\$256.63	\$305.34
16	\$309.71	\$309.71	\$368.49	\$368.49	\$300.20	\$300.20	\$322.91	\$322.91	\$308.53	\$308.53	\$367.08	\$367.08	\$299.05	\$299.05	\$321.67	\$321.67	\$264.64	\$264.64	\$314.87
17	\$319.09	\$319.09	\$379.64	\$379.64	\$309.29	\$309.29	\$332.68	\$332.68	\$317.87	\$317.87	\$378.19	\$378.19	\$308.10	\$308.10	\$331.41	\$331.41	\$272.65	\$272.65	\$324.40
18	\$329.18	\$329.18	\$391.65	\$391.65	\$319.08	\$319.08	\$343.21	\$343.21	\$327.92	\$327.92	\$390.15	\$390.15	\$317.85	\$317.85	\$341.89	\$341.89	\$281.28	\$281.28	\$334.66
19	\$339.28	\$339.28	\$403.66	\$403.66	\$328.86	\$328.86	\$353.73	\$353.73	\$337.98	\$337.98	\$402.12	\$402.12	\$327.60	\$327.60	\$352.38	\$352.38	\$289.90	\$289.90	\$344.92
20	\$349.73	\$349.73	\$416.10	\$416.10	\$339.00	\$339.00	\$364.63	\$364.63	\$348.39	\$348.39	\$414.51	\$414.51	\$337.70	\$337.70	\$363.24	\$363.24	\$298.84	\$298.84	\$355.55
21	\$360.55	\$360.55	\$428.97	\$428.97	\$349.48	\$349.48	\$375.91	\$375.91	\$359.17	\$359.17	\$427.33	\$427.33	\$348.14	\$348.14	\$374.47	\$374.47	\$308.08	\$308.08	\$366.55
22	\$360.55	\$360.55	\$428.97	\$428.97	\$349.48	\$349.48	\$375.91	\$375.91	\$359.17	\$359.17	\$427.33	\$427.33	\$348.14	\$348.14	\$374.47	\$374.47	\$308.08	\$308.08	\$366.55
23	\$360.55	\$360.55	\$428.97	\$428.97	\$349.48	\$349.48	\$375.91	\$375.91	\$359.17	\$359.17	\$427.33	\$427.33	\$348.14	\$348.14	\$374.47	\$374.47	\$308.08	\$308.08	\$366.55
24	\$360.55	\$360.55	\$428.97	\$428.97	\$349.48	\$349.48	\$375.91	\$375.91	\$359.17	\$359.17	\$427.33	\$427.33	\$348.14	\$348.14	\$374.47	\$374.47	\$308.08	\$308.08	\$366.55
25	\$361.99	\$361.99	\$430.69	\$430.69	\$350.88	\$350.88	\$377.41	\$377.41	\$360.61	\$360.61	\$429.04	\$429.04	\$349.53	\$349.53	\$375.97	\$375.97	\$309.31	\$309.31	\$368.02
26	\$369.20	\$369.20	\$439.27	\$439.27	\$357.87	\$357.87	\$384.93	\$384.93	\$367.79	\$367.79	\$437.59	\$437.59	\$356.50	\$356.50	\$383.46	\$383.46	\$315.47	\$315.47	\$375.35
27	\$377.86	\$377.86	\$449.56	\$449.56	\$366.26	\$366.26	\$393.95	\$393.95	\$376.41	\$376.41	\$447.84	\$447.84	\$364.85	\$364.85	\$392.44	\$392.44	\$322.87	\$322.87	\$384.14
28	\$391.92	\$391.92	\$466.29	\$466.29	\$379.88	\$379.88	\$408.61	\$408.61	\$390.42	\$390.42	\$464.51	\$464.51	\$378.43	\$378.43	\$407.05	\$407.05	\$334.88	\$334.88	\$398.44
29	\$403.46	\$403.46	\$480.02	\$480.02	\$391.07	\$391.07	\$420.64	\$420.64	\$401.91	\$401.91	\$478.18	\$478.18	\$389.57	\$389.57	\$419.03	\$419.03	\$344.74	\$344.74	\$410.17
30	\$409.22	\$409.22	\$486.88	\$486.88	\$396.66	\$396.66	\$426.66	\$426.66	\$407.66	\$407.66	\$485.02	\$485.02	\$395.14	\$395.14	\$425.02	\$425.02	\$349.67	\$349.67	\$416.03
31	\$417.88	\$417.88	\$497.18	\$497.18	\$405.05	\$405.05	\$435.68	\$435.68	\$416.28	\$416.28	\$495.28	\$495.28	\$403.49	\$403.49	\$434.01	\$434.01	\$357.06	\$357.06	\$424.83
32	\$426.53	\$426.53	\$507.47	\$507.47	\$413.43	\$413.43	\$444.70	\$444.70	\$424.90	\$424.90	\$505.53	\$505.53	\$411.85	\$411.85	\$443.00	\$443.00	\$364.46	\$364.46	\$433.63
33	\$431.94	\$431.94	\$513.91	\$513.91	\$418.68	\$418.68	\$450.34	\$450.34	\$430.29	\$430.29	\$511.94	\$511.94	\$417.07	\$417.07	\$448.62	\$448.62	\$369.08	\$369.08	\$439.13
34	\$437.71	\$437.71	\$520.77	\$520.77	\$424.27	\$424.27	\$456.35	\$456.35	\$436.03	\$436.03	\$518.78	\$518.78	\$422.64	\$422.64	\$454.61	\$454.61	\$374.01	\$374.01	\$444.99
35	\$440.59	\$440.59	\$524.20	\$524.20	\$427.06	\$427.06	\$459.36	\$459.36	\$438.91	\$438.91	\$522.20	\$522.20	\$425.43	\$425.43	\$457.60	\$457.60	\$376.47	\$376.47	\$447.92
36	\$443.48	\$443.48	\$527.63	\$527.63	\$429.86	\$429.86	\$462.37	\$462.37	\$441.78	\$441.78	\$525.62	\$525.62	\$428.21	\$428.21	\$460.60	\$460.60	\$378.94	\$378.94	\$450.86
37	\$446.36	\$446.36	\$531.06	\$531.06	\$432.66	\$432.66	\$465.38	\$465.38	\$444.65	\$444.65	\$529.03	\$529.03	\$431.00	\$431.00	\$463.59	\$463.59	\$381.40	\$381.40	\$453.79
38	\$449.25	\$449.25	\$534.50	\$534.50	\$435.45	\$435.45	\$468.38	\$468.38	\$447.53	\$447.53	\$532.45	\$532.45	\$433.78	\$433.78	\$466.59	\$466.59	\$383.87	\$383.87	\$456.72
39	\$455.01	\$455.01	\$541.36	\$541.36	\$441.04	\$441.04	\$474.40	\$474.40	\$453.27	\$453.27	\$539.29	\$539.29	\$439.35	\$439.35	\$472.58	\$472.58	\$388.80	\$388.80	\$462.59
40	\$460.78	\$460.78	\$548.22	\$548.22	\$446.64	\$446.64	\$480.41	\$480.41	\$459.02	\$459.02	\$546.13	\$546.13	\$444.92	\$444.92	\$478.57	\$478.57	\$393.73	\$393.73	\$468.45
41	\$469.44	\$469.44	\$558.52	\$558.52	\$455.02	\$455.02	\$489.43	\$489.43	\$467.64	\$467.64	\$556.38	\$556.38	\$453.28	\$453.28	\$487.56	\$487.56	\$401.12	\$401.12	\$477.25
42	\$477.73	\$477.73	\$568.39	\$568.39	\$463.06	\$463.06	\$498.08	\$498.08	\$475.90	\$475.90	\$566.21	\$566.21	\$461.29	\$461.29	\$496.17	\$496.17	\$408.21	\$408.21	\$485.68
43	\$489.27	\$489.27	\$582.11	\$582.11	\$474.24	\$474.24	\$510.11	\$510.11	\$487.39	\$487.39	\$579.89	\$579.89	\$472.43	\$472.43	\$508.16	\$508.16	\$418.06	\$418.06	\$497.41
44	\$503.69	\$503.69	\$599.27	\$599.27	\$488.22	\$488.22	\$525.15	\$525.15	\$501.76	\$501.76	\$596.98	\$596.98	\$486.35	\$486.35	\$523.13	\$523.13	\$430.39	\$430.39	\$512.07
45	\$520.63	\$520.63	\$619.43	\$619.43	\$504.65	\$504.65	\$542.81	\$542.81	\$518.64	\$518.64	\$617.06	\$617.06	\$502.71	\$502.71	\$540.73	\$540.73	\$444.87	\$444.87	\$529.30
46	\$540.83	\$540.83	\$643.46	\$643.46	\$524.22	\$524.22	\$563.87	\$563.87	\$538.76	\$538.76	\$641.00	\$641.00	\$522.21	\$522.21	\$561.71	\$561.71	\$462.12	\$462.12	\$549.83
47	\$563.54	\$563.54	\$670.48	\$670.48	\$546.24	\$546.24	\$587.55	\$587.55	\$561.38	\$561.38	\$667.92	\$667.92	\$544.14	\$544.14	\$585.30	\$585.30	\$481.53	\$481.53	\$572.92
48	\$589.50	\$589.50	\$701.37	\$701.37	\$571.40	\$571.40	\$614.61	\$614.61	\$587.24	\$587.24	\$698.68	\$698.68	\$569.21	\$569.21	\$612.26	\$612.26	\$503.71	\$503.71	\$599.31
49	\$615.10	\$615.10	\$731.82	\$731.82	\$596.21	\$596.21	\$641.30	\$641.30	\$612.74	\$612.74	\$729.02	\$729.02	\$593.93	\$593.93	\$638.85	\$638.85	\$525.58	\$525.58	\$625.33
50	\$643.94	\$643.94	\$766.14	\$766.14	\$624.17	\$624.17	\$671.38	\$671.38	\$641.48	\$641.48	\$763.21	\$763.21	\$621.78	\$621.78	\$668.80	\$668.80	\$550.23	\$550.23	\$654.66
51	\$672.43	\$672.43	\$800.03	\$800.03	\$651.78	\$651.78	\$701.07	\$701.07	\$669.85	\$669.85	\$796.97	\$796.97	\$649.28	\$649.28	\$698.39	\$698.39	\$574.57	\$574.57	\$683.62
52	\$703.79	\$703.79	\$837.35	\$837.35	\$682.18	\$682.18	\$733.78	\$733.78	\$701.10	\$701.10	\$834.15	\$834.15	\$679.57	\$679.57	\$730.97	\$730.97	\$601.37	\$601.37	\$715.51
53	\$735.52	\$735.52	\$875.10	\$875.10	\$712.94	\$712.94	\$766.86	\$766.86	\$732.71	\$732.71	\$871.75	\$871.75	\$710.21	\$710.21	\$763.92	\$763.92	\$628.48	\$628.48	\$747.76
54	\$769.77	\$769.77	\$915.85	\$915.85	\$746.14	\$746.14	\$802.57	\$802.57	\$766.83	\$766.83	\$912.35	\$912.35	\$743.28	\$743.28	\$799.49	\$799.49	\$657.75	\$657.75	\$782.58
55	\$804.03	\$804.03	\$956.60	\$956.60	\$779.34	\$779.34	\$838.28	\$838.28	\$800.95	\$800.95	\$952.95	\$952.95	\$776.35	\$776.35	\$835.07	\$835.07	\$687.02	\$687.02	\$817.41
56	\$841.16	\$841.16	\$1,000.79	\$1,000.79	\$815.34	\$815.34	\$877.00	\$877.00	\$837.94	\$837.94	\$99								

**Effective Date of Rates:**

HIOS Plan ID (On Exchange)=>																					
HIOS Plan ID (Off Exchange)=>		0020073		62560PA0020073		62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020078		62560PA0020078		62560PA0020078	
Plan Marketing Name =>		MO \$1,000 \$35		vantage Gold HMO \$1,000 \$35		vantage Gold HMO \$1,000 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Silver HMO \$3,500 \$60		vantage Silver HMO \$3,500 \$60		vantage Silver HMO \$3,500 \$60	
Form # =>		F03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>		4		5		1		2		4		5		1		2		4		5	
Network =>		vantage w/Dental Advantage w/Dental																			

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

HIOS Plan ID (On Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
HIOS Plan ID (Off Exchange)=>	62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
Plan Marketing Name =>	Advantage Silver HMO \$3,500 / \$7,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000		Advantage Bronze HMO \$8,000 / \$16,000	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	5		1		2		4		5	
Network =>	rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De		rral w/Dental Advantage w/De	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$3500 / \$7000		\$8000 / \$16000		\$8000 / \$16000		\$8000 / \$16000		\$8000 / \$16000	
Coinsurance =>	100%		100%		100%		100%		100%	
Copays =>	\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0	
OOP Maximum =>	\$8700 / \$17400		\$8550 / \$17100		\$8550 / \$17100		\$8550 / \$17100		\$8550 / \$17100	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$211.29	\$211.29	\$153.85	\$153.85	\$183.05	\$183.05	\$149.13	\$149.13	\$160.41	\$160.41
15	\$230.07	\$230.07	\$167.52	\$167.52	\$199.32	\$199.32	\$162.39	\$162.39	\$174.66	\$174.66
16	\$237.26	\$237.26	\$172.75	\$172.75	\$205.54	\$205.54	\$167.45	\$167.45	\$180.12	\$180.12
17	\$244.44	\$244.44	\$177.98	\$177.98	\$211.76	\$211.76	\$172.52	\$172.52	\$185.57	\$185.57
18	\$252.17	\$252.17	\$183.61	\$183.61	\$218.46	\$218.46	\$177.98	\$177.98	\$191.44	\$191.44
19	\$259.90	\$259.90	\$189.24	\$189.24	\$225.16	\$225.16	\$183.44	\$183.44	\$197.31	\$197.31
20	\$267.91	\$267.91	\$195.08	\$195.08	\$232.10	\$232.10	\$189.09	\$189.09	\$203.39	\$203.39
21	\$276.20	\$276.20	\$201.11	\$201.11	\$239.28	\$239.28	\$194.94	\$194.94	\$209.68	\$209.68
22	\$276.20	\$276.20	\$201.11	\$201.11	\$239.28	\$239.28	\$194.94	\$194.94	\$209.68	\$209.68
23	\$276.20	\$276.20	\$201.11	\$201.11	\$239.28	\$239.28	\$194.94	\$194.94	\$209.68	\$209.68
24	\$276.20	\$276.20	\$201.11	\$201.11	\$239.28	\$239.28	\$194.94	\$194.94	\$209.68	\$209.68
25	\$277.30	\$277.30	\$201.91	\$201.91	\$240.24	\$240.24	\$195.72	\$195.72	\$210.52	\$210.52
26	\$282.83	\$282.83	\$205.94	\$205.94	\$245.02	\$245.02	\$199.62	\$199.62	\$214.71	\$214.71
27	\$289.46	\$289.46	\$210.76	\$210.76	\$250.77	\$250.77	\$204.30	\$204.30	\$219.74	\$219.74
28	\$300.23	\$300.23	\$218.61	\$218.61	\$260.10	\$260.10	\$211.90	\$211.90	\$227.92	\$227.92
29	\$309.07	\$309.07	\$225.04	\$225.04	\$267.75	\$267.75	\$218.14	\$218.14	\$234.63	\$234.63
30	\$313.49	\$313.49	\$228.26	\$228.26	\$271.58	\$271.58	\$221.26	\$221.26	\$237.99	\$237.99
31	\$320.12	\$320.12	\$233.09	\$233.09	\$277.33	\$277.33	\$225.94	\$225.94	\$243.02	\$243.02
32	\$326.74	\$326.74	\$237.91	\$237.91	\$283.07	\$283.07	\$230.61	\$230.61	\$248.05	\$248.05
33	\$330.89	\$330.89	\$240.93	\$240.93	\$286.66	\$286.66	\$233.54	\$233.54	\$251.20	\$251.20
34	\$335.31	\$335.31	\$244.15	\$244.15	\$290.49	\$290.49	\$236.66	\$236.66	\$254.55	\$254.55
35	\$337.52	\$337.52	\$245.76	\$245.76	\$292.40	\$292.40	\$238.22	\$238.22	\$256.23	\$256.23
36	\$339.73	\$339.73	\$247.37	\$247.37	\$294.31	\$294.31	\$239.78	\$239.78	\$257.91	\$257.91
37	\$341.94	\$341.94	\$248.97	\$248.97	\$296.23	\$296.23	\$241.34	\$241.34	\$259.58	\$259.58
38	\$344.15	\$344.15	\$250.58	\$250.58	\$298.14	\$298.14	\$242.90	\$242.90	\$261.26	\$261.26
39	\$348.56	\$348.56	\$253.80	\$253.80	\$301.97	\$301.97	\$246.01	\$246.01	\$264.62	\$264.62
40	\$352.98	\$352.98	\$257.02	\$257.02	\$305.80	\$305.80	\$249.13	\$249.13	\$267.97	\$267.97
41	\$359.61	\$359.61	\$261.85	\$261.85	\$311.54	\$311.54	\$253.81	\$253.81	\$273.00	\$273.00
42	\$365.97	\$365.97	\$266.47	\$266.47	\$317.05	\$317.05	\$258.30	\$258.30	\$277.83	\$277.83
43	\$374.80	\$374.80	\$272.91	\$272.91	\$324.70	\$324.70	\$264.53	\$264.53	\$284.54	\$284.54
44	\$385.85	\$385.85	\$280.95	\$280.95	\$334.27	\$334.27	\$272.33	\$272.33	\$292.92	\$292.92
45	\$398.83	\$398.83	\$290.40	\$290.40	\$345.52	\$345.52	\$281.49	\$281.49	\$302.78	\$302.78
46	\$414.30	\$414.30	\$301.67	\$301.67	\$358.92	\$358.92	\$292.41	\$292.41	\$314.52	\$314.52
47	\$431.70	\$431.70	\$314.33	\$314.33	\$373.99	\$373.99	\$304.69	\$304.69	\$327.73	\$327.73
48	\$451.59	\$451.59	\$328.81	\$328.81	\$391.22	\$391.22	\$318.73	\$318.73	\$342.83	\$342.83
49	\$471.20	\$471.20	\$343.09	\$343.09	\$408.21	\$408.21	\$332.57	\$332.57	\$357.71	\$357.71
50	\$493.29	\$493.29	\$359.18	\$359.18	\$427.35	\$427.35	\$348.16	\$348.16	\$374.49	\$374.49
51	\$515.11	\$515.11	\$375.07	\$375.07	\$446.26	\$446.26	\$363.56	\$363.56	\$391.05	\$391.05
52	\$539.14	\$539.14	\$392.57	\$392.57	\$467.07	\$467.07	\$380.52	\$380.52	\$409.30	\$409.30
53	\$563.45	\$563.45	\$410.26	\$410.26	\$488.13	\$488.13	\$397.68	\$397.68	\$427.75	\$427.75
54	\$589.69	\$589.69	\$429.37	\$429.37	\$510.86	\$510.86	\$416.20	\$416.20	\$447.67	\$447.67
55	\$615.93	\$615.93	\$448.48	\$448.48	\$533.59	\$533.59	\$434.72	\$434.72	\$467.59	\$467.59
56	\$644.37	\$644.37	\$469.19	\$469.19	\$558.24	\$558.24	\$454.80	\$454.80	\$489.18	\$489.18
57	\$673.10	\$673.10	\$490.11	\$490.11	\$583.13	\$583.13	\$475.07	\$475.07	\$510.99	\$510.99
58	\$703.76	\$703.76	\$512.43	\$512.43	\$609.69	\$609.69	\$496.71	\$496.71	\$534.26	\$534.26
59	\$718.95	\$718.95	\$523.49	\$523.49	\$622.85	\$622.85	\$507.43	\$507.43	\$545.80	\$545.80
60	\$749.61	\$749.61	\$545.81	\$545.81	\$649.41	\$649.41	\$529.07	\$529.07	\$569.07	\$569.07
61	\$776.12	\$776.12	\$565.12	\$565.12	\$672.38	\$672.38	\$547.78	\$547.78	\$589.20	\$589.20
62	\$793.52	\$793.52	\$577.79	\$577.79	\$687.45	\$687.45	\$560.06	\$560.06	\$602.41	\$602.41
63	\$815.34	\$815.34	\$593.68	\$593.68	\$706.35	\$706.35	\$575.46	\$575.46	\$618.98	\$618.98
64+	\$828.60	\$828.60	\$603.33	\$603.33	\$717.84	\$717.84	\$584.82	\$584.82	\$629.04	\$629.04

UPMC Health Coverage, Inc.  
Small Group  
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
62560PA0020071	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	HMO	Platinum	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2022	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020072	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	HMO	Platinum	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2022	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020073	UPMC Small Business Advantage Gold HMO \$1,000 \$35/\$50 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2022	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020074	UPMC Small Business Advantage Gold HMO \$1,500 \$35/\$50 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2022	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020078	UPMC Small Business Advantage Silver HMO \$3,500 \$60/\$80 - Standard Network	HMO	Silver	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2022	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020079	UPMC Small Business Advantage Bronze HMO \$8,000 - Standard Network	HMO	Bronze	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO 2022	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, Mckean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland



Company Name UPMC Health Coverage, 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					RATING AREA 1			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	51	106	5
					Crawford	Clarion	Erie	Forest
62560PA0020071	Business Advantage Platinum HMO \$10/\$25 - Stand	HMO	Platinum	Off		\$345.00	\$345.00	\$345.00
62560PA0020072	Business Advantage Platinum HMO \$500 \$20/\$40 - Sta	HMO	Platinum	Off		\$343.68	\$343.68	\$343.68
62560PA0020073	Business Advantage Gold HMO \$1,000 \$35/\$50 - Star	HMO	Gold	Off		\$294.80	\$294.80	\$294.80
62560PA0020074	Business Advantage Gold HMO \$1,500 \$35/\$50 - Star	HMO	Gold	Off		\$296.12	\$296.12	\$296.12
62560PA0020078	Business Advantage Silver HMO \$3,500 \$60/\$80 - Sta	HMO	Silver	Off		\$253.49	\$253.49	\$253.49
62560PA0020079	Business Advantage Bronze HMO \$8,000 - Standa	HMO	Bronze	Off		\$192.44	\$192.44	\$192.44

46	28	66	2
Mckean	Mercer	Venango	Warren

RATING AREA 2		
0	0	0
Elk	Cameron	Potter

RATING AREA 3						
0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe

\$345.00	\$345.00	\$345.00	\$345.00	\$410.47	\$410.47	\$410.47
\$343.68	\$343.68	\$343.68	\$343.68	\$408.90	\$408.90	\$408.90
\$294.80	\$294.80	\$294.80	\$294.80	\$350.74	\$350.74	\$350.74
\$296.12	\$296.12	\$296.12	\$296.12	\$352.32	\$352.32	\$352.32
\$253.49	\$253.49	\$253.49	\$253.49	\$301.59	\$301.59	\$301.59
\$192.44	\$192.44	\$192.44	\$192.44	\$228.96	\$228.96	\$228.96

0	0	0	0	0	0
Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

911	41	89	114	39	13	31	54
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence
\$334.41	\$334.41	\$334.41	\$334.41	\$334.41	\$334.41	\$334.41	\$334.41
\$333.13	\$333.13	\$333.13	\$333.13	\$333.13	\$333.13	\$333.13	\$333.13
\$285.75	\$285.75	\$285.75	\$285.75	\$285.75	\$285.75	\$285.75	\$285.75
\$287.03	\$287.03	\$287.03	\$287.03	\$287.03	\$287.03	\$287.03	\$287.03
\$245.71	\$245.71	\$245.71	\$245.71	\$245.71	\$245.71	\$245.71	\$245.71
\$186.53	\$186.53	\$186.53	\$186.53	\$186.53	\$186.53	\$186.53	\$186.53

		RATING AREA 5							RATING AREA 6			
64	175	0	201	0	84	20	50	17	0	0	0	0
Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin
\$334.41	\$334.41	\$359.70	\$359.70		\$359.70	\$359.70	\$359.70	\$359.70				
\$333.13	\$333.13	\$358.33	\$358.33		\$358.33	\$358.33	\$358.33	\$358.33				
\$285.75	\$285.75	\$307.36	\$307.36		\$307.36	\$307.36	\$307.36	\$307.36				
\$287.03	\$287.03	\$308.74	\$308.74		\$308.74	\$308.74	\$308.74	\$308.74				
\$245.71	\$245.71	\$264.29	\$264.29		\$264.29	\$264.29	\$264.29	\$264.29				
\$186.53	\$186.53	\$200.64	\$200.64		\$200.64	\$200.64	\$200.64	\$200.64				

0	0	0	0	0	0
Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

**RATING AREA 7**

0	0	0	0
Adams	Berks	Lancaster	York

**RATING AREA 8**

0	0	0
Bucks	Chester	Delaware

**RATING AREA 9**

0	0
Montgomery	Philadelphia

0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

12/1/2022

PA

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.

Unified Rate Review v5.3

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

Allowed Claims	\$8,272,476.73	\$377.55
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$6,977,011.21	\$318.43
Risk Adjustment	-\$1,074,810.00	-\$49.05
Experience Period Premium	\$8,506,879.47	\$388.25
Experience Period Member Months	21,911	

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	\$54.16	1.141	0.946	1.141	0.946	\$63.10
Outpatient Hospital	\$94.31	1.063	0.980	1.063	0.980	\$102.35
Professional	\$68.25	1.031	0.977	1.031	0.977	\$69.25
Other Medical	\$72.92	1.158	0.919	1.158	0.919	\$82.58
Capitation	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Prescription Drug	\$87.59	1.129	0.943	1.129	0.943	\$99.28
Total	\$377.23					\$416.56

Morbidity Adjustment	0.980
Demographic Shift	1.000
Plan Design Changes	1.000
Other	1.049
Adjusted Trended EHB Allowed Claims PMPM for 1/1/2022	\$428.23
Manual EHB Allowed Claims PMPM	\$488.90
Applied Credibility %	0.00%

Projected Period Totals

Projected Index Rate for 1/1/2022	\$488.90	\$12,948,027.60
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	-\$8.07	-\$213,725.88
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$496.97	\$13,161,753.48

Projected Member Months	26,484
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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.

Product-Plan Data Collection

Company Legal Name: UPMC HEALTH COVERAGE INC.  
 HIOS Issuer ID: 62560  
 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.  
 To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.  
 To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Field # Section I: General Product and Plan Information

1.1 Product Name	Small Group HMO									
1.2 Product ID	62560PA002									
1.3 Plan Name	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business
1.4 Plan ID (Standard Component ID)	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020082	
1.5 Metal	Platinum	Platinum	Gold	Gold	Gold	Gold	Silver	Bronze	Silver	
1.6 AV Metal Value	0.911	0.919	0.818	0.818	0.818	0.720	0.619	0.720	0.720	
1.7 Plan Category	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Renewing	Renewing	Terminated	
1.8 Plan Type	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	
1.10 Effective Date of Proposed Rates	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	
1.11 Cumulative Rate Change % (over 12 mos prior)	6.03%	6.46%	5.71%	5.80%	0.00%	0.00%	6.51%	6.67%	0.00%	
1.12 Product Rate Increase %	5.98%									
1.13 Submission Level Rate Increase %	5.98%									

Worksheet 1 Totals

Section II: Experience Period and Current Plan Level Information

2.1 Plan ID (Standard Component ID)	Total	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020082
2.2 Allowed Claims	\$8,278,547	\$1,019,390	\$36,507	\$3,031,912	\$1,814,145	\$215,983	\$1,159,624	\$888,362	\$69,545	\$43,077
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$1,295,466	\$63,250	\$5,478	\$455,112	\$301,715	\$34,095	\$109,864	\$258,549	\$50,089	\$17,113
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$6,983,081	\$956,139	\$31,029	\$2,576,600	\$1,512,430	\$181,888	\$1,049,760	\$629,814	\$19,456	\$25,964
2.7 Risk Adjustment Transfer Amount	-\$1,074,810	-\$113,412	-\$8,045	-\$186,149	-\$274,601	-\$18,935	-\$82,900	-\$156,284	-\$23,742	-\$10,743
2.8 Premium	\$8,506,879	\$1,168,048	\$98,106	\$2,997,005	\$2,194,948	\$141,090	\$635,165	\$1,069,055	\$133,379	\$70,157
2.9 Experience Period Member Months	21,911	2,312	164	7,872	5,598	386	1,690	3,186	484	219
2.10 Current Enrollment	2,207	711	84	683	498	0	0	258	73	0
2.11 Current Premium PMPM	\$433.76	\$503.29	\$434.44	\$404.46	\$421.10	\$0.00	\$0.00	\$359.44	\$338.72	\$0.00
2.12 Loss Ratio	93.96%	90.66%	34.45%	98.69%	78.76%	148.90%	190.08%	69.00%	17.75%	43.70%
Per Member Per Month										
2.12 Allowed Claims	\$377.83	\$480.91	\$222.60	\$385.15	\$324.07	\$559.54	\$686.17	\$278.83	\$142.69	\$196.70
2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.15 Member Cost Sharing	\$59.12	\$27.36	\$13.40	\$57.84	\$53.90	\$88.33	\$65.01	\$81.15	\$103.49	\$78.14
2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2.17 Incurred Claims	\$318.70	\$413.56	\$189.20	\$327.31	\$270.17	\$471.21	\$621.16	\$197.68	\$40.20	\$118.56
2.18 Risk Adjustment Transfer Amount	-\$49.01	-\$49.05	-\$49.05	-\$49.05	-\$49.05	-\$49.05	-\$49.05	-\$49.05	-\$49.05	-\$49.05
2.19 Premium	\$388.25	\$505.21	\$598.21	\$380.72	\$392.09	\$365.52	\$375.84	\$335.55	\$275.58	\$320.31

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020082
3.2 Market Adjusted Index Rate					\$496.97				
3.3 AV and Cost Sharing Design of Plan	0.9320	0.9284	0.7964	0.7999	0.0000	0.0000	0.6848	0.5198	0.0000
3.4 Provider Network Adjustment	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000	0.0000
3.5 Benefits in Addition to EHB Administrative Costs	1.0029	1.0029	1.0029	1.0029	0.0000	0.0000	1.0029	1.0029	0.0000
3.6 Administrative Expense	10.38%	10.38%	10.38%	10.38%	0.00%	0.00%	10.38%	10.38%	0.00%
3.7 Taxes and Fees	0.10%	0.10%	0.10%	0.10%	0.00%	0.00%	0.10%	0.10%	0.00%
3.8 Profit & Risk Load	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	1.0000	1.0000	0.0000
3.10 Plan Adjusted Index Rate	\$518.90	\$516.90	\$443.40	\$445.35	\$0.00	\$0.00	\$381.27	\$289.40	\$0.00
3.11 Age Calibration Factor	0.6555				0.6555				
3.12 Geographic Calibration Factor	1.0966				1.0966				
3.13 Tobacco Calibration Factor	1.0000				1.0000				
3.14 Calibrated Plan Adjusted Index Rate	\$359.39	\$358.00	\$307.10	\$308.45	\$0.00	\$0.00	\$264.07	\$200.44	\$0.00

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020082
4.2 Allowed Claims	\$13,313,902	\$4,472,165	\$527,588	\$3,471,686	\$2,969,694	\$0	\$0	\$1,473,625	\$399,145	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$2,347,537	\$474,835	\$57,136	\$670,924	\$566,559	\$0	\$0	\$407,867	\$170,216	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$10,966,365	\$3,997,330	\$470,452	\$2,800,762	\$2,403,135	\$0	\$0	\$1,065,758	\$228,829	\$0
4.7 Risk Adjustment Transfer Amount	-\$175,497	-\$56,537	-\$6,680	-\$46,359	-\$39,600	\$0	\$0	-\$20,516	-\$5,805	\$0
4.8 Premium	\$12,146,030	\$4,427,328	\$521,060	\$3,102,043	\$2,661,642	\$0	\$0	\$1,180,403	\$253,554	\$0
4.9 Projected Member Months	26,484	8,532	1,008	6,996	5,976	0	0	3,096	876	0
4.10 Loss Ratio	91.61%	91.46%	91.46%	91.66%	91.65%	#DIV/0!	#DIV/0!	91.88%	92.40%	#DIV/0!
Per Member Per Month										
4.11 Allowed Claims	\$502.71	\$524.16	\$523.40	\$496.24	\$496.94	#DIV/0!	#DIV/0!	\$475.98	\$455.64	#DIV/0!
4.12 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!
4.13 Member Cost Sharing	\$88.64	\$55.65	\$56.68	\$95.90	\$94.81	#DIV/0!	#DIV/0!	\$131.74	\$194.31	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	#DIV/0!
4.15 Incurred Claims	\$414.08	\$468.51	\$466.72	\$400.34	\$402.13	#DIV/0!	#DIV/0!	\$344.24	\$261.33	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$6.63	-\$6.63	-\$6.63	-\$6.63	-\$6.63	#DIV/0!	#DIV/0!	-\$6.63	-\$6.63	#DIV/0!
4.17 Premium	\$458.62	\$518.91	\$516.92	\$443.40	\$445.39	#DIV/0!	#DIV/0!	\$381.27	\$289.45	#DIV/0!



## Rating Area Data Collection

*Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.*

*Select only the Rating Areas you are offering plans within and add a factor for each area.*

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

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

Rating Area	Rating Factor
Rating Area 1	0.9600
Rating Area 2	1.1422
Rating Area 4	0.9305
Rating Area 5	1.0009

## RFJ Part II – Consumer Friendly Justification

### Small Group Exchange HMO Rate Filing

The rate change for UPMC Health Coverage Small Group plans is 7.94% for 2022. Rate change drivers include the following: Increasing cost and utilization trends; Less favorable anticipated Risk Adjustment transfer relative to the prior year.

#### Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 2,207. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is 7.66% to 9.09%.

#### Financial Experience of the Product

Premiums	\$ 8,506,879
Claims	\$ 7,687,585
Administrative expenses	\$ 793,287
Taxes & fees	\$ 170,558
<b>Company made (after taxes)</b>	<b>\$ (144,550)</b>

#### Changes in Medical Service Costs

For 2022, cost and utilization increases are expected to increase by approximately 5.01%

#### Changes in Benefits

No changes in benefits contributed significantly to the increase.

#### Administrative Costs and Anticipated Profits

No major changes in administrative costs or profits are anticipated and thus did not affect the increase.

## RFJ Part III: Actuarial Memorandum

### General Information

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

#### Company Identifying Information:

Company Legal Name: UPMC Health Coverage, Inc.

NAIC #: 15451

State: PA

HIOS Issuer ID: 62560

Market: Small Group

Exchange: Off Exchange

Products: HMO

Effective Date: 1/1/2022

#### Company Contact Information:

[REDACTED]  
[REDACTED]  
[REDACTED]

#### Filing Information:

Rate Filing SERFF Tracking #: UPMC-132801322

Form Filing SERFF Tracking #: UPMC-132821145

Binder SERFF Tracking #: UPMC-PA22-125107563

#### Rate History:

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2022 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change relative to Prior Filing*
UPMC-129629126	2014	0.0%
UPMC-129640441	2015	0.0%
UPMC-130071359	2016	0.0%
UPMC-130536846	2017	14.0%
UPMC-131034854	2018	0.0%

UPMC-131496011	2019	-5.2%
UPMC-131851672	2019 Q4	-2.9%
UPMC-131943297	2020	9.8%
UPMC-132294601	2020 Q4	13.1%
UPMC-132364928	2021	4.0%

*\*relative to prior year annual filing for quarterly updates*

## Proposed Rate Increase(s)

### Reasons for Rate Increase(s):

The proposed rate increase calculated for HMO products in section I, worksheet 2 of the URRT is 6.0%

The major reasons for the increase include the following:

- Increasing cost and utilization trends
- Less favorable anticipated Risk Adjustment transfer relative to prior year

## Market Experience

### Single Risk Pool

The single risk pool consists of members that are anticipated to enroll in ACA-compliant policies offered under the captioned market.

### Experience Period Premium and Claims

#### Paid Through Date:

The reported claims during the experience period have a paid through date of February 2021.

#### Current Date:

Current enrollment and premium data is reported as of February 15, 2021.

#### Premiums (net of MLR Rebate) in Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2020 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits.

#### Allowed and Incurred Claims Incurred During the Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2020 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2021. Allowed medical, pharmacy, and pediatric dental & vision claims are pulled directly from our data warehouse. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our

entire fully insured Group block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because two months run-out is available the impact of IBNR is minimal. The completion factors used are displayed in the table below and no unexpected factors were observed.

Month	Completion Factor
1/1/2020	0.9993
2/1/2020	0.9993
3/1/2020	0.9989
4/1/2020	0.9918
5/1/2020	0.9970
6/1/2020	0.9961
7/1/2020	0.9944
8/1/2020	0.9920
9/1/2020	0.9888
10/1/2020	0.9829
11/1/2020	0.9676
12/1/2020	0.9437

### Benefit Categories

Medical claims are split into nine categories in our data warehouse. They are mapped into the categories in the URRT as follows:

UPMC Benefit Category	URRT Benefit Category
Inpatient	Inpatient Hospital
Catastrophic	Inpatient Hospital
Outpatient	Outpatient Hospital
Behavioral	Outpatient Hospital
PCP	Professional
Specialist	Professional
Diagnostic	Other Medical
ER	Other Medical
Other	Other Medical
Pediatric Dental	Other Medical
Pediatric Vision	Other Medical

Drug claims are in separate tables and directly mapped into the Prescription Drugs category. Note that services are the unit of measurement used for the Other Medical category.

## **Projection Factors**

### Trend Factors (cost/utilization):

The overall annual trend used in rate development is 5.01%. Historical allowed claims were used to develop year-over-year trend factors for use in the projected rates. The block of ACA-compliant business pertaining to the captioned company was included in Table 3 of the PA Actuarial Memorandum Exhibits for experience trend development. A blend of ACA-compliant experience period data from each of UPMC's subsidiary companies in the small group market was included in Table 3b of the PA Actuarial Memorandum Exhibits for manual trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Changes in provider contracting were considered but were ultimately assumed to have negligible impact on trend. Please see Exhibit 5 of the Supporting Exhibits for trend development. Please note that data for calendar year 2020 in this exhibit was adjusted to remove the effects of COVID-19 using the methodology described in the paragraph below addressing the Change in Other adjustment.

## **Adjustments to Trended EHB Allowed Claims PMPM**

### Changes in the Morbidity of the Population Insured:

An adjustment factor of 0.98 has been applied to account for changes in morbidity between the experience and projection period populations. In recent years, experience claims for members enrolled in transitional products have been consistently less than those for members enrolled in ACA-compliant products. As transitional members continue to shift into the ACA-compliant risk pool, we anticipate that the projection period population will have a slightly lower morbidity than the experience period population.

### Changes in Benefits:

No changes were made to the PA EHB Benchmark plan for 2022, so no adjustments were necessary.

### Changes in Demographics:

The average age for our experience period Small Group risk pool was 37.2 with an average premium factor of 1.53. This is nearly identical to our February 2021 experience with age 37.3 and premium factor 1.54. Due to the stability of the population, no demographic adjustment has been made to the rates.

### Other Adjustments:

An adjustment factor of 0.907 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage was no longer offered in Crawford and Clearfield counties beginning in 2021 due to changes in service areas, which is not reflected in the experience data. This adjustment factor is used to bring the experience data in line with the characteristics of the provider network included in counties that will continue to be covered under the captioned company in 2022. Please see Exhibit 6 of the Supporting Exhibits for the derivation of this factor.

An adjustment factor of 1.049 has been applied to the index rate in the Change for Other category. This adjustment removes the effects of COVID-19 from the experience period data, bringing the Index Rate of Projection Period in line with expected claims experience for 2022. This factor was derived by determining the ratio of the Index Rate of Experience Period including COVID-19 medical claims adjustments to the Index Rate

of Experience Period calculated using the raw, unadjusted data. Please see Exhibit 8 of the Supporting Exhibits for the derivation of this factor. Claims values included in the calculation of the former of these index rates have been adjusted at the medical service category level (no adjustments were applied to pharmacy claims). These service-level adjustments were developed by using trended and seasonality-adjusted 2019 ACA medical claims experience as a baseline for expected 2020 claims experience excluding the effects of COVID-19 and comparing this projected experience to actual claims experience from 2020.

### **Credibility Manual Rate Development**

#### Source and Appropriateness of Manual Rate Used:

The rate manual was developed using experience period data for groups enrolled in an ACA-compliant plan from each of UPMC's subsidiary companies in the small group market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 1,609,259 member months of experience.

#### Adjustments Made to the Data:

Adjustments made to the manual data are discussed in the "Projection Factors" section above.

#### Inclusion of Capitation Payments:

No benefits are projected to be paid for via capitation.

### **Credibility of Experience**

The experience period data for this company consists of 21,911 member months for ACA-compliant policies. However, the rate manual for this filing was developed using a blend of ACA-compliant experience period data from each of UPMC's subsidiary companies in the small group market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 1,609,259 member months of experience and represents the same single risk pool. Since the rate manual consists of an even larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for the captioned company and market.

### **Establishing the Index Rate**

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 5.01% annual trend to the manual rate. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Please note that the Index Rate of Projection Period of \$488.90 shown in Table 5 matches the corresponding value shown in section II, worksheet 1 of the URRT. Claims for routine foot care and acupuncture were not included in the calculation of the index rates despite being covered during the experience period since they are classified as non-EHBs.

#### Small Group Quarterly Trend Increases:

Quarterly trended rates beginning on the first day of each calendar quarter of 2022 are proposed in this filing. The proposed quarterly trend is 1.48%. Please see Exhibit 11 for the derivation of quarterly trend.

#### **Paid to Allowed Ratio**

The Paid to Allowed Average Factor was calculated by taking the weighted average of the company-determined Actuarial Values for all plans using current membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits.

#### **Development of the Market Adjusted Index Rate**

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate. Derivation of the PMPM values used for the Risk Adjustment, Marketplace Fees adjustments, and projected Reinsurance recoveries are described in the following sections.

#### Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

Experience period Risk Adjustment was estimated to be a payment of \$1,074,810 per the Summary Report on Permanent Risk Adjustment Transfers for the 2020 Benefit Year published by CMS on June 30, 2021, which translates to a PMPM of \$49.05.

#### Projected Risk Adjustments PMPM:

Projection period Risk Adjustment PMPM has been estimated to be a payment of \$6.63, which is displayed in Table 5. The value entered in section II, worksheet 1 of the URRT was \$8.07 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

#### Exchange User Fees:

No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

#### Estimated Reinsurance Recoveries PMPM:

No adjustment was made for the new state-based reinsurance program since it is not applicable to the small group market.



## Non-Benefit Expenses and Profit & Risk

### Administrative Expense Load:

Administrative costs of 10.4% of premium have been displayed in Table 6 and the URRT. This value has been derived from projected administrative costs for the projection period. These expenses are assumed to be uniform for all plan designs.

### Profit & Risk Margin:

The projected profit margin for this company will remain at 0% for 2022. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

### Taxes and Fees:

Taxes and Fees will remain at approximately 0.1% in 2022. This load accounts for the projected Federal Income Tax in 2022. Please note that the Risk Adjustment Administration Fee of \$0.25 PMPM and the projected PCORI Fee of \$0.22 PMPM were included in the Taxes and Fees field in Table 6 and the URRT.

## Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2022 Plan Adjusted Index Rates. The allowable modifiers that are used in rate development are described below.

### Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending 2019 allowed claims data forward three years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims. Since the same tool was used for all plans, this eliminates any impact from morbidity at the plan level, and differing rate increases by product type are purely based on differences in benefit design for all plans within a given product.

### Benefit Richness (induced demand)

Benefit richness factors were calculated using the formula  $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$ , where (Plan AV) is equal to the product of the Plan AV described above and the Non-Funding of CSR Adjustment described below on a plan-by-plan basis. This formula was prescribed by the Pennsylvania Insurance Department and has been developed to produce induced demand factors that mimic those determined by HHS. The initial factors calculated using this formula were then normalized against projected membership by plan.

#### Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.43 PMPM. The adjustment factor of 1.003 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2022 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans.

#### Provider Network

The network factor applied for the lone network included in this filing is 1.0, so no adjustment is necessary.

#### Catastrophic Eligibility

This adjustment is not applicable to the small group market.

#### Non-Funding of CSR Adjustment

This adjustment is not applicable to the small group market.

### **Calibration**

#### Age Curve Calibration:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2022. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. For UPMC's entire block of ACA-compliant small group business, the average age factor is 1.537 and average age was 37.2 during the experience period. This preliminary age factor is then multiplied by an adjustment factor of 0.993, which accounts for the regulation that prohibits charging for more than three children per family, resulting in a final age calibration factor of 1.526. Please see Exhibit 3 in the Supporting Exhibits for the calculation of this factor.

#### Geographic Factor Calibration:

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, rating area factors have been updated for 2022. The table below summarizes changes in these factors:

Region	2021	2022
1	0.94	0.96
2	1.18	1.14
4	0.96	0.93
5	1.00	1.00

The calibration factor of 0.946 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 4 of the Supporting Exhibits.

#### Tobacco Use Rating Factor Calibration:

No tobacco load is applied in the Small Group market, so no adjustment is necessary.

## **Consumer Adjusted Premium Rate Development**

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. 2022 rates calculated in this tables were tested to ensure that they match those included in the PA Plan Design Summary and Rate Tables, Federal Rates Template, and the binder. The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates.

## **Projected Loss Ratio**

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 91.9%, as shown in Exhibit 1 of the Supporting Exhibits.

An exhibit displaying historical MLR information is provided in Exhibit 2 of the Supporting Exhibits. Loss ratios in the 'Actual' column have been calculated from data submitted in the most recent three-year MLR filing using the federally-prescribed MLR methodology without the credibility adjustment. Enrollment data in the 'Actual' column ties directly to the historical data included in Table 4 of the PA Actuarial Memorandum Exhibits. Loss ratios and enrollment data in the 'Pricing' columns are projected values taken from each calendar year's approved ACA rate filing.

As shown in Exhibit 2, actual and pricing values are comparable, yet some differences exist. The actual loss ratios are greater than the pricing values largely due to claims experience and risk adjustment transfers that were each less favorable than anticipated. Actual calendar year experience in the small group market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences. Enrollment projections were developed based on our anticipated competitive positioning in the market combined with enrollment data available at the time of the filing, and actual experience often played out somewhat differently than expected.

## **Plan Product Info**

### **AV Metal Values**

Metal values were determined using the final 2022 HHS AV Calculator.

### **Membership Projections**

Membership projections were developed based on our anticipated competitive positioning in the market combined with our current enrollment distribution by plan.

### **Terminated Plans and Products**

Please see Table 10 of the PA Actuarial Memorandum Exhibits for a mapping of all terminated SCIDs to a 2022 plan, where applicable.

### **Warning Alerts**

Several warning messages appear after clicking the validate button in the URRT. These messages highlight the fact that several terminated plans have entries of zero in the current enrollment and premium PMPM fields on worksheet 2 of the URRT. These particular plans were terminated prior to 2021 but have experience in 2020 and therefore must be included in the URRT. Similar error messages appeared in the prior year's version of the URRT for the captioned company.

### **Effective Rate Review Information**

The Pennsylvania Insurance Department is responsible for conducting effective rate review for all submitted rates.

## **List of Supporting Exhibits**

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Derivation of Projection Period MLR
- Exhibit 2: Actual vs Pricing MLR & Member Months
- Exhibit 3: Derivation of Age Calibration Factor
- Exhibit 4: Derivation of Geographical Calibration Factor
- Exhibit 5: Derivation of Annual Trend
- Exhibit 6: Derivation of Change in Network Factor
- Exhibit 7: Derivation of 3-child Cap Adjustment Factor
- Exhibit 8: Derivation of Change in Other Factor
- Exhibit 9: Derivation of Agent/Broker Fees and Commissions
- Exhibit 10: Calculation of Quarterly Rate Changes
- Exhibit 11: Derivation of Quarterly Trend
- Exhibit 12: Historical Actual & Projected Claims Data
- Exhibit 13: 2019 County Level Performance
- Exhibit 14: Historical & Projected Financial Gains/Losses

## Actuarial Certification

I, [REDACTED], am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- 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 projected Index Rate is:
  - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
  - b. Developed in compliance with the applicable Actuarial Standards of Practice
  - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
  - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 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 URRT for all plans except those specified in the certification.

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*	62560			
Rate Effective Date*	1/1/2022			
Rate Expiration Date*	3/31/2022			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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62560PA0020071	Rating Area 1	No Preference	17	305.33
62560PA0020071	Rating Area 1	No Preference	18	314.99
62560PA0020071	Rating Area 1	No Preference	19	324.65
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	62560PA0020074	Rating Area 1	No Preference	23	296.12
	62560PA0020074	Rating Area 1	No Preference	24	296.12
	62560PA0020074	Rating Area 1	No Preference	25	297.30
	62560PA0020074	Rating Area 1	No Preference	26	303.23
	62560PA0020074	Rating Area 1	No Preference	27	310.33
	62560PA0020074	Rating Area 1	No Preference	28	321.88
	62560PA0020074	Rating Area 1	No Preference	29	331.36
	62560PA0020074	Rating Area 1	No Preference	30	336.10
	62560PA0020074	Rating Area 1	No Preference	31	343.20
	62560PA0020074	Rating Area 1	No Preference	32	350.31
	62560PA0020074	Rating Area 1	No Preference	33	354.75
	62560PA0020074	Rating Area 1	No Preference	34	359.49
	62560PA0020074	Rating Area 1	No Preference	35	361.86
	62560PA0020074	Rating Area 1	No Preference	36	364.23
	62560PA0020074	Rating Area 1	No Preference	37	366.60
	62560PA0020074	Rating Area 1	No Preference	38	368.97
	62560PA0020074	Rating Area 1	No Preference	39	373.70
	62560PA0020074	Rating Area 1	No Preference	40	378.44
	62560PA0020074	Rating Area 1	No Preference	41	385.55
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	Rating Area 1	No Preference	45	427.60
	Rating Area 1	No Preference	46	444.18
	Rating Area 1	No Preference	47	462.84
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	Rating Area 1	No Preference	49	505.18
	Rating Area 1	No Preference	50	528.87
	Rating Area 1	No Preference	51	552.26
	Rating Area 1	No Preference	52	578.03
	Rating Area 1	No Preference	53	604.08
	Rating Area 1	No Preference	54	632.22
	Rating Area 1	No Preference	55	660.35
	Rating Area 1	No Preference	56	690.85
	Rating Area 1	No Preference	57	721.64
	Rating Area 1	No Preference	58	754.51
	Rating Area 1	No Preference	59	770.80
	Rating Area 1	No Preference	60	803.67
	Rating Area 1	No Preference	61	832.10
	Rating Area 1	No Preference	62	850.75
	Rating Area 1	No Preference	63	874.15
	Rating Area 1	No Preference	64 and over	888.36
62560PA0020074	Rating Area 2	No Preference	0-14	269.52
62560PA0020074	Rating Area 2	No Preference	15	293.48
	Rating Area 2	No Preference	16	302.64
	Rating Area 2	No Preference	17	311.80
	Rating Area 2	No Preference	18	321.67
	Rating Area 2	No Preference	19	331.53
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	Rating Area 2	No Preference	21	352.32
	Rating Area 2	No Preference	22	352.32
	Rating Area 2	No Preference	23	352.32
	Rating Area 2	No Preference	24	352.32
	Rating Area 2	No Preference	25	353.73
	Rating Area 2	No Preference	26	360.78
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	Rating Area 2	No Preference	29	394.25
	Rating Area 2	No Preference	30	399.88
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	Rating Area 2	No Preference	35	430.54
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	Rating Area 2	No Preference	41	458.72
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	Rating Area 2	No Preference	59	917.09
	Rating Area 2	No Preference	60	956.20
	Rating Area 2	No Preference	61	990.02
	Rating Area 2	No Preference	62	1012.22
	Rating Area 2	No Preference	63	1040.05
	Rating Area 2	No Preference	64 and over	1056.96
62560PA0020074	Rating Area 4	No Preference	0-14	219.58
62560PA0020074	Rating Area 4	No Preference	15	239.10
	Rating Area 4	No Preference	16	246.56
	Rating Area 4	No Preference	17	254.02
	Rating Area 4	No Preference	18	262.06
	Rating Area 4	No Preference	19	270.10
	Rating Area 4	No Preference	20	278.42
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	Rating Area 4	No Preference	46	430.55
	Rating Area 4	No Preference	47	448.63
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	Rating Area 4	No Preference	50	512.64

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	62560PA0020074	Rating Area 4	No Preference	55	640.08
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	62560PA0020074	Rating Area 4	No Preference	59	747.14
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	62560PA0020074	Rating Area 4	No Preference	62	824.64
	62560PA0020074	Rating Area 4	No Preference	63	847.31
	62560PA0020074	Rating Area 4	No Preference	64 and over	861.09
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	62560PA0020074	Rating Area 5	No Preference	47	482.56
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	62560PA0020074	Rating Area 5	No Preference	51	575.80
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	62560PA0020074	Rating Area 5	No Preference	63	911.40
	62560PA0020074	Rating Area 5	No Preference	64 and over	926.22
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	62560PA0020078	Rating Area 1	No Preference	46	380.24
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	62560PA0020078	Rating Area 1	No Preference	50	452.73
	62560PA0020078	Rating Area 1	No Preference	51	472.76
	62560PA0020078	Rating Area 1	No Preference	52	494.81
	62560PA0020078	Rating Area 1	No Preference	53	517.12
	62560PA0020078	Rating Area 1	No Preference	54	541.20
	62560PA0020078	Rating Area 1	No Preference	55	565.28
	62560PA0020078	Rating Area 1	No Preference	56	591.39
	62560PA0020078	Rating Area 1	No Preference	57	617.76
	62560PA0020078	Rating Area 1	No Preference	58	645.89

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	62560PA0020078	Rating Area 1	No Preference	62	728.28
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	62560PA0020078	Rating Area 2	No Preference	16	259.07
	62560PA0020078	Rating Area 2	No Preference	17	266.91
	62560PA0020078	Rating Area 2	No Preference	18	275.35
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	62560PA0020078	Rating Area 2	No Preference	25	302.80
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	62560PA0020078	Rating Area 2	No Preference	31	349.54
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	62560PA0020078	Rating Area 2	No Preference	34	366.13
	62560PA0020078	Rating Area 2	No Preference	35	368.54
	62560PA0020078	Rating Area 2	No Preference	36	370.96
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	62560PA0020078	Rating Area 2	No Preference	39	380.61
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	62560PA0020078	Rating Area 2	No Preference	45	435.50
	62560PA0020078	Rating Area 2	No Preference	46	452.39
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	62560PA0020078	Rating Area 2	No Preference	50	538.64
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	62560PA0020078	Rating Area 2	No Preference	52	588.70
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	62560PA0020078	Rating Area 2	No Preference	55	672.55
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	62560PA0020078	Rating Area 2	No Preference	57	734.97
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	62560PA0020078	Rating Area 4	No Preference	33	294.36
	62560PA0020078	Rating Area 4	No Preference	34	298.29
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	62560PA0020078	Rating Area 4	No Preference	37	304.19
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	62560PA0020078	Rating Area 4	No Preference	42	325.57
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	62560PA0020078	Rating Area 4	No Preference	54	524.59
	62560PA0020078	Rating Area 4	No Preference	55	547.93
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	62560PA0020078	Rating Area 4	No Preference	59	639.58
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	62560PA0020078	Rating Area 4	No Preference	61	690.45
	62560PA0020078	Rating Area 4	No Preference	62	705.92
	62560PA0020078	Rating Area 4	No Preference	63	725.34
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	62560PA0020078	Rating Area 5	No Preference	15	220.15



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	62560PA0020078	Rating Area 5	No Preference	23	264.29
	62560PA0020078	Rating Area 5	No Preference	24	264.29
	62560PA0020078	Rating Area 5	No Preference	25	265.35
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	62560PA0020078	Rating Area 5	No Preference	33	316.62
	62560PA0020078	Rating Area 5	No Preference	34	320.85
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	62560PA0020078	Rating Area 5	No Preference	40	337.76
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	62560PA0020078	Rating Area 5	No Preference	47	413.09
	62560PA0020078	Rating Area 5	No Preference	48	432.11
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	62560PA0020078	Rating Area 5	No Preference	50	472.02
	62560PA0020078	Rating Area 5	No Preference	51	492.90
	62560PA0020078	Rating Area 5	No Preference	52	515.89
	62560PA0020078	Rating Area 5	No Preference	53	539.15
	62560PA0020078	Rating Area 5	No Preference	54	564.26
	62560PA0020078	Rating Area 5	No Preference	55	589.37
	62560PA0020078	Rating Area 5	No Preference	56	616.59
	62560PA0020078	Rating Area 5	No Preference	57	644.07
	62560PA0020078	Rating Area 5	No Preference	58	673.41
	62560PA0020078	Rating Area 5	No Preference	59	687.95
	62560PA0020078	Rating Area 5	No Preference	60	717.28
	62560PA0020078	Rating Area 5	No Preference	61	742.65
	62560PA0020078	Rating Area 5	No Preference	62	759.31
	62560PA0020078	Rating Area 5	No Preference	63	780.18
	62560PA0020078	Rating Area 5	No Preference	64 and over	792.87
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	62560PA0020079	Rating Area 1	No Preference	15	160.30
	62560PA0020079	Rating Area 1	No Preference	16	165.31
	62560PA0020079	Rating Area 1	No Preference	17	170.31
	62560PA0020079	Rating Area 1	No Preference	18	175.70
	62560PA0020079	Rating Area 1	No Preference	19	181.09
	62560PA0020079	Rating Area 1	No Preference	20	186.67
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	62560PA0020079	Rating Area 1	No Preference	23	192.44
	62560PA0020079	Rating Area 1	No Preference	24	192.44
	62560PA0020079	Rating Area 1	No Preference	25	193.21
	62560PA0020079	Rating Area 1	No Preference	26	197.06
	62560PA0020079	Rating Area 1	No Preference	27	201.68
	62560PA0020079	Rating Area 1	No Preference	28	209.18
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	62560PA0020079	Rating Area 1	No Preference	31	223.04
	62560PA0020079	Rating Area 1	No Preference	32	227.66
	62560PA0020079	Rating Area 1	No Preference	33	230.54
	62560PA0020079	Rating Area 1	No Preference	34	233.62
	62560PA0020079	Rating Area 1	No Preference	35	235.16
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	62560PA0020079	Rating Area 1	No Preference	37	238.24
	62560PA0020079	Rating Area 1	No Preference	38	239.78
	62560PA0020079	Rating Area 1	No Preference	39	242.86
	62560PA0020079	Rating Area 1	No Preference	40	245.94
	62560PA0020079	Rating Area 1	No Preference	41	250.56
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	62560PA0020079	Rating Area 1	No Preference	43	261.14
	62560PA0020079	Rating Area 1	No Preference	44	268.84
	62560PA0020079	Rating Area 1	No Preference	45	277.88
	62560PA0020079	Rating Area 1	No Preference	46	288.66
	62560PA0020079	Rating Area 1	No Preference	47	300.78
	62560PA0020079	Rating Area 1	No Preference	48	314.64
	62560PA0020079	Rating Area 1	No Preference	49	328.30
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	62560PA0020079	Rating Area 1	No Preference	51	358.90
	62560PA0020079	Rating Area 1	No Preference	52	375.64
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	62560PA0020079	Rating Area 1	No Preference	54	410.86
	62560PA0020079	Rating Area 1	No Preference	55	429.14
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	62560PA0020079	Rating Area 1	No Preference	57	468.98
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	62560PA0020079	Rating Area 1	No Preference	59	500.92
	62560PA0020079	Rating Area 1	No Preference	60	522.28
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	62560PA0020079	Rating Area 1	No Preference	62	552.88
	62560PA0020079	Rating Area 1	No Preference	63	568.08
	62560PA0020079	Rating Area 1	No Preference	64 and over	577.32
	62560PA0020079	Rating Area 2	No Preference	0-14	175.15
	62560PA0020079	Rating Area 2	No Preference	15	190.72
	62560PA0020079	Rating Area 2	No Preference	16	196.68
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	62560PA0020079	Rating Area 2	No Preference	19	215.45
	62560PA0020079	Rating Area 2	No Preference	20	222.09
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	62560PA0020079	Rating Area 2	No Preference	22	228.96
	62560PA0020079	Rating Area 2	No Preference	23	228.96



62560PA0020079	Rating Area 2	No Preference	24	228.96
	Rating Area 2	No Preference	25	229.88
	Rating Area 2	No Preference	26	234.46
	Rating Area 2	No Preference	27	239.95
	Rating Area 2	No Preference	28	248.88
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	Rating Area 2	No Preference	30	259.87
	Rating Area 2	No Preference	31	265.36
	Rating Area 2	No Preference	32	270.86
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	Rating Area 2	No Preference	34	277.96
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	Rating Area 2	No Preference	36	281.62
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	Rating Area 2	No Preference	51	427.01
	Rating Area 2	No Preference	52	446.93
	Rating Area 2	No Preference	53	467.08
	Rating Area 2	No Preference	54	488.83
	Rating Area 2	No Preference	55	510.58
	Rating Area 2	No Preference	56	534.16
	Rating Area 2	No Preference	57	557.98
	Rating Area 2	No Preference	58	583.39
	Rating Area 2	No Preference	59	595.98
	Rating Area 2	No Preference	60	621.40
	Rating Area 2	No Preference	61	643.38
	Rating Area 2	No Preference	62	657.80
	Rating Area 2	No Preference	63	675.89
	Rating Area 2	No Preference	64 and over	686.88
62560PA0020079	Rating Area 4	No Preference	0-14	142.70
62560PA0020079	Rating Area 4	No Preference	15	155.38
	Rating Area 4	No Preference	16	160.23
	Rating Area 4	No Preference	17	165.08
	Rating Area 4	No Preference	18	170.30
	Rating Area 4	No Preference	19	175.52
	Rating Area 4	No Preference	20	180.93
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	Rating Area 4	No Preference	22	186.53
	Rating Area 4	No Preference	23	186.53
	Rating Area 4	No Preference	24	186.53
	Rating Area 4	No Preference	25	187.28
	Rating Area 4	No Preference	26	191.01
	Rating Area 4	No Preference	27	195.48
	Rating Area 4	No Preference	28	202.76
	Rating Area 4	No Preference	29	208.73
	Rating Area 4	No Preference	30	211.71
	Rating Area 4	No Preference	31	216.19
	Rating Area 4	No Preference	32	220.66
	Rating Area 4	No Preference	33	223.46
	Rating Area 4	No Preference	34	226.45
	Rating Area 4	No Preference	35	227.94
	Rating Area 4	No Preference	36	229.43
	Rating Area 4	No Preference	37	230.92
	Rating Area 4	No Preference	38	232.42
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	Rating Area 4	No Preference	41	242.86
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	Rating Area 4	No Preference	46	279.80
	Rating Area 4	No Preference	47	291.55
	Rating Area 4	No Preference	48	304.98
	Rating Area 4	No Preference	49	318.22
	Rating Area 4	No Preference	50	333.14
	Rating Area 4	No Preference	51	347.88
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	Rating Area 4	No Preference	53	380.52
	Rating Area 4	No Preference	54	398.24
	Rating Area 4	No Preference	55	415.96
	Rating Area 4	No Preference	56	435.17
	Rating Area 4	No Preference	57	454.57
	Rating Area 4	No Preference	58	475.28
	Rating Area 4	No Preference	59	485.54
	Rating Area 4	No Preference	60	506.24
	Rating Area 4	No Preference	61	524.15
	Rating Area 4	No Preference	62	535.90
	Rating Area 4	No Preference	63	550.64
	Rating Area 4	No Preference	64 and over	559.59
62560PA0020079	Rating Area 5	No Preference	0-14	153.49
62560PA0020079	Rating Area 5	No Preference	15	167.13
	Rating Area 5	No Preference	16	172.35
	Rating Area 5	No Preference	17	177.57
	Rating Area 5	No Preference	18	183.18
	Rating Area 5	No Preference	19	188.80
	Rating Area 5	No Preference	20	194.62
	Rating Area 5	No Preference	21	200.64
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	Rating Area 5	No Preference	27	210.27
	Rating Area 5	No Preference	28	218.10
	Rating Area 5	No Preference	29	224.52
	Rating Area 5	No Preference	30	227.73
	Rating Area 5	No Preference	31	232.54

	62560PA0020079 Rating Area 5	No Preference	32	237.36
	62560PA0020079 Rating Area 5	No Preference	33	240.37
	62560PA0020079 Rating Area 5	No Preference	34	243.58
	62560PA0020079 Rating Area 5	No Preference	35	245.18
	62560PA0020079 Rating Area 5	No Preference	36	246.79
	62560PA0020079 Rating Area 5	No Preference	37	248.39
	62560PA0020079 Rating Area 5	No Preference	38	250.00
	62560PA0020079 Rating Area 5	No Preference	39	253.21
	62560PA0020079 Rating Area 5	No Preference	40	256.42
	62560PA0020079 Rating Area 5	No Preference	41	261.23
	62560PA0020079 Rating Area 5	No Preference	42	265.85
	62560PA0020079 Rating Area 5	No Preference	43	272.27
	62560PA0020079 Rating Area 5	No Preference	44	280.29
	62560PA0020079 Rating Area 5	No Preference	45	289.72
	62560PA0020079 Rating Area 5	No Preference	46	300.96
	62560PA0020079 Rating Area 5	No Preference	47	313.60
	62560PA0020079 Rating Area 5	No Preference	48	328.05
	62560PA0020079 Rating Area 5	No Preference	49	342.29
	62560PA0020079 Rating Area 5	No Preference	50	358.34
	62560PA0020079 Rating Area 5	No Preference	51	374.19
	62560PA0020079 Rating Area 5	No Preference	52	391.65
	62560PA0020079 Rating Area 5	No Preference	53	409.31
	62560PA0020079 Rating Area 5	No Preference	54	428.37
	62560PA0020079 Rating Area 5	No Preference	55	447.43
	62560PA0020079 Rating Area 5	No Preference	56	468.09
	62560PA0020079 Rating Area 5	No Preference	57	488.96
	62560PA0020079 Rating Area 5	No Preference	58	511.23
	62560PA0020079 Rating Area 5	No Preference	59	522.27
	62560PA0020079 Rating Area 5	No Preference	60	544.54
	62560PA0020079 Rating Area 5	No Preference	61	563.80
	62560PA0020079 Rating Area 5	No Preference	62	576.44
	62560PA0020079 Rating Area 5	No Preference	63	592.29
	62560PA0020079 Rating Area 5	No Preference	64 and over	601.92

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*	62560			
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
62560PA0020071	Rating Area 1	No Preference	0-14	267.83
62560PA0020071	Rating Area 1	No Preference	15	291.64
62560PA0020071	Rating Area 1	No Preference	16	300.74
62560PA0020071	Rating Area 1	No Preference	17	309.85
62560PA0020071	Rating Area 1	No Preference	18	319.65
62560PA0020071	Rating Area 1	No Preference	19	329.45
62560PA0020071	Rating Area 1	No Preference	20	339.61
62560PA0020071	Rating Area 1	No Preference	21	350.11
62560PA0020071	Rating Area 1	No Preference	22	350.11
62560PA0020071	Rating Area 1	No Preference	23	350.11
62560PA0020071	Rating Area 1	No Preference	24	350.11
62560PA0020071	Rating Area 1	No Preference	25	351.51
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62560PA0020071	Rating Area 1	No Preference	27	366.92
62560PA0020071	Rating Area 1	No Preference	28	380.57
62560PA0020071	Rating Area 1	No Preference	29	391.77
62560PA0020071	Rating Area 1	No Preference	30	397.37
62560PA0020071	Rating Area 1	No Preference	31	405.78
62560PA0020071	Rating Area 1	No Preference	32	414.18
62560PA0020071	Rating Area 1	No Preference	33	419.43
62560PA0020071	Rating Area 1	No Preference	34	425.03
62560PA0020071	Rating Area 1	No Preference	35	427.83
62560PA0020071	Rating Area 1	No Preference	36	430.64
62560PA0020071	Rating Area 1	No Preference	37	433.44
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62560PA0020071	Rating Area 1	No Preference	39	441.84
62560PA0020071	Rating Area 1	No Preference	40	447.44
62560PA0020071	Rating Area 1	No Preference	41	455.84
62560PA0020071	Rating Area 1	No Preference	42	463.90
62560PA0020071	Rating Area 1	No Preference	43	475.10
62560PA0020071	Rating Area 1	No Preference	44	489.10
62560PA0020071	Rating Area 1	No Preference	45	505.56
62560PA0020071	Rating Area 1	No Preference	46	525.17
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62560PA0020071	Rating Area 1	No Preference	48	572.43
62560PA0020071	Rating Area 1	No Preference	49	597.29
62560PA0020071	Rating Area 1	No Preference	50	625.30
62560PA0020071	Rating Area 1	No Preference	51	652.96
62560PA0020071	Rating Area 1	No Preference	52	683.41
62560PA0020071	Rating Area 1	No Preference	53	714.22
62560PA0020071	Rating Area 1	No Preference	54	747.48
62560PA0020071	Rating Area 1	No Preference	55	780.75
62560PA0020071	Rating Area 1	No Preference	56	816.81
62560PA0020071	Rating Area 1	No Preference	57	853.22
62560PA0020071	Rating Area 1	No Preference	58	892.08
62560PA0020071	Rating Area 1	No Preference	59	911.34
62560PA0020071	Rating Area 1	No Preference	60	950.20
62560PA0020071	Rating Area 1	No Preference	61	983.81
62560PA0020071	Rating Area 1	No Preference	62	1005.87
62560PA0020071	Rating Area 1	No Preference	63	1033.52
62560PA0020071	Rating Area 1	No Preference	64 and over	1050.33
62560PA0020071	Rating Area 2	No Preference	0-14	318.66
62560PA0020071	Rating Area 2	No Preference	15	346.99
62560PA0020071	Rating Area 2	No Preference	16	357.82
62560PA0020071	Rating Area 2	No Preference	17	368.65
62560PA0020071	Rating Area 2	No Preference	18	380.31
62560PA0020071	Rating Area 2	No Preference	19	391.97
62560PA0020071	Rating Area 2	No Preference	20	404.05
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62560PA0020071	Rating Area 2	No Preference	26	426.55
62560PA0020071	Rating Area 2	No Preference	27	436.54
62560PA0020071	Rating Area 2	No Preference	28	452.79
62560PA0020071	Rating Area 2	No Preference	29	466.12
62560PA0020071	Rating Area 2	No Preference	30	472.78
62560PA0020071	Rating Area 2	No Preference	31	482.78
62560PA0020071	Rating Area 2	No Preference	32	492.78
62560PA0020071	Rating Area 2	No Preference	33	499.03
62560PA0020071	Rating Area 2	No Preference	34	505.69
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62560PA0020071	Rating Area 2	No Preference	36	512.36
62560PA0020071	Rating Area 2	No Preference	37	515.69
62560PA0020071	Rating Area 2	No Preference	38	519.02
62560PA0020071	Rating Area 2	No Preference	39	525.69
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62560PA0020071	Rating Area 2	No Preference	41	542.35
62560PA0020071	Rating Area 2	No Preference	42	551.93
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62560PA0020071	Rating Area 2	No Preference	44	581.92
62560PA0020071	Rating Area 2	No Preference	45	601.50
62560PA0020071	Rating Area 2	No Preference	46	624.83
62560PA0020071	Rating Area 2	No Preference	47	651.07
62560PA0020071	Rating Area 2	No Preference	48	681.06
62560PA0020071	Rating Area 2	No Preference	49	710.63
62560PA0020071	Rating Area 2	No Preference	50	743.96
62560PA0020071	Rating Area 2	No Preference	51	776.87
62560PA0020071	Rating Area 2	No Preference	52	813.11
62560PA0020071	Rating Area 2	No Preference	53	849.76

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	62560PA0020071	Rating Area 2	No Preference	55	928.91
	62560PA0020071	Rating Area 2	No Preference	56	971.81
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	62560PA0020071	Rating Area 2	No Preference	60	1130.52
	62560PA0020071	Rating Area 2	No Preference	61	1170.51
	62560PA0020071	Rating Area 2	No Preference	62	1196.75
	62560PA0020071	Rating Area 2	No Preference	63	1229.66
	62560PA0020071	Rating Area 2	No Preference	64 and over	1249.65
	62560PA0020071	Rating Area 4	No Preference	0-14	259.61
	62560PA0020071	Rating Area 4	No Preference	15	282.69
	62560PA0020071	Rating Area 4	No Preference	16	291.51
	62560PA0020071	Rating Area 4	No Preference	17	300.33
	62560PA0020071	Rating Area 4	No Preference	18	309.84
	62560PA0020071	Rating Area 4	No Preference	19	319.34
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	62560PA0020071	Rating Area 4	No Preference	22	339.36
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	62560PA0020071	Rating Area 4	No Preference	26	347.50
	62560PA0020071	Rating Area 4	No Preference	27	355.65
	62560PA0020071	Rating Area 4	No Preference	28	368.88
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	62560PA0020071	Rating Area 4	No Preference	30	385.17
	62560PA0020071	Rating Area 4	No Preference	31	393.32
	62560PA0020071	Rating Area 4	No Preference	32	401.46
	62560PA0020071	Rating Area 4	No Preference	33	406.55
	62560PA0020071	Rating Area 4	No Preference	34	411.98
	62560PA0020071	Rating Area 4	No Preference	35	414.70
	62560PA0020071	Rating Area 4	No Preference	36	417.41
	62560PA0020071	Rating Area 4	No Preference	37	420.13
	62560PA0020071	Rating Area 4	No Preference	38	422.84
	62560PA0020071	Rating Area 4	No Preference	39	428.27
	62560PA0020071	Rating Area 4	No Preference	40	433.70
	62560PA0020071	Rating Area 4	No Preference	41	441.85
	62560PA0020071	Rating Area 4	No Preference	42	449.65
	62560PA0020071	Rating Area 4	No Preference	43	460.51
	62560PA0020071	Rating Area 4	No Preference	44	474.09
	62560PA0020071	Rating Area 4	No Preference	45	490.04
	62560PA0020071	Rating Area 4	No Preference	46	509.04
	62560PA0020071	Rating Area 4	No Preference	47	530.42
	62560PA0020071	Rating Area 4	No Preference	48	554.85
	62560PA0020071	Rating Area 4	No Preference	49	578.95
	62560PA0020071	Rating Area 4	No Preference	50	606.10
	62560PA0020071	Rating Area 4	No Preference	51	632.91
	62560PA0020071	Rating Area 4	No Preference	52	662.43
	62560PA0020071	Rating Area 4	No Preference	53	692.29
	62560PA0020071	Rating Area 4	No Preference	54	724.53
	62560PA0020071	Rating Area 4	No Preference	55	756.77
	62560PA0020071	Rating Area 4	No Preference	56	791.73
	62560PA0020071	Rating Area 4	No Preference	57	827.02
	62560PA0020071	Rating Area 4	No Preference	58	864.69
	62560PA0020071	Rating Area 4	No Preference	59	883.35
	62560PA0020071	Rating Area 4	No Preference	60	921.02
	62560PA0020071	Rating Area 4	No Preference	61	953.60
	62560PA0020071	Rating Area 4	No Preference	62	974.98
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	62560PA0020071	Rating Area 4	No Preference	64 and over	1018.08
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	62560PA0020078	Rating Area 1	No Preference	57	626.89
	62560PA0020078	Rating Area 1	No Preference	58	655.45

	62560PA0020078	Rating Area 1	No Preference	59	669.60
	62560PA0020078	Rating Area 1	No Preference	60	698.15
	62560PA0020078	Rating Area 1	No Preference	61	722.84
	62560PA0020078	Rating Area 1	No Preference	62	739.05
	62560PA0020078	Rating Area 1	No Preference	63	759.37
	62560PA0020078	Rating Area 1	No Preference	64 and over	771.72
	62560PA0020078	Rating Area 2	No Preference	0-14	234.14
	62560PA0020078	Rating Area 2	No Preference	15	254.95
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	62560PA0020078	Rating Area 2	No Preference	17	270.86
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	62560PA0020078	Rating Area 2	No Preference	21	306.06
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	62560PA0020078	Rating Area 2	No Preference	30	347.38
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	62560PA0020078	Rating Area 2	No Preference	32	362.07
	62560PA0020078	Rating Area 2	No Preference	33	366.66
	62560PA0020078	Rating Area 2	No Preference	34	371.56
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	62560PA0020078	Rating Area 2	No Preference	44	427.57
	62560PA0020078	Rating Area 2	No Preference	45	441.95
	62560PA0020078	Rating Area 2	No Preference	46	459.09
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	62560PA0020078	Rating Area 2	No Preference	55	682.51
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	62560PA0020078	Rating Area 2	No Preference	62	879.31
	62560PA0020078	Rating Area 2	No Preference	63	903.49
	62560PA0020078	Rating Area 2	No Preference	64 and over	918.18
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	62560PA0020078	Rating Area 4	No Preference	53	508.65
	62560PA0020078	Rating Area 4	No Preference	54	532.34
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	62560PA0020078	Rating Area 4	No Preference	56	581.71
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	62560PA0020078	Rating Area 4	No Preference	63	736.05
	62560PA0020078	Rating Area 4	No Preference	64 and over	748.02
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	62560PA0020078	Rating Area 5	No Preference	15	223.41

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	62560PA0020078	Rating Area 5	No Preference	46	402.30
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	62560PA0020078	Rating Area 5	No Preference	61	753.64
	62560PA0020078	Rating Area 5	No Preference	62	770.54
	62560PA0020078	Rating Area 5	No Preference	63	791.73
	62560PA0020078	Rating Area 5	No Preference	64 and over	804.60
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	62560PA0020079	Rating Area 1	No Preference	17	172.83
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	62560PA0020079	Rating Area 1	No Preference	19	183.77
	62560PA0020079	Rating Area 1	No Preference	20	189.43
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	62560PA0020079	Rating Area 1	No Preference	29	218.53
	62560PA0020079	Rating Area 1	No Preference	30	221.65
	62560PA0020079	Rating Area 1	No Preference	31	226.34
	62560PA0020079	Rating Area 1	No Preference	32	231.03
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	62560PA0020079	Rating Area 1	No Preference	34	237.08
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	62560PA0020079	Rating Area 1	No Preference	37	241.77
	62560PA0020079	Rating Area 1	No Preference	38	243.33
	62560PA0020079	Rating Area 1	No Preference	39	246.46
	62560PA0020079	Rating Area 1	No Preference	40	249.58
	62560PA0020079	Rating Area 1	No Preference	41	254.27
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	62560PA0020079	Rating Area 1	No Preference	44	272.82
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	62560PA0020079	Rating Area 1	No Preference	51	364.22
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	62560PA0020079	Rating Area 1	No Preference	55	435.50
	62560PA0020079	Rating Area 1	No Preference	56	455.61
	62560PA0020079	Rating Area 1	No Preference	57	475.92
	62560PA0020079	Rating Area 1	No Preference	58	497.60
	62560PA0020079	Rating Area 1	No Preference	59	508.34
	62560PA0020079	Rating Area 1	No Preference	60	530.02
	62560PA0020079	Rating Area 1	No Preference	61	548.76
	62560PA0020079	Rating Area 1	No Preference	62	561.07
	62560PA0020079	Rating Area 1	No Preference	63	576.50
	62560PA0020079	Rating Area 1	No Preference	64 and over	585.87
	62560PA0020079	Rating Area 2	No Preference	0-14	177.75
	62560PA0020079	Rating Area 2	No Preference	15	193.55
	62560PA0020079	Rating Area 2	No Preference	16	199.59
	62560PA0020079	Rating Area 2	No Preference	17	205.63
	62560PA0020079	Rating Area 2	No Preference	18	212.14
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	62560PA0020079	Rating Area 2	No Preference	21	232.35
	62560PA0020079	Rating Area 2	No Preference	22	232.35
	62560PA0020079	Rating Area 2	No Preference	23	232.35

62560PA0020079	Rating Area 2	No Preference	24	232.35
	Rating Area 2	No Preference	25	233.28
	Rating Area 2	No Preference	26	237.93
	Rating Area 2	No Preference	27	243.50
	Rating Area 2	No Preference	28	252.56
	Rating Area 2	No Preference	29	260.00
	Rating Area 2	No Preference	30	263.72
	Rating Area 2	No Preference	31	269.29
	Rating Area 2	No Preference	32	274.87
	Rating Area 2	No Preference	33	278.36
	Rating Area 2	No Preference	34	282.07
	Rating Area 2	No Preference	35	283.93
	Rating Area 2	No Preference	36	285.79
	Rating Area 2	No Preference	37	287.65
	Rating Area 2	No Preference	38	289.51
	Rating Area 2	No Preference	39	293.23
	Rating Area 2	No Preference	40	296.94
	Rating Area 2	No Preference	41	302.52
	Rating Area 2	No Preference	42	307.86
	Rating Area 2	No Preference	43	315.30
	Rating Area 2	No Preference	44	324.59
	Rating Area 2	No Preference	45	335.51
	Rating Area 2	No Preference	46	348.53
	Rating Area 2	No Preference	47	363.16
	Rating Area 2	No Preference	48	379.89
	Rating Area 2	No Preference	49	396.39
	Rating Area 2	No Preference	50	414.98
	Rating Area 2	No Preference	51	433.33
	Rating Area 2	No Preference	52	453.55
	Rating Area 2	No Preference	53	473.99
	Rating Area 2	No Preference	54	496.07
	Rating Area 2	No Preference	55	518.14
	Rating Area 2	No Preference	56	542.07
	Rating Area 2	No Preference	57	566.24
	Rating Area 2	No Preference	58	592.03
	Rating Area 2	No Preference	59	604.81
	Rating Area 2	No Preference	60	630.60
	Rating Area 2	No Preference	61	652.90
	Rating Area 2	No Preference	62	667.54
	Rating Area 2	No Preference	63	685.90
	Rating Area 2	No Preference	64 and over	697.05
62560PA0020079	Rating Area 4	No Preference	0-14	144.81
62560PA0020079	Rating Area 4	No Preference	15	157.68
	Rating Area 4	No Preference	16	162.60
	Rating Area 4	No Preference	17	167.52
	Rating Area 4	No Preference	18	172.82
	Rating Area 4	No Preference	19	178.12
	Rating Area 4	No Preference	20	183.61
	Rating Area 4	No Preference	21	189.29
	Rating Area 4	No Preference	22	189.29
	Rating Area 4	No Preference	23	189.29
	Rating Area 4	No Preference	24	189.29
	Rating Area 4	No Preference	25	190.05
	Rating Area 4	No Preference	26	193.83
	Rating Area 4	No Preference	27	198.38
	Rating Area 4	No Preference	28	205.76
	Rating Area 4	No Preference	29	211.82
	Rating Area 4	No Preference	30	214.84
	Rating Area 4	No Preference	31	219.39
	Rating Area 4	No Preference	32	223.93
	Rating Area 4	No Preference	33	226.77
	Rating Area 4	No Preference	34	229.80
	Rating Area 4	No Preference	35	231.31
	Rating Area 4	No Preference	36	232.83
	Rating Area 4	No Preference	37	234.34
	Rating Area 4	No Preference	38	235.86
	Rating Area 4	No Preference	39	238.88
	Rating Area 4	No Preference	40	241.91
	Rating Area 4	No Preference	41	246.46
	Rating Area 4	No Preference	42	250.81
	Rating Area 4	No Preference	43	256.87
	Rating Area 4	No Preference	44	264.44
	Rating Area 4	No Preference	45	273.33
	Rating Area 4	No Preference	46	283.94
	Rating Area 4	No Preference	47	295.86
	Rating Area 4	No Preference	48	309.49
	Rating Area 4	No Preference	49	322.93
	Rating Area 4	No Preference	50	338.07
	Rating Area 4	No Preference	51	353.03
	Rating Area 4	No Preference	52	369.49
	Rating Area 4	No Preference	53	386.15
	Rating Area 4	No Preference	54	404.13
	Rating Area 4	No Preference	55	422.12
	Rating Area 4	No Preference	56	441.61
	Rating Area 4	No Preference	57	461.30
	Rating Area 4	No Preference	58	482.31
	Rating Area 4	No Preference	59	492.72
	Rating Area 4	No Preference	60	513.73
	Rating Area 4	No Preference	61	531.90
	Rating Area 4	No Preference	62	543.83
	Rating Area 4	No Preference	63	558.78
	Rating Area 4	No Preference	64 and over	567.87
62560PA0020079	Rating Area 5	No Preference	0-14	155.76
62560PA0020079	Rating Area 5	No Preference	15	169.61
	Rating Area 5	No Preference	16	174.90
	Rating Area 5	No Preference	17	180.19
	Rating Area 5	No Preference	18	185.90
	Rating Area 5	No Preference	19	191.60
	Rating Area 5	No Preference	20	197.50
	Rating Area 5	No Preference	21	203.61
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	Rating Area 5	No Preference	27	213.38
	Rating Area 5	No Preference	28	221.32
	Rating Area 5	No Preference	29	227.84
	Rating Area 5	No Preference	30	231.10
	Rating Area 5	No Preference	31	235.98

62560PA0020079 Rating Area 5	No Preference	32	240.87
	No Preference	33	243.92
	No Preference	34	247.18
	No Preference	35	248.81
	No Preference	36	250.44
	No Preference	37	252.07
	No Preference	38	253.70
	No Preference	39	256.96
	No Preference	40	260.21
	No Preference	41	265.10
	No Preference	42	269.78
	No Preference	43	276.30
	No Preference	44	284.44
	No Preference	45	294.01
	No Preference	46	305.42
	No Preference	47	318.24
	No Preference	48	332.90
	No Preference	49	347.36
	No Preference	50	363.65
	No Preference	51	379.73
	No Preference	52	397.45
	No Preference	53	415.36
	No Preference	54	434.71
	No Preference	55	454.05
	No Preference	56	475.02
	No Preference	57	496.20
	No Preference	58	518.80
	No Preference	59	530.00
	No Preference	60	552.60
	No Preference	61	572.14
	No Preference	62	584.97
	No Preference	63	601.06
	No Preference	64 and over	610.83



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*	62560			
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
62560PA0020071	Rating Area 1	No Preference	0-14	271.80
62560PA0020071	Rating Area 1	No Preference	15	295.96
62560PA0020071	Rating Area 1	No Preference	16	305.19
62560PA0020071	Rating Area 1	No Preference	17	314.43
62560PA0020071	Rating Area 1	No Preference	18	324.38
62560PA0020071	Rating Area 1	No Preference	19	334.33
62560PA0020071	Rating Area 1	No Preference	20	344.63
62560PA0020071	Rating Area 1	No Preference	21	355.29
62560PA0020071	Rating Area 1	No Preference	22	355.29
62560PA0020071	Rating Area 1	No Preference	23	355.29
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62560PA0020071	Rating Area 1	No Preference	26	363.82
62560PA0020071	Rating Area 1	No Preference	27	372.34
62560PA0020071	Rating Area 1	No Preference	28	386.20
62560PA0020071	Rating Area 1	No Preference	29	397.57
62560PA0020071	Rating Area 1	No Preference	30	403.25
62560PA0020071	Rating Area 1	No Preference	31	411.78
62560PA0020071	Rating Area 1	No Preference	32	420.31
62560PA0020071	Rating Area 1	No Preference	33	425.64
62560PA0020071	Rating Area 1	No Preference	34	431.32
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62560PA0020071	Rating Area 1	No Preference	39	448.38
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62560PA0020071	Rating Area 1	No Preference	45	513.04
62560PA0020071	Rating Area 1	No Preference	46	532.94
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62560PA0020071	Rating Area 1	No Preference	49	606.12
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	62560PA0020072	Rating Area 2	No Preference	35	514.57
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	Rating Area 4	No Preference	23	343.07
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	Rating Area 4	No Preference	25	344.44
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	Rating Area 4	No Preference	27	359.54
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	Rating Area 4	No Preference	30	389.38
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	Rating Area 4	No Preference	61	964.03
	Rating Area 4	No Preference	62	985.64
	Rating Area 4	No Preference	63	1012.74
	Rating Area 4	No Preference	64 and over	1029.21
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	Rating Area 5	No Preference	52	720.31
	Rating Area 5	No Preference	53	752.78
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	Rating Area 5	No Preference	56	860.90
	Rating Area 5	No Preference	57	899.28
	Rating Area 5	No Preference	58	940.24
	Rating Area 5	No Preference	59	960.53
	Rating Area 5	No Preference	60	1001.49
	Rating Area 5	No Preference	61	1036.92
	Rating Area 5	No Preference	62	1060.17
	Rating Area 5	No Preference	63	1089.32
	Rating Area 5	No Preference	64 and over	1107.03
62560PA0020073	Rating Area 1	No Preference	0-14	232.25
62560PA0020073	Rating Area 1	No Preference	15	252.89
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	Rating Area 1	No Preference	17	268.68
	Rating Area 1	No Preference	18	277.18
	Rating Area 1	No Preference	19	285.68
	Rating Area 1	No Preference	20	294.48
	Rating Area 1	No Preference	21	303.59
	Rating Area 1	No Preference	22	303.59
	Rating Area 1	No Preference	23	303.59
	Rating Area 1	No Preference	24	303.59
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	Rating Area 1	No Preference	26	310.88

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	62560PA0020073	Rating Area 1	No Preference	53	619.32
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	62560PA0020073	Rating Area 1	No Preference	62	872.21
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	62560PA0020073	Rating Area 1	No Preference	64 and over	910.77
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	62560PA0020074	Rating Area 1	No Preference	63	900.21
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	62560PA0020074	Rating Area 4	No Preference	54	631.08
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	62560PA0020074	Rating Area 4	No Preference	58	753.16
	62560PA0020074	Rating Area 4	No Preference	59	769.42
	62560PA0020074	Rating Area 4	No Preference	60	802.23
	62560PA0020074	Rating Area 4	No Preference	61	830.61
	62560PA0020074	Rating Area 4	No Preference	62	849.23
	62560PA0020074	Rating Area 4	No Preference	63	872.58
	62560PA0020074	Rating Area 4	No Preference	64 and over	886.77
	62560PA0020074	Rating Area 5	No Preference	0-14	243.23
	62560PA0020074	Rating Area 5	No Preference	15	264.85
	62560PA0020074	Rating Area 5	No Preference	16	273.12
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	62560PA0020074	Rating Area 5	No Preference	38	396.17
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	62560PA0020074	Rating Area 5	No Preference	62	913.47
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	62560PA0020078	Rating Area 1	No Preference	63	770.62
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	62560PA0020078	Rating Area 5	No Preference	53	555.23
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	62560PA0020079	Rating Area 1	No Preference	20	192.23
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	62560PA0020079	Rating Area 1	No Preference	52	386.85
	62560PA0020079	Rating Area 1	No Preference	53	404.29
	62560PA0020079	Rating Area 1	No Preference	54	423.11
	62560PA0020079	Rating Area 1	No Preference	55	441.94
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	62560PA0020079	Rating Area 1	No Preference	62	569.37
	62560PA0020079	Rating Area 1	No Preference	63	585.03
	62560PA0020079	Rating Area 1	No Preference	64 and over	594.54
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	62560PA0020079	Rating Area 2	No Preference	22	235.79
	62560PA0020079	Rating Area 2	No Preference	23	235.79



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	Rating Area 2	No Preference	26	241.45
	Rating Area 2	No Preference	27	247.11
	Rating Area 2	No Preference	28	256.30
	Rating Area 2	No Preference	29	263.85
	Rating Area 2	No Preference	30	267.62
	Rating Area 2	No Preference	31	273.28
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	Rating Area 2	No Preference	33	282.48
	Rating Area 2	No Preference	34	286.25
	Rating Area 2	No Preference	35	288.14
	Rating Area 2	No Preference	36	290.02
	Rating Area 2	No Preference	37	291.91
	Rating Area 2	No Preference	38	293.79
	Rating Area 2	No Preference	39	297.57
	Rating Area 2	No Preference	40	301.34
	Rating Area 2	No Preference	41	307.00
	Rating Area 2	No Preference	42	312.42
	Rating Area 2	No Preference	43	319.97
	Rating Area 2	No Preference	44	329.40
	Rating Area 2	No Preference	45	340.48
	Rating Area 2	No Preference	46	353.69
	Rating Area 2	No Preference	47	368.54
	Rating Area 2	No Preference	48	385.52
	Rating Area 2	No Preference	49	402.26
	Rating Area 2	No Preference	50	421.12
	Rating Area 2	No Preference	51	439.75
	Rating Area 2	No Preference	52	460.26
	Rating Area 2	No Preference	53	481.01
	Rating Area 2	No Preference	54	503.41
	Rating Area 2	No Preference	55	525.81
	Rating Area 2	No Preference	56	550.10
	Rating Area 2	No Preference	57	574.62
	Rating Area 2	No Preference	58	600.79
	Rating Area 2	No Preference	59	613.76
	Rating Area 2	No Preference	60	639.93
	Rating Area 2	No Preference	61	662.57
	Rating Area 2	No Preference	62	677.42
	Rating Area 2	No Preference	63	696.05
	Rating Area 2	No Preference	64 and over	707.37
62560PA0020079	Rating Area 4	No Preference	0-14	146.96
62560PA0020079	Rating Area 4	No Preference	15	160.02
	Rating Area 4	No Preference	16	165.01
	Rating Area 4	No Preference	17	170.01
	Rating Area 4	No Preference	18	175.39
	Rating Area 4	No Preference	19	180.77
	Rating Area 4	No Preference	20	186.34
	Rating Area 4	No Preference	21	192.10
	Rating Area 4	No Preference	22	192.10
	Rating Area 4	No Preference	23	192.10
	Rating Area 4	No Preference	24	192.10
	Rating Area 4	No Preference	25	192.87
	Rating Area 4	No Preference	26	196.71
	Rating Area 4	No Preference	27	201.32
	Rating Area 4	No Preference	28	208.81
	Rating Area 4	No Preference	29	214.96
	Rating Area 4	No Preference	30	218.03
	Rating Area 4	No Preference	31	222.64
	Rating Area 4	No Preference	32	227.25
	Rating Area 4	No Preference	33	230.14
	Rating Area 4	No Preference	34	233.21
	Rating Area 4	No Preference	35	234.75
	Rating Area 4	No Preference	36	236.28
	Rating Area 4	No Preference	37	237.82
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	Rating Area 4	No Preference	39	242.43
	Rating Area 4	No Preference	40	245.50
	Rating Area 4	No Preference	41	250.11
	Rating Area 4	No Preference	42	254.53
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	Rating Area 4	No Preference	44	268.36
	Rating Area 4	No Preference	45	277.39
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	Rating Area 4	No Preference	47	300.25
	Rating Area 4	No Preference	48	314.08
	Rating Area 4	No Preference	49	327.72
	Rating Area 4	No Preference	50	343.09
	Rating Area 4	No Preference	51	358.27
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	Rating Area 4	No Preference	53	391.88
	Rating Area 4	No Preference	54	410.13
	Rating Area 4	No Preference	55	428.38
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	Rating Area 4	No Preference	58	489.47
	Rating Area 4	No Preference	59	500.04
	Rating Area 4	No Preference	60	521.36
	Rating Area 4	No Preference	61	539.80
	Rating Area 4	No Preference	62	551.90
	Rating Area 4	No Preference	63	567.08
	Rating Area 4	No Preference	64 and over	576.30
62560PA0020079	Rating Area 5	No Preference	0-14	158.06
62560PA0020079	Rating Area 5	No Preference	15	172.11
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	Rating Area 5	No Preference	18	188.64
	Rating Area 5	No Preference	19	194.43
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	Rating Area 5	No Preference	21	206.62
	Rating Area 5	No Preference	22	206.62
	Rating Area 5	No Preference	23	206.62
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	Rating Area 5	No Preference	26	211.58
	Rating Area 5	No Preference	27	216.54
	Rating Area 5	No Preference	28	224.60
	Rating Area 5	No Preference	29	231.21
	Rating Area 5	No Preference	30	234.51
	Rating Area 5	No Preference	31	239.47

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	62560PA0020079 Rating Area 5	No Preference	35	252.49
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	62560PA0020079 Rating Area 5	No Preference	37	255.80
	62560PA0020079 Rating Area 5	No Preference	38	257.45
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	62560PA0020079 Rating Area 5	No Preference	40	264.06
	62560PA0020079 Rating Area 5	No Preference	41	269.02
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	62560PA0020079 Rating Area 5	No Preference	44	288.65
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	62560PA0020079 Rating Area 5	No Preference	48	337.82
	62560PA0020079 Rating Area 5	No Preference	49	352.49
	62560PA0020079 Rating Area 5	No Preference	50	369.02
	62560PA0020079 Rating Area 5	No Preference	51	385.35
	62560PA0020079 Rating Area 5	No Preference	52	403.32
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	62560PA0020079 Rating Area 5	No Preference	54	441.13
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	62560PA0020079 Rating Area 5	No Preference	56	482.04
	62560PA0020079 Rating Area 5	No Preference	57	503.53
	62560PA0020079 Rating Area 5	No Preference	58	526.47
	62560PA0020079 Rating Area 5	No Preference	59	537.83
	62560PA0020079 Rating Area 5	No Preference	60	560.77
	62560PA0020079 Rating Area 5	No Preference	61	580.60
	62560PA0020079 Rating Area 5	No Preference	62	593.62
	62560PA0020079 Rating Area 5	No Preference	63	609.94
	62560PA0020079 Rating Area 5	No Preference	64 and over	619.86

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*	62560			
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
62560PA0020071	Rating Area 1	No Preference	0-14	275.82
62560PA0020071	Rating Area 1	No Preference	15	300.34
62560PA0020071	Rating Area 1	No Preference	16	309.71
62560PA0020071	Rating Area 1	No Preference	17	319.09
62560PA0020071	Rating Area 1	No Preference	18	329.18
62560PA0020071	Rating Area 1	No Preference	19	339.28
62560PA0020071	Rating Area 1	No Preference	20	349.73
62560PA0020071	Rating Area 1	No Preference	21	360.55
62560PA0020071	Rating Area 1	No Preference	22	360.55
62560PA0020071	Rating Area 1	No Preference	23	360.55
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62560PA0020071	Rating Area 1	No Preference	25	361.99
62560PA0020071	Rating Area 1	No Preference	26	369.20
62560PA0020071	Rating Area 1	No Preference	27	377.86
62560PA0020071	Rating Area 1	No Preference	28	391.92
62560PA0020071	Rating Area 1	No Preference	29	403.46
62560PA0020071	Rating Area 1	No Preference	30	409.22
62560PA0020071	Rating Area 1	No Preference	31	417.88
62560PA0020071	Rating Area 1	No Preference	32	426.53
62560PA0020071	Rating Area 1	No Preference	33	431.94
62560PA0020071	Rating Area 1	No Preference	34	437.71
62560PA0020071	Rating Area 1	No Preference	35	440.59
62560PA0020071	Rating Area 1	No Preference	36	443.48
62560PA0020071	Rating Area 1	No Preference	37	446.36
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62560PA0020071	Rating Area 1	No Preference	39	455.01
62560PA0020071	Rating Area 1	No Preference	40	460.78
62560PA0020071	Rating Area 1	No Preference	41	469.44
62560PA0020071	Rating Area 1	No Preference	42	477.73
62560PA0020071	Rating Area 1	No Preference	43	489.27
62560PA0020071	Rating Area 1	No Preference	44	503.69
62560PA0020071	Rating Area 1	No Preference	45	520.63
62560PA0020071	Rating Area 1	No Preference	46	540.83
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62560PA0020071	Rating Area 1	No Preference	50	643.94
62560PA0020071	Rating Area 1	No Preference	51	672.43
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62560PA0020071	Rating Area 1	No Preference	53	735.52
62560PA0020071	Rating Area 1	No Preference	54	769.77
62560PA0020071	Rating Area 1	No Preference	55	804.03
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62560PA0020071	Rating Area 1	No Preference	58	918.68
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62560PA0020071	Rating Area 1	No Preference	60	978.53
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62560PA0020071	Rating Area 1	No Preference	62	1035.86
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62560PA0020071	Rating Area 2	No Preference	0-14	328.16
62560PA0020071	Rating Area 2	No Preference	15	357.33
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62560PA0020071	Rating Area 2	No Preference	17	379.64
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62560PA0020071	Rating Area 2	No Preference	19	403.66
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62560PA0020071	Rating Area 2	No Preference	23	428.97
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62560PA0020071	Rating Area 2	No Preference	44	599.27
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62560PA0020071	Rating Area 2	No Preference	47	670.48
62560PA0020071	Rating Area 2	No Preference	48	701.37
62560PA0020071	Rating Area 2	No Preference	49	731.82
62560PA0020071	Rating Area 2	No Preference	50	766.14
62560PA0020071	Rating Area 2	No Preference	51	800.03
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	62560PA0020071	Rating Area 2	No Preference	54	915.85
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	62560PA0020071	Rating Area 2	No Preference	56	1000.79
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	62560PA0020071	Rating Area 2	No Preference	58	1093.02
	62560PA0020071	Rating Area 2	No Preference	59	1116.61
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	62560PA0020071	Rating Area 4	No Preference	15	291.12
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	62560PA0020071	Rating Area 4	No Preference	53	712.94
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	62560PA0020071	Rating Area 5	No Preference	61	1056.31

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	62560PA0020072	Rating Area 1	No Preference	17	317.87
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	62560PA0020072	Rating Area 1	No Preference	32	424.90
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	62560PA0020072	Rating Area 1	No Preference	36	441.78
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	62560PA0020078	Rating Area 4	No Preference	56	599.07
	62560PA0020078	Rating Area 4	No Preference	57	625.77
	62560PA0020078	Rating Area 4	No Preference	58	654.28
	62560PA0020078	Rating Area 4	No Preference	59	668.40
	62560PA0020078	Rating Area 4	No Preference	60	696.90
	62560PA0020078	Rating Area 4	No Preference	61	721.55
	62560PA0020078	Rating Area 4	No Preference	62	737.73
	62560PA0020078	Rating Area 4	No Preference	63	758.01
	62560PA0020078	Rating Area 4	No Preference	64 and over	770.34
	62560PA0020078	Rating Area 5	No Preference	0-14	211.29
	62560PA0020078	Rating Area 5	No Preference	15	230.07

	62560PA0020078	Rating Area 5	No Preference	16	237.26
	62560PA0020078	Rating Area 5	No Preference	17	244.44
	62560PA0020078	Rating Area 5	No Preference	18	252.17
	62560PA0020078	Rating Area 5	No Preference	19	259.90
	62560PA0020078	Rating Area 5	No Preference	20	267.91
	62560PA0020078	Rating Area 5	No Preference	21	276.20
	62560PA0020078	Rating Area 5	No Preference	22	276.20
	62560PA0020078	Rating Area 5	No Preference	23	276.20
	62560PA0020078	Rating Area 5	No Preference	24	276.20
	62560PA0020078	Rating Area 5	No Preference	25	277.30
	62560PA0020078	Rating Area 5	No Preference	26	282.83
	62560PA0020078	Rating Area 5	No Preference	27	289.46
	62560PA0020078	Rating Area 5	No Preference	28	300.23
	62560PA0020078	Rating Area 5	No Preference	29	309.07
	62560PA0020078	Rating Area 5	No Preference	30	313.49
	62560PA0020078	Rating Area 5	No Preference	31	320.12
	62560PA0020078	Rating Area 5	No Preference	32	326.74
	62560PA0020078	Rating Area 5	No Preference	33	330.89
	62560PA0020078	Rating Area 5	No Preference	34	335.31
	62560PA0020078	Rating Area 5	No Preference	35	337.52
	62560PA0020078	Rating Area 5	No Preference	36	339.73
	62560PA0020078	Rating Area 5	No Preference	37	341.94
	62560PA0020078	Rating Area 5	No Preference	38	344.15
	62560PA0020078	Rating Area 5	No Preference	39	348.56
	62560PA0020078	Rating Area 5	No Preference	40	352.98
	62560PA0020078	Rating Area 5	No Preference	41	359.61
	62560PA0020078	Rating Area 5	No Preference	42	365.97
	62560PA0020078	Rating Area 5	No Preference	43	374.80
	62560PA0020078	Rating Area 5	No Preference	44	385.85
	62560PA0020078	Rating Area 5	No Preference	45	398.83
	62560PA0020078	Rating Area 5	No Preference	46	414.30
	62560PA0020078	Rating Area 5	No Preference	47	431.70
	62560PA0020078	Rating Area 5	No Preference	48	451.59
	62560PA0020078	Rating Area 5	No Preference	49	471.20
	62560PA0020078	Rating Area 5	No Preference	50	493.29
	62560PA0020078	Rating Area 5	No Preference	51	515.11
	62560PA0020078	Rating Area 5	No Preference	52	539.14
	62560PA0020078	Rating Area 5	No Preference	53	563.45
	62560PA0020078	Rating Area 5	No Preference	54	589.69
	62560PA0020078	Rating Area 5	No Preference	55	615.93
	62560PA0020078	Rating Area 5	No Preference	56	644.37
	62560PA0020078	Rating Area 5	No Preference	57	673.10
	62560PA0020078	Rating Area 5	No Preference	58	703.76
	62560PA0020078	Rating Area 5	No Preference	59	718.95
	62560PA0020078	Rating Area 5	No Preference	60	749.61
	62560PA0020078	Rating Area 5	No Preference	61	776.12
	62560PA0020078	Rating Area 5	No Preference	62	793.52
	62560PA0020078	Rating Area 5	No Preference	63	815.34
	62560PA0020078	Rating Area 5	No Preference	64 and over	828.60
	62560PA0020079	Rating Area 1	No Preference	0-14	153.85
	62560PA0020079	Rating Area 1	No Preference	15	167.52
	62560PA0020079	Rating Area 1	No Preference	16	172.75
	62560PA0020079	Rating Area 1	No Preference	17	177.98
	62560PA0020079	Rating Area 1	No Preference	18	183.61
	62560PA0020079	Rating Area 1	No Preference	19	189.24
	62560PA0020079	Rating Area 1	No Preference	20	195.08
	62560PA0020079	Rating Area 1	No Preference	21	201.11
	62560PA0020079	Rating Area 1	No Preference	22	201.11
	62560PA0020079	Rating Area 1	No Preference	23	201.11
	62560PA0020079	Rating Area 1	No Preference	24	201.11
	62560PA0020079	Rating Area 1	No Preference	25	201.91
	62560PA0020079	Rating Area 1	No Preference	26	205.94
	62560PA0020079	Rating Area 1	No Preference	27	210.76
	62560PA0020079	Rating Area 1	No Preference	28	218.61
	62560PA0020079	Rating Area 1	No Preference	29	225.04
	62560PA0020079	Rating Area 1	No Preference	30	228.26
	62560PA0020079	Rating Area 1	No Preference	31	233.09
	62560PA0020079	Rating Area 1	No Preference	32	237.91
	62560PA0020079	Rating Area 1	No Preference	33	240.93
	62560PA0020079	Rating Area 1	No Preference	34	244.15
	62560PA0020079	Rating Area 1	No Preference	35	245.76
	62560PA0020079	Rating Area 1	No Preference	36	247.37
	62560PA0020079	Rating Area 1	No Preference	37	248.97
	62560PA0020079	Rating Area 1	No Preference	38	250.58
	62560PA0020079	Rating Area 1	No Preference	39	253.80
	62560PA0020079	Rating Area 1	No Preference	40	257.02
	62560PA0020079	Rating Area 1	No Preference	41	261.85
	62560PA0020079	Rating Area 1	No Preference	42	266.47
	62560PA0020079	Rating Area 1	No Preference	43	272.91
	62560PA0020079	Rating Area 1	No Preference	44	280.95
	62560PA0020079	Rating Area 1	No Preference	45	290.40
	62560PA0020079	Rating Area 1	No Preference	46	301.67
	62560PA0020079	Rating Area 1	No Preference	47	314.33
	62560PA0020079	Rating Area 1	No Preference	48	328.81
	62560PA0020079	Rating Area 1	No Preference	49	343.09
	62560PA0020079	Rating Area 1	No Preference	50	359.18
	62560PA0020079	Rating Area 1	No Preference	51	375.07
	62560PA0020079	Rating Area 1	No Preference	52	392.57
	62560PA0020079	Rating Area 1	No Preference	53	410.26
	62560PA0020079	Rating Area 1	No Preference	54	429.37
	62560PA0020079	Rating Area 1	No Preference	55	448.48
	62560PA0020079	Rating Area 1	No Preference	56	469.19
	62560PA0020079	Rating Area 1	No Preference	57	490.11
	62560PA0020079	Rating Area 1	No Preference	58	512.43
	62560PA0020079	Rating Area 1	No Preference	59	523.49
	62560PA0020079	Rating Area 1	No Preference	60	545.81
	62560PA0020079	Rating Area 1	No Preference	61	565.12
	62560PA0020079	Rating Area 1	No Preference	62	577.79
	62560PA0020079	Rating Area 1	No Preference	63	593.68
	62560PA0020079	Rating Area 1	No Preference	64 and over	603.33
	62560PA0020079	Rating Area 2	No Preference	0-14	183.05
	62560PA0020079	Rating Area 2	No Preference	15	199.32
	62560PA0020079	Rating Area 2	No Preference	16	205.54
	62560PA0020079	Rating Area 2	No Preference	17	211.76
	62560PA0020079	Rating Area 2	No Preference	18	218.46
	62560PA0020079	Rating Area 2	No Preference	19	225.16
	62560PA0020079	Rating Area 2	No Preference	20	232.10
	62560PA0020079	Rating Area 2	No Preference	21	239.28
	62560PA0020079	Rating Area 2	No Preference	22	239.28
	62560PA0020079	Rating Area 2	No Preference	23	239.28

	62560PA0020079	Rating Area 2	No Preference	24	239.28
	62560PA0020079	Rating Area 2	No Preference	25	240.24
	62560PA0020079	Rating Area 2	No Preference	26	245.02
	62560PA0020079	Rating Area 2	No Preference	27	250.77
	62560PA0020079	Rating Area 2	No Preference	28	260.10
	62560PA0020079	Rating Area 2	No Preference	29	267.75
	62560PA0020079	Rating Area 2	No Preference	30	271.58
	62560PA0020079	Rating Area 2	No Preference	31	277.33
	62560PA0020079	Rating Area 2	No Preference	32	283.07
	62560PA0020079	Rating Area 2	No Preference	33	286.66
	62560PA0020079	Rating Area 2	No Preference	34	290.49
	62560PA0020079	Rating Area 2	No Preference	35	292.40
	62560PA0020079	Rating Area 2	No Preference	36	294.31
	62560PA0020079	Rating Area 2	No Preference	37	296.23
	62560PA0020079	Rating Area 2	No Preference	38	298.14
	62560PA0020079	Rating Area 2	No Preference	39	301.97
	62560PA0020079	Rating Area 2	No Preference	40	305.80
	62560PA0020079	Rating Area 2	No Preference	41	311.54
	62560PA0020079	Rating Area 2	No Preference	42	317.05
	62560PA0020079	Rating Area 2	No Preference	43	324.70
	62560PA0020079	Rating Area 2	No Preference	44	334.27
	62560PA0020079	Rating Area 2	No Preference	45	345.52
	62560PA0020079	Rating Area 2	No Preference	46	358.92
	62560PA0020079	Rating Area 2	No Preference	47	373.99
	62560PA0020079	Rating Area 2	No Preference	48	391.22
	62560PA0020079	Rating Area 2	No Preference	49	408.21
	62560PA0020079	Rating Area 2	No Preference	50	427.35
	62560PA0020079	Rating Area 2	No Preference	51	446.26
	62560PA0020079	Rating Area 2	No Preference	52	467.07
	62560PA0020079	Rating Area 2	No Preference	53	488.13
	62560PA0020079	Rating Area 2	No Preference	54	510.86
	62560PA0020079	Rating Area 2	No Preference	55	533.59
	62560PA0020079	Rating Area 2	No Preference	56	558.24
	62560PA0020079	Rating Area 2	No Preference	57	583.13
	62560PA0020079	Rating Area 2	No Preference	58	609.69
	62560PA0020079	Rating Area 2	No Preference	59	622.85
	62560PA0020079	Rating Area 2	No Preference	60	649.41
	62560PA0020079	Rating Area 2	No Preference	61	672.38
	62560PA0020079	Rating Area 2	No Preference	62	687.45
	62560PA0020079	Rating Area 2	No Preference	63	706.35
	62560PA0020079	Rating Area 2	No Preference	64 and over	717.84
	62560PA0020079	Rating Area 4	No Preference	0-14	149.13
	62560PA0020079	Rating Area 4	No Preference	15	162.39
	62560PA0020079	Rating Area 4	No Preference	16	167.45
	62560PA0020079	Rating Area 4	No Preference	17	172.52
	62560PA0020079	Rating Area 4	No Preference	18	177.98
	62560PA0020079	Rating Area 4	No Preference	19	183.44
	62560PA0020079	Rating Area 4	No Preference	20	189.09
	62560PA0020079	Rating Area 4	No Preference	21	194.94
	62560PA0020079	Rating Area 4	No Preference	22	194.94
	62560PA0020079	Rating Area 4	No Preference	23	194.94
	62560PA0020079	Rating Area 4	No Preference	24	194.94
	62560PA0020079	Rating Area 4	No Preference	25	195.72
	62560PA0020079	Rating Area 4	No Preference	26	199.62
	62560PA0020079	Rating Area 4	No Preference	27	204.30
	62560PA0020079	Rating Area 4	No Preference	28	211.90
	62560PA0020079	Rating Area 4	No Preference	29	218.14
	62560PA0020079	Rating Area 4	No Preference	30	221.26
	62560PA0020079	Rating Area 4	No Preference	31	225.94
	62560PA0020079	Rating Area 4	No Preference	32	230.61
	62560PA0020079	Rating Area 4	No Preference	33	233.54
	62560PA0020079	Rating Area 4	No Preference	34	236.66
	62560PA0020079	Rating Area 4	No Preference	35	238.22
	62560PA0020079	Rating Area 4	No Preference	36	239.78
	62560PA0020079	Rating Area 4	No Preference	37	241.34
	62560PA0020079	Rating Area 4	No Preference	38	242.90
	62560PA0020079	Rating Area 4	No Preference	39	246.01
	62560PA0020079	Rating Area 4	No Preference	40	249.13
	62560PA0020079	Rating Area 4	No Preference	41	253.81
	62560PA0020079	Rating Area 4	No Preference	42	258.30
	62560PA0020079	Rating Area 4	No Preference	43	264.53
	62560PA0020079	Rating Area 4	No Preference	44	272.33
	62560PA0020079	Rating Area 4	No Preference	45	281.49
	62560PA0020079	Rating Area 4	No Preference	46	292.41
	62560PA0020079	Rating Area 4	No Preference	47	304.69
	62560PA0020079	Rating Area 4	No Preference	48	318.73
	62560PA0020079	Rating Area 4	No Preference	49	332.57
	62560PA0020079	Rating Area 4	No Preference	50	348.16
	62560PA0020079	Rating Area 4	No Preference	51	363.56
	62560PA0020079	Rating Area 4	No Preference	52	380.52
	62560PA0020079	Rating Area 4	No Preference	53	397.68
	62560PA0020079	Rating Area 4	No Preference	54	416.20
	62560PA0020079	Rating Area 4	No Preference	55	434.72
	62560PA0020079	Rating Area 4	No Preference	56	454.80
	62560PA0020079	Rating Area 4	No Preference	57	475.07
	62560PA0020079	Rating Area 4	No Preference	58	496.71
	62560PA0020079	Rating Area 4	No Preference	59	507.43
	62560PA0020079	Rating Area 4	No Preference	60	529.07
	62560PA0020079	Rating Area 4	No Preference	61	547.78
	62560PA0020079	Rating Area 4	No Preference	62	560.06
	62560PA0020079	Rating Area 4	No Preference	63	575.46
	62560PA0020079	Rating Area 4	No Preference	64 and over	584.82
	62560PA0020079	Rating Area 5	No Preference	0-14	160.41
	62560PA0020079	Rating Area 5	No Preference	15	174.66
	62560PA0020079	Rating Area 5	No Preference	16	180.12
	62560PA0020079	Rating Area 5	No Preference	17	185.57
	62560PA0020079	Rating Area 5	No Preference	18	191.44
	62560PA0020079	Rating Area 5	No Preference	19	197.31
	62560PA0020079	Rating Area 5	No Preference	20	203.39
	62560PA0020079	Rating Area 5	No Preference	21	209.68
	62560PA0020079	Rating Area 5	No Preference	22	209.68
	62560PA0020079	Rating Area 5	No Preference	23	209.68
	62560PA0020079	Rating Area 5	No Preference	24	209.68
	62560PA0020079	Rating Area 5	No Preference	25	210.52
	62560PA0020079	Rating Area 5	No Preference	26	214.71
	62560PA0020079	Rating Area 5	No Preference	27	219.74
	62560PA0020079	Rating Area 5	No Preference	28	227.92
	62560PA0020079	Rating Area 5	No Preference	29	234.63
	62560PA0020079	Rating Area 5	No Preference	30	237.99
	62560PA0020079	Rating Area 5	No Preference	31	243.02

	62560PA0020079 Rating Area 5	No Preference	32	248.05
	62560PA0020079 Rating Area 5	No Preference	33	251.20
	62560PA0020079 Rating Area 5	No Preference	34	254.55
	62560PA0020079 Rating Area 5	No Preference	35	256.23
	62560PA0020079 Rating Area 5	No Preference	36	257.91
	62560PA0020079 Rating Area 5	No Preference	37	259.58
	62560PA0020079 Rating Area 5	No Preference	38	261.26
	62560PA0020079 Rating Area 5	No Preference	39	264.62
	62560PA0020079 Rating Area 5	No Preference	40	267.97
	62560PA0020079 Rating Area 5	No Preference	41	273.00
	62560PA0020079 Rating Area 5	No Preference	42	277.83
	62560PA0020079 Rating Area 5	No Preference	43	284.54
	62560PA0020079 Rating Area 5	No Preference	44	292.92
	62560PA0020079 Rating Area 5	No Preference	45	302.78
	62560PA0020079 Rating Area 5	No Preference	46	314.52
	62560PA0020079 Rating Area 5	No Preference	47	327.73
	62560PA0020079 Rating Area 5	No Preference	48	342.83
	62560PA0020079 Rating Area 5	No Preference	49	357.71
	62560PA0020079 Rating Area 5	No Preference	50	374.49
	62560PA0020079 Rating Area 5	No Preference	51	391.05
	62560PA0020079 Rating Area 5	No Preference	52	409.30
	62560PA0020079 Rating Area 5	No Preference	53	427.75
	62560PA0020079 Rating Area 5	No Preference	54	447.67
	62560PA0020079 Rating Area 5	No Preference	55	467.59
	62560PA0020079 Rating Area 5	No Preference	56	489.18
	62560PA0020079 Rating Area 5	No Preference	57	510.99
	62560PA0020079 Rating Area 5	No Preference	58	534.26
	62560PA0020079 Rating Area 5	No Preference	59	545.80
	62560PA0020079 Rating Area 5	No Preference	60	569.07
	62560PA0020079 Rating Area 5	No Preference	61	589.20
	62560PA0020079 Rating Area 5	No Preference	62	602.41
	62560PA0020079 Rating Area 5	No Preference	63	618.98
	62560PA0020079 Rating Area 5	No Preference	64 and over	629.04

## Exhibit 1: Derivation of Projection Period MLR

Projected Paid Claims	Projected Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
\$ 10,966,365	\$ (175,497)	\$ 11,574	\$ 12,356	\$ 12,146,030	91.9%

## Exhibit 2: Actual vs Pricing MLR & Member Months

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	110.1%	85.5%	42,784	39,696
2018	98.6%	88.4%	21,997	48,049
2019	100.4%	90.3%	25,648	26,064



### Exhibit 3: Derivation of Age Calibration Factor

Age Band	Age Factor	Current/Projected Enrollment Distribution
0-14	0.765	13.41%
15	0.833	1.02%
16	0.859	1.07%
17	0.885	1.14%
18	0.913	1.08%
19	0.941	1.24%
20	0.970	1.28%
21	1.000	1.33%
22	1.000	1.48%
23	1.000	1.39%
24	1.000	1.46%
25	1.004	1.61%
26	1.024	1.66%
27	1.048	1.70%
28	1.087	1.78%
29	1.119	1.80%
30	1.135	1.84%
31	1.159	1.78%
32	1.183	1.75%
33	1.198	1.80%
34	1.214	1.72%
35	1.222	1.74%
36	1.230	1.74%
37	1.238	1.70%
38	1.246	1.74%
39	1.262	1.73%
40	1.278	1.72%
41	1.302	1.68%
42	1.325	1.64%
43	1.357	1.61%
44	1.397	1.53%
45	1.444	1.54%
46	1.500	1.60%
47	1.563	1.57%
48	1.635	1.75%
49	1.706	1.80%
50	1.786	1.93%
51	1.865	1.94%
52	1.952	1.88%
53	2.040	1.88%
54	2.135	1.99%
55	2.230	2.02%
56	2.333	2.11%
57	2.437	2.06%
58	2.548	2.03%
59	2.603	2.17%
60	2.714	2.09%
61	2.810	2.04%
62	2.873	1.94%
63	2.952	1.81%
64 and over	3.000	3.68%

Initial Age Factor: 1.537  
3-child cap Adjustment: 0.993  
Final Age Factor used: 1.526

## Exhibit 4: Derivation of Geographical Calibration Factor

Rating Areas	Current/Projected Enrollment Distribution	Proposed Factor	Calibration Factor
1	13.77%	0.960	0.946
2	0.00%	1.142	
3	0.00%	1.313	
4	69.37%	0.931	
5	16.86%	1.001	
6	0.00%	1.447	
7	0.00%	1.342	
9	0.00%	1.325	

## Exhibit 5: Derivation of Annual Trend

Entire ACA-compliant Small Group Block

### Base Data

#### Inpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$105,941,582	6,647	1,359,102	\$15,938.26	58.7
2020	\$135,354,079	7,443	1,609,259	\$18,184.54	55.5

#### Outpatient Hospital

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$194,042,031	420,111	1,359,102	\$461.88	3,709.3
2020	\$239,461,289	487,572	1,609,259	\$491.13	3,635.7

#### Professional

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$122,777,440	1,407,886	1,359,102	\$87.21	12,430.7
2020	\$146,450,105	1,628,333	1,609,259	\$89.94	12,142.2

#### Other Medical

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$81,507,313	37,631	1,359,102	\$2,165.96	332.3
2020	\$102,703,052	40,943	1,609,259	\$2,508.44	305.3

#### Prescription Drugs

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$138,927,400	1,149,293	1,359,102	\$120.88	10,147.5
2020	\$175,113,922	1,283,050	1,609,259	\$136.48	9,567.5

#### Pediatric Dental

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$1,005,735		1,359,102		
2020	\$2,957,040		1,609,259		

#### Pediatric Vision

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$1,408,331		1,359,102		
2020	\$1,000,639		1,609,259		

### 2019 to 2020 Trend Output

Service Category	Jan 20 - Dec 20 Allowed Amt	Weight	Cost	Utilization	Overall
Inpatient Hospital	\$135,354,079	16.9%	14.09%	-5.43%	7.90%
Outpatient Hospital	\$239,461,289	29.8%	6.33%	-1.98%	4.22%
Professional	\$146,450,105	18.2%	3.13%	-2.32%	0.74%
Other Medical	\$106,660,731	13.3%	15.81%	-8.11%	6.42%
Capitation	\$0	0.0%	0.00%	0.00%	0.00%
Prescription Drugs	\$175,113,922	21.8%	12.91%	-5.72%	6.45%

Historical Annual Trend **5.01%**

## Exhibit 6: Derivation of Change in Network Factor

Legal Entity	Product / Service Area Factor	Induced Demand Factor	Average Geographic Factor	Normalization Factor	Normalized Product / Service Area / Induced Demand Factor	Network Calibration Factor	Portion of Projected Enrollment	Change in Network Factor
Health Coverage	0.930	1.098	0.946	0.938	0.907	1	1.6%	0.907
Health Options	0.978	1.080	0.995	0.938	0.985	0.992	93.2%	0.977
Health Benefits	1.187	1.050	1.109	0.938	1.295	1	5.2%	1.295

Normalization Check:

1.00000

## Exhibit 7: Derivation of 3-child Cap Adjustment Factor

Total Members	Dependents under the age of 21 in excess of 3 per contract	% of Total	3-child Cap Adjustment
136,410	971	0.712%	<b>0.993</b>

UPMC February 2021 Small Group Population including all legal entities

## Exhibit 10a: Calculation of 2021Q1 to 2022Q1 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	2021Q1 Calibrated PAIR	2022Q1 Calibrated PAIR	Rate Increase
Plan 1	62560PA0020071	E		711	\$ 333.14	\$ 359.38	7.94%
Plan 2	62560PA0020072	E		84	\$ 331.59	\$ 358.00	
Plan 3	62560PA0020073	M		583	\$ 284.32	\$ 307.08	
Plan 4	62560PA0020074	M		498	\$ 286.53	\$ 308.46	
Plan 5	62560PA0020078	M		258	\$ 243.69	\$ 264.05	
Plan 6	62560PA0020079	E		73	\$ 183.76	\$ 200.46	

## Exhibit 10b: Calculation of 2021Q2 to 2022Q2 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	2021Q2 Calibrated PAIR	2022Q2 Calibrated PAIR	Rate Increase
Plan 1	62560PA0020071	E		711	\$ 336.51	\$ 364.70	8.44%
Plan 2	62560PA0020072	E		84	\$ 334.94	\$ 363.30	
Plan 3	62560PA0020073	M		583	\$ 287.19	\$ 311.63	
Plan 4	62560PA0020074	M		498	\$ 289.42	\$ 313.03	
Plan 5	62560PA0020078	M		258	\$ 246.16	\$ 267.96	
Plan 6	62560PA0020079	E		73	\$ 185.62	\$ 203.43	

### Exhibit 10c: Calculation of 2021Q3 to 2022Q3 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	2021Q3 Calibrated PAIR	2022Q3 Calibrated PAIR	Rate Increase
Plan 1	62560PA0020071	E		711	\$ 339.91	\$ 370.09	8.94%
Plan 2	62560PA0020072	E		84	\$ 338.32	\$ 368.68	
Plan 3	62560PA0020073	M		583	\$ 290.09	\$ 316.24	
Plan 4	62560PA0020074	M		498	\$ 292.34	\$ 317.66	
Plan 5	62560PA0020078	M		258	\$ 248.64	\$ 271.92	
Plan 6	62560PA0020079	E		73	\$ 187.49	\$ 206.44	



### Exhibit 10d: Calculation of 2021Q4 to 2022Q4 Rate Change

Plan Number	SCID	Table 10 Mapping	Mapped SCID	Total Covered Lives Mapped into 2022 Plans @ 02-01-2021	2021Q4 Calibrated PAIR	2022Q4 Calibrated PAIR	Rate Increase
Plan 1	62560PA0020071	E		711	\$ 343.34	\$ 375.57	9.45%
Plan 2	62560PA0020072	E		84	\$ 341.74	\$ 374.13	
Plan 3	62560PA0020073	M		583	\$ 293.02	\$ 320.92	
Plan 4	62560PA0020074	M		498	\$ 295.30	\$ 322.36	
Plan 5	62560PA0020078	M		258	\$ 251.15	\$ 275.95	
Plan 6	62560PA0020079	E		73	\$ 189.38	\$ 209.49	

## Exhibit 11: Derivation of Quarterly Trend

Original (Monthly) Method				
Renewal Month	Feb 2021 ACA Enrollment Distribution	# Months Plan Year Will Run Into 2023	Additional Claims Trend Applied	Weighted Claims Trend Applied
Jan	22.7%	0	0.00%	2.5%
Feb	3.0%	1	0.42%	
Mar	3.6%	2	0.84%	
Apr	5.2%	3	1.25%	
May	3.4%	4	1.67%	
Jun	3.5%	5	2.09%	
Jul	10.4%	6	2.51%	
Aug	4.1%	7	2.92%	
Sep	4.4%	8	3.34%	
Oct	5.1%	9	3.76%	
Nov	3.7%	10	4.18%	
Dec	30.9%	11	4.59%	

Annual Trend	5.01%
--------------	-------

Table 5A (Quarterly) Method	
Allowed Quarterly Trend	Weighted Claims Trend Applied
0.00%	2.5%
0.00%	
0.00%	
1.48%	<--Quarterly Trend
1.48%	
1.48%	
2.98%	
2.98%	
2.98%	
4.51%	
4.51%	
4.51%	

Annual Trend to use in Table 5A
6.05%

## Exhibit 12: Historical Actual & Projected Claims Data

Year	Projected Paid Claims PMPM	Actual Paid Claims PMPM
2017	\$ 379.21	\$ 351.03
2018	\$ 340.50	\$ 323.24
2019	\$ 335.71	\$ 325.54
2020	\$ 359.96	\$ 350.86

### Exhibit 13: 2019 County Level Performance

#### Rating Area 1

County	Rating Area	MLR excluding Risk Adjustment	MLR including Risk Adjustment
Crawford	Rating Area 1	133.2%	133.9%
Other Counties	Rating Area 1	95.5%	100.9%

#### Rating Area 5

County	Rating Area	MLR excluding Risk Adjustment	MLR including Risk Adjustment
Clearfield	Rating Area 5	118.7%	117.6%
Other Counties	Rating Area 5	100.1%	96.1%

#### Rating Area 7

County	Rating Area	MLR excluding Risk Adjustment	MLR including Risk Adjustment
Berks	Rating Area 7	117.9%	128.2%
Other Counties	Rating Area 7	85.3%	105.5%

**Exhibit 14: Historical & Projected Financial Gains/Losses**

Year	Total Member Months	Total Administrative Expenses	Total Incurred Claims	Total Paid Taxes and Fees	Total Premium	Profit	Annual Underwriting Gain/Loss	Underwriting Gain/Loss PMPM
2016	41,306	\$118,000	\$14,146,793	\$38,928	\$14,372,959	\$69,238	\$226,166	\$5.48
2017	42,784	\$2,039,828	\$15,018,270	\$1,067,346	\$15,508,769	(\$2,616,676)	\$490,499	\$11.46
2018	21,997	\$1,545,188	\$7,110,381	\$734,143	\$8,016,593	(\$1,373,119)	\$906,212	\$41.20
2019	25,648	\$974,171	\$8,349,505	\$206,287	\$9,324,013	(\$205,950)	\$974,509	\$38.00
2020	21,911	\$793,287	\$7,687,585	\$170,558	\$8,506,879	(\$144,550)	\$819,295	\$37.39
2021	24,204	\$1,099,229	\$8,901,329	\$10,898	\$9,861,001	\$0	\$959,672	\$39.65
2022	26,484	\$1,256,698	\$10,966,365	\$12,356	\$12,146,030	\$0	\$1,179,664	\$44.54

2022 Business Rules Template v11.0		All fields with an asterisk ( *) are required. To validate the template, press Validate button or Ctrl + Shift + I. To finalize the template, press Finalize button or Ctrl + Shift + F.					
		Enter the Issuer Rule on the first row (no Product ID or Plan ID).					
		For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.					
		For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule.					
		Issuer level rule will apply only to plan type indicated in cell C10.					
HIOS Issuer ID*	62560						
Medical, Dental, or Both?*	Medical						
Product ID	Plan ID (Standard Component)	Medical or Dental Rule?*	What is the maximum number of rated underage dependents on this policy?	Is there a maximum age for a dependent?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		Medical	3	25	Age on effective date	Not Applicable	Self, Yes; Spouse, No; Child, No; Stepson or Stepdaughter, No; Life Partner, No; Foster Child, No; Ward, No

Objection Letter Status:Data Request Sent

Objection Letter Date:06/11/2021

Respond By Date:

Submitted Date:06/11/2021 05:51 AM

Dear Mike Lovely,

Introduction:

June 11, 2021

Mike Lovely

UPMC Health Coverage, Inc.

600 Grant Street

Pittsburgh, PA 15219

RE: UPMC Health Coverage, Small Group HMO, ACA Filing for PY2022

Pennsylvania Insurance Department ID #: UPMC-132801322

Dear Mike Lovely:

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:

No consultant questions.

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 can confirm that we have tested to ensure that the rates match.**

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 see Exhibit 12 of the Supporting Exhibits for a comparison of the actual and projected claims costs over the 2017 - 2020 timespan.**

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](mailto:jlaverty@pa.gov).

Sincerely,

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

Conclusion:

Sincerely,

Jim Laverty



Objection Letter Status:Data Request Sent

Objection Letter Date:07/06/2021

Respond By Date:

Submitted Date:07/06/2021 03:58 PM

Dear Mike Lovely,

Introduction:

July 6, 2021

Mike Lovely

UPMC Health Coverage, Inc.

600 Grant Street

Pittsburgh, PA 15219

RE: UPMC Health Coverage, Small Group HMO, ACA Filing for PY2022

Pennsylvania Insurance Department ID #: UPMC-132801322

Dear Mike Lovely:

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:

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 Exhibit 14 of the Supporting Exhibits for the requested breakout.**

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?

**This company does not have 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.

**The projected risk adjustment transfer amount in Table 5 did not change due to the final CMS transfer amounts published June 30th.**

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 can confirm that we have tested to ensure that the rates match.**

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

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

6. Why was coverage no longer offered in Crawford and Clearfield counties beginning in 2021?

**For 2021, the Health Benefits legal entity was organized to house our small group coverage for Crawford, Clearfield, and Berks counties. Thus the coverage once offered for Clearfield and Crawford counties under Health Coverage was transitioned over to Health Benefits as a result.**

**The need to purpose the Health Benefits legal entity starting in 2021 was rooted in certain counties historically performing poorer than that of their parent regions - that is from an MLR inclusive of risk adjustment perspective (we analyzed MLRs with risk adjustment factored in to ensure the removal of morbidity in our decision-making process). For context, Crawford county exhibited an MLR of much greater magnitude than that of the remaining counties in Rating Area 1, where the Clearfield county MLR showed much higher than the comprehensive MLR for the other counties in Rating Area 5. The same can be said for Berks county in Rating Area 7. To reflect the material cost differences in each of these three counties vs that of their parent rating areas and thus to achieve adequate pricing, we moved these counties onto their own legal entity.**

**Please see supporting Exhibit 13 to demonstrate this concept. The exhibit displays 2019 county-level performance for each of Rating Areas 1, 5, and 7, housing Crawford, Clearfield, and Berks counties, respectively. Calendar year 2019 claims, premium, and risk adjustment amounts were used in the calculations as this decision was initially set forth in the 2021 filing. Additionally, the MLRs displayed in this exhibit do not include adjustments for QI, taxes & fees, and credibility/deductible adjustments, so they are not reflective of the MLRs that will be referenced in rebate calculations.**

7. The requested rate increase of 7.9% is somewhat higher than average for small groups in PA. Please provide a short list of bullet points that explain the main issues causing this higher-than-average increase request.

**Consistent with reasoning in our Health Coverage Federal Actuarial Memorandum and RFJ Part II**

- Consumer Friendly Justification documents, the following drivers resulted in a rate increase:**
- Increasing cost and utilization trends**
- Less favorable anticipated risk adjustment transfer relative to the prior year**

**As we do not currently have insight into 2022 rate filings/assumptions from other carriers, and thus the average increase for the small group market, we can only speak to what our data and assumptions support as noted above.**

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](mailto:jlaverty@pa.gov).

Sincerely,

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

Conclusion:

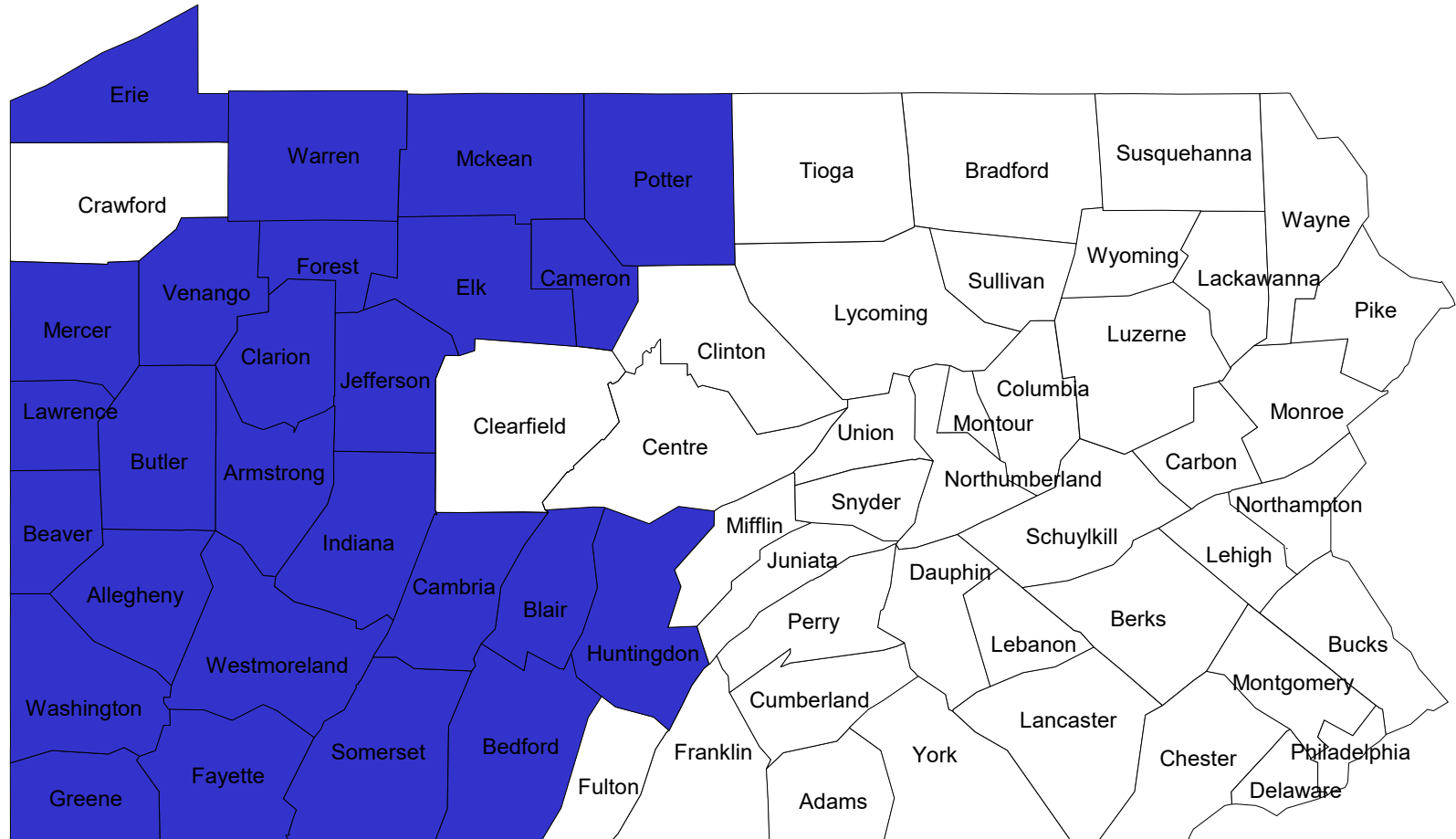
Sincerely,

Jim Laverty

# 2021 Service Area

## Issuer: UPMC Health Coverage

### Market: Small Group



Key (modify as needed)



: On-exchange service area

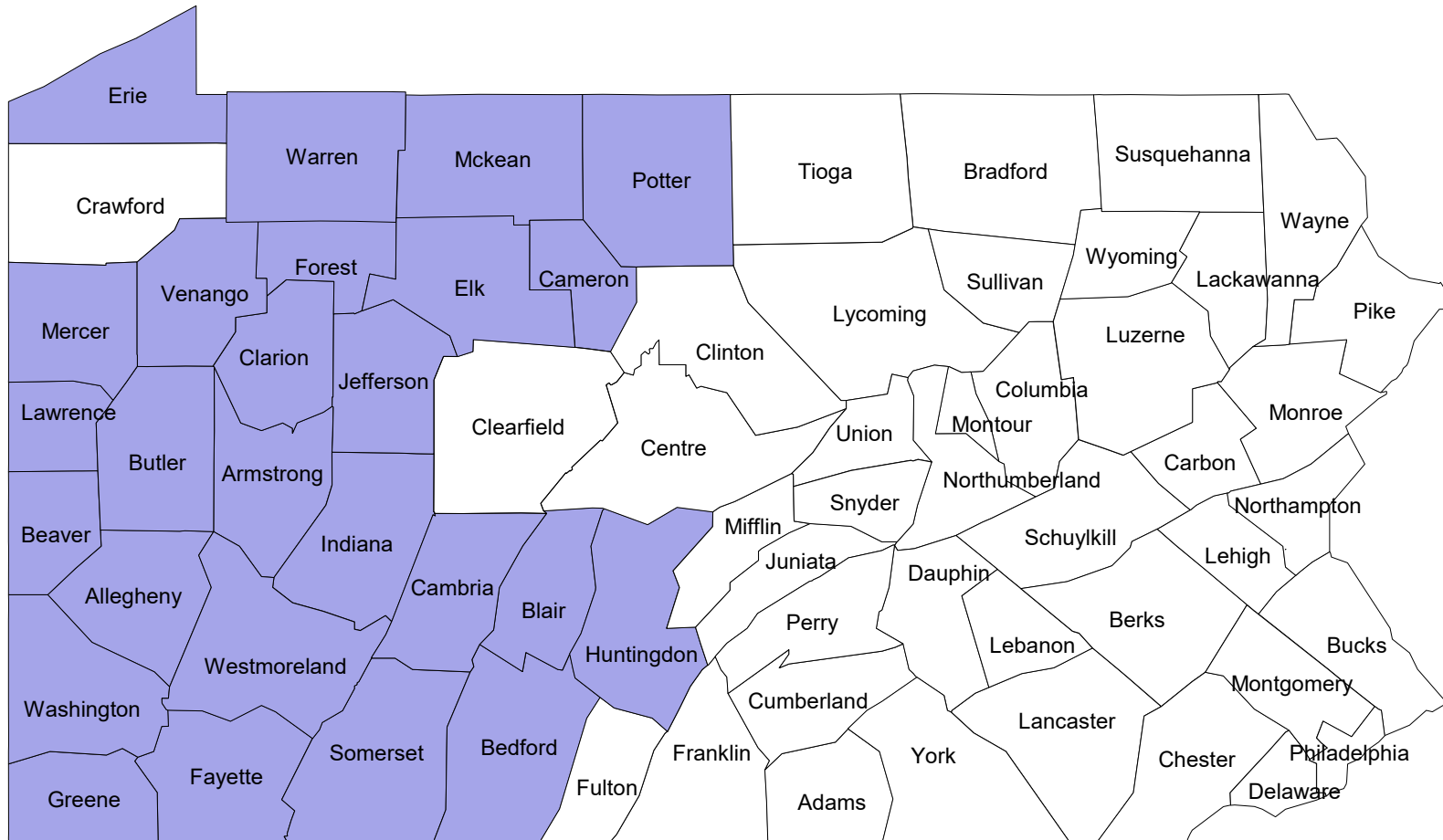


: Off-exchange service area

# 2022 Service Area

## Issuer: UPMC Health Coverage

### Market: Small Group



Key (modify as needed)



: Off-exchange service area



: On-exchange service area