

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

Supporting Document Schedules

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

UPMC HEALTH PLAN

U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219
T 412-454-7500
F 412-454-7520
www.upmchealthplan.com

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

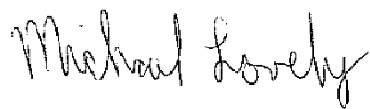
Dear Ms. Gray,

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.

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% ¹
Revised requested average rate change:	N/A ¹
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)	\$ (144,550)

How it plans to spend your premium

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

Claims:	89.52%
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.

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

UPMC HEALTH PLAN

U.S. Steel Tower
600 Grant Street
Pittsburgh, PA 15219
T 412-454-7500
F 412-454-7520
www.upmchealthplan.com

July 13, 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

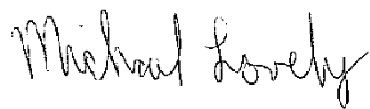
Dear Ms. Gray,

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.

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-EBH portion of Allowed Claims	Total Prescription Drug Rebates*	Total EBH Capitation	Total Non-EBH 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 DRB Claims + EBH 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	3.13%	-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		\$ 1,356,263.86	1.0000	\$ 1,356,263.86	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)	\$ 1,255,913.37	\$ 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	\$ 448.88
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	3,582	\$ 286.03	\$ 1,507,361.57	\$ (37,192.82)	\$ 521,245.94	\$ 239.46
Feb-18		\$ 454,537.88	1.0000	\$ 454,537.88	3,588	\$ 284.44		\$ (37,548.98)	\$ 519,866.39	\$ 235.32
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	3,896	\$ 411.99		\$ (44,413.90)	\$ 954,254.04	\$ 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)	\$ 937,702.66	\$ 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)	\$ 574,456.39	\$ 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)	\$ 743,838.48	\$ 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	\$ 262.97		\$ (59,848.43)	\$ 520,151.11	\$ 273.62
May-20		\$ 584,890.17	0.9972	\$ 588,555.95	3,889	\$ 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	0.9942	\$ 646,735.50	3,783	\$ 340.13		\$ (57,812.69)	\$ 688,131.71	\$ 391.55
Aug-20		\$ 564,715.57	0.9927	\$ 568,879.56	3,785	\$ 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	0.9891	\$ 941,152.79	3,740	\$ 540.89		\$ (56,428.20)	\$ 985,378.99	\$ 566.41
Nov-20		\$ 726,864.18	0.9876	\$ 729,700.57	3,715	\$ 438.62		\$ (55,552.50)	\$ 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		\$ (2,977,383.60)	\$ 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	\$ 464.53
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	
Single Risk Pool Adjustment Factors			
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
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
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		
Market-wide Adjustments			
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	\$ 496.97		< 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]

Total Covered Lives @ 02-01-2021
2,207

Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
--------------------------	-------------------------------	--------------	-------------	--	-----------------------

<p>Total Covered Lives Mapped into 2022 Plans @ 02-01- 2021</p>	<p>Total Projected Lives</p>
---	------------------------------

2021 Calibrated Plan Adjusted Index Rate PMPM	2022 Calibrated Plan Adjusted Index Rate PMPM
--	--

**Proposed Rate
Change
Compared to
Prior 12
months**

% of Total Covered Lives

[illegible]

1	2	3	4	5	6	7

[illegible]

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

Carrier Name:	UPMC HEALTH COVERAGE INC.
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022

Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
-------------	-----------------------------------	------------------------------	--	--	---------------	------------------------

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

[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
-----------	------	------	-----------	-----------	------	------	------	------	-----------

[illegible]

Quarter 1 2022, 2			
1	2	3	4

\$ 306.29	\$ -	\$ -	\$ 294.02
-----------	------	------	-----------

[illegible]

\$ 323.57	\$ -	\$ -	\$ -	\$ -	\$ 300.69
-----------	------	------	------	------	-----------

9.8%	0.0%	0.0%	4.8%	7.6%	0.0%	0.0%	0.0%	0.0%	6.0%
------	------	------	------	------	------	------	------	------	------

\$ 310.83	\$ -	\$ -	\$ 298.37	\$ 328.36	\$ -	\$ -	\$ -	\$ -
-----------	------	------	-----------	-----------	------	------	------	------

\$ 305.14	\$ 315.43	\$ -	\$ -	\$ 302.78	\$ 333.21	\$ -	\$ -	\$ -	\$ -	\$ 309.65
-----------	-----------	------	------	-----------	-----------	------	------	------	------	-----------

[illegible]

\$ 320.09	\$ -	\$ -	\$ 307.26	\$ 338.15	\$ -	\$ -	\$ -	\$ -	\$ 314.23
-----------	------	------	-----------	-----------	------	------	------	------	-----------

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 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	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	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 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
Form # =>	HMOF03	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	1	2	4	5	5	1	2	4	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	rral w/Dental Advantage w/De
Metal =>	Platinum	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	\$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%	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	\$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	\$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	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	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	\$228.86	\$228.86
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	\$249.20	\$249.20
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	\$256.98	\$256.98
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	\$264.76	\$264.76
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	\$273.13	\$273.13
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	\$281.51	\$281.51
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	\$290.19	\$290.19
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	\$299.16	\$299.16
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	\$299.16	\$299.16
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	\$299.16	\$299.16
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	\$299.16	\$299.16
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	\$300.36	\$300.36
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	\$306.34	\$306.34
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	\$313.52	\$313.52
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	\$325.19	\$325.19
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	\$334.76	\$334.76
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	\$339.55	\$339.55
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	\$346.73	\$346.73
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	\$353.91	\$353.91
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	\$358.39	\$358.39
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	\$363.18	\$363.18
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	\$365.57	\$365.57
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	\$367.97	\$367.97
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	\$370.36	\$370.36
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	\$372.75	\$372.75
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	\$377.54	\$377.54
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	\$382.33	\$382.33
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	\$389.51	\$389.51
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	\$396.39	\$396.39
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	\$405.96	\$405.96
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	\$417.93	\$417.93
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	\$431.99	\$431.99
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	\$448.74	\$448.74
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	\$467.59	\$467.59
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	\$489.13	\$489.13
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	\$510.37	\$510.37
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	\$534.30	\$534.30
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	\$557.93	\$557.93
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	\$583.96	\$583.96
53	\$714.22	\$714.22	\$849.76	\$849.76	\$692.29	\$692.29	\$744.66	\$7												

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	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 \$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 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	5	1	2	4	5	1	2	4	5	5	1	2	4	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	Gold	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	\$1000 / \$2000	\$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	\$35 / \$50	\$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	\$7000 / \$14000	\$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	\$864.21	\$864.21	\$825.72	\$825.72	\$982.40	\$982.40	\$800.38	\$800.3					

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		5		1		2		4		5		1		2		4	
Network =>		dvantage 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 =>		ld		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) =>		es		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco	
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	\$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	\$246.23	\$246.23	\$264.85	\$264.85	\$217.45	\$217.45	\$258.72	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$310.59	\$253.03	\$253.03	
25	\$362.64	\$295.45	\$295.45	\$317.80	\$317.80	\$306.17	\$306.17	\$362.82	\$362.82	\$295.59	\$295.59	\$317.95	\$317.95	\$261.05	\$261.05	\$310.59	\$310.59	\$310.59	\$253.03	\$253.03	
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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$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	\$579.25	\$471.90	\$471.90	
52	\$705.06	\$574.42	\$574.42	\$617.87	\$617.87	\$576.99	\$576.99	\$708.22	\$708.22	\$576.99	\$576.99	\$602.64	\$602.64	\$509.57	\$509.57	\$606.27	\$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	\$633.60	\$516.18	\$516.18	
54	\$771.16	\$628.27	\$628.27	\$675.79	\$675.79	\$657.07	\$657.07	\$774.62	\$774.62	\$631.08	\$631.08	\$678.82	\$678.82	\$557.34	\$557.34	\$663.11	\$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	\$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	\$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	\$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	\$79				

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 =>	vantage Silver HMO \$3,500 / \$7,000		vantage Bronze HMO \$8,000 / \$16,000		vantage Bronze HMO \$8,000 / \$16,000		vantage Bronze HMO \$8,000 / \$16,000		vantage 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)=>	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020073	62560PA0020073
HIOS Plan ID (Off Exchange)=>	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020071	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020072	62560PA0020073	62560PA0020073
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 Gold HMO \$1,000/\$35	Advantage Gold HMO \$1,000/\$35
Form # =>	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03	HMOF03
Rating Area =>	1	2	4	5	1	2	4	5	1	2
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
Metal =>	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Gold	Gold
Deductible =>	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$500 / \$1000	\$1000 / \$2000	\$1000 / \$2000
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$10 / \$25	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$275.82	\$275.82	\$328.16	\$328.16	\$267.35	\$267.35	\$287.57	\$287.57	\$274.77	\$274.77
15	\$300.34	\$300.34	\$357.33	\$357.33	\$291.12	\$291.12	\$313.13	\$313.13	\$299.19	\$299.19
16	\$309.71	\$309.71	\$368.49	\$368.49	\$300.20	\$300.20	\$322.91	\$322.91	\$308.53	\$308.53
17	\$319.09	\$319.09	\$379.64	\$379.64	\$309.29	\$309.29	\$332.68	\$332.68	\$317.87	\$317.87
18	\$329.18	\$329.18	\$391.65	\$391.65	\$319.08	\$319.08	\$343.21	\$343.21	\$327.92	\$327.92
19	\$339.28	\$339.28	\$403.66	\$403.66	\$328.86	\$328.86	\$353.73	\$353.73	\$337.98	\$337.98
20	\$349.73	\$349.73	\$416.10	\$416.10	\$339.00	\$339.00	\$364.63	\$364.63	\$348.39	\$348.39
21	\$360.55	\$360.55	\$428.97	\$428.97	\$349.48	\$349.48	\$375.91	\$375.91	\$359.17	\$359.17
22	\$360.55	\$360.55	\$428.97	\$428.97	\$349.48	\$349.48	\$375.91	\$375.91	\$359.17	\$359.17
23	\$360.55	\$360.55	\$428.97	\$428.97	\$349.48	\$349.48	\$375.91	\$375.91	\$359.17	\$359.17
24	\$360.55	\$360.55	\$428.97	\$428.97	\$349.48	\$349.48	\$375.91	\$375.91	\$359.17	\$359.17
25	\$361.99	\$361.99	\$430.69	\$430.69	\$350.88	\$350.88	\$377.41	\$377.41	\$360.61	\$360.61
26	\$369.20	\$369.20	\$439.27	\$439.27	\$357.87	\$357.87	\$384.93	\$384.93	\$367.79	\$367.79
27	\$377.86	\$377.86	\$449.56	\$449.56	\$366.26	\$366.26	\$393.95	\$393.95	\$376.41	\$376.41
28	\$391.92	\$391.92	\$466.29	\$466.29	\$379.88	\$379.88	\$408.61	\$408.61	\$390.42	\$390.42
29	\$403.46	\$403.46	\$480.02	\$480.02	\$391.07	\$391.07	\$420.64	\$420.64	\$401.91	\$401.91
30	\$409.22	\$409.22	\$486.88	\$486.88	\$396.66	\$396.66	\$426.66	\$426.66	\$407.66	\$407.66
31	\$417.88	\$417.88	\$497.18	\$497.18	\$405.05	\$405.05	\$435.68	\$435.68	\$416.28	\$416.28
32	\$426.53	\$426.53	\$507.47	\$507.47	\$413.43	\$413.43	\$444.70	\$444.70	\$424.90	\$424.90
33	\$431.94	\$431.94	\$513.91	\$513.91	\$418.68	\$418.68	\$450.34	\$450.34	\$430.29	\$430.29
34	\$437.71	\$437.71	\$520.77	\$520.77	\$424.27	\$424.27	\$456.35	\$456.35	\$436.03	\$436.03
35	\$440.59	\$440.59	\$524.20	\$524.20	\$427.06	\$427.06	\$459.36	\$459.36	\$438.91	\$438.91
36	\$443.48	\$443.48	\$527.63	\$527.63	\$429.86	\$429.86	\$462.37	\$462.37	\$441.78	\$441.78
37	\$446.36	\$446.36	\$531.06	\$531.06	\$432.66	\$432.66	\$465.38	\$465.38	\$444.65	\$444.65
38	\$449.25	\$449.25	\$534.50	\$534.50	\$435.45	\$435.45	\$468.38	\$468.38	\$447.53	\$447.53
39	\$455.01	\$455.01	\$541.36	\$541.36	\$441.04	\$441.04	\$474.40	\$474.40	\$453.27	\$453.27
40	\$460.78	\$460.78	\$548.22	\$548.22	\$446.64	\$446.64	\$480.41	\$480.41	\$459.02	\$459.02
41	\$469.44	\$469.44	\$558.52	\$558.52	\$455.02	\$455.02	\$489.43	\$489.43	\$467.64	\$467.64
42	\$477.73	\$477.73	\$568.39	\$568.39	\$463.06	\$463.06	\$498.08	\$498.08	\$475.90	\$475.90
43	\$489.27	\$489.27	\$582.11	\$582.11	\$474.24	\$474.24	\$510.11	\$510.11	\$487.39	\$487.39
44	\$503.69	\$503.69	\$599.27	\$599.27	\$488.22	\$488.22	\$525.15	\$525.15	\$501.76	\$501.76
45	\$520.63	\$520.63	\$619.43	\$619.43	\$504.65	\$504.65	\$542.81	\$542.81	\$518.64	\$518.64
46	\$540.83	\$540.83	\$643.46	\$643.46	\$524.22	\$524.22	\$563.87	\$563.87	\$538.76	\$538.76
47	\$563.54	\$563.54	\$670.48	\$670.48	\$546.24	\$546.24	\$587.55	\$587.55	\$561.38	\$561.38
48	\$589.50	\$589.50	\$701.37	\$701.37	\$571.40	\$571.40	\$614.61	\$614.61	\$587.24	\$587.24
49	\$615.10	\$615.10	\$731.82	\$731.82	\$596.21	\$596.21	\$641.30	\$641.30	\$612.74	\$612.74
50	\$643.94	\$643.94	\$766.14	\$766.14	\$624.17	\$624.17	\$671.38	\$671.38	\$641.48	\$641.48
51	\$672.43	\$672.43	\$800.03	\$800.03	\$651.78	\$651.78	\$701.07	\$701.07	\$669.85	\$669.85
52	\$703.79	\$703.79	\$837.35	\$837.35	\$682.18	\$682.18	\$733.78	\$733.78	\$701.10	\$701.10
53	\$735.52	\$735.52	\$875.10	\$875.10	\$712.94	\$712.94	\$766.86	\$766.86	\$732.71	\$732.71
54	\$769.77	\$769.77	\$915.85	\$915.85	\$746.14	\$746.14	\$802.57	\$802.57	\$766.83	\$766.83
55	\$804.03	\$804.03	\$956.60	\$956.60	\$779.34	\$779.34	\$838.28	\$838.28	\$800.95	\$800.95
56	\$841.16	\$841.16	\$1,000.79	\$1,000.79	\$815.34	\$815.34	\$877.00	\$877.00	\$837.94	\$837.94
57	\$878.66	\$878.66	\$1,045.40	\$1,045.40	\$851.68	\$851.68	\$916.09	\$916.09	\$875.30	\$875.30
58	\$918.68	\$918.68	\$1,093.02	\$1,093.02	\$890.48	\$890.48	\$957.82	\$957.82	\$915.17	\$915.17
59	\$938.51	\$938.51	\$1,116.61	\$1,116.61	\$909.70	\$909.70	\$978.49	\$978.49	\$934.92	\$934.92
60	\$978.53	\$978.53	\$1,164.22	\$1,164.22	\$948.49	\$948.49	\$1,020.22	\$1,020.22	\$974.79	\$974.79
61	\$1,013.15	\$1,013.15	\$1,205.41	\$1,205.41	\$982.04	\$982.04	\$1,056.31	\$1,056.31	\$1,009.27	\$1,009.27
62	\$1,035.86	\$1,035.86	\$1,232.43	\$1,232.43	\$1,004.06	\$1,004.06	\$1,079.99	\$1,079.99	\$1,031.90	\$1,031.90
63	\$1,064.34	\$1,064.34	\$1,266.32	\$1,266.32	\$1,031.66	\$1,031.66	\$1,109.69	\$1,109.69	\$1,060.27	\$1,060.27
64+	\$1,081.65	\$1,081.65	\$1,286.91	\$1,286.91	\$1,048.44	\$1,048.44	\$1,127.73	\$1,127.73	\$1,077.51	\$1,077.51

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																			

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	RATING AREA 2			RATING AREA 3						
				0	0	0	0	0	0	0	0	0	0
Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

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

TotalPMPM

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 Months21,911

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	

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	0.911	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	\$8,506,953	\$1,168,048	\$98,106	\$2,997,005	\$2,194,948	\$141,090	\$635,165	\$1,069,055	\$133,379
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	\$440.91	\$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	\$228,929	\$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
Company made (after taxes)	\$ (144,550)

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
62560PA0020071	Rating Area 1	No Preference	0-14	263.93
62560PA0020071	Rating Area 1	No Preference	15	287.39
62560PA0020071	Rating Area 1	No Preference	16	296.36
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
62560PA0020071	Rating Area 1	No Preference	20	334.65
62560PA0020071	Rating Area 1	No Preference	21	345.00
62560PA0020071	Rating Area 1	No Preference	22	345.00
62560PA0020071	Rating Area 1	No Preference	23	345.00
62560PA0020071	Rating Area 1	No Preference	24	345.00
62560PA0020071	Rating Area 1	No Preference	25	346.38
62560PA0020071	Rating Area 1	No Preference	26	353.28
62560PA0020071	Rating Area 1	No Preference	27	361.56
62560PA0020071	Rating Area 1	No Preference	28	375.02
62560PA0020071	Rating Area 1	No Preference	29	386.06
62560PA0020071	Rating Area 1	No Preference	30	391.58
62560PA0020071	Rating Area 1	No Preference	31	399.86
62560PA0020071	Rating Area 1	No Preference	32	408.14
62560PA0020071	Rating Area 1	No Preference	33	413.31
62560PA0020071	Rating Area 1	No Preference	34	418.83
62560PA0020071	Rating Area 1	No Preference	35	421.59
62560PA0020071	Rating Area 1	No Preference	36	424.35
62560PA0020071	Rating Area 1	No Preference	37	427.11
62560PA0020071	Rating Area 1	No Preference	38	429.87
62560PA0020071	Rating Area 1	No Preference	39	435.39
62560PA0020071	Rating Area 1	No Preference	40	440.91
62560PA0020071	Rating Area 1	No Preference	41	449.19
62560PA0020071	Rating Area 1	No Preference	42	457.13
62560PA0020071	Rating Area 1	No Preference	43	468.17
62560PA0020071	Rating Area 1	No Preference	44	481.97
62560PA0020071	Rating Area 1	No Preference	45	498.18
62560PA0020071	Rating Area 1	No Preference	46	517.50
62560PA0020071	Rating Area 1	No Preference	47	539.24
62560PA0020071	Rating Area 1	No Preference	48	564.08
62560PA0020071	Rating Area 1	No Preference	49	588.57
62560PA0020071	Rating Area 1	No Preference	50	616.17
62560PA0020071	Rating Area 1	No Preference	51	643.43
62560PA0020071	Rating Area 1	No Preference	52	673.44
62560PA0020071	Rating Area 1	No Preference	53	703.80
62560PA0020071	Rating Area 1	No Preference	54	736.58
62560PA0020071	Rating Area 1	No Preference	55	769.35
62560PA0020071	Rating Area 1	No Preference	56	804.89
62560PA0020071	Rating Area 1	No Preference	57	840.77
62560PA0020071	Rating Area 1	No Preference	58	879.06
62560PA0020071	Rating Area 1	No Preference	59	898.04
62560PA0020071	Rating Area 1	No Preference	60	936.33
62560PA0020071	Rating Area 1	No Preference	61	969.45
62560PA0020071	Rating Area 1	No Preference	62	991.19
62560PA0020071	Rating Area 1	No Preference	63	1018.44
62560PA0020071	Rating Area 1	No Preference	64 and over	1035.00
62560PA0020071	Rating Area 2	No Preference	0-14	314.01
62560PA0020071	Rating Area 2	No Preference	15	341.92
62560PA0020071	Rating Area 2	No Preference	16	352.59
62560PA0020071	Rating Area 2	No Preference	17	363.27
62560PA0020071	Rating Area 2	No Preference	18	374.76
62560PA0020071	Rating Area 2	No Preference	19	386.25
62560PA0020071	Rating Area 2	No Preference	20	398.16
62560PA0020071	Rating Area 2	No Preference	21	410.47
62560PA0020071	Rating Area 2	No Preference	22	410.47
62560PA0020071	Rating Area 2	No Preference	23	410.47
62560PA0020071	Rating Area 2	No Preference	24	410.47
62560PA0020071	Rating Area 2	No Preference	25	412.11
62560PA0020071	Rating Area 2	No Preference	26	420.32
62560PA0020071	Rating Area 2	No Preference	27	430.17
62560PA0020071	Rating Area 2	No Preference	28	446.18
62560PA0020071	Rating Area 2	No Preference	29	459.32
62560PA0020071	Rating Area 2	No Preference	30	465.88
62560PA0020071	Rating Area 2	No Preference	31	475.73
62560PA0020071	Rating Area 2	No Preference	32	485.59
62560PA0020071	Rating Area 2	No Preference	33	491.74
62560PA0020071	Rating Area 2	No Preference	34	498.31
62560PA0020071	Rating Area 2	No Preference	35	501.59
62560PA0020071	Rating Area 2	No Preference	36	504.88
62560PA0020071	Rating Area 2	No Preference	37	508.16
62560PA0020071	Rating Area 2	No Preference	38	511.45
62560PA0020071	Rating Area 2	No Preference	39	518.01
62560PA0020071	Rating Area 2	No Preference	40	524.58
62560PA0020071	Rating Area 2	No Preference	41	534.43
62560PA0020071	Rating Area 2	No Preference	42	543.87
62560PA0020071	Rating Area 2	No Preference	43	557.01
62560PA0020071	Rating Area 2	No Preference	44	573.43
62560PA0020071	Rating Area 2	No Preference	45	592.72
62560PA0020071	Rating Area 2	No Preference	46	615.71
62560PA0020071	Rating Area 2	No Preference	47	641.56
62560PA0020071	Rating Area 2	No Preference	48	671.12
62560PA0020071	Rating Area 2	No Preference	49	700.26
62560PA0020071	Rating Area 2	No Preference	50	733.10
62560PA0020071	Rating Area 2	No Preference	51	765.53
62560PA0020071	Rating Area 2	No Preference	52	801.24
62560PA0020071	Rating Area 2	No Preference	53	837.36

	62560PA0020071	Rating Area 2	No Preference	54	876.35
	62560PA0020071	Rating Area 2	No Preference	55	915.35
	62560PA0020071	Rating Area 2	No Preference	56	957.63
	62560PA0020071	Rating Area 2	No Preference	57	1000.32
	62560PA0020071	Rating Area 2	No Preference	58	1045.88
	62560PA0020071	Rating Area 2	No Preference	59	1068.45
	62560PA0020071	Rating Area 2	No Preference	60	1114.02
	62560PA0020071	Rating Area 2	No Preference	61	1153.42
	62560PA0020071	Rating Area 2	No Preference	62	1179.28
	62560PA0020071	Rating Area 2	No Preference	63	1211.71
	62560PA0020071	Rating Area 2	No Preference	64 and over	1231.41
	62560PA0020071	Rating Area 4	No Preference	0-14	255.82
	62560PA0020071	Rating Area 4	No Preference	15	278.56
	62560PA0020071	Rating Area 4	No Preference	16	287.26
	62560PA0020071	Rating Area 4	No Preference	17	295.95
	62560PA0020071	Rating Area 4	No Preference	18	305.32
	62560PA0020071	Rating Area 4	No Preference	19	314.68
	62560PA0020071	Rating Area 4	No Preference	20	324.38
	62560PA0020071	Rating Area 4	No Preference	21	334.41
	62560PA0020071	Rating Area 4	No Preference	22	334.41
	62560PA0020071	Rating Area 4	No Preference	23	334.41
	62560PA0020071	Rating Area 4	No Preference	24	334.41
	62560PA0020071	Rating Area 4	No Preference	25	335.75
	62560PA0020071	Rating Area 4	No Preference	26	342.44
	62560PA0020071	Rating Area 4	No Preference	27	350.46
	62560PA0020071	Rating Area 4	No Preference	28	363.50
	62560PA0020071	Rating Area 4	No Preference	29	374.20
	62560PA0020071	Rating Area 4	No Preference	30	379.56
	62560PA0020071	Rating Area 4	No Preference	31	387.58
	62560PA0020071	Rating Area 4	No Preference	32	395.61
	62560PA0020071	Rating Area 4	No Preference	33	400.62
	62560PA0020071	Rating Area 4	No Preference	34	405.97
	62560PA0020071	Rating Area 4	No Preference	35	408.65
	62560PA0020071	Rating Area 4	No Preference	36	411.32
	62560PA0020071	Rating Area 4	No Preference	37	414.00
	62560PA0020071	Rating Area 4	No Preference	38	416.67
	62560PA0020071	Rating Area 4	No Preference	39	422.03
	62560PA0020071	Rating Area 4	No Preference	40	427.38
	62560PA0020071	Rating Area 4	No Preference	41	435.40
	62560PA0020071	Rating Area 4	No Preference	42	443.09
	62560PA0020071	Rating Area 4	No Preference	43	453.79
	62560PA0020071	Rating Area 4	No Preference	44	467.17
	62560PA0020071	Rating Area 4	No Preference	45	482.89
	62560PA0020071	Rating Area 4	No Preference	46	501.62
	62560PA0020071	Rating Area 4	No Preference	47	522.68
	62560PA0020071	Rating Area 4	No Preference	48	546.76
	62560PA0020071	Rating Area 4	No Preference	49	570.50
	62560PA0020071	Rating Area 4	No Preference	50	597.26
	62560PA0020071	Rating Area 4	No Preference	51	623.67
	62560PA0020071	Rating Area 4	No Preference	52	652.77
	62560PA0020071	Rating Area 4	No Preference	53	682.20
	62560PA0020071	Rating Area 4	No Preference	54	713.97
	62560PA0020071	Rating Area 4	No Preference	55	745.73
	62560PA0020071	Rating Area 4	No Preference	56	780.18
	62560PA0020071	Rating Area 4	No Preference	57	814.96
	62560PA0020071	Rating Area 4	No Preference	58	852.08
	62560PA0020071	Rating Area 4	No Preference	59	870.47
	62560PA0020071	Rating Area 4	No Preference	60	907.59
	62560PA0020071	Rating Area 4	No Preference	61	939.69
	62560PA0020071	Rating Area 4	No Preference	62	960.76
	62560PA0020071	Rating Area 4	No Preference	63	987.18
	62560PA0020071	Rating Area 4	No Preference	64 and over	1003.23
	62560PA0020071	Rating Area 5	No Preference	0-14	275.17
	62560PA0020071	Rating Area 5	No Preference	15	299.63
	62560PA0020071	Rating Area 5	No Preference	16	308.98
	62560PA0020071	Rating Area 5	No Preference	17	318.33
	62560PA0020071	Rating Area 5	No Preference	18	328.41
	62560PA0020071	Rating Area 5	No Preference	19	338.48
	62560PA0020071	Rating Area 5	No Preference	20	348.91
	62560PA0020071	Rating Area 5	No Preference	21	359.70
	62560PA0020071	Rating Area 5	No Preference	22	359.70
	62560PA0020071	Rating Area 5	No Preference	23	359.70
	62560PA0020071	Rating Area 5	No Preference	24	359.70
	62560PA0020071	Rating Area 5	No Preference	25	361.14
	62560PA0020071	Rating Area 5	No Preference	26	368.33
	62560PA0020071	Rating Area 5	No Preference	27	376.97
	62560PA0020071	Rating Area 5	No Preference	28	390.99
	62560PA0020071	Rating Area 5	No Preference	29	402.50
	62560PA0020071	Rating Area 5	No Preference	30	408.26
	62560PA0020071	Rating Area 5	No Preference	31	416.89
	62560PA0020071	Rating Area 5	No Preference	32	425.53
	62560PA0020071	Rating Area 5	No Preference	33	430.92
	62560PA0020071	Rating Area 5	No Preference	34	436.68
	62560PA0020071	Rating Area 5	No Preference	35	439.55
	62560PA0020071	Rating Area 5	No Preference	36	442.43
	62560PA0020071	Rating Area 5	No Preference	37	445.31
	62560PA0020071	Rating Area 5	No Preference	38	448.19
	62560PA0020071	Rating Area 5	No Preference	39	453.94
	62560PA0020071	Rating Area 5	No Preference	40	459.70
	62560PA0020071	Rating Area 5	No Preference	41	468.33
	62560PA0020071	Rating Area 5	No Preference	42	476.60
	62560PA0020071	Rating Area 5	No Preference	43	488.11
	62560PA0020071	Rating Area 5	No Preference	44	502.50
	62560PA0020071	Rating Area 5	No Preference	45	519.41
	62560PA0020071	Rating Area 5	No Preference	46	539.55
	62560PA0020071	Rating Area 5	No Preference	47	562.21
	62560PA0020071	Rating Area 5	No Preference	48	588.11
	62560PA0020071	Rating Area 5	No Preference	49	613.65
	62560PA0020071	Rating Area 5	No Preference	50	642.42
	62560PA0020071	Rating Area 5	No Preference	51	670.84
	62560PA0020071	Rating Area 5	No Preference	52	702.13
	62560PA0020071	Rating Area 5	No Preference	53	733.79
	62560PA0020071	Rating Area 5	No Preference	54	767.96
	62560PA0020071	Rating Area 5	No Preference	55	802.13
	62560PA0020071	Rating Area 5	No Preference	56	839.18
	62560PA0020071	Rating Area 5	No Preference	57	876.59
	62560PA0020071	Rating Area 5	No Preference	58	916.52
	62560PA0020071	Rating Area 5	No Preference	59	936.30
	62560PA0020071	Rating Area 5	No Preference	60	976.23
	62560PA0020071	Rating Area 5	No Preference	61	1010.76

	62560PA0020071	Rating Area 5	No Preference	62	1033.42
	62560PA0020071	Rating Area 5	No Preference	63	1061.83
	62560PA0020071	Rating Area 5	No Preference	64 and over	1079.10
	62560PA0020072	Rating Area 1	No Preference	0-14	262.92
	62560PA0020072	Rating Area 1	No Preference	15	286.29
	62560PA0020072	Rating Area 1	No Preference	16	295.22
	62560PA0020072	Rating Area 1	No Preference	17	304.16
	62560PA0020072	Rating Area 1	No Preference	18	313.78
	62560PA0020072	Rating Area 1	No Preference	19	323.40
	62560PA0020072	Rating Area 1	No Preference	20	333.37
	62560PA0020072	Rating Area 1	No Preference	21	343.68
	62560PA0020072	Rating Area 1	No Preference	22	343.68
	62560PA0020072	Rating Area 1	No Preference	23	343.68
	62560PA0020072	Rating Area 1	No Preference	24	343.68
	62560PA0020072	Rating Area 1	No Preference	25	345.05
	62560PA0020072	Rating Area 1	No Preference	26	351.93
	62560PA0020072	Rating Area 1	No Preference	27	360.18
	62560PA0020072	Rating Area 1	No Preference	28	373.58
	62560PA0020072	Rating Area 1	No Preference	29	384.58
	62560PA0020072	Rating Area 1	No Preference	30	390.08
	62560PA0020072	Rating Area 1	No Preference	31	398.33
	62560PA0020072	Rating Area 1	No Preference	32	406.57
	62560PA0020072	Rating Area 1	No Preference	33	411.73
	62560PA0020072	Rating Area 1	No Preference	34	417.23
	62560PA0020072	Rating Area 1	No Preference	35	419.98
	62560PA0020072	Rating Area 1	No Preference	36	422.73
	62560PA0020072	Rating Area 1	No Preference	37	425.48
	62560PA0020072	Rating Area 1	No Preference	38	428.23
	62560PA0020072	Rating Area 1	No Preference	39	433.72
	62560PA0020072	Rating Area 1	No Preference	40	439.22
	62560PA0020072	Rating Area 1	No Preference	41	447.47
	62560PA0020072	Rating Area 1	No Preference	42	455.38
	62560PA0020072	Rating Area 1	No Preference	43	466.37
	62560PA0020072	Rating Area 1	No Preference	44	480.12
	62560PA0020072	Rating Area 1	No Preference	45	496.27
	62560PA0020072	Rating Area 1	No Preference	46	515.52
	62560PA0020072	Rating Area 1	No Preference	47	537.17
	62560PA0020072	Rating Area 1	No Preference	48	561.92
	62560PA0020072	Rating Area 1	No Preference	49	586.32
	62560PA0020072	Rating Area 1	No Preference	50	613.81
	62560PA0020072	Rating Area 1	No Preference	51	640.96
	62560PA0020072	Rating Area 1	No Preference	52	670.86
	62560PA0020072	Rating Area 1	No Preference	53	701.11
	62560PA0020072	Rating Area 1	No Preference	54	733.76
	62560PA0020072	Rating Area 1	No Preference	55	766.41
	62560PA0020072	Rating Area 1	No Preference	56	801.81
	62560PA0020072	Rating Area 1	No Preference	57	837.55
	62560PA0020072	Rating Area 1	No Preference	58	875.70
	62560PA0020072	Rating Area 1	No Preference	59	894.60
	62560PA0020072	Rating Area 1	No Preference	60	932.75
	62560PA0020072	Rating Area 1	No Preference	61	965.74
	62560PA0020072	Rating Area 1	No Preference	62	987.39
	62560PA0020072	Rating Area 1	No Preference	63	1014.54
	62560PA0020072	Rating Area 1	No Preference	64 and over	1031.04
	62560PA0020072	Rating Area 2	No Preference	0-14	312.81
	62560PA0020072	Rating Area 2	No Preference	15	340.61
	62560PA0020072	Rating Area 2	No Preference	16	351.25
	62560PA0020072	Rating Area 2	No Preference	17	361.88
	62560PA0020072	Rating Area 2	No Preference	18	373.33
	62560PA0020072	Rating Area 2	No Preference	19	384.77
	62560PA0020072	Rating Area 2	No Preference	20	396.63
	62560PA0020072	Rating Area 2	No Preference	21	408.90
	62560PA0020072	Rating Area 2	No Preference	22	408.90
	62560PA0020072	Rating Area 2	No Preference	23	408.90
	62560PA0020072	Rating Area 2	No Preference	24	408.90
	62560PA0020072	Rating Area 2	No Preference	25	410.54
	62560PA0020072	Rating Area 2	No Preference	26	418.71
	62560PA0020072	Rating Area 2	No Preference	27	428.53
	62560PA0020072	Rating Area 2	No Preference	28	444.47
	62560PA0020072	Rating Area 2	No Preference	29	457.56
	62560PA0020072	Rating Area 2	No Preference	30	464.10
	62560PA0020072	Rating Area 2	No Preference	31	473.92
	62560PA0020072	Rating Area 2	No Preference	32	483.73
	62560PA0020072	Rating Area 2	No Preference	33	489.86
	62560PA0020072	Rating Area 2	No Preference	34	496.40
	62560PA0020072	Rating Area 2	No Preference	35	499.68
	62560PA0020072	Rating Area 2	No Preference	36	502.95
	62560PA0020072	Rating Area 2	No Preference	37	506.22
	62560PA0020072	Rating Area 2	No Preference	38	509.49
	62560PA0020072	Rating Area 2	No Preference	39	516.03
	62560PA0020072	Rating Area 2	No Preference	40	522.57
	62560PA0020072	Rating Area 2	No Preference	41	532.39
	62560PA0020072	Rating Area 2	No Preference	42	541.79
	62560PA0020072	Rating Area 2	No Preference	43	554.88
	62560PA0020072	Rating Area 2	No Preference	44	571.23
	62560PA0020072	Rating Area 2	No Preference	45	590.45
	62560PA0020072	Rating Area 2	No Preference	46	613.35
	62560PA0020072	Rating Area 2	No Preference	47	639.11
	62560PA0020072	Rating Area 2	No Preference	48	668.55
	62560PA0020072	Rating Area 2	No Preference	49	697.58
	62560PA0020072	Rating Area 2	No Preference	50	730.30
	62560PA0020072	Rating Area 2	No Preference	51	762.60
	62560PA0020072	Rating Area 2	No Preference	52	798.17
	62560PA0020072	Rating Area 2	No Preference	53	834.16
	62560PA0020072	Rating Area 2	No Preference	54	873.00
	62560PA0020072	Rating Area 2	No Preference	55	911.85
	62560PA0020072	Rating Area 2	No Preference	56	953.96
	62560PA0020072	Rating Area 2	No Preference	57	996.49
	62560PA0020072	Rating Area 2	No Preference	58	1041.88
	62560PA0020072	Rating Area 2	No Preference	59	1064.37
	62560PA0020072	Rating Area 2	No Preference	60	1109.75
	62560PA0020072	Rating Area 2	No Preference	61	1149.01
	62560PA0020072	Rating Area 2	No Preference	62	1174.77
	62560PA0020072	Rating Area 2	No Preference	63	1207.07
	62560PA0020072	Rating Area 2	No Preference	64 and over	1226.70
	62560PA0020072	Rating Area 4	No Preference	0-14	254.84
	62560PA0020072	Rating Area 4	No Preference	15	277.50
	62560PA0020072	Rating Area 4	No Preference	16	286.16
	62560PA0020072	Rating Area 4	No Preference	17	294.82
	62560PA0020072	Rating Area 4	No Preference	18	304.15

	62560PA0020072	Rating Area 4	No Preference	19	313.48
	62560PA0020072	Rating Area 4	No Preference	20	323.14
	62560PA0020072	Rating Area 4	No Preference	21	333.13
	62560PA0020072	Rating Area 4	No Preference	22	333.13
	62560PA0020072	Rating Area 4	No Preference	23	333.13
	62560PA0020072	Rating Area 4	No Preference	24	333.13
	62560PA0020072	Rating Area 4	No Preference	25	334.46
	62560PA0020072	Rating Area 4	No Preference	26	341.13
	62560PA0020072	Rating Area 4	No Preference	27	349.12
	62560PA0020072	Rating Area 4	No Preference	28	362.11
	62560PA0020072	Rating Area 4	No Preference	29	372.77
	62560PA0020072	Rating Area 4	No Preference	30	378.10
	62560PA0020072	Rating Area 4	No Preference	31	386.10
	62560PA0020072	Rating Area 4	No Preference	32	394.09
	62560PA0020072	Rating Area 4	No Preference	33	399.09
	62560PA0020072	Rating Area 4	No Preference	34	404.42
	62560PA0020072	Rating Area 4	No Preference	35	407.08
	62560PA0020072	Rating Area 4	No Preference	36	409.75
	62560PA0020072	Rating Area 4	No Preference	37	412.41
	62560PA0020072	Rating Area 4	No Preference	38	415.08
	62560PA0020072	Rating Area 4	No Preference	39	420.41
	62560PA0020072	Rating Area 4	No Preference	40	425.74
	62560PA0020072	Rating Area 4	No Preference	41	433.74
	62560PA0020072	Rating Area 4	No Preference	42	441.40
	62560PA0020072	Rating Area 4	No Preference	43	452.06
	62560PA0020072	Rating Area 4	No Preference	44	465.38
	62560PA0020072	Rating Area 4	No Preference	45	481.04
	62560PA0020072	Rating Area 4	No Preference	46	499.70
	62560PA0020072	Rating Area 4	No Preference	47	520.68
	62560PA0020072	Rating Area 4	No Preference	48	544.67
	62560PA0020072	Rating Area 4	No Preference	49	568.32
	62560PA0020072	Rating Area 4	No Preference	50	594.97
	62560PA0020072	Rating Area 4	No Preference	51	621.29
	62560PA0020072	Rating Area 4	No Preference	52	650.27
	62560PA0020072	Rating Area 4	No Preference	53	679.59
	62560PA0020072	Rating Area 4	No Preference	54	711.23
	62560PA0020072	Rating Area 4	No Preference	55	742.88
	62560PA0020072	Rating Area 4	No Preference	56	777.19
	62560PA0020072	Rating Area 4	No Preference	57	811.84
	62560PA0020072	Rating Area 4	No Preference	58	848.82
	62560PA0020072	Rating Area 4	No Preference	59	867.14
	62560PA0020072	Rating Area 4	No Preference	60	904.11
	62560PA0020072	Rating Area 4	No Preference	61	936.10
	62560PA0020072	Rating Area 4	No Preference	62	957.08
	62560PA0020072	Rating Area 4	No Preference	63	983.40
	62560PA0020072	Rating Area 4	No Preference	64 and over	999.39
	62560PA0020072	Rating Area 5	No Preference	0-14	274.12
	62560PA0020072	Rating Area 5	No Preference	15	298.49
	62560PA0020072	Rating Area 5	No Preference	16	307.81
	62560PA0020072	Rating Area 5	No Preference	17	317.12
	62560PA0020072	Rating Area 5	No Preference	18	327.16
	62560PA0020072	Rating Area 5	No Preference	19	337.19
	62560PA0020072	Rating Area 5	No Preference	20	347.58
	62560PA0020072	Rating Area 5	No Preference	21	358.33
	62560PA0020072	Rating Area 5	No Preference	22	358.33
	62560PA0020072	Rating Area 5	No Preference	23	358.33
	62560PA0020072	Rating Area 5	No Preference	24	358.33
	62560PA0020072	Rating Area 5	No Preference	25	359.76
	62560PA0020072	Rating Area 5	No Preference	26	366.93
	62560PA0020072	Rating Area 5	No Preference	27	375.53
	62560PA0020072	Rating Area 5	No Preference	28	389.50
	62560PA0020072	Rating Area 5	No Preference	29	400.97
	62560PA0020072	Rating Area 5	No Preference	30	406.70
	62560PA0020072	Rating Area 5	No Preference	31	415.30
	62560PA0020072	Rating Area 5	No Preference	32	423.90
	62560PA0020072	Rating Area 5	No Preference	33	429.28
	62560PA0020072	Rating Area 5	No Preference	34	435.01
	62560PA0020072	Rating Area 5	No Preference	35	437.88
	62560PA0020072	Rating Area 5	No Preference	36	440.75
	62560PA0020072	Rating Area 5	No Preference	37	443.61
	62560PA0020072	Rating Area 5	No Preference	38	446.48
	62560PA0020072	Rating Area 5	No Preference	39	452.21
	62560PA0020072	Rating Area 5	No Preference	40	457.95
	62560PA0020072	Rating Area 5	No Preference	41	466.55
	62560PA0020072	Rating Area 5	No Preference	42	474.79
	62560PA0020072	Rating Area 5	No Preference	43	486.25
	62560PA0020072	Rating Area 5	No Preference	44	500.59
	62560PA0020072	Rating Area 5	No Preference	45	517.43
	62560PA0020072	Rating Area 5	No Preference	46	537.50
	62560PA0020072	Rating Area 5	No Preference	47	560.07
	62560PA0020072	Rating Area 5	No Preference	48	585.87
	62560PA0020072	Rating Area 5	No Preference	49	611.31
	62560PA0020072	Rating Area 5	No Preference	50	639.98
	62560PA0020072	Rating Area 5	No Preference	51	668.29
	62560PA0020072	Rating Area 5	No Preference	52	699.46
	62560PA0020072	Rating Area 5	No Preference	53	730.99
	62560PA0020072	Rating Area 5	No Preference	54	765.03
	62560PA0020072	Rating Area 5	No Preference	55	799.08
	62560PA0020072	Rating Area 5	No Preference	56	835.98
	62560PA0020072	Rating Area 5	No Preference	57	873.25
	62560PA0020072	Rating Area 5	No Preference	58	913.02
	62560PA0020072	Rating Area 5	No Preference	59	932.73
	62560PA0020072	Rating Area 5	No Preference	60	972.51
	62560PA0020072	Rating Area 5	No Preference	61	1006.91
	62560PA0020072	Rating Area 5	No Preference	62	1029.48
	62560PA0020072	Rating Area 5	No Preference	63	1057.79
	62560PA0020072	Rating Area 5	No Preference	64 and over	1074.99
	62560PA0020073	Rating Area 1	No Preference	0-14	225.52
	62560PA0020073	Rating Area 1	No Preference	15	245.57
	62560PA0020073	Rating Area 1	No Preference	16	253.23
	62560PA0020073	Rating Area 1	No Preference	17	260.90
	62560PA0020073	Rating Area 1	No Preference	18	269.15
	62560PA0020073	Rating Area 1	No Preference	19	277.41
	62560PA0020073	Rating Area 1	No Preference	20	285.96
	62560PA0020073	Rating Area 1	No Preference	21	294.80
	62560PA0020073	Rating Area 1	No Preference	22	294.80
	62560PA0020073	Rating Area 1	No Preference	23	294.80
	62560PA0020073	Rating Area 1	No Preference	24	294.80
	62560PA0020073	Rating Area 1	No Preference	25	295.98
	62560PA0020073	Rating Area 1	No Preference	26	301.88

	62560PA0020073	Rating Area 1	No Preference	27	308.95
	62560PA0020073	Rating Area 1	No Preference	28	320.45
	62560PA0020073	Rating Area 1	No Preference	29	329.88
	62560PA0020073	Rating Area 1	No Preference	30	334.60
	62560PA0020073	Rating Area 1	No Preference	31	341.67
	62560PA0020073	Rating Area 1	No Preference	32	348.75
	62560PA0020073	Rating Area 1	No Preference	33	353.17
	62560PA0020073	Rating Area 1	No Preference	34	357.89
	62560PA0020073	Rating Area 1	No Preference	35	360.25
	62560PA0020073	Rating Area 1	No Preference	36	362.60
	62560PA0020073	Rating Area 1	No Preference	37	364.96
	62560PA0020073	Rating Area 1	No Preference	38	367.32
	62560PA0020073	Rating Area 1	No Preference	39	372.04
	62560PA0020073	Rating Area 1	No Preference	40	376.75
	62560PA0020073	Rating Area 1	No Preference	41	383.83
	62560PA0020073	Rating Area 1	No Preference	42	390.61
	62560PA0020073	Rating Area 1	No Preference	43	400.04
	62560PA0020073	Rating Area 1	No Preference	44	411.84
	62560PA0020073	Rating Area 1	No Preference	45	425.69
	62560PA0020073	Rating Area 1	No Preference	46	442.20
	62560PA0020073	Rating Area 1	No Preference	47	460.77
	62560PA0020073	Rating Area 1	No Preference	48	482.00
	62560PA0020073	Rating Area 1	No Preference	49	502.93
	62560PA0020073	Rating Area 1	No Preference	50	526.51
	62560PA0020073	Rating Area 1	No Preference	51	549.80
	62560PA0020073	Rating Area 1	No Preference	52	575.45
	62560PA0020073	Rating Area 1	No Preference	53	601.39
	62560PA0020073	Rating Area 1	No Preference	54	629.40
	62560PA0020073	Rating Area 1	No Preference	55	657.40
	62560PA0020073	Rating Area 1	No Preference	56	687.77
	62560PA0020073	Rating Area 1	No Preference	57	718.43
	62560PA0020073	Rating Area 1	No Preference	58	751.15
	62560PA0020073	Rating Area 1	No Preference	59	767.36
	62560PA0020073	Rating Area 1	No Preference	60	800.09
	62560PA0020073	Rating Area 1	No Preference	61	828.39
	62560PA0020073	Rating Area 1	No Preference	62	846.96
	62560PA0020073	Rating Area 1	No Preference	63	870.25
	62560PA0020073	Rating Area 1	No Preference	64 and over	884.40
	62560PA0020073	Rating Area 2	No Preference	0-14	268.32
	62560PA0020073	Rating Area 2	No Preference	15	292.17
	62560PA0020073	Rating Area 2	No Preference	16	301.29
	62560PA0020073	Rating Area 2	No Preference	17	310.40
	62560PA0020073	Rating Area 2	No Preference	18	320.23
	62560PA0020073	Rating Area 2	No Preference	19	330.05
	62560PA0020073	Rating Area 2	No Preference	20	340.22
	62560PA0020073	Rating Area 2	No Preference	21	350.74
	62560PA0020073	Rating Area 2	No Preference	22	350.74
	62560PA0020073	Rating Area 2	No Preference	23	350.74
	62560PA0020073	Rating Area 2	No Preference	24	350.74
	62560PA0020073	Rating Area 2	No Preference	25	352.14
	62560PA0020073	Rating Area 2	No Preference	26	359.16
	62560PA0020073	Rating Area 2	No Preference	27	367.58
	62560PA0020073	Rating Area 2	No Preference	28	381.25
	62560PA0020073	Rating Area 2	No Preference	29	392.48
	62560PA0020073	Rating Area 2	No Preference	30	398.09
	62560PA0020073	Rating Area 2	No Preference	31	406.51
	62560PA0020073	Rating Area 2	No Preference	32	414.93
	62560PA0020073	Rating Area 2	No Preference	33	420.19
	62560PA0020073	Rating Area 2	No Preference	34	425.80
	62560PA0020073	Rating Area 2	No Preference	35	428.60
	62560PA0020073	Rating Area 2	No Preference	36	431.41
	62560PA0020073	Rating Area 2	No Preference	37	434.22
	62560PA0020073	Rating Area 2	No Preference	38	437.02
	62560PA0020073	Rating Area 2	No Preference	39	442.63
	62560PA0020073	Rating Area 2	No Preference	40	448.25
	62560PA0020073	Rating Area 2	No Preference	41	456.66
	62560PA0020073	Rating Area 2	No Preference	42	464.73
	62560PA0020073	Rating Area 2	No Preference	43	475.95
	62560PA0020073	Rating Area 2	No Preference	44	489.98
	62560PA0020073	Rating Area 2	No Preference	45	506.47
	62560PA0020073	Rating Area 2	No Preference	46	526.11
	62560PA0020073	Rating Area 2	No Preference	47	548.21
	62560PA0020073	Rating Area 2	No Preference	48	573.46
	62560PA0020073	Rating Area 2	No Preference	49	598.36
	62560PA0020073	Rating Area 2	No Preference	50	626.42
	62560PA0020073	Rating Area 2	No Preference	51	654.13
	62560PA0020073	Rating Area 2	No Preference	52	684.64
	62560PA0020073	Rating Area 2	No Preference	53	715.51
	62560PA0020073	Rating Area 2	No Preference	54	748.83
	62560PA0020073	Rating Area 2	No Preference	55	782.15
	62560PA0020073	Rating Area 2	No Preference	56	818.28
	62560PA0020073	Rating Area 2	No Preference	57	854.75
	62560PA0020073	Rating Area 2	No Preference	58	893.69
	62560PA0020073	Rating Area 2	No Preference	59	912.98
	62560PA0020073	Rating Area 2	No Preference	60	951.91
	62560PA0020073	Rating Area 2	No Preference	61	985.58
	62560PA0020073	Rating Area 2	No Preference	62	1007.68
	62560PA0020073	Rating Area 2	No Preference	63	1035.38
	62560PA0020073	Rating Area 2	No Preference	64 and over	1052.22
	62560PA0020073	Rating Area 4	No Preference	0-14	218.60
	62560PA0020073	Rating Area 4	No Preference	15	238.03
	62560PA0020073	Rating Area 4	No Preference	16	245.46
	62560PA0020073	Rating Area 4	No Preference	17	252.89
	62560PA0020073	Rating Area 4	No Preference	18	260.89
	62560PA0020073	Rating Area 4	No Preference	19	268.89
	62560PA0020073	Rating Area 4	No Preference	20	277.18
	62560PA0020073	Rating Area 4	No Preference	21	285.75
	62560PA0020073	Rating Area 4	No Preference	22	285.75
	62560PA0020073	Rating Area 4	No Preference	23	285.75
	62560PA0020073	Rating Area 4	No Preference	24	285.75
	62560PA0020073	Rating Area 4	No Preference	25	286.89
	62560PA0020073	Rating Area 4	No Preference	26	292.61
	62560PA0020073	Rating Area 4	No Preference	27	299.47
	62560PA0020073	Rating Area 4	No Preference	28	310.61
	62560PA0020073	Rating Area 4	No Preference	29	319.75
	62560PA0020073	Rating Area 4	No Preference	30	324.33
	62560PA0020073	Rating Area 4	No Preference	31	331.18
	62560PA0020073	Rating Area 4	No Preference	32	338.04
	62560PA0020073	Rating Area 4	No Preference	33	342.33
	62560PA0020073	Rating Area 4	No Preference	34	346.90

	62560PA0020073	Rating Area 4	No Preference	35	349.19
	62560PA0020073	Rating Area 4	No Preference	36	351.47
	62560PA0020073	Rating Area 4	No Preference	37	353.76
	62560PA0020073	Rating Area 4	No Preference	38	356.04
	62560PA0020073	Rating Area 4	No Preference	39	360.62
	62560PA0020073	Rating Area 4	No Preference	40	365.19
	62560PA0020073	Rating Area 4	No Preference	41	372.05
	62560PA0020073	Rating Area 4	No Preference	42	378.62
	62560PA0020073	Rating Area 4	No Preference	43	387.76
	62560PA0020073	Rating Area 4	No Preference	44	399.19
	62560PA0020073	Rating Area 4	No Preference	45	412.62
	62560PA0020073	Rating Area 4	No Preference	46	428.63
	62560PA0020073	Rating Area 4	No Preference	47	446.63
	62560PA0020073	Rating Area 4	No Preference	48	467.20
	62560PA0020073	Rating Area 4	No Preference	49	487.49
	62560PA0020073	Rating Area 4	No Preference	50	510.35
	62560PA0020073	Rating Area 4	No Preference	51	532.92
	62560PA0020073	Rating Area 4	No Preference	52	557.78
	62560PA0020073	Rating Area 4	No Preference	53	582.93
	62560PA0020073	Rating Area 4	No Preference	54	610.08
	62560PA0020073	Rating Area 4	No Preference	55	637.22
	62560PA0020073	Rating Area 4	No Preference	56	666.65
	62560PA0020073	Rating Area 4	No Preference	57	696.37
	62560PA0020073	Rating Area 4	No Preference	58	728.09
	62560PA0020073	Rating Area 4	No Preference	59	743.81
	62560PA0020073	Rating Area 4	No Preference	60	775.53
	62560PA0020073	Rating Area 4	No Preference	61	802.96
	62560PA0020073	Rating Area 4	No Preference	62	820.96
	62560PA0020073	Rating Area 4	No Preference	63	843.53
	62560PA0020073	Rating Area 4	No Preference	64 and over	857.25
	62560PA0020073	Rating Area 5	No Preference	0-14	235.13
	62560PA0020073	Rating Area 5	No Preference	15	256.03
	62560PA0020073	Rating Area 5	No Preference	16	264.02
	62560PA0020073	Rating Area 5	No Preference	17	272.01
	62560PA0020073	Rating Area 5	No Preference	18	280.62
	62560PA0020073	Rating Area 5	No Preference	19	289.23
	62560PA0020073	Rating Area 5	No Preference	20	298.14
	62560PA0020073	Rating Area 5	No Preference	21	307.36
	62560PA0020073	Rating Area 5	No Preference	22	307.36
	62560PA0020073	Rating Area 5	No Preference	23	307.36
	62560PA0020073	Rating Area 5	No Preference	24	307.36
	62560PA0020073	Rating Area 5	No Preference	25	308.59
	62560PA0020073	Rating Area 5	No Preference	26	314.74
	62560PA0020073	Rating Area 5	No Preference	27	322.11
	62560PA0020073	Rating Area 5	No Preference	28	334.10
	62560PA0020073	Rating Area 5	No Preference	29	343.94
	62560PA0020073	Rating Area 5	No Preference	30	348.85
	62560PA0020073	Rating Area 5	No Preference	31	356.23
	62560PA0020073	Rating Area 5	No Preference	32	363.61
	62560PA0020073	Rating Area 5	No Preference	33	368.22
	62560PA0020073	Rating Area 5	No Preference	34	373.14
	62560PA0020073	Rating Area 5	No Preference	35	375.59
	62560PA0020073	Rating Area 5	No Preference	36	378.05
	62560PA0020073	Rating Area 5	No Preference	37	380.51
	62560PA0020073	Rating Area 5	No Preference	38	382.97
	62560PA0020073	Rating Area 5	No Preference	39	387.89
	62560PA0020073	Rating Area 5	No Preference	40	392.81
	62560PA0020073	Rating Area 5	No Preference	41	400.18
	62560PA0020073	Rating Area 5	No Preference	42	407.25
	62560PA0020073	Rating Area 5	No Preference	43	417.09
	62560PA0020073	Rating Area 5	No Preference	44	429.38
	62560PA0020073	Rating Area 5	No Preference	45	443.83
	62560PA0020073	Rating Area 5	No Preference	46	461.04
	62560PA0020073	Rating Area 5	No Preference	47	480.40
	62560PA0020073	Rating Area 5	No Preference	48	502.53
	62560PA0020073	Rating Area 5	No Preference	49	524.36
	62560PA0020073	Rating Area 5	No Preference	50	548.94
	62560PA0020073	Rating Area 5	No Preference	51	573.23
	62560PA0020073	Rating Area 5	No Preference	52	599.97
	62560PA0020073	Rating Area 5	No Preference	53	627.01
	62560PA0020073	Rating Area 5	No Preference	54	656.21
	62560PA0020073	Rating Area 5	No Preference	55	685.41
	62560PA0020073	Rating Area 5	No Preference	56	717.07
	62560PA0020073	Rating Area 5	No Preference	57	749.04
	62560PA0020073	Rating Area 5	No Preference	58	783.15
	62560PA0020073	Rating Area 5	No Preference	59	800.06
	62560PA0020073	Rating Area 5	No Preference	60	834.18
	62560PA0020073	Rating Area 5	No Preference	61	863.68
	62560PA0020073	Rating Area 5	No Preference	62	883.05
	62560PA0020073	Rating Area 5	No Preference	63	907.33
	62560PA0020073	Rating Area 5	No Preference	64 and over	922.08
	62560PA0020074	Rating Area 1	No Preference	0-14	226.53
	62560PA0020074	Rating Area 1	No Preference	15	246.67
	62560PA0020074	Rating Area 1	No Preference	16	254.37
	62560PA0020074	Rating Area 1	No Preference	17	262.07
	62560PA0020074	Rating Area 1	No Preference	18	270.36
	62560PA0020074	Rating Area 1	No Preference	19	278.65
	62560PA0020074	Rating Area 1	No Preference	20	287.24
	62560PA0020074	Rating Area 1	No Preference	21	296.12
	62560PA0020074	Rating Area 1	No Preference	22	296.12
	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
	62560PA0020074	Rating Area 1	No Preference	42	392.36

62560PA0020074	Rating Area 1	No Preference	43	401.83
	Rating Area 1	No Preference	44	413.68
	Rating Area 1	No Preference	45	427.60
	Rating Area 1	No Preference	46	444.18
	Rating Area 1	No Preference	47	462.84
	Rating Area 1	No Preference	48	484.16
	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
	Rating Area 2	No Preference	20	341.75
	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
	Rating Area 2	No Preference	27	369.23
	Rating Area 2	No Preference	28	382.97
	Rating Area 2	No Preference	29	394.25
	Rating Area 2	No Preference	30	399.88
	Rating Area 2	No Preference	31	408.34
	Rating Area 2	No Preference	32	416.79
	Rating Area 2	No Preference	33	422.08
	Rating Area 2	No Preference	34	427.72
	Rating Area 2	No Preference	35	430.54
	Rating Area 2	No Preference	36	433.35
	Rating Area 2	No Preference	37	436.17
	Rating Area 2	No Preference	38	438.99
	Rating Area 2	No Preference	39	444.63
	Rating Area 2	No Preference	40	450.26
	Rating Area 2	No Preference	41	458.72
	Rating Area 2	No Preference	42	466.82
	Rating Area 2	No Preference	43	478.10
	Rating Area 2	No Preference	44	492.19
	Rating Area 2	No Preference	45	508.75
	Rating Area 2	No Preference	46	528.48
	Rating Area 2	No Preference	47	550.68
	Rating Area 2	No Preference	48	576.04
	Rating Area 2	No Preference	49	601.06
	Rating Area 2	No Preference	50	629.24
	Rating Area 2	No Preference	51	657.08
	Rating Area 2	No Preference	52	687.73
	Rating Area 2	No Preference	53	718.73
	Rating Area 2	No Preference	54	752.20
	Rating Area 2	No Preference	55	785.67
	Rating Area 2	No Preference	56	821.96
	Rating Area 2	No Preference	57	858.60
	Rating Area 2	No Preference	58	897.71
	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
	Rating Area 4	No Preference	21	287.03
	Rating Area 4	No Preference	22	287.03
	Rating Area 4	No Preference	23	287.03
	Rating Area 4	No Preference	24	287.03
	Rating Area 4	No Preference	25	288.18
	Rating Area 4	No Preference	26	293.92
	Rating Area 4	No Preference	27	300.81
	Rating Area 4	No Preference	28	312.00
	Rating Area 4	No Preference	29	321.19
	Rating Area 4	No Preference	30	325.78
	Rating Area 4	No Preference	31	332.67
	Rating Area 4	No Preference	32	339.56
	Rating Area 4	No Preference	33	343.86
	Rating Area 4	No Preference	34	348.45
	Rating Area 4	No Preference	35	350.75
	Rating Area 4	No Preference	36	353.05
	Rating Area 4	No Preference	37	355.34
	Rating Area 4	No Preference	38	357.64
	Rating Area 4	No Preference	39	362.23
	Rating Area 4	No Preference	40	366.82
	Rating Area 4	No Preference	41	373.71
	Rating Area 4	No Preference	42	380.31
	Rating Area 4	No Preference	43	389.50
	Rating Area 4	No Preference	44	400.98
	Rating Area 4	No Preference	45	414.47
	Rating Area 4	No Preference	46	430.55
	Rating Area 4	No Preference	47	448.63
	Rating Area 4	No Preference	48	469.29
	Rating Area 4	No Preference	49	489.67
	Rating Area 4	No Preference	50	512.64

	62560PA0020074	Rating Area 4	No Preference	51	535.31
	62560PA0020074	Rating Area 4	No Preference	52	560.28
	62560PA0020074	Rating Area 4	No Preference	53	585.54
	62560PA0020074	Rating Area 4	No Preference	54	612.81
	62560PA0020074	Rating Area 4	No Preference	55	640.08
	62560PA0020074	Rating Area 4	No Preference	56	669.64
	62560PA0020074	Rating Area 4	No Preference	57	699.49
	62560PA0020074	Rating Area 4	No Preference	58	731.35
	62560PA0020074	Rating Area 4	No Preference	59	747.14
	62560PA0020074	Rating Area 4	No Preference	60	779.00
	62560PA0020074	Rating Area 4	No Preference	61	806.55
	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
	62560PA0020074	Rating Area 5	No Preference	0-14	236.19
	62560PA0020074	Rating Area 5	No Preference	15	257.18
	62560PA0020074	Rating Area 5	No Preference	16	265.21
	62560PA0020074	Rating Area 5	No Preference	17	273.23
	62560PA0020074	Rating Area 5	No Preference	18	281.88
	62560PA0020074	Rating Area 5	No Preference	19	290.52
	62560PA0020074	Rating Area 5	No Preference	20	299.48
	62560PA0020074	Rating Area 5	No Preference	21	308.74
	62560PA0020074	Rating Area 5	No Preference	22	308.74
	62560PA0020074	Rating Area 5	No Preference	23	308.74
	62560PA0020074	Rating Area 5	No Preference	24	308.74
	62560PA0020074	Rating Area 5	No Preference	25	309.97
	62560PA0020074	Rating Area 5	No Preference	26	316.15
	62560PA0020074	Rating Area 5	No Preference	27	323.56
	62560PA0020074	Rating Area 5	No Preference	28	335.60
	62560PA0020074	Rating Area 5	No Preference	29	345.48
	62560PA0020074	Rating Area 5	No Preference	30	350.42
	62560PA0020074	Rating Area 5	No Preference	31	357.83
	62560PA0020074	Rating Area 5	No Preference	32	365.24
	62560PA0020074	Rating Area 5	No Preference	33	369.87
	62560PA0020074	Rating Area 5	No Preference	34	374.81
	62560PA0020074	Rating Area 5	No Preference	35	377.28
	62560PA0020074	Rating Area 5	No Preference	36	379.75
	62560PA0020074	Rating Area 5	No Preference	37	382.22
	62560PA0020074	Rating Area 5	No Preference	38	384.69
	62560PA0020074	Rating Area 5	No Preference	39	389.63
	62560PA0020074	Rating Area 5	No Preference	40	394.57
	62560PA0020074	Rating Area 5	No Preference	41	401.98
	62560PA0020074	Rating Area 5	No Preference	42	409.08
	62560PA0020074	Rating Area 5	No Preference	43	418.96
	62560PA0020074	Rating Area 5	No Preference	44	431.31
	62560PA0020074	Rating Area 5	No Preference	45	445.82
	62560PA0020074	Rating Area 5	No Preference	46	463.11
	62560PA0020074	Rating Area 5	No Preference	47	482.56
	62560PA0020074	Rating Area 5	No Preference	48	504.79
	62560PA0020074	Rating Area 5	No Preference	49	526.71
	62560PA0020074	Rating Area 5	No Preference	50	551.41
	62560PA0020074	Rating Area 5	No Preference	51	575.80
	62560PA0020074	Rating Area 5	No Preference	52	602.66
	62560PA0020074	Rating Area 5	No Preference	53	629.83
	62560PA0020074	Rating Area 5	No Preference	54	659.16
	62560PA0020074	Rating Area 5	No Preference	55	688.49
	62560PA0020074	Rating Area 5	No Preference	56	720.29
	62560PA0020074	Rating Area 5	No Preference	57	752.40
	62560PA0020074	Rating Area 5	No Preference	58	786.67
	62560PA0020074	Rating Area 5	No Preference	59	803.65
	62560PA0020074	Rating Area 5	No Preference	60	837.92
	62560PA0020074	Rating Area 5	No Preference	61	867.56
	62560PA0020074	Rating Area 5	No Preference	62	887.01
	62560PA0020074	Rating Area 5	No Preference	63	911.40
	62560PA0020074	Rating Area 5	No Preference	64 and over	926.22
	62560PA0020078	Rating Area 1	No Preference	0-14	193.92
	62560PA0020078	Rating Area 1	No Preference	15	211.16
	62560PA0020078	Rating Area 1	No Preference	16	217.75
	62560PA0020078	Rating Area 1	No Preference	17	224.34
	62560PA0020078	Rating Area 1	No Preference	18	231.44
	62560PA0020078	Rating Area 1	No Preference	19	238.53
	62560PA0020078	Rating Area 1	No Preference	20	245.89
	62560PA0020078	Rating Area 1	No Preference	21	253.49
	62560PA0020078	Rating Area 1	No Preference	22	253.49
	62560PA0020078	Rating Area 1	No Preference	23	253.49
	62560PA0020078	Rating Area 1	No Preference	24	253.49
	62560PA0020078	Rating Area 1	No Preference	25	254.50
	62560PA0020078	Rating Area 1	No Preference	26	259.57
	62560PA0020078	Rating Area 1	No Preference	27	265.66
	62560PA0020078	Rating Area 1	No Preference	28	275.54
	62560PA0020078	Rating Area 1	No Preference	29	283.66
	62560PA0020078	Rating Area 1	No Preference	30	287.71
	62560PA0020078	Rating Area 1	No Preference	31	293.79
	62560PA0020078	Rating Area 1	No Preference	32	299.88
	62560PA0020078	Rating Area 1	No Preference	33	303.68
	62560PA0020078	Rating Area 1	No Preference	34	307.74
	62560PA0020078	Rating Area 1	No Preference	35	309.76
	62560PA0020078	Rating Area 1	No Preference	36	311.79
	62560PA0020078	Rating Area 1	No Preference	37	313.82
	62560PA0020078	Rating Area 1	No Preference	38	315.85
	62560PA0020078	Rating Area 1	No Preference	39	319.90
	62560PA0020078	Rating Area 1	No Preference	40	323.96
	62560PA0020078	Rating Area 1	No Preference	41	330.04
	62560PA0020078	Rating Area 1	No Preference	42	335.87
	62560PA0020078	Rating Area 1	No Preference	43	343.99
	62560PA0020078	Rating Area 1	No Preference	44	354.13
	62560PA0020078	Rating Area 1	No Preference	45	366.04
	62560PA0020078	Rating Area 1	No Preference	46	380.24
	62560PA0020078	Rating Area 1	No Preference	47	396.20
	62560PA0020078	Rating Area 1	No Preference	48	414.46
	62560PA0020078	Rating Area 1	No Preference	49	432.45
	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

	62560PA0020078	Rating Area 1	No Preference	59	659.83
	62560PA0020078	Rating Area 1	No Preference	60	687.97
	62560PA0020078	Rating Area 1	No Preference	61	712.31
	62560PA0020078	Rating Area 1	No Preference	62	728.28
	62560PA0020078	Rating Area 1	No Preference	63	748.30
	62560PA0020078	Rating Area 1	No Preference	64 and over	760.47
	62560PA0020078	Rating Area 2	No Preference	0-14	230.72
	62560PA0020078	Rating Area 2	No Preference	15	251.22
	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
	62560PA0020078	Rating Area 2	No Preference	19	283.80
	62560PA0020078	Rating Area 2	No Preference	20	292.54
	62560PA0020078	Rating Area 2	No Preference	21	301.59
	62560PA0020078	Rating Area 2	No Preference	22	301.59
	62560PA0020078	Rating Area 2	No Preference	23	301.59
	62560PA0020078	Rating Area 2	No Preference	24	301.59
	62560PA0020078	Rating Area 2	No Preference	25	302.80
	62560PA0020078	Rating Area 2	No Preference	26	308.83
	62560PA0020078	Rating Area 2	No Preference	27	316.07
	62560PA0020078	Rating Area 2	No Preference	28	327.83
	62560PA0020078	Rating Area 2	No Preference	29	337.48
	62560PA0020078	Rating Area 2	No Preference	30	342.30
	62560PA0020078	Rating Area 2	No Preference	31	349.54
	62560PA0020078	Rating Area 2	No Preference	32	356.78
	62560PA0020078	Rating Area 2	No Preference	33	361.30
	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
	62560PA0020078	Rating Area 2	No Preference	37	373.37
	62560PA0020078	Rating Area 2	No Preference	38	375.78
	62560PA0020078	Rating Area 2	No Preference	39	380.61
	62560PA0020078	Rating Area 2	No Preference	40	385.43
	62560PA0020078	Rating Area 2	No Preference	41	392.67
	62560PA0020078	Rating Area 2	No Preference	42	399.61
	62560PA0020078	Rating Area 2	No Preference	43	409.26
	62560PA0020078	Rating Area 2	No Preference	44	421.32
	62560PA0020078	Rating Area 2	No Preference	45	435.50
	62560PA0020078	Rating Area 2	No Preference	46	452.39
	62560PA0020078	Rating Area 2	No Preference	47	471.39
	62560PA0020078	Rating Area 2	No Preference	48	493.10
	62560PA0020078	Rating Area 2	No Preference	49	514.51
	62560PA0020078	Rating Area 2	No Preference	50	538.64
	62560PA0020078	Rating Area 2	No Preference	51	562.47
	62560PA0020078	Rating Area 2	No Preference	52	588.70
	62560PA0020078	Rating Area 2	No Preference	53	615.24
	62560PA0020078	Rating Area 2	No Preference	54	643.89
	62560PA0020078	Rating Area 2	No Preference	55	672.55
	62560PA0020078	Rating Area 2	No Preference	56	703.61
	62560PA0020078	Rating Area 2	No Preference	57	734.97
	62560PA0020078	Rating Area 2	No Preference	58	768.45
	62560PA0020078	Rating Area 2	No Preference	59	785.04
	62560PA0020078	Rating Area 2	No Preference	60	818.52
	62560PA0020078	Rating Area 2	No Preference	61	847.47
	62560PA0020078	Rating Area 2	No Preference	62	866.47
	62560PA0020078	Rating Area 2	No Preference	63	890.29
	62560PA0020078	Rating Area 2	No Preference	64 and over	904.77
	62560PA0020078	Rating Area 4	No Preference	0-14	187.97
	62560PA0020078	Rating Area 4	No Preference	15	204.68
	62560PA0020078	Rating Area 4	No Preference	16	211.06
	62560PA0020078	Rating Area 4	No Preference	17	217.45
	62560PA0020078	Rating Area 4	No Preference	18	224.33
	62560PA0020078	Rating Area 4	No Preference	19	231.21
	62560PA0020078	Rating Area 4	No Preference	20	238.34
	62560PA0020078	Rating Area 4	No Preference	21	245.71
	62560PA0020078	Rating Area 4	No Preference	22	245.71
	62560PA0020078	Rating Area 4	No Preference	23	245.71
	62560PA0020078	Rating Area 4	No Preference	24	245.71
	62560PA0020078	Rating Area 4	No Preference	25	246.69
	62560PA0020078	Rating Area 4	No Preference	26	251.61
	62560PA0020078	Rating Area 4	No Preference	27	257.50
	62560PA0020078	Rating Area 4	No Preference	28	267.09
	62560PA0020078	Rating Area 4	No Preference	29	274.95
	62560PA0020078	Rating Area 4	No Preference	30	278.88
	62560PA0020078	Rating Area 4	No Preference	31	284.78
	62560PA0020078	Rating Area 4	No Preference	32	290.67
	62560PA0020078	Rating Area 4	No Preference	33	294.36
	62560PA0020078	Rating Area 4	No Preference	34	298.29
	62560PA0020078	Rating Area 4	No Preference	35	300.26
	62560PA0020078	Rating Area 4	No Preference	36	302.22
	62560PA0020078	Rating Area 4	No Preference	37	304.19
	62560PA0020078	Rating Area 4	No Preference	38	306.15
	62560PA0020078	Rating Area 4	No Preference	39	310.09
	62560PA0020078	Rating Area 4	No Preference	40	314.02
	62560PA0020078	Rating Area 4	No Preference	41	319.91
	62560PA0020078	Rating Area 4	No Preference	42	325.57
	62560PA0020078	Rating Area 4	No Preference	43	333.43
	62560PA0020078	Rating Area 4	No Preference	44	343.26
	62560PA0020078	Rating Area 4	No Preference	45	354.81
	62560PA0020078	Rating Area 4	No Preference	46	368.57
	62560PA0020078	Rating Area 4	No Preference	47	384.04
	62560PA0020078	Rating Area 4	No Preference	48	401.74
	62560PA0020078	Rating Area 4	No Preference	49	419.18
	62560PA0020078	Rating Area 4	No Preference	50	438.84
	62560PA0020078	Rating Area 4	No Preference	51	458.25
	62560PA0020078	Rating Area 4	No Preference	52	479.63
	62560PA0020078	Rating Area 4	No Preference	53	501.25
	62560PA0020078	Rating Area 4	No Preference	54	524.59
	62560PA0020078	Rating Area 4	No Preference	55	547.93
	62560PA0020078	Rating Area 4	No Preference	56	573.24
	62560PA0020078	Rating Area 4	No Preference	57	598.80
	62560PA0020078	Rating Area 4	No Preference	58	626.07
	62560PA0020078	Rating Area 4	No Preference	59	639.58
	62560PA0020078	Rating Area 4	No Preference	60	666.86
	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
	62560PA0020078	Rating Area 4	No Preference	64 and over	737.13
	62560PA0020078	Rating Area 5	No Preference	0-14	202.18
	62560PA0020078	Rating Area 5	No Preference	15	220.15

62560PA0020078	Rating Area 5	No Preference	16	227.03
	Rating Area 5	No Preference	17	233.90
	Rating Area 5	No Preference	18	241.30
	Rating Area 5	No Preference	19	248.70
	Rating Area 5	No Preference	20	256.36
	Rating Area 5	No Preference	21	264.29
	Rating Area 5	No Preference	22	264.29
	Rating Area 5	No Preference	23	264.29
	Rating Area 5	No Preference	24	264.29
	Rating Area 5	No Preference	25	265.35
	Rating Area 5	No Preference	26	270.63
	Rating Area 5	No Preference	27	276.98
	Rating Area 5	No Preference	28	287.28
	Rating Area 5	No Preference	29	295.74
	Rating Area 5	No Preference	30	299.97
	Rating Area 5	No Preference	31	306.31
	Rating Area 5	No Preference	32	312.66
	Rating Area 5	No Preference	33	316.62
	Rating Area 5	No Preference	34	320.85
	Rating Area 5	No Preference	35	322.96
	Rating Area 5	No Preference	36	325.08
	Rating Area 5	No Preference	37	327.19
	Rating Area 5	No Preference	38	329.31
	Rating Area 5	No Preference	39	333.53
	Rating Area 5	No Preference	40	337.76
	Rating Area 5	No Preference	41	344.11
	Rating Area 5	No Preference	42	350.18
	Rating Area 5	No Preference	43	358.64
	Rating Area 5	No Preference	44	369.21
	Rating Area 5	No Preference	45	381.63
	Rating Area 5	No Preference	46	396.44
	Rating Area 5	No Preference	47	413.09
	Rating Area 5	No Preference	48	432.11
	Rating Area 5	No Preference	49	450.88
	Rating Area 5	No Preference	50	472.02
	Rating Area 5	No Preference	51	492.90
	Rating Area 5	No Preference	52	515.89
	Rating Area 5	No Preference	53	539.15
	Rating Area 5	No Preference	54	564.26
	Rating Area 5	No Preference	55	589.37
	Rating Area 5	No Preference	56	616.59
	Rating Area 5	No Preference	57	644.07
	Rating Area 5	No Preference	58	673.41
	Rating Area 5	No Preference	59	687.95
	Rating Area 5	No Preference	60	717.28
	Rating Area 5	No Preference	61	742.65
	Rating Area 5	No Preference	62	759.31
	Rating Area 5	No Preference	63	780.18
	Rating Area 5	No Preference	64 and over	792.87
62560PA0020079	Rating Area 1	No Preference	0-14	147.22
62560PA0020079	Rating Area 1	No Preference	15	160.30
	Rating Area 1	No Preference	16	165.31
	Rating Area 1	No Preference	17	170.31
	Rating Area 1	No Preference	18	175.70
	Rating Area 1	No Preference	19	181.09
	Rating Area 1	No Preference	20	186.67
	Rating Area 1	No Preference	21	192.44
	Rating Area 1	No Preference	22	192.44
	Rating Area 1	No Preference	23	192.44
	Rating Area 1	No Preference	24	192.44
	Rating Area 1	No Preference	25	193.21
	Rating Area 1	No Preference	26	197.06
	Rating Area 1	No Preference	27	201.68
	Rating Area 1	No Preference	28	209.18
	Rating Area 1	No Preference	29	215.34
	Rating Area 1	No Preference	30	218.42
	Rating Area 1	No Preference	31	223.04
	Rating Area 1	No Preference	32	227.66
	Rating Area 1	No Preference	33	230.54
	Rating Area 1	No Preference	34	233.62
	Rating Area 1	No Preference	35	235.16
	Rating Area 1	No Preference	36	236.70
	Rating Area 1	No Preference	37	238.24
	Rating Area 1	No Preference	38	239.78
	Rating Area 1	No Preference	39	242.86
	Rating Area 1	No Preference	40	245.94
	Rating Area 1	No Preference	41	250.56
	Rating Area 1	No Preference	42	254.98
	Rating Area 1	No Preference	43	261.14
	Rating Area 1	No Preference	44	268.84
	Rating Area 1	No Preference	45	277.88
	Rating Area 1	No Preference	46	288.66
	Rating Area 1	No Preference	47	300.78
	Rating Area 1	No Preference	48	314.64
	Rating Area 1	No Preference	49	328.30
	Rating Area 1	No Preference	50	343.70
	Rating Area 1	No Preference	51	358.90
	Rating Area 1	No Preference	52	375.64
	Rating Area 1	No Preference	53	392.58
	Rating Area 1	No Preference	54	410.86
	Rating Area 1	No Preference	55	429.14
	Rating Area 1	No Preference	56	448.96
	Rating Area 1	No Preference	57	468.98
	Rating Area 1	No Preference	58	490.34
	Rating Area 1	No Preference	59	500.92
	Rating Area 1	No Preference	60	522.28
	Rating Area 1	No Preference	61	540.76
	Rating Area 1	No Preference	62	552.88
	Rating Area 1	No Preference	63	568.08
	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
	Rating Area 2	No Preference	16	196.68
	Rating Area 2	No Preference	17	202.63
	Rating Area 2	No Preference	18	209.04
	Rating Area 2	No Preference	19	215.45
	Rating Area 2	No Preference	20	222.09
	Rating Area 2	No Preference	21	228.96
	Rating Area 2	No Preference	22	228.96
	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
	Rating Area 2	No Preference	29	256.21
	Rating Area 2	No Preference	30	259.87
	Rating Area 2	No Preference	31	265.36
	Rating Area 2	No Preference	32	270.86
	Rating Area 2	No Preference	33	274.29
	Rating Area 2	No Preference	34	277.96
	Rating Area 2	No Preference	35	279.79
	Rating Area 2	No Preference	36	281.62
	Rating Area 2	No Preference	37	283.45
	Rating Area 2	No Preference	38	285.28
	Rating Area 2	No Preference	39	288.95
	Rating Area 2	No Preference	40	292.61
	Rating Area 2	No Preference	41	298.11
	Rating Area 2	No Preference	42	303.37
	Rating Area 2	No Preference	43	310.70
	Rating Area 2	No Preference	44	319.86
	Rating Area 2	No Preference	45	330.62
	Rating Area 2	No Preference	46	343.44
	Rating Area 2	No Preference	47	357.86
	Rating Area 2	No Preference	48	374.35
	Rating Area 2	No Preference	49	390.61
	Rating Area 2	No Preference	50	408.92
	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
	Rating Area 4	No Preference	21	186.53
	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
	Rating Area 4	No Preference	39	235.40
	Rating Area 4	No Preference	40	238.39
	Rating Area 4	No Preference	41	242.86
	Rating Area 4	No Preference	42	247.15
	Rating Area 4	No Preference	43	253.12
	Rating Area 4	No Preference	44	260.58
	Rating Area 4	No Preference	45	269.35
	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
	Rating Area 4	No Preference	52	364.11
	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
	Rating Area 5	No Preference	22	200.64
	Rating Area 5	No Preference	23	200.64
	Rating Area 5	No Preference	24	200.64
	Rating Area 5	No Preference	25	201.44
	Rating Area 5	No Preference	26	205.46
	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
62560PA0020071	Rating Area 1	No Preference	26	358.51
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
62560PA0020071	Rating Area 1	No Preference	38	436.24
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
62560PA0020071	Rating Area 1	No Preference	47	547.22
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
62560PA0020071	Rating Area 2	No Preference	21	416.55
62560PA0020071	Rating Area 2	No Preference	22	416.55
62560PA0020071	Rating Area 2	No Preference	23	416.55
62560PA0020071	Rating Area 2	No Preference	24	416.55
62560PA0020071	Rating Area 2	No Preference	25	418.22
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
62560PA0020071	Rating Area 2	No Preference	35	509.02
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
62560PA0020071	Rating Area 2	No Preference	40	532.35
62560PA0020071	Rating Area 2	No Preference	41	542.35
62560PA0020071	Rating Area 2	No Preference	42	551.93
62560PA0020071	Rating Area 2	No Preference	43	565.26
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

	62560PA0020071	Rating Area 2	No Preference	54	889.33
	62560PA0020071	Rating Area 2	No Preference	55	928.91
	62560PA0020071	Rating Area 2	No Preference	56	971.81
	62560PA0020071	Rating Area 2	No Preference	57	1015.13
	62560PA0020071	Rating Area 2	No Preference	58	1061.37
	62560PA0020071	Rating Area 2	No Preference	59	1084.28
	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
	62560PA0020071	Rating Area 4	No Preference	20	329.18
	62560PA0020071	Rating Area 4	No Preference	21	339.36
	62560PA0020071	Rating Area 4	No Preference	22	339.36
	62560PA0020071	Rating Area 4	No Preference	23	339.36
	62560PA0020071	Rating Area 4	No Preference	24	339.36
	62560PA0020071	Rating Area 4	No Preference	25	340.72
	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
	62560PA0020071	Rating Area 4	No Preference	29	379.74
	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
	62560PA0020071	Rating Area 4	No Preference	63	1001.79
	62560PA0020071	Rating Area 4	No Preference	64 and over	1018.08
	62560PA0020071	Rating Area 5	No Preference	0-14	279.25
	62560PA0020071	Rating Area 5	No Preference	15	304.07
	62560PA0020071	Rating Area 5	No Preference	16	313.56
	62560PA0020071	Rating Area 5	No Preference	17	323.05
	62560PA0020071	Rating Area 5	No Preference	18	333.27
	62560PA0020071	Rating Area 5	No Preference	19	343.49
	62560PA0020071	Rating Area 5	No Preference	20	354.08
	62560PA0020071	Rating Area 5	No Preference	21	365.03
	62560PA0020071	Rating Area 5	No Preference	22	365.03
	62560PA0020071	Rating Area 5	No Preference	23	365.03
	62560PA0020071	Rating Area 5	No Preference	24	365.03
	62560PA0020071	Rating Area 5	No Preference	25	366.49
	62560PA0020071	Rating Area 5	No Preference	26	373.79
	62560PA0020071	Rating Area 5	No Preference	27	382.55
	62560PA0020071	Rating Area 5	No Preference	28	396.79
	62560PA0020071	Rating Area 5	No Preference	29	408.47
	62560PA0020071	Rating Area 5	No Preference	30	414.31
	62560PA0020071	Rating Area 5	No Preference	31	423.07
	62560PA0020071	Rating Area 5	No Preference	32	431.83
	62560PA0020071	Rating Area 5	No Preference	33	437.31
	62560PA0020071	Rating Area 5	No Preference	34	443.15
	62560PA0020071	Rating Area 5	No Preference	35	446.07
	62560PA0020071	Rating Area 5	No Preference	36	448.99
	62560PA0020071	Rating Area 5	No Preference	37	451.91
	62560PA0020071	Rating Area 5	No Preference	38	454.83
	62560PA0020071	Rating Area 5	No Preference	39	460.67
	62560PA0020071	Rating Area 5	No Preference	40	466.51
	62560PA0020071	Rating Area 5	No Preference	41	475.27
	62560PA0020071	Rating Area 5	No Preference	42	483.66
	62560PA0020071	Rating Area 5	No Preference	43	495.35
	62560PA0020071	Rating Area 5	No Preference	44	509.95
	62560PA0020071	Rating Area 5	No Preference	45	527.10
	62560PA0020071	Rating Area 5	No Preference	46	547.55
	62560PA0020071	Rating Area 5	No Preference	47	570.54
	62560PA0020071	Rating Area 5	No Preference	48	596.82
	62560PA0020071	Rating Area 5	No Preference	49	622.74
	62560PA0020071	Rating Area 5	No Preference	50	651.94
	62560PA0020071	Rating Area 5	No Preference	51	680.78
	62560PA0020071	Rating Area 5	No Preference	52	712.54
	62560PA0020071	Rating Area 5	No Preference	53	744.66
	62560PA0020071	Rating Area 5	No Preference	54	779.34
	62560PA0020071	Rating Area 5	No Preference	55	814.02
	62560PA0020071	Rating Area 5	No Preference	56	851.61
	62560PA0020071	Rating Area 5	No Preference	57	889.58
	62560PA0020071	Rating Area 5	No Preference	58	930.10
	62560PA0020071	Rating Area 5	No Preference	59	950.17
	62560PA0020071	Rating Area 5	No Preference	60	990.69
	62560PA0020071	Rating Area 5	No Preference	61	1025.73

	62560PA0020071	Rating Area 5	No Preference	62	1048.73
	62560PA0020071	Rating Area 5	No Preference	63	1077.57
	62560PA0020071	Rating Area 5	No Preference	64 and over	1095.09
	62560PA0020072	Rating Area 1	No Preference	0-14	266.81
	62560PA0020072	Rating Area 1	No Preference	15	290.53
	62560PA0020072	Rating Area 1	No Preference	16	299.59
	62560PA0020072	Rating Area 1	No Preference	17	308.66
	62560PA0020072	Rating Area 1	No Preference	18	318.43
	62560PA0020072	Rating Area 1	No Preference	19	328.19
	62560PA0020072	Rating Area 1	No Preference	20	338.31
	62560PA0020072	Rating Area 1	No Preference	21	348.77
	62560PA0020072	Rating Area 1	No Preference	22	348.77
	62560PA0020072	Rating Area 1	No Preference	23	348.77
	62560PA0020072	Rating Area 1	No Preference	24	348.77
	62560PA0020072	Rating Area 1	No Preference	25	350.17
	62560PA0020072	Rating Area 1	No Preference	26	357.14
	62560PA0020072	Rating Area 1	No Preference	27	365.51
	62560PA0020072	Rating Area 1	No Preference	28	379.11
	62560PA0020072	Rating Area 1	No Preference	29	390.27
	62560PA0020072	Rating Area 1	No Preference	30	395.85
	62560PA0020072	Rating Area 1	No Preference	31	404.22
	62560PA0020072	Rating Area 1	No Preference	32	412.59
	62560PA0020072	Rating Area 1	No Preference	33	417.83
	62560PA0020072	Rating Area 1	No Preference	34	423.41
	62560PA0020072	Rating Area 1	No Preference	35	426.20
	62560PA0020072	Rating Area 1	No Preference	36	428.99
	62560PA0020072	Rating Area 1	No Preference	37	431.78
	62560PA0020072	Rating Area 1	No Preference	38	434.57
	62560PA0020072	Rating Area 1	No Preference	39	440.15
	62560PA0020072	Rating Area 1	No Preference	40	445.73
	62560PA0020072	Rating Area 1	No Preference	41	454.10
	62560PA0020072	Rating Area 1	No Preference	42	462.12
	62560PA0020072	Rating Area 1	No Preference	43	473.28
	62560PA0020072	Rating Area 1	No Preference	44	487.23
	62560PA0020072	Rating Area 1	No Preference	45	503.62
	62560PA0020072	Rating Area 1	No Preference	46	523.16
	62560PA0020072	Rating Area 1	No Preference	47	545.13
	62560PA0020072	Rating Area 1	No Preference	48	570.24
	62560PA0020072	Rating Area 1	No Preference	49	595.00
	62560PA0020072	Rating Area 1	No Preference	50	622.90
	62560PA0020072	Rating Area 1	No Preference	51	650.46
	62560PA0020072	Rating Area 1	No Preference	52	680.80
	62560PA0020072	Rating Area 1	No Preference	53	711.49
	62560PA0020072	Rating Area 1	No Preference	54	744.62
	62560PA0020072	Rating Area 1	No Preference	55	777.76
	62560PA0020072	Rating Area 1	No Preference	56	813.68
	62560PA0020072	Rating Area 1	No Preference	57	849.95
	62560PA0020072	Rating Area 1	No Preference	58	888.67
	62560PA0020072	Rating Area 1	No Preference	59	907.85
	62560PA0020072	Rating Area 1	No Preference	60	946.56
	62560PA0020072	Rating Area 1	No Preference	61	980.04
	62560PA0020072	Rating Area 1	No Preference	62	1002.02
	62560PA0020072	Rating Area 1	No Preference	63	1029.57
	62560PA0020072	Rating Area 1	No Preference	64 and over	1046.31
	62560PA0020072	Rating Area 2	No Preference	0-14	317.44
	62560PA0020072	Rating Area 2	No Preference	15	345.65
	62560PA0020072	Rating Area 2	No Preference	16	356.44
	62560PA0020072	Rating Area 2	No Preference	17	367.23
	62560PA0020072	Rating Area 2	No Preference	18	378.85
	62560PA0020072	Rating Area 2	No Preference	19	390.47
	62560PA0020072	Rating Area 2	No Preference	20	402.50
	62560PA0020072	Rating Area 2	No Preference	21	414.95
	62560PA0020072	Rating Area 2	No Preference	22	414.95
	62560PA0020072	Rating Area 2	No Preference	23	414.95
	62560PA0020072	Rating Area 2	No Preference	24	414.95
	62560PA0020072	Rating Area 2	No Preference	25	416.61
	62560PA0020072	Rating Area 2	No Preference	26	424.91
	62560PA0020072	Rating Area 2	No Preference	27	434.87
	62560PA0020072	Rating Area 2	No Preference	28	451.05
	62560PA0020072	Rating Area 2	No Preference	29	464.33
	62560PA0020072	Rating Area 2	No Preference	30	470.97
	62560PA0020072	Rating Area 2	No Preference	31	480.93
	62560PA0020072	Rating Area 2	No Preference	32	490.89
	62560PA0020072	Rating Area 2	No Preference	33	497.11
	62560PA0020072	Rating Area 2	No Preference	34	503.75
	62560PA0020072	Rating Area 2	No Preference	35	507.07
	62560PA0020072	Rating Area 2	No Preference	36	510.39
	62560PA0020072	Rating Area 2	No Preference	37	513.71
	62560PA0020072	Rating Area 2	No Preference	38	517.03
	62560PA0020072	Rating Area 2	No Preference	39	523.67
	62560PA0020072	Rating Area 2	No Preference	40	530.31
	62560PA0020072	Rating Area 2	No Preference	41	540.26
	62560PA0020072	Rating Area 2	No Preference	42	549.81
	62560PA0020072	Rating Area 2	No Preference	43	563.09
	62560PA0020072	Rating Area 2	No Preference	44	579.69
	62560PA0020072	Rating Area 2	No Preference	45	599.19
	62560PA0020072	Rating Area 2	No Preference	46	622.43
	62560PA0020072	Rating Area 2	No Preference	47	648.57
	62560PA0020072	Rating Area 2	No Preference	48	678.44
	62560PA0020072	Rating Area 2	No Preference	49	707.90
	62560PA0020072	Rating Area 2	No Preference	50	741.10
	62560PA0020072	Rating Area 2	No Preference	51	773.88
	62560PA0020072	Rating Area 2	No Preference	52	809.98
	62560PA0020072	Rating Area 2	No Preference	53	846.50
	62560PA0020072	Rating Area 2	No Preference	54	885.92
	62560PA0020072	Rating Area 2	No Preference	55	925.34
	62560PA0020072	Rating Area 2	No Preference	56	968.08
	62560PA0020072	Rating Area 2	No Preference	57	1011.23
	62560PA0020072	Rating Area 2	No Preference	58	1057.29
	62560PA0020072	Rating Area 2	No Preference	59	1080.11
	62560PA0020072	Rating Area 2	No Preference	60	1126.17
	62560PA0020072	Rating Area 2	No Preference	61	1166.01
	62560PA0020072	Rating Area 2	No Preference	62	1192.15
	62560PA0020072	Rating Area 2	No Preference	63	1224.93
	62560PA0020072	Rating Area 2	No Preference	64 and over	1244.85
	62560PA0020072	Rating Area 4	No Preference	0-14	258.62
	62560PA0020072	Rating Area 4	No Preference	15	281.60
	62560PA0020072	Rating Area 4	No Preference	16	290.39
	62560PA0020072	Rating Area 4	No Preference	17	299.18
	62560PA0020072	Rating Area 4	No Preference	18	308.65

	62560PA0020072	Rating Area 4	No Preference	19	318.11
	62560PA0020072	Rating Area 4	No Preference	20	327.92
	62560PA0020072	Rating Area 4	No Preference	21	338.06
	62560PA0020072	Rating Area 4	No Preference	22	338.06
	62560PA0020072	Rating Area 4	No Preference	23	338.06
	62560PA0020072	Rating Area 4	No Preference	24	338.06
	62560PA0020072	Rating Area 4	No Preference	25	339.41
	62560PA0020072	Rating Area 4	No Preference	26	346.17
	62560PA0020072	Rating Area 4	No Preference	27	354.29
	62560PA0020072	Rating Area 4	No Preference	28	367.47
	62560PA0020072	Rating Area 4	No Preference	29	378.29
	62560PA0020072	Rating Area 4	No Preference	30	383.70
	62560PA0020072	Rating Area 4	No Preference	31	391.81
	62560PA0020072	Rating Area 4	No Preference	32	399.92
	62560PA0020072	Rating Area 4	No Preference	33	405.00
	62560PA0020072	Rating Area 4	No Preference	34	410.40
	62560PA0020072	Rating Area 4	No Preference	35	413.11
	62560PA0020072	Rating Area 4	No Preference	36	415.81
	62560PA0020072	Rating Area 4	No Preference	37	418.52
	62560PA0020072	Rating Area 4	No Preference	38	421.22
	62560PA0020072	Rating Area 4	No Preference	39	426.63
	62560PA0020072	Rating Area 4	No Preference	40	432.04
	62560PA0020072	Rating Area 4	No Preference	41	440.15
	62560PA0020072	Rating Area 4	No Preference	42	447.93
	62560PA0020072	Rating Area 4	No Preference	43	458.75
	62560PA0020072	Rating Area 4	No Preference	44	472.27
	62560PA0020072	Rating Area 4	No Preference	45	488.16
	62560PA0020072	Rating Area 4	No Preference	46	507.09
	62560PA0020072	Rating Area 4	No Preference	47	528.39
	62560PA0020072	Rating Area 4	No Preference	48	552.73
	62560PA0020072	Rating Area 4	No Preference	49	576.73
	62560PA0020072	Rating Area 4	No Preference	50	603.78
	62560PA0020072	Rating Area 4	No Preference	51	630.48
	62560PA0020072	Rating Area 4	No Preference	52	659.89
	62560PA0020072	Rating Area 4	No Preference	53	689.64
	62560PA0020072	Rating Area 4	No Preference	54	721.76
	62560PA0020072	Rating Area 4	No Preference	55	753.87
	62560PA0020072	Rating Area 4	No Preference	56	788.69
	62560PA0020072	Rating Area 4	No Preference	57	823.85
	62560PA0020072	Rating Area 4	No Preference	58	861.38
	62560PA0020072	Rating Area 4	No Preference	59	879.97
	62560PA0020072	Rating Area 4	No Preference	60	917.49
	62560PA0020072	Rating Area 4	No Preference	61	949.95
	62560PA0020072	Rating Area 4	No Preference	62	971.25
	62560PA0020072	Rating Area 4	No Preference	63	997.95
	62560PA0020072	Rating Area 4	No Preference	64 and over	1014.18
	62560PA0020072	Rating Area 5	No Preference	0-14	278.18
	62560PA0020072	Rating Area 5	No Preference	15	302.90
	62560PA0020072	Rating Area 5	No Preference	16	312.36
	62560PA0020072	Rating Area 5	No Preference	17	321.81
	62560PA0020072	Rating Area 5	No Preference	18	331.99
	62560PA0020072	Rating Area 5	No Preference	19	342.18
	62560PA0020072	Rating Area 5	No Preference	20	352.72
	62560PA0020072	Rating Area 5	No Preference	21	363.63
	62560PA0020072	Rating Area 5	No Preference	22	363.63
	62560PA0020072	Rating Area 5	No Preference	23	363.63
	62560PA0020072	Rating Area 5	No Preference	24	363.63
	62560PA0020072	Rating Area 5	No Preference	25	365.08
	62560PA0020072	Rating Area 5	No Preference	26	372.36
	62560PA0020072	Rating Area 5	No Preference	27	381.08
	62560PA0020072	Rating Area 5	No Preference	28	395.27
	62560PA0020072	Rating Area 5	No Preference	29	406.90
	62560PA0020072	Rating Area 5	No Preference	30	412.72
	62560PA0020072	Rating Area 5	No Preference	31	421.45
	62560PA0020072	Rating Area 5	No Preference	32	430.17
	62560PA0020072	Rating Area 5	No Preference	33	435.63
	62560PA0020072	Rating Area 5	No Preference	34	441.45
	62560PA0020072	Rating Area 5	No Preference	35	444.36
	62560PA0020072	Rating Area 5	No Preference	36	447.26
	62560PA0020072	Rating Area 5	No Preference	37	450.17
	62560PA0020072	Rating Area 5	No Preference	38	453.08
	62560PA0020072	Rating Area 5	No Preference	39	458.90
	62560PA0020072	Rating Area 5	No Preference	40	464.72
	62560PA0020072	Rating Area 5	No Preference	41	473.45
	62560PA0020072	Rating Area 5	No Preference	42	481.81
	62560PA0020072	Rating Area 5	No Preference	43	493.45
	62560PA0020072	Rating Area 5	No Preference	44	507.99
	62560PA0020072	Rating Area 5	No Preference	45	525.08
	62560PA0020072	Rating Area 5	No Preference	46	545.45
	62560PA0020072	Rating Area 5	No Preference	47	568.35
	62560PA0020072	Rating Area 5	No Preference	48	594.54
	62560PA0020072	Rating Area 5	No Preference	49	620.35
	62560PA0020072	Rating Area 5	No Preference	50	649.44
	62560PA0020072	Rating Area 5	No Preference	51	678.17
	62560PA0020072	Rating Area 5	No Preference	52	709.81
	62560PA0020072	Rating Area 5	No Preference	53	741.81
	62560PA0020072	Rating Area 5	No Preference	54	776.35
	62560PA0020072	Rating Area 5	No Preference	55	810.89
	62560PA0020072	Rating Area 5	No Preference	56	848.35
	62560PA0020072	Rating Area 5	No Preference	57	886.17
	62560PA0020072	Rating Area 5	No Preference	58	926.53
	62560PA0020072	Rating Area 5	No Preference	59	946.53
	62560PA0020072	Rating Area 5	No Preference	60	986.89
	62560PA0020072	Rating Area 5	No Preference	61	1021.80
	62560PA0020072	Rating Area 5	No Preference	62	1044.71
	62560PA0020072	Rating Area 5	No Preference	63	1073.44
	62560PA0020072	Rating Area 5	No Preference	64 and over	1090.89
	62560PA0020073	Rating Area 1	No Preference	0-14	228.86
	62560PA0020073	Rating Area 1	No Preference	15	249.20
	62560PA0020073	Rating Area 1	No Preference	16	256.98
	62560PA0020073	Rating Area 1	No Preference	17	264.76
	62560PA0020073	Rating Area 1	No Preference	18	273.13
	62560PA0020073	Rating Area 1	No Preference	19	281.51
	62560PA0020073	Rating Area 1	No Preference	20	290.19
	62560PA0020073	Rating Area 1	No Preference	21	299.16
	62560PA0020073	Rating Area 1	No Preference	22	299.16
	62560PA0020073	Rating Area 1	No Preference	23	299.16
	62560PA0020073	Rating Area 1	No Preference	24	299.16
	62560PA0020073	Rating Area 1	No Preference	25	300.36
	62560PA0020073	Rating Area 1	No Preference	26	306.34

	62560PA0020073	Rating Area 1	No Preference	27	313.52
	62560PA0020073	Rating Area 1	No Preference	28	325.19
	62560PA0020073	Rating Area 1	No Preference	29	334.76
	62560PA0020073	Rating Area 1	No Preference	30	339.55
	62560PA0020073	Rating Area 1	No Preference	31	346.73
	62560PA0020073	Rating Area 1	No Preference	32	353.91
	62560PA0020073	Rating Area 1	No Preference	33	358.39
	62560PA0020073	Rating Area 1	No Preference	34	363.18
	62560PA0020073	Rating Area 1	No Preference	35	365.57
	62560PA0020073	Rating Area 1	No Preference	36	367.97
	62560PA0020073	Rating Area 1	No Preference	37	370.36
	62560PA0020073	Rating Area 1	No Preference	38	372.75
	62560PA0020073	Rating Area 1	No Preference	39	377.54
	62560PA0020073	Rating Area 1	No Preference	40	382.33
	62560PA0020073	Rating Area 1	No Preference	41	389.51
	62560PA0020073	Rating Area 1	No Preference	42	396.39
	62560PA0020073	Rating Area 1	No Preference	43	405.96
	62560PA0020073	Rating Area 1	No Preference	44	417.93
	62560PA0020073	Rating Area 1	No Preference	45	431.99
	62560PA0020073	Rating Area 1	No Preference	46	448.74
	62560PA0020073	Rating Area 1	No Preference	47	467.59
	62560PA0020073	Rating Area 1	No Preference	48	489.13
	62560PA0020073	Rating Area 1	No Preference	49	510.37
	62560PA0020073	Rating Area 1	No Preference	50	534.30
	62560PA0020073	Rating Area 1	No Preference	51	557.93
	62560PA0020073	Rating Area 1	No Preference	52	583.96
	62560PA0020073	Rating Area 1	No Preference	53	610.29
	62560PA0020073	Rating Area 1	No Preference	54	638.71
	62560PA0020073	Rating Area 1	No Preference	55	667.13
	62560PA0020073	Rating Area 1	No Preference	56	697.94
	62560PA0020073	Rating Area 1	No Preference	57	729.05
	62560PA0020073	Rating Area 1	No Preference	58	762.26
	62560PA0020073	Rating Area 1	No Preference	59	778.71
	62560PA0020073	Rating Area 1	No Preference	60	811.92
	62560PA0020073	Rating Area 1	No Preference	61	840.64
	62560PA0020073	Rating Area 1	No Preference	62	859.49
	62560PA0020073	Rating Area 1	No Preference	63	883.12
	62560PA0020073	Rating Area 1	No Preference	64 and over	897.48
	62560PA0020073	Rating Area 2	No Preference	0-14	272.29
	62560PA0020073	Rating Area 2	No Preference	15	296.50
	62560PA0020073	Rating Area 2	No Preference	16	305.75
	62560PA0020073	Rating Area 2	No Preference	17	315.01
	62560PA0020073	Rating Area 2	No Preference	18	324.97
	62560PA0020073	Rating Area 2	No Preference	19	334.94
	62560PA0020073	Rating Area 2	No Preference	20	345.26
	62560PA0020073	Rating Area 2	No Preference	21	355.94
	62560PA0020073	Rating Area 2	No Preference	22	355.94
	62560PA0020073	Rating Area 2	No Preference	23	355.94
	62560PA0020073	Rating Area 2	No Preference	24	355.94
	62560PA0020073	Rating Area 2	No Preference	25	357.36
	62560PA0020073	Rating Area 2	No Preference	26	364.48
	62560PA0020073	Rating Area 2	No Preference	27	373.03
	62560PA0020073	Rating Area 2	No Preference	28	386.91
	62560PA0020073	Rating Area 2	No Preference	29	398.30
	62560PA0020073	Rating Area 2	No Preference	30	403.99
	62560PA0020073	Rating Area 2	No Preference	31	412.53
	62560PA0020073	Rating Area 2	No Preference	32	421.08
	62560PA0020073	Rating Area 2	No Preference	33	426.42
	62560PA0020073	Rating Area 2	No Preference	34	432.11
	62560PA0020073	Rating Area 2	No Preference	35	434.96
	62560PA0020073	Rating Area 2	No Preference	36	437.81
	62560PA0020073	Rating Area 2	No Preference	37	440.65
	62560PA0020073	Rating Area 2	No Preference	38	443.50
	62560PA0020073	Rating Area 2	No Preference	39	449.20
	62560PA0020073	Rating Area 2	No Preference	40	454.89
	62560PA0020073	Rating Area 2	No Preference	41	463.43
	62560PA0020073	Rating Area 2	No Preference	42	471.62
	62560PA0020073	Rating Area 2	No Preference	43	483.01
	62560PA0020073	Rating Area 2	No Preference	44	497.25
	62560PA0020073	Rating Area 2	No Preference	45	513.98
	62560PA0020073	Rating Area 2	No Preference	46	533.91
	62560PA0020073	Rating Area 2	No Preference	47	556.33
	62560PA0020073	Rating Area 2	No Preference	48	581.96
	62560PA0020073	Rating Area 2	No Preference	49	607.23
	62560PA0020073	Rating Area 2	No Preference	50	635.71
	62560PA0020073	Rating Area 2	No Preference	51	663.83
	62560PA0020073	Rating Area 2	No Preference	52	694.79
	62560PA0020073	Rating Area 2	No Preference	53	726.12
	62560PA0020073	Rating Area 2	No Preference	54	759.93
	62560PA0020073	Rating Area 2	No Preference	55	793.75
	62560PA0020073	Rating Area 2	No Preference	56	830.41
	62560PA0020073	Rating Area 2	No Preference	57	867.43
	62560PA0020073	Rating Area 2	No Preference	58	906.94
	62560PA0020073	Rating Area 2	No Preference	59	926.51
	62560PA0020073	Rating Area 2	No Preference	60	966.02
	62560PA0020073	Rating Area 2	No Preference	61	1000.19
	62560PA0020073	Rating Area 2	No Preference	62	1022.62
	62560PA0020073	Rating Area 2	No Preference	63	1050.73
	62560PA0020073	Rating Area 2	No Preference	64 and over	1067.82
	62560PA0020073	Rating Area 4	No Preference	0-14	221.83
	62560PA0020073	Rating Area 4	No Preference	15	241.55
	62560PA0020073	Rating Area 4	No Preference	16	249.09
	62560PA0020073	Rating Area 4	No Preference	17	256.63
	62560PA0020073	Rating Area 4	No Preference	18	264.75
	62560PA0020073	Rating Area 4	No Preference	19	272.87
	62560PA0020073	Rating Area 4	No Preference	20	281.28
	62560PA0020073	Rating Area 4	No Preference	21	289.98
	62560PA0020073	Rating Area 4	No Preference	22	289.98
	62560PA0020073	Rating Area 4	No Preference	23	289.98
	62560PA0020073	Rating Area 4	No Preference	24	289.98
	62560PA0020073	Rating Area 4	No Preference	25	291.14
	62560PA0020073	Rating Area 4	No Preference	26	296.94
	62560PA0020073	Rating Area 4	No Preference	27	303.90
	62560PA0020073	Rating Area 4	No Preference	28	315.21
	62560PA0020073	Rating Area 4	No Preference	29	324.49
	62560PA0020073	Rating Area 4	No Preference	30	329.13
	62560PA0020073	Rating Area 4	No Preference	31	336.09
	62560PA0020073	Rating Area 4	No Preference	32	343.05
	62560PA0020073	Rating Area 4	No Preference	33	347.40
	62560PA0020073	Rating Area 4	No Preference	34	352.04

	62560PA0020073	Rating Area 4	No Preference	35	354.36
	62560PA0020073	Rating Area 4	No Preference	36	356.68
	62560PA0020073	Rating Area 4	No Preference	37	359.00
	62560PA0020073	Rating Area 4	No Preference	38	361.32
	62560PA0020073	Rating Area 4	No Preference	39	365.95
	62560PA0020073	Rating Area 4	No Preference	40	370.59
	62560PA0020073	Rating Area 4	No Preference	41	377.55
	62560PA0020073	Rating Area 4	No Preference	42	384.22
	62560PA0020073	Rating Area 4	No Preference	43	393.50
	62560PA0020073	Rating Area 4	No Preference	44	405.10
	62560PA0020073	Rating Area 4	No Preference	45	418.73
	62560PA0020073	Rating Area 4	No Preference	46	434.97
	62560PA0020073	Rating Area 4	No Preference	47	453.24
	62560PA0020073	Rating Area 4	No Preference	48	474.12
	62560PA0020073	Rating Area 4	No Preference	49	494.71
	62560PA0020073	Rating Area 4	No Preference	50	517.90
	62560PA0020073	Rating Area 4	No Preference	51	540.81
	62560PA0020073	Rating Area 4	No Preference	52	566.04
	62560PA0020073	Rating Area 4	No Preference	53	591.56
	62560PA0020073	Rating Area 4	No Preference	54	619.11
	62560PA0020073	Rating Area 4	No Preference	55	646.66
	62560PA0020073	Rating Area 4	No Preference	56	676.52
	62560PA0020073	Rating Area 4	No Preference	57	706.68
	62560PA0020073	Rating Area 4	No Preference	58	738.87
	62560PA0020073	Rating Area 4	No Preference	59	754.82
	62560PA0020073	Rating Area 4	No Preference	60	787.01
	62560PA0020073	Rating Area 4	No Preference	61	814.84
	62560PA0020073	Rating Area 4	No Preference	62	833.11
	62560PA0020073	Rating Area 4	No Preference	63	856.02
	62560PA0020073	Rating Area 4	No Preference	64 and over	869.94
	62560PA0020073	Rating Area 5	No Preference	0-14	238.61
	62560PA0020073	Rating Area 5	No Preference	15	259.82
	62560PA0020073	Rating Area 5	No Preference	16	267.93
	62560PA0020073	Rating Area 5	No Preference	17	276.04
	62560PA0020073	Rating Area 5	No Preference	18	284.77
	62560PA0020073	Rating Area 5	No Preference	19	293.51
	62560PA0020073	Rating Area 5	No Preference	20	302.55
	62560PA0020073	Rating Area 5	No Preference	21	311.91
	62560PA0020073	Rating Area 5	No Preference	22	311.91
	62560PA0020073	Rating Area 5	No Preference	23	311.91
	62560PA0020073	Rating Area 5	No Preference	24	311.91
	62560PA0020073	Rating Area 5	No Preference	25	313.16
	62560PA0020073	Rating Area 5	No Preference	26	319.40
	62560PA0020073	Rating Area 5	No Preference	27	326.88
	62560PA0020073	Rating Area 5	No Preference	28	339.05
	62560PA0020073	Rating Area 5	No Preference	29	349.03
	62560PA0020073	Rating Area 5	No Preference	30	354.02
	62560PA0020073	Rating Area 5	No Preference	31	361.50
	62560PA0020073	Rating Area 5	No Preference	32	368.99
	62560PA0020073	Rating Area 5	No Preference	33	373.67
	62560PA0020073	Rating Area 5	No Preference	34	378.66
	62560PA0020073	Rating Area 5	No Preference	35	381.15
	62560PA0020073	Rating Area 5	No Preference	36	383.65
	62560PA0020073	Rating Area 5	No Preference	37	386.14
	62560PA0020073	Rating Area 5	No Preference	38	388.64
	62560PA0020073	Rating Area 5	No Preference	39	393.63
	62560PA0020073	Rating Area 5	No Preference	40	398.62
	62560PA0020073	Rating Area 5	No Preference	41	406.11
	62560PA0020073	Rating Area 5	No Preference	42	413.28
	62560PA0020073	Rating Area 5	No Preference	43	423.26
	62560PA0020073	Rating Area 5	No Preference	44	435.74
	62560PA0020073	Rating Area 5	No Preference	45	450.40
	62560PA0020073	Rating Area 5	No Preference	46	467.87
	62560PA0020073	Rating Area 5	No Preference	47	487.52
	62560PA0020073	Rating Area 5	No Preference	48	509.97
	62560PA0020073	Rating Area 5	No Preference	49	532.12
	62560PA0020073	Rating Area 5	No Preference	50	557.07
	62560PA0020073	Rating Area 5	No Preference	51	581.71
	62560PA0020073	Rating Area 5	No Preference	52	608.85
	62560PA0020073	Rating Area 5	No Preference	53	636.30
	62560PA0020073	Rating Area 5	No Preference	54	665.93
	62560PA0020073	Rating Area 5	No Preference	55	695.56
	62560PA0020073	Rating Area 5	No Preference	56	727.69
	62560PA0020073	Rating Area 5	No Preference	57	760.12
	62560PA0020073	Rating Area 5	No Preference	58	794.75
	62560PA0020073	Rating Area 5	No Preference	59	811.90
	62560PA0020073	Rating Area 5	No Preference	60	846.52
	62560PA0020073	Rating Area 5	No Preference	61	876.47
	62560PA0020073	Rating Area 5	No Preference	62	896.12
	62560PA0020073	Rating Area 5	No Preference	63	920.76
	62560PA0020073	Rating Area 5	No Preference	64 and over	935.73
	62560PA0020074	Rating Area 1	No Preference	0-14	229.88
	62560PA0020074	Rating Area 1	No Preference	15	250.32
	62560PA0020074	Rating Area 1	No Preference	16	258.13
	62560PA0020074	Rating Area 1	No Preference	17	265.94
	62560PA0020074	Rating Area 1	No Preference	18	274.36
	62560PA0020074	Rating Area 1	No Preference	19	282.77
	62560PA0020074	Rating Area 1	No Preference	20	291.49
	62560PA0020074	Rating Area 1	No Preference	21	300.50
	62560PA0020074	Rating Area 1	No Preference	22	300.50
	62560PA0020074	Rating Area 1	No Preference	23	300.50
	62560PA0020074	Rating Area 1	No Preference	24	300.50
	62560PA0020074	Rating Area 1	No Preference	25	301.70
	62560PA0020074	Rating Area 1	No Preference	26	307.71
	62560PA0020074	Rating Area 1	No Preference	27	314.92
	62560PA0020074	Rating Area 1	No Preference	28	326.64
	62560PA0020074	Rating Area 1	No Preference	29	336.26
	62560PA0020074	Rating Area 1	No Preference	30	341.07
	62560PA0020074	Rating Area 1	No Preference	31	348.28
	62560PA0020074	Rating Area 1	No Preference	32	355.49
	62560PA0020074	Rating Area 1	No Preference	33	360.00
	62560PA0020074	Rating Area 1	No Preference	34	364.81
	62560PA0020074	Rating Area 1	No Preference	35	367.21
	62560PA0020074	Rating Area 1	No Preference	36	369.62
	62560PA0020074	Rating Area 1	No Preference	37	372.02
	62560PA0020074	Rating Area 1	No Preference	38	374.42
	62560PA0020074	Rating Area 1	No Preference	39	379.23
	62560PA0020074	Rating Area 1	No Preference	40	384.04
	62560PA0020074	Rating Area 1	No Preference	41	391.25
	62560PA0020074	Rating Area 1	No Preference	42	398.16

	62560PA0020074	Rating Area 1	No Preference	43	407.78
	62560PA0020074	Rating Area 1	No Preference	44	419.80
	62560PA0020074	Rating Area 1	No Preference	45	433.92
	62560PA0020074	Rating Area 1	No Preference	46	450.75
	62560PA0020074	Rating Area 1	No Preference	47	469.68
	62560PA0020074	Rating Area 1	No Preference	48	491.32
	62560PA0020074	Rating Area 1	No Preference	49	512.65
	62560PA0020074	Rating Area 1	No Preference	50	536.69
	62560PA0020074	Rating Area 1	No Preference	51	560.43
	62560PA0020074	Rating Area 1	No Preference	52	586.58
	62560PA0020074	Rating Area 1	No Preference	53	613.02
	62560PA0020074	Rating Area 1	No Preference	54	641.57
	62560PA0020074	Rating Area 1	No Preference	55	670.12
	62560PA0020074	Rating Area 1	No Preference	56	701.07
	62560PA0020074	Rating Area 1	No Preference	57	732.32
	62560PA0020074	Rating Area 1	No Preference	58	765.67
	62560PA0020074	Rating Area 1	No Preference	59	782.20
	62560PA0020074	Rating Area 1	No Preference	60	815.56
	62560PA0020074	Rating Area 1	No Preference	61	844.41
	62560PA0020074	Rating Area 1	No Preference	62	863.34
	62560PA0020074	Rating Area 1	No Preference	63	887.08
	62560PA0020074	Rating Area 1	No Preference	64 and over	901.50
	62560PA0020074	Rating Area 2	No Preference	0-14	273.51
	62560PA0020074	Rating Area 2	No Preference	15	297.82
	62560PA0020074	Rating Area 2	No Preference	16	307.12
	62560PA0020074	Rating Area 2	No Preference	17	316.41
	62560PA0020074	Rating Area 2	No Preference	18	326.42
	62560PA0020074	Rating Area 2	No Preference	19	336.44
	62560PA0020074	Rating Area 2	No Preference	20	346.80
	62560PA0020074	Rating Area 2	No Preference	21	357.53
	62560PA0020074	Rating Area 2	No Preference	22	357.53
	62560PA0020074	Rating Area 2	No Preference	23	357.53
	62560PA0020074	Rating Area 2	No Preference	24	357.53
	62560PA0020074	Rating Area 2	No Preference	25	358.96
	62560PA0020074	Rating Area 2	No Preference	26	366.11
	62560PA0020074	Rating Area 2	No Preference	27	374.69
	62560PA0020074	Rating Area 2	No Preference	28	388.64
	62560PA0020074	Rating Area 2	No Preference	29	400.08
	62560PA0020074	Rating Area 2	No Preference	30	405.80
	62560PA0020074	Rating Area 2	No Preference	31	414.38
	62560PA0020074	Rating Area 2	No Preference	32	422.96
	62560PA0020074	Rating Area 2	No Preference	33	428.32
	62560PA0020074	Rating Area 2	No Preference	34	434.04
	62560PA0020074	Rating Area 2	No Preference	35	436.90
	62560PA0020074	Rating Area 2	No Preference	36	439.76
	62560PA0020074	Rating Area 2	No Preference	37	442.62
	62560PA0020074	Rating Area 2	No Preference	38	445.48
	62560PA0020074	Rating Area 2	No Preference	39	451.20
	62560PA0020074	Rating Area 2	No Preference	40	456.92
	62560PA0020074	Rating Area 2	No Preference	41	465.50
	62560PA0020074	Rating Area 2	No Preference	42	473.73
	62560PA0020074	Rating Area 2	No Preference	43	485.17
	62560PA0020074	Rating Area 2	No Preference	44	499.47
	62560PA0020074	Rating Area 2	No Preference	45	516.27
	62560PA0020074	Rating Area 2	No Preference	46	536.30
	62560PA0020074	Rating Area 2	No Preference	47	558.82
	62560PA0020074	Rating Area 2	No Preference	48	584.56
	62560PA0020074	Rating Area 2	No Preference	49	609.95
	62560PA0020074	Rating Area 2	No Preference	50	638.55
	62560PA0020074	Rating Area 2	No Preference	51	666.79
	62560PA0020074	Rating Area 2	No Preference	52	697.90
	62560PA0020074	Rating Area 2	No Preference	53	729.36
	62560PA0020074	Rating Area 2	No Preference	54	763.33
	62560PA0020074	Rating Area 2	No Preference	55	797.29
	62560PA0020074	Rating Area 2	No Preference	56	834.12
	62560PA0020074	Rating Area 2	No Preference	57	871.30
	62560PA0020074	Rating Area 2	No Preference	58	910.99
	62560PA0020074	Rating Area 2	No Preference	59	930.65
	62560PA0020074	Rating Area 2	No Preference	60	970.34
	62560PA0020074	Rating Area 2	No Preference	61	1004.66
	62560PA0020074	Rating Area 2	No Preference	62	1027.18
	62560PA0020074	Rating Area 2	No Preference	63	1055.43
	62560PA0020074	Rating Area 2	No Preference	64 and over	1072.59
	62560PA0020074	Rating Area 4	No Preference	0-14	222.83
	62560PA0020074	Rating Area 4	No Preference	15	242.64
	62560PA0020074	Rating Area 4	No Preference	16	250.21
	62560PA0020074	Rating Area 4	No Preference	17	257.78
	62560PA0020074	Rating Area 4	No Preference	18	265.94
	62560PA0020074	Rating Area 4	No Preference	19	274.09
	62560PA0020074	Rating Area 4	No Preference	20	282.54
	62560PA0020074	Rating Area 4	No Preference	21	291.28
	62560PA0020074	Rating Area 4	No Preference	22	291.28
	62560PA0020074	Rating Area 4	No Preference	23	291.28
	62560PA0020074	Rating Area 4	No Preference	24	291.28
	62560PA0020074	Rating Area 4	No Preference	25	292.45
	62560PA0020074	Rating Area 4	No Preference	26	298.27
	62560PA0020074	Rating Area 4	No Preference	27	305.26
	62560PA0020074	Rating Area 4	No Preference	28	316.62
	62560PA0020074	Rating Area 4	No Preference	29	325.94
	62560PA0020074	Rating Area 4	No Preference	30	330.60
	62560PA0020074	Rating Area 4	No Preference	31	337.59
	62560PA0020074	Rating Area 4	No Preference	32	344.58
	62560PA0020074	Rating Area 4	No Preference	33	348.95
	62560PA0020074	Rating Area 4	No Preference	34	353.61
	62560PA0020074	Rating Area 4	No Preference	35	355.94
	62560PA0020074	Rating Area 4	No Preference	36	358.27
	62560PA0020074	Rating Area 4	No Preference	37	360.60
	62560PA0020074	Rating Area 4	No Preference	38	362.93
	62560PA0020074	Rating Area 4	No Preference	39	367.60
	62560PA0020074	Rating Area 4	No Preference	40	372.26
	62560PA0020074	Rating Area 4	No Preference	41	379.25
	62560PA0020074	Rating Area 4	No Preference	42	385.95
	62560PA0020074	Rating Area 4	No Preference	43	395.27
	62560PA0020074	Rating Area 4	No Preference	44	406.92
	62560PA0020074	Rating Area 4	No Preference	45	420.61
	62560PA0020074	Rating Area 4	No Preference	46	436.92
	62560PA0020074	Rating Area 4	No Preference	47	455.27
	62560PA0020074	Rating Area 4	No Preference	48	476.24
	62560PA0020074	Rating Area 4	No Preference	49	496.92
	62560PA0020074	Rating Area 4	No Preference	50	520.23

	62560PA0020074	Rating Area 4	No Preference	51	543.24
	62560PA0020074	Rating Area 4	No Preference	52	568.58
	62560PA0020074	Rating Area 4	No Preference	53	594.21
	62560PA0020074	Rating Area 4	No Preference	54	621.88
	62560PA0020074	Rating Area 4	No Preference	55	649.55
	62560PA0020074	Rating Area 4	No Preference	56	679.56
	62560PA0020074	Rating Area 4	No Preference	57	709.85
	62560PA0020074	Rating Area 4	No Preference	58	742.18
	62560PA0020074	Rating Area 4	No Preference	59	758.20
	62560PA0020074	Rating Area 4	No Preference	60	790.53
	62560PA0020074	Rating Area 4	No Preference	61	818.50
	62560PA0020074	Rating Area 4	No Preference	62	836.85
	62560PA0020074	Rating Area 4	No Preference	63	859.86
	62560PA0020074	Rating Area 4	No Preference	64 and over	873.84
	62560PA0020074	Rating Area 5	No Preference	0-14	239.68
	62560PA0020074	Rating Area 5	No Preference	15	260.99
	62560PA0020074	Rating Area 5	No Preference	16	269.13
	62560PA0020074	Rating Area 5	No Preference	17	277.28
	62560PA0020074	Rating Area 5	No Preference	18	286.05
	62560PA0020074	Rating Area 5	No Preference	19	294.82
	62560PA0020074	Rating Area 5	No Preference	20	303.91
	62560PA0020074	Rating Area 5	No Preference	21	313.31
	62560PA0020074	Rating Area 5	No Preference	22	313.31
	62560PA0020074	Rating Area 5	No Preference	23	313.31
	62560PA0020074	Rating Area 5	No Preference	24	313.31
	62560PA0020074	Rating Area 5	No Preference	25	314.56
	62560PA0020074	Rating Area 5	No Preference	26	320.83
	62560PA0020074	Rating Area 5	No Preference	27	328.35
	62560PA0020074	Rating Area 5	No Preference	28	340.57
	62560PA0020074	Rating Area 5	No Preference	29	350.59
	62560PA0020074	Rating Area 5	No Preference	30	355.61
	62560PA0020074	Rating Area 5	No Preference	31	363.13
	62560PA0020074	Rating Area 5	No Preference	32	370.65
	62560PA0020074	Rating Area 5	No Preference	33	375.35
	62560PA0020074	Rating Area 5	No Preference	34	380.36
	62560PA0020074	Rating Area 5	No Preference	35	382.86
	62560PA0020074	Rating Area 5	No Preference	36	385.37
	62560PA0020074	Rating Area 5	No Preference	37	387.88
	62560PA0020074	Rating Area 5	No Preference	38	390.38
	62560PA0020074	Rating Area 5	No Preference	39	395.40
	62560PA0020074	Rating Area 5	No Preference	40	400.41
	62560PA0020074	Rating Area 5	No Preference	41	407.93
	62560PA0020074	Rating Area 5	No Preference	42	415.14
	62560PA0020074	Rating Area 5	No Preference	43	425.16
	62560PA0020074	Rating Area 5	No Preference	44	437.69
	62560PA0020074	Rating Area 5	No Preference	45	452.42
	62560PA0020074	Rating Area 5	No Preference	46	469.97
	62560PA0020074	Rating Area 5	No Preference	47	489.70
	62560PA0020074	Rating Area 5	No Preference	48	512.26
	62560PA0020074	Rating Area 5	No Preference	49	534.51
	62560PA0020074	Rating Area 5	No Preference	50	559.57
	62560PA0020074	Rating Area 5	No Preference	51	584.32
	62560PA0020074	Rating Area 5	No Preference	52	611.58
	62560PA0020074	Rating Area 5	No Preference	53	639.15
	62560PA0020074	Rating Area 5	No Preference	54	668.92
	62560PA0020074	Rating Area 5	No Preference	55	698.68
	62560PA0020074	Rating Area 5	No Preference	56	730.95
	62560PA0020074	Rating Area 5	No Preference	57	763.54
	62560PA0020074	Rating Area 5	No Preference	58	798.31
	62560PA0020074	Rating Area 5	No Preference	59	815.55
	62560PA0020074	Rating Area 5	No Preference	60	850.32
	62560PA0020074	Rating Area 5	No Preference	61	880.40
	62560PA0020074	Rating Area 5	No Preference	62	900.14
	62560PA0020074	Rating Area 5	No Preference	63	924.89
	62560PA0020074	Rating Area 5	No Preference	64 and over	939.93
	62560PA0020078	Rating Area 1	No Preference	0-14	196.79
	62560PA0020078	Rating Area 1	No Preference	15	214.28
	62560PA0020078	Rating Area 1	No Preference	16	220.97
	62560PA0020078	Rating Area 1	No Preference	17	227.66
	62560PA0020078	Rating Area 1	No Preference	18	234.86
	62560PA0020078	Rating Area 1	No Preference	19	242.06
	62560PA0020078	Rating Area 1	No Preference	20	249.52
	62560PA0020078	Rating Area 1	No Preference	21	257.24
	62560PA0020078	Rating Area 1	No Preference	22	257.24
	62560PA0020078	Rating Area 1	No Preference	23	257.24
	62560PA0020078	Rating Area 1	No Preference	24	257.24
	62560PA0020078	Rating Area 1	No Preference	25	258.27
	62560PA0020078	Rating Area 1	No Preference	26	263.41
	62560PA0020078	Rating Area 1	No Preference	27	269.59
	62560PA0020078	Rating Area 1	No Preference	28	279.62
	62560PA0020078	Rating Area 1	No Preference	29	287.85
	62560PA0020078	Rating Area 1	No Preference	30	291.97
	62560PA0020078	Rating Area 1	No Preference	31	298.14
	62560PA0020078	Rating Area 1	No Preference	32	304.31
	62560PA0020078	Rating Area 1	No Preference	33	308.17
	62560PA0020078	Rating Area 1	No Preference	34	312.29
	62560PA0020078	Rating Area 1	No Preference	35	314.35
	62560PA0020078	Rating Area 1	No Preference	36	316.41
	62560PA0020078	Rating Area 1	No Preference	37	318.46
	62560PA0020078	Rating Area 1	No Preference	38	320.52
	62560PA0020078	Rating Area 1	No Preference	39	324.64
	62560PA0020078	Rating Area 1	No Preference	40	328.75
	62560PA0020078	Rating Area 1	No Preference	41	334.93
	62560PA0020078	Rating Area 1	No Preference	42	340.84
	62560PA0020078	Rating Area 1	No Preference	43	349.07
	62560PA0020078	Rating Area 1	No Preference	44	359.36
	62560PA0020078	Rating Area 1	No Preference	45	371.45
	62560PA0020078	Rating Area 1	No Preference	46	385.86
	62560PA0020078	Rating Area 1	No Preference	47	402.07
	62560PA0020078	Rating Area 1	No Preference	48	420.59
	62560PA0020078	Rating Area 1	No Preference	49	438.85
	62560PA0020078	Rating Area 1	No Preference	50	459.43
	62560PA0020078	Rating Area 1	No Preference	51	479.75
	62560PA0020078	Rating Area 1	No Preference	52	502.13
	62560PA0020078	Rating Area 1	No Preference	53	524.77
	62560PA0020078	Rating Area 1	No Preference	54	549.21
	62560PA0020078	Rating Area 1	No Preference	55	573.65
	62560PA0020078	Rating Area 1	No Preference	56	600.14
	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
	62560PA0020078	Rating Area 2	No Preference	16	262.91
	62560PA0020078	Rating Area 2	No Preference	17	270.86
	62560PA0020078	Rating Area 2	No Preference	18	279.43
	62560PA0020078	Rating Area 2	No Preference	19	288.00
	62560PA0020078	Rating Area 2	No Preference	20	296.88
	62560PA0020078	Rating Area 2	No Preference	21	306.06
	62560PA0020078	Rating Area 2	No Preference	22	306.06
	62560PA0020078	Rating Area 2	No Preference	23	306.06
	62560PA0020078	Rating Area 2	No Preference	24	306.06
	62560PA0020078	Rating Area 2	No Preference	25	307.28
	62560PA0020078	Rating Area 2	No Preference	26	313.41
	62560PA0020078	Rating Area 2	No Preference	27	320.75
	62560PA0020078	Rating Area 2	No Preference	28	332.69
	62560PA0020078	Rating Area 2	No Preference	29	342.48
	62560PA0020078	Rating Area 2	No Preference	30	347.38
	62560PA0020078	Rating Area 2	No Preference	31	354.72
	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
	62560PA0020078	Rating Area 2	No Preference	35	374.01
	62560PA0020078	Rating Area 2	No Preference	36	376.45
	62560PA0020078	Rating Area 2	No Preference	37	378.90
	62560PA0020078	Rating Area 2	No Preference	38	381.35
	62560PA0020078	Rating Area 2	No Preference	39	386.25
	62560PA0020078	Rating Area 2	No Preference	40	391.14
	62560PA0020078	Rating Area 2	No Preference	41	398.49
	62560PA0020078	Rating Area 2	No Preference	42	405.53
	62560PA0020078	Rating Area 2	No Preference	43	415.32
	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
	62560PA0020078	Rating Area 2	No Preference	47	478.37
	62560PA0020078	Rating Area 2	No Preference	48	500.41
	62560PA0020078	Rating Area 2	No Preference	49	522.14
	62560PA0020078	Rating Area 2	No Preference	50	546.62
	62560PA0020078	Rating Area 2	No Preference	51	570.80
	62560PA0020078	Rating Area 2	No Preference	52	597.43
	62560PA0020078	Rating Area 2	No Preference	53	624.36
	62560PA0020078	Rating Area 2	No Preference	54	653.44
	62560PA0020078	Rating Area 2	No Preference	55	682.51
	62560PA0020078	Rating Area 2	No Preference	56	714.04
	62560PA0020078	Rating Area 2	No Preference	57	745.87
	62560PA0020078	Rating Area 2	No Preference	58	779.84
	62560PA0020078	Rating Area 2	No Preference	59	796.67
	62560PA0020078	Rating Area 2	No Preference	60	830.65
	62560PA0020078	Rating Area 2	No Preference	61	860.03
	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
	62560PA0020078	Rating Area 4	No Preference	0-14	190.75
	62560PA0020078	Rating Area 4	No Preference	15	207.70
	62560PA0020078	Rating Area 4	No Preference	16	214.18
	62560PA0020078	Rating Area 4	No Preference	17	220.67
	62560PA0020078	Rating Area 4	No Preference	18	227.65
	62560PA0020078	Rating Area 4	No Preference	19	234.63
	62560PA0020078	Rating Area 4	No Preference	20	241.86
	62560PA0020078	Rating Area 4	No Preference	21	249.34
	62560PA0020078	Rating Area 4	No Preference	22	249.34
	62560PA0020078	Rating Area 4	No Preference	23	249.34
	62560PA0020078	Rating Area 4	No Preference	24	249.34
	62560PA0020078	Rating Area 4	No Preference	25	250.34
	62560PA0020078	Rating Area 4	No Preference	26	255.32
	62560PA0020078	Rating Area 4	No Preference	27	261.31
	62560PA0020078	Rating Area 4	No Preference	28	271.03
	62560PA0020078	Rating Area 4	No Preference	29	279.01
	62560PA0020078	Rating Area 4	No Preference	30	283.00
	62560PA0020078	Rating Area 4	No Preference	31	288.99
	62560PA0020078	Rating Area 4	No Preference	32	294.97
	62560PA0020078	Rating Area 4	No Preference	33	298.71
	62560PA0020078	Rating Area 4	No Preference	34	302.70
	62560PA0020078	Rating Area 4	No Preference	35	304.69
	62560PA0020078	Rating Area 4	No Preference	36	306.69
	62560PA0020078	Rating Area 4	No Preference	37	308.68
	62560PA0020078	Rating Area 4	No Preference	38	310.68
	62560PA0020078	Rating Area 4	No Preference	39	314.67
	62560PA0020078	Rating Area 4	No Preference	40	318.66
	62560PA0020078	Rating Area 4	No Preference	41	324.64
	62560PA0020078	Rating Area 4	No Preference	42	330.38
	62560PA0020078	Rating Area 4	No Preference	43	338.35
	62560PA0020078	Rating Area 4	No Preference	44	348.33
	62560PA0020078	Rating Area 4	No Preference	45	360.05
	62560PA0020078	Rating Area 4	No Preference	46	374.01
	62560PA0020078	Rating Area 4	No Preference	47	389.72
	62560PA0020078	Rating Area 4	No Preference	48	407.67
	62560PA0020078	Rating Area 4	No Preference	49	425.37
	62560PA0020078	Rating Area 4	No Preference	50	445.32
	62560PA0020078	Rating Area 4	No Preference	51	465.02
	62560PA0020078	Rating Area 4	No Preference	52	486.71
	62560PA0020078	Rating Area 4	No Preference	53	508.65
	62560PA0020078	Rating Area 4	No Preference	54	532.34
	62560PA0020078	Rating Area 4	No Preference	55	556.03
	62560PA0020078	Rating Area 4	No Preference	56	581.71
	62560PA0020078	Rating Area 4	No Preference	57	607.64
	62560PA0020078	Rating Area 4	No Preference	58	635.32
	62560PA0020078	Rating Area 4	No Preference	59	649.03
	62560PA0020078	Rating Area 4	No Preference	60	676.71
	62560PA0020078	Rating Area 4	No Preference	61	700.65
	62560PA0020078	Rating Area 4	No Preference	62	716.35
	62560PA0020078	Rating Area 4	No Preference	63	736.05
	62560PA0020078	Rating Area 4	No Preference	64 and over	748.02
	62560PA0020078	Rating Area 5	No Preference	0-14	205.17
	62560PA0020078	Rating Area 5	No Preference	15	223.41

	62560PA0020078	Rating Area 5	No Preference	16	230.38
	62560PA0020078	Rating Area 5	No Preference	17	237.36
	62560PA0020078	Rating Area 5	No Preference	18	244.87
	62560PA0020078	Rating Area 5	No Preference	19	252.38
	62560PA0020078	Rating Area 5	No Preference	20	260.15
	62560PA0020078	Rating Area 5	No Preference	21	268.20
	62560PA0020078	Rating Area 5	No Preference	22	268.20
	62560PA0020078	Rating Area 5	No Preference	23	268.20
	62560PA0020078	Rating Area 5	No Preference	24	268.20
	62560PA0020078	Rating Area 5	No Preference	25	269.27
	62560PA0020078	Rating Area 5	No Preference	26	274.64
	62560PA0020078	Rating Area 5	No Preference	27	281.07
	62560PA0020078	Rating Area 5	No Preference	28	291.53
	62560PA0020078	Rating Area 5	No Preference	29	300.12
	62560PA0020078	Rating Area 5	No Preference	30	304.41
	62560PA0020078	Rating Area 5	No Preference	31	310.84
	62560PA0020078	Rating Area 5	No Preference	32	317.28
	62560PA0020078	Rating Area 5	No Preference	33	321.30
	62560PA0020078	Rating Area 5	No Preference	34	325.59
	62560PA0020078	Rating Area 5	No Preference	35	327.74
	62560PA0020078	Rating Area 5	No Preference	36	329.89
	62560PA0020078	Rating Area 5	No Preference	37	332.03
	62560PA0020078	Rating Area 5	No Preference	38	334.18
	62560PA0020078	Rating Area 5	No Preference	39	338.47
	62560PA0020078	Rating Area 5	No Preference	40	342.76
	62560PA0020078	Rating Area 5	No Preference	41	349.20
	62560PA0020078	Rating Area 5	No Preference	42	355.37
	62560PA0020078	Rating Area 5	No Preference	43	363.95
	62560PA0020078	Rating Area 5	No Preference	44	374.68
	62560PA0020078	Rating Area 5	No Preference	45	387.28
	62560PA0020078	Rating Area 5	No Preference	46	402.30
	62560PA0020078	Rating Area 5	No Preference	47	419.20
	62560PA0020078	Rating Area 5	No Preference	48	438.51
	62560PA0020078	Rating Area 5	No Preference	49	457.55
	62560PA0020078	Rating Area 5	No Preference	50	479.01
	62560PA0020078	Rating Area 5	No Preference	51	500.19
	62560PA0020078	Rating Area 5	No Preference	52	523.53
	62560PA0020078	Rating Area 5	No Preference	53	547.13
	62560PA0020078	Rating Area 5	No Preference	54	572.61
	62560PA0020078	Rating Area 5	No Preference	55	598.09
	62560PA0020078	Rating Area 5	No Preference	56	625.71
	62560PA0020078	Rating Area 5	No Preference	57	653.60
	62560PA0020078	Rating Area 5	No Preference	58	683.37
	62560PA0020078	Rating Area 5	No Preference	59	698.12
	62560PA0020078	Rating Area 5	No Preference	60	727.89
	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
	62560PA0020079	Rating Area 1	No Preference	0-14	149.40
	62560PA0020079	Rating Area 1	No Preference	15	162.68
	62560PA0020079	Rating Area 1	No Preference	16	167.75
	62560PA0020079	Rating Area 1	No Preference	17	172.83
	62560PA0020079	Rating Area 1	No Preference	18	178.30
	62560PA0020079	Rating Area 1	No Preference	19	183.77
	62560PA0020079	Rating Area 1	No Preference	20	189.43
	62560PA0020079	Rating Area 1	No Preference	21	195.29
	62560PA0020079	Rating Area 1	No Preference	22	195.29
	62560PA0020079	Rating Area 1	No Preference	23	195.29
	62560PA0020079	Rating Area 1	No Preference	24	195.29
	62560PA0020079	Rating Area 1	No Preference	25	196.07
	62560PA0020079	Rating Area 1	No Preference	26	199.98
	62560PA0020079	Rating Area 1	No Preference	27	204.66
	62560PA0020079	Rating Area 1	No Preference	28	212.28
	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
	62560PA0020079	Rating Area 1	No Preference	33	233.96
	62560PA0020079	Rating Area 1	No Preference	34	237.08
	62560PA0020079	Rating Area 1	No Preference	35	238.64
	62560PA0020079	Rating Area 1	No Preference	36	240.21
	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
	62560PA0020079	Rating Area 1	No Preference	42	258.76
	62560PA0020079	Rating Area 1	No Preference	43	265.01
	62560PA0020079	Rating Area 1	No Preference	44	272.82
	62560PA0020079	Rating Area 1	No Preference	45	282.00
	62560PA0020079	Rating Area 1	No Preference	46	292.94
	62560PA0020079	Rating Area 1	No Preference	47	305.24
	62560PA0020079	Rating Area 1	No Preference	48	319.30
	62560PA0020079	Rating Area 1	No Preference	49	333.16
	62560PA0020079	Rating Area 1	No Preference	50	348.79
	62560PA0020079	Rating Area 1	No Preference	51	364.22
	62560PA0020079	Rating Area 1	No Preference	52	381.21
	62560PA0020079	Rating Area 1	No Preference	53	398.39
	62560PA0020079	Rating Area 1	No Preference	54	416.94
	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
	62560PA0020079	Rating Area 2	No Preference	19	218.64
	62560PA0020079	Rating Area 2	No Preference	20	225.38
	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
	Rating Area 5	No Preference	22	203.61
	Rating Area 5	No Preference	23	203.61
	Rating Area 5	No Preference	24	203.61
	Rating Area 5	No Preference	25	204.42
	Rating Area 5	No Preference	26	208.50
	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
	62560PA0020079 Rating Area 5	No Preference	33	243.92
	62560PA0020079 Rating Area 5	No Preference	34	247.18
	62560PA0020079 Rating Area 5	No Preference	35	248.81
	62560PA0020079 Rating Area 5	No Preference	36	250.44
	62560PA0020079 Rating Area 5	No Preference	37	252.07
	62560PA0020079 Rating Area 5	No Preference	38	253.70
	62560PA0020079 Rating Area 5	No Preference	39	256.96
	62560PA0020079 Rating Area 5	No Preference	40	260.21
	62560PA0020079 Rating Area 5	No Preference	41	265.10
	62560PA0020079 Rating Area 5	No Preference	42	269.78
	62560PA0020079 Rating Area 5	No Preference	43	276.30
	62560PA0020079 Rating Area 5	No Preference	44	284.44
	62560PA0020079 Rating Area 5	No Preference	45	294.01
	62560PA0020079 Rating Area 5	No Preference	46	305.42
	62560PA0020079 Rating Area 5	No Preference	47	318.24
	62560PA0020079 Rating Area 5	No Preference	48	332.90
	62560PA0020079 Rating Area 5	No Preference	49	347.36
	62560PA0020079 Rating Area 5	No Preference	50	363.65
	62560PA0020079 Rating Area 5	No Preference	51	379.73
	62560PA0020079 Rating Area 5	No Preference	52	397.45
	62560PA0020079 Rating Area 5	No Preference	53	415.36
	62560PA0020079 Rating Area 5	No Preference	54	434.71
	62560PA0020079 Rating Area 5	No Preference	55	454.05
	62560PA0020079 Rating Area 5	No Preference	56	475.02
	62560PA0020079 Rating Area 5	No Preference	57	496.20
	62560PA0020079 Rating Area 5	No Preference	58	518.80
	62560PA0020079 Rating Area 5	No Preference	59	530.00
	62560PA0020079 Rating Area 5	No Preference	60	552.60
	62560PA0020079 Rating Area 5	No Preference	61	572.14
	62560PA0020079 Rating Area 5	No Preference	62	584.97
	62560PA0020079 Rating Area 5	No Preference	63	601.06
	62560PA0020079 Rating Area 5	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
62560PA0020071	Rating Area 1	No Preference	24	355.29
62560PA0020071	Rating Area 1	No Preference	25	356.71
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
62560PA0020071	Rating Area 1	No Preference	35	434.16
62560PA0020071	Rating Area 1	No Preference	36	437.01
62560PA0020071	Rating Area 1	No Preference	37	439.85
62560PA0020071	Rating Area 1	No Preference	38	442.69
62560PA0020071	Rating Area 1	No Preference	39	448.38
62560PA0020071	Rating Area 1	No Preference	40	454.06
62560PA0020071	Rating Area 1	No Preference	41	462.59
62560PA0020071	Rating Area 1	No Preference	42	470.76
62560PA0020071	Rating Area 1	No Preference	43	482.13
62560PA0020071	Rating Area 1	No Preference	44	496.34
62560PA0020071	Rating Area 1	No Preference	45	513.04
62560PA0020071	Rating Area 1	No Preference	46	532.94
62560PA0020071	Rating Area 1	No Preference	47	555.32
62560PA0020071	Rating Area 1	No Preference	48	580.90
62560PA0020071	Rating Area 1	No Preference	49	606.12
62560PA0020071	Rating Area 1	No Preference	50	634.55
62560PA0020071	Rating Area 1	No Preference	51	662.62
62560PA0020071	Rating Area 1	No Preference	52	693.53
62560PA0020071	Rating Area 1	No Preference	53	724.79
62560PA0020071	Rating Area 1	No Preference	54	758.54
62560PA0020071	Rating Area 1	No Preference	55	792.30
62560PA0020071	Rating Area 1	No Preference	56	828.89
62560PA0020071	Rating Area 1	No Preference	57	865.84
62560PA0020071	Rating Area 1	No Preference	58	905.28
62560PA0020071	Rating Area 1	No Preference	59	924.82
62560PA0020071	Rating Area 1	No Preference	60	964.26
62560PA0020071	Rating Area 1	No Preference	61	998.36
62560PA0020071	Rating Area 1	No Preference	62	1020.75
62560PA0020071	Rating Area 1	No Preference	63	1048.82
62560PA0020071	Rating Area 1	No Preference	64 and over	1065.87
62560PA0020071	Rating Area 2	No Preference	0-14	323.37
62560PA0020071	Rating Area 2	No Preference	15	352.12
62560PA0020071	Rating Area 2	No Preference	16	363.11
62560PA0020071	Rating Area 2	No Preference	17	374.10
62560PA0020071	Rating Area 2	No Preference	18	385.93
62560PA0020071	Rating Area 2	No Preference	19	397.77
62560PA0020071	Rating Area 2	No Preference	20	410.03
62560PA0020071	Rating Area 2	No Preference	21	422.71
62560PA0020071	Rating Area 2	No Preference	22	422.71
62560PA0020071	Rating Area 2	No Preference	23	422.71
62560PA0020071	Rating Area 2	No Preference	24	422.71
62560PA0020071	Rating Area 2	No Preference	25	424.40
62560PA0020071	Rating Area 2	No Preference	26	432.86
62560PA0020071	Rating Area 2	No Preference	27	443.00
62560PA0020071	Rating Area 2	No Preference	28	459.49
62560PA0020071	Rating Area 2	No Preference	29	473.01
62560PA0020071	Rating Area 2	No Preference	30	479.78
62560PA0020071	Rating Area 2	No Preference	31	489.92
62560PA0020071	Rating Area 2	No Preference	32	500.07
62560PA0020071	Rating Area 2	No Preference	33	506.41
62560PA0020071	Rating Area 2	No Preference	34	513.17
62560PA0020071	Rating Area 2	No Preference	35	516.55
62560PA0020071	Rating Area 2	No Preference	36	519.93
62560PA0020071	Rating Area 2	No Preference	37	523.31
62560PA0020071	Rating Area 2	No Preference	38	526.70
62560PA0020071	Rating Area 2	No Preference	39	533.46
62560PA0020071	Rating Area 2	No Preference	40	540.22
62560PA0020071	Rating Area 2	No Preference	41	550.37
62560PA0020071	Rating Area 2	No Preference	42	560.09
62560PA0020071	Rating Area 2	No Preference	43	573.62
62560PA0020071	Rating Area 2	No Preference	44	590.53
62560PA0020071	Rating Area 2	No Preference	45	610.39
62560PA0020071	Rating Area 2	No Preference	46	634.07
62560PA0020071	Rating Area 2	No Preference	47	660.70
62560PA0020071	Rating Area 2	No Preference	48	691.13
62560PA0020071	Rating Area 2	No Preference	49	721.14
62560PA0020071	Rating Area 2	No Preference	50	754.96
62560PA0020071	Rating Area 2	No Preference	51	788.35
62560PA0020071	Rating Area 2	No Preference	52	825.13
62560PA0020071	Rating Area 2	No Preference	53	862.33

	62560PA0020071	Rating Area 2	No Preference	54	902.49
	62560PA0020071	Rating Area 2	No Preference	55	942.64
	62560PA0020071	Rating Area 2	No Preference	56	986.18
	62560PA0020071	Rating Area 2	No Preference	57	1030.14
	62560PA0020071	Rating Area 2	No Preference	58	1077.07
	62560PA0020071	Rating Area 2	No Preference	59	1100.31
	62560PA0020071	Rating Area 2	No Preference	60	1147.23
	62560PA0020071	Rating Area 2	No Preference	61	1187.82
	62560PA0020071	Rating Area 2	No Preference	62	1214.45
	62560PA0020071	Rating Area 2	No Preference	63	1247.84
	62560PA0020071	Rating Area 2	No Preference	64 and over	1268.13
	62560PA0020071	Rating Area 4	No Preference	0-14	263.45
	62560PA0020071	Rating Area 4	No Preference	15	286.87
	62560PA0020071	Rating Area 4	No Preference	16	295.82
	62560PA0020071	Rating Area 4	No Preference	17	304.78
	62560PA0020071	Rating Area 4	No Preference	18	314.42
	62560PA0020071	Rating Area 4	No Preference	19	324.06
	62560PA0020071	Rating Area 4	No Preference	20	334.05
	62560PA0020071	Rating Area 4	No Preference	21	344.38
	62560PA0020071	Rating Area 4	No Preference	22	344.38
	62560PA0020071	Rating Area 4	No Preference	23	344.38
	62560PA0020071	Rating Area 4	No Preference	24	344.38
	62560PA0020071	Rating Area 4	No Preference	25	345.76
	62560PA0020071	Rating Area 4	No Preference	26	352.65
	62560PA0020071	Rating Area 4	No Preference	27	360.91
	62560PA0020071	Rating Area 4	No Preference	28	374.34
	62560PA0020071	Rating Area 4	No Preference	29	385.36
	62560PA0020071	Rating Area 4	No Preference	30	390.87
	62560PA0020071	Rating Area 4	No Preference	31	399.14
	62560PA0020071	Rating Area 4	No Preference	32	407.40
	62560PA0020071	Rating Area 4	No Preference	33	412.57
	62560PA0020071	Rating Area 4	No Preference	34	418.08
	62560PA0020071	Rating Area 4	No Preference	35	420.83
	62560PA0020071	Rating Area 4	No Preference	36	423.59
	62560PA0020071	Rating Area 4	No Preference	37	426.34
	62560PA0020071	Rating Area 4	No Preference	38	429.10
	62560PA0020071	Rating Area 4	No Preference	39	434.61
	62560PA0020071	Rating Area 4	No Preference	40	440.12
	62560PA0020071	Rating Area 4	No Preference	41	448.38
	62560PA0020071	Rating Area 4	No Preference	42	456.30
	62560PA0020071	Rating Area 4	No Preference	43	467.32
	62560PA0020071	Rating Area 4	No Preference	44	481.10
	62560PA0020071	Rating Area 4	No Preference	45	497.28
	62560PA0020071	Rating Area 4	No Preference	46	516.57
	62560PA0020071	Rating Area 4	No Preference	47	538.27
	62560PA0020071	Rating Area 4	No Preference	48	563.06
	62560PA0020071	Rating Area 4	No Preference	49	587.51
	62560PA0020071	Rating Area 4	No Preference	50	615.06
	62560PA0020071	Rating Area 4	No Preference	51	642.27
	62560PA0020071	Rating Area 4	No Preference	52	672.23
	62560PA0020071	Rating Area 4	No Preference	53	702.54
	62560PA0020071	Rating Area 4	No Preference	54	735.25
	62560PA0020071	Rating Area 4	No Preference	55	767.97
	62560PA0020071	Rating Area 4	No Preference	56	803.44
	62560PA0020071	Rating Area 4	No Preference	57	839.25
	62560PA0020071	Rating Area 4	No Preference	58	877.48
	62560PA0020071	Rating Area 4	No Preference	59	896.42
	62560PA0020071	Rating Area 4	No Preference	60	934.65
	62560PA0020071	Rating Area 4	No Preference	61	967.71
	62560PA0020071	Rating Area 4	No Preference	62	989.40
	62560PA0020071	Rating Area 4	No Preference	63	1016.61
	62560PA0020071	Rating Area 4	No Preference	64 and over	1033.14
	62560PA0020071	Rating Area 5	No Preference	0-14	283.38
	62560PA0020071	Rating Area 5	No Preference	15	308.57
	62560PA0020071	Rating Area 5	No Preference	16	318.20
	62560PA0020071	Rating Area 5	No Preference	17	327.83
	62560PA0020071	Rating Area 5	No Preference	18	338.20
	62560PA0020071	Rating Area 5	No Preference	19	348.57
	62560PA0020071	Rating Area 5	No Preference	20	359.32
	62560PA0020071	Rating Area 5	No Preference	21	370.43
	62560PA0020071	Rating Area 5	No Preference	22	370.43
	62560PA0020071	Rating Area 5	No Preference	23	370.43
	62560PA0020071	Rating Area 5	No Preference	24	370.43
	62560PA0020071	Rating Area 5	No Preference	25	371.91
	62560PA0020071	Rating Area 5	No Preference	26	379.32
	62560PA0020071	Rating Area 5	No Preference	27	388.21
	62560PA0020071	Rating Area 5	No Preference	28	402.66
	62560PA0020071	Rating Area 5	No Preference	29	414.51
	62560PA0020071	Rating Area 5	No Preference	30	420.44
	62560PA0020071	Rating Area 5	No Preference	31	429.33
	62560PA0020071	Rating Area 5	No Preference	32	438.22
	62560PA0020071	Rating Area 5	No Preference	33	443.78
	62560PA0020071	Rating Area 5	No Preference	34	449.70
	62560PA0020071	Rating Area 5	No Preference	35	452.67
	62560PA0020071	Rating Area 5	No Preference	36	455.63
	62560PA0020071	Rating Area 5	No Preference	37	458.59
	62560PA0020071	Rating Area 5	No Preference	38	461.56
	62560PA0020071	Rating Area 5	No Preference	39	467.48
	62560PA0020071	Rating Area 5	No Preference	40	473.41
	62560PA0020071	Rating Area 5	No Preference	41	482.30
	62560PA0020071	Rating Area 5	No Preference	42	490.82
	62560PA0020071	Rating Area 5	No Preference	43	502.67
	62560PA0020071	Rating Area 5	No Preference	44	517.49
	62560PA0020071	Rating Area 5	No Preference	45	534.90
	62560PA0020071	Rating Area 5	No Preference	46	555.65
	62560PA0020071	Rating Area 5	No Preference	47	578.98
	62560PA0020071	Rating Area 5	No Preference	48	605.65
	62560PA0020071	Rating Area 5	No Preference	49	631.95
	62560PA0020071	Rating Area 5	No Preference	50	661.59
	62560PA0020071	Rating Area 5	No Preference	51	690.85
	62560PA0020071	Rating Area 5	No Preference	52	723.08
	62560PA0020071	Rating Area 5	No Preference	53	755.68
	62560PA0020071	Rating Area 5	No Preference	54	790.87
	62560PA0020071	Rating Area 5	No Preference	55	826.06
	62560PA0020071	Rating Area 5	No Preference	56	864.21
	62560PA0020071	Rating Area 5	No Preference	57	902.74
	62560PA0020071	Rating Area 5	No Preference	58	943.86
	62560PA0020071	Rating Area 5	No Preference	59	964.23
	62560PA0020071	Rating Area 5	No Preference	60	1005.35
	62560PA0020071	Rating Area 5	No Preference	61	1040.91

	62560PA0020071	Rating Area 5	No Preference	62	1064.25
	62560PA0020071	Rating Area 5	No Preference	63	1093.51
	62560PA0020071	Rating Area 5	No Preference	64 and over	1111.29
	62560PA0020072	Rating Area 1	No Preference	0-14	270.76
	62560PA0020072	Rating Area 1	No Preference	15	294.82
	62560PA0020072	Rating Area 1	No Preference	16	304.03
	62560PA0020072	Rating Area 1	No Preference	17	313.23
	62560PA0020072	Rating Area 1	No Preference	18	323.14
	62560PA0020072	Rating Area 1	No Preference	19	333.05
	62560PA0020072	Rating Area 1	No Preference	20	343.31
	62560PA0020072	Rating Area 1	No Preference	21	353.93
	62560PA0020072	Rating Area 1	No Preference	22	353.93
	62560PA0020072	Rating Area 1	No Preference	23	353.93
	62560PA0020072	Rating Area 1	No Preference	24	353.93
	62560PA0020072	Rating Area 1	No Preference	25	355.35
	62560PA0020072	Rating Area 1	No Preference	26	362.42
	62560PA0020072	Rating Area 1	No Preference	27	370.92
	62560PA0020072	Rating Area 1	No Preference	28	384.72
	62560PA0020072	Rating Area 1	No Preference	29	396.05
	62560PA0020072	Rating Area 1	No Preference	30	401.71
	62560PA0020072	Rating Area 1	No Preference	31	410.20
	62560PA0020072	Rating Area 1	No Preference	32	418.70
	62560PA0020072	Rating Area 1	No Preference	33	424.01
	62560PA0020072	Rating Area 1	No Preference	34	429.67
	62560PA0020072	Rating Area 1	No Preference	35	432.50
	62560PA0020072	Rating Area 1	No Preference	36	435.33
	62560PA0020072	Rating Area 1	No Preference	37	438.17
	62560PA0020072	Rating Area 1	No Preference	38	441.00
	62560PA0020072	Rating Area 1	No Preference	39	446.66
	62560PA0020072	Rating Area 1	No Preference	40	452.32
	62560PA0020072	Rating Area 1	No Preference	41	460.82
	62560PA0020072	Rating Area 1	No Preference	42	468.96
	62560PA0020072	Rating Area 1	No Preference	43	480.28
	62560PA0020072	Rating Area 1	No Preference	44	494.44
	62560PA0020072	Rating Area 1	No Preference	45	511.07
	62560PA0020072	Rating Area 1	No Preference	46	530.90
	62560PA0020072	Rating Area 1	No Preference	47	553.19
	62560PA0020072	Rating Area 1	No Preference	48	578.68
	62560PA0020072	Rating Area 1	No Preference	49	603.80
	62560PA0020072	Rating Area 1	No Preference	50	632.12
	62560PA0020072	Rating Area 1	No Preference	51	660.08
	62560PA0020072	Rating Area 1	No Preference	52	690.87
	62560PA0020072	Rating Area 1	No Preference	53	722.02
	62560PA0020072	Rating Area 1	No Preference	54	755.64
	62560PA0020072	Rating Area 1	No Preference	55	789.26
	62560PA0020072	Rating Area 1	No Preference	56	825.72
	62560PA0020072	Rating Area 1	No Preference	57	862.53
	62560PA0020072	Rating Area 1	No Preference	58	901.81
	62560PA0020072	Rating Area 1	No Preference	59	921.28
	62560PA0020072	Rating Area 1	No Preference	60	960.57
	62560PA0020072	Rating Area 1	No Preference	61	994.54
	62560PA0020072	Rating Area 1	No Preference	62	1016.84
	62560PA0020072	Rating Area 1	No Preference	63	1044.80
	62560PA0020072	Rating Area 1	No Preference	64 and over	1061.79
	62560PA0020072	Rating Area 2	No Preference	0-14	322.13
	62560PA0020072	Rating Area 2	No Preference	15	350.77
	62560PA0020072	Rating Area 2	No Preference	16	361.72
	62560PA0020072	Rating Area 2	No Preference	17	372.66
	62560PA0020072	Rating Area 2	No Preference	18	384.46
	62560PA0020072	Rating Area 2	No Preference	19	396.25
	62560PA0020072	Rating Area 2	No Preference	20	408.46
	62560PA0020072	Rating Area 2	No Preference	21	421.09
	62560PA0020072	Rating Area 2	No Preference	22	421.09
	62560PA0020072	Rating Area 2	No Preference	23	421.09
	62560PA0020072	Rating Area 2	No Preference	24	421.09
	62560PA0020072	Rating Area 2	No Preference	25	422.77
	62560PA0020072	Rating Area 2	No Preference	26	431.20
	62560PA0020072	Rating Area 2	No Preference	27	441.30
	62560PA0020072	Rating Area 2	No Preference	28	457.72
	62560PA0020072	Rating Area 2	No Preference	29	471.20
	62560PA0020072	Rating Area 2	No Preference	30	477.94
	62560PA0020072	Rating Area 2	No Preference	31	488.04
	62560PA0020072	Rating Area 2	No Preference	32	498.15
	62560PA0020072	Rating Area 2	No Preference	33	504.47
	62560PA0020072	Rating Area 2	No Preference	34	511.20
	62560PA0020072	Rating Area 2	No Preference	35	514.57
	62560PA0020072	Rating Area 2	No Preference	36	517.94
	62560PA0020072	Rating Area 2	No Preference	37	521.31
	62560PA0020072	Rating Area 2	No Preference	38	524.68
	62560PA0020072	Rating Area 2	No Preference	39	531.42
	62560PA0020072	Rating Area 2	No Preference	40	538.15
	62560PA0020072	Rating Area 2	No Preference	41	548.26
	62560PA0020072	Rating Area 2	No Preference	42	557.94
	62560PA0020072	Rating Area 2	No Preference	43	571.42
	62560PA0020072	Rating Area 2	No Preference	44	588.26
	62560PA0020072	Rating Area 2	No Preference	45	608.05
	62560PA0020072	Rating Area 2	No Preference	46	631.64
	62560PA0020072	Rating Area 2	No Preference	47	658.16
	62560PA0020072	Rating Area 2	No Preference	48	688.48
	62560PA0020072	Rating Area 2	No Preference	49	718.38
	62560PA0020072	Rating Area 2	No Preference	50	752.07
	62560PA0020072	Rating Area 2	No Preference	51	785.33
	62560PA0020072	Rating Area 2	No Preference	52	821.97
	62560PA0020072	Rating Area 2	No Preference	53	859.02
	62560PA0020072	Rating Area 2	No Preference	54	899.03
	62560PA0020072	Rating Area 2	No Preference	55	939.03
	62560PA0020072	Rating Area 2	No Preference	56	982.40
	62560PA0020072	Rating Area 2	No Preference	57	1026.20
	62560PA0020072	Rating Area 2	No Preference	58	1072.94
	62560PA0020072	Rating Area 2	No Preference	59	1096.10
	62560PA0020072	Rating Area 2	No Preference	60	1142.84
	62560PA0020072	Rating Area 2	No Preference	61	1183.26
	62560PA0020072	Rating Area 2	No Preference	62	1209.79
	62560PA0020072	Rating Area 2	No Preference	63	1243.06
	62560PA0020072	Rating Area 2	No Preference	64 and over	1263.27
	62560PA0020072	Rating Area 4	No Preference	0-14	262.45
	62560PA0020072	Rating Area 4	No Preference	15	285.78
	62560PA0020072	Rating Area 4	No Preference	16	294.70
	62560PA0020072	Rating Area 4	No Preference	17	303.62
	62560PA0020072	Rating Area 4	No Preference	18	313.22

62560PA0020072	Rating Area 4	No Preference	19	322.83
	Rating Area 4	No Preference	20	332.78
	Rating Area 4	No Preference	21	343.07
	Rating Area 4	No Preference	22	343.07
	Rating Area 4	No Preference	23	343.07
	Rating Area 4	No Preference	24	343.07
	Rating Area 4	No Preference	25	344.44
	Rating Area 4	No Preference	26	351.30
	Rating Area 4	No Preference	27	359.54
	Rating Area 4	No Preference	28	372.92
	Rating Area 4	No Preference	29	383.90
	Rating Area 4	No Preference	30	389.38
	Rating Area 4	No Preference	31	397.62
	Rating Area 4	No Preference	32	405.85
	Rating Area 4	No Preference	33	411.00
	Rating Area 4	No Preference	34	416.49
	Rating Area 4	No Preference	35	419.23
	Rating Area 4	No Preference	36	421.98
	Rating Area 4	No Preference	37	424.72
	Rating Area 4	No Preference	38	427.47
	Rating Area 4	No Preference	39	432.95
	Rating Area 4	No Preference	40	438.44
	Rating Area 4	No Preference	41	446.68
	Rating Area 4	No Preference	42	454.57
	Rating Area 4	No Preference	43	465.55
	Rating Area 4	No Preference	44	479.27
	Rating Area 4	No Preference	45	495.39
	Rating Area 4	No Preference	46	514.61
	Rating Area 4	No Preference	47	536.22
	Rating Area 4	No Preference	48	560.92
	Rating Area 4	No Preference	49	585.28
	Rating Area 4	No Preference	50	612.72
	Rating Area 4	No Preference	51	639.83
	Rating Area 4	No Preference	52	669.67
	Rating Area 4	No Preference	53	699.86
	Rating Area 4	No Preference	54	732.45
	Rating Area 4	No Preference	55	765.05
	Rating Area 4	No Preference	56	800.38
	Rating Area 4	No Preference	57	836.06
	Rating Area 4	No Preference	58	874.14
	Rating Area 4	No Preference	59	893.01
	Rating Area 4	No Preference	60	931.09
	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
62560PA0020072	Rating Area 5	No Preference	0-14	282.29
62560PA0020072	Rating Area 5	No Preference	15	307.39
	Rating Area 5	No Preference	16	316.98
	Rating Area 5	No Preference	17	326.57
	Rating Area 5	No Preference	18	336.91
	Rating Area 5	No Preference	19	347.24
	Rating Area 5	No Preference	20	357.94
	Rating Area 5	No Preference	21	369.01
	Rating Area 5	No Preference	22	369.01
	Rating Area 5	No Preference	23	369.01
	Rating Area 5	No Preference	24	369.01
	Rating Area 5	No Preference	25	370.49
	Rating Area 5	No Preference	26	377.87
	Rating Area 5	No Preference	27	386.72
	Rating Area 5	No Preference	28	401.11
	Rating Area 5	No Preference	29	412.92
	Rating Area 5	No Preference	30	418.83
	Rating Area 5	No Preference	31	427.68
	Rating Area 5	No Preference	32	436.54
	Rating Area 5	No Preference	33	442.07
	Rating Area 5	No Preference	34	447.98
	Rating Area 5	No Preference	35	450.93
	Rating Area 5	No Preference	36	453.88
	Rating Area 5	No Preference	37	456.83
	Rating Area 5	No Preference	38	459.79
	Rating Area 5	No Preference	39	465.69
	Rating Area 5	No Preference	40	471.59
	Rating Area 5	No Preference	41	480.45
	Rating Area 5	No Preference	42	488.94
	Rating Area 5	No Preference	43	500.75
	Rating Area 5	No Preference	44	515.51
	Rating Area 5	No Preference	45	532.85
	Rating Area 5	No Preference	46	553.52
	Rating Area 5	No Preference	47	576.76
	Rating Area 5	No Preference	48	603.33
	Rating Area 5	No Preference	49	629.53
	Rating Area 5	No Preference	50	659.05
	Rating Area 5	No Preference	51	688.20
	Rating Area 5	No Preference	52	720.31
	Rating Area 5	No Preference	53	752.78
	Rating Area 5	No Preference	54	787.84
	Rating Area 5	No Preference	55	822.89
	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
	Rating Area 1	No Preference	16	260.78
	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
	Rating Area 1	No Preference	25	304.80
	Rating Area 1	No Preference	26	310.88

	62560PA0020073	Rating Area 1	No Preference	27	318.16
	62560PA0020073	Rating Area 1	No Preference	28	330.00
	62560PA0020073	Rating Area 1	No Preference	29	339.72
	62560PA0020073	Rating Area 1	No Preference	30	344.57
	62560PA0020073	Rating Area 1	No Preference	31	351.86
	62560PA0020073	Rating Area 1	No Preference	32	359.15
	62560PA0020073	Rating Area 1	No Preference	33	363.70
	62560PA0020073	Rating Area 1	No Preference	34	368.56
	62560PA0020073	Rating Area 1	No Preference	35	370.99
	62560PA0020073	Rating Area 1	No Preference	36	373.42
	62560PA0020073	Rating Area 1	No Preference	37	375.84
	62560PA0020073	Rating Area 1	No Preference	38	378.27
	62560PA0020073	Rating Area 1	No Preference	39	383.13
	62560PA0020073	Rating Area 1	No Preference	40	387.99
	62560PA0020073	Rating Area 1	No Preference	41	395.27
	62560PA0020073	Rating Area 1	No Preference	42	402.26
	62560PA0020073	Rating Area 1	No Preference	43	411.97
	62560PA0020073	Rating Area 1	No Preference	44	424.12
	62560PA0020073	Rating Area 1	No Preference	45	438.38
	62560PA0020073	Rating Area 1	No Preference	46	455.39
	62560PA0020073	Rating Area 1	No Preference	47	474.51
	62560PA0020073	Rating Area 1	No Preference	48	496.37
	62560PA0020073	Rating Area 1	No Preference	49	517.92
	62560PA0020073	Rating Area 1	No Preference	50	542.21
	62560PA0020073	Rating Area 1	No Preference	51	566.20
	62560PA0020073	Rating Area 1	No Preference	52	592.61
	62560PA0020073	Rating Area 1	No Preference	53	619.32
	62560PA0020073	Rating Area 1	No Preference	54	648.16
	62560PA0020073	Rating Area 1	No Preference	55	677.01
	62560PA0020073	Rating Area 1	No Preference	56	708.28
	62560PA0020073	Rating Area 1	No Preference	57	739.85
	62560PA0020073	Rating Area 1	No Preference	58	773.55
	62560PA0020073	Rating Area 1	No Preference	59	790.24
	62560PA0020073	Rating Area 1	No Preference	60	823.94
	62560PA0020073	Rating Area 1	No Preference	61	853.09
	62560PA0020073	Rating Area 1	No Preference	62	872.21
	62560PA0020073	Rating Area 1	No Preference	63	896.20
	62560PA0020073	Rating Area 1	No Preference	64 and over	910.77
	62560PA0020073	Rating Area 2	No Preference	0-14	276.32
	62560PA0020073	Rating Area 2	No Preference	15	300.88
	62560PA0020073	Rating Area 2	No Preference	16	310.27
	62560PA0020073	Rating Area 2	No Preference	17	319.66
	62560PA0020073	Rating Area 2	No Preference	18	329.78
	62560PA0020073	Rating Area 2	No Preference	19	339.89
	62560PA0020073	Rating Area 2	No Preference	20	350.36
	62560PA0020073	Rating Area 2	No Preference	21	361.20
	62560PA0020073	Rating Area 2	No Preference	22	361.20
	62560PA0020073	Rating Area 2	No Preference	23	361.20
	62560PA0020073	Rating Area 2	No Preference	24	361.20
	62560PA0020073	Rating Area 2	No Preference	25	362.64
	62560PA0020073	Rating Area 2	No Preference	26	369.87
	62560PA0020073	Rating Area 2	No Preference	27	378.54
	62560PA0020073	Rating Area 2	No Preference	28	392.62
	62560PA0020073	Rating Area 2	No Preference	29	404.18
	62560PA0020073	Rating Area 2	No Preference	30	409.96
	62560PA0020073	Rating Area 2	No Preference	31	418.63
	62560PA0020073	Rating Area 2	No Preference	32	427.30
	62560PA0020073	Rating Area 2	No Preference	33	432.72
	62560PA0020073	Rating Area 2	No Preference	34	438.50
	62560PA0020073	Rating Area 2	No Preference	35	441.39
	62560PA0020073	Rating Area 2	No Preference	36	444.28
	62560PA0020073	Rating Area 2	No Preference	37	447.17
	62560PA0020073	Rating Area 2	No Preference	38	450.06
	62560PA0020073	Rating Area 2	No Preference	39	455.83
	62560PA0020073	Rating Area 2	No Preference	40	461.61
	62560PA0020073	Rating Area 2	No Preference	41	470.28
	62560PA0020073	Rating Area 2	No Preference	42	478.59
	62560PA0020073	Rating Area 2	No Preference	43	490.15
	62560PA0020073	Rating Area 2	No Preference	44	504.60
	62560PA0020073	Rating Area 2	No Preference	45	521.57
	62560PA0020073	Rating Area 2	No Preference	46	541.80
	62560PA0020073	Rating Area 2	No Preference	47	564.56
	62560PA0020073	Rating Area 2	No Preference	48	590.56
	62560PA0020073	Rating Area 2	No Preference	49	616.21
	62560PA0020073	Rating Area 2	No Preference	50	645.10
	62560PA0020073	Rating Area 2	No Preference	51	673.64
	62560PA0020073	Rating Area 2	No Preference	52	705.06
	62560PA0020073	Rating Area 2	No Preference	53	736.85
	62560PA0020073	Rating Area 2	No Preference	54	771.16
	62560PA0020073	Rating Area 2	No Preference	55	805.48
	62560PA0020073	Rating Area 2	No Preference	56	842.68
	62560PA0020073	Rating Area 2	No Preference	57	880.24
	62560PA0020073	Rating Area 2	No Preference	58	920.34
	62560PA0020073	Rating Area 2	No Preference	59	940.20
	62560PA0020073	Rating Area 2	No Preference	60	980.30
	62560PA0020073	Rating Area 2	No Preference	61	1014.97
	62560PA0020073	Rating Area 2	No Preference	62	1037.73
	62560PA0020073	Rating Area 2	No Preference	63	1066.26
	62560PA0020073	Rating Area 2	No Preference	64 and over	1083.60
	62560PA0020073	Rating Area 4	No Preference	0-14	225.12
	62560PA0020073	Rating Area 4	No Preference	15	245.13
	62560PA0020073	Rating Area 4	No Preference	16	252.78
	62560PA0020073	Rating Area 4	No Preference	17	260.43
	62560PA0020073	Rating Area 4	No Preference	18	268.67
	62560PA0020073	Rating Area 4	No Preference	19	276.91
	62560PA0020073	Rating Area 4	No Preference	20	285.44
	62560PA0020073	Rating Area 4	No Preference	21	294.27
	62560PA0020073	Rating Area 4	No Preference	22	294.27
	62560PA0020073	Rating Area 4	No Preference	23	294.27
	62560PA0020073	Rating Area 4	No Preference	24	294.27
	62560PA0020073	Rating Area 4	No Preference	25	295.45
	62560PA0020073	Rating Area 4	No Preference	26	301.33
	62560PA0020073	Rating Area 4	No Preference	27	308.39
	62560PA0020073	Rating Area 4	No Preference	28	319.87
	62560PA0020073	Rating Area 4	No Preference	29	329.29
	62560PA0020073	Rating Area 4	No Preference	30	334.00
	62560PA0020073	Rating Area 4	No Preference	31	341.06
	62560PA0020073	Rating Area 4	No Preference	32	348.12
	62560PA0020073	Rating Area 4	No Preference	33	352.54
	62560PA0020073	Rating Area 4	No Preference	34	357.24

	62560PA0020073	Rating Area 4	No Preference	35	359.60
	62560PA0020073	Rating Area 4	No Preference	36	361.95
	62560PA0020073	Rating Area 4	No Preference	37	364.31
	62560PA0020073	Rating Area 4	No Preference	38	366.66
	62560PA0020073	Rating Area 4	No Preference	39	371.37
	62560PA0020073	Rating Area 4	No Preference	40	376.08
	62560PA0020073	Rating Area 4	No Preference	41	383.14
	62560PA0020073	Rating Area 4	No Preference	42	389.91
	62560PA0020073	Rating Area 4	No Preference	43	399.32
	62560PA0020073	Rating Area 4	No Preference	44	411.10
	62560PA0020073	Rating Area 4	No Preference	45	424.93
	62560PA0020073	Rating Area 4	No Preference	46	441.41
	62560PA0020073	Rating Area 4	No Preference	47	459.94
	62560PA0020073	Rating Area 4	No Preference	48	481.13
	62560PA0020073	Rating Area 4	No Preference	49	502.02
	62560PA0020073	Rating Area 4	No Preference	50	525.57
	62560PA0020073	Rating Area 4	No Preference	51	548.81
	62560PA0020073	Rating Area 4	No Preference	52	574.42
	62560PA0020073	Rating Area 4	No Preference	53	600.31
	62560PA0020073	Rating Area 4	No Preference	54	628.27
	62560PA0020073	Rating Area 4	No Preference	55	656.22
	62560PA0020073	Rating Area 4	No Preference	56	686.53
	62560PA0020073	Rating Area 4	No Preference	57	717.14
	62560PA0020073	Rating Area 4	No Preference	58	749.80
	62560PA0020073	Rating Area 4	No Preference	59	765.98
	62560PA0020073	Rating Area 4	No Preference	60	798.65
	62560PA0020073	Rating Area 4	No Preference	61	826.90
	62560PA0020073	Rating Area 4	No Preference	62	845.44
	62560PA0020073	Rating Area 4	No Preference	63	868.69
	62560PA0020073	Rating Area 4	No Preference	64 and over	882.81
	62560PA0020073	Rating Area 5	No Preference	0-14	242.15
	62560PA0020073	Rating Area 5	No Preference	15	263.67
	62560PA0020073	Rating Area 5	No Preference	16	271.90
	62560PA0020073	Rating Area 5	No Preference	17	280.13
	62560PA0020073	Rating Area 5	No Preference	18	288.99
	62560PA0020073	Rating Area 5	No Preference	19	297.85
	62560PA0020073	Rating Area 5	No Preference	20	307.03
	62560PA0020073	Rating Area 5	No Preference	21	316.53
	62560PA0020073	Rating Area 5	No Preference	22	316.53
	62560PA0020073	Rating Area 5	No Preference	23	316.53
	62560PA0020073	Rating Area 5	No Preference	24	316.53
	62560PA0020073	Rating Area 5	No Preference	25	317.80
	62560PA0020073	Rating Area 5	No Preference	26	324.13
	62560PA0020073	Rating Area 5	No Preference	27	331.72
	62560PA0020073	Rating Area 5	No Preference	28	344.07
	62560PA0020073	Rating Area 5	No Preference	29	354.20
	62560PA0020073	Rating Area 5	No Preference	30	359.26
	62560PA0020073	Rating Area 5	No Preference	31	366.86
	62560PA0020073	Rating Area 5	No Preference	32	374.45
	62560PA0020073	Rating Area 5	No Preference	33	379.20
	62560PA0020073	Rating Area 5	No Preference	34	384.27
	62560PA0020073	Rating Area 5	No Preference	35	386.80
	62560PA0020073	Rating Area 5	No Preference	36	389.33
	62560PA0020073	Rating Area 5	No Preference	37	391.86
	62560PA0020073	Rating Area 5	No Preference	38	394.40
	62560PA0020073	Rating Area 5	No Preference	39	399.46
	62560PA0020073	Rating Area 5	No Preference	40	404.53
	62560PA0020073	Rating Area 5	No Preference	41	412.12
	62560PA0020073	Rating Area 5	No Preference	42	419.40
	62560PA0020073	Rating Area 5	No Preference	43	429.53
	62560PA0020073	Rating Area 5	No Preference	44	442.19
	62560PA0020073	Rating Area 5	No Preference	45	457.07
	62560PA0020073	Rating Area 5	No Preference	46	474.80
	62560PA0020073	Rating Area 5	No Preference	47	494.74
	62560PA0020073	Rating Area 5	No Preference	48	517.53
	62560PA0020073	Rating Area 5	No Preference	49	540.00
	62560PA0020073	Rating Area 5	No Preference	50	565.32
	62560PA0020073	Rating Area 5	No Preference	51	590.33
	62560PA0020073	Rating Area 5	No Preference	52	617.87
	62560PA0020073	Rating Area 5	No Preference	53	645.72
	62560PA0020073	Rating Area 5	No Preference	54	675.79
	62560PA0020073	Rating Area 5	No Preference	55	705.86
	62560PA0020073	Rating Area 5	No Preference	56	738.46
	62560PA0020073	Rating Area 5	No Preference	57	771.38
	62560PA0020073	Rating Area 5	No Preference	58	806.52
	62560PA0020073	Rating Area 5	No Preference	59	823.93
	62560PA0020073	Rating Area 5	No Preference	60	859.06
	62560PA0020073	Rating Area 5	No Preference	61	889.45
	62560PA0020073	Rating Area 5	No Preference	62	909.39
	62560PA0020073	Rating Area 5	No Preference	63	934.40
	62560PA0020073	Rating Area 5	No Preference	64 and over	949.59
	62560PA0020074	Rating Area 1	No Preference	0-14	233.29
	62560PA0020074	Rating Area 1	No Preference	15	254.02
	62560PA0020074	Rating Area 1	No Preference	16	261.95
	62560PA0020074	Rating Area 1	No Preference	17	269.88
	62560PA0020074	Rating Area 1	No Preference	18	278.42
	62560PA0020074	Rating Area 1	No Preference	19	286.96
	62560PA0020074	Rating Area 1	No Preference	20	295.80
	62560PA0020074	Rating Area 1	No Preference	21	304.95
	62560PA0020074	Rating Area 1	No Preference	22	304.95
	62560PA0020074	Rating Area 1	No Preference	23	304.95
	62560PA0020074	Rating Area 1	No Preference	24	304.95
	62560PA0020074	Rating Area 1	No Preference	25	306.17
	62560PA0020074	Rating Area 1	No Preference	26	312.27
	62560PA0020074	Rating Area 1	No Preference	27	319.59
	62560PA0020074	Rating Area 1	No Preference	28	331.48
	62560PA0020074	Rating Area 1	No Preference	29	341.24
	62560PA0020074	Rating Area 1	No Preference	30	346.12
	62560PA0020074	Rating Area 1	No Preference	31	353.44
	62560PA0020074	Rating Area 1	No Preference	32	360.76
	62560PA0020074	Rating Area 1	No Preference	33	365.33
	62560PA0020074	Rating Area 1	No Preference	34	370.21
	62560PA0020074	Rating Area 1	No Preference	35	372.65
	62560PA0020074	Rating Area 1	No Preference	36	375.09
	62560PA0020074	Rating Area 1	No Preference	37	377.53
	62560PA0020074	Rating Area 1	No Preference	38	379.97
	62560PA0020074	Rating Area 1	No Preference	39	384.85
	62560PA0020074	Rating Area 1	No Preference	40	389.73
	62560PA0020074	Rating Area 1	No Preference	41	397.04
	62560PA0020074	Rating Area 1	No Preference	42	404.06

	62560PA0020074	Rating Area 1	No Preference	43	413.82
	62560PA0020074	Rating Area 1	No Preference	44	426.02
	62560PA0020074	Rating Area 1	No Preference	45	440.35
	62560PA0020074	Rating Area 1	No Preference	46	457.43
	62560PA0020074	Rating Area 1	No Preference	47	476.64
	62560PA0020074	Rating Area 1	No Preference	48	498.59
	62560PA0020074	Rating Area 1	No Preference	49	520.24
	62560PA0020074	Rating Area 1	No Preference	50	544.64
	62560PA0020074	Rating Area 1	No Preference	51	568.73
	62560PA0020074	Rating Area 1	No Preference	52	595.26
	62560PA0020074	Rating Area 1	No Preference	53	622.10
	62560PA0020074	Rating Area 1	No Preference	54	651.07
	62560PA0020074	Rating Area 1	No Preference	55	680.04
	62560PA0020074	Rating Area 1	No Preference	56	711.45
	62560PA0020074	Rating Area 1	No Preference	57	743.16
	62560PA0020074	Rating Area 1	No Preference	58	777.01
	62560PA0020074	Rating Area 1	No Preference	59	793.78
	62560PA0020074	Rating Area 1	No Preference	60	827.63
	62560PA0020074	Rating Area 1	No Preference	61	856.91
	62560PA0020074	Rating Area 1	No Preference	62	876.12
	62560PA0020074	Rating Area 1	No Preference	63	900.21
	62560PA0020074	Rating Area 1	No Preference	64 and over	914.85
	62560PA0020074	Rating Area 2	No Preference	0-14	277.56
	62560PA0020074	Rating Area 2	No Preference	15	302.23
	62560PA0020074	Rating Area 2	No Preference	16	311.66
	62560PA0020074	Rating Area 2	No Preference	17	321.10
	62560PA0020074	Rating Area 2	No Preference	18	331.25
	62560PA0020074	Rating Area 2	No Preference	19	341.41
	62560PA0020074	Rating Area 2	No Preference	20	351.94
	62560PA0020074	Rating Area 2	No Preference	21	362.82
	62560PA0020074	Rating Area 2	No Preference	22	362.82
	62560PA0020074	Rating Area 2	No Preference	23	362.82
	62560PA0020074	Rating Area 2	No Preference	24	362.82
	62560PA0020074	Rating Area 2	No Preference	25	364.27
	62560PA0020074	Rating Area 2	No Preference	26	371.53
	62560PA0020074	Rating Area 2	No Preference	27	380.24
	62560PA0020074	Rating Area 2	No Preference	28	394.39
	62560PA0020074	Rating Area 2	No Preference	29	406.00
	62560PA0020074	Rating Area 2	No Preference	30	411.80
	62560PA0020074	Rating Area 2	No Preference	31	420.51
	62560PA0020074	Rating Area 2	No Preference	32	429.22
	62560PA0020074	Rating Area 2	No Preference	33	434.66
	62560PA0020074	Rating Area 2	No Preference	34	440.46
	62560PA0020074	Rating Area 2	No Preference	35	443.37
	62560PA0020074	Rating Area 2	No Preference	36	446.27
	62560PA0020074	Rating Area 2	No Preference	37	449.17
	62560PA0020074	Rating Area 2	No Preference	38	452.07
	62560PA0020074	Rating Area 2	No Preference	39	457.88
	62560PA0020074	Rating Area 2	No Preference	40	463.68
	62560PA0020074	Rating Area 2	No Preference	41	472.39
	62560PA0020074	Rating Area 2	No Preference	42	480.74
	62560PA0020074	Rating Area 2	No Preference	43	492.35
	62560PA0020074	Rating Area 2	No Preference	44	506.86
	62560PA0020074	Rating Area 2	No Preference	45	523.91
	62560PA0020074	Rating Area 2	No Preference	46	544.23
	62560PA0020074	Rating Area 2	No Preference	47	567.09
	62560PA0020074	Rating Area 2	No Preference	48	593.21
	62560PA0020074	Rating Area 2	No Preference	49	618.97
	62560PA0020074	Rating Area 2	No Preference	50	648.00
	62560PA0020074	Rating Area 2	No Preference	51	676.66
	62560PA0020074	Rating Area 2	No Preference	52	708.22
	62560PA0020074	Rating Area 2	No Preference	53	740.15
	62560PA0020074	Rating Area 2	No Preference	54	774.62
	62560PA0020074	Rating Area 2	No Preference	55	809.09
	62560PA0020074	Rating Area 2	No Preference	56	846.46
	62560PA0020074	Rating Area 2	No Preference	57	884.19
	62560PA0020074	Rating Area 2	No Preference	58	924.47
	62560PA0020074	Rating Area 2	No Preference	59	944.42
	62560PA0020074	Rating Area 2	No Preference	60	984.69
	62560PA0020074	Rating Area 2	No Preference	61	1019.52
	62560PA0020074	Rating Area 2	No Preference	62	1042.38
	62560PA0020074	Rating Area 2	No Preference	63	1071.04
	62560PA0020074	Rating Area 2	No Preference	64 and over	1088.46
	62560PA0020074	Rating Area 4	No Preference	0-14	226.13
	62560PA0020074	Rating Area 4	No Preference	15	246.23
	62560PA0020074	Rating Area 4	No Preference	16	253.91
	62560PA0020074	Rating Area 4	No Preference	17	261.60
	62560PA0020074	Rating Area 4	No Preference	18	269.87
	62560PA0020074	Rating Area 4	No Preference	19	278.15
	62560PA0020074	Rating Area 4	No Preference	20	286.72
	62560PA0020074	Rating Area 4	No Preference	21	295.59
	62560PA0020074	Rating Area 4	No Preference	22	295.59
	62560PA0020074	Rating Area 4	No Preference	23	295.59
	62560PA0020074	Rating Area 4	No Preference	24	295.59
	62560PA0020074	Rating Area 4	No Preference	25	296.77
	62560PA0020074	Rating Area 4	No Preference	26	302.68
	62560PA0020074	Rating Area 4	No Preference	27	309.78
	62560PA0020074	Rating Area 4	No Preference	28	321.31
	62560PA0020074	Rating Area 4	No Preference	29	330.77
	62560PA0020074	Rating Area 4	No Preference	30	335.49
	62560PA0020074	Rating Area 4	No Preference	31	342.59
	62560PA0020074	Rating Area 4	No Preference	32	349.68
	62560PA0020074	Rating Area 4	No Preference	33	354.12
	62560PA0020074	Rating Area 4	No Preference	34	358.85
	62560PA0020074	Rating Area 4	No Preference	35	361.21
	62560PA0020074	Rating Area 4	No Preference	36	363.58
	62560PA0020074	Rating Area 4	No Preference	37	365.94
	62560PA0020074	Rating Area 4	No Preference	38	368.31
	62560PA0020074	Rating Area 4	No Preference	39	373.03
	62560PA0020074	Rating Area 4	No Preference	40	377.76
	62560PA0020074	Rating Area 4	No Preference	41	384.86
	62560PA0020074	Rating Area 4	No Preference	42	391.66
	62560PA0020074	Rating Area 4	No Preference	43	401.12
	62560PA0020074	Rating Area 4	No Preference	44	412.94
	62560PA0020074	Rating Area 4	No Preference	45	426.83
	62560PA0020074	Rating Area 4	No Preference	46	443.39
	62560PA0020074	Rating Area 4	No Preference	47	462.01
	62560PA0020074	Rating Area 4	No Preference	48	483.29
	62560PA0020074	Rating Area 4	No Preference	49	504.28
	62560PA0020074	Rating Area 4	No Preference	50	527.92

	62560PA0020074	Rating Area 4	No Preference	51	551.28
	62560PA0020074	Rating Area 4	No Preference	52	576.99
	62560PA0020074	Rating Area 4	No Preference	53	603.00
	62560PA0020074	Rating Area 4	No Preference	54	631.08
	62560PA0020074	Rating Area 4	No Preference	55	659.17
	62560PA0020074	Rating Area 4	No Preference	56	689.61
	62560PA0020074	Rating Area 4	No Preference	57	720.35
	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
	62560PA0020074	Rating Area 5	No Preference	17	281.39
	62560PA0020074	Rating Area 5	No Preference	18	290.29
	62560PA0020074	Rating Area 5	No Preference	19	299.19
	62560PA0020074	Rating Area 5	No Preference	20	308.41
	62560PA0020074	Rating Area 5	No Preference	21	317.95
	62560PA0020074	Rating Area 5	No Preference	22	317.95
	62560PA0020074	Rating Area 5	No Preference	23	317.95
	62560PA0020074	Rating Area 5	No Preference	24	317.95
	62560PA0020074	Rating Area 5	No Preference	25	319.22
	62560PA0020074	Rating Area 5	No Preference	26	325.58
	62560PA0020074	Rating Area 5	No Preference	27	333.21
	62560PA0020074	Rating Area 5	No Preference	28	345.61
	62560PA0020074	Rating Area 5	No Preference	29	355.79
	62560PA0020074	Rating Area 5	No Preference	30	360.87
	62560PA0020074	Rating Area 5	No Preference	31	368.50
	62560PA0020074	Rating Area 5	No Preference	32	376.13
	62560PA0020074	Rating Area 5	No Preference	33	380.90
	62560PA0020074	Rating Area 5	No Preference	34	385.99
	62560PA0020074	Rating Area 5	No Preference	35	388.53
	62560PA0020074	Rating Area 5	No Preference	36	391.08
	62560PA0020074	Rating Area 5	No Preference	37	393.62
	62560PA0020074	Rating Area 5	No Preference	38	396.17
	62560PA0020074	Rating Area 5	No Preference	39	401.25
	62560PA0020074	Rating Area 5	No Preference	40	406.34
	62560PA0020074	Rating Area 5	No Preference	41	413.97
	62560PA0020074	Rating Area 5	No Preference	42	421.28
	62560PA0020074	Rating Area 5	No Preference	43	431.46
	62560PA0020074	Rating Area 5	No Preference	44	444.18
	62560PA0020074	Rating Area 5	No Preference	45	459.12
	62560PA0020074	Rating Area 5	No Preference	46	476.93
	62560PA0020074	Rating Area 5	No Preference	47	496.96
	62560PA0020074	Rating Area 5	No Preference	48	519.85
	62560PA0020074	Rating Area 5	No Preference	49	542.42
	62560PA0020074	Rating Area 5	No Preference	50	567.86
	62560PA0020074	Rating Area 5	No Preference	51	592.98
	62560PA0020074	Rating Area 5	No Preference	52	620.64
	62560PA0020074	Rating Area 5	No Preference	53	648.62
	62560PA0020074	Rating Area 5	No Preference	54	678.82
	62560PA0020074	Rating Area 5	No Preference	55	709.03
	62560PA0020074	Rating Area 5	No Preference	56	741.78
	62560PA0020074	Rating Area 5	No Preference	57	774.84
	62560PA0020074	Rating Area 5	No Preference	58	810.14
	62560PA0020074	Rating Area 5	No Preference	59	827.62
	62560PA0020074	Rating Area 5	No Preference	60	862.92
	62560PA0020074	Rating Area 5	No Preference	61	893.44
	62560PA0020074	Rating Area 5	No Preference	62	913.47
	62560PA0020074	Rating Area 5	No Preference	63	938.59
	62560PA0020074	Rating Area 5	No Preference	64 and over	953.85
	62560PA0020078	Rating Area 1	No Preference	0-14	199.70
	62560PA0020078	Rating Area 1	No Preference	15	217.45
	62560PA0020078	Rating Area 1	No Preference	16	224.24
	62560PA0020078	Rating Area 1	No Preference	17	231.03
	62560PA0020078	Rating Area 1	No Preference	18	238.34
	62560PA0020078	Rating Area 1	No Preference	19	245.65
	62560PA0020078	Rating Area 1	No Preference	20	253.22
	62560PA0020078	Rating Area 1	No Preference	21	261.05
	62560PA0020078	Rating Area 1	No Preference	22	261.05
	62560PA0020078	Rating Area 1	No Preference	23	261.05
	62560PA0020078	Rating Area 1	No Preference	24	261.05
	62560PA0020078	Rating Area 1	No Preference	25	262.09
	62560PA0020078	Rating Area 1	No Preference	26	267.32
	62560PA0020078	Rating Area 1	No Preference	27	273.58
	62560PA0020078	Rating Area 1	No Preference	28	283.76
	62560PA0020078	Rating Area 1	No Preference	29	292.11
	62560PA0020078	Rating Area 1	No Preference	30	296.29
	62560PA0020078	Rating Area 1	No Preference	31	302.56
	62560PA0020078	Rating Area 1	No Preference	32	308.82
	62560PA0020078	Rating Area 1	No Preference	33	312.74
	62560PA0020078	Rating Area 1	No Preference	34	316.91
	62560PA0020078	Rating Area 1	No Preference	35	319.00
	62560PA0020078	Rating Area 1	No Preference	36	321.09
	62560PA0020078	Rating Area 1	No Preference	37	323.18
	62560PA0020078	Rating Area 1	No Preference	38	325.27
	62560PA0020078	Rating Area 1	No Preference	39	329.45
	62560PA0020078	Rating Area 1	No Preference	40	333.62
	62560PA0020078	Rating Area 1	No Preference	41	339.89
	62560PA0020078	Rating Area 1	No Preference	42	345.89
	62560PA0020078	Rating Area 1	No Preference	43	354.24
	62560PA0020078	Rating Area 1	No Preference	44	364.69
	62560PA0020078	Rating Area 1	No Preference	45	376.96
	62560PA0020078	Rating Area 1	No Preference	46	391.58
	62560PA0020078	Rating Area 1	No Preference	47	408.02
	62560PA0020078	Rating Area 1	No Preference	48	426.82
	62560PA0020078	Rating Area 1	No Preference	49	445.35
	62560PA0020078	Rating Area 1	No Preference	50	466.24
	62560PA0020078	Rating Area 1	No Preference	51	486.86
	62560PA0020078	Rating Area 1	No Preference	52	509.57
	62560PA0020078	Rating Area 1	No Preference	53	532.54
	62560PA0020078	Rating Area 1	No Preference	54	557.34
	62560PA0020078	Rating Area 1	No Preference	55	582.14
	62560PA0020078	Rating Area 1	No Preference	56	609.03
	62560PA0020078	Rating Area 1	No Preference	57	636.18
	62560PA0020078	Rating Area 1	No Preference	58	665.16

	62560PA0020078	Rating Area 1	No Preference	59	679.51
	62560PA0020078	Rating Area 1	No Preference	60	708.49
	62560PA0020078	Rating Area 1	No Preference	61	733.55
	62560PA0020078	Rating Area 1	No Preference	62	750.00
	62560PA0020078	Rating Area 1	No Preference	63	770.62
	62560PA0020078	Rating Area 1	No Preference	64 and over	783.15
	62560PA0020078	Rating Area 2	No Preference	0-14	237.60
	62560PA0020078	Rating Area 2	No Preference	15	258.72
	62560PA0020078	Rating Area 2	No Preference	16	266.80
	62560PA0020078	Rating Area 2	No Preference	17	274.87
	62560PA0020078	Rating Area 2	No Preference	18	283.57
	62560PA0020078	Rating Area 2	No Preference	19	292.27
	62560PA0020078	Rating Area 2	No Preference	20	301.27
	62560PA0020078	Rating Area 2	No Preference	21	310.59
	62560PA0020078	Rating Area 2	No Preference	22	310.59
	62560PA0020078	Rating Area 2	No Preference	23	310.59
	62560PA0020078	Rating Area 2	No Preference	24	310.59
	62560PA0020078	Rating Area 2	No Preference	25	311.83
	62560PA0020078	Rating Area 2	No Preference	26	318.04
	62560PA0020078	Rating Area 2	No Preference	27	325.50
	62560PA0020078	Rating Area 2	No Preference	28	337.61
	62560PA0020078	Rating Area 2	No Preference	29	347.55
	62560PA0020078	Rating Area 2	No Preference	30	352.52
	62560PA0020078	Rating Area 2	No Preference	31	359.97
	62560PA0020078	Rating Area 2	No Preference	32	367.43
	62560PA0020078	Rating Area 2	No Preference	33	372.09
	62560PA0020078	Rating Area 2	No Preference	34	377.06
	62560PA0020078	Rating Area 2	No Preference	35	379.54
	62560PA0020078	Rating Area 2	No Preference	36	382.03
	62560PA0020078	Rating Area 2	No Preference	37	384.51
	62560PA0020078	Rating Area 2	No Preference	38	387.00
	62560PA0020078	Rating Area 2	No Preference	39	391.96
	62560PA0020078	Rating Area 2	No Preference	40	396.93
	62560PA0020078	Rating Area 2	No Preference	41	404.39
	62560PA0020078	Rating Area 2	No Preference	42	411.53
	62560PA0020078	Rating Area 2	No Preference	43	421.47
	62560PA0020078	Rating Area 2	No Preference	44	433.89
	62560PA0020078	Rating Area 2	No Preference	45	448.49
	62560PA0020078	Rating Area 2	No Preference	46	465.89
	62560PA0020078	Rating Area 2	No Preference	47	485.45
	62560PA0020078	Rating Area 2	No Preference	48	507.81
	62560PA0020078	Rating Area 2	No Preference	49	529.87
	62560PA0020078	Rating Area 2	No Preference	50	554.71
	62560PA0020078	Rating Area 2	No Preference	51	579.25
	62560PA0020078	Rating Area 2	No Preference	52	606.27
	62560PA0020078	Rating Area 2	No Preference	53	633.60
	62560PA0020078	Rating Area 2	No Preference	54	663.11
	62560PA0020078	Rating Area 2	No Preference	55	692.62
	62560PA0020078	Rating Area 2	No Preference	56	724.61
	62560PA0020078	Rating Area 2	No Preference	57	756.91
	62560PA0020078	Rating Area 2	No Preference	58	791.38
	62560PA0020078	Rating Area 2	No Preference	59	808.47
	62560PA0020078	Rating Area 2	No Preference	60	842.94
	62560PA0020078	Rating Area 2	No Preference	61	872.76
	62560PA0020078	Rating Area 2	No Preference	62	892.33
	62560PA0020078	Rating Area 2	No Preference	63	916.86
	62560PA0020078	Rating Area 2	No Preference	64 and over	931.77
	62560PA0020078	Rating Area 4	No Preference	0-14	193.57
	62560PA0020078	Rating Area 4	No Preference	15	210.77
	62560PA0020078	Rating Area 4	No Preference	16	217.35
	62560PA0020078	Rating Area 4	No Preference	17	223.93
	62560PA0020078	Rating Area 4	No Preference	18	231.02
	62560PA0020078	Rating Area 4	No Preference	19	238.10
	62560PA0020078	Rating Area 4	No Preference	20	245.44
	62560PA0020078	Rating Area 4	No Preference	21	253.03
	62560PA0020078	Rating Area 4	No Preference	22	253.03
	62560PA0020078	Rating Area 4	No Preference	23	253.03
	62560PA0020078	Rating Area 4	No Preference	24	253.03
	62560PA0020078	Rating Area 4	No Preference	25	254.04
	62560PA0020078	Rating Area 4	No Preference	26	259.10
	62560PA0020078	Rating Area 4	No Preference	27	265.18
	62560PA0020078	Rating Area 4	No Preference	28	275.04
	62560PA0020078	Rating Area 4	No Preference	29	283.14
	62560PA0020078	Rating Area 4	No Preference	30	287.19
	62560PA0020078	Rating Area 4	No Preference	31	293.26
	62560PA0020078	Rating Area 4	No Preference	32	299.33
	62560PA0020078	Rating Area 4	No Preference	33	303.13
	62560PA0020078	Rating Area 4	No Preference	34	307.18
	62560PA0020078	Rating Area 4	No Preference	35	309.20
	62560PA0020078	Rating Area 4	No Preference	36	311.23
	62560PA0020078	Rating Area 4	No Preference	37	313.25
	62560PA0020078	Rating Area 4	No Preference	38	315.28
	62560PA0020078	Rating Area 4	No Preference	39	319.32
	62560PA0020078	Rating Area 4	No Preference	40	323.37
	62560PA0020078	Rating Area 4	No Preference	41	329.45
	62560PA0020078	Rating Area 4	No Preference	42	335.26
	62560PA0020078	Rating Area 4	No Preference	43	343.36
	62560PA0020078	Rating Area 4	No Preference	44	353.48
	62560PA0020078	Rating Area 4	No Preference	45	365.38
	62560PA0020078	Rating Area 4	No Preference	46	379.55
	62560PA0020078	Rating Area 4	No Preference	47	395.49
	62560PA0020078	Rating Area 4	No Preference	48	413.70
	62560PA0020078	Rating Area 4	No Preference	49	431.67
	62560PA0020078	Rating Area 4	No Preference	50	451.91
	62560PA0020078	Rating Area 4	No Preference	51	471.90
	62560PA0020078	Rating Area 4	No Preference	52	493.91
	62560PA0020078	Rating Area 4	No Preference	53	516.18
	62560PA0020078	Rating Area 4	No Preference	54	540.22
	62560PA0020078	Rating Area 4	No Preference	55	564.26
	62560PA0020078	Rating Area 4	No Preference	56	590.32
	62560PA0020078	Rating Area 4	No Preference	57	616.63
	62560PA0020078	Rating Area 4	No Preference	58	644.72
	62560PA0020078	Rating Area 4	No Preference	59	658.64
	62560PA0020078	Rating Area 4	No Preference	60	686.72
	62560PA0020078	Rating Area 4	No Preference	61	711.01
	62560PA0020078	Rating Area 4	No Preference	62	726.96
	62560PA0020078	Rating Area 4	No Preference	63	746.94
	62560PA0020078	Rating Area 4	No Preference	64 and over	759.09
	62560PA0020078	Rating Area 5	No Preference	0-14	208.21
	62560PA0020078	Rating Area 5	No Preference	15	226.72

	62560PA0020078	Rating Area 5	No Preference	16	233.79
	62560PA0020078	Rating Area 5	No Preference	17	240.87
	62560PA0020078	Rating Area 5	No Preference	18	248.49
	62560PA0020078	Rating Area 5	No Preference	19	256.11
	62560PA0020078	Rating Area 5	No Preference	20	264.00
	62560PA0020078	Rating Area 5	No Preference	21	272.17
	62560PA0020078	Rating Area 5	No Preference	22	272.17
	62560PA0020078	Rating Area 5	No Preference	23	272.17
	62560PA0020078	Rating Area 5	No Preference	24	272.17
	62560PA0020078	Rating Area 5	No Preference	25	273.26
	62560PA0020078	Rating Area 5	No Preference	26	278.70
	62560PA0020078	Rating Area 5	No Preference	27	285.23
	62560PA0020078	Rating Area 5	No Preference	28	295.85
	62560PA0020078	Rating Area 5	No Preference	29	304.56
	62560PA0020078	Rating Area 5	No Preference	30	308.91
	62560PA0020078	Rating Area 5	No Preference	31	315.45
	62560PA0020078	Rating Area 5	No Preference	32	321.98
	62560PA0020078	Rating Area 5	No Preference	33	326.06
	62560PA0020078	Rating Area 5	No Preference	34	330.41
	62560PA0020078	Rating Area 5	No Preference	35	332.59
	62560PA0020078	Rating Area 5	No Preference	36	334.77
	62560PA0020078	Rating Area 5	No Preference	37	336.95
	62560PA0020078	Rating Area 5	No Preference	38	339.12
	62560PA0020078	Rating Area 5	No Preference	39	343.48
	62560PA0020078	Rating Area 5	No Preference	40	347.83
	62560PA0020078	Rating Area 5	No Preference	41	354.37
	62560PA0020078	Rating Area 5	No Preference	42	360.63
	62560PA0020078	Rating Area 5	No Preference	43	369.33
	62560PA0020078	Rating Area 5	No Preference	44	380.22
	62560PA0020078	Rating Area 5	No Preference	45	393.01
	62560PA0020078	Rating Area 5	No Preference	46	408.26
	62560PA0020078	Rating Area 5	No Preference	47	425.40
	62560PA0020078	Rating Area 5	No Preference	48	445.00
	62560PA0020078	Rating Area 5	No Preference	49	464.32
	62560PA0020078	Rating Area 5	No Preference	50	486.10
	62560PA0020078	Rating Area 5	No Preference	51	507.60
	62560PA0020078	Rating Area 5	No Preference	52	531.28
	62560PA0020078	Rating Area 5	No Preference	53	555.23
	62560PA0020078	Rating Area 5	No Preference	54	581.08
	62560PA0020078	Rating Area 5	No Preference	55	606.94
	62560PA0020078	Rating Area 5	No Preference	56	634.97
	62560PA0020078	Rating Area 5	No Preference	57	663.28
	62560PA0020078	Rating Area 5	No Preference	58	693.49
	62560PA0020078	Rating Area 5	No Preference	59	708.46
	62560PA0020078	Rating Area 5	No Preference	60	738.67
	62560PA0020078	Rating Area 5	No Preference	61	764.80
	62560PA0020078	Rating Area 5	No Preference	62	781.94
	62560PA0020078	Rating Area 5	No Preference	63	803.45
	62560PA0020078	Rating Area 5	No Preference	64 and over	816.51
	62560PA0020079	Rating Area 1	No Preference	0-14	151.61
	62560PA0020079	Rating Area 1	No Preference	15	165.08
	62560PA0020079	Rating Area 1	No Preference	16	170.24
	62560PA0020079	Rating Area 1	No Preference	17	175.39
	62560PA0020079	Rating Area 1	No Preference	18	180.94
	62560PA0020079	Rating Area 1	No Preference	19	186.49
	62560PA0020079	Rating Area 1	No Preference	20	192.23
	62560PA0020079	Rating Area 1	No Preference	21	198.18
	62560PA0020079	Rating Area 1	No Preference	22	198.18
	62560PA0020079	Rating Area 1	No Preference	23	198.18
	62560PA0020079	Rating Area 1	No Preference	24	198.18
	62560PA0020079	Rating Area 1	No Preference	25	198.97
	62560PA0020079	Rating Area 1	No Preference	26	202.94
	62560PA0020079	Rating Area 1	No Preference	27	207.69
	62560PA0020079	Rating Area 1	No Preference	28	215.42
	62560PA0020079	Rating Area 1	No Preference	29	221.76
	62560PA0020079	Rating Area 1	No Preference	30	224.93
	62560PA0020079	Rating Area 1	No Preference	31	229.69
	62560PA0020079	Rating Area 1	No Preference	32	234.45
	62560PA0020079	Rating Area 1	No Preference	33	237.42
	62560PA0020079	Rating Area 1	No Preference	34	240.59
	62560PA0020079	Rating Area 1	No Preference	35	242.18
	62560PA0020079	Rating Area 1	No Preference	36	243.76
	62560PA0020079	Rating Area 1	No Preference	37	245.35
	62560PA0020079	Rating Area 1	No Preference	38	246.93
	62560PA0020079	Rating Area 1	No Preference	39	250.10
	62560PA0020079	Rating Area 1	No Preference	40	253.27
	62560PA0020079	Rating Area 1	No Preference	41	258.03
	62560PA0020079	Rating Area 1	No Preference	42	262.59
	62560PA0020079	Rating Area 1	No Preference	43	268.93
	62560PA0020079	Rating Area 1	No Preference	44	276.86
	62560PA0020079	Rating Area 1	No Preference	45	286.17
	62560PA0020079	Rating Area 1	No Preference	46	297.27
	62560PA0020079	Rating Area 1	No Preference	47	309.76
	62560PA0020079	Rating Area 1	No Preference	48	324.02
	62560PA0020079	Rating Area 1	No Preference	49	338.10
	62560PA0020079	Rating Area 1	No Preference	50	353.95
	62560PA0020079	Rating Area 1	No Preference	51	369.61
	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
	62560PA0020079	Rating Area 1	No Preference	56	462.35
	62560PA0020079	Rating Area 1	No Preference	57	482.96
	62560PA0020079	Rating Area 1	No Preference	58	504.96
	62560PA0020079	Rating Area 1	No Preference	59	515.86
	62560PA0020079	Rating Area 1	No Preference	60	537.86
	62560PA0020079	Rating Area 1	No Preference	61	556.89
	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
	62560PA0020079	Rating Area 2	No Preference	0-14	180.38
	62560PA0020079	Rating Area 2	No Preference	15	196.41
	62560PA0020079	Rating Area 2	No Preference	16	202.54
	62560PA0020079	Rating Area 2	No Preference	17	208.67
	62560PA0020079	Rating Area 2	No Preference	18	215.28
	62560PA0020079	Rating Area 2	No Preference	19	221.88
	62560PA0020079	Rating Area 2	No Preference	20	228.72
	62560PA0020079	Rating Area 2	No Preference	21	235.79
	62560PA0020079	Rating Area 2	No Preference	22	235.79
	62560PA0020079	Rating Area 2	No Preference	23	235.79

62560PA0020079	Rating Area 2	No Preference	24	235.79
	Rating Area 2	No Preference	25	236.73
	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
	Rating Area 2	No Preference	32	278.94
	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
	Rating Area 4	No Preference	38	239.36
	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
	Rating Area 4	No Preference	43	260.68
	Rating Area 4	No Preference	44	268.36
	Rating Area 4	No Preference	45	277.39
	Rating Area 4	No Preference	46	288.15
	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
	Rating Area 4	No Preference	52	374.98
	Rating Area 4	No Preference	53	391.88
	Rating Area 4	No Preference	54	410.13
	Rating Area 4	No Preference	55	428.38
	Rating Area 4	No Preference	56	448.17
	Rating Area 4	No Preference	57	468.15
	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
	Rating Area 5	No Preference	16	177.49
	Rating Area 5	No Preference	17	182.86
	Rating Area 5	No Preference	18	188.64
	Rating Area 5	No Preference	19	194.43
	Rating Area 5	No Preference	20	200.42
	Rating Area 5	No Preference	21	206.62
	Rating Area 5	No Preference	22	206.62
	Rating Area 5	No Preference	23	206.62
	Rating Area 5	No Preference	24	206.62
	Rating Area 5	No Preference	25	207.45
	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

	62560PA0020079 Rating Area 5	No Preference	32	244.43
	62560PA0020079 Rating Area 5	No Preference	33	247.53
	62560PA0020079 Rating Area 5	No Preference	34	250.84
	62560PA0020079 Rating Area 5	No Preference	35	252.49
	62560PA0020079 Rating Area 5	No Preference	36	254.14
	62560PA0020079 Rating Area 5	No Preference	37	255.80
	62560PA0020079 Rating Area 5	No Preference	38	257.45
	62560PA0020079 Rating Area 5	No Preference	39	260.75
	62560PA0020079 Rating Area 5	No Preference	40	264.06
	62560PA0020079 Rating Area 5	No Preference	41	269.02
	62560PA0020079 Rating Area 5	No Preference	42	273.77
	62560PA0020079 Rating Area 5	No Preference	43	280.38
	62560PA0020079 Rating Area 5	No Preference	44	288.65
	62560PA0020079 Rating Area 5	No Preference	45	298.36
	62560PA0020079 Rating Area 5	No Preference	46	309.93
	62560PA0020079 Rating Area 5	No Preference	47	322.95
	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
	62560PA0020079 Rating Area 5	No Preference	53	421.50
	62560PA0020079 Rating Area 5	No Preference	54	441.13
	62560PA0020079 Rating Area 5	No Preference	55	460.76
	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
62560PA0020071	Rating Area 1	No Preference	24	360.55
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
62560PA0020071	Rating Area 1	No Preference	38	449.25
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
62560PA0020071	Rating Area 1	No Preference	47	563.54
62560PA0020071	Rating Area 1	No Preference	48	589.50
62560PA0020071	Rating Area 1	No Preference	49	615.10
62560PA0020071	Rating Area 1	No Preference	50	643.94
62560PA0020071	Rating Area 1	No Preference	51	672.43
62560PA0020071	Rating Area 1	No Preference	52	703.79
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
62560PA0020071	Rating Area 1	No Preference	56	841.16
62560PA0020071	Rating Area 1	No Preference	57	878.66
62560PA0020071	Rating Area 1	No Preference	58	918.68
62560PA0020071	Rating Area 1	No Preference	59	938.51
62560PA0020071	Rating Area 1	No Preference	60	978.53
62560PA0020071	Rating Area 1	No Preference	61	1013.15
62560PA0020071	Rating Area 1	No Preference	62	1035.86
62560PA0020071	Rating Area 1	No Preference	63	1064.34
62560PA0020071	Rating Area 1	No Preference	64 and over	1081.65
62560PA0020071	Rating Area 2	No Preference	0-14	328.16
62560PA0020071	Rating Area 2	No Preference	15	357.33
62560PA0020071	Rating Area 2	No Preference	16	368.49
62560PA0020071	Rating Area 2	No Preference	17	379.64
62560PA0020071	Rating Area 2	No Preference	18	391.65
62560PA0020071	Rating Area 2	No Preference	19	403.66
62560PA0020071	Rating Area 2	No Preference	20	416.10
62560PA0020071	Rating Area 2	No Preference	21	428.97
62560PA0020071	Rating Area 2	No Preference	22	428.97
62560PA0020071	Rating Area 2	No Preference	23	428.97
62560PA0020071	Rating Area 2	No Preference	24	428.97
62560PA0020071	Rating Area 2	No Preference	25	430.69
62560PA0020071	Rating Area 2	No Preference	26	439.27
62560PA0020071	Rating Area 2	No Preference	27	449.56
62560PA0020071	Rating Area 2	No Preference	28	466.29
62560PA0020071	Rating Area 2	No Preference	29	480.02
62560PA0020071	Rating Area 2	No Preference	30	486.88
62560PA0020071	Rating Area 2	No Preference	31	497.18
62560PA0020071	Rating Area 2	No Preference	32	507.47
62560PA0020071	Rating Area 2	No Preference	33	513.91
62560PA0020071	Rating Area 2	No Preference	34	520.77
62560PA0020071	Rating Area 2	No Preference	35	524.20
62560PA0020071	Rating Area 2	No Preference	36	527.63
62560PA0020071	Rating Area 2	No Preference	37	531.06
62560PA0020071	Rating Area 2	No Preference	38	534.50
62560PA0020071	Rating Area 2	No Preference	39	541.36
62560PA0020071	Rating Area 2	No Preference	40	548.22
62560PA0020071	Rating Area 2	No Preference	41	558.52
62560PA0020071	Rating Area 2	No Preference	42	568.39
62560PA0020071	Rating Area 2	No Preference	43	582.11
62560PA0020071	Rating Area 2	No Preference	44	599.27
62560PA0020071	Rating Area 2	No Preference	45	619.43
62560PA0020071	Rating Area 2	No Preference	46	643.46
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
62560PA0020071	Rating Area 2	No Preference	52	837.35
62560PA0020071	Rating Area 2	No Preference	53	875.10

	62560PA0020071	Rating Area 2	No Preference	54	915.85
	62560PA0020071	Rating Area 2	No Preference	55	956.60
	62560PA0020071	Rating Area 2	No Preference	56	1000.79
	62560PA0020071	Rating Area 2	No Preference	57	1045.40
	62560PA0020071	Rating Area 2	No Preference	58	1093.02
	62560PA0020071	Rating Area 2	No Preference	59	1116.61
	62560PA0020071	Rating Area 2	No Preference	60	1164.22
	62560PA0020071	Rating Area 2	No Preference	61	1205.41
	62560PA0020071	Rating Area 2	No Preference	62	1232.43
	62560PA0020071	Rating Area 2	No Preference	63	1266.32
	62560PA0020071	Rating Area 2	No Preference	64 and over	1286.91
	62560PA0020071	Rating Area 4	No Preference	0-14	267.35
	62560PA0020071	Rating Area 4	No Preference	15	291.12
	62560PA0020071	Rating Area 4	No Preference	16	300.20
	62560PA0020071	Rating Area 4	No Preference	17	309.29
	62560PA0020071	Rating Area 4	No Preference	18	319.08
	62560PA0020071	Rating Area 4	No Preference	19	328.86
	62560PA0020071	Rating Area 4	No Preference	20	339.00
	62560PA0020071	Rating Area 4	No Preference	21	349.48
	62560PA0020071	Rating Area 4	No Preference	22	349.48
	62560PA0020071	Rating Area 4	No Preference	23	349.48
	62560PA0020071	Rating Area 4	No Preference	24	349.48
	62560PA0020071	Rating Area 4	No Preference	25	350.88
	62560PA0020071	Rating Area 4	No Preference	26	357.87
	62560PA0020071	Rating Area 4	No Preference	27	366.26
	62560PA0020071	Rating Area 4	No Preference	28	379.88
	62560PA0020071	Rating Area 4	No Preference	29	391.07
	62560PA0020071	Rating Area 4	No Preference	30	396.66
	62560PA0020071	Rating Area 4	No Preference	31	405.05
	62560PA0020071	Rating Area 4	No Preference	32	413.43
	62560PA0020071	Rating Area 4	No Preference	33	418.68
	62560PA0020071	Rating Area 4	No Preference	34	424.27
	62560PA0020071	Rating Area 4	No Preference	35	427.06
	62560PA0020071	Rating Area 4	No Preference	36	429.86
	62560PA0020071	Rating Area 4	No Preference	37	432.66
	62560PA0020071	Rating Area 4	No Preference	38	435.45
	62560PA0020071	Rating Area 4	No Preference	39	441.04
	62560PA0020071	Rating Area 4	No Preference	40	446.64
	62560PA0020071	Rating Area 4	No Preference	41	455.02
	62560PA0020071	Rating Area 4	No Preference	42	463.06
	62560PA0020071	Rating Area 4	No Preference	43	474.24
	62560PA0020071	Rating Area 4	No Preference	44	488.22
	62560PA0020071	Rating Area 4	No Preference	45	504.65
	62560PA0020071	Rating Area 4	No Preference	46	524.22
	62560PA0020071	Rating Area 4	No Preference	47	546.24
	62560PA0020071	Rating Area 4	No Preference	48	571.40
	62560PA0020071	Rating Area 4	No Preference	49	596.21
	62560PA0020071	Rating Area 4	No Preference	50	624.17
	62560PA0020071	Rating Area 4	No Preference	51	651.78
	62560PA0020071	Rating Area 4	No Preference	52	682.18
	62560PA0020071	Rating Area 4	No Preference	53	712.94
	62560PA0020071	Rating Area 4	No Preference	54	746.14
	62560PA0020071	Rating Area 4	No Preference	55	779.34
	62560PA0020071	Rating Area 4	No Preference	56	815.34
	62560PA0020071	Rating Area 4	No Preference	57	851.68
	62560PA0020071	Rating Area 4	No Preference	58	890.48
	62560PA0020071	Rating Area 4	No Preference	59	909.70
	62560PA0020071	Rating Area 4	No Preference	60	948.49
	62560PA0020071	Rating Area 4	No Preference	61	982.04
	62560PA0020071	Rating Area 4	No Preference	62	1004.06
	62560PA0020071	Rating Area 4	No Preference	63	1031.66
	62560PA0020071	Rating Area 4	No Preference	64 and over	1048.44
	62560PA0020071	Rating Area 5	No Preference	0-14	287.57
	62560PA0020071	Rating Area 5	No Preference	15	313.13
	62560PA0020071	Rating Area 5	No Preference	16	322.91
	62560PA0020071	Rating Area 5	No Preference	17	332.68
	62560PA0020071	Rating Area 5	No Preference	18	343.21
	62560PA0020071	Rating Area 5	No Preference	19	353.73
	62560PA0020071	Rating Area 5	No Preference	20	364.63
	62560PA0020071	Rating Area 5	No Preference	21	375.91
	62560PA0020071	Rating Area 5	No Preference	22	375.91
	62560PA0020071	Rating Area 5	No Preference	23	375.91
	62560PA0020071	Rating Area 5	No Preference	24	375.91
	62560PA0020071	Rating Area 5	No Preference	25	377.41
	62560PA0020071	Rating Area 5	No Preference	26	384.93
	62560PA0020071	Rating Area 5	No Preference	27	393.95
	62560PA0020071	Rating Area 5	No Preference	28	408.61
	62560PA0020071	Rating Area 5	No Preference	29	420.64
	62560PA0020071	Rating Area 5	No Preference	30	426.66
	62560PA0020071	Rating Area 5	No Preference	31	435.68
	62560PA0020071	Rating Area 5	No Preference	32	444.70
	62560PA0020071	Rating Area 5	No Preference	33	450.34
	62560PA0020071	Rating Area 5	No Preference	34	456.35
	62560PA0020071	Rating Area 5	No Preference	35	459.36
	62560PA0020071	Rating Area 5	No Preference	36	462.37
	62560PA0020071	Rating Area 5	No Preference	37	465.38
	62560PA0020071	Rating Area 5	No Preference	38	468.38
	62560PA0020071	Rating Area 5	No Preference	39	474.40
	62560PA0020071	Rating Area 5	No Preference	40	480.41
	62560PA0020071	Rating Area 5	No Preference	41	489.43
	62560PA0020071	Rating Area 5	No Preference	42	498.08
	62560PA0020071	Rating Area 5	No Preference	43	510.11
	62560PA0020071	Rating Area 5	No Preference	44	525.15
	62560PA0020071	Rating Area 5	No Preference	45	542.81
	62560PA0020071	Rating Area 5	No Preference	46	563.87
	62560PA0020071	Rating Area 5	No Preference	47	587.55
	62560PA0020071	Rating Area 5	No Preference	48	614.61
	62560PA0020071	Rating Area 5	No Preference	49	641.30
	62560PA0020071	Rating Area 5	No Preference	50	671.38
	62560PA0020071	Rating Area 5	No Preference	51	701.07
	62560PA0020071	Rating Area 5	No Preference	52	733.78
	62560PA0020071	Rating Area 5	No Preference	53	766.86
	62560PA0020071	Rating Area 5	No Preference	54	802.57
	62560PA0020071	Rating Area 5	No Preference	55	838.28
	62560PA0020071	Rating Area 5	No Preference	56	877.00
	62560PA0020071	Rating Area 5	No Preference	57	916.09
	62560PA0020071	Rating Area 5	No Preference	58	957.82
	62560PA0020071	Rating Area 5	No Preference	59	978.49
	62560PA0020071	Rating Area 5	No Preference	60	1020.22
	62560PA0020071	Rating Area 5	No Preference	61	1056.31

	62560PA0020071	Rating Area 5	No Preference	62	1079.99
	62560PA0020071	Rating Area 5	No Preference	63	1109.69
	62560PA0020071	Rating Area 5	No Preference	64 and over	1127.73
	62560PA0020072	Rating Area 1	No Preference	0-14	274.77
	62560PA0020072	Rating Area 1	No Preference	15	299.19
	62560PA0020072	Rating Area 1	No Preference	16	308.53
	62560PA0020072	Rating Area 1	No Preference	17	317.87
	62560PA0020072	Rating Area 1	No Preference	18	327.92
	62560PA0020072	Rating Area 1	No Preference	19	337.98
	62560PA0020072	Rating Area 1	No Preference	20	348.39
	62560PA0020072	Rating Area 1	No Preference	21	359.17
	62560PA0020072	Rating Area 1	No Preference	22	359.17
	62560PA0020072	Rating Area 1	No Preference	23	359.17
	62560PA0020072	Rating Area 1	No Preference	24	359.17
	62560PA0020072	Rating Area 1	No Preference	25	360.61
	62560PA0020072	Rating Area 1	No Preference	26	367.79
	62560PA0020072	Rating Area 1	No Preference	27	376.41
	62560PA0020072	Rating Area 1	No Preference	28	390.42
	62560PA0020072	Rating Area 1	No Preference	29	401.91
	62560PA0020072	Rating Area 1	No Preference	30	407.66
	62560PA0020072	Rating Area 1	No Preference	31	416.28
	62560PA0020072	Rating Area 1	No Preference	32	424.90
	62560PA0020072	Rating Area 1	No Preference	33	430.29
	62560PA0020072	Rating Area 1	No Preference	34	436.03
	62560PA0020072	Rating Area 1	No Preference	35	438.91
	62560PA0020072	Rating Area 1	No Preference	36	441.78
	62560PA0020072	Rating Area 1	No Preference	37	444.65
	62560PA0020072	Rating Area 1	No Preference	38	447.53
	62560PA0020072	Rating Area 1	No Preference	39	453.27
	62560PA0020072	Rating Area 1	No Preference	40	459.02
	62560PA0020072	Rating Area 1	No Preference	41	467.64
	62560PA0020072	Rating Area 1	No Preference	42	475.90
	62560PA0020072	Rating Area 1	No Preference	43	487.39
	62560PA0020072	Rating Area 1	No Preference	44	501.76
	62560PA0020072	Rating Area 1	No Preference	45	518.64
	62560PA0020072	Rating Area 1	No Preference	46	538.76
	62560PA0020072	Rating Area 1	No Preference	47	561.38
	62560PA0020072	Rating Area 1	No Preference	48	587.24
	62560PA0020072	Rating Area 1	No Preference	49	612.74
	62560PA0020072	Rating Area 1	No Preference	50	641.48
	62560PA0020072	Rating Area 1	No Preference	51	669.85
	62560PA0020072	Rating Area 1	No Preference	52	701.10
	62560PA0020072	Rating Area 1	No Preference	53	732.71
	62560PA0020072	Rating Area 1	No Preference	54	766.83
	62560PA0020072	Rating Area 1	No Preference	55	800.95
	62560PA0020072	Rating Area 1	No Preference	56	837.94
	62560PA0020072	Rating Area 1	No Preference	57	875.30
	62560PA0020072	Rating Area 1	No Preference	58	915.17
	62560PA0020072	Rating Area 1	No Preference	59	934.92
	62560PA0020072	Rating Area 1	No Preference	60	974.79
	62560PA0020072	Rating Area 1	No Preference	61	1009.27
	62560PA0020072	Rating Area 1	No Preference	62	1031.90
	62560PA0020072	Rating Area 1	No Preference	63	1060.27
	62560PA0020072	Rating Area 1	No Preference	64 and over	1077.51
	62560PA0020072	Rating Area 2	No Preference	0-14	326.91
	62560PA0020072	Rating Area 2	No Preference	15	355.97
	62560PA0020072	Rating Area 2	No Preference	16	367.08
	62560PA0020072	Rating Area 2	No Preference	17	378.19
	62560PA0020072	Rating Area 2	No Preference	18	390.15
	62560PA0020072	Rating Area 2	No Preference	19	402.12
	62560PA0020072	Rating Area 2	No Preference	20	414.51
	62560PA0020072	Rating Area 2	No Preference	21	427.33
	62560PA0020072	Rating Area 2	No Preference	22	427.33
	62560PA0020072	Rating Area 2	No Preference	23	427.33
	62560PA0020072	Rating Area 2	No Preference	24	427.33
	62560PA0020072	Rating Area 2	No Preference	25	429.04
	62560PA0020072	Rating Area 2	No Preference	26	437.59
	62560PA0020072	Rating Area 2	No Preference	27	447.84
	62560PA0020072	Rating Area 2	No Preference	28	464.51
	62560PA0020072	Rating Area 2	No Preference	29	478.18
	62560PA0020072	Rating Area 2	No Preference	30	485.02
	62560PA0020072	Rating Area 2	No Preference	31	495.28
	62560PA0020072	Rating Area 2	No Preference	32	505.53
	62560PA0020072	Rating Area 2	No Preference	33	511.94
	62560PA0020072	Rating Area 2	No Preference	34	518.78
	62560PA0020072	Rating Area 2	No Preference	35	522.20
	62560PA0020072	Rating Area 2	No Preference	36	525.62
	62560PA0020072	Rating Area 2	No Preference	37	529.03
	62560PA0020072	Rating Area 2	No Preference	38	532.45
	62560PA0020072	Rating Area 2	No Preference	39	539.29
	62560PA0020072	Rating Area 2	No Preference	40	546.13
	62560PA0020072	Rating Area 2	No Preference	41	556.38
	62560PA0020072	Rating Area 2	No Preference	42	566.21
	62560PA0020072	Rating Area 2	No Preference	43	579.89
	62560PA0020072	Rating Area 2	No Preference	44	596.98
	62560PA0020072	Rating Area 2	No Preference	45	617.06
	62560PA0020072	Rating Area 2	No Preference	46	641.00
	62560PA0020072	Rating Area 2	No Preference	47	667.92
	62560PA0020072	Rating Area 2	No Preference	48	698.68
	62560PA0020072	Rating Area 2	No Preference	49	729.02
	62560PA0020072	Rating Area 2	No Preference	50	763.21
	62560PA0020072	Rating Area 2	No Preference	51	796.97
	62560PA0020072	Rating Area 2	No Preference	52	834.15
	62560PA0020072	Rating Area 2	No Preference	53	871.75
	62560PA0020072	Rating Area 2	No Preference	54	912.35
	62560PA0020072	Rating Area 2	No Preference	55	952.95
	62560PA0020072	Rating Area 2	No Preference	56	996.96
	62560PA0020072	Rating Area 2	No Preference	57	1041.40
	62560PA0020072	Rating Area 2	No Preference	58	1088.84
	62560PA0020072	Rating Area 2	No Preference	59	1112.34
	62560PA0020072	Rating Area 2	No Preference	60	1159.77
	62560PA0020072	Rating Area 2	No Preference	61	1200.80
	62560PA0020072	Rating Area 2	No Preference	62	1227.72
	62560PA0020072	Rating Area 2	No Preference	63	1261.48
	62560PA0020072	Rating Area 2	No Preference	64 and over	1281.99
	62560PA0020072	Rating Area 4	No Preference	0-14	266.33
	62560PA0020072	Rating Area 4	No Preference	15	290.00
	62560PA0020072	Rating Area 4	No Preference	16	299.05
	62560PA0020072	Rating Area 4	No Preference	17	308.10
	62560PA0020072	Rating Area 4	No Preference	18	317.85

	62560PA0020072 Rating Area 4	No Preference	19	327.60
	62560PA0020072 Rating Area 4	No Preference	20	337.70
	62560PA0020072 Rating Area 4	No Preference	21	348.14
	62560PA0020072 Rating Area 4	No Preference	22	348.14
	62560PA0020072 Rating Area 4	No Preference	23	348.14
	62560PA0020072 Rating Area 4	No Preference	24	348.14
	62560PA0020072 Rating Area 4	No Preference	25	349.53
	62560PA0020072 Rating Area 4	No Preference	26	356.50
	62560PA0020072 Rating Area 4	No Preference	27	364.85
	62560PA0020072 Rating Area 4	No Preference	28	378.43
	62560PA0020072 Rating Area 4	No Preference	29	389.57
	62560PA0020072 Rating Area 4	No Preference	30	395.14
	62560PA0020072 Rating Area 4	No Preference	31	403.49
	62560PA0020072 Rating Area 4	No Preference	32	411.85
	62560PA0020072 Rating Area 4	No Preference	33	417.07
	62560PA0020072 Rating Area 4	No Preference	34	422.64
	62560PA0020072 Rating Area 4	No Preference	35	425.43
	62560PA0020072 Rating Area 4	No Preference	36	428.21
	62560PA0020072 Rating Area 4	No Preference	37	431.00
	62560PA0020072 Rating Area 4	No Preference	38	433.78
	62560PA0020072 Rating Area 4	No Preference	39	439.35
	62560PA0020072 Rating Area 4	No Preference	40	444.92
	62560PA0020072 Rating Area 4	No Preference	41	453.28
	62560PA0020072 Rating Area 4	No Preference	42	461.29
	62560PA0020072 Rating Area 4	No Preference	43	472.43
	62560PA0020072 Rating Area 4	No Preference	44	486.35
	62560PA0020072 Rating Area 4	No Preference	45	502.71
	62560PA0020072 Rating Area 4	No Preference	46	522.21
	62560PA0020072 Rating Area 4	No Preference	47	544.14
	62560PA0020072 Rating Area 4	No Preference	48	569.21
	62560PA0020072 Rating Area 4	No Preference	49	593.93
	62560PA0020072 Rating Area 4	No Preference	50	621.78
	62560PA0020072 Rating Area 4	No Preference	51	649.28
	62560PA0020072 Rating Area 4	No Preference	52	679.57
	62560PA0020072 Rating Area 4	No Preference	53	710.21
	62560PA0020072 Rating Area 4	No Preference	54	743.28
	62560PA0020072 Rating Area 4	No Preference	55	776.35
	62560PA0020072 Rating Area 4	No Preference	56	812.21
	62560PA0020072 Rating Area 4	No Preference	57	848.42
	62560PA0020072 Rating Area 4	No Preference	58	887.06
	62560PA0020072 Rating Area 4	No Preference	59	906.21
	62560PA0020072 Rating Area 4	No Preference	60	944.85
	62560PA0020072 Rating Area 4	No Preference	61	978.27
	62560PA0020072 Rating Area 4	No Preference	62	1000.21
	62560PA0020072 Rating Area 4	No Preference	63	1027.71
	62560PA0020072 Rating Area 4	No Preference	64 and over	1044.42
	62560PA0020072 Rating Area 5	No Preference	0-14	286.47
	62560PA0020072 Rating Area 5	No Preference	15	311.93
	62560PA0020072 Rating Area 5	No Preference	16	321.67
	62560PA0020072 Rating Area 5	No Preference	17	331.41
	62560PA0020072 Rating Area 5	No Preference	18	341.89
	62560PA0020072 Rating Area 5	No Preference	19	352.38
	62560PA0020072 Rating Area 5	No Preference	20	363.24
	62560PA0020072 Rating Area 5	No Preference	21	374.47
	62560PA0020072 Rating Area 5	No Preference	22	374.47
	62560PA0020072 Rating Area 5	No Preference	23	374.47
	62560PA0020072 Rating Area 5	No Preference	24	374.47
	62560PA0020072 Rating Area 5	No Preference	25	375.97
	62560PA0020072 Rating Area 5	No Preference	26	383.46
	62560PA0020072 Rating Area 5	No Preference	27	392.44
	62560PA0020072 Rating Area 5	No Preference	28	407.05
	62560PA0020072 Rating Area 5	No Preference	29	419.03
	62560PA0020072 Rating Area 5	No Preference	30	425.02
	62560PA0020072 Rating Area 5	No Preference	31	434.01
	62560PA0020072 Rating Area 5	No Preference	32	443.00
	62560PA0020072 Rating Area 5	No Preference	33	448.62
	62560PA0020072 Rating Area 5	No Preference	34	454.61
	62560PA0020072 Rating Area 5	No Preference	35	457.60
	62560PA0020072 Rating Area 5	No Preference	36	460.60
	62560PA0020072 Rating Area 5	No Preference	37	463.59
	62560PA0020072 Rating Area 5	No Preference	38	466.59
	62560PA0020072 Rating Area 5	No Preference	39	472.58
	62560PA0020072 Rating Area 5	No Preference	40	478.57
	62560PA0020072 Rating Area 5	No Preference	41	487.56
	62560PA0020072 Rating Area 5	No Preference	42	496.17
	62560PA0020072 Rating Area 5	No Preference	43	508.16
	62560PA0020072 Rating Area 5	No Preference	44	523.13
	62560PA0020072 Rating Area 5	No Preference	45	540.73
	62560PA0020072 Rating Area 5	No Preference	46	561.71
	62560PA0020072 Rating Area 5	No Preference	47	585.30
	62560PA0020072 Rating Area 5	No Preference	48	612.26
	62560PA0020072 Rating Area 5	No Preference	49	638.85
	62560PA0020072 Rating Area 5	No Preference	50	668.80
	62560PA0020072 Rating Area 5	No Preference	51	698.39
	62560PA0020072 Rating Area 5	No Preference	52	730.97
	62560PA0020072 Rating Area 5	No Preference	53	763.92
	62560PA0020072 Rating Area 5	No Preference	54	799.49
	62560PA0020072 Rating Area 5	No Preference	55	835.07
	62560PA0020072 Rating Area 5	No Preference	56	873.64
	62560PA0020072 Rating Area 5	No Preference	57	912.58
	62560PA0020072 Rating Area 5	No Preference	58	954.15
	62560PA0020072 Rating Area 5	No Preference	59	974.75
	62560PA0020072 Rating Area 5	No Preference	60	1016.31
	62560PA0020072 Rating Area 5	No Preference	61	1052.26
	62560PA0020072 Rating Area 5	No Preference	62	1075.85
	62560PA0020072 Rating Area 5	No Preference	63	1105.44
	62560PA0020072 Rating Area 5	No Preference	64 and over	1123.41
	62560PA0020073 Rating Area 1	No Preference	0-14	235.68
	62560PA0020073 Rating Area 1	No Preference	15	256.63
	62560PA0020073 Rating Area 1	No Preference	16	264.64
	62560PA0020073 Rating Area 1	No Preference	17	272.65
	62560PA0020073 Rating Area 1	No Preference	18	281.28
	62560PA0020073 Rating Area 1	No Preference	19	289.90
	62560PA0020073 Rating Area 1	No Preference	20	298.84
	62560PA0020073 Rating Area 1	No Preference	21	308.08
	62560PA0020073 Rating Area 1	No Preference	22	308.08
	62560PA0020073 Rating Area 1	No Preference	23	308.08
	62560PA0020073 Rating Area 1	No Preference	24	308.08
	62560PA0020073 Rating Area 1	No Preference	25	309.31
	62560PA0020073 Rating Area 1	No Preference	26	315.47

	62560PA0020073	Rating Area 1	No Preference	27	322.87
	62560PA0020073	Rating Area 1	No Preference	28	334.88
	62560PA0020073	Rating Area 1	No Preference	29	344.74
	62560PA0020073	Rating Area 1	No Preference	30	349.67
	62560PA0020073	Rating Area 1	No Preference	31	357.06
	62560PA0020073	Rating Area 1	No Preference	32	364.46
	62560PA0020073	Rating Area 1	No Preference	33	369.08
	62560PA0020073	Rating Area 1	No Preference	34	374.01
	62560PA0020073	Rating Area 1	No Preference	35	376.47
	62560PA0020073	Rating Area 1	No Preference	36	378.94
	62560PA0020073	Rating Area 1	No Preference	37	381.40
	62560PA0020073	Rating Area 1	No Preference	38	383.87
	62560PA0020073	Rating Area 1	No Preference	39	388.80
	62560PA0020073	Rating Area 1	No Preference	40	393.73
	62560PA0020073	Rating Area 1	No Preference	41	401.12
	62560PA0020073	Rating Area 1	No Preference	42	408.21
	62560PA0020073	Rating Area 1	No Preference	43	418.06
	62560PA0020073	Rating Area 1	No Preference	44	430.39
	62560PA0020073	Rating Area 1	No Preference	45	444.87
	62560PA0020073	Rating Area 1	No Preference	46	462.12
	62560PA0020073	Rating Area 1	No Preference	47	481.53
	62560PA0020073	Rating Area 1	No Preference	48	503.71
	62560PA0020073	Rating Area 1	No Preference	49	525.58
	62560PA0020073	Rating Area 1	No Preference	50	550.23
	62560PA0020073	Rating Area 1	No Preference	51	574.57
	62560PA0020073	Rating Area 1	No Preference	52	601.37
	62560PA0020073	Rating Area 1	No Preference	53	628.48
	62560PA0020073	Rating Area 1	No Preference	54	657.75
	62560PA0020073	Rating Area 1	No Preference	55	687.02
	62560PA0020073	Rating Area 1	No Preference	56	718.75
	62560PA0020073	Rating Area 1	No Preference	57	750.79
	62560PA0020073	Rating Area 1	No Preference	58	784.99
	62560PA0020073	Rating Area 1	No Preference	59	801.93
	62560PA0020073	Rating Area 1	No Preference	60	836.13
	62560PA0020073	Rating Area 1	No Preference	61	865.70
	62560PA0020073	Rating Area 1	No Preference	62	885.11
	62560PA0020073	Rating Area 1	No Preference	63	909.45
	62560PA0020073	Rating Area 1	No Preference	64 and over	924.24
	62560PA0020073	Rating Area 2	No Preference	0-14	280.41
	62560PA0020073	Rating Area 2	No Preference	15	305.34
	62560PA0020073	Rating Area 2	No Preference	16	314.87
	62560PA0020073	Rating Area 2	No Preference	17	324.40
	62560PA0020073	Rating Area 2	No Preference	18	334.66
	62560PA0020073	Rating Area 2	No Preference	19	344.92
	62560PA0020073	Rating Area 2	No Preference	20	355.55
	62560PA0020073	Rating Area 2	No Preference	21	366.55
	62560PA0020073	Rating Area 2	No Preference	22	366.55
	62560PA0020073	Rating Area 2	No Preference	23	366.55
	62560PA0020073	Rating Area 2	No Preference	24	366.55
	62560PA0020073	Rating Area 2	No Preference	25	368.02
	62560PA0020073	Rating Area 2	No Preference	26	375.35
	62560PA0020073	Rating Area 2	No Preference	27	384.14
	62560PA0020073	Rating Area 2	No Preference	28	398.44
	62560PA0020073	Rating Area 2	No Preference	29	410.17
	62560PA0020073	Rating Area 2	No Preference	30	416.03
	62560PA0020073	Rating Area 2	No Preference	31	424.83
	62560PA0020073	Rating Area 2	No Preference	32	433.63
	62560PA0020073	Rating Area 2	No Preference	33	439.13
	62560PA0020073	Rating Area 2	No Preference	34	444.99
	62560PA0020073	Rating Area 2	No Preference	35	447.92
	62560PA0020073	Rating Area 2	No Preference	36	450.86
	62560PA0020073	Rating Area 2	No Preference	37	453.79
	62560PA0020073	Rating Area 2	No Preference	38	456.72
	62560PA0020073	Rating Area 2	No Preference	39	462.59
	62560PA0020073	Rating Area 2	No Preference	40	468.45
	62560PA0020073	Rating Area 2	No Preference	41	477.25
	62560PA0020073	Rating Area 2	No Preference	42	485.68
	62560PA0020073	Rating Area 2	No Preference	43	497.41
	62560PA0020073	Rating Area 2	No Preference	44	512.07
	62560PA0020073	Rating Area 2	No Preference	45	529.30
	62560PA0020073	Rating Area 2	No Preference	46	549.83
	62560PA0020073	Rating Area 2	No Preference	47	572.92
	62560PA0020073	Rating Area 2	No Preference	48	599.31
	62560PA0020073	Rating Area 2	No Preference	49	625.33
	62560PA0020073	Rating Area 2	No Preference	50	654.66
	62560PA0020073	Rating Area 2	No Preference	51	683.62
	62560PA0020073	Rating Area 2	No Preference	52	715.51
	62560PA0020073	Rating Area 2	No Preference	53	747.76
	62560PA0020073	Rating Area 2	No Preference	54	782.58
	62560PA0020073	Rating Area 2	No Preference	55	817.41
	62560PA0020073	Rating Area 2	No Preference	56	855.16
	62560PA0020073	Rating Area 2	No Preference	57	893.28
	62560PA0020073	Rating Area 2	No Preference	58	933.97
	62560PA0020073	Rating Area 2	No Preference	59	954.13
	62560PA0020073	Rating Area 2	No Preference	60	994.82
	62560PA0020073	Rating Area 2	No Preference	61	1030.01
	62560PA0020073	Rating Area 2	No Preference	62	1053.10
	62560PA0020073	Rating Area 2	No Preference	63	1082.06
	62560PA0020073	Rating Area 2	No Preference	64 and over	1099.65
	62560PA0020073	Rating Area 4	No Preference	0-14	228.45
	62560PA0020073	Rating Area 4	No Preference	15	248.76
	62560PA0020073	Rating Area 4	No Preference	16	256.52
	62560PA0020073	Rating Area 4	No Preference	17	264.29
	62560PA0020073	Rating Area 4	No Preference	18	272.65
	62560PA0020073	Rating Area 4	No Preference	19	281.01
	62560PA0020073	Rating Area 4	No Preference	20	289.67
	62560PA0020073	Rating Area 4	No Preference	21	298.63
	62560PA0020073	Rating Area 4	No Preference	22	298.63
	62560PA0020073	Rating Area 4	No Preference	23	298.63
	62560PA0020073	Rating Area 4	No Preference	24	298.63
	62560PA0020073	Rating Area 4	No Preference	25	299.82
	62560PA0020073	Rating Area 4	No Preference	26	305.80
	62560PA0020073	Rating Area 4	No Preference	27	312.96
	62560PA0020073	Rating Area 4	No Preference	28	324.61
	62560PA0020073	Rating Area 4	No Preference	29	334.17
	62560PA0020073	Rating Area 4	No Preference	30	338.95
	62560PA0020073	Rating Area 4	No Preference	31	346.11
	62560PA0020073	Rating Area 4	No Preference	32	353.28
	62560PA0020073	Rating Area 4	No Preference	33	357.76
	62560PA0020073	Rating Area 4	No Preference	34	362.54

	62560PA0020073	Rating Area 4	No Preference	35	364.93
	62560PA0020073	Rating Area 4	No Preference	36	367.31
	62560PA0020073	Rating Area 4	No Preference	37	369.70
	62560PA0020073	Rating Area 4	No Preference	38	372.09
	62560PA0020073	Rating Area 4	No Preference	39	376.87
	62560PA0020073	Rating Area 4	No Preference	40	381.65
	62560PA0020073	Rating Area 4	No Preference	41	388.82
	62560PA0020073	Rating Area 4	No Preference	42	395.68
	62560PA0020073	Rating Area 4	No Preference	43	405.24
	62560PA0020073	Rating Area 4	No Preference	44	417.19
	62560PA0020073	Rating Area 4	No Preference	45	431.22
	62560PA0020073	Rating Area 4	No Preference	46	447.95
	62560PA0020073	Rating Area 4	No Preference	47	466.76
	62560PA0020073	Rating Area 4	No Preference	48	488.26
	62560PA0020073	Rating Area 4	No Preference	49	509.46
	62560PA0020073	Rating Area 4	No Preference	50	533.35
	62560PA0020073	Rating Area 4	No Preference	51	556.94
	62560PA0020073	Rating Area 4	No Preference	52	582.93
	62560PA0020073	Rating Area 4	No Preference	53	609.21
	62560PA0020073	Rating Area 4	No Preference	54	637.58
	62560PA0020073	Rating Area 4	No Preference	55	665.94
	62560PA0020073	Rating Area 4	No Preference	56	696.70
	62560PA0020073	Rating Area 4	No Preference	57	727.76
	62560PA0020073	Rating Area 4	No Preference	58	760.91
	62560PA0020073	Rating Area 4	No Preference	59	777.33
	62560PA0020073	Rating Area 4	No Preference	60	810.48
	62560PA0020073	Rating Area 4	No Preference	61	839.15
	62560PA0020073	Rating Area 4	No Preference	62	857.96
	62560PA0020073	Rating Area 4	No Preference	63	881.56
	62560PA0020073	Rating Area 4	No Preference	64 and over	895.89
	62560PA0020073	Rating Area 5	No Preference	0-14	245.73
	62560PA0020073	Rating Area 5	No Preference	15	267.57
	62560PA0020073	Rating Area 5	No Preference	16	275.92
	62560PA0020073	Rating Area 5	No Preference	17	284.27
	62560PA0020073	Rating Area 5	No Preference	18	293.26
	62560PA0020073	Rating Area 5	No Preference	19	302.26
	62560PA0020073	Rating Area 5	No Preference	20	311.57
	62560PA0020073	Rating Area 5	No Preference	21	321.21
	62560PA0020073	Rating Area 5	No Preference	22	321.21
	62560PA0020073	Rating Area 5	No Preference	23	321.21
	62560PA0020073	Rating Area 5	No Preference	24	321.21
	62560PA0020073	Rating Area 5	No Preference	25	322.49
	62560PA0020073	Rating Area 5	No Preference	26	328.92
	62560PA0020073	Rating Area 5	No Preference	27	336.63
	62560PA0020073	Rating Area 5	No Preference	28	349.16
	62560PA0020073	Rating Area 5	No Preference	29	359.43
	62560PA0020073	Rating Area 5	No Preference	30	364.57
	62560PA0020073	Rating Area 5	No Preference	31	372.28
	62560PA0020073	Rating Area 5	No Preference	32	379.99
	62560PA0020073	Rating Area 5	No Preference	33	384.81
	62560PA0020073	Rating Area 5	No Preference	34	389.95
	62560PA0020073	Rating Area 5	No Preference	35	392.52
	62560PA0020073	Rating Area 5	No Preference	36	395.09
	62560PA0020073	Rating Area 5	No Preference	37	397.66
	62560PA0020073	Rating Area 5	No Preference	38	400.23
	62560PA0020073	Rating Area 5	No Preference	39	405.37
	62560PA0020073	Rating Area 5	No Preference	40	410.51
	62560PA0020073	Rating Area 5	No Preference	41	418.22
	62560PA0020073	Rating Area 5	No Preference	42	425.60
	62560PA0020073	Rating Area 5	No Preference	43	435.88
	62560PA0020073	Rating Area 5	No Preference	44	448.73
	62560PA0020073	Rating Area 5	No Preference	45	463.83
	62560PA0020073	Rating Area 5	No Preference	46	481.82
	62560PA0020073	Rating Area 5	No Preference	47	502.05
	62560PA0020073	Rating Area 5	No Preference	48	525.18
	62560PA0020073	Rating Area 5	No Preference	49	547.98
	62560PA0020073	Rating Area 5	No Preference	50	573.68
	62560PA0020073	Rating Area 5	No Preference	51	599.06
	62560PA0020073	Rating Area 5	No Preference	52	627.00
	62560PA0020073	Rating Area 5	No Preference	53	655.27
	62560PA0020073	Rating Area 5	No Preference	54	685.78
	62560PA0020073	Rating Area 5	No Preference	55	716.30
	62560PA0020073	Rating Area 5	No Preference	56	749.38
	62560PA0020073	Rating Area 5	No Preference	57	782.79
	62560PA0020073	Rating Area 5	No Preference	58	818.44
	62560PA0020073	Rating Area 5	No Preference	59	836.11
	62560PA0020073	Rating Area 5	No Preference	60	871.76
	62560PA0020073	Rating Area 5	No Preference	61	902.60
	62560PA0020073	Rating Area 5	No Preference	62	922.84
	62560PA0020073	Rating Area 5	No Preference	63	948.21
	62560PA0020073	Rating Area 5	No Preference	64 and over	963.63
	62560PA0020074	Rating Area 1	No Preference	0-14	236.74
	62560PA0020074	Rating Area 1	No Preference	15	257.78
	62560PA0020074	Rating Area 1	No Preference	16	265.83
	62560PA0020074	Rating Area 1	No Preference	17	273.87
	62560PA0020074	Rating Area 1	No Preference	18	282.54
	62560PA0020074	Rating Area 1	No Preference	19	291.20
	62560PA0020074	Rating Area 1	No Preference	20	300.18
	62560PA0020074	Rating Area 1	No Preference	21	309.46
	62560PA0020074	Rating Area 1	No Preference	22	309.46
	62560PA0020074	Rating Area 1	No Preference	23	309.46
	62560PA0020074	Rating Area 1	No Preference	24	309.46
	62560PA0020074	Rating Area 1	No Preference	25	310.70
	62560PA0020074	Rating Area 1	No Preference	26	316.89
	62560PA0020074	Rating Area 1	No Preference	27	324.31
	62560PA0020074	Rating Area 1	No Preference	28	336.38
	62560PA0020074	Rating Area 1	No Preference	29	346.29
	62560PA0020074	Rating Area 1	No Preference	30	351.24
	62560PA0020074	Rating Area 1	No Preference	31	358.66
	62560PA0020074	Rating Area 1	No Preference	32	366.09
	62560PA0020074	Rating Area 1	No Preference	33	370.73
	62560PA0020074	Rating Area 1	No Preference	34	375.68
	62560PA0020074	Rating Area 1	No Preference	35	378.16
	62560PA0020074	Rating Area 1	No Preference	36	380.64
	62560PA0020074	Rating Area 1	No Preference	37	383.11
	62560PA0020074	Rating Area 1	No Preference	38	385.59
	62560PA0020074	Rating Area 1	No Preference	39	390.54
	62560PA0020074	Rating Area 1	No Preference	40	395.49
	62560PA0020074	Rating Area 1	No Preference	41	402.92
	62560PA0020074	Rating Area 1	No Preference	42	410.03

	62560PA0020074	Rating Area 1	No Preference	43	419.94
	62560PA0020074	Rating Area 1	No Preference	44	432.32
	62560PA0020074	Rating Area 1	No Preference	45	446.86
	62560PA0020074	Rating Area 1	No Preference	46	464.19
	62560PA0020074	Rating Area 1	No Preference	47	483.69
	62560PA0020074	Rating Area 1	No Preference	48	505.97
	62560PA0020074	Rating Area 1	No Preference	49	527.94
	62560PA0020074	Rating Area 1	No Preference	50	552.70
	62560PA0020074	Rating Area 1	No Preference	51	577.14
	62560PA0020074	Rating Area 1	No Preference	52	604.07
	62560PA0020074	Rating Area 1	No Preference	53	631.30
	62560PA0020074	Rating Area 1	No Preference	54	660.70
	62560PA0020074	Rating Area 1	No Preference	55	690.10
	62560PA0020074	Rating Area 1	No Preference	56	721.97
	62560PA0020074	Rating Area 1	No Preference	57	754.15
	62560PA0020074	Rating Area 1	No Preference	58	788.50
	62560PA0020074	Rating Area 1	No Preference	59	805.52
	62560PA0020074	Rating Area 1	No Preference	60	839.87
	62560PA0020074	Rating Area 1	No Preference	61	869.58
	62560PA0020074	Rating Area 1	No Preference	62	889.08
	62560PA0020074	Rating Area 1	No Preference	63	913.53
	62560PA0020074	Rating Area 1	No Preference	64 and over	928.38
	62560PA0020074	Rating Area 2	No Preference	0-14	281.67
	62560PA0020074	Rating Area 2	No Preference	15	306.70
	62560PA0020074	Rating Area 2	No Preference	16	316.28
	62560PA0020074	Rating Area 2	No Preference	17	325.85
	62560PA0020074	Rating Area 2	No Preference	18	336.16
	62560PA0020074	Rating Area 2	No Preference	19	346.47
	62560PA0020074	Rating Area 2	No Preference	20	357.14
	62560PA0020074	Rating Area 2	No Preference	21	368.19
	62560PA0020074	Rating Area 2	No Preference	22	368.19
	62560PA0020074	Rating Area 2	No Preference	23	368.19
	62560PA0020074	Rating Area 2	No Preference	24	368.19
	62560PA0020074	Rating Area 2	No Preference	25	369.66
	62560PA0020074	Rating Area 2	No Preference	26	377.03
	62560PA0020074	Rating Area 2	No Preference	27	385.86
	62560PA0020074	Rating Area 2	No Preference	28	400.22
	62560PA0020074	Rating Area 2	No Preference	29	412.00
	62560PA0020074	Rating Area 2	No Preference	30	417.90
	62560PA0020074	Rating Area 2	No Preference	31	426.73
	62560PA0020074	Rating Area 2	No Preference	32	435.57
	62560PA0020074	Rating Area 2	No Preference	33	441.09
	62560PA0020074	Rating Area 2	No Preference	34	446.98
	62560PA0020074	Rating Area 2	No Preference	35	449.93
	62560PA0020074	Rating Area 2	No Preference	36	452.87
	62560PA0020074	Rating Area 2	No Preference	37	455.82
	62560PA0020074	Rating Area 2	No Preference	38	458.76
	62560PA0020074	Rating Area 2	No Preference	39	464.66
	62560PA0020074	Rating Area 2	No Preference	40	470.55
	62560PA0020074	Rating Area 2	No Preference	41	479.38
	62560PA0020074	Rating Area 2	No Preference	42	487.85
	62560PA0020074	Rating Area 2	No Preference	43	499.63
	62560PA0020074	Rating Area 2	No Preference	44	514.36
	62560PA0020074	Rating Area 2	No Preference	45	531.67
	62560PA0020074	Rating Area 2	No Preference	46	552.29
	62560PA0020074	Rating Area 2	No Preference	47	575.48
	62560PA0020074	Rating Area 2	No Preference	48	601.99
	62560PA0020074	Rating Area 2	No Preference	49	628.13
	62560PA0020074	Rating Area 2	No Preference	50	657.59
	62560PA0020074	Rating Area 2	No Preference	51	686.67
	62560PA0020074	Rating Area 2	No Preference	52	718.71
	62560PA0020074	Rating Area 2	No Preference	53	751.11
	62560PA0020074	Rating Area 2	No Preference	54	786.09
	62560PA0020074	Rating Area 2	No Preference	55	821.06
	62560PA0020074	Rating Area 2	No Preference	56	858.99
	62560PA0020074	Rating Area 2	No Preference	57	897.28
	62560PA0020074	Rating Area 2	No Preference	58	938.15
	62560PA0020074	Rating Area 2	No Preference	59	958.40
	62560PA0020074	Rating Area 2	No Preference	60	999.27
	62560PA0020074	Rating Area 2	No Preference	61	1034.61
	62560PA0020074	Rating Area 2	No Preference	62	1057.81
	62560PA0020074	Rating Area 2	No Preference	63	1086.90
	62560PA0020074	Rating Area 2	No Preference	64 and over	1104.57
	62560PA0020074	Rating Area 4	No Preference	0-14	229.47
	62560PA0020074	Rating Area 4	No Preference	15	249.87
	62560PA0020074	Rating Area 4	No Preference	16	257.67
	62560PA0020074	Rating Area 4	No Preference	17	265.46
	62560PA0020074	Rating Area 4	No Preference	18	273.86
	62560PA0020074	Rating Area 4	No Preference	19	282.26
	62560PA0020074	Rating Area 4	No Preference	20	290.96
	62560PA0020074	Rating Area 4	No Preference	21	299.96
	62560PA0020074	Rating Area 4	No Preference	22	299.96
	62560PA0020074	Rating Area 4	No Preference	23	299.96
	62560PA0020074	Rating Area 4	No Preference	24	299.96
	62560PA0020074	Rating Area 4	No Preference	25	301.16
	62560PA0020074	Rating Area 4	No Preference	26	307.16
	62560PA0020074	Rating Area 4	No Preference	27	314.36
	62560PA0020074	Rating Area 4	No Preference	28	326.06
	62560PA0020074	Rating Area 4	No Preference	29	335.66
	62560PA0020074	Rating Area 4	No Preference	30	340.45
	62560PA0020074	Rating Area 4	No Preference	31	347.65
	62560PA0020074	Rating Area 4	No Preference	32	354.85
	62560PA0020074	Rating Area 4	No Preference	33	359.35
	62560PA0020074	Rating Area 4	No Preference	34	364.15
	62560PA0020074	Rating Area 4	No Preference	35	366.55
	62560PA0020074	Rating Area 4	No Preference	36	368.95
	62560PA0020074	Rating Area 4	No Preference	37	371.35
	62560PA0020074	Rating Area 4	No Preference	38	373.75
	62560PA0020074	Rating Area 4	No Preference	39	378.55
	62560PA0020074	Rating Area 4	No Preference	40	383.35
	62560PA0020074	Rating Area 4	No Preference	41	390.55
	62560PA0020074	Rating Area 4	No Preference	42	397.45
	62560PA0020074	Rating Area 4	No Preference	43	407.05
	62560PA0020074	Rating Area 4	No Preference	44	419.04
	62560PA0020074	Rating Area 4	No Preference	45	433.14
	62560PA0020074	Rating Area 4	No Preference	46	449.94
	62560PA0020074	Rating Area 4	No Preference	47	468.84
	62560PA0020074	Rating Area 4	No Preference	48	490.43
	62560PA0020074	Rating Area 4	No Preference	49	511.73
	62560PA0020074	Rating Area 4	No Preference	50	535.73

	62560PA0020074	Rating Area 4	No Preference	51	559.43
	62560PA0020074	Rating Area 4	No Preference	52	585.52
	62560PA0020074	Rating Area 4	No Preference	53	611.92
	62560PA0020074	Rating Area 4	No Preference	54	640.41
	62560PA0020074	Rating Area 4	No Preference	55	668.91
	62560PA0020074	Rating Area 4	No Preference	56	699.81
	62560PA0020074	Rating Area 4	No Preference	57	731.00
	62560PA0020074	Rating Area 4	No Preference	58	764.30
	62560PA0020074	Rating Area 4	No Preference	59	780.80
	62560PA0020074	Rating Area 4	No Preference	60	814.09
	62560PA0020074	Rating Area 4	No Preference	61	842.89
	62560PA0020074	Rating Area 4	No Preference	62	861.79
	62560PA0020074	Rating Area 4	No Preference	63	885.48
	62560PA0020074	Rating Area 4	No Preference	64 and over	899.88
	62560PA0020074	Rating Area 5	No Preference	0-14	246.83
	62560PA0020074	Rating Area 5	No Preference	15	268.77
	62560PA0020074	Rating Area 5	No Preference	16	277.16
	62560PA0020074	Rating Area 5	No Preference	17	285.55
	62560PA0020074	Rating Area 5	No Preference	18	294.58
	62560PA0020074	Rating Area 5	No Preference	19	303.61
	62560PA0020074	Rating Area 5	No Preference	20	312.97
	62560PA0020074	Rating Area 5	No Preference	21	322.65
	62560PA0020074	Rating Area 5	No Preference	22	322.65
	62560PA0020074	Rating Area 5	No Preference	23	322.65
	62560PA0020074	Rating Area 5	No Preference	24	322.65
	62560PA0020074	Rating Area 5	No Preference	25	323.94
	62560PA0020074	Rating Area 5	No Preference	26	330.39
	62560PA0020074	Rating Area 5	No Preference	27	338.14
	62560PA0020074	Rating Area 5	No Preference	28	350.72
	62560PA0020074	Rating Area 5	No Preference	29	361.05
	62560PA0020074	Rating Area 5	No Preference	30	366.21
	62560PA0020074	Rating Area 5	No Preference	31	373.95
	62560PA0020074	Rating Area 5	No Preference	32	381.69
	62560PA0020074	Rating Area 5	No Preference	33	386.53
	62560PA0020074	Rating Area 5	No Preference	34	391.70
	62560PA0020074	Rating Area 5	No Preference	35	394.28
	62560PA0020074	Rating Area 5	No Preference	36	396.86
	62560PA0020074	Rating Area 5	No Preference	37	399.44
	62560PA0020074	Rating Area 5	No Preference	38	402.02
	62560PA0020074	Rating Area 5	No Preference	39	407.18
	62560PA0020074	Rating Area 5	No Preference	40	412.35
	62560PA0020074	Rating Area 5	No Preference	41	420.09
	62560PA0020074	Rating Area 5	No Preference	42	427.51
	62560PA0020074	Rating Area 5	No Preference	43	437.84
	62560PA0020074	Rating Area 5	No Preference	44	450.74
	62560PA0020074	Rating Area 5	No Preference	45	465.91
	62560PA0020074	Rating Area 5	No Preference	46	483.98
	62560PA0020074	Rating Area 5	No Preference	47	504.30
	62560PA0020074	Rating Area 5	No Preference	48	527.53
	62560PA0020074	Rating Area 5	No Preference	49	550.44
	62560PA0020074	Rating Area 5	No Preference	50	576.25
	62560PA0020074	Rating Area 5	No Preference	51	601.74
	62560PA0020074	Rating Area 5	No Preference	52	629.81
	62560PA0020074	Rating Area 5	No Preference	53	658.21
	62560PA0020074	Rating Area 5	No Preference	54	688.86
	62560PA0020074	Rating Area 5	No Preference	55	719.51
	62560PA0020074	Rating Area 5	No Preference	56	752.74
	62560PA0020074	Rating Area 5	No Preference	57	786.30
	62560PA0020074	Rating Area 5	No Preference	58	822.11
	62560PA0020074	Rating Area 5	No Preference	59	839.86
	62560PA0020074	Rating Area 5	No Preference	60	875.67
	62560PA0020074	Rating Area 5	No Preference	61	906.65
	62560PA0020074	Rating Area 5	No Preference	62	926.97
	62560PA0020074	Rating Area 5	No Preference	63	952.46
	62560PA0020074	Rating Area 5	No Preference	64 and over	967.95
	62560PA0020078	Rating Area 1	No Preference	0-14	202.66
	62560PA0020078	Rating Area 1	No Preference	15	220.67
	62560PA0020078	Rating Area 1	No Preference	16	227.56
	62560PA0020078	Rating Area 1	No Preference	17	234.45
	62560PA0020078	Rating Area 1	No Preference	18	241.86
	62560PA0020078	Rating Area 1	No Preference	19	249.28
	62560PA0020078	Rating Area 1	No Preference	20	256.96
	62560PA0020078	Rating Area 1	No Preference	21	264.91
	62560PA0020078	Rating Area 1	No Preference	22	264.91
	62560PA0020078	Rating Area 1	No Preference	23	264.91
	62560PA0020078	Rating Area 1	No Preference	24	264.91
	62560PA0020078	Rating Area 1	No Preference	25	265.97
	62560PA0020078	Rating Area 1	No Preference	26	271.27
	62560PA0020078	Rating Area 1	No Preference	27	277.63
	62560PA0020078	Rating Area 1	No Preference	28	287.96
	62560PA0020078	Rating Area 1	No Preference	29	296.43
	62560PA0020078	Rating Area 1	No Preference	30	300.67
	62560PA0020078	Rating Area 1	No Preference	31	307.03
	62560PA0020078	Rating Area 1	No Preference	32	313.39
	62560PA0020078	Rating Area 1	No Preference	33	317.36
	62560PA0020078	Rating Area 1	No Preference	34	321.60
	62560PA0020078	Rating Area 1	No Preference	35	323.72
	62560PA0020078	Rating Area 1	No Preference	36	325.84
	62560PA0020078	Rating Area 1	No Preference	37	327.96
	62560PA0020078	Rating Area 1	No Preference	38	330.08
	62560PA0020078	Rating Area 1	No Preference	39	334.32
	62560PA0020078	Rating Area 1	No Preference	40	338.55
	62560PA0020078	Rating Area 1	No Preference	41	344.91
	62560PA0020078	Rating Area 1	No Preference	42	351.01
	62560PA0020078	Rating Area 1	No Preference	43	359.48
	62560PA0020078	Rating Area 1	No Preference	44	370.08
	62560PA0020078	Rating Area 1	No Preference	45	382.53
	62560PA0020078	Rating Area 1	No Preference	46	397.37
	62560PA0020078	Rating Area 1	No Preference	47	414.05
	62560PA0020078	Rating Area 1	No Preference	48	433.13
	62560PA0020078	Rating Area 1	No Preference	49	451.94
	62560PA0020078	Rating Area 1	No Preference	50	473.13
	62560PA0020078	Rating Area 1	No Preference	51	494.06
	62560PA0020078	Rating Area 1	No Preference	52	517.10
	62560PA0020078	Rating Area 1	No Preference	53	540.42
	62560PA0020078	Rating Area 1	No Preference	54	565.58
	62560PA0020078	Rating Area 1	No Preference	55	590.75
	62560PA0020078	Rating Area 1	No Preference	56	618.04
	62560PA0020078	Rating Area 1	No Preference	57	645.59
	62560PA0020078	Rating Area 1	No Preference	58	674.99

	62560PA0020078	Rating Area 1	No Preference	59	689.56
	62560PA0020078	Rating Area 1	No Preference	60	718.97
	62560PA0020078	Rating Area 1	No Preference	61	744.40
	62560PA0020078	Rating Area 1	No Preference	62	761.09
	62560PA0020078	Rating Area 1	No Preference	63	782.01
	62560PA0020078	Rating Area 1	No Preference	64 and over	794.73
	62560PA0020078	Rating Area 2	No Preference	0-14	241.11
	62560PA0020078	Rating Area 2	No Preference	15	262.54
	62560PA0020078	Rating Area 2	No Preference	16	270.74
	62560PA0020078	Rating Area 2	No Preference	17	278.93
	62560PA0020078	Rating Area 2	No Preference	18	287.76
	62560PA0020078	Rating Area 2	No Preference	19	296.58
	62560PA0020078	Rating Area 2	No Preference	20	305.72
	62560PA0020078	Rating Area 2	No Preference	21	315.18
	62560PA0020078	Rating Area 2	No Preference	22	315.18
	62560PA0020078	Rating Area 2	No Preference	23	315.18
	62560PA0020078	Rating Area 2	No Preference	24	315.18
	62560PA0020078	Rating Area 2	No Preference	25	316.44
	62560PA0020078	Rating Area 2	No Preference	26	322.74
	62560PA0020078	Rating Area 2	No Preference	27	330.31
	62560PA0020078	Rating Area 2	No Preference	28	342.60
	62560PA0020078	Rating Area 2	No Preference	29	352.69
	62560PA0020078	Rating Area 2	No Preference	30	357.73
	62560PA0020078	Rating Area 2	No Preference	31	365.29
	62560PA0020078	Rating Area 2	No Preference	32	372.86
	62560PA0020078	Rating Area 2	No Preference	33	377.59
	62560PA0020078	Rating Area 2	No Preference	34	382.63
	62560PA0020078	Rating Area 2	No Preference	35	385.15
	62560PA0020078	Rating Area 2	No Preference	36	387.67
	62560PA0020078	Rating Area 2	No Preference	37	390.19
	62560PA0020078	Rating Area 2	No Preference	38	392.71
	62560PA0020078	Rating Area 2	No Preference	39	397.76
	62560PA0020078	Rating Area 2	No Preference	40	402.80
	62560PA0020078	Rating Area 2	No Preference	41	410.36
	62560PA0020078	Rating Area 2	No Preference	42	417.61
	62560PA0020078	Rating Area 2	No Preference	43	427.70
	62560PA0020078	Rating Area 2	No Preference	44	440.31
	62560PA0020078	Rating Area 2	No Preference	45	455.12
	62560PA0020078	Rating Area 2	No Preference	46	472.77
	62560PA0020078	Rating Area 2	No Preference	47	492.63
	62560PA0020078	Rating Area 2	No Preference	48	515.32
	62560PA0020078	Rating Area 2	No Preference	49	537.70
	62560PA0020078	Rating Area 2	No Preference	50	562.91
	62560PA0020078	Rating Area 2	No Preference	51	587.81
	62560PA0020078	Rating Area 2	No Preference	52	615.23
	62560PA0020078	Rating Area 2	No Preference	53	642.97
	62560PA0020078	Rating Area 2	No Preference	54	672.91
	62560PA0020078	Rating Area 2	No Preference	55	702.85
	62560PA0020078	Rating Area 2	No Preference	56	735.31
	62560PA0020078	Rating Area 2	No Preference	57	768.09
	62560PA0020078	Rating Area 2	No Preference	58	803.08
	62560PA0020078	Rating Area 2	No Preference	59	820.41
	62560PA0020078	Rating Area 2	No Preference	60	855.40
	62560PA0020078	Rating Area 2	No Preference	61	885.66
	62560PA0020078	Rating Area 2	No Preference	62	905.51
	62560PA0020078	Rating Area 2	No Preference	63	930.41
	62560PA0020078	Rating Area 2	No Preference	64 and over	945.54
	62560PA0020078	Rating Area 4	No Preference	0-14	196.44
	62560PA0020078	Rating Area 4	No Preference	15	213.90
	62560PA0020078	Rating Area 4	No Preference	16	220.57
	62560PA0020078	Rating Area 4	No Preference	17	227.25
	62560PA0020078	Rating Area 4	No Preference	18	234.44
	62560PA0020078	Rating Area 4	No Preference	19	241.63
	62560PA0020078	Rating Area 4	No Preference	20	249.08
	62560PA0020078	Rating Area 4	No Preference	21	256.78
	62560PA0020078	Rating Area 4	No Preference	22	256.78
	62560PA0020078	Rating Area 4	No Preference	23	256.78
	62560PA0020078	Rating Area 4	No Preference	24	256.78
	62560PA0020078	Rating Area 4	No Preference	25	257.81
	62560PA0020078	Rating Area 4	No Preference	26	262.94
	62560PA0020078	Rating Area 4	No Preference	27	269.11
	62560PA0020078	Rating Area 4	No Preference	28	279.12
	62560PA0020078	Rating Area 4	No Preference	29	287.34
	62560PA0020078	Rating Area 4	No Preference	30	291.45
	62560PA0020078	Rating Area 4	No Preference	31	297.61
	62560PA0020078	Rating Area 4	No Preference	32	303.77
	62560PA0020078	Rating Area 4	No Preference	33	307.62
	62560PA0020078	Rating Area 4	No Preference	34	311.73
	62560PA0020078	Rating Area 4	No Preference	35	313.79
	62560PA0020078	Rating Area 4	No Preference	36	315.84
	62560PA0020078	Rating Area 4	No Preference	37	317.89
	62560PA0020078	Rating Area 4	No Preference	38	319.95
	62560PA0020078	Rating Area 4	No Preference	39	324.06
	62560PA0020078	Rating Area 4	No Preference	40	328.16
	62560PA0020078	Rating Area 4	No Preference	41	334.33
	62560PA0020078	Rating Area 4	No Preference	42	340.23
	62560PA0020078	Rating Area 4	No Preference	43	348.45
	62560PA0020078	Rating Area 4	No Preference	44	358.72
	62560PA0020078	Rating Area 4	No Preference	45	370.79
	62560PA0020078	Rating Area 4	No Preference	46	385.17
	62560PA0020078	Rating Area 4	No Preference	47	401.35
	62560PA0020078	Rating Area 4	No Preference	48	419.84
	62560PA0020078	Rating Area 4	No Preference	49	438.07
	62560PA0020078	Rating Area 4	No Preference	50	458.61
	62560PA0020078	Rating Area 4	No Preference	51	478.89
	62560PA0020078	Rating Area 4	No Preference	52	501.23
	62560PA0020078	Rating Area 4	No Preference	53	523.83
	62560PA0020078	Rating Area 4	No Preference	54	548.23
	62560PA0020078	Rating Area 4	No Preference	55	572.62
	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
	Rating Area 5	No Preference	17	244.44
	Rating Area 5	No Preference	18	252.17
	Rating Area 5	No Preference	19	259.90
	Rating Area 5	No Preference	20	267.91
	Rating Area 5	No Preference	21	276.20
	Rating Area 5	No Preference	22	276.20
	Rating Area 5	No Preference	23	276.20
	Rating Area 5	No Preference	24	276.20
	Rating Area 5	No Preference	25	277.30
	Rating Area 5	No Preference	26	282.83
	Rating Area 5	No Preference	27	289.46
	Rating Area 5	No Preference	28	300.23
	Rating Area 5	No Preference	29	309.07
	Rating Area 5	No Preference	30	313.49
	Rating Area 5	No Preference	31	320.12
	Rating Area 5	No Preference	32	326.74
	Rating Area 5	No Preference	33	330.89
	Rating Area 5	No Preference	34	335.31
	Rating Area 5	No Preference	35	337.52
	Rating Area 5	No Preference	36	339.73
	Rating Area 5	No Preference	37	341.94
	Rating Area 5	No Preference	38	344.15
	Rating Area 5	No Preference	39	348.56
	Rating Area 5	No Preference	40	352.98
	Rating Area 5	No Preference	41	359.61
	Rating Area 5	No Preference	42	365.97
	Rating Area 5	No Preference	43	374.80
	Rating Area 5	No Preference	44	385.85
	Rating Area 5	No Preference	45	398.83
	Rating Area 5	No Preference	46	414.30
	Rating Area 5	No Preference	47	431.70
	Rating Area 5	No Preference	48	451.59
	Rating Area 5	No Preference	49	471.20
	Rating Area 5	No Preference	50	493.29
	Rating Area 5	No Preference	51	515.11
	Rating Area 5	No Preference	52	539.14
	Rating Area 5	No Preference	53	563.45
	Rating Area 5	No Preference	54	589.69
	Rating Area 5	No Preference	55	615.93
	Rating Area 5	No Preference	56	644.37
	Rating Area 5	No Preference	57	673.10
	Rating Area 5	No Preference	58	703.76
	Rating Area 5	No Preference	59	718.95
	Rating Area 5	No Preference	60	749.61
	Rating Area 5	No Preference	61	776.12
	Rating Area 5	No Preference	62	793.52
	Rating Area 5	No Preference	63	815.34
	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
	Rating Area 1	No Preference	16	172.75
	Rating Area 1	No Preference	17	177.98
	Rating Area 1	No Preference	18	183.61
	Rating Area 1	No Preference	19	189.24
	Rating Area 1	No Preference	20	195.08
	Rating Area 1	No Preference	21	201.11
	Rating Area 1	No Preference	22	201.11
	Rating Area 1	No Preference	23	201.11
	Rating Area 1	No Preference	24	201.11
	Rating Area 1	No Preference	25	201.91
	Rating Area 1	No Preference	26	205.94
	Rating Area 1	No Preference	27	210.76
	Rating Area 1	No Preference	28	218.61
	Rating Area 1	No Preference	29	225.04
	Rating Area 1	No Preference	30	228.26
	Rating Area 1	No Preference	31	233.09
	Rating Area 1	No Preference	32	237.91
	Rating Area 1	No Preference	33	240.93
	Rating Area 1	No Preference	34	244.15
	Rating Area 1	No Preference	35	245.76
	Rating Area 1	No Preference	36	247.37
	Rating Area 1	No Preference	37	248.97
	Rating Area 1	No Preference	38	250.58
	Rating Area 1	No Preference	39	253.80
	Rating Area 1	No Preference	40	257.02
	Rating Area 1	No Preference	41	261.85
	Rating Area 1	No Preference	42	266.47
	Rating Area 1	No Preference	43	272.91
	Rating Area 1	No Preference	44	280.95
	Rating Area 1	No Preference	45	290.40
	Rating Area 1	No Preference	46	301.67
	Rating Area 1	No Preference	47	314.33
	Rating Area 1	No Preference	48	328.81
	Rating Area 1	No Preference	49	343.09
	Rating Area 1	No Preference	50	359.18
	Rating Area 1	No Preference	51	375.07
	Rating Area 1	No Preference	52	392.57
	Rating Area 1	No Preference	53	410.26
	Rating Area 1	No Preference	54	429.37
	Rating Area 1	No Preference	55	448.48
	Rating Area 1	No Preference	56	469.19
	Rating Area 1	No Preference	57	490.11
	Rating Area 1	No Preference	58	512.43
	Rating Area 1	No Preference	59	523.49
	Rating Area 1	No Preference	60	545.81
	Rating Area 1	No Preference	61	565.12
	Rating Area 1	No Preference	62	577.79
	Rating Area 1	No Preference	63	593.68
	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
	Rating Area 2	No Preference	16	205.54
	Rating Area 2	No Preference	17	211.76
	Rating Area 2	No Preference	18	218.46
	Rating Area 2	No Preference	19	225.16
	Rating Area 2	No Preference	20	232.10
	Rating Area 2	No Preference	21	239.28
	Rating Area 2	No Preference	22	239.28
	Rating Area 2	No Preference	23	239.28

62560PA0020079	Rating Area 2	No Preference	24	239.28
	Rating Area 2	No Preference	25	240.24
	Rating Area 2	No Preference	26	245.02
	Rating Area 2	No Preference	27	250.77
	Rating Area 2	No Preference	28	260.10
	Rating Area 2	No Preference	29	267.75
	Rating Area 2	No Preference	30	271.58
	Rating Area 2	No Preference	31	277.33
	Rating Area 2	No Preference	32	283.07
	Rating Area 2	No Preference	33	286.66
	Rating Area 2	No Preference	34	290.49
	Rating Area 2	No Preference	35	292.40
	Rating Area 2	No Preference	36	294.31
	Rating Area 2	No Preference	37	296.23
	Rating Area 2	No Preference	38	298.14
	Rating Area 2	No Preference	39	301.97
	Rating Area 2	No Preference	40	305.80
	Rating Area 2	No Preference	41	311.54
	Rating Area 2	No Preference	42	317.05
	Rating Area 2	No Preference	43	324.70
	Rating Area 2	No Preference	44	334.27
	Rating Area 2	No Preference	45	345.52
	Rating Area 2	No Preference	46	358.92
	Rating Area 2	No Preference	47	373.99
	Rating Area 2	No Preference	48	391.22
	Rating Area 2	No Preference	49	408.21
	Rating Area 2	No Preference	50	427.35
	Rating Area 2	No Preference	51	446.26
	Rating Area 2	No Preference	52	467.07
	Rating Area 2	No Preference	53	488.13
	Rating Area 2	No Preference	54	510.86
	Rating Area 2	No Preference	55	533.59
	Rating Area 2	No Preference	56	558.24
	Rating Area 2	No Preference	57	583.13
	Rating Area 2	No Preference	58	609.69
	Rating Area 2	No Preference	59	622.85
	Rating Area 2	No Preference	60	649.41
	Rating Area 2	No Preference	61	672.38
	Rating Area 2	No Preference	62	687.45
	Rating Area 2	No Preference	63	706.35
	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
	Rating Area 4	No Preference	16	167.45
	Rating Area 4	No Preference	17	172.52
	Rating Area 4	No Preference	18	177.98
	Rating Area 4	No Preference	19	183.44
	Rating Area 4	No Preference	20	189.09
	Rating Area 4	No Preference	21	194.94
	Rating Area 4	No Preference	22	194.94
	Rating Area 4	No Preference	23	194.94
	Rating Area 4	No Preference	24	194.94
	Rating Area 4	No Preference	25	195.72
	Rating Area 4	No Preference	26	199.62
	Rating Area 4	No Preference	27	204.30
	Rating Area 4	No Preference	28	211.90
	Rating Area 4	No Preference	29	218.14
	Rating Area 4	No Preference	30	221.26
	Rating Area 4	No Preference	31	225.94
	Rating Area 4	No Preference	32	230.61
	Rating Area 4	No Preference	33	233.54
	Rating Area 4	No Preference	34	236.66
	Rating Area 4	No Preference	35	238.22
	Rating Area 4	No Preference	36	239.78
	Rating Area 4	No Preference	37	241.34
	Rating Area 4	No Preference	38	242.90
	Rating Area 4	No Preference	39	246.01
	Rating Area 4	No Preference	40	249.13
	Rating Area 4	No Preference	41	253.81
	Rating Area 4	No Preference	42	258.30
	Rating Area 4	No Preference	43	264.53
	Rating Area 4	No Preference	44	272.33
	Rating Area 4	No Preference	45	281.49
	Rating Area 4	No Preference	46	292.41
	Rating Area 4	No Preference	47	304.69
	Rating Area 4	No Preference	48	318.73
	Rating Area 4	No Preference	49	332.57
	Rating Area 4	No Preference	50	348.16
	Rating Area 4	No Preference	51	363.56
	Rating Area 4	No Preference	52	380.52
	Rating Area 4	No Preference	53	397.68
	Rating Area 4	No Preference	54	416.20
	Rating Area 4	No Preference	55	434.72
	Rating Area 4	No Preference	56	454.80
	Rating Area 4	No Preference	57	475.07
	Rating Area 4	No Preference	58	496.71
	Rating Area 4	No Preference	59	507.43
	Rating Area 4	No Preference	60	529.07
	Rating Area 4	No Preference	61	547.78
	Rating Area 4	No Preference	62	560.06
	Rating Area 4	No Preference	63	575.46
	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
	Rating Area 5	No Preference	16	180.12
	Rating Area 5	No Preference	17	185.57
	Rating Area 5	No Preference	18	191.44
	Rating Area 5	No Preference	19	197.31
	Rating Area 5	No Preference	20	203.39
	Rating Area 5	No Preference	21	209.68
	Rating Area 5	No Preference	22	209.68
	Rating Area 5	No Preference	23	209.68
	Rating Area 5	No Preference	24	209.68
	Rating Area 5	No Preference	25	210.52
	Rating Area 5	No Preference	26	214.71
	Rating Area 5	No Preference	27	219.74
	Rating Area 5	No Preference	28	227.92
	Rating Area 5	No Preference	29	234.63
	Rating Area 5	No Preference	30	237.99
	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%	0.993

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.

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.

Sincerely,

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

Conclusion:

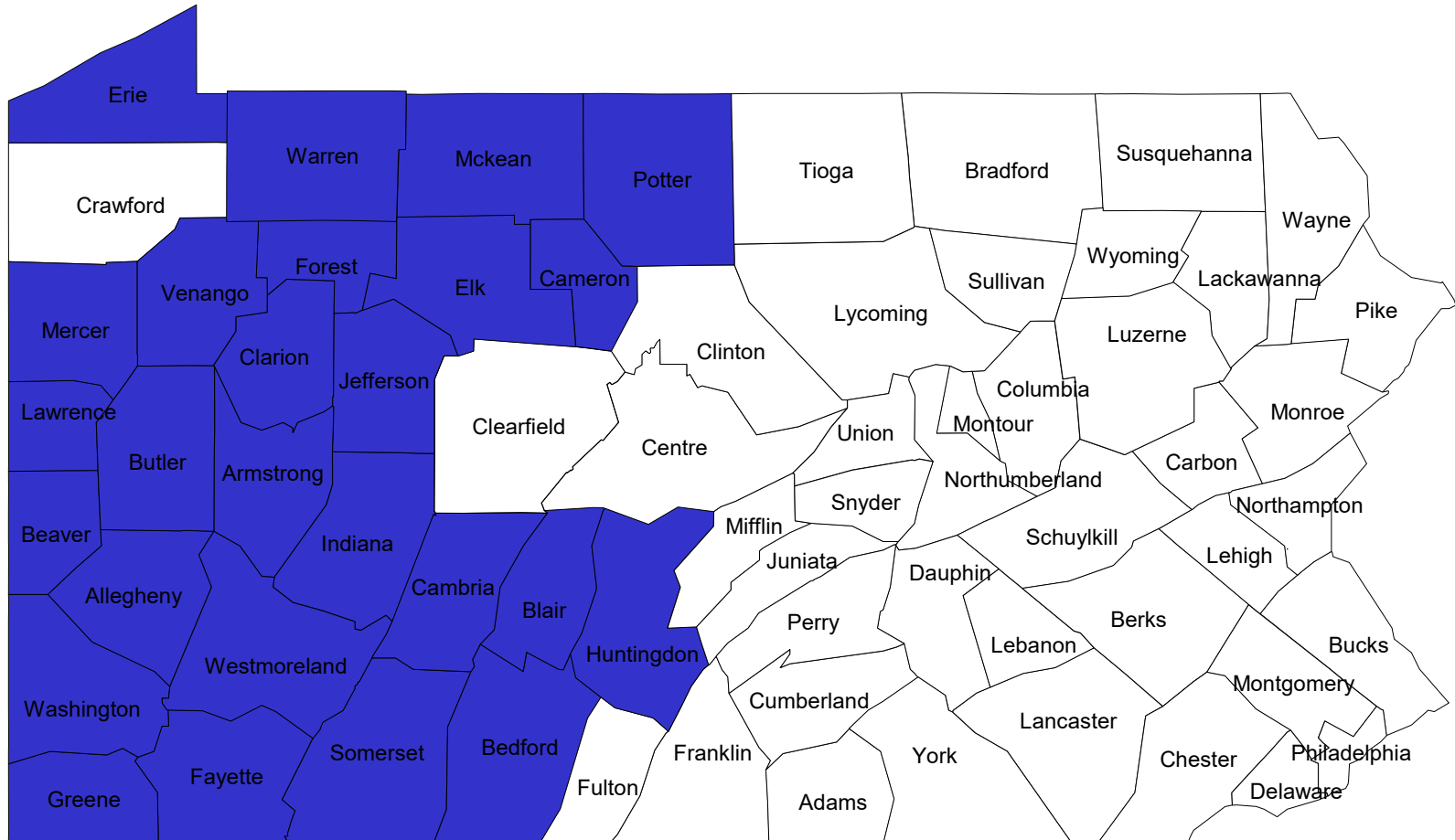
Sincerely,

Jim Laverty

2021 Service Area

Issuer: UPMC Health Coverage

Market: Small Group



Key (modify as needed)



: On-exchange service area

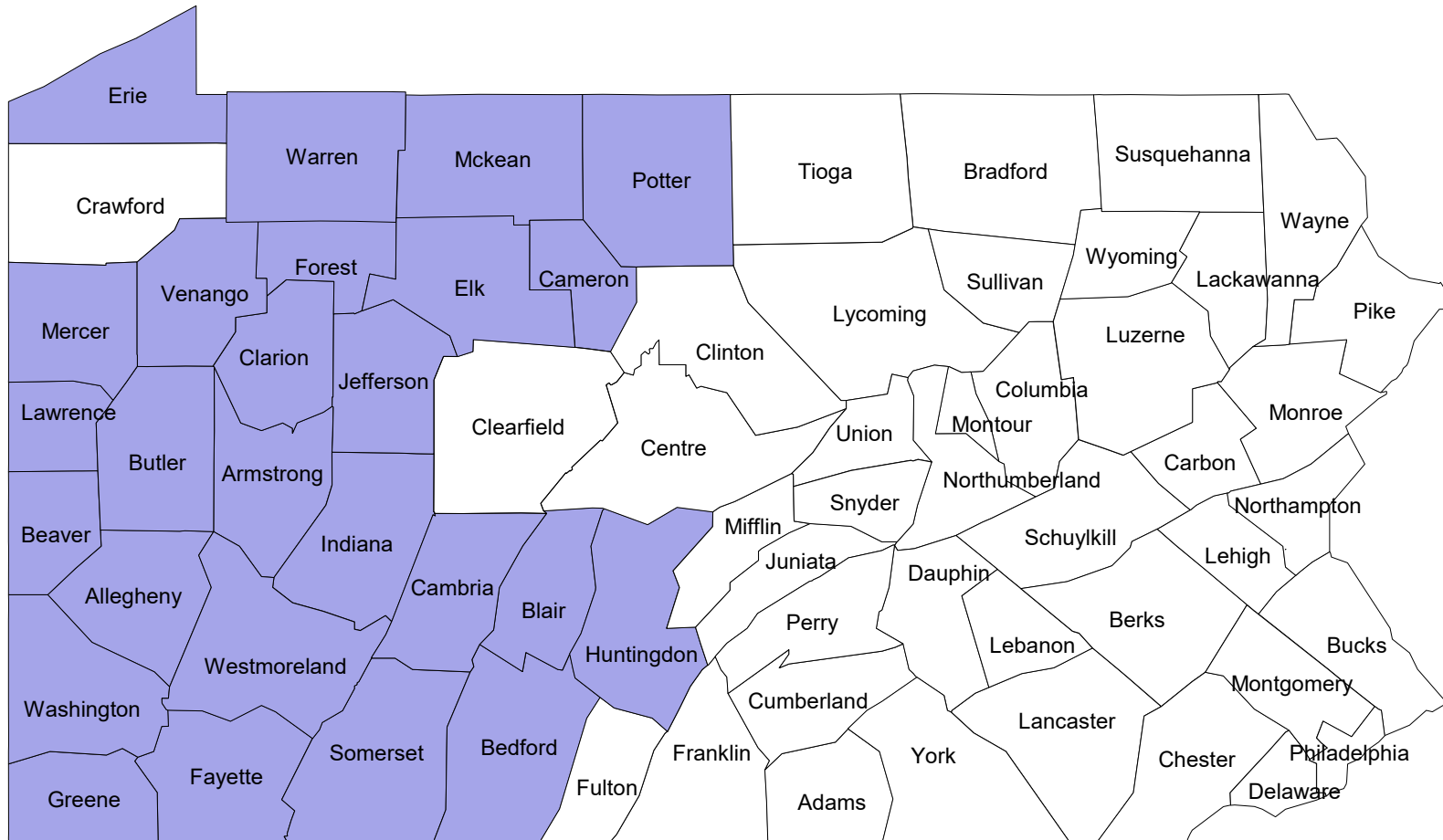


: Off-exchange service area

2022 Service Area

Issuer: UPMC Health Coverage

Market: Small Group



Key (modify as needed)



: On-exchange service area



: Off-exchange service area