

<b>SERFF Tracking #:</b>	UPMC-132801369	<b>State Tracking #:</b>	UPMC-132801369	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Benefits, Inc.		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	2022 SG Health Benefits				
<b>Project Name/Number:</b>	/				

## Supporting Document Schedules

<b>Satisfied - Item:</b>	ACA Public Rate Filing PDF
<b>Comments:</b>	
<b>Attachment(s):</b>	UPMC Health Benefits, Inc. Small Group Public PDF UPMC-132801369.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

# UPMC HEALTH PLAN

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600 Grant Street  
Pittsburgh, PA 15219  
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May 18, 2021

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

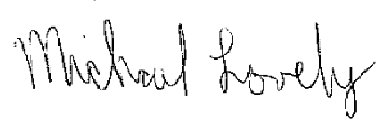
Dear Ms. Gray,

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

Company Name/NAIC #: UPMC Health Benefits, Inc./11018  
Market: Small Group  
On or Off Exchange: Off Exchange Only  
Effective Date of Coverage: 1/1/2022  
Average Rate Change Requested: 14.12% (\$41.96)  
Range of Rate Change Requested: 13.46% to 15.05% (\$40.02 to \$44.74)  
Products Offered: PPO, EPO  
Rating Areas Where Plans are Offered: 1, 5, 7 (no change from 2021)  
Metal Levels Offered: Bronze, Silver, Gold  
Currently Enrolled Lives Affected by the Rate Change: 7,130  
Currently Enrolled Policyholders Affected by the Rate Change: 4,148  
Number of Plans Offered in 2021: 11 (no change from 2021)  
Total additional annual revenue generated from the proposed rate change: \$6,074,165  
Corresponding Contract Form #: EPOF07, PPOF09  
Binder ID#: UPMC-PA22-125107513  
HIOS Issuer ID #: 67430  
Submission Tracking #: UPMC-132801369

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

Sincerely,



Michael Lovely, FSA, CERA, MAAA

# **Attachment I**

# Rate Change Summary

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

Rate request filing ID UPMC-132801369 - 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:	14.12% <sup>1</sup>
Revised requested average rate change:	13.67% <sup>1</sup>
Range of requested rate change:	13.36% to 14.95%
Effective date:	1/1/2022
Mapped Members:	4,552
Available in:	Rating Areas 1, 5

### Key information

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

Premiums	\$ 77,734,168
Claims	\$ 83,967,012
Administrative expenses	\$ 7,777,519
Taxes & fees	\$ 1,672,174
Company made (after taxes)	<b>\$ (15,682,537)</b>

#### How it plans to spend your premium

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

Claims:	<b>89.25%</b>
Administrative:	8.25%
Taxes & fees:	2.50%
Profit:	0.00%

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

### Explanation of requested rate change

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

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

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July 13, 2021

Ms. Tracie Gray  
Commonwealth of Pennsylvania Insurance Department  
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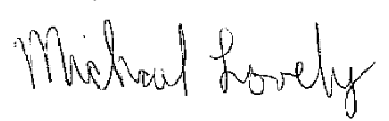
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August 27, 2021

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

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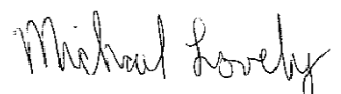
Changes reflected in 8/27/2021 submission:

- 1) *The following fields were revised due to the elimination of projected enrollment in rating areas 3, 6, 7, & 9:*
  - a) *'Change in Network' factor - PAAM Exhibits, Table 5*
  - b) *Average paid-to-allowed ratio - PAAM Exhibits, Tables 5 & 10*
  - c) *Administrative expenses load - PAAM Exhibits, Tables 6 & 10*
  - d) *Induced demand factors (re-normalized) - PAAM Exhibits, Table 10*
  - e) *Geographic calibration factor - PAAM Exhibits, Tables 7 & 10*
  - f) *Projected allowed non-EHB claims PMPM - PAAM Exhibits, Table 5*
- 2) *Plan 67430PA0080026 changed from "E" to "DNM" in PAAM Exhibits, Table 10.*

Company Name/NAIC #: UPMC Health Benefits, Inc./11018  
Market: Small Group  
On or Off Exchange: Off Exchange Only  
Effective Date of Coverage: 1/1/2022  
Average Rate Change Requested: 13.67% (\$46.41)  
Range of Rate Change Requested: 13.36% to 14.95% (\$45.38 to \$50.76)  
Products Offered: PPO, EPO  
Rating Areas Where Plans are Offered: 1, 5 (rating area 7 eliminated from 2021)  
Metal Levels Offered: Bronze, Silver, Gold  
Currently Enrolled Lives Affected by the Rate Change: 4,552  
Currently Enrolled Policyholders Affected by the Rate Change: 2,496  
Number of Plans Offered in 2021: 10 (1 less than 2021)  
Total additional annual revenue generated from the proposed rate change: \$3,779,872  
Corresponding Contract Form #: EPOF07, PPOF09  
Binder ID#: UPMC-PA22-125107513  
HIOS Issuer ID #: 67430  
Submission Tracking #: UPMC-132801369

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

Sincerely,



Michael Lovely, FSA, CERA, MAAA

# PA Actuarial Memorandum

## Basic Information and Data

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

## Company Information

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

Company Legal Name: UPMC Health Benefits, Inc.

NAIC #: 11018

HIOS Issuer ID: 67430

Market: Small Group

Exchange: Off Exchange

Products: PPO, EPO

Effective Date: 1/1/2022

### Company Contact Information:

[REDACTED]  
[REDACTED]  
[REDACTED]

### Filing Information:

Rate Filing SERFF Tracking #: UPMC-132801369

Form Filing SERFF Tracking #: UPMC-132821202, UPMC-132821210, UPMC-132821213

Binder SERFF Tracking #: UPMC-PA22-125107513

## 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-131496028	2019	N/A
UPMC-131851705	2019 Q4	N/A
UPMC-131943309	2020	11.5%
UPMC-132294646	2020 Q4	16.8%
UPMC-132364942	2021	-3.0%

*\*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: 13.7%
- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 14.6%

### **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 \$4,502,545 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 \$20.96.

Estimated Reinsurance Recoveries:

No private reinsurance recoveries were made during the experience period.

Loss Ratio:

The loss ratio calculated in Table 2 is 105.15%

**Credibility of Data**

The experience period data for this company consists of 214,819 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 time period January 2019 - December 2020 with two months of claims run-out for the captioned company and market are provided in Table 4. Please note that 2019 was the first calendar year in which ACA-compliant products were offered under the captioned company. 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 1.175 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage was only offered in Berks, Clearfield, and Crawford counties beginning in 2021 but will no longer be offered in Berks county effective December 2021, 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 these counties 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 \$633.50 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 \$8.31 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 \$1.86 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 8.3% 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 2.5% in 2022. This load accounts for the projected Federal Income Tax and Pennsylvania Premium 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 93.9%, 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 ratio is greater than the pricing loss ratio 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.

**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 0.977 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:

Network 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.

### **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 \$1.86 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

Please see the Network Factors section below for a discussion on the development of the provider network factors applied in Table 10.

#### 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
5	1.00	1.00

## Network Factors

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

## 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.

8/27/2021

Date

PA Rate Template Part I

Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC HEALTH BENEFITS INC.
Products:	PPO, EPO
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	37.3	39.0	39.1
Total	214,819	7,130	54,624
<18	35,367	1,066	8,520
18-24	19,689	634	4,896
25-29	18,914	525	1,780
30-34	19,539	547	4,020
35-39	18,427	608	4,368
40-44	17,238	383	4,200
45-49	17,765	657	5,004
50-54	19,549	740	5,808
55-59	23,523	853	6,624
60-63	17,621	634	5,136
64+	7,127	283	2,268

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 77,734,367.53	\$ 82,906,512.28	\$ 83,967,011.70	214,819	\$ 14,785,323.87	\$ 38,752,335.57	\$ 168,547.88	\$ (6,966,580.17)	\$ -	\$ -	\$ (4,502,545.00)	\$ 426.49
Experience Period Total Allowed DRB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 426.49
Loss Ratio											385.15%

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	14.09%	-5.43%	0.00%	7.90%	16.86%
Outpatient Hospital	6.33%	-1.98%	0.00%	4.22%	29.82%
Professional	2.13%	-2.22%	0.00%	0.74%	12.24%
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 URRF 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	\$ -	\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Feb-17		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Mar-17		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Apr-17		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
May-17		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Jun-17		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Jul-17		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Aug-17		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Sep-17		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Oct-17		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Nov-17		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Dec-17		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Jan-18	\$ -	\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Feb-18		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Mar-18		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Apr-18		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
May-18		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Jun-18		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Jul-18		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Aug-18		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Sep-18		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Oct-18		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Nov-18		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Dec-18		\$ -	-	1,000%	\$ -	0	\$ -	\$ -	\$ -	\$ -
Jan-19	\$ 25,428,754.67	\$ 872,757.02	1,000%	\$ 872,757.02	2,539	\$ 343.74	\$ -	\$ (69,949.43)	\$ 1,038,514.92	\$ 409.03
Feb-19		\$ 928,525.19	1,000%	\$ 928,525.19	2,784	\$ 333.52	\$ -	\$ (76,695.20)	\$ 1,083,138.70	\$ 389.69
Mar-19		\$ 888,017.76	1,000%	\$ 888,017.76	3,208	\$ 276.5	\$ -	\$ (88,386.40)	\$ 1,159,261.78	\$ 361.57
Apr-19		\$ 1,692,431.73	1,000%	\$ 1,692,431.73	4,084	\$ 414.41	\$ -	\$ 1,943,081.89	\$ 1,943,081.89	\$ 475.78
May-19		\$ 1,842,789.77	1,000%	\$ 1,842,789.77	5,003	\$ 469.23	\$ -	\$ (124,057.63)	\$ 2,187,555.11	\$ 485.80
Jun-19		\$ 1,553,370.68	1,000%	\$ 1,553,370.68	4,980	\$ 311.55	\$ -	\$ (132,564.20)	\$ 1,763,852.14	\$ 352.78
Jul-19		\$ 2,343,423.72	1,000%	\$ 2,343,423.72	6,248	\$ 369.06	\$ -	\$ (172,132.40)	\$ 2,582,628.28	\$ 413.35
Aug-19		\$ 2,970,771.46	1,000%	\$ 2,970,771.46	6,796	\$ 437.14	\$ -	\$ (187,228.86)	\$ 3,334,732.76	\$ 480.69
Sep-19		\$ 2,291,939.58	1,000%	\$ 2,291,939.58	7,260	\$ 315.27	\$ -	\$ (200,260.95)	\$ 2,660,039.33	\$ 369.53
Oct-19		\$ 3,496,840.04	1,000%	\$ 3,496,840.04	8,250	\$ 423.86	\$ -	\$ (227,287.50)	\$ 3,926,412.22	\$ 475.93
Nov-19		\$ 3,328,772.40	1,000%	\$ 3,328,772.40	8,824	\$ 377.24	\$ -	\$ (243,101.20)	\$ 3,700,666.37	\$ 419.39
Dec-19		\$ 5,914,497.24	1,000%	\$ 5,914,497.24	15,112	\$ 391.09	\$ 5,990,379.91	\$ (416,638.63)	\$ 6,608,986.41	\$ 440.33
Jan-20	\$ -	\$ 8,304,442.13	0.999%	\$ 8,309,484.98	16,476	\$ 504.1	\$ -	\$ (336,965.28)	\$ 7,240,864.40	\$ 438.98
Feb-20		\$ 8,802,864.77	0.999%	\$ 8,806,579.47	16,621	\$ 527.8	\$ -	\$ (339,148.75)	\$ 6,613,550.91	\$ 397.81
Mar-20		\$ 6,527,989.76	0.998%	\$ 6,535,220.15	16,810	\$ 388.10	\$ -	\$ (346,089.77)	\$ 7,079,789.66	\$ 420.44
Apr-20		\$ 6,604,226.68	0.991%	\$ 6,603,427.86	17,100	\$ 390.49	\$ -	\$ (354,533.03)	\$ 5,774,044.32	\$ 337.60
May-20		\$ 7,436,569.29	0.997%	\$ 7,450,285.68	17,218	\$ 433.21	\$ -	\$ (358,379.74)	\$ 7,883,292.95	\$ 457.85
Jun-20		\$ 6,555,008.09	0.996%	\$ 6,579,298.06	17,387	\$ 378.84	\$ -	\$ (363,211.81)	\$ 7,186,106.32	\$ 413.78
Jul-20		\$ 8,090,296.74	0.994%	\$ 8,135,059.35	18,213	\$ 446.23	\$ -	\$ (391,211.33)	\$ 8,361,698.28	\$ 458.58
Aug-20		\$ 7,302,838.64	0.992%	\$ 7,359,132.02	18,484	\$ 398.14	\$ -	\$ (399,436.12)	\$ 8,175,852.89	\$ 442.32
Sep-20		\$ 7,223,491.58	0.889%	\$ 7,301,725.98	18,678	\$ 390.93	\$ -	\$ (605,727.54)	\$ 8,006,682.21	\$ 428.67
Oct-20		\$ 7,988,686.90	0.887%	\$ 7,428,414.50	18,840	\$ 396.24	\$ -	\$ (611,143.26)	\$ 8,167,125.32	\$ 433.39
Nov-20		\$ 7,236,863.97	0.983%	\$ 7,773,133.05	18,942	\$ 410.26	\$ -	\$ (626,285.06)	\$ 8,368,100.73	\$ 443.77
Dec-20		\$ 7,223,253.93	0.946%	\$ 7,628,255.08	19,994	\$ 381.53	\$ 14,785,323.87	\$ (646,405.42)	\$ 8,449,446.58	\$ 422.60

\* Express Completion Factor as a percentage

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

Carrier Name: UPMC HEALTH BENEFITS INC.  
Product(s): PPO, EPO  
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)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 475.83
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		\$ (1,348,880.11)	\$ 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	\$ 343,224,213.91	\$ 30,981,790.63	1.000%	\$ 30,981,790.63	85,704	\$ 361.50	\$ 56,543,647.21	\$ (1,519,531.92)	\$ 35,168,530.40	\$ 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	\$ 459.09
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	\$ 439,435,639.81	\$ 35,360,707.93	1.000%	\$ 35,360,707.93	95,807	\$ 369.08	\$ 76,396,365.81	\$ (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	\$ 548,376,948.81	\$ 52,120,063.70	1.000%	\$ 52,120,063.70	126,370	\$ 412.42	\$ 104,261,644.81	\$ (3,481,631.25)	\$ 58,704,885.63	\$ 464.52
Jan-20		\$ 60,462,870.99	0.999%	\$ 60,004,927.57	132,232	\$ 457.49		\$ (4,388,964.79)	\$ 68,724,465.40	\$ 519.64
Feb-20		\$ 57,990,320.31	0.999%	\$ 58,029,763.22	132,703	\$ 437.29		\$ (4,303,558.29)	\$ 64,661,568.07	\$ 487.27
Mar-20		\$ 54,939,078.70	0.998%	\$ 55,002,151.89	132,982	\$ 413.61		\$ (4,312,606.26)	\$ 60,191,900.28	\$ 452.63
Apr-20		\$ 42,500,167.15	0.991%	\$ 42,851,348.85	132,788	\$ 322.70		\$ (4,306,347.27)	\$ 44,142,201.10	\$ 332.42
May-20		\$ 52,397,630.95	0.997%	\$ 52,554,342.29	132,869	\$ 395.54		\$ (4,308,941.67)	\$ 55,858,968.75	\$ 420.41
Jun-20		\$ 59,832,872.83	0.996%	\$ 60,067,147.58	133,538	\$ 449.81		\$ (4,330,637.34)	\$ 65,213,440.48	\$ 488.35
Jul-20		\$ 61,547,946.66	0.994%	\$ 61,896,431.69	134,128	\$ 461.48		\$ (4,349,673.75)	\$ 67,640,232.14	\$ 504.31
Aug-20		\$ 60,422,544.47	0.992%	\$ 60,911,416.04	134,248	\$ 453.75		\$ (4,353,403.20)	\$ 66,671,083.88	\$ 496.66
Sep-20		\$ 61,552,838.14	0.988%	\$ 62,252,267.72	134,788	\$ 461.86		\$ (4,371,109.98)	\$ 67,690,888.66	\$ 502.21
Oct-20		\$ 63,366,689.78	0.982%	\$ 64,471,142.62	135,311	\$ 476.47		\$ (4,388,135.73)	\$ 70,073,510.57	\$ 517.87
Nov-20		\$ 59,839,640.45	0.967%	\$ 61,844,514.84	136,045	\$ 454.59		\$ (4,411,939.35)	\$ 66,299,307.99	\$ 487.33
Dec-20	\$ 668,338,542.71	\$ 60,246,947.57	0.943%	\$ 63,842,617.06	137,618	\$ 463.91	\$ 115,195,512.91	\$ (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 BENEFITS INC.  
Product(s): PPO, EPO  
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	\$ 426.49	\$ 475.83
Two year trend projection factor	1.103	1.103
Unadjusted Projected Allowed EHB Claims PMPM	\$ 470.31	\$ 524.72
<u>Single Risk Pool Adjustment Factors</u>		
Change in Morbidity - Impact of Reinsurance Program	1.000	1.000
Change in Morbidity - All Other	0.980	0.980
Total Non-Morbidity Changes	1.049	1.232
Change in Demographics	1.000	1.000
Change in Network	1.000	1.175
Change in Benefits	1.000	1.000
Change in Other	1.049	1.049
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 483.37	\$ 633.50
Credibility Factors	6%	100%
Blended Projected EHB Claims PMPM	\$ 633.50	\$ 633.50
<u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u>		
Adjusted Projected Allowed EHB Claims PMPM	\$ 633.50	\$ 633.50
Projected Paid to Allowed Ratio	8.39%	
Projected Incurred EHB Claims PMPM	\$ 505.03	
<u>Market-wide Adjustments</u>		
Projected Incurred Risk Adjustment PMPM	\$ 56.84	
Projected Incurred Exchange User Fees PMPM	\$ 50.00	
Projected Incurred Reinsurance Recoveries PMPM	\$ 511.65	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 641.81	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 641.81	
Projected Allowed Non-EHB Claims PMPM	\$ 1.98	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 513.14	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 643.67	

**Table 6. Retention**

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.23%	\$47.45
General and Claims	2.12%	\$28.88
Agent/Broker Fees and Commissions	0.93%	\$13.33
Quality Improvement Initiatives	2.50%	\$5.24
Taxes and Fees	0.04%	\$14.48
Risk Adjustment User Fee	0.04%	\$0.35
PCORI Fee	2.00%	\$0.22
PA Premium & Other Taxes (if applicable)	0.42%	\$11.50
Federal Income Tax	0.00%	\$2.41
Health Insurance Providers Fee (Priorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	10.75%	\$61.89
Projected Required Revenue PMPM		\$ 574.97

**Table 8. Components of Rate Change**

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 339.61	\$ 386.02	\$ 46.41	13.7%
B. Base period allowed claims before normalization	\$ 478.36	\$ 475.83	\$ (2.53)	-0.7%
C. Normalization factor component of change	\$ (189.64)	\$ (156.70)	\$ 32.94	9.7%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 288.72	\$ 319.12	\$ 30.41	9.0%
D2. URRR Trend	\$ 19.59	\$ 12.80	\$ (6.79)	-3.8%
D3. URRR Morbidity	\$ (6.17)	\$ (7.04)	\$ (0.86)	-0.3%
D4. URRR Other	\$ 63.49	\$ 79.99	\$ 16.50	4.9%
D5. Normalized URRR Risk Adjustment on an allowed basis	\$ 5.37	\$ 5.57	\$ 0.20	1.6%
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)	\$ 366.09	\$ 430.45	\$ 64.32	19.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (159.19)	\$ (87.30)	\$ 71.89	21.3%
E3. Benefit Richness	\$ (9.26)	\$ 0.00	\$ 9.26	2.7%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (168.45)	\$ (87.30)	\$ 81.15	23.9%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 28.67	\$ 31.86	\$ 3.19	0.9%
F2. Taxes and Fees	\$ 8.50	\$ 9.65	\$ 1.15	0.3%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 37.17	\$ 41.51	\$ 4.34	1.3%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 234.75	\$ 384.67	\$ 149.92	44.1%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 475.83	< Index Rate of Experience Period on URRR
Blended Earned Premium	\$ 668,338,542.72	
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	13,975	6,644	10,136	21,469	\$4,624
Adjusted Projected Allowed EHB Claims PMPM	\$ 633.50	\$ 633.50	\$ 633.50	\$ 633.50	\$ 633.50
Months of Trend	-	3	6	9	
Annual Trend	6.00%	6.00%	6.00%	6.00%	
Single Risk Pool Projected Allowed Claims	\$ 633.50	\$ 642.88	\$ 652.39	\$ 662.04	\$ 648.54
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	1.520
Average Geographic Factor	1.089	0.977
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	\$ 608.00	\$ 643.67
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 366.97	\$ 431.70

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

	2021	2022
Paid to Allowed	0.78%	0.797
URRR Trend (Total Applied Trend Factor)	1.066	1.103
URRR Morbidity	0.980	0.980
URRR "Other"	1.232	1.232
Risk Adjustment	\$ -	\$ 6.63
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ -	\$ -
Network	1.000	1.000
Pricing AV	0.563	0.797
Benefit Richness	0.993	1.000
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	8.44%	8.25%
Taxes and Fees	2.50%	2.50%
Profit and/or Contingency	0.00%	0.00%

### Table 10. Plan Rates

Carrier Name:	UPMC HEALTH BENEFITS INC.
Product(s):	PPO, EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022
Base Period Start Date	1/1/2020
Date of Most Recent Membership:	2/1/2021
Market Adjusted Index Rate:	\$ 641.81

Calibration	
Age Calibration Factor	1.526
Geographic Calibration Factor	0.977
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.491

Total Covered Li
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[illegible]

[illegible]

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

Carrier Name:	UPMC HEALTH BENEFITS INC.
Product(s):	PPO, EPO
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									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 319.78	\$ -	\$ -	\$ -	\$ 342.08	\$ -	\$ -	\$ -	\$ -	\$ 329.24

[illegible]

Quarter 1 2022, 21-year-old Non-Tobacco Premium PMPM										
1	2	3	4	5	6	7	8	9	Average (weighted by enrollee by rating area)	
\$ 369.35	\$ -	\$ -	\$ -	\$ -	\$ 388.11	\$ -	\$ -	\$ -	\$ -	\$ 377.77

[illegible]

Change in Quarter 1			
1	2	3	4
15.5%	0.0%	0.0%	0.0%

[illegible]



13.6%					14.2%
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13.6%					14.2%
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\$ 396.43	\$ -	\$ -	\$ -	\$ 413.32	\$ -	\$ -	\$ -	\$ -	\$ 408.23
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\$ 396.43	\$ -	\$ -	\$ -	\$ 413.32	\$ -	\$ -	\$ -	\$ -	\$ 408.23
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\$ 402.29	\$ -	\$ -	\$ -	\$ 419.44	\$ -	\$ -	\$ -	\$ -	\$ 414.27
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\$ 402.29	\$ -	\$ -	\$ -	\$ 419.44	\$ -	\$ -	\$ -	\$ -	\$ 414.27
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\$ 408.25	\$ -	\$ -	\$ -	\$ 425.64	\$ -	\$ -	\$ -	\$ -
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\$ 408.25	\$ -	\$ -	\$ -	\$ 425.64	\$ -	\$ -	\$ -	\$ -
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Average  
(weighted  
by  
enrollment  
by rating  
area)

\$ 394.30[illegible]

## PA Rate Quarterly Template Part V

### Consumer Factors

Carrier Name:	UPMC HEALTH BENEFITS INC.
Product(s):	PPO, EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2022

### Table 12. Age and Tobacco Factors

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

\*PA follows the federal default age curve.

### Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford	0.945	0.960
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5	Clearfield	1.003	1.001
Rating Area 6			
Rating Area 7	Berks	1.212	
Rating Area 8			
Rating Area 9			

### Table 14. Network Factors

[illegible]

Company Name: UPMC Health Benefits, Inc.

Market: Small Group

Product: PPO, EPO

Effective Date of Rates: January 1, 2022

Ending date of Rates: March 31, 2022

HIOS Plan ID (On Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA0070034
HIOS Plan ID (Off Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA0070034
Plan Marketing Name =>	Advantage Gold PPO \$1,000 / \$3500	Advantage Gold PPO \$1,000 / \$3500	Advantage Gold PPO \$1,500 / \$3500	Advantage Gold PPO \$1,500 / \$3500	Advantage Silver PPO \$3,500 / \$6000	Advantage Silver PPO \$3,500 / \$6000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Gold HSA PPO \$2,100 / \$4200	Advantage Gold HSA PPO \$2,100 / \$4200
Form # =>	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09
Rating Area =>	1	5	1	5	1	5	1	5	1	5
Network =>	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Gold	Gold
Deductible =>	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$3500 / \$7000	\$3500 / \$7000	\$8000 / \$16000	\$8000 / \$16000	\$2100 / \$4200	\$2100 / \$4200
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$60 / \$80	\$60 / \$80	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
OOP Maximum =>	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8550 / \$17100	\$8550 / \$17100	\$4425 / \$8150	\$4425 / \$8150
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	\$298.85	\$298.85	\$311.58	\$311.58	\$299.86	\$299.86	\$312.63	\$312.63	\$255.33	\$255.33
15	\$325.41	\$325.41	\$339.27	\$339.27	\$326.51	\$326.51	\$340.42	\$340.42	\$278.02	\$278.02
16	\$335.57	\$335.57	\$349.86	\$349.86	\$336.70	\$336.70	\$351.05	\$351.05	\$286.70	\$286.70
17	\$345.73	\$345.73	\$360.45	\$360.45	\$346.89	\$346.89	\$361.67	\$361.67	\$295.38	\$295.38
18	\$356.66	\$356.66	\$371.86	\$371.86	\$357.87	\$357.87	\$373.12	\$373.12	\$304.72	\$304.72
19	\$367.60	\$367.60	\$383.26	\$383.26	\$368.84	\$368.84	\$384.56	\$384.56	\$314.07	\$314.07
20	\$378.93	\$378.93	\$395.07	\$395.07	\$380.21	\$380.21	\$396.41	\$396.41	\$323.75	\$323.75
21	\$390.65	\$390.65	\$407.29	\$407.29	\$391.97	\$391.97	\$408.67	\$408.67	\$333.76	\$333.76
22	\$390.65	\$390.65	\$407.29	\$407.29	\$391.97	\$391.97	\$408.67	\$408.67	\$333.76	\$333.76
23	\$390.65	\$390.65	\$407.29	\$407.29	\$391.97	\$391.97	\$408.67	\$408.67	\$333.76	\$333.76
24	\$390.65	\$390.65	\$407.29	\$407.29	\$391.97	\$391.97	\$408.67	\$408.67	\$333.76	\$333.76
25	\$392.21	\$392.21	\$408.92	\$408.92	\$393.54	\$393.54	\$410.30	\$410.30	\$335.10	\$335.10
26	\$400.03	\$400.03	\$417.06	\$417.06	\$401.38	\$401.38	\$418.48	\$418.48	\$341.77	\$341.77
27	\$409.40	\$409.40	\$426.84	\$426.84	\$410.78	\$410.78	\$428.29	\$428.29	\$349.78	\$349.78
28	\$424.64	\$424.64	\$442.72	\$442.72	\$426.07	\$426.07	\$444.22	\$444.22	\$362.80	\$362.80
29	\$437.14	\$437.14	\$455.76	\$455.76	\$438.61	\$438.61	\$457.30	\$457.30	\$373.48	\$373.48
30	\$443.39	\$443.39	\$462.27	\$462.27	\$444.89	\$444.89	\$463.84	\$463.84	\$378.82	\$378.82
31	\$452.76	\$452.76	\$472.05	\$472.05	\$454.29	\$454.29	\$473.65	\$473.65	\$386.83	\$386.83
32	\$462.14	\$462.14	\$481.82	\$481.82	\$463.70	\$463.70	\$483.46	\$483.46	\$394.84	\$394.84
33	\$468.00	\$468.00	\$487.93	\$487.93	\$469.58	\$469.58	\$489.59	\$489.59	\$399.84	\$399.84
34	\$474.25	\$474.25	\$494.45	\$494.45	\$475.85	\$475.85	\$496.13	\$496.13	\$405.18	\$405.18
35	\$477.37	\$477.37	\$497.71	\$497.71	\$478.99	\$478.99	\$499.39	\$499.39	\$407.85	\$407.85
36	\$480.50	\$480.50	\$500.97	\$500.97	\$482.12	\$482.12	\$502.66	\$502.66	\$410.52	\$410.52
37	\$483.62	\$483.62	\$504.23	\$504.23	\$485.26	\$485.26	\$505.93	\$505.93	\$413.19	\$413.19
38	\$486.75	\$486.75	\$507.48	\$507.48	\$488.39	\$488.39	\$509.20	\$509.20	\$415.86	\$415.86
39	\$493.00	\$493.00	\$514.00	\$514.00	\$494.67	\$494.67	\$515.74	\$515.74	\$421.21	\$421.21
40	\$499.25	\$499.25	\$520.52	\$520.52	\$500.94	\$500.94	\$522.28	\$522.28	\$426.55	\$426.55
41	\$508.63	\$508.63	\$530.29	\$530.29	\$510.34	\$510.34	\$532.09	\$532.09	\$434.56	\$434.56
42	\$517.61	\$517.61	\$539.66	\$539.66	\$519.36	\$519.36	\$541.49	\$541.49	\$442.23	\$442.23
43	\$530.11	\$530.11	\$552.69	\$552.69	\$531.90	\$531.90	\$554.57	\$554.57	\$452.91	\$452.91
44	\$545.74	\$545.74	\$568.98	\$568.98	\$547.58	\$547.58	\$570.91	\$570.91	\$466.26	\$466.26
45	\$564.10	\$564.10	\$588.13	\$588.13	\$566.00	\$566.00	\$590.12	\$590.12	\$481.95	\$481.95
46	\$585.98	\$585.98	\$610.94	\$610.94	\$587.96	\$587.96	\$613.01	\$613.01	\$500.64	\$500.64
47	\$610.59	\$610.59	\$636.59	\$636.59	\$612.65	\$612.65	\$638.75	\$638.75	\$521.67	\$521.67
48	\$638.71	\$638.71	\$665.92	\$665.92	\$640.87	\$640.87	\$668.18	\$668.18	\$545.70	\$545.70
49	\$666.45	\$666.45	\$694.84	\$694.84	\$668.70	\$668.70	\$697.19	\$697.19	\$569.39	\$569.39
50	\$697.70	\$697.70	\$727.42	\$727.42	\$700.06	\$700.06	\$729.88	\$729.88	\$596.10	\$596.10
51	\$728.56	\$728.56	\$759.60	\$759.60	\$731.02	\$731.02	\$762.17	\$762.17	\$622.46	\$622.46
52	\$762.55	\$762.55	\$795.03	\$795.03	\$765.13	\$765.13	\$797.72	\$797.72	\$651.50	\$651.50
53	\$796.93	\$796.93	\$830.87	\$830.87	\$799.62	\$799.62	\$833.69	\$833.69	\$680.87	\$680.87
54	\$834.04	\$834.04	\$869.56	\$869.56	\$836.86	\$836.86	\$872.51	\$872.51	\$712.58	\$712.58
55	\$871.15	\$871.15	\$908.26	\$908.26	\$874.09	\$874.09	\$911.33	\$911.33	\$744.28	\$744.28
56	\$911.39	\$911.39	\$950.21	\$950.21	\$914.47	\$914.47	\$953.43	\$953.43	\$778.66	\$778.66
57	\$952.01	\$952.01	\$992.57	\$992.57	\$955.23	\$955.23	\$995.93	\$995.93	\$813.37	\$813.37
58	\$995.38	\$995.38	\$1,037.77	\$1,037.77	\$998.74	\$998.74	\$1,041.29	\$1,041.29	\$850.42	\$850.42
59	\$1,016.86	\$1,016.86	\$1,060.18	\$1,060.18	\$1,020.30	\$1,020.30	\$1,063.77	\$1,063.77	\$868.78	\$868.78
60	\$1,060.22	\$1,060.22	\$1,105.39	\$1,105.39	\$1,063.81	\$1,063.81	\$1,109.13	\$1,109.13	\$905.82	\$905.82
61	\$1,097.73	\$1,097.73	\$1,144.48	\$1,144.48	\$1,101.44	\$1,101.44	\$1,148.36	\$1,148.36	\$937.87	\$937.87
62	\$1,122.34	\$1,122.34	\$1,170.14	\$1,170.14	\$1,126.13	\$1,126.13	\$1,174.11	\$1,174.11	\$958.89	\$958.89
63	\$1,153.20	\$1,153.20	\$1,202.32	\$1,202.32	\$1,157.10	\$1,157.10	\$1,206.39	\$1,206.39	\$985.26	\$985.26
64+	\$1,171.95	\$1,171.95	\$1,221.87	\$1,221.87	\$1,175.91	\$1,175.91	\$1,226.01	\$1,226.01	\$1,001.28	\$1,001.28

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

HIOS Plan ID (On Exchange)=>	0070034	67430PA0070037	67430PA0070037	67430PA0080019	67430PA0080019	67430PA0080021	67430PA0080021	67430PA0080024	67430PA0080024	67430PA0080025
HIOS Plan ID (Off Exchange)=>	SA PPO \$2,100	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Gold EPO \$1,000 \$35/	vantage Gold EPO \$1,000 \$35/	vantage Gold EPO \$1,500 \$35/	vantage Gold EPO \$1,500 \$35/	vantage Silver EPO \$3,500 \$60/	vantage Silver EPO \$3,500 \$60/	Advantage Bronze EPO \$8,000
Form # =>	F09	PP0F09	PP0F09	EPOF07	EPOF07	EPOF07	EPOF07	EPOF07	EPOF07	EPOF07
Rating Area =>	1	1	5	1	5	1	5	1	5	1
Network =>	ntage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental
Metal =>	Gold	Silver	Silver	Gold	Gold	Gold	Gold	Silver	Silver	Bronze
Deductible =>	\$4200	\$3850 / \$7700	\$3850 / \$7700	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$3500 / \$7000	\$3500 / \$7000	\$8000 / \$16000
Coinurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$0	\$0 / \$0	\$0 / \$0	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$60 / \$80	\$60 / \$80	\$0 / \$0
OOP Maximum =>	\$8150	\$6900 / \$13800	\$6900 / \$13800	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8550 / \$17100
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	\$286.23	\$242.15	\$242.15	\$252.47	\$252.47	\$287.64	\$287.64	\$299.90	\$299.90	\$288.93
15	\$311.68	\$263.67	\$263.67	\$274.91	\$274.91	\$313.21	\$313.21	\$326.55	\$326.55	\$314.62
16	\$321.40	\$271.90	\$271.90	\$283.49	\$283.49	\$322.98	\$322.98	\$336.75	\$336.75	\$324.44
17	\$331.13	\$280.13	\$280.13	\$292.07	\$292.07	\$332.76	\$332.76	\$346.94	\$346.94	\$334.26
18	\$341.61	\$288.99	\$288.99	\$301.31	\$301.31	\$343.29	\$343.29	\$357.91	\$357.91	\$344.83
19	\$352.08	\$297.85	\$297.85	\$310.55	\$310.55	\$353.82	\$353.82	\$368.89	\$368.89	\$355.41
20	\$362.94	\$307.03	\$307.03	\$320.12	\$320.12	\$364.72	\$364.72	\$380.26	\$380.26	\$366.36
21	\$374.16	\$316.53	\$316.53	\$330.02	\$330.02	\$376.00	\$376.00	\$392.02	\$392.02	\$377.69
22	\$374.16	\$316.53	\$316.53	\$330.02	\$330.02	\$376.00	\$376.00	\$392.02	\$392.02	\$377.69
23	\$374.16	\$316.53	\$316.53	\$330.02	\$330.02	\$376.00	\$376.00	\$392.02	\$392.02	\$377.69
24	\$374.16	\$316.53	\$316.53	\$330.02	\$330.02	\$376.00	\$376.00	\$392.02	\$392.02	\$377.69
25	\$375.66	\$317.80	\$317.80	\$331.34	\$331.34	\$377.50	\$377.50	\$393.59	\$393.59	\$379.20
26	\$383.14	\$324.13	\$324.13	\$337.94	\$337.94	\$385.02	\$385.02	\$401.43	\$401.43	\$386.75
27	\$392.12	\$331.72	\$331.72	\$345.86	\$345.86	\$394.05	\$394.05	\$410.84	\$410.84	\$395.82
28	\$406.71	\$344.07	\$344.07	\$358.73	\$358.73	\$408.71	\$408.71	\$426.13	\$426.13	\$410.55
29	\$418.69	\$354.20	\$354.20	\$369.29	\$369.29	\$420.74	\$420.74	\$438.67	\$438.67	\$422.64
30	\$424.67	\$359.26	\$359.26	\$374.57	\$374.57	\$426.76	\$426.76	\$444.94	\$444.94	\$428.68
31	\$433.65	\$366.86	\$366.86	\$382.49	\$382.49	\$435.78	\$435.78	\$454.35	\$454.35	\$437.74
32	\$442.63	\$374.45	\$374.45	\$390.41	\$390.41	\$444.81	\$444.81	\$463.76	\$463.76	\$446.81
33	\$448.24	\$379.20	\$379.20	\$395.36	\$395.36	\$450.45	\$450.45	\$469.64	\$469.64	\$452.47
34	\$454.23	\$384.27	\$384.27	\$400.64	\$400.64	\$456.46	\$456.46	\$475.91	\$475.91	\$458.52
35	\$457.22	\$386.80	\$386.80	\$403.28	\$403.28	\$459.47	\$459.47	\$479.05	\$479.05	\$461.54
36	\$460.22	\$389.33	\$389.33	\$405.92	\$405.92	\$462.48	\$462.48	\$482.18	\$482.18	\$464.56
37	\$463.21	\$391.86	\$391.86	\$408.56	\$408.56	\$465.49	\$465.49	\$485.32	\$485.32	\$467.58
38	\$466.20	\$394.40	\$394.40	\$411.20	\$411.20	\$468.50	\$468.50	\$488.46	\$488.46	\$470.60
39	\$472.19	\$399.46	\$399.46	\$416.49	\$416.49	\$474.51	\$474.51	\$494.73	\$494.73	\$476.64
40	\$478.18	\$404.53	\$404.53	\$421.77	\$421.77	\$480.53	\$480.53	\$501.00	\$501.00	\$482.69
41	\$487.16	\$412.12	\$412.12	\$429.69	\$429.69	\$489.55	\$489.55	\$510.41	\$510.41	\$491.75
42	\$495.76	\$419.40	\$419.40	\$437.28	\$437.28	\$498.20	\$498.20	\$519.43	\$519.43	\$500.44
43	\$507.74	\$429.53	\$429.53	\$447.84	\$447.84	\$510.23	\$510.23	\$531.97	\$531.97	\$512.53
44	\$522.70	\$442.19	\$442.19	\$461.04	\$461.04	\$525.27	\$525.27	\$547.65	\$547.65	\$527.63
45	\$540.29	\$457.07	\$457.07	\$476.55	\$476.55	\$542.94	\$542.94	\$566.08	\$566.08	\$545.38
46	\$561.24	\$474.80	\$474.80	\$495.03	\$495.03	\$564.00	\$564.00	\$588.03	\$588.03	\$566.54
47	\$584.81	\$494.74	\$494.74	\$515.82	\$515.82	\$587.69	\$587.69	\$612.73	\$612.73	\$590.33
48	\$611.75	\$517.53	\$517.53	\$539.58	\$539.58	\$614.76	\$614.76	\$640.95	\$640.95	\$617.52
49	\$638.32	\$540.00	\$540.00	\$563.01	\$563.01	\$641.46	\$641.46	\$668.79	\$668.79	\$644.34
50	\$668.25	\$565.32	\$565.32	\$589.42	\$589.42	\$671.54	\$671.54	\$700.15	\$700.15	\$674.55
51	\$697.81	\$590.33	\$590.33	\$615.49	\$615.49	\$701.24	\$701.24	\$731.12	\$731.12	\$704.39
52	\$730.36	\$617.87	\$617.87	\$644.20	\$644.20	\$733.95	\$733.95	\$765.22	\$765.22	\$737.25
53	\$763.29	\$645.72	\$645.72	\$673.24	\$673.24	\$767.04	\$767.04	\$799.72	\$799.72	\$770.49
54	\$798.83	\$675.79	\$675.79	\$704.59	\$704.59	\$802.76	\$802.76	\$836.96	\$836.96	\$806.37
55	\$834.38	\$705.86	\$705.86	\$735.94	\$735.94	\$838.48	\$838.48	\$874.20	\$874.20	\$842.25
56	\$872.92	\$738.46	\$738.46	\$769.94	\$769.94	\$877.21	\$877.21	\$914.58	\$914.58	\$881.15
57	\$911.83	\$771.38	\$771.38	\$804.26	\$804.26	\$916.31	\$916.31	\$955.35	\$955.35	\$920.43
58	\$953.36	\$806.52	\$806.52	\$840.89	\$840.89	\$958.05	\$958.05	\$998.87	\$998.87	\$962.35
59	\$973.94	\$823.93	\$823.93	\$859.04	\$859.04	\$978.73	\$978.73	\$1,020.43	\$1,020.43	\$983.13
60	\$1,015.47	\$859.06	\$859.06	\$895.67	\$895.67	\$1,020.46	\$1,020.46	\$1,063.94	\$1,063.94	\$1,025.05
61	\$1,051.39	\$889.45	\$889.45	\$927.36	\$927.36	\$1,056.56	\$1,056.56	\$1,101.58	\$1,101.58	\$1,061.31
62	\$1,074.96	\$909.39	\$909.39	\$948.15	\$948.15	\$1,080.25	\$1,080.25	\$1,126.27	\$1,126.27	\$1,085.10
63	\$1,104.52	\$934.40	\$934.40	\$974.22	\$974.22	\$1,109.95	\$1,109.95	\$1,157.24	\$1,157.24	\$1,114.94
64+	\$1,122.48	\$949.59	\$949.59	\$990.06	\$990.06	\$1,128.00	\$1,128.00	\$1,176.06	\$1,176.06	\$1,133.07

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

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	67430PA0080025	
Plan Marketing Name =>	s Advantage Bronze EPO \$8,000	
Form # =>	EPOF07	
Rating Area =>	5	
Network =>	w/Dental Advantage w/Dental	
Metal =>	Bronze	
Deductible =>	\$8000 / \$16000	
Coinsurance =>	100%	
Copays =>	\$0 / \$0	
OOP Maximum =>	\$8550 / \$17100	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0 - 14	\$195.77	\$195.77
15	\$213.17	\$213.17
16	\$219.83	\$219.83
17	\$226.48	\$226.48
18	\$233.65	\$233.65
19	\$240.81	\$240.81
20	\$248.23	\$248.23
21	\$255.91	\$255.91
22	\$255.91	\$255.91
23	\$255.91	\$255.91
24	\$255.91	\$255.91
25	\$256.93	\$256.93
26	\$262.05	\$262.05
27	\$268.19	\$268.19
28	\$278.17	\$278.17
29	\$286.36	\$286.36
30	\$290.46	\$290.46
31	\$296.60	\$296.60
32	\$302.74	\$302.74
33	\$306.58	\$306.58
34	\$310.67	\$310.67
35	\$312.72	\$312.72
36	\$314.77	\$314.77
37	\$316.82	\$316.82
38	\$318.86	\$318.86
39	\$322.96	\$322.96
40	\$327.05	\$327.05
41	\$333.19	\$333.19
42	\$339.08	\$339.08
43	\$347.27	\$347.27
44	\$357.51	\$357.51
45	\$369.53	\$369.53
46	\$383.87	\$383.87
47	\$399.99	\$399.99
48	\$418.41	\$418.41
49	\$436.58	\$436.58
50	\$457.06	\$457.06
51	\$477.27	\$477.27
52	\$499.54	\$499.54
53	\$522.06	\$522.06
54	\$546.37	\$546.37
55	\$570.68	\$570.68
56	\$597.04	\$597.04
57	\$623.65	\$623.65
58	\$652.06	\$652.06
59	\$666.13	\$666.13
60	\$694.54	\$694.54
61	\$719.11	\$719.11
62	\$735.23	\$735.23
63	\$755.45	\$755.45
64+	\$767.73	\$767.73

Company Name: UPMC Health Benefits, Inc.

Market: Small Group

Product: PPO, EPO

Effective Date of Rates: April 1, 2022

Ending date of Rates:

June 30, 2022

HIOS Plan ID (On Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA0070034
HIOS Plan ID (Off Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA0070034
Plan Marketing Name =>	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,500 / \$3,000	Advantage Gold PPO \$1,500 / \$3,000	Advantage Silver PPO \$3,500 / \$7,000	Advantage Silver PPO \$3,500 / \$7,000	Advantage Bronze PPO \$8,000 / \$16,000	Advantage Bronze PPO \$8,000 / \$16,000	Advantage Gold HSA PPO \$2,100 / \$4,200	Advantage Gold HSA PPO \$2,100 / \$4,200
Form # =>	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPO
Rating Area =>	1	5	1	5	1	5	1	5	1	5
Network =>	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Gold	Gold
Deductible =>	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$3500 / \$7000	\$3500 / \$7000	\$8000 / \$16000	\$8000 / \$16000	\$2100 / \$4200	\$2100 / \$4200
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$60 / \$80	\$60 / \$80	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
OOP Maximum =>	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8550 / \$17100	\$8550 / \$17100	\$4425 / \$8150	\$4425 / \$8150
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	\$303.27	\$303.27	\$316.19	\$316.19	\$304.29	\$304.29	\$317.26	\$317.26	\$259.11	\$259.11
15	\$330.23	\$330.23	\$344.30	\$344.30	\$331.34	\$331.34	\$345.46	\$345.46	\$282.14	\$282.14
16	\$340.53	\$340.53	\$355.04	\$355.04	\$341.68	\$341.68	\$356.24	\$356.24	\$290.94	\$290.94
17	\$350.84	\$350.84	\$365.79	\$365.79	\$352.03	\$352.03	\$367.03	\$367.03	\$299.75	\$299.75
18	\$361.94	\$361.94	\$377.36	\$377.36	\$363.16	\$363.16	\$378.64	\$378.64	\$309.23	\$309.23
19	\$373.04	\$373.04	\$388.93	\$388.93	\$374.30	\$374.30	\$390.25	\$390.25	\$318.72	\$318.72
20	\$384.54	\$384.54	\$400.92	\$400.92	\$385.84	\$385.84	\$402.28	\$402.28	\$328.54	\$328.54
21	\$396.43	\$396.43	\$413.32	\$413.32	\$397.77	\$397.77	\$414.72	\$414.72	\$338.70	\$338.70
22	\$396.43	\$396.43	\$413.32	\$413.32	\$397.77	\$397.77	\$414.72	\$414.72	\$338.70	\$338.70
23	\$396.43	\$396.43	\$413.32	\$413.32	\$397.77	\$397.77	\$414.72	\$414.72	\$338.70	\$338.70
24	\$396.43	\$396.43	\$413.32	\$413.32	\$397.77	\$397.77	\$414.72	\$414.72	\$338.70	\$338.70
25	\$398.02	\$398.02	\$414.97	\$414.97	\$399.36	\$399.36	\$416.38	\$416.38	\$340.05	\$340.05
26	\$405.94	\$405.94	\$423.24	\$423.24	\$407.32	\$407.32	\$424.67	\$424.67	\$346.83	\$346.83
27	\$415.46	\$415.46	\$433.16	\$433.16	\$416.86	\$416.86	\$434.63	\$434.63	\$354.96	\$354.96
28	\$430.92	\$430.92	\$449.28	\$449.28	\$432.38	\$432.38	\$450.80	\$450.80	\$368.17	\$368.17
29	\$443.61	\$443.61	\$462.51	\$462.51	\$445.10	\$445.10	\$464.07	\$464.07	\$379.01	\$379.01
30	\$449.95	\$449.95	\$469.12	\$469.12	\$451.47	\$451.47	\$470.71	\$470.71	\$384.42	\$384.42
31	\$459.46	\$459.46	\$479.04	\$479.04	\$461.02	\$461.02	\$480.66	\$480.66	\$392.55	\$392.55
32	\$468.98	\$468.98	\$488.96	\$488.96	\$470.56	\$470.56	\$490.61	\$490.61	\$400.68	\$400.68
33	\$474.92	\$474.92	\$495.16	\$495.16	\$476.53	\$476.53	\$496.83	\$496.83	\$405.76	\$405.76
34	\$481.27	\$481.27	\$501.77	\$501.77	\$482.89	\$482.89	\$503.47	\$503.47	\$411.18	\$411.18
35	\$484.44	\$484.44	\$505.08	\$505.08	\$486.07	\$486.07	\$506.79	\$506.79	\$413.89	\$413.89
36	\$487.61	\$487.61	\$508.38	\$508.38	\$489.26	\$489.26	\$510.11	\$510.11	\$416.60	\$416.60
37	\$490.78	\$490.78	\$511.69	\$511.69	\$492.44	\$492.44	\$513.42	\$513.42	\$419.31	\$419.31
38	\$493.95	\$493.95	\$515.00	\$515.00	\$495.62	\$495.62	\$516.74	\$516.74	\$422.02	\$422.02
39	\$500.29	\$500.29	\$521.61	\$521.61	\$501.99	\$501.99	\$523.38	\$523.38	\$427.44	\$427.44
40	\$506.64	\$506.64	\$528.22	\$528.22	\$508.35	\$508.35	\$530.01	\$530.01	\$432.86	\$432.86
41	\$516.15	\$516.15	\$538.14	\$538.14	\$517.90	\$517.90	\$539.97	\$539.97	\$440.99	\$440.99
42	\$525.27	\$525.27	\$547.65	\$547.65	\$527.05	\$527.05	\$549.50	\$549.50	\$448.78	\$448.78
43	\$537.96	\$537.96	\$560.88	\$560.88	\$539.77	\$539.77	\$562.78	\$562.78	\$459.62	\$459.62
44	\$553.81	\$553.81	\$577.41	\$577.41	\$555.68	\$555.68	\$579.36	\$579.36	\$473.16	\$473.16
45	\$572.44	\$572.44	\$596.83	\$596.83	\$574.38	\$574.38	\$598.86	\$598.86	\$489.08	\$489.08
46	\$594.65	\$594.65	\$619.98	\$619.98	\$596.66	\$596.66	\$622.08	\$622.08	\$508.05	\$508.05
47	\$619.62	\$619.62	\$646.02	\$646.02	\$621.71	\$621.71	\$648.21	\$648.21	\$529.39	\$529.39
48	\$648.16	\$648.16	\$675.78	\$675.78	\$650.35	\$650.35	\$678.07	\$678.07	\$553.77	\$553.77
49	\$676.31	\$676.31	\$705.12	\$705.12	\$678.60	\$678.60	\$707.51	\$707.51	\$577.82	\$577.82
50	\$708.02	\$708.02	\$738.19	\$738.19	\$710.42	\$710.42	\$740.69	\$740.69	\$604.92	\$604.92
51	\$739.34	\$739.34	\$770.84	\$770.84	\$741.84	\$741.84	\$773.45	\$773.45	\$631.68	\$631.68
52	\$773.83	\$773.83	\$806.80	\$806.80	\$776.45	\$776.45	\$809.53	\$809.53	\$661.14	\$661.14
53	\$808.72	\$808.72	\$843.17	\$843.17	\$811.45	\$811.45	\$846.03	\$846.03	\$690.95	\$690.95
54	\$846.38	\$846.38	\$882.44	\$882.44	\$849.24	\$849.24	\$885.43	\$885.43	\$723.12	\$723.12
55	\$884.04	\$884.04	\$921.70	\$921.70	\$887.03	\$887.03	\$924.83	\$924.83	\$755.30	\$755.30
56	\$924.87	\$924.87	\$964.28	\$964.28	\$928.00	\$928.00	\$967.54	\$967.54	\$790.19	\$790.19
57	\$966.10	\$966.10	\$1,007.26	\$1,007.26	\$969.37	\$969.37	\$1,010.67	\$1,010.67	\$825.41	\$825.41
58	\$1,010.10	\$1,010.10	\$1,053.14	\$1,053.14	\$1,013.52	\$1,013.52	\$1,056.71	\$1,056.71	\$863.01	\$863.01
59	\$1,031.91	\$1,031.91	\$1,075.87	\$1,075.87	\$1,035.40	\$1,035.40	\$1,079.52	\$1,079.52	\$881.64	\$881.64
60	\$1,075.91	\$1,075.91	\$1,121.75	\$1,121.75	\$1,079.55	\$1,079.55	\$1,125.55	\$1,125.55	\$919.23	\$919.23
61	\$1,113.97	\$1,113.97	\$1,161.43	\$1,161.43	\$1,117.73	\$1,117.73	\$1,165.36	\$1,165.36	\$951.75	\$951.75
62	\$1,138.94	\$1,138.94	\$1,187.47	\$1,187.47	\$1,142.79	\$1,142.79	\$1,191.49	\$1,191.49	\$973.09	\$973.09
63	\$1,170.26	\$1,170.26	\$1,220.12	\$1,220.12	\$1,174.22	\$1,174.22	\$1,224.25	\$1,224.25	\$999.84	\$999.84
64+	\$1,189.29	\$1,189.29	\$1,239.96	\$1,239.96	\$1,193.31	\$1,193.31	\$1,244.16	\$1,244.16	\$1,016.10	\$1,016.10

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

HIOS Plan ID (On Exchange)=>	0070034	67430PA0070037	67430PA0070037	67430PA0080019	67430PA0080019	67430PA0080021	67430PA0080021	67430PA0080024	67430PA0080024	67430PA0080025
HIOS Plan ID (Off Exchange)=>	SA PPO \$2,100	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Gold EPO \$1,000 \$35/	vantage Gold EPO \$1,000 \$35/	vantage Gold EPO \$1,500 \$35/	vantage Gold EPO \$1,500 \$35/	vantage Silver EPO \$3,500 \$60/	vantage Silver EPO \$3,500 \$60/	Advantage Bronze EPO \$8,000
Form # =>	F09	PP0F09	PP0F09	EPOF07	EPOF07	EPOF07	EPOF07	EPOF07	EPOF07	EPOF07
Rating Area =>	1	1	5	1	5	1	5	1	5	1
Network =>	ntage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental
Metal =>	Gold	Silver	Silver	Gold	Gold	Gold	Gold	Silver	Silver	Bronze
Deductible =>	\$4200	\$3850 / \$7700	\$3850 / \$7700	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$3500 / \$7000	\$3500 / \$7000	\$8000 / \$16000
Coinurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$0	\$0 / \$0	\$0 / \$0	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$60 / \$80	\$60 / \$80	\$0 / \$0
OOP Maximum =>	\$8150	\$6900 / \$13800	\$6900 / \$13800	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8550 / \$17100
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	\$290.47	\$245.73	\$245.73	\$256.21	\$256.21	\$291.90	\$291.90	\$304.34	\$304.34	\$293.20
15	\$316.29	\$267.58	\$267.58	\$278.98	\$278.98	\$317.85	\$317.85	\$331.39	\$331.39	\$319.26
16	\$326.16	\$275.93	\$275.93	\$287.69	\$287.69	\$327.77	\$327.77	\$341.74	\$341.74	\$329.23
17	\$336.03	\$284.28	\$284.28	\$296.40	\$296.40	\$337.69	\$337.69	\$352.08	\$352.08	\$339.19
18	\$346.67	\$293.27	\$293.27	\$305.77	\$305.77	\$348.37	\$348.37	\$363.22	\$363.22	\$349.93
19	\$357.30	\$302.27	\$302.27	\$315.15	\$315.15	\$359.06	\$359.06	\$374.36	\$374.36	\$360.66
20	\$368.31	\$311.58	\$311.58	\$324.86	\$324.86	\$370.12	\$370.12	\$385.90	\$385.90	\$371.77
21	\$379.70	\$321.22	\$321.22	\$334.91	\$334.91	\$381.57	\$381.57	\$397.83	\$397.83	\$383.27
22	\$379.70	\$321.22	\$321.22	\$334.91	\$334.91	\$381.57	\$381.57	\$397.83	\$397.83	\$383.27
23	\$379.70	\$321.22	\$321.22	\$334.91	\$334.91	\$381.57	\$381.57	\$397.83	\$397.83	\$383.27
24	\$379.70	\$321.22	\$321.22	\$334.91	\$334.91	\$381.57	\$381.57	\$397.83	\$397.83	\$383.27
25	\$381.22	\$322.50	\$322.50	\$336.25	\$336.25	\$383.10	\$383.10	\$399.42	\$399.42	\$384.80
26	\$388.81	\$328.93	\$328.93	\$342.95	\$342.95	\$390.73	\$390.73	\$407.38	\$407.38	\$392.47
27	\$397.93	\$336.64	\$336.64	\$350.99	\$350.99	\$399.89	\$399.89	\$416.93	\$416.93	\$401.67
28	\$412.73	\$349.17	\$349.17	\$364.05	\$364.05	\$414.77	\$414.77	\$432.44	\$432.44	\$416.61
29	\$424.88	\$359.45	\$359.45	\$374.76	\$374.76	\$426.98	\$426.98	\$445.17	\$445.17	\$428.88
30	\$430.96	\$364.58	\$364.58	\$380.12	\$380.12	\$433.08	\$433.08	\$451.54	\$451.54	\$435.01
31	\$440.07	\$372.29	\$372.29	\$388.16	\$388.16	\$442.24	\$442.24	\$461.08	\$461.08	\$444.21
32	\$449.19	\$380.00	\$380.00	\$396.20	\$396.20	\$451.40	\$451.40	\$470.63	\$470.63	\$453.41
33	\$454.88	\$384.82	\$384.82	\$401.22	\$401.22	\$457.12	\$457.12	\$476.60	\$476.60	\$459.16
34	\$460.96	\$389.96	\$389.96	\$406.58	\$406.58	\$463.23	\$463.23	\$482.97	\$482.97	\$465.29
35	\$463.99	\$392.53	\$392.53	\$409.26	\$409.26	\$466.28	\$466.28	\$486.15	\$486.15	\$468.36
36	\$467.03	\$395.10	\$395.10	\$411.94	\$411.94	\$469.33	\$469.33	\$489.33	\$489.33	\$471.42
37	\$470.07	\$397.67	\$397.67	\$414.62	\$414.62	\$472.38	\$472.38	\$492.51	\$492.51	\$474.49
38	\$473.11	\$400.24	\$400.24	\$417.30	\$417.30	\$475.44	\$475.44	\$495.70	\$495.70	\$477.55
39	\$479.18	\$405.38	\$405.38	\$422.66	\$422.66	\$481.54	\$481.54	\$502.06	\$502.06	\$483.69
40	\$485.26	\$410.52	\$410.52	\$428.01	\$428.01	\$487.65	\$487.65	\$508.43	\$508.43	\$489.82
41	\$494.37	\$418.23	\$418.23	\$436.05	\$436.05	\$496.80	\$496.80	\$517.97	\$517.97	\$499.02
42	\$503.10	\$425.62	\$425.62	\$443.76	\$443.76	\$505.58	\$505.58	\$527.12	\$527.12	\$507.83
43	\$515.25	\$435.90	\$435.90	\$454.47	\$454.47	\$517.79	\$517.79	\$539.86	\$539.86	\$520.10
44	\$530.44	\$448.74	\$448.74	\$467.87	\$467.87	\$533.05	\$533.05	\$555.77	\$555.77	\$535.43
45	\$548.29	\$463.84	\$463.84	\$483.61	\$483.61	\$550.99	\$550.99	\$574.47	\$574.47	\$553.44
46	\$569.55	\$481.83	\$481.83	\$502.37	\$502.37	\$572.36	\$572.36	\$596.75	\$596.75	\$574.91
47	\$593.47	\$502.07	\$502.07	\$523.46	\$523.46	\$599.39	\$599.39	\$621.81	\$621.81	\$599.05
48	\$620.81	\$525.19	\$525.19	\$547.58	\$547.58	\$623.87	\$623.87	\$650.45	\$650.45	\$626.65
49	\$647.77	\$548.00	\$548.00	\$571.36	\$571.36	\$650.96	\$650.96	\$678.70	\$678.70	\$653.86
50	\$678.14	\$573.70	\$573.70	\$598.15	\$598.15	\$681.48	\$681.48	\$710.52	\$710.52	\$684.52
51	\$708.14	\$599.08	\$599.08	\$624.61	\$624.61	\$711.63	\$711.63	\$741.95	\$741.95	\$714.80
52	\$741.17	\$627.02	\$627.02	\$653.74	\$653.74	\$744.82	\$744.82	\$776.56	\$776.56	\$748.14
53	\$774.59	\$655.29	\$655.29	\$683.22	\$683.22	\$778.40	\$778.40	\$811.57	\$811.57	\$781.87
54	\$810.66	\$685.80	\$685.80	\$715.03	\$715.03	\$814.65	\$814.65	\$849.37	\$849.37	\$818.28
55	\$846.73	\$716.32	\$716.32	\$746.85	\$746.85	\$850.90	\$850.90	\$887.16	\$887.16	\$854.69
56	\$885.84	\$749.41	\$749.41	\$781.35	\$781.35	\$890.20	\$890.20	\$928.14	\$928.14	\$894.17
57	\$925.33	\$782.81	\$782.81	\$816.18	\$816.18	\$929.89	\$929.89	\$969.51	\$969.51	\$934.03
58	\$967.48	\$818.47	\$818.47	\$853.35	\$853.35	\$972.24	\$972.24	\$1,013.67	\$1,013.67	\$976.57
59	\$988.36	\$836.14	\$836.14	\$871.77	\$871.77	\$993.23	\$993.23	\$1,035.55	\$1,035.55	\$997.65
60	\$1,030.51	\$871.79	\$871.79	\$908.95	\$908.95	\$1,035.58	\$1,035.58	\$1,079.71	\$1,079.71	\$1,040.19
61	\$1,066.96	\$902.63	\$902.63	\$941.10	\$941.10	\$1,072.21	\$1,072.21	\$1,117.90	\$1,117.90	\$1,076.99
62	\$1,090.88	\$922.87	\$922.87	\$962.20	\$962.20	\$1,096.25	\$1,096.25	\$1,142.97	\$1,142.97	\$1,101.13
63	\$1,120.87	\$948.24	\$948.24	\$988.65	\$988.65	\$1,126.39	\$1,126.39	\$1,174.39	\$1,174.39	\$1,131.41
64+	\$1,139.10	\$963.66	\$963.66	\$1,004.73	\$1,004.73	\$1,144.71	\$1,144.71	\$1,193.49	\$1,193.49	\$1,149.81



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

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	67430PA0080025	
Plan Marketing Name =>	s Advantage Bronze EPO \$8,000	
Form # =>	EPOF07	
Rating Area =>	5	
Network =>	w/Dental Advantage w/Dental	
Metal =>	Bronze	
Deductible =>	\$8000 / \$16000	
Coinsurance =>	100%	
Copays =>	\$0 / \$0	
OOP Maximum =>	\$8550 / \$17100	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0 - 14	\$198.66	\$198.66
15	\$216.32	\$216.32
16	\$223.07	\$223.07
17	\$229.83	\$229.83
18	\$237.10	\$237.10
19	\$244.37	\$244.37
20	\$251.90	\$251.90
21	\$259.69	\$259.69
22	\$259.69	\$259.69
23	\$259.69	\$259.69
24	\$259.69	\$259.69
25	\$260.73	\$260.73
26	\$265.92	\$265.92
27	\$272.16	\$272.16
28	\$282.28	\$282.28
29	\$290.59	\$290.59
30	\$294.75	\$294.75
31	\$300.98	\$300.98
32	\$307.21	\$307.21
33	\$311.11	\$311.11
34	\$315.26	\$315.26
35	\$317.34	\$317.34
36	\$319.42	\$319.42
37	\$321.50	\$321.50
38	\$323.57	\$323.57
39	\$327.73	\$327.73
40	\$331.88	\$331.88
41	\$338.12	\$338.12
42	\$344.09	\$344.09
43	\$352.40	\$352.40
44	\$362.79	\$362.79
45	\$374.99	\$374.99
46	\$389.54	\$389.54
47	\$405.90	\$405.90
48	\$424.59	\$424.59
49	\$443.03	\$443.03
50	\$463.81	\$463.81
51	\$484.32	\$484.32
52	\$506.91	\$506.91
53	\$529.77	\$529.77
54	\$554.44	\$554.44
55	\$579.11	\$579.11
56	\$605.86	\$605.86
57	\$632.86	\$632.86
58	\$661.69	\$661.69
59	\$675.97	\$675.97
60	\$704.80	\$704.80
61	\$729.73	\$729.73
62	\$746.09	\$746.09
63	\$766.60	\$766.60
64+	\$779.07	\$779.07

Company Name: UPMC Health Benefits, Inc.

Market: Small Group

Product: PPO, EPO

Effective Date of Rates: July 1, 2022

Ending date of Rates:

September 30, 2022

HIOS Plan ID (On Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA0070034
HIOS Plan ID (Off Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA0070034
Plan Marketing Name =>	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,500 / \$3,000	Advantage Gold PPO \$1,500 / \$3,000	Advantage Silver PPO \$3,500 / \$7,000	Advantage Silver PPO \$3,500 / \$7,000	Advantage Bronze PPO \$8,000 / \$16,000	Advantage Bronze PPO \$8,000 / \$16,000	Advantage Gold PPO \$2,100 / \$4,200	Advantage Gold PPO \$2,100 / \$4,200
Form # =>	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09
Rating Area =>	1	5	1	5	1	5	1	5	1	5
Network =>	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Gold	Gold
Deductible =>	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$3500 / \$7000	\$3500 / \$7000	\$8000 / \$16000	\$8000 / \$16000	\$2100 / \$4200	\$2100 / \$4200
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$60 / \$80	\$60 / \$80	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
OOP Maximum =>	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8550 / \$17100	\$8550 / \$17100	\$4425 / \$8150	\$4425 / \$8150
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	\$307.75	\$307.75	\$320.87	\$320.87	\$308.80	\$308.80	\$321.96	\$321.96	\$262.94	\$262.94
15	\$335.11	\$335.11	\$349.39	\$349.39	\$336.25	\$336.25	\$350.58	\$350.58	\$286.31	\$286.31
16	\$345.57	\$345.57	\$360.30	\$360.30	\$346.74	\$346.74	\$361.52	\$361.52	\$295.25	\$295.25
17	\$356.03	\$356.03	\$371.20	\$371.20	\$357.24	\$357.24	\$372.46	\$372.46	\$304.18	\$304.18
18	\$367.29	\$367.29	\$382.95	\$382.95	\$368.54	\$368.54	\$384.25	\$384.25	\$313.81	\$313.81
19	\$378.55	\$378.55	\$394.69	\$394.69	\$379.84	\$379.84	\$396.03	\$396.03	\$323.43	\$323.43
20	\$390.22	\$390.22	\$406.86	\$406.86	\$391.55	\$391.55	\$408.23	\$408.23	\$333.40	\$333.40
21	\$402.29	\$402.29	\$419.44	\$419.44	\$403.66	\$403.66	\$420.86	\$420.86	\$343.71	\$343.71
22	\$402.29	\$402.29	\$419.44	\$419.44	\$403.66	\$403.66	\$420.86	\$420.86	\$343.71	\$343.71
23	\$402.29	\$402.29	\$419.44	\$419.44	\$403.66	\$403.66	\$420.86	\$420.86	\$343.71	\$343.71
24	\$402.29	\$402.29	\$419.44	\$419.44	\$403.66	\$403.66	\$420.86	\$420.86	\$343.71	\$343.71
25	\$403.90	\$403.90	\$421.12	\$421.12	\$405.27	\$405.27	\$422.54	\$422.54	\$345.08	\$345.08
26	\$411.94	\$411.94	\$429.51	\$429.51	\$413.35	\$413.35	\$430.96	\$430.96	\$351.96	\$351.96
27	\$421.60	\$421.60	\$439.57	\$439.57	\$423.04	\$423.04	\$441.06	\$441.06	\$360.21	\$360.21
28	\$437.29	\$437.29	\$455.93	\$455.93	\$438.78	\$438.78	\$457.47	\$457.47	\$373.61	\$373.61
29	\$450.16	\$450.16	\$469.35	\$469.35	\$451.70	\$451.70	\$470.94	\$470.94	\$384.61	\$384.61
30	\$456.60	\$456.60	\$476.06	\$476.06	\$458.15	\$458.15	\$477.68	\$477.68	\$390.11	\$390.11
31	\$466.25	\$466.25	\$486.13	\$486.13	\$467.84	\$467.84	\$487.78	\$487.78	\$398.36	\$398.36
32	\$475.91	\$475.91	\$496.20	\$496.20	\$477.53	\$477.53	\$497.88	\$497.88	\$406.61	\$406.61
33	\$481.94	\$481.94	\$502.49	\$502.49	\$483.58	\$483.58	\$504.19	\$504.19	\$411.76	\$411.76
34	\$488.38	\$488.38	\$509.20	\$509.20	\$490.04	\$490.04	\$510.92	\$510.92	\$417.26	\$417.26
35	\$491.60	\$491.60	\$512.56	\$512.56	\$493.27	\$493.27	\$514.29	\$514.29	\$420.01	\$420.01
36	\$494.82	\$494.82	\$515.91	\$515.91	\$496.50	\$496.50	\$517.66	\$517.66	\$422.76	\$422.76
37	\$498.04	\$498.04	\$519.27	\$519.27	\$499.73	\$499.73	\$521.02	\$521.02	\$425.51	\$425.51
38	\$501.25	\$501.25	\$522.62	\$522.62	\$502.96	\$502.96	\$524.39	\$524.39	\$428.26	\$428.26
39	\$507.69	\$507.69	\$529.33	\$529.33	\$509.42	\$509.42	\$531.13	\$531.13	\$433.76	\$433.76
40	\$514.13	\$514.13	\$536.04	\$536.04	\$515.88	\$515.88	\$537.86	\$537.86	\$439.26	\$439.26
41	\$523.78	\$523.78	\$546.11	\$546.11	\$525.57	\$525.57	\$547.96	\$547.96	\$447.51	\$447.51
42	\$533.03	\$533.03	\$555.76	\$555.76	\$534.85	\$534.85	\$557.64	\$557.64	\$455.42	\$455.42
43	\$545.91	\$545.91	\$569.18	\$569.18	\$547.77	\$547.77	\$571.11	\$571.11	\$466.41	\$466.41
44	\$562.00	\$562.00	\$585.96	\$585.96	\$563.91	\$563.91	\$587.94	\$587.94	\$480.16	\$480.16
45	\$580.91	\$580.91	\$605.67	\$605.67	\$582.89	\$582.89	\$607.72	\$607.72	\$496.32	\$496.32
46	\$603.44	\$603.44	\$629.16	\$629.16	\$605.49	\$605.49	\$631.29	\$631.29	\$515.57	\$515.57
47	\$628.78	\$628.78	\$655.58	\$655.58	\$630.92	\$630.92	\$657.80	\$657.80	\$537.22	\$537.22
48	\$657.74	\$657.74	\$685.78	\$685.78	\$659.98	\$659.98	\$688.11	\$688.11	\$561.97	\$561.97
49	\$686.31	\$686.31	\$715.56	\$715.56	\$688.64	\$688.64	\$717.99	\$717.99	\$586.37	\$586.37
50	\$718.49	\$718.49	\$749.12	\$749.12	\$720.94	\$720.94	\$751.66	\$751.66	\$613.87	\$613.87
51	\$750.27	\$750.27	\$782.26	\$782.26	\$752.83	\$752.83	\$784.90	\$784.90	\$641.02	\$641.02
52	\$785.27	\$785.27	\$818.75	\$818.75	\$787.94	\$787.94	\$821.52	\$821.52	\$670.92	\$670.92
53	\$820.67	\$820.67	\$855.66	\$855.66	\$823.47	\$823.47	\$858.55	\$858.55	\$701.17	\$701.17
54	\$858.89	\$858.89	\$895.50	\$895.50	\$861.81	\$861.81	\$898.54	\$898.54	\$733.82	\$733.82
55	\$897.11	\$897.11	\$935.35	\$935.35	\$900.16	\$900.16	\$938.52	\$938.52	\$766.47	\$766.47
56	\$938.54	\$938.54	\$978.55	\$978.55	\$941.74	\$941.74	\$981.87	\$981.87	\$801.88	\$801.88
57	\$980.38	\$980.38	\$1,022.18	\$1,022.18	\$983.72	\$983.72	\$1,025.64	\$1,025.64	\$837.62	\$837.62
58	\$1,025.03	\$1,025.03	\$1,068.73	\$1,068.73	\$1,028.53	\$1,028.53	\$1,072.35	\$1,072.35	\$875.77	\$875.77
59	\$1,047.16	\$1,047.16	\$1,091.80	\$1,091.80	\$1,050.73	\$1,050.73	\$1,095.50	\$1,095.50	\$904.68	\$904.68
60	\$1,091.82	\$1,091.82	\$1,138.36	\$1,138.36	\$1,095.53	\$1,095.53	\$1,142.21	\$1,142.21	\$932.83	\$932.83
61	\$1,130.43	\$1,130.43	\$1,178.63	\$1,178.63	\$1,134.28	\$1,134.28	\$1,182.62	\$1,182.62	\$965.83	\$965.83
62	\$1,155.78	\$1,155.78	\$1,205.05	\$1,205.05	\$1,159.72	\$1,159.72	\$1,209.13	\$1,209.13	\$987.48	\$987.48
63	\$1,187.56	\$1,187.56	\$1,238.19	\$1,238.19	\$1,191.60	\$1,191.60	\$1,242.38	\$1,242.38	\$1,014.63	\$1,014.63
64+	\$1,206.87	\$1,206.87	\$1,258.32	\$1,258.32	\$1,210.98	\$1,210.98	\$1,262.58	\$1,262.58	\$1,031.13	\$1,031.13

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

HIOS Plan ID (On Exchange)=>	0070034	67430PA0070037	67430PA0070037	67430PA0080019	67430PA0080019	67430PA0080021	67430PA0080021	67430PA0080024	67430PA0080024	67430PA0080025
HIOS Plan ID (Off Exchange)=>	SA PPO \$2,100	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Gold EPO \$1,000 \$35/	vantage Gold EPO \$1,000 \$35/	vantage Gold EPO \$1,500 \$35/	vantage Gold EPO \$1,500 \$35/	vantage Silver EPO \$3,500 \$60/	vantage Silver EPO \$3,500 \$60/	Advantage Bronze EPO \$8,000
Plan Marketing Name =>	SA PPO \$2,100	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Gold EPO \$1,000 \$35/	vantage Gold EPO \$1,000 \$35/	vantage Gold EPO \$1,500 \$35/	vantage Gold EPO \$1,500 \$35/	vantage Silver EPO \$3,500 \$60/	vantage Silver EPO \$3,500 \$60/	Advantage Bronze EPO \$8,000
Form # =>	F09	PPOF09	PPOF09	EPOF07	EPOF07	EPOF07	EPOF07	EPOF07	EPOF07	EPOF07
Rating Area =>	1	1	5	1	5	1	5	1	5	1
Network =>	ntage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental
Metal =>	Gold	Silver	Silver	Gold	Gold	Gold	Gold	Silver	Silver	Bronze
Deductible =>	\$4200	\$3850 / \$7700	\$3850 / \$7700	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$3500 / \$7000	\$3500 / \$7000	\$8000 / \$16000
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$0	\$0 / \$0	\$0 / \$0	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$60 / \$80	\$60 / \$80	\$0 / \$0
OOP Maximum =>	\$8150	\$6900 / \$13800	\$6900 / \$13800	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8550 / \$17100
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	\$294.77	\$249.37	\$249.37	\$259.99	\$259.99	\$296.22	\$296.22	\$308.84	\$308.84	\$297.55
15	\$320.97	\$271.53	\$271.53	\$283.10	\$283.10	\$322.55	\$322.55	\$336.29	\$336.29	\$324.00
16	\$330.99	\$280.01	\$280.01	\$291.94	\$291.94	\$332.61	\$332.61	\$346.79	\$346.79	\$334.11
17	\$341.01	\$288.48	\$288.48	\$300.78	\$300.78	\$342.68	\$342.68	\$357.28	\$357.28	\$344.22
18	\$351.80	\$297.61	\$297.61	\$310.29	\$310.29	\$353.52	\$353.52	\$368.59	\$368.59	\$355.11
19	\$362.59	\$306.74	\$306.74	\$319.81	\$319.81	\$364.36	\$364.36	\$379.89	\$379.89	\$366.00
20	\$373.76	\$316.19	\$316.19	\$329.66	\$329.66	\$375.59	\$375.59	\$391.60	\$391.60	\$377.28
21	\$385.32	\$325.97	\$325.97	\$339.86	\$339.86	\$387.21	\$387.21	\$403.71	\$403.71	\$388.95
22	\$385.32	\$325.97	\$325.97	\$339.86	\$339.86	\$387.21	\$387.21	\$403.71	\$403.71	\$388.95
23	\$385.32	\$325.97	\$325.97	\$339.86	\$339.86	\$387.21	\$387.21	\$403.71	\$403.71	\$388.95
24	\$385.32	\$325.97	\$325.97	\$339.86	\$339.86	\$387.21	\$387.21	\$403.71	\$403.71	\$388.95
25	\$386.86	\$327.27	\$327.27	\$341.22	\$341.22	\$388.76	\$388.76	\$405.32	\$405.32	\$390.51
26	\$394.57	\$333.79	\$333.79	\$348.02	\$348.02	\$396.50	\$396.50	\$413.40	\$413.40	\$398.28
27	\$403.82	\$341.62	\$341.62	\$356.17	\$356.17	\$405.80	\$405.80	\$423.09	\$423.09	\$407.62
28	\$418.84	\$354.33	\$354.33	\$369.43	\$369.43	\$420.90	\$420.90	\$438.83	\$438.83	\$422.79
29	\$431.17	\$364.76	\$364.76	\$380.30	\$380.30	\$433.29	\$433.29	\$451.75	\$451.75	\$435.24
30	\$437.34	\$369.98	\$369.98	\$385.74	\$385.74	\$439.48	\$439.48	\$458.21	\$458.21	\$441.46
31	\$446.59	\$377.80	\$377.80	\$393.90	\$393.90	\$448.78	\$448.78	\$467.90	\$467.90	\$450.79
32	\$455.83	\$385.62	\$385.62	\$402.05	\$402.05	\$458.07	\$458.07	\$477.59	\$477.59	\$460.13
33	\$461.61	\$390.51	\$390.51	\$407.15	\$407.15	\$463.88	\$463.88	\$483.64	\$483.64	\$465.96
34	\$467.78	\$395.73	\$395.73	\$412.59	\$412.59	\$470.07	\$470.07	\$490.10	\$490.10	\$472.19
35	\$470.86	\$398.34	\$398.34	\$415.31	\$415.31	\$473.17	\$473.17	\$493.33	\$493.33	\$475.30
36	\$473.94	\$400.94	\$400.94	\$418.03	\$418.03	\$476.27	\$476.27	\$496.56	\$496.56	\$478.41
37	\$477.03	\$403.55	\$403.55	\$420.75	\$420.75	\$479.37	\$479.37	\$499.79	\$499.79	\$481.52
38	\$480.11	\$406.16	\$406.16	\$423.47	\$423.47	\$482.46	\$482.46	\$503.02	\$503.02	\$484.63
39	\$486.27	\$411.37	\$411.37	\$428.90	\$428.90	\$488.66	\$488.66	\$509.48	\$509.48	\$490.85
40	\$492.44	\$416.59	\$416.59	\$434.34	\$434.34	\$494.85	\$494.85	\$515.94	\$515.94	\$497.08
41	\$501.69	\$424.41	\$424.41	\$442.50	\$442.50	\$504.15	\$504.15	\$525.63	\$525.63	\$506.41
42	\$510.55	\$431.91	\$431.91	\$450.31	\$450.31	\$513.05	\$513.05	\$534.92	\$534.92	\$515.36
43	\$522.88	\$442.34	\$442.34	\$461.19	\$461.19	\$525.44	\$525.44	\$547.83	\$547.83	\$527.81
44	\$538.29	\$455.38	\$455.38	\$474.78	\$474.78	\$540.93	\$540.93	\$563.98	\$563.98	\$543.36
45	\$556.40	\$470.70	\$470.70	\$490.76	\$490.76	\$559.13	\$559.13	\$582.96	\$582.96	\$561.64
46	\$577.98	\$488.96	\$488.96	\$509.79	\$509.79	\$580.82	\$580.82	\$605.57	\$605.57	\$583.43
47	\$602.26	\$509.49	\$509.49	\$531.20	\$531.20	\$605.21	\$605.21	\$631.00	\$631.00	\$607.93
48	\$630.00	\$532.96	\$532.96	\$555.67	\$555.67	\$633.09	\$633.09	\$660.07	\$660.07	\$635.93
49	\$657.36	\$556.10	\$556.10	\$579.80	\$579.80	\$660.58	\$660.58	\$688.73	\$688.73	\$663.55
50	\$688.18	\$582.18	\$582.18	\$606.99	\$606.99	\$691.56	\$691.56	\$721.03	\$721.03	\$694.66
51	\$718.62	\$607.93	\$607.93	\$633.84	\$633.84	\$722.15	\$722.15	\$752.92	\$752.92	\$725.39
52	\$752.14	\$636.29	\$636.29	\$663.41	\$663.41	\$755.83	\$755.83	\$788.04	\$788.04	\$759.23
53	\$786.05	\$664.98	\$664.98	\$693.31	\$693.31	\$789.91	\$789.91	\$823.57	\$823.57	\$793.46
54	\$822.66	\$695.95	\$695.95	\$725.60	\$725.60	\$826.69	\$826.69	\$861.92	\$861.92	\$830.41
55	\$859.26	\$726.91	\$726.91	\$757.89	\$757.89	\$863.48	\$863.48	\$900.27	\$900.27	\$867.36
56	\$898.95	\$760.49	\$760.49	\$792.89	\$792.89	\$903.36	\$903.36	\$941.86	\$941.86	\$907.42
57	\$939.02	\$794.39	\$794.39	\$828.24	\$828.24	\$943.63	\$943.63	\$983.84	\$983.84	\$947.87
58	\$981.80	\$830.57	\$830.57	\$865.96	\$865.96	\$986.61	\$986.61	\$1,028.65	\$1,028.65	\$991.04
59	\$1,002.99	\$848.50	\$848.50	\$884.66	\$884.66	\$1,007.91	\$1,007.91	\$1,050.86	\$1,050.86	\$1,012.44
60	\$1,045.76	\$884.68	\$884.68	\$922.38	\$922.38	\$1,050.89	\$1,050.89	\$1,095.67	\$1,095.67	\$1,055.61
61	\$1,082.75	\$915.98	\$915.98	\$955.01	\$955.01	\$1,088.06	\$1,088.06	\$1,134.43	\$1,134.43	\$1,092.95
62	\$1,107.02	\$936.51	\$936.51	\$976.42	\$976.42	\$1,112.45	\$1,112.45	\$1,159.86	\$1,159.86	\$1,117.45
63	\$1,137.46	\$962.26	\$962.26	\$1,003.27	\$1,003.27	\$1,143.04	\$1,143.04	\$1,191.75	\$1,191.75	\$1,148.18
64+	\$1,155.96	\$977.91	\$977.91	\$1,019.58	\$1,019.58	\$1,161.63	\$1,161.63	\$1,211.13	\$1,211.13	\$1,166.85

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

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	67430PA0080025	
Plan Marketing Name =>	s Advantage Bronze EPO \$8,000	
Form # =>	EPOF07	
Rating Area =>	5	
Network =>	w/Dental Advantage w/Denter	
Metal =>	Bronze	
Deductible =>	\$8000 / \$16000	
Coinsurance =>	100%	
Copays =>	\$0 / \$0	
OOP Maximum =>	\$8550 / \$17100	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0 - 14	\$201.61	\$201.61
15	\$219.53	\$219.53
16	\$226.38	\$226.38
17	\$233.23	\$233.23
18	\$240.61	\$240.61
19	\$247.99	\$247.99
20	\$255.63	\$255.63
21	\$263.54	\$263.54
22	\$263.54	\$263.54
23	\$263.54	\$263.54
24	\$263.54	\$263.54
25	\$264.59	\$264.59
26	\$269.86	\$269.86
27	\$276.19	\$276.19
28	\$286.47	\$286.47
29	\$294.90	\$294.90
30	\$299.12	\$299.12
31	\$305.44	\$305.44
32	\$311.77	\$311.77
33	\$315.72	\$315.72
34	\$319.94	\$319.94
35	\$322.05	\$322.05
36	\$324.15	\$324.15
37	\$326.26	\$326.26
38	\$328.37	\$328.37
39	\$332.59	\$332.59
40	\$336.80	\$336.80
41	\$343.13	\$343.13
42	\$349.19	\$349.19
43	\$357.62	\$357.62
44	\$368.17	\$368.17
45	\$380.55	\$380.55
46	\$395.31	\$395.31
47	\$411.91	\$411.91
48	\$430.89	\$430.89
49	\$449.60	\$449.60
50	\$470.68	\$470.68
51	\$491.50	\$491.50
52	\$514.43	\$514.43
53	\$537.62	\$537.62
54	\$562.66	\$562.66
55	\$587.69	\$587.69
56	\$614.84	\$614.84
57	\$642.25	\$642.25
58	\$671.50	\$671.50
59	\$685.99	\$685.99
60	\$715.25	\$715.25
61	\$740.55	\$740.55
62	\$757.15	\$757.15
63	\$777.97	\$777.97
64+	\$790.62	\$790.62

Company Name: UPMC Health Benefits, Inc.

Market: Small Group

Product: PPO, EPO

Effective Date of Rates: October 1, 2022

Ending date of Rates:

December 31, 2022

HIOS Plan ID (On Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA0070034
HIOS Plan ID (Off Exchange)=>	67430PA0070026	67430PA0070026	67430PA0070028	67430PA0070028	67430PA0070031	67430PA0070031	67430PA0070032	67430PA0070032	67430PA0070034	67430PA0070034
Plan Marketing Name =>	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,500 / \$3,000	Advantage Gold PPO \$1,500 / \$3,000	Advantage Silver PPO \$3,500 / \$7,000	Advantage Silver PPO \$3,500 / \$7,000	Advantage Bronze PPO \$8,000 / \$16,000	Advantage Bronze PPO \$8,000 / \$16,000	Advantage Gold PPO \$2,100 / \$4,200	Advantage Gold PPO \$2,100 / \$4,200
Form # =>	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPOF09	PPO
Rating Area =>	1	5	1	5	1	5	1	5	1	5
Network =>	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental
Metal =>	Gold	Gold	Gold	Gold	Silver	Silver	Bronze	Bronze	Gold	Gold
Deductible =>	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$3500 / \$7000	\$3500 / \$7000	\$8000 / \$16000	\$8000 / \$16000	\$2100 / \$4200	\$2100 / \$4200
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$60 / \$80	\$60 / \$80	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
OOP Maximum =>	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8550 / \$17100	\$8550 / \$17100	\$4425 / \$8150	\$4425 / \$8150
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	\$312.31	\$312.31	\$325.61	\$325.61	\$313.37	\$313.37	\$326.72	\$326.72	\$266.83	\$266.83
15	\$340.07	\$340.07	\$354.56	\$354.56	\$341.22	\$341.22	\$355.77	\$355.77	\$290.55	\$290.55
16	\$350.69	\$350.69	\$365.62	\$365.62	\$351.87	\$351.87	\$366.87	\$366.87	\$299.62	\$299.62
17	\$361.30	\$361.30	\$376.69	\$376.69	\$362.52	\$362.52	\$377.97	\$377.97	\$308.69	\$308.69
18	\$372.73	\$372.73	\$388.61	\$388.61	\$373.99	\$373.99	\$389.93	\$389.93	\$318.45	\$318.45
19	\$384.16	\$384.16	\$400.53	\$400.53	\$385.46	\$385.46	\$401.89	\$401.89	\$328.22	\$328.22
20	\$396.00	\$396.00	\$412.87	\$412.87	\$397.34	\$397.34	\$414.28	\$414.28	\$338.34	\$338.34
21	\$408.25	\$408.25	\$425.64	\$425.64	\$409.63	\$409.63	\$427.09	\$427.09	\$348.80	\$348.80
22	\$408.25	\$408.25	\$425.64	\$425.64	\$409.63	\$409.63	\$427.09	\$427.09	\$348.80	\$348.80
23	\$408.25	\$408.25	\$425.64	\$425.64	\$409.63	\$409.63	\$427.09	\$427.09	\$348.80	\$348.80
24	\$408.25	\$408.25	\$425.64	\$425.64	\$409.63	\$409.63	\$427.09	\$427.09	\$348.80	\$348.80
25	\$409.88	\$409.88	\$427.34	\$427.34	\$411.27	\$411.27	\$428.80	\$428.80	\$350.20	\$350.20
26	\$418.05	\$418.05	\$435.86	\$435.86	\$419.46	\$419.46	\$437.34	\$437.34	\$357.17	\$357.17
27	\$427.85	\$427.85	\$446.07	\$446.07	\$429.29	\$429.29	\$447.59	\$447.59	\$365.54	\$365.54
28	\$443.77	\$443.77	\$462.67	\$462.67	\$445.27	\$445.27	\$464.25	\$464.25	\$379.15	\$379.15
29	\$456.83	\$456.83	\$476.29	\$476.29	\$458.38	\$458.38	\$477.91	\$477.91	\$390.31	\$390.31
30	\$463.36	\$463.36	\$483.10	\$483.10	\$464.93	\$464.93	\$484.75	\$484.75	\$395.89	\$395.89
31	\$473.16	\$473.16	\$493.32	\$493.32	\$474.76	\$474.76	\$495.00	\$495.00	\$404.26	\$404.26
32	\$482.96	\$482.96	\$503.53	\$503.53	\$484.59	\$484.59	\$505.25	\$505.25	\$412.63	\$412.63
33	\$489.08	\$489.08	\$509.92	\$509.92	\$490.74	\$490.74	\$511.65	\$511.65	\$417.86	\$417.86
34	\$495.62	\$495.62	\$516.73	\$516.73	\$497.29	\$497.29	\$518.49	\$518.49	\$423.44	\$423.44
35	\$498.88	\$498.88	\$520.13	\$520.13	\$500.57	\$500.57	\$521.90	\$521.90	\$426.23	\$426.23
36	\$502.15	\$502.15	\$523.54	\$523.54	\$503.84	\$503.84	\$525.32	\$525.32	\$429.02	\$429.02
37	\$505.41	\$505.41	\$526.94	\$526.94	\$507.12	\$507.12	\$528.74	\$528.74	\$431.81	\$431.81
38	\$508.68	\$508.68	\$530.35	\$530.35	\$510.40	\$510.40	\$532.15	\$532.15	\$434.60	\$434.60
39	\$515.21	\$515.21	\$537.16	\$537.16	\$516.95	\$516.95	\$538.99	\$538.99	\$440.19	\$440.19
40	\$521.74	\$521.74	\$543.97	\$543.97	\$523.51	\$523.51	\$545.82	\$545.82	\$445.77	\$445.77
41	\$531.54	\$531.54	\$554.18	\$554.18	\$533.34	\$533.34	\$556.07	\$556.07	\$454.14	\$454.14
42	\$540.93	\$540.93	\$563.97	\$563.97	\$542.76	\$542.76	\$565.89	\$565.89	\$462.16	\$462.16
43	\$554.00	\$554.00	\$577.59	\$577.59	\$555.87	\$555.87	\$579.56	\$579.56	\$473.32	\$473.32
44	\$570.33	\$570.33	\$594.62	\$594.62	\$572.25	\$572.25	\$596.64	\$596.64	\$487.27	\$487.27
45	\$589.51	\$589.51	\$614.62	\$614.62	\$591.51	\$591.51	\$616.72	\$616.72	\$503.67	\$503.67
46	\$612.38	\$612.38	\$638.46	\$638.46	\$614.45	\$614.45	\$640.64	\$640.64	\$523.20	\$523.20
47	\$638.09	\$638.09	\$665.28	\$665.28	\$640.25	\$640.25	\$667.54	\$667.54	\$545.17	\$545.17
48	\$667.49	\$667.49	\$695.92	\$695.92	\$669.75	\$669.75	\$698.29	\$698.29	\$570.29	\$570.29
49	\$696.47	\$696.47	\$726.14	\$726.14	\$698.83	\$698.83	\$728.62	\$728.62	\$595.05	\$595.05
50	\$729.13	\$729.13	\$760.19	\$760.19	\$731.60	\$731.60	\$762.78	\$762.78	\$622.96	\$622.96
51	\$761.39	\$761.39	\$793.82	\$793.82	\$763.96	\$763.96	\$796.52	\$796.52	\$650.51	\$650.51
52	\$796.90	\$796.90	\$830.85	\$830.85	\$799.60	\$799.60	\$833.68	\$833.68	\$680.86	\$680.86
53	\$832.83	\$832.83	\$868.31	\$868.31	\$835.65	\$835.65	\$871.26	\$871.26	\$711.55	\$711.55
54	\$871.61	\$871.61	\$908.74	\$908.74	\$874.56	\$874.56	\$911.84	\$911.84	\$744.69	\$744.69
55	\$910.40	\$910.40	\$949.18	\$949.18	\$913.47	\$913.47	\$952.41	\$952.41	\$777.82	\$777.82
56	\$952.45	\$952.45	\$993.02	\$993.02	\$955.67	\$955.67	\$996.40	\$996.40	\$813.75	\$813.75
57	\$994.91	\$994.91	\$1,037.28	\$1,037.28	\$998.27	\$998.27	\$1,040.82	\$1,040.82	\$850.03	\$850.03
58	\$1,040.22	\$1,040.22	\$1,084.53	\$1,084.53	\$1,043.74	\$1,043.74	\$1,088.23	\$1,088.23	\$888.74	\$888.74
59	\$1,062.67	\$1,062.67	\$1,107.94	\$1,107.94	\$1,066.27	\$1,066.27	\$1,111.72	\$1,111.72	\$907.93	\$907.93
60	\$1,107.99	\$1,107.99	\$1,155.19	\$1,155.19	\$1,111.74	\$1,111.74	\$1,159.12	\$1,159.12	\$946.64	\$946.64
61	\$1,147.18	\$1,147.18	\$1,196.05	\$1,196.05	\$1,151.06	\$1,151.06	\$1,200.12	\$1,200.12	\$980.13	\$980.13
62	\$1,172.90	\$1,172.90	\$1,222.86	\$1,222.86	\$1,176.87	\$1,176.87	\$1,227.03	\$1,227.03	\$1,002.10	\$1,002.10
63	\$1,205.15	\$1,205.15	\$1,256.49	\$1,256.49	\$1,209.23	\$1,209.23	\$1,260.77	\$1,260.77	\$1,029.66	\$1,029.66
64+	\$1,224.75	\$1,224.75	\$1,276.92	\$1,276.92	\$1,228.89	\$1,228.89	\$1,281.27	\$1,281.27	\$1,046.40	\$1,046.40

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

HIOS Plan ID (On Exchange)=>	0070034	67430PA0070037	67430PA0070037	67430PA0080019	67430PA0080019	67430PA0080021	67430PA0080021	67430PA0080024	67430PA0080024	67430PA0080025
HIOS Plan ID (Off Exchange)=>	SA PPO \$2,100	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Gold EPO \$1,000 \$35/	vantage Gold EPO \$1,000 \$35/	vantage Gold EPO \$1,500 \$35/	vantage Gold EPO \$1,500 \$35/	vantage Silver EPO \$3,500 \$60/	vantage Silver EPO \$3,500 \$60/	Advantage Bronze EPO \$8,000
Plan Marketing Name =>	SA PPO \$2,100	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Gold EPO \$1,000 \$35/	vantage Gold EPO \$1,000 \$35/	vantage Gold EPO \$1,500 \$35/	vantage Gold EPO \$1,500 \$35/	vantage Silver EPO \$3,500 \$60/	vantage Silver EPO \$3,500 \$60/	Advantage Bronze EPO \$8,000
Form # =>	F09	PPOF09	PPOF09	EPOF07	EPOF07	EPOF07	EPOF07	EPOF07	EPOF07	EPOF07
Rating Area =>	1	1	5	1	5	1	5	1	5	1
Network =>	ntage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental
Metal =>	Gold	Silver	Silver	Gold	Gold	Gold	Gold	Silver	Silver	Bronze
Deductible =>	\$4200	\$3850 / \$7700	\$3850 / \$7700	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$3500 / \$7000	\$3500 / \$7000	\$8000 / \$16000
Coinurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$0	\$0 / \$0	\$0 / \$0	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$60 / \$80	\$60 / \$80	\$0 / \$0
OOP Maximum =>	\$8150	\$6900 / \$13800	\$6900 / \$13800	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8550 / \$17100
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	\$299.13	\$253.05	\$253.05	\$263.84	\$263.84	\$300.60	\$300.60	\$313.41	\$313.41	\$258.48
15	\$325.72	\$275.55	\$275.55	\$287.29	\$287.29	\$327.32	\$327.32	\$341.27	\$341.27	\$281.45
16	\$335.89	\$284.15	\$284.15	\$296.26	\$296.26	\$337.54	\$337.54	\$351.92	\$351.92	\$290.24
17	\$346.05	\$292.75	\$292.75	\$305.23	\$305.23	\$347.75	\$347.75	\$362.58	\$362.58	\$299.02
18	\$357.00	\$302.01	\$302.01	\$314.88	\$314.88	\$358.75	\$358.75	\$374.05	\$374.05	\$308.48
19	\$367.95	\$311.27	\$311.27	\$324.54	\$324.54	\$369.76	\$369.76	\$385.52	\$385.52	\$317.95
20	\$379.29	\$320.87	\$320.87	\$334.54	\$334.54	\$381.15	\$381.15	\$397.40	\$397.40	\$327.74
21	\$391.02	\$330.79	\$330.79	\$344.89	\$344.89	\$392.94	\$392.94	\$409.69	\$409.69	\$337.88
22	\$391.02	\$330.79	\$330.79	\$344.89	\$344.89	\$392.94	\$392.94	\$409.69	\$409.69	\$337.88
23	\$391.02	\$330.79	\$330.79	\$344.89	\$344.89	\$392.94	\$392.94	\$409.69	\$409.69	\$337.88
24	\$391.02	\$330.79	\$330.79	\$344.89	\$344.89	\$392.94	\$392.94	\$409.69	\$409.69	\$337.88
25	\$392.58	\$332.11	\$332.11	\$346.27	\$346.27	\$394.51	\$394.51	\$411.33	\$411.33	\$339.23
26	\$400.40	\$338.73	\$338.73	\$353.17	\$353.17	\$402.37	\$402.37	\$419.52	\$419.52	\$345.99
27	\$409.79	\$346.67	\$346.67	\$361.44	\$361.44	\$411.80	\$411.80	\$429.36	\$429.36	\$354.10
28	\$425.04	\$359.57	\$359.57	\$374.90	\$374.90	\$427.13	\$427.13	\$445.33	\$445.33	\$367.28
29	\$437.55	\$370.15	\$370.15	\$385.93	\$385.93	\$439.70	\$439.70	\$458.44	\$458.44	\$378.09
30	\$443.81	\$375.45	\$375.45	\$391.45	\$391.45	\$445.99	\$445.99	\$465.00	\$465.00	\$383.49
31	\$453.19	\$383.39	\$383.39	\$399.73	\$399.73	\$455.42	\$455.42	\$474.83	\$474.83	\$391.60
32	\$462.58	\$391.32	\$391.32	\$408.00	\$408.00	\$464.85	\$464.85	\$484.66	\$484.66	\$399.71
33	\$468.44	\$396.29	\$396.29	\$413.18	\$413.18	\$470.74	\$470.74	\$490.81	\$490.81	\$404.78
34	\$474.70	\$401.58	\$401.58	\$418.70	\$418.70	\$477.03	\$477.03	\$497.36	\$497.36	\$410.19
35	\$477.83	\$404.23	\$404.23	\$421.46	\$421.46	\$480.17	\$480.17	\$500.64	\$500.64	\$412.89
36	\$480.95	\$406.87	\$406.87	\$424.21	\$424.21	\$483.32	\$483.32	\$503.92	\$503.92	\$415.59
37	\$484.08	\$409.52	\$409.52	\$426.97	\$426.97	\$486.46	\$486.46	\$507.20	\$507.20	\$418.30
38	\$487.21	\$412.16	\$412.16	\$429.73	\$429.73	\$489.60	\$489.60	\$510.47	\$510.47	\$421.00
39	\$493.47	\$417.46	\$417.46	\$435.25	\$435.25	\$495.89	\$495.89	\$517.03	\$517.03	\$426.40
40	\$499.72	\$422.75	\$422.75	\$440.77	\$440.77	\$502.18	\$502.18	\$523.58	\$523.58	\$431.81
41	\$509.11	\$430.69	\$430.69	\$449.05	\$449.05	\$511.61	\$511.61	\$533.42	\$533.42	\$439.92
42	\$518.10	\$438.30	\$438.30	\$456.98	\$456.98	\$520.65	\$520.65	\$542.84	\$542.84	\$447.69
43	\$530.61	\$448.88	\$448.88	\$468.02	\$468.02	\$533.22	\$533.22	\$555.95	\$555.95	\$458.50
44	\$546.25	\$462.11	\$462.11	\$481.81	\$481.81	\$548.94	\$548.94	\$572.34	\$572.34	\$472.02
45	\$564.63	\$477.66	\$477.66	\$498.02	\$498.02	\$567.41	\$567.41	\$591.59	\$591.59	\$487.90
46	\$586.53	\$496.19	\$496.19	\$517.34	\$517.34	\$589.41	\$589.41	\$614.54	\$614.54	\$506.82
47	\$611.16	\$517.02	\$517.02	\$539.06	\$539.06	\$614.17	\$614.17	\$640.35	\$640.35	\$528.11
48	\$639.32	\$540.84	\$540.84	\$563.90	\$563.90	\$642.46	\$642.46	\$669.84	\$669.84	\$552.43
49	\$667.08	\$564.33	\$564.33	\$588.38	\$588.38	\$670.36	\$670.36	\$698.93	\$698.93	\$576.42
50	\$698.36	\$590.79	\$590.79	\$615.97	\$615.97	\$701.79	\$701.79	\$731.71	\$731.71	\$603.45
51	\$729.25	\$616.92	\$616.92	\$643.22	\$643.22	\$732.83	\$732.83	\$764.07	\$764.07	\$630.15
52	\$763.27	\$645.70	\$645.70	\$673.23	\$673.23	\$767.02	\$767.02	\$799.71	\$799.71	\$659.54
53	\$797.68	\$674.81	\$674.81	\$703.58	\$703.58	\$801.60	\$801.60	\$835.77	\$835.77	\$689.28
54	\$834.83	\$706.24	\$706.24	\$736.34	\$736.34	\$838.93	\$838.93	\$874.69	\$874.69	\$721.37
55	\$871.97	\$737.66	\$737.66	\$769.10	\$769.10	\$876.26	\$876.26	\$913.61	\$913.61	\$753.47
56	\$912.25	\$771.73	\$771.73	\$804.63	\$804.63	\$916.73	\$916.73	\$955.81	\$955.81	\$788.27
57	\$952.92	\$806.14	\$806.14	\$840.50	\$840.50	\$957.59	\$957.59	\$998.41	\$998.41	\$823.41
58	\$996.32	\$842.85	\$842.85	\$878.78	\$878.78	\$1,001.21	\$1,001.21	\$1,043.89	\$1,043.89	\$860.92
59	\$1,017.83	\$861.05	\$861.05	\$897.75	\$897.75	\$1,022.82	\$1,022.82	\$1,066.42	\$1,066.42	\$879.50
60	\$1,061.23	\$897.76	\$897.76	\$936.03	\$936.03	\$1,066.44	\$1,066.44	\$1,111.90	\$1,111.90	\$916.98
61	\$1,098.77	\$929.52	\$929.52	\$969.14	\$969.14	\$1,104.16	\$1,104.16	\$1,151.23	\$1,151.23	\$949.44
62	\$1,123.40	\$950.36	\$950.36	\$990.87	\$990.87	\$1,128.92	\$1,128.92	\$1,177.04	\$1,177.04	\$970.73
63	\$1,154.29	\$976.49	\$976.49	\$1,018.12	\$1,018.12	\$1,159.96	\$1,159.96	\$1,209.40	\$1,209.40	\$997.42
64+	\$1,173.06	\$992.37	\$992.37	\$1,034.67	\$1,034.67	\$1,178.82	\$1,178.82	\$1,229.07	\$1,229.07	\$1,034.64

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

HIOS Plan ID (On Exchange)=>		
HIOS Plan ID (Off Exchange)=>	67430PA0080025	
Plan Marketing Name =>	s Advantage Bronze EPO \$8,000	
Form # =>	EPOF07	
Rating Area =>	5	
Network =>	w/Dental Advantage w/Dental	
Metal =>	Bronze	
Deductible =>	\$8000 / \$16000	
Coinsurance =>	100%	
Copays =>	\$0 / \$0	
OOP Maximum =>	\$8550 / \$17100	
Pediatric Dental (Yes/No) =>	Yes	
Age Band	Non-Tobacco	Tobacco
0 - 14	\$204.59	\$204.59
15	\$222.78	\$222.78
16	\$229.73	\$229.73
17	\$236.68	\$236.68
18	\$244.17	\$244.17
19	\$251.66	\$251.66
20	\$259.42	\$259.42
21	\$267.44	\$267.44
22	\$267.44	\$267.44
23	\$267.44	\$267.44
24	\$267.44	\$267.44
25	\$268.51	\$268.51
26	\$273.86	\$273.86
27	\$280.28	\$280.28
28	\$290.71	\$290.71
29	\$299.27	\$299.27
30	\$303.54	\$303.54
31	\$309.96	\$309.96
32	\$316.38	\$316.38
33	\$320.39	\$320.39
34	\$324.67	\$324.67
35	\$326.81	\$326.81
36	\$328.95	\$328.95
37	\$331.09	\$331.09
38	\$333.23	\$333.23
39	\$337.51	\$337.51
40	\$341.79	\$341.79
41	\$348.21	\$348.21
42	\$354.36	\$354.36
43	\$362.92	\$362.92
44	\$373.61	\$373.61
45	\$386.18	\$386.18
46	\$401.16	\$401.16
47	\$418.01	\$418.01
48	\$437.26	\$437.26
49	\$456.25	\$456.25
50	\$477.65	\$477.65
51	\$498.78	\$498.78
52	\$522.04	\$522.04
53	\$545.58	\$545.58
54	\$570.98	\$570.98
55	\$596.39	\$596.39
56	\$623.94	\$623.94
57	\$651.75	\$651.75
58	\$681.44	\$681.44
59	\$696.15	\$696.15
60	\$725.83	\$725.83
61	\$751.51	\$751.51
62	\$768.36	\$768.36
63	\$789.48	\$789.48
64+	\$802.32	\$802.32

**UPMC Health Benefits, Inc.**  
**Small Group**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
67430PA0070026	UPMC Small Business Advantage Gold PPO \$1,000 \$35/\$50 - Premium Network	PPO	Gold	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2022	1, 5	Clearfield, Crawford
67430PA0070028	UPMC Small Business Advantage Gold PPO \$1,500 \$35/\$50 - Premium Network	PPO	Gold	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2022	1, 5	Clearfield, Crawford
67430PA0070031	UPMC Small Business Advantage Silver PPO \$3,500 \$60/\$80 - Premium Network	PPO	Silver	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2022	1, 5	Clearfield, Crawford
67430PA0070032	UPMC Small Business Advantage Bronze PPO \$8,000 - Premium Network	PPO	Bronze	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2022	1, 5	Clearfield, Crawford
67430PA0070034	UPMC Consumer Advantage Gold HSA PPO \$2,100 - Premium Network	PPO	Gold	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2022	1, 5	Clearfield, Crawford
67430PA0070037	UPMC Consumer Advantage Silver HSA PPO \$3,850 - Premium Network	PPO	Silver	Off	SG PPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2022	1, 5	Clearfield, Crawford
67430PA0080019	UPMC Small Business Advantage Gold EPO \$1,000 \$35/\$50 - Premium Network	EPO	Gold	Off	SG EPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2022	1, 5	Clearfield, Crawford
67430PA0080021	UPMC Small Business Advantage Gold EPO \$1,500 \$35/\$50 - Premium Network	EPO	Gold	Off	SG EPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2022	1, 5	Clearfield, Crawford
67430PA0080024	UPMC Small Business Advantage Silver EPO \$3,500 \$60/\$80 - Premium Network	EPO	Silver	Off	SG EPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2022	1, 5	Clearfield, Crawford
67430PA0080025	UPMC Small Business Advantage Bronze EPO \$8,000 - Premium Network	EPO	Bronze	Off	SG EPO Premium HB w/Dental Advantage w/Dentemax PEDS PPO - 2022	1, 5	Clearfield, Crawford



Company Name UPMC Health Benefits, 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								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	2,622	0	0	0	0	0	0	0	0	0	0
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter
67430PA0070026	Business Advantage Gold PPO \$1,000 \$35/\$50 - Pre	PPO	Gold	Off	\$390.65										
67430PA0070028	Business Advantage Gold PPO \$1,500 \$35/\$50 - Pre	PPO	Gold	Off	\$391.97										
67430PA0070031	Business Advantage Silver PPO \$3,500 \$60/\$80 - Pre	PPO	Silver	Off	\$333.76										
67430PA0070032	Business Advantage Bronze PPO \$8,000 - Premium	PPO	Bronze	Off	\$253.52										
67430PA0070034	Consumer Advantage Gold HSA PPO \$2,100 - Premium	PPO	Gold	Off	\$358.87										
67430PA0070037	Consumer Advantage Silver HSA PPO \$3,850 - Premium	PPO	Silver	Off	\$316.53										
67430PA0080019	Business Advantage Gold EPO \$1,000 \$35/\$50 - Pre	EPO	Gold	Off	\$376.00										
67430PA0080021	Business Advantage Gold EPO \$1,500 \$35/\$50 - Pre	EPO	Gold	Off	\$377.69										
67430PA0080024	Business Advantage Silver EPO \$3,500 \$60/\$80 - Pre	EPO	Silver	Off	\$323.31										
67430PA0080025	Business Advantage Bronze EPO \$8,000 - Premium	EPO	Bronze	Off	\$245.45										

RATING AREA 3

0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

0	0	0	0	0	0	0	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence

0	0
Washington	Westmoreland

RATING AREA 5

0	0	1,930	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 6

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

\$407.29  
 \$408.67  
 \$347.99  
 \$264.32  
 \$374.16  
 \$330.02  
 \$392.02  
 \$393.78  
 \$337.09  
 \$255.91

**RATING AREA 7**

0	2,578	0	0
Adams	Berks	Lancaster	York

**RATING AREA 8**

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

**RATING AREA 9**

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

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 BENEFITS INC.

HIOS Issuer ID:67430

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\$98,752,335.57\$459.71

Reinsurance\$0.00\$0.00

Incurred Claims in Experience Period\$83,967,011.70\$390.88

Risk Adjustment-\$4,502,545.00-\$20.96

Experience Period Premium\$77,734,167.53\$361.87

Experience Period Member Months214,814

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	\$75.23	1.141	0.946	1.141	0.946	\$87.65
Outpatient Hospital	\$116.13	1.063	0.980	1.063	0.980	\$126.03
Professional	\$80.66	1.031	0.977	1.031	0.977	\$81.84
Other Medical	\$50.88	1.158	0.919	1.158	0.919	\$57.62
Capitation	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Prescription Drug	\$103.58	1.129	0.943	1.129	0.943	\$117.41
Total	\$426.48					\$470.54

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	\$483.73
Manual EHB Allowed Claims PMPM	\$633.50
Applied Credibility %	0.00%

Projected Period Totals		
Projected Index Rate for 1/1/2022	\$633.50	\$34,604,304.00
Reinsurance	\$0.00	\$0.00
Risk Adjustment Payment/Charge	-\$8.31	-\$453,925.44
Exchange User Fees	0.00%	\$0.00
Market Adjusted Index Rate	\$641.81	\$35,058,229.44
Projected Member Months	\$4,624	

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### Product-Plan Data Collection

Company Legal Name:	UPMC HEALTH BENEFITS INC.
HIOS Issuer ID:	67430
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 I  
To add a plan to Worksheet 2 - Plan Product Info, select the  
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  
To remove a plan, navigate to the corresponding Plan Name

### Product/Plan Level Calculations

Field #    Section I: General Product and Plan Information																
1.1 Product Name																
1.2 Product ID																
1.3 Plan Name	Advantage	Advantage Gold	Advantage Gold	Advantage Silver	Advantage Silver	Advantage	Advantage Gold	Advantage	Advantage Gold	Advantage Gold	Advantage Silver	Advantage Silver	Advantage Gold	Advantage Silver		
1.4 Plan ID (Standard Component ID)	67430PA0070001	67430PA0070002	67430PA0070003	67430PA0070004	67430PA0070005	67430PA0070006	67430PA0070007	67430PA0070008	67430PA0070009	67430PA0070010	67430PA0070011	67430PA0070012	67430PA0070013	67430PA0070014		
1.5 Metal	Platinum	Gold	Gold	Silver	Silver	Platinum	Gold	Platinum	Gold	Silver	Gold	Silver	Gold	Silver		
1.6 AV Metal Value	0.919	0.792	0.817	0.719	0.705	0.916	0.813	0.907	0.819	0.819	0.719	0.719	0.802	0.708		
1.7 Plan Category	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated		
1.8 Plan Type	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO		
1.9 Exchange Plan?	No	No	No	No	No	No	No	No	No	No	No	No	No	No		
1.10 Effective Date of Proposed Rates	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022		
1.11 Cumulative Rate Change % (over 12 mos prior)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
1.12 Product Rate Increase %																
1.13 Submission Level Rate Increase %																

Worksheet 1 Totals		Section II: Experience Period and Current Plan Level Information														
2.1 Plan ID (Standard Component ID)		Total	67430PA0070001	67430PA0070002	67430PA0070003	67430PA0070004	67430PA0070005	67430PA0070006	67430PA0070007	67430PA0070008	67430PA0070009	67430PA0070010	67430PA0070011	67430PA0070012	67430PA0070013	67430PA0070014
\$98,752,336	2.2 Allowed Claims	\$91,829,328	\$430,077	\$149,309	\$5,986,898	\$773,198	\$580,667	\$562,712	\$4,404,807	\$2,980,356	\$12,601,608	\$12,139,916	\$2,587,109	\$1,556,344	\$194,994	\$129,857
\$30	2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2.4 Member Cost Sharing	\$14,785,318	\$40,838	\$18,677	\$1,046,179	\$267,562	\$113,072	\$48,186	\$452,595	\$263,038	\$1,951,534	\$1,919,162	\$702,049	\$322,646	\$61,826	\$39,792
	2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$83,967,012	2.6 Incurred Claims	\$77,044,010	\$389,239	\$130,632	\$4,940,719	\$505,637	\$467,595	\$514,525	\$3,952,212	\$2,717,317	\$10,650,073	\$10,220,754	\$1,885,060	\$1,233,698	\$133,168	\$90,065
-\$4,502,545	2.7 Risk Adjustment Transfer Amount	-\$4,502,545	-\$17,900	-\$4,674	-\$333,435	-\$72,208	-\$15,804	-\$31,189	-\$188,286	-\$562,216	-\$125,866	-\$60,386	-\$19,912	-\$10,187		
\$77,734,168	2.8 Premium	\$77,941,928	\$379,856	\$85,649	\$5,467,517	\$945,850	\$231,784	\$592,886	\$3,111,299	\$2,867,821	\$10,977,219	\$10,013,005	\$1,865,930	\$936,486	\$367,636	\$151,089
214,814	2.9 Experience Period Member Months	214,814	854	223	15,908	3,445	754	1,488	8,983	5,850	29,728	26,823	6,005	2,881	950	486
	2.10 Current Enrollment	7,130	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	2.11 Current Premium PMPM	\$463.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.12 Loss Ratio	104.91%	107.54%	161.32%	96.23%	57.88%	216.50%	91.60%	135.21%	98.98%	102.86%	108.15%	108.33%	140.82%	38.30%	63.92%
	<b>Per Member Per Month</b>															
	2.13 Allowed Claims	\$427.48	\$503.60	\$669.55	\$376.35	\$224.44	\$770.12	\$378.17	\$490.35	\$509.46	\$423.90	\$452.59	\$430.83	\$540.21	\$205.26	\$267.20
	2.14 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	2.15 Member Cost Sharing	\$68.83	\$47.82	\$83.76	\$65.76	\$77.67	\$149.96	\$32.38	\$50.38	\$44.96	\$65.65	\$71.55	\$116.91	\$111.99	\$65.08	\$81.88
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$358.65	\$455.78	\$585.79	\$310.58	\$146.77	\$620.15	\$345.78	\$439.97	\$464.50	\$358.25	\$381.04	\$313.92	\$428.22	\$140.18	\$185.32
	2.18 Risk Adjustment Transfer Amount	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96
	2.19 Premium	\$362.83	\$444.80	\$348.08	\$343.70	\$274.56	\$307.41	\$398.45	\$346.35	\$490.23	\$369.26	\$373.30	\$310.73	\$325.06	\$386.99	\$310.88

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Add Plan button or Ctrl + Shift + L

t Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q  
/Plan ID field and select the Remove Plan button or Ctrl + Shift + A

Small Group PPO																		
67430PA007																		
Advantage Gold	Advantage Gold	Advantage Silver	Advantage Silver	Advantage Gold	Advantage Silver	Advantage Gold	Advantage Silver	Advantage Silver	Business	Business	Business	Business	Advantage Gold	Advantage Silver	Advantage	Advantage Gold	Advantage Gold	Advantage Silver
67430PA0070016	67430PA0070017	67430PA0070018	67430PA0070019	67430PA0070020	67430PA0070021	67430PA0070022	67430PA0070024	67430PA0070025	67430PA0070026	67430PA0070028	67430PA0070031	67430PA0070032	67430PA0070034	67430PA0070037	67430PA0080001	67430PA0080002	67430PA0080003	67430PA0080004
Gold	Gold	Silver	Silver	Gold	Silver	Gold	Silver	Silver	Gold	Gold	Silver	Bronze	Gold	Silver	Platinum	Gold	Gold	Silver
0.819	0.819	0.719	0.719	0.802	0.708	0.798	0.710	0.710	0.812	0.817	0.719	0.619	0.817	0.719	0.907	0.819	0.819	0.719
Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	EPO	EPO	EPO	EPO
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.17%	14.16%	13.80%	15.28%	15.56%	15.89%	0.00%	0.00%	0.00%	0.00%

14.41%

14.60%

67430PA0070016	67430PA0070017	67430PA0070018	67430PA0070019	67430PA0070020	67430PA0070021	67430PA0070022	67430PA0070024	67430PA0070025	67430PA0070026	67430PA0070028	67430PA0070031	67430PA0070032	67430PA0070034	67430PA0070037	67430PA0080001	67430PA0080002	67430PA0080003	67430PA0080004
\$44,097	\$8,337	\$176,570	\$2,108	\$4,355	\$1,520	\$1,049,755	\$171,080	\$680,122	\$0	\$0	\$0	\$0	\$0	\$0	\$2,905,737	\$25,434,683	\$10,805,591	\$1,670,020
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$7,968	\$4,316	\$20,201	\$2,074	\$774	\$2,092	\$108,546	\$57,416	\$10,046	\$0	\$0	\$0	\$0	\$0	\$0	\$257,229	\$3,877,965	\$1,766,696	\$408,687
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$36,129	\$4,020	\$156,369	\$34	\$3,581	-\$572	\$941,208	\$113,664	\$670,077	\$0	\$0	\$0	\$0	\$0	\$0	\$2,648,508	\$21,556,718	\$9,038,895	\$1,261,333
-\$5,009	-\$3,500	-\$3,207	-\$880	-\$252	-\$1,425	-\$24,523	-\$14,651	-\$545	\$0	\$0	\$0	\$0	\$0	\$0	-\$113,730	-\$1,295,718	-\$516,564	-\$79,397
\$102,274	\$76,616	\$62,439	\$17,881	\$4,139	\$17,698	\$441,210	\$269,858	\$16,193	\$0	\$0	\$0	\$0	\$0	\$0	\$2,656,610	\$22,366,624	\$9,051,560	\$1,117,981
239	167	153	42	12	68	1,170	699	26	0	0	0	0	0	0	5,426	61,818	24,645	3,788
0	0	0	0	0	0	0	0	0	445	695	129	7	290	53	0	0	0	0
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$564.10	\$454.57	\$416.54	\$350.49	\$416.65	\$443.31	\$0.00	\$0.00	\$0.00	\$0.00
37.14%	5.50%	263.99%	0.20%	92.12%	-3.52%	225.88%	44.54%	4282.24%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	104.15%	102.31%	105.90%	121.45%

\$184.51	\$49.92	\$1,154.05	\$50.20	\$362.89	\$22.35	\$897.23	\$244.75	\$26,158.55	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$535.52	\$411.44	\$438.45	\$440.87
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00
\$33.34	\$25.85	\$132.03	\$49.39	\$64.48	\$30.77	\$92.77	\$82.14	\$386.37	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$47.41	\$62.73	\$71.69	\$107.89
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00
\$151.17	\$24.07	\$1,022.02	\$0.81	\$298.41	-\$8.42	\$804.45	\$162.61	\$25,772.18	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$488.11	\$348.71	\$366.76	\$332.98
-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$20.96	-\$20.96	-\$20.96	-\$20.96
\$427.92	\$458.78	\$408.10	\$425.74	\$344.88	\$260.26	\$377.10	\$386.06	\$622.80	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$489.61	\$361.81	\$367.28	\$295.14

67430PA0070016	67430PA0070017	67430PA0070018	67430PA0070019	67430PA0070020	67430PA0070021	67430PA0070022	67430PA0070024	67430PA0070025	67430PA0070026	67430PA0070028	67430PA0070031	67430PA0070032	67430PA0070034	67430PA0070037	67430PA0080001	67430PA0080002	67430PA0080003	67430PA0080004
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.8412	\$641.81 0.8441	0.7187	0.5459	0.7728	0.6816	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	0.0000	0.0000	0.0000	0.0000

0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.25%	8.25%	8.25%	8.25%	8.25%	8.25%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	0.0000	0.0000	0.0000
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$606.67	\$608.77	\$518.33	\$393.70	\$557.34	\$491.57	\$0.00	\$0.00	\$0.00	\$0.00

0.6555

1.0232

1.0000

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$406.90	\$408.30	\$347.65	\$264.06	\$373.81	\$329.70	\$0.00	\$0.00	\$0.00	\$0.00
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67430PA0070016	67430PA0070017	67430PA0070018	67430PA0070019	67430PA0070020	67430PA0070021	67430PA0070022	67430PA0070024	67430PA0070025	67430PA0070026	67430PA0070028	67430PA0070031	67430PA0070032	67430PA0070034	67430PA0070037	67430PA0080001	67430PA0080002	67430PA0080003	67430PA0080004
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,534,380	\$5,526,188	\$978,323	\$50,567	\$2,243,266	\$396,871	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$608,237	\$940,649	\$253,589	\$20,696	\$491,455	\$114,483	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,926,143	\$4,585,539	\$724,734	\$29,872	\$1,751,811	\$282,389	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$35,386	-\$55,265	-\$10,258	-\$557	-\$23,060	-\$4,214	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,239,982	\$5,077,354	\$802,464	\$33,076	\$1,939,699	\$312,676	\$0	\$0	\$0	\$0
0	0	0	0	0	0	0	0	0	5,340	8,340	1,548	84	3,480	636	0	0	0	0
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	91.31%	91.31%	91.48%	91.86%	91.40%	91.55%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$661.87	\$662.61	\$631.99	\$601.99	\$644.62	\$624.01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$113.90	\$112.79	\$163.82	\$246.38	\$141.22	\$180.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$547.97	\$549.82	\$468.17	\$355.62	\$503.39	\$444.01	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$6.63	-\$6.63	-\$6.63	-\$6.63	-\$6.63	-\$6.63	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$606.74	\$608.80	\$518.39	\$393.76	\$557.38	\$491.63	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Small Group EPO														
67430PA008														
Advantage Silver	Advantage Silver	Advantage Gold	Advantage Gold	Advantage Gold	Advantage Silver	Advantage Silver	Advantage Gold	Advantage Gold	Advantage Silver	Advantage Silver	Business	Business	Business	Business
67430PA0080005	67430PA0080006	67430PA0080007	67430PA0080009	67430PA0080010	67430PA0080011	67430PA0080013	67430PA0080014	67430PA0080015	67430PA0080017	67430PA0080018	67430PA0080019	67430PA0080021	67430PA0080024	67430PA0080025
Silver	Silver	Gold	Gold	Gold	Silver	Silver	Gold	Gold	Silver	Silver	Gold	Gold	Silver	Bronze
0.719	0.708	0.802	0.819	0.819	0.719	0.708	0.802	0.798	0.710	0.710	0.819	0.818	0.720	0.619
Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Renewing	Renewing	Terminated
EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022	1/1/2022
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	14.55%	14.64%	15.15%	16.11%
14.71%														

67430PA0080005	67430PA0080006	67430PA0080007	67430PA0080009	67430PA0080010	67430PA0080011	67430PA0080013	67430PA0080014	67430PA0080015	67430PA0080017	67430PA0080018	67430PA0080019	67430PA0080021	67430PA0080024	67430PA0080025	67430PA0080026
\$112,215	\$519,052	\$443,913	\$171,260	\$1,275	\$1,035	\$22,097	\$35,264	\$176,252	\$2,281,673	\$33,464	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$32,841	\$195,096	\$105,155	\$16,236	\$436	\$812	\$7,796	\$14,193	\$37,776	\$594,762	\$9,046	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$79,374	\$323,956	\$338,759	\$155,023	\$839	\$223	\$14,302	\$21,071	\$138,476	\$1,686,911	\$24,419	\$0	\$0	\$0	\$0	\$0
-\$6,896	-\$48,670	-\$29,533	-\$7,357	-\$126	-\$252	-\$1,803	-\$587	-\$15,385	-\$141,523	-\$3,228	\$0	\$0	\$0	\$0	\$0
\$89,631	\$657,748	\$469,624	\$145,771	\$4,996	\$4,127	\$30,780	\$9,807	\$227,924	\$2,047,149	\$59,263	\$0	\$0	\$0	\$0	\$0
329	2,322	1,409	351	6	12	86	28	734	6,752	154	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	618	1,828	419	68	2,578	0
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$475.07	\$447.41	\$425.25	\$366.61	\$473.58	\$0
95.94%	53.19%	76.97%	112.00%	17.24%	5.74%	49.36%	228.52%	65.15%	88.52%	43.58%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

\$341.08	\$223.54	\$315.06	\$487.92	\$212.54	\$86.25	\$256.95	\$1,259.43	\$240.13	\$337.93	\$217.30	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$99.82	\$84.02	\$74.63	\$46.26	\$72.64	\$67.70	\$90.65	\$506.91	\$51.47	\$88.09	\$58.74	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$241.26	\$139.52	\$240.43	\$441.66	\$139.90	\$18.54	\$166.30	\$752.52	\$188.66	\$249.84	\$158.56	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	-\$20.96	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$272.44	\$283.27	\$333.30	\$415.30	\$832.67	\$343.95	\$357.90	\$350.26	\$310.52	\$303.19	\$384.82	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

67430PA0080005	67430PA0080006	67430PA0080007	67430PA0080009	67430PA0080010	67430PA0080011	67430PA0080013	67430PA0080014	67430PA0080015	67430PA0080017	67430PA0080018	67430PA0080019	67430PA0080021	67430PA0080024	67430PA0080025	67430PA0080026
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.8097	0.8133	0.6962	0.5285	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0029	1.0029	1.0029	1.0029	0.0000
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	8.25%	8.25%	8.25%	8.25%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.50%	2.50%	2.50%	2.50%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	0.0000
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$583.96	\$586.55	\$502.10	\$381.15	\$0.00

\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$391.66	\$393.41	\$336.76	\$255.64	\$0.00
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67430PA0080005	67430PA0080006	67430PA0080007	67430PA0080009	67430PA0080010	67430PA0080011	67430PA0080013	67430PA0080014	67430PA0080015	67430PA0080017	67430PA0080018	67430PA0080019	67430PA0080021	67430PA0080024	67430PA0080025	67430PA0080026
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,848,348	\$14,361,239	\$3,152,933	\$489,835	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$936,972	\$2,739,842	\$872,663	\$208,891	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,911,376	\$11,621,398	\$2,280,270	\$280,943	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$49,142	-\$145,359	-\$33,318	-\$5,407	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,330,885	\$12,867,834	\$2,524,837	\$311,076	\$0
0	0	0	0	0	0	0	0	0	0	0	7,416	21,936	5,028	816	0
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	91.35%	91.35%	91.52%	91.91%	#DIV/0!

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#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$126.34	\$124.90	\$173.56	\$255.99	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$527.42	\$529.79	\$453.51	\$344.29	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$6.63	-\$6.63	-\$6.63	-\$6.63	#DIV/0!
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$583.99	\$586.61	\$502.16	\$381.22	#DIV/0!



## Rating Area Data Collection

*Specify the total number of Rating  
Select only the Rating Areas you ar  
To validate, select the Validate but  
To finalize, select the Finalize butt*

Rating Area	Rating Factor
Rating Area 1	0.9600
Rating Area 5	1.0009

*Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.  
e offering plans within and add a factor for each area.  
ton or Ctrl + Shift + I.  
on or Ctrl + Shift + F.*

## RFJ Part II – Consumer Friendly Justification

### Small Group Exchange EPO/PPO Rate Filing

The rate change for UPMC Health Benefits Small Group plans is 13.67% 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 4,552. 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 13.4% to 14.9%.

#### Financial Experience of the Product

Premiums	\$ 77,734,168
Claims	\$ 83,967,012
Administrative expenses	\$ 7,777,519
Taxes & fees	\$ 1,672,174
<b>Company made (after taxes)</b>	<b>\$ (15,682,537)</b>

#### Changes in Medical Service Costs

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

#### Changes in Benefits

No changes in benefits contributed significantly to the increase.

#### Administrative Costs and Anticipated Profits

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

# RFJ Part III: Actuarial Memorandum

## General Information

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

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

### Company Identifying Information:

Company Legal Name: UPMC Health Benefits, Inc.

NAIC #: 11018

State: PA

HIOS Issuer ID: 67430

Market: Small Group

Exchange: Off Exchange

Products: PPO, EPO

Effective Date: 1/1/2022

### Company Contact Information:

[REDACTED]  
[REDACTED]  
[REDACTED]

### Filing Information:

Rate Filing SERFF Tracking #: UPMC-132801369

Form Filing SERFF Tracking #: UPMC-132821202, UPMC-132821210, UPMC-132821213

Binder SERFF Tracking #: UPMC-PA22-125107513

### 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-131496028	2019	N/A
UPMC-131851705	2019 Q4	N/A
UPMC-131943309	2020	11.5%
UPMC-132294646	2020 Q4	16.8%
UPMC-132364942	2021	-3.0%

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

## Proposed Rate Increase(s)

### Reasons for Rate Increase(s):

The proposed rate increase calculated for PPO products in section I, worksheet 2 of the URRT is 14.4%

The proposed rate increase calculated for EPO products in section I, worksheet 2 of the URRT is 14.7%

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 1.175 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage was only offered in Berks, Clearfield, and Crawford counties beginning in 2021 but will no longer be offered in Berks county effective December 2021, 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 these counties 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 214,819 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 \$633.50 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 \$4,502,545 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 \$20.96.

#### 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 \$8.31 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 8.3% 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 2.5% in 2022. This load accounts for the projected Federal Income Tax and Pennsylvania Premium 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 \$1.86 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
5	1.00	1.00

The calibration factor of 0.977 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 93.9%, 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 ratio is greater than the pricing loss ratio 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.

## **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.

8/27/2021

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*	67430			
Rate Effective Date*	1/1/2022			
Rate Expiration Date*	3/31/2022			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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	67430PA0080019	Rating Area 5	No Preference	20	380.26
	67430PA0080019	Rating Area 5	No Preference	21	392.02
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	67430PA0080019	Rating Area 5	No Preference	30	444.94
	67430PA0080019	Rating Area 5	No Preference	31	454.35
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	67430PA0080019	Rating Area 5	No Preference	33	469.64
	67430PA0080019	Rating Area 5	No Preference	34	475.91
	67430PA0080019	Rating Area 5	No Preference	35	479.05
	67430PA0080019	Rating Area 5	No Preference	36	482.18
	67430PA0080019	Rating Area 5	No Preference	37	485.32
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	67430PA0080019	Rating Area 5	No Preference	44	547.65
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	67430PA0080019	Rating Area 5	No Preference	46	588.03
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	67430PA0080019	Rating Area 5	No Preference	57	955.35
	67430PA0080019	Rating Area 5	No Preference	58	998.87
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	67430PA0080019	Rating Area 5	No Preference	62	1126.27
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	67430PA0080021	Rating Area 1	No Preference	60	1025.05
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	67430PA0080021	Rating Area 1	No Preference	62	1085.10
	67430PA0080021	Rating Area 1	No Preference	63	1114.94
	67430PA0080021	Rating Area 1	No Preference	64 and over	1133.07
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	67430PA0080021	Rating Area 5	No Preference	53	803.31
	67430PA0080021	Rating Area 5	No Preference	54	840.72
	67430PA0080021	Rating Area 5	No Preference	55	878.13
	67430PA0080021	Rating Area 5	No Preference	56	918.69
	67430PA0080021	Rating Area 5	No Preference	57	959.64
	67430PA0080021	Rating Area 5	No Preference	58	1003.35
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	67430PA0080021	Rating Area 5	No Preference	61	1106.52
	67430PA0080021	Rating Area 5	No Preference	62	1131.33
	67430PA0080021	Rating Area 5	No Preference	63	1162.44
	67430PA0080021	Rating Area 5	No Preference	64 and over	1181.34
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	67430PA0080024	Rating Area 1	No Preference	17	286.13
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	67430PA0080024	Rating Area 1	No Preference	49	551.57
	67430PA0080024	Rating Area 1	No Preference	50	577.43
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	67430PA0080024	Rating Area 1	No Preference	61	908.50
	67430PA0080024	Rating Area 1	No Preference	62	928.87
	67430PA0080024	Rating Area 1	No Preference	63	954.41
	67430PA0080024	Rating Area 1	No Preference	64 and over	969.93
	67430PA0080024	Rating Area 1	No Preference	64 and over	969.93
	67430PA0080024	Rating Area 5	No Preference	0-14	257.87
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	67430PA0080024	Rating Area 5	No Preference	61	947.22
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	67430PA0080025	Rating Area 1	No Preference	52	479.12
	67430PA0080025	Rating Area 1	No Preference	53	500.72
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	67430PA0080025	Rating Area 1	No Preference	55	547.35
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	67430PA0080025	Rating Area 1	No Preference	57	598.16
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	67430PA0080025	Rating Area 1	No Preference	59	638.91
	67430PA0080025	Rating Area 1	No Preference	60	666.15
	67430PA0080025	Rating Area 1	No Preference	61	689.71
	67430PA0080025	Rating Area 1	No Preference	62	705.18
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	67430PA0080025	Rating Area 1	No Preference	64 and over	736.35
	67430PA0080025	Rating Area 5	No Preference	0-14	195.77
	67430PA0080025	Rating Area 5	No Preference	15	213.17



67430PA0080025 Rating Area 5	No Preference	16	219.83
	No Preference	17	226.48
	No Preference	18	233.65
	No Preference	19	240.81
	No Preference	20	248.23
	No Preference	21	255.91
	No Preference	22	255.91
	No Preference	23	255.91
	No Preference	24	255.91
	No Preference	25	256.93
	No Preference	26	262.05
	No Preference	27	268.19
	No Preference	28	278.17
	No Preference	29	286.36
	No Preference	30	290.46
	No Preference	31	296.60
	No Preference	32	302.74
	No Preference	33	306.58
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	No Preference	35	312.72
	No Preference	36	314.77
	No Preference	37	316.82
	No Preference	38	318.86
	No Preference	39	322.96
	No Preference	40	327.05
	No Preference	41	333.19
	No Preference	42	339.08
	No Preference	43	347.27
	No Preference	44	357.51
	No Preference	45	369.53
	No Preference	46	383.87
	No Preference	47	399.99
	No Preference	48	418.41
	No Preference	49	436.58
	No Preference	50	457.06
	No Preference	51	477.27
	No Preference	52	499.54
	No Preference	53	522.06
	No Preference	54	546.37
	No Preference	55	570.68
	No Preference	56	597.04
	No Preference	57	623.65
	No Preference	58	652.06
	No Preference	59	666.13
	No Preference	60	694.54
	No Preference	61	719.11
	No Preference	62	735.23
	No Preference	63	755.45
	No Preference	64 and over	767.73

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*	67430			
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
67430PA0070026	Rating Area 1	No Preference	0-14	303.27
67430PA0070026	Rating Area 1	No Preference	15	330.23
67430PA0070026	Rating Area 1	No Preference	16	340.53
67430PA0070026	Rating Area 1	No Preference	17	350.84
67430PA0070026	Rating Area 1	No Preference	18	361.94
67430PA0070026	Rating Area 1	No Preference	19	373.04
67430PA0070026	Rating Area 1	No Preference	20	384.54
67430PA0070026	Rating Area 1	No Preference	21	396.43
67430PA0070026	Rating Area 1	No Preference	22	396.43
67430PA0070026	Rating Area 1	No Preference	23	396.43
67430PA0070026	Rating Area 1	No Preference	24	396.43
67430PA0070026	Rating Area 1	No Preference	25	398.02
67430PA0070026	Rating Area 1	No Preference	26	405.94
67430PA0070026	Rating Area 1	No Preference	27	415.46
67430PA0070026	Rating Area 1	No Preference	28	430.92
67430PA0070026	Rating Area 1	No Preference	29	443.61
67430PA0070026	Rating Area 1	No Preference	30	449.95
67430PA0070026	Rating Area 1	No Preference	31	459.46
67430PA0070026	Rating Area 1	No Preference	32	468.98
67430PA0070026	Rating Area 1	No Preference	33	474.92
67430PA0070026	Rating Area 1	No Preference	34	481.27
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	67430PA0070031	Rating Area 1	No Preference	63	999.84
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	67430PA0070031	Rating Area 5	No Preference	42	467.90
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	Rating Area 1	No Preference	22	257.27
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	Rating Area 1	No Preference	26	263.44
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	Rating Area 1	No Preference	48	420.64
	Rating Area 1	No Preference	49	438.90
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	Rating Area 1	No Preference	51	479.81
	Rating Area 1	No Preference	52	502.19
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	Rating Area 1	No Preference	54	549.27
	Rating Area 1	No Preference	55	573.71
	Rating Area 1	No Preference	56	600.21
	Rating Area 1	No Preference	57	626.97
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	Rating Area 1	No Preference	59	669.67
	Rating Area 1	No Preference	60	698.23
	Rating Area 1	No Preference	61	722.93
	Rating Area 1	No Preference	62	739.14
	Rating Area 1	No Preference	63	759.46
	Rating Area 1	No Preference	64 and over	771.81
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	Rating Area 5	No Preference	20	260.18
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	Rating Area 5	No Preference	22	268.23
	Rating Area 5	No Preference	23	268.23
	Rating Area 5	No Preference	24	268.23
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	Rating Area 5	No Preference	61	753.73
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	Rating Area 5	No Preference	63	791.81
	Rating Area 5	No Preference	64 and over	804.69
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	Rating Area 1	No Preference	24	364.18
	Rating Area 1	No Preference	25	365.64
	Rating Area 1	No Preference	26	372.92

	67430PA0070034	Rating Area 1	No Preference	27	381.66
	67430PA0070034	Rating Area 1	No Preference	28	395.86
	67430PA0070034	Rating Area 1	No Preference	29	407.52
	67430PA0070034	Rating Area 1	No Preference	30	413.34
	67430PA0070034	Rating Area 1	No Preference	31	422.08
	67430PA0070034	Rating Area 1	No Preference	32	430.82
	67430PA0070034	Rating Area 1	No Preference	33	436.29
	67430PA0070034	Rating Area 1	No Preference	34	442.11
	67430PA0070034	Rating Area 1	No Preference	35	445.03
	67430PA0070034	Rating Area 1	No Preference	36	447.94
	67430PA0070034	Rating Area 1	No Preference	37	450.85
	67430PA0070034	Rating Area 1	No Preference	38	453.77
	67430PA0070034	Rating Area 1	No Preference	39	459.60
	67430PA0070034	Rating Area 1	No Preference	40	465.42
	67430PA0070034	Rating Area 1	No Preference	41	474.16
	67430PA0070034	Rating Area 1	No Preference	42	482.54
	67430PA0070034	Rating Area 1	No Preference	43	494.19
	67430PA0070034	Rating Area 1	No Preference	44	508.76
	67430PA0070034	Rating Area 1	No Preference	45	525.88
	67430PA0070034	Rating Area 1	No Preference	46	546.27
	67430PA0070034	Rating Area 1	No Preference	47	569.21
	67430PA0070034	Rating Area 1	No Preference	48	595.43
	67430PA0070034	Rating Area 1	No Preference	49	621.29
	67430PA0070034	Rating Area 1	No Preference	50	650.43
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	67430PA0070034	Rating Area 1	No Preference	52	710.88
	67430PA0070034	Rating Area 1	No Preference	53	742.93
	67430PA0070034	Rating Area 1	No Preference	54	777.52
	67430PA0070034	Rating Area 1	No Preference	55	812.12
	67430PA0070034	Rating Area 1	No Preference	56	849.63
	67430PA0070034	Rating Area 1	No Preference	57	887.51
	67430PA0070034	Rating Area 1	No Preference	58	927.93
	67430PA0070034	Rating Area 1	No Preference	59	947.96
	67430PA0070034	Rating Area 1	No Preference	60	988.38
	67430PA0070034	Rating Area 1	No Preference	61	1023.35
	67430PA0070034	Rating Area 1	No Preference	62	1046.29
	67430PA0070034	Rating Area 1	No Preference	63	1075.06
	67430PA0070034	Rating Area 1	No Preference	64 and over	1092.54
	67430PA0070034	Rating Area 5	No Preference	0-14	290.47
	67430PA0070034	Rating Area 5	No Preference	15	316.29
	67430PA0070034	Rating Area 5	No Preference	16	326.16
	67430PA0070034	Rating Area 5	No Preference	17	336.03
	67430PA0070034	Rating Area 5	No Preference	18	346.67
	67430PA0070034	Rating Area 5	No Preference	19	357.30
	67430PA0070034	Rating Area 5	No Preference	20	368.31
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	67430PA0070034	Rating Area 5	No Preference	22	379.70
	67430PA0070034	Rating Area 5	No Preference	23	379.70
	67430PA0070034	Rating Area 5	No Preference	24	379.70
	67430PA0070034	Rating Area 5	No Preference	25	381.22
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	67430PA0070034	Rating Area 5	No Preference	27	397.93
	67430PA0070034	Rating Area 5	No Preference	28	412.73
	67430PA0070034	Rating Area 5	No Preference	29	424.88
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	67430PA0070034	Rating Area 5	No Preference	34	460.96
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	67430PA0070034	Rating Area 5	No Preference	37	470.07
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	67430PA0070034	Rating Area 5	No Preference	41	494.37
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	67430PA0070034	Rating Area 5	No Preference	43	515.25
	67430PA0070034	Rating Area 5	No Preference	44	530.44
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	67430PA0070034	Rating Area 5	No Preference	46	569.55
	67430PA0070034	Rating Area 5	No Preference	47	593.47
	67430PA0070034	Rating Area 5	No Preference	48	620.81
	67430PA0070034	Rating Area 5	No Preference	49	647.77
	67430PA0070034	Rating Area 5	No Preference	50	678.14
	67430PA0070034	Rating Area 5	No Preference	51	708.14
	67430PA0070034	Rating Area 5	No Preference	52	741.17
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	67430PA0070034	Rating Area 5	No Preference	54	810.66
	67430PA0070034	Rating Area 5	No Preference	55	846.73
	67430PA0070034	Rating Area 5	No Preference	56	885.84
	67430PA0070034	Rating Area 5	No Preference	57	925.33
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	67430PA0070034	Rating Area 5	No Preference	59	988.36
	67430PA0070034	Rating Area 5	No Preference	60	1030.51
	67430PA0070034	Rating Area 5	No Preference	61	1066.96
	67430PA0070034	Rating Area 5	No Preference	62	1090.88
	67430PA0070034	Rating Area 5	No Preference	63	1120.87
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	67430PA0070037	Rating Area 1	No Preference	15	267.58
	67430PA0070037	Rating Area 1	No Preference	16	275.93
	67430PA0070037	Rating Area 1	No Preference	17	284.28
	67430PA0070037	Rating Area 1	No Preference	18	293.27
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	67430PA0070037	Rating Area 1	No Preference	20	311.58
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	67430PA0070037	Rating Area 1	No Preference	27	336.64
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	67430PA0070037	Rating Area 1	No Preference	29	359.45
	67430PA0070037	Rating Area 1	No Preference	30	364.58
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	67430PA0070037	Rating Area 1	No Preference	33	384.82
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	67430PA0070037	Rating Area 1	No Preference	40	410.52
	67430PA0070037	Rating Area 1	No Preference	41	418.23
	67430PA0070037	Rating Area 1	No Preference	42	425.62
	67430PA0070037	Rating Area 1	No Preference	43	435.90
	67430PA0070037	Rating Area 1	No Preference	44	448.74
	67430PA0070037	Rating Area 1	No Preference	45	463.84
	67430PA0070037	Rating Area 1	No Preference	46	481.83
	67430PA0070037	Rating Area 1	No Preference	47	502.07
	67430PA0070037	Rating Area 1	No Preference	48	525.19
	67430PA0070037	Rating Area 1	No Preference	49	548.00
	67430PA0070037	Rating Area 1	No Preference	50	573.70
	67430PA0070037	Rating Area 1	No Preference	51	599.08
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	67430PA0070037	Rating Area 1	No Preference	53	655.29
	67430PA0070037	Rating Area 1	No Preference	54	685.80
	67430PA0070037	Rating Area 1	No Preference	55	716.32
	67430PA0070037	Rating Area 1	No Preference	56	749.41
	67430PA0070037	Rating Area 1	No Preference	57	782.81
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	67430PA0070037	Rating Area 1	No Preference	60	871.79
	67430PA0070037	Rating Area 1	No Preference	61	902.63
	67430PA0070037	Rating Area 1	No Preference	62	922.87
	67430PA0070037	Rating Area 1	No Preference	63	948.24
	67430PA0070037	Rating Area 1	No Preference	64 and over	963.66
	67430PA0070037	Rating Area 5	No Preference	0-14	256.21
	67430PA0070037	Rating Area 5	No Preference	15	278.98
	67430PA0070037	Rating Area 5	No Preference	16	287.69
	67430PA0070037	Rating Area 5	No Preference	17	296.40
	67430PA0070037	Rating Area 5	No Preference	18	305.77
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	67430PA0070037	Rating Area 5	No Preference	20	324.86
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	67430PA0070037	Rating Area 5	No Preference	24	334.91
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	67430PA0070037	Rating Area 5	No Preference	26	342.95
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	67430PA0070037	Rating Area 5	No Preference	28	364.05
	67430PA0070037	Rating Area 5	No Preference	29	374.76
	67430PA0070037	Rating Area 5	No Preference	30	380.12
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	67430PA0070037	Rating Area 5	No Preference	33	401.22
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	67430PA0070037	Rating Area 5	No Preference	45	483.61
	67430PA0070037	Rating Area 5	No Preference	46	502.37
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	67430PA0070037	Rating Area 5	No Preference	49	571.36
	67430PA0070037	Rating Area 5	No Preference	50	598.15
	67430PA0070037	Rating Area 5	No Preference	51	624.61
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	67430PA0070037	Rating Area 5	No Preference	55	746.85
	67430PA0070037	Rating Area 5	No Preference	56	781.35
	67430PA0070037	Rating Area 5	No Preference	57	816.18
	67430PA0070037	Rating Area 5	No Preference	58	853.35
	67430PA0070037	Rating Area 5	No Preference	59	871.77
	67430PA0070037	Rating Area 5	No Preference	60	908.95
	67430PA0070037	Rating Area 5	No Preference	61	941.10
	67430PA0070037	Rating Area 5	No Preference	62	962.20
	67430PA0070037	Rating Area 5	No Preference	63	988.65
	67430PA0070037	Rating Area 5	No Preference	64 and over	1004.73
	67430PA0080019	Rating Area 1	No Preference	0-14	291.90
	67430PA0080019	Rating Area 1	No Preference	15	317.85
	67430PA0080019	Rating Area 1	No Preference	16	327.77
	67430PA0080019	Rating Area 1	No Preference	17	337.69
	67430PA0080019	Rating Area 1	No Preference	18	348.37
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	67430PA0080019	Rating Area 1	No Preference	20	370.12
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	67430PA0080019	Rating Area 1	No Preference	23	381.57
	67430PA0080019	Rating Area 1	No Preference	24	381.57
	67430PA0080019	Rating Area 1	No Preference	25	383.10
	67430PA0080019	Rating Area 1	No Preference	26	390.73
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	67430PA0080019	Rating Area 1	No Preference	28	414.77
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	67430PA0080019	Rating Area 1	No Preference	30	433.08
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	67430PA0080019	Rating Area 1	No Preference	32	451.40
	67430PA0080019	Rating Area 1	No Preference	33	457.12
	67430PA0080019	Rating Area 1	No Preference	34	463.23
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	67430PA0080019	Rating Area 1	No Preference	36	469.33
	67430PA0080019	Rating Area 1	No Preference	37	472.38
	67430PA0080019	Rating Area 1	No Preference	38	475.44
	67430PA0080019	Rating Area 1	No Preference	39	481.54
	67430PA0080019	Rating Area 1	No Preference	40	487.65
	67430PA0080019	Rating Area 1	No Preference	41	496.80
	67430PA0080019	Rating Area 1	No Preference	42	505.58

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	Rating Area 1	No Preference	44	533.05
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	Rating Area 1	No Preference	46	572.36
	Rating Area 1	No Preference	47	596.39
	Rating Area 1	No Preference	48	623.87
	Rating Area 1	No Preference	49	650.96
	Rating Area 1	No Preference	50	681.48
	Rating Area 1	No Preference	51	711.63
	Rating Area 1	No Preference	52	744.82
	Rating Area 1	No Preference	53	778.40
	Rating Area 1	No Preference	54	814.65
	Rating Area 1	No Preference	55	850.90
	Rating Area 1	No Preference	56	890.20
	Rating Area 1	No Preference	57	929.89
	Rating Area 1	No Preference	58	972.24
	Rating Area 1	No Preference	59	993.23
	Rating Area 1	No Preference	60	1035.58
	Rating Area 1	No Preference	61	1072.21
	Rating Area 1	No Preference	62	1096.25
	Rating Area 1	No Preference	63	1126.39
	Rating Area 1	No Preference	64 and over	1144.71
67430PA0080019	Rating Area 5	No Preference	0-14	304.34
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	Rating Area 5	No Preference	16	341.74
	Rating Area 5	No Preference	17	352.08
	Rating Area 5	No Preference	18	363.22
	Rating Area 5	No Preference	19	374.36
	Rating Area 5	No Preference	20	385.90
	Rating Area 5	No Preference	21	397.83
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	Rating Area 5	No Preference	23	397.83
	Rating Area 5	No Preference	24	397.83
	Rating Area 5	No Preference	25	399.42
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	Rating Area 5	No Preference	29	445.17
	Rating Area 5	No Preference	30	451.54
	Rating Area 5	No Preference	31	461.08
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	Rating Area 5	No Preference	33	476.60
	Rating Area 5	No Preference	34	482.97
	Rating Area 5	No Preference	35	486.15
	Rating Area 5	No Preference	36	489.33
	Rating Area 5	No Preference	37	492.51
	Rating Area 5	No Preference	38	495.70
	Rating Area 5	No Preference	39	502.06
	Rating Area 5	No Preference	40	508.43
	Rating Area 5	No Preference	41	517.97
	Rating Area 5	No Preference	42	527.12
	Rating Area 5	No Preference	43	539.86
	Rating Area 5	No Preference	44	555.77
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	Rating Area 5	No Preference	46	596.75
	Rating Area 5	No Preference	47	621.81
	Rating Area 5	No Preference	48	650.45
	Rating Area 5	No Preference	49	678.70
	Rating Area 5	No Preference	50	710.52
	Rating Area 5	No Preference	51	741.95
	Rating Area 5	No Preference	52	776.56
	Rating Area 5	No Preference	53	811.57
	Rating Area 5	No Preference	54	849.37
	Rating Area 5	No Preference	55	887.16
	Rating Area 5	No Preference	56	928.14
	Rating Area 5	No Preference	57	969.51
	Rating Area 5	No Preference	58	1013.67
	Rating Area 5	No Preference	59	1035.55
	Rating Area 5	No Preference	60	1079.71
	Rating Area 5	No Preference	61	1117.90
	Rating Area 5	No Preference	62	1142.97
	Rating Area 5	No Preference	63	1174.39
	Rating Area 5	No Preference	64 and over	1193.49
67430PA0080021	Rating Area 1	No Preference	0-14	293.20
67430PA0080021	Rating Area 1	No Preference	15	319.26
	Rating Area 1	No Preference	16	329.23
	Rating Area 1	No Preference	17	339.19
	Rating Area 1	No Preference	18	349.93
	Rating Area 1	No Preference	19	360.66
	Rating Area 1	No Preference	20	371.77
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	Rating Area 1	No Preference	23	383.27
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	Rating Area 1	No Preference	25	384.80
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	Rating Area 1	No Preference	37	474.49
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	Rating Area 1	No Preference	39	483.69
	Rating Area 1	No Preference	40	489.82
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	Rating Area 1	No Preference	44	535.43
	Rating Area 1	No Preference	45	553.44
	Rating Area 1	No Preference	46	574.91
	Rating Area 1	No Preference	47	599.05
	Rating Area 1	No Preference	48	626.65
	Rating Area 1	No Preference	49	653.86
	Rating Area 1	No Preference	50	684.52



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	67430PA0080021	Rating Area 1	No Preference	52	748.14
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	67430PA0080021	Rating Area 1	No Preference	55	854.69
	67430PA0080021	Rating Area 1	No Preference	56	894.17
	67430PA0080021	Rating Area 1	No Preference	57	934.03
	67430PA0080021	Rating Area 1	No Preference	58	976.57
	67430PA0080021	Rating Area 1	No Preference	59	997.65
	67430PA0080021	Rating Area 1	No Preference	60	1040.19
	67430PA0080021	Rating Area 1	No Preference	61	1076.99
	67430PA0080021	Rating Area 1	No Preference	62	1101.13
	67430PA0080021	Rating Area 1	No Preference	63	1131.41
	67430PA0080021	Rating Area 1	No Preference	64 and over	1149.81
	67430PA0080021	Rating Area 5	No Preference	0-14	305.70
	67430PA0080021	Rating Area 5	No Preference	15	332.88
	67430PA0080021	Rating Area 5	No Preference	16	343.26
	67430PA0080021	Rating Area 5	No Preference	17	353.65
	67430PA0080021	Rating Area 5	No Preference	18	364.84
	67430PA0080021	Rating Area 5	No Preference	19	376.03
	67430PA0080021	Rating Area 5	No Preference	20	387.62
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	67430PA0080021	Rating Area 5	No Preference	22	399.61
	67430PA0080021	Rating Area 5	No Preference	23	399.61
	67430PA0080021	Rating Area 5	No Preference	24	399.61
	67430PA0080021	Rating Area 5	No Preference	25	401.21
	67430PA0080021	Rating Area 5	No Preference	26	409.20
	67430PA0080021	Rating Area 5	No Preference	27	418.79
	67430PA0080021	Rating Area 5	No Preference	28	434.38
	67430PA0080021	Rating Area 5	No Preference	29	447.16
	67430PA0080021	Rating Area 5	No Preference	30	453.56
	67430PA0080021	Rating Area 5	No Preference	31	463.15
	67430PA0080021	Rating Area 5	No Preference	32	472.74
	67430PA0080021	Rating Area 5	No Preference	33	478.73
	67430PA0080021	Rating Area 5	No Preference	34	485.13
	67430PA0080021	Rating Area 5	No Preference	35	488.32
	67430PA0080021	Rating Area 5	No Preference	36	491.52
	67430PA0080021	Rating Area 5	No Preference	37	494.72
	67430PA0080021	Rating Area 5	No Preference	38	497.91
	67430PA0080021	Rating Area 5	No Preference	39	504.31
	67430PA0080021	Rating Area 5	No Preference	40	510.70
	67430PA0080021	Rating Area 5	No Preference	41	520.29
	67430PA0080021	Rating Area 5	No Preference	42	529.48
	67430PA0080021	Rating Area 5	No Preference	43	542.27
	67430PA0080021	Rating Area 5	No Preference	44	558.26
	67430PA0080021	Rating Area 5	No Preference	45	577.04
	67430PA0080021	Rating Area 5	No Preference	46	599.42
	67430PA0080021	Rating Area 5	No Preference	47	624.59
	67430PA0080021	Rating Area 5	No Preference	48	653.36
	67430PA0080021	Rating Area 5	No Preference	49	681.73
	67430PA0080021	Rating Area 5	No Preference	50	713.70
	67430PA0080021	Rating Area 5	No Preference	51	745.27
	67430PA0080021	Rating Area 5	No Preference	52	780.04
	67430PA0080021	Rating Area 5	No Preference	53	815.20
	67430PA0080021	Rating Area 5	No Preference	54	853.17
	67430PA0080021	Rating Area 5	No Preference	55	891.13
	67430PA0080021	Rating Area 5	No Preference	56	932.29
	67430PA0080021	Rating Area 5	No Preference	57	973.85
	67430PA0080021	Rating Area 5	No Preference	58	1018.21
	67430PA0080021	Rating Area 5	No Preference	59	1040.18
	67430PA0080021	Rating Area 5	No Preference	60	1084.54
	67430PA0080021	Rating Area 5	No Preference	61	1122.90
	67430PA0080021	Rating Area 5	No Preference	62	1148.08
	67430PA0080021	Rating Area 5	No Preference	63	1179.65
	67430PA0080021	Rating Area 5	No Preference	64 and over	1198.83
	67430PA0080024	Rating Area 1	No Preference	0-14	251.00
	67430PA0080024	Rating Area 1	No Preference	15	273.31
	67430PA0080024	Rating Area 1	No Preference	16	281.84
	67430PA0080024	Rating Area 1	No Preference	17	290.37
	67430PA0080024	Rating Area 1	No Preference	18	299.56
	67430PA0080024	Rating Area 1	No Preference	19	308.74
	67430PA0080024	Rating Area 1	No Preference	20	318.26
	67430PA0080024	Rating Area 1	No Preference	21	328.10
	67430PA0080024	Rating Area 1	No Preference	22	328.10
	67430PA0080024	Rating Area 1	No Preference	23	328.10
	67430PA0080024	Rating Area 1	No Preference	24	328.10
	67430PA0080024	Rating Area 1	No Preference	25	329.41
	67430PA0080024	Rating Area 1	No Preference	26	335.97
	67430PA0080024	Rating Area 1	No Preference	27	343.85
	67430PA0080024	Rating Area 1	No Preference	28	356.64
	67430PA0080024	Rating Area 1	No Preference	29	367.14
	67430PA0080024	Rating Area 1	No Preference	30	372.39
	67430PA0080024	Rating Area 1	No Preference	31	380.27
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	67430PA0080024	Rating Area 1	No Preference	33	393.06
	67430PA0080024	Rating Area 1	No Preference	34	398.31
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	67430PA0080024	Rating Area 1	No Preference	46	492.15
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	67430PA0080024	Rating Area 1	No Preference	54	700.49
	67430PA0080024	Rating Area 1	No Preference	55	731.66
	67430PA0080024	Rating Area 1	No Preference	56	765.46
	67430PA0080024	Rating Area 1	No Preference	57	799.58
	67430PA0080024	Rating Area 1	No Preference	58	836.00

	67430PA0080024	Rating Area 1	No Preference	59	854.04
	67430PA0080024	Rating Area 1	No Preference	60	890.46
	67430PA0080024	Rating Area 1	No Preference	61	921.96
	67430PA0080024	Rating Area 1	No Preference	62	942.63
	67430PA0080024	Rating Area 1	No Preference	63	968.55
	67430PA0080024	Rating Area 1	No Preference	64 and over	984.30
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	67430PA0080024	Rating Area 5	No Preference	17	302.74
	67430PA0080024	Rating Area 5	No Preference	18	312.32
	67430PA0080024	Rating Area 5	No Preference	19	321.90
	67430PA0080024	Rating Area 5	No Preference	20	331.82
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	67430PA0080024	Rating Area 5	No Preference	26	350.29
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	67430PA0080024	Rating Area 5	No Preference	28	371.84
	67430PA0080024	Rating Area 5	No Preference	29	382.79
	67430PA0080024	Rating Area 5	No Preference	30	388.26
	67430PA0080024	Rating Area 5	No Preference	31	396.47
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	67430PA0080024	Rating Area 5	No Preference	33	409.81
	67430PA0080024	Rating Area 5	No Preference	34	415.29
	67430PA0080024	Rating Area 5	No Preference	35	418.02
	67430PA0080024	Rating Area 5	No Preference	36	420.76
	67430PA0080024	Rating Area 5	No Preference	37	423.50
	67430PA0080024	Rating Area 5	No Preference	38	426.23
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	67430PA0080024	Rating Area 5	No Preference	40	437.18
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	67430PA0080024	Rating Area 5	No Preference	51	637.98
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	67430PA0080024	Rating Area 5	No Preference	53	697.84
	67430PA0080024	Rating Area 5	No Preference	54	730.34
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	67430PA0080024	Rating Area 5	No Preference	57	833.65
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	67430PA0080024	Rating Area 5	No Preference	62	982.80
	67430PA0080024	Rating Area 5	No Preference	63	1009.82
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	67430PA0080025	Rating Area 1	No Preference	18	227.41
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	67430PA0080025	Rating Area 1	No Preference	29	278.72
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	67430PA0080025	Rating Area 1	No Preference	33	298.40
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	67430PA0080025	Rating Area 1	No Preference	35	304.38
	67430PA0080025	Rating Area 1	No Preference	36	306.37
	67430PA0080025	Rating Area 1	No Preference	37	308.36
	67430PA0080025	Rating Area 1	No Preference	38	310.35
	67430PA0080025	Rating Area 1	No Preference	39	314.34
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	67430PA0080025	Rating Area 1	No Preference	42	330.03
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	67430PA0080025	Rating Area 1	No Preference	50	444.86
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	67430PA0080025	Rating Area 1	No Preference	57	607.01
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	67430PA0080025	Rating Area 1	No Preference	59	648.36
	67430PA0080025	Rating Area 1	No Preference	60	676.00
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	67430PA0080025	Rating Area 1	No Preference	62	715.61
	67430PA0080025	Rating Area 1	No Preference	63	735.28
	67430PA0080025	Rating Area 1	No Preference	64 and over	747.24
	67430PA0080025	Rating Area 5	No Preference	0-14	198.66
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	67430PA0080025 Rating Area 5	No Preference	16	223.07
	67430PA0080025 Rating Area 5	No Preference	17	229.83
	67430PA0080025 Rating Area 5	No Preference	18	237.10
	67430PA0080025 Rating Area 5	No Preference	19	244.37
	67430PA0080025 Rating Area 5	No Preference	20	251.90
	67430PA0080025 Rating Area 5	No Preference	21	259.69
	67430PA0080025 Rating Area 5	No Preference	22	259.69
	67430PA0080025 Rating Area 5	No Preference	23	259.69
	67430PA0080025 Rating Area 5	No Preference	24	259.69
	67430PA0080025 Rating Area 5	No Preference	25	260.73
	67430PA0080025 Rating Area 5	No Preference	26	265.92
	67430PA0080025 Rating Area 5	No Preference	27	272.16
	67430PA0080025 Rating Area 5	No Preference	28	282.28
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	67430PA0080025 Rating Area 5	No Preference	30	294.75
	67430PA0080025 Rating Area 5	No Preference	31	300.98
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	67430PA0080025 Rating Area 5	No Preference	33	311.11
	67430PA0080025 Rating Area 5	No Preference	34	315.26
	67430PA0080025 Rating Area 5	No Preference	35	317.34
	67430PA0080025 Rating Area 5	No Preference	36	319.42
	67430PA0080025 Rating Area 5	No Preference	37	321.50
	67430PA0080025 Rating Area 5	No Preference	38	323.57
	67430PA0080025 Rating Area 5	No Preference	39	327.73
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	67430PA0080025 Rating Area 5	No Preference	41	338.12
	67430PA0080025 Rating Area 5	No Preference	42	344.09
	67430PA0080025 Rating Area 5	No Preference	43	352.40
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	67430PA0080025 Rating Area 5	No Preference	45	374.99
	67430PA0080025 Rating Area 5	No Preference	46	389.54
	67430PA0080025 Rating Area 5	No Preference	47	405.90
	67430PA0080025 Rating Area 5	No Preference	48	424.59
	67430PA0080025 Rating Area 5	No Preference	49	443.03
	67430PA0080025 Rating Area 5	No Preference	50	463.81
	67430PA0080025 Rating Area 5	No Preference	51	484.32
	67430PA0080025 Rating Area 5	No Preference	52	506.91
	67430PA0080025 Rating Area 5	No Preference	53	529.77
	67430PA0080025 Rating Area 5	No Preference	54	554.44
	67430PA0080025 Rating Area 5	No Preference	55	579.11
	67430PA0080025 Rating Area 5	No Preference	56	605.86
	67430PA0080025 Rating Area 5	No Preference	57	632.86
	67430PA0080025 Rating Area 5	No Preference	58	661.69
	67430PA0080025 Rating Area 5	No Preference	59	675.97
	67430PA0080025 Rating Area 5	No Preference	60	704.80
	67430PA0080025 Rating Area 5	No Preference	61	729.73
	67430PA0080025 Rating Area 5	No Preference	62	746.09
	67430PA0080025 Rating Area 5	No Preference	63	766.60
	67430PA0080025 Rating Area 5	No Preference	64 and over	779.07

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*	67430			
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
67430PA0070026	Rating Area 1	No Preference	0-14	307.75
67430PA0070026	Rating Area 1	No Preference	15	335.11
67430PA0070026	Rating Area 1	No Preference	16	345.57
67430PA0070026	Rating Area 1	No Preference	17	356.03
67430PA0070026	Rating Area 1	No Preference	18	367.29
67430PA0070026	Rating Area 1	No Preference	19	378.55
67430PA0070026	Rating Area 1	No Preference	20	390.22
67430PA0070026	Rating Area 1	No Preference	21	402.29
67430PA0070026	Rating Area 1	No Preference	22	402.29
67430PA0070026	Rating Area 1	No Preference	23	402.29
67430PA0070026	Rating Area 1	No Preference	24	402.29
67430PA0070026	Rating Area 1	No Preference	25	403.90
67430PA0070026	Rating Area 1	No Preference	26	411.94
67430PA0070026	Rating Area 1	No Preference	27	421.60
67430PA0070026	Rating Area 1	No Preference	28	437.29
67430PA0070026	Rating Area 1	No Preference	29	450.16
67430PA0070026	Rating Area 1	No Preference	30	456.60
67430PA0070026	Rating Area 1	No Preference	31	466.25
67430PA0070026	Rating Area 1	No Preference	32	475.91
67430PA0070026	Rating Area 1	No Preference	33	481.94
67430PA0070026	Rating Area 1	No Preference	34	488.38
67430PA0070026	Rating Area 1	No Preference	35	491.60
67430PA0070026	Rating Area 1	No Preference	36	494.82
67430PA0070026	Rating Area 1	No Preference	37	498.04
67430PA0070026	Rating Area 1	No Preference	38	501.25
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67430PA0070026	Rating Area 1	No Preference	40	514.13
67430PA0070026	Rating Area 1	No Preference	41	523.78
67430PA0070026	Rating Area 1	No Preference	42	533.03
67430PA0070026	Rating Area 1	No Preference	43	545.91
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67430PA0070026	Rating Area 1	No Preference	45	580.91
67430PA0070026	Rating Area 1	No Preference	46	603.44
67430PA0070026	Rating Area 1	No Preference	47	628.78
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67430PA0070026	Rating Area 1	No Preference	50	718.49
67430PA0070026	Rating Area 1	No Preference	51	750.27
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67430PA0070026	Rating Area 1	No Preference	53	820.67
67430PA0070026	Rating Area 1	No Preference	54	858.89
67430PA0070026	Rating Area 1	No Preference	55	897.11
67430PA0070026	Rating Area 1	No Preference	56	938.54
67430PA0070026	Rating Area 1	No Preference	57	980.38
67430PA0070026	Rating Area 1	No Preference	58	1025.03
67430PA0070026	Rating Area 1	No Preference	59	1047.16
67430PA0070026	Rating Area 1	No Preference	60	1091.82
67430PA0070026	Rating Area 1	No Preference	61	1130.43
67430PA0070026	Rating Area 1	No Preference	62	1155.78
67430PA0070026	Rating Area 1	No Preference	63	1187.56
67430PA0070026	Rating Area 1	No Preference	64 and over	1206.87
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67430PA0070026	Rating Area 5	No Preference	15	349.39
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67430PA0070026	Rating Area 5	No Preference	17	371.20
67430PA0070026	Rating Area 5	No Preference	18	382.95
67430PA0070026	Rating Area 5	No Preference	19	394.69
67430PA0070026	Rating Area 5	No Preference	20	406.86
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67430PA0070026	Rating Area 5	No Preference	24	419.44
67430PA0070026	Rating Area 5	No Preference	25	421.12
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67430PA0070026	Rating Area 5	No Preference	27	439.57
67430PA0070026	Rating Area 5	No Preference	28	455.93
67430PA0070026	Rating Area 5	No Preference	29	469.35
67430PA0070026	Rating Area 5	No Preference	30	476.06
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67430PA0070026	Rating Area 5	No Preference	32	496.20
67430PA0070026	Rating Area 5	No Preference	33	502.49
67430PA0070026	Rating Area 5	No Preference	34	509.20
67430PA0070026	Rating Area 5	No Preference	35	512.56
67430PA0070026	Rating Area 5	No Preference	36	515.91
67430PA0070026	Rating Area 5	No Preference	37	519.27
67430PA0070026	Rating Area 5	No Preference	38	522.62
67430PA0070026	Rating Area 5	No Preference	39	529.33
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67430PA0070026	Rating Area 5	No Preference	41	546.11
67430PA0070026	Rating Area 5	No Preference	42	555.76
67430PA0070026	Rating Area 5	No Preference	43	569.18
67430PA0070026	Rating Area 5	No Preference	44	585.96
67430PA0070026	Rating Area 5	No Preference	45	605.67
67430PA0070026	Rating Area 5	No Preference	46	629.16
67430PA0070026	Rating Area 5	No Preference	47	655.58
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67430PA0070026	Rating Area 5	No Preference	52	818.75
67430PA0070026	Rating Area 5	No Preference	53	855.66

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	67430PA0070026	Rating Area 5	No Preference	56	978.55
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	67430PA0070026	Rating Area 5	No Preference	60	1138.36
	67430PA0070026	Rating Area 5	No Preference	61	1178.63
	67430PA0070026	Rating Area 5	No Preference	62	1205.05
	67430PA0070026	Rating Area 5	No Preference	63	1238.19
	67430PA0070026	Rating Area 5	No Preference	64 and over	1258.32
	67430PA0070028	Rating Area 1	No Preference	0-14	308.80
	67430PA0070028	Rating Area 1	No Preference	15	336.25
	67430PA0070028	Rating Area 1	No Preference	16	346.74
	67430PA0070028	Rating Area 1	No Preference	17	357.24
	67430PA0070028	Rating Area 1	No Preference	18	368.54
	67430PA0070028	Rating Area 1	No Preference	19	379.84
	67430PA0070028	Rating Area 1	No Preference	20	391.55
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	67430PA0070028	Rating Area 1	No Preference	22	403.66
	67430PA0070028	Rating Area 1	No Preference	23	403.66
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	67430PA0070028	Rating Area 1	No Preference	27	423.04
	67430PA0070028	Rating Area 1	No Preference	28	438.78
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	67430PA0070028	Rating Area 1	No Preference	30	458.15
	67430PA0070028	Rating Area 1	No Preference	31	467.84
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	67430PA0070028	Rating Area 1	No Preference	36	496.50
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	67430PA0070028	Rating Area 1	No Preference	41	525.57
	67430PA0070028	Rating Area 1	No Preference	42	534.85
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	67430PA0070028	Rating Area 1	No Preference	47	630.92
	67430PA0070028	Rating Area 1	No Preference	48	659.98
	67430PA0070028	Rating Area 1	No Preference	49	688.64
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	67430PA0070028	Rating Area 1	No Preference	51	752.83
	67430PA0070028	Rating Area 1	No Preference	52	787.94
	67430PA0070028	Rating Area 1	No Preference	53	823.47
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	67430PA0070028	Rating Area 1	No Preference	55	900.16
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	67430PA0070028	Rating Area 1	No Preference	57	983.72
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	67430PA0070028	Rating Area 1	No Preference	59	1050.73
	67430PA0070028	Rating Area 1	No Preference	60	1095.53
	67430PA0070028	Rating Area 1	No Preference	61	1134.28
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	67430PA0070037	Rating Area 1	No Preference	24	325.97
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	67430PA0070037	Rating Area 1	No Preference	27	341.62
	67430PA0070037	Rating Area 1	No Preference	28	354.33
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	67430PA0070037	Rating Area 1	No Preference	32	385.62
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	Rating Area 1	No Preference	46	580.82
	Rating Area 1	No Preference	47	605.21
	Rating Area 1	No Preference	48	633.09
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	Rating Area 1	No Preference	51	722.15
	Rating Area 1	No Preference	52	755.83
	Rating Area 1	No Preference	53	789.91
	Rating Area 1	No Preference	54	826.69
	Rating Area 1	No Preference	55	863.48
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	Rating Area 1	No Preference	61	1088.06
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	Rating Area 1	No Preference	64 and over	1161.63
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	67430PA0080024	Rating Area 1	No Preference	50	594.65
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	67430PA0080024	Rating Area 5	No Preference	41	451.98
	67430PA0080024	Rating Area 5	No Preference	42	459.96
	67430PA0080024	Rating Area 5	No Preference	43	471.07
	67430PA0080024	Rating Area 5	No Preference	44	484.95
	67430PA0080024	Rating Area 5	No Preference	45	501.27
	67430PA0080024	Rating Area 5	No Preference	46	520.71
	67430PA0080024	Rating Area 5	No Preference	47	542.58
	67430PA0080024	Rating Area 5	No Preference	48	567.57
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	67430PA0080024	Rating Area 5	No Preference	50	619.99
	67430PA0080024	Rating Area 5	No Preference	51	647.42
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	67430PA0080024	Rating Area 5	No Preference	53	708.17
	67430PA0080024	Rating Area 5	No Preference	54	741.14
	67430PA0080024	Rating Area 5	No Preference	55	774.12
	67430PA0080024	Rating Area 5	No Preference	56	809.88
	67430PA0080024	Rating Area 5	No Preference	57	845.98
	67430PA0080024	Rating Area 5	No Preference	58	884.51
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	67430PA0080024	Rating Area 5	No Preference	62	997.33
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	67430PA0080024	Rating Area 5	No Preference	64 and over	1041.42
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	67430PA0080025	Rating Area 1	No Preference	20	245.19
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	67430PA0080025	Rating Area 1	No Preference	27	264.90
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	67430PA0080025	Rating Area 1	No Preference	38	314.95
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	67430PA0080025 Rating Area 5	No Preference	25	264.59
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	67430PA0080025 Rating Area 5	No Preference	50	470.68
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	67430PA0080025 Rating Area 5	No Preference	54	562.66
	67430PA0080025 Rating Area 5	No Preference	55	587.69
	67430PA0080025 Rating Area 5	No Preference	56	614.84
	67430PA0080025 Rating Area 5	No Preference	57	642.25
	67430PA0080025 Rating Area 5	No Preference	58	671.50
	67430PA0080025 Rating Area 5	No Preference	59	685.99
	67430PA0080025 Rating Area 5	No Preference	60	715.25
	67430PA0080025 Rating Area 5	No Preference	61	740.55
	67430PA0080025 Rating Area 5	No Preference	62	757.15
	67430PA0080025 Rating Area 5	No Preference	63	777.97
	67430PA0080025 Rating Area 5	No Preference	64 and over	790.62

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*	67430			
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
67430PA0070026	Rating Area 1	No Preference	0-14	312.31
67430PA0070026	Rating Area 1	No Preference	15	340.07
67430PA0070026	Rating Area 1	No Preference	16	350.69
67430PA0070026	Rating Area 1	No Preference	17	361.30
67430PA0070026	Rating Area 1	No Preference	18	372.73
67430PA0070026	Rating Area 1	No Preference	19	384.16
67430PA0070026	Rating Area 1	No Preference	20	396.00
67430PA0070026	Rating Area 1	No Preference	21	408.25
67430PA0070026	Rating Area 1	No Preference	22	408.25
67430PA0070026	Rating Area 1	No Preference	23	408.25
67430PA0070026	Rating Area 1	No Preference	24	408.25
67430PA0070026	Rating Area 1	No Preference	25	409.88
67430PA0070026	Rating Area 1	No Preference	26	418.05
67430PA0070026	Rating Area 1	No Preference	27	427.85
67430PA0070026	Rating Area 1	No Preference	28	443.77
67430PA0070026	Rating Area 1	No Preference	29	456.83
67430PA0070026	Rating Area 1	No Preference	30	463.36
67430PA0070026	Rating Area 1	No Preference	31	473.16
67430PA0070026	Rating Area 1	No Preference	32	482.96
67430PA0070026	Rating Area 1	No Preference	33	489.08
67430PA0070026	Rating Area 1	No Preference	34	495.62
67430PA0070026	Rating Area 1	No Preference	35	498.88
67430PA0070026	Rating Area 1	No Preference	36	502.15
67430PA0070026	Rating Area 1	No Preference	37	505.41
67430PA0070026	Rating Area 1	No Preference	38	508.68
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67430PA0070026	Rating Area 1	No Preference	41	531.54
67430PA0070026	Rating Area 1	No Preference	42	540.93
67430PA0070026	Rating Area 1	No Preference	43	554.00
67430PA0070026	Rating Area 1	No Preference	44	570.33
67430PA0070026	Rating Area 1	No Preference	45	589.51
67430PA0070026	Rating Area 1	No Preference	46	612.38
67430PA0070026	Rating Area 1	No Preference	47	638.09
67430PA0070026	Rating Area 1	No Preference	48	667.49
67430PA0070026	Rating Area 1	No Preference	49	696.47
67430PA0070026	Rating Area 1	No Preference	50	729.13
67430PA0070026	Rating Area 1	No Preference	51	761.39
67430PA0070026	Rating Area 1	No Preference	52	796.90
67430PA0070026	Rating Area 1	No Preference	53	832.83
67430PA0070026	Rating Area 1	No Preference	54	871.61
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67430PA0070026	Rating Area 1	No Preference	56	952.45
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67430PA0070026	Rating Area 5	No Preference	31	493.32
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67430PA0070026	Rating Area 5	No Preference	34	516.73
67430PA0070026	Rating Area 5	No Preference	35	520.13
67430PA0070026	Rating Area 5	No Preference	36	523.54
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67430PA0070026	Rating Area 5	No Preference	38	530.35
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67430PA0070026	Rating Area 5	No Preference	40	543.97
67430PA0070026	Rating Area 5	No Preference	41	554.18
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67430PA0070026	Rating Area 5	No Preference	43	577.59
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67430PA0070026	Rating Area 5	No Preference	46	638.46
67430PA0070026	Rating Area 5	No Preference	47	665.28
67430PA0070026	Rating Area 5	No Preference	48	695.92
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67430PA0070026	Rating Area 5	No Preference	52	830.85
67430PA0070026	Rating Area 5	No Preference	53	868.31



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	67430PA0070026	Rating Area 5	No Preference	55	949.18
	67430PA0070026	Rating Area 5	No Preference	56	993.02
	67430PA0070026	Rating Area 5	No Preference	57	1037.28
	67430PA0070026	Rating Area 5	No Preference	58	1084.53
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	67430PA0070026	Rating Area 5	No Preference	60	1155.19
	67430PA0070026	Rating Area 5	No Preference	61	1196.05
	67430PA0070026	Rating Area 5	No Preference	62	1222.86
	67430PA0070026	Rating Area 5	No Preference	63	1256.49
	67430PA0070026	Rating Area 5	No Preference	64 and over	1276.92
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	67430PA0070028	Rating Area 1	No Preference	17	362.52
	67430PA0070028	Rating Area 1	No Preference	18	373.99
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	67430PA0070028	Rating Area 5	No Preference	47	667.54
	67430PA0070028	Rating Area 5	No Preference	48	698.29
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	67430PA0070028	Rating Area 5	No Preference	50	762.78
	67430PA0070028	Rating Area 5	No Preference	51	796.52
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	67430PA0070028	Rating Area 5	No Preference	58	1088.23
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	67430PA0070028	Rating Area 5	No Preference	63	1260.77
	67430PA0070028	Rating Area 5	No Preference	64 and over	1281.27
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	67430PA0070031	Rating Area 1	No Preference	15	290.55
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	67430PA0070031	Rating Area 1	No Preference	17	308.69
	67430PA0070031	Rating Area 1	No Preference	18	318.45
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	67430PA0070031	Rating Area 1	No Preference	24	348.80
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	67430PA0070031	Rating Area 1	No Preference	28	379.15
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	67430PA0070031	Rating Area 1	No Preference	30	395.89
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	67430PA0070031	Rating Area 1	No Preference	59	907.93
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	67430PA0070037	Rating Area 5	No Preference	51	643.22
	67430PA0070037	Rating Area 5	No Preference	52	673.23
	67430PA0070037	Rating Area 5	No Preference	53	703.58
	67430PA0070037	Rating Area 5	No Preference	54	736.34
	67430PA0070037	Rating Area 5	No Preference	55	769.10
	67430PA0070037	Rating Area 5	No Preference	56	804.63
	67430PA0070037	Rating Area 5	No Preference	57	840.50
	67430PA0070037	Rating Area 5	No Preference	58	878.78
	67430PA0070037	Rating Area 5	No Preference	59	897.75
	67430PA0070037	Rating Area 5	No Preference	60	936.03
	67430PA0070037	Rating Area 5	No Preference	61	969.14
	67430PA0070037	Rating Area 5	No Preference	62	990.87
	67430PA0070037	Rating Area 5	No Preference	63	1018.12
	67430PA0070037	Rating Area 5	No Preference	64 and over	1034.67
	67430PA0080019	Rating Area 1	No Preference	0-14	300.60
	67430PA0080019	Rating Area 1	No Preference	15	327.32
	67430PA0080019	Rating Area 1	No Preference	16	337.54
	67430PA0080019	Rating Area 1	No Preference	17	347.75
	67430PA0080019	Rating Area 1	No Preference	18	358.75
	67430PA0080019	Rating Area 1	No Preference	19	369.76
	67430PA0080019	Rating Area 1	No Preference	20	381.15
	67430PA0080019	Rating Area 1	No Preference	21	392.94
	67430PA0080019	Rating Area 1	No Preference	22	392.94
	67430PA0080019	Rating Area 1	No Preference	23	392.94
	67430PA0080019	Rating Area 1	No Preference	24	392.94
	67430PA0080019	Rating Area 1	No Preference	25	394.51
	67430PA0080019	Rating Area 1	No Preference	26	402.37
	67430PA0080019	Rating Area 1	No Preference	27	411.80
	67430PA0080019	Rating Area 1	No Preference	28	427.13
	67430PA0080019	Rating Area 1	No Preference	29	439.70
	67430PA0080019	Rating Area 1	No Preference	30	445.99
	67430PA0080019	Rating Area 1	No Preference	31	455.42
	67430PA0080019	Rating Area 1	No Preference	32	464.85
	67430PA0080019	Rating Area 1	No Preference	33	470.74
	67430PA0080019	Rating Area 1	No Preference	34	477.03
	67430PA0080019	Rating Area 1	No Preference	35	480.17
	67430PA0080019	Rating Area 1	No Preference	36	483.32
	67430PA0080019	Rating Area 1	No Preference	37	486.46
	67430PA0080019	Rating Area 1	No Preference	38	489.60
	67430PA0080019	Rating Area 1	No Preference	39	495.89
	67430PA0080019	Rating Area 1	No Preference	40	502.18
	67430PA0080019	Rating Area 1	No Preference	41	511.61
	67430PA0080019	Rating Area 1	No Preference	42	520.65

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	Rating Area 1	No Preference	45	567.41
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	Rating Area 1	No Preference	47	614.17
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	Rating Area 1	No Preference	49	670.36
	Rating Area 1	No Preference	50	701.79
	Rating Area 1	No Preference	51	732.83
	Rating Area 1	No Preference	52	767.02
	Rating Area 1	No Preference	53	801.60
	Rating Area 1	No Preference	54	838.93
	Rating Area 1	No Preference	55	876.26
	Rating Area 1	No Preference	56	916.73
	Rating Area 1	No Preference	57	957.59
	Rating Area 1	No Preference	58	1001.21
	Rating Area 1	No Preference	59	1022.82
	Rating Area 1	No Preference	60	1066.44
	Rating Area 1	No Preference	61	1104.16
	Rating Area 1	No Preference	62	1128.92
	Rating Area 1	No Preference	63	1159.96
	Rating Area 1	No Preference	64 and over	1178.82
67430PA0080019	Rating Area 5	No Preference	0-14	313.41
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67430PA0080019	Rating Area 5	No Preference	62	1177.04
67430PA0080019	Rating Area 5	No Preference	63	1209.40
67430PA0080019	Rating Area 5	No Preference	64 and over	1229.07
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	67430PA0080021	Rating Area 1	No Preference	53	805.19
	67430PA0080021	Rating Area 1	No Preference	54	842.68
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	67430PA0080021	Rating Area 1	No Preference	60	1071.22
	67430PA0080021	Rating Area 1	No Preference	61	1109.11
	67430PA0080021	Rating Area 1	No Preference	62	1133.97
	67430PA0080021	Rating Area 1	No Preference	63	1165.15
	67430PA0080021	Rating Area 1	No Preference	64 and over	1184.10
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	67430PA0080021	Rating Area 5	No Preference	17	364.20
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	67430PA0080021	Rating Area 5	No Preference	26	421.40
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	67430PA0080021	Rating Area 5	No Preference	29	460.49
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	67430PA0080021	Rating Area 5	No Preference	38	512.75
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	67430PA0080021	Rating Area 5	No Preference	53	839.50
	67430PA0080021	Rating Area 5	No Preference	54	878.60
	67430PA0080021	Rating Area 5	No Preference	55	917.69
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	67430PA0080021	Rating Area 5	No Preference	57	1002.87
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	67430PA0080021	Rating Area 5	No Preference	60	1116.87
	67430PA0080021	Rating Area 5	No Preference	61	1156.37
	67430PA0080021	Rating Area 5	No Preference	62	1182.30
	67430PA0080021	Rating Area 5	No Preference	63	1214.81
	67430PA0080021	Rating Area 5	No Preference	64 and over	1234.56
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	67430PA0080024	Rating Area 1	No Preference	28	367.28
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	67430PA0080024	Rating Area 1	No Preference	48	552.43
	67430PA0080024	Rating Area 1	No Preference	49	576.42
	67430PA0080024	Rating Area 1	No Preference	50	603.45
	67430PA0080024	Rating Area 1	No Preference	51	630.15
	67430PA0080024	Rating Area 1	No Preference	52	659.54
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	67430PA0080024	Rating Area 1	No Preference	55	753.47
	67430PA0080024	Rating Area 1	No Preference	56	788.27
	67430PA0080024	Rating Area 1	No Preference	57	823.41
	67430PA0080024	Rating Area 1	No Preference	58	860.92

	67430PA0080024	Rating Area 1	No Preference	59	879.50
	67430PA0080024	Rating Area 1	No Preference	60	917.01
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	67430PA0080024	Rating Area 1	No Preference	62	970.73
	67430PA0080024	Rating Area 1	No Preference	63	997.42
	67430PA0080024	Rating Area 1	No Preference	64 and over	1013.64
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	67430PA0080024	Rating Area 5	No Preference	42	466.77
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	67430PA0080024	Rating Area 5	No Preference	55	785.58
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	67430PA0080024	Rating Area 5	No Preference	57	858.51
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	67430PA0080025	Rating Area 1	No Preference	17	227.01
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	67430PA0080025	Rating Area 1	No Preference	20	248.81
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	67430PA0080025	Rating Area 1	No Preference	27	268.82
	67430PA0080025	Rating Area 1	No Preference	28	278.83
	67430PA0080025	Rating Area 1	No Preference	29	287.03
	67430PA0080025	Rating Area 1	No Preference	30	291.14
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	67430PA0080025	Rating Area 1	No Preference	35	313.46
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	67430PA0080025	Rating Area 1	No Preference	41	333.98
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	67430PA0080025	Rating Area 1	No Preference	46	384.77
	67430PA0080025	Rating Area 1	No Preference	47	400.93
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	67430PA0080025	Rating Area 1	No Preference	51	478.39
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	67430PA0080025	Rating Area 1	No Preference	53	523.28
	67430PA0080025	Rating Area 1	No Preference	54	547.65
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	67430PA0080025	Rating Area 1	No Preference	56	598.44
	67430PA0080025	Rating Area 1	No Preference	57	625.11
	67430PA0080025	Rating Area 1	No Preference	58	653.59
	67430PA0080025	Rating Area 1	No Preference	59	667.70
	67430PA0080025	Rating Area 1	No Preference	60	696.17
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	67430PA0080025	Rating Area 1	No Preference	62	736.95
	67430PA0080025	Rating Area 1	No Preference	63	757.22
	67430PA0080025	Rating Area 1	No Preference	64 and over	769.53
	67430PA0080025	Rating Area 5	No Preference	0-14	204.59
	67430PA0080025	Rating Area 5	No Preference	15	222.78

67430PA0080025 Rating Area 5	No Preference	16	229.73
	No Preference	17	236.68
	No Preference	18	244.17
	No Preference	19	251.66
	No Preference	20	259.42
	No Preference	21	267.44
	No Preference	22	267.44
	No Preference	23	267.44
	No Preference	24	267.44
	No Preference	25	268.51
	No Preference	26	273.86
	No Preference	27	280.28
	No Preference	28	290.71
	No Preference	29	299.27
	No Preference	30	303.54
	No Preference	31	309.96
	No Preference	32	316.38
	No Preference	33	320.39
	No Preference	34	324.67
	No Preference	35	326.81
	No Preference	36	328.95
	No Preference	37	331.09
	No Preference	38	333.23
	No Preference	39	337.51
	No Preference	40	341.79
	No Preference	41	348.21
	No Preference	42	354.36
	No Preference	43	362.92
	No Preference	44	373.61
	No Preference	45	386.18
	No Preference	46	401.16
	No Preference	47	418.01
	No Preference	48	437.26
	No Preference	49	456.25
	No Preference	50	477.65
	No Preference	51	498.78
	No Preference	52	522.04
	No Preference	53	545.58
	No Preference	54	570.98
	No Preference	55	596.39
	No Preference	56	623.94
	No Preference	57	651.75
	No Preference	58	681.44
	No Preference	59	696.15
	No Preference	60	725.83
	No Preference	61	751.51
	No Preference	62	768.36
	No Preference	63	789.48
	No Preference	64 and over	802.32

## 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
\$ 28,394,474	\$ (361,967)	\$ 23,871	\$ 785,534	\$ 31,439,882	93.9%



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

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	N/A	N/A	N/A	N/A
2018	N/A	N/A	N/A	N/A
2019	113.6%	90.9%	74,614	77,915

### 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	57.60%	0.960	0.977
5	42.40%	1.001	

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	Original Normalization Factor	Network Calibration Factor	Change in Network Factor
Health Coverage	0.930	1.098	0.946	0.938	1	0.907
Health Options	0.975	1.081	0.946	0.938	0.991	0.927
Health Benefits	1.187	1.080	0.977	0.938	1	1.175

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

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

UPMC February 2021 Small Group Population including all legal entities

### Covid Adjustment Factor for 2020 Experience Period Data

### **Small Group Health Options + Health Benefits + Health Coverage**

### **Small Group Health Options + Health Benefits + Health Coverage**

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	\$ 726,349,759.82	\$ 735,668,698.14	1,609,259	\$ 121,180,010.76	\$ 856,848,708.90	\$ 1,620,314.36	\$ (52,188,269.37)	\$ -	\$ -	\$ (10,663,724.00)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 499.01
Loss Ratio											103.92%

## Exhibit 9: Derivation of Agent/Broker Fees and Commissions

Schedule	Status	Western PA Rate	Eastern PA Rate
General	GA Platinum	\$ 24.00	\$ 42.00
General	GA Gold Plus	\$ 23.00	\$ 42.00
General	GA Gold	\$ 22.00	\$ 42.00
General	GA Silver	\$ 21.00	\$ 42.00
General	GA Bronze	\$ 20.00	\$ 42.00
General	GA Service Only	\$ 19.00	\$ 42.00
Direct	Select Platinum	\$ 25.00	\$ 36.00
Direct	Select Gold Plus	\$ 23.00	\$ 36.00
Direct	Select Gold	\$ 21.00	\$ 36.00
Direct	Select Silver	\$ 20.00	\$ 36.00
Direct	Select Bronze	\$ 19.50	\$ 36.00
Direct	Select Direct	\$ 19.50	\$ 36.00
Direct	Select Service Only	\$ 19.50	\$ 36.00

2022 Proj West PA Contract Months	2022 Proj East PA Contract Months
223,473	45,917
56,076	56
0	0
16,854	9,514
10,559	16,542
879	40
26,091	0
37,835	43
195,479	733
103,519	1,107
95,198	19,898
19,127	10,693
24,723	0

Commissions Total \$21,840,232

Total Projected Member Months - SG 1,638,408

Commissions PMPM **\$13.33**



**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	67430PA0070026	M		445	\$ 357.61	\$ 406.92	13.67%
Plan 2	67430PA0070028	M		695	\$ 359.98	\$ 408.30	
Plan 3	67430PA0070031	M		129	\$ 306.69	\$ 347.67	
Plan 4	67430PA0070032	E		7	\$ 229.77	\$ 264.08	
Plan 5	67430PA0070034	E		290	\$ 326.82	\$ 373.82	
Plan 6	67430PA0070037	E		53	\$ 287.71	\$ 329.72	
Plan 7	67430PA0080019	M		618	\$ 344.15	\$ 391.67	
Plan 8	67430PA0080021	M		1,828	\$ 346.82	\$ 393.42	
Plan 9	67430PA0080024	M		419	\$ 294.97	\$ 336.78	
Plan 10	67430PA0080025	E		68	\$ 222.43	\$ 255.67	
Plan 11	67430PA0080026	DNM		0	\$ 222.43		

**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	67430PA0070026	M		445	\$ 361.22	\$ 412.95	14.19%
Plan 2	67430PA0070028	M		695	\$ 363.61	\$ 414.35	
Plan 3	67430PA0070031	M		129	\$ 309.79	\$ 352.81	
Plan 4	67430PA0070032	E		7	\$ 232.09	\$ 267.99	
Plan 5	67430PA0070034	E		290	\$ 330.12	\$ 379.36	
Plan 6	67430PA0070037	E		53	\$ 290.62	\$ 334.60	
Plan 7	67430PA0080019	M		618	\$ 347.62	\$ 397.46	
Plan 8	67430PA0080021	M		1,828	\$ 350.32	\$ 399.25	
Plan 9	67430PA0080024	M		419	\$ 297.95	\$ 341.77	
Plan 10	67430PA0080025	E		68	\$ 224.68	\$ 259.46	
Plan 11	67430PA0080026	DNM		0	\$ 224.68		

**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	67430PA0070026	M		445	\$ 364.87	\$ 419.06	14.73%
Plan 2	67430PA0070028	M		695	\$ 367.28	\$ 420.48	
Plan 3	67430PA0070031	M		129	\$ 312.92	\$ 358.04	
Plan 4	67430PA0070032	E		7	\$ 234.43	\$ 271.96	
Plan 5	67430PA0070034	E		290	\$ 333.45	\$ 384.97	
Plan 6	67430PA0070037	E		53	\$ 293.56	\$ 339.55	
Plan 7	67430PA0080019	M		618	\$ 351.13	\$ 403.35	
Plan 8	67430PA0080021	M		1,828	\$ 353.86	\$ 405.15	
Plan 9	67430PA0080024	M		419	\$ 300.96	\$ 346.82	
Plan 10	67430PA0080025	E		68	\$ 226.94	\$ 263.30	
Plan 11	67430PA0080026	DNM		0	\$ 226.94		

**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	67430PA0070026	M		445	\$ 368.56	\$ 425.26	15.26%
Plan 2	67430PA0070028	M		695	\$ 370.99	\$ 426.70	
Plan 3	67430PA0070031	M		129	\$ 316.08	\$ 363.33	
Plan 4	67430PA0070032	E		7	\$ 236.80	\$ 275.98	
Plan 5	67430PA0070034	E		290	\$ 336.82	\$ 390.67	
Plan 6	67430PA0070037	E		53	\$ 296.52	\$ 344.58	
Plan 7	67430PA0080019	M		618	\$ 354.68	\$ 409.31	
Plan 8	67430PA0080021	M		1,828	\$ 357.44	\$ 411.15	
Plan 9	67430PA0080024	M		419	\$ 304.00	\$ 351.96	
Plan 10	67430PA0080025	E		68	\$ 229.24	\$ 267.19	
Plan 11	67430PA0080026	DNM		0	\$ 229.24		

## 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	N/A	N/A
2018	N/A	N/A
2019	\$ 326.14	\$ 378.36
2020	\$ 326.01	\$ 390.87

### 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	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2017	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2018	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
2019	74,614	\$7,059,500	\$28,230,645	(\$710,416)	\$25,441,865	(\$9,137,864)	(\$2,788,780)	\$ (37.38)
2020	214,819	\$7,777,519	\$83,967,012	\$1,672,174	\$77,734,168	(\$15,682,537)	(\$6,232,844)	\$ (29.01)
2021	75,946	\$3,448,638	\$32,698,574	\$1,024,573	\$36,078,740	\$0	\$3,380,166	\$ 44.51
2022	54,624	\$2,591,976	\$28,394,474	\$785,534	\$31,439,882	\$0	\$3,045,408	\$ 55.75



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*	67430						
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 06:30 AM

Dear Mike Lovely,

Introduction:

June 11, 2021

Mike Lovely

UPMC Health Benefits, Inc.

600 Grant Street

Pittsburgh, PA 15219

RE: UPMC Health Benefits, Small Group PPO & EPO, ACA Filing for PY2022

Pennsylvania Insurance Department ID #: UPMC-132801369

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.**

3. The requested rate increase for this filing was above average among PA small group issuers. Please provide a short list of bullet points that explain the main issues causing this higher-than-average requested increase.

**Consistent with reasoning in our Health Benefits *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

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

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

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

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

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

Sincerely,

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

Conclusion:

Sincerely,

Jim Laverty

Objection Letter Status:Data Request Sent

Objection Letter Date:07/06/2021

Respond By Date:

Submitted Date:07/06/2021 04:10 PM

Dear Mike Lovely,

Introduction:

July 6, 2021

Mike Lovely

UPMC Health Benefits, Inc.

600 Grant Street

Pittsburgh, PA 15219

RE: UPMC Health Benefits, Small Group PPO & EPO, ACA Filing for PY2022

Pennsylvania Insurance Department ID #: UPMC-132801369

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. URR
- 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 only offered in Berks, 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.**

**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 14.1% is 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 outlined in our Round 1 response, in addition to our Health Benefits Federal Actuarial Memorandum and RFJ Part II - Consumer Friendly Justification documents, the following drivers resulted in a rate increase:**

- Increasing cost and utilization trends**
- Less favorable anticipated risk adjustment transfer relative to the prior year**

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

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

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

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

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

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

Sincerely,

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

Conclusion:

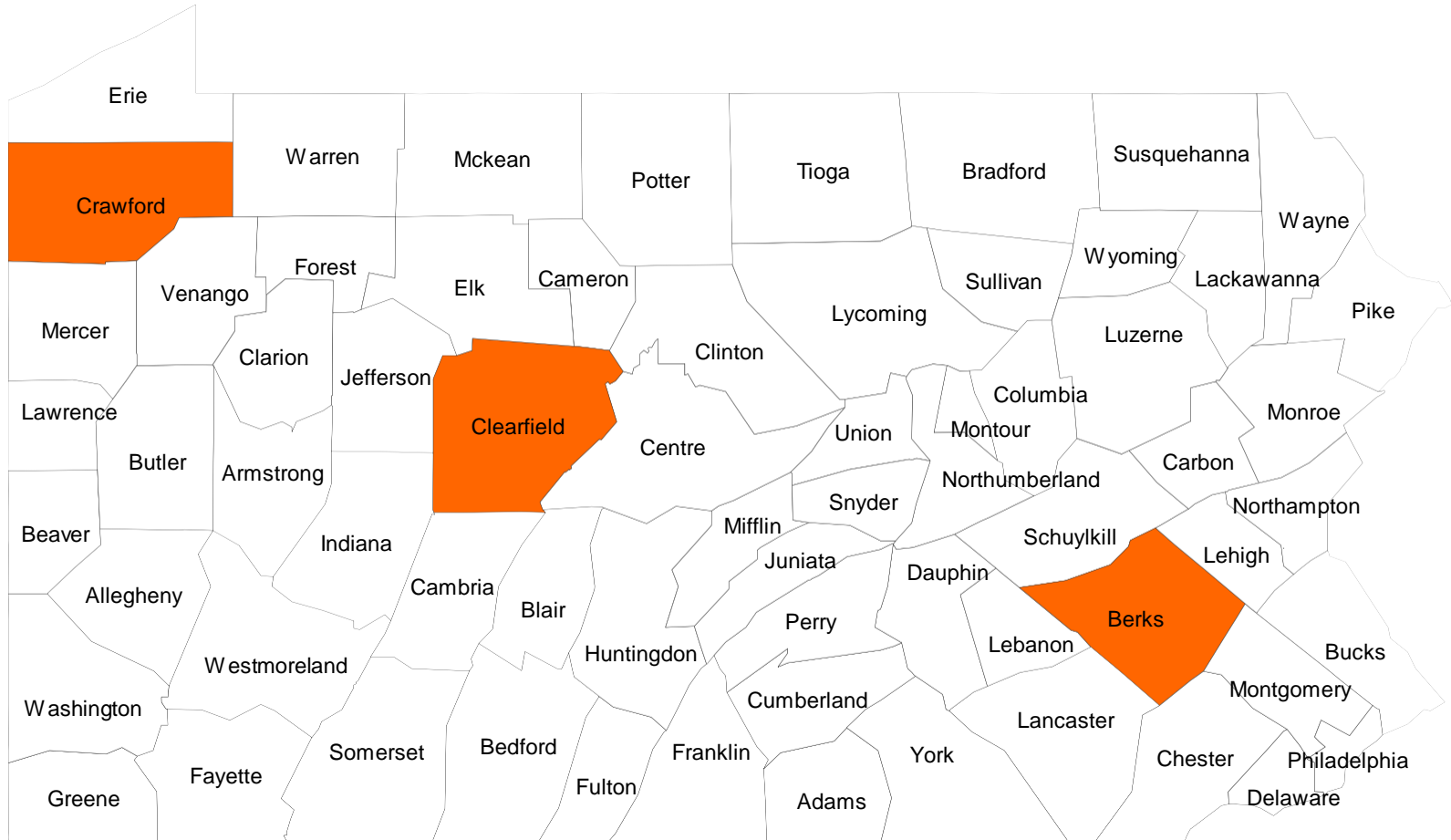
Sincerely,

Jim Laverty

# 2021 Service Area

## Issuer: UPMC Health Benefits

### Market: Small Group



Key (modify as needed)



:On-exchange service area



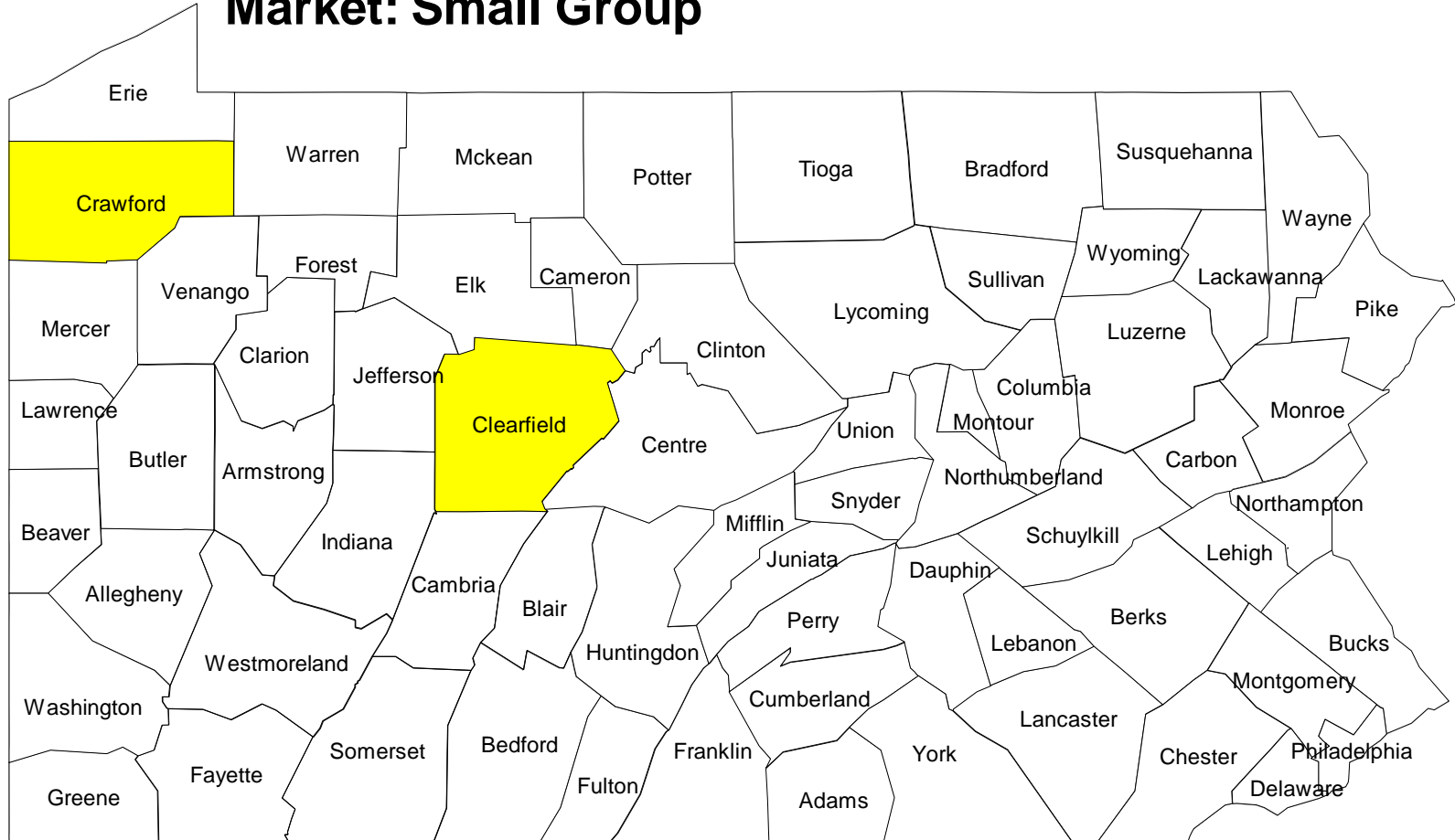
:Off-exchange service area



# 2022 Service Area

## Issuer: UPMC Health Benefits

### Market: Small Group



Key (modify as needed)



On-exchange service area



Off-exchange service area