

<b>SERFF Tracking #:</b>	UPMC-132801371	<b>State Tracking #:</b>	UPMC-132801371	<b>Company Tracking #:</b>	
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	UPMC Health Options, 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 Options				
<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 Options, Inc. Small Group Public PDF 1 UPMC-132801371.pdf UPMC Health Options, Inc. Small Group Public PDF 2 UPMC-132801371.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

# UPMC HEALTH PLAN

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[www.upmchealthplan.com](http://www.upmchealthplan.com)

May 18, 2021

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

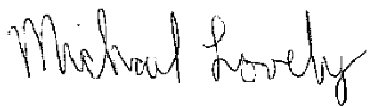
Dear Ms. Gray,

UPMC Health Options, 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 Options, Inc./15345  
Market: Small Group  
On or Off Exchange: Off Exchange Only  
Effective Date of Coverage: 1/1/2022  
Average Rate Change Requested: 8.75% (\$25.27)  
Range of Rate Change Requested: 6.73% to 11.36% (\$19.44 to \$32.82)  
Products Offered: PPO, EPO  
Rating Areas Where Plans are Offered: 1, 2, 3, 4, 5, 6, 7, 9 (no change from 2021)  
Metal Levels Offered: Bronze, Silver, Gold  
Currently Enrolled Lives Affected by the Rate Change: 127,073  
Currently Enrolled Policyholders Affected by the Rate Change: 74,233  
Number of Plans Offered in 2021: 37 (13 less than 2021)  
Total additional annual revenue generated from the proposed rate change: \$58,537,206  
Corresponding Contract Form #: EPOF02, PPOF02  
Binder ID#: UPMC-PA22-125107512  
HIOS Issuer ID #: 16322  
Submission Tracking #: UPMC-132801371

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 Options, Inc. – Small Group Plans

Rate request filing ID UPMC-132801371 - 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:	8.75% <sup>1</sup>
Revised requested average rate change:	9.10% <sup>1</sup>
Range of requested rate change:	7.08% to 11.73%
Effective date:	1/1/2022
Mapped Members:	110,903
Available in:	Rating Areas 1, 2, 4, 5

### Key information

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

Premiums	\$582,097,496
Claims	\$612,573,475
Administrative expenses	\$ 49,692,394
Taxes & fees	\$ 10,683,912
Company made (after taxes)	<b>\$ (90,852,285)</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>89.47%</b>
Administrative:	10.43%
Taxes & fees:	0.10%
Profit:	0.00%

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

### Explanation of requested rate change

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

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

# UPMC HEALTH PLAN

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July 13, 2021

Ms. Tracie Gray  
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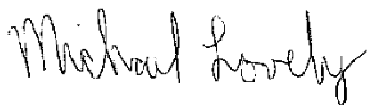
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August 27, 2021

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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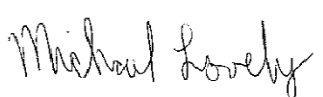
Changes reflected in 8/27/2021 submission:

- 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) *Plans originally to be offered in ratings areas 3, 6, 7, & 9 with either "E" or "M" flags changed to either "DNM" or additional rows added in PAAM Exhibits, Table 10 to account for no longer offering coverage in these areas.*

Company Name/NAIC #: UPMC Health Options, Inc./15345  
Market: Small Group  
On or Off Exchange: Off Exchange Only  
Effective Date of Coverage: 1/1/2022  
Average Rate Change Requested: 9.10% (\$26.34)  
Range of Rate Change Requested: 7.08% to 11.73% (\$20.49 to \$33.94)  
Products Offered: PPO, EPO  
Rating Areas Where Plans are Offered: 1, 2, 4, 5 (rating areas 3, 6, 7, 9 eliminated from 2021)  
Metal Levels Offered: Bronze, Silver, Gold  
Currently Enrolled Lives Affected by the Rate Change: 110,903  
Currently Enrolled Policyholders Affected by the Rate Change: 74,087  
Number of Plans Offered in 2021: 37 (13 less than 2021)  
Total additional annual revenue generated from the proposed rate change: \$50,643,775  
Corresponding Contract Form #: EPOF02, PPOF02  
Binder ID#: UPMC-PA22-125107512  
HIOS Issuer ID #: 16322  
Submission Tracking #: UPMC-132801371

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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 Options, Inc.

NAIC #: 15345

HIOS Issuer ID: 16322

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-132801371

Form Filing SERFF Tracking #: UPMC-132821159, UPMC-132821164, UPMC-132821168, UPMC-132821193,  
UPMC-132821181

Binder SERFF Tracking #: UPMC-PA22-125107512

## 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-131495951	2019	-5.3%
UPMC-131851555	2019 Q4	-3.0%
UPMC-131943283	2020	8.2%
UPMC-132294595	2020 Q4	11.1%
UPMC-132364924	2021	3.6%

*\*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: 9.1%
- Change in 21-year-old non-tobacco premium PMPM in Table 11, cell AN13 of the PA Actuarial Memorandum Exhibits: 6.9%

### **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 URR.

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 \$5,086,369 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 \$3.71.

Estimated Reinsurance Recoveries:

No private reinsurance recoveries were made during the experience period.

Loss Ratio:

The loss ratio calculated in Table 2 is 98.45%

**Credibility of Data**

The experience period data for this company consists of 1,372,529 member months for ACA-compliant policies. However, the rate manual for this filing was developed using a blend of ACA-compliant experience period data from each of UPMC's subsidiary companies in the small group market, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 1,609,259 member months of experience and represents the same single risk pool. Since the rate manual consists of an even larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for the captioned company and market. Adjustments to the data include the trend and network adjustments discussed in the "Index Rate" section below.

**Trend Identification**

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

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

Small Group Quarterly Trend Increases:

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

**Historical Experience**

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

**Rate Development & Change**

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

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

Index Rate:

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

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

An adjustment factor of 0.927 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage was no longer offered in Crawford and Clearfield counties beginning in 2021 and will no longer be offered in eastern Pennsylvania beginning in December 2021 due to changes in service areas, which is not reflected in the experience data. Some offerings included in the 2022 product portfolio under the captioned company will utilize the newly-introduced Partner Network. This adjustment factor is used to bring the experience data in line with the characteristics of the mix of provider networks included in counties that will continue to be covered 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 \$499.71 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 \$8.29 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 \$1.47 PMPM.

## Retention Items

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

### Administrative Expenses:

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


### Taxes and Fees:

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

### Profit/Contingency:

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

### Projected Loss Ratio

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

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

As shown in Exhibit 2, some differences exist between the actual and pricing values. The actual loss ratios are greater than the pricing values largely due to claims experience that was less favorable than anticipated. Actual calendar year experience in the small group market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences. Enrollment projections were developed based on our anticipated competitive positioning in the market combined with enrollment data available at the time of the filing, and actual experience often played out somewhat differently than expected, especially considering that the captioned company expanded its service area to include several new counties in eastern Pennsylvania for the first time ever during this timespan.

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

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

### Average Age Factor:

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

### Average Geographic Factor:

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

### Average Tobacco Factor:

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

### Average Benefit Richness:

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

### Average Network Factor:

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 \$1.47 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
2	1.18	1.14
4	0.96	0.93
5	1.00	1.00

## Network Factors

Network factors for 2022 were calculated to reflect cost differentials between networks and to ensure normalization using projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits. Some offerings included in the 2022 product portfolio under the captioned company will utilize the MyCare Advantage Network. The MyCare Advantage Network covers many counties in rating areas 1, 4, and 5. Despite the fact that this is a relatively broad network, this network is anticipated to exhibit lower cost of delivery characteristics than the Premium Network. We estimate that costs under the MyCare Advantage Network will be approximately 5% less than those under the Premium Network for 2022. Other offerings will utilize the Partner Network. The Partner Network is a much more narrow network that only covers five select counties in rating areas 1, 4, and 5 and is anticipated to exhibit much lower cost characteristics than the Premium and MyCare Advantage Networks. We estimate that costs under the Partner Network will be approximately 14% less than those under the Premium Network for 2022. The current and proposed network factors are also shown in Table 14 of the PA Actuarial Memorandum Exhibits.

## 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: Derivation of COVID-19 Adjustment Factors
- Exhibit 13: Derivation of 2020 Covid-Adjusted Claims Detail by Service Category
- Exhibit 14: Support for Rating Area Factor Changes
- Exhibit 15: Historical Actual & Projected Claims Data
- Exhibit 16: Derivation of Projected Risk Adjustment PMPM
- Exhibit 17: 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 OPTIONS 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:	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	37.1	37.2	37.3
Total	1,372,529	127,073	1,332,324
<18	231,248	21,364	224,556
18-24	129,048	11,853	125,580
25-29	115,166	10,954	112,784
30-34	119,073	11,359	117,144
35-39	116,206	10,940	112,480
40-44	109,536	10,350	107,928
45-49	116,893	10,428	109,356
50-54	133,022	12,151	126,660
55-59	144,128	13,083	136,008
60-64	106,785	9,936	105,372
65+	51,424	4,675	51,468

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EBH portion of Allowed Claims	Total Prescription Drug Rebates*	Total EBH Capitation	Total Non-EBH Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 582,097,495.72	\$ 604,594,034.28	\$ 612,573,474.74	1,372,529	\$ 95,114,723.52	\$ 711,688,198.26	\$ 1,333,259.36	\$ (44,511,115.47)	\$ -	\$ -	\$ (5,086,369.00)	\$ -
Experience Period Total Allowed DRG Claims + EBH Capitation PMPM (net of prescription drug rebates)											\$ 485.32
Loss Ratio											98.45%

\*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	6.31%	-1.98%	0.00%	4.22%	29.82%
Professional	2.11%	-1.22%	0.00%	0.74%	51.60%
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		\$ 26,118,324.60	1.000%	\$ 26,118,324.60	66,351	\$ 393.62		\$ (1,176,474.15)	\$ 29,637,451.89	\$ 446.05
Feb-17		\$ 25,876,015.25	1.000%	\$ 25,876,015.25	67,183	\$ 385.16		\$ (1,191,154.59)	\$ 29,107,235.15	\$ 433.29
Mar-17		\$ 34,864,105.79	1.000%	\$ 34,864,105.79	67,850	\$ 513.69		\$ (2,202,986.50)	\$ 40,861,676.03	\$ 604.51
Apr-17		\$ 26,871,781.03	1.000%	\$ 26,871,781.03	69,404	\$ 387.18		\$ (1,230,532.82)	\$ 29,681,621.25	\$ 427.66
May-17		\$ 29,791,186.00	1.000%	\$ 29,791,186.00	70,287	\$ 423.85		\$ (1,246,188.51)	\$ 32,632,055.55	\$ 468.54
Jun-17		\$ 28,180,719.08	1.000%	\$ 28,180,719.08	70,841	\$ 397.77		\$ (1,256,117.31)	\$ 30,956,489.60	\$ 436.95
Jul-17		\$ 27,354,650.84	1.000%	\$ 27,354,650.84	73,701	\$ 371.16		\$ (1,306,718.73)	\$ 30,400,719.78	\$ 412.49
Aug-17		\$ 32,296,213.10	1.000%	\$ 32,296,213.10	74,860	\$ 431.39		\$ (1,327,374.18)	\$ 35,545,354.55	\$ 474.79
Sep-17		\$ 29,353,933.08	1.000%	\$ 29,353,933.08	75,790	\$ 387.31		\$ (1,343,795.70)	\$ 32,371,460.13	\$ 427.12
Oct-17		\$ 34,022,535.53	1.000%	\$ 34,022,535.53	76,774	\$ 443.31		\$ (1,361,203.02)	\$ 37,331,913.86	\$ 486.86
Nov-17		\$ 33,347,218.44	1.000%	\$ 33,347,218.44	77,446	\$ 430.59		\$ (1,373,117.58)	\$ 36,456,795.11	\$ 470.74
Dec-17	\$ 225,174,491.02	\$ 30,476,905.69	1.000%	\$ 30,476,905.69	84,352	\$ 381.21	\$ 54,305,036.29	\$ (1,495,540.96)	\$ 34,624,942.45	\$ 430.34
Jan-18		\$ 35,942,299.21	1.000%	\$ 35,942,299.21	86,364	\$ 406.61		\$ (2,077,437.64)	\$ 40,727,272.46	\$ 465.61
Feb-18		\$ 34,748,366.84	1.000%	\$ 34,748,366.84	88,763	\$ 391.47		\$ (1,086,818.13)	\$ 38,786,574.01	\$ 436.97
Mar-18		\$ 37,999,677.86	1.000%	\$ 37,999,677.86	89,119	\$ 426.39		\$ (2,095,187.69)	\$ 42,296,081.38	\$ 474.60
Apr-18		\$ 35,916,764.57	1.000%	\$ 35,916,764.57	89,515	\$ 401.06		\$ (2,105,438.05)	\$ 39,986,570.33	\$ 446.63
May-18		\$ 37,366,946.48	1.000%	\$ 37,366,946.48	89,901	\$ 415.05		\$ (2,113,572.51)	\$ 41,349,070.91	\$ 459.94
Jun-18		\$ 36,266,134.01	1.000%	\$ 36,266,134.01	90,245	\$ 401.86		\$ (2,121,659.95)	\$ 39,917,877.95	\$ 442.33
Jul-18		\$ 37,119,810.07	1.000%	\$ 37,119,810.07	90,493	\$ 412.41		\$ (2,117,490.43)	\$ 41,418,990.02	\$ 457.70
Aug-18		\$ 37,970,419.41	1.000%	\$ 37,970,419.41	90,820	\$ 418.08		\$ (2,116,178.20)	\$ 42,031,899.09	\$ 462.81
Sep-18		\$ 35,911,399.87	1.000%	\$ 35,911,399.87	91,039	\$ 394.46		\$ (2,140,326.89)	\$ 39,315,424.91	\$ 431.85
Oct-18		\$ 41,760,871.35	1.000%	\$ 41,760,871.35	93,543	\$ 456.18		\$ (2,152,222.95)	\$ 45,976,091.97	\$ 502.22
Nov-18		\$ 42,211,655.41	1.000%	\$ 42,211,655.41	92,219	\$ 458.62		\$ (2,169,009.09)	\$ 46,064,749.73	\$ 499.19
Dec-18	\$ 431,445,496.37	\$ 34,568,368.33	1.000%	\$ 34,568,368.33	93,543	\$ 369.51	\$ 74,880,004.07	\$ (1,195,289.97)	\$ 39,500,724.53	\$ 422.70
Jan-19		\$ 41,144,377.02	1.000%	\$ 41,144,377.02	101,256	\$ 406.34		\$ (2,789,602.80)	\$ 47,424,387.53	\$ 468.30
Feb-19		\$ 39,851,230.03	1.000%	\$ 39,851,230.03	103,926	\$ 391.03		\$ (2,806,116.40)	\$ 44,868,878.70	\$ 440.29
Mar-19		\$ 44,454,587.41	1.000%	\$ 44,454,587.41	102,629	\$ 433.16		\$ (2,827,428.95)	\$ 50,018,225.67	\$ 487.57
Apr-19		\$ 45,918,708.14	1.000%	\$ 45,918,708.14	103,084	\$ 445.45		\$ (2,839,564.20)	\$ 51,395,891.65	\$ 498.58
May-19		\$ 45,470,822.72	1.000%	\$ 45,470,822.72	103,735	\$ 438.34		\$ (2,857,899.25)	\$ 50,815,344.86	\$ 489.84
Jun-19		\$ 45,026,269.22	1.000%	\$ 45,026,269.22	104,430	\$ 422.10		\$ (2,871,211.80)	\$ 47,221,358.72	\$ 452.05
Jul-19		\$ 46,782,188.69	1.000%	\$ 46,782,188.69	105,249	\$ 444.49		\$ (2,899,609.95)	\$ 51,811,939.54	\$ 492.28
Aug-19		\$ 46,232,548.86	1.000%	\$ 46,232,548.86	105,800	\$ 436.96		\$ (2,914,500.20)	\$ 51,033,688.66	\$ 482.15
Sep-19		\$ 45,648,018.93	1.000%	\$ 45,648,018.93	106,701	\$ 427.65		\$ (2,940,990.05)	\$ 50,265,968.58	\$ 470.81
Oct-19		\$ 52,142,458.26	1.000%	\$ 52,142,458.26	107,051	\$ 487.08		\$ (2,940,282.60)	\$ 57,522,830.01	\$ 537.34
Nov-19		\$ 46,178,630.48	1.000%	\$ 46,178,630.48	107,742	\$ 428.60		\$ (2,968,292.10)	\$ 50,622,883.12	\$ 469.85
Dec-19	\$ 513,631,037.93	\$ 45,574,534.76	1.000%	\$ 45,574,534.76	109,170	\$ 417.65	\$ 96,548,180.41	\$ (1,007,241.70)	\$ 51,189,740.76	\$ 470.25
Jan-20		\$ 53,537,412.76	0.999%	\$ 53,575,035.15	113,726	\$ 470.96		\$ (1,085,171.94)	\$ 60,780,423.59	\$ 534.80
Feb-20		\$ 51,589,310.00	0.999%	\$ 51,624,644.69	114,040	\$ 452.69		\$ (1,098,317.20)	\$ 57,866,100.46	\$ 503.03
Mar-20		\$ 47,765,417.74	0.998%	\$ 47,820,556.60	114,151	\$ 418.92		\$ (1,701,616.93)	\$ 52,395,871.16	\$ 459.60
Apr-20		\$ 46,399,814.18	0.991%	\$ 46,700,016.05	113,788	\$ 412.53		\$ (1,748,898.87)	\$ 51,148,144.86	\$ 452.63
May-20		\$ 44,376,171.49	0.970%	\$ 44,508,500.66	113,763	\$ 391.24		\$ (1,685,301.66)	\$ 47,867,522.13	\$ 416.37
Jun-20		\$ 52,604,071.42	0.988%	\$ 52,811,372.48	114,280	\$ 462.10		\$ (1,706,294.98)	\$ 57,532,778.00	\$ 501.49
Jul-20		\$ 52,814,660.54	0.994%	\$ 53,144,646.83	114,113	\$ 465.69		\$ (1,700,618.73)	\$ 58,100,423.17	\$ 509.15
Aug-20		\$ 52,554,990.26	0.991%	\$ 52,983,404.46	114,008	\$ 464.88		\$ (1,696,075.53)	\$ 57,869,535.04	\$ 507.76
Sep-20		\$ 53,644,817.92	0.988%	\$ 54,258,756.89	114,347	\$ 474.51		\$ (1,708,272.21)	\$ 58,939,869.87	\$ 515.45
Oct-20		\$ 55,134,017.37	0.989%	\$ 56,100,574.23	114,700	\$ 489.00		\$ (1,729,646.48)	\$ 60,930,865.86	\$ 531.01
Nov-20		\$ 51,585,912.20	0.967%	\$ 51,393,686.61	115,286	\$ 442.59		\$ (1,742,087.70)	\$ 57,135,865.25	\$ 495.16
Dec-20	\$ 582,097,495.72	\$ 52,587,248.10	0.943%	\$ 55,756,291.98	116,599	\$ 479.81	\$ 95,114,723.52	\$ (1,768,333.57)	\$ 61,137,948.40	\$ 526.13

\* Express Completion Factor as a percentage

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

Carrier Name: UPMC HEALTH OPTIONS 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		\$ (1,348,808.11)	\$ 31,544,387.05	\$ 408.57
Aug-17		\$ 33,540,626.51	1.000%	\$ 33,540,626.51	78,318	\$ 428.26		\$ (1,388,578.14)	\$ 36,899,809.16	\$ 471.15
Sep-17		\$ 30,482,335.94	1.000%	\$ 30,482,335.94	79,077	\$ 385.48		\$ (1,402,035.21)	\$ 33,627,171.50	\$ 425.25
Oct-17		\$ 35,323,528.22	1.000%	\$ 35,323,528.22	79,906	\$ 442.06		\$ (1,416,733.38)	\$ 38,737,744.40	\$ 484.79
Nov-17		\$ 34,458,349.63	1.000%	\$ 34,458,349.63	80,495	\$ 428.08		\$ (1,427,176.35)	\$ 37,648,499.59	\$ 467.71
Dec-17	\$ 343,224,213.9	\$ 30,981,790.63	1.000%	\$ 30,981,790.63	85,704	\$ 361.50	\$ 56,543,647.2	\$ (1,519,531.92)	\$ 35,168,530.40	\$ 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		\$ 35,202,804.72	1.000%	\$ 35,202,804.72	90,361	\$ 389.58		\$ (2,124,387.11)	\$ 39,306,440.40	\$ 434.98
Mar-18		\$ 38,421,665.86	1.000%	\$ 38,421,665.86	90,771	\$ 423.28		\$ (2,134,026.21)	\$ 42,780,950.86	\$ 471.31
Apr-18		\$ 36,351,410.71	1.000%	\$ 36,351,410.71	91,278	\$ 398.25		\$ (2,145,969.29)	\$ 40,491,698.95	\$ 443.60
May-18		\$ 37,854,956.71	1.000%	\$ 37,854,956.71	91,656	\$ 413.01		\$ (2,154,832.56)	\$ 41,923,833.15	\$ 457.40
Jun-18		\$ 36,843,029.90	1.000%	\$ 36,843,029.90	92,057	\$ 400.22		\$ (2,164,260.07)	\$ 40,558,548.02	\$ 440.58
Jul-18		\$ 38,092,625.76	1.000%	\$ 38,092,625.76	92,391	\$ 412.30		\$ (2,172,112.41)	\$ 42,332,606.39	\$ 458.19
Aug-18		\$ 38,749,084.73	1.000%	\$ 38,749,084.73	92,710	\$ 417.96		\$ (2,179,612.10)	\$ 42,888,153.05	\$ 462.61
Sep-18		\$ 36,508,813.90	1.000%	\$ 36,508,813.90	92,971	\$ 392.69		\$ (2,185,748.21)	\$ 39,977,055.10	\$ 429.99
Oct-18		\$ 42,418,843.78	1.000%	\$ 42,418,843.78	93,488	\$ 453.74		\$ (2,197,902.88)	\$ 46,735,610.66	\$ 499.91
Nov-18		\$ 42,975,890.59	1.000%	\$ 42,975,890.59	94,210	\$ 456.17		\$ (2,214,877.10)	\$ 46,808,290.06	\$ 496.85
Dec-18	\$ 439,435,639.8	\$ 35,360,707.93	1.000%	\$ 35,360,707.93	95,807	\$ 369.08	\$ 76,396,365.8	\$ (2,252,422.57)	\$ 40,403,859.69	\$ 421.72
Jan-19		\$ 42,707,774.33	1.000%	\$ 42,707,774.33	106,036	\$ 402.77		\$ (2,021,291.80)	\$ 49,263,260.11	\$ 464.59
Feb-19		\$ 41,482,038.73	1.000%	\$ 41,482,038.73	106,945	\$ 387.88		\$ (2,046,334.75)	\$ 46,726,919.46	\$ 436.92
Mar-19		\$ 46,264,380.03	1.000%	\$ 46,264,380.03	108,072	\$ 428.09		\$ (2,977,383.60)	\$ 52,122,174.16	\$ 482.29
Apr-19		\$ 48,427,964.33	1.000%	\$ 48,427,964.33	109,357	\$ 442.84		\$ (3,012,785.35)	\$ 54,239,587.24	\$ 495.99
May-19		\$ 48,157,240.52	1.000%	\$ 48,157,240.52	110,377	\$ 436.30		\$ (3,040,886.35)	\$ 53,944,602.07	\$ 488.73
Jun-19		\$ 45,421,193.05	1.000%	\$ 45,421,193.05	111,538	\$ 407.24		\$ (3,072,734.15)	\$ 49,932,009.52	\$ 447.69
Jul-19		\$ 49,821,531.52	1.000%	\$ 49,821,531.52	113,576	\$ 438.66		\$ (3,129,018.80)	\$ 55,273,415.09	\$ 486.66
Aug-19		\$ 49,734,923.27	1.000%	\$ 49,734,923.27	114,670	\$ 433.72		\$ (3,150,158.50)	\$ 54,943,124.92	\$ 479.14
Sep-19		\$ 49,456,257.93	1.000%	\$ 49,456,257.93	116,092	\$ 426.01		\$ (3,198,334.60)	\$ 54,500,415.23	\$ 469.46
Oct-19		\$ 56,343,704.90	1.000%	\$ 56,343,704.90	117,392	\$ 479.96		\$ (3,234,149.60)	\$ 62,223,598.84	\$ 530.05
Nov-19		\$ 50,176,897.38	1.000%	\$ 50,176,897.38	118,677	\$ 422.80		\$ (3,269,551.35)	\$ 55,058,387.97	\$ 463.93
Dec-19	\$ 548,376,948.8	\$ 52,120,063.70	1.000%	\$ 52,120,063.70	126,370	\$ 412.42	\$ 104,261,644.8	\$ (3,481,631.25)	\$ 58,704,885.63	\$ 464.52
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%	\$ 61,896,431.68	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	134,240	\$ 453.75		\$ (4,353,403.20)	\$ 66,671,083.88	\$ 496.66
Sep-20		\$ 61,552,838.14	0.988%	\$ 62,252,267.72	134,788	\$ 461.86		\$ (4,371,109.98)	\$ 67,690,888.66	\$ 502.21
Oct-20		\$ 63,366,689.78	0.982%	\$ 64,471,142.62	135,311	\$ 476.47		\$ (4,388,135.73)	\$ 70,073,510.57	\$ 517.87
Nov-20		\$ 59,839,640.45	0.967%	\$ 61,844,514.84	136,045	\$ 454.59		\$ (4,411,939.35)	\$ 66,299,307.99	\$ 487.33
Dec-20	\$ 668,338,542.7	\$ 60,246,947.57	0.943%	\$ 63,842,617.06	137,618	\$ 463.91	\$ 115,195,512.9	\$ (4,462,951.74)	\$ 70,067,727.60	\$ 509.15

\* Express Completion Factor as a percentage

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

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

Carrier Name: UPMC HEALTH OPTIONS 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	\$ 485.12	\$ 475.83
Two year trend projection factor	1.103	1.103
Unadjusted Projected Allowed EHB Claims PMPM	\$ 534.97	\$ 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	0.972
Change in Demographics	1.000	1.000
Change in Network	1.000	0.927
Change in Benefits	1.000	1.000
Change in Other	1.049	1.049
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 549.82	\$ 499.71
Credibility Factors	8%	100%
Blended Projected EHB Claims PMPM	\$ 499.71	\$ 499.71
<u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u>		
Adjusted Projected Allowed EHB Claims PMPM	\$ 499.71	\$ 499.71
Projected Paid to Allowed Ratio	0.799	
Projected Incurred EHB Claims PMPM	\$ 389.42	
<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	\$ 406.05	
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 508.00	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 1.47	
Projected Allowed Non-EHB Claims PMPM	\$ 407.22	
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 509.47	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 509.47	

**Table 6. Retention**

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	10.43%	\$47.45
General and Claims	6.48%	\$28.88
Agent/Broker Fees and Commissions	2.93%	\$13.33
Quality Improvement Initiatives	1.13%	\$5.24
Taxes and Fees	0.00%	\$0.47
Risk Adjustment User Fee	0.00%	\$0.25
PCORI Fee	0.00%	\$0.22
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Priorited for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	10.53%	\$47.89
Projected Required Revenue PMPM		\$ 455.14

**Table 8. Components of Rate Change**

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 289.45	\$ 315.79	\$ 26.34	9.1%
B. Base period allowed claims before normalization	\$ 478.36	\$ 475.83	\$ (2.53)	-0.9%
C. Normalization factor component of change	\$ (160.62)	\$ (146.11)	\$ 14.51	5.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 317.74	\$ 329.71	\$ 11.98	4.1%
D2. URRR Trend	\$ 22.00	\$ 23.88	\$ 11.88	4.1%
D3. URRR Morbidity	\$ (6.79)	\$ (7.27)	\$ (0.48)	-0.2%
D4. URRR Other	\$ (3.31)	\$ (10.06)	\$ (6.73)	-2.3%
D5. Normalized URRR Risk Adjustment on an allowed basis	\$ -	\$ 5.74	\$ 5.74	2.0%
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)	\$ 329.45	\$ 352.01	\$ 22.40	7.7%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (2.04)	\$ 0.09	\$ 2.12	0.7%
E2. Pricing AV	\$ (65.77)	\$ (70.66)	\$ (4.88)	-1.7%
E3. Benefit Richness	\$ 0.02	\$ 0.01	\$ (0.01)	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (67.79)	\$ (70.57)	\$ (2.78)	-1.0%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 30.02	\$ 32.92	\$ 2.90	1.0%
F2. Taxes and Fees	\$ 0.30	\$ 0.32	\$ 0.02	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 30.32	\$ 33.25	\$ 2.92	1.0%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 292.14	\$ 314.69	\$ 22.55	7.8%

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	181,647	162,060	252,092	528,526	1,132,324
Adjusted Projected Allowed EHB Claims PMPM	\$ 499.71	\$ 499.71	\$ 499.71	\$ 499.71	\$ 499.71
Months of Trend	-	3	6	9	
Annual Trend	6.00%	6.00%	6.00%	6.00%	
Single Risk Pool Projected Allowed Claims	\$ 499.71	\$ 507.10	\$ 514.61	\$ 522.22	\$ 512.36
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	0.995	0.946
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	0.994	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 497.51	\$ 509.47
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 330.46	\$ 353.02

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

	2021	2022
Paid to Allowed	0.789	0.799
URRR Trend (Total Applied Trend Factor)	1.060	1.103
URRR Morbidity	0.980	0.980
URRR "Other"	0.990	0.972
Risk Adjustment	\$ -	\$ 6.63
Exchange User Fee	\$ -	\$ -
Reinsurance Recoveries	\$ -	\$ -
Capitation	\$ -	\$ -
Network	0.994	1.000
Pricing AV	0.799	0.799
Benefit Richness	1.000	1.000
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	10.43%	10.43%
Taxes and Fees	0.10%	0.10%
Profit and/or Contingency	0.00%	0.00%

PA Rate Template Part III  
Table 10. Plan Rates

Carrier Name: UPMC HEALTH OPTIONS 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: \$ 508.00

Calibration	
Age Calibration Factor	1.52560
Geographic Calibration Factor	0.94859
Robust Calibration Factor	0.99000
Aggregate Calibration Factor	1.443

Total Covered Lives @ 02-01-2021
127,073

Date of Most Recent Membership: 2/1/2021 Market Adjusted Index Rate: 5 508.00										45 CFR Part 156.8 (d) (2) Allowable Factors												
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2021 Plan Marketing Name	Existing, Modified, New, Discontinued & Not Mapped (E,M,N,D,M, DNM) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan ID Discontinued & Mapped)	Metallic Tier	Metallic Tier Actual Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company- determined AV)	Benefit Richness (Induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped into 2022 Plans @ 02-01- 2021	Total Projected Lives	
Totals - Current Membership																				110,903	111,027	
Total - Projected Membership																				-	-	
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	-	-
Plan 1a	16322PA00000003	PPO	UPMC Small Business Advantage Gold PPO \$1,000 \$35/\$50 - Premium Network	M	Gold	0.819	Standard AV	Off	0.828	1.015	1.003	1.008	1.000	1.000	1.000	\$432.11	10.4%	0.1%	0.0%	-	-	
Plan 1b	16322PA00000003	PPO	UPMC Small Business Advantage Gold PPO \$1,000 \$35/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	17,523	17,523
Plan 2a	16322PA00000004	PPO	UPMC Small Business Advantage Gold PPO \$1,500 \$35/\$50 - Premium Network	M	Gold	0.830	Standard AV	Off	0.830	1.016	1.003	1.009	1.000	1.000	1.000	\$434.54	10.4%	0.1%	0.0%	-	-	
Plan 2b	16322PA00000004	PPO	UPMC Small Business Advantage Gold PPO \$1,500 \$35/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	14,473	14,473
Plan 3a	16322PA00000006	PPO	UPMC Small Business Advantage Gold PPO \$2,000 \$35/\$50 - Premium Network	M	Gold	0.8126	Standard AV	Off	0.821	1.011	1.003	1.009	1.000	1.000	1.000	\$427.00	10.4%	0.1%	0.0%	-	-	
Plan 3b	16322PA00000006	PPO	UPMC Small Business Advantage Gold PPO \$2,000 \$35/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	1,739	1,739
Plan 4a	16322PA00000007	PPO	UPMC Small Business Advantage Gold PPO \$2,500 \$30/\$40 - Premium Network	M	Gold	0.8198	Standard AV	Off	0.825	1.014	1.003	1.009	1.000	1.000	1.000	\$430.22	10.4%	0.1%	0.0%	-	-	
Plan 4b	16322PA00000007	PPO	UPMC Small Business Advantage Gold PPO \$2,500 \$30/\$40 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	953	953
Plan 5a	16322PA00000008	PPO	UPMC Small Business Advantage Silver PPO \$3,500 \$60/\$80 - Premium Network	M	Silver	0.7195	Standard AV	Off	0.741	0.969	1.003	1.009	1.000	1.000	1.000	\$369.19	10.4%	0.1%	0.0%	-	-	
Plan 5b	16322PA00000008	PPO	UPMC Small Business Advantage Silver PPO \$3,500 \$60/\$80 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	2,131	2,131
Plan 6a	16322PA00000009	PPO	UPMC Small Business Advantage Bronze PPO \$8,000 - Premium Network	E	Bronze	0.6189	Standard AV	Off	0.591	0.923	1.003	1.009	1.000	1.000	1.000	\$280.43	10.4%	0.1%	0.0%	-	-	
Plan 6b	16322PA00000009	PPO	UPMC Small Business Advantage Bronze PPO \$8,000 - Premium Network	E	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	188	188
Plan 7a	16322PA00000007	PPO	UPMC Consumer Advantage Gold HSA PPO \$1,750/10% - Premium Network	E	Gold	0.8067	Standard AV	Off	0.772	0.984	1.003	1.009	1.000	1.000	1.000	\$390.84	10.4%	0.1%	0.0%	-	-	
Plan 7b	16322PA00000007	PPO	UPMC Consumer Advantage Gold HSA PPO \$1,750/10% - Premium Network	E	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	1,323	1,323
Plan 8a	16322PA00000008	PPO	UPMC Consumer Advantage Gold HSA PPO \$2,100 - Premium Network	E	Gold	0.8174	Standard AV	Off	0.781	0.989	1.003	1.009	1.000	1.000	1.000	\$396.96	10.4%	0.1%	0.0%	-	-	
Plan 8b	16322PA00000008	PPO	UPMC Consumer Advantage Gold HSA PPO \$2,100 - Premium Network	E	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	9,222	9,222
Plan 9a	16322PA00000009	PPO	UPMC Consumer Advantage Silver HSA PPO \$3,850 - Premium Network	E	Silver	0.7193	Standard AV	Off	0.712	0.957	1.003	1.009	1.000	1.000	1.000	\$350.13	10.4%	0.1%	0.0%	-	-	
Plan 9b	16322PA00000009	PPO	UPMC Consumer Advantage Silver HSA PPO \$3,850 - Premium Network	E	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	2,736	2,736
Plan 10	16322PA00000013	PPO	UPMC Small Business Advantage Gold PPO \$1,000 \$35/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	-	-
Plan 11	16322PA00000014	PPO	UPMC Small Business Advantage Gold PPO \$1,500 \$35/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	-	-
Plan 12	16322PA00000015	PPO	UPMC Small Business Advantage Gold PPO \$2,000 \$35/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	-	-
Plan 13	16322PA00000016	PPO	UPMC Small Business Advantage Gold PPO \$2,500 \$30/\$40 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	-	-
Plan 14	16322PA00000017	PPO	UPMC Small Business Advantage Silver PPO \$3,000 \$40/\$60 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	-	-
Plan 15	16322PA00000018	PPO	UPMC Small Business Advantage Bronze PPO \$8,000 - Premium Network	E	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	-	-
Plan 16	16322PA00000019	PPO	UPMC Consumer Advantage Silver HSA PPO \$3,850 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	-	-
Plan 17	16322PA00000020	PPO	UPMC Consumer Advantage Gold HSA PPO \$2,100 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	-	-
Plan 18	16322PA00000021	PPO	UPMC Consumer Advantage Gold HSA PPO \$1,750/10% - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	-	-
Plan 19a	16322PA00000026	PPO	UPMC Small Business Advantage Silver PPO \$5,000 \$40/\$60 - Premium Network	M	Silver	0.7196	Standard AV	Off	0.736	0.968	1.003	1.009	1.000	1.000	1.000	\$366.30	10.4%	0.1%	0.0%	-	-	
Plan 19b	16322PA00000026	PPO	UPMC Small Business Advantage Silver PPO \$5,000 \$40/\$60 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	112	112
Plan 20	16322PA00000027	PPO	UPMC Small Business Advantage Silver PPO \$5,000 \$35/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	-	-
Plan 21a	16322PA00000028	PPO	UPMC MyCare Advantage Gold PPO \$1,250 \$35/\$50 - Premium Network	M	Gold	0.8146	Standard AV	Off	0.825	1.013	1.003	0.959	1.000	1.000	1.000	\$408.25	10.4%	0.1%	0.0%	-	-	
Plan 21b	16322PA00000028	PPO	UPMC MyCare Advantage Gold PPO \$1,250 \$35/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	2,456	2,456
Plan 22a	16322PA00000029	PPO	UPMC MyCare Advantage Gold PPO \$1,750 \$35/\$50 - Premium Network	M	Gold	0.8179	Standard AV	Off	0.812	1.006	1.003	0.959	1.000	1.000	1.000	\$395.35	10.4%	0.1%	0.0%	-	-	
Plan 22b	16322PA00000029	PPO	UPMC MyCare Advantage Gold PPO \$1,750 \$35/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	1,755	1,755
Plan 23a	16322PA00000030	PPO	UPMC MyCare Advantage Gold PPO \$2,500/10% \$25/\$50 - Premium Network	E	Gold	0.8167	Standard AV	Off	0.807	1.003	1.003	0.959	1.000	1.000	1.000	\$395.35	10.4%	0.1%	0.0%	-	-	
Plan 23b	16322PA00000030	PPO	UPMC MyCare Advantage Gold PPO \$2,500/10% \$25/\$50 - Premium Network	E	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	39	39
Plan 24a	16322PA00000031	PPO	UPMC MyCare Advantage Silver PPO HSA \$3,000/10% - Premium Network	E	Silver	0.7136	Standard AV	Off	0.712	0.957	1.003	0.959	1.000	1.000	1.000	\$392.81	10.4%	0.1%	0.0%	-	-	
Plan 24b	16322PA00000031	PPO	UPMC MyCare Advantage Silver PPO HSA \$3,000/10% - Premium Network	E	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	28	28
Plan 25a	16322PA00000032	PPO	UPMC MyCare Advantage Silver PPO \$4,750/10% \$50/\$65 - Premium Network	M	Silver	0.7171	Standard AV	Off	0.703	0.954	1.003	0.959	1.000	1.000	1.000	\$377.56	10.4%	0.1%	0.0%	-	-	
Plan 25b	16322PA00000032	PPO	UPMC MyCare Advantage Silver PPO \$4,750/10% \$50/\$65 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	307	307
Plan 26a	16322PA00000033	PPO	UPMC MyCare Advantage Silver PPO \$7,000/10% \$30/\$50 - Premium Network	E	Silver	0.7194	Standard AV	Off	0.741	0.970	1.003	0.959	1.000	1.000	1.000	\$351.32	10.4%	0.1%	0.0%	-	-	
Plan 26b	16322PA00000033	PPO	UPMC MyCare Advantage Silver PPO \$7,000/10% \$30/\$50 - Premium Network	E	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	220	220
Plan 27a	16322PA00000034	PPO	UPMC MyCare Advantage Gold PPO \$1,000/10% \$25/\$50 - Premium Network	M	Gold	0.8184	Standard AV	Off	0.822	1.011	1.003	0.959	1.000	1.000	1.000	\$405.90	10.4%	0.1%	0.0%	-	-	
Plan 27b	16322PA00000034	PPO	UPMC MyCare Advantage Gold PPO \$1,000/10% \$25/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	108	108
Plan 28a	16322PA00000035	PPO	UPMC MyCare Advantage Silver PPO \$3,750 \$50/\$70 - Premium Network	M	Silver	0.7195	Standard AV	Off	0.725	0.963	1.003	0.959	1.000	1.000	1.000	\$340.78	10.4%	0.1%	0.0%	-	-	
Plan 28b	16322PA00000035	PPO	UPMC MyCare Advantage Silver PPO \$3,750 \$50/\$70 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	118	118
Plan 29a	16322PA00000036	PPO	UPMC Small Business Advantage Gold EPO \$1,000 \$35/\$50 - Premium Network	M	Gold	0.819	Standard AV	Off	0.807	1.003	1.003	1.009	1.000	1.000	1.000	\$415.91	10.4%	0.1%	0.0%	-	-	
Plan 29b	16322PA00000036	PPO	UPMC Small Business Advantage Gold EPO \$1,000 \$35/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	11,451	11,451
Plan 30a	16322PA00000030	EPO	UPMC Small Business Advantage Gold EPO \$1,500 \$35/\$50 - Premium Network	M	Gold	0.8176	Standard AV	Off	0.809	1.004	1.003	1.009	1.000	1.000	1.000	\$417.77	10.4%	0.1%	0.0%	-	-	
Plan 30b	16322PA00000030	EPO	UPMC Small Business Advantage Gold EPO \$1,500 \$35/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	20,949	20,949
Plan 31a	16322PA00000032	EPO	UPMC Small Business Advantage Gold EPO \$2,000 \$35/\$50 - Premium Network	M	Gold	0.8128	Standard AV	Off	0.802	1.000	1.003	1.009	1.000	1.000	1.000	\$412.04	10.4%	0.1%	0.0%	-	-	
Plan 31b	16322PA00000032	EPO	UPMC Small Business Advantage Gold EPO \$2,000 \$35/\$50 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-	1,599	1,599
Plan 32a	16322PA00000033	EPO	UPMC Small Business Advantage Gold EPO \$2,500 \$30/\$40 - Premium Network	M	Gold	0.8198	Standard AV	Off	0.804	1.001	1.003	1.009	1.000	1.000	1.000	\$413.61	10.4%	0.1%	0.0%	-	-	
Plan 32b	16322PA00000033	EPO	UPMC Small Business Advantage Gold EPO \$2,500 \$30/\$40 - Premium Network	M	DNM	-	-	-	-	-	-	-	-	-	-	-	\$0.00	-	-	-		

State	Number of Covered Lives	% of Total Covered Lives
Alabama	1,000,000	1.0%
Alaska	100,000	0.1%
Arizona	2,000,000	2.0%
Arkansas	1,000,000	1.0%
California	10,000,000	10.0%
Colorado	1,000,000	1.0%
Connecticut	1,000,000	1.0%
Delaware	1,000,000	1.0%
District of Columbia	1,000,000	1.0%
Florida	5,000,000	5.0%
Georgia	3,000,000	3.0%
Hawaii	1,000,000	1.0%
Idaho	1,000,000	1.0%
Illinois	8,000,000	8.0%
Indiana	2,000,000	2.0%
Iowa	1,000,000	1.0%
Kansas	1,000,000	1.0%
Kentucky	1,000,000	1.0%
Louisiana	1,000,000	1.0%
Maine	1,000,000	1.0%
Maryland	1,000,000	1.0%
Massachusetts	1,000,000	1.0%
Michigan	2,000,000	2.0%
Minnesota	1,000,000	1.0%
Mississippi	1,000,000	1.0%
Missouri	2,000,000	2.0%
Montana	1,000,000	1.0%
Nebraska	1,000,000	1.0%
Nevada	1,000,000	1.0%
New Hampshire	1,000,000	1.0%
New Jersey	3,000,000	3.0%
New Mexico	1,000,000	1.0%
New York	12,000,000	12.0%
North Carolina	3,000,000	3.0%
North Dakota	1,000,000	1.0%
Ohio	4,000,000	4.0%
Oklahoma	1,000,000	1.0%
Oregon	1,000,000	1.0%
Pennsylvania	6,000,000	6.0%
Rhode Island	1,000,000	1.0%
South Carolina	1,000,000	1.0%
South Dakota	1,000,000	1.0%
Tennessee	2,000,000	2.0%
Texas	7,000,000	7.0%
Utah	1,000,000	1.0%
Vermont	1,000,000	1.0%
Virginia	2,000,000	2.0%
Washington	2,000,000	2.0%
West Virginia	1,000,000	1.0%
Wisconsin	2,000,000	2.0%
Wyoming	1,000,000	1.0%
Total	100,000,000	100.0%

9.1%N/A

15.8%
0.0%
11.1%
0.0%
1.6%
0.0%
0.9%
1.9%
0.0%
0.0%
0.2%
1.2%
0.0%
2.5%
0.0%
0.0%
0.0%
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0.0%
2.2%
0.0%
1.6%
0.0%
0.0%
0.0%
0.3%
0.0%
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0.2%
0.0%
0.1%
10.3%
0.0%
18.9%
0.0%
1.4%
0.0%
1.0%
4.8%
0.0%
0.4%
0.0%
0.0%
0.0%
0.2%
7.1%
0.0%
3.4%
0.0%
0.1%
0.3%
0.0%
0.7%
0.0%
1.3%
0.8%
0.0%
0.0%
0.0%
0.2%

16,158	2,136	1,205	81,543	11,066	808	7,415	-	6,742	127,073
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2,168	135	313	13,255	1,965	72	1,201	1,680	17,523	1	0
2,669	590	152	9,477	1,737	36	602	536	3,246	1	0
426	-	-	1,118	195	-	-	-	14,473	1	0
186	-	59	509	198	8	1,398	906	1,739	1	0
300	23	63	97	509	198	8	1,398	2,431	1	0
11	4	97	155	18	8	138	264	953	1	0
60	-	-	1,482	326	96	1,161	2,298	673	0	0
764	292	15	7,195	971	4	38	46	2,131	1	0
413	-	17	2,136	187	27	1,092	566	88	0	0
-	-	-	-	-	25	-	-	9,222	1	0
-	-	5	-	-	12	-	-	2,033	0	0
-	-	-	-	-	12	-	-	2,726	1	0
-	-	2	-	-	23	-	-	1,702	0	0
-	-	1	-	-	9	-	-	25	0	0
-	-	89	-	-	72	-	-	12	0	0
-	-	17	-	-	13	-	-	13	0	0
20	19	-	54	19	-	-	-	112	1	0
-	-	22	-	-	1	279	138	440	0	0
-	-	-	-	-	-	-	-	-	-	0
640	-	-	1,712	104	-	-	-	2,456	1	0
-	-	5	-	-	-	-	88	93	0	0
41	-	-	1,652	62	-	-	-	1,755	1	0
1	-	15	-	-	-	-	-	53	68	0
3	-	27	11	-	-	-	-	39	39	1
1	-	20	-	-	-	-	-	14	34	0
-	-	25	-	-	-	-	-	28	1	0
11	-	-	-	-	-	-	-	18	18	0
2	-	273	23	-	-	-	-	307	1	0
-	-	218	-	-	-	-	-	13	13	0
31	-	18	-	-	-	-	-	220	1	0
16	-	3	96	1	-	-	-	18	0	0
-	-	13	-	-	-	-	-	108	1	0
1,370	234	-	8,635	1,212	-	-	-	26	29	0
3,205	460	86	14,689	2,595	45	19	103	253	253	0
234	45	21	1,159	161	95	21	45	20,949	1	0
325	22	21	596	170	-	21	68	182	1	0
771	256	-	3,752	531	-	-	-	1,599	1	0
48	56	12	281	37	-	-	-	110	0	0
-	-	-	-	-	13	8	88	1,113	1	0
-	-	-	-	-	18	-	-	5,310	1	0
-	-	-	-	-	11	6	-	105	297	0
-	-	-	-	-	18	-	-	402	41	0
-	-	-	-	-	13	-	-	18	0	0
-	-	-	-	-	5	-	-	13	0	0
-	-	2	-	-	6	-	-	7	0	0
-	-	-	-	-	5	26	-	6	0	0
1,608	-	35	144	65	-	-	-	221	77	0
437	-	-	6,160	81	-	-	-	20,949	1	0
21	-	76	2,154	130	-	-	-	7,846	5	0
3	-	97	-	-	-	-	-	3,721	1	0
77	-	-	-	-	-	-	-	99	0	0
39	-	5	-	-	-	-	-	118	1	0
246	-	-	-	-	-	-	-	295	1	0
-	-	292	-	-	-	-	-	763	6	0
-	-	657	29	-	-	-	-	21	26	0
-	-	36	5	-	-	-	-	31	1	0
-	-	190	-	-	-	-	-	229	1	0
-	-	-	-	-	-	-	-	7	7	0
-	-	1,168	7	-	-	-	-	1,421	1	0
-	-	2	-	-	-	-	16	18	0	0
-	-	-	-	-	-	-	-	1	1	0
-	-	-	-	-	-	-	-	-	1	0
-	-	-	-	-	-	-	-	-	-	0

**PA Rate Template Part IV B - Small Group Annual**  
**Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User**

Carrier Name: LPMC HEALTH OPTIONS 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 Discontinued & Mapped)	Exchange On/Off or
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Totals These cells auto-fill using the data entered in Table 10.

Plan 1a	16322PA000083	ntage Gold PPO \$1,000 \$1	M		Gold	Off
Plan 1b	16322PA000084	ntage Gold PPO \$1,500 \$1	M		Gold	Off
Plan 2a	16322PA000084	ntage Gold PPO \$1,500 \$1	M		Gold	Off
Plan 2b	16322PA000084	ntage Gold PPO \$1,500 \$1	M		Gold	Off
Plan 3a	16322PA000086	ntage Gold PPO \$2,000 \$1	M		Gold	Off
Plan 3b	16322PA000086	ntage Gold PPO \$2,000 \$1	M		Gold	Off
Plan 4a	16322PA000087	ntage Gold PPO \$2,500 \$1	M		Gold	Off
Plan 4b	16322PA000087	ntage Gold PPO \$2,500 \$1	M		Gold	Off
Plan 5a	16322PA000088	ntage Silver PPO \$3,500 \$1	M		Silver	Off
Plan 5b	16322PA000088	ntage Silver PPO \$3,500 \$1	M		Silver	Off
Plan 6a	16322PA000089	ntage Bronze PPO \$4,500 \$1	E		Bronze	Off
Plan 6b	16322PA000089	ntage Bronze PPO \$4,500 \$1	E		Bronze	Off
Plan 7a	16322PA000097	ntage Gold PPO \$1,500 \$2	M		Gold	Off
Plan 7b	16322PA000097	ntage Gold PPO \$1,500 \$2	M		Gold	Off
Plan 8a	16322PA000098	ntage Gold PPO \$2,500 \$1	M		Gold	Off
Plan 8b	16322PA000098	ntage Gold PPO \$2,500 \$1	M		Gold	Off
Plan 9a	16322PA000099	ntage Silver PPO \$3,500 \$1	M		Silver	Off
Plan 9b	16322PA000099	ntage Silver PPO \$3,500 \$1	M		Silver	Off
Plan 10	16322PA000113	ntage Gold PPO \$1,000 \$1	M		Gold	Off
Plan 11	16322PA000114	ntage Gold PPO \$1,500 \$1	M		Gold	Off
Plan 12	16322PA000115	ntage Gold PPO \$2,000 \$1	M		Gold	Off
Plan 13	16322PA000116	ntage Gold PPO \$2,500 \$1	M		Gold	Off
Plan 14	16322PA000117	ntage Silver PPO \$3,000 \$1	M		Silver	Off
Plan 15a	16322PA000118	ntage Bronze PPO \$4,500 \$1	E		Bronze	Off
Plan 15b	16322PA000119	ntage Silver PPO \$3,500 \$1	M		Silver	Off
Plan 16	16322PA000120	ntage Gold PPO \$1,000 \$1	M		Gold	Off
Plan 17	16322PA000121	ntage Gold PPO \$1,500 \$1	M		Gold	Off
Plan 18	16322PA000121	ntage Gold PPO \$1,500 \$1	M		Gold	Off
Plan 19a	16322PA000126	ntage Silver PPO \$3,000 \$1	M		Silver	Off
Plan 19b	16322PA000126	ntage Silver PPO \$3,000 \$1	M		Silver	Off
Plan 20	16322PA000127	ntage Silver PPO \$3,000 \$1	M		Silver	Off
Plan 21a	16322PA000128	ntage Gold PPO \$1,250 \$357	M		Gold	Off
Plan 21b	16322PA000128	ntage Gold PPO \$1,250 \$357	M		Gold	Off
Plan 22a	16322PA000129	ntage Gold PPO \$1,750 \$357	M		Gold	Off
Plan 22b	16322PA000129	ntage Gold PPO \$1,750 \$357	M		Gold	Off
Plan 23a	16322PA000130	ntage Gold PPO \$2,500 \$106 \$2	E		Gold	Off
Plan 23b	16322PA000130	ntage Gold PPO \$2,500 \$106 \$2	E		Gold	Off
Plan 24a	16322PA000131	ntage Silver PPO \$3,000 \$1	M		Silver	Off
Plan 24b	16322PA000131	ntage Silver PPO \$3,000 \$1	M		Silver	Off
Plan 25a	16322PA000132	ntage Silver PPO \$4,750 \$106 \$2	M		Silver	Off
Plan 25b	16322PA000132	ntage Silver PPO \$4,750 \$106 \$2	M		Silver	Off
Plan 26a	16322PA000133	ntage Silver PPO \$7,000 \$106 \$1	E		Silver	Off
Plan 26b	16322PA000133	ntage Silver PPO \$7,000 \$106 \$1	E		Silver	Off
Plan 27a	16322PA000134	ntage Gold PPO \$1,000 \$106 \$2	M		Gold	Off
Plan 27b	16322PA000134	ntage Gold PPO \$1,000 \$106 \$2	M		Gold	Off
Plan 28a	16322PA000135	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 28b	16322PA000135	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 29a	16322PA000136	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 29b	16322PA000136	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 30a	16322PA000137	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 30b	16322PA000137	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 31a	16322PA000138	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 31b	16322PA000138	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 32a	16322PA000139	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 32b	16322PA000139	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 33a	16322PA000140	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 33b	16322PA000140	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 34a	16322PA000141	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 34b	16322PA000141	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 35	16322PA000142	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 36	16322PA000143	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 37	16322PA000144	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 38	16322PA000145	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 39	16322PA000146	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 40	16322PA000147	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 41a	16322PA000148	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 41b	16322PA000148	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 42	16322PA000149	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 43a	16322PA000150	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 43b	16322PA000150	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 44a	16322PA000151	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 44b	16322PA000151	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 45a	16322PA000152	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 45b	16322PA000152	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 46a	16322PA000153	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 46b	16322PA000153	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 47a	16322PA000154	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 47b	16322PA000154	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 48a	16322PA000155	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 48b	16322PA000155	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 49a	16322PA000156	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 49b	16322PA000156	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 50a	16322PA000157	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 50b	16322PA000157	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 51	16322PA000158	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 52	16322PA000159	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 53	16322PA000160	ntage Silver PPO \$3,750 \$550	M		Silver	Off
Plan 54	16322PA000161	ntage Silver PPO \$3,750 \$550	M		Silver	Off

1	2	3	4	5	6	7	8	9	Average (weighted by rating area)
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\$ 274.82 \$ 340.36 \$ - \$ 276.71 \$ 293.73 \$ - \$ - \$ - \$ - \$ 279.36

\$ 299.57	\$ 360.62	\$ 363.49	\$ 293.80	\$ 307.40	\$ 456.82	\$ 371.56	\$ 366.82	\$ 295.31
\$ 299.57	\$ 360.62	\$ 363.49	\$ 293.80	\$ 307.40	\$ 456.82	\$ 371.56	\$ 366.82	\$ 295.31
\$ 291.48	\$ 363.00	\$ 365.89	\$ 295.74	\$ 309.43	\$ 459.85	\$ 374.02	\$ 369.24	\$ 299.34
\$ 291.48	\$ 363.00	\$ 365.89	\$ 295.74	\$ 309.43	\$ 459.85	\$ 374.02	\$ 369.24	\$ 299.34
\$ 287.70	\$ 358.29	\$ 361.14	\$ 291.90	\$ 305.41	\$ 453.87	\$ 369.16	\$ 364.45	\$ 292.89
\$ 287.70	\$ 358.29	\$ 361.14	\$ 291.90	\$ 305.41	\$ 453.87	\$ 369.16	\$ 364.45	\$ 292.89
\$ 289.14	\$ 360.08	\$ 362.95	\$ 291.36	\$ 306.94	\$ 456.14	\$ 371.01	\$ 366.27	\$ 295.35
\$ 289.14	\$ 360.08	\$ 362.95	\$ 291.36	\$ 306.94	\$ 456.14	\$ 371.01	\$ 366.27	\$ 295.35
\$ 248.34	\$ 309.27	\$ 311.73	\$ 251.96	\$ 263.61	\$ 391.78	\$ 318.66	\$ 314.59	\$ 385.37
\$ 186.05	\$ 231.70	\$ 233.54	\$ 188.77	\$ 197.50	\$ 293.51	\$ 238.73	\$ 235.68	\$ 190.36
\$ 186.05	\$ 231.70	\$ 233.54	\$ 188.77	\$ 197.50	\$ 293.51	\$ 238.73	\$ 235.68	\$ 190.36
\$ 260.58	\$ 324.52	\$ 327.10	\$ 264.38	\$ 276.62	\$ 411.09	\$ 334.37	\$ 330.09	\$ 335.62
\$ 260.58	\$ 324.52	\$ 327.10	\$ 264.38	\$ 276.62	\$ 411.09	\$ 334.37	\$ 330.09	\$ 335.62
\$ 264.63	\$ 329.57	\$ 332.19	\$ 268.50	\$ 280.93	\$ 417.49	\$ 339.57	\$ 335.23	\$ 340.77
\$ 264.63	\$ 329.57	\$ 332.19	\$ 268.50	\$ 280.93	\$ 417.49	\$ 339.57	\$ 335.23	\$ 340.77
\$ 232.97	\$ 290.13	\$ 292.44	\$ 236.37	\$ 247.32	\$ 367.54	\$ 298.94	\$ 295.12	\$ 298.69
\$ 232.97	\$ 290.13	\$ 292.44	\$ 236.37	\$ 247.32	\$ 367.54	\$ 298.94	\$ 295.12	\$ 298.69
\$ 289.57	\$ 360.62	\$ 363.49	\$ 293.80	\$ 307.40	\$ 456.82	\$ 371.56	\$ 366.82	\$ 295.31
\$ 291.48	\$ 363.00	\$ 365.89	\$ 295.74	\$ 309.43	\$ 459.85	\$ 374.02	\$ 369.24	\$ 299.34
\$ 287.70	\$ 358.29	\$ 361.14	\$ 291.90	\$ 305.41	\$ 453.87	\$ 369.16	\$ 364.45	\$ 292.89
\$ 289.14	\$ 360.08	\$ 362.95	\$ 291.36	\$ 306.94	\$ 456.14	\$ 371.01	\$ 366.27	\$ 295.35
\$ 248.34	\$ 309.27	\$ 311.73	\$ 251.96	\$ 263.61	\$ 391.78	\$ 318.66	\$ 314.59	\$ 385.37
\$ 186.05	\$ 231.70	\$ 233.54	\$ 188.77	\$ 197.50	\$ 293.51	\$ 238.73	\$ 235.68	\$ 190.36
\$ 186.05	\$ 231.70	\$ 233.54	\$ 188.77	\$ 197.50	\$ 293.51	\$ 238.73	\$ 235.68	\$ 190.36
\$ 232.97	\$ 290.13	\$ 292.44	\$ 236.37	\$ 247.32	\$ 367.54	\$ 298.94	\$ 295.12	\$ 298.69
\$ 232.97	\$ 290.13	\$ 292.44	\$ 236.37	\$ 247.32	\$ 367.54	\$ 298.94	\$ 295.12	\$ 298.69
\$ 289.57	\$ 360.62	\$ 363.49	\$ 293.80	\$ 307.40	\$ 456.82	\$ 371.56	\$ 366.82	\$ 295.31
\$ 291.48	\$ 363.00	\$ 365.89	\$ 295.74	\$ 309.43	\$ 459.85	\$ 374.02	\$ 369.24	\$ 299.34
\$ 287.70	\$ 358.29	\$ 361.14	\$ 291.90	\$ 305.41	\$ 453.87	\$ 369.16	\$ 364.45	\$ 292.89
\$ 289.14	\$ 360.08	\$ 362.95	\$ 291.36	\$ 306.94	\$ 456.14	\$ 371.01	\$ 366.27	\$ 295.35
\$ 248.34	\$ 309.27	\$ 311.73	\$ 251.96	\$ 263.61	\$ 391.78	\$ 318.66	\$ 314.59	\$ 385.37
\$ 186.05	\$ 231.70	\$ 233.54	\$ 188.77	\$ 197.50	\$ 293.51	\$ 238.73	\$ 235.68	\$ 190.36
\$ 186.05	\$ 231.70	\$ 233.54	\$ 188.77	\$ 197.50	\$ 293.51	\$ 238.73	\$ 235.68	\$ 190.36
\$ 232.97	\$ 290.13	\$ 292.44	\$ 236.37	\$ 247.32	\$ 367.54	\$ 298.94	\$ 295.12	\$ 298.69
\$ 232.97	\$ 290.13	\$ 292.44	\$ 236.37	\$ 247.32	\$ 367.54	\$ 298.94	\$ 295.12	\$ 298.69
\$ 289.57	\$ 360.62	\$ 363.49	\$ 293.80	\$ 307.40	\$ 456.82	\$ 371.56	\$ 366.82	\$ 295.31
\$ 291.48	\$ 363.00	\$ 365.89	\$ 295.74	\$ 309.43	\$ 459.85	\$ 374.02	\$ 369.24	\$ 299.34
\$ 287.70	\$ 358.29	\$ 361.14	\$ 291.90	\$ 305.41	\$ 453.87	\$ 369.16	\$ 364.45	\$ 292.89
\$ 289.14	\$ 360.08	\$ 362.95	\$ 291.36	\$ 306.94	\$ 456.14	\$ 371.01	\$ 366.27	\$ 295.35
\$ 248.34	\$ 309.27	\$ 311.73	\$ 251.96	\$ 263.61	\$ 391.78	\$ 318.66	\$ 314.59	\$ 385.37
\$ 186.05	\$ 231.70	\$ 233.54	\$ 188.77	\$ 197.50	\$ 293.51	\$ 238.73	\$ 235.68	\$ 190.36
\$ 186.05	\$ 231.70	\$ 233.54	\$ 188.77	\$ 197.50	\$ 293.51	\$ 238.73	\$ 235.68	\$ 190.36
\$ 232.97	\$ 290.13	\$ 292.44	\$ 236.37	\$ 247.32	\$ 367.54	\$ 298.94	\$ 295.12	\$ 298.69
\$ 232.97	\$ 290.13	\$ 292.44	\$ 236.37	\$ 247.32	\$ 367.54	\$ 298.94	\$ 295.12	\$ 298.69
\$ 289.57	\$ 360.62	\$ 363.49	\$ 293.80	\$ 307.40	\$ 456.82	\$ 371.56	\$ 366.82	\$ 295.31
\$ 291.48	\$ 363.00	\$ 365.89	\$ 295.74	\$ 309.43	\$ 459.85	\$ 374.02	\$ 369.24	\$ 299.34
\$ 287.70	\$ 358.29	\$ 361.14	\$ 291.90	\$ 305.41	\$ 453.87	\$ 369.16	\$ 364.45	\$ 292.89
\$ 289.14	\$ 360.08	\$ 362.95	\$ 291.36	\$ 306.94	\$ 456.14	\$ 371.01	\$ 366.27	\$ 295.35
\$ 248								



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8.6%					6.9%
8.4%					7.0%
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9.8%					6.8%
11.5%					9.1%
9.0%					7.4%
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6.9%					4.8%

\$ 320.04	\$ 387.91	\$ 316.03	\$ 339.93	\$ -	\$ -	\$ -	\$ -	\$ 320.50
\$ 327.15	\$ 389.23	\$ 317.10	\$ 341.91	\$ -	\$ -	\$ -	\$ -	\$ 324.77
\$ 332.18	\$ 383.33	\$ 312.30	\$ 335.91	\$ -	\$ -	\$ -	\$ -	\$ 317.37
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 324.61	\$ 386.21	\$ 314.65	\$ 338.44	\$ -	\$ -	\$ -	\$ -	\$ 321.54
\$ 278.56	\$ 331.43	\$ 270.01	\$ 290.43	\$ -	\$ -	\$ -	\$ -	\$ 275.00
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 231.59	\$ 251.74	\$ 205.10	\$ 220.61	\$ -	\$ -	\$ -	\$ -	\$ 207.95
\$ 294.90	\$ 350.86	\$ 285.85	\$ 307.47	\$ -	\$ -	\$ -	\$ -	\$ 289.85
\$ 299.52	\$ 356.36	\$ 290.33	\$ 312.28	\$ -	\$ -	\$ -	\$ -	\$ 295.49
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 264.18	\$ 314.32	\$ 256.07	\$ 275.44	\$ -	\$ -	\$ -	\$ -	\$ 258.62
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\$ 276.38	\$ 328.83	\$ 267.90	\$ 288.16	\$ -	\$ -	\$ -	\$ -	\$ 283.19
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\$ 308.04	\$ 366.49	\$ 298.58	\$ 321.16	\$ -	\$ -	\$ -	\$ -	\$ 302.00
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\$ 300.91	\$ 358.01	\$ 291.67	\$ 313.73	\$ -	\$ -	\$ -	\$ -	\$ 292.67
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 298.30	\$ 354.91	\$ 289.14	\$ 311.01	\$ -	\$ -	\$ -	\$ -	\$ 295.55
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\$ 251.11	\$ 298.77	\$ 243.41	\$ 261.81	\$ -	\$ -	\$ -	\$ -	\$ 244.23
\$ 247.15	\$ 294.06	\$ 238.57	\$ 257.69	\$ -	\$ -	\$ -	\$ -	\$ 241.20
\$ 265.08	\$ 315.38	\$ 256.94	\$ 276.38	\$ -	\$ -	\$ -	\$ -	\$ 257.02
\$ 306.33	\$ 364.47	\$ 296.93	\$ 319.39	\$ -	\$ -	\$ -	\$ -	\$ 299.84
\$ 257.12	\$ 305.92	\$ 249.23	\$ 268.08	\$ -	\$ -	\$ -	\$ -	\$ 251.26
\$ 313.82	\$ 373.37	\$ 304.18	\$ 327.19	\$ -	\$ -	\$ -	\$ -	\$ 309.19
\$ 315.22	\$ 375.04	\$ 305.55	\$ 328.66	\$ -	\$ -	\$ -	\$ -	\$ 311.42
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\$ 310.90	\$ 369.89	\$ 301.35	\$ 324.15	\$ -	\$ -	\$ -	\$ -	\$ 306.97
\$ 312.08	\$ 371.30	\$ 302.50	\$ 325.38	\$ -	\$ -	\$ -	\$ -	\$ 310.15
\$ 269.84	\$ 321.05	\$ 261.56	\$ 281.34	\$ -	\$ -	\$ -	\$ -	\$ 267.91
\$ 204.85	\$ 243.73	\$ 193.57	\$ 213.58	\$ -	\$ -	\$ -	\$ -	\$ 206.69
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\$ 267.79	\$ 318.61	\$ 259.57	\$ 279.20	\$ -	\$ -	\$ -	\$ -	\$ 265.79
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\$ 297.82	\$ 354.34	\$ 288.68	\$ 310.51	\$ -	\$ -	\$ -	\$ -	\$ 290.78
\$ 291.90	\$ 347.29	\$ 282.94	\$ 304.34	\$ -	\$ -	\$ -	\$ -	\$ 284.74
\$ 289.28	\$ 344.17	\$ 280.40	\$ 301.60	\$ -	\$ -	\$ -	\$ -	\$ 281.98
\$ 243.69	\$ 289.93	\$ 236.21	\$ 254.07	\$ -	\$ -	\$ -	\$ -	\$ 238.26
\$ 240.01	\$ 285.56	\$ 232.64	\$ 250.24	\$ -	\$ -	\$ -	\$ -	\$ 234.06
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\$ 257.52	\$ 306.39	\$ 249.62	\$ 268.50	\$ -	\$ -	\$ -	\$ -	\$ 252.66
\$ 266.90	\$ 353.29	\$ 287.83	\$ 309.60	\$ -	\$ -	\$ -	\$ -	\$ 285.38
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\$ 250.60	\$ 298.15	\$ 242.90	\$ 261.28	\$ -	\$ -	\$ -	\$ -	\$ 244.33
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\$ 270.27	\$ 321.56	\$ 261.98	\$ 281.79	\$ -	\$ -	\$ -	\$ -	\$ 263.55
\$ 271.48	\$ 323.00	\$ 263.15	\$ 283.05	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 232.40	\$ 276.50	\$ 225.27	\$ 242.30	\$ -	\$ -	\$ -	\$ -	\$ 226.40
\$ 176.43	\$ 209.91	\$ 171.01	\$ 183.95	\$ -	\$ -	\$ -	\$ -	\$ 173.50

\$ 330.86	\$ 393.65	\$ -	\$ 320.71	\$ 344.96	\$ -	\$ -	\$ -	\$ -	\$ 325.25
\$ 331.99	\$ 394.99	\$ -	\$ 321.80	\$ 346.13	\$ -	\$ -	\$ -	\$ -	\$ 329.58
\$ 333.12	\$ 396.33	\$ -	\$ 322.93	\$ 347.30	\$ -	\$ -	\$ -	\$ -	\$ 333.91
\$ 336.95	\$ 389.00	\$ -	\$ 316.92	\$ 340.89	\$ -	\$ -	\$ -	\$ -	\$ 322.06
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\$ 329.42	\$ 391.93	\$ -	\$ 319.30	\$ 343.45	\$ -	\$ -	\$ -	\$ -	\$ 326.29
\$ 330.55	\$ 393.27	\$ -	\$ 320.43	\$ 344.62	\$ -	\$ -	\$ -	\$ -	\$ 327.42
\$ 282.69	\$ 336.33	\$ -	\$ 274.01	\$ 294.73	\$ -	\$ -	\$ -	\$ -	\$ 279.07
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\$ 234.72	\$ 255.47	\$ -	\$ 208.13	\$ 223.87	\$ -	\$ -	\$ -	\$ -	\$ 211.03
\$ 299.26	\$ 356.06	\$ -	\$ 290.08	\$ 312.02	\$ -	\$ -	\$ -	\$ -	\$ 294.14
\$ 303.95	\$ 361.63	\$ -	\$ 284.62	\$ 316.90	\$ -	\$ -	\$ -	\$ -	\$ 299.86
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 268.09	\$ 318.97	\$ -	\$ 259.86	\$ 279.52	\$ -	\$ -	\$ -	\$ -	\$ 262.45
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\$ 280.47	\$ 333.69	\$ -	\$ 271.86	\$ 292.42	\$ -	\$ -	\$ -	\$ -	\$ 287.38
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\$ 312.59	\$ 371.91	\$ -	\$ 303.00	\$ 325.92	\$ -	\$ -	\$ -	\$ -	\$ 306.47
\$ 305.36	\$ 363.31	\$ -	\$ 295.99	\$ 318.37	\$ -	\$ -	\$ -	\$ -	\$ 297.00
\$ 307.72	\$ 360.16	\$ -	\$ 293.42	\$ 315.62	\$ -	\$ -	\$ -	\$ -	\$ 290.92
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\$ 254.83	\$ 303.19	\$ -	\$ 247.01	\$ 265.69	\$ -	\$ -	\$ -	\$ -	\$ 247.85
\$ 250.81	\$ 298.41	\$ -	\$ 243.11	\$ 261.50	\$ -	\$ -	\$ -	\$ -	\$ 244.77
\$ 269.00	\$ 320.05	\$ -	\$ 260.75	\$ 280.47	\$ -	\$ -	\$ -	\$ -	\$ 260.82
\$ 310.87	\$ 369.86	\$ -	\$ 301.32	\$ 324.11	\$ -	\$ -	\$ -	\$ -	\$ 304.27
\$ 260.93	\$ 310.45	\$ -	\$ 252.92	\$ 272.05	\$ -	\$ -	\$ -	\$ -	\$ 254.98
\$ 318.46	\$ 378.89	\$ -	\$ 308.69	\$ 332.03	\$ -	\$ -	\$ -	\$ -	\$ 313.76
\$ 319.89	\$ 380.59	\$ -	\$ 310.07	\$ 333.52	\$ -	\$ -	\$ -	\$ -	\$ 316.02
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 315.50	\$ 375.37	\$ -	\$ 305.81	\$ 328.94	\$ -	\$ -	\$ -	\$ -	\$ 311.52
\$ 316.70	\$ 376.80	\$ -	\$ 306.98	\$ 330.20	\$ -	\$ -	\$ -	\$ -	\$ 314.74
\$ 273.83	\$ 325.80	\$ -	\$ 265.43	\$ 285.50	\$ -	\$ -	\$ -	\$ -	\$ 271.57
\$ 270.89	\$ 247.34	\$ -	\$ 201.50	\$ 216.74	\$ -	\$ -	\$ -	\$ -	\$ 210.05
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\$ 271.76	\$ 323.33	\$ -	\$ 263.41	\$ 283.34	\$ -	\$ -	\$ -	\$ -	\$ 269.73
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 302.23	\$ 359.58	\$ -	\$ 292.95	\$ 315.11	\$ -	\$ -	\$ -	\$ -	\$ 295.08
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\$ 296.22	\$ 352.43	\$ -	\$ 287.12	\$ 308.84	\$ -	\$ -	\$ -	\$ -	\$ 288.95
\$ 293.56	\$ 349.37	\$ -	\$ 284.55	\$ 306.07	\$ -	\$ -	\$ -	\$ -	\$ 286.15
\$ 247.29	\$ 294.22	\$ -	\$ 239.70	\$ 257.83	\$ -	\$ -	\$ -	\$ -	\$ 239.78
\$ 243.56	\$ 289.78	\$ -	\$ 236.09	\$ 253.94	\$ -	\$ -	\$ -	\$ -	\$ 237.52
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 261.13	\$ 310.92	\$ -	\$ 253.31	\$ 272.47	\$ -	\$ -	\$ -	\$ -	\$ 256.40
\$ 301.36	\$ 358.52	\$ -	\$ 292.09	\$ 314.18	\$ -	\$ -	\$ -	\$ -	\$ 293.66
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 254.30	\$ 302.56	\$ -	\$ 246.50	\$ 265.14	\$ -	\$ -	\$ -	\$ -	\$ 247.94
\$ 274.27	\$ 326.32	\$ -	\$ 265.85	\$ 285.96	\$ -	\$ -	\$ -	\$ -	\$ 267.04
\$ 275.50	\$ 327.78	\$ -	\$ 267.04	\$ 287.24	\$ -	\$ -	\$ -	\$ -	\$ 268.29
\$ 235.84	\$ 280.59	\$ -	\$ 228.60	\$ 245.89	\$ -	\$ -	\$ -	\$ -	\$ 231.95
\$ 179.04	\$ 213.92	\$ -	\$ 173.54	\$ 186.67	\$ -	\$ -	\$ -	\$ -	\$ 176.66
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

[illegible]

Average  
(weighted  
by  
enrollment  
by rating  
area)

\$ 312.21

\$ 330.06
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\$ 334.46
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\$ 326.83
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\$ 331.12
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\$ 283.20
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\$ 214.15
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\$ 311.01
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\$ 304.36
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\$ 251.51
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\$ 264.68
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\$ 308.78
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\$ 258.75
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\$ 318.40
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\$ 320.70
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\$ 316.13
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\$ 319.40
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\$ 275.50
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\$ 213.16
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\$ 273.72
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\$ 299.45
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\$ 293.23
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\$ 290.39
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\$ 243.33
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\$ 241.01
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\$ 260.19
\$ 298.01
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## PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	UPMC HEALTH OPTIONS 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	Clarion, Erie, Forest, McKean, Mercer, Venango, Warren	0.945	0.960
Rating Area 2	Elk, Cameron, Potter	1.176	1.142
Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Sullivan, Tioga, Wyoming	1.186	
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.958	0.931
Rating Area 5	Bedford, Blair, Cambria, Huntingdon, Jefferson, Somerset	1.003	1.001
Rating Area 6	Centre, Columbia, Lehigh, Northampton, Northumberland, Schuylkill, Snyder, Union	1.490	
Rating Area 7	Adams, Lancaster, York	1.212	
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Lebanon, Perry	1.197	

### Table 14. Network Factors

[illegible]

Company Name: **UPMC Health Options, Inc.**  
 Market: **Small Group**  
 Product: **PPO, EPO**  
 Effective Date of Rates: **January 1, 2022**

**March 31, 2022**

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083
Plan Marketing Name =>	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000	Advantage Gold PPO \$1,000 / \$2,000
Form # =>	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
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	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	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000
Coinurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$245.79	\$245.79	\$292.43	\$292.43	\$238.24	\$238.24	\$256.26	\$256.26	\$246.61	\$246.61	\$293.42	\$293.42	\$239.05	\$239.05	\$257.12	\$257.12	\$242.88	\$242.88	\$288.97
15	\$267.63	\$267.63	\$318.42	\$318.42	\$259.41	\$259.41	\$279.04	\$279.04	\$268.53	\$268.53	\$319.50	\$319.50	\$260.30	\$260.30	\$279.98	\$279.98	\$264.47	\$264.47	\$314.66
16	\$275.99	\$275.99	\$328.36	\$328.36	\$267.51	\$267.51	\$287.75	\$287.75	\$276.92	\$276.92	\$329.47	\$329.47	\$268.42	\$268.42	\$288.72	\$288.72	\$272.72	\$272.72	\$324.48
17	\$284.34	\$284.34	\$338.30	\$338.30	\$275.61	\$275.61	\$296.46	\$296.46	\$285.30	\$285.30	\$339.44	\$339.44	\$276.54	\$276.54	\$297.46	\$297.46	\$280.98	\$280.98	\$334.30
18	\$293.34	\$293.34	\$349.00	\$349.00	\$284.33	\$284.33	\$305.84	\$305.84	\$294.32	\$294.32	\$350.18	\$350.18	\$285.29	\$285.29	\$306.87	\$306.87	\$289.87	\$289.87	\$344.88
19	\$302.33	\$302.33	\$359.71	\$359.71	\$293.05	\$293.05	\$315.22	\$315.22	\$303.35	\$303.35	\$360.92	\$360.92	\$294.04	\$294.04	\$316.28	\$316.28	\$298.76	\$298.76	\$355.45
20	\$311.65	\$311.65	\$370.79	\$370.79	\$302.08	\$302.08	\$324.93	\$324.93	\$312.70	\$312.70	\$372.04	\$372.04	\$303.11	\$303.11	\$326.03	\$326.03	\$307.97	\$307.97	\$366.41
21	\$321.29	\$321.29	\$382.26	\$382.26	\$311.42	\$311.42	\$334.98	\$334.98	\$322.37	\$322.37	\$383.55	\$383.55	\$312.48	\$312.48	\$336.11	\$336.11	\$317.49	\$317.49	\$377.74
22	\$321.29	\$321.29	\$382.26	\$382.26	\$311.42	\$311.42	\$334.98	\$334.98	\$322.37	\$322.37	\$383.55	\$383.55	\$312.48	\$312.48	\$336.11	\$336.11	\$317.49	\$317.49	\$377.74
23	\$321.29	\$321.29	\$382.26	\$382.26	\$311.42	\$311.42	\$334.98	\$334.98	\$322.37	\$322.37	\$383.55	\$383.55	\$312.48	\$312.48	\$336.11	\$336.11	\$317.49	\$317.49	\$377.74
24	\$321.29	\$321.29	\$382.26	\$382.26	\$311.42	\$311.42	\$334.98	\$334.98	\$322.37	\$322.37	\$383.55	\$383.55	\$312.48	\$312.48	\$336.11	\$336.11	\$317.49	\$317.49	\$377.74
25	\$322.58	\$322.58	\$383.79	\$383.79	\$312.67	\$312.67	\$336.32	\$336.32	\$323.66	\$323.66	\$385.08	\$385.08	\$313.73	\$313.73	\$337.45	\$337.45	\$318.76	\$318.76	\$379.25
26	\$329.00	\$329.00	\$391.43	\$391.43	\$318.89	\$318.89	\$343.02	\$343.02	\$330.11	\$330.11	\$392.76	\$392.76	\$319.98	\$319.98	\$344.18	\$344.18	\$325.11	\$325.11	\$386.81
27	\$336.71	\$336.71	\$400.61	\$400.61	\$326.37	\$326.37	\$351.06	\$351.06	\$337.84	\$337.84	\$401.96	\$401.96	\$327.48	\$327.48	\$352.24	\$352.24	\$332.73	\$332.73	\$395.87
28	\$349.24	\$349.24	\$415.52	\$415.52	\$338.51	\$338.51	\$364.12	\$364.12	\$350.42	\$350.42	\$416.92	\$416.92	\$339.67	\$339.67	\$365.35	\$365.35	\$345.11	\$345.11	\$410.60
29	\$359.52	\$359.52	\$427.75	\$427.75	\$348.48	\$348.48	\$374.84	\$374.84	\$360.73	\$360.73	\$429.19	\$429.19	\$349.67	\$349.67	\$376.11	\$376.11	\$355.27	\$355.27	\$422.69
30	\$364.66	\$364.66	\$433.87	\$433.87	\$353.46	\$353.46	\$380.20	\$380.20	\$365.89	\$365.89	\$435.33	\$435.33	\$354.66	\$354.66	\$381.48	\$381.48	\$360.35	\$360.35	\$428.73
31	\$372.38	\$372.38	\$443.04	\$443.04	\$360.94	\$360.94	\$388.24	\$388.24	\$373.63	\$373.63	\$444.53	\$444.53	\$362.16	\$362.16	\$389.55	\$389.55	\$367.97	\$367.97	\$437.80
32	\$380.09	\$380.09	\$452.21	\$452.21	\$368.41	\$368.41	\$396.28	\$396.28	\$381.36	\$381.36	\$453.74	\$453.74	\$369.66	\$369.66	\$397.62	\$397.62	\$375.59	\$375.59	\$446.87
33	\$384.91	\$384.91	\$457.95	\$457.95	\$373.08	\$373.08	\$401.31	\$401.31	\$386.20	\$386.20	\$459.49	\$459.49	\$374.35	\$374.35	\$402.66	\$402.66	\$380.35	\$380.35	\$452.53
34	\$390.05	\$390.05	\$464.06	\$464.06	\$378.06	\$378.06	\$406.67	\$406.67	\$391.36	\$391.36	\$465.63	\$465.63	\$379.35	\$379.35	\$408.04	\$408.04	\$385.43	\$385.43	\$458.58
35	\$392.62	\$392.62	\$467.12	\$467.12	\$380.56	\$380.56	\$409.35	\$409.35	\$393.94	\$393.94	\$468.70	\$468.70	\$381.85	\$381.85	\$410.73	\$410.73	\$387.97	\$387.97	\$461.60
36	\$395.19	\$395.19	\$470.18	\$470.18	\$383.05	\$383.05	\$412.03	\$412.03	\$396.52	\$396.52	\$471.77	\$471.77	\$384.35	\$384.35	\$413.42	\$413.42	\$390.51	\$390.51	\$464.62
37	\$397.76	\$397.76	\$473.24	\$473.24	\$385.54	\$385.54	\$414.71	\$414.71	\$399.09	\$399.09	\$474.83	\$474.83	\$386.85	\$386.85	\$416.10	\$416.10	\$393.05	\$393.05	\$467.64
38	\$400.33	\$400.33	\$476.30	\$476.30	\$388.03	\$388.03	\$417.39	\$417.39	\$401.67	\$401.67	\$477.90	\$477.90	\$389.35	\$389.35	\$418.79	\$418.79	\$395.59	\$395.59	\$470.66
39	\$405.47	\$405.47	\$482.41	\$482.41	\$393.01	\$393.01	\$422.74	\$422.74	\$406.83	\$406.83	\$484.04	\$484.04	\$394.35	\$394.35	\$424.17	\$424.17	\$400.67	\$400.67	\$476.71
40	\$410.61	\$410.61	\$488.53	\$488.53	\$397.99	\$397.99	\$428.10	\$428.10	\$411.99	\$411.99	\$490.18	\$490.18	\$399.35	\$399.35	\$429.55	\$429.55	\$405.75	\$405.75	\$482.75
41	\$418.32	\$418.32	\$497.70	\$497.70	\$405.47	\$405.47	\$436.14	\$436.14	\$419.73	\$419.73	\$499.38	\$499.38	\$406.85	\$406.85	\$437.62	\$437.62	\$413.37	\$413.37	\$491.82
42	\$425.71	\$425.71	\$506.49	\$506.49	\$412.63	\$412.63	\$443.85	\$443.85	\$427.14	\$427.14	\$508.20	\$508.20	\$414.04	\$414.04	\$445.35	\$445.35	\$420.67	\$420.67	\$500.51
43	\$435.99	\$435.99	\$518.73	\$518.73	\$422.60	\$422.60	\$454.57	\$454.57	\$437.46	\$437.46	\$520.48	\$520.48	\$424.04	\$424.04	\$456.10	\$456.10	\$430.83	\$430.83	\$512.59
44	\$448.84	\$448.84	\$534.02	\$534.02	\$435.05	\$435.05	\$467.97	\$467.97	\$450.35	\$450.35	\$535.82	\$535.82	\$436.53	\$436.53	\$469.55	\$469.55	\$443.53	\$443.53	\$527.70
45	\$463.94	\$463.94	\$551.98	\$551.98	\$449.69	\$449.69	\$483.71	\$483.71	\$465.50	\$465.50	\$553.85	\$553.85	\$451.22	\$451.22	\$485.34	\$485.34	\$458.46	\$458.46	\$545.46
46	\$481.94	\$481.94	\$573.39	\$573.39	\$467.13	\$467.13	\$502.47	\$502.47	\$483.56	\$483.56	\$575.33	\$575.33	\$468.72	\$468.72	\$504.17	\$504.17	\$476.24	\$476.24	\$566.61
47	\$502.18	\$502.18	\$597.47	\$597.47	\$486.75	\$486.75	\$523.57	\$523.57	\$503.86	\$503.86	\$599.49	\$599.49	\$488.41	\$488.41	\$525.34	\$525.34	\$496.24	\$496.24	\$590.41
48	\$525.31	\$525.31	\$625.00	\$625.00	\$509.17	\$509.17	\$547.69	\$547.69	\$527.07	\$527.07	\$627.10	\$627.10	\$510.90	\$510.90	\$549.54	\$549.54	\$519.10	\$519.10	\$617.60
49	\$548.12	\$548.12	\$652.14	\$652.14	\$531.28	\$531.28	\$571.48	\$571.48	\$549.96	\$549.96	\$654.34	\$654.34	\$533.09	\$533.09	\$573.40	\$573.40	\$541.64	\$541.64	\$644.42
50	\$573.82	\$573.82	\$682.72	\$682.72	\$556.20	\$556.20	\$598.27	\$598.27	\$575.75	\$575.75	\$685.02	\$685.02	\$558.09	\$558.09	\$600.29	\$600.29	\$567.04	\$567.04	\$674.64
51	\$599.21	\$599.21	\$712.91	\$712.91	\$580.80	\$580.80	\$624.74	\$624.74	\$601.22	\$601.22	\$715.32	\$715.32	\$582.78	\$582.78	\$626.85	\$626.85	\$592.12	\$592.12	\$704.49
52	\$627.16	\$627.16	\$746.17	\$746.17	\$607.89	\$607.89	\$653.88	\$653.88	\$629.27	\$629.27	\$748.69	\$748.69	\$609.96	\$609.96	\$656.09	\$656.09	\$619.74	\$619.74	\$737.35
53	\$655.43	\$655.43	\$779.81	\$779.81	\$635.30	\$635.30	\$683.36	\$683.36	\$657.63	\$657.63	\$782.44	\$782.44	\$637.46	\$637.46	\$685.66	\$685.66	\$647.68	\$647.68	\$770.59
54	\$685.95	\$685.95	\$816.13	\$816.13	\$664.88	\$664.88	\$715.18	\$715.18	\$688.26	\$688.26	\$818.88	\$818.88	\$667.14	\$667.14	\$717.59	\$717.59	\$677.84	\$677.84	\$806.47
55	\$716.48	\$716.48	\$852.44	\$852.44	\$694.47	\$694.47	\$747.01	\$747.01	\$718.89	\$718.89	\$855.32	\$855.32	\$696.83	\$696.83	\$749.53	\$749.53	\$708.00	\$708.00	\$842.

**Effective Date of Rates:**

HIOS Plan ID (On Exchange)=>																					
HIOS Plan ID (Off Exchange)=>		0060086		16322PA0060086		16322PA0060086		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060088		16322PA0060088		16322PA0060088	
Plan Marketing Name =>		PO \$2,000 \$35/		vantage Gold PPO \$2,000 \$35/		vantage Gold PPO \$2,000 \$35/		vantage Gold PPO \$2,500 \$30/		vantage Gold PPO \$2,500 \$30/		vantage Gold PPO \$2,500 \$30/		vantage Gold PPO \$2,500 \$30/		vantage Silver PPO \$3,500 \$60/		vantage Silver PPO \$3,500 \$60/		vantage Silver PPO \$3,500 \$60/	
Form # =>		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02	
Rating Area =>		4		5		1		2		4		5		1		2		4		5	
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		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>		\$4000		\$2000 / \$4000		\$2000 / \$4000		\$2500 / \$5000		\$2500 / \$5000		\$2500 / \$5000		\$2500 / \$5000		\$3500 / \$7000		\$3500 / \$7000		\$3500 / \$7000	
Coinsurance =>		0%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>		\$50		\$35 / \$50		\$35 / \$50		\$30 / \$40		\$30 / \$40		\$30 / \$40		\$30 / \$40		\$60 / \$80		\$60 / \$80		\$60 / \$80	
OOP Maximum =>		\$13000		\$6500 / \$13000		\$6500 / \$13000		\$7000 / \$13000		\$7000 / \$13000		\$7000 / \$13000		\$7000 / \$13000		\$8700 / \$17400		\$8700 / \$17400		\$8700 / \$17400	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco	
0 - 14	\$288.97	\$235.42	\$235.42	\$253.23	\$253.23	\$244.71	\$244.71	\$291.14	\$291.14	\$237.20	\$237.20	\$255.14	\$255.14	\$209.99	\$209.99	\$249.84	\$249.84	\$203.55	\$203.55	\$203.55	\$203.55
15	\$314.66	\$256.35	\$256.35	\$275.74	\$275.74	\$266.46	\$266.46	\$317.02	\$317.02	\$258.28	\$258.28	\$277.81	\$277.81	\$228.66	\$228.66	\$272.05	\$272.05	\$221.64	\$221.64	\$221.64	\$221.64
16	\$324.48	\$264.35	\$264.35	\$284.35	\$284.35	\$274.78	\$274.78	\$326.92	\$326.92	\$266.34	\$266.34	\$286.49	\$286.49	\$235.80	\$235.80	\$280.54	\$280.54	\$228.56	\$228.56	\$228.56	\$228.56
17	\$334.30	\$272.35	\$272.35	\$292.95	\$292.95	\$283.09	\$283.09	\$336.81	\$336.81	\$274.40	\$274.40	\$295.16	\$295.16	\$242.93	\$242.93	\$289.03	\$289.03	\$235.48	\$235.48	\$235.48	\$235.48
18	\$344.88	\$280.97	\$280.97	\$302.22	\$302.22	\$292.05	\$292.05	\$347.47	\$347.47	\$283.08	\$283.08	\$304.49	\$304.49	\$250.62	\$250.62	\$298.18	\$298.18	\$242.93	\$242.93	\$242.93	\$242.93
19	\$355.45	\$289.58	\$289.58	\$311.49	\$311.49	\$301.01	\$301.01	\$358.13	\$358.13	\$291.77	\$291.77	\$313.83	\$313.83	\$258.30	\$258.30	\$307.32	\$307.32	\$250.38	\$250.38	\$250.38	\$250.38
20	\$366.41	\$298.51	\$298.51	\$321.09	\$321.09	\$310.28	\$310.28	\$369.16	\$369.16	\$300.76	\$300.76	\$323.50	\$323.50	\$266.27	\$266.27	\$316.79	\$316.79	\$258.10	\$258.10	\$258.10	\$258.10
21	\$377.74	\$307.74	\$307.74	\$331.02	\$331.02	\$319.88	\$319.88	\$380.58	\$380.58	\$310.06	\$310.06	\$333.51	\$333.51	\$274.50	\$274.50	\$326.59	\$326.59	\$266.08	\$266.08	\$266.08	\$266.08
22	\$377.74	\$307.74	\$307.74	\$331.02	\$331.02	\$319.88	\$319.88	\$380.58	\$380.58	\$310.06	\$310.06	\$333.51	\$333.51	\$274.50	\$274.50	\$326.59	\$326.59	\$266.08	\$266.08	\$266.08	\$266.08
23	\$377.74	\$307.74	\$307.74	\$331.02	\$331.02	\$319.88	\$319.88	\$380.58	\$380.58	\$310.06	\$310.06	\$333.51	\$333.51	\$274.50	\$274.50	\$326.59	\$326.59	\$266.08	\$266.08	\$266.08	\$266.08
24	\$377.74	\$307.74	\$307.74	\$331.02	\$331.02	\$319.88	\$319.88	\$380.58	\$380.58	\$310.06	\$310.06	\$333.51	\$333.51	\$274.50	\$274.50	\$326.59	\$326.59	\$266.08	\$266.08	\$266.08	\$266.08
25	\$379.25	\$308.97	\$308.97	\$332.34	\$332.34	\$321.16	\$321.16	\$382.10	\$382.10	\$311.30	\$311.30	\$334.84	\$334.84	\$275.60	\$275.60	\$327.90	\$327.90	\$267.14	\$267.14	\$267.14	\$267.14
26	\$386.81	\$315.13	\$315.13	\$338.96	\$338.96	\$327.56	\$327.56	\$389.71	\$389.71	\$317.50	\$317.50	\$341.51	\$341.51	\$281.09	\$281.09	\$334.43	\$334.43	\$272.47	\$272.47	\$272.47	\$272.47
27	\$395.87	\$322.51	\$322.51	\$346.91	\$346.91	\$335.23	\$335.23	\$398.85	\$398.85	\$324.94	\$324.94	\$349.52	\$349.52	\$287.68	\$287.68	\$342.27	\$342.27	\$278.85	\$278.85	\$278.85	\$278.85
28	\$410.60	\$334.51	\$334.51	\$359.82	\$359.82	\$347.71	\$347.71	\$413.69	\$413.69	\$337.04	\$337.04	\$362.53	\$362.53	\$298.38	\$298.38	\$355.00	\$355.00	\$289.23	\$289.23	\$289.23	\$289.23
29	\$422.69	\$344.36	\$344.36	\$370.41	\$370.41	\$357.95	\$357.95	\$425.87	\$425.87	\$346.96	\$346.96	\$373.20	\$373.20	\$307.17	\$307.17	\$365.45	\$365.45	\$297.74	\$297.74	\$297.74	\$297.74
30	\$428.73	\$349.28	\$349.28	\$375.71	\$375.71	\$363.06	\$363.06	\$431.96	\$431.96	\$351.92	\$351.92	\$378.53	\$378.53	\$311.56	\$311.56	\$370.68	\$370.68	\$302.00	\$302.00	\$302.00	\$302.00
31	\$437.80	\$356.67	\$356.67	\$383.65	\$383.65	\$370.74	\$370.74	\$441.09	\$441.09	\$359.36	\$359.36	\$386.54	\$386.54	\$318.15	\$318.15	\$378.52	\$378.52	\$308.39	\$308.39	\$308.39	\$308.39
32	\$446.87	\$364.06	\$364.06	\$391.60	\$391.60	\$378.42	\$378.42	\$450.23	\$450.23	\$366.80	\$366.80	\$394.54	\$394.54	\$324.73	\$324.73	\$386.36	\$386.36	\$314.77	\$314.77	\$314.77	\$314.77
33	\$452.53	\$368.67	\$368.67	\$396.56	\$396.56	\$383.22	\$383.22	\$455.93	\$455.93	\$371.45	\$371.45	\$399.54	\$399.54	\$328.85	\$328.85	\$391.25	\$391.25	\$318.76	\$318.76	\$318.76	\$318.76
34	\$458.58	\$373.60	\$373.60	\$401.86	\$401.86	\$388.33	\$388.33	\$462.02	\$462.02	\$376.41	\$376.41	\$404.88	\$404.88	\$333.24	\$333.24	\$396.48	\$396.48	\$323.02	\$323.02	\$323.02	\$323.02
35	\$461.60	\$376.06	\$376.06	\$404.51	\$404.51	\$390.89	\$390.89	\$465.07	\$465.07	\$378.89	\$378.89	\$407.55	\$407.55	\$335.44	\$335.44	\$399.09	\$399.09	\$325.15	\$325.15	\$325.15	\$325.15
36	\$464.62	\$378.52	\$378.52	\$407.15	\$407.15	\$393.45	\$393.45	\$468.11	\$468.11	\$381.37	\$381.37	\$410.22	\$410.22	\$337.64	\$337.64	\$401.71	\$401.71	\$327.28	\$327.28	\$327.28	\$327.28
37	\$467.64	\$380.98	\$380.98	\$409.80	\$409.80	\$396.01	\$396.01	\$471.16	\$471.16	\$383.85	\$383.85	\$412.89	\$412.89	\$339.83	\$339.83	\$404.32	\$404.32	\$329.41	\$329.41	\$329.41	\$329.41
38	\$470.66	\$383.44	\$383.44	\$412.45	\$412.45	\$398.57	\$398.57	\$474.20	\$474.20	\$386.33	\$386.33	\$415.55	\$415.55	\$342.03	\$342.03	\$406.93	\$406.93	\$331.54	\$331.54	\$331.54	\$331.54
39	\$476.71	\$388.37	\$388.37	\$417.75	\$417.75	\$403.69	\$403.69	\$480.29	\$480.29	\$391.30	\$391.30	\$420.89	\$420.89	\$346.42	\$346.42	\$412.16	\$412.16	\$335.79	\$335.79	\$335.79	\$335.79
40	\$482.75	\$393.29	\$393.29	\$423.04	\$423.04	\$408.81	\$408.81	\$486.38	\$486.38	\$396.26	\$396.26	\$426.23	\$426.23	\$350.81	\$350.81	\$417.38	\$417.38	\$340.05	\$340.05	\$340.05	\$340.05
41	\$491.82	\$400.68	\$400.68	\$430.99	\$430.99	\$416.48	\$416.48	\$495.52	\$495.52	\$403.70	\$403.70	\$434.23	\$434.23	\$357.40	\$357.40	\$425.22	\$425.22	\$346.44	\$346.44	\$346.44	\$346.44
42	\$500.51	\$407.76	\$407.76	\$438.60	\$438.60	\$423.84	\$423.84	\$504.27	\$504.27	\$410.83	\$410.83	\$441.90	\$441.90	\$363.71	\$363.71	\$432.73	\$432.73	\$352.56	\$352.56	\$352.56	\$352.56
43	\$512.59	\$417.60	\$417.60	\$449.19	\$449.19	\$434.08	\$434.08	\$516.45	\$516.45	\$420.75	\$420.75	\$452.57	\$452.57	\$372.50	\$372.50	\$443.18	\$443.18	\$361.07	\$361.07	\$361.07	\$361.07
44	\$527.70	\$429.91	\$429.91	\$462.43	\$462.43	\$446.87	\$446.87	\$531.67	\$531.67	\$433.15	\$433.15	\$465.91	\$465.91	\$383.48	\$383.48	\$456.25	\$456.25	\$371.71	\$371.71	\$371.71	\$371.71
45	\$545.46	\$444.38	\$444.38	\$477.99	\$477.99	\$461.91	\$461.91	\$549.56	\$549.56	\$447.73	\$447.73	\$481.59	\$481.59	\$396.38	\$396.38	\$471.60	\$471.60	\$384.22	\$384.22	\$384.22	\$384.22
46	\$566.61	\$461.61	\$461.61	\$496.53	\$496.53	\$479.82	\$479.82	\$570.87	\$570.87	\$465.09	\$465.09	\$500.27	\$500.27	\$411.75	\$411.75	\$489.89	\$489.89	\$399.12	\$399.12	\$399.12	\$399.12
47	\$590.41	\$481.00	\$481.00	\$517.38	\$517.38	\$499.97	\$499.97	\$594.85	\$594.85	\$484.62	\$484.62	\$521.28	\$521.28	\$429.04	\$429.04	\$510.46	\$510.46	\$415.88	\$415.88	\$415.88	\$415.88
48	\$617.60	\$503.15	\$503.15	\$541.22	\$541.22	\$523.00	\$523.00	\$622.25	\$622.25	\$506.95	\$506.95	\$545.29	\$545.29	\$448.81	\$448.81	\$533.97	\$533.97	\$435.04	\$435.04	\$435.04	\$435.04
49	\$644.42	\$525.00	\$525.00	\$564.72	\$564.72	\$545.72	\$545.72	\$649.27	\$649.27	\$528.96	\$528.96	\$568.97	\$568.97	\$468.30	\$468.30	\$557.16	\$557.16	\$453.93	\$453.93	\$453.93	\$453.93
50	\$674.64	\$549.62	\$549.62	\$591.20	\$591.20	\$571.31	\$571.31	\$679.72	\$679.72	\$553.77	\$553.77	\$595.65	\$595.65	\$490.26	\$490.26	\$583.29	\$583.29	\$475.22	\$475.22	\$475.22	\$475.22
51	\$704.49	\$573.94	\$573.94	\$617.35	\$617.35	\$596.58	\$596.58	\$709.78	\$709.78	\$578.26	\$578.26	\$622.00	\$622.00	\$511.94	\$511.94	\$609.09	\$609.09	\$496.24	\$496.24	\$496.24	\$496.24
52	\$737.35	\$600.71	\$600.71	\$646.15	\$646.15	\$624.41	\$624.41	\$742.89	\$742.89	\$605.24	\$605.24	\$651.01	\$651.01	\$535.82	\$535.82	\$637.50	\$637.50	\$519.39	\$519.39	\$519.39	\$519.39
53	\$770.59	\$627.79	\$627.79	\$675.28	\$675.28	\$652.56	\$652.56	\$776.38	\$776.38	\$632.52	\$632.52	\$680.36	\$680.36	\$559.98	\$559.98	\$666.24	\$666.24	\$542.80	\$542.80	\$542.80	\$542.80
54	\$806.47	\$657.02	\$657.02	\$706.73	\$706.73	\$682.94	\$682.94	\$812.54	\$812.54	\$661.98	\$661.98	\$712.04	\$712.04	\$586.06	\$586.06	\$697.27	\$697.27	\$568.08	\$568.08	\$568.08	\$568.08
55	\$842.36	\$686.26	\$686.26	\$738.17	\$738.17	\$713.33	\$713.33	\$848.69	\$848.69	\$691.43	\$691.43	\$743.73	\$743.73	\$612.14	\$612.14	\$728.30	\$728.30	\$593.36	\$593.36	\$593.36	\$593.36
56	\$881.27	\$717.96	\$717.96	\$772.27	\$772.27	\$746.28	\$746.28	\$887.89	\$887.89	\$723.37	\$723.37	\$778.08	\$778.08	\$640.41	\$640.41	\$761.93	\$761.93	\$620.76	\$620.76	\$620.7	

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060088	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060097	16322PA0060097	16322PA0060097	16322PA0060097	16322PA0060097	16322PA0060097	16322PA0060097	16322PA0060097	16322PA0060097
Plan Marketing Name =>	Advantage Silver PPO \$3,500 / \$7000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500
Form # =>	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	5	1	2	2	2	2	2	2	2	1	2	4	5	5	5	5	5	5	5
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$3500 / \$7000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500
Coinurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
Copays =>	\$60 / \$80	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%
OOP Maximum =>	\$8700 / \$17400	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$218.94	\$218.94	\$159.51	\$159.51	\$189.77	\$189.77	\$154.61	\$154.61	\$166.30	\$166.30	\$222.31	\$222.31	\$264.50	\$264.50	\$215.49	\$215.49	\$231.78	\$231.78	\$225.79
15	\$238.40	\$238.40	\$173.69	\$173.69	\$206.64	\$206.64	\$168.36	\$168.36	\$181.09	\$181.09	\$242.07	\$242.07	\$288.01	\$288.01	\$234.64	\$234.64	\$252.38	\$252.38	\$245.86
16	\$245.85	\$245.85	\$179.11	\$179.11	\$213.09	\$213.09	\$173.61	\$173.61	\$186.74	\$186.74	\$249.63	\$249.63	\$297.00	\$297.00	\$241.96	\$241.96	\$260.26	\$260.26	\$253.53
17	\$253.29	\$253.29	\$184.53	\$184.53	\$219.54	\$219.54	\$178.87	\$178.87	\$192.39	\$192.39	\$257.18	\$257.18	\$305.99	\$305.99	\$249.29	\$249.29	\$268.14	\$268.14	\$261.21
18	\$261.30	\$261.30	\$190.37	\$190.37	\$226.49	\$226.49	\$184.53	\$184.53	\$198.48	\$198.48	\$265.32	\$265.32	\$315.67	\$315.67	\$257.17	\$257.17	\$276.62	\$276.62	\$269.47
19	\$269.31	\$269.31	\$196.21	\$196.21	\$233.43	\$233.43	\$190.19	\$190.19	\$204.56	\$204.56	\$273.45	\$273.45	\$325.35	\$325.35	\$265.06	\$265.06	\$285.10	\$285.10	\$277.74
20	\$277.61	\$277.61	\$202.25	\$202.25	\$240.63	\$240.63	\$196.05	\$196.05	\$210.87	\$210.87	\$281.88	\$281.88	\$335.38	\$335.38	\$273.23	\$273.23	\$293.89	\$293.89	\$286.30
21	\$286.20	\$286.20	\$208.51	\$208.51	\$248.07	\$248.07	\$202.11	\$202.11	\$217.39	\$217.39	\$290.60	\$290.60	\$345.75	\$345.75	\$281.68	\$281.68	\$302.98	\$302.98	\$295.15
22	\$286.20	\$286.20	\$208.51	\$208.51	\$248.07	\$248.07	\$202.11	\$202.11	\$217.39	\$217.39	\$290.60	\$290.60	\$345.75	\$345.75	\$281.68	\$281.68	\$302.98	\$302.98	\$295.15
23	\$286.20	\$286.20	\$208.51	\$208.51	\$248.07	\$248.07	\$202.11	\$202.11	\$217.39	\$217.39	\$290.60	\$290.60	\$345.75	\$345.75	\$281.68	\$281.68	\$302.98	\$302.98	\$295.15
24	\$286.20	\$286.20	\$208.51	\$208.51	\$248.07	\$248.07	\$202.11	\$202.11	\$217.39	\$217.39	\$290.60	\$290.60	\$345.75	\$345.75	\$281.68	\$281.68	\$302.98	\$302.98	\$295.15
25	\$287.34	\$287.34	\$209.34	\$209.34	\$249.06	\$249.06	\$202.92	\$202.92	\$218.26	\$218.26	\$291.76	\$291.76	\$347.13	\$347.13	\$282.81	\$282.81	\$304.19	\$304.19	\$296.33
26	\$293.07	\$293.07	\$213.51	\$213.51	\$254.02	\$254.02	\$206.96	\$206.96	\$222.61	\$222.61	\$297.57	\$297.57	\$354.05	\$354.05	\$288.44	\$288.44	\$310.25	\$310.25	\$302.23
27	\$299.94	\$299.94	\$218.52	\$218.52	\$259.98	\$259.98	\$211.81	\$211.81	\$227.82	\$227.82	\$304.55	\$304.55	\$362.35	\$362.35	\$295.20	\$295.20	\$317.52	\$317.52	\$309.32
28	\$311.10	\$311.10	\$226.65	\$226.65	\$269.65	\$269.65	\$219.69	\$219.69	\$236.30	\$236.30	\$315.88	\$315.88	\$375.83	\$375.83	\$306.19	\$306.19	\$329.34	\$329.34	\$320.83
29	\$320.26	\$320.26	\$233.32	\$233.32	\$277.59	\$277.59	\$226.16	\$226.16	\$243.26	\$243.26	\$325.18	\$325.18	\$386.89	\$386.89	\$315.20	\$315.20	\$339.03	\$339.03	\$330.27
30	\$324.84	\$324.84	\$236.66	\$236.66	\$281.56	\$281.56	\$229.39	\$229.39	\$246.74	\$246.74	\$329.83	\$329.83	\$392.43	\$392.43	\$319.71	\$319.71	\$343.88	\$343.88	\$335.00
31	\$331.71	\$331.71	\$241.66	\$241.66	\$287.51	\$287.51	\$234.25	\$234.25	\$251.96	\$251.96	\$336.81	\$336.81	\$400.72	\$400.72	\$326.47	\$326.47	\$351.15	\$351.15	\$342.08
32	\$338.57	\$338.57	\$246.67	\$246.67	\$293.47	\$293.47	\$239.10	\$239.10	\$257.17	\$257.17	\$343.78	\$343.78	\$409.02	\$409.02	\$333.23	\$333.23	\$358.43	\$358.43	\$349.16
33	\$342.87	\$342.87	\$249.79	\$249.79	\$297.19	\$297.19	\$242.13	\$242.13	\$260.43	\$260.43	\$348.14	\$348.14	\$414.21	\$414.21	\$337.45	\$337.45	\$362.97	\$362.97	\$353.59
34	\$347.45	\$347.45	\$253.13	\$253.13	\$301.16	\$301.16	\$245.36	\$245.36	\$263.91	\$263.91	\$352.79	\$352.79	\$419.74	\$419.74	\$341.96	\$341.96	\$367.82	\$367.82	\$358.31
35	\$349.74	\$349.74	\$254.80	\$254.80	\$303.14	\$303.14	\$246.98	\$246.98	\$265.65	\$265.65	\$355.11	\$355.11	\$422.51	\$422.51	\$344.21	\$344.21	\$370.24	\$370.24	\$360.67
36	\$352.03	\$352.03	\$256.47	\$256.47	\$305.13	\$305.13	\$248.60	\$248.60	\$267.39	\$267.39	\$357.44	\$357.44	\$425.27	\$425.27	\$346.47	\$346.47	\$372.67	\$372.67	\$363.03
37	\$354.32	\$354.32	\$258.14	\$258.14	\$307.11	\$307.11	\$250.21	\$250.21	\$269.13	\$269.13	\$359.76	\$359.76	\$428.04	\$428.04	\$348.72	\$348.72	\$375.09	\$375.09	\$365.40
38	\$356.61	\$356.61	\$259.80	\$259.80	\$309.10	\$309.10	\$251.83	\$251.83	\$270.87	\$270.87	\$362.09	\$362.09	\$430.80	\$430.80	\$350.97	\$350.97	\$377.51	\$377.51	\$367.76
39	\$361.18	\$361.18	\$263.14	\$263.14	\$313.06	\$313.06	\$255.06	\$255.06	\$274.35	\$274.35	\$366.74	\$366.74	\$436.34	\$436.34	\$355.48	\$355.48	\$382.36	\$382.36	\$372.48
40	\$365.76	\$365.76	\$266.48	\$266.48	\$317.03	\$317.03	\$258.30	\$258.30	\$277.82	\$277.82	\$371.39	\$371.39	\$441.87	\$441.87	\$359.99	\$359.99	\$387.21	\$387.21	\$377.20
41	\$372.63	\$372.63	\$271.48	\$271.48	\$322.99	\$322.99	\$263.15	\$263.15	\$283.04	\$283.04	\$378.36	\$378.36	\$450.17	\$450.17	\$366.75	\$366.75	\$394.48	\$394.48	\$384.29
42	\$379.22	\$379.22	\$276.28	\$276.28	\$328.69	\$328.69	\$267.80	\$267.80	\$288.04	\$288.04	\$385.05	\$385.05	\$458.12	\$458.12	\$373.23	\$373.23	\$401.45	\$401.45	\$391.07
43	\$388.37	\$388.37	\$282.95	\$282.95	\$336.63	\$336.63	\$274.26	\$274.26	\$295.00	\$295.00	\$394.34	\$394.34	\$469.18	\$469.18	\$382.24	\$382.24	\$411.14	\$411.14	\$400.52
44	\$399.82	\$399.82	\$291.29	\$291.29	\$346.55	\$346.55	\$282.35	\$282.35	\$303.69	\$303.69	\$405.97	\$405.97	\$483.01	\$483.01	\$393.51	\$393.51	\$423.26	\$423.26	\$412.32
45	\$413.27	\$413.27	\$301.09	\$301.09	\$358.21	\$358.21	\$291.85	\$291.85	\$313.91	\$313.91	\$419.63	\$419.63	\$499.26	\$499.26	\$406.75	\$406.75	\$437.50	\$437.50	\$426.20
46	\$429.30	\$429.30	\$312.77	\$312.77	\$372.11	\$372.11	\$303.17	\$303.17	\$326.09	\$326.09	\$435.90	\$435.90	\$518.63	\$518.63	\$422.52	\$422.52	\$454.47	\$454.47	\$442.73
47	\$447.33	\$447.33	\$325.90	\$325.90	\$387.73	\$387.73	\$315.90	\$315.90	\$339.78	\$339.78	\$454.21	\$454.21	\$540.41	\$540.41	\$440.27	\$440.27	\$473.56	\$473.56	\$461.32
48	\$467.94	\$467.94	\$340.91	\$340.91	\$405.59	\$405.59	\$330.45	\$330.45	\$355.43	\$355.43	\$475.13	\$475.13	\$565.30	\$565.30	\$460.55	\$460.55	\$495.37	\$495.37	\$482.57
49	\$488.26	\$488.26	\$355.72	\$355.72	\$423.21	\$423.21	\$344.80	\$344.80	\$370.87	\$370.87	\$495.76	\$495.76	\$589.85	\$589.85	\$480.55	\$480.55	\$516.88	\$516.88	\$503.53
50	\$511.15	\$511.15	\$372.40	\$372.40	\$443.05	\$443.05	\$360.97	\$360.97	\$388.26	\$388.26	\$519.01	\$519.01	\$617.51	\$617.51	\$503.08	\$503.08	\$541.12	\$541.12	\$527.14
51	\$533.76	\$533.76	\$388.87	\$388.87	\$462.65	\$462.65	\$376.94	\$376.94	\$405.43	\$405.43	\$541.97	\$541.97	\$644.82	\$644.82	\$525.33	\$525.33	\$565.06	\$565.06	\$550.45
52	\$558.66	\$558.66	\$407.01	\$407.01	\$484.23	\$484.23	\$394.52	\$394.52	\$424.35	\$424.35	\$567.25	\$567.25	\$674.90	\$674.90	\$549.84	\$549.84	\$591.42	\$591.42	\$576.13
53	\$583.85	\$583.85	\$425.36	\$425.36	\$506.06	\$506.06	\$412.30	\$412.30	\$443.48	\$443.48	\$592.82	\$592.82	\$705.33	\$705.33	\$574.63	\$574.63	\$618.08	\$618.08	\$602.11
54	\$611.04	\$611.04	\$445.17	\$445.17	\$529.63	\$529.63	\$431.50	\$431.50	\$464.13	\$464.13	\$620.43	\$620.43	\$738.18	\$738.18	\$601.39	\$601.39	\$646.86	\$646.86	\$630.15
55	\$638.23	\$638.23	\$464.98	\$464.98	\$553.20	\$553.20	\$450.71	\$450.71	\$484.78	\$484.78	\$648.04	\$648.04	\$771.02	\$771.02	\$628.15	\$628.15	\$675.65	\$675.65	\$658.18

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098
Plan Marketing Name =>	SA PPO \$2,100	Advantage Gold HSA PPO \$2,100	Advantage Gold HSA PPO \$2,100	Advantage Gold HSA PPO \$2,100	Advantage Gold HSA PPO \$2,100	Advantage Gold HSA PPO \$2,100	Advantage Gold HSA PPO \$2,100	Advantage Gold HSA PPO \$2,100	Advantage Silver HSA PPO \$3,850	Advantage Silver HSA PPO \$3,850	Advantage Silver HSA PPO \$3,850	Advantage Silver HSA PPO \$3,850	Advantage Silver HSA PPO \$3,850	Advantage Silver HSA PPO \$3,850	Advantage Silver HSA PPO \$3,850	Advantage Silver HSA PPO \$3,850	Advantage Silver HSA PPO \$3,850	Advantage Silver PPO \$5,000 \$40	Advantage Silver PPO \$5,000 \$40
Form # =>	F02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	2	2	4	4	5	5	5	5	1	2	2	4	4	5	5	1	2	2	2
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	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	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$4200	\$2100 / \$4200	\$2100 / \$4200	\$2100 / \$4200	\$2100 / \$4200	\$2100 / \$4200	\$2100 / \$4200	\$2100 / \$4200	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$5000 / \$10000	\$5000 / \$10000
Coinurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$40 / \$60	\$40 / \$60
OOP Maximum =>	\$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$8700 / \$17400	\$8700 / \$17400
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$225.79	\$268.64	\$268.64	\$218.86	\$218.86	\$235.41	\$235.41	\$199.15	\$199.15	\$236.94	\$236.94	\$193.04	\$193.04	\$207.64	\$207.64	\$208.35	\$208.35	\$247.88	\$247.88
15	\$245.86	\$292.52	\$292.52	\$238.31	\$238.31	\$256.34	\$256.34	\$216.85	\$216.85	\$258.01	\$258.01	\$210.20	\$210.20	\$226.10	\$226.10	\$226.87	\$226.87	\$269.92	\$269.92
16	\$253.53	\$301.65	\$301.65	\$245.75	\$245.75	\$264.34	\$264.34	\$223.62	\$223.62	\$266.06	\$266.06	\$216.76	\$216.76	\$233.16	\$233.16	\$233.95	\$233.95	\$278.34	\$278.34
17	\$261.21	\$310.78	\$310.78	\$253.19	\$253.19	\$272.34	\$272.34	\$230.39	\$230.39	\$274.11	\$274.11	\$223.32	\$223.32	\$240.22	\$240.22	\$241.03	\$241.03	\$286.77	\$286.77
18	\$269.47	\$320.61	\$320.61	\$261.20	\$261.20	\$280.96	\$280.96	\$237.68	\$237.68	\$282.78	\$282.78	\$230.39	\$230.39	\$247.82	\$247.82	\$248.66	\$248.66	\$295.84	\$295.84
19	\$277.74	\$330.44	\$330.44	\$269.21	\$269.21	\$289.57	\$289.57	\$244.97	\$244.97	\$291.46	\$291.46	\$237.45	\$237.45	\$255.42	\$255.42	\$256.28	\$256.28	\$304.91	\$304.91
20	\$286.30	\$340.63	\$340.63	\$277.51	\$277.51	\$298.50	\$298.50	\$252.52	\$252.52	\$300.44	\$300.44	\$244.77	\$244.77	\$263.29	\$263.29	\$264.18	\$264.18	\$314.31	\$314.31
21	\$295.15	\$351.16	\$351.16	\$286.09	\$286.09	\$307.73	\$307.73	\$260.33	\$260.33	\$309.73	\$309.73	\$252.34	\$252.34	\$271.43	\$271.43	\$272.35	\$272.35	\$324.03	\$324.03
22	\$295.15	\$351.16	\$351.16	\$286.09	\$286.09	\$307.73	\$307.73	\$260.33	\$260.33	\$309.73	\$309.73	\$252.34	\$252.34	\$271.43	\$271.43	\$272.35	\$272.35	\$324.03	\$324.03
23	\$295.15	\$351.16	\$351.16	\$286.09	\$286.09	\$307.73	\$307.73	\$260.33	\$260.33	\$309.73	\$309.73	\$252.34	\$252.34	\$271.43	\$271.43	\$272.35	\$272.35	\$324.03	\$324.03
24	\$295.15	\$351.16	\$351.16	\$286.09	\$286.09	\$307.73	\$307.73	\$260.33	\$260.33	\$309.73	\$309.73	\$252.34	\$252.34	\$271.43	\$271.43	\$272.35	\$272.35	\$324.03	\$324.03
25	\$296.33	\$352.56	\$352.56	\$287.23	\$287.23	\$308.96	\$308.96	\$261.37	\$261.37	\$310.97	\$310.97	\$272.52	\$272.52	\$273.44	\$273.44	\$325.33	\$325.33	\$325.33	\$325.33
26	\$302.23	\$359.59	\$359.59	\$292.96	\$292.96	\$315.12	\$315.12	\$266.58	\$266.58	\$317.16	\$317.16	\$258.40	\$258.40	\$277.94	\$277.94	\$278.89	\$278.89	\$331.81	\$331.81
27	\$309.32	\$368.02	\$368.02	\$299.82	\$299.82	\$322.50	\$322.50	\$272.83	\$272.83	\$324.60	\$324.60	\$264.45	\$264.45	\$284.46	\$284.46	\$285.42	\$285.42	\$339.58	\$339.58
28	\$320.83	\$381.71	\$381.71	\$310.98	\$310.98	\$334.50	\$334.50	\$282.98	\$282.98	\$336.68	\$336.68	\$274.29	\$274.29	\$295.04	\$295.04	\$296.04	\$296.04	\$352.22	\$352.22
29	\$330.27	\$392.95	\$392.95	\$320.13	\$320.13	\$344.35	\$344.35	\$291.31	\$291.31	\$346.59	\$346.59	\$282.37	\$282.37	\$303.73	\$303.73	\$304.76	\$304.76	\$362.59	\$362.59
30	\$335.00	\$398.57	\$398.57	\$324.71	\$324.71	\$349.27	\$349.27	\$295.47	\$295.47	\$351.54	\$351.54	\$286.41	\$286.41	\$308.07	\$308.07	\$309.12	\$309.12	\$367.77	\$367.77
31	\$342.08	\$406.99	\$406.99	\$331.58	\$331.58	\$356.66	\$356.66	\$301.72	\$301.72	\$358.98	\$358.98	\$292.46	\$292.46	\$314.59	\$314.59	\$315.65	\$315.65	\$375.55	\$375.55
32	\$349.16	\$415.42	\$415.42	\$338.44	\$338.44	\$364.04	\$364.04	\$307.97	\$307.97	\$366.41	\$366.41	\$298.52	\$298.52	\$321.10	\$321.10	\$322.19	\$322.19	\$383.33	\$383.33
33	\$353.59	\$420.69	\$420.69	\$342.74	\$342.74	\$368.66	\$368.66	\$311.88	\$311.88	\$371.06	\$371.06	\$302.30	\$302.30	\$325.17	\$325.17	\$326.28	\$326.28	\$388.19	\$388.19
34	\$358.31	\$426.31	\$426.31	\$347.31	\$347.31	\$373.58	\$373.58	\$316.04	\$316.04	\$376.01	\$376.01	\$306.34	\$306.34	\$329.52	\$329.52	\$330.63	\$330.63	\$393.37	\$393.37
35	\$360.67	\$429.12	\$429.12	\$349.60	\$349.60	\$376.05	\$376.05	\$318.12	\$318.12	\$378.49	\$378.49	\$308.36	\$308.36	\$331.69	\$331.69	\$332.81	\$332.81	\$395.96	\$395.96
36	\$363.03	\$431.93	\$431.93	\$351.89	\$351.89	\$378.51	\$378.51	\$320.21	\$320.21	\$380.97	\$380.97	\$310.38	\$310.38	\$333.86	\$333.86	\$334.99	\$334.99	\$398.56	\$398.56
37	\$365.40	\$434.74	\$434.74	\$354.18	\$354.18	\$380.97	\$380.97	\$322.29	\$322.29	\$383.45	\$383.45	\$312.40	\$312.40	\$336.03	\$336.03	\$337.17	\$337.17	\$401.15	\$401.15
38	\$367.76	\$437.55	\$437.55	\$356.47	\$356.47	\$383.43	\$383.43	\$324.37	\$324.37	\$385.92	\$385.92	\$314.42	\$314.42	\$338.20	\$338.20	\$339.35	\$339.35	\$403.74	\$403.74
39	\$372.48	\$443.16	\$443.16	\$361.05	\$361.05	\$388.36	\$388.36	\$328.54	\$328.54	\$390.88	\$390.88	\$318.45	\$318.45	\$342.54	\$342.54	\$343.71	\$343.71	\$408.93	\$408.93
40	\$377.20	\$448.78	\$448.78	\$365.62	\$365.62	\$393.28	\$393.28	\$332.70	\$332.70	\$395.83	\$395.83	\$322.49	\$322.49	\$346.89	\$346.89	\$348.06	\$348.06	\$414.11	\$414.11
41	\$384.29	\$457.21	\$457.21	\$372.49	\$372.49	\$400.66	\$400.66	\$338.95	\$338.95	\$403.27	\$403.27	\$328.55	\$328.55	\$353.40	\$353.40	\$354.60	\$354.60	\$421.89	\$421.89
42	\$391.07	\$465.29	\$465.29	\$379.07	\$379.07	\$407.74	\$407.74	\$344.94	\$344.94	\$410.39	\$410.39	\$334.35	\$334.35	\$359.64	\$359.64	\$360.86	\$360.86	\$429.34	\$429.34
43	\$400.52	\$476.52	\$476.52	\$388.22	\$388.22	\$417.59	\$417.59	\$353.27	\$353.27	\$420.30	\$420.30	\$342.43	\$342.43	\$368.33	\$368.33	\$369.58	\$369.58	\$439.71	\$439.71
44	\$412.32	\$490.57	\$490.57	\$399.67	\$399.67	\$429.90	\$429.90	\$363.68	\$363.68	\$432.69	\$432.69	\$352.52	\$352.52	\$379.19	\$379.19	\$380.47	\$380.47	\$452.67	\$452.67
45	\$426.20	\$507.08	\$507.08	\$413.11	\$413.11	\$444.36	\$444.36	\$375.92	\$375.92	\$447.25	\$447.25	\$364.38	\$364.38	\$391.94	\$391.94	\$393.27	\$393.27	\$467.90	\$467.90
46	\$442.73	\$526.74	\$526.74	\$429.14	\$429.14	\$461.60	\$461.60	\$390.50	\$390.50	\$464.60	\$464.60	\$378.51	\$378.51	\$407.15	\$407.15	\$408.53	\$408.53	\$486.05	\$486.05
47	\$461.32	\$548.86	\$548.86	\$447.16	\$447.16	\$480.98	\$480.98	\$406.90	\$406.90	\$484.11	\$484.11	\$394.41	\$394.41	\$424.25	\$424.25	\$425.68	\$425.68	\$506.46	\$506.46
48	\$482.57	\$574.15	\$574.15	\$467.76	\$467.76	\$503.14	\$503.14	\$425.64	\$425.64	\$506.41	\$506.41	\$412.58	\$412.58	\$443.79	\$443.79	\$445.29	\$445.29	\$529.79	\$529.79
49	\$503.53	\$599.08	\$599.08	\$488.07	\$488.07	\$524.99	\$524.99	\$444.12	\$444.12	\$528.40	\$528.40	\$430.49	\$430.49	\$463.06	\$463.06	\$464.63	\$464.63	\$552.80	\$552.80
50	\$527.14	\$627.17	\$627.17	\$510.96	\$510.96	\$549.61	\$549.61	\$464.95	\$464.95	\$553.18	\$553.18	\$450.68	\$450.68	\$484.77	\$484.77	\$486.42	\$486.42	\$578.72	\$578.72
51	\$550.45	\$654.91	\$654.91	\$533.56	\$533.56	\$573.92	\$573.92	\$485.52	\$485.52	\$577.65	\$577.65	\$470.61	\$470.61	\$506.22	\$506.22	\$507.93	\$507.93	\$604.32	\$604.32
52	\$576.13	\$685.46	\$685.46	\$558.45	\$558.45	\$600.69	\$600.69	\$508.16	\$508.16	\$604.59	\$604.59	\$492.57	\$492.57	\$529.83	\$529.83	\$531.63	\$531.63	\$632.51	\$632.51
53	\$602.11	\$716.37	\$716.37	\$583.62	\$583.62	\$627.77	\$627.77	\$531.07	\$531.07	\$631.85	\$631.85	\$514.77	\$514.77	\$553.72	\$553.72	\$555.59	\$555.59	\$661.02	\$661.02
54	\$630.15	\$749.73	\$749.73	\$610.80	\$610.80	\$657.00	\$657.00	\$555.80	\$555.80	\$661.27	\$661.27	\$538.75	\$538.75	\$579.50	\$579.50	\$581.47	\$581.47	\$691.80	\$691.80
55	\$658.18	\$783.09	\$783.09	\$637.98	\$637.98	\$686.24	\$686.24	\$580.54	\$580.54	\$690.70	\$690.70	\$562.72	\$562.72	\$605.29	\$605.29	\$607.34	\$607.34	\$722.59	\$722.59
56	\$688.58	\$819.26	\$819.26	\$667.45	\$667.45	\$717.93	\$717.93	\$607.35	\$607.35	\$722.60	\$722.60	\$588.71	\$588.71	\$633.25	\$633.25	\$635.39			

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060126	16322PA0060126	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128
Plan Marketing Name =>	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40
Form # =>	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1	4
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$5000 / \$10000	\$5000 / \$10000	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$40 / \$60	\$40 / \$60	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$8700 / \$17400	\$8700 / \$17400	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$201.95	\$201.95	\$217.23	\$217.23	\$232.21	\$232.21	\$225.09	\$225.09	\$242.11	\$242.11	\$226.84	\$226.84	\$219.88	\$219.88	\$236.51	\$236.51	\$224.87	\$224.87	\$217.97
15	\$219.90	\$219.90	\$236.54	\$236.54	\$252.85	\$252.85	\$245.09	\$245.09	\$263.63	\$263.63	\$247.00	\$247.00	\$239.42	\$239.42	\$257.53	\$257.53	\$244.86	\$244.86	\$237.35
16	\$226.77	\$226.77	\$243.92	\$243.92	\$260.74	\$260.74	\$252.74	\$252.74	\$271.86	\$271.86	\$254.71	\$254.71	\$246.89	\$246.89	\$265.57	\$265.57	\$252.50	\$252.50	\$244.75
17	\$233.63	\$233.63	\$251.30	\$251.30	\$268.63	\$268.63	\$260.39	\$260.39	\$280.08	\$280.08	\$262.42	\$262.42	\$254.37	\$254.37	\$273.61	\$273.61	\$260.15	\$260.15	\$252.16
18	\$241.02	\$241.02	\$259.26	\$259.26	\$277.13	\$277.13	\$268.63	\$268.63	\$288.95	\$288.95	\$270.72	\$270.72	\$262.41	\$262.41	\$282.26	\$282.26	\$268.38	\$268.38	\$260.14
19	\$248.41	\$248.41	\$267.21	\$267.21	\$285.63	\$285.63	\$276.87	\$276.87	\$297.81	\$297.81	\$279.03	\$279.03	\$270.46	\$270.46	\$290.92	\$290.92	\$276.61	\$276.61	\$268.12
20	\$256.07	\$256.07	\$275.44	\$275.44	\$294.43	\$294.43	\$285.40	\$285.40	\$306.99	\$306.99	\$287.62	\$287.62	\$278.80	\$278.80	\$299.89	\$299.89	\$285.13	\$285.13	\$276.38
21	\$263.99	\$263.99	\$283.96	\$283.96	\$303.54	\$303.54	\$294.23	\$294.23	\$316.48	\$316.48	\$296.52	\$296.52	\$287.42	\$287.42	\$309.16	\$309.16	\$293.95	\$293.95	\$284.93
22	\$263.99	\$263.99	\$283.96	\$283.96	\$303.54	\$303.54	\$294.23	\$294.23	\$316.48	\$316.48	\$296.52	\$296.52	\$287.42	\$287.42	\$309.16	\$309.16	\$293.95	\$293.95	\$284.93
23	\$263.99	\$263.99	\$283.96	\$283.96	\$303.54	\$303.54	\$294.23	\$294.23	\$316.48	\$316.48	\$296.52	\$296.52	\$287.42	\$287.42	\$309.16	\$309.16	\$293.95	\$293.95	\$284.93
24	\$263.99	\$263.99	\$283.96	\$283.96	\$303.54	\$303.54	\$294.23	\$294.23	\$316.48	\$316.48	\$296.52	\$296.52	\$287.42	\$287.42	\$309.16	\$309.16	\$293.95	\$293.95	\$284.93
25	\$265.05	\$265.05	\$285.10	\$285.10	\$304.75	\$304.75	\$295.41	\$295.41	\$317.75	\$317.75	\$297.71	\$297.71	\$288.57	\$288.57	\$310.40	\$310.40	\$295.13	\$295.13	\$286.07
26	\$270.33	\$270.33	\$290.78	\$290.78	\$310.82	\$310.82	\$301.29	\$301.29	\$324.08	\$324.08	\$303.64	\$303.64	\$294.32	\$294.32	\$316.58	\$316.58	\$301.00	\$301.00	\$291.77
27	\$276.66	\$276.66	\$297.59	\$297.59	\$318.11	\$318.11	\$308.35	\$308.35	\$331.67	\$331.67	\$310.75	\$310.75	\$301.22	\$301.22	\$324.00	\$324.00	\$308.06	\$308.06	\$298.61
28	\$286.96	\$286.96	\$308.66	\$308.66	\$329.95	\$329.95	\$319.83	\$319.83	\$344.01	\$344.01	\$322.32	\$322.32	\$312.43	\$312.43	\$336.06	\$336.06	\$319.52	\$319.52	\$309.72
29	\$295.40	\$295.40	\$317.75	\$317.75	\$339.66	\$339.66	\$329.24	\$329.24	\$354.14	\$354.14	\$331.81	\$331.81	\$321.62	\$321.62	\$345.95	\$345.95	\$328.93	\$328.93	\$318.84
30	\$299.63	\$299.63	\$322.29	\$322.29	\$344.52	\$344.52	\$333.95	\$333.95	\$359.20	\$359.20	\$336.55	\$336.55	\$326.22	\$326.22	\$350.90	\$350.90	\$333.63	\$333.63	\$323.40
31	\$305.96	\$305.96	\$329.11	\$329.11	\$351.80	\$351.80	\$341.01	\$341.01	\$366.80	\$366.80	\$343.67	\$343.67	\$333.12	\$333.12	\$358.32	\$358.32	\$340.69	\$340.69	\$330.23
32	\$312.30	\$312.30	\$335.92	\$335.92	\$359.09	\$359.09	\$348.07	\$348.07	\$374.40	\$374.40	\$350.78	\$350.78	\$340.02	\$340.02	\$365.74	\$365.74	\$347.74	\$347.74	\$337.07
33	\$316.26	\$316.26	\$340.18	\$340.18	\$363.64	\$363.64	\$352.49	\$352.49	\$379.14	\$379.14	\$355.23	\$355.23	\$344.33	\$344.33	\$370.37	\$370.37	\$352.15	\$352.15	\$341.35
34	\$320.48	\$320.48	\$344.73	\$344.73	\$368.50	\$368.50	\$357.20	\$357.20	\$384.21	\$384.21	\$359.98	\$359.98	\$348.93	\$348.93	\$375.32	\$375.32	\$356.86	\$356.86	\$345.91
35	\$322.60	\$322.60	\$347.00	\$347.00	\$370.93	\$370.93	\$359.55	\$359.55	\$386.74	\$386.74	\$362.35	\$362.35	\$351.23	\$351.23	\$377.79	\$377.79	\$359.21	\$359.21	\$348.18
36	\$324.71	\$324.71	\$349.27	\$349.27	\$373.35	\$373.35	\$361.90	\$361.90	\$389.27	\$389.27	\$364.72	\$364.72	\$353.53	\$353.53	\$380.27	\$380.27	\$361.56	\$361.56	\$350.46
37	\$326.82	\$326.82	\$351.54	\$351.54	\$375.78	\$375.78	\$364.26	\$364.26	\$391.80	\$391.80	\$367.09	\$367.09	\$355.83	\$355.83	\$382.74	\$382.74	\$363.91	\$363.91	\$352.74
38	\$328.93	\$328.93	\$353.81	\$353.81	\$378.21	\$378.21	\$366.61	\$366.61	\$394.33	\$394.33	\$369.46	\$369.46	\$358.13	\$358.13	\$385.21	\$385.21	\$366.26	\$366.26	\$355.02
39	\$333.16	\$333.16	\$358.36	\$358.36	\$383.07	\$383.07	\$371.32	\$371.32	\$399.40	\$399.40	\$374.21	\$374.21	\$362.72	\$362.72	\$390.16	\$390.16	\$370.96	\$370.96	\$359.58
40	\$337.38	\$337.38	\$362.90	\$362.90	\$387.92	\$387.92	\$376.03	\$376.03	\$404.46	\$404.46	\$378.95	\$378.95	\$367.32	\$367.32	\$395.11	\$395.11	\$375.67	\$375.67	\$364.14
41	\$343.71	\$343.71	\$369.72	\$369.72	\$395.21	\$395.21	\$383.09	\$383.09	\$412.06	\$412.06	\$386.07	\$386.07	\$374.22	\$374.22	\$402.53	\$402.53	\$382.72	\$382.72	\$370.98
42	\$349.79	\$349.79	\$376.25	\$376.25	\$402.19	\$402.19	\$389.85	\$389.85	\$419.34	\$419.34	\$392.89	\$392.89	\$380.83	\$380.83	\$409.64	\$409.64	\$389.48	\$389.48	\$377.53
43	\$358.23	\$358.23	\$385.33	\$385.33	\$411.90	\$411.90	\$399.27	\$399.27	\$429.46	\$429.46	\$402.38	\$402.38	\$390.03	\$390.03	\$419.53	\$419.53	\$398.89	\$398.89	\$386.65
44	\$368.79	\$368.79	\$396.69	\$396.69	\$424.05	\$424.05	\$411.04	\$411.04	\$442.12	\$442.12	\$414.24	\$414.24	\$401.53	\$401.53	\$431.90	\$431.90	\$410.65	\$410.65	\$398.05
45	\$381.20	\$381.20	\$410.04	\$410.04	\$438.31	\$438.31	\$424.87	\$424.87	\$457.00	\$457.00	\$428.17	\$428.17	\$415.03	\$415.03	\$446.43	\$446.43	\$424.46	\$424.46	\$411.44
46	\$395.99	\$395.99	\$425.94	\$425.94	\$455.31	\$455.31	\$441.35	\$441.35	\$474.72	\$474.72	\$444.78	\$444.78	\$431.13	\$431.13	\$463.74	\$463.74	\$440.93	\$440.93	\$427.40
47	\$412.62	\$412.62	\$443.83	\$443.83	\$474.43	\$474.43	\$459.88	\$459.88	\$494.66	\$494.66	\$463.46	\$463.46	\$449.24	\$449.24	\$483.22	\$483.22	\$459.44	\$459.44	\$445.35
48	\$431.62	\$431.62	\$464.27	\$464.27	\$496.29	\$496.29	\$481.07	\$481.07	\$517.44	\$517.44	\$484.81	\$484.81	\$469.93	\$469.93	\$505.48	\$505.48	\$480.61	\$480.61	\$465.86
49	\$450.37	\$450.37	\$484.44	\$484.44	\$517.84	\$517.84	\$501.96	\$501.96	\$539.91	\$539.91	\$505.86	\$505.86	\$490.34	\$490.34	\$527.43	\$527.43	\$501.48	\$501.48	\$486.09
50	\$471.49	\$471.49	\$507.15	\$507.15	\$542.12	\$542.12	\$525.49	\$525.49	\$565.23	\$565.23	\$529.58	\$529.58	\$513.33	\$513.33	\$552.16	\$552.16	\$524.99	\$524.99	\$508.88
51	\$492.34	\$492.34	\$529.59	\$529.59	\$566.10	\$566.10	\$548.74	\$548.74	\$590.24	\$590.24	\$553.01	\$553.01	\$536.04	\$536.04	\$576.58	\$576.58	\$548.22	\$548.22	\$531.39
52	\$515.31	\$515.31	\$554.29	\$554.29	\$592.51	\$592.51	\$574.34	\$574.34	\$617.77	\$617.77	\$578.81	\$578.81	\$561.04	\$561.04	\$603.48	\$603.48	\$573.79	\$573.79	\$556.18
53	\$538.54	\$538.54	\$579.28	\$579.28	\$619.22	\$619.22	\$600.23	\$600.23	\$645.62	\$645.62	\$604.90	\$604.90	\$586.34	\$586.34	\$630.69	\$630.69	\$599.66	\$599.66	\$581.26
54	\$563.62	\$563.62	\$606.25	\$606.25	\$648.06	\$648.06	\$628.18	\$628.18	\$675.68	\$675.68	\$633.07	\$633.07	\$613.64	\$613.64	\$660.06	\$660.06	\$627.58	\$627.58	\$608.33
55	\$588.70	\$588.70	\$633.23	\$633.23	\$676.89	\$676.89	\$656.13	\$656.13	\$705.75	\$705.75	\$661.24	\$661.24	\$640.95	\$640.95	\$689.43	\$689.43	\$655.51	\$655.51	\$635.39
56	\$615.89	\$615.89	\$662.48	\$662.48	\$708.16	\$708.16	\$686.44	\$686.44</											



Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060130	16322PA0060130	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131
Plan Marketing Name =>	500/10% \$25/	Age Gold PPO \$2,500/10% \$25/	Age Silver PPO \$2,500/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/	Age Silver PPO \$3,000/10% \$25/
Form # =>	F02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	1	5	1	1	4	5	1	5	1	4	5	1	4	5	1	4	5	1	4
Network =>	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$5000	\$2500 / \$5000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000
Coinsurance =>	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
Copays =>	\$50	\$25 / \$50	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%
OOP Maximum =>	\$12000	\$6000 / \$12000	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$217.97	\$234.46	\$234.46	\$189.30	\$189.30	\$183.49	\$183.49	\$197.37	\$197.37	\$186.32	\$186.32	\$180.59	\$180.59	\$194.26	\$194.26	\$199.83	\$199.83	\$193.70	\$193.70
15	\$237.35	\$255.30	\$255.30	\$206.13	\$206.13	\$199.80	\$199.80	\$214.91	\$214.91	\$202.88	\$202.88	\$196.65	\$196.65	\$211.52	\$211.52	\$217.59	\$217.59	\$210.92	\$210.92
16	\$244.75	\$263.27	\$263.27	\$212.56	\$212.56	\$206.04	\$206.04	\$221.62	\$221.62	\$209.21	\$209.21	\$202.78	\$202.78	\$218.13	\$218.13	\$224.38	\$224.38	\$217.50	\$217.50
17	\$252.16	\$271.23	\$271.23	\$218.99	\$218.99	\$212.28	\$212.28	\$228.33	\$228.33	\$215.54	\$215.54	\$208.92	\$208.92	\$224.73	\$224.73	\$231.17	\$231.17	\$224.08	\$224.08
18	\$260.14	\$279.82	\$279.82	\$225.92	\$225.92	\$218.99	\$218.99	\$235.55	\$235.55	\$222.36	\$222.36	\$215.53	\$215.53	\$231.84	\$231.84	\$238.48	\$238.48	\$231.17	\$231.17
19	\$268.12	\$288.40	\$288.40	\$232.85	\$232.85	\$225.71	\$225.71	\$242.78	\$242.78	\$229.18	\$229.18	\$222.14	\$222.14	\$238.95	\$238.95	\$245.80	\$245.80	\$238.26	\$238.26
20	\$276.38	\$297.29	\$297.29	\$240.03	\$240.03	\$232.66	\$232.66	\$250.26	\$250.26	\$236.24	\$236.24	\$228.99	\$228.99	\$246.31	\$246.31	\$253.37	\$253.37	\$245.60	\$245.60
21	\$284.93	\$306.48	\$306.48	\$247.45	\$247.45	\$239.86	\$239.86	\$258.00	\$258.00	\$243.55	\$243.55	\$236.07	\$236.07	\$253.93	\$253.93	\$261.21	\$261.21	\$253.20	\$253.20
22	\$284.93	\$306.48	\$306.48	\$247.45	\$247.45	\$239.86	\$239.86	\$258.00	\$258.00	\$243.55	\$243.55	\$236.07	\$236.07	\$253.93	\$253.93	\$261.21	\$261.21	\$253.20	\$253.20
23	\$284.93	\$306.48	\$306.48	\$247.45	\$247.45	\$239.86	\$239.86	\$258.00	\$258.00	\$243.55	\$243.55	\$236.07	\$236.07	\$253.93	\$253.93	\$261.21	\$261.21	\$253.20	\$253.20
24	\$284.93	\$306.48	\$306.48	\$247.45	\$247.45	\$239.86	\$239.86	\$258.00	\$258.00	\$243.55	\$243.55	\$236.07	\$236.07	\$253.93	\$253.93	\$261.21	\$261.21	\$253.20	\$253.20
25	\$286.07	\$307.71	\$307.71	\$248.44	\$248.44	\$240.82	\$240.82	\$259.03	\$259.03	\$244.52	\$244.52	\$237.01	\$237.01	\$254.95	\$254.95	\$262.25	\$262.25	\$254.21	\$254.21
26	\$291.77	\$313.84	\$313.84	\$253.39	\$253.39	\$245.62	\$245.62	\$264.19	\$264.19	\$249.40	\$249.40	\$241.74	\$241.74	\$260.02	\$260.02	\$267.48	\$267.48	\$259.28	\$259.28
27	\$298.61	\$321.19	\$321.19	\$259.33	\$259.33	\$251.37	\$251.37	\$270.38	\$270.38	\$255.24	\$255.24	\$247.40	\$247.40	\$266.12	\$266.12	\$273.75	\$273.75	\$265.35	\$265.35
28	\$309.72	\$333.14	\$333.14	\$268.98	\$268.98	\$260.73	\$260.73	\$280.45	\$280.45	\$264.74	\$264.74	\$256.61	\$256.61	\$276.02	\$276.02	\$283.94	\$283.94	\$275.23	\$275.23
29	\$318.84	\$342.95	\$342.95	\$276.90	\$276.90	\$268.40	\$268.40	\$288.70	\$288.70	\$272.53	\$272.53	\$264.16	\$264.16	\$284.15	\$284.15	\$292.29	\$292.29	\$283.33	\$283.33
30	\$323.40	\$347.85	\$347.85	\$280.86	\$280.86	\$272.24	\$272.24	\$292.83	\$292.83	\$276.43	\$276.43	\$267.94	\$267.94	\$288.21	\$288.21	\$296.47	\$296.47	\$287.38	\$287.38
31	\$330.23	\$355.21	\$355.21	\$286.79	\$286.79	\$278.00	\$278.00	\$299.02	\$299.02	\$282.27	\$282.27	\$273.61	\$273.61	\$294.30	\$294.30	\$302.74	\$302.74	\$293.46	\$293.46
32	\$337.07	\$362.57	\$362.57	\$292.73	\$292.73	\$283.75	\$283.75	\$305.21	\$305.21	\$288.12	\$288.12	\$279.27	\$279.27	\$300.40	\$300.40	\$309.01	\$309.01	\$299.54	\$299.54
33	\$341.35	\$367.16	\$367.16	\$296.45	\$296.45	\$287.35	\$287.35	\$309.08	\$309.08	\$291.77	\$291.77	\$282.81	\$282.81	\$304.21	\$304.21	\$312.93	\$312.93	\$303.33	\$303.33
34	\$345.91	\$372.07	\$372.07	\$300.40	\$300.40	\$291.19	\$291.19	\$313.21	\$313.21	\$295.67	\$295.67	\$286.59	\$286.59	\$308.27	\$308.27	\$317.11	\$317.11	\$307.38	\$307.38
35	\$348.18	\$374.52	\$374.52	\$302.38	\$302.38	\$293.11	\$293.11	\$315.28	\$315.28	\$297.62	\$297.62	\$288.48	\$288.48	\$310.30	\$310.30	\$319.20	\$319.20	\$309.41	\$309.41
36	\$350.46	\$376.97	\$376.97	\$304.36	\$304.36	\$295.03	\$295.03	\$317.34	\$317.34	\$299.57	\$299.57	\$290.37	\$290.37	\$312.33	\$312.33	\$321.29	\$321.29	\$311.44	\$311.44
37	\$352.74	\$379.42	\$379.42	\$306.34	\$306.34	\$296.95	\$296.95	\$319.40	\$319.40	\$301.51	\$301.51	\$292.25	\$292.25	\$314.37	\$314.37	\$323.38	\$323.38	\$313.46	\$313.46
38	\$355.02	\$381.87	\$381.87	\$308.32	\$308.32	\$298.87	\$298.87	\$321.47	\$321.47	\$303.46	\$303.46	\$294.14	\$294.14	\$316.40	\$316.40	\$325.47	\$325.47	\$315.49	\$315.49
39	\$359.58	\$386.78	\$386.78	\$312.28	\$312.28	\$302.70	\$302.70	\$325.60	\$325.60	\$307.36	\$307.36	\$297.92	\$297.92	\$320.46	\$320.46	\$329.65	\$329.65	\$319.54	\$319.54
40	\$364.14	\$391.68	\$391.68	\$316.24	\$316.24	\$306.54	\$306.54	\$329.72	\$329.72	\$311.26	\$311.26	\$301.70	\$301.70	\$324.52	\$324.52	\$333.83	\$333.83	\$323.59	\$323.59
41	\$370.98	\$399.04	\$399.04	\$322.18	\$322.18	\$312.30	\$312.30	\$335.92	\$335.92	\$317.10	\$317.10	\$307.36	\$307.36	\$330.62	\$330.62	\$340.10	\$340.10	\$329.67	\$329.67
42	\$377.53	\$406.09	\$406.09	\$327.87	\$327.87	\$317.81	\$317.81	\$341.85	\$341.85	\$322.70	\$322.70	\$312.79	\$312.79	\$336.46	\$336.46	\$346.10	\$346.10	\$335.49	\$335.49
43	\$386.65	\$415.89	\$415.89	\$335.79	\$335.79	\$325.49	\$325.49	\$350.11	\$350.11	\$330.50	\$330.50	\$320.35	\$320.35	\$344.58	\$344.58	\$354.46	\$354.46	\$343.59	\$343.59
44	\$398.05	\$428.15	\$428.15	\$345.69	\$345.69	\$335.08	\$335.08	\$360.43	\$360.43	\$340.24	\$340.24	\$329.79	\$329.79	\$354.74	\$354.74	\$364.91	\$364.91	\$353.72	\$353.72
45	\$411.44	\$442.56	\$442.56	\$357.32	\$357.32	\$346.36	\$346.36	\$372.55	\$372.55	\$351.69	\$351.69	\$340.89	\$340.89	\$366.67	\$366.67	\$377.19	\$377.19	\$365.62	\$365.62
46	\$427.40	\$459.72	\$459.72	\$371.18	\$371.18	\$359.79	\$359.79	\$387.00	\$387.00	\$365.33	\$365.33	\$354.11	\$354.11	\$380.90	\$380.90	\$391.82	\$391.82	\$379.80	\$379.80
47	\$445.35	\$479.03	\$479.03	\$386.76	\$386.76	\$374.90	\$374.90	\$403.25	\$403.25	\$380.67	\$380.67	\$368.98	\$368.98	\$396.89	\$396.89	\$408.27	\$408.27	\$395.75	\$395.75
48	\$465.86	\$501.09	\$501.09	\$404.58	\$404.58	\$392.17	\$392.17	\$421.83	\$421.83	\$398.20	\$398.20	\$385.97	\$385.97	\$415.18	\$415.18	\$427.08	\$427.08	\$413.98	\$413.98
49	\$486.09	\$522.85	\$522.85	\$422.15	\$422.15	\$409.20	\$409.20	\$440.15	\$440.15	\$415.50	\$415.50	\$402.74	\$402.74	\$433.20	\$433.20	\$445.62	\$445.62	\$431.96	\$431.96
50	\$508.88	\$547.37	\$547.37	\$441.95	\$441.95	\$428.39	\$428.39	\$460.79	\$460.79	\$434.98	\$434.98	\$421.62	\$421.62	\$453.52	\$453.52	\$466.52	\$466.52	\$452.22	\$452.22
51	\$531.39	\$571.59	\$571.59	\$461.49	\$461.49	\$447.34	\$447.34	\$481.17	\$481.17	\$454.22	\$454.22	\$440.27	\$440.27	\$473.58	\$473.58	\$487.16	\$487.16	\$472.22	\$472.22
52	\$556.18	\$598.25	\$598.25	\$483.02	\$483.02	\$468.21	\$468.21	\$503.62	\$503.62	\$475.41	\$475.41	\$460.81	\$460.81	\$495.67	\$495.67	\$509.88	\$509.88	\$494.25	\$494.25
53	\$581.26	\$625.22	\$625.22	\$504.80	\$504.80	\$489.31	\$489.31	\$526.32	\$526.32	\$496.84	\$496.84	\$481.58	\$481.58	\$518.02	\$518.02	\$532.87	\$532.87	\$516.53	\$516.53
54	\$608.33	\$654.33	\$654.33	\$528.31	\$528.31	\$512.10	\$512.10	\$550.83	\$550.83	\$519.98	\$519.98	\$504.01	\$504.01	\$542.14	\$542.14	\$557.68	\$557.68	\$540.58	\$540.58
55	\$635.39	\$683.45	\$683.45	\$551.81	\$551.81	\$534.89	\$534.89	\$575.34	\$575.34	\$543.12	\$543.12	\$526.44	\$526.44	\$566.26	\$566.26	\$582.50	\$582.50	\$564.64	\$564.64
56	\$664.74	\$715.02	\$715.02	\$577.30	\$577.30	\$559.59													

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060133	16322PA0060134	16322PA0060134	16322PA0060134	16322PA0060135	16322PA0060135	16322PA0060135	16322PA0060135	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029
Plan Marketing Name =>	Age Silver PPO \$7,000/10% \$30/	Age Gold PPO \$1,000/10% \$25/	Age Gold PPO \$1,000/10% \$25/	Age Gold PPO \$1,000/10% \$25/	Age Silver PPO \$3,750 \$50/\$7	Age Silver PPO \$3,750 \$50/\$7	Age Silver PPO \$3,750 \$50/\$7	Age Silver PPO \$3,750 \$50/\$7	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/
Form # =>	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	5	1	4	5	1	4	5	1	5	1	4	5	1	4	5	1	4	5	1
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Silver	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$7000 / \$14000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$3750 / \$7500	\$3750 / \$7500	\$3750 / \$7500	\$3750 / \$7500	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinsurance =>	90%	90%	90%	90%	90%	90%	90%	90%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$30 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$8400 / \$16800	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$208.35	\$208.35	\$230.93	\$230.93	\$223.84	\$223.84	\$240.77	\$240.77	\$193.84	\$193.84	\$187.88	\$187.88	\$202.09	\$202.09	\$236.57	\$236.57	\$281.46	\$281.46	\$229.31
15	\$226.87	\$226.87	\$251.46	\$251.46	\$243.74	\$243.74	\$262.17	\$262.17	\$211.07	\$211.07	\$204.58	\$204.58	\$220.05	\$220.05	\$257.60	\$257.60	\$306.48	\$306.48	\$249.69
16	\$233.95	\$233.95	\$259.31	\$259.31	\$251.34	\$251.34	\$270.35	\$270.35	\$217.65	\$217.65	\$210.97	\$210.97	\$226.92	\$226.92	\$265.64	\$265.64	\$316.04	\$316.04	\$257.49
17	\$241.03	\$241.03	\$267.15	\$267.15	\$258.95	\$258.95	\$278.54	\$278.54	\$224.24	\$224.24	\$217.36	\$217.36	\$233.79	\$233.79	\$273.68	\$273.68	\$325.61	\$325.61	\$265.28
18	\$248.66	\$248.66	\$275.61	\$275.61	\$267.14	\$267.14	\$287.35	\$287.35	\$231.34	\$231.34	\$224.23	\$224.23	\$241.19	\$241.19	\$282.34	\$282.34	\$335.91	\$335.91	\$273.67
19	\$256.28	\$256.28	\$284.06	\$284.06	\$275.34	\$275.34	\$296.16	\$296.16	\$238.43	\$238.43	\$231.11	\$231.11	\$248.58	\$248.58	\$290.99	\$290.99	\$346.21	\$346.21	\$282.06
20	\$264.18	\$264.18	\$292.81	\$292.81	\$283.82	\$283.82	\$305.29	\$305.29	\$245.78	\$245.78	\$238.23	\$238.23	\$256.24	\$256.24	\$299.96	\$299.96	\$356.88	\$356.88	\$290.76
21	\$272.35	\$272.35	\$301.87	\$301.87	\$292.60	\$292.60	\$314.73	\$314.73	\$253.38	\$253.38	\$245.60	\$245.60	\$264.17	\$264.17	\$309.24	\$309.24	\$367.92	\$367.92	\$299.75
22	\$272.35	\$272.35	\$301.87	\$301.87	\$292.60	\$292.60	\$314.73	\$314.73	\$253.38	\$253.38	\$245.60	\$245.60	\$264.17	\$264.17	\$309.24	\$309.24	\$367.92	\$367.92	\$299.75
23	\$272.35	\$272.35	\$301.87	\$301.87	\$292.60	\$292.60	\$314.73	\$314.73	\$253.38	\$253.38	\$245.60	\$245.60	\$264.17	\$264.17	\$309.24	\$309.24	\$367.92	\$367.92	\$299.75
24	\$272.35	\$272.35	\$301.87	\$301.87	\$292.60	\$292.60	\$314.73	\$314.73	\$253.38	\$253.38	\$245.60	\$245.60	\$264.17	\$264.17	\$309.24	\$309.24	\$367.92	\$367.92	\$299.75
25	\$273.44	\$273.44	\$303.08	\$303.08	\$293.77	\$293.77	\$315.99	\$315.99	\$254.39	\$254.39	\$246.58	\$246.58	\$265.23	\$265.23	\$310.48	\$310.48	\$369.39	\$369.39	\$300.95
26	\$278.89	\$278.89	\$309.11	\$309.11	\$299.62	\$299.62	\$322.28	\$322.28	\$259.46	\$259.46	\$251.49	\$251.49	\$270.51	\$270.51	\$316.66	\$316.66	\$376.75	\$376.75	\$306.94
27	\$285.42	\$285.42	\$316.36	\$316.36	\$306.64	\$306.64	\$329.84	\$329.84	\$265.54	\$265.54	\$257.39	\$257.39	\$276.85	\$276.85	\$324.08	\$324.08	\$385.58	\$385.58	\$314.14
28	\$296.04	\$296.04	\$328.13	\$328.13	\$318.06	\$318.06	\$342.11	\$342.11	\$275.42	\$275.42	\$266.97	\$266.97	\$287.15	\$287.15	\$336.14	\$336.14	\$399.93	\$399.93	\$325.83
29	\$304.76	\$304.76	\$337.79	\$337.79	\$327.42	\$327.42	\$352.18	\$352.18	\$283.53	\$283.53	\$274.83	\$274.83	\$295.61	\$295.61	\$346.04	\$346.04	\$411.70	\$411.70	\$335.42
30	\$309.12	\$309.12	\$342.62	\$342.62	\$332.10	\$332.10	\$357.22	\$357.22	\$287.59	\$287.59	\$278.76	\$278.76	\$299.83	\$299.83	\$350.99	\$350.99	\$417.59	\$417.59	\$340.22
31	\$315.65	\$315.65	\$349.87	\$349.87	\$339.12	\$339.12	\$364.77	\$364.77	\$293.67	\$293.67	\$284.65	\$284.65	\$306.17	\$306.17	\$358.41	\$358.41	\$426.42	\$426.42	\$347.41
32	\$322.19	\$322.19	\$357.11	\$357.11	\$346.15	\$346.15	\$372.33	\$372.33	\$299.75	\$299.75	\$290.54	\$290.54	\$312.51	\$312.51	\$365.83	\$365.83	\$435.25	\$435.25	\$354.60
33	\$326.28	\$326.28	\$361.64	\$361.64	\$350.53	\$350.53	\$377.05	\$377.05	\$303.55	\$303.55	\$294.23	\$294.23	\$316.48	\$316.48	\$370.47	\$370.47	\$440.77	\$440.77	\$359.10
34	\$330.63	\$330.63	\$366.47	\$366.47	\$355.22	\$355.22	\$382.08	\$382.08	\$307.60	\$307.60	\$298.16	\$298.16	\$320.70	\$320.70	\$375.42	\$375.42	\$446.65	\$446.65	\$363.90
35	\$332.81	\$332.81	\$368.89	\$368.89	\$357.56	\$357.56	\$384.60	\$384.60	\$309.63	\$309.63	\$300.12	\$300.12	\$322.82	\$322.82	\$377.89	\$377.89	\$449.60	\$449.60	\$366.29
36	\$334.99	\$334.99	\$371.30	\$371.30	\$359.90	\$359.90	\$387.12	\$387.12	\$311.66	\$311.66	\$302.09	\$302.09	\$324.93	\$324.93	\$380.37	\$380.37	\$452.54	\$452.54	\$368.69
37	\$337.17	\$337.17	\$373.72	\$373.72	\$362.24	\$362.24	\$389.64	\$389.64	\$313.68	\$313.68	\$304.05	\$304.05	\$327.04	\$327.04	\$382.84	\$382.84	\$455.48	\$455.48	\$371.09
38	\$339.35	\$339.35	\$376.13	\$376.13	\$364.58	\$364.58	\$392.15	\$392.15	\$315.71	\$315.71	\$306.02	\$306.02	\$329.16	\$329.16	\$385.31	\$385.31	\$458.43	\$458.43	\$373.49
39	\$343.71	\$343.71	\$380.96	\$380.96	\$369.26	\$369.26	\$397.19	\$397.19	\$319.77	\$319.77	\$309.95	\$309.95	\$333.38	\$333.38	\$390.26	\$390.26	\$464.32	\$464.32	\$378.28
40	\$348.06	\$348.06	\$385.79	\$385.79	\$373.94	\$373.94	\$402.22	\$402.22	\$323.82	\$323.82	\$313.88	\$313.88	\$337.61	\$337.61	\$395.21	\$395.21	\$470.20	\$470.20	\$383.08
41	\$354.60	\$354.60	\$393.03	\$393.03	\$380.97	\$380.97	\$409.78	\$409.78	\$329.90	\$329.90	\$319.77	\$319.77	\$343.95	\$343.95	\$402.63	\$402.63	\$479.03	\$479.03	\$390.27
42	\$360.86	\$360.86	\$399.98	\$399.98	\$387.70	\$387.70	\$417.02	\$417.02	\$335.73	\$335.73	\$325.42	\$325.42	\$350.03	\$350.03	\$409.74	\$409.74	\$487.49	\$487.49	\$397.17
43	\$369.58	\$369.58	\$409.64	\$409.64	\$397.06	\$397.06	\$427.09	\$427.09	\$343.84	\$343.84	\$333.28	\$333.28	\$358.48	\$358.48	\$419.64	\$419.64	\$499.27	\$499.27	\$406.76
44	\$380.47	\$380.47	\$421.71	\$421.71	\$408.76	\$408.76	\$439.68	\$439.68	\$353.97	\$353.97	\$343.10	\$343.10	\$369.05	\$369.05	\$432.01	\$432.01	\$513.98	\$513.98	\$418.75
45	\$393.27	\$393.27	\$435.90	\$435.90	\$422.51	\$422.51	\$454.47	\$454.47	\$365.88	\$365.88	\$354.65	\$354.65	\$381.46	\$381.46	\$446.54	\$446.54	\$531.28	\$531.28	\$432.84
46	\$408.53	\$408.53	\$452.81	\$452.81	\$438.90	\$438.90	\$472.10	\$472.10	\$380.07	\$380.07	\$368.40	\$368.40	\$396.26	\$396.26	\$463.86	\$463.86	\$551.88	\$551.88	\$449.63
47	\$425.68	\$425.68	\$471.82	\$471.82	\$457.33	\$457.33	\$491.92	\$491.92	\$396.03	\$396.03	\$383.87	\$383.87	\$412.90	\$412.90	\$483.34	\$483.34	\$575.06	\$575.06	\$468.51
48	\$445.29	\$445.29	\$493.56	\$493.56	\$478.40	\$478.40	\$514.58	\$514.58	\$414.28	\$414.28	\$401.56	\$401.56	\$431.92	\$431.92	\$505.61	\$505.61	\$601.55	\$601.55	\$490.09
49	\$464.63	\$464.63	\$514.99	\$514.99	\$499.18	\$499.18	\$536.93	\$536.93	\$432.27	\$432.27	\$418.99	\$418.99	\$450.67	\$450.67	\$527.56	\$527.56	\$627.67	\$627.67	\$511.37
50	\$486.42	\$486.42	\$539.14	\$539.14	\$522.58	\$522.58	\$562.11	\$562.11	\$452.54	\$452.54	\$438.64	\$438.64	\$471.81	\$471.81	\$552.30	\$552.30	\$657.11	\$657.11	\$535.35
51	\$507.93	\$507.93	\$562.99	\$562.99	\$545.70	\$545.70	\$586.97	\$586.97	\$472.55	\$472.55	\$458.04	\$458.04	\$492.68	\$492.68	\$576.73	\$576.73	\$686.17	\$686.17	\$559.03
52	\$531.63	\$531.63	\$589.25	\$589.25	\$571.16	\$571.16	\$614.35	\$614.35	\$494.60	\$494.60	\$479.41	\$479.41	\$515.66	\$515.66	\$603.64	\$603.64	\$718.18	\$718.18	\$585.11
53	\$555.59	\$555.59	\$615.81	\$615.81	\$596.90	\$596.90	\$642.05	\$642.05	\$516.90	\$516.90	\$501.02	\$501.02	\$538.91	\$538.91	\$630.85	\$630.85	\$750.56	\$750.56	\$611.49
54	\$581.47	\$581.47	\$644.49	\$644.49	\$624.70	\$624.70	\$671.95	\$671.95	\$540.97	\$540.97	\$524.36	\$524.36	\$564.00	\$564.00	\$660.23	\$660.23	\$785.51	\$785.51	\$639.97
55	\$607.34	\$607.34	\$673.17	\$673.17	\$652.50	\$652.50	\$701.85	\$701.85	\$565.04	\$565.04	\$547.69	\$547.69	\$589.10	\$589.10	\$689.61	\$689.61	\$820.46	\$820.46	\$668.44
56	\$635.39	\$635.39	\$704.26	\$704.26	\$682.64														

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070029	16322PA0070029	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030
Plan Marketing Name =>	PO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	1	5	1	2	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5
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	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	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$229.31	\$246.65	\$246.65	\$237.63	\$237.63	\$282.72	\$282.72	\$230.33	\$230.33	\$247.75	\$247.75	\$234.37	\$234.37	\$278.84	\$278.84	\$227.17	\$227.17	\$244.36	\$244.36
15	\$249.69	\$268.58	\$268.58	\$258.75	\$258.75	\$307.85	\$307.85	\$250.81	\$250.81	\$269.78	\$269.78	\$255.20	\$255.20	\$303.63	\$303.63	\$247.37	\$247.37	\$266.08	\$266.08
16	\$257.49	\$276.96	\$276.96	\$266.83	\$266.83	\$317.46	\$317.46	\$258.64	\$258.64	\$278.20	\$278.20	\$263.16	\$263.16	\$313.11	\$313.11	\$255.09	\$255.09	\$274.38	\$274.38
17	\$265.28	\$285.34	\$285.34	\$274.91	\$274.91	\$327.07	\$327.07	\$266.46	\$266.46	\$286.62	\$286.62	\$271.13	\$271.13	\$322.58	\$322.58	\$262.81	\$262.81	\$282.69	\$282.69
18	\$273.67	\$294.37	\$294.37	\$283.61	\$283.61	\$337.42	\$337.42	\$274.90	\$274.90	\$295.68	\$295.68	\$279.71	\$279.71	\$332.79	\$332.79	\$271.12	\$271.12	\$291.63	\$291.63
19	\$282.06	\$303.40	\$303.40	\$292.30	\$292.30	\$347.77	\$347.77	\$283.33	\$283.33	\$304.75	\$304.75	\$288.28	\$288.28	\$342.99	\$342.99	\$279.44	\$279.44	\$300.57	\$300.57
20	\$290.76	\$312.75	\$312.75	\$301.31	\$301.31	\$358.48	\$358.48	\$292.06	\$292.06	\$314.14	\$314.14	\$297.17	\$297.17	\$353.57	\$353.57	\$288.05	\$288.05	\$309.84	\$309.84
21	\$299.75	\$322.42	\$322.42	\$310.63	\$310.63	\$369.57	\$369.57	\$301.09	\$301.09	\$323.86	\$323.86	\$306.36	\$306.36	\$364.50	\$364.50	\$296.96	\$296.96	\$319.42	\$319.42
22	\$299.75	\$322.42	\$322.42	\$310.63	\$310.63	\$369.57	\$369.57	\$301.09	\$301.09	\$323.86	\$323.86	\$306.36	\$306.36	\$364.50	\$364.50	\$296.96	\$296.96	\$319.42	\$319.42
23	\$299.75	\$322.42	\$322.42	\$310.63	\$310.63	\$369.57	\$369.57	\$301.09	\$301.09	\$323.86	\$323.86	\$306.36	\$306.36	\$364.50	\$364.50	\$296.96	\$296.96	\$319.42	\$319.42
24	\$299.75	\$322.42	\$322.42	\$310.63	\$310.63	\$369.57	\$369.57	\$301.09	\$301.09	\$323.86	\$323.86	\$306.36	\$306.36	\$364.50	\$364.50	\$296.96	\$296.96	\$319.42	\$319.42
25	\$300.95	\$323.71	\$323.71	\$311.87	\$311.87	\$371.05	\$371.05	\$302.29	\$302.29	\$325.16	\$325.16	\$307.59	\$307.59	\$365.96	\$365.96	\$298.15	\$298.15	\$320.70	\$320.70
26	\$306.94	\$330.16	\$330.16	\$318.09	\$318.09	\$378.44	\$378.44	\$308.32	\$308.32	\$331.63	\$331.63	\$313.71	\$313.71	\$373.25	\$373.25	\$304.09	\$304.09	\$327.09	\$327.09
27	\$314.14	\$337.90	\$337.90	\$325.54	\$325.54	\$387.31	\$387.31	\$315.54	\$315.54	\$339.41	\$339.41	\$321.07	\$321.07	\$382.00	\$382.00	\$311.21	\$311.21	\$334.75	\$334.75
28	\$325.83	\$350.47	\$350.47	\$337.65	\$337.65	\$401.72	\$401.72	\$327.28	\$327.28	\$352.04	\$352.04	\$333.01	\$333.01	\$396.21	\$396.21	\$322.80	\$322.80	\$347.21	\$347.21
29	\$335.42	\$360.79	\$360.79	\$347.59	\$347.59	\$413.55	\$413.55	\$336.92	\$336.92	\$362.40	\$362.40	\$342.82	\$342.82	\$407.88	\$407.88	\$332.30	\$332.30	\$357.43	\$357.43
30	\$340.22	\$365.95	\$365.95	\$352.57	\$352.57	\$419.46	\$419.46	\$341.74	\$341.74	\$367.58	\$367.58	\$347.72	\$347.72	\$413.71	\$413.71	\$337.05	\$337.05	\$362.54	\$362.54
31	\$347.41	\$373.68	\$373.68	\$360.02	\$360.02	\$428.33	\$428.33	\$348.96	\$348.96	\$375.35	\$375.35	\$355.07	\$355.07	\$422.46	\$422.46	\$344.18	\$344.18	\$370.21	\$370.21
32	\$354.60	\$381.42	\$381.42	\$367.48	\$367.48	\$437.20	\$437.20	\$356.19	\$356.19	\$383.13	\$383.13	\$362.42	\$362.42	\$431.20	\$431.20	\$351.30	\$351.30	\$377.87	\$377.87
33	\$359.10	\$386.26	\$386.26	\$372.13	\$372.13	\$442.74	\$442.74	\$360.71	\$360.71	\$387.98	\$387.98	\$367.02	\$367.02	\$436.67	\$436.67	\$355.76	\$355.76	\$382.67	\$382.67
34	\$363.90	\$391.42	\$391.42	\$377.10	\$377.10	\$448.66	\$448.66	\$365.52	\$365.52	\$393.17	\$393.17	\$371.92	\$371.92	\$442.50	\$442.50	\$360.51	\$360.51	\$387.78	\$387.78
35	\$366.29	\$394.00	\$394.00	\$379.59	\$379.59	\$451.61	\$451.61	\$367.93	\$367.93	\$395.76	\$395.76	\$374.37	\$374.37	\$445.42	\$445.42	\$362.89	\$362.89	\$390.33	\$390.33
36	\$368.69	\$396.58	\$396.58	\$382.07	\$382.07	\$454.57	\$454.57	\$370.34	\$370.34	\$398.35	\$398.35	\$376.82	\$376.82	\$448.34	\$448.34	\$365.26	\$365.26	\$392.89	\$392.89
37	\$371.09	\$399.16	\$399.16	\$384.56	\$384.56	\$457.53	\$457.53	\$372.75	\$372.75	\$400.94	\$400.94	\$379.27	\$379.27	\$451.25	\$451.25	\$367.64	\$367.64	\$395.44	\$395.44
38	\$373.49	\$401.74	\$401.74	\$387.04	\$387.04	\$460.48	\$460.48	\$375.16	\$375.16	\$403.53	\$403.53	\$381.72	\$381.72	\$454.17	\$454.17	\$370.01	\$370.01	\$398.00	\$398.00
39	\$378.28	\$406.89	\$406.89	\$392.02	\$392.02	\$466.40	\$466.40	\$379.98	\$379.98	\$408.71	\$408.71	\$386.63	\$386.63	\$460.00	\$460.00	\$374.76	\$374.76	\$403.11	\$403.11
40	\$383.08	\$412.05	\$412.05	\$396.99	\$396.99	\$472.31	\$472.31	\$384.79	\$384.79	\$413.89	\$413.89	\$391.53	\$391.53	\$465.83	\$465.83	\$379.51	\$379.51	\$408.22	\$408.22
41	\$390.27	\$419.79	\$419.79	\$404.44	\$404.44	\$481.18	\$481.18	\$392.02	\$392.02	\$421.67	\$421.67	\$398.88	\$398.88	\$474.58	\$474.58	\$386.64	\$386.64	\$415.88	\$415.88
42	\$397.17	\$427.21	\$427.21	\$411.58	\$411.58	\$489.68	\$489.68	\$398.94	\$398.94	\$429.11	\$429.11	\$405.93	\$405.93	\$482.96	\$482.96	\$393.47	\$393.47	\$423.23	\$423.23
43	\$406.76	\$437.52	\$437.52	\$421.52	\$421.52	\$501.51	\$501.51	\$408.58	\$408.58	\$439.48	\$439.48	\$415.73	\$415.73	\$494.63	\$494.63	\$402.97	\$402.97	\$433.45	\$433.45
44	\$418.75	\$450.42	\$450.42	\$433.95	\$433.95	\$516.29	\$516.29	\$420.62	\$420.62	\$452.43	\$452.43	\$427.98	\$427.98	\$509.21	\$509.21	\$414.85	\$414.85	\$446.23	\$446.23
45	\$432.84	\$465.57	\$465.57	\$448.55	\$448.55	\$533.66	\$533.66	\$434.77	\$434.77	\$467.65	\$467.65	\$442.38	\$442.38	\$526.34	\$526.34	\$428.81	\$428.81	\$461.24	\$461.24
46	\$449.63	\$483.63	\$483.63	\$465.95	\$465.95	\$554.36	\$554.36	\$451.64	\$451.64	\$485.79	\$485.79	\$459.54	\$459.54	\$546.75	\$546.75	\$445.44	\$445.44	\$479.13	\$479.13
47	\$468.51	\$503.94	\$503.94	\$485.51	\$485.51	\$577.64	\$577.64	\$470.60	\$470.60	\$506.19	\$506.19	\$478.84	\$478.84	\$569.71	\$569.71	\$464.15	\$464.15	\$499.25	\$499.25
48	\$490.09	\$527.16	\$527.16	\$507.88	\$507.88	\$604.25	\$604.25	\$492.28	\$492.28	\$529.51	\$529.51	\$500.90	\$500.90	\$595.96	\$595.96	\$485.53	\$485.53	\$522.25	\$522.25
49	\$511.37	\$550.05	\$550.05	\$529.93	\$529.93	\$630.49	\$630.49	\$513.66	\$513.66	\$552.51	\$552.51	\$522.65	\$522.65	\$621.84	\$621.84	\$506.61	\$506.61	\$544.93	\$544.93
50	\$535.35	\$575.84	\$575.84	\$554.79	\$554.79	\$660.05	\$660.05	\$537.75	\$537.75	\$578.41	\$578.41	\$547.16	\$547.16	\$651.00	\$651.00	\$530.37	\$530.37	\$570.48	\$570.48
51	\$559.03	\$601.31	\$601.31	\$579.32	\$579.32	\$689.25	\$689.25	\$561.53	\$561.53	\$604.00	\$604.00	\$571.36	\$571.36	\$679.79	\$679.79	\$553.83	\$553.83	\$595.72	\$595.72
52	\$585.11	\$629.36	\$629.36	\$606.35	\$606.35	\$721.40	\$721.40	\$587.73	\$587.73	\$632.17	\$632.17	\$598.01	\$598.01	\$711.50	\$711.50	\$579.67	\$579.67	\$623.51	\$623.51
53	\$611.49	\$657.74	\$657.74	\$633.69	\$633.69	\$753.92	\$753.92	\$614.22	\$614.22	\$660.67	\$660.67	\$624.97	\$624.97	\$743.58	\$743.58	\$605.80	\$605.80	\$651.62	\$651.62
54	\$639.97	\$688.37	\$688.37	\$663.20	\$663.20	\$789.03	\$789.03	\$642.83	\$642.83	\$691.44	\$691.44	\$654.08	\$654.08	\$778.21	\$778.21	\$634.01	\$634.01	\$681.96	\$681.96
55	\$668.44	\$719.00	\$719.00	\$692.70	\$692.70	\$824.14	\$824.14	\$671.43	\$671.43	\$722.21	\$722.21	\$683.18	\$683.18	\$812.84	\$812.84	\$662.22	\$662.22	\$712.31	\$712.31
56	\$699.32	\$752.21	\$752.21	\$724.70	\$724.70	\$862.21	\$862.21	\$702.44	\$702.44	\$755.57	\$755.57	\$714.74	\$714.74	\$850.38	\$850.38	\$692.81			

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070033	16322PA0070033	16322PA0070033	16322PA0070033	16322PA0070033	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034
Plan Marketing Name =>	Advantage Gold EPO \$2,500 / \$3000	Advantage Gold EPO \$2,500 / \$3000	Advantage Gold EPO \$2,500 / \$3000	Advantage Gold EPO \$2,500 / \$3000	Advantage Gold EPO \$2,500 / \$3000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000
Form # =>	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80
OOP Maximum =>	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$235.26	\$235.26	\$279.91	\$279.91	\$228.04	\$228.04	\$245.29	\$245.29	\$203.42	\$203.42	\$242.02	\$242.02	\$197.17	\$197.17	\$212.09	\$212.09	\$154.43	\$154.43	\$183.73
15	\$256.17	\$256.17	\$304.79	\$304.79	\$248.31	\$248.31	\$267.09	\$267.09	\$221.50	\$221.50	\$263.54	\$263.54	\$214.70	\$214.70	\$230.94	\$230.94	\$168.16	\$168.16	\$200.06
16	\$264.17	\$264.17	\$314.30	\$314.30	\$256.06	\$256.06	\$275.43	\$275.43	\$228.42	\$228.42	\$271.76	\$271.76	\$221.40	\$221.40	\$238.15	\$238.15	\$173.41	\$173.41	\$206.31
17	\$272.16	\$272.16	\$323.81	\$323.81	\$263.81	\$263.81	\$283.77	\$283.77	\$235.33	\$235.33	\$279.99	\$279.99	\$228.10	\$228.10	\$245.36	\$245.36	\$178.65	\$178.65	\$212.55
18	\$280.77	\$280.77	\$334.06	\$334.06	\$272.16	\$272.16	\$292.74	\$292.74	\$242.78	\$242.78	\$288.85	\$288.85	\$235.32	\$235.32	\$253.12	\$253.12	\$184.31	\$184.31	\$219.28
19	\$289.39	\$289.39	\$344.30	\$344.30	\$280.50	\$280.50	\$301.72	\$301.72	\$250.22	\$250.22	\$297.70	\$297.70	\$242.53	\$242.53	\$260.88	\$260.88	\$189.96	\$189.96	\$226.00
20	\$298.30	\$298.30	\$354.91	\$354.91	\$289.15	\$289.15	\$311.02	\$311.02	\$257.93	\$257.93	\$306.88	\$306.88	\$250.01	\$250.01	\$268.92	\$268.92	\$195.81	\$195.81	\$232.96
21	\$307.53	\$307.53	\$365.89	\$365.89	\$298.09	\$298.09	\$320.64	\$320.64	\$265.91	\$265.91	\$316.37	\$316.37	\$257.74	\$257.74	\$277.24	\$277.24	\$201.87	\$201.87	\$240.17
22	\$307.53	\$307.53	\$365.89	\$365.89	\$298.09	\$298.09	\$320.64	\$320.64	\$265.91	\$265.91	\$316.37	\$316.37	\$257.74	\$257.74	\$277.24	\$277.24	\$201.87	\$201.87	\$240.17
23	\$307.53	\$307.53	\$365.89	\$365.89	\$298.09	\$298.09	\$320.64	\$320.64	\$265.91	\$265.91	\$316.37	\$316.37	\$257.74	\$257.74	\$277.24	\$277.24	\$201.87	\$201.87	\$240.17
24	\$307.53	\$307.53	\$365.89	\$365.89	\$298.09	\$298.09	\$320.64	\$320.64	\$265.91	\$265.91	\$316.37	\$316.37	\$257.74	\$257.74	\$277.24	\$277.24	\$201.87	\$201.87	\$240.17
25	\$308.76	\$308.76	\$367.35	\$367.35	\$299.28	\$299.28	\$321.92	\$321.92	\$266.97	\$266.97	\$317.64	\$317.64	\$258.77	\$258.77	\$278.35	\$278.35	\$202.68	\$202.68	\$241.13
26	\$314.91	\$314.91	\$374.67	\$374.67	\$305.24	\$305.24	\$328.34	\$328.34	\$272.29	\$272.29	\$323.96	\$323.96	\$263.93	\$263.93	\$283.89	\$283.89	\$206.71	\$206.71	\$245.93
27	\$322.29	\$322.29	\$383.45	\$383.45	\$312.40	\$312.40	\$336.03	\$336.03	\$278.67	\$278.67	\$331.56	\$331.56	\$270.11	\$270.11	\$290.55	\$290.55	\$211.56	\$211.56	\$251.70
28	\$334.29	\$334.29	\$397.72	\$397.72	\$324.02	\$324.02	\$348.54	\$348.54	\$289.04	\$289.04	\$343.89	\$343.89	\$280.16	\$280.16	\$301.36	\$301.36	\$219.43	\$219.43	\$261.06
29	\$344.13	\$344.13	\$409.43	\$409.43	\$333.56	\$333.56	\$358.80	\$358.80	\$297.55	\$297.55	\$354.02	\$354.02	\$288.41	\$288.41	\$310.23	\$310.23	\$225.89	\$225.89	\$268.75
30	\$349.05	\$349.05	\$415.29	\$415.29	\$338.33	\$338.33	\$363.93	\$363.93	\$301.81	\$301.81	\$359.08	\$359.08	\$292.53	\$292.53	\$314.67	\$314.67	\$229.12	\$229.12	\$272.59
31	\$356.43	\$356.43	\$424.07	\$424.07	\$345.49	\$345.49	\$371.62	\$371.62	\$308.19	\$308.19	\$366.67	\$366.67	\$298.72	\$298.72	\$321.32	\$321.32	\$233.97	\$233.97	\$278.36
32	\$363.81	\$363.81	\$432.85	\$432.85	\$352.64	\$352.64	\$379.32	\$379.32	\$314.57	\$314.57	\$374.27	\$374.27	\$304.91	\$304.91	\$327.97	\$327.97	\$238.81	\$238.81	\$284.12
33	\$368.42	\$368.42	\$438.34	\$438.34	\$357.11	\$357.11	\$384.13	\$384.13	\$318.56	\$318.56	\$379.01	\$379.01	\$308.77	\$308.77	\$332.13	\$332.13	\$241.84	\$241.84	\$287.72
34	\$373.34	\$373.34	\$444.19	\$444.19	\$361.88	\$361.88	\$389.26	\$389.26	\$322.81	\$322.81	\$384.07	\$384.07	\$312.90	\$312.90	\$336.57	\$336.57	\$245.07	\$245.07	\$291.57
35	\$375.80	\$375.80	\$447.12	\$447.12	\$364.27	\$364.27	\$391.82	\$391.82	\$324.94	\$324.94	\$386.60	\$386.60	\$314.96	\$314.96	\$338.79	\$338.79	\$246.69	\$246.69	\$293.49
36	\$378.26	\$378.26	\$450.04	\$450.04	\$366.65	\$366.65	\$394.39	\$394.39	\$327.07	\$327.07	\$389.14	\$389.14	\$317.02	\$317.02	\$341.01	\$341.01	\$248.30	\$248.30	\$295.41
37	\$380.72	\$380.72	\$452.97	\$452.97	\$369.04	\$369.04	\$396.95	\$396.95	\$329.20	\$329.20	\$391.67	\$391.67	\$319.08	\$319.08	\$343.22	\$343.22	\$249.92	\$249.92	\$297.33
38	\$383.18	\$383.18	\$455.90	\$455.90	\$371.42	\$371.42	\$399.52	\$399.52	\$331.32	\$331.32	\$394.20	\$394.20	\$321.14	\$321.14	\$345.44	\$345.44	\$251.53	\$251.53	\$299.25
39	\$388.10	\$388.10	\$461.75	\$461.75	\$376.19	\$376.19	\$404.65	\$404.65	\$335.58	\$335.58	\$399.26	\$399.26	\$325.27	\$325.27	\$349.88	\$349.88	\$254.76	\$254.76	\$303.09
40	\$393.02	\$393.02	\$467.61	\$467.61	\$380.96	\$380.96	\$409.78	\$409.78	\$339.83	\$339.83	\$404.32	\$404.32	\$329.39	\$329.39	\$354.31	\$354.31	\$257.99	\$257.99	\$306.94
41	\$400.40	\$400.40	\$476.39	\$476.39	\$388.11	\$388.11	\$417.47	\$417.47	\$346.21	\$346.21	\$411.91	\$411.91	\$335.58	\$335.58	\$360.97	\$360.97	\$262.83	\$262.83	\$312.70
42	\$407.48	\$407.48	\$484.80	\$484.80	\$394.97	\$394.97	\$424.85	\$424.85	\$352.33	\$352.33	\$419.19	\$419.19	\$341.51	\$341.51	\$367.34	\$367.34	\$267.48	\$267.48	\$318.23
43	\$417.32	\$417.32	\$496.51	\$496.51	\$404.51	\$404.51	\$435.11	\$435.11	\$360.84	\$360.84	\$429.31	\$429.31	\$349.75	\$349.75	\$376.21	\$376.21	\$273.94	\$273.94	\$325.91
44	\$429.62	\$429.62	\$511.15	\$511.15	\$416.43	\$416.43	\$447.93	\$447.93	\$371.48	\$371.48	\$441.97	\$441.97	\$360.06	\$360.06	\$387.30	\$387.30	\$282.01	\$282.01	\$335.52
45	\$444.07	\$444.07	\$528.35	\$528.35	\$430.44	\$430.44	\$463.00	\$463.00	\$383.97	\$383.97	\$456.84	\$456.84	\$372.18	\$372.18	\$400.33	\$400.33	\$291.50	\$291.50	\$346.81
46	\$461.30	\$461.30	\$548.84	\$548.84	\$447.14	\$447.14	\$480.96	\$480.96	\$398.87	\$398.87	\$474.56	\$474.56	\$386.61	\$386.61	\$415.86	\$415.86	\$302.81	\$302.81	\$360.26
47	\$480.67	\$480.67	\$571.89	\$571.89	\$465.91	\$465.91	\$501.16	\$501.16	\$415.62	\$415.62	\$494.49	\$494.49	\$402.85	\$402.85	\$433.33	\$433.33	\$315.52	\$315.52	\$375.39
48	\$502.81	\$502.81	\$598.23	\$598.23	\$487.38	\$487.38	\$524.25	\$524.25	\$434.76	\$434.76	\$517.26	\$517.26	\$421.40	\$421.40	\$453.29	\$453.29	\$330.06	\$330.06	\$392.68
49	\$524.65	\$524.65	\$624.21	\$624.21	\$508.54	\$508.54	\$547.01	\$547.01	\$453.64	\$453.64	\$539.73	\$539.73	\$439.70	\$439.70	\$472.97	\$472.97	\$344.39	\$344.39	\$409.73
50	\$549.25	\$549.25	\$653.48	\$653.48	\$532.39	\$532.39	\$572.66	\$572.66	\$474.92	\$474.92	\$565.04	\$565.04	\$460.32	\$460.32	\$495.15	\$495.15	\$360.54	\$360.54	\$428.94
51	\$573.54	\$573.54	\$682.38	\$682.38	\$555.94	\$555.94	\$597.99	\$597.99	\$495.92	\$495.92	\$590.03	\$590.03	\$480.69	\$480.69	\$517.05	\$517.05	\$376.49	\$376.49	\$447.92
52	\$600.30	\$600.30	\$714.22	\$714.22	\$581.87	\$581.87	\$625.89	\$625.89	\$519.06	\$519.06	\$617.55	\$617.55	\$503.11	\$503.11	\$541.17	\$541.17	\$394.05	\$394.05	\$468.81
53	\$627.36	\$627.36	\$746.42	\$746.42	\$608.10	\$608.10	\$654.11	\$654.11	\$542.46	\$542.46	\$645.39	\$645.39	\$525.79	\$525.79	\$565.57	\$565.57	\$411.81	\$411.81	\$489.95
54	\$656.58	\$656.58	\$781.18	\$781.18	\$636.42	\$636.42	\$684.57	\$684.57	\$567.72	\$567.72	\$675.45	\$675.45	\$550.27	\$550.27	\$591.91	\$591.91	\$430.99	\$430.99	\$512.76
55	\$685.79	\$685.79	\$815.93	\$815.93	\$664.74	\$664.74	\$715.03	\$715.03	\$592.98	\$592.98	\$705.51	\$705.51	\$574.76	\$574.76	\$618.25	\$618.25	\$450.17	\$450.17	\$535.58
56	\$717.47	\$717.47	\$853.62	\$853.62	\$695.44	\$695.44	\$748.05	\$748.05											

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070035	16322PA0070035	16322PA0070035	16322PA0070035	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075
Plan Marketing Name =>	nze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	2	4	5	5	1	2	4	5	1	4	5	1	4	5	1	4	5	1	4
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	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 =>	nze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	/ \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60
OOP Maximum =>	\$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400
Pediatric Dental (Yes/No) =>	es	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$183.73	\$149.69	\$149.69	\$161.01	\$161.01	\$201.88	\$201.88	\$240.19	\$240.19	\$195.68	\$195.68	\$210.47	\$210.47	\$224.51	\$224.51	\$217.62	\$217.62	\$234.07	\$234.07
15	\$200.06	\$162.99	\$162.99	\$175.32	\$175.32	\$219.82	\$219.82	\$261.54	\$261.54	\$213.07	\$213.07	\$229.18	\$229.18	\$244.47	\$244.47	\$236.96	\$236.96	\$254.88	\$254.88
16	\$206.31	\$168.08	\$168.08	\$180.79	\$180.79	\$226.68	\$226.68	\$269.70	\$269.70	\$219.72	\$219.72	\$236.34	\$236.34	\$252.10	\$252.10	\$244.36	\$244.36	\$262.84	\$262.84
17	\$212.55	\$173.17	\$173.17	\$186.27	\$186.27	\$233.54	\$233.54	\$277.86	\$277.86	\$226.37	\$226.37	\$243.49	\$243.49	\$259.73	\$259.73	\$251.76	\$251.76	\$270.79	\$270.79
18	\$219.28	\$178.65	\$178.65	\$192.16	\$192.16	\$240.93	\$240.93	\$286.65	\$286.65	\$233.54	\$233.54	\$251.19	\$251.19	\$267.95	\$267.95	\$259.72	\$259.72	\$279.36	\$279.36
19	\$226.00	\$184.13	\$184.13	\$198.05	\$198.05	\$248.32	\$248.32	\$295.45	\$295.45	\$240.70	\$240.70	\$258.90	\$258.90	\$276.16	\$276.16	\$267.69	\$267.69	\$287.93	\$287.93
20	\$232.96	\$189.80	\$189.80	\$204.16	\$204.16	\$255.97	\$255.97	\$304.55	\$304.55	\$248.12	\$248.12	\$266.88	\$266.88	\$284.68	\$284.68	\$275.94	\$275.94	\$296.80	\$296.80
21	\$240.17	\$195.67	\$195.67	\$210.47	\$210.47	\$263.89	\$263.89	\$313.97	\$313.97	\$255.79	\$255.79	\$275.13	\$275.13	\$293.48	\$293.48	\$284.47	\$284.47	\$305.98	\$305.98
22	\$240.17	\$195.67	\$195.67	\$210.47	\$210.47	\$263.89	\$263.89	\$313.97	\$313.97	\$255.79	\$255.79	\$275.13	\$275.13	\$293.48	\$293.48	\$284.47	\$284.47	\$305.98	\$305.98
23	\$240.17	\$195.67	\$195.67	\$210.47	\$210.47	\$263.89	\$263.89	\$313.97	\$313.97	\$255.79	\$255.79	\$275.13	\$275.13	\$293.48	\$293.48	\$284.47	\$284.47	\$305.98	\$305.98
24	\$240.17	\$195.67	\$195.67	\$210.47	\$210.47	\$263.89	\$263.89	\$313.97	\$313.97	\$255.79	\$255.79	\$275.13	\$275.13	\$293.48	\$293.48	\$284.47	\$284.47	\$305.98	\$305.98
25	\$241.13	\$196.45	\$196.45	\$211.31	\$211.31	\$264.95	\$264.95	\$315.23	\$315.23	\$256.81	\$256.81	\$276.23	\$276.23	\$294.65	\$294.65	\$285.61	\$285.61	\$307.20	\$307.20
26	\$245.93	\$200.37	\$200.37	\$215.52	\$215.52	\$270.22	\$270.22	\$321.51	\$321.51	\$261.93	\$261.93	\$281.73	\$281.73	\$300.52	\$300.52	\$291.30	\$291.30	\$313.32	\$313.32
27	\$251.70	\$205.06	\$205.06	\$220.57	\$220.57	\$276.56	\$276.56	\$329.04	\$329.04	\$268.07	\$268.07	\$288.34	\$288.34	\$307.57	\$307.57	\$298.12	\$298.12	\$320.67	\$320.67
28	\$261.06	\$212.69	\$212.69	\$228.78	\$228.78	\$286.85	\$286.85	\$341.29	\$341.29	\$278.04	\$278.04	\$299.07	\$299.07	\$319.01	\$319.01	\$309.22	\$309.22	\$332.60	\$332.60
29	\$268.75	\$218.95	\$218.95	\$235.52	\$235.52	\$295.29	\$295.29	\$351.33	\$351.33	\$286.23	\$286.23	\$307.87	\$307.87	\$328.40	\$328.40	\$318.32	\$318.32	\$342.39	\$342.39
30	\$272.59	\$222.09	\$222.09	\$238.88	\$238.88	\$299.52	\$299.52	\$356.36	\$356.36	\$290.32	\$290.32	\$312.27	\$312.27	\$333.10	\$333.10	\$322.87	\$322.87	\$347.29	\$347.29
31	\$278.36	\$226.78	\$226.78	\$243.93	\$243.93	\$305.85	\$305.85	\$363.89	\$363.89	\$296.46	\$296.46	\$318.88	\$318.88	\$340.14	\$340.14	\$329.70	\$329.70	\$354.63	\$354.63
32	\$284.12	\$231.48	\$231.48	\$248.99	\$248.99	\$312.18	\$312.18	\$371.43	\$371.43	\$302.60	\$302.60	\$325.48	\$325.48	\$347.19	\$347.19	\$336.53	\$336.53	\$361.97	\$361.97
33	\$287.72	\$234.41	\$234.41	\$252.14	\$252.14	\$316.14	\$316.14	\$376.14	\$376.14	\$306.44	\$306.44	\$329.61	\$329.61	\$351.59	\$351.59	\$340.80	\$340.80	\$366.56	\$366.56
34	\$291.57	\$237.54	\$237.54	\$255.51	\$255.51	\$320.36	\$320.36	\$381.16	\$381.16	\$310.53	\$310.53	\$334.01	\$334.01	\$356.28	\$356.28	\$345.35	\$345.35	\$371.46	\$371.46
35	\$293.49	\$239.11	\$239.11	\$257.19	\$257.19	\$322.47	\$322.47	\$383.67	\$383.67	\$312.58	\$312.58	\$336.21	\$336.21	\$358.63	\$358.63	\$347.62	\$347.62	\$373.91	\$373.91
36	\$295.41	\$240.67	\$240.67	\$258.88	\$258.88	\$324.58	\$324.58	\$386.18	\$386.18	\$314.62	\$314.62	\$338.41	\$338.41	\$360.98	\$360.98	\$349.90	\$349.90	\$376.36	\$376.36
37	\$297.33	\$242.24	\$242.24	\$260.56	\$260.56	\$326.70	\$326.70	\$388.69	\$388.69	\$316.67	\$316.67	\$340.61	\$340.61	\$363.33	\$363.33	\$352.17	\$352.17	\$378.80	\$378.80
38	\$299.25	\$243.80	\$243.80	\$262.25	\$262.25	\$328.81	\$328.81	\$391.21	\$391.21	\$318.71	\$318.71	\$342.81	\$342.81	\$365.68	\$365.68	\$354.45	\$354.45	\$381.25	\$381.25
39	\$303.09	\$246.94	\$246.94	\$265.61	\$265.61	\$333.03	\$333.03	\$396.23	\$396.23	\$322.81	\$322.81	\$347.21	\$347.21	\$370.37	\$370.37	\$359.00	\$359.00	\$386.15	\$386.15
40	\$306.94	\$250.07	\$250.07	\$268.98	\$268.98	\$337.25	\$337.25	\$401.25	\$401.25	\$326.90	\$326.90	\$351.62	\$351.62	\$375.07	\$375.07	\$363.55	\$363.55	\$391.04	\$391.04
41	\$312.70	\$254.76	\$254.76	\$274.03	\$274.03	\$343.58	\$343.58	\$408.79	\$408.79	\$333.04	\$333.04	\$358.22	\$358.22	\$382.11	\$382.11	\$370.38	\$370.38	\$398.39	\$398.39
42	\$318.23	\$259.26	\$259.26	\$278.87	\$278.87	\$349.65	\$349.65	\$416.01	\$416.01	\$338.92	\$338.92	\$364.55	\$364.55	\$388.86	\$388.86	\$376.92	\$376.92	\$405.42	\$405.42
43	\$325.91	\$265.52	\$265.52	\$285.61	\$285.61	\$358.10	\$358.10	\$426.06	\$426.06	\$347.11	\$347.11	\$373.35	\$373.35	\$398.25	\$398.25	\$386.03	\$386.03	\$415.21	\$415.21
44	\$335.52	\$273.35	\$273.35	\$294.03	\$294.03	\$368.65	\$368.65	\$438.62	\$438.62	\$357.34	\$357.34	\$384.36	\$384.36	\$409.99	\$409.99	\$397.40	\$397.40	\$427.45	\$427.45
45	\$346.81	\$282.55	\$282.55	\$303.92	\$303.92	\$381.06	\$381.06	\$453.37	\$453.37	\$369.36	\$369.36	\$397.29	\$397.29	\$423.79	\$423.79	\$410.77	\$410.77	\$441.84	\$441.84
46	\$360.26	\$293.51	\$293.51	\$315.71	\$315.71	\$395.84	\$395.84	\$470.96	\$470.96	\$383.69	\$383.69	\$412.70	\$412.70	\$440.22	\$440.22	\$426.71	\$426.71	\$458.97	\$458.97
47	\$375.39	\$305.83	\$305.83	\$328.96	\$328.96	\$412.46	\$412.46	\$490.74	\$490.74	\$399.80	\$399.80	\$430.03	\$430.03	\$458.71	\$458.71	\$444.63	\$444.63	\$478.25	\$478.25
48	\$392.68	\$319.92	\$319.92	\$344.12	\$344.12	\$431.46	\$431.46	\$513.34	\$513.34	\$418.22	\$418.22	\$449.84	\$449.84	\$479.84	\$479.84	\$465.11	\$465.11	\$500.28	\$500.28
49	\$409.73	\$333.81	\$333.81	\$359.06	\$359.06	\$450.20	\$450.20	\$535.63	\$535.63	\$436.38	\$436.38	\$469.37	\$469.37	\$500.68	\$500.68	\$485.31	\$485.31	\$522.00	\$522.00
50	\$428.94	\$349.47	\$349.47	\$375.90	\$375.90	\$471.31	\$471.31	\$560.75	\$560.75	\$456.84	\$456.84	\$491.38	\$491.38	\$524.16	\$524.16	\$508.06	\$508.06	\$546.48	\$546.48
51	\$447.92	\$364.92	\$364.92	\$392.53	\$392.53	\$492.15	\$492.15	\$585.55	\$585.55	\$477.05	\$477.05	\$513.12	\$513.12	\$547.34	\$547.34	\$530.54	\$530.54	\$570.65	\$570.65
52	\$468.81	\$381.95	\$381.95	\$410.84	\$410.84	\$515.11	\$515.11	\$612.87	\$612.87	\$499.30	\$499.30	\$537.05	\$537.05	\$572.87	\$572.87	\$555.29	\$555.29	\$597.27	\$597.27
53	\$489.95	\$399.17	\$399.17	\$429.36	\$429.36	\$538.34	\$538.34	\$640.50	\$640.50	\$521.81	\$521.81	\$561.27	\$561.27	\$598.70	\$598.70	\$580.32	\$580.32	\$624.20	\$624.20
54	\$512.76	\$417.76	\$417.76	\$449.35	\$449.35	\$563.41	\$563.41	\$670.33	\$670.33	\$546.11	\$546.11	\$587.40	\$587.40	\$626.58	\$626.58	\$607.34	\$607.34	\$653.27	\$653.27
55	\$535.58	\$436.34	\$436.34	\$469.35	\$469.35	\$588.47	\$588.47	\$700.15	\$700.15	\$570.41	\$570.41	\$613.54	\$613.54	\$654.46	\$654.46	\$634.37	\$634.37	\$682.34	\$682.34
56	\$560.32	\$456.50	\$456.50	\$491.03	\$491.03	\$615.66	\$615.66	\$732.49	\$732.49	\$596.76	\$596.76	\$641.88	\$641.88	\$684.69	\$684.69	\$663.67	\$663.67	\$713.85	\$713.85
57	\$585.29	\$476.85	\$476.85	\$512.															

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

HIOS Plan ID (On Exchange)=>	16322PA0070076		16322PA0070076		16322PA0070076		16322PA0070077		16322PA0070077		16322PA0070077		16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070078	
Plan Marketing Name =>	ntage Gold EPO \$1,750 /\$35/\$55		ntage Gold EPO \$1,750 /\$35/\$55		ntage Gold EPO \$1,750 /\$35/\$55		ntage Gold EPO \$2,500 /\$10% /\$25/\$50		ntage Gold EPO \$2,500 /\$10% /\$25/\$50		ntage Gold EPO \$2,500 /\$10% /\$25/\$50		ntage Silver EPO HSA \$3,000 /\$10% /\$3000 /\$6000		ntage Silver EPO HSA \$3,000 /\$10% /\$3000 /\$6000		ntage Silver EPO HSA \$3,000 /\$10% /\$3000 /\$6000		ntage Silver EPO \$4	
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPC	
Rating Area =>	1		4		5		1		4		5		1		4		5		:	
Network =>	w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Adv.	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Sil	
Deductible =>	\$1750 / \$3500		\$1750 / \$3500		\$1750 / \$3500		\$2500 / \$5000		\$2500 / \$5000		\$2500 / \$5000		\$3000 / \$6000		\$3000 / \$6000		\$3000 / \$6000		\$4750 /	
Coinurance =>	100%		100%		100%		90%		90%		90%		90%		90%		90%		90	
Copays =>	\$35 / \$50		\$35 / \$50		\$35 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		10% / 10%		10% / 10%		10% / 10%		\$50 /	
OOP Maximum =>	\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6750 / \$13500		\$6750 / \$13500		\$6750 / \$13500		\$7900 /	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	
0 - 14	\$220.04	\$220.04	\$213.29	\$213.29	\$229.42	\$229.42	\$218.07	\$218.07	\$211.38	\$211.38	\$227.37	\$227.37	\$183.70	\$183.70	\$178.06	\$178.06	\$191.53	\$191.53	\$180.93	
15	\$239.60	\$239.60	\$232.25	\$232.25	\$249.82	\$249.82	\$237.45	\$237.45	\$230.17	\$230.17	\$247.58	\$247.58	\$200.03	\$200.03	\$193.89	\$193.89	\$208.56	\$208.56	\$197.01	
16	\$247.08	\$247.08	\$239.50	\$239.50	\$257.61	\$257.61	\$244.87	\$244.87	\$237.35	\$237.35	\$255.30	\$255.30	\$206.27	\$206.27	\$199.94	\$199.94	\$215.07	\$215.07	\$203.16	
17	\$254.56	\$254.56	\$246.75	\$246.75	\$265.41	\$265.41	\$252.28	\$252.28	\$244.53	\$244.53	\$263.03	\$263.03	\$212.52	\$212.52	\$205.99	\$205.99	\$221.58	\$221.58	\$209.31	
18	\$262.62	\$262.62	\$254.55	\$254.55	\$273.81	\$273.81	\$260.26	\$260.26	\$252.27	\$252.27	\$271.35	\$271.35	\$219.24	\$219.24	\$212.51	\$212.51	\$228.59	\$228.59	\$215.93	
19	\$270.67	\$270.67	\$262.36	\$262.36	\$282.21	\$282.21	\$268.24	\$268.24	\$260.01	\$260.01	\$279.67	\$279.67	\$225.96	\$225.96	\$219.03	\$219.03	\$235.60	\$235.60	\$222.56	
20	\$279.01	\$279.01	\$270.45	\$270.45	\$290.90	\$290.90	\$276.51	\$276.51	\$268.02	\$268.02	\$288.29	\$288.29	\$232.93	\$232.93	\$225.78	\$225.78	\$242.86	\$242.86	\$229.41	
21	\$287.64	\$287.64	\$278.81	\$278.81	\$299.90	\$299.90	\$285.06	\$285.06	\$276.31	\$276.31	\$297.21	\$297.21	\$240.13	\$240.13	\$232.76	\$232.76	\$250.37	\$250.37	\$236.51	
22	\$287.64	\$287.64	\$278.81	\$278.81	\$299.90	\$299.90	\$285.06	\$285.06	\$276.31	\$276.31	\$297.21	\$297.21	\$240.13	\$240.13	\$232.76	\$232.76	\$250.37	\$250.37	\$236.51	
23	\$287.64	\$287.64	\$278.81	\$278.81	\$299.90	\$299.90	\$285.06	\$285.06	\$276.31	\$276.31	\$297.21	\$297.21	\$240.13	\$240.13	\$232.76	\$232.76	\$250.37	\$250.37	\$236.51	
24	\$287.64	\$287.64	\$278.81	\$278.81	\$299.90	\$299.90	\$285.06	\$285.06	\$276.31	\$276.31	\$297.21	\$297.21	\$240.13	\$240.13	\$232.76	\$232.76	\$250.37	\$250.37	\$236.51	
25	\$288.79	\$288.79	\$279.93	\$279.93	\$301.10	\$301.10	\$286.20	\$286.20	\$277.42	\$277.42	\$298.40	\$298.40	\$241.09	\$241.09	\$233.69	\$233.69	\$251.37	\$251.37	\$237.46	
26	\$294.54	\$294.54	\$285.50	\$285.50	\$307.10	\$307.10	\$291.90	\$291.90	\$282.94	\$282.94	\$304.34	\$304.34	\$245.89	\$245.89	\$238.35	\$238.35	\$256.38	\$256.38	\$242.19	
27	\$301.45	\$301.45	\$292.19	\$292.19	\$314.30	\$314.30	\$298.74	\$298.74	\$289.57	\$289.57	\$311.48	\$311.48	\$251.66	\$251.66	\$243.93	\$243.93	\$262.39	\$262.39	\$247.86	
28	\$312.66	\$312.66	\$303.07	\$303.07	\$325.99	\$325.99	\$309.86	\$309.86	\$300.35	\$300.35	\$323.07	\$323.07	\$261.02	\$261.02	\$253.01	\$253.01	\$272.15	\$272.15	\$257.09	
29	\$321.87	\$321.87	\$311.99	\$311.99	\$335.59	\$335.59	\$318.98	\$318.98	\$309.19	\$309.19	\$332.58	\$332.58	\$268.71	\$268.71	\$260.46	\$260.46	\$280.16	\$280.16	\$264.65	
30	\$326.47	\$326.47	\$316.45	\$316.45	\$340.39	\$340.39	\$323.54	\$323.54	\$313.61	\$313.61	\$337.33	\$337.33	\$272.55	\$272.55	\$264.18	\$264.18	\$284.17	\$284.17	\$268.44	
31	\$333.37	\$333.37	\$323.14	\$323.14	\$347.58	\$347.58	\$330.38	\$330.38	\$320.24	\$320.24	\$344.47	\$344.47	\$278.31	\$278.31	\$269.77	\$269.77	\$290.18	\$290.18	\$274.12	
32	\$340.28	\$340.28	\$329.83	\$329.83	\$354.78	\$354.78	\$337.23	\$337.23	\$326.87	\$326.87	\$351.60	\$351.60	\$284.07	\$284.07	\$275.36	\$275.36	\$296.19	\$296.19	\$279.79	
33	\$344.59	\$344.59	\$334.01	\$334.01	\$359.28	\$359.28	\$341.50	\$341.50	\$331.02	\$331.02	\$356.06	\$356.06	\$287.68	\$287.68	\$278.85	\$278.85	\$299.94	\$299.94	\$283.34	
34	\$349.19	\$349.19	\$338.48	\$338.48	\$364.08	\$364.08	\$346.06	\$346.06	\$335.44	\$335.44	\$360.81	\$360.81	\$291.52	\$291.52	\$282.57	\$282.57	\$303.95	\$303.95	\$287.12	
35	\$351.50	\$351.50	\$340.71	\$340.71	\$366.48	\$366.48	\$348.34	\$348.34	\$337.65	\$337.65	\$363.19	\$363.19	\$293.44	\$293.44	\$284.43	\$284.43	\$305.95	\$305.95	\$289.02	
36	\$353.80	\$353.80	\$342.94	\$342.94	\$368.88	\$368.88	\$350.62	\$350.62	\$339.86	\$339.86	\$365.57	\$365.57	\$295.36	\$295.36	\$286.29	\$286.29	\$307.96	\$307.96	\$290.91	
37	\$356.10	\$356.10	\$345.17	\$345.17	\$371.28	\$371.28	\$352.90	\$352.90	\$342.07	\$342.07	\$367.95	\$367.95	\$297.28	\$297.28	\$288.16	\$288.16	\$309.96	\$309.96	\$292.80	
38	\$358.40	\$358.40	\$347.40	\$347.40	\$373.68	\$373.68	\$355.18	\$355.18	\$344.28	\$344.28	\$370.32	\$370.32	\$299.20	\$299.20	\$290.02	\$290.02	\$311.96	\$311.96	\$294.69	
39	\$363.00	\$363.00	\$351.86	\$351.86	\$378.47	\$378.47	\$359.75	\$359.75	\$348.70	\$348.70	\$375.08	\$375.08	\$303.04	\$303.04	\$293.74	\$293.74	\$315.97	\$315.97	\$298.48	
40	\$367.60	\$367.60	\$356.32	\$356.32	\$383.27	\$383.27	\$364.31	\$364.31	\$353.12	\$353.12	\$379.83	\$379.83	\$306.89	\$306.89	\$297.47	\$297.47	\$319.97	\$319.97	\$302.26	
41	\$374.51	\$374.51	\$363.01	\$363.01	\$390.47	\$390.47	\$371.15	\$371.15	\$359.76	\$359.76	\$386.97	\$386.97	\$312.65	\$312.65	\$303.05	\$303.05	\$325.98	\$325.98	\$307.94	
42	\$381.12	\$381.12	\$369.42	\$369.42	\$397.37	\$397.37	\$377.70	\$377.70	\$366.11	\$366.11	\$393.80	\$393.80	\$318.17	\$318.17	\$308.41	\$308.41	\$331.74	\$331.74	\$313.38	
43	\$390.33	\$390.33	\$378.35	\$378.35	\$406.96	\$406.96	\$386.83	\$386.83	\$374.95	\$374.95	\$403.31	\$403.31	\$325.86	\$325.86	\$315.86	\$315.86	\$339.75	\$339.75	\$320.94	
44	\$401.83	\$401.83	\$389.50	\$389.50	\$418.96	\$418.96	\$398.23	\$398.23	\$386.01	\$386.01	\$415.20	\$415.20	\$335.46	\$335.46	\$325.17	\$325.17	\$349.77	\$349.77	\$330.40	
45	\$415.35	\$415.35	\$402.60	\$402.60	\$433.06	\$433.06	\$411.63	\$411.63	\$398.99	\$398.99	\$429.17	\$429.17	\$346.75	\$346.75	\$336.11	\$336.11	\$361.53	\$361.53	\$341.52	
46	\$431.46	\$431.46	\$418.22	\$418.22	\$449.85	\$449.85	\$427.59	\$427.59	\$414.47	\$414.47	\$445.82	\$445.82	\$360.20	\$360.20	\$349.14	\$349.14	\$375.56	\$375.56	\$354.77	
47	\$449.58	\$449.58	\$435.78	\$435.78	\$468.74	\$468.74	\$445.55	\$445.55	\$431.87	\$431.87	\$464.54	\$464.54	\$375.32	\$375.32	\$363.80	\$363.80	\$391.33	\$391.33	\$369.67	
48	\$470.29	\$470.29	\$455.85	\$455.85	\$490.34	\$490.34	\$466.07	\$466.07	\$451.77	\$451.77	\$485.94	\$485.94	\$392.61	\$392.61	\$380.56	\$380.56	\$409.35	\$409.35	\$386.69	
49	\$490.71	\$490.71	\$475.65	\$475.65	\$511.63	\$511.63	\$486.31	\$486.31	\$471.38	\$471.38	\$507.04	\$507.04	\$409.66	\$409.66	\$397.09	\$397.09	\$427.13	\$427.13	\$403.49	
50	\$513.73	\$513.73	\$497.95	\$497.95	\$535.62	\$535.62	\$509.12	\$509.12	\$493.49	\$493.49	\$530.82	\$530.82	\$428.87	\$428.87	\$415.71	\$415.71	\$447.16	\$447.16	\$422.41	
51	\$536.45	\$536.45	\$519.98	\$519.98	\$559.31	\$559.31	\$531.64	\$531.64	\$515.32	\$515.32	\$554.30	\$554.30	\$447.84	\$447.84	\$434.10	\$434.10	\$466.94	\$466.94	\$441.09	
52	\$561.47	\$561.47	\$544.24	\$544.24	\$585.40	\$585.40	\$556.44	\$556.44	\$539.36	\$539.36	\$580.15	\$580.15	\$468.73	\$468.73	\$454.35	\$454.35	\$488.72	\$488.72	\$461.67	
53	\$586.79	\$586.79	\$568.77	\$568.77	\$611.80	\$611.80	\$581.52	\$581.52	\$563.67	\$563.67	\$606.31	\$606.31	\$489.87	\$489.87	\$474.83	\$474.83	\$510.75	\$510.75	\$482.48	
54	\$614.11	\$614.11	\$595.26	\$595.26	\$640.29	\$640.29	\$608.60	\$608.60	\$589.92	\$589.92	\$634.54	\$634.54	\$512.68	\$512.68	\$496.94	\$496.94	\$534.54	\$534.54	\$509.53	
55	\$641.44	\$641.44	\$621.75	\$621.75	\$668.78	\$668.78	\$635.68	\$635.68	\$616.17	\$616.17	\$662.78	\$662.78	\$535.49	\$535.49	\$519.05	\$519.05	\$558.33	\$558.33	\$527.42	
56	\$671.06	\$671.06	\$650.46	\$650.46	\$699.67	\$699.67	\$665.04	\$665.04	\$644.63	\$644.63	\$693.39	\$693.39	\$560.22	\$560.22	\$543.03	\$543.03	\$584.11	\$584.1		

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070079	16322PA0070079	16322PA0070079	16322PA0070080	16322PA0070080	16322PA0070080	16322PA0070080	16322PA0070081	16322PA0070081	16322PA0070081	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082
Plan Marketing Name =>	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$7,000/10% \$30/	Age Silver EPO \$7,000/10% \$30/	Age Silver EPO \$7,000/10% \$30/	Age Silver EPO \$7,000/10% \$30/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Silver EPO \$3,750 \$50/\$70	Age Silver EPO \$3,750 \$50/\$70	Age Silver EPO \$3,750 \$50/\$70	Age Silver EPO \$3,750 \$50/\$70	Age Silver EPO \$3,750 \$50/\$70	Age Silver EPO \$3,750 \$50/\$70	Age Silver EPO \$3,750 \$50/\$70	Age Silver EPO \$3,750 \$50/\$70	Age Silver EPO \$3,750 \$50/\$70
Form # =>	EPO2	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	4	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1
Network =>	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$9500	\$4750 / \$9500	\$4750 / \$9500	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinsurance =>	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
Copays =>	\$65	\$50 / \$65	\$50 / \$65	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
OOP Maximum =>	\$15800	\$7900 / \$15800	\$7900 / \$15800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$180.93	\$175.38	\$175.38	\$188.64	\$188.64	\$194.13	\$194.13	\$188.17	\$188.17	\$202.40	\$202.40	\$223.85	\$223.85	\$216.98	\$216.98	\$233.39	\$233.39	\$188.91	\$188.91
15	\$197.01	\$190.97	\$190.97	\$205.41	\$205.41	\$211.39	\$211.39	\$204.90	\$204.90	\$220.40	\$220.40	\$243.74	\$243.74	\$236.26	\$236.26	\$254.13	\$254.13	\$205.70	\$205.70
16	\$203.16	\$196.93	\$196.93	\$211.82	\$211.82	\$217.99	\$217.99	\$211.30	\$211.30	\$227.27	\$227.27	\$251.35	\$251.35	\$243.64	\$243.64	\$262.06	\$262.06	\$212.12	\$212.12
17	\$209.31	\$202.89	\$202.89	\$218.23	\$218.23	\$224.59	\$224.59	\$217.69	\$217.69	\$234.15	\$234.15	\$258.96	\$258.96	\$251.01	\$251.01	\$270.00	\$270.00	\$218.54	\$218.54
18	\$215.93	\$209.31	\$209.31	\$225.14	\$225.14	\$231.69	\$231.69	\$224.58	\$224.58	\$241.56	\$241.56	\$267.15	\$267.15	\$258.95	\$258.95	\$278.54	\$278.54	\$225.46	\$225.46
19	\$222.56	\$215.72	\$215.72	\$232.04	\$232.04	\$238.80	\$238.80	\$231.47	\$231.47	\$248.97	\$248.97	\$275.35	\$275.35	\$266.90	\$266.90	\$287.08	\$287.08	\$232.37	\$232.37
20	\$229.41	\$222.37	\$222.37	\$239.19	\$239.19	\$246.16	\$246.16	\$238.60	\$238.60	\$256.64	\$256.64	\$283.83	\$283.83	\$275.12	\$275.12	\$295.93	\$295.93	\$239.53	\$239.53
21	\$236.51	\$229.25	\$229.25	\$246.59	\$246.59	\$253.77	\$253.77	\$245.98	\$245.98	\$264.58	\$264.58	\$292.61	\$292.61	\$283.63	\$283.63	\$305.08	\$305.08	\$246.94	\$246.94
22	\$236.51	\$229.25	\$229.25	\$246.59	\$246.59	\$253.77	\$253.77	\$245.98	\$245.98	\$264.58	\$264.58	\$292.61	\$292.61	\$283.63	\$283.63	\$305.08	\$305.08	\$246.94	\$246.94
23	\$236.51	\$229.25	\$229.25	\$246.59	\$246.59	\$253.77	\$253.77	\$245.98	\$245.98	\$264.58	\$264.58	\$292.61	\$292.61	\$283.63	\$283.63	\$305.08	\$305.08	\$246.94	\$246.94
24	\$236.51	\$229.25	\$229.25	\$246.59	\$246.59	\$253.77	\$253.77	\$245.98	\$245.98	\$264.58	\$264.58	\$292.61	\$292.61	\$283.63	\$283.63	\$305.08	\$305.08	\$246.94	\$246.94
25	\$237.46	\$230.17	\$230.17	\$247.58	\$247.58	\$254.79	\$254.79	\$246.96	\$246.96	\$265.64	\$265.64	\$293.78	\$293.78	\$284.76	\$284.76	\$306.30	\$306.30	\$247.93	\$247.93
26	\$242.19	\$234.75	\$234.75	\$252.51	\$252.51	\$259.86	\$259.86	\$251.88	\$251.88	\$270.93	\$270.93	\$299.63	\$299.63	\$290.44	\$290.44	\$312.40	\$312.40	\$252.87	\$252.87
27	\$247.86	\$240.25	\$240.25	\$258.43	\$258.43	\$265.95	\$265.95	\$257.79	\$257.79	\$277.28	\$277.28	\$306.66	\$306.66	\$297.24	\$297.24	\$319.72	\$319.72	\$258.79	\$258.79
28	\$257.09	\$249.19	\$249.19	\$268.04	\$268.04	\$275.85	\$275.85	\$267.38	\$267.38	\$287.60	\$287.60	\$318.07	\$318.07	\$308.31	\$308.31	\$331.62	\$331.62	\$268.42	\$268.42
29	\$264.65	\$256.53	\$256.53	\$275.93	\$275.93	\$283.97	\$283.97	\$275.25	\$275.25	\$296.07	\$296.07	\$327.43	\$327.43	\$317.38	\$317.38	\$341.38	\$341.38	\$276.33	\$276.33
30	\$268.44	\$260.20	\$260.20	\$279.88	\$279.88	\$288.03	\$288.03	\$279.19	\$279.19	\$300.30	\$300.30	\$332.11	\$332.11	\$321.92	\$321.92	\$346.27	\$346.27	\$280.28	\$280.28
31	\$274.12	\$265.70	\$265.70	\$285.80	\$285.80	\$294.12	\$294.12	\$285.09	\$285.09	\$306.65	\$306.65	\$339.13	\$339.13	\$328.73	\$328.73	\$353.59	\$353.59	\$286.20	\$286.20
32	\$279.79	\$271.20	\$271.20	\$291.72	\$291.72	\$300.21	\$300.21	\$290.99	\$290.99	\$313.00	\$313.00	\$346.16	\$346.16	\$335.53	\$335.53	\$360.91	\$360.91	\$292.13	\$292.13
33	\$283.34	\$274.64	\$274.64	\$295.41	\$295.41	\$304.02	\$304.02	\$294.68	\$294.68	\$316.97	\$316.97	\$350.55	\$350.55	\$339.79	\$339.79	\$365.49	\$365.49	\$295.83	\$295.83
34	\$287.12	\$278.31	\$278.31	\$299.36	\$299.36	\$308.08	\$308.08	\$298.62	\$298.62	\$321.20	\$321.20	\$355.23	\$355.23	\$344.33	\$344.33	\$370.37	\$370.37	\$299.79	\$299.79
35	\$289.02	\$280.14	\$280.14	\$301.33	\$301.33	\$310.11	\$310.11	\$300.59	\$300.59	\$323.32	\$323.32	\$357.57	\$357.57	\$346.60	\$346.60	\$372.81	\$372.81	\$301.76	\$301.76
36	\$290.91	\$281.98	\$281.98	\$303.31	\$303.31	\$312.14	\$312.14	\$302.56	\$302.56	\$325.43	\$325.43	\$359.91	\$359.91	\$348.86	\$348.86	\$375.25	\$375.25	\$303.74	\$303.74
37	\$292.80	\$283.81	\$283.81	\$305.28	\$305.28	\$314.17	\$314.17	\$304.52	\$304.52	\$327.55	\$327.55	\$362.25	\$362.25	\$351.13	\$351.13	\$377.69	\$377.69	\$305.71	\$305.71
38	\$294.69	\$285.65	\$285.65	\$307.25	\$307.25	\$316.20	\$316.20	\$306.49	\$306.49	\$329.67	\$329.67	\$364.59	\$364.59	\$353.40	\$353.40	\$380.13	\$380.13	\$307.69	\$307.69
39	\$298.48	\$289.31	\$289.31	\$311.20	\$311.20	\$320.26	\$320.26	\$310.43	\$310.43	\$333.90	\$333.90	\$369.27	\$369.27	\$357.94	\$357.94	\$385.01	\$385.01	\$311.64	\$311.64
40	\$302.26	\$292.98	\$292.98	\$315.14	\$315.14	\$324.32	\$324.32	\$314.36	\$314.36	\$338.13	\$338.13	\$373.96	\$373.96	\$362.48	\$362.48	\$389.89	\$389.89	\$315.59	\$315.59
41	\$307.94	\$298.48	\$298.48	\$321.06	\$321.06	\$330.41	\$330.41	\$320.27	\$320.27	\$344.48	\$344.48	\$380.98	\$380.98	\$369.29	\$369.29	\$397.21	\$397.21	\$321.52	\$321.52
42	\$313.38	\$303.76	\$303.76	\$326.73	\$326.73	\$336.25	\$336.25	\$325.92	\$325.92	\$350.57	\$350.57	\$387.71	\$387.71	\$375.81	\$375.81	\$404.23	\$404.23	\$327.20	\$327.20
43	\$320.94	\$311.09	\$311.09	\$334.62	\$334.62	\$344.37	\$344.37	\$333.79	\$333.79	\$359.04	\$359.04	\$397.07	\$397.07	\$384.89	\$384.89	\$413.99	\$413.99	\$335.10	\$335.10
44	\$330.40	\$320.26	\$320.26	\$344.49	\$344.49	\$354.52	\$354.52	\$343.63	\$343.63	\$369.62	\$369.62	\$408.78	\$408.78	\$396.23	\$396.23	\$426.20	\$426.20	\$344.98	\$344.98
45	\$341.52	\$331.04	\$331.04	\$356.08	\$356.08	\$366.44	\$366.44	\$355.20	\$355.20	\$382.05	\$382.05	\$422.53	\$422.53	\$409.56	\$409.56	\$440.54	\$440.54	\$356.58	\$356.58
46	\$354.77	\$343.88	\$343.88	\$369.89	\$369.89	\$380.66	\$380.66	\$368.97	\$368.97	\$396.87	\$396.87	\$438.92	\$438.92	\$425.45	\$425.45	\$457.62	\$457.62	\$370.41	\$370.41
47	\$369.67	\$358.32	\$358.32	\$385.42	\$385.42	\$396.64	\$396.64	\$384.47	\$384.47	\$413.54	\$413.54	\$447.35	\$447.35	\$434.31	\$434.31	\$476.84	\$476.84	\$385.97	\$385.97
48	\$386.69	\$374.82	\$374.82	\$403.17	\$403.17	\$414.91	\$414.91	\$402.18	\$402.18	\$432.59	\$432.59	\$478.42	\$478.42	\$463.74	\$463.74	\$498.81	\$498.81	\$403.75	\$403.75
49	\$403.49	\$391.10	\$391.10	\$420.68	\$420.68	\$432.93	\$432.93	\$419.64	\$419.64	\$451.37	\$451.37	\$499.19	\$499.19	\$483.87	\$483.87	\$520.47	\$520.47	\$421.28	\$421.28
50	\$422.41	\$409.44	\$409.44	\$440.41	\$440.41	\$453.23	\$453.23	\$439.32	\$439.32	\$472.54	\$472.54	\$522.60	\$522.60	\$506.56	\$506.56	\$544.87	\$544.87	\$441.03	\$441.03
51	\$441.09	\$427.55	\$427.55	\$459.89	\$459.89	\$473.28	\$473.28	\$458.75	\$458.75	\$493.44	\$493.44	\$545.72	\$545.72	\$528.97	\$528.97	\$568.97	\$568.97	\$460.54	\$460.54
52	\$461.67	\$447.50	\$447.50	\$481.34	\$481.34	\$495.36	\$495.36	\$480.15	\$480.15	\$516.46	\$516.46	\$571.17	\$571.17	\$553.65	\$553.65	\$595.52	\$595.52	\$482.03	\$482.03
53	\$482.48	\$467.67	\$467.67	\$503.04	\$503.04	\$517.69	\$517.69	\$501.80	\$501.80	\$539.74	\$539.74	\$596.92	\$596.92	\$578.61	\$578.61	\$622.36	\$622.36	\$503.76	\$503.76
54	\$504.95	\$489.45	\$489.45	\$526.47	\$526.47	\$541.80	\$541.80	\$525.17	\$525.17	\$564.88	\$564.88	\$624.72	\$624.72	\$605.55	\$605.55	\$651.35	\$651.35	\$527.22	\$527.22
55	\$527.42	\$511.23	\$511.23	\$549.90	\$549.90	\$565.91	\$565.91	\$548.54	\$548.54	\$590.01	\$590.01	\$652.52	\$652.52	\$632.49	\$632.49	\$680.33	\$680.33	\$550.68	\$550.68
56	\$551.78	\$534.84	\$534.84	\$575.29	\$575.29	\$592.05	\$592.05	\$573.87	\$										

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

HIOS Plan ID (On Exchange)=>	16322PA0070082		16322PA0070082		16322PA0080001		16322PA0080001		16322PA0080001		16322PA0080002		16322PA0080002		16322PA0080002		16322PA0080003		16322PA0080003	
HIOS Plan ID (Off Exchange)=>	16322PA0070082		16322PA0070082		16322PA0080001		16322PA0080001		16322PA0080001		16322PA0080002		16322PA0080002		16322PA0080002		16322PA0080003		16322PA0080003	
Plan Marketing Name =>	Stage Silver EPO \$3,750 /\$7500		Stage Silver EPO \$3,750 /\$7500		Stage Gold EPO \$1,000 /\$2000		Stage Gold EPO \$1,000 /\$2000		Stage Gold EPO \$1,000 /\$2000		Stage Gold EPO \$1,500 /\$3000		Stage Gold EPO \$1,500 /\$3000		Stage Gold EPO \$1,500 /\$3000		Stage Silver EPO \$3,500 /\$6000		Stage Silver EPO \$3,500 /\$6000	
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPC	
Rating Area =>	4		5		1		4		5		1		4		5		1		4	
Network =>	w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage	
Metal =>	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	\$3750 / \$7500		\$3750 / \$7500		\$1000 / \$2000		\$1000 / \$2000		\$1000 / \$2000		\$1500 / \$3000		\$1500 / \$3000		\$1500 / \$3000		\$3500 / \$7000		\$3500 / \$7000	
Coinsurance =>	90%		90%		100%		100%		100%		100%		100%		100%		100%		10	
Copays =>	\$50 / \$70		\$50 / \$70		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$60 / \$80		\$60 / \$80	
OOP Maximum =>	\$8700 / \$17400		\$8700 / \$17400		\$7000 / \$14000		\$7000 / \$14000		\$7000 / \$14000		\$6500 / \$13000		\$6500 / \$13000		\$6500 / \$13000		\$8700 / \$17400		\$8700 / \$17400	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$183.11	\$183.11	\$196.96	\$196.96	\$203.74	\$203.74	\$197.49	\$197.49	\$212.43	\$212.43	\$204.65	\$204.65	\$198.37	\$198.37	\$213.38	\$213.38	\$175.19	\$175.19	\$169.81	\$169.81
15	\$199.39	\$199.39	\$214.47	\$214.47	\$221.85	\$221.85	\$215.05	\$215.05	\$231.31	\$231.31	\$222.84	\$222.84	\$216.01	\$216.01	\$232.35	\$232.35	\$190.77	\$190.77	\$184.91	\$184.91
16	\$205.61	\$205.61	\$221.17	\$221.17	\$228.78	\$228.78	\$221.76	\$221.76	\$238.53	\$238.53	\$229.80	\$229.80	\$222.75	\$222.75	\$239.60	\$239.60	\$196.72	\$196.72	\$190.68	\$190.68
17	\$211.83	\$211.83	\$227.86	\$227.86	\$235.70	\$235.70	\$228.47	\$228.47	\$245.75	\$245.75	\$236.76	\$236.76	\$229.49	\$229.49	\$246.85	\$246.85	\$202.67	\$202.67	\$196.45	\$196.45
18	\$218.54	\$218.54	\$235.07	\$235.07	\$243.16	\$243.16	\$235.70	\$235.70	\$253.52	\$253.52	\$244.25	\$244.25	\$236.75	\$236.75	\$254.66	\$254.66	\$209.09	\$209.09	\$202.67	\$202.67
19	\$225.24	\$225.24	\$242.28	\$242.28	\$250.62	\$250.62	\$242.93	\$242.93	\$261.30	\$261.30	\$251.74	\$251.74	\$244.01	\$244.01	\$262.47	\$262.47	\$215.50	\$215.50	\$208.88	\$208.88
20	\$232.18	\$232.18	\$249.75	\$249.75	\$258.34	\$258.34	\$250.42	\$250.42	\$269.35	\$269.35	\$259.49	\$259.49	\$251.53	\$251.53	\$270.56	\$270.56	\$222.14	\$222.14	\$215.32	\$215.32
21	\$239.36	\$239.36	\$257.47	\$257.47	\$266.33	\$266.33	\$258.16	\$258.16	\$277.68	\$277.68	\$267.52	\$267.52	\$259.31	\$259.31	\$278.93	\$278.93	\$229.01	\$229.01	\$221.98	\$221.98
22	\$239.36	\$239.36	\$257.47	\$257.47	\$266.33	\$266.33	\$258.16	\$258.16	\$277.68	\$277.68	\$267.52	\$267.52	\$259.31	\$259.31	\$278.93	\$278.93	\$229.01	\$229.01	\$221.98	\$221.98
23	\$239.36	\$239.36	\$257.47	\$257.47	\$266.33	\$266.33	\$258.16	\$258.16	\$277.68	\$277.68	\$267.52	\$267.52	\$259.31	\$259.31	\$278.93	\$278.93	\$229.01	\$229.01	\$221.98	\$221.98
24	\$239.36	\$239.36	\$257.47	\$257.47	\$266.33	\$266.33	\$258.16	\$258.16	\$277.68	\$277.68	\$267.52	\$267.52	\$259.31	\$259.31	\$278.93	\$278.93	\$229.01	\$229.01	\$221.98	\$221.98
25	\$240.32	\$240.32	\$258.50	\$258.50	\$267.40	\$267.40	\$259.19	\$259.19	\$278.79	\$278.79	\$268.59	\$268.59	\$260.35	\$260.35	\$280.05	\$280.05	\$229.93	\$229.93	\$222.87	\$222.87
26	\$245.10	\$245.10	\$263.65	\$263.65	\$272.72	\$272.72	\$264.36	\$264.36	\$284.34	\$284.34	\$273.94	\$273.94	\$265.53	\$265.53	\$285.62	\$285.62	\$234.51	\$234.51	\$227.31	\$227.31
27	\$250.85	\$250.85	\$269.83	\$269.83	\$279.11	\$279.11	\$270.55	\$270.55	\$291.01	\$291.01	\$280.36	\$280.36	\$271.76	\$271.76	\$292.32	\$292.32	\$240.00	\$240.00	\$232.64	\$232.64
28	\$260.18	\$260.18	\$279.87	\$279.87	\$289.50	\$289.50	\$280.62	\$280.62	\$301.84	\$301.84	\$290.79	\$290.79	\$281.87	\$281.87	\$303.20	\$303.20	\$248.93	\$248.93	\$241.29	\$241.29
29	\$267.84	\$267.84	\$288.11	\$288.11	\$298.02	\$298.02	\$288.88	\$288.88	\$310.72	\$310.72	\$299.35	\$299.35	\$290.17	\$290.17	\$312.12	\$312.12	\$256.26	\$256.26	\$248.40	\$248.40
30	\$271.67	\$271.67	\$292.23	\$292.23	\$302.28	\$302.28	\$293.01	\$293.01	\$315.17	\$315.17	\$303.64	\$303.64	\$294.32	\$294.32	\$316.59	\$316.59	\$259.93	\$259.93	\$251.95	\$251.95
31	\$277.42	\$277.42	\$298.41	\$298.41	\$308.68	\$308.68	\$299.21	\$299.21	\$321.83	\$321.83	\$310.06	\$310.06	\$300.54	\$300.54	\$323.28	\$323.28	\$265.42	\$265.42	\$257.27	\$257.27
32	\$283.16	\$283.16	\$304.59	\$304.59	\$315.07	\$315.07	\$305.40	\$305.40	\$328.50	\$328.50	\$316.48	\$316.48	\$306.76	\$306.76	\$327.92	\$327.92	\$270.92	\$270.92	\$262.60	\$262.60
33	\$286.75	\$286.75	\$308.45	\$308.45	\$319.06	\$319.06	\$309.28	\$309.28	\$332.66	\$332.66	\$320.49	\$320.49	\$310.65	\$310.65	\$334.16	\$334.16	\$274.35	\$274.35	\$265.93	\$265.93
34	\$290.58	\$290.58	\$312.57	\$312.57	\$323.32	\$323.32	\$313.41	\$313.41	\$337.10	\$337.10	\$324.77	\$324.77	\$314.80	\$314.80	\$338.62	\$338.62	\$278.02	\$278.02	\$269.48	\$269.48
35	\$292.50	\$292.50	\$314.63	\$314.63	\$325.46	\$325.46	\$315.47	\$315.47	\$339.32	\$339.32	\$326.91	\$326.91	\$316.88	\$316.88	\$340.85	\$340.85	\$279.85	\$279.85	\$271.26	\$271.26
36	\$294.41	\$294.41	\$316.69	\$316.69	\$327.59	\$327.59	\$317.54	\$317.54	\$341.55	\$341.55	\$329.05	\$329.05	\$318.95	\$318.95	\$343.08	\$343.08	\$281.68	\$281.68	\$273.04	\$273.04
37	\$296.33	\$296.33	\$318.75	\$318.75	\$329.72	\$329.72	\$319.60	\$319.60	\$343.77	\$343.77	\$331.19	\$331.19	\$321.03	\$321.03	\$345.32	\$345.32	\$283.51	\$283.51	\$274.81	\$274.81
38	\$298.24	\$298.24	\$320.81	\$320.81	\$331.85	\$331.85	\$321.67	\$321.67	\$345.99	\$345.99	\$333.33	\$333.33	\$323.10	\$323.10	\$347.55	\$347.55	\$285.35	\$285.35	\$276.59	\$276.59
39	\$302.07	\$302.07	\$324.93	\$324.93	\$336.11	\$336.11	\$325.80	\$325.80	\$350.43	\$350.43	\$337.61	\$337.61	\$327.25	\$327.25	\$352.01	\$352.01	\$289.01	\$289.01	\$280.14	\$280.14
40	\$305.90	\$305.90	\$329.05	\$329.05	\$340.37	\$340.37	\$329.93	\$329.93	\$354.88	\$354.88	\$341.89	\$341.89	\$331.40	\$331.40	\$356.47	\$356.47	\$292.67	\$292.67	\$283.69	\$283.69
41	\$311.65	\$311.65	\$335.23	\$335.23	\$346.76	\$346.76	\$336.12	\$336.12	\$361.54	\$361.54	\$348.31	\$348.31	\$337.62	\$337.62	\$363.17	\$363.17	\$298.17	\$298.17	\$289.02	\$289.02
42	\$317.15	\$317.15	\$341.15	\$341.15	\$352.89	\$352.89	\$342.06	\$342.06	\$367.93	\$367.93	\$354.46	\$354.46	\$343.59	\$343.59	\$369.58	\$369.58	\$303.44	\$303.44	\$294.12	\$294.12
43	\$324.81	\$324.81	\$349.39	\$349.39	\$361.41	\$361.41	\$350.32	\$350.32	\$376.81	\$376.81	\$363.02	\$363.02	\$351.88	\$351.88	\$378.51	\$378.51	\$310.77	\$310.77	\$301.23	\$301.23
44	\$334.39	\$334.39	\$359.69	\$359.69	\$372.06	\$372.06	\$360.65	\$360.65	\$387.92	\$387.92	\$373.73	\$373.73	\$362.26	\$362.26	\$389.67	\$389.67	\$319.93	\$319.93	\$310.11	\$310.11
45	\$345.64	\$345.64	\$371.79	\$371.79	\$384.58	\$384.58	\$372.78	\$372.78	\$400.97	\$400.97	\$386.30	\$386.30	\$374.44	\$374.44	\$402.77	\$402.77	\$330.69	\$330.69	\$320.54	\$320.54
46	\$359.04	\$359.04	\$386.21	\$386.21	\$399.50	\$399.50	\$387.24	\$387.24	\$416.52	\$416.52	\$401.28	\$401.28	\$388.97	\$388.97	\$418.40	\$418.40	\$343.52	\$343.52	\$332.97	\$332.97
47	\$374.12	\$374.12	\$402.43	\$402.43	\$416.27	\$416.27	\$403.50	\$403.50	\$434.01	\$434.01	\$418.13	\$418.13	\$405.30	\$405.30	\$435.97	\$435.97	\$357.94	\$357.94	\$346.95	\$346.95
48	\$391.35	\$391.35	\$420.96	\$420.96	\$435.45	\$435.45	\$422.09	\$422.09	\$454.01	\$454.01	\$437.40	\$437.40	\$423.97	\$423.97	\$456.05	\$456.05	\$374.43	\$374.43	\$362.94	\$362.94
49	\$408.35	\$408.35	\$439.24	\$439.24	\$454.36	\$454.36	\$440.42	\$440.42	\$473.72	\$473.72	\$456.39	\$456.39	\$442.38	\$442.38	\$475.85	\$475.85	\$390.69	\$390.69	\$378.70	\$378.70
50	\$427.50	\$427.50	\$459.84	\$459.84	\$475.67	\$475.67	\$461.07	\$461.07	\$495.94	\$495.94	\$477.79	\$477.79	\$463.13	\$463.13	\$498.17	\$498.17	\$409.01	\$409.01	\$396.46	\$396.46
51	\$446.41	\$446.41	\$480.18	\$480.18	\$496.71	\$496.71	\$481.47	\$481.47	\$517.87	\$517.87	\$498.92	\$498.92	\$483.61	\$483.61	\$520.20	\$520.20	\$427.10	\$427.10	\$413.99	\$413.99
52	\$467.23	\$467.23	\$502.58	\$502.58	\$519.88	\$519.88	\$503.93	\$503.93	\$542.03	\$542.03	\$522.20	\$522.20	\$506.17	\$506.17	\$544.47	\$544.47	\$447.03	\$447.03	\$433.30	\$433.30
53	\$488.29	\$488.29	\$525.24	\$525.24	\$543.31	\$543.31	\$526.65	\$526.65	\$566.47	\$566.47	\$545.74	\$545.74	\$528.99	\$528.99	\$569.02	\$569.02	\$467.18	\$467.18	\$452.84	\$452.84
54	\$5																			



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

HIOS Plan ID (On Exchange)=>									
HIOS Plan ID (Off Exchange)=>	0080003	16322PA0080003	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004
Plan Marketing Name =>	EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	3	5	1	4	5	5	5	5	5
Network =>	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental
Metal =>	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	\$7000	\$3500 / \$7000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$80	\$60 / \$80	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
OOP Maximum =>	\$17400	\$8700 / \$17400	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$169.81	\$182.66	\$182.66	\$133.00	\$133.00	\$128.92	\$128.92	\$138.67	\$138.67
15	\$184.91	\$198.90	\$198.90	\$144.83	\$144.83	\$140.38	\$140.38	\$151.00	\$151.00
16	\$190.68	\$205.10	\$205.10	\$149.35	\$149.35	\$144.76	\$144.76	\$155.71	\$155.71
17	\$196.45	\$211.31	\$211.31	\$153.87	\$153.87	\$149.14	\$149.14	\$160.42	\$160.42
18	\$202.67	\$218.00	\$218.00	\$158.73	\$158.73	\$153.86	\$153.86	\$165.50	\$165.50
19	\$208.88	\$224.68	\$224.68	\$163.60	\$163.60	\$158.58	\$158.58	\$170.58	\$170.58
20	\$215.32	\$231.61	\$231.61	\$168.64	\$168.64	\$163.46	\$163.46	\$175.83	\$175.83
21	\$221.98	\$238.77	\$238.77	\$173.86	\$173.86	\$168.52	\$168.52	\$181.27	\$181.27
22	\$221.98	\$238.77	\$238.77	\$173.86	\$173.86	\$168.52	\$168.52	\$181.27	\$181.27
23	\$221.98	\$238.77	\$238.77	\$173.86	\$173.86	\$168.52	\$168.52	\$181.27	\$181.27
24	\$221.98	\$238.77	\$238.77	\$173.86	\$173.86	\$168.52	\$168.52	\$181.27	\$181.27
25	\$222.87	\$239.73	\$239.73	\$174.56	\$174.56	\$169.19	\$169.19	\$182.00	\$182.00
26	\$227.31	\$244.50	\$244.50	\$178.03	\$178.03	\$172.56	\$172.56	\$185.62	\$185.62
27	\$232.64	\$250.23	\$250.23	\$182.21	\$182.21	\$176.61	\$176.61	\$189.97	\$189.97
28	\$241.29	\$259.54	\$259.54	\$188.99	\$188.99	\$183.18	\$183.18	\$197.04	\$197.04
29	\$248.40	\$267.18	\$267.18	\$194.55	\$194.55	\$188.57	\$188.57	\$202.84	\$202.84
30	\$251.95	\$271.00	\$271.00	\$197.33	\$197.33	\$191.27	\$191.27	\$205.74	\$205.74
31	\$257.27	\$276.73	\$276.73	\$201.50	\$201.50	\$195.31	\$195.31	\$210.09	\$210.09
32	\$262.60	\$282.46	\$282.46	\$205.68	\$205.68	\$199.36	\$199.36	\$214.44	\$214.44
33	\$265.93	\$286.05	\$286.05	\$208.28	\$208.28	\$201.89	\$201.89	\$217.16	\$217.16
34	\$269.48	\$289.87	\$289.87	\$211.07	\$211.07	\$204.58	\$204.58	\$220.06	\$220.06
35	\$271.26	\$291.78	\$291.78	\$212.46	\$212.46	\$205.93	\$205.93	\$221.51	\$221.51
36	\$273.04	\$293.69	\$293.69	\$213.85	\$213.85	\$207.28	\$207.28	\$222.96	\$222.96
37	\$274.81	\$295.60	\$295.60	\$215.24	\$215.24	\$208.63	\$208.63	\$224.41	\$224.41
38	\$276.59	\$297.51	\$297.51	\$216.63	\$216.63	\$209.98	\$209.98	\$225.86	\$225.86
39	\$280.14	\$301.33	\$301.33	\$219.41	\$219.41	\$212.67	\$212.67	\$228.76	\$228.76
40	\$283.69	\$305.15	\$305.15	\$222.19	\$222.19	\$215.37	\$215.37	\$231.66	\$231.66
41	\$289.02	\$310.88	\$310.88	\$226.37	\$226.37	\$219.41	\$219.41	\$236.01	\$236.01
42	\$294.12	\$316.37	\$316.37	\$230.36	\$230.36	\$223.29	\$223.29	\$240.18	\$240.18
43	\$301.23	\$324.01	\$324.01	\$235.93	\$235.93	\$228.68	\$228.68	\$245.98	\$245.98
44	\$310.11	\$333.56	\$333.56	\$242.88	\$242.88	\$235.42	\$235.42	\$253.23	\$253.23
45	\$320.54	\$344.78	\$344.78	\$251.05	\$251.05	\$243.34	\$243.34	\$261.75	\$261.75
46	\$332.97	\$358.16	\$358.16	\$260.79	\$260.79	\$252.78	\$252.78	\$271.91	\$271.91
47	\$346.95	\$373.20	\$373.20	\$271.74	\$271.74	\$263.40	\$263.40	\$283.33	\$283.33
48	\$362.94	\$390.39	\$390.39	\$284.26	\$284.26	\$275.53	\$275.53	\$296.38	\$296.38
49	\$378.70	\$407.34	\$407.34	\$296.61	\$296.61	\$287.50	\$287.50	\$309.25	\$309.25
50	\$396.46	\$426.44	\$426.44	\$310.51	\$310.51	\$300.98	\$300.98	\$323.75	\$323.75
51	\$413.99	\$445.31	\$445.31	\$324.25	\$324.25	\$314.29	\$314.29	\$338.07	\$338.07
52	\$433.30	\$466.08	\$466.08	\$339.37	\$339.37	\$328.95	\$328.95	\$353.84	\$353.84
53	\$452.84	\$487.09	\$487.09	\$354.67	\$354.67	\$343.78	\$343.78	\$369.79	\$369.79
54	\$473.93	\$509.77	\$509.77	\$371.19	\$371.19	\$359.79	\$359.79	\$387.01	\$387.01
55	\$495.02	\$532.46	\$532.46	\$387.71	\$387.71	\$375.80	\$375.80	\$404.23	\$404.23
56	\$517.88	\$557.05	\$557.05	\$405.62	\$405.62	\$393.16	\$393.16	\$422.90	\$422.90
57	\$540.97	\$581.88	\$581.88	\$423.70	\$423.70	\$410.68	\$410.68	\$441.75	\$441.75
58	\$565.61	\$608.39	\$608.39	\$443.00	\$443.00	\$429.39	\$429.39	\$461.88	\$461.88
59	\$577.81	\$621.52	\$621.52	\$452.56	\$452.56	\$438.66	\$438.66	\$471.85	\$471.85
60	\$602.45	\$648.02	\$648.02	\$471.86	\$471.86	\$457.36	\$457.36	\$491.97	\$491.97
61	\$623.76	\$670.94	\$670.94	\$488.55	\$488.55	\$473.54	\$473.54	\$509.37	\$509.37
62	\$637.75	\$685.99	\$685.99	\$499.50	\$499.50	\$484.16	\$484.16	\$520.79	\$520.79
63	\$655.28	\$704.85	\$704.85	\$513.23	\$513.23	\$497.47	\$497.47	\$535.11	\$535.11
64+	\$665.94	\$716.31	\$716.31	\$521.58	\$521.58	\$505.56	\$505.56	\$543.81	\$543.81

Company Name: **UPMC Health Options, Inc.**  
 Market: **Small Group**  
 Product: **PPO, EPO**  
 Effective Date of Rates: **April 1, 2022**

June 30, 2022

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083
Plan Marketing Name =>	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350	Advantage Gold PPO \$1,000 / \$350
Form # =>	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
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	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	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$249.42	\$249.42	\$296.75	\$296.75	\$241.76	\$241.76	\$260.05	\$260.05	\$250.27	\$250.27	\$297.76	\$297.76	\$242.58	\$242.58	\$260.93	\$260.93	\$246.47	\$246.47	\$293.25
15	\$271.59	\$271.59	\$323.13	\$323.13	\$263.25	\$263.25	\$283.16	\$283.16	\$272.52	\$272.52	\$324.23	\$324.23	\$264.14	\$264.14	\$284.13	\$284.13	\$268.38	\$268.38	\$319.31
16	\$280.07	\$280.07	\$333.21	\$333.21	\$271.47	\$271.47	\$292.00	\$292.00	\$281.02	\$281.02	\$334.35	\$334.35	\$272.39	\$272.39	\$293.00	\$293.00	\$276.75	\$276.75	\$329.28
17	\$288.55	\$288.55	\$343.30	\$343.30	\$279.69	\$279.69	\$300.84	\$300.84	\$289.53	\$289.53	\$344.47	\$344.47	\$280.63	\$280.63	\$301.86	\$301.86	\$285.13	\$285.13	\$339.25
18	\$297.67	\$297.67	\$354.16	\$354.16	\$288.54	\$288.54	\$310.36	\$310.36	\$298.69	\$298.69	\$355.37	\$355.37	\$289.51	\$289.51	\$311.42	\$311.42	\$294.15	\$294.15	\$349.98
19	\$306.80	\$306.80	\$365.02	\$365.02	\$297.38	\$297.38	\$319.87	\$319.87	\$307.85	\$307.85	\$366.27	\$366.27	\$298.39	\$298.39	\$320.97	\$320.97	\$303.17	\$303.17	\$360.71
20	\$316.26	\$316.26	\$376.27	\$376.27	\$306.55	\$306.55	\$329.73	\$329.73	\$317.34	\$317.34	\$377.55	\$377.55	\$307.59	\$307.59	\$330.86	\$330.86	\$312.51	\$312.51	\$371.83
21	\$326.04	\$326.04	\$387.91	\$387.91	\$316.03	\$316.03	\$339.93	\$339.93	\$327.15	\$327.15	\$389.23	\$389.23	\$317.10	\$317.10	\$341.09	\$341.09	\$322.18	\$322.18	\$383.33
22	\$326.04	\$326.04	\$387.91	\$387.91	\$316.03	\$316.03	\$339.93	\$339.93	\$327.15	\$327.15	\$389.23	\$389.23	\$317.10	\$317.10	\$341.09	\$341.09	\$322.18	\$322.18	\$383.33
23	\$326.04	\$326.04	\$387.91	\$387.91	\$316.03	\$316.03	\$339.93	\$339.93	\$327.15	\$327.15	\$389.23	\$389.23	\$317.10	\$317.10	\$341.09	\$341.09	\$322.18	\$322.18	\$383.33
24	\$326.04	\$326.04	\$387.91	\$387.91	\$316.03	\$316.03	\$339.93	\$339.93	\$327.15	\$327.15	\$389.23	\$389.23	\$317.10	\$317.10	\$341.09	\$341.09	\$322.18	\$322.18	\$383.33
25	\$327.34	\$327.34	\$389.46	\$389.46	\$317.29	\$317.29	\$341.29	\$341.29	\$328.46	\$328.46	\$390.79	\$390.79	\$318.37	\$318.37	\$342.45	\$342.45	\$323.47	\$323.47	\$384.86
26	\$333.86	\$333.86	\$397.22	\$397.22	\$323.61	\$323.61	\$348.09	\$348.09	\$335.00	\$335.00	\$398.57	\$398.57	\$324.71	\$324.71	\$349.28	\$349.28	\$329.91	\$329.91	\$392.53
27	\$341.69	\$341.69	\$406.53	\$406.53	\$331.20	\$331.20	\$356.25	\$356.25	\$342.85	\$342.85	\$407.91	\$407.91	\$332.32	\$332.32	\$357.46	\$357.46	\$337.64	\$337.64	\$401.73
28	\$354.41	\$354.41	\$421.66	\$421.66	\$343.52	\$343.52	\$369.50	\$369.50	\$355.61	\$355.61	\$423.09	\$423.09	\$344.69	\$344.69	\$370.76	\$370.76	\$350.21	\$350.21	\$416.68
29	\$364.84	\$364.84	\$434.07	\$434.07	\$353.64	\$353.64	\$380.38	\$380.38	\$366.08	\$366.08	\$435.55	\$435.55	\$354.83	\$354.83	\$381.68	\$381.68	\$360.52	\$360.52	\$428.95
30	\$370.06	\$370.06	\$440.28	\$440.28	\$358.69	\$358.69	\$385.82	\$385.82	\$371.32	\$371.32	\$441.78	\$441.78	\$359.91	\$359.91	\$387.14	\$387.14	\$365.67	\$365.67	\$435.08
31	\$377.88	\$377.88	\$449.59	\$449.59	\$366.28	\$366.28	\$393.98	\$393.98	\$379.17	\$379.17	\$451.12	\$451.12	\$367.52	\$367.52	\$395.32	\$395.32	\$373.41	\$373.41	\$444.28
32	\$385.71	\$385.71	\$458.90	\$458.90	\$373.86	\$373.86	\$402.14	\$402.14	\$387.02	\$387.02	\$460.46	\$460.46	\$375.13	\$375.13	\$403.51	\$403.51	\$381.14	\$381.14	\$453.48
33	\$390.60	\$390.60	\$464.72	\$464.72	\$378.60	\$378.60	\$407.24	\$407.24	\$391.93	\$391.93	\$466.30	\$466.30	\$379.89	\$379.89	\$408.63	\$408.63	\$385.97	\$385.97	\$459.23
34	\$395.81	\$395.81	\$470.92	\$470.92	\$383.66	\$383.66	\$412.68	\$412.68	\$397.16	\$397.16	\$472.53	\$472.53	\$384.96	\$384.96	\$414.08	\$414.08	\$391.13	\$391.13	\$465.36
35	\$398.42	\$398.42	\$474.03	\$474.03	\$386.19	\$386.19	\$415.39	\$415.39	\$399.78	\$399.78	\$475.64	\$475.64	\$387.50	\$387.50	\$416.81	\$416.81	\$393.70	\$393.70	\$468.43
36	\$401.03	\$401.03	\$477.13	\$477.13	\$388.72	\$388.72	\$418.11	\$418.11	\$402.39	\$402.39	\$478.75	\$478.75	\$390.03	\$390.03	\$419.54	\$419.54	\$396.28	\$396.28	\$471.50
37	\$403.64	\$403.64	\$480.23	\$480.23	\$391.25	\$391.25	\$420.83	\$420.83	\$405.01	\$405.01	\$481.87	\$481.87	\$392.57	\$392.57	\$422.27	\$422.27	\$398.86	\$398.86	\$474.56
38	\$406.25	\$406.25	\$483.34	\$483.34	\$393.77	\$393.77	\$423.55	\$423.55	\$407.63	\$407.63	\$484.98	\$484.98	\$395.11	\$395.11	\$425.00	\$425.00	\$401.44	\$401.44	\$477.63
39	\$411.46	\$411.46	\$489.54	\$489.54	\$398.83	\$398.83	\$428.99	\$428.99	\$412.86	\$412.86	\$491.21	\$491.21	\$400.18	\$400.18	\$430.46	\$430.46	\$406.59	\$406.59	\$483.76
40	\$416.68	\$416.68	\$495.75	\$495.75	\$403.89	\$403.89	\$434.43	\$434.43	\$418.10	\$418.10	\$497.44	\$497.44	\$405.25	\$405.25	\$435.91	\$435.91	\$411.75	\$411.75	\$489.90
41	\$424.50	\$424.50	\$505.06	\$505.06	\$411.47	\$411.47	\$442.59	\$442.59	\$425.95	\$425.95	\$506.78	\$506.78	\$412.86	\$412.86	\$444.10	\$444.10	\$419.48	\$419.48	\$499.10
42	\$432.00	\$432.00	\$513.98	\$513.98	\$418.74	\$418.74	\$450.41	\$450.41	\$433.47	\$433.47	\$515.73	\$515.73	\$420.16	\$420.16	\$451.94	\$451.94	\$426.89	\$426.89	\$507.91
43	\$442.44	\$442.44	\$526.39	\$526.39	\$428.85	\$428.85	\$461.29	\$461.29	\$443.94	\$443.94	\$528.19	\$528.19	\$430.30	\$430.30	\$462.86	\$462.86	\$437.20	\$437.20	\$520.18
44	\$455.48	\$455.48	\$541.91	\$541.91	\$441.49	\$441.49	\$474.88	\$474.88	\$457.03	\$457.03	\$543.75	\$543.75	\$442.99	\$442.99	\$476.50	\$476.50	\$450.09	\$450.09	\$535.51
45	\$470.80	\$470.80	\$560.14	\$560.14	\$456.35	\$456.35	\$490.86	\$490.86	\$472.40	\$472.40	\$562.05	\$562.05	\$457.89	\$457.89	\$492.53	\$492.53	\$465.23	\$465.23	\$553.53
46	\$489.06	\$489.06	\$581.87	\$581.87	\$474.05	\$474.05	\$509.90	\$509.90	\$490.73	\$490.73	\$583.85	\$583.85	\$475.65	\$475.65	\$511.64	\$511.64	\$483.27	\$483.27	\$575.00
47	\$509.60	\$509.60	\$606.30	\$606.30	\$493.95	\$493.95	\$531.31	\$531.31	\$511.34	\$511.34	\$608.37	\$608.37	\$495.63	\$495.63	\$533.12	\$533.12	\$503.57	\$503.57	\$599.14
48	\$533.08	\$533.08	\$634.23	\$634.23	\$516.71	\$516.71	\$555.79	\$555.79	\$534.89	\$534.89	\$636.39	\$636.39	\$518.46	\$518.46	\$557.68	\$557.68	\$526.76	\$526.76	\$626.74
49	\$556.22	\$556.22	\$661.77	\$661.77	\$539.15	\$539.15	\$579.92	\$579.92	\$558.12	\$558.12	\$664.03	\$664.03	\$540.97	\$540.97	\$581.90	\$581.90	\$549.64	\$549.64	\$653.96
50	\$582.31	\$582.31	\$692.81	\$692.81	\$564.43	\$564.43	\$607.11	\$607.11	\$584.29	\$584.29	\$695.16	\$695.16	\$566.34	\$566.34	\$609.19	\$609.19	\$575.41	\$575.41	\$684.63
51	\$608.06	\$608.06	\$723.45	\$723.45	\$589.40	\$589.40	\$633.97	\$633.97	\$610.13	\$610.13	\$725.91	\$725.91	\$591.39	\$591.39	\$636.13	\$636.13	\$600.87	\$600.87	\$714.91
52	\$636.43	\$636.43	\$757.20	\$757.20	\$616.89	\$616.89	\$663.54	\$663.54	\$638.60	\$638.60	\$759.78	\$759.78	\$618.98	\$618.98	\$665.81	\$665.81	\$628.90	\$628.90	\$748.26
53	\$665.12	\$665.12	\$791.34	\$791.34	\$644.70	\$644.70	\$693.46	\$693.46	\$667.39	\$667.39	\$794.03	\$794.03	\$646.88	\$646.88	\$695.82	\$695.82	\$657.25	\$657.25	\$781.99
54	\$696.10	\$696.10	\$828.19	\$828.19	\$674.72	\$674.72	\$725.75	\$725.75	\$698.47	\$698.47	\$831.01	\$831.01	\$677.01	\$677.01	\$728.23	\$728.23	\$687.85	\$687.85	\$818.41
55	\$727.07	\$727.07	\$865.04	\$865.04	\$704.75	\$704.75	\$758.04	\$758.04	\$729.54	\$729.54	\$867.98	\$867.98	\$707.13	\$707.13	\$760.63	\$760.63	\$718.46	\$718.46	\$854.83
56	\$760.65	\$760.65	\$904.99																

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

Hios Plan ID (On Exchange)=>																			
Hios Plan ID (Off Exchange)=>		0060086		16322PA0060086		16322PA0060086		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060088		16322PA0060088	
Plan Marketing Name =>		PO \$2,000 \$35/		w/Dental Gold PPO \$2,000 \$35/		w/Dental Gold PPO \$2,000 \$35/		w/Dental Gold PPO \$2,500 \$30/		w/Dental Gold PPO \$2,500 \$30/		w/Dental Gold PPO \$2,500 \$30/		w/Dental Gold PPO \$2,500 \$30/		w/Dental Silver PPO \$3,500 \$60/		w/Dental Silver PPO \$3,500 \$60/	
Form # =>		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02	
Rating Area =>		4		5		1		2		4		5		1		2		4	
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	
Metal =>		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>		\$4000		\$2000 / \$4000		\$2000 / \$4000		\$2500 / \$5000		\$2500 / \$5000		\$2500 / \$5000		\$2500 / \$5000		\$3500 / \$7000		\$3500 / \$7000	
Coinsurance =>		0%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>		\$50		\$35 / \$50		\$35 / \$50		\$30 / \$40		\$30 / \$40		\$30 / \$40		\$30 / \$40		\$60 / \$80		\$60 / \$80	
OOP Maximum =>		\$13000		\$6500 / \$13000		\$6500 / \$13000		\$7000 / \$13000		\$7000 / \$13000		\$7000 / \$13000		\$7000 / \$13000		\$8700 / \$17400		\$8700 / \$17400	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco	
0 - 14	\$293.25	\$238.91	\$238.91	\$256.97	\$256.97	\$248.33	\$248.33	\$295.45	\$295.45	\$240.71	\$240.71	\$258.91	\$258.91	\$213.10	\$213.10	\$253.54	\$253.54	\$206.56	\$206.56
15	\$319.31	\$260.15	\$260.15	\$279.81	\$279.81	\$270.40	\$270.40	\$321.71	\$321.71	\$262.10	\$262.10	\$281.92	\$281.92	\$232.04	\$232.04	\$276.08	\$276.08	\$224.92	\$224.92
16	\$329.28	\$268.27	\$268.27	\$288.55	\$288.55	\$278.84	\$278.84	\$331.75	\$331.75	\$270.28	\$270.28	\$290.72	\$290.72	\$239.28	\$239.28	\$284.70	\$284.70	\$231.94	\$231.94
17	\$339.25	\$276.39	\$276.39	\$297.28	\$297.28	\$287.28	\$287.28	\$341.80	\$341.80	\$278.47	\$278.47	\$299.52	\$299.52	\$246.53	\$246.53	\$293.32	\$293.32	\$238.96	\$238.96
18	\$349.98	\$285.13	\$285.13	\$306.69	\$306.69	\$296.37	\$296.37	\$352.61	\$352.61	\$287.28	\$287.28	\$309.00	\$309.00	\$254.33	\$254.33	\$302.60	\$302.60	\$246.52	\$246.52
19	\$360.71	\$293.87	\$293.87	\$316.09	\$316.09	\$305.46	\$305.46	\$363.42	\$363.42	\$296.09	\$296.09	\$318.47	\$318.47	\$262.12	\$262.12	\$311.88	\$311.88	\$254.08	\$254.08
20	\$371.83	\$302.93	\$302.93	\$325.83	\$325.83	\$314.87	\$314.87	\$374.62	\$374.62	\$305.21	\$305.21	\$328.29	\$328.29	\$270.20	\$270.20	\$321.49	\$321.49	\$261.91	\$261.91
21	\$383.33	\$312.30	\$312.30	\$335.91	\$335.91	\$324.61	\$324.61	\$386.21	\$386.21	\$314.65	\$314.65	\$338.44	\$338.44	\$278.56	\$278.56	\$331.43	\$331.43	\$270.01	\$270.01
22	\$383.33	\$312.30	\$312.30	\$335.91	\$335.91	\$324.61	\$324.61	\$386.21	\$386.21	\$314.65	\$314.65	\$338.44	\$338.44	\$278.56	\$278.56	\$331.43	\$331.43	\$270.01	\$270.01
23	\$383.33	\$312.30	\$312.30	\$335.91	\$335.91	\$324.61	\$324.61	\$386.21	\$386.21	\$314.65	\$314.65	\$338.44	\$338.44	\$278.56	\$278.56	\$331.43	\$331.43	\$270.01	\$270.01
24	\$383.33	\$312.30	\$312.30	\$335.91	\$335.91	\$324.61</													

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

HIOS Plan ID (On Exchange)=>	16322PA0060088		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060097		16322PA0060097		16322PA0060097		16322PA0060097		16322PA0060097	
HIOS Plan ID (Off Exchange)=>	16322PA0060088		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060097		16322PA0060097		16322PA0060097		16322PA0060097		16322PA0060097	
Plan Marketing Name =>	vantage Silver PPO \$3,500 / \$600		Advantage Bronze PPO \$8,000 / \$16,000		Advantage Bronze PPO \$8,000 / \$16,000		Advantage Bronze PPO \$8,000 / \$16,000		Advantage Bronze PPO \$8,000 / \$16,000		vantage Gold HSA PPO \$1,750 / \$1,750/10		vantage Gold HSA PPO \$1,750 / \$1,750/10		vantage Gold HSA PPO \$1,750 / \$1,750/10		vantage Gold HSA PPO \$1,750 / \$1,750/10		vantage Gold HSA PPO \$1,750 / \$1,750/10		vantage Gold HSA PPO \$1,750 / \$1,750/10	
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02	
Rating Area =>	5		1		2		4		5		1		2		4		5		5		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		w/Dental Advantage w/Dental	
Metal =>	Silver		Bronze		Bronze		Bronze		Bronze		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$3500 / \$7000		\$8000 / \$16000		\$8000 / \$16000		\$8000 / \$16000		\$8000 / \$16000		\$1750 / \$3500		\$1750 / \$3500		\$1750 / \$3500		\$1750 / \$3500		\$1750 / \$3500		\$2100 / \$4200	
Coinsurance =>	100%		100%		100%		100%		100%		90%		90%		90%		90%		90%		10	
Copays =>	\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0		10% / 10%		10% / 10%		10% / 10%		10% / 10%		10% / 10%		\$0 / \$0	
OOP Maximum =>	\$8700 / \$17400		\$8550 / \$17100		\$8550 / \$17100		\$8550 / \$17100		\$8550 / \$17100		\$4425 / \$8150		\$4425 / \$8150		\$4425 / \$8150		\$4425 / \$8150		\$4425 / \$8150		\$4425 / \$8150	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	
0 - 14	\$222.18	\$222.18	\$161.87	\$161.87	\$192.58	\$192.58	\$156.90	\$156.90	\$168.77	\$168.77	\$225.60	\$225.60	\$268.41	\$268.41	\$218.68	\$218.68	\$235.21	\$235.21	\$229.13	\$229.13	\$229.13	
15	\$241.93	\$241.93	\$176.25	\$176.25	\$209.70	\$209.70	\$170.85	\$170.85	\$183.77	\$183.77	\$245.65	\$245.65	\$292.27	\$292.27	\$238.11	\$238.11	\$256.12	\$256.12	\$249.50	\$249.50	\$249.50	
16	\$249.48	\$249.48	\$181.76	\$181.76	\$216.24	\$216.24	\$176.18	\$176.18	\$189.50	\$189.50	\$253.32	\$253.32	\$301.39	\$301.39	\$245.55	\$245.55	\$264.12	\$264.12	\$257.29	\$257.29	\$257.29	
17	\$257.03	\$257.03	\$187.26	\$187.26	\$222.79	\$222.79	\$181.51	\$181.51	\$195.24	\$195.24	\$260.99	\$260.99	\$310.51	\$310.51	\$252.98	\$252.98	\$272.11	\$272.11	\$265.08	\$265.08	\$265.08	
18	\$265.16	\$265.16	\$193.18	\$193.18	\$229.84	\$229.84	\$187.26	\$187.26	\$201.42	\$201.42	\$269.24	\$269.24	\$320.34	\$320.34	\$260.98	\$260.98	\$280.72	\$280.72	\$273.46	\$273.46	\$273.46	
19	\$273.29	\$273.29	\$199.11	\$199.11	\$236.89	\$236.89	\$193.00	\$193.00	\$207.59	\$207.59	\$277.50	\$277.50	\$330.16	\$330.16	\$268.98	\$268.98	\$289.33	\$289.33	\$281.85	\$281.85	\$281.85	
20	\$281.72	\$281.72	\$205.24	\$205.24	\$244.19	\$244.19	\$198.95	\$198.95	\$213.99	\$213.99	\$286.05	\$286.05	\$340.33	\$340.33	\$277.27	\$277.27	\$298.25	\$298.25	\$290.53	\$290.53	\$290.53	
21	\$290.43	\$290.43	\$211.59	\$211.59	\$251.74	\$251.74	\$205.10	\$205.10	\$220.61	\$220.61	\$294.90	\$294.90	\$350.86	\$350.86	\$285.85	\$285.85	\$307.47	\$307.47	\$299.52	\$299.52	\$299.52	
22	\$290.43	\$290.43	\$211.59	\$211.59	\$251.74	\$251.74	\$205.10	\$205.10	\$220.61	\$220.61	\$294.90	\$294.90	\$350.86	\$350.86	\$285.85	\$285.85	\$307.47	\$307.47	\$299.52	\$299.52	\$299.52	
23	\$290.43	\$290.43	\$211.59	\$211.59	\$251.74	\$251.74	\$205.10	\$205.10	\$220.61	\$220.61	\$294.90	\$294.90	\$350.86	\$350.86	\$285.85	\$285.85	\$307.47	\$307.47	\$299.52	\$299.52	\$299.52	
24	\$290.43	\$290.43	\$211.59	\$211.59	\$251.74	\$251.74	\$205.10	\$205.10	\$220.61	\$220.61	\$294.90	\$294.90	\$350.86	\$350.86	\$285.85	\$285.85	\$307.47	\$307.47	\$299.52	\$299.52	\$299.52	
25	\$291.59	\$291.59	\$212.44	\$212.44	\$252.75	\$252.75	\$205.92	\$205.92	\$221.49	\$221.49	\$296.08	\$296.08	\$352.26	\$352.26	\$286.99	\$286.99	\$308.70	\$308.70	\$300.72	\$300.72	\$300.72	
26	\$297.40	\$297.40	\$216.67	\$216.67	\$257.78	\$257.78	\$210.02	\$210.02	\$225.90	\$225.90	\$301.98	\$301.98	\$359.28	\$359.28	\$292.71	\$292.71	\$314.85	\$314.85	\$306.71	\$306.71	\$306.71	
27	\$304.37	\$304.37	\$221.75	\$221.75	\$263.82	\$263.82	\$214.94	\$214.94	\$231.20	\$231.20	\$309.06	\$309.06	\$367.70	\$367.70	\$299.57	\$299.57	\$322.23	\$322.23	\$313.90	\$313.90	\$313.90	
28	\$315.70	\$315.70	\$230.00	\$230.00	\$273.64	\$273.64	\$222.94	\$222.94	\$239.80	\$239.80	\$320.56	\$320.56	\$381.38	\$381.38	\$310.72	\$310.72	\$334.22	\$334.22	\$325.58	\$325.58	\$325.58	
29	\$324.99	\$324.99	\$236.77	\$236.77	\$281.70	\$281.70	\$229.51	\$229.51	\$246.86	\$246.86	\$329.99	\$329.99	\$392.61	\$392.61	\$319.87	\$319.87	\$344.06	\$344.06	\$335.16	\$335.16	\$335.16	
30	\$329.64	\$329.64	\$240.15	\$240.15	\$285.72	\$285.72	\$232.79	\$232.79	\$250.39	\$250.39	\$334.71	\$334.71	\$398.23	\$398.23	\$324.44	\$324.44	\$348.98	\$348.98	\$339.96	\$339.96	\$339.96	
31	\$336.61	\$336.61	\$245.23	\$245.23	\$291.77	\$291.77	\$237.71	\$237.71	\$255.69	\$255.69	\$341.79	\$341.79	\$406.65	\$406.65	\$331.30	\$331.30	\$356.36	\$356.36	\$347.14	\$347.14	\$347.14	
32	\$343.58	\$343.58	\$250.31	\$250.31	\$297.81	\$297.81	\$242.63	\$242.63	\$260.98	\$260.98	\$348.87	\$348.87	\$415.07	\$415.07	\$338.16	\$338.16	\$363.74	\$363.74	\$354.33	\$354.33	\$354.33	
33	\$347.94	\$347.94	\$253.48	\$253.48	\$301.58	\$301.58	\$245.71	\$245.71	\$264.29	\$264.29	\$353.29	\$353.29	\$420.33	\$420.33	\$342.45	\$342.45	\$368.35	\$368.35	\$358.82	\$358.82	\$358.82	
34	\$352.58	\$352.58	\$256.87	\$256.87	\$305.61	\$305.61	\$248.99	\$248.99	\$267.82	\$267.82	\$358.01	\$358.01	\$425.94	\$425.94	\$347.02	\$347.02	\$373.27	\$373.27	\$363.62	\$363.62	\$363.62	
35	\$354.91	\$354.91	\$258.56	\$258.56	\$307.63	\$307.63	\$250.63	\$250.63	\$269.59	\$269.59	\$360.37	\$360.37	\$428.75	\$428.75	\$349.31	\$349.31	\$375.73	\$375.73	\$366.01	\$366.01	\$366.01	
36	\$357.23	\$357.23	\$260.26	\$260.26	\$309.64	\$309.64	\$252.27	\$252.27	\$271.35	\$271.35	\$362.73	\$362.73	\$431.56	\$431.56	\$351.60	\$351.60	\$378.19	\$378.19	\$368.41	\$368.41	\$368.41	
37	\$359.55	\$359.55	\$261.95	\$261.95	\$311.65	\$311.65	\$253.91	\$253.91	\$273.12	\$273.12	\$365.09	\$365.09	\$434.36	\$434.36	\$353.88	\$353.88	\$380.65	\$380.65	\$370.81	\$370.81	\$370.81	
38	\$361.88	\$361.88	\$263.64	\$263.64	\$313.67	\$313.67	\$255.55	\$255.55	\$274.88	\$274.88	\$367.45	\$367.45	\$437.17	\$437.17	\$356.17	\$356.17	\$383.11	\$383.11	\$373.20	\$373.20	\$373.20	
39	\$366.52	\$366.52	\$267.03	\$267.03	\$317.70	\$317.70	\$258.84	\$258.84	\$278.41	\$278.41	\$372.16	\$372.16	\$442.79	\$442.79	\$360.74	\$360.74	\$388.03	\$388.03	\$377.99	\$377.99	\$377.99	
40	\$371.17	\$371.17	\$270.41	\$270.41	\$321.72	\$321.72	\$262.12	\$262.12	\$281.94	\$281.94	\$376.88	\$376.88	\$448.40	\$448.40	\$365.32	\$365.32	\$392.95	\$392.95	\$382.79	\$382.79	\$382.79	
41	\$378.14	\$378.14	\$275.49	\$275.49	\$327.77	\$327.77	\$267.04	\$267.04	\$287.23	\$287.23	\$383.96	\$383.96	\$456.82	\$456.82	\$372.18	\$372.18	\$400.33	\$400.33	\$389.98	\$389.98	\$389.98	
42	\$384.82	\$384.82	\$280.36	\$280.36	\$333.56	\$333.56	\$271.76	\$271.76	\$292.31	\$292.31	\$390.74	\$390.74	\$464.89	\$464.89	\$378.75	\$378.75	\$407.40	\$407.40	\$396.86	\$396.86	\$396.86	
43	\$394.11	\$394.11	\$287.13	\$287.13	\$341.61	\$341.61	\$278.32	\$278.32	\$299.37	\$299.37	\$400.18	\$400.18	\$476.12	\$476.12	\$387.90	\$387.90	\$417.24	\$417.24	\$406.45	\$406.45	\$406.45	
44	\$405.73	\$405.73	\$295.59	\$295.59	\$351.68	\$351.68	\$286.52	\$286.52	\$308.19	\$308.19	\$411.98	\$411.98	\$490.15	\$490.15	\$399.33	\$399.33	\$429.54	\$429.54	\$418.43	\$418.43	\$418.43	
45	\$419.38	\$419.38	\$305.54	\$305.54	\$363.51	\$363.51	\$296.16	\$296.16	\$318.56	\$318.56	\$425.84	\$425.84	\$506.64	\$506.64	\$412.77	\$412.77	\$443.99	\$443.99	\$432.51	\$432.51	\$432.51	
46	\$435.65	\$435.65	\$317.39	\$317.39	\$377.61	\$377.61	\$307.65	\$307.65	\$330.92	\$330.92	\$442.35	\$442.35	\$526.29	\$526.29	\$428.78	\$428.78	\$461.21	\$461.21	\$449.28	\$449.28	\$449.28	
47	\$453.94	\$453.94	\$330.72	\$330.72	\$393.47	\$393.47	\$320.57	\$320.57	\$344.81	\$344.81	\$460.93	\$460.93	\$548.39	\$548.39	\$446.78	\$446.78	\$480.58	\$480.58	\$468.15	\$468.15	\$468.15	
48	\$474.85	\$474.85	\$345.95	\$345.95	\$411.59	\$411.59	\$335.34	\$335.34	\$360.70	\$360.70	\$482.16	\$482.16	\$573.66	\$573.66	\$467.36	\$467.36	\$502.71	\$502.71	\$489.72	\$489.72	\$489.72	
49	\$495.47	\$495.47	\$360.97	\$360.97	\$429.47	\$429.47	\$349.90	\$349.90	\$376.36	\$376.36	\$503.10	\$503.10	\$598.57	\$598.57	\$487.66	\$487.66	\$524.54	\$524.54	\$510.98	\$510.98	\$510.98	
50	\$518.71	\$518.71	\$377.90	\$377.90	\$449.61	\$449.61	\$366.31	\$366.31	\$394.01	\$394.01	\$526.69	\$526.69	\$626.64	\$626.64	\$510.53	\$510.53	\$549.14	\$549.14	\$534.94	\$534.94	\$534.94	
51	\$541.65	\$541.65	\$394.62	\$394.62	\$469.50	\$469.50	\$382.51	\$382.51	\$411.44	\$411.44	\$549.99	\$549.99	\$654.35	\$654.35	\$533.11	\$533.11	\$573.43	\$573.43	\$558.60	\$558.60	\$558.60	

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060099	16322PA0060099	16322PA0060099	16322PA0060099	16322PA0060099	16322PA0060126	16322PA0060126							
Plan Marketing Name =>	SA PPO \$2,100	vantage Gold HSA PPO \$2,100	vantage Gold HSA PPO \$2,100	vantage Gold HSA PPO \$2,100	vantage Gold HSA PPO \$2,100	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40							
Form # =>	F02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02							
Rating Area =>	1	2	4	5	5	1	2	4	5	1	2	2							
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	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental							
Metal =>	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver							
Deductible =>	\$4200	\$2100 / \$4200	\$2100 / \$4200	\$2100 / \$4200	\$2100 / \$4200	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$5000 / \$10000	\$5000 / \$10000							
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%							
Copays =>	\$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$40 / \$60	\$40 / \$60							
OOP Maximum =>	\$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$8700 / \$17400	\$8700 / \$17400							
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes							
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$229.13	\$272.62	\$272.62	\$222.10	\$222.10	\$238.89	\$238.89	\$202.10	\$202.10	\$240.45	\$240.45	\$195.89	\$195.89	\$210.71	\$210.71	\$211.43	\$211.43	\$251.55	\$251.55
15	\$249.50	\$296.85	\$296.85	\$241.84	\$241.84	\$260.13	\$260.13	\$220.06	\$220.06	\$261.83	\$261.83	\$213.31	\$213.31	\$229.44	\$229.44	\$230.22	\$230.22	\$273.92	\$273.92
16	\$257.29	\$306.11	\$306.11	\$249.39	\$249.39	\$268.25	\$268.25	\$226.93	\$226.93	\$270.00	\$270.00	\$219.96	\$219.96	\$236.60	\$236.60	\$237.41	\$237.41	\$282.46	\$282.46
17	\$265.08	\$315.38	\$315.38	\$256.94	\$256.94	\$276.37	\$276.37	\$233.80	\$233.80	\$278.17	\$278.17	\$226.62	\$226.62	\$243.76	\$243.76	\$244.60	\$244.60	\$291.01	\$291.01
18	\$273.46	\$325.36	\$325.36	\$265.07	\$265.07	\$285.11	\$285.11	\$241.20	\$241.20	\$286.97	\$286.97	\$233.79	\$233.79	\$251.48	\$251.48	\$252.33	\$252.33	\$300.22	\$300.22
19	\$281.85	\$335.33	\$335.33	\$273.20	\$273.20	\$293.86	\$293.86	\$248.59	\$248.59	\$295.78	\$295.78	\$240.96	\$240.96	\$259.19	\$259.19	\$260.07	\$260.07	\$309.43	\$309.43
20	\$290.53	\$345.67	\$345.67	\$281.62	\$281.62	\$302.91	\$302.91	\$256.25	\$256.25	\$304.89	\$304.89	\$248.39	\$248.39	\$267.18	\$267.18	\$268.09	\$268.09	\$318.97	\$318.97
21	\$299.52	\$356.36	\$356.36	\$290.33	\$290.33	\$312.28	\$312.28	\$264.18	\$264.18	\$314.32	\$314.32	\$256.07	\$256.07	\$275.44	\$275.44	\$276.38	\$276.38	\$328.83	\$328.83
22	\$299.52	\$356.36	\$356.36	\$290.33	\$290.33	\$312.28	\$312.28	\$264.18	\$264.18	\$314.32	\$314.32	\$256.07	\$256.07	\$275.44	\$275.44	\$276.38	\$276.38	\$328.83	\$328.83
23	\$299.52	\$356.36	\$356.36	\$290.33	\$290.33	\$312.28	\$312.28	\$264.18	\$264.18	\$314.32	\$314.32	\$256.07	\$256.07	\$275.44	\$275.44	\$276.38	\$276.38	\$328.83	\$328.83
24	\$299.52	\$356.36	\$356.36	\$290.33	\$290.33	\$312.28	\$312.28	\$264.18	\$264.18	\$314.32	\$314.32	\$256.07	\$256.07	\$275.44	\$275.44	\$276.38	\$276.38	\$328.83	\$328.83
25	\$300.72	\$357.79	\$357.79	\$291.49	\$291.49	\$313.53	\$313.53	\$265.24	\$265.24	\$315.58	\$315.58	\$275.09	\$275.09	\$276.54	\$276.54	\$277.49	\$277.49	\$330.15	\$330.15
26	\$306.71	\$364.91	\$364.91	\$297.30	\$297.30	\$319.77	\$319.77	\$270.52	\$270.52	\$321.86	\$321.86	\$262.22	\$262.22	\$282.05	\$282.05	\$283.01	\$283.01	\$336.72	\$336.72
27	\$313.90	\$373.47	\$373.47	\$304.27	\$304.27	\$327.27	\$327.27	\$276.86	\$276.86	\$329.41	\$329.41	\$268.36	\$268.36	\$288.66	\$288.66	\$289.65	\$289.65	\$344.61	\$344.61
28	\$325.58	\$387.36	\$387.36	\$315.59	\$315.59	\$339.45	\$339.45	\$287.16	\$287.16	\$341.67	\$341.67	\$278.35	\$278.35	\$299.40	\$299.40	\$300.43	\$300.43	\$357.44	\$357.44
29	\$335.16	\$398.77	\$398.77	\$324.88	\$324.88	\$349.44	\$349.44	\$295.62	\$295.62	\$351.72	\$351.72	\$286.54	\$286.54	\$308.22	\$308.22	\$309.27	\$309.27	\$367.96	\$367.96
30	\$339.96	\$404.47	\$404.47	\$329.52	\$329.52	\$354.44	\$354.44	\$299.84	\$299.84	\$356.75	\$356.75	\$290.64	\$290.64	\$312.62	\$312.62	\$313.69	\$313.69	\$373.22	\$373.22
31	\$347.14	\$413.02	\$413.02	\$336.49	\$336.49	\$361.93	\$361.93	\$306.18	\$306.18	\$364.30	\$364.30	\$296.79	\$296.79	\$319.23	\$319.23	\$320.32	\$320.32	\$381.11	\$381.11
32	\$354.33	\$421.57	\$421.57	\$343.46	\$343.46	\$369.43	\$369.43	\$312.52	\$312.52	\$371.84	\$371.84	\$302.93	\$302.93	\$325.85	\$325.85	\$326.96	\$326.96	\$389.01	\$389.01
33	\$358.82	\$426.92	\$426.92	\$347.82	\$347.82	\$374.11	\$374.11	\$316.49	\$316.49	\$376.56	\$376.56	\$306.77	\$306.77	\$329.98	\$329.98	\$331.10	\$331.10	\$393.94	\$393.94
34	\$363.62	\$432.62	\$432.62	\$352.46	\$352.46	\$379.11	\$379.11	\$320.71	\$320.71	\$381.58	\$381.58	\$310.87	\$310.87	\$334.38	\$334.38	\$335.53	\$335.53	\$399.20	\$399.20
35	\$366.01	\$435.47	\$435.47	\$354.78	\$354.78	\$381.61	\$381.61	\$322.83	\$322.83	\$384.10	\$384.10	\$312.92	\$312.92	\$336.59	\$336.59	\$337.74	\$337.74	\$401.83	\$401.83
36	\$368.41	\$438.32	\$438.32	\$357.11	\$357.11	\$384.10	\$384.10	\$324.94	\$324.94	\$386.61	\$386.61	\$314.97	\$314.97	\$338.79	\$338.79	\$339.95	\$339.95	\$404.46	\$404.46
37	\$370.81	\$441.17	\$441.17	\$359.43	\$359.43	\$386.60	\$386.60	\$327.05	\$327.05	\$389.13	\$389.13	\$317.01	\$317.01	\$340.99	\$340.99	\$342.16	\$342.16	\$407.09	\$407.09
38	\$373.20	\$444.02	\$444.02	\$361.75	\$361.75	\$389.10	\$389.10	\$329.17	\$329.17	\$391.64	\$391.64	\$319.06	\$319.06	\$343.20	\$343.20	\$344.37	\$344.37	\$409.72	\$409.72
39	\$377.99	\$449.73	\$449.73	\$366.40	\$366.40	\$394.10	\$394.10	\$333.40	\$333.40	\$396.67	\$396.67	\$323.16	\$323.16	\$347.61	\$347.61	\$348.79	\$348.79	\$414.98	\$414.98
40	\$382.79	\$455.43	\$455.43	\$371.04	\$371.04	\$399.09	\$399.09	\$337.62	\$337.62	\$401.70	\$401.70	\$327.26	\$327.26	\$352.01	\$352.01	\$353.21	\$353.21	\$420.24	\$420.24
41	\$389.98	\$463.98	\$463.98	\$378.01	\$378.01	\$406.59	\$406.59	\$343.96	\$343.96	\$409.24	\$409.24	\$333.40	\$333.40	\$358.62	\$358.62	\$359.85	\$359.85	\$428.14	\$428.14
42	\$396.86	\$472.18	\$472.18	\$384.69	\$384.69	\$413.77	\$413.77	\$350.04	\$350.04	\$416.47	\$416.47	\$339.29	\$339.29	\$364.96	\$364.96	\$366.20	\$366.20	\$435.70	\$435.70
43	\$406.45	\$483.58	\$483.58	\$393.98	\$393.98	\$423.76	\$423.76	\$358.49	\$358.49	\$426.53	\$426.53	\$347.49	\$347.49	\$373.77	\$373.77	\$375.05	\$375.05	\$446.22	\$446.22
44	\$418.43	\$497.83	\$497.83	\$405.59	\$405.59	\$436.26	\$436.26	\$369.06	\$369.06	\$439.11	\$439.11	\$357.73	\$357.73	\$384.79	\$384.79	\$386.10	\$386.10	\$459.38	\$459.38
45	\$432.51	\$514.58	\$514.58	\$419.24	\$419.24	\$450.93	\$450.93	\$381.48	\$381.48	\$453.88	\$453.88	\$369.77	\$369.77	\$397.74	\$397.74	\$399.09	\$399.09	\$474.83	\$474.83
46	\$449.28	\$534.54	\$534.54	\$435.50	\$435.50	\$468.42	\$468.42	\$396.27	\$396.27	\$471.48	\$471.48	\$384.11	\$384.11	\$413.16	\$413.16	\$414.57	\$414.57	\$493.25	\$493.25
47	\$468.15	\$556.99	\$556.99	\$453.79	\$453.79	\$488.09	\$488.09	\$412.91	\$412.91	\$491.28	\$491.28	\$400.24	\$400.24	\$430.51	\$430.51	\$431.98	\$431.98	\$513.96	\$513.96
48	\$489.72	\$582.65	\$582.65	\$474.69	\$474.69	\$510.58	\$510.58	\$431.93	\$431.93	\$513.91	\$513.91	\$418.67	\$418.67	\$450.34	\$450.34	\$451.88	\$451.88	\$537.64	\$537.64
49	\$510.98	\$607.95	\$607.95	\$495.30	\$495.30	\$532.75	\$532.75	\$450.69	\$450.69	\$536.23	\$536.23	\$436.86	\$436.86	\$469.90	\$469.90	\$471.50	\$471.50	\$560.98	\$560.98
50	\$534.94	\$636.46	\$636.46	\$518.53	\$518.53	\$557.73	\$557.73	\$471.83	\$471.83	\$561.38	\$561.38	\$457.34	\$457.34	\$491.94	\$491.94	\$493.61	\$493.61	\$587.29	\$587.29
51	\$558.60	\$664.61	\$664.61	\$541.47	\$541.47	\$582.40	\$582.40	\$492.70	\$492.70	\$586.21	\$586.21	\$477.57	\$477.57	\$513.70	\$513.70	\$515.45	\$515.45	\$613.27	\$613.27
52	\$584.66	\$695.61	\$695.61	\$566.72	\$566.72	\$609.57	\$609.57	\$515.68	\$515.68	\$613.55	\$613.55	\$499.85	\$499.85	\$537.66	\$537.66	\$539.49	\$539.49	\$641.88	\$641.88
53	\$611.02	\$726.97	\$726.97	\$592.27	\$592.27	\$637.05	\$637.05	\$538.93	\$538.93	\$641.21	\$641.21	\$522.38	\$522.38	\$561.90	\$561.90	\$563.82	\$563.82	\$670.81	\$670.81
54	\$639.48	\$760.83	\$760.83	\$619.85	\$619.85	\$666.72	\$666.72	\$564.02	\$564.02	\$671.07	\$671.07	\$546.71	\$546.71	\$588.06	\$588.06	\$590.07	\$590.07	\$702.05	\$702.05
55	\$667.93	\$794.68	\$794.68	\$647.44	\$647.44	\$696.38	\$696.38	\$589.12	\$589.12	\$700.93	\$700.93	\$571.04	\$571.04	\$614.23	\$614.23	\$616.33	\$616.33	\$733.29	\$733.29
56	\$698.78	\$831.39	\$831.39	\$677.34	\$677.34	\$728.55	\$728.55	\$616.33	\$616.33	\$733.31	\$733.31	\$597.41	\$597.41	\$642.60	\$642.60	\$644.79	\$644.79	\$767.16	\$767.16
57	\$729.93	\$868.45	\$868.45	\$707.53	\$707.53	\$761.03	\$761.03	\$643.81	\$643.81	\$766.00	\$766.00	\$624.04	\$624.04	\$671.25	\$671.25	\$673.54	\$673.54	\$801.36	\$801.36
58	\$763.18	\$908.01	\$908.01	\$739.76	\$739.76	\$795.69	\$795.69	\$673.13	\$673.13	\$800.89	\$800.89	\$652.47	\$652.47	\$701.82	\$701.82	\$704.22	\$704.22	\$837.86	\$837.86
59	\$779.65	\$927.61	\$927.61	\$755.73	\$755.73	\$812.86	\$812.86	\$687.66	\$687.66	\$818.17	\$818.17	\$666.55	\$666.55</						

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

HIOS Plan ID (On Exchange)=>	16322PA0060126		16322PA0060126		16322PA0060128		16322PA0060128		16322PA0060128		16322PA0060129		16322PA0060129		16322PA0060129		16322PA0060130		16322PA
HIOS Plan ID (Off Exchange)=>	16322PA0060126		16322PA0060126		16322PA0060128		16322PA0060128		16322PA0060128		16322PA0060129		16322PA0060129		16322PA0060129		16322PA0060130		16322PA
Plan Marketing Name =>	vantage Silver PPO \$5,000 \$40		vantage Silver PPO \$5,000 \$40		vantage Gold PPO \$1,250 \$35/\$50		vantage Gold PPO \$1,250 \$35/\$50		vantage Gold PPO \$1,250 \$35/\$50		vantage Gold PPO \$1,750 \$35/\$50		vantage Gold PPO \$1,750 \$35/\$50		vantage Gold PPO \$1,750 \$35/\$50		vantage Gold PPO \$2,500/10% \$25/\$90		vantage Gold PPO \$2,500/10% \$25/\$90
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPC
Rating Area =>	4		5		1		4		5		1		4		5		1		4
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 Adv
Metal =>	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gr
Deductible =>	\$5000 / \$10000		\$5000 / \$10000		\$1250 / \$2500		\$1250 / \$2500		\$1250 / \$2500		\$1750 / \$3500		\$1750 / \$3500		\$1750 / \$3500		\$2500 / \$5000		\$2500 / \$5000
Coinurance =>	100%		100%		100%		100%		100%		100%		100%		100%		90%		90%
Copays =>	\$40 / \$60		\$40 / \$60		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$25 / \$50		\$25 / \$50
OOP Maximum =>	\$8700 / \$17400		\$8700 / \$17400		\$7000 / \$14000		\$7000 / \$14000		\$7000 / \$14000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Y
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$204.94	\$204.94	\$220.44	\$220.44	\$235.65	\$235.65	\$228.41	\$228.41	\$245.69	\$245.69	\$230.20	\$230.20	\$223.13	\$223.13	\$240.00	\$240.00	\$228.20	\$228.20	\$221.19
15	\$223.16	\$223.16	\$240.04	\$240.04	\$256.60	\$256.60	\$248.72	\$248.72	\$267.53	\$267.53	\$250.66	\$250.66	\$242.96	\$242.96	\$261.34	\$261.34	\$248.48	\$248.48	\$240.85
16	\$230.13	\$230.13	\$247.53	\$247.53	\$264.61	\$264.61	\$256.48	\$256.48	\$275.88	\$275.88	\$258.48	\$258.48	\$250.54	\$250.54	\$269.49	\$269.49	\$256.24	\$256.24	\$248.37
17	\$237.09	\$237.09	\$255.02	\$255.02	\$272.62	\$272.62	\$264.24	\$264.24	\$284.23	\$284.23	\$266.31	\$266.31	\$258.13	\$258.13	\$277.65	\$277.65	\$264.00	\$264.00	\$255.89
18	\$244.59	\$244.59	\$263.09	\$263.09	\$281.24	\$281.24	\$272.60	\$272.60	\$293.22	\$293.22	\$274.73	\$274.73	\$266.29	\$266.29	\$286.44	\$286.44	\$272.35	\$272.35	\$263.98
19	\$252.09	\$252.09	\$271.16	\$271.16	\$289.87	\$289.87	\$280.96	\$280.96	\$302.21	\$302.21	\$283.16	\$283.16	\$274.46	\$274.46	\$295.22	\$295.22	\$280.70	\$280.70	\$272.08
20	\$259.86	\$259.86	\$279.52	\$279.52	\$298.80	\$298.80	\$289.62	\$289.62	\$311.53	\$311.53	\$291.88	\$291.88	\$282.92	\$282.92	\$304.32	\$304.32	\$289.35	\$289.35	\$280.47
21	\$267.90	\$267.90	\$288.16	\$288.16	\$308.04	\$308.04	\$298.58	\$298.58	\$321.16	\$321.16	\$300.91	\$300.91	\$291.67	\$291.67	\$313.73	\$313.73	\$298.30	\$298.30	\$289.14
22	\$267.90	\$267.90	\$288.16	\$288.16	\$308.04	\$308.04	\$298.58	\$298.58	\$321.16	\$321.16	\$300.91	\$300.91	\$291.67	\$291.67	\$313.73	\$313.73	\$298.30	\$298.30	\$289.14
23	\$267.90	\$267.90	\$288.16	\$288.16	\$308.04	\$308.04	\$298.58	\$298.58	\$321.16	\$321.16	\$300.91	\$300.91	\$291.67	\$291.67	\$313.73	\$313.73	\$298.30	\$298.30	\$289.14
24	\$267.90	\$267.90	\$288.16	\$288.16	\$308.04	\$308.04	\$298.58	\$298.58	\$321.16	\$321.16	\$300.91	\$300.91	\$291.67	\$291.67	\$313.73	\$313.73	\$298.30	\$298.30	\$289.14
25	\$268.97	\$268.97	\$289.31	\$289.31	\$309.27	\$309.27	\$299.77	\$299.77	\$322.44	\$322.44	\$302.11	\$302.11	\$292.84	\$292.84	\$314.98	\$314.98	\$299.49	\$299.49	\$290.30
26	\$274.33	\$274.33	\$295.08	\$295.08	\$315.43	\$315.43	\$305.75	\$305.75	\$328.87	\$328.87	\$308.13	\$308.13	\$298.67	\$298.67	\$321.26	\$321.26	\$305.46	\$305.46	\$296.08
27	\$280.76	\$280.76	\$301.99	\$301.99	\$322.83	\$322.83	\$312.91	\$312.91	\$336.58	\$336.58	\$315.35	\$315.35	\$305.67	\$305.67	\$321.62	\$321.62	\$312.62	\$312.62	\$303.02
28	\$291.21	\$291.21	\$313.23	\$313.23	\$334.84	\$334.84	\$324.56	\$324.56	\$349.10	\$349.10	\$327.09	\$327.09	\$317.05	\$317.05	\$341.02	\$341.02	\$324.25	\$324.25	\$314.30
29	\$299.78	\$299.78	\$322.45	\$322.45	\$344.70	\$344.70	\$334.11	\$334.11	\$359.38	\$359.38	\$336.72	\$336.72	\$326.38	\$326.38	\$351.06	\$351.06	\$333.80	\$333.80	\$323.55
30	\$304.07	\$304.07	\$327.06	\$327.06	\$349.63	\$349.63	\$338.89	\$338.89	\$364.52	\$364.52	\$341.53	\$341.53	\$331.05	\$331.05	\$356.08	\$356.08	\$338.57	\$338.57	\$328.17
31	\$310.50	\$310.50	\$333.98	\$333.98	\$357.02	\$357.02	\$346.05	\$346.05	\$372.22	\$372.22	\$348.75	\$348.75	\$338.05	\$338.05	\$363.61	\$363.61	\$345.73	\$345.73	\$335.11
32	\$316.93	\$316.93	\$340.89	\$340.89	\$364.41	\$364.41	\$353.22	\$353.22	\$379.93	\$379.93	\$355.98	\$355.98	\$345.05	\$345.05	\$371.14	\$371.14	\$352.89	\$352.89	\$342.05
33	\$320.94	\$320.94	\$345.22	\$345.22	\$369.03	\$369.03	\$357.70	\$357.70	\$384.75	\$384.75	\$360.49	\$360.49	\$349.42	\$349.42	\$375.85	\$375.85	\$357.36	\$357.36	\$346.39
34	\$325.23	\$325.23	\$349.83	\$349.83	\$373.96	\$373.96	\$362.48	\$362.48	\$389.89	\$389.89	\$365.30	\$365.30	\$354.09	\$354.09	\$380.87	\$380.87	\$362.14	\$362.14	\$351.02
35	\$327.37	\$327.37	\$352.13	\$352.13	\$376.42	\$376.42	\$364.86	\$364.86	\$392.46	\$392.46	\$367.71	\$367.71	\$356.42	\$356.42	\$383.38	\$383.38	\$364.52	\$364.52	\$353.33
36	\$329.52	\$329.52	\$354.44	\$354.44	\$378.89	\$378.89	\$367.25	\$367.25	\$395.03	\$395.03	\$370.12	\$370.12	\$358.75	\$358.75	\$385.89	\$385.89	\$366.91	\$366.91	\$355.64
37	\$331.66	\$331.66	\$356.74	\$356.74	\$381.35	\$381.35	\$369.64	\$369.64	\$397.60	\$397.60	\$372.53	\$372.53	\$361.09	\$361.09	\$388.40	\$388.40	\$369.30	\$369.30	\$357.96
38	\$333.80	\$333.80	\$359.05	\$359.05	\$383.82	\$383.82	\$372.03	\$372.03	\$400.17	\$400.17	\$374.93	\$374.93	\$363.42	\$363.42	\$390.91	\$390.91	\$371.68	\$371.68	\$360.27
39	\$338.09	\$338.09	\$363.66	\$363.66	\$388.75	\$388.75	\$376.81	\$376.81	\$405.30	\$405.30	\$379.75	\$379.75	\$368.09	\$368.09	\$395.93	\$395.93	\$376.45	\$376.45	\$364.89
40	\$342.38	\$342.38	\$368.27	\$368.27	\$393.68	\$393.68	\$381.59	\$381.59	\$410.44	\$410.44	\$384.56	\$384.56	\$372.75	\$372.75	\$400.95	\$400.95	\$381.23	\$381.23	\$369.52
41	\$348.81	\$348.81	\$375.18	\$375.18	\$401.07	\$401.07	\$388.75	\$388.75	\$418.15	\$418.15	\$391.78	\$391.78	\$379.75	\$379.75	\$408.48	\$408.48	\$388.39	\$388.39	\$376.46
42	\$354.97	\$354.97	\$381.81	\$381.81	\$408.15	\$408.15	\$395.62	\$395.62	\$425.54	\$425.54	\$398.71	\$398.71	\$386.46	\$386.46	\$415.69	\$415.69	\$395.25	\$395.25	\$383.11
43	\$363.54	\$363.54	\$391.03	\$391.03	\$418.01	\$418.01	\$405.17	\$405.17	\$435.81	\$435.81	\$408.33	\$408.33	\$395.80	\$395.80	\$425.73	\$425.73	\$404.79	\$404.79	\$392.36
44	\$374.26	\$374.26	\$402.56	\$402.56	\$430.33	\$430.33	\$417.12	\$417.12	\$448.66	\$448.66	\$420.37	\$420.37	\$407.46	\$407.46	\$438.28	\$438.28	\$416.73	\$416.73	\$403.93
45	\$386.85	\$386.85	\$416.10	\$416.10	\$444.81	\$444.81	\$431.15	\$431.15	\$463.76	\$463.76	\$434.51	\$434.51	\$421.17	\$421.17	\$453.03	\$453.03	\$430.75	\$430.75	\$417.52
46	\$401.85	\$401.85	\$432.24	\$432.24	\$462.06	\$462.06	\$447.87	\$447.87	\$481.74	\$481.74	\$451.37	\$451.37	\$437.51	\$437.51	\$470.60	\$470.60	\$447.45	\$447.45	\$433.71
47	\$418.73	\$418.73	\$450.39	\$450.39	\$481.47	\$481.47	\$466.68	\$466.68	\$501.97	\$501.97	\$470.32	\$470.32	\$455.88	\$455.88	\$490.36	\$490.36	\$466.24	\$466.24	\$451.93
48	\$438.02	\$438.02	\$471.14	\$471.14	\$503.65	\$503.65	\$488.18	\$488.18	\$525.10	\$525.10	\$491.99	\$491.99	\$476.88	\$476.88	\$512.95	\$512.95	\$487.72	\$487.72	\$472.74
49	\$457.04	\$457.04	\$491.60	\$491.60	\$525.52	\$525.52	\$509.38	\$509.38	\$547.90	\$547.90	\$513.35	\$513.35	\$497.59	\$497.59	\$535.22	\$535.22	\$508.90	\$508.90	\$493.27
50	\$478.47	\$478.47	\$514.65	\$514.65	\$550.16	\$550.16	\$533.26	\$533.26	\$573.59	\$573.59	\$537.43	\$537.43	\$520.92	\$520.92	\$560.32	\$560.32	\$532.76	\$532.76	\$516.40
51	\$499.63	\$499.63	\$537.42	\$537.42	\$574.49	\$574.49	\$556.85	\$556.85	\$598.96	\$598.96	\$561.20	\$561.20	\$543.96	\$543.96	\$585.11	\$585.11	\$556.33	\$556.33	\$539.25
52	\$522.94	\$522.94	\$562.49	\$562.49	\$601.29	\$601.29	\$582.83	\$582.83	\$626.90	\$626.90	\$587.38	\$587.38	\$569.34	\$569.34	\$612.40	\$612.40	\$582.28	\$582.28	\$564.20
53	\$546.52	\$546.52	\$587.85	\$587.85	\$628.40	\$628.40	\$609.10	\$609.10	\$655.17	\$655.17	\$613.86	\$613.86	\$595.01	\$595.01	\$640.01	\$640.01	\$608.53	\$608.53	\$589.85
54	\$571.97	\$571.97	\$615.22	\$615.22	\$657.67	\$657.67	\$637.47	\$637.47	\$685.68	\$685.68	\$642.44	\$642.44	\$622.72	\$622.72	\$669.81	\$669.81	\$636.87	\$636.87	\$617.31
55	\$597.42	\$597.42	\$642.60	\$642.60	\$686.93	\$686.93	\$665.83	\$665.83	\$716.19	\$716.19	\$671.03	\$671.03	\$650.42	\$650.42	\$699.62	\$699.62	\$665.21	\$665.21	\$644.78
56	\$625.01	\$625.01	\$672.28	\$672.28	\$718.66	\$													

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060130	16322PA0060130	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132
Plan Marketing Name =>	500/10% \$25/	Age Gold PPO \$2,500/10% \$25/	Age Silver PPO \$3,000/10%	Age Silver PPO HSA \$3,000/10%	Age Silver PPO HSA \$3,000/10%	Age Silver PPO HSA \$3,000/10%	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/
Form # =>	F02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	1	5	1	4	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1
Network =>	antage 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	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	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$5000	\$2500 / \$5000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500
Coinsurance =>	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
Copays =>	\$50	\$25 / \$50	10% / 10%	10% / 10%	10% / 10%	10% / 10%	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65
OOP Maximum =>	\$12000	\$6000 / \$12000	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$221.19	\$237.92	\$237.92	\$192.10	\$192.10	\$186.21	\$186.21	\$200.28	\$200.28	\$189.07	\$189.07	\$183.27	\$183.27	\$197.13	\$197.13	\$202.79	\$202.79	\$196.56	\$196.56
15	\$240.85	\$259.07	\$259.07	\$209.17	\$209.17	\$202.76	\$202.76	\$218.09	\$218.09	\$205.88	\$205.88	\$199.56	\$199.56	\$214.66	\$214.66	\$220.81	\$220.81	\$214.03	\$214.03
16	\$248.37	\$267.16	\$267.16	\$215.70	\$215.70	\$209.09	\$209.09	\$224.89	\$224.89	\$212.30	\$212.30	\$205.79	\$205.79	\$221.36	\$221.36	\$227.70	\$227.70	\$220.71	\$220.71
17	\$255.89	\$275.24	\$275.24	\$222.23	\$222.23	\$215.42	\$215.42	\$231.70	\$231.70	\$218.73	\$218.73	\$212.02	\$212.02	\$228.06	\$228.06	\$234.60	\$234.60	\$227.39	\$227.39
18	\$263.98	\$283.95	\$283.95	\$229.26	\$229.26	\$222.23	\$222.23	\$239.03	\$239.03	\$225.65	\$225.65	\$218.73	\$218.73	\$235.27	\$235.27	\$242.02	\$242.02	\$234.59	\$234.59
19	\$272.08	\$292.66	\$292.66	\$236.29	\$236.29	\$229.05	\$229.05	\$246.36	\$246.36	\$232.57	\$232.57	\$225.44	\$225.44	\$242.49	\$242.49	\$249.44	\$249.44	\$241.78	\$241.78
20	\$280.47	\$301.68	\$301.68	\$243.58	\$243.58	\$236.11	\$236.11	\$253.96	\$253.96	\$239.74	\$239.74	\$232.38	\$232.38	\$249.96	\$249.96	\$257.13	\$257.13	\$249.23	\$249.23
21	\$289.14	\$311.01	\$311.01	\$251.11	\$251.11	\$243.41	\$243.41	\$261.81	\$261.81	\$247.15	\$247.15	\$239.57	\$239.57	\$257.69	\$257.69	\$265.08	\$265.08	\$256.94	\$256.94
22	\$289.14	\$311.01	\$311.01	\$251.11	\$251.11	\$243.41	\$243.41	\$261.81	\$261.81	\$247.15	\$247.15	\$239.57	\$239.57	\$257.69	\$257.69	\$265.08	\$265.08	\$256.94	\$256.94
23	\$289.14	\$311.01	\$311.01	\$251.11	\$251.11	\$243.41	\$243.41	\$261.81	\$261.81	\$247.15	\$247.15	\$239.57	\$239.57	\$257.69	\$257.69	\$265.08	\$265.08	\$256.94	\$256.94
24	\$289.14	\$311.01	\$311.01	\$251.11	\$251.11	\$243.41	\$243.41	\$261.81	\$261.81	\$247.15	\$247.15	\$239.57	\$239.57	\$257.69	\$257.69	\$265.08	\$265.08	\$256.94	\$256.94
25	\$290.30	\$312.25	\$312.25	\$252.11	\$252.11	\$244.38	\$244.38	\$262.86	\$262.86	\$248.14	\$248.14	\$240.53	\$240.53	\$258.72	\$258.72	\$266.14	\$266.14	\$257.97	\$257.97
26	\$296.08	\$318.47	\$318.47	\$257.14	\$257.14	\$249.25	\$249.25	\$268.09	\$268.09	\$253.08	\$253.08	\$245.32	\$245.32	\$263.87	\$263.87	\$271.44	\$271.44	\$263.11	\$263.11
27	\$303.02	\$325.94	\$325.94	\$263.16	\$263.16	\$255.09	\$255.09	\$274.38	\$274.38	\$259.01	\$259.01	\$251.07	\$251.07	\$270.06	\$270.06	\$277.80	\$277.80	\$269.27	\$269.27
28	\$314.30	\$338.07	\$338.07	\$272.96	\$272.96	\$264.59	\$264.59	\$284.59	\$284.59	\$268.65	\$268.65	\$260.41	\$260.41	\$280.11	\$280.11	\$288.14	\$288.14	\$279.29	\$279.29
29	\$323.55	\$348.02	\$348.02	\$280.99	\$280.99	\$272.38	\$272.38	\$292.97	\$292.97	\$276.56	\$276.56	\$268.08	\$268.08	\$288.36	\$288.36	\$296.62	\$296.62	\$287.52	\$287.52
30	\$328.17	\$353.00	\$353.00	\$285.01	\$285.01	\$276.27	\$276.27	\$297.15	\$297.15	\$280.52	\$280.52	\$271.91	\$271.91	\$292.48	\$292.48	\$300.87	\$300.87	\$291.63	\$291.63
31	\$335.11	\$360.46	\$360.46	\$291.04	\$291.04	\$282.11	\$282.11	\$303.44	\$303.44	\$286.45	\$286.45	\$277.66	\$277.66	\$298.66	\$298.66	\$307.23	\$307.23	\$297.79	\$297.79
32	\$342.05	\$367.92	\$367.92	\$297.06	\$297.06	\$287.95	\$287.95	\$309.72	\$309.72	\$292.38	\$292.38	\$283.41	\$283.41	\$304.85	\$304.85	\$313.59	\$313.59	\$303.96	\$303.96
33	\$346.39	\$372.59	\$372.59	\$300.83	\$300.83	\$291.61	\$291.61	\$313.65	\$313.65	\$296.09	\$296.09	\$287.00	\$287.00	\$308.71	\$308.71	\$317.57	\$317.57	\$307.81	\$307.81
34	\$351.02	\$377.57	\$377.57	\$304.85	\$304.85	\$295.50	\$295.50	\$317.84	\$317.84	\$300.04	\$300.04	\$290.84	\$290.84	\$312.84	\$312.84	\$321.81	\$321.81	\$311.93	\$311.93
35	\$353.33	\$380.05	\$380.05	\$306.86	\$306.86	\$297.45	\$297.45	\$319.93	\$319.93	\$302.02	\$302.02	\$292.75	\$292.75	\$314.90	\$314.90	\$323.93	\$323.93	\$313.98	\$313.98
36	\$355.64	\$382.54	\$382.54	\$308.87	\$308.87	\$299.39	\$299.39	\$322.03	\$322.03	\$303.99	\$303.99	\$294.67	\$294.67	\$316.96	\$316.96	\$326.05	\$326.05	\$316.04	\$316.04
37	\$357.96	\$385.03	\$385.03	\$310.87	\$310.87	\$301.34	\$301.34	\$324.12	\$324.12	\$305.97	\$305.97	\$296.59	\$296.59	\$319.02	\$319.02	\$328.17	\$328.17	\$318.09	\$318.09
38	\$360.27	\$387.52	\$387.52	\$312.88	\$312.88	\$303.29	\$303.29	\$326.22	\$326.22	\$307.95	\$307.95	\$298.50	\$298.50	\$321.08	\$321.08	\$330.29	\$330.29	\$320.15	\$320.15
39	\$364.89	\$392.49	\$392.49	\$316.90	\$316.90	\$307.18	\$307.18	\$330.40	\$330.40	\$311.90	\$311.90	\$302.34	\$302.34	\$325.20	\$325.20	\$334.53	\$334.53	\$324.26	\$324.26
40	\$369.52	\$397.47	\$397.47	\$320.92	\$320.92	\$311.08	\$311.08	\$334.59	\$334.59	\$315.86	\$315.86	\$306.17	\$306.17	\$329.33	\$329.33	\$338.77	\$338.77	\$328.37	\$328.37
41	\$376.46	\$404.94	\$404.94	\$326.95	\$326.95	\$316.92	\$316.92	\$340.88	\$340.88	\$321.79	\$321.79	\$311.92	\$311.92	\$335.51	\$335.51	\$345.13	\$345.13	\$334.54	\$334.54
42	\$383.11	\$412.09	\$412.09	\$332.72	\$332.72	\$322.52	\$322.52	\$346.90	\$346.90	\$327.47	\$327.47	\$317.43	\$317.43	\$341.44	\$341.44	\$351.23	\$351.23	\$340.45	\$340.45
43	\$392.36	\$422.04	\$422.04	\$340.76	\$340.76	\$330.31	\$330.31	\$355.28	\$355.28	\$335.38	\$335.38	\$325.10	\$325.10	\$349.69	\$349.69	\$359.71	\$359.71	\$348.67	\$348.67
44	\$403.93	\$434.48	\$434.48	\$350.80	\$350.80	\$340.04	\$340.04	\$365.75	\$365.75	\$345.27	\$345.27	\$334.68	\$334.68	\$359.99	\$359.99	\$370.32	\$370.32	\$358.95	\$358.95
45	\$417.52	\$449.10	\$449.10	\$362.60	\$362.60	\$351.48	\$351.48	\$378.05	\$378.05	\$356.88	\$356.88	\$345.94	\$345.94	\$372.10	\$372.10	\$382.78	\$382.78	\$371.02	\$371.02
46	\$433.71	\$466.52	\$466.52	\$376.67	\$376.67	\$365.12	\$365.12	\$392.72	\$392.72	\$370.73	\$370.73	\$359.36	\$359.36	\$386.54	\$386.54	\$397.62	\$397.62	\$385.41	\$385.41
47	\$451.93	\$486.11	\$486.11	\$392.48	\$392.48	\$380.45	\$380.45	\$409.21	\$409.21	\$386.30	\$386.30	\$374.45	\$374.45	\$402.77	\$402.77	\$414.32	\$414.32	\$401.60	\$401.60
48	\$472.74	\$508.50	\$508.50	\$410.56	\$410.56	\$397.98	\$397.98	\$428.06	\$428.06	\$404.09	\$404.09	\$391.70	\$391.70	\$421.32	\$421.32	\$433.41	\$433.41	\$420.10	\$420.10
49	\$493.27	\$530.58	\$530.58	\$428.39	\$428.39	\$415.26	\$415.26	\$446.65	\$446.65	\$421.64	\$421.64	\$408.71	\$408.71	\$439.62	\$439.62	\$452.23	\$452.23	\$438.34	\$438.34
50	\$516.40	\$555.46	\$555.46	\$448.48	\$448.48	\$434.73	\$434.73	\$467.59	\$467.59	\$441.41	\$441.41	\$427.87	\$427.87	\$460.23	\$460.23	\$473.43	\$473.43	\$458.89	\$458.89
51	\$539.25	\$580.03	\$580.03	\$468.32	\$468.32	\$453.96	\$453.96	\$488.28	\$488.28	\$460.93	\$460.93	\$446.80	\$446.80	\$480.59	\$480.59	\$494.37	\$494.37	\$479.19	\$479.19
52	\$564.40	\$607.09	\$607.09	\$490.17	\$490.17	\$475.14	\$475.14	\$511.05	\$511.05	\$482.44	\$482.44	\$467.64	\$467.64	\$503.01	\$503.01	\$517.44	\$517.44	\$501.55	\$501.55
53	\$589.85	\$634.46	\$634.46	\$512.26	\$512.26	\$496.56	\$496.56	\$534.09	\$534.09	\$504.19	\$504.19	\$488.72	\$488.72	\$525.69	\$525.69	\$540.76	\$540.76	\$524.16	\$524.16
54	\$617.31	\$664.01	\$664.01	\$536.12	\$536.12	\$519.68	\$519.68	\$558.96	\$558.96	\$527.67	\$527.67	\$511.48	\$511.48	\$550.17	\$550.17	\$565.95	\$565.95	\$548.57	\$548.57
55	\$644.78	\$693.55	\$693.55	\$559.98	\$559.98	\$542.80	\$542.80	\$583.84	\$583.84	\$551.14	\$551.14	\$534.24	\$534.24	\$574.65	\$574.65	\$591.13	\$591.13	\$572.98	\$572.98
56	\$674.56	\$725.59	\$725.59	\$585.84	\$585.84	\$567.88	\$567.88												

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060133	16322PA0060134	16322PA0060134	16322PA0060134	16322PA0060134	16322PA0060135	16322PA0060135	16322PA0060135	16322PA0060135	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029
Plan Marketing Name =>	Age Silver PPO \$7,000/10% \$30/	Age Gold PPO \$1,000/10% \$25/	Age Gold PPO \$1,000/10% \$25/	Age Gold PPO \$1,000/10% \$25/	Age Gold PPO \$1,000/10% \$25/	Age Silver PPO \$3,750 \$50/\$7	Age Silver PPO \$3,750 \$50/\$7	Age Silver PPO \$3,750 \$50/\$7	Age Silver PPO \$3,750 \$50/\$7	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/
Form # =>	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	5	1	4	4	5	1	4	5	1	2	2	2	2	2	2	2	2	2	2
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	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 =>	Silver	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$7000 / \$14000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$3750 / \$7500	\$3750 / \$7500	\$3750 / \$7500	\$3750 / \$7500	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinsurance =>	90%	90%	90%	90%	90%	90%	90%	90%	90%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$30 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$8400 / \$16800	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$211.43	\$211.43	\$234.34	\$234.34	\$227.15	\$227.15	\$244.33	\$244.33	\$196.70	\$196.70	\$190.66	\$190.66	\$205.08	\$205.08	\$240.07	\$240.07	\$285.63	\$285.63	\$232.70
15	\$230.22	\$230.22	\$255.17	\$255.17	\$247.34	\$247.34	\$266.05	\$266.05	\$214.18	\$214.18	\$207.61	\$207.61	\$223.31	\$223.31	\$261.41	\$261.41	\$311.02	\$311.02	\$253.38
16	\$237.41	\$237.41	\$263.14	\$263.14	\$255.06	\$255.06	\$274.36	\$274.36	\$220.87	\$220.87	\$214.09	\$214.09	\$230.28	\$230.28	\$269.57	\$269.57	\$320.72	\$320.72	\$261.29
17	\$244.60	\$244.60	\$271.10	\$271.10	\$262.78	\$262.78	\$282.66	\$282.66	\$227.55	\$227.55	\$220.57	\$220.57	\$237.25	\$237.25	\$277.73	\$277.73	\$330.43	\$330.43	\$269.20
18	\$252.33	\$252.33	\$279.68	\$279.68	\$271.10	\$271.10	\$291.60	\$291.60	\$234.75	\$234.75	\$227.55	\$227.55	\$244.76	\$244.76	\$286.52	\$286.52	\$340.89	\$340.89	\$277.72
19	\$260.07	\$260.07	\$288.26	\$288.26	\$279.41	\$279.41	\$300.55	\$300.55	\$241.95	\$241.95	\$234.53	\$234.53	\$252.26	\$252.26	\$295.30	\$295.30	\$351.34	\$351.34	\$286.23
20	\$268.09	\$268.09	\$297.14	\$297.14	\$288.02	\$288.02	\$309.81	\$309.81	\$249.41	\$249.41	\$241.75	\$241.75	\$260.04	\$260.04	\$304.41	\$304.41	\$362.17	\$362.17	\$295.05
21	\$276.38	\$276.38	\$306.33	\$306.33	\$296.93	\$296.93	\$319.39	\$319.39	\$257.12	\$257.12	\$249.23	\$249.23	\$268.08	\$268.08	\$313.82	\$313.82	\$373.37	\$373.37	\$304.18
22	\$276.38	\$276.38	\$306.33	\$306.33	\$296.93	\$296.93	\$319.39	\$319.39	\$257.12	\$257.12	\$249.23	\$249.23	\$268.08	\$268.08	\$313.82	\$313.82	\$373.37	\$373.37	\$304.18
23	\$276.38	\$276.38	\$306.33	\$306.33	\$296.93	\$296.93	\$319.39	\$319.39	\$257.12	\$257.12	\$249.23	\$249.23	\$268.08	\$268.08	\$313.82	\$313.82	\$373.37	\$373.37	\$304.18
24	\$276.38	\$276.38	\$306.33	\$306.33	\$296.93	\$296.93	\$319.39	\$319.39	\$257.12	\$257.12	\$249.23	\$249.23	\$268.08	\$268.08	\$313.82	\$313.82	\$373.37	\$373.37	\$304.18
25	\$277.49	\$277.49	\$307.56	\$307.56	\$298.12	\$298.12	\$320.67	\$320.67	\$258.15	\$258.15	\$250.23	\$250.23	\$269.15	\$269.15	\$315.08	\$315.08	\$374.86	\$374.86	\$305.40
26	\$283.01	\$283.01	\$313.68	\$313.68	\$304.06	\$304.06	\$327.06	\$327.06	\$263.29	\$263.29	\$255.21	\$255.21	\$274.51	\$274.51	\$321.35	\$321.35	\$382.33	\$382.33	\$311.48
27	\$289.65	\$289.65	\$321.03	\$321.03	\$311.18	\$311.18	\$334.72	\$334.72	\$269.46	\$269.46	\$261.19	\$261.19	\$280.95	\$280.95	\$328.88	\$328.88	\$391.29	\$391.29	\$318.78
28	\$300.43	\$300.43	\$332.98	\$332.98	\$322.76	\$322.76	\$347.18	\$347.18	\$279.49	\$279.49	\$270.91	\$270.91	\$291.40	\$291.40	\$341.12	\$341.12	\$405.85	\$405.85	\$330.64
29	\$309.27	\$309.27	\$342.78	\$342.78	\$332.26	\$332.26	\$357.40	\$357.40	\$287.72	\$287.72	\$278.89	\$278.89	\$299.98	\$299.98	\$351.16	\$351.16	\$417.80	\$417.80	\$340.38
30	\$313.69	\$313.69	\$347.68	\$347.68	\$337.02	\$337.02	\$362.51	\$362.51	\$291.83	\$291.83	\$282.88	\$282.88	\$304.27	\$304.27	\$356.19	\$356.19	\$423.77	\$423.77	\$345.24
31	\$320.32	\$320.32	\$355.04	\$355.04	\$344.14	\$344.14	\$370.17	\$370.17	\$298.00	\$298.00	\$288.86	\$288.86	\$310.70	\$310.70	\$363.72	\$363.72	\$432.74	\$432.74	\$352.54
32	\$326.96	\$326.96	\$362.39	\$362.39	\$351.27	\$351.27	\$377.84	\$377.84	\$304.17	\$304.17	\$294.84	\$294.84	\$317.14	\$317.14	\$371.25	\$371.25	\$441.70	\$441.70	\$359.84
33	\$331.10	\$331.10	\$366.98	\$366.98	\$355.72	\$355.72	\$382.63	\$382.63	\$308.03	\$308.03	\$298.58	\$298.58	\$321.16	\$321.16	\$375.96	\$375.96	\$447.30	\$447.30	\$364.41
34	\$335.53	\$335.53	\$371.88	\$371.88	\$360.47	\$360.47	\$387.74	\$387.74	\$312.14	\$312.14	\$302.57	\$302.57	\$325.45	\$325.45	\$380.98	\$380.98	\$453.27	\$453.27	\$369.27
35	\$337.74	\$337.74	\$374.34	\$374.34	\$362.85	\$362.85	\$390.29	\$390.29	\$314.20	\$314.20	\$304.56	\$304.56	\$327.59	\$327.59	\$383.49	\$383.49	\$456.26	\$456.26	\$371.71
36	\$339.95	\$339.95	\$376.79	\$376.79	\$365.22	\$365.22	\$392.85	\$392.85	\$316.26	\$316.26	\$306.55	\$306.55	\$329.74	\$329.74	\$386.00	\$386.00	\$459.25	\$459.25	\$374.14
37	\$342.16	\$342.16	\$379.24	\$379.24	\$367.60	\$367.60	\$395.40	\$395.40	\$318.31	\$318.31	\$308.55	\$308.55	\$331.88	\$331.88	\$388.51	\$388.51	\$462.23	\$462.23	\$376.57
38	\$344.37	\$344.37	\$381.69	\$381.69	\$369.97	\$369.97	\$397.96	\$397.96	\$320.37	\$320.37	\$310.54	\$310.54	\$334.03	\$334.03	\$391.02	\$391.02	\$465.22	\$465.22	\$379.01
39	\$348.79	\$348.79	\$386.59	\$386.59	\$374.73	\$374.73	\$403.07	\$403.07	\$324.49	\$324.49	\$314.53	\$314.53	\$338.32	\$338.32	\$396.04	\$396.04	\$471.19	\$471.19	\$383.88
40	\$353.21	\$353.21	\$391.49	\$391.49	\$379.48	\$379.48	\$408.18	\$408.18	\$328.60	\$328.60	\$318.52	\$318.52	\$342.61	\$342.61	\$401.06	\$401.06	\$477.17	\$477.17	\$388.74
41	\$359.85	\$359.85	\$398.84	\$398.84	\$386.60	\$386.60	\$415.85	\$415.85	\$334.77	\$334.77	\$324.50	\$324.50	\$349.04	\$349.04	\$408.59	\$408.59	\$486.13	\$486.13	\$396.04
42	\$366.20	\$366.20	\$405.89	\$405.89	\$393.43	\$393.43	\$423.19	\$423.19	\$340.68	\$340.68	\$330.23	\$330.23	\$355.21	\$355.21	\$415.81	\$415.81	\$494.72	\$494.72	\$403.04
43	\$375.05	\$375.05	\$415.69	\$415.69	\$402.93	\$402.93	\$433.41	\$433.41	\$348.91	\$348.91	\$338.21	\$338.21	\$363.78	\$363.78	\$425.85	\$425.85	\$506.66	\$506.66	\$412.77
44	\$386.10	\$386.10	\$427.94	\$427.94	\$414.81	\$414.81	\$446.19	\$446.19	\$359.20	\$359.20	\$348.17	\$348.17	\$374.51	\$374.51	\$438.41	\$438.41	\$521.60	\$521.60	\$424.94
45	\$399.09	\$399.09	\$442.34	\$442.34	\$428.77	\$428.77	\$461.20	\$461.20	\$371.28	\$371.28	\$359.89	\$359.89	\$387.11	\$387.11	\$453.16	\$453.16	\$539.15	\$539.15	\$439.24
46	\$414.57	\$414.57	\$459.50	\$459.50	\$445.40	\$445.40	\$479.09	\$479.09	\$385.68	\$385.68	\$373.85	\$373.85	\$402.12	\$402.12	\$470.73	\$470.73	\$560.06	\$560.06	\$456.27
47	\$431.98	\$431.98	\$478.79	\$478.79	\$464.10	\$464.10	\$499.21	\$499.21	\$401.88	\$401.88	\$389.55	\$389.55	\$419.01	\$419.01	\$490.50	\$490.50	\$583.58	\$583.58	\$475.43
48	\$451.88	\$451.88	\$500.85	\$500.85	\$485.48	\$485.48	\$522.20	\$522.20	\$420.39	\$420.39	\$407.49	\$407.49	\$438.31	\$438.31	\$513.10	\$513.10	\$610.46	\$610.46	\$497.33
49	\$471.50	\$471.50	\$522.60	\$522.60	\$506.56	\$506.56	\$544.88	\$544.88	\$438.65	\$438.65	\$425.19	\$425.19	\$457.34	\$457.34	\$535.38	\$535.38	\$636.97	\$636.97	\$518.93
50	\$493.61	\$493.61	\$547.11	\$547.11	\$530.32	\$530.32	\$570.43	\$570.43	\$459.22	\$459.22	\$445.12	\$445.12	\$478.79	\$478.79	\$560.48	\$560.48	\$666.84	\$666.84	\$543.27
51	\$515.45	\$515.45	\$571.31	\$571.31	\$553.77	\$553.77	\$595.66	\$595.66	\$479.53	\$479.53	\$464.81	\$464.81	\$499.97	\$499.97	\$585.27	\$585.27	\$696.34	\$696.34	\$567.30
52	\$539.49	\$539.49	\$597.96	\$597.96	\$579.61	\$579.61	\$623.45	\$623.45	\$501.90	\$501.90	\$486.50	\$486.50	\$523.29	\$523.29	\$612.58	\$612.58	\$728.82	\$728.82	\$593.76
53	\$563.82	\$563.82	\$624.91	\$624.91	\$605.74	\$605.74	\$651.56	\$651.56	\$524.52	\$524.52	\$508.43	\$508.43	\$546.88	\$546.88	\$640.19	\$640.19	\$761.67	\$761.67	\$620.53
54	\$590.07	\$590.07	\$654.01	\$654.01	\$633.95	\$633.95	\$681.90	\$681.90	\$548.95	\$548.95	\$532.11	\$532.11	\$572.35	\$572.35	\$670.01	\$670.01	\$797.14	\$797.14	\$649.42
55	\$616.33	\$616.33	\$683.12	\$683.12	\$662.15	\$662.15	\$712.24	\$712.24	\$573.38	\$573.38	\$555.78	\$555.78	\$597.82	\$597.82	\$699.82	\$699.82	\$832.62	\$832.62	\$678.32
56	\$644.79	\$644.79	\$714.67	\$714.67	\$692.74	\$692.7													



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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070029	16322PA0070029	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030
Plan Marketing Name =>	PO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	1	5	1	1	2	2	4	5	1	2	4	5	1	2	4	5	1	2	4
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	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	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$232.70	\$250.30	\$250.30	\$241.14	\$241.14	\$286.91	\$286.91	\$233.75	\$233.75	\$251.42	\$251.42	\$237.84	\$237.84	\$282.97	\$282.97	\$230.53	\$230.53	\$247.97	\$247.97
15	\$253.38	\$272.55	\$272.55	\$262.58	\$262.58	\$312.41	\$312.41	\$254.52	\$254.52	\$273.77	\$273.77	\$258.98	\$258.98	\$308.12	\$308.12	\$251.02	\$251.02	\$270.02	\$270.02
16	\$261.29	\$281.06	\$281.06	\$270.77	\$270.77	\$322.16	\$322.16	\$262.47	\$262.47	\$282.32	\$282.32	\$267.06	\$267.06	\$317.74	\$317.74	\$258.86	\$258.86	\$278.44	\$278.44
17	\$269.20	\$289.56	\$289.56	\$278.97	\$278.97	\$331.91	\$331.91	\$270.41	\$270.41	\$290.86	\$290.86	\$275.15	\$275.15	\$327.35	\$327.35	\$266.69	\$266.69	\$286.87	\$286.87
18	\$277.72	\$298.72	\$298.72	\$287.80	\$287.80	\$342.41	\$342.41	\$278.97	\$278.97	\$300.07	\$300.07	\$283.85	\$283.85	\$337.71	\$337.71	\$275.13	\$275.13	\$295.95	\$295.95
19	\$286.23	\$307.89	\$307.89	\$296.62	\$296.62	\$352.91	\$352.91	\$287.52	\$287.52	\$309.27	\$309.27	\$292.56	\$292.56	\$348.07	\$348.07	\$283.57	\$283.57	\$305.03	\$305.03
20	\$295.05	\$317.37	\$317.37	\$305.76	\$305.76	\$363.79	\$363.79	\$296.38	\$296.38	\$318.80	\$318.80	\$301.57	\$301.57	\$358.79	\$358.79	\$292.31	\$292.31	\$314.43	\$314.43
21	\$304.18	\$327.19	\$327.19	\$315.22	\$315.22	\$375.04	\$375.04	\$305.55	\$305.55	\$328.66	\$328.66	\$310.90	\$310.90	\$369.89	\$369.89	\$301.35	\$301.35	\$324.15	\$324.15
22	\$304.18	\$327.19	\$327.19	\$315.22	\$315.22	\$375.04	\$375.04	\$305.55	\$305.55	\$328.66	\$328.66	\$310.90	\$310.90	\$369.89	\$369.89	\$301.35	\$301.35	\$324.15	\$324.15
23	\$304.18	\$327.19	\$327.19	\$315.22	\$315.22	\$375.04	\$375.04	\$305.55	\$305.55	\$328.66	\$328.66	\$310.90	\$310.90	\$369.89	\$369.89	\$301.35	\$301.35	\$324.15	\$324.15
24	\$304.18	\$327.19	\$327.19	\$315.22	\$315.22	\$375.04	\$375.04	\$305.55	\$305.55	\$328.66	\$328.66	\$310.90	\$310.90	\$369.89	\$369.89	\$301.35	\$301.35	\$324.15	\$324.15
25	\$305.40	\$328.50	\$328.50	\$316.48	\$316.48	\$376.54	\$376.54	\$306.77	\$306.77	\$329.97	\$329.97	\$312.14	\$312.14	\$371.37	\$371.37	\$302.56	\$302.56	\$325.45	\$325.45
26	\$311.48	\$335.04	\$335.04	\$322.79	\$322.79	\$384.04	\$384.04	\$312.88	\$312.88	\$336.55	\$336.55	\$318.36	\$318.36	\$378.77	\$378.77	\$308.58	\$308.58	\$331.93	\$331.93
27	\$318.78	\$342.90	\$342.90	\$330.35	\$330.35	\$393.04	\$393.04	\$320.22	\$320.22	\$344.44	\$344.44	\$325.82	\$325.82	\$387.64	\$387.64	\$315.81	\$315.81	\$339.71	\$339.71
28	\$330.64	\$355.66	\$355.66	\$342.64	\$342.64	\$407.67	\$407.67	\$332.13	\$332.13	\$357.25	\$357.25	\$337.95	\$337.95	\$402.07	\$402.07	\$327.57	\$327.57	\$352.35	\$352.35
29	\$340.38	\$366.13	\$366.13	\$352.73	\$352.73	\$419.67	\$419.67	\$341.91	\$341.91	\$367.77	\$367.77	\$347.90	\$347.90	\$413.91	\$413.91	\$337.21	\$337.21	\$362.72	\$362.72
30	\$345.24	\$371.36	\$371.36	\$357.77	\$357.77	\$425.67	\$425.67	\$346.80	\$346.80	\$373.03	\$373.03	\$352.87	\$352.87	\$419.83	\$419.83	\$342.03	\$342.03	\$367.91	\$367.91
31	\$352.54	\$379.21	\$379.21	\$365.34	\$365.34	\$434.67	\$434.67	\$354.13	\$354.13	\$380.92	\$380.92	\$360.33	\$360.33	\$428.70	\$428.70	\$349.26	\$349.26	\$375.69	\$375.69
32	\$359.84	\$387.07	\$387.07	\$372.91	\$372.91	\$443.67	\$443.67	\$361.47	\$361.47	\$388.80	\$388.80	\$367.79	\$367.79	\$437.58	\$437.58	\$356.50	\$356.50	\$383.47	\$383.47
33	\$364.41	\$391.97	\$391.97	\$377.63	\$377.63	\$449.30	\$449.30	\$366.05	\$366.05	\$393.73	\$393.73	\$372.46	\$372.46	\$443.13	\$443.13	\$361.02	\$361.02	\$388.33	\$388.33
34	\$369.27	\$397.21	\$397.21	\$382.68	\$382.68	\$455.30	\$455.30	\$370.94	\$370.94	\$398.99	\$398.99	\$377.43	\$377.43	\$449.05	\$449.05	\$365.84	\$365.84	\$393.52	\$393.52
35	\$371.71	\$399.83	\$399.83	\$385.20	\$385.20	\$458.30	\$458.30	\$373.38	\$373.38	\$401.62	\$401.62	\$379.92	\$379.92	\$452.01	\$452.01	\$368.25	\$368.25	\$396.11	\$396.11
36	\$374.14	\$402.44	\$402.44	\$387.72	\$387.72	\$461.30	\$461.30	\$375.83	\$375.83	\$404.25	\$404.25	\$382.41	\$382.41	\$454.96	\$454.96	\$370.66	\$370.66	\$398.70	\$398.70
37	\$376.57	\$405.06	\$405.06	\$390.24	\$390.24	\$464.30	\$464.30	\$378.27	\$378.27	\$406.88	\$406.88	\$384.89	\$384.89	\$457.92	\$457.92	\$373.07	\$373.07	\$401.30	\$401.30
38	\$379.01	\$407.68	\$407.68	\$392.76	\$392.76	\$467.30	\$467.30	\$380.72	\$380.72	\$409.51	\$409.51	\$387.38	\$387.38	\$460.88	\$460.88	\$375.48	\$375.48	\$403.89	\$403.89
39	\$383.88	\$412.91	\$412.91	\$397.81	\$397.81	\$473.30	\$473.30	\$385.60	\$385.60	\$414.77	\$414.77	\$392.36	\$392.36	\$466.80	\$466.80	\$380.30	\$380.30	\$409.08	\$409.08
40	\$388.74	\$418.15	\$418.15	\$402.85	\$402.85	\$479.30	\$479.30	\$390.49	\$390.49	\$420.03	\$420.03	\$397.33	\$397.33	\$472.72	\$472.72	\$385.13	\$385.13	\$414.26	\$414.26
41	\$396.04	\$426.00	\$426.00	\$410.42	\$410.42	\$488.30	\$488.30	\$397.83	\$397.83	\$427.92	\$427.92	\$404.79	\$404.79	\$481.60	\$481.60	\$392.36	\$392.36	\$422.04	\$422.04
42	\$403.04	\$433.53	\$433.53	\$417.67	\$417.67	\$496.93	\$496.93	\$404.85	\$404.85	\$435.47	\$435.47	\$411.94	\$411.94	\$490.10	\$490.10	\$399.29	\$399.29	\$429.50	\$429.50
43	\$412.77	\$444.00	\$444.00	\$427.75	\$427.75	\$508.93	\$508.93	\$414.63	\$414.63	\$445.99	\$445.99	\$421.89	\$421.89	\$501.94	\$501.94	\$408.93	\$408.93	\$439.87	\$439.87
44	\$424.94	\$457.08	\$457.08	\$440.36	\$440.36	\$523.93	\$523.93	\$426.85	\$426.85	\$459.14	\$459.14	\$434.33	\$434.33	\$516.74	\$516.74	\$420.99	\$420.99	\$452.84	\$452.84
45	\$439.24	\$472.46	\$472.46	\$455.18	\$455.18	\$541.56	\$541.56	\$441.21	\$441.21	\$474.59	\$474.59	\$448.94	\$448.94	\$534.12	\$534.12	\$435.15	\$435.15	\$468.07	\$468.07
46	\$456.27	\$490.79	\$490.79	\$472.83	\$472.83	\$562.56	\$562.56	\$458.33	\$458.33	\$492.99	\$492.99	\$466.35	\$466.35	\$554.84	\$554.84	\$452.03	\$452.03	\$486.23	\$486.23
47	\$475.43	\$511.40	\$511.40	\$492.69	\$492.69	\$586.19	\$586.19	\$477.57	\$477.57	\$513.70	\$513.70	\$485.94	\$485.94	\$578.14	\$578.14	\$471.01	\$471.01	\$506.65	\$506.65
48	\$497.33	\$534.96	\$534.96	\$515.38	\$515.38	\$613.19	\$613.19	\$499.57	\$499.57	\$537.36	\$537.36	\$508.32	\$508.32	\$604.77	\$604.77	\$492.71	\$492.71	\$529.99	\$529.99
49	\$518.93	\$558.19	\$558.19	\$537.77	\$537.77	\$639.82	\$639.82	\$521.27	\$521.27	\$560.69	\$560.69	\$530.40	\$530.40	\$631.03	\$631.03	\$514.10	\$514.10	\$553.00	\$553.00
50	\$543.27	\$584.36	\$584.36	\$562.98	\$562.98	\$669.82	\$669.82	\$545.71	\$545.71	\$586.99	\$586.99	\$555.27	\$555.27	\$660.62	\$660.62	\$538.21	\$538.21	\$578.93	\$578.93
51	\$567.30	\$610.21	\$610.21	\$587.89	\$587.89	\$699.45	\$699.45	\$569.85	\$569.85	\$612.95	\$612.95	\$579.83	\$579.83	\$689.84	\$689.84	\$562.02	\$562.02	\$604.54	\$604.54
52	\$593.76	\$638.67	\$638.67	\$615.31	\$615.31	\$732.08	\$732.08	\$596.43	\$596.43	\$641.54	\$641.54	\$606.88	\$606.88	\$722.03	\$722.03	\$588.24	\$588.24	\$632.74	\$632.74
53	\$620.53	\$667.47	\$667.47	\$643.05	\$643.05	\$765.08	\$765.08	\$623.32	\$623.32	\$670.47	\$670.47	\$634.24	\$634.24	\$754.58	\$754.58	\$614.75	\$614.75	\$661.27	\$661.27
54	\$649.42	\$698.55	\$698.55	\$672.99	\$672.99	\$800.71	\$800.71	\$652.35	\$652.35	\$701.69	\$701.69	\$663.77	\$663.77	\$789.72	\$789.72	\$643.38	\$643.38	\$692.06	\$692.06
55	\$678.32	\$729.63	\$729.63	\$702.94	\$702.94	\$836.34	\$836.34	\$681.38	\$681.38	\$732.91	\$732.91	\$693.31	\$693.31	\$824.85	\$824.85	\$672.01	\$672.01	\$722.85	\$722.85
56	\$709.65	\$763.33	\$763.33	\$735.41	\$735.41	\$874.97	\$874.97	\$712.85	\$712.85	\$766.76	\$766.76	\$725.33	\$725.33	\$862.95	\$862.95	\$703.05			

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070033	16322PA0070033	16322PA0070033	16322PA0070033	16322PA0070033	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034
Plan Marketing Name =>	Advantage Gold EPO \$2,500 / \$3000	Advantage Gold EPO \$2,500 / \$3000	Advantage Gold EPO \$2,500 / \$3000	Advantage Gold EPO \$2,500 / \$3000	Advantage Gold EPO \$2,500 / \$3000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000
Form # =>	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	1	2	4	5	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000
Coinurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80
OOP Maximum =>	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$238.74	\$238.74	\$284.04	\$284.04	\$231.41	\$231.41	\$248.92	\$248.92	\$206.43	\$206.43	\$245.60	\$245.60	\$200.09	\$200.09	\$215.23	\$215.23	\$156.71	\$156.71	\$186.45
15	\$259.96	\$259.96	\$309.29	\$309.29	\$251.98	\$251.98	\$271.04	\$271.04	\$224.78	\$224.78	\$267.43	\$267.43	\$217.88	\$217.88	\$234.36	\$234.36	\$170.64	\$170.64	\$203.03
16	\$268.08	\$268.08	\$318.95	\$318.95	\$259.85	\$259.85	\$279.50	\$279.50	\$231.79	\$231.79	\$275.78	\$275.78	\$224.68	\$224.68	\$241.67	\$241.67	\$175.97	\$175.97	\$209.36
17	\$276.19	\$276.19	\$328.60	\$328.60	\$267.71	\$267.71	\$287.96	\$287.96	\$238.81	\$238.81	\$284.13	\$284.13	\$231.48	\$231.48	\$248.99	\$248.99	\$181.29	\$181.29	\$215.70
18	\$284.93	\$284.93	\$339.00	\$339.00	\$276.18	\$276.18	\$297.07	\$297.07	\$246.36	\$246.36	\$293.12	\$293.12	\$238.80	\$238.80	\$256.86	\$256.86	\$187.03	\$187.03	\$222.53
19	\$293.67	\$293.67	\$349.39	\$349.39	\$284.65	\$284.65	\$306.18	\$306.18	\$253.92	\$253.92	\$302.11	\$302.11	\$246.13	\$246.13	\$264.74	\$264.74	\$192.76	\$192.76	\$229.35
20	\$302.72	\$302.72	\$360.16	\$360.16	\$293.43	\$293.43	\$315.62	\$315.62	\$261.74	\$261.74	\$311.42	\$311.42	\$253.71	\$253.71	\$272.90	\$272.90	\$198.70	\$198.70	\$236.42
21	\$312.08	\$312.08	\$371.30	\$371.30	\$302.50	\$302.50	\$325.38	\$325.38	\$269.84	\$269.84	\$321.05	\$321.05	\$261.56	\$261.56	\$281.34	\$281.34	\$204.85	\$204.85	\$243.73
22	\$312.08	\$312.08	\$371.30	\$371.30	\$302.50	\$302.50	\$325.38	\$325.38	\$269.84	\$269.84	\$321.05	\$321.05	\$261.56	\$261.56	\$281.34	\$281.34	\$204.85	\$204.85	\$243.73
23	\$312.08	\$312.08	\$371.30	\$371.30	\$302.50	\$302.50	\$325.38	\$325.38	\$269.84	\$269.84	\$321.05	\$321.05	\$261.56	\$261.56	\$281.34	\$281.34	\$204.85	\$204.85	\$243.73
24	\$312.08	\$312.08	\$371.30	\$371.30	\$302.50	\$302.50	\$325.38	\$325.38	\$269.84	\$269.84	\$321.05	\$321.05	\$261.56	\$261.56	\$281.34	\$281.34	\$204.85	\$204.85	\$243.73
25	\$313.33	\$313.33	\$372.79	\$372.79	\$303.71	\$303.71	\$326.68	\$326.68	\$270.92	\$270.92	\$322.33	\$322.33	\$262.61	\$262.61	\$282.47	\$282.47	\$205.67	\$205.67	\$244.70
26	\$319.57	\$319.57	\$380.21	\$380.21	\$309.76	\$309.76	\$333.19	\$333.19	\$276.32	\$276.32	\$328.76	\$328.76	\$267.84	\$267.84	\$288.09	\$288.09	\$209.77	\$209.77	\$249.58
27	\$327.06	\$327.06	\$389.12	\$389.12	\$317.02	\$317.02	\$341.00	\$341.00	\$282.79	\$282.79	\$336.46	\$336.46	\$274.11	\$274.11	\$294.84	\$294.84	\$214.68	\$214.68	\$255.43
28	\$339.23	\$339.23	\$403.60	\$403.60	\$328.82	\$328.82	\$353.69	\$353.69	\$293.32	\$293.32	\$348.98	\$348.98	\$284.32	\$284.32	\$305.82	\$305.82	\$222.67	\$222.67	\$264.93
29	\$349.22	\$349.22	\$415.48	\$415.48	\$338.50	\$338.50	\$364.10	\$364.10	\$301.95	\$301.95	\$359.25	\$359.25	\$292.69	\$292.69	\$314.82	\$314.82	\$229.23	\$229.23	\$272.73
30	\$354.21	\$354.21	\$421.43	\$421.43	\$343.34	\$343.34	\$369.31	\$369.31	\$306.27	\$306.27	\$364.39	\$364.39	\$292.67	\$292.67	\$319.32	\$319.32	\$232.50	\$232.50	\$276.63
31	\$361.70	\$361.70	\$430.34	\$430.34	\$350.60	\$350.60	\$377.12	\$377.12	\$312.74	\$312.74	\$372.10	\$372.10	\$303.15	\$303.15	\$326.07	\$326.07	\$237.42	\$237.42	\$282.48
32	\$369.19	\$369.19	\$439.25	\$439.25	\$357.86	\$357.86	\$384.92	\$384.92	\$319.22	\$319.22	\$379.80	\$379.80	\$309.43	\$309.43	\$332.83	\$332.83	\$242.34	\$242.34	\$288.33
33	\$373.87	\$373.87	\$444.82	\$444.82	\$362.40	\$362.40	\$389.81	\$389.81	\$323.27	\$323.27	\$384.62	\$384.62	\$313.35	\$313.35	\$337.05	\$337.05	\$245.41	\$245.41	\$291.99
34	\$378.87	\$378.87	\$450.76	\$450.76	\$367.24	\$367.24	\$395.01	\$395.01	\$327.59	\$327.59	\$389.75	\$389.75	\$317.53	\$317.53	\$341.55	\$341.55	\$248.69	\$248.69	\$295.89
35	\$381.36	\$381.36	\$453.73	\$453.73	\$369.66	\$369.66	\$397.61	\$397.61	\$329.74	\$329.74	\$392.32	\$392.32	\$319.63	\$319.63	\$343.80	\$343.80	\$250.33	\$250.33	\$297.84
36	\$383.86	\$383.86	\$456.70	\$456.70	\$372.08	\$372.08	\$400.22	\$400.22	\$331.90	\$331.90	\$394.89	\$394.89	\$321.72	\$321.72	\$346.05	\$346.05	\$251.97	\$251.97	\$299.79
37	\$386.36	\$386.36	\$459.67	\$459.67	\$374.50	\$374.50	\$402.82	\$402.82	\$334.06	\$334.06	\$397.46	\$397.46	\$323.81	\$323.81	\$348.30	\$348.30	\$253.60	\$253.60	\$301.74
38	\$388.85	\$388.85	\$462.64	\$462.64	\$376.92	\$376.92	\$405.42	\$405.42	\$336.22	\$336.22	\$400.03	\$400.03	\$325.90	\$325.90	\$350.55	\$350.55	\$255.24	\$255.24	\$303.69
39	\$393.84	\$393.84	\$468.58	\$468.58	\$381.76	\$381.76	\$410.63	\$410.63	\$340.54	\$340.54	\$405.17	\$405.17	\$330.09	\$330.09	\$355.05	\$355.05	\$258.52	\$258.52	\$307.59
40	\$398.84	\$398.84	\$474.52	\$474.52	\$386.60	\$386.60	\$415.84	\$415.84	\$344.86	\$344.86	\$410.30	\$410.30	\$334.27	\$334.27	\$359.55	\$359.55	\$261.80	\$261.80	\$311.49
41	\$406.33	\$406.33	\$483.43	\$483.43	\$393.86	\$393.86	\$423.64	\$423.64	\$351.33	\$351.33	\$418.01	\$418.01	\$340.55	\$340.55	\$366.30	\$366.30	\$266.71	\$266.71	\$317.34
42	\$413.51	\$413.51	\$491.97	\$491.97	\$400.81	\$400.81	\$431.13	\$431.13	\$357.54	\$357.54	\$425.39	\$425.39	\$346.57	\$346.57	\$372.78	\$372.78	\$271.43	\$271.43	\$322.94
43	\$423.49	\$423.49	\$503.85	\$503.85	\$410.49	\$410.49	\$441.54	\$441.54	\$366.17	\$366.17	\$435.66	\$435.66	\$354.94	\$354.94	\$381.78	\$381.78	\$277.98	\$277.98	\$330.74
44	\$435.98	\$435.98	\$518.71	\$518.71	\$422.59	\$422.59	\$454.56	\$454.56	\$376.97	\$376.97	\$448.51	\$448.51	\$365.40	\$365.40	\$393.03	\$393.03	\$286.18	\$286.18	\$340.49
45	\$450.64	\$450.64	\$536.16	\$536.16	\$436.81	\$436.81	\$469.85	\$469.85	\$389.65	\$389.65	\$463.60	\$463.60	\$377.69	\$377.69	\$406.25	\$406.25	\$295.80	\$295.80	\$351.95
46	\$468.12	\$468.12	\$556.95	\$556.95	\$453.75	\$453.75	\$488.07	\$488.07	\$404.76	\$404.76	\$481.58	\$481.58	\$392.34	\$392.34	\$422.01	\$422.01	\$307.28	\$307.28	\$365.60
47	\$487.78	\$487.78	\$580.34	\$580.34	\$472.81	\$472.81	\$508.57	\$508.57	\$421.76	\$421.76	\$501.80	\$501.80	\$408.82	\$408.82	\$439.73	\$439.73	\$320.18	\$320.18	\$380.95
48	\$510.25	\$510.25	\$607.08	\$607.08	\$494.59	\$494.59	\$532.00	\$532.00	\$441.19	\$441.19	\$524.92	\$524.92	\$427.65	\$427.65	\$459.99	\$459.99	\$334.93	\$334.93	\$398.50
49	\$532.41	\$532.41	\$633.44	\$633.44	\$516.07	\$516.07	\$555.10	\$555.10	\$460.35	\$460.35	\$547.71	\$547.71	\$446.22	\$446.22	\$479.97	\$479.97	\$349.47	\$349.47	\$415.80
50	\$557.37	\$557.37	\$663.14	\$663.14	\$540.27	\$540.27	\$581.13	\$581.13	\$481.93	\$481.93	\$573.40	\$573.40	\$467.15	\$467.15	\$502.47	\$502.47	\$365.86	\$365.86	\$435.30
51	\$582.03	\$582.03	\$692.47	\$692.47	\$564.16	\$564.16	\$606.83	\$606.83	\$503.25	\$503.25	\$598.76	\$598.76	\$487.81	\$487.81	\$524.70	\$524.70	\$382.05	\$382.05	\$454.56
52	\$609.18	\$609.18	\$724.78	\$724.78	\$590.48	\$590.48	\$635.14	\$635.14	\$526.73	\$526.73	\$626.69	\$626.69	\$510.57	\$510.57	\$549.18	\$549.18	\$399.87	\$399.87	\$475.76
53	\$636.64	\$636.64	\$757.45	\$757.45	\$617.10	\$617.10	\$663.78	\$663.78	\$550.47	\$550.47	\$654.94	\$654.94	\$533.58	\$533.58	\$573.93	\$573.93	\$417.89	\$417.89	\$497.21
54	\$666.29	\$666.29	\$792.73	\$792.73	\$645.84	\$645.84	\$694.69	\$694.69	\$576.11	\$576.11	\$685.44	\$685.44	\$558.43	\$558.43	\$600.66	\$600.66	\$437.35	\$437.35	\$520.36
55	\$695.94	\$695.94	\$828.00	\$828.00	\$674.58	\$674.58	\$725.60	\$725.60	\$601.74	\$601.74	\$715.94	\$715.94	\$583.28	\$583.28	\$627.39	\$627.39	\$456.82	\$456.82	\$543.52
56	\$728.08																		

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070035	16322PA0070035	16322PA0070035	16322PA0070035	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073
Plan Marketing Name =>	nze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	2	4	5	5	1	2	4	5	5	5	5	5	5	1	4	5	5	5	5
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	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 =>	nze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500
Coinurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	/ \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	es	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$186.45	\$151.91	\$151.91	\$163.39	\$163.39	\$204.86	\$204.86	\$243.74	\$243.74	\$198.57	\$198.57	\$213.59	\$213.59	\$227.83	\$227.83	\$220.84	\$220.84	\$237.54	\$237.54
15	\$203.03	\$165.41	\$165.41	\$177.91	\$177.91	\$223.07	\$223.07	\$265.40	\$265.40	\$216.22	\$216.22	\$232.57	\$232.57	\$248.08	\$248.08	\$240.47	\$240.47	\$258.65	\$258.65
16	\$209.36	\$170.57	\$170.57	\$183.47	\$183.47	\$230.03	\$230.03	\$273.69	\$273.69	\$222.97	\$222.97	\$239.83	\$239.83	\$255.83	\$255.83	\$247.98	\$247.98	\$266.73	\$266.73
17	\$215.70	\$175.73	\$175.73	\$189.02	\$189.02	\$236.99	\$236.99	\$281.97	\$281.97	\$229.72	\$229.72	\$247.09	\$247.09	\$263.57	\$263.57	\$255.48	\$255.48	\$274.80	\$274.80
18	\$222.53	\$181.29	\$181.29	\$195.00	\$195.00	\$244.49	\$244.49	\$290.89	\$290.89	\$236.99	\$236.99	\$254.91	\$254.91	\$271.91	\$271.91	\$263.56	\$263.56	\$283.50	\$283.50
19	\$229.35	\$186.85	\$186.85	\$200.98	\$200.98	\$251.99	\$251.99	\$299.81	\$299.81	\$244.26	\$244.26	\$262.73	\$262.73	\$280.25	\$280.25	\$271.65	\$271.65	\$292.19	\$292.19
20	\$236.42	\$192.61	\$192.61	\$207.17	\$207.17	\$259.76	\$259.76	\$309.05	\$309.05	\$251.78	\$251.78	\$270.82	\$270.82	\$288.89	\$288.89	\$280.02	\$280.02	\$301.19	\$301.19
21	\$243.73	\$198.57	\$198.57	\$213.58	\$213.58	\$267.79	\$267.79	\$318.61	\$318.61	\$259.57	\$259.57	\$279.20	\$279.20	\$297.82	\$297.82	\$288.68	\$288.68	\$310.51	\$310.51
22	\$243.73	\$198.57	\$198.57	\$213.58	\$213.58	\$267.79	\$267.79	\$318.61	\$318.61	\$259.57	\$259.57	\$279.20	\$279.20	\$297.82	\$297.82	\$288.68	\$288.68	\$310.51	\$310.51
23	\$243.73	\$198.57	\$198.57	\$213.58	\$213.58	\$267.79	\$267.79	\$318.61	\$318.61	\$259.57	\$259.57	\$279.20	\$279.20	\$297.82	\$297.82	\$288.68	\$288.68	\$310.51	\$310.51
24	\$243.73	\$198.57	\$198.57	\$213.58	\$213.58	\$267.79	\$267.79	\$318.61	\$318.61	\$259.57	\$259.57	\$279.20	\$279.20	\$297.82	\$297.82	\$288.68	\$288.68	\$310.51	\$310.51
25	\$244.70	\$199.36	\$199.36	\$214.43	\$214.43	\$268.86	\$268.86	\$319.88	\$319.88	\$260.61	\$260.61	\$280.32	\$280.32	\$299.01	\$299.01	\$289.83	\$289.83	\$311.75	\$311.75
26	\$249.58	\$203.34	\$203.34	\$218.71	\$218.71	\$274.22	\$274.22	\$326.26	\$326.26	\$265.80	\$265.80	\$285.90	\$285.90	\$304.97	\$304.97	\$295.61	\$295.61	\$317.96	\$317.96
27	\$255.43	\$208.10	\$208.10	\$223.83	\$223.83	\$280.64	\$280.64	\$333.90	\$333.90	\$272.03	\$272.03	\$292.60	\$292.60	\$312.12	\$312.12	\$302.54	\$302.54	\$325.41	\$325.41
28	\$264.93	\$215.85	\$215.85	\$232.16	\$232.16	\$291.09	\$291.09	\$346.33	\$346.33	\$282.15	\$282.15	\$303.49	\$303.49	\$323.73	\$323.73	\$313.80	\$313.80	\$337.52	\$337.52
29	\$272.73	\$222.20	\$222.20	\$239.00	\$239.00	\$299.66	\$299.66	\$356.52	\$356.52	\$290.46	\$290.46	\$312.42	\$312.42	\$333.26	\$333.26	\$323.03	\$323.03	\$347.46	\$347.46
30	\$276.63	\$225.38	\$225.38	\$242.41	\$242.41	\$303.94	\$303.94	\$361.62	\$361.62	\$294.61	\$294.61	\$316.89	\$316.89	\$338.03	\$338.03	\$327.65	\$327.65	\$352.43	\$352.43
31	\$282.48	\$230.14	\$230.14	\$247.54	\$247.54	\$310.37	\$310.37	\$369.27	\$369.27	\$300.84	\$300.84	\$323.59	\$323.59	\$345.17	\$345.17	\$334.58	\$334.58	\$359.88	\$359.88
32	\$288.33	\$234.91	\$234.91	\$252.67	\$252.67	\$316.80	\$316.80	\$376.92	\$376.92	\$307.07	\$307.07	\$330.29	\$330.29	\$352.32	\$352.32	\$341.51	\$341.51	\$367.33	\$367.33
33	\$291.99	\$237.89	\$237.89	\$255.87	\$255.87	\$320.81	\$320.81	\$381.69	\$381.69	\$310.96	\$310.96	\$334.48	\$334.48	\$356.79	\$356.79	\$345.84	\$345.84	\$371.99	\$371.99
34	\$295.89	\$241.06	\$241.06	\$259.29	\$259.29	\$325.10	\$325.10	\$386.79	\$386.79	\$315.12	\$315.12	\$338.95	\$338.95	\$361.55	\$361.55	\$350.46	\$350.46	\$376.96	\$376.96
35	\$297.84	\$242.65	\$242.65	\$260.99	\$260.99	\$327.24	\$327.24	\$389.34	\$389.34	\$317.19	\$317.19	\$341.18	\$341.18	\$363.94	\$363.94	\$352.77	\$352.77	\$379.44	\$379.44
36	\$299.79	\$244.24	\$244.24	\$262.70	\$262.70	\$329.38	\$329.38	\$391.89	\$391.89	\$319.27	\$319.27	\$343.42	\$343.42	\$366.32	\$366.32	\$355.08	\$355.08	\$381.93	\$381.93
37	\$301.74	\$245.83	\$245.83	\$264.41	\$264.41	\$331.52	\$331.52	\$394.44	\$394.44	\$321.35	\$321.35	\$345.65	\$345.65	\$368.70	\$368.70	\$357.39	\$357.39	\$384.41	\$384.41
38	\$303.69	\$247.42	\$247.42	\$266.12	\$266.12	\$333.67	\$333.67	\$396.99	\$396.99	\$323.42	\$323.42	\$347.88	\$347.88	\$371.08	\$371.08	\$359.70	\$359.70	\$386.90	\$386.90
39	\$307.59	\$250.60	\$250.60	\$269.54	\$269.54	\$337.95	\$337.95	\$402.09	\$402.09	\$327.58	\$327.58	\$352.35	\$352.35	\$375.85	\$375.85	\$364.31	\$364.31	\$391.86	\$391.86
40	\$311.49	\$253.77	\$253.77	\$272.96	\$272.96	\$342.24	\$342.24	\$407.18	\$407.18	\$331.73	\$331.73	\$356.82	\$356.82	\$380.61	\$380.61	\$368.93	\$368.93	\$396.83	\$396.83
41	\$317.34	\$258.54	\$258.54	\$278.08	\$278.08	\$348.66	\$348.66	\$414.83	\$414.83	\$337.96	\$337.96	\$363.52	\$363.52	\$387.76	\$387.76	\$375.86	\$375.86	\$404.28	\$404.28
42	\$322.94	\$263.11	\$263.11	\$282.99	\$282.99	\$354.82	\$354.82	\$422.16	\$422.16	\$343.93	\$343.93	\$369.94	\$369.94	\$394.61	\$394.61	\$382.50	\$382.50	\$411.43	\$411.43
43	\$330.74	\$269.46	\$269.46	\$289.83	\$289.83	\$363.39	\$363.39	\$432.35	\$432.35	\$352.24	\$352.24	\$378.87	\$378.87	\$404.14	\$404.14	\$391.74	\$391.74	\$421.36	\$421.36
44	\$340.49	\$277.40	\$277.40	\$298.37	\$298.37	\$374.10	\$374.10	\$445.10	\$445.10	\$362.62	\$362.62	\$390.04	\$390.04	\$416.05	\$416.05	\$403.29	\$403.29	\$433.78	\$433.78
45	\$351.95	\$286.74	\$286.74	\$308.41	\$308.41	\$386.69	\$386.69	\$460.07	\$460.07	\$374.82	\$374.82	\$403.16	\$403.16	\$430.05	\$430.05	\$416.85	\$416.85	\$448.38	\$448.38
46	\$365.60	\$297.86	\$297.86	\$320.37	\$320.37	\$401.69	\$401.69	\$477.92	\$477.92	\$389.36	\$389.36	\$418.80	\$418.80	\$446.73	\$446.73	\$433.02	\$433.02	\$465.77	\$465.77
47	\$380.95	\$310.36	\$310.36	\$333.83	\$333.83	\$418.56	\$418.56	\$497.99	\$497.99	\$405.71	\$405.71	\$436.39	\$436.39	\$465.49	\$465.49	\$451.21	\$451.21	\$485.33	\$485.33
48	\$398.50	\$324.66	\$324.66	\$349.20	\$349.20	\$437.84	\$437.84	\$520.93	\$520.93	\$424.40	\$424.40	\$456.49	\$456.49	\$486.94	\$486.94	\$471.99	\$471.99	\$507.68	\$507.68
49	\$415.80	\$338.76	\$338.76	\$364.37	\$364.37	\$456.85	\$456.85	\$543.55	\$543.55	\$442.83	\$442.83	\$476.32	\$476.32	\$508.08	\$508.08	\$492.49	\$492.49	\$529.73	\$529.73
50	\$435.30	\$354.65	\$354.65	\$381.45	\$381.45	\$478.27	\$478.27	\$569.04	\$569.04	\$463.59	\$463.59	\$498.65	\$498.65	\$531.91	\$531.91	\$515.58	\$515.58	\$554.57	\$554.57
51	\$454.56	\$370.33	\$370.33	\$398.33	\$398.33	\$499.43	\$499.43	\$594.21	\$594.21	\$484.10	\$484.10	\$520.71	\$520.71	\$555.43	\$555.43	\$538.39	\$538.39	\$579.10	\$579.10
52	\$475.76	\$387.61	\$387.61	\$416.91	\$416.91	\$522.73	\$522.73	\$621.93	\$621.93	\$506.68	\$506.68	\$545.00	\$545.00	\$581.34	\$581.34	\$563.50	\$563.50	\$606.12	\$606.12
53	\$497.21	\$405.08	\$405.08	\$435.70	\$435.70	\$546.29	\$546.29	\$649.96	\$649.96	\$529.52	\$529.52	\$569.57	\$569.57	\$607.55	\$607.55	\$588.91	\$588.91	\$633.44	\$633.44
54	\$520.36	\$423.95	\$423.95	\$455.99	\$455.99	\$571.73	\$571.73	\$680.23	\$680.23	\$554.18	\$554.18	\$596.09	\$596.09	\$635.85	\$635.85	\$616.33	\$616.33	\$662.94	\$662.94
55	\$543.52	\$442.81	\$442.81	\$476.28	\$476.28	\$597.17	\$597.17	\$710.50	\$710.50	\$578.84	\$578.84	\$622.62	\$622.62	\$664.14	\$664.14	\$643.76	\$643.76	\$692.44	\$692.44
56	\$568.62	\$463.26	\$463.26	\$498.28	\$498.28	\$624.75	\$624.75	\$743.32	\$743.32	\$60									

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

HIOS Plan ID (On Exchange)=>	16322PA0070076		16322PA0070076		16322PA0070076		16322PA0070077		16322PA0070077		16322PA0070077		16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070078
HIOS Plan ID (Off Exchange)=>	16322PA0070076		16322PA0070076		16322PA0070076		16322PA0070077		16322PA0070077		16322PA0070077		16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070078
Plan Marketing Name =>	Stage Gold EPO \$1,750 /\$35/\$50		Stage Gold EPO \$1,750 /\$35/\$50		Stage Gold EPO \$1,750 /\$35/\$50		Stage Gold EPO \$2,500 /\$10% /\$25 /\$50		Stage Gold EPO \$2,500 /\$10% /\$25 /\$50		Stage Gold EPO \$2,500 /\$10% /\$25 /\$50		Stage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50		Stage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50		Stage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50		Stage Silver EPO \$4,000 /\$10% /\$25 /\$50
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPC
Rating Area =>	1		4		5		1		4		5		1		4		5		5
Network =>	w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Adv.
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver
Deductible =>	\$1750 / \$3500		\$1750 / \$3500		\$1750 / \$3500		\$2500 / \$5000		\$2500 / \$5000		\$2500 / \$5000		\$3000 / \$6000		\$3000 / \$6000		\$3000 / \$6000		\$4750 / \$9000
Coinsurance =>	100%		100%		100%		90%		90%		90%		90%		90%		90%		90%
Copays =>	\$35 / \$50		\$35 / \$50		\$35 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		10% / 10%		10% / 10%		10% / 10%		\$50 / \$100
OOP Maximum =>	\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6750 / \$13500		\$6750 / \$13500		\$6750 / \$13500		\$7900 / \$15800
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$223.30	\$223.30	\$216.45	\$216.45	\$232.82	\$232.82	\$221.30	\$221.30	\$214.51	\$214.51	\$230.72	\$230.72	\$186.42	\$186.42	\$180.70	\$180.70	\$194.36	\$194.36	\$183.61
15	\$243.15	\$243.15	\$235.69	\$235.69	\$253.52	\$253.52	\$240.97	\$240.97	\$233.57	\$233.57	\$251.23	\$251.23	\$202.99	\$202.99	\$196.76	\$196.76	\$211.64	\$211.64	\$199.93
16	\$250.74	\$250.74	\$243.05	\$243.05	\$261.43	\$261.43	\$248.49	\$248.49	\$240.86	\$240.86	\$259.07	\$259.07	\$209.33	\$209.33	\$202.90	\$202.90	\$218.25	\$218.25	\$206.17
17	\$258.33	\$258.33	\$250.40	\$250.40	\$269.34	\$269.34	\$256.01	\$256.01	\$248.15	\$248.15	\$266.92	\$266.92	\$215.67	\$215.67	\$209.05	\$209.05	\$224.85	\$224.85	\$212.41
18	\$266.50	\$266.50	\$258.32	\$258.32	\$277.86	\$277.86	\$264.11	\$264.11	\$256.01	\$256.01	\$275.36	\$275.36	\$222.49	\$222.49	\$215.66	\$215.66	\$231.97	\$231.97	\$219.13
19	\$274.68	\$274.68	\$266.25	\$266.25	\$286.38	\$286.38	\$272.21	\$272.21	\$263.86	\$263.86	\$283.81	\$283.81	\$229.31	\$229.31	\$222.27	\$222.27	\$239.08	\$239.08	\$225.85
20	\$283.14	\$283.14	\$274.45	\$274.45	\$295.21	\$295.21	\$280.60	\$280.60	\$271.99	\$271.99	\$292.55	\$292.55	\$236.38	\$236.38	\$229.12	\$229.12	\$246.45	\$246.45	\$232.81
21	\$291.90	\$291.90	\$282.94	\$282.94	\$304.34	\$304.34	\$289.28	\$289.28	\$280.40	\$280.40	\$301.60	\$301.60	\$243.69	\$243.69	\$236.21	\$236.21	\$254.07	\$254.07	\$240.01
22	\$291.90	\$291.90	\$282.94	\$282.94	\$304.34	\$304.34	\$289.28	\$289.28	\$280.40	\$280.40	\$301.60	\$301.60	\$243.69	\$243.69	\$236.21	\$236.21	\$254.07	\$254.07	\$240.01
23	\$291.90	\$291.90	\$282.94	\$282.94	\$304.34	\$304.34	\$289.28	\$289.28	\$280.40	\$280.40	\$301.60	\$301.60	\$243.69	\$243.69	\$236.21	\$236.21	\$254.07	\$254.07	\$240.01
24	\$291.90	\$291.90	\$282.94	\$282.94	\$304.34	\$304.34	\$289.28	\$289.28	\$280.40	\$280.40	\$301.60	\$301.60	\$243.69	\$243.69	\$236.21	\$236.21	\$254.07	\$254.07	\$240.01
25	\$293.07	\$293.07	\$284.07	\$284.07	\$305.56	\$305.56	\$290.44	\$290.44	\$281.52	\$281.52	\$302.81	\$302.81	\$244.66	\$244.66	\$237.15	\$237.15	\$255.09	\$255.09	\$240.97
26	\$298.91	\$298.91	\$289.73	\$289.73	\$311.64	\$311.64	\$296.22	\$296.22	\$287.13	\$287.13	\$308.84	\$308.84	\$249.54	\$249.54	\$241.88	\$241.88	\$260.17	\$260.17	\$245.77
27	\$305.91	\$305.91	\$296.52	\$296.52	\$318.95	\$318.95	\$303.17	\$303.17	\$293.86	\$293.86	\$316.08	\$316.08	\$255.39	\$255.39	\$247.55	\$247.55	\$266.27	\$266.27	\$251.53
28	\$317.30	\$317.30	\$307.56	\$307.56	\$330.82	\$330.82	\$314.45	\$314.45	\$304.79	\$304.79	\$327.84	\$327.84	\$264.89	\$264.89	\$256.76	\$256.76	\$276.17	\$276.17	\$260.89
29	\$326.64	\$326.64	\$316.61	\$316.61	\$340.56	\$340.56	\$323.70	\$323.70	\$313.77	\$313.77	\$337.49	\$337.49	\$272.69	\$272.69	\$264.32	\$264.32	\$284.30	\$284.30	\$268.57
30	\$331.31	\$331.31	\$321.14	\$321.14	\$345.43	\$345.43	\$328.33	\$328.33	\$318.25	\$318.25	\$342.32	\$342.32	\$276.59	\$276.59	\$268.10	\$268.10	\$288.37	\$288.37	\$272.41
31	\$338.31	\$338.31	\$327.93	\$327.93	\$352.73	\$352.73	\$335.28	\$335.28	\$324.98	\$324.98	\$349.55	\$349.55	\$282.44	\$282.44	\$273.77	\$273.77	\$294.47	\$294.47	\$278.17
32	\$345.32	\$345.32	\$334.72	\$334.72	\$360.03	\$360.03	\$342.22	\$342.22	\$331.71	\$331.71	\$356.79	\$356.79	\$288.29	\$288.29	\$279.44	\$279.44	\$300.56	\$300.56	\$283.93
33	\$349.70	\$349.70	\$338.96	\$338.96	\$364.60	\$364.60	\$346.56	\$346.56	\$335.92	\$335.92	\$361.32	\$361.32	\$291.94	\$291.94	\$282.98	\$282.98	\$304.38	\$304.38	\$287.53
34	\$354.37	\$354.37	\$343.49	\$343.49	\$369.47	\$369.47	\$351.19	\$351.19	\$340.41	\$340.41	\$366.14	\$366.14	\$295.84	\$295.84	\$286.76	\$286.76	\$308.44	\$308.44	\$291.37
35	\$356.70	\$356.70	\$345.75	\$345.75	\$371.90	\$371.90	\$353.50	\$353.50	\$342.65	\$342.65	\$368.56	\$368.56	\$297.79	\$297.79	\$288.65	\$288.65	\$310.47	\$310.47	\$293.29
36	\$359.04	\$359.04	\$348.02	\$348.02	\$374.34	\$374.34	\$355.81	\$355.81	\$344.89	\$344.89	\$370.97	\$370.97	\$299.74	\$299.74	\$290.54	\$290.54	\$312.51	\$312.51	\$295.21
37	\$361.37	\$361.37	\$350.28	\$350.28	\$376.77	\$376.77	\$358.13	\$358.13	\$347.14	\$347.14	\$373.38	\$373.38	\$301.69	\$301.69	\$292.43	\$292.43	\$314.54	\$314.54	\$297.13
38	\$363.71	\$363.71	\$352.54	\$352.54	\$379.21	\$379.21	\$360.44	\$360.44	\$349.38	\$349.38	\$375.79	\$375.79	\$303.64	\$303.64	\$294.32	\$294.32	\$316.57	\$316.57	\$299.05
39	\$368.38	\$368.38	\$357.07	\$357.07	\$384.08	\$384.08	\$365.07	\$365.07	\$353.86	\$353.86	\$380.62	\$380.62	\$307.54	\$307.54	\$298.10	\$298.10	\$320.64	\$320.64	\$302.89
40	\$373.05	\$373.05	\$361.60	\$361.60	\$388.95	\$388.95	\$369.70	\$369.70	\$358.35	\$358.35	\$385.44	\$385.44	\$311.44	\$311.44	\$301.88	\$301.88	\$324.70	\$324.70	\$306.73
41	\$380.05	\$380.05	\$368.39	\$368.39	\$396.25	\$396.25	\$376.64	\$376.64	\$365.08	\$365.08	\$392.68	\$392.68	\$317.28	\$317.28	\$307.55	\$307.55	\$330.80	\$330.80	\$312.49
42	\$386.77	\$386.77	\$374.90	\$374.90	\$403.25	\$403.25	\$383.30	\$383.30	\$371.53	\$371.53	\$399.62	\$399.62	\$322.89	\$322.89	\$312.98	\$312.98	\$336.64	\$336.64	\$318.01
43	\$396.11	\$396.11	\$383.95	\$383.95	\$412.99	\$412.99	\$392.55	\$392.55	\$380.50	\$380.50	\$409.27	\$409.27	\$330.69	\$330.69	\$320.54	\$320.54	\$344.77	\$344.77	\$325.69
44	\$407.78	\$407.78	\$395.27	\$395.27	\$425.16	\$425.16	\$404.12	\$404.12	\$391.72	\$391.72	\$421.34	\$421.34	\$340.43	\$340.43	\$329.99	\$329.99	\$354.94	\$354.94	\$335.29
45	\$421.50	\$421.50	\$408.57	\$408.57	\$439.47	\$439.47	\$417.72	\$417.72	\$404.90	\$404.90	\$435.51	\$435.51	\$351.89	\$351.89	\$341.09	\$341.09	\$366.88	\$366.88	\$346.57
46	\$437.85	\$437.85	\$424.41	\$424.41	\$456.51	\$456.51	\$433.92	\$433.92	\$420.60	\$420.60	\$452.40	\$452.40	\$365.54	\$365.54	\$354.32	\$354.32	\$381.11	\$381.11	\$360.02
47	\$456.24	\$456.24	\$442.24	\$442.24	\$475.68	\$475.68	\$452.14	\$452.14	\$438.27	\$438.27	\$471.40	\$471.40	\$380.89	\$380.89	\$369.20	\$369.20	\$397.11	\$397.11	\$375.14
48	\$477.26	\$477.26	\$462.61	\$462.61	\$497.60	\$497.60	\$472.97	\$472.97	\$458.45	\$458.45	\$493.12	\$493.12	\$398.43	\$398.43	\$386.20	\$386.20	\$415.40	\$415.40	\$392.42
49	\$497.98	\$497.98	\$482.70	\$482.70	\$519.20	\$519.20	\$493.51	\$493.51	\$478.36	\$478.36	\$514.53	\$514.53	\$415.74	\$415.74	\$402.97	\$402.97	\$433.44	\$433.44	\$409.46
50	\$521.33	\$521.33	\$505.33	\$505.33	\$543.55	\$543.55	\$516.65	\$516.65	\$500.79	\$500.79	\$538.66	\$538.66	\$435.23	\$435.23	\$421.87	\$421.87	\$453.77	\$453.77	\$428.66
51	\$544.39	\$544.39	\$527.68	\$527.68	\$567.59	\$567.59	\$539.51	\$539.51	\$522.95	\$522.95	\$562.48	\$562.48	\$454.48	\$454.48	\$440.53	\$440.53	\$473.84	\$473.84	\$447.62
52	\$569.79	\$569.79	\$55																

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070079	16322PA0070079	16322PA0070079	16322PA0070080	16322PA0070080	16322PA0070080	16322PA0070080	16322PA0070081	16322PA0070081	16322PA0070081	16322PA0070082								
Plan Marketing Name =>	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$7,000/10% \$30/	Age Silver EPO \$7,000/10% \$30/	Age Silver EPO \$7,000/10% \$30/	Age Silver EPO \$7,000/10% \$30/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Silver EPO \$3,750 \$50/\$70								
Form # =>	EPOF2	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02								
Rating Area =>	4	4	5	1	4	5	1	4	5	1	5								
Network =>	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental								
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Silver								
Deductible =>	\$9500	\$4750 / \$9500	\$4750 / \$9500	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$3750 / \$7500								
Coinsurance =>	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%								
Copays =>	\$65	\$50 / \$65	\$50 / \$65	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$50 / \$70								
OOP Maximum =>	\$15800	\$7900 / \$15800	\$7900 / \$15800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400								
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes								
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$183.61	\$177.97	\$177.97	\$191.43	\$191.43	\$197.00	\$197.00	\$190.96	\$190.96	\$205.40	\$205.40	\$227.16	\$227.16	\$220.19	\$220.19	\$236.84	\$236.84	\$191.71	\$191.71
15	\$199.93	\$193.79	\$193.79	\$208.45	\$208.45	\$214.51	\$214.51	\$207.93	\$207.93	\$223.66	\$223.66	\$247.35	\$247.35	\$239.76	\$239.76	\$257.90	\$257.90	\$208.75	\$208.75
16	\$206.17	\$199.84	\$199.84	\$214.96	\$214.96	\$221.21	\$221.21	\$214.42	\$214.42	\$230.64	\$230.64	\$255.07	\$255.07	\$247.25	\$247.25	\$265.95	\$265.95	\$215.27	\$215.27
17	\$212.41	\$205.89	\$205.89	\$221.46	\$221.46	\$227.91	\$227.91	\$220.91	\$220.91	\$237.62	\$237.62	\$262.79	\$262.79	\$254.73	\$254.73	\$274.00	\$274.00	\$221.78	\$221.78
18	\$219.13	\$212.40	\$212.40	\$228.47	\$228.47	\$235.12	\$235.12	\$227.90	\$227.90	\$245.14	\$245.14	\$271.11	\$271.11	\$262.79	\$262.79	\$282.66	\$282.66	\$228.80	\$228.80
19	\$225.85	\$218.91	\$218.91	\$235.48	\$235.48	\$242.33	\$242.33	\$234.89	\$234.89	\$252.66	\$252.66	\$279.42	\$279.42	\$270.85	\$270.85	\$291.33	\$291.33	\$235.81	\$235.81
20	\$232.81	\$225.66	\$225.66	\$242.73	\$242.73	\$249.79	\$249.79	\$242.13	\$242.13	\$260.45	\$260.45	\$288.03	\$288.03	\$279.20	\$279.20	\$300.31	\$300.31	\$243.08	\$243.08
21	\$240.01	\$232.64	\$232.64	\$250.24	\$250.24	\$257.52	\$257.52	\$249.62	\$249.62	\$268.50	\$268.50	\$296.94	\$296.94	\$287.83	\$287.83	\$309.60	\$309.60	\$250.60	\$250.60
22	\$240.01	\$232.64	\$232.64	\$250.24	\$250.24	\$257.52	\$257.52	\$249.62	\$249.62	\$268.50	\$268.50	\$296.94	\$296.94	\$287.83	\$287.83	\$309.60	\$309.60	\$250.60	\$250.60
23	\$240.01	\$232.64	\$232.64	\$250.24	\$250.24	\$257.52	\$257.52	\$249.62	\$249.62	\$268.50	\$268.50	\$296.94	\$296.94	\$287.83	\$287.83	\$309.60	\$309.60	\$250.60	\$250.60
24	\$240.01	\$232.64	\$232.64	\$250.24	\$250.24	\$257.52	\$257.52	\$249.62	\$249.62	\$268.50	\$268.50	\$296.94	\$296.94	\$287.83	\$287.83	\$309.60	\$309.60	\$250.60	\$250.60
25	\$240.97	\$233.57	\$233.57	\$251.24	\$251.24	\$258.55	\$258.55	\$250.62	\$250.62	\$269.57	\$269.57	\$298.13	\$298.13	\$288.98	\$288.98	\$310.84	\$310.84	\$251.60	\$251.60
26	\$245.77	\$238.22	\$238.22	\$256.25	\$256.25	\$263.70	\$263.70	\$255.61	\$255.61	\$274.94	\$274.94	\$304.07	\$304.07	\$294.74	\$294.74	\$317.03	\$317.03	\$256.61	\$256.61
27	\$251.53	\$243.81	\$243.81	\$262.25	\$262.25	\$269.88	\$269.88	\$261.60	\$261.60	\$281.39	\$281.39	\$311.19	\$311.19	\$301.65	\$301.65	\$324.46	\$324.46	\$262.63	\$262.63
28	\$260.89	\$252.88	\$252.88	\$272.01	\$272.01	\$279.92	\$279.92	\$271.34	\$271.34	\$291.86	\$291.86	\$322.77	\$322.77	\$312.87	\$312.87	\$336.54	\$336.54	\$272.40	\$272.40
29	\$268.57	\$260.32	\$260.32	\$280.02	\$280.02	\$288.16	\$288.16	\$279.32	\$279.32	\$300.45	\$300.45	\$332.28	\$332.28	\$322.08	\$322.08	\$346.44	\$346.44	\$280.42	\$280.42
30	\$272.41	\$264.05	\$264.05	\$284.02	\$284.02	\$292.29	\$292.29	\$283.32	\$283.32	\$304.75	\$304.75	\$337.03	\$337.03	\$326.69	\$326.69	\$351.40	\$351.40	\$284.43	\$284.43
31	\$278.17	\$269.63	\$269.63	\$290.03	\$290.03	\$298.47	\$298.47	\$289.31	\$289.31	\$311.19	\$311.19	\$344.15	\$344.15	\$333.59	\$333.59	\$358.83	\$358.83	\$290.45	\$290.45
32	\$283.93	\$275.21	\$275.21	\$296.03	\$296.03	\$304.65	\$304.65	\$295.30	\$295.30	\$317.64	\$317.64	\$351.28	\$351.28	\$340.50	\$340.50	\$366.26	\$366.26	\$296.46	\$296.46
33	\$287.53	\$278.70	\$278.70	\$299.79	\$299.79	\$308.51	\$308.51	\$299.04	\$299.04	\$321.66	\$321.66	\$355.73	\$355.73	\$344.82	\$344.82	\$370.90	\$370.90	\$300.22	\$300.22
34	\$291.37	\$282.42	\$282.42	\$303.79	\$303.79	\$312.63	\$312.63	\$303.04	\$303.04	\$325.96	\$325.96	\$360.49	\$360.49	\$349.43	\$349.43	\$375.85	\$375.85	\$304.23	\$304.23
35	\$293.29	\$284.29	\$284.29	\$305.79	\$305.79	\$314.69	\$314.69	\$305.04	\$305.04	\$328.11	\$328.11	\$362.86	\$362.86	\$351.73	\$351.73	\$378.33	\$378.33	\$306.23	\$306.23
36	\$295.21	\$286.15	\$286.15	\$307.80	\$307.80	\$316.75	\$316.75	\$307.03	\$307.03	\$330.26	\$330.26	\$365.24	\$365.24	\$354.03	\$354.03	\$380.81	\$380.81	\$308.24	\$308.24
37	\$297.13	\$288.01	\$288.01	\$309.80	\$309.80	\$318.81	\$318.81	\$309.03	\$309.03	\$332.40	\$332.40	\$367.61	\$367.61	\$356.33	\$356.33	\$383.28	\$383.28	\$310.24	\$310.24
38	\$299.05	\$289.87	\$289.87	\$311.80	\$311.80	\$320.87	\$320.87	\$311.03	\$311.03	\$334.55	\$334.55	\$369.99	\$369.99	\$358.64	\$358.64	\$385.76	\$385.76	\$312.25	\$312.25
39	\$302.89	\$293.59	\$293.59	\$315.80	\$315.80	\$324.99	\$324.99	\$315.02	\$315.02	\$338.85	\$338.85	\$374.74	\$374.74	\$363.24	\$363.24	\$390.72	\$390.72	\$316.26	\$316.26
40	\$306.73	\$297.31	\$297.31	\$319.81	\$319.81	\$329.11	\$329.11	\$319.01	\$319.01	\$343.14	\$343.14	\$379.49	\$379.49	\$367.85	\$367.85	\$395.67	\$395.67	\$320.27	\$320.27
41	\$312.49	\$302.90	\$302.90	\$325.81	\$325.81	\$335.29	\$335.29	\$325.01	\$325.01	\$349.59	\$349.59	\$386.62	\$386.62	\$374.75	\$374.75	\$403.10	\$403.10	\$326.28	\$326.28
42	\$318.01	\$308.25	\$308.25	\$331.57	\$331.57	\$341.21	\$341.21	\$330.75	\$330.75	\$355.76	\$355.76	\$393.45	\$393.45	\$381.37	\$381.37	\$410.22	\$410.22	\$332.05	\$332.05
43	\$325.69	\$315.69	\$315.69	\$339.58	\$339.58	\$349.45	\$349.45	\$338.73	\$338.73	\$364.35	\$364.35	\$402.95	\$402.95	\$390.59	\$390.59	\$420.13	\$420.13	\$340.06	\$340.06
44	\$335.29	\$325.00	\$325.00	\$349.59	\$349.59	\$359.76	\$359.76	\$348.72	\$348.72	\$375.09	\$375.09	\$414.83	\$414.83	\$402.10	\$402.10	\$432.51	\$432.51	\$350.09	\$350.09
45	\$346.57	\$335.93	\$335.93	\$361.35	\$361.35	\$371.86	\$371.86	\$360.45	\$360.45	\$387.71	\$387.71	\$428.78	\$428.78	\$415.63	\$415.63	\$447.06	\$447.06	\$361.87	\$361.87
46	\$360.02	\$348.96	\$348.96	\$375.36	\$375.36	\$386.28	\$386.28	\$374.43	\$374.43	\$402.75	\$402.75	\$445.41	\$445.41	\$431.75	\$431.75	\$464.40	\$464.40	\$375.90	\$375.90
47	\$375.14	\$363.62	\$363.62	\$391.13	\$391.13	\$402.50	\$402.50	\$390.16	\$390.16	\$419.67	\$419.67	\$464.12	\$464.12	\$449.88	\$449.88	\$483.90	\$483.90	\$391.69	\$391.69
48	\$392.42	\$380.37	\$380.37	\$409.14	\$409.14	\$421.05	\$421.05	\$408.13	\$408.13	\$439.00	\$439.00	\$485.50	\$485.50	\$470.60	\$470.60	\$506.20	\$506.20	\$409.73	\$409.73
49	\$409.46	\$396.88	\$396.88	\$426.91	\$426.91	\$439.33	\$439.33	\$425.85	\$425.85	\$458.06	\$458.06	\$506.58	\$506.58	\$491.04	\$491.04	\$528.18	\$528.18	\$427.52	\$427.52
50	\$428.66	\$415.50	\$415.50	\$446.93	\$446.93	\$459.93	\$459.93	\$445.82	\$445.82	\$479.54	\$479.54	\$530.33	\$530.33	\$514.06	\$514.06	\$552.95	\$552.95	\$447.57	\$447.57
51	\$447.62	\$433.87	\$433.87	\$466.70	\$466.70	\$480.27	\$480.27	\$465.54	\$465.54	\$500.75	\$500.75	\$553.79	\$553.79	\$536.80	\$536.80	\$577.40	\$577.40	\$467.37	\$467.37
52	\$468.50	\$454.11	\$454.11	\$488.47	\$488.47	\$502.68	\$502.68	\$487.26	\$487.26	\$524.11	\$524.11	\$579.63	\$579.63	\$561.84	\$561.84	\$604.34	\$604.34	\$489.17	\$489.17
53	\$489.62	\$474.59	\$474.59	\$510.49	\$510.49	\$525.34	\$525.34	\$509.22	\$509.22	\$547.74	\$547.74	\$605.76	\$605.76	\$587.17	\$587.17	\$631.58	\$631.58	\$511.22	\$511.22
54	\$512.42	\$496.69	\$496.69	\$534.26	\$534.26	\$549.81	\$549.81	\$532.94	\$532.94	\$573.25	\$573.25	\$633.97	\$633.97	\$614.52	\$614.52	\$661.00	\$661.00	\$535.03	\$535.03
55	\$535.22	\$518.79	\$518.79	\$558.04	\$558.04	\$574.27	\$574.27	\$556.65	\$556.65	\$598.76	\$598.76	\$662.18	\$662.18	\$641.86	\$641.86	\$690.41	\$690.41	\$558.84	\$558.84
56	\$559.94	\$542.75	\$542.75	\$583.81	\$583.81	\$600.79	\$600.79	\$582.36	\$582.36	\$626.41	\$626.41	\$692.76	\$692.76	\$671.51	\$671.51	\$722.30	\$722.30	\$584.65	\$584.65
57	\$584.90	\$566.94	\$566.94	\$609.83	\$609.83	\$627.58	\$627.58	\$608.32	\$608.32	\$654.33	\$654.33	\$723.64	\$723.64	\$701.44	\$701.44	\$754.50	\$754.50	\$610.71	\$610.71
58	\$611.55	\$592.77	\$592.77	\$637.61	\$637.61	\$656.16	\$656.16	\$636.03	\$636.03	\$684.14	\$684.14	\$756.60	\$756.60	\$733.39	\$733.39	\$788.86	\$788.86	\$638.53	\$638.53
59	\$624.75	\$605.56	\$605.56	\$651.37	\$651.37	\$670.32	\$670.32												

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070082	16322PA0070082	16322PA0080001	16322PA0080001	16322PA0080001	16322PA0080001	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080003	16322PA0080003	16322PA0080003	16322PA0080003	16322PA0080003	16322PA0080003
Plan Marketing Name =>	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700	Stage Silver EPO \$3,750 /\$700
Form # =>	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1	4
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$3750 / \$7500	\$3750 / \$7500	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinsurance =>	90%	90%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50 / \$70	\$50 / \$70	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$8700 / \$17400	\$8700 / \$17400	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$185.82	\$185.82	\$199.88	\$199.88	\$206.76	\$206.76	\$200.41	\$200.41	\$215.57	\$215.57	\$207.68	\$207.68	\$201.31	\$201.31	\$216.53	\$216.53	\$177.79	\$177.79	\$172.33
15	\$202.34	\$202.34	\$217.65	\$217.65	\$225.13	\$225.13	\$218.23	\$218.23	\$234.73	\$234.73	\$226.14	\$226.14	\$219.20	\$219.20	\$235.78	\$235.78	\$193.59	\$193.59	\$187.65
16	\$208.65	\$208.65	\$224.44	\$224.44	\$232.16	\$232.16	\$225.04	\$225.04	\$242.06	\$242.06	\$233.20	\$233.20	\$226.05	\$226.05	\$243.14	\$243.14	\$199.63	\$199.63	\$193.51
17	\$214.97	\$214.97	\$231.23	\$231.23	\$239.19	\$239.19	\$231.85	\$231.85	\$249.38	\$249.38	\$240.26	\$240.26	\$232.89	\$232.89	\$250.50	\$250.50	\$205.67	\$205.67	\$199.36
18	\$221.77	\$221.77	\$238.55	\$238.55	\$246.76	\$246.76	\$239.19	\$239.19	\$257.27	\$257.27	\$247.86	\$247.86	\$240.26	\$240.26	\$258.42	\$258.42	\$212.18	\$212.18	\$205.67
19	\$228.57	\$228.57	\$245.86	\$245.86	\$254.32	\$254.32	\$246.52	\$246.52	\$265.16	\$265.16	\$255.46	\$255.46	\$247.62	\$247.62	\$266.35	\$266.35	\$218.69	\$218.69	\$211.98
20	\$235.61	\$235.61	\$253.44	\$253.44	\$262.16	\$262.16	\$254.12	\$254.12	\$273.34	\$273.34	\$263.34	\$263.34	\$255.26	\$255.26	\$274.56	\$274.56	\$225.43	\$225.43	\$218.51
21	\$242.90	\$242.90	\$261.28	\$261.28	\$270.27	\$270.27	\$261.98	\$261.98	\$281.79	\$281.79	\$271.48	\$271.48	\$263.15	\$263.15	\$283.05	\$283.05	\$232.40	\$232.40	\$225.27
22	\$242.90	\$242.90	\$261.28	\$261.28	\$270.27	\$270.27	\$261.98	\$261.98	\$281.79	\$281.79	\$271.48	\$271.48	\$263.15	\$263.15	\$283.05	\$283.05	\$232.40	\$232.40	\$225.27
23	\$242.90	\$242.90	\$261.28	\$261.28	\$270.27	\$270.27	\$261.98	\$261.98	\$281.79	\$281.79	\$271.48	\$271.48	\$263.15	\$263.15	\$283.05	\$283.05	\$232.40	\$232.40	\$225.27
24	\$242.90	\$242.90	\$261.28	\$261.28	\$270.27	\$270.27	\$261.98	\$261.98	\$281.79	\$281.79	\$271.48	\$271.48	\$263.15	\$263.15	\$283.05	\$283.05	\$232.40	\$232.40	\$225.27
25	\$243.87	\$243.87	\$262.33	\$262.33	\$271.35	\$271.35	\$263.03	\$263.03	\$282.92	\$282.92	\$272.57	\$272.57	\$264.20	\$264.20	\$284.18	\$284.18	\$233.33	\$233.33	\$226.17
26	\$248.73	\$248.73	\$267.55	\$267.55	\$276.76	\$276.76	\$268.27	\$268.27	\$288.55	\$288.55	\$278.00	\$278.00	\$269.47	\$269.47	\$289.84	\$289.84	\$237.98	\$237.98	\$230.68
27	\$254.56	\$254.56	\$273.82	\$273.82	\$283.24	\$283.24	\$274.56	\$274.56	\$295.32	\$295.32	\$284.51	\$284.51	\$275.78	\$275.78	\$296.64	\$296.64	\$243.56	\$243.56	\$236.08
28	\$264.03	\$264.03	\$284.01	\$284.01	\$293.78	\$293.78	\$284.77	\$284.77	\$306.31	\$306.31	\$295.10	\$295.10	\$286.04	\$286.04	\$307.68	\$307.68	\$252.62	\$252.62	\$244.87
29	\$271.81	\$271.81	\$292.37	\$292.37	\$302.43	\$302.43	\$293.16	\$293.16	\$315.32	\$315.32	\$303.79	\$303.79	\$294.46	\$294.46	\$316.73	\$316.73	\$260.06	\$260.06	\$252.08
30	\$275.69	\$275.69	\$296.55	\$296.55	\$306.76	\$306.76	\$297.35	\$297.35	\$319.83	\$319.83	\$308.13	\$308.13	\$298.68	\$298.68	\$321.26	\$321.26	\$263.77	\$263.77	\$255.68
31	\$281.52	\$281.52	\$302.82	\$302.82	\$313.24	\$313.24	\$303.63	\$303.63	\$326.59	\$326.59	\$314.65	\$314.65	\$304.99	\$304.99	\$328.05	\$328.05	\$269.35	\$269.35	\$261.09
32	\$287.35	\$287.35	\$309.09	\$309.09	\$319.73	\$319.73	\$309.92	\$309.92	\$333.36	\$333.36	\$321.16	\$321.16	\$311.31	\$311.31	\$334.85	\$334.85	\$274.93	\$274.93	\$266.49
33	\$290.99	\$290.99	\$313.01	\$313.01	\$323.78	\$323.78	\$313.85	\$313.85	\$337.58	\$337.58	\$325.23	\$325.23	\$315.25	\$315.25	\$339.09	\$339.09	\$278.42	\$278.42	\$269.87
34	\$294.88	\$294.88	\$317.19	\$317.19	\$328.11	\$328.11	\$318.04	\$318.04	\$342.09	\$342.09	\$329.58	\$329.58	\$319.46	\$319.46	\$343.62	\$343.62	\$282.13	\$282.13	\$273.48
35	\$296.82	\$296.82	\$319.28	\$319.28	\$330.27	\$330.27	\$320.14	\$320.14	\$344.35	\$344.35	\$331.75	\$331.75	\$321.57	\$321.57	\$345.89	\$345.89	\$283.99	\$283.99	\$275.28
36	\$298.77	\$298.77	\$321.37	\$321.37	\$332.43	\$332.43	\$322.24	\$322.24	\$346.60	\$346.60	\$333.92	\$333.92	\$323.67	\$323.67	\$348.15	\$348.15	\$285.85	\$285.85	\$277.08
37	\$300.71	\$300.71	\$323.46	\$323.46	\$334.59	\$334.59	\$324.33	\$324.33	\$348.86	\$348.86	\$336.09	\$336.09	\$325.78	\$325.78	\$350.42	\$350.42	\$287.71	\$287.71	\$278.88
38	\$302.65	\$302.65	\$325.55	\$325.55	\$336.76	\$336.76	\$326.43	\$326.43	\$351.11	\$351.11	\$338.26	\$338.26	\$327.88	\$327.88	\$352.68	\$352.68	\$289.57	\$289.57	\$280.69
39	\$306.54	\$306.54	\$329.74	\$329.74	\$341.08	\$341.08	\$330.62	\$330.62	\$355.62	\$355.62	\$342.61	\$342.61	\$332.10	\$332.10	\$357.21	\$357.21	\$293.29	\$293.29	\$284.29
40	\$310.43	\$310.43	\$333.92	\$333.92	\$345.41	\$345.41	\$334.81	\$334.81	\$360.13	\$360.13	\$346.95	\$346.95	\$336.31	\$336.31	\$361.74	\$361.74	\$297.01	\$297.01	\$287.90
41	\$316.26	\$316.26	\$340.19	\$340.19	\$351.89	\$351.89	\$341.10	\$341.10	\$366.89	\$366.89	\$353.47	\$353.47	\$342.62	\$342.62	\$368.53	\$368.53	\$302.58	\$302.58	\$293.30
42	\$321.84	\$321.84	\$346.20	\$346.20	\$358.11	\$358.11	\$347.12	\$347.12	\$373.37	\$373.37	\$359.71	\$359.71	\$348.67	\$348.67	\$375.04	\$375.04	\$307.93	\$307.93	\$298.48
43	\$329.62	\$329.62	\$354.56	\$354.56	\$366.76	\$366.76	\$355.51	\$355.51	\$382.39	\$382.39	\$368.40	\$368.40	\$357.09	\$357.09	\$384.10	\$384.10	\$315.37	\$315.37	\$305.69
44	\$339.33	\$339.33	\$365.01	\$365.01	\$377.57	\$377.57	\$365.99	\$365.99	\$393.66	\$393.66	\$379.26	\$379.26	\$367.62	\$367.62	\$395.42	\$395.42	\$324.66	\$324.66	\$314.70
45	\$350.75	\$350.75	\$377.29	\$377.29	\$390.27	\$390.27	\$378.30	\$378.30	\$406.90	\$406.90	\$392.02	\$392.02	\$379.99	\$379.99	\$408.72	\$408.72	\$335.59	\$335.59	\$325.29
46	\$364.35	\$364.35	\$391.92	\$391.92	\$405.41	\$405.41	\$392.97	\$392.97	\$422.69	\$422.69	\$407.22	\$407.22	\$394.73	\$394.73	\$424.58	\$424.58	\$348.60	\$348.60	\$337.91
47	\$379.65	\$379.65	\$408.38	\$408.38	\$422.43	\$422.43	\$409.47	\$409.47	\$440.44	\$440.44	\$424.32	\$424.32	\$411.30	\$411.30	\$442.41	\$442.41	\$363.24	\$363.24	\$352.10
48	\$397.14	\$397.14	\$427.19	\$427.19	\$441.89	\$441.89	\$428.34	\$428.34	\$460.73	\$460.73	\$443.87	\$443.87	\$430.25	\$430.25	\$462.79	\$462.79	\$379.97	\$379.97	\$368.32
49	\$414.39	\$414.39	\$445.74	\$445.74	\$461.08	\$461.08	\$446.94	\$446.94	\$480.73	\$480.73	\$463.14	\$463.14	\$448.93	\$448.93	\$482.88	\$482.88	\$396.47	\$396.47	\$384.31
50	\$433.82	\$433.82	\$466.65	\$466.65	\$482.70	\$482.70	\$467.90	\$467.90	\$503.28	\$503.28	\$484.86	\$484.86	\$469.99	\$469.99	\$505.53	\$505.53	\$415.07	\$415.07	\$402.33
51	\$453.01	\$453.01	\$487.29	\$487.29	\$504.05	\$504.05	\$488.59	\$488.59	\$525.54	\$525.54	\$506.31	\$506.31	\$490.77	\$490.77	\$527.89	\$527.89	\$433.43	\$433.43	\$420.13
52	\$474.14	\$474.14	\$510.02	\$510.02	\$527.57	\$527.57	\$511.38	\$511.38	\$550.05	\$550.05	\$529.93	\$529.93	\$513.67	\$513.67	\$552.51	\$552.51	\$453.64	\$453.64	\$439.73
53	\$495.52	\$495.52	\$533.01	\$533.01	\$551.35	\$551.35	\$534.44	\$534.44	\$574.85	\$574.85	\$553.82	\$553.82	\$536.83	\$536.83	\$577.42	\$577.42	\$474.10	\$474.10	\$459.55
54	\$518.59	\$518.59	\$557.83	\$557.83	\$577.03	\$577.03	\$559.33	\$559.33	\$601.62	\$601.62	\$579.61	\$579.61	\$561.83	\$561.83	\$604.31	\$604.31	\$496.17	\$496.17	\$480.95
55	\$541.67	\$541.67	\$582.65	\$582.65	\$602.70	\$602.70	\$584.22	\$584.22	\$628.39	\$628.39	\$605.40	\$605.40	\$586.82	\$586.82	\$631.20	\$631.20	\$518.25	\$518.25	\$502.35
56	\$566.69	\$566.69	\$609.57	\$609.57	\$630.54	\$630.54	\$611.20	\$611.20	\$657.42	\$657.42	\$633.36	\$63							

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

HIOS Plan ID (On Exchange)=>									
HIOS Plan ID (Off Exchange)=>	0080003	16322PA0080003	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004
Plan Marketing Name =>	EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	3	5	1	4	5	5	5	5	5
Network =>	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental
Metal =>	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	\$7000	\$3500 / \$7000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$80	\$60 / \$80	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
OOP Maximum =>	\$17400	\$8700 / \$17400	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$172.33	\$185.36	\$185.36	\$134.97	\$134.97	\$130.82	\$130.82	\$140.72	\$140.72
15	\$187.65	\$201.84	\$201.84	\$146.97	\$146.97	\$142.45	\$142.45	\$153.23	\$153.23
16	\$193.51	\$208.14	\$208.14	\$151.55	\$151.55	\$146.90	\$146.90	\$158.01	\$158.01
17	\$199.36	\$214.44	\$214.44	\$156.14	\$156.14	\$151.34	\$151.34	\$162.80	\$162.80
18	\$205.67	\$221.22	\$221.22	\$161.08	\$161.08	\$156.13	\$156.13	\$167.95	\$167.95
19	\$211.98	\$228.00	\$228.00	\$166.02	\$166.02	\$160.92	\$160.92	\$173.10	\$173.10
20	\$218.51	\$235.03	\$235.03	\$171.14	\$171.14	\$165.88	\$165.88	\$178.43	\$178.43
21	\$225.27	\$242.30	\$242.30	\$176.43	\$176.43	\$171.01	\$171.01	\$183.95	\$183.95
22	\$225.27	\$242.30	\$242.30	\$176.43	\$176.43	\$171.01	\$171.01	\$183.95	\$183.95
23	\$225.27	\$242.30	\$242.30	\$176.43	\$176.43	\$171.01	\$171.01	\$183.95	\$183.95
24	\$225.27	\$242.30	\$242.30	\$176.43	\$176.43	\$171.01	\$171.01	\$183.95	\$183.95
25	\$226.17	\$243.27	\$243.27	\$177.14	\$177.14	\$171.69	\$171.69	\$184.69	\$184.69
26	\$230.68	\$248.12	\$248.12	\$180.66	\$180.66	\$175.11	\$175.11	\$188.36	\$188.36
27	\$236.08	\$253.93	\$253.93	\$184.90	\$184.90	\$179.22	\$179.22	\$192.78	\$192.78
28	\$244.87	\$263.38	\$263.38	\$191.78	\$191.78	\$185.89	\$185.89	\$199.95	\$199.95
29	\$252.08	\$271.13	\$271.13	\$197.43	\$197.43	\$191.36	\$191.36	\$205.84	\$205.84
30	\$255.68	\$275.01	\$275.01	\$200.25	\$200.25	\$194.10	\$194.10	\$208.78	\$208.78
31	\$261.09	\$280.83	\$280.83	\$204.48	\$204.48	\$198.20	\$198.20	\$213.20	\$213.20
32	\$266.49	\$286.64	\$286.64	\$208.72	\$208.72	\$202.30	\$202.30	\$217.61	\$217.61
33	\$269.87	\$290.28	\$290.28	\$211.36	\$211.36	\$204.87	\$204.87	\$220.37	\$220.37
34	\$273.48	\$294.15	\$294.15	\$214.19	\$214.19	\$207.61	\$207.61	\$223.32	\$223.32
35	\$275.28	\$296.09	\$296.09	\$215.60	\$215.60	\$208.97	\$208.97	\$224.79	\$224.79
36	\$277.08	\$298.03	\$298.03	\$217.01	\$217.01	\$210.34	\$210.34	\$226.26	\$226.26
37	\$278.88	\$299.97	\$299.97	\$218.42	\$218.42	\$211.71	\$211.71	\$227.73	\$227.73
38	\$280.69	\$301.91	\$301.91	\$219.83	\$219.83	\$213.08	\$213.08	\$229.20	\$229.20
39	\$284.29	\$305.78	\$305.78	\$222.65	\$222.65	\$215.81	\$215.81	\$232.14	\$232.14
40	\$287.90	\$309.66	\$309.66	\$225.48	\$225.48	\$218.55	\$218.55	\$235.09	\$235.09
41	\$293.30	\$315.47	\$315.47	\$229.71	\$229.71	\$222.66	\$222.66	\$239.50	\$239.50
42	\$298.48	\$321.05	\$321.05	\$233.77	\$233.77	\$226.59	\$226.59	\$243.73	\$243.73
43	\$305.69	\$328.80	\$328.80	\$239.42	\$239.42	\$232.06	\$232.06	\$249.62	\$249.62
44	\$314.70	\$338.49	\$338.49	\$246.47	\$246.47	\$238.90	\$238.90	\$256.98	\$256.98
45	\$325.29	\$349.88	\$349.88	\$254.76	\$254.76	\$246.94	\$246.94	\$265.62	\$265.62
46	\$337.91	\$363.45	\$363.45	\$264.65	\$264.65	\$256.52	\$256.52	\$275.93	\$275.93
47	\$352.10	\$378.71	\$378.71	\$275.76	\$275.76	\$267.29	\$267.29	\$287.51	\$287.51
48	\$368.32	\$396.16	\$396.16	\$288.46	\$288.46	\$279.60	\$279.60	\$300.76	\$300.76
49	\$384.31	\$413.36	\$413.36	\$300.99	\$300.99	\$291.74	\$291.74	\$313.82	\$313.82
50	\$402.33	\$432.75	\$432.75	\$315.10	\$315.10	\$305.42	\$305.42	\$328.53	\$328.53
51	\$420.13	\$451.89	\$451.89	\$329.04	\$329.04	\$318.93	\$318.93	\$343.07	\$343.07
52	\$439.73	\$472.97	\$472.97	\$344.39	\$344.39	\$333.81	\$333.81	\$359.07	\$359.07
53	\$459.55	\$494.29	\$494.29	\$359.92	\$359.92	\$348.86	\$348.86	\$375.26	\$375.26
54	\$480.95	\$517.31	\$517.31	\$376.68	\$376.68	\$365.11	\$365.11	\$392.73	\$392.73
55	\$502.35	\$540.33	\$540.33	\$393.44	\$393.44	\$381.35	\$381.35	\$410.21	\$410.21
56	\$525.55	\$565.29	\$565.29	\$411.61	\$411.61	\$398.97	\$398.97	\$429.16	\$429.16
57	\$548.98	\$590.49	\$590.49	\$429.96	\$429.96	\$416.75	\$416.75	\$448.29	\$448.29
58	\$573.99	\$617.38	\$617.38	\$449.54	\$449.54	\$435.73	\$435.73	\$468.70	\$468.70
59	\$586.38	\$630.71	\$630.71	\$459.25	\$459.25	\$445.14	\$445.14	\$478.82	\$478.82
60	\$611.38	\$657.60	\$657.60	\$478.83	\$478.83	\$464.12	\$464.12	\$499.24	\$499.24
61	\$633.01	\$680.86	\$680.86	\$495.77	\$495.77	\$480.54	\$480.54	\$516.90	\$516.90
62	\$647.20	\$696.13	\$696.13	\$506.88	\$506.88	\$491.31	\$491.31	\$528.49	\$528.49
63	\$665.00	\$715.27	\$715.27	\$520.82	\$520.82	\$504.82	\$504.82	\$543.02	\$543.02
64+	\$675.81	\$726.90	\$726.90	\$529.29	\$529.29	\$513.03	\$513.03	\$551.85	\$551.85

Company Name: **UPMC Health Options, Inc.**  
 Market: **Small Group**  
 Product: **PPO, EPO**  
 Effective Date of Rates: **July 1, 2022**

September 30, 2022

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083
Plan Marketing Name =>	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/
Form # =>	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
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	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	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$253.11	\$253.11	\$301.14	\$301.14	\$245.34	\$245.34	\$263.89	\$263.89	\$253.97	\$253.97	\$302.17	\$302.17	\$246.18	\$246.18	\$264.79	\$264.79	\$250.12	\$250.12	\$297.59
15	\$275.61	\$275.61	\$327.91	\$327.91	\$267.15	\$267.15	\$287.35	\$287.35	\$276.55	\$276.55	\$329.03	\$329.03	\$268.06	\$268.06	\$288.33	\$288.33	\$272.35	\$272.35	\$324.04
16	\$284.21	\$284.21	\$338.15	\$338.15	\$275.49	\$275.49	\$296.32	\$296.32	\$285.18	\$285.18	\$339.30	\$339.30	\$276.43	\$276.43	\$297.33	\$297.33	\$280.85	\$280.85	\$334.15
17	\$292.81	\$292.81	\$348.38	\$348.38	\$283.83	\$283.83	\$305.29	\$305.29	\$293.81	\$293.81	\$349.57	\$349.57	\$284.79	\$284.79	\$306.33	\$306.33	\$289.35	\$289.35	\$344.27
18	\$302.08	\$302.08	\$359.40	\$359.40	\$292.81	\$292.81	\$314.95	\$314.95	\$303.11	\$303.11	\$360.63	\$360.63	\$293.80	\$293.80	\$316.02	\$316.02	\$298.51	\$298.51	\$355.16
19	\$311.34	\$311.34	\$370.42	\$370.42	\$301.79	\$301.79	\$324.61	\$324.61	\$312.40	\$312.40	\$371.69	\$371.69	\$302.81	\$302.81	\$325.71	\$325.71	\$307.66	\$307.66	\$366.05
20	\$320.93	\$320.93	\$381.84	\$381.84	\$311.09	\$311.09	\$334.61	\$334.61	\$322.03	\$322.03	\$383.14	\$383.14	\$312.15	\$312.15	\$335.75	\$335.75	\$317.14	\$317.14	\$377.33
21	\$330.86	\$330.86	\$393.65	\$393.65	\$320.71	\$320.71	\$344.96	\$344.96	\$331.99	\$331.99	\$394.99	\$394.99	\$321.80	\$321.80	\$346.13	\$346.13	\$326.95	\$326.95	\$389.00
22	\$330.86	\$330.86	\$393.65	\$393.65	\$320.71	\$320.71	\$344.96	\$344.96	\$331.99	\$331.99	\$394.99	\$394.99	\$321.80	\$321.80	\$346.13	\$346.13	\$326.95	\$326.95	\$389.00
23	\$330.86	\$330.86	\$393.65	\$393.65	\$320.71	\$320.71	\$344.96	\$344.96	\$331.99	\$331.99	\$394.99	\$394.99	\$321.80	\$321.80	\$346.13	\$346.13	\$326.95	\$326.95	\$389.00
24	\$330.86	\$330.86	\$393.65	\$393.65	\$320.71	\$320.71	\$344.96	\$344.96	\$331.99	\$331.99	\$394.99	\$394.99	\$321.80	\$321.80	\$346.13	\$346.13	\$326.95	\$326.95	\$389.00
25	\$332.18	\$332.18	\$395.22	\$395.22	\$321.99	\$321.99	\$346.34	\$346.34	\$333.32	\$333.32	\$396.57	\$396.57	\$323.09	\$323.09	\$347.51	\$347.51	\$328.26	\$328.26	\$390.56
26	\$338.80	\$338.80	\$403.10	\$403.10	\$328.41	\$328.41	\$353.24	\$353.24	\$339.96	\$339.96	\$404.47	\$404.47	\$329.52	\$329.52	\$354.44	\$354.44	\$334.80	\$334.80	\$398.34
27	\$346.74	\$346.74	\$412.55	\$412.55	\$336.10	\$336.10	\$361.52	\$361.52	\$347.93	\$347.93	\$413.95	\$413.95	\$337.25	\$337.25	\$362.74	\$362.74	\$342.64	\$342.64	\$407.67
28	\$359.64	\$359.64	\$427.90	\$427.90	\$348.61	\$348.61	\$374.97	\$374.97	\$360.87	\$360.87	\$429.35	\$429.35	\$349.80	\$349.80	\$376.24	\$376.24	\$355.39	\$355.39	\$422.84
29	\$370.23	\$370.23	\$440.49	\$440.49	\$358.87	\$358.87	\$386.01	\$386.01	\$371.50	\$371.50	\$441.99	\$441.99	\$360.09	\$360.09	\$387.32	\$387.32	\$365.86	\$365.86	\$435.29
30	\$375.53	\$375.53	\$446.79	\$446.79	\$364.01	\$364.01	\$391.53	\$391.53	\$376.81	\$376.81	\$448.31	\$448.31	\$365.24	\$365.24	\$392.86	\$392.86	\$371.09	\$371.09	\$441.52
31	\$383.47	\$383.47	\$456.24	\$456.24	\$371.70	\$371.70	\$399.81	\$399.81	\$384.78	\$384.78	\$457.79	\$457.79	\$372.97	\$372.97	\$401.16	\$401.16	\$378.94	\$378.94	\$450.85
32	\$391.41	\$391.41	\$465.69	\$465.69	\$379.40	\$379.40	\$408.09	\$408.09	\$392.74	\$392.74	\$467.27	\$467.27	\$380.69	\$380.69	\$409.47	\$409.47	\$386.78	\$386.78	\$460.19
33	\$396.37	\$396.37	\$471.59	\$471.59	\$384.21	\$384.21	\$413.26	\$413.26	\$397.72	\$397.72	\$473.20	\$473.20	\$385.52	\$385.52	\$414.66	\$414.66	\$391.69	\$391.69	\$466.02
34	\$401.66	\$401.66	\$477.89	\$477.89	\$389.34	\$389.34	\$418.78	\$418.78	\$403.04	\$403.04	\$479.52	\$479.52	\$390.67	\$390.67	\$420.20	\$420.20	\$396.92	\$396.92	\$472.25
35	\$404.31	\$404.31	\$481.04	\$481.04	\$391.91	\$391.91	\$421.54	\$421.54	\$405.69	\$405.69	\$482.68	\$482.68	\$393.24	\$393.24	\$422.97	\$422.97	\$399.53	\$399.53	\$475.36
36	\$406.96	\$406.96	\$484.19	\$484.19	\$394.47	\$394.47	\$424.30	\$424.30	\$408.35	\$408.35	\$485.84	\$485.84	\$395.81	\$395.81	\$425.74	\$425.74	\$402.15	\$402.15	\$478.47
37	\$409.60	\$409.60	\$487.34	\$487.34	\$397.04	\$397.04	\$427.06	\$427.06	\$411.00	\$411.00	\$489.00	\$489.00	\$398.39	\$398.39	\$428.51	\$428.51	\$404.76	\$404.76	\$481.58
38	\$412.25	\$412.25	\$490.49	\$490.49	\$399.60	\$399.60	\$429.82	\$429.82	\$413.66	\$413.66	\$492.16	\$492.16	\$400.96	\$400.96	\$431.28	\$431.28	\$407.38	\$407.38	\$484.69
39	\$417.55	\$417.55	\$496.79	\$496.79	\$404.74	\$404.74	\$435.34	\$435.34	\$418.97	\$418.97	\$498.48	\$498.48	\$406.11	\$406.11	\$436.82	\$436.82	\$412.61	\$412.61	\$490.92
40	\$422.84	\$422.84	\$503.08	\$503.08	\$409.87	\$409.87	\$440.86	\$440.86	\$424.28	\$424.28	\$504.80	\$504.80	\$411.26	\$411.26	\$442.35	\$442.35	\$417.84	\$417.84	\$497.14
41	\$430.78	\$430.78	\$512.53	\$512.53	\$417.56	\$417.56	\$449.14	\$449.14	\$432.25	\$432.25	\$514.28	\$514.28	\$418.98	\$418.98	\$450.66	\$450.66	\$425.69	\$425.69	\$506.48
42	\$438.39	\$438.39	\$521.59	\$521.59	\$424.94	\$424.94	\$457.07	\$457.07	\$439.89	\$439.89	\$523.36	\$523.36	\$426.39	\$426.39	\$458.62	\$458.62	\$433.21	\$433.21	\$515.43
43	\$448.98	\$448.98	\$534.18	\$534.18	\$435.20	\$435.20	\$468.11	\$468.11	\$450.51	\$450.51	\$536.00	\$536.00	\$436.68	\$436.68	\$469.70	\$469.70	\$443.67	\$443.67	\$527.87
44	\$462.21	\$462.21	\$549.93	\$549.93	\$448.03	\$448.03	\$481.91	\$481.91	\$463.79	\$463.79	\$551.80	\$551.80	\$449.55	\$449.55	\$483.54	\$483.54	\$456.75	\$456.75	\$543.43
45	\$477.76	\$477.76	\$568.43	\$568.43	\$463.11	\$463.11	\$498.12	\$498.12	\$479.39	\$479.39	\$570.37	\$570.37	\$464.68	\$464.68	\$499.81	\$499.81	\$472.12	\$472.12	\$561.72
46	\$496.29	\$496.29	\$590.48	\$590.48	\$481.07	\$481.07	\$517.44	\$517.44	\$497.99	\$497.99	\$592.49	\$592.49	\$482.70	\$482.70	\$519.20	\$519.20	\$490.43	\$490.43	\$583.50
47	\$517.13	\$517.13	\$615.27	\$615.27	\$501.27	\$501.27	\$539.17	\$539.17	\$518.90	\$518.90	\$617.37	\$617.37	\$502.97	\$502.97	\$541.00	\$541.00	\$511.02	\$511.02	\$608.01
48	\$540.96	\$540.96	\$643.62	\$643.62	\$524.36	\$524.36	\$564.01	\$564.01	\$542.80	\$542.80	\$645.81	\$645.81	\$526.14	\$526.14	\$565.92	\$565.92	\$534.56	\$534.56	\$636.02
49	\$564.45	\$564.45	\$671.57	\$671.57	\$547.13	\$547.13	\$588.50	\$588.50	\$566.37	\$566.37	\$673.85	\$673.85	\$548.99	\$548.99	\$590.50	\$590.50	\$557.78	\$557.78	\$663.63
50	\$590.92	\$590.92	\$703.06	\$703.06	\$572.79	\$572.79	\$616.10	\$616.10	\$592.93	\$592.93	\$705.45	\$705.45	\$574.73	\$574.73	\$618.19	\$618.19	\$583.93	\$583.93	\$694.75
51	\$617.05	\$617.05	\$734.16	\$734.16	\$598.12	\$598.12	\$643.35	\$643.35	\$619.16	\$619.16	\$736.66	\$736.66	\$600.16	\$600.16	\$645.53	\$645.53	\$609.76	\$609.76	\$725.49
52	\$645.84	\$645.84	\$768.40	\$768.40	\$626.03	\$626.03	\$673.36	\$673.36	\$648.04	\$648.04	\$771.02	\$771.02	\$628.15	\$628.15	\$675.65	\$675.65	\$638.21	\$638.21	\$759.33
53	\$674.95	\$674.95	\$803.05	\$803.05	\$654.25	\$654.25	\$703.72	\$703.72	\$677.26	\$677.26	\$805.78	\$805.78	\$656.47	\$656.47	\$706.11	\$706.11	\$666.98	\$666.98	\$793.56
54	\$706.39	\$706.39	\$840.44	\$840.44	\$684.72	\$684.72	\$736.49	\$736.49	\$708.80	\$708.80	\$843.30	\$843.30	\$687.04	\$687.04	\$738.99	\$738.99	\$698.04	\$698.04	\$830.52
55	\$737.82	\$737.82	\$877.84	\$877.84	\$715.18	\$715.18	\$769.26	\$769.26	\$740.34	\$740.34	\$880.83	\$880.83	\$717.61	\$717.61	\$771.87	\$771.87	\$729.10	\$729.10	\$867.47
56	\$771.90	\$771.90	\$918.39	\$918.39	\$748.2														



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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060086	16322PA0060086	16322PA0060086	16322PA0060087	16322PA0060087	16322PA0060087	16322PA0060087	16322PA0060087	16322PA0060088	16322PA0060088	16322PA0060088	16322PA0060088	16322PA0060088	16322PA0060088	16322PA0060088	16322PA0060088	16322PA0060088	16322PA0060088	16322PA0060088
Plan Marketing Name =>	PO \$2,000 \$35/	Advantage Gold PPO \$2,000 \$35/	Advantage Gold PPO \$2,000 \$35/	Advantage Gold PPO \$2,500 \$30/	Advantage Gold PPO \$2,500 \$30/	Advantage Gold PPO \$2,500 \$30/	Advantage Gold PPO \$2,500 \$30/	Advantage Gold PPO \$2,500 \$30/	Advantage Silver PPO \$3,500 \$60/	Advantage Silver PPO \$3,500 \$60/	Advantage Silver PPO \$3,500 \$60/	Advantage Silver PPO \$3,500 \$60/	Advantage Silver PPO \$3,500 \$60/	Advantage Silver PPO \$3,500 \$60/	Advantage Silver PPO \$3,500 \$60/	Advantage Silver PPO \$3,500 \$60/	Advantage Silver PPO \$3,500 \$60/	Advantage Silver PPO \$3,500 \$60/	Advantage Silver PPO \$3,500 \$60/
Form # =>	PFO2	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5
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	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	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$4000	\$2000 / \$4000	\$2000 / \$4000	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50	\$35 / \$50	\$35 / \$50	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80
OOP Maximum =>	\$13000	\$6500 / \$13000	\$6500 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$297.59	\$242.44	\$242.44	\$260.78	\$260.78	\$252.01	\$252.01	\$299.83	\$299.83	\$244.26	\$244.26	\$262.74	\$262.74	\$216.26	\$216.26	\$257.29	\$257.29	\$209.62	\$209.62
15	\$324.04	\$263.99	\$263.99	\$283.96	\$283.96	\$274.41	\$274.41	\$326.48	\$326.48	\$265.98	\$265.98	\$286.09	\$286.09	\$235.48	\$235.48	\$280.16	\$280.16	\$228.25	\$228.25
16	\$334.15	\$272.23	\$272.23	\$292.82	\$292.82	\$282.97	\$282.97	\$336.67	\$336.67	\$274.28	\$274.28	\$295.02	\$295.02	\$242.83	\$242.83	\$288.91	\$288.91	\$235.37	\$235.37
17	\$344.27	\$280.47	\$280.47	\$301.69	\$301.69	\$291.54	\$291.54	\$346.86	\$346.86	\$282.58	\$282.58	\$303.95	\$303.95	\$250.18	\$250.18	\$297.65	\$297.65	\$242.50	\$242.50
18	\$355.16	\$289.35	\$289.35	\$311.23	\$311.23	\$300.76	\$300.76	\$357.83	\$357.83	\$291.52	\$291.52	\$313.57	\$313.57	\$258.10	\$258.10	\$307.07	\$307.07	\$250.17	\$250.17
19	\$366.05	\$298.22	\$298.22	\$320.78	\$320.78	\$309.98	\$309.98	\$368.81	\$368.81	\$300.46	\$300.46	\$323.19	\$323.19	\$266.01	\$266.01	\$316.49	\$316.49	\$257.84	\$257.84
20	\$377.33	\$307.41	\$307.41	\$330.66	\$330.66	\$319.54	\$319.54	\$380.17	\$380.17	\$309.72	\$309.72	\$333.15	\$333.15	\$274.21	\$274.21	\$326.24	\$326.24	\$265.79	\$265.79
21	\$389.00	\$316.92	\$316.92	\$340.89	\$340.89	\$329.42	\$329.42	\$391.93	\$391.93	\$319.30	\$319.30	\$343.45	\$343.45	\$282.69	\$282.69	\$336.33	\$336.33	\$274.01	\$274.01
22	\$389.00	\$316.92	\$316.92	\$340.89	\$340.89	\$329.42	\$329.42	\$391.93	\$391.93	\$319.30	\$319.30	\$343.45	\$343.45	\$282.69	\$282.69	\$336.33	\$336.33	\$274.01	\$274.01
23	\$389.00	\$316.92	\$316.92	\$340.89	\$340.89	\$329.42	\$329.42	\$391.93	\$391.93	\$319.30	\$319.30	\$343.45	\$343.45	\$282.69	\$282.69	\$336.33	\$336.33	\$274.01	\$274.01
24	\$389.00	\$316.92	\$316.92	\$340.89	\$340.89	\$329.42	\$329.42	\$391.93	\$391.93	\$319.30	\$319.30	\$343.45	\$343.45	\$282.69	\$282.69	\$336.33	\$336.33	\$274.01	\$274.01
25	\$390.56	\$318.19	\$318.19	\$342.25	\$342.25	\$330.74	\$330.74	\$393.50	\$393.50	\$320.58	\$320.58	\$344.82	\$344.82	\$283.82	\$283.82	\$337.68	\$337.68	\$275.11	\$275.11
26	\$398.34	\$324.53	\$324.53	\$349.07	\$349.07	\$337.33	\$337.33	\$401.34	\$401.34	\$326.96	\$326.96	\$351.69	\$351.69	\$289.47	\$289.47	\$344.40	\$344.40	\$280.59	\$280.59
27	\$407.67	\$332.13	\$332.13	\$357.25	\$357.25	\$345.23	\$345.23	\$410.74	\$410.74	\$334.63	\$334.63	\$359.94	\$359.94	\$296.26	\$296.26	\$352.47	\$352.47	\$287.16	\$287.16
28	\$422.84	\$344.49	\$344.49	\$370.55	\$370.55	\$358.08	\$358.08	\$426.03	\$426.03	\$347.08	\$347.08	\$373.33	\$373.33	\$307.28	\$307.28	\$365.59	\$365.59	\$297.85	\$297.85
29	\$435.29	\$354.63	\$354.63	\$381.46	\$381.46	\$368.62	\$368.62	\$438.57	\$438.57	\$357.30	\$357.30	\$384.32	\$384.32	\$316.33	\$316.33	\$376.35	\$376.35	\$306.62	\$306.62
30	\$441.52	\$359.70	\$359.70	\$386.91	\$386.91	\$373.89	\$373.89	\$444.84	\$444.84	\$362.41	\$362.41	\$389.82	\$389.82	\$320.85	\$320.85	\$381.73	\$381.73	\$311.00	\$311.00
31	\$450.85	\$367.31	\$367.31	\$395.09	\$395.09	\$381.80	\$381.80	\$454.25	\$454.25	\$370.07	\$370.07	\$398.06	\$398.06	\$327.64	\$327.64	\$389.81	\$389.81	\$317.58	\$317.58
32	\$460.19	\$374.92	\$374.92	\$403.27	\$403.27	\$389.70	\$389.70	\$463.65	\$463.65	\$377.73	\$377.73	\$406.30	\$406.30	\$334.42	\$334.42	\$397.88	\$397.88	\$324.15	\$324.15
33	\$466.02	\$379.67	\$379.67	\$408.39	\$408.39	\$394.65	\$394.65	\$469.53	\$469.53	\$382.52	\$382.52	\$411.45	\$411.45	\$338.66	\$338.66	\$402.92	\$402.92	\$328.26	\$328.26
34	\$472.25	\$384.74	\$384.74	\$413.84	\$413.84	\$399.92	\$399.92	\$475.80	\$475.80	\$387.63	\$387.63	\$416.95	\$416.95	\$343.19	\$343.19	\$408.30	\$408.30	\$332.65	\$332.65
35	\$475.36	\$387.28	\$387.28	\$416.57	\$416.57	\$402.55	\$402.55	\$478.94	\$478.94	\$390.18	\$390.18	\$419.70	\$419.70	\$345.45	\$345.45	\$411.00	\$411.00	\$334.84	\$334.84
36	\$478.47	\$389.81	\$389.81	\$419.29	\$419.29	\$405.19	\$405.19	\$482.07	\$482.07	\$392.74	\$392.74	\$422.44	\$422.44	\$347.71	\$347.71	\$413.69	\$413.69	\$337.03	\$337.03
37	\$481.58	\$392.35	\$392.35	\$422.02	\$422.02	\$407.82	\$407.82	\$485.21	\$485.21	\$395.29	\$395.29	\$425.19	\$425.19	\$349.97	\$349.97	\$416.38	\$416.38	\$339.22	\$339.22
38	\$484.69	\$394.88	\$394.88	\$424.75	\$424.75	\$410.46	\$410.46	\$488.34	\$488.34	\$397.85	\$397.85	\$427.94	\$427.94	\$352.23	\$352.23	\$419.07	\$419.07	\$341.42	\$341.42
39	\$490.92	\$399.95	\$399.95	\$430.20	\$430.20	\$415.73	\$415.73	\$494.62	\$494.62	\$402.96	\$402.96	\$433.43	\$433.43	\$356.75	\$356.75	\$424.45	\$424.45	\$345.80	\$345.80
40	\$497.14	\$405.02	\$405.02	\$435.66	\$435.66	\$421.00	\$421.00	\$500.89	\$500.89	\$408.07	\$408.07	\$438.93	\$438.93	\$361.28	\$361.28	\$429.83	\$429.83	\$350.18	\$350.18
41	\$506.48	\$412.63	\$412.63	\$443.84	\$443.84	\$428.90	\$428.90	\$510.29	\$510.29	\$415.73	\$415.73	\$447.17	\$447.17	\$368.06	\$368.06	\$437.90	\$437.90	\$356.76	\$356.76
42	\$515.43	\$419.92	\$419.92	\$451.68	\$451.68	\$436.48	\$436.48	\$519.31	\$519.31	\$423.07	\$423.07	\$455.07	\$455.07	\$374.56	\$374.56	\$445.64	\$445.64	\$363.06	\$363.06
43	\$527.87	\$430.06	\$430.06	\$462.59	\$462.59	\$447.02	\$447.02	\$531.85	\$531.85	\$433.29	\$433.29	\$466.06	\$466.06	\$383.61	\$383.61	\$456.40	\$456.40	\$371.83	\$371.83
44	\$543.43	\$442.74	\$442.74	\$476.22	\$476.22	\$460.20	\$460.20	\$547.53	\$547.53	\$446.06	\$446.06	\$479.80	\$479.80	\$394.92	\$394.92	\$469.85	\$469.85	\$382.79	\$382.79
45	\$561.72	\$457.63	\$457.63	\$492.25	\$492.25	\$475.68	\$475.68	\$565.95	\$565.95	\$461.07	\$461.07	\$495.94	\$495.94	\$408.20	\$408.20	\$485.66	\$485.66	\$395.67	\$395.67
46	\$583.50	\$475.38	\$475.38	\$511.34	\$511.34	\$494.13	\$494.13	\$587.90	\$587.90	\$478.95	\$478.95	\$515.18	\$515.18	\$424.04	\$424.04	\$504.50	\$504.50	\$411.02	\$411.02
47	\$608.01	\$495.35	\$495.35	\$532.81	\$532.81	\$514.88	\$514.88	\$612.59	\$612.59	\$499.07	\$499.07	\$536.81	\$536.81	\$441.84	\$441.84	\$525.68	\$525.68	\$428.28	\$428.28
48	\$636.02	\$518.16	\$518.16	\$557.36	\$557.36	\$538.60	\$538.60	\$640.81	\$640.81	\$522.06	\$522.06	\$561.54	\$561.54	\$462.20	\$462.20	\$549.90	\$549.90	\$448.01	\$448.01
49	\$663.63	\$540.67	\$540.67	\$581.56	\$581.56	\$561.99	\$561.99	\$668.63	\$668.63	\$544.73	\$544.73	\$585.93	\$585.93	\$482.27	\$482.27	\$573.78	\$573.78	\$467.46	\$467.46
50	\$694.75	\$566.02	\$566.02	\$608.83	\$608.83	\$588.34	\$588.34	\$699.99	\$699.99	\$570.27	\$570.27	\$613.40	\$613.40	\$504.88	\$504.88	\$600.69	\$600.69	\$489.38	\$489.38
51	\$725.49	\$591.06	\$591.06	\$635.76	\$635.76	\$614.37	\$614.37	\$730.95	\$730.95	\$595.49	\$595.49	\$640.53	\$640.53	\$527.22	\$527.22	\$627.26	\$627.26	\$511.03	\$511.03
52	\$759.33	\$618.63	\$618.63	\$665.42	\$665.42	\$643.03	\$643.03	\$765.05	\$765.05	\$623.27	\$623.27	\$670.41	\$670.41	\$551.81	\$551.81	\$656.52	\$656.52	\$534.87	\$534.87
53	\$793.56	\$646.52	\$646.52	\$695.42	\$695.42	\$672.02	\$672.02	\$799.54	\$799.54	\$651.37	\$651.37	\$700.64	\$700.64	\$576.69	\$576.69	\$686.11	\$686.11	\$558.98	\$558.98
54	\$830.52	\$676.62	\$676.62	\$727.80	\$727.80	\$703.31	\$703.31	\$836.77	\$836.77	\$681.71	\$681.71	\$733.27	\$733.27	\$603.54	\$603.54	\$718.06	\$718.06	\$585.01	\$585.01
55	\$867.47	\$706.73	\$706.73	\$760.18	\$760.18	\$734.61	\$734.61	\$874.00	\$874.00	\$712.04	\$712.04	\$765.89	\$765.89	\$630.40	\$630.40	\$750.02	\$750.02	\$611.04	\$611.04
56	\$907.54	\$739.37	\$739.37	\$795.30	\$795.30	\$768.54	\$768.54	\$914.37	\$914.37	\$744.93	\$744.93	\$801.27	\$801.27	\$659.52	\$659.52	\$784.66			

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

HIOS Plan ID (On Exchange)=>	16322PA0060088		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060097		16322PA0060097		16322PA0060097		16322PA0060097		16322PA0060097
HIOS Plan ID (Off Exchange)=>	16322PA0060088		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060089		16322PA0060097		16322PA0060097		16322PA0060097		16322PA0060097		16322PA0060097
Plan Marketing Name =>	vantage Silver PPO \$3,500 / \$7000		vantage Bronze PPO \$8,000 / \$16000		vantage Bronze PPO \$8,000 / \$16000		vantage Bronze PPO \$8,000 / \$16000		vantage Bronze PPO \$8,000 / \$16000		vantage Gold HSA PPO \$1,750 / \$3500		vantage Gold HSA PPO \$1,750 / \$3500		vantage Gold HSA PPO \$1,750 / \$3500		vantage Gold HSA PPO \$1,750 / \$3500		vantage Gold HSA PPO \$1,750 / \$3500
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPC
Rating Area =>	5		1		2		2		5		1		2		4		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 =>	Silver		Bronze		Bronze		Bronze		Bronze		Gold		Gold		Gold		Gold		Gold
Deductible =>	\$3500 / \$7000		\$8000 / \$16000		\$8000 / \$16000		\$8000 / \$16000		\$8000 / \$16000		\$1750 / \$3500		\$1750 / \$3500		\$1750 / \$3500		\$1750 / \$3500		\$2100 / \$4200
Coinsurance =>	100%		100%		100%		100%		100%		90%		90%		90%		90%		10
Copays =>	\$60 / \$80		\$0 / \$0		\$0 / \$0		\$0 / \$0		\$0 / \$0		10% / 10%		10% / 10%		10% / 10%		10% / 10%		\$0 / \$0
OOP Maximum =>	\$8700 / \$17400		\$8550 / \$17100		\$8550 / \$17100		\$8550 / \$17100		\$8550 / \$17100		\$4425 / \$8150		\$4425 / \$8150		\$4425 / \$8150		\$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	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$225.47	\$225.47	\$164.26	\$164.26	\$195.43	\$195.43	\$159.22	\$159.22	\$171.26	\$171.26	\$228.93	\$228.93	\$272.39	\$272.39	\$221.91	\$221.91	\$238.70	\$238.70	\$232.52
15	\$245.51	\$245.51	\$178.86	\$178.86	\$212.81	\$212.81	\$173.37	\$173.37	\$186.48	\$186.48	\$249.28	\$249.28	\$296.60	\$296.60	\$241.64	\$241.64	\$259.91	\$259.91	\$253.19
16	\$253.17	\$253.17	\$184.44	\$184.44	\$219.45	\$219.45	\$178.78	\$178.78	\$192.30	\$192.30	\$257.06	\$257.06	\$305.86	\$305.86	\$249.18	\$249.18	\$268.03	\$268.03	\$261.09
17	\$260.84	\$260.84	\$190.03	\$190.03	\$226.09	\$226.09	\$184.20	\$184.20	\$198.12	\$198.12	\$264.85	\$264.85	\$315.11	\$315.11	\$256.72	\$256.72	\$276.14	\$276.14	\$269.00
18	\$269.09	\$269.09	\$196.04	\$196.04	\$233.24	\$233.24	\$190.02	\$190.02	\$204.39	\$204.39	\$273.22	\$273.22	\$325.08	\$325.08	\$264.84	\$264.84	\$284.87	\$284.87	\$277.51
19	\$277.34	\$277.34	\$202.05	\$202.05	\$240.40	\$240.40	\$195.85	\$195.85	\$210.66	\$210.66	\$281.60	\$281.60	\$335.05	\$335.05	\$272.97	\$272.97	\$293.61	\$293.61	\$286.02
20	\$285.89	\$285.89	\$208.28	\$208.28	\$247.81	\$247.81	\$201.89	\$201.89	\$217.15	\$217.15	\$290.28	\$290.28	\$345.38	\$345.38	\$281.38	\$281.38	\$302.66	\$302.66	\$294.83
21	\$294.73	\$294.73	\$214.72	\$214.72	\$255.47	\$255.47	\$208.13	\$208.13	\$223.87	\$223.87	\$299.26	\$299.26	\$356.06	\$356.06	\$290.08	\$290.08	\$312.02	\$312.02	\$303.95
22	\$294.73	\$294.73	\$214.72	\$214.72	\$255.47	\$255.47	\$208.13	\$208.13	\$223.87	\$223.87	\$299.26	\$299.26	\$356.06	\$356.06	\$290.08	\$290.08	\$312.02	\$312.02	\$303.95
23	\$294.73	\$294.73	\$214.72	\$214.72	\$255.47	\$255.47	\$208.13	\$208.13	\$223.87	\$223.87	\$299.26	\$299.26	\$356.06	\$356.06	\$290.08	\$290.08	\$312.02	\$312.02	\$303.95
24	\$294.73	\$294.73	\$214.72	\$214.72	\$255.47	\$255.47	\$208.13	\$208.13	\$223.87	\$223.87	\$299.26	\$299.26	\$356.06	\$356.06	\$290.08	\$290.08	\$312.02	\$312.02	\$303.95
25	\$295.91	\$295.91	\$215.58	\$215.58	\$256.49	\$256.49	\$208.96	\$208.96	\$224.77	\$224.77	\$300.46	\$300.46	\$357.48	\$357.48	\$291.24	\$291.24	\$313.27	\$313.27	\$305.17
26	\$301.80	\$301.80	\$219.87	\$219.87	\$261.60	\$261.60	\$213.13	\$213.13	\$229.24	\$229.24	\$306.44	\$306.44	\$364.61	\$364.61	\$297.04	\$297.04	\$319.51	\$319.51	\$311.24
27	\$308.88	\$308.88	\$225.03	\$225.03	\$267.73	\$267.73	\$218.12	\$218.12	\$234.62	\$234.62	\$313.62	\$313.62	\$373.15	\$373.15	\$304.00	\$304.00	\$327.00	\$327.00	\$318.54
28	\$320.37	\$320.37	\$233.40	\$233.40	\$277.70	\$277.70	\$226.24	\$226.24	\$243.35	\$243.35	\$325.30	\$325.30	\$387.04	\$387.04	\$315.32	\$315.32	\$339.17	\$339.17	\$330.39
29	\$329.80	\$329.80	\$240.27	\$240.27	\$285.87	\$285.87	\$232.90	\$232.90	\$250.51	\$250.51	\$334.87	\$334.87	\$398.43	\$398.43	\$324.60	\$324.60	\$349.15	\$349.15	\$340.12
30	\$334.52	\$334.52	\$243.71	\$243.71	\$289.96	\$289.96	\$236.23	\$236.23	\$254.09	\$254.09	\$339.66	\$339.66	\$404.13	\$404.13	\$329.24	\$329.24	\$354.14	\$354.14	\$344.98
31	\$341.59	\$341.59	\$248.86	\$248.86	\$296.09	\$296.09	\$241.22	\$241.22	\$259.47	\$259.47	\$346.84	\$346.84	\$412.67	\$412.67	\$336.20	\$336.20	\$361.63	\$361.63	\$352.28
32	\$348.67	\$348.67	\$254.01	\$254.01	\$302.22	\$302.22	\$246.22	\$246.22	\$264.84	\$264.84	\$354.02	\$354.02	\$421.22	\$421.22	\$343.16	\$343.16	\$369.12	\$369.12	\$359.57
33	\$353.09	\$353.09	\$257.23	\$257.23	\$306.05	\$306.05	\$249.34	\$249.34	\$268.20	\$268.20	\$358.51	\$358.51	\$426.56	\$426.56	\$347.52	\$347.52	\$373.80	\$373.80	\$364.13
34	\$357.80	\$357.80	\$260.67	\$260.67	\$310.14	\$310.14	\$252.67	\$252.67	\$271.78	\$271.78	\$363.30	\$363.30	\$432.26	\$432.26	\$352.16	\$352.16	\$378.79	\$378.79	\$369.00
35	\$360.16	\$360.16	\$262.39	\$262.39	\$312.18	\$312.18	\$254.33	\$254.33	\$273.57	\$273.57	\$365.70	\$365.70	\$435.11	\$435.11	\$354.48	\$354.48	\$381.29	\$381.29	\$371.43
36	\$362.52	\$362.52	\$264.11	\$264.11	\$314.23	\$314.23	\$256.00	\$256.00	\$275.36	\$275.36	\$368.09	\$368.09	\$437.95	\$437.95	\$356.80	\$356.80	\$383.78	\$383.78	\$373.86
37	\$364.88	\$364.88	\$265.82	\$265.82	\$316.27	\$316.27	\$257.66	\$257.66	\$277.15	\$277.15	\$370.48	\$370.48	\$440.80	\$440.80	\$359.12	\$359.12	\$386.28	\$386.28	\$376.29
38	\$367.23	\$367.23	\$267.54	\$267.54	\$318.32	\$318.32	\$259.33	\$259.33	\$278.94	\$278.94	\$372.88	\$372.88	\$443.65	\$443.65	\$361.44	\$361.44	\$388.78	\$388.78	\$378.72
39	\$371.95	\$371.95	\$270.98	\$270.98	\$322.40	\$322.40	\$262.66	\$262.66	\$282.52	\$282.52	\$377.67	\$377.67	\$449.35	\$449.35	\$366.08	\$366.08	\$393.77	\$393.77	\$383.58
40	\$376.66	\$376.66	\$274.41	\$274.41	\$326.49	\$326.49	\$265.99	\$265.99	\$286.11	\$286.11	\$382.45	\$382.45	\$455.04	\$455.04	\$370.72	\$370.72	\$398.76	\$398.76	\$388.45
41	\$383.74	\$383.74	\$279.57	\$279.57	\$332.62	\$332.62	\$270.99	\$270.99	\$291.48	\$291.48	\$389.64	\$389.64	\$463.59	\$463.59	\$377.68	\$377.68	\$406.25	\$406.25	\$395.74
42	\$390.52	\$390.52	\$284.50	\$284.50	\$338.50	\$338.50	\$275.77	\$275.77	\$296.63	\$296.63	\$396.52	\$396.52	\$471.78	\$471.78	\$384.36	\$384.36	\$413.43	\$413.43	\$402.73
43	\$399.95	\$399.95	\$291.38	\$291.38	\$346.67	\$346.67	\$282.43	\$282.43	\$303.79	\$303.79	\$406.10	\$406.10	\$483.17	\$483.17	\$393.64	\$393.64	\$423.41	\$423.41	\$412.46
44	\$411.74	\$411.74	\$299.96	\$299.96	\$356.89	\$356.89	\$290.76	\$290.76	\$312.75	\$312.75	\$418.07	\$418.07	\$497.42	\$497.42	\$405.24	\$405.24	\$435.89	\$435.89	\$424.62
45	\$425.59	\$425.59	\$310.06	\$310.06	\$368.90	\$368.90	\$300.54	\$300.54	\$323.27	\$323.27	\$432.13	\$432.13	\$514.15	\$514.15	\$418.88	\$418.88	\$450.56	\$450.56	\$438.90
46	\$442.10	\$442.10	\$322.08	\$322.08	\$383.21	\$383.21	\$312.20	\$312.20	\$335.81	\$335.81	\$448.89	\$448.89	\$534.09	\$534.09	\$435.12	\$435.12	\$468.03	\$468.03	\$455.93
47	\$460.66	\$460.66	\$335.61	\$335.61	\$399.30	\$399.30	\$325.31	\$325.31	\$349.91	\$349.91	\$467.74	\$467.74	\$556.52	\$556.52	\$453.40	\$453.40	\$487.69	\$487.69	\$475.07
48	\$481.88	\$481.88	\$351.07	\$351.07	\$417.69	\$417.69	\$340.29	\$340.29	\$366.03	\$366.03	\$489.29	\$489.29	\$582.16	\$582.16	\$474.28	\$474.28	\$510.15	\$510.15	\$496.96
49	\$502.81	\$502.81	\$366.31	\$366.31	\$435.83	\$435.83	\$355.07	\$355.07	\$381.92	\$381.92	\$510.54	\$510.54	\$607.44	\$607.44	\$494.88	\$494.88	\$532.31	\$532.31	\$518.54
50	\$526.39	\$526.39	\$383.49	\$383.49	\$456.27	\$456.27	\$371.72	\$371.72	\$399.83	\$399.83	\$534.48	\$534.48	\$635.92	\$635.92	\$518.08	\$518.08	\$557.27	\$557.27	\$542.85
51	\$549.67	\$549.67	\$400.45	\$400.45	\$476.45	\$476.45	\$388.16	\$388.16	\$417.52	\$417.52	\$558.12	\$558.12	\$664.05	\$664.05	\$541.00	\$541.00	\$581.92	\$581.92	\$566.87
52	\$575.31	\$575.31	\$419.13	\$419.13	\$498.68	\$498.68	\$406.2												

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060099	16322PA0060099	16322PA0060099	16322PA0060099	16322PA0060099	16322PA0060126	16322PA0060126							
Plan Marketing Name =>	SA PPO \$2,100	vantage Gold HSA PPO \$2,100	vantage Gold HSA PPO \$2,100	vantage Gold HSA PPO \$2,100	vantage Gold HSA PPO \$2,100	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40							
Form # =>	F02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02							
Rating Area =>	1	2	4	5	5	1	2	4	5	1	2	2							
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	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental							
Metal =>	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver							
Deductible =>	\$4200	\$2100 / \$4200	\$2100 / \$4200	\$2100 / \$4200	\$2100 / \$4200	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$5000 / \$10000	\$5000 / \$10000							
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%							
Copays =>	\$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$40 / \$60	\$40 / \$60							
OOP Maximum =>	\$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$8700 / \$17400	\$8700 / \$17400							
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes							
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$232.52	\$276.65	\$276.65	\$225.38	\$225.38	\$242.43	\$242.43	\$205.09	\$205.09	\$244.01	\$244.01	\$198.79	\$198.79	\$213.83	\$213.83	\$214.56	\$214.56	\$255.27	\$255.27
15	\$253.19	\$301.24	\$301.24	\$245.42	\$245.42	\$263.98	\$263.98	\$223.32	\$223.32	\$265.70	\$265.70	\$216.46	\$216.46	\$232.84	\$232.84	\$233.63	\$233.63	\$277.96	\$277.96
16	\$261.09	\$310.64	\$310.64	\$253.08	\$253.08	\$272.22	\$272.22	\$230.29	\$230.29	\$274.00	\$274.00	\$223.22	\$223.22	\$240.11	\$240.11	\$240.92	\$240.92	\$286.64	\$286.64
17	\$269.00	\$320.04	\$320.04	\$260.74	\$260.74	\$280.46	\$280.46	\$237.26	\$237.26	\$282.29	\$282.29	\$229.98	\$229.98	\$247.38	\$247.38	\$248.22	\$248.22	\$295.32	\$295.32
18	\$277.51	\$330.17	\$330.17	\$268.99	\$268.99	\$289.33	\$289.33	\$244.77	\$244.77	\$291.22	\$291.22	\$237.25	\$237.25	\$255.20	\$255.20	\$256.07	\$256.07	\$304.66	\$304.66
19	\$286.02	\$340.29	\$340.29	\$277.24	\$277.24	\$298.20	\$298.20	\$252.27	\$252.27	\$300.15	\$300.15	\$244.53	\$244.53	\$263.03	\$263.03	\$263.92	\$263.92	\$314.00	\$314.00
20	\$294.83	\$350.78	\$350.78	\$285.78	\$285.78	\$307.39	\$307.39	\$260.05	\$260.05	\$309.40	\$309.40	\$252.06	\$252.06	\$271.13	\$271.13	\$272.06	\$272.06	\$323.68	\$323.68
21	\$303.95	\$361.63	\$361.63	\$294.62	\$294.62	\$316.90	\$316.90	\$268.09	\$268.09	\$318.97	\$318.97	\$259.86	\$259.86	\$279.52	\$279.52	\$280.47	\$280.47	\$333.69	\$333.69
22	\$303.95	\$361.63	\$361.63	\$294.62	\$294.62	\$316.90	\$316.90	\$268.09	\$268.09	\$318.97	\$318.97	\$259.86	\$259.86	\$279.52	\$279.52	\$280.47	\$280.47	\$333.69	\$333.69
23	\$303.95	\$361.63	\$361.63	\$294.62	\$294.62	\$316.90	\$316.90	\$268.09	\$268.09	\$318.97	\$318.97	\$259.86	\$259.86	\$279.52	\$279.52	\$280.47	\$280.47	\$333.69	\$333.69
24	\$303.95	\$361.63	\$361.63	\$294.62	\$294.62	\$316.90	\$316.90	\$268.09	\$268.09	\$318.97	\$318.97	\$259.86	\$259.86	\$279.52	\$279.52	\$280.47	\$280.47	\$333.69	\$333.69
25	\$305.17	\$363.08	\$363.08	\$295.80	\$295.80	\$318.17	\$318.17	\$269.16	\$269.16	\$320.25	\$320.25	\$260.90	\$260.90	\$280.64	\$280.64	\$281.59	\$281.59	\$335.02	\$335.02
26	\$311.24	\$370.31	\$370.31	\$301.69	\$301.69	\$324.51	\$324.51	\$274.52	\$274.52	\$326.63	\$326.63	\$266.10	\$266.10	\$286.23	\$286.23	\$287.20	\$287.20	\$341.70	\$341.70
27	\$318.54	\$378.99	\$378.99	\$308.76	\$308.76	\$332.11	\$332.11	\$280.96	\$280.96	\$334.28	\$334.28	\$272.33	\$272.33	\$292.94	\$292.94	\$293.93	\$293.93	\$349.71	\$349.71
28	\$330.39	\$393.09	\$393.09	\$320.25	\$320.25	\$344.47	\$344.47	\$291.41	\$291.41	\$346.72	\$346.72	\$282.47	\$282.47	\$303.84	\$303.84	\$304.87	\$304.87	\$362.72	\$362.72
29	\$340.12	\$404.66	\$404.66	\$329.68	\$329.68	\$354.61	\$354.61	\$299.99	\$299.99	\$356.93	\$356.93	\$290.78	\$290.78	\$312.78	\$312.78	\$313.85	\$313.85	\$373.40	\$373.40
30	\$344.98	\$410.45	\$410.45	\$334.39	\$334.39	\$359.68	\$359.68	\$304.28	\$304.28	\$362.03	\$362.03	\$294.94	\$294.94	\$317.26	\$317.26	\$318.33	\$318.33	\$378.74	\$378.74
31	\$352.28	\$419.13	\$419.13	\$341.46	\$341.46	\$367.29	\$367.29	\$310.72	\$310.72	\$369.69	\$369.69	\$301.18	\$301.18	\$323.96	\$323.96	\$325.06	\$325.06	\$386.75	\$386.75
32	\$359.57	\$427.81	\$427.81	\$348.54	\$348.54	\$374.89	\$374.89	\$317.15	\$317.15	\$377.34	\$377.34	\$307.41	\$307.41	\$330.67	\$330.67	\$331.80	\$331.80	\$394.76	\$394.76
33	\$364.13	\$433.23	\$433.23	\$352.95	\$352.95	\$379.65	\$379.65	\$321.17	\$321.17	\$382.13	\$382.13	\$311.31	\$311.31	\$334.86	\$334.86	\$336.00	\$336.00	\$399.76	\$399.76
34	\$369.00	\$439.02	\$439.02	\$357.67	\$357.67	\$384.72	\$384.72	\$325.46	\$325.46	\$387.23	\$387.23	\$315.47	\$315.47	\$339.34	\$339.34	\$340.49	\$340.49	\$405.10	\$405.10
35	\$371.43	\$441.91	\$441.91	\$360.03	\$360.03	\$387.25	\$387.25	\$327.61	\$327.61	\$389.78	\$389.78	\$317.55	\$317.55	\$341.57	\$341.57	\$342.73	\$342.73	\$407.77	\$407.77
36	\$373.86	\$444.80	\$444.80	\$362.38	\$362.38	\$389.79	\$389.79	\$329.75	\$329.75	\$392.33	\$392.33	\$319.63	\$319.63	\$343.81	\$343.81	\$344.98	\$344.98	\$410.44	\$410.44
37	\$376.29	\$447.70	\$447.70	\$364.74	\$364.74	\$392.32	\$392.32	\$331.90	\$331.90	\$394.88	\$394.88	\$321.71	\$321.71	\$346.05	\$346.05	\$347.22	\$347.22	\$413.11	\$413.11
38	\$378.72	\$450.59	\$450.59	\$367.10	\$367.10	\$394.86	\$394.86	\$334.04	\$334.04	\$397.44	\$397.44	\$323.79	\$323.79	\$348.28	\$348.28	\$349.47	\$349.47	\$415.78	\$415.78
39	\$383.58	\$456.38	\$456.38	\$371.81	\$371.81	\$399.93	\$399.93	\$338.33	\$338.33	\$402.54	\$402.54	\$327.94	\$327.94	\$352.75	\$352.75	\$353.95	\$353.95	\$421.12	\$421.12
40	\$388.45	\$462.16	\$462.16	\$376.52	\$376.52	\$405.00	\$405.00	\$342.62	\$342.62	\$407.64	\$407.64	\$332.10	\$332.10	\$357.23	\$357.23	\$358.44	\$358.44	\$426.46	\$426.46
41	\$395.74	\$470.84	\$470.84	\$383.60	\$383.60	\$412.60	\$412.60	\$349.05	\$349.05	\$415.30	\$415.30	\$338.34	\$338.34	\$363.94	\$363.94	\$365.17	\$365.17	\$434.46	\$434.46
42	\$402.73	\$479.16	\$479.16	\$390.37	\$390.37	\$419.89	\$419.89	\$355.22	\$355.22	\$422.64	\$422.64	\$344.31	\$344.31	\$370.36	\$370.36	\$371.62	\$371.62	\$442.14	\$442.14
43	\$412.46	\$490.73	\$490.73	\$399.80	\$399.80	\$430.03	\$430.03	\$363.80	\$363.80	\$432.84	\$432.84	\$352.63	\$352.63	\$379.31	\$379.31	\$380.60	\$380.60	\$452.82	\$452.82
44	\$424.62	\$505.20	\$505.20	\$411.58	\$411.58	\$442.71	\$442.71	\$374.52	\$374.52	\$445.60	\$445.60	\$363.02	\$363.02	\$390.49	\$390.49	\$391.82	\$391.82	\$466.16	\$466.16
45	\$438.90	\$522.19	\$522.19	\$425.43	\$425.43	\$457.60	\$457.60	\$387.12	\$387.12	\$460.59	\$460.59	\$375.24	\$375.24	\$403.63	\$403.63	\$405.00	\$405.00	\$481.85	\$481.85
46	\$455.93	\$542.45	\$542.45	\$441.93	\$441.93	\$475.35	\$475.35	\$402.14	\$402.14	\$478.46	\$478.46	\$389.79	\$389.79	\$419.28	\$419.28	\$420.71	\$420.71	\$500.54	\$500.54
47	\$475.07	\$565.23	\$565.23	\$460.49	\$460.49	\$495.31	\$495.31	\$419.02	\$419.02	\$498.55	\$498.55	\$406.16	\$406.16	\$436.89	\$436.89	\$438.37	\$438.37	\$521.56	\$521.56
48	\$496.96	\$591.27	\$591.27	\$481.70	\$481.70	\$518.13	\$518.13	\$438.33	\$438.33	\$521.52	\$521.52	\$424.87	\$424.87	\$457.02	\$457.02	\$458.57	\$458.57	\$545.58	\$545.58
49	\$518.54	\$616.94	\$616.94	\$502.62	\$502.62	\$540.63	\$540.63	\$457.36	\$457.36	\$544.16	\$544.16	\$443.32	\$443.32	\$476.86	\$476.86	\$478.48	\$478.48	\$569.28	\$569.28
50	\$542.85	\$645.87	\$645.87	\$526.19	\$526.19	\$565.98	\$565.98	\$478.81	\$478.81	\$569.68	\$569.68	\$464.11	\$464.11	\$499.22	\$499.22	\$500.92	\$500.92	\$595.97	\$595.97
51	\$566.87	\$674.44	\$674.44	\$549.47	\$549.47	\$591.02	\$591.02	\$499.99	\$499.99	\$594.88	\$594.88	\$484.64	\$484.64	\$521.30	\$521.30	\$523.08	\$523.08	\$622.33	\$622.33
52	\$593.31	\$705.90	\$705.90	\$575.10	\$575.10	\$618.59	\$618.59	\$523.31	\$523.31	\$622.63	\$622.63	\$507.25	\$507.25	\$545.62	\$545.62	\$547.48	\$547.48	\$651.36	\$651.36
53	\$620.06	\$737.73	\$737.73	\$601.02	\$601.02	\$646.48	\$646.48	\$546.90	\$546.90	\$650.70	\$650.70	\$530.11	\$530.11	\$570.22	\$570.22	\$572.16	\$572.16	\$680.73	\$680.73
54	\$648.93	\$772.08	\$772.08	\$629.01	\$629.01	\$676.58	\$676.58	\$572.37	\$572.37	\$681.00	\$681.00	\$554.80	\$554.80	\$596.78	\$596.78	\$598.80	\$598.80	\$712.43	\$712.43
55	\$677.81	\$806.43	\$806.43	\$657.00	\$657.00	\$706.69	\$706.69	\$597.84	\$597.84	\$711.30	\$711.30	\$579.49	\$579.49	\$623.33	\$623.33	\$625.45	\$625.45	\$744.13	\$744.13
56	\$709.12	\$843.68	\$843.68	\$687.35	\$687.35	\$739.33	\$739.33	\$625.45	\$625.45	\$744.16	\$744.16	\$606.25	\$606.25	\$652.12	\$652.12	\$654.34	\$654.34	\$778.50	\$778.50
57	\$740.73	\$881.29	\$881.29	\$717.99	\$717.99	\$772.29	\$772.29	\$653.34	\$653.34	\$777.33	\$777.33	\$633.28	\$633.28	\$681.19	\$681.19	\$683.51	\$683.51	\$813.20	\$813.20
58	\$774.46	\$921.43	\$921.43	\$750.69	\$750.69	\$807.46	\$807.46	\$683.09	\$683.09	\$812.74	\$812.74	\$662.12	\$662.12	\$712.22	\$712.22	\$714.64	\$714.64	\$850.24	\$850.24
59	\$791.18	\$941.32	\$941.32	\$766.90	\$766.90	\$824.89	\$824.89	\$697.84	\$697.84	\$830.28	\$830.28	\$676.42	\$676.42</						

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060126	16322PA0060126	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128	16322PA0060128
Plan Marketing Name =>	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40
Form # =>	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	4	5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$5000 / \$10000	\$5000 / \$10000	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500
Coinurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$40 / \$60	\$40 / \$60	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$8700 / \$17400	\$8700 / \$17400	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$207.97	\$207.97	\$223.70	\$223.70	\$239.13	\$239.13	\$231.80	\$231.80	\$249.33	\$249.33	\$233.60	\$233.60	\$226.43	\$226.43	\$243.55	\$243.55	\$231.58	\$231.58	\$224.47
15	\$226.46	\$226.46	\$243.59	\$243.59	\$260.39	\$260.39	\$252.40	\$252.40	\$271.49	\$271.49	\$254.36	\$254.36	\$246.56	\$246.56	\$265.20	\$265.20	\$252.17	\$252.17	\$244.42
16	\$233.53	\$233.53	\$251.19	\$251.19	\$268.51	\$268.51	\$260.28	\$260.28	\$279.97	\$279.97	\$262.30	\$262.30	\$254.26	\$254.26	\$273.48	\$273.48	\$260.04	\$260.04	\$252.05
17	\$240.60	\$240.60	\$258.79	\$258.79	\$276.64	\$276.64	\$268.16	\$268.16	\$288.44	\$288.44	\$270.24	\$270.24	\$261.95	\$261.95	\$281.76	\$281.76	\$267.91	\$267.91	\$259.68
18	\$248.21	\$248.21	\$266.98	\$266.98	\$285.39	\$285.39	\$276.64	\$276.64	\$297.56	\$297.56	\$278.79	\$278.79	\$270.24	\$270.24	\$290.67	\$290.67	\$276.38	\$276.38	\$267.89
19	\$255.82	\$255.82	\$275.17	\$275.17	\$294.15	\$294.15	\$285.12	\$285.12	\$306.69	\$306.69	\$287.34	\$287.34	\$278.53	\$278.53	\$299.59	\$299.59	\$284.86	\$284.86	\$276.11
20	\$263.70	\$263.70	\$283.65	\$283.65	\$303.21	\$303.21	\$293.91	\$293.91	\$316.14	\$316.14	\$296.20	\$296.20	\$287.11	\$287.11	\$308.82	\$308.82	\$293.64	\$293.64	\$284.62
21	\$271.86	\$271.86	\$292.42	\$292.42	\$312.59	\$312.59	\$303.00	\$303.00	\$325.92	\$325.92	\$305.36	\$305.36	\$295.99	\$295.99	\$318.37	\$318.37	\$302.72	\$302.72	\$293.42
22	\$271.86	\$271.86	\$292.42	\$292.42	\$312.59	\$312.59	\$303.00	\$303.00	\$325.92	\$325.92	\$305.36	\$305.36	\$295.99	\$295.99	\$318.37	\$318.37	\$302.72	\$302.72	\$293.42
23	\$271.86	\$271.86	\$292.42	\$292.42	\$312.59	\$312.59	\$303.00	\$303.00	\$325.92	\$325.92	\$305.36	\$305.36	\$295.99	\$295.99	\$318.37	\$318.37	\$302.72	\$302.72	\$293.42
24	\$271.86	\$271.86	\$292.42	\$292.42	\$312.59	\$312.59	\$303.00	\$303.00	\$325.92	\$325.92	\$305.36	\$305.36	\$295.99	\$295.99	\$318.37	\$318.37	\$302.72	\$302.72	\$293.42
25	\$272.95	\$272.95	\$293.59	\$293.59	\$313.84	\$313.84	\$304.21	\$304.21	\$327.22	\$327.22	\$306.58	\$306.58	\$297.17	\$297.17	\$319.64	\$319.64	\$303.93	\$303.93	\$294.59
26	\$278.38	\$278.38	\$299.44	\$299.44	\$320.09	\$320.09	\$310.27	\$310.27	\$333.74	\$333.74	\$312.69	\$312.69	\$303.09	\$303.09	\$326.01	\$326.01	\$309.99	\$309.99	\$300.46
27	\$284.91	\$284.91	\$306.46	\$306.46	\$327.59	\$327.59	\$317.54	\$317.54	\$341.56	\$341.56	\$320.02	\$320.02	\$310.20	\$310.20	\$333.65	\$333.65	\$317.25	\$317.25	\$307.50
28	\$295.51	\$295.51	\$317.86	\$317.86	\$339.79	\$339.79	\$329.36	\$329.36	\$354.28	\$354.28	\$331.93	\$331.93	\$321.74	\$321.74	\$346.07	\$346.07	\$329.06	\$329.06	\$318.95
29	\$304.21	\$304.21	\$327.22	\$327.22	\$349.79	\$349.79	\$339.06	\$339.06	\$364.70	\$364.70	\$341.70	\$341.70	\$331.21	\$331.21	\$356.26	\$356.26	\$338.74	\$338.74	\$328.34
30	\$308.56	\$308.56	\$331.90	\$331.90	\$354.79	\$354.79	\$343.91	\$343.91	\$369.92	\$369.92	\$346.58	\$346.58	\$335.95	\$335.95	\$361.35	\$361.35	\$343.59	\$343.59	\$333.03
31	\$315.09	\$315.09	\$338.91	\$338.91	\$362.29	\$362.29	\$351.18	\$351.18	\$377.74	\$377.74	\$353.91	\$353.91	\$343.05	\$343.05	\$368.99	\$368.99	\$350.85	\$350.85	\$340.07
32	\$321.61	\$321.61	\$345.93	\$345.93	\$369.79	\$369.79	\$358.45	\$358.45	\$385.56	\$385.56	\$361.24	\$361.24	\$350.16	\$350.16	\$376.63	\$376.63	\$358.12	\$358.12	\$347.12
33	\$325.69	\$325.69	\$350.32	\$350.32	\$374.48	\$374.48	\$362.99	\$362.99	\$390.45	\$390.45	\$365.82	\$365.82	\$354.60	\$354.60	\$381.41	\$381.41	\$362.66	\$362.66	\$351.52
34	\$330.04	\$330.04	\$355.00	\$355.00	\$379.48	\$379.48	\$367.84	\$367.84	\$395.67	\$395.67	\$370.71	\$370.71	\$359.33	\$359.33	\$386.50	\$386.50	\$367.50	\$367.50	\$356.21
35	\$332.21	\$332.21	\$357.34	\$357.34	\$381.98	\$381.98	\$370.27	\$370.27	\$398.27	\$398.27	\$373.15	\$373.15	\$361.70	\$361.70	\$389.05	\$389.05	\$369.92	\$369.92	\$358.56
36	\$334.39	\$334.39	\$359.68	\$359.68	\$384.49	\$384.49	\$372.69	\$372.69	\$400.88	\$400.88	\$375.59	\$375.59	\$364.07	\$364.07	\$391.60	\$391.60	\$372.35	\$372.35	\$360.91
37	\$336.56	\$336.56	\$362.02	\$362.02	\$386.99	\$386.99	\$375.11	\$375.11	\$403.49	\$403.49	\$378.04	\$378.04	\$366.44	\$366.44	\$394.14	\$394.14	\$374.77	\$374.77	\$363.25
38	\$338.74	\$338.74	\$364.36	\$364.36	\$389.49	\$389.49	\$377.54	\$377.54	\$406.10	\$406.10	\$380.48	\$380.48	\$368.80	\$368.80	\$396.69	\$396.69	\$377.19	\$377.19	\$365.60
39	\$343.09	\$343.09	\$369.03	\$369.03	\$394.49	\$394.49	\$382.39	\$382.39	\$411.31	\$411.31	\$385.36	\$385.36	\$373.54	\$373.54	\$401.78	\$401.78	\$382.03	\$382.03	\$370.30
40	\$347.44	\$347.44	\$373.71	\$373.71	\$399.49	\$399.49	\$387.23	\$387.23	\$416.53	\$416.53	\$390.25	\$390.25	\$378.28	\$378.28	\$406.88	\$406.88	\$386.88	\$386.88	\$374.99
41	\$353.96	\$353.96	\$380.73	\$380.73	\$406.99	\$406.99	\$394.51	\$394.51	\$424.35	\$424.35	\$397.58	\$397.58	\$385.38	\$385.38	\$414.52	\$414.52	\$394.14	\$394.14	\$382.03
42	\$360.21	\$360.21	\$387.46	\$387.46	\$414.18	\$414.18	\$401.48	\$401.48	\$431.84	\$431.84	\$404.60	\$404.60	\$392.19	\$392.19	\$421.84	\$421.84	\$401.10	\$401.10	\$388.78
43	\$368.91	\$368.91	\$396.81	\$396.81	\$424.18	\$424.18	\$411.17	\$411.17	\$442.27	\$442.27	\$414.37	\$414.37	\$401.66	\$401.66	\$432.03	\$432.03	\$410.79	\$410.79	\$398.17
44	\$379.79	\$379.79	\$408.51	\$408.51	\$436.69	\$436.69	\$423.29	\$423.29	\$455.31	\$455.31	\$426.59	\$426.59	\$413.50	\$413.50	\$444.76	\$444.76	\$422.90	\$422.90	\$409.91
45	\$392.57	\$392.57	\$422.25	\$422.25	\$451.38	\$451.38	\$437.53	\$437.53	\$470.63	\$470.63	\$440.94	\$440.94	\$427.41	\$427.41	\$459.73	\$459.73	\$437.13	\$437.13	\$423.70
46	\$407.79	\$407.79	\$438.63	\$438.63	\$468.89	\$468.89	\$454.50	\$454.50	\$488.88	\$488.88	\$458.04	\$458.04	\$443.99	\$443.99	\$477.56	\$477.56	\$454.08	\$454.08	\$440.13
47	\$424.92	\$424.92	\$457.05	\$457.05	\$488.58	\$488.58	\$473.59	\$473.59	\$509.41	\$509.41	\$477.28	\$477.28	\$462.63	\$462.63	\$497.61	\$497.61	\$473.15	\$473.15	\$458.62
48	\$444.49	\$444.49	\$478.11	\$478.11	\$511.08	\$511.08	\$495.41	\$495.41	\$532.88	\$532.88	\$499.26	\$499.26	\$483.94	\$483.94	\$520.53	\$520.53	\$494.95	\$494.95	\$479.74
49	\$463.79	\$463.79	\$498.87	\$498.87	\$533.28	\$533.28	\$516.92	\$516.92	\$556.02	\$556.02	\$520.94	\$520.94	\$504.96	\$504.96	\$543.14	\$543.14	\$516.44	\$516.44	\$500.57
50	\$485.54	\$485.54	\$522.26	\$522.26	\$558.29	\$558.29	\$541.16	\$541.16	\$582.09	\$582.09	\$545.37	\$545.37	\$528.64	\$528.64	\$568.61	\$568.61	\$540.66	\$540.66	\$524.05
51	\$507.02	\$507.02	\$545.36	\$545.36	\$582.98	\$582.98	\$565.10	\$565.10	\$607.84	\$607.84	\$569.50	\$569.50	\$552.02	\$552.02	\$593.76	\$593.76	\$564.57	\$564.57	\$547.23
52	\$530.67	\$530.67	\$570.80	\$570.80	\$610.18	\$610.18	\$591.46	\$591.46	\$636.20	\$636.20	\$596.06	\$596.06	\$577.77	\$577.77	\$621.46	\$621.46	\$590.91	\$590.91	\$572.76
53	\$554.59	\$554.59	\$596.54	\$596.54	\$637.68	\$637.68	\$618.12	\$618.12	\$664.88	\$664.88	\$622.93	\$622.93	\$603.82	\$603.82	\$649.47	\$649.47	\$617.55	\$617.55	\$598.58
54	\$580.42	\$580.42	\$624.32	\$624.32	\$667.38	\$667.38	\$646.91	\$646.91	\$695.84	\$695.84	\$651.94	\$651.94	\$631.94	\$631.94	\$679.72	\$679.72	\$646.31	\$646.31	\$626.45
55	\$606.25	\$606.25	\$652.10	\$652.10	\$697.08	\$697.08	\$675.69	\$675.69	\$726.80	\$726.80	\$680.95	\$680.95	\$660.06	\$660.06	\$709.97	\$709.97	\$675.07	\$675.07	\$654.33
56	\$634.25	\$634.25	\$682.22	\$682.22	\$729.27	\$729.27	\$706.90	\$706.90</											

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060130	16322PA0060130	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132	16322PA0060132
Plan Marketing Name =>	500/10% \$25/	Age Gold PPO \$2,500/10% \$25/	Age Silver PPO \$3,000/10% \$30/	Age Silver PPO HSA \$3,000/10% \$30/	Age Silver PPO HSA \$3,000/10% \$30/	Age Silver PPO HSA \$3,000/10% \$30/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/	Age Silver PPO \$4,750/10% \$50/
Form # =>	F02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	1	5	1	1	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1
Network =>	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$5000	\$2500 / \$5000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Coinsurance =>	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
Copays =>	\$50	\$25 / \$50	10% / 10%	10% / 10%	10% / 10%	10% / 10%	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$30 / \$50
OOP Maximum =>	\$12000	\$6000 / \$12000	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$224.47	\$241.45	\$241.45	\$194.94	\$194.94	\$188.96	\$188.96	\$203.25	\$203.25	\$191.87	\$191.87	\$185.98	\$185.98	\$200.05	\$200.05	\$205.79	\$205.79	\$199.47	\$199.47
15	\$244.42	\$262.91	\$262.91	\$212.27	\$212.27	\$205.76	\$205.76	\$221.32	\$221.32	\$208.92	\$208.92	\$202.51	\$202.51	\$217.83	\$217.83	\$224.08	\$224.08	\$217.20	\$217.20
16	\$252.05	\$271.12	\$271.12	\$218.90	\$218.90	\$212.18	\$212.18	\$228.23	\$228.23	\$215.45	\$215.45	\$208.83	\$208.83	\$224.63	\$224.63	\$231.07	\$231.07	\$223.98	\$223.98
17	\$259.68	\$279.32	\$279.32	\$225.52	\$225.52	\$218.60	\$218.60	\$235.14	\$235.14	\$221.97	\$221.97	\$215.15	\$215.15	\$231.43	\$231.43	\$238.07	\$238.07	\$230.76	\$230.76
18	\$267.89	\$288.16	\$288.16	\$232.66	\$232.66	\$225.52	\$225.52	\$242.57	\$242.57	\$228.99	\$228.99	\$221.96	\$221.96	\$238.75	\$238.75	\$245.60	\$245.60	\$238.06	\$238.06
19	\$276.11	\$297.00	\$297.00	\$239.80	\$239.80	\$232.44	\$232.44	\$250.01	\$250.01	\$236.01	\$236.01	\$228.77	\$228.77	\$246.07	\$246.07	\$253.13	\$253.13	\$245.37	\$245.37
20	\$284.62	\$306.15	\$306.15	\$247.19	\$247.19	\$239.60	\$239.60	\$257.72	\$257.72	\$243.29	\$243.29	\$235.82	\$235.82	\$253.66	\$253.66	\$260.93	\$260.93	\$252.93	\$252.93
21	\$293.42	\$315.62	\$315.62	\$254.83	\$254.83	\$247.01	\$247.01	\$265.69	\$265.69	\$250.81	\$250.81	\$243.11	\$243.11	\$261.50	\$261.50	\$269.00	\$269.00	\$260.75	\$260.75
22	\$293.42	\$315.62	\$315.62	\$254.83	\$254.83	\$247.01	\$247.01	\$265.69	\$265.69	\$250.81	\$250.81	\$243.11	\$243.11	\$261.50	\$261.50	\$269.00	\$269.00	\$260.75	\$260.75
23	\$293.42	\$315.62	\$315.62	\$254.83	\$254.83	\$247.01	\$247.01	\$265.69	\$265.69	\$250.81	\$250.81	\$243.11	\$243.11	\$261.50	\$261.50	\$269.00	\$269.00	\$260.75	\$260.75
24	\$293.42	\$315.62	\$315.62	\$254.83	\$254.83	\$247.01	\$247.01	\$265.69	\$265.69	\$250.81	\$250.81	\$243.11	\$243.11	\$261.50	\$261.50	\$269.00	\$269.00	\$260.75	\$260.75
25	\$294.59	\$316.88	\$316.88	\$255.85	\$255.85	\$248.00	\$248.00	\$266.75	\$266.75	\$251.81	\$251.81	\$244.08	\$244.08	\$262.55	\$262.55	\$270.08	\$270.08	\$261.79	\$261.79
26	\$300.46	\$323.19	\$323.19	\$260.95	\$260.95	\$252.94	\$252.94	\$272.07	\$272.07	\$256.83	\$256.83	\$248.94	\$248.94	\$267.78	\$267.78	\$275.46	\$275.46	\$267.01	\$267.01
27	\$307.50	\$330.77	\$330.77	\$267.06	\$267.06	\$258.87	\$258.87	\$278.44	\$278.44	\$262.85	\$262.85	\$254.78	\$254.78	\$274.05	\$274.05	\$281.91	\$281.91	\$273.27	\$273.27
28	\$318.95	\$343.08	\$343.08	\$277.00	\$277.00	\$268.50	\$268.50	\$288.81	\$288.81	\$272.63	\$272.63	\$264.26	\$264.26	\$284.25	\$284.25	\$292.40	\$292.40	\$283.44	\$283.44
29	\$328.34	\$353.18	\$353.18	\$285.15	\$285.15	\$276.40	\$276.40	\$297.31	\$297.31	\$280.66	\$280.66	\$272.04	\$272.04	\$292.62	\$292.62	\$301.01	\$301.01	\$291.78	\$291.78
30	\$333.03	\$358.23	\$358.23	\$289.23	\$289.23	\$280.36	\$280.36	\$301.56	\$301.56	\$284.67	\$284.67	\$275.93	\$275.93	\$296.80	\$296.80	\$305.32	\$305.32	\$295.95	\$295.95
31	\$340.07	\$365.80	\$365.80	\$295.35	\$295.35	\$286.28	\$286.28	\$307.93	\$307.93	\$290.69	\$290.69	\$281.76	\$281.76	\$303.08	\$303.08	\$311.77	\$311.77	\$302.21	\$302.21
32	\$347.12	\$373.38	\$373.38	\$301.46	\$301.46	\$292.21	\$292.21	\$314.31	\$314.31	\$296.71	\$296.71	\$287.60	\$287.60	\$309.35	\$309.35	\$318.23	\$318.23	\$308.47	\$308.47
33	\$351.52	\$378.11	\$378.11	\$305.29	\$305.29	\$295.92	\$295.92	\$318.30	\$318.30	\$300.47	\$300.47	\$291.25	\$291.25	\$313.28	\$313.28	\$322.26	\$322.26	\$312.38	\$312.38
34	\$356.21	\$383.16	\$383.16	\$309.36	\$309.36	\$299.87	\$299.87	\$322.55	\$322.55	\$304.48	\$304.48	\$295.14	\$295.14	\$317.46	\$317.46	\$326.57	\$326.57	\$316.55	\$316.55
35	\$358.56	\$385.69	\$385.69	\$311.40	\$311.40	\$301.85	\$301.85	\$324.67	\$324.67	\$306.49	\$306.49	\$297.08	\$297.08	\$319.55	\$319.55	\$328.72	\$328.72	\$318.64	\$318.64
36	\$360.91	\$388.21	\$388.21	\$313.44	\$313.44	\$303.82	\$303.82	\$326.80	\$326.80	\$308.50	\$308.50	\$299.03	\$299.03	\$321.65	\$321.65	\$330.87	\$330.87	\$320.72	\$320.72
37	\$363.25	\$390.74	\$390.74	\$315.48	\$315.48	\$305.80	\$305.80	\$328.92	\$328.92	\$310.50	\$310.50	\$300.97	\$300.97	\$323.74	\$323.74	\$333.02	\$333.02	\$322.81	\$322.81
38	\$365.60	\$393.26	\$393.26	\$317.52	\$317.52	\$307.77	\$307.77	\$331.05	\$331.05	\$312.51	\$312.51	\$302.92	\$302.92	\$325.83	\$325.83	\$335.17	\$335.17	\$324.89	\$324.89
39	\$370.30	\$398.31	\$398.31	\$321.60	\$321.60	\$311.73	\$311.73	\$335.30	\$335.30	\$316.52	\$316.52	\$306.80	\$306.80	\$330.01	\$330.01	\$339.48	\$339.48	\$329.07	\$329.07
40	\$374.99	\$403.36	\$403.36	\$325.67	\$325.67	\$315.68	\$315.68	\$339.55	\$339.55	\$320.54	\$320.54	\$310.69	\$310.69	\$334.20	\$334.20	\$343.78	\$343.78	\$333.24	\$333.24
41	\$382.03	\$410.94	\$410.94	\$331.79	\$331.79	\$321.61	\$321.61	\$345.93	\$345.93	\$326.55	\$326.55	\$316.53	\$316.53	\$340.47	\$340.47	\$350.24	\$350.24	\$339.50	\$339.50
42	\$388.78	\$418.20	\$418.20	\$337.65	\$337.65	\$327.29	\$327.29	\$352.04	\$352.04	\$332.32	\$332.32	\$322.12	\$322.12	\$346.49	\$346.49	\$356.43	\$356.43	\$345.49	\$345.49
43	\$398.17	\$428.30	\$428.30	\$345.80	\$345.80	\$335.19	\$335.19	\$360.54	\$360.54	\$340.35	\$340.35	\$329.90	\$329.90	\$354.86	\$354.86	\$365.03	\$365.03	\$353.84	\$353.84
44	\$409.91	\$440.92	\$440.92	\$356.00	\$356.00	\$345.07	\$345.07	\$371.17	\$371.17	\$350.38	\$350.38	\$339.62	\$339.62	\$365.32	\$365.32	\$375.79	\$375.79	\$364.27	\$364.27
45	\$423.70	\$455.76	\$455.76	\$367.97	\$367.97	\$356.68	\$356.68	\$383.66	\$383.66	\$362.17	\$362.17	\$351.05	\$351.05	\$377.61	\$377.61	\$388.44	\$388.44	\$376.52	\$376.52
46	\$440.13	\$473.43	\$473.43	\$382.25	\$382.25	\$370.52	\$370.52	\$398.54	\$398.54	\$376.22	\$376.22	\$364.67	\$364.67	\$392.25	\$392.25	\$403.50	\$403.50	\$391.13	\$391.13
47	\$458.62	\$493.31	\$493.31	\$398.30	\$398.30	\$386.08	\$386.08	\$415.27	\$415.27	\$392.02	\$392.02	\$379.98	\$379.98	\$408.72	\$408.72	\$420.45	\$420.45	\$407.55	\$407.55
48	\$479.74	\$516.04	\$516.04	\$416.65	\$416.65	\$403.86	\$403.86	\$434.40	\$434.40	\$410.07	\$410.07	\$397.48	\$397.48	\$427.55	\$427.55	\$439.82	\$439.82	\$426.33	\$426.33
49	\$500.57	\$538.45	\$538.45	\$434.74	\$434.74	\$421.40	\$421.40	\$453.27	\$453.27	\$427.88	\$427.88	\$414.75	\$414.75	\$446.12	\$446.12	\$458.91	\$458.91	\$444.84	\$444.84
50	\$524.05	\$563.70	\$563.70	\$455.13	\$455.13	\$441.16	\$441.16	\$474.52	\$474.52	\$447.95	\$447.95	\$434.19	\$434.19	\$467.04	\$467.04	\$480.43	\$480.43	\$465.70	\$465.70
51	\$547.23	\$588.63	\$588.63	\$475.26	\$475.26	\$460.67	\$460.67	\$495.51	\$495.51	\$467.76	\$467.76	\$453.40	\$453.40	\$487.70	\$487.70	\$501.69	\$501.69	\$486.30	\$486.30
52	\$572.76	\$616.09	\$616.09	\$497.43	\$497.43	\$482.16	\$482.16	\$518.63	\$518.63	\$489.58	\$489.58	\$474.55	\$474.55	\$510.45	\$510.45	\$525.09	\$525.09	\$508.98	\$508.98
53	\$598.58	\$643.86	\$643.86	\$519.85	\$519.85	\$503.90	\$503.90	\$542.01	\$542.01	\$511.65	\$511.65	\$495.94	\$495.94	\$533.46	\$533.46	\$548.76	\$548.76	\$531.93	\$531.93
54	\$626.45	\$673.85	\$673.85	\$544.06	\$544.06	\$527.37	\$527.37	\$567.25	\$567.25	\$535.48	\$535.48	\$519.04	\$519.04	\$559.04	\$559.04	\$574.32	\$574.32	\$556.70	\$556.70
55	\$654.33	\$703.83	\$703.83	\$568.27	\$568.27	\$550.83	\$550.83	\$592.49	\$592.49	\$559.31	\$559.31	\$542.14	\$542.14	\$583.15	\$583.15	\$599.87	\$599.87	\$581.47	\$581.47
56	\$684.55	\$736.34	\$736.34	\$594.52	\$594.52	\$576.27	\$5												

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060133	16322PA0060134	16322PA0060134	16322PA0060134	16322PA0060135	16322PA0060135	16322PA0060135	16322PA0060135	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029
Plan Marketing Name =>	Age Silver PPO \$7,000/10% \$30/	Age Gold PPO \$1,000/10% \$25/	Age Gold PPO \$1,000/10% \$25/	Age Gold PPO \$1,000/10% \$25/	Age Silver PPO \$3,750 \$50/\$7	Age Silver PPO \$3,750 \$50/\$7	Age Silver PPO \$3,750 \$50/\$7	Age Silver PPO \$3,750 \$50/\$7	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/
Form # =>	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	5	1	4	5	1	4	5	1	5	1	2	1	2	1	2	1	2	1	2
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Silver	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$7000 / \$14000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$3750 / \$7500	\$3750 / \$7500	\$3750 / \$7500	\$3750 / \$7500	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinurance =>	90%	90%	90%	90%	90%	90%	90%	90%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$30 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$8400 / \$16800	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$214.56	\$214.56	\$237.82	\$237.82	\$230.51	\$230.51	\$247.94	\$247.94	\$199.61	\$199.61	\$193.48	\$193.48	\$208.12	\$208.12	\$243.62	\$243.62	\$289.85	\$289.85	\$236.15
15	\$233.63	\$233.63	\$258.95	\$258.95	\$251.00	\$251.00	\$269.98	\$269.98	\$217.35	\$217.35	\$210.68	\$210.68	\$226.62	\$226.62	\$265.28	\$265.28	\$315.62	\$315.62	\$257.14
16	\$240.92	\$240.92	\$267.04	\$267.04	\$258.83	\$258.83	\$278.41	\$278.41	\$224.14	\$224.14	\$217.26	\$217.26	\$233.69	\$233.69	\$273.56	\$273.56	\$325.47	\$325.47	\$265.16
17	\$248.22	\$248.22	\$275.12	\$275.12	\$266.67	\$266.67	\$286.84	\$286.84	\$230.92	\$230.92	\$223.83	\$223.83	\$240.76	\$240.76	\$281.84	\$281.84	\$335.32	\$335.32	\$273.19
18	\$256.07	\$256.07	\$283.82	\$283.82	\$275.11	\$275.11	\$295.91	\$295.91	\$238.23	\$238.23	\$230.92	\$230.92	\$248.38	\$248.38	\$290.75	\$290.75	\$345.93	\$345.93	\$281.83
19	\$263.92	\$263.92	\$292.53	\$292.53	\$283.54	\$283.54	\$304.99	\$304.99	\$245.54	\$245.54	\$238.00	\$238.00	\$256.00	\$256.00	\$299.67	\$299.67	\$356.54	\$356.54	\$290.48
20	\$272.06	\$272.06	\$301.54	\$301.54	\$292.28	\$292.28	\$314.39	\$314.39	\$253.10	\$253.10	\$245.33	\$245.33	\$263.89	\$263.89	\$308.91	\$308.91	\$367.52	\$367.52	\$299.43
21	\$280.47	\$280.47	\$310.87	\$310.87	\$301.32	\$301.32	\$324.11	\$324.11	\$260.93	\$260.93	\$252.92	\$252.92	\$272.05	\$272.05	\$318.46	\$318.46	\$378.89	\$378.89	\$308.69
22	\$280.47	\$280.47	\$310.87	\$310.87	\$301.32	\$301.32	\$324.11	\$324.11	\$260.93	\$260.93	\$252.92	\$252.92	\$272.05	\$272.05	\$318.46	\$318.46	\$378.89	\$378.89	\$308.69
23	\$280.47	\$280.47	\$310.87	\$310.87	\$301.32	\$301.32	\$324.11	\$324.11	\$260.93	\$260.93	\$252.92	\$252.92	\$272.05	\$272.05	\$318.46	\$318.46	\$378.89	\$378.89	\$308.69
24	\$280.47	\$280.47	\$310.87	\$310.87	\$301.32	\$301.32	\$324.11	\$324.11	\$260.93	\$260.93	\$252.92	\$252.92	\$272.05	\$272.05	\$318.46	\$318.46	\$378.89	\$378.89	\$308.69
25	\$281.59	\$281.59	\$312.11	\$312.11	\$302.53	\$302.53	\$325.41	\$325.41	\$261.97	\$261.97	\$253.93	\$253.93	\$273.14	\$273.14	\$319.73	\$319.73	\$380.41	\$380.41	\$309.92
26	\$287.20	\$287.20	\$318.33	\$318.33	\$308.55	\$308.55	\$331.89	\$331.89	\$267.19	\$267.19	\$258.99	\$258.99	\$278.58	\$278.58	\$326.10	\$326.10	\$387.98	\$387.98	\$316.10
27	\$293.93	\$293.93	\$325.79	\$325.79	\$315.78	\$315.78	\$339.67	\$339.67	\$273.45	\$273.45	\$265.06	\$265.06	\$285.11	\$285.11	\$333.75	\$333.75	\$397.08	\$397.08	\$323.51
28	\$304.87	\$304.87	\$337.92	\$337.92	\$327.53	\$327.53	\$352.31	\$352.31	\$283.63	\$283.63	\$274.92	\$274.92	\$295.72	\$295.72	\$346.17	\$346.17	\$411.85	\$411.85	\$335.55
29	\$313.85	\$313.85	\$347.86	\$347.86	\$337.18	\$337.18	\$362.68	\$362.68	\$291.98	\$291.98	\$283.02	\$283.02	\$304.42	\$304.42	\$356.36	\$356.36	\$423.98	\$423.98	\$345.42
30	\$318.33	\$318.33	\$352.84	\$352.84	\$342.00	\$342.00	\$367.86	\$367.86	\$296.16	\$296.16	\$287.06	\$287.06	\$308.78	\$308.78	\$361.45	\$361.45	\$430.04	\$430.04	\$350.36
31	\$325.06	\$325.06	\$360.30	\$360.30	\$349.23	\$349.23	\$375.64	\$375.64	\$302.42	\$302.42	\$293.13	\$293.13	\$315.31	\$315.31	\$369.10	\$369.10	\$439.13	\$439.13	\$357.77
32	\$331.80	\$331.80	\$367.76	\$367.76	\$356.46	\$356.46	\$383.42	\$383.42	\$308.68	\$308.68	\$299.20	\$299.20	\$321.84	\$321.84	\$376.74	\$376.74	\$448.23	\$448.23	\$365.18
33	\$336.00	\$336.00	\$372.42	\$372.42	\$360.98	\$360.98	\$388.28	\$388.28	\$312.59	\$312.59	\$303.00	\$303.00	\$325.92	\$325.92	\$381.52	\$381.52	\$453.91	\$453.91	\$369.81
34	\$340.49	\$340.49	\$377.40	\$377.40	\$365.80	\$365.80	\$393.47	\$393.47	\$316.77	\$316.77	\$307.04	\$307.04	\$330.27	\$330.27	\$386.61	\$386.61	\$459.97	\$459.97	\$374.75
35	\$342.73	\$342.73	\$379.88	\$379.88	\$368.21	\$368.21	\$396.06	\$396.06	\$318.86	\$318.86	\$309.07	\$309.07	\$332.45	\$332.45	\$389.16	\$389.16	\$463.00	\$463.00	\$377.22
36	\$344.98	\$344.98	\$382.37	\$382.37	\$370.62	\$370.62	\$398.66	\$398.66	\$320.94	\$320.94	\$311.09	\$311.09	\$334.62	\$334.62	\$391.71	\$391.71	\$466.03	\$466.03	\$379.69
37	\$347.22	\$347.22	\$384.86	\$384.86	\$373.03	\$373.03	\$401.25	\$401.25	\$323.03	\$323.03	\$313.11	\$313.11	\$336.80	\$336.80	\$394.25	\$394.25	\$469.07	\$469.07	\$382.16
38	\$349.47	\$349.47	\$387.34	\$387.34	\$375.44	\$375.44	\$403.84	\$403.84	\$325.12	\$325.12	\$315.14	\$315.14	\$338.97	\$338.97	\$396.80	\$396.80	\$472.10	\$472.10	\$384.63
39	\$353.95	\$353.95	\$392.32	\$392.32	\$380.27	\$380.27	\$409.03	\$409.03	\$329.29	\$329.29	\$319.19	\$319.19	\$343.33	\$343.33	\$401.90	\$401.90	\$478.16	\$478.16	\$389.57
40	\$358.44	\$358.44	\$397.29	\$397.29	\$385.09	\$385.09	\$414.21	\$414.21	\$333.47	\$333.47	\$323.23	\$323.23	\$347.68	\$347.68	\$406.99	\$406.99	\$484.22	\$484.22	\$394.51
41	\$365.17	\$365.17	\$404.75	\$404.75	\$392.32	\$392.32	\$421.99	\$421.99	\$339.73	\$339.73	\$329.30	\$329.30	\$354.21	\$354.21	\$414.63	\$414.63	\$493.31	\$493.31	\$401.91
42	\$371.62	\$371.62	\$411.90	\$411.90	\$399.25	\$399.25	\$429.45	\$429.45	\$345.73	\$345.73	\$335.12	\$335.12	\$360.47	\$360.47	\$421.96	\$421.96	\$502.03	\$502.03	\$409.01
43	\$380.60	\$380.60	\$421.85	\$421.85	\$408.89	\$408.89	\$439.82	\$439.82	\$354.08	\$354.08	\$343.21	\$343.21	\$369.17	\$369.17	\$432.15	\$432.15	\$514.15	\$514.15	\$418.89
44	\$391.82	\$391.82	\$434.29	\$434.29	\$420.94	\$420.94	\$452.78	\$452.78	\$364.52	\$364.52	\$353.33	\$353.33	\$380.05	\$380.05	\$444.89	\$444.89	\$529.31	\$529.31	\$431.24
45	\$405.00	\$405.00	\$448.90	\$448.90	\$435.11	\$435.11	\$468.01	\$468.01	\$376.78	\$376.78	\$365.22	\$365.22	\$392.84	\$392.84	\$459.86	\$459.86	\$547.12	\$547.12	\$445.75
46	\$420.71	\$420.71	\$466.31	\$466.31	\$451.98	\$451.98	\$486.17	\$486.17	\$391.40	\$391.40	\$379.38	\$379.38	\$408.08	\$408.08	\$477.69	\$477.69	\$568.34	\$568.34	\$463.04
47	\$438.37	\$438.37	\$485.89	\$485.89	\$470.96	\$470.96	\$506.58	\$506.58	\$407.83	\$407.83	\$395.31	\$395.31	\$425.21	\$425.21	\$497.75	\$497.75	\$592.21	\$592.21	\$482.48
48	\$458.57	\$458.57	\$508.27	\$508.27	\$492.66	\$492.66	\$529.92	\$529.92	\$426.62	\$426.62	\$413.52	\$413.52	\$444.80	\$444.80	\$520.68	\$520.68	\$619.49	\$619.49	\$504.71
49	\$478.48	\$478.48	\$530.34	\$530.34	\$514.05	\$514.05	\$552.93	\$552.93	\$445.15	\$445.15	\$431.48	\$431.48	\$464.12	\$464.12	\$543.29	\$543.29	\$646.39	\$646.39	\$526.63
50	\$500.92	\$500.92	\$555.21	\$555.21	\$538.16	\$538.16	\$578.86	\$578.86	\$466.02	\$466.02	\$451.72	\$451.72	\$485.88	\$485.88	\$568.77	\$568.77	\$676.70	\$676.70	\$551.32
51	\$523.08	\$523.08	\$579.77	\$579.77	\$561.96	\$561.96	\$604.47	\$604.47	\$486.63	\$486.63	\$471.70	\$471.70	\$507.37	\$507.37	\$593.93	\$593.93	\$706.63	\$706.63	\$575.71
52	\$547.48	\$547.48	\$606.82	\$606.82	\$588.18	\$588.18	\$632.66	\$632.66	\$509.34	\$509.34	\$493.70	\$493.70	\$531.04	\$531.04	\$621.63	\$621.63	\$739.59	\$739.59	\$602.56
53	\$572.16	\$572.16	\$634.17	\$634.17	\$614.69	\$614.69	\$661.18	\$661.18	\$532.30	\$532.30	\$515.96	\$515.96	\$554.98	\$554.98	\$649.66	\$649.66	\$772.94	\$772.94	\$629.73
54	\$598.80	\$598.80	\$663.71	\$663.71	\$643.32	\$643.32	\$691.97	\$691.97	\$557.09	\$557.09	\$539.98	\$539.98	\$580.83	\$580.83	\$679.91	\$679.91	\$808.93	\$808.93	\$659.05
55	\$625.45	\$625.45	\$693.24	\$693.24	\$671.94	\$671.94	\$722.77	\$722.77	\$581.87	\$581.87	\$564.01	\$564.01	\$606.67	\$606.67	\$710.17	\$710.17	\$844.92	\$844.92	\$688.38
56	\$654.34	\$654.34	\$725.26	\$725.26	\$702.98	\$702.98	\$756.15	\$756.15	\$608.75	\$608.75	\$590.06	\$590.06							

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070029	16322PA0070029	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030
Plan Marketing Name =>	PO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	1	5	1	2	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5
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	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	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$236.15	\$254.00	\$254.00	\$244.72	\$244.72	\$291.15	\$291.15	\$237.20	\$237.20	\$255.14	\$255.14	\$241.36	\$241.36	\$287.16	\$287.16	\$233.94	\$233.94	\$251.64	\$251.64
15	\$257.14	\$276.58	\$276.58	\$266.47	\$266.47	\$317.03	\$317.03	\$258.29	\$258.29	\$277.82	\$277.82	\$262.81	\$262.81	\$312.68	\$312.68	\$254.74	\$254.74	\$274.01	\$274.01
16	\$265.16	\$285.21	\$285.21	\$274.79	\$274.79	\$326.93	\$326.93	\$266.35	\$266.35	\$286.49	\$286.49	\$271.01	\$271.01	\$322.44	\$322.44	\$262.69	\$262.69	\$282.56	\$282.56
17	\$273.19	\$293.85	\$293.85	\$283.10	\$283.10	\$336.82	\$336.82	\$274.41	\$274.41	\$295.17	\$295.17	\$279.22	\$279.22	\$332.20	\$332.20	\$270.64	\$270.64	\$291.11	\$291.11
18	\$281.83	\$303.14	\$303.14	\$292.06	\$292.06	\$347.48	\$347.48	\$283.09	\$283.09	\$304.50	\$304.50	\$288.05	\$288.05	\$342.71	\$342.71	\$279.20	\$279.20	\$300.32	\$300.32
19	\$290.48	\$312.44	\$312.44	\$301.02	\$301.02	\$358.14	\$358.14	\$291.78	\$291.78	\$313.84	\$313.84	\$296.89	\$296.89	\$353.22	\$353.22	\$287.77	\$287.77	\$309.53	\$309.53
20	\$299.43	\$322.07	\$322.07	\$310.29	\$310.29	\$369.17	\$369.17	\$300.77	\$300.77	\$323.51	\$323.51	\$306.04	\$306.04	\$364.11	\$364.11	\$296.64	\$296.64	\$319.07	\$319.07
21	\$308.69	\$332.03	\$332.03	\$319.89	\$319.89	\$380.59	\$380.59	\$310.07	\$310.07	\$333.52	\$333.52	\$315.50	\$315.50	\$375.37	\$375.37	\$305.81	\$305.81	\$328.94	\$328.94
22	\$308.69	\$332.03	\$332.03	\$319.89	\$319.89	\$380.59	\$380.59	\$310.07	\$310.07	\$333.52	\$333.52	\$315.50	\$315.50	\$375.37	\$375.37	\$305.81	\$305.81	\$328.94	\$328.94
23	\$308.69	\$332.03	\$332.03	\$319.89	\$319.89	\$380.59	\$380.59	\$310.07	\$310.07	\$333.52	\$333.52	\$315.50	\$315.50	\$375.37	\$375.37	\$305.81	\$305.81	\$328.94	\$328.94
24	\$308.69	\$332.03	\$332.03	\$319.89	\$319.89	\$380.59	\$380.59	\$310.07	\$310.07	\$333.52	\$333.52	\$315.50	\$315.50	\$375.37	\$375.37	\$305.81	\$305.81	\$328.94	\$328.94
25	\$309.92	\$333.36	\$333.36	\$321.17	\$321.17	\$382.11	\$382.11	\$311.31	\$311.31	\$334.85	\$334.85	\$316.76	\$316.76	\$376.87	\$376.87	\$307.03	\$307.03	\$330.26	\$330.26
26	\$316.10	\$340.00	\$340.00	\$327.57	\$327.57	\$389.72	\$389.72	\$317.51	\$317.51	\$341.52	\$341.52	\$323.07	\$323.07	\$384.38	\$384.38	\$313.15	\$313.15	\$336.83	\$336.83
27	\$323.51	\$347.97	\$347.97	\$335.24	\$335.24	\$398.86	\$398.86	\$324.95	\$324.95	\$349.53	\$349.53	\$330.64	\$330.64	\$393.39	\$393.39	\$320.49	\$320.49	\$344.73	\$344.73
28	\$335.55	\$360.92	\$360.92	\$347.72	\$347.72	\$413.70	\$413.70	\$337.05	\$337.05	\$362.54	\$362.54	\$342.95	\$342.95	\$408.03	\$408.03	\$332.42	\$332.42	\$357.56	\$357.56
29	\$345.42	\$371.54	\$371.54	\$357.96	\$357.96	\$425.88	\$425.88	\$346.97	\$346.97	\$373.21	\$373.21	\$353.04	\$353.04	\$420.04	\$420.04	\$342.20	\$342.20	\$368.08	\$368.08
30	\$350.36	\$376.85	\$376.85	\$363.08	\$363.08	\$431.97	\$431.97	\$351.93	\$351.93	\$378.55	\$378.55	\$358.09	\$358.09	\$426.04	\$426.04	\$347.09	\$347.09	\$373.35	\$373.35
31	\$357.77	\$384.82	\$384.82	\$370.75	\$370.75	\$441.10	\$441.10	\$359.37	\$359.37	\$386.55	\$386.55	\$365.66	\$365.66	\$435.05	\$435.05	\$354.43	\$354.43	\$381.24	\$381.24
32	\$365.18	\$392.79	\$392.79	\$378.43	\$378.43	\$450.24	\$450.24	\$366.81	\$366.81	\$394.55	\$394.55	\$361.77	\$361.77	\$444.06	\$444.06	\$361.77	\$361.77	\$389.14	\$389.14
33	\$369.81	\$397.77	\$397.77	\$383.23	\$383.23	\$455.95	\$455.95	\$371.46	\$371.46	\$399.56	\$399.56	\$377.97	\$377.97	\$449.69	\$449.69	\$366.36	\$366.36	\$394.07	\$394.07
34	\$374.75	\$403.08	\$403.08	\$388.35	\$388.35	\$462.04	\$462.04	\$376.42	\$376.42	\$404.89	\$404.89	\$383.02	\$383.02	\$455.70	\$455.70	\$371.25	\$371.25	\$399.33	\$399.33
35	\$377.22	\$405.74	\$405.74	\$390.91	\$390.91	\$465.08	\$465.08	\$378.91	\$378.91	\$407.56	\$407.56	\$385.54	\$385.54	\$458.70	\$458.70	\$373.70	\$373.70	\$401.96	\$401.96
36	\$379.69	\$408.40	\$408.40	\$393.46	\$393.46	\$468.13	\$468.13	\$381.39	\$381.39	\$410.23	\$410.23	\$388.07	\$388.07	\$461.71	\$461.71	\$376.15	\$376.15	\$404.60	\$404.60
37	\$382.16	\$411.05	\$411.05	\$396.02	\$396.02	\$471.17	\$471.17	\$383.87	\$383.87	\$412.90	\$412.90	\$390.59	\$390.59	\$464.71	\$464.71	\$378.59	\$378.59	\$407.23	\$407.23
38	\$384.63	\$413.71	\$413.71	\$398.58	\$398.58	\$474.22	\$474.22	\$386.35	\$386.35	\$415.57	\$415.57	\$393.11	\$393.11	\$467.71	\$467.71	\$381.04	\$381.04	\$409.86	\$409.86
39	\$389.57	\$419.02	\$419.02	\$403.70	\$403.70	\$480.30	\$480.30	\$391.31	\$391.31	\$420.90	\$420.90	\$398.16	\$398.16	\$473.72	\$473.72	\$385.93	\$385.93	\$415.12	\$415.12
40	\$394.51	\$424.33	\$424.33	\$408.82	\$408.82	\$486.39	\$486.39	\$396.27	\$396.27	\$426.24	\$426.24	\$403.21	\$403.21	\$479.72	\$479.72	\$390.83	\$390.83	\$420.39	\$420.39
41	\$401.91	\$432.30	\$432.30	\$416.50	\$416.50	\$495.53	\$495.53	\$403.71	\$403.71	\$434.24	\$434.24	\$410.78	\$410.78	\$488.73	\$488.73	\$398.16	\$398.16	\$428.28	\$428.28
42	\$409.01	\$439.94	\$439.94	\$423.85	\$423.85	\$504.28	\$504.28	\$410.84	\$410.84	\$441.91	\$441.91	\$418.04	\$418.04	\$497.37	\$497.37	\$405.20	\$405.20	\$435.85	\$435.85
43	\$418.89	\$450.56	\$450.56	\$434.09	\$434.09	\$516.46	\$516.46	\$420.76	\$420.76	\$452.59	\$452.59	\$428.13	\$428.13	\$509.38	\$509.38	\$414.98	\$414.98	\$446.37	\$446.37
44	\$431.24	\$463.85	\$463.85	\$446.89	\$446.89	\$531.68	\$531.68	\$433.17	\$433.17	\$465.93	\$465.93	\$440.75	\$440.75	\$524.39	\$524.39	\$427.22	\$427.22	\$459.53	\$459.53
45	\$445.75	\$479.45	\$479.45	\$461.92	\$461.92	\$549.57	\$549.57	\$447.74	\$447.74	\$481.60	\$481.60	\$455.58	\$455.58	\$542.03	\$542.03	\$441.59	\$441.59	\$474.99	\$474.99
46	\$463.04	\$498.05	\$498.05	\$479.84	\$479.84	\$570.89	\$570.89	\$465.11	\$465.11	\$500.28	\$500.28	\$473.25	\$473.25	\$563.06	\$563.06	\$458.72	\$458.72	\$493.41	\$493.41
47	\$482.48	\$518.96	\$518.96	\$499.99	\$499.99	\$594.86	\$594.86	\$484.64	\$484.64	\$521.29	\$521.29	\$497.98	\$497.98	\$586.70	\$586.70	\$477.98	\$477.98	\$514.13	\$514.13
48	\$504.71	\$542.87	\$542.87	\$523.02	\$523.02	\$622.26	\$622.26	\$506.96	\$506.96	\$545.31	\$545.31	\$515.84	\$515.84	\$613.73	\$613.73	\$500.00	\$500.00	\$537.82	\$537.82
49	\$526.63	\$566.44	\$566.44	\$545.73	\$545.73	\$649.29	\$649.29	\$528.98	\$528.98	\$568.99	\$568.99	\$538.24	\$538.24	\$640.38	\$640.38	\$521.71	\$521.71	\$561.17	\$561.17
50	\$551.32	\$593.01	\$593.01	\$571.32	\$571.32	\$679.73	\$679.73	\$553.79	\$553.79	\$595.67	\$595.67	\$563.48	\$563.48	\$670.41	\$670.41	\$546.18	\$546.18	\$587.49	\$587.49
51	\$575.71	\$619.24	\$619.24	\$596.59	\$596.59	\$709.80	\$709.80	\$578.28	\$578.28	\$622.01	\$622.01	\$588.41	\$588.41	\$700.07	\$700.07	\$570.34	\$570.34	\$613.47	\$613.47
52	\$602.56	\$648.12	\$648.12	\$624.43	\$624.43	\$742.91	\$742.91	\$605.26	\$605.26	\$651.03	\$651.03	\$615.86	\$615.86	\$732.72	\$732.72	\$596.94	\$596.94	\$642.09	\$642.09
53	\$629.73	\$677.34	\$677.34	\$652.58	\$652.58	\$776.40	\$776.40	\$632.54	\$632.54	\$680.38	\$680.38	\$643.62	\$643.62	\$765.75	\$765.75	\$623.85	\$623.85	\$671.04	\$671.04
54	\$659.05	\$708.88	\$708.88	\$682.97	\$682.97	\$812.56	\$812.56	\$662.00	\$662.00	\$712.07	\$712.07	\$673.59	\$673.59	\$801.41	\$801.41	\$652.90	\$652.90	\$702.29	\$702.29
55	\$688.38	\$740.43	\$740.43	\$713.35	\$713.35	\$848.72	\$848.72	\$691.46	\$691.46	\$743.75	\$743.75	\$703.57	\$703.57	\$837.08	\$837.08	\$681.96	\$681.96	\$733.54	\$733.54
56	\$720.17	\$774.63	\$774.63	\$746.30	\$746.30	\$887.92	\$887.92	\$723.39	\$723.39	\$778.10	\$778.10	\$736.06	\$736.06	\$875.74	\$875.74	\$713.45			

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070033	16322PA0070033	16322PA0070033	16322PA0070033	16322PA0070033	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034
Plan Marketing Name =>	Advantage Gold EPO \$2,500 / \$3,500	Advantage Gold EPO \$2,500 / \$3,500	Advantage Gold EPO \$2,500 / \$3,500	Advantage Gold EPO \$2,500 / \$3,500	Advantage Gold EPO \$2,500 / \$3,500	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000	Advantage Silver EPO \$3,500 / \$6,000
Form # =>	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000
Coinurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80
OOP Maximum =>	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$242.28	\$242.28	\$288.25	\$288.25	\$234.84	\$234.84	\$252.60	\$252.60	\$209.48	\$209.48	\$249.24	\$249.24	\$203.05	\$203.05	\$218.41	\$218.41	\$159.04	\$159.04	\$189.22
15	\$263.81	\$263.81	\$313.87	\$313.87	\$255.71	\$255.71	\$275.06	\$275.06	\$228.10	\$228.10	\$271.39	\$271.39	\$221.10	\$221.10	\$237.82	\$237.82	\$173.17	\$173.17	\$206.03
16	\$272.05	\$272.05	\$323.67	\$323.67	\$263.70	\$263.70	\$283.64	\$283.64	\$235.22	\$235.22	\$279.86	\$279.86	\$228.00	\$228.00	\$245.24	\$245.24	\$178.58	\$178.58	\$212.47
17	\$280.28	\$280.28	\$333.47	\$333.47	\$271.68	\$271.68	\$292.23	\$292.23	\$242.34	\$242.34	\$288.33	\$288.33	\$234.91	\$234.91	\$252.67	\$252.67	\$183.98	\$183.98	\$218.90
18	\$289.15	\$289.15	\$344.02	\$344.02	\$280.27	\$280.27	\$301.47	\$301.47	\$250.01	\$250.01	\$297.46	\$297.46	\$242.34	\$242.34	\$260.66	\$260.66	\$189.80	\$189.80	\$225.82
19	\$298.01	\$298.01	\$354.57	\$354.57	\$288.87	\$288.87	\$310.72	\$310.72	\$257.67	\$257.67	\$306.58	\$306.58	\$249.77	\$249.77	\$268.66	\$268.66	\$195.62	\$195.62	\$232.75
20	\$307.20	\$307.20	\$365.50	\$365.50	\$297.77	\$297.77	\$320.29	\$320.29	\$265.62	\$265.62	\$316.03	\$316.03	\$257.47	\$257.47	\$276.94	\$276.94	\$201.65	\$201.65	\$239.92
21	\$316.70	\$316.70	\$376.80	\$376.80	\$306.98	\$306.98	\$330.20	\$330.20	\$273.83	\$273.83	\$325.80	\$325.80	\$265.43	\$265.43	\$285.50	\$285.50	\$207.89	\$207.89	\$247.34
22	\$316.70	\$316.70	\$376.80	\$376.80	\$306.98	\$306.98	\$330.20	\$330.20	\$273.83	\$273.83	\$325.80	\$325.80	\$265.43	\$265.43	\$285.50	\$285.50	\$207.89	\$207.89	\$247.34
23	\$316.70	\$316.70	\$376.80	\$376.80	\$306.98	\$306.98	\$330.20	\$330.20	\$273.83	\$273.83	\$325.80	\$325.80	\$265.43	\$265.43	\$285.50	\$285.50	\$207.89	\$207.89	\$247.34
24	\$316.70	\$316.70	\$376.80	\$376.80	\$306.98	\$306.98	\$330.20	\$330.20	\$273.83	\$273.83	\$325.80	\$325.80	\$265.43	\$265.43	\$285.50	\$285.50	\$207.89	\$207.89	\$247.34
25	\$317.97	\$317.97	\$378.31	\$378.31	\$308.21	\$308.21	\$331.52	\$331.52	\$274.93	\$274.93	\$327.10	\$327.10	\$266.49	\$266.49	\$286.64	\$286.64	\$208.72	\$208.72	\$248.33
26	\$324.30	\$324.30	\$385.84	\$385.84	\$314.35	\$314.35	\$338.12	\$338.12	\$280.40	\$280.40	\$333.62	\$333.62	\$271.80	\$271.80	\$292.35	\$292.35	\$212.88	\$212.88	\$253.28
27	\$331.90	\$331.90	\$394.89	\$394.89	\$321.72	\$321.72	\$346.05	\$346.05	\$286.97	\$286.97	\$341.44	\$341.44	\$278.17	\$278.17	\$299.20	\$299.20	\$217.87	\$217.87	\$259.21
28	\$344.25	\$344.25	\$409.58	\$409.58	\$333.69	\$333.69	\$358.93	\$358.93	\$297.65	\$297.65	\$354.14	\$354.14	\$288.52	\$288.52	\$310.34	\$310.34	\$225.98	\$225.98	\$268.86
29	\$354.39	\$354.39	\$421.64	\$421.64	\$343.51	\$343.51	\$369.49	\$369.49	\$306.42	\$306.42	\$364.57	\$364.57	\$297.02	\$297.02	\$319.47	\$319.47	\$232.63	\$232.63	\$276.77
30	\$359.45	\$359.45	\$427.67	\$427.67	\$348.42	\$348.42	\$374.78	\$374.78	\$310.80	\$310.80	\$369.78	\$369.78	\$301.26	\$301.26	\$324.04	\$324.04	\$235.96	\$235.96	\$280.73
31	\$367.06	\$367.06	\$436.71	\$436.71	\$355.79	\$355.79	\$382.70	\$382.70	\$317.37	\$317.37	\$377.60	\$377.60	\$307.63	\$307.63	\$330.89	\$330.89	\$240.94	\$240.94	\$286.67
32	\$374.66	\$374.66	\$445.75	\$445.75	\$363.16	\$363.16	\$390.63	\$390.63	\$323.94	\$323.94	\$385.42	\$385.42	\$314.00	\$314.00	\$337.75	\$337.75	\$245.93	\$245.93	\$292.60
33	\$379.41	\$379.41	\$451.41	\$451.41	\$367.76	\$367.76	\$395.58	\$395.58	\$328.05	\$328.05	\$390.31	\$390.31	\$317.99	\$317.99	\$342.03	\$342.03	\$249.05	\$249.05	\$296.31
34	\$384.47	\$384.47	\$457.44	\$457.44	\$372.67	\$372.67	\$400.86	\$400.86	\$332.43	\$332.43	\$395.52	\$395.52	\$322.23	\$322.23	\$346.60	\$346.60	\$252.38	\$252.38	\$300.27
35	\$387.01	\$387.01	\$460.45	\$460.45	\$375.13	\$375.13	\$403.50	\$403.50	\$334.62	\$334.62	\$398.13	\$398.13	\$324.36	\$324.36	\$348.88	\$348.88	\$254.04	\$254.04	\$302.25
36	\$389.54	\$389.54	\$463.46	\$463.46	\$377.59	\$377.59	\$406.15	\$406.15	\$336.81	\$336.81	\$400.73	\$400.73	\$326.48	\$326.48	\$351.17	\$351.17	\$255.70	\$255.70	\$304.23
37	\$392.07	\$392.07	\$466.48	\$466.48	\$380.04	\$380.04	\$408.79	\$408.79	\$339.00	\$339.00	\$403.34	\$403.34	\$328.60	\$328.60	\$353.45	\$353.45	\$257.37	\$257.37	\$306.21
38	\$394.61	\$394.61	\$469.49	\$469.49	\$382.50	\$382.50	\$411.43	\$411.43	\$341.19	\$341.19	\$405.95	\$405.95	\$330.73	\$330.73	\$355.73	\$355.73	\$259.03	\$259.03	\$308.19
39	\$399.68	\$399.68	\$475.52	\$475.52	\$387.41	\$387.41	\$416.71	\$416.71	\$345.57	\$345.57	\$411.16	\$411.16	\$334.97	\$334.97	\$360.30	\$360.30	\$262.36	\$262.36	\$312.14
40	\$404.74	\$404.74	\$481.55	\$481.55	\$392.32	\$392.32	\$422.00	\$422.00	\$349.95	\$349.95	\$416.37	\$416.37	\$339.22	\$339.22	\$364.87	\$364.87	\$265.68	\$265.68	\$316.10
41	\$412.34	\$412.34	\$490.59	\$490.59	\$399.69	\$399.69	\$429.92	\$429.92	\$356.53	\$356.53	\$424.19	\$424.19	\$345.59	\$345.59	\$371.72	\$371.72	\$270.67	\$270.67	\$322.04
42	\$419.63	\$419.63	\$499.26	\$499.26	\$406.75	\$406.75	\$437.52	\$437.52	\$362.82	\$362.82	\$431.69	\$431.69	\$351.69	\$351.69	\$378.29	\$378.29	\$275.45	\$275.45	\$327.73
43	\$429.76	\$429.76	\$511.32	\$511.32	\$416.57	\$416.57	\$448.08	\$448.08	\$371.59	\$371.59	\$442.11	\$442.11	\$360.19	\$360.19	\$387.42	\$387.42	\$282.11	\$282.11	\$335.64
44	\$442.43	\$442.43	\$526.39	\$526.39	\$428.85	\$428.85	\$461.29	\$461.29	\$382.54	\$382.54	\$455.14	\$455.14	\$370.81	\$370.81	\$398.84	\$398.84	\$290.42	\$290.42	\$345.53
45	\$457.31	\$457.31	\$544.10	\$544.10	\$443.28	\$443.28	\$476.81	\$476.81	\$395.41	\$395.41	\$470.46	\$470.46	\$383.28	\$383.28	\$412.26	\$412.26	\$300.19	\$300.19	\$357.16
46	\$475.05	\$475.05	\$565.20	\$565.20	\$460.47	\$460.47	\$495.30	\$495.30	\$410.75	\$410.75	\$488.70	\$488.70	\$398.15	\$398.15	\$428.25	\$428.25	\$311.84	\$311.84	\$371.01
47	\$495.00	\$495.00	\$588.94	\$588.94	\$479.81	\$479.81	\$516.10	\$516.10	\$428.00	\$428.00	\$509.23	\$509.23	\$414.87	\$414.87	\$446.24	\$446.24	\$324.93	\$324.93	\$386.59
48	\$517.80	\$517.80	\$616.07	\$616.07	\$501.91	\$501.91	\$539.88	\$539.88	\$447.71	\$447.71	\$532.68	\$532.68	\$433.98	\$433.98	\$466.79	\$466.79	\$339.90	\$339.90	\$404.40
49	\$540.29	\$540.29	\$642.82	\$642.82	\$523.71	\$523.71	\$563.32	\$563.32	\$467.15	\$467.15	\$555.81	\$555.81	\$452.82	\$452.82	\$487.06	\$487.06	\$354.66	\$354.66	\$421.96
50	\$565.63	\$565.63	\$672.96	\$672.96	\$548.27	\$548.27	\$589.74	\$589.74	\$489.06	\$489.06	\$581.88	\$581.88	\$474.06	\$474.06	\$509.90	\$509.90	\$371.29	\$371.29	\$441.75
51	\$590.65	\$590.65	\$702.73	\$702.73	\$572.52	\$572.52	\$615.82	\$615.82	\$510.69	\$510.69	\$607.62	\$607.62	\$495.03	\$495.03	\$532.46	\$532.46	\$387.71	\$387.71	\$461.29
52	\$618.20	\$618.20	\$735.51	\$735.51	\$599.22	\$599.22	\$644.55	\$644.55	\$534.52	\$534.52	\$635.96	\$635.96	\$518.12	\$518.12	\$557.30	\$557.30	\$405.80	\$405.80	\$482.81
53	\$646.07	\$646.07	\$768.67	\$768.67	\$626.24	\$626.24	\$673.61	\$673.61	\$558.61	\$558.61	\$664.63	\$664.63	\$541.48	\$541.48	\$582.42	\$582.42	\$424.10	\$424.10	\$504.57
54	\$676.15	\$676.15	\$804.47	\$804.47	\$655.40	\$655.40	\$704.98	\$704.98	\$584.63	\$584.63	\$695.58	\$695.58	\$566.69	\$566.69	\$609.54	\$609.54	\$443.85	\$443.85	\$528.07
55	\$706.24	\$706.24	\$840.26	\$840.26	\$684.57	\$684.57	\$736.35	\$736.35	\$610.64	\$610.64	\$726.53	\$726.53	\$591.91	\$591.91	\$636.67	\$636.67	\$463.59	\$463.59	\$551.57



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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070035	16322PA0070035	16322PA0070035	16322PA0070035	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075	16322PA0070075
Plan Marketing Name =>	nze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	2	4	5	5	1	2	4	5	1	4	5	1	4	5	1	4	5	1	4
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	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 =>	nze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	/ \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	es	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$189.22	\$154.15	\$154.15	\$165.81	\$165.81	\$207.90	\$207.90	\$247.35	\$247.35	\$201.51	\$201.51	\$216.76	\$216.76	\$231.21	\$231.21	\$224.11	\$224.11	\$241.06	\$241.06
15	\$206.03	\$167.85	\$167.85	\$180.54	\$180.54	\$226.38	\$226.38	\$269.33	\$269.33	\$219.42	\$219.42	\$236.02	\$236.02	\$251.76	\$251.76	\$244.03	\$244.03	\$262.49	\$262.49
16	\$212.47	\$173.09	\$173.09	\$186.18	\$186.18	\$233.44	\$233.44	\$277.74	\$277.74	\$226.27	\$226.27	\$243.39	\$243.39	\$259.62	\$259.62	\$251.64	\$251.64	\$270.68	\$270.68
17	\$218.90	\$178.33	\$178.33	\$191.81	\$191.81	\$240.51	\$240.51	\$286.15	\$286.15	\$233.12	\$233.12	\$250.76	\$250.76	\$267.47	\$267.47	\$259.26	\$259.26	\$278.87	\$278.87
18	\$225.82	\$183.97	\$183.97	\$197.88	\$197.88	\$248.12	\$248.12	\$295.20	\$295.20	\$240.49	\$240.49	\$258.69	\$258.69	\$275.94	\$275.94	\$267.46	\$267.46	\$287.70	\$287.70
19	\$232.75	\$189.61	\$189.61	\$203.95	\$203.95	\$255.73	\$255.73	\$304.25	\$304.25	\$247.87	\$247.87	\$266.62	\$266.62	\$284.40	\$284.40	\$275.67	\$275.67	\$296.52	\$296.52
20	\$239.92	\$195.46	\$195.46	\$210.24	\$210.24	\$263.61	\$263.61	\$313.63	\$313.63	\$255.51	\$255.51	\$274.84	\$274.84	\$293.16	\$293.16	\$284.16	\$284.16	\$305.66	\$305.66
21	\$247.34	\$201.50	\$201.50	\$216.74	\$216.74	\$271.76	\$271.76	\$323.33	\$323.33	\$263.41	\$263.41	\$283.34	\$283.34	\$302.23	\$302.23	\$292.95	\$292.95	\$315.11	\$315.11
22	\$247.34	\$201.50	\$201.50	\$216.74	\$216.74	\$271.76	\$271.76	\$323.33	\$323.33	\$263.41	\$263.41	\$283.34	\$283.34	\$302.23	\$302.23	\$292.95	\$292.95	\$315.11	\$315.11
23	\$247.34	\$201.50	\$201.50	\$216.74	\$216.74	\$271.76	\$271.76	\$323.33	\$323.33	\$263.41	\$263.41	\$283.34	\$283.34	\$302.23	\$302.23	\$292.95	\$292.95	\$315.11	\$315.11
24	\$247.34	\$201.50	\$201.50	\$216.74	\$216.74	\$271.76	\$271.76	\$323.33	\$323.33	\$263.41	\$263.41	\$283.34	\$283.34	\$302.23	\$302.23	\$292.95	\$292.95	\$315.11	\$315.11
25	\$248.33	\$202.31	\$202.31	\$217.61	\$217.61	\$272.85	\$272.85	\$324.62	\$324.62	\$264.46	\$264.46	\$284.47	\$284.47	\$303.44	\$303.44	\$294.12	\$294.12	\$316.37	\$316.37
26	\$253.28	\$206.34	\$206.34	\$221.94	\$221.94	\$278.28	\$278.28	\$331.09	\$331.09	\$269.73	\$269.73	\$290.14	\$290.14	\$309.48	\$309.48	\$299.98	\$299.98	\$322.67	\$322.67
27	\$259.21	\$211.17	\$211.17	\$227.14	\$227.14	\$284.80	\$284.80	\$338.85	\$338.85	\$276.05	\$276.05	\$296.94	\$296.94	\$316.74	\$316.74	\$307.01	\$307.01	\$330.24	\$330.24
28	\$268.86	\$219.03	\$219.03	\$235.60	\$235.60	\$295.40	\$295.40	\$351.46	\$351.46	\$286.33	\$286.33	\$307.99	\$307.99	\$328.52	\$328.52	\$318.44	\$318.44	\$342.52	\$342.52
29	\$276.77	\$225.48	\$225.48	\$242.53	\$242.53	\$304.10	\$304.10	\$361.81	\$361.81	\$294.76	\$294.76	\$317.06	\$317.06	\$338.20	\$338.20	\$327.81	\$327.81	\$352.61	\$352.61
30	\$280.73	\$228.70	\$228.70	\$246.00	\$246.00	\$308.45	\$308.45	\$366.98	\$366.98	\$298.97	\$298.97	\$321.59	\$321.59	\$343.03	\$343.03	\$332.50	\$332.50	\$357.65	\$357.65
31	\$286.67	\$233.54	\$233.54	\$251.20	\$251.20	\$314.97	\$314.97	\$374.74	\$374.74	\$305.29	\$305.29	\$328.39	\$328.39	\$350.28	\$350.28	\$339.53	\$339.53	\$365.21	\$365.21
32	\$292.60	\$238.37	\$238.37	\$256.40	\$256.40	\$321.49	\$321.49	\$382.50	\$382.50	\$311.61	\$311.61	\$335.19	\$335.19	\$357.54	\$357.54	\$346.56	\$346.56	\$372.78	\$372.78
33	\$296.31	\$241.40	\$241.40	\$259.65	\$259.65	\$325.57	\$325.57	\$387.35	\$387.35	\$315.57	\$315.57	\$339.44	\$339.44	\$362.07	\$362.07	\$350.95	\$350.95	\$377.50	\$377.50
34	\$300.27	\$244.62	\$244.62	\$263.12	\$263.12	\$329.92	\$329.92	\$392.52	\$392.52	\$319.78	\$319.78	\$343.97	\$343.97	\$366.91	\$366.91	\$355.64	\$355.64	\$382.54	\$382.54
35	\$302.25	\$246.23	\$246.23	\$264.86	\$264.86	\$332.09	\$332.09	\$395.11	\$395.11	\$321.89	\$321.89	\$346.24	\$346.24	\$369.33	\$369.33	\$357.98	\$357.98	\$385.06	\$385.06
36	\$304.23	\$247.85	\$247.85	\$266.59	\$266.59	\$334.26	\$334.26	\$397.70	\$397.70	\$323.99	\$323.99	\$348.51	\$348.51	\$371.74	\$371.74	\$360.33	\$360.33	\$387.59	\$387.59
37	\$306.21	\$249.46	\$249.46	\$268.32	\$268.32	\$336.44	\$336.44	\$400.28	\$400.28	\$326.10	\$326.10	\$350.77	\$350.77	\$374.16	\$374.16	\$362.67	\$362.67	\$390.11	\$390.11
38	\$308.19	\$251.07	\$251.07	\$270.06	\$270.06	\$338.61	\$338.61	\$402.87	\$402.87	\$328.21	\$328.21	\$353.04	\$353.04	\$376.58	\$376.58	\$365.02	\$365.02	\$392.63	\$392.63
39	\$312.14	\$254.29	\$254.29	\$273.53	\$273.53	\$342.96	\$342.96	\$408.04	\$408.04	\$332.42	\$332.42	\$357.58	\$357.58	\$381.41	\$381.41	\$369.70	\$369.70	\$397.67	\$397.67
40	\$316.10	\$257.52	\$257.52	\$276.99	\$276.99	\$347.31	\$347.31	\$413.22	\$413.22	\$336.64	\$336.64	\$362.11	\$362.11	\$386.25	\$386.25	\$374.39	\$374.39	\$402.71	\$402.71
41	\$322.04	\$262.35	\$262.35	\$282.20	\$282.20	\$353.83	\$353.83	\$420.98	\$420.98	\$342.96	\$342.96	\$368.91	\$368.91	\$393.50	\$393.50	\$381.42	\$381.42	\$410.27	\$410.27
42	\$327.73	\$266.99	\$266.99	\$287.18	\$287.18	\$360.08	\$360.08	\$428.41	\$428.41	\$349.02	\$349.02	\$375.43	\$375.43	\$400.45	\$400.45	\$388.16	\$388.16	\$417.52	\$417.52
43	\$335.64	\$273.44	\$273.44	\$294.12	\$294.12	\$368.78	\$368.78	\$438.76	\$438.76	\$357.45	\$357.45	\$384.49	\$384.49	\$410.13	\$410.13	\$397.53	\$397.53	\$427.60	\$427.60
44	\$345.53	\$281.50	\$281.50	\$302.79	\$302.79	\$379.65	\$379.65	\$451.69	\$451.69	\$367.98	\$367.98	\$395.83	\$395.83	\$422.22	\$422.22	\$409.25	\$409.25	\$440.21	\$440.21
45	\$357.16	\$290.97	\$290.97	\$312.97	\$312.97	\$392.42	\$392.42	\$466.89	\$466.89	\$380.36	\$380.36	\$409.14	\$409.14	\$436.42	\$436.42	\$423.02	\$423.02	\$455.02	\$455.02
46	\$371.01	\$302.25	\$302.25	\$325.11	\$325.11	\$407.64	\$407.64	\$485.00	\$485.00	\$395.12	\$395.12	\$425.01	\$425.01	\$453.35	\$453.35	\$439.43	\$439.43	\$472.67	\$472.67
47	\$386.59	\$314.94	\$314.94	\$338.76	\$338.76	\$424.76	\$424.76	\$505.36	\$505.36	\$411.71	\$411.71	\$442.86	\$442.86	\$472.39	\$472.39	\$457.88	\$457.88	\$492.52	\$492.52
48	\$404.40	\$329.45	\$329.45	\$354.37	\$354.37	\$444.33	\$444.33	\$528.64	\$528.64	\$430.68	\$430.68	\$463.26	\$463.26	\$494.15	\$494.15	\$478.97	\$478.97	\$515.20	\$515.20
49	\$421.96	\$343.76	\$343.76	\$369.76	\$369.76	\$463.62	\$463.62	\$551.60	\$551.60	\$449.38	\$449.38	\$483.38	\$483.38	\$515.60	\$515.60	\$499.77	\$499.77	\$537.58	\$537.58
50	\$441.75	\$359.88	\$359.88	\$387.10	\$387.10	\$485.36	\$485.36	\$577.47	\$577.47	\$470.45	\$470.45	\$506.05	\$506.05	\$539.78	\$539.78	\$523.21	\$523.21	\$562.79	\$562.79
51	\$461.29	\$375.80	\$375.80	\$404.22	\$404.22	\$506.83	\$506.83	\$603.01	\$603.01	\$491.26	\$491.26	\$528.43	\$528.43	\$563.66	\$563.66	\$546.35	\$546.35	\$587.68	\$587.68
52	\$482.81	\$393.33	\$393.33	\$423.08	\$423.08	\$530.48	\$530.48	\$631.14	\$631.14	\$514.18	\$514.18	\$553.08	\$553.08	\$589.95	\$589.95	\$571.84	\$571.84	\$615.09	\$615.09
53	\$504.57	\$411.06	\$411.06	\$442.15	\$442.15	\$554.39	\$554.39	\$659.59	\$659.59	\$537.36	\$537.36	\$578.01	\$578.01	\$616.55	\$616.55	\$597.62	\$597.62	\$642.82	\$642.82
54	\$528.07	\$430.20	\$430.20	\$462.74	\$462.74	\$580.21	\$580.21	\$690.31	\$690.31	\$562.38	\$562.38	\$604.93	\$604.93	\$645.26	\$645.26	\$625.45	\$625.45	\$672.76	\$672.76
55	\$551.57	\$449.35	\$449.35	\$483.33	\$483.33	\$606.02	\$606.02	\$721.03	\$721.03	\$587.40	\$587.40	\$631.85	\$631.85	\$673.97	\$673.97	\$653.28	\$653.28	\$702.70	\$702.70
56	\$577.04	\$470.10	\$470.10	\$505.65	\$505.65	\$634.02	\$634.02	\$754.33	\$754.33	\$614.54	\$614.54	\$661.03	\$661.03	\$705.10	\$705.10	\$683.45	\$683.45	\$735.15	\$735.15
57	\$602.77	\$491.																	

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

HIOS Plan ID (On Exchange)=>	16322PA0070076		16322PA0070076		16322PA0070076		16322PA0070077		16322PA0070077		16322PA0070077		16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070078	
HIOS Plan ID (Off Exchange)=>	16322PA0070076		16322PA0070076		16322PA0070076		16322PA0070077		16322PA0070077		16322PA0070077		16322PA0070078		16322PA0070078		16322PA0070078		16322PA0070078	
Plan Marketing Name =>	HSA Gold EPO \$1,750 / \$35 / \$50		HSA Gold EPO \$1,750 / \$35 / \$50		HSA Gold EPO \$1,750 / \$35 / \$50		HSA Gold EPO \$2,500 / \$50 / \$100		HSA Gold EPO \$2,500 / \$50 / \$100		HSA Gold EPO \$2,500 / \$50 / \$100		HSA Silver EPO HSA \$3,000 / \$100 / \$200		HSA Silver EPO HSA \$3,000 / \$100 / \$200		HSA Silver EPO HSA \$3,000 / \$100 / \$200		HSA Silver EPO HSA \$3,000 / \$100 / \$200	
Form # =>	EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPOF02		EPC	
Rating Area =>	1		4		5		1		4		5		1		4		5			
Network =>	w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage w/Dental Advantage		w/Dental Advantage	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>	\$1750 / \$3500		\$1750 / \$3500		\$1750 / \$3500		\$2500 / \$5000		\$2500 / \$5000		\$2500 / \$5000		\$3000 / \$6000		\$3000 / \$6000		\$3000 / \$6000		\$4750 / \$9000	
Coinurance =>	100%		100%		100%		90%		90%		90%		90%		90%		90%		90%	
Copays =>	\$35 / \$50		\$35 / \$50		\$35 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		10% / 10%		10% / 10%		10% / 10%		\$50 / \$100	
OOP Maximum =>	\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6750 / \$13500		\$6750 / \$13500		\$6750 / \$13500		\$7900 / \$15800	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$226.61	\$226.61	\$219.65	\$219.65	\$236.26	\$236.26	\$224.57	\$224.57	\$217.68	\$217.68	\$234.14	\$234.14	\$189.18	\$189.18	\$183.37	\$183.37	\$197.24	\$197.24	\$186.32	\$186.32
15	\$246.75	\$246.75	\$239.17	\$239.17	\$257.26	\$257.26	\$244.54	\$244.54	\$237.03	\$237.03	\$254.96	\$254.96	\$205.99	\$205.99	\$199.67	\$199.67	\$214.77	\$214.77	\$202.89	\$202.89
16	\$254.45	\$254.45	\$246.64	\$246.64	\$265.29	\$265.29	\$252.17	\$252.17	\$244.43	\$244.43	\$262.91	\$262.91	\$212.42	\$212.42	\$205.90	\$205.90	\$221.48	\$221.48	\$209.22	\$209.22
17	\$262.15	\$262.15	\$254.10	\$254.10	\$273.32	\$273.32	\$259.80	\$259.80	\$251.83	\$251.83	\$270.87	\$270.87	\$218.85	\$218.85	\$212.13	\$212.13	\$228.18	\$228.18	\$215.55	\$215.55
18	\$270.45	\$270.45	\$262.14	\$262.14	\$281.97	\$281.97	\$268.02	\$268.02	\$259.79	\$259.79	\$279.44	\$279.44	\$225.78	\$225.78	\$218.85	\$218.85	\$235.40	\$235.40	\$222.37	\$222.37
19	\$278.74	\$278.74	\$270.18	\$270.18	\$290.62	\$290.62	\$276.24	\$276.24	\$267.76	\$267.76	\$288.01	\$288.01	\$232.70	\$232.70	\$225.56	\$225.56	\$242.62	\$242.62	\$229.19	\$229.19
20	\$287.33	\$287.33	\$278.51	\$278.51	\$299.57	\$299.57	\$284.75	\$284.75	\$276.01	\$276.01	\$296.89	\$296.89	\$239.87	\$239.87	\$232.51	\$232.51	\$250.10	\$250.10	\$236.25	\$236.25
21	\$296.22	\$296.22	\$287.12	\$287.12	\$308.84	\$308.84	\$293.56	\$293.56	\$284.55	\$284.55	\$306.07	\$306.07	\$247.29	\$247.29	\$239.70	\$239.70	\$257.83	\$257.83	\$243.56	\$243.56
22	\$296.22	\$296.22	\$287.12	\$287.12	\$308.84	\$308.84	\$293.56	\$293.56	\$284.55	\$284.55	\$306.07	\$306.07	\$247.29	\$247.29	\$239.70	\$239.70	\$257.83	\$257.83	\$243.56	\$243.56
23	\$296.22	\$296.22	\$287.12	\$287.12	\$308.84	\$308.84	\$293.56	\$293.56	\$284.55	\$284.55	\$306.07	\$306.07	\$247.29	\$247.29	\$239.70	\$239.70	\$257.83	\$257.83	\$243.56	\$243.56
24	\$296.22	\$296.22	\$287.12	\$287.12	\$308.84	\$308.84	\$293.56	\$293.56	\$284.55	\$284.55	\$306.07	\$306.07	\$247.29	\$247.29	\$239.70	\$239.70	\$257.83	\$257.83	\$243.56	\$243.56
25	\$297.40	\$297.40	\$288.27	\$288.27	\$310.08	\$310.08	\$294.73	\$294.73	\$285.69	\$285.69	\$307.29	\$307.29	\$248.28	\$248.28	\$240.66	\$240.66	\$258.86	\$258.86	\$244.53	\$244.53
26	\$303.33	\$303.33	\$294.01	\$294.01	\$316.25	\$316.25	\$300.61	\$300.61	\$291.38	\$291.38	\$313.42	\$313.42	\$253.22	\$253.22	\$245.45	\$245.45	\$264.02	\$264.02	\$249.41	\$249.41
27	\$310.44	\$310.44	\$300.90	\$300.90	\$323.66	\$323.66	\$307.65	\$307.65	\$298.21	\$298.21	\$320.76	\$320.76	\$259.16	\$259.16	\$251.21	\$251.21	\$270.21	\$270.21	\$255.25	\$255.25
28	\$321.99	\$321.99	\$312.10	\$312.10	\$335.71	\$335.71	\$319.10	\$319.10	\$309.31	\$309.31	\$332.70	\$332.70	\$268.80	\$268.80	\$260.55	\$260.55	\$280.26	\$280.26	\$264.75	\$264.75
29	\$331.47	\$331.47	\$321.29	\$321.29	\$345.59	\$345.59	\$328.49	\$328.49	\$318.41	\$318.41	\$342.49	\$342.49	\$276.72	\$276.72	\$268.22	\$268.22	\$288.51	\$288.51	\$272.54	\$272.54
30	\$336.21	\$336.21	\$325.88	\$325.88	\$350.53	\$350.53	\$333.19	\$333.19	\$322.96	\$322.96	\$347.39	\$347.39	\$286.61	\$286.61	\$272.06	\$272.06	\$292.64	\$292.64	\$276.44	\$276.44
31	\$343.32	\$343.32	\$332.77	\$332.77	\$357.95	\$357.95	\$340.24	\$340.24	\$329.79	\$329.79	\$354.74	\$354.74	\$286.61	\$286.61	\$277.81	\$277.81	\$298.82	\$298.82	\$282.29	\$282.29
32	\$350.43	\$350.43	\$339.66	\$339.66	\$365.36	\$365.36	\$347.28	\$347.28	\$336.62	\$336.62	\$362.08	\$362.08	\$292.54	\$292.54	\$283.57	\$283.57	\$305.01	\$305.01	\$288.13	\$288.13
33	\$354.87	\$354.87	\$343.97	\$343.97	\$369.99	\$369.99	\$351.68	\$351.68	\$340.89	\$340.89	\$366.67	\$366.67	\$296.25	\$296.25	\$287.16	\$287.16	\$308.88	\$308.88	\$291.78	\$291.78
34	\$359.61	\$359.61	\$348.56	\$348.56	\$374.93	\$374.93	\$356.38	\$356.38	\$345.44	\$345.44	\$371.57	\$371.57	\$300.21	\$300.21	\$291.00	\$291.00	\$313.01	\$313.01	\$295.68	\$295.68
35	\$361.98	\$361.98	\$350.86	\$350.86	\$377.40	\$377.40	\$358.73	\$358.73	\$347.72	\$347.72	\$374.02	\$374.02	\$302.19	\$302.19	\$292.91	\$292.91	\$315.07	\$315.07	\$297.63	\$297.63
36	\$364.35	\$364.35	\$353.16	\$353.16	\$379.87	\$379.87	\$361.08	\$361.08	\$350.00	\$350.00	\$376.47	\$376.47	\$304.17	\$304.17	\$294.83	\$294.83	\$317.13	\$317.13	\$299.58	\$299.58
37	\$366.72	\$366.72	\$355.45	\$355.45	\$382.34	\$382.34	\$363.43	\$363.43	\$352.27	\$352.27	\$378.91	\$378.91	\$306.15	\$306.15	\$296.75	\$296.75	\$319.19	\$319.19	\$301.53	\$301.53
38	\$369.09	\$369.09	\$357.75	\$357.75	\$384.81	\$384.81	\$365.78	\$365.78	\$354.55	\$354.55	\$381.36	\$381.36	\$308.12	\$308.12	\$298.67	\$298.67	\$321.26	\$321.26	\$303.48	\$303.48
39	\$373.83	\$373.83	\$362.35	\$362.35	\$389.76	\$389.76	\$370.47	\$370.47	\$359.10	\$359.10	\$386.26	\$386.26	\$312.08	\$312.08	\$302.50	\$302.50	\$325.38	\$325.38	\$307.37	\$307.37
40	\$378.57	\$378.57	\$366.94	\$366.94	\$394.70	\$394.70	\$375.17	\$375.17	\$363.65	\$363.65	\$391.16	\$391.16	\$316.04	\$316.04	\$306.34	\$306.34	\$329.51	\$329.51	\$311.27	\$311.27
41	\$385.68	\$385.68	\$373.83	\$373.83	\$402.11	\$402.11	\$382.22	\$382.22	\$370.48	\$370.48	\$398.50	\$398.50	\$321.97	\$321.97	\$312.09	\$312.09	\$335.69	\$335.69	\$317.12	\$317.12
42	\$392.49	\$392.49	\$380.43	\$380.43	\$409.21	\$409.21	\$388.97	\$388.97	\$377.03	\$377.03	\$405.54	\$405.54	\$327.66	\$327.66	\$317.60	\$317.60	\$341.62	\$341.62	\$322.72	\$322.72
43	\$401.97	\$401.97	\$389.62	\$389.62	\$419.10	\$419.10	\$398.36	\$398.36	\$386.13	\$386.13	\$415.34	\$415.34	\$335.57	\$335.57	\$325.27	\$325.27	\$349.88	\$349.88	\$330.51	\$330.51
44	\$413.82	\$413.82	\$401.11	\$401.11	\$431.45	\$431.45	\$410.10	\$410.10	\$397.52	\$397.52	\$427.58	\$427.58	\$345.46	\$345.46	\$334.86	\$334.86	\$360.19	\$360.19	\$340.25	\$340.25
45	\$427.74	\$427.74	\$414.60	\$414.60	\$445.96	\$445.96	\$423.90	\$423.90	\$410.89	\$410.89	\$441.97	\$441.97	\$357.09	\$357.09	\$346.13	\$346.13	\$372.31	\$372.31	\$351.70	\$351.70
46	\$444.33	\$444.33	\$430.68	\$430.68	\$463.26	\$463.26	\$440.34	\$440.34	\$426.83	\$426.83	\$459.11	\$459.11	\$370.94	\$370.94	\$359.55	\$359.55	\$386.75	\$386.75	\$365.34	\$365.34
47	\$462.99	\$462.99	\$448.77	\$448.77	\$482.72	\$482.72	\$458.83	\$458.83	\$444.75	\$444.75	\$478.39	\$478.39	\$386.51	\$386.51	\$374.65	\$374.65	\$402.99	\$402.99	\$380.68	\$380.68
48	\$484.32	\$484.32	\$469.44	\$469.44	\$504.95	\$504.95	\$479.97	\$479.97	\$465.24	\$465.24	\$500.42	\$500.42	\$404.32	\$404.32	\$391.91	\$391.91	\$421.55	\$421.55	\$398.22	\$398.22
49	\$505.35	\$505.35	\$489.83	\$489.83	\$526.88	\$526.88	\$500.81	\$500.81	\$485.44	\$485.44	\$522.16	\$522.16	\$421.88	\$421.88	\$408.93	\$408.93	\$439.86	\$439.86	\$415.51	\$415.51
50	\$529.05	\$529.05	\$512.80	\$512.80	\$551.59	\$551.59	\$524.30	\$524.30	\$508.21	\$508.21	\$546.64	\$546.64	\$441.66	\$441.66	\$428.10	\$428.10	\$460.48	\$460.48	\$435.00	\$435.00
51	\$552.45	\$552.45	\$535.48	\$535.48	\$575.99	\$575.99	\$547.49	\$547.49	\$530.69	\$530.69	\$570.82	\$570.82	\$461.20	\$461.20	\$447.04	\$447.04	\$480.85	\$480.85	\$454.24	\$454.24
52	\$578.22	\$578.22	\$560.46	\$560.46	\$602.86	\$602.86	\$573.03	\$573.03	\$555.44	\$555.44	\$597.45	\$597.45	\$482.71	\$482.71	\$467.89	\$467.89	\$503.28	\$503.28	\$475.43	\$475.43
53	\$604.29	\$604.29	\$585.72	\$585.72	\$630.03	\$630.03	\$598.86	\$598.86	\$580.48	\$580.48	\$624.38	\$624.38	\$504.47	\$504.47	\$488.99	\$488.99	\$525.97			

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070079	16322PA0070079	16322PA0070079	16322PA0070080	16322PA0070080	16322PA0070080	16322PA0070080	16322PA0070080	16322PA0070081	16322PA0070081	16322PA0070081	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082
Plan Marketing Name =>	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$4,750/10% \$50/	Age Silver EPO \$4,750/10% \$50/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Gold EPO \$1,000/10% \$25/	Age Silver EPO \$3,750 \$50/\$75
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	1	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1
Network =>	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$3750 / \$7500
Coinsurance =>	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
Copays =>	\$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$50 / \$70
OOP Maximum =>	\$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$186.32	\$180.61	\$180.61	\$194.26	\$194.26	\$199.92	\$199.92	\$193.78	\$193.78	\$208.44	\$208.44	\$230.53	\$230.53	\$223.45	\$223.45	\$240.35	\$240.35	\$194.54	\$194.54
15	\$202.89	\$196.66	\$196.66	\$211.53	\$211.53	\$217.69	\$217.69	\$211.01	\$211.01	\$226.97	\$226.97	\$251.02	\$251.02	\$243.31	\$243.31	\$261.71	\$261.71	\$211.83	\$211.83
16	\$209.22	\$202.80	\$202.80	\$218.13	\$218.13	\$224.48	\$224.48	\$217.59	\$217.59	\$234.05	\$234.05	\$258.85	\$258.85	\$250.91	\$250.91	\$269.88	\$269.88	\$218.44	\$218.44
17	\$215.55	\$208.94	\$208.94	\$224.74	\$224.74	\$231.28	\$231.28	\$224.18	\$224.18	\$241.14	\$241.14	\$266.69	\$266.69	\$258.50	\$258.50	\$278.05	\$278.05	\$225.06	\$225.06
18	\$222.37	\$215.55	\$215.55	\$231.85	\$231.85	\$238.59	\$238.59	\$231.27	\$231.27	\$248.77	\$248.77	\$275.12	\$275.12	\$266.68	\$266.68	\$286.85	\$286.85	\$232.18	\$232.18
19	\$229.19	\$222.16	\$222.16	\$238.96	\$238.96	\$245.91	\$245.91	\$238.36	\$238.36	\$256.39	\$256.39	\$283.56	\$283.56	\$274.86	\$274.86	\$295.64	\$295.64	\$239.30	\$239.30
20	\$236.25	\$229.01	\$229.01	\$246.32	\$246.32	\$253.49	\$253.49	\$245.71	\$245.71	\$264.30	\$264.30	\$292.30	\$292.30	\$283.33	\$283.33	\$304.75	\$304.75	\$246.67	\$246.67
21	\$243.56	\$236.09	\$236.09	\$253.94	\$253.94	\$261.33	\$261.33	\$253.31	\$253.31	\$272.47	\$272.47	\$301.34	\$301.34	\$292.09	\$292.09	\$314.18	\$314.18	\$254.30	\$254.30
22	\$243.56	\$236.09	\$236.09	\$253.94	\$253.94	\$261.33	\$261.33	\$253.31	\$253.31	\$272.47	\$272.47	\$301.34	\$301.34	\$292.09	\$292.09	\$314.18	\$314.18	\$254.30	\$254.30
23	\$243.56	\$236.09	\$236.09	\$253.94	\$253.94	\$261.33	\$261.33	\$253.31	\$253.31	\$272.47	\$272.47	\$301.34	\$301.34	\$292.09	\$292.09	\$314.18	\$314.18	\$254.30	\$254.30
24	\$243.56	\$236.09	\$236.09	\$253.94	\$253.94	\$261.33	\$261.33	\$253.31	\$253.31	\$272.47	\$272.47	\$301.34	\$301.34	\$292.09	\$292.09	\$314.18	\$314.18	\$254.30	\$254.30
25	\$244.53	\$237.03	\$237.03	\$254.96	\$254.96	\$262.38	\$262.38	\$254.32	\$254.32	\$273.56	\$273.56	\$302.55	\$302.55	\$293.26	\$293.26	\$315.44	\$315.44	\$255.32	\$255.32
26	\$249.41	\$241.76	\$241.76	\$260.03	\$260.03	\$267.60	\$267.60	\$259.39	\$259.39	\$279.01	\$279.01	\$308.57	\$308.57	\$299.10	\$299.10	\$321.72	\$321.72	\$260.40	\$260.40
27	\$255.25	\$247.42	\$247.42	\$266.13	\$266.13	\$273.87	\$273.87	\$265.47	\$265.47	\$285.55	\$285.55	\$315.80	\$315.80	\$306.11	\$306.11	\$329.26	\$329.26	\$266.51	\$266.51
28	\$264.75	\$256.63	\$256.63	\$276.03	\$276.03	\$284.07	\$284.07	\$275.35	\$275.35	\$296.17	\$296.17	\$327.56	\$327.56	\$317.50	\$317.50	\$341.51	\$341.51	\$276.42	\$276.42
29	\$272.54	\$264.18	\$264.18	\$284.16	\$284.16	\$292.43	\$292.43	\$283.45	\$283.45	\$304.89	\$304.89	\$337.20	\$337.20	\$326.85	\$326.85	\$351.57	\$351.57	\$284.56	\$284.56
30	\$276.44	\$267.96	\$267.96	\$288.22	\$288.22	\$296.61	\$296.61	\$287.51	\$287.51	\$309.25	\$309.25	\$342.02	\$342.02	\$331.52	\$331.52	\$356.59	\$356.59	\$288.63	\$288.63
31	\$282.29	\$273.63	\$273.63	\$294.32	\$294.32	\$302.88	\$302.88	\$293.59	\$293.59	\$315.79	\$315.79	\$349.25	\$349.25	\$338.53	\$338.53	\$364.13	\$364.13	\$294.73	\$294.73
32	\$288.13	\$279.29	\$279.29	\$300.41	\$300.41	\$309.15	\$309.15	\$299.67	\$299.67	\$322.33	\$322.33	\$356.49	\$356.49	\$345.54	\$345.54	\$371.67	\$371.67	\$300.84	\$300.84
33	\$291.78	\$282.84	\$282.84	\$304.22	\$304.22	\$313.07	\$313.07	\$303.47	\$303.47	\$326.42	\$326.42	\$361.01	\$361.01	\$349.92	\$349.92	\$376.39	\$376.39	\$304.65	\$304.65
34	\$295.68	\$286.61	\$286.61	\$308.28	\$308.28	\$317.25	\$317.25	\$307.52	\$307.52	\$330.78	\$330.78	\$365.83	\$365.83	\$354.60	\$354.60	\$381.41	\$381.41	\$308.72	\$308.72
35	\$297.63	\$288.50	\$288.50	\$310.31	\$310.31	\$319.35	\$319.35	\$309.54	\$309.54	\$332.96	\$332.96	\$368.24	\$368.24	\$356.93	\$356.93	\$383.93	\$383.93	\$310.75	\$310.75
36	\$299.58	\$290.39	\$290.39	\$312.35	\$312.35	\$321.44	\$321.44	\$311.57	\$311.57	\$335.14	\$335.14	\$370.65	\$370.65	\$359.27	\$359.27	\$386.44	\$386.44	\$312.79	\$312.79
37	\$301.53	\$292.28	\$292.28	\$314.38	\$314.38	\$323.53	\$323.53	\$313.60	\$313.60	\$337.32	\$337.32	\$373.06	\$373.06	\$361.61	\$361.61	\$388.95	\$388.95	\$314.82	\$314.82
38	\$303.48	\$294.17	\$294.17	\$316.41	\$316.41	\$325.62	\$325.62	\$315.62	\$315.62	\$339.50	\$339.50	\$375.47	\$375.47	\$363.94	\$363.94	\$391.47	\$391.47	\$316.86	\$316.86
39	\$307.37	\$297.95	\$297.95	\$320.47	\$320.47	\$329.80	\$329.80	\$319.68	\$319.68	\$343.86	\$343.86	\$380.29	\$380.29	\$368.62	\$368.62	\$396.50	\$396.50	\$320.93	\$320.93
40	\$311.27	\$301.72	\$301.72	\$324.54	\$324.54	\$333.98	\$333.98	\$323.73	\$323.73	\$348.22	\$348.22	\$385.11	\$385.11	\$373.29	\$373.29	\$401.52	\$401.52	\$325.00	\$325.00
41	\$317.12	\$307.39	\$307.39	\$330.63	\$330.63	\$340.25	\$340.25	\$329.81	\$329.81	\$354.76	\$354.76	\$392.34	\$392.34	\$380.30	\$380.30	\$409.06	\$409.06	\$331.10	\$331.10
42	\$322.72	\$312.82	\$312.82	\$336.47	\$336.47	\$346.26	\$346.26	\$335.64	\$335.64	\$361.02	\$361.02	\$399.28	\$399.28	\$387.02	\$387.02	\$416.29	\$416.29	\$336.95	\$336.95
43	\$330.51	\$320.37	\$320.37	\$344.60	\$344.60	\$354.62	\$354.62	\$343.74	\$343.74	\$369.74	\$369.74	\$408.92	\$408.92	\$396.37	\$396.37	\$426.34	\$426.34	\$345.09	\$345.09
44	\$340.25	\$329.82	\$329.82	\$354.75	\$354.75	\$365.08	\$365.08	\$353.87	\$353.87	\$380.64	\$380.64	\$420.97	\$420.97	\$408.05	\$408.05	\$438.91	\$438.91	\$355.26	\$355.26
45	\$351.70	\$340.91	\$340.91	\$366.69	\$366.69	\$377.36	\$377.36	\$365.78	\$365.78	\$393.45	\$393.45	\$435.13	\$435.13	\$421.78	\$421.78	\$453.68	\$453.68	\$367.21	\$367.21
46	\$365.34	\$354.14	\$354.14	\$380.91	\$380.91	\$392.00	\$392.00	\$379.97	\$379.97	\$408.71	\$408.71	\$452.01	\$452.01	\$438.14	\$438.14	\$471.27	\$471.27	\$381.45	\$381.45
47	\$380.68	\$369.01	\$369.01	\$396.91	\$396.91	\$408.46	\$408.46	\$395.92	\$395.92	\$425.87	\$425.87	\$470.99	\$470.99	\$456.54	\$456.54	\$491.06	\$491.06	\$397.47	\$397.47
48	\$398.22	\$386.01	\$386.01	\$415.19	\$415.19	\$427.27	\$427.27	\$414.16	\$414.16	\$445.49	\$445.49	\$492.69	\$492.69	\$477.57	\$477.57	\$513.68	\$513.68	\$415.78	\$415.78
49	\$415.51	\$402.77	\$402.77	\$433.22	\$433.22	\$445.83	\$445.83	\$432.15	\$432.15	\$464.83	\$464.83	\$514.09	\$514.09	\$498.31	\$498.31	\$535.99	\$535.99	\$433.84	\$433.84
50	\$435.00	\$421.66	\$421.66	\$453.54	\$453.54	\$466.74	\$466.74	\$452.41	\$452.41	\$486.63	\$486.63	\$538.19	\$538.19	\$521.67	\$521.67	\$561.13	\$561.13	\$454.18	\$454.18
51	\$454.24	\$440.31	\$440.31	\$473.60	\$473.60	\$487.38	\$487.38	\$472.42	\$472.42	\$508.16	\$508.16	\$562.00	\$562.00	\$544.75	\$544.75	\$585.95	\$585.95	\$474.27	\$474.27
52	\$475.43	\$460.85	\$460.85	\$495.69	\$495.69	\$510.12	\$510.12	\$494.46	\$494.46	\$531.86	\$531.86	\$588.22	\$588.22	\$570.16	\$570.16	\$613.28	\$613.28	\$496.39	\$496.39
53	\$496.86	\$481.62	\$481.62	\$518.04	\$518.04	\$533.11	\$533.11	\$516.75	\$516.75	\$555.84	\$555.84	\$614.73	\$614.73	\$595.86	\$595.86	\$640.93	\$640.93	\$518.77	\$518.77
54	\$520.00	\$504.05	\$504.05	\$542.16	\$542.16	\$557.94	\$557.94	\$540.82	\$540.82	\$581.72	\$581.72	\$623.66	\$623.66	\$603.36	\$603.36	\$670.77	\$670.77	\$542.93	\$542.93
55	\$543.14	\$526.48	\$526.48	\$566.29	\$566.29	\$582.77	\$582.77	\$564.88	\$564.88	\$607.61	\$607.61	\$671.99	\$671.99	\$651.36	\$651.36	\$700.62	\$700.62	\$567.09	\$567.09
56	\$568.23	\$550.80	\$550.80	\$592.44	\$592.44	\$609.68	\$609												

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070082	16322PA0070082	16322PA0080001	16322PA0080001	16322PA0080001	16322PA0080001	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080003	16322PA0080003	16322PA0080003	16322PA0080003	16322PA0080003	16322PA0080003
Plan Marketing Name =>	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70	Stage Silver EPO \$3,750 \$50/\$70
Form # =>	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	4	5	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$3750 / \$7500	\$3750 / \$7500	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinurance =>	90%	90%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50 / \$70	\$50 / \$70	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$8700 / \$17400	\$8700 / \$17400	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$188.57	\$188.57	\$202.83	\$202.83	\$209.82	\$209.82	\$203.38	\$203.38	\$218.76	\$218.76	\$210.76	\$210.76	\$204.29	\$204.29	\$219.74	\$219.74	\$180.42	\$180.42	\$174.88
15	\$205.33	\$205.33	\$220.86	\$220.86	\$228.47	\$228.47	\$221.45	\$221.45	\$238.20	\$238.20	\$229.49	\$229.49	\$222.44	\$222.44	\$239.27	\$239.27	\$196.45	\$196.45	\$190.42
16	\$211.74	\$211.74	\$227.76	\$227.76	\$235.60	\$235.60	\$228.37	\$228.37	\$245.64	\$245.64	\$236.65	\$236.65	\$229.39	\$229.39	\$246.74	\$246.74	\$202.59	\$202.59	\$196.37
17	\$218.15	\$218.15	\$234.65	\$234.65	\$242.73	\$242.73	\$235.28	\$235.28	\$253.07	\$253.07	\$243.82	\$243.82	\$236.33	\$236.33	\$254.21	\$254.21	\$208.72	\$208.72	\$202.31
18	\$225.05	\$225.05	\$242.07	\$242.07	\$250.41	\$250.41	\$242.72	\$242.72	\$261.08	\$261.08	\$251.53	\$251.53	\$243.81	\$243.81	\$262.25	\$262.25	\$215.32	\$215.32	\$208.71
19	\$231.96	\$231.96	\$249.50	\$249.50	\$258.09	\$258.09	\$250.16	\$250.16	\$269.09	\$269.09	\$259.25	\$259.25	\$251.28	\$251.28	\$270.29	\$270.29	\$221.93	\$221.93	\$215.11
20	\$239.11	\$239.11	\$257.19	\$257.19	\$266.04	\$266.04	\$257.87	\$257.87	\$277.38	\$277.38	\$267.24	\$267.24	\$259.03	\$259.03	\$278.62	\$278.62	\$228.76	\$228.76	\$221.74
21	\$246.50	\$246.50	\$265.14	\$265.14	\$274.27	\$274.27	\$265.85	\$265.85	\$285.96	\$285.96	\$275.50	\$275.50	\$267.04	\$267.04	\$287.24	\$287.24	\$235.84	\$235.84	\$228.60
22	\$246.50	\$246.50	\$265.14	\$265.14	\$274.27	\$274.27	\$265.85	\$265.85	\$285.96	\$285.96	\$275.50	\$275.50	\$267.04	\$267.04	\$287.24	\$287.24	\$235.84	\$235.84	\$228.60
23	\$246.50	\$246.50	\$265.14	\$265.14	\$274.27	\$274.27	\$265.85	\$265.85	\$285.96	\$285.96	\$275.50	\$275.50	\$267.04	\$267.04	\$287.24	\$287.24	\$235.84	\$235.84	\$228.60
24	\$246.50	\$246.50	\$265.14	\$265.14	\$274.27	\$274.27	\$265.85	\$265.85	\$285.96	\$285.96	\$275.50	\$275.50	\$267.04	\$267.04	\$287.24	\$287.24	\$235.84	\$235.84	\$228.60
25	\$247.49	\$247.49	\$266.20	\$266.20	\$275.37	\$275.37	\$266.91	\$266.91	\$287.10	\$287.10	\$276.60	\$276.60	\$268.11	\$268.11	\$288.39	\$288.39	\$236.78	\$236.78	\$229.51
26	\$252.42	\$252.42	\$271.50	\$271.50	\$280.85	\$280.85	\$272.23	\$272.23	\$292.82	\$292.82	\$282.11	\$282.11	\$273.45	\$273.45	\$294.13	\$294.13	\$241.50	\$241.50	\$234.09
27	\$258.33	\$258.33	\$277.87	\$277.87	\$287.43	\$287.43	\$278.61	\$278.61	\$299.69	\$299.69	\$288.72	\$288.72	\$279.86	\$279.86	\$301.03	\$301.03	\$247.16	\$247.16	\$239.57
28	\$267.95	\$267.95	\$288.21	\$288.21	\$298.13	\$298.13	\$288.98	\$288.98	\$310.84	\$310.84	\$299.47	\$299.47	\$290.27	\$290.27	\$312.23	\$312.23	\$256.36	\$256.36	\$248.49
29	\$275.83	\$275.83	\$296.69	\$296.69	\$306.91	\$306.91	\$297.49	\$297.49	\$319.99	\$319.99	\$308.28	\$308.28	\$298.82	\$298.82	\$321.42	\$321.42	\$263.90	\$263.90	\$255.80
30	\$279.78	\$279.78	\$300.93	\$300.93	\$311.30	\$311.30	\$301.74	\$301.74	\$324.56	\$324.56	\$312.69	\$312.69	\$303.09	\$303.09	\$326.02	\$326.02	\$267.68	\$267.68	\$259.46
31	\$285.69	\$285.69	\$307.30	\$307.30	\$317.88	\$317.88	\$308.12	\$308.12	\$331.43	\$331.43	\$319.30	\$319.30	\$309.50	\$309.50	\$332.91	\$332.91	\$273.34	\$273.34	\$264.95
32	\$291.61	\$291.61	\$313.66	\$313.66	\$324.46	\$324.46	\$314.50	\$314.50	\$338.29	\$338.29	\$325.92	\$325.92	\$315.91	\$315.91	\$339.80	\$339.80	\$279.00	\$279.00	\$270.43
33	\$295.31	\$295.31	\$317.64	\$317.64	\$328.58	\$328.58	\$318.49	\$318.49	\$342.58	\$342.58	\$330.05	\$330.05	\$319.91	\$319.91	\$344.11	\$344.11	\$282.54	\$282.54	\$273.86
34	\$299.25	\$299.25	\$321.88	\$321.88	\$332.96	\$332.96	\$322.74	\$322.74	\$347.16	\$347.16	\$334.46	\$334.46	\$324.19	\$324.19	\$348.71	\$348.71	\$286.31	\$286.31	\$277.52
35	\$301.22	\$301.22	\$324.00	\$324.00	\$335.16	\$335.16	\$324.87	\$324.87	\$349.44	\$349.44	\$336.66	\$336.66	\$326.32	\$326.32	\$351.01	\$351.01	\$288.20	\$288.20	\$279.35
36	\$303.20	\$303.20	\$326.12	\$326.12	\$337.35	\$337.35	\$327.00	\$327.00	\$351.73	\$351.73	\$338.87	\$338.87	\$328.46	\$328.46	\$353.31	\$353.31	\$290.08	\$290.08	\$281.18
37	\$305.17	\$305.17	\$328.24	\$328.24	\$339.55	\$339.55	\$329.12	\$329.12	\$354.02	\$354.02	\$341.07	\$341.07	\$330.60	\$330.60	\$355.60	\$355.60	\$291.97	\$291.97	\$283.01
38	\$307.14	\$307.14	\$330.36	\$330.36	\$341.74	\$341.74	\$331.25	\$331.25	\$356.31	\$356.31	\$343.27	\$343.27	\$332.73	\$332.73	\$357.90	\$357.90	\$293.86	\$293.86	\$284.84
39	\$311.08	\$311.08	\$334.61	\$334.61	\$346.13	\$346.13	\$335.50	\$335.50	\$360.88	\$360.88	\$347.68	\$347.68	\$337.00	\$337.00	\$362.50	\$362.50	\$297.63	\$297.63	\$288.49
40	\$315.03	\$315.03	\$338.85	\$338.85	\$350.52	\$350.52	\$339.76	\$339.76	\$365.46	\$365.46	\$352.09	\$352.09	\$341.28	\$341.28	\$367.09	\$367.09	\$301.40	\$301.40	\$292.15
41	\$320.94	\$320.94	\$345.21	\$345.21	\$357.10	\$357.10	\$346.14	\$346.14	\$372.32	\$372.32	\$358.70	\$358.70	\$347.69	\$347.69	\$373.99	\$373.99	\$307.06	\$307.06	\$297.64
42	\$326.61	\$326.61	\$351.31	\$351.31	\$363.41	\$363.41	\$352.25	\$352.25	\$378.90	\$378.90	\$365.04	\$365.04	\$353.83	\$353.83	\$380.59	\$380.59	\$312.49	\$312.49	\$302.90
43	\$334.50	\$334.50	\$359.79	\$359.79	\$372.18	\$372.18	\$360.76	\$360.76	\$388.05	\$388.05	\$373.85	\$373.85	\$362.37	\$362.37	\$389.78	\$389.78	\$320.03	\$320.03	\$310.21
44	\$344.36	\$344.36	\$370.40	\$370.40	\$383.16	\$383.16	\$371.39	\$371.39	\$399.49	\$399.49	\$384.87	\$384.87	\$373.05	\$373.05	\$401.27	\$401.27	\$329.47	\$329.47	\$319.35
45	\$355.95	\$355.95	\$382.86	\$382.86	\$396.05	\$396.05	\$383.89	\$383.89	\$412.93	\$412.93	\$397.82	\$397.82	\$385.61	\$385.61	\$414.77	\$414.77	\$340.55	\$340.55	\$330.10
46	\$369.75	\$369.75	\$397.71	\$397.71	\$411.41	\$411.41	\$398.78	\$398.78	\$428.94	\$428.94	\$413.25	\$413.25	\$400.56	\$400.56	\$430.86	\$430.86	\$353.76	\$353.76	\$342.90
47	\$385.28	\$385.28	\$414.41	\$414.41	\$428.68	\$428.68	\$415.52	\$415.52	\$446.96	\$446.96	\$430.61	\$430.61	\$417.38	\$417.38	\$448.96	\$448.96	\$368.62	\$368.62	\$357.30
48	\$403.03	\$403.03	\$433.50	\$433.50	\$448.43	\$448.43	\$434.66	\$434.66	\$467.54	\$467.54	\$450.44	\$450.44	\$436.61	\$436.61	\$469.64	\$469.64	\$385.60	\$385.60	\$373.76
49	\$420.53	\$420.53	\$452.33	\$452.33	\$467.90	\$467.90	\$453.54	\$453.54	\$487.85	\$487.85	\$470.00	\$470.00	\$455.57	\$455.57	\$490.03	\$490.03	\$402.34	\$402.34	\$389.99
50	\$440.25	\$440.25	\$473.54	\$473.54	\$489.85	\$489.85	\$474.81	\$474.81	\$510.72	\$510.72	\$492.04	\$492.04	\$476.93	\$476.93	\$513.01	\$513.01	\$421.21	\$421.21	\$408.28
51	\$459.72	\$459.72	\$494.49	\$494.49	\$511.51	\$511.51	\$495.81	\$495.81	\$533.32	\$533.32	\$513.81	\$513.81	\$498.03	\$498.03	\$535.70	\$535.70	\$439.84	\$439.84	\$426.34
52	\$481.17	\$481.17	\$517.55	\$517.55	\$535.38	\$535.38	\$518.94	\$518.94	\$558.19	\$558.19	\$537.78	\$537.78	\$521.26	\$521.26	\$560.69	\$560.69	\$460.36	\$460.36	\$446.23
53	\$502.86	\$502.86	\$540.89	\$540.89	\$559.51	\$559.51	\$542.33	\$542.33	\$583.36	\$583.36	\$562.02	\$562.02	\$544.76	\$544.76	\$585.97	\$585.97	\$481.11	\$481.11	\$466.34
54	\$526.28	\$526.28	\$566.07	\$566.07	\$585.57	\$585.57	\$567.59	\$567.59	\$610.52	\$610.52	\$588.19	\$588.19	\$570.13	\$570.13	\$613.26	\$613.26	\$503.52	\$503.52	\$488.06
55	\$549.70	\$549.70	\$591.26	\$591.26	\$611.62	\$611.62	\$592.85	\$592.85	\$637.69	\$637.69	\$614.37	\$614.37	\$595.50	\$595.50	\$640.55	\$640.55	\$525.92	\$525.92	\$509.78
56	\$575.08	\$575.08	\$618.57	\$618.57	\$639.87	\$639.87	\$620.23	\$620.23	\$667.14	\$667.1									

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

HIOS Plan ID (On Exchange)=>									
HIOS Plan ID (Off Exchange)=>	0080003	16322PA0080003	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004
Plan Marketing Name =>	EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	3	5	1	4	5				
Network =>	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental
Metal =>	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	\$7000	\$3500 / \$7000	\$3500 / \$7000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$80	\$60 / \$80	\$60 / \$80	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
OOP Maximum =>	\$17400	\$8700 / \$17400	\$8700 / \$17400	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$174.88	\$188.11	\$188.11	\$136.97	\$136.97	\$132.76	\$132.76	\$142.80	\$142.80
15	\$190.42	\$204.83	\$204.83	\$149.14	\$149.14	\$144.56	\$144.56	\$155.50	\$155.50
16	\$196.37	\$211.22	\$211.22	\$153.80	\$153.80	\$149.07	\$149.07	\$160.35	\$160.35
17	\$202.31	\$217.61	\$217.61	\$158.45	\$158.45	\$153.58	\$153.58	\$165.20	\$165.20
18	\$208.71	\$224.50	\$224.50	\$163.46	\$163.46	\$158.44	\$158.44	\$170.43	\$170.43
19	\$215.11	\$231.38	\$231.38	\$168.48	\$168.48	\$163.30	\$163.30	\$175.66	\$175.66
20	\$221.74	\$238.51	\$238.51	\$173.67	\$173.67	\$168.33	\$168.33	\$181.07	\$181.07
21	\$228.60	\$245.89	\$245.89	\$179.04	\$179.04	\$173.54	\$173.54	\$186.67	\$186.67
22	\$228.60	\$245.89	\$245.89	\$179.04	\$179.04	\$173.54	\$173.54	\$186.67	\$186.67
23	\$228.60	\$245.89	\$245.89	\$179.04	\$179.04	\$173.54	\$173.54	\$186.67	\$186.67
24	\$228.60	\$245.89	\$245.89	\$179.04	\$179.04	\$173.54	\$173.54	\$186.67	\$186.67
25	\$229.51	\$246.87	\$246.87	\$179.76	\$179.76	\$174.23	\$174.23	\$187.42	\$187.42
26	\$234.09	\$251.79	\$251.79	\$183.34	\$183.34	\$177.70	\$177.70	\$191.15	\$191.15
27	\$239.57	\$257.69	\$257.69	\$187.63	\$187.63	\$181.87	\$181.87	\$195.63	\$195.63
28	\$248.49	\$267.28	\$267.28	\$194.62	\$194.62	\$188.64	\$188.64	\$202.91	\$202.91
29	\$255.80	\$275.15	\$275.15	\$200.35	\$200.35	\$194.19	\$194.19	\$208.88	\$208.88
30	\$259.46	\$279.09	\$279.09	\$203.21	\$203.21	\$196.97	\$196.97	\$211.87	\$211.87
31	\$264.95	\$284.99	\$284.99	\$207.51	\$207.51	\$201.13	\$201.13	\$216.35	\$216.35
32	\$270.43	\$290.89	\$290.89	\$211.80	\$211.80	\$205.30	\$205.30	\$220.83	\$220.83
33	\$273.86	\$294.58	\$294.58	\$214.49	\$214.49	\$207.90	\$207.90	\$223.63	\$223.63
34	\$277.52	\$298.51	\$298.51	\$217.35	\$217.35	\$210.68	\$210.68	\$226.62	\$226.62
35	\$279.35	\$300.48	\$300.48	\$218.79	\$218.79	\$212.07	\$212.07	\$228.11	\$228.11
36	\$281.18	\$302.44	\$302.44	\$220.22	\$220.22	\$213.45	\$213.45	\$229.60	\$229.60
37	\$283.01	\$304.41	\$304.41	\$221.65	\$221.65	\$214.84	\$214.84	\$231.10	\$231.10
38	\$284.84	\$306.38	\$306.38	\$223.08	\$223.08	\$216.23	\$216.23	\$232.59	\$232.59
39	\$288.49	\$310.31	\$310.31	\$225.95	\$225.95	\$219.01	\$219.01	\$235.58	\$235.58
40	\$292.15	\$314.25	\$314.25	\$228.81	\$228.81	\$221.78	\$221.78	\$238.56	\$238.56
41	\$297.64	\$320.15	\$320.15	\$233.11	\$233.11	\$225.95	\$225.95	\$243.04	\$243.04
42	\$302.90	\$325.80	\$325.80	\$237.23	\$237.23	\$229.94	\$229.94	\$247.34	\$247.34
43	\$310.21	\$333.67	\$333.67	\$242.96	\$242.96	\$235.49	\$235.49	\$253.31	\$253.31
44	\$319.35	\$343.51	\$343.51	\$250.12	\$250.12	\$242.44	\$242.44	\$260.78	\$260.78
45	\$330.10	\$355.07	\$355.07	\$258.53	\$258.53	\$250.59	\$250.59	\$269.55	\$269.55
46	\$342.90	\$368.84	\$368.84	\$268.56	\$268.56	\$260.31	\$260.31	\$280.01	\$280.01
47	\$357.30	\$384.33	\$384.33	\$279.84	\$279.84	\$271.24	\$271.24	\$291.77	\$291.77
48	\$373.76	\$402.03	\$402.03	\$292.73	\$292.73	\$283.74	\$283.74	\$305.21	\$305.21
49	\$389.99	\$419.49	\$419.49	\$305.44	\$305.44	\$296.06	\$296.06	\$318.46	\$318.46
50	\$408.28	\$439.16	\$439.16	\$319.77	\$319.77	\$309.94	\$309.94	\$333.39	\$333.39
51	\$426.34	\$458.58	\$458.58	\$333.91	\$333.91	\$323.65	\$323.65	\$348.14	\$348.14
52	\$446.23	\$479.98	\$479.98	\$349.49	\$349.49	\$338.75	\$338.75	\$364.38	\$364.38
53	\$466.34	\$501.62	\$501.62	\$365.24	\$365.24	\$354.02	\$354.02	\$380.81	\$380.81
54	\$488.06	\$524.98	\$524.98	\$382.25	\$382.25	\$370.51	\$370.51	\$398.54	\$398.54
55	\$509.78	\$548.33	\$548.33	\$399.26	\$399.26	\$386.99	\$386.99	\$416.27	\$416.27
56	\$533.32	\$573.66	\$573.66	\$417.70	\$417.70	\$404.87	\$404.87	\$435.50	\$435.50
57	\$557.10	\$599.23	\$599.23	\$436.32	\$436.32	\$422.92	\$422.92	\$454.91	\$454.91
58	\$582.47	\$626.53	\$626.53	\$456.19	\$456.19	\$442.18	\$442.18	\$475.64	\$475.64
59	\$595.05	\$640.05	\$640.05	\$466.04	\$466.04	\$451.72	\$451.72	\$485.90	\$485.90
60	\$620.42	\$667.35	\$667.35	\$485.91	\$485.91	\$470.99	\$470.99	\$506.62	\$506.62
61	\$642.37	\$690.95	\$690.95	\$503.10	\$503.10	\$487.65	\$487.65	\$524.54	\$524.54
62	\$656.77	\$706.44	\$706.44	\$514.38	\$514.38	\$498.58	\$498.58	\$536.30	\$536.30
63	\$674.83	\$725.87	\$725.87	\$528.53	\$528.53	\$512.29	\$512.29	\$551.05	\$551.05
64+	\$685.80	\$737.67	\$737.67	\$537.12	\$537.12	\$520.62	\$520.62	\$560.01	\$560.01

Company Name: **UPMC Health Options, Inc.**  
 Market: **Small Group**  
 Product: **PPO, EPO**  
 Effective Date of Rates: **October 1, 2022**

December 31, 2022

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083	16322PA0060083
Plan Marketing Name =>	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/	Advantage Gold PPO \$1,000 \$35/
Form # =>	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2	4
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	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	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$2000 / \$4000	\$2000 / \$4000	\$2000 / \$4000
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$256.86	\$256.86	\$305.60	\$305.60	\$248.97	\$248.97	\$267.80	\$267.80	\$257.73	\$257.73	\$306.63	\$306.63	\$249.82	\$249.82	\$268.71	\$268.71	\$253.82	\$253.82	\$301.98
15	\$279.69	\$279.69	\$332.77	\$332.77	\$271.10	\$271.10	\$291.61	\$291.61	\$280.64	\$280.64	\$333.89	\$333.89	\$272.02	\$272.02	\$292.60	\$292.60	\$276.38	\$276.38	\$328.83
16	\$288.42	\$288.42	\$343.15	\$343.15	\$279.56	\$279.56	\$300.71	\$300.71	\$289.40	\$289.40	\$344.31	\$344.31	\$280.52	\$280.52	\$301.73	\$301.73	\$285.01	\$285.01	\$339.09
17	\$297.15	\$297.15	\$353.54	\$353.54	\$288.02	\$288.02	\$309.81	\$309.81	\$298.16	\$298.16	\$354.73	\$354.73	\$289.01	\$289.01	\$310.87	\$310.87	\$293.63	\$293.63	\$349.35
18	\$306.55	\$306.55	\$364.73	\$364.73	\$297.14	\$297.14	\$319.61	\$319.61	\$307.59	\$307.59	\$365.96	\$365.96	\$298.15	\$298.15	\$320.70	\$320.70	\$302.92	\$302.92	\$360.41
19	\$315.95	\$315.95	\$375.91	\$375.91	\$306.25	\$306.25	\$329.42	\$329.42	\$317.02	\$317.02	\$377.18	\$377.18	\$307.29	\$307.29	\$330.54	\$330.54	\$312.21	\$312.21	\$371.46
20	\$325.69	\$325.69	\$387.50	\$387.50	\$315.69	\$315.69	\$339.57	\$339.57	\$326.79	\$326.79	\$388.81	\$388.81	\$316.76	\$316.76	\$336.76	\$336.76	\$321.84	\$321.84	\$382.91
21	\$335.76	\$335.76	\$399.48	\$399.48	\$325.45	\$325.45	\$350.07	\$350.07	\$336.90	\$336.90	\$400.83	\$400.83	\$326.56	\$326.56	\$351.26	\$351.26	\$331.79	\$331.79	\$394.75
22	\$335.76	\$335.76	\$399.48	\$399.48	\$325.45	\$325.45	\$350.07	\$350.07	\$336.90	\$336.90	\$400.83	\$400.83	\$326.56	\$326.56	\$351.26	\$351.26	\$331.79	\$331.79	\$394.75
23	\$335.76	\$335.76	\$399.48	\$399.48	\$325.45	\$325.45	\$350.07	\$350.07	\$336.90	\$336.90	\$400.83	\$400.83	\$326.56	\$326.56	\$351.26	\$351.26	\$331.79	\$331.79	\$394.75
24	\$335.76	\$335.76	\$399.48	\$399.48	\$325.45	\$325.45	\$350.07	\$350.07	\$336.90	\$336.90	\$400.83	\$400.83	\$326.56	\$326.56	\$351.26	\$351.26	\$331.79	\$331.79	\$394.75
25	\$337.10	\$337.10	\$401.08	\$401.08	\$326.75	\$326.75	\$351.47	\$351.47	\$338.25	\$338.25	\$402.43	\$402.43	\$327.87	\$327.87	\$352.67	\$352.67	\$333.12	\$333.12	\$396.33
26	\$343.82	\$343.82	\$409.07	\$409.07	\$333.26	\$333.26	\$358.47	\$358.47	\$344.99	\$344.99	\$410.45	\$410.45	\$334.40	\$334.40	\$359.69	\$359.69	\$339.75	\$339.75	\$404.22
27	\$351.88	\$351.88	\$418.66	\$418.66	\$341.07	\$341.07	\$366.87	\$366.87	\$353.07	\$353.07	\$420.07	\$420.07	\$342.23	\$342.23	\$368.12	\$368.12	\$347.72	\$347.72	\$413.70
28	\$364.97	\$364.97	\$434.23	\$434.23	\$353.76	\$353.76	\$380.53	\$380.53	\$366.21	\$366.21	\$435.70	\$435.70	\$354.97	\$354.97	\$381.82	\$381.82	\$360.66	\$360.66	\$429.09
29	\$375.72	\$375.72	\$447.02	\$447.02	\$364.18	\$364.18	\$391.73	\$391.73	\$376.99	\$376.99	\$448.53	\$448.53	\$365.42	\$365.42	\$393.06	\$393.06	\$371.27	\$371.27	\$441.73
30	\$381.09	\$381.09	\$453.41	\$453.41	\$369.39	\$369.39	\$397.33	\$397.33	\$382.38	\$382.38	\$454.94	\$454.94	\$370.65	\$370.65	\$398.68	\$398.68	\$376.58	\$376.58	\$448.04
31	\$389.15	\$389.15	\$463.00	\$463.00	\$377.20	\$377.20	\$405.73	\$405.73	\$390.47	\$390.47	\$464.56	\$464.56	\$378.48	\$378.48	\$407.11	\$407.11	\$384.54	\$384.54	\$457.52
32	\$397.20	\$397.20	\$472.58	\$472.58	\$385.01	\$385.01	\$414.13	\$414.13	\$398.55	\$398.55	\$474.18	\$474.18	\$386.32	\$386.32	\$415.54	\$415.54	\$392.51	\$392.51	\$466.99
33	\$402.24	\$402.24	\$478.58	\$478.58	\$389.89	\$389.89	\$419.38	\$419.38	\$403.61	\$403.61	\$480.19	\$480.19	\$391.22	\$391.22	\$420.81	\$420.81	\$397.48	\$397.48	\$472.91
34	\$407.61	\$407.61	\$484.97	\$484.97	\$395.10	\$395.10	\$424.98	\$424.98	\$409.00	\$409.00	\$486.61	\$486.61	\$396.44	\$396.44	\$426.43	\$426.43	\$402.79	\$402.79	\$479.23
35	\$410.30	\$410.30	\$488.16	\$488.16	\$397.70	\$397.70	\$427.79	\$427.79	\$411.69	\$411.69	\$489.81	\$489.81	\$399.06	\$399.06	\$429.24	\$429.24	\$405.45	\$405.45	\$482.38
36	\$412.98	\$412.98	\$491.36	\$491.36	\$400.30	\$400.30	\$430.59	\$430.59	\$414.39	\$414.39	\$493.02	\$493.02	\$401.67	\$401.67	\$432.05	\$432.05	\$408.10	\$408.10	\$485.54
37	\$415.67	\$415.67	\$494.56	\$494.56	\$402.91	\$402.91	\$433.39	\$433.39	\$417.08	\$417.08	\$496.23	\$496.23	\$404.28	\$404.28	\$434.86	\$434.86	\$410.76	\$410.76	\$488.70
38	\$418.36	\$418.36	\$497.75	\$497.75	\$405.51	\$405.51	\$436.19	\$436.19	\$419.78	\$419.78	\$499.43	\$499.43	\$406.89	\$406.89	\$437.67	\$437.67	\$413.41	\$413.41	\$491.86
39	\$423.73	\$423.73	\$504.14	\$504.14	\$410.72	\$410.72	\$441.79	\$441.79	\$425.17	\$425.17	\$505.85	\$505.85	\$412.12	\$412.12	\$443.29	\$443.29	\$418.72	\$418.72	\$498.17
40	\$429.10	\$429.10	\$510.54	\$510.54	\$415.93	\$415.93	\$447.39	\$447.39	\$430.56	\$430.56	\$512.26	\$512.26	\$417.34	\$417.34	\$448.91	\$448.91	\$424.03	\$424.03	\$504.49
41	\$437.16	\$437.16	\$520.12	\$520.12	\$423.74	\$423.74	\$455.79	\$455.79	\$438.64	\$438.64	\$521.88	\$521.88	\$425.18	\$425.18	\$457.34	\$457.34	\$431.99	\$431.99	\$513.96
42	\$444.88	\$444.88	\$529.31	\$529.31	\$431.22	\$431.22	\$463.84	\$463.84	\$446.39	\$446.39	\$531.10	\$531.10	\$432.69	\$432.69	\$465.42	\$465.42	\$439.62	\$439.62	\$523.04
43	\$455.63	\$455.63	\$542.09	\$542.09	\$441.64	\$441.64	\$475.04	\$475.04	\$457.17	\$457.17	\$543.93	\$543.93	\$443.14	\$443.14	\$476.66	\$476.66	\$450.24	\$450.24	\$535.68
44	\$469.06	\$469.06	\$558.07	\$558.07	\$454.65	\$454.65	\$489.05	\$489.05	\$470.65	\$470.65	\$559.96	\$559.96	\$456.20	\$456.20	\$490.71	\$490.71	\$463.51	\$463.51	\$551.47
45	\$484.84	\$484.84	\$576.85	\$576.85	\$469.95	\$469.95	\$505.50	\$505.50	\$486.48	\$486.48	\$578.80	\$578.80	\$471.55	\$471.55	\$507.22	\$507.22	\$479.10	\$479.10	\$570.02
46	\$503.64	\$503.64	\$599.22	\$599.22	\$488.18	\$488.18	\$525.11	\$525.11	\$505.35	\$505.35	\$601.25	\$601.25	\$489.84	\$489.84	\$526.89	\$526.89	\$497.69	\$497.69	\$592.13
47	\$524.79	\$524.79	\$624.39	\$624.39	\$508.68	\$508.68	\$547.16	\$547.16	\$526.57	\$526.57	\$626.50	\$626.50	\$510.41	\$510.41	\$549.02	\$549.02	\$518.59	\$518.59	\$616.99
48	\$548.97	\$548.97	\$653.15	\$653.15	\$532.11	\$532.11	\$572.36	\$572.36	\$550.83	\$550.83	\$655.36	\$655.36	\$533.93	\$533.93	\$574.31	\$574.31	\$542.48	\$542.48	\$645.42
49	\$572.81	\$572.81	\$681.51	\$681.51	\$555.22	\$555.22	\$597.22	\$597.22	\$574.75	\$574.75	\$683.82	\$683.82	\$557.11	\$557.11	\$599.25	\$599.25	\$566.03	\$566.03	\$673.44
50	\$599.67	\$599.67	\$713.47	\$713.47	\$581.25	\$581.25	\$625.23	\$625.23	\$601.70	\$601.70	\$715.88	\$715.88	\$583.24	\$583.24	\$627.35	\$627.35	\$592.58	\$592.58	\$705.02
51	\$626.19	\$626.19	\$745.03	\$745.03	\$606.96	\$606.96	\$652.88	\$652.88	\$628.32	\$628.32	\$747.55	\$747.55	\$609.03	\$609.03	\$655.10	\$655.10	\$618.79	\$618.79	\$736.21
52	\$655.40	\$655.40	\$779.78	\$779.78	\$635.28	\$635.28	\$683.34	\$683.34	\$657.63	\$657.63	\$782.42	\$782.42	\$637.45	\$637.45	\$685.66	\$685.66	\$647.65	\$647.65	\$770.55
53	\$684.95	\$684.95	\$814.94	\$814.94	\$663.92	\$663.92	\$714.14	\$714.14	\$687.28	\$687.28	\$817.69	\$817.69	\$666.18	\$666.18	\$716.57	\$716.57	\$676.85	\$676.85	\$805.29
54	\$716.85	\$716.85	\$852.89	\$852.89	\$694.84	\$694.84	\$747.40	\$747.40	\$719.28	\$719.28	\$855.77	\$855.77	\$697.21	\$697.21	\$749.94	\$749.94	\$708.37	\$708.37	\$842.79
55	\$748.74	\$748.74	\$890.84	\$890.84	\$725.75	\$725.75	\$780.66	\$780.66	\$751.29	\$751.29	\$893.85	\$893.85	\$728.23	\$728.23	\$783.31	\$783.31	\$739.89	\$739.89	\$880.29
56	\$783.33	\$783.33	\$931.99	\$931.99	\$759.2														

**Effective Date of Rates:**

HIOS Plan ID (On Exchange)=>																					
HIOS Plan ID (Off Exchange)=>		0060086		16322PA0060086		16322PA0060086		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060087		16322PA0060088		16322PA0060088		16322PA0060088	
Plan Marketing Name =>		PO \$2,000 \$35/		w/Dental Gold PPO \$2,000 \$35/		w/Dental Gold PPO \$2,000 \$35/		w/Dental Gold PPO \$2,500 \$30/		w/Dental Gold PPO \$2,500 \$30/		w/Dental Gold PPO \$2,500 \$30/		w/Dental Gold PPO \$2,500 \$30/		w/Dental Silver PPO \$3,500 \$60/		w/Dental Silver PPO \$3,500 \$60/		w/Dental Silver PPO \$3,500 \$60/	
Form # =>		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02	
Rating Area =>		4		5		1		2		4		5		1		2		4		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		Gold		Gold		Silver		Silver		Silver		Silver	
Deductible =>		\$4000		\$2000 / \$4000		\$2000 / \$4000		\$2500 / \$5000		\$2500 / \$5000		\$2500 / \$5000		\$2500 / \$5000		\$3500 / \$7000		\$3500 / \$7000		\$3500 / \$7000	
Coinsurance =>		0%		100%		100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>		\$50		\$35 / \$50		\$35 / \$50		\$30 / \$40		\$30 / \$40		\$30 / \$40		\$30 / \$40		\$60 / \$80		\$60 / \$80		\$60 / \$80	
OOP Maximum =>		\$13000		\$6500 / \$13000		\$6500 / \$13000		\$7000 / \$13000		\$7000 / \$13000		\$7000 / \$13000		\$7000 / \$13000		\$8700 / \$17400		\$8700 / \$17400		\$8700 / \$17400	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco		Tobacco		Non-Tobacco	
0 - 14	\$301.88	\$246.03	\$246.03	\$264.64	\$264.64	\$255.73	\$255.73	\$304.26	\$304.26	\$247.88	\$247.88	\$266.63	\$266.63	\$219.46	\$219.46	\$261.10	\$261.10	\$212.72	\$212.72	\$212.72	\$212.72
15	\$328.93	\$267.90	\$267.90	\$288.16	\$288.16	\$331.31	\$331.31	\$269.92	\$269.92	\$238.96	\$238.96	\$286.31	\$286.31	\$238.96	\$238.96	\$284.31	\$284.31	\$231.62	\$231.62	\$231.62	\$231.62
16	\$339.09	\$276.26	\$276.26	\$297.15	\$297.15	\$287.16	\$287.16	\$341.65	\$341.65	\$278.34	\$278.34	\$299.40	\$299.40	\$246.42	\$246.42	\$293.19	\$293.19	\$238.85	\$238.85	\$238.85	\$238.85
17	\$349.35	\$284.62	\$284.62	\$306.15	\$306.15	\$295.85	\$295.85	\$351.99	\$351.99	\$286.77	\$286.77	\$308.46	\$308.46	\$253.88	\$253.88	\$302.06	\$302.06	\$246.08	\$246.08	\$246.08	\$246.08
18	\$360.41	\$293.63	\$293.63	\$315.83	\$315.83	\$305.21	\$305.21	\$363.13	\$363.13	\$295.84	\$295.84	\$318.22	\$318.22	\$261.91	\$261.91	\$311.62	\$311.62	\$253.87	\$253.87	\$253.87	\$253.87
19	\$371.46	\$302.64	\$302.64	\$325.52	\$325.52	\$314.57	\$314.57	\$374.26	\$374.26	\$304.91	\$304.91	\$327.98	\$327.98	\$269.94	\$269.94	\$321.17	\$321.17	\$261.65	\$261.65	\$261.65	\$261.65
20	\$382.91	\$311.96	\$311.96	\$335.55	\$335.55	\$324.26	\$324.26	\$385.80	\$385.80	\$314.31	\$314.31	\$338.08	\$338.08	\$278.26	\$278.26	\$331.07	\$331.07	\$269.72	\$269.72	\$269.72	\$269.72
21	\$394.75	\$321.61	\$321.61	\$345.93	\$345.93	\$334.29	\$334.29	\$397.73	\$397.73	\$324.03	\$324.03	\$348.54	\$348.54	\$286.87	\$286.87	\$341.31	\$341.31	\$278.06	\$278.06	\$278.06	\$278.06
22	\$394.75	\$321.61	\$321.61	\$345.93	\$345.93	\$334.29	\$334.29	\$397.73	\$397.73	\$324.03	\$324.03	\$348.54	\$348.54	\$286.87</							

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060088	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089	16322PA0060089
Plan Marketing Name =>	Advantage Silver PPO \$3,500 / \$7000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Bronze PPO \$8,000 / \$16000	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500	Advantage Gold HSA PPO \$1,750 / \$3500
Form # =>	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	5	1	2	2	2	2	2	2	2	2	1	2	2	2	2	2	2	2	2
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$3500 / \$7000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500
Coinurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	90%	90%	90%	90%	90%	90%	90%	90%	90%
Copays =>	\$60 / \$80	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%
OOP Maximum =>	\$8700 / \$17400	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$228.80	\$228.80	\$166.69	\$166.69	\$198.33	\$198.33	\$161.58	\$161.58	\$173.80	\$173.80	\$232.32	\$232.32	\$276.41	\$276.41	\$225.19	\$225.19	\$242.23	\$242.23	\$235.96
15	\$249.14	\$249.14	\$181.51	\$181.51	\$215.96	\$215.96	\$175.94	\$175.94	\$189.25	\$189.25	\$252.97	\$252.97	\$300.98	\$300.98	\$245.21	\$245.21	\$263.76	\$263.76	\$256.94
16	\$256.92	\$256.92	\$187.18	\$187.18	\$222.70	\$222.70	\$181.43	\$181.43	\$195.16	\$195.16	\$260.87	\$260.87	\$310.37	\$310.37	\$252.86	\$252.86	\$271.99	\$271.99	\$264.96
17	\$264.69	\$264.69	\$192.84	\$192.84	\$229.44	\$229.44	\$186.92	\$186.92	\$201.06	\$201.06	\$268.77	\$268.77	\$319.77	\$319.77	\$260.52	\$260.52	\$280.23	\$280.23	\$272.98
18	\$273.07	\$273.07	\$198.94	\$198.94	\$236.70	\$236.70	\$192.83	\$192.83	\$207.42	\$207.42	\$277.27	\$277.27	\$329.89	\$329.89	\$268.76	\$268.76	\$289.09	\$289.09	\$281.61
19	\$281.44	\$281.44	\$205.04	\$205.04	\$243.95	\$243.95	\$198.75	\$198.75	\$213.79	\$213.79	\$285.77	\$285.77	\$340.00	\$340.00	\$277.00	\$277.00	\$297.96	\$297.96	\$290.25
20	\$290.12	\$290.12	\$211.36	\$211.36	\$251.47	\$251.47	\$204.87	\$204.87	\$220.37	\$220.37	\$294.58	\$294.58	\$350.48	\$350.48	\$285.54	\$285.54	\$307.14	\$307.14	\$299.20
21	\$299.09	\$299.09	\$217.90	\$217.90	\$259.25	\$259.25	\$211.21	\$211.21	\$227.19	\$227.19	\$303.69	\$303.69	\$361.32	\$361.32	\$294.37	\$294.37	\$316.64	\$316.64	\$308.45
22	\$299.09	\$299.09	\$217.90	\$217.90	\$259.25	\$259.25	\$211.21	\$211.21	\$227.19	\$227.19	\$303.69	\$303.69	\$361.32	\$361.32	\$294.37	\$294.37	\$316.64	\$316.64	\$308.45
23	\$299.09	\$299.09	\$217.90	\$217.90	\$259.25	\$259.25	\$211.21	\$211.21	\$227.19	\$227.19	\$303.69	\$303.69	\$361.32	\$361.32	\$294.37	\$294.37	\$316.64	\$316.64	\$308.45
24	\$299.09	\$299.09	\$217.90	\$217.90	\$259.25	\$259.25	\$211.21	\$211.21	\$227.19	\$227.19	\$303.69	\$303.69	\$361.32	\$361.32	\$294.37	\$294.37	\$316.64	\$316.64	\$308.45
25	\$300.29	\$300.29	\$218.77	\$218.77	\$260.29	\$260.29	\$212.05	\$212.05	\$228.10	\$228.10	\$304.90	\$304.90	\$362.77	\$362.77	\$295.55	\$295.55	\$317.91	\$317.91	\$309.68
26	\$306.27	\$306.27	\$223.13	\$223.13	\$265.47	\$265.47	\$216.28	\$216.28	\$232.64	\$232.64	\$310.98	\$310.98	\$369.99	\$369.99	\$301.43	\$301.43	\$324.24	\$324.24	\$315.85
27	\$313.45	\$313.45	\$228.36	\$228.36	\$271.69	\$271.69	\$221.35	\$221.35	\$238.10	\$238.10	\$318.27	\$318.27	\$378.66	\$378.66	\$308.50	\$308.50	\$331.84	\$331.84	\$323.26
28	\$325.11	\$325.11	\$236.86	\$236.86	\$281.80	\$281.80	\$229.59	\$229.59	\$246.96	\$246.96	\$330.11	\$330.11	\$392.75	\$392.75	\$319.98	\$319.98	\$344.19	\$344.19	\$335.29
29	\$334.68	\$334.68	\$243.83	\$243.83	\$290.10	\$290.10	\$236.34	\$236.34	\$254.23	\$254.23	\$339.83	\$339.83	\$404.32	\$404.32	\$329.40	\$329.40	\$354.32	\$354.32	\$345.16
30	\$339.47	\$339.47	\$247.32	\$247.32	\$294.25	\$294.25	\$239.72	\$239.72	\$257.86	\$257.86	\$344.69	\$344.69	\$410.10	\$410.10	\$334.11	\$334.11	\$359.39	\$359.39	\$350.09
31	\$346.65	\$346.65	\$252.55	\$252.55	\$300.47	\$300.47	\$244.79	\$244.79	\$263.31	\$263.31	\$351.98	\$351.98	\$418.77	\$418.77	\$341.17	\$341.17	\$366.99	\$366.99	\$357.49
32	\$353.82	\$353.82	\$257.78	\$257.78	\$306.69	\$306.69	\$249.86	\$249.86	\$268.77	\$268.77	\$359.27	\$359.27	\$427.44	\$427.44	\$348.24	\$348.24	\$374.59	\$374.59	\$364.90
33	\$358.31	\$358.31	\$261.04	\$261.04	\$310.58	\$310.58	\$253.03	\$253.03	\$272.17	\$272.17	\$363.82	\$363.82	\$432.86	\$432.86	\$352.66	\$352.66	\$379.33	\$379.33	\$369.52
34	\$363.10	\$363.10	\$264.53	\$264.53	\$314.73	\$314.73	\$256.41	\$256.41	\$275.81	\$275.81	\$368.68	\$368.68	\$438.64	\$438.64	\$357.37	\$357.37	\$384.40	\$384.40	\$374.46
35	\$365.49	\$365.49	\$266.27	\$266.27	\$316.80	\$316.80	\$258.10	\$258.10	\$277.63	\$277.63	\$371.11	\$371.11	\$441.53	\$441.53	\$359.72	\$359.72	\$386.93	\$386.93	\$376.93
36	\$367.88	\$367.88	\$268.02	\$268.02	\$318.88	\$318.88	\$259.79	\$259.79	\$279.44	\$279.44	\$373.54	\$373.54	\$444.42	\$444.42	\$362.08	\$362.08	\$389.47	\$389.47	\$379.39
37	\$370.27	\$370.27	\$269.76	\$269.76	\$320.95	\$320.95	\$261.48	\$261.48	\$281.26	\$281.26	\$375.97	\$375.97	\$447.31	\$447.31	\$364.43	\$364.43	\$392.00	\$392.00	\$381.86
38	\$372.67	\$372.67	\$271.50	\$271.50	\$323.03	\$323.03	\$263.17	\$263.17	\$283.08	\$283.08	\$378.40	\$378.40	\$450.20	\$450.20	\$366.79	\$366.79	\$394.53	\$394.53	\$384.33
39	\$377.45	\$377.45	\$274.99	\$274.99	\$327.17	\$327.17	\$266.55	\$266.55	\$286.71	\$286.71	\$383.26	\$383.26	\$455.99	\$455.99	\$371.49	\$371.49	\$399.60	\$399.60	\$389.26
40	\$382.24	\$382.24	\$278.48	\$278.48	\$331.32	\$331.32	\$269.93	\$269.93	\$290.35	\$290.35	\$388.12	\$388.12	\$461.77	\$461.77	\$376.20	\$376.20	\$404.67	\$404.67	\$394.20
41	\$389.42	\$389.42	\$283.71	\$283.71	\$337.54	\$337.54	\$275.00	\$275.00	\$295.80	\$295.80	\$395.40	\$395.40	\$470.44	\$470.44	\$383.27	\$383.27	\$412.27	\$412.27	\$401.60
42	\$396.29	\$396.29	\$288.72	\$288.72	\$343.51	\$343.51	\$279.85	\$279.85	\$301.03	\$301.03	\$402.39	\$402.39	\$478.75	\$478.75	\$390.04	\$390.04	\$419.55	\$419.55	\$408.70
43	\$405.87	\$405.87	\$295.69	\$295.69	\$351.80	\$351.80	\$286.61	\$286.61	\$308.30	\$308.30	\$412.11	\$412.11	\$490.31	\$490.31	\$399.46	\$399.46	\$429.68	\$429.68	\$418.57
44	\$417.83	\$417.83	\$304.41	\$304.41	\$362.17	\$362.17	\$295.06	\$295.06	\$317.38	\$317.38	\$424.25	\$424.25	\$504.76	\$504.76	\$411.23	\$411.23	\$442.35	\$442.35	\$430.90
45	\$431.89	\$431.89	\$314.65	\$314.65	\$374.36	\$374.36	\$304.99	\$304.99	\$328.06	\$328.06	\$438.53	\$438.53	\$521.75	\$521.75	\$425.07	\$425.07	\$457.23	\$457.23	\$445.40
46	\$448.64	\$448.64	\$326.85	\$326.85	\$388.88	\$388.88	\$316.82	\$316.82	\$340.79	\$340.79	\$455.54	\$455.54	\$541.98	\$541.98	\$441.56	\$441.56	\$474.96	\$474.96	\$462.68
47	\$467.48	\$467.48	\$340.58	\$340.58	\$405.21	\$405.21	\$330.12	\$330.12	\$355.10	\$355.10	\$474.67	\$474.67	\$564.74	\$564.74	\$460.10	\$460.10	\$494.91	\$494.91	\$482.11
48	\$489.01	\$489.01	\$356.27	\$356.27	\$423.87	\$423.87	\$345.33	\$345.33	\$371.46	\$371.46	\$496.53	\$496.53	\$590.76	\$590.76	\$481.29	\$481.29	\$517.71	\$517.71	\$504.32
49	\$510.25	\$510.25	\$371.74	\$371.74	\$442.28	\$442.28	\$360.32	\$360.32	\$387.59	\$387.59	\$518.10	\$518.10	\$616.41	\$616.41	\$502.20	\$502.20	\$540.19	\$540.19	\$526.22
50	\$534.17	\$534.17	\$389.17	\$389.17	\$463.02	\$463.02	\$377.22	\$377.22	\$405.76	\$405.76	\$542.39	\$542.39	\$645.32	\$645.32	\$525.74	\$525.74	\$565.52	\$565.52	\$550.89
51	\$557.80	\$557.80	\$406.38	\$406.38	\$483.50	\$483.50	\$393.91	\$393.91	\$423.71	\$423.71	\$566.38	\$566.38	\$673.86	\$673.86	\$549.00	\$549.00	\$590.53	\$590.53	\$575.26
52	\$583.82	\$583.82	\$425.34	\$425.34	\$506.06	\$506.06	\$412.28	\$412.28	\$443.47	\$443.47	\$592.80	\$592.80	\$705.30	\$705.30	\$574.61	\$574.61	\$618.08	\$618.08	\$602.09
53	\$610.14	\$610.14	\$444.52	\$444.52	\$528.87	\$528.87	\$430.87	\$430.87	\$463.47	\$463.47	\$619.53	\$619.53	\$737.09	\$737.09	\$600.51	\$600.51	\$645.95	\$645.95	\$629.24
54	\$638.56	\$638.56	\$465.22	\$465.22	\$553.50	\$553.50	\$450.93	\$450.93	\$485.05	\$485.05	\$648.38	\$648.38	\$771.42	\$771.42	\$628.48	\$628.48	\$676.03	\$676.03	\$658.54
55	\$666.97	\$666.97	\$485.92	\$485.92	\$578.13	\$578.13	\$471.00	\$471.00	\$506.63	\$506.63	\$677.23	\$677.23	\$805.74	\$805.74	\$656.45	\$656.45	\$706.11	\$706.11	\$687.84
56	\$697.78	\$697.78	\$508.36	\$508.36	\$604.83	\$604.83													



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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060098	16322PA0060099	16322PA0060099	16322PA0060099	16322PA0060099	16322PA0060099	16322PA0060126	16322PA0060126							
Plan Marketing Name =>	SA PPO \$2,100	vantage Gold HSA PPO \$2,100	vantage Gold HSA PPO \$2,100	vantage Gold HSA PPO \$2,100	vantage Gold HSA PPO \$2,100	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Silver HSA PPO \$3,850	vantage Silver PPO \$5,000 \$40	vantage Silver PPO \$5,000 \$40							
Form # =>	F02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02							
Rating Area =>	1	2	4	5	5	1	2	4	5	5	1	2							
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	w/Dental Advantage w/Dental	w/Dental Advantage w/Dental							
Metal =>	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver							
Deductible =>	/ \$4200	\$2100 / \$4200	\$2100 / \$4200	\$2100 / \$4200	\$2100 / \$4200	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$3850 / \$7700	\$5000 / \$10000	\$5000 / \$10000							
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%							
Copays =>	/ \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$40 / \$60	\$40 / \$60							
OOP Maximum =>	/ \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$4425 / \$8150	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$6900 / \$13800	\$8700 / \$17400	\$8700 / \$17400							
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes							
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$235.96	\$280.74	\$280.74	\$228.72	\$228.72	\$246.02	\$246.02	\$208.13	\$208.13	\$247.62	\$247.62	\$201.74	\$201.74	\$216.99	\$216.99	\$217.73	\$217.73	\$259.05	\$259.05
15	\$256.94	\$305.69	\$305.69	\$249.05	\$249.05	\$267.88	\$267.88	\$226.63	\$226.63	\$269.63	\$269.63	\$219.67	\$219.67	\$236.28	\$236.28	\$237.09	\$237.09	\$282.08	\$282.08
16	\$264.96	\$315.24	\$315.24	\$256.82	\$256.82	\$276.25	\$276.25	\$233.70	\$233.70	\$278.05	\$278.05	\$226.53	\$226.53	\$243.66	\$243.66	\$244.49	\$244.49	\$290.88	\$290.88
17	\$272.98	\$324.78	\$324.78	\$264.60	\$264.60	\$284.61	\$284.61	\$240.77	\$240.77	\$286.47	\$286.47	\$233.38	\$233.38	\$251.03	\$251.03	\$251.89	\$251.89	\$299.69	\$299.69
18	\$281.61	\$335.05	\$335.05	\$272.97	\$272.97	\$293.61	\$293.61	\$248.39	\$248.39	\$295.53	\$295.53	\$240.77	\$240.77	\$258.97	\$258.97	\$259.86	\$259.86	\$309.17	\$309.17
19	\$290.25	\$345.33	\$345.33	\$281.34	\$281.34	\$302.62	\$302.62	\$256.01	\$256.01	\$304.59	\$304.59	\$248.15	\$248.15	\$266.91	\$266.91	\$267.83	\$267.83	\$318.65	\$318.65
20	\$299.20	\$355.97	\$355.97	\$290.01	\$290.01	\$311.94	\$311.94	\$263.90	\$263.90	\$313.98	\$313.98	\$255.80	\$255.80	\$275.14	\$275.14	\$276.08	\$276.08	\$328.47	\$328.47
21	\$308.45	\$366.98	\$366.98	\$298.98	\$298.98	\$321.59	\$321.59	\$272.06	\$272.06	\$323.69	\$323.69	\$263.71	\$263.71	\$283.65	\$283.65	\$284.62	\$284.62	\$338.63	\$338.63
22	\$308.45	\$366.98	\$366.98	\$298.98	\$298.98	\$321.59	\$321.59	\$272.06	\$272.06	\$323.69	\$323.69	\$263.71	\$263.71	\$283.65	\$283.65	\$284.62	\$284.62	\$338.63	\$338.63
23	\$308.45	\$366.98	\$366.98	\$298.98	\$298.98	\$321.59	\$321.59	\$272.06	\$272.06	\$323.69	\$323.69	\$263.71	\$263.71	\$283.65	\$283.65	\$284.62	\$284.62	\$338.63	\$338.63
24	\$308.45	\$366.98	\$366.98	\$298.98	\$298.98	\$321.59	\$321.59	\$272.06	\$272.06	\$323.69	\$323.69	\$263.71	\$263.71	\$283.65	\$283.65	\$284.62	\$284.62	\$338.63	\$338.63
25	\$309.68	\$368.45	\$368.45	\$300.18	\$300.18	\$322.88	\$322.88	\$273.15	\$273.15	\$324.98	\$324.98	\$264.76	\$264.76	\$284.78	\$284.78	\$285.76	\$285.76	\$339.98	\$339.98
26	\$315.85	\$375.79	\$375.79	\$306.16	\$306.16	\$329.31	\$329.31	\$278.59	\$278.59	\$331.46	\$331.46	\$270.04	\$270.04	\$290.46	\$290.46	\$291.45	\$291.45	\$346.76	\$346.76
27	\$323.26	\$384.60	\$384.60	\$313.33	\$313.33	\$337.03	\$337.03	\$285.12	\$285.12	\$339.23	\$339.23	\$276.37	\$276.37	\$297.27	\$297.27	\$298.28	\$298.28	\$354.88	\$354.88
28	\$335.29	\$398.91	\$398.91	\$324.99	\$324.99	\$349.57	\$349.57	\$295.73	\$295.73	\$351.85	\$351.85	\$286.65	\$286.65	\$308.33	\$308.33	\$309.38	\$309.38	\$368.09	\$368.09
29	\$345.16	\$410.65	\$410.65	\$334.56	\$334.56	\$359.86	\$359.86	\$304.44	\$304.44	\$362.21	\$362.21	\$295.09	\$295.09	\$317.40	\$317.40	\$318.49	\$318.49	\$378.93	\$378.93
30	\$350.09	\$416.52	\$416.52	\$339.34	\$339.34	\$365.00	\$365.00	\$308.79	\$308.79	\$367.39	\$367.39	\$329.31	\$329.31	\$321.94	\$321.94	\$323.04	\$323.04	\$384.35	\$384.35
31	\$357.49	\$425.33	\$425.33	\$346.52	\$346.52	\$372.72	\$372.72	\$315.32	\$315.32	\$375.16	\$375.16	\$305.64	\$305.64	\$328.75	\$328.75	\$329.87	\$329.87	\$392.47	\$392.47
32	\$364.90	\$434.14	\$434.14	\$353.69	\$353.69	\$380.44	\$380.44	\$321.85	\$321.85	\$382.93	\$382.93	\$311.97	\$311.97	\$335.56	\$335.56	\$336.71	\$336.71	\$400.60	\$400.60
33	\$369.52	\$439.64	\$439.64	\$358.18	\$358.18	\$385.26	\$385.26	\$325.93	\$325.93	\$387.78	\$387.78	\$315.92	\$315.92	\$339.81	\$339.81	\$340.97	\$340.97	\$405.68	\$405.68
34	\$374.46	\$445.51	\$445.51	\$362.96	\$362.96	\$390.41	\$390.41	\$330.28	\$330.28	\$392.96	\$392.96	\$320.14	\$320.14	\$344.35	\$344.35	\$345.53	\$345.53	\$411.10	\$411.10
35	\$376.93	\$448.45	\$448.45	\$365.35	\$365.35	\$392.98	\$392.98	\$332.46	\$332.46	\$395.55	\$395.55	\$322.25	\$322.25	\$346.62	\$346.62	\$347.81	\$347.81	\$413.81	\$413.81
36	\$379.39	\$451.39	\$451.39	\$367.75	\$367.75	\$395.56	\$395.56	\$334.63	\$334.63	\$398.14	\$398.14	\$324.36	\$324.36	\$348.89	\$348.89	\$350.08	\$350.08	\$416.51	\$416.51
37	\$381.86	\$454.32	\$454.32	\$370.14	\$370.14	\$398.13	\$398.13	\$336.81	\$336.81	\$400.73	\$400.73	\$326.47	\$326.47	\$351.16	\$351.16	\$352.36	\$352.36	\$419.22	\$419.22
38	\$384.33	\$457.26	\$457.26	\$372.53	\$372.53	\$400.70	\$400.70	\$338.99	\$338.99	\$403.32	\$403.32	\$328.58	\$328.58	\$353.43	\$353.43	\$354.64	\$354.64	\$421.93	\$421.93
39	\$389.26	\$463.13	\$463.13	\$377.31	\$377.31	\$405.85	\$405.85	\$343.34	\$343.34	\$408.50	\$408.50	\$332.80	\$332.80	\$357.97	\$357.97	\$359.19	\$359.19	\$427.35	\$427.35
40	\$394.20	\$469.00	\$469.00	\$382.10	\$382.10	\$410.99	\$410.99	\$347.69	\$347.69	\$413.68	\$413.68	\$337.02	\$337.02	\$362.50	\$362.50	\$363.74	\$363.74	\$432.77	\$432.77
41	\$401.60	\$477.81	\$477.81	\$389.27	\$389.27	\$418.71	\$418.71	\$354.22	\$354.22	\$421.44	\$421.44	\$343.35	\$343.35	\$369.31	\$369.31	\$370.58	\$370.58	\$440.90	\$440.90
42	\$408.70	\$486.25	\$486.25	\$396.15	\$396.15	\$426.11	\$426.11	\$360.48	\$360.48	\$428.89	\$428.89	\$349.42	\$349.42	\$375.84	\$375.84	\$377.12	\$377.12	\$448.68	\$448.68
43	\$418.57	\$497.99	\$497.99	\$405.72	\$405.72	\$436.40	\$436.40	\$369.19	\$369.19	\$439.25	\$439.25	\$357.85	\$357.85	\$384.91	\$384.91	\$386.23	\$386.23	\$459.52	\$459.52
44	\$430.90	\$512.67	\$512.67	\$417.68	\$417.68	\$449.26	\$449.26	\$380.07	\$380.07	\$452.19	\$452.19	\$368.40	\$368.40	\$396.26	\$396.26	\$397.61	\$397.61	\$473.07	\$473.07
45	\$445.40	\$529.92	\$529.92	\$431.73	\$431.73	\$464.38	\$464.38	\$392.85	\$392.85	\$467.41	\$467.41	\$380.80	\$380.80	\$409.59	\$409.59	\$410.99	\$410.99	\$488.98	\$488.98
46	\$462.68	\$550.47	\$550.47	\$448.47	\$448.47	\$482.39	\$482.39	\$408.09	\$408.09	\$485.54	\$485.54	\$395.57	\$395.57	\$425.48	\$425.48	\$426.93	\$426.93	\$507.95	\$507.95
47	\$482.11	\$573.59	\$573.59	\$467.31	\$467.31	\$502.65	\$502.65	\$425.23	\$425.23	\$505.93	\$505.93	\$442.18	\$442.18	\$443.34	\$443.34	\$444.86	\$444.86	\$529.28	\$529.28
48	\$504.32	\$600.01	\$600.01	\$488.83	\$488.83	\$525.80	\$525.80	\$444.82	\$444.82	\$529.23	\$529.23	\$431.17	\$431.17	\$463.77	\$463.77	\$465.35	\$465.35	\$553.66	\$553.66
49	\$526.22	\$626.07	\$626.07	\$510.06	\$510.06	\$548.63	\$548.63	\$464.13	\$464.13	\$552.22	\$552.22	\$449.89	\$449.89	\$483.91	\$483.91	\$485.56	\$485.56	\$577.70	\$577.70
50	\$550.89	\$655.43	\$655.43	\$533.98	\$533.98	\$574.36	\$574.36	\$485.90	\$485.90	\$578.11	\$578.11	\$470.99	\$470.99	\$506.60	\$506.60	\$508.33	\$508.33	\$604.79	\$604.79
51	\$575.26	\$684.42	\$684.42	\$557.60	\$557.60	\$599.77	\$599.77	\$507.39	\$507.39	\$603.68	\$603.68	\$491.82	\$491.82	\$529.01	\$529.01	\$530.82	\$530.82	\$631.54	\$631.54
52	\$602.09	\$716.34	\$716.34	\$583.61	\$583.61	\$627.74	\$627.74	\$531.06	\$531.06	\$631.84	\$631.84	\$514.76	\$514.76	\$553.68	\$553.68	\$555.58	\$555.58	\$661.01	\$661.01
53	\$629.24	\$748.64	\$748.64	\$609.92	\$609.92	\$656.04	\$656.04	\$555.00	\$555.00	\$660.33	\$660.33	\$537.97	\$537.97	\$578.65	\$578.65	\$580.62	\$580.62	\$690.81	\$690.81
54	\$658.54	\$783.50	\$783.50	\$638.32	\$638.32	\$686.59	\$686.59	\$580.85	\$580.85	\$691.08	\$691.08	\$563.02	\$563.02	\$605.59	\$605.59	\$607.66	\$607.66	\$722.98	\$722.98
55	\$687.84	\$818.37	\$818.37	\$666.73	\$666.73	\$717.15	\$717.15	\$606.69	\$606.69	\$721.83	\$721.83	\$588.07	\$588.07	\$632.54	\$632.54	\$634.70	\$634.70	\$755.14	\$755.14
56	\$719.61	\$856.16	\$856.16	\$697.52	\$697.52	\$750.27	\$750.27	\$634.72	\$634.72	\$755.17	\$755.17	\$615.24	\$615.24	\$661.76	\$661.76	\$664.02	\$664.02	\$790.02	\$790.02
57	\$751.69	\$894.33	\$894.33	\$728.61	\$728.61	\$783.71	\$783.71	\$663.01	\$663.01	\$788.83	\$788.83	\$642.66	\$642.66	\$691.26	\$691.26	\$693.62	\$693.62	\$825.24	\$825.24
58	\$785.93	\$935.07	\$935.07	\$761.80	\$761.80	\$819.41	\$819.41	\$693.21	\$693.21	\$824.76	\$824.76	\$671.93	\$671.93	\$722.74	\$722.74	\$725.21	\$725.21	\$862.83	\$862.83
59	\$802.90	\$955.25	\$955.25	\$778.24	\$778.24	\$837.10	\$837.10	\$708.17	\$708.17	\$842.57	\$842.57	\$686.44	\$686.						

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

HIOS Plan ID (On Exchange)=>	16322PA0060126		16322PA0060126		16322PA0060128		16322PA0060128		16322PA0060128		16322PA0060129		16322PA0060129		16322PA0060129		16322PA0060130		16322PA
HIOS Plan ID (Off Exchange)=>	16322PA0060126		16322PA0060126		16322PA0060128		16322PA0060128		16322PA0060128		16322PA0060129		16322PA0060129		16322PA0060129		16322PA0060130		16322PA
Plan Marketing Name =>	vantage Silver PPO \$5,000 \$40		vantage Silver PPO \$5,000 \$40		vantage Gold PPO \$1,250 \$35/\$50		vantage Gold PPO \$1,250 \$35/\$50		vantage Gold PPO \$1,250 \$35/\$50		vantage Gold PPO \$1,750 \$35/\$50		vantage Gold PPO \$1,750 \$35/\$50		vantage Gold PPO \$1,750 \$35/\$50		vantage Gold PPO \$2,500/10% \$25/\$50		vantage Gold PPO \$2,500/10% \$25/\$50
Form # =>	PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPOF02		PPC
Rating Area =>	4		5		1		4		5		1		4		5		1		4
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 =>	Silver		Silver		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold
Deductible =>	\$5000 / \$10000		\$5000 / \$10000		\$1250 / \$2500		\$1250 / \$2500		\$1250 / \$2500		\$1750 / \$3500		\$1750 / \$3500		\$1750 / \$3500		\$2500 / \$5000		\$2500 / \$5000
Coinurance =>	100%		100%		100%		100%		100%		100%		100%		100%		90%		90%
Copays =>	\$40 / \$60		\$40 / \$60		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$25 / \$50		\$25 / \$50
OOP Maximum =>	\$8700 / \$17400		\$8700 / \$17400		\$7000 / \$14000		\$7000 / \$14000		\$7000 / \$14000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000		\$6000 / \$12000
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$211.05	\$211.05	\$227.01	\$227.01	\$242.67	\$242.67	\$235.22	\$235.22	\$253.02	\$253.02	\$237.06	\$237.06	\$229.78	\$229.78	\$247.16	\$247.16	\$235.01	\$235.01	\$227.79
15	\$229.81	\$229.81	\$247.19	\$247.19	\$264.24	\$264.24	\$256.13	\$256.13	\$275.51	\$275.51	\$258.13	\$258.13	\$250.21	\$250.21	\$269.13	\$269.13	\$255.90	\$255.90	\$248.04
16	\$236.98	\$236.98	\$254.91	\$254.91	\$272.49	\$272.49	\$264.13	\$264.13	\$284.11	\$284.11	\$266.19	\$266.19	\$258.02	\$258.02	\$277.53	\$277.53	\$263.88	\$263.88	\$255.78
17	\$244.15	\$244.15	\$262.62	\$262.62	\$280.74	\$280.74	\$272.12	\$272.12	\$292.70	\$292.70	\$274.24	\$274.24	\$265.83	\$265.83	\$285.93	\$285.93	\$271.87	\$271.87	\$263.53
18	\$251.88	\$251.88	\$270.93	\$270.93	\$289.62	\$289.62	\$280.73	\$280.73	\$301.97	\$301.97	\$282.92	\$282.92	\$274.24	\$274.24	\$294.98	\$294.98	\$280.47	\$280.47	\$271.86
19	\$259.60	\$259.60	\$279.24	\$279.24	\$298.50	\$298.50	\$289.34	\$289.34	\$311.23	\$311.23	\$291.60	\$291.60	\$282.65	\$282.65	\$304.03	\$304.03	\$289.08	\$289.08	\$280.20
20	\$267.60	\$267.60	\$287.85	\$287.85	\$307.70	\$307.70	\$298.26	\$298.26	\$320.82	\$320.82	\$300.58	\$300.58	\$291.36	\$291.36	\$313.40	\$313.40	\$297.98	\$297.98	\$288.84
21	\$275.88	\$275.88	\$296.75	\$296.75	\$317.22	\$317.22	\$307.48	\$307.48	\$330.74	\$330.74	\$309.88	\$309.88	\$300.37	\$300.37	\$323.09	\$323.09	\$307.20	\$307.20	\$297.77
22	\$275.88	\$275.88	\$296.75	\$296.75	\$317.22	\$317.22	\$307.48	\$307.48	\$330.74	\$330.74	\$309.88	\$309.88	\$300.37	\$300.37	\$323.09	\$323.09	\$307.20	\$307.20	\$297.77
23	\$275.88	\$275.88	\$296.75	\$296.75	\$317.22	\$317.22	\$307.48	\$307.48	\$330.74	\$330.74	\$309.88	\$309.88	\$300.37	\$300.37	\$323.09	\$323.09	\$307.20	\$307.20	\$297.77
24	\$275.88	\$275.88	\$296.75	\$296.75	\$317.22	\$317.22	\$307.48	\$307.48	\$330.74	\$330.74	\$309.88	\$309.88	\$300.37	\$300.37	\$323.09	\$323.09	\$307.20	\$307.20	\$297.77
25	\$276.98	\$276.98	\$297.94	\$297.94	\$318.49	\$318.49	\$308.71	\$308.71	\$332.06	\$332.06	\$311.12	\$311.12	\$301.57	\$301.57	\$324.38	\$324.38	\$308.43	\$308.43	\$298.96
26	\$282.50	\$282.50	\$303.87	\$303.87	\$324.83	\$324.83	\$314.86	\$314.86	\$338.68	\$338.68	\$317.32	\$317.32	\$307.58	\$307.58	\$330.84	\$330.84	\$314.57	\$314.57	\$304.92
27	\$289.12	\$289.12	\$310.99	\$310.99	\$332.45	\$332.45	\$322.24	\$322.24	\$346.62	\$346.62	\$324.75	\$324.75	\$314.79	\$314.79	\$338.60	\$338.60	\$321.95	\$321.95	\$312.06
28	\$299.88	\$299.88	\$322.57	\$322.57	\$344.82	\$344.82	\$334.23	\$334.23	\$359.51	\$359.51	\$336.84	\$336.84	\$326.50	\$326.50	\$351.20	\$351.20	\$333.93	\$333.93	\$323.68
29	\$308.71	\$308.71	\$332.06	\$332.06	\$354.97	\$354.97	\$344.07	\$344.07	\$370.10	\$370.10	\$346.76	\$346.76	\$336.11	\$336.11	\$361.54	\$361.54	\$343.76	\$343.76	\$333.20
30	\$313.12	\$313.12	\$336.81	\$336.81	\$360.04	\$360.04	\$348.99	\$348.99	\$375.39	\$375.39	\$351.71	\$351.71	\$340.92	\$340.92	\$366.71	\$366.71	\$348.67	\$348.67	\$337.97
31	\$319.74	\$319.74	\$343.93	\$343.93	\$367.66	\$367.66	\$356.37	\$356.37	\$383.33	\$383.33	\$359.15	\$359.15	\$348.13	\$348.13	\$374.46	\$374.46	\$356.04	\$356.04	\$345.12
32	\$326.37	\$326.37	\$351.06	\$351.06	\$375.27	\$375.27	\$363.75	\$363.75	\$391.27	\$391.27	\$366.59	\$366.59	\$355.34	\$355.34	\$382.22	\$382.22	\$363.42	\$363.42	\$352.26
33	\$330.50	\$330.50	\$355.51	\$355.51	\$380.03	\$380.03	\$368.36	\$368.36	\$396.23	\$396.23	\$371.24	\$371.24	\$359.84	\$359.84	\$387.06	\$387.06	\$368.03	\$368.03	\$356.73
34	\$334.92	\$334.92	\$360.25	\$360.25	\$385.11	\$385.11	\$373.28	\$373.28	\$401.52	\$401.52	\$376.19	\$376.19	\$364.65	\$364.65	\$392.23	\$392.23	\$372.94	\$372.94	\$361.49
35	\$337.13	\$337.13	\$362.63	\$362.63	\$387.64	\$387.64	\$375.74	\$375.74	\$404.16	\$404.16	\$378.67	\$378.67	\$367.05	\$367.05	\$394.82	\$394.82	\$375.40	\$375.40	\$363.87
36	\$339.33	\$339.33	\$365.00	\$365.00	\$390.18	\$390.18	\$378.20	\$378.20	\$406.81	\$406.81	\$381.15	\$381.15	\$369.46	\$369.46	\$397.40	\$397.40	\$377.86	\$377.86	\$366.26
37	\$341.54	\$341.54	\$367.38	\$367.38	\$392.72	\$392.72	\$380.66	\$380.66	\$409.46	\$409.46	\$383.63	\$383.63	\$371.86	\$371.86	\$399.99	\$399.99	\$380.31	\$380.31	\$368.64
38	\$343.75	\$343.75	\$369.75	\$369.75	\$395.26	\$395.26	\$383.12	\$383.12	\$412.10	\$412.10	\$386.11	\$386.11	\$374.26	\$374.26	\$402.57	\$402.57	\$382.77	\$382.77	\$371.02
39	\$348.16	\$348.16	\$374.50	\$374.50	\$400.33	\$400.33	\$388.04	\$388.04	\$417.39	\$417.39	\$391.07	\$391.07	\$379.07	\$379.07	\$407.74	\$407.74	\$387.69	\$387.69	\$375.79
40	\$352.57	\$352.57	\$379.25	\$379.25	\$405.41	\$405.41	\$392.96	\$392.96	\$422.69	\$422.69	\$396.03	\$396.03	\$383.87	\$383.87	\$412.91	\$412.91	\$392.60	\$392.60	\$380.55
41	\$359.20	\$359.20	\$386.37	\$386.37	\$413.02	\$413.02	\$400.34	\$400.34	\$430.62	\$430.62	\$403.46	\$403.46	\$391.08	\$391.08	\$420.66	\$420.66	\$399.97	\$399.97	\$387.70
42	\$365.54	\$365.54	\$393.19	\$393.19	\$420.32	\$420.32	\$407.41	\$407.41	\$438.23	\$438.23	\$410.59	\$410.59	\$397.99	\$397.99	\$428.09	\$428.09	\$407.04	\$407.04	\$394.55
43	\$374.37	\$374.37	\$402.69	\$402.69	\$430.47	\$430.47	\$417.25	\$417.25	\$448.81	\$448.81	\$420.51	\$420.51	\$407.60	\$407.60	\$438.43	\$438.43	\$416.87	\$416.87	\$404.07
44	\$385.40	\$385.40	\$414.56	\$414.56	\$443.16	\$443.16	\$429.55	\$429.55	\$462.04	\$462.04	\$432.90	\$432.90	\$419.62	\$419.62	\$451.36	\$451.36	\$429.16	\$429.16	\$415.98
45	\$398.37	\$398.37	\$428.51	\$428.51	\$458.07	\$458.07	\$444.00	\$444.00	\$477.59	\$477.59	\$447.47	\$447.47	\$433.73	\$433.73	\$466.54	\$466.54	\$443.60	\$443.60	\$429.98
46	\$413.82	\$413.82	\$445.13	\$445.13	\$475.83	\$475.83	\$461.22	\$461.22	\$496.11	\$496.11	\$464.82	\$464.82	\$450.56	\$450.56	\$484.64	\$484.64	\$460.80	\$460.80	\$446.66
47	\$431.20	\$431.20	\$463.82	\$463.82	\$495.81	\$495.81	\$480.59	\$480.59	\$516.95	\$516.95	\$484.34	\$484.34	\$469.48	\$469.48	\$504.99	\$504.99	\$480.15	\$480.15	\$465.41
48	\$451.06	\$451.06	\$485.19	\$485.19	\$518.65	\$518.65	\$502.73	\$502.73	\$540.76	\$540.76	\$506.65	\$506.65	\$491.10	\$491.10	\$528.25	\$528.25	\$502.27	\$502.27	\$486.85
49	\$470.65	\$470.65	\$506.26	\$506.26	\$541.18	\$541.18	\$524.56	\$524.56	\$564.24	\$564.24	\$528.66	\$528.66	\$512.43	\$512.43	\$551.19	\$551.19	\$524.08	\$524.08	\$508.00
50	\$492.72	\$492.72	\$530.00	\$530.00	\$566.55	\$566.55	\$549.16	\$549.16	\$590.70	\$590.70	\$553.45	\$553.45	\$536.46	\$536.46	\$577.04	\$577.04	\$548.66	\$548.66	\$531.82
51	\$514.52	\$514.52	\$553.44	\$553.44	\$591.62	\$591.62	\$573.45	\$573.45	\$616.83	\$616.83	\$577.93	\$577.93	\$560.19	\$560.19	\$602.56	\$602.56	\$572.93	\$572.93	\$555.34
52	\$538.52	\$538.52	\$579.26	\$579.26	\$619.21	\$619.21	\$600.20	\$600.20	\$645.60	\$645.60	\$604.89	\$604.89	\$586.32	\$586.32	\$630.67	\$630.67	\$599.65	\$599.65	\$581.25
53	\$562.80	\$562.80	\$605.37	\$605.37	\$647.13	\$647.13	\$627.26	\$627.26	\$674.71	\$674.71	\$632.16	\$632.16	\$612.75	\$612.75	\$659.10	\$659.10	\$626.69	\$626.69	\$607.45
54	\$589.00	\$589.00	\$633.56	\$633.56	\$677.26	\$677.26	\$656.47	\$656.47	\$706.13	\$706.13	\$661.59	\$661.59	\$641.29	\$641.29	\$689.80	\$689.80	\$655.87	\$655.87	\$635.74
55	\$615.21	\$615.21	\$661.75	\$661.75	\$707.40	\$707.40	\$685.68	\$685.68	\$737.55	\$737.55	\$691.03	\$691.03	\$669.83	\$669.83	\$720.49	\$720.49	\$685.06	\$685.06	\$664.03
56	\$643.63	\$643.63	\$692.32	\$692.32	\$740.0.														

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0060130	16322PA0060130	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131	16322PA0060131
Plan Marketing Name =>	500/10% \$25/	Age Gold PPO \$2,500/10% \$25/	Age Silver PPO \$2,500/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/	Age Silver PPO HSA \$3,000/10% \$25/
Form # =>	F02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	1	5	1	1	4	4	5	1	4	5	1	4	5	1	4	5	1	4	5
Network =>	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$5000	\$2500 / \$5000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000
Coinsurance =>	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
Copays =>	\$50	\$25 / \$50	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%	10% / 10%
OOP Maximum =>	\$12000	\$6000 / \$12000	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500	\$6750 / \$13500
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$227.79	\$245.02	\$245.02	\$197.83	\$197.83	\$191.75	\$191.75	\$206.26	\$206.26	\$194.71	\$194.71	\$188.73	\$188.73	\$203.01	\$203.01	\$208.83	\$208.83	\$202.42	\$202.42
15	\$248.04	\$266.80	\$266.80	\$215.41	\$215.41	\$208.80	\$208.80	\$224.59	\$224.59	\$212.02	\$212.02	\$205.51	\$205.51	\$221.05	\$221.05	\$227.39	\$227.39	\$220.41	\$220.41
16	\$255.78	\$275.13	\$275.13	\$222.14	\$222.14	\$215.32	\$215.32	\$231.60	\$231.60	\$218.63	\$218.63	\$211.92	\$211.92	\$227.95	\$227.95	\$234.49	\$234.49	\$227.29	\$227.29
17	\$263.53	\$283.46	\$283.46	\$228.86	\$228.86	\$221.83	\$221.83	\$238.61	\$238.61	\$225.25	\$225.25	\$218.34	\$218.34	\$234.85	\$234.85	\$241.59	\$241.59	\$234.17	\$234.17
18	\$271.86	\$292.42	\$292.42	\$236.10	\$236.10	\$228.85	\$228.85	\$246.16	\$246.16	\$232.38	\$232.38	\$225.25	\$225.25	\$242.28	\$242.28	\$249.23	\$249.23	\$241.58	\$241.58
19	\$280.20	\$301.39	\$301.39	\$243.34	\$243.34	\$235.87	\$235.87	\$253.71	\$253.71	\$239.50	\$239.50	\$232.15	\$232.15	\$249.71	\$249.71	\$256.87	\$256.87	\$248.99	\$248.99
20	\$288.84	\$310.68	\$310.68	\$250.84	\$250.84	\$243.14	\$243.14	\$261.53	\$261.53	\$246.88	\$246.88	\$239.31	\$239.31	\$257.41	\$257.41	\$264.79	\$264.79	\$256.66	\$256.66
21	\$297.77	\$320.29	\$320.29	\$258.60	\$258.60	\$250.66	\$250.66	\$269.62	\$269.62	\$254.52	\$254.52	\$246.71	\$246.71	\$265.37	\$265.37	\$272.98	\$272.98	\$264.60	\$264.60
22	\$297.77	\$320.29	\$320.29	\$258.60	\$258.60	\$250.66	\$250.66	\$269.62	\$269.62	\$254.52	\$254.52	\$246.71	\$246.71	\$265.37	\$265.37	\$272.98	\$272.98	\$264.60	\$264.60
23	\$297.77	\$320.29	\$320.29	\$258.60	\$258.60	\$250.66	\$250.66	\$269.62	\$269.62	\$254.52	\$254.52	\$246.71	\$246.71	\$265.37	\$265.37	\$272.98	\$272.98	\$264.60	\$264.60
24	\$297.77	\$320.29	\$320.29	\$258.60	\$258.60	\$250.66	\$250.66	\$269.62	\$269.62	\$254.52	\$254.52	\$246.71	\$246.71	\$265.37	\$265.37	\$272.98	\$272.98	\$264.60	\$264.60
25	\$298.96	\$321.57	\$321.57	\$259.63	\$259.63	\$251.66	\$251.66	\$270.70	\$270.70	\$255.54	\$255.54	\$247.70	\$247.70	\$266.43	\$266.43	\$274.07	\$274.07	\$265.66	\$265.66
26	\$304.92	\$327.98	\$327.98	\$264.81	\$264.81	\$256.68	\$256.68	\$276.09	\$276.09	\$260.63	\$260.63	\$252.63	\$252.63	\$271.74	\$271.74	\$279.53	\$279.53	\$270.95	\$270.95
27	\$312.06	\$335.66	\$335.66	\$271.01	\$271.01	\$262.69	\$262.69	\$282.56	\$282.56	\$266.74	\$266.74	\$258.55	\$258.55	\$278.11	\$278.11	\$286.08	\$286.08	\$277.30	\$277.30
28	\$323.68	\$348.16	\$348.16	\$281.10	\$281.10	\$272.47	\$272.47	\$293.08	\$293.08	\$276.66	\$276.66	\$268.17	\$268.17	\$288.46	\$288.46	\$296.73	\$296.73	\$287.62	\$287.62
29	\$333.20	\$358.40	\$358.40	\$289.37	\$289.37	\$280.49	\$280.49	\$301.70	\$301.70	\$284.81	\$284.81	\$276.07	\$276.07	\$296.95	\$296.95	\$305.46	\$305.46	\$296.09	\$296.09
30	\$337.97	\$363.53	\$363.53	\$293.51	\$293.51	\$284.50	\$284.50	\$306.02	\$306.02	\$288.88	\$288.88	\$280.02	\$280.02	\$301.19	\$301.19	\$309.83	\$309.83	\$300.32	\$300.32
31	\$345.12	\$371.22	\$371.22	\$299.72	\$299.72	\$290.51	\$290.51	\$312.49	\$312.49	\$294.99	\$294.99	\$285.94	\$285.94	\$307.56	\$307.56	\$316.38	\$316.38	\$306.67	\$306.67
32	\$352.26	\$378.90	\$378.90	\$305.92	\$305.92	\$296.53	\$296.53	\$318.96	\$318.96	\$301.10	\$301.10	\$322.94	\$322.94	\$313.93	\$313.93	\$322.94	\$322.94	\$313.02	\$313.02
33	\$356.73	\$383.71	\$383.71	\$309.80	\$309.80	\$300.29	\$300.29	\$323.00	\$323.00	\$304.91	\$304.91	\$295.56	\$295.56	\$317.91	\$317.91	\$327.03	\$327.03	\$316.99	\$316.99
34	\$361.49	\$388.83	\$388.83	\$313.94	\$313.94	\$304.30	\$304.30	\$327.32	\$327.32	\$308.99	\$308.99	\$299.51	\$299.51	\$322.16	\$322.16	\$331.40	\$331.40	\$321.22	\$321.22
35	\$363.87	\$391.39	\$391.39	\$316.01	\$316.01	\$306.31	\$306.31	\$329.48	\$329.48	\$311.02	\$311.02	\$301.48	\$301.48	\$324.28	\$324.28	\$333.58	\$333.58	\$323.34	\$323.34
36	\$366.26	\$393.96	\$393.96	\$318.08	\$318.08	\$308.31	\$308.31	\$331.63	\$331.63	\$313.06	\$313.06	\$303.45	\$303.45	\$326.41	\$326.41	\$335.77	\$335.77	\$325.46	\$325.46
37	\$368.64	\$396.52	\$396.52	\$320.15	\$320.15	\$310.32	\$310.32	\$333.79	\$333.79	\$315.10	\$315.10	\$305.43	\$305.43	\$328.53	\$328.53	\$337.95	\$337.95	\$327.57	\$327.57
38	\$371.02	\$399.08	\$399.08	\$322.22	\$322.22	\$312.32	\$312.32	\$335.95	\$335.95	\$317.13	\$317.13	\$307.40	\$307.40	\$330.65	\$330.65	\$340.13	\$340.13	\$329.69	\$329.69
39	\$375.79	\$404.21	\$404.21	\$326.35	\$326.35	\$316.33	\$316.33	\$340.26	\$340.26	\$321.20	\$321.20	\$311.35	\$311.35	\$334.90	\$334.90	\$344.50	\$344.50	\$333.93	\$333.93
40	\$380.55	\$409.33	\$409.33	\$330.49	\$330.49	\$320.34	\$320.34	\$344.57	\$344.57	\$325.28	\$325.28	\$315.30	\$315.30	\$339.14	\$339.14	\$348.87	\$348.87	\$338.16	\$338.16
41	\$387.70	\$417.02	\$417.02	\$336.70	\$336.70	\$326.36	\$326.36	\$351.05	\$351.05	\$331.39	\$331.39	\$321.22	\$321.22	\$345.51	\$345.51	\$355.42	\$355.42	\$344.51	\$344.51
42	\$394.55	\$424.38	\$424.38	\$342.65	\$342.65	\$332.12	\$332.12	\$357.25	\$357.25	\$337.24	\$337.24	\$326.89	\$326.89	\$351.62	\$351.62	\$361.70	\$361.70	\$350.60	\$350.60
43	\$404.07	\$434.63	\$434.63	\$350.92	\$350.92	\$340.15	\$340.15	\$365.87	\$365.87	\$345.38	\$345.38	\$334.79	\$334.79	\$360.11	\$360.11	\$370.43	\$370.43	\$359.06	\$359.06
44	\$415.98	\$447.45	\$447.45	\$361.26	\$361.26	\$350.17	\$350.17	\$376.66	\$376.66	\$355.56	\$355.56	\$344.65	\$344.65	\$370.72	\$370.72	\$381.35	\$381.35	\$369.65	\$369.65
45	\$429.98	\$462.50	\$462.50	\$373.42	\$373.42	\$361.95	\$361.95	\$389.33	\$389.33	\$367.53	\$367.53	\$356.25	\$356.25	\$383.19	\$383.19	\$394.18	\$394.18	\$382.08	\$382.08
46	\$446.66	\$480.44	\$480.44	\$387.90	\$387.90	\$375.99	\$375.99	\$404.43	\$404.43	\$381.78	\$381.78	\$370.07	\$370.07	\$398.06	\$398.06	\$409.47	\$409.47	\$396.90	\$396.90
47	\$465.41	\$500.61	\$500.61	\$404.19	\$404.19	\$391.78	\$391.78	\$421.42	\$421.42	\$397.81	\$397.81	\$385.61	\$385.61	\$414.77	\$414.77	\$426.67	\$426.67	\$413.57	\$413.57
48	\$486.85	\$523.67	\$523.67	\$422.81	\$422.81	\$409.83	\$409.83	\$440.83	\$440.83	\$416.14	\$416.14	\$403.37	\$403.37	\$433.88	\$433.88	\$446.32	\$446.32	\$432.62	\$432.62
49	\$508.00	\$546.41	\$546.41	\$441.17	\$441.17	\$427.63	\$427.63	\$459.97	\$459.97	\$434.21	\$434.21	\$420.89	\$420.89	\$452.72	\$452.72	\$465.70	\$465.70	\$451.41	\$451.41
50	\$531.82	\$572.04	\$572.04	\$461.86	\$461.86	\$447.68	\$447.68	\$481.54	\$481.54	\$454.57	\$454.57	\$440.62	\$440.62	\$473.95	\$473.95	\$487.54	\$487.54	\$472.58	\$472.58
51	\$555.34	\$597.34	\$597.34	\$482.29	\$482.29	\$467.48	\$467.48	\$502.84	\$502.84	\$474.68	\$474.68	\$460.11	\$460.11	\$494.92	\$494.92	\$509.11	\$509.11	\$493.48	\$493.48
52	\$581.25	\$625.21	\$625.21	\$504.79	\$504.79	\$489.29	\$489.29	\$526.30	\$526.30	\$496.82	\$496.82	\$481.58	\$481.58	\$518.00	\$518.00	\$532.86	\$532.86	\$516.50	\$516.50
53	\$607.45	\$653.39	\$653.39	\$527.54	\$527.54	\$511.35	\$511.35	\$550.02	\$550.02	\$519.22	\$519.22	\$503.29	\$503.29	\$541.35	\$541.35	\$556.88	\$556.88	\$539.78	\$539.78
54	\$635.74	\$683.82	\$683.82	\$552.11	\$552.11	\$535.16	\$535.16	\$575.64	\$575.64	\$543.40	\$543.40	\$526.73	\$526.73	\$566.56	\$566.56	\$582.81	\$582.81	\$564.92	\$564.92
55	\$664.03	\$714.25	\$714.25	\$576.68	\$576.68	\$558.97	\$558.97	\$601.25	\$601.25	\$567.58	\$567.58	\$550.16	\$550.16	\$591.78	\$591.78	\$608.75	\$608.75	\$590.06	\$590.06
56	\$694.70	\$747.24	\$747.24																

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0060133	16322PA0060134	16322PA0060134	16322PA0060134	16322PA0060135	16322PA0060135	16322PA0060135	16322PA0060135	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029	16322PA0070029
Plan Marketing Name =>	Age Silver PPO \$7,000/10% \$30/	Age Gold PPO \$1,000/10% \$25/	Age Gold PPO \$1,000/10% \$25/	Age Gold PPO \$1,000/10% \$25/	Age Silver PPO \$3,750 \$50/\$7	Age Silver PPO \$3,750 \$50/\$7	Age Silver PPO \$3,750 \$50/\$7	Age Silver PPO \$3,750 \$50/\$7	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/	Vantage Gold EPO \$1,000 \$35/
Form # =>	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02	PPOF02
Rating Area =>	5	1	4	5	1	4	5	1	5	1	2	1	2	1	2	1	2	1	2
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Silver	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$7000 / \$14000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$3750 / \$7500	\$3750 / \$7500	\$3750 / \$7500	\$3750 / \$7500	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinsurance =>	90%	90%	90%	90%	90%	90%	90%	90%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$30 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$50 / \$70	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$8400 / \$16800	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$217.73	\$217.73	\$241.33	\$241.33	\$233.92	\$233.92	\$251.62	\$251.62	\$202.56	\$202.56	\$196.34	\$196.34	\$211.19	\$211.19	\$247.23	\$247.23	\$294.14	\$294.14	\$239.64
15	\$237.09	\$237.09	\$262.79	\$262.79	\$254.71	\$254.71	\$273.98	\$273.98	\$220.57	\$220.57	\$213.80	\$213.80	\$229.97	\$229.97	\$269.20	\$269.20	\$320.29	\$320.29	\$260.94
16	\$244.49	\$244.49	\$270.99	\$270.99	\$262.67	\$262.67	\$282.53	\$282.53	\$227.45	\$227.45	\$220.47	\$220.47	\$237.14	\$237.14	\$277.60	\$277.60	\$330.29	\$330.29	\$269.08
17	\$251.89	\$251.89	\$279.19	\$279.19	\$270.62	\$270.62	\$291.09	\$291.09	\$234.34	\$234.34	\$227.14	\$227.14	\$244.32	\$244.32	\$286.01	\$286.01	\$340.28	\$340.28	\$277.23
18	\$259.86	\$259.86	\$288.02	\$288.02	\$279.18	\$279.18	\$300.29	\$300.29	\$241.75	\$241.75	\$234.33	\$234.33	\$252.05	\$252.05	\$295.05	\$295.05	\$351.05	\$351.05	\$286.00
19	\$267.83	\$267.83	\$296.86	\$296.86	\$287.74	\$287.74	\$309.50	\$309.50	\$249.17	\$249.17	\$241.52	\$241.52	\$259.78	\$259.78	\$304.10	\$304.10	\$361.81	\$361.81	\$294.77
20	\$276.08	\$276.08	\$306.01	\$306.01	\$296.61	\$296.61	\$319.04	\$319.04	\$256.85	\$256.85	\$248.96	\$248.96	\$267.79	\$267.79	\$313.47	\$313.47	\$372.97	\$372.97	\$303.85
21	\$284.62	\$284.62	\$315.47	\$315.47	\$305.78	\$305.78	\$328.91	\$328.91	\$264.79	\$264.79	\$256.66	\$256.66	\$276.07	\$276.07	\$323.17	\$323.17	\$384.50	\$384.50	\$313.25
22	\$284.62	\$284.62	\$315.47	\$315.47	\$305.78	\$305.78	\$328.91	\$328.91	\$264.79	\$264.79	\$256.66	\$256.66	\$276.07	\$276.07	\$323.17	\$323.17	\$384.50	\$384.50	\$313.25
23	\$284.62	\$284.62	\$315.47	\$315.47	\$305.78	\$305.78	\$328.91	\$328.91	\$264.79	\$264.79	\$256.66	\$256.66	\$276.07	\$276.07	\$323.17	\$323.17	\$384.50	\$384.50	\$313.25
24	\$284.62	\$284.62	\$315.47	\$315.47	\$305.78	\$305.78	\$328.91	\$328.91	\$264.79	\$264.79	\$256.66	\$256.66	\$276.07	\$276.07	\$323.17	\$323.17	\$384.50	\$384.50	\$313.25
25	\$285.76	\$285.76	\$316.73	\$316.73	\$307.00	\$307.00	\$330.23	\$330.23	\$265.85	\$265.85	\$257.69	\$257.69	\$277.17	\$277.17	\$324.46	\$324.46	\$386.04	\$386.04	\$314.50
26	\$291.45	\$291.45	\$323.04	\$323.04	\$313.12	\$313.12	\$336.80	\$336.80	\$271.14	\$271.14	\$262.82	\$262.82	\$282.70	\$282.70	\$330.93	\$330.93	\$393.73	\$393.73	\$320.77
27	\$298.28	\$298.28	\$330.61	\$330.61	\$320.46	\$320.46	\$344.70	\$344.70	\$277.50	\$277.50	\$268.98	\$268.98	\$289.32	\$289.32	\$338.68	\$338.68	\$402.96	\$402.96	\$328.29
28	\$309.38	\$309.38	\$342.92	\$342.92	\$332.38	\$332.38	\$357.53	\$357.53	\$287.83	\$287.83	\$278.99	\$278.99	\$300.09	\$300.09	\$351.29	\$351.29	\$417.95	\$417.95	\$340.50
29	\$318.49	\$318.49	\$353.01	\$353.01	\$342.17	\$342.17	\$368.05	\$368.05	\$296.30	\$296.30	\$287.20	\$287.20	\$308.92	\$308.92	\$361.63	\$361.63	\$430.26	\$430.26	\$350.53
30	\$323.04	\$323.04	\$358.06	\$358.06	\$347.06	\$347.06	\$373.31	\$373.31	\$300.54	\$300.54	\$291.31	\$291.31	\$313.34	\$313.34	\$366.80	\$366.80	\$436.41	\$436.41	\$355.54
31	\$329.87	\$329.87	\$365.63	\$365.63	\$354.40	\$354.40	\$381.21	\$381.21	\$306.89	\$306.89	\$297.47	\$297.47	\$319.97	\$319.97	\$374.55	\$374.55	\$445.64	\$445.64	\$363.06
32	\$336.71	\$336.71	\$373.20	\$373.20	\$361.74	\$361.74	\$389.10	\$389.10	\$313.25	\$313.25	\$303.63	\$303.63	\$326.59	\$326.59	\$382.31	\$382.31	\$454.86	\$454.86	\$370.57
33	\$340.97	\$340.97	\$377.93	\$377.93	\$366.32	\$366.32	\$394.03	\$394.03	\$317.22	\$317.22	\$307.48	\$307.48	\$330.73	\$330.73	\$387.16	\$387.16	\$460.63	\$460.63	\$375.27
34	\$345.53	\$345.53	\$382.98	\$382.98	\$371.22	\$371.22	\$399.30	\$399.30	\$321.46	\$321.46	\$311.59	\$311.59	\$335.15	\$335.15	\$392.33	\$392.33	\$466.78	\$466.78	\$380.29
35	\$347.81	\$347.81	\$385.50	\$385.50	\$373.66	\$373.66	\$401.93	\$401.93	\$323.57	\$323.57	\$313.64	\$313.64	\$337.36	\$337.36	\$394.91	\$394.91	\$469.86	\$469.86	\$382.79
36	\$350.08	\$350.08	\$388.03	\$388.03	\$376.11	\$376.11	\$404.56	\$404.56	\$325.69	\$325.69	\$315.69	\$315.69	\$339.57	\$339.57	\$397.50	\$397.50	\$472.94	\$472.94	\$385.30
37	\$352.36	\$352.36	\$390.55	\$390.55	\$378.56	\$378.56	\$407.19	\$407.19	\$327.81	\$327.81	\$317.75	\$317.75	\$341.77	\$341.77	\$400.08	\$400.08	\$476.01	\$476.01	\$387.80
38	\$354.64	\$354.64	\$393.08	\$393.08	\$381.00	\$381.00	\$409.82	\$409.82	\$329.93	\$329.93	\$319.80	\$319.80	\$343.98	\$343.98	\$402.67	\$402.67	\$479.09	\$479.09	\$390.31
39	\$359.19	\$359.19	\$398.12	\$398.12	\$385.89	\$385.89	\$415.08	\$415.08	\$334.16	\$334.16	\$323.90	\$323.90	\$348.40	\$348.40	\$407.84	\$407.84	\$485.24	\$485.24	\$395.32
40	\$363.74	\$363.74	\$403.17	\$403.17	\$390.79	\$390.79	\$420.35	\$420.35	\$338.40	\$338.40	\$328.01	\$328.01	\$352.82	\$352.82	\$413.01	\$413.01	\$491.39	\$491.39	\$400.33
41	\$370.58	\$370.58	\$410.74	\$410.74	\$398.13	\$398.13	\$428.24	\$428.24	\$344.76	\$344.76	\$334.17	\$334.17	\$359.44	\$359.44	\$420.77	\$420.77	\$500.62	\$500.62	\$407.85
42	\$377.12	\$377.12	\$418.00	\$418.00	\$405.16	\$405.16	\$435.81	\$435.81	\$350.85	\$350.85	\$340.07	\$340.07	\$365.79	\$365.79	\$428.20	\$428.20	\$509.46	\$509.46	\$415.06
43	\$386.23	\$386.23	\$428.09	\$428.09	\$414.94	\$414.94	\$446.33	\$446.33	\$359.32	\$359.32	\$348.29	\$348.29	\$374.63	\$374.63	\$438.54	\$438.54	\$521.77	\$521.77	\$425.08
44	\$397.61	\$397.61	\$440.71	\$440.71	\$427.17	\$427.17	\$459.49	\$459.49	\$369.91	\$369.91	\$358.55	\$358.55	\$385.67	\$385.67	\$451.47	\$451.47	\$537.15	\$537.15	\$437.61
45	\$410.99	\$410.99	\$455.54	\$455.54	\$441.55	\$441.55	\$474.95	\$474.95	\$382.36	\$382.36	\$370.62	\$370.62	\$398.65	\$398.65	\$466.66	\$466.66	\$555.22	\$555.22	\$452.33
46	\$426.93	\$426.93	\$473.21	\$473.21	\$458.67	\$458.67	\$493.37	\$493.37	\$397.19	\$397.19	\$384.99	\$384.99	\$414.11	\$414.11	\$484.76	\$484.76	\$576.75	\$576.75	\$469.88
47	\$444.86	\$444.86	\$493.08	\$493.08	\$477.93	\$477.93	\$514.09	\$514.09	\$413.87	\$413.87	\$401.16	\$401.16	\$431.50	\$431.50	\$505.11	\$505.11	\$600.97	\$600.97	\$489.61
48	\$465.35	\$465.35	\$515.79	\$515.79	\$499.95	\$499.95	\$537.77	\$537.77	\$432.93	\$432.93	\$419.64	\$419.64	\$451.37	\$451.37	\$528.38	\$528.38	\$628.66	\$628.66	\$512.16
49	\$485.56	\$485.56	\$538.19	\$538.19	\$521.66	\$521.66	\$561.12	\$561.12	\$451.73	\$451.73	\$437.86	\$437.86	\$470.98	\$470.98	\$551.33	\$551.33	\$655.96	\$655.96	\$534.40
50	\$508.33	\$508.33	\$563.43	\$563.43	\$546.12	\$546.12	\$587.43	\$587.43	\$472.91	\$472.91	\$458.39	\$458.39	\$493.06	\$493.06	\$577.18	\$577.18	\$686.72	\$686.72	\$559.46
51	\$530.82	\$530.82	\$588.35	\$588.35	\$570.28	\$570.28	\$613.42	\$613.42	\$493.83	\$493.83	\$478.67	\$478.67	\$514.87	\$514.87	\$602.71	\$602.71	\$717.09	\$717.09	\$584.21
52	\$555.58	\$555.58	\$615.80	\$615.80	\$596.88	\$596.88	\$642.03	\$642.03	\$516.87	\$516.87	\$501.00	\$501.00	\$538.89	\$538.89	\$630.83	\$630.83	\$750.54	\$750.54	\$611.46
53	\$580.62	\$580.62	\$643.56	\$643.56	\$623.79	\$623.79	\$670.98	\$670.98	\$540.17	\$540.17	\$523.59	\$523.59	\$563.18	\$563.18	\$659.27	\$659.27	\$784.38	\$784.38	\$639.03
54	\$607.66	\$607.66	\$673.53	\$673.53	\$652.84	\$652.84	\$702.22	\$702.22	\$565.33	\$565.33	\$547.97	\$547.97	\$589.41	\$589.41	\$680.91	\$680.91	\$820.91	\$820.91	\$668.79
55	\$634.70	\$634.70	\$703.50	\$703.50	\$681.89	\$681.89	\$733.47	\$733.47	\$590.48	\$590.48	\$572.35	\$572.35	\$615.64	\$615.64	\$720.67	\$720.67	\$857.44	\$857.44	\$698.55
56	\$664.02	\$664.02	\$735.99	\$735.99	\$713.38	\$713.38	\$767.35	\$767.35	\$617.76	\$617.76	\$598.79	\$598.79							

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070029	16322PA0070029	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030	16322PA0070030
Plan Marketing Name =>	PO \$1,000 \$35/	Advantage Gold EPO \$1,000 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/	Advantage Gold EPO \$1,500 \$35/
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	1	5	1	2	2	4	5	1	2	4	5	1	2	4	5	1	2	4	5
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	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	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$2000	\$1000 / \$2000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000	\$1500 / \$3000
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$14000	\$7000 / \$14000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$239.64	\$257.77	\$257.77	\$248.33	\$248.33	\$295.46	\$295.46	\$240.71	\$240.71	\$258.91	\$258.91	\$244.93	\$244.93	\$291.40	\$291.40	\$237.41	\$237.41	\$255.36	\$255.36
15	\$260.94	\$280.68	\$280.68	\$270.41	\$270.41	\$321.72	\$321.72	\$262.11	\$262.11	\$281.93	\$281.93	\$266.70	\$266.70	\$317.31	\$317.31	\$258.51	\$258.51	\$278.06	\$278.06
16	\$269.08	\$289.44	\$289.44	\$278.85	\$278.85	\$331.76	\$331.76	\$270.29	\$270.29	\$290.73	\$290.73	\$275.03	\$275.03	\$327.21	\$327.21	\$266.58	\$266.58	\$286.74	\$286.74
17	\$277.23	\$298.20	\$298.20	\$287.29	\$287.29	\$341.80	\$341.80	\$278.47	\$278.47	\$299.53	\$299.53	\$283.35	\$283.35	\$337.11	\$337.11	\$274.65	\$274.65	\$295.42	\$295.42
18	\$286.00	\$307.64	\$307.64	\$296.38	\$296.38	\$352.62	\$352.62	\$287.28	\$287.28	\$309.00	\$309.00	\$292.32	\$292.32	\$347.78	\$347.78	\$283.34	\$283.34	\$304.77	\$304.77
19	\$294.77	\$317.07	\$317.07	\$305.47	\$305.47	\$363.43	\$363.43	\$296.10	\$296.10	\$318.48	\$318.48	\$301.28	\$301.28	\$358.45	\$358.45	\$292.03	\$292.03	\$314.12	\$314.12
20	\$303.85	\$326.84	\$326.84	\$314.88	\$314.88	\$374.63	\$374.63	\$305.22	\$305.22	\$328.30	\$328.30	\$310.56	\$310.56	\$369.49	\$369.49	\$301.03	\$301.03	\$323.80	\$323.80
21	\$313.25	\$336.95	\$336.95	\$324.62	\$324.62	\$386.22	\$386.22	\$314.66	\$314.66	\$338.45	\$338.45	\$320.17	\$320.17	\$380.92	\$380.92	\$310.34	\$310.34	\$333.81	\$333.81
22	\$313.25	\$336.95	\$336.95	\$324.62	\$324.62	\$386.22	\$386.22	\$314.66	\$314.66	\$338.45	\$338.45	\$320.17	\$320.17	\$380.92	\$380.92	\$310.34	\$310.34	\$333.81	\$333.81
23	\$313.25	\$336.95	\$336.95	\$324.62	\$324.62	\$386.22	\$386.22	\$314.66	\$314.66	\$338.45	\$338.45	\$320.17	\$320.17	\$380.92	\$380.92	\$310.34	\$310.34	\$333.81	\$333.81
24	\$313.25	\$336.95	\$336.95	\$324.62	\$324.62	\$386.22	\$386.22	\$314.66	\$314.66	\$338.45	\$338.45	\$320.17	\$320.17	\$380.92	\$380.92	\$310.34	\$310.34	\$333.81	\$333.81
25	\$314.50	\$338.30	\$338.30	\$325.92	\$325.92	\$387.76	\$387.76	\$315.92	\$315.92	\$339.80	\$339.80	\$321.45	\$321.45	\$382.44	\$382.44	\$311.58	\$311.58	\$335.15	\$335.15
26	\$320.77	\$345.04	\$345.04	\$332.41	\$332.41	\$395.49	\$395.49	\$322.21	\$322.21	\$346.57	\$346.57	\$327.85	\$327.85	\$390.06	\$390.06	\$317.79	\$317.79	\$341.82	\$341.82
27	\$328.29	\$353.12	\$353.12	\$340.20	\$340.20	\$404.76	\$404.76	\$329.76	\$329.76	\$354.70	\$354.70	\$335.54	\$335.54	\$399.20	\$399.20	\$325.24	\$325.24	\$349.83	\$349.83
28	\$340.50	\$366.26	\$366.26	\$352.86	\$352.86	\$419.82	\$419.82	\$342.04	\$342.04	\$367.90	\$367.90	\$348.02	\$348.02	\$414.06	\$414.06	\$337.34	\$337.34	\$362.85	\$362.85
29	\$350.53	\$377.05	\$377.05	\$363.25	\$363.25	\$432.18	\$432.18	\$352.10	\$352.10	\$378.73	\$378.73	\$358.27	\$358.27	\$426.25	\$426.25	\$347.27	\$347.27	\$373.53	\$373.53
30	\$355.54	\$382.44	\$382.44	\$368.44	\$368.44	\$438.36	\$438.36	\$357.14	\$357.14	\$384.14	\$384.14	\$362.39	\$362.39	\$432.34	\$432.34	\$352.24	\$352.24	\$378.87	\$378.87
31	\$363.06	\$390.53	\$390.53	\$376.23	\$376.23	\$447.63	\$447.63	\$364.69	\$364.69	\$392.26	\$392.26	\$371.08	\$371.08	\$441.49	\$441.49	\$359.68	\$359.68	\$386.89	\$386.89
32	\$370.57	\$398.61	\$398.61	\$384.03	\$384.03	\$456.90	\$456.90	\$372.24	\$372.24	\$400.39	\$400.39	\$378.76	\$378.76	\$450.63	\$450.63	\$367.13	\$367.13	\$394.90	\$394.90
33	\$375.27	\$403.67	\$403.67	\$388.89	\$388.89	\$462.69	\$462.69	\$376.96	\$376.96	\$405.46	\$405.46	\$383.56	\$383.56	\$456.34	\$456.34	\$371.79	\$371.79	\$399.90	\$399.90
34	\$380.29	\$409.06	\$409.06	\$394.09	\$394.09	\$468.87	\$468.87	\$382.00	\$382.00	\$410.88	\$410.88	\$388.69	\$388.69	\$462.44	\$462.44	\$376.75	\$376.75	\$405.25	\$405.25
35	\$382.79	\$411.75	\$411.75	\$396.69	\$396.69	\$471.96	\$471.96	\$384.51	\$384.51	\$413.59	\$413.59	\$391.25	\$391.25	\$465.48	\$465.48	\$379.24	\$379.24	\$407.92	\$407.92
36	\$385.30	\$414.45	\$414.45	\$399.28	\$399.28	\$475.05	\$475.05	\$387.03	\$387.03	\$416.29	\$416.29	\$393.81	\$393.81	\$468.53	\$468.53	\$381.72	\$381.72	\$410.59	\$410.59
37	\$387.80	\$417.14	\$417.14	\$401.88	\$401.88	\$478.14	\$478.14	\$389.55	\$389.55	\$419.00	\$419.00	\$396.37	\$396.37	\$471.58	\$471.58	\$384.20	\$384.20	\$413.26	\$413.26
38	\$390.31	\$419.84	\$419.84	\$404.48	\$404.48	\$481.23	\$481.23	\$392.07	\$392.07	\$421.71	\$421.71	\$398.93	\$398.93	\$474.63	\$474.63	\$386.68	\$386.68	\$415.93	\$415.93
39	\$395.32	\$425.23	\$425.23	\$409.67	\$409.67	\$487.41	\$487.41	\$397.10	\$397.10	\$427.12	\$427.12	\$404.05	\$404.05	\$480.72	\$480.72	\$391.65	\$391.65	\$421.27	\$421.27
40	\$400.33	\$430.62	\$430.62	\$414.86	\$414.86	\$493.59	\$493.59	\$402.14	\$402.14	\$432.54	\$432.54	\$409.18	\$409.18	\$486.82	\$486.82	\$396.61	\$396.61	\$426.61	\$426.61
41	\$407.85	\$438.71	\$438.71	\$422.66	\$422.66	\$502.86	\$502.86	\$409.69	\$409.69	\$440.66	\$440.66	\$416.86	\$416.86	\$495.96	\$495.96	\$404.06	\$404.06	\$434.62	\$434.62
42	\$415.06	\$446.46	\$446.46	\$430.12	\$430.12	\$511.74	\$511.74	\$416.92	\$416.92	\$448.45	\$448.45	\$424.23	\$424.23	\$504.72	\$504.72	\$411.20	\$411.20	\$442.30	\$442.30
43	\$425.08	\$457.24	\$457.24	\$440.51	\$440.51	\$524.10	\$524.10	\$426.99	\$426.99	\$459.28	\$459.28	\$434.47	\$434.47	\$516.91	\$516.91	\$421.13	\$421.13	\$452.98	\$452.98
44	\$437.61	\$470.72	\$470.72	\$453.49	\$453.49	\$539.55	\$539.55	\$439.58	\$439.58	\$472.81	\$472.81	\$447.28	\$447.28	\$532.15	\$532.15	\$433.54	\$433.54	\$466.33	\$466.33
45	\$452.33	\$486.56	\$486.56	\$468.75	\$468.75	\$557.70	\$557.70	\$454.37	\$454.37	\$488.72	\$488.72	\$462.33	\$462.33	\$550.05	\$550.05	\$448.13	\$448.13	\$482.02	\$482.02
46	\$469.88	\$505.43	\$505.43	\$486.93	\$486.93	\$579.33	\$579.33	\$471.99	\$471.99	\$507.68	\$507.68	\$480.26	\$480.26	\$571.38	\$571.38	\$465.51	\$465.51	\$500.72	\$500.72
47	\$489.61	\$526.65	\$526.65	\$507.38	\$507.38	\$603.66	\$603.66	\$491.81	\$491.81	\$529.00	\$529.00	\$500.43	\$500.43	\$595.38	\$595.38	\$485.06	\$485.06	\$521.75	\$521.75
48	\$512.16	\$550.91	\$550.91	\$530.75	\$530.75	\$631.47	\$631.47	\$514.47	\$514.47	\$553.37	\$553.37	\$523.48	\$523.48	\$622.80	\$622.80	\$507.41	\$507.41	\$545.78	\$545.78
49	\$534.40	\$574.84	\$574.84	\$553.80	\$553.80	\$658.89	\$658.89	\$536.81	\$536.81	\$577.40	\$577.40	\$546.21	\$546.21	\$649.85	\$649.85	\$529.44	\$529.44	\$569.48	\$569.48
50	\$559.46	\$601.79	\$601.79	\$579.77	\$579.77	\$689.79	\$689.79	\$561.98	\$561.98	\$604.47	\$604.47	\$571.82	\$571.82	\$680.32	\$680.32	\$554.27	\$554.27	\$596.18	\$596.18
51	\$584.21	\$628.41	\$628.41	\$605.42	\$605.42	\$720.30	\$720.30	\$586.84	\$586.84	\$631.21	\$631.21	\$597.12	\$597.12	\$710.42	\$710.42	\$578.78	\$578.78	\$622.56	\$622.56
52	\$611.46	\$657.73	\$657.73	\$633.66	\$633.66	\$753.90	\$753.90	\$614.22	\$614.22	\$660.65	\$660.65	\$624.97	\$624.97	\$743.56	\$743.56	\$605.78	\$605.78	\$651.60	\$651.60
53	\$639.03	\$687.38	\$687.38	\$662.22	\$662.22	\$787.89	\$787.89	\$641.91	\$641.91	\$690.44	\$690.44	\$653.15	\$653.15	\$777.08	\$777.08	\$633.09	\$633.09	\$680.97	\$680.97
54	\$668.79	\$719.39	\$719.39	\$693.06	\$693.06	\$824.58	\$824.58	\$671.80	\$671.80	\$722.59	\$722.59	\$683.56	\$683.56	\$813.26	\$813.26	\$662.58	\$662.58	\$712.68	\$712.68
55	\$698.55	\$751.40	\$751.40	\$723.90	\$723.90	\$861.27	\$861.27	\$701.69	\$701.69	\$754.74	\$754.74	\$713.98	\$713.98	\$849.45	\$849.45	\$692.06	\$692.06	\$744.40	\$744.40
56	\$730.81	\$786.10	\$786.10	\$757.34	\$757.34	\$901.05	\$901.05	\$734.10	\$734.10	\$789.60	\$789.60	\$746.96	\$746.96	\$888.69	\$888.69	\$724.02			

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070033	16322PA0070033	16322PA0070033	16322PA0070033	16322PA0070033	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070034	16322PA0070035	16322PA0070035	16322PA0070035	16322PA0070035
Plan Marketing Name =>	Advantage Gold EPO \$2,500 / \$30	Advantage Gold EPO \$2,500 / \$30	Advantage Gold EPO \$2,500 / \$30	Advantage Gold EPO \$2,500 / \$30	Advantage Gold EPO \$2,500 / \$30	Advantage Silver EPO \$3,500 / \$60	Advantage Silver EPO \$3,500 / \$60	Advantage Silver EPO \$3,500 / \$60	Advantage Silver EPO \$3,500 / \$60	Advantage Silver EPO \$3,500 / \$60	Advantage Silver EPO \$3,500 / \$60	Advantage Silver EPO \$3,500 / \$60	Advantage Silver EPO \$3,500 / \$60	Advantage Silver EPO \$3,500 / \$60	Advantage Silver EPO \$3,500 / \$60	Advantage Bronze EPO \$8,000 / \$100	Advantage Bronze EPO \$8,000 / \$100	Advantage Bronze EPO \$8,000 / \$100	Advantage Bronze EPO \$8,000 / \$100
Form # =>	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	1	2	4	4	5	1	2	4	5	1	2	4	5	1	2	4	5	1	2
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Bronze	Bronze	Bronze	Bronze
Deductible =>	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$3500 / \$7000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$30 / \$40	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$60 / \$80	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
OOP Maximum =>	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$7000 / \$13000	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$245.86	\$245.86	\$292.51	\$292.51	\$238.31	\$238.31	\$256.34	\$256.34	\$212.59	\$212.59	\$252.92	\$252.92	\$206.06	\$206.06	\$221.64	\$221.64	\$161.38	\$161.38	\$192.02
15	\$267.72	\$267.72	\$318.51	\$318.51	\$259.50	\$259.50	\$279.12	\$279.12	\$231.48	\$231.48	\$275.41	\$275.41	\$224.38	\$224.38	\$241.35	\$241.35	\$175.73	\$175.73	\$209.08
16	\$276.07	\$276.07	\$328.46	\$328.46	\$267.60	\$267.60	\$287.83	\$287.83	\$238.71	\$238.71	\$284.00	\$284.00	\$231.38	\$231.38	\$248.88	\$248.88	\$181.21	\$181.21	\$215.61
17	\$284.43	\$284.43	\$338.40	\$338.40	\$275.70	\$275.70	\$296.55	\$296.55	\$245.93	\$245.93	\$292.60	\$292.60	\$238.38	\$238.38	\$256.41	\$256.41	\$186.70	\$186.70	\$222.14
18	\$293.43	\$293.43	\$349.10	\$349.10	\$284.42	\$284.42	\$305.93	\$305.93	\$253.71	\$253.71	\$301.86	\$301.86	\$245.93	\$245.93	\$264.52	\$264.52	\$192.61	\$192.61	\$229.16
19	\$302.43	\$302.43	\$359.81	\$359.81	\$293.14	\$293.14	\$315.31	\$315.31	\$261.49	\$261.49	\$311.11	\$311.11	\$253.47	\$253.47	\$272.64	\$272.64	\$198.51	\$198.51	\$236.19
20	\$311.75	\$311.75	\$370.90	\$370.90	\$302.17	\$302.17	\$325.03	\$325.03	\$269.55	\$269.55	\$320.70	\$320.70	\$261.28	\$261.28	\$281.04	\$281.04	\$204.63	\$204.63	\$243.47
21	\$321.39	\$321.39	\$382.37	\$382.37	\$311.52	\$311.52	\$335.08	\$335.08	\$277.89	\$277.89	\$330.62	\$330.62	\$269.36	\$269.36	\$289.73	\$289.73	\$210.96	\$210.96	\$251.00
22	\$321.39	\$321.39	\$382.37	\$382.37	\$311.52	\$311.52	\$335.08	\$335.08	\$277.89	\$277.89	\$330.62	\$330.62	\$269.36	\$269.36	\$289.73	\$289.73	\$210.96	\$210.96	\$251.00
23	\$321.39	\$321.39	\$382.37	\$382.37	\$311.52	\$311.52	\$335.08	\$335.08	\$277.89	\$277.89	\$330.62	\$330.62	\$269.36	\$269.36	\$289.73	\$289.73	\$210.96	\$210.96	\$251.00
24	\$321.39	\$321.39	\$382.37	\$382.37	\$311.52	\$311.52	\$335.08	\$335.08	\$277.89	\$277.89	\$330.62	\$330.62	\$269.36	\$269.36	\$289.73	\$289.73	\$210.96	\$210.96	\$251.00
25	\$322.68	\$322.68	\$383.90	\$383.90	\$312.77	\$312.77	\$336.42	\$336.42	\$279.00	\$279.00	\$331.94	\$331.94	\$270.44	\$270.44	\$290.89	\$290.89	\$211.80	\$211.80	\$252.00
26	\$329.10	\$329.10	\$391.55	\$391.55	\$319.00	\$319.00	\$343.12	\$343.12	\$284.56	\$284.56	\$338.55	\$338.55	\$275.82	\$275.82	\$296.68	\$296.68	\$216.02	\$216.02	\$257.02
27	\$336.82	\$336.82	\$400.72	\$400.72	\$326.47	\$326.47	\$351.16	\$351.16	\$291.23	\$291.23	\$346.49	\$346.49	\$282.29	\$282.29	\$303.64	\$303.64	\$221.09	\$221.09	\$263.05
28	\$349.35	\$349.35	\$415.64	\$415.64	\$338.62	\$338.62	\$364.23	\$364.23	\$302.07	\$302.07	\$359.38	\$359.38	\$292.79	\$292.79	\$314.94	\$314.94	\$229.31	\$229.31	\$272.84
29	\$359.64	\$359.64	\$427.87	\$427.87	\$348.59	\$348.59	\$374.95	\$374.95	\$310.96	\$310.96	\$369.96	\$369.96	\$301.41	\$301.41	\$324.21	\$324.21	\$236.06	\$236.06	\$280.87
30	\$364.78	\$364.78	\$433.99	\$433.99	\$353.58	\$353.58	\$380.32	\$380.32	\$315.41	\$315.41	\$375.25	\$375.25	\$305.72	\$305.72	\$328.84	\$328.84	\$239.44	\$239.44	\$284.89
31	\$372.49	\$372.49	\$443.17	\$443.17	\$361.05	\$361.05	\$388.36	\$388.36	\$322.07	\$322.07	\$383.19	\$383.19	\$312.19	\$312.19	\$335.80	\$335.80	\$244.50	\$244.50	\$290.91
32	\$380.20	\$380.20	\$452.34	\$452.34	\$368.53	\$368.53	\$396.40	\$396.40	\$328.74	\$328.74	\$391.12	\$391.12	\$318.65	\$318.65	\$342.75	\$342.75	\$249.57	\$249.57	\$296.93
33	\$385.03	\$385.03	\$458.08	\$458.08	\$373.20	\$373.20	\$401.43	\$401.43	\$332.91	\$332.91	\$396.08	\$396.08	\$322.69	\$322.69	\$347.10	\$347.10	\$252.73	\$252.73	\$300.70
34	\$390.17	\$390.17	\$464.20	\$464.20	\$378.19	\$378.19	\$406.79	\$406.79	\$337.36	\$337.36	\$401.37	\$401.37	\$327.00	\$327.00	\$351.73	\$351.73	\$256.11	\$256.11	\$304.71
35	\$392.74	\$392.74	\$467.26	\$467.26	\$380.68	\$380.68	\$409.47	\$409.47	\$339.58	\$339.58	\$404.02	\$404.02	\$329.16	\$329.16	\$354.05	\$354.05	\$257.79	\$257.79	\$306.72
36	\$395.31	\$395.31	\$470.32	\$470.32	\$383.17	\$383.17	\$412.15	\$412.15	\$341.80	\$341.80	\$406.66	\$406.66	\$331.31	\$331.31	\$356.37	\$356.37	\$259.48	\$259.48	\$308.73
37	\$397.88	\$397.88	\$473.37	\$473.37	\$385.66	\$385.66	\$414.83	\$414.83	\$344.03	\$344.03	\$409.31	\$409.31	\$333.47	\$333.47	\$358.69	\$358.69	\$261.17	\$261.17	\$310.74
38	\$400.45	\$400.45	\$476.43	\$476.43	\$388.15	\$388.15	\$417.51	\$417.51	\$346.25	\$346.25	\$411.95	\$411.95	\$335.62	\$335.62	\$361.00	\$361.00	\$262.86	\$262.86	\$312.75
39	\$405.59	\$405.59	\$482.55	\$482.55	\$393.14	\$393.14	\$422.87	\$422.87	\$350.70	\$350.70	\$417.24	\$417.24	\$339.93	\$339.93	\$365.64	\$365.64	\$266.23	\$266.23	\$316.76
40	\$410.74	\$410.74	\$488.67	\$488.67	\$398.12	\$398.12	\$428.23	\$428.23	\$355.14	\$355.14	\$422.53	\$422.53	\$344.24	\$344.24	\$370.27	\$370.27	\$269.61	\$269.61	\$320.78
41	\$418.45	\$418.45	\$497.85	\$497.85	\$405.60	\$405.60	\$436.27	\$436.27	\$361.81	\$361.81	\$430.47	\$430.47	\$350.71	\$350.71	\$377.23	\$377.23	\$274.67	\$274.67	\$326.80
42	\$425.84	\$425.84	\$506.64	\$506.64	\$412.76	\$412.76	\$443.98	\$443.98	\$368.20	\$368.20	\$438.07	\$438.07	\$356.90	\$356.90	\$383.89	\$383.89	\$279.52	\$279.52	\$332.58
43	\$436.13	\$436.13	\$518.88	\$518.88	\$422.73	\$422.73	\$454.70	\$454.70	\$377.10	\$377.10	\$448.65	\$448.65	\$365.52	\$365.52	\$393.16	\$393.16	\$286.27	\$286.27	\$340.61
44	\$448.98	\$448.98	\$534.17	\$534.17	\$435.19	\$435.19	\$468.11	\$468.11	\$388.21	\$388.21	\$461.88	\$461.88	\$376.30	\$376.30	\$404.75	\$404.75	\$294.71	\$294.71	\$350.65
45	\$464.09	\$464.09	\$552.14	\$552.14	\$449.83	\$449.83	\$483.86	\$483.86	\$401.27	\$401.27	\$477.42	\$477.42	\$388.96	\$388.96	\$418.37	\$418.37	\$304.63	\$304.63	\$362.44
46	\$482.09	\$482.09	\$573.56	\$573.56	\$467.28	\$467.28	\$502.62	\$502.62	\$416.84	\$416.84	\$495.93	\$495.93	\$404.04	\$404.04	\$434.60	\$434.60	\$316.44	\$316.44	\$376.50
47	\$502.33	\$502.33	\$597.64	\$597.64	\$486.91	\$486.91	\$523.73	\$523.73	\$434.34	\$434.34	\$516.76	\$516.76	\$421.01	\$421.01	\$452.85	\$452.85	\$329.73	\$329.73	\$392.31
48	\$525.47	\$525.47	\$625.17	\$625.17	\$509.34	\$509.34	\$547.86	\$547.86	\$454.35	\$454.35	\$540.56	\$540.56	\$440.40	\$440.40	\$473.71	\$473.71	\$344.92	\$344.92	\$410.39
49	\$548.29	\$548.29	\$652.32	\$652.32	\$531.45	\$531.45	\$571.65	\$571.65	\$474.08	\$474.08	\$564.04	\$564.04	\$459.53	\$459.53	\$494.28	\$494.28	\$359.90	\$359.90	\$428.21
50	\$574.00	\$574.00	\$682.91	\$682.91	\$556.37	\$556.37	\$598.45	\$598.45	\$496.31	\$496.31	\$590.49	\$590.49	\$481.08	\$481.08	\$517.46	\$517.46	\$376.77	\$376.77	\$448.29
51	\$599.39	\$599.39	\$713.12	\$713.12	\$580.98	\$580.98	\$624.92	\$624.92	\$518.26	\$518.26	\$616.61	\$616.61	\$502.36	\$502.36	\$540.35	\$540.35	\$393.44	\$393.44	\$468.12
52	\$627.35	\$627.35	\$746.39	\$746.39	\$608.09	\$608.09	\$654.08	\$654.08	\$542.44	\$542.44	\$645.37	\$645.37	\$525.79	\$525.79	\$565.55	\$565.55	\$411.79	\$411.79	\$489.95
53	\$655.64	\$655.64	\$780.03	\$780.03	\$635.50	\$635.50	\$683.56	\$683.56	\$566.90	\$566.90	\$674.46	\$674.46	\$549.49	\$549.49	\$591.05	\$591.05	\$430.36	\$430.36	\$512.04
54	\$686.17	\$686.17	\$816.36	\$816.36	\$665.10	\$665.10	\$715.40	\$715.40	\$593.30	\$593.30	\$705.87	\$705.87	\$575.08	\$575.08	\$618.57	\$618.57	\$450.40	\$450.40	\$535.89
55	\$716.70	\$716.70	\$852.69	\$852.69	\$694.69	\$694.69	\$747.23	\$747.23	\$619.69	\$619.69	\$737.28	\$737.28	\$600.67	\$600.67	\$646.10	\$646.10	\$470.44	\$470.44	\$559.73
56	\$749.80	\$749.80	\$892.07	\$892.07	\$726.78	\$726.78	\$781.74	\$781.74	\$648.32	\$648.32	\$771.34</								

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070035	16322PA0070035	16322PA0070035	16322PA0070035	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073	16322PA0070073
Plan Marketing Name =>	nze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Bronze EPO \$8,000	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Silver EPO \$5,000 \$40	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50	Advantage Gold EPO \$1,250 \$35/\$50
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	2	4	5	5	1	2	4	5	5	5	5	5	5	1	4	5	5	5	5
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	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 =>	nze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	\$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$5000 / \$10000	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500	\$1250 / \$2500
Coinsurance =>	0%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	/ \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$40 / \$60	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$8700 / \$17400	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	es	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$192.02	\$156.43	\$156.43	\$168.26	\$168.26	\$210.97	\$210.97	\$251.00	\$251.00	\$204.49	\$204.49	\$219.96	\$219.96	\$234.63	\$234.63	\$227.43	\$227.43	\$244.62	\$244.62
15	\$209.08	\$170.34	\$170.34	\$183.22	\$183.22	\$229.72	\$229.72	\$273.32	\$273.32	\$222.67	\$222.67	\$239.51	\$239.51	\$255.48	\$255.48	\$247.64	\$247.64	\$266.37	\$266.37
16	\$215.61	\$175.66	\$175.66	\$188.94	\$188.94	\$236.90	\$236.90	\$281.85	\$281.85	\$229.62	\$229.62	\$246.99	\$246.99	\$263.46	\$263.46	\$255.37	\$255.37	\$274.68	\$274.68
17	\$222.14	\$180.97	\$180.97	\$194.66	\$194.66	\$244.07	\$244.07	\$290.38	\$290.38	\$236.57	\$236.57	\$254.46	\$254.46	\$271.43	\$271.43	\$263.10	\$263.10	\$283.00	\$283.00
18	\$229.16	\$186.70	\$186.70	\$200.81	\$200.81	\$251.79	\$251.79	\$299.56	\$299.56	\$244.05	\$244.05	\$262.51	\$262.51	\$280.02	\$280.02	\$271.43	\$271.43	\$291.95	\$291.95
19	\$236.19	\$192.43	\$192.43	\$206.97	\$206.97	\$259.51	\$259.51	\$308.75	\$308.75	\$251.54	\$251.54	\$270.57	\$270.57	\$288.60	\$288.60	\$279.75	\$279.75	\$300.90	\$300.90
20	\$243.47	\$198.36	\$198.36	\$213.35	\$213.35	\$267.51	\$267.51	\$318.27	\$318.27	\$259.29	\$259.29	\$278.90	\$278.90	\$297.50	\$297.50	\$288.37	\$288.37	\$310.18	\$310.18
21	\$251.00	\$204.49	\$204.49	\$219.95	\$219.95	\$275.78	\$275.78	\$328.11	\$328.11	\$267.31	\$267.31	\$287.53	\$287.53	\$306.70	\$306.70	\$297.29	\$297.29	\$319.77	\$319.77
22	\$251.00	\$204.49	\$204.49	\$219.95	\$219.95	\$275.78	\$275.78	\$328.11	\$328.11	\$267.31	\$267.31	\$287.53	\$287.53	\$306.70	\$306.70	\$297.29	\$297.29	\$319.77	\$319.77
23	\$251.00	\$204.49	\$204.49	\$219.95	\$219.95	\$275.78	\$275.78	\$328.11	\$328.11	\$267.31	\$267.31	\$287.53	\$287.53	\$306.70	\$306.70	\$297.29	\$297.29	\$319.77	\$319.77
24	\$251.00	\$204.49	\$204.49	\$219.95	\$219.95	\$275.78	\$275.78	\$328.11	\$328.11	\$267.31	\$267.31	\$287.53	\$287.53	\$306.70	\$306.70	\$297.29	\$297.29	\$319.77	\$319.77
25	\$252.00	\$205.31	\$205.31	\$220.83	\$220.83	\$276.88	\$276.88	\$329.42	\$329.42	\$268.38	\$268.38	\$288.68	\$288.68	\$307.93	\$307.93	\$298.48	\$298.48	\$321.05	\$321.05
26	\$257.02	\$209.40	\$209.40	\$225.23	\$225.23	\$282.40	\$282.40	\$335.98	\$335.98	\$273.73	\$273.73	\$294.43	\$294.43	\$314.06	\$314.06	\$304.42	\$304.42	\$327.44	\$327.44
27	\$263.05	\$214.31	\$214.31	\$230.51	\$230.51	\$289.02	\$289.02	\$343.86	\$343.86	\$280.14	\$280.14	\$301.33	\$301.33	\$321.42	\$321.42	\$311.56	\$311.56	\$335.12	\$335.12
28	\$272.84	\$222.28	\$222.28	\$239.09	\$239.09	\$299.77	\$299.77	\$356.66	\$356.66	\$290.57	\$290.57	\$312.55	\$312.55	\$333.38	\$333.38	\$323.15	\$323.15	\$347.59	\$347.59
29	\$280.87	\$228.82	\$228.82	\$246.12	\$246.12	\$308.60	\$308.60	\$367.16	\$367.16	\$299.12	\$299.12	\$321.75	\$321.75	\$343.20	\$343.20	\$332.67	\$332.67	\$357.82	\$357.82
30	\$284.89	\$232.10	\$232.10	\$249.64	\$249.64	\$313.01	\$313.01	\$372.40	\$372.40	\$303.40	\$303.40	\$326.35	\$326.35	\$348.10	\$348.10	\$337.42	\$337.42	\$362.94	\$362.94
31	\$290.91	\$237.00	\$237.00	\$254.92	\$254.92	\$319.63	\$319.63	\$380.28	\$380.28	\$309.81	\$309.81	\$333.25	\$333.25	\$355.47	\$355.47	\$344.56	\$344.56	\$370.61	\$370.61
32	\$296.93	\$241.91	\$241.91	\$260.20	\$260.20	\$326.25	\$326.25	\$388.15	\$388.15	\$316.23	\$316.23	\$340.15	\$340.15	\$362.83	\$362.83	\$351.69	\$351.69	\$378.29	\$378.29
33	\$300.70	\$244.98	\$244.98	\$263.50	\$263.50	\$330.38	\$330.38	\$393.08	\$393.08	\$320.24	\$320.24	\$344.46	\$344.46	\$367.43	\$367.43	\$356.15	\$356.15	\$383.08	\$383.08
34	\$304.71	\$248.25	\$248.25	\$267.02	\$267.02	\$334.80	\$334.80	\$398.33	\$398.33	\$324.51	\$324.51	\$349.06	\$349.06	\$372.33	\$372.33	\$360.91	\$360.91	\$388.20	\$388.20
35	\$306.72	\$249.89	\$249.89	\$268.78	\$268.78	\$337.00	\$337.00	\$400.95	\$400.95	\$326.65	\$326.65	\$351.36	\$351.36	\$374.79	\$374.79	\$363.29	\$363.29	\$390.76	\$390.76
36	\$308.73	\$251.52	\$251.52	\$270.54	\$270.54	\$339.21	\$339.21	\$403.58	\$403.58	\$328.79	\$328.79	\$353.66	\$353.66	\$377.24	\$377.24	\$365.67	\$365.67	\$393.32	\$393.32
37	\$310.74	\$253.16	\$253.16	\$272.30	\$272.30	\$341.42	\$341.42	\$406.20	\$406.20	\$330.93	\$330.93	\$355.96	\$355.96	\$379.69	\$379.69	\$368.05	\$368.05	\$395.88	\$395.88
38	\$312.75	\$254.79	\$254.79	\$274.06	\$274.06	\$343.62	\$343.62	\$408.83	\$408.83	\$333.07	\$333.07	\$358.26	\$358.26	\$382.15	\$382.15	\$370.42	\$370.42	\$398.43	\$398.43
39	\$316.76	\$258.07	\$258.07	\$277.58	\$277.58	\$348.03	\$348.03	\$414.07	\$414.07	\$337.35	\$337.35	\$362.86	\$362.86	\$387.06	\$387.06	\$375.18	\$375.18	\$403.55	\$403.55
40	\$320.78	\$261.34	\$261.34	\$281.10	\$281.10	\$352.45	\$352.45	\$419.32	\$419.32	\$341.62	\$341.62	\$367.46	\$367.46	\$391.96	\$391.96	\$379.94	\$379.94	\$408.67	\$408.67
41	\$326.80	\$266.25	\$266.25	\$286.37	\$286.37	\$359.07	\$359.07	\$427.20	\$427.20	\$348.04	\$348.04	\$374.36	\$374.36	\$399.32	\$399.32	\$387.07	\$387.07	\$416.34	\$416.34
42	\$332.58	\$270.95	\$270.95	\$291.43	\$291.43	\$365.41	\$365.41	\$434.75	\$434.75	\$354.19	\$354.19	\$380.98	\$380.98	\$406.38	\$406.38	\$393.91	\$393.91	\$423.70	\$423.70
43	\$340.61	\$277.49	\$277.49	\$298.47	\$298.47	\$374.23	\$374.23	\$445.25	\$445.25	\$362.74	\$362.74	\$390.18	\$390.18	\$416.19	\$416.19	\$403.42	\$403.42	\$433.93	\$433.93
44	\$350.65	\$285.67	\$285.67	\$307.27	\$307.27	\$385.26	\$385.26	\$458.37	\$458.37	\$373.43	\$373.43	\$401.68	\$401.68	\$428.46	\$428.46	\$415.31	\$415.31	\$446.72	\$446.72
45	\$362.44	\$295.28	\$295.28	\$317.61	\$317.61	\$398.23	\$398.23	\$473.79	\$473.79	\$386.00	\$386.00	\$415.19	\$415.19	\$442.87	\$442.87	\$429.29	\$429.29	\$461.75	\$461.75
46	\$376.50	\$306.74	\$306.74	\$329.93	\$329.93	\$413.67	\$413.67	\$492.17	\$492.17	\$400.97	\$400.97	\$431.30	\$431.30	\$460.05	\$460.05	\$445.94	\$445.94	\$479.66	\$479.66
47	\$392.31	\$319.62	\$319.62	\$343.78	\$343.78	\$431.04	\$431.04	\$512.84	\$512.84	\$417.81	\$417.81	\$449.41	\$449.41	\$479.37	\$479.37	\$464.66	\$464.66	\$499.80	\$499.80
48	\$410.39	\$334.34	\$334.34	\$359.62	\$359.62	\$450.90	\$450.90	\$536.46	\$536.46	\$437.05	\$437.05	\$470.11	\$470.11	\$501.45	\$501.45	\$486.07	\$486.07	\$522.82	\$522.82
49	\$428.21	\$348.86	\$348.86	\$375.23	\$375.23	\$470.48	\$470.48	\$559.76	\$559.76	\$456.03	\$456.03	\$490.53	\$490.53	\$523.23	\$523.23	\$507.18	\$507.18	\$545.53	\$545.53
50	\$448.29	\$365.22	\$365.22	\$392.83	\$392.83	\$492.54	\$492.54	\$586.00	\$586.00	\$477.42	\$477.42	\$513.53	\$513.53	\$547.77	\$547.77	\$530.96	\$530.96	\$571.11	\$571.11
51	\$468.12	\$381.37	\$381.37	\$410.21	\$410.21	\$514.33	\$514.33	\$611.93	\$611.93	\$498.53	\$498.53	\$536.24	\$536.24	\$572.00	\$572.00	\$554.45	\$554.45	\$596.37	\$596.37
52	\$489.95	\$399.16	\$399.16	\$429.34	\$429.34	\$538.32	\$538.32	\$640.47	\$640.47	\$521.79	\$521.79	\$561.26	\$561.26	\$598.68	\$598.68	\$580.31	\$580.31	\$624.19	\$624.19
53	\$512.04	\$417.16	\$417.16	\$448.70	\$448.70	\$562.59	\$562.59	\$669.34	\$669.34	\$545.31	\$545.31	\$586.56	\$586.56	\$625.67	\$625.67	\$606.47	\$606.47	\$652.33	\$652.33
54	\$535.89	\$436.59	\$436.59	\$469.59	\$469.59	\$588.79	\$588.79	\$700.51	\$700.51	\$570.71	\$570.71	\$613.88	\$613.88	\$654.80	\$654.80	\$634.71	\$634.71	\$682.71	\$682.71
55	\$559.73	\$456.01	\$456.01	\$490.49	\$490.49	\$614.99	\$614.99	\$731.69	\$731.69	\$596.10	\$596.10	\$641.19	\$641.19	\$683.94	\$683.94	\$662.96	\$662.96	\$713.09	\$713.09
56	\$585.58	\$477.08	\$477.08	\$513.14	\$513.14	\$643.39	\$643.39	\$765.48	\$765.48	\$62									

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070076	16322PA0070076	16322PA0070076	16322PA0070077	16322PA0070077	16322PA0070077	16322PA0070078	16322PA0070078	16322PA0070078	16322PA0070078	16322PA0070078	16322PA0070078	16322PA0070078	16322PA0070078	16322PA0070078	16322PA0070078	16322PA0070078	16322PA0070078	16322PA0070078
Plan Marketing Name =>	ntage Gold EPO \$1,750 /\$35/\$50	ntage Gold EPO \$1,750 /\$35/\$50	ntage Gold EPO \$1,750 /\$35/\$50	ntage Gold EPO \$2,500 /\$10% /\$25 /\$50	ntage Gold EPO \$2,500 /\$10% /\$25 /\$50	ntage Gold EPO \$2,500 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50	ntage Silver EPO HSA \$3,000 /\$10% /\$25 /\$50
Form # =>	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	1	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$1750 / \$3500	\$1750 / \$3500	\$1750 / \$3500	\$2500 / \$5000	\$2500 / \$5000	\$2500 / \$5000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000
Coinurance =>	100%	100%	100%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
Copays =>	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
OOP Maximum =>	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000	\$6000 / \$12000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$229.96	\$229.96	\$222.90	\$222.90	\$239.76	\$239.76	\$227.89	\$227.89	\$220.90	\$220.90	\$237.61	\$237.61	\$191.98	\$191.98	\$186.09	\$186.09	\$200.16	\$200.16	\$189.09
15	\$250.40	\$250.40	\$242.71	\$242.71	\$261.07	\$261.07	\$248.15	\$248.15	\$240.54	\$240.54	\$258.73	\$258.73	\$209.04	\$209.04	\$202.63	\$202.63	\$217.95	\$217.95	\$205.89
16	\$258.22	\$258.22	\$250.29	\$250.29	\$269.22	\$269.22	\$255.90	\$255.90	\$248.04	\$248.04	\$266.81	\$266.81	\$215.57	\$215.57	\$208.95	\$208.95	\$224.76	\$224.76	\$212.32
17	\$266.03	\$266.03	\$257.86	\$257.86	\$277.37	\$277.37	\$263.64	\$263.64	\$255.55	\$255.55	\$274.88	\$274.88	\$222.09	\$222.09	\$215.28	\$215.28	\$231.56	\$231.56	\$218.75
18	\$274.45	\$274.45	\$266.02	\$266.02	\$286.14	\$286.14	\$271.98	\$271.98	\$263.64	\$263.64	\$283.58	\$283.58	\$229.12	\$229.12	\$222.09	\$222.09	\$238.89	\$238.89	\$225.67
19	\$282.86	\$282.86	\$274.18	\$274.18	\$294.92	\$294.92	\$280.32	\$280.32	\$271.72	\$271.72	\$292.27	\$292.27	\$236.14	\$236.14	\$228.90	\$228.90	\$246.21	\$246.21	\$232.59
20	\$291.58	\$291.58	\$282.63	\$282.63	\$304.01	\$304.01	\$288.96	\$288.96	\$280.10	\$280.10	\$301.28	\$301.28	\$243.42	\$243.42	\$235.95	\$235.95	\$253.80	\$253.80	\$239.75
21	\$300.60	\$300.60	\$291.37	\$291.37	\$313.41	\$313.41	\$297.90	\$297.90	\$288.76	\$288.76	\$310.60	\$310.60	\$250.95	\$250.95	\$243.25	\$243.25	\$261.65	\$261.65	\$247.17
22	\$300.60	\$300.60	\$291.37	\$291.37	\$313.41	\$313.41	\$297.90	\$297.90	\$288.76	\$288.76	\$310.60	\$310.60	\$250.95	\$250.95	\$243.25	\$243.25	\$261.65	\$261.65	\$247.17
23	\$300.60	\$300.60	\$291.37	\$291.37	\$313.41	\$313.41	\$297.90	\$297.90	\$288.76	\$288.76	\$310.60	\$310.60	\$250.95	\$250.95	\$243.25	\$243.25	\$261.65	\$261.65	\$247.17
24	\$300.60	\$300.60	\$291.37	\$291.37	\$313.41	\$313.41	\$297.90	\$297.90	\$288.76	\$288.76	\$310.60	\$310.60	\$250.95	\$250.95	\$243.25	\$243.25	\$261.65	\$261.65	\$247.17
25	\$301.80	\$301.80	\$292.54	\$292.54	\$314.66	\$314.66	\$299.09	\$299.09	\$289.92	\$289.92	\$311.84	\$311.84	\$251.95	\$251.95	\$244.22	\$244.22	\$262.70	\$262.70	\$248.16
26	\$307.81	\$307.81	\$298.36	\$298.36	\$320.93	\$320.93	\$305.05	\$305.05	\$295.69	\$295.69	\$318.05	\$318.05	\$256.97	\$256.97	\$249.09	\$249.09	\$267.93	\$267.93	\$253.10
27	\$315.03	\$315.03	\$305.36	\$305.36	\$328.45	\$328.45	\$312.20	\$312.20	\$302.62	\$302.62	\$325.51	\$325.51	\$263.00	\$263.00	\$254.93	\$254.93	\$274.21	\$274.21	\$259.03
28	\$326.75	\$326.75	\$316.72	\$316.72	\$340.68	\$340.68	\$323.82	\$323.82	\$313.88	\$313.88	\$337.62	\$337.62	\$272.78	\$272.78	\$264.41	\$264.41	\$284.41	\$284.41	\$268.67
29	\$336.37	\$336.37	\$326.04	\$326.04	\$350.71	\$350.71	\$333.35	\$333.35	\$323.12	\$323.12	\$347.56	\$347.56	\$280.81	\$280.81	\$272.20	\$272.20	\$292.79	\$292.79	\$276.58
30	\$341.18	\$341.18	\$330.70	\$330.70	\$355.72	\$355.72	\$338.12	\$338.12	\$327.74	\$327.74	\$352.53	\$352.53	\$284.83	\$284.83	\$276.09	\$276.09	\$296.97	\$296.97	\$280.54
31	\$348.40	\$348.40	\$337.70	\$337.70	\$363.24	\$363.24	\$345.27	\$345.27	\$334.67	\$334.67	\$359.99	\$359.99	\$290.85	\$290.85	\$281.93	\$281.93	\$303.25	\$303.25	\$286.47
32	\$355.61	\$355.61	\$344.69	\$344.69	\$370.76	\$370.76	\$352.42	\$352.42	\$341.60	\$341.60	\$367.44	\$367.44	\$296.87	\$296.87	\$287.76	\$287.76	\$309.53	\$309.53	\$292.40
33	\$360.12	\$360.12	\$349.06	\$349.06	\$375.47	\$375.47	\$356.88	\$356.88	\$345.93	\$345.93	\$372.10	\$372.10	\$300.64	\$300.64	\$291.41	\$291.41	\$313.46	\$313.46	\$296.11
34	\$364.93	\$364.93	\$353.72	\$353.72	\$380.48	\$380.48	\$361.65	\$361.65	\$350.55	\$350.55	\$377.07	\$377.07	\$304.65	\$304.65	\$295.31	\$295.31	\$317.64	\$317.64	\$300.06
35	\$367.33	\$367.33	\$356.05	\$356.05	\$382.99	\$382.99	\$364.03	\$364.03	\$352.86	\$352.86	\$379.55	\$379.55	\$306.66	\$306.66	\$297.25	\$297.25	\$319.74	\$319.74	\$302.04
36	\$369.74	\$369.74	\$358.39	\$358.39	\$385.49	\$385.49	\$366.42	\$366.42	\$355.17	\$355.17	\$382.04	\$382.04	\$308.67	\$308.67	\$299.20	\$299.20	\$321.83	\$321.83	\$304.02
37	\$372.14	\$372.14	\$360.72	\$360.72	\$388.00	\$388.00	\$368.80	\$368.80	\$357.48	\$357.48	\$384.52	\$384.52	\$310.68	\$310.68	\$301.14	\$301.14	\$323.92	\$323.92	\$306.00
38	\$374.55	\$374.55	\$363.05	\$363.05	\$390.51	\$390.51	\$371.18	\$371.18	\$359.79	\$359.79	\$387.01	\$387.01	\$312.68	\$312.68	\$303.09	\$303.09	\$326.02	\$326.02	\$307.97
39	\$379.36	\$379.36	\$367.71	\$367.71	\$395.52	\$395.52	\$375.95	\$375.95	\$364.42	\$364.42	\$391.98	\$391.98	\$316.70	\$316.70	\$306.98	\$306.98	\$330.20	\$330.20	\$311.93
40	\$384.17	\$384.17	\$372.37	\$372.37	\$400.54	\$400.54	\$380.72	\$380.72	\$369.04	\$369.04	\$396.95	\$396.95	\$320.71	\$320.71	\$310.87	\$310.87	\$334.39	\$334.39	\$315.88
41	\$391.38	\$391.38	\$379.36	\$379.36	\$408.06	\$408.06	\$387.87	\$387.87	\$375.97	\$375.97	\$404.40	\$404.40	\$326.74	\$326.74	\$316.71	\$316.71	\$340.67	\$340.67	\$321.82
42	\$398.30	\$398.30	\$386.07	\$386.07	\$415.27	\$415.27	\$394.72	\$394.72	\$382.61	\$382.61	\$411.55	\$411.55	\$332.51	\$332.51	\$322.31	\$322.31	\$346.69	\$346.69	\$327.50
43	\$407.91	\$407.91	\$395.39	\$395.39	\$425.30	\$425.30	\$404.25	\$404.25	\$391.85	\$391.85	\$421.48	\$421.48	\$340.54	\$340.54	\$330.09	\$330.09	\$355.06	\$355.06	\$335.41
44	\$419.94	\$419.94	\$407.04	\$407.04	\$437.83	\$437.83	\$416.17	\$416.17	\$403.40	\$403.40	\$433.91	\$433.91	\$350.58	\$350.58	\$339.82	\$339.82	\$365.53	\$365.53	\$345.30
45	\$434.07	\$434.07	\$420.74	\$420.74	\$452.56	\$452.56	\$430.17	\$430.17	\$416.97	\$416.97	\$448.51	\$448.51	\$362.37	\$362.37	\$351.25	\$351.25	\$377.82	\$377.82	\$356.91
46	\$450.90	\$450.90	\$437.06	\$437.06	\$470.12	\$470.12	\$446.85	\$446.85	\$433.14	\$433.14	\$465.90	\$465.90	\$376.43	\$376.43	\$364.88	\$364.88	\$392.48	\$392.48	\$370.76
47	\$469.84	\$469.84	\$455.41	\$455.41	\$489.86	\$489.86	\$465.62	\$465.62	\$451.33	\$451.33	\$485.47	\$485.47	\$392.23	\$392.23	\$380.20	\$380.20	\$408.96	\$408.96	\$386.33
48	\$491.48	\$491.48	\$476.39	\$476.39	\$512.43	\$512.43	\$487.07	\$487.07	\$472.12	\$472.12	\$507.83	\$507.83	\$410.30	\$410.30	\$397.71	\$397.71	\$427.80	\$427.80	\$404.12
49	\$512.82	\$512.82	\$497.08	\$497.08	\$534.68	\$534.68	\$508.22	\$508.22	\$492.62	\$492.62	\$529.88	\$529.88	\$428.12	\$428.12	\$414.98	\$414.98	\$446.37	\$446.37	\$421.67
50	\$536.87	\$536.87	\$520.39	\$520.39	\$559.75	\$559.75	\$532.05	\$532.05	\$515.73	\$515.73	\$554.73	\$554.73	\$448.20	\$448.20	\$434.44	\$434.44	\$467.31	\$467.31	\$441.45
51	\$560.62	\$560.62	\$543.41	\$543.41	\$584.51	\$584.51	\$555.58	\$555.58	\$538.54	\$538.54	\$579.27	\$579.27	\$468.02	\$468.02	\$453.66	\$453.66	\$487.98	\$487.98	\$460.97
52	\$586.77	\$586.77	\$568.75	\$568.75	\$611.78	\$611.78	\$581.50	\$581.50	\$563.66	\$563.66	\$606.29	\$606.29	\$489.85	\$489.85	\$474.82	\$474.82	\$510.74	\$510.74	\$482.48
53	\$613.22	\$613.22	\$594.39	\$594.39	\$639.36	\$639.36	\$607.72	\$607.72	\$589.07	\$589.07	\$633.62	\$633.62	\$511.94	\$511.94	\$496.23	\$496.23	\$533.77	\$533.77	\$504.23
54	\$641.78	\$641.78	\$622.07	\$622.07	\$669.13	\$669.13	\$636.02	\$636.02	\$616.50	\$616.50	\$663.13	\$663.13	\$535.78	\$535.78	\$519.34	\$519.34	\$558.62	\$558.62	\$527.71
55	\$670.34	\$670.34	\$649.76	\$649.76	\$698.90	\$698.90	\$664.32	\$664.32	\$643.93	\$643.93	\$692.64	\$692.64	\$559.62	\$559.62	\$542.45	\$542.45	\$583		



Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	0070079	16322PA0070079	16322PA0070079	16322PA0070080	16322PA0070080	16322PA0070080	16322PA0070080	16322PA0070081	16322PA0070081	16322PA0070081	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082	16322PA0070082
Plan Marketing Name =>	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/	Plan Silver EPO \$4,750/10% \$50/
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
Network =>	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$9500	\$4750 / \$9500	\$4750 / \$9500	\$4750 / \$9500	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinsurance =>	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%	90%
Copays =>	\$65	\$50 / \$65	\$50 / \$65	\$50 / \$65	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$30 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50	\$25 / \$50
OOP Maximum =>	\$15800	\$7900 / \$15800	\$7900 / \$15800	\$7900 / \$15800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$8400 / \$16800	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000	\$6500 / \$13000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$189.09	\$183.28	\$183.28	\$197.14	\$197.14	\$202.88	\$202.88	\$196.65	\$196.65	\$211.52	\$211.52	\$233.94	\$233.94	\$226.75	\$226.75	\$243.90	\$243.90	\$197.42	\$197.42
15	\$205.89	\$199.57	\$199.57	\$214.66	\$214.66	\$220.91	\$220.91	\$214.13	\$214.13	\$230.32	\$230.32	\$254.73	\$254.73	\$246.91	\$246.91	\$265.59	\$265.59	\$214.97	\$214.97
16	\$212.32	\$205.80	\$205.80	\$221.36	\$221.36	\$227.81	\$227.81	\$220.81	\$220.81	\$237.51	\$237.51	\$262.68	\$262.68	\$254.62	\$254.62	\$273.87	\$273.87	\$221.68	\$221.68
17	\$218.75	\$212.03	\$212.03	\$228.06	\$228.06	\$234.70	\$234.70	\$227.50	\$227.50	\$244.70	\$244.70	\$270.63	\$270.63	\$262.32	\$262.32	\$282.16	\$282.16	\$228.39	\$228.39
18	\$225.67	\$218.74	\$218.74	\$235.28	\$235.28	\$242.13	\$242.13	\$234.70	\$234.70	\$252.44	\$252.44	\$279.20	\$279.20	\$270.62	\$270.62	\$291.09	\$291.09	\$235.62	\$235.62
19	\$232.59	\$225.44	\$225.44	\$242.50	\$242.50	\$249.55	\$249.55	\$241.89	\$241.89	\$260.19	\$260.19	\$287.76	\$287.76	\$278.92	\$278.92	\$300.02	\$300.02	\$242.84	\$242.84
20	\$239.75	\$232.39	\$232.39	\$249.97	\$249.97	\$257.24	\$257.24	\$249.35	\$249.35	\$268.21	\$268.21	\$296.63	\$296.63	\$287.52	\$287.52	\$309.27	\$309.27	\$250.33	\$250.33
21	\$247.17	\$239.58	\$239.58	\$257.70	\$257.70	\$265.20	\$265.20	\$257.06	\$257.06	\$276.50	\$276.50	\$305.80	\$305.80	\$296.41	\$296.41	\$318.83	\$318.83	\$258.07	\$258.07
22	\$247.17	\$239.58	\$239.58	\$257.70	\$257.70	\$265.20	\$265.20	\$257.06	\$257.06	\$276.50	\$276.50	\$305.80	\$305.80	\$296.41	\$296.41	\$318.83	\$318.83	\$258.07	\$258.07
23	\$247.17	\$239.58	\$239.58	\$257.70	\$257.70	\$265.20	\$265.20	\$257.06	\$257.06	\$276.50	\$276.50	\$305.80	\$305.80	\$296.41	\$296.41	\$318.83	\$318.83	\$258.07	\$258.07
24	\$247.17	\$239.58	\$239.58	\$257.70	\$257.70	\$265.20	\$265.20	\$257.06	\$257.06	\$276.50	\$276.50	\$305.80	\$305.80	\$296.41	\$296.41	\$318.83	\$318.83	\$258.07	\$258.07
25	\$248.16	\$240.54	\$240.54	\$258.73	\$258.73	\$266.26	\$266.26	\$258.09	\$258.09	\$277.61	\$277.61	\$307.02	\$307.02	\$297.60	\$297.60	\$320.11	\$320.11	\$259.10	\$259.10
26	\$253.10	\$245.33	\$245.33	\$263.88	\$263.88	\$271.56	\$271.56	\$263.23	\$263.23	\$283.14	\$283.14	\$313.14	\$313.14	\$303.52	\$303.52	\$326.48	\$326.48	\$264.26	\$264.26
27	\$259.03	\$251.08	\$251.08	\$270.07	\$270.07	\$277.93	\$277.93	\$269.40	\$269.40	\$289.77	\$289.77	\$320.48	\$320.48	\$310.64	\$310.64	\$334.13	\$334.13	\$270.46	\$270.46
28	\$268.67	\$260.42	\$260.42	\$280.12	\$280.12	\$288.27	\$288.27	\$279.42	\$279.42	\$300.56	\$300.56	\$332.40	\$332.40	\$322.20	\$322.20	\$346.57	\$346.57	\$280.52	\$280.52
29	\$276.58	\$268.09	\$268.09	\$288.37	\$288.37	\$296.76	\$296.76	\$287.65	\$287.65	\$309.40	\$309.40	\$342.19	\$342.19	\$331.68	\$331.68	\$356.77	\$356.77	\$288.78	\$288.78
30	\$280.54	\$271.92	\$271.92	\$292.49	\$292.49	\$301.00	\$301.00	\$291.76	\$291.76	\$313.83	\$313.83	\$347.08	\$347.08	\$336.43	\$336.43	\$361.87	\$361.87	\$292.91	\$292.91
31	\$286.47	\$277.67	\$277.67	\$298.67	\$298.67	\$307.37	\$307.37	\$297.93	\$297.93	\$320.46	\$320.46	\$354.42	\$354.42	\$343.54	\$343.54	\$369.52	\$369.52	\$299.10	\$299.10
32	\$292.40	\$283.42	\$283.42	\$304.86	\$304.86	\$313.73	\$313.73	\$304.10	\$304.10	\$327.10	\$327.10	\$371.76	\$371.76	\$350.65	\$350.65	\$377.18	\$377.18	\$305.30	\$305.30
33	\$296.11	\$287.02	\$287.02	\$308.72	\$308.72	\$317.71	\$317.71	\$307.96	\$307.96	\$331.25	\$331.25	\$366.35	\$366.35	\$355.10	\$355.10	\$381.96	\$381.96	\$309.17	\$309.17
34	\$300.06	\$290.85	\$290.85	\$312.85	\$312.85	\$321.95	\$321.95	\$312.07	\$312.07	\$335.67	\$335.67	\$371.24	\$371.24	\$359.84	\$359.84	\$387.06	\$387.06	\$313.30	\$313.30
35	\$302.04	\$292.77	\$292.77	\$314.91	\$314.91	\$324.07	\$324.07	\$314.13	\$314.13	\$337.88	\$337.88	\$373.69	\$373.69	\$362.21	\$362.21	\$389.61	\$389.61	\$315.36	\$315.36
36	\$304.02	\$294.68	\$294.68	\$316.97	\$316.97	\$326.20	\$326.20	\$316.18	\$316.18	\$340.10	\$340.10	\$376.13	\$376.13	\$364.58	\$364.58	\$392.16	\$392.16	\$317.43	\$317.43
37	\$306.00	\$296.60	\$296.60	\$319.03	\$319.03	\$328.32	\$328.32	\$318.24	\$318.24	\$342.31	\$342.31	\$378.58	\$378.58	\$366.96	\$366.96	\$394.71	\$394.71	\$319.49	\$319.49
38	\$307.97	\$298.52	\$298.52	\$321.09	\$321.09	\$330.44	\$330.44	\$320.30	\$320.30	\$344.52	\$344.52	\$381.03	\$381.03	\$369.33	\$369.33	\$397.26	\$397.26	\$321.56	\$321.56
39	\$311.93	\$302.35	\$302.35	\$325.22	\$325.22	\$334.68	\$334.68	\$324.41	\$324.41	\$348.94	\$348.94	\$385.92	\$385.92	\$374.07	\$374.07	\$402.36	\$402.36	\$325.68	\$325.68
40	\$315.88	\$306.18	\$306.18	\$329.34	\$329.34	\$338.93	\$338.93	\$328.52	\$328.52	\$353.37	\$353.37	\$390.81	\$390.81	\$378.81	\$378.81	\$407.46	\$407.46	\$329.81	\$329.81
41	\$321.82	\$311.93	\$311.93	\$335.53	\$335.53	\$345.29	\$345.29	\$334.69	\$334.69	\$360.00	\$360.00	\$398.15	\$398.15	\$385.93	\$385.93	\$415.12	\$415.12	\$336.01	\$336.01
42	\$327.50	\$317.44	\$317.44	\$341.45	\$341.45	\$351.39	\$351.39	\$340.60	\$340.60	\$366.36	\$366.36	\$405.19	\$405.19	\$392.74	\$392.74	\$422.45	\$422.45	\$341.94	\$341.94
43	\$335.41	\$325.11	\$325.11	\$349.70	\$349.70	\$359.88	\$359.88	\$348.83	\$348.83	\$375.21	\$375.21	\$414.97	\$414.97	\$402.23	\$402.23	\$432.65	\$432.65	\$350.20	\$350.20
44	\$345.30	\$334.69	\$334.69	\$360.01	\$360.01	\$370.48	\$370.48	\$359.11	\$359.11	\$386.27	\$386.27	\$427.20	\$427.20	\$414.08	\$414.08	\$445.41	\$445.41	\$360.52	\$360.52
45	\$356.91	\$345.95	\$345.95	\$372.12	\$372.12	\$382.95	\$382.95	\$371.19	\$371.19	\$399.27	\$399.27	\$441.58	\$441.58	\$428.02	\$428.02	\$460.39	\$460.39	\$372.65	\$372.65
46	\$370.76	\$359.37	\$359.37	\$386.55	\$386.55	\$397.80	\$397.80	\$385.59	\$385.59	\$414.75	\$414.75	\$458.70	\$458.70	\$444.62	\$444.62	\$478.25	\$478.25	\$387.11	\$387.11
47	\$386.33	\$374.46	\$374.46	\$402.79	\$402.79	\$414.51	\$414.51	\$401.78	\$401.78	\$432.17	\$432.17	\$477.97	\$477.97	\$463.29	\$463.29	\$498.33	\$498.33	\$403.36	\$403.36
48	\$404.12	\$391.71	\$391.71	\$421.34	\$421.34	\$433.60	\$433.60	\$420.29	\$420.29	\$452.08	\$452.08	\$499.98	\$499.98	\$484.63	\$484.63	\$521.29	\$521.29	\$421.94	\$421.94
49	\$421.67	\$408.72	\$408.72	\$439.64	\$439.64	\$452.43	\$452.43	\$438.54	\$438.54	\$471.71	\$471.71	\$521.69	\$521.69	\$505.68	\$505.68	\$543.92	\$543.92	\$440.27	\$440.27
50	\$441.45	\$427.89	\$427.89	\$460.25	\$460.25	\$473.65	\$473.65	\$459.11	\$459.11	\$493.83	\$493.83	\$546.16	\$546.16	\$529.39	\$529.39	\$569.43	\$569.43	\$460.91	\$460.91
51	\$460.97	\$446.82	\$446.82	\$480.61	\$480.61	\$494.60	\$494.60	\$479.42	\$479.42	\$515.67	\$515.67	\$570.32	\$570.32	\$552.80	\$552.80	\$594.62	\$594.62	\$481.30	\$481.30
52	\$482.48	\$467.66	\$467.66	\$503.03	\$503.03	\$517.67	\$517.67	\$501.78	\$501.78	\$539.73	\$539.73	\$596.92	\$596.92	\$578.59	\$578.59	\$622.36	\$622.36	\$503.75	\$503.75
53	\$504.23	\$488.74	\$488.74	\$525.71	\$525.71	\$541.01	\$541.01	\$524.40	\$524.40	\$564.06	\$564.06	\$623.83	\$623.83	\$604.68	\$604.68	\$650.41	\$650.41	\$526.46	\$526.46
54	\$527.71	\$511.50	\$511.50	\$550.19	\$550.19	\$566.20	\$566.20	\$548.82	\$548.82	\$590.33	\$590.33	\$652.88	\$652.88	\$632.84	\$632.84	\$680.70	\$680.70	\$550.98	\$550.98
55	\$551.19	\$534.26	\$534.26	\$574.67	\$574.67	\$591.40	\$591.40	\$573.24	\$573.24	\$616.60	\$616.60	\$681.93	\$681.93	\$660.99	\$660.99	\$710.99	\$710.99	\$575.50	\$575.50
56	\$576.65	\$558.94	\$558.94	\$601.21	\$601.21	\$618.71	\$61												

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	16322PA0070082	16322PA0070082	16322PA0080001	16322PA0080001	16322PA0080001	16322PA0080001	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080002	16322PA0080003	16322PA0080003	16322PA0080003	16322PA0080003	16322PA0080003
Plan Marketing Name =>	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70	Stage Silver EPO \$3,750 /\$50 /\$70
Form # =>	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1	4	5	1	4
Network =>	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage	w/Dental Advantage w/Dental Advantage
Metal =>	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	\$3750 / \$7500	\$3750 / \$7500	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000	\$1000 / \$2000
Coinurance =>	90%	90%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$50 / \$70	\$50 / \$70	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50	\$35 / \$50
OOP Maximum =>	\$8700 / \$17400	\$8700 / \$17400	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000	\$7000 / \$14000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$191.36	\$191.36	\$205.84	\$205.84	\$212.92	\$212.92	\$206.39	\$206.39	\$222.00	\$222.00	\$213.88	\$213.88	\$207.32	\$207.32	\$222.99	\$222.99	\$183.09	\$183.09	\$177.46
15	\$208.37	\$208.37	\$224.14	\$224.14	\$231.85	\$231.85	\$224.74	\$224.74	\$241.73	\$241.73	\$232.89	\$232.89	\$225.74	\$225.74	\$242.81	\$242.81	\$199.36	\$199.36	\$193.24
16	\$214.88	\$214.88	\$231.13	\$231.13	\$239.09	\$239.09	\$231.75	\$231.75	\$249.27	\$249.27	\$240.16	\$240.16	\$232.79	\$232.79	\$250.39	\$250.39	\$205.58	\$205.58	\$199.27
17	\$221.38	\$221.38	\$238.13	\$238.13	\$246.32	\$246.32	\$238.76	\$238.76	\$256.82	\$256.82	\$247.43	\$247.43	\$239.84	\$239.84	\$257.97	\$257.97	\$211.81	\$211.81	\$205.30
18	\$228.39	\$228.39	\$245.66	\$245.66	\$254.12	\$254.12	\$246.32	\$246.32	\$264.94	\$264.94	\$255.26	\$255.26	\$247.42	\$247.42	\$266.13	\$266.13	\$218.51	\$218.51	\$211.80
19	\$235.39	\$235.39	\$253.19	\$253.19	\$261.91	\$261.91	\$253.87	\$253.87	\$273.07	\$273.07	\$263.08	\$263.08	\$255.01	\$255.01	\$274.29	\$274.29	\$225.21	\$225.21	\$218.29
20	\$242.65	\$242.65	\$261.00	\$261.00	\$269.98	\$269.98	\$261.70	\$261.70	\$281.48	\$281.48	\$271.19	\$271.19	\$262.87	\$262.87	\$282.75	\$282.75	\$232.15	\$232.15	\$225.02
21	\$250.15	\$250.15	\$269.07	\$269.07	\$278.33	\$278.33	\$269.79	\$269.79	\$290.19	\$290.19	\$279.58	\$279.58	\$271.00	\$271.00	\$291.49	\$291.49	\$239.33	\$239.33	\$231.98
22	\$250.15	\$250.15	\$269.07	\$269.07	\$278.33	\$278.33	\$269.79	\$269.79	\$290.19	\$290.19	\$279.58	\$279.58	\$271.00	\$271.00	\$291.49	\$291.49	\$239.33	\$239.33	\$231.98
23	\$250.15	\$250.15	\$269.07	\$269.07	\$278.33	\$278.33	\$269.79	\$269.79	\$290.19	\$290.19	\$279.58	\$279.58	\$271.00	\$271.00	\$291.49	\$291.49	\$239.33	\$239.33	\$231.98
24	\$250.15	\$250.15	\$269.07	\$269.07	\$278.33	\$278.33	\$269.79	\$269.79	\$290.19	\$290.19	\$279.58	\$279.58	\$271.00	\$271.00	\$291.49	\$291.49	\$239.33	\$239.33	\$231.98
25	\$251.15	\$251.15	\$270.15	\$270.15	\$279.44	\$279.44	\$270.87	\$270.87	\$291.35	\$291.35	\$280.70	\$280.70	\$272.08	\$272.08	\$292.66	\$292.66	\$240.29	\$240.29	\$232.91
26	\$256.15	\$256.15	\$275.53	\$275.53	\$285.01	\$285.01	\$276.26	\$276.26	\$297.15	\$297.15	\$286.29	\$286.29	\$277.50	\$277.50	\$298.49	\$298.49	\$245.07	\$245.07	\$237.55
27	\$262.16	\$262.16	\$281.99	\$281.99	\$291.69	\$291.69	\$282.74	\$282.74	\$304.12	\$304.12	\$293.00	\$293.00	\$284.01	\$284.01	\$305.48	\$305.48	\$250.82	\$250.82	\$243.12
28	\$271.91	\$271.91	\$292.48	\$292.48	\$302.54	\$302.54	\$293.26	\$293.26	\$315.44	\$315.44	\$303.90	\$303.90	\$294.58	\$294.58	\$316.85	\$316.85	\$260.15	\$260.15	\$252.16
29	\$279.92	\$279.92	\$301.09	\$301.09	\$311.45	\$311.45	\$301.90	\$301.90	\$324.72	\$324.72	\$312.85	\$312.85	\$303.25	\$303.25	\$326.18	\$326.18	\$267.81	\$267.81	\$259.59
30	\$283.92	\$283.92	\$305.39	\$305.39	\$315.90	\$315.90	\$306.21	\$306.21	\$329.37	\$329.37	\$317.32	\$317.32	\$307.59	\$307.59	\$330.84	\$330.84	\$271.64	\$271.64	\$263.30
31	\$289.92	\$289.92	\$311.85	\$311.85	\$322.58	\$322.58	\$312.69	\$312.69	\$336.33	\$336.33	\$324.03	\$324.03	\$314.09	\$314.09	\$337.84	\$337.84	\$277.38	\$277.38	\$268.86
32	\$295.93	\$295.93	\$318.31	\$318.31	\$329.26	\$329.26	\$319.16	\$319.16	\$343.29	\$343.29	\$330.74	\$330.74	\$320.59	\$320.59	\$344.83	\$344.83	\$283.13	\$283.13	\$274.43
33	\$299.68	\$299.68	\$322.35	\$322.35	\$333.44	\$333.44	\$323.21	\$323.21	\$347.65	\$347.65	\$334.94	\$334.94	\$324.66	\$324.66	\$349.21	\$349.21	\$286.72	\$286.72	\$277.91
34	\$303.68	\$303.68	\$326.65	\$326.65	\$337.89	\$337.89	\$327.53	\$327.53	\$352.29	\$352.29	\$339.41	\$339.41	\$328.99	\$328.99	\$353.87	\$353.87	\$290.55	\$290.55	\$281.62
35	\$305.68	\$305.68	\$328.80	\$328.80	\$340.12	\$340.12	\$329.68	\$329.68	\$354.61	\$354.61	\$341.65	\$341.65	\$331.16	\$331.16	\$356.20	\$356.20	\$292.46	\$292.46	\$283.48
36	\$307.68	\$307.68	\$330.96	\$330.96	\$342.35	\$342.35	\$331.84	\$331.84	\$356.93	\$356.93	\$343.88	\$343.88	\$333.33	\$333.33	\$358.53	\$358.53	\$294.38	\$294.38	\$285.34
37	\$309.69	\$309.69	\$333.11	\$333.11	\$344.57	\$344.57	\$334.00	\$334.00	\$359.26	\$359.26	\$346.12	\$346.12	\$335.50	\$335.50	\$360.86	\$360.86	\$296.29	\$296.29	\$287.19
38	\$311.69	\$311.69	\$335.26	\$335.26	\$346.80	\$346.80	\$336.16	\$336.16	\$361.58	\$361.58	\$348.36	\$348.36	\$337.67	\$337.67	\$363.20	\$363.20	\$298.21	\$298.21	\$289.05
39	\$315.69	\$315.69	\$339.57	\$339.57	\$351.25	\$351.25	\$340.47	\$340.47	\$366.22	\$366.22	\$352.83	\$352.83	\$342.00	\$342.00	\$367.86	\$367.86	\$302.03	\$302.03	\$292.76
40	\$319.69	\$319.69	\$343.87	\$343.87	\$355.71	\$355.71	\$344.79	\$344.79	\$370.86	\$370.86	\$357.30	\$357.30	\$346.34	\$346.34	\$372.52	\$372.52	\$305.86	\$305.86	\$296.47
41	\$325.70	\$325.70	\$350.33	\$350.33	\$362.39	\$362.39	\$351.27	\$351.27	\$377.83	\$377.83	\$364.01	\$364.01	\$352.84	\$352.84	\$379.52	\$379.52	\$311.61	\$311.61	\$302.04
42	\$331.45	\$331.45	\$356.52	\$356.52	\$368.79	\$368.79	\$357.47	\$357.47	\$384.50	\$384.50	\$370.44	\$370.44	\$359.08	\$359.08	\$386.22	\$386.22	\$317.11	\$317.11	\$307.37
43	\$339.45	\$339.45	\$365.13	\$365.13	\$377.69	\$377.69	\$366.11	\$366.11	\$393.79	\$393.79	\$379.39	\$379.39	\$367.75	\$367.75	\$395.55	\$395.55	\$324.77	\$324.77	\$314.80
44	\$349.46	\$349.46	\$375.89	\$375.89	\$388.83	\$388.83	\$376.90	\$376.90	\$405.40	\$405.40	\$390.57	\$390.57	\$378.59	\$378.59	\$407.21	\$407.21	\$334.34	\$334.34	\$324.08
45	\$361.22	\$361.22	\$388.54	\$388.54	\$401.91	\$401.91	\$389.58	\$389.58	\$419.03	\$419.03	\$403.71	\$403.71	\$391.32	\$391.32	\$420.91	\$420.91	\$345.59	\$345.59	\$334.98
46	\$375.23	\$375.23	\$403.61	\$403.61	\$417.50	\$417.50	\$404.69	\$404.69	\$435.29	\$435.29	\$419.37	\$419.37	\$406.50	\$406.50	\$437.24	\$437.24	\$359.00	\$359.00	\$347.97
47	\$390.98	\$390.98	\$420.56	\$420.56	\$435.03	\$435.03	\$421.68	\$421.68	\$453.57	\$453.57	\$436.98	\$436.98	\$423.57	\$423.57	\$455.60	\$455.60	\$374.07	\$374.07	\$362.58
48	\$409.00	\$409.00	\$439.93	\$439.93	\$455.07	\$455.07	\$441.11	\$441.11	\$474.46	\$474.46	\$457.11	\$457.11	\$443.09	\$443.09	\$476.59	\$476.59	\$391.30	\$391.30	\$379.29
49	\$426.76	\$426.76	\$459.03	\$459.03	\$474.83	\$474.83	\$460.26	\$460.26	\$495.06	\$495.06	\$476.96	\$476.96	\$462.33	\$462.33	\$497.28	\$497.28	\$408.30	\$408.30	\$395.76
50	\$446.77	\$446.77	\$480.56	\$480.56	\$497.10	\$497.10	\$481.84	\$481.84	\$518.28	\$518.28	\$499.33	\$499.33	\$484.01	\$484.01	\$520.60	\$520.60	\$427.44	\$427.44	\$414.32
51	\$466.53	\$466.53	\$501.82	\$501.82	\$519.09	\$519.09	\$503.16	\$503.16	\$541.20	\$541.20	\$521.42	\$521.42	\$505.42	\$505.42	\$543.63	\$543.63	\$446.35	\$446.35	\$432.64
52	\$488.29	\$488.29	\$525.22	\$525.22	\$543.30	\$543.30	\$526.63	\$526.63	\$566.45	\$566.45	\$545.74	\$545.74	\$528.99	\$528.99	\$568.99	\$568.99	\$467.17	\$467.17	\$452.82
53	\$510.31	\$510.31	\$548.90	\$548.90	\$567.79	\$567.79	\$550.37	\$550.37	\$591.99	\$591.99	\$570.34	\$570.34	\$552.84	\$552.84	\$594.64	\$594.64	\$488.23	\$488.23	\$473.24
54	\$534.07	\$534.07	\$574.46	\$574.46	\$594.23	\$594.23	\$576.00	\$576.00	\$619.56	\$619.56	\$596.90	\$596.90	\$578.59	\$578.59	\$622.33	\$622.33	\$510.97	\$510.97	\$495.28
55	\$557.83	\$557.83	\$600.03	\$600.03	\$620.68	\$620.68	\$601.63	\$601.63	\$647.12	\$647.12	\$623.46	\$623.46	\$604.33	\$604.33	\$650.02	\$650.02	\$533.71	\$533.71	\$517.32
56	\$583.60	\$583.60	\$627.74	\$627.74	\$649.34	\$649.34	\$												

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

HIOS Plan ID (On Exchange)=>									
HIOS Plan ID (Off Exchange)=>	0080003	16322PA0080003	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004	16322PA0080004
Plan Marketing Name =>	EPO \$3,500 / \$6000	Advantage Silver EPO \$3,500 / \$6000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000	Advantage Bronze EPO \$8,000 / \$16000
Form # =>	F02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02	EPOF02
Rating Area =>	3	5	1	4	5	5	5	5	5
Network =>	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental	Advantage w/Dental
Metal =>	Silver	Silver	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	\$7000	\$3500 / \$7000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000	\$8000 / \$16000
Coinsurance =>	100%	100%	100%	100%	100%	100%	100%	100%	100%
Copays =>	\$80	\$60 / \$80	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
OOP Maximum =>	\$17400	\$8700 / \$17400	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100	\$8550 / \$17100
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$177.46	\$190.89	\$190.89	\$138.99	\$138.99	\$134.72	\$134.72	\$144.91	\$144.91
15	\$193.24	\$207.86	\$207.86	\$151.35	\$151.35	\$146.70	\$146.70	\$157.80	\$157.80
16	\$199.27	\$214.35	\$214.35	\$156.07	\$156.07	\$151.28	\$151.28	\$162.72	\$162.72
17	\$205.30	\$220.83	\$220.83	\$160.80	\$160.80	\$155.86	\$155.86	\$167.65	\$167.65
18	\$211.80	\$227.82	\$227.82	\$165.88	\$165.88	\$160.79	\$160.79	\$172.95	\$172.95
19	\$218.29	\$234.81	\$234.81	\$170.97	\$170.97	\$165.72	\$165.72	\$178.25	\$178.25
20	\$225.02	\$242.04	\$242.04	\$176.24	\$176.24	\$170.83	\$170.83	\$183.75	\$183.75
21	\$231.98	\$249.53	\$249.53	\$181.69	\$181.69	\$176.11	\$176.11	\$189.43	\$189.43
22	\$231.98	\$249.53	\$249.53	\$181.69	\$181.69	\$176.11	\$176.11	\$189.43	\$189.43
23	\$231.98	\$249.53	\$249.53	\$181.69	\$181.69	\$176.11	\$176.11	\$189.43	\$189.43
24	\$231.98	\$249.53	\$249.53	\$181.69	\$181.69	\$176.11	\$176.11	\$189.43	\$189.43
25	\$232.91	\$250.53	\$250.53	\$182.42	\$182.42	\$176.81	\$176.81	\$190.19	\$190.19
26	\$237.55	\$255.52	\$255.52	\$186.05	\$186.05	\$180.34	\$180.34	\$193.98	\$193.98
27	\$243.12	\$261.51	\$261.51	\$190.41	\$190.41	\$184.56	\$184.56	\$198.52	\$198.52
28	\$252.16	\$271.24	\$271.24	\$197.50	\$197.50	\$191.43	\$191.43	\$205.91	\$205.91
29	\$259.59	\$279.22	\$279.22	\$203.31	\$203.31	\$197.07	\$197.07	\$211.97	\$211.97
30	\$263.30	\$283.22	\$283.22	\$206.22	\$206.22	\$199.88	\$199.88	\$215.00	\$215.00
31	\$268.86	\$289.21	\$289.21	\$210.58	\$210.58	\$204.11	\$204.11	\$219.55	\$219.55
32	\$274.43	\$295.19	\$295.19	\$214.94	\$214.94	\$208.34	\$208.34	\$224.10	\$224.10
33	\$277.91	\$298.94	\$298.94	\$217.66	\$217.66	\$210.98	\$210.98	\$226.94	\$226.94
34	\$281.62	\$302.93	\$302.93	\$220.57	\$220.57	\$213.80	\$213.80	\$229.97	\$229.97
35	\$283.48	\$304.93	\$304.93	\$222.03	\$222.03	\$215.21	\$215.21	\$231.48	\$231.48
36	\$285.34	\$306.92	\$306.92	\$223.48	\$223.48	\$216.62	\$216.62	\$233.00	\$233.00
37	\$287.19	\$308.92	\$308.92	\$224.93	\$224.93	\$218.02	\$218.02	\$234.51	\$234.51
38	\$289.05	\$310.91	\$310.91	\$226.39	\$226.39	\$219.43	\$219.43	\$236.03	\$236.03
39	\$292.76	\$314.91	\$314.91	\$229.29	\$229.29	\$222.25	\$222.25	\$239.06	\$239.06
40	\$296.47	\$318.90	\$318.90	\$232.20	\$232.20	\$225.07	\$225.07	\$242.09	\$242.09
41	\$302.04	\$324.89	\$324.89	\$236.56	\$236.56	\$229.30	\$229.30	\$246.64	\$246.64
42	\$307.37	\$330.63	\$330.63	\$240.74	\$240.74	\$233.35	\$233.35	\$250.99	\$250.99
43	\$314.80	\$338.61	\$338.61	\$246.55	\$246.55	\$238.98	\$238.98	\$257.06	\$257.06
44	\$324.08	\$348.59	\$348.59	\$253.82	\$253.82	\$246.03	\$246.03	\$264.63	\$264.63
45	\$334.98	\$360.32	\$360.32	\$262.36	\$262.36	\$254.30	\$254.30	\$273.54	\$273.54
46	\$347.97	\$374.30	\$374.30	\$272.54	\$272.54	\$264.17	\$264.17	\$284.15	\$284.15
47	\$362.58	\$390.02	\$390.02	\$283.98	\$283.98	\$275.26	\$275.26	\$296.08	\$296.08
48	\$379.29	\$407.98	\$407.98	\$297.06	\$297.06	\$287.94	\$287.94	\$309.72	\$309.72
49	\$395.76	\$425.70	\$425.70	\$309.96	\$309.96	\$300.44	\$300.44	\$323.17	\$323.17
50	\$414.32	\$445.66	\$445.66	\$324.50	\$324.50	\$314.53	\$314.53	\$338.32	\$338.32
51	\$432.64	\$465.37	\$465.37	\$338.85	\$338.85	\$328.45	\$328.45	\$353.29	\$353.29
52	\$452.82	\$487.08	\$487.08	\$354.66	\$354.66	\$343.77	\$343.77	\$369.77	\$369.77
53	\$473.24	\$509.04	\$509.04	\$370.65	\$370.65	\$359.26	\$359.26	\$386.44	\$386.44
54	\$495.28	\$532.75	\$532.75	\$387.91	\$387.91	\$375.99	\$375.99	\$404.43	\$404.43
55	\$517.32	\$556.45	\$556.45	\$405.17	\$405.17	\$392.73	\$392.73	\$422.43	\$422.43
56	\$541.21	\$582.15	\$582.15	\$423.88	\$423.88	\$410.86	\$410.86	\$441.94	\$441.94
57	\$565.34	\$608.10	\$608.10	\$442.78	\$442.78	\$429.18	\$429.18	\$461.64	\$461.64
58	\$591.09	\$635.80	\$635.80	\$462.95	\$462.95	\$448.73	\$448.73	\$482.67	\$482.67
59	\$603.84	\$649.53	\$649.53	\$472.94	\$472.94	\$458.41	\$458.41	\$493.09	\$493.09
60	\$629.59	\$677.22	\$677.22	\$493.11	\$493.11	\$477.96	\$477.96	\$514.11	\$514.11
61	\$651.86	\$701.18	\$701.18	\$510.55	\$510.55	\$494.87	\$494.87	\$532.30	\$532.30
62	\$666.48	\$716.90	\$716.90	\$522.00	\$522.00	\$505.96	\$505.96	\$544.23	\$544.23
63	\$684.80	\$736.61	\$736.61	\$536.35	\$536.35	\$519.88	\$519.88	\$559.20	\$559.20
64+	\$695.94	\$748.59	\$748.59	\$545.07	\$545.07	\$528.33	\$528.33	\$568.29	\$568.29

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

[illegible]

Company Name UPMC Health Options, 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 AR
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	913	8,467	23	1,196	2,702	1,721	1,136	1,720
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk
16322PA0060083	UPMC Small Business Advantage Gold PPO \$1,000 \$35/\$50 - Premium Network	PPO	Gold	Off		\$321.29	\$321.29	\$321.29		\$321.29	\$321.29	\$321.29	\$382.26
16322PA0060084	UPMC Small Business Advantage Gold PPO \$1,500 \$35/\$50 - Premium Network	PPO	Gold	Off		\$322.37	\$322.37	\$322.37		\$322.37	\$322.37	\$322.37	\$383.55
16322PA0060086	UPMC Small Business Advantage Gold PPO \$2,000 \$35/\$50 - Premium Network	PPO	Gold	Off		\$317.49	\$317.49	\$317.49		\$317.49	\$317.49	\$317.49	\$377.74
16322PA0060087	UPMC Small Business Advantage Gold PPO \$2,500 \$30/\$40 - Premium Network	PPO	Gold	Off		\$319.88	\$319.88	\$319.88		\$319.88	\$319.88	\$319.88	\$380.58
16322PA0060088	UPMC Small Business Advantage Silver PPO \$3,500 \$60/\$80 - Premium Network	PPO	Silver	Off		\$274.50	\$274.50	\$274.50		\$274.50	\$274.50	\$274.50	\$326.59
16322PA0060089	UPMC Small Business Advantage Bronze PPO \$8,000 - Premium Network	PPO	Bronze	Off		\$208.51	\$208.51	\$208.51		\$208.51	\$208.51	\$208.51	\$248.07
16322PA0060097	UPMC Consumer Advantage Gold HSA PPO \$1,750/10% - Premium Network	PPO	Gold	Off		\$290.60	\$290.60	\$290.60		\$290.60	\$290.60	\$290.60	\$345.75
16322PA0060098	UPMC Consumer Advantage Gold HSA PPO \$2,100 - Premium Network	PPO	Gold	Off		\$295.15	\$295.15	\$295.15		\$295.15	\$295.15	\$295.15	\$351.16
16322PA0060099	UPMC Consumer Advantage Silver HSA PPO \$3,850 - Premium Network	PPO	Silver	Off		\$260.33	\$260.33	\$260.33		\$260.33	\$260.33	\$260.33	\$309.73
16322PA0060126	UPMC Small Business Advantage Silver PPO \$5,000 \$40/\$60 - Premium Network	PPO	Silver	Off		\$272.35	\$272.35	\$272.35		\$272.35	\$272.35	\$272.35	\$324.03
16322PA0060128	UPMC MyCare Advantage Gold PPO \$1,250 \$35/\$50 - Premium Network	PPO	Gold	Off			\$303.54			\$303.54	\$303.54		
16322PA0060129	UPMC MyCare Advantage Gold PPO \$1,750 \$35/\$50 - Premium Network	PPO	Gold	Off			\$296.52			\$296.52	\$296.52		
16322PA0060130	UPMC MyCare Advantage Gold PPO \$2,500/10% \$25/\$50 - Premium Network	PPO	Gold	Off			\$293.95			\$293.95	\$293.95		
16322PA0060131	UPMC MyCare Advantage Silver PPO HSA \$3,000/10% - Premium Network	PPO	Silver	Off			\$247.45			\$247.45	\$247.45		
16322PA0060132	UPMC MyCare Advantage Silver PPO \$4,750/10% \$50/\$65 - Premium Network	PPO	Silver	Off			\$243.55			\$243.55	\$243.55		
16322PA0060133	UPMC MyCare Advantage Silver PPO \$7,000/10% \$30/\$50 - Premium Network	PPO	Silver	Off			\$261.21			\$261.21	\$261.21		
16322PA0060134	UPMC MyCare Advantage Gold PPO \$1,000/10% \$25/\$50 - Premium Network	PPO	Gold	Off			\$301.87			\$301.87	\$301.87		
16322PA0060135	UPMC MyCare Advantage Silver PPO \$3,750 \$50/\$70 - Premium Network	PPO	Silver	Off			\$253.38			\$253.38	\$253.38		
16322PA0070029	UPMC Small Business Advantage Gold EPO \$1,000 \$35/\$50 - Premium Network	EPO	Gold	Off		\$309.24	\$309.24	\$309.24		\$309.24	\$309.24	\$309.24	\$367.92
16322PA0070030	UPMC Small Business Advantage Gold EPO \$1,500 \$35/\$50 - Premium Network	EPO	Gold	Off		\$310.63	\$310.63	\$310.63		\$310.63	\$310.63	\$310.63	\$369.57
16322PA0070032	UPMC Small Business Advantage Gold EPO \$2,000 \$35/\$50 - Premium Network	EPO	Gold	Off		\$306.36	\$306.36	\$306.36		\$306.36	\$306.36	\$306.36	\$364.50
16322PA0070033	UPMC Small Business Advantage Gold EPO \$2,500 \$30/\$40 - Premium Network	EPO	Gold	Off		\$307.53	\$307.53	\$307.53		\$307.53	\$307.53	\$307.53	\$365.89
16322PA0070034	UPMC Small Business Advantage Silver EPO \$3,500 \$60/\$80 - Premium Network	EPO	Silver	Off		\$265.91	\$265.91	\$265.91		\$265.91	\$265.91	\$265.91	\$316.37
16322PA0070035	UPMC Small Business Advantage Bronze EPO \$8,000 - Premium Network	EPO	Bronze	Off		\$201.87	\$201.87	\$201.87		\$201.87	\$201.87	\$201.87	\$240.17
16322PA0070073	UPMC Small Business Advantage Silver EPO \$5,000 \$40/\$60 - Premium Network	EPO	Silver	Off		\$263.89	\$263.89	\$263.89		\$263.89	\$263.89	\$263.89	\$313.97
16322PA0070075	UPMC MyCare Advantage Gold EPO \$1,250 \$35/\$50 - Premium Network	EPO	Gold	Off			\$293.48			\$293.48	\$293.48		
16322PA0070076	UPMC MyCare Advantage Gold EPO \$1,750 \$35/\$50 - Premium Network	EPO	Gold	Off			\$287.64			\$287.64	\$287.64		
16322PA0070077	UPMC MyCare Advantage Gold EPO \$2,500/10% \$25/\$50 - Premium Network	EPO	Gold	Off			\$285.06			\$285.06	\$285.06		
16322PA0070078	UPMC MyCare Advantage Silver EPO HSA \$3,000/10% - Premium Network	EPO	Silver	Off			\$240.13			\$240.13	\$240.13		
16322PA0070079	UPMC MyCare Advantage Silver EPO \$4,750/10% \$50/\$65 - Premium Network	EPO	Silver	Off			\$236.51			\$236.51	\$236.51		
16322PA0070080	UPMC MyCare Advantage Silver EPO \$7,000/10% \$30/\$50 - Premium Network	EPO	Silver	Off			\$253.77			\$253.77	\$253.77		
16322PA0070081	UPMC MyCare Advantage Gold EPO \$1,000/10% \$25/\$50 - Premium Network	EPO	Gold	Off			\$292.61			\$292.61	\$292.61		
16322PA0070082	UPMC MyCare Advantage Silver EPO \$3,750 \$50/\$70 - Premium Network	EPO	Silver	Off			\$246.94			\$246.94	\$246.94		
16322PA0080001	UPMC Small Business Advantage Gold EPO \$1,000 \$35/\$50 - Partner Network	EPO	Gold	Off			\$266.33						
16322PA0080002	UPMC Small Business Advantage Gold EPO \$1,500 \$35/\$50 - Partner Network	EPO	Gold	Off			\$267.52						
16322PA0080003	UPMC Small Business Advantage Silver EPO \$3,500 \$60/\$80 - Partner Network	EPO	Silver	Off			\$229.01						
16322PA0080004	UPMC Small Business Advantage Bronze EPO \$8,000 - Partner Network	EPO	Bronze	Off			\$173.86						

## IEA 2

210	206
Cameron	Potter

## RATING AREA 3

179	30	50	48	110	581	0	0	10	0	197	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

\$382.26 \$382.26  
\$383.55 \$383.55  
\$377.74 \$377.74  
\$380.58 \$380.58  
\$326.59 \$326.59  
\$248.07 \$248.07  
\$345.75 \$345.75  
\$351.16 \$351.16  
\$309.73 \$309.73  
\$324.03 \$324.03

\$367.92 \$367.92  
\$369.57 \$369.57  
\$364.50 \$364.50  
\$365.89 \$365.89  
\$316.37 \$316.37  
\$240.17 \$240.17  
\$313.97 \$313.97

## RATING AREA 4

44,935	1,534	3,221	7,301	2,433	595
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene

\$311.42 \$311.42 \$311.42 \$311.42 \$311.42 \$311.42  
\$312.48 \$312.48 \$312.48 \$312.48 \$312.48 \$312.48  
\$307.74 \$307.74 \$307.74 \$307.74 \$307.74 \$307.74  
\$310.06 \$310.06 \$310.06 \$310.06 \$310.06 \$310.06  
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\$286.09 \$286.09 \$286.09 \$286.09 \$286.09 \$286.09  
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\$287.42 \$287.42 \$287.42 \$287.42  
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\$239.86 \$239.86 \$239.86 \$239.86  
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\$292.60 \$292.60 \$292.60 \$292.60  
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\$284.47 \$284.47 \$284.47 \$284.47  
\$278.81 \$278.81 \$278.81 \$278.81  
\$276.31 \$276.31 \$276.31 \$276.31  
\$232.76 \$232.76 \$232.76 \$232.76  
\$229.25 \$229.25 \$229.25 \$229.25  
\$245.98 \$245.98 \$245.98 \$245.98  
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\$239.36 \$239.36 \$239.36 \$239.36  
\$258.16  
\$259.31  
\$221.98  
\$168.52

				RATING AREA 5							RATING AREA 6								
1,777	2,004	7,111	10,632	1,223	3,516	0	2,628	459	1,342	1,898	582	0	80	0	0	84	2	32	21
Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder
\$311.42	\$311.42	\$311.42	\$311.42	\$334.98	\$334.98		\$334.98	\$334.98	\$334.98	\$334.98									
\$312.48	\$312.48	\$312.48	\$312.48	\$336.11	\$336.11		\$336.11	\$336.11	\$336.11	\$336.11									
\$307.74	\$307.74	\$307.74	\$307.74	\$331.02	\$331.02		\$331.02	\$331.02	\$331.02	\$331.02									
\$310.06	\$310.06	\$310.06	\$310.06	\$333.51	\$333.51		\$333.51	\$333.51	\$333.51	\$333.51									
\$266.08	\$266.08	\$266.08	\$266.08	\$286.20	\$286.20		\$286.20	\$286.20	\$286.20	\$286.20									
\$202.11	\$202.11	\$202.11	\$202.11	\$217.39	\$217.39		\$217.39	\$217.39	\$217.39	\$217.39									
\$281.68	\$281.68	\$281.68	\$281.68	\$302.98	\$302.98		\$302.98	\$302.98	\$302.98	\$302.98									
\$286.09	\$286.09	\$286.09	\$286.09	\$307.73	\$307.73		\$307.73	\$307.73	\$307.73	\$307.73									
\$252.34	\$252.34	\$252.34	\$252.34	\$271.43	\$271.43		\$271.43	\$271.43	\$271.43	\$271.43									
\$263.99	\$263.99	\$263.99	\$263.99	\$283.96	\$283.96		\$283.96	\$283.96	\$283.96	\$283.96									
	\$294.23	\$294.23	\$294.23	\$316.48	\$316.48														
	\$287.42	\$287.42	\$287.42	\$309.16	\$309.16														
	\$284.93	\$284.93	\$284.93	\$306.48	\$306.48														
	\$239.86	\$239.86	\$239.86	\$258.00	\$258.00														
	\$236.07	\$236.07	\$236.07	\$253.93	\$253.93														
	\$253.20	\$253.20	\$253.20	\$272.35	\$272.35														
	\$292.60	\$292.60	\$292.60	\$314.73	\$314.73														
	\$245.60	\$245.60	\$245.60	\$264.17	\$264.17														
\$299.75	\$299.75	\$299.75	\$299.75	\$322.42	\$322.42		\$322.42	\$322.42	\$322.42	\$322.42									
\$301.09	\$301.09	\$301.09	\$301.09	\$323.86	\$323.86		\$323.86	\$323.86	\$323.86	\$323.86									
\$296.96	\$296.96	\$296.96	\$296.96	\$319.42	\$319.42		\$319.42	\$319.42	\$319.42	\$319.42									
\$298.09	\$298.09	\$298.09	\$298.09	\$320.64	\$320.64		\$320.64	\$320.64	\$320.64	\$320.64									
\$257.74	\$257.74	\$257.74	\$257.74	\$277.24	\$277.24		\$277.24	\$277.24	\$277.24	\$277.24									
\$195.67	\$195.67	\$195.67	\$195.67	\$210.47	\$210.47		\$210.47	\$210.47	\$210.47	\$210.47									
\$255.79	\$255.79	\$255.79	\$255.79	\$275.13	\$275.13		\$275.13	\$275.13	\$275.13	\$275.13									
	\$284.47	\$284.47	\$284.47	\$305.98	\$305.98														
	\$278.81	\$278.81	\$278.81	\$299.90	\$299.90														
	\$276.31	\$276.31	\$276.31	\$297.21	\$297.21														
	\$232.76	\$232.76	\$232.76	\$250.37	\$250.37														
	\$229.25	\$229.25	\$229.25	\$246.59	\$246.59														
	\$245.98	\$245.98	\$245.98	\$264.58	\$264.58														
	\$283.63	\$283.63	\$283.63	\$305.08	\$305.08														
	\$239.36	\$239.36	\$239.36	\$257.47	\$257.47														
				\$277.68	\$277.68														
				\$278.93	\$278.93														
				\$238.77	\$238.77														
				\$181.27	\$181.27														

RATING AREA 7				
7	312	0	5,606	1,497
Union	Adams	Berks	Lancaster	York

RATING AREA 8				
0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

RATING AREA 9						
3,235	2,834	0	0	0	414	259
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry



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Unified Rate Review v5.3

Company Legal Name:

UPMC HEALTH OPTIONS INC.

HIOS Issuer ID:

16322

Effective Date of Rate Change(s):

1/1/2022

State:

PA

Market:

Small Group

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

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

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

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

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:

1/1/2020

to

12/31/2020

Total

PMPM

Allowed Claims	\$667,177,082.79	\$486.09
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$568,062,359.27	\$413.88
Risk Adjustment	-\$5,086,369.00	-\$3.71
Experience Period Premium	\$582,097,495.72	\$424.11
Experience Period Member Months	1,372,525	

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	\$77.74	1.141	0.946	1.141	0.946	\$90.57
Outpatient Hospital	\$141.78	1.063	0.980	1.063	0.980	\$153.86
Professional	\$85.80	1.031	0.977	1.031	0.977	\$87.06
Other Medical	\$69.83	1.158	0.919	1.158	0.919	\$79.08
Capitation	\$0.00	1.000	1.000	1.000	1.000	\$0.00
Prescription Drug	\$109.98	1.129	0.943	1.129	0.943	\$124.66
Total	\$485.13					\$535.23

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	\$550.23
Manual EHB Allowed Claims PMPM	\$499.71	
Applied Credibility %	0.00%	

Projected Period Totals

Projected Index Rate for	1/1/2022	\$499.71	\$665,775,626.04
Reinsurance		\$0.00	\$0.00
Risk Adjustment Payment/Charge		-\$8.29	-\$11,044,965.96
Exchange User Fees		0.00%	\$0.00
Market Adjusted Index Rate		\$508.00	\$676,820,592.00

Projected Member Months	1,332,324
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Information Not Releasable to the Public Unless Authorized by Law:

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

1 of 6

**Product-Plan Data Collection**

Company Legal Name: UPMC HEALTH OPTIONS INC.  
HIOS Issuer ID: 16322  
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		Business	Business	Business	Business	Business	Business	Business	Business	Business	Platinum HIA PPO	Advantage Gold	Advantage Gold	Advantage Silver	Business	Business	
1.4 Plan ID (Standard Component ID)		16322PA0060081	16322PA0060082	16322PA0060083	16322PA0060084	16322PA0060086	16322PA0060087	16322PA0060088	16322PA0060089	16322PA0060095	16322PA0060097	16322PA0060098	16322PA0060099	16322PA0060111	16322PA0060112		
1.5 Metal		Platinum	Platinum	Gold	Gold	Gold	Gold	Silver	Bronze	Platinum	Gold	Gold	Silver	Platinum	Platinum		
1.6 AV Metal Value		0.914	0.917	0.819	0.818	0.813	0.820	0.720	0.619	0.862	0.807	0.817	0.719	0.914	0.917		
1.7 Plan Category		Terminated	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Renewing	Renewing	Renewing	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%	6.95%	6.91%	6.96%	7.28%	6.75%	7.65%	0.00%	7.28%	7.28%	7.71%	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	16322PA0060081	16322PA0060082	16322PA0060083	16322PA0060084	16322PA0060086	16322PA0060087	16322PA0060088	16322PA0060089	16322PA0060095	16322PA0060097	16322PA0060098	16322PA0060099	16322PA0060111	16322PA0060112
2.2 Allowed Claims	\$667,344,819	\$70,390,025	\$11,397,287	\$77,245,288	\$96,290,494	\$26,001,884	\$11,079,336	\$20,903,943	\$1,249,828	\$27,113	\$6,999,672	\$51,606,104	\$18,845,088	\$325,348	\$577,556
2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.4 Member Cost Sharing	\$99,114,719	\$5,284,337	\$873,680	\$10,778,666	\$14,949,122	\$3,920,663	\$1,678,292	\$4,927,944	\$479,287	\$4,324	\$1,409,872	\$10,264,532	\$4,481,800	\$19,748	\$18,964
2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
2.6 Incurred Claims	\$568,230,100	\$65,105,688	\$10,523,606	\$66,466,622	\$81,341,372	\$22,081,221	\$9,401,044	\$15,975,999	\$770,540	\$22,790	\$5,589,800	\$41,341,572	\$14,363,287	\$305,600	\$558,592
2.7 Risk Adjustment Transfer Amount	-\$5,086,369	-\$452,999	-\$68,877	-\$598,932	-\$731,964	-\$192,582	-\$73,443	-\$192,623	-\$15,005	-\$237	-\$60,098	-\$383,855	-\$160,545	-\$2,924	-\$2,249
2.8 Premium	\$581,909,749	\$69,181,699	\$10,497,296	\$67,334,296	\$82,515,402	\$23,463,258	\$9,014,300	\$19,315,018	\$1,225,735	\$2,858	\$6,081,446	\$38,240,139	\$14,557,048	\$521,444	\$382,105
2.9 Experience Period Member Months	1,372,525	122,239	18,586	161,618	197,516	51,967	19,818	51,978	4,049	91	16,217	103,581	43,322	789	607
2.10 Current Enrollment	127,073	0	0	20,739	15,799	4,170	1,626	4,429	415	0	1,411	11,255	4,438	0	0
2.11 Current Premium PMPM	\$432.83	\$0.00	\$0.00	\$497.91	\$442.31	\$473.81	\$461.21	\$415.47	\$363.91	\$0.00	\$381.79	\$390.62	\$361.52	\$0.00	\$0.00
2.12 Loss Ratio	98.51%	94.73%	100.91%	99.60%	99.46%	94.89%	105.15%	83.55%	63.64%	82.81%	92.83%	109.21%	99.77%	58.94%	147.05%
<b>Per Member Per Month</b>															
2.13 Allowed Claims	\$486.22	\$575.84	\$613.22	\$477.95	\$487.51	\$500.35	\$559.05	\$402.17	\$308.68	\$297.95	\$431.63	\$498.22	\$435.00	\$412.35	\$951.49
2.14 Reinsurance	\$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
2.15 Member Cost Sharing	\$72.21	\$43.23	\$47.01	\$66.69	\$75.69	\$75.45	\$84.69	\$94.81	\$118.37	\$47.51	\$86.94	\$99.10	\$103.45	\$25.03	\$31.24
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	\$414.00	\$532.61	\$566.21	\$411.26	\$411.82	\$424.91	\$474.37	\$307.36	\$190.30	\$250.43	\$344.69	\$399.12	\$331.55	\$387.33	\$920.25
2.18 Risk Adjustment Transfer Amount	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71
2.19 Premium	\$423.97	\$565.95	\$564.80	\$416.63	\$417.77	\$451.50	\$454.85	\$371.60	\$302.73	\$306.13	\$375.00	\$369.18	\$336.02	\$660.89	\$629.50

**Section III: Plan Adjustment Factors**

3.1 Plan ID (Standard Component ID)		16322PA0060081	16322PA0060082	16322PA0060083	16322PA0060084	16322PA0060086	16322PA0060087	16322PA0060088	16322PA0060089	16322PA0060095	16322PA0060097	16322PA0060098	16322PA0060099	16322PA0060111	16322PA0060112
3.2 Market Adjusted Index Rate															
3.3 AV and Cost Sharing Design of Plan		0.0000	0.0000	0.8406	0.8434	0.8306	0.8369	0.7182	0.5455	0.0000	0.7603	0.7722	0.6811	0.0000	0.0000
3.4 Provider Network Adjustment		0.0000	0.0000	1.0090	1.0090	1.0090	1.0090	1.0090	1.0090	0.0000	1.0090	1.0090	1.0090	0.0000	0.0000
3.5 Benefits in Addition to EHB		0.0000	0.0000	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	0.0000	1.0029	1.0029	1.0029	0.0000	0.0000
<b>Administrative Costs</b>															
3.6 Administrative Expense		0.00%	0.00%	10.43%	10.43%	10.43%	10.43%	10.43%	10.43%	0.00%	10.43%	10.43%	10.43%	0.00%	0.00%
3.7 Taxes and Fees		0.00%	0.00%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.00%	0.10%	0.10%	0.10%	0.00%	0.00%
3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.9 Catastrophic Adjustment		0.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	0.0000	1.0000	1.0000	1.0000	0.0000	0.0000
3.10 Plan Adjusted Index Rate		\$0.00	\$0.00	\$482.97	\$484.58	\$477.23	\$480.85	\$412.65	\$313.42	\$0.00	\$436.84	\$443.67	\$391.33	\$0.00	\$0.00

3.11 Age Calibration Factor	0.6555														
3.12 Geographic Calibration Factor	1.0572														
3.13 Tobacco Calibration Factor	1.0000														
3.14 Calibrated Plan Adjusted Index Rate		\$0.00	\$0.00	\$334.70	\$335.81	\$330.72	\$333.23	\$285.96	\$217.20	\$0.00	\$302.73	\$307.46	\$271.19	\$0.00	\$0.00

**Section IV: Projected Plan Level Information**

4.1 Plan ID (Standard Component ID)	Total	16322PA0060081	16322PA0060082	16322PA0060083	16322PA0060084	16322PA0060086	16322PA0060087	16322PA0060088	16322PA0060089	16322PA0060095	16322PA0060097	16322PA0060098	16322PA0060099	16322PA0060111	16322PA0060112
4.2 Allowed Claims	\$684,645,332	\$0	\$0	\$110,683,366	\$91,520,868	\$10,941,521	\$6,010,874	\$12,852,768	\$1,080,064	\$0	\$8,102,618	\$56,732,063	\$16,293,358	\$0	\$0
4.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.4 Member Cost Sharing	\$136,928,600	\$0	\$0	\$19,047,672	\$15,578,376	\$1,955,027	\$1,049,038	\$3,331,539	\$442,035	\$0	\$1,844,824	\$12,428,867	\$4,700,025	\$0	\$0
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4.6 Incurred Claims	\$547,716,732	\$0	\$0	\$91,635,694	\$75,942,492	\$8,986,494	\$4,961,836	\$9,521,229	\$638,029	\$0	\$6,257,794	\$44,303,196	\$11,593,333	\$0	\$0
4.7 Risk Adjustment Transfer Amount	-\$8,828,669	\$0	\$0	-\$1,393,398	-\$1,150,867	-\$138,282	-\$75,781	-\$169,453	-\$14,949	\$0	-\$105,203	-\$733,317	-\$217,562	\$0	\$0
4.8 Premium	\$607,001,836	\$0	\$0	\$101,554,383	\$84,162,541	\$9,959,196	\$5,498,908	\$10,551,812	\$707,089	\$0	\$6,935,140	\$49,098,594	\$12,848,200	\$0	\$0
4.9 Projected Member Months	1,332,324	0	0	210,276	173,676	20,868	11,436	25,572	2,256	0	15,876	110,664	32,832	0	0
4.10 Loss Ratio	91.56%	#DIV/0!	#DIV/0!	91.49%	91.48%	91.50%	91.49%	91.71%	92.18%	#DIV/0!	91.62%	91.79%	#DIV/0!	#DIV/0!	#DIV/0!

<b>Per Member Per Month</b>															
4.11 Allowed Claims	\$513.87	#DIV/0!	#DIV/0!	\$526.37	\$526.96	\$524.32	\$525.61	\$502.61	\$478.75	#DIV/0!	\$510.37	\$512.65	\$496.26	#DIV/0!	#DIV/0!
4.12 Reinsurance	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!
4.13 Member Cost Sharing	\$102.77	#DIV/0!	#DIV/0!	\$90.58	\$89.70	\$93.69	\$91.73	\$130.28	\$195.94	#DIV/0!	\$116.20	\$112.31	\$143.15	#DIV/0!	#DIV/0!
4.14 Cost Sharing Reduction	\$0.00	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!
4.15 Incurred Claims	\$411.10	#DIV/0!	#DIV/0!	\$435.79	\$437.27	\$430.64	\$433.88	\$372.33	\$282.81	#DIV/0!	\$394.17	\$400.34	\$353.11	#DIV/0!	#DIV/0!
4.16 Risk Adjustment Transfer Amount	-\$6.63	#DIV/0!	#DIV/0!	-\$6.63	-\$6.63	-\$6.63	-\$6.63	-\$6.63	-\$6.63	#DIV/0!	-\$6.63	-\$6.63	-\$6.63	#DIV/0!	#DIV/0!
4.17 Premium	\$455.60	#DIV/0!	#DIV/0!	\$482.96	\$484.60	\$477.25	\$480.84	\$412.63	\$313.43	#DIV/0!	\$436.83	\$443.67	\$391.33	#DIV/0!	#DIV/0!

the Add Product button or Ctrl + Shift + F  
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																		
16322PA006																		
Business	Business	Business	Business	Business	Business	Advantage Silver	Advantage Gold	Advantage Gold	Business	Business	Advantage Gold	Advantage Gold	Advantage Gold	Advantage Silver	Advantage Silver	Advantage Silver	Advantage Gold	Advantage Silver
16322PA0060113	16322PA0060114	16322PA0060115	16322PA0060116	16322PA0060117	16322PA0060118	16322PA0060119	16322PA0060120	16322PA0060121	16322PA0060126	16322PA0060127	16322PA0060128	16322PA0060129	16322PA0060130	16322PA0060131	16322PA0060132	16322PA0060133	16322PA0060134	16322PA0060135
Gold	Gold	Gold	Gold	Silver	Bronze	Silver	Gold	Gold	Silver	Silver	Gold	Gold	Gold	Silver	Silver	Silver	Gold	Silver
0.812	0.817	0.819	0.819	0.719	0.619	0.719	0.817	0.807	0.720	0.718	0.815	0.818	0.817	0.714	0.717	0.719	0.818	0.720
Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
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%	5.84%	0.00%	7.23%	6.20%	7.57%	7.33%	8.88%	6.89%	7.56%	4.77%
7.02%										6.95%								

16322PA0060113	16322PA0060114	16322PA0060115	16322PA0060116	16322PA0060117	16322PA0060118	16322PA0060119	16322PA0060120	16322PA0060121	16322PA0060126	16322PA0060127	16322PA0060128	16322PA0060129	16322PA0060130	16322PA0060131	16322PA0060132	16322PA0060133	16322PA0060134	16322PA0060135
\$2,966,606	\$3,538,147	\$6,819,150	\$1,562,455	\$972,825	\$100,466	\$3,667,618	\$1,774,851	\$6,978	\$1,464,718	\$181,257	\$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
\$351,687	\$231,010	\$763,826	\$153,749	\$264,437	\$69,264	\$696,763	\$371,019	\$4,525	\$358,504	\$45,955	\$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
\$2,614,919	\$3,307,138	\$6,055,324	\$1,408,705	\$708,388	\$31,202	\$2,970,855	\$1,403,833	\$2,453	\$1,106,214	\$135,303	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
-\$23,706	-\$10,899	-\$37,121	-\$9,709	-\$11,433	-\$1,934	-\$22,528	-\$14,749	-\$59	-\$13,248	-\$1,360	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$3,118,385	\$1,528,304	\$4,701,504	\$1,261,363	\$1,354,145	\$168,891	\$2,376,412	\$1,600,041	\$9,000	\$1,396,129	\$185,594	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
6,397	2,941	10,017	2,620	3,085	522	6,079	3,980	16	3,575	367	0	0	0	0	0	0	0	0
25	5	12	0	25	12	89	13	0	552	0	2,549	1,823	73	46	320	238	137	145
\$510.67	\$568.23	\$476.21	\$0.00	\$514.32	\$463.24	\$455.97	\$467.92	\$0.00	\$440.11	\$0.00	\$406.56	\$401.99	\$352.76	\$398.87	\$355.41	\$330.18	\$415.83	\$421.05
84.50%	217.95%	129.82%	112.55%	52.76%	18.69%	126.21%	88.55%	27.44%	79.99%	73.44%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

\$463.75	\$1,203.04	\$680.76	\$596.36	\$315.34	\$192.46	\$603.33	\$445.94	\$436.13	\$409.71	\$493.89	#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	\$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!
\$54.98	\$78.55	\$76.25	\$58.68	\$85.72	\$132.69	\$114.62	\$93.22	\$282.81	\$100.28	\$125.22	#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	\$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!
\$408.77	\$1,124.49	\$604.50	\$537.67	\$229.62	\$59.77	\$488.71	\$352.72	\$153.31	\$309.43	\$368.67	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$487.48	\$519.65	\$469.35	\$481.44	\$438.94	\$323.55	\$390.92	\$402.02	\$562.49	\$390.53	\$505.71	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

16322PA0060113	16322PA0060114	16322PA0060115	16322PA0060116	16322PA0060117	16322PA0060118	16322PA0060119	16322PA0060120	16322PA0060121	16322PA0060126	16322PA0060127	16322PA0060128	16322PA0060129	16322PA0060130	16322PA0060131	16322PA0060132	16322PA0060133	16322PA0060134	16322PA0060135
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.7126	0.0000	0.8356	0.8162	0.8092	0.6812	0.6704	0.7191	0.8310	0.6975
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0090	0.0000	0.9590	0.9590	0.9590	0.9590	0.9590	0.9590	0.9590	0.9590
0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0029	0.0000	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.43%	0.00%	10.43%	10.43%	10.43%	10.43%	10.43%	10.43%	10.43%	10.43%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
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	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$409.43	\$0.00	\$456.31	\$445.72	\$441.89	\$372.00	\$366.10	\$392.69	\$453.80	\$380.90
										0.6555								
										1.0572								
										1.0000								
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$283.73	\$0.00	\$316.22	\$308.88	\$306.23	\$257.79	\$253.70	\$272.13	\$314.48	\$263.96

16322PA0060113	16322PA0060114	16322PA0060115	16322PA0060116	16322PA0060117	16322PA0060118	16322PA0060119	16322PA0060120	16322PA0060121	16322PA0060126	16322PA0060127	16322PA0060128	16322PA0060129	16322PA0060130	16322PA0060131	16322PA0060132	16322PA0060133	16322PA0060134	16322PA0060135
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$674,172	\$0	\$14,715,442	\$10,436,112	\$231,278	\$158,485	\$1,731,580	\$1,261,526	\$645,924	\$671,574
\$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	\$177,681	\$0	\$2,581,121	\$1,965,841	\$44,680	\$45,710	\$514,574	\$326,154	\$115,280	\$184,930
\$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	\$496,491	\$0	\$12,134,321	\$8,470,271	\$186,597	\$112,775	\$1,217,006	\$935,372	\$530,644	\$486,644
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$8,906	\$0	-\$195,297	-\$139,554	-\$3,101	-\$2,227	-\$24,412	-\$17,494	-\$8,588	-\$9,383
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$550,231	\$0	\$13,447,745	\$9,387,097	\$206,795	\$124,982	\$1,348,735	\$1,036,618	\$588,082	\$539,319
0	0	0	0	0	0	0	0	0	1,344	0	29,472	21,060	468	336	3,684	2,640	1,296	1,416
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	91.72%	#DIV/0!	91.56%	91.59%	91.61%	91.87%	91.90%	91.78%	91.57%	91.83%

#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$501.62	#DIV/0!	\$499.30	\$495.54	\$494.18	\$471.68	\$470.03	\$477.85	\$498.40	\$474.28
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$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!	#DIV/0!	#DIV/0!	#DIV/0!	\$132.20	#DIV/0!	\$87.58	\$93.34	\$95.47	\$136.04	\$139.68	\$123.54	\$88.95	\$130.60
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$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!	#DIV/0!	#DIV/0!	#DIV/0!	\$369.41	#DIV/0!	\$411.72	\$402.20	\$398.71	\$335.64	\$330.35	\$354.31	\$409.45	\$343.68
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-\$6.63	#DIV/0!	-\$6.63	-\$6.63	-\$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!	\$409.40	#DIV/0!	\$456.29	\$445.73	\$441.87	\$371.97	\$366.11	\$392.66	\$453.77	\$380.87

Small Group EPO																		
16322PA007																		
Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Advantage Gold
16322PA0070028	16322PA0070029	16322PA0070030	16322PA0070032	16322PA0070033	16322PA0070034	16322PA0070035	16322PA0070062	16322PA0070065	16322PA0070066	16322PA0070067	16322PA0070068	16322PA0070069	16322PA0070070	16322PA0070071	16322PA0070072	16322PA0070073	16322PA0070074	16322PA0070075
Platinum	Gold	Gold	Gold	Gold	Gold	Silver	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Silver	Bronze	Silver	Silver	Gold
0.917	0.819	0.818	0.813	0.820	0.720	0.619	0.914	0.914	0.917	0.812	0.817	0.819	0.819	0.719	0.619	0.720	0.718	0.815
Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Renewing	Terminated	Renewing
EPO	EPO	EPO	EPO	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	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%	6.92%	6.79%	6.45%	7.12%	7.37%	7.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.77%	0.00%	6.86%
6.86%																		

16322PA0070028	16322PA0070029	16322PA0070030	16322PA0070032	16322PA0070033	16322PA0070034	16322PA0070035	16322PA0070062	16322PA0070065	16322PA0070066	16322PA0070067	16322PA0070068	16322PA0070069	16322PA0070070	16322PA0070071	16322PA0070072	16322PA0070073	16322PA0070074	16322PA0070075
\$9,164,248	\$33,485,766	\$115,601,392	\$11,592,447	\$7,196,007	\$25,867,578	\$2,083,851	\$37,398,599	\$2,820	\$19,757	\$3,229,763	\$307,900	\$619,327	\$242,466	\$2,699,026	\$59,620	\$1,780,298	-\$84	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$589,426	\$5,249,787	\$17,747,699	\$1,498,842	\$1,061,879	\$6,273,634	\$900,484	\$2,633,966	\$224	\$1,935	\$81,163	\$21,942	\$82,980	\$34,354	\$164,310	\$35,295	\$334,401	\$428	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$8,574,822	\$28,235,979	\$97,853,693	\$10,093,605	\$6,134,127	\$19,593,945	\$1,183,367	\$34,764,632	\$2,596	\$17,822	\$3,148,600	\$285,958	\$536,347	\$208,113	\$2,534,716	\$24,324	\$1,445,897	-\$512	\$0
-\$50,603	-\$287,544	-\$970,228	-\$79,057	-\$51,159	-\$246,102	-\$25,418	-\$259,461	-\$11	-\$222	-\$5,800	-\$952	-\$4,773	-\$1,527	-\$7,934	-\$823	-\$11,418	-\$156	\$0
\$7,303,545	\$30,493,124	\$103,867,904	\$8,547,966	\$5,453,637	\$22,803,703	\$1,954,797	\$37,741,238	\$1,939	\$25,362	\$713,013	\$125,786	\$584,217	\$182,480	\$902,540	\$71,050	\$1,066,034	\$14,603	\$0
13.655	77.592	261.810	21.333	13.805	66.409	6.859	70.014	3	60	1,565	257	1,288	412	2,141	222	3,081	42	0
0	11,704	21,131	1,709	1,201	5,607	443	0	0	0	18	0	13	0	7	6	298	1	7,854
\$0.00	\$484.00	\$425.44	\$439.93	\$427.04	\$386.25	\$334.11	\$0.00	\$0.00	\$0.00	\$515.37	\$0.00	\$540.93	\$0.00	\$587.60	\$566.57	\$387.83	\$304.64	\$394.00
118.23%	93.48%	95.10%	119.18%	113.54%	86.86%	61.33%	92.75%	134.64%	70.89%	445.21%	229.07%	92.56%	115.01%	283.33%	34.64%	137.10%	-3.54%	#DIV/0!

\$671.13	\$431.56	\$441.55	\$543.40	\$521.26	\$389.52	\$303.81	\$534.16	\$939.98	\$329.29	\$2,063.75	\$1,198.06	\$480.84	\$588.51	\$1,260.64	\$268.56	\$577.83	-\$2.00	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
\$43.17	\$67.66	\$67.79	\$70.26	\$76.92	\$94.47	\$131.29	\$37.62	\$74.67	\$32.25	\$51.86	\$85.38	\$64.43	\$83.38	\$76.74	\$158.99	\$108.54	\$10.18	#DIV/0!
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!
\$627.96	\$363.90	\$373.76	\$473.15	\$444.34	\$295.05	\$172.53	\$496.54	\$865.31	\$297.04	\$2,011.89	\$1,112.68	\$416.42	\$505.13	\$1,183.89	\$109.57	\$469.29	-\$12.18	#DIV/0!
-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	-\$3.71	#DIV/0!
\$534.86	\$392.99	\$396.73	\$400.69	\$395.05	\$343.38	\$285.00	\$539.05	\$646.38	\$422.71	\$455.60	\$489.44	\$453.58	\$442.91	\$421.55	\$320.05	\$346.00	\$347.70	#DIV/0!

16322PA0070028	16322PA0070029	16322PA0070030	16322PA0070032	16322PA0070033	16322PA0070034	16322PA0070035	16322PA0070062	16322PA0070065	16322PA0070066	16322PA0070067	16322PA0070068	16322PA0070069	16322PA0070070	16322PA0070071	16322PA0070072	16322PA0070073	16322PA0070074	16322PA0070075
0.0000	0.8091	0.8127	0.8015	0.8046	0.6957	0.5282	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.6904	0.0000	0.8079
0.0000	1.0090	1.0090	1.0000	1.0090	1.0000	1.0090	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0090	0.0000	0.9590
0.0000	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	1.0029	0.0000	1.0029

0.00%	10.43%	10.43%	10.43%	10.43%	10.43%	10.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.43%	0.00%	10.43%
0.00%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	0.10%
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	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	1.0000	0.0000	1.0000
\$0.00	\$464.88	\$466.94	\$460.51	\$462.29	\$399.72	\$303.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$396.68	\$0.00	\$441.18

\$0.00	\$322.16	\$323.59	\$319.13	\$320.36	\$277.00	\$210.31	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$274.89	\$0.00	\$305.74
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16322PA0070028	16322PA0070029	16322PA0070030	16322PA0070032	16322PA0070033	16322PA0070034	16322PA0070035	16322PA0070062	16322PA0070065	16322PA0070066	16322PA0070067	16322PA0070068	16322PA0070069	16322PA0070070	16322PA0070071	16322PA0070072	16322PA0070073	16322PA0070074	16322PA0070075
\$0	\$71,444,601	\$130,887,977	\$9,947,425	\$6,932,175	\$31,777,223	\$2,302,966	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,320,191	\$0	\$46,522,573
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$13,807,093	\$24,970,847	\$1,973,911	\$1,360,973	\$8,795,238	\$982,106	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$370,949	\$0	\$9,029,291
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$57,637,509	\$105,917,130	\$7,973,515	\$5,571,202	\$22,981,985	\$1,320,860	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$949,242	\$0	\$37,493,282
\$0	-\$910,563	-\$1,665,827	-\$127,150	-\$88,504	-\$422,242	-\$13,966	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	-\$17,574	\$0	-\$624,138
\$0	\$63,876,219	\$117,381,648	\$8,836,572	\$6,174,231	\$25,469,565	\$1,463,830	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,051,988	\$0	\$41,551,572
0	137,412	251,388	19,188	13,356	63,720	4,824	0	0	0	0	0	0	0	0	0	2,652	0	94,188
#DIV/0!	91.54%	91.53%	91.55%	91.55%	91.75%	92.25%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	91.77%	#DIV/0!	91.61%

#DIV/0!	\$519.93	\$520.66	\$518.42	\$519.03	\$498.70	\$477.40	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$497.81	#DIV/0!	\$493.93
#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!	\$0.00	#DIV/0!	\$0.00
#DIV/0!	\$100.48	\$99.33	\$102.87	\$101.90	\$138.03	\$203.59	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$139.88	#DIV/0!	\$95.86
#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!	\$0.00	#DIV/0!	\$0.00
#DIV/0!	\$419.45	\$421.33	\$415.55	\$417.13	\$360.67	\$273.81	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$357.93	#DIV/0!	\$398.07
#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!	-\$6.63	#DIV/0!	-\$6.63
#DIV/0!	\$464.85	\$466.93	\$460.53	\$462.28	\$399.71	\$303.45	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$396.68	#DIV/0!	\$441.16

							Small Group EPO			
							16322PA008			
Advantage Gold	Advantage Gold	Advantage Silver	Advantage Silver	Advantage Silver	Advantage Gold	Advantage Silver	Business	Business	Business	Business
16322PA0070076	16322PA0070077	16322PA0070078	16322PA0070079	16322PA0070080	16322PA0070081	16322PA0070082	16322PA0080001	16322PA0080002	16322PA0080003	16322PA0080004
Gold	Gold	Silver	Silver	Silver	Gold	Silver	Gold	Silver	Silver	Bronze
0.818	0.817	0.714	0.717	0.719	0.818	0.720	0.819	0.818	0.720	0.619
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	New	New	New	New
EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO	EPO
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
6.65%	7.45%	6.84%	9.10%	7.36%	7.57%	4.80%	0.00%	0.00%	0.00%	0.00%
							0.00%			

16322PA0070076	16322PA0070077	16322PA0070078	16322PA0070079	16322PA0070080	16322PA0070081	16322PA0070082	16322PA0080001	16322PA0080002	16322PA0080003	16322PA0080004
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
0	0	0	0	0	0	0	0	0	0	0
3,820	119	301	789	31	236	1,439	0	0	0	0
\$400.84	\$352.59	\$302.33	\$327.52	\$318.99	\$361.96	\$342.04	\$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!

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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!
#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!	#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!	#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!	#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!	#DIV/0!	#DIV/0!	#DIV/0!

16322PA0070076	16322PA0070077	16322PA0070078	16322PA0070079	16322PA0070080	16322PA0070081	16322PA0070082	16322PA0080001	16322PA0080002	16322PA0080003	16322PA0080004
0.7918	0.7847	0.6610	0.6511	0.6986	0.8055	0.6798	0.8091	0.8127	0.6957	0.5282
0.9590	0.9590	0.9590	0.9590	0.9590	0.9590	0.9590	0.8690	0.8690	0.8690	0.8690
1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029
10.43%	10.43%	10.43%	10.43%	10.43%	10.43%	10.43%	10.43%	10.43%	10.43%	10.43%
0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
\$432.39	\$428.52	\$360.96	\$355.56	\$381.50	\$439.87	\$371.23	\$400.37	\$402.16	\$344.26	\$261.37
\$299.65	\$296.96	\$250.15	\$246.40	\$264.38	\$304.83	\$257.26	\$277.46	\$278.69	\$238.57	\$181.13

16322PA0070076	16322PA0070077	16322PA0070078	16322PA0070079	16322PA0070080	16322PA0070081	16322PA0070082	16322PA0080001	16322PA0080002	16322PA0080003	16322PA0080004
\$21,919,090	\$693,212	\$1,658,902	\$4,277,342	\$176,495	\$1,356,081	\$8,039,373	\$166,577	\$166,811	\$159,775	\$152,950
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$4,497,977	\$145,714	\$505,881	\$1,340,101	\$48,451	\$265,406	\$2,327,823	\$32,192	\$31,824	\$44,222	\$65,226
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$17,421,113	\$547,498	\$1,153,021	\$2,937,241	\$128,044	\$1,090,675	\$5,711,550	\$134,385	\$134,987	\$115,553	\$87,724
-\$295,887	-\$9,383	-\$23,458	-\$60,672	-\$2,465	-\$18,210	-\$112,995	-\$2,465	-\$2,465	-\$2,465	-\$2,465
\$19,306,782	\$606,759	\$1,277,824	\$3,255,169	\$141,904	\$1,208,730	\$6,329,770	\$148,931	\$149,598	\$128,060	\$97,219
44.652	1.416	3.540	9.156	372	2,748	17,052	372	372	372	372
91.64%	91.65%	91.92%	91.95%	91.83%	91.61%	91.87%	91.75%	91.74%	92.00%	92.58%

\$490.89	\$489.56	\$468.62	\$467.16	\$474.45	\$493.48	\$471.46	\$447.79	\$448.42	\$429.50	\$411.16
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$100.73	\$102.91	\$142.90	\$146.36	\$130.24	\$96.58	\$136.51	\$86.54	\$85.55	\$118.88	\$175.34
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$390.15	\$386.65	\$325.71	\$320.80	\$344.21	\$396.90	\$334.95	\$361.25	\$362.87	\$310.63	\$235.82
-\$6.63	-\$6.63	-\$6.63	-\$6.63	-\$6.63	-\$6.63	-\$6.63	-\$6.63	-\$6.63	-\$6.63	-\$6.63
\$432.38	\$428.50	\$360.97	\$355.52	\$381.46	\$439.86	\$371.20	\$400.35	\$402.14	\$344.25	\$261.34

Rating Area Data Collection

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

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

## RFJ Part II – Consumer Friendly Justification

### Small Group Exchange EPO/PPO Rate Filing

The rate change for UPMC Health Options Small Group plans is 9.10% 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 110,903. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is 7.08% to 11.73%

#### Financial Experience of the Product

Premiums	\$ 582,097,496
Claims	\$ 612,573,475
Administrative expenses	\$ 49,692,394
Taxes & fees	\$ 10,683,912
<b>Company made (after taxes)</b>	<b>\$ (90,852,285)</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 Options, Inc.

NAIC #: 15345

State: PA

HIOS Issuer ID: 16322

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-132801371

Form Filing SERFF Tracking #: UPMC-132821159, UPMC-132821164, UPMC-132821168, UPMC-132821193,  
UPMC-132821181

Binder SERFF Tracking #: UPMC-PA22-125107512

#### 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-129389352	2014	0.0%
UPMC-129640669	2015	0.0%
UPMC-130071358	2016	0.0%
UPMC-130536887	2017	6.1%
UPMC-131034850	2018	7.1%



UPMC-131495951	2019	-5.3%
UPMC-131851555	2019 Q4	-3.0%
UPMC-131943283	2020	8.2%
UPMC-132294595	2020 Q4	11.1%
UPMC-132364924	2021	3.6%

*\*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 7.0%

The proposed rate increase calculated for EPO products in section I, worksheet 2 of the URRT is 6.9%

The major reasons for the increase include the following:

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

## Market Experience

### Single Risk Pool

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

### Experience Period Premium and Claims

#### Paid Through Date:

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

#### Current Date:

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

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

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

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

Section I, worksheet 1 of the URRT contains calendar year 2020 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through February 2021. Allowed medical, pharmacy, and pediatric dental & vision claims are pulled directly from our data warehouse. We used

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

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

### Benefit Categories

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

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

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

## **Projection Factors**

### Trend Factors (cost/utilization):

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

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

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

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

### Changes in Benefits:

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

### Changes in Demographics:

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

### Other Adjustments:

An adjustment factor of 0.927 has been applied to the index rate to account for changes in network between the experience and projection period populations. Coverage was no longer offered in Crawford and Clearfield counties beginning in 2021 and will no longer be offered in eastern Pennsylvania beginning in December 2021 due to changes in service areas, which is not reflected in the experience data. Some offerings included in the 2022 product portfolio under the captioned company will utilize the newly-introduced Partner Network. This adjustment factor is used to bring the experience data in line with the characteristics of the mix of provider networks included in counties that will continue to be covered 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 1,372,529 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 Index Rate of Experience Period. 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 \$499.71 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 \$5,086,369 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 \$3.71.

#### 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 \$8.29 since the calculation of the Market Adjusted Index Rate is done on an allowed claims basis in the URRT. The updated PMPM was derived by taking the original paid PMPM divided by the Paid to Allowed Average Factor. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a negative number because the calculation subtracts this value. The effect is an increase in premium as additional revenue will be required to cover the anticipated payment.

#### Exchange User Fees:

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

#### Estimated Reinsurance Recoveries PMPM:

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

## Non-Benefit Expenses and Profit & Risk

### Administrative Expense Load:

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


### Profit & Risk Margin:

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

### Taxes and Fees:

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

## Plan Adjusted Index Rates

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

### Plan Actuarial Value:

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

### Benefit Richness (induced demand)

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

#### Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$1.47 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

Network factors for 2022 were calculated to reflect cost differentials between networks and to ensure normalization using projected membership as demonstrated in Table 10 of the PA Actuarial Memorandum Exhibits. Some offerings included in the 2022 product portfolio under the captioned company will utilize the MyCare Advantage Network. The MyCare Advantage Network covers many counties in rating areas 1, 4, and 5. Despite the fact that this is a relatively broad network, this network is anticipated to exhibit lower cost of delivery characteristics than the Premium Network. We estimate that costs under the MyCare Advantage Network will be approximately 5% less than those under the Premium Network for 2022. Other offerings will utilize the Partner Network. The Partner Network is a much more narrow network that only covers five select counties in rating areas 1, 4, and 5 and is anticipated to exhibit much lower cost characteristics than the Premium and MyCare Advantage Networks. We estimate that costs under the Partner Network will be approximately 14% less than those under the Premium Network for 2022. The current and proposed network factors are also shown in Table 14 of the PA Actuarial Memorandum Exhibits.

#### Catastrophic Eligibility

This adjustment is not applicable to the small group market.

#### Non-Funding of CSR Adjustment

This adjustment is not applicable to the small group market.

### **Calibration**

#### Age Curve Calibration:

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

#### Geographic Factor Calibration:

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

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

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

**Tobacco Use Rating Factor Calibration:**

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

**Consumer Adjusted Premium Rate Development**

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

**Projected Loss Ratio**

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

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

As shown in Exhibit 2, some differences exist between the actual and pricing values. The actual loss ratios are greater than the pricing values largely due to claims experience that was less favorable than anticipated. Actual calendar year experience in the small group market will not necessarily be reflective of that calendar year's pricing since the effective date for most group policies is not January 1 of a given calendar year, which also contributes to the observed differences. Enrollment projections were developed based on our anticipated competitive positioning in the market combined with enrollment data available at the time of the filing, and actual experience often played out somewhat differently than expected, especially considering that the captioned company expanded its service area to include several new counties in eastern Pennsylvania for the first time ever during this timespan.



## **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: Derivation of COVID-19 Adjustment Factors
- Exhibit 13: Derivation of 2020 Covid-Adjusted Claims Detail by Service Category
- Exhibit 14: Support for Rating Area Factor Changes
- Exhibit 15: Historical Actual & Projected Claims Data
- Exhibit 16: Derivation of Projected Risk Adjustment PMPM
- Exhibit 17: 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*	16322			
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
16322PA0060083	Rating Area 1	No Preference	0-14	245.79
16322PA0060083	Rating Area 1	No Preference	15	267.63
16322PA0060083	Rating Area 1	No Preference	16	275.99
16322PA0060083	Rating Area 1	No Preference	17	284.34
16322PA0060083	Rating Area 1	No Preference	18	293.34
16322PA0060083	Rating Area 1	No Preference	19	302.33
16322PA0060083	Rating Area 1	No Preference	20	311.65
16322PA0060083	Rating Area 1	No Preference	21	321.29
16322PA0060083	Rating Area 1	No Preference	22	321.29
16322PA0060083	Rating Area 1	No Preference	23	321.29
16322PA0060083	Rating Area 1	No Preference	24	321.29
16322PA0060083	Rating Area 1	No Preference	25	322.58
16322PA0060083	Rating Area 1	No Preference	26	329.00
16322PA0060083	Rating Area 1	No Preference	27	336.71
16322PA0060083	Rating Area 1	No Preference	28	349.24
16322PA0060083	Rating Area 1	No Preference	29	359.52
16322PA0060083	Rating Area 1	No Preference	30	364.66
16322PA0060083	Rating Area 1	No Preference	31	372.38
16322PA0060083	Rating Area 1	No Preference	32	380.09
16322PA0060083	Rating Area 1	No Preference	33	384.91
16322PA0060083	Rating Area 1	No Preference	34	390.05
16322PA0060083	Rating Area 1	No Preference	35	392.62
16322PA0060083	Rating Area 1	No Preference	36	395.19
16322PA0060083	Rating Area 1	No Preference	37	397.76
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16322PA0060083	Rating Area 1	No Preference	39	405.47
16322PA0060083	Rating Area 1	No Preference	40	410.61
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16322PA0060083	Rating Area 1	No Preference	42	425.71
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16322PA0060083	Rating Area 1	No Preference	44	448.84
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16322PA0060083	Rating Area 1	No Preference	47	502.18
16322PA0060083	Rating Area 1	No Preference	48	525.31
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16322PA0060083	Rating Area 1	No Preference	50	573.82
16322PA0060083	Rating Area 1	No Preference	51	599.21
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16322PA0060083	Rating Area 1	No Preference	53	655.43
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16322PA0060083	Rating Area 1	No Preference	56	749.57
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16322PA0060083	Rating Area 1	No Preference	62	923.07
16322PA0060083	Rating Area 1	No Preference	63	948.45
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	16322PA0060084	Rating Area 4	No Preference	56	729.02
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	16322PA0060084	Rating Area 5	No Preference	36	413.42
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	16322PA0060084	Rating Area 5	No Preference	55	749.53
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	16322PA0060087	Rating Area 4	No Preference	37	383.85
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	16322PA0060087	Rating Area 4	No Preference	44	433.15
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	16322PA0060089	Rating Area 2	No Preference	23	248.07

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	Rating Area 2	No Preference	26	254.02
	Rating Area 2	No Preference	27	259.98
	Rating Area 2	No Preference	28	269.65
	Rating Area 2	No Preference	29	277.59
	Rating Area 2	No Preference	30	281.56
	Rating Area 2	No Preference	31	287.51
	Rating Area 2	No Preference	32	293.47
	Rating Area 2	No Preference	33	297.19
	Rating Area 2	No Preference	34	301.16
	Rating Area 2	No Preference	35	303.14
	Rating Area 2	No Preference	36	305.13
	Rating Area 2	No Preference	37	307.11
	Rating Area 2	No Preference	38	309.10
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	Rating Area 2	No Preference	40	317.03
	Rating Area 2	No Preference	41	322.99
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	Rating Area 2	No Preference	46	372.11
	Rating Area 2	No Preference	47	387.73
	Rating Area 2	No Preference	48	405.59
	Rating Area 2	No Preference	49	423.21
	Rating Area 2	No Preference	50	443.05
	Rating Area 2	No Preference	51	462.65
	Rating Area 2	No Preference	52	484.23
	Rating Area 2	No Preference	53	506.06
	Rating Area 2	No Preference	54	529.63
	Rating Area 2	No Preference	55	553.20
	Rating Area 2	No Preference	56	578.75
	Rating Area 2	No Preference	57	604.55
	Rating Area 2	No Preference	58	632.08
	Rating Area 2	No Preference	59	645.73
	Rating Area 2	No Preference	60	673.26
	Rating Area 2	No Preference	61	697.08
	Rating Area 2	No Preference	62	712.71
	Rating Area 2	No Preference	63	732.30
	Rating Area 2	No Preference	64 and over	744.21
16322PA0060089	Rating Area 4	No Preference	0-14	154.61
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	Rating Area 4	No Preference	16	173.61
	Rating Area 4	No Preference	17	178.87
	Rating Area 4	No Preference	18	184.53
	Rating Area 4	No Preference	19	190.19
	Rating Area 4	No Preference	20	196.05
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	Rating Area 4	No Preference	22	202.11
	Rating Area 4	No Preference	23	202.11
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	Rating Area 4	No Preference	26	206.96
	Rating Area 4	No Preference	27	211.81
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	Rating Area 4	No Preference	30	229.39
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	Rating Area 4	No Preference	51	376.94
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	Rating Area 4	No Preference	53	412.30
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	Rating Area 4	No Preference	55	450.71
	Rating Area 4	No Preference	56	471.52
	Rating Area 4	No Preference	57	492.54
	Rating Area 4	No Preference	58	514.98
	Rating Area 4	No Preference	59	526.09
	Rating Area 4	No Preference	60	548.53
	Rating Area 4	No Preference	61	567.93
	Rating Area 4	No Preference	62	580.66
	Rating Area 4	No Preference	63	596.63
	Rating Area 4	No Preference	64 and over	606.33
16322PA0060089	Rating Area 5	No Preference	0-14	166.30
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	Rating Area 5	No Preference	17	192.39
	Rating Area 5	No Preference	18	198.48
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	Rating Area 5	No Preference	23	217.39
	Rating Area 5	No Preference	24	217.39
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	Rating Area 5	No Preference	28	236.30
	Rating Area 5	No Preference	29	243.26
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	16322PA0060089	Rating Area 5	No Preference	53	443.48
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	16322PA0060097	Rating Area 2	No Preference	49	589.85
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	16322PA0060097	Rating Area 2	No Preference	53	705.33
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	16322PA0060097	Rating Area 2	No Preference	55	771.02
	16322PA0060097	Rating Area 2	No Preference	56	806.63
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	16322PA0060097	Rating Area 2	No Preference	60	938.37
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	16322PA0060097	Rating Area 2	No Preference	63	1020.65
	16322PA0060097	Rating Area 2	No Preference	64 and over	1037.25
	16322PA0060097	Rating Area 4	No Preference	0-14	215.49
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	16322PA0060097	Rating Area 4	No Preference	44	393.51
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	16322PA0060097	Rating Area 4	No Preference	64 and over	845.04
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	16322PA0060097	Rating Area 5	No Preference	46	454.47
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	Rating Area 5	No Preference	52	591.42
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	Rating Area 5	No Preference	55	675.65
	Rating Area 5	No Preference	56	706.85
	Rating Area 5	No Preference	57	738.36
	Rating Area 5	No Preference	58	771.99
	Rating Area 5	No Preference	59	788.66
	Rating Area 5	No Preference	60	822.29
	Rating Area 5	No Preference	61	851.37
	Rating Area 5	No Preference	62	870.46
	Rating Area 5	No Preference	63	894.40
	Rating Area 5	No Preference	64 and over	908.94
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16322PA0060098	Rating Area 1	No Preference	28	320.83
16322PA0060098	Rating Area 1	No Preference	29	330.27
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16322PA0060098	Rating Area 1	No Preference	31	342.08
16322PA0060098	Rating Area 1	No Preference	32	349.16
16322PA0060098	Rating Area 1	No Preference	33	353.59
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16322PA0060098	Rating Area 1	No Preference	35	360.67
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16322PA0060098	Rating Area 1	No Preference	38	367.76
16322PA0060098	Rating Area 1	No Preference	39	372.48
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16322PA0060098	Rating Area 1	No Preference	42	391.07
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16322PA0060098	Rating Area 1	No Preference	44	412.32
16322PA0060098	Rating Area 1	No Preference	45	426.20
16322PA0060098	Rating Area 1	No Preference	46	442.73
16322PA0060098	Rating Area 1	No Preference	47	461.32
16322PA0060098	Rating Area 1	No Preference	48	482.57
16322PA0060098	Rating Area 1	No Preference	49	503.53
16322PA0060098	Rating Area 1	No Preference	50	527.14
16322PA0060098	Rating Area 1	No Preference	51	550.45
16322PA0060098	Rating Area 1	No Preference	52	576.13
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16322PA0060098	Rating Area 1	No Preference	61	829.37
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16322PA0060098	Rating Area 1	No Preference	63	871.28
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	16322PA0060099	Rating Area 5	No Preference	54	579.50
	16322PA0060099	Rating Area 5	No Preference	55	605.29
	16322PA0060099	Rating Area 5	No Preference	56	633.25
	16322PA0060099	Rating Area 5	No Preference	57	661.47
	16322PA0060099	Rating Area 5	No Preference	58	691.60
	16322PA0060099	Rating Area 5	No Preference	59	706.53
	16322PA0060099	Rating Area 5	No Preference	60	736.66
	16322PA0060099	Rating Area 5	No Preference	61	762.72
	16322PA0060099	Rating Area 5	No Preference	62	779.82
	16322PA0060099	Rating Area 5	No Preference	63	801.26
	16322PA0060099	Rating Area 5	No Preference	64 and over	814.29
	16322PA0060126	Rating Area 1	No Preference	0-14	208.35
	16322PA0060126	Rating Area 1	No Preference	15	226.87
	16322PA0060126	Rating Area 1	No Preference	16	233.95
	16322PA0060126	Rating Area 1	No Preference	17	241.03
	16322PA0060126	Rating Area 1	No Preference	18	248.66
	16322PA0060126	Rating Area 1	No Preference	19	256.28
	16322PA0060126	Rating Area 1	No Preference	20	264.18
	16322PA0060126	Rating Area 1	No Preference	21	272.35
	16322PA0060126	Rating Area 1	No Preference	22	272.35
	16322PA0060126	Rating Area 1	No Preference	23	272.35
	16322PA0060126	Rating Area 1	No Preference	24	272.35
	16322PA0060126	Rating Area 1	No Preference	25	273.44
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	16322PA0060126	Rating Area 1	No Preference	27	285.42
	16322PA0060126	Rating Area 1	No Preference	28	296.04

16322PA0060126	Rating Area 1	No Preference	29	304.76
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	Rating Area 1	No Preference	31	315.65
	Rating Area 1	No Preference	32	322.19
	Rating Area 1	No Preference	33	326.28
	Rating Area 1	No Preference	34	330.63
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	Rating Area 1	No Preference	36	334.99
	Rating Area 1	No Preference	37	337.17
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	Rating Area 1	No Preference	50	486.42
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	Rating Area 1	No Preference	53	555.59
	Rating Area 1	No Preference	54	581.47
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	Rating Area 1	No Preference	56	635.39
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	Rating Area 1	No Preference	59	708.93
	Rating Area 1	No Preference	60	739.16
	Rating Area 1	No Preference	61	765.30
	Rating Area 1	No Preference	62	782.46
	Rating Area 1	No Preference	63	803.98
	Rating Area 1	No Preference	64 and over	817.05
16322PA0060126	Rating Area 2	No Preference	0-14	247.88
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	Rating Area 2	No Preference	18	295.84
	Rating Area 2	No Preference	19	304.91
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	Rating Area 2	No Preference	23	324.03
	Rating Area 2	No Preference	24	324.03
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	Rating Area 2	No Preference	27	339.58
	Rating Area 2	No Preference	28	352.22
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	Rating Area 2	No Preference	30	367.77
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	Rating Area 2	No Preference	32	383.33
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	Rating Area 2	No Preference	50	578.72
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	Rating Area 2	No Preference	61	910.52
	Rating Area 2	No Preference	62	930.94
	Rating Area 2	No Preference	63	956.54
	Rating Area 2	No Preference	64 and over	972.09
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	Rating Area 4	No Preference	32	312.30
	Rating Area 4	No Preference	33	316.26
	Rating Area 4	No Preference	34	320.48
	Rating Area 4	No Preference	35	322.60
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	16322PA0060126	Rating Area 4	No Preference	64 and over	791.97
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	16322PA0060126	Rating Area 5	No Preference	55	633.23
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	16322PA0060126	Rating Area 5	No Preference	57	692.01
	16322PA0060126	Rating Area 5	No Preference	58	723.53
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	16322PA0060126	Rating Area 5	No Preference	61	797.93
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	16322PA0060126	Rating Area 5	No Preference	64 and over	851.88
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	16322PA0060128	Rating Area 1	No Preference	51	566.10
	16322PA0060128	Rating Area 1	No Preference	52	592.51
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	16322PA0060128	Rating Area 1	No Preference	54	648.06
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	16322PA0060128	Rating Area 1	No Preference	56	708.16
	16322PA0060128	Rating Area 1	No Preference	57	739.73
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	16322PA0060128	Rating Area 1	No Preference	59	790.11
	16322PA0060128	Rating Area 1	No Preference	60	823.81
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	16322PA0060128	Rating Area 1	No Preference	62	872.07
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	16322PA0060128	Rating Area 5	No Preference	49	539.91
	16322PA0060128	Rating Area 5	No Preference	50	565.23
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	16322PA0060128	Rating Area 5	No Preference	52	617.77



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	16322PA0060128	Rating Area 5	No Preference	54	675.68
	16322PA0060128	Rating Area 5	No Preference	55	705.75
	16322PA0060128	Rating Area 5	No Preference	56	738.35
	16322PA0060128	Rating Area 5	No Preference	57	771.26
	16322PA0060128	Rating Area 5	No Preference	58	806.39
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	16322PA0060128	Rating Area 5	No Preference	61	889.31
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	16322PA0060129	Rating Area 1	No Preference	33	355.23
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	16322PA0060129	Rating Area 1	No Preference	35	362.35
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	16322PA0060131	Rating Area 4	No Preference	63	708.07
	16322PA0060131	Rating Area 4	No Preference	64 and over	719.58
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	16322PA0060133	Rating Area 5	No Preference	20	264.18
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	16322PA0060133	Rating Area 5	No Preference	23	272.35
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	16322PA0060133	Rating Area 5	No Preference	25	273.44
	16322PA0060133	Rating Area 5	No Preference	26	278.89
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	16322PA0060133	Rating Area 5	No Preference	30	309.12
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	16322PA0060133	Rating Area 5	No Preference	34	330.63
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	16322PA0060133	Rating Area 5	No Preference	51	507.93
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	Rating Area 5	No Preference	63	779.83
	Rating Area 5	No Preference	64 and over	792.51
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	16322PA0070029	Rating Area 1	No Preference	45	446.54
	16322PA0070029	Rating Area 1	No Preference	46	463.86
	16322PA0070029	Rating Area 1	No Preference	47	483.34
	16322PA0070029	Rating Area 1	No Preference	48	505.61
	16322PA0070029	Rating Area 1	No Preference	49	527.56
	16322PA0070029	Rating Area 1	No Preference	50	552.30
	16322PA0070029	Rating Area 1	No Preference	51	576.73
	16322PA0070029	Rating Area 1	No Preference	52	603.64
	16322PA0070029	Rating Area 1	No Preference	53	630.85
	16322PA0070029	Rating Area 1	No Preference	54	660.23
	16322PA0070029	Rating Area 1	No Preference	55	689.61
	16322PA0070029	Rating Area 1	No Preference	56	721.46
	16322PA0070029	Rating Area 1	No Preference	57	753.62
	16322PA0070029	Rating Area 1	No Preference	58	787.94
	16322PA0070029	Rating Area 1	No Preference	59	804.95
	16322PA0070029	Rating Area 1	No Preference	60	839.28
	16322PA0070029	Rating Area 1	No Preference	61	868.96
	16322PA0070029	Rating Area 1	No Preference	62	888.45
	16322PA0070029	Rating Area 1	No Preference	63	912.88
	16322PA0070029	Rating Area 1	No Preference	64 and over	927.72
	16322PA0070029	Rating Area 2	No Preference	0-14	281.46
	16322PA0070029	Rating Area 2	No Preference	15	306.48
	16322PA0070029	Rating Area 2	No Preference	16	316.04
	16322PA0070029	Rating Area 2	No Preference	17	325.61
	16322PA0070029	Rating Area 2	No Preference	18	335.91
	16322PA0070029	Rating Area 2	No Preference	19	346.21
	16322PA0070029	Rating Area 2	No Preference	20	356.88
	16322PA0070029	Rating Area 2	No Preference	21	367.92
	16322PA0070029	Rating Area 2	No Preference	22	367.92
	16322PA0070029	Rating Area 2	No Preference	23	367.92
	16322PA0070029	Rating Area 2	No Preference	24	367.92
	16322PA0070029	Rating Area 2	No Preference	25	369.39
	16322PA0070029	Rating Area 2	No Preference	26	376.75
	16322PA0070029	Rating Area 2	No Preference	27	385.58
	16322PA0070029	Rating Area 2	No Preference	28	399.93
	16322PA0070029	Rating Area 2	No Preference	29	411.70
	16322PA0070029	Rating Area 2	No Preference	30	417.59
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	16322PA0070029	Rating Area 2	No Preference	33	440.77
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	16322PA0070029	Rating Area 2	No Preference	36	452.54
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	16322PA0070029	Rating Area 2	No Preference	41	479.03
	16322PA0070029	Rating Area 2	No Preference	42	487.49
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	16322PA0070029	Rating Area 2	No Preference	47	575.06
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	16322PA0070029	Rating Area 2	No Preference	50	657.11
	16322PA0070029	Rating Area 2	No Preference	51	686.17
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	16322PA0070029	Rating Area 2	No Preference	53	750.56
	16322PA0070029	Rating Area 2	No Preference	54	785.51
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	16322PA0070029	Rating Area 2	No Preference	56	858.36
	16322PA0070029	Rating Area 2	No Preference	57	896.62
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	16322PA0070029	Rating Area 2	No Preference	59	957.70
	16322PA0070029	Rating Area 2	No Preference	60	998.53
	16322PA0070029	Rating Area 2	No Preference	61	1033.86
	16322PA0070029	Rating Area 2	No Preference	62	1057.03
	16322PA0070029	Rating Area 2	No Preference	63	1086.10
	16322PA0070029	Rating Area 2	No Preference	64 and over	1103.76
	16322PA0070029	Rating Area 4	No Preference	0-14	229.31
	16322PA0070029	Rating Area 4	No Preference	15	249.69
	16322PA0070029	Rating Area 4	No Preference	16	257.49
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	16322PA0070029	Rating Area 4	No Preference	18	273.67
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	16322PA0070029	Rating Area 4	No Preference	21	299.75
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	16322PA0070029	Rating Area 4	No Preference	27	314.14
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	16322PA0070029	Rating Area 4	No Preference	29	335.42
	16322PA0070029	Rating Area 4	No Preference	30	340.22
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	16322PA0070029	Rating Area 4	No Preference	34	363.90
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	16322PA0070029	Rating Area 4	No Preference	36	368.69
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	16322PA0070029	Rating Area 4	No Preference	38	373.49

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	Rating Area 4	No Preference	42	397.17
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	Rating Area 4	No Preference	47	468.51
	Rating Area 4	No Preference	48	490.09
	Rating Area 4	No Preference	49	511.37
	Rating Area 4	No Preference	50	535.35
	Rating Area 4	No Preference	51	559.03
	Rating Area 4	No Preference	52	585.11
	Rating Area 4	No Preference	53	611.49
	Rating Area 4	No Preference	54	639.97
	Rating Area 4	No Preference	55	668.44
	Rating Area 4	No Preference	56	699.32
	Rating Area 4	No Preference	57	730.49
	Rating Area 4	No Preference	58	763.76
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	Rating Area 4	No Preference	60	813.52
	Rating Area 4	No Preference	61	842.30
	Rating Area 4	No Preference	62	861.18
	Rating Area 4	No Preference	63	884.86
	Rating Area 4	No Preference	64 and over	899.25
16322PA0070029	Rating Area 5	No Preference	0-14	246.65
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	Rating Area 5	No Preference	39	406.89
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	Rating Area 5	No Preference	60	875.05
	Rating Area 5	No Preference	61	906.00
	Rating Area 5	No Preference	62	926.31
	Rating Area 5	No Preference	63	951.78
	Rating Area 5	No Preference	64 and over	967.26
16322PA0070030	Rating Area 1	No Preference	0-14	237.63
16322PA0070030	Rating Area 1	No Preference	15	258.75
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	Rating Area 1	No Preference	17	274.91
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	Rating Area 1	No Preference	44	433.95
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	Rating Area 1	No Preference	46	465.95

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	Rating Area 1	No Preference	49	529.93
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	Rating Area 1	No Preference	51	579.32
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	Rating Area 1	No Preference	53	633.69
	Rating Area 1	No Preference	54	663.20
	Rating Area 1	No Preference	55	692.70
	Rating Area 1	No Preference	56	724.70
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	Rating Area 1	No Preference	58	791.49
	Rating Area 1	No Preference	59	808.57
	Rating Area 1	No Preference	60	843.05
	Rating Area 1	No Preference	61	872.87
	Rating Area 1	No Preference	62	892.44
	Rating Area 1	No Preference	63	916.98
	Rating Area 1	No Preference	64 and over	931.89
16322PA0070030	Rating Area 2	No Preference	0-14	282.72
16322PA0070030	Rating Area 2	No Preference	15	307.85
	Rating Area 2	No Preference	16	317.46
	Rating Area 2	No Preference	17	327.07
	Rating Area 2	No Preference	18	337.42
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	Rating Area 2	No Preference	50	660.05
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	Rating Area 2	No Preference	62	1061.77
	Rating Area 2	No Preference	63	1090.97
	Rating Area 2	No Preference	64 and over	1108.71
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	Rating Area 4	No Preference	51	561.53
	Rating Area 4	No Preference	52	587.73
	Rating Area 4	No Preference	53	614.22
	Rating Area 4	No Preference	54	642.83

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	16322PA0070030	Rating Area 4	No Preference	63	888.82
	16322PA0070030	Rating Area 4	No Preference	64 and over	903.27
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	16322PA0070030	Rating Area 5	No Preference	55	722.21
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	16322PA0070030	Rating Area 5	No Preference	62	930.45
	16322PA0070030	Rating Area 5	No Preference	63	956.03
	16322PA0070030	Rating Area 5	No Preference	64 and over	971.58
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	16322PA0070032	Rating Area 1	No Preference	25	307.59
	16322PA0070032	Rating Area 1	No Preference	26	313.71
	16322PA0070032	Rating Area 1	No Preference	27	321.07
	16322PA0070032	Rating Area 1	No Preference	28	333.01
	16322PA0070032	Rating Area 1	No Preference	29	342.82
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	16322PA0070032	Rating Area 1	No Preference	31	355.07
	16322PA0070032	Rating Area 1	No Preference	32	362.42
	16322PA0070032	Rating Area 1	No Preference	33	367.02
	16322PA0070032	Rating Area 1	No Preference	34	371.92
	16322PA0070032	Rating Area 1	No Preference	35	374.37
	16322PA0070032	Rating Area 1	No Preference	36	376.82
	16322PA0070032	Rating Area 1	No Preference	37	379.27
	16322PA0070032	Rating Area 1	No Preference	38	381.72
	16322PA0070032	Rating Area 1	No Preference	39	386.63
	16322PA0070032	Rating Area 1	No Preference	40	391.53
	16322PA0070032	Rating Area 1	No Preference	41	398.88
	16322PA0070032	Rating Area 1	No Preference	42	405.93
	16322PA0070032	Rating Area 1	No Preference	43	415.73
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	16322PA0070032	Rating Area 1	No Preference	45	442.38
	16322PA0070032	Rating Area 1	No Preference	46	459.54
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	16322PA0070032	Rating Area 1	No Preference	52	598.01
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	16322PA0070032	Rating Area 1	No Preference	54	654.08
	16322PA0070032	Rating Area 1	No Preference	55	683.18
	16322PA0070032	Rating Area 1	No Preference	56	714.74
	16322PA0070032	Rating Area 1	No Preference	57	746.60
	16322PA0070032	Rating Area 1	No Preference	58	780.61
	16322PA0070032	Rating Area 1	No Preference	59	797.46
	16322PA0070032	Rating Area 1	No Preference	60	831.46
	16322PA0070032	Rating Area 1	No Preference	61	860.87
	16322PA0070032	Rating Area 1	No Preference	62	880.17

	16322PA0070032	Rating Area 1	No Preference	63	904.37
	16322PA0070032	Rating Area 1	No Preference	64 and over	919.08
	16322PA0070032	Rating Area 2	No Preference	0-14	278.84
	16322PA0070032	Rating Area 2	No Preference	15	303.63
	16322PA0070032	Rating Area 2	No Preference	16	313.11
	16322PA0070032	Rating Area 2	No Preference	17	322.58
	16322PA0070032	Rating Area 2	No Preference	18	332.79
	16322PA0070032	Rating Area 2	No Preference	19	342.99
	16322PA0070032	Rating Area 2	No Preference	20	353.57
	16322PA0070032	Rating Area 2	No Preference	21	364.50
	16322PA0070032	Rating Area 2	No Preference	22	364.50
	16322PA0070032	Rating Area 2	No Preference	23	364.50
	16322PA0070032	Rating Area 2	No Preference	24	364.50
	16322PA0070032	Rating Area 2	No Preference	25	365.96
	16322PA0070032	Rating Area 2	No Preference	26	373.25
	16322PA0070032	Rating Area 2	No Preference	27	382.00
	16322PA0070032	Rating Area 2	No Preference	28	396.21
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	16322PA0070032	Rating Area 2	No Preference	30	413.71
	16322PA0070032	Rating Area 2	No Preference	31	422.46
	16322PA0070032	Rating Area 2	No Preference	32	431.20
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	16322PA0070032	Rating Area 2	No Preference	34	442.50
	16322PA0070032	Rating Area 2	No Preference	35	445.42
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	16322PA0070032	Rating Area 2	No Preference	37	451.25
	16322PA0070032	Rating Area 2	No Preference	38	454.17
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	16322PA0070032	Rating Area 2	No Preference	42	482.96
	16322PA0070032	Rating Area 2	No Preference	43	494.63
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	16322PA0070032	Rating Area 2	No Preference	46	546.75
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	16322PA0070032	Rating Area 2	No Preference	53	743.58
	16322PA0070032	Rating Area 2	No Preference	54	778.21
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	16322PA0070032	Rating Area 2	No Preference	56	850.38
	16322PA0070032	Rating Area 2	No Preference	57	888.29
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	16322PA0070032	Rating Area 2	No Preference	62	1047.21
	16322PA0070032	Rating Area 2	No Preference	63	1076.00
	16322PA0070032	Rating Area 2	No Preference	64 and over	1093.50
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	16322PA0070032	Rating Area 4	No Preference	18	271.12
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	16322PA0070033	Rating Area 5	No Preference	31	371.62
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	16322PA0070033	Rating Area 5	No Preference	33	384.13
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	16322PA0070034	Rating Area 1	No Preference	25	266.97
	16322PA0070034	Rating Area 1	No Preference	26	272.29
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	16322PA0070034	Rating Area 1	No Preference	28	289.04
	16322PA0070034	Rating Area 1	No Preference	29	297.55
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	16322PA0070034	Rating Area 1	No Preference	31	308.19
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	16322PA0070034	Rating Area 1	No Preference	34	322.81
	16322PA0070034	Rating Area 1	No Preference	35	324.94
	16322PA0070034	Rating Area 1	No Preference	36	327.07
	16322PA0070034	Rating Area 1	No Preference	37	329.20
	16322PA0070034	Rating Area 1	No Preference	38	331.32
	16322PA0070034	Rating Area 1	No Preference	39	335.58
	16322PA0070034	Rating Area 1	No Preference	40	339.83
	16322PA0070034	Rating Area 1	No Preference	41	346.21
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	16322PA0070034	Rating Area 1	No Preference	44	371.48
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	16322PA0070034	Rating Area 1	No Preference	55	592.98
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	16322PA0070035	Rating Area 5	No Preference	34	255.51
	16322PA0070035	Rating Area 5	No Preference	35	257.19
	16322PA0070035	Rating Area 5	No Preference	36	258.88
	16322PA0070035	Rating Area 5	No Preference	37	260.56
	16322PA0070035	Rating Area 5	No Preference	38	262.25
	16322PA0070035	Rating Area 5	No Preference	39	265.61
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	16322PA0070035	Rating Area 5	No Preference	41	274.03
	16322PA0070035	Rating Area 5	No Preference	42	278.87
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	16322PA0070035	Rating Area 5	No Preference	45	303.92
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	16322PA0070035	Rating Area 5	No Preference	48	344.12
	16322PA0070035	Rating Area 5	No Preference	49	359.06
	16322PA0070035	Rating Area 5	No Preference	50	375.90
	16322PA0070035	Rating Area 5	No Preference	51	392.53
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	16322PA0070035	Rating Area 5	No Preference	53	429.36
	16322PA0070035	Rating Area 5	No Preference	54	449.35
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	16322PA0070035	Rating Area 5	No Preference	56	491.03
	16322PA0070035	Rating Area 5	No Preference	57	512.92
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	16322PA0070035	Rating Area 5	No Preference	59	547.85
	16322PA0070035	Rating Area 5	No Preference	60	571.22
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	16322PA0070035	Rating Area 5	No Preference	62	604.68
	16322PA0070035	Rating Area 5	No Preference	63	621.31
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	16322PA0070075	Rating Area 1	No Preference	31	340.14
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	Rating Area 1	No Preference	61	824.68
	Rating Area 1	No Preference	62	843.17
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	Rating Area 4	No Preference	60	772.05
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	Rating Area 4	No Preference	62	817.28
	Rating Area 4	No Preference	63	839.76
	Rating Area 4	No Preference	64 and over	853.41
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	Rating Area 5	No Preference	37	378.80
	Rating Area 5	No Preference	38	381.25
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	Rating Area 5	No Preference	40	391.04



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	16322PA0070075	Rating Area 5	No Preference	53	624.20
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	16322PA0070075	Rating Area 5	No Preference	62	879.08
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	16322PA0070076	Rating Area 1	No Preference	17	254.56
	16322PA0070076	Rating Area 1	No Preference	18	262.62
	16322PA0070076	Rating Area 1	No Preference	19	270.67
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	16322PA0070076	Rating Area 1	No Preference	23	287.64
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	16322PA0070076	Rating Area 1	No Preference	64 and over	862.92
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	Rating Area 4	No Preference	52	544.24
	Rating Area 4	No Preference	53	568.77
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	Rating Area 4	No Preference	55	621.75
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	Rating Area 4	No Preference	57	679.46
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	Rating Area 4	No Preference	61	783.46
	Rating Area 4	No Preference	62	801.02
	Rating Area 4	No Preference	63	823.05
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	16322PA0070077	Rating Area 5	No Preference	62	853.88
	16322PA0070077	Rating Area 5	No Preference	63	877.36
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	16322PA0070078	Rating Area 1	No Preference	55	535.49
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16322PA0070078	Rating Area 1	No Preference	63	708.86	
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	16322PA0070078	Rating Area 4	No Preference	17	205.99
	16322PA0070078	Rating Area 4	No Preference	18	212.51
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	16322PA0070078	Rating Area 4	No Preference	23	232.76
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	16322PA0070078	Rating Area 4	No Preference	53	474.83
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	16322PA0070078	Rating Area 4	No Preference	55	519.05
	16322PA0070078	Rating Area 4	No Preference	56	543.03
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	16322PA0070078	Rating Area 5	No Preference	62	719.31
	16322PA0070078	Rating Area 5	No Preference	63	739.09
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	16322PA0070079	Rating Area 1	No Preference	63	698.18
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	16322PA0070079	Rating Area 4	No Preference	47	358.32
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	16322PA0070079	Rating Area 4	No Preference	49	391.10
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	16322PA0070079	Rating Area 4	No Preference	62	658.64
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	16322PA0070079	Rating Area 5	No Preference	19	232.04
	16322PA0070079	Rating Area 5	No Preference	20	239.19
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	16322PA0070079	Rating Area 5	No Preference	22	246.59
	16322PA0070079	Rating Area 5	No Preference	23	246.59
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	16322PA0070079	Rating Area 5	No Preference	32	291.72
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	16322PA0070079	Rating Area 5	No Preference	59	641.87
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	16322PA0070079	Rating Area 5	No Preference	62	708.45
	16322PA0070079	Rating Area 5	No Preference	63	727.93
	16322PA0070079	Rating Area 5	No Preference	64 and over	739.77
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	16322PA0070080	Rating Area 1	No Preference	15	211.39
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	16322PA0070080	Rating Area 1	No Preference	23	253.77
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	16322PA0070080	Rating Area 1	No Preference	36	312.14
	16322PA0070080	Rating Area 1	No Preference	37	314.17

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	Rating Area 1	No Preference	40	324.32
	Rating Area 1	No Preference	41	330.41
	Rating Area 1	No Preference	42	336.25
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	Rating Area 1	No Preference	44	354.52
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	Rating Area 1	No Preference	46	380.66
	Rating Area 1	No Preference	47	396.64
	Rating Area 1	No Preference	48	414.91
	Rating Area 1	No Preference	49	432.93
	Rating Area 1	No Preference	50	453.23
	Rating Area 1	No Preference	51	473.28
	Rating Area 1	No Preference	52	495.36
	Rating Area 1	No Preference	53	517.69
	Rating Area 1	No Preference	54	541.80
	Rating Area 1	No Preference	55	565.91
	Rating Area 1	No Preference	56	592.05
	Rating Area 1	No Preference	57	618.44
	Rating Area 1	No Preference	58	646.61
	Rating Area 1	No Preference	59	660.56
	Rating Area 1	No Preference	60	688.73
	Rating Area 1	No Preference	61	713.09
	Rating Area 1	No Preference	62	729.08
	Rating Area 1	No Preference	63	749.13
	Rating Area 1	No Preference	64 and over	761.31
16322PA0070080	Rating Area 4	No Preference	0-14	188.17
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	Rating Area 4	No Preference	16	211.30
	Rating Area 4	No Preference	17	217.69
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	Rating Area 4	No Preference	31	285.09
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	Rating Area 4	No Preference	35	300.59
	Rating Area 4	No Preference	36	302.56
	Rating Area 4	No Preference	37	304.52
	Rating Area 4	No Preference	38	306.49
	Rating Area 4	No Preference	39	310.43
	Rating Area 4	No Preference	40	314.36
	Rating Area 4	No Preference	41	320.27
	Rating Area 4	No Preference	42	325.92
	Rating Area 4	No Preference	43	333.79
	Rating Area 4	No Preference	44	343.63
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	Rating Area 4	No Preference	46	368.97
	Rating Area 4	No Preference	47	384.47
	Rating Area 4	No Preference	48	402.18
	Rating Area 4	No Preference	49	419.64
	Rating Area 4	No Preference	50	439.32
	Rating Area 4	No Preference	51	458.75
	Rating Area 4	No Preference	52	480.15
	Rating Area 4	No Preference	53	501.80
	Rating Area 4	No Preference	54	525.17
	Rating Area 4	No Preference	55	548.54
	Rating Area 4	No Preference	56	573.87
	Rating Area 4	No Preference	57	599.45
	Rating Area 4	No Preference	58	626.76
	Rating Area 4	No Preference	59	640.29
	Rating Area 4	No Preference	60	667.59
	Rating Area 4	No Preference	61	691.20
	Rating Area 4	No Preference	62	706.70
	Rating Area 4	No Preference	63	726.13
	Rating Area 4	No Preference	64 and over	737.94
16322PA0070080	Rating Area 5	No Preference	0-14	202.40
16322PA0070080	Rating Area 5	No Preference	15	220.40
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	Rating Area 5	No Preference	17	234.15
	Rating Area 5	No Preference	18	241.56
	Rating Area 5	No Preference	19	248.97
	Rating Area 5	No Preference	20	256.64
	Rating Area 5	No Preference	21	264.58
	Rating Area 5	No Preference	22	264.58
	Rating Area 5	No Preference	23	264.58
	Rating Area 5	No Preference	24	264.58
	Rating Area 5	No Preference	25	265.64
	Rating Area 5	No Preference	26	270.93
	Rating Area 5	No Preference	27	277.28
	Rating Area 5	No Preference	28	287.60
	Rating Area 5	No Preference	29	296.07
	Rating Area 5	No Preference	30	300.30
	Rating Area 5	No Preference	31	306.65
	Rating Area 5	No Preference	32	313.00
	Rating Area 5	No Preference	33	316.97
	Rating Area 5	No Preference	34	321.20
	Rating Area 5	No Preference	35	323.32
	Rating Area 5	No Preference	36	325.43
	Rating Area 5	No Preference	37	327.55
	Rating Area 5	No Preference	38	329.67
	Rating Area 5	No Preference	39	333.90
	Rating Area 5	No Preference	40	338.13
	Rating Area 5	No Preference	41	344.48
	Rating Area 5	No Preference	42	350.57
	Rating Area 5	No Preference	43	359.04
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	Rating Area 5	No Preference	45	382.05

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	16322PA0070082	Rating Area 1	No Preference	54	527.22
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	16322PA0080001	Rating Area 1	No Preference	46	399.50
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	16322PA0080001	Rating Area 1	No Preference	49	454.36
	16322PA0080001	Rating Area 1	No Preference	50	475.67
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	16322PA0080001	Rating Area 1	No Preference	56	621.35
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	16322PA0080001	Rating Area 1	No Preference	60	722.82
	16322PA0080001	Rating Area 1	No Preference	61	748.39
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	16322PA0080001	Rating Area 4	No Preference	55	575.70
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	Rating Area 1	No Preference	50	409.01
	Rating Area 1	No Preference	51	427.10
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	Rating Area 1	No Preference	55	510.69
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	Rating Area 1	No Preference	62	657.95
	Rating Area 1	No Preference	63	676.04
	Rating Area 1	No Preference	64 and over	687.03
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16322PA0080003	Rating Area 4	No Preference	60	602.45
16322PA0080003	Rating Area 4	No Preference	61	623.76
16322PA0080003	Rating Area 4	No Preference	62	637.75
16322PA0080003	Rating Area 4	No Preference	63	655.28
16322PA0080003	Rating Area 4	No Preference	64 and over	665.94
16322PA0080003	Rating Area 5	No Preference	0-14	182.66
16322PA0080003	Rating Area 5	No Preference	15	198.90
16322PA0080003	Rating Area 5	No Preference	16	205.10
16322PA0080003	Rating Area 5	No Preference	17	211.31
16322PA0080003	Rating Area 5	No Preference	18	218.00
16322PA0080003	Rating Area 5	No Preference	19	224.68
16322PA0080003	Rating Area 5	No Preference	20	231.61
16322PA0080003	Rating Area 5	No Preference	21	238.77
16322PA0080003	Rating Area 5	No Preference	22	238.77
16322PA0080003	Rating Area 5	No Preference	23	238.77
16322PA0080003	Rating Area 5	No Preference	24	238.77
16322PA0080003	Rating Area 5	No Preference	25	239.73
16322PA0080003	Rating Area 5	No Preference	26	244.50
16322PA0080003	Rating Area 5	No Preference	27	250.23
16322PA0080003	Rating Area 5	No Preference	28	259.54
16322PA0080003	Rating Area 5	No Preference	29	267.18
16322PA0080003	Rating Area 5	No Preference	30	271.00
16322PA0080003	Rating Area 5	No Preference	31	276.73
16322PA0080003	Rating Area 5	No Preference	32	282.46
16322PA0080003	Rating Area 5	No Preference	33	286.05
16322PA0080003	Rating Area 5	No Preference	34	289.87
16322PA0080003	Rating Area 5	No Preference	35	291.78
16322PA0080003	Rating Area 5	No Preference	36	293.69
16322PA0080003	Rating Area 5	No Preference	37	295.60
16322PA0080003	Rating Area 5	No Preference	38	297.51
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16322PA0080003	Rating Area 5	No Preference	42	316.37
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16322PA0080003	Rating Area 5	No Preference	44	333.56
16322PA0080003	Rating Area 5	No Preference	45	344.78
16322PA0080003	Rating Area 5	No Preference	46	358.16
16322PA0080003	Rating Area 5	No Preference	47	373.20
16322PA0080003	Rating Area 5	No Preference	48	390.39
16322PA0080003	Rating Area 5	No Preference	49	407.34
16322PA0080003	Rating Area 5	No Preference	50	426.44

	16322PA0080003	Rating Area 5	No Preference	51	445.31
	16322PA0080003	Rating Area 5	No Preference	52	466.08
	16322PA0080003	Rating Area 5	No Preference	53	487.09
	16322PA0080003	Rating Area 5	No Preference	54	509.77
	16322PA0080003	Rating Area 5	No Preference	55	532.46
	16322PA0080003	Rating Area 5	No Preference	56	557.05
	16322PA0080003	Rating Area 5	No Preference	57	581.88
	16322PA0080003	Rating Area 5	No Preference	58	608.39
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	16322PA0080003	Rating Area 5	No Preference	61	670.94
	16322PA0080003	Rating Area 5	No Preference	62	685.99
	16322PA0080003	Rating Area 5	No Preference	63	704.85
	16322PA0080003	Rating Area 5	No Preference	64 and over	716.31
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	16322PA0080004	Rating Area 1	No Preference	17	153.87
	16322PA0080004	Rating Area 1	No Preference	18	158.73
	16322PA0080004	Rating Area 1	No Preference	19	163.60
	16322PA0080004	Rating Area 1	No Preference	20	168.64
	16322PA0080004	Rating Area 1	No Preference	21	173.86
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	16322PA0080004	Rating Area 1	No Preference	23	173.86
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	16322PA0080004	Rating Area 1	No Preference	26	178.03
	16322PA0080004	Rating Area 1	No Preference	27	182.21
	16322PA0080004	Rating Area 1	No Preference	28	188.99
	16322PA0080004	Rating Area 1	No Preference	29	194.55
	16322PA0080004	Rating Area 1	No Preference	30	197.33
	16322PA0080004	Rating Area 1	No Preference	31	201.50
	16322PA0080004	Rating Area 1	No Preference	32	205.68
	16322PA0080004	Rating Area 1	No Preference	33	208.28
	16322PA0080004	Rating Area 1	No Preference	34	211.07
	16322PA0080004	Rating Area 1	No Preference	35	212.46
	16322PA0080004	Rating Area 1	No Preference	36	213.85
	16322PA0080004	Rating Area 1	No Preference	37	215.24
	16322PA0080004	Rating Area 1	No Preference	38	216.63
	16322PA0080004	Rating Area 1	No Preference	39	219.41
	16322PA0080004	Rating Area 1	No Preference	40	222.19
	16322PA0080004	Rating Area 1	No Preference	41	226.37
	16322PA0080004	Rating Area 1	No Preference	42	230.36
	16322PA0080004	Rating Area 1	No Preference	43	235.93
	16322PA0080004	Rating Area 1	No Preference	44	242.88
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	16322PA0080004	Rating Area 1	No Preference	49	296.61
	16322PA0080004	Rating Area 1	No Preference	50	310.51
	16322PA0080004	Rating Area 1	No Preference	51	324.25
	16322PA0080004	Rating Area 1	No Preference	52	339.37
	16322PA0080004	Rating Area 1	No Preference	53	354.67
	16322PA0080004	Rating Area 1	No Preference	54	371.19
	16322PA0080004	Rating Area 1	No Preference	55	387.71
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	16322PA0080004	Rating Area 1	No Preference	57	423.70
	16322PA0080004	Rating Area 1	No Preference	58	443.00
	16322PA0080004	Rating Area 1	No Preference	59	452.56
	16322PA0080004	Rating Area 1	No Preference	60	471.86
	16322PA0080004	Rating Area 1	No Preference	61	488.55
	16322PA0080004	Rating Area 1	No Preference	62	499.50
	16322PA0080004	Rating Area 1	No Preference	63	513.23
	16322PA0080004	Rating Area 1	No Preference	64 and over	521.58
	16322PA0080004	Rating Area 4	No Preference	0-14	128.92
	16322PA0080004	Rating Area 4	No Preference	15	140.38
	16322PA0080004	Rating Area 4	No Preference	16	144.76
	16322PA0080004	Rating Area 4	No Preference	17	149.14
	16322PA0080004	Rating Area 4	No Preference	18	153.86
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	16322PA0080004	Rating Area 4	No Preference	26	172.56
	16322PA0080004	Rating Area 4	No Preference	27	176.61
	16322PA0080004	Rating Area 4	No Preference	28	183.18
	16322PA0080004	Rating Area 4	No Preference	29	188.57
	16322PA0080004	Rating Area 4	No Preference	30	191.27
	16322PA0080004	Rating Area 4	No Preference	31	195.31
	16322PA0080004	Rating Area 4	No Preference	32	199.36
	16322PA0080004	Rating Area 4	No Preference	33	201.89
	16322PA0080004	Rating Area 4	No Preference	34	204.58
	16322PA0080004	Rating Area 4	No Preference	35	205.93
	16322PA0080004	Rating Area 4	No Preference	36	207.28
	16322PA0080004	Rating Area 4	No Preference	37	208.63
	16322PA0080004	Rating Area 4	No Preference	38	209.98
	16322PA0080004	Rating Area 4	No Preference	39	212.67
	16322PA0080004	Rating Area 4	No Preference	40	215.37
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	16322PA0080004	Rating Area 4	No Preference	43	228.68
	16322PA0080004	Rating Area 4	No Preference	44	235.42
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	16322PA0080004	Rating Area 4	No Preference	46	252.78
	16322PA0080004	Rating Area 4	No Preference	47	263.40
	16322PA0080004	Rating Area 4	No Preference	48	275.53
	16322PA0080004	Rating Area 4	No Preference	49	287.50
	16322PA0080004	Rating Area 4	No Preference	50	300.98
	16322PA0080004	Rating Area 4	No Preference	51	314.29
	16322PA0080004	Rating Area 4	No Preference	52	328.95
	16322PA0080004	Rating Area 4	No Preference	53	343.78
	16322PA0080004	Rating Area 4	No Preference	54	359.79
	16322PA0080004	Rating Area 4	No Preference	55	375.80
	16322PA0080004	Rating Area 4	No Preference	56	393.16
	16322PA0080004	Rating Area 4	No Preference	57	410.68
	16322PA0080004	Rating Area 4	No Preference	58	429.39

	16322PA0080004	Rating Area 4	No Preference	59	438.66
	16322PA0080004	Rating Area 4	No Preference	60	457.36
	16322PA0080004	Rating Area 4	No Preference	61	473.54
	16322PA0080004	Rating Area 4	No Preference	62	484.16
	16322PA0080004	Rating Area 4	No Preference	63	497.47
	16322PA0080004	Rating Area 4	No Preference	64 and over	505.56
	16322PA0080004	Rating Area 5	No Preference	0-14	138.67
	16322PA0080004	Rating Area 5	No Preference	15	151.00
	16322PA0080004	Rating Area 5	No Preference	16	155.71
	16322PA0080004	Rating Area 5	No Preference	17	160.42
	16322PA0080004	Rating Area 5	No Preference	18	165.50
	16322PA0080004	Rating Area 5	No Preference	19	170.58
	16322PA0080004	Rating Area 5	No Preference	20	175.83
	16322PA0080004	Rating Area 5	No Preference	21	181.27
	16322PA0080004	Rating Area 5	No Preference	22	181.27
	16322PA0080004	Rating Area 5	No Preference	23	181.27
	16322PA0080004	Rating Area 5	No Preference	24	181.27
	16322PA0080004	Rating Area 5	No Preference	25	182.00
	16322PA0080004	Rating Area 5	No Preference	26	185.62
	16322PA0080004	Rating Area 5	No Preference	27	189.97
	16322PA0080004	Rating Area 5	No Preference	28	197.04
	16322PA0080004	Rating Area 5	No Preference	29	202.84
	16322PA0080004	Rating Area 5	No Preference	30	205.74
	16322PA0080004	Rating Area 5	No Preference	31	210.09
	16322PA0080004	Rating Area 5	No Preference	32	214.44
	16322PA0080004	Rating Area 5	No Preference	33	217.16
	16322PA0080004	Rating Area 5	No Preference	34	220.06
	16322PA0080004	Rating Area 5	No Preference	35	221.51
	16322PA0080004	Rating Area 5	No Preference	36	222.96
	16322PA0080004	Rating Area 5	No Preference	37	224.41
	16322PA0080004	Rating Area 5	No Preference	38	225.86
	16322PA0080004	Rating Area 5	No Preference	39	228.76
	16322PA0080004	Rating Area 5	No Preference	40	231.66
	16322PA0080004	Rating Area 5	No Preference	41	236.01
	16322PA0080004	Rating Area 5	No Preference	42	240.18
	16322PA0080004	Rating Area 5	No Preference	43	245.98
	16322PA0080004	Rating Area 5	No Preference	44	253.23
	16322PA0080004	Rating Area 5	No Preference	45	261.75
	16322PA0080004	Rating Area 5	No Preference	46	271.91
	16322PA0080004	Rating Area 5	No Preference	47	283.33
	16322PA0080004	Rating Area 5	No Preference	48	296.38
	16322PA0080004	Rating Area 5	No Preference	49	309.25
	16322PA0080004	Rating Area 5	No Preference	50	323.75
	16322PA0080004	Rating Area 5	No Preference	51	338.07
	16322PA0080004	Rating Area 5	No Preference	52	353.84
	16322PA0080004	Rating Area 5	No Preference	53	369.79
	16322PA0080004	Rating Area 5	No Preference	54	387.01
	16322PA0080004	Rating Area 5	No Preference	55	404.23
	16322PA0080004	Rating Area 5	No Preference	56	422.90
	16322PA0080004	Rating Area 5	No Preference	57	441.75
	16322PA0080004	Rating Area 5	No Preference	58	461.88
	16322PA0080004	Rating Area 5	No Preference	59	471.85
	16322PA0080004	Rating Area 5	No Preference	60	491.97
	16322PA0080004	Rating Area 5	No Preference	61	509.37
	16322PA0080004	Rating Area 5	No Preference	62	520.79
	16322PA0080004	Rating Area 5	No Preference	63	535.11
	16322PA0080004	Rating Area 5	No Preference	64 and over	543.81



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*	16322			
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
16322PA0060083	Rating Area 1	No Preference	0-14	249.42
16322PA0060083	Rating Area 1	No Preference	15	271.59
16322PA0060083	Rating Area 1	No Preference	16	280.07
16322PA0060083	Rating Area 1	No Preference	17	288.55
16322PA0060083	Rating Area 1	No Preference	18	297.67
16322PA0060083	Rating Area 1	No Preference	19	306.80
16322PA0060083	Rating Area 1	No Preference	20	316.26
16322PA0060083	Rating Area 1	No Preference	21	326.04
16322PA0060083	Rating Area 1	No Preference	22	326.04
16322PA0060083	Rating Area 1	No Preference	23	326.04
16322PA0060083	Rating Area 1	No Preference	24	326.04
16322PA0060083	Rating Area 1	No Preference	25	327.34
16322PA0060083	Rating Area 1	No Preference	26	333.86
16322PA0060083	Rating Area 1	No Preference	27	341.69
16322PA0060083	Rating Area 1	No Preference	28	354.41
16322PA0060083	Rating Area 1	No Preference	29	364.84
16322PA0060083	Rating Area 1	No Preference	30	370.06
16322PA0060083	Rating Area 1	No Preference	31	377.88
16322PA0060083	Rating Area 1	No Preference	32	385.71
16322PA0060083	Rating Area 1	No Preference	33	390.60
16322PA0060083	Rating Area 1	No Preference	34	395.81
16322PA0060083	Rating Area 1	No Preference	35	398.42
16322PA0060083	Rating Area 1	No Preference	36	401.03
16322PA0060083	Rating Area 1	No Preference	37	403.64
16322PA0060083	Rating Area 1	No Preference	38	406.25
16322PA0060083	Rating Area 1	No Preference	39	411.46
16322PA0060083	Rating Area 1	No Preference	40	416.68
16322PA0060083	Rating Area 1	No Preference	41	424.50
16322PA0060083	Rating Area 1	No Preference	42	432.00
16322PA0060083	Rating Area 1	No Preference	43	442.44
16322PA0060083	Rating Area 1	No Preference	44	455.48
16322PA0060083	Rating Area 1	No Preference	45	470.80
16322PA0060083	Rating Area 1	No Preference	46	489.06
16322PA0060083	Rating Area 1	No Preference	47	509.60
16322PA0060083	Rating Area 1	No Preference	48	533.08
16322PA0060083	Rating Area 1	No Preference	49	556.22
16322PA0060083	Rating Area 1	No Preference	50	582.31
16322PA0060083	Rating Area 1	No Preference	51	608.06
16322PA0060083	Rating Area 1	No Preference	52	636.43
16322PA0060083	Rating Area 1	No Preference	53	665.12
16322PA0060083	Rating Area 1	No Preference	54	696.10
16322PA0060083	Rating Area 1	No Preference	55	727.07
16322PA0060083	Rating Area 1	No Preference	56	760.65
16322PA0060083	Rating Area 1	No Preference	57	794.56
16322PA0060083	Rating Area 1	No Preference	58	830.75
16322PA0060083	Rating Area 1	No Preference	59	848.68
16322PA0060083	Rating Area 1	No Preference	60	884.87
16322PA0060083	Rating Area 1	No Preference	61	916.17
16322PA0060083	Rating Area 1	No Preference	62	936.71
16322PA0060083	Rating Area 1	No Preference	63	962.47
16322PA0060083	Rating Area 1	No Preference	64 and over	978.12
16322PA0060083	Rating Area 2	No Preference	0-14	296.75
16322PA0060083	Rating Area 2	No Preference	15	323.13
16322PA0060083	Rating Area 2	No Preference	16	333.21
16322PA0060083	Rating Area 2	No Preference	17	343.30
16322PA0060083	Rating Area 2	No Preference	18	354.16
16322PA0060083	Rating Area 2	No Preference	19	365.02
16322PA0060083	Rating Area 2	No Preference	20	376.27
16322PA0060083	Rating Area 2	No Preference	21	387.91
16322PA0060083	Rating Area 2	No Preference	22	387.91
16322PA0060083	Rating Area 2	No Preference	23	387.91
16322PA0060083	Rating Area 2	No Preference	24	387.91
16322PA0060083	Rating Area 2	No Preference	25	389.46
16322PA0060083	Rating Area 2	No Preference	26	397.22
16322PA0060083	Rating Area 2	No Preference	27	406.53
16322PA0060083	Rating Area 2	No Preference	28	421.66
16322PA0060083	Rating Area 2	No Preference	29	434.07
16322PA0060083	Rating Area 2	No Preference	30	440.28
16322PA0060083	Rating Area 2	No Preference	31	449.59
16322PA0060083	Rating Area 2	No Preference	32	458.90
16322PA0060083	Rating Area 2	No Preference	33	464.72
16322PA0060083	Rating Area 2	No Preference	34	470.92
16322PA0060083	Rating Area 2	No Preference	35	474.03
16322PA0060083	Rating Area 2	No Preference	36	477.13
16322PA0060083	Rating Area 2	No Preference	37	480.23
16322PA0060083	Rating Area 2	No Preference	38	483.34
16322PA0060083	Rating Area 2	No Preference	39	489.54
16322PA0060083	Rating Area 2	No Preference	40	495.75
16322PA0060083	Rating Area 2	No Preference	41	505.06
16322PA0060083	Rating Area 2	No Preference	42	513.98
16322PA0060083	Rating Area 2	No Preference	43	526.39
16322PA0060083	Rating Area 2	No Preference	44	541.91
16322PA0060083	Rating Area 2	No Preference	45	560.14
16322PA0060083	Rating Area 2	No Preference	46	581.87
16322PA0060083	Rating Area 2	No Preference	47	606.30
16322PA0060083	Rating Area 2	No Preference	48	634.23
16322PA0060083	Rating Area 2	No Preference	49	661.77
16322PA0060083	Rating Area 2	No Preference	50	692.81
16322PA0060083	Rating Area 2	No Preference	51	723.45
16322PA0060083	Rating Area 2	No Preference	52	757.20
16322PA0060083	Rating Area 2	No Preference	53	791.34



	16322PA0060083	Rating Area 2	No Preference	54	828.19
	16322PA0060083	Rating Area 2	No Preference	55	865.04
	16322PA0060083	Rating Area 2	No Preference	56	904.99
	16322PA0060083	Rating Area 2	No Preference	57	945.34
	16322PA0060083	Rating Area 2	No Preference	58	988.39
	16322PA0060083	Rating Area 2	No Preference	59	1009.73
	16322PA0060083	Rating Area 2	No Preference	60	1052.79
	16322PA0060083	Rating Area 2	No Preference	61	1090.03
	16322PA0060083	Rating Area 2	No Preference	62	1114.47
	16322PA0060083	Rating Area 2	No Preference	63	1145.11
	16322PA0060083	Rating Area 2	No Preference	64 and over	1163.73
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	16322PA0060083	Rating Area 4	No Preference	15	263.25
	16322PA0060083	Rating Area 4	No Preference	16	271.47
	16322PA0060083	Rating Area 4	No Preference	17	279.69
	16322PA0060083	Rating Area 4	No Preference	18	288.54
	16322PA0060083	Rating Area 4	No Preference	19	297.38
	16322PA0060083	Rating Area 4	No Preference	20	306.55
	16322PA0060083	Rating Area 4	No Preference	21	316.03
	16322PA0060083	Rating Area 4	No Preference	22	316.03
	16322PA0060083	Rating Area 4	No Preference	23	316.03
	16322PA0060083	Rating Area 4	No Preference	24	316.03
	16322PA0060083	Rating Area 4	No Preference	25	317.29
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	16322PA0060083	Rating Area 4	No Preference	27	331.20
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	16322PA0060083	Rating Area 4	No Preference	29	353.64
	16322PA0060083	Rating Area 4	No Preference	30	358.69
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	16322PA0060083	Rating Area 4	No Preference	33	378.60
	16322PA0060083	Rating Area 4	No Preference	34	383.66
	16322PA0060083	Rating Area 4	No Preference	35	386.19
	16322PA0060083	Rating Area 4	No Preference	36	388.72
	16322PA0060083	Rating Area 4	No Preference	37	391.25
	16322PA0060083	Rating Area 4	No Preference	38	393.77
	16322PA0060083	Rating Area 4	No Preference	39	398.83
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	16322PA0060083	Rating Area 4	No Preference	41	411.47
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	16322PA0060083	Rating Area 4	No Preference	43	428.85
	16322PA0060083	Rating Area 4	No Preference	44	441.49
	16322PA0060083	Rating Area 4	No Preference	45	456.35
	16322PA0060083	Rating Area 4	No Preference	46	474.05
	16322PA0060083	Rating Area 4	No Preference	47	493.95
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	16322PA0060083	Rating Area 4	No Preference	49	539.15
	16322PA0060083	Rating Area 4	No Preference	50	564.43
	16322PA0060083	Rating Area 4	No Preference	51	589.40
	16322PA0060083	Rating Area 4	No Preference	52	616.89
	16322PA0060083	Rating Area 4	No Preference	53	644.70
	16322PA0060083	Rating Area 4	No Preference	54	674.72
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	16322PA0060083	Rating Area 4	No Preference	57	770.17
	16322PA0060083	Rating Area 4	No Preference	58	805.24
	16322PA0060083	Rating Area 4	No Preference	59	822.63
	16322PA0060083	Rating Area 4	No Preference	60	857.71
	16322PA0060083	Rating Area 4	No Preference	61	888.04
	16322PA0060083	Rating Area 4	No Preference	62	907.95
	16322PA0060083	Rating Area 4	No Preference	63	932.92
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	16322PA0060086	Rating Area 2	No Preference	51	714.91
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	16322PA0060086	Rating Area 2	No Preference	53	781.99
	16322PA0060086	Rating Area 2	No Preference	54	818.41
	16322PA0060086	Rating Area 2	No Preference	55	854.83
	16322PA0060086	Rating Area 2	No Preference	56	894.31
	16322PA0060086	Rating Area 2	No Preference	57	934.18
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	16322PA0060086	Rating Area 2	No Preference	59	997.81
	16322PA0060086	Rating Area 2	No Preference	60	1040.36
	16322PA0060086	Rating Area 2	No Preference	61	1077.16
	16322PA0060086	Rating Area 2	No Preference	62	1101.31
	16322PA0060086	Rating Area 2	No Preference	63	1131.59
	16322PA0060086	Rating Area 2	No Preference	64 and over	1149.99
	16322PA0060086	Rating Area 4	No Preference	0-14	238.91
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	16322PA0060086	Rating Area 4	No Preference	23	312.30
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	16322PA0060086	Rating Area 4	No Preference	30	354.46
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	16322PA0060086	Rating Area 4	No Preference	32	369.45
	16322PA0060086	Rating Area 4	No Preference	33	374.14
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	16322PA0060086	Rating Area 4	No Preference	44	436.28
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	16322PA0060086	Rating Area 4	No Preference	50	557.77
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	16322PA0060086	Rating Area 4	No Preference	54	666.76
	16322PA0060086	Rating Area 4	No Preference	55	696.43
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	16322PA0060086	Rating Area 4	No Preference	58	795.74
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	16322PA0060086	Rating Area 4	No Preference	62	897.24
	16322PA0060086	Rating Area 4	No Preference	63	921.91
	16322PA0060086	Rating Area 4	No Preference	64 and over	936.90
	16322PA0060086	Rating Area 5	No Preference	0-14	256.97
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	16322PA0060086	Rating Area 5	No Preference	28	365.13
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	16322PA0060086	Rating Area 5	No Preference	30	381.26
	16322PA0060086	Rating Area 5	No Preference	31	389.32
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	16322PA0060086	Rating Area 5	No Preference	34	407.79
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	16322PA0060086	Rating Area 5	No Preference	46	503.87
	16322PA0060086	Rating Area 5	No Preference	47	525.03
	16322PA0060086	Rating Area 5	No Preference	48	549.21
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	16322PA0060086	Rating Area 5	No Preference	50	599.94
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	16322PA0060086	Rating Area 5	No Preference	54	717.17
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	16322PA0060086	Rating Area 5	No Preference	57	818.61
	16322PA0060086	Rating Area 5	No Preference	58	855.90
	16322PA0060086	Rating Area 5	No Preference	59	874.37
	16322PA0060086	Rating Area 5	No Preference	60	911.66
	16322PA0060086	Rating Area 5	No Preference	61	943.91
	16322PA0060086	Rating Area 5	No Preference	62	965.07
	16322PA0060086	Rating Area 5	No Preference	63	991.61
	16322PA0060086	Rating Area 5	No Preference	64 and over	1007.73
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	16322PA0060087	Rating Area 1	No Preference	42	430.11

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	Rating Area 1	No Preference	45	468.74
	Rating Area 1	No Preference	46	486.92
	Rating Area 1	No Preference	47	507.37
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	Rating Area 1	No Preference	49	553.78
	Rating Area 1	No Preference	50	579.75
	Rating Area 1	No Preference	51	605.40
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	Rating Area 1	No Preference	53	662.20
	Rating Area 1	No Preference	54	693.04
	Rating Area 1	No Preference	55	723.88
	Rating Area 1	No Preference	56	757.32
	Rating Area 1	No Preference	57	791.07
	Rating Area 1	No Preference	58	827.11
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	Rating Area 1	No Preference	60	880.99
	Rating Area 1	No Preference	61	912.15
	Rating Area 1	No Preference	62	932.60
	Rating Area 1	No Preference	63	958.25
	Rating Area 1	No Preference	64 and over	973.83
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	Rating Area 2	No Preference	17	341.80
	Rating Area 2	No Preference	18	352.61
	Rating Area 2	No Preference	19	363.42
	Rating Area 2	No Preference	20	374.62
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	Rating Area 2	No Preference	23	386.21
	Rating Area 2	No Preference	24	386.21
	Rating Area 2	No Preference	25	387.75
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	Rating Area 2	No Preference	30	438.35
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	Rating Area 2	No Preference	39	487.40
	Rating Area 2	No Preference	40	493.58
	Rating Area 2	No Preference	41	502.85
	Rating Area 2	No Preference	42	511.73
	Rating Area 2	No Preference	43	524.09
	Rating Area 2	No Preference	44	539.54
	Rating Area 2	No Preference	45	557.69
	Rating Area 2	No Preference	46	579.32
	Rating Area 2	No Preference	47	603.65
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	Rating Area 2	No Preference	49	658.87
	Rating Area 2	No Preference	50	689.77
	Rating Area 2	No Preference	51	720.28
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	Rating Area 2	No Preference	55	861.25
	Rating Area 2	No Preference	56	901.03
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	Rating Area 2	No Preference	58	984.06
	Rating Area 2	No Preference	59	1005.30
	Rating Area 2	No Preference	60	1048.17
	Rating Area 2	No Preference	61	1085.25
	Rating Area 2	No Preference	62	1109.58
	Rating Area 2	No Preference	63	1140.09
	Rating Area 2	No Preference	64 and over	1158.63
16322PA0060087	Rating Area 4	No Preference	0-14	240.71
16322PA0060087	Rating Area 4	No Preference	15	262.10
	Rating Area 4	No Preference	16	270.28
	Rating Area 4	No Preference	17	278.47
	Rating Area 4	No Preference	18	287.28
	Rating Area 4	No Preference	19	296.09
	Rating Area 4	No Preference	20	305.21
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	Rating Area 4	No Preference	22	314.65
	Rating Area 4	No Preference	23	314.65
	Rating Area 4	No Preference	24	314.65
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	Rating Area 4	No Preference	27	329.75
	Rating Area 4	No Preference	28	342.02
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	Rating Area 4	No Preference	30	357.13
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	Rating Area 4	No Preference	42	416.91
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	Rating Area 4	No Preference	44	439.57
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	Rating Area 4	No Preference	46	471.98
	Rating Area 4	No Preference	47	491.80
	Rating Area 4	No Preference	48	514.45
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	Rating Area 4	No Preference	50	561.96

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	16322PA0060087	Rating Area 4	No Preference	63	928.85
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	16322PA0060087	Rating Area 5	No Preference	23	338.44
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	16322PA0060087	Rating Area 5	No Preference	57	824.78
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	16322PA0060087	Rating Area 5	No Preference	63	999.07
	16322PA0060087	Rating Area 5	No Preference	64 and over	1015.32
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	16322PA0060088	Rating Area 1	No Preference	15	232.04
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	16322PA0060088	Rating Area 1	No Preference	20	270.20
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	16322PA0060088	Rating Area 1	No Preference	23	278.56
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	16322PA0060088	Rating Area 1	No Preference	29	311.71
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	16322PA0060088	Rating Area 1	No Preference	36	342.63
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	16322PA0060088	Rating Area 1	No Preference	38	347.09
	16322PA0060088	Rating Area 1	No Preference	39	351.54
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	16322PA0060088	Rating Area 1	No Preference	41	362.69
	16322PA0060088	Rating Area 1	No Preference	42	369.09
	16322PA0060088	Rating Area 1	No Preference	43	378.01
	16322PA0060088	Rating Area 1	No Preference	44	389.15
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	16322PA0060088	Rating Area 1	No Preference	46	417.84
	16322PA0060088	Rating Area 1	No Preference	47	435.39
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	16322PA0060088	Rating Area 1	No Preference	49	475.22
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	16322PA0060088	Rating Area 1	No Preference	52	543.75
	16322PA0060088	Rating Area 1	No Preference	53	568.26
	16322PA0060088	Rating Area 1	No Preference	54	594.73
	16322PA0060088	Rating Area 1	No Preference	55	621.19
	16322PA0060088	Rating Area 1	No Preference	56	649.88
	16322PA0060088	Rating Area 1	No Preference	57	678.85
	16322PA0060088	Rating Area 1	No Preference	58	709.77



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	16322PA0060088	Rating Area 1	No Preference	61	782.75
	16322PA0060088	Rating Area 1	No Preference	62	800.30
	16322PA0060088	Rating Area 1	No Preference	63	822.31
	16322PA0060088	Rating Area 1	No Preference	64 and over	835.68
	16322PA0060088	Rating Area 2	No Preference	0-14	253.54
	16322PA0060088	Rating Area 2	No Preference	15	276.08
	16322PA0060088	Rating Area 2	No Preference	16	284.70
	16322PA0060088	Rating Area 2	No Preference	17	293.32
	16322PA0060088	Rating Area 2	No Preference	18	302.60
	16322PA0060088	Rating Area 2	No Preference	19	311.88
	16322PA0060088	Rating Area 2	No Preference	20	321.49
	16322PA0060088	Rating Area 2	No Preference	21	331.43
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	16322PA0060089	Rating Area 1	No Preference	62	607.90
	16322PA0060089	Rating Area 1	No Preference	63	624.61
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	Rating Area 2	No Preference	54	537.46
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	Rating Area 2	No Preference	61	707.39
	Rating Area 2	No Preference	62	723.25
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	Rating Area 2	No Preference	64 and over	755.22
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	Rating Area 4	No Preference	62	589.25
	Rating Area 4	No Preference	63	605.46
	Rating Area 4	No Preference	64 and over	615.30
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	16322PA0060089	Rating Area 5	No Preference	59	574.25
	16322PA0060089	Rating Area 5	No Preference	60	598.74
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	16322PA0060097	Rating Area 1	No Preference	57	718.67
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	16322PA0060097	Rating Area 1	No Preference	63	870.54
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	16322PA0060130	Rating Area 1	No Preference	39	376.45
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	16322PA0060132	Rating Area 4	No Preference	19	225.44
	16322PA0060132	Rating Area 4	No Preference	20	232.38
	16322PA0060132	Rating Area 4	No Preference	21	239.57
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	16322PA0060132	Rating Area 4	No Preference	23	239.57
	16322PA0060132	Rating Area 4	No Preference	24	239.57
	16322PA0060132	Rating Area 4	No Preference	25	240.53
	16322PA0060132	Rating Area 4	No Preference	26	245.32
	16322PA0060132	Rating Area 4	No Preference	27	251.07
	16322PA0060132	Rating Area 4	No Preference	28	260.41
	16322PA0060132	Rating Area 4	No Preference	29	268.08
	16322PA0060132	Rating Area 4	No Preference	30	271.91
	16322PA0060132	Rating Area 4	No Preference	31	277.66
	16322PA0060132	Rating Area 4	No Preference	32	283.41
	16322PA0060132	Rating Area 4	No Preference	33	287.00
	16322PA0060132	Rating Area 4	No Preference	34	290.84
	16322PA0060132	Rating Area 4	No Preference	35	292.75
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	16322PA0060132	Rating Area 4	No Preference	38	298.50
	16322PA0060132	Rating Area 4	No Preference	39	302.34
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	16322PA0060132	Rating Area 4	No Preference	41	311.92



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	16322PA0060132 Rating Area 4	No Preference	44	334.68
	16322PA0060132 Rating Area 4	No Preference	45	345.94
	16322PA0060132 Rating Area 4	No Preference	46	359.36
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	16322PA0060132 Rating Area 4	No Preference	48	391.70
	16322PA0060132 Rating Area 4	No Preference	49	408.71
	16322PA0060132 Rating Area 4	No Preference	50	427.87
	16322PA0060132 Rating Area 4	No Preference	51	446.80
	16322PA0060132 Rating Area 4	No Preference	52	467.64
	16322PA0060132 Rating Area 4	No Preference	53	488.72
	16322PA0060132 Rating Area 4	No Preference	54	511.48
	16322PA0060132 Rating Area 4	No Preference	55	534.24
	16322PA0060132 Rating Area 4	No Preference	56	558.92
	16322PA0060132 Rating Area 4	No Preference	57	583.83
	16322PA0060132 Rating Area 4	No Preference	58	610.42
	16322PA0060132 Rating Area 4	No Preference	59	623.60
	16322PA0060132 Rating Area 4	No Preference	60	650.19
	16322PA0060132 Rating Area 4	No Preference	61	673.19
	16322PA0060132 Rating Area 4	No Preference	62	688.28
	16322PA0060132 Rating Area 4	No Preference	63	707.21
	16322PA0060132 Rating Area 4	No Preference	64 and over	718.71
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	16322PA0060132 Rating Area 5	No Preference	15	214.66
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	16322PA0060132 Rating Area 5	No Preference	17	228.06
	16322PA0060132 Rating Area 5	No Preference	18	235.27
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	16322PA0060132 Rating Area 5	No Preference	34	312.84
	16322PA0060132 Rating Area 5	No Preference	35	314.90
	16322PA0060132 Rating Area 5	No Preference	36	316.96
	16322PA0060132 Rating Area 5	No Preference	37	319.02
	16322PA0060132 Rating Area 5	No Preference	38	321.08
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	16322PA0060132 Rating Area 5	No Preference	41	335.51
	16322PA0060132 Rating Area 5	No Preference	42	341.44
	16322PA0060132 Rating Area 5	No Preference	43	349.69
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	16322PA0060132 Rating Area 5	No Preference	54	550.17
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	16322PA0060132 Rating Area 5	No Preference	57	627.99
	16322PA0060132 Rating Area 5	No Preference	58	656.59
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	16322PA0060132 Rating Area 5	No Preference	60	699.37
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	16322PA0060132 Rating Area 5	No Preference	62	740.34
	16322PA0060132 Rating Area 5	No Preference	63	760.70
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	16322PA0060133 Rating Area 1	No Preference	17	234.60
	16322PA0060133 Rating Area 1	No Preference	18	242.02
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	16322PA0060133 Rating Area 1	No Preference	30	300.87
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	16322PA0060133 Rating Area 1	No Preference	34	321.81
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	16322PA0060133	Rating Area 1	No Preference	53	540.76
	16322PA0060133	Rating Area 1	No Preference	54	565.95
	16322PA0060133	Rating Area 1	No Preference	55	591.13
	16322PA0060133	Rating Area 1	No Preference	56	618.43
	16322PA0060133	Rating Area 1	No Preference	57	646.00
	16322PA0060133	Rating Area 1	No Preference	58	675.42
	16322PA0060133	Rating Area 1	No Preference	59	690.00
	16322PA0060133	Rating Area 1	No Preference	60	719.43
	16322PA0060133	Rating Area 1	No Preference	61	744.87
	16322PA0060133	Rating Area 1	No Preference	62	761.57
	16322PA0060133	Rating Area 1	No Preference	63	782.52
	16322PA0060133	Rating Area 1	No Preference	64 and over	795.24
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	16322PA0060133	Rating Area 4	No Preference	29	287.52
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	16322PA0060133	Rating Area 4	No Preference	52	501.55
	16322PA0060133	Rating Area 4	No Preference	53	524.16
	16322PA0060133	Rating Area 4	No Preference	54	548.57
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	16322PA0060133	Rating Area 4	No Preference	61	722.00
	16322PA0060133	Rating Area 4	No Preference	62	738.19
	16322PA0060133	Rating Area 4	No Preference	63	758.49
	16322PA0060133	Rating Area 4	No Preference	64 and over	770.82
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	16322PA0060133	Rating Area 5	No Preference	34	335.53
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	16322PA0060133	Rating Area 5	No Preference	37	342.16
	16322PA0060133	Rating Area 5	No Preference	38	344.37
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	16322PA0060133	Rating Area 5	No Preference	41	359.85
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	16322PA0060133	Rating Area 5	No Preference	48	451.88
	16322PA0060133	Rating Area 5	No Preference	49	471.50
	16322PA0060133	Rating Area 5	No Preference	50	493.61
	16322PA0060133	Rating Area 5	No Preference	51	515.45
	16322PA0060133	Rating Area 5	No Preference	52	539.49
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	16322PA0060133	Rating Area 5	No Preference	54	590.07
	16322PA0060133	Rating Area 5	No Preference	55	616.33
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	16322PA0060133	Rating Area 5	No Preference	57	673.54

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	16322PA0060133	Rating Area 5	No Preference	59	719.42
	16322PA0060133	Rating Area 5	No Preference	60	750.10
	16322PA0060133	Rating Area 5	No Preference	61	776.63
	16322PA0060133	Rating Area 5	No Preference	62	794.04
	16322PA0060133	Rating Area 5	No Preference	63	815.87
	16322PA0060133	Rating Area 5	No Preference	64 and over	829.14
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	16322PA0060134	Rating Area 1	No Preference	15	255.17
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	16322PA0060134	Rating Area 1	No Preference	22	306.33
	16322PA0060134	Rating Area 1	No Preference	23	306.33
	16322PA0060134	Rating Area 1	No Preference	24	306.33
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	16322PA0060134	Rating Area 1	No Preference	47	478.79
	16322PA0060134	Rating Area 1	No Preference	48	500.85
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	16322PA0060134	Rating Area 1	No Preference	50	547.11
	16322PA0060134	Rating Area 1	No Preference	51	571.31
	16322PA0060134	Rating Area 1	No Preference	52	597.96
	16322PA0060134	Rating Area 1	No Preference	53	624.91
	16322PA0060134	Rating Area 1	No Preference	54	654.01
	16322PA0060134	Rating Area 1	No Preference	55	683.12
	16322PA0060134	Rating Area 1	No Preference	56	714.67
	16322PA0060134	Rating Area 1	No Preference	57	746.53
	16322PA0060134	Rating Area 1	No Preference	58	780.53
	16322PA0060134	Rating Area 1	No Preference	59	797.38
	16322PA0060134	Rating Area 1	No Preference	60	831.38
	16322PA0060134	Rating Area 1	No Preference	61	860.79
	16322PA0060134	Rating Area 1	No Preference	62	880.09
	16322PA0060134	Rating Area 1	No Preference	63	904.29
	16322PA0060134	Rating Area 1	No Preference	64 and over	918.99
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	16322PA0060134	Rating Area 4	No Preference	15	247.34
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	16322PA0060134	Rating Area 4	No Preference	26	304.06
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	16322PA0060134	Rating Area 4	No Preference	32	351.27
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	16322PA0060134	Rating Area 4	No Preference	35	362.85
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	16322PA0060134	Rating Area 4	No Preference	37	367.60
	16322PA0060134	Rating Area 4	No Preference	38	369.97
	16322PA0060134	Rating Area 4	No Preference	39	374.73
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	16322PA0060134	Rating Area 4	No Preference	41	386.60
	16322PA0060134	Rating Area 4	No Preference	42	393.43
	16322PA0060134	Rating Area 4	No Preference	43	402.93
	16322PA0060134	Rating Area 4	No Preference	44	414.81
	16322PA0060134	Rating Area 4	No Preference	45	428.77
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	16322PA0060134	Rating Area 4	No Preference	47	464.10
	16322PA0060134	Rating Area 4	No Preference	48	485.48
	16322PA0060134	Rating Area 4	No Preference	49	506.56
	16322PA0060134	Rating Area 4	No Preference	50	530.32
	16322PA0060134	Rating Area 4	No Preference	51	553.77
	16322PA0060134	Rating Area 4	No Preference	52	579.61
	16322PA0060134	Rating Area 4	No Preference	53	605.74
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	16322PA0060134	Rating Area 4	No Preference	55	662.15
	16322PA0060134	Rating Area 4	No Preference	56	692.74
	16322PA0060134	Rating Area 4	No Preference	57	723.62
	16322PA0060134	Rating Area 4	No Preference	58	756.58
	16322PA0060134	Rating Area 4	No Preference	59	772.91
	16322PA0060134	Rating Area 4	No Preference	60	805.87
	16322PA0060134	Rating Area 4	No Preference	61	834.37
	16322PA0060134	Rating Area 4	No Preference	62	853.08
	16322PA0060134	Rating Area 4	No Preference	63	876.54
	16322PA0060134	Rating Area 4	No Preference	64 and over	890.79
	16322PA0060134	Rating Area 5	No Preference	0-14	244.33

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	16322PA0060134	Rating Area 5	No Preference	16	274.36
	16322PA0060134	Rating Area 5	No Preference	17	282.66
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	16322PA0060134	Rating Area 5	No Preference	19	300.55
	16322PA0060134	Rating Area 5	No Preference	20	309.81
	16322PA0060134	Rating Area 5	No Preference	21	319.39
	16322PA0060134	Rating Area 5	No Preference	22	319.39
	16322PA0060134	Rating Area 5	No Preference	23	319.39
	16322PA0060134	Rating Area 5	No Preference	24	319.39
	16322PA0060134	Rating Area 5	No Preference	25	320.67
	16322PA0060134	Rating Area 5	No Preference	26	327.06
	16322PA0060134	Rating Area 5	No Preference	27	334.72
	16322PA0060134	Rating Area 5	No Preference	28	347.18
	16322PA0060134	Rating Area 5	No Preference	29	357.40
	16322PA0060134	Rating Area 5	No Preference	30	362.51
	16322PA0060134	Rating Area 5	No Preference	31	370.17
	16322PA0060134	Rating Area 5	No Preference	32	377.84
	16322PA0060134	Rating Area 5	No Preference	33	382.63
	16322PA0060134	Rating Area 5	No Preference	34	387.74
	16322PA0060134	Rating Area 5	No Preference	35	390.29
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	16322PA0060134	Rating Area 5	No Preference	40	408.18
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	16322PA0060134	Rating Area 5	No Preference	42	423.19
	16322PA0060134	Rating Area 5	No Preference	43	433.41
	16322PA0060134	Rating Area 5	No Preference	44	446.19
	16322PA0060134	Rating Area 5	No Preference	45	461.20
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	16322PA0060134	Rating Area 5	No Preference	48	522.20
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	16322PA0060134	Rating Area 5	No Preference	50	570.43
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	16322PA0060134	Rating Area 5	No Preference	55	712.24
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	16322PA0060134	Rating Area 5	No Preference	57	778.35
	16322PA0060134	Rating Area 5	No Preference	58	813.81
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	16322PA0060134	Rating Area 5	No Preference	62	917.61
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	16322PA0060135	Rating Area 1	No Preference	17	227.55
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	16322PA0060135	Rating Area 1	No Preference	23	257.12
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	16322PA0060135	Rating Area 1	No Preference	25	258.15
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	16322PA0060135	Rating Area 1	No Preference	28	279.49
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	16322PA0060135	Rating Area 1	No Preference	30	291.83
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	16322PA0060135	Rating Area 1	No Preference	35	314.20
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	16322PA0060135	Rating Area 1	No Preference	38	320.37
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	16322PA0060135	Rating Area 1	No Preference	44	359.20
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	16322PA0060135	Rating Area 1	No Preference	57	626.60
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	16322PA0060135	Rating Area 1	No Preference	60	697.82
	16322PA0060135	Rating Area 1	No Preference	61	722.51
	16322PA0060135	Rating Area 1	No Preference	62	738.71
	16322PA0060135	Rating Area 1	No Preference	63	759.02
	16322PA0060135	Rating Area 1	No Preference	64 and over	771.36
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	Rating Area 4	No Preference	25	250.23
	Rating Area 4	No Preference	26	255.21
	Rating Area 4	No Preference	27	261.19
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	Rating Area 4	No Preference	30	282.88
	Rating Area 4	No Preference	31	288.86
	Rating Area 4	No Preference	32	294.84
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	Rating Area 4	No Preference	47	389.55
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	Rating Area 4	No Preference	50	445.12
	Rating Area 4	No Preference	51	464.81
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	Rating Area 4	No Preference	53	508.43
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	Rating Area 4	No Preference	55	555.78
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	Rating Area 4	No Preference	60	676.41
	Rating Area 4	No Preference	61	700.34
	Rating Area 4	No Preference	62	716.04
	Rating Area 4	No Preference	63	735.73
	Rating Area 4	No Preference	64 and over	747.69
16322PA0060135	Rating Area 5	No Preference	0-14	205.08
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	Rating Area 5	No Preference	17	237.25
	Rating Area 5	No Preference	18	244.76
	Rating Area 5	No Preference	19	252.26
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	Rating Area 5	No Preference	23	268.08
	Rating Area 5	No Preference	24	268.08
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	Rating Area 5	No Preference	27	280.95
	Rating Area 5	No Preference	28	291.40
	Rating Area 5	No Preference	29	299.98
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	Rating Area 5	No Preference	58	683.07
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	Rating Area 5	No Preference	60	727.57
	Rating Area 5	No Preference	61	753.30
	Rating Area 5	No Preference	62	770.19
	Rating Area 5	No Preference	63	791.37
	Rating Area 5	No Preference	64 and over	804.24
16322PA0070029	Rating Area 1	No Preference	0-14	240.07
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	Rating Area 1	No Preference	16	269.57
	Rating Area 1	No Preference	17	277.73
	Rating Area 1	No Preference	18	286.52
	Rating Area 1	No Preference	19	295.30
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	Rating Area 1	No Preference	23	313.82
	Rating Area 1	No Preference	24	313.82
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	Rating Area 1	No Preference	26	321.35
	Rating Area 1	No Preference	27	328.88
	Rating Area 1	No Preference	28	341.12
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	Rating Area 1	No Preference	30	356.19

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	16322PA0070029	Rating Area 1	No Preference	51	585.27
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	16322PA0070029	Rating Area 1	No Preference	53	640.19
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	16322PA0070029	Rating Area 1	No Preference	58	799.61
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	16322PA0070029	Rating Area 1	No Preference	60	851.71
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	16322PA0070029	Rating Area 1	No Preference	62	901.60
	16322PA0070029	Rating Area 1	No Preference	63	926.40
	16322PA0070029	Rating Area 1	No Preference	64 and over	941.46
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	16322PA0070029	Rating Area 2	No Preference	15	311.02
	16322PA0070029	Rating Area 2	No Preference	16	320.72
	16322PA0070029	Rating Area 2	No Preference	17	330.43
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	16322PA0070029	Rating Area 2	No Preference	19	351.34
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	16322PA0070029	Rating Area 2	No Preference	23	373.37
	16322PA0070029	Rating Area 2	No Preference	24	373.37
	16322PA0070029	Rating Area 2	No Preference	25	374.86
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	16322PA0070029	Rating Area 2	No Preference	54	797.14
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	16322PA0070029	Rating Area 2	No Preference	56	871.07
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	16322PA0070029	Rating Area 2	No Preference	59	971.88
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	16322PA0070029	Rating Area 2	No Preference	62	1072.69
	16322PA0070029	Rating Area 2	No Preference	63	1102.19
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	16322PA0070029	Rating Area 4	No Preference	18	277.72
	16322PA0070029	Rating Area 4	No Preference	19	286.23
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	16322PA0070029	Rating Area 4	No Preference	22	304.18
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	16322PA0070029	Rating Area 4	No Preference	52	593.76
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	16322PA0070029	Rating Area 4	No Preference	55	678.32
	16322PA0070029	Rating Area 4	No Preference	56	709.65
	16322PA0070029	Rating Area 4	No Preference	57	741.29
	16322PA0070029	Rating Area 4	No Preference	58	775.05
	16322PA0070029	Rating Area 4	No Preference	59	791.78
	16322PA0070029	Rating Area 4	No Preference	60	825.54
	16322PA0070029	Rating Area 4	No Preference	61	854.75
	16322PA0070029	Rating Area 4	No Preference	62	873.91
	16322PA0070029	Rating Area 4	No Preference	63	897.94
	16322PA0070029	Rating Area 4	No Preference	64 and over	912.54
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	16322PA0070029	Rating Area 5	No Preference	16	281.06
	16322PA0070029	Rating Area 5	No Preference	17	289.56
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	16322PA0070029	Rating Area 5	No Preference	21	327.19
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	16322PA0070029	Rating Area 5	No Preference	23	327.19
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	16322PA0070029	Rating Area 5	No Preference	36	402.44
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	16322PA0070029	Rating Area 5	No Preference	41	426.00
	16322PA0070029	Rating Area 5	No Preference	42	433.53
	16322PA0070029	Rating Area 5	No Preference	43	444.00
	16322PA0070029	Rating Area 5	No Preference	44	457.08
	16322PA0070029	Rating Area 5	No Preference	45	472.46
	16322PA0070029	Rating Area 5	No Preference	46	490.79
	16322PA0070029	Rating Area 5	No Preference	47	511.40
	16322PA0070029	Rating Area 5	No Preference	48	534.96
	16322PA0070029	Rating Area 5	No Preference	49	558.19
	16322PA0070029	Rating Area 5	No Preference	50	584.36
	16322PA0070029	Rating Area 5	No Preference	51	610.21
	16322PA0070029	Rating Area 5	No Preference	52	638.67
	16322PA0070029	Rating Area 5	No Preference	53	667.47
	16322PA0070029	Rating Area 5	No Preference	54	698.55
	16322PA0070029	Rating Area 5	No Preference	55	729.63
	16322PA0070029	Rating Area 5	No Preference	56	763.33
	16322PA0070029	Rating Area 5	No Preference	57	797.36
	16322PA0070029	Rating Area 5	No Preference	58	833.68
	16322PA0070029	Rating Area 5	No Preference	59	851.68
	16322PA0070029	Rating Area 5	No Preference	60	887.99
	16322PA0070029	Rating Area 5	No Preference	61	919.40
	16322PA0070029	Rating Area 5	No Preference	62	940.02
	16322PA0070029	Rating Area 5	No Preference	63	965.86
	16322PA0070029	Rating Area 5	No Preference	64 and over	981.57
	16322PA0070030	Rating Area 1	No Preference	0-14	241.14
	16322PA0070030	Rating Area 1	No Preference	15	262.58
	16322PA0070030	Rating Area 1	No Preference	16	270.77
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	16322PA0070030	Rating Area 1	No Preference	18	287.80
	16322PA0070030	Rating Area 1	No Preference	19	296.62
	16322PA0070030	Rating Area 1	No Preference	20	305.76
	16322PA0070030	Rating Area 1	No Preference	21	315.22
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	16322PA0070030	Rating Area 1	No Preference	23	315.22
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	16322PA0070030	Rating Area 1	No Preference	25	316.48
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	16322PA0070030	Rating Area 1	No Preference	28	342.64
	16322PA0070030	Rating Area 1	No Preference	29	352.73
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	16322PA0070030	Rating Area 1	No Preference	33	377.63
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	16322PA0070030	Rating Area 1	No Preference	44	440.36
	16322PA0070030	Rating Area 1	No Preference	45	455.18
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	Rating Area 1	No Preference	49	537.77
	Rating Area 1	No Preference	50	562.98
	Rating Area 1	No Preference	51	587.89
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	Rating Area 1	No Preference	57	768.19
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	Rating Area 1	No Preference	59	820.52
	Rating Area 1	No Preference	60	855.51
	Rating Area 1	No Preference	61	885.77
	Rating Area 1	No Preference	62	905.63
	Rating Area 1	No Preference	63	930.53
	Rating Area 1	No Preference	64 and over	945.66
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	Rating Area 2	No Preference	18	342.41
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	Rating Area 2	No Preference	40	479.30
	Rating Area 2	No Preference	41	488.30
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	Rating Area 2	No Preference	43	508.93
	Rating Area 2	No Preference	44	523.93
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	Rating Area 2	No Preference	46	562.56
	Rating Area 2	No Preference	47	586.19
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	Rating Area 2	No Preference	51	699.45
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	Rating Area 2	No Preference	54	800.71
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	Rating Area 2	No Preference	57	913.97
	Rating Area 2	No Preference	58	955.60
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	Rating Area 2	No Preference	61	1053.86
	Rating Area 2	No Preference	62	1077.49
	Rating Area 2	No Preference	63	1107.12
	Rating Area 2	No Preference	64 and over	1125.12
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	Rating Area 4	No Preference	17	270.41
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	Rating Area 4	No Preference	51	569.85
	Rating Area 4	No Preference	52	596.43
	Rating Area 4	No Preference	53	623.32
	Rating Area 4	No Preference	54	652.35



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	16322PA0070030	Rating Area 4	No Preference	62	877.85
	16322PA0070030	Rating Area 4	No Preference	63	901.98
	16322PA0070030	Rating Area 4	No Preference	64 and over	916.65
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	16322PA0070030	Rating Area 5	No Preference	16	282.32
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	16322PA0070030	Rating Area 5	No Preference	18	300.07
	16322PA0070030	Rating Area 5	No Preference	19	309.27
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	16322PA0070030	Rating Area 5	No Preference	51	612.95
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	16322PA0070030	Rating Area 5	No Preference	55	732.91
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	16322PA0070030	Rating Area 5	No Preference	57	800.94
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	16322PA0070030	Rating Area 5	No Preference	60	891.98
	16322PA0070030	Rating Area 5	No Preference	61	923.53
	16322PA0070030	Rating Area 5	No Preference	62	944.24
	16322PA0070030	Rating Area 5	No Preference	63	970.20
	16322PA0070030	Rating Area 5	No Preference	64 and over	985.98
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	16322PA0070032	Rating Area 1	No Preference	16	267.06
	16322PA0070032	Rating Area 1	No Preference	17	275.15
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	16322PA0070032	Rating Area 1	No Preference	50	555.27
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	16322PA0070032	Rating Area 1	No Preference	60	843.78
	16322PA0070032	Rating Area 1	No Preference	61	873.63
	16322PA0070032	Rating Area 1	No Preference	62	893.22

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	16322PA0070032	Rating Area 1	No Preference	64 and over	932.70
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	16322PA0070032	Rating Area 2	No Preference	16	317.74
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	16322PA0070032	Rating Area 2	No Preference	43	501.94
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	16322PA0070032	Rating Area 2	No Preference	50	660.62
	16322PA0070032	Rating Area 2	No Preference	51	689.84
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	16322PA0070032	Rating Area 2	No Preference	53	754.58
	16322PA0070032	Rating Area 2	No Preference	54	789.72
	16322PA0070032	Rating Area 2	No Preference	55	824.85
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	16322PA0070032	Rating Area 2	No Preference	60	1003.88
	16322PA0070032	Rating Area 2	No Preference	61	1039.39
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	16322PA0070032	Rating Area 4	No Preference	17	266.69
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	16322PA0070032	Rating Area 4	No Preference	28	327.57
	16322PA0070032	Rating Area 4	No Preference	29	337.21
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	16322PA0070032	Rating Area 4	No Preference	38	375.48
	16322PA0070032	Rating Area 4	No Preference	39	380.30
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	16322PA0070032	Rating Area 4	No Preference	54	643.38
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	16322PA0070032	Rating Area 4	No Preference	56	703.05
	16322PA0070032	Rating Area 4	No Preference	57	734.39
	16322PA0070032	Rating Area 4	No Preference	58	767.84
	16322PA0070032	Rating Area 4	No Preference	59	784.41
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	16322PA0070032	Rating Area 5	No Preference	23	324.15
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	16322PA0070032	Rating Area 5	No Preference	32	383.47
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	16322PA0070032	Rating Area 5	No Preference	35	396.11
	16322PA0070032	Rating Area 5	No Preference	36	398.70
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	16322PA0070032	Rating Area 5	No Preference	45	468.07
	16322PA0070032	Rating Area 5	No Preference	46	486.23
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	16322PA0070032	Rating Area 5	No Preference	48	529.99
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	16322PA0070032	Rating Area 5	No Preference	50	578.93
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	16322PA0070032	Rating Area 5	No Preference	53	661.27
	16322PA0070032	Rating Area 5	No Preference	54	692.06
	16322PA0070032	Rating Area 5	No Preference	55	722.85
	16322PA0070032	Rating Area 5	No Preference	56	756.24
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	16322PA0070032	Rating Area 5	No Preference	58	825.93
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	16322PA0070032	Rating Area 5	No Preference	62	931.28
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	16322PA0070032	Rating Area 5	No Preference	64 and over	972.45
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	16322PA0070034	Rating Area 4	No Preference	51	487.81
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	16322PA0070034	Rating Area 4	No Preference	53	533.58
	16322PA0070034	Rating Area 4	No Preference	54	558.43
	16322PA0070034	Rating Area 4	No Preference	55	583.28
	16322PA0070034	Rating Area 4	No Preference	56	610.22
	16322PA0070034	Rating Area 4	No Preference	57	637.42
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	16322PA0070034	Rating Area 4	No Preference	59	680.84
	16322PA0070034	Rating Area 4	No Preference	60	709.87
	16322PA0070034	Rating Area 4	No Preference	61	734.98
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	16322PA0070034	Rating Area 4	No Preference	63	772.13
	16322PA0070034	Rating Area 4	No Preference	64 and over	784.68
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	16322PA0070035	Rating Area 5	No Preference	63	630.49
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	16322PA0070073	Rating Area 1	No Preference	61	752.49
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	16322PA0070073	Rating Area 2	No Preference	54	680.23
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	16322PA0070073	Rating Area 2	No Preference	56	743.32
	16322PA0070073	Rating Area 2	No Preference	57	776.45
	16322PA0070073	Rating Area 2	No Preference	58	811.82
	16322PA0070073	Rating Area 2	No Preference	59	829.34
	16322PA0070073	Rating Area 2	No Preference	60	864.71
	16322PA0070073	Rating Area 2	No Preference	61	895.29
	16322PA0070073	Rating Area 2	No Preference	62	915.37
	16322PA0070073	Rating Area 2	No Preference	63	940.54
	16322PA0070073	Rating Area 2	No Preference	64 and over	955.83
	16322PA0070073	Rating Area 4	No Preference	0-14	198.57
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	16322PA0070073	Rating Area 4	No Preference	17	229.72
	16322PA0070073	Rating Area 4	No Preference	18	236.99
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	16322PA0070073	Rating Area 4	No Preference	20	251.78
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	16322PA0070073	Rating Area 4	No Preference	22	259.57
	16322PA0070073	Rating Area 4	No Preference	23	259.57
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	16322PA0070073	Rating Area 4	No Preference	30	294.61
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	16322PA0070073	Rating Area 4	No Preference	33	310.96
	16322PA0070073	Rating Area 4	No Preference	34	315.12
	16322PA0070073	Rating Area 4	No Preference	35	317.19
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	16322PA0070073	Rating Area 4	No Preference	40	331.73
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	16322PA0070073	Rating Area 4	No Preference	42	343.93
	16322PA0070073	Rating Area 4	No Preference	43	352.24
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	16322PA0070073	Rating Area 4	No Preference	45	374.82
	16322PA0070073	Rating Area 4	No Preference	46	389.36
	16322PA0070073	Rating Area 4	No Preference	47	405.71
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	16322PA0070073	Rating Area 4	No Preference	49	442.83
	16322PA0070073	Rating Area 4	No Preference	50	463.59
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	16322PA0070073	Rating Area 4	No Preference	52	506.68
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	16322PA0070073	Rating Area 4	No Preference	55	578.84
	16322PA0070073	Rating Area 4	No Preference	56	605.58
	16322PA0070073	Rating Area 4	No Preference	57	632.57
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	16322PA0070073	Rating Area 4	No Preference	60	704.47
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	16322PA0070073	Rating Area 4	No Preference	62	745.74
	16322PA0070073	Rating Area 4	No Preference	63	766.25
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	16322PA0070073	Rating Area 5	No Preference	0-14	213.59
	16322PA0070073	Rating Area 5	No Preference	15	232.57
	16322PA0070073	Rating Area 5	No Preference	16	239.83
	16322PA0070073	Rating Area 5	No Preference	17	247.09
	16322PA0070073	Rating Area 5	No Preference	18	254.91
	16322PA0070073	Rating Area 5	No Preference	19	262.73
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	16322PA0070073	Rating Area 5	No Preference	22	279.20
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	16322PA0070073	Rating Area 5	No Preference	27	292.60
	16322PA0070073	Rating Area 5	No Preference	28	303.49
	16322PA0070073	Rating Area 5	No Preference	29	312.42
	16322PA0070073	Rating Area 5	No Preference	30	316.89
	16322PA0070073	Rating Area 5	No Preference	31	323.59
	16322PA0070073	Rating Area 5	No Preference	32	330.29
	16322PA0070073	Rating Area 5	No Preference	33	334.48
	16322PA0070073	Rating Area 5	No Preference	34	338.95
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	16322PA0070073	Rating Area 5	No Preference	53	569.57
	16322PA0070073	Rating Area 5	No Preference	54	596.09
	16322PA0070073	Rating Area 5	No Preference	55	622.62
	16322PA0070073	Rating Area 5	No Preference	56	651.37
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	16322PA0070073	Rating Area 5	No Preference	58	711.40
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	16322PA0070073	Rating Area 5	No Preference	62	802.14
	16322PA0070073	Rating Area 5	No Preference	63	824.20
	16322PA0070073	Rating Area 5	No Preference	64 and over	837.60
	16322PA0070075	Rating Area 1	No Preference	0-14	227.83
	16322PA0070075	Rating Area 1	No Preference	15	248.08
	16322PA0070075	Rating Area 1	No Preference	16	255.83
	16322PA0070075	Rating Area 1	No Preference	17	263.57
	16322PA0070075	Rating Area 1	No Preference	18	271.91
	16322PA0070075	Rating Area 1	No Preference	19	280.25
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	16322PA0070075	Rating Area 1	No Preference	30	338.03
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	Rating Area 1	No Preference	35	363.94
	Rating Area 1	No Preference	36	366.32
	Rating Area 1	No Preference	37	368.70
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	Rating Area 1	No Preference	39	375.85
	Rating Area 1	No Preference	40	380.61
	Rating Area 1	No Preference	41	387.76
	Rating Area 1	No Preference	42	394.61
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	Rating Area 1	No Preference	48	486.94
	Rating Area 1	No Preference	49	508.08
	Rating Area 1	No Preference	50	531.91
	Rating Area 1	No Preference	51	555.43
	Rating Area 1	No Preference	52	581.34
	Rating Area 1	No Preference	53	607.55
	Rating Area 1	No Preference	54	635.85
	Rating Area 1	No Preference	55	664.14
	Rating Area 1	No Preference	56	694.81
	Rating Area 1	No Preference	57	725.79
	Rating Area 1	No Preference	58	758.85
	Rating Area 1	No Preference	59	775.23
	Rating Area 1	No Preference	60	808.28
	Rating Area 1	No Preference	61	836.87
	Rating Area 1	No Preference	62	855.64
	Rating Area 1	No Preference	63	879.16
	Rating Area 1	No Preference	64 and over	893.46
16322PA0070075	Rating Area 4	No Preference	0-14	220.84
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	Rating Area 4	No Preference	17	255.48
	Rating Area 4	No Preference	18	263.56
	Rating Area 4	No Preference	19	271.65
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	Rating Area 4	No Preference	34	350.46
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	Rating Area 4	No Preference	36	355.08
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Rating Area 4	No Preference	60	783.48	
Rating Area 4	No Preference	61	811.19	
Rating Area 4	No Preference	62	829.38	
Rating Area 4	No Preference	63	852.18	
Rating Area 4	No Preference	64 and over	866.04	
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	Rating Area 5	No Preference	16	266.73
	Rating Area 5	No Preference	17	274.80
	Rating Area 5	No Preference	18	283.50
	Rating Area 5	No Preference	19	292.19
	Rating Area 5	No Preference	20	301.19
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	Rating Area 5	No Preference	23	310.51
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	Rating Area 5	No Preference	25	311.75
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	Rating Area 5	No Preference	29	347.46
	Rating Area 5	No Preference	30	352.43
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	Rating Area 5	No Preference	33	371.99
	Rating Area 5	No Preference	34	376.96
	Rating Area 5	No Preference	35	379.44
	Rating Area 5	No Preference	36	381.93
	Rating Area 5	No Preference	37	384.41
	Rating Area 5	No Preference	38	386.90
	Rating Area 5	No Preference	39	391.86
	Rating Area 5	No Preference	40	396.83

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	16322PA0070075	Rating Area 5	No Preference	46	465.77
	16322PA0070075	Rating Area 5	No Preference	47	485.33
	16322PA0070075	Rating Area 5	No Preference	48	507.68
	16322PA0070075	Rating Area 5	No Preference	49	529.73
	16322PA0070075	Rating Area 5	No Preference	50	554.57
	16322PA0070075	Rating Area 5	No Preference	51	579.10
	16322PA0070075	Rating Area 5	No Preference	52	606.12
	16322PA0070075	Rating Area 5	No Preference	53	633.44
	16322PA0070075	Rating Area 5	No Preference	54	662.94
	16322PA0070075	Rating Area 5	No Preference	55	692.44
	16322PA0070075	Rating Area 5	No Preference	56	724.42
	16322PA0070075	Rating Area 5	No Preference	57	756.71
	16322PA0070075	Rating Area 5	No Preference	58	791.18
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	16322PA0070075	Rating Area 5	No Preference	60	842.72
	16322PA0070075	Rating Area 5	No Preference	61	872.53
	16322PA0070075	Rating Area 5	No Preference	62	892.10
	16322PA0070075	Rating Area 5	No Preference	63	916.63
	16322PA0070075	Rating Area 5	No Preference	64 and over	931.53
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	16322PA0070076	Rating Area 1	No Preference	15	243.15
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	16322PA0070076	Rating Area 1	No Preference	17	258.33
	16322PA0070076	Rating Area 1	No Preference	18	266.50
	16322PA0070076	Rating Area 1	No Preference	19	274.68
	16322PA0070076	Rating Area 1	No Preference	20	283.14
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	16322PA0070076	Rating Area 1	No Preference	25	293.07
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	16322PA0070076	Rating Area 1	No Preference	28	317.30
	16322PA0070076	Rating Area 1	No Preference	29	326.64
	16322PA0070076	Rating Area 1	No Preference	30	331.31
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	16322PA0070076	Rating Area 1	No Preference	33	349.70
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	16322PA0070076	Rating Area 1	No Preference	36	359.04
	16322PA0070076	Rating Area 1	No Preference	37	361.37
	16322PA0070076	Rating Area 1	No Preference	38	363.71
	16322PA0070076	Rating Area 1	No Preference	39	368.38
	16322PA0070076	Rating Area 1	No Preference	40	373.05
	16322PA0070076	Rating Area 1	No Preference	41	380.05
	16322PA0070076	Rating Area 1	No Preference	42	386.77
	16322PA0070076	Rating Area 1	No Preference	43	396.11
	16322PA0070076	Rating Area 1	No Preference	44	407.78
	16322PA0070076	Rating Area 1	No Preference	45	421.50
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	16322PA0070076	Rating Area 1	No Preference	49	497.98
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	16322PA0070076	Rating Area 1	No Preference	51	544.39
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	16322PA0070076	Rating Area 1	No Preference	53	595.48
	16322PA0070076	Rating Area 1	No Preference	54	623.21
	16322PA0070076	Rating Area 1	No Preference	55	650.94
	16322PA0070076	Rating Area 1	No Preference	56	681.00
	16322PA0070076	Rating Area 1	No Preference	57	711.36
	16322PA0070076	Rating Area 1	No Preference	58	743.76
	16322PA0070076	Rating Area 1	No Preference	59	759.82
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	16322PA0070076	Rating Area 1	No Preference	61	820.24
	16322PA0070076	Rating Area 1	No Preference	62	838.63
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	16322PA0070076	Rating Area 1	No Preference	64 and over	875.70
	16322PA0070076	Rating Area 4	No Preference	0-14	216.45
	16322PA0070076	Rating Area 4	No Preference	15	235.69
	16322PA0070076	Rating Area 4	No Preference	16	243.05
	16322PA0070076	Rating Area 4	No Preference	17	250.40
	16322PA0070076	Rating Area 4	No Preference	18	258.32
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	16322PA0070076	Rating Area 4	No Preference	20	274.45
	16322PA0070076	Rating Area 4	No Preference	21	282.94
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	16322PA0070076	Rating Area 4	No Preference	24	282.94
	16322PA0070076	Rating Area 4	No Preference	25	284.07
	16322PA0070076	Rating Area 4	No Preference	26	289.73
	16322PA0070076	Rating Area 4	No Preference	27	296.52
	16322PA0070076	Rating Area 4	No Preference	28	307.56
	16322PA0070076	Rating Area 4	No Preference	29	316.61
	16322PA0070076	Rating Area 4	No Preference	30	321.14
	16322PA0070076	Rating Area 4	No Preference	31	327.93
	16322PA0070076	Rating Area 4	No Preference	32	334.72
	16322PA0070076	Rating Area 4	No Preference	33	338.96
	16322PA0070076	Rating Area 4	No Preference	34	343.49
	16322PA0070076	Rating Area 4	No Preference	35	345.75
	16322PA0070076	Rating Area 4	No Preference	36	348.02
	16322PA0070076	Rating Area 4	No Preference	37	350.28
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	16322PA0070076	Rating Area 4	No Preference	39	357.07
	16322PA0070076	Rating Area 4	No Preference	40	361.60
	16322PA0070076	Rating Area 4	No Preference	41	368.39
	16322PA0070076	Rating Area 4	No Preference	42	374.90
	16322PA0070076	Rating Area 4	No Preference	43	383.95
	16322PA0070076	Rating Area 4	No Preference	44	395.27
	16322PA0070076	Rating Area 4	No Preference	45	408.57
	16322PA0070076	Rating Area 4	No Preference	46	424.41
	16322PA0070076	Rating Area 4	No Preference	47	442.24
	16322PA0070076	Rating Area 4	No Preference	48	462.61

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	Rating Area 4	No Preference	50	505.33
	Rating Area 4	No Preference	51	527.68
	Rating Area 4	No Preference	52	552.30
	Rating Area 4	No Preference	53	577.20
	Rating Area 4	No Preference	54	604.08
	Rating Area 4	No Preference	55	630.96
	Rating Area 4	No Preference	56	660.10
	Rating Area 4	No Preference	57	689.52
	Rating Area 4	No Preference	58	720.93
	Rating Area 4	No Preference	59	736.49
	Rating Area 4	No Preference	60	767.90
	Rating Area 4	No Preference	61	795.06
	Rating Area 4	No Preference	62	812.89
	Rating Area 4	No Preference	63	835.24
	Rating Area 4	No Preference	64 and over	848.82
16322PA0070076	Rating Area 5	No Preference	0-14	232.82
16322PA0070076	Rating Area 5	No Preference	15	253.52
16322PA0070076	Rating Area 5	No Preference	16	261.43
16322PA0070076	Rating Area 5	No Preference	17	269.34
16322PA0070076	Rating Area 5	No Preference	18	277.86
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16322PA0070076	Rating Area 5	No Preference	20	295.21
16322PA0070076	Rating Area 5	No Preference	21	304.34
16322PA0070076	Rating Area 5	No Preference	22	304.34
16322PA0070076	Rating Area 5	No Preference	23	304.34
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16322PA0070076	Rating Area 5	No Preference	28	330.82
16322PA0070076	Rating Area 5	No Preference	29	340.56
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16322PA0070076	Rating Area 5	No Preference	32	360.03
16322PA0070076	Rating Area 5	No Preference	33	364.60
16322PA0070076	Rating Area 5	No Preference	34	369.47
16322PA0070076	Rating Area 5	No Preference	35	371.90
16322PA0070076	Rating Area 5	No Preference	36	374.34
16322PA0070076	Rating Area 5	No Preference	37	376.77
16322PA0070076	Rating Area 5	No Preference	38	379.21
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16322PA0070076	Rating Area 5	No Preference	41	396.25
16322PA0070076	Rating Area 5	No Preference	42	403.25
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16322PA0070076	Rating Area 5	No Preference	44	425.16
16322PA0070076	Rating Area 5	No Preference	45	439.47
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16322PA0070076	Rating Area 5	No Preference	50	543.55
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16322PA0070076	Rating Area 5	No Preference	52	594.07
16322PA0070076	Rating Area 5	No Preference	53	620.85
16322PA0070076	Rating Area 5	No Preference	54	649.77
16322PA0070076	Rating Area 5	No Preference	55	678.68
16322PA0070076	Rating Area 5	No Preference	56	710.03
16322PA0070076	Rating Area 5	No Preference	57	741.68
16322PA0070076	Rating Area 5	No Preference	58	775.46
16322PA0070076	Rating Area 5	No Preference	59	792.20
16322PA0070076	Rating Area 5	No Preference	60	825.98
16322PA0070076	Rating Area 5	No Preference	61	855.20
16322PA0070076	Rating Area 5	No Preference	62	874.37
16322PA0070076	Rating Area 5	No Preference	63	898.41
16322PA0070076	Rating Area 5	No Preference	64 and over	913.02
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16322PA0070077	Rating Area 1	No Preference	15	240.97
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16322PA0070077	Rating Area 1	No Preference	33	346.56
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	16322PA0070077	Rating Area 1	No Preference	62	831.10
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	16322PA0070078	Rating Area 5	No Preference	63	750.01
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	16322PA0070079	Rating Area 1	No Preference	34	291.37
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	16322PA0070079	Rating Area 1	No Preference	37	297.13
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	16322PA0070079	Rating Area 1	No Preference	39	302.89
	16322PA0070079	Rating Area 1	No Preference	40	306.73
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	16322PA0070079	Rating Area 1	No Preference	44	335.29
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	16322PA0070079	Rating Area 1	No Preference	46	360.02
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	16322PA0070079	Rating Area 1	No Preference	54	512.42
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	16322PA0070079	Rating Area 1	No Preference	57	584.90
	16322PA0070079	Rating Area 1	No Preference	58	611.55
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	16322PA0070079	Rating Area 1	No Preference	60	651.39
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	16322PA0070079	Rating Area 1	No Preference	62	689.55
	16322PA0070079	Rating Area 1	No Preference	63	708.51
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	16322PA0070079	Rating Area 4	No Preference	57	566.94
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	16322PA0070079	Rating Area 4	No Preference	61	653.72
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	16322PA0070079	Rating Area 5	No Preference	62	718.94
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	Rating Area 1	No Preference	58	656.16
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	Rating Area 1	No Preference	60	698.91
	Rating Area 1	No Preference	61	723.63
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	Rating Area 1	No Preference	63	760.20
	Rating Area 1	No Preference	64 and over	772.56
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	Rating Area 4	No Preference	58	636.03
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	Rating Area 4	No Preference	61	701.43
	Rating Area 4	No Preference	62	717.16
	Rating Area 4	No Preference	63	736.88
	Rating Area 4	No Preference	64 and over	748.86
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	Rating Area 5	No Preference	24	268.50
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	Rating Area 5	No Preference	42	355.76
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	16322PA0070081	Rating Area 1	No Preference	63	876.57
	16322PA0070081	Rating Area 1	No Preference	64 and over	890.82
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	16322PA0070081	Rating Area 4	No Preference	22	287.83
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	16322PA0070081	Rating Area 4	No Preference	33	344.82
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	16322PA0070081	Rating Area 4	No Preference	36	354.03
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	16322PA0070081	Rating Area 4	No Preference	53	587.17

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	16322PA0070081	Rating Area 4	No Preference	57	701.44
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	16322PA0070081	Rating Area 4	No Preference	62	826.94
	16322PA0070081	Rating Area 4	No Preference	63	849.67
	16322PA0070081	Rating Area 4	No Preference	64 and over	863.49
	16322PA0070081	Rating Area 5	No Preference	0-14	236.84
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	16322PA0070081	Rating Area 5	No Preference	19	291.33
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	16322PA0070081	Rating Area 5	No Preference	22	309.60
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	16322PA0070081	Rating Area 5	No Preference	43	420.13
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	16322PA0070081	Rating Area 5	No Preference	55	690.41
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	16322PA0070081	Rating Area 5	No Preference	62	889.48
	16322PA0070081	Rating Area 5	No Preference	63	913.94
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	16322PA0070082	Rating Area 1	No Preference	22	250.60
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	16322PA0070082	Rating Area 4	No Preference	62	697.85
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	16322PA0080001	Rating Area 1	No Preference	54	577.03
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	16322PA0080001	Rating Area 1	No Preference	59	703.51
	16322PA0080001	Rating Area 1	No Preference	60	733.51
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	16322PA0080001	Rating Area 1	No Preference	62	776.49
	16322PA0080001	Rating Area 1	No Preference	63	797.84
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	16322PA0080001	Rating Area 5	No Preference	24	281.79
	16322PA0080001	Rating Area 5	No Preference	25	282.92
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	16322PA0080001	Rating Area 5	No Preference	57	686.72
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	16322PA0080001	Rating Area 5	No Preference	63	831.84
	16322PA0080001	Rating Area 5	No Preference	64 and over	845.37
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	16322PA0080002	Rating Area 1	No Preference	16	233.20
	16322PA0080002	Rating Area 1	No Preference	17	240.26
	16322PA0080002	Rating Area 1	No Preference	18	247.86
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	16322PA0080002	Rating Area 1	No Preference	20	263.34
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	16322PA0080002	Rating Area 1	No Preference	22	271.48
	16322PA0080002	Rating Area 1	No Preference	23	271.48
	16322PA0080002	Rating Area 1	No Preference	24	271.48
	16322PA0080002	Rating Area 1	No Preference	25	272.57
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	16322PA0080002	Rating Area 1	No Preference	27	284.51
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	16322PA0080002	Rating Area 1	No Preference	30	308.13
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	16322PA0080002	Rating Area 1	No Preference	35	331.75
	16322PA0080002	Rating Area 1	No Preference	36	333.92
	16322PA0080002	Rating Area 1	No Preference	37	336.09
	16322PA0080002	Rating Area 1	No Preference	38	338.26
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	16322PA0080002	Rating Area 1	No Preference	54	579.61
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	16322PA0080002	Rating Area 1	No Preference	56	633.36
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	16322PA0080002	Rating Area 1	No Preference	62	779.96
	16322PA0080002	Rating Area 1	No Preference	63	801.41
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	16322PA0080002	Rating Area 4	No Preference	62	756.03
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	16322PA0080002	Rating Area 5	No Preference	16	243.14
	16322PA0080002	Rating Area 5	No Preference	17	250.50
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	16322PA0080002	Rating Area 5	No Preference	61	795.37
	16322PA0080002	Rating Area 5	No Preference	62	813.20
	16322PA0080002	Rating Area 5	No Preference	63	835.56
	16322PA0080002	Rating Area 5	No Preference	64 and over	849.15
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	16322PA0080003	Rating Area 1	No Preference	16	199.63
	16322PA0080003	Rating Area 1	No Preference	17	205.67
	16322PA0080003	Rating Area 1	No Preference	18	212.18
	16322PA0080003	Rating Area 1	No Preference	19	218.69
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	Rating Area 1	No Preference	46	348.60
	Rating Area 1	No Preference	47	363.24
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	Rating Area 1	No Preference	49	396.47
	Rating Area 1	No Preference	50	415.07
	Rating Area 1	No Preference	51	433.43
	Rating Area 1	No Preference	52	453.64
	Rating Area 1	No Preference	53	474.10
	Rating Area 1	No Preference	54	496.17
	Rating Area 1	No Preference	55	518.25
	Rating Area 1	No Preference	56	542.19
	Rating Area 1	No Preference	57	566.36
	Rating Area 1	No Preference	58	592.16
	Rating Area 1	No Preference	59	604.94
	Rating Area 1	No Preference	60	630.73
	Rating Area 1	No Preference	61	653.04
	Rating Area 1	No Preference	62	667.69
	Rating Area 1	No Preference	63	686.04
	Rating Area 1	No Preference	64 and over	697.20
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	Rating Area 4	No Preference	17	199.36
	Rating Area 4	No Preference	18	205.67
	Rating Area 4	No Preference	19	211.98
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	Rating Area 4	No Preference	23	225.27
	Rating Area 4	No Preference	24	225.27
	Rating Area 4	No Preference	25	226.17
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	Rating Area 4	No Preference	29	252.08
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	Rating Area 4	No Preference	59	586.38
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	Rating Area 4	No Preference	61	633.01
	Rating Area 4	No Preference	62	647.20
	Rating Area 4	No Preference	63	665.00
	Rating Area 4	No Preference	64 and over	675.81
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	Rating Area 5	No Preference	18	221.22
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	Rating Area 5	No Preference	25	243.27
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	Rating Area 5	No Preference	47	378.71
	Rating Area 5	No Preference	48	396.16
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	16322PA0080003	Rating Area 5	No Preference	57	590.49
	16322PA0080003	Rating Area 5	No Preference	58	617.38
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	16322PA0080003	Rating Area 5	No Preference	62	696.13
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	16322PA0080004	Rating Area 1	No Preference	37	218.42
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	16322PA0080004	Rating Area 1	No Preference	55	393.44
	16322PA0080004	Rating Area 1	No Preference	56	411.61
	16322PA0080004	Rating Area 1	No Preference	57	429.96
	16322PA0080004	Rating Area 1	No Preference	58	449.54
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	16322PA0080004	Rating Area 1	No Preference	60	478.83
	16322PA0080004	Rating Area 1	No Preference	61	495.77
	16322PA0080004	Rating Area 1	No Preference	62	506.88
	16322PA0080004	Rating Area 1	No Preference	63	520.82
	16322PA0080004	Rating Area 1	No Preference	64 and over	529.29
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	16322PA0080004	Rating Area 4	No Preference	44	238.90
	16322PA0080004	Rating Area 4	No Preference	45	246.94
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	16322PA0080004	Rating Area 4	No Preference	49	291.74
	16322PA0080004	Rating Area 4	No Preference	50	305.42
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	16322PA0080004	Rating Area 4	No Preference	52	333.81
	16322PA0080004	Rating Area 4	No Preference	53	348.86
	16322PA0080004	Rating Area 4	No Preference	54	365.11
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	16322PA0080004	Rating Area 4	No Preference	56	398.97
	16322PA0080004	Rating Area 4	No Preference	57	416.75
	16322PA0080004	Rating Area 4	No Preference	58	435.73

	16322PA0080004	Rating Area 4	No Preference	59	445.14
	16322PA0080004	Rating Area 4	No Preference	60	464.12
	16322PA0080004	Rating Area 4	No Preference	61	480.54
	16322PA0080004	Rating Area 4	No Preference	62	491.31
	16322PA0080004	Rating Area 4	No Preference	63	504.82
	16322PA0080004	Rating Area 4	No Preference	64 and over	513.03
	16322PA0080004	Rating Area 5	No Preference	0-14	140.72
	16322PA0080004	Rating Area 5	No Preference	15	153.23
	16322PA0080004	Rating Area 5	No Preference	16	158.01
	16322PA0080004	Rating Area 5	No Preference	17	162.80
	16322PA0080004	Rating Area 5	No Preference	18	167.95
	16322PA0080004	Rating Area 5	No Preference	19	173.10
	16322PA0080004	Rating Area 5	No Preference	20	178.43
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	16322PA0080004	Rating Area 5	No Preference	23	183.95
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	16322PA0080004	Rating Area 5	No Preference	26	188.36
	16322PA0080004	Rating Area 5	No Preference	27	192.78
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	16322PA0080004	Rating Area 5	No Preference	29	205.84
	16322PA0080004	Rating Area 5	No Preference	30	208.78
	16322PA0080004	Rating Area 5	No Preference	31	213.20
	16322PA0080004	Rating Area 5	No Preference	32	217.61
	16322PA0080004	Rating Area 5	No Preference	33	220.37
	16322PA0080004	Rating Area 5	No Preference	34	223.32
	16322PA0080004	Rating Area 5	No Preference	35	224.79
	16322PA0080004	Rating Area 5	No Preference	36	226.26
	16322PA0080004	Rating Area 5	No Preference	37	227.73
	16322PA0080004	Rating Area 5	No Preference	38	229.20
	16322PA0080004	Rating Area 5	No Preference	39	232.14
	16322PA0080004	Rating Area 5	No Preference	40	235.09
	16322PA0080004	Rating Area 5	No Preference	41	239.50
	16322PA0080004	Rating Area 5	No Preference	42	243.73
	16322PA0080004	Rating Area 5	No Preference	43	249.62
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	16322PA0080004	Rating Area 5	No Preference	47	287.51
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	16322PA0080004	Rating Area 5	No Preference	49	313.82
	16322PA0080004	Rating Area 5	No Preference	50	328.53
	16322PA0080004	Rating Area 5	No Preference	51	343.07
	16322PA0080004	Rating Area 5	No Preference	52	359.07
	16322PA0080004	Rating Area 5	No Preference	53	375.26
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	16322PA0080004	Rating Area 5	No Preference	57	448.29
	16322PA0080004	Rating Area 5	No Preference	58	468.70
	16322PA0080004	Rating Area 5	No Preference	59	478.82
	16322PA0080004	Rating Area 5	No Preference	60	499.24
	16322PA0080004	Rating Area 5	No Preference	61	516.90
	16322PA0080004	Rating Area 5	No Preference	62	528.49
	16322PA0080004	Rating Area 5	No Preference	63	543.02
	16322PA0080004	Rating Area 5	No Preference	64 and over	551.85

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*	16322			
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
16322PA0060083	Rating Area 1	No Preference	0-14	253.11
16322PA0060083	Rating Area 1	No Preference	15	275.61
16322PA0060083	Rating Area 1	No Preference	16	284.21
16322PA0060083	Rating Area 1	No Preference	17	292.81
16322PA0060083	Rating Area 1	No Preference	18	302.08
16322PA0060083	Rating Area 1	No Preference	19	311.34
16322PA0060083	Rating Area 1	No Preference	20	320.93
16322PA0060083	Rating Area 1	No Preference	21	330.86
16322PA0060083	Rating Area 1	No Preference	22	330.86
16322PA0060083	Rating Area 1	No Preference	23	330.86
16322PA0060083	Rating Area 1	No Preference	24	330.86
16322PA0060083	Rating Area 1	No Preference	25	332.18
16322PA0060083	Rating Area 1	No Preference	26	338.80
16322PA0060083	Rating Area 1	No Preference	27	346.74
16322PA0060083	Rating Area 1	No Preference	28	359.64
16322PA0060083	Rating Area 1	No Preference	29	370.23
16322PA0060083	Rating Area 1	No Preference	30	375.53
16322PA0060083	Rating Area 1	No Preference	31	383.47
16322PA0060083	Rating Area 1	No Preference	32	391.41
16322PA0060083	Rating Area 1	No Preference	33	396.37
16322PA0060083	Rating Area 1	No Preference	34	401.66
16322PA0060083	Rating Area 1	No Preference	35	404.31
16322PA0060083	Rating Area 1	No Preference	36	406.96
16322PA0060083	Rating Area 1	No Preference	37	409.60
16322PA0060083	Rating Area 1	No Preference	38	412.25
16322PA0060083	Rating Area 1	No Preference	39	417.55
16322PA0060083	Rating Area 1	No Preference	40	422.84
16322PA0060083	Rating Area 1	No Preference	41	430.78
16322PA0060083	Rating Area 1	No Preference	42	438.39
16322PA0060083	Rating Area 1	No Preference	43	448.98
16322PA0060083	Rating Area 1	No Preference	44	462.21
16322PA0060083	Rating Area 1	No Preference	45	477.76
16322PA0060083	Rating Area 1	No Preference	46	496.29
16322PA0060083	Rating Area 1	No Preference	47	517.13
16322PA0060083	Rating Area 1	No Preference	48	540.96
16322PA0060083	Rating Area 1	No Preference	49	564.45
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16322PA0060083	Rating Area 1	No Preference	51	617.05
16322PA0060083	Rating Area 1	No Preference	52	645.84
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16322PA0060083	Rating Area 1	No Preference	54	706.39
16322PA0060083	Rating Area 1	No Preference	55	737.82
16322PA0060083	Rating Area 1	No Preference	56	771.90
16322PA0060083	Rating Area 1	No Preference	57	806.31
16322PA0060083	Rating Area 1	No Preference	58	843.03
16322PA0060083	Rating Area 1	No Preference	59	861.23
16322PA0060083	Rating Area 1	No Preference	60	897.95
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16322PA0060083	Rating Area 1	No Preference	62	950.56
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16322PA0060083	Rating Area 1	No Preference	64 and over	992.58
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16322PA0060083	Rating Area 2	No Preference	16	338.15
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16322PA0060083	Rating Area 2	No Preference	18	359.40
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16322PA0060083	Rating Area 2	No Preference	22	393.65
16322PA0060083	Rating Area 2	No Preference	23	393.65
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16322PA0060083	Rating Area 2	No Preference	29	440.49
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16322PA0060083	Rating Area 2	No Preference	31	456.24
16322PA0060083	Rating Area 2	No Preference	32	465.69
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16322PA0060083	Rating Area 2	No Preference	34	477.89
16322PA0060083	Rating Area 2	No Preference	35	481.04
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16322PA0060083	Rating Area 2	No Preference	38	490.49
16322PA0060083	Rating Area 2	No Preference	39	496.79
16322PA0060083	Rating Area 2	No Preference	40	503.08
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16322PA0060083	Rating Area 2	No Preference	42	521.59
16322PA0060083	Rating Area 2	No Preference	43	534.18
16322PA0060083	Rating Area 2	No Preference	44	549.93
16322PA0060083	Rating Area 2	No Preference	45	568.43
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16322PA0060083	Rating Area 2	No Preference	47	615.27
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16322PA0060083	Rating Area 2	No Preference	49	671.57
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16322PA0060083	Rating Area 2	No Preference	51	734.16
16322PA0060083	Rating Area 2	No Preference	52	768.40
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	16322PA0060083	Rating Area 2	No Preference	57	959.33
	16322PA0060083	Rating Area 2	No Preference	58	1003.02
	16322PA0060083	Rating Area 2	No Preference	59	1024.67
	16322PA0060083	Rating Area 2	No Preference	60	1068.37
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	16322PA0060083	Rating Area 2	No Preference	62	1130.96
	16322PA0060083	Rating Area 2	No Preference	63	1162.05
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	16322PA0060083	Rating Area 5	No Preference	60	936.22
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	16322PA0060083	Rating Area 5	No Preference	62	991.07
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	16322PA0060084	Rating Area 1	No Preference	43	450.51
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	16322PA0060084	Rating Area 1	No Preference	46	497.99
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	16322PA0060084	Rating Area 1	No Preference	48	542.80
	16322PA0060084	Rating Area 1	No Preference	49	566.37
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	16322PA0060084	Rating Area 1	No Preference	52	648.04
	16322PA0060084	Rating Area 1	No Preference	53	677.26
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	16322PA0060084	Rating Area 1	No Preference	55	740.34
	16322PA0060084	Rating Area 1	No Preference	56	774.53
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	16322PA0060084	Rating Area 1	No Preference	58	845.91
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	16322PA0060084	Rating Area 1	No Preference	60	901.02
	16322PA0060084	Rating Area 1	No Preference	61	932.89
	16322PA0060084	Rating Area 1	No Preference	62	953.81
	16322PA0060084	Rating Area 1	No Preference	63	980.03
	16322PA0060084	Rating Area 1	No Preference	64 and over	995.97
	16322PA0060084	Rating Area 2	No Preference	0-14	302.17
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	16322PA0060084	Rating Area 2	No Preference	17	349.57
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	16322PA0060084	Rating Area 2	No Preference	31	457.79
	16322PA0060084	Rating Area 2	No Preference	32	467.27
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	16322PA0060084	Rating Area 2	No Preference	35	482.68
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	16322PA0060087	Rating Area 1	No Preference	33	394.65
	16322PA0060087	Rating Area 1	No Preference	34	399.92
	16322PA0060087	Rating Area 1	No Preference	35	402.55
	16322PA0060087	Rating Area 1	No Preference	36	405.19
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	16322PA0060087	Rating Area 1	No Preference	38	410.46
	16322PA0060087	Rating Area 1	No Preference	39	415.73
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	16322PA0060087	Rating Area 1	No Preference	42	436.48

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	Rating Area 1	No Preference	45	475.68
	Rating Area 1	No Preference	46	494.13
	Rating Area 1	No Preference	47	514.88
	Rating Area 1	No Preference	48	538.60
	Rating Area 1	No Preference	49	561.99
	Rating Area 1	No Preference	50	588.34
	Rating Area 1	No Preference	51	614.37
	Rating Area 1	No Preference	52	643.03
	Rating Area 1	No Preference	53	672.02
	Rating Area 1	No Preference	54	703.31
	Rating Area 1	No Preference	55	734.61
	Rating Area 1	No Preference	56	768.54
	Rating Area 1	No Preference	57	802.80
	Rating Area 1	No Preference	58	839.36
	Rating Area 1	No Preference	59	857.48
	Rating Area 1	No Preference	60	894.05
	Rating Area 1	No Preference	61	925.67
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	Rating Area 1	No Preference	63	972.45
	Rating Area 1	No Preference	64 and over	988.26
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	16322PA0060088	Rating Area 5	No Preference	37	364.88
	16322PA0060088	Rating Area 5	No Preference	38	367.23
	16322PA0060088	Rating Area 5	No Preference	39	371.95
	16322PA0060088	Rating Area 5	No Preference	40	376.66
	16322PA0060088	Rating Area 5	No Preference	41	383.74
	16322PA0060088	Rating Area 5	No Preference	42	390.52
	16322PA0060088	Rating Area 5	No Preference	43	399.95
	16322PA0060088	Rating Area 5	No Preference	44	411.74
	16322PA0060088	Rating Area 5	No Preference	45	425.59
	16322PA0060088	Rating Area 5	No Preference	46	442.10
	16322PA0060088	Rating Area 5	No Preference	47	460.66
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	16322PA0060088	Rating Area 5	No Preference	49	502.81
	16322PA0060088	Rating Area 5	No Preference	50	526.39
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	16322PA0060088	Rating Area 5	No Preference	52	575.31
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	16322PA0060088	Rating Area 5	No Preference	55	657.25
	16322PA0060088	Rating Area 5	No Preference	56	687.61
	16322PA0060088	Rating Area 5	No Preference	57	718.26
	16322PA0060088	Rating Area 5	No Preference	58	750.97
	16322PA0060088	Rating Area 5	No Preference	59	767.18
	16322PA0060088	Rating Area 5	No Preference	60	799.90
	16322PA0060088	Rating Area 5	No Preference	61	828.19
	16322PA0060088	Rating Area 5	No Preference	62	846.76
	16322PA0060088	Rating Area 5	No Preference	63	870.04
	16322PA0060088	Rating Area 5	No Preference	64 and over	884.19
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	16322PA0060089	Rating Area 1	No Preference	15	178.86
	16322PA0060089	Rating Area 1	No Preference	16	184.44
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	16322PA0060089	Rating Area 1	No Preference	20	208.28
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	16322PA0060089	Rating Area 1	No Preference	23	214.72
	16322PA0060089	Rating Area 1	No Preference	24	214.72
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	16322PA0060089	Rating Area 1	No Preference	27	225.03
	16322PA0060089	Rating Area 1	No Preference	28	233.40
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	16322PA0060089	Rating Area 1	No Preference	40	274.41
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	16322PA0060089	Rating Area 1	No Preference	49	366.31
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	16322PA0060089	Rating Area 1	No Preference	57	523.27
	16322PA0060089	Rating Area 1	No Preference	58	547.11
	16322PA0060089	Rating Area 1	No Preference	59	558.92
	16322PA0060089	Rating Area 1	No Preference	60	582.75
	16322PA0060089	Rating Area 1	No Preference	61	603.36
	16322PA0060089	Rating Area 1	No Preference	62	616.89
	16322PA0060089	Rating Area 1	No Preference	63	633.85
	16322PA0060089	Rating Area 1	No Preference	64 and over	644.16
	16322PA0060089	Rating Area 2	No Preference	0-14	195.43
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	16322PA0060089	Rating Area 2	No Preference	17	226.09
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	Rating Area 2	No Preference	35	312.18
	Rating Area 2	No Preference	36	314.23
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	Rating Area 2	No Preference	48	417.69
	Rating Area 2	No Preference	49	435.83
	Rating Area 2	No Preference	50	456.27
	Rating Area 2	No Preference	51	476.45
	Rating Area 2	No Preference	52	498.68
	Rating Area 2	No Preference	53	521.16
	Rating Area 2	No Preference	54	545.43
	Rating Area 2	No Preference	55	569.70
	Rating Area 2	No Preference	56	596.01
	Rating Area 2	No Preference	57	622.58
	Rating Area 2	No Preference	58	650.94
	Rating Area 2	No Preference	59	664.99
	Rating Area 2	No Preference	60	693.35
	Rating Area 2	No Preference	61	717.87
	Rating Area 2	No Preference	62	733.97
	Rating Area 2	No Preference	63	754.15
	Rating Area 2	No Preference	64 and over	766.41
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	Rating Area 4	No Preference	59	541.76
	Rating Area 4	No Preference	60	564.86
	Rating Area 4	No Preference	61	584.85
	Rating Area 4	No Preference	62	597.96
	Rating Area 4	No Preference	63	614.40
	Rating Area 4	No Preference	64 and over	624.39
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16322PA0060089	Rating Area 5	No Preference	15	186.48
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	Rating Area 5	No Preference	17	198.12
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	Rating Area 5	No Preference	20	217.15
	Rating Area 5	No Preference	21	223.87
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	Rating Area 5	No Preference	26	229.24
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	Rating Area 5	No Preference	29	250.51
	Rating Area 5	No Preference	30	254.09
	Rating Area 5	No Preference	31	259.47

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	Rating Area 5	No Preference	57	545.57
	Rating Area 5	No Preference	58	570.42
	Rating Area 5	No Preference	59	582.73
	Rating Area 5	No Preference	60	607.58
	Rating Area 5	No Preference	61	629.07
	Rating Area 5	No Preference	62	643.18
	Rating Area 5	No Preference	63	660.86
	Rating Area 5	No Preference	64 and over	671.61
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	Rating Area 1	No Preference	50	534.48
	Rating Area 1	No Preference	51	558.12
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	Rating Area 1	No Preference	53	610.49
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	Rating Area 1	No Preference	56	698.17
	Rating Area 1	No Preference	57	729.30
	Rating Area 1	No Preference	58	762.51
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	Rating Area 1	No Preference	60	812.19
	Rating Area 1	No Preference	61	840.92
	Rating Area 1	No Preference	62	859.77
	Rating Area 1	No Preference	63	883.42
	Rating Area 1	No Preference	64 and over	897.78
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	Rating Area 2	No Preference	17	315.11
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	Rating Area 2	No Preference	23	356.06
	Rating Area 2	No Preference	24	356.06
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	Rating Area 2	No Preference	33	426.56
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	Rating Area 2	No Preference	35	435.11
	Rating Area 2	No Preference	36	437.95
	Rating Area 2	No Preference	37	440.80
	Rating Area 2	No Preference	38	443.65
	Rating Area 2	No Preference	39	449.35



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	16322PA0060097	Rating Area 2	No Preference	44	497.42
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	16322PA0060097	Rating Area 2	No Preference	49	607.44
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	16322PA0060097	Rating Area 2	No Preference	58	907.24
	16322PA0060097	Rating Area 2	No Preference	59	926.82
	16322PA0060097	Rating Area 2	No Preference	60	966.35
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	16322PA0060097	Rating Area 2	No Preference	62	1022.96
	16322PA0060097	Rating Area 2	No Preference	63	1051.09
	16322PA0060097	Rating Area 2	No Preference	64 and over	1068.18
	16322PA0060097	Rating Area 4	No Preference	0-14	221.91
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	16322PA0060097	Rating Area 4	No Preference	24	290.08
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	16322PA0060097	Rating Area 4	No Preference	35	354.48
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	16322PA0060097	Rating Area 4	No Preference	46	435.12
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	16322PA0060097	Rating Area 4	No Preference	50	518.08
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	16322PA0060097	Rating Area 4	No Preference	52	566.24
	16322PA0060097	Rating Area 4	No Preference	53	591.76
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	16322PA0060097	Rating Area 4	No Preference	55	646.88
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	16322PA0060097	Rating Area 4	No Preference	57	706.92
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	16322PA0060097	Rating Area 4	No Preference	61	815.12
	16322PA0060097	Rating Area 4	No Preference	62	833.40
	16322PA0060097	Rating Area 4	No Preference	63	856.32
	16322PA0060097	Rating Area 4	No Preference	64 and over	870.24
	16322PA0060097	Rating Area 5	No Preference	0-14	238.70
	16322PA0060097	Rating Area 5	No Preference	15	259.91
	16322PA0060097	Rating Area 5	No Preference	16	268.03
	16322PA0060097	Rating Area 5	No Preference	17	276.14
	16322PA0060097	Rating Area 5	No Preference	18	284.87
	16322PA0060097	Rating Area 5	No Preference	19	293.61
	16322PA0060097	Rating Area 5	No Preference	20	302.66
	16322PA0060097	Rating Area 5	No Preference	21	312.02
	16322PA0060097	Rating Area 5	No Preference	22	312.02
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	16322PA0060097	Rating Area 5	No Preference	24	312.02
	16322PA0060097	Rating Area 5	No Preference	25	313.27
	16322PA0060097	Rating Area 5	No Preference	26	319.51
	16322PA0060097	Rating Area 5	No Preference	27	327.00
	16322PA0060097	Rating Area 5	No Preference	28	339.17
	16322PA0060097	Rating Area 5	No Preference	29	349.15
	16322PA0060097	Rating Area 5	No Preference	30	354.14
	16322PA0060097	Rating Area 5	No Preference	31	361.63
	16322PA0060097	Rating Area 5	No Preference	32	369.12
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	16322PA0060097	Rating Area 5	No Preference	34	378.79
	16322PA0060097	Rating Area 5	No Preference	35	381.29
	16322PA0060097	Rating Area 5	No Preference	36	383.78
	16322PA0060097	Rating Area 5	No Preference	37	386.28
	16322PA0060097	Rating Area 5	No Preference	38	388.78
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	16322PA0060097	Rating Area 5	No Preference	41	406.25
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	16322PA0060097	Rating Area 5	No Preference	46	468.03
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	Rating Area 5	No Preference	50	557.27
	Rating Area 5	No Preference	51	581.92
	Rating Area 5	No Preference	52	609.06
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	Rating Area 5	No Preference	54	666.16
	Rating Area 5	No Preference	55	695.80
	Rating Area 5	No Preference	56	727.94
	Rating Area 5	No Preference	57	760.39
	Rating Area 5	No Preference	58	795.03
	Rating Area 5	No Preference	59	812.19
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	Rating Area 5	No Preference	61	876.78
	Rating Area 5	No Preference	62	896.43
	Rating Area 5	No Preference	63	921.08
	Rating Area 5	No Preference	64 and over	936.06
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16322PA0060098	Rating Area 1	No Preference	63	897.26
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	16322PA0060099	Rating Area 1	No Preference	50	478.81
	16322PA0060099	Rating Area 1	No Preference	51	499.99
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	16322PA0060099	Rating Area 1	No Preference	53	546.90
	16322PA0060099	Rating Area 1	No Preference	54	572.37
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	16322PA0060099	Rating Area 2	No Preference	56	744.16
	16322PA0060099	Rating Area 2	No Preference	57	777.33
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	16322PA0060099	Rating Area 2	No Preference	59	830.28
	16322PA0060099	Rating Area 2	No Preference	60	865.68
	16322PA0060099	Rating Area 2	No Preference	61	896.31
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	16322PA0060099	Rating Area 4	No Preference	51	484.64
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	16322PA0060099	Rating Area 4	No Preference	55	579.49
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	16322PA0060099	Rating Area 4	No Preference	57	633.28
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	16322PA0060099	Rating Area 4	No Preference	59	676.42
	16322PA0060099	Rating Area 4	No Preference	60	705.26
	16322PA0060099	Rating Area 4	No Preference	61	730.21
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	16322PA0060099	Rating Area 4	No Preference	63	767.11
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	16322PA0060099	Rating Area 5	No Preference	62	803.06
	16322PA0060099	Rating Area 5	No Preference	63	825.14
	16322PA0060099	Rating Area 5	No Preference	64 and over	838.56
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	Rating Area 1	No Preference	53	572.16
	Rating Area 1	No Preference	54	598.80
	Rating Area 1	No Preference	55	625.45
	Rating Area 1	No Preference	56	654.34
	Rating Area 1	No Preference	57	683.51
	Rating Area 1	No Preference	58	714.64
	Rating Area 1	No Preference	59	730.06
	Rating Area 1	No Preference	60	761.20
	Rating Area 1	No Preference	61	788.12
	Rating Area 1	No Preference	62	805.79
	Rating Area 1	No Preference	63	827.95
	Rating Area 1	No Preference	64 and over	841.41
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	Rating Area 2	No Preference	23	333.69
	Rating Area 2	No Preference	24	333.69
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	Rating Area 2	No Preference	54	712.43
	Rating Area 2	No Preference	55	744.13
	Rating Area 2	No Preference	56	778.50
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	Rating Area 2	No Preference	59	868.60
	Rating Area 2	No Preference	60	905.63
	Rating Area 2	No Preference	61	937.67
	Rating Area 2	No Preference	62	958.69
	Rating Area 2	No Preference	63	985.05
	Rating Area 2	No Preference	64 and over	1001.07
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	Rating Area 4	No Preference	16	233.53
	Rating Area 4	No Preference	17	240.60
	Rating Area 4	No Preference	18	248.21
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	Rating Area 4	No Preference	32	321.61
	Rating Area 4	No Preference	33	325.69
	Rating Area 4	No Preference	34	330.04
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	Rating Area 4	No Preference	36	334.39

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	16322PA0060126	Rating Area 4	No Preference	62	781.05
	16322PA0060126	Rating Area 4	No Preference	63	802.53
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	16322PA0060126	Rating Area 5	No Preference	62	840.12
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	16322PA0060128	Rating Area 1	No Preference	23	312.59
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	16322PA0060128	Rating Area 1	No Preference	63	922.77
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	16322PA0060133	Rating Area 1	No Preference	63	794.09
	16322PA0060133	Rating Area 1	No Preference	64 and over	807.00
	16322PA0060133	Rating Area 4	No Preference	0-14	199.47
	16322PA0060133	Rating Area 4	No Preference	15	217.20
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	16322PA0060133	Rating Area 4	No Preference	19	245.37
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	16322PA0060133	Rating Area 4	No Preference	22	260.75
	16322PA0060133	Rating Area 4	No Preference	23	260.75
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	16322PA0060133	Rating Area 4	No Preference	62	749.13
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	16322PA0060134	Rating Area 4	No Preference	24	301.32
	16322PA0060134	Rating Area 4	No Preference	25	302.53
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	16322PA0060134	Rating Area 5	No Preference	62	931.17
	16322PA0060134	Rating Area 5	No Preference	63	956.77
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	16322PA0060135	Rating Area 1	No Preference	35	318.86
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	16322PA0060135	Rating Area 1	No Preference	38	325.12
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	16322PA0060135	Rating Area 1	No Preference	46	391.40
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	16322PA0060135	Rating Area 1	No Preference	50	466.02
	16322PA0060135	Rating Area 1	No Preference	51	486.63
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	16322PA0060135	Rating Area 1	No Preference	53	532.30
	16322PA0060135	Rating Area 1	No Preference	54	557.09
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	16322PA0060135	Rating Area 1	No Preference	58	664.85
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	16322PA0060135	Rating Area 1	No Preference	61	733.21
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	16322PA0060135	Rating Area 1	No Preference	64 and over	782.79
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	16322PA0060135	Rating Area 4	No Preference	22	252.92



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	Rating Area 4	No Preference	25	253.93
	Rating Area 4	No Preference	26	258.99
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	Rating Area 4	No Preference	37	313.11
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	Rating Area 4	No Preference	41	329.30
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	Rating Area 4	No Preference	44	353.33
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	Rating Area 4	No Preference	54	539.98
	Rating Area 4	No Preference	55	564.01
	Rating Area 4	No Preference	56	590.06
	Rating Area 4	No Preference	57	616.37
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	Rating Area 4	No Preference	59	658.35
	Rating Area 4	No Preference	60	686.42
	Rating Area 4	No Preference	61	710.71
	Rating Area 4	No Preference	62	726.64
	Rating Area 4	No Preference	63	746.62
	Rating Area 4	No Preference	64 and over	758.76
16322PA0060135	Rating Area 5	No Preference	0-14	208.12
16322PA0060135	Rating Area 5	No Preference	15	226.62
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	Rating Area 5	No Preference	17	240.76
	Rating Area 5	No Preference	18	248.38
	Rating Area 5	No Preference	19	256.00
	Rating Area 5	No Preference	20	263.89
	Rating Area 5	No Preference	21	272.05
	Rating Area 5	No Preference	22	272.05
	Rating Area 5	No Preference	23	272.05
	Rating Area 5	No Preference	24	272.05
	Rating Area 5	No Preference	25	273.14
	Rating Area 5	No Preference	26	278.58
	Rating Area 5	No Preference	27	285.11
	Rating Area 5	No Preference	28	295.72
	Rating Area 5	No Preference	29	304.42
	Rating Area 5	No Preference	30	308.78
	Rating Area 5	No Preference	31	315.31
	Rating Area 5	No Preference	32	321.84
	Rating Area 5	No Preference	33	325.92
	Rating Area 5	No Preference	34	330.27
	Rating Area 5	No Preference	35	332.45
	Rating Area 5	No Preference	36	334.62
	Rating Area 5	No Preference	37	336.80
	Rating Area 5	No Preference	38	338.97
	Rating Area 5	No Preference	39	343.33
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	Rating Area 5	No Preference	41	354.21
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	Rating Area 5	No Preference	43	369.17
	Rating Area 5	No Preference	44	380.05
	Rating Area 5	No Preference	45	392.84
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	Rating Area 5	No Preference	55	606.67
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	Rating Area 5	No Preference	58	693.18
	Rating Area 5	No Preference	59	708.15
	Rating Area 5	No Preference	60	738.34
	Rating Area 5	No Preference	61	764.46
	Rating Area 5	No Preference	62	781.60
	Rating Area 5	No Preference	63	803.09
	Rating Area 5	No Preference	64 and over	816.15
16322PA0070029	Rating Area 1	No Preference	0-14	243.62
16322PA0070029	Rating Area 1	No Preference	15	265.28
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	Rating Area 1	No Preference	17	281.84
	Rating Area 1	No Preference	18	290.75
	Rating Area 1	No Preference	19	299.67
	Rating Area 1	No Preference	20	308.91
	Rating Area 1	No Preference	21	318.46
	Rating Area 1	No Preference	22	318.46
	Rating Area 1	No Preference	23	318.46
	Rating Area 1	No Preference	24	318.46
	Rating Area 1	No Preference	25	319.73
	Rating Area 1	No Preference	26	326.10
	Rating Area 1	No Preference	27	333.75
	Rating Area 1	No Preference	28	346.17
	Rating Area 1	No Preference	29	356.36
	Rating Area 1	No Preference	30	361.45

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	16322PA0070029	Rating Area 1	No Preference	37	394.25
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	16322PA0070029	Rating Area 1	No Preference	46	477.69
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	16322PA0070029	Rating Area 1	No Preference	49	543.29
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	16322PA0070029	Rating Area 1	No Preference	51	593.93
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	16322PA0070029	Rating Area 1	No Preference	54	679.91
	16322PA0070029	Rating Area 1	No Preference	55	710.17
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	16322PA0070029	Rating Area 1	No Preference	57	776.09
	16322PA0070029	Rating Area 1	No Preference	58	811.44
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	16322PA0070029	Rating Area 1	No Preference	63	940.09
	16322PA0070029	Rating Area 1	No Preference	64 and over	955.38
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	16322PA0070029	Rating Area 2	No Preference	15	315.62
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	16322PA0070029	Rating Area 2	No Preference	17	335.32
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	16322PA0070029	Rating Area 2	No Preference	24	378.89
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	16322PA0070029	Rating Area 2	No Preference	30	430.04
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	16322PA0070029	Rating Area 2	No Preference	37	469.07
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	16322PA0070029	Rating Area 2	No Preference	42	502.03
	16322PA0070029	Rating Area 2	No Preference	43	514.15
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	16322PA0070029	Rating Area 2	No Preference	45	547.12
	16322PA0070029	Rating Area 2	No Preference	46	568.34
	16322PA0070029	Rating Area 2	No Preference	47	592.21
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	16322PA0070029	Rating Area 2	No Preference	54	808.93
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	16322PA0070029	Rating Area 2	No Preference	62	1088.55
	16322PA0070029	Rating Area 2	No Preference	63	1118.48
	16322PA0070029	Rating Area 2	No Preference	64 and over	1136.67
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	16322PA0070029	Rating Area 4	No Preference	17	273.19
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	16322PA0070029	Rating Area 4	No Preference	19	290.48
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	16322PA0070029	Rating Area 4	No Preference	23	308.69
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	16322PA0070029	Rating Area 4	No Preference	29	345.42
	16322PA0070029	Rating Area 4	No Preference	30	350.36
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	16322PA0070029	Rating Area 4	No Preference	33	369.81
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	Rating Area 4	No Preference	48	504.71
	Rating Area 4	No Preference	49	526.63
	Rating Area 4	No Preference	50	551.32
	Rating Area 4	No Preference	51	575.71
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	Rating Area 4	No Preference	55	688.38
	Rating Area 4	No Preference	56	720.17
	Rating Area 4	No Preference	57	752.28
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	Rating Area 4	No Preference	61	867.42
	Rating Area 4	No Preference	62	886.87
	Rating Area 4	No Preference	63	911.25
	Rating Area 4	No Preference	64 and over	926.07
16322PA0070029	Rating Area 5	No Preference	0-14	254.00
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	Rating Area 5	No Preference	17	293.85
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	Rating Area 5	No Preference	27	347.97
	Rating Area 5	No Preference	28	360.92
	Rating Area 5	No Preference	29	371.54
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	Rating Area 5	No Preference	31	384.82
	Rating Area 5	No Preference	32	392.79
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	Rating Area 5	No Preference	37	411.05
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	Rating Area 5	No Preference	58	846.01
	Rating Area 5	No Preference	59	864.27
	Rating Area 5	No Preference	60	901.13
	Rating Area 5	No Preference	61	933.00
	Rating Area 5	No Preference	62	953.92
	Rating Area 5	No Preference	63	980.15
	Rating Area 5	No Preference	64 and over	996.09
16322PA0070030	Rating Area 1	No Preference	0-14	244.72
16322PA0070030	Rating Area 1	No Preference	15	266.47
	Rating Area 1	No Preference	16	274.79
	Rating Area 1	No Preference	17	283.10
	Rating Area 1	No Preference	18	292.06
	Rating Area 1	No Preference	19	301.02
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	Rating Area 1	No Preference	23	319.89
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	Rating Area 1	No Preference	36	393.46
	Rating Area 1	No Preference	37	396.02
	Rating Area 1	No Preference	38	398.58
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	Rating Area 1	No Preference	51	596.59
	Rating Area 1	No Preference	52	624.43
	Rating Area 1	No Preference	53	652.58
	Rating Area 1	No Preference	54	682.97
	Rating Area 1	No Preference	55	713.35
	Rating Area 1	No Preference	56	746.30
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	Rating Area 1	No Preference	59	832.67
	Rating Area 1	No Preference	60	868.18
	Rating Area 1	No Preference	61	898.89
	Rating Area 1	No Preference	62	919.04
	Rating Area 1	No Preference	63	944.32
	Rating Area 1	No Preference	64 and over	959.67
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16322PA0070030	Rating Area 2	No Preference	15	317.03
	Rating Area 2	No Preference	16	326.93
	Rating Area 2	No Preference	17	336.82
	Rating Area 2	No Preference	18	347.48
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	Rating Area 2	No Preference	24	380.59
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	Rating Area 2	No Preference	42	504.28
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	Rating Area 2	No Preference	63	1123.50
	Rating Area 2	No Preference	64 and over	1141.77
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	Rating Area 4	No Preference	18	283.09
	Rating Area 4	No Preference	19	291.78
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	Rating Area 4	No Preference	21	310.07
	Rating Area 4	No Preference	22	310.07
	Rating Area 4	No Preference	23	310.07
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	Rating Area 4	No Preference	31	359.37
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	Rating Area 4	No Preference	36	381.39
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	Rating Area 4	No Preference	39	391.31
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	Rating Area 4	No Preference	45	447.74
	Rating Area 4	No Preference	46	465.11
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	Rating Area 4	No Preference	49	528.98
	Rating Area 4	No Preference	50	553.79
	Rating Area 4	No Preference	51	578.28
	Rating Area 4	No Preference	52	605.26
	Rating Area 4	No Preference	53	632.54
	Rating Area 4	No Preference	54	662.00

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	16322PA0070030	Rating Area 4	No Preference	57	755.64
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	16322PA0070030	Rating Area 4	No Preference	59	807.11
	16322PA0070030	Rating Area 4	No Preference	60	841.53
	16322PA0070030	Rating Area 4	No Preference	61	871.30
	16322PA0070030	Rating Area 4	No Preference	62	890.83
	16322PA0070030	Rating Area 4	No Preference	63	915.33
	16322PA0070030	Rating Area 4	No Preference	64 and over	930.21
	16322PA0070030	Rating Area 5	No Preference	0-14	255.14
	16322PA0070030	Rating Area 5	No Preference	15	277.82
	16322PA0070030	Rating Area 5	No Preference	16	286.49
	16322PA0070030	Rating Area 5	No Preference	17	295.17
	16322PA0070030	Rating Area 5	No Preference	18	304.50
	16322PA0070030	Rating Area 5	No Preference	19	313.84
	16322PA0070030	Rating Area 5	No Preference	20	323.51
	16322PA0070030	Rating Area 5	No Preference	21	333.52
	16322PA0070030	Rating Area 5	No Preference	22	333.52
	16322PA0070030	Rating Area 5	No Preference	23	333.52
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	16322PA0070030	Rating Area 5	No Preference	26	341.52
	16322PA0070030	Rating Area 5	No Preference	27	349.53
	16322PA0070030	Rating Area 5	No Preference	28	362.54
	16322PA0070030	Rating Area 5	No Preference	29	373.21
	16322PA0070030	Rating Area 5	No Preference	30	378.55
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	16322PA0070030	Rating Area 5	No Preference	32	394.55
	16322PA0070030	Rating Area 5	No Preference	33	399.56
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	16322PA0070030	Rating Area 5	No Preference	35	407.56
	16322PA0070030	Rating Area 5	No Preference	36	410.23
	16322PA0070030	Rating Area 5	No Preference	37	412.90
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	16322PA0070030	Rating Area 5	No Preference	45	481.60
	16322PA0070030	Rating Area 5	No Preference	46	500.28
	16322PA0070030	Rating Area 5	No Preference	47	521.29
	16322PA0070030	Rating Area 5	No Preference	48	545.31
	16322PA0070030	Rating Area 5	No Preference	49	568.99
	16322PA0070030	Rating Area 5	No Preference	50	595.67
	16322PA0070030	Rating Area 5	No Preference	51	622.01
	16322PA0070030	Rating Area 5	No Preference	52	651.03
	16322PA0070030	Rating Area 5	No Preference	53	680.38
	16322PA0070030	Rating Area 5	No Preference	54	712.07
	16322PA0070030	Rating Area 5	No Preference	55	743.75
	16322PA0070030	Rating Area 5	No Preference	56	778.10
	16322PA0070030	Rating Area 5	No Preference	57	812.79
	16322PA0070030	Rating Area 5	No Preference	58	849.81
	16322PA0070030	Rating Area 5	No Preference	59	868.15
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	16322PA0070030	Rating Area 5	No Preference	61	937.19
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	16322PA0070030	Rating Area 5	No Preference	64 and over	1000.56
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	16322PA0070032	Rating Area 1	No Preference	54	673.59
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	16322PA0070033	Rating Area 4	No Preference	63	906.20
	16322PA0070033	Rating Area 4	No Preference	64 and over	920.94
	16322PA0070033	Rating Area 5	No Preference	0-14	252.60
	16322PA0070033	Rating Area 5	No Preference	15	275.06
	16322PA0070033	Rating Area 5	No Preference	16	283.64
	16322PA0070033	Rating Area 5	No Preference	17	292.23
	16322PA0070033	Rating Area 5	No Preference	18	301.47
	16322PA0070033	Rating Area 5	No Preference	19	310.72
	16322PA0070033	Rating Area 5	No Preference	20	320.29
	16322PA0070033	Rating Area 5	No Preference	21	330.20
	16322PA0070033	Rating Area 5	No Preference	22	330.20
	16322PA0070033	Rating Area 5	No Preference	23	330.20
	16322PA0070033	Rating Area 5	No Preference	24	330.20
	16322PA0070033	Rating Area 5	No Preference	25	331.52
	16322PA0070033	Rating Area 5	No Preference	26	338.12
	16322PA0070033	Rating Area 5	No Preference	27	346.05
	16322PA0070033	Rating Area 5	No Preference	28	358.93
	16322PA0070033	Rating Area 5	No Preference	29	369.49
	16322PA0070033	Rating Area 5	No Preference	30	374.78
	16322PA0070033	Rating Area 5	No Preference	31	382.70
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	16322PA0070033	Rating Area 5	No Preference	33	395.58
	16322PA0070033	Rating Area 5	No Preference	34	400.86
	16322PA0070033	Rating Area 5	No Preference	35	403.50



	16322PA0070033	Rating Area 5	No Preference	36	406.15
	16322PA0070033	Rating Area 5	No Preference	37	408.79
	16322PA0070033	Rating Area 5	No Preference	38	411.43
	16322PA0070033	Rating Area 5	No Preference	39	416.71
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	16322PA0070033	Rating Area 5	No Preference	41	429.92
	16322PA0070033	Rating Area 5	No Preference	42	437.52
	16322PA0070033	Rating Area 5	No Preference	43	448.08
	16322PA0070033	Rating Area 5	No Preference	44	461.29
	16322PA0070033	Rating Area 5	No Preference	45	476.81
	16322PA0070033	Rating Area 5	No Preference	46	495.30
	16322PA0070033	Rating Area 5	No Preference	47	516.10
	16322PA0070033	Rating Area 5	No Preference	48	539.88
	16322PA0070033	Rating Area 5	No Preference	49	563.32
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	16322PA0070033	Rating Area 5	No Preference	51	615.82
	16322PA0070033	Rating Area 5	No Preference	52	644.55
	16322PA0070033	Rating Area 5	No Preference	53	673.61
	16322PA0070033	Rating Area 5	No Preference	54	704.98
	16322PA0070033	Rating Area 5	No Preference	55	736.35
	16322PA0070033	Rating Area 5	No Preference	56	770.36
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	16322PA0070033	Rating Area 5	No Preference	58	841.35
	16322PA0070033	Rating Area 5	No Preference	59	859.51
	16322PA0070033	Rating Area 5	No Preference	60	896.16
	16322PA0070033	Rating Area 5	No Preference	61	927.86
	16322PA0070033	Rating Area 5	No Preference	62	948.66
	16322PA0070033	Rating Area 5	No Preference	63	974.75
	16322PA0070033	Rating Area 5	No Preference	64 and over	990.60
	16322PA0070034	Rating Area 1	No Preference	0-14	209.48
	16322PA0070034	Rating Area 1	No Preference	15	228.10
	16322PA0070034	Rating Area 1	No Preference	16	235.22
	16322PA0070034	Rating Area 1	No Preference	17	242.34
	16322PA0070034	Rating Area 1	No Preference	18	250.01
	16322PA0070034	Rating Area 1	No Preference	19	257.67
	16322PA0070034	Rating Area 1	No Preference	20	265.62
	16322PA0070034	Rating Area 1	No Preference	21	273.83
	16322PA0070034	Rating Area 1	No Preference	22	273.83
	16322PA0070034	Rating Area 1	No Preference	23	273.83
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	16322PA0070034	Rating Area 1	No Preference	25	274.93
	16322PA0070034	Rating Area 1	No Preference	26	280.40
	16322PA0070034	Rating Area 1	No Preference	27	286.97
	16322PA0070034	Rating Area 1	No Preference	28	297.65
	16322PA0070034	Rating Area 1	No Preference	29	306.42
	16322PA0070034	Rating Area 1	No Preference	30	310.80
	16322PA0070034	Rating Area 1	No Preference	31	317.37
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	16322PA0070034	Rating Area 1	No Preference	33	328.05
	16322PA0070034	Rating Area 1	No Preference	34	332.43
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	16322PA0070034	Rating Area 1	No Preference	36	336.81
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	16322PA0070034	Rating Area 1	No Preference	44	382.54
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	16322PA0070034	Rating Area 1	No Preference	53	558.61
	16322PA0070034	Rating Area 1	No Preference	54	584.63
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	16322PA0070034	Rating Area 1	No Preference	56	638.85
	16322PA0070034	Rating Area 1	No Preference	57	667.32
	16322PA0070034	Rating Area 1	No Preference	58	697.72
	16322PA0070034	Rating Area 1	No Preference	59	712.78
	16322PA0070034	Rating Area 1	No Preference	60	743.17
	16322PA0070034	Rating Area 1	No Preference	61	769.46
	16322PA0070034	Rating Area 1	No Preference	62	786.71
	16322PA0070034	Rating Area 1	No Preference	63	808.35
	16322PA0070034	Rating Area 1	No Preference	64 and over	821.49
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	16322PA0070034	Rating Area 2	No Preference	15	271.39
	16322PA0070034	Rating Area 2	No Preference	16	279.86
	16322PA0070034	Rating Area 2	No Preference	17	288.33
	16322PA0070034	Rating Area 2	No Preference	18	297.46
	16322PA0070034	Rating Area 2	No Preference	19	306.58
	16322PA0070034	Rating Area 2	No Preference	20	316.03
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	16322PA0070034	Rating Area 2	No Preference	24	325.80
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	16322PA0070034	Rating Area 2	No Preference	27	341.44
	16322PA0070034	Rating Area 2	No Preference	28	354.14
	16322PA0070034	Rating Area 2	No Preference	29	364.57
	16322PA0070034	Rating Area 2	No Preference	30	369.78
	16322PA0070034	Rating Area 2	No Preference	31	377.60
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	Rating Area 2	No Preference	46	488.70
	Rating Area 2	No Preference	47	509.23
	Rating Area 2	No Preference	48	532.68
	Rating Area 2	No Preference	49	555.81
	Rating Area 2	No Preference	50	581.88
	Rating Area 2	No Preference	51	607.62
	Rating Area 2	No Preference	52	635.96
	Rating Area 2	No Preference	53	664.63
	Rating Area 2	No Preference	54	695.58
	Rating Area 2	No Preference	55	726.53
	Rating Area 2	No Preference	56	760.09
	Rating Area 2	No Preference	57	793.97
	Rating Area 2	No Preference	58	830.14
	Rating Area 2	No Preference	59	848.06
	Rating Area 2	No Preference	60	884.22
	Rating Area 2	No Preference	61	915.50
	Rating Area 2	No Preference	62	936.02
	Rating Area 2	No Preference	63	961.76
	Rating Area 2	No Preference	64 and over	977.40
16322PA0070034	Rating Area 4	No Preference	0-14	203.05
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	Rating Area 4	No Preference	17	234.91
	Rating Area 4	No Preference	18	242.34
	Rating Area 4	No Preference	19	249.77
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	Rating Area 4	No Preference	23	265.43
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	Rating Area 4	No Preference	37	328.60
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	Rating Area 4	No Preference	40	339.22
	Rating Area 4	No Preference	41	345.59
	Rating Area 4	No Preference	42	351.69
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	Rating Area 4	No Preference	44	370.81
	Rating Area 4	No Preference	45	383.28
	Rating Area 4	No Preference	46	398.15
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	Rating Area 4	No Preference	48	433.98
	Rating Area 4	No Preference	49	452.82
	Rating Area 4	No Preference	50	474.06
	Rating Area 4	No Preference	51	495.03
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	Rating Area 4	No Preference	53	541.48
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	Rating Area 4	No Preference	55	591.91
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	Rating Area 4	No Preference	57	646.85
	Rating Area 4	No Preference	58	676.32
	Rating Area 4	No Preference	59	690.91
	Rating Area 4	No Preference	60	720.38
	Rating Area 4	No Preference	61	745.86
	Rating Area 4	No Preference	62	762.58
	Rating Area 4	No Preference	63	783.55
	Rating Area 4	No Preference	64 and over	796.29
16322PA0070034	Rating Area 5	No Preference	0-14	218.41
16322PA0070034	Rating Area 5	No Preference	15	237.82
	Rating Area 5	No Preference	16	245.24
	Rating Area 5	No Preference	17	252.67
	Rating Area 5	No Preference	18	260.66
	Rating Area 5	No Preference	19	268.66
	Rating Area 5	No Preference	20	276.94
	Rating Area 5	No Preference	21	285.50
	Rating Area 5	No Preference	22	285.50
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	Rating Area 5	No Preference	24	285.50
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	Rating Area 5	No Preference	30	324.04
	Rating Area 5	No Preference	31	330.89
	Rating Area 5	No Preference	32	337.75
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	Rating Area 5	No Preference	36	351.17
	Rating Area 5	No Preference	37	353.45
	Rating Area 5	No Preference	38	355.73
	Rating Area 5	No Preference	39	360.30
	Rating Area 5	No Preference	40	364.87
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	Rating Area 5	No Preference	42	378.29
	Rating Area 5	No Preference	43	387.42
	Rating Area 5	No Preference	44	398.84
	Rating Area 5	No Preference	45	412.26
	Rating Area 5	No Preference	46	428.25
	Rating Area 5	No Preference	47	446.24
	Rating Area 5	No Preference	48	466.79
	Rating Area 5	No Preference	49	487.06
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	Rating Area 5	No Preference	51	532.46

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	16322PA0070034	Rating Area 5	No Preference	53	582.42
	16322PA0070034	Rating Area 5	No Preference	54	609.54
	16322PA0070034	Rating Area 5	No Preference	55	636.67
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	16322PA0070034	Rating Area 5	No Preference	57	695.76
	16322PA0070034	Rating Area 5	No Preference	58	727.45
	16322PA0070034	Rating Area 5	No Preference	59	743.16
	16322PA0070034	Rating Area 5	No Preference	60	774.85
	16322PA0070034	Rating Area 5	No Preference	61	802.26
	16322PA0070034	Rating Area 5	No Preference	62	820.24
	16322PA0070034	Rating Area 5	No Preference	63	842.80
	16322PA0070034	Rating Area 5	No Preference	64 and over	856.50
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	16322PA0070035	Rating Area 1	No Preference	15	173.17
	16322PA0070035	Rating Area 1	No Preference	16	178.58
	16322PA0070035	Rating Area 1	No Preference	17	183.98
	16322PA0070035	Rating Area 1	No Preference	18	189.80
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	16322PA0070035	Rating Area 1	No Preference	23	207.89
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	16322PA0070035	Rating Area 1	No Preference	25	208.72
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	16322PA0070035	Rating Area 1	No Preference	28	225.98
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	16322PA0070035	Rating Area 1	No Preference	30	235.96
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	16322PA0070035	Rating Area 1	No Preference	34	252.38
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	16322PA0070035	Rating Area 1	No Preference	36	255.70
	16322PA0070035	Rating Area 1	No Preference	37	257.37
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	16322PA0070035	Rating Area 1	No Preference	43	282.11
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	16322PA0070035	Rating Area 1	No Preference	57	506.63
	16322PA0070035	Rating Area 1	No Preference	58	529.70
	16322PA0070035	Rating Area 1	No Preference	59	541.14
	16322PA0070035	Rating Area 1	No Preference	60	564.21
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	16322PA0070035	Rating Area 1	No Preference	62	597.27
	16322PA0070035	Rating Area 1	No Preference	63	613.69
	16322PA0070035	Rating Area 1	No Preference	64 and over	623.67
	16322PA0070035	Rating Area 2	No Preference	0-14	189.22
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	16322PA0070035	Rating Area 2	No Preference	18	225.82
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	16322PA0070035	Rating Area 2	No Preference	20	239.92
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	16322PA0070035	Rating Area 2	No Preference	23	247.34
	16322PA0070035	Rating Area 2	No Preference	24	247.34
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	16322PA0070035	Rating Area 2	No Preference	26	253.28
	16322PA0070035	Rating Area 2	No Preference	27	259.21
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	16322PA0070035	Rating Area 2	No Preference	29	276.77
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	16322PA0070035	Rating Area 2	No Preference	32	292.60
	16322PA0070035	Rating Area 2	No Preference	33	296.31
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	16322PA0070035	Rating Area 2	No Preference	35	302.25
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	16322PA0070035	Rating Area 2	No Preference	38	308.19
	16322PA0070035	Rating Area 2	No Preference	39	312.14
	16322PA0070035	Rating Area 2	No Preference	40	316.10
	16322PA0070035	Rating Area 2	No Preference	41	322.04
	16322PA0070035	Rating Area 2	No Preference	42	327.73
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	16322PA0070035	Rating Area 2	No Preference	49	421.96
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	16322PA0070035	Rating Area 2	No Preference	51	461.29
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	16322PA0070035	Rating Area 2	No Preference	53	504.57
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	16322PA0070035	Rating Area 2	No Preference	55	551.57
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	16322PA0070035	Rating Area 2	No Preference	57	602.77
	16322PA0070035	Rating Area 2	No Preference	58	630.22
	16322PA0070035	Rating Area 2	No Preference	59	643.83

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	16322PA0070035	Rating Area 2	No Preference	61	695.03
	16322PA0070035	Rating Area 2	No Preference	62	710.61
	16322PA0070035	Rating Area 2	No Preference	63	730.15
	16322PA0070035	Rating Area 2	No Preference	64 and over	742.02
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	16322PA0070035	Rating Area 4	No Preference	16	173.09
	16322PA0070035	Rating Area 4	No Preference	17	178.33
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	16322PA0070035	Rating Area 4	No Preference	25	202.31
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	16322PA0070035	Rating Area 4	No Preference	30	228.70
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	16322PA0070035	Rating Area 4	No Preference	32	238.37
	16322PA0070035	Rating Area 4	No Preference	33	241.40
	16322PA0070035	Rating Area 4	No Preference	34	244.62
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	16322PA0070035	Rating Area 4	No Preference	42	266.99
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	16322PA0070035	Rating Area 4	No Preference	44	281.50
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	16322PA0070035	Rating Area 4	No Preference	46	302.25
	16322PA0070035	Rating Area 4	No Preference	47	314.94
	16322PA0070035	Rating Area 4	No Preference	48	329.45
	16322PA0070035	Rating Area 4	No Preference	49	343.76
	16322PA0070035	Rating Area 4	No Preference	50	359.88
	16322PA0070035	Rating Area 4	No Preference	51	375.80
	16322PA0070035	Rating Area 4	No Preference	52	393.33
	16322PA0070035	Rating Area 4	No Preference	53	411.06
	16322PA0070035	Rating Area 4	No Preference	54	430.20
	16322PA0070035	Rating Area 4	No Preference	55	449.35
	16322PA0070035	Rating Area 4	No Preference	56	470.10
	16322PA0070035	Rating Area 4	No Preference	57	491.06
	16322PA0070035	Rating Area 4	No Preference	58	513.42
	16322PA0070035	Rating Area 4	No Preference	59	524.50
	16322PA0070035	Rating Area 4	No Preference	60	546.87
	16322PA0070035	Rating Area 4	No Preference	61	566.22
	16322PA0070035	Rating Area 4	No Preference	62	578.91
	16322PA0070035	Rating Area 4	No Preference	63	594.83
	16322PA0070035	Rating Area 4	No Preference	64 and over	604.50
	16322PA0070035	Rating Area 5	No Preference	0-14	165.81
	16322PA0070035	Rating Area 5	No Preference	15	180.54
	16322PA0070035	Rating Area 5	No Preference	16	186.18
	16322PA0070035	Rating Area 5	No Preference	17	191.81
	16322PA0070035	Rating Area 5	No Preference	18	197.88
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	16322PA0070035	Rating Area 5	No Preference	20	210.24
	16322PA0070035	Rating Area 5	No Preference	21	216.74
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	16322PA0070035	Rating Area 5	No Preference	23	216.74
	16322PA0070035	Rating Area 5	No Preference	24	216.74
	16322PA0070035	Rating Area 5	No Preference	25	217.61
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	16322PA0070035	Rating Area 5	No Preference	27	227.14
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	16322PA0070035	Rating Area 5	No Preference	29	242.53
	16322PA0070035	Rating Area 5	No Preference	30	246.00
	16322PA0070035	Rating Area 5	No Preference	31	251.20
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	16322PA0070035	Rating Area 5	No Preference	33	259.65
	16322PA0070035	Rating Area 5	No Preference	34	263.12
	16322PA0070035	Rating Area 5	No Preference	35	264.86
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	16322PA0070035	Rating Area 5	No Preference	38	270.06
	16322PA0070035	Rating Area 5	No Preference	39	273.53
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	16322PA0070035	Rating Area 5	No Preference	47	338.76
	16322PA0070035	Rating Area 5	No Preference	48	354.37
	16322PA0070035	Rating Area 5	No Preference	49	369.76
	16322PA0070035	Rating Area 5	No Preference	50	387.10
	16322PA0070035	Rating Area 5	No Preference	51	404.22
	16322PA0070035	Rating Area 5	No Preference	52	423.08
	16322PA0070035	Rating Area 5	No Preference	53	442.15
	16322PA0070035	Rating Area 5	No Preference	54	462.74
	16322PA0070035	Rating Area 5	No Preference	55	483.33
	16322PA0070035	Rating Area 5	No Preference	56	505.65
	16322PA0070035	Rating Area 5	No Preference	57	528.20
	16322PA0070035	Rating Area 5	No Preference	58	552.25
	16322PA0070035	Rating Area 5	No Preference	59	564.17
	16322PA0070035	Rating Area 5	No Preference	60	588.23
	16322PA0070035	Rating Area 5	No Preference	61	609.04
	16322PA0070035	Rating Area 5	No Preference	62	622.69
	16322PA0070035	Rating Area 5	No Preference	63	639.82
	16322PA0070035	Rating Area 5	No Preference	64 and over	650.22
	16322PA0070073	Rating Area 1	No Preference	0-14	207.90
	16322PA0070073	Rating Area 1	No Preference	15	226.38
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	16322PA0070073	Rating Area 1	No Preference	20	263.61
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	16322PA0070073	Rating Area 1	No Preference	29	304.10
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	16322PA0070073	Rating Area 1	No Preference	40	347.31
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	16322PA0070073	Rating Area 1	No Preference	43	368.78
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	16322PA0070073	Rating Area 1	No Preference	47	424.76
	16322PA0070073	Rating Area 1	No Preference	48	444.33
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	16322PA0070073	Rating Area 1	No Preference	51	506.83
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	16322PA0070073	Rating Area 1	No Preference	53	554.39
	16322PA0070073	Rating Area 1	No Preference	54	580.21
	16322PA0070073	Rating Area 1	No Preference	55	606.02
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	16322PA0070073	Rating Area 1	No Preference	57	662.28
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	16322PA0070073	Rating Area 1	No Preference	59	707.39
	16322PA0070073	Rating Area 1	No Preference	60	737.56
	16322PA0070073	Rating Area 1	No Preference	61	763.65
	16322PA0070073	Rating Area 1	No Preference	62	780.77
	16322PA0070073	Rating Area 1	No Preference	63	802.24
	16322PA0070073	Rating Area 1	No Preference	64 and over	815.28
	16322PA0070073	Rating Area 2	No Preference	0-14	247.35
	16322PA0070073	Rating Area 2	No Preference	15	269.33
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	16322PA0070073	Rating Area 2	No Preference	24	323.33
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	16322PA0070073	Rating Area 2	No Preference	27	338.85
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	16322PA0070073	Rating Area 2	No Preference	30	366.98
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	16322PA0070073	Rating Area 2	No Preference	39	408.04
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	16322PA0070073	Rating Area 2	No Preference	42	428.41
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	16322PA0070073	Rating Area 2	No Preference	52	631.14
	16322PA0070073	Rating Area 2	No Preference	53	659.59
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	16322PA0070073	Rating Area 2	No Preference	55	721.03
	16322PA0070073	Rating Area 2	No Preference	56	754.33
	16322PA0070073	Rating Area 2	No Preference	57	787.96
	16322PA0070073	Rating Area 2	No Preference	58	823.84
	16322PA0070073	Rating Area 2	No Preference	59	841.63
	16322PA0070073	Rating Area 2	No Preference	60	877.52
	16322PA0070073	Rating Area 2	No Preference	61	908.56
	16322PA0070073	Rating Area 2	No Preference	62	928.93
	16322PA0070073	Rating Area 2	No Preference	63	954.47
	16322PA0070073	Rating Area 2	No Preference	64 and over	969.99
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	16322PA0070073	Rating Area 4	No Preference	18	240.49
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	16322PA0070073	Rating Area 4	No Preference	20	255.51
	16322PA0070073	Rating Area 4	No Preference	21	263.41
	16322PA0070073	Rating Area 4	No Preference	22	263.41
	16322PA0070073	Rating Area 4	No Preference	23	263.41
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	16322PA0070073	Rating Area 4	No Preference	46	395.12
	16322PA0070073	Rating Area 4	No Preference	47	411.71
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	16322PA0070073	Rating Area 4	No Preference	49	449.38
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	16322PA0070073	Rating Area 4	No Preference	51	491.26
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	16322PA0070073	Rating Area 4	No Preference	55	587.40
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	16322PA0070073	Rating Area 4	No Preference	58	671.17
	16322PA0070073	Rating Area 4	No Preference	59	685.66
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	16322PA0070073	Rating Area 4	No Preference	61	740.18
	16322PA0070073	Rating Area 4	No Preference	62	756.78
	16322PA0070073	Rating Area 4	No Preference	63	777.59
	16322PA0070073	Rating Area 4	No Preference	64 and over	790.23
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	16322PA0070073	Rating Area 5	No Preference	18	258.69
	16322PA0070073	Rating Area 5	No Preference	19	266.62
	16322PA0070073	Rating Area 5	No Preference	20	274.84
	16322PA0070073	Rating Area 5	No Preference	21	283.34
	16322PA0070073	Rating Area 5	No Preference	22	283.34
	16322PA0070073	Rating Area 5	No Preference	23	283.34
	16322PA0070073	Rating Area 5	No Preference	24	283.34
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	16322PA0070073	Rating Area 5	No Preference	27	296.94
	16322PA0070073	Rating Area 5	No Preference	28	307.99
	16322PA0070073	Rating Area 5	No Preference	29	317.06
	16322PA0070073	Rating Area 5	No Preference	30	321.59
	16322PA0070073	Rating Area 5	No Preference	31	328.39
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	16322PA0070073	Rating Area 5	No Preference	33	339.44
	16322PA0070073	Rating Area 5	No Preference	34	343.97
	16322PA0070073	Rating Area 5	No Preference	35	346.24
	16322PA0070073	Rating Area 5	No Preference	36	348.51
	16322PA0070073	Rating Area 5	No Preference	37	350.77
	16322PA0070073	Rating Area 5	No Preference	38	353.04
	16322PA0070073	Rating Area 5	No Preference	39	357.58
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	16322PA0070073	Rating Area 5	No Preference	41	368.91
	16322PA0070073	Rating Area 5	No Preference	42	375.43
	16322PA0070073	Rating Area 5	No Preference	43	384.49
	16322PA0070073	Rating Area 5	No Preference	44	395.83
	16322PA0070073	Rating Area 5	No Preference	45	409.14
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	16322PA0070073	Rating Area 5	No Preference	47	442.86
	16322PA0070073	Rating Area 5	No Preference	48	463.26
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	16322PA0070073	Rating Area 5	No Preference	50	506.05
	16322PA0070073	Rating Area 5	No Preference	51	528.43
	16322PA0070073	Rating Area 5	No Preference	52	553.08
	16322PA0070073	Rating Area 5	No Preference	53	578.01
	16322PA0070073	Rating Area 5	No Preference	54	604.93
	16322PA0070073	Rating Area 5	No Preference	55	631.85
	16322PA0070073	Rating Area 5	No Preference	56	661.03
	16322PA0070073	Rating Area 5	No Preference	57	690.50
	16322PA0070073	Rating Area 5	No Preference	58	721.95
	16322PA0070073	Rating Area 5	No Preference	59	737.53
	16322PA0070073	Rating Area 5	No Preference	60	768.98
	16322PA0070073	Rating Area 5	No Preference	61	796.19
	16322PA0070073	Rating Area 5	No Preference	62	814.04
	16322PA0070073	Rating Area 5	No Preference	63	836.42
	16322PA0070073	Rating Area 5	No Preference	64 and over	850.02
	16322PA0070075	Rating Area 1	No Preference	0-14	231.21
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	16322PA0070075	Rating Area 1	No Preference	16	259.62
	16322PA0070075	Rating Area 1	No Preference	17	267.47
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	16322PA0070075	Rating Area 1	No Preference	19	284.40
	16322PA0070075	Rating Area 1	No Preference	20	293.16
	16322PA0070075	Rating Area 1	No Preference	21	302.23
	16322PA0070075	Rating Area 1	No Preference	22	302.23
	16322PA0070075	Rating Area 1	No Preference	23	302.23
	16322PA0070075	Rating Area 1	No Preference	24	302.23
	16322PA0070075	Rating Area 1	No Preference	25	303.44
	16322PA0070075	Rating Area 1	No Preference	26	309.48
	16322PA0070075	Rating Area 1	No Preference	27	316.74
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	16322PA0070075	Rating Area 1	No Preference	30	343.03
	16322PA0070075	Rating Area 1	No Preference	31	350.28
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	Rating Area 1	No Preference	35	369.33
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	Rating Area 1	No Preference	37	374.16
	Rating Area 1	No Preference	38	376.58
	Rating Area 1	No Preference	39	381.41
	Rating Area 1	No Preference	40	386.25
	Rating Area 1	No Preference	41	393.50
	Rating Area 1	No Preference	42	400.45
	Rating Area 1	No Preference	43	410.13
	Rating Area 1	No Preference	44	422.22
	Rating Area 1	No Preference	45	436.42
	Rating Area 1	No Preference	46	453.35
	Rating Area 1	No Preference	47	472.39
	Rating Area 1	No Preference	48	494.15
	Rating Area 1	No Preference	49	515.60
	Rating Area 1	No Preference	50	539.78
	Rating Area 1	No Preference	51	563.66
	Rating Area 1	No Preference	52	589.95
	Rating Area 1	No Preference	53	616.55
	Rating Area 1	No Preference	54	645.26
	Rating Area 1	No Preference	55	673.97
	Rating Area 1	No Preference	56	705.10
	Rating Area 1	No Preference	57	736.53
	Rating Area 1	No Preference	58	770.08
	Rating Area 1	No Preference	59	786.70
	Rating Area 1	No Preference	60	820.25
	Rating Area 1	No Preference	61	849.27
	Rating Area 1	No Preference	62	868.31
	Rating Area 1	No Preference	63	892.18
	Rating Area 1	No Preference	64 and over	906.69
16322PA0070075	Rating Area 4	No Preference	0-14	224.11
16322PA0070075	Rating Area 4	No Preference	15	244.03
	Rating Area 4	No Preference	16	251.64
	Rating Area 4	No Preference	17	259.26
	Rating Area 4	No Preference	18	267.46
	Rating Area 4	No Preference	19	275.67
	Rating Area 4	No Preference	20	284.16
	Rating Area 4	No Preference	21	292.95
	Rating Area 4	No Preference	22	292.95
	Rating Area 4	No Preference	23	292.95
	Rating Area 4	No Preference	24	292.95
	Rating Area 4	No Preference	25	294.12
	Rating Area 4	No Preference	26	299.98
	Rating Area 4	No Preference	27	307.01
	Rating Area 4	No Preference	28	318.44
	Rating Area 4	No Preference	29	327.81
	Rating Area 4	No Preference	30	332.50
	Rating Area 4	No Preference	31	339.53
	Rating Area 4	No Preference	32	346.56
	Rating Area 4	No Preference	33	350.95
	Rating Area 4	No Preference	34	355.64
	Rating Area 4	No Preference	35	357.98
	Rating Area 4	No Preference	36	360.33
	Rating Area 4	No Preference	37	362.67
	Rating Area 4	No Preference	38	365.02
	Rating Area 4	No Preference	39	369.70
	Rating Area 4	No Preference	40	374.39
	Rating Area 4	No Preference	41	381.42
	Rating Area 4	No Preference	42	388.16
	Rating Area 4	No Preference	43	397.53
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	Rating Area 4	No Preference	45	423.02
	Rating Area 4	No Preference	46	439.43
	Rating Area 4	No Preference	47	457.88
	Rating Area 4	No Preference	48	478.97
	Rating Area 4	No Preference	49	499.77
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	Rating Area 4	No Preference	51	546.35
	Rating Area 4	No Preference	52	571.84
	Rating Area 4	No Preference	53	597.62
	Rating Area 4	No Preference	54	625.45
	Rating Area 4	No Preference	55	653.28
	Rating Area 4	No Preference	56	683.45
	Rating Area 4	No Preference	57	713.92
	Rating Area 4	No Preference	58	746.44
	Rating Area 4	No Preference	59	762.55
	Rating Area 4	No Preference	60	795.07
	Rating Area 4	No Preference	61	823.19
	Rating Area 4	No Preference	62	841.65
	Rating Area 4	No Preference	63	864.79
	Rating Area 4	No Preference	64 and over	878.85
16322PA0070075	Rating Area 5	No Preference	0-14	241.06
16322PA0070075	Rating Area 5	No Preference	15	262.49
	Rating Area 5	No Preference	16	270.68
	Rating Area 5	No Preference	17	278.87
	Rating Area 5	No Preference	18	287.70
	Rating Area 5	No Preference	19	296.52
	Rating Area 5	No Preference	20	305.66
	Rating Area 5	No Preference	21	315.11
	Rating Area 5	No Preference	22	315.11
	Rating Area 5	No Preference	23	315.11
	Rating Area 5	No Preference	24	315.11
	Rating Area 5	No Preference	25	316.37
	Rating Area 5	No Preference	26	322.67
	Rating Area 5	No Preference	27	330.24
	Rating Area 5	No Preference	28	342.52
	Rating Area 5	No Preference	29	352.61
	Rating Area 5	No Preference	30	357.65
	Rating Area 5	No Preference	31	365.21
	Rating Area 5	No Preference	32	372.78
	Rating Area 5	No Preference	33	377.50
	Rating Area 5	No Preference	34	382.54
	Rating Area 5	No Preference	35	385.06
	Rating Area 5	No Preference	36	387.59
	Rating Area 5	No Preference	37	390.11
	Rating Area 5	No Preference	38	392.63
	Rating Area 5	No Preference	39	397.67
	Rating Area 5	No Preference	40	402.71



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	16322PA0070075	Rating Area 5	No Preference	63	930.20
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	16322PA0070076	Rating Area 1	No Preference	57	721.89
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	Rating Area 4	No Preference	51	535.48
	Rating Area 4	No Preference	52	560.46
	Rating Area 4	No Preference	53	585.72
	Rating Area 4	No Preference	54	613.00
	Rating Area 4	No Preference	55	640.28
	Rating Area 4	No Preference	56	669.85
	Rating Area 4	No Preference	57	699.71
	Rating Area 4	No Preference	58	731.58
	Rating Area 4	No Preference	59	747.37
	Rating Area 4	No Preference	60	779.24
	Rating Area 4	No Preference	61	806.81
	Rating Area 4	No Preference	62	824.90
	Rating Area 4	No Preference	63	847.58
	Rating Area 4	No Preference	64 and over	861.36
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16322PA0070076	Rating Area 5	No Preference	62	887.30
16322PA0070076	Rating Area 5	No Preference	63	911.70
16322PA0070076	Rating Area 5	No Preference	64 and over	926.52
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16322PA0070077	Rating Area 1	No Preference	51	547.49
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16322PA0070077	Rating Area 1	No Preference	53	598.86
16322PA0070077	Rating Area 1	No Preference	54	626.75
16322PA0070077	Rating Area 1	No Preference	55	654.64
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	16322PA0070077	Rating Area 1	No Preference	58	747.99
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	16322PA0070077	Rating Area 5	No Preference	53	624.38
	16322PA0070077	Rating Area 5	No Preference	54	653.46
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	16322PA0070077	Rating Area 5	No Preference	57	745.89
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	16322PA0070077	Rating Area 5	No Preference	59	796.70
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	16322PA0070077	Rating Area 5	No Preference	62	879.34
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	16322PA0070078	Rating Area 1	No Preference	23	247.29
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	16322PA0070078	Rating Area 1	No Preference	32	292.54
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	16322PA0070078	Rating Area 1	No Preference	44	345.46
	16322PA0070078	Rating Area 1	No Preference	45	357.09
	16322PA0070078	Rating Area 1	No Preference	46	370.94
	16322PA0070078	Rating Area 1	No Preference	47	386.51
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	16322PA0070078	Rating Area 1	No Preference	49	421.88
	16322PA0070078	Rating Area 1	No Preference	50	441.66
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	16322PA0070078	Rating Area 1	No Preference	52	482.71
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	16322PA0070079	Rating Area 4	No Preference	58	601.56
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	Rating Area 1	No Preference	55	582.77
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	Rating Area 1	No Preference	62	750.80
	Rating Area 1	No Preference	63	771.45
	Rating Area 1	No Preference	64 and over	783.99
16322PA0070080	Rating Area 4	No Preference	0-14	193.78
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	Rating Area 4	No Preference	47	395.92
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	Rating Area 4	No Preference	53	516.75
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	Rating Area 4	No Preference	62	727.76
	Rating Area 4	No Preference	63	747.77
	Rating Area 4	No Preference	64 and over	759.93
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	Rating Area 5	No Preference	42	361.02
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	16322PA0070082	Rating Area 5	No Preference	62	761.75
	16322PA0070082	Rating Area 5	No Preference	63	782.69
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	16322PA0080001	Rating Area 1	No Preference	17	242.73
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	16322PA0080001	Rating Area 1	No Preference	26	280.85
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	16322PA0080003	Rating Area 4	No Preference	18	208.71
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	16322PA0080003	Rating Area 4	No Preference	20	221.74
	16322PA0080003	Rating Area 4	No Preference	21	228.60
	16322PA0080003	Rating Area 4	No Preference	22	228.60
	16322PA0080003	Rating Area 4	No Preference	23	228.60
	16322PA0080003	Rating Area 4	No Preference	24	228.60
	16322PA0080003	Rating Area 4	No Preference	25	229.51
	16322PA0080003	Rating Area 4	No Preference	26	234.09
	16322PA0080003	Rating Area 4	No Preference	27	239.57
	16322PA0080003	Rating Area 4	No Preference	28	248.49
	16322PA0080003	Rating Area 4	No Preference	29	255.80
	16322PA0080003	Rating Area 4	No Preference	30	259.46
	16322PA0080003	Rating Area 4	No Preference	31	264.95
	16322PA0080003	Rating Area 4	No Preference	32	270.43
	16322PA0080003	Rating Area 4	No Preference	33	273.86
	16322PA0080003	Rating Area 4	No Preference	34	277.52
	16322PA0080003	Rating Area 4	No Preference	35	279.35
	16322PA0080003	Rating Area 4	No Preference	36	281.18
	16322PA0080003	Rating Area 4	No Preference	37	283.01
	16322PA0080003	Rating Area 4	No Preference	38	284.84
	16322PA0080003	Rating Area 4	No Preference	39	288.49
	16322PA0080003	Rating Area 4	No Preference	40	292.15
	16322PA0080003	Rating Area 4	No Preference	41	297.64
	16322PA0080003	Rating Area 4	No Preference	42	302.90
	16322PA0080003	Rating Area 4	No Preference	43	310.21
	16322PA0080003	Rating Area 4	No Preference	44	319.35
	16322PA0080003	Rating Area 4	No Preference	45	330.10
	16322PA0080003	Rating Area 4	No Preference	46	342.90
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	16322PA0080003	Rating Area 4	No Preference	50	408.28
	16322PA0080003	Rating Area 4	No Preference	51	426.34
	16322PA0080003	Rating Area 4	No Preference	52	446.23
	16322PA0080003	Rating Area 4	No Preference	53	466.34
	16322PA0080003	Rating Area 4	No Preference	54	488.06
	16322PA0080003	Rating Area 4	No Preference	55	509.78
	16322PA0080003	Rating Area 4	No Preference	56	533.32
	16322PA0080003	Rating Area 4	No Preference	57	557.10
	16322PA0080003	Rating Area 4	No Preference	58	582.47
	16322PA0080003	Rating Area 4	No Preference	59	595.05
	16322PA0080003	Rating Area 4	No Preference	60	620.42
	16322PA0080003	Rating Area 4	No Preference	61	642.37
	16322PA0080003	Rating Area 4	No Preference	62	656.77
	16322PA0080003	Rating Area 4	No Preference	63	674.83
	16322PA0080003	Rating Area 4	No Preference	64 and over	685.80
	16322PA0080003	Rating Area 5	No Preference	0-14	188.11
	16322PA0080003	Rating Area 5	No Preference	15	204.83
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	16322PA0080003	Rating Area 5	No Preference	17	217.61
	16322PA0080003	Rating Area 5	No Preference	18	224.50
	16322PA0080003	Rating Area 5	No Preference	19	231.38
	16322PA0080003	Rating Area 5	No Preference	20	238.51
	16322PA0080003	Rating Area 5	No Preference	21	245.89
	16322PA0080003	Rating Area 5	No Preference	22	245.89
	16322PA0080003	Rating Area 5	No Preference	23	245.89
	16322PA0080003	Rating Area 5	No Preference	24	245.89
	16322PA0080003	Rating Area 5	No Preference	25	246.87
	16322PA0080003	Rating Area 5	No Preference	26	251.79
	16322PA0080003	Rating Area 5	No Preference	27	257.69
	16322PA0080003	Rating Area 5	No Preference	28	267.28
	16322PA0080003	Rating Area 5	No Preference	29	275.15
	16322PA0080003	Rating Area 5	No Preference	30	279.09
	16322PA0080003	Rating Area 5	No Preference	31	284.99
	16322PA0080003	Rating Area 5	No Preference	32	290.89
	16322PA0080003	Rating Area 5	No Preference	33	294.58
	16322PA0080003	Rating Area 5	No Preference	34	298.51
	16322PA0080003	Rating Area 5	No Preference	35	300.48
	16322PA0080003	Rating Area 5	No Preference	36	302.44
	16322PA0080003	Rating Area 5	No Preference	37	304.41
	16322PA0080003	Rating Area 5	No Preference	38	306.38
	16322PA0080003	Rating Area 5	No Preference	39	310.31
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	16322PA0080003	Rating Area 5	No Preference	41	320.15
	16322PA0080003	Rating Area 5	No Preference	42	325.80
	16322PA0080003	Rating Area 5	No Preference	43	333.67
	16322PA0080003	Rating Area 5	No Preference	44	343.51
	16322PA0080003	Rating Area 5	No Preference	45	355.07
	16322PA0080003	Rating Area 5	No Preference	46	368.84
	16322PA0080003	Rating Area 5	No Preference	47	384.33
	16322PA0080003	Rating Area 5	No Preference	48	402.03
	16322PA0080003	Rating Area 5	No Preference	49	419.49
	16322PA0080003	Rating Area 5	No Preference	50	439.16

	16322PA0080003	Rating Area 5	No Preference	51	458.58
	16322PA0080003	Rating Area 5	No Preference	52	479.98
	16322PA0080003	Rating Area 5	No Preference	53	501.62
	16322PA0080003	Rating Area 5	No Preference	54	524.98
	16322PA0080003	Rating Area 5	No Preference	55	548.33
	16322PA0080003	Rating Area 5	No Preference	56	573.66
	16322PA0080003	Rating Area 5	No Preference	57	599.23
	16322PA0080003	Rating Area 5	No Preference	58	626.53
	16322PA0080003	Rating Area 5	No Preference	59	640.05
	16322PA0080003	Rating Area 5	No Preference	60	667.35
	16322PA0080003	Rating Area 5	No Preference	61	690.95
	16322PA0080003	Rating Area 5	No Preference	62	706.44
	16322PA0080003	Rating Area 5	No Preference	63	725.87
	16322PA0080003	Rating Area 5	No Preference	64 and over	737.67
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	16322PA0080004	Rating Area 1	No Preference	15	149.14
	16322PA0080004	Rating Area 1	No Preference	16	153.80
	16322PA0080004	Rating Area 1	No Preference	17	158.45
	16322PA0080004	Rating Area 1	No Preference	18	163.46
	16322PA0080004	Rating Area 1	No Preference	19	168.48
	16322PA0080004	Rating Area 1	No Preference	20	173.67
	16322PA0080004	Rating Area 1	No Preference	21	179.04
	16322PA0080004	Rating Area 1	No Preference	22	179.04
	16322PA0080004	Rating Area 1	No Preference	23	179.04
	16322PA0080004	Rating Area 1	No Preference	24	179.04
	16322PA0080004	Rating Area 1	No Preference	25	179.76
	16322PA0080004	Rating Area 1	No Preference	26	183.34
	16322PA0080004	Rating Area 1	No Preference	27	187.63
	16322PA0080004	Rating Area 1	No Preference	28	194.62
	16322PA0080004	Rating Area 1	No Preference	29	200.35
	16322PA0080004	Rating Area 1	No Preference	30	203.21
	16322PA0080004	Rating Area 1	No Preference	31	207.51
	16322PA0080004	Rating Area 1	No Preference	32	211.80
	16322PA0080004	Rating Area 1	No Preference	33	214.49
	16322PA0080004	Rating Area 1	No Preference	34	217.35
	16322PA0080004	Rating Area 1	No Preference	35	218.79
	16322PA0080004	Rating Area 1	No Preference	36	220.22
	16322PA0080004	Rating Area 1	No Preference	37	221.65
	16322PA0080004	Rating Area 1	No Preference	38	223.08
	16322PA0080004	Rating Area 1	No Preference	39	225.95
	16322PA0080004	Rating Area 1	No Preference	40	228.81
	16322PA0080004	Rating Area 1	No Preference	41	233.11
	16322PA0080004	Rating Area 1	No Preference	42	237.23
	16322PA0080004	Rating Area 1	No Preference	43	242.96
	16322PA0080004	Rating Area 1	No Preference	44	250.12
	16322PA0080004	Rating Area 1	No Preference	45	258.53
	16322PA0080004	Rating Area 1	No Preference	46	268.56
	16322PA0080004	Rating Area 1	No Preference	47	279.84
	16322PA0080004	Rating Area 1	No Preference	48	292.73
	16322PA0080004	Rating Area 1	No Preference	49	305.44
	16322PA0080004	Rating Area 1	No Preference	50	319.77
	16322PA0080004	Rating Area 1	No Preference	51	333.91
	16322PA0080004	Rating Area 1	No Preference	52	349.49
	16322PA0080004	Rating Area 1	No Preference	53	365.24
	16322PA0080004	Rating Area 1	No Preference	54	382.25
	16322PA0080004	Rating Area 1	No Preference	55	399.26
	16322PA0080004	Rating Area 1	No Preference	56	417.70
	16322PA0080004	Rating Area 1	No Preference	57	436.32
	16322PA0080004	Rating Area 1	No Preference	58	456.19
	16322PA0080004	Rating Area 1	No Preference	59	466.04
	16322PA0080004	Rating Area 1	No Preference	60	485.91
	16322PA0080004	Rating Area 1	No Preference	61	503.10
	16322PA0080004	Rating Area 1	No Preference	62	514.38
	16322PA0080004	Rating Area 1	No Preference	63	528.53
	16322PA0080004	Rating Area 1	No Preference	64 and over	537.12
	16322PA0080004	Rating Area 4	No Preference	0-14	132.76
	16322PA0080004	Rating Area 4	No Preference	15	144.56
	16322PA0080004	Rating Area 4	No Preference	16	149.07
	16322PA0080004	Rating Area 4	No Preference	17	153.58
	16322PA0080004	Rating Area 4	No Preference	18	158.44
	16322PA0080004	Rating Area 4	No Preference	19	163.30
	16322PA0080004	Rating Area 4	No Preference	20	168.33
	16322PA0080004	Rating Area 4	No Preference	21	173.54
	16322PA0080004	Rating Area 4	No Preference	22	173.54
	16322PA0080004	Rating Area 4	No Preference	23	173.54
	16322PA0080004	Rating Area 4	No Preference	24	173.54
	16322PA0080004	Rating Area 4	No Preference	25	174.23
	16322PA0080004	Rating Area 4	No Preference	26	177.70
	16322PA0080004	Rating Area 4	No Preference	27	181.87
	16322PA0080004	Rating Area 4	No Preference	28	188.64
	16322PA0080004	Rating Area 4	No Preference	29	194.19
	16322PA0080004	Rating Area 4	No Preference	30	196.97
	16322PA0080004	Rating Area 4	No Preference	31	201.13
	16322PA0080004	Rating Area 4	No Preference	32	205.30
	16322PA0080004	Rating Area 4	No Preference	33	207.90
	16322PA0080004	Rating Area 4	No Preference	34	210.68
	16322PA0080004	Rating Area 4	No Preference	35	212.07
	16322PA0080004	Rating Area 4	No Preference	36	213.45
	16322PA0080004	Rating Area 4	No Preference	37	214.84
	16322PA0080004	Rating Area 4	No Preference	38	216.23
	16322PA0080004	Rating Area 4	No Preference	39	219.01
	16322PA0080004	Rating Area 4	No Preference	40	221.78
	16322PA0080004	Rating Area 4	No Preference	41	225.95
	16322PA0080004	Rating Area 4	No Preference	42	229.94
	16322PA0080004	Rating Area 4	No Preference	43	235.49
	16322PA0080004	Rating Area 4	No Preference	44	242.44
	16322PA0080004	Rating Area 4	No Preference	45	250.59
	16322PA0080004	Rating Area 4	No Preference	46	260.31
	16322PA0080004	Rating Area 4	No Preference	47	271.24
	16322PA0080004	Rating Area 4	No Preference	48	283.74
	16322PA0080004	Rating Area 4	No Preference	49	296.06
	16322PA0080004	Rating Area 4	No Preference	50	309.94
	16322PA0080004	Rating Area 4	No Preference	51	323.65
	16322PA0080004	Rating Area 4	No Preference	52	338.75
	16322PA0080004	Rating Area 4	No Preference	53	354.02
	16322PA0080004	Rating Area 4	No Preference	54	370.51
	16322PA0080004	Rating Area 4	No Preference	55	386.99
	16322PA0080004	Rating Area 4	No Preference	56	404.87
	16322PA0080004	Rating Area 4	No Preference	57	422.92
	16322PA0080004	Rating Area 4	No Preference	58	442.18

	16322PA0080004	Rating Area 4	No Preference	59	451.72
	16322PA0080004	Rating Area 4	No Preference	60	470.99
	16322PA0080004	Rating Area 4	No Preference	61	487.65
	16322PA0080004	Rating Area 4	No Preference	62	498.58
	16322PA0080004	Rating Area 4	No Preference	63	512.29
	16322PA0080004	Rating Area 4	No Preference	64 and over	520.62
	16322PA0080004	Rating Area 5	No Preference	0-14	142.80
	16322PA0080004	Rating Area 5	No Preference	15	155.50
	16322PA0080004	Rating Area 5	No Preference	16	160.35
	16322PA0080004	Rating Area 5	No Preference	17	165.20
	16322PA0080004	Rating Area 5	No Preference	18	170.43
	16322PA0080004	Rating Area 5	No Preference	19	175.66
	16322PA0080004	Rating Area 5	No Preference	20	181.07
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	16322PA0080004	Rating Area 5	No Preference	22	186.67
	16322PA0080004	Rating Area 5	No Preference	23	186.67
	16322PA0080004	Rating Area 5	No Preference	24	186.67
	16322PA0080004	Rating Area 5	No Preference	25	187.42
	16322PA0080004	Rating Area 5	No Preference	26	191.15
	16322PA0080004	Rating Area 5	No Preference	27	195.63
	16322PA0080004	Rating Area 5	No Preference	28	202.91
	16322PA0080004	Rating Area 5	No Preference	29	208.88
	16322PA0080004	Rating Area 5	No Preference	30	211.87
	16322PA0080004	Rating Area 5	No Preference	31	216.35
	16322PA0080004	Rating Area 5	No Preference	32	220.83
	16322PA0080004	Rating Area 5	No Preference	33	223.63
	16322PA0080004	Rating Area 5	No Preference	34	226.62
	16322PA0080004	Rating Area 5	No Preference	35	228.11
	16322PA0080004	Rating Area 5	No Preference	36	229.60
	16322PA0080004	Rating Area 5	No Preference	37	231.10
	16322PA0080004	Rating Area 5	No Preference	38	232.59
	16322PA0080004	Rating Area 5	No Preference	39	235.58
	16322PA0080004	Rating Area 5	No Preference	40	238.56
	16322PA0080004	Rating Area 5	No Preference	41	243.04
	16322PA0080004	Rating Area 5	No Preference	42	247.34
	16322PA0080004	Rating Area 5	No Preference	43	253.31
	16322PA0080004	Rating Area 5	No Preference	44	260.78
	16322PA0080004	Rating Area 5	No Preference	45	269.55
	16322PA0080004	Rating Area 5	No Preference	46	280.01
	16322PA0080004	Rating Area 5	No Preference	47	291.77
	16322PA0080004	Rating Area 5	No Preference	48	305.21
	16322PA0080004	Rating Area 5	No Preference	49	318.46
	16322PA0080004	Rating Area 5	No Preference	50	333.39
	16322PA0080004	Rating Area 5	No Preference	51	348.14
	16322PA0080004	Rating Area 5	No Preference	52	364.38
	16322PA0080004	Rating Area 5	No Preference	53	380.81
	16322PA0080004	Rating Area 5	No Preference	54	398.54
	16322PA0080004	Rating Area 5	No Preference	55	416.27
	16322PA0080004	Rating Area 5	No Preference	56	435.50
	16322PA0080004	Rating Area 5	No Preference	57	454.91
	16322PA0080004	Rating Area 5	No Preference	58	475.64
	16322PA0080004	Rating Area 5	No Preference	59	485.90
	16322PA0080004	Rating Area 5	No Preference	60	506.62
	16322PA0080004	Rating Area 5	No Preference	61	524.54
	16322PA0080004	Rating Area 5	No Preference	62	536.30
	16322PA0080004	Rating Area 5	No Preference	63	551.05
	16322PA0080004	Rating Area 5	No Preference	64 and over	560.01



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*	16322			
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
16322PA0060083	Rating Area 1	No Preference	0-14	256.86
16322PA0060083	Rating Area 1	No Preference	15	279.69
16322PA0060083	Rating Area 1	No Preference	16	288.42
16322PA0060083	Rating Area 1	No Preference	17	297.15
16322PA0060083	Rating Area 1	No Preference	18	306.55
16322PA0060083	Rating Area 1	No Preference	19	315.95
16322PA0060083	Rating Area 1	No Preference	20	325.69
16322PA0060083	Rating Area 1	No Preference	21	335.76
16322PA0060083	Rating Area 1	No Preference	22	335.76
16322PA0060083	Rating Area 1	No Preference	23	335.76
16322PA0060083	Rating Area 1	No Preference	24	335.76
16322PA0060083	Rating Area 1	No Preference	25	337.10
16322PA0060083	Rating Area 1	No Preference	26	343.82
16322PA0060083	Rating Area 1	No Preference	27	351.88
16322PA0060083	Rating Area 1	No Preference	28	364.97
16322PA0060083	Rating Area 1	No Preference	29	375.72
16322PA0060083	Rating Area 1	No Preference	30	381.09
16322PA0060083	Rating Area 1	No Preference	31	389.15
16322PA0060083	Rating Area 1	No Preference	32	397.20
16322PA0060083	Rating Area 1	No Preference	33	402.24
16322PA0060083	Rating Area 1	No Preference	34	407.61
16322PA0060083	Rating Area 1	No Preference	35	410.30
16322PA0060083	Rating Area 1	No Preference	36	412.98
16322PA0060083	Rating Area 1	No Preference	37	415.67
16322PA0060083	Rating Area 1	No Preference	38	418.36
16322PA0060083	Rating Area 1	No Preference	39	423.73
16322PA0060083	Rating Area 1	No Preference	40	429.10
16322PA0060083	Rating Area 1	No Preference	41	437.16
16322PA0060083	Rating Area 1	No Preference	42	444.88
16322PA0060083	Rating Area 1	No Preference	43	455.63
16322PA0060083	Rating Area 1	No Preference	44	469.06
16322PA0060083	Rating Area 1	No Preference	45	484.84
16322PA0060083	Rating Area 1	No Preference	46	503.64
16322PA0060083	Rating Area 1	No Preference	47	524.79
16322PA0060083	Rating Area 1	No Preference	48	548.97
16322PA0060083	Rating Area 1	No Preference	49	572.81
16322PA0060083	Rating Area 1	No Preference	50	599.67
16322PA0060083	Rating Area 1	No Preference	51	626.19
16322PA0060083	Rating Area 1	No Preference	52	655.40
16322PA0060083	Rating Area 1	No Preference	53	684.95
16322PA0060083	Rating Area 1	No Preference	54	716.85
16322PA0060083	Rating Area 1	No Preference	55	748.74
16322PA0060083	Rating Area 1	No Preference	56	783.33
16322PA0060083	Rating Area 1	No Preference	57	818.25
16322PA0060083	Rating Area 1	No Preference	58	855.52
16322PA0060083	Rating Area 1	No Preference	59	873.98
16322PA0060083	Rating Area 1	No Preference	60	911.25
16322PA0060083	Rating Area 1	No Preference	61	943.49
16322PA0060083	Rating Area 1	No Preference	62	964.64
16322PA0060083	Rating Area 1	No Preference	63	991.16
16322PA0060083	Rating Area 1	No Preference	64 and over	1007.28
16322PA0060083	Rating Area 2	No Preference	0-14	305.60
16322PA0060083	Rating Area 2	No Preference	15	332.77
16322PA0060083	Rating Area 2	No Preference	16	343.15
16322PA0060083	Rating Area 2	No Preference	17	353.54
16322PA0060083	Rating Area 2	No Preference	18	364.73
16322PA0060083	Rating Area 2	No Preference	19	375.91
16322PA0060083	Rating Area 2	No Preference	20	387.50
16322PA0060083	Rating Area 2	No Preference	21	399.48
16322PA0060083	Rating Area 2	No Preference	22	399.48
16322PA0060083	Rating Area 2	No Preference	23	399.48
16322PA0060083	Rating Area 2	No Preference	24	399.48
16322PA0060083	Rating Area 2	No Preference	25	401.08
16322PA0060083	Rating Area 2	No Preference	26	409.07
16322PA0060083	Rating Area 2	No Preference	27	418.66
16322PA0060083	Rating Area 2	No Preference	28	434.23
16322PA0060083	Rating Area 2	No Preference	29	447.02
16322PA0060083	Rating Area 2	No Preference	30	453.41
16322PA0060083	Rating Area 2	No Preference	31	463.00
16322PA0060083	Rating Area 2	No Preference	32	472.58
16322PA0060083	Rating Area 2	No Preference	33	478.58
16322PA0060083	Rating Area 2	No Preference	34	484.97
16322PA0060083	Rating Area 2	No Preference	35	488.16
16322PA0060083	Rating Area 2	No Preference	36	491.36
16322PA0060083	Rating Area 2	No Preference	37	494.56
16322PA0060083	Rating Area 2	No Preference	38	497.75
16322PA0060083	Rating Area 2	No Preference	39	504.14
16322PA0060083	Rating Area 2	No Preference	40	510.54
16322PA0060083	Rating Area 2	No Preference	41	520.12
16322PA0060083	Rating Area 2	No Preference	42	529.31
16322PA0060083	Rating Area 2	No Preference	43	542.09
16322PA0060083	Rating Area 2	No Preference	44	558.07
16322PA0060083	Rating Area 2	No Preference	45	576.85
16322PA0060083	Rating Area 2	No Preference	46	599.22
16322PA0060083	Rating Area 2	No Preference	47	624.39
16322PA0060083	Rating Area 2	No Preference	48	653.15
16322PA0060083	Rating Area 2	No Preference	49	681.51
16322PA0060083	Rating Area 2	No Preference	50	713.47
16322PA0060083	Rating Area 2	No Preference	51	745.03
16322PA0060083	Rating Area 2	No Preference	52	779.78
16322PA0060083	Rating Area 2	No Preference	53	814.94



	16322PA0060083	Rating Area 2	No Preference	54	852.89
	16322PA0060083	Rating Area 2	No Preference	55	890.84
	16322PA0060083	Rating Area 2	No Preference	56	931.99
	16322PA0060083	Rating Area 2	No Preference	57	973.53
	16322PA0060083	Rating Area 2	No Preference	58	1017.88
	16322PA0060083	Rating Area 2	No Preference	59	1039.85
	16322PA0060083	Rating Area 2	No Preference	60	1084.19
	16322PA0060083	Rating Area 2	No Preference	61	1122.54
	16322PA0060083	Rating Area 2	No Preference	62	1147.71
	16322PA0060083	Rating Area 2	No Preference	63	1179.26
	16322PA0060083	Rating Area 2	No Preference	64 and over	1198.44
	16322PA0060083	Rating Area 4	No Preference	0-14	248.97
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	16322PA0060083	Rating Area 4	No Preference	20	315.69
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	16322PA0060083	Rating Area 4	No Preference	54	694.84
	16322PA0060083	Rating Area 4	No Preference	55	725.75
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	16322PA0060083	Rating Area 4	No Preference	58	829.25
	16322PA0060083	Rating Area 4	No Preference	59	847.15
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	16322PA0060083	Rating Area 4	No Preference	61	914.51
	16322PA0060083	Rating Area 4	No Preference	62	935.02
	16322PA0060083	Rating Area 4	No Preference	63	960.73
	16322PA0060083	Rating Area 4	No Preference	64 and over	976.35
	16322PA0060083	Rating Area 5	No Preference	0-14	267.80
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	16322PA0060083	Rating Area 5	No Preference	60	950.09
	16322PA0060083	Rating Area 5	No Preference	61	983.70

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	16322PA0060083	Rating Area 5	No Preference	63	1033.41
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	16322PA0060084	Rating Area 5	No Preference	62	1009.17
	16322PA0060084	Rating Area 5	No Preference	63	1036.92
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	16322PA0060086	Rating Area 1	No Preference	54	708.37
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	16322PA0060086	Rating Area 1	No Preference	61	932.33
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	16322PA0060086	Rating Area 1	No Preference	63	979.44
	16322PA0060086	Rating Area 1	No Preference	64 and over	995.37
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	16322PA0060087	Rating Area 5	No Preference	54	744.13
	16322PA0060087	Rating Area 5	No Preference	55	777.24
	16322PA0060087	Rating Area 5	No Preference	56	813.14
	16322PA0060087	Rating Area 5	No Preference	57	849.39
	16322PA0060087	Rating Area 5	No Preference	58	888.08
	16322PA0060087	Rating Area 5	No Preference	59	907.25
	16322PA0060087	Rating Area 5	No Preference	60	945.94
	16322PA0060087	Rating Area 5	No Preference	61	979.40
	16322PA0060087	Rating Area 5	No Preference	62	1001.36
	16322PA0060087	Rating Area 5	No Preference	63	1028.89
	16322PA0060087	Rating Area 5	No Preference	64 and over	1045.62
	16322PA0060088	Rating Area 1	No Preference	0-14	219.46
	16322PA0060088	Rating Area 1	No Preference	15	238.96
	16322PA0060088	Rating Area 1	No Preference	16	246.42
	16322PA0060088	Rating Area 1	No Preference	17	253.88
	16322PA0060088	Rating Area 1	No Preference	18	261.91
	16322PA0060088	Rating Area 1	No Preference	19	269.94
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	16322PA0060088	Rating Area 1	No Preference	31	332.48
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	16322PA0060088	Rating Area 1	No Preference	34	348.26
	16322PA0060088	Rating Area 1	No Preference	35	350.56
	16322PA0060088	Rating Area 1	No Preference	36	352.85
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	16322PA0060088	Rating Area 1	No Preference	40	366.62
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	16322PA0060088	Rating Area 1	No Preference	42	380.10
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	16322PA0060088	Rating Area 1	No Preference	52	559.97
	16322PA0060088	Rating Area 1	No Preference	53	585.21
	16322PA0060088	Rating Area 1	No Preference	54	612.47
	16322PA0060088	Rating Area 1	No Preference	55	639.72
	16322PA0060088	Rating Area 1	No Preference	56	669.27
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	16322PA0060088	Rating Area 1	No Preference	58	730.94



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	16322PA0060088	Rating Area 1	No Preference	62	824.18
	16322PA0060088	Rating Area 1	No Preference	63	846.84
	16322PA0060088	Rating Area 1	No Preference	64 and over	860.61
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	16322PA0060088	Rating Area 2	No Preference	15	284.31
	16322PA0060088	Rating Area 2	No Preference	16	293.19
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	16322PA0060088	Rating Area 2	No Preference	49	582.27
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	16322PA0060088	Rating Area 2	No Preference	52	666.24
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	16322PA0060088	Rating Area 2	No Preference	56	796.28
	16322PA0060088	Rating Area 2	No Preference	57	831.77
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	16322PA0060088	Rating Area 2	No Preference	59	888.43
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	16322PA0060088	Rating Area 2	No Preference	62	980.58
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	16322PA0060088	Rating Area 4	No Preference	46	417.09
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	16322PA0060088	Rating Area 4	No Preference	50	496.62
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	16322PA0060088	Rating Area 4	No Preference	53	567.24
	16322PA0060088	Rating Area 4	No Preference	54	593.66
	16322PA0060088	Rating Area 4	No Preference	55	620.07
	16322PA0060088	Rating Area 4	No Preference	56	648.71
	16322PA0060088	Rating Area 4	No Preference	57	677.63
	16322PA0060088	Rating Area 4	No Preference	58	708.50
	16322PA0060088	Rating Area 4	No Preference	59	723.79
	16322PA0060088	Rating Area 4	No Preference	60	754.65
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	16322PA0060088	Rating Area 4	No Preference	62	798.87
	16322PA0060088	Rating Area 4	No Preference	63	820.83
	16322PA0060088	Rating Area 4	No Preference	64 and over	834.18
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	16322PA0060088	Rating Area 5	No Preference	15	249.14



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	16322PA0060088	Rating Area 5	No Preference	35	365.49
	16322PA0060088	Rating Area 5	No Preference	36	367.88
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	16322PA0060088	Rating Area 5	No Preference	51	557.80
	16322PA0060088	Rating Area 5	No Preference	52	583.82
	16322PA0060088	Rating Area 5	No Preference	53	610.14
	16322PA0060088	Rating Area 5	No Preference	54	638.56
	16322PA0060088	Rating Area 5	No Preference	55	666.97
	16322PA0060088	Rating Area 5	No Preference	56	697.78
	16322PA0060088	Rating Area 5	No Preference	57	728.88
	16322PA0060088	Rating Area 5	No Preference	58	762.08
	16322PA0060088	Rating Area 5	No Preference	59	778.53
	16322PA0060088	Rating Area 5	No Preference	60	811.73
	16322PA0060088	Rating Area 5	No Preference	61	840.44
	16322PA0060088	Rating Area 5	No Preference	62	859.29
	16322PA0060088	Rating Area 5	No Preference	63	882.91
	16322PA0060088	Rating Area 5	No Preference	64 and over	897.27
	16322PA0060089	Rating Area 1	No Preference	0-14	166.69
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	16322PA0060089	Rating Area 1	No Preference	17	192.84
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	16322PA0060089	Rating Area 1	No Preference	20	211.36
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	16322PA0060089	Rating Area 1	No Preference	22	217.90
	16322PA0060089	Rating Area 1	No Preference	23	217.90
	16322PA0060089	Rating Area 1	No Preference	24	217.90
	16322PA0060089	Rating Area 1	No Preference	25	218.77
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	16322PA0060089	Rating Area 1	No Preference	27	228.36
	16322PA0060089	Rating Area 1	No Preference	28	236.86
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	16322PA0060089	Rating Area 1	No Preference	32	257.78
	16322PA0060089	Rating Area 1	No Preference	33	261.04
	16322PA0060089	Rating Area 1	No Preference	34	264.53
	16322PA0060089	Rating Area 1	No Preference	35	266.27
	16322PA0060089	Rating Area 1	No Preference	36	268.02
	16322PA0060089	Rating Area 1	No Preference	37	269.76
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	16322PA0060089	Rating Area 1	No Preference	47	340.58
	16322PA0060089	Rating Area 1	No Preference	48	356.27
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	16322PA0060089	Rating Area 1	No Preference	50	389.17
	16322PA0060089	Rating Area 1	No Preference	51	406.38
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	16322PA0060089	Rating Area 1	No Preference	53	444.52
	16322PA0060089	Rating Area 1	No Preference	54	465.22
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	16322PA0060089	Rating Area 1	No Preference	57	531.02
	16322PA0060089	Rating Area 1	No Preference	58	555.21
	16322PA0060089	Rating Area 1	No Preference	59	567.19
	16322PA0060089	Rating Area 1	No Preference	60	591.38
	16322PA0060089	Rating Area 1	No Preference	61	612.30
	16322PA0060089	Rating Area 1	No Preference	62	626.03
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	16322PA0060089	Rating Area 1	No Preference	64 and over	653.70
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	16322PA0060089	Rating Area 2	No Preference	17	229.44
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	16322PA0060089	Rating Area 2	No Preference	19	243.95
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	16322PA0060089	Rating Area 2	No Preference	22	259.25
	16322PA0060089	Rating Area 2	No Preference	23	259.25

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	Rating Area 2	No Preference	26	265.47
	Rating Area 2	No Preference	27	271.69
	Rating Area 2	No Preference	28	281.80
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	Rating Area 2	No Preference	44	362.17
	Rating Area 2	No Preference	45	374.36
	Rating Area 2	No Preference	46	388.88
	Rating Area 2	No Preference	47	405.21
	Rating Area 2	No Preference	48	423.87
	Rating Area 2	No Preference	49	442.28
	Rating Area 2	No Preference	50	463.02
	Rating Area 2	No Preference	51	483.50
	Rating Area 2	No Preference	52	506.06
	Rating Area 2	No Preference	53	528.87
	Rating Area 2	No Preference	54	553.50
	Rating Area 2	No Preference	55	578.13
	Rating Area 2	No Preference	56	604.83
	Rating Area 2	No Preference	57	631.79
	Rating Area 2	No Preference	58	660.57
	Rating Area 2	No Preference	59	674.83
	Rating Area 2	No Preference	60	703.60
	Rating Area 2	No Preference	61	728.49
	Rating Area 2	No Preference	62	744.83
	Rating Area 2	No Preference	63	765.31
	Rating Area 2	No Preference	64 and over	777.75
16322PA0060089	Rating Area 4	No Preference	0-14	161.58
16322PA0060089	Rating Area 4	No Preference	15	175.94
	Rating Area 4	No Preference	16	181.43
	Rating Area 4	No Preference	17	186.92
	Rating Area 4	No Preference	18	192.83
	Rating Area 4	No Preference	19	198.75
	Rating Area 4	No Preference	20	204.87
	Rating Area 4	No Preference	21	211.21
	Rating Area 4	No Preference	22	211.21
	Rating Area 4	No Preference	23	211.21
	Rating Area 4	No Preference	24	211.21
	Rating Area 4	No Preference	25	212.05
	Rating Area 4	No Preference	26	216.28
	Rating Area 4	No Preference	27	221.35
	Rating Area 4	No Preference	28	229.59
	Rating Area 4	No Preference	29	236.34
	Rating Area 4	No Preference	30	239.72
	Rating Area 4	No Preference	31	244.79
	Rating Area 4	No Preference	32	249.86
	Rating Area 4	No Preference	33	253.03
	Rating Area 4	No Preference	34	256.41
	Rating Area 4	No Preference	35	258.10
	Rating Area 4	No Preference	36	259.79
	Rating Area 4	No Preference	37	261.48
	Rating Area 4	No Preference	38	263.17
	Rating Area 4	No Preference	39	266.55
	Rating Area 4	No Preference	40	269.93
	Rating Area 4	No Preference	41	275.00
	Rating Area 4	No Preference	42	279.85
	Rating Area 4	No Preference	43	286.61
	Rating Area 4	No Preference	44	295.06
	Rating Area 4	No Preference	45	304.99
	Rating Area 4	No Preference	46	316.82
	Rating Area 4	No Preference	47	330.12
	Rating Area 4	No Preference	48	345.33
	Rating Area 4	No Preference	49	360.32
	Rating Area 4	No Preference	50	377.22
	Rating Area 4	No Preference	51	393.91
	Rating Area 4	No Preference	52	412.28
	Rating Area 4	No Preference	53	430.87
	Rating Area 4	No Preference	54	450.93
	Rating Area 4	No Preference	55	471.00
	Rating Area 4	No Preference	56	492.75
	Rating Area 4	No Preference	57	514.72
	Rating Area 4	No Preference	58	538.16
	Rating Area 4	No Preference	59	549.78
	Rating Area 4	No Preference	60	573.22
	Rating Area 4	No Preference	61	593.50
	Rating Area 4	No Preference	62	606.81
	Rating Area 4	No Preference	63	623.49
	Rating Area 4	No Preference	64 and over	633.63
16322PA0060089	Rating Area 5	No Preference	0-14	173.80
16322PA0060089	Rating Area 5	No Preference	15	189.25
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	Rating Area 5	No Preference	17	201.06
	Rating Area 5	No Preference	18	207.42
	Rating Area 5	No Preference	19	213.79
	Rating Area 5	No Preference	20	220.37
	Rating Area 5	No Preference	21	227.19
	Rating Area 5	No Preference	22	227.19
	Rating Area 5	No Preference	23	227.19
	Rating Area 5	No Preference	24	227.19
	Rating Area 5	No Preference	25	228.10
	Rating Area 5	No Preference	26	232.64
	Rating Area 5	No Preference	27	238.10
	Rating Area 5	No Preference	28	246.96
	Rating Area 5	No Preference	29	254.23
	Rating Area 5	No Preference	30	257.86
	Rating Area 5	No Preference	31	263.31

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	Rating Area 5	No Preference	54	676.03
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	Rating Area 5	No Preference	64 and over	949.92
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	Rating Area 2	No Preference	48	553.66
	Rating Area 2	No Preference	49	577.70
	Rating Area 2	No Preference	50	604.79
	Rating Area 2	No Preference	51	631.54
	Rating Area 2	No Preference	52	661.01
	Rating Area 2	No Preference	53	690.81
	Rating Area 2	No Preference	54	722.98
	Rating Area 2	No Preference	55	755.14
	Rating Area 2	No Preference	56	790.02
	Rating Area 2	No Preference	57	825.24
	Rating Area 2	No Preference	58	862.83
	Rating Area 2	No Preference	59	881.45
	Rating Area 2	No Preference	60	919.04
	Rating Area 2	No Preference	61	951.55
	Rating Area 2	No Preference	62	972.88
	Rating Area 2	No Preference	63	999.64
	Rating Area 2	No Preference	64 and over	1015.89
16322PA0060126	Rating Area 4	No Preference	0-14	211.05
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	Rating Area 4	No Preference	17	244.15
	Rating Area 4	No Preference	18	251.88
	Rating Area 4	No Preference	19	259.60
	Rating Area 4	No Preference	20	267.60
	Rating Area 4	No Preference	21	275.88
	Rating Area 4	No Preference	22	275.88
	Rating Area 4	No Preference	23	275.88
	Rating Area 4	No Preference	24	275.88
	Rating Area 4	No Preference	25	276.98
	Rating Area 4	No Preference	26	282.50
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	Rating Area 4	No Preference	28	299.88
	Rating Area 4	No Preference	29	308.71
	Rating Area 4	No Preference	30	313.12
	Rating Area 4	No Preference	31	319.74
	Rating Area 4	No Preference	32	326.37
	Rating Area 4	No Preference	33	330.50
	Rating Area 4	No Preference	34	334.92
	Rating Area 4	No Preference	35	337.13
	Rating Area 4	No Preference	36	339.33

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	16322PA0060126	Rating Area 4	No Preference	51	514.52
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	16322PA0060126	Rating Area 4	No Preference	54	589.00
	16322PA0060126	Rating Area 4	No Preference	55	615.21
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	16322PA0060126	Rating Area 4	No Preference	57	672.32
	16322PA0060126	Rating Area 4	No Preference	58	702.94
	16322PA0060126	Rating Area 4	No Preference	59	718.12
	16322PA0060126	Rating Area 4	No Preference	60	748.74
	16322PA0060126	Rating Area 4	No Preference	61	775.22
	16322PA0060126	Rating Area 4	No Preference	62	792.60
	16322PA0060126	Rating Area 4	No Preference	63	814.40
	16322PA0060126	Rating Area 4	No Preference	64 and over	827.64
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	16322PA0060126	Rating Area 5	No Preference	56	692.32
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	16322PA0060126	Rating Area 5	No Preference	62	852.56
	16322PA0060126	Rating Area 5	No Preference	63	876.01
	16322PA0060126	Rating Area 5	No Preference	64 and over	890.25
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	16322PA0060128	Rating Area 1	No Preference	19	298.50
	16322PA0060128	Rating Area 1	No Preference	20	307.70
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	16322PA0060128	Rating Area 1	No Preference	42	420.32
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	16322PA0060128	Rating Area 1	No Preference	50	566.55
	16322PA0060128	Rating Area 1	No Preference	51	591.62
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	16322PA0060128	Rating Area 1	No Preference	54	677.26
	16322PA0060128	Rating Area 1	No Preference	55	707.40
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	16322PA0060128	Rating Area 1	No Preference	58	808.28
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	16322PA0060128	Rating Area 1	No Preference	60	860.94
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	16322PA0060128	Rating Area 1	No Preference	62	911.37
	16322PA0060128	Rating Area 1	No Preference	63	936.43
	16322PA0060128	Rating Area 1	No Preference	64 and over	951.66
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	16322PA0060128	Rating Area 4	No Preference	34	373.28
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	16322PA0060128	Rating Area 4	No Preference	38	383.12
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	16322PA0060128	Rating Area 4	No Preference	44	429.55
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	16322PA0060128	Rating Area 4	No Preference	48	502.73
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	16322PA0060128	Rating Area 4	No Preference	51	573.45
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	16322PA0060128	Rating Area 4	No Preference	54	656.47
	16322PA0060128	Rating Area 4	No Preference	55	685.68
	16322PA0060128	Rating Area 4	No Preference	56	717.35
	16322PA0060128	Rating Area 4	No Preference	57	749.33
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	16322PA0060128	Rating Area 4	No Preference	60	834.50
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	16322PA0060128	Rating Area 4	No Preference	62	883.39
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	16322PA0060128	Rating Area 5	No Preference	17	292.70
	16322PA0060128	Rating Area 5	No Preference	18	301.97
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	16322PA0060128	Rating Area 5	No Preference	30	375.39
	16322PA0060128	Rating Area 5	No Preference	31	383.33
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	16322PA0060128	Rating Area 5	No Preference	33	396.23
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	16322PA0060128	Rating Area 5	No Preference	42	438.23
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	16322PA0060128	Rating Area 5	No Preference	50	590.70
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	16322PA0060128	Rating Area 5	No Preference	52	645.60

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	16322PA0060128	Rating Area 5	No Preference	57	806.01
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	16322PA0060128	Rating Area 5	No Preference	61	929.38
	16322PA0060128	Rating Area 5	No Preference	62	950.22
	16322PA0060128	Rating Area 5	No Preference	63	976.34
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	16322PA0060129	Rating Area 1	No Preference	54	661.59
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	16322PA0060129	Rating Area 1	No Preference	56	722.95
	16322PA0060129	Rating Area 1	No Preference	57	755.18
	16322PA0060129	Rating Area 1	No Preference	58	789.57
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	16322PA0060129	Rating Area 1	No Preference	60	841.01
	16322PA0060129	Rating Area 1	No Preference	61	870.76
	16322PA0060129	Rating Area 1	No Preference	62	890.29
	16322PA0060129	Rating Area 1	No Preference	63	914.77
	16322PA0060129	Rating Area 1	No Preference	64 and over	929.64
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	16322PA0060129	Rating Area 4	No Preference	33	359.84
	16322PA0060129	Rating Area 4	No Preference	34	364.65
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	16322PA0060129	Rating Area 4	No Preference	37	371.86
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	16322PA0060129	Rating Area 4	No Preference	44	419.62
	16322PA0060129	Rating Area 4	No Preference	45	433.73
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	16322PA0060129	Rating Area 4	No Preference	48	491.10
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	16322PA0060129	Rating Area 4	No Preference	51	560.19
	16322PA0060129	Rating Area 4	No Preference	52	586.32
	16322PA0060129	Rating Area 4	No Preference	53	612.75
	16322PA0060129	Rating Area 4	No Preference	54	641.29
	16322PA0060129	Rating Area 4	No Preference	55	669.83
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	16322PA0060129	Rating Area 4	No Preference	57	732.00
	16322PA0060129	Rating Area 4	No Preference	58	765.34
	16322PA0060129	Rating Area 4	No Preference	59	781.86
	16322PA0060129	Rating Area 4	No Preference	60	815.20

	16322PA0060129	Rating Area 4	No Preference	61	844.04
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	16322PA0060129	Rating Area 4	No Preference	63	886.69
	16322PA0060129	Rating Area 4	No Preference	64 and over	901.11
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	16322PA0060129	Rating Area 5	No Preference	63	953.76
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	16322PA0060130	Rating Area 1	No Preference	63	906.85
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	16322PA0060131	Rating Area 4	No Preference	62	720.15
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	Rating Area 5	No Preference	37	333.79
	Rating Area 5	No Preference	38	335.95
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	Rating Area 5	No Preference	42	357.25
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	Rating Area 5	No Preference	45	389.33
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	Rating Area 5	No Preference	49	459.97
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	Rating Area 5	No Preference	52	526.30
	Rating Area 5	No Preference	53	550.02
	Rating Area 5	No Preference	54	575.64
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	Rating Area 5	No Preference	56	629.02
	Rating Area 5	No Preference	57	657.06
	Rating Area 5	No Preference	58	686.99
	Rating Area 5	No Preference	59	701.82
	Rating Area 5	No Preference	60	731.75
	Rating Area 5	No Preference	61	757.63
	Rating Area 5	No Preference	62	774.62
	Rating Area 5	No Preference	63	795.92
	Rating Area 5	No Preference	64 and over	808.86
16322PA0060132	Rating Area 1	No Preference	0-14	194.71
16322PA0060132	Rating Area 1	No Preference	15	212.02
	Rating Area 1	No Preference	16	218.63
	Rating Area 1	No Preference	17	225.25
	Rating Area 1	No Preference	18	232.38
	Rating Area 1	No Preference	19	239.50
	Rating Area 1	No Preference	20	246.88
	Rating Area 1	No Preference	21	254.52
	Rating Area 1	No Preference	22	254.52
	Rating Area 1	No Preference	23	254.52
	Rating Area 1	No Preference	24	254.52
	Rating Area 1	No Preference	25	255.54
	Rating Area 1	No Preference	26	260.63
	Rating Area 1	No Preference	27	266.74
	Rating Area 1	No Preference	28	276.66
	Rating Area 1	No Preference	29	284.81
	Rating Area 1	No Preference	30	288.88
	Rating Area 1	No Preference	31	294.99
	Rating Area 1	No Preference	32	301.10
	Rating Area 1	No Preference	33	304.91
	Rating Area 1	No Preference	34	308.99
	Rating Area 1	No Preference	35	311.02
	Rating Area 1	No Preference	36	313.06
	Rating Area 1	No Preference	37	315.10
	Rating Area 1	No Preference	38	317.13
	Rating Area 1	No Preference	39	321.20
	Rating Area 1	No Preference	40	325.28
	Rating Area 1	No Preference	41	331.39
	Rating Area 1	No Preference	42	337.24
	Rating Area 1	No Preference	43	345.38
	Rating Area 1	No Preference	44	355.56
	Rating Area 1	No Preference	45	367.53
	Rating Area 1	No Preference	46	381.78
	Rating Area 1	No Preference	47	397.81
	Rating Area 1	No Preference	48	416.14
	Rating Area 1	No Preference	49	434.21
	Rating Area 1	No Preference	50	454.57
	Rating Area 1	No Preference	51	474.68
	Rating Area 1	No Preference	52	496.82
	Rating Area 1	No Preference	53	519.22
	Rating Area 1	No Preference	54	543.40
	Rating Area 1	No Preference	55	567.58
	Rating Area 1	No Preference	56	593.80
	Rating Area 1	No Preference	57	620.27
	Rating Area 1	No Preference	58	648.52
	Rating Area 1	No Preference	59	662.52
	Rating Area 1	No Preference	60	690.77
	Rating Area 1	No Preference	61	715.20
	Rating Area 1	No Preference	62	731.24
	Rating Area 1	No Preference	63	751.34
	Rating Area 1	No Preference	64 and over	763.56
16322PA0060132	Rating Area 4	No Preference	0-14	188.73
16322PA0060132	Rating Area 4	No Preference	15	205.51
	Rating Area 4	No Preference	16	211.92
	Rating Area 4	No Preference	17	218.34
	Rating Area 4	No Preference	18	225.25
	Rating Area 4	No Preference	19	232.15
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	Rating Area 4	No Preference	22	246.71
	Rating Area 4	No Preference	23	246.71
	Rating Area 4	No Preference	24	246.71
	Rating Area 4	No Preference	25	247.70
	Rating Area 4	No Preference	26	252.63
	Rating Area 4	No Preference	27	258.55
	Rating Area 4	No Preference	28	268.17
	Rating Area 4	No Preference	29	276.07
	Rating Area 4	No Preference	30	280.02
	Rating Area 4	No Preference	31	285.94
	Rating Area 4	No Preference	32	291.86
	Rating Area 4	No Preference	33	295.56
	Rating Area 4	No Preference	34	299.51
	Rating Area 4	No Preference	35	301.48
	Rating Area 4	No Preference	36	303.45
	Rating Area 4	No Preference	37	305.43
	Rating Area 4	No Preference	38	307.40
	Rating Area 4	No Preference	39	311.35
	Rating Area 4	No Preference	40	315.30
	Rating Area 4	No Preference	41	321.22



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	16322PA0060132 Rating Area 4	No Preference	44	344.65
	16322PA0060132 Rating Area 4	No Preference	45	356.25
	16322PA0060132 Rating Area 4	No Preference	46	370.07
	16322PA0060132 Rating Area 4	No Preference	47	385.61
	16322PA0060132 Rating Area 4	No Preference	48	403.37
	16322PA0060132 Rating Area 4	No Preference	49	420.89
	16322PA0060132 Rating Area 4	No Preference	50	440.62
	16322PA0060132 Rating Area 4	No Preference	51	460.11
	16322PA0060132 Rating Area 4	No Preference	52	481.58
	16322PA0060132 Rating Area 4	No Preference	53	503.29
	16322PA0060132 Rating Area 4	No Preference	54	526.73
	16322PA0060132 Rating Area 4	No Preference	55	550.16
	16322PA0060132 Rating Area 4	No Preference	56	575.57
	16322PA0060132 Rating Area 4	No Preference	57	601.23
	16322PA0060132 Rating Area 4	No Preference	58	628.62
	16322PA0060132 Rating Area 4	No Preference	59	642.19
	16322PA0060132 Rating Area 4	No Preference	60	669.57
	16322PA0060132 Rating Area 4	No Preference	61	693.26
	16322PA0060132 Rating Area 4	No Preference	62	708.80
	16322PA0060132 Rating Area 4	No Preference	63	728.29
	16322PA0060132 Rating Area 4	No Preference	64 and over	740.13
	16322PA0060132 Rating Area 5	No Preference	0-14	203.01
	16322PA0060132 Rating Area 5	No Preference	15	221.05
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	16322PA0060132 Rating Area 5	No Preference	23	265.37
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	16322PA0060132 Rating Area 5	No Preference	25	266.43
	16322PA0060132 Rating Area 5	No Preference	26	271.74
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	16322PA0060132 Rating Area 5	No Preference	29	296.95
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	16322PA0060132 Rating Area 5	No Preference	32	313.93
	16322PA0060132 Rating Area 5	No Preference	33	317.91
	16322PA0060132 Rating Area 5	No Preference	34	322.16
	16322PA0060132 Rating Area 5	No Preference	35	324.28
	16322PA0060132 Rating Area 5	No Preference	36	326.41
	16322PA0060132 Rating Area 5	No Preference	37	328.53
	16322PA0060132 Rating Area 5	No Preference	38	330.65
	16322PA0060132 Rating Area 5	No Preference	39	334.90
	16322PA0060132 Rating Area 5	No Preference	40	339.14
	16322PA0060132 Rating Area 5	No Preference	41	345.51
	16322PA0060132 Rating Area 5	No Preference	42	351.62
	16322PA0060132 Rating Area 5	No Preference	43	360.11
	16322PA0060132 Rating Area 5	No Preference	44	370.72
	16322PA0060132 Rating Area 5	No Preference	45	383.19
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	16322PA0060132 Rating Area 5	No Preference	58	676.16
	16322PA0060132 Rating Area 5	No Preference	59	690.76
	16322PA0060132 Rating Area 5	No Preference	60	720.21
	16322PA0060132 Rating Area 5	No Preference	61	745.69
	16322PA0060132 Rating Area 5	No Preference	62	762.41
	16322PA0060132 Rating Area 5	No Preference	63	783.37
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	16322PA0060133 Rating Area 1	No Preference	17	241.59
	16322PA0060133 Rating Area 1	No Preference	18	249.23
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	16322PA0060133 Rating Area 1	No Preference	26	279.53
	16322PA0060133 Rating Area 1	No Preference	27	286.08
	16322PA0060133 Rating Area 1	No Preference	28	296.73
	16322PA0060133 Rating Area 1	No Preference	29	305.46
	16322PA0060133 Rating Area 1	No Preference	30	309.83
	16322PA0060133 Rating Area 1	No Preference	31	316.38
	16322PA0060133 Rating Area 1	No Preference	32	322.94
	16322PA0060133 Rating Area 1	No Preference	33	327.03
	16322PA0060133 Rating Area 1	No Preference	34	331.40
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	16322PA0060133 Rating Area 1	No Preference	37	337.95
	16322PA0060133 Rating Area 1	No Preference	38	340.13
	16322PA0060133 Rating Area 1	No Preference	39	344.50
	16322PA0060133 Rating Area 1	No Preference	40	348.87
	16322PA0060133 Rating Area 1	No Preference	41	355.42
	16322PA0060133 Rating Area 1	No Preference	42	361.70
	16322PA0060133 Rating Area 1	No Preference	43	370.43
	16322PA0060133 Rating Area 1	No Preference	44	381.35
	16322PA0060133 Rating Area 1	No Preference	45	394.18
	16322PA0060133 Rating Area 1	No Preference	46	409.47
	16322PA0060133 Rating Area 1	No Preference	47	426.67
	16322PA0060133 Rating Area 1	No Preference	48	446.32
	16322PA0060133 Rating Area 1	No Preference	49	465.70

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	16322PA0060133	Rating Area 1	No Preference	51	509.11
	16322PA0060133	Rating Area 1	No Preference	52	532.86
	16322PA0060133	Rating Area 1	No Preference	53	556.88
	16322PA0060133	Rating Area 1	No Preference	54	582.81
	16322PA0060133	Rating Area 1	No Preference	55	608.75
	16322PA0060133	Rating Area 1	No Preference	56	636.86
	16322PA0060133	Rating Area 1	No Preference	57	665.25
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	16322PA0060133	Rating Area 1	No Preference	61	767.07
	16322PA0060133	Rating Area 1	No Preference	62	784.27
	16322PA0060133	Rating Area 1	No Preference	63	805.84
	16322PA0060133	Rating Area 1	No Preference	64 and over	818.94
	16322PA0060133	Rating Area 4	No Preference	0-14	202.42
	16322PA0060133	Rating Area 4	No Preference	15	220.41
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	16322PA0060133	Rating Area 4	No Preference	24	264.60
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	16322PA0060133	Rating Area 4	No Preference	28	287.62
	16322PA0060133	Rating Area 4	No Preference	29	296.09
	16322PA0060133	Rating Area 4	No Preference	30	300.32
	16322PA0060133	Rating Area 4	No Preference	31	306.67
	16322PA0060133	Rating Area 4	No Preference	32	313.02
	16322PA0060133	Rating Area 4	No Preference	33	316.99
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	16322PA0060133	Rating Area 4	No Preference	36	325.46
	16322PA0060133	Rating Area 4	No Preference	37	327.57
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	16322PA0060133	Rating Area 4	No Preference	40	338.16
	16322PA0060133	Rating Area 4	No Preference	41	344.51
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	16322PA0060133	Rating Area 4	No Preference	43	359.06
	16322PA0060133	Rating Area 4	No Preference	44	369.65
	16322PA0060133	Rating Area 4	No Preference	45	382.08
	16322PA0060133	Rating Area 4	No Preference	46	396.90
	16322PA0060133	Rating Area 4	No Preference	47	413.57
	16322PA0060133	Rating Area 4	No Preference	48	432.62
	16322PA0060133	Rating Area 4	No Preference	49	451.41
	16322PA0060133	Rating Area 4	No Preference	50	472.58
	16322PA0060133	Rating Area 4	No Preference	51	493.48
	16322PA0060133	Rating Area 4	No Preference	52	516.50
	16322PA0060133	Rating Area 4	No Preference	53	539.78
	16322PA0060133	Rating Area 4	No Preference	54	564.92
	16322PA0060133	Rating Area 4	No Preference	55	590.06
	16322PA0060133	Rating Area 4	No Preference	56	617.31
	16322PA0060133	Rating Area 4	No Preference	57	644.83
	16322PA0060133	Rating Area 4	No Preference	58	674.20
	16322PA0060133	Rating Area 4	No Preference	59	688.75
	16322PA0060133	Rating Area 4	No Preference	60	718.12
	16322PA0060133	Rating Area 4	No Preference	61	743.53
	16322PA0060133	Rating Area 4	No Preference	62	760.20
	16322PA0060133	Rating Area 4	No Preference	63	781.10
	16322PA0060133	Rating Area 4	No Preference	64 and over	793.80
	16322PA0060133	Rating Area 5	No Preference	0-14	217.73
	16322PA0060133	Rating Area 5	No Preference	15	237.09
	16322PA0060133	Rating Area 5	No Preference	16	244.49
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	16322PA0060133	Rating Area 5	No Preference	18	259.86
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	16322PA0060133	Rating Area 5	No Preference	21	284.62
	16322PA0060133	Rating Area 5	No Preference	22	284.62
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	16322PA0060133	Rating Area 5	No Preference	25	285.76
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	16322PA0060133	Rating Area 5	No Preference	28	309.38
	16322PA0060133	Rating Area 5	No Preference	29	318.49
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	16322PA0060133	Rating Area 5	No Preference	32	336.71
	16322PA0060133	Rating Area 5	No Preference	33	340.97
	16322PA0060133	Rating Area 5	No Preference	34	345.53
	16322PA0060133	Rating Area 5	No Preference	35	347.81
	16322PA0060133	Rating Area 5	No Preference	36	350.08
	16322PA0060133	Rating Area 5	No Preference	37	352.36
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	16322PA0060133	Rating Area 5	No Preference	39	359.19
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	16322PA0060133	Rating Area 5	No Preference	43	386.23
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	16322PA0060133	Rating Area 5	No Preference	45	410.99
	16322PA0060133	Rating Area 5	No Preference	46	426.93
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	16322PA0060133	Rating Area 5	No Preference	49	485.56
	16322PA0060133	Rating Area 5	No Preference	50	508.33
	16322PA0060133	Rating Area 5	No Preference	51	530.82
	16322PA0060133	Rating Area 5	No Preference	52	555.58
	16322PA0060133	Rating Area 5	No Preference	53	580.62
	16322PA0060133	Rating Area 5	No Preference	54	607.66
	16322PA0060133	Rating Area 5	No Preference	55	634.70
	16322PA0060133	Rating Area 5	No Preference	56	664.02
	16322PA0060133	Rating Area 5	No Preference	57	693.62

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	16322PA0060133	Rating Area 5	No Preference	59	740.87
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	16322PA0060133	Rating Area 5	No Preference	61	799.78
	16322PA0060133	Rating Area 5	No Preference	62	817.71
	16322PA0060133	Rating Area 5	No Preference	63	840.20
	16322PA0060133	Rating Area 5	No Preference	64 and over	853.86
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	16322PA0060134	Rating Area 1	No Preference	16	270.99
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	16322PA0060134	Rating Area 1	No Preference	23	315.47
	16322PA0060134	Rating Area 1	No Preference	24	315.47
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	16322PA0060134	Rating Area 1	No Preference	26	323.04
	16322PA0060134	Rating Area 1	No Preference	27	330.61
	16322PA0060134	Rating Area 1	No Preference	28	342.92
	16322PA0060134	Rating Area 1	No Preference	29	353.01
	16322PA0060134	Rating Area 1	No Preference	30	358.06
	16322PA0060134	Rating Area 1	No Preference	31	365.63
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	16322PA0060134	Rating Area 1	No Preference	33	377.93
	16322PA0060134	Rating Area 1	No Preference	34	382.98
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	16322PA0060134	Rating Area 1	No Preference	36	388.03
	16322PA0060134	Rating Area 1	No Preference	37	390.55
	16322PA0060134	Rating Area 1	No Preference	38	393.08
	16322PA0060134	Rating Area 1	No Preference	39	398.12
	16322PA0060134	Rating Area 1	No Preference	40	403.17
	16322PA0060134	Rating Area 1	No Preference	41	410.74
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	16322PA0060134	Rating Area 1	No Preference	45	455.54
	16322PA0060134	Rating Area 1	No Preference	46	473.21
	16322PA0060134	Rating Area 1	No Preference	47	493.08
	16322PA0060134	Rating Area 1	No Preference	48	515.79
	16322PA0060134	Rating Area 1	No Preference	49	538.19
	16322PA0060134	Rating Area 1	No Preference	50	563.43
	16322PA0060134	Rating Area 1	No Preference	51	588.35
	16322PA0060134	Rating Area 1	No Preference	52	615.80
	16322PA0060134	Rating Area 1	No Preference	53	643.56
	16322PA0060134	Rating Area 1	No Preference	54	673.53
	16322PA0060134	Rating Area 1	No Preference	55	703.50
	16322PA0060134	Rating Area 1	No Preference	56	735.99
	16322PA0060134	Rating Area 1	No Preference	57	768.80
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	16322PA0060134	Rating Area 1	No Preference	59	821.17
	16322PA0060134	Rating Area 1	No Preference	60	856.19
	16322PA0060134	Rating Area 1	No Preference	61	886.47
	16322PA0060134	Rating Area 1	No Preference	62	906.35
	16322PA0060134	Rating Area 1	No Preference	63	931.27
	16322PA0060134	Rating Area 1	No Preference	64 and over	946.41
	16322PA0060134	Rating Area 4	No Preference	0-14	233.92
	16322PA0060134	Rating Area 4	No Preference	15	254.71
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	16322PA0060134	Rating Area 4	No Preference	26	313.12
	16322PA0060134	Rating Area 4	No Preference	27	320.46
	16322PA0060134	Rating Area 4	No Preference	28	332.38
	16322PA0060134	Rating Area 4	No Preference	29	342.17
	16322PA0060134	Rating Area 4	No Preference	30	347.06
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	16322PA0060134	Rating Area 4	No Preference	32	361.74
	16322PA0060134	Rating Area 4	No Preference	33	366.32
	16322PA0060134	Rating Area 4	No Preference	34	371.22
	16322PA0060134	Rating Area 4	No Preference	35	373.66
	16322PA0060134	Rating Area 4	No Preference	36	376.11
	16322PA0060134	Rating Area 4	No Preference	37	378.56
	16322PA0060134	Rating Area 4	No Preference	38	381.00
	16322PA0060134	Rating Area 4	No Preference	39	385.89
	16322PA0060134	Rating Area 4	No Preference	40	390.79
	16322PA0060134	Rating Area 4	No Preference	41	398.13
	16322PA0060134	Rating Area 4	No Preference	42	405.16
	16322PA0060134	Rating Area 4	No Preference	43	414.94
	16322PA0060134	Rating Area 4	No Preference	44	427.17
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	16322PA0060134	Rating Area 4	No Preference	46	458.67
	16322PA0060134	Rating Area 4	No Preference	47	477.93
	16322PA0060134	Rating Area 4	No Preference	48	499.95
	16322PA0060134	Rating Area 4	No Preference	49	521.66
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	16322PA0060134	Rating Area 4	No Preference	51	570.28
	16322PA0060134	Rating Area 4	No Preference	52	596.88
	16322PA0060134	Rating Area 4	No Preference	53	623.79
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	16322PA0060134	Rating Area 4	No Preference	55	681.89
	16322PA0060134	Rating Area 4	No Preference	56	713.38
	16322PA0060134	Rating Area 4	No Preference	57	745.19
	16322PA0060134	Rating Area 4	No Preference	58	779.13
	16322PA0060134	Rating Area 4	No Preference	59	795.95
	16322PA0060134	Rating Area 4	No Preference	60	829.89
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	16322PA0060134	Rating Area 4	No Preference	62	878.51
	16322PA0060134	Rating Area 4	No Preference	63	902.66
	16322PA0060134	Rating Area 4	No Preference	64 and over	917.34
	16322PA0060134	Rating Area 5	No Preference	0-14	251.62

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	16322PA0060134	Rating Area 5	No Preference	20	319.04
	16322PA0060134	Rating Area 5	No Preference	21	328.91
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	16322PA0060134	Rating Area 5	No Preference	37	407.19
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	16322PA0060134	Rating Area 5	No Preference	42	435.81
	16322PA0060134	Rating Area 5	No Preference	43	446.33
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	16322PA0060134	Rating Area 5	No Preference	45	474.95
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	16322PA0060134	Rating Area 5	No Preference	52	642.03
	16322PA0060134	Rating Area 5	No Preference	53	670.98
	16322PA0060134	Rating Area 5	No Preference	54	702.22
	16322PA0060134	Rating Area 5	No Preference	55	733.47
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	16322PA0060134	Rating Area 5	No Preference	57	801.55
	16322PA0060134	Rating Area 5	No Preference	58	838.06
	16322PA0060134	Rating Area 5	No Preference	59	856.15
	16322PA0060134	Rating Area 5	No Preference	60	892.66
	16322PA0060134	Rating Area 5	No Preference	61	924.24
	16322PA0060134	Rating Area 5	No Preference	62	944.96
	16322PA0060134	Rating Area 5	No Preference	63	970.94
	16322PA0060134	Rating Area 5	No Preference	64 and over	986.73
	16322PA0060135	Rating Area 1	No Preference	0-14	202.56
	16322PA0060135	Rating Area 1	No Preference	15	220.57
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	16322PA0060135	Rating Area 1	No Preference	25	265.85
	16322PA0060135	Rating Area 1	No Preference	26	271.14
	16322PA0060135	Rating Area 1	No Preference	27	277.50
	16322PA0060135	Rating Area 1	No Preference	28	287.83
	16322PA0060135	Rating Area 1	No Preference	29	296.30
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	16322PA0060135	Rating Area 1	No Preference	33	317.22
	16322PA0060135	Rating Area 1	No Preference	34	321.46
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	16322PA0060135	Rating Area 1	No Preference	42	350.85
	16322PA0060135	Rating Area 1	No Preference	43	359.32
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	16322PA0060135	Rating Area 1	No Preference	45	382.36
	16322PA0060135	Rating Area 1	No Preference	46	397.19
	16322PA0060135	Rating Area 1	No Preference	47	413.87
	16322PA0060135	Rating Area 1	No Preference	48	432.93
	16322PA0060135	Rating Area 1	No Preference	49	451.73
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	16322PA0060135	Rating Area 1	No Preference	56	617.76
	16322PA0060135	Rating Area 1	No Preference	57	645.29
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	16322PA0060135	Rating Area 1	No Preference	59	689.25
	16322PA0060135	Rating Area 1	No Preference	60	718.64
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	16322PA0060135	Rating Area 1	No Preference	62	760.74
	16322PA0060135	Rating Area 1	No Preference	63	781.66
	16322PA0060135	Rating Area 1	No Preference	64 and over	794.37
	16322PA0060135	Rating Area 4	No Preference	0-14	196.34
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	Rating Area 4	No Preference	24	256.66
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	Rating Area 4	No Preference	26	262.82
	Rating Area 4	No Preference	27	268.98
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	Rating Area 4	No Preference	31	297.47
	Rating Area 4	No Preference	32	303.63
	Rating Area 4	No Preference	33	307.48
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	Rating Area 4	No Preference	60	696.58
	Rating Area 4	No Preference	61	721.21
	Rating Area 4	No Preference	62	737.38
	Rating Area 4	No Preference	63	757.66
	Rating Area 4	No Preference	64 and over	769.98
16322PA0060135	Rating Area 5	No Preference	0-14	211.19
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	Rating Area 5	No Preference	17	244.32
	Rating Area 5	No Preference	18	252.05
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	Rating Area 5	No Preference	59	718.61
	Rating Area 5	No Preference	60	749.25
	Rating Area 5	No Preference	61	775.76
	Rating Area 5	No Preference	62	793.15
	Rating Area 5	No Preference	63	814.96
	Rating Area 5	No Preference	64 and over	828.21
16322PA0070029	Rating Area 1	No Preference	0-14	247.23
16322PA0070029	Rating Area 1	No Preference	15	269.20
	Rating Area 1	No Preference	16	277.60
	Rating Area 1	No Preference	17	286.01
	Rating Area 1	No Preference	18	295.05
	Rating Area 1	No Preference	19	304.10
	Rating Area 1	No Preference	20	313.47
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	Rating Area 1	No Preference	25	324.46
	Rating Area 1	No Preference	26	330.93
	Rating Area 1	No Preference	27	338.68
	Rating Area 1	No Preference	28	351.29
	Rating Area 1	No Preference	29	361.63
	Rating Area 1	No Preference	30	366.80

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	16322PA0070029	Rating Area 1	No Preference	32	382.31
	16322PA0070029	Rating Area 1	No Preference	33	387.16
	16322PA0070029	Rating Area 1	No Preference	34	392.33
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	16322PA0070029	Rating Area 1	No Preference	36	397.50
	16322PA0070029	Rating Area 1	No Preference	37	400.08
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	16322PA0070029	Rating Area 1	No Preference	43	438.54
	16322PA0070029	Rating Area 1	No Preference	44	451.47
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	16322PA0070029	Rating Area 1	No Preference	48	528.38
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	16322PA0070029	Rating Area 1	No Preference	50	577.18
	16322PA0070029	Rating Area 1	No Preference	51	602.71
	16322PA0070029	Rating Area 1	No Preference	52	630.83
	16322PA0070029	Rating Area 1	No Preference	53	659.27
	16322PA0070029	Rating Area 1	No Preference	54	689.97
	16322PA0070029	Rating Area 1	No Preference	55	720.67
	16322PA0070029	Rating Area 1	No Preference	56	753.96
	16322PA0070029	Rating Area 1	No Preference	57	787.57
	16322PA0070029	Rating Area 1	No Preference	58	823.44
	16322PA0070029	Rating Area 1	No Preference	59	841.21
	16322PA0070029	Rating Area 1	No Preference	60	877.08
	16322PA0070029	Rating Area 1	No Preference	61	908.11
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	16322PA0070029	Rating Area 1	No Preference	63	954.00
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	16322PA0070029	Rating Area 2	No Preference	18	351.05
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	16322PA0070029	Rating Area 2	No Preference	28	417.95
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	16322PA0070029	Rating Area 2	No Preference	30	436.41
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	16322PA0070029	Rating Area 2	No Preference	32	454.86
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	16322PA0070029	Rating Area 2	No Preference	34	466.78
	16322PA0070029	Rating Area 2	No Preference	35	469.86
	16322PA0070029	Rating Area 2	No Preference	36	472.94
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	16322PA0070029	Rating Area 2	No Preference	39	485.24
	16322PA0070029	Rating Area 2	No Preference	40	491.39
	16322PA0070029	Rating Area 2	No Preference	41	500.62
	16322PA0070029	Rating Area 2	No Preference	42	509.46
	16322PA0070029	Rating Area 2	No Preference	43	521.77
	16322PA0070029	Rating Area 2	No Preference	44	537.15
	16322PA0070029	Rating Area 2	No Preference	45	555.22
	16322PA0070029	Rating Area 2	No Preference	46	576.75
	16322PA0070029	Rating Area 2	No Preference	47	600.97
	16322PA0070029	Rating Area 2	No Preference	48	628.66
	16322PA0070029	Rating Area 2	No Preference	49	655.96
	16322PA0070029	Rating Area 2	No Preference	50	686.72
	16322PA0070029	Rating Area 2	No Preference	51	717.09
	16322PA0070029	Rating Area 2	No Preference	52	750.54
	16322PA0070029	Rating Area 2	No Preference	53	784.38
	16322PA0070029	Rating Area 2	No Preference	54	820.91
	16322PA0070029	Rating Area 2	No Preference	55	857.44
	16322PA0070029	Rating Area 2	No Preference	56	897.04
	16322PA0070029	Rating Area 2	No Preference	57	937.03
	16322PA0070029	Rating Area 2	No Preference	58	979.71
	16322PA0070029	Rating Area 2	No Preference	59	1000.85
	16322PA0070029	Rating Area 2	No Preference	60	1043.53
	16322PA0070029	Rating Area 2	No Preference	61	1080.45
	16322PA0070029	Rating Area 2	No Preference	62	1104.67
	16322PA0070029	Rating Area 2	No Preference	63	1135.04
	16322PA0070029	Rating Area 2	No Preference	64 and over	1153.50
	16322PA0070029	Rating Area 4	No Preference	0-14	239.64
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	16322PA0070029	Rating Area 4	No Preference	16	269.08
	16322PA0070029	Rating Area 4	No Preference	17	277.23
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	16322PA0070029	Rating Area 4	No Preference	19	294.77
	16322PA0070029	Rating Area 4	No Preference	20	303.85
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	16322PA0070029	Rating Area 4	No Preference	22	313.25
	16322PA0070029	Rating Area 4	No Preference	23	313.25
	16322PA0070029	Rating Area 4	No Preference	24	313.25
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	16322PA0070029	Rating Area 4	No Preference	26	320.77
	16322PA0070029	Rating Area 4	No Preference	27	328.29
	16322PA0070029	Rating Area 4	No Preference	28	340.50
	16322PA0070029	Rating Area 4	No Preference	29	350.53
	16322PA0070029	Rating Area 4	No Preference	30	355.54
	16322PA0070029	Rating Area 4	No Preference	31	363.06
	16322PA0070029	Rating Area 4	No Preference	32	370.57
	16322PA0070029	Rating Area 4	No Preference	33	375.27
	16322PA0070029	Rating Area 4	No Preference	34	380.29
	16322PA0070029	Rating Area 4	No Preference	35	382.79
	16322PA0070029	Rating Area 4	No Preference	36	385.30
	16322PA0070029	Rating Area 4	No Preference	37	387.80
	16322PA0070029	Rating Area 4	No Preference	38	390.31

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	Rating Area 4	No Preference	41	407.85
	Rating Area 4	No Preference	42	415.06
	Rating Area 4	No Preference	43	425.08
	Rating Area 4	No Preference	44	437.61
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	Rating Area 4	No Preference	46	469.88
	Rating Area 4	No Preference	47	489.61
	Rating Area 4	No Preference	48	512.16
	Rating Area 4	No Preference	49	534.40
	Rating Area 4	No Preference	50	559.46
	Rating Area 4	No Preference	51	584.21
	Rating Area 4	No Preference	52	611.46
	Rating Area 4	No Preference	53	639.03
	Rating Area 4	No Preference	54	668.79
	Rating Area 4	No Preference	55	698.55
	Rating Area 4	No Preference	56	730.81
	Rating Area 4	No Preference	57	763.39
	Rating Area 4	No Preference	58	798.16
	Rating Area 4	No Preference	59	815.39
	Rating Area 4	No Preference	60	850.16
	Rating Area 4	No Preference	61	880.23
	Rating Area 4	No Preference	62	899.97
	Rating Area 4	No Preference	63	924.71
	Rating Area 4	No Preference	64 and over	939.75
16322PA0070029	Rating Area 5	No Preference	0-14	257.77
16322PA0070029	Rating Area 5	No Preference	15	280.68
	Rating Area 5	No Preference	16	289.44
	Rating Area 5	No Preference	17	298.20
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	Rating Area 5	No Preference	20	326.84
	Rating Area 5	No Preference	21	336.95
	Rating Area 5	No Preference	22	336.95
	Rating Area 5	No Preference	23	336.95
	Rating Area 5	No Preference	24	336.95
	Rating Area 5	No Preference	25	338.30
	Rating Area 5	No Preference	26	345.04
	Rating Area 5	No Preference	27	353.12
	Rating Area 5	No Preference	28	366.26
	Rating Area 5	No Preference	29	377.05
	Rating Area 5	No Preference	30	382.44
	Rating Area 5	No Preference	31	390.53
	Rating Area 5	No Preference	32	398.61
	Rating Area 5	No Preference	33	403.67
	Rating Area 5	No Preference	34	409.06
	Rating Area 5	No Preference	35	411.75
	Rating Area 5	No Preference	36	414.45
	Rating Area 5	No Preference	37	417.14
	Rating Area 5	No Preference	38	419.84
	Rating Area 5	No Preference	39	425.23
	Rating Area 5	No Preference	40	430.62
	Rating Area 5	No Preference	41	438.71
	Rating Area 5	No Preference	42	446.46
	Rating Area 5	No Preference	43	457.24
	Rating Area 5	No Preference	44	470.72
	Rating Area 5	No Preference	45	486.56
	Rating Area 5	No Preference	46	505.43
	Rating Area 5	No Preference	47	526.65
	Rating Area 5	No Preference	48	550.91
	Rating Area 5	No Preference	49	574.84
	Rating Area 5	No Preference	50	601.79
	Rating Area 5	No Preference	51	628.41
	Rating Area 5	No Preference	52	657.73
	Rating Area 5	No Preference	53	687.38
	Rating Area 5	No Preference	54	719.39
	Rating Area 5	No Preference	55	751.40
	Rating Area 5	No Preference	56	786.10
	Rating Area 5	No Preference	57	821.15
	Rating Area 5	No Preference	58	858.55
	Rating Area 5	No Preference	59	877.08
	Rating Area 5	No Preference	60	914.48
	Rating Area 5	No Preference	61	946.83
	Rating Area 5	No Preference	62	968.06
	Rating Area 5	No Preference	63	994.68
	Rating Area 5	No Preference	64 and over	1010.85
16322PA0070030	Rating Area 1	No Preference	0-14	248.33
16322PA0070030	Rating Area 1	No Preference	15	270.41
	Rating Area 1	No Preference	16	278.85
	Rating Area 1	No Preference	17	287.29
	Rating Area 1	No Preference	18	296.38
	Rating Area 1	No Preference	19	305.47
	Rating Area 1	No Preference	20	314.88
	Rating Area 1	No Preference	21	324.62
	Rating Area 1	No Preference	22	324.62
	Rating Area 1	No Preference	23	324.62
	Rating Area 1	No Preference	24	324.62
	Rating Area 1	No Preference	25	325.92
	Rating Area 1	No Preference	26	332.41
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	Rating Area 1	No Preference	28	352.86
	Rating Area 1	No Preference	29	363.25
	Rating Area 1	No Preference	30	368.44
	Rating Area 1	No Preference	31	376.23
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	Rating Area 1	No Preference	38	404.48
	Rating Area 1	No Preference	39	409.67
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	Rating Area 1	No Preference	42	430.12
	Rating Area 1	No Preference	43	440.51
	Rating Area 1	No Preference	44	453.49
	Rating Area 1	No Preference	45	468.75
	Rating Area 1	No Preference	46	486.93



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	Rating Area 1	No Preference	49	553.80
	Rating Area 1	No Preference	50	579.77
	Rating Area 1	No Preference	51	605.42
	Rating Area 1	No Preference	52	633.66
	Rating Area 1	No Preference	53	662.22
	Rating Area 1	No Preference	54	693.06
	Rating Area 1	No Preference	55	723.90
	Rating Area 1	No Preference	56	757.34
	Rating Area 1	No Preference	57	791.10
	Rating Area 1	No Preference	58	827.13
	Rating Area 1	No Preference	59	844.99
	Rating Area 1	No Preference	60	881.02
	Rating Area 1	No Preference	61	912.18
	Rating Area 1	No Preference	62	932.63
	Rating Area 1	No Preference	63	958.28
	Rating Area 1	No Preference	64 and over	973.86
16322PA0070030	Rating Area 2	No Preference	0-14	295.46
16322PA0070030	Rating Area 2	No Preference	15	321.72
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	Rating Area 2	No Preference	17	341.80
	Rating Area 2	No Preference	18	352.62
	Rating Area 2	No Preference	19	363.43
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	Rating Area 2	No Preference	22	386.22
	Rating Area 2	No Preference	23	386.22
	Rating Area 2	No Preference	24	386.22
	Rating Area 2	No Preference	25	387.76
	Rating Area 2	No Preference	26	395.49
	Rating Area 2	No Preference	27	404.76
	Rating Area 2	No Preference	28	419.82
	Rating Area 2	No Preference	29	432.18
	Rating Area 2	No Preference	30	438.36
	Rating Area 2	No Preference	31	447.63
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	Rating Area 2	No Preference	33	462.69
	Rating Area 2	No Preference	34	468.87
	Rating Area 2	No Preference	35	471.96
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	Rating Area 2	No Preference	38	481.23
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	Rating Area 2	No Preference	40	493.59
	Rating Area 2	No Preference	41	502.86
	Rating Area 2	No Preference	42	511.74
	Rating Area 2	No Preference	43	524.10
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	Rating Area 2	No Preference	45	557.70
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	Rating Area 2	No Preference	53	787.89
	Rating Area 2	No Preference	54	824.58
	Rating Area 2	No Preference	55	861.27
	Rating Area 2	No Preference	56	901.05
	Rating Area 2	No Preference	57	941.22
	Rating Area 2	No Preference	58	984.09
	Rating Area 2	No Preference	59	1005.33
	Rating Area 2	No Preference	60	1048.20
	Rating Area 2	No Preference	61	1085.28
	Rating Area 2	No Preference	62	1109.61
	Rating Area 2	No Preference	63	1140.12
	Rating Area 2	No Preference	64 and over	1158.66
16322PA0070030	Rating Area 4	No Preference	0-14	240.71
16322PA0070030	Rating Area 4	No Preference	15	262.11
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	Rating Area 4	No Preference	18	287.28
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	Rating Area 4	No Preference	23	314.66
	Rating Area 4	No Preference	24	314.66
	Rating Area 4	No Preference	25	315.92
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	Rating Area 4	No Preference	35	384.51
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	Rating Area 4	No Preference	38	392.07
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	Rating Area 4	No Preference	42	416.92
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	Rating Area 4	No Preference	44	439.58
	Rating Area 4	No Preference	45	454.37
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	Rating Area 4	No Preference	47	491.81
	Rating Area 4	No Preference	48	514.47
	Rating Area 4	No Preference	49	536.81
	Rating Area 4	No Preference	50	561.98
	Rating Area 4	No Preference	51	586.84
	Rating Area 4	No Preference	52	614.22
	Rating Area 4	No Preference	53	641.91
	Rating Area 4	No Preference	54	671.80



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	16322PA0070030	Rating Area 4	No Preference	57	766.83
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	16322PA0070030	Rating Area 4	No Preference	60	853.99
	16322PA0070030	Rating Area 4	No Preference	61	884.19
	16322PA0070030	Rating Area 4	No Preference	62	904.02
	16322PA0070030	Rating Area 4	No Preference	63	928.88
	16322PA0070030	Rating Area 4	No Preference	64 and over	943.98
	16322PA0070030	Rating Area 5	No Preference	0-14	258.91
	16322PA0070030	Rating Area 5	No Preference	15	281.93
	16322PA0070030	Rating Area 5	No Preference	16	290.73
	16322PA0070030	Rating Area 5	No Preference	17	299.53
	16322PA0070030	Rating Area 5	No Preference	18	309.00
	16322PA0070030	Rating Area 5	No Preference	19	318.48
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	16322PA0070030	Rating Area 5	No Preference	25	339.80
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	16322PA0070030	Rating Area 5	No Preference	28	367.90
	16322PA0070030	Rating Area 5	No Preference	29	378.73
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	16322PA0070030	Rating Area 5	No Preference	36	416.29
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	16322PA0070030	Rating Area 5	No Preference	38	421.71
	16322PA0070030	Rating Area 5	No Preference	39	427.12
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	16322PA0070030	Rating Area 5	No Preference	48	553.37
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	16322PA0070030	Rating Area 5	No Preference	50	604.47
	16322PA0070030	Rating Area 5	No Preference	51	631.21
	16322PA0070030	Rating Area 5	No Preference	52	660.65
	16322PA0070030	Rating Area 5	No Preference	53	690.44
	16322PA0070030	Rating Area 5	No Preference	54	722.59
	16322PA0070030	Rating Area 5	No Preference	55	754.74
	16322PA0070030	Rating Area 5	No Preference	56	789.60
	16322PA0070030	Rating Area 5	No Preference	57	824.80
	16322PA0070030	Rating Area 5	No Preference	58	862.37
	16322PA0070030	Rating Area 5	No Preference	59	880.99
	16322PA0070030	Rating Area 5	No Preference	60	918.55
	16322PA0070030	Rating Area 5	No Preference	61	951.04
	16322PA0070030	Rating Area 5	No Preference	62	972.37
	16322PA0070030	Rating Area 5	No Preference	63	999.10
	16322PA0070030	Rating Area 5	No Preference	64 and over	1015.35
	16322PA0070032	Rating Area 1	No Preference	0-14	244.93
	16322PA0070032	Rating Area 1	No Preference	15	266.70
	16322PA0070032	Rating Area 1	No Preference	16	275.03
	16322PA0070032	Rating Area 1	No Preference	17	283.35
	16322PA0070032	Rating Area 1	No Preference	18	292.32
	16322PA0070032	Rating Area 1	No Preference	19	301.28
	16322PA0070032	Rating Area 1	No Preference	20	310.56
	16322PA0070032	Rating Area 1	No Preference	21	320.17
	16322PA0070032	Rating Area 1	No Preference	22	320.17
	16322PA0070032	Rating Area 1	No Preference	23	320.17
	16322PA0070032	Rating Area 1	No Preference	24	320.17
	16322PA0070032	Rating Area 1	No Preference	25	321.45
	16322PA0070032	Rating Area 1	No Preference	26	327.85
	16322PA0070032	Rating Area 1	No Preference	27	335.54
	16322PA0070032	Rating Area 1	No Preference	28	348.02
	16322PA0070032	Rating Area 1	No Preference	29	358.27
	16322PA0070032	Rating Area 1	No Preference	30	363.39
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	16322PA0070032	Rating Area 1	No Preference	32	378.76
	16322PA0070032	Rating Area 1	No Preference	33	383.56
	16322PA0070032	Rating Area 1	No Preference	34	388.69
	16322PA0070032	Rating Area 1	No Preference	35	391.25
	16322PA0070032	Rating Area 1	No Preference	36	393.81
	16322PA0070032	Rating Area 1	No Preference	37	396.37
	16322PA0070032	Rating Area 1	No Preference	38	398.93
	16322PA0070032	Rating Area 1	No Preference	39	404.05
	16322PA0070032	Rating Area 1	No Preference	40	409.18
	16322PA0070032	Rating Area 1	No Preference	41	416.86
	16322PA0070032	Rating Area 1	No Preference	42	424.23
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	16322PA0070032	Rating Area 1	No Preference	44	447.28
	16322PA0070032	Rating Area 1	No Preference	45	462.33
	16322PA0070032	Rating Area 1	No Preference	46	480.26
	16322PA0070032	Rating Area 1	No Preference	47	500.43
	16322PA0070032	Rating Area 1	No Preference	48	523.48
	16322PA0070032	Rating Area 1	No Preference	49	546.21
	16322PA0070032	Rating Area 1	No Preference	50	571.82
	16322PA0070032	Rating Area 1	No Preference	51	597.12
	16322PA0070032	Rating Area 1	No Preference	52	624.97
	16322PA0070032	Rating Area 1	No Preference	53	653.15
	16322PA0070032	Rating Area 1	No Preference	54	683.56
	16322PA0070032	Rating Area 1	No Preference	55	713.98
	16322PA0070032	Rating Area 1	No Preference	56	746.96
	16322PA0070032	Rating Area 1	No Preference	57	780.25
	16322PA0070032	Rating Area 1	No Preference	58	815.79
	16322PA0070032	Rating Area 1	No Preference	59	833.40
	16322PA0070032	Rating Area 1	No Preference	60	868.94
	16322PA0070032	Rating Area 1	No Preference	61	899.68
	16322PA0070032	Rating Area 1	No Preference	62	919.85

	16322PA0070032	Rating Area 1	No Preference	63	945.14
	16322PA0070032	Rating Area 1	No Preference	64 and over	960.51
	16322PA0070032	Rating Area 2	No Preference	0-14	291.40
	16322PA0070032	Rating Area 2	No Preference	15	317.31
	16322PA0070032	Rating Area 2	No Preference	16	327.21
	16322PA0070032	Rating Area 2	No Preference	17	337.11
	16322PA0070032	Rating Area 2	No Preference	18	347.78
	16322PA0070032	Rating Area 2	No Preference	19	358.45
	16322PA0070032	Rating Area 2	No Preference	20	369.49
	16322PA0070032	Rating Area 2	No Preference	21	380.92
	16322PA0070032	Rating Area 2	No Preference	22	380.92
	16322PA0070032	Rating Area 2	No Preference	23	380.92
	16322PA0070032	Rating Area 2	No Preference	24	380.92
	16322PA0070032	Rating Area 2	No Preference	25	382.44
	16322PA0070032	Rating Area 2	No Preference	26	390.06
	16322PA0070032	Rating Area 2	No Preference	27	399.20
	16322PA0070032	Rating Area 2	No Preference	28	414.06
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	16322PA0070032	Rating Area 2	No Preference	32	450.63
	16322PA0070032	Rating Area 2	No Preference	33	456.34
	16322PA0070032	Rating Area 2	No Preference	34	462.44
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	16322PA0070032	Rating Area 2	No Preference	36	468.53
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	16322PA0070032	Rating Area 2	No Preference	39	480.72
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	16322PA0070032	Rating Area 2	No Preference	41	495.96
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	16322PA0070032	Rating Area 2	No Preference	43	516.91
	16322PA0070032	Rating Area 2	No Preference	44	532.15
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	16322PA0070032	Rating Area 2	No Preference	46	571.38
	16322PA0070032	Rating Area 2	No Preference	47	595.38
	16322PA0070032	Rating Area 2	No Preference	48	622.80
	16322PA0070032	Rating Area 2	No Preference	49	649.85
	16322PA0070032	Rating Area 2	No Preference	50	680.32
	16322PA0070032	Rating Area 2	No Preference	51	710.42
	16322PA0070032	Rating Area 2	No Preference	52	743.56
	16322PA0070032	Rating Area 2	No Preference	53	777.08
	16322PA0070032	Rating Area 2	No Preference	54	813.26
	16322PA0070032	Rating Area 2	No Preference	55	849.45
	16322PA0070032	Rating Area 2	No Preference	56	888.69
	16322PA0070032	Rating Area 2	No Preference	57	928.30
	16322PA0070032	Rating Area 2	No Preference	58	970.58
	16322PA0070032	Rating Area 2	No Preference	59	991.53
	16322PA0070032	Rating Area 2	No Preference	60	1033.82
	16322PA0070032	Rating Area 2	No Preference	61	1070.39
	16322PA0070032	Rating Area 2	No Preference	62	1094.38
16322PA0070032	Rating Area 2	No Preference	63	1124.48	
16322PA0070032	Rating Area 2	No Preference	64 and over	1142.76	
	16322PA0070032	Rating Area 4	No Preference	0-14	237.41
	16322PA0070032	Rating Area 4	No Preference	15	258.51
	16322PA0070032	Rating Area 4	No Preference	16	266.58
	16322PA0070032	Rating Area 4	No Preference	17	274.65
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	16322PA0070032	Rating Area 4	No Preference	27	325.24
	16322PA0070032	Rating Area 4	No Preference	28	337.34
	16322PA0070032	Rating Area 4	No Preference	29	347.27
	16322PA0070032	Rating Area 4	No Preference	30	352.24
	16322PA0070032	Rating Area 4	No Preference	31	359.68
	16322PA0070032	Rating Area 4	No Preference	32	367.13
	16322PA0070032	Rating Area 4	No Preference	33	371.79
	16322PA0070032	Rating Area 4	No Preference	34	376.75
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	16322PA0070032	Rating Area 4	No Preference	36	381.72
	16322PA0070032	Rating Area 4	No Preference	37	384.20
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	16322PA0070032	Rating Area 4	No Preference	39	391.65
	16322PA0070032	Rating Area 4	No Preference	40	396.61
	16322PA0070032	Rating Area 4	No Preference	41	404.06
	16322PA0070032	Rating Area 4	No Preference	42	411.20
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	16322PA0070032	Rating Area 4	No Preference	44	433.54
	16322PA0070032	Rating Area 4	No Preference	45	448.13
	16322PA0070032	Rating Area 4	No Preference	46	465.51
	16322PA0070032	Rating Area 4	No Preference	47	485.06
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	16322PA0070032	Rating Area 4	No Preference	49	529.44
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	16322PA0070032	Rating Area 4	No Preference	51	578.78
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	16322PA0070032	Rating Area 4	No Preference	53	633.09
	16322PA0070032	Rating Area 4	No Preference	54	662.58
	16322PA0070032	Rating Area 4	No Preference	55	692.06
	16322PA0070032	Rating Area 4	No Preference	56	724.02
	16322PA0070032	Rating Area 4	No Preference	57	756.30
	16322PA0070032	Rating Area 4	No Preference	58	790.75
	16322PA0070032	Rating Area 4	No Preference	59	807.82
	16322PA0070032	Rating Area 4	No Preference	60	842.26
	16322PA0070032	Rating Area 4	No Preference	61	872.06
	16322PA0070032	Rating Area 4	No Preference	62	891.61
16322PA0070032	Rating Area 4	No Preference	63	916.12	
16322PA0070032	Rating Area 4	No Preference	64 and over	931.02	
	16322PA0070032	Rating Area 5	No Preference	0-14	255.36
	16322PA0070032	Rating Area 5	No Preference	15	278.06
	16322PA0070032	Rating Area 5	No Preference	16	286.74
	16322PA0070032	Rating Area 5	No Preference	17	295.42
	16322PA0070032	Rating Area 5	No Preference	18	304.77
	16322PA0070032	Rating Area 5	No Preference	19	314.12

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	16322PA0070032	Rating Area 5	No Preference	21	333.81
	16322PA0070032	Rating Area 5	No Preference	22	333.81
	16322PA0070032	Rating Area 5	No Preference	23	333.81
	16322PA0070032	Rating Area 5	No Preference	24	333.81
	16322PA0070032	Rating Area 5	No Preference	25	335.15
	16322PA0070032	Rating Area 5	No Preference	26	341.82
	16322PA0070032	Rating Area 5	No Preference	27	349.83
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	16322PA0070032	Rating Area 5	No Preference	30	378.87
	16322PA0070032	Rating Area 5	No Preference	31	386.89
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	16322PA0070032	Rating Area 5	No Preference	33	399.90
	16322PA0070032	Rating Area 5	No Preference	34	405.25
	16322PA0070032	Rating Area 5	No Preference	35	407.92
	16322PA0070032	Rating Area 5	No Preference	36	410.59
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	16322PA0070032	Rating Area 5	No Preference	38	415.93
	16322PA0070032	Rating Area 5	No Preference	39	421.27
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	16322PA0070032	Rating Area 5	No Preference	41	434.62
	16322PA0070032	Rating Area 5	No Preference	42	442.30
	16322PA0070032	Rating Area 5	No Preference	43	452.98
	16322PA0070032	Rating Area 5	No Preference	44	466.33
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	16322PA0070032	Rating Area 5	No Preference	46	500.72
	16322PA0070032	Rating Area 5	No Preference	47	521.75
	16322PA0070032	Rating Area 5	No Preference	48	545.78
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	16322PA0070032	Rating Area 5	No Preference	51	622.56
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	16322PA0070032	Rating Area 5	No Preference	54	712.68
	16322PA0070032	Rating Area 5	No Preference	55	744.40
	16322PA0070032	Rating Area 5	No Preference	56	778.78
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	16322PA0070032	Rating Area 5	No Preference	61	938.01
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	16322PA0070033	Rating Area 1	No Preference	38	400.45
	16322PA0070033	Rating Area 1	No Preference	39	405.59
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	16322PA0070033	Rating Area 1	No Preference	46	482.09
	16322PA0070033	Rating Area 1	No Preference	47	502.33
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	16322PA0070033	Rating Area 1	No Preference	49	548.29
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	16322PA0070033	Rating Area 1	No Preference	53	655.64
	16322PA0070033	Rating Area 1	No Preference	54	686.17
	16322PA0070033	Rating Area 1	No Preference	55	716.70
	16322PA0070033	Rating Area 1	No Preference	56	749.80
	16322PA0070033	Rating Area 1	No Preference	57	783.23
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	16322PA0070033	Rating Area 1	No Preference	59	836.58
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	16322PA0070033	Rating Area 2	No Preference	62	1098.55
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	16322PA0070033	Rating Area 4	No Preference	62	895.00
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	16322PA0070033	Rating Area 5	No Preference	47	523.73
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	16322PA0070033	Rating Area 5	No Preference	51	624.92
	16322PA0070033	Rating Area 5	No Preference	52	654.08
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	16322PA0070033	Rating Area 5	No Preference	54	715.40
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	16322PA0070033	Rating Area 5	No Preference	62	962.68
	16322PA0070033	Rating Area 5	No Preference	63	989.16
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	16322PA0070034	Rating Area 1	No Preference	63	820.33
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	Rating Area 2	No Preference	46	495.93
	Rating Area 2	No Preference	47	516.76
	Rating Area 2	No Preference	48	540.56
	Rating Area 2	No Preference	49	564.04
	Rating Area 2	No Preference	50	590.49
	Rating Area 2	No Preference	51	616.61
	Rating Area 2	No Preference	52	645.37
	Rating Area 2	No Preference	53	674.46
	Rating Area 2	No Preference	54	705.87
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	Rating Area 2	No Preference	57	805.72
	Rating Area 2	No Preference	58	842.42
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	Rating Area 2	No Preference	61	929.04
	Rating Area 2	No Preference	62	949.87
	Rating Area 2	No Preference	63	975.99
	Rating Area 2	No Preference	64 and over	991.86
16322PA0070034	Rating Area 4	No Preference	0-14	206.06
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16322PA0070034	Rating Area 4	No Preference	57	656.43
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16322PA0070034	Rating Area 4	No Preference	62	773.87
16322PA0070034	Rating Area 4	No Preference	63	795.15
16322PA0070034	Rating Area 4	No Preference	64 and over	808.08
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	16322PA0070035	Rating Area 5	No Preference	63	649.29
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	16322PA0070073	Rating Area 2	No Preference	33	393.08
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	16322PA0070073	Rating Area 2	No Preference	54	700.51
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	16322PA0070073	Rating Area 2	No Preference	56	765.48
	16322PA0070073	Rating Area 2	No Preference	57	799.60
	16322PA0070073	Rating Area 2	No Preference	58	836.02
	16322PA0070073	Rating Area 2	No Preference	59	854.07
	16322PA0070073	Rating Area 2	No Preference	60	890.49
	16322PA0070073	Rating Area 2	No Preference	61	921.99
	16322PA0070073	Rating Area 2	No Preference	62	942.66
	16322PA0070073	Rating Area 2	No Preference	63	968.58
	16322PA0070073	Rating Area 2	No Preference	64 and over	984.33
	16322PA0070073	Rating Area 4	No Preference	0-14	204.49
	16322PA0070073	Rating Area 4	No Preference	15	222.67
	16322PA0070073	Rating Area 4	No Preference	16	229.62
	16322PA0070073	Rating Area 4	No Preference	17	236.57
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	16322PA0070073	Rating Area 4	No Preference	19	251.54
	16322PA0070073	Rating Area 4	No Preference	20	259.29
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	16322PA0070073	Rating Area 4	No Preference	22	267.31
	16322PA0070073	Rating Area 4	No Preference	23	267.31
	16322PA0070073	Rating Area 4	No Preference	24	267.31

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	16322PA0070073	Rating Area 4	No Preference	28	290.57
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	16322PA0070073	Rating Area 4	No Preference	37	330.93
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	16322PA0070073	Rating Area 4	No Preference	41	348.04
	16322PA0070073	Rating Area 4	No Preference	42	354.19
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	16322PA0070073	Rating Area 4	No Preference	44	373.43
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	16322PA0070073	Rating Area 4	No Preference	46	400.97
	16322PA0070073	Rating Area 4	No Preference	47	417.81
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	16322PA0070073	Rating Area 4	No Preference	49	456.03
	16322PA0070073	Rating Area 4	No Preference	50	477.42
	16322PA0070073	Rating Area 4	No Preference	51	498.53
	16322PA0070073	Rating Area 4	No Preference	52	521.79
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	16322PA0070073	Rating Area 4	No Preference	54	570.71
	16322PA0070073	Rating Area 4	No Preference	55	596.10
	16322PA0070073	Rating Area 4	No Preference	56	623.63
	16322PA0070073	Rating Area 4	No Preference	57	651.43
	16322PA0070073	Rating Area 4	No Preference	58	681.11
	16322PA0070073	Rating Area 4	No Preference	59	695.81
	16322PA0070073	Rating Area 4	No Preference	60	725.48
	16322PA0070073	Rating Area 4	No Preference	61	751.14
	16322PA0070073	Rating Area 4	No Preference	62	767.98
	16322PA0070073	Rating Area 4	No Preference	63	789.10
	16322PA0070073	Rating Area 4	No Preference	64 and over	801.93
	16322PA0070073	Rating Area 5	No Preference	0-14	219.96
	16322PA0070073	Rating Area 5	No Preference	15	239.51
	16322PA0070073	Rating Area 5	No Preference	16	246.99
	16322PA0070073	Rating Area 5	No Preference	17	254.46
	16322PA0070073	Rating Area 5	No Preference	18	262.51
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	16322PA0070073	Rating Area 5	No Preference	20	278.90
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	16322PA0070073	Rating Area 5	No Preference	24	287.53
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	16322PA0070073	Rating Area 5	No Preference	26	294.43
	16322PA0070073	Rating Area 5	No Preference	27	301.33
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	16322PA0070073	Rating Area 5	No Preference	29	321.75
	16322PA0070073	Rating Area 5	No Preference	30	326.35
	16322PA0070073	Rating Area 5	No Preference	31	333.25
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	16322PA0070073	Rating Area 5	No Preference	33	344.46
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	16322PA0070073	Rating Area 5	No Preference	48	470.11
	16322PA0070073	Rating Area 5	No Preference	49	490.53
	16322PA0070073	Rating Area 5	No Preference	50	513.53
	16322PA0070073	Rating Area 5	No Preference	51	536.24
	16322PA0070073	Rating Area 5	No Preference	52	561.26
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	16322PA0070073	Rating Area 5	No Preference	54	613.88
	16322PA0070073	Rating Area 5	No Preference	55	641.19
	16322PA0070073	Rating Area 5	No Preference	56	670.81
	16322PA0070073	Rating Area 5	No Preference	57	700.71
	16322PA0070073	Rating Area 5	No Preference	58	732.63
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	16322PA0070073	Rating Area 5	No Preference	60	780.36
	16322PA0070073	Rating Area 5	No Preference	61	807.96
	16322PA0070073	Rating Area 5	No Preference	62	826.07
	16322PA0070073	Rating Area 5	No Preference	63	848.79
	16322PA0070073	Rating Area 5	No Preference	64 and over	862.59
	16322PA0070075	Rating Area 1	No Preference	0-14	234.63
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	16322PA0070075	Rating Area 1	No Preference	16	263.46
	16322PA0070075	Rating Area 1	No Preference	17	271.43
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	16322PA0070075	Rating Area 1	No Preference	19	288.60
	16322PA0070075	Rating Area 1	No Preference	20	297.50
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	16322PA0070075	Rating Area 1	No Preference	26	314.06
	16322PA0070075	Rating Area 1	No Preference	27	321.42
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	16322PA0070075	Rating Area 1	No Preference	30	348.10
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	Rating Area 1	No Preference	35	374.79
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	Rating Area 1	No Preference	45	442.87
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	Rating Area 1	No Preference	49	523.23
	Rating Area 1	No Preference	50	547.77
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	Rating Area 1	No Preference	53	625.67
	Rating Area 1	No Preference	54	654.80
	Rating Area 1	No Preference	55	683.94
	Rating Area 1	No Preference	56	715.53
	Rating Area 1	No Preference	57	747.43
	Rating Area 1	No Preference	58	781.47
	Rating Area 1	No Preference	59	798.34
	Rating Area 1	No Preference	60	832.38
	Rating Area 1	No Preference	61	861.83
	Rating Area 1	No Preference	62	881.15
	Rating Area 1	No Preference	63	905.38
	Rating Area 1	No Preference	64 and over	920.10
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	Rating Area 4	No Preference	34	360.91
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	Rating Area 4	No Preference	36	365.67
	Rating Area 4	No Preference	37	368.05
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	Rating Area 4	No Preference	41	387.07
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	Rating Area 4	No Preference	45	429.29
	Rating Area 4	No Preference	46	445.94
	Rating Area 4	No Preference	47	464.66
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	Rating Area 4	No Preference	53	606.47
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	Rating Area 4	No Preference	55	662.96
	Rating Area 4	No Preference	56	693.58
	Rating Area 4	No Preference	57	724.50
	Rating Area 4	No Preference	58	757.49
	Rating Area 4	No Preference	59	773.85
	Rating Area 4	No Preference	60	806.85
	Rating Area 4	No Preference	61	835.38
	Rating Area 4	No Preference	62	854.11
	Rating Area 4	No Preference	63	877.60
	Rating Area 4	No Preference	64 and over	891.87
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16322PA0070075	Rating Area 5	No Preference	15	266.37
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	Rating Area 5	No Preference	17	283.00
	Rating Area 5	No Preference	18	291.95
	Rating Area 5	No Preference	19	300.90
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	Rating Area 5	No Preference	25	321.05
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	Rating Area 5	No Preference	27	335.12
	Rating Area 5	No Preference	28	347.59
	Rating Area 5	No Preference	29	357.82
	Rating Area 5	No Preference	30	362.94
	Rating Area 5	No Preference	31	370.61
	Rating Area 5	No Preference	32	378.29
	Rating Area 5	No Preference	33	383.08
	Rating Area 5	No Preference	34	388.20
	Rating Area 5	No Preference	35	390.76
	Rating Area 5	No Preference	36	393.32
	Rating Area 5	No Preference	37	395.88
	Rating Area 5	No Preference	38	398.43
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	Rating Area 5	No Preference	40	408.67

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	16322PA0070075	Rating Area 5	No Preference	44	446.72
	16322PA0070075	Rating Area 5	No Preference	45	461.75
	16322PA0070075	Rating Area 5	No Preference	46	479.66
	16322PA0070075	Rating Area 5	No Preference	47	499.80
	16322PA0070075	Rating Area 5	No Preference	48	522.82
	16322PA0070075	Rating Area 5	No Preference	49	545.53
	16322PA0070075	Rating Area 5	No Preference	50	571.11
	16322PA0070075	Rating Area 5	No Preference	51	596.37
	16322PA0070075	Rating Area 5	No Preference	52	624.19
	16322PA0070075	Rating Area 5	No Preference	53	652.33
	16322PA0070075	Rating Area 5	No Preference	54	682.71
	16322PA0070075	Rating Area 5	No Preference	55	713.09
	16322PA0070075	Rating Area 5	No Preference	56	746.02
	16322PA0070075	Rating Area 5	No Preference	57	779.28
	16322PA0070075	Rating Area 5	No Preference	58	814.77
	16322PA0070075	Rating Area 5	No Preference	59	832.36
	16322PA0070075	Rating Area 5	No Preference	60	867.86
	16322PA0070075	Rating Area 5	No Preference	61	898.55
	16322PA0070075	Rating Area 5	No Preference	62	918.70
	16322PA0070075	Rating Area 5	No Preference	63	943.96
	16322PA0070075	Rating Area 5	No Preference	64 and over	959.31
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	16322PA0070076	Rating Area 1	No Preference	17	266.03
	16322PA0070076	Rating Area 1	No Preference	18	274.45
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	16322PA0070076	Rating Area 1	No Preference	20	291.58
	16322PA0070076	Rating Area 1	No Preference	21	300.60
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	16322PA0070076	Rating Area 1	No Preference	25	301.80
	16322PA0070076	Rating Area 1	No Preference	26	307.81
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	16322PA0070076	Rating Area 1	No Preference	28	326.75
	16322PA0070076	Rating Area 1	No Preference	29	336.37
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	16322PA0070076	Rating Area 1	No Preference	31	348.40
	16322PA0070076	Rating Area 1	No Preference	32	355.61
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	16322PA0070076	Rating Area 1	No Preference	34	364.93
	16322PA0070076	Rating Area 1	No Preference	35	367.33
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	16322PA0070076	Rating Area 1	No Preference	37	372.14
	16322PA0070076	Rating Area 1	No Preference	38	374.55
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	16322PA0070076	Rating Area 1	No Preference	40	384.17
	16322PA0070076	Rating Area 1	No Preference	41	391.38
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	16322PA0070076	Rating Area 1	No Preference	43	407.91
	16322PA0070076	Rating Area 1	No Preference	44	419.94
	16322PA0070076	Rating Area 1	No Preference	45	434.07
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	16322PA0070076	Rating Area 1	No Preference	47	469.84
	16322PA0070076	Rating Area 1	No Preference	48	491.48
	16322PA0070076	Rating Area 1	No Preference	49	512.82
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	16322PA0070076	Rating Area 1	No Preference	51	560.62
	16322PA0070076	Rating Area 1	No Preference	52	586.77
	16322PA0070076	Rating Area 1	No Preference	53	613.22
	16322PA0070076	Rating Area 1	No Preference	54	641.78
	16322PA0070076	Rating Area 1	No Preference	55	670.34
	16322PA0070076	Rating Area 1	No Preference	56	701.30
	16322PA0070076	Rating Area 1	No Preference	57	732.56
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	16322PA0070076	Rating Area 1	No Preference	62	863.62
	16322PA0070076	Rating Area 1	No Preference	63	887.37
	16322PA0070076	Rating Area 1	No Preference	64 and over	901.80
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	16322PA0070076	Rating Area 4	No Preference	15	242.71
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	16322PA0070076	Rating Area 4	No Preference	18	266.02
	16322PA0070076	Rating Area 4	No Preference	19	274.18
	16322PA0070076	Rating Area 4	No Preference	20	282.63
	16322PA0070076	Rating Area 4	No Preference	21	291.37
	16322PA0070076	Rating Area 4	No Preference	22	291.37
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	16322PA0070076	Rating Area 4	No Preference	27	305.36
	16322PA0070076	Rating Area 4	No Preference	28	316.72
	16322PA0070076	Rating Area 4	No Preference	29	326.04
	16322PA0070076	Rating Area 4	No Preference	30	330.70
	16322PA0070076	Rating Area 4	No Preference	31	337.70
	16322PA0070076	Rating Area 4	No Preference	32	344.69
	16322PA0070076	Rating Area 4	No Preference	33	349.06
	16322PA0070076	Rating Area 4	No Preference	34	353.72
	16322PA0070076	Rating Area 4	No Preference	35	356.05
	16322PA0070076	Rating Area 4	No Preference	36	358.39
	16322PA0070076	Rating Area 4	No Preference	37	360.72
	16322PA0070076	Rating Area 4	No Preference	38	363.05
	16322PA0070076	Rating Area 4	No Preference	39	367.71
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	16322PA0070076	Rating Area 4	No Preference	41	379.36
	16322PA0070076	Rating Area 4	No Preference	42	386.07
	16322PA0070076	Rating Area 4	No Preference	43	395.39
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	16322PA0070076	Rating Area 4	No Preference	45	420.74
	16322PA0070076	Rating Area 4	No Preference	46	437.06
	16322PA0070076	Rating Area 4	No Preference	47	455.41
	16322PA0070076	Rating Area 4	No Preference	48	476.39

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	Rating Area 4	No Preference	50	520.39
	Rating Area 4	No Preference	51	543.41
	Rating Area 4	No Preference	52	568.75
	Rating Area 4	No Preference	53	594.39
	Rating Area 4	No Preference	54	622.07
	Rating Area 4	No Preference	55	649.76
	Rating Area 4	No Preference	56	679.77
	Rating Area 4	No Preference	57	710.07
	Rating Area 4	No Preference	58	742.41
	Rating Area 4	No Preference	59	758.44
	Rating Area 4	No Preference	60	790.78
	Rating Area 4	No Preference	61	818.75
	Rating Area 4	No Preference	62	837.11
	Rating Area 4	No Preference	63	860.12
	Rating Area 4	No Preference	64 and over	874.11
16322PA0070076	Rating Area 5	No Preference	0-14	239.76
16322PA0070076	Rating Area 5	No Preference	15	261.07
16322PA0070076	Rating Area 5	No Preference	16	269.22
16322PA0070076	Rating Area 5	No Preference	17	277.37
16322PA0070076	Rating Area 5	No Preference	18	286.14
16322PA0070076	Rating Area 5	No Preference	19	294.92
16322PA0070076	Rating Area 5	No Preference	20	304.01
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16322PA0070076	Rating Area 5	No Preference	33	375.47
16322PA0070076	Rating Area 5	No Preference	34	380.48
16322PA0070076	Rating Area 5	No Preference	35	382.99
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16322PA0070076	Rating Area 5	No Preference	37	388.00
16322PA0070076	Rating Area 5	No Preference	38	390.51
16322PA0070076	Rating Area 5	No Preference	39	395.52
16322PA0070076	Rating Area 5	No Preference	40	400.54
16322PA0070076	Rating Area 5	No Preference	41	408.06
16322PA0070076	Rating Area 5	No Preference	42	415.27
16322PA0070076	Rating Area 5	No Preference	43	425.30
16322PA0070076	Rating Area 5	No Preference	44	437.83
16322PA0070076	Rating Area 5	No Preference	45	452.56
16322PA0070076	Rating Area 5	No Preference	46	470.12
16322PA0070076	Rating Area 5	No Preference	47	489.86
16322PA0070076	Rating Area 5	No Preference	48	512.43
16322PA0070076	Rating Area 5	No Preference	49	534.68
16322PA0070076	Rating Area 5	No Preference	50	559.75
16322PA0070076	Rating Area 5	No Preference	51	584.51
16322PA0070076	Rating Area 5	No Preference	52	611.78
16322PA0070076	Rating Area 5	No Preference	53	639.36
16322PA0070076	Rating Area 5	No Preference	54	669.13
16322PA0070076	Rating Area 5	No Preference	55	698.90
16322PA0070076	Rating Area 5	No Preference	56	731.19
16322PA0070076	Rating Area 5	No Preference	57	763.78
16322PA0070076	Rating Area 5	No Preference	58	798.57
16322PA0070076	Rating Area 5	No Preference	59	815.81
16322PA0070076	Rating Area 5	No Preference	60	850.59
16322PA0070076	Rating Area 5	No Preference	61	880.68
16322PA0070076	Rating Area 5	No Preference	62	900.43
16322PA0070076	Rating Area 5	No Preference	63	925.19
16322PA0070076	Rating Area 5	No Preference	64 and over	940.23
16322PA0070077	Rating Area 1	No Preference	0-14	227.89
16322PA0070077	Rating Area 1	No Preference	15	248.15
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16322PA0070077	Rating Area 1	No Preference	17	263.64
16322PA0070077	Rating Area 1	No Preference	18	271.98
16322PA0070077	Rating Area 1	No Preference	19	280.32
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16322PA0070077	Rating Area 1	No Preference	26	305.05
16322PA0070077	Rating Area 1	No Preference	27	312.20
16322PA0070077	Rating Area 1	No Preference	28	323.82
16322PA0070077	Rating Area 1	No Preference	29	333.35
16322PA0070077	Rating Area 1	No Preference	30	338.12
16322PA0070077	Rating Area 1	No Preference	31	345.27
16322PA0070077	Rating Area 1	No Preference	32	352.42
16322PA0070077	Rating Area 1	No Preference	33	356.88
16322PA0070077	Rating Area 1	No Preference	34	361.65
16322PA0070077	Rating Area 1	No Preference	35	364.03
16322PA0070077	Rating Area 1	No Preference	36	366.42
16322PA0070077	Rating Area 1	No Preference	37	368.80
16322PA0070077	Rating Area 1	No Preference	38	371.18
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16322PA0070077	Rating Area 1	No Preference	42	394.72
16322PA0070077	Rating Area 1	No Preference	43	404.25
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16322PA0070077	Rating Area 1	No Preference	45	430.17
16322PA0070077	Rating Area 1	No Preference	46	446.85
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16322PA0070077	Rating Area 1	No Preference	48	487.07
16322PA0070077	Rating Area 1	No Preference	49	508.22
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16322PA0070077	Rating Area 1	No Preference	51	555.58
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16322PA0070077	Rating Area 1	No Preference	54	636.02
16322PA0070077	Rating Area 1	No Preference	55	664.32
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	16322PA0070077	Rating Area 1	No Preference	59	775.43
	16322PA0070077	Rating Area 1	No Preference	60	808.50
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	16322PA0070077	Rating Area 1	No Preference	62	855.87
	16322PA0070077	Rating Area 1	No Preference	63	879.40
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	16322PA0070077	Rating Area 4	No Preference	0-14	220.90
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	16322PA0070077	Rating Area 4	No Preference	34	350.55
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	16322PA0070077	Rating Area 4	No Preference	39	364.42
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	16322PA0070077	Rating Area 4	No Preference	45	416.97
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	16322PA0070077	Rating Area 4	No Preference	47	451.33
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	16322PA0070077	Rating Area 4	No Preference	50	515.73
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	16322PA0070077	Rating Area 4	No Preference	52	563.66
	16322PA0070077	Rating Area 4	No Preference	53	589.07
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	16322PA0070077	Rating Area 4	No Preference	55	643.93
	16322PA0070077	Rating Area 4	No Preference	56	673.68
	16322PA0070077	Rating Area 4	No Preference	57	703.71
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	16322PA0070077	Rating Area 4	No Preference	59	751.64
	16322PA0070077	Rating Area 4	No Preference	60	783.69
	16322PA0070077	Rating Area 4	No Preference	61	811.42
	16322PA0070077	Rating Area 4	No Preference	62	829.61
	16322PA0070077	Rating Area 4	No Preference	63	852.42
	16322PA0070077	Rating Area 4	No Preference	64 and over	866.28
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	16322PA0070077	Rating Area 5	No Preference	22	310.60
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	16322PA0070077	Rating Area 5	No Preference	26	318.05
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	16322PA0070077	Rating Area 5	No Preference	29	347.56
	16322PA0070077	Rating Area 5	No Preference	30	352.53
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	16322PA0070077	Rating Area 5	No Preference	55	692.64
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	16322PA0070077	Rating Area 5	No Preference	57	756.93
	16322PA0070077	Rating Area 5	No Preference	58	791.41
	16322PA0070077	Rating Area 5	No Preference	59	808.49
	16322PA0070077	Rating Area 5	No Preference	60	842.97
	16322PA0070077	Rating Area 5	No Preference	61	872.79
	16322PA0070077	Rating Area 5	No Preference	62	892.35
	16322PA0070077	Rating Area 5	No Preference	63	916.89
	16322PA0070077	Rating Area 5	No Preference	64 and over	931.80

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	16322PA0070078	Rating Area 1	No Preference	17	222.09
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	16322PA0070078	Rating Area 1	No Preference	27	263.00
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	16322PA0070078	Rating Area 1	No Preference	45	362.37
	16322PA0070078	Rating Area 1	No Preference	46	376.43
	16322PA0070078	Rating Area 1	No Preference	47	392.23
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	16322PA0070078	Rating Area 1	No Preference	49	428.12
	16322PA0070078	Rating Area 1	No Preference	50	448.20
	16322PA0070078	Rating Area 1	No Preference	51	468.02
	16322PA0070078	Rating Area 1	No Preference	52	489.85
	16322PA0070078	Rating Area 1	No Preference	53	511.94
	16322PA0070078	Rating Area 1	No Preference	54	535.78
	16322PA0070078	Rating Area 1	No Preference	55	559.62
	16322PA0070078	Rating Area 1	No Preference	56	585.47
	16322PA0070078	Rating Area 1	No Preference	57	611.57
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	16322PA0070078	Rating Area 1	No Preference	62	720.98
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	16322PA0070078	Rating Area 4	No Preference	23	243.25
	16322PA0070078	Rating Area 4	No Preference	24	243.25
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	16322PA0070078	Rating Area 4	No Preference	32	287.76
	16322PA0070078	Rating Area 4	No Preference	33	291.41
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	16322PA0070078	Rating Area 4	No Preference	35	297.25
	16322PA0070078	Rating Area 4	No Preference	36	299.20
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	16322PA0070078	Rating Area 4	No Preference	38	303.09
	16322PA0070078	Rating Area 4	No Preference	39	306.98
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	16322PA0070078	Rating Area 4	No Preference	44	339.82
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	16322PA0070078	Rating Area 4	No Preference	52	474.82
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	16322PA0070078	Rating Area 4	No Preference	55	542.45
	16322PA0070078	Rating Area 4	No Preference	56	567.50
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	16322PA0070078	Rating Area 4	No Preference	60	660.18
	16322PA0070078	Rating Area 4	No Preference	61	683.53
	16322PA0070078	Rating Area 4	No Preference	62	698.86
	16322PA0070078	Rating Area 4	No Preference	63	718.07
	16322PA0070078	Rating Area 4	No Preference	64 and over	729.75
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	16322PA0070078	Rating Area 5	No Preference	18	238.89
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	16322PA0070078	Rating Area 5	No Preference	35	319.74
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	16322PA0070078	Rating Area 5	No Preference	37	323.92
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	16322PA0070078	Rating Area 5	No Preference	41	340.67
	16322PA0070078	Rating Area 5	No Preference	42	346.69
	16322PA0070078	Rating Area 5	No Preference	43	355.06
	16322PA0070078	Rating Area 5	No Preference	44	365.53
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	16322PA0070078	Rating Area 5	No Preference	46	392.48
	16322PA0070078	Rating Area 5	No Preference	47	408.96
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	16322PA0070078	Rating Area 5	No Preference	51	487.98
	16322PA0070078	Rating Area 5	No Preference	52	510.74
	16322PA0070078	Rating Area 5	No Preference	53	533.77
	16322PA0070078	Rating Area 5	No Preference	54	558.62
	16322PA0070078	Rating Area 5	No Preference	55	583.48
	16322PA0070078	Rating Area 5	No Preference	56	610.43
	16322PA0070078	Rating Area 5	No Preference	57	637.64
	16322PA0070078	Rating Area 5	No Preference	58	666.68
	16322PA0070078	Rating Area 5	No Preference	59	681.07
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	16322PA0070078	Rating Area 5	No Preference	62	751.72
	16322PA0070078	Rating Area 5	No Preference	63	772.39
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	16322PA0070079	Rating Area 1	No Preference	0-14	189.09
	16322PA0070079	Rating Area 1	No Preference	15	205.89
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	16322PA0070079	Rating Area 1	No Preference	27	259.03
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	16322PA0070079	Rating Area 1	No Preference	30	280.54
	16322PA0070079	Rating Area 1	No Preference	31	286.47
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	16322PA0070079	Rating Area 1	No Preference	33	296.11
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	16322PA0070079	Rating Area 1	No Preference	42	327.50
	16322PA0070079	Rating Area 1	No Preference	43	335.41
	16322PA0070079	Rating Area 1	No Preference	44	345.30
	16322PA0070079	Rating Area 1	No Preference	45	356.91
	16322PA0070079	Rating Area 1	No Preference	46	370.76
	16322PA0070079	Rating Area 1	No Preference	47	386.33
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	16322PA0070079	Rating Area 1	No Preference	49	421.67
	16322PA0070079	Rating Area 1	No Preference	50	441.45
	16322PA0070079	Rating Area 1	No Preference	51	460.97
	16322PA0070079	Rating Area 1	No Preference	52	482.48
	16322PA0070079	Rating Area 1	No Preference	53	504.23
	16322PA0070079	Rating Area 1	No Preference	54	527.71
	16322PA0070079	Rating Area 1	No Preference	55	551.19
	16322PA0070079	Rating Area 1	No Preference	56	576.65
	16322PA0070079	Rating Area 1	No Preference	57	602.35
	16322PA0070079	Rating Area 1	No Preference	58	629.79
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	16322PA0070079	Rating Area 1	No Preference	60	670.82
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	16322PA0070079	Rating Area 1	No Preference	62	710.12
	16322PA0070079	Rating Area 1	No Preference	63	729.65
	16322PA0070079	Rating Area 1	No Preference	64 and over	741.51
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	16322PA0070079	Rating Area 4	No Preference	27	251.08
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	16322PA0070079	Rating Area 4	No Preference	35	292.77
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	16322PA0070079	Rating Area 4	No Preference	45	345.95
	16322PA0070079	Rating Area 4	No Preference	46	359.37
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	16322PA0070079	Rating Area 4	No Preference	48	391.71
	16322PA0070079	Rating Area 4	No Preference	49	408.72
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	16322PA0070079	Rating Area 4	No Preference	52	467.66
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	16322PA0070079	Rating Area 4	No Preference	57	583.86
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	16322PA0070079	Rating Area 4	No Preference	59	623.63
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	16322PA0070079	Rating Area 4	No Preference	61	673.22
	16322PA0070079	Rating Area 4	No Preference	62	688.31
	16322PA0070079	Rating Area 4	No Preference	63	707.24
	16322PA0070079	Rating Area 4	No Preference	64 and over	718.74
	16322PA0070079	Rating Area 5	No Preference	0-14	197.14
	16322PA0070079	Rating Area 5	No Preference	15	214.66
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	16322PA0070079	Rating Area 5	No Preference	18	235.28
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	16322PA0070079	Rating Area 5	No Preference	24	257.70
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	16322PA0070079	Rating Area 5	No Preference	37	319.03
	16322PA0070079	Rating Area 5	No Preference	38	321.09
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	16322PA0070079	Rating Area 5	No Preference	43	349.70
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	16322PA0070079	Rating Area 5	No Preference	55	574.67
	16322PA0070079	Rating Area 5	No Preference	56	601.21
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	16322PA0070079	Rating Area 5	No Preference	59	670.79
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	16322PA0070079	Rating Area 5	No Preference	61	724.14
	16322PA0070079	Rating Area 5	No Preference	62	740.37
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	16322PA0070079	Rating Area 5	No Preference	64 and over	773.10
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	16322PA0070080	Rating Area 1	No Preference	15	220.91
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	Rating Area 1	No Preference	58	675.73
	Rating Area 1	No Preference	59	690.32
	Rating Area 1	No Preference	60	719.75
	Rating Area 1	No Preference	61	745.21
	Rating Area 1	No Preference	62	761.92
	Rating Area 1	No Preference	63	782.87
	Rating Area 1	No Preference	64 and over	795.60
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	Rating Area 4	No Preference	58	654.99
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	Rating Area 4	No Preference	60	697.66
	Rating Area 4	No Preference	61	722.34
	Rating Area 4	No Preference	62	738.53
	Rating Area 4	No Preference	63	758.84
	Rating Area 4	No Preference	64 and over	771.18
16322PA0070080	Rating Area 5	No Preference	0-14	211.52
16322PA0070080	Rating Area 5	No Preference	15	230.32
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	Rating Area 5	No Preference	17	244.70
	Rating Area 5	No Preference	18	252.44
	Rating Area 5	No Preference	19	260.19
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	Rating Area 5	No Preference	34	335.67
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	Rating Area 5	No Preference	40	353.37
	Rating Area 5	No Preference	41	360.00
	Rating Area 5	No Preference	42	366.36
	Rating Area 5	No Preference	43	375.21
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	Rating Area 5	No Preference	45	399.27

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	16322PA0070080	Rating Area 5	No Preference	53	564.06
	16322PA0070080	Rating Area 5	No Preference	54	590.33
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	16322PA0070080	Rating Area 5	No Preference	56	645.07
	16322PA0070080	Rating Area 5	No Preference	57	673.83
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	16322PA0070080	Rating Area 5	No Preference	59	719.73
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	16322PA0070080	Rating Area 5	No Preference	61	776.97
	16322PA0070080	Rating Area 5	No Preference	62	794.38
	16322PA0070080	Rating Area 5	No Preference	63	816.23
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	16322PA0070081	Rating Area 1	No Preference	25	307.02
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	16322PA0070081	Rating Area 1	No Preference	53	623.83
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	16322PA0070081	Rating Area 1	No Preference	59	796.00
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	16322PA0070081	Rating Area 1	No Preference	63	902.72
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	16322PA0070081	Rating Area 4	No Preference	17	262.32
	16322PA0070081	Rating Area 4	No Preference	18	270.62
	16322PA0070081	Rating Area 4	No Preference	19	278.92
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	16322PA0070081	Rating Area 4	No Preference	25	297.60
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	16322PA0070081	Rating Area 4	No Preference	30	336.43
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	16322PA0070081	Rating Area 4	No Preference	34	359.84
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	16322PA0070081	Rating Area 4	No Preference	37	366.96
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	16322PA0070081	Rating Area 4	No Preference	40	378.81
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	16322PA0070081	Rating Area 4	No Preference	42	392.74
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	16322PA0070081	Rating Area 4	No Preference	47	463.29
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	16322PA0070081	Rating Area 4	No Preference	49	505.68
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	16322PA0070081	Rating Area 4	No Preference	51	552.80
	16322PA0070081	Rating Area 4	No Preference	52	578.59
	16322PA0070081	Rating Area 4	No Preference	53	604.68

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	16322PA0070081	Rating Area 4	No Preference	55	660.99
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	16322PA0070081	Rating Area 4	No Preference	57	722.35
	16322PA0070081	Rating Area 4	No Preference	58	755.25
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	16322PA0070081	Rating Area 4	No Preference	61	832.91
	16322PA0070081	Rating Area 4	No Preference	62	851.59
	16322PA0070081	Rating Area 4	No Preference	63	875.00
	16322PA0070081	Rating Area 4	No Preference	64 and over	889.23
	16322PA0070081	Rating Area 5	No Preference	0-14	243.90
	16322PA0070081	Rating Area 5	No Preference	15	265.59
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	16322PA0070081	Rating Area 5	No Preference	20	309.27
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	16322PA0070081	Rating Area 5	No Preference	22	318.83
	16322PA0070081	Rating Area 5	No Preference	23	318.83
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	16322PA0070081	Rating Area 5	No Preference	26	326.48
	16322PA0070081	Rating Area 5	No Preference	27	334.13
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	16322PA0070081	Rating Area 5	No Preference	29	356.77
	16322PA0070081	Rating Area 5	No Preference	30	361.87
	16322PA0070081	Rating Area 5	No Preference	31	369.52
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	16322PA0070081	Rating Area 5	No Preference	33	381.96
	16322PA0070081	Rating Area 5	No Preference	34	387.06
	16322PA0070081	Rating Area 5	No Preference	35	389.61
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	16322PA0070081	Rating Area 5	No Preference	38	397.26
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	16322PA0070081	Rating Area 5	No Preference	43	432.65
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	16322PA0070081	Rating Area 5	No Preference	50	569.43
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	16322PA0070081	Rating Area 5	No Preference	53	650.41
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	16322PA0070081	Rating Area 5	No Preference	55	710.99
	16322PA0070081	Rating Area 5	No Preference	56	743.83
	16322PA0070081	Rating Area 5	No Preference	57	776.99
	16322PA0070081	Rating Area 5	No Preference	58	812.38
	16322PA0070081	Rating Area 5	No Preference	59	829.91
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	16322PA0070081	Rating Area 5	No Preference	62	916.00
	16322PA0070081	Rating Area 5	No Preference	63	941.19
	16322PA0070081	Rating Area 5	No Preference	64 and over	956.49
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	16322PA0080001	Rating Area 1	No Preference	57	678.29
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	16322PA0080001	Rating Area 5	No Preference	59	755.36
	16322PA0080001	Rating Area 5	No Preference	60	787.58
	16322PA0080001	Rating Area 5	No Preference	61	815.43
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	16322PA0080001	Rating Area 5	No Preference	63	856.64
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	16322PA0080002	Rating Area 1	No Preference	17	247.43
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	16322PA0080002	Rating Area 1	No Preference	19	263.08
	16322PA0080002	Rating Area 1	No Preference	20	271.19
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	16322PA0080002	Rating Area 1	No Preference	22	279.58
	16322PA0080002	Rating Area 1	No Preference	23	279.58
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	16322PA0080002	Rating Area 1	No Preference	25	280.70
	16322PA0080002	Rating Area 1	No Preference	26	286.29
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	16322PA0080002	Rating Area 1	No Preference	28	303.90
	16322PA0080002	Rating Area 1	No Preference	29	312.85
	16322PA0080002	Rating Area 1	No Preference	30	317.32
	16322PA0080002	Rating Area 1	No Preference	31	324.03
	16322PA0080002	Rating Area 1	No Preference	32	330.74
	16322PA0080002	Rating Area 1	No Preference	33	334.94
	16322PA0080002	Rating Area 1	No Preference	34	339.41
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	16322PA0080002	Rating Area 1	No Preference	36	343.88
	16322PA0080002	Rating Area 1	No Preference	37	346.12
	16322PA0080002	Rating Area 1	No Preference	38	348.36
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	16322PA0080002	Rating Area 1	No Preference	41	364.01
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	16322PA0080002	Rating Area 1	No Preference	46	419.37
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	16322PA0080002	Rating Area 1	No Preference	49	476.96
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	16322PA0080002	Rating Area 1	No Preference	52	545.74
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	16322PA0080002	Rating Area 1	No Preference	57	681.34
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	16322PA0080002	Rating Area 1	No Preference	64 and over	838.74
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	Rating Area 1	No Preference	51	446.35
	Rating Area 1	No Preference	52	467.17
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	Rating Area 1	No Preference	55	533.71
	Rating Area 1	No Preference	56	558.36
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	Rating Area 1	No Preference	61	672.52
	Rating Area 1	No Preference	62	687.60
	Rating Area 1	No Preference	63	706.50
	Rating Area 1	No Preference	64 and over	717.99
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	16322PA0080003	Rating Area 5	No Preference	62	716.90
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	16322PA0080004	Rating Area 1	No Preference	56	423.88
	16322PA0080004	Rating Area 1	No Preference	57	442.78
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	16322PA0080004	Rating Area 1	No Preference	61	510.55
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	16322PA0080004	Rating Area 1	No Preference	63	536.35
	16322PA0080004	Rating Area 1	No Preference	64 and over	545.07
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	16322PA0080004	Rating Area 4	No Preference	35	215.21
	16322PA0080004	Rating Area 4	No Preference	36	216.62
	16322PA0080004	Rating Area 4	No Preference	37	218.02
	16322PA0080004	Rating Area 4	No Preference	38	219.43
	16322PA0080004	Rating Area 4	No Preference	39	222.25
	16322PA0080004	Rating Area 4	No Preference	40	225.07
	16322PA0080004	Rating Area 4	No Preference	41	229.30
	16322PA0080004	Rating Area 4	No Preference	42	233.35
	16322PA0080004	Rating Area 4	No Preference	43	238.98
	16322PA0080004	Rating Area 4	No Preference	44	246.03
	16322PA0080004	Rating Area 4	No Preference	45	254.30
	16322PA0080004	Rating Area 4	No Preference	46	264.17
	16322PA0080004	Rating Area 4	No Preference	47	275.26
	16322PA0080004	Rating Area 4	No Preference	48	287.94
	16322PA0080004	Rating Area 4	No Preference	49	300.44
	16322PA0080004	Rating Area 4	No Preference	50	314.53
	16322PA0080004	Rating Area 4	No Preference	51	328.45
	16322PA0080004	Rating Area 4	No Preference	52	343.77
	16322PA0080004	Rating Area 4	No Preference	53	359.26
	16322PA0080004	Rating Area 4	No Preference	54	375.99
	16322PA0080004	Rating Area 4	No Preference	55	392.73
	16322PA0080004	Rating Area 4	No Preference	56	410.86
	16322PA0080004	Rating Area 4	No Preference	57	429.18
	16322PA0080004	Rating Area 4	No Preference	58	448.73

	16322PA0080004	Rating Area 4	No Preference	59	458.41
	16322PA0080004	Rating Area 4	No Preference	60	477.96
	16322PA0080004	Rating Area 4	No Preference	61	494.87
	16322PA0080004	Rating Area 4	No Preference	62	505.96
	16322PA0080004	Rating Area 4	No Preference	63	519.88
	16322PA0080004	Rating Area 4	No Preference	64 and over	528.33
	16322PA0080004	Rating Area 5	No Preference	0-14	144.91
	16322PA0080004	Rating Area 5	No Preference	15	157.80
	16322PA0080004	Rating Area 5	No Preference	16	162.72
	16322PA0080004	Rating Area 5	No Preference	17	167.65
	16322PA0080004	Rating Area 5	No Preference	18	172.95
	16322PA0080004	Rating Area 5	No Preference	19	178.25
	16322PA0080004	Rating Area 5	No Preference	20	183.75
	16322PA0080004	Rating Area 5	No Preference	21	189.43
	16322PA0080004	Rating Area 5	No Preference	22	189.43
	16322PA0080004	Rating Area 5	No Preference	23	189.43
	16322PA0080004	Rating Area 5	No Preference	24	189.43
	16322PA0080004	Rating Area 5	No Preference	25	190.19
	16322PA0080004	Rating Area 5	No Preference	26	193.98
	16322PA0080004	Rating Area 5	No Preference	27	198.52
	16322PA0080004	Rating Area 5	No Preference	28	205.91
	16322PA0080004	Rating Area 5	No Preference	29	211.97
	16322PA0080004	Rating Area 5	No Preference	30	215.00
	16322PA0080004	Rating Area 5	No Preference	31	219.55
	16322PA0080004	Rating Area 5	No Preference	32	224.10
	16322PA0080004	Rating Area 5	No Preference	33	226.94
	16322PA0080004	Rating Area 5	No Preference	34	229.97
	16322PA0080004	Rating Area 5	No Preference	35	231.48
	16322PA0080004	Rating Area 5	No Preference	36	233.00
	16322PA0080004	Rating Area 5	No Preference	37	234.51
	16322PA0080004	Rating Area 5	No Preference	38	236.03
	16322PA0080004	Rating Area 5	No Preference	39	239.06
	16322PA0080004	Rating Area 5	No Preference	40	242.09
	16322PA0080004	Rating Area 5	No Preference	41	246.64
	16322PA0080004	Rating Area 5	No Preference	42	250.99
	16322PA0080004	Rating Area 5	No Preference	43	257.06
	16322PA0080004	Rating Area 5	No Preference	44	264.63
	16322PA0080004	Rating Area 5	No Preference	45	273.54
	16322PA0080004	Rating Area 5	No Preference	46	284.15
	16322PA0080004	Rating Area 5	No Preference	47	296.08
	16322PA0080004	Rating Area 5	No Preference	48	309.72
	16322PA0080004	Rating Area 5	No Preference	49	323.17
	16322PA0080004	Rating Area 5	No Preference	50	338.32
	16322PA0080004	Rating Area 5	No Preference	51	353.29
	16322PA0080004	Rating Area 5	No Preference	52	369.77
	16322PA0080004	Rating Area 5	No Preference	53	386.44
	16322PA0080004	Rating Area 5	No Preference	54	404.43
	16322PA0080004	Rating Area 5	No Preference	55	422.43
	16322PA0080004	Rating Area 5	No Preference	56	441.94
	16322PA0080004	Rating Area 5	No Preference	57	461.64
	16322PA0080004	Rating Area 5	No Preference	58	482.67
	16322PA0080004	Rating Area 5	No Preference	59	493.09
	16322PA0080004	Rating Area 5	No Preference	60	514.11
	16322PA0080004	Rating Area 5	No Preference	61	532.30
	16322PA0080004	Rating Area 5	No Preference	62	544.23
	16322PA0080004	Rating Area 5	No Preference	63	559.20
	16322PA0080004	Rating Area 5	No Preference	64 and over	568.29

## 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
\$ 547,716,732	\$ (8,828,669)	\$ 582,235	\$ 621,569	\$ 607,001,836	91.9%

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

Calendar Year	MLR		Member Months	
	Actual	Pricing	Actual	Pricing
2017	101.6%	89.2%	874,855	338,820
2018	102.3%	88.0%	1,085,650	820,117
2019	101.7%	91.5%	1,258,840	1,860,852

### 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:	1.53654
3-child cap Adjustment:	0.99288
Final Age Factor used:	1.52560

## Exhibit 4: Derivation of Geographical Calibration Factor

Rating Areas	Current/Projected Enrollment Distribution	Proposed Factor
1	14.6%	0.960
2	1.9%	1.142
4	73.6%	0.931
5	10.0%	1.001

Calibration Factor
<b>0.9459</b>

## 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	0	1,359,102	#DIV/0!	0.0
2020	\$2,957,040	0	1,609,259	#DIV/0!	0.0

#### Pediatric Vision

YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2019	\$1,408,331	0	1,359,102	#DIV/0!	0.0
2020	\$1,000,639	0	1,609,259	#DIV/0!	0.0

### 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

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 1a	16322PA0060083	M		17,523	\$ 306.53	\$ 334.67	9.10%
Plan 1b	16322PA0060083	DNM		0	\$ 306.53		
Plan 2a	16322PA0060084	M		14,473	\$ 308.56	\$ 335.81	
Plan 2b	16322PA0060084	DNM		0	\$ 308.56		
Plan 3a	16322PA0060086	M		1,739	\$ 304.55	\$ 330.72	
Plan 3b	16322PA0060086	DNM		0	\$ 304.55		
Plan 4a	16322PA0060087	M		953	\$ 306.07	\$ 333.21	
Plan 4b	16322PA0060087	DNM		0	\$ 306.07		
Plan 5a	16322PA0060088	M		2,131	\$ 262.88	\$ 285.94	
Plan 5b	16322PA0060088	DNM		0	\$ 262.88		
Plan 6a	16322PA0060089	E		188	\$ 196.95	\$ 217.19	
Plan 6b	16322PA0060089	DNM		0	\$ 196.95		
Plan 7a	16322PA0060097	E		1,323	\$ 275.84	\$ 302.71	
Plan 7b	16322PA0060097	DNM		0	\$ 275.84		
Plan 8a	16322PA0060098	E		9,222	\$ 280.13	\$ 307.45	
Plan 8b	16322PA0060098	DNM		0	\$ 280.13		
Plan 9a	16322PA0060099	E		2,736	\$ 246.62	\$ 271.18	
Plan 9b	16322PA0060099	DNM		0	\$ 246.62		
Plan 10	16322PA0060113	DNM		0	\$ 306.53		
Plan 11	16322PA0060114	DNM		0	\$ 308.56		
Plan 12	16322PA0060115	DNM		0	\$ 304.55		
Plan 13	16322PA0060116	DNM		0	\$ 306.07		
Plan 14	16322PA0060117	DNM		0	\$ 262.88		
Plan 15	16322PA0060118	DNM		0	\$ 196.95		
Plan 16	16322PA0060119	DNM		0	\$ 246.62		
Plan 17	16322PA0060120	DNM		0	\$ 280.13		
Plan 18	16322PA0060121	DNM		0	\$ 275.84		
Plan 19a	16322PA0060126	M		112	\$ 263.52	\$ 283.70	
Plan 19b	16322PA0060126	DNM		0	\$ 263.52		
Plan 20	16322PA0060127	DNM		0	\$ 263.52		
Plan 21a	16322PA0060128	M		2,456	\$ 290.09	\$ 316.19	
Plan 21b	16322PA0060128	DNM		0	\$ 290.09		
Plan 22a	16322PA0060129	M		1,755	\$ 282.97	\$ 308.88	
Plan 22b	16322PA0060129	DNM		0	\$ 282.97		
Plan 23a	16322PA0060130	E		39	\$ 278.94	\$ 306.20	
Plan 23b	16322PA0060130	DNM		0	\$ 278.94		
Plan 24a	16322PA0060131	E		28	\$ 234.32	\$ 257.76	
Plan 24b	16322PA0060131	DNM		0	\$ 234.32		
Plan 25a	16322PA0060132	M		307	\$ 227.09	\$ 253.70	
Plan 25b	16322PA0060132	DNM		0	\$ 227.09		
Plan 26a	16322PA0060133	E		220	\$ 247.25	\$ 272.10	
Plan 26b	16322PA0060133	DNM		0	\$ 247.25		
Plan 27a	16322PA0060134	M		108	\$ 287.66	\$ 314.44	
Plan 27b	16322PA0060134	DNM		0	\$ 287.66		
Plan 28a	16322PA0060135	M		118	\$ 246.47	\$ 263.93	
Plan 28b	16322PA0060135	DNM		0	\$ 246.47		
Plan 29a	16322PA0070029	M		11,451	\$ 294.99	\$ 322.13	
Plan 29b	16322PA0070029	DNM		0	\$ 294.99		
Plan 30a	16322PA0070030	M		20,949	\$ 297.28	\$ 323.57	
Plan 30b	16322PA0070030	DNM		0	\$ 297.28		
Plan 31a	16322PA0070032	M		1,599	\$ 293.84	\$ 319.13	
Plan 31b	16322PA0070032	DNM		0	\$ 293.84		
Plan 32a	16322PA0070033	M		1,113	\$ 295.49	\$ 320.35	
Plan 32b	16322PA0070033	DNM		0	\$ 295.49		
Plan 33a	16322PA0070034	M		5,310	\$ 252.84	\$ 276.99	
Plan 33b	16322PA0070034	DNM		0	\$ 252.84		
Plan 34a	16322PA0070035	E		402	\$ 190.66	\$ 210.28	
Plan 34b	16322PA0070035	DNM		0	\$ 190.66		
Plan 35	16322PA0070067	DNM		0	\$ 294.99		
Plan 36	16322PA0070068	DNM		0	\$ 297.28		
Plan 37	16322PA0070069	DNM		0	\$ 293.84		
Plan 38	16322PA0070070	DNM		0	\$ 295.49		
Plan 39	16322PA0070071	DNM		0	\$ 252.84		
Plan 40	16322PA0070072	DNM		0	\$ 190.66		
Plan 41a	16322PA0070073	M		221	\$ 255.10	\$ 274.88	
Plan 41b	16322PA0070073	DNM		0	\$ 255.10		
Plan 42	16322PA0070074	DNM		0	\$ 255.10		
Plan 43a	16322PA0070075	M		7,849	\$ 280.46	\$ 305.71	
Plan 43b	16322PA0070075	DNM		0	\$ 280.46		
Plan 44a	16322PA0070076	M		3,721	\$ 274.51	\$ 299.63	
Plan 44b	16322PA0070076	DNM		0	\$ 274.51		
Plan 45a	16322PA0070077	E		118	\$ 270.49	\$ 296.94	
Plan 45b	16322PA0070077	DNM		0	\$ 270.49		
Plan 46a	16322PA0070078	E		295	\$ 227.40	\$ 250.14	
Plan 46b	16322PA0070078	DNM		0	\$ 227.40		
Plan 47a	16322PA0070079	M		763	\$ 220.51	\$ 246.37	
Plan 47b	16322PA0070079	DNM		0	\$ 220.51		
Plan 48	16322PA0070080	E		31	\$ 240.16	\$ 264.34	
Plan 49a	16322PA0070081	M		229	\$ 277.26	\$ 304.81	
Plan 49b	16322PA0070081	DNM		0	\$ 277.26		
Plan 50a	16322PA0070082	M		1,421	\$ 240.23	\$ 257.23	
Plan 50b	16322PA0070082	DNM		0	\$ 240.23		
Plan 51	16322PA0080001	N		0		\$ 277.43	
Plan 52	16322PA0080002	N		0		\$ 278.67	
Plan 53	16322PA0080003	N		0		\$ 238.55	
Plan 54	16322PA0080004	N		0		\$ 181.10	

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 1a	16322PA0060083	M		17,523	\$ 309.62	\$ 339.63	9.61%
Plan 1b	16322PA0060083	DNM		0	\$ 309.62		
Plan 2a	16322PA0060084	M		14,473	\$ 311.67	\$ 340.78	
Plan 2b	16322PA0060084	DNM		0	\$ 311.67		
Plan 3a	16322PA0060086	M		1,739	\$ 307.62	\$ 335.61	
Plan 3b	16322PA0060086	DNM		0	\$ 307.62		
Plan 4a	16322PA0060087	M		953	\$ 309.16	\$ 338.14	
Plan 4b	16322PA0060087	DNM		0	\$ 309.16		
Plan 5a	16322PA0060088	M		2,131	\$ 265.54	\$ 290.17	
Plan 5b	16322PA0060088	DNM		0	\$ 265.54		
Plan 6a	16322PA0060089	E		188	\$ 198.93	\$ 220.41	
Plan 6b	16322PA0060089	DNM		0	\$ 198.93		
Plan 7a	16322PA0060097	E		1,323	\$ 278.63	\$ 307.19	
Plan 7b	16322PA0060097	DNM		0	\$ 278.63		
Plan 8a	16322PA0060098	E		9,222	\$ 282.96	\$ 312.00	
Plan 8b	16322PA0060098	DNM		0	\$ 282.96		
Plan 9a	16322PA0060099	E		2,736	\$ 249.11	\$ 275.19	
Plan 9b	16322PA0060099	DNM		0	\$ 249.11		
Plan 10	16322PA0060113	DNM		0	\$ 309.62		
Plan 11	16322PA0060114	DNM		0	\$ 311.67		
Plan 12	16322PA0060115	DNM		0	\$ 307.62		
Plan 13	16322PA0060116	DNM		0	\$ 309.16		
Plan 14	16322PA0060117	DNM		0	\$ 265.54		
Plan 15	16322PA0060118	DNM		0	\$ 198.93		
Plan 16	16322PA0060119	DNM		0	\$ 249.11		
Plan 17	16322PA0060120	DNM		0	\$ 282.96		
Plan 18	16322PA0060121	DNM		0	\$ 278.63		
Plan 19a	16322PA0060126	M		112	\$ 266.18	\$ 287.90	
Plan 19b	16322PA0060126	DNM		0	\$ 266.18		
Plan 20	16322PA0060127	DNM		0	\$ 266.18		
Plan 21a	16322PA0060128	M		2,456	\$ 293.02	\$ 320.87	
Plan 21b	16322PA0060128	DNM		0	\$ 293.02		
Plan 22a	16322PA0060129	M		1,755	\$ 285.82	\$ 313.45	
Plan 22b	16322PA0060129	DNM		0	\$ 285.82		
Plan 23a	16322PA0060130	E		39	\$ 281.76	\$ 310.73	
Plan 23b	16322PA0060130	DNM		0	\$ 281.76		
Plan 24a	16322PA0060131	E		28	\$ 236.68	\$ 261.58	
Plan 24b	16322PA0060131	DNM		0	\$ 236.68		
Plan 25a	16322PA0060132	M		307	\$ 229.39	\$ 257.45	
Plan 25b	16322PA0060132	DNM		0	\$ 229.39		
Plan 26a	16322PA0060133	E		220	\$ 249.75	\$ 276.13	
Plan 26b	16322PA0060133	DNM		0	\$ 249.75		
Plan 27a	16322PA0060134	M		108	\$ 290.57	\$ 319.10	
Plan 27b	16322PA0060134	DNM		0	\$ 290.57		
Plan 28a	16322PA0060135	M		118	\$ 248.96	\$ 267.84	
Plan 28b	16322PA0060135	DNM		0	\$ 248.96		
Plan 29a	16322PA0070029	M		11,451	\$ 297.96	\$ 326.89	
Plan 29b	16322PA0070029	DNM		0	\$ 297.96		
Plan 30a	16322PA0070030	M		20,949	\$ 300.28	\$ 328.36	
Plan 30b	16322PA0070030	DNM		0	\$ 300.28		
Plan 31a	16322PA0070032	M		1,599	\$ 296.81	\$ 323.85	
Plan 31b	16322PA0070032	DNM		0	\$ 296.81		
Plan 32a	16322PA0070033	M		1,113	\$ 298.48	\$ 325.09	
Plan 32b	16322PA0070033	DNM		0	\$ 298.48		
Plan 33a	16322PA0070034	M		5,310	\$ 255.39	\$ 281.08	
Plan 33b	16322PA0070034	DNM		0	\$ 255.39		
Plan 34a	16322PA0070035	E		402	\$ 192.58	\$ 213.39	
Plan 34b	16322PA0070035	DNM		0	\$ 192.58		
Plan 35	16322PA0070067	DNM		0	\$ 297.96		
Plan 36	16322PA0070068	DNM		0	\$ 300.28		
Plan 37	16322PA0070069	DNM		0	\$ 296.81		
Plan 38	16322PA0070070	DNM		0	\$ 298.48		
Plan 39	16322PA0070071	DNM		0	\$ 255.39		
Plan 40	16322PA0070072	DNM		0	\$ 192.58		
Plan 41a	16322PA0070073	M		221	\$ 257.67	\$ 278.95	
Plan 41b	16322PA0070073	DNM		0	\$ 257.67		
Plan 42	16322PA0070074	DNM		0	\$ 257.67		
Plan 43a	16322PA0070075	M		7,849	\$ 283.29	\$ 310.23	
Plan 43b	16322PA0070075	DNM		0	\$ 283.29		
Plan 44a	16322PA0070076	M		3,721	\$ 277.29	\$ 304.06	
Plan 44b	16322PA0070076	DNM		0	\$ 277.29		
Plan 45a	16322PA0070077	E		118	\$ 273.23	\$ 301.33	
Plan 45b	16322PA0070077	DNM		0	\$ 273.23		
Plan 46a	16322PA0070078	E		295	\$ 229.70	\$ 253.84	
Plan 46b	16322PA0070078	DNM		0	\$ 229.70		
Plan 47a	16322PA0070079	M		763	\$ 222.73	\$ 250.01	
Plan 47b	16322PA0070079	DNM		0	\$ 222.73		
Plan 48	16322PA0070080	E		31	\$ 242.59	\$ 268.25	
Plan 49a	16322PA0070081	M		229	\$ 280.06	\$ 309.32	
Plan 49b	16322PA0070081	DNM		0	\$ 280.06		
Plan 50a	16322PA0070082	M		1,421	\$ 242.65	\$ 261.04	
Plan 50b	16322PA0070082	DNM		0	\$ 242.65		
Plan 51	16322PA0080001	N		0		\$ 281.53	
Plan 52	16322PA0080002	N		0		\$ 282.80	
Plan 53	16322PA0080003	N		0		\$ 242.08	
Plan 54	16322PA0080004	N		0		\$ 183.78	

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 1a	16322PA0060083	M		17,523	\$ 312.75	\$ 344.65	10.12%
Plan 1b	16322PA0060083	DNM		0	\$ 312.75		
Plan 2a	16322PA0060084	M		14,473	\$ 314.82	\$ 345.82	
Plan 2b	16322PA0060084	DNM		0	\$ 314.82		
Plan 3a	16322PA0060086	M		1,739	\$ 310.73	\$ 340.58	
Plan 3b	16322PA0060086	DNM		0	\$ 310.73		
Plan 4a	16322PA0060087	M		953	\$ 312.28	\$ 343.14	
Plan 4b	16322PA0060087	DNM		0	\$ 312.28		
Plan 5a	16322PA0060088	M		2,131	\$ 268.22	\$ 294.46	
Plan 5b	16322PA0060088	DNM		0	\$ 268.22		
Plan 6a	16322PA0060089	E		188	\$ 200.94	\$ 223.67	
Plan 6b	16322PA0060089	DNM		0	\$ 200.94		
Plan 7a	16322PA0060097	E		1,323	\$ 281.44	\$ 311.73	
Plan 7b	16322PA0060097	DNM		0	\$ 281.44		
Plan 8a	16322PA0060098	E		9,222	\$ 285.82	\$ 316.62	
Plan 8b	16322PA0060098	DNM		0	\$ 285.82		
Plan 9a	16322PA0060099	E		2,736	\$ 251.62	\$ 279.26	
Plan 9b	16322PA0060099	DNM		0	\$ 251.62		
Plan 10	16322PA0060113	DNM		0	\$ 312.75		
Plan 11	16322PA0060114	DNM		0	\$ 314.82		
Plan 12	16322PA0060115	DNM		0	\$ 310.73		
Plan 13	16322PA0060116	DNM		0	\$ 312.28		
Plan 14	16322PA0060117	DNM		0	\$ 268.22		
Plan 15	16322PA0060118	DNM		0	\$ 200.94		
Plan 16	16322PA0060119	DNM		0	\$ 251.62		
Plan 17	16322PA0060120	DNM		0	\$ 285.82		
Plan 18	16322PA0060121	DNM		0	\$ 281.44		
Plan 19a	16322PA0060126	M		112	\$ 268.87	\$ 292.16	
Plan 19b	16322PA0060126	DNM		0	\$ 268.87		
Plan 20	16322PA0060127	DNM		0	\$ 268.87		
Plan 21a	16322PA0060128	M		2,456	\$ 295.98	\$ 325.62	
Plan 21b	16322PA0060128	DNM		0	\$ 295.98		
Plan 22a	16322PA0060129	M		1,755	\$ 288.71	\$ 318.09	
Plan 22b	16322PA0060129	DNM		0	\$ 288.71		
Plan 23a	16322PA0060130	E		39	\$ 284.60	\$ 315.33	
Plan 23b	16322PA0060130	DNM		0	\$ 284.60		
Plan 24a	16322PA0060131	E		28	\$ 239.07	\$ 265.45	
Plan 24b	16322PA0060131	DNM		0	\$ 239.07		
Plan 25a	16322PA0060132	M		307	\$ 231.70	\$ 261.26	
Plan 25b	16322PA0060132	DNM		0	\$ 231.70		
Plan 26a	16322PA0060133	E		220	\$ 252.27	\$ 280.21	
Plan 26b	16322PA0060133	DNM		0	\$ 252.27		
Plan 27a	16322PA0060134	M		108	\$ 293.50	\$ 323.82	
Plan 27b	16322PA0060134	DNM		0	\$ 293.50		
Plan 28a	16322PA0060135	M		118	\$ 251.47	\$ 271.80	
Plan 28b	16322PA0060135	DNM		0	\$ 251.47		
Plan 29a	16322PA0070029	M		11,451	\$ 300.97	\$ 331.73	
Plan 29b	16322PA0070029	DNM		0	\$ 300.97		
Plan 30a	16322PA0070030	M		20,949	\$ 303.31	\$ 333.22	
Plan 30b	16322PA0070030	DNM		0	\$ 303.31		
Plan 31a	16322PA0070032	M		1,599	\$ 299.81	\$ 328.64	
Plan 31b	16322PA0070032	DNM		0	\$ 299.81		
Plan 32a	16322PA0070033	M		1,113	\$ 301.49	\$ 329.90	
Plan 32b	16322PA0070033	DNM		0	\$ 301.49		
Plan 33a	16322PA0070034	M		5,310	\$ 257.97	\$ 285.24	
Plan 33b	16322PA0070034	DNM		0	\$ 257.97		
Plan 34a	16322PA0070035	E		402	\$ 194.53	\$ 216.55	
Plan 34b	16322PA0070035	DNM		0	\$ 194.53		
Plan 35	16322PA0070067	DNM		0	\$ 300.97		
Plan 36	16322PA0070068	DNM		0	\$ 303.31		
Plan 37	16322PA0070069	DNM		0	\$ 299.81		
Plan 38	16322PA0070070	DNM		0	\$ 301.49		
Plan 39	16322PA0070071	DNM		0	\$ 257.97		
Plan 40	16322PA0070072	DNM		0	\$ 194.53		
Plan 41a	16322PA0070073	M		221	\$ 260.28	\$ 283.08	
Plan 41b	16322PA0070073	DNM		0	\$ 260.28		
Plan 42	16322PA0070074	DNM		0	\$ 260.28		
Plan 43a	16322PA0070075	M		7,849	\$ 286.15	\$ 314.82	
Plan 43b	16322PA0070075	DNM		0	\$ 286.15		
Plan 44a	16322PA0070076	M		3,721	\$ 280.09	\$ 308.56	
Plan 44b	16322PA0070076	DNM		0	\$ 280.09		
Plan 45a	16322PA0070077	E		118	\$ 275.99	\$ 305.79	
Plan 45b	16322PA0070077	DNM		0	\$ 275.99		
Plan 46a	16322PA0070078	E		295	\$ 232.02	\$ 257.60	
Plan 46b	16322PA0070078	DNM		0	\$ 232.02		
Plan 47a	16322PA0070079	M		763	\$ 224.98	\$ 253.71	
Plan 47b	16322PA0070079	DNM		0	\$ 224.98		
Plan 48	16322PA0070080	E		31	\$ 245.04	\$ 272.22	
Plan 49a	16322PA0070081	M		229	\$ 282.89	\$ 313.89	
Plan 49b	16322PA0070081	DNM		0	\$ 282.89		
Plan 50a	16322PA0070082	M		1,421	\$ 245.10	\$ 264.90	
Plan 50b	16322PA0070082	DNM		0	\$ 245.10		
Plan 51	16322PA0080001	N		0		\$ 285.70	
Plan 52	16322PA0080002	N		0		\$ 286.98	
Plan 53	16322PA0080003	N		0		\$ 245.66	
Plan 54	16322PA0080004	N		0		\$ 186.50	

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 1a	16322PA0060083	M		17,523	\$ 315.91	\$ 349.75	10.63%
Plan 1b	16322PA0060083	DNM		0	\$ 315.91		
Plan 2a	16322PA0060084	M		14,473	\$ 318.00	\$ 350.94	
Plan 2b	16322PA0060084	DNM		0	\$ 318.00		
Plan 3a	16322PA0060086	M		1,739	\$ 313.87	\$ 345.62	
Plan 3b	16322PA0060086	DNM		0	\$ 313.87		
Plan 4a	16322PA0060087	M		953	\$ 315.44	\$ 348.22	
Plan 4b	16322PA0060087	DNM		0	\$ 315.44		
Plan 5a	16322PA0060088	M		2,131	\$ 270.93	\$ 298.82	
Plan 5b	16322PA0060088	DNM		0	\$ 270.93		
Plan 6a	16322PA0060089	E		188	\$ 202.97	\$ 226.98	
Plan 6b	16322PA0060089	DNM		0	\$ 202.97		
Plan 7a	16322PA0060097	E		1,323	\$ 284.28	\$ 316.35	
Plan 7b	16322PA0060097	DNM		0	\$ 284.28		
Plan 8a	16322PA0060098	E		9,222	\$ 288.71	\$ 321.30	
Plan 8b	16322PA0060098	DNM		0	\$ 288.71		
Plan 9a	16322PA0060099	E		2,736	\$ 254.16	\$ 283.40	
Plan 9b	16322PA0060099	DNM		0	\$ 254.16		
Plan 10	16322PA0060113	DNM		0	\$ 315.91		
Plan 11	16322PA0060114	DNM		0	\$ 318.00		
Plan 12	16322PA0060115	DNM		0	\$ 313.87		
Plan 13	16322PA0060116	DNM		0	\$ 315.44		
Plan 14	16322PA0060117	DNM		0	\$ 270.93		
Plan 15	16322PA0060118	DNM		0	\$ 202.97		
Plan 16	16322PA0060119	DNM		0	\$ 254.16		
Plan 17	16322PA0060120	DNM		0	\$ 288.71		
Plan 18	16322PA0060121	DNM		0	\$ 284.28		
Plan 19a	16322PA0060126	M		112	\$ 271.58	\$ 296.48	
Plan 19b	16322PA0060126	DNM		0	\$ 271.58		
Plan 20	16322PA0060127	DNM		0	\$ 271.58		
Plan 21a	16322PA0060128	M		2,456	\$ 298.96	\$ 330.44	
Plan 21b	16322PA0060128	DNM		0	\$ 298.96		
Plan 22a	16322PA0060129	M		1,755	\$ 291.63	\$ 322.79	
Plan 22b	16322PA0060129	DNM		0	\$ 291.63		
Plan 23a	16322PA0060130	E		39	\$ 287.48	\$ 320.00	
Plan 23b	16322PA0060130	DNM		0	\$ 287.48		
Plan 24a	16322PA0060131	E		28	\$ 241.49	\$ 269.38	
Plan 24b	16322PA0060131	DNM		0	\$ 241.49		
Plan 25a	16322PA0060132	M		307	\$ 234.05	\$ 265.13	
Plan 25b	16322PA0060132	DNM		0	\$ 234.05		
Plan 26a	16322PA0060133	E		220	\$ 254.82	\$ 284.36	
Plan 26b	16322PA0060133	DNM		0	\$ 254.82		
Plan 27a	16322PA0060134	M		108	\$ 296.47	\$ 328.61	
Plan 27b	16322PA0060134	DNM		0	\$ 296.47		
Plan 28a	16322PA0060135	M		118	\$ 254.01	\$ 275.82	
Plan 28b	16322PA0060135	DNM		0	\$ 254.01		
Plan 29a	16322PA0070029	M		11,451	\$ 304.01	\$ 336.64	
Plan 29b	16322PA0070029	DNM		0	\$ 304.01		
Plan 30a	16322PA0070030	M		20,949	\$ 306.38	\$ 338.15	
Plan 30b	16322PA0070030	DNM		0	\$ 306.38		
Plan 31a	16322PA0070032	M		1,599	\$ 302.84	\$ 333.51	
Plan 31b	16322PA0070032	DNM		0	\$ 302.84		
Plan 32a	16322PA0070033	M		1,113	\$ 304.54	\$ 334.78	
Plan 32b	16322PA0070033	DNM		0	\$ 304.54		
Plan 33a	16322PA0070034	M		5,310	\$ 260.58	\$ 289.46	
Plan 33b	16322PA0070034	DNM		0	\$ 260.58		
Plan 34a	16322PA0070035	E		402	\$ 196.49	\$ 219.75	
Plan 34b	16322PA0070035	DNM		0	\$ 196.49		
Plan 35	16322PA0070067	DNM		0	\$ 304.01		
Plan 36	16322PA0070068	DNM		0	\$ 306.38		
Plan 37	16322PA0070069	DNM		0	\$ 302.84		
Plan 38	16322PA0070070	DNM		0	\$ 304.54		
Plan 39	16322PA0070071	DNM		0	\$ 260.58		
Plan 40	16322PA0070072	DNM		0	\$ 196.49		
Plan 41a	16322PA0070073	M		221	\$ 262.90	\$ 287.27	
Plan 41b	16322PA0070073	DNM		0	\$ 262.90		
Plan 42	16322PA0070074	DNM		0	\$ 262.90		
Plan 43a	16322PA0070075	M		7,849	\$ 289.04	\$ 319.48	
Plan 43b	16322PA0070075	DNM		0	\$ 289.04		
Plan 44a	16322PA0070076	M		3,721	\$ 282.92	\$ 313.13	
Plan 44b	16322PA0070076	DNM		0	\$ 282.92		
Plan 45a	16322PA0070077	E		118	\$ 278.77	\$ 310.32	
Plan 45b	16322PA0070077	DNM		0	\$ 278.77		
Plan 46a	16322PA0070078	E		295	\$ 234.36	\$ 261.41	
Plan 46b	16322PA0070078	DNM		0	\$ 234.36		
Plan 47a	16322PA0070079	M		763	\$ 227.26	\$ 257.46	
Plan 47b	16322PA0070079	DNM		0	\$ 227.26		
Plan 48	16322PA0070080	E		31	\$ 247.51	\$ 276.25	
Plan 49a	16322PA0070081	M		229	\$ 285.75	\$ 318.54	
Plan 49b	16322PA0070081	DNM		0	\$ 285.75		
Plan 50a	16322PA0070082	M		1,421	\$ 247.58	\$ 268.82	
Plan 50b	16322PA0070082	DNM		0	\$ 247.58		
Plan 51	16322PA0080001	N		0		\$ 289.93	
Plan 52	16322PA0080002	N		0		\$ 291.23	
Plan 53	16322PA0080003	N		0		\$ 249.30	
Plan 54	16322PA0080004	N		0		\$ 189.26	

## 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%
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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 14: Support for Rating Area Factor Changes

Category	Portion of Enrollment	MLR excluding Risk Adjustment	MLR including Risk Adjustment
Rating Area 3	0.9%	103.8%	111.9%
Rating Area 7	7.6%	110.4%	127.7%
Rating Area 9	4.4%	99.1%	122.3%
Other Areas	87.0%	94.7%	93.2%

Average		96.2%	97.3%
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## Exhibit 15: Historical Actual & Projected Claims Data

Year	Projected Paid Claims PMPM	Actual Paid Claims PMPM
2017	\$ 407.74	\$ 416.01
2018	\$ 376.23	\$ 410.23
2019	\$ 389.29	\$ 424.27
2020	\$ 400.65	\$ 446.31

## Exhibit 16: Derivation of Projected Risk Adjustment PMPM

Legal Entity	2020 Member Months	Estimated 2020 Risk Adj Dollars	Projected 2022 Risk Adj PMPM
Health Coverage	21,911	-\$1,074,810	-\$49.05
Health Options	1,372,525	-\$5,086,369	-\$3.71
Health Benefits	214,814	-\$4,502,545	-\$20.96
<b>Total ACA Small Group</b>	<b>1,609,250</b>	<b>-\$10,663,724</b>	<b>-\$6.63</b>

**Exhibit 17: 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	420,898	\$13,332,007	\$167,417,253	\$906,446	\$160,731,606	(\$20,924,100)	(\$6,685,647)	(\$15.88)
2017	874,855	\$32,193,426	\$363,951,175	\$132,919	\$346,066,748	(\$50,210,771)	(\$17,884,427)	(\$20.44)
2018	1,085,650	\$39,125,941	\$445,371,338	\$894,027	\$432,528,726	(\$52,862,580)	(\$12,842,612)	(\$11.83)
2019	1,258,840	\$51,292,989	\$534,083,242	(\$3,463,244)	\$521,268,514	(\$60,644,472)	(\$12,814,728)	(\$10.18)
2020	1,372,529	\$49,692,394	\$612,573,475	\$10,683,912	\$582,097,496	(\$90,852,285)	(\$30,475,979)	(\$22.20)
2021	1,429,491	\$64,917,713	\$567,396,245	\$643,786	\$623,891,365	\$0	\$56,495,120	\$39.52
2022	1,332,324	\$63,220,407	\$547,716,732	\$621,569	\$607,001,836	\$0	\$59,285,105	\$44.50

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*	16322						
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:06/10/2021

Respond By Date:

Submitted Date:06/10/2021 01:05 PM

Dear Mike Lovely,

Introduction:

June 10, 2021

Mike Lovely

UPMC Health Options, Inc.

600 Grant Street

Pittsburgh, PA 15219

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

Pennsylvania Insurance Department ID #: UPMC-132801371

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:

UPMC Health Options Small Group ACA Filing – UPMC-132801371

1. The estimated experience period risk adjustment included in the filing is a payment of \$3.71 PMPM and the estimated projection period risk adjustment is a payment of \$6.63 PMPM. Please provide support for the increased risk adjustment payment assumption from the experience to projection period, including a numerical development of the projected risk adjustment payment.

**The estimated 2020 experience period risk adjustment dollars provided by the Department are used as the basis for the 2022 projection period risk adjustment assumption. To develop the projected assumption, we utilize the total of the Department-provided estimates across our entire ACA small group market, inclusive of Health Options, Health Coverage, and Health Benefits legal entities. This approach mirrors our using of the entire small group block (manual data) as a**

**starting point for the rate development for each of our 3 legal entities. We then take the total 2020 estimated dollars and divide over our total 2020 small group membership to land at the \$6.63 PMPM payable. No other adjustments were made to the 2020 base estimates to project to 2022, i.e. we are assuming no change in our projection over the Department's estimates, which is consistent with our approach in prior filings.**

**Please reference the added Supporting Exhibit 16 for numerical derivation of our projected risk adjustment assumption.**

2. Please provide additional support for, including a numerical development of, the proposed geographic factors included in Exhibit 4, particularly for regions where the factors increased significantly from 2021 such as Rating Areas 3, 7, and 9. Please quantify and support any adjustments made to the factors for each rating area. In providing your response, please make certain to demonstrate how it was ensured that morbidity differences are not being reflected in the proposed factors.

**Geographic factors were updated to better reflect cost differences by area. Points of consideration included differences in fee schedules, anticipated shifts in utilization between providers, and less favorable contracting terms in areas with few facilities (including those without UPMC facilities), and MLRs (with and without risk adjustment). Rather than a separate numerical build-up for each contributing assumption, all assumptions were examined together at a high level so we could use the proper actuarial judgment in determining which geographic factors to adjust. We chose final values that were within reasonable ranges that also minimized disruption to members.**

**Exhibit 14 of the Supporting Exhibits shows MLRs calculated using 2020 claims and premium data for the relevant rating areas. Please note that 2019 risk adjustment data was used in the calculation of MLRs including risk adjustment since final 2020 risk adjustment transfers by region are not yet available. 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. When examining these historical MLRs as part of our regional cost analysis, particular attention was paid on those including risk adjustment to help ensure that morbidity differences between regions were not reflected in the final factors.**

3. The adjustment factor that is being applied in the filing to remove the effect of COVID-19 from the experience period data is 1.049. The Actuarial Memorandum indicates that the factor was derived by determining the ratio of the Index Rate of the experience period including COVID-19 claims adjustments to the Index Rate of the experience period using raw claims, and that claims values in the adjusted Index Rate development were developed at the medical service category level. The Actuarial Memorandum indicates that the service level adjustments were developed by using trended and seasonality-adjusted 2019 ACA medical claims experience as a baseline for expected 2020 claims excluding the effects of COVID-19. Please provide the numerical development of the 1.049 adjustment, including the following information at the medical service category level in your response:

- a. the 2019 claims experience,
- b. the trend and seasonality adjustments that were applied,
- c. support for the trend and seasonality adjustments that were applied, and
- d. the 2020 claims experience using raw claims.

**Please see Exhibit 12 of the Supporting Exhibits for the derivation of the COVID-19 adjustment factors applied at the service category level. This exhibit contains four separate tables corresponding to each of the four medical service categories used in rate development. The upper portion of each table shows raw, monthly claims data covering March 2020 through December 2020, as it is assumed that these months are the only ones where claims experience was materially impacted by the pandemic. The middle portion of each table shows how 2019 annual claims experience was used to develop monthly projected claims for 2020 (excluding any impact from COVID-19) by applying trend and seasonality adjustments. Trend adjustments were developed by analyzing data covering 2017 through 2019 and examining various rolling trends observed within each service category over this timespan. Seasonality factors were developed by analyzing claims experience covering 2016 through 2019 and comparing how monthly claims experience for a given year varied relative to the average monthly claims experience for that particular year. The bottom row in each table shows how COVID-19 adjustment factors were calculated for each affected month by taking the ratio of projected 2020 claims to actual 2020 claims. These factors are then applied to the raw, monthly 2020 claims data at the service category level to remove the impact of COVID-19, as shown in Exhibit 13 of the Supporting Exhibits.**

4. The Actuarial Memorandum indicates that the 2020 data included in the trend development exhibit (i.e., Exhibit 5) was adjusted to remove the effects of COVID-19. Please confirm whether the claims adjustments were applied at the major service category level and provide a numerical demonstration of the application of these adjustments. In providing your response, please ensure to include the same 2020 claims detail that is included in Exhibit 5 but excluding the COVID adjustments (i.e., the raw 2020 claims detail) and then demonstrate how the COVID adjustments were applied to produce the results currently shown in Exhibit 5.

**We can confirm that the claim adjustments to remove the effects of COVID-19 were applied at both the major service category level, in addition to the month of service. Adjustment factors were not applied to service months 2020-01 and 2020-02 due to COVID not having a material impact on claims until March. Additionally, prescription drugs were left raw and unadjusted for all 2020 months as we also assumed COVID did not have a material impact on this service category.**

**Please see the added Supporting Exhibit 13 for a numerical demonstration of these adjustments applied to raw claims data. Notice claims data reconciles to our previously submitted Supporting Exhibit 5, while the overall COVID-adjustment factor reconciles with our previously submitted Supporting Exhibit 8.**

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 15 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 rate increase request.

**Consistent with reasoning in our Health Options *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

Objection Letter Status:Data Request Sent

Objection Letter Date:07/06/2021

Respond By Date:

Submitted Date:07/06/2021 04:13 PM

Dear Mike Lovely,

Introduction:

July 6, 2021

Mike Lovely

UPMC Health Options, Inc.

600 Grant Street

Pittsburgh, PA 15219

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

Pennsylvania Insurance Department ID #: UPMC-132801371

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:

UPMC Health Options Small Group ACA Filing – UPMC-132801371

1. Exhibit 14 was provided in response to Objection #2 of the first round of objections. We have the following additional requests.

a. The narrative response to Objection #2 indicates that the provided exhibit utilized 2020 claims and premium data along with 2019 risk adjustment data since 2020 risk adjustment data is not yet available.

i. Please explain why it is appropriate to utilize 2019 risk adjustment data instead of preliminary 2020 risk adjustment estimates in the development of this exhibit.

**At the time of consideration, while 2020 risk adjustment estimates were available in totals at the company level, they were/are not yet available by region (as broken out in the TPIR reports provided from HHS via the EDGE server). Because we do not yet have this level of rating area granularity available for 2020 transfers, we deemed it appropriate to use 2019 rating area transfers as proxy.**

ii. Please demonstrate a comparison between the 2019 risk adjustment data and preliminary 2020 risk adjustment estimates. If there is a significant difference, please demonstrate how the results of Exhibit 14 would have changed if using 2020 preliminary risk adjustment estimates.

**Given the lack of availability of 2020 risk adjustment estimates by region, creating an updated version of Exhibit 14 to reflect 2020 transfers at the rating area level would require insight not yet available to us. However, given what we know about our risk adjustment transfers in total across our entire small group ACA market, 2020 (\$6.63 payable) played out to be less favorable than 2019 (\$1.66 receivable). As a result, we'd expect an updated Exhibit 14, inclusive of 2020 risk adjustment transfers by region, to display a higher average MLR in comparison to our previously submitted version with 2019 transfers. While we do know that the average MLR would increase, it's important to note that without actual region-specific 2020 transfers, we cannot comment on the magnitude or direction of MLR change by rating area, however. On a side note, even if we took the actual region-specific 2019 transfers and adjusted these by the ratio of total 2020 over 2019, it would not change the overall narrative of the exhibit. For this reason, we chose to use 2019 region-specific risk adjustment as proxy for unavailable 2020.**

b. Please demonstrate how credibility was considered in the development of Exhibit 14, particularly given that the percentage of total enrollment is 0.9%, 7.6%, and 4.4% in Rating Areas 3, 7, and 9, respectively.

**While 0.9%, 7.6%, and 4.4% of total membership may appear low for Rating Areas 3, 7, and 9 from a percentage perspective, it's important that we assess enrollment numbers/member months as opposed to percentages when discussing the concept of credibility. Our 2020 ACA Small Group average enrollment/member months for Rating Areas 3, 7, and 9 are as follows:**

**Rating Area 3: 1,196 average enrollment; 14,352 member months  
Rating Area 7: 9,735 average enrollment; 116,820 member months  
Rating Area 9: 5,700 average enrollment; 68,400 member months**

**Given the numbers outlined above, we are deeming these rating areas 100% credible.**

c. The geographic factors for Rating Areas 3, 7, and 9 are increasing by 10.7% from the current to proposed factors. However, the MLR including Risk Adjustment is 15.0% higher than the average for Rating Area 3, 31.3% higher than the average for Rating Area 7, and 25.6% higher than the average for Rating Area 9. Please explain why it is reasonable to assume the same increase in the geographic factors for these rating areas given the MLR relativities to the average vary for each region.

**Given the relatively small share of overall membership within rating areas 3, 7, and 9 in the prior year, as well as the provider contracting dynamics in these regions, we also believe it is reasonable to anticipate higher volatility in a given MLR year as compared to other rating areas with substantially more membership. When taken in conjunction with the fact that these areas are each located in eastern Pennsylvania, we believe that matching the increase in geographic factors represents a reasonable compromise in anticipated trend under the assumption that, taken together, the rating areas could each be anticipated to experience ongoing MLR movement toward the average as membership in these regions grows and matures.**

2. Exhibit 12 was provided in response to Objection #3 of the first round of objections. We have the following additional requests.

a. Please provide the raw monthly member months, monthly paid claims, and completion factors for March through December 2019 by service category.

**We have amended Exhibit 12 to include raw monthly data from March through December 2019 by service category. We left out completion factors since the data was fully completed.**

b. The narrative response describes the process used to develop the trend adjustments applied in Exhibit 12 by service category. Please also provide the numerical support for these factors.

**We took both a quantitative and qualitative approach to arrive at the trend values used in the development of our Covid adjustment factors. From a quantitative perspective and as noted in Round 1, rolling claims trends for our fully-insured group population were analyzed spanning 2017-2019 to serve as a starting point. From a qualitative approach, we then took these basis trends and consulted those with clinical expertise within UPMC to gauge the impact due to Covid at the service category level. Based on these insights and recommendations from our medical**

**directors, adjustments were finally made to our starting point trends to arrive at the final values outlined in Exhibit 12. As an IDFS, we handily weigh the clinical insights of our medical director experts and we do believe their qualitative contributions bring value in arriving at our trend assumptions, particularly in the unpredictable environment surrounding Covid-19.**

c. The narrative response describes the process used to develop the seasonality factors applied in Exhibit 12. Please provide the numerical support for these factors.

**The projected seasonality for the Commercial FI product (used for Small Group) is determined by first calculating the observed seasonality for each month in the experience period. This is done by taking the claims PMPM in a particular month divided by the average PMPM for that year. These monthly factors are then normalized for effective workdays and then averaged by month in order to create a base seasonality factor for each month January-December. These base seasonality factors are then projected forward by multiplying it by the projected effective work days factor specific to Commercial FI for each month in the projection period.**

**March 2020 derivation is as follows:**

**Projected Seasonality = Base Seasonality \* Projected EWD Factor = 0.9895 \* 1.0331 = 1.0222**

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 17 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 house transitional membership, with a steady and consistent decrease in recent years as expected. While we do anticipate a drop in 2022, we do not expect transitional membership decreases to significantly stray from our current observed trends of recent years.**

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. URRRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary (Attachment I)
- i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

6. The requested rate increase of 8.8% is somewhat higher than average for small groups in PA. Please provide a short list of bullet points that explain the main issues causing this higher-than-average increase request.

**Consistent with reasoning outlined in our Round 1 response, in addition to our Health Options 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,

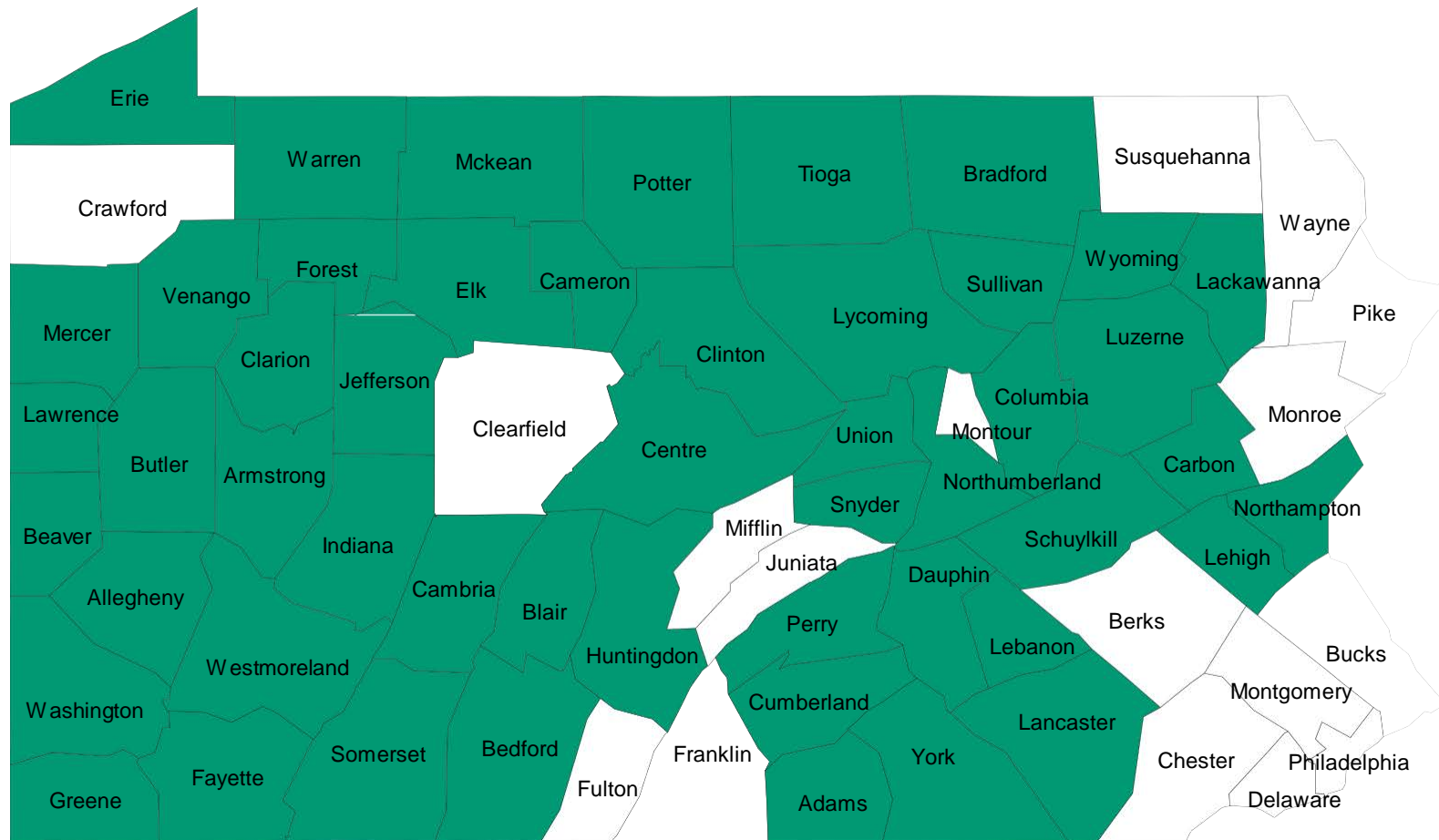
James Laverty, FSA, MAAA  
Actuary  
Bureau of Accident & Health Insurance  
Cell (860) 729-8522

Conclusion:

Sincerely,

Jim Laverty

## Market: Small Group



Key (modify as needed)



:On-exchange service area

7

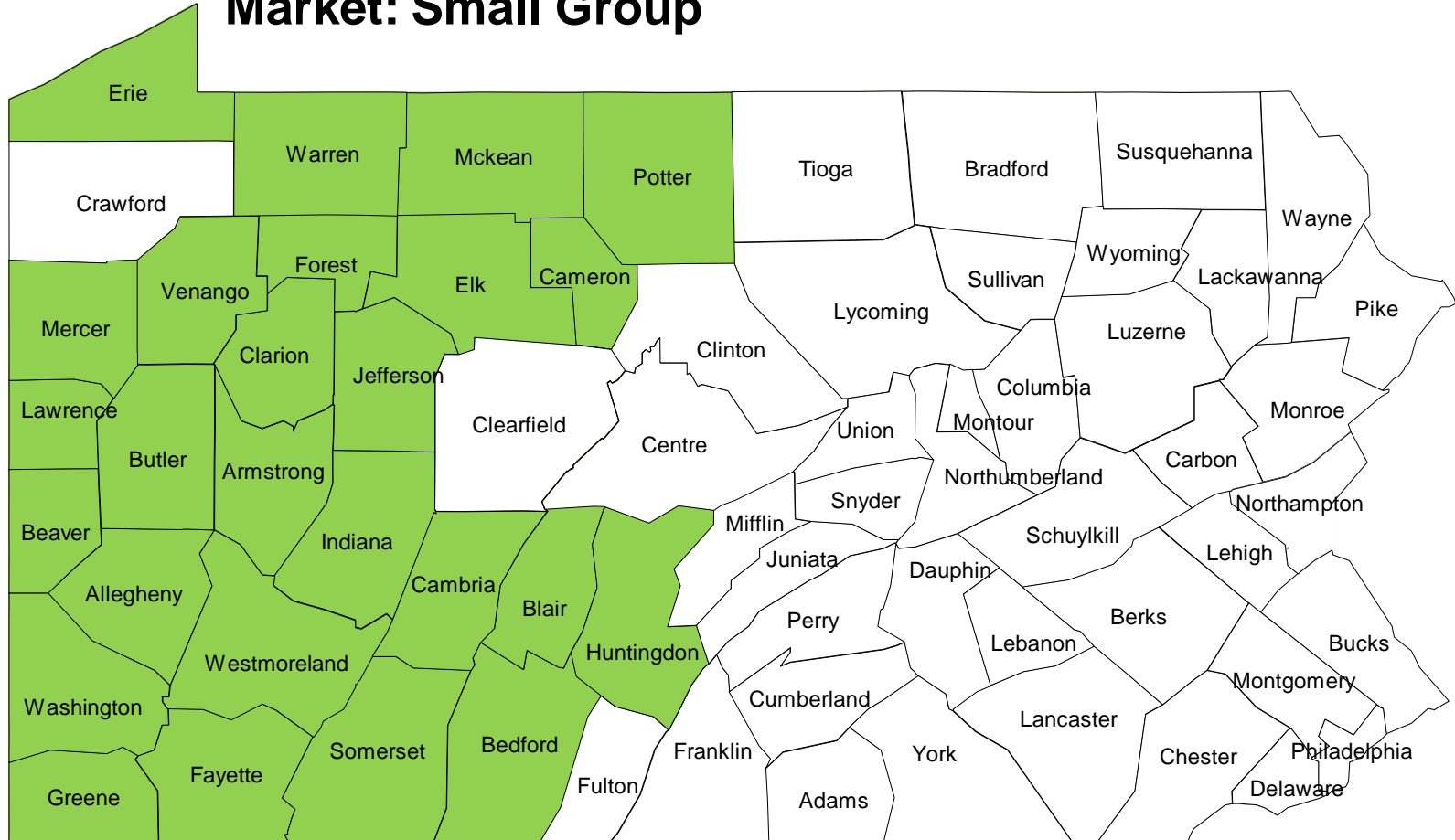
:Off-exchange service area



# 2022 Service Area

## Issuer: UPMC Health Options

### Market: Small Group



Key (modify as needed)



On-exchange service area

Off-exchange service area