

SERFF Tracking #:	GSHP-131502009	State Tracking #:	GSHP-131502009	Company Tracking #:	ACTUARIAL GHP SG
State:	Pennsylvania	Filing Company:	Geisinger Health Plan		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	HMO/POS				
Project Name/Number:	GHP SG/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	Public_Filing_PDF_GHP_SG_20180813.pdf
Item Status:	
Status Date:	

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August 13, 2018

Ms. Tracie Gray – Director
Bureau of Life, Accident and Health Insurance
Pennsylvania Insurance Department
1311 Strawberry Square
Harrisburg, PA 17120

Dear Ms. Gray,


The following is in response discussions with the Department:

1. Company Name & NAIC#: Geisinger Health Plan – NAIC# 95923
2. Market: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2019
5. Average rate change requested: -4.74%
6. Range of rate change requested: -6.2% to 8.7%
7. Total decrease in annual revenue generated from the proposed rate change: \$496,591
8. Product: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7 and 9 (No change from 2017)
10. Metal Levels & Catastrophic Plans: Platinum, Gold, Silver, and Bronze plans
11. Current number of covered lives and of policyholders as of 2/1/18: 1,581 covered lives and 993 policyholders
12. Number of plans offered in 2019: 3 platinum plans, 4 gold plans, 2 silver plans and 1 bronze plan (for a total of 10 plans); Number of plans offered in 2018: 4 platinum plans, 7 gold plans, 1 silver plan, and 1 bronze plan (for a total of 13 plans)
13. Contract form #: M-152-167-F Rev. 1/19, M-152-123-F Rev. 1/19 SERFF #: GSHP-131502009; Binder ID #: GSHP-PA19-125083276
14. HIOS issuer ID: 22444; HIOS submission tracking#: 22444-1224104321222765574
15. Summary of Changes
 - a. Revised the Change in Network on Table 5 cell D18 to 0.890, to account for the recent changes in our contracting with our clinical enterprise
 - b. Revised the Administrative Expenses on Table 6 cells C50 and C51 and Table 10 column R, as premium is reduced, % of premium increases
 - c. Included formula for Federal Income Tax in Table 6 cell C56
 - d. Revised the Benefit Richness (Induced Demand) on Table 7 cell K52 and Table 10 column L, to align the values for platinum and gold plans
 - e. Revised the Geographic Calibration Factor on Table 7 cell K50 and Table 10 cell T5
 - f. Revised the Proposed Factor for Rating Area 3 on Table 13 cell N14

For a detailed explanation of our rate development, please refer to the "actuarial memorandum and attestation" uploaded in SERFF under the "supporting documentation" tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Kurt J. Wrobel", written in a cursive style.

Kurt J. Wrobel, FSA, MAAA
Chief Financial Officer and Chief Actuary

cc. Sarah MacDerment, FSA, MAAA, Actuarial Director
Everard Riley, ASA, MAAA, Associate Actuary

Attachment I

Rate Change Summary

Geisinger Health Plan – Small Group Plans

Rate request filing ID # GSHP-131502009- 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 <http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	1.5% ¹
Revised requested average rate change:	-4.74 ¹
Range of requested rate change:	-6.2% - 8.7%
Effective date:	1/1/2019
People impacted:	1,581
Available in:	Rating areas 2, 3, 5, 6, 7, and 9

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$54,865,985
Claims	\$49,174,869
Administrative expenses	\$2,707,637
Taxes & fees	\$2,498,104
Company made (after taxes)	\$485,375

How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2019:

Claims:	88.86%
Administrative:	8.71%
Taxes & fees:	0.43%
Profit:	2.00%

The company expects its annual medical costs to increase **8.3%**.

Explanation of requested rate change

Geisinger Health Plan has proposed an overall base rate decrease of 4.74% for Small Group HMO members renewing in the Marketplace effective January 1, 2019 through December 1, 2019. The actual range of proposed rate changes vary from a minimum of -6.2% to a maximum of 8.7%. The key drivers of this change are the annual claims, changes to the risk adjustment and adjustments made to accurately reflect member cost sharing. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2019.

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

Actuarial Memorandum – Small Group GHP

1. Basic Information and Data

General Information

Company Identifying Information (as included in Table 0)

Company Legal Name: Geisinger Health Plan

State: Pennsylvania

HIOS Issuer ID: 22444

NAIC Number: 95923

Market: Small Group

Effective Date: 1/1/2019

Company Contact Information

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number: 22444-1224104321222765574

Contract Form Number: M-152-123-F Rev. 1/19, M-152-167-F Rev. 1/19

SERFF Number: GSHP-131502009

Binder ID Number: GSHP-PA19-125083276

Rate History and Proposed Variations in Rate Changes

Rate History

The recent historical rate increases are summarized in the table below.

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2015	GSHP-129625142	27.3%	24.1%	30.0%
2016	GSHP-130072560	7.2%	-10.4%	8.6%
2017	GSHP-130558378	6.0%	-11.7%	10.4%
2018	GSHP-131024097	6.9%	1.7%	7.8%

For each year 2015-2018, the increase was not uniform, but varied by plan, as displayed above.

Proposed Rate Increase

This filing applies to HMO and POS products, sold off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 3 platinum plans, 4 gold plans, 2 silver plans, as well as 1 bronze plan for a total of 10 plans offered in 2019. As of February 2018, 1,581 covered lives and 993 policyholders will be impacted by this filing. The proposed overall rate decrease is 4.74% but is not uniform by plan. The increases range from -6.2% to 8.7%. Table 10 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well changes in pricing factors.

Average Rate Change

The average rate change entered as the "percent rate change requested" in the SERFF Rate Review Detail Screen is the same as listed in Table 10, cell AC15. It is the change in the Calibrated Plan-adjusted Index rate (as instructed by the Department). In addition, the change in 21-year-old non-tobacco premium PMPM, as calculated in Table 11, cell AN13, is -9.6%. Finally, the URRT Worksheet 1 "percent

increase over Experience Period" (in cell V45) is -2.67% and the "percent increase annualized" (in cell V46) is -1.34%.

Membership Count

Table 1 shows the average age and the member months in the experience period of calendar year 2017, as well as the average age and the current members as of February 1, 2018 by age range. The projected member months for the rating period are also included. The experience period and current period data includes all non-grandfathered business while the projected rating period only includes the projected ACA enrollment.

Benefit Changes

Modifications were not necessary to maintain the same metal tier level.

Reason for Rate Increase

The components of this rate increase are:

- Single Risk Pool experience (i.e. the "Base period allowed claims before normalization" on Table 8) which is more adverse than assumed in current rates;
- Medical Inflation;
- Utilization trend;
- Changes in administrative expenses;
- Changes in ACA fees;
- Changes in Risk Adjustment.

Each of these components are discussed in detail later in this document and are displayed in Table 8 of the exhibits.

Experience Period Premium and Claims

Paid Through Date

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2017 and paid through February 2018. As discussed below, the data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1 (except for the incurred claims and the allowed claims).

Premiums (net of MLR Rebate) in Experience Period

Premiums include earned premiums for calendar year 2017 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2017 rebate filing. Estimates suggest that the small group market MLR will be above the minimum MLR target of 80%.

Allowed and Incurred Claims Incurred During the Experience Period

The Experience Period Claims are based on small group non-grandfathered business incurred and paid claims with IBNR added for the tail of claims incurred but not paid. Allowed claims are directly from claim records. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity level claims completion tables which include individual and group commercial experience. This method is appropriate to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

There were no non-EHB benefits in the experience period.

Geisinger outsources several benefits and therefore has capitation expenses. The capitated expenses cover chiropractic services, nurse line, mental health services and quality fund/ PQS. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. The historical capitation amounts are on the "Capitation" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx".

Pharmacy rebates are listed on Table 2. These rebate dollars would be removed from the Ultimate Incurred Claim liability to the insurer and are removed from the Incurred Claims and the Allowed Claims on Worksheet 1 of the URRT.

The estimated risk adjustment for the experience period is based on an external analysis performed by the Department. They estimated the Risk Adjustment transfer payment based on the population risk scores relative to an assumed market average risk score and market average premium.

The calendar 2017 loss ratio, as displayed on Table 2 is 89.63%.

Benefit Categories

<u>Benefit Category</u>	<u>Description</u>
Inpatient Hospital	Determined by place of service (Hospital—IP)
Outpatient Hospital	Determined by place of service (Hospital—OP)
Professional	Determined by place of service (Physician's office)
Other Medical	N/A
Capitation	Claims per Financial Department
Prescription Drug	Claims per contracted PBM

Credibility of Data

The existing non-grandfathered business shown in the Experience Period data in Table 2 does not reflect the anticipated risk and composition of the Projection Period. The Credibility Manual Rate is a combination of our HMO and PPO experience, giving us an even more credible manual rate. Combining the HMO and PPO Single Risk Pools also aids in consistency between the products. Historically, we have seen enrollment move between our HMO and PPO products so it is very important that our premium rates are consistent. To avoid double counting the Experience Period and avoid complicated adjustments, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25.

The transitional non-ACA non-GF population, is represented in the Experience Period and is not expected to continue into the Projection Period.

As requested by the Department, the experience period data for our transitional (non-ACA non-GF)

Small Group HMO block is:

Premium = \$22,295,947

Incurred Claims = \$19,118,975

Member Months = 38,644.

Adjustments Made to the Data

Morbidity Adjustments

The morbidity of the base period is expected to continue into the projection period.

Changes in Benefits

There are no changes in benefits. Table 5 includes a factor of 1.000.

Changes in Demographics

The Projection Period is expected to have a similar demographic distribution as represented in the 2017 Base Period. There is no adjustment for demographic changes to any population segments.

Change in Network

We have applied a factor of .89 to reflect the recent changes in our contracting with our clinical enterprise.

Change in Other

The capitation amount paid for our private reinsurance, as well as the recoveries from that program are reflected in the "Other" factor. Only slight changes are expected.

Trend Identification

Experience data was trended using an annual trend of 8.3%. Table 3 shows the breakdown between service category and cost vs. utilization. Table 3 uses the PMPM by service category to weight to develop the total composite trend. Trend factors are projected for unit cost and utilization components:

- Unit cost trend factors are based on recorded anticipated increases in facility and professional fees from the Experience to Projection Period. These increases are composited across all facilities and provider groups.
- Utilization trend projections are based on least-square regression modeling, taking into account historical claims patterns, anticipated economic activity and changes in care patterns.
- Seasonality adjustments are made to the claims to account for changes in work days.
- Further adjustments have been made to the trends to reflect expected changes due to new medical management initiatives that are expected to yield savings in the projection period.

Our trends are analyzed at a higher level and are the same for the experience data and the credibility manual data. Due to the lack of stability in the ACA experience, we based our trends on data from our commercial large group experience. Table 4b is provided for this large group experience.

The Composite URR Trend in Table 5, Cell C12 is 1.172 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $575.33 / 490.89 = 1.172$ and matches the Composite Trend in Table 3 of the Department's rate exhibits.

Historical Experience

Table 4 includes the most recent 48 months of data with run out through February 2017. Allowed claims are directly from claim records. As mentioned above, Table 4b displays the large group data that was used to determine the trends used.

As requested by the Department, the most recent 48 months of data for our transitional (non-ACA non-GF) Small Group HMO block is:

Non-ACA non-GF HMO	2014	2015	2016	2017
Premium	\$32,076,351	\$25,307,176	\$23,280,111	\$22,295,947
Incurred Claims	\$29,210,186	\$19,955,432	\$19,614,002	\$19,118,975
Member Months	71,356	50,357	42,628	38,644

2. Rate Development & Change

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

Single Risk Pool

The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as was discussed previously in the Experience Period Premium and Claims section. The Experience Period includes transitional policies while the Projection Period does not include transitional policies since members are not expected to transition into the ACA Compliant products.

Index Rate

The Experience Period Index Rate is based on the manual Allowed Claims PMPM and is the starting value on Table 5. The Credibility Manual Rate is a combination of our HMO and PPO experience, giving us an even more credible manual rate. No benefits were covered in addition to Essential Health benefits in the policies being offered.

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. There are no benefits covered in addition to Essential Health benefits in the policies being offered.

Market Adjusted Index Rate

The Market Adjusted Index Rate and Market Adjusted Total Allowed Claims are calculated in Table 5. The Projected Index Rate is converted to paid basis by multiplying by the Projected Paid to Allowed ratio (described below).

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.868 and is displayed on Table 5. It is determined for the Projection Period based on the member weighted average Pricing AV for each plan and the projected member months in each plan. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.

Projected Risk Adjustments PMPM

Our small group Exchange population had a healthier risk profile than the state average in 2017 resulting in potential payment transfers into the Risk Adjustment program. Since transitional relief has been extended through 2019, it is expected that this population will not change significantly. Premium levels for 2019 need to incorporate the expected payment to the Risk Adjustment program. The adjustment is shown on Table 5.

The allowable market-wide modifiers (risk adjustment of -\$28.31 and Exchange User Fees of \$0.00) are added to this paid basis PMPM. All of our plans are sold Off Exchange, so there is no Exchange User

Fees to include. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some but we don't so this PMPM is the Market-Adjusted Projected Total Allowed Claims PMPM, \$606.51 as shown on Table 5 in cell C42.

Retention Items

Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2019. This methodology applies for all variable costs and all fixed costs. Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are developed as a PMPM expense, but applied as a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2019 is 8.71% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

Commissions for Small Group ACA business are paid based on the schedules in the files "Commission Schedule Direct FY2018" and "Commission Schedule_GA_FY_2018". The amount they receive is based on their entire employer group book of business with Geisinger (not just their small group ACA book). Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx".

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.26% and is displayed on the 'Quality_Improvement' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx".

Profit & Risk Margin

The risk margin is set at 2% of premium.

Taxes, Fees, and Subsidies

Table 6 displays these items. For 2019, the federal government will not collect the Health Insurer Provider Fee or PCORI Fees. It is expected that the Health Insurance Provider Fee will be collected in 2020. Federal Income Tax is also applied on Table 6. The development of the taxes is calculated on the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx".

Projected Loss Ratio

The anticipated loss ratio is **90.0%** in aggregate as shown below using the Federally-prescribed MLR methodology:

MLR Numerator = Projected Claims + Quality Initiatives = 443.40 + .0126*530.85 = 450.09

MLR Denominator = Projected Premiums – Taxes and Fees + Risk Adjustment = 530.85 – 2.29 + 28.31 = 500.25

Federal MLR = 450.09 / 500.25 = 90.0%

Normalized Market-Adjusted Projected Allowed Total Claims

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2018 and 2019 are displayed on Table 7.

Projected Membership

Sales and marketing were consulted in developing the membership projections. Overall, membership is expected to remain at approximately the current levels, so February 2018 membership is expected to best represent calendar year 2019 for existing plans. Members from discontinued plans are assumed to move to the plan where they are mapped, in general. Projected membership is used to calculate the normalization factors discussed below.

Plan Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2018 and 2019 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file 'PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx'.

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors for rating areas 2,5,6,7 and 9. We are revising the geographic factor for rating area 3 to better reflect the recent changes in our contracting with our clinical enterprise. The normalization factor is determined using these factors weighted using projected membership by area and is developed on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180813.xlsx".

Tobacco Factor

We are not applying tobacco loads in 2019.

Benefit Richness (Induced Demand)

Induced Demand factors are applied to each metallic to reflect the expected utilization, not the expected health status. To ensure revenue neutrality, a normalization factor is applied. The average benefit richness factor is shown on Table 7 and the factors by plan ID are developed on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180813.xlsx". We have revised our factors to align the values for platinum and gold.

Network Factor

Only one network rating factor per market is used for each network. This is shown in Table 14.

Components of Rate Change

Table 8 shows the components of the Rate Change developed in this filing. The key drivers of this increase are the annual claims, changes to the risk adjustment, changes in our benefit richness and pricing AVs. Table 9 supports the calculations in Table 8.

3. Plan Rate Development

Plan Rate Development

The projected market-adjusted index rate is used to develop the calibrated plan adjusted index rates in columns Z and AA of Table 10. Each plan's rate is developed as the product of the market-adjusted index rate, the allowable factor and calibration for age and geography.

Each plan is identified as either existing, discontinued & mapped or new. Column G lists the metallic tier. This is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "AV Screen Shots GHP SG 20180508.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the 'AV_UniquePlanDesigned_GHP_SG_20180514.pdf' document for further details. As directed by the Department, columns L, N and P were normalized using projected (CY2019) membership. The supporting exhibit for column L ["Benefit Richness (induced demand)"] is on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx".

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

The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the small group market. These rates are displayed on Table 10, column AA. Table 11 uses the 21-year-old non-tobacco premiums from Table 10, adjusted by the current approved geographic factors (from Table 13), to develop the 21-year-old non-tobacco premiums by rating area.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rates are developed by applying the following allowable rating factors to the calibrated Plan Adjusted Index Rates:

1. Age – reflecting the HHS defined age curve
2. Geographic – as discussed previously

The final Premium rates for all filed benefit plans are displayed in the QHP Rating Template.

The Index Rate, the Market Adjusted Index Rate, and the Plan Adjusted Index Rate reflect the member weighted average premium over the calendar year. As such, in the development of the Consumer Adjusted Premium Rates for small group plans, the Plan Adjusted Index Rate must be adjusted to reflect the appropriate quarter when the consumer level modifiers are applied. The Consumer Adjusted Premium Rates in the small group market increase each quarter with trend, and the factors used to determine the quarterly rates are shown below.

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Trend Adjustment Factor	-3.22%	-1.26%	0.74%	2.78%

Service Area Composition

All the counties and services areas are defined in the QHP Service Area Template. There is only one service area for this product. For clarity, this service area is displayed on the 'Service Areas' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx"

Composite Rating

Composite rating is not used.

Terminated Plans and Products

No products are being terminated. Discontinued plans are noted on Table 10.

Plan Type

All plan offerings meet the plan type definitions available in the URRT Worksheet 2, Section I.

Changes to URRT

We acknowledge that each time the URRT is changed in SERFF, it will also be updated in HIOS.

Reliance

Warning Alerts

No Warning Alerts appeared in Worksheet 2.

Additional Exhibits

The following required exhibits have been uploaded in SERFF under the tabs noted next to the exhibit:

- Department Plan Design Summary – submitted under the “Rate/Rule Schedule” tab;
- Service Area Map – submitted under the “Supporting Documentation” tab.

Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The essential health benefits are determined in accordance with 45 CFR Part 156 and that the percentage of total premium (in Worksheet 2, Sections III and IV of the URRT) that represents the essential health benefits is calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
6. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown above and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the “AV_UniquePlanDesigned_GHP_SG_20180514.pdf” document for further details.
7. All factor, benefit and other changes from the prior (2018) approved filing have been disclosed in the actuarial memorandum.
8. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
9. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2019 Rate Filing Justification.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.



Sarah MacDerment
FSA, MAAA
Attesting Actuary

8/13/2018
Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Gallagher Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019
Base Period Start Date	1/1/2017
Date of Most Recent Membership	2/1/2018

to 12/31/2019
to 12/31/2017

Table 1. Number of Members

Average Age	Member-months Experience Period	Members Current Period (as of 02-01-2018)	Member-months Projected Rating Period
	38.0	39.0	37.5
Total	109,429	4,580	18,972
<18	17,834	718	2,346
18-24	9,428	366	1,244
25-29	8,756	335	1,644
30-34	6,795	363	1,812
35-39	8,796	354	1,482
40-44	8,982	386	1,808
45-49	11,277	490	1,992
50-54	12,238	507	2,100
55-59	12,047	521	1,884
60-63	8,139	307	1,224
All	1,517	187	818

*Tables 1, 2 and 4 must include data for all non-grandfathered business (ACA compliant and Transitional)

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HRS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 57,877,294.01	\$ 47,720,159.40	\$ 48,126,457.61	109,429	\$ 5,542,771.92	\$ 52,669,229.53		\$ (999,150.97)	\$ 2,048,192.52		\$ (3,011,399.00)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 490.89
Loss Ratio										89.63%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite UBR† Trend **	Weight*
Inpatient Hospital	7.22%	0.03%	3.90%	6.24%	14.79%
Outpatient Hospital	0.91%	2.75%	6.15%	10.07%	40.16%
Professional	2.17%	0.47%	1.1%	4.25%	24.43%
Other Medical	0.00%	0.00%	0.00%	0.00%	0.00%
Capitation				5.00%	3.81%
Prescription Drugs	14.11%	0.99%	2.53%	12.56%	16.76%
Total Annual Trend				8.26%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.172	

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

** Should = UBR† 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 + HRS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14		\$ 3,154,949.92	1.0000	\$ 3,154,949.92	8,009	\$ 393.93		\$ 75,156,431.3	\$ 3,448,992.98	\$ 430.64
Feb-14		\$ 3,007,009.42	1.0000	\$ 3,007,009.42	8,500	\$ 353.77		\$ (47,755,361)	\$ 3,286,719.45	\$ 386.67
Mar-14		\$ 3,720,139.63	1.0000	\$ 3,720,139.63	9,006	\$ 413.07		\$ (49,427,500)	\$ 4,041,766.03	\$ 449.12
Apr-14		\$ 3,667,216.06	1.0000	\$ 3,667,216.06	9,722	\$ 372.21		\$ 60,811,740	\$ 4,015,906.88	\$ 413.07
May-14		\$ 3,927,313.50	1.0000	\$ 3,927,313.50	10,572	\$ 371.48		\$ 69,553,550	\$ 4,280,502.06	\$ 404.89
Jun-14		\$ 3,524,644.52	1.0000	\$ 3,524,644.52	11,225	\$ 314.00		\$ 64,255,343	\$ 3,896,488.82	\$ 347.13
Jul-14		\$ 3,747,861.35	1.0000	\$ 3,747,861.35	11,797	\$ 317.70		\$ (70,873,466)	\$ 4,160,837.70	\$ 352.70
Aug-14		\$ 4,320,904.19	1.0000	\$ 4,320,904.19	12,118	\$ 356.57		\$ 66,626,771	\$ 4,715,482.00	\$ 389.13
Sep-14		\$ 4,805,869.74	1.0000	\$ 4,805,869.74	12,738	\$ 377.29		\$ (71,247,145)	\$ 5,262,379.72	\$ 413.12
Oct-14		\$ 5,177,569.57	1.0000	\$ 5,177,569.57	13,243	\$ 390.98		\$ (78,803,721)	\$ 5,449,317.74	\$ 426.59
Nov-14		\$ 4,304,731.83	1.0000	\$ 4,304,731.83	13,620	\$ 316.06		\$ 67,914,051	\$ 4,758,329.68	\$ 349.35
Dec-14	\$ 57,411,477.21	\$ 5,694,985.51	1.0000	\$ 5,694,985.51	17,481	\$ 325.78	\$ 4,783,896.38	\$ 66,136,461	\$ 6,317,647.77	\$ 361.40
Jan-15		\$ 6,295,495.15	1.0000	\$ 6,295,495.15	17,207	\$ 365.87		\$ (152,151,310)	\$ 6,928,252.39	\$ 402.64
Feb-15		\$ 5,579,612.24	1.0000	\$ 5,579,612.24	17,064	\$ 329.98		\$ 66,700,350	\$ 6,167,185.83	\$ 351.62
Mar-15		\$ 6,079,718.20	1.0000	\$ 6,079,718.20	16,755	\$ 362.86		\$ (104,058,901)	\$ 6,733,516.16	\$ 401.88
Apr-15		\$ 6,851,223.17	1.0000	\$ 6,851,223.17	16,645	\$ 411.51		\$ (110,394,571)	\$ 7,486,256.71	\$ 449.65
May-15		\$ 5,911,988.21	1.0000	\$ 5,911,988.21	16,298	\$ 360.74		\$ (104,642,122)	\$ 6,492,579.16	\$ 398.31
Jun-15		\$ 5,943,127.48	1.0000	\$ 5,943,127.48	15,956	\$ 371.54		\$ 65,106,840.1	\$ 6,510,684.01	\$ 407.02
Jul-15		\$ 6,647,556.54	1.0000	\$ 6,647,556.54	15,643	\$ 424.95		\$ (112,161,621)	\$ 7,236,285.88	\$ 462.59
Aug-15		\$ 5,526,341.92	1.0000	\$ 5,526,341.92	15,405	\$ 358.74		\$ 69,535,161	\$ 6,053,113.72	\$ 392.97
Sep-15		\$ 5,298,249.29	1.0000	\$ 5,298,249.29	15,136	\$ 350.04		\$ 68,605,961	\$ 5,808,636.96	\$ 383.78
Oct-15		\$ 5,596,367.27	1.0000	\$ 5,596,367.27	14,745	\$ 379.56		\$ (111,264,921)	\$ 6,129,521.71	\$ 415.70
Nov-15		\$ 6,100,668.03	1.0000	\$ 6,100,668.03	14,510	\$ 420.43		\$ (107,271,840)	\$ 6,461,073.05	\$ 455.07
Dec-15	\$ 82,610,208.02	\$ 5,550,196.78	1.0000	\$ 5,550,196.78	13,080	\$ 424.07	\$ 6,846,043.47	\$ 69,813,281	\$ 6,076,642.51	\$ 464.29
Jan-16		\$ 5,585,372.23	1.0000	\$ 5,585,372.23	13,202	\$ 423.07		\$ (110,397,637)	\$ 6,102,795.67	\$ 462.26
Feb-16		\$ 5,463,553.03	1.0000	\$ 5,463,553.03	13,045	\$ 418.70		\$ (102,536,491)	\$ 6,003,942.94	\$ 460.13
Mar-16		\$ 6,037,716.13	1.0000	\$ 6,037,716.13	13,085	\$ 461.28		\$ (113,988,181)	\$ 6,602,098.39	\$ 504.40
Apr-16		\$ 5,468,680.59	1.0000	\$ 5,468,680.59	13,131	\$ 416.47		\$ (111,686,871)	\$ 5,984,765.77	\$ 455.77
May-16		\$ 5,187,562.82	1.0000	\$ 5,187,562.82	12,949	\$ 400.61		\$ (110,333,350)	\$ 5,278,051.07	\$ 408.49
Jun-16		\$ 5,148,100.48	1.0000	\$ 5,148,100.48	12,965	\$ 398.48		\$ (109,211,111)	\$ 5,463,607.66	\$ 433.83
Jul-16		\$ 4,817,860.31	1.0000	\$ 4,817,860.31	12,989	\$ 370.92		\$ (115,152,940)	\$ 5,264,820.03	\$ 405.33
Aug-16		\$ 5,610,080.53	1.0000	\$ 5,610,080.53	13,022	\$ 430.78		\$ (110,982,613)	\$ 6,140,729.58	\$ 471.49
Sep-16		\$ 5,566,209.57	1.0000	\$ 5,566,209.57	12,949	\$ 429.86		\$ (115,467,081)	\$ 6,063,028.08	\$ 468.22
Oct-16		\$ 5,205,956.13	1.0000	\$ 5,205,956.13	12,972	\$ 401.32		\$ (130,570,511)	\$ 5,707,266.57	\$ 439.57
Nov-16		\$ 5,036,552.64	1.0000	\$ 5,036,552.64	12,975	\$ 388.17		\$ (122,001,691)	\$ 5,549,486.07	\$ 427.71
Dec-16	\$ 81,456,789.65	\$ 5,058,115.97	1.0000	\$ 5,058,115.97	13,155	\$ 384.50	\$ 6,148,097.77	\$ (111,789,911)	\$ 5,604,352.28	\$ 426.92
Jan-17		\$ 6,328,218.82	1.0000	\$ 6,328,218.82	12,145	\$ 521.06		\$ (141,321,631)	\$ 6,873,629.00	\$ 565.96
Feb-17		\$ 5,170,333.09	0.9999	\$ 5,172,648.30	11,620	\$ 445.15		\$ (128,156,171)	\$ 5,664,281.29	\$ 487.50
Mar-17		\$ 5,212,647.44	0.9994	\$ 5,210,025.11	11,208	\$ 465.38		\$ (122,277,705)	\$ 5,720,364.67	\$ 510.38
Apr-17		\$ 4,774,210.84	0.9993	\$ 4,777,450.72	10,632	\$ 449.35		\$ 84,895,510	\$ 5,228,545.13	\$ 491.77
May-17		\$ 4,266,479.96	0.9989	\$ 4,270,973.73	9,936	\$ 429.85		\$ 81,760,181	\$ 4,675,666.54	\$ 470.57
Jun-17		\$ 3,984,289.09	0.9980	\$ 3,992,230.58	9,756	\$ 426.70		\$ 75,763,265	\$ 4,166,422.64	\$ 454.53
Jul-17		\$ 3,484,921.50	0.9972	\$ 3,494,618.72	8,801	\$ 396.90		\$ 77,013,681	\$ 3,843,187.59	\$ 436.58
Aug-17		\$ 3,641,266.44	0.9966	\$ 3,646,272.10	8,502	\$ 428.52		\$ 74,084,041	\$ 3,991,131.38	\$ 469.05
Sep-17		\$ 3,414,395.40	0.9924	\$ 3,440,521.38	7,960	\$ 432.23		\$ 65,763,373	\$ 3,745,170.27	\$ 475.52
Oct-17		\$ 3,557,630.63	0.9902	\$ 3,592,776.03	7,500	\$ 479.04		\$ 63,382,981	\$ 3,929,194.51	\$ 523.89
Nov-17		\$ 3,127,020.65	0.9288	\$ 3,331,490.96	6,994	\$ 476.34		\$ 68,019,651	\$ 3,597,845.14	\$ 514.62
Dec-17	\$ 57,877,294.01	\$ 3,615,915.71	0.9498	\$ 3,911,618.72	4,766	\$ 401.99	\$ 4,542,771.92	\$ 63,769,320	\$ 3,701,635.85	\$ 440.96

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Small Group
Rate Effective Date: 1/1/2019

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
\$ 85,670,666.36	\$ 69,468,705.87	\$ 70,516,434.62	169,320	\$ 7,797,585.03	\$ 78,314,019.85	\$ -	\$ (1,429,202.49)	\$ 2,920,907.64	\$ -	\$ (4,768,208.00)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 471.33
Loss Ratio										89.01%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital	2.22%	0.03%	3.90%	6.24%	14.20%
Outpatient Hospital	0.91%	2.75%	6.15%	10.07%	40.37%
Professional	2.37%	0.67%	1.16%	4.25%	23.93%
Other Medical	0.00%	0.00%	0.00%	0.00%	0.00%
Capitation				5.00%	3.61%
Prescription Drugs				12.06%	17.90%
Total Annual Trend	14.31%	0.99%	-2.93%	8.34%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.174	

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

** Should = URRT Trend

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-14	\$ 304,346,074.10	\$ 22,134,487.69	1.0000	\$ 22,134,487.69	68,727	\$ 322.06	\$ 40,251,331.01	\$ (386,861.39)	\$ 26,159,026.36	\$ 380.62
Feb-14		\$ 21,454,386.29	1.0000	\$ 21,454,386.29	67,922	\$ 315.87		\$ (357,377.88)	\$ 24,908,643.67	\$ 366.72
Mar-14		\$ 22,311,224.02	1.0000	\$ 22,311,224.02	68,731	\$ 327.00		\$ (380,441.24)	\$ 26,009,588.34	\$ 381.20
Apr-14		\$ 22,108,464.62	1.0000	\$ 22,108,464.62	66,866	\$ 330.64		\$ (406,481.90)	\$ 25,730,977.14	\$ 384.81
May-14		\$ 23,399,460.86	1.0000	\$ 23,399,460.86	66,675	\$ 350.95		\$ (407,888.04)	\$ 26,777,975.21	\$ 401.62
Jun-14		\$ 21,202,529.56	1.0000	\$ 21,202,529.56	65,653	\$ 322.95		\$ (342,713.38)	\$ 24,413,795.90	\$ 371.86
Jul-14		\$ 21,337,468.10	1.0000	\$ 21,337,468.10	63,861	\$ 334.12		\$ (387,927.47)	\$ 24,583,680.84	\$ 384.96
Aug-14		\$ 21,778,187.47	1.0000	\$ 21,778,187.47	64,574	\$ 337.26		\$ (389,559.03)	\$ 24,913,690.26	\$ 385.82
Sep-14		\$ 21,673,635.31	1.0000	\$ 21,673,635.31	63,381	\$ 341.96		\$ (385,330.48)	\$ 24,809,685.35	\$ 391.44
Oct-14		\$ 22,720,525.65	1.0000	\$ 22,720,525.65	65,338	\$ 358.78		\$ (415,019.75)	\$ 25,193,942.43	\$ 412.62
Nov-14		\$ 20,324,545.49	1.0000	\$ 20,324,545.49	63,365	\$ 320.75		\$ (376,546.11)	\$ 23,147,412.14	\$ 365.30
Dec-14		\$ 20,935,427.86	1.0000	\$ 20,935,427.86	63,091	\$ 331.83		\$ (407,859.75)	\$ 23,983,356.29	\$ 380.14
Jan-15	\$ 297,321,129.91	\$ 22,194,731.72	1.0000	\$ 22,194,731.72	61,822	\$ 359.01	\$ 39,096,421.15	\$ (441,598.18)	\$ 25,869,275.26	\$ 418.45
Feb-15		\$ 19,828,896.40	1.0000	\$ 19,828,896.40	62,616	\$ 316.67		\$ (419,602.96)	\$ 23,263,515.05	\$ 371.53
Mar-15		\$ 23,283,534.64	1.0000	\$ 23,283,534.64	61,960	\$ 375.78		\$ (445,548.28)	\$ 26,915,994.92	\$ 434.41
Apr-15		\$ 22,195,004.46	1.0000	\$ 22,195,004.46	61,318	\$ 361.97		\$ (450,011.44)	\$ 25,597,609.73	\$ 417.46
May-15		\$ 21,778,374.81	1.0000	\$ 21,778,374.81	60,671	\$ 358.96		\$ (457,824.23)	\$ 24,926,586.77	\$ 410.85
Jun-15		\$ 20,811,308.46	1.0000	\$ 20,811,308.46	59,625	\$ 349.04		\$ (471,798.03)	\$ 23,977,792.69	\$ 402.14
Jul-15		\$ 21,855,685.99	1.0000	\$ 21,855,685.99	58,871	\$ 371.25		\$ (481,720.32)	\$ 24,981,248.20	\$ 424.34
Aug-15		\$ 19,248,696.00	1.0000	\$ 19,248,696.00	58,986	\$ 326.33		\$ (488,395.42)	\$ 22,232,701.88	\$ 376.91
Sep-15		\$ 20,880,035.73	1.0000	\$ 20,880,035.73	59,932	\$ 348.40		\$ (474,315.90)	\$ 23,970,352.08	\$ 399.96
Oct-15		\$ 22,919,535.83	1.0000	\$ 22,919,535.83	60,621	\$ 378.08		\$ (511,625.33)	\$ 26,198,361.96	\$ 432.17
Nov-15		\$ 20,830,444.07	1.0000	\$ 20,830,444.07	60,208	\$ 345.97		\$ (483,753.61)	\$ 23,844,001.18	\$ 396.03
Dec-15		\$ 21,980,385.48	1.0000	\$ 21,980,385.48	60,022	\$ 366.21		\$ (505,052.38)	\$ 25,125,603.02	\$ 418.61
Jan-16	\$ 319,193,255.27	\$ 20,943,767.43	1.0000	\$ 20,943,767.43	60,868	\$ 344.09	\$ 44,200,031.98	\$ (494,504.69)	\$ 24,704,877.99	\$ 405.88
Feb-16		\$ 22,318,997.92	1.0000	\$ 22,318,997.92	60,622	\$ 368.17		\$ (513,443.10)	\$ 26,140,128.25	\$ 431.20
Mar-16		\$ 25,667,756.27	1.0000	\$ 25,667,756.27	60,681	\$ 422.99		\$ (560,380.28)	\$ 29,784,369.23	\$ 490.84
Apr-16		\$ 23,660,286.00	1.0000	\$ 23,660,286.00	61,476	\$ 384.87		\$ (502,049.23)	\$ 27,301,138.55	\$ 444.09
May-16		\$ 23,082,834.44	1.0000	\$ 23,082,834.44	61,450	\$ 375.64		\$ (515,282.98)	\$ 26,670,331.23	\$ 434.02
Jun-16		\$ 26,749,371.56	1.0000	\$ 26,749,371.56	61,911	\$ 432.06		\$ (520,508.52)	\$ 30,258,229.24	\$ 488.74
Jul-16		\$ 22,445,741.47	1.0000	\$ 22,445,741.47	62,287	\$ 369.36		\$ (520,535.09)	\$ 25,716,383.24	\$ 413.83
Aug-16		\$ 23,748,619.55	1.0000	\$ 23,748,619.55	62,944	\$ 377.30		\$ (605,976.65)	\$ 27,444,155.93	\$ 436.01
Sep-16		\$ 23,617,459.69	1.0000	\$ 23,617,459.69	62,876	\$ 375.62		\$ (572,584.91)	\$ 27,102,216.02	\$ 431.04
Oct-16		\$ 23,557,505.26	1.0000	\$ 23,557,505.26	64,247	\$ 366.67		\$ (632,029.98)	\$ 27,526,924.03	\$ 428.45
Nov-16		\$ 25,799,405.78	1.0000	\$ 25,799,405.78	64,230	\$ 401.67		\$ (661,165.84)	\$ 29,459,296.31	\$ 458.65
Dec-16		\$ 24,121,086.46	1.0000	\$ 24,121,086.46	63,303	\$ 381.04		\$ (681,548.55)	\$ 27,744,816.54	\$ 438.29
Jan-17	\$ 337,525,701.50	\$ 23,344,664.05	1.0000	\$ 23,344,667.93	64,444	\$ 362.25	\$ 49,058,363.08	\$ (657,468.69)	\$ 28,035,668.21	\$ 435.04
Feb-17		\$ 23,623,426.58	0.9993	\$ 23,640,061.17	63,816	\$ 370.44		\$ (615,649.14)	\$ 27,933,171.16	\$ 437.71
Mar-17		\$ 25,082,162.68	0.9990	\$ 25,108,259.05	65,076	\$ 398.07		\$ (642,440.74)	\$ 28,372,964.78	\$ 465.48
Apr-17		\$ 24,298,801.67	0.9987	\$ 24,331,233.83	62,949	\$ 386.52		\$ (513,736.33)	\$ 28,435,493.61	\$ 451.72
May-17		\$ 27,798,312.85	0.9926	\$ 28,004,541.97	62,653	\$ 446.98		\$ (572,887.31)	\$ 32,312,124.90	\$ 515.73
Jun-17		\$ 26,556,523.51	0.9974	\$ 26,625,487.58	62,605	\$ 425.29		\$ (550,205.70)	\$ 30,612,498.13	\$ 488.98
Jul-17		\$ 24,579,307.59	0.9966	\$ 24,663,723.25	62,135	\$ 396.94		\$ (558,768.67)	\$ 28,495,435.56	\$ 458.61
Aug-17		\$ 26,322,189.88	0.9940	\$ 26,480,099.07	61,618	\$ 429.75		\$ (607,256.33)	\$ 30,720,173.92	\$ 498.56
Sep-17		\$ 23,939,406.88	0.9833	\$ 24,345,686.79	59,478	\$ 409.32		\$ (543,253.38)	\$ 28,085,964.74	\$ 472.21
Oct-17		\$ 25,241,518.07	0.9782	\$ 25,804,817.50	58,813	\$ 430.76		\$ (515,094.86)	\$ 28,890,077.89	\$ 508.22
Nov-17		\$ 23,453,813.93	0.9240	\$ 25,383,383.96	58,813	\$ 431.59		\$ (504,404.66)	\$ 29,281,199.39	\$ 497.87
Dec-17		\$ 23,331,830.97	0.9193	\$ 25,381,219.01	58,774	\$ 431.84		\$ (499,433.87)	\$ 28,996,772.09	\$ 493.36

* 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:	Goldsinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019

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	\$ 490.89	\$ 471.33	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.172	1.174	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 575.33	\$ 553.28	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	0.893	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.000	0.890	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.004	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 575.33	\$ 494.32	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 494.32	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 494.32		<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ 510.77		
Projected Paid to Allowed Ratio	0.968		<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$ 443.40		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	\$ (28.31)		
Projected Paid Exchange User Fees PMPM	\$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 471.71		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 543.38		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 471.71		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 543.38		

Table 6. Retention

Retentum Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	8.71%	\$46.24	
General and Claims	4.93%	\$26.17	
Agent/Broker Fees and Commissions	2.52%	\$13.38	
Quality Improvement Initiatives	1.26%	\$6.69	
Taxes and Fees	0.43%	\$2.29	
PCORI Fees	0.00%	\$0.00	
PA Premium Tax (if applicable)	0.00%	\$0.00	
Federal Income Tax	0.01%	\$0.05	
Health Insurance Providers Fee (Prorated for Small Groups only)	0.42%	\$2.23	
Profit/Contingency (after tax)	2.00%	\$10.62	
Total Retention	11.14%	\$59.14	
Projected Required Revenue PMPM	\$ 530.85		<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 8. Components of Rate Change

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 389.87	\$ 371.38	-\$18.49	-4.7%
B. Base period allowed claims before normalization	\$ 460.13	\$ 471.33	\$11.20	2.9%
C. Normalization factor component of change	\$ (142.58)	\$ (101.29)	\$41.29	10.6%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 317.55	\$ 370.04	\$ 52.49	13.5%
D2. URRT Trend	\$ 56.94	\$ 64.33	\$ 7.40	1.9%
D3. URRT Morbidity	\$ -	\$ -	\$ -	0.0%
D4. URRT Other	\$ 2.44	\$ (46.29)	\$ (48.93)	-12.6%
D5. Normalized URRT RA/RI on an allowed basis	\$ 13.76	\$ 25.60	\$ 11.84	3.0%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1-D6)	\$ 390.89	\$ 413.69	\$ 22.80	5.8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (29.41)	\$ (58.45)	\$ (29.03)	-7.4%
E3. Benefit Richness	\$ (7.22)	\$ (35.52)	\$ (28.30)	-7.3%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (36.64)	\$ (93.97)	\$ (57.34)	-14.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 27.06	\$ 32.35	\$ 5.29	1.4%
F2. Taxes and Fees	\$ 4.00	\$ 1.60	\$ (2.40)	-0.6%
F3. Profit and/or Contingency	\$ 7.80	\$ 7.43	\$ (0.37)	-0.1%
F4. Subtotal - Sum(F1-F3)	\$ 38.86	\$ 41.38	\$ 2.52	0.6%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 393.10	\$ 361.09	\$ (32.01)	-8.2%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 471.33	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 85,670,666.36	
Blended Loss Ratio	89.01%	

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

Effective Date	1/1/2019	4/1/2019	7/1/2019	10/1/2019	Total Single Risk Pool
# of Member Months Renewing in Quarter	52,776	39,780	30,972	71,124	194,652
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 494.32	\$ 494.32	\$ 494.32	\$ 494.32	\$ 494.32
Months of Trend	-	3	6	9	
Annual Trend	8.34%	8.34%	8.34%	8.34%	
Single Risk Pool Projected Allowed Claims	\$ 494.32	\$ 504.32	\$ 514.53	\$ 524.94	\$ 510.77
Quarterly Trend Factor	100.0%	102.0%	104.1%	106.2%	103.3%
2019 Trend Factors by Quarter	0.9678	0.9874	1.0074	1.0275	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019
Average Age Factor	1.525	1.530
Average Geographic Factor	0.961	0.925
Average Tobacco Factor	1.012	1.000
Average Benefit Richness (induced demand)	0.977	0.900
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 585.18	\$ 543.38
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 403.85	\$ 426.61

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

	2018	2019	
Paid-to-Allowed	0.916	0.868	
URRT Trend (Total Applied Trend Factor)	1.179	1.174	<- URRT W1, S2
URRT Morbidity	1.000	1.000	<- URRT W1, S2
URRT "Other"	1.007	0.893	<- URRT W1, S2
Risk Adjustment	\$ 18.26	\$ 28.31	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ 18.49	\$ 18.72	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.925	0.859	
Benefit Richness	0.980	0.900	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	6.94%	8.71%	
Taxes and Fees	1.03%	0.43%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019
Base Period Start Date	1/1/2017
Date of Most Recent Membership	2/1/2018
Market Adjusted Index Rate	\$ 543.38

45 CFR Part 156.8 (d) (2) Allowable Factors																
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2018 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2019	1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium
Totals							0.848			0.859	1.000	1.000	1.000	1.000	1.000	\$ 467.05
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
Plan 1	22444PA0060052	HMO	Geisinger Marketplace HMO 15/30/400	DM	22444PA0060120	Platinum	0.9109	Approach (1)	Off	0.930	1.005	1.000	1.000	1.000	1.000	507.7078899
Plan 2	22444PA0060062	HMO	Geisinger Marketplace HMO 20/40/2500	E	22444PA0060062	Gold	0.8121	Approach (1)	Off	0.813	1.005	1.000	1.000	1.000	1.000	\$443.60
Plan 3	22444PA0060063	HMO	Geisinger Marketplace HMO 30/60/5800	E	22444PA0060063	Silver	0.7053	Approach (1)	Off	0.699	0.989	1.000	1.000	1.000	1.000	\$375.60
Plan 4	22444PA0060064	HMO	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120	Platinum	0.9109	Approach (1)	Off	0.930	1.005	1.000	1.000	1.000	1.000	\$507.71
Plan 5	22444PA0060065	HMO	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117	Gold	0.8185	Approach (1)	Off	0.862	1.005	1.000	1.000	1.000	1.000	\$470.79
Plan 6	22444PA0060066	HMO	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062	Gold	0.8121	Approach (1)	Off	0.813	1.005	1.000	1.000	1.000	1.000	\$443.60
Plan 7	22444PA0060067	HMO	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120	Platinum	0.9109	Approach (1)	Off	0.930	1.005	1.000	1.000	1.000	1.000	\$507.71
Plan 8	22444PA0060068	HMO	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120	Platinum	0.9109	Approach (1)	Off	0.930	1.005	1.000	1.000	1.000	1.000	\$507.71
Plan 9	22444PA0060069	HMO	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117	Gold	0.8185	Approach (1)	Off	0.862	1.005	1.000	1.000	1.000	1.000	\$470.79
Plan 10	22444PA0060070	HMO	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117	Gold	0.8185	Approach (1)	Off	0.862	1.005	1.000	1.000	1.000	1.000	\$470.79
Plan 11	22444PA0060071	HMO	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062	Gold	0.8121	Approach (1)	Off	0.813	1.005	1.000	1.000	1.000	1.000	\$443.60
Plan 12	22444PA0060072	HMO	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062	Gold	0.8121	Approach (1)	Off	0.813	1.005	1.000	1.000	1.000	1.000	\$443.60
Plan 13	22444PA0080066	POS	Geisinger Marketplace QHDHP POS 6500	E	22444PA0080066	Bronze	0.6184	Approach (1)	Off	0.665	0.900	1.000	1.000	1.000	1.000	\$325.49
Plan 14	22444PA0060114	HMO	Geisinger Marketplace HMO 10/20/0	N	22444PA0060114	Platinum	0.9122	Approach (1)	Off	0.958	1.005	1.000	1.000	1.000	1.000	\$523.05
Plan 15	22444PA0060115	HMO	Geisinger Marketplace HMO 20/40/250	N	22444PA0060115	Platinum	0.9038	Approach (1)	Off	0.917	1.005	1.000	1.000	1.000	1.000	\$500.34
Plan 16	22444PA0060116	HMO	Geisinger Marketplace HMO 20/40/500	N	22444PA0060116	Gold	0.8196	Approach (1)	Off	0.894	1.005	1.000	1.000	1.000	1.000	\$487.78
Plan 17	22444PA0060117	HMO	Geisinger Marketplace HMO 20/40/1000	N	22444PA0060117	Gold	0.8185	Approach (1)	Off	0.862	1.005	1.000	1.000	1.000	1.000	\$470.79
Plan 18	22444PA0060118	HMO	Geisinger Marketplace HMO 20/40/1500	N	22444PA0060118	Gold	0.8093	Approach (1)	Off	0.842	1.005	1.000	1.000	1.000	1.000	\$459.73
Plan 19	22444PA0060119	HMO	Geisinger Marketplace HMO 35/70/4000	N	22444PA0060119	Silver	0.72	Approach (1)	Off	0.747	0.989	1.000	1.000	1.000	1.000	\$401.29

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: Product(s): Market Segment: Rate Effective Date: Base Period Start Date Date of Most Recent Membership Market Adjusted Index Rate		Geisinger Health Plan HMO, POS Small Group 1/1/2019 1/1/2017 2/1/2018 \$ 543.38	Calibration		Total Covered Lives @ 02-01-2018												
			Age Calibration Factor	1.530	4,580												
			Geographic Calibration Factor	0.925													
			Tobacco Calibration Factor	1.000													
			Aggregate Calibration Factor	1.415													
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency	Total Covered Lives Mapped Into 2019 Plans @ 02-01-2018	Total Policyholders @ 02-01-2018	2018 Calibrated Plan Adjusted Index Rate PMPM	2019 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2018 Number of Covered Lives					
Totals			8.7%	0.4%	2.0%	1,581	2,924	\$ 389.87	\$ 371.38	-4.7%		1	2	3	4	5	6
Transitional Plans	TRANSITIONAL	N/A	N/A	N/A	N/A	-	1,931	N/A	N/A	N/A	N/A	-	-	1,337	-	82	1,446
Plan 1	22444PA0060052	HMO	8.7%	0.4%	2.0%	903	573	\$ 430.56	\$ 403.67	-6.2%	0.571157495	-	-	468	-	29	390
Plan 2	22444PA0060062	HMO	8.7%	0.4%	2.0%	397	232	\$ 352.64	\$ 352.70	0.0%	25.1%	-	-	172	-	5	201
Plan 3	22444PA0060063	HMO	8.7%	0.4%	2.0%	247	161	\$ 317.96	\$ 298.63	-6.1%	15.6%	-	-	131	-	-	95
Plan 4	22444PA0060064	HMO	8.7%	0.4%	2.0%	-	-	\$ 396.13	\$ 403.67	1.9%	0.0%	-	-	-	-	-	-
Plan 5	22444PA0060065	HMO	8.7%	0.4%	2.0%	-	-	\$ 351.46	\$ 374.32	6.5%	0.0%	-	-	-	-	-	-
Plan 6	22444PA0060066	HMO	8.7%	0.4%	2.0%	-	-	\$ 324.42	\$ 352.70	8.7%	0.0%	-	-	-	-	-	-
Plan 7	22444PA0060067	HMO	8.7%	0.4%	2.0%	-	-	\$ 409.04	\$ 403.67	-1.3%	0.0%	-	-	-	-	-	-
Plan 8	22444PA0060068	HMO	8.7%	0.4%	2.0%	-	-	\$ 409.04	\$ 403.67	-1.3%	0.0%	-	-	-	-	-	-
Plan 9	22444PA0060069	HMO	8.7%	0.4%	2.0%	-	-	\$ 362.92	\$ 374.32	3.1%	0.0%	-	-	-	-	-	-
Plan 10	22444PA0060070	HMO	8.7%	0.4%	2.0%	-	-	\$ 362.92	\$ 374.32	3.1%	0.0%	-	-	-	-	-	-
Plan 11	22444PA0060071	HMO	8.7%	0.4%	2.0%	-	-	\$ 335.00	\$ 352.70	5.3%	0.0%	-	-	-	-	-	-
Plan 12	22444PA0060072	HMO	8.7%	0.4%	2.0%	-	-	\$ 335.00	\$ 352.70	5.3%	0.0%	-	-	-	-	-	-
Plan 13	22444PA0080066	POS	8.7%	1.0%	2.0%	34	27	\$ 266.38	\$ 260.34	-2.3%	2.2%	-	-	8	-	-	15
Plan 14	22444PA0060114	HMO	8.7%	0.4%	2.0%	-	-		\$ 415.87	0.0%	0.0%						
Plan 15	22444PA0060115	HMO	8.7%	0.4%	2.0%	-	-		\$ 397.81	0.0%	0.0%						
Plan 16	22444PA0060116	HMO	8.7%	0.4%	2.0%	-	-		\$ 387.82	0.0%	0.0%						
Plan 17	22444PA0060117	HMO	8.7%	0.4%	2.0%	-	-		\$ 374.32	0.0%	0.0%						
Plan 18	22444PA0060118	HMO	8.7%	0.4%	2.0%	-	-		\$ 365.52	0.0%	0.0%						
Plan 19	22444PA0060119	HMO	8.7%	0.4%	2.0%	-	-		\$ 319.06	0.0%	0.0%						

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan						
Product(s):	HMO, POS						
Market Segment:	Small Group						
Rate Effective Date:	1/1/2019						
Base Period Start Date	1/1/2017						
Date of Most Recent Membership	2/1/2018						
Market Adjusted Index Rate	\$	543.38	by Rating Area				
	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)					2019 Continued/ Discontinued Plans Indicator
Plan Number			7	8	9	Total	
Totals			76	-	125	4,580	
Transitional Plans	TRANSITIONAL	N/A	59	-	75	2,999	0
Plan 1	22444PA0060052	HMO	3	-	13	903	1
Plan 2	22444PA0060062	HMO	12	-	7	397	1
Plan 3	22444PA0060063	HMO	2	-	19	247	1
Plan 4	22444PA0060064	HMO	-	-	-	-	1
Plan 5	22444PA0060065	HMO	-	-	-	-	1
Plan 6	22444PA0060066	HMO	-	-	-	-	1
Plan 7	22444PA0060067	HMO	-	-	-	-	1
Plan 8	22444PA0060068	HMO	-	-	-	-	1
Plan 9	22444PA0060069	HMO	-	-	-	-	1
Plan 10	22444PA0060070	HMO	-	-	-	-	1
Plan 11	22444PA0060071	HMO	-	-	-	-	1
Plan 12	22444PA0060072	HMO	-	-	-	-	1
Plan 13	22444PA0080066	POS	-	-	11	34	1
Plan 14	22444PA0060114	HMO				-	1
Plan 15	22444PA0060115	HMO				-	1
Plan 16	22444PA0060116	HMO				-	1
Plan 17	22444PA0060117	HMO				-	1
Plan 18	22444PA0060118	HMO				-	1
Plan 19	22444PA0060119	HMO				-	1

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

Geisinger Health Plan
HMO, POS
Small Group
1/1/2019

Totals	These cells auto-fill using the data entered in Table 10.
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Plan 1	22444PA0060052	Geisinger Marketplace HMO 15/30/400	DM	22444PA0060120	Platinum	Off
Plan 2	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	E	22444PA0060062	Gold	Off
Plan 3	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	E	22444PA0060063	Silver	Off
Plan 4	22444PA0060064	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120	Platinum	Off
Plan 5	22444PA0060065	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117	Gold	Off
Plan 6	22444PA0060066	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062	Gold	Off
Plan 7	22444PA0060067	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120	Platinum	Off
Plan 8	22444PA0060068	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120	Platinum	Off
Plan 9	22444PA0060069	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117	Gold	Off
Plan 10	22444PA0060070	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117	Gold	Off
Plan 11	22444PA0060071	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062	Gold	Off
Plan 12	22444PA0060072	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062	Gold	Off
Plan 13	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	E	22444PA0080066	Bronze	Off
Plan 14	22444PA0060114	Geisinger Marketplace HMO 10/20/0	N	22444PA0060114	Platinum	Off
Plan 15	22444PA0060115	Geisinger Marketplace HMO 20/40/250	N	22444PA0060115	Platinum	Off
Plan 16	22444PA0060116	Geisinger Marketplace HMO 20/40/500	N	22444PA0060116	Gold	Off
Plan 17	22444PA0060117	Geisinger Marketplace HMO 20/40/1000	N	22444PA0060117	Gold	Off
Plan 18	22444PA0060118	Geisinger Marketplace HMO 20/40/1500	N	22444PA0060118	Gold	Off
Plan 19	22444PA0060119	Geisinger Marketplace HMO 35/70/4000	N	22444PA0060119	Silver	Off

Quarter 1 2018, 21-year-old Non-Tobacco					
1	2	3	4	5	6
\$ -	\$ -	\$ 362.98	\$ -	\$ 368.71	\$ 361.07

[illegible]

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

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Small Group
Rate Effective Date: 1/1/2019

Non-Tobacco Premium PMPM						
Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	7	8	9	Average (weighted by enrollment by rating area)
Totals			These cells auto-fill using the	\$ 407.02	\$ -	\$ 325.14 \$ 361.53

Plan 1	22444PA0060052	Geisinger Marketplace HMO 15/30/400	\$ 483.69	\$ -	\$ 410.85	\$ 398.34
Plan 2	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$ 396.16	\$ -	\$ 336.49	\$ 328.55
Plan 3	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$ 357.20	\$ -	\$ 303.41	\$ 295.48
Plan 4	22444PA0060064	Geisinger Marketplace Options HMO 10/20/400	\$ 445.02	\$ -	\$ 377.99	\$ -
Plan 5	22444PA0060065	Geisinger Marketplace Options HMO 10/30/1000	\$ 394.82	\$ -	\$ 335.36	\$ -
Plan 6	22444PA0060066	Geisinger Marketplace Options HMO 10/30/2500	\$ 364.45	\$ -	\$ 309.56	\$ -
Plan 7	22444PA0060067	Geisinger Marketplace Options HMO 10/20/400	\$ 459.52	\$ -	\$ 390.31	\$ -
Plan 8	22444PA0060068	Geisinger Marketplace Options HMO 10/20/400	\$ 459.52	\$ -	\$ 390.31	\$ -
Plan 9	22444PA0060069	Geisinger Marketplace Options HMO 10/30/1000	\$ 407.71	\$ -	\$ 346.30	\$ -
Plan 10	22444PA0060070	Geisinger Marketplace Options HMO 10/30/1000	\$ 407.71	\$ -	\$ 346.30	\$ -
Plan 11	22444PA0060071	Geisinger Marketplace Options HMO 10/30/2500	\$ 376.33	\$ -	\$ 319.66	\$ -
Plan 12	22444PA0060072	Geisinger Marketplace Options HMO 10/30/2500	\$ 376.33	\$ -	\$ 319.66	\$ -
Plan 13	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$ 299.25	\$ -	\$ 254.18	\$ 249.12
Plan 14	22444PA0060114	Geisinger Marketplace HMO 10/20/0				\$ -
Plan 15	22444PA0060115	Geisinger Marketplace HMO 20/40/250				\$ -
Plan 16	22444PA0060116	Geisinger Marketplace HMO 20/40/500				\$ -
Plan 17	22444PA0060117	Geisinger Marketplace HMO 20/40/1000				\$ -
Plan 18	22444PA0060118	Geisinger Marketplace HMO 20/40/1500				\$ -
Plan 19	22444PA0060119	Geisinger Marketplace HMO 35/70/4000				\$ -

Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM							
1	2	3	4	5	6	7	8
\$ -	\$ -	\$ 307.43	\$ -	\$ 348.91	\$ 345.03	\$ 399.60	\$ -

\$ -	\$ 347.69	\$ 332.46	\$ -	\$ 355.51	\$ 374.65	\$ 453.96	\$ -
\$ -	\$ 303.79	\$ 290.48	\$ -	\$ 310.62	\$ 327.35	\$ 396.64	\$ -
\$ -	\$ 257.22	\$ 245.95	\$ -	\$ 263.00	\$ 277.16	\$ 335.83	\$ -
\$ -	\$ 347.69	\$ 332.46	\$ -	\$ 355.51	\$ 374.65	\$ 453.96	\$ -
\$ -	\$ 322.41	\$ 308.28	\$ -	\$ 329.66	\$ 347.41	\$ 420.95	\$ -
\$ -	\$ 303.79	\$ 290.48	\$ -	\$ 310.62	\$ 327.35	\$ 396.64	\$ -
\$ -	\$ 347.69	\$ 332.46	\$ -	\$ 355.51	\$ 374.65	\$ 453.96	\$ -
\$ -	\$ 347.69	\$ 332.46	\$ -	\$ 355.51	\$ 374.65	\$ 453.96	\$ -
\$ -	\$ 322.41	\$ 308.28	\$ -	\$ 329.66	\$ 347.41	\$ 420.95	\$ -
\$ -	\$ 322.41	\$ 308.28	\$ -	\$ 329.66	\$ 347.41	\$ 420.95	\$ -
\$ -	\$ 303.79	\$ 290.48	\$ -	\$ 310.62	\$ 327.35	\$ 396.64	\$ -
\$ -	\$ 303.79	\$ 290.48	\$ -	\$ 310.62	\$ 327.35	\$ 396.64	\$ -
\$ -	\$ 224.24	\$ 214.41	\$ -	\$ 229.28	\$ 241.63	\$ 292.77	\$ -
\$ -	\$ 358.20	\$ 342.50	\$ -	\$ 366.25	\$ 385.97	\$ 467.67	\$ -
\$ -	\$ 342.65	\$ 327.64	\$ -	\$ 350.35	\$ 369.22	\$ 447.37	\$ -
\$ -	\$ 334.05	\$ 319.41	\$ -	\$ 341.55	\$ 359.94	\$ 436.14	\$ -
\$ -	\$ 322.41	\$ 308.28	\$ -	\$ 329.66	\$ 347.41	\$ 420.95	\$ -
\$ -	\$ 314.84	\$ 301.04	\$ -	\$ 321.91	\$ 339.25	\$ 411.06	\$ -
\$ -	\$ 274.82	\$ 262.77	\$ -	\$ 280.99	\$ 296.12	\$ 358.80	\$ -

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019

Plan 1	22444PA0060052	Geisinger Marketplace HMO 15/30/400	\$ 385.59	\$ -	352.59
Plan 2	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$ 336.90	\$ -	313.43
Plan 3	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$ 285.25	\$ -	261.70
Plan 4	22444PA0060064	Geisinger Marketplace Options HMO 10/20/400	\$ 385.59	\$ -	-
Plan 5	22444PA0060065	Geisinger Marketplace Options HMO 10/30/1000	\$ 357.55	\$ -	-
Plan 6	22444PA0060066	Geisinger Marketplace Options HMO 10/30/2500	\$ 336.90	\$ -	-
Plan 7	22444PA0060067	Geisinger Marketplace Options HMO 10/20/400	\$ 385.59	\$ -	-
Plan 8	22444PA0060068	Geisinger Marketplace Options HMO 10/20/400	\$ 385.59	\$ -	-
Plan 9	22444PA0060069	Geisinger Marketplace Options HMO 10/30/1000	\$ 357.55	\$ -	-
Plan 10	22444PA0060070	Geisinger Marketplace Options HMO 10/30/1000	\$ 357.55	\$ -	-
Plan 11	22444PA0060071	Geisinger Marketplace Options HMO 10/30/2500	\$ 336.90	\$ -	-
Plan 12	22444PA0060072	Geisinger Marketplace Options HMO 10/30/2500	\$ 336.90	\$ -	-
Plan 13	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$ 248.68	\$ -	237.51
Plan 14	22444PA0060114	Geisinger Marketplace HMO 10/20/0	\$ 397.24	\$ -	-
Plan 15	22444PA0060115	Geisinger Marketplace HMO 20/40/250	\$ 380.00	\$ -	-
Plan 16	22444PA0060116	Geisinger Marketplace HMO 20/40/500	\$ 370.45	\$ -	-
Plan 17	22444PA0060117	Geisinger Marketplace HMO 20/40/1000	\$ 357.55	\$ -	-
Plan 18	22444PA0060118	Geisinger Marketplace HMO 20/40/1500	\$ 349.15	\$ -	-
Plan 19	22444PA0060119	Geisinger Marketplace HMO 35/70/4000	\$ 304.77	\$ -	-

	-6.1%	-16.5%		-6.1%	-6.1%	-6.1%		-6.1%
	0.1%	-10.9%		0.1%	0.1%	0.1%		0.1%
	-6.0%	-16.3%		-6.0%	-6.0%	-6.0%		-6.0%
	2.0%	-9.2%		2.0%	2.0%	2.0%		2.0%
	6.6%	-5.1%		6.6%	6.6%	6.6%		6.6%
	8.8%	-3.1%		8.8%	8.8%	8.8%		8.8%
	-1.2%	-12.1%		-1.2%	-1.2%	-1.2%		-1.2%
	-1.2%	-12.1%		-1.2%	-1.2%	-1.2%		-1.2%
	3.2%	-8.1%		3.2%	3.2%	3.2%		3.2%
	3.2%	-8.1%		3.2%	3.2%	3.2%		3.2%
	5.4%	-6.2%		5.4%	5.4%	5.4%		5.4%
	5.4%	-6.2%		5.4%	5.4%	5.4%		5.4%
	-2.2%	-12.9%		-2.2%	-2.2%	-2.2%		-2.2%

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Geisinger Health Plan
 Product(s): HMO, POS
 Market Segment: Small Group
 Rate Effective Date: 1/1/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	Average (weighted by enrollment by rating area)
Totals			-9.6%

Plan 1	22444PA0060052	Geisinger Marketplace HMO 15/30/400	-11.5%
Plan 2	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	-4.6%
Plan 3	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	-11.4%
Plan 4	22444PA0060064	Geisinger Marketplace Options HMO 10/20/400	
Plan 5	22444PA0060065	Geisinger Marketplace Options HMO 10/30/1000	
Plan 6	22444PA0060066	Geisinger Marketplace Options HMO 10/30/2500	
Plan 7	22444PA0060067	Geisinger Marketplace Options HMO 10/20/400	
Plan 8	22444PA0060068	Geisinger Marketplace Options HMO 10/20/400	
Plan 9	22444PA0060069	Geisinger Marketplace Options HMO 10/30/1000	
Plan 10	22444PA0060070	Geisinger Marketplace Options HMO 10/30/1000	
Plan 11	22444PA0060071	Geisinger Marketplace Options HMO 10/30/2500	
Plan 12	22444PA0060072	Geisinger Marketplace Options HMO 10/30/2500	
Plan 13	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	-4.7%
Plan 14	22444PA0060114	Geisinger Marketplace HMO 10/20/0	
Plan 15	22444PA0060115	Geisinger Marketplace HMO 20/40/250	
Plan 16	22444PA0060116	Geisinger Marketplace HMO 20/40/500	
Plan 17	22444PA0060117	Geisinger Marketplace HMO 20/40/1000	
Plan 18	22444PA0060118	Geisinger Marketplace HMO 20/40/1500	
Plan 19	22444PA0060119	Geisinger Marketplace HMO 35/70/4000	

Quarter 2 2019, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 313.65	\$ -	\$ 355.97	\$ 352.01	\$ 407.69	\$ -	\$ 316.81	\$ 332.68

\$ -	\$ 354.73	\$ 339.19	\$ -	\$ 362.70	\$ 382.23	\$ 463.14	\$ -	\$ 393.39	\$ 359.73
\$ -	\$ 309.94	\$ 296.36	\$ -	\$ 316.91	\$ 333.97	\$ 404.67	\$ -	\$ 343.72	\$ 319.77
\$ -	\$ 262.43	\$ 250.93	\$ -	\$ 268.32	\$ 282.77	\$ 342.63	\$ -	\$ 291.03	\$ 267.00
\$ -	\$ 354.73	\$ 339.19	\$ -	\$ 362.70	\$ 382.23	\$ 463.14	\$ -	\$ 393.39	\$ -
\$ -	\$ 328.94	\$ 314.52	\$ -	\$ 336.33	\$ 354.44	\$ 429.46	\$ -	\$ 364.79	\$ -
\$ -	\$ 309.94	\$ 296.36	\$ -	\$ 316.91	\$ 333.97	\$ 404.67	\$ -	\$ 343.72	\$ -
\$ -	\$ 354.73	\$ 339.19	\$ -	\$ 362.70	\$ 382.23	\$ 463.14	\$ -	\$ 393.39	\$ -
\$ -	\$ 354.73	\$ 339.19	\$ -	\$ 362.70	\$ 382.23	\$ 463.14	\$ -	\$ 393.39	\$ -
\$ -	\$ 328.94	\$ 314.52	\$ -	\$ 336.33	\$ 354.44	\$ 429.46	\$ -	\$ 364.79	\$ -
\$ -	\$ 328.94	\$ 314.52	\$ -	\$ 336.33	\$ 354.44	\$ 429.46	\$ -	\$ 364.79	\$ -
\$ -	\$ 309.94	\$ 296.36	\$ -	\$ 316.91	\$ 333.97	\$ 404.67	\$ -	\$ 343.72	\$ -
\$ -	\$ 309.94	\$ 296.36	\$ -	\$ 316.91	\$ 333.97	\$ 404.67	\$ -	\$ 343.72	\$ -
\$ -	\$ 228.78	\$ 218.75	\$ -	\$ 233.92	\$ 246.52	\$ 298.70	\$ -	\$ 253.71	\$ 242.31
\$ -	\$ 365.45	\$ 349.44	\$ -	\$ 373.66	\$ 393.78	\$ 477.14	\$ -	\$ 405.28	\$ -
\$ -	\$ 349.59	\$ 334.27	\$ -	\$ 357.44	\$ 376.69	\$ 456.43	\$ -	\$ 387.69	\$ -
\$ -	\$ 340.81	\$ 325.87	\$ -	\$ 348.46	\$ 367.23	\$ 444.96	\$ -	\$ 377.95	\$ -
\$ -	\$ 328.94	\$ 314.52	\$ -	\$ 336.33	\$ 354.44	\$ 429.46	\$ -	\$ 364.79	\$ -
\$ -	\$ 321.21	\$ 307.13	\$ -	\$ 328.43	\$ 346.11	\$ 419.38	\$ -	\$ 356.22	\$ -
\$ -	\$ 280.38	\$ 268.09	\$ -	\$ 286.68	\$ 302.12	\$ 366.07	\$ -	\$ 310.94	\$ -

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

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Small Group
Rate Effective Date: 1/1/2019

Quarter 3 2019, 21-year-old Non-Tobacco Premium PMPM														
Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2
Totals	These cells auto-fill using the		\$ -	\$ -	\$ 320.00	\$ -	\$ 363.17	\$ 359.14	\$ 415.94	\$ -	\$ 323.22	\$ 339.41	\$ -	\$ -
Plan 1	22444PA0060052	Geisinger Marketplace HMO 15/30/400	\$ -	\$ 361.91	\$ 346.05	\$ -	\$ 370.04	\$ 389.97	\$ 472.52	\$ -	\$ 401.36	\$ 367.01	\$ -	\$ 369.24
Plan 2	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$ -	\$ 316.21	\$ 302.36	\$ -	\$ 323.32	\$ 340.73	\$ 412.86	\$ -	\$ 350.68	\$ 326.24	\$ -	\$ 322.61
Plan 3	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$ -	\$ 267.74	\$ 256.00	\$ -	\$ 273.75	\$ 288.49	\$ 349.56	\$ -	\$ 296.92	\$ 272.41	\$ -	\$ 273.16
Plan 4	22444PA0060064	Geisinger Marketplace Options HMO 10/20/400	\$ -	\$ 361.91	\$ 346.05	\$ -	\$ 370.04	\$ 389.97	\$ 472.52	\$ -	\$ 401.36	\$ -	\$ -	\$ 369.24
Plan 5	22444PA0060065	Geisinger Marketplace Options HMO 10/30/1000	\$ -	\$ 335.59	\$ 320.89	\$ -	\$ 343.13	\$ 361.61	\$ 438.16	\$ -	\$ 372.17	\$ -	\$ -	\$ 342.39
Plan 6	22444PA0060066	Geisinger Marketplace Options HMO 10/30/2500	\$ -	\$ 316.21	\$ 302.36	\$ -	\$ 323.32	\$ 340.73	\$ 412.86	\$ -	\$ 350.68	\$ -	\$ -	\$ 322.61
Plan 7	22444PA0060067	Geisinger Marketplace Options HMO 10/20/400	\$ -	\$ 361.91	\$ 346.05	\$ -	\$ 370.04	\$ 389.97	\$ 472.52	\$ -	\$ 401.36	\$ -	\$ -	\$ 369.24
Plan 8	22444PA0060068	Geisinger Marketplace Options HMO 10/20/400	\$ -	\$ 361.91	\$ 346.05	\$ -	\$ 370.04	\$ 389.97	\$ 472.52	\$ -	\$ 401.36	\$ -	\$ -	\$ 369.24
Plan 9	22444PA0060069	Geisinger Marketplace Options HMO 10/30/1000	\$ -	\$ 335.59	\$ 320.89	\$ -	\$ 343.13	\$ 361.61	\$ 438.16	\$ -	\$ 372.17	\$ -	\$ -	\$ 342.39
Plan 10	22444PA0060070	Geisinger Marketplace Options HMO 10/30/1000	\$ -	\$ 335.59	\$ 320.89	\$ -	\$ 343.13	\$ 361.61	\$ 438.16	\$ -	\$ 372.17	\$ -	\$ -	\$ 342.39
Plan 11	22444PA0060071	Geisinger Marketplace Options HMO 10/30/2500	\$ -	\$ 316.21	\$ 302.36	\$ -	\$ 323.32	\$ 340.73	\$ 412.86	\$ -	\$ 350.68	\$ -	\$ -	\$ 322.61
Plan 12	22444PA0060072	Geisinger Marketplace Options HMO 10/30/2500	\$ -	\$ 316.21	\$ 302.36	\$ -	\$ 323.32	\$ 340.73	\$ 412.86	\$ -	\$ 350.68	\$ -	\$ -	\$ 322.61
Plan 13	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$ -	\$ 233.41	\$ 223.18	\$ -	\$ 238.65	\$ 251.51	\$ 304.74	\$ -	\$ 258.85	\$ 247.22	\$ -	\$ 238.13
Plan 14	22444PA0060114	Geisinger Marketplace HMO 10/20/0	\$ -	\$ 372.85	\$ 356.51	\$ -	\$ 381.22	\$ 401.75	\$ 486.79	\$ -	\$ 413.48	\$ -	\$ -	\$ 380.39
Plan 15	22444PA0060115	Geisinger Marketplace HMO 20/40/250	\$ -	\$ 356.66	\$ 341.03	\$ -	\$ 364.68	\$ 384.31	\$ 465.66	\$ -	\$ 395.53	\$ -	\$ -	\$ 363.88
Plan 16	22444PA0060116	Geisinger Marketplace HMO 20/40/500	\$ -	\$ 347.70	\$ 332.47	\$ -	\$ 355.52	\$ 374.66	\$ 453.97	\$ -	\$ 385.60	\$ -	\$ -	\$ 354.74
Plan 17	22444PA0060117	Geisinger Marketplace HMO 20/40/1000	\$ -	\$ 335.59	\$ 320.89	\$ -	\$ 343.13	\$ 361.61	\$ 438.16	\$ -	\$ 372.17	\$ -	\$ -	\$ 342.39
Plan 18	22444PA0060118	Geisinger Marketplace HMO 20/40/1500	\$ -	\$ 327.71	\$ 313.35	\$ -	\$ 335.07	\$ 353.12	\$ 427.86	\$ -	\$ 363.43	\$ -	\$ -	\$ 334.34
Plan 19	22444PA0060119	Geisinger Marketplace HMO 35/70/4000	\$ -	\$ 286.05	\$ 273.52	\$ -	\$ 292.48	\$ 308.23	\$ 373.48	\$ -	\$ 317.23	\$ -	\$ -	\$ 291.84

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

Carrier Name: Geisinger Health Plan
 Product(s): HMO, POS
 Market Segment: Small Group
 Rate Effective Date: 1/1/2019

Quarter 4 2019, 21-year-old Non-Tobacco Premium PMPM										
Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	These cells auto-fill using the		\$ 326.48	\$ -	\$ 370.52	\$ 366.40	\$ 424.36	\$ -	\$ 329.76	\$ 346.28
Plan 1	22444PA0060052	Geisinger Marketplace HMO 15/30/400	\$ 353.06	\$ -	\$ 377.53	\$ 397.86	\$ 482.08	\$ -	\$ 409.48	\$ 374.43
Plan 2	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$ 308.48	\$ -	\$ 329.86	\$ 347.63	\$ 421.21	\$ -	\$ 357.78	\$ 332.84
Plan 3	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$ 261.19	\$ -	\$ 279.29	\$ 294.33	\$ 356.64	\$ -	\$ 302.93	\$ 277.92
Plan 4	22444PA0060064	Geisinger Marketplace Options HMO 10/20/400	\$ 353.06	\$ -	\$ 377.53	\$ 397.86	\$ 482.08	\$ -	\$ 409.48	\$ -
Plan 5	22444PA0060065	Geisinger Marketplace Options HMO 10/30/1000	\$ 327.38	\$ -	\$ 350.08	\$ 368.93	\$ 447.02	\$ -	\$ 379.70	\$ -
Plan 6	22444PA0060066	Geisinger Marketplace Options HMO 10/30/2500	\$ 308.48	\$ -	\$ 329.86	\$ 347.63	\$ 421.21	\$ -	\$ 357.78	\$ -
Plan 7	22444PA0060067	Geisinger Marketplace Options HMO 10/20/400	\$ 353.06	\$ -	\$ 377.53	\$ 397.86	\$ 482.08	\$ -	\$ 409.48	\$ -
Plan 8	22444PA0060068	Geisinger Marketplace Options HMO 10/20/400	\$ 353.06	\$ -	\$ 377.53	\$ 397.86	\$ 482.08	\$ -	\$ 409.48	\$ -
Plan 9	22444PA0060069	Geisinger Marketplace Options HMO 10/30/1000	\$ 327.38	\$ -	\$ 350.08	\$ 368.93	\$ 447.02	\$ -	\$ 379.70	\$ -
Plan 10	22444PA0060070	Geisinger Marketplace Options HMO 10/30/1000	\$ 327.38	\$ -	\$ 350.08	\$ 368.93	\$ 447.02	\$ -	\$ 379.70	\$ -
Plan 11	22444PA0060071	Geisinger Marketplace Options HMO 10/30/2500	\$ 308.48	\$ -	\$ 329.86	\$ 347.63	\$ 421.21	\$ -	\$ 357.78	\$ -
Plan 12	22444PA0060072	Geisinger Marketplace Options HMO 10/30/2500	\$ 308.48	\$ -	\$ 329.86	\$ 347.63	\$ 421.21	\$ -	\$ 357.78	\$ -
Plan 13	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$ 227.70	\$ -	\$ 243.48	\$ 256.60	\$ 310.91	\$ -	\$ 264.09	\$ 252.22
Plan 14	22444PA0060114	Geisinger Marketplace HMO 10/20/0	\$ 363.72	\$ -	\$ 388.94	\$ 409.88	\$ 496.65	\$ -	\$ 421.85	\$ -
Plan 15	22444PA0060115	Geisinger Marketplace HMO 20/40/250	\$ 347.93	\$ -	\$ 372.06	\$ 392.09	\$ 475.09	\$ -	\$ 403.54	\$ -
Plan 16	22444PA0060116	Geisinger Marketplace HMO 20/40/500	\$ 339.20	\$ -	\$ 362.71	\$ 382.24	\$ 463.16	\$ -	\$ 393.40	\$ -
Plan 17	22444PA0060117	Geisinger Marketplace HMO 20/40/1000	\$ 327.38	\$ -	\$ 350.08	\$ 368.93	\$ 447.02	\$ -	\$ 379.70	\$ -
Plan 18	22444PA0060118	Geisinger Marketplace HMO 20/40/1500	\$ 319.69	\$ -	\$ 341.86	\$ 360.26	\$ 436.52	\$ -	\$ 370.78	\$ -
Plan 19	22444PA0060119	Geisinger Marketplace HMO 35/70/4000	\$ 279.05	\$ -	\$ 298.40	\$ 314.47	\$ 381.03	\$ -	\$ 323.65	\$ -

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019

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		0.000	0.0000
Rating Area 2	Cameron, Elk, Potter	0.890	0.8900
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.956	0.8510
Rating Area 4		0.000	0.0000
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Blair, Huntingdon	0.910	0.9100
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	0.959	0.9590
Rating Area 7	Adams, York, Lancaster, Berks	1.162	1.1620
Rating Area 8		0.000	0.0000
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon	0.987	0.9870

Table 14. Network Factors

[illegible]

Company Name: **Geisinger Health Plan**
 Market: **Small Group**
 Product: **HMO, POS**
 Effective Date of Rates: **January 1, 2019**

Ending date of Rates: **March 31, 2019**

HIOS Plan ID (On Exchange)=>	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062
HIOS Plan ID (Off Exchange)=>	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$30/\$60	\$30/\$60	\$30/\$60	\$30/\$60	\$30/\$60	\$30/\$60	\$30/\$60
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350
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	\$232.40	\$232.40	\$222.22	\$222.22	\$237.62	\$237.62	\$250.42	\$250.42	\$303.43	\$303.43	\$257.73	\$257.73	\$196.77	\$196.77	\$188.15	\$188.15	\$201.20	\$201.20	\$201.20
15	\$253.06	\$253.06	\$241.97	\$241.97	\$258.75	\$258.75	\$272.68	\$272.68	\$330.40	\$330.40	\$280.64	\$280.64	\$214.26	\$214.26	\$204.87	\$204.87	\$219.08	\$219.08	\$219.08
16	\$260.96	\$260.96	\$249.52	\$249.52	\$266.82	\$266.82	\$281.19	\$281.19	\$340.71	\$340.71	\$289.40	\$289.40	\$220.95	\$220.95	\$211.27	\$211.27	\$225.92	\$225.92	\$225.92
17	\$268.86	\$268.86	\$257.08	\$257.08	\$274.90	\$274.90	\$289.70	\$289.70	\$351.02	\$351.02	\$298.16	\$298.16	\$227.64	\$227.64	\$217.66	\$217.66	\$232.76	\$232.76	\$232.76
18	\$277.36	\$277.36	\$265.21	\$265.21	\$283.60	\$283.60	\$298.87	\$298.87	\$362.13	\$362.13	\$307.59	\$307.59	\$234.84	\$234.84	\$224.55	\$224.55	\$240.12	\$240.12	\$240.12
19	\$285.87	\$285.87	\$273.34	\$273.34	\$292.29	\$292.29	\$308.03	\$308.03	\$373.24	\$373.24	\$317.03	\$317.03	\$242.04	\$242.04	\$231.44	\$231.44	\$247.48	\$247.48	\$247.48
20	\$294.68	\$294.68	\$281.77	\$281.77	\$301.30	\$301.30	\$317.52	\$317.52	\$384.74	\$384.74	\$326.80	\$326.80	\$249.50	\$249.50	\$238.57	\$238.57	\$255.11	\$255.11	\$255.11
21	\$303.80	\$303.80	\$290.49	\$290.49	\$310.62	\$310.62	\$327.35	\$327.35	\$396.64	\$396.64	\$336.91	\$336.91	\$257.22	\$257.22	\$245.95	\$245.95	\$263.01	\$263.01	\$263.01
22	\$303.80	\$303.80	\$290.49	\$290.49	\$310.62	\$310.62	\$327.35	\$327.35	\$396.64	\$396.64	\$336.91	\$336.91	\$257.22	\$257.22	\$245.95	\$245.95	\$263.01	\$263.01	\$263.01
23	\$303.80	\$303.80	\$290.49	\$290.49	\$310.62	\$310.62	\$327.35	\$327.35	\$396.64	\$396.64	\$336.91	\$336.91	\$257.22	\$257.22	\$245.95	\$245.95	\$263.01	\$263.01	\$263.01
24	\$303.80	\$303.80	\$290.49	\$290.49	\$310.62	\$310.62	\$327.35	\$327.35	\$396.64	\$396.64	\$336.91	\$336.91	\$257.22	\$257.22	\$245.95	\$245.95	\$263.01	\$263.01	\$263.01
25	\$305.01	\$305.01	\$291.64	\$291.64	\$311.86	\$311.86	\$328.65	\$328.65	\$398.22	\$398.22	\$338.25	\$338.25	\$258.25	\$258.25	\$246.93	\$246.93	\$264.05	\$264.05	\$264.05
26	\$311.08	\$311.08	\$297.45	\$297.45	\$318.07	\$318.07	\$335.20	\$335.20	\$406.16	\$406.16	\$344.99	\$344.99	\$263.39	\$263.39	\$251.85	\$251.85	\$269.31	\$269.31	\$269.31
27	\$318.37	\$318.37	\$304.42	\$304.42	\$325.53	\$325.53	\$343.06	\$343.06	\$415.68	\$415.68	\$353.07	\$353.07	\$269.57	\$269.57	\$257.75	\$257.75	\$275.62	\$275.62	\$275.62
28	\$330.22	\$330.22	\$315.75	\$315.75	\$337.64	\$337.64	\$355.82	\$355.82	\$431.14	\$431.14	\$366.21	\$366.21	\$279.60	\$279.60	\$267.35	\$267.35	\$285.88	\$285.88	\$285.88
29	\$339.94	\$339.94	\$325.05	\$325.05	\$347.58	\$347.58	\$366.30	\$366.30	\$443.84	\$443.84	\$376.99	\$376.99	\$287.83	\$287.83	\$275.22	\$275.22	\$294.30	\$294.30	\$294.30
30	\$344.80	\$344.80	\$329.70	\$329.70	\$352.55	\$352.55	\$371.54	\$371.54	\$450.18	\$450.18	\$382.38	\$382.38	\$291.94	\$291.94	\$279.15	\$279.15	\$298.51	\$298.51	\$298.51
31	\$352.10	\$352.10	\$336.67	\$336.67	\$360.01	\$360.01	\$379.39	\$379.39	\$459.70	\$459.70	\$390.47	\$390.47	\$298.12	\$298.12	\$285.05	\$285.05	\$304.82	\$304.82	\$304.82
32	\$359.39	\$359.39	\$343.64	\$343.64	\$367.46	\$367.46	\$387.25	\$387.25	\$469.22	\$469.22	\$398.56	\$398.56	\$304.29	\$304.29	\$290.96	\$290.96	\$311.13	\$311.13	\$311.13
33	\$363.94	\$363.94	\$348.00	\$348.00	\$372.12	\$372.12	\$392.16	\$392.16	\$475.17	\$475.17	\$403.61	\$403.61	\$308.15	\$308.15	\$294.65	\$294.65	\$315.07	\$315.07	\$315.07
34	\$368.80	\$368.80	\$352.64	\$352.64	\$377.09	\$377.09	\$397.40	\$397.40	\$481.52	\$481.52	\$409.00	\$409.00	\$312.26	\$312.26	\$298.58	\$298.58	\$319.28	\$319.28	\$319.28
35	\$371.23	\$371.23	\$354.97	\$354.97	\$379.58	\$379.58	\$400.02	\$400.02	\$484.69	\$484.69	\$411.69	\$411.69	\$314.32	\$314.32	\$300.55	\$300.55	\$321.39	\$321.39	\$321.39
36	\$373.66	\$373.66	\$357.29	\$357.29	\$382.06	\$382.06	\$402.63	\$402.63	\$487.86	\$487.86	\$414.39	\$414.39	\$316.38	\$316.38	\$302.52	\$302.52	\$323.49	\$323.49	\$323.49
37	\$376.10	\$376.10	\$359.61	\$359.61	\$384.55	\$384.55	\$405.25	\$405.25	\$491.04	\$491.04	\$417.09	\$417.09	\$318.44	\$318.44	\$304.48	\$304.48	\$325.59	\$325.59	\$325.59
38	\$378.53	\$378.53	\$361.94	\$361.94	\$387.03	\$387.03	\$407.87	\$407.87	\$494.21	\$494.21	\$419.78	\$419.78	\$320.50	\$320.50	\$306.45	\$306.45	\$327.70	\$327.70	\$327.70
39	\$383.39	\$383.39	\$366.59	\$366.59	\$392.00	\$392.00	\$413.11	\$413.11	\$500.56	\$500.56	\$425.17	\$425.17	\$324.61	\$324.61	\$310.39	\$310.39	\$331.91	\$331.91	\$331.91
40	\$388.25	\$388.25	\$371.23	\$371.23	\$396.97	\$396.97	\$418.35	\$418.35	\$506.90	\$506.90	\$430.56	\$430.56	\$328.73	\$328.73	\$314.32	\$314.32	\$336.11	\$336.11	\$336.11
41	\$395.54	\$395.54	\$378.21	\$378.21	\$404.43	\$404.43	\$426.20	\$426.20	\$516.42	\$516.42	\$438.65	\$438.65	\$334.90	\$334.90	\$320.22	\$320.22	\$342.43	\$342.43	\$342.43
42	\$402.53	\$402.53	\$384.89	\$384.89	\$411.57	\$411.57	\$433.73	\$433.73	\$525.54	\$525.54	\$446.40	\$446.40	\$340.82	\$340.82	\$325.88	\$325.88	\$348.48	\$348.48	\$348.48
43	\$412.25	\$412.25	\$394.18	\$394.18	\$421.51	\$421.51	\$444.21	\$444.21	\$538.24	\$538.24	\$457.18	\$457.18	\$349.05	\$349.05	\$333.75	\$333.75	\$356.89	\$356.89	\$356.89
44	\$424.40	\$424.40	\$405.80	\$405.80	\$433.94	\$433.94	\$457.30	\$457.30	\$554.10	\$554.10	\$470.65	\$470.65	\$359.34	\$359.34	\$343.59	\$343.59	\$367.41	\$367.41	\$367.41
45	\$438.68	\$438.68	\$419.45	\$419.45	\$448.53	\$448.53	\$472.69	\$472.69	\$572.74	\$572.74	\$486.49	\$486.49	\$371.43	\$371.43	\$355.15	\$355.15	\$379.77	\$379.77	\$379.77
46	\$455.69	\$455.69	\$435.72	\$435.72	\$465.93	\$465.93	\$491.02	\$491.02	\$594.96	\$594.96	\$505.35	\$505.35	\$385.83	\$385.83	\$368.92	\$368.92	\$394.50	\$394.50	\$394.50
47	\$474.83	\$474.83	\$454.02	\$454.02	\$485.50	\$485.50	\$511.64	\$511.64	\$619.94	\$619.94	\$526.58	\$526.58	\$402.03	\$402.03	\$384.42	\$384.42	\$411.07	\$411.07	\$411.07
48	\$496.70	\$496.70	\$474.94	\$474.94	\$507.86	\$507.86	\$535.21	\$535.21	\$648.50	\$648.50	\$550.84	\$550.84	\$420.55	\$420.55	\$402.13	\$402.13	\$430.01	\$430.01	\$430.01
49	\$518.27	\$518.27	\$495.56	\$495.56	\$529.92	\$529.92	\$558.45	\$558.45	\$676.66	\$676.66	\$574.76	\$574.76	\$438.82	\$438.82	\$419.59	\$419.59	\$448.68	\$448.68	\$448.68
50	\$542.57	\$542.57	\$518.80	\$518.80	\$554.77	\$554.77	\$584.64	\$584.64	\$708.39	\$708.39	\$601.71	\$601.71	\$459.39	\$459.39	\$439.26	\$439.26	\$469.72	\$469.72	\$469.72
51	\$566.57	\$566.57	\$541.75	\$541.75	\$579.31	\$579.31	\$610.50	\$610.50	\$739.73	\$739.73	\$628.32	\$628.32	\$479.71	\$479.71	\$458.69	\$458.69	\$490.50	\$490.50	\$490.50
52	\$593.00	\$593.00	\$567.02	\$567.02	\$606.33	\$606.33	\$638.98	\$638.98	\$774.24	\$774.24	\$657.63	\$657.63	\$502.09	\$502.09	\$480.09	\$480.09	\$513.38	\$513.38	\$513.38
53	\$619.74	\$619.74	\$592.58	\$592.58	\$633.66	\$633.66	\$667.78	\$667.78	\$809.14	\$809.14	\$687.28	\$687.28	\$524.73	\$524.73	\$501.73	\$			

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

HIOS Plan ID (On Exchange)=>	22444PA0060063	22444PA0060063	22444PA0060063	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	
HIOS Plan ID (Off Exchange)=>	22444PA0060063	22444PA0060063	22444PA0060063	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	
Plan Marketing Name =>	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Metal =>	Silver	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	
Deductible =>	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$30/\$60	\$30/\$60	\$30/\$60	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$212.03	\$212.03	\$256.91	\$256.91	\$218.22	\$218.22	\$274.02	\$274.02	\$262.02	\$262.02
15	\$230.88	\$230.88	\$279.75	\$279.75	\$237.62	\$237.62	\$298.38	\$298.38	\$285.31	\$285.31
16	\$238.08	\$238.08	\$288.48	\$288.48	\$245.03	\$245.03	\$307.69	\$307.69	\$294.21	\$294.21
17	\$245.29	\$245.29	\$297.21	\$297.21	\$252.45	\$252.45	\$317.01	\$317.01	\$303.12	\$303.12
18	\$253.05	\$253.05	\$306.61	\$306.61	\$260.44	\$260.44	\$327.04	\$327.04	\$312.71	\$312.71
19	\$260.81	\$260.81	\$316.02	\$316.02	\$268.42	\$268.42	\$337.07	\$337.07	\$322.30	\$322.30
20	\$268.85	\$268.85	\$325.76	\$325.76	\$276.70	\$276.70	\$347.45	\$347.45	\$332.23	\$332.23
21	\$277.17	\$277.17	\$335.84	\$335.84	\$285.26	\$285.26	\$358.21	\$358.21	\$342.51	\$342.51
22	\$277.17	\$277.17	\$335.84	\$335.84	\$285.26	\$285.26	\$358.21	\$358.21	\$342.51	\$342.51
23	\$277.17	\$277.17	\$335.84	\$335.84	\$285.26	\$285.26	\$358.21	\$358.21	\$342.51	\$342.51
24	\$277.17	\$277.17	\$335.84	\$335.84	\$285.26	\$285.26	\$358.21	\$358.21	\$342.51	\$342.51
25	\$278.27	\$278.27	\$337.17	\$337.17	\$286.39	\$286.39	\$359.63	\$359.63	\$343.87	\$343.87
26	\$283.81	\$283.81	\$343.89	\$343.89	\$292.10	\$292.10	\$366.80	\$366.80	\$350.72	\$350.72
27	\$290.47	\$290.47	\$351.95	\$351.95	\$298.95	\$298.95	\$375.39	\$375.39	\$358.94	\$358.94
28	\$301.27	\$301.27	\$365.05	\$365.05	\$310.07	\$310.07	\$389.36	\$389.36	\$372.30	\$372.30
29	\$310.14	\$310.14	\$375.79	\$375.79	\$319.20	\$319.20	\$400.83	\$400.83	\$383.26	\$383.26
30	\$314.58	\$314.58	\$381.17	\$381.17	\$323.76	\$323.76	\$406.56	\$406.56	\$388.74	\$388.74
31	\$321.23	\$321.23	\$389.23	\$389.23	\$330.61	\$330.61	\$415.15	\$415.15	\$396.96	\$396.96
32	\$327.88	\$327.88	\$397.29	\$397.29	\$337.46	\$337.46	\$423.75	\$423.75	\$405.18	\$405.18
33	\$332.04	\$332.04	\$402.33	\$402.33	\$341.73	\$341.73	\$429.12	\$429.12	\$410.32	\$410.32
34	\$336.47	\$336.47	\$407.70	\$407.70	\$346.30	\$346.30	\$434.85	\$434.85	\$415.80	\$415.80
35	\$338.69	\$338.69	\$410.39	\$410.39	\$348.58	\$348.58	\$437.72	\$437.72	\$418.54	\$418.54
36	\$340.91	\$340.91	\$413.07	\$413.07	\$350.86	\$350.86	\$440.59	\$440.59	\$421.28	\$421.28
37	\$343.13	\$343.13	\$415.76	\$415.76	\$353.14	\$353.14	\$443.45	\$443.45	\$424.02	\$424.02
38	\$345.34	\$345.34	\$418.45	\$418.45	\$355.43	\$355.43	\$446.32	\$446.32	\$426.76	\$426.76
39	\$349.78	\$349.78	\$423.82	\$423.82	\$359.99	\$359.99	\$452.05	\$452.05	\$432.24	\$432.24
40	\$354.21	\$354.21	\$429.19	\$429.19	\$364.55	\$364.55	\$457.78	\$457.78	\$437.72	\$437.72
41	\$360.86	\$360.86	\$437.25	\$437.25	\$371.40	\$371.40	\$466.38	\$466.38	\$445.94	\$445.94
42	\$367.24	\$367.24	\$444.98	\$444.98	\$377.96	\$377.96	\$474.62	\$474.62	\$453.82	\$453.82
43	\$376.11	\$376.11	\$455.72	\$455.72	\$387.09	\$387.09	\$486.08	\$486.08	\$464.78	\$464.78
44	\$387.19	\$387.19	\$469.16	\$469.16	\$398.50	\$398.50	\$500.41	\$500.41	\$478.48	\$478.48
45	\$400.22	\$400.22	\$484.94	\$484.94	\$411.91	\$411.91	\$517.24	\$517.24	\$494.58	\$494.58
46	\$415.74	\$415.74	\$503.75	\$503.75	\$427.88	\$427.88	\$537.30	\$537.30	\$513.76	\$513.76
47	\$433.20	\$433.20	\$524.90	\$524.90	\$445.85	\$445.85	\$559.87	\$559.87	\$535.33	\$535.33
48	\$453.16	\$453.16	\$549.08	\$549.08	\$466.39	\$466.39	\$585.66	\$585.66	\$559.99	\$559.99
49	\$472.84	\$472.84	\$572.93	\$572.93	\$486.64	\$486.64	\$611.09	\$611.09	\$584.31	\$584.31
50	\$495.01	\$495.01	\$599.79	\$599.79	\$509.46	\$509.46	\$639.75	\$639.75	\$611.71	\$611.71
51	\$516.91	\$516.91	\$626.32	\$626.32	\$532.00	\$532.00	\$668.04	\$668.04	\$638.77	\$638.77
52	\$541.02	\$541.02	\$655.54	\$655.54	\$556.82	\$556.82	\$699.21	\$699.21	\$668.57	\$668.57
53	\$565.41	\$565.41	\$685.09	\$685.09	\$581.92	\$581.92	\$730.73	\$730.73	\$698.71	\$698.71
54	\$591.74	\$591.74	\$717.00	\$717.00	\$609.02	\$609.02	\$764.76	\$764.76	\$731.25	\$731.25
55	\$618.07	\$618.07	\$748.90	\$748.90	\$636.12	\$636.12	\$798.79	\$798.79	\$763.78	\$763.78
56	\$646.62	\$646.62	\$783.49	\$783.49	\$665.50	\$665.50	\$835.68	\$835.68	\$799.06	\$799.06
57	\$675.44	\$675.44	\$818.42	\$818.42	\$695.16	\$695.16	\$872.93	\$872.93	\$834.68	\$834.68
58	\$706.21	\$706.21	\$855.70	\$855.70	\$726.83	\$726.83	\$912.69	\$912.69	\$872.70	\$872.70
59	\$721.45	\$721.45	\$874.17	\$874.17	\$742.52	\$742.52	\$932.39	\$932.39	\$891.54	\$891.54
60	\$752.22	\$752.22	\$911.44	\$911.44	\$774.18	\$774.18	\$972.16	\$972.16	\$929.55	\$929.55
61	\$778.82	\$778.82	\$943.68	\$943.68	\$801.56	\$801.56	\$1,006.54	\$1,006.54	\$962.44	\$962.44
62	\$796.29	\$796.29	\$964.84	\$964.84	\$819.53	\$819.53	\$1,029.11	\$1,029.11	\$984.01	\$984.01
63	\$818.18	\$818.18	\$991.37	\$991.37	\$842.07	\$842.07	\$1,057.41	\$1,057.41	\$1,011.07	\$1,011.07
64+	\$831.48	\$831.48	\$1,007.49	\$1,007.49	\$855.76	\$855.76	\$1,074.60	\$1,074.60	\$1,027.51	\$1,027.51

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116	
HIOS Plan ID (Off Exchange)=>	22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116	
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/500		Geisinger Marketplace HMO 20/40/500		Geisinger Marketplace HMO 20/40/500	
Form # =>	M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5	
Network =>	Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold	
Deductible =>	Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$262.13	\$262.13	\$250.64	\$250.64	\$268.02	\$268.02	\$282.45	\$282.45	\$342.24	\$342.24	\$290.70	\$290.70	\$255.54	\$255.54	\$244.35	\$244.35	\$261.29	\$261.29
15	\$285.43	\$285.43	\$272.92	\$272.92	\$291.84	\$291.84	\$307.56	\$307.56	\$372.66	\$372.66	\$316.54	\$316.54	\$278.26	\$278.26	\$266.07	\$266.07	\$284.51	\$284.51
16	\$294.34	\$294.34	\$281.44	\$281.44	\$300.95	\$300.95	\$317.16	\$317.16	\$384.29	\$384.29	\$326.42	\$326.42	\$286.95	\$286.95	\$274.37	\$274.37	\$293.39	\$293.39
17	\$303.25	\$303.25	\$289.96	\$289.96	\$310.06	\$310.06	\$326.76	\$326.76	\$395.92	\$395.92	\$336.30	\$336.30	\$295.63	\$295.63	\$282.68	\$282.68	\$302.27	\$302.27
18	\$312.84	\$312.84	\$299.13	\$299.13	\$319.87	\$319.87	\$337.09	\$337.09	\$408.45	\$408.45	\$346.94	\$346.94	\$304.98	\$304.98	\$291.62	\$291.62	\$311.84	\$311.84
19	\$322.43	\$322.43	\$308.31	\$308.31	\$329.68	\$329.68	\$347.43	\$347.43	\$420.98	\$420.98	\$357.58	\$357.58	\$314.34	\$314.34	\$300.56	\$300.56	\$321.40	\$321.40
20	\$332.37	\$332.37	\$317.81	\$317.81	\$339.84	\$339.84	\$358.14	\$358.14	\$433.95	\$433.95	\$368.60	\$368.60	\$324.02	\$324.02	\$309.83	\$309.83	\$331.31	\$331.31
21	\$342.66	\$342.66	\$327.64	\$327.64	\$350.36	\$350.36	\$369.22	\$369.22	\$447.38	\$447.38	\$380.00	\$380.00	\$334.05	\$334.05	\$319.41	\$319.41	\$341.56	\$341.56
22	\$342.66	\$342.66	\$327.64	\$327.64	\$350.36	\$350.36	\$369.22	\$369.22	\$447.38	\$447.38	\$380.00	\$380.00	\$334.05	\$334.05	\$319.41	\$319.41	\$341.56	\$341.56
23	\$342.66	\$342.66	\$327.64	\$327.64	\$350.36	\$350.36	\$369.22	\$369.22	\$447.38	\$447.38	\$380.00	\$380.00	\$334.05	\$334.05	\$319.41	\$319.41	\$341.56	\$341.56
24	\$342.66	\$342.66	\$327.64	\$327.64	\$350.36	\$350.36	\$369.22	\$369.22	\$447.38	\$447.38	\$380.00	\$380.00	\$334.05	\$334.05	\$319.41	\$319.41	\$341.56	\$341.56
25	\$344.02	\$344.02	\$328.95	\$328.95	\$351.75	\$351.75	\$370.69	\$370.69	\$449.16	\$449.16	\$381.52	\$381.52	\$335.38	\$335.38	\$320.69	\$320.69	\$342.92	\$342.92
26	\$350.87	\$350.87	\$335.50	\$335.50	\$358.76	\$358.76	\$378.08	\$378.08	\$458.11	\$458.11	\$389.12	\$389.12	\$342.06	\$342.06	\$327.07	\$327.07	\$349.75	\$349.75
27	\$359.10	\$359.10	\$343.36	\$343.36	\$367.17	\$367.17	\$386.94	\$386.94	\$468.84	\$468.84	\$398.24	\$398.24	\$350.08	\$350.08	\$334.74	\$334.74	\$357.95	\$357.95
28	\$372.46	\$372.46	\$356.14	\$356.14	\$380.83	\$380.83	\$401.34	\$401.34	\$486.29	\$486.29	\$413.06	\$413.06	\$363.11	\$363.11	\$347.20	\$347.20	\$371.27	\$371.27
29	\$383.43	\$383.43	\$366.62	\$366.62	\$392.04	\$392.04	\$413.15	\$413.15	\$500.61	\$500.61	\$425.22	\$425.22	\$373.80	\$373.80	\$357.42	\$357.42	\$382.20	\$382.20
30	\$388.91	\$388.91	\$371.87	\$371.87	\$397.65	\$397.65	\$419.06	\$419.06	\$507.77	\$507.77	\$431.30	\$431.30	\$379.14	\$379.14	\$362.53	\$362.53	\$387.66	\$387.66
31	\$397.13	\$397.13	\$379.73	\$379.73	\$406.06	\$406.06	\$427.92	\$427.92	\$518.50	\$518.50	\$440.42	\$440.42	\$387.16	\$387.16	\$370.19	\$370.19	\$395.86	\$395.86
32	\$405.36	\$405.36	\$387.59	\$387.59	\$414.47	\$414.47	\$436.78	\$436.78	\$529.24	\$529.24	\$449.54	\$449.54	\$395.18	\$395.18	\$377.86	\$377.86	\$404.06	\$404.06
33	\$410.50	\$410.50	\$392.51	\$392.51	\$419.72	\$419.72	\$442.32	\$442.32	\$535.95	\$535.95	\$455.24	\$455.24	\$400.19	\$400.19	\$382.65	\$382.65	\$409.18	\$409.18
34	\$415.98	\$415.98	\$397.75	\$397.75	\$425.33	\$425.33	\$448.23	\$448.23	\$543.11	\$543.11	\$461.32	\$461.32	\$405.53	\$405.53	\$387.76	\$387.76	\$414.64	\$414.64
35	\$418.72	\$418.72	\$400.37	\$400.37	\$428.13	\$428.13	\$451.18	\$451.18	\$546.69	\$546.69	\$464.36	\$464.36	\$408.20	\$408.20	\$390.32	\$390.32	\$417.38	\$417.38
36	\$421.46	\$421.46	\$402.99	\$402.99	\$430.93	\$430.93	\$454.14	\$454.14	\$550.27	\$550.27	\$467.40	\$467.40	\$410.88	\$410.88	\$392.87	\$392.87	\$420.11	\$420.11
37	\$424.20	\$424.20	\$405.61	\$405.61	\$433.73	\$433.73	\$457.09	\$457.09	\$553.85	\$553.85	\$470.44	\$470.44	\$413.55	\$413.55	\$395.43	\$395.43	\$422.84	\$422.84
38	\$426.94	\$426.94	\$408.23	\$408.23	\$436.54	\$436.54	\$460.04	\$460.04	\$557.42	\$557.42	\$473.47	\$473.47	\$416.22	\$416.22	\$397.98	\$397.98	\$425.57	\$425.57
39	\$432.43	\$432.43	\$413.48	\$413.48	\$442.14	\$442.14	\$465.95	\$465.95	\$564.58	\$564.58	\$479.55	\$479.55	\$421.57	\$421.57	\$403.09	\$403.09	\$431.04	\$431.04
40	\$437.91	\$437.91	\$418.72	\$418.72	\$447.75	\$447.75	\$471.86	\$471.86	\$571.74	\$571.74	\$485.63	\$485.63	\$426.91	\$426.91	\$408.20	\$408.20	\$436.50	\$436.50
41	\$446.13	\$446.13	\$426.58	\$426.58	\$456.16	\$456.16	\$480.72	\$480.72	\$582.48	\$582.48	\$494.75	\$494.75	\$434.93	\$434.93	\$415.87	\$415.87	\$444.70	\$444.70
42	\$454.01	\$454.01	\$434.12	\$434.12	\$464.21	\$464.21	\$489.21	\$489.21	\$592.77	\$592.77	\$503.49	\$503.49	\$442.61	\$442.61	\$423.21	\$423.21	\$452.56	\$452.56
43	\$464.98	\$464.98	\$444.60	\$444.60	\$475.43	\$475.43	\$501.03	\$501.03	\$607.08	\$607.08	\$515.65	\$515.65	\$453.30	\$453.30	\$433.44	\$433.44	\$463.49	\$463.49
44	\$478.68	\$478.68	\$457.71	\$457.71	\$489.44	\$489.44	\$515.79	\$515.79	\$624.98	\$624.98	\$530.85	\$530.85	\$466.66	\$466.66	\$446.21	\$446.21	\$477.15	\$477.15
45	\$494.79	\$494.79	\$473.11	\$473.11	\$505.91	\$505.91	\$533.15	\$533.15	\$646.00	\$646.00	\$548.71	\$548.71	\$482.36	\$482.36	\$461.22	\$461.22	\$493.20	\$493.20
46	\$513.98	\$513.98	\$491.45	\$491.45	\$525.53	\$525.53	\$553.82	\$553.82	\$671.06	\$671.06	\$569.99	\$569.99	\$501.07	\$501.07	\$479.11	\$479.11	\$512.33	\$512.33
47	\$535.56	\$535.56	\$512.09	\$512.09	\$547.60	\$547.60	\$577.08	\$577.08	\$699.24	\$699.24	\$593.93	\$593.93	\$522.11	\$522.11	\$499.23	\$499.23	\$533.85	\$533.85
48	\$560.23	\$560.23	\$535.68	\$535.68	\$572.82	\$572.82	\$603.67	\$603.67	\$731.45	\$731.45	\$621.29	\$621.29	\$546.16	\$546.16	\$522.23	\$522.23	\$558.44	\$558.44
49	\$584.56	\$584.56	\$558.95	\$558.95	\$597.70	\$597.70	\$629.88	\$629.88	\$763.22	\$763.22	\$648.27	\$648.27	\$569.88	\$569.88	\$544.91	\$544.91	\$582.69	\$582.69
50	\$611.97	\$611.97	\$585.16	\$585.16	\$625.73	\$625.73	\$659.42	\$659.42	\$799.00	\$799.00	\$678.67	\$678.67	\$596.61	\$596.61	\$570.46	\$570.46	\$610.01	\$610.01
51	\$639.04	\$639.04	\$611.04	\$611.04	\$653.40	\$653.40	\$688.59	\$688.59	\$834.35	\$834.35	\$708.69	\$708.69	\$622.99	\$622.99	\$595.70	\$595.70	\$636.99	\$636.99
52	\$668.85	\$668.85	\$639.55	\$639.55	\$683.88	\$683.88	\$720.71	\$720.71	\$873.27	\$873.27	\$741.75	\$741.75	\$652.06	\$652.06	\$623.48	\$623.48	\$666.71	\$666.71
53	\$699.01	\$699.01	\$668.38	\$668.38	\$714.72	\$714.72	\$753.20	\$753.20	\$912.64	\$912.64	\$775.19	\$775.19	\$681.45	\$681.45	\$651.59	\$651.59	\$696.77	\$696.77
54	\$731.56	\$731.56	\$699.50	\$699.50	\$748.00	\$748.00	\$788.28	\$788.28	\$955.14	\$955.14	\$811.29	\$811.29	\$713.19	\$713.19	\$681.94	\$681.94	\$729.21	\$729.21
55	\$764.11	\$764.11	\$730.63	\$730.63	\$781.28	\$781.28	\$823.35	\$823.35	\$997.64	\$997.64	\$847.39	\$847.39	\$744.92	\$744.92	\$712.28	\$712.28	\$761.66	\$761.66
56	\$799.40	\$799.40	\$764.37	\$764.37	\$817.37	\$817.37	\$861.38	\$861.38	\$1,043.72	\$1,043.72	\$886.53	\$886.53	\$779.33	\$779.33	\$745.18	\$745.18	\$796.84	\$796.84
57	\$835.04	\$835.04	\$798.45	\$798.45	\$853.81	\$853.81	\$899.78	\$899.78	\$1,090.24	\$1,090.24	\$926.05	\$926.05	\$814.07	\$814.07	\$778.40	\$778.40	\$832.36	\$832.36
58	\$873.07	\$873.07	\$834.82	\$834.82	\$892.69	\$892.69	\$940.76	\$940.76	\$1,139.90	\$1,139.90	\$968.23	\$968.23	\$851.15	\$851.15	\$813.85	\$813.85	\$870.27	\$870.27
59	\$891.92	\$891.92	\$852.84	\$852.84	\$911.96	\$911.96	\$961.07	\$961.07	\$1,164.51	\$1,164.51	\$989.13	\$989.13	\$869.52	\$869.52	\$831.42	\$831.42	\$889.06	\$889.06
60	\$929.95	\$929.95	\$889.20	\$889.20	\$950.85	\$950.85	\$1,002.05	\$1,002.05	\$1,214.17	\$1,214.17	\$1,031.31	\$1,031.31	\$906.60	\$906.60	\$866.87	\$866.87	\$926.97	\$926.97
61	\$962.85	\$962.85	\$920.66	\$920.66	\$984.49	\$984.49	\$1,037.50	\$1,037.50	\$1,257.11	\$1,257.11	\$1,067.79	\$1,067.79	\$938.67	\$938.67	\$897.54	\$897.54	\$959.76	\$959.76
62	\$984.44	\$984.44	\$941.30	\$941.30	\$1,006.56	\$1,006.56	\$1,060.76	\$1,060.76	\$1,285.30	\$1,285.30	\$1,091.73	\$1,091.73	\$959.71	\$959.71	\$917.66	\$917.66	\$981.28	\$981.28
63	\$1,011.51	\$1,011.51	\$9															

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117	
HIOS Plan ID (Off Exchange)=>	22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117	
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/500		Geisinger Marketplace HMO 20/40/500		Geisinger Marketplace HMO 20/40/500		Geisinger Marketplace HMO 20/40/1000		Geisinger Marketplace HMO 20/40/1000		Geisinger Marketplace HMO 20/40/1000		Geisinger Marketplace HMO 20/40/1000		Geisinger Marketplace HMO 20/40/1000		Geisinger Marketplace HMO 20/40/1000	
Form # =>	M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$275.36	\$275.36	\$333.64	\$333.64	\$283.40	\$283.40	\$246.64	\$246.64	\$235.84	\$235.84	\$252.19	\$252.19	\$265.77	\$265.77	\$322.02	\$322.02	\$273.53	\$273.53
15	\$299.83	\$299.83	\$363.30	\$363.30	\$308.59	\$308.59	\$268.57	\$268.57	\$256.80	\$256.80	\$274.60	\$274.60	\$289.39	\$289.39	\$350.65	\$350.65	\$297.84	\$297.84
16	\$309.19	\$309.19	\$374.64	\$374.64	\$318.22	\$318.22	\$276.95	\$276.95	\$264.81	\$264.81	\$283.17	\$283.17	\$298.42	\$298.42	\$361.59	\$361.59	\$307.14	\$307.14
17	\$318.55	\$318.55	\$385.98	\$385.98	\$327.85	\$327.85	\$285.33	\$285.33	\$272.83	\$272.83	\$291.75	\$291.75	\$307.45	\$307.45	\$372.54	\$372.54	\$316.43	\$316.43
18	\$328.63	\$328.63	\$398.19	\$398.19	\$338.22	\$338.22	\$294.36	\$294.36	\$281.46	\$281.46	\$300.98	\$300.98	\$317.18	\$317.18	\$384.32	\$384.32	\$326.44	\$326.44
19	\$338.71	\$338.71	\$410.40	\$410.40	\$348.60	\$348.60	\$303.39	\$303.39	\$290.09	\$290.09	\$310.21	\$310.21	\$326.91	\$326.91	\$396.11	\$396.11	\$336.45	\$336.45
20	\$349.15	\$349.15	\$423.05	\$423.05	\$359.34	\$359.34	\$312.74	\$312.74	\$299.03	\$299.03	\$319.77	\$319.77	\$336.98	\$336.98	\$408.32	\$408.32	\$346.82	\$346.82
21	\$359.95	\$359.95	\$436.14	\$436.14	\$370.46	\$370.46	\$322.42	\$322.42	\$308.29	\$308.29	\$329.66	\$329.66	\$347.41	\$347.41	\$420.95	\$420.95	\$357.55	\$357.55
22	\$359.95	\$359.95	\$436.14	\$436.14	\$370.46	\$370.46	\$322.42	\$322.42	\$308.29	\$308.29	\$329.66	\$329.66	\$347.41	\$347.41	\$420.95	\$420.95	\$357.55	\$357.55
23	\$359.95	\$359.95	\$436.14	\$436.14	\$370.46	\$370.46	\$322.42	\$322.42	\$308.29	\$308.29	\$329.66	\$329.66	\$347.41	\$347.41	\$420.95	\$420.95	\$357.55	\$357.55
24	\$359.95	\$359.95	\$436.14	\$436.14	\$370.46	\$370.46	\$322.42	\$322.42	\$308.29	\$308.29	\$329.66	\$329.66	\$347.41	\$347.41	\$420.95	\$420.95	\$357.55	\$357.55
25	\$361.38	\$361.38	\$437.88	\$437.88	\$371.93	\$371.93	\$323.70	\$323.70	\$309.52	\$309.52	\$330.97	\$330.97	\$348.80	\$348.80	\$422.63	\$422.63	\$358.98	\$358.98
26	\$368.58	\$368.58	\$446.60	\$446.60	\$379.34	\$379.34	\$330.15	\$330.15	\$315.68	\$315.68	\$337.57	\$337.57	\$355.74	\$355.74	\$431.05	\$431.05	\$366.13	\$366.13
27	\$377.22	\$377.22	\$457.07	\$457.07	\$388.23	\$388.23	\$337.89	\$337.89	\$323.08	\$323.08	\$345.48	\$345.48	\$364.08	\$364.08	\$441.15	\$441.15	\$374.71	\$374.71
28	\$391.26	\$391.26	\$474.08	\$474.08	\$402.68	\$402.68	\$350.46	\$350.46	\$335.10	\$335.10	\$358.34	\$358.34	\$377.63	\$377.63	\$457.57	\$457.57	\$388.66	\$388.66
29	\$402.78	\$402.78	\$488.04	\$488.04	\$414.54	\$414.54	\$360.78	\$360.78	\$344.97	\$344.97	\$368.88	\$368.88	\$388.75	\$388.75	\$471.04	\$471.04	\$400.10	\$400.10
30	\$408.54	\$408.54	\$495.01	\$495.01	\$420.46	\$420.46	\$365.94	\$365.94	\$349.90	\$349.90	\$374.16	\$374.16	\$394.31	\$394.31	\$477.77	\$477.77	\$405.82	\$405.82
31	\$417.17	\$417.17	\$505.48	\$505.48	\$429.35	\$429.35	\$373.67	\$373.67	\$357.30	\$357.30	\$382.07	\$382.07	\$402.64	\$402.64	\$487.88	\$487.88	\$414.40	\$414.40
32	\$425.81	\$425.81	\$515.95	\$515.95	\$438.25	\$438.25	\$381.41	\$381.41	\$364.70	\$364.70	\$389.98	\$389.98	\$410.98	\$410.98	\$497.98	\$497.98	\$422.98	\$422.98
33	\$431.21	\$431.21	\$522.49	\$522.49	\$443.80	\$443.80	\$386.25	\$386.25	\$369.32	\$369.32	\$394.93	\$394.93	\$416.19	\$416.19	\$504.29	\$504.29	\$428.34	\$428.34
34	\$436.97	\$436.97	\$529.47	\$529.47	\$449.73	\$449.73	\$391.41	\$391.41	\$374.25	\$374.25	\$400.20	\$400.20	\$421.75	\$421.75	\$511.03	\$511.03	\$434.07	\$434.07
35	\$439.85	\$439.85	\$532.96	\$532.96	\$452.69	\$452.69	\$393.99	\$393.99	\$376.72	\$376.72	\$402.84	\$402.84	\$424.53	\$424.53	\$514.39	\$514.39	\$436.93	\$436.93
36	\$442.73	\$442.73	\$536.45	\$536.45	\$455.66	\$455.66	\$396.56	\$396.56	\$379.19	\$379.19	\$405.48	\$405.48	\$427.31	\$427.31	\$517.76	\$517.76	\$439.79	\$439.79
37	\$445.61	\$445.61	\$539.94	\$539.94	\$458.62	\$458.62	\$399.14	\$399.14	\$381.65	\$381.65	\$408.11	\$408.11	\$430.09	\$430.09	\$521.13	\$521.13	\$442.65	\$442.65
38	\$448.49	\$448.49	\$543.43	\$543.43	\$461.58	\$461.58	\$401.72	\$401.72	\$384.12	\$384.12	\$410.75	\$410.75	\$432.87	\$432.87	\$524.50	\$524.50	\$445.51	\$445.51
39	\$454.25	\$454.25	\$550.40	\$550.40	\$467.51	\$467.51	\$406.88	\$406.88	\$389.05	\$389.05	\$416.03	\$416.03	\$438.43	\$438.43	\$531.23	\$531.23	\$451.23	\$451.23
40	\$460.01	\$460.01	\$557.38	\$557.38	\$473.44	\$473.44	\$412.04	\$412.04	\$393.98	\$393.98	\$421.30	\$421.30	\$443.99	\$443.99	\$537.97	\$537.97	\$456.95	\$456.95
41	\$468.65	\$468.65	\$567.85	\$567.85	\$482.33	\$482.33	\$419.78	\$419.78	\$401.38	\$401.38	\$429.21	\$429.21	\$452.32	\$452.32	\$548.07	\$548.07	\$465.53	\$465.53
42	\$476.92	\$476.92	\$577.88	\$577.88	\$490.85	\$490.85	\$427.19	\$427.19	\$408.47	\$408.47	\$436.79	\$436.79	\$460.31	\$460.31	\$557.75	\$557.75	\$473.75	\$473.75
43	\$488.44	\$488.44	\$591.84	\$591.84	\$502.70	\$502.70	\$437.51	\$437.51	\$418.34	\$418.34	\$447.34	\$447.34	\$471.43	\$471.43	\$571.22	\$571.22	\$485.19	\$485.19
44	\$502.84	\$502.84	\$609.28	\$609.28	\$517.52	\$517.52	\$450.41	\$450.41	\$430.67	\$430.67	\$460.53	\$460.53	\$485.33	\$485.33	\$588.06	\$588.06	\$499.50	\$499.50
45	\$519.76	\$519.76	\$629.78	\$629.78	\$534.93	\$534.93	\$465.56	\$465.56	\$445.16	\$445.16	\$476.02	\$476.02	\$501.65	\$501.65	\$607.84	\$607.84	\$516.30	\$516.30
46	\$539.92	\$539.92	\$654.20	\$654.20	\$555.68	\$555.68	\$483.62	\$483.62	\$462.42	\$462.42	\$494.48	\$494.48	\$521.11	\$521.11	\$631.42	\$631.42	\$536.32	\$536.32
47	\$562.59	\$562.59	\$681.68	\$681.68	\$579.02	\$579.02	\$503.93	\$503.93	\$481.85	\$481.85	\$515.25	\$515.25	\$543.00	\$543.00	\$657.94	\$657.94	\$558.85	\$558.85
48	\$588.51	\$588.51	\$713.08	\$713.08	\$605.69	\$605.69	\$527.14	\$527.14	\$504.04	\$504.04	\$538.99	\$538.99	\$568.01	\$568.01	\$688.25	\$688.25	\$584.59	\$584.59
49	\$614.06	\$614.06	\$744.05	\$744.05	\$631.99	\$631.99	\$550.03	\$550.03	\$525.93	\$525.93	\$562.39	\$562.39	\$592.68	\$592.68	\$718.13	\$718.13	\$609.98	\$609.98
50	\$642.86	\$642.86	\$778.94	\$778.94	\$661.63	\$661.63	\$575.83	\$575.83	\$550.59	\$550.59	\$588.77	\$588.77	\$620.47	\$620.47	\$751.81	\$751.81	\$638.58	\$638.58
51	\$671.29	\$671.29	\$813.39	\$813.39	\$690.89	\$690.89	\$601.30	\$601.30	\$574.95	\$574.95	\$614.81	\$614.81	\$647.91	\$647.91	\$785.06	\$785.06	\$666.83	\$666.83
52	\$702.61	\$702.61	\$851.34	\$851.34	\$723.12	\$723.12	\$629.35	\$629.35	\$601.77	\$601.77	\$643.49	\$643.49	\$678.14	\$678.14	\$821.68	\$821.68	\$697.94	\$697.94
53	\$734.28	\$734.28	\$889.72	\$889.72	\$755.72	\$755.72	\$657.72	\$657.72	\$628.90	\$628.90	\$672.50	\$672.50	\$708.71	\$708.71	\$858.73	\$858.73	\$729.40	\$729.40
54	\$768.48	\$768.48	\$931.15	\$931.15	\$790.92	\$790.92	\$688.35	\$688.35	\$658.18	\$658.18	\$703.81	\$703.81	\$741.71	\$741.71	\$898.72	\$898.72	\$763.37	\$763.37
55	\$802.67	\$802.67	\$972.58	\$972.58	\$826.11	\$826.11	\$718.98	\$718.98	\$687.47	\$687.47	\$735.13	\$735.13	\$774.72	\$774.72	\$938.71	\$938.71	\$797.34	\$797.34
56	\$839.75	\$839.75	\$1,017.50	\$1,017.50	\$864.27	\$864.27	\$752.18	\$752.18	\$719.22	\$719.22	\$769.09	\$769.09	\$810.50	\$810.50	\$982.06	\$982.06	\$834.16	\$834.16
57	\$877.18	\$877.18	\$1,062.86	\$1,062.86	\$902.79	\$902.79	\$785.71	\$785.71	\$751.28	\$751.28	\$803.37	\$803.37	\$846.63	\$846.63	\$1,025.84	\$1,025.84	\$871.35	\$871.35
58	\$917.14	\$917.14	\$1,111.27	\$1,111.27	\$943.91	\$943.91	\$821.50	\$821.50	\$785.50	\$785.50	\$839.96	\$839.96	\$885.19	\$885.19	\$1,072.57	\$1,072.57	\$911.04	\$911.04
59	\$936.93	\$936.93	\$1,135.26	\$1,135.26	\$964.29	\$964.29	\$839.23	\$839.23	\$802.46	\$802.46	\$858.09	\$858.09	\$904.30	\$904.30	\$1,095.72	\$1,095.72	\$930.70	\$930.70
60	\$976.89	\$976.89	\$1,183.67	\$1,183.67	\$1,005.41	\$1,005.41	\$875.02	\$875.02	\$836.68	\$836.68	\$894.69	\$894.69	\$942.86	\$942.86	\$1,142.44	\$1,142.44	\$970.39	\$970.39
61	\$1,011.44	\$1,011.44	\$1,225.54	\$1,225.54	\$1,040.97	\$1,040.97	\$905.97	\$905.97	\$866.27	\$866.27	\$926.33	\$926.33	\$976.21	\$976.21	\$1,182.86	\$1,182.86	\$1,004.71	\$1,004.71
62	\$1,034.12	\$1,034.12	\$1,253.02	\$1,253.02	\$1,064.31	\$1,064.31	\$926.29	\$926.29	\$885.70	\$885.70	\$947.10	\$947.10	\$998.10	\$998.10	\$1,209.37	\$1,209.37	\$1,027.24	\$1,027.24

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

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
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	\$240.85	\$240.85	\$230.30	\$230.30	\$246.26	\$246.26	\$259.52	\$259.52	\$314.46	\$314.46	\$267.10	\$267.10	\$210.23	\$210.23	\$201.02	\$201.02	\$214.96	\$214.96	\$214.96
15	\$262.26	\$262.26	\$250.77	\$250.77	\$268.15	\$268.15	\$282.59	\$282.59	\$342.41	\$342.41	\$290.84	\$290.84	\$228.92	\$228.92	\$218.89	\$218.89	\$234.07	\$234.07	\$234.07
16	\$270.44	\$270.44	\$258.59	\$258.59	\$276.52	\$276.52	\$291.41	\$291.41	\$353.10	\$353.10	\$299.92	\$299.92	\$236.07	\$236.07	\$225.72	\$225.72	\$241.37	\$241.37	\$241.37
17	\$278.63	\$278.63	\$266.42	\$266.42	\$284.89	\$284.89	\$300.23	\$300.23	\$363.78	\$363.78	\$309.00	\$309.00	\$243.21	\$243.21	\$232.55	\$232.55	\$248.68	\$248.68	\$248.68
18	\$287.45	\$287.45	\$274.85	\$274.85	\$293.91	\$293.91	\$309.73	\$309.73	\$375.29	\$375.29	\$318.77	\$318.77	\$250.91	\$250.91	\$239.91	\$239.91	\$256.55	\$256.55	\$256.55
19	\$296.26	\$296.26	\$283.28	\$283.28	\$302.92	\$302.92	\$319.23	\$319.23	\$386.80	\$386.80	\$328.55	\$328.55	\$258.60	\$258.60	\$247.27	\$247.27	\$264.41	\$264.41	\$264.41
20	\$305.39	\$305.39	\$292.01	\$292.01	\$312.25	\$312.25	\$329.07	\$329.07	\$398.72	\$398.72	\$338.68	\$338.68	\$266.57	\$266.57	\$254.89	\$254.89	\$272.56	\$272.56	\$272.56
21	\$314.84	\$314.84	\$301.05	\$301.05	\$321.92	\$321.92	\$339.25	\$339.25	\$411.06	\$411.06	\$349.16	\$349.16	\$274.82	\$274.82	\$262.78	\$262.78	\$281.00	\$281.00	\$281.00
22	\$314.84	\$314.84	\$301.05	\$301.05	\$321.92	\$321.92	\$339.25	\$339.25	\$411.06	\$411.06	\$349.16	\$349.16	\$274.82	\$274.82	\$262.78	\$262.78	\$281.00	\$281.00	\$281.00
23	\$314.84	\$314.84	\$301.05	\$301.05	\$321.92	\$321.92	\$339.25	\$339.25	\$411.06	\$411.06	\$349.16	\$349.16	\$274.82	\$274.82	\$262.78	\$262.78	\$281.00	\$281.00	\$281.00
24	\$314.84	\$314.84	\$301.05	\$301.05	\$321.92	\$321.92	\$339.25	\$339.25	\$411.06	\$411.06	\$349.16	\$349.16	\$274.82	\$274.82	\$262.78	\$262.78	\$281.00	\$281.00	\$281.00
25	\$316.10	\$316.10	\$302.24	\$302.24	\$323.20	\$323.20	\$340.60	\$340.60	\$412.70	\$412.70	\$350.55	\$350.55	\$275.92	\$275.92	\$263.82	\$263.82	\$282.12	\$282.12	\$282.12
26	\$322.39	\$322.39	\$308.27	\$308.27	\$329.64	\$329.64	\$347.39	\$347.39	\$420.92	\$420.92	\$357.53	\$357.53	\$281.41	\$281.41	\$269.08	\$269.08	\$287.74	\$287.74	\$287.74
27	\$329.95	\$329.95	\$315.49	\$315.49	\$337.36	\$337.36	\$355.53	\$355.53	\$430.79	\$430.79	\$365.91	\$365.91	\$288.01	\$288.01	\$275.39	\$275.39	\$294.48	\$294.48	\$294.48
28	\$342.23	\$342.23	\$327.23	\$327.23	\$349.92	\$349.92	\$368.76	\$368.76	\$446.82	\$446.82	\$379.53	\$379.53	\$298.72	\$298.72	\$285.63	\$285.63	\$305.44	\$305.44	\$305.44
29	\$352.30	\$352.30	\$336.86	\$336.86	\$360.22	\$360.22	\$379.62	\$379.62	\$459.97	\$459.97	\$390.70	\$390.70	\$307.52	\$307.52	\$294.04	\$294.04	\$314.43	\$314.43	\$314.43
30	\$357.34	\$357.34	\$341.68	\$341.68	\$365.37	\$365.37	\$385.04	\$385.04	\$466.55	\$466.55	\$396.29	\$396.29	\$311.92	\$311.92	\$298.25	\$298.25	\$318.93	\$318.93	\$318.93
31	\$364.90	\$364.90	\$348.91	\$348.91	\$373.10	\$373.10	\$393.19	\$393.19	\$476.41	\$476.41	\$404.67	\$404.67	\$318.51	\$318.51	\$304.55	\$304.55	\$325.67	\$325.67	\$325.67
32	\$372.45	\$372.45	\$356.13	\$356.13	\$380.82	\$380.82	\$401.33	\$401.33	\$486.28	\$486.28	\$413.04	\$413.04	\$325.11	\$325.11	\$310.86	\$310.86	\$332.41	\$332.41	\$332.41
33	\$377.17	\$377.17	\$360.65	\$360.65	\$385.65	\$385.65	\$406.42	\$406.42	\$492.45	\$492.45	\$418.28	\$418.28	\$329.23	\$329.23	\$314.80	\$314.80	\$336.63	\$336.63	\$336.63
34	\$382.21	\$382.21	\$365.46	\$365.46	\$390.80	\$390.80	\$411.84	\$411.84	\$499.02	\$499.02	\$423.87	\$423.87	\$333.63	\$333.63	\$319.01	\$319.01	\$341.12	\$341.12	\$341.12
35	\$384.73	\$384.73	\$367.87	\$367.87	\$393.38	\$393.38	\$414.56	\$414.56	\$502.31	\$502.31	\$426.66	\$426.66	\$335.83	\$335.83	\$321.11	\$321.11	\$343.37	\$343.37	\$343.37
36	\$387.25	\$387.25	\$370.28	\$370.28	\$395.95	\$395.95	\$417.27	\$417.27	\$505.60	\$505.60	\$429.45	\$429.45	\$338.02	\$338.02	\$323.21	\$323.21	\$345.62	\$345.62	\$345.62
37	\$389.77	\$389.77	\$372.69	\$372.69	\$398.53	\$398.53	\$419.99	\$419.99	\$508.89	\$508.89	\$432.25	\$432.25	\$340.22	\$340.22	\$325.31	\$325.31	\$347.87	\$347.87	\$347.87
38	\$392.29	\$392.29	\$375.10	\$375.10	\$401.10	\$401.10	\$422.70	\$422.70	\$512.18	\$512.18	\$435.04	\$435.04	\$342.42	\$342.42	\$327.42	\$327.42	\$350.12	\$350.12	\$350.12
39	\$397.32	\$397.32	\$379.91	\$379.91	\$406.25	\$406.25	\$428.13	\$428.13	\$518.75	\$518.75	\$440.63	\$440.63	\$346.82	\$346.82	\$331.62	\$331.62	\$354.61	\$354.61	\$354.61
40	\$402.36	\$402.36	\$384.73	\$384.73	\$411.40	\$411.40	\$433.56	\$433.56	\$525.33	\$525.33	\$446.21	\$446.21	\$351.21	\$351.21	\$335.82	\$335.82	\$359.11	\$359.11	\$359.11
41	\$409.92	\$409.92	\$391.95	\$391.95	\$419.13	\$419.13	\$441.70	\$441.70	\$535.20	\$535.20	\$454.59	\$454.59	\$357.81	\$357.81	\$342.13	\$342.13	\$365.85	\$365.85	\$365.85
42	\$417.16	\$417.16	\$398.88	\$398.88	\$426.53	\$426.53	\$449.50	\$449.50	\$544.65	\$544.65	\$462.62	\$462.62	\$364.13	\$364.13	\$348.17	\$348.17	\$372.31	\$372.31	\$372.31
43	\$427.23	\$427.23	\$408.51	\$408.51	\$436.83	\$436.83	\$460.36	\$460.36	\$557.80	\$557.80	\$473.80	\$473.80	\$372.93	\$372.93	\$356.58	\$356.58	\$381.31	\$381.31	\$381.31
44	\$439.83	\$439.83	\$420.55	\$420.55	\$449.71	\$449.71	\$473.93	\$473.93	\$574.25	\$574.25	\$487.76	\$487.76	\$383.92	\$383.92	\$367.09	\$367.09	\$392.55	\$392.55	\$392.55
45	\$454.62	\$454.62	\$434.70	\$434.70	\$464.84	\$464.84	\$489.87	\$489.87	\$593.57	\$593.57	\$504.17	\$504.17	\$396.83	\$396.83	\$379.44	\$379.44	\$405.75	\$405.75	\$405.75
46	\$472.25	\$472.25	\$451.56	\$451.56	\$482.87	\$482.87	\$508.87	\$508.87	\$616.58	\$616.58	\$523.73	\$523.73	\$412.22	\$412.22	\$394.16	\$394.16	\$421.49	\$421.49	\$421.49
47	\$492.09	\$492.09	\$470.53	\$470.53	\$503.15	\$503.15	\$530.24	\$530.24	\$642.48	\$642.48	\$545.72	\$545.72	\$429.54	\$429.54	\$410.71	\$410.71	\$439.19	\$439.19	\$439.19
48	\$514.76	\$514.76	\$492.20	\$492.20	\$526.33	\$526.33	\$554.67	\$554.67	\$672.08	\$672.08	\$570.86	\$570.86	\$449.32	\$449.32	\$429.63	\$429.63	\$459.42	\$459.42	\$459.42
49	\$537.11	\$537.11	\$513.57	\$513.57	\$549.18	\$549.18	\$578.75	\$578.75	\$701.26	\$701.26	\$595.65	\$595.65	\$468.84	\$468.84	\$448.29	\$448.29	\$479.37	\$479.37	\$479.37
50	\$562.30	\$562.30	\$537.66	\$537.66	\$574.93	\$574.93	\$605.89	\$605.89	\$734.15	\$734.15	\$623.58	\$623.58	\$490.82	\$490.82	\$469.31	\$469.31	\$501.85	\$501.85	\$501.85
51	\$587.17	\$587.17	\$561.44	\$561.44	\$600.37	\$600.37	\$632.69	\$632.69	\$766.62	\$766.62	\$651.17	\$651.17	\$512.53	\$512.53	\$490.07	\$490.07	\$524.05	\$524.05	\$524.05
52	\$614.56	\$614.56	\$587.63	\$587.63	\$628.37	\$628.37	\$662.21	\$662.21	\$802.38	\$802.38	\$681.54	\$681.54	\$536.44	\$536.44	\$512.93	\$512.93	\$548.50	\$548.50	\$548.50
53	\$642.27	\$642.27	\$614.12	\$614.12	\$656.70	\$656.70	\$692.06	\$692.06	\$838.55	\$838.55	\$712.27	\$712.27	\$560.62	\$560.62	\$536.06	\$536.06	\$573.22	\$573.22	\$573.22
54	\$672.18	\$672.18	\$642.72	\$642.72	\$687.28	\$687.28	\$724.29	\$724.29	\$877.61	\$877.61	\$745.44	\$745.44	\$586.73	\$586.73	\$561.02	\$561.02	\$599.92	\$599.92	\$599.92
55	\$702.09	\$702.09	\$671.32	\$671.32	\$717.86	\$717.86	\$756.52	\$756.52	\$916.66	\$916.66	\$778.61								

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

HIOS Plan ID (On Exchange)=>	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120									
HIOS Plan ID (Off Exchange)=>	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120									
Plan Marketing Name =>	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400									
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19									
Rating Area =>	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9									
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO									
Metal =>	Silver	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum									
Deductible =>	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0									
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%									
Copays =>	\$35/\$70	\$35/\$70	\$35/\$70	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30									
OOP Maximum =>	\$7,500	\$7,500	\$7,500	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000									
Pediatric Dental (Yes/No) =>	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
0 - 14	\$226.53	\$226.53	\$274.49	\$274.49	\$233.15	\$233.15	\$265.99	\$265.99	\$254.33	\$254.33	\$271.96	\$271.96	\$286.61	\$286.61	\$347.28	\$347.28	\$294.98	\$294.98
15	\$246.67	\$246.67	\$298.88	\$298.88	\$253.87	\$253.87	\$289.63	\$289.63	\$276.94	\$276.94	\$296.14	\$296.14	\$312.08	\$312.08	\$378.15	\$378.15	\$321.20	\$321.20
16	\$254.37	\$254.37	\$308.21	\$308.21	\$261.80	\$261.80	\$298.67	\$298.67	\$285.58	\$285.58	\$305.38	\$305.38	\$321.82	\$321.82	\$389.95	\$389.95	\$331.22	\$331.22
17	\$262.07	\$262.07	\$317.54	\$317.54	\$269.72	\$269.72	\$307.71	\$307.71	\$294.23	\$294.23	\$314.62	\$314.62	\$331.57	\$331.57	\$401.75	\$401.75	\$341.25	\$341.25
18	\$270.36	\$270.36	\$327.59	\$327.59	\$278.25	\$278.25	\$317.45	\$317.45	\$303.53	\$303.53	\$324.58	\$324.58	\$342.06	\$342.06	\$414.46	\$414.46	\$352.04	\$352.04
19	\$278.65	\$278.65	\$337.64	\$337.64	\$286.79	\$286.79	\$327.18	\$327.18	\$312.84	\$312.84	\$334.53	\$334.53	\$352.55	\$352.55	\$427.17	\$427.17	\$362.84	\$362.84
20	\$287.24	\$287.24	\$348.04	\$348.04	\$295.62	\$295.62	\$337.26	\$337.26	\$322.48	\$322.48	\$344.84	\$344.84	\$363.41	\$363.41	\$440.34	\$440.34	\$374.02	\$374.02
21	\$296.13	\$296.13	\$358.81	\$358.81	\$304.77	\$304.77	\$347.70	\$347.70	\$332.46	\$332.46	\$355.51	\$355.51	\$374.66	\$374.66	\$453.96	\$453.96	\$385.59	\$385.59
22	\$296.13	\$296.13	\$358.81	\$358.81	\$304.77	\$304.77	\$347.70	\$347.70	\$332.46	\$332.46	\$355.51	\$355.51	\$374.66	\$374.66	\$453.96	\$453.96	\$385.59	\$385.59
23	\$296.13	\$296.13	\$358.81	\$358.81	\$304.77	\$304.77	\$347.70	\$347.70	\$332.46	\$332.46	\$355.51	\$355.51	\$374.66	\$374.66	\$453.96	\$453.96	\$385.59	\$385.59
24	\$296.13	\$296.13	\$358.81	\$358.81	\$304.77	\$304.77	\$347.70	\$347.70	\$332.46	\$332.46	\$355.51	\$355.51	\$374.66	\$374.66	\$453.96	\$453.96	\$385.59	\$385.59
25	\$297.31	\$297.31	\$360.24	\$360.24	\$305.99	\$305.99	\$349.09	\$349.09	\$333.79	\$333.79	\$356.93	\$356.93	\$376.15	\$376.15	\$455.77	\$455.77	\$387.13	\$387.13
26	\$303.23	\$303.23	\$367.42	\$367.42	\$312.08	\$312.08	\$356.04	\$356.04	\$340.44	\$340.44	\$364.04	\$364.04	\$383.64	\$383.64	\$464.85	\$464.85	\$394.84	\$394.84
27	\$310.34	\$310.34	\$376.03	\$376.03	\$319.40	\$319.40	\$364.38	\$364.38	\$348.42	\$348.42	\$372.57	\$372.57	\$392.63	\$392.63	\$475.75	\$475.75	\$404.10	\$404.10
28	\$321.88	\$321.88	\$390.02	\$390.02	\$331.28	\$331.28	\$377.94	\$377.94	\$361.38	\$361.38	\$386.44	\$386.44	\$407.25	\$407.25	\$493.45	\$493.45	\$419.14	\$419.14
29	\$331.36	\$331.36	\$401.50	\$401.50	\$341.04	\$341.04	\$389.07	\$389.07	\$372.02	\$372.02	\$397.81	\$397.81	\$419.23	\$419.23	\$507.98	\$507.98	\$431.47	\$431.47
30	\$336.10	\$336.10	\$407.24	\$407.24	\$345.91	\$345.91	\$394.63	\$394.63	\$377.34	\$377.34	\$403.50	\$403.50	\$425.23	\$425.23	\$515.24	\$515.24	\$437.64	\$437.64
31	\$343.21	\$343.21	\$415.85	\$415.85	\$353.23	\$353.23	\$402.98	\$402.98	\$385.32	\$385.32	\$412.03	\$412.03	\$434.22	\$434.22	\$526.14	\$526.14	\$446.90	\$446.90
32	\$350.31	\$350.31	\$424.47	\$424.47	\$360.54	\$360.54	\$411.32	\$411.32	\$393.30	\$393.30	\$420.57	\$420.57	\$443.21	\$443.21	\$537.03	\$537.03	\$456.15	\$456.15
33	\$354.75	\$354.75	\$429.85	\$429.85	\$365.11	\$365.11	\$416.54	\$416.54	\$398.29	\$398.29	\$425.90	\$425.90	\$448.83	\$448.83	\$543.84	\$543.84	\$461.94	\$461.94
34	\$359.49	\$359.49	\$435.59	\$435.59	\$369.99	\$369.99	\$422.10	\$422.10	\$403.60	\$403.60	\$431.59	\$431.59	\$454.83	\$454.83	\$551.10	\$551.10	\$468.11	\$468.11
35	\$361.86	\$361.86	\$438.46	\$438.46	\$372.43	\$372.43	\$424.88	\$424.88	\$406.26	\$406.26	\$434.43	\$434.43	\$457.82	\$457.82	\$554.73	\$554.73	\$471.19	\$471.19
36	\$364.23	\$364.23	\$441.33	\$441.33	\$374.86	\$374.86	\$427.66	\$427.66	\$408.92	\$408.92	\$437.27	\$437.27	\$460.82	\$460.82	\$558.37	\$558.37	\$474.27	\$474.27
37	\$366.60	\$366.60	\$444.20	\$444.20	\$377.30	\$377.30	\$430.45	\$430.45	\$411.58	\$411.58	\$440.12	\$440.12	\$463.82	\$463.82	\$562.00	\$562.00	\$477.36	\$477.36
38	\$368.97	\$368.97	\$447.07	\$447.07	\$379.74	\$379.74	\$433.23	\$433.23	\$414.24	\$414.24	\$442.96	\$442.96	\$466.81	\$466.81	\$565.63	\$565.63	\$480.44	\$480.44
39	\$373.71	\$373.71	\$452.81	\$452.81	\$384.62	\$384.62	\$438.79	\$438.79	\$419.56	\$419.56	\$448.65	\$448.65	\$472.81	\$472.81	\$572.89	\$572.89	\$486.61	\$486.61
40	\$378.44	\$378.44	\$458.55	\$458.55	\$389.49	\$389.49	\$444.35	\$444.35	\$424.88	\$424.88	\$454.34	\$454.34	\$478.80	\$478.80	\$580.16	\$580.16	\$492.78	\$492.78
41	\$385.55	\$385.55	\$467.16	\$467.16	\$396.81	\$396.81	\$452.70	\$452.70	\$432.86	\$432.86	\$462.87	\$462.87	\$487.80	\$487.80	\$591.05	\$591.05	\$502.04	\$502.04
42	\$392.36	\$392.36	\$475.42	\$475.42	\$403.82	\$403.82	\$460.70	\$460.70	\$440.51	\$440.51	\$471.05	\$471.05	\$496.41	\$496.41	\$601.49	\$601.49	\$510.91	\$510.91
43	\$401.84	\$401.84	\$486.90	\$486.90	\$413.57	\$413.57	\$471.82	\$471.82	\$451.15	\$451.15	\$482.42	\$482.42	\$508.40	\$508.40	\$616.02	\$616.02	\$523.24	\$523.24
44	\$413.68	\$413.68	\$501.25	\$501.25	\$425.76	\$425.76	\$485.73	\$485.73	\$464.44	\$464.44	\$496.64	\$496.64	\$523.39	\$523.39	\$634.18	\$634.18	\$538.67	\$538.67
45	\$427.60	\$427.60	\$518.11	\$518.11	\$440.08	\$440.08	\$502.07	\$502.07	\$480.07	\$480.07	\$513.35	\$513.35	\$541.00	\$541.00	\$655.51	\$655.51	\$556.79	\$556.79
46	\$444.18	\$444.18	\$538.21	\$538.21	\$457.15	\$457.15	\$521.54	\$521.54	\$498.69	\$498.69	\$533.26	\$533.26	\$561.98	\$561.98	\$680.93	\$680.93	\$578.38	\$578.38
47	\$462.84	\$462.84	\$560.81	\$560.81	\$476.35	\$476.35	\$543.45	\$543.45	\$519.63	\$519.63	\$555.66	\$555.66	\$585.58	\$585.58	\$709.53	\$709.53	\$602.68	\$602.68
48	\$484.16	\$484.16	\$586.65	\$586.65	\$498.30	\$498.30	\$568.48	\$568.48	\$543.57	\$543.57	\$581.26	\$581.26	\$612.55	\$612.55	\$742.22	\$742.22	\$630.44	\$630.44
49	\$505.18	\$505.18	\$612.12	\$612.12	\$519.93	\$519.93	\$593.17	\$593.17	\$567.17	\$567.17	\$606.50	\$606.50	\$639.15	\$639.15	\$774.45	\$774.45	\$657.82	\$657.82
50	\$528.87	\$528.87	\$640.83	\$640.83	\$544.32	\$544.32	\$620.98	\$620.98	\$593.77	\$593.77	\$634.94	\$634.94	\$669.13	\$669.13	\$810.77	\$810.77	\$688.66	\$688.66
51	\$552.27	\$552.27	\$669.17	\$669.17	\$568.39	\$568.39	\$648.45	\$648.45	\$620.04	\$620.04	\$663.02	\$663.02	\$698.72	\$698.72	\$846.63	\$846.63	\$719.12	\$719.12
52	\$578.03	\$578.03	\$700.39	\$700.39	\$594.91	\$594.91	\$678.70	\$678.70	\$648.96	\$648.96	\$693.95	\$693.95	\$731.32	\$731.32	\$886.12	\$886.12	\$752.67	\$752.67
53	\$604.09	\$604.09	\$731.96	\$731.96	\$621.73	\$621.73	\$709.30	\$709.30	\$678.22	\$678.22	\$725.24	\$725.24	\$764.29	\$764.29	\$926.07	\$926.07	\$786.60	\$786.60
54	\$632.22	\$632.22	\$766.05	\$766.05	\$650.68	\$650.68	\$742.33	\$742.33	\$709.80	\$709.80	\$759.01	\$759.01	\$799.88	\$799.88	\$969.20	\$969.20	\$823.23	\$823.23
55	\$660.35	\$660.35	\$800.13	\$800.13	\$679.63	\$679.63	\$775.36	\$775.36	\$741.38	\$741.38	\$792.78	\$792.78	\$835.47	\$835.47	\$1,012.32	\$1,012.32	\$859.86	\$859.86
56	\$690.85	\$690.85	\$837.09	\$837.09	\$711.02	\$711.02	\$811.17	\$811.17	\$775.63	\$775.63	\$829.40	\$829.40	\$874.06	\$874.06	\$1,059.08	\$1,059.08	\$899.58	\$899.58
57	\$721.65	\$721.65	\$874.41	\$874.41	\$742.72	\$742.72	\$847.33	\$847.33	\$810.20	\$810.20	\$866.37	\$866.37	\$913.02	\$913.02	\$1,106.29	\$1,106.29	\$939.68	\$939.68
58	\$754.52	\$754.52	\$914.23	\$914.23	\$776.55	\$776.55	\$885.93	\$885.93	\$847.10	\$847.10	\$905.83	\$905.83	\$954.61	\$954.61	\$1,156.68	\$1,156.68	\$982.48	\$982.48
59	\$770.81	\$770.81	\$933.97	\$933.97	\$793.31	\$793.31	\$905.05	\$905.05	\$865.39	\$865.39	\$925.39	\$925.39	\$975.22	\$975.22	\$1,181.65	\$1,181.65	\$1,003.69	\$1,003.69
60	\$803.67	\$803.67	\$973.80	\$973.80	\$827.14	\$827.14	\$943.64	\$943.64	\$902.29	\$902.29	\$964.85	\$964.85	\$1,016.80	\$1,016.80	\$1,232.04	\$1,232.04	\$1,046.49	\$1,046.49
61	\$832.10	\$832.10	\$1,008.24	\$1,008.24	\$856.40	\$856.40	\$977.02	\$977.02	\$934.21	\$934.21	\$998.98	\$998.98	\$1,052.77	\$1,052.77	\$1,275.62	\$1,275.62	\$1,083.51	\$1,083.51
62	\$850.76	\$850.76	\$1,030.85	\$1,030.85	\$875.60	\$875.60	\$998.93	\$998.93	\$955.15	\$955.15	\$1,021.37	\$1,021.37	\$1,076.37	\$1,076.37	\$1,304.22	\$1,304.22	\$1,107.80	\$1,107.80
63	\$874.15	\$874.15	\$1,059.19	\$1,059.19	\$899.67	\$899.67	\$1,026.39	\$1,026.39	\$981.42	\$981.42	\$1,049.46	\$1,049.46						

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

HIOS Plan ID (On Exchange)=>	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066					
HIOS Plan ID (Off Exchange)=>	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066					
Plan Marketing Name =>	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500					
Form # =>	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19					
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9						
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO					
Metal =>	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze					
Deductible =>	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500					
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%					
Copays =>	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible					
OOP Maximum =>	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$171.54	\$171.54	\$164.03	\$164.03	\$175.40	\$175.40	\$184.84	\$184.84	\$223.97	\$223.97	\$190.24	\$190.24
15	\$186.79	\$186.79	\$178.61	\$178.61	\$190.99	\$190.99	\$201.27	\$201.27	\$243.88	\$243.88	\$207.15	\$207.15
16	\$192.62	\$192.62	\$184.18	\$184.18	\$196.95	\$196.95	\$207.56	\$207.56	\$251.49	\$251.49	\$213.62	\$213.62
17	\$198.45	\$198.45	\$189.76	\$189.76	\$202.91	\$202.91	\$213.84	\$213.84	\$259.10	\$259.10	\$220.08	\$220.08
18	\$204.73	\$204.73	\$195.76	\$195.76	\$209.33	\$209.33	\$220.60	\$220.60	\$267.30	\$267.30	\$227.05	\$227.05
19	\$211.01	\$211.01	\$201.76	\$201.76	\$215.75	\$215.75	\$227.37	\$227.37	\$275.50	\$275.50	\$234.01	\$234.01
20	\$217.51	\$217.51	\$207.98	\$207.98	\$222.40	\$222.40	\$234.38	\$234.38	\$283.99	\$283.99	\$241.22	\$241.22
21	\$224.25	\$224.25	\$214.42	\$214.42	\$229.28	\$229.28	\$241.63	\$241.63	\$292.78	\$292.78	\$248.69	\$248.69
22	\$224.25	\$224.25	\$214.42	\$214.42	\$229.28	\$229.28	\$241.63	\$241.63	\$292.78	\$292.78	\$248.69	\$248.69
23	\$224.25	\$224.25	\$214.42	\$214.42	\$229.28	\$229.28	\$241.63	\$241.63	\$292.78	\$292.78	\$248.69	\$248.69
24	\$224.25	\$224.25	\$214.42	\$214.42	\$229.28	\$229.28	\$241.63	\$241.63	\$292.78	\$292.78	\$248.69	\$248.69
25	\$225.14	\$225.14	\$215.27	\$215.27	\$230.20	\$230.20	\$242.59	\$242.59	\$293.94	\$293.94	\$249.68	\$249.68
26	\$229.62	\$229.62	\$219.56	\$219.56	\$234.78	\$234.78	\$247.42	\$247.42	\$299.80	\$299.80	\$254.65	\$254.65
27	\$235.00	\$235.00	\$224.71	\$224.71	\$240.29	\$240.29	\$253.22	\$253.22	\$306.83	\$306.83	\$260.62	\$260.62
28	\$243.75	\$243.75	\$233.07	\$233.07	\$249.23	\$249.23	\$262.65	\$262.65	\$318.24	\$318.24	\$270.32	\$270.32
29	\$250.93	\$250.93	\$239.93	\$239.93	\$256.56	\$256.56	\$270.38	\$270.38	\$327.61	\$327.61	\$278.27	\$278.27
30	\$254.51	\$254.51	\$243.36	\$243.36	\$260.23	\$260.23	\$274.25	\$274.25	\$332.30	\$332.30	\$282.25	\$282.25
31	\$259.90	\$259.90	\$248.51	\$248.51	\$265.74	\$265.74	\$280.04	\$280.04	\$339.32	\$339.32	\$288.22	\$288.22
32	\$265.28	\$265.28	\$253.65	\$253.65	\$271.24	\$271.24	\$285.84	\$285.84	\$346.35	\$346.35	\$294.19	\$294.19
33	\$268.64	\$268.64	\$256.87	\$256.87	\$274.68	\$274.68	\$289.47	\$289.47	\$350.74	\$350.74	\$297.92	\$297.92
34	\$272.23	\$272.23	\$260.30	\$260.30	\$278.35	\$278.35	\$293.33	\$293.33	\$355.43	\$355.43	\$301.90	\$301.90
35	\$274.02	\$274.02	\$262.01	\$262.01	\$280.18	\$280.18	\$295.27	\$295.27	\$357.77	\$357.77	\$303.89	\$303.89
36	\$275.82	\$275.82	\$263.73	\$263.73	\$282.01	\$282.01	\$297.20	\$297.20	\$360.11	\$360.11	\$305.88	\$305.88
37	\$277.61	\$277.61	\$265.45	\$265.45	\$283.85	\$283.85	\$299.13	\$299.13	\$362.45	\$362.45	\$307.87	\$307.87
38	\$279.40	\$279.40	\$267.16	\$267.16	\$285.68	\$285.68	\$301.07	\$301.07	\$364.79	\$364.79	\$309.86	\$309.86
39	\$282.99	\$282.99	\$270.59	\$270.59	\$289.35	\$289.35	\$304.93	\$304.93	\$369.48	\$369.48	\$313.83	\$313.83
40	\$286.58	\$286.58	\$274.02	\$274.02	\$293.02	\$293.02	\$308.80	\$308.80	\$374.16	\$374.16	\$317.81	\$317.81
41	\$291.96	\$291.96	\$279.17	\$279.17	\$298.52	\$298.52	\$314.60	\$314.60	\$381.19	\$381.19	\$323.78	\$323.78
42	\$297.12	\$297.12	\$284.10	\$284.10	\$303.80	\$303.80	\$320.15	\$320.15	\$387.92	\$387.92	\$329.50	\$329.50
43	\$304.29	\$304.29	\$290.96	\$290.96	\$311.13	\$311.13	\$327.89	\$327.89	\$397.29	\$397.29	\$337.46	\$337.46
44	\$313.26	\$313.26	\$299.54	\$299.54	\$320.30	\$320.30	\$337.55	\$337.55	\$409.00	\$409.00	\$347.41	\$347.41
45	\$323.80	\$323.80	\$309.61	\$309.61	\$331.08	\$331.08	\$348.91	\$348.91	\$422.76	\$422.76	\$359.09	\$359.09
46	\$336.36	\$336.36	\$321.62	\$321.62	\$343.92	\$343.92	\$362.44	\$362.44	\$439.16	\$439.16	\$373.02	\$373.02
47	\$350.49	\$350.49	\$335.13	\$335.13	\$358.36	\$358.36	\$377.66	\$377.66	\$457.60	\$457.60	\$388.69	\$388.69
48	\$366.63	\$366.63	\$350.57	\$350.57	\$374.87	\$374.87	\$395.06	\$395.06	\$478.68	\$478.68	\$406.59	\$406.59
49	\$382.55	\$382.55	\$365.79	\$365.79	\$391.15	\$391.15	\$412.21	\$412.21	\$499.47	\$499.47	\$424.25	\$424.25
50	\$400.49	\$400.49	\$382.94	\$382.94	\$409.49	\$409.49	\$431.54	\$431.54	\$522.89	\$522.89	\$444.14	\$444.14
51	\$418.21	\$418.21	\$399.88	\$399.88	\$427.61	\$427.61	\$450.63	\$450.63	\$546.02	\$546.02	\$463.79	\$463.79
52	\$437.72	\$437.72	\$418.54	\$418.54	\$447.55	\$447.55	\$471.65	\$471.65	\$571.49	\$571.49	\$485.42	\$485.42
53	\$457.45	\$457.45	\$437.41	\$437.41	\$467.73	\$467.73	\$492.92	\$492.92	\$597.26	\$597.26	\$507.31	\$507.31
54	\$478.75	\$478.75	\$457.78	\$457.78	\$489.51	\$489.51	\$515.87	\$515.87	\$625.07	\$625.07	\$530.93	\$530.93
55	\$500.06	\$500.06	\$478.14	\$478.14	\$511.29	\$511.29	\$538.83	\$538.83	\$652.88	\$652.88	\$554.56	\$554.56
56	\$523.15	\$523.15	\$500.23	\$500.23	\$534.91	\$534.91	\$563.71	\$563.71	\$683.04	\$683.04	\$580.17	\$580.17
57	\$546.47	\$546.47	\$522.53	\$522.53	\$558.76	\$558.76	\$588.84	\$588.84	\$713.49	\$713.49	\$606.03	\$606.03
58	\$571.37	\$571.37	\$546.33	\$546.33	\$584.21	\$584.21	\$615.66	\$615.66	\$745.99	\$745.99	\$633.64	\$633.64
59	\$583.70	\$583.70	\$558.12	\$558.12	\$596.82	\$596.82	\$628.95	\$628.95	\$762.09	\$762.09	\$647.32	\$647.32
60	\$608.59	\$608.59	\$581.92	\$581.92	\$622.27	\$622.27	\$655.77	\$655.77	\$794.59	\$794.59	\$674.92	\$674.92
61	\$630.12	\$630.12	\$602.50	\$602.50	\$644.28	\$644.28	\$678.97	\$678.97	\$822.69	\$822.69	\$698.79	\$698.79
62	\$644.24	\$644.24	\$616.01	\$616.01	\$658.72	\$658.72	\$694.19	\$694.19	\$841.14	\$841.14	\$714.46	\$714.46
63	\$661.96	\$661.96	\$632.95	\$632.95	\$676.83	\$676.83	\$713.28	\$713.28	\$864.27	\$864.27	\$734.11	\$734.11
64+	\$672.72	\$672.72	\$643.24	\$643.24	\$687.84	\$687.84	\$724.88	\$724.88	\$878.32	\$878.32	\$746.04	\$746.04

Ending date of Rates:	June 30, 2019
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12/24/2014

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

HIOS Plan ID (On Exchange)=>	22444PA0060063	22444PA0060063	22444PA0060063	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	
HIOS Plan ID (Off Exchange)=>	22444PA0060063	22444PA0060063	22444PA0060063	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	
Plan Marketing Name =>	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Metal =>	Silver	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	
Deductible =>	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$30/\$60	\$30/\$60	\$30/\$60	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$216.32	\$216.32	\$262.11	\$262.11	\$222.64	\$222.64	\$279.57	\$279.57	\$267.32	\$267.32
15	\$235.55	\$235.55	\$285.41	\$285.41	\$242.43	\$242.43	\$304.42	\$304.42	\$291.08	\$291.08
16	\$242.90	\$242.90	\$294.32	\$294.32	\$249.99	\$249.99	\$313.92	\$313.92	\$300.16	\$300.16
17	\$250.25	\$250.25	\$303.23	\$303.23	\$257.56	\$257.56	\$323.42	\$323.42	\$309.25	\$309.25
18	\$258.17	\$258.17	\$312.82	\$312.82	\$265.71	\$265.71	\$333.66	\$333.66	\$319.03	\$319.03
19	\$266.09	\$266.09	\$322.41	\$322.41	\$273.86	\$273.86	\$343.89	\$343.89	\$328.82	\$328.82
20	\$274.29	\$274.29	\$332.35	\$332.35	\$282.30	\$282.30	\$354.49	\$354.49	\$338.95	\$338.95
21	\$282.78	\$282.78	\$342.63	\$342.63	\$291.03	\$291.03	\$365.45	\$365.45	\$349.44	\$349.44
22	\$282.78	\$282.78	\$342.63	\$342.63	\$291.03	\$291.03	\$365.45	\$365.45	\$349.44	\$349.44
23	\$282.78	\$282.78	\$342.63	\$342.63	\$291.03	\$291.03	\$365.45	\$365.45	\$349.44	\$349.44
24	\$282.78	\$282.78	\$342.63	\$342.63	\$291.03	\$291.03	\$365.45	\$365.45	\$349.44	\$349.44
25	\$283.90	\$283.90	\$344.00	\$344.00	\$292.19	\$292.19	\$366.91	\$366.91	\$350.83	\$350.83
26	\$289.56	\$289.56	\$350.85	\$350.85	\$298.01	\$298.01	\$374.22	\$374.22	\$357.82	\$357.82
27	\$296.34	\$296.34	\$359.07	\$359.07	\$305.00	\$305.00	\$382.99	\$382.99	\$366.21	\$366.21
28	\$307.37	\$307.37	\$372.44	\$372.44	\$316.35	\$316.35	\$397.24	\$397.24	\$379.84	\$379.84
29	\$316.42	\$316.42	\$383.40	\$383.40	\$325.66	\$325.66	\$408.94	\$408.94	\$391.02	\$391.02
30	\$320.94	\$320.94	\$388.88	\$388.88	\$330.32	\$330.32	\$414.78	\$414.78	\$396.61	\$396.61
31	\$327.73	\$327.73	\$397.11	\$397.11	\$337.30	\$337.30	\$423.56	\$423.56	\$405.00	\$405.00
32	\$334.52	\$334.52	\$405.33	\$405.33	\$344.28	\$344.28	\$432.33	\$432.33	\$413.38	\$413.38
33	\$338.76	\$338.76	\$410.47	\$410.47	\$348.65	\$348.65	\$437.81	\$437.81	\$418.62	\$418.62
34	\$343.28	\$343.28	\$415.95	\$415.95	\$353.31	\$353.31	\$443.66	\$443.66	\$424.21	\$424.21
35	\$345.55	\$345.55	\$418.69	\$418.69	\$355.63	\$355.63	\$446.58	\$446.58	\$427.01	\$427.01
36	\$347.81	\$347.81	\$421.43	\$421.43	\$357.96	\$357.96	\$449.50	\$449.50	\$429.81	\$429.81
37	\$350.07	\$350.07	\$424.17	\$424.17	\$360.29	\$360.29	\$452.43	\$452.43	\$432.60	\$432.60
38	\$352.33	\$352.33	\$426.91	\$426.91	\$362.62	\$362.62	\$455.35	\$455.35	\$435.40	\$435.40
39	\$356.86	\$356.86	\$432.40	\$432.40	\$367.28	\$367.28	\$461.20	\$461.20	\$440.99	\$440.99
40	\$361.38	\$361.38	\$437.88	\$437.88	\$371.93	\$371.93	\$467.04	\$467.04	\$446.58	\$446.58
41	\$368.17	\$368.17	\$446.10	\$446.10	\$378.92	\$378.92	\$475.81	\$475.81	\$454.96	\$454.96
42	\$374.67	\$374.67	\$453.98	\$453.98	\$385.61	\$385.61	\$484.22	\$484.22	\$463.00	\$463.00
43	\$383.72	\$383.72	\$464.95	\$464.95	\$394.92	\$394.92	\$495.91	\$495.91	\$474.18	\$474.18
44	\$395.03	\$395.03	\$478.65	\$478.65	\$406.56	\$406.56	\$510.53	\$510.53	\$488.16	\$488.16
45	\$408.32	\$408.32	\$494.75	\$494.75	\$420.24	\$420.24	\$527.71	\$527.71	\$504.58	\$504.58
46	\$424.16	\$424.16	\$513.94	\$513.94	\$436.54	\$436.54	\$548.17	\$548.17	\$524.15	\$524.15
47	\$441.97	\$441.97	\$535.53	\$535.53	\$454.87	\$454.87	\$571.20	\$571.20	\$546.17	\$546.17
48	\$462.33	\$462.33	\$560.20	\$560.20	\$475.83	\$475.83	\$597.51	\$597.51	\$571.33	\$571.33
49	\$482.41	\$482.41	\$584.52	\$584.52	\$496.49	\$496.49	\$623.46	\$623.46	\$596.14	\$596.14
50	\$505.03	\$505.03	\$611.93	\$611.93	\$519.77	\$519.77	\$652.69	\$652.69	\$624.09	\$624.09
51	\$527.37	\$527.37	\$639.00	\$639.00	\$542.77	\$542.77	\$681.56	\$681.56	\$651.70	\$651.70
52	\$551.97	\$551.97	\$668.81	\$668.81	\$568.08	\$568.08	\$713.36	\$713.36	\$682.10	\$682.10
53	\$576.85	\$576.85	\$698.96	\$698.96	\$593.69	\$593.69	\$745.52	\$745.52	\$712.85	\$712.85
54	\$603.72	\$603.72	\$731.51	\$731.51	\$621.34	\$621.34	\$780.23	\$780.23	\$746.04	\$746.04
55	\$630.58	\$630.58	\$764.06	\$764.06	\$648.99	\$648.99	\$814.95	\$814.95	\$779.24	\$779.24
56	\$659.70	\$659.70	\$799.35	\$799.35	\$678.97	\$678.97	\$852.59	\$852.59	\$815.23	\$815.23
57	\$689.11	\$689.11	\$834.98	\$834.98	\$709.23	\$709.23	\$890.60	\$890.60	\$851.57	\$851.57
58	\$720.50	\$720.50	\$873.01	\$873.01	\$741.54	\$741.54	\$931.16	\$931.16	\$890.36	\$890.36
59	\$736.05	\$736.05	\$891.86	\$891.86	\$757.54	\$757.54	\$951.26	\$951.26	\$909.58	\$909.58
60	\$767.44	\$767.44	\$929.89	\$929.89	\$789.85	\$789.85	\$991.83	\$991.83	\$948.37	\$948.37
61	\$794.59	\$794.59	\$962.78	\$962.78	\$817.79	\$817.79	\$1,026.91	\$1,026.91	\$981.91	\$981.91
62	\$812.40	\$812.40	\$984.37	\$984.37	\$836.12	\$836.12	\$1,049.94	\$1,049.94	\$1,003.93	\$1,003.93
63	\$834.74	\$834.74	\$1,011.44	\$1,011.44	\$859.11	\$859.11	\$1,078.81	\$1,078.81	\$1,031.53	\$1,031.53
64+	\$848.31	\$848.31	\$1,027.88	\$1,027.88	\$873.08	\$873.08	\$1,096.35	\$1,096.35	\$1,048.31	\$1,048.31

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

HIOS Plan ID (On Exchange)=>	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115
HIOS Plan ID (Off Exchange)=>	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum
Deductible =>	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0 - 14	\$267.43	\$267.43	\$255.71	\$255.71	\$273.44	\$273.44	\$288.17	\$288.17	\$349.17	\$349.17	\$296.58	\$296.58	\$260.72	\$260.72	\$249.29	\$249.29	\$266.58	\$266.58	\$266.58
15	\$291.20	\$291.20	\$278.44	\$278.44	\$297.75	\$297.75	\$313.78	\$313.78	\$380.20	\$380.20	\$322.94	\$322.94	\$283.89	\$283.89	\$271.45	\$271.45	\$290.27	\$290.27	\$290.27
16	\$300.29	\$300.29	\$287.14	\$287.14	\$307.04	\$307.04	\$323.58	\$323.58	\$392.07	\$392.07	\$333.02	\$333.02	\$292.75	\$292.75	\$279.92	\$279.92	\$299.33	\$299.33	\$299.33
17	\$309.38	\$309.38	\$295.83	\$295.83	\$316.34	\$316.34	\$333.37	\$333.37	\$403.94	\$403.94	\$343.10	\$343.10	\$301.61	\$301.61	\$288.40	\$288.40	\$308.39	\$308.39	\$308.39
18	\$319.17	\$319.17	\$305.19	\$305.19	\$326.34	\$326.34	\$343.92	\$343.92	\$416.72	\$416.72	\$353.96	\$353.96	\$311.16	\$311.16	\$297.52	\$297.52	\$318.15	\$318.15	\$318.15
19	\$328.96	\$328.96	\$314.55	\$314.55	\$336.35	\$336.35	\$354.46	\$354.46	\$429.50	\$429.50	\$364.81	\$364.81	\$320.70	\$320.70	\$306.65	\$306.65	\$327.91	\$327.91	\$327.91
20	\$339.10	\$339.10	\$324.24	\$324.24	\$346.72	\$346.72	\$365.39	\$365.39	\$442.73	\$442.73	\$376.06	\$376.06	\$330.58	\$330.58	\$316.10	\$316.10	\$338.01	\$338.01	\$338.01
21	\$349.59	\$349.59	\$334.27	\$334.27	\$357.45	\$357.45	\$376.69	\$376.69	\$456.43	\$456.43	\$387.69	\$387.69	\$340.81	\$340.81	\$325.88	\$325.88	\$348.47	\$348.47	\$348.47
22	\$349.59	\$349.59	\$334.27	\$334.27	\$357.45	\$357.45	\$376.69	\$376.69	\$456.43	\$456.43	\$387.69	\$387.69	\$340.81	\$340.81	\$325.88	\$325.88	\$348.47	\$348.47	\$348.47
23	\$349.59	\$349.59	\$334.27	\$334.27	\$357.45	\$357.45	\$376.69	\$376.69	\$456.43	\$456.43	\$387.69	\$387.69	\$340.81	\$340.81	\$325.88	\$325.88	\$348.47	\$348.47	\$348.47
24	\$349.59	\$349.59	\$334.27	\$334.27	\$357.45	\$357.45	\$376.69	\$376.69	\$456.43	\$456.43	\$387.69	\$387.69	\$340.81	\$340.81	\$325.88	\$325.88	\$348.47	\$348.47	\$348.47
25	\$350.98	\$350.98	\$335.60	\$335.60	\$358.87	\$358.87	\$378.20	\$378.20	\$458.25	\$458.25	\$389.24	\$389.24	\$342.17	\$342.17	\$327.18	\$327.18	\$349.86	\$349.86	\$349.86
26	\$357.98	\$357.98	\$342.29	\$342.29	\$366.02	\$366.02	\$385.73	\$385.73	\$467.38	\$467.38	\$396.99	\$396.99	\$348.99	\$348.99	\$333.69	\$333.69	\$356.83	\$356.83	\$356.83
27	\$366.37	\$366.37	\$350.31	\$350.31	\$374.60	\$374.60	\$394.77	\$394.77	\$478.33	\$478.33	\$406.30	\$406.30	\$357.16	\$357.16	\$341.51	\$341.51	\$365.19	\$365.19	\$365.19
28	\$380.00	\$380.00	\$363.35	\$363.35	\$388.54	\$388.54	\$409.46	\$409.46	\$496.13	\$496.13	\$421.42	\$421.42	\$370.46	\$370.46	\$354.22	\$354.22	\$378.78	\$378.78	\$378.78
29	\$391.19	\$391.19	\$374.04	\$374.04	\$399.98	\$399.98	\$421.51	\$421.51	\$510.74	\$510.74	\$433.82	\$433.82	\$381.36	\$381.36	\$364.65	\$364.65	\$389.93	\$389.93	\$389.93
30	\$396.78	\$396.78	\$379.39	\$379.39	\$405.70	\$405.70	\$427.54	\$427.54	\$518.04	\$518.04	\$440.02	\$440.02	\$386.81	\$386.81	\$369.86	\$369.86	\$395.51	\$395.51	\$395.51
31	\$405.17	\$405.17	\$387.42	\$387.42	\$414.27	\$414.27	\$436.58	\$436.58	\$529.00	\$529.00	\$449.33	\$449.33	\$394.99	\$394.99	\$377.69	\$377.69	\$403.87	\$403.87	\$403.87
32	\$413.56	\$413.56	\$395.44	\$395.44	\$422.85	\$422.85	\$445.62	\$445.62	\$539.95	\$539.95	\$458.63	\$458.63	\$403.17	\$403.17	\$385.51	\$385.51	\$412.23	\$412.23	\$412.23
33	\$418.80	\$418.80	\$400.45	\$400.45	\$428.22	\$428.22	\$451.27	\$451.27	\$546.80	\$546.80	\$464.45	\$464.45	\$408.29	\$408.29	\$390.39	\$390.39	\$417.46	\$417.46	\$417.46
34	\$424.40	\$424.40	\$405.80	\$405.80	\$433.93	\$433.93	\$457.30	\$457.30	\$554.10	\$554.10	\$470.65	\$470.65	\$413.74	\$413.74	\$395.61	\$395.61	\$423.04	\$423.04	\$423.04
35	\$427.19	\$427.19	\$408.47	\$408.47	\$436.79	\$436.79	\$460.31	\$460.31	\$557.75	\$557.75	\$473.75	\$473.75	\$416.46	\$416.46	\$398.22	\$398.22	\$425.82	\$425.82	\$425.82
36	\$429.99	\$429.99	\$411.15	\$411.15	\$439.65	\$439.65	\$463.33	\$463.33	\$561.40	\$561.40	\$476.85	\$476.85	\$419.19	\$419.19	\$400.82	\$400.82	\$428.61	\$428.61	\$428.61
37	\$432.79	\$432.79	\$413.82	\$413.82	\$442.51	\$442.51	\$466.34	\$466.34	\$565.05	\$565.05	\$479.96	\$479.96	\$421.92	\$421.92	\$403.43	\$403.43	\$431.40	\$431.40	\$431.40
38	\$435.58	\$435.58	\$416.50	\$416.50	\$445.37	\$445.37	\$469.35	\$469.35	\$568.71	\$568.71	\$483.06	\$483.06	\$424.64	\$424.64	\$406.04	\$406.04	\$434.19	\$434.19	\$434.19
39	\$441.18	\$441.18	\$421.84	\$421.84	\$451.09	\$451.09	\$475.38	\$475.38	\$576.01	\$576.01	\$489.26	\$489.26	\$430.10	\$430.10	\$411.25	\$411.25	\$439.76	\$439.76	\$439.76
40	\$446.77	\$446.77	\$427.19	\$427.19	\$456.81	\$456.81	\$481.41	\$481.41	\$583.31	\$583.31	\$495.46	\$495.46	\$435.55	\$435.55	\$416.46	\$416.46	\$445.34	\$445.34	\$445.34
41	\$455.16	\$455.16	\$435.22	\$435.22	\$465.39	\$465.39	\$490.45	\$490.45	\$594.27	\$594.27	\$504.77	\$504.77	\$443.73	\$443.73	\$424.28	\$424.28	\$453.70	\$453.70	\$453.70
42	\$463.20	\$463.20	\$442.90	\$442.90	\$473.61	\$473.61	\$499.11	\$499.11	\$604.76	\$604.76	\$513.68	\$513.68	\$451.57	\$451.57	\$431.78	\$431.78	\$461.72	\$461.72	\$461.72
43	\$474.39	\$474.39	\$453.60	\$453.60	\$485.05	\$485.05	\$511.17	\$511.17	\$619.37	\$619.37	\$526.09	\$526.09	\$462.47	\$462.47	\$442.21	\$442.21	\$472.87	\$472.87	\$472.87
44	\$488.37	\$488.37	\$466.97	\$466.97	\$499.35	\$499.35	\$526.23	\$526.23	\$637.63	\$637.63	\$541.60	\$541.60	\$476.11	\$476.11	\$455.24	\$455.24	\$486.80	\$486.80	\$486.80
45	\$504.80	\$504.80	\$482.68	\$482.68	\$516.15	\$516.15	\$543.94	\$543.94	\$659.08	\$659.08	\$559.82	\$559.82	\$492.12	\$492.12	\$470.56	\$470.56	\$503.18	\$503.18	\$503.18
46	\$524.38	\$524.38	\$501.40	\$501.40	\$536.16	\$536.16	\$565.03	\$565.03	\$684.64	\$684.64	\$581.53	\$581.53	\$511.21	\$511.21	\$488.81	\$488.81	\$522.70	\$522.70	\$522.70
47	\$546.40	\$546.40	\$522.46	\$522.46	\$558.68	\$558.68	\$588.76	\$588.76	\$713.39	\$713.39	\$605.95	\$605.95	\$532.68	\$532.68	\$509.34	\$509.34	\$544.65	\$544.65	\$544.65
48	\$571.57	\$571.57	\$546.53	\$546.53	\$584.42	\$584.42	\$615.89	\$615.89	\$746.26	\$746.26	\$633.87	\$633.87	\$557.22	\$557.22	\$532.80	\$532.80	\$569.74	\$569.74	\$569.74
49	\$596.39	\$596.39	\$570.26	\$570.26	\$609.80	\$609.80	\$642.63	\$642.63	\$778.66	\$778.66	\$661.39	\$661.39	\$581.41	\$581.41	\$555.94	\$555.94	\$594.48	\$594.48	\$594.48
50	\$624.36	\$624.36	\$597.00	\$597.00	\$638.39	\$638.39	\$672.77	\$672.77	\$815.18	\$815.18	\$692.41	\$692.41	\$608.68	\$608.68	\$582.01	\$582.01	\$622.36	\$622.36	\$622.36
51	\$651.98	\$651.98	\$623.41	\$623.41	\$666.63	\$666.63	\$702.52	\$702.52	\$851.23	\$851.23	\$723.04	\$723.04	\$635.60	\$635.60	\$607.75	\$607.75	\$649.89	\$649.89	\$649.89
52	\$682.39	\$682.39	\$652.49	\$652.49	\$697.73	\$697.73	\$735.30	\$735.30	\$890.94	\$890.94	\$756.76	\$756.76	\$665.25	\$665.25	\$636.10	\$636.10	\$680.20	\$680.20	\$680.20
53	\$713.15	\$713.15	\$681.90	\$681.90	\$729.18	\$729.18	\$768.44	\$768.44	\$931.11	\$931.11	\$790.88	\$790.88	\$695.24	\$695.24	\$664.78	\$664.78	\$710.87	\$710.87	\$710.87
54	\$746.37	\$746.37	\$713.66	\$713.66	\$763.14	\$763.14	\$804.23	\$804.23	\$974.47	\$974.47	\$827.71	\$827.7							

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

HIOS Plan ID (On Exchange)=>	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117
HIOS Plan ID (Off Exchange)=>	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19
Rating Area =>	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 6	Rating Area 7
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350
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
0 - 14	\$280.93	\$280.93	\$340.40	\$340.40	\$289.13	\$289.13	\$251.64	\$251.64	\$240.61	\$240.61	\$257.29
15	\$305.90	\$305.90	\$370.65	\$370.65	\$314.83	\$314.83	\$274.00	\$274.00	\$262.00	\$262.00	\$271.14
16	\$315.45	\$315.45	\$382.22	\$382.22	\$324.66	\$324.66	\$282.56	\$282.56	\$270.17	\$270.17	\$271.14
17	\$325.00	\$325.00	\$393.79	\$393.79	\$334.49	\$334.49	\$291.11	\$291.11	\$278.35	\$278.35	\$271.14
18	\$335.28	\$335.28	\$406.25	\$406.25	\$345.07	\$345.07	\$300.32	\$300.32	\$287.16	\$287.16	\$271.14
19	\$345.56	\$345.56	\$418.71	\$418.71	\$355.65	\$355.65	\$309.53	\$309.53	\$295.97	\$295.97	\$271.14
20	\$356.21	\$356.21	\$431.61	\$431.61	\$366.61	\$366.61	\$319.07	\$319.07	\$305.09	\$305.09	\$271.14
21	\$367.23	\$367.23	\$444.97	\$444.97	\$377.95	\$377.95	\$328.94	\$328.94	\$314.53	\$314.53	\$271.14
22	\$367.23	\$367.23	\$444.97	\$444.97	\$377.95	\$377.95	\$328.94	\$328.94	\$314.53	\$314.53	\$271.14
23	\$367.23	\$367.23	\$444.97	\$444.97	\$377.95	\$377.95	\$328.94	\$328.94	\$314.53	\$314.53	\$271.14
24	\$367.23	\$367.23	\$444.97	\$444.97	\$377.95	\$377.95	\$328.94	\$328.94	\$314.53	\$314.53	\$271.14
25	\$368.70	\$368.70	\$446.74	\$446.74	\$379.46	\$379.46	\$330.25	\$330.25	\$315.78	\$315.78	\$271.14
26	\$376.04	\$376.04	\$455.64	\$455.64	\$387.02	\$387.02	\$336.83	\$336.83	\$322.07	\$322.07	\$271.14
27	\$384.85	\$384.85	\$466.32	\$466.32	\$396.09	\$396.09	\$344.72	\$344.72	\$329.62	\$329.62	\$271.14
28	\$399.18	\$399.18	\$483.67	\$483.67	\$410.83	\$410.83	\$357.55	\$357.55	\$341.89	\$341.89	\$271.14
29	\$410.93	\$410.93	\$497.91	\$497.91	\$422.93	\$422.93	\$368.08	\$368.08	\$351.95	\$351.95	\$271.14
30	\$416.80	\$416.80	\$505.03	\$505.03	\$428.97	\$428.97	\$373.34	\$373.34	\$356.98	\$356.98	\$271.14
31	\$425.62	\$425.62	\$515.71	\$515.71	\$438.04	\$438.04	\$381.24	\$381.24	\$364.53	\$364.53	\$271.14
32	\$434.43	\$434.43	\$526.39	\$526.39	\$447.11	\$447.11	\$389.13	\$389.13	\$372.08	\$372.08	\$271.14
33	\$439.94	\$439.94	\$533.06	\$533.06	\$452.78	\$452.78	\$394.07	\$394.07	\$376.80	\$376.80	\$271.14
34	\$445.81	\$445.81	\$540.18	\$540.18	\$458.83	\$458.83	\$399.33	\$399.33	\$381.83	\$381.83	\$271.14
35	\$448.75	\$448.75	\$543.74	\$543.74	\$461.85	\$461.85	\$401.96	\$401.96	\$384.35	\$384.35	\$271.14
36	\$451.69	\$451.69	\$547.30	\$547.30	\$464.88	\$464.88	\$404.59	\$404.59	\$386.86	\$386.86	\$271.14
37	\$454.63	\$454.63	\$550.86	\$550.86	\$467.90	\$467.90	\$407.22	\$407.22	\$389.38	\$389.38	\$271.14
38	\$457.57	\$457.57	\$554.42	\$554.42	\$470.93	\$470.93	\$409.85	\$409.85	\$391.89	\$391.89	\$271.14
39	\$463.44	\$463.44	\$561.54	\$561.54	\$476.97	\$476.97	\$415.12	\$415.12	\$396.93	\$396.93	\$271.14
40	\$469.32	\$469.32	\$568.66	\$568.66	\$483.02	\$483.02	\$420.38	\$420.38	\$401.96	\$401.96	\$271.14
41	\$478.13	\$478.13	\$579.34	\$579.34	\$492.09	\$492.09	\$428.27	\$428.27	\$409.51	\$409.51	\$271.14
42	\$486.58	\$486.58	\$589.58	\$589.58	\$500.78	\$500.78	\$435.84	\$435.84	\$416.74	\$416.74	\$271.14
43	\$498.33	\$498.33	\$603.81	\$603.81	\$512.88	\$512.88	\$446.37	\$446.37	\$426.81	\$426.81	\$271.14
44	\$513.02	\$513.02	\$621.61	\$621.61	\$528.00	\$528.00	\$459.52	\$459.52	\$439.39	\$439.39	\$271.14
45	\$530.28	\$530.28	\$642.53	\$642.53	\$545.76	\$545.76	\$474.98	\$474.98	\$454.17	\$454.17	\$271.14
46	\$550.84	\$550.84	\$667.44	\$667.44	\$566.92	\$566.92	\$493.40	\$493.40	\$471.78	\$471.78	\$271.14
47	\$573.98	\$573.98	\$695.48	\$695.48	\$590.74	\$590.74	\$514.13	\$514.13	\$491.60	\$491.60	\$271.14
48	\$600.42	\$600.42	\$727.51	\$727.51	\$617.95	\$617.95	\$537.81	\$537.81	\$514.24	\$514.24	\$271.14
49	\$626.49	\$626.49	\$759.11	\$759.11	\$644.78	\$644.78	\$561.16	\$561.16	\$536.57	\$536.57	\$271.14
50	\$655.87	\$655.87	\$794.70	\$794.70	\$675.02	\$675.02	\$587.48	\$587.48	\$561.74	\$561.74	\$271.14
51	\$684.88	\$684.88	\$829.85	\$829.85	\$704.88	\$704.88	\$613.47	\$613.47	\$586.58	\$586.58	\$271.14
52	\$716.83	\$716.83	\$868.57	\$868.57	\$737.76	\$737.76	\$642.08	\$642.08	\$613.95	\$613.95	\$271.14
53	\$749.15	\$749.15	\$907.72	\$907.72	\$771.02	\$771.02	\$671.03	\$671.03	\$641.62	\$641.62	\$271.14
54	\$784.03	\$784.03	\$949.99	\$949.99	\$806.92	\$806.92	\$702.28	\$702.28	\$671.50	\$671.50	\$271.14
55	\$818.92	\$818.92	\$992.27	\$992.27	\$842.83	\$842.83	\$733.53	\$733.53	\$701.38	\$701.38	\$271.14
56	\$856.74	\$856.74	\$1,038.10	\$1,038.10	\$881.76	\$881.76	\$767.41	\$767.41	\$733.78	\$733.78	\$271.14
57	\$894.93	\$894.93	\$1,084.37	\$1,084.37	\$921.06	\$921.06	\$801.62	\$801.62	\$766.49	\$766.49	\$271.14
58	\$935.70	\$935.70	\$1,133.76	\$1,133.76	\$963.02	\$963.02	\$838.13	\$838.13	\$801.40	\$801.40	\$271.14
59	\$955.89	\$955.89	\$1,158.24	\$1,158.24	\$983.80	\$983.80	\$856.22	\$856.22	\$818.70	\$818.70	\$271.14
60	\$996.66	\$996.66	\$1,207.63	\$1,207.63	\$1,025.76	\$1,025.76	\$892.73	\$892.73	\$853.61	\$853.61	\$271.14
61	\$1,031.91	\$1,031.91	\$1,250.34	\$1,250.34	\$1,062.04	\$1,062.04	\$924.31	\$924.31	\$883.81	\$883.81	\$271.14
62	\$1,055.05	\$1,055.05	\$1,278.38	\$1,278.38	\$1,085.85	\$1,085.85	\$945.03	\$945.03	\$903.62	\$903.62	\$271.14
63	\$1,084.06	\$1,084.06	\$1,313.53	\$1,313.53	\$1,115.71	\$1,115.71	\$971.02	\$971.02	\$928.47	\$928.47	\$271.14
64+	\$1,101.68	\$1,101.68	\$1,334.89	\$1,334.89	\$1,133.85	\$1,133.85	\$986.81	\$986.81	\$943.57	\$943.57	\$271.14

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

HIOS Plan ID (On Exchange)=>	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118
HIOS Plan ID (Off Exchange)=>	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
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	\$245.72	\$245.72	\$234.96	\$234.96	\$251.25	\$251.25	\$264.77	\$264.77	\$320.82	\$320.82	\$272.51	\$272.51	\$214.49	\$214.49	\$205.09	\$205.09	\$219.31	\$219.31	\$219.31
15	\$267.57	\$267.57	\$255.84	\$255.84	\$273.58	\$273.58	\$288.31	\$288.31	\$349.34	\$349.34	\$296.73	\$296.73	\$233.56	\$233.56	\$223.32	\$223.32	\$238.80	\$238.80	\$238.80
16	\$275.92	\$275.92	\$263.83	\$263.83	\$282.12	\$282.12	\$297.31	\$297.31	\$360.24	\$360.24	\$305.99	\$305.99	\$240.85	\$240.85	\$230.29	\$230.29	\$246.26	\$246.26	\$246.26
17	\$284.27	\$284.27	\$271.81	\$271.81	\$290.66	\$290.66	\$306.31	\$306.31	\$371.15	\$371.15	\$315.25	\$315.25	\$248.13	\$248.13	\$237.26	\$237.26	\$253.71	\$253.71	\$253.71
18	\$293.26	\$293.26	\$280.41	\$280.41	\$299.85	\$299.85	\$316.00	\$316.00	\$382.89	\$382.89	\$325.23	\$325.23	\$255.99	\$255.99	\$244.77	\$244.77	\$261.74	\$261.74	\$261.74
19	\$302.26	\$302.26	\$289.01	\$289.01	\$309.05	\$309.05	\$325.69	\$325.69	\$394.63	\$394.63	\$335.20	\$335.20	\$263.84	\$263.84	\$252.27	\$252.27	\$269.77	\$269.77	\$269.77
20	\$311.57	\$311.57	\$297.92	\$297.92	\$318.57	\$318.57	\$335.73	\$335.73	\$406.79	\$406.79	\$345.53	\$345.53	\$271.97	\$271.97	\$260.05	\$260.05	\$278.08	\$278.08	\$278.08
21	\$321.21	\$321.21	\$307.14	\$307.14	\$328.43	\$328.43	\$346.12	\$346.12	\$419.38	\$419.38	\$356.22	\$356.22	\$280.38	\$280.38	\$268.10	\$268.10	\$286.68	\$286.68	\$286.68
22	\$321.21	\$321.21	\$307.14	\$307.14	\$328.43	\$328.43	\$346.12	\$346.12	\$419.38	\$419.38	\$356.22	\$356.22	\$280.38	\$280.38	\$268.10	\$268.10	\$286.68	\$286.68	\$286.68
23	\$321.21	\$321.21	\$307.14	\$307.14	\$328.43	\$328.43	\$346.12	\$346.12	\$419.38	\$419.38	\$356.22	\$356.22	\$280.38	\$280.38	\$268.10	\$268.10	\$286.68	\$286.68	\$286.68
24	\$321.21	\$321.21	\$307.14	\$307.14	\$328.43	\$328.43	\$346.12	\$346.12	\$419.38	\$419.38	\$356.22	\$356.22	\$280.38	\$280.38	\$268.10	\$268.10	\$286.68	\$286.68	\$286.68
25	\$322.49	\$322.49	\$308.36	\$308.36	\$329.74	\$329.74	\$347.50	\$347.50	\$421.05	\$421.05	\$357.64	\$357.64	\$281.50	\$281.50	\$269.16	\$269.16	\$287.83	\$287.83	\$287.83
26	\$328.92	\$328.92	\$314.50	\$314.50	\$336.31	\$336.31	\$354.42	\$354.42	\$429.44	\$429.44	\$364.77	\$364.77	\$287.11	\$287.11	\$274.53	\$274.53	\$293.56	\$293.56	\$293.56
27	\$336.63	\$336.63	\$321.88	\$321.88	\$344.19	\$344.19	\$362.72	\$362.72	\$439.51	\$439.51	\$373.31	\$373.31	\$293.84	\$293.84	\$280.96	\$280.96	\$300.44	\$300.44	\$300.44
28	\$349.15	\$349.15	\$333.85	\$333.85	\$357.00	\$357.00	\$376.22	\$376.22	\$455.86	\$455.86	\$387.21	\$387.21	\$304.77	\$304.77	\$291.42	\$291.42	\$311.62	\$311.62	\$311.62
29	\$359.43	\$359.43	\$343.68	\$343.68	\$367.51	\$367.51	\$387.30	\$387.30	\$469.28	\$469.28	\$398.61	\$398.61	\$313.74	\$313.74	\$300.00	\$300.00	\$320.79	\$320.79	\$320.79
30	\$364.57	\$364.57	\$348.60	\$348.60	\$372.76	\$372.76	\$392.84	\$392.84	\$475.99	\$475.99	\$404.31	\$404.31	\$318.23	\$318.23	\$304.28	\$304.28	\$325.38	\$325.38	\$325.38
31	\$372.28	\$372.28	\$355.97	\$355.97	\$380.65	\$380.65	\$401.14	\$401.14	\$486.06	\$486.06	\$412.85	\$412.85	\$324.96	\$324.96	\$310.72	\$310.72	\$332.26	\$332.26	\$332.26
32	\$379.99	\$379.99	\$363.34	\$363.34	\$388.53	\$388.53	\$409.45	\$409.45	\$496.12	\$496.12	\$421.40	\$421.40	\$331.69	\$331.69	\$317.15	\$317.15	\$339.14	\$339.14	\$339.14
33	\$384.81	\$384.81	\$367.94	\$367.94	\$393.45	\$393.45	\$414.64	\$414.64	\$502.41	\$502.41	\$426.75	\$426.75	\$335.89	\$335.89	\$321.17	\$321.17	\$343.44	\$343.44	\$343.44
34	\$389.95	\$389.95	\$372.86	\$372.86	\$398.71	\$398.71	\$420.18	\$420.18	\$509.12	\$509.12	\$432.45	\$432.45	\$340.38	\$340.38	\$325.46	\$325.46	\$348.03	\$348.03	\$348.03
35	\$392.52	\$392.52	\$375.32	\$375.32	\$401.34	\$401.34	\$422.95	\$422.95	\$512.48	\$512.48	\$435.30	\$435.30	\$342.62	\$342.62	\$327.61	\$327.61	\$350.32	\$350.32	\$350.32
36	\$395.09	\$395.09	\$377.77	\$377.77	\$403.96	\$403.96	\$425.72	\$425.72	\$515.83	\$515.83	\$438.15	\$438.15	\$344.87	\$344.87	\$329.75	\$329.75	\$352.62	\$352.62	\$352.62
37	\$397.66	\$397.66	\$380.23	\$380.23	\$406.59	\$406.59	\$428.49	\$428.49	\$519.19	\$519.19	\$441.00	\$441.00	\$347.11	\$347.11	\$331.90	\$331.90	\$354.91	\$354.91	\$354.91
38	\$400.23	\$400.23	\$382.69	\$382.69	\$409.22	\$409.22	\$431.25	\$431.25	\$522.54	\$522.54	\$443.85	\$443.85	\$349.35	\$349.35	\$334.04	\$334.04	\$357.20	\$357.20	\$357.20
39	\$405.36	\$405.36	\$387.60	\$387.60	\$414.47	\$414.47	\$436.79	\$436.79	\$529.25	\$529.25	\$449.54	\$449.54	\$353.84	\$353.84	\$338.33	\$338.33	\$361.79	\$361.79	\$361.79
40	\$410.50	\$410.50	\$392.52	\$392.52	\$419.73	\$419.73	\$442.33	\$442.33	\$535.96	\$535.96	\$455.24	\$455.24	\$358.32	\$358.32	\$342.62	\$342.62	\$366.38	\$366.38	\$366.38
41	\$418.21	\$418.21	\$399.89	\$399.89	\$427.61	\$427.61	\$450.64	\$450.64	\$546.03	\$546.03	\$463.79	\$463.79	\$365.05	\$365.05	\$349.06	\$349.06	\$373.26	\$373.26	\$373.26
42	\$425.60	\$425.60	\$406.95	\$406.95	\$435.16	\$435.16	\$458.60	\$458.60	\$555.67	\$555.67	\$471.99	\$471.99	\$371.50	\$371.50	\$355.22	\$355.22	\$379.85	\$379.85	\$379.85
43	\$435.88	\$435.88	\$416.78	\$416.78	\$445.67	\$445.67	\$469.67	\$469.67	\$569.09	\$569.09	\$483.39	\$483.39	\$380.47	\$380.47	\$363.80	\$363.80	\$389.02	\$389.02	\$389.02
44	\$448.73	\$448.73	\$429.06	\$429.06	\$458.81	\$458.81	\$483.52	\$483.52	\$585.87	\$585.87	\$497.63	\$497.63	\$391.69	\$391.69	\$374.52	\$374.52	\$400.49	\$400.49	\$400.49
45	\$463.82	\$463.82	\$443.50	\$443.50	\$474.25	\$474.25	\$499.78	\$499.78	\$605.58	\$605.58	\$514.38	\$514.38	\$404.87	\$404.87	\$387.13	\$387.13	\$413.96	\$413.96	\$413.96
46	\$481.81	\$481.81	\$460.70	\$460.70	\$492.64	\$492.64	\$519.17	\$519.17	\$629.06	\$629.06	\$534.32	\$534.32	\$420.57	\$420.57	\$402.14	\$402.14	\$430.02	\$430.02	\$430.02
47	\$502.05	\$502.05	\$480.05	\$480.05	\$513.33	\$513.33	\$540.97	\$540.97	\$655.48	\$655.48	\$556.77	\$556.77	\$438.23	\$438.23	\$419.03	\$419.03	\$448.08	\$448.08	\$448.08
48	\$525.18	\$525.18	\$502.16	\$502.16	\$536.98	\$536.98	\$565.89	\$565.89	\$685.68	\$685.68	\$582.41	\$582.41	\$458.42	\$458.42	\$438.33	\$438.33	\$468.72	\$468.72	\$468.72
49	\$547.98	\$547.98	\$523.97	\$523.97	\$560.30	\$560.30	\$590.46	\$590.46	\$715.45	\$715.45	\$607.70	\$607.70	\$478.33	\$478.33	\$457.37	\$457.37	\$489.07	\$489.07	\$489.07
50	\$573.68	\$573.68	\$548.54	\$548.54	\$586.57	\$586.57	\$618.15	\$618.15	\$749.00	\$749.00	\$636.20	\$636.20	\$500.76	\$500.76	\$478.81	\$478.81	\$512.01	\$512.01	\$512.01
51	\$599.05	\$599.05	\$572.80	\$572.80	\$612.52	\$612.52	\$645.50	\$645.50	\$782.13	\$782.13	\$664.34	\$664.34	\$522.91	\$522.91	\$499.99	\$499.99	\$534.66	\$534.66	\$534.66
52	\$627.00	\$627.00	\$599.52	\$599.52	\$641.09	\$641.09	\$675.61	\$675.61	\$818.62	\$818.62	\$695.33	\$695.33	\$547.30	\$547.30	\$523.32	\$523.32	\$559.60	\$559.60	\$559.60
53	\$655.26	\$655.26	\$626.55	\$626.55	\$669.99	\$669.99	\$706.07	\$706.07	\$855.53	\$855.53	\$726.68	\$726.68	\$571.97	\$571.97	\$546.91	\$546.91	\$584.83	\$584.83	\$58

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

HIOS Plan ID (On Exchange)=>	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120									
HIOS Plan ID (Off Exchange)=>	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120									
Plan Marketing Name =>	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400									
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19									
Rating Area =>	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9									
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO									
Metal =>	Silver	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum									
Deductible =>	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0									
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%									
Copays =>	\$35/\$70	\$35/\$70	\$35/\$70	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30									
OOP Maximum =>	\$7,500	\$7,500	\$7,500	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000									
Pediatric Dental (Yes/No) =>	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
0 - 14	\$231.12	\$231.12	\$280.04	\$280.04	\$237.87	\$237.87	\$271.37	\$271.37	\$259.48	\$259.48	\$277.47	\$277.47	\$292.41	\$292.41	\$354.31	\$354.31	\$300.95	\$300.95
15	\$251.66	\$251.66	\$304.93	\$304.93	\$259.01	\$259.01	\$295.49	\$295.49	\$282.54	\$282.54	\$302.13	\$302.13	\$318.40	\$318.40	\$385.80	\$385.80	\$327.70	\$327.70
16	\$259.52	\$259.52	\$314.45	\$314.45	\$267.09	\$267.09	\$304.71	\$304.71	\$291.36	\$291.36	\$311.56	\$311.56	\$328.34	\$328.34	\$397.84	\$397.84	\$337.93	\$337.93
17	\$267.37	\$267.37	\$323.97	\$323.97	\$275.18	\$275.18	\$313.94	\$313.94	\$300.18	\$300.18	\$320.99	\$320.99	\$338.28	\$338.28	\$409.88	\$409.88	\$348.15	\$348.15
18	\$275.83	\$275.83	\$334.22	\$334.22	\$283.89	\$283.89	\$323.87	\$323.87	\$309.68	\$309.68	\$331.15	\$331.15	\$348.98	\$348.98	\$422.85	\$422.85	\$359.17	\$359.17
19	\$284.29	\$284.29	\$344.47	\$344.47	\$292.59	\$292.59	\$333.80	\$333.80	\$319.18	\$319.18	\$341.30	\$341.30	\$359.68	\$359.68	\$435.82	\$435.82	\$370.18	\$370.18
20	\$293.05	\$293.05	\$355.09	\$355.09	\$301.61	\$301.61	\$344.09	\$344.09	\$329.01	\$329.01	\$351.82	\$351.82	\$370.77	\$370.77	\$449.25	\$449.25	\$381.59	\$381.59
21	\$302.12	\$302.12	\$366.07	\$366.07	\$310.94	\$310.94	\$354.74	\$354.74	\$339.19	\$339.19	\$362.71	\$362.71	\$382.24	\$382.24	\$463.15	\$463.15	\$393.40	\$393.40
22	\$302.12	\$302.12	\$366.07	\$366.07	\$310.94	\$310.94	\$354.74	\$354.74	\$339.19	\$339.19	\$362.71	\$362.71	\$382.24	\$382.24	\$463.15	\$463.15	\$393.40	\$393.40
23	\$302.12	\$302.12	\$366.07	\$366.07	\$310.94	\$310.94	\$354.74	\$354.74	\$339.19	\$339.19	\$362.71	\$362.71	\$382.24	\$382.24	\$463.15	\$463.15	\$393.40	\$393.40
24	\$302.12	\$302.12	\$366.07	\$366.07	\$310.94	\$310.94	\$354.74	\$354.74	\$339.19	\$339.19	\$362.71	\$362.71	\$382.24	\$382.24	\$463.15	\$463.15	\$393.40	\$393.40
25	\$303.32	\$303.32	\$367.53	\$367.53	\$312.18	\$312.18	\$356.15	\$356.15	\$340.54	\$340.54	\$364.15	\$364.15	\$383.76	\$383.76	\$465.00	\$465.00	\$394.97	\$394.97
26	\$309.37	\$309.37	\$374.85	\$374.85	\$318.40	\$318.40	\$363.25	\$363.25	\$347.33	\$347.33	\$371.41	\$371.41	\$391.41	\$391.41	\$474.26	\$474.26	\$402.83	\$402.83
27	\$316.62	\$316.62	\$383.64	\$383.64	\$325.86	\$325.86	\$371.76	\$371.76	\$355.47	\$355.47	\$380.11	\$380.11	\$400.58	\$400.58	\$485.38	\$485.38	\$412.28	\$412.28
28	\$328.40	\$328.40	\$397.92	\$397.92	\$337.99	\$337.99	\$385.59	\$385.59	\$368.70	\$368.70	\$394.26	\$394.26	\$415.49	\$415.49	\$503.44	\$503.44	\$427.62	\$427.62
29	\$338.07	\$338.07	\$409.63	\$409.63	\$347.94	\$347.94	\$396.94	\$396.94	\$379.55	\$379.55	\$405.86	\$405.86	\$427.72	\$427.72	\$518.26	\$518.26	\$440.21	\$440.21
30	\$342.90	\$342.90	\$415.49	\$415.49	\$352.91	\$352.91	\$402.62	\$402.62	\$384.98	\$384.98	\$411.67	\$411.67	\$433.83	\$433.83	\$525.67	\$525.67	\$446.50	\$446.50
31	\$350.15	\$350.15	\$424.27	\$424.27	\$360.38	\$360.38	\$411.13	\$411.13	\$393.12	\$393.12	\$420.37	\$420.37	\$443.01	\$443.01	\$536.78	\$536.78	\$455.94	\$455.94
32	\$357.40	\$357.40	\$433.06	\$433.06	\$367.84	\$367.84	\$419.65	\$419.65	\$401.26	\$401.26	\$429.08	\$429.08	\$452.18	\$452.18	\$547.90	\$547.90	\$465.38	\$465.38
33	\$361.93	\$361.93	\$438.55	\$438.55	\$372.50	\$372.50	\$424.97	\$424.97	\$406.35	\$406.35	\$434.52	\$434.52	\$457.92	\$457.92	\$554.85	\$554.85	\$471.29	\$471.29
34	\$366.77	\$366.77	\$444.41	\$444.41	\$377.48	\$377.48	\$430.64	\$430.64	\$411.77	\$411.77	\$440.32	\$440.32	\$464.03	\$464.03	\$562.26	\$562.26	\$477.58	\$477.58
35	\$369.19	\$369.19	\$447.33	\$447.33	\$379.96	\$379.96	\$433.48	\$433.48	\$414.49	\$414.49	\$443.22	\$443.22	\$467.09	\$467.09	\$565.96	\$565.96	\$480.73	\$480.73
36	\$371.60	\$371.60	\$450.26	\$450.26	\$382.45	\$382.45	\$436.32	\$436.32	\$417.20	\$417.20	\$446.12	\$446.12	\$470.15	\$470.15	\$569.67	\$569.67	\$483.87	\$483.87
37	\$374.02	\$374.02	\$453.19	\$453.19	\$384.94	\$384.94	\$439.16	\$439.16	\$419.91	\$419.91	\$449.03	\$449.03	\$473.20	\$473.20	\$573.37	\$573.37	\$487.02	\$487.02
38	\$376.44	\$376.44	\$456.12	\$456.12	\$387.43	\$387.43	\$442.00	\$442.00	\$422.63	\$422.63	\$451.93	\$451.93	\$476.26	\$476.26	\$577.08	\$577.08	\$490.17	\$490.17
39	\$381.27	\$381.27	\$461.98	\$461.98	\$392.40	\$392.40	\$447.67	\$447.67	\$428.05	\$428.05	\$457.73	\$457.73	\$482.38	\$482.38	\$584.49	\$584.49	\$496.46	\$496.46
40	\$386.10	\$386.10	\$467.83	\$467.83	\$397.38	\$397.38	\$453.35	\$453.35	\$433.48	\$433.48	\$463.53	\$463.53	\$488.49	\$488.49	\$591.90	\$591.90	\$502.76	\$502.76
41	\$393.35	\$393.35	\$476.62	\$476.62	\$404.84	\$404.84	\$461.86	\$461.86	\$441.62	\$441.62	\$472.24	\$472.24	\$497.67	\$497.67	\$603.01	\$603.01	\$512.20	\$512.20
42	\$400.30	\$400.30	\$485.04	\$485.04	\$411.99	\$411.99	\$470.02	\$470.02	\$449.42	\$449.42	\$480.58	\$480.58	\$506.46	\$506.46	\$613.67	\$613.67	\$521.25	\$521.25
43	\$409.97	\$409.97	\$496.75	\$496.75	\$421.94	\$421.94	\$481.37	\$481.37	\$460.28	\$460.28	\$492.19	\$492.19	\$518.69	\$518.69	\$628.49	\$628.49	\$533.84	\$533.84
44	\$422.06	\$422.06	\$511.40	\$511.40	\$434.38	\$434.38	\$495.56	\$495.56	\$473.84	\$473.84	\$506.70	\$506.70	\$533.98	\$533.98	\$647.01	\$647.01	\$549.57	\$549.57
45	\$436.26	\$436.26	\$528.60	\$528.60	\$448.99	\$448.99	\$512.23	\$512.23	\$489.79	\$489.79	\$523.74	\$523.74	\$551.95	\$551.95	\$668.78	\$668.78	\$568.06	\$568.06
46	\$453.17	\$453.17	\$549.10	\$549.10	\$466.40	\$466.40	\$532.10	\$532.10	\$508.78	\$508.78	\$544.05	\$544.05	\$573.35	\$573.35	\$694.72	\$694.72	\$590.09	\$590.09
47	\$472.21	\$472.21	\$572.16	\$572.16	\$485.99	\$485.99	\$554.45	\$554.45	\$530.15	\$530.15	\$566.91	\$566.91	\$597.43	\$597.43	\$723.89	\$723.89	\$614.87	\$614.87
48	\$493.96	\$493.96	\$598.52	\$598.52	\$508.38	\$508.38	\$579.99	\$579.99	\$554.57	\$554.57	\$593.02	\$593.02	\$624.95	\$624.95	\$757.24	\$757.24	\$643.20	\$643.20
49	\$515.41	\$515.41	\$624.51	\$624.51	\$530.46	\$530.46	\$605.17	\$605.17	\$578.65	\$578.65	\$618.77	\$618.77	\$652.09	\$652.09	\$790.12	\$790.12	\$671.13	\$671.13
50	\$539.58	\$539.58	\$653.80	\$653.80	\$555.33	\$555.33	\$633.55	\$633.55	\$605.79	\$605.79	\$647.79	\$647.79	\$682.67	\$682.67	\$827.18	\$827.18	\$702.60	\$702.60
51	\$563.45	\$563.45	\$682.72	\$682.72	\$579.90	\$579.90	\$661.57	\$661.57	\$632.58	\$632.58	\$676.44	\$676.44	\$712.87	\$712.87	\$863.76	\$863.76	\$733.68	\$733.68
52	\$589.73	\$589.73	\$714.56	\$714.56	\$606.95	\$606.95	\$692.44	\$692.44	\$662.09	\$662.09	\$708.00	\$708.00	\$746.12	\$746.12	\$904.06	\$904.06	\$767.90	\$767.90
53	\$616.32	\$616.32	\$746.78	\$746.78	\$634.31	\$634.31	\$723.65	\$723.65	\$691.94	\$691.94	\$739.91	\$739.91	\$779.76	\$779.76	\$944.81	\$944.81	\$802.52	\$802.52
54	\$645.02	\$645.02	\$781.55	\$781.55	\$663.85	\$663.85	\$757.35	\$757.35	\$724.16	\$724.16	\$774.37	\$774.37	\$816.07	\$816.07	\$988.81	\$988.81	\$839.90	\$839.90
55	\$673.72	\$673.72	\$816.33	\$816.33	\$693.39	\$693.39	\$791.05	\$791.05	\$756.39	\$756.39	\$808.83	\$808.83	\$852.38	\$852.38	\$1,032.81	\$1,032.81	\$877.27	\$877.27
56	\$704.84	\$704.84	\$854.03	\$854.03	\$725.42	\$725.42	\$827.59	\$827.59	\$791.32	\$791.32	\$846.19	\$846.19	\$891.75	\$891.75	\$1,080.52	\$1,080.52	\$917.79	\$917.79
57	\$736.26	\$736.26	\$892.11	\$892.11	\$757.75	\$757.75	\$864.48	\$864.48	\$826.60	\$826.60	\$883.91	\$883.91	\$931.50	\$931.50	\$1,128.68	\$1,128.68	\$958.70	\$958.70
58	\$769.79	\$769.79	\$932.74	\$932.74	\$792.27	\$792.27	\$903.86	\$903.86	\$864.25	\$864.25	\$924.17	\$924.17	\$973.93	\$973.93	\$1,180.09	\$1,180.09	\$1,002.37	\$1,002.37
59	\$786.41	\$786.41	\$952.87	\$952.87	\$809.37	\$809.37	\$923.37	\$923.37	\$882.90	\$882.90	\$944.12	\$944.12	\$994.95	\$994.95	\$1,205.56	\$1,205.56	\$1,024.00	\$1,024.00
60	\$819.94	\$819.94	\$993.51	\$993.51	\$843.88	\$843.88	\$962.74	\$962.74	\$920.55	\$920.55	\$984.38	\$984.38	\$1,037.38	\$1,037.38	\$1,256.97	\$1,256.97	\$1,067.67	\$1,067.67
61	\$848.95	\$848.95	\$1,028.65	\$1,028.65	\$873.73	\$873.73	\$996.80	\$996.80	\$953.12	\$953.12	\$1,019.20	\$1,019.20	\$1,074.08	\$1,074.08	\$1,301.44	\$1,301.44	\$1,105.44	\$1,105.44
62	\$867.98	\$867.98	\$1,051.71	\$1,051.71	\$893.32	\$893.32	\$1,019.14	\$1,019.14	\$974.49	\$974.49	\$1,042.05	\$1,042.05	\$1,098.16	\$1,098.16	\$1,330.61	\$1,330.61	\$1,130.22	\$1,130.22
63	\$891.85	\$891.85	\$1,080.63	\$1,080.63	\$917.88	\$917.88	\$1,047.17	\$1,047.17	\$1,001.28	\$1,001.28	\$1,070.7							

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

HIOS Plan ID (On Exchange)=>	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066
HIOS Plan ID (Off Exchange)=>	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066
Plan Marketing Name =>	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500
Form # =>	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500
Coinsurance =>	0%	0%	0%	0%	0%	0%
Copays =>	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
OOP Maximum =>	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$175.02	\$175.02	\$167.35	\$167.35	\$178.95	\$178.95
15	\$190.57	\$190.57	\$182.22	\$182.22	\$194.86	\$194.86
16	\$196.52	\$196.52	\$187.91	\$187.91	\$200.94	\$200.94
17	\$202.47	\$202.47	\$193.60	\$193.60	\$207.02	\$207.02
18	\$208.88	\$208.88	\$199.72	\$199.72	\$213.57	\$213.57
19	\$215.28	\$215.28	\$205.85	\$205.85	\$220.12	\$220.12
20	\$221.92	\$221.92	\$212.19	\$212.19	\$226.90	\$226.90
21	\$228.78	\$228.78	\$218.76	\$218.76	\$233.93	\$233.93
22	\$228.78	\$228.78	\$218.76	\$218.76	\$233.93	\$233.93
23	\$228.78	\$228.78	\$218.76	\$218.76	\$233.93	\$233.93
24	\$228.78	\$228.78	\$218.76	\$218.76	\$233.93	\$233.93
25	\$229.69	\$229.69	\$219.63	\$219.63	\$234.86	\$234.86
26	\$234.27	\$234.27	\$224.00	\$224.00	\$239.53	\$239.53
27	\$239.76	\$239.76	\$229.25	\$229.25	\$245.15	\$245.15
28	\$248.68	\$248.68	\$237.79	\$237.79	\$254.27	\$254.27
29	\$256.00	\$256.00	\$244.79	\$244.79	\$261.76	\$261.76
30	\$259.66	\$259.66	\$248.29	\$248.29	\$265.50	\$265.50
31	\$265.15	\$265.15	\$253.54	\$253.54	\$271.11	\$271.11
32	\$270.65	\$270.65	\$258.79	\$258.79	\$276.73	\$276.73
33	\$274.08	\$274.08	\$262.07	\$262.07	\$280.24	\$280.24
34	\$277.74	\$277.74	\$265.57	\$265.57	\$283.98	\$283.98
35	\$279.57	\$279.57	\$267.32	\$267.32	\$285.85	\$285.85
36	\$281.40	\$281.40	\$269.07	\$269.07	\$287.72	\$287.72
37	\$283.23	\$283.23	\$270.82	\$270.82	\$289.59	\$289.59
38	\$285.06	\$285.06	\$272.57	\$272.57	\$291.46	\$291.46
39	\$288.72	\$288.72	\$276.07	\$276.07	\$295.21	\$295.21
40	\$292.38	\$292.38	\$279.57	\$279.57	\$298.95	\$298.95
41	\$297.87	\$297.87	\$284.82	\$284.82	\$304.56	\$304.56
42	\$303.13	\$303.13	\$289.85	\$289.85	\$309.94	\$309.94
43	\$310.45	\$310.45	\$296.85	\$296.85	\$317.43	\$317.43
44	\$319.60	\$319.60	\$305.60	\$305.60	\$326.79	\$326.79
45	\$330.36	\$330.36	\$315.88	\$315.88	\$337.78	\$337.78
46	\$343.17	\$343.17	\$328.13	\$328.13	\$350.88	\$350.88
47	\$357.58	\$357.58	\$341.91	\$341.91	\$365.62	\$365.62
48	\$374.05	\$374.05	\$357.66	\$357.66	\$382.46	\$382.46
49	\$390.30	\$390.30	\$373.19	\$373.19	\$399.07	\$399.07
50	\$408.60	\$408.60	\$390.69	\$390.69	\$417.78	\$417.78
51	\$426.67	\$426.67	\$407.98	\$407.98	\$436.26	\$436.26
52	\$446.58	\$446.58	\$427.01	\$427.01	\$456.61	\$456.61
53	\$466.71	\$466.71	\$446.26	\$446.26	\$477.20	\$477.20
54	\$488.44	\$488.44	\$467.04	\$467.04	\$499.42	\$499.42
55	\$510.18	\$510.18	\$487.82	\$487.82	\$521.64	\$521.64
56	\$533.74	\$533.74	\$510.35	\$510.35	\$545.74	\$545.74
57	\$557.53	\$557.53	\$533.10	\$533.10	\$570.06	\$570.06
58	\$582.93	\$582.93	\$557.38	\$557.38	\$596.03	\$596.03
59	\$595.51	\$595.51	\$569.42	\$569.42	\$608.89	\$608.89
60	\$620.91	\$620.91	\$593.70	\$593.70	\$634.86	\$634.86
61	\$642.87	\$642.87	\$614.70	\$614.70	\$657.32	\$657.32
62	\$657.28	\$657.28	\$628.48	\$628.48	\$672.05	\$672.05
63	\$675.36	\$675.36	\$645.76	\$645.76	\$690.53	\$690.53
64+	\$686.34	\$686.34	\$656.26	\$656.26	\$701.76	\$701.76

Company Name:	Geisinger Health Plan
Market:	Small Group
Product:	HMO, POS
Effective Date of Rates:	July 1, 2019

Ending date of Rates:	September 30, 2019
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HIOS Plan ID (On Exchange)=>																				
HIOS Plan ID (Off Exchange)=>	22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062		22444PA0060062	
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/2500		Geisinger Marketplace HMO 20/40/2500		Geisinger Marketplace HMO 20/40/2500		Geisinger Marketplace HMO 20/40/2500		Geisinger Marketplace HMO 20/40/2500		Geisinger Marketplace HMO 20/40/2500		Geisinger Marketplace HMO 20/40/2500		Geisinger Marketplace HMO 30/60/5800		Geisinger Marketplace HMO 30/60/5800		Geisinger Marketplace HMO 30/60/5800	
Form # =>	M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5	
Network =>	Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver	
Deductible =>	Med: \$2,500 / Rx: \$125		Med: \$2,500 / Rx: \$125		Med: \$2,500 / Rx: \$125		Med: \$2,500 / Rx: \$125		Med: \$2,500 / Rx: \$125		Med: \$2,500 / Rx: \$125		Med: \$2,500 / Rx: \$125		Med: \$5,800 / Rx: \$500		Med: \$5,800 / Rx: \$500		Med: \$5,800 / Rx: \$500	
Coinurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$30/\$60		\$30/\$60		\$30/\$60	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350	
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	\$241.90	\$241.90	\$231.30	\$231.30	\$247.34	\$247.34	\$260.66	\$260.66	\$315.83	\$315.83	\$268.27	\$268.27	\$204.82	\$204.82	\$195.84	\$195.84	\$209.42	\$209.42	\$209.42	\$209.42
15	\$263.41	\$263.41	\$251.86	\$251.86	\$269.33	\$269.33	\$283.83	\$283.83	\$343.91	\$343.91	\$292.11	\$292.11	\$223.02	\$223.02	\$213.25	\$213.25	\$228.04	\$228.04	\$228.04	\$228.04
16	\$271.63	\$271.63	\$259.73	\$259.73	\$277.73	\$277.73	\$292.69	\$292.69	\$354.64	\$354.64	\$301.23	\$301.23	\$229.99	\$229.99	\$219.91	\$219.91	\$235.15	\$235.15	\$235.15	\$235.15
17	\$279.85	\$279.85	\$267.59	\$267.59	\$286.14	\$286.14	\$301.55	\$301.55	\$365.38	\$365.38	\$310.35	\$310.35	\$236.95	\$236.95	\$226.56	\$226.56	\$242.27	\$242.27	\$242.27	\$242.27
18	\$288.70	\$288.70	\$276.05	\$276.05	\$295.19	\$295.19	\$311.09	\$311.09	\$376.94	\$376.94	\$320.17	\$320.17	\$244.44	\$244.44	\$233.73	\$233.73	\$249.94	\$249.94	\$249.94	\$249.94
19	\$297.56	\$297.56	\$284.52	\$284.52	\$304.24	\$304.24	\$320.63	\$320.63	\$388.50	\$388.50	\$329.99	\$329.99	\$251.94	\$251.94	\$240.90	\$240.90	\$257.60	\$257.60	\$257.60	\$257.60
20	\$306.73	\$306.73	\$293.29	\$293.29	\$313.62	\$313.62	\$330.51	\$330.51	\$400.47	\$400.47	\$340.16	\$340.16	\$259.70	\$259.70	\$248.32	\$248.32	\$265.54	\$265.54	\$265.54	\$265.54
21	\$316.22	\$316.22	\$302.36	\$302.36	\$323.33	\$323.33	\$340.73	\$340.73	\$412.86	\$412.86	\$350.68	\$350.68	\$267.74	\$267.74	\$256.01	\$256.01	\$273.76	\$273.76	\$273.76	\$273.76
22	\$316.22	\$316.22	\$302.36	\$302.36																

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

HIOS Plan ID (On Exchange)=>	22444PA0060063	22444PA0060063	22444PA0060063	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114									
HIOS Plan ID (Off Exchange)=>	22444PA0060063	22444PA0060063	22444PA0060063	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114									
Plan Marketing Name =>	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0									
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19									
Rating Area =>	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9									
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO									
Metal =>	Silver	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum									
Deductible =>	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0									
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%									
Copays =>	\$30/\$60	\$30/\$60	\$30/\$60	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20									
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000									
Pediatric Dental (Yes/No) =>	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
0 - 14	\$220.70	\$220.70	\$267.42	\$267.42	\$227.14	\$227.14	\$285.23	\$285.23	\$272.73	\$272.73	\$291.64	\$291.64	\$307.34	\$307.34	\$372.40	\$372.40	\$316.31	\$316.31
15	\$240.32	\$240.32	\$291.19	\$291.19	\$247.33	\$247.33	\$310.58	\$310.58	\$296.97	\$296.97	\$317.56	\$317.56	\$334.66	\$334.66	\$405.50	\$405.50	\$344.43	\$344.43
16	\$247.82	\$247.82	\$300.27	\$300.27	\$255.05	\$255.05	\$320.27	\$320.27	\$306.24	\$306.24	\$327.47	\$327.47	\$345.10	\$345.10	\$418.16	\$418.16	\$355.18	\$355.18
17	\$255.32	\$255.32	\$309.36	\$309.36	\$262.77	\$262.77	\$329.97	\$329.97	\$315.51	\$315.51	\$337.38	\$337.38	\$355.55	\$355.55	\$430.81	\$430.81	\$365.93	\$365.93
18	\$263.40	\$263.40	\$319.15	\$319.15	\$271.09	\$271.09	\$340.41	\$340.41	\$325.49	\$325.49	\$348.06	\$348.06	\$366.80	\$366.80	\$444.44	\$444.44	\$377.51	\$377.51
19	\$271.47	\$271.47	\$328.94	\$328.94	\$279.40	\$279.40	\$350.85	\$350.85	\$335.47	\$335.47	\$358.73	\$358.73	\$378.05	\$378.05	\$458.07	\$458.07	\$389.09	\$389.09
20	\$279.84	\$279.84	\$339.08	\$339.08	\$288.01	\$288.01	\$361.66	\$361.66	\$345.81	\$345.81	\$369.79	\$369.79	\$389.70	\$389.70	\$472.19	\$472.19	\$401.08	\$401.08
21	\$288.50	\$288.50	\$349.57	\$349.57	\$296.92	\$296.92	\$372.85	\$372.85	\$356.51	\$356.51	\$381.23	\$381.23	\$401.76	\$401.76	\$486.80	\$486.80	\$413.49	\$413.49
22	\$288.50	\$288.50	\$349.57	\$349.57	\$296.92	\$296.92	\$372.85	\$372.85	\$356.51	\$356.51	\$381.23	\$381.23	\$401.76	\$401.76	\$486.80	\$486.80	\$413.49	\$413.49
23	\$288.50	\$288.50	\$349.57	\$349.57	\$296.92	\$296.92	\$372.85	\$372.85	\$356.51	\$356.51	\$381.23	\$381.23	\$401.76	\$401.76	\$486.80	\$486.80	\$413.49	\$413.49
24	\$288.50	\$288.50	\$349.57	\$349.57	\$296.92	\$296.92	\$372.85	\$372.85	\$356.51	\$356.51	\$381.23	\$381.23	\$401.76	\$401.76	\$486.80	\$486.80	\$413.49	\$413.49
25	\$289.65	\$289.65	\$350.96	\$350.96	\$298.10	\$298.10	\$374.34	\$374.34	\$357.93	\$357.93	\$382.75	\$382.75	\$403.36	\$403.36	\$488.74	\$488.74	\$415.14	\$415.14
26	\$295.42	\$295.42	\$357.95	\$357.95	\$304.04	\$304.04	\$381.79	\$381.79	\$365.06	\$365.06	\$390.37	\$390.37	\$411.39	\$411.39	\$498.48	\$498.48	\$423.41	\$423.41
27	\$302.34	\$302.34	\$366.34	\$366.34	\$311.17	\$311.17	\$390.74	\$390.74	\$373.62	\$373.62	\$399.52	\$399.52	\$421.04	\$421.04	\$510.16	\$510.16	\$433.33	\$433.33
28	\$313.59	\$313.59	\$379.97	\$379.97	\$322.75	\$322.75	\$405.28	\$405.28	\$387.52	\$387.52	\$414.39	\$414.39	\$436.70	\$436.70	\$529.15	\$529.15	\$449.45	\$449.45
29	\$322.82	\$322.82	\$391.16	\$391.16	\$332.25	\$332.25	\$417.21	\$417.21	\$398.93	\$398.93	\$426.59	\$426.59	\$449.56	\$449.56	\$544.72	\$544.72	\$462.69	\$462.69
30	\$327.44	\$327.44	\$396.75	\$396.75	\$337.00	\$337.00	\$423.18	\$423.18	\$404.64	\$404.64	\$432.69	\$432.69	\$455.99	\$455.99	\$552.51	\$552.51	\$469.30	\$469.30
31	\$334.36	\$334.36	\$405.14	\$405.14	\$344.13	\$344.13	\$432.13	\$432.13	\$413.19	\$413.19	\$441.84	\$441.84	\$465.63	\$465.63	\$564.19	\$564.19	\$479.23	\$479.23
32	\$341.29	\$341.29	\$413.53	\$413.53	\$351.25	\$351.25	\$441.08	\$441.08	\$421.75	\$421.75	\$450.99	\$450.99	\$475.27	\$475.27	\$575.88	\$575.88	\$489.15	\$489.15
33	\$345.62	\$345.62	\$418.78	\$418.78	\$355.71	\$355.71	\$446.67	\$446.67	\$427.10	\$427.10	\$456.71	\$456.71	\$481.30	\$481.30	\$583.18	\$583.18	\$495.35	\$495.35
34	\$350.23	\$350.23	\$424.37	\$424.37	\$360.46	\$360.46	\$452.63	\$452.63	\$432.80	\$432.80	\$462.81	\$462.81	\$487.73	\$487.73	\$590.97	\$590.97	\$501.97	\$501.97
35	\$352.54	\$352.54	\$427.16	\$427.16	\$362.83	\$362.83	\$455.62	\$455.62	\$435.65	\$435.65	\$465.86	\$465.86	\$490.94	\$490.94	\$594.86	\$594.86	\$505.27	\$505.27
36	\$354.85	\$354.85	\$429.96	\$429.96	\$365.21	\$365.21	\$458.60	\$458.60	\$438.50	\$438.50	\$468.91	\$468.91	\$494.15	\$494.15	\$598.76	\$598.76	\$508.58	\$508.58
37	\$357.16	\$357.16	\$432.76	\$432.76	\$367.58	\$367.58	\$461.58	\$461.58	\$441.36	\$441.36	\$471.96	\$471.96	\$497.37	\$497.37	\$602.65	\$602.65	\$511.89	\$511.89
38	\$359.46	\$359.46	\$435.55	\$435.55	\$369.96	\$369.96	\$464.57	\$464.57	\$444.21	\$444.21	\$475.01	\$475.01	\$500.58	\$500.58	\$606.55	\$606.55	\$515.20	\$515.20
39	\$364.08	\$364.08	\$441.15	\$441.15	\$374.71	\$374.71	\$470.53	\$470.53	\$449.91	\$449.91	\$481.11	\$481.11	\$507.01	\$507.01	\$614.33	\$614.33	\$521.81	\$521.81
40	\$368.70	\$368.70	\$446.74	\$446.74	\$379.46	\$379.46	\$476.50	\$476.50	\$455.62	\$455.62	\$487.20	\$487.20	\$513.44	\$513.44	\$622.12	\$622.12	\$528.43	\$528.43
41	\$375.62	\$375.62	\$455.13	\$455.13	\$386.59	\$386.59	\$485.45	\$485.45	\$464.17	\$464.17	\$496.35	\$496.35	\$523.08	\$523.08	\$633.81	\$633.81	\$538.35	\$538.35
42	\$382.25	\$382.25	\$463.17	\$463.17	\$393.42	\$393.42	\$494.02	\$494.02	\$472.37	\$472.37	\$505.12	\$505.12	\$532.32	\$532.32	\$645.00	\$645.00	\$547.86	\$547.86
43	\$391.49	\$391.49	\$474.36	\$474.36	\$402.92	\$402.92	\$505.95	\$505.95	\$483.78	\$483.78	\$517.32	\$517.32	\$545.18	\$545.18	\$660.58	\$660.58	\$561.09	\$561.09
44	\$403.03	\$403.03	\$488.34	\$488.34	\$414.79	\$414.79	\$520.87	\$520.87	\$498.04	\$498.04	\$532.57	\$532.57	\$561.25	\$561.25	\$680.05	\$680.05	\$577.63	\$577.63
45	\$416.59	\$416.59	\$504.77	\$504.77	\$428.75	\$428.75	\$538.39	\$538.39	\$514.80	\$514.80	\$550.49	\$550.49	\$580.13	\$580.13	\$702.93	\$702.93	\$597.07	\$597.07
46	\$432.74	\$432.74	\$524.34	\$524.34	\$445.38	\$445.38	\$559.27	\$559.27	\$534.76	\$534.76	\$571.84	\$571.84	\$602.63	\$602.63	\$730.19	\$730.19	\$620.22	\$620.22
47	\$450.92	\$450.92	\$546.37	\$546.37	\$464.08	\$464.08	\$582.76	\$582.76	\$557.22	\$557.22	\$595.85	\$595.85	\$627.94	\$627.94	\$760.86	\$760.86	\$646.27	\$646.27
48	\$471.69	\$471.69	\$571.53	\$571.53	\$485.46	\$485.46	\$609.60	\$609.60	\$582.89	\$582.89	\$623.30	\$623.30	\$656.86	\$656.86	\$795.91	\$795.91	\$676.04	\$676.04
49	\$492.17	\$492.17	\$596.35	\$596.35	\$506.54	\$506.54	\$636.08	\$636.08	\$608.20	\$608.20	\$650.37	\$650.37	\$685.39	\$685.39	\$830.47	\$830.47	\$705.40	\$705.40
50	\$515.25	\$515.25	\$624.32	\$624.32	\$530.29	\$530.29	\$665.90	\$665.90	\$636.72	\$636.72	\$680.87	\$680.87	\$717.53	\$717.53	\$869.41	\$869.41	\$738.48	\$738.48
51	\$538.04	\$538.04	\$651.93	\$651.93	\$553.75	\$553.75	\$695.36	\$695.36	\$664.89	\$664.89	\$710.98	\$710.98	\$749.27	\$749.27	\$907.87	\$907.87	\$771.14	\$771.14
52	\$563.14	\$563.14	\$682.35	\$682.35	\$579.58	\$579.58	\$727.80	\$727.80	\$695.90	\$695.90	\$744.15	\$744.15	\$784.22	\$784.22	\$950.22	\$950.22	\$807.12	\$807.12
53	\$588.53	\$588.53	\$713.11	\$713.11	\$605.71	\$605.71	\$760.61	\$760.61	\$727.28	\$727.28	\$777.70	\$777.70	\$813.91	\$813.91	\$993.06	\$993.06	\$843.50	\$843.50
54	\$615.93	\$615.93	\$746.32	\$746.32	\$633.92	\$633.92	\$796.03	\$796.03	\$761.14	\$761.14	\$813.91	\$813.91	\$857.74	\$857.74	\$1,039.31	\$1,039.31	\$882.78	\$882.78
55	\$643.34	\$643.34	\$779.52	\$779.52	\$662.13	\$662.13	\$831.45	\$831.45	\$795.01	\$795.01	\$850.13	\$850.13	\$895.91	\$895.91	\$1,085.55	\$1,085.55	\$922.06	\$922.06
56	\$673.06	\$673.06	\$815.53	\$815.53	\$692.71	\$692.71	\$869.85	\$869.85	\$831.73	\$831.73	\$889.40	\$889.40	\$937.29	\$937.29	\$1,135.69	\$1,135.69	\$964.65	\$964.65
57	\$703.06	\$703.06	\$851.88	\$851.88	\$723.59	\$723.59	\$908.63	\$908.63	\$868.81	\$868.81	\$929.04	\$929.04	\$979.07	\$979.07	\$1,186.32	\$1,186.32	\$1,007.66	\$1,007.66
58	\$735.08	\$735.08	\$890.68	\$890.68	\$756.55	\$756.55	\$950.01	\$950.01	\$908.38	\$908.38	\$971.36	\$971.36	\$1,023.66	\$1,023.66	\$1,240.35	\$1,240.35	\$1,053.55	\$1,053.55
59	\$750.95	\$750.95	\$909.91	\$909.91	\$772.88	\$772.88	\$970.52	\$970.52	\$927.99	\$927.99	\$992.33	\$992.33	\$1,045.76	\$1,045.76	\$1,267.13	\$1,267.13	\$1,076.29	\$1,076.29
60	\$782.97	\$782.97	\$948.71	\$948.71	\$805.83	\$805.83	\$1,011.90	\$1,011.90	\$967.56	\$967.56	\$1,034.64	\$1,034.64	\$1,090.35	\$1,090.35	\$1,321.16	\$1,321.16	\$1,122.19	\$1,122.19
61	\$810.67	\$810.67	\$982.27	\$982.27	\$834.34	\$834.34	\$1,047.70	\$1,047.70	\$1,001.79	\$1,001.79	\$1,071.24	\$1,071.24	\$1,128.92	\$1,128.92	\$1,367.89	\$1,367.89	\$1,161.88	\$1,161.88
62	\$828.84	\$828.84	\$1,004.29	\$1,004.29	\$853.04	\$853.04	\$1,071.19	\$1,071.19	\$1,024.25	\$1,024.25	\$1,095.26	\$1,095.26	\$1,154.23	\$1,154.23	\$1,398.56	\$1,398.56	\$1,187.93	\$1,187.93
63	\$851.63	\$851.63	\$1,031.91	\$1,031.91	\$876.50	\$876.50	\$1,100.64	\$1,100.64	\$1,052.41	\$1,052.41								

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>																			
HIOS Plan ID (Off Exchange)=>		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116	
Plan Marketing Name =>		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/500		Geisinger Marketplace HMO 20/40/500		Geisinger Marketplace HMO 20/40/500	
Form # =>		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19	
Rating Area =>		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5	
Network =>		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold	
Deductible =>		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0	
Coinsurance =>		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40	
OOP Maximum =>		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>		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	
0 - 14		\$272.85	\$272.85	\$260.89	\$260.89	\$278.98	\$278.98	\$294.00	\$294.00	\$356.23	\$356.23	\$302.58	\$302.58	\$265.99	\$265.99	\$254.34	\$254.34	\$271.97	\$271.97
15		\$297.10	\$297.10	\$284.08	\$284.08	\$303.78	\$303.78	\$320.13	\$320.13	\$387.90	\$387.90	\$329.48	\$329.48	\$289.64	\$289.64	\$276.94	\$276.94	\$296.15	\$296.15
16		\$306.37	\$306.37	\$292.95	\$292.95	\$313.26	\$313.26	\$330.12	\$330.12	\$400.00	\$400.00	\$339.76	\$339.76	\$298.68	\$298.68	\$285.59	\$285.59	\$305.39	\$305.39
17		\$315.65	\$315.65	\$301.81	\$301.81	\$322.74	\$322.74	\$340.12	\$340.12	\$412.11	\$412.11	\$350.05	\$350.05	\$307.72	\$307.72	\$294.23	\$294.23	\$314.63	\$314.63
18		\$325.63	\$325.63	\$311.36	\$311.36	\$332.95	\$332.95	\$350.88	\$350.88	\$425.15	\$425.15	\$361.12	\$361.12	\$317.45	\$317.45	\$303.54	\$303.54	\$324.59	\$324.59
19		\$335.62	\$335.62	\$320.91	\$320.91	\$343.16	\$343.16	\$361.64	\$361.64	\$438.19	\$438.19	\$372.20	\$372.20	\$327.19	\$327.19	\$312.85	\$312.85	\$334.54	\$334.54
20		\$345.96	\$345.96	\$330.80	\$330.80	\$353.74	\$353.74	\$372.78	\$372.78	\$451.69	\$451.69	\$383.67	\$383.67	\$337.27	\$337.27	\$322.49	\$322.49	\$344.85	\$344.85
21		\$356.67	\$356.67	\$341.04	\$341.04	\$364.68	\$364.68	\$384.32	\$384.32	\$465.67	\$465.67	\$395.54	\$395.54	\$347.71	\$347.71	\$332.47	\$332.47	\$355.52	\$355.52
22		\$356.67	\$356.67	\$341.04	\$341.04	\$364.68	\$364.68	\$384.32	\$384.32	\$465.67	\$465.67	\$395.54	\$395.54	\$347.71	\$347.71	\$332.47	\$332.47	\$355.52	\$355.52
23		\$356.67	\$356.67	\$341.04	\$341.04	\$364.68	\$364.68	\$384.32	\$384.32	\$465.67	\$465.67	\$395.54	\$395.54	\$347.71	\$347.71	\$332.47	\$332.47	\$355.52	\$355.52
24		\$356.67	\$356.67	\$341.04	\$341.04	\$364.68	\$364.68	\$384.32	\$384.32	\$465.67	\$465.67	\$395.54	\$395.54	\$347.71	\$347.71	\$332.47	\$332.47	\$355.52	\$355.52
25		\$358.09	\$358.09	\$342.40	\$342.40	\$366.13	\$366.13	\$385.85	\$385.85	\$467.53	\$467.53	\$397.12	\$397.12	\$349.09	\$349.09	\$333.80	\$333.80	\$356.94	\$356.94
26		\$365.22	\$365.22	\$349.22	\$349.22	\$373.43	\$373.43	\$393.54	\$393.54	\$476.84	\$476.84	\$405.03	\$405.03	\$356.05	\$356.05	\$340.45	\$340.45	\$364.05	\$364.05
27		\$373.78	\$373.78	\$357.40	\$357.40	\$382.18	\$382.18	\$402.76	\$402.76	\$488.02	\$488.02	\$414.52	\$414.52	\$364.39	\$364.39	\$348.43	\$348.43	\$372.58	\$372.58
28		\$387.69	\$387.69	\$370.70	\$370.70	\$396.40	\$396.40	\$417.75	\$417.75	\$506.18	\$506.18	\$429.94	\$429.94	\$377.95	\$377.95	\$361.39	\$361.39	\$386.45	\$386.45
29		\$399.10	\$399.10	\$381.62	\$381.62	\$408.07	\$408.07	\$430.05	\$430.05	\$521.08	\$521.08	\$442.60	\$442.60	\$389.08	\$389.08	\$372.03	\$372.03	\$397.82	\$397.82
30		\$404.81	\$404.81	\$387.07	\$387.07	\$413.91	\$413.91	\$436.19	\$436.19	\$528.53	\$528.53	\$448.93	\$448.93	\$394.64	\$394.64	\$377.35	\$377.35	\$403.51	\$403.51
31		\$413.37	\$413.37	\$395.26	\$395.26	\$422.66	\$422.66	\$445.42	\$445.42	\$539.70	\$539.70	\$458.42	\$458.42	\$402.99	\$402.99	\$385.33	\$385.33	\$412.04	\$412.04
32		\$421.93	\$421.93	\$403.44	\$403.44	\$431.41	\$431.41	\$454.64	\$454.64	\$550.88	\$550.88	\$467.92	\$467.92	\$411.33	\$411.33	\$393.31	\$393.31	\$420.58	\$420.58
33		\$427.28	\$427.28	\$408.56	\$408.56	\$436.88	\$436.88	\$460.41	\$460.41	\$557.86	\$557.86	\$473.85	\$473.85	\$416.55	\$416.55	\$398.30	\$398.30	\$425.91	\$425.91
34		\$432.99	\$432.99	\$414.01	\$414.01	\$442.72	\$442.72	\$466.56	\$466.56	\$565.32	\$565.32	\$480.18	\$480.18	\$422.11	\$422.11	\$403.61	\$403.61	\$431.60	\$431.60
35		\$435.84	\$435.84	\$416.74	\$416.74	\$445.63	\$445.63	\$469.63	\$469.63	\$483.34	\$483.34	\$483.34	\$483.34	\$424.89	\$424.89	\$406.27	\$406.27	\$434.44	\$434.44
36		\$438.69	\$438.69	\$419.47	\$419.47	\$448.55	\$448.55	\$472.70	\$472.70	\$572.77	\$572.77	\$486.51	\$486.51	\$427.68	\$427.68	\$408.93	\$408.93	\$437.29	\$437.29
37		\$441.55	\$441.55	\$422.20	\$422.20	\$451.47	\$451.47	\$475.78	\$475.78	\$576.49	\$576.49	\$489.67	\$489.67	\$430.46	\$430.46	\$411.59	\$411.59	\$440.13	\$440.13
38		\$444.40	\$444.40	\$424.93	\$424.93	\$454.39	\$454.39	\$478.85	\$478.85	\$580.22	\$580.22	\$492.83	\$492.83	\$433.24	\$433.24	\$414.25	\$414.25	\$442.97	\$442.97
39		\$450.11	\$450.11	\$430.38	\$430.38	\$460.22	\$460.22	\$485.00	\$485.00	\$587.67	\$587.67	\$499.16	\$499.16	\$438.80	\$438.80	\$419.57	\$419.57	\$448.66	\$448.66
40		\$455.81	\$455.81	\$435.84	\$435.84	\$466.06	\$466.06	\$491.15	\$491.15	\$595.12	\$595.12	\$505.49	\$505.49	\$444.36	\$444.36	\$424.89	\$424.89	\$454.35	\$454.35
41		\$464.37	\$464.37	\$444.02	\$444.02	\$474.81	\$474.81	\$500.37	\$500.37	\$606.29	\$606.29	\$514.98	\$514.98	\$452.71	\$452.71	\$432.87	\$432.87	\$462.88	\$462.88
42		\$472.58	\$472.58	\$451.87	\$451.87	\$483.20	\$483.20	\$509.21	\$509.21	\$617.00	\$617.00	\$524.08	\$524.08	\$460.71	\$460.71	\$440.52	\$440.52	\$471.06	\$471.06
43		\$483.99	\$483.99	\$462.78	\$462.78	\$494.87	\$494.87	\$521.51	\$521.51	\$631.91	\$631.91	\$536.74	\$536.74	\$471.83	\$471.83	\$451.16	\$451.16	\$482.44	\$482.44
44		\$498.26	\$498.26	\$476.42	\$476.42	\$509.45	\$509.45	\$536.88	\$536.88	\$650.53	\$650.53	\$552.56	\$552.56	\$485.74	\$485.74	\$464.46	\$464.46	\$496.66	\$496.66
45		\$515.02	\$515.02	\$492.45	\$492.45	\$526.59	\$526.59	\$554.95	\$554.95	\$672.42	\$672.42	\$571.15	\$571.15	\$502.08	\$502.08	\$480.08	\$480.08	\$513.37	\$513.37
46		\$534.99	\$534.99	\$511.55	\$511.55	\$547.01	\$547.01	\$576.47	\$576.47	\$698.50	\$698.50	\$593.30	\$593.30	\$521.56	\$521.56	\$498.70	\$498.70	\$533.28	\$533.28
47		\$557.46	\$557.46	\$533.03	\$533.03	\$569.99	\$569.99	\$600.68	\$600.68	\$727.83	\$727.83	\$618.22	\$618.22	\$543.46	\$543.46	\$519.65	\$519.65	\$555.67	\$555.67
48		\$583.14	\$583.14	\$557.59	\$557.59	\$596.25	\$596.25	\$628.35	\$628.35	\$761.36	\$761.36	\$646.70	\$646.70	\$568.50	\$568.50	\$543.58	\$543.58	\$581.27	\$581.27
49		\$608.46	\$608.46	\$581.80	\$581.80	\$622.14	\$622.14	\$655.64	\$655.64	\$794.42	\$794.42	\$674.78	\$674.78	\$593.18	\$593.18	\$567.19	\$567.19	\$606.51	\$606.51
50		\$637.00	\$637.00	\$609.08	\$609.08	\$651.31	\$651.31	\$686.38	\$686.38	\$831.67	\$831.67	\$706.42	\$706.42	\$621.00	\$621.00	\$593.79	\$593.79	\$634.95	\$634.95
51		\$665.17	\$665.17	\$636.03	\$636.03	\$680.12	\$680.12	\$716.74	\$716.74	\$868.46	\$868.46	\$737.67	\$737.67	\$648.47	\$648.47	\$620.05	\$620.05	\$663.04	\$663.04
52		\$696.20	\$696.20	\$665.70	\$665.70	\$711.85	\$711.85	\$750.18	\$750.18	\$908.97	\$908.97	\$772.08	\$772.08	\$648.98	\$648.98	\$626.98	\$626.98	\$693.97	\$693.97
53		\$727.59	\$727.59	\$695.71	\$695.71	\$743.94	\$743.94	\$784.00	\$784.00	\$949.95	\$949.95	\$806.89	\$806.89	\$709.31	\$709.31	\$678.23	\$678.23	\$725.25	\$725.25
54		\$761.47	\$761.47	\$728.10	\$728.10	\$778.58	\$778.58	\$820.51	\$820.51	\$994.19	\$994.19	\$844.46	\$844.46	\$742.35	\$742.35	\$709.82	\$709.82	\$759.03	\$759.03
55		\$795.35	\$795.35	\$760.50	\$760.50	\$813.23	\$813.23	\$857.02	\$857.02	\$1,038.43	\$1,038.43	\$882.04	\$882.04	\$775.38	\$775.38	\$741.40	\$741.40	\$792.80	\$792.80
56		\$832.09	\$832.09	\$795.63	\$795.63	\$850.79	\$850.79	\$896.60	\$896.60	\$1,086.39	\$1,086.39	\$922.78	\$922.78	\$811.19	\$811.19	\$775.65	\$775.65	\$829.42	\$829.42
57		\$869.18	\$869.18	\$831.10	\$831.10	\$888.72	\$888.72	\$936.57	\$936.57	\$1,134.82	\$1,134.82	\$963.91	\$963.91	\$847.35	\$847.35	\$810.22	\$810.22	\$866.39	\$866.39
58		\$908.77	\$908.77	\$868.95	\$868.95	\$929.19	\$929.19	\$979.23	\$979.23	\$1,186.51	\$1,186.51	\$1,007.82	\$1,007.82	\$885.95	\$885.95	\$847.13	\$847.13	\$905.86	\$905.86
59		\$928.39	\$928.39	\$887.71	\$887.71	\$949.25	\$949.25	\$1,000.37	\$1,000.37	\$1,212.12	\$1,212.12	\$1,029.57	\$1,029.57	\$905.07	\$905.07	\$865.41	\$865.41	\$925.41	\$925.41
60		\$967.98	\$967.98	\$925.56	\$925.56	\$989.73	\$989.73	\$1,043.02	\$1,043.02	\$1,263.81	\$1,263.81	\$1,073.48	\$1,073.48	\$943.67	\$943.67	\$902.32	\$902.32	\$964.87	\$964.87
61		\$1,002.22	\$1,002.22	\$958.30	\$958.30	\$1,024.74	\$1,024.74	\$1,079.92	\$1,079.92	\$1,308.51	\$1,308.51	\$1,111.45	\$1,111.45	\$977.05	\$977.05	\$934.23	\$934.23	\$999.00	\$999.00
62		\$1,024.69	\$1,024.69	\$979.79	\$979.79	\$1,047.71	\$1,047.71	\$1,104.13	\$1,104.13	\$1,337.85	\$1,337.85	\$1,136.37	\$1,136.37	\$998.9					

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

HIOS Plan ID (On Exchange)=>	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117
HIOS Plan ID (Off Exchange)=>	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117	22444PA0060117
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000	Geisinger Marketplace HMO 20/40/1000
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19
Rating Area =>	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 9
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0	Med: \$1,000 / Rx: \$0
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$286.62	\$286.62	\$347.29	\$347.29	\$294.98	\$294.98	\$256.73	\$256.73	\$245.48	\$245.48
15	\$312.09	\$312.09	\$378.16	\$378.16	\$321.20	\$321.20	\$279.55	\$279.55	\$267.30	\$267.30
16	\$321.83	\$321.83	\$389.96	\$389.96	\$331.23	\$331.23	\$288.27	\$288.27	\$275.64	\$275.64
17	\$331.57	\$331.57	\$401.76	\$401.76	\$341.26	\$341.26	\$297.00	\$297.00	\$283.99	\$283.99
18	\$342.06	\$342.06	\$414.47	\$414.47	\$352.05	\$352.05	\$306.40	\$306.40	\$292.97	\$292.97
19	\$352.56	\$352.56	\$427.18	\$427.18	\$362.85	\$362.85	\$315.79	\$315.79	\$301.96	\$301.96
20	\$363.42	\$363.42	\$440.35	\$440.35	\$374.03	\$374.03	\$325.53	\$325.53	\$311.26	\$311.26
21	\$374.67	\$374.67	\$453.97	\$453.97	\$385.60	\$385.60	\$335.60	\$335.60	\$320.89	\$320.89
22	\$374.67	\$374.67	\$453.97	\$453.97	\$385.60	\$385.60	\$335.60	\$335.60	\$320.89	\$320.89
23	\$374.67	\$374.67	\$453.97	\$453.97	\$385.60	\$385.60	\$335.60	\$335.60	\$320.89	\$320.89
24	\$374.67	\$374.67	\$453.97	\$453.97	\$385.60	\$385.60	\$335.60	\$335.60	\$320.89	\$320.89
25	\$376.16	\$376.16	\$455.78	\$455.78	\$387.14	\$387.14	\$336.94	\$336.94	\$322.17	\$322.17
26	\$383.65	\$383.65	\$464.86	\$464.86	\$394.85	\$394.85	\$343.65	\$343.65	\$328.59	\$328.59
27	\$392.64	\$392.64	\$475.76	\$475.76	\$404.11	\$404.11	\$351.70	\$351.70	\$336.29	\$336.29
28	\$407.26	\$407.26	\$493.46	\$493.46	\$419.15	\$419.15	\$364.79	\$364.79	\$348.80	\$348.80
29	\$419.24	\$419.24	\$507.99	\$507.99	\$431.49	\$431.49	\$375.53	\$375.53	\$359.07	\$359.07
30	\$425.24	\$425.24	\$515.25	\$515.25	\$437.66	\$437.66	\$380.90	\$380.90	\$364.21	\$364.21
31	\$434.23	\$434.23	\$526.15	\$526.15	\$446.91	\$446.91	\$388.95	\$388.95	\$371.91	\$371.91
32	\$443.22	\$443.22	\$537.04	\$537.04	\$456.16	\$456.16	\$397.01	\$397.01	\$379.61	\$379.61
33	\$448.84	\$448.84	\$543.85	\$543.85	\$461.95	\$461.95	\$402.04	\$402.04	\$384.42	\$384.42
34	\$454.84	\$454.84	\$551.12	\$551.12	\$468.12	\$468.12	\$407.41	\$407.41	\$389.56	\$389.56
35	\$457.83	\$457.83	\$554.75	\$554.75	\$471.20	\$471.20	\$410.09	\$410.09	\$392.12	\$392.12
36	\$460.83	\$460.83	\$558.38	\$558.38	\$474.29	\$474.29	\$412.78	\$412.78	\$394.69	\$394.69
37	\$463.83	\$463.83	\$562.01	\$562.01	\$477.37	\$477.37	\$415.46	\$415.46	\$397.26	\$397.26
38	\$466.83	\$466.83	\$565.64	\$565.64	\$480.46	\$480.46	\$418.15	\$418.15	\$399.83	\$399.83
39	\$472.82	\$472.82	\$572.91	\$572.91	\$486.63	\$486.63	\$423.52	\$423.52	\$404.96	\$404.96
40	\$478.82	\$478.82	\$580.17	\$580.17	\$492.80	\$492.80	\$428.89	\$428.89	\$410.09	\$410.09
41	\$487.81	\$487.81	\$591.07	\$591.07	\$502.05	\$502.05	\$436.94	\$436.94	\$417.80	\$417.80
42	\$496.42	\$496.42	\$601.51	\$601.51	\$510.92	\$510.92	\$444.66	\$444.66	\$425.18	\$425.18
43	\$508.41	\$508.41	\$616.03	\$616.03	\$523.26	\$523.26	\$455.40	\$455.40	\$435.44	\$435.44
44	\$523.40	\$523.40	\$634.19	\$634.19	\$538.68	\$538.68	\$468.82	\$468.82	\$448.28	\$448.28
45	\$541.01	\$541.01	\$655.53	\$655.53	\$556.81	\$556.81	\$484.60	\$484.60	\$463.36	\$463.36
46	\$561.99	\$561.99	\$680.95	\$680.95	\$578.40	\$578.40	\$503.39	\$503.39	\$481.33	\$481.33
47	\$585.59	\$585.59	\$709.55	\$709.55	\$602.69	\$602.69	\$524.53	\$524.53	\$501.55	\$501.55
48	\$612.57	\$612.57	\$742.24	\$742.24	\$630.45	\$630.45	\$548.69	\$548.69	\$524.65	\$524.65
49	\$639.17	\$639.17	\$774.47	\$774.47	\$657.83	\$657.83	\$572.52	\$572.52	\$547.43	\$547.43
50	\$669.14	\$669.14	\$810.79	\$810.79	\$688.68	\$688.68	\$599.37	\$599.37	\$573.10	\$573.10
51	\$698.74	\$698.74	\$846.65	\$846.65	\$719.14	\$719.14	\$625.88	\$625.88	\$598.46	\$598.46
52	\$731.34	\$731.34	\$886.15	\$886.15	\$752.69	\$752.69	\$655.08	\$655.08	\$626.37	\$626.37
53	\$764.31	\$764.31	\$926.09	\$926.09	\$786.62	\$786.62	\$684.61	\$684.61	\$654.61	\$654.61
54	\$799.90	\$799.90	\$969.22	\$969.22	\$823.25	\$823.25	\$716.49	\$716.49	\$685.09	\$685.09
55	\$835.49	\$835.49	\$1,012.35	\$1,012.35	\$859.89	\$859.89	\$748.37	\$748.37	\$715.58	\$715.58
56	\$874.08	\$874.08	\$1,059.11	\$1,059.11	\$899.60	\$899.60	\$782.94	\$782.94	\$748.63	\$748.63
57	\$913.05	\$913.05	\$1,106.32	\$1,106.32	\$939.71	\$939.71	\$817.84	\$817.84	\$782.00	\$782.00
58	\$954.63	\$954.63	\$1,156.71	\$1,156.71	\$982.51	\$982.51	\$855.09	\$855.09	\$817.62	\$817.62
59	\$975.24	\$975.24	\$1,181.68	\$1,181.68	\$1,003.71	\$1,003.71	\$873.55	\$873.55	\$835.27	\$835.27
60	\$1,016.83	\$1,016.83	\$1,232.07	\$1,232.07	\$1,046.52	\$1,046.52	\$910.80	\$910.80	\$870.89	\$870.89
61	\$1,052.80	\$1,052.80	\$1,275.65	\$1,275.65	\$1,083.53	\$1,083.53	\$943.02	\$943.02	\$901.69	\$901.69
62	\$1,076.40	\$1,076.40	\$1,304.25	\$1,304.25	\$1,107.83	\$1,107.83	\$964.16	\$964.16	\$921.91	\$921.91
63	\$1,106.00	\$1,106.00	\$1,340.11	\$1,340.11	\$1,138.29	\$1,138.29	\$990.67	\$990.67	\$947.26	\$947.26
64+	\$1,123.98	\$1,123.98	\$1,361.90	\$1,361.90	\$1,156.80	\$1,156.80	\$1,006.78	\$1,006.78	\$962.66	\$962.66

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

HIOS Plan ID (On Exchange)=>	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118
HIOS Plan ID (Off Exchange)=>	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver
Deductible =>	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500
Pediatric Dental (Yes/No) =>	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
0 - 14	\$250.70	\$250.70	\$239.71	\$239.71	\$256.33	\$256.33	\$270.13	\$270.13	\$327.32	\$327.32	\$278.02	\$278.02	\$218.83	\$218.83	\$209.24	\$209.24	\$223.75
15	\$272.98	\$272.98	\$261.02	\$261.02	\$279.12	\$279.12	\$294.15	\$294.15	\$356.41	\$356.41	\$302.73	\$302.73	\$238.28	\$238.28	\$227.84	\$227.84	\$243.64
16	\$281.50	\$281.50	\$269.17	\$269.17	\$287.83	\$287.83	\$303.33	\$303.33	\$367.53	\$367.53	\$312.18	\$312.18	\$245.72	\$245.72	\$234.95	\$234.95	\$251.24
17	\$290.02	\$290.02	\$277.31	\$277.31	\$296.54	\$296.54	\$312.51	\$312.51	\$378.66	\$378.66	\$321.63	\$321.63	\$253.16	\$253.16	\$242.06	\$242.06	\$258.85
18	\$299.20	\$299.20	\$286.09	\$286.09	\$305.92	\$305.92	\$322.40	\$322.40	\$390.64	\$390.64	\$331.81	\$331.81	\$261.17	\$261.17	\$249.72	\$249.72	\$267.04
19	\$308.37	\$308.37	\$294.86	\$294.86	\$315.30	\$315.30	\$332.28	\$332.28	\$402.62	\$402.62	\$341.98	\$341.98	\$269.18	\$269.18	\$257.38	\$257.38	\$275.22
20	\$317.88	\$317.88	\$303.95	\$303.95	\$325.02	\$325.02	\$342.52	\$342.52	\$415.03	\$415.03	\$352.52	\$352.52	\$277.47	\$277.47	\$265.31	\$265.31	\$283.71
21	\$327.71	\$327.71	\$313.35	\$313.35	\$335.08	\$335.08	\$353.12	\$353.12	\$427.87	\$427.87	\$363.43	\$363.43	\$286.06	\$286.06	\$273.52	\$273.52	\$292.49
22	\$327.71	\$327.71	\$313.35	\$313.35	\$335.08	\$335.08	\$353.12	\$353.12	\$427.87	\$427.87	\$363.43	\$363.43	\$286.06	\$286.06	\$273.52	\$273.52	\$292.49
23	\$327.71	\$327.71	\$313.35	\$313.35	\$335.08	\$335.08	\$353.12	\$353.12	\$427.87	\$427.87	\$363.43	\$363.43	\$286.06	\$286.06	\$273.52	\$273.52	\$292.49
24	\$327.71	\$327.71	\$313.35	\$313.35	\$335.08	\$335.08	\$353.12	\$353.12	\$427.87	\$427.87	\$363.43	\$363.43	\$286.06	\$286.06	\$273.52	\$273.52	\$292.49
25	\$329.02	\$329.02	\$314.60	\$314.60	\$336.41	\$336.41	\$354.53	\$354.53	\$429.57	\$429.57	\$364.88	\$364.88	\$287.20	\$287.20	\$274.61	\$274.61	\$293.65
26	\$335.57	\$335.57	\$320.87	\$320.87	\$343.12	\$343.12	\$361.59	\$361.59	\$438.13	\$438.13	\$372.15	\$372.15	\$292.92	\$292.92	\$280.08	\$280.08	\$299.50
27	\$343.44	\$343.44	\$328.39	\$328.39	\$351.16	\$351.16	\$370.07	\$370.07	\$448.40	\$448.40	\$380.87	\$380.87	\$299.78	\$299.78	\$286.65	\$286.65	\$306.52
28	\$356.22	\$356.22	\$340.61	\$340.61	\$364.23	\$364.23	\$383.84	\$383.84	\$465.09	\$465.09	\$395.04	\$395.04	\$310.94	\$310.94	\$297.31	\$297.31	\$317.93
29	\$366.71	\$366.71	\$350.64	\$350.64	\$374.95	\$374.95	\$395.14	\$395.14	\$478.78	\$478.78	\$406.67	\$406.67	\$320.09	\$320.09	\$306.07	\$306.07	\$327.29
30	\$371.95	\$371.95	\$355.65	\$355.65	\$380.31	\$380.31	\$400.79	\$400.79	\$485.63	\$485.63	\$412.49	\$412.49	\$324.67	\$324.67	\$310.44	\$310.44	\$331.97
31	\$379.82	\$379.82	\$363.17	\$363.17	\$388.35	\$388.35	\$409.26	\$409.26	\$495.89	\$495.89	\$421.21	\$421.21	\$331.54	\$331.54	\$317.01	\$317.01	\$338.99
32	\$387.68	\$387.68	\$370.69	\$370.69	\$396.39	\$396.39	\$417.74	\$417.74	\$506.16	\$506.16	\$429.93	\$429.93	\$338.40	\$338.40	\$323.57	\$323.57	\$346.01
33	\$392.60	\$392.60	\$375.39	\$375.39	\$401.42	\$401.42	\$423.03	\$423.03	\$512.58	\$512.58	\$435.38	\$435.38	\$342.69	\$342.69	\$327.67	\$327.67	\$350.39
34	\$397.84	\$397.84	\$380.41	\$380.41	\$406.78	\$406.78	\$428.68	\$428.68	\$519.43	\$519.43	\$441.20	\$441.20	\$347.27	\$347.27	\$332.05	\$332.05	\$355.07
35	\$400.46	\$400.46	\$382.91	\$382.91	\$409.46	\$409.46	\$431.51	\$431.51	\$522.85	\$522.85	\$444.11	\$444.11	\$349.56	\$349.56	\$334.24	\$334.24	\$357.41
36	\$403.08	\$403.08	\$385.42	\$385.42	\$412.14	\$412.14	\$434.33	\$434.33	\$526.27	\$526.27	\$447.01	\$447.01	\$351.85	\$351.85	\$336.43	\$336.43	\$359.75
37	\$405.70	\$405.70	\$387.93	\$387.93	\$414.82	\$414.82	\$437.16	\$437.16	\$529.70	\$529.70	\$449.92	\$449.92	\$354.13	\$354.13	\$338.62	\$338.62	\$362.09
38	\$408.33	\$408.33	\$390.43	\$390.43	\$417.50	\$417.50	\$439.98	\$439.98	\$533.12	\$533.12	\$452.83	\$452.83	\$356.42	\$356.42	\$340.80	\$340.80	\$364.43
39	\$413.57	\$413.57	\$395.45	\$395.45	\$422.86	\$422.86	\$445.63	\$445.63	\$539.96	\$539.96	\$458.64	\$458.64	\$361.00	\$361.00	\$345.18	\$345.18	\$369.11
40	\$418.81	\$418.81	\$400.46	\$400.46	\$428.22	\$428.22	\$451.28	\$451.28	\$546.81	\$546.81	\$464.46	\$464.46	\$365.58	\$365.58	\$349.56	\$349.56	\$373.79
41	\$426.68	\$426.68	\$407.98	\$407.98	\$436.27	\$436.27	\$459.76	\$459.76	\$557.08	\$557.08	\$473.18	\$473.18	\$372.44	\$372.44	\$356.12	\$356.12	\$380.81
42	\$434.22	\$434.22	\$415.19	\$415.19	\$443.97	\$443.97	\$467.88	\$467.88	\$566.92	\$566.92	\$481.54	\$481.54	\$379.02	\$379.02	\$362.41	\$362.41	\$387.54
43	\$444.70	\$444.70	\$425.21	\$425.21	\$454.70	\$454.70	\$479.18	\$479.18	\$580.61	\$580.61	\$493.17	\$493.17	\$388.17	\$388.17	\$371.16	\$371.16	\$396.90
44	\$457.81	\$457.81	\$437.75	\$437.75	\$468.10	\$468.10	\$493.30	\$493.30	\$597.73	\$597.73	\$507.71	\$507.71	\$399.62	\$399.62	\$382.10	\$382.10	\$408.60
45	\$473.21	\$473.21	\$452.48	\$452.48	\$483.85	\$483.85	\$509.90	\$509.90	\$617.83	\$617.83	\$524.79	\$524.79	\$413.06	\$413.06	\$394.96	\$394.96	\$422.34
46	\$491.56	\$491.56	\$470.02	\$470.02	\$502.61	\$502.61	\$529.67	\$529.67	\$641.80	\$641.80	\$545.14	\$545.14	\$429.08	\$429.08	\$410.28	\$410.28	\$438.72
47	\$512.21	\$512.21	\$489.76	\$489.76	\$523.72	\$523.72	\$551.92	\$551.92	\$668.75	\$668.75	\$568.04	\$568.04	\$447.10	\$447.10	\$427.51	\$427.51	\$457.15
48	\$535.81	\$535.81	\$512.33	\$512.33	\$547.85	\$547.85	\$577.35	\$577.35	\$699.56	\$699.56	\$594.20	\$594.20	\$467.70	\$467.70	\$447.20	\$447.20	\$478.21
49	\$559.07	\$559.07	\$534.57	\$534.57	\$571.64	\$571.64	\$602.42	\$602.42	\$729.94	\$729.94	\$620.01	\$620.01	\$488.01	\$488.01	\$466.62	\$466.62	\$498.97
50	\$585.29	\$585.29	\$559.64	\$559.64	\$598.44	\$598.44	\$630.67	\$630.67	\$764.16	\$764.16	\$649.08	\$649.08	\$510.89	\$510.89	\$488.50	\$488.50	\$522.37
51	\$611.18	\$611.18	\$584.40	\$584.40	\$624.91	\$624.91	\$658.56	\$658.56	\$797.97	\$797.97	\$677.79	\$677.79	\$533.49	\$533.49	\$510.11	\$510.11	\$545.48
52	\$639.69	\$639.69	\$611.66	\$611.66	\$654.06	\$654.06	\$689.28	\$689.28	\$835.19	\$835.19	\$709.41	\$709.41	\$558.38	\$558.38	\$533.91	\$533.91	\$570.92
53	\$668.53	\$668.53	\$639.23	\$639.23	\$683.55	\$683.55	\$720.36	\$720.36	\$872.84	\$872.84	\$741.39	\$741.39	\$583.55	\$583.55	\$559.98	\$559.98	\$596.66
54	\$699.66	\$699.66	\$669.00	\$669.00	\$715.38	\$715.38	\$753.90	\$753.90	\$913.49	\$913.49	\$775.92	\$775.92	\$610.72	\$610.72	\$583.96	\$583.96	\$624.45
55	\$730.79	\$730.79	\$698.77	\$698.77	\$747.21	\$747.21	\$787.45	\$787.45	\$954.14	\$954.14	\$810.44	\$810.44	\$637.90	\$637.90	\$609.95	\$609.95	\$652.23
56	\$764.55	\$764.55	\$731.04	\$731.04	\$781.73	\$781.73	\$823.82	\$823.82	\$998.21	\$998.21	\$847.87	\$847.87	\$667.36	\$667.36	\$638.12	\$638.12	\$682.36
57	\$798.63	\$798.63	\$763.63	\$763.63	\$816.57	\$816.57	\$860.54	\$860.54	\$1,042.70	\$1,042.70	\$885.67	\$885.67	\$697.11	\$697.11	\$666.56	\$666.56	\$712.78
58	\$835.00	\$835.00	\$798.41	\$798.41	\$853.77	\$853.77	\$899.74	\$899.74	\$1,090.20	\$1,090.20	\$926.01	\$926.01	\$728.86	\$728.86	\$696.92	\$696.92	\$745.24
59	\$853.03	\$853.03	\$815.65	\$815.65	\$872.20	\$872.20	\$919.16	\$919.16	\$1,113.73	\$1,113.73	\$946.00	\$946.00	\$744.60	\$744.6			

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

HIOS Plan ID (On Exchange)=>	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120									
HIOS Plan ID (Off Exchange)=>	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120									
Plan Marketing Name =>	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400									
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19									
Rating Area =>	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9									
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO									
Metal =>	Silver	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum									
Deductible =>	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0									
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%									
Copays =>	\$35/\$70	\$35/\$70	\$35/\$70	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30									
OOP Maximum =>	\$7,500	\$7,500	\$7,500	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000									
Pediatric Dental (Yes/No) =>	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
0 - 14	\$235.80	\$235.80	\$285.71	\$285.71	\$242.68	\$242.68	\$276.86	\$276.86	\$264.73	\$264.73	\$283.08	\$283.08	\$298.33	\$298.33	\$361.48	\$361.48	\$307.04	\$307.04
15	\$256.76	\$256.76	\$311.11	\$311.11	\$264.25	\$264.25	\$301.47	\$301.47	\$288.26	\$288.26	\$308.25	\$308.25	\$324.84	\$324.84	\$393.61	\$393.61	\$334.33	\$334.33
16	\$264.77	\$264.77	\$320.82	\$320.82	\$272.50	\$272.50	\$310.88	\$310.88	\$297.26	\$297.26	\$317.87	\$317.87	\$334.98	\$334.98	\$405.89	\$405.89	\$344.76	\$344.76
17	\$272.78	\$272.78	\$330.53	\$330.53	\$280.75	\$280.75	\$320.29	\$320.29	\$306.26	\$306.26	\$327.49	\$327.49	\$345.12	\$345.12	\$418.18	\$418.18	\$355.20	\$355.20
18	\$281.41	\$281.41	\$340.98	\$340.98	\$289.63	\$289.63	\$330.42	\$330.42	\$315.95	\$315.95	\$337.85	\$337.85	\$356.04	\$356.04	\$431.41	\$431.41	\$366.44	\$366.44
19	\$290.04	\$290.04	\$351.44	\$351.44	\$298.51	\$298.51	\$340.56	\$340.56	\$325.63	\$325.63	\$348.21	\$348.21	\$366.96	\$366.96	\$444.64	\$444.64	\$377.67	\$377.67
20	\$298.98	\$298.98	\$362.27	\$362.27	\$307.71	\$307.71	\$351.05	\$351.05	\$335.67	\$335.67	\$358.94	\$358.94	\$378.27	\$378.27	\$458.34	\$458.34	\$389.31	\$389.31
21	\$308.24	\$308.24	\$373.48	\$373.48	\$317.23	\$317.23	\$361.92	\$361.92	\$346.06	\$346.06	\$370.05	\$370.05	\$389.97	\$389.97	\$472.52	\$472.52	\$401.36	\$401.36
22	\$308.24	\$308.24	\$373.48	\$373.48	\$317.23	\$317.23	\$361.92	\$361.92	\$346.06	\$346.06	\$370.05	\$370.05	\$389.97	\$389.97	\$472.52	\$472.52	\$401.36	\$401.36
23	\$308.24	\$308.24	\$373.48	\$373.48	\$317.23	\$317.23	\$361.92	\$361.92	\$346.06	\$346.06	\$370.05	\$370.05	\$389.97	\$389.97	\$472.52	\$472.52	\$401.36	\$401.36
24	\$308.24	\$308.24	\$373.48	\$373.48	\$317.23	\$317.23	\$361.92	\$361.92	\$346.06	\$346.06	\$370.05	\$370.05	\$389.97	\$389.97	\$472.52	\$472.52	\$401.36	\$401.36
25	\$309.46	\$309.46	\$374.97	\$374.97	\$318.50	\$318.50	\$363.36	\$363.36	\$347.44	\$347.44	\$371.52	\$371.52	\$391.53	\$391.53	\$474.41	\$474.41	\$402.96	\$402.96
26	\$315.63	\$315.63	\$382.44	\$382.44	\$324.84	\$324.84	\$370.60	\$370.60	\$354.36	\$354.36	\$378.92	\$378.92	\$399.33	\$399.33	\$483.86	\$483.86	\$410.99	\$410.99
27	\$323.03	\$323.03	\$391.40	\$391.40	\$332.46	\$332.46	\$379.28	\$379.28	\$362.66	\$362.66	\$387.81	\$387.81	\$408.69	\$408.69	\$495.20	\$495.20	\$420.62	\$420.62
28	\$335.05	\$335.05	\$405.97	\$405.97	\$344.83	\$344.83	\$393.40	\$393.40	\$376.16	\$376.16	\$402.24	\$402.24	\$423.90	\$423.90	\$513.63	\$513.63	\$436.27	\$436.27
29	\$344.91	\$344.91	\$417.92	\$417.92	\$354.98	\$354.98	\$404.98	\$404.98	\$387.23	\$387.23	\$414.08	\$414.08	\$436.37	\$436.37	\$528.75	\$528.75	\$449.12	\$449.12
30	\$349.84	\$349.84	\$423.90	\$423.90	\$360.06	\$360.06	\$410.77	\$410.77	\$392.77	\$392.77	\$420.00	\$420.00	\$442.61	\$442.61	\$536.31	\$536.31	\$455.54	\$455.54
31	\$357.24	\$357.24	\$432.86	\$432.86	\$367.67	\$367.67	\$419.45	\$419.45	\$401.07	\$401.07	\$428.88	\$428.88	\$451.97	\$451.97	\$545.65	\$545.65	\$465.17	\$465.17
32	\$364.64	\$364.64	\$441.82	\$441.82	\$375.28	\$375.28	\$428.14	\$428.14	\$409.38	\$409.38	\$437.76	\$437.76	\$461.33	\$461.33	\$558.99	\$558.99	\$474.80	\$474.80
33	\$369.26	\$369.26	\$447.42	\$447.42	\$380.04	\$380.04	\$433.57	\$433.57	\$414.57	\$414.57	\$443.31	\$443.31	\$467.18	\$467.18	\$566.08	\$566.08	\$480.82	\$480.82
34	\$374.19	\$374.19	\$453.40	\$453.40	\$385.12	\$385.12	\$439.36	\$439.36	\$420.11	\$420.11	\$449.23	\$449.23	\$473.42	\$473.42	\$573.64	\$573.64	\$487.24	\$487.24
35	\$376.66	\$376.66	\$456.39	\$456.39	\$387.65	\$387.65	\$442.25	\$442.25	\$422.87	\$422.87	\$452.19	\$452.19	\$476.54	\$476.54	\$577.42	\$577.42	\$490.46	\$490.46
36	\$379.12	\$379.12	\$459.38	\$459.38	\$390.19	\$390.19	\$445.15	\$445.15	\$425.64	\$425.64	\$455.15	\$455.15	\$479.66	\$479.66	\$581.20	\$581.20	\$493.67	\$493.67
37	\$381.59	\$381.59	\$462.36	\$462.36	\$392.73	\$392.73	\$448.05	\$448.05	\$428.41	\$428.41	\$458.11	\$458.11	\$482.78	\$482.78	\$584.98	\$584.98	\$496.88	\$496.88
38	\$384.05	\$384.05	\$465.35	\$465.35	\$395.27	\$395.27	\$450.94	\$450.94	\$431.18	\$431.18	\$461.07	\$461.07	\$485.90	\$485.90	\$588.76	\$588.76	\$500.09	\$500.09
39	\$388.99	\$388.99	\$471.33	\$471.33	\$400.34	\$400.34	\$456.73	\$456.73	\$436.72	\$436.72	\$466.99	\$466.99	\$492.14	\$492.14	\$596.32	\$596.32	\$506.51	\$506.51
40	\$393.92	\$393.92	\$477.30	\$477.30	\$405.42	\$405.42	\$462.52	\$462.52	\$442.25	\$442.25	\$472.92	\$472.92	\$498.38	\$498.38	\$603.88	\$603.88	\$512.93	\$512.93
41	\$401.32	\$401.32	\$486.27	\$486.27	\$413.03	\$413.03	\$471.21	\$471.21	\$450.56	\$450.56	\$481.80	\$481.80	\$507.74	\$507.74	\$615.22	\$615.22	\$522.56	\$522.56
42	\$408.41	\$408.41	\$494.86	\$494.86	\$420.33	\$420.33	\$479.53	\$479.53	\$458.52	\$458.52	\$490.31	\$490.31	\$516.71	\$516.71	\$626.08	\$626.08	\$531.79	\$531.79
43	\$418.27	\$418.27	\$506.81	\$506.81	\$430.48	\$430.48	\$491.11	\$491.11	\$469.59	\$469.59	\$502.15	\$502.15	\$529.19	\$529.19	\$641.21	\$641.21	\$544.64	\$544.64
44	\$430.60	\$430.60	\$521.75	\$521.75	\$443.17	\$443.17	\$505.59	\$505.59	\$483.43	\$483.43	\$516.95	\$516.95	\$544.79	\$544.79	\$660.11	\$660.11	\$560.69	\$560.69
45	\$445.08	\$445.08	\$539.30	\$539.30	\$458.08	\$458.08	\$522.60	\$522.60	\$499.70	\$499.70	\$534.34	\$534.34	\$563.11	\$563.11	\$682.31	\$682.31	\$579.56	\$579.56
46	\$462.35	\$462.35	\$560.21	\$560.21	\$475.84	\$475.84	\$542.87	\$542.87	\$519.08	\$519.08	\$555.06	\$555.06	\$584.95	\$584.95	\$708.78	\$708.78	\$602.03	\$602.03
47	\$481.76	\$481.76	\$583.74	\$583.74	\$495.83	\$495.83	\$565.67	\$565.67	\$540.88	\$540.88	\$578.38	\$578.38	\$609.52	\$609.52	\$738.54	\$738.54	\$627.32	\$627.32
48	\$503.96	\$503.96	\$610.63	\$610.63	\$518.67	\$518.67	\$591.72	\$591.72	\$565.79	\$565.79	\$605.02	\$605.02	\$637.60	\$637.60	\$772.57	\$772.57	\$656.21	\$656.21
49	\$525.84	\$525.84	\$637.15	\$637.15	\$541.19	\$541.19	\$617.42	\$617.42	\$590.36	\$590.36	\$631.29	\$631.29	\$665.29	\$665.29	\$806.11	\$806.11	\$684.71	\$684.71
50	\$550.50	\$550.50	\$667.03	\$667.03	\$566.57	\$566.57	\$646.37	\$646.37	\$618.05	\$618.05	\$660.90	\$660.90	\$696.48	\$696.48	\$843.92	\$843.92	\$716.82	\$716.82
51	\$574.85	\$574.85	\$696.53	\$696.53	\$591.63	\$591.63	\$674.96	\$674.96	\$645.39	\$645.39	\$690.13	\$690.13	\$727.29	\$727.29	\$881.24	\$881.24	\$748.53	\$748.53
52	\$601.67	\$601.67	\$729.03	\$729.03	\$619.23	\$619.23	\$706.45	\$706.45	\$675.49	\$675.49	\$722.32	\$722.32	\$761.22	\$761.22	\$922.35	\$922.35	\$783.44	\$783.44
53	\$628.79	\$628.79	\$761.89	\$761.89	\$647.15	\$647.15	\$738.30	\$738.30	\$705.95	\$705.95	\$754.89	\$754.89	\$795.54	\$795.54	\$963.93	\$963.93	\$818.76	\$818.76
54	\$658.07	\$658.07	\$797.37	\$797.37	\$677.29	\$677.29	\$772.68	\$772.68	\$738.82	\$738.82	\$790.04	\$790.04	\$832.58	\$832.58	\$1,008.82	\$1,008.82	\$856.89	\$856.89
55	\$687.35	\$687.35	\$832.85	\$832.85	\$707.42	\$707.42	\$807.06	\$807.06	\$771.69	\$771.69	\$825.20	\$825.20	\$869.63	\$869.63	\$1,053.71	\$1,053.71	\$895.02	\$895.02
56	\$719.10	\$719.10	\$871.32	\$871.32	\$740.10	\$740.10	\$844.34	\$844.34	\$807.34	\$807.34	\$863.31	\$863.31	\$909.80	\$909.80	\$1,102.38	\$1,102.38	\$936.36	\$936.36
57	\$751.16	\$751.16	\$910.16	\$910.16	\$773.09	\$773.09	\$881.98	\$881.98	\$843.33	\$843.33	\$901.80	\$901.80	\$950.35	\$950.35	\$1,151.52	\$1,151.52	\$978.10	\$978.10
58	\$785.37	\$785.37	\$951.62	\$951.62	\$808.30	\$808.30	\$912.15	\$912.15	\$881.74	\$881.74	\$942.87	\$942.87	\$993.64	\$993.64	\$1,203.97	\$1,203.97	\$1,022.65	\$1,022.65
59	\$802.32	\$802.32	\$972.16	\$972.16	\$825.75	\$825.75	\$942.05	\$942.05	\$900.77	\$900.77	\$963.22	\$963.22	\$1,015.09	\$1,015.09	\$1,229.96	\$1,229.96	\$1,044.73	\$1,044.73
60	\$836.54	\$836.54	\$1,013.61	\$1,013.61	\$860.96	\$860.96	\$982.23	\$982.23	\$939.18	\$939.18	\$1,004.30	\$1,004.30	\$1,058.38	\$1,058.38	\$1,282.41	\$1,282.41	\$1,089.28	\$1,089.28
61	\$866.13	\$866.13	\$1,049.47	\$1,049.47	\$891.42	\$891.42	\$1,016.97	\$1,016.97	\$972.40	\$972.40	\$1,039.82	\$1,039.82	\$1,095.81	\$1,095.81	\$1,327.77	\$1,327.77	\$1,127.81	\$1,127.81
62	\$885.55	\$885.55	\$1,073.00	\$1,073.00	\$911.40	\$911.40	\$1,039.77	\$1,039.77	\$994.21	\$994.21	\$1,063.13	\$1,063.13	\$1,120.38	\$1,120.38	\$1,357.54	\$1,357.54	\$1,153.09	\$1,153.09
63	\$909.90	\$909.90	\$1,102.50	\$1,102.50	\$936.46	\$936.46	\$1,068.36	\$1,068.36	\$1,021.54	\$								

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

HIOS Plan ID (On Exchange)=>	22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066	
HIOS Plan ID (Off Exchange)=>	22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066		22444PA0080066	
Plan Marketing Name =>	Geisinger Marketplace QHDHP POS 6500		Geisinger Marketplace QHDHP POS 6500		Geisinger Marketplace QHDHP POS 6500		Geisinger Marketplace QHDHP POS 6500		Geisinger Marketplace QHDHP POS 6500		Geisinger Marketplace QHDHP POS 6500	
Form # =>	M-152-123-F Rev. 1/19		M-152-123-F Rev. 1/19		M-152-123-F Rev. 1/19		M-152-123-F Rev. 1/19		M-152-123-F Rev. 1/19		M-152-123-F Rev. 1/19	
Rating Area =>	Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze	
Deductible =>	Combined: \$6,500		Combined: \$6,500		Combined: \$6,500		Combined: \$6,500		Combined: \$6,500		Combined: \$6,500	
Coinsurance =>	0%		0%		0%		0%		0%		0%	
Copays =>	0% after deductible		0% after deductible		0% after deductible		0% after deductible		0% after deductible		0% after deductible	
OOP Maximum =>	\$6,500		\$6,500		\$6,500		\$6,500		\$6,500		\$6,500	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$178.56	\$178.56	\$170.73	\$170.73	\$182.57	\$182.57	\$192.40	\$192.40	\$233.13	\$233.13	\$198.02	\$198.02
15	\$194.43	\$194.43	\$185.91	\$185.91	\$198.80	\$198.80	\$209.50	\$209.50	\$253.85	\$253.85	\$215.62	\$215.62
16	\$200.50	\$200.50	\$191.71	\$191.71	\$205.00	\$205.00	\$216.04	\$216.04	\$261.77	\$261.77	\$222.35	\$222.35
17	\$206.57	\$206.57	\$197.52	\$197.52	\$211.21	\$211.21	\$222.58	\$222.58	\$269.70	\$269.70	\$229.08	\$229.08
18	\$213.10	\$213.10	\$203.76	\$203.76	\$217.89	\$217.89	\$229.62	\$229.62	\$278.23	\$278.23	\$236.33	\$236.33
19	\$219.64	\$219.64	\$210.01	\$210.01	\$224.57	\$224.57	\$236.67	\$236.67	\$286.76	\$286.76	\$243.58	\$243.58
20	\$226.41	\$226.41	\$216.49	\$216.49	\$231.50	\$231.50	\$243.96	\$243.96	\$295.60	\$295.60	\$251.08	\$251.08
21	\$233.41	\$233.41	\$223.19	\$223.19	\$238.66	\$238.66	\$251.51	\$251.51	\$304.75	\$304.75	\$258.85	\$258.85
22	\$233.41	\$233.41	\$223.19	\$223.19	\$238.66	\$238.66	\$251.51	\$251.51	\$304.75	\$304.75	\$258.85	\$258.85
23	\$233.41	\$233.41	\$223.19	\$223.19	\$238.66	\$238.66	\$251.51	\$251.51	\$304.75	\$304.75	\$258.85	\$258.85
24	\$233.41	\$233.41	\$223.19	\$223.19	\$238.66	\$238.66	\$251.51	\$251.51	\$304.75	\$304.75	\$258.85	\$258.85
25	\$234.34	\$234.34	\$224.07	\$224.07	\$239.61	\$239.61	\$252.51	\$252.51	\$305.96	\$305.96	\$259.88	\$259.88
26	\$239.01	\$239.01	\$228.54	\$228.54	\$244.38	\$244.38	\$257.54	\$257.54	\$312.06	\$312.06	\$265.06	\$265.06
27	\$244.61	\$244.61	\$233.89	\$233.89	\$250.11	\$250.11	\$263.58	\$263.58	\$319.37	\$319.37	\$271.27	\$271.27
28	\$253.72	\$253.72	\$242.60	\$242.60	\$259.42	\$259.42	\$273.39	\$273.39	\$331.26	\$331.26	\$281.37	\$281.37
29	\$261.19	\$261.19	\$249.74	\$249.74	\$267.05	\$267.05	\$281.43	\$281.43	\$341.01	\$341.01	\$289.65	\$289.65
30	\$264.92	\$264.92	\$253.31	\$253.31	\$270.87	\$270.87	\$285.46	\$285.46	\$345.88	\$345.88	\$293.79	\$293.79
31	\$270.52	\$270.52	\$258.67	\$258.67	\$276.60	\$276.60	\$291.49	\$291.49	\$353.20	\$353.20	\$300.01	\$300.01
32	\$276.12	\$276.12	\$264.02	\$264.02	\$282.33	\$282.33	\$297.53	\$297.53	\$360.51	\$360.51	\$306.22	\$306.22
33	\$279.62	\$279.62	\$267.37	\$267.37	\$285.91	\$285.91	\$301.30	\$301.30	\$365.08	\$365.08	\$310.10	\$310.10
34	\$283.36	\$283.36	\$270.94	\$270.94	\$289.73	\$289.73	\$305.33	\$305.33	\$369.96	\$369.96	\$314.24	\$314.24
35	\$285.23	\$285.23	\$272.73	\$272.73	\$291.64	\$291.64	\$307.34	\$307.34	\$372.40	\$372.40	\$316.31	\$316.31
36	\$287.09	\$287.09	\$274.51	\$274.51	\$293.55	\$293.55	\$309.35	\$309.35	\$374.83	\$374.83	\$318.38	\$318.38
37	\$288.96	\$288.96	\$276.30	\$276.30	\$295.45	\$295.45	\$311.36	\$311.36	\$377.27	\$377.27	\$320.45	\$320.45
38	\$290.83	\$290.83	\$278.08	\$278.08	\$297.36	\$297.36	\$313.38	\$313.38	\$379.71	\$379.71	\$322.53	\$322.53
39	\$294.56	\$294.56	\$281.66	\$281.66	\$301.18	\$301.18	\$317.40	\$317.40	\$384.59	\$384.59	\$326.67	\$326.67
40	\$298.30	\$298.30	\$285.23	\$285.23	\$305.00	\$305.00	\$321.42	\$321.42	\$389.46	\$389.46	\$330.81	\$330.81
41	\$303.90	\$303.90	\$290.58	\$290.58	\$310.73	\$310.73	\$327.46	\$327.46	\$396.78	\$396.78	\$337.02	\$337.02
42	\$309.27	\$309.27	\$295.72	\$295.72	\$316.22	\$316.22	\$333.24	\$333.24	\$403.79	\$403.79	\$342.97	\$342.97
43	\$316.74	\$316.74	\$302.86	\$302.86	\$323.85	\$323.85	\$341.29	\$341.29	\$413.54	\$413.54	\$351.26	\$351.26
44	\$326.07	\$326.07	\$311.78	\$311.78	\$333.40	\$333.40	\$351.35	\$351.35	\$425.73	\$425.73	\$361.61	\$361.61
45	\$337.04	\$337.04	\$322.27	\$322.27	\$344.62	\$344.62	\$363.17	\$363.17	\$440.05	\$440.05	\$373.78	\$373.78
46	\$350.11	\$350.11	\$334.77	\$334.77	\$357.98	\$357.98	\$377.26	\$377.26	\$457.12	\$457.12	\$388.27	\$388.27
47	\$364.82	\$364.82	\$348.83	\$348.83	\$373.02	\$373.02	\$393.10	\$393.10	\$476.31	\$476.31	\$404.58	\$404.58
48	\$381.62	\$381.62	\$364.90	\$364.90	\$390.20	\$390.20	\$411.21	\$411.21	\$498.26	\$498.26	\$423.22	\$423.22
49	\$398.20	\$398.20	\$380.75	\$380.75	\$407.15	\$407.15	\$429.07	\$429.07	\$519.89	\$519.89	\$441.60	\$441.60
50	\$416.87	\$416.87	\$398.60	\$398.60	\$426.24	\$426.24	\$449.19	\$449.19	\$544.27	\$544.27	\$462.30	\$462.30
51	\$435.31	\$435.31	\$416.23	\$416.23	\$445.09	\$445.09	\$469.06	\$469.06	\$568.35	\$568.35	\$482.75	\$482.75
52	\$455.62	\$455.62	\$435.65	\$435.65	\$465.85	\$465.85	\$490.94	\$490.94	\$594.86	\$594.86	\$505.27	\$505.27
53	\$476.16	\$476.16	\$455.29	\$455.29	\$486.86	\$486.86	\$513.07	\$513.07	\$621.68	\$621.68	\$528.05	\$528.05
54	\$498.33	\$498.33	\$476.49	\$476.49	\$509.53	\$509.53	\$536.96	\$536.96	\$650.63	\$650.63	\$552.64	\$552.64
55	\$520.50	\$520.50	\$497.69	\$497.69	\$532.20	\$532.20	\$560.86	\$560.86	\$679.58	\$679.58	\$577.23	\$577.23
56	\$544.54	\$544.54	\$520.68	\$520.68	\$556.78	\$556.78	\$586.76	\$586.76	\$710.97	\$710.97	\$603.89	\$603.89
57	\$568.82	\$568.82	\$543.89	\$543.89	\$581.60	\$581.60	\$612.92	\$612.92	\$742.66	\$742.66	\$630.81	\$630.81
58	\$594.73	\$594.73	\$568.67	\$568.67	\$608.09	\$608.09	\$640.84	\$640.84	\$776.49	\$776.49	\$659.55	\$659.55
59	\$607.57	\$607.57	\$580.94	\$580.94	\$621.22	\$621.22	\$654.67	\$654.67	\$793.25	\$793.25	\$673.78	\$673.78
60	\$633.47	\$633.47	\$605.71	\$605.71	\$647.71	\$647.71	\$682.59	\$682.59	\$827.07	\$827.07	\$702.52	\$702.52
61	\$655.88	\$655.88	\$627.14	\$627.14	\$670.62	\$670.62	\$706.73	\$706.73	\$856.33	\$856.33	\$727.36	\$727.36
62	\$670.59	\$670.59	\$641.20	\$641.20	\$685.66	\$685.66	\$722.58	\$722.58	\$875.53	\$875.53	\$743.67	\$743.67
63	\$689.03	\$689.03	\$658.83	\$658.83	\$704.51	\$704.51	\$742.44	\$742.44	\$899.60	\$899.60	\$764.12	\$764.12
64+	\$700.23	\$700.23	\$669.54	\$669.54	\$715.96	\$715.96	\$754.52	\$754.52	\$914.23	\$914.23	\$776.55	\$776.55

Company Name: **Geisinger Health Plan**
 Market: **Small Group**
 Product: **HMO_POS**
 Effective Date of Rates: **October 1, 2019**

Ending date of Rates: **December 31, 2019**

HIOS Plan ID (On Exchange)=>	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062
HIOS Plan ID (Off Exchange)=>	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible =>	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$30/\$60	\$30/\$60	\$30/\$60	\$30/\$60	\$30/\$60	\$30/\$60	\$30/\$60
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350
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	\$246.80	\$246.80	\$235.99	\$235.99	\$252.35	\$252.35	\$265.93	\$265.93	\$322.23	\$322.23	\$273.70	\$273.70	\$208.96	\$208.96	\$199.81	\$199.81	\$213.66	\$213.66	\$213.66
15	\$268.74	\$268.74	\$256.96	\$256.96	\$274.78	\$274.78	\$289.57	\$289.57	\$350.87	\$350.87	\$298.03	\$298.03	\$227.54	\$227.54	\$217.57	\$217.57	\$232.65	\$232.65	\$232.65
16	\$277.13	\$277.13	\$264.98	\$264.98	\$283.35	\$283.35	\$298.61	\$298.61	\$361.82	\$361.82	\$307.33	\$307.33	\$234.64	\$234.64	\$224.36	\$224.36	\$239.91	\$239.91	\$239.91
17	\$285.51	\$285.51	\$273.00	\$273.00	\$291.93	\$291.93	\$307.65	\$307.65	\$372.77	\$372.77	\$316.63	\$316.63	\$241.74	\$241.74	\$231.15	\$231.15	\$247.17	\$247.17	\$247.17
18	\$294.55	\$294.55	\$281.64	\$281.64	\$301.17	\$301.17	\$317.38	\$317.38	\$384.57	\$384.57	\$326.65	\$326.65	\$249.39	\$249.39	\$238.46	\$238.46	\$255.00	\$255.00	\$255.00
19	\$303.58	\$303.58	\$290.28	\$290.28	\$310.40	\$310.40	\$327.12	\$327.12	\$396.36	\$396.36	\$336.67	\$336.67	\$257.04	\$257.04	\$245.78	\$245.78	\$262.82	\$262.82	\$262.82
20	\$312.94	\$312.94	\$299.22	\$299.22	\$319.97	\$319.97	\$337.20	\$337.20	\$408.57	\$408.57	\$347.04	\$347.04	\$264.96	\$264.96	\$253.35	\$253.35	\$270.91	\$270.91	\$270.91
21	\$322.62	\$322.62	\$308.48	\$308.48	\$329.87	\$329.87	\$347.63	\$347.63	\$421.22	\$421.22	\$357.78	\$357.78	\$273.16	\$273.16	\$261.19	\$261.19	\$279.30	\$279.30	\$279.30
22	\$322.62	\$322.62	\$308.48	\$308.48	\$329.87	\$329.87	\$347.63	\$347.63	\$421.22	\$421.22	\$357.78	\$357.78	\$273.16	\$273.16	\$261.19	\$261.19	\$279.30	\$279.30	\$279.30
23	\$322.62	\$322.62	\$308.48	\$308.48	\$329.87	\$329.87	\$347.63	\$347.63	\$421.22	\$421.22	\$357.78	\$357.78	\$273.16	\$273.16	\$261.19	\$261.19	\$279.30	\$279.30	\$279.30
24	\$322.62	\$322.62	\$308.48	\$308.48	\$329.87	\$329.87	\$347.63	\$347.63	\$421.22	\$421.22	\$357.78	\$357.78	\$273.16	\$273.16	\$261.19	\$261.19	\$279.30	\$279.30	\$279.30
25	\$323.90	\$323.90	\$309.71	\$309.71	\$331.18	\$331.18	\$349.02	\$349.02	\$422.90	\$422.90	\$359.21	\$359.21	\$274.25	\$274.25	\$262.23	\$262.23	\$280.41	\$280.41	\$280.41
26	\$330.36	\$330.36	\$315.88	\$315.88	\$337.78	\$337.78	\$355.97	\$355.97	\$431.32	\$431.32	\$366.36	\$366.36	\$279.71	\$279.71	\$267.45	\$267.45	\$286.00	\$286.00	\$286.00
27	\$338.10	\$338.10	\$323.28	\$323.28	\$345.70	\$345.70	\$364.31	\$364.31	\$441.43	\$441.43	\$374.95	\$374.95	\$286.27	\$286.27	\$273.72	\$273.72	\$292.70	\$292.70	\$292.70
28	\$350.68	\$350.68	\$335.31	\$335.31	\$358.56	\$358.56	\$377.87	\$377.87	\$457.86	\$457.86	\$388.90	\$388.90	\$296.92	\$296.92	\$283.91	\$283.91	\$303.59	\$303.59	\$303.59
29	\$361.01	\$361.01	\$345.19	\$345.19	\$369.12	\$369.12	\$388.99	\$388.99	\$471.34	\$471.34	\$400.35	\$400.35	\$305.66	\$305.66	\$292.27	\$292.27	\$312.53	\$312.53	\$312.53
30	\$366.17	\$366.17	\$350.12	\$350.12	\$374.40	\$374.40	\$394.56	\$394.56	\$478.07	\$478.07	\$406.08	\$406.08	\$310.03	\$310.03	\$296.45	\$296.45	\$317.00	\$317.00	\$317.00
31	\$373.91	\$373.91	\$357.53	\$357.53	\$382.31	\$382.31	\$402.90	\$402.90	\$488.18	\$488.18	\$414.66	\$414.66	\$316.59	\$316.59	\$302.71	\$302.71	\$323.70	\$323.70	\$323.70
32	\$381.65	\$381.65	\$364.93	\$364.93	\$390.23	\$390.23	\$411.24	\$411.24	\$498.29	\$498.29	\$423.25	\$423.25	\$323.14	\$323.14	\$308.98	\$308.98	\$330.40	\$330.40	\$330.40
33	\$386.49	\$386.49	\$369.56	\$369.56	\$395.18	\$395.18	\$416.46	\$416.46	\$504.61	\$504.61	\$428.62	\$428.62	\$327.24	\$327.24	\$312.90	\$312.90	\$334.59	\$334.59	\$334.59
34	\$391.65	\$391.65	\$374.49	\$374.49	\$400.45	\$400.45	\$422.02	\$422.02	\$511.35	\$511.35	\$434.34	\$434.34	\$331.61	\$331.61	\$317.08	\$317.08	\$339.06	\$339.06	\$339.06
35	\$394.23	\$394.23	\$376.96	\$376.96	\$403.09	\$403.09	\$424.80	\$424.80	\$514.72	\$514.72	\$437.20	\$437.20	\$333.80	\$333.80	\$319.17	\$319.17	\$341.30	\$341.30	\$341.30
36	\$396.82	\$396.82	\$379.43	\$379.43	\$405.73	\$405.73	\$427.58	\$427.58	\$518.09	\$518.09	\$440.06	\$440.06	\$335.98	\$335.98	\$321.26	\$321.26	\$343.53	\$343.53	\$343.53
37	\$399.40	\$399.40	\$381.89	\$381.89	\$408.37	\$408.37	\$430.36	\$430.36	\$521.46	\$521.46	\$442.93	\$442.93	\$338.17	\$338.17	\$323.35	\$323.35	\$345.77	\$345.77	\$345.77
38	\$401.98	\$401.98	\$384.36	\$384.36	\$411.01	\$411.01	\$433.14	\$433.14	\$524.83	\$524.83	\$445.79	\$445.79	\$340.35	\$340.35	\$325.44	\$325.44	\$348.00	\$348.00	\$348.00
39	\$407.14	\$407.14	\$389.30	\$389.30	\$416.29	\$416.29	\$438.70	\$438.70	\$531.57	\$531.57	\$451.51	\$451.51	\$344.72	\$344.72	\$329.62	\$329.62	\$352.47	\$352.47	\$352.47
40	\$412.30	\$412.30	\$394.23	\$394.23	\$421.57	\$421.57	\$444.27	\$444.27	\$538.31	\$538.31	\$457.24	\$457.24	\$349.09	\$349.09	\$333.80	\$333.80	\$356.94	\$356.94	\$356.94
41	\$420.04	\$420.04	\$401.64	\$401.64	\$429.48	\$429.48	\$452.61	\$452.61	\$548.42	\$548.42	\$465.82	\$465.82	\$355.65	\$355.65	\$340.06	\$340.06	\$363.64	\$363.64	\$363.64
42	\$427.46	\$427.46	\$408.73	\$408.73	\$437.07	\$437.07	\$460.60	\$460.60	\$558.10	\$558.10	\$474.05	\$474.05	\$361.93	\$361.93	\$346.07	\$346.07	\$370.06	\$370.06	\$370.06
43	\$437.79	\$437.79	\$418.60	\$418.60	\$447.63	\$447.63	\$471.73	\$471.73	\$571.58	\$571.58	\$485.50	\$485.50	\$370.67	\$370.67	\$354.43	\$354.43	\$379.00	\$379.00	\$379.00
44	\$450.69	\$450.69	\$430.94	\$430.94	\$460.82	\$460.82	\$485.63	\$485.63	\$588.43	\$588.43	\$499.81	\$499.81	\$381.60	\$381.60	\$364.88	\$364.88	\$390.17	\$390.17	\$390.17
45	\$465.86	\$465.86	\$445.44	\$445.44	\$476.32	\$476.32	\$501.97	\$501.97	\$608.23	\$608.23	\$516.63	\$516.63	\$394.44	\$394.44	\$377.15	\$377.15	\$403.30	\$403.30	\$403.30
46	\$483.92	\$483.92	\$462.72	\$462.72	\$494.80	\$494.80	\$521.44	\$521.44	\$631.82	\$631.82	\$536.66	\$536.66	\$409.73	\$409.73	\$391.78	\$391.78	\$418.94	\$418.94	\$418.94
47	\$504.25	\$504.25	\$482.15	\$482.15	\$515.58	\$515.58	\$543.34	\$543.34	\$658.35	\$658.35	\$559.20	\$559.20	\$426.94	\$426.94	\$408.23	\$408.23	\$436.54	\$436.54	\$436.54
48	\$527.47	\$527.47	\$504.36	\$504.36	\$539.33	\$539.33	\$568.37	\$568.37	\$688.68	\$688.68	\$584.96	\$584.96	\$446.61	\$446.61	\$427.04	\$427.04	\$456.64	\$456.64	\$456.64
49	\$550.38	\$550.38	\$526.26	\$526.26	\$562.75	\$562.75	\$593.05	\$593.05	\$718.59	\$718.59	\$610.37	\$610.37	\$466.00	\$466.00	\$445.58	\$445.58	\$476.47	\$476.47	\$476.47
50	\$576.19	\$576.19	\$550.94	\$550.94	\$589.14	\$589.14	\$620.86	\$620.86	\$752.28	\$752.28	\$638.99	\$638.99	\$487.86	\$487.86	\$466.48	\$466.48	\$498.82	\$498.82	\$498.82
51	\$601.68	\$601.68	\$575.31	\$575.31	\$615.20	\$615.20	\$648.32	\$648.32	\$785.56	\$785.56	\$667.25	\$667.25	\$509.43	\$509.43	\$487.11	\$487.11	\$520.88	\$520.88	\$520.88
52	\$629.74	\$629.74	\$602.15	\$602.15	\$643.89	\$643.89	\$678.57	\$678.57	\$822.20	\$822.20	\$698.38	\$698.38	\$533.20	\$533.20	\$509.83	\$509.83	\$545.18	\$545.18	\$545.18
53	\$658.13	\$658.13	\$629.29	\$629.29	\$672.92	\$672.92	\$709.16	\$709.16	\$859.27	\$859.27	\$729.86	\$729.86	\$557.24	\$557.24	\$532.82	\$532			

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>		22444PA0060063		22444PA0060063		22444PA0060063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114	
HIOS Plan ID (Off Exchange)=>		22444PA0060063		22444PA0060063		22444PA0060063		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114		22444PA0060114	
Plan Marketing Name =>		Geisinger Marketplace HMO 30/60/5800		Geisinger Marketplace HMO 30/60/5800		Geisinger Marketplace HMO 30/60/5800		Geisinger Marketplace HMO 10/20/0		Geisinger Marketplace HMO 10/20/0		Geisinger Marketplace HMO 10/20/0		Geisinger Marketplace HMO 10/20/0		Geisinger Marketplace HMO 10/20/0		Geisinger Marketplace HMO 10/20/0	
Form # =>		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19	
Rating Area =>		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>		Silver		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>		Med: \$5,800 / Rx: \$500		Med: \$5,800 / Rx: \$500		Med: \$5,800 / Rx: \$500		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0		Med: \$0 / Rx: \$0	
Coinsurance =>		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>		\$30/\$60		\$30/\$60		\$30/\$60		\$10/\$20		\$10/\$20		\$10/\$20		\$10/\$20		\$10/\$20		\$10/\$20	
OOP Maximum =>		\$7,350		\$7,350		\$7,350		\$2,000		\$2,000		\$2,000		\$2,000		\$2,000		\$2,000	
Pediatric Dental (Yes/No) =>		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
0 - 14	\$225.16	\$225.16	\$225.16	\$272.83	\$272.83	\$231.74	\$231.74	\$291.00	\$291.00	\$278.25	\$278.25	\$297.54	\$297.54	\$313.56	\$313.56	\$379.93	\$379.93	\$322.72	\$322.72
15	\$245.18	\$245.18	\$245.18	\$297.08	\$297.08	\$252.34	\$252.34	\$316.87	\$316.87	\$302.98	\$302.98	\$323.99	\$323.99	\$341.43	\$341.43	\$413.71	\$413.71	\$351.40	\$351.40
16	\$252.83	\$252.83	\$252.83	\$306.35	\$306.35	\$260.21	\$260.21	\$326.76	\$326.76	\$312.44	\$312.44	\$334.10	\$334.10	\$352.09	\$352.09	\$426.62	\$426.62	\$362.37	\$362.37
17	\$260.48	\$260.48	\$260.48	\$315.62	\$315.62	\$268.09	\$268.09	\$336.65	\$336.65	\$321.89	\$321.89	\$344.21	\$344.21	\$362.75	\$362.75	\$439.53	\$439.53	\$373.34	\$373.34
18	\$268.73	\$268.73	\$268.73	\$325.61	\$325.61	\$276.57	\$276.57	\$347.30	\$347.30	\$332.08	\$332.08	\$355.10	\$355.10	\$374.22	\$374.22	\$453.44	\$453.44	\$385.15	\$385.15
19	\$276.97	\$276.97	\$276.97	\$335.59	\$335.59	\$285.05	\$285.05	\$357.95	\$357.95	\$342.26	\$342.26	\$365.99	\$365.99	\$385.70	\$385.70	\$467.34	\$467.34	\$396.96	\$396.96
20	\$285.50	\$285.50	\$285.50	\$345.94	\$345.94	\$293.84	\$293.84	\$368.98	\$368.98	\$352.81	\$352.81	\$377.27	\$377.27	\$397.59	\$397.59	\$481.75	\$481.75	\$409.19	\$409.19
21	\$294.34	\$294.34	\$294.34	\$356.64	\$356.64	\$302.93	\$302.93	\$380.40	\$380.40	\$363.73	\$363.73	\$388.94	\$388.94	\$409.89	\$409.89	\$496.65	\$496.65	\$421.85	\$421.85
22	\$294.34	\$294.34	\$294.34	\$356.64	\$356.64	\$302.93	\$302.93	\$380.40	\$380.40	\$363.73	\$363.73	\$388.94	\$388.94	\$409.89	\$409.89	\$496.65	\$496.65	\$421.85	\$421.85
23	\$294.34	\$294.34	\$294.34	\$356.64	\$356.64	\$302.93	\$302.93	\$380.40	\$380.40	\$363.73	\$363.73	\$388.94	\$388.94	\$409.89	\$409.89	\$496.65	\$496.65	\$421.85	\$421.85
24	\$294.34	\$294.34	\$294.34	\$356.64	\$356.64	\$302.93	\$302.93	\$380.40	\$380.40	\$363.73	\$363.73	\$388.94	\$388.94	\$409.89	\$409.89	\$496.65	\$496.65	\$421.85	\$421.85
25	\$295.51	\$295.51	\$295.51	\$358.06	\$358.06	\$304.14	\$304.14	\$381.91	\$381.91	\$365.18	\$365.18	\$390.50	\$390.50	\$411.52	\$411.52	\$498.63	\$498.63	\$423.54	\$423.54
26	\$301.40	\$301.40	\$301.40	\$365.20	\$365.20	\$310.20	\$310.20	\$389.52	\$389.52	\$372.45	\$372.45	\$398.27	\$398.27	\$419.72	\$419.72	\$508.57	\$508.57	\$431.97	\$431.97
27	\$308.46	\$308.46	\$308.46	\$373.75	\$373.75	\$317.47	\$317.47	\$398.65	\$398.65	\$381.18	\$381.18	\$407.61	\$407.61	\$429.56	\$429.56	\$520.48	\$520.48	\$442.10	\$442.10
28	\$319.94	\$319.94	\$319.94	\$387.66	\$387.66	\$329.28	\$329.28	\$413.49	\$413.49	\$395.37	\$395.37	\$422.78	\$422.78	\$445.54	\$445.54	\$539.85	\$539.85	\$458.55	\$458.55
29	\$329.36	\$329.36	\$329.36	\$399.08	\$399.08	\$338.97	\$338.97	\$425.66	\$425.66	\$407.01	\$407.01	\$435.22	\$435.22	\$458.66	\$458.66	\$555.75	\$555.75	\$472.05	\$472.05
30	\$334.07	\$334.07	\$334.07	\$404.78	\$404.78	\$343.82	\$343.82	\$431.74	\$431.74	\$412.83	\$412.83	\$441.45	\$441.45	\$465.22	\$465.22	\$563.69	\$563.69	\$478.80	\$478.80
31	\$341.13	\$341.13	\$341.13	\$413.34	\$413.34	\$351.09	\$351.09	\$440.87	\$440.87	\$421.55	\$421.55	\$450.78	\$450.78	\$475.05	\$475.05	\$575.61	\$575.61	\$488.92	\$488.92
32	\$348.20	\$348.20	\$348.20	\$421.90	\$421.90	\$358.36	\$358.36	\$450.00	\$450.00	\$430.28	\$430.28	\$460.12	\$460.12	\$484.89	\$484.89	\$587.53	\$587.53	\$499.05	\$499.05
33	\$352.61	\$352.61	\$352.61	\$427.25	\$427.25	\$362.91	\$362.91	\$455.71	\$455.71	\$435.74	\$435.74	\$465.95	\$465.95	\$491.04	\$491.04	\$594.98	\$594.98	\$505.38	\$505.38
34	\$357.32	\$357.32	\$357.32	\$432.96	\$432.96	\$367.75	\$367.75	\$461.80	\$461.80	\$441.56	\$441.56	\$472.17	\$472.17	\$497.60	\$497.60	\$602.93	\$602.93	\$512.13	\$512.13
35	\$359.67	\$359.67	\$359.67	\$435.81	\$435.81	\$370.18	\$370.18	\$464.84	\$464.84	\$444.47	\$444.47	\$475.28	\$475.28	\$500.88	\$500.88	\$606.90	\$606.90	\$515.50	\$515.50
36	\$362.03	\$362.03	\$362.03	\$438.66	\$438.66	\$372.60	\$372.60	\$467.88	\$467.88	\$447.38	\$447.38	\$478.40	\$478.40	\$504.16	\$504.16	\$610.87	\$610.87	\$518.88	\$518.88
37	\$364.38	\$364.38	\$364.38	\$441.52	\$441.52	\$375.02	\$375.02	\$470.92	\$470.92	\$450.29	\$450.29	\$481.51	\$481.51	\$507.43	\$507.43	\$614.85	\$614.85	\$522.25	\$522.25
38	\$366.74	\$366.74	\$366.74	\$444.37	\$444.37	\$377.45	\$377.45	\$473.97	\$473.97	\$453.20	\$453.20	\$484.62	\$484.62	\$510.71	\$510.71	\$618.82	\$618.82	\$525.62	\$525.62
39	\$371.45	\$371.45	\$371.45	\$450.08	\$450.08	\$382.29	\$382.29	\$480.05	\$480.05	\$459.02	\$459.02	\$490.84	\$490.84	\$517.27	\$517.27	\$626.77	\$626.77	\$532.37	\$532.37
40	\$376.16	\$376.16	\$376.16	\$455.78	\$455.78	\$387.14	\$387.14	\$486.14	\$486.14	\$464.84	\$464.84	\$497.06	\$497.06	\$523.83	\$523.83	\$634.71	\$634.71	\$539.12	\$539.12
0 - 14	\$383.22	\$383.22	\$383.22	\$464.34	\$464.34	\$394.41	\$394.41	\$495.27	\$495.27	\$473.57	\$473.57	\$506.40	\$506.40	\$533.67	\$533.67	\$646.63	\$646.63	\$549.25	\$549.25
42	\$389.99	\$389.99	\$389.99	\$472.54	\$472.54	\$401.38	\$401.38	\$504.02	\$504.02	\$481.93	\$481.93	\$515.34	\$515.34	\$543.09	\$543.09	\$658.06	\$658.06	\$558.95	\$558.95
43	\$399.41	\$399.41	\$399.41	\$483.96	\$483.96	\$411.07	\$411.07	\$516.19	\$516.19	\$493.57	\$493.57	\$527.79	\$527.79	\$556.21	\$556.21	\$673.95	\$673.95	\$572.45	\$572.45
44	\$411.18	\$411.18	\$411.18	\$498.22	\$498.22	\$423.19	\$423.19	\$531.41	\$531.41	\$508.12	\$508.12	\$543.35	\$543.35	\$572.61	\$572.61	\$693.81	\$693.81	\$589.32	\$589.32
45	\$425.02	\$425.02	\$425.02	\$514.98	\$514.98	\$437.43	\$437.43	\$549.29	\$549.29	\$525.22	\$525.22	\$561.63	\$561.63	\$591.87	\$591.87	\$717.16	\$717.16	\$609.15	\$609.15
46	\$441.50	\$441.50	\$441.50	\$534.95	\$534.95	\$454.39	\$454.39	\$570.59	\$570.59	\$545.58	\$545.58	\$583.41	\$583.41	\$614.82	\$614.82	\$744.97	\$744.97	\$632.77	\$632.77
47	\$460.04	\$460.04	\$460.04	\$557.42	\$557.42	\$473.47	\$473.47	\$568.50	\$568.50	\$547.47	\$547.47	\$607.91	\$607.91	\$640.65	\$640.65	\$776.26	\$776.26	\$659.35	\$659.35
48	\$481.23	\$481.23	\$481.23	\$583.10	\$583.10	\$495.28	\$495.28	\$621.94	\$621.94	\$594.69	\$594.69	\$635.92	\$635.92	\$670.16	\$670.16	\$812.02	\$812.02	\$689.72	\$689.72
49	\$502.13	\$502.13	\$502.13	\$608.42	\$608.42	\$516.79	\$516.79	\$648.95	\$648.95	\$620.51	\$620.51	\$663.53	\$663.53	\$699.26	\$699.26	\$847.28	\$847.28	\$719.68	\$719.68
50	\$525.68	\$525.68	\$525.68	\$636.95	\$636.95	\$541.03	\$541.03	\$679.38	\$679.38	\$649.61	\$649.61	\$694.65	\$694.65	\$732.05	\$732.05	\$887.01	\$887.01	\$753.42	\$753.42
51	\$548.93	\$548.93	\$548.93	\$665.13	\$665.13	\$564.96	\$564.96	\$709.43	\$709.43	\$678.34	\$678.34	\$725.37	\$725.37	\$764.43	\$764.43	\$926.24	\$926.24	\$786.75	\$786.75
52	\$574.54	\$574.54	\$574.54	\$696.15	\$696.15	\$591.31	\$591.31	\$742.52	\$742.52	\$709.99	\$709.99	\$759.21	\$759.21	\$800.09	\$800.09	\$969.45	\$969.45	\$823.45	\$823.45
53	\$600.44	\$600.44	\$600.44	\$727.54	\$727.54	\$617.97	\$617.97	\$776.00	\$776.00	\$741.99	\$741.99	\$793.44	\$793.44	\$836.16	\$836.16	\$1,013.16	\$1,013.16	\$860.57	\$860.57
54	\$628.40	\$628.40	\$628.40	\$761.42	\$761.42	\$646.75	\$646.75	\$812.14	\$812.14	\$776.55	\$776.55	\$830.39	\$830.39	\$875.10	\$875.10	\$1,060.34	\$1,060.34	\$900.65	\$900.65
55	\$656.36	\$656.36	\$656.36	\$795.30	\$795.30	\$675.53	\$675.53	\$848.27	\$848.27	\$811.10	\$811.10	\$867.33	\$867.33	\$914.04	\$914.04	\$1,107.52	\$1,107.52	\$940.72	\$940.72
56	\$686.68	\$686.68	\$686.68	\$832.03	\$832.03	\$706.73	\$706.73	\$887.45	\$887.45	\$848.56	\$848.56	\$907.40	\$907.40	\$956.26	\$956.26	\$1,158.67	\$1,158.67	\$984.18	\$984.18
57	\$717.29	\$717.29	\$717.29	\$869.12	\$869.12	\$738.23	\$738.23	\$927.01	\$927.01	\$886.39	\$886.39	\$947.85	\$947.85	\$998.88	\$998.88	\$1,210.33	\$1,210.33	\$1,028.05	\$1,028.05
58	\$749.96	\$749.96	\$749.96	\$908.71	\$908.71	\$771.86	\$771.86	\$969.24	\$969.24	\$926.76	\$926.76	\$991.02	\$991.02	\$1,044.38	\$1,044.38	\$1,265.45	\$1,265.45	\$1,074.87	\$1,074.87
59	\$766.15	\$766.15	\$766.15	\$928.32	\$928.32	\$788.52	\$788.52	\$990.16	\$990.16	\$946.77	\$946.77	\$1,012.41	\$1,012.41	\$1,066.92	\$1,066.92	\$1,292.77	\$1,292.77	\$1,098.07	\$1,098.07
60	\$798.82	\$798.82	\$798.82	\$967.91	\$967.91	\$822.14	\$822.14	\$1,032.38	\$1,032.38	\$987.14	\$987								

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116	
HIOS Plan ID (Off Exchange)=>		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060115		22444PA0060116		22444PA0060116		22444PA0060116	
Plan Marketing Name =>		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/250		Geisinger Marketplace HMO 20/40/500		Geisinger Marketplace HMO 20/40/500		Geisinger Marketplace HMO 20/40/500	
Form # =>		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19	
Rating Area =>		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5	
Network =>		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Gold		Gold		Gold	
Deductible =>		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$250 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0	
Coinsurance =>		0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40	
OOP Maximum =>		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>		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	
0 - 14	\$278.37	\$278.37	\$266.17	\$266.17	\$284.62	\$284.62	\$299.95	\$299.95	\$363.44	\$363.44	\$308.71	\$308.71	\$271.38	\$271.38	\$259.48	\$259.48	\$277.47	\$277.47	
15	\$303.11	\$303.11	\$289.83	\$289.83	\$309.92	\$309.92	\$326.61	\$326.61	\$395.75	\$395.75	\$336.15	\$336.15	\$295.50	\$295.50	\$282.55	\$282.55	\$302.14	\$302.14	
16	\$312.57	\$312.57	\$298.88	\$298.88	\$319.60	\$319.60	\$336.81	\$336.81	\$408.10	\$408.10	\$346.64	\$346.64	\$304.72	\$304.72	\$291.37	\$291.37	\$311.57	\$311.57	
17	\$322.03	\$322.03	\$307.92	\$307.92	\$329.27	\$329.27	\$347.00	\$347.00	\$420.45	\$420.45	\$357.13	\$357.13	\$313.95	\$313.95	\$300.19	\$300.19	\$321.00	\$321.00	
18	\$332.22	\$332.22	\$317.66	\$317.66	\$339.69	\$339.69	\$357.98	\$357.98	\$433.76	\$433.76	\$368.43	\$368.43	\$323.88	\$323.88	\$309.69	\$309.69	\$331.16	\$331.16	
19	\$342.41	\$342.41	\$327.41	\$327.41	\$350.11	\$350.11	\$368.96	\$368.96	\$447.06	\$447.06	\$379.73	\$379.73	\$333.81	\$333.81	\$319.18	\$319.18	\$341.31	\$341.31	
20	\$352.96	\$352.96	\$337.50	\$337.50	\$360.90	\$360.90	\$380.33	\$380.33	\$460.84	\$460.84	\$391.43	\$391.43	\$344.10	\$344.10	\$329.02	\$329.02	\$351.83	\$351.83	
21	\$363.89	\$363.89	\$347.94	\$347.94	\$372.06	\$372.06	\$392.10	\$392.10	\$475.09	\$475.09	\$403.54	\$403.54	\$354.75	\$354.75	\$339.20	\$339.20	\$362.72	\$362.72	
22	\$363.89	\$363.89	\$347.94	\$347.94	\$372.06	\$372.06	\$392.10	\$392.10	\$475.09	\$475.09	\$403.54	\$403.54	\$354.75	\$354.75	\$339.20	\$339.20	\$362.72	\$362.72	
23	\$363.89	\$363.89	\$347.94	\$347.94	\$372.06	\$372.06	\$392.10	\$392.10	\$475.09	\$475.09	\$403.54	\$403.54	\$354.75	\$354.75	\$339.20	\$339.20	\$362.72	\$362.72	
24	\$363.89	\$363.89	\$347.94	\$347.94	\$372.06	\$372.06	\$392.10	\$392.10	\$475.09	\$475.09	\$403.54	\$403.54	\$354.75	\$354.75	\$339.20	\$339.20	\$362.72	\$362.72	
25	\$365.34	\$365.34	\$349.33	\$349.33	\$373.55	\$373.55	\$393.66	\$393.66	\$476.99	\$476.99	\$405.15	\$405.15	\$356.16	\$356.16	\$340.55	\$340.55	\$364.16	\$364.16	
26	\$372.61	\$372.61	\$356.29	\$356.29	\$380.99	\$380.99	\$401.50	\$401.50	\$486.49	\$486.49	\$413.22	\$413.22	\$363.25	\$363.25	\$347.34	\$347.34	\$371.42	\$371.42	
27	\$381.35	\$381.35	\$364.64	\$364.64	\$389.92	\$389.92	\$410.91	\$410.91	\$497.89	\$497.89	\$422.91	\$422.91	\$371.77	\$371.77	\$355.48	\$355.48	\$380.12	\$380.12	
28	\$395.54	\$395.54	\$378.21	\$378.21	\$404.43	\$404.43	\$426.20	\$426.20	\$516.42	\$516.42	\$438.65	\$438.65	\$385.60	\$385.60	\$368.71	\$368.71	\$394.27	\$394.27	
29	\$407.18	\$407.18	\$389.34	\$389.34	\$416.33	\$416.33	\$438.75	\$438.75	\$531.62	\$531.62	\$451.56	\$451.56	\$396.95	\$396.95	\$379.56	\$379.56	\$405.88	\$405.88	
30	\$413.00	\$413.00	\$394.91	\$394.91	\$422.28	\$422.28	\$445.02	\$445.02	\$539.23	\$539.23	\$458.02	\$458.02	\$402.63	\$402.63	\$384.99	\$384.99	\$411.68	\$411.68	
31	\$421.74	\$421.74	\$403.26	\$403.26	\$431.21	\$431.21	\$454.43	\$454.43	\$550.63	\$550.63	\$467.70	\$467.70	\$411.14	\$411.14	\$393.13	\$393.13	\$420.38	\$420.38	
32	\$430.47	\$430.47	\$411.61	\$411.61	\$440.14	\$440.14	\$463.84	\$463.84	\$562.03	\$562.03	\$477.39	\$477.39	\$419.66	\$419.66	\$401.27	\$401.27	\$429.09	\$429.09	
33	\$435.93	\$435.93	\$416.83	\$416.83	\$445.72	\$445.72	\$469.73	\$469.73	\$569.16	\$569.16	\$483.44	\$483.44	\$424.98	\$424.98	\$406.36	\$406.36	\$434.53	\$434.53	
34	\$441.75	\$441.75	\$422.39	\$422.39	\$451.68	\$451.68	\$476.00	\$476.00	\$576.76	\$576.76	\$489.90	\$489.90	\$430.66	\$430.66	\$411.78	\$411.78	\$440.33	\$440.33	
35	\$444.66	\$444.66	\$425.18	\$425.18	\$454.65	\$454.65	\$479.14	\$479.14	\$580.56	\$580.56	\$493.12	\$493.12	\$433.49	\$433.49	\$414.50	\$414.50	\$443.23	\$443.23	
36	\$447.57	\$447.57	\$427.96	\$427.96	\$457.63	\$457.63	\$482.27	\$482.27	\$584.36	\$584.36	\$496.35	\$496.35	\$436.33	\$436.33	\$417.21	\$417.21	\$446.14	\$446.14	
37	\$450.48	\$450.48	\$430.74	\$430.74	\$460.61	\$460.61	\$485.41	\$485.41	\$588.16	\$588.16	\$499.58	\$499.58	\$439.17	\$439.17	\$419.92	\$419.92	\$449.04	\$449.04	
38	\$453.39	\$453.39	\$433.53	\$433.53	\$463.58	\$463.58	\$488.55	\$488.55	\$591.96	\$591.96	\$502.81	\$502.81	\$442.01	\$442.01	\$422.64	\$422.64	\$451.94	\$451.94	
39	\$459.22	\$459.22	\$439.09	\$439.09	\$469.54	\$469.54	\$494.82	\$494.82	\$599.56	\$599.56	\$509.27	\$509.27	\$447.68	\$447.68	\$428.07	\$428.07	\$463.74	\$463.74	
40	\$465.04	\$465.04	\$444.66	\$444.66	\$475.49	\$475.49	\$501.09	\$501.09	\$607.16	\$607.16	\$515.72	\$515.72	\$453.36	\$453.36	\$433.49	\$433.49	\$465.55	\$465.55	
41	\$473.77	\$473.77	\$453.01	\$453.01	\$484.42	\$484.42	\$510.50	\$510.50	\$618.57	\$618.57	\$525.41	\$525.41	\$461.87	\$461.87	\$441.63	\$441.63	\$472.25	\$472.25	
42	\$482.14	\$482.14	\$461.01	\$461.01	\$492.98	\$492.98	\$519.52	\$519.52	\$629.49	\$629.49	\$534.69	\$534.69	\$470.03	\$470.03	\$449.43	\$449.43	\$480.59	\$480.59	
43	\$493.79	\$493.79	\$472.15	\$472.15	\$504.88	\$504.88	\$532.07	\$532.07	\$644.69	\$644.69	\$547.60	\$547.60	\$481.38	\$481.38	\$460.29	\$460.29	\$492.20	\$492.20	
44	\$508.34	\$508.34	\$486.06	\$486.06	\$519.76	\$519.76	\$547.75	\$547.75	\$663.70	\$663.70	\$563.74	\$563.74	\$495.57	\$495.57	\$473.86	\$473.86	\$506.71	\$506.71	
45	\$525.44	\$525.44	\$502.42	\$502.42	\$537.25	\$537.25	\$566.18	\$566.18	\$686.03	\$686.03	\$582.71	\$582.71	\$512.25	\$512.25	\$489.80	\$489.80	\$523.76	\$523.76	
46	\$545.82	\$545.82	\$521.90	\$521.90	\$558.09	\$558.09	\$588.14	\$588.14	\$712.63	\$712.63	\$605.31	\$605.31	\$532.11	\$532.11	\$508.79	\$508.79	\$544.07	\$544.07	
47	\$568.74	\$568.74	\$543.82	\$543.82	\$581.53	\$581.53	\$612.84	\$612.84	\$742.56	\$742.56	\$630.73	\$630.73	\$554.46	\$554.46	\$530.16	\$530.16	\$566.92	\$566.92	
48	\$594.94	\$594.94	\$568.87	\$568.87	\$608.31	\$608.31	\$641.07	\$641.07	\$776.77	\$776.77	\$659.79	\$659.79	\$580.00	\$580.00	\$554.59	\$554.59	\$593.03	\$593.03	
49	\$620.78	\$620.78	\$593.58	\$593.58	\$634.73	\$634.73	\$668.91	\$668.91	\$810.50	\$810.50	\$688.44	\$688.44	\$605.19	\$605.19	\$578.67	\$578.67	\$618.79	\$618.79	
50	\$649.89	\$649.89	\$621.41	\$621.41	\$664.49	\$664.49	\$700.27	\$700.27	\$848.51	\$848.51	\$720.72	\$720.72	\$633.57	\$633.57	\$605.80	\$605.80	\$647.80	\$647.80	
51	\$678.64	\$678.64	\$648.90	\$648.90	\$693.89	\$693.89	\$731.25	\$731.25	\$886.04	\$886.04	\$752.60	\$752.60	\$661.59	\$661.59	\$632.60	\$632.60	\$676.46	\$676.46	
52	\$710.29	\$710.29	\$679.17	\$679.17	\$726.26	\$726.26	\$765.36	\$765.36	\$927.37	\$927.37	\$787.71	\$787.71	\$692.45	\$692.45	\$662.11	\$662.11	\$708.01	\$708.01	
53	\$742.32	\$742.32	\$709.79	\$709.79	\$759.00	\$759.00	\$799.87	\$799.87	\$969.18	\$969.18	\$823.22	\$823.22	\$723.67	\$723.67	\$691.96	\$691.96	\$739.93	\$739.93	
54	\$776.88	\$776.88	\$742.84	\$742.84	\$794.34	\$794.34	\$837.11	\$837.11	\$1,014.31	\$1,014.31	\$861.56	\$861.56	\$757.37	\$757.37	\$724.18	\$724.18	\$774.39	\$774.39	
55	\$811.45	\$811.45	\$775.89	\$775.89	\$829.69	\$829.69	\$874.36	\$874.36	\$1,059.45	\$1,059.45	\$899.89	\$899.89	\$791.07	\$791.07	\$756.41	\$756.41	\$808.85	\$808.85	
56	\$848.93	\$848.93	\$811.73	\$811.73	\$868.01	\$868.01	\$914.75	\$914.75	\$1,108.38	\$1,108.38	\$941.46	\$941.46	\$827.61	\$827.61	\$791.34	\$791.34	\$846.21	\$846.21	
57	\$886.78	\$886.78	\$847.92	\$847.92	\$906.70	\$906.70	\$955.53	\$955.53	\$1,157.79	\$1,157.79	\$983.42	\$983.42	\$864.50	\$864.50	\$826.62	\$826.62	\$883.93	\$883.93	
58	\$927.17	\$927.17	\$886.54	\$886.54	\$948.00	\$948.00	\$999.05	\$999.05	\$1,210.53	\$1,210.53	\$1,028.22	\$1,028.22	\$903.88	\$903.88	\$864.27	\$864.27	\$924.19	\$924.19	
59	\$947.18	\$947.18	\$905.67	\$905.67	\$1,020.61	\$1,020.61	\$1,236.65	\$1,236.65	\$1,263.65	\$1,263.65	\$1,050.41	\$1,050.41	\$923.39	\$923.39	\$882.93	\$882.93	\$944.14	\$944.14	
60	\$987.57	\$987.57	\$944.29	\$944.29	\$1,009.76	\$1,009.76	\$1,064.13	\$1,064.13	\$1,289.39	\$1,289.39	\$1,095.20	\$1,095.20	\$962.77	\$962.77	\$920.58	\$920.58	\$984.40	\$984.40	
61	\$1,022.50	\$1,022.50	\$977.70	\$977.70	\$1,045.48	\$1,045.48	\$1,101.78	\$1,101.78	\$1,335.00	\$1,335.00	\$1,133.94	\$1,133.94	\$996.82	\$996.82	\$953.14	\$953.14	\$1,019.22	\$1,019.22	
62	\$1,045.43	\$1,045.43	\$999.62	\$999.62	\$1,068.92	\$1,068.92	\$1,126.48	\$1,126.48	\$1,364.93	\$1,364.93	\$1,159.37	\$1,159.37	\$1,019.17	\$1,019.17	\$974.51	\$974.51			

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

HIOS Plan ID (On Exchange)=>	22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117	
HIOS Plan ID (Off Exchange)=>	22444PA0060116		22444PA0060116		22444PA0060116		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117		22444PA0060117	
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/500		Geisinger Marketplace HMO 20/40/500		Geisinger Marketplace HMO 20/40/500		Geisinger Marketplace HMO 20/40/1000		Geisinger Marketplace HMO 20/40/1000		Geisinger Marketplace HMO 20/40/1000		Geisinger Marketplace HMO 20/40/1000		Geisinger Marketplace HMO 20/40/1000		Geisinger Marketplace HMO 20/40/1000	
Form # =>	M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$500 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0		Med: \$1,000 / Rx: \$0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40		\$20/\$40	
OOP Maximum =>	\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350		\$7,350	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$292.42	\$292.42	\$354.31	\$354.31	\$300.95	\$300.95	\$261.93	\$261.93	\$250.45	\$250.45	\$267.81	\$267.81	\$282.23	\$282.23	\$341.97	\$341.97	\$290.47	\$290.47
15	\$318.41	\$318.41	\$385.81	\$385.81	\$327.71	\$327.71	\$285.21	\$285.21	\$272.71	\$272.71	\$291.62	\$291.62	\$307.32	\$307.32	\$372.37	\$372.37	\$316.29	\$316.29
16	\$328.35	\$328.35	\$397.85	\$397.85	\$337.93	\$337.93	\$294.11	\$294.11	\$281.22	\$281.22	\$300.72	\$300.72	\$316.91	\$316.91	\$383.99	\$383.99	\$326.16	\$326.16
17	\$338.29	\$338.29	\$409.89	\$409.89	\$348.16	\$348.16	\$303.01	\$303.01	\$289.73	\$289.73	\$309.82	\$309.82	\$326.50	\$326.50	\$395.62	\$395.62	\$336.04	\$336.04
18	\$348.99	\$348.99	\$422.86	\$422.86	\$359.18	\$359.18	\$312.60	\$312.60	\$298.90	\$298.90	\$319.62	\$319.62	\$336.83	\$336.83	\$408.13	\$408.13	\$346.67	\$346.67
19	\$359.69	\$359.69	\$435.83	\$435.83	\$370.19	\$370.19	\$322.18	\$322.18	\$308.07	\$308.07	\$329.43	\$329.43	\$347.16	\$347.16	\$420.65	\$420.65	\$357.30	\$357.30
20	\$370.78	\$370.78	\$449.26	\$449.26	\$381.60	\$381.60	\$332.11	\$332.11	\$317.56	\$317.56	\$339.58	\$339.58	\$357.86	\$357.86	\$433.61	\$433.61	\$368.31	\$368.31
21	\$382.25	\$382.25	\$463.16	\$463.16	\$393.41	\$393.41	\$342.39	\$342.39	\$327.39	\$327.39	\$350.08	\$350.08	\$368.94	\$368.94	\$447.03	\$447.03	\$379.71	\$379.71
22	\$382.25	\$382.25	\$463.16	\$463.16	\$393.41	\$393.41	\$342.39	\$342.39	\$327.39	\$327.39	\$350.08	\$350.08	\$368.94	\$368.94	\$447.03	\$447.03	\$379.71	\$379.71
23	\$382.25	\$382.25	\$463.16	\$463.16	\$393.41	\$393.41	\$342.39	\$342.39	\$327.39	\$327.39	\$350.08	\$350.08	\$368.94	\$368.94	\$447.03	\$447.03	\$379.71	\$379.71
24	\$382.25	\$382.25	\$463.16	\$463.16	\$393.41	\$393.41	\$342.39	\$342.39	\$327.39	\$327.39	\$350.08	\$350.08	\$368.94	\$368.94	\$447.03	\$447.03	\$379.71	\$379.71
25	\$383.77	\$383.77	\$465.01	\$465.01	\$394.98	\$394.98	\$343.76	\$343.76	\$328.69	\$328.69	\$351.48	\$351.48	\$370.41	\$370.41	\$448.81	\$448.81	\$381.22	\$381.22
26	\$391.42	\$391.42	\$474.27	\$474.27	\$402.85	\$402.85	\$350.60	\$350.60	\$335.24	\$335.24	\$358.48	\$358.48	\$377.78	\$377.78	\$457.75	\$457.75	\$388.81	\$388.81
27	\$400.59	\$400.59	\$485.39	\$485.39	\$412.29	\$412.29	\$358.82	\$358.82	\$343.10	\$343.10	\$366.88	\$366.88	\$386.64	\$386.64	\$468.48	\$468.48	\$397.93	\$397.93
28	\$415.50	\$415.50	\$503.45	\$503.45	\$427.63	\$427.63	\$372.17	\$372.17	\$355.86	\$355.86	\$380.54	\$380.54	\$401.03	\$401.03	\$485.92	\$485.92	\$412.74	\$412.74
29	\$427.73	\$427.73	\$518.27	\$518.27	\$440.22	\$440.22	\$383.13	\$383.13	\$366.34	\$366.34	\$391.74	\$391.74	\$412.83	\$412.83	\$500.22	\$500.22	\$424.89	\$424.89
30	\$433.85	\$433.85	\$525.68	\$525.68	\$446.51	\$446.51	\$388.61	\$388.61	\$371.58	\$371.58	\$397.34	\$397.34	\$418.74	\$418.74	\$507.37	\$507.37	\$430.96	\$430.96
31	\$443.02	\$443.02	\$536.80	\$536.80	\$455.95	\$455.95	\$396.82	\$396.82	\$379.44	\$379.44	\$405.74	\$405.74	\$427.59	\$427.59	\$518.10	\$518.10	\$440.07	\$440.07
32	\$452.19	\$452.19	\$547.91	\$547.91	\$465.40	\$465.40	\$405.04	\$405.04	\$387.29	\$387.29	\$414.14	\$414.14	\$436.44	\$436.44	\$528.83	\$528.83	\$449.19	\$449.19
33	\$457.93	\$457.93	\$554.86	\$554.86	\$471.30	\$471.30	\$410.18	\$410.18	\$392.20	\$392.20	\$419.40	\$419.40	\$441.98	\$441.98	\$535.54	\$535.54	\$454.88	\$454.88
34	\$464.04	\$464.04	\$562.27	\$562.27	\$477.59	\$477.59	\$415.66	\$415.66	\$397.44	\$397.44	\$425.00	\$425.00	\$447.88	\$447.88	\$542.69	\$542.69	\$460.96	\$460.96
35	\$467.10	\$467.10	\$565.98	\$565.98	\$480.74	\$480.74	\$418.40	\$418.40	\$400.06	\$400.06	\$427.80	\$427.80	\$450.83	\$450.83	\$546.26	\$546.26	\$464.00	\$464.00
36	\$470.16	\$470.16	\$569.68	\$569.68	\$483.89	\$483.89	\$421.13	\$421.13	\$402.68	\$402.68	\$430.60	\$430.60	\$453.78	\$453.78	\$549.84	\$549.84	\$467.03	\$467.03
37	\$473.22	\$473.22	\$573.39	\$573.39	\$487.03	\$487.03	\$423.87	\$423.87	\$405.30	\$405.30	\$433.40	\$433.40	\$456.74	\$456.74	\$553.42	\$553.42	\$470.07	\$470.07
38	\$476.27	\$476.27	\$577.09	\$577.09	\$490.18	\$490.18	\$426.61	\$426.61	\$407.92	\$407.92	\$436.20	\$436.20	\$459.69	\$459.69	\$556.99	\$556.99	\$473.11	\$473.11
39	\$482.39	\$482.39	\$584.50	\$584.50	\$496.48	\$496.48	\$432.09	\$432.09	\$413.16	\$413.16	\$441.80	\$441.80	\$465.59	\$465.59	\$564.15	\$564.15	\$479.18	\$479.18
40	\$488.51	\$488.51	\$591.91	\$591.91	\$502.77	\$502.77	\$437.57	\$437.57	\$418.39	\$418.39	\$447.40	\$447.40	\$471.49	\$471.49	\$571.30	\$571.30	\$485.26	\$485.26
41	\$497.68	\$497.68	\$603.03	\$603.03	\$512.21	\$512.21	\$445.79	\$445.79	\$426.25	\$426.25	\$455.80	\$455.80	\$480.35	\$480.35	\$582.03	\$582.03	\$494.37	\$494.37
42	\$506.47	\$506.47	\$613.68	\$613.68	\$521.26	\$521.26	\$453.66	\$453.66	\$433.78	\$433.78	\$463.86	\$463.86	\$488.83	\$488.83	\$592.31	\$592.31	\$503.10	\$503.10
43	\$518.70	\$518.70	\$628.50	\$628.50	\$533.85	\$533.85	\$464.62	\$464.62	\$444.26	\$444.26	\$475.06	\$475.06	\$500.64	\$500.64	\$606.61	\$606.61	\$515.26	\$515.26
44	\$533.99	\$533.99	\$647.03	\$647.03	\$549.58	\$549.58	\$478.31	\$478.31	\$457.35	\$457.35	\$489.06	\$489.06	\$515.40	\$515.40	\$624.49	\$624.49	\$530.44	\$530.44
45	\$551.96	\$551.96	\$668.80	\$668.80	\$568.07	\$568.07	\$494.40	\$494.40	\$472.74	\$472.74	\$505.52	\$505.52	\$532.74	\$532.74	\$645.50	\$645.50	\$548.29	\$548.29
46	\$573.36	\$573.36	\$694.73	\$694.73	\$590.11	\$590.11	\$513.58	\$513.58	\$491.07	\$491.07	\$525.12	\$525.12	\$553.40	\$553.40	\$670.54	\$670.54	\$569.55	\$569.55
47	\$597.45	\$597.45	\$723.91	\$723.91	\$614.89	\$614.89	\$535.15	\$535.15	\$511.70	\$511.70	\$547.17	\$547.17	\$576.64	\$576.64	\$698.70	\$698.70	\$593.47	\$593.47
48	\$624.97	\$624.97	\$757.26	\$757.26	\$643.21	\$643.21	\$559.80	\$559.80	\$535.27	\$535.27	\$572.38	\$572.38	\$603.20	\$603.20	\$730.89	\$730.89	\$620.81	\$620.81
49	\$652.11	\$652.11	\$790.14	\$790.14	\$671.15	\$671.15	\$584.11	\$584.11	\$558.51	\$558.51	\$597.24	\$597.24	\$629.39	\$629.39	\$762.62	\$762.62	\$647.77	\$647.77
50	\$682.69	\$682.69	\$827.20	\$827.20	\$702.62	\$702.62	\$611.50	\$611.50	\$584.70	\$584.70	\$625.24	\$625.24	\$658.91	\$658.91	\$798.39	\$798.39	\$678.15	\$678.15
51	\$712.88	\$712.88	\$863.79	\$863.79	\$733.70	\$733.70	\$638.55	\$638.55	\$610.57	\$610.57	\$652.90	\$652.90	\$688.05	\$688.05	\$833.70	\$833.70	\$708.14	\$708.14
52	\$746.14	\$746.14	\$904.08	\$904.08	\$767.92	\$767.92	\$668.34	\$668.34	\$639.05	\$639.05	\$683.36	\$683.36	\$720.15	\$720.15	\$872.59	\$872.59	\$741.18	\$741.18
53	\$779.78	\$779.78	\$944.84	\$944.84	\$802.54	\$802.54	\$698.47	\$698.47	\$667.86	\$667.86	\$714.16	\$714.16	\$752.62	\$752.62	\$911.93	\$911.93	\$774.59	\$774.59
54	\$816.09	\$816.09	\$988.84	\$988.84	\$839.92	\$839.92	\$730.99	\$730.99	\$698.96	\$698.96	\$747.42	\$747.42	\$787.67	\$787.67	\$954.40	\$954.40	\$810.66	\$810.66
55	\$852.40	\$852.40	\$1,032.84	\$1,032.84	\$877.29	\$877.29	\$763.52	\$763.52	\$730.06	\$730.06	\$780.68	\$780.68	\$822.71	\$822.71	\$996.87	\$996.87	\$846.74	\$846.74
56	\$891.77	\$891.77	\$1,080.54	\$1,080.54	\$917.81	\$917.81	\$798.79	\$798.79	\$763.78	\$763.78	\$816.74	\$816.74	\$860.71	\$860.71	\$1,042.91	\$1,042.91	\$885.84	\$885.84
57	\$931.53	\$931.53	\$1,128.71	\$1,128.71	\$958.72	\$958.72	\$834.39	\$834.39	\$797.83	\$797.83	\$853.14	\$853.14	\$899.08	\$899.08	\$1,089.40	\$1,089.40	\$925.33	\$925.33
58	\$973.96	\$973.96	\$1,180.12	\$1,180.12	\$1,002.39	\$1,002.39	\$872.40	\$872.40	\$834.17	\$834.17	\$892.00	\$892.00	\$940.03	\$940.03	\$1,139.02	\$1,139.02	\$967.48	\$967.48
59	\$994.98	\$994.98	\$1,205.59	\$1,205.59	\$1,024.03	\$1,024.03	\$891.23	\$891.23	\$852.18	\$852.18	\$911.26	\$911.26	\$960.33	\$960.33	\$1,163.61	\$1,163.61	\$988.36	\$988.36
60	\$1,037.41	\$1,037.41	\$1,257.00	\$1,257.00	\$1,067.70	\$1,067.70	\$929.23	\$929.23	\$888.52	\$888.52	\$950.12	\$950.12	\$1,001.28	\$1,001.28	\$1,213.23	\$1,213.23	\$1,030.51	\$1,030.51
61	\$1,074.10	\$1,074.10	\$1,301.47	\$1,301.47	\$1,105.46	\$1,105.46	\$962.10	\$962.10	\$919.94	\$919.94	\$983.72	\$983.72	\$1,036.69	\$1,036.69	\$1,256.14	\$1,256.14	\$1,066.96	\$1,066.96
62	\$1,098.18	\$1,098.18	\$1,330.65	\$1,330.65	\$1,130.25	\$1,130.25	\$983.67	\$983.67	\$940.57	\$940.57	\$1,005.78	\$1,005.78	\$1,059.94	\$1,059.94	\$1,284.30	\$1		

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

HIOS Plan ID (On Exchange)=>	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060118	22444PA0060119	22444PA0060119	22444PA0060119
HIOS Plan ID (Off Exchange)=>	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 5
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver
Deductible =>	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$35/\$70	\$35/\$70	\$35/\$70
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,500	\$7,500	\$7,500
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$255.77	\$255.77	\$244.56	\$244.56	\$261.52	\$261.52	\$275.60	\$275.60	\$333.94	\$333.94
15	\$278.51	\$278.51	\$266.30	\$266.30	\$284.77	\$284.77	\$300.10	\$300.10	\$363.62	\$363.62
16	\$287.20	\$287.20	\$274.61	\$274.61	\$293.65	\$293.65	\$309.47	\$309.47	\$374.97	\$374.97
17	\$295.89	\$295.89	\$282.93	\$282.93	\$302.54	\$302.54	\$318.83	\$318.83	\$386.32	\$386.32
18	\$305.25	\$305.25	\$291.88	\$291.88	\$312.11	\$312.11	\$328.92	\$328.92	\$398.55	\$398.55
19	\$314.62	\$314.62	\$300.83	\$300.83	\$321.69	\$321.69	\$339.01	\$339.01	\$410.77	\$410.77
20	\$324.31	\$324.31	\$310.10	\$310.10	\$331.60	\$331.60	\$349.45	\$349.45	\$423.43	\$423.43
21	\$334.35	\$334.35	\$319.70	\$319.70	\$341.86	\$341.86	\$360.27	\$360.27	\$436.53	\$436.53
22	\$334.35	\$334.35	\$319.70	\$319.70	\$341.86	\$341.86	\$360.27	\$360.27	\$436.53	\$436.53
23	\$334.35	\$334.35	\$319.70	\$319.70	\$341.86	\$341.86	\$360.27	\$360.27	\$436.53	\$436.53
24	\$334.35	\$334.35	\$319.70	\$319.70	\$341.86	\$341.86	\$360.27	\$360.27	\$436.53	\$436.53
25	\$335.68	\$335.68	\$320.97	\$320.97	\$343.22	\$343.22	\$361.70	\$361.70	\$438.27	\$438.27
26	\$342.37	\$342.37	\$327.36	\$327.36	\$350.06	\$350.06	\$368.91	\$368.91	\$447.00	\$447.00
27	\$350.39	\$350.39	\$335.04	\$335.04	\$358.26	\$358.26	\$377.56	\$377.56	\$457.48	\$457.48
28	\$363.43	\$363.43	\$347.50	\$347.50	\$371.60	\$371.60	\$391.61	\$391.61	\$474.50	\$474.50
29	\$374.13	\$374.13	\$357.73	\$357.73	\$382.54	\$382.54	\$403.13	\$403.13	\$488.47	\$488.47
30	\$379.48	\$379.48	\$362.85	\$362.85	\$388.01	\$388.01	\$408.90	\$408.90	\$495.45	\$495.45
31	\$387.50	\$387.50	\$370.52	\$370.52	\$396.21	\$396.21	\$417.54	\$417.54	\$505.93	\$505.93
32	\$395.53	\$395.53	\$378.19	\$378.19	\$404.41	\$404.41	\$426.19	\$426.19	\$516.41	\$516.41
33	\$400.54	\$400.54	\$382.99	\$382.99	\$409.54	\$409.54	\$431.59	\$431.59	\$522.95	\$522.95
34	\$405.89	\$405.89	\$388.10	\$388.10	\$415.01	\$415.01	\$437.36	\$437.36	\$529.94	\$529.94
35	\$408.57	\$408.57	\$390.66	\$390.66	\$417.75	\$417.75	\$440.24	\$440.24	\$533.43	\$533.43
36	\$411.24	\$411.24	\$393.22	\$393.22	\$420.48	\$420.48	\$443.12	\$443.12	\$536.92	\$536.92
37	\$413.92	\$413.92	\$395.78	\$395.78	\$423.22	\$423.22	\$446.01	\$446.01	\$540.42	\$540.42
38	\$416.59	\$416.59	\$398.33	\$398.33	\$425.95	\$425.95	\$448.89	\$448.89	\$543.91	\$543.91
39	\$421.94	\$421.94	\$403.45	\$403.45	\$431.42	\$431.42	\$454.65	\$454.65	\$550.89	\$550.89
40	\$427.29	\$427.29	\$408.56	\$408.56	\$436.89	\$436.89	\$460.42	\$460.42	\$557.88	\$557.88
41	\$435.31	\$435.31	\$416.24	\$416.24	\$445.10	\$445.10	\$469.06	\$469.06	\$568.35	\$568.35
42	\$443.00	\$443.00	\$423.59	\$423.59	\$452.96	\$452.96	\$477.35	\$477.35	\$578.39	\$578.39
43	\$453.70	\$453.70	\$433.82	\$433.82	\$463.90	\$463.90	\$488.88	\$488.88	\$592.36	\$592.36
44	\$467.08	\$467.08	\$446.61	\$446.61	\$477.57	\$477.57	\$503.29	\$503.29	\$609.82	\$609.82
45	\$482.79	\$482.79	\$461.63	\$461.63	\$493.64	\$493.64	\$520.22	\$520.22	\$630.34	\$630.34
46	\$501.51	\$501.51	\$479.54	\$479.54	\$512.78	\$512.78	\$540.39	\$540.39	\$654.78	\$654.78
47	\$522.58	\$522.58	\$499.68	\$499.68	\$534.32	\$534.32	\$563.09	\$563.09	\$682.29	\$682.29
48	\$546.65	\$546.65	\$522.69	\$522.69	\$558.93	\$558.93	\$589.03	\$589.03	\$713.71	\$713.71
49	\$570.39	\$570.39	\$545.39	\$545.39	\$583.20	\$583.20	\$614.61	\$614.61	\$744.71	\$744.71
50	\$597.13	\$597.13	\$570.97	\$570.97	\$610.55	\$610.55	\$643.43	\$643.43	\$779.63	\$779.63
51	\$623.55	\$623.55	\$596.22	\$596.22	\$637.56	\$637.56	\$671.89	\$671.89	\$814.11	\$814.11
52	\$652.64	\$652.64	\$624.04	\$624.04	\$667.30	\$667.30	\$703.23	\$703.23	\$852.09	\$852.09
53	\$682.06	\$682.06	\$652.17	\$652.17	\$697.38	\$697.38	\$734.94	\$734.94	\$890.51	\$890.51
54	\$713.82	\$713.82	\$682.54	\$682.54	\$729.86	\$729.86	\$769.16	\$769.16	\$931.98	\$931.98
55	\$745.58	\$745.58	\$712.91	\$712.91	\$762.34	\$762.34	\$803.39	\$803.39	\$973.45	\$973.45
56	\$780.02	\$780.02	\$745.84	\$745.84	\$797.55	\$797.55	\$840.49	\$840.49	\$1,018.41	\$1,018.41
57	\$814.79	\$814.79	\$779.09	\$779.09	\$833.10	\$833.10	\$877.96	\$877.96	\$1,063.81	\$1,063.81
58	\$851.90	\$851.90	\$814.57	\$814.57	\$871.05	\$871.05	\$917.95	\$917.95	\$1,112.26	\$1,112.26
59	\$870.29	\$870.29	\$832.16	\$832.16	\$889.85	\$889.85	\$937.76	\$937.76	\$1,136.27	\$1,136.27
60	\$907.40	\$907.40	\$867.64	\$867.64	\$927.79	\$927.79	\$977.75	\$977.75	\$1,184.72	\$1,184.72
61	\$939.50	\$939.50	\$898.33	\$898.33	\$960.61	\$960.61	\$1,012.34	\$1,012.34	\$1,226.63	\$1,226.63
62	\$960.56	\$960.56	\$918.47	\$918.47	\$982.15	\$982.15	\$1,035.03	\$1,035.03	\$1,254.13	\$1,254.13
63	\$986.98	\$986.98	\$943.73	\$943.73	\$1,009.16	\$1,009.16	\$1,063.50	\$1,063.50	\$1,288.62	\$1,288.62
64+	\$1,003.03	\$1,003.03	\$959.07	\$959.07	\$1,025.57	\$1,025.57	\$1,080.79	\$1,080.79	\$1,309.57	\$1,309.57

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

HIOS Plan ID (On Exchange)=>	22444PA0060119		22444PA0060119		22444PA0060119		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120	
HIOS Plan ID (Off Exchange)=>	22444PA0060119		22444PA0060119		22444PA0060119		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120		22444PA0060120	
Plan Marketing Name =>	Geisinger Marketplace HMO 35/70/4000		Geisinger Marketplace HMO 35/70/4000		Geisinger Marketplace HMO 35/70/4000		Geisinger Marketplace HMO 15/30/400		Geisinger Marketplace HMO 15/30/400		Geisinger Marketplace HMO 15/30/400		Geisinger Marketplace HMO 15/30/400		Geisinger Marketplace HMO 15/30/400		Geisinger Marketplace HMO 15/30/400	
Form # =>	M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19		M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 6		Rating Area 7		Rating Area 9		Rating Area 2		Rating Area 3		Rating Area 5		Rating Area 6		Rating Area 7		Rating Area 9	
Network =>	Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO		Geisinger Marketplace HMO	
Metal =>	Silver		Silver		Silver		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	Med: \$4,000 / Rx: \$500		Med: \$4,000 / Rx: \$500		Med: \$4,000 / Rx: \$500		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0		Med: \$400 / Rx: \$0	
Coinsurance =>	0%		0%		0%		0%		0%		0%		0%		0%		0%	
Copays =>	\$35/\$70		\$35/\$70		\$35/\$70		\$15/\$30		\$15/\$30		\$15/\$30		\$15/\$30		\$15/\$30		\$15/\$30	
OOP Maximum =>	\$7,500		\$7,500		\$7,500		\$2,000		\$2,000		\$2,000		\$2,000		\$2,000		\$2,000	
Pediatric Dental (Yes/No) =>	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
0 - 14	\$240.57	\$240.57	\$291.49	\$291.49	\$247.59	\$247.59	\$282.47	\$282.47	\$270.09	\$270.09	\$288.81	\$288.81	\$304.36	\$304.36	\$368.79	\$368.79	\$313.25	\$313.25
15	\$261.95	\$261.95	\$317.40	\$317.40	\$269.60	\$269.60	\$307.57	\$307.57	\$294.10	\$294.10	\$314.49	\$314.49	\$331.42	\$331.42	\$401.57	\$401.57	\$341.10	\$341.10
16	\$270.13	\$270.13	\$327.31	\$327.31	\$278.02	\$278.02	\$317.17	\$317.17	\$303.28	\$303.28	\$324.30	\$324.30	\$341.76	\$341.76	\$414.11	\$414.11	\$351.74	\$351.74
17	\$278.30	\$278.30	\$337.22	\$337.22	\$286.43	\$286.43	\$326.77	\$326.77	\$312.45	\$312.45	\$334.12	\$334.12	\$352.11	\$352.11	\$426.64	\$426.64	\$362.39	\$362.39
18	\$287.11	\$287.11	\$347.88	\$347.88	\$295.49	\$295.49	\$337.11	\$337.11	\$322.34	\$322.34	\$344.69	\$344.69	\$363.25	\$363.25	\$440.14	\$440.14	\$373.85	\$373.85
19	\$295.91	\$295.91	\$358.55	\$358.55	\$304.55	\$304.55	\$347.45	\$347.45	\$332.23	\$332.23	\$355.26	\$355.26	\$374.39	\$374.39	\$453.64	\$453.64	\$385.32	\$385.32
20	\$305.03	\$305.03	\$369.60	\$369.60	\$313.94	\$313.94	\$358.16	\$358.16	\$342.46	\$342.46	\$366.21	\$366.21	\$385.93	\$385.93	\$467.62	\$467.62	\$397.19	\$397.19
21	\$314.47	\$314.47	\$381.04	\$381.04	\$323.66	\$323.66	\$369.24	\$369.24	\$353.06	\$353.06	\$377.54	\$377.54	\$397.87	\$397.87	\$482.09	\$482.09	\$409.48	\$409.48
22	\$314.47	\$314.47	\$381.04	\$381.04	\$323.66	\$323.66	\$369.24	\$369.24	\$353.06	\$353.06	\$377.54	\$377.54	\$397.87	\$397.87	\$482.09	\$482.09	\$409.48	\$409.48
23	\$314.47	\$314.47	\$381.04	\$381.04	\$323.66	\$323.66	\$369.24	\$369.24	\$353.06	\$353.06	\$377.54	\$377.54	\$397.87	\$397.87	\$482.09	\$482.09	\$409.48	\$409.48
24	\$314.47	\$314.47	\$381.04	\$381.04	\$323.66	\$323.66	\$369.24	\$369.24	\$353.06	\$353.06	\$377.54	\$377.54	\$397.87	\$397.87	\$482.09	\$482.09	\$409.48	\$409.48
25	\$315.73	\$315.73	\$382.56	\$382.56	\$324.94	\$324.94	\$370.71	\$370.71	\$354.47	\$354.47	\$379.04	\$379.04	\$399.45	\$399.45	\$484.01	\$484.01	\$411.12	\$411.12
26	\$322.02	\$322.02	\$390.18	\$390.18	\$331.42	\$331.42	\$378.10	\$378.10	\$361.53	\$361.53	\$386.59	\$386.59	\$407.41	\$407.41	\$493.65	\$493.65	\$419.31	\$419.31
27	\$329.56	\$329.56	\$399.32	\$399.32	\$339.19	\$339.19	\$386.96	\$386.96	\$370.00	\$370.00	\$395.66	\$395.66	\$416.96	\$416.96	\$505.22	\$505.22	\$429.13	\$429.13
28	\$341.83	\$341.83	\$414.18	\$414.18	\$351.81	\$351.81	\$401.36	\$401.36	\$383.77	\$383.77	\$410.38	\$410.38	\$432.48	\$432.48	\$524.02	\$524.02	\$445.10	\$445.10
29	\$351.89	\$351.89	\$426.38	\$426.38	\$362.16	\$362.16	\$413.18	\$413.18	\$395.07	\$395.07	\$422.46	\$422.46	\$445.21	\$445.21	\$539.45	\$539.45	\$458.21	\$458.21
30	\$356.92	\$356.92	\$432.47	\$432.47	\$367.34	\$367.34	\$419.08	\$419.08	\$400.72	\$400.72	\$428.50	\$428.50	\$451.57	\$451.57	\$547.16	\$547.16	\$464.76	\$464.76
31	\$364.47	\$364.47	\$441.62	\$441.62	\$375.11	\$375.11	\$427.94	\$427.94	\$409.19	\$409.19	\$437.56	\$437.56	\$461.12	\$461.12	\$558.73	\$558.73	\$474.59	\$474.59
32	\$372.02	\$372.02	\$450.76	\$450.76	\$382.88	\$382.88	\$436.81	\$436.81	\$417.67	\$417.67	\$446.62	\$446.62	\$470.67	\$470.67	\$570.30	\$570.30	\$484.41	\$484.41
33	\$376.73	\$376.73	\$456.48	\$456.48	\$387.73	\$387.73	\$442.34	\$442.34	\$422.96	\$422.96	\$452.29	\$452.29	\$476.64	\$476.64	\$577.53	\$577.53	\$490.56	\$490.56
34	\$381.76	\$381.76	\$462.58	\$462.58	\$392.91	\$392.91	\$448.25	\$448.25	\$428.61	\$428.61	\$458.33	\$458.33	\$483.00	\$483.00	\$585.25	\$585.25	\$497.11	\$497.11
35	\$384.28	\$384.28	\$465.62	\$465.62	\$395.50	\$395.50	\$451.21	\$451.21	\$431.43	\$431.43	\$461.35	\$461.35	\$486.19	\$486.19	\$589.10	\$589.10	\$500.38	\$500.38
36	\$386.80	\$386.80	\$468.67	\$468.67	\$398.09	\$398.09	\$454.16	\$454.16	\$434.26	\$434.26	\$464.37	\$464.37	\$489.37	\$489.37	\$592.96	\$592.96	\$503.66	\$503.66
37	\$389.31	\$389.31	\$471.72	\$471.72	\$400.68	\$400.68	\$457.11	\$457.11	\$437.08	\$437.08	\$467.39	\$467.39	\$492.55	\$492.55	\$596.82	\$596.82	\$506.93	\$506.93
38	\$391.83	\$391.83	\$474.77	\$474.77	\$403.27	\$403.27	\$460.07	\$460.07	\$439.91	\$439.91	\$470.41	\$470.41	\$495.74	\$495.74	\$600.67	\$600.67	\$510.21	\$510.21
39	\$396.86	\$396.86	\$480.87	\$480.87	\$408.45	\$408.45	\$465.98	\$465.98	\$445.56	\$445.56	\$476.45	\$476.45	\$502.10	\$502.10	\$608.39	\$608.39	\$516.76	\$516.76
40	\$401.89	\$401.89	\$486.96	\$486.96	\$413.62	\$413.62	\$471.88	\$471.88	\$451.21	\$451.21	\$482.49	\$482.49	\$508.47	\$508.47	\$616.10	\$616.10	\$523.31	\$523.31
41	\$409.44	\$409.44	\$496.11	\$496.11	\$421.39	\$421.39	\$480.75	\$480.75	\$459.68	\$459.68	\$491.55	\$491.55	\$518.02	\$518.02	\$627.67	\$627.67	\$533.14	\$533.14
42	\$416.67	\$416.67	\$504.87	\$504.87	\$428.84	\$428.84	\$489.24	\$489.24	\$467.80	\$467.80	\$500.23	\$500.23	\$527.17	\$527.17	\$638.76	\$638.76	\$542.56	\$542.56
43	\$426.73	\$426.73	\$517.06	\$517.06	\$439.19	\$439.19	\$501.05	\$501.05	\$479.10	\$479.10	\$512.31	\$512.31	\$539.90	\$539.90	\$654.18	\$654.18	\$555.66	\$555.66
44	\$439.31	\$439.31	\$532.31	\$532.31	\$452.14	\$452.14	\$515.82	\$515.82	\$493.22	\$493.22	\$527.41	\$527.41	\$555.81	\$555.81	\$673.47	\$673.47	\$572.04	\$572.04
45	\$454.09	\$454.09	\$550.21	\$550.21	\$467.35	\$467.35	\$533.18	\$533.18	\$509.81	\$509.81	\$545.16	\$545.16	\$574.51	\$574.51	\$696.13	\$696.13	\$591.29	\$591.29
46	\$471.70	\$471.70	\$571.55	\$571.55	\$485.48	\$485.48	\$553.85	\$553.85	\$529.58	\$529.58	\$566.30	\$566.30	\$596.79	\$596.79	\$723.12	\$723.12	\$614.22	\$614.22
47	\$491.51	\$491.51	\$595.56	\$595.56	\$505.87	\$505.87	\$577.12	\$577.12	\$551.83	\$551.83	\$590.08	\$590.08	\$621.86	\$621.86	\$753.49	\$753.49	\$640.02	\$640.02
48	\$514.16	\$514.16	\$622.99	\$622.99	\$529.17	\$529.17	\$603.70	\$603.70	\$577.25	\$577.25	\$617.27	\$617.27	\$650.50	\$650.50	\$788.20	\$788.20	\$669.50	\$669.50
49	\$536.48	\$536.48	\$650.05	\$650.05	\$552.15	\$552.15	\$629.92	\$629.92	\$602.31	\$602.31	\$644.07	\$644.07	\$678.75	\$678.75	\$822.43	\$822.43	\$698.57	\$698.57
50	\$561.64	\$561.64	\$680.53	\$680.53	\$578.04	\$578.04	\$659.46	\$659.46	\$630.56	\$630.56	\$674.27	\$674.27	\$710.58	\$710.58	\$861.00	\$861.00	\$731.33	\$731.33
51	\$586.48	\$586.48	\$710.63	\$710.63	\$603.61	\$603.61	\$688.63	\$688.63	\$658.45	\$658.45	\$704.10	\$704.10	\$742.01	\$742.01	\$899.08	\$899.08	\$763.68	\$763.68
52	\$613.84	\$613.84	\$743.78	\$743.78	\$631.77	\$631.77	\$720.75	\$720.75	\$689.17	\$689.17	\$736.95	\$736.95	\$776.63	\$776.63	\$941.02	\$941.02	\$799.30	\$799.30
53	\$641.52	\$641.52	\$777.31	\$777.31	\$660.25	\$660.25	\$753.24	\$753.24	\$720.23	\$720.23	\$770.17	\$770.17	\$811.64	\$811.64	\$983.45	\$983.45	\$835.34	\$835.34
54	\$671.39	\$671.39	\$813.51	\$813.51	\$690.99	\$690.99	\$788.32	\$788.32	\$753.77	\$753.77	\$806.03	\$806.03	\$849.44	\$849.44	\$1,029.24	\$1,029.24	\$874.24	\$874.24
55	\$701.26	\$701.26	\$849.71	\$849.71	\$721.74	\$721.74	\$823.40	\$823.40	\$787.32	\$787.32	\$841.90	\$841.90	\$887.23	\$887.23	\$1,075.04	\$1,075.04	\$913.14	\$913.14
56	\$733.66	\$733.66	\$888.95	\$888.95	\$755.08	\$755.08	\$861.43	\$861.43	\$823.68	\$823.68	\$880.79	\$880.79	\$928.21	\$928.21	\$1,124.70	\$1,124.70	\$955.31	\$955.31
57	\$766.36	\$766.36	\$928.58	\$928.58	\$788.74	\$788.74	\$899.83	\$899.83	\$860.40	\$860.40	\$920.05	\$920.05	\$969.59	\$969.59	\$1,174.83	\$1,174.83	\$997.90	\$997.90
58	\$801.27	\$801.27	\$970.88	\$970.88	\$824.66	\$824.66	\$940.81	\$940.81	\$899.59	\$899.59	\$961.96	\$961.96	\$1,013.75	\$1,013.75	\$1,228.34	\$1,228.34	\$1,043.35	\$1,043.35
59	\$818.56	\$818.56	\$991.83	\$991.83	\$842.46	\$842.46	\$961.12	\$961.12	\$919.00	\$919.00	\$982.72	\$982.72	\$1,035.64	\$1,035.64	\$1,254.86	\$1,254.86	\$1,065.87	\$1,065.87
60	\$853.47	\$853.47	\$1,034.13	\$1,034.13	\$878.39	\$878.39	\$1,002.11	\$1,002.11	\$958.19	\$958.19	\$1,024.63	\$1,024.63	\$1,079.80	\$1,079.80	\$1,308.37	\$1,308.37	\$1,111.33	\$1,111.33
61	\$883.66	\$883.66	\$1,070.71	\$1,070.71	\$909.46	\$909.46	\$1,037.55	\$1,037.55	\$992.09	\$992.09	\$1,060.87	\$1,060.87	\$1,117.99	\$1,117.99	\$1,354.65	\$1,354.65	\$1,150.64	\$1,150.64
62	\$903.47	\$903.47	\$1,094.71	\$1,094.71	\$929.85	\$929.85	\$1,060.82	\$1,060.82	\$1,014.33	\$1,014.33	\$1,084.65	\$1,084.65	\$1,143.06	\$1,143.06	\$1,385.02	\$1,		

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

HIOS Plan ID (On Exchange)=>	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066
HIOS Plan ID (Off Exchange)=>	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066
Plan Marketing Name =>	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500
Form # =>	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500
Coinsurance =>	0%	0%	0%	0%	0%	0%
Copays =>	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
OOP Maximum =>	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$182.17	\$182.17	\$174.19	\$174.19	\$186.27	\$186.27
15	\$198.37	\$198.37	\$189.67	\$189.67	\$202.82	\$202.82
16	\$204.56	\$204.56	\$195.59	\$195.59	\$209.15	\$209.15
17	\$210.75	\$210.75	\$201.51	\$201.51	\$215.48	\$215.48
18	\$217.42	\$217.42	\$207.89	\$207.89	\$222.30	\$222.30
19	\$224.08	\$224.08	\$214.26	\$214.26	\$229.12	\$229.12
20	\$230.99	\$230.99	\$220.87	\$220.87	\$236.18	\$236.18
21	\$238.14	\$238.14	\$227.70	\$227.70	\$243.49	\$243.49
22	\$238.14	\$238.14	\$227.70	\$227.70	\$243.49	\$243.49
23	\$238.14	\$238.14	\$227.70	\$227.70	\$243.49	\$243.49
24	\$238.14	\$238.14	\$227.70	\$227.70	\$243.49	\$243.49
25	\$239.09	\$239.09	\$228.61	\$228.61	\$244.46	\$244.46
26	\$243.85	\$243.85	\$233.16	\$233.16	\$249.33	\$249.33
27	\$249.56	\$249.56	\$238.63	\$238.63	\$255.17	\$255.17
28	\$258.85	\$258.85	\$247.51	\$247.51	\$264.67	\$264.67
29	\$266.47	\$266.47	\$254.79	\$254.79	\$272.46	\$272.46
30	\$270.28	\$270.28	\$258.44	\$258.44	\$276.36	\$276.36
31	\$276.00	\$276.00	\$263.90	\$263.90	\$282.20	\$282.20
32	\$281.71	\$281.71	\$269.37	\$269.37	\$288.04	\$288.04
33	\$285.28	\$285.28	\$272.78	\$272.78	\$291.70	\$291.70
34	\$289.09	\$289.09	\$276.43	\$276.43	\$295.59	\$295.59
35	\$291.00	\$291.00	\$278.25	\$278.25	\$297.54	\$297.54
36	\$292.90	\$292.90	\$280.07	\$280.07	\$299.49	\$299.49
37	\$294.81	\$294.81	\$281.89	\$281.89	\$301.43	\$301.43
38	\$296.71	\$296.71	\$283.71	\$283.71	\$303.38	\$303.38
39	\$300.52	\$300.52	\$287.36	\$287.36	\$307.28	\$307.28
40	\$304.33	\$304.33	\$291.00	\$291.00	\$311.17	\$311.17
41	\$310.05	\$310.05	\$296.46	\$296.46	\$317.02	\$317.02
42	\$315.53	\$315.53	\$301.70	\$301.70	\$322.62	\$322.62
43	\$323.15	\$323.15	\$308.99	\$308.99	\$330.41	\$330.41
44	\$332.67	\$332.67	\$318.10	\$318.10	\$340.15	\$340.15
45	\$343.87	\$343.87	\$328.80	\$328.80	\$351.59	\$351.59
46	\$357.20	\$357.20	\$341.55	\$341.55	\$365.23	\$365.23
47	\$372.20	\$372.20	\$355.89	\$355.89	\$380.57	\$380.57
48	\$389.35	\$389.35	\$372.29	\$372.29	\$398.10	\$398.10
49	\$406.26	\$406.26	\$388.45	\$388.45	\$415.39	\$415.39
50	\$425.31	\$425.31	\$406.67	\$406.67	\$434.86	\$434.86
51	\$444.12	\$444.12	\$424.66	\$424.66	\$454.10	\$454.10
52	\$464.84	\$464.84	\$444.47	\$444.47	\$475.28	\$475.28
53	\$485.79	\$485.79	\$464.51	\$464.51	\$496.71	\$496.71
54	\$508.42	\$508.42	\$486.14	\$486.14	\$519.84	\$519.84
55	\$531.04	\$531.04	\$507.77	\$507.77	\$542.97	\$542.97
56	\$555.57	\$555.57	\$531.22	\$531.22	\$568.05	\$568.05
57	\$580.33	\$580.33	\$554.90	\$554.90	\$593.37	\$593.37
58	\$606.76	\$606.76	\$580.18	\$580.18	\$620.40	\$620.40
59	\$619.86	\$619.86	\$592.70	\$592.70	\$633.79	\$633.79
60	\$646.29	\$646.29	\$617.97	\$617.97	\$660.82	\$660.82
61	\$669.16	\$669.16	\$639.83	\$639.83	\$684.19	\$684.19
62	\$684.16	\$684.16	\$654.18	\$654.18	\$699.53	\$699.53
63	\$702.97	\$702.97	\$672.17	\$672.17	\$718.77	\$718.77
64+	\$714.40	\$714.40	\$683.10	\$683.10	\$730.46	\$730.46

Geisinger Health Plan
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry

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22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	POS	Bronze	Off	Geisinger Marketplace HMO	Rating Area 2, Rating Area 3, Rating Area 5, Rating Area 6, Rating Area 7, Rating Area 9	Cameron, Elk, Potter, Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union, Adams, Berks, Lancaster, York, Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry

Company Name Geisinger Health Plan

Market Small Group

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

02-01-2018 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	POS	Bronze	Off

RATING AREA 1

0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean

Company Name Geisinger Health Plan

Market Small Group

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

		02-01-2018 Number of Covered Lives			RATING AREA 2			RATING AREA 3	
		0	0	0	0	0	0	6	9
HIOS Plan ID	Plan Marketing Name	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon
22444PA0060062	Geisinger Marketplace HMO 20/40/2500				\$303.80	\$303.80	\$303.80	\$290.49	\$290.49
22444PA0060063	Geisinger Marketplace HMO 30/60/5800				\$257.22	\$257.22	\$257.22	\$245.95	\$245.95
22444PA0060114	Geisinger Marketplace HMO 10/20/0				\$358.21	\$358.21	\$358.21	\$342.51	\$342.51
22444PA0060115	Geisinger Marketplace HMO 20/40/250				\$342.66	\$342.66	\$342.66	\$327.64	\$327.64
22444PA0060116	Geisinger Marketplace HMO 20/40/500				\$334.05	\$334.05	\$334.05	\$319.41	\$319.41
22444PA0060117	Geisinger Marketplace HMO 20/40/1000				\$322.42	\$322.42	\$322.42	\$308.29	\$308.29
22444PA0060118	Geisinger Marketplace HMO 20/40/1500				\$314.84	\$314.84	\$314.84	\$301.05	\$301.05
22444PA0060119	Geisinger Marketplace HMO 35/70/4000				\$274.82	\$274.82	\$274.82	\$262.78	\$262.78
22444PA0060120	Geisinger Marketplace HMO 15/30/400				\$347.70	\$347.70	\$347.70	\$332.46	\$332.46
22444PA0080066	Geisinger Marketplace QHDHP POS 6500				\$224.25	\$224.25	\$224.25	\$214.42	\$214.42

Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA A

	02-01-2018 Number of Covered L	60	224	158	107	73	17	5
HIOS Plan ID	Plan Marketing Name	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$290.49	\$290.49	\$290.49	\$290.49	\$290.49	\$290.49	\$290.49
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$245.95	\$245.95	\$245.95	\$245.95	\$245.95	\$245.95	\$245.95
22444PA0060114	Geisinger Marketplace HMO 10/20/0	\$342.51	\$342.51	\$342.51	\$342.51	\$342.51	\$342.51	\$342.51
22444PA0060115	Geisinger Marketplace HMO 20/40/250	\$327.64	\$327.64	\$327.64	\$327.64	\$327.64	\$327.64	\$327.64
22444PA0060116	Geisinger Marketplace HMO 20/40/500	\$319.41	\$319.41	\$319.41	\$319.41	\$319.41	\$319.41	\$319.41
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	\$308.29	\$308.29	\$308.29	\$308.29	\$308.29	\$308.29	\$308.29
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	\$301.05	\$301.05	\$301.05	\$301.05	\$301.05	\$301.05	\$301.05
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	\$262.78	\$262.78	\$262.78	\$262.78	\$262.78	\$262.78	\$262.78
22444PA0060120	Geisinger Marketplace HMO 15/30/400	\$332.46	\$332.46	\$332.46	\$332.46	\$332.46	\$332.46	\$332.46
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$214.42	\$214.42	\$214.42	\$214.42	\$214.42	\$214.42	\$214.42

Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA /

RATING AREA 4

02-01-2018 Number of Covered L		46	10	40	24
HIOS Plan ID	Plan Marketing Name	Susquehanna	Tioga	Wayne	Wyoming
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$290.49	\$290.49	\$290.49	\$290.49
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$245.95	\$245.95	\$245.95	\$245.95
22444PA0060114	Geisinger Marketplace HMO 10/20/0	\$342.51	\$342.51	\$342.51	\$342.51
22444PA0060115	Geisinger Marketplace HMO 20/40/250	\$327.64	\$327.64	\$327.64	\$327.64
22444PA0060116	Geisinger Marketplace HMO 20/40/500	\$319.41	\$319.41	\$319.41	\$319.41
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	\$308.29	\$308.29	\$308.29	\$308.29
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	\$301.05	\$301.05	\$301.05	\$301.05
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	\$262.78	\$262.78	\$262.78	\$262.78
22444PA0060120	Geisinger Marketplace HMO 15/30/400	\$332.46	\$332.46	\$332.46	\$332.46
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$214.42	\$214.42	\$214.42	\$214.42

0	0	0
Allegheny	Armstrong	Beaver

Company Name Geisinger Health Plan

Market Small Group

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

02-01-2018 Number of Covered L		0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
22444PA0060062	Geisinger Marketplace HMO 20/40/2500							
22444PA0060063	Geisinger Marketplace HMO 30/60/5800							
22444PA0060114	Geisinger Marketplace HMO 10/20/0							
22444PA0060115	Geisinger Marketplace HMO 20/40/250							
22444PA0060116	Geisinger Marketplace HMO 20/40/500							
22444PA0060117	Geisinger Marketplace HMO 20/40/1000							
22444PA0060118	Geisinger Marketplace HMO 20/40/1500							
22444PA0060119	Geisinger Marketplace HMO 35/70/4000							
22444PA0060120	Geisinger Marketplace HMO 15/30/400							
22444PA0080066	Geisinger Marketplace QHDHP POS 6500							

Company Name Geisinger Health Plan

Market Small Group

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

RATING AREA 5

02-01-2018 Number of Covered Lives		0	18	6	5	5	0	0
HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
22444PA0060062	Geisinger Marketplace HMO 20/40/2500		\$310.62	\$310.62	\$310.62	\$310.62	\$310.62	\$310.62
22444PA0060063	Geisinger Marketplace HMO 30/60/5800		\$263.01	\$263.01	\$263.01	\$263.01	\$263.01	\$263.01
22444PA0060114	Geisinger Marketplace HMO 10/20/0		\$366.25	\$366.25	\$366.25	\$366.25	\$366.25	\$366.25
22444PA0060115	Geisinger Marketplace HMO 20/40/250		\$350.36	\$350.36	\$350.36	\$350.36	\$350.36	\$350.36
22444PA0060116	Geisinger Marketplace HMO 20/40/500		\$341.56	\$341.56	\$341.56	\$341.56	\$341.56	\$341.56
22444PA0060117	Geisinger Marketplace HMO 20/40/1000		\$329.66	\$329.66	\$329.66	\$329.66	\$329.66	\$329.66
22444PA0060118	Geisinger Marketplace HMO 20/40/1500		\$321.92	\$321.92	\$321.92	\$321.92	\$321.92	\$321.92
22444PA0060119	Geisinger Marketplace HMO 35/70/4000		\$281.00	\$281.00	\$281.00	\$281.00	\$281.00	\$281.00
22444PA0060120	Geisinger Marketplace HMO 15/30/400		\$355.51	\$355.51	\$355.51	\$355.51	\$355.51	\$355.51
22444PA0080066	Geisinger Marketplace QHDHP POS 6500		\$229.28	\$229.28	\$229.28	\$229.28	\$229.28	\$229.28

Company Name Geisinger Health Plan

Market Small Group

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

RATING AREA 6

	02-01-2018 Number of Covered L	354	97	17	43	40	11	42
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$327.35	\$327.35	\$327.35	\$327.35	\$327.35	\$327.35	\$327.35
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$277.17	\$277.17	\$277.17	\$277.17	\$277.17	\$277.17	\$277.17
22444PA0060114	Geisinger Marketplace HMO 10/20/0	\$385.98	\$385.98	\$385.98	\$385.98	\$385.98	\$385.98	\$385.98
22444PA0060115	Geisinger Marketplace HMO 20/40/250	\$369.22	\$369.22	\$369.22	\$369.22	\$369.22	\$369.22	\$369.22
22444PA0060116	Geisinger Marketplace HMO 20/40/500	\$359.95	\$359.95	\$359.95	\$359.95	\$359.95	\$359.95	\$359.95
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	\$347.41	\$347.41	\$347.41	\$347.41	\$347.41	\$347.41	\$347.41
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	\$339.25	\$339.25	\$339.25	\$339.25	\$339.25	\$339.25	\$339.25
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	\$296.13	\$296.13	\$296.13	\$296.13	\$296.13	\$296.13	\$296.13
22444PA0060120	Geisinger Marketplace HMO 15/30/400	\$374.66	\$374.66	\$374.66	\$374.66	\$374.66	\$374.66	\$374.66
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$241.63	\$241.63	\$241.63	\$241.63	\$241.63	\$241.63	\$241.63

Company Name Geisinger Health Plan

Market Small Group

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

		02-01-2018 Number of Covered Lives			RATING AREA 7				RATING AREA 8
		29	42	26	0	0	5	12	0
HIOS Plan ID	Plan Marketing Name	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$327.35	\$327.35	\$327.35	\$396.64	\$396.64	\$396.64	\$396.64	
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$277.17	\$277.17	\$277.17	\$335.84	\$335.84	\$335.84	\$335.84	
22444PA0060114	Geisinger Marketplace HMO 10/20/0	\$385.98	\$385.98	\$385.98	\$467.68	\$467.68	\$467.68	\$467.68	
22444PA0060115	Geisinger Marketplace HMO 20/40/250	\$369.22	\$369.22	\$369.22	\$447.38	\$447.38	\$447.38	\$447.38	
22444PA0060116	Geisinger Marketplace HMO 20/40/500	\$359.95	\$359.95	\$359.95	\$436.14	\$436.14	\$436.14	\$436.14	
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	\$347.41	\$347.41	\$347.41	\$420.95	\$420.95	\$420.95	\$420.95	
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	\$339.25	\$339.25	\$339.25	\$411.06	\$411.06	\$411.06	\$411.06	
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	\$296.13	\$296.13	\$296.13	\$358.81	\$358.81	\$358.81	\$358.81	
22444PA0060120	Geisinger Marketplace HMO 15/30/400	\$374.66	\$374.66	\$374.66	\$453.96	\$453.96	\$453.96	\$453.96	
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$241.63	\$241.63	\$241.63	\$292.78	\$292.78	\$292.78	\$292.78	

Company Name Geisinger Health Plan

Market Small Group

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

		RATING AREA 8				RATING AREA 9	
02-01-2018 Number of Covered Lives		0	0	0	0	4	21
HIOS Plan ID	Plan Marketing Name	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin
22444PA0060062	Geisinger Marketplace HMO 20/40/2500					\$336.91	\$336.91
22444PA0060063	Geisinger Marketplace HMO 30/60/5800					\$285.26	\$285.26
22444PA0060114	Geisinger Marketplace HMO 10/20/0					\$397.24	\$397.24
22444PA0060115	Geisinger Marketplace HMO 20/40/250					\$380.00	\$380.00
22444PA0060116	Geisinger Marketplace HMO 20/40/500					\$370.46	\$370.46
22444PA0060117	Geisinger Marketplace HMO 20/40/1000					\$357.55	\$357.55
22444PA0060118	Geisinger Marketplace HMO 20/40/1500					\$349.16	\$349.16
22444PA0060119	Geisinger Marketplace HMO 35/70/4000					\$304.77	\$304.77
22444PA0060120	Geisinger Marketplace HMO 15/30/400					\$385.59	\$385.59
22444PA0080066	Geisinger Marketplace QHDHP POS 6500					\$248.69	\$248.69

Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA /

	02-01-2018 Number of Covered L	0	0	25	0	0
HIOS Plan ID	Plan Marketing Name	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0060062	Geisinger Marketplace HMO 20/40/2500		\$336.91	\$336.91	\$336.91	\$336.91
22444PA0060063	Geisinger Marketplace HMO 30/60/5800		\$285.26	\$285.26	\$285.26	\$285.26
22444PA0060114	Geisinger Marketplace HMO 10/20/0		\$397.24	\$397.24	\$397.24	\$397.24
22444PA0060115	Geisinger Marketplace HMO 20/40/250		\$380.00	\$380.00	\$380.00	\$380.00
22444PA0060116	Geisinger Marketplace HMO 20/40/500		\$370.46	\$370.46	\$370.46	\$370.46
22444PA0060117	Geisinger Marketplace HMO 20/40/1000		\$357.55	\$357.55	\$357.55	\$357.55
22444PA0060118	Geisinger Marketplace HMO 20/40/1500		\$349.16	\$349.16	\$349.16	\$349.16
22444PA0060119	Geisinger Marketplace HMO 35/70/4000		\$304.77	\$304.77	\$304.77	\$304.77
22444PA0060120	Geisinger Marketplace HMO 15/30/400		\$385.59	\$385.59	\$385.59	\$385.59
22444PA0080066	Geisinger Marketplace QHDHP POS 6500		\$248.69	\$248.69	\$248.69	\$248.69

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y			
1	Unified Rate Review v4.3																											
2																												
3	Company Legal Name:		Geisinger Health Plan										State:		PA													
4	HIOS Issuer ID:		22444										Market:		Small Group													
5	Effective Date of Rate Change(s): 1/1/2019																											
6																												
7																												
8	Market Level Calculations (Same for all Plans)																											
9																												
10																												
11	Section I: Experience period data																											
12	Experience Period:		1/1/2017										to		12/31/2017													
13			Experience Period																									
14			Aggregate Amount										PMPM		% of Prem													
15	Premiums (net of MLR Rebate) in Experience Period:		\$57,877,294										\$528.90		100.00%													
16	Incurred Claims in Experience Period		\$49,174,869										449.38		84.96%													
17	Allowed Claims:		\$53,717,641										490.89		92.81%													
18	Index Rate of Experience Period												\$490.89															
19	Experience Period Member Months		109,429																									
20	Section II: Allowed Claims, PMPM basis																											
21																												
22																												
23																												
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25																												
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Completeness and Redaction Justification Checklist

Instructions for Completion and Redaction Justification Checklist

This checklist is required for all issuers submitting ACA-Compliant rates for 2019 comprehensive major medical rate filings and should be submitted, as supporting documentation, with each 2019 ACA-Compliant comprehensive major medical rate filing. The checklist is organized by heading, section and subsection as outlined in the Draft 2019 ACA-Compliant Health Insurance Rate Filing Guidance (Guidance) released on February 12, 2018.

"Completed" Column

The first input column is labeled "Completed". In order for the filing to be considered complete and ready for department review, X must appear in each field in the column, except where data tables are marked "if applicable". The X indicates that the actuary has read the Guidance and has provided the requested information and data, as required in the PA Actuarial Memorandum and Rate Exhibits and further, that the data templates are completely and appropriately populated.

"Redaction Justification" Columns

The "Redaction Justification" section contains three columns. If the issuer's filing contains redacted information or data in the named section, "Y" must be populated in the "Redacted" column.

Each issuer must submit a "Public Rate Filing PDF" with the initial filing and with the final version that will be approved. The PDF document must contain all required documents, tables and exhibits. If the issuer chooses to make the limited redactions anticipated by the Department, those redactions should be made only in this document. The "Page # in Public PDF" section should reference the page number of the Public Rate Filing PDF where the redacted information and/or data can be located.

If any information is redacted, a justification must be submitted that specifically justifies why that information should be redacted. Correspondingly, the "Justification" column should be populated with a "Y" in any rows where it is indicated that information is redacted, and with an "NA" if information is not redacted. To reiterate the redaction criteria contained in the Guidance, only information that is trade secret or confidential commercial or financial information as defined in HHS's Freedom of Information Act (FOIA) regulations at 45 CFR§ 5.65 may be redacted.

Consistent with prior, the Department does not anticipate redactions other than the following items:

1. AV screenshots
2. Statements specifying a company's anticipated risk level in relation to the state average risk level (e.g., the underlined portion could be redacted in the following statement: "we expect the risk level of membership to be X% higher/lower than the state average risk level")
3. Opining actuary's name
4. Specific provider contracting information (note: such information was not submitted in prior rate filings and the department does not anticipate receiving such information in plan year 2019 rate filings)
5. Commission schedules

Please remain cognizant that non-redacted information and data must be submitted for review.

You may contact Tracie Gray at tgray@pa.gov if you have any questions regarding this checklist.

Completeness and Redaction Justification Checklist

Issuer Name: Geisinger Health Plan
 Market: Small Group
 SERFF ID: GSHP-131502009

TOC #	Description	Completed (Mark with "X")	Redaction Justification		
			Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)
Federal Documents Required to Be Filed with PID					
A.2.	RFJ Part I - Unified Rate Review Template	X			
	RFJ Part II – Consumer Friendly Justification	X			
	RFJ Part III – Actuarial Memorandum	X	N		
	Federal Rates Template	X			
Summary Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	X			
A.2.C.	SERFF Submission	X			
A.2.D.	SERFF Rate/Rule Schedule Tab	X			
B.	Cover Letter & PA Bulletin Information	X			
C.	Rate Change Request Summary	X			
PA Actuarial Memorandum and Rate Exhibits					
D.1.A.	Company Information	X	N		
D.1.B.	Rate History & Proposed Variation in Rate Changes	X	N		
D.1.C.	Average Rate Change	X	N		
D.1.D.	Membership Count	X	N		
	PA Act. Exhibits Table 1	X	N		
D.1.E.	Benefit Changes	X	N		
D.1.F.	Experience Period Claims & Premium	X	N		
	PA Act. Exhibits Table 2	X	N		
D.1.G.	Credibility of Data	X	N		
	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	X	N		
D.1.H.	Trend Identification	X	N		
	PA Act. Exhibits Table 3	X	N		
D.1.I.	Historical Experience	X	N		
	PA Act. Exhibits Table 4	X	N		
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	N		
	PA Act. Exhibits Table 5	X	N		
D.2.B.	Retention Items	X	N		
	PA Act. Exhibits Table 6	X	N		
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N		
	PA Act. Exhibits Table 7	X	N		
D.2.D.	Components of Rate Change	X	N		
	PA Act. Exhibits Table 8	X	N		
	PA Act. Exhibits Table 9	X	N		
D.3.	Plan Rate Development	X	N		
	PA Act. Exhibits Table 10	X	N		
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N		
	PA Act. Exhibits Table 11	X	N		
D.5.A.	Age and Tobacco Factors	X	N		
	PA Act. Exhibits Table 12	X	N		
D.5.B.	Geographic Factors	X	N		
	PA Act. Exhibits Table 13	X	N		
D.5.C.	Network Factors	X	N		
	PA Act. Exhibits Table 14	X	N		
D.5.D.	Service Area Composition	X	N		
D.5.E.	Composite Rating	X	N		
D.6.	Actuarial Certifications	X	N		
Additional Exhibits					
E.	Department Plan Design Summary & Rate Tables	X	N		
	Service Area Map	X	N		
Redaction Justification (must be submitted if any information is redacted)		X			

RFJ Part II - Consumer Friendly Justification
Geisinger Health Plan
Small Group

Geisinger Health Plan has proposed an overall base rate decrease of 4.74% for Small Group HMO members renewing in the Marketplace effective January 1, 2019 through December 1, 2019. The actual range of proposed rate changes vary from a minimum of -6.2% to a maximum of 8.7%. The key drivers of this change are the annual claims, changes to the risk adjustment and adjustments made to accurately reflect member cost sharing. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2019.

2019 Rates Table Template v8.1	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* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	22444			
	23-2311553			
	1/1/2019			
	3/31/2019			
	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
22444PA0060062	Rating Area 2	No Preference	0-14	232.40
22444PA0060062	Rating Area 2	No Preference	15	253.06
22444PA0060062	Rating Area 2	No Preference	16	260.96
22444PA0060062	Rating Area 2	No Preference	17	268.86
22444PA0060062	Rating Area 2	No Preference	18	277.36
22444PA0060062	Rating Area 2	No Preference	19	285.87
22444PA0060062	Rating Area 2	No Preference	20	294.68
22444PA0060062	Rating Area 2	No Preference	21	303.80
22444PA0060062	Rating Area 2	No Preference	22	303.80
22444PA0060062	Rating Area 2	No Preference	23	303.80
22444PA0060062	Rating Area 2	No Preference	24	303.80
22444PA0060062	Rating Area 2	No Preference	25	305.01
22444PA0060062	Rating Area 2	No Preference	26	311.08
22444PA0060062	Rating Area 2	No Preference	27	318.37
22444PA0060062	Rating Area 2	No Preference	28	330.22
22444PA0060062	Rating Area 2	No Preference	29	339.94
22444PA0060062	Rating Area 2	No Preference	30	344.80
22444PA0060062	Rating Area 2	No Preference	31	352.10
22444PA0060062	Rating Area 2	No Preference	32	359.39
22444PA0060062	Rating Area 2	No Preference	33	363.94
22444PA0060062	Rating Area 2	No Preference	34	368.80
22444PA0060062	Rating Area 2	No Preference	35	371.23
22444PA0060062	Rating Area 2	No Preference	36	373.66
22444PA0060062	Rating Area 2	No Preference	37	376.10
22444PA0060062	Rating Area 2	No Preference	38	378.53
22444PA0060062	Rating Area 2	No Preference	39	383.39
22444PA0060062	Rating Area 2	No Preference	40	388.25
22444PA0060062	Rating Area 2	No Preference	41	395.54
22444PA0060062	Rating Area 2	No Preference	42	402.53
22444PA0060062	Rating Area 2	No Preference	43	412.25
22444PA0060062	Rating Area 2	No Preference	44	424.40
22444PA0060062	Rating Area 2	No Preference	45	438.68
22444PA0060062	Rating Area 2	No Preference	46	455.69
22444PA0060062	Rating Area 2	No Preference	47	474.83
22444PA0060062	Rating Area 2	No Preference	48	496.70
22444PA0060062	Rating Area 2	No Preference	49	518.27
22444PA0060062	Rating Area 2	No Preference	50	542.57
22444PA0060062	Rating Area 2	No Preference	51	566.57
22444PA0060062	Rating Area 2	No Preference	52	593.00
22444PA0060062	Rating Area 2	No Preference	53	619.74
22444PA0060062	Rating Area 2	No Preference	54	648.60
22444PA0060062	Rating Area 2	No Preference	55	677.46
22444PA0060062	Rating Area 2	No Preference	56	708.75
22444PA0060062	Rating Area 2	No Preference	57	740.34
22444PA0060062	Rating Area 2	No Preference	58	774.06
22444PA0060062	Rating Area 2	No Preference	59	790.77
22444PA0060062	Rating Area 2	No Preference	60	824.49
22444PA0060062	Rating Area 2	No Preference	61	853.66
22444PA0060062	Rating Area 2	No Preference	62	872.80
22444PA0060062	Rating Area 2	No Preference	63	896.80
22444PA0060062	Rating Area 2	No Preference	64 and over	911.38
22444PA0060062	Rating Area 3	No Preference	0-14	222.22
22444PA0060062	Rating Area 3	No Preference	15	241.97
22444PA0060062	Rating Area 3	No Preference	16	249.52
22444PA0060062	Rating Area 3	No Preference	17	257.08
22444PA0060062	Rating Area 3	No Preference	18	265.21
22444PA0060062	Rating Area 3	No Preference	19	273.34
22444PA0060062	Rating Area 3	No Preference	20	281.77
22444PA0060062	Rating Area 3	No Preference	21	290.49
22444PA0060062	Rating Area 3	No Preference	22	290.49
22444PA0060062	Rating Area 3	No Preference	23	290.49
22444PA0060062	Rating Area 3	No Preference	24	290.49
22444PA0060062	Rating Area 3	No Preference	25	291.64
22444PA0060062	Rating Area 3	No Preference	26	297.45
22444PA0060062	Rating Area 3	No Preference	27	304.42
22444PA0060062	Rating Area 3	No Preference	28	315.75
22444PA0060062	Rating Area 3	No Preference	29	325.05
22444PA0060062	Rating Area 3	No Preference	30	329.70
22444PA0060062	Rating Area 3	No Preference	31	336.67
22444PA0060062	Rating Area 3	No Preference	32	343.64
22444PA0060062	Rating Area 3	No Preference	33	348.00
22444PA0060062	Rating Area 3	No Preference	34	352.64
22444PA0060062	Rating Area 3	No Preference	35	354.97
22444PA0060062	Rating Area 3	No Preference	36	357.29
22444PA0060062	Rating Area 3	No Preference	37	359.61
22444PA0060062	Rating Area 3	No Preference	38	361.94
22444PA0060062	Rating Area 3	No Preference	39	366.59
22444PA0060062	Rating Area 3	No Preference	40	371.23
22444PA0060062	Rating Area 3	No Preference	41	378.21
22444PA0060062	Rating Area 3	No Preference	42	384.89
22444PA0060062	Rating Area 3	No Preference	43	394.18
22444PA0060062	Rating Area 3	No Preference	44	405.80
22444PA0060062	Rating Area 3	No Preference	45	419.45
22444PA0060062	Rating Area 3	No Preference	46	435.72
22444PA0060062	Rating Area 3	No Preference	47	454.02
22444PA0060062	Rating Area 3	No Preference	48	474.94
22444PA0060062	Rating Area 3	No Preference	49	495.56
22444PA0060062	Rating Area 3	No Preference	50	518.80
22444PA0060062	Rating Area 3	No Preference	51	541.75
22444PA0060062	Rating Area 3	No Preference	52	567.02

	22444PA0060062	Rating Area 3	No Preference	53	592.58
	22444PA0060062	Rating Area 3	No Preference	54	620.18
	22444PA0060062	Rating Area 3	No Preference	55	647.77
	22444PA0060062	Rating Area 3	No Preference	56	677.69
	22444PA0060062	Rating Area 3	No Preference	57	707.90
	22444PA0060062	Rating Area 3	No Preference	58	740.14
	22444PA0060062	Rating Area 3	No Preference	59	756.12
	22444PA0060062	Rating Area 3	No Preference	60	788.36
	22444PA0060062	Rating Area 3	No Preference	61	816.25
	22444PA0060062	Rating Area 3	No Preference	62	834.55
	22444PA0060062	Rating Area 3	No Preference	63	857.50
	22444PA0060062	Rating Area 3	No Preference	64 and over	871.44
	22444PA0060062	Rating Area 5	No Preference	0-14	237.62
	22444PA0060062	Rating Area 5	No Preference	15	258.75
	22444PA0060062	Rating Area 5	No Preference	16	266.82
	22444PA0060062	Rating Area 5	No Preference	17	274.90
	22444PA0060062	Rating Area 5	No Preference	18	283.60
	22444PA0060062	Rating Area 5	No Preference	19	292.29
	22444PA0060062	Rating Area 5	No Preference	20	301.30
	22444PA0060062	Rating Area 5	No Preference	21	310.62
	22444PA0060062	Rating Area 5	No Preference	22	310.62
	22444PA0060062	Rating Area 5	No Preference	23	310.62
	22444PA0060062	Rating Area 5	No Preference	24	310.62
	22444PA0060062	Rating Area 5	No Preference	25	311.86
	22444PA0060062	Rating Area 5	No Preference	26	318.07
	22444PA0060062	Rating Area 5	No Preference	27	325.53
	22444PA0060062	Rating Area 5	No Preference	28	337.64
	22444PA0060062	Rating Area 5	No Preference	29	347.58
	22444PA0060062	Rating Area 5	No Preference	30	352.55
	22444PA0060062	Rating Area 5	No Preference	31	360.01
	22444PA0060062	Rating Area 5	No Preference	32	367.46
	22444PA0060062	Rating Area 5	No Preference	33	372.12
	22444PA0060062	Rating Area 5	No Preference	34	377.09
	22444PA0060062	Rating Area 5	No Preference	35	379.58
	22444PA0060062	Rating Area 5	No Preference	36	382.06
	22444PA0060062	Rating Area 5	No Preference	37	384.55
	22444PA0060062	Rating Area 5	No Preference	38	387.03
	22444PA0060062	Rating Area 5	No Preference	39	392.00
	22444PA0060062	Rating Area 5	No Preference	40	396.97
	22444PA0060062	Rating Area 5	No Preference	41	404.43
	22444PA0060062	Rating Area 5	No Preference	42	411.57
	22444PA0060062	Rating Area 5	No Preference	43	421.51
	22444PA0060062	Rating Area 5	No Preference	44	433.94
	22444PA0060062	Rating Area 5	No Preference	45	448.53
	22444PA0060062	Rating Area 5	No Preference	46	465.93
	22444PA0060062	Rating Area 5	No Preference	47	485.50
	22444PA0060062	Rating Area 5	No Preference	48	507.86
	22444PA0060062	Rating Area 5	No Preference	49	529.92
	22444PA0060062	Rating Area 5	No Preference	50	554.77
	22444PA0060062	Rating Area 5	No Preference	51	579.31
	22444PA0060062	Rating Area 5	No Preference	52	606.33
	22444PA0060062	Rating Area 5	No Preference	53	633.66
	22444PA0060062	Rating Area 5	No Preference	54	663.17
	22444PA0060062	Rating Area 5	No Preference	55	692.68
	22444PA0060062	Rating Area 5	No Preference	56	724.68
	22444PA0060062	Rating Area 5	No Preference	57	756.98
	22444PA0060062	Rating Area 5	No Preference	58	791.46
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	22444PA0060062	Rating Area 5	No Preference	62	892.41
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	22444PA0060063	Rating Area 6	No Preference	53	565.41
	22444PA0060063	Rating Area 6	No Preference	54	591.74
	22444PA0060063	Rating Area 6	No Preference	55	618.07
	22444PA0060063	Rating Area 6	No Preference	56	646.62
	22444PA0060063	Rating Area 6	No Preference	57	675.44
	22444PA0060063	Rating Area 6	No Preference	58	706.21
	22444PA0060063	Rating Area 6	No Preference	59	721.45
	22444PA0060063	Rating Area 6	No Preference	60	752.22
	22444PA0060063	Rating Area 6	No Preference	61	778.82
	22444PA0060063	Rating Area 6	No Preference	62	796.29
	22444PA0060063	Rating Area 6	No Preference	63	818.18
	22444PA0060063	Rating Area 6	No Preference	64 and over	831.48
	22444PA0060063	Rating Area 7	No Preference	0-14	256.91
	22444PA0060063	Rating Area 7	No Preference	15	279.75
	22444PA0060063	Rating Area 7	No Preference	16	288.48
	22444PA0060063	Rating Area 7	No Preference	17	297.21
	22444PA0060063	Rating Area 7	No Preference	18	306.61
	22444PA0060063	Rating Area 7	No Preference	19	316.02
	22444PA0060063	Rating Area 7	No Preference	20	325.76
	22444PA0060063	Rating Area 7	No Preference	21	335.84
	22444PA0060063	Rating Area 7	No Preference	22	335.84
	22444PA0060063	Rating Area 7	No Preference	23	335.84
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	22444PA0060063	Rating Area 7	No Preference	25	337.17
	22444PA0060063	Rating Area 7	No Preference	26	343.89
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	22444PA0060063	Rating Area 7	No Preference	29	375.79
	22444PA0060063	Rating Area 7	No Preference	30	381.17
	22444PA0060063	Rating Area 7	No Preference	31	389.23
	22444PA0060063	Rating Area 7	No Preference	32	397.29
	22444PA0060063	Rating Area 7	No Preference	33	402.33

	22444PA0060063	Rating Area 7	No Preference	34	407.70
	22444PA0060063	Rating Area 7	No Preference	35	410.39
	22444PA0060063	Rating Area 7	No Preference	36	413.07
	22444PA0060063	Rating Area 7	No Preference	37	415.76
	22444PA0060063	Rating Area 7	No Preference	38	418.45
	22444PA0060063	Rating Area 7	No Preference	39	423.82
	22444PA0060063	Rating Area 7	No Preference	40	429.19
	22444PA0060063	Rating Area 7	No Preference	41	437.25
	22444PA0060063	Rating Area 7	No Preference	42	444.98
	22444PA0060063	Rating Area 7	No Preference	43	455.72
	22444PA0060063	Rating Area 7	No Preference	44	469.16
	22444PA0060063	Rating Area 7	No Preference	45	484.94
	22444PA0060063	Rating Area 7	No Preference	46	503.75
	22444PA0060063	Rating Area 7	No Preference	47	524.90
	22444PA0060063	Rating Area 7	No Preference	48	549.08
	22444PA0060063	Rating Area 7	No Preference	49	572.93
	22444PA0060063	Rating Area 7	No Preference	50	599.79
	22444PA0060063	Rating Area 7	No Preference	51	626.32
	22444PA0060063	Rating Area 7	No Preference	52	655.54
	22444PA0060063	Rating Area 7	No Preference	53	685.09
	22444PA0060063	Rating Area 7	No Preference	54	717.00
	22444PA0060063	Rating Area 7	No Preference	55	748.90
	22444PA0060063	Rating Area 7	No Preference	56	783.49
	22444PA0060063	Rating Area 7	No Preference	57	818.42
	22444PA0060063	Rating Area 7	No Preference	58	855.70
	22444PA0060063	Rating Area 7	No Preference	59	874.17
	22444PA0060063	Rating Area 7	No Preference	60	911.44
	22444PA0060063	Rating Area 7	No Preference	61	943.68
	22444PA0060063	Rating Area 7	No Preference	62	964.84
	22444PA0060063	Rating Area 7	No Preference	63	991.37
	22444PA0060063	Rating Area 7	No Preference	64 and over	1007.49
	22444PA0060063	Rating Area 9	No Preference	0-14	218.22
	22444PA0060063	Rating Area 9	No Preference	15	237.62
	22444PA0060063	Rating Area 9	No Preference	16	245.03
	22444PA0060063	Rating Area 9	No Preference	17	252.45
	22444PA0060063	Rating Area 9	No Preference	18	260.44
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	22444PA0060063	Rating Area 9	No Preference	29	319.20
	22444PA0060063	Rating Area 9	No Preference	30	323.76
	22444PA0060063	Rating Area 9	No Preference	31	330.61
	22444PA0060063	Rating Area 9	No Preference	32	337.46
	22444PA0060063	Rating Area 9	No Preference	33	341.73
	22444PA0060063	Rating Area 9	No Preference	34	346.30
	22444PA0060063	Rating Area 9	No Preference	35	348.58
	22444PA0060063	Rating Area 9	No Preference	36	350.86
	22444PA0060063	Rating Area 9	No Preference	37	353.14
	22444PA0060063	Rating Area 9	No Preference	38	355.43
	22444PA0060063	Rating Area 9	No Preference	39	359.99
	22444PA0060063	Rating Area 9	No Preference	40	364.55
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	22444PA0060063	Rating Area 9	No Preference	46	427.88
	22444PA0060063	Rating Area 9	No Preference	47	445.85
	22444PA0060063	Rating Area 9	No Preference	48	466.39
	22444PA0060063	Rating Area 9	No Preference	49	486.64
	22444PA0060063	Rating Area 9	No Preference	50	509.46
	22444PA0060063	Rating Area 9	No Preference	51	532.00
	22444PA0060063	Rating Area 9	No Preference	52	556.82
	22444PA0060063	Rating Area 9	No Preference	53	581.92
	22444PA0060063	Rating Area 9	No Preference	54	609.02
	22444PA0060063	Rating Area 9	No Preference	55	636.12
	22444PA0060063	Rating Area 9	No Preference	56	665.50
	22444PA0060063	Rating Area 9	No Preference	57	695.16
	22444PA0060063	Rating Area 9	No Preference	58	726.83
	22444PA0060063	Rating Area 9	No Preference	59	742.52
	22444PA0060063	Rating Area 9	No Preference	60	774.18
	22444PA0060063	Rating Area 9	No Preference	61	801.56
	22444PA0060063	Rating Area 9	No Preference	62	819.53
	22444PA0060063	Rating Area 9	No Preference	63	842.07
	22444PA0060063	Rating Area 9	No Preference	64 and over	855.76
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	22444PA0060114	Rating Area 2	No Preference	16	307.69
	22444PA0060114	Rating Area 2	No Preference	17	317.01
	22444PA0060114	Rating Area 2	No Preference	18	327.04
	22444PA0060114	Rating Area 2	No Preference	19	337.07
	22444PA0060114	Rating Area 2	No Preference	20	347.45
	22444PA0060114	Rating Area 2	No Preference	21	358.21
	22444PA0060114	Rating Area 2	No Preference	22	358.21
	22444PA0060114	Rating Area 2	No Preference	23	358.21
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	22444PA0060114	Rating Area 2	No Preference	26	366.80
	22444PA0060114	Rating Area 2	No Preference	27	375.39
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	22444PA0060114	Rating Area 2	No Preference	29	400.83
	22444PA0060114	Rating Area 2	No Preference	30	406.56
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	22444PA0060114	Rating Area 2	No Preference	32	423.75
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	22444PA0060114	Rating Area 2	No Preference	34	434.85
	22444PA0060114	Rating Area 2	No Preference	35	437.72
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	22444PA0060114	Rating Area 2	No Preference	37	443.45
	22444PA0060114	Rating Area 2	No Preference	38	446.32
	22444PA0060114	Rating Area 2	No Preference	39	452.05
	22444PA0060114	Rating Area 2	No Preference	40	457.78
	22444PA0060114	Rating Area 2	No Preference	41	466.38

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	Rating Area 2	No Preference	43	486.08
	Rating Area 2	No Preference	44	500.41
	Rating Area 2	No Preference	45	517.24
	Rating Area 2	No Preference	46	537.30
	Rating Area 2	No Preference	47	559.87
	Rating Area 2	No Preference	48	585.66
	Rating Area 2	No Preference	49	611.09
	Rating Area 2	No Preference	50	639.75
	Rating Area 2	No Preference	51	668.04
	Rating Area 2	No Preference	52	699.21
	Rating Area 2	No Preference	53	730.73
	Rating Area 2	No Preference	54	764.76
	Rating Area 2	No Preference	55	798.79
	Rating Area 2	No Preference	56	835.68
	Rating Area 2	No Preference	57	872.93
	Rating Area 2	No Preference	58	912.69
	Rating Area 2	No Preference	59	932.39
	Rating Area 2	No Preference	60	972.16
	Rating Area 2	No Preference	61	1006.54
	Rating Area 2	No Preference	62	1029.11
	Rating Area 2	No Preference	63	1057.41
	Rating Area 2	No Preference	64 and over	1074.60
22444PA0060114	Rating Area 3	No Preference	0-14	262.02
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22444PA0060114	Rating Area 3	No Preference	18	312.71
22444PA0060114	Rating Area 3	No Preference	19	322.30
22444PA0060114	Rating Area 3	No Preference	20	332.23
22444PA0060114	Rating Area 3	No Preference	21	342.51
22444PA0060114	Rating Area 3	No Preference	22	342.51
22444PA0060114	Rating Area 3	No Preference	23	342.51
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22444PA0060114	Rating Area 3	No Preference	30	388.74
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22444PA0060114	Rating Area 3	No Preference	43	464.78
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22444PA0060114	Rating Area 3	No Preference	45	494.58
22444PA0060114	Rating Area 3	No Preference	46	513.76
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22444PA0060114	Rating Area 3	No Preference	50	611.71
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22444PA0060114	Rating Area 3	No Preference	54	731.25
22444PA0060114	Rating Area 3	No Preference	55	763.78
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22444PA0060114	Rating Area 3	No Preference	59	891.54
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22444PA0060114	Rating Area 3	No Preference	61	962.44
22444PA0060114	Rating Area 3	No Preference	62	984.01
22444PA0060114	Rating Area 3	No Preference	63	1011.07
22444PA0060114	Rating Area 3	No Preference	64 and over	1027.51
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22444PA0060114	Rating Area 5	No Preference	15	305.09
22444PA0060114	Rating Area 5	No Preference	16	314.61
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22444PA0060114	Rating Area 5	No Preference	41	476.86
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22444PA0060114	Rating Area 5	No Preference	44	511.65
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	22444PA0060114	Rating Area 5	No Preference	52	714.92
	22444PA0060114	Rating Area 5	No Preference	53	747.15
	22444PA0060114	Rating Area 5	No Preference	54	781.94
	22444PA0060114	Rating Area 5	No Preference	55	816.74
	22444PA0060114	Rating Area 5	No Preference	56	854.46
	22444PA0060114	Rating Area 5	No Preference	57	892.55
	22444PA0060114	Rating Area 5	No Preference	58	933.20
	22444PA0060114	Rating Area 5	No Preference	59	953.35
	22444PA0060114	Rating Area 5	No Preference	60	994.00
	22444PA0060114	Rating Area 5	No Preference	61	1029.16
	22444PA0060114	Rating Area 5	No Preference	62	1052.23
	22444PA0060114	Rating Area 5	No Preference	63	1081.17
	22444PA0060114	Rating Area 5	No Preference	64 and over	1098.75
	22444PA0060114	Rating Area 6	No Preference	0-14	295.27
	22444PA0060114	Rating Area 6	No Preference	15	321.51
	22444PA0060114	Rating Area 6	No Preference	16	331.55
	22444PA0060114	Rating Area 6	No Preference	17	341.58
	22444PA0060114	Rating Area 6	No Preference	18	352.39
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	22444PA0060114	Rating Area 6	No Preference	25	387.51
	22444PA0060114	Rating Area 6	No Preference	26	395.23
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	22444PA0060114	Rating Area 6	No Preference	28	419.55
	22444PA0060114	Rating Area 6	No Preference	29	431.90
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	22444PA0060114	Rating Area 6	No Preference	31	447.34
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	22444PA0060114	Rating Area 6	No Preference	33	462.39
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	22444PA0060114	Rating Area 6	No Preference	35	471.66
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	22444PA0060114	Rating Area 6	No Preference	41	502.53
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	22444PA0060114	Rating Area 6	No Preference	43	523.76
	22444PA0060114	Rating Area 6	No Preference	44	539.20
	22444PA0060114	Rating Area 6	No Preference	45	557.34
	22444PA0060114	Rating Area 6	No Preference	46	578.96
	22444PA0060114	Rating Area 6	No Preference	47	603.27
	22444PA0060114	Rating Area 6	No Preference	48	631.06
	22444PA0060114	Rating Area 6	No Preference	49	658.47
	22444PA0060114	Rating Area 6	No Preference	50	689.34
	22444PA0060114	Rating Area 6	No Preference	51	719.84
	22444PA0060114	Rating Area 6	No Preference	52	753.41
	22444PA0060114	Rating Area 6	No Preference	53	787.38
	22444PA0060114	Rating Area 6	No Preference	54	824.05
	22444PA0060114	Rating Area 6	No Preference	55	860.71
	22444PA0060114	Rating Area 6	No Preference	56	900.47
	22444PA0060114	Rating Area 6	No Preference	57	940.61
	22444PA0060114	Rating Area 6	No Preference	58	983.45
	22444PA0060114	Rating Area 6	No Preference	59	1004.68
	22444PA0060114	Rating Area 6	No Preference	60	1047.52
	22444PA0060114	Rating Area 6	No Preference	61	1084.58
	22444PA0060114	Rating Area 6	No Preference	62	1108.89
	22444PA0060114	Rating Area 6	No Preference	63	1139.39
	22444PA0060114	Rating Area 6	No Preference	64 and over	1157.91
	22444PA0060114	Rating Area 7	No Preference	0-14	357.77
	22444PA0060114	Rating Area 7	No Preference	15	389.57
	22444PA0060114	Rating Area 7	No Preference	16	401.73
	22444PA0060114	Rating Area 7	No Preference	17	413.89
	22444PA0060114	Rating Area 7	No Preference	18	426.98
	22444PA0060114	Rating Area 7	No Preference	19	440.08
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	22444PA0060114	Rating Area 7	No Preference	24	467.68
	22444PA0060114	Rating Area 7	No Preference	25	469.54
	22444PA0060114	Rating Area 7	No Preference	26	478.90
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	22444PA0060114	Rating Area 7	No Preference	28	508.36
	22444PA0060114	Rating Area 7	No Preference	29	523.33
	22444PA0060114	Rating Area 7	No Preference	30	530.81
	22444PA0060114	Rating Area 7	No Preference	31	542.03
	22444PA0060114	Rating Area 7	No Preference	32	553.26
	22444PA0060114	Rating Area 7	No Preference	33	560.27
	22444PA0060114	Rating Area 7	No Preference	34	567.75
	22444PA0060114	Rating Area 7	No Preference	35	571.50
	22444PA0060114	Rating Area 7	No Preference	36	575.24
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	22444PA0060114	Rating Area 7	No Preference	38	582.72
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	22444PA0060114	Rating Area 7	No Preference	40	597.69
	22444PA0060114	Rating Area 7	No Preference	41	608.91
	22444PA0060114	Rating Area 7	No Preference	42	619.67
	22444PA0060114	Rating Area 7	No Preference	43	634.63
	22444PA0060114	Rating Area 7	No Preference	44	653.34
	22444PA0060114	Rating Area 7	No Preference	45	675.32
	22444PA0060114	Rating Area 7	No Preference	46	701.51
	22444PA0060114	Rating Area 7	No Preference	47	730.97
	22444PA0060114	Rating Area 7	No Preference	48	764.64
	22444PA0060114	Rating Area 7	No Preference	49	797.85
	22444PA0060114	Rating Area 7	No Preference	50	835.26
	22444PA0060114	Rating Area 7	No Preference	51	872.21
	22444PA0060114	Rating Area 7	No Preference	52	912.90
	22444PA0060114	Rating Area 7	No Preference	53	954.05
	22444PA0060114	Rating Area 7	No Preference	54	998.48
	22444PA0060114	Rating Area 7	No Preference	55	1042.91
	22444PA0060114	Rating Area 7	No Preference	56	1091.08
	22444PA0060114	Rating Area 7	No Preference	57	1139.72

	22444PA0060114	Rating Area 7	No Preference	58	1191.63
	22444PA0060114	Rating Area 7	No Preference	59	1217.35
	22444PA0060114	Rating Area 7	No Preference	60	1269.26
	22444PA0060114	Rating Area 7	No Preference	61	1314.16
	22444PA0060114	Rating Area 7	No Preference	62	1343.62
	22444PA0060114	Rating Area 7	No Preference	63	1380.57
	22444PA0060114	Rating Area 7	No Preference	64 and over	1403.02
	22444PA0060114	Rating Area 9	No Preference	0-14	303.89
	22444PA0060114	Rating Area 9	No Preference	15	330.90
	22444PA0060114	Rating Area 9	No Preference	16	341.23
	22444PA0060114	Rating Area 9	No Preference	17	351.56
	22444PA0060114	Rating Area 9	No Preference	18	362.68
	22444PA0060114	Rating Area 9	No Preference	19	373.80
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	22444PA0060114	Rating Area 9	No Preference	21	397.24
	22444PA0060114	Rating Area 9	No Preference	22	397.24
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	22444PA0060114	Rating Area 9	No Preference	25	398.83
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	22444PA0060114	Rating Area 9	No Preference	28	431.80
	22444PA0060114	Rating Area 9	No Preference	29	444.51
	22444PA0060114	Rating Area 9	No Preference	30	450.87
	22444PA0060114	Rating Area 9	No Preference	31	460.40
	22444PA0060114	Rating Area 9	No Preference	32	469.93
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	22444PA0060114	Rating Area 9	No Preference	34	482.25
	22444PA0060114	Rating Area 9	No Preference	35	485.43
	22444PA0060114	Rating Area 9	No Preference	36	488.61
	22444PA0060114	Rating Area 9	No Preference	37	491.78
	22444PA0060114	Rating Area 9	No Preference	38	494.96
	22444PA0060114	Rating Area 9	No Preference	39	501.32
	22444PA0060114	Rating Area 9	No Preference	40	507.67
	22444PA0060114	Rating Area 9	No Preference	41	517.21
	22444PA0060114	Rating Area 9	No Preference	42	526.34
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	22444PA0060114	Rating Area 9	No Preference	44	554.94
	22444PA0060114	Rating Area 9	No Preference	45	573.61
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	22444PA0060114	Rating Area 9	No Preference	47	620.89
	22444PA0060114	Rating Area 9	No Preference	48	649.49
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	22444PA0060114	Rating Area 9	No Preference	50	709.47
	22444PA0060114	Rating Area 9	No Preference	51	740.85
	22444PA0060114	Rating Area 9	No Preference	52	775.41
	22444PA0060114	Rating Area 9	No Preference	53	810.37
	22444PA0060114	Rating Area 9	No Preference	54	848.11
	22444PA0060114	Rating Area 9	No Preference	55	885.84
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	22444PA0060114	Rating Area 9	No Preference	57	968.07
	22444PA0060114	Rating Area 9	No Preference	58	1012.17
	22444PA0060114	Rating Area 9	No Preference	59	1034.02
	22444PA0060114	Rating Area 9	No Preference	60	1078.11
	22444PA0060114	Rating Area 9	No Preference	61	1116.24
	22444PA0060114	Rating Area 9	No Preference	62	1141.27
	22444PA0060114	Rating Area 9	No Preference	63	1172.65
	22444PA0060114	Rating Area 9	No Preference	64 and over	1191.72
	22444PA0060115	Rating Area 2	No Preference	0-14	262.13
	22444PA0060115	Rating Area 2	No Preference	15	285.43
	22444PA0060115	Rating Area 2	No Preference	16	294.34
	22444PA0060115	Rating Area 2	No Preference	17	303.25
	22444PA0060115	Rating Area 2	No Preference	18	312.84
	22444PA0060115	Rating Area 2	No Preference	19	322.43
	22444PA0060115	Rating Area 2	No Preference	20	332.37
	22444PA0060115	Rating Area 2	No Preference	21	342.66
	22444PA0060115	Rating Area 2	No Preference	22	342.66
	22444PA0060115	Rating Area 2	No Preference	23	342.66
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	22444PA0060115	Rating Area 2	No Preference	62	984.44
	22444PA0060115	Rating Area 2	No Preference	63	1011.51
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	22444PA0060115	Rating Area 3	No Preference	17	289.96
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	22444PA0060115	Rating Area 3	No Preference	57	798.45
	22444PA0060115	Rating Area 3	No Preference	58	834.82
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	22444PA0060115	Rating Area 3	No Preference	62	941.30
	22444PA0060115	Rating Area 3	No Preference	63	967.18
	22444PA0060115	Rating Area 3	No Preference	64 and over	982.91
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	22444PA0060115	Rating Area 5	No Preference	64 and over	1051.05
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	22444PA0060115	Rating Area 6	No Preference	62	1060.76
	22444PA0060115	Rating Area 6	No Preference	63	1089.93
	22444PA0060115	Rating Area 6	No Preference	64 and over	1107.65
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	22444PA0060115	Rating Area 7	No Preference	62	1285.30
	22444PA0060115	Rating Area 7	No Preference	63	1320.64
	22444PA0060115	Rating Area 7	No Preference	64 and over	1342.11
	22444PA0060115	Rating Area 9	No Preference	0-14	290.70
	22444PA0060115	Rating Area 9	No Preference	15	316.54
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	22444PA0060115	Rating Area 9	No Preference	18	346.94
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	22444PA0060115	Rating Area 9	No Preference	28	413.06
	22444PA0060115	Rating Area 9	No Preference	29	425.22
	22444PA0060115	Rating Area 9	No Preference	30	431.30

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	22444PA0060115	Rating Area 9	No Preference	33	455.24
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	22444PA0060115	Rating Area 9	No Preference	36	467.40
	22444PA0060115	Rating Area 9	No Preference	37	470.44
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	22444PA0060115	Rating Area 9	No Preference	40	485.63
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	22444PA0060115	Rating Area 9	No Preference	42	503.49
	22444PA0060115	Rating Area 9	No Preference	43	515.65
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	22444PA0060115	Rating Area 9	No Preference	45	548.71
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	22444PA0060115	Rating Area 9	No Preference	47	593.93
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	22444PA0060115	Rating Area 9	No Preference	50	678.67
	22444PA0060115	Rating Area 9	No Preference	51	708.69
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	22444PA0060115	Rating Area 9	No Preference	53	775.19
	22444PA0060115	Rating Area 9	No Preference	54	811.29
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	22444PA0060115	Rating Area 9	No Preference	57	926.05
	22444PA0060115	Rating Area 9	No Preference	58	968.23
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	22444PA0060115	Rating Area 9	No Preference	60	1031.31
	22444PA0060115	Rating Area 9	No Preference	61	1067.79
	22444PA0060115	Rating Area 9	No Preference	62	1091.73
	22444PA0060115	Rating Area 9	No Preference	63	1121.75
	22444PA0060115	Rating Area 9	No Preference	64 and over	1139.99
	22444PA0060116	Rating Area 2	No Preference	0-14	255.54
	22444PA0060116	Rating Area 2	No Preference	15	278.26
	22444PA0060116	Rating Area 2	No Preference	16	286.95
	22444PA0060116	Rating Area 2	No Preference	17	295.63
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	22444PA0060116	Rating Area 2	No Preference	19	314.34
	22444PA0060116	Rating Area 2	No Preference	20	324.02
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	22444PA0060116	Rating Area 2	No Preference	24	334.05
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	22444PA0060116	Rating Area 2	No Preference	27	350.08
	22444PA0060116	Rating Area 2	No Preference	28	363.11
	22444PA0060116	Rating Area 2	No Preference	29	373.80
	22444PA0060116	Rating Area 2	No Preference	30	379.14
	22444PA0060116	Rating Area 2	No Preference	31	387.16
	22444PA0060116	Rating Area 2	No Preference	32	395.18
	22444PA0060116	Rating Area 2	No Preference	33	400.19
	22444PA0060116	Rating Area 2	No Preference	34	405.53
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	22444PA0060116	Rating Area 2	No Preference	36	410.88
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	22444PA0060116	Rating Area 2	No Preference	39	421.57
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	22444PA0060116	Rating Area 2	No Preference	41	434.93
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	22444PA0060116	Rating Area 2	No Preference	44	466.66
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	22444PA0060116	Rating Area 2	No Preference	46	501.07
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	22444PA0060116	Rating Area 2	No Preference	49	569.88
	22444PA0060116	Rating Area 2	No Preference	50	596.61
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	22444PA0060116	Rating Area 2	No Preference	52	652.06
	22444PA0060116	Rating Area 2	No Preference	53	681.45
	22444PA0060116	Rating Area 2	No Preference	54	713.19
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	22444PA0060116	Rating Area 2	No Preference	63	986.10
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	22444PA0060116	Rating Area 3	No Preference	58	813.85
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	22444PA0060116	Rating Area 3	No Preference	62	917.66
	22444PA0060116	Rating Area 3	No Preference	63	942.89
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	22444PA0060116	Rating Area 5	No Preference	63	1008.26
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	22444PA0060116	Rating Area 6	No Preference	44	502.84
	22444PA0060116	Rating Area 6	No Preference	45	519.76
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	22444PA0060116	Rating Area 6	No Preference	58	917.14
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	22444PA0060116	Rating Area 7	No Preference	50	778.94
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	22444PA0060116	Rating Area 7	No Preference	53	889.72
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	22444PA0060116	Rating Area 9	No Preference	51	690.89
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	22444PA0060116	Rating Area 9	No Preference	53	755.72
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	22444PA0060116	Rating Area 9	No Preference	59	964.29
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	22444PA0060116	Rating Area 9	No Preference	61	1040.97
	22444PA0060116	Rating Area 9	No Preference	62	1064.31
	22444PA0060116	Rating Area 9	No Preference	63	1093.58
	22444PA0060116	Rating Area 9	No Preference	64 and over	1111.36
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	22444PA0060117	Rating Area 2	No Preference	20	312.74
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	22444PA0060117	Rating Area 2	No Preference	52	629.35
	22444PA0060117	Rating Area 2	No Preference	53	657.72
	22444PA0060117	Rating Area 2	No Preference	54	688.35
	22444PA0060117	Rating Area 2	No Preference	55	718.98
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	22444PA0060117	Rating Area 2	No Preference	57	785.71
	22444PA0060117	Rating Area 2	No Preference	58	821.50
	22444PA0060117	Rating Area 2	No Preference	59	839.23
	22444PA0060117	Rating Area 2	No Preference	60	875.02
	22444PA0060117	Rating Area 2	No Preference	61	905.97
	22444PA0060117	Rating Area 2	No Preference	62	926.29
	22444PA0060117	Rating Area 2	No Preference	63	951.76
	22444PA0060117	Rating Area 2	No Preference	64 and over	967.23
	22444PA0060117	Rating Area 3	No Preference	0-14	235.84
	22444PA0060117	Rating Area 3	No Preference	15	256.80
	22444PA0060117	Rating Area 3	No Preference	16	264.81
	22444PA0060117	Rating Area 3	No Preference	17	272.83
	22444PA0060117	Rating Area 3	No Preference	18	281.46
	22444PA0060117	Rating Area 3	No Preference	19	290.09
	22444PA0060117	Rating Area 3	No Preference	20	299.03
	22444PA0060117	Rating Area 3	No Preference	21	308.29
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	22444PA0060117	Rating Area 3	No Preference	23	308.29
	22444PA0060117	Rating Area 3	No Preference	24	308.29
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	22444PA0060117	Rating Area 3	No Preference	27	323.08
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	22444PA0060117	Rating Area 3	No Preference	35	376.72
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	22444PA0060117	Rating Area 3	No Preference	38	384.12
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	22444PA0060117	Rating Area 3	No Preference	46	462.42
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	22444PA0060117	Rating Area 3	No Preference	48	504.04
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	22444PA0060117	Rating Area 3	No Preference	54	658.18
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	22444PA0060117	Rating Area 3	No Preference	56	719.22
	22444PA0060117	Rating Area 3	No Preference	57	751.28
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	22444PA0060117	Rating Area 3	No Preference	59	802.46
	22444PA0060117	Rating Area 3	No Preference	60	836.68
	22444PA0060117	Rating Area 3	No Preference	61	866.27
	22444PA0060117	Rating Area 3	No Preference	62	885.70

	22444PA0060117	Rating Area 3	No Preference	63	910.05
	22444PA0060117	Rating Area 3	No Preference	64 and over	924.85
	22444PA0060117	Rating Area 5	No Preference	0-14	252.19
	22444PA0060117	Rating Area 5	No Preference	15	274.60
	22444PA0060117	Rating Area 5	No Preference	16	283.17
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	22444PA0060117	Rating Area 5	No Preference	55	735.13
	22444PA0060117	Rating Area 5	No Preference	56	769.09
	22444PA0060117	Rating Area 5	No Preference	57	803.37
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	22444PA0060117	Rating Area 5	No Preference	61	926.33
	22444PA0060117	Rating Area 5	No Preference	62	947.10
	22444PA0060117	Rating Area 5	No Preference	63	973.14
	22444PA0060117	Rating Area 5	No Preference	64 and over	988.97
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	22444PA0060117	Rating Area 6	No Preference	22	347.41
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	22444PA0060117	Rating Area 6	No Preference	53	708.71
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	22444PA0060117	Rating Area 6	No Preference	59	904.30
	22444PA0060117	Rating Area 6	No Preference	60	942.86
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	22444PA0060117	Rating Area 6	No Preference	62	998.10
	22444PA0060117	Rating Area 6	No Preference	63	1025.54
	22444PA0060117	Rating Area 6	No Preference	64 and over	1042.22
	22444PA0060117	Rating Area 7	No Preference	0-14	322.02
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	22444PA0060117	Rating Area 7	No Preference	17	372.54
	22444PA0060117	Rating Area 7	No Preference	18	384.32
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	22444PA0060117	Rating Area 7	No Preference	64 and over	1262.83
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	22444PA0060117	Rating Area 9	No Preference	23	357.55
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	22444PA0060117	Rating Area 9	No Preference	28	388.66
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	22444PA0060117	Rating Area 9	No Preference	46	536.32
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	22444PA0060117	Rating Area 9	No Preference	51	666.83
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	22444PA0060117	Rating Area 9	No Preference	53	729.40
	22444PA0060117	Rating Area 9	No Preference	54	763.37
	22444PA0060117	Rating Area 9	No Preference	55	797.34
	22444PA0060117	Rating Area 9	No Preference	56	834.16
	22444PA0060117	Rating Area 9	No Preference	57	871.35
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	22444PA0060117	Rating Area 9	No Preference	59	930.70
	22444PA0060117	Rating Area 9	No Preference	60	970.39
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	22444PA0060117	Rating Area 9	No Preference	62	1027.24
	22444PA0060117	Rating Area 9	No Preference	63	1055.49
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	22444PA0060118	Rating Area 2	No Preference	51	587.17
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	22444PA0060118	Rating Area 2	No Preference	53	642.27
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	22444PA0060118	Rating Area 2	No Preference	55	702.09
	22444PA0060118	Rating Area 2	No Preference	56	734.51
	22444PA0060118	Rating Area 2	No Preference	57	767.26
	22444PA0060118	Rating Area 2	No Preference	58	802.20
	22444PA0060118	Rating Area 2	No Preference	59	819.52
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	22444PA0060118	Rating Area 2	No Preference	61	884.69
	22444PA0060118	Rating Area 2	No Preference	62	904.53
	22444PA0060118	Rating Area 2	No Preference	63	929.40
	22444PA0060118	Rating Area 2	No Preference	64 and over	944.51
	22444PA0060118	Rating Area 3	No Preference	0-14	230.30
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	22444PA0060118	Rating Area 3	No Preference	16	258.59
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	22444PA0060118	Rating Area 3	No Preference	18	274.85
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	22444PA0060118	Rating Area 3	No Preference	21	301.05
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	22444PA0060118	Rating Area 3	No Preference	27	315.49
	22444PA0060118	Rating Area 3	No Preference	28	327.23
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	22444PA0060118	Rating Area 3	No Preference	31	348.91
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	22444PA0060118	Rating Area 3	No Preference	35	367.87
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	22444PA0060118	Rating Area 3	No Preference	38	375.10
	22444PA0060118	Rating Area 3	No Preference	39	379.91
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	22444PA0060118	Rating Area 3	No Preference	46	451.56
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	22444PA0060118	Rating Area 3	No Preference	49	513.57
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	22444PA0060118	Rating Area 3	No Preference	52	587.63
	22444PA0060118	Rating Area 3	No Preference	53	614.12
	22444PA0060118	Rating Area 3	No Preference	54	642.72
	22444PA0060118	Rating Area 3	No Preference	55	671.32
	22444PA0060118	Rating Area 3	No Preference	56	702.33
	22444PA0060118	Rating Area 3	No Preference	57	733.64
	22444PA0060118	Rating Area 3	No Preference	58	767.05
	22444PA0060118	Rating Area 3	No Preference	59	783.61
	22444PA0060118	Rating Area 3	No Preference	60	817.02
	22444PA0060118	Rating Area 3	No Preference	61	845.92
	22444PA0060118	Rating Area 3	No Preference	62	864.89
	22444PA0060118	Rating Area 3	No Preference	63	888.67
	22444PA0060118	Rating Area 3	No Preference	64 and over	903.12
	22444PA0060118	Rating Area 5	No Preference	0-14	246.26
	22444PA0060118	Rating Area 5	No Preference	15	268.15
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	22444PA0060118	Rating Area 5	No Preference	23	321.92
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	22444PA0060118	Rating Area 5	No Preference	61	904.57
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	22444PA0060118	Rating Area 5	No Preference	63	950.28
	22444PA0060118	Rating Area 5	No Preference	64 and over	965.73
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	22444PA0060118	Rating Area 6	No Preference	45	489.87
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	22444PA0060118	Rating Area 6	No Preference	53	692.06
	22444PA0060118	Rating Area 6	No Preference	54	724.29
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	22444PA0060118	Rating Area 6	No Preference	56	791.46
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	22444PA0060118	Rating Area 6	No Preference	62	974.65
	22444PA0060118	Rating Area 6	No Preference	63	1001.45
	22444PA0060118	Rating Area 6	No Preference	64 and over	1017.74
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	22444PA0060118	Rating Area 7	No Preference	55	916.66
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	22444PA0060118	Rating Area 7	No Preference	63	1213.44
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	22444PA0060118	Rating Area 9	No Preference	51	651.17
	22444PA0060118	Rating Area 9	No Preference	52	681.54
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	22444PA0060118	Rating Area 9	No Preference	54	745.44
	22444PA0060118	Rating Area 9	No Preference	55	778.61
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	22444PA0060118	Rating Area 9	No Preference	57	850.88
	22444PA0060118	Rating Area 9	No Preference	58	889.63
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	22444PA0060118	Rating Area 9	No Preference	64 and over	1047.45
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	22444PA0060119	Rating Area 2	No Preference	22	274.82
	22444PA0060119	Rating Area 2	No Preference	23	274.82
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	22444PA0060119	Rating Area 2	No Preference	25	275.92
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	22444PA0060119	Rating Area 2	No Preference	28	298.72
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	22444PA0060119	Rating Area 2	No Preference	42	364.13
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	22444PA0060119	Rating Area 2	No Preference	49	468.84
	22444PA0060119	Rating Area 2	No Preference	50	490.82
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	22444PA0060119	Rating Area 2	No Preference	55	612.84
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	22444PA0060119	Rating Area 2	No Preference	60	745.85
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	22444PA0060119	Rating Area 2	No Preference	63	811.26
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	22444PA0060119	Rating Area 3	No Preference	43	356.58
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	22444PA0060119	Rating Area 3	No Preference	48	429.63
	22444PA0060119	Rating Area 3	No Preference	49	448.29
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	22444PA0060119	Rating Area 3	No Preference	51	490.07
	22444PA0060119	Rating Area 3	No Preference	52	512.93
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	22444PA0060119	Rating Area 3	No Preference	54	561.02
	22444PA0060119	Rating Area 3	No Preference	55	585.98
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	22444PA0060119	Rating Area 3	No Preference	57	640.38
	22444PA0060119	Rating Area 3	No Preference	58	669.55
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	22444PA0060119	Rating Area 3	No Preference	60	713.17
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	22444PA0060119	Rating Area 3	No Preference	63	775.71
	22444PA0060119	Rating Area 3	No Preference	64 and over	788.32
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	22444PA0060119	Rating Area 5	No Preference	46	421.49
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	22444PA0060119	Rating Area 5	No Preference	48	459.42
	22444PA0060119	Rating Area 5	No Preference	49	479.37
	22444PA0060119	Rating Area 5	No Preference	50	501.85
	22444PA0060119	Rating Area 5	No Preference	51	524.05
	22444PA0060119	Rating Area 5	No Preference	52	548.50
	22444PA0060119	Rating Area 5	No Preference	53	573.22
	22444PA0060119	Rating Area 5	No Preference	54	599.92
	22444PA0060119	Rating Area 5	No Preference	55	626.61
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	22444PA0060119	Rating Area 5	No Preference	57	684.78
	22444PA0060119	Rating Area 5	No Preference	58	715.97
	22444PA0060119	Rating Area 5	No Preference	59	731.42

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	22444PA0060119	Rating Area 5	No Preference	62	807.29
	22444PA0060119	Rating Area 5	No Preference	63	829.49
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	22444PA0060119	Rating Area 6	No Preference	25	297.31
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	22444PA0060119	Rating Area 6	No Preference	59	770.81
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	22444PA0060119	Rating Area 6	No Preference	63	874.15
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	22444PA0060120	Rating Area 2	No Preference	53	709.30
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	22444PA0060120	Rating Area 5	No Preference	64 and over	1066.52
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	22444PA0060120	Rating Area 6	No Preference	40	478.80
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	22444PA0060120	Rating Area 6	No Preference	44	523.39
	22444PA0060120	Rating Area 6	No Preference	45	541.00
	22444PA0060120	Rating Area 6	No Preference	46	561.98
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	22444PA0060120	Rating Area 6	No Preference	48	612.55
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	22444PA0060120	Rating Area 6	No Preference	50	669.13
	22444PA0060120	Rating Area 6	No Preference	51	698.72
	22444PA0060120	Rating Area 6	No Preference	52	731.32
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	22444PA0060120	Rating Area 6	No Preference	54	799.88
	22444PA0060120	Rating Area 6	No Preference	55	835.47
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	22444PA0060120	Rating Area 6	No Preference	57	913.02
	22444PA0060120	Rating Area 6	No Preference	58	954.61
	22444PA0060120	Rating Area 6	No Preference	59	975.22
	22444PA0060120	Rating Area 6	No Preference	60	1016.80
	22444PA0060120	Rating Area 6	No Preference	61	1052.77
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	22444PA0080066	Rating Area 7	No Preference	40	374.16
	22444PA0080066	Rating Area 7	No Preference	41	381.19
	22444PA0080066	Rating Area 7	No Preference	42	387.92
	22444PA0080066	Rating Area 7	No Preference	43	397.29
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	22444PA0080066	Rating Area 9	No Preference	31	288.22
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	22444PA0080066	Rating Area 9	No Preference	37	307.87
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	22444PA0080066	Rating Area 9	No Preference	64 and over	746.04

2019 Rates Table Template v8.1	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* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	22444			
	23-2311553			
	4/1/2019			
	6/30/2019			
	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
22444PA0060062	Rating Area 2	No Preference	0-14	237.11
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22444PA0060062	Rating Area 2	No Preference	17	274.30
22444PA0060062	Rating Area 2	No Preference	18	282.98
22444PA0060062	Rating Area 2	No Preference	19	291.66
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22444PA0060062	Rating Area 2	No Preference	23	309.95
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22444PA0060062	Rating Area 2	No Preference	30	351.78
22444PA0060062	Rating Area 2	No Preference	31	359.22
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22444PA0060062	Rating Area 3	No Preference	16	254.57
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	22444PA0060062	Rating Area 9	No Preference	17	304.19
	22444PA0060062	Rating Area 9	No Preference	18	313.82
	22444PA0060062	Rating Area 9	No Preference	19	323.44
	22444PA0060062	Rating Area 9	No Preference	20	333.41
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	22444PA0060062	Rating Area 9	No Preference	23	343.73
	22444PA0060062	Rating Area 9	No Preference	24	343.73
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	22444PA0060062	Rating Area 9	No Preference	27	360.22
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	22444PA0060062	Rating Area 9	No Preference	53	701.19
	22444PA0060062	Rating Area 9	No Preference	54	733.85
	22444PA0060062	Rating Area 9	No Preference	55	766.50
	22444PA0060062	Rating Area 9	No Preference	56	801.90
	22444PA0060062	Rating Area 9	No Preference	57	837.65
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	22444PA0060062	Rating Area 9	No Preference	64 and over	1031.17
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	22444PA0060063	Rating Area 3	No Preference	63	740.73
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	22444PA0060063	Rating Area 9	No Preference	32	344.28
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	22444PA0060063	Rating Area 9	No Preference	35	355.63
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	22444PA0060063	Rating Area 9	No Preference	52	568.08
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	22444PA0060063	Rating Area 9	No Preference	55	648.99
	22444PA0060063	Rating Area 9	No Preference	56	678.97
	22444PA0060063	Rating Area 9	No Preference	57	709.23
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	22444PA0060063	Rating Area 9	No Preference	59	757.54
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	22444PA0060063	Rating Area 9	No Preference	61	817.79
	22444PA0060063	Rating Area 9	No Preference	62	836.12
	22444PA0060063	Rating Area 9	No Preference	63	859.11
	22444PA0060063	Rating Area 9	No Preference	64 and over	873.08
	22444PA0060114	Rating Area 2	No Preference	0-14	279.57
	22444PA0060114	Rating Area 2	No Preference	15	304.42
	22444PA0060114	Rating Area 2	No Preference	16	313.92
	22444PA0060114	Rating Area 2	No Preference	17	323.42
	22444PA0060114	Rating Area 2	No Preference	18	333.66
	22444PA0060114	Rating Area 2	No Preference	19	343.89
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	22444PA0060114	Rating Area 2	No Preference	32	432.33
	22444PA0060114	Rating Area 2	No Preference	33	437.81
	22444PA0060114	Rating Area 2	No Preference	34	443.66
	22444PA0060114	Rating Area 2	No Preference	35	446.58
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	22444PA0060114	Rating Area 2	No Preference	38	455.35
	22444PA0060114	Rating Area 2	No Preference	39	461.20
	22444PA0060114	Rating Area 2	No Preference	40	467.04
	22444PA0060114	Rating Area 2	No Preference	41	475.81

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	Rating Area 2	No Preference	44	510.53
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	Rating Area 2	No Preference	46	548.17
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	Rating Area 2	No Preference	49	623.46
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	Rating Area 2	No Preference	51	681.56
	Rating Area 2	No Preference	52	713.36
	Rating Area 2	No Preference	53	745.52
	Rating Area 2	No Preference	54	780.23
	Rating Area 2	No Preference	55	814.95
	Rating Area 2	No Preference	56	852.59
	Rating Area 2	No Preference	57	890.60
	Rating Area 2	No Preference	58	931.16
	Rating Area 2	No Preference	59	951.26
	Rating Area 2	No Preference	60	991.83
	Rating Area 2	No Preference	61	1026.91
	Rating Area 2	No Preference	62	1049.94
	Rating Area 2	No Preference	63	1078.81
	Rating Area 2	No Preference	64 and over	1096.35
22444PA0060114	Rating Area 3	No Preference	0-14	267.32
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22444PA0060114	Rating Area 3	No Preference	29	391.02
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	22444PA0060114	Rating Area 6	No Preference	58	1003.36
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	22444PA0060114	Rating Area 7	No Preference	51	889.86
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	22444PA0060114	Rating Area 7	No Preference	55	1064.02
	22444PA0060114	Rating Area 7	No Preference	56	1113.16
	22444PA0060114	Rating Area 7	No Preference	57	1162.78

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	22444PA0060115	Rating Area 2	No Preference	53	713.15
	22444PA0060115	Rating Area 2	No Preference	54	746.37
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	22444PA0060115	Rating Area 2	No Preference	56	815.58
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	22444PA0060115	Rating Area 2	No Preference	58	890.74
	22444PA0060115	Rating Area 2	No Preference	59	909.97
	22444PA0060115	Rating Area 2	No Preference	60	948.78
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	22444PA0060115	Rating Area 2	No Preference	62	1004.36
	22444PA0060115	Rating Area 2	No Preference	63	1031.98
	22444PA0060115	Rating Area 2	No Preference	64 and over	1048.76
	22444PA0060115	Rating Area 3	No Preference	0-14	255.71

	22444PA0060115	Rating Area 3	No Preference	15	278.44
	22444PA0060115	Rating Area 3	No Preference	16	287.14
	22444PA0060115	Rating Area 3	No Preference	17	295.83
	22444PA0060115	Rating Area 3	No Preference	18	305.19
	22444PA0060115	Rating Area 3	No Preference	19	314.55
	22444PA0060115	Rating Area 3	No Preference	20	324.24
	22444PA0060115	Rating Area 3	No Preference	21	334.27
	22444PA0060115	Rating Area 3	No Preference	22	334.27
	22444PA0060115	Rating Area 3	No Preference	23	334.27
	22444PA0060115	Rating Area 3	No Preference	24	334.27
	22444PA0060115	Rating Area 3	No Preference	25	335.60
	22444PA0060115	Rating Area 3	No Preference	26	342.29
	22444PA0060115	Rating Area 3	No Preference	27	350.31
	22444PA0060115	Rating Area 3	No Preference	28	363.35
	22444PA0060115	Rating Area 3	No Preference	29	374.04
	22444PA0060115	Rating Area 3	No Preference	30	379.39
	22444PA0060115	Rating Area 3	No Preference	31	387.42
	22444PA0060115	Rating Area 3	No Preference	32	395.44
	22444PA0060115	Rating Area 3	No Preference	33	400.45
	22444PA0060115	Rating Area 3	No Preference	34	405.80
	22444PA0060115	Rating Area 3	No Preference	35	408.47
	22444PA0060115	Rating Area 3	No Preference	36	411.15
	22444PA0060115	Rating Area 3	No Preference	37	413.82
	22444PA0060115	Rating Area 3	No Preference	38	416.50
	22444PA0060115	Rating Area 3	No Preference	39	421.84
	22444PA0060115	Rating Area 3	No Preference	40	427.19
	22444PA0060115	Rating Area 3	No Preference	41	435.22
	22444PA0060115	Rating Area 3	No Preference	42	442.90
	22444PA0060115	Rating Area 3	No Preference	43	453.60
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	22444PA0060115	Rating Area 3	No Preference	45	482.68
	22444PA0060115	Rating Area 3	No Preference	46	501.40
	22444PA0060115	Rating Area 3	No Preference	47	522.46
	22444PA0060115	Rating Area 3	No Preference	48	546.53
	22444PA0060115	Rating Area 3	No Preference	49	570.26
	22444PA0060115	Rating Area 3	No Preference	50	597.00
	22444PA0060115	Rating Area 3	No Preference	51	623.41
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	22444PA0060115	Rating Area 3	No Preference	53	681.90
	22444PA0060115	Rating Area 3	No Preference	54	713.66
	22444PA0060115	Rating Area 3	No Preference	55	745.42
	22444PA0060115	Rating Area 3	No Preference	56	779.84
	22444PA0060115	Rating Area 3	No Preference	57	814.61
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	22444PA0060115	Rating Area 3	No Preference	59	870.10
	22444PA0060115	Rating Area 3	No Preference	60	907.20
	22444PA0060115	Rating Area 3	No Preference	61	939.29
	22444PA0060115	Rating Area 3	No Preference	62	960.35
	22444PA0060115	Rating Area 3	No Preference	63	986.76
	22444PA0060115	Rating Area 3	No Preference	64 and over	1002.80
	22444PA0060115	Rating Area 5	No Preference	0-14	273.44
	22444PA0060115	Rating Area 5	No Preference	15	297.75
	22444PA0060115	Rating Area 5	No Preference	16	307.04
	22444PA0060115	Rating Area 5	No Preference	17	316.34
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	22444PA0060115	Rating Area 5	No Preference	23	357.45
	22444PA0060115	Rating Area 5	No Preference	24	357.45
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	22444PA0060115	Rating Area 5	No Preference	28	388.54
	22444PA0060115	Rating Area 5	No Preference	29	399.98
	22444PA0060115	Rating Area 5	No Preference	30	405.70
	22444PA0060115	Rating Area 5	No Preference	31	414.27
	22444PA0060115	Rating Area 5	No Preference	32	422.85
	22444PA0060115	Rating Area 5	No Preference	33	428.22
	22444PA0060115	Rating Area 5	No Preference	34	433.93
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	22444PA0060115	Rating Area 5	No Preference	36	439.65
	22444PA0060115	Rating Area 5	No Preference	37	442.51
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	22444PA0060115	Rating Area 5	No Preference	39	451.09
	22444PA0060115	Rating Area 5	No Preference	40	456.81
	22444PA0060115	Rating Area 5	No Preference	41	465.39
	22444PA0060115	Rating Area 5	No Preference	42	473.61
	22444PA0060115	Rating Area 5	No Preference	43	485.05
	22444PA0060115	Rating Area 5	No Preference	44	499.35
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	22444PA0060115	Rating Area 5	No Preference	47	558.68
	22444PA0060115	Rating Area 5	No Preference	48	584.42
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	22444PA0060115	Rating Area 5	No Preference	50	638.39
	22444PA0060115	Rating Area 5	No Preference	51	666.63
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	22444PA0060115	Rating Area 5	No Preference	53	729.18
	22444PA0060115	Rating Area 5	No Preference	54	763.14
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	22444PA0060115	Rating Area 5	No Preference	56	833.91
	22444PA0060115	Rating Area 5	No Preference	57	871.09
	22444PA0060115	Rating Area 5	No Preference	58	910.76
	22444PA0060115	Rating Area 5	No Preference	59	930.42
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	22444PA0060115	Rating Area 5	No Preference	62	1026.93
	22444PA0060115	Rating Area 5	No Preference	63	1055.17
	22444PA0060115	Rating Area 5	No Preference	64 and over	1072.32
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	22444PA0060115	Rating Area 6	No Preference	15	313.78
	22444PA0060115	Rating Area 6	No Preference	16	323.58
	22444PA0060115	Rating Area 6	No Preference	17	333.37
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	22444PA0060115	Rating Area 6	No Preference	19	354.46
	22444PA0060115	Rating Area 6	No Preference	20	365.39
	22444PA0060115	Rating Area 6	No Preference	21	376.69
	22444PA0060115	Rating Area 6	No Preference	22	376.69

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	22444PA0060115	Rating Area 6	No Preference	24	376.69
	22444PA0060115	Rating Area 6	No Preference	25	378.20
	22444PA0060115	Rating Area 6	No Preference	26	385.73
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	22444PA0060115	Rating Area 6	No Preference	33	451.27
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	22444PA0060115	Rating Area 6	No Preference	36	463.33
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	22444PA0060115	Rating Area 6	No Preference	38	469.35
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	22444PA0060115	Rating Area 6	No Preference	40	481.41
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	22444PA0060115	Rating Area 6	No Preference	42	499.11
	22444PA0060115	Rating Area 6	No Preference	43	511.17
	22444PA0060115	Rating Area 6	No Preference	44	526.23
	22444PA0060115	Rating Area 6	No Preference	45	543.94
	22444PA0060115	Rating Area 6	No Preference	46	565.03
	22444PA0060115	Rating Area 6	No Preference	47	588.76
	22444PA0060115	Rating Area 6	No Preference	48	615.89
	22444PA0060115	Rating Area 6	No Preference	49	642.63
	22444PA0060115	Rating Area 6	No Preference	50	672.77
	22444PA0060115	Rating Area 6	No Preference	51	702.52
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	22444PA0060115	Rating Area 6	No Preference	53	768.44
	22444PA0060115	Rating Area 6	No Preference	54	804.23
	22444PA0060115	Rating Area 6	No Preference	55	840.02
	22444PA0060115	Rating Area 6	No Preference	56	878.81
	22444PA0060115	Rating Area 6	No Preference	57	917.99
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	22444PA0060115	Rating Area 6	No Preference	60	1022.33
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	22444PA0060115	Rating Area 6	No Preference	62	1082.23
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	22444PA0060115	Rating Area 6	No Preference	64 and over	1130.07
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	22444PA0060115	Rating Area 7	No Preference	30	518.04
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	22444PA0060115	Rating Area 7	No Preference	45	659.08
	22444PA0060115	Rating Area 7	No Preference	46	684.64
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	22444PA0060115	Rating Area 7	No Preference	49	778.66
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	22444PA0060115	Rating Area 7	No Preference	51	851.23
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	22444PA0060115	Rating Area 7	No Preference	53	931.11
	22444PA0060115	Rating Area 7	No Preference	54	974.47
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	22444PA0060115	Rating Area 7	No Preference	56	1064.84
	22444PA0060115	Rating Area 7	No Preference	57	1112.31
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	22444PA0060115	Rating Area 7	No Preference	59	1188.08
	22444PA0060115	Rating Area 7	No Preference	60	1238.74
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	22444PA0060115	Rating Area 7	No Preference	62	1311.31
	22444PA0060115	Rating Area 7	No Preference	63	1347.37
	22444PA0060115	Rating Area 7	No Preference	64 and over	1369.28
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	22444PA0060115	Rating Area 9	No Preference	16	333.02
	22444PA0060115	Rating Area 9	No Preference	17	343.10
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	22444PA0060115	Rating Area 9	No Preference	22	387.69
	22444PA0060115	Rating Area 9	No Preference	23	387.69
	22444PA0060115	Rating Area 9	No Preference	24	387.69
	22444PA0060115	Rating Area 9	No Preference	25	389.24
	22444PA0060115	Rating Area 9	No Preference	26	396.99
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	22444PA0060115	Rating Area 9	No Preference	28	421.42
	22444PA0060115	Rating Area 9	No Preference	29	433.82
	22444PA0060115	Rating Area 9	No Preference	30	440.02

	22444PA0060115	Rating Area 9	No Preference	31	449.33
	22444PA0060115	Rating Area 9	No Preference	32	458.63
	22444PA0060115	Rating Area 9	No Preference	33	464.45
	22444PA0060115	Rating Area 9	No Preference	34	470.65
	22444PA0060115	Rating Area 9	No Preference	35	473.75
	22444PA0060115	Rating Area 9	No Preference	36	476.85
	22444PA0060115	Rating Area 9	No Preference	37	479.96
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	22444PA0060115	Rating Area 9	No Preference	39	489.26
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	22444PA0060115	Rating Area 9	No Preference	41	504.77
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	22444PA0060115	Rating Area 9	No Preference	45	559.82
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	22444PA0060115	Rating Area 9	No Preference	48	633.87
	22444PA0060115	Rating Area 9	No Preference	49	661.39
	22444PA0060115	Rating Area 9	No Preference	50	692.41
	22444PA0060115	Rating Area 9	No Preference	51	723.04
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	22444PA0060115	Rating Area 9	No Preference	53	790.88
	22444PA0060115	Rating Area 9	No Preference	54	827.71
	22444PA0060115	Rating Area 9	No Preference	55	864.54
	22444PA0060115	Rating Area 9	No Preference	56	904.47
	22444PA0060115	Rating Area 9	No Preference	57	944.79
	22444PA0060115	Rating Area 9	No Preference	58	987.83
	22444PA0060115	Rating Area 9	No Preference	59	1009.15
	22444PA0060115	Rating Area 9	No Preference	60	1052.18
	22444PA0060115	Rating Area 9	No Preference	61	1089.40
	22444PA0060115	Rating Area 9	No Preference	62	1113.82
	22444PA0060115	Rating Area 9	No Preference	63	1144.45
	22444PA0060115	Rating Area 9	No Preference	64 and over	1163.06
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	22444PA0060116	Rating Area 2	No Preference	17	301.61
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	22444PA0060116	Rating Area 2	No Preference	20	330.58
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	22444PA0060116	Rating Area 2	No Preference	22	340.81
	22444PA0060116	Rating Area 2	No Preference	23	340.81
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	22444PA0060116	Rating Area 2	No Preference	28	370.46
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	22444PA0060116	Rating Area 2	No Preference	45	492.12
	22444PA0060116	Rating Area 2	No Preference	46	511.21
	22444PA0060116	Rating Area 2	No Preference	47	532.68
	22444PA0060116	Rating Area 2	No Preference	48	557.22
	22444PA0060116	Rating Area 2	No Preference	49	581.41
	22444PA0060116	Rating Area 2	No Preference	50	608.68
	22444PA0060116	Rating Area 2	No Preference	51	635.60
	22444PA0060116	Rating Area 2	No Preference	52	665.25
	22444PA0060116	Rating Area 2	No Preference	53	695.24
	22444PA0060116	Rating Area 2	No Preference	54	727.62
	22444PA0060116	Rating Area 2	No Preference	55	760.00
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	22444PA0060116	Rating Area 2	No Preference	57	830.54
	22444PA0060116	Rating Area 2	No Preference	58	868.37
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	22444PA0060116	Rating Area 2	No Preference	60	924.95
	22444PA0060116	Rating Area 2	No Preference	61	957.66
	22444PA0060116	Rating Area 2	No Preference	62	979.14
	22444PA0060116	Rating Area 2	No Preference	63	1006.06
	22444PA0060116	Rating Area 2	No Preference	64 and over	1022.42
	22444PA0060116	Rating Area 3	No Preference	0-14	249.29
	22444PA0060116	Rating Area 3	No Preference	15	271.45
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	22444PA0060116	Rating Area 3	No Preference	20	316.10
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	22444PA0060116	Rating Area 3	No Preference	26	333.69
	22444PA0060116	Rating Area 3	No Preference	27	341.51
	22444PA0060116	Rating Area 3	No Preference	28	354.22
	22444PA0060116	Rating Area 3	No Preference	29	364.65
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	22444PA0060116	Rating Area 3	No Preference	31	377.69
	22444PA0060116	Rating Area 3	No Preference	32	385.51
	22444PA0060116	Rating Area 3	No Preference	33	390.39
	22444PA0060116	Rating Area 3	No Preference	34	395.61
	22444PA0060116	Rating Area 3	No Preference	35	398.22
	22444PA0060116	Rating Area 3	No Preference	36	400.82
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	22444PA0060116	Rating Area 3	No Preference	43	442.21
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	22444PA0060116	Rating Area 3	No Preference	45	470.56
	22444PA0060116	Rating Area 3	No Preference	46	488.81
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	22444PA0060116	Rating Area 3	No Preference	49	555.94
	22444PA0060116	Rating Area 3	No Preference	50	582.01
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	22444PA0060116	Rating Area 3	No Preference	52	636.10
	22444PA0060116	Rating Area 3	No Preference	53	664.78
	22444PA0060116	Rating Area 3	No Preference	54	695.74
	22444PA0060116	Rating Area 3	No Preference	55	726.69
	22444PA0060116	Rating Area 3	No Preference	56	760.26
	22444PA0060116	Rating Area 3	No Preference	57	794.15
	22444PA0060116	Rating Area 3	No Preference	58	830.32
	22444PA0060116	Rating Area 3	No Preference	59	848.24
	22444PA0060116	Rating Area 3	No Preference	60	884.42
	22444PA0060116	Rating Area 3	No Preference	61	915.70
	22444PA0060116	Rating Area 3	No Preference	62	936.23
	22444PA0060116	Rating Area 3	No Preference	63	961.97
	22444PA0060116	Rating Area 3	No Preference	64 and over	977.62
	22444PA0060116	Rating Area 5	No Preference	0-14	266.58
	22444PA0060116	Rating Area 5	No Preference	15	290.27
	22444PA0060116	Rating Area 5	No Preference	16	299.33
	22444PA0060116	Rating Area 5	No Preference	17	308.39
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	22444PA0060116	Rating Area 5	No Preference	23	348.47
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	22444PA0060116	Rating Area 5	No Preference	25	349.86
	22444PA0060116	Rating Area 5	No Preference	26	356.83
	22444PA0060116	Rating Area 5	No Preference	27	365.19
	22444PA0060116	Rating Area 5	No Preference	28	378.78
	22444PA0060116	Rating Area 5	No Preference	29	389.93
	22444PA0060116	Rating Area 5	No Preference	30	395.51
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	22444PA0060116	Rating Area 5	No Preference	32	412.23
	22444PA0060116	Rating Area 5	No Preference	33	417.46
	22444PA0060116	Rating Area 5	No Preference	34	423.04
	22444PA0060116	Rating Area 5	No Preference	35	425.82
	22444PA0060116	Rating Area 5	No Preference	36	428.61
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	22444PA0060116	Rating Area 5	No Preference	38	434.19
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	22444PA0060116	Rating Area 5	No Preference	41	453.70
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	22444PA0060116	Rating Area 5	No Preference	44	486.80
	22444PA0060116	Rating Area 5	No Preference	45	503.18
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	22444PA0060116	Rating Area 5	No Preference	47	544.65
	22444PA0060116	Rating Area 5	No Preference	48	569.74
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	22444PA0060116	Rating Area 5	No Preference	54	743.97
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	22444PA0060116	Rating Area 5	No Preference	59	907.05
	22444PA0060116	Rating Area 5	No Preference	60	945.73
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	22444PA0060116	Rating Area 5	No Preference	63	1028.67
	22444PA0060116	Rating Area 5	No Preference	64 and over	1045.39
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	22444PA0060116	Rating Area 6	No Preference	15	305.90
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	22444PA0060116	Rating Area 6	No Preference	23	367.23
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	22444PA0060116	Rating Area 6	No Preference	54	784.03
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	22444PA0060116	Rating Area 6	No Preference	62	1055.05
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	22444PA0060117	Rating Area 2	No Preference	49	561.16
	22444PA0060117	Rating Area 2	No Preference	50	587.48
	22444PA0060117	Rating Area 2	No Preference	51	613.47
	22444PA0060117	Rating Area 2	No Preference	52	642.08
	22444PA0060117	Rating Area 2	No Preference	53	671.03
	22444PA0060117	Rating Area 2	No Preference	54	702.28
	22444PA0060117	Rating Area 2	No Preference	55	733.53
	22444PA0060117	Rating Area 2	No Preference	56	767.41
	22444PA0060117	Rating Area 2	No Preference	57	801.62
	22444PA0060117	Rating Area 2	No Preference	58	838.13
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	22444PA0060117	Rating Area 2	No Preference	63	971.02
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	22444PA0060117	Rating Area 3	No Preference	46	471.78
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	22444PA0060117	Rating Area 3	No Preference	55	701.38
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	22444PA0060117	Rating Area 3	No Preference	58	801.40
	22444PA0060117	Rating Area 3	No Preference	59	818.70
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	22444PA0060117	Rating Area 5	No Preference	20	326.24
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	22444PA0060117	Rating Area 5	No Preference	23	336.33
	22444PA0060117	Rating Area 5	No Preference	24	336.33
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	22444PA0060117	Rating Area 5	No Preference	29	376.35
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	22444PA0060117	Rating Area 5	No Preference	36	413.68
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	22444PA0060117	Rating Area 5	No Preference	42	445.63
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	22444PA0060117	Rating Area 5	No Preference	52	656.51
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	22444PA0060117	Rating Area 5	No Preference	54	718.06
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	22444PA0060117	Rating Area 5	No Preference	56	784.65
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	22444PA0060117	Rating Area 5	No Preference	62	966.27
	22444PA0060117	Rating Area 5	No Preference	63	992.84
	22444PA0060117	Rating Area 5	No Preference	64 and over	1008.98
	22444PA0060117	Rating Area 6	No Preference	0-14	271.14
	22444PA0060117	Rating Area 6	No Preference	15	295.25
	22444PA0060117	Rating Area 6	No Preference	16	304.46
	22444PA0060117	Rating Area 6	No Preference	17	313.68
	22444PA0060117	Rating Area 6	No Preference	18	323.60
	22444PA0060117	Rating Area 6	No Preference	19	333.53
	22444PA0060117	Rating Area 6	No Preference	20	343.80
	22444PA0060117	Rating Area 6	No Preference	21	354.44
	22444PA0060117	Rating Area 6	No Preference	22	354.44
	22444PA0060117	Rating Area 6	No Preference	23	354.44
	22444PA0060117	Rating Area 6	No Preference	24	354.44
	22444PA0060117	Rating Area 6	No Preference	25	355.86
	22444PA0060117	Rating Area 6	No Preference	26	362.94
	22444PA0060117	Rating Area 6	No Preference	27	371.45
	22444PA0060117	Rating Area 6	No Preference	28	385.27
	22444PA0060117	Rating Area 6	No Preference	29	396.62
	22444PA0060117	Rating Area 6	No Preference	30	402.29
	22444PA0060117	Rating Area 6	No Preference	31	410.79
	22444PA0060117	Rating Area 6	No Preference	32	419.30
	22444PA0060117	Rating Area 6	No Preference	33	424.62
	22444PA0060117	Rating Area 6	No Preference	34	430.29
	22444PA0060117	Rating Area 6	No Preference	35	433.12
	22444PA0060117	Rating Area 6	No Preference	36	435.96
	22444PA0060117	Rating Area 6	No Preference	37	438.79
	22444PA0060117	Rating Area 6	No Preference	38	441.63
	22444PA0060117	Rating Area 6	No Preference	39	447.30
	22444PA0060117	Rating Area 6	No Preference	40	452.97
	22444PA0060117	Rating Area 6	No Preference	41	461.48
	22444PA0060117	Rating Area 6	No Preference	42	469.63
	22444PA0060117	Rating Area 6	No Preference	43	480.97
	22444PA0060117	Rating Area 6	No Preference	44	495.15
	22444PA0060117	Rating Area 6	No Preference	45	511.81
	22444PA0060117	Rating Area 6	No Preference	46	531.66
	22444PA0060117	Rating Area 6	No Preference	47	553.99
	22444PA0060117	Rating Area 6	No Preference	48	579.51
	22444PA0060117	Rating Area 6	No Preference	49	604.67
	22444PA0060117	Rating Area 6	No Preference	50	633.03
	22444PA0060117	Rating Area 6	No Preference	51	661.03
	22444PA0060117	Rating Area 6	No Preference	52	691.86
	22444PA0060117	Rating Area 6	No Preference	53	723.05
	22444PA0060117	Rating Area 6	No Preference	54	756.72
	22444PA0060117	Rating Area 6	No Preference	55	790.40
	22444PA0060117	Rating Area 6	No Preference	56	826.90
	22444PA0060117	Rating Area 6	No Preference	57	863.76
	22444PA0060117	Rating Area 6	No Preference	58	903.11
	22444PA0060117	Rating Area 6	No Preference	59	922.60
	22444PA0060117	Rating Area 6	No Preference	60	961.94
	22444PA0060117	Rating Area 6	No Preference	61	995.97
	22444PA0060117	Rating Area 6	No Preference	62	1018.30
	22444PA0060117	Rating Area 6	No Preference	63	1046.30
	22444PA0060117	Rating Area 6	No Preference	64 and over	1063.31
	22444PA0060117	Rating Area 7	No Preference	0-14	328.54
	22444PA0060117	Rating Area 7	No Preference	15	357.74
	22444PA0060117	Rating Area 7	No Preference	16	368.91
	22444PA0060117	Rating Area 7	No Preference	17	380.08
	22444PA0060117	Rating Area 7	No Preference	18	392.10
	22444PA0060117	Rating Area 7	No Preference	19	404.13

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	Rating Area 7	No Preference	21	429.47
	Rating Area 7	No Preference	22	429.47
	Rating Area 7	No Preference	23	429.47
	Rating Area 7	No Preference	24	429.47
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	Rating Area 7	No Preference	26	439.77
	Rating Area 7	No Preference	27	450.08
	Rating Area 7	No Preference	28	466.83
	Rating Area 7	No Preference	29	480.57
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	Rating Area 7	No Preference	31	497.75
	Rating Area 7	No Preference	32	508.06
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	Rating Area 7	No Preference	34	521.37
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	Rating Area 7	No Preference	45	620.15
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	Rating Area 7	No Preference	47	671.25
	Rating Area 7	No Preference	48	702.17
	Rating Area 7	No Preference	49	732.67
	Rating Area 7	No Preference	50	767.02
	Rating Area 7	No Preference	51	800.95
	Rating Area 7	No Preference	52	838.32
	Rating Area 7	No Preference	53	876.11
	Rating Area 7	No Preference	54	916.91
	Rating Area 7	No Preference	55	957.71
	Rating Area 7	No Preference	56	1001.94
	Rating Area 7	No Preference	57	1046.61
	Rating Area 7	No Preference	58	1094.28
	Rating Area 7	No Preference	59	1117.90
	Rating Area 7	No Preference	60	1165.57
	Rating Area 7	No Preference	61	1206.80
	Rating Area 7	No Preference	62	1233.85
	Rating Area 7	No Preference	63	1267.78
	Rating Area 7	No Preference	64 and over	1288.39
22444PA0060117	Rating Area 9	No Preference	0-14	279.06
22444PA0060117	Rating Area 9	No Preference	15	303.87
	Rating Area 9	No Preference	16	313.35
	Rating Area 9	No Preference	17	322.84
	Rating Area 9	No Preference	18	333.05
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	Rating Area 9	No Preference	21	364.79
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	Rating Area 9	No Preference	23	364.79
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	Rating Area 9	No Preference	26	373.54
	Rating Area 9	No Preference	27	382.30
	Rating Area 9	No Preference	28	396.52
	Rating Area 9	No Preference	29	408.20
	Rating Area 9	No Preference	30	414.03
	Rating Area 9	No Preference	31	422.79
	Rating Area 9	No Preference	32	431.54
	Rating Area 9	No Preference	33	437.01
	Rating Area 9	No Preference	34	442.85
	Rating Area 9	No Preference	35	445.77
	Rating Area 9	No Preference	36	448.69
	Rating Area 9	No Preference	37	451.61
	Rating Area 9	No Preference	38	454.52
	Rating Area 9	No Preference	39	460.36
	Rating Area 9	No Preference	40	466.20
	Rating Area 9	No Preference	41	474.95
	Rating Area 9	No Preference	42	483.34
	Rating Area 9	No Preference	43	495.02
	Rating Area 9	No Preference	44	509.61
	Rating Area 9	No Preference	45	526.75
	Rating Area 9	No Preference	46	547.18
	Rating Area 9	No Preference	47	570.16
	Rating Area 9	No Preference	48	596.43
	Rating Area 9	No Preference	49	622.33
	Rating Area 9	No Preference	50	651.51
	Rating Area 9	No Preference	51	680.33
	Rating Area 9	No Preference	52	712.06
	Rating Area 9	No Preference	53	744.16
	Rating Area 9	No Preference	54	778.82
	Rating Area 9	No Preference	55	813.47
	Rating Area 9	No Preference	56	851.05
	Rating Area 9	No Preference	57	888.98
	Rating Area 9	No Preference	58	929.48
	Rating Area 9	No Preference	59	949.54
	Rating Area 9	No Preference	60	990.03
	Rating Area 9	No Preference	61	1025.05
	Rating Area 9	No Preference	62	1048.03
	Rating Area 9	No Preference	63	1076.85
	Rating Area 9	No Preference	64 and over	1094.36
22444PA0060118	Rating Area 2	No Preference	0-14	245.72
22444PA0060118	Rating Area 2	No Preference	15	267.57
	Rating Area 2	No Preference	16	275.92
	Rating Area 2	No Preference	17	284.27
	Rating Area 2	No Preference	18	293.26
	Rating Area 2	No Preference	19	302.26
	Rating Area 2	No Preference	20	311.57
	Rating Area 2	No Preference	21	321.21
	Rating Area 2	No Preference	22	321.21
	Rating Area 2	No Preference	23	321.21
	Rating Area 2	No Preference	24	321.21
	Rating Area 2	No Preference	25	322.49
	Rating Area 2	No Preference	26	328.92
	Rating Area 2	No Preference	27	336.63
	Rating Area 2	No Preference		

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	22444PA0060118	Rating Area 2	No Preference	31	372.28
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	22444PA0060118	Rating Area 2	No Preference	34	389.95
	22444PA0060118	Rating Area 2	No Preference	35	392.52
	22444PA0060118	Rating Area 2	No Preference	36	395.09
	22444PA0060118	Rating Area 2	No Preference	37	397.66
	22444PA0060118	Rating Area 2	No Preference	38	400.23
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	22444PA0060118	Rating Area 2	No Preference	40	410.50
	22444PA0060118	Rating Area 2	No Preference	41	418.21
	22444PA0060118	Rating Area 2	No Preference	42	425.60
	22444PA0060118	Rating Area 2	No Preference	43	435.88
	22444PA0060118	Rating Area 2	No Preference	44	448.73
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	22444PA0060118	Rating Area 2	No Preference	47	502.05
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	22444PA0060118	Rating Area 2	No Preference	49	547.98
	22444PA0060118	Rating Area 2	No Preference	50	573.68
	22444PA0060118	Rating Area 2	No Preference	51	599.05
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	22444PA0060118	Rating Area 2	No Preference	54	685.78
	22444PA0060118	Rating Area 2	No Preference	55	716.29
	22444PA0060118	Rating Area 2	No Preference	56	749.38
	22444PA0060118	Rating Area 2	No Preference	57	782.78
	22444PA0060118	Rating Area 2	No Preference	58	818.44
	22444PA0060118	Rating Area 2	No Preference	59	836.10
	22444PA0060118	Rating Area 2	No Preference	60	871.76
	22444PA0060118	Rating Area 2	No Preference	61	902.59
	22444PA0060118	Rating Area 2	No Preference	62	922.83
	22444PA0060118	Rating Area 2	No Preference	63	948.21
	22444PA0060118	Rating Area 2	No Preference	64 and over	963.62
	22444PA0060118	Rating Area 3	No Preference	0-14	234.96
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	22444PA0060118	Rating Area 3	No Preference	17	271.81
	22444PA0060118	Rating Area 3	No Preference	18	280.41
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	22444PA0060118	Rating Area 3	No Preference	34	372.86
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	22444PA0060118	Rating Area 3	No Preference	37	380.23
	22444PA0060118	Rating Area 3	No Preference	38	382.69
	22444PA0060118	Rating Area 3	No Preference	39	387.60
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	22444PA0060118	Rating Area 3	No Preference	43	416.78
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	22444PA0060118	Rating Area 3	No Preference	46	460.70
	22444PA0060118	Rating Area 3	No Preference	47	480.05
	22444PA0060118	Rating Area 3	No Preference	48	502.16
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	22444PA0060118	Rating Area 3	No Preference	50	548.54
	22444PA0060118	Rating Area 3	No Preference	51	572.80
	22444PA0060118	Rating Area 3	No Preference	52	599.52
	22444PA0060118	Rating Area 3	No Preference	53	626.55
	22444PA0060118	Rating Area 3	No Preference	54	655.73
	22444PA0060118	Rating Area 3	No Preference	55	684.91
	22444PA0060118	Rating Area 3	No Preference	56	716.54
	22444PA0060118	Rating Area 3	No Preference	57	748.48
	22444PA0060118	Rating Area 3	No Preference	58	782.57
	22444PA0060118	Rating Area 3	No Preference	59	799.47
	22444PA0060118	Rating Area 3	No Preference	60	833.56
	22444PA0060118	Rating Area 3	No Preference	61	863.04
	22444PA0060118	Rating Area 3	No Preference	62	882.39
	22444PA0060118	Rating Area 3	No Preference	63	906.66
	22444PA0060118	Rating Area 3	No Preference	64 and over	921.40
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	22444PA0060118	Rating Area 5	No Preference	16	282.12
	22444PA0060118	Rating Area 5	No Preference	17	290.66
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	22444PA0060118	Rating Area 5	No Preference	20	318.57
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	22444PA0060118	Rating Area 5	No Preference	22	328.43
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	22444PA0060118	Rating Area 5	No Preference	37	406.59
	22444PA0060118	Rating Area 5	No Preference	38	409.22
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	22444PA0060118	Rating Area 5	No Preference	42	435.16
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	22444PA0060118	Rating Area 5	No Preference	48	536.98
	22444PA0060118	Rating Area 5	No Preference	49	560.30
	22444PA0060118	Rating Area 5	No Preference	50	586.57
	22444PA0060118	Rating Area 5	No Preference	51	612.52
	22444PA0060118	Rating Area 5	No Preference	52	641.09
	22444PA0060118	Rating Area 5	No Preference	53	669.99
	22444PA0060118	Rating Area 5	No Preference	54	701.19
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	22444PA0060118	Rating Area 5	No Preference	59	854.89
	22444PA0060118	Rating Area 5	No Preference	60	891.35
	22444PA0060118	Rating Area 5	No Preference	61	922.88
	22444PA0060118	Rating Area 5	No Preference	62	943.57
	22444PA0060118	Rating Area 5	No Preference	63	969.51
	22444PA0060118	Rating Area 5	No Preference	64 and over	985.28
	22444PA0060118	Rating Area 6	No Preference	0-14	264.77
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	22444PA0060118	Rating Area 6	No Preference	26	354.42
	22444PA0060118	Rating Area 6	No Preference	27	362.72
	22444PA0060118	Rating Area 6	No Preference	28	376.22
	22444PA0060118	Rating Area 6	No Preference	29	387.30
	22444PA0060118	Rating Area 6	No Preference	30	392.84
	22444PA0060118	Rating Area 6	No Preference	31	401.14
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	22444PA0060118	Rating Area 6	No Preference	33	414.64
	22444PA0060118	Rating Area 6	No Preference	34	420.18
	22444PA0060118	Rating Area 6	No Preference	35	422.95
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	22444PA0060118	Rating Area 6	No Preference	37	428.49
	22444PA0060118	Rating Area 6	No Preference	38	431.25
	22444PA0060118	Rating Area 6	No Preference	39	436.79
	22444PA0060118	Rating Area 6	No Preference	40	442.33
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	22444PA0060118	Rating Area 6	No Preference	46	519.17
	22444PA0060118	Rating Area 6	No Preference	47	540.97
	22444PA0060118	Rating Area 6	No Preference	48	565.89
	22444PA0060118	Rating Area 6	No Preference	49	590.46
	22444PA0060118	Rating Area 6	No Preference	50	618.15
	22444PA0060118	Rating Area 6	No Preference	51	645.50
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	22444PA0060118	Rating Area 6	No Preference	55	771.83
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	22444PA0060118	Rating Area 6	No Preference	60	939.34
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	22444PA0060118	Rating Area 6	No Preference	62	994.38
	22444PA0060118	Rating Area 6	No Preference	63	1021.72
	22444PA0060118	Rating Area 6	No Preference	64 and over	1038.33
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	22444PA0060118	Rating Area 7	No Preference	28	455.86
	22444PA0060118	Rating Area 7	No Preference	29	469.28
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	22444PA0060118	Rating Area 7	No Preference	39	529.25
	22444PA0060118	Rating Area 7	No Preference	40	535.96
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	22444PA0060118	Rating Area 7	No Preference	43	569.09

	22444PA0060118	Rating Area 7	No Preference	44	585.87
	22444PA0060118	Rating Area 7	No Preference	45	605.58
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	22444PA0060118	Rating Area 7	No Preference	47	655.48
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	22444PA0060118	Rating Area 7	No Preference	50	749.00
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	22444PA0060118	Rating Area 7	No Preference	52	818.62
	22444PA0060118	Rating Area 7	No Preference	53	855.53
	22444PA0060118	Rating Area 7	No Preference	54	895.37
	22444PA0060118	Rating Area 7	No Preference	55	935.21
	22444PA0060118	Rating Area 7	No Preference	56	978.40
	22444PA0060118	Rating Area 7	No Preference	57	1022.02
	22444PA0060118	Rating Area 7	No Preference	58	1068.57
	22444PA0060118	Rating Area 7	No Preference	59	1091.63
	22444PA0060118	Rating Area 7	No Preference	60	1138.18
	22444PA0060118	Rating Area 7	No Preference	61	1178.44
	22444PA0060118	Rating Area 7	No Preference	62	1204.86
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	22444PA0060119	Rating Area 7	No Preference	51	682.72
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	22444PA0060119	Rating Area 7	No Preference	54	781.55
	22444PA0060119	Rating Area 7	No Preference	55	816.33
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	22444PA0060119	Rating Area 9	No Preference	33	372.50
	22444PA0060119	Rating Area 9	No Preference	34	377.48
	22444PA0060119	Rating Area 9	No Preference	35	379.96
	22444PA0060119	Rating Area 9	No Preference	36	382.45
	22444PA0060119	Rating Area 9	No Preference	37	384.94
	22444PA0060119	Rating Area 9	No Preference	38	387.43
	22444PA0060119	Rating Area 9	No Preference	39	392.40
	22444PA0060119	Rating Area 9	No Preference	40	397.38
	22444PA0060119	Rating Area 9	No Preference	41	404.84
	22444PA0060119	Rating Area 9	No Preference	42	411.99
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	22444PA0060119	Rating Area 9	No Preference	44	434.38
	22444PA0060119	Rating Area 9	No Preference	45	448.99
	22444PA0060119	Rating Area 9	No Preference	46	466.40
	22444PA0060119	Rating Area 9	No Preference	47	485.99
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	22444PA0060119	Rating Area 9	No Preference	49	530.46
	22444PA0060119	Rating Area 9	No Preference	50	555.33
	22444PA0060119	Rating Area 9	No Preference	51	579.90
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	22444PA0060119	Rating Area 9	No Preference	53	634.31
	22444PA0060119	Rating Area 9	No Preference	54	663.85
	22444PA0060119	Rating Area 9	No Preference	55	693.39
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	22444PA0060119	Rating Area 9	No Preference	57	757.75
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	22444PA0060119	Rating Area 9	No Preference	63	917.88
	22444PA0060119	Rating Area 9	No Preference	64 and over	932.81
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	22444PA0060120	Rating Area 2	No Preference	42	470.02
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	22444PA0060120	Rating Area 2	No Preference	55	791.05
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	22444PA0060120	Rating Area 2	No Preference	63	1047.17
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	22444PA0060120	Rating Area 5	No Preference	64 and over	1088.11
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	22444PA0060120	Rating Area 6	No Preference	43	518.69
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	22444PA0060120	Rating Area 6	No Preference	53	779.76
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	22444PA0060120	Rating Area 6	No Preference	63	1128.35
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	22444PA0060120	Rating Area 7	No Preference	49	790.12
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	22444PA0060120	Rating Area 9	No Preference	20	381.59
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	22444PA0060120	Rating Area 9	No Preference	47	614.87
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	22444PA0060120	Rating Area 9	No Preference	49	671.13
	22444PA0060120	Rating Area 9	No Preference	50	702.60
	22444PA0060120	Rating Area 9	No Preference	51	733.68
	22444PA0060120	Rating Area 9	No Preference	52	767.90
	22444PA0060120	Rating Area 9	No Preference	53	802.52
	22444PA0060120	Rating Area 9	No Preference	54	839.90
	22444PA0060120	Rating Area 9	No Preference	55	877.27
	22444PA0060120	Rating Area 9	No Preference	56	917.79
	22444PA0060120	Rating Area 9	No Preference	57	958.70
	22444PA0060120	Rating Area 9	No Preference	58	1002.37
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	22444PA0060120	Rating Area 9	No Preference	60	1067.67
	22444PA0060120	Rating Area 9	No Preference	61	1105.44
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	22444PA0060120	Rating Area 9	No Preference	63	1161.30
	22444PA0060120	Rating Area 9	No Preference	64 and over	1180.18
	22444PA0080066	Rating Area 2	No Preference	0-14	175.02
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	22444PA0080066	Rating Area 2	No Preference	17	202.47
	22444PA0080066	Rating Area 2	No Preference	18	208.88
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	22444PA0080066	Rating Area 2	No Preference	21	228.78
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	22444PA0080066	Rating Area 2	No Preference	23	228.78
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	22444PA0080066	Rating Area 2	No Preference	26	234.27
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	22444PA0080066	Rating Area 7	No Preference	45	431.32
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	22444PA0080066	Rating Area 7	No Preference	57	727.93
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	22444PA0080066	Rating Area 9	No Preference	24	253.72
	22444PA0080066	Rating Area 9	No Preference	25	254.73
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	22444PA0080066	Rating Area 9	No Preference	27	265.89
	22444PA0080066	Rating Area 9	No Preference	28	275.79
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	22444PA0080066	Rating Area 9	No Preference	31	294.05
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	22444PA0080066	Rating Area 9	No Preference	43	344.29
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	22444PA0080066	Rating Area 9	No Preference	60	688.58
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	22444PA0080066	Rating Area 9	No Preference	63	748.96
	22444PA0080066	Rating Area 9	No Preference	64 and over	761.14

2019 Rates Table Template v8.1	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* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	22444			
	23-2311553			
	7/1/2019			
	9/30/2019			
	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
22444PA0060062	Rating Area 2	No Preference	0-14	241.90
22444PA0060062	Rating Area 2	No Preference	15	263.41
22444PA0060062	Rating Area 2	No Preference	16	271.63
22444PA0060062	Rating Area 2	No Preference	17	279.85
22444PA0060062	Rating Area 2	No Preference	18	288.70
22444PA0060062	Rating Area 2	No Preference	19	297.56
22444PA0060062	Rating Area 2	No Preference	20	306.73
22444PA0060062	Rating Area 2	No Preference	21	316.22
22444PA0060062	Rating Area 2	No Preference	22	316.22
22444PA0060062	Rating Area 2	No Preference	23	316.22
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22444PA0060062	Rating Area 2	No Preference	26	323.80
22444PA0060062	Rating Area 2	No Preference	27	331.39
22444PA0060062	Rating Area 2	No Preference	28	343.72
22444PA0060062	Rating Area 2	No Preference	29	353.84
22444PA0060062	Rating Area 2	No Preference	30	358.90
22444PA0060062	Rating Area 2	No Preference	31	366.49
22444PA0060062	Rating Area 2	No Preference	32	374.08
22444PA0060062	Rating Area 2	No Preference	33	378.82
22444PA0060062	Rating Area 2	No Preference	34	383.88
22444PA0060062	Rating Area 2	No Preference	35	386.41
22444PA0060062	Rating Area 2	No Preference	36	388.94
22444PA0060062	Rating Area 2	No Preference	37	391.47
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22444PA0060062	Rating Area 2	No Preference	40	404.12
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22444PA0060062	Rating Area 2	No Preference	42	418.98
22444PA0060062	Rating Area 2	No Preference	43	429.10
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22444PA0060062	Rating Area 2	No Preference	51	589.74
22444PA0060062	Rating Area 2	No Preference	52	617.25
22444PA0060062	Rating Area 2	No Preference	53	645.08
22444PA0060062	Rating Area 2	No Preference	54	675.12
22444PA0060062	Rating Area 2	No Preference	55	705.16
22444PA0060062	Rating Area 2	No Preference	56	737.73
22444PA0060062	Rating Area 2	No Preference	57	770.61
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22444PA0060062	Rating Area 2	No Preference	59	823.11
22444PA0060062	Rating Area 2	No Preference	60	858.21
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22444PA0060062	Rating Area 2	No Preference	62	908.48
22444PA0060062	Rating Area 2	No Preference	63	933.46
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22444PA0060062	Rating Area 3	No Preference	15	251.86
22444PA0060062	Rating Area 3	No Preference	16	259.73
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	22444PA0060062	Rating Area 7	No Preference	24	412.86
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	22444PA0060062	Rating Area 7	No Preference	38	514.42
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	22444PA0060063	Rating Area 2	No Preference	62	769.21
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	22444PA0060063	Rating Area 3	No Preference	27	268.29
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	22444PA0060063	Rating Area 3	No Preference	54	546.57
	22444PA0060063	Rating Area 3	No Preference	55	570.89
	22444PA0060063	Rating Area 3	No Preference	56	597.26
	22444PA0060063	Rating Area 3	No Preference	57	623.88
	22444PA0060063	Rating Area 3	No Preference	58	652.30
	22444PA0060063	Rating Area 3	No Preference	59	666.38
	22444PA0060063	Rating Area 3	No Preference	60	694.80
	22444PA0060063	Rating Area 3	No Preference	61	719.37
	22444PA0060063	Rating Area 3	No Preference	62	735.50
	22444PA0060063	Rating Area 3	No Preference	63	755.73
	22444PA0060063	Rating Area 3	No Preference	64 and over	768.01
	22444PA0060063	Rating Area 5	No Preference	0-14	209.42
	22444PA0060063	Rating Area 5	No Preference	15	228.04
	22444PA0060063	Rating Area 5	No Preference	16	235.15
	22444PA0060063	Rating Area 5	No Preference	17	242.27
	22444PA0060063	Rating Area 5	No Preference	18	249.94
	22444PA0060063	Rating Area 5	No Preference	19	257.60
	22444PA0060063	Rating Area 5	No Preference	20	265.54
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	22444PA0060063	Rating Area 5	No Preference	23	273.76
	22444PA0060063	Rating Area 5	No Preference	24	273.76
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	22444PA0060063	Rating Area 5	No Preference	26	280.32
	22444PA0060063	Rating Area 5	No Preference	27	286.89
	22444PA0060063	Rating Area 5	No Preference	28	297.57
	22444PA0060063	Rating Area 5	No Preference	29	306.33
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	22444PA0060063	Rating Area 5	No Preference	31	317.28
	22444PA0060063	Rating Area 5	No Preference	32	323.85
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	22444PA0060063	Rating Area 5	No Preference	34	332.34
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	22444PA0060063	Rating Area 5	No Preference	37	338.91
	22444PA0060063	Rating Area 5	No Preference	38	341.10
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	22444PA0060063	Rating Area 5	No Preference	40	349.86
	22444PA0060063	Rating Area 5	No Preference	41	356.43
	22444PA0060063	Rating Area 5	No Preference	42	362.72
	22444PA0060063	Rating Area 5	No Preference	43	371.48
	22444PA0060063	Rating Area 5	No Preference	44	382.43
	22444PA0060063	Rating Area 5	No Preference	45	395.30
	22444PA0060063	Rating Area 5	No Preference	46	410.63
	22444PA0060063	Rating Area 5	No Preference	47	427.88
	22444PA0060063	Rating Area 5	No Preference	48	447.59
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	22444PA0060063	Rating Area 5	No Preference	50	488.92
	22444PA0060063	Rating Area 5	No Preference	51	510.55
	22444PA0060063	Rating Area 5	No Preference	52	534.37
	22444PA0060063	Rating Area 5	No Preference	53	558.46
	22444PA0060063	Rating Area 5	No Preference	54	584.46
	22444PA0060063	Rating Area 5	No Preference	55	610.47
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	22444PA0060063	Rating Area 5	No Preference	59	712.58
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	22444PA0060063	Rating Area 5	No Preference	63	808.12
	22444PA0060063	Rating Area 5	No Preference	64 and over	821.26
	22444PA0060063	Rating Area 6	No Preference	0-14	220.70
	22444PA0060063	Rating Area 6	No Preference	15	240.32
	22444PA0060063	Rating Area 6	No Preference	16	247.82
	22444PA0060063	Rating Area 6	No Preference	17	255.32
	22444PA0060063	Rating Area 6	No Preference	18	263.40
	22444PA0060063	Rating Area 6	No Preference	19	271.47
	22444PA0060063	Rating Area 6	No Preference	20	279.84
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	22444PA0060063	Rating Area 6	No Preference	22	288.50
	22444PA0060063	Rating Area 6	No Preference	23	288.50
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	22444PA0060063	Rating Area 6	No Preference	27	302.34
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	22444PA0060063	Rating Area 6	No Preference	30	327.44
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	22444PA0060063	Rating Area 6	No Preference	34	350.23
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	22444PA0060063	Rating Area 6	No Preference	36	354.85
	22444PA0060063	Rating Area 6	No Preference	37	357.16
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	22444PA0060063	Rating Area 6	No Preference	40	368.70
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	22444PA0060063	Rating Area 6	No Preference	43	391.49
	22444PA0060063	Rating Area 6	No Preference	44	403.03
	22444PA0060063	Rating Area 6	No Preference	45	416.59
	22444PA0060063	Rating Area 6	No Preference	46	432.74
	22444PA0060063	Rating Area 6	No Preference	47	450.92
	22444PA0060063	Rating Area 6	No Preference	48	471.69
	22444PA0060063	Rating Area 6	No Preference	49	492.17
	22444PA0060063	Rating Area 6	No Preference	50	515.25
	22444PA0060063	Rating Area 6	No Preference	51	538.04
	22444PA0060063	Rating Area 6	No Preference	52	563.14
	22444PA0060063	Rating Area 6	No Preference	53	588.53
	22444PA0060063	Rating Area 6	No Preference	54	615.93
	22444PA0060063	Rating Area 6	No Preference	55	643.34
	22444PA0060063	Rating Area 6	No Preference	56	673.06
	22444PA0060063	Rating Area 6	No Preference	57	703.06
	22444PA0060063	Rating Area 6	No Preference	58	735.08
	22444PA0060063	Rating Area 6	No Preference	59	750.95
	22444PA0060063	Rating Area 6	No Preference	60	782.97
	22444PA0060063	Rating Area 6	No Preference	61	810.67
	22444PA0060063	Rating Area 6	No Preference	62	828.84
	22444PA0060063	Rating Area 6	No Preference	63	851.63
	22444PA0060063	Rating Area 6	No Preference	64 and over	865.48
	22444PA0060063	Rating Area 7	No Preference	0-14	267.42
	22444PA0060063	Rating Area 7	No Preference	15	291.19
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	22444PA0060063	Rating Area 7	No Preference	17	309.36
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	22444PA0060063	Rating Area 7	No Preference	30	396.75
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	22444PA0060063	Rating Area 7	No Preference	40	446.74
	22444PA0060063	Rating Area 7	No Preference	41	455.13
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	22444PA0060063	Rating Area 7	No Preference	43	474.36
	22444PA0060063	Rating Area 7	No Preference	44	488.34
	22444PA0060063	Rating Area 7	No Preference	45	504.77
	22444PA0060063	Rating Area 7	No Preference	46	524.34
	22444PA0060063	Rating Area 7	No Preference	47	546.37
	22444PA0060063	Rating Area 7	No Preference	48	571.53
	22444PA0060063	Rating Area 7	No Preference	49	596.35
	22444PA0060063	Rating Area 7	No Preference	50	624.32
	22444PA0060063	Rating Area 7	No Preference	51	651.93
	22444PA0060063	Rating Area 7	No Preference	52	682.35
	22444PA0060063	Rating Area 7	No Preference	53	713.11
	22444PA0060063	Rating Area 7	No Preference	54	746.32
	22444PA0060063	Rating Area 7	No Preference	55	779.52
	22444PA0060063	Rating Area 7	No Preference	56	815.53
	22444PA0060063	Rating Area 7	No Preference	57	851.88
	22444PA0060063	Rating Area 7	No Preference	58	890.68
	22444PA0060063	Rating Area 7	No Preference	59	909.91
	22444PA0060063	Rating Area 7	No Preference	60	948.71
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	22444PA0060063	Rating Area 7	No Preference	62	1004.29
	22444PA0060063	Rating Area 7	No Preference	63	1031.91
	22444PA0060063	Rating Area 7	No Preference	64 and over	1048.69
	22444PA0060063	Rating Area 9	No Preference	0-14	227.14
	22444PA0060063	Rating Area 9	No Preference	15	247.33
	22444PA0060063	Rating Area 9	No Preference	16	255.05
	22444PA0060063	Rating Area 9	No Preference	17	262.77
	22444PA0060063	Rating Area 9	No Preference	18	271.09
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	22444PA0060063	Rating Area 9	No Preference	20	288.01
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	22444PA0060063	Rating Area 9	No Preference	33	355.71
	22444PA0060063	Rating Area 9	No Preference	34	360.46
	22444PA0060063	Rating Area 9	No Preference	35	362.83
	22444PA0060063	Rating Area 9	No Preference	36	365.21
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	22444PA0060063	Rating Area 9	No Preference	38	369.96
	22444PA0060063	Rating Area 9	No Preference	39	374.71
	22444PA0060063	Rating Area 9	No Preference	40	379.46
	22444PA0060063	Rating Area 9	No Preference	41	386.59
	22444PA0060063	Rating Area 9	No Preference	42	393.42
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	22444PA0060063	Rating Area 9	No Preference	45	428.75
	22444PA0060063	Rating Area 9	No Preference	46	445.38
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	22444PA0060063	Rating Area 9	No Preference	48	485.46
	22444PA0060063	Rating Area 9	No Preference	49	506.54
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	22444PA0060063	Rating Area 9	No Preference	52	579.58
	22444PA0060063	Rating Area 9	No Preference	53	605.71
	22444PA0060063	Rating Area 9	No Preference	54	633.92
	22444PA0060063	Rating Area 9	No Preference	55	662.13
	22444PA0060063	Rating Area 9	No Preference	56	692.71
	22444PA0060063	Rating Area 9	No Preference	57	723.59
	22444PA0060063	Rating Area 9	No Preference	58	756.55
	22444PA0060063	Rating Area 9	No Preference	59	772.88
	22444PA0060063	Rating Area 9	No Preference	60	805.83
	22444PA0060063	Rating Area 9	No Preference	61	834.34
	22444PA0060063	Rating Area 9	No Preference	62	853.04
	22444PA0060063	Rating Area 9	No Preference	63	876.50
	22444PA0060063	Rating Area 9	No Preference	64 and over	890.75
	22444PA0060114	Rating Area 2	No Preference	0-14	285.23
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	22444PA0060114	Rating Area 2	No Preference	16	320.27
	22444PA0060114	Rating Area 2	No Preference	17	329.97
	22444PA0060114	Rating Area 2	No Preference	18	340.41
	22444PA0060114	Rating Area 2	No Preference	19	350.85
	22444PA0060114	Rating Area 2	No Preference	20	361.66
	22444PA0060114	Rating Area 2	No Preference	21	372.85
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	22444PA0060114	Rating Area 2	No Preference	24	372.85
	22444PA0060114	Rating Area 2	No Preference	25	374.34
	22444PA0060114	Rating Area 2	No Preference	26	381.79
	22444PA0060114	Rating Area 2	No Preference	27	390.74
	22444PA0060114	Rating Area 2	No Preference	28	405.28
	22444PA0060114	Rating Area 2	No Preference	29	417.21
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	22444PA0060114	Rating Area 2	No Preference	31	432.13
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	22444PA0060114	Rating Area 2	No Preference	33	446.67
	22444PA0060114	Rating Area 2	No Preference	34	452.63
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	22444PA0060114	Rating Area 2	No Preference	36	458.60
	22444PA0060114	Rating Area 2	No Preference	37	461.58
	22444PA0060114	Rating Area 2	No Preference	38	464.57
	22444PA0060114	Rating Area 2	No Preference	39	470.53
	22444PA0060114	Rating Area 2	No Preference	40	476.50
	22444PA0060114	Rating Area 2	No Preference	41	485.45

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	Rating Area 2	No Preference	43	505.95
	Rating Area 2	No Preference	44	520.87
	Rating Area 2	No Preference	45	538.39
	Rating Area 2	No Preference	46	559.27
	Rating Area 2	No Preference	47	582.76
	Rating Area 2	No Preference	48	609.60
	Rating Area 2	No Preference	49	636.08
	Rating Area 2	No Preference	50	665.90
	Rating Area 2	No Preference	51	695.36
	Rating Area 2	No Preference	52	727.80
	Rating Area 2	No Preference	53	760.61
	Rating Area 2	No Preference	54	796.03
	Rating Area 2	No Preference	55	831.45
	Rating Area 2	No Preference	56	869.85
	Rating Area 2	No Preference	57	908.63
	Rating Area 2	No Preference	58	950.01
	Rating Area 2	No Preference	59	970.52
	Rating Area 2	No Preference	60	1011.90
	Rating Area 2	No Preference	61	1047.70
	Rating Area 2	No Preference	62	1071.19
	Rating Area 2	No Preference	63	1100.64
	Rating Area 2	No Preference	64 and over	1118.54
22444PA0060114	Rating Area 3	No Preference	0-14	272.73
22444PA0060114	Rating Area 3	No Preference	15	296.97
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22444PA0060114	Rating Area 3	No Preference	17	315.51
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22444PA0060114	Rating Area 3	No Preference	45	514.80
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22444PA0060114	Rating Area 3	No Preference	49	608.20
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22444PA0060114	Rating Area 3	No Preference	51	664.89
22444PA0060114	Rating Area 3	No Preference	52	695.90
22444PA0060114	Rating Area 3	No Preference	53	727.28
22444PA0060114	Rating Area 3	No Preference	54	761.14
22444PA0060114	Rating Area 3	No Preference	55	795.01
22444PA0060114	Rating Area 3	No Preference	56	831.73
22444PA0060114	Rating Area 3	No Preference	57	868.81
22444PA0060114	Rating Area 3	No Preference	58	908.38
22444PA0060114	Rating Area 3	No Preference	59	927.99
22444PA0060114	Rating Area 3	No Preference	60	967.56
22444PA0060114	Rating Area 3	No Preference	61	1001.79
22444PA0060114	Rating Area 3	No Preference	62	1024.25
22444PA0060114	Rating Area 3	No Preference	63	1052.41
22444PA0060114	Rating Area 3	No Preference	64 and over	1069.52
22444PA0060114	Rating Area 5	No Preference	0-14	291.64
22444PA0060114	Rating Area 5	No Preference	15	317.56
22444PA0060114	Rating Area 5	No Preference	16	327.47
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22444PA0060114	Rating Area 5	No Preference	18	348.06
22444PA0060114	Rating Area 5	No Preference	19	358.73
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22444PA0060114	Rating Area 5	No Preference	25	382.75
22444PA0060114	Rating Area 5	No Preference	26	390.37
22444PA0060114	Rating Area 5	No Preference	27	399.52
22444PA0060114	Rating Area 5	No Preference	28	414.39
22444PA0060114	Rating Area 5	No Preference	29	426.59
22444PA0060114	Rating Area 5	No Preference	30	432.69
22444PA0060114	Rating Area 5	No Preference	31	441.84
22444PA0060114	Rating Area 5	No Preference	32	450.99
22444PA0060114	Rating Area 5	No Preference	33	456.71
22444PA0060114	Rating Area 5	No Preference	34	462.81
22444PA0060114	Rating Area 5	No Preference	35	465.86
22444PA0060114	Rating Area 5	No Preference	36	468.91
22444PA0060114	Rating Area 5	No Preference	37	471.96
22444PA0060114	Rating Area 5	No Preference	38	475.01
22444PA0060114	Rating Area 5	No Preference	39	481.11
22444PA0060114	Rating Area 5	No Preference	40	487.20
22444PA0060114	Rating Area 5	No Preference	41	496.35
22444PA0060114	Rating Area 5	No Preference	42	505.12
22444PA0060114	Rating Area 5	No Preference	43	517.32
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22444PA0060114	Rating Area 5	No Preference	45	550.49
22444PA0060114	Rating Area 5	No Preference	46	571.84
22444PA0060114	Rating Area 5	No Preference	47	595.85
22444PA0060114	Rating Area 5	No Preference	48	623.30
22444PA0060114	Rating Area 5	No Preference	49	650.37

	22444PA0060114	Rating Area 5	No Preference	50	680.87
	22444PA0060114	Rating Area 5	No Preference	51	710.98
	22444PA0060114	Rating Area 5	No Preference	52	744.15
	22444PA0060114	Rating Area 5	No Preference	53	777.70
	22444PA0060114	Rating Area 5	No Preference	54	813.91
	22444PA0060114	Rating Area 5	No Preference	55	850.13
	22444PA0060114	Rating Area 5	No Preference	56	889.40
	22444PA0060114	Rating Area 5	No Preference	57	929.04
	22444PA0060114	Rating Area 5	No Preference	58	971.36
	22444PA0060114	Rating Area 5	No Preference	59	992.33
	22444PA0060114	Rating Area 5	No Preference	60	1034.64
	22444PA0060114	Rating Area 5	No Preference	61	1071.24
	22444PA0060114	Rating Area 5	No Preference	62	1095.26
	22444PA0060114	Rating Area 5	No Preference	63	1125.37
	22444PA0060114	Rating Area 5	No Preference	64 and over	1143.67
	22444PA0060114	Rating Area 6	No Preference	0-14	307.34
	22444PA0060114	Rating Area 6	No Preference	15	334.66
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	22444PA0060114	Rating Area 6	No Preference	17	355.55
	22444PA0060114	Rating Area 6	No Preference	18	366.80
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	22444PA0060114	Rating Area 6	No Preference	20	389.70
	22444PA0060114	Rating Area 6	No Preference	21	401.76
	22444PA0060114	Rating Area 6	No Preference	22	401.76
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	22444PA0060114	Rating Area 6	No Preference	24	401.76
	22444PA0060114	Rating Area 6	No Preference	25	403.36
	22444PA0060114	Rating Area 6	No Preference	26	411.39
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	22444PA0060114	Rating Area 6	No Preference	28	436.70
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	22444PA0060114	Rating Area 6	No Preference	34	487.73
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	22444PA0060114	Rating Area 6	No Preference	37	497.37
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	22444PA0060114	Rating Area 6	No Preference	40	513.44
	22444PA0060114	Rating Area 6	No Preference	41	523.08
	22444PA0060114	Rating Area 6	No Preference	42	532.32
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	22444PA0060114	Rating Area 6	No Preference	44	561.25
	22444PA0060114	Rating Area 6	No Preference	45	580.13
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	22444PA0060114	Rating Area 6	No Preference	53	819.57
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	22444PA0060114	Rating Area 6	No Preference	55	895.91
	22444PA0060114	Rating Area 6	No Preference	56	937.29
	22444PA0060114	Rating Area 6	No Preference	57	979.07
	22444PA0060114	Rating Area 6	No Preference	58	1023.66
	22444PA0060114	Rating Area 6	No Preference	59	1045.76
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	22444PA0060114	Rating Area 6	No Preference	63	1185.97
	22444PA0060114	Rating Area 6	No Preference	64 and over	1205.26
	22444PA0060114	Rating Area 7	No Preference	0-14	372.40
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	22444PA0060114	Rating Area 7	No Preference	18	444.44
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	22444PA0060114	Rating Area 7	No Preference	20	472.19
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	22444PA0060114	Rating Area 7	No Preference	29	544.72
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	22444PA0060114	Rating Area 7	No Preference	53	993.06
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	22444PA0060114	Rating Area 7	No Preference	55	1085.55
	22444PA0060114	Rating Area 7	No Preference	56	1135.69
	22444PA0060114	Rating Area 7	No Preference	57	1186.32

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	22444PA0060114	Rating Area 7	No Preference	63	1437.02
	22444PA0060114	Rating Area 7	No Preference	64 and over	1460.38
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	22444PA0060114	Rating Area 9	No Preference	54	882.78
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	22444PA0060114	Rating Area 9	No Preference	58	1053.55
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	22444PA0060114	Rating Area 9	No Preference	64 and over	1240.45
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	22444PA0060115	Rating Area 2	No Preference	64 and over	1069.98
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	22444PA0060115	Rating Area 3	No Preference	50	609.08
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	22444PA0060115	Rating Area 5	No Preference	63	1076.52
	22444PA0060115	Rating Area 5	No Preference	64 and over	1094.03
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	22444PA0060115	Rating Area 6	No Preference	15	320.13
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	22444PA0060115	Rating Area 6	No Preference	28	417.75
	22444PA0060115	Rating Area 6	No Preference	29	430.05
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	22444PA0060115	Rating Area 6	No Preference	51	716.74
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	22444PA0060115	Rating Area 6	No Preference	54	820.51
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	22444PA0060115	Rating Area 6	No Preference	56	896.60
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	22444PA0060115	Rating Area 6	No Preference	60	1043.02
	22444PA0060115	Rating Area 6	No Preference	61	1079.92
	22444PA0060115	Rating Area 6	No Preference	62	1104.13
	22444PA0060115	Rating Area 6	No Preference	63	1134.49
	22444PA0060115	Rating Area 6	No Preference	64 and over	1152.94
	22444PA0060115	Rating Area 7	No Preference	0-14	356.23
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	22444PA0060115	Rating Area 7	No Preference	19	438.19
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	22444PA0060115	Rating Area 7	No Preference	21	465.67
	22444PA0060115	Rating Area 7	No Preference	22	465.67
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	22444PA0060115	Rating Area 7	No Preference	24	465.67
	22444PA0060115	Rating Area 7	No Preference	25	467.53
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	22444PA0060115	Rating Area 7	No Preference	27	488.02
	22444PA0060115	Rating Area 7	No Preference	28	506.18
	22444PA0060115	Rating Area 7	No Preference	29	521.08
	22444PA0060115	Rating Area 7	No Preference	30	528.53
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	22444PA0060115	Rating Area 7	No Preference	62	1337.85
	22444PA0060115	Rating Area 7	No Preference	63	1374.64
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	22444PA0060115	Rating Area 9	No Preference	62	1136.37
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	22444PA0060116	Rating Area 2	No Preference	55	775.38
	22444PA0060116	Rating Area 2	No Preference	56	811.19
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	22444PA0060116	Rating Area 2	No Preference	63	1026.42
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	22444PA0060116	Rating Area 3	No Preference	50	593.79
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	22444PA0060116	Rating Area 3	No Preference	53	678.23
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	22444PA0060116	Rating Area 6	No Preference	58	954.63
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	22444PA0060116	Rating Area 6	No Preference	64 and over	1123.98
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	22444PA0060116	Rating Area 7	No Preference	45	655.53
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	22444PA0060116	Rating Area 7	No Preference	50	810.79
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	22444PA0060116	Rating Area 7	No Preference	53	926.09
	22444PA0060116	Rating Area 7	No Preference	54	969.22
	22444PA0060116	Rating Area 7	No Preference	55	1012.35
	22444PA0060116	Rating Area 7	No Preference	56	1059.11
	22444PA0060116	Rating Area 7	No Preference	57	1106.32
	22444PA0060116	Rating Area 7	No Preference	58	1156.71
	22444PA0060116	Rating Area 7	No Preference	59	1181.68
	22444PA0060116	Rating Area 7	No Preference	60	1232.07
	22444PA0060116	Rating Area 7	No Preference	61	1275.65
	22444PA0060116	Rating Area 7	No Preference	62	1304.25
	22444PA0060116	Rating Area 7	No Preference	63	1340.11
	22444PA0060116	Rating Area 7	No Preference	64 and over	1361.90
	22444PA0060116	Rating Area 9	No Preference	0-14	294.98
	22444PA0060116	Rating Area 9	No Preference	15	321.20
	22444PA0060116	Rating Area 9	No Preference	16	331.23
	22444PA0060116	Rating Area 9	No Preference	17	341.26
	22444PA0060116	Rating Area 9	No Preference	18	352.05
	22444PA0060116	Rating Area 9	No Preference	19	362.85
	22444PA0060116	Rating Area 9	No Preference	20	374.03
	22444PA0060116	Rating Area 9	No Preference	21	385.60
	22444PA0060116	Rating Area 9	No Preference	22	385.60
	22444PA0060116	Rating Area 9	No Preference	23	385.60
	22444PA0060116	Rating Area 9	No Preference	24	385.60
	22444PA0060116	Rating Area 9	No Preference	25	387.14
	22444PA0060116	Rating Area 9	No Preference	26	394.85
	22444PA0060116	Rating Area 9	No Preference	27	404.11
	22444PA0060116	Rating Area 9	No Preference	28	419.15
	22444PA0060116	Rating Area 9	No Preference	29	431.49
	22444PA0060116	Rating Area 9	No Preference	30	437.66
	22444PA0060116	Rating Area 9	No Preference	31	446.91
	22444PA0060116	Rating Area 9	No Preference	32	456.16
	22444PA0060116	Rating Area 9	No Preference	33	461.95
	22444PA0060116	Rating Area 9	No Preference	34	468.12
	22444PA0060116	Rating Area 9	No Preference	35	471.20
	22444PA0060116	Rating Area 9	No Preference	36	474.29
	22444PA0060116	Rating Area 9	No Preference	37	477.37
	22444PA0060116	Rating Area 9	No Preference	38	480.46
	22444PA0060116	Rating Area 9	No Preference	39	486.63
	22444PA0060116	Rating Area 9	No Preference	40	492.80
	22444PA0060116	Rating Area 9	No Preference	41	502.05
	22444PA0060116	Rating Area 9	No Preference	42	510.92
	22444PA0060116	Rating Area 9	No Preference	43	523.26
	22444PA0060116	Rating Area 9	No Preference	44	538.68
	22444PA0060116	Rating Area 9	No Preference	45	556.81
	22444PA0060116	Rating Area 9	No Preference	46	578.40
	22444PA0060116	Rating Area 9	No Preference	47	602.69
	22444PA0060116	Rating Area 9	No Preference	48	630.45
	22444PA0060116	Rating Area 9	No Preference	49	657.83
	22444PA0060116	Rating Area 9	No Preference	50	688.68
	22444PA0060116	Rating Area 9	No Preference	51	719.14
	22444PA0060116	Rating Area 9	No Preference	52	752.69
	22444PA0060116	Rating Area 9	No Preference	53	786.62
	22444PA0060116	Rating Area 9	No Preference	54	823.25

	22444PA0060116	Rating Area 9	No Preference	55	859.89
	22444PA0060116	Rating Area 9	No Preference	56	899.60
	22444PA0060116	Rating Area 9	No Preference	57	939.71
	22444PA0060116	Rating Area 9	No Preference	58	982.51
	22444PA0060116	Rating Area 9	No Preference	59	1003.71
	22444PA0060116	Rating Area 9	No Preference	60	1046.52
	22444PA0060116	Rating Area 9	No Preference	61	1083.53
	22444PA0060116	Rating Area 9	No Preference	62	1107.83
	22444PA0060116	Rating Area 9	No Preference	63	1138.29
	22444PA0060116	Rating Area 9	No Preference	64 and over	1156.80
	22444PA0060117	Rating Area 2	No Preference	0-14	256.73
	22444PA0060117	Rating Area 2	No Preference	15	279.55
	22444PA0060117	Rating Area 2	No Preference	16	288.27
	22444PA0060117	Rating Area 2	No Preference	17	297.00
	22444PA0060117	Rating Area 2	No Preference	18	306.40
	22444PA0060117	Rating Area 2	No Preference	19	315.79
	22444PA0060117	Rating Area 2	No Preference	20	325.53
	22444PA0060117	Rating Area 2	No Preference	21	335.60
	22444PA0060117	Rating Area 2	No Preference	22	335.60
	22444PA0060117	Rating Area 2	No Preference	23	335.60
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	22444PA0060117	Rating Area 2	No Preference	25	336.94
	22444PA0060117	Rating Area 2	No Preference	26	343.65
	22444PA0060117	Rating Area 2	No Preference	27	351.70
	22444PA0060117	Rating Area 2	No Preference	28	364.79
	22444PA0060117	Rating Area 2	No Preference	29	375.53
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	22444PA0060117	Rating Area 2	No Preference	32	397.01
	22444PA0060117	Rating Area 2	No Preference	33	402.04
	22444PA0060117	Rating Area 2	No Preference	34	407.41
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	22444PA0060117	Rating Area 2	No Preference	36	412.78
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	22444PA0060117	Rating Area 2	No Preference	38	418.15
	22444PA0060117	Rating Area 2	No Preference	39	423.52
	22444PA0060117	Rating Area 2	No Preference	40	428.89
	22444PA0060117	Rating Area 2	No Preference	41	436.94
	22444PA0060117	Rating Area 2	No Preference	42	444.66
	22444PA0060117	Rating Area 2	No Preference	43	455.40
	22444PA0060117	Rating Area 2	No Preference	44	468.82
	22444PA0060117	Rating Area 2	No Preference	45	484.60
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	22444PA0060117	Rating Area 2	No Preference	47	524.53
	22444PA0060117	Rating Area 2	No Preference	48	548.69
	22444PA0060117	Rating Area 2	No Preference	49	572.52
	22444PA0060117	Rating Area 2	No Preference	50	599.37
	22444PA0060117	Rating Area 2	No Preference	51	625.88
	22444PA0060117	Rating Area 2	No Preference	52	655.08
	22444PA0060117	Rating Area 2	No Preference	53	684.61
	22444PA0060117	Rating Area 2	No Preference	54	716.49
	22444PA0060117	Rating Area 2	No Preference	55	748.37
	22444PA0060117	Rating Area 2	No Preference	56	782.94
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	22444PA0060117	Rating Area 2	No Preference	58	855.09
	22444PA0060117	Rating Area 2	No Preference	59	873.55
	22444PA0060117	Rating Area 2	No Preference	60	910.80
	22444PA0060117	Rating Area 2	No Preference	61	943.02
	22444PA0060117	Rating Area 2	No Preference	62	964.16
	22444PA0060117	Rating Area 2	No Preference	63	990.67
	22444PA0060117	Rating Area 2	No Preference	64 and over	1006.78
	22444PA0060117	Rating Area 3	No Preference	0-14	245.48
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	22444PA0060117	Rating Area 3	No Preference	16	275.64
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	22444PA0060117	Rating Area 3	No Preference	18	292.97
	22444PA0060117	Rating Area 3	No Preference	19	301.96
	22444PA0060117	Rating Area 3	No Preference	20	311.26
	22444PA0060117	Rating Area 3	No Preference	21	320.89
	22444PA0060117	Rating Area 3	No Preference	22	320.89
	22444PA0060117	Rating Area 3	No Preference	23	320.89
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	22444PA0060117	Rating Area 3	No Preference	27	336.29
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	22444PA0060117	Rating Area 3	No Preference	29	359.07
	22444PA0060117	Rating Area 3	No Preference	30	364.21
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	22444PA0060117	Rating Area 3	No Preference	34	389.56
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	22444PA0060117	Rating Area 3	No Preference	36	394.69
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	22444PA0060117	Rating Area 3	No Preference	42	425.18
	22444PA0060117	Rating Area 3	No Preference	43	435.44
	22444PA0060117	Rating Area 3	No Preference	44	448.28
	22444PA0060117	Rating Area 3	No Preference	45	463.36
	22444PA0060117	Rating Area 3	No Preference	46	481.33
	22444PA0060117	Rating Area 3	No Preference	47	501.55
	22444PA0060117	Rating Area 3	No Preference	48	524.65
	22444PA0060117	Rating Area 3	No Preference	49	547.43
	22444PA0060117	Rating Area 3	No Preference	50	573.10
	22444PA0060117	Rating Area 3	No Preference	51	598.46
	22444PA0060117	Rating Area 3	No Preference	52	626.37
	22444PA0060117	Rating Area 3	No Preference	53	654.61
	22444PA0060117	Rating Area 3	No Preference	54	685.09
	22444PA0060117	Rating Area 3	No Preference	55	715.58
	22444PA0060117	Rating Area 3	No Preference	56	748.63
	22444PA0060117	Rating Area 3	No Preference	57	782.00
	22444PA0060117	Rating Area 3	No Preference	58	817.62
	22444PA0060117	Rating Area 3	No Preference	59	835.27
	22444PA0060117	Rating Area 3	No Preference	60	870.89
	22444PA0060117	Rating Area 3	No Preference	61	901.69
	22444PA0060117	Rating Area 3	No Preference	62	921.91

22444PA0060117	Rating Area 3	No Preference	63	947.26
22444PA0060117	Rating Area 3	No Preference	64 and over	962.66
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22444PA0060117	Rating Area 5	No Preference	18	313.28
22444PA0060117	Rating Area 5	No Preference	19	322.89
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22444PA0060117	Rating Area 5	No Preference	21	343.14
22444PA0060117	Rating Area 5	No Preference	22	343.14
22444PA0060117	Rating Area 5	No Preference	23	343.14
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22444PA0060117	Rating Area 5	No Preference	35	419.31
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22444PA0060117	Rating Area 5	No Preference	42	454.65
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22444PA0060117	Rating Area 5	No Preference	44	479.36
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22444PA0060117	Rating Area 5	No Preference	48	561.03
22444PA0060117	Rating Area 5	No Preference	49	585.39
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22444PA0060117	Rating Area 5	No Preference	55	765.19
22444PA0060117	Rating Area 5	No Preference	56	800.53
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22444PA0060117	Rating Area 5	No Preference	58	874.31
22444PA0060117	Rating Area 5	No Preference	59	893.18
22444PA0060117	Rating Area 5	No Preference	60	931.27
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22444PA0060117	Rating Area 5	No Preference	62	985.83
22444PA0060117	Rating Area 5	No Preference	63	1012.93
22444PA0060117	Rating Area 5	No Preference	64 and over	1029.40
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22444PA0060117	Rating Area 6	No Preference	15	301.22
22444PA0060117	Rating Area 6	No Preference	16	310.62
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22444PA0060117	Rating Area 6	No Preference	18	330.15
22444PA0060117	Rating Area 6	No Preference	19	340.28
22444PA0060117	Rating Area 6	No Preference	20	350.76
22444PA0060117	Rating Area 6	No Preference	21	361.62
22444PA0060117	Rating Area 6	No Preference	22	361.62
22444PA0060117	Rating Area 6	No Preference	23	361.62
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22444PA0060117	Rating Area 6	No Preference	25	363.06
22444PA0060117	Rating Area 6	No Preference	26	370.29
22444PA0060117	Rating Area 6	No Preference	27	378.97
22444PA0060117	Rating Area 6	No Preference	28	393.07
22444PA0060117	Rating Area 6	No Preference	29	404.64
22444PA0060117	Rating Area 6	No Preference	30	410.43
22444PA0060117	Rating Area 6	No Preference	31	419.11
22444PA0060117	Rating Area 6	No Preference	32	427.79
22444PA0060117	Rating Area 6	No Preference	33	433.21
22444PA0060117	Rating Area 6	No Preference	34	439.00
22444PA0060117	Rating Area 6	No Preference	35	441.89
22444PA0060117	Rating Area 6	No Preference	36	444.78
22444PA0060117	Rating Area 6	No Preference	37	447.67
22444PA0060117	Rating Area 6	No Preference	38	450.57
22444PA0060117	Rating Area 6	No Preference	39	456.35
22444PA0060117	Rating Area 6	No Preference	40	462.14
22444PA0060117	Rating Area 6	No Preference	41	470.82
22444PA0060117	Rating Area 6	No Preference	42	479.13
22444PA0060117	Rating Area 6	No Preference	43	490.71
22444PA0060117	Rating Area 6	No Preference	44	505.17
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22444PA0060117	Rating Area 6	No Preference	48	591.23
22444PA0060117	Rating Area 6	No Preference	49	616.91
22444PA0060117	Rating Area 6	No Preference	50	645.84
22444PA0060117	Rating Area 6	No Preference	51	674.40
22444PA0060117	Rating Area 6	No Preference	52	705.86
22444PA0060117	Rating Area 6	No Preference	53	737.69
22444PA0060117	Rating Area 6	No Preference	54	772.04
22444PA0060117	Rating Area 6	No Preference	55	806.39
22444PA0060117	Rating Area 6	No Preference	56	843.64
22444PA0060117	Rating Area 6	No Preference	57	881.25
22444PA0060117	Rating Area 6	No Preference	58	921.39
22444PA0060117	Rating Area 6	No Preference	59	941.27
22444PA0060117	Rating Area 6	No Preference	60	981.41
22444PA0060117	Rating Area 6	No Preference	61	1016.13
22444PA0060117	Rating Area 6	No Preference	62	1038.91
22444PA0060117	Rating Area 6	No Preference	63	1067.48
22444PA0060117	Rating Area 6	No Preference	64 and over	1084.83
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22444PA0060117	Rating Area 7	No Preference	17	387.77
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	Rating Area 7	No Preference	23	438.16
	Rating Area 7	No Preference	24	438.16
	Rating Area 7	No Preference	25	439.91
	Rating Area 7	No Preference	26	448.67
	Rating Area 7	No Preference	27	459.19
	Rating Area 7	No Preference	28	476.28
	Rating Area 7	No Preference	29	490.30
	Rating Area 7	No Preference	30	497.31
	Rating Area 7	No Preference	31	507.82
	Rating Area 7	No Preference	32	518.34
	Rating Area 7	No Preference	33	524.91
	Rating Area 7	No Preference	34	531.92
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	Rating Area 7	No Preference	37	542.44
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	Rating Area 7	No Preference	39	552.95
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	Rating Area 7	No Preference	41	570.48
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	Rating Area 7	No Preference	43	594.58
	Rating Area 7	No Preference	44	612.10
	Rating Area 7	No Preference	45	632.70
	Rating Area 7	No Preference	46	657.23
	Rating Area 7	No Preference	47	684.84
	Rating Area 7	No Preference	48	716.39
	Rating Area 7	No Preference	49	747.49
	Rating Area 7	No Preference	50	782.55
	Rating Area 7	No Preference	51	817.16
	Rating Area 7	No Preference	52	855.28
	Rating Area 7	No Preference	53	893.84
	Rating Area 7	No Preference	54	935.46
	Rating Area 7	No Preference	55	977.09
	Rating Area 7	No Preference	56	1022.22
	Rating Area 7	No Preference	57	1067.79
	Rating Area 7	No Preference	58	1116.42
	Rating Area 7	No Preference	59	1140.52
	Rating Area 7	No Preference	60	1189.16
	Rating Area 7	No Preference	61	1231.22
	Rating Area 7	No Preference	62	1258.82
	Rating Area 7	No Preference	63	1293.44
	Rating Area 7	No Preference	64 and over	1314.47
22444PA0060117	Rating Area 9	No Preference	0-14	284.71
22444PA0060117	Rating Area 9	No Preference	15	310.02
	Rating Area 9	No Preference	16	319.69
	Rating Area 9	No Preference	17	329.37
	Rating Area 9	No Preference	18	339.79
	Rating Area 9	No Preference	19	350.21
	Rating Area 9	No Preference	20	361.00
	Rating Area 9	No Preference	21	372.17
	Rating Area 9	No Preference	22	372.17
	Rating Area 9	No Preference	23	372.17
	Rating Area 9	No Preference	24	372.17
	Rating Area 9	No Preference	25	373.66
	Rating Area 9	No Preference	26	381.10
	Rating Area 9	No Preference	27	390.03
	Rating Area 9	No Preference	28	404.55
	Rating Area 9	No Preference	29	416.46
	Rating Area 9	No Preference	30	422.41
	Rating Area 9	No Preference	31	431.34
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	Rating Area 9	No Preference	33	445.86
	Rating Area 9	No Preference	34	451.81
	Rating Area 9	No Preference	35	454.79
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	Rating Area 9	No Preference	37	460.75
	Rating Area 9	No Preference	38	463.72
	Rating Area 9	No Preference	39	469.68
	Rating Area 9	No Preference	40	475.63
	Rating Area 9	No Preference	41	484.56
	Rating Area 9	No Preference	42	493.12
	Rating Area 9	No Preference	43	505.03
	Rating Area 9	No Preference	44	519.92
	Rating Area 9	No Preference	45	537.41
	Rating Area 9	No Preference	46	558.25
	Rating Area 9	No Preference	47	581.70
	Rating Area 9	No Preference	48	608.50
	Rating Area 9	No Preference	49	634.92
	Rating Area 9	No Preference	50	664.69
	Rating Area 9	No Preference	51	694.10
	Rating Area 9	No Preference	52	726.47
	Rating Area 9	No Preference	53	759.22
	Rating Area 9	No Preference	54	794.58
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	Rating Area 9	No Preference	56	868.27
	Rating Area 9	No Preference	57	906.98
	Rating Area 9	No Preference	58	948.29
	Rating Area 9	No Preference	59	968.76
	Rating Area 9	No Preference	60	1010.07
	Rating Area 9	No Preference	61	1045.80
	Rating Area 9	No Preference	62	1069.24
	Rating Area 9	No Preference	63	1098.64
	Rating Area 9	No Preference	64 and over	1116.51
22444PA0060118	Rating Area 2	No Preference	0-14	250.70
22444PA0060118	Rating Area 2	No Preference	15	272.98
	Rating Area 2	No Preference	16	281.50
	Rating Area 2	No Preference	17	290.02
	Rating Area 2	No Preference	18	299.20
	Rating Area 2	No Preference	19	308.37
	Rating Area 2	No Preference	20	317.88
	Rating Area 2	No Preference	21	327.71
	Rating Area 2	No Preference	22	327.71
	Rating Area 2	No Preference	23	327.71
	Rating Area 2	No Preference	24	327.71
	Rating Area 2	No Preference	25	329.02
	Rating Area 2	No Preference	26	335.57
	Rating Area 2	No Preference	27	343.44
	Rating Area 2	No Preference		

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	22444PA0060118	Rating Area 2	No Preference	29	366.71
	22444PA0060118	Rating Area 2	No Preference	30	371.95
	22444PA0060118	Rating Area 2	No Preference	31	379.82
	22444PA0060118	Rating Area 2	No Preference	32	387.68
	22444PA0060118	Rating Area 2	No Preference	33	392.60
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	22444PA0060118	Rating Area 2	No Preference	41	426.68
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	22444PA0060118	Rating Area 2	No Preference	53	668.53
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	22444PA0060119	Rating Area 3	No Preference	29	306.07
	22444PA0060119	Rating Area 3	No Preference	30	310.44
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	22444PA0060119	Rating Area 3	No Preference	32	323.57
	22444PA0060119	Rating Area 3	No Preference	33	327.67
	22444PA0060119	Rating Area 3	No Preference	34	332.05
	22444PA0060119	Rating Area 3	No Preference	35	334.24
	22444PA0060119	Rating Area 3	No Preference	36	336.43
	22444PA0060119	Rating Area 3	No Preference	37	338.62
	22444PA0060119	Rating Area 3	No Preference	38	340.80
	22444PA0060119	Rating Area 3	No Preference	39	345.18
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	22444PA0060119	Rating Area 3	No Preference	41	356.12
	22444PA0060119	Rating Area 3	No Preference	42	362.41
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	22444PA0060119	Rating Area 3	No Preference	44	382.10
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	22444PA0060119	Rating Area 3	No Preference	47	427.51
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	22444PA0060119	Rating Area 3	No Preference	57	666.56
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	22444PA0060119	Rating Area 3	No Preference	62	785.82
	22444PA0060119	Rating Area 3	No Preference	63	807.43
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	22444PA0060119	Rating Area 5	No Preference	53	596.66
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	22444PA0060119	Rating Area 5	No Preference	55	652.23
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	22444PA0060119	Rating Area 5	No Preference	62	840.30
	22444PA0060119	Rating Area 5	No Preference	63	863.40
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	22444PA0060119	Rating Area 6	No Preference	60	836.54
	22444PA0060119	Rating Area 6	No Preference	61	866.13
	22444PA0060119	Rating Area 6	No Preference	62	885.55
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	22444PA0060119	Rating Area 6	No Preference	64 and over	924.69
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	22444PA0060119	Rating Area 7	No Preference	54	797.37
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	22444PA0060119	Rating Area 7	No Preference	56	871.32
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	22444PA0060119	Rating Area 7	No Preference	58	951.62
	22444PA0060119	Rating Area 7	No Preference	59	972.16
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	22444PA0060120	Rating Area 2	No Preference	54	772.68
	22444PA0060120	Rating Area 2	No Preference	55	807.06
	22444PA0060120	Rating Area 2	No Preference	56	844.34
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	22444PA0060120	Rating Area 2	No Preference	63	1068.36
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	22444PA0060120	Rating Area 3	No Preference	46	519.08
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	22444PA0060120	Rating Area 3	No Preference	50	618.05
	22444PA0060120	Rating Area 3	No Preference	51	645.39
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	22444PA0060120	Rating Area 3	No Preference	53	705.95
	22444PA0060120	Rating Area 3	No Preference	54	738.82
	22444PA0060120	Rating Area 3	No Preference	55	771.69
	22444PA0060120	Rating Area 3	No Preference	56	807.34
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	22444PA0060120	Rating Area 3	No Preference	58	881.74
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	22444PA0060120	Rating Area 3	No Preference	61	972.40
	22444PA0060120	Rating Area 3	No Preference	62	994.21
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	22444PA0060120	Rating Area 3	No Preference	64 and over	1038.15
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	22444PA0060120	Rating Area 5	No Preference	29	414.08
	22444PA0060120	Rating Area 5	No Preference	30	420.00
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	22444PA0060120	Rating Area 5	No Preference	36	455.15
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	22444PA0060120	Rating Area 5	No Preference	38	461.07
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	22444PA0060120	Rating Area 5	No Preference	44	516.95
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	22444PA0060120	Rating Area 5	No Preference	54	790.04
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	22444PA0060120	Rating Area 5	No Preference	61	1039.82
	22444PA0060120	Rating Area 5	No Preference	62	1063.13
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	22444PA0060120	Rating Area 5	No Preference	64 and over	1110.13
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	22444PA0060120	Rating Area 6	No Preference	54	832.58
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	22444PA0060120	Rating Area 6	No Preference	58	993.64
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	22444PA0080066	Rating Area 2	No Preference	54	498.33
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	22444PA0080066	Rating Area 3	No Preference	63	658.83
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	22444PA0080066	Rating Area 5	No Preference	46	357.98
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	22444PA0080066	Rating Area 5	No Preference	53	486.86
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	22444PA0080066	Rating Area 5	No Preference	56	556.78
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	22444PA0080066	Rating Area 5	No Preference	59	621.22
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	22444PA0080066	Rating Area 5	No Preference	61	670.62
	22444PA0080066	Rating Area 5	No Preference	62	685.66
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	22444PA0080066	Rating Area 5	No Preference	64 and over	715.96
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	22444PA0080066	Rating Area 6	No Preference	15	209.50
	22444PA0080066	Rating Area 6	No Preference	16	216.04
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	22444PA0080066	Rating Area 6	No Preference	24	251.51
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	22444PA0080066	Rating Area 6	No Preference	32	297.53
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	22444PA0080066	Rating Area 6	No Preference	54	536.96
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	22444PA0080066	Rating Area 6	No Preference	57	612.92
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	22444PA0080066	Rating Area 6	No Preference	63	742.44
	22444PA0080066	Rating Area 6	No Preference	64 and over	754.52
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	22444PA0080066	Rating Area 7	No Preference	50	544.27
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	22444PA0080066	Rating Area 7	No Preference	52	594.86
	22444PA0080066	Rating Area 7	No Preference	53	621.68
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	22444PA0080066	Rating Area 7	No Preference	56	710.97
	22444PA0080066	Rating Area 7	No Preference	57	742.66
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	22444PA0080066	Rating Area 7	No Preference	60	827.07
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	22444PA0080066	Rating Area 7	No Preference	62	875.53
	22444PA0080066	Rating Area 7	No Preference	63	899.60
	22444PA0080066	Rating Area 7	No Preference	64 and over	914.23
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	22444PA0080066	Rating Area 9	No Preference	15	215.62
	22444PA0080066	Rating Area 9	No Preference	16	222.35
	22444PA0080066	Rating Area 9	No Preference	17	229.08
	22444PA0080066	Rating Area 9	No Preference	18	236.33
	22444PA0080066	Rating Area 9	No Preference	19	243.58
	22444PA0080066	Rating Area 9	No Preference	20	251.08
	22444PA0080066	Rating Area 9	No Preference	21	258.85
	22444PA0080066	Rating Area 9	No Preference	22	258.85
	22444PA0080066	Rating Area 9	No Preference	23	258.85
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	22444PA0080066	Rating Area 9	No Preference	26	265.06
	22444PA0080066	Rating Area 9	No Preference	27	271.27
	22444PA0080066	Rating Area 9	No Preference	28	281.37
	22444PA0080066	Rating Area 9	No Preference	29	289.65
	22444PA0080066	Rating Area 9	No Preference	30	293.79
	22444PA0080066	Rating Area 9	No Preference	31	300.01
	22444PA0080066	Rating Area 9	No Preference	32	306.22
	22444PA0080066	Rating Area 9	No Preference	33	310.10
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	22444PA0080066	Rating Area 9	No Preference	35	316.31
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	22444PA0080066	Rating Area 9	No Preference	37	320.45
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	22444PA0080066	Rating Area 9	No Preference	41	337.02
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	22444PA0080066	Rating Area 9	No Preference	45	373.78
	22444PA0080066	Rating Area 9	No Preference	46	388.27
	22444PA0080066	Rating Area 9	No Preference	47	404.58
	22444PA0080066	Rating Area 9	No Preference	48	423.22
	22444PA0080066	Rating Area 9	No Preference	49	441.60
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	22444PA0080066	Rating Area 9	No Preference	51	482.75
	22444PA0080066	Rating Area 9	No Preference	52	505.27
	22444PA0080066	Rating Area 9	No Preference	53	528.05
	22444PA0080066	Rating Area 9	No Preference	54	552.64
	22444PA0080066	Rating Area 9	No Preference	55	577.23
	22444PA0080066	Rating Area 9	No Preference	56	603.89
	22444PA0080066	Rating Area 9	No Preference	57	630.81
	22444PA0080066	Rating Area 9	No Preference	58	659.55
	22444PA0080066	Rating Area 9	No Preference	59	673.78
	22444PA0080066	Rating Area 9	No Preference	60	702.52
	22444PA0080066	Rating Area 9	No Preference	61	727.36
	22444PA0080066	Rating Area 9	No Preference	62	743.67
	22444PA0080066	Rating Area 9	No Preference	63	764.12
	22444PA0080066	Rating Area 9	No Preference	64 and over	776.55

2019 Rates Table Template v8.1	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* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	22444			
	23-2311553			
	10/1/2019			
	12/31/2019			
	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
22444PA0060062	Rating Area 2	No Preference	0-14	246.80
22444PA0060062	Rating Area 2	No Preference	15	268.74
22444PA0060062	Rating Area 2	No Preference	16	277.13
22444PA0060062	Rating Area 2	No Preference	17	285.51
22444PA0060062	Rating Area 2	No Preference	18	294.55
22444PA0060062	Rating Area 2	No Preference	19	303.58
22444PA0060062	Rating Area 2	No Preference	20	312.94
22444PA0060062	Rating Area 2	No Preference	21	322.62
22444PA0060062	Rating Area 2	No Preference	22	322.62
22444PA0060062	Rating Area 2	No Preference	23	322.62
22444PA0060062	Rating Area 2	No Preference	24	322.62
22444PA0060062	Rating Area 2	No Preference	25	323.90
22444PA0060062	Rating Area 2	No Preference	26	330.36
22444PA0060062	Rating Area 2	No Preference	27	338.10
22444PA0060062	Rating Area 2	No Preference	28	350.68
22444PA0060062	Rating Area 2	No Preference	29	361.01
22444PA0060062	Rating Area 2	No Preference	30	366.17
22444PA0060062	Rating Area 2	No Preference	31	373.91
22444PA0060062	Rating Area 2	No Preference	32	381.65
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22444PA0060062	Rating Area 2	No Preference	34	391.65
22444PA0060062	Rating Area 2	No Preference	35	394.23
22444PA0060062	Rating Area 2	No Preference	36	396.82
22444PA0060062	Rating Area 2	No Preference	37	399.40
22444PA0060062	Rating Area 2	No Preference	38	401.98
22444PA0060062	Rating Area 2	No Preference	39	407.14
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22444PA0060062	Rating Area 2	No Preference	41	420.04
22444PA0060062	Rating Area 2	No Preference	42	427.46
22444PA0060062	Rating Area 2	No Preference	43	437.79
22444PA0060062	Rating Area 2	No Preference	44	450.69
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22444PA0060062	Rating Area 2	No Preference	58	822.02
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22444PA0060062	Rating Area 2	No Preference	61	906.55
22444PA0060062	Rating Area 2	No Preference	62	926.87
22444PA0060062	Rating Area 2	No Preference	63	952.36
22444PA0060062	Rating Area 2	No Preference	64 and over	967.84
22444PA0060062	Rating Area 3	No Preference	0-14	235.99
22444PA0060062	Rating Area 3	No Preference	15	256.96
22444PA0060062	Rating Area 3	No Preference	16	264.98
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22444PA0060062	Rating Area 3	No Preference	18	281.64
22444PA0060062	Rating Area 3	No Preference	19	290.28
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22444PA0060062	Rating Area 3	No Preference	21	308.48
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22444PA0060062	Rating Area 3	No Preference	23	308.48
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22444PA0060062	Rating Area 3	No Preference	27	323.28
22444PA0060062	Rating Area 3	No Preference	28	335.31
22444PA0060062	Rating Area 3	No Preference	29	345.19
22444PA0060062	Rating Area 3	No Preference	30	350.12
22444PA0060062	Rating Area 3	No Preference	31	357.53
22444PA0060062	Rating Area 3	No Preference	32	364.93
22444PA0060062	Rating Area 3	No Preference	33	369.56
22444PA0060062	Rating Area 3	No Preference	34	374.49
22444PA0060062	Rating Area 3	No Preference	35	376.96
22444PA0060062	Rating Area 3	No Preference	36	379.43
22444PA0060062	Rating Area 3	No Preference	37	381.89
22444PA0060062	Rating Area 3	No Preference	38	384.36
22444PA0060062	Rating Area 3	No Preference	39	389.30
22444PA0060062	Rating Area 3	No Preference	40	394.23
22444PA0060062	Rating Area 3	No Preference	41	401.64
22444PA0060062	Rating Area 3	No Preference	42	408.73
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22444PA0060062	Rating Area 3	No Preference	44	430.94
22444PA0060062	Rating Area 3	No Preference	45	445.44
22444PA0060062	Rating Area 3	No Preference	46	462.72
22444PA0060062	Rating Area 3	No Preference	47	482.15
22444PA0060062	Rating Area 3	No Preference	48	504.36
22444PA0060062	Rating Area 3	No Preference	49	526.26
22444PA0060062	Rating Area 3	No Preference	50	550.94
22444PA0060062	Rating Area 3	No Preference	51	575.31
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	22444PA0060062	Rating Area 5	No Preference	18	301.17
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	22444PA0060062	Rating Area 5	No Preference	31	382.31
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	22444PA0060062	Rating Area 5	No Preference	33	395.18
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	22444PA0060062	Rating Area 6	No Preference	45	501.97
	22444PA0060062	Rating Area 6	No Preference	46	521.44
	22444PA0060062	Rating Area 6	No Preference	47	543.34
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	22444PA0060062	Rating Area 6	No Preference	50	620.86
	22444PA0060062	Rating Area 6	No Preference	51	648.32
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	22444PA0060062	Rating Area 6	No Preference	54	742.18
	22444PA0060062	Rating Area 6	No Preference	55	775.21
	22444PA0060062	Rating Area 6	No Preference	56	811.01
	22444PA0060062	Rating Area 6	No Preference	57	847.16
	22444PA0060062	Rating Area 6	No Preference	58	885.75
	22444PA0060062	Rating Area 6	No Preference	59	904.87
	22444PA0060062	Rating Area 6	No Preference	60	943.46

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	22444PA0060062	Rating Area 6	No Preference	64 and over	1042.88
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	22444PA0060062	Rating Area 7	No Preference	63	1243.42
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	22444PA0060062	Rating Area 9	No Preference	63	1056.15
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	22444PA0060063	Rating Area 3	No Preference	59	679.87
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	22444PA0060063	Rating Area 7	No Preference	41	464.34
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	22444PA0060063	Rating Area 7	No Preference	43	483.96
	22444PA0060063	Rating Area 7	No Preference	44	498.22
	22444PA0060063	Rating Area 7	No Preference	45	514.98
	22444PA0060063	Rating Area 7	No Preference	46	534.95
	22444PA0060063	Rating Area 7	No Preference	47	557.42
	22444PA0060063	Rating Area 7	No Preference	48	583.10
	22444PA0060063	Rating Area 7	No Preference	49	608.42
	22444PA0060063	Rating Area 7	No Preference	50	636.95
	22444PA0060063	Rating Area 7	No Preference	51	665.13
	22444PA0060063	Rating Area 7	No Preference	52	696.15
	22444PA0060063	Rating Area 7	No Preference	53	727.54
	22444PA0060063	Rating Area 7	No Preference	54	761.42
	22444PA0060063	Rating Area 7	No Preference	55	795.30
	22444PA0060063	Rating Area 7	No Preference	56	832.03
	22444PA0060063	Rating Area 7	No Preference	57	869.12
	22444PA0060063	Rating Area 7	No Preference	58	908.71
	22444PA0060063	Rating Area 7	No Preference	59	928.32
	22444PA0060063	Rating Area 7	No Preference	60	967.91
	22444PA0060063	Rating Area 7	No Preference	61	1002.15
	22444PA0060063	Rating Area 7	No Preference	62	1024.62
	22444PA0060063	Rating Area 7	No Preference	63	1052.79
	22444PA0060063	Rating Area 7	No Preference	64 and over	1069.91
	22444PA0060063	Rating Area 9	No Preference	0-14	231.74
	22444PA0060063	Rating Area 9	No Preference	15	252.34
	22444PA0060063	Rating Area 9	No Preference	16	260.21
	22444PA0060063	Rating Area 9	No Preference	17	268.09
	22444PA0060063	Rating Area 9	No Preference	18	276.57
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	22444PA0060063	Rating Area 9	No Preference	20	293.84
	22444PA0060063	Rating Area 9	No Preference	21	302.93
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	22444PA0060063	Rating Area 9	No Preference	23	302.93
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	22444PA0060063	Rating Area 9	No Preference	25	304.14
	22444PA0060063	Rating Area 9	No Preference	26	310.20
	22444PA0060063	Rating Area 9	No Preference	27	317.47
	22444PA0060063	Rating Area 9	No Preference	28	329.28
	22444PA0060063	Rating Area 9	No Preference	29	338.97
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	22444PA0060063	Rating Area 9	No Preference	31	351.09
	22444PA0060063	Rating Area 9	No Preference	32	358.36
	22444PA0060063	Rating Area 9	No Preference	33	362.91
	22444PA0060063	Rating Area 9	No Preference	34	367.75
	22444PA0060063	Rating Area 9	No Preference	35	370.18
	22444PA0060063	Rating Area 9	No Preference	36	372.60
	22444PA0060063	Rating Area 9	No Preference	37	375.02
	22444PA0060063	Rating Area 9	No Preference	38	377.45
	22444PA0060063	Rating Area 9	No Preference	39	382.29
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	22444PA0060063	Rating Area 9	No Preference	43	411.07
	22444PA0060063	Rating Area 9	No Preference	44	423.19
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	22444PA0060063	Rating Area 9	No Preference	46	454.39
	22444PA0060063	Rating Area 9	No Preference	47	473.47
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	22444PA0060063	Rating Area 9	No Preference	49	516.79
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	22444PA0060063	Rating Area 9	No Preference	51	564.96
	22444PA0060063	Rating Area 9	No Preference	52	591.31
	22444PA0060063	Rating Area 9	No Preference	53	617.97
	22444PA0060063	Rating Area 9	No Preference	54	646.75
	22444PA0060063	Rating Area 9	No Preference	55	675.53
	22444PA0060063	Rating Area 9	No Preference	56	706.73
	22444PA0060063	Rating Area 9	No Preference	57	738.23
	22444PA0060063	Rating Area 9	No Preference	58	771.86
	22444PA0060063	Rating Area 9	No Preference	59	788.52
	22444PA0060063	Rating Area 9	No Preference	60	822.14
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	22444PA0060063	Rating Area 9	No Preference	62	870.31
	22444PA0060063	Rating Area 9	No Preference	63	894.24
	22444PA0060063	Rating Area 9	No Preference	64 and over	908.78
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	22444PA0060114	Rating Area 2	No Preference	15	316.87
	22444PA0060114	Rating Area 2	No Preference	16	326.76
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	22444PA0060114	Rating Area 2	No Preference	19	357.95
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	22444PA0060114	Rating Area 2	No Preference	22	380.40
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	22444PA0060114	Rating Area 2	No Preference	29	425.66
	22444PA0060114	Rating Area 2	No Preference	30	431.74
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	22444PA0060114	Rating Area 2	No Preference	33	455.71
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	22444PA0060114	Rating Area 2	No Preference	35	464.84
	22444PA0060114	Rating Area 2	No Preference	36	467.88
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	22444PA0060114	Rating Area 2	No Preference	39	480.05
	22444PA0060114	Rating Area 2	No Preference	40	486.14
	22444PA0060114	Rating Area 2	No Preference	41	495.27

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	Rating Area 2	No Preference	43	516.19
	Rating Area 2	No Preference	44	531.41
	Rating Area 2	No Preference	45	549.29
	Rating Area 2	No Preference	46	570.59
	Rating Area 2	No Preference	47	594.55
	Rating Area 2	No Preference	48	621.94
	Rating Area 2	No Preference	49	648.95
	Rating Area 2	No Preference	50	679.38
	Rating Area 2	No Preference	51	709.43
	Rating Area 2	No Preference	52	742.52
	Rating Area 2	No Preference	53	776.00
	Rating Area 2	No Preference	54	812.14
	Rating Area 2	No Preference	55	848.27
	Rating Area 2	No Preference	56	887.45
	Rating Area 2	No Preference	57	927.01
	Rating Area 2	No Preference	58	969.24
	Rating Area 2	No Preference	59	990.16
	Rating Area 2	No Preference	60	1032.38
	Rating Area 2	No Preference	61	1068.90
	Rating Area 2	No Preference	62	1092.86
	Rating Area 2	No Preference	63	1122.92
	Rating Area 2	No Preference	64 and over	1141.17
22444PA0060114	Rating Area 3	No Preference	0-14	278.25
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22444PA0060114	Rating Area 3	No Preference	56	848.56
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22444PA0060114	Rating Area 3	No Preference	62	1044.97
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22444PA0060114	Rating Area 3	No Preference	64 and over	1091.17
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	22444PA0060114	Rating Area 5	No Preference	53	793.44
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	22444PA0060114	Rating Area 5	No Preference	57	947.85
	22444PA0060114	Rating Area 5	No Preference	58	991.02
	22444PA0060114	Rating Area 5	No Preference	59	1012.41
	22444PA0060114	Rating Area 5	No Preference	60	1055.58
	22444PA0060114	Rating Area 5	No Preference	61	1092.92
	22444PA0060114	Rating Area 5	No Preference	62	1117.42
	22444PA0060114	Rating Area 5	No Preference	63	1148.15
	22444PA0060114	Rating Area 5	No Preference	64 and over	1166.82
	22444PA0060114	Rating Area 6	No Preference	0-14	313.56
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	22444PA0060114	Rating Area 6	No Preference	17	362.75
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	22444PA0060114	Rating Area 6	No Preference	44	572.61
	22444PA0060114	Rating Area 6	No Preference	45	591.87
	22444PA0060114	Rating Area 6	No Preference	46	614.82
	22444PA0060114	Rating Area 6	No Preference	47	640.65
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	22444PA0060114	Rating Area 6	No Preference	50	732.05
	22444PA0060114	Rating Area 6	No Preference	51	764.43
	22444PA0060114	Rating Area 6	No Preference	52	800.09
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	22444PA0060114	Rating Area 6	No Preference	54	875.10
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	22444PA0060114	Rating Area 6	No Preference	64 and over	1229.65
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	22444PA0060114	Rating Area 7	No Preference	40	634.71
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	22444PA0060114	Rating Area 7	No Preference	43	673.95
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	22444PA0060114	Rating Area 7	No Preference	48	812.02
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	22444PA0060114	Rating Area 7	No Preference	55	1107.52
	22444PA0060114	Rating Area 7	No Preference	56	1158.67
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	22444PA0060114	Rating Area 7	No Preference	62	1426.86
	22444PA0060114	Rating Area 7	No Preference	63	1466.10
	22444PA0060114	Rating Area 7	No Preference	64 and over	1489.94
	22444PA0060114	Rating Area 9	No Preference	0-14	322.72
	22444PA0060114	Rating Area 9	No Preference	15	351.40
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	22444PA0060114	Rating Area 9	No Preference	18	385.15
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	22444PA0060114	Rating Area 9	No Preference	20	409.19
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	22444PA0060114	Rating Area 9	No Preference	23	421.85
	22444PA0060114	Rating Area 9	No Preference	24	421.85
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	22444PA0060114	Rating Area 9	No Preference	34	512.13
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	22444PA0060114	Rating Area 9	No Preference	36	518.88
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	22444PA0060114	Rating Area 9	No Preference	41	549.25
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	22444PA0060114	Rating Area 9	No Preference	43	572.45
	22444PA0060114	Rating Area 9	No Preference	44	589.32
	22444PA0060114	Rating Area 9	No Preference	45	609.15
	22444PA0060114	Rating Area 9	No Preference	46	632.77
	22444PA0060114	Rating Area 9	No Preference	47	659.35
	22444PA0060114	Rating Area 9	No Preference	48	689.72
	22444PA0060114	Rating Area 9	No Preference	49	719.68
	22444PA0060114	Rating Area 9	No Preference	50	753.42
	22444PA0060114	Rating Area 9	No Preference	51	786.75
	22444PA0060114	Rating Area 9	No Preference	52	823.45
	22444PA0060114	Rating Area 9	No Preference	53	860.57
	22444PA0060114	Rating Area 9	No Preference	54	900.65
	22444PA0060114	Rating Area 9	No Preference	55	940.72
	22444PA0060114	Rating Area 9	No Preference	56	984.18
	22444PA0060114	Rating Area 9	No Preference	57	1028.05
	22444PA0060114	Rating Area 9	No Preference	58	1074.87
	22444PA0060114	Rating Area 9	No Preference	59	1098.07
	22444PA0060114	Rating Area 9	No Preference	60	1144.90
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	22444PA0060114	Rating Area 9	No Preference	62	1211.97
	22444PA0060114	Rating Area 9	No Preference	63	1245.30
	22444PA0060114	Rating Area 9	No Preference	64 and over	1265.55
	22444PA0060115	Rating Area 2	No Preference	0-14	278.37
	22444PA0060115	Rating Area 2	No Preference	15	303.11
	22444PA0060115	Rating Area 2	No Preference	16	312.57
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	22444PA0060115	Rating Area 2	No Preference	19	342.41
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	22444PA0060115	Rating Area 2	No Preference	22	363.89
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	22444PA0060115	Rating Area 2	No Preference	24	363.89
	22444PA0060115	Rating Area 2	No Preference	25	365.34
	22444PA0060115	Rating Area 2	No Preference	26	372.61
	22444PA0060115	Rating Area 2	No Preference	27	381.35
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	22444PA0060115	Rating Area 2	No Preference	35	444.66
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	22444PA0060115	Rating Area 2	No Preference	37	450.48
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	22444PA0060115	Rating Area 2	No Preference	54	776.88
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	22444PA0060115	Rating Area 2	No Preference	58	927.17
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	22444PA0060115	Rating Area 2	No Preference	63	1074.17
	22444PA0060115	Rating Area 2	No Preference	64 and over	1091.64
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	22444PA0060115	Rating Area 3	No Preference	48	568.87
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	22444PA0060115	Rating Area 3	No Preference	62	999.62
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	22444PA0060115	Rating Area 5	No Preference	62	1068.92
	22444PA0060115	Rating Area 5	No Preference	63	1098.31
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	22444PA0060115	Rating Area 6	No Preference	25	393.66
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	22444PA0060115	Rating Area 6	No Preference	52	765.36
	22444PA0060115	Rating Area 6	No Preference	53	799.87
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	22444PA0060115	Rating Area 6	No Preference	57	955.53
	22444PA0060115	Rating Area 6	No Preference	58	999.05
	22444PA0060115	Rating Area 6	No Preference	59	1020.61
	22444PA0060115	Rating Area 6	No Preference	60	1064.13
	22444PA0060115	Rating Area 6	No Preference	61	1101.78
	22444PA0060115	Rating Area 6	No Preference	62	1126.48
	22444PA0060115	Rating Area 6	No Preference	63	1157.45
	22444PA0060115	Rating Area 6	No Preference	64 and over	1176.27
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	22444PA0060115	Rating Area 7	No Preference	31	550.63
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	22444PA0060115	Rating Area 9	No Preference	30	458.02

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	22444PA0060115	Rating Area 9	No Preference	58	1028.22
	22444PA0060115	Rating Area 9	No Preference	59	1050.41
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	22444PA0060115	Rating Area 9	No Preference	61	1133.94
	22444PA0060115	Rating Area 9	No Preference	62	1159.37
	22444PA0060115	Rating Area 9	No Preference	63	1191.25
	22444PA0060115	Rating Area 9	No Preference	64 and over	1210.62
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	22444PA0060116	Rating Area 2	No Preference	22	354.75
	22444PA0060116	Rating Area 2	No Preference	23	354.75
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	22444PA0060116	Rating Area 2	No Preference	33	424.98
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	22444PA0060116	Rating Area 2	No Preference	46	532.11
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	22444PA0060116	Rating Area 2	No Preference	49	605.19
	22444PA0060116	Rating Area 2	No Preference	50	633.57
	22444PA0060116	Rating Area 2	No Preference	51	661.59
	22444PA0060116	Rating Area 2	No Preference	52	692.45
	22444PA0060116	Rating Area 2	No Preference	53	723.67
	22444PA0060116	Rating Area 2	No Preference	54	757.37
	22444PA0060116	Rating Area 2	No Preference	55	791.07
	22444PA0060116	Rating Area 2	No Preference	56	827.61
	22444PA0060116	Rating Area 2	No Preference	57	864.50
	22444PA0060116	Rating Area 2	No Preference	58	903.88
	22444PA0060116	Rating Area 2	No Preference	59	923.39
	22444PA0060116	Rating Area 2	No Preference	60	962.77
	22444PA0060116	Rating Area 2	No Preference	61	996.82
	22444PA0060116	Rating Area 2	No Preference	62	1019.17
	22444PA0060116	Rating Area 2	No Preference	63	1047.19
	22444PA0060116	Rating Area 2	No Preference	64 and over	1064.22
	22444PA0060116	Rating Area 3	No Preference	0-14	259.48
	22444PA0060116	Rating Area 3	No Preference	15	282.55
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	22444PA0060116	Rating Area 3	No Preference	24	339.20
	22444PA0060116	Rating Area 3	No Preference	25	340.55
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	22444PA0060116	Rating Area 3	No Preference	42	449.43
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	22444PA0060116	Rating Area 3	No Preference	53	691.96
	22444PA0060116	Rating Area 3	No Preference	54	724.18
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	22444PA0060116	Rating Area 3	No Preference	57	826.62
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	22444PA0060116	Rating Area 3	No Preference	61	953.14
	22444PA0060116	Rating Area 3	No Preference	62	974.51
	22444PA0060116	Rating Area 3	No Preference	63	1001.31
	22444PA0060116	Rating Area 3	No Preference	64 and over	1017.59
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	22444PA0060116	Rating Area 5	No Preference	62	1042.07
	22444PA0060116	Rating Area 5	No Preference	63	1070.73
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	22444PA0060116	Rating Area 6	No Preference	56	891.77
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	22444PA0060116	Rating Area 6	No Preference	62	1098.18
	22444PA0060116	Rating Area 6	No Preference	63	1128.38
	22444PA0060116	Rating Area 6	No Preference	64 and over	1146.73
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	22444PA0060116	Rating Area 9	No Preference	47	614.89
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	22444PA0060116	Rating Area 9	No Preference	50	702.62
	22444PA0060116	Rating Area 9	No Preference	51	733.70
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	22444PA0060116	Rating Area 9	No Preference	53	802.54
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	22444PA0060117	Rating Area 2	No Preference	56	798.79
	22444PA0060117	Rating Area 2	No Preference	57	834.39
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	22444PA0060117	Rating Area 2	No Preference	61	962.10
	22444PA0060117	Rating Area 2	No Preference	62	983.67
	22444PA0060117	Rating Area 2	No Preference	63	1010.72
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	22444PA0060117	Rating Area 3	No Preference	20	317.56
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	22444PA0060117	Rating Area 3	No Preference	42	433.78
	22444PA0060117	Rating Area 3	No Preference	43	444.26
	22444PA0060117	Rating Area 3	No Preference	44	457.35
	22444PA0060117	Rating Area 3	No Preference	45	472.74
	22444PA0060117	Rating Area 3	No Preference	46	491.07
	22444PA0060117	Rating Area 3	No Preference	47	511.70
	22444PA0060117	Rating Area 3	No Preference	48	535.27
	22444PA0060117	Rating Area 3	No Preference	49	558.51
	22444PA0060117	Rating Area 3	No Preference	50	584.70
	22444PA0060117	Rating Area 3	No Preference	51	610.57
	22444PA0060117	Rating Area 3	No Preference	52	639.05
	22444PA0060117	Rating Area 3	No Preference	53	667.86
	22444PA0060117	Rating Area 3	No Preference	54	698.96
	22444PA0060117	Rating Area 3	No Preference	55	730.06
	22444PA0060117	Rating Area 3	No Preference	56	763.78
	22444PA0060117	Rating Area 3	No Preference	57	797.83
	22444PA0060117	Rating Area 3	No Preference	58	834.17
	22444PA0060117	Rating Area 3	No Preference	59	852.18
	22444PA0060117	Rating Area 3	No Preference	60	888.52
	22444PA0060117	Rating Area 3	No Preference	61	919.94
	22444PA0060117	Rating Area 3	No Preference	62	940.57

	22444PA0060117	Rating Area 3	No Preference	63	966.43
	22444PA0060117	Rating Area 3	No Preference	64 and over	982.15
	22444PA0060117	Rating Area 5	No Preference	0-14	267.81
	22444PA0060117	Rating Area 5	No Preference	15	291.62
	22444PA0060117	Rating Area 5	No Preference	16	300.72
	22444PA0060117	Rating Area 5	No Preference	17	309.82
	22444PA0060117	Rating Area 5	No Preference	18	319.62
	22444PA0060117	Rating Area 5	No Preference	19	329.43
	22444PA0060117	Rating Area 5	No Preference	20	339.58
	22444PA0060117	Rating Area 5	No Preference	21	350.08
	22444PA0060117	Rating Area 5	No Preference	22	350.08
	22444PA0060117	Rating Area 5	No Preference	23	350.08
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	22444PA0060117	Rating Area 5	No Preference	27	366.88
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	22444PA0060117	Rating Area 5	No Preference	32	414.14
	22444PA0060117	Rating Area 5	No Preference	33	419.40
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	22444PA0060117	Rating Area 5	No Preference	35	427.80
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	22444PA0060117	Rating Area 5	No Preference	37	433.40
	22444PA0060117	Rating Area 5	No Preference	38	436.20
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	22444PA0060117	Rating Area 5	No Preference	40	447.40
	22444PA0060117	Rating Area 5	No Preference	41	455.80
	22444PA0060117	Rating Area 5	No Preference	42	463.86
	22444PA0060117	Rating Area 5	No Preference	43	475.06
	22444PA0060117	Rating Area 5	No Preference	44	489.06
	22444PA0060117	Rating Area 5	No Preference	45	505.52
	22444PA0060117	Rating Area 5	No Preference	46	525.12
	22444PA0060117	Rating Area 5	No Preference	47	547.17
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	22444PA0060117	Rating Area 5	No Preference	49	597.24
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	22444PA0060117	Rating Area 5	No Preference	53	714.16
	22444PA0060117	Rating Area 5	No Preference	54	747.42
	22444PA0060117	Rating Area 5	No Preference	55	780.68
	22444PA0060117	Rating Area 5	No Preference	56	816.74
	22444PA0060117	Rating Area 5	No Preference	57	853.14
	22444PA0060117	Rating Area 5	No Preference	58	892.00
	22444PA0060117	Rating Area 5	No Preference	59	911.26
	22444PA0060117	Rating Area 5	No Preference	60	950.12
	22444PA0060117	Rating Area 5	No Preference	61	983.72
	22444PA0060117	Rating Area 5	No Preference	62	1005.78
	22444PA0060117	Rating Area 5	No Preference	63	1033.44
	22444PA0060117	Rating Area 5	No Preference	64 and over	1050.24
	22444PA0060117	Rating Area 6	No Preference	0-14	282.23
	22444PA0060117	Rating Area 6	No Preference	15	307.32
	22444PA0060117	Rating Area 6	No Preference	16	316.91
	22444PA0060117	Rating Area 6	No Preference	17	326.50
	22444PA0060117	Rating Area 6	No Preference	18	336.83
	22444PA0060117	Rating Area 6	No Preference	19	347.16
	22444PA0060117	Rating Area 6	No Preference	20	357.86
	22444PA0060117	Rating Area 6	No Preference	21	368.94
	22444PA0060117	Rating Area 6	No Preference	22	368.94
	22444PA0060117	Rating Area 6	No Preference	23	368.94
	22444PA0060117	Rating Area 6	No Preference	24	368.94
	22444PA0060117	Rating Area 6	No Preference	25	370.41
	22444PA0060117	Rating Area 6	No Preference	26	377.78
	22444PA0060117	Rating Area 6	No Preference	27	386.64
	22444PA0060117	Rating Area 6	No Preference	28	401.03
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	22444PA0060117	Rating Area 6	No Preference	30	418.74
	22444PA0060117	Rating Area 6	No Preference	31	427.59
	22444PA0060117	Rating Area 6	No Preference	32	436.44
	22444PA0060117	Rating Area 6	No Preference	33	441.98
	22444PA0060117	Rating Area 6	No Preference	34	447.88
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	22444PA0060117	Rating Area 6	No Preference	36	453.78
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	22444PA0060117	Rating Area 6	No Preference	38	459.69
	22444PA0060117	Rating Area 6	No Preference	39	465.59
	22444PA0060117	Rating Area 6	No Preference	40	471.49
	22444PA0060117	Rating Area 6	No Preference	41	480.35
	22444PA0060117	Rating Area 6	No Preference	42	488.83
	22444PA0060117	Rating Area 6	No Preference	43	500.64
	22444PA0060117	Rating Area 6	No Preference	44	515.40
	22444PA0060117	Rating Area 6	No Preference	45	532.74
	22444PA0060117	Rating Area 6	No Preference	46	553.40
	22444PA0060117	Rating Area 6	No Preference	47	576.64
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	22444PA0060117	Rating Area 6	No Preference	49	629.39
	22444PA0060117	Rating Area 6	No Preference	50	658.91
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	22444PA0060117	Rating Area 6	No Preference	52	720.15
	22444PA0060117	Rating Area 6	No Preference	53	752.62
	22444PA0060117	Rating Area 6	No Preference	54	787.67
	22444PA0060117	Rating Area 6	No Preference	55	822.71
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	22444PA0060117	Rating Area 6	No Preference	57	899.08
	22444PA0060117	Rating Area 6	No Preference	58	940.03
	22444PA0060117	Rating Area 6	No Preference	59	960.33
	22444PA0060117	Rating Area 6	No Preference	60	1001.28
	22444PA0060117	Rating Area 6	No Preference	61	1036.69
	22444PA0060117	Rating Area 6	No Preference	62	1059.94
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	22444PA0060117	Rating Area 6	No Preference	64 and over	1106.79
	22444PA0060117	Rating Area 7	No Preference	0-14	341.97
	22444PA0060117	Rating Area 7	No Preference	15	372.37
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	22444PA0060117	Rating Area 7	No Preference	17	395.62
	22444PA0060117	Rating Area 7	No Preference	18	408.13
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	Rating Area 7	No Preference	21	447.03
	Rating Area 7	No Preference	22	447.03
	Rating Area 7	No Preference	23	447.03
	Rating Area 7	No Preference	24	447.03
	Rating Area 7	No Preference	25	448.81
	Rating Area 7	No Preference	26	457.75
	Rating Area 7	No Preference	27	468.48
	Rating Area 7	No Preference	28	485.92
	Rating Area 7	No Preference	29	500.22
	Rating Area 7	No Preference	30	507.37
	Rating Area 7	No Preference	31	518.10
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	Rating Area 7	No Preference	33	535.54
	Rating Area 7	No Preference	34	542.69
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	Rating Area 7	No Preference	45	645.50
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	Rating Area 7	No Preference	50	798.39
	Rating Area 7	No Preference	51	833.70
	Rating Area 7	No Preference	52	872.59
	Rating Area 7	No Preference	53	911.93
	Rating Area 7	No Preference	54	954.40
	Rating Area 7	No Preference	55	996.87
	Rating Area 7	No Preference	56	1042.91
	Rating Area 7	No Preference	57	1089.40
	Rating Area 7	No Preference	58	1139.02
	Rating Area 7	No Preference	59	1163.61
	Rating Area 7	No Preference	60	1213.23
	Rating Area 7	No Preference	61	1256.14
	Rating Area 7	No Preference	62	1284.30
	Rating Area 7	No Preference	63	1319.62
	Rating Area 7	No Preference	64 and over	1341.07
22444PA0060117	Rating Area 9	No Preference	0-14	290.47
22444PA0060117	Rating Area 9	No Preference	15	316.29
	Rating Area 9	No Preference	16	326.16
	Rating Area 9	No Preference	17	336.04
	Rating Area 9	No Preference	18	346.67
	Rating Area 9	No Preference	19	357.30
	Rating Area 9	No Preference	20	368.31
	Rating Area 9	No Preference	21	379.71
	Rating Area 9	No Preference	22	379.71
	Rating Area 9	No Preference	23	379.71
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	Rating Area 9	No Preference	26	388.81
	Rating Area 9	No Preference	27	397.93
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	Rating Area 9	No Preference	29	424.89
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	Rating Area 9	No Preference	31	440.07
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	Rating Area 9	No Preference	35	464.00
	Rating Area 9	No Preference	36	467.03
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	Rating Area 9	No Preference	40	485.26
	Rating Area 9	No Preference	41	494.37
	Rating Area 9	No Preference	42	503.10
	Rating Area 9	No Preference	43	515.26
	Rating Area 9	No Preference	44	530.44
	Rating Area 9	No Preference	45	548.29
	Rating Area 9	No Preference	46	569.55
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	Rating Area 9	No Preference	48	620.81
	Rating Area 9	No Preference	49	647.77
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	Rating Area 9	No Preference	51	708.14
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	Rating Area 9	No Preference	53	774.59
	Rating Area 9	No Preference	54	810.66
	Rating Area 9	No Preference	55	846.74
	Rating Area 9	No Preference	56	885.84
	Rating Area 9	No Preference	57	925.33
	Rating Area 9	No Preference	58	967.48
	Rating Area 9	No Preference	59	988.36
	Rating Area 9	No Preference	60	1030.51
	Rating Area 9	No Preference	61	1066.96
	Rating Area 9	No Preference	62	1090.88
	Rating Area 9	No Preference	63	1120.88
	Rating Area 9	No Preference	64 and over	1139.11
22444PA0060118	Rating Area 2	No Preference	0-14	255.77
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	Rating Area 2	No Preference	16	287.20
	Rating Area 2	No Preference	17	295.89
	Rating Area 2	No Preference	18	305.25
	Rating Area 2	No Preference	19	314.62
	Rating Area 2	No Preference	20	324.31
	Rating Area 2	No Preference	21	334.35
	Rating Area 2	No Preference	22	334.35
	Rating Area 2	No Preference	23	334.35
	Rating Area 2	No Preference	24	334.35
	Rating Area 2	No Preference	25	335.68
	Rating Area 2	No Preference	26	342.37
	Rating Area 2	No Preference	27	350.39
	Rating Area 2	No Preference		

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	22444PA0060118	Rating Area 2	No Preference	32	395.53
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	22444PA0060118	Rating Area 2	No Preference	34	405.89
	22444PA0060118	Rating Area 2	No Preference	35	408.57
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	22444PA0060118	Rating Area 2	No Preference	42	443.00
	22444PA0060118	Rating Area 2	No Preference	43	453.70
	22444PA0060118	Rating Area 2	No Preference	44	467.08
	22444PA0060118	Rating Area 2	No Preference	45	482.79
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	22444PA0060118	Rating Area 2	No Preference	47	522.58
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	22444PA0060118	Rating Area 2	No Preference	49	570.39
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	22444PA0060118	Rating Area 2	No Preference	51	623.55
	22444PA0060118	Rating Area 2	No Preference	52	652.64
	22444PA0060118	Rating Area 2	No Preference	53	682.06
	22444PA0060118	Rating Area 2	No Preference	54	713.82
	22444PA0060118	Rating Area 2	No Preference	55	745.58
	22444PA0060118	Rating Area 2	No Preference	56	780.02
	22444PA0060118	Rating Area 2	No Preference	57	814.79
	22444PA0060118	Rating Area 2	No Preference	58	851.90
	22444PA0060118	Rating Area 2	No Preference	59	870.29
	22444PA0060118	Rating Area 2	No Preference	60	907.40
	22444PA0060118	Rating Area 2	No Preference	61	939.50
	22444PA0060118	Rating Area 2	No Preference	62	960.56
	22444PA0060118	Rating Area 2	No Preference	63	986.98
	22444PA0060118	Rating Area 2	No Preference	64 and over	1003.03
	22444PA0060118	Rating Area 3	No Preference	0-14	244.56
	22444PA0060118	Rating Area 3	No Preference	15	266.30
	22444PA0060118	Rating Area 3	No Preference	16	274.61
	22444PA0060118	Rating Area 3	No Preference	17	282.93
	22444PA0060118	Rating Area 3	No Preference	18	291.88
	22444PA0060118	Rating Area 3	No Preference	19	300.83
	22444PA0060118	Rating Area 3	No Preference	20	310.10
	22444PA0060118	Rating Area 3	No Preference	21	319.70
	22444PA0060118	Rating Area 3	No Preference	22	319.70
	22444PA0060118	Rating Area 3	No Preference	23	319.70
	22444PA0060118	Rating Area 3	No Preference	24	319.70
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	22444PA0060118	Rating Area 3	No Preference	27	335.04
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	22444PA0060118	Rating Area 3	No Preference	40	408.56
	22444PA0060118	Rating Area 3	No Preference	41	416.24
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	22444PA0060118	Rating Area 3	No Preference	50	570.97
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	22444PA0060118	Rating Area 3	No Preference	52	624.04
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	22444PA0060118	Rating Area 3	No Preference	54	682.54
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	22444PA0060118	Rating Area 3	No Preference	56	745.84
	22444PA0060118	Rating Area 3	No Preference	57	779.09
	22444PA0060118	Rating Area 3	No Preference	58	814.57
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	22444PA0060118	Rating Area 3	No Preference	61	898.33
	22444PA0060118	Rating Area 3	No Preference	62	918.47
	22444PA0060118	Rating Area 3	No Preference	63	943.73
	22444PA0060118	Rating Area 3	No Preference	64 and over	959.07
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	22444PA0060118	Rating Area 5	No Preference	15	284.77
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	22444PA0060118	Rating Area 5	No Preference	17	302.54
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	22444PA0060118	Rating Area 5	No Preference	24	341.86
	22444PA0060118	Rating Area 5	No Preference	25	343.22
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	22444PA0060118	Rating Area 5	No Preference	28	371.60
	22444PA0060118	Rating Area 5	No Preference	29	382.54
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	22444PA0060118	Rating Area 5	No Preference	31	396.21
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	22444PA0060118	Rating Area 5	No Preference	33	409.54
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	22444PA0060118	Rating Area 5	No Preference	35	417.75

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	22444PA0060118	Rating Area 5	No Preference	37	423.22
	22444PA0060118	Rating Area 5	No Preference	38	425.95
	22444PA0060118	Rating Area 5	No Preference	39	431.42
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	22444PA0060118	Rating Area 5	No Preference	43	463.90
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	22444PA0060118	Rating Area 5	No Preference	47	534.32
	22444PA0060118	Rating Area 5	No Preference	48	558.93
	22444PA0060118	Rating Area 5	No Preference	49	583.20
	22444PA0060118	Rating Area 5	No Preference	50	610.55
	22444PA0060118	Rating Area 5	No Preference	51	637.56
	22444PA0060118	Rating Area 5	No Preference	52	667.30
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	22444PA0060118	Rating Area 5	No Preference	54	729.86
	22444PA0060118	Rating Area 5	No Preference	55	762.34
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	22444PA0060118	Rating Area 5	No Preference	57	833.10
	22444PA0060118	Rating Area 5	No Preference	58	871.05
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	22444PA0060118	Rating Area 5	No Preference	60	927.79
	22444PA0060118	Rating Area 5	No Preference	61	960.61
	22444PA0060118	Rating Area 5	No Preference	62	982.15
	22444PA0060118	Rating Area 5	No Preference	63	1009.16
	22444PA0060118	Rating Area 5	No Preference	64 and over	1025.57
	22444PA0060118	Rating Area 6	No Preference	0-14	275.60
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	22444PA0060118	Rating Area 6	No Preference	16	309.47
	22444PA0060118	Rating Area 6	No Preference	17	318.83
	22444PA0060118	Rating Area 6	No Preference	18	328.92
	22444PA0060118	Rating Area 6	No Preference	19	339.01
	22444PA0060118	Rating Area 6	No Preference	20	349.45
	22444PA0060118	Rating Area 6	No Preference	21	360.27
	22444PA0060118	Rating Area 6	No Preference	22	360.27
	22444PA0060118	Rating Area 6	No Preference	23	360.27
	22444PA0060118	Rating Area 6	No Preference	24	360.27
	22444PA0060118	Rating Area 6	No Preference	25	361.70
	22444PA0060118	Rating Area 6	No Preference	26	368.91
	22444PA0060118	Rating Area 6	No Preference	27	377.56
	22444PA0060118	Rating Area 6	No Preference	28	391.61
	22444PA0060118	Rating Area 6	No Preference	29	403.13
	22444PA0060118	Rating Area 6	No Preference	30	408.90
	22444PA0060118	Rating Area 6	No Preference	31	417.54
	22444PA0060118	Rating Area 6	No Preference	32	426.19
	22444PA0060118	Rating Area 6	No Preference	33	431.59
	22444PA0060118	Rating Area 6	No Preference	34	437.36
	22444PA0060118	Rating Area 6	No Preference	35	440.24
	22444PA0060118	Rating Area 6	No Preference	36	443.12
	22444PA0060118	Rating Area 6	No Preference	37	446.01
	22444PA0060118	Rating Area 6	No Preference	38	448.89
	22444PA0060118	Rating Area 6	No Preference	39	454.65
	22444PA0060118	Rating Area 6	No Preference	40	460.42
	22444PA0060118	Rating Area 6	No Preference	41	469.06
	22444PA0060118	Rating Area 6	No Preference	42	477.35
	22444PA0060118	Rating Area 6	No Preference	43	488.88
	22444PA0060118	Rating Area 6	No Preference	44	503.29
	22444PA0060118	Rating Area 6	No Preference	45	520.22
	22444PA0060118	Rating Area 6	No Preference	46	540.39
	22444PA0060118	Rating Area 6	No Preference	47	563.09
	22444PA0060118	Rating Area 6	No Preference	48	589.03
	22444PA0060118	Rating Area 6	No Preference	49	614.61
	22444PA0060118	Rating Area 6	No Preference	50	643.43
	22444PA0060118	Rating Area 6	No Preference	51	671.89
	22444PA0060118	Rating Area 6	No Preference	52	703.23
	22444PA0060118	Rating Area 6	No Preference	53	734.94
	22444PA0060118	Rating Area 6	No Preference	54	769.16
	22444PA0060118	Rating Area 6	No Preference	55	803.39
	22444PA0060118	Rating Area 6	No Preference	56	840.49
	22444PA0060118	Rating Area 6	No Preference	57	877.96
	22444PA0060118	Rating Area 6	No Preference	58	917.95
	22444PA0060118	Rating Area 6	No Preference	59	937.76
	22444PA0060118	Rating Area 6	No Preference	60	977.75
	22444PA0060118	Rating Area 6	No Preference	61	1012.34
	22444PA0060118	Rating Area 6	No Preference	62	1035.03
	22444PA0060118	Rating Area 6	No Preference	63	1063.50
	22444PA0060118	Rating Area 6	No Preference	64 and over	1080.79
	22444PA0060118	Rating Area 7	No Preference	0-14	333.94
	22444PA0060118	Rating Area 7	No Preference	15	363.62
	22444PA0060118	Rating Area 7	No Preference	16	374.97
	22444PA0060118	Rating Area 7	No Preference	17	386.32
	22444PA0060118	Rating Area 7	No Preference	18	398.55
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	22444PA0060118	Rating Area 7	No Preference	23	436.53
	22444PA0060118	Rating Area 7	No Preference	24	436.53
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	22444PA0060118	Rating Area 7	No Preference	27	457.48
	22444PA0060118	Rating Area 7	No Preference	28	474.50
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	22444PA0060118	Rating Area 7	No Preference	30	495.45
	22444PA0060118	Rating Area 7	No Preference	31	505.93
	22444PA0060118	Rating Area 7	No Preference	32	516.41
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	22444PA0060118	Rating Area 7	No Preference	34	529.94
	22444PA0060118	Rating Area 7	No Preference	35	533.43
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	22444PA0060118	Rating Area 7	No Preference	42	578.39
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	Rating Area 7	No Preference	50	779.63
	Rating Area 7	No Preference	51	814.11
	Rating Area 7	No Preference	52	852.09
	Rating Area 7	No Preference	53	890.51
	Rating Area 7	No Preference	54	931.98
	Rating Area 7	No Preference	55	973.45
	Rating Area 7	No Preference	56	1018.41
	Rating Area 7	No Preference	57	1063.81
	Rating Area 7	No Preference	58	1112.26
	Rating Area 7	No Preference	59	1136.27
	Rating Area 7	No Preference	60	1184.72
	Rating Area 7	No Preference	61	1226.63
	Rating Area 7	No Preference	62	1254.13
	Rating Area 7	No Preference	63	1288.62
	Rating Area 7	No Preference	64 and over	1309.57
22444PA0060118	Rating Area 9	No Preference	0-14	283.65
22444PA0060118	Rating Area 9	No Preference	15	308.86
	Rating Area 9	No Preference	16	318.50
	Rating Area 9	No Preference	17	328.14
	Rating Area 9	No Preference	18	338.52
	Rating Area 9	No Preference	19	348.91
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	Rating Area 9	No Preference	24	370.79
	Rating Area 9	No Preference	25	372.26
	Rating Area 9	No Preference	26	379.68
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	Rating Area 9	No Preference	34	450.13
	Rating Area 9	No Preference	35	453.09
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	Rating Area 9	No Preference	40	473.86
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	Rating Area 9	No Preference	44	517.98
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	Rating Area 9	No Preference	46	556.17
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	Rating Area 9	No Preference	49	632.55
	Rating Area 9	No Preference	50	662.22
	Rating Area 9	No Preference	51	691.51
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	Rating Area 9	No Preference	53	756.39
	Rating Area 9	No Preference	54	791.62
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	Rating Area 9	No Preference	58	944.75
	Rating Area 9	No Preference	59	965.14
	Rating Area 9	No Preference	60	1006.30
	Rating Area 9	No Preference	61	1041.90
	Rating Area 9	No Preference	62	1065.25
	Rating Area 9	No Preference	63	1094.55
	Rating Area 9	No Preference	64 and over	1112.34
22444PA0060119	Rating Area 2	No Preference	0-14	223.26
22444PA0060119	Rating Area 2	No Preference	15	243.10
	Rating Area 2	No Preference	16	250.69
	Rating Area 2	No Preference	17	258.28
	Rating Area 2	No Preference	18	266.45
	Rating Area 2	No Preference	19	274.62
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	Rating Area 2	No Preference	25	293.01
	Rating Area 2	No Preference	26	298.85
	Rating Area 2	No Preference	27	305.85
	Rating Area 2	No Preference	28	317.23
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	Rating Area 2	No Preference	30	331.24
	Rating Area 2	No Preference	31	338.25
	Rating Area 2	No Preference	32	345.25
	Rating Area 2	No Preference	33	349.63
	Rating Area 2	No Preference	34	354.30
	Rating Area 2	No Preference	35	356.63
	Rating Area 2	No Preference	36	358.97
	Rating Area 2	No Preference	37	361.30
	Rating Area 2	No Preference	38	363.64
	Rating Area 2	No Preference	39	368.31
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	Rating Area 2	No Preference	42	386.69
	Rating Area 2	No Preference	43	396.03
	Rating Area 2	No Preference	44	407.70
	Rating Area 2	No Preference	45	421.42
	Rating Area 2	No Preference	46	437.76
	Rating Area 2	No Preference	47	456.15
	Rating Area 2	No Preference	48	477.16
	Rating Area 2	No Preference	49	497.88
	Rating Area 2	No Preference	50	521.23
	Rating Area 2	No Preference	51	544.29

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	22444PA0060119	Rating Area 2	No Preference	53	595.36
	22444PA0060119	Rating Area 2	No Preference	54	623.08
	22444PA0060119	Rating Area 2	No Preference	55	650.81
	22444PA0060119	Rating Area 2	No Preference	56	680.87
	22444PA0060119	Rating Area 2	No Preference	57	711.22
	22444PA0060119	Rating Area 2	No Preference	58	743.61
	22444PA0060119	Rating Area 2	No Preference	59	759.67
	22444PA0060119	Rating Area 2	No Preference	60	792.06
	22444PA0060119	Rating Area 2	No Preference	61	820.08
	22444PA0060119	Rating Area 2	No Preference	62	838.46
	22444PA0060119	Rating Area 2	No Preference	63	861.52
	22444PA0060119	Rating Area 2	No Preference	64 and over	875.53
	22444PA0060119	Rating Area 3	No Preference	0-14	213.48
	22444PA0060119	Rating Area 3	No Preference	15	232.45
	22444PA0060119	Rating Area 3	No Preference	16	239.71
	22444PA0060119	Rating Area 3	No Preference	17	246.96
	22444PA0060119	Rating Area 3	No Preference	18	254.78
	22444PA0060119	Rating Area 3	No Preference	19	262.59
	22444PA0060119	Rating Area 3	No Preference	20	270.68
	22444PA0060119	Rating Area 3	No Preference	21	279.06
	22444PA0060119	Rating Area 3	No Preference	22	279.06
	22444PA0060119	Rating Area 3	No Preference	23	279.06
	22444PA0060119	Rating Area 3	No Preference	24	279.06
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	22444PA0060119	Rating Area 3	No Preference	27	292.45
	22444PA0060119	Rating Area 3	No Preference	28	303.33
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	22444PA0060119	Rating Area 3	No Preference	49	476.07
	22444PA0060119	Rating Area 3	No Preference	50	498.39
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	22444PA0060119	Rating Area 3	No Preference	53	569.27
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	22444PA0060119	Rating Area 3	No Preference	55	622.29
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	22444PA0060119	Rating Area 3	No Preference	57	680.05
	22444PA0060119	Rating Area 3	No Preference	58	711.03
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	22444PA0060119	Rating Area 3	No Preference	60	757.35
	22444PA0060119	Rating Area 3	No Preference	61	784.14
	22444PA0060119	Rating Area 3	No Preference	62	801.72
	22444PA0060119	Rating Area 3	No Preference	63	823.77
	22444PA0060119	Rating Area 3	No Preference	64 and over	837.16
	22444PA0060119	Rating Area 5	No Preference	0-14	228.28
	22444PA0060119	Rating Area 5	No Preference	15	248.57
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	22444PA0060119	Rating Area 5	No Preference	24	298.41
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	22444PA0060119	Rating Area 5	No Preference	35	364.65
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	22444PA0060119	Rating Area 5	No Preference	37	369.42
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	22444PA0060119	Rating Area 5	No Preference	40	381.36
	22444PA0060119	Rating Area 5	No Preference	41	388.52
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	22444PA0060119	Rating Area 5	No Preference	43	404.93
	22444PA0060119	Rating Area 5	No Preference	44	416.87
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	22444PA0060119	Rating Area 5	No Preference	50	532.94
	22444PA0060119	Rating Area 5	No Preference	51	556.52
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	22444PA0060119	Rating Area 5	No Preference	53	608.74
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	22444PA0060119	Rating Area 5	No Preference	55	665.43
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	22444PA0060119	Rating Area 5	No Preference	57	727.20
	22444PA0060119	Rating Area 5	No Preference	58	760.33
	22444PA0060119	Rating Area 5	No Preference	59	776.74

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	22444PA0060119	Rating Area 5	No Preference	63	880.88
	22444PA0060119	Rating Area 5	No Preference	64 and over	895.20
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	22444PA0060119	Rating Area 6	No Preference	18	287.11
	22444PA0060119	Rating Area 6	No Preference	19	295.91
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	22444PA0060119	Rating Area 6	No Preference	29	351.89
	22444PA0060119	Rating Area 6	No Preference	30	356.92
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	22444PA0060119	Rating Area 6	No Preference	33	376.73
	22444PA0060119	Rating Area 6	No Preference	34	381.76
	22444PA0060119	Rating Area 6	No Preference	35	384.28
	22444PA0060119	Rating Area 6	No Preference	36	386.80
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	22444PA0060119	Rating Area 6	No Preference	39	396.86
	22444PA0060119	Rating Area 6	No Preference	40	401.89
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	22444PA0060119	Rating Area 6	No Preference	42	416.67
	22444PA0060119	Rating Area 6	No Preference	43	426.73
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	22444PA0060119	Rating Area 6	No Preference	45	454.09
	22444PA0060119	Rating Area 6	No Preference	46	471.70
	22444PA0060119	Rating Area 6	No Preference	47	491.51
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	22444PA0060119	Rating Area 6	No Preference	49	536.48
	22444PA0060119	Rating Area 6	No Preference	50	561.64
	22444PA0060119	Rating Area 6	No Preference	51	586.48
	22444PA0060119	Rating Area 6	No Preference	52	613.84
	22444PA0060119	Rating Area 6	No Preference	53	641.52
	22444PA0060119	Rating Area 6	No Preference	54	671.39
	22444PA0060119	Rating Area 6	No Preference	55	701.26
	22444PA0060119	Rating Area 6	No Preference	56	733.66
	22444PA0060119	Rating Area 6	No Preference	57	766.36
	22444PA0060119	Rating Area 6	No Preference	58	801.27
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	22444PA0060119	Rating Area 6	No Preference	60	853.47
	22444PA0060119	Rating Area 6	No Preference	61	883.66
	22444PA0060119	Rating Area 6	No Preference	62	903.47
	22444PA0060119	Rating Area 6	No Preference	63	928.31
	22444PA0060119	Rating Area 6	No Preference	64 and over	943.41
	22444PA0060119	Rating Area 7	No Preference	0-14	291.49
	22444PA0060119	Rating Area 7	No Preference	15	317.40
	22444PA0060119	Rating Area 7	No Preference	16	327.31
	22444PA0060119	Rating Area 7	No Preference	17	337.22
	22444PA0060119	Rating Area 7	No Preference	18	347.88
	22444PA0060119	Rating Area 7	No Preference	19	358.55
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	22444PA0060119	Rating Area 7	No Preference	25	382.56
	22444PA0060119	Rating Area 7	No Preference	26	390.18
	22444PA0060119	Rating Area 7	No Preference	27	399.32
	22444PA0060119	Rating Area 7	No Preference	28	414.18
	22444PA0060119	Rating Area 7	No Preference	29	426.38
	22444PA0060119	Rating Area 7	No Preference	30	432.47
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	22444PA0060119	Rating Area 7	No Preference	32	450.76
	22444PA0060119	Rating Area 7	No Preference	33	456.48
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	22444PA0060119	Rating Area 7	No Preference	37	471.72
	22444PA0060119	Rating Area 7	No Preference	38	474.77
	22444PA0060119	Rating Area 7	No Preference	39	480.87
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	22444PA0060119	Rating Area 7	No Preference	41	496.11
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	22444PA0060119	Rating Area 7	No Preference	45	550.21
	22444PA0060119	Rating Area 7	No Preference	46	571.55
	22444PA0060119	Rating Area 7	No Preference	47	595.56
	22444PA0060119	Rating Area 7	No Preference	48	622.99
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	22444PA0060119	Rating Area 7	No Preference	50	680.53
	22444PA0060119	Rating Area 7	No Preference	51	710.63
	22444PA0060119	Rating Area 7	No Preference	52	743.78
	22444PA0060119	Rating Area 7	No Preference	53	777.31
	22444PA0060119	Rating Area 7	No Preference	54	813.51
	22444PA0060119	Rating Area 7	No Preference	55	849.71
	22444PA0060119	Rating Area 7	No Preference	56	888.95
	22444PA0060119	Rating Area 7	No Preference	57	928.58
	22444PA0060119	Rating Area 7	No Preference	58	970.88
	22444PA0060119	Rating Area 7	No Preference	59	991.83
	22444PA0060119	Rating Area 7	No Preference	60	1034.13
	22444PA0060119	Rating Area 7	No Preference	61	1070.71
	22444PA0060119	Rating Area 7	No Preference	62	1094.71
	22444PA0060119	Rating Area 7	No Preference	63	1124.82
	22444PA0060119	Rating Area 7	No Preference	64 and over	1143.10
	22444PA0060119	Rating Area 9	No Preference	0-14	247.59
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	22444PA0060120	Rating Area 2	No Preference	51	688.63
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	22444PA0060120	Rating Area 9	No Preference	35	500.38
	22444PA0060120	Rating Area 9	No Preference	36	503.66
	22444PA0060120	Rating Area 9	No Preference	37	506.93
	22444PA0060120	Rating Area 9	No Preference	38	510.21
	22444PA0060120	Rating Area 9	No Preference	39	516.76
	22444PA0060120	Rating Area 9	No Preference	40	523.31

	22444PA0060120	Rating Area 9	No Preference	41	533.14
	22444PA0060120	Rating Area 9	No Preference	42	542.56
	22444PA0060120	Rating Area 9	No Preference	43	555.66
	22444PA0060120	Rating Area 9	No Preference	44	572.04
	22444PA0060120	Rating Area 9	No Preference	45	591.29
	22444PA0060120	Rating Area 9	No Preference	46	614.22
	22444PA0060120	Rating Area 9	No Preference	47	640.02
	22444PA0060120	Rating Area 9	No Preference	48	669.50
	22444PA0060120	Rating Area 9	No Preference	49	698.57
	22444PA0060120	Rating Area 9	No Preference	50	731.33
	22444PA0060120	Rating Area 9	No Preference	51	763.68
	22444PA0060120	Rating Area 9	No Preference	52	799.30
	22444PA0060120	Rating Area 9	No Preference	53	835.34
	22444PA0060120	Rating Area 9	No Preference	54	874.24
	22444PA0060120	Rating Area 9	No Preference	55	913.14
	22444PA0060120	Rating Area 9	No Preference	56	955.31
	22444PA0060120	Rating Area 9	No Preference	57	997.90
	22444PA0060120	Rating Area 9	No Preference	58	1043.35
	22444PA0060120	Rating Area 9	No Preference	59	1065.87
	22444PA0060120	Rating Area 9	No Preference	60	1111.33
	22444PA0060120	Rating Area 9	No Preference	61	1150.64
	22444PA0060120	Rating Area 9	No Preference	62	1176.43
	22444PA0060120	Rating Area 9	No Preference	63	1208.78
	22444PA0060120	Rating Area 9	No Preference	64 and over	1228.44
	22444PA0080066	Rating Area 2	No Preference	0-14	182.17
	22444PA0080066	Rating Area 2	No Preference	15	198.37
	22444PA0080066	Rating Area 2	No Preference	16	204.56
	22444PA0080066	Rating Area 2	No Preference	17	210.75
	22444PA0080066	Rating Area 2	No Preference	18	217.42
	22444PA0080066	Rating Area 2	No Preference	19	224.08
	22444PA0080066	Rating Area 2	No Preference	20	230.99
	22444PA0080066	Rating Area 2	No Preference	21	238.14
	22444PA0080066	Rating Area 2	No Preference	22	238.14
	22444PA0080066	Rating Area 2	No Preference	23	238.14
	22444PA0080066	Rating Area 2	No Preference	24	238.14
	22444PA0080066	Rating Area 2	No Preference	25	239.09
	22444PA0080066	Rating Area 2	No Preference	26	243.85
	22444PA0080066	Rating Area 2	No Preference	27	249.56
	22444PA0080066	Rating Area 2	No Preference	28	258.85
	22444PA0080066	Rating Area 2	No Preference	29	266.47
	22444PA0080066	Rating Area 2	No Preference	30	270.28
	22444PA0080066	Rating Area 2	No Preference	31	276.00
	22444PA0080066	Rating Area 2	No Preference	32	281.71
	22444PA0080066	Rating Area 2	No Preference	33	285.28
	22444PA0080066	Rating Area 2	No Preference	34	289.09
	22444PA0080066	Rating Area 2	No Preference	35	291.00
	22444PA0080066	Rating Area 2	No Preference	36	292.90
	22444PA0080066	Rating Area 2	No Preference	37	294.81
	22444PA0080066	Rating Area 2	No Preference	38	296.71
	22444PA0080066	Rating Area 2	No Preference	39	300.52
	22444PA0080066	Rating Area 2	No Preference	40	304.33
	22444PA0080066	Rating Area 2	No Preference	41	310.05
	22444PA0080066	Rating Area 2	No Preference	42	315.53
	22444PA0080066	Rating Area 2	No Preference	43	323.15
	22444PA0080066	Rating Area 2	No Preference	44	332.67
	22444PA0080066	Rating Area 2	No Preference	45	343.87
	22444PA0080066	Rating Area 2	No Preference	46	357.20
	22444PA0080066	Rating Area 2	No Preference	47	372.20
	22444PA0080066	Rating Area 2	No Preference	48	389.35
	22444PA0080066	Rating Area 2	No Preference	49	406.26
	22444PA0080066	Rating Area 2	No Preference	50	425.31
	22444PA0080066	Rating Area 2	No Preference	51	444.12
	22444PA0080066	Rating Area 2	No Preference	52	464.84
	22444PA0080066	Rating Area 2	No Preference	53	485.79
	22444PA0080066	Rating Area 2	No Preference	54	508.42
	22444PA0080066	Rating Area 2	No Preference	55	531.04
	22444PA0080066	Rating Area 2	No Preference	56	555.57
	22444PA0080066	Rating Area 2	No Preference	57	580.33
	22444PA0080066	Rating Area 2	No Preference	58	606.76
	22444PA0080066	Rating Area 2	No Preference	59	619.86
	22444PA0080066	Rating Area 2	No Preference	60	646.29
	22444PA0080066	Rating Area 2	No Preference	61	669.16
	22444PA0080066	Rating Area 2	No Preference	62	684.16
	22444PA0080066	Rating Area 2	No Preference	63	702.97
	22444PA0080066	Rating Area 2	No Preference	64 and over	714.40
	22444PA0080066	Rating Area 3	No Preference	0-14	174.19
	22444PA0080066	Rating Area 3	No Preference	15	189.67
	22444PA0080066	Rating Area 3	No Preference	16	195.59
	22444PA0080066	Rating Area 3	No Preference	17	201.51
	22444PA0080066	Rating Area 3	No Preference	18	207.89
	22444PA0080066	Rating Area 3	No Preference	19	214.26
	22444PA0080066	Rating Area 3	No Preference	20	220.87
	22444PA0080066	Rating Area 3	No Preference	21	227.70
	22444PA0080066	Rating Area 3	No Preference	22	227.70
	22444PA0080066	Rating Area 3	No Preference	23	227.70
	22444PA0080066	Rating Area 3	No Preference	24	227.70
	22444PA0080066	Rating Area 3	No Preference	25	228.61
	22444PA0080066	Rating Area 3	No Preference	26	233.16
	22444PA0080066	Rating Area 3	No Preference	27	238.63
	22444PA0080066	Rating Area 3	No Preference	28	247.51
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	22444PA0080066	Rating Area 3	No Preference	31	263.90
	22444PA0080066	Rating Area 3	No Preference	32	269.37
	22444PA0080066	Rating Area 3	No Preference	33	272.78
	22444PA0080066	Rating Area 3	No Preference	34	276.43
	22444PA0080066	Rating Area 3	No Preference	35	278.25
	22444PA0080066	Rating Area 3	No Preference	36	280.07
	22444PA0080066	Rating Area 3	No Preference	37	281.89
	22444PA0080066	Rating Area 3	No Preference	38	283.71
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	22444PA0080066	Rating Area 3	No Preference	42	301.70
	22444PA0080066	Rating Area 3	No Preference	43	308.99
	22444PA0080066	Rating Area 3	No Preference	44	318.10
	22444PA0080066	Rating Area 3	No Preference	45	328.80
	22444PA0080066	Rating Area 3	No Preference	46	341.55
	22444PA0080066	Rating Area 3	No Preference	47	355.89
	22444PA0080066	Rating Area 3	No Preference	48	372.29

	22444PA0080066	Rating Area 3	No Preference	49	388.45
	22444PA0080066	Rating Area 3	No Preference	50	406.67
	22444PA0080066	Rating Area 3	No Preference	51	424.66
	22444PA0080066	Rating Area 3	No Preference	52	444.47
	22444PA0080066	Rating Area 3	No Preference	53	464.51
	22444PA0080066	Rating Area 3	No Preference	54	486.14
	22444PA0080066	Rating Area 3	No Preference	55	507.77
	22444PA0080066	Rating Area 3	No Preference	56	531.22
	22444PA0080066	Rating Area 3	No Preference	57	554.90
	22444PA0080066	Rating Area 3	No Preference	58	580.18
	22444PA0080066	Rating Area 3	No Preference	59	592.70
	22444PA0080066	Rating Area 3	No Preference	60	617.97
	22444PA0080066	Rating Area 3	No Preference	61	639.83
	22444PA0080066	Rating Area 3	No Preference	62	654.18
	22444PA0080066	Rating Area 3	No Preference	63	672.17
	22444PA0080066	Rating Area 3	No Preference	64 and over	683.10
	22444PA0080066	Rating Area 5	No Preference	0-14	186.27
	22444PA0080066	Rating Area 5	No Preference	15	202.82
	22444PA0080066	Rating Area 5	No Preference	16	209.15
	22444PA0080066	Rating Area 5	No Preference	17	215.48
	22444PA0080066	Rating Area 5	No Preference	18	222.30
	22444PA0080066	Rating Area 5	No Preference	19	229.12
	22444PA0080066	Rating Area 5	No Preference	20	236.18
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	22444PA0080066	Rating Area 5	No Preference	22	243.49
	22444PA0080066	Rating Area 5	No Preference	23	243.49
	22444PA0080066	Rating Area 5	No Preference	24	243.49
	22444PA0080066	Rating Area 5	No Preference	25	244.46
	22444PA0080066	Rating Area 5	No Preference	26	249.33
	22444PA0080066	Rating Area 5	No Preference	27	255.17
	22444PA0080066	Rating Area 5	No Preference	28	264.67
	22444PA0080066	Rating Area 5	No Preference	29	272.46
	22444PA0080066	Rating Area 5	No Preference	30	276.36
	22444PA0080066	Rating Area 5	No Preference	31	282.20
	22444PA0080066	Rating Area 5	No Preference	32	288.04
	22444PA0080066	Rating Area 5	No Preference	33	291.70
	22444PA0080066	Rating Area 5	No Preference	34	295.59
	22444PA0080066	Rating Area 5	No Preference	35	297.54
	22444PA0080066	Rating Area 5	No Preference	36	299.49
	22444PA0080066	Rating Area 5	No Preference	37	301.43
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	22444PA0080066	Rating Area 5	No Preference	39	307.28
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	22444PA0080066	Rating Area 5	No Preference	42	322.62
	22444PA0080066	Rating Area 5	No Preference	43	330.41
	22444PA0080066	Rating Area 5	No Preference	44	340.15
	22444PA0080066	Rating Area 5	No Preference	45	351.59
	22444PA0080066	Rating Area 5	No Preference	46	365.23
	22444PA0080066	Rating Area 5	No Preference	47	380.57
	22444PA0080066	Rating Area 5	No Preference	48	398.10
	22444PA0080066	Rating Area 5	No Preference	49	415.39
	22444PA0080066	Rating Area 5	No Preference	50	434.86
	22444PA0080066	Rating Area 5	No Preference	51	454.10
	22444PA0080066	Rating Area 5	No Preference	52	475.28
	22444PA0080066	Rating Area 5	No Preference	53	496.71
	22444PA0080066	Rating Area 5	No Preference	54	519.84
	22444PA0080066	Rating Area 5	No Preference	55	542.97
	22444PA0080066	Rating Area 5	No Preference	56	568.05
	22444PA0080066	Rating Area 5	No Preference	57	593.37
	22444PA0080066	Rating Area 5	No Preference	58	620.40
	22444PA0080066	Rating Area 5	No Preference	59	633.79
	22444PA0080066	Rating Area 5	No Preference	60	660.82
	22444PA0080066	Rating Area 5	No Preference	61	684.19
	22444PA0080066	Rating Area 5	No Preference	62	699.53
	22444PA0080066	Rating Area 5	No Preference	63	718.77
	22444PA0080066	Rating Area 5	No Preference	64 and over	730.46
	22444PA0080066	Rating Area 6	No Preference	0-14	196.30
	22444PA0080066	Rating Area 6	No Preference	15	213.74
	22444PA0080066	Rating Area 6	No Preference	16	220.42
	22444PA0080066	Rating Area 6	No Preference	17	227.09
	22444PA0080066	Rating Area 6	No Preference	18	234.27
	22444PA0080066	Rating Area 6	No Preference	19	241.46
	22444PA0080066	Rating Area 6	No Preference	20	248.90
	22444PA0080066	Rating Area 6	No Preference	21	256.60
	22444PA0080066	Rating Area 6	No Preference	22	256.60
	22444PA0080066	Rating Area 6	No Preference	23	256.60
	22444PA0080066	Rating Area 6	No Preference	24	256.60
	22444PA0080066	Rating Area 6	No Preference	25	257.62
	22444PA0080066	Rating Area 6	No Preference	26	262.75
	22444PA0080066	Rating Area 6	No Preference	27	268.91
	22444PA0080066	Rating Area 6	No Preference	28	278.92
	22444PA0080066	Rating Area 6	No Preference	29	287.13
	22444PA0080066	Rating Area 6	No Preference	30	291.24
	22444PA0080066	Rating Area 6	No Preference	31	297.39
	22444PA0080066	Rating Area 6	No Preference	32	303.55
	22444PA0080066	Rating Area 6	No Preference	33	307.40
	22444PA0080066	Rating Area 6	No Preference	34	311.51
	22444PA0080066	Rating Area 6	No Preference	35	313.56
	22444PA0080066	Rating Area 6	No Preference	36	315.61
	22444PA0080066	Rating Area 6	No Preference	37	317.67
	22444PA0080066	Rating Area 6	No Preference	38	319.72
	22444PA0080066	Rating Area 6	No Preference	39	323.82
	22444PA0080066	Rating Area 6	No Preference	40	327.93
	22444PA0080066	Rating Area 6	No Preference	41	334.09
	22444PA0080066	Rating Area 6	No Preference	42	339.99
	22444PA0080066	Rating Area 6	No Preference	43	348.20
	22444PA0080066	Rating Area 6	No Preference	44	358.46
	22444PA0080066	Rating Area 6	No Preference	45	370.52
	22444PA0080066	Rating Area 6	No Preference	46	384.89
	22444PA0080066	Rating Area 6	No Preference	47	401.06
	22444PA0080066	Rating Area 6	No Preference	48	419.53
	22444PA0080066	Rating Area 6	No Preference	49	437.75
	22444PA0080066	Rating Area 6	No Preference	50	458.28
	22444PA0080066	Rating Area 6	No Preference	51	478.55
	22444PA0080066	Rating Area 6	No Preference	52	500.87
	22444PA0080066	Rating Area 6	No Preference	53	523.46
	22444PA0080066	Rating Area 6	No Preference	54	547.83
	22444PA0080066	Rating Area 6	No Preference	55	572.21
	22444PA0080066	Rating Area 6	No Preference	56	598.64

	22444PA0080066	Rating Area 6	No Preference	57	625.32
	22444PA0080066	Rating Area 6	No Preference	58	653.81
	22444PA0080066	Rating Area 6	No Preference	59	667.92
	22444PA0080066	Rating Area 6	No Preference	60	696.40
	22444PA0080066	Rating Area 6	No Preference	61	721.03
	22444PA0080066	Rating Area 6	No Preference	62	737.20
	22444PA0080066	Rating Area 6	No Preference	63	757.47
	22444PA0080066	Rating Area 6	No Preference	64 and over	769.79
	22444PA0080066	Rating Area 7	No Preference	0-14	237.85
	22444PA0080066	Rating Area 7	No Preference	15	258.99
	22444PA0080066	Rating Area 7	No Preference	16	267.07
	22444PA0080066	Rating Area 7	No Preference	17	275.16
	22444PA0080066	Rating Area 7	No Preference	18	283.86
	22444PA0080066	Rating Area 7	No Preference	19	292.57
	22444PA0080066	Rating Area 7	No Preference	20	301.58
	22444PA0080066	Rating Area 7	No Preference	21	310.92
	22444PA0080066	Rating Area 7	No Preference	22	310.92
	22444PA0080066	Rating Area 7	No Preference	23	310.92
	22444PA0080066	Rating Area 7	No Preference	24	310.92
	22444PA0080066	Rating Area 7	No Preference	25	312.16
	22444PA0080066	Rating Area 7	No Preference	26	318.37
	22444PA0080066	Rating Area 7	No Preference	27	325.84
	22444PA0080066	Rating Area 7	No Preference	28	337.96
	22444PA0080066	Rating Area 7	No Preference	29	347.91
	22444PA0080066	Rating Area 7	No Preference	30	352.88
	22444PA0080066	Rating Area 7	No Preference	31	360.35
	22444PA0080066	Rating Area 7	No Preference	32	367.81
	22444PA0080066	Rating Area 7	No Preference	33	372.47
	22444PA0080066	Rating Area 7	No Preference	34	377.45
	22444PA0080066	Rating Area 7	No Preference	35	379.93
	22444PA0080066	Rating Area 7	No Preference	36	382.42
	22444PA0080066	Rating Area 7	No Preference	37	384.91
	22444PA0080066	Rating Area 7	No Preference	38	387.40
	22444PA0080066	Rating Area 7	No Preference	39	392.37
	22444PA0080066	Rating Area 7	No Preference	40	397.35
	22444PA0080066	Rating Area 7	No Preference	41	404.81
	22444PA0080066	Rating Area 7	No Preference	42	411.96
	22444PA0080066	Rating Area 7	No Preference	43	421.91
	22444PA0080066	Rating Area 7	No Preference	44	434.34
	22444PA0080066	Rating Area 7	No Preference	45	448.96
	22444PA0080066	Rating Area 7	No Preference	46	466.37
	22444PA0080066	Rating Area 7	No Preference	47	485.95
	22444PA0080066	Rating Area 7	No Preference	48	508.34
	22444PA0080066	Rating Area 7	No Preference	49	530.42
	22444PA0080066	Rating Area 7	No Preference	50	555.29
	22444PA0080066	Rating Area 7	No Preference	51	579.85
	22444PA0080066	Rating Area 7	No Preference	52	606.90
	22444PA0080066	Rating Area 7	No Preference	53	634.26
	22444PA0080066	Rating Area 7	No Preference	54	663.80
	22444PA0080066	Rating Area 7	No Preference	55	693.33
	22444PA0080066	Rating Area 7	No Preference	56	725.36
	22444PA0080066	Rating Area 7	No Preference	57	757.69
	22444PA0080066	Rating Area 7	No Preference	58	792.20
	22444PA0080066	Rating Area 7	No Preference	59	809.30
	22444PA0080066	Rating Area 7	No Preference	60	843.81
	22444PA0080066	Rating Area 7	No Preference	61	873.66
	22444PA0080066	Rating Area 7	No Preference	62	893.25
	22444PA0080066	Rating Area 7	No Preference	63	917.81
	22444PA0080066	Rating Area 7	No Preference	64 and over	932.74
	22444PA0080066	Rating Area 9	No Preference	0-14	202.03
	22444PA0080066	Rating Area 9	No Preference	15	219.99
	22444PA0080066	Rating Area 9	No Preference	16	226.85
	22444PA0080066	Rating Area 9	No Preference	17	233.72
	22444PA0080066	Rating Area 9	No Preference	18	241.11
	22444PA0080066	Rating Area 9	No Preference	19	248.51
	22444PA0080066	Rating Area 9	No Preference	20	256.17
	22444PA0080066	Rating Area 9	No Preference	21	264.09
	22444PA0080066	Rating Area 9	No Preference	22	264.09
	22444PA0080066	Rating Area 9	No Preference	23	264.09
	22444PA0080066	Rating Area 9	No Preference	24	264.09
	22444PA0080066	Rating Area 9	No Preference	25	265.14
	22444PA0080066	Rating Area 9	No Preference	26	270.43
	22444PA0080066	Rating Area 9	No Preference	27	276.76
	22444PA0080066	Rating Area 9	No Preference	28	287.06
	22444PA0080066	Rating Area 9	No Preference	29	295.51
	22444PA0080066	Rating Area 9	No Preference	30	299.74
	22444PA0080066	Rating Area 9	No Preference	31	306.08
	22444PA0080066	Rating Area 9	No Preference	32	312.42
	22444PA0080066	Rating Area 9	No Preference	33	316.38
	22444PA0080066	Rating Area 9	No Preference	34	320.60
	22444PA0080066	Rating Area 9	No Preference	35	322.72
	22444PA0080066	Rating Area 9	No Preference	36	324.83
	22444PA0080066	Rating Area 9	No Preference	37	326.94
	22444PA0080066	Rating Area 9	No Preference	38	329.05
	22444PA0080066	Rating Area 9	No Preference	39	333.28
	22444PA0080066	Rating Area 9	No Preference	40	337.50
	22444PA0080066	Rating Area 9	No Preference	41	343.84
	22444PA0080066	Rating Area 9	No Preference	42	349.92
	22444PA0080066	Rating Area 9	No Preference	43	358.37
	22444PA0080066	Rating Area 9	No Preference	44	368.93
	22444PA0080066	Rating Area 9	No Preference	45	381.34
	22444PA0080066	Rating Area 9	No Preference	46	396.13
	22444PA0080066	Rating Area 9	No Preference	47	412.77
	22444PA0080066	Rating Area 9	No Preference	48	431.78
	22444PA0080066	Rating Area 9	No Preference	49	450.53
	22444PA0080066	Rating Area 9	No Preference	50	471.66
	22444PA0080066	Rating Area 9	No Preference	51	492.52
	22444PA0080066	Rating Area 9	No Preference	52	515.50
	22444PA0080066	Rating Area 9	No Preference	53	538.74
	22444PA0080066	Rating Area 9	No Preference	54	563.83
	22444PA0080066	Rating Area 9	No Preference	55	588.92
	22444PA0080066	Rating Area 9	No Preference	56	616.12
	22444PA0080066	Rating Area 9	No Preference	57	643.58
	22444PA0080066	Rating Area 9	No Preference	58	672.90
	22444PA0080066	Rating Area 9	No Preference	59	687.42
	22444PA0080066	Rating Area 9	No Preference	60	716.73
	22444PA0080066	Rating Area 9	No Preference	61	742.09
	22444PA0080066	Rating Area 9	No Preference	62	758.72
	22444PA0080066	Rating Area 9	No Preference	63	779.59
	22444PA0080066	Rating Area 9	No Preference	64 and over	792.26

Geisinger Health Plan
Small Group Filing for 2019
Calibration of Age Factors

	(2)	(1) X (2)	(1) X (2)
	Feb Members	Factor X Members	(2)
Total members with premium:	16,104	24,631.68	Calibration Factor:
Members in 0-20 age with no premium:	117		1.530
Total:	16,221		

		(1)	(2)	(1) X (2)
Min	Max	HHS defined age curve	Members	Factor X Members
0	14	0.765	2,111	1,614.92
15	16	0.833	191	159.10
16	17	0.859	174	149.47
17	18	0.885	161	142.49
18	19	0.913	182	166.17
19	20	0.941	178	167.50
20	21	0.970	172	166.84
21	22	1.000	213	213.00
22	23	1.000	204	204.00
23	24	1.000	208	208.00
24	25	1.000	213	213.00
25	26	1.004	240	240.96
26	27	1.024	257	263.17
27	28	1.048	311	325.93
28	29	1.087	302	328.27
29	30	1.119	267	298.77
30	31	1.135	266	301.91
31	32	1.159	270	312.93
32	33	1.183	262	309.95
33	34	1.198	286	342.63
34	35	1.214	305	370.27
35	36	1.222	290	354.38
36	37	1.230	257	316.11
37	38	1.238	294	363.97
38	39	1.246	243	302.78
39	40	1.262	255	321.81
40	41	1.278	252	322.06
41	42	1.302	267	347.63
42	43	1.325	258	341.85
43	44	1.357	259	351.46
44	45	1.397	258	360.43
45	46	1.444	325	469.30
46	47	1.500	308	462.00
47	48	1.563	327	511.10
48	49	1.635	310	506.85
49	50	1.706	344	586.86
50	51	1.786	305	544.73
51	52	1.865	363	677.00
52	53	1.952	399	778.85
53	54	2.040	395	805.80
54	55	2.135	343	732.31
55	56	2.230	335	747.05
56	57	2.333	351	818.88
57	58	2.437	366	891.94
58	59	2.548	342	871.42
59	60	2.603	285	741.86
60	61	2.714	304	825.06
61	62	2.810	325	913.25
62	63	2.873	275	790.08
63	64	2.952	258	761.62
64	200	3.000	438	1,314.00
Min	Max	HHS defined age curve	Members	Factor X Members
		(1)	(2)	(1) X (2)

Geisinger Health Plan
Small Group Filing for 2019
Calibration of Area Factors

				(1) X (2)
		(1)	(2)	(1) X (2)
Region	Area Factors	Feb Members	Factor X Members	(2)
2	0.890	-	-	Calibration Factor:
3	0.851	5,572	4,741.77	
5	0.910	239	217.49	
6	0.959	9,463	9,075.02	
7	1.162	244	283.53	
9	0.987	703	693.86	
		16,221	15,011.67	0.925

Geisinger Health Plan
Small Group Filing for 2019
Capitation History

	2014	2015	2016	2017
Chiropractic Coverage:	\$0.54	\$0.61	\$0.45	\$0.57
Nurseline:	\$0.04	\$0.04	\$0.04	\$0.04
Mental Health & Substance Abuse/Autism:	\$3.97	\$3.05	\$6.48	\$9.31
Quality Fund/PQS:	\$11.74	\$7.26	\$11.20	\$8.79
Total Capitation:	\$16.29	\$10.96	\$18.18	\$18.72
Trend:		-33%	66%	3%

**Geisinger Health Plan
Small Group Filing for 2019
Projected Tax Estimates**

Federal Income Tax

Projected Margin:	2%
Projected Federal Income Tax Rate:	21%
Estimated Tax Rate for POS:	0.53%
Estimated POS % of total:	2.2%

Estimated Federal Income Tax:	0.01%
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Insurer Fee Estimate

Quarter	Average Fee for Quarter	Member Months	Weights
Q1	0.08%	5,196	27.39%
Q2	0.30%	4,656	24.54%
Q3	0.53%	3,600	18.98%
Q4	0.76%	5,520	29.10%

Total:	0.42%	18,972	100.00%
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Month for estimate	Estimated ACA Insurer Fee
Jan-18	0.97%
Feb-18	0.97%
Mar-18	0.97%
Apr-18	0.97%
May-18	0.97%
Jun-18	0.97%
Jul-18	0.97%
Aug-18	0.97%
Sep-18	0.97%
Oct-18	0.97%
Nov-18	0.97%
Dec-18	0.97%
Jan-19	0.00%
Feb-19	0.00%
Mar-19	0.00%
Apr-19	0.00%
May-19	0.00%
Jun-19	0.00%
Jul-19	0.00%
Aug-19	0.00%
Sep-19	0.00%
Oct-19	0.00%
Nov-19	0.00%
Dec-19	0.00%
Jan-20	0.91%
Feb-20	0.91%
Mar-20	0.91%
Apr-20	0.91%
May-20	0.91%
Jun-20	0.91%
Jul-20	0.91%
Aug-20	0.91%
Sep-20	0.91%
Oct-20	0.91%
Nov-20	0.91%
Dec-20	0.91%

Contract Effective Date	Estimated ACA Insurer Fee
Jan-18	0.97%
Feb-18	0.89%
Mar-18	0.81%
Apr-18	0.73%
May-18	0.65%
Jun-18	0.57%
Jul-18	0.49%
Aug-18	0.40%
Sep-18	0.32%
Oct-18	0.24%
Nov-18	0.16%
Dec-18	0.08%
Jan-19	0.00%
Feb-19	0.08%
Mar-19	0.15%
Apr-19	0.23%
May-19	0.30%
Jun-19	0.38%
Jul-19	0.46%
Aug-19	0.53%
Sep-19	0.61%
Oct-19	0.68%
Nov-19	0.76%
Dec-19	0.83%
Jan-20	0.91%

Geisinger Health Plan
 Small Group Filing for 2019
 Quality Improvement Initiatives Estimates

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Geisinger Health Plan
 SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1

Business Subject to MLR
 Comprehensive Health Coverage
 Small Group Employer

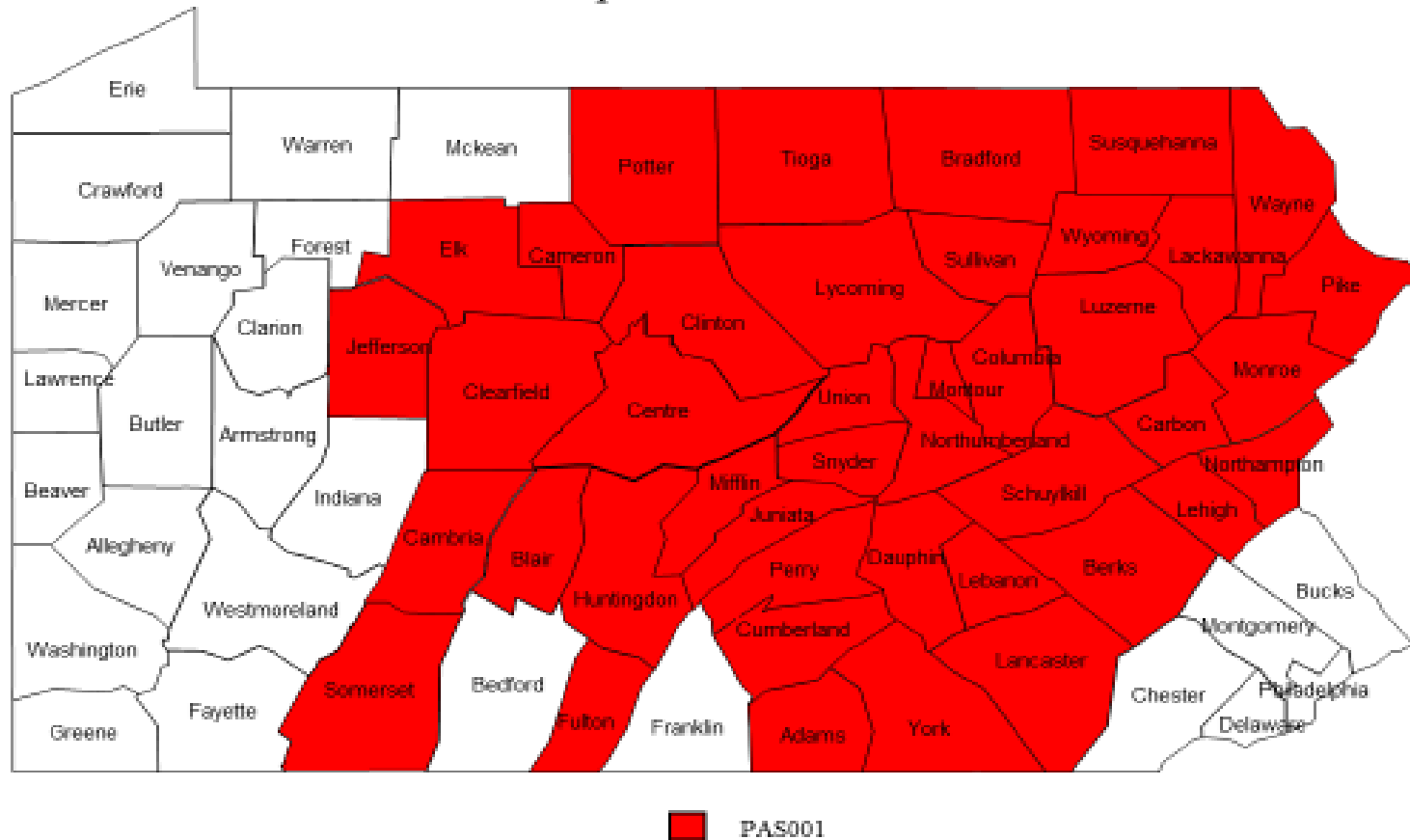
Line 1.1	Health premiums earned (From Part 2, Line 1.11)	54,703,490
Line 6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	687,856

Estimated % of Premium:	1.26%
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Table B: Induced Utilization Exhibit

Plan ID	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV & Cost Sharing Factor	(8)/(6*7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
22444PA0060062	Gold	397	\$2,837,851	\$2,306,037	0.8126	1.000	0.8164	1.00465
22444PA0060063	Silver	247	\$1,738,596	\$1,214,792	0.6987	1.000	0.6912	0.98927
22444PA0060114	Platinum	-	\$0	\$0	0.9581	1.000	0.9626	1.00465
22444PA0060115	Platinum	-	\$0	\$0	0.9165	1.000	0.9208	1.00465
22444PA0060116	Gold	-	\$0	\$0	0.8935	1.000	0.8977	1.00465
22444PA0060117	Gold	-	\$0	\$0	0.8624	1.000	0.8664	1.00465
22444PA0060118	Gold	-	\$0	\$0	0.8421	1.000	0.8461	1.00465
22444PA0060119	Silver	-	\$0	\$0	0.7465	1.000	0.7385	0.98927
22444PA0060120	Platinum	903	\$6,712,420	\$6,242,752	0.9300	1.000	0.9344	1.00465
22444PA0080066	Bronze	34	\$217,750	\$144,908	0.6655	1.000	0.5990	0.90011
Total		1,581	\$11,506,617	\$9,908,490	0.8587	1.000	0.8596	1.00000

2019 Marketplace Proposed Service Areas Small Group Broad HMO & PPO



Geisinger Health Plan
Small Group Filing for 2019
Response to Questions
SERFF Tracking Number: GSHP-131502009

1. Please provide a detailed quantitative exhibit displaying the development of the Change in Other adjustment being utilized in the Index Rate Development (i.e., 1.004).

Please refer to the "PID_Response_Exhibits_GHP_SG_20180620.xlsx" attachment, worksheet named Change in Other. The Estimated Reinsurance Recoveries are based on our total book of business for calendar year 2017.

2. A demographic adjustment equal to 1.000 is being applied in the development of the Index Rate. Please provide the distribution of membership by age for those members underlying the 2017 manual rate. Please provide the distribution in a consistent manner with the February 2018 membership distribution on the 'Age_calibration' tab of the PA additional exhibits file provided.

Please refer to the "PID_Response_Exhibits_GHP_SG_20180620.xlsx" attachment, worksheet named Manual Age Calibration. The average age factors changed only slightly. Given the uncertainty of the membership distribution for 2019, we decided to not adjust for this.

3. It appears that the GHP and GQO projected paid-to-allowed ratios are being blended and the same projected paid-to-allowed ratio (i.e. 0.868) is being applied in developing the Market Adjusted Index Rate for each entity. Please explain why Geisinger believes this is appropriate given that each entity will offer a unique set of plan designs in 2019, and the projected average Pricing AV is different between the two entities (per Table 10 of the respective rate filings).

Geisinger believes that blending the projected paid-to-allowed ratios and applying the same projected paid-to-allowed ratio is appropriate because we've combined the experience for other assumptions throughout the rate development process.

4. The pharmacy trend assumption being utilized in the 2019 Index Rate development (i.e., 12.1%) is significantly higher than was used in the 2018 Index Rate Development (i.e., 9.5%). Please provide quantitative and qualitative support for the increased pharmacy trend assumption.

Please refer to the "PID_Response_Exhibits_GHP_SG_20180620.xlsx" attachment, worksheet named Pharmacy Trend. This exhibit shows the annual allowed PMPM trend for our large group market retail prescription drug experience. The table provided here shows the Allowed Claims included in Table 4b of the original submission as the experience used to develop trend. The table further separates medical and pharmacy claims to show the pharmacy trend. This supports a trend of over 12%, as shown in recent periods. We consulted with our pharmacy team and they believe that this recent trend will continue due to increases in unit cost and new specialty drugs entering the market.

5. Please quantitatively demonstrate that any anticipated changes in the statewide average premium (relative to calendar year 2017) were taken into account in the projected 2019 risk adjustment transfer amount, including whether the 0.860 statewide average premium adjustment as outlined in the 2019 Benefit and Payment Parameters Notice, was accounted for.

Given that Geisinger holds about 4% market share in the state, we do not know what to expect for 2019. Our best estimate is to use the full 2017 risk adjustment transfer. While it's acknowledged that the risk adjustment formula will be adjusted to remove admin expenses, the overall impact of the risk adjustment transfer is still unknown.

6. Please provide justification as to why it is reasonable to assume there is no provider cost differential between the two legal entities (i.e., GHP and GQO). Specifically, please justify why the Change in Network adjustment being applied in the development of the Index Rate is 1.000 for each of the two legal entities even though the manual rate being used as the basis for rate development for each is the same.

All contracted rates with providers and facilities apply to both entities. There is no provider cost differential.

7. It appears that the magnitude of the Benefit Richness adjustment factors included in Table 10 have changed relative to the prior 2018 filing (e.g., the GHP Bronze Benefit Richness factor increased from 0.829 in 2018 to 0.880 in 2019 and GHP Silver Benefit Richness factor increased from 0.911 to 0.967). Please explain the development of the revised Benefit Richness factors and provide quantitative justification for the changes relative to the previously approved factors.

Please refer to the "PID_Response_Exhibits_GHP_SG_20180620.xlsx" attachment, worksheet named Benefit Richness. This exhibit shows the adjustment made to the 2018 Benefit Richness Factors to get to the 2019 factors. Changes were made to capture changes in the rate development.

8. Please provide a comparison of the actual paid-to-allowed ratio underlying the Manual Data experience to the paid-to-allowed ratio being projected for 2019. To the extent there is a difference, please provide justification for not incorporating an adjustment to reflect an anticipated change in induced utilization between the base period and projection period in the development of the Index Rate.

Please refer to Table 2b in "PA_Act_Memo_Rate_Exhibits_GHP_SG_20180515.xlsm". Paid Claims are determined by adding Ultimate Incurred Claims, Total Prescription Drug Rebates and Total EHB Capitation. Allowed Claims are determined by adding Allowed Claims, Total Prescription Drug Rebates and Total EHB Capitation. The resulting manual data experience Paid to Allowed Ratio is 0.9023. Please refer to Table 5 in "PA_Act_Memo_Rate_Exhibits_GHP_SG_20180515.xlsm". The projected Paid to Allowed Ratio is 0.8681 and is the projected weighted average Actuarial Value. The changes to the induced utilization factors are separate from the Actuarial Value of each plan. We have accounted for the change in induced utilization by normalizing the induced utilization factors for each market/entity. Therefore, there is no additional adjustment in Table 5 for the changes in induced utilization.

9. Please explain and provide justification for why the proposed Benefit Richness factor for a given plan with the same underlying Metal AV varies by entity (e.g., the GHP Plan 13 Benefit Richness factor is 0.880 but GQO Plan 4 is 0.883).

Plan designs with similar cost sharing will have the same Metal AV outputted by the Federal AV calculator. When calculating the Benefit Richness factors, the normalization was done separately by entity. Therefore, the Benefit Richness factor will be different for plans under different entities.

10. 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, Federal Rates Template and the binder are identical.

Confirmed

11. HIF factor includes enrollees for Jan 2019. These should not be impacted by HIF due to moratorium. The estimate for the HIF was developed as shown in the file named "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx" on the worksheet named Taxes. It is correct that we developed this estimate by averaging the Estimated ACA Insurer Fee for each quarter and multiplying by the estimated member months for each quarter without excluding the January enrollment. If we removed the 0% Insurer Fee from the average and the January enrollment from the member months for quarter one, the estimated fee is reduced from 0.42% to 0.41%. This results in a decrease in monthly rates from \$0.03 to \$0.06. We believe this is immaterial, but will adjust if directed by the PID.

Geisinger Health Plan
Small Group Filing for 2019
Change in Other, Table 5

	PMPM
Reinsurance Premium July 2017 - June 2018	\$2.29
Estimated Reinsurance Recoveries	\$0.47
Net Reinsurance	\$1.82
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM Table 5, Manual Data \$471.33	
Other Factor to include Reinsurance Premium, net of Recoveries	1.004

Geisinger Health Plan
Small Group Filing for 2019
Average Age Factor in Manual Rate

	(2)	(1) X (2)	(1) X (2)
	2017 Member Months	Factor X Member Months	(2)
Total members with premium:	166,490	255,057.81	Manual Enrollment Factor:
Members in 0-20 age with no premium:	2,830		1.532
Total:	169,320		
			February Enrollment Factor:
			1.530

		(1)	(2)	(1) X (2)
Min	Max	HHS defined age curve	Member Months	Factor X Member Months
0	14	0.765	20,652	15,798.78
15	16	0.833	1,629	1,356.96
16	17	0.859	1,658	1,424.22
17	18	0.885	1,697	1,501.85
18	19	0.913	1,748	1,595.92
19	20	0.941	1,810	1,703.21
20	21	0.970	2,142	2,077.74
21	22	1.000	2,083	2,083.00
22	23	1.000	2,136	2,136.00
23	24	1.000	2,079	2,079.00
24	25	1.000	2,179	2,179.00
25	26	1.004	2,482	2,491.93
26	27	1.024	2,779	2,845.70
27	28	1.048	3,270	3,426.96
28	29	1.087	3,070	3,337.09
29	30	1.119	2,752	3,079.49
30	31	1.135	2,871	3,258.59
31	32	1.159	2,753	3,190.73
32	33	1.183	3,019	3,571.48
33	34	1.198	3,048	3,651.50
34	35	1.214	2,978	3,615.29
35	36	1.222	2,760	3,372.72
36	37	1.230	3,046	3,746.58
37	38	1.238	2,765	3,423.07
38	39	1.246	2,635	3,283.21
39	40	1.262	2,555	3,224.41
40	41	1.278	2,868	3,665.30
41	42	1.302	2,562	3,335.72
42	43	1.325	2,768	3,667.60
43	44	1.357	2,628	3,566.20
44	45	1.397	2,899	4,049.90
45	46	1.444	3,426	4,947.14
46	47	1.500	3,507	5,260.50
47	48	1.563	3,377	5,278.25
48	49	1.635	3,596	5,879.46
49	50	1.706	3,373	5,754.34
50	51	1.786	3,497	6,245.64
51	52	1.865	3,956	7,377.94
52	53	1.952	4,187	8,173.02
53	54	2.040	4,071	8,304.84
54	55	2.135	3,585	7,653.98
55	56	2.230	3,877	8,645.71
56	57	2.333	3,913	9,129.03
57	58	2.437	3,607	8,790.26
58	59	2.548	3,225	8,217.30
59	60	2.603	3,161	8,228.08
60	61	2.714	3,307	8,975.20
61	62	2.810	3,073	8,635.13
62	63	2.873	2,728	7,837.54
63	64	2.952	2,577	7,607.30
64	200	3.000	4,126	12,378.00
Min	Max	HHS defined age curve	Member Months	Factor X Member Months
		(1)	(2)	(1) X (2)

Geisinger Health Plan
Small Group Filing for 2019
Historical Claims to support Pharmacy Trend

Month-Year	Members	Allowed Claims (Net of Prescription Drug Rebates)	Allowed Medical Claims (Net of Prescription Drug Rebates)	Allowed Pharmacy Claims (Net of Prescription Drug Rebates)
Jan-14	68,727	26,159,026	22,014,349	\$ 4,144,677.48
Feb-14	67,922	24,908,644	21,261,710	\$ 3,646,933.27
Mar-14	68,231	26,009,588	21,907,005	\$ 4,102,582.99
Apr-14	66,866	25,730,977	21,897,919	\$ 3,833,058.22
May-14	66,675	26,777,975	22,854,943	\$ 3,923,031.88
Jun-14	65,653	24,413,796	20,610,163	\$ 3,803,632.57
Jul-14	63,861	24,583,681	20,797,351	\$ 3,786,330.16
Aug-14	64,574	24,913,690	21,174,525	\$ 3,739,165.00
Sep-14	63,381	24,809,685	21,037,339	\$ 3,772,346.19
Oct-14	63,328	26,193,842	22,298,104	\$ 3,895,738.66
Nov-14	63,365	23,147,412	19,482,557	\$ 3,664,854.98
Dec-14	63,091	23,983,356	19,880,937	\$ 4,102,418.94
Jan-15	61,822	25,869,275	21,863,802	\$ 4,005,473.59
Feb-15	62,616	23,263,515	19,405,934	\$ 3,857,581.24
Mar-15	61,960	26,915,995	22,768,695	\$ 4,147,299.95
Apr-15	61,318	25,597,610	21,587,665	\$ 4,009,944.43
May-15	60,671	24,926,599	20,948,597	\$ 3,978,001.29
Jun-15	59,625	23,977,793	19,925,461	\$ 4,052,331.70
Jul-15	58,871	24,981,248	20,875,506	\$ 4,105,742.50
Aug-15	58,986	22,232,702	18,159,629	\$ 4,073,073.27
Sep-15	59,932	23,970,352	19,857,617	\$ 4,112,734.88
Oct-15	60,621	26,198,362	22,060,983	\$ 4,137,378.57
Nov-15	60,208	23,844,001	19,921,668	\$ 3,922,333.55
Dec-15	60,022	25,125,603	20,930,396	\$ 4,195,207.02
Jan-16	60,868	24,704,878	20,798,893	\$ 3,905,984.60
Feb-16	60,622	26,140,128	22,099,656	\$ 4,040,472.43
Mar-16	60,681	29,784,369	25,314,022	\$ 4,470,347.60
Apr-16	61,476	27,301,139	23,060,059	\$ 4,241,079.17
May-16	61,450	26,670,331	22,316,324	\$ 4,354,007.04
Jun-16	61,911	30,258,229	25,870,948	\$ 4,387,281.16
Jul-16	62,287	25,776,383	21,554,690	\$ 4,221,693.33
Aug-16	62,944	27,444,156	22,698,271	\$ 4,745,885.26
Sep-16	62,876	27,102,217	22,615,950	\$ 4,486,266.37
Oct-16	64,247	27,526,924	23,004,341	\$ 4,522,582.81
Nov-16	64,230	29,459,296	24,810,494	\$ 4,648,801.84

Dec-16	63,303	27,744,817	23,024,100	\$ 4,720,716.73
Jan-17	64,444	28,035,668	23,268,770	\$ 4,766,898.59
Feb-17	63,816	27,933,171	23,219,549	\$ 4,713,621.87
Mar-17	63,075	29,372,965	24,344,040	\$ 5,028,925.24
Apr-17	62,949	28,435,493	23,804,618	\$ 4,630,875.31
May-17	62,653	32,312,125	27,025,583	\$ 5,286,541.86
Jun-17	62,605	30,612,498	25,467,473	\$ 5,145,025.10
Jul-17	62,135	28,495,436	23,607,796	\$ 4,887,640.05
Aug-17	61,618	30,720,174	25,390,345	\$ 5,329,829.20
Sep-17	59,478	28,085,965	23,376,280	\$ 4,709,684.71
Oct-17	58,813	29,890,078	25,020,182	\$ 4,869,895.60
Nov-17	58,813	29,281,199	24,457,279	\$ 4,823,919.98
Dec-17	58,774	28,996,772	24,414,108	\$ 4,582,663.77

Allowed Pharmacy Claims Rolling 12-Mth PMPM	Allowed Pharmacy Claims Rolling 12-Mth PMPM Annual Trend
\$ 59.08	
\$ 59.42	
\$ 60.10	
\$ 60.65	
\$ 61.32	
\$ 61.89	
\$ 62.71	
\$ 63.56	
\$ 64.50	
\$ 65.26	
\$ 65.83	
\$ 66.47	
\$ 66.88	13.21%
\$ 66.83	12.47%
\$ 67.27	11.92%
\$ 67.83	11.84%
\$ 68.14	11.11%
\$ 68.58	10.82%
\$ 68.83	9.75%
\$ 68.67	8.03%
\$ 69.21	7.31%
\$ 69.44	6.41%
\$ 69.62	5.76%
\$ 70.22	5.65%

\$	70.62	5.59%
\$	71.43	6.88%
\$	72.02	7.07%
\$	72.53	6.93%
\$	72.90	7.00%
\$	74.02	7.92%
\$	74.95	8.89%
\$	75.84	10.45%
\$	76.74	10.88%
\$	77.39	11.44%
\$	78.41	12.62%
\$	79.22	12.81%
\$	79.52	12.60%

Geisinger Health Plan
Small Group Filing for 2019
Benefit Richness Factors

Metallic Level	2018	Adjustment	2019
Platinum	1.023	(0.002)	1.021
Gold	0.966	0.016	0.982
Silver	0.911	0.056	0.967
Bronze	0.829	0.051	0.880

Geisinger Health Plan
Small Group Filing for 2019
Response to 2nd Round of Questions
SERFF Tracking Number: GSHP-131502009

1. The response to question 5 states that Geisinger did not adjust the projected 2019 risk adjustment transfer amount to reflect any anticipated changes in the statewide average premium.

a. Please provide best estimate assumptions for the projected change in statewide average premium from 2017 to 2018 and, separately, from 2018 to 2019.

b. Please provide an estimate for what the projected risk adjustment transfer amount would be if the assumptions developed in 2(a) were applied to the 2017 statewide average premium PMPM amount along with the 0.860 adjustment.

Given that Geisinger holds about 4% market share in the state, we do not know what to expect for 2019. Our best estimate is to use the full 2017 risk adjustment transfer. Geisinger does not project assumptions for risk adjustment at any level of detail and cannot provide an analysis for statewide average premium growth.

2. Regarding the response to question 7 please explain why Geisinger believes it is appropriate to revise the Benefit Richness factors relative to the approved 2018 factors and provide a quantitative exhibit demonstrating the development of the adjustments being applied to the 2018 factors.

Geisinger believes the Benefit Richness factors need to be adjusted to maintain the relative position of metallic level premium. Other changes in the rate development process required adjustment here to keep premiums at fair and competitive levels.

3. Regarding the response to question 8, please further clarify and quantitatively demonstrate why Geisinger believes differences in induced utilization between the experience and projection periods are captured through normalizing the induced utilization factors for each market/entity given the membership weighted average Benefit Richness factor equals 1.000.

Geisinger's response to question 8 was to clarify that the changes made to the induced utilization factors were normalized. Therefore, the weighted average Benefit Richness factor appropriately equals 1.000. Geisinger has not adjusted the projected Index Rate for changes in paid to allowed ratios as suggested here by Oliver Wyman. The reduction in the average paid to allowed ratio between the manual and projection period reduces the overall premium to appropriately capture the expected paid to allowed ratios in the projection period.

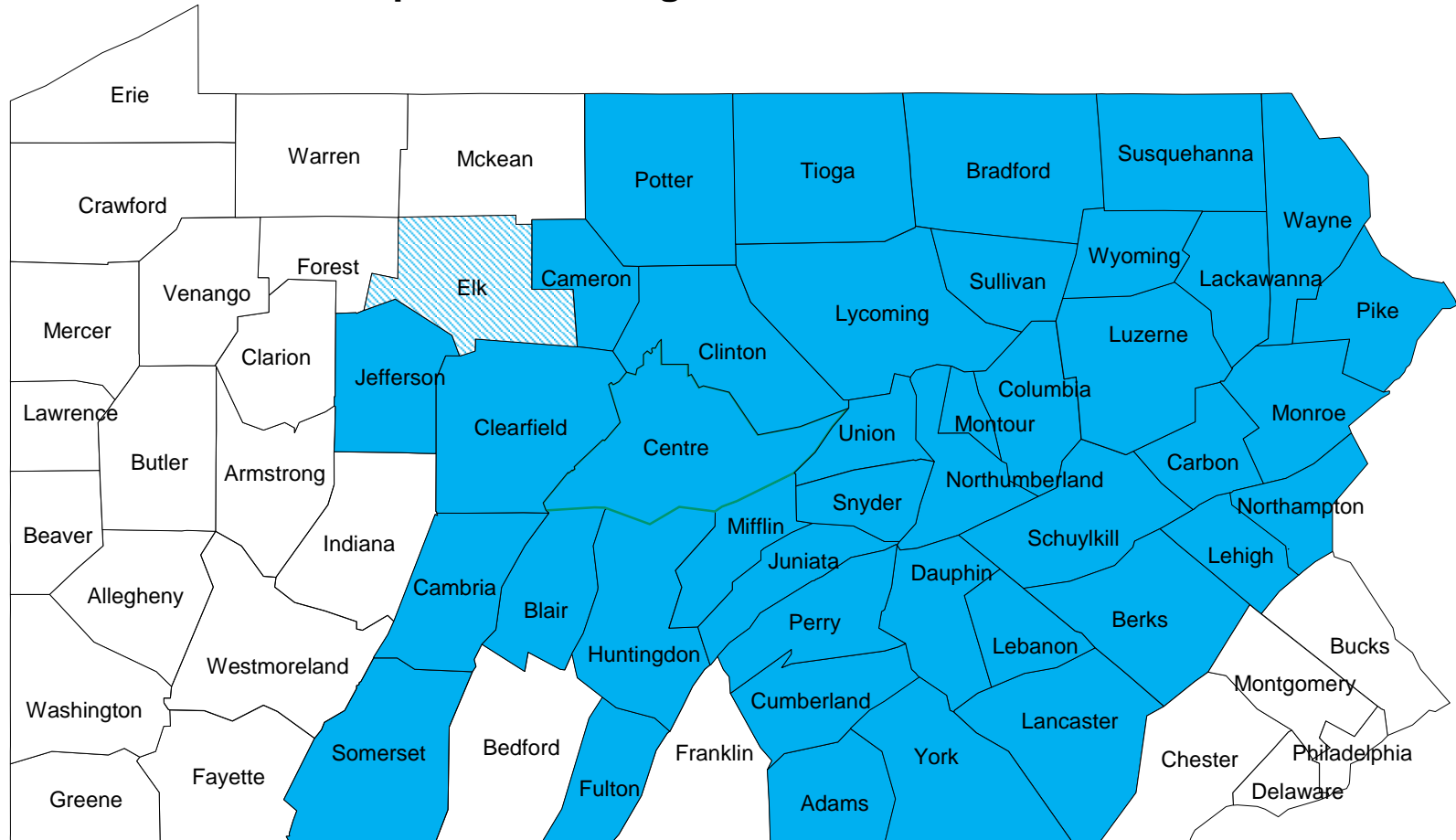
4. Responses for the second-round questions are due on July 13, 2018. No modifications other than Risk adjustment updates based on Federal Risk Adjustment Report and the Department requested changes will be accepted.

Acknowledged, no changes have been made to the filing.

2018 and 2019 Service Area

Issuer: Geisinger Health Plan (Issuer 22444)

Market: Small Group - Off Exchange



Key:

-  2018 and 2019 Off-exchange service area
-  New county for 2019