

SERFF Tracking #:	HGHM-131496086	State Tracking #:	SMALL GROUP HGHM-131496086, 5,114 COVERE...	Company Tracking #:	1A-SG-HBG-2018
State:	Pennsylvania	Filing Company:	Highmark Benefits Group		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	HBG Small Group 2019 ACA Rate Filing				
Project Name/Number:	HBG Small Group 2019 ACA Rate Filing/1A-SG-HBG-2018				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	2019 HBG Public PDF (For 7-23-18 Release) - 1 of 2.pdf 2019 HBG Public PDF (For 7-23-18 Release) - 2 of 2.pdf
Item Status:	
Status Date:	



May 18, 2018

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

Re: Highmark Benefits Group (HBG) 2019 ACA Rate Filing (Small Group Market)
HBG Filing # 1A-SG-HBG-2018 (SERFF Filing # HGHM-131496086)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Benefits Group 2019 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Benefits Group must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by Highmark Benefits Group should be redacted before release.

Dear Ms. Gray:

This Filing includes the Highmark Benefits Group (HBG) (NAIC # 15508; HIOS Issuer ID # 79962) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2019**.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2019 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **Highmark Benefits Group, NAIC # 15508 ("Company")**
2. Market: **Small Group ("Market")**
3. On or Off Exchange: This Company's products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2019**

5. Average rate change requested: **5.14% increase**
6. Range of rate change requested: **4.2% to 5.9%** (PA Actuarial Memorandum Exhibits); 4.27% to 5.97% (URRT Worksheet 2 Row 27 Cumulative Rate Change % (over 12 mos prior))
7. Total additional annual revenue generated from the proposed rate change: **\$4,822,000**
8. Product(s): **PPO**
9. Rating Areas and the change from 2018: **Regions 6, 7, 9** (Central, PA only)

There are no changes in our covered Rating Areas from the 2018 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2018: **5,114 covered lives; 2,943 policyholders**
12. Number of plans offered in 2019 and the change this represents from 2018: **43**

The Company offered 35 plans in 2018. For 2019, the Company is offering 8 new plans in the Market, and removing 0 plans from the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA19-125079637** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
Balance PPO	HBG/PPO-4; HGHM-131468904
Health Savings HDHP	HBG/HDHP-4; HGHM-131468892
Lehigh Valley Flex Blue PPO	HBG/LV/PPO-2; HGHM-131468881
Lehigh Valley Flex HDHP	HBG/LV/HDHP-2; HGHM-131468819
Choice Blue PPO	HBG/CB/PPO; HGHM-131494604
Choice Blue HDHP	HBG/CB/HDHP; HGHM-131494621

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 79962, Company Filing # 1A-SG-HBG-2018 (SERFF Filing # HGHM-131496086)**

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. For the Department's benefit, the Excel files have retained their formulas to the extent possible.

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of Highmark Benefits Group if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Benefits Group competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Small Group market, and could have negative consequences for the operation of Highmark Benefits Group's business. Therefore, Highmark Benefits Group asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential and proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), Highmark Benefits Group must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, Highmark Benefits Group asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Benefits Group RTKL representative identified below prior to release of any information contained in this Filing:

Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that Highmark Benefits Group is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at (717) 302-2143 or via e-mail at: jeffrey.scheib@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Scheib". The signature is fluid and cursive, with the first name "Jeffrey" and last name "Scheib" clearly distinguishable.

Jeffrey S. Scheib, ASA, MAAA
Vice President, Actuarial Services
Highmark Inc.

cc: Robert Royer
Tija Hilton-Phillips, Esq.
William R. Sarniak

Highmark Benefits Group (HBG) – Small Group Plans

Rate request filing ID # **HGHM-131496086**- 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:	5.14% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	4.2% to 5.9%
Effective date:	January 1, 2019
People impacted:	5,114
Available in:	Regions 6, 7, 9

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$33,038,240
Claims	\$29,938,251
Administrative expenses	\$3,320,782
Taxes & fees	\$8,271
Company made (after taxes)	(\$229,064)

The company expects its annual medical costs to increase **9.4%**.

How it plans to spend your premium

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

Claims:	87.90%
Administrative:	10.57%
Taxes & fees:	1.53%
Profit:	0.00%

Explanation of requested rate change

The proposed increases are being driven by increases in taxes and fees as well as rising medical care costs, which are expected to continue through the remainder of 2018 and throughout 2019 as a result of both higher utilization and increasing cost of healthcare services.

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.

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “2019_SmGrp_HBG_PAAMExhibits_051818 v2.xlsm” submitted with this filing containing the department’s required tables.

Note that for the remainder of this document, “Company” refers to Highmark Benefits Group, “Market” refers to Small Group, and “Rating Area” refers to Pennsylvania Rating Regions 6, 7, and 9 (Central, PA only). No Service Area changes were made since the last approved filing.

B. Rate History and Proposed Variations in Rate Changes

The most recent three years of historical rate changes in the Pennsylvania Small Group Market for the Company are as follows:

Period	Avg. Increase	SERFF ID#
Third and Fourth Quarter 2018 Rate Change	0.8%	HGHM-131420333
2018 (Initial Rate Change)	5.5%	HGHM-131014789
2017	-0.4%	HGHM-130535955
2016	9.9%	HGHM-130064466

Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2019, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 10, column AC is a 5.14% increase. The rate change presented in this table reflects the average rate change over 2018 for the entire plan year, premium weighted based on the anticipated distribution of quarterly renewals.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, is a -0.6% increase. This rate change reflects the change for first quarter 2019 rates over first quarter 2018 rates.

The Percent Increase over the Experience Period from the URRT Worksheet 1, cell V45, is 3.68%; and the Percent Increase, Annualized, from cell V46, is 1.82%.

As noted in the URR Part III Actuarial Memorandum, the average rate increase is 4.2% weighted on the projected enrollment for renewing plans in the URRT. Please note that the rate increases by plan design

will differ between the department's "PA Actuarial Memorandum Rate Exhibits_PY 2019 - Final_v2.xlsm" template and the URRT worksheet 2 row 27 since we maintained the 2018 quarterly distribution of enrollment as filed last year when calculating the average 2018 Calibrated Plan Adjusted Index Rate PMPMs in column Z of Table 10 in the PA Rate Exhibits while the URRT utilizes a consistent enrollment distribution by quarter for both years based on the 2019 projected distribution.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2018 data, this table reflects all Small Group enrollment, including enrollment from 2017 and 2018 plan year plans.

E. Benefit Changes

Most plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2019 effective dates. The plan changes were mostly required so that the plans remained within the defined metal level AV requirements, and were enacted by adjusting member cost sharing and the maximum out of pocket levels.

For the 2019 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2017 calendar year results for all non-grandfathered policies (including transitional policies) in the single risk pool, with run out through February 2018. This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
 - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately identified. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- There are no non-EHB benefits or costs in the experience period.

- The EHB coverage for pediatric vision benefits are provided by our vision coverage vendor under a capitation arrangement. These costs are \$0.62 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount is developed based on an analysis of Company data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including the Interim Summary Report for 2017 risk adjustment published by CMS, the PA Insurance Department's calculation of 2017 risk adjustment transfer amounts using the 5/1/2018 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.
- The calculated loss ratio is 90.62%.

G. Credibility of Data (Tables 2b, 3b, 4b)

The experience period data for this Company is large enough to be fully credible. The results are based 100% on the experience period data, adjusted as described herein. Given the Company's fully credible rate development, Tables 2b, 3b, and 4b have not been populated.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

To arrive at our trend assumption, the experience period cost and utilization data were pulled from Highmark's claims systems by the defined benefit categories. For the historical trend analysis, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Benefits Group, and Highmark Health Insurance Company. The combined experience used is limited to the Company's Rating Area and Market, and provides a more credible base to analyze the trend components impacting the business in the Company's Market. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

These projected costs measure and normalize for benefit leveraging, population aging, and historical changes in fee schedules, as well as company-wide utilization management programs, and external trend drivers. Based upon the coverage and demographics of our membership, our historical claim levels, adjusted for these factors and projected forward, represent the best estimates of trend for this block of business. Please note that since these historical claim levels are normalized throughout to account for these forces impacting claim utilization and costs, the claim levels presented will not reflect actual experience claim levels.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2018 and 2019, an overall claim trend of 8.8% (4.5% cost; 4.1% utilization) was selected for the 2019 rate development. Please refer to the “Trend Support” exhibit in the “2019 Supplemental Exhibits - HBG.xlsx” file showing the historical and projected normalized claim values for the Company’s trend determination, along with our proposed rate trend.

Note that the URRT instructions require that anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period be reflected in the Utilization trend component shown in Worksheet I, Section 2. This component of the trend is separately identified in Table 3, as the Induced Utilization trend. Please refer to the “PA to URRT Trend” exhibit in the “2019 Supplemental Exhibits - HBG.xlsx” file, which reconciles the trend assumptions between the URRT and Table 3.

For this Small Group Market filing, quarterly rates are proposed, with rates adjusted each quarter based on the Total Annual Trend presented in Table 3, excluding the Induced Utilization trend. The quarterly trend is based on the cost and utilization trend from Table 3. Note that we zeroed out the impact of the Capitation trend in the Composite URRT Trend. The change in the Capitation charge is reflected in the Change in Benefits adjustment discussed below.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2018. The Company has offered only ACA-compliant policies in the Market in the experience period. As such, there is no transitional policy experience to report.

The Company began offering Small Group policies in for the 2015 plan year. As such, there is no experience to report in Table 4 under the 2014 plan year.

As mentioned above in Section I.G, Credibility of Data, the Company utilizes the combined experience from several companies within its corporate family to develop the experience used in the trend development. Combined Historical Experience data from the above referenced companies is presented in Table 4b.

2. Rate Development & Change

A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims (Table 5)

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized in the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period. See below for additional commentary related to the projection period assumptions.
- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits (pediatric benefits) we anticipate between the experience period and the projection period, as well as the change in expected pharmacy rebates. See below for additional commentary related to these cost changes.

Please see the worksheet named “Table 5 Support” in the “2019 Supplemental Exhibits - HBG.xlsx” file for the calculation of these factors from our experience period data and projected rate results.

Our initial step in developing the index rates is to determine the expected covered membership for 2019. We estimate the covered member base by adjusting for those groups known to have lapsed during 2017, and those that we expect will lapse in 2018. Then we add in expected new business from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As we have seen through 2017, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2019 for groups that renew on or prior to October 1, 2019, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. The customers who have already transitioned to the ACA pool to date have been groups with higher morbidity and as more groups migrate to the ACA products, we expect the morbidity of the ACA pool to improve. Since there are no transitional policies in the Company’s experience period, we anticipate that the new business membership growth for the Company will result in morbidity improvement from the experience period, and reflect this with a Change in Morbidity adjustment of 0.933.

The Change in Benefits adjustment reflects our estimate of the additional costs associated with the addition of EHBs from the experience period to the coverage period, as well as a change in expected Pharmacy rebates. The rating impacts and descriptions associated with each of these items are as follows:

- Pediatric Dental (\$0.16) – The estimated cost to add the pediatric dental EHB services is \$0.16 PMPM. Pediatric dental costs from the EHB package are included in our experience period claims for ACA business, but not for transitional business. Thus we need to add a charge for those transitional policies that we expect will move to ACA coverage by 2019. This \$0.16 PMPM cost is determined from an estimated dental cost of \$24.23 PMPM for members aged 0-18 (provided by our dental vendor and developed based on dental experience for members 0-18 priced at 2019 benefit levels for this Market and Rating Area). It was projected that approximately 20.0% of the Small Group members will be between the ages of 0-18, based upon the 2017 membership distribution, and that approximately 3.2% of the 2019 ACA business was in transitional coverage in the 2017 experience period. Therefore, the estimated cost of pediatric dental was calculated as follows: $\$24.23 \times 20.0\% \times 3.2\% = \0.16 .
- Pediatric Vision (\$0.65, increase of \$0.03) – The pediatric vision benefits from the EHB package are covered under a capitated service agreement with our vision vendor, Davis Vision. These costs are a flat \$3.23 PMPM charge determined for those pediatric members with covered benefits. For rate development, the anticipated costs for this arrangement are spread across the book as a flat PMPM charge. As above, we are assuming that 20.0% of Small Group members will be between the ages of 0-18 in the rating period, as so the appropriate charge for the book is \$0.65 PMPM ($\$3.23 \times 20.0\%$). Since the Capitation trend is removed from the Table 3 Trend Identification (discussed in section 1.H above), the change in the cost for these benefits is included in the Change in Benefits adjustment.
- Pharmacy Rebates (-\$(4.69)) – The Company is expecting an increase in its Pharmacy rebates from the 2017 experience period to the 2019 rating period. This change in Pharmacy Rebates is due to new levels of negotiated rebates with our pharmaceutical vendor. For the Company, rebate savings are expected to increase from \$13.69 PMPM in the experience period to \$18.38 PMPM in the rating period. This increase in rebates reduces the 2019 projected costs by \$4.69 PMPM.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2019 Supplemental Exhibits - HBG.xlsx” file in the “Table 5 Paid-to-Allowed” worksheet. As shown in this exhibit, the projected paid to allowed ratio from the membership projections by plan included in Worksheet 2 is consistent with the value shown in Worksheet 1, Section III.

Table 5 reflects that we are assuming a Projected Risk Adjustment receipt in the projection period of \$5.84 PMPM. This amount reflects an anticipated risk transfer receipt of \$5.75, along with a monthly charge of \$0.15 for the CMS stipulated Risk Adjustment User Fee in 2019 of \$1.80 for the year. This value of \$5.60 is trended by the average 2019 pricing trend to arrive at the value of \$5.84 reflected in Table 5.

To arrive at the anticipated risk transfer for 2019, we bring in the risk adjustment calculation components for the projected 2019 Company portfolio (as discussed above), and use our current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2017 Benefit Year published by CMS, the PA Insurance Department's calculation of 2017 risk adjustment transfer amounts using the 5/1/2018 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants.

In analyzing the risk transfer components from Highmark's corporate family of businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2019, we determine each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's region.

The Company considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2019, and is assuming that the net cost (payments less recoveries) will be negligible for the 2019 projection period.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2019, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2019, so there are no Exchange User Fees charged in the rate development.

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims. Note that the Annual Trend shown in cells J32:M32 reflect the quarterly impact of the Health Insurer Provider Fee. Please refer to Section 2.B Retention Items (Table 6) below for a discussion of the quarterly Health Insurance Provider Fee impact.

B. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development in Table 10. Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect our anticipated costs for these items in the experience period.

The development of internal administrative costs utilizes an allocation of Company costs back to lines of business. The allocation method uses measureable stats such as claims worked, inquiries worked, contracts, and members to allocate the majority of expenses. When possible, expenses are direct charged if they can be identified by product instead of going through an allocation method. For corporate allocations, a TCI (total costs incurred) methodology is generally used to allocate by product.

The following Taxes and Fees were included in the rate development:

- \$1.92 per member per annum for the Patient Centered Outcomes Research Fee (0.03% of premium); and
- A prorated quarterly amount for the Health Insurer Provider Fee (discussed below, but reflected in Table 5A).

The Health Insurer Provider Fee is being applied quarterly, at a prorated level appropriate to the 2019 renewal quarter. Although the Health Insurance Provider Fee will not be collected in 2019, the fee will be collected in 2020. As such, for any groups with renewal dates other than January 1, 2019, the group's renewal period will extend into 2020, where the premiums will need to include a charge for this fee. For the 2019 rate development, the quarterly rates have been adjusted so that the appropriate pro rata portion of this fee is collected based on a group's renewal quarter as follows:

Renewal Quarter	Health Insurance Provider Fee
1Q	0.00%
2Q	0.75%
3Q	1.50%
4Q	2.25%

As mentioned above, the impact of the Health Insurance Provider Fee is being reflected in the quarterly trend in Table 5A. The Annual Trend shown in Table 5A is determined so that the resulting rate calculation appropriately reflects the impact of the Health Insurance Provider Fee.

Note the following regarding plan level retention items:

- The rate development reflects a 0% risk/contribution to surplus margin for all products and plans. The Company has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, the Company is not waiving any right to include a risk and contingency factor which the Company believes is consistent with historical and legal interpretations of the Company and the Department.
- The administrative expenses do not vary by plan.
- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

Please note that for the Small Group Market the Projected Required Revenue PMPM shown in Table 6 will not match the URRT Worksheet 1 Single Risk Pool Gross Premium Average Rate PMPM since the value in the URRT is based on a January 1 effective date without reflecting the impact of quarterly rates in the Small Group market.

C. Normalized Market-Adjusted Projected Allowed Total Claims (Table 7)

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2018 values are pulled from the prior year's filing, while the 2019 values represent our projection for 2019 assumed in the 2019 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of the End of Year 2017 and for the Membership Moving to the ACA Book (from Transitional and New Business).

The Geographic Calibration Factor is the weighted average of the Area Factors by County. This average is weighted by membership.

The Tobacco Surcharge is not applicable since we do not use one.

D. Components of Rate Change (Tables 8 and 9)

Table 8 presents the components of change in the proposed 2019 Calibrated Plan Adjusted Index Rate (PMPM). The 2018 base period allowed claims as developed from the 2018 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2018 Column match those entered in the 2018 Column in the plan year 2018 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2018 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2019, as well as plans discontinued from the 2018 portfolio for 2019. Since many Small Group market enrollees as of 2/1/18 are still in plan year 2017 plans, the enrollees in plan year 2017 plans were mapped to the plan year 2018 plan that we anticipate they will renew into in 2018. The calibrated plan adjusted index rates for 2019 and 2018, and all of the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate. Since each component of the Calibrated Plan Adjusted Index Rate is applied multiplicatively (including the Plan AV Pricing Value), plan premiums are in proportion to the Plan AV Pricing Values.

The rate change percentages calculated in Table 10 column AC by plan design will slightly differ between URRT Worksheet 2 row 27 since the PID spreadsheet maintains the 2018 quarterly distribution of

enrollment as filed last year while the URRT calculation utilizes a consistent enrollment distribution by quarter for both years based on the anticipated distribution for 2019.

Note that the HHS Actuarial Value Calculator was able to accommodate all of the Company's benefit designs, and that no adjustments were needed from the values produced by the calculator.

The requested Induced Utilization Exhibit was completed and it presented within the "2019 Supplemental Exhibits - HBG.xlsx" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.0754. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization), which are the CMS-prescribed assumptions used in the risk adjustment transfer calculation. These factors have been unchanged since they were originally developed for the 2014 rating period.

The member-weighted average of the pure plan-level Induced Utilization factors in the last column of the induced utilization exhibit against the projected membership does match the 1.000 expectation of the Department. This calculation can be seen at the bottom of the Induced Utilization Exhibit, where the formulas used in the calculation have been retained.

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development. Support for the calibration factors is shown in the "2019 Supplemental Exhibits - HBG.xlsx" file on the worksheet named "Table 10 Calibration Factors".

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Market for each rating quarter in 2019. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a -0.6% increase, while the "percent rate change requested" from the SERFF Rate Review Detail Screen (and Table 10) is 5.14%. This difference in increases between the tables is due to the third and fourth quarter 2018 rate change filing for this Company, which reduced rates in these quarters from the initial annual filing, along with the application of the prorated Health Insurance Providers Fee that was applied quarterly to the 2019 rates. This causes the rate increases reflected in Table 10 to increase in subsequent quarters, and the average rate increase for the entire plan year to be higher than the first quarter only increase that is shown in Table 11.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

Please see Table 12 for the Company's age and tobacco factors.

B. Geographic Factors (Table 13)

Please see Table 13 for the Company's geographic factors. The Company's factors for the rating period are unchanged from the currently approved factors.

As mentioned in the Cover Letter, the Company is not changing its product offerings by Rating Area.

C. Network Factors (Table 14)

Please see Table 14 for the Company's network rating factors.

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2018 service area and its proposed 2019 service area in the file "Pennsylvania Counties Map - 2019 Filings - HBG.pdf" submitted with this filing. There are no proposed changes to the Company's service area from 2018 to 2019.

E. Composite Rating

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period; however, the Company is interested in the state adopting a methodology for the PA Marketplace that is more consumer friendly than the CMS method by utilizing composite rating tiers similar to transitional small group policies currently in the market (i.e. rates by contract types of Individual, Parent/Child(ren), Two Person (Adults), and Family).

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2019) for the small group combined Market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the 2019 PA Actuarial Memorandum Rate Exhibits.

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

I certify that the benefits included in the Company's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by the Company 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

exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2018 Rate Filing Justification.

Signed: [Redacted]

Date: 05/18/2018

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Benefits Group (HBS)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019
Base Period Start Date:	01/01/2017
Date of Most Recent Membership	02/01/2018

to
to

12/31/2019
12/31/2017

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2018)	Projected Rating Period
Average Age	38.0	37.0	38.0
Total	58,927	5,114	165,012
<18	9,759	892	28,762
18-24	5,154	485	16,649
25-29	4,896	405	13,084
30-34	4,703	403	13,088
35-39	4,886	414	13,368
40-44	4,974	427	13,778
45-49	5,021	389	13,279
50-54	5,074	428	17,037
55-59	6,138	568	18,327
60-64	4,320	356	11,467
65+	2,325	145	4,679

*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 & HHS)	Allowed Claims (Non-Capitated)	Non-EMR portion of Allowed Claims	Total Prescription Drug Rebates*	Total EMR Capitation	Total Non-EMR Capitation	Estimated Risk Adjustment
\$ 33,974,670.00	\$ 28,377,834.06	\$ 30,708,375.74	58,927	\$ 2,296,568.19	\$ 35,004,343.33	\$ -	\$ 1098,609.40	\$ 36,534.74	\$ -	\$ (198,439.10)
Experience Period Total Allowed EMR Claims + EMR Capitation PMPM (net of prescription drug rebates)										
Loss Ratio										
										90.62%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URR Trend **	Weight*
Inpatient Hospital	4.50%	4.13%	0.51%	9.37%	30.04%
Outpatient Hospital	4.50%	4.13%	0.51%	9.37%	17.96%
Professional	4.50%	4.13%	0.51%	9.37%	22.62%
Other Medical	4.50%	4.13%	0.51%	9.37%	1.81%
Capitation				2.05%	0.00%
Prescription Drugs				9.37%	17.28%
Total Annual Trend				9.37%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.58%	

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

** Should = URR Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14	\$ -	-	0.0000	#DIV/0!	-	#DIV/0!		\$ -	-	#DIV/0!
Feb-14	\$ -	-	0.0000	#DIV/0!	-	#DIV/0!		\$ -	-	#DIV/0!
Mar-14	\$ -	-	0.0000	#DIV/0!	-	#DIV/0!		\$ -	-	#DIV/0!
Apr-14	\$ -	-	0.0000	#DIV/0!	-	#DIV/0!		\$ -	-	#DIV/0!
May-14	\$ -	-	0.0000	#DIV/0!	-	#DIV/0!		\$ -	-	#DIV/0!
Jun-14	\$ -	-	0.0000	#DIV/0!	-	#DIV/0!		\$ -	-	#DIV/0!
Jul-14	\$ -	-	0.0000	#DIV/0!	-	#DIV/0!		\$ -	-	#DIV/0!
Aug-14	\$ -	-	0.0000	#DIV/0!	-	#DIV/0!		\$ -	-	#DIV/0!
Sep-14	\$ -	-	0.0000	#DIV/0!	-	#DIV/0!		\$ -	-	#DIV/0!
Oct-14	\$ -	-	0.0000	#DIV/0!	-	#DIV/0!		\$ -	-	#DIV/0!
Nov-14	\$ -	-	0.0000	#DIV/0!	-	#DIV/0!		\$ -	-	#DIV/0!
Dec-14	\$ -	-	0.0000	#DIV/0!	-	#DIV/0!		\$ -	-	#DIV/0!
Jan-15	\$ 830,620.92	0.9999	0.9999	830,667.04	2,578	\$ 322.21	\$ -	\$ (18,211.88)	\$ 1,055,930.12	\$ 409.59
Feb-15	\$ 1,187,780.21	1.0000	0.9999	1,187,296.41	3,179	\$ 371.48	\$ -	\$ (23,715.14)	\$ 1,458,118.76	\$ 458.74
Mar-15	\$ 1,726,136.59	1.0000	0.9999	1,726,517.43	4,135	\$ 417.49	\$ -	\$ (30,847.10)	\$ 2,140,674.61	\$ 517.70
Apr-15	\$ 2,136,280.52	1.0000	0.9999	2,136,188.80	4,724	\$ 494.58	\$ -	\$ (35,241.04)	\$ 2,749,112.01	\$ 581.50
May-15	\$ 2,351,564.79	0.9999	0.9999	2,351,776.87	5,084	\$ 420.41	\$ -	\$ (41,731.24)	\$ 2,813,136.71	\$ 502.88
Jun-15	\$ 2,224,136.97	1.0000	0.9999	2,224,371.05	6,512	\$ 386.46	\$ -	\$ (40,027.12)	\$ 2,714,079.33	\$ 413.41
Jul-15	\$ 2,886,460.19	0.9999	0.9999	2,886,838.85	7,515	\$ 405.38	\$ -	\$ (53,846.46)	\$ 3,436,954.19	\$ 480.63
Aug-15	\$ 3,022,770.47	0.9999	0.9999	3,023,045.97	7,565	\$ 399.61	\$ -	\$ (64,434.90)	\$ 3,512,316.24	\$ 464.42
Sep-15	\$ 3,252,271.69	1.0000	0.9999	3,252,321.13	8,024	\$ 414.55	\$ -	\$ (65,659.01)	\$ 3,682,954.64	\$ 483.79
Oct-15	\$ 4,054,675.47	1.0000	0.9999	4,054,751.70	8,557	\$ 545.81	\$ -	\$ (82,343.22)	\$ 4,286,352.10	\$ 512.79
Nov-15	\$ 3,501,818.10	0.9998	0.9998	3,504,350.85	8,486	\$ 412.96	\$ -	\$ (63,305.56)	\$ 4,100,910.51	\$ 483.26
Dec-15	\$ 4,637,280.81	0.9999	0.9999	4,639,064.77	9,378	\$ 488.84	\$ -	\$ (74,435.88)	\$ 4,842,141.19	\$ 544.61
Jan-16	\$ 1,845,526.38	1.0000	0.9999	1,845,604.73	2,890	\$ 422.58	\$ -	\$ (71,095.61)	\$ 2,055,940.75	\$ 510.08
Feb-16	\$ 1,766,029.94	1.0000	0.9999	1,766,144.35	3,542	\$ 480.90	\$ -	\$ (68,889.07)	\$ 1,995,049.11	\$ 514.52
Mar-16	\$ 1,750,044.46	0.9999	0.9999	1,750,295.00	7,924	\$ 401.22	\$ -	\$ (61,905.06)	\$ 1,832,413.11	\$ 482.14
Apr-16	\$ 1,753,222.95	0.9999	0.9999	1,753,604.47	7,714	\$ 486.60	\$ -	\$ (62,211.46)	\$ 1,915,521.09	\$ 561.51
May-16	\$ 1,077,269.91	0.9998	0.9998	1,077,758.36	7,147	\$ 430.64	\$ -	\$ (57,618.75)	\$ 1,164,779.62	\$ 512.63
Jun-16	\$ 1,648,714.53	0.9999	0.9999	1,650,480.15	1,408	\$ 476.19	\$ -	\$ (51,667.77)	\$ 1,699,681.81	\$ 546.11
Jul-16	\$ 2,680,907.00	0.9998	0.9998	2,681,420.82	5,981	\$ 450.00	\$ -	\$ (48,216.23)	\$ 2,729,517.06	\$ 509.53
Aug-16	\$ 1,055,929.83	0.9997	0.9997	1,056,940.04	5,714	\$ 335.18	\$ -	\$ (46,045.84)	\$ 1,145,548.42	\$ 468.29
Sep-16	\$ 2,601,513.11	0.9997	0.9997	2,601,272.60	5,384	\$ 411.33	\$ -	\$ (51,736.66)	\$ 2,653,149.63	\$ 480.04
Oct-16	\$ 2,480,452.27	0.9996	0.9996	2,481,415.09	5,096	\$ 486.93	\$ -	\$ (47,097.85)	\$ 2,528,562.20	\$ 552.19
Nov-16	\$ 2,522,444.05	0.9994	0.9994	2,523,800.01	5,029	\$ 502.77	\$ -	\$ (40,465.07)	\$ 2,563,922.03	\$ 505.14
Dec-16	\$ 2,423,097.99	0.9992	0.9992	2,425,030.82	4,728	\$ 526.60	\$ -	\$ (38,100.77)	\$ 2,485,939.69	\$ 504.13
Jan-17	\$ 2,522,064.09	0.9998	0.9998	2,525,146.86	5,028	\$ 502.22	\$ -	\$ (48,828.96)	\$ 2,586,209.68	\$ 552.39
Feb-17	\$ 2,524,680.29	0.9998	0.9998	2,527,872.46	5,052	\$ 426.86	\$ -	\$ (69,128.56)	\$ 2,623,710.54	\$ 556.49
Mar-17	\$ 2,100,911.33	0.9981	0.9981	2,105,128.44	4,569	\$ 441.76	\$ -	\$ (68,021.30)	\$ 2,075,347.38	\$ 578.96
Apr-17	\$ 2,478,851.76	0.9960	0.9960	2,488,686.76	4,886	\$ 509.35	\$ -	\$ (66,885.10)	\$ 2,548,859.95	\$ 644.47
May-17	\$ 2,327,981.41	0.9951	0.9951	2,335,406.66	4,512	\$ 475.78	\$ -	\$ (67,339.46)	\$ 2,368,408.96	\$ 633.23
Jun-17	\$ 2,211,321.32	0.9866	0.9866	2,241,254.17	4,931	\$ 454.52	\$ -	\$ (67,501.11)	\$ 2,280,848.19	\$ 586.66
Jul-17	\$ 2,719,375.81	0.9825	0.9825	2,767,678.86	4,844	\$ 571.36	\$ -	\$ (66,110.10)	\$ 2,824,060.17	\$ 706.87
Aug-17	\$ 2,525,210.76	0.9815	0.9815	2,567,115.22	4,885	\$ 525.59	\$ -	\$ (66,471.41)	\$ 2,592,361.77	\$ 677.25
Sep-17	\$ 2,136,714.01	0.9841	0.9841	2,174,564.47	4,800	\$ 488.59	\$ -	\$ (66,529.18)	\$ 2,068,549.17	\$ 627.27
Oct-17	\$ 2,191,081.52	0.9881	0.9881	2,469,809.02	4,826	\$ 511.77	\$ -	\$ (66,061.75)	\$ 2,146,107.50	\$ 651.91
Nov-17	\$ 1,887,751.12	0.7711	0.7711	2,613,191.72	4,860	\$ 337.78	\$ -	\$ (65,570.18)	\$ 1,826,451.61	\$ 514.01
Dec-17	\$ 1,861,752.21	0.5822	0.5822	3,197,596.32	4,868	\$ 657.13	\$ -	\$ (66,611.32)	\$ 1,885,080.38	\$ 407.95

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member % HSG)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$
Risk Ratio										0.00%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URR Trend**	Weight*
Inpatient Hospital	0.00%	0.00%	0.00%	0.00%	0.00%
Outpatient Hospital	0.00%	0.00%	0.00%	0.00%	0.00%
Professional	0.00%	0.00%	0.00%	0.00%	0.00%
Other Medical	0.00%	0.00%	0.00%	0.00%	0.00%
Capitation	0.00%	0.00%	0.00%	0.00%	0.00%
Prescription Drugs	0.00%	0.00%	0.00%	0.00%	0.00%
Total Annual Trend				0.00%	0.00%
Months of Trend				48	
Total Applied Trend Projection Factor				1.000	

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

** Should = URR 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 % HSG)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14	\$	\$	0.0000	#DIV/0!		#DIV/0!	\$	\$	\$	#DIV/0!
Feb-14		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Mar-14		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Apr-14		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
May-14		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Jun-14		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Jul-14		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Aug-14		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Sep-14		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Oct-14		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Nov-14		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Dec-14		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Jan-15	\$	\$	0.0000	#DIV/0!		#DIV/0!	\$	\$	\$	#DIV/0!
Feb-15		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Mar-15		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Apr-15		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
May-15		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Jun-15		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Jul-15		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Aug-15		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Sep-15		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Oct-15		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Nov-15		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Dec-15		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Jan-16	\$	\$	0.0000	#DIV/0!		#DIV/0!	\$	\$	\$	#DIV/0!
Feb-16		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Mar-16		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Apr-16		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
May-16		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Jun-16		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Jul-16		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Aug-16		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Sep-16		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Oct-16		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Nov-16		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Dec-16		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Jan-17	\$	\$	0.0000	#DIV/0!		#DIV/0!	\$	\$	\$	#DIV/0!
Feb-17		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Mar-17		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Apr-17		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
May-17		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Jun-17		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Jul-17		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Aug-17		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Sep-17		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Oct-17		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Nov-17		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!
Dec-17		\$	0.0000	#DIV/0!		#DIV/0!		\$	\$	#DIV/0!

*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:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

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	\$ 580.97	\$ -	< Actual Experience PMPM should be consistent with the
Two year trend projection Factor	1.196	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 694.99	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity	0.933		< See URRT Instructions
Change in Other	0.982	0.000	
Change in Demographics	0.986		< See URRT Instructions
Change in Network	1.003		
Change in Benefits	0.994		< See URRT Instructions
Change in Other	1.000		
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 636.85	\$ -	< See Instructions
Credibility Factors	100%	0%	
Blended Projected EHB Claims PMPM		\$ 636.85	
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 636.85		< 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)	\$ 675.53		
Projected Paid to Allowed Ratio	0.848		
Projected Paid EHB Claims PMPM	\$ 572.78		< Paid to Allowed Average Factor in Projection Period on URRT
Market-wide Adjustments			
Projected Risk Adjustment PMPM	\$ 5.94		
Projected Paid Exchange User Fees PMPM	\$ -		< Market-Adjusted Index Rate
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 566.84		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 668.53		
Projected Allowed Non-EHB Claims PMPM	\$ -		< Market-Adjusted Index Rate
Market-Adjusted Projected Paid Total Claims PMPM	\$ 566.84		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 668.53		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	10.57%	\$67.05	< Single Pool Gross Premium Avg. Rate, PMPM on URRT
General and Claims	6.88%	\$43.62	
Agent/Broker Fees and Commissions	3.18%	\$20.14	
Quality Improvement Initiatives	0.32%	\$3.28	
Taxes and Fees	0.03%	\$0.17	
PCORI Fees	0.03%	\$0.17	
PA Premium Tax (if applicable)	0.00%	\$0.00	
Federal Income Tax	0.00%	\$0.00	
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00	
Profit/Contingency (after tax)	0.00%	\$0.00	
Total Retention	10.60%	\$67.22	
Projected Required Revenue PMPM	\$ 634.06		

Table 8. Components of Rate Change

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 394.42	\$ 414.70	\$20.28	5.1%
B. Base period allowed claims before normalization	\$ 534.34	\$ 580.97	\$46.63	11.8%
C. Normalization factor component of change	\$ (200.66)	\$ (230.88)	\$-30.23	-7.7%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 333.69	\$ 350.09	\$ 16.40	4.2%
D2. URRT Trend	\$ 68.37	\$ 68.71	\$ 0.34	0.1%
D3. URRT Morbidity	\$ (9.31)	\$ (28.15)	\$ (18.84)	-4.2%
D4. URRT Other	\$ 0.17	\$ (6.89)	\$ (7.05)	-1.8%
D5. Normalized URRT RA/Rt on an allowed basis	\$ 1.74	\$ (4.22)	\$ (5.95)	-1.5%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1-D6)	\$ 394.65	\$ 379.54	\$ (15.11)	-3.8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (0.08)	\$ (0.17)	\$ (0.09)	0.0%
E2. Pricing AV	\$ (69.25)	\$ (57.18)	\$ 12.07	3.1%
E3. Benefit Richness	\$ 26.45	\$ 24.58	\$ (1.87)	-0.5%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (42.88)	\$ (32.77)	\$ 10.11	2.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 36.29	\$ 43.85	\$ 7.56	1.9%
F2. Taxes and Fees	\$ 13.55	\$ 0.11	\$ (13.43)	-3.4%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 49.84	\$ 43.96	\$ (5.87)	-1.5%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 401.61	\$ 390.74	\$ (10.87)	-2.8%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 580.97	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 33,974,670.00	
Blended Loss Ratio	90.62%	

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

Effective Date	01/01/2019	04/01/2019	07/01/2019	10/01/2019	Total Single Risk Pool
# of Member Months Renewing in Quarter	25,686	19,833	52,520	66,973	165,012
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 636.85	\$ 636.85	\$ 636.85	\$ 636.85	\$ 636.85
Months of Trend	-	3	6	9	9
Annual Trend	8.82%	12.55%	12.57%	12.58%	
Single Risk Pool Projected Allowed Claims	\$ 636.85	\$ 655.96	\$ 675.68	\$ 696.05	\$ 675.53
Quarterly Trend Factor	100.0%	103.0%	106.1%	109.3%	106.1%
2019 Trend Factors by Quarter	0.9427	0.9710	1.0002	1.0304	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019
Average Age Factor	1.431	1.494
Average Geographic Factor	1.034	1.034
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.075	1.075
Average Network Factor	0.995	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 653.32	\$ 668.53
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 407.98	\$ 402.85

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

	2018	2019
Paid-to-Allowed	0.823	0.848
URRT Trend (Total Applied Trend Factor)	1.205	1.196
URRT Morbidity	0.977	0.933
URRT "Other"	1.000	0.982
Risk Adjustment	\$ 2.29	\$ (5.94)
Exchange User Fee	\$ -	\$ -
Capitation	\$ -	\$ -
Network	1.000	1.000
Pricing AV	0.824	0.849
Benefit Richness	1.081	1.076
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	9.20%	10.57%
Taxes and Fees	3.43%	0.03%
Profit and/or Contingency	0.00%	0.00%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019
Base Period Start Date: 01/01/2017
Date of Most Recent Membership: 02/01/2018
Market Adjusted Index Rate: \$ 668.53

Calibration	
Age Calibration Factor	1.485
Geographic Calibration Factor	1.034
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.530

Date of Most Recent Membership Market Adjusted Index Rate										02/01/2018 668.53										45 CFR Part 156.8 (d) (2) Allowable Factors																	
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 (E,M,N,D,M, DNM) for 2019		1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped)		Metallic Tier Actual Value		Standard AV, Approach (1), Approach (2)		Exchange On/Off or Off		Pricing AV (company-determined AV)		Benefit Richness (Induced demand)		Benefits in addition to EHB		Provider Network		Catastrophic Eligibility		Non-Funding of CSR Adjustment		Pure Premium		Admin Costs		Taxes & Fees (not including Exchange fees)		Profit or Contingency			
Plan Number																																					
Totals										0.785						0.849		1.001		1.000		1.000		1.000		1.000		\$		569.48		10.6%		0.0%		0.0%	
Transitional Plans		TRANSITIONAL		N/A		TRANSITIONAL		DNM		TRANSITIONAL		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A		N/A			
Plan 1	79962PA00100001	PPO		Premier Balance PPO 50 Platinum A	M	79962PA00100001	Platinum	0.88668322	Standard	Off		0.953	1.070	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	682.1761863		10.6%		0.0%		0.0%					
Plan 2	79962PA00100002	PPO		Premier Balance PPO 50 Platinum A	M	79962PA00100002	Platinum	0.87470005	Standard	Off		0.938	1.070	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	671.28		10.6%		0.0%		0.0%					
Plan 3	79962PA00100003	PPO		Premier Balance PPO 5250 Gold A	M	79962PA00100003	Gold	0.81666076	Standard	Off		0.910	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	613.50		10.6%		0.0%		0.0%					
Plan 4	79962PA00100004	PPO		Premier Balance PPO 5250 Gold A	M	79962PA00100004	Gold	0.8136248	Standard	Off		0.900	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	604.92		10.6%		0.0%		0.0%					
Plan 5	79962PA00100005	PPO		Premier Balance PPO 5500 A	M	79962PA00100005	Gold	0.81811372	Standard	Off		0.893	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	600.48		10.6%		0.0%		0.0%					
Plan 6	79962PA00100006	PPO		Premier Balance PPO 5750 A	M	79962PA00100006	Gold	0.81095283	Standard	Off		0.882	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	592.59		10.6%		0.0%		0.0%					
Plan 7	79962PA00100007	PPO		Premier Balance PPO 11000 A	M	79962PA00100007	Gold	0.80468302	Standard	Off		0.872	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	585.70		10.6%		0.0%		0.0%					
Plan 8	79962PA00100008	PPO		Premier Balance PPO 12500 A	M	79962PA00100008	Gold	0.79930635	Standard	Off		0.862	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	579.52		10.6%		0.0%		0.0%					
Plan 9	79962PA00100009	PPO		Premier Balance PPO 15000 A	M	79962PA00100009	Gold	0.794448389	Standard	Off		0.854	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	573.81		10.6%		0.0%		0.0%					
Plan 10	79962PA00100011	PPO		Premier Balance PPO 20000 A	M	79962PA0010011	Gold	0.78578848	Standard	Off		0.839	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	563.70		10.6%		0.0%		0.0%					
Plan 11	79962PA00100016	PPO		Premier Balance PPO 31400 A	M	79962PA00100016	Gold	0.78042436	Standard	Off		0.844	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	567.00		10.6%		0.0%		0.0%					
Plan 12	79962PA00100017	PPO		Premier Balance PPO 32500 A	M	79962PA00100017	Gold	0.77357485	Standard	Off		0.823	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	553.18		10.6%		0.0%		0.0%					
Plan 13	79962PA00100018	PPO		Premier Balance PPO 33500 A	M	79962PA00100018	Gold	0.76103364	Standard	Off		0.802	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	539.16		10.6%		0.0%		0.0%					
Plan 14	79962PA00200016	PPO		Balance PPO 51000 A	M	79962PA00200016	Gold	0.76060688	Standard	Off		0.809	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	543.96		10.6%		0.0%		0.0%					
Plan 15	79962PA00200017	PPO		Balance PPO 51750 A	M	79962PA00200017	Gold	0.76992596	Standard	Off		0.815	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	547.61		10.6%		0.0%		0.0%					
Plan 16	79962PA00200018	PPO		Balance PPO 52000 A	M	79962PA00200018	Gold	0.76805368	Standard	Off		0.812	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	545.86		10.6%		0.0%		0.0%					
Plan 17	79962PA00800001	PPO		Health Savings PPO 51500	M	79962PA00800001	Gold	0.79119186	Standard	Off		0.856	1.005	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	575.28		10.6%		0.0%		0.0%					
Plan 18	79962PA00900001	PPO		Health Savings PPO Embedded \$2700	M	79962PA00900001	Silver	0.70398442	Standard	Off		0.794	0.958	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	508.69		10.6%		0.0%		0.0%					
Plan 19	79962PA00900003	PPO		Health Savings PPO Embedded \$4000	M	79962PA00900003	Silver	0.71200087	Standard	Off		0.773	0.958	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	495.38		10.6%		0.0%		0.0%					
Plan 20	79962PA00900004	PPO		Health Savings PPO Embedded \$5300	M	79962PA00900004	Bronze	0.62281085	Standard	Off		0.695	0.930	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	432.57		10.6%		0.0%		0.0%					
Plan 21	79962PA00300007	PPO		High Deductible PPO Embedded \$4750 Qualified A	M	79962PA00300007	Bronze	0.62467412	Standard	Off		0.697	0.930	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	433.59		10.6%		0.0%		0.0%					
Plan 22	79962PA00300008	PPO		High Deductible PPO Embedded \$6300 Qualified A	M	79962PA00300008	Bronze	0.61621865	Standard	Off		0.690	0.930	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	429.55		10.6%		0.0%		0.0%					
Plan 23	79962PA01000001	PPO		Flex PPO 50 a Community Blue Plan	M	79962PA01000001	Platinum	0.89881825	Standard	Off		0.947	1.070	1.000		0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	675.36		10.6%		0.0%		0.0%					
Plan 24	79962PA01000002	PPO		Flex PPO 5500 a Community Blue Plan	M	79962PA01000002	Gold	0.81850568	Standard	Off		0.877	1.005	1.000		0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	587.70		10.6%		0.0%		0.0%					
Plan 25	79962PA01000004	PPO		Flex PPO 52000 a Community Blue Plan	M	79962PA01000004	Gold	0.78656346	Standard	Off		0.830	1.005	1.000		0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	555.82		10.6%		0.0%		0.0%					
Plan 26	79962PA01200001	PPO		Health Savings Flex PPO Embedded \$4700 a Community Blue Plan	M	79962PA01200001	Bronze	0.62510954	Standard	Off		0.697	0.930	1.000		0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	432.44		10.6%		0.0%		0.0%					
Plan 27	79962PA01400001	PPO		Lehigh Valley Flex Blue PPO 5000G	M	79962PA01400001	Gold	0.81867678	Standard	Off		0.874	1.005	1.000		0.940	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	552.05		10.6%		0.0%		0.0%					
Plan 28	79962PA01400002	PPO		Lehigh Valley Flex Blue PPO 12500G	M	79962PA01400002	Gold	0.80111924	Standard	Off		0.846	1.005	1.000		0.940	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	534.50		10.6%		0.0%		0.0%					
Plan 29	79962PA01600001	PPO		Lehigh Valley Flex Blue PPO 300500E	M	79962PA01600001	Silver	0.70516779	Standard	Off		0.757	0.958	1.000		0.940	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	456.21		10.6%		0.0%		0.0%					
Plan 30	79962PA00900005	PPO		Health Savings PPO Embedded \$3000	M	79962PA00900005	Silver	0.71466617	Standard	Off		0.794	0.958	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	509.05		10.6%		0.0%		0.0%					
Plan 31	79962PA00200005	PPO		Balance PPO 52600	M	79962PA00200005	Silver	0.71967734	Standard	Off		0.748	0.958	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	479.42		10.6%		0.0%		0.0%					
Plan 32	79962PA00100015	PPO		Premier Balance PPO 55000	M	79962PA00100015	Silver	0.71872486	Standard	Off		0.760	0.958	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	487.20		10.6%		0.0%		0.0%					
Plan 33	79962PA01200002	PPO		Health Savings Flex PPO Embedded \$5000 a Community Blue Plan	M	79962PA01200002	Silver	0.71913007	Standard	Off		0.768	0.958	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	504.81		10.6%		0.0%		0.0%					
Plan 34	79962PA00200006	PPO		Balance PPO 52000	M	79962PA00200006	Silver	0.71292554	Standard	Off		0.758	0.958	1.000		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	485.72		10.6%		0.0%		0.0%					
Plan 35	79962PA00200007	PPO		Balance PPO 55000	M	79962PA00200007	Bronze	0.64958045	Standard	Off		0.708	0.930	1																							

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: Highmark Benefits Group (PPO)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019
Base Period Start Date: 01/01/2017
Date of Most Recent Membership: 02/01/2018
Market Adjusted Index Rate: \$ 668.53

Total Covered Lives @ 02-01-2018
5,114

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)
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Total Covered Lives Mapped into 2019 Plans @ 02-01- 2018	Total Policyholders @ 02-01-2018
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2018 Calibrated Plan Adjusted Index Rate PMPM	2019 Calibrated Plan Adjusted Index Rate PMPM
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Proposed Rate Change Compared to Prior 12 months
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% of Total Covered Lives

02-01-2018 Number of Covered Lives by Rating Area										2019 Continued/ Discontinued Plans Indicator
1	2	3	4	5	6	7	8	9	Total	

Totals	5,114	2,943	\$ 394.42	\$ 414.70	5.1%						
Transitional Plans	TRANSITIONAL	N/A				N/A					
Plan 1	79962PA00100001	PPO	269	140	\$ 475.89	\$ 496.76	4.4%	0.052600704			
Plan 2	79962PA00100002	PPO	86	55	\$ 467.09	\$ 488.83	4.5%	1.7%			
Plan 3	79962PA00100003	PPO	311	172	\$ 425.02	\$ 445.25	4.8%				
Plan 4	79962PA00100004	PPO	265	168	\$ 420.85	\$ 440.50	4.7%	5.2%			
Plan 5	79962PA00100005	PPO	749	418	\$ 414.14	\$ 437.27	5.6%	14.6%			
Plan 6	79962PA00100006	PPO	93	55	\$ 408.59	\$ 431.53	5.6%	1.8%			
Plan 7	79962PA00100007	PPO	404	271	\$ 403.86	\$ 425.53	5.6%	7.9%			
Plan 8	79962PA00100008	PPO	41	25	\$ 399.70	\$ 422.01	5.6%	0.8%			
Plan 9	79962PA00100009	PPO	361	181	\$ 395.99	\$ 417.85	5.5%	7.1%			
Plan 10	79962PA00100011	PPO	149	96	\$ 389.83	\$ 410.49	5.3%	2.9%			
Plan 11	79962PA00100016	PPO	329	211	\$ 390.02	\$ 412.89	5.9%	6.4%			
Plan 12	79962PA00100017	PPO	506	286	\$ 383.33	\$ 402.83	5.6%	9.9%			
Plan 13	79962PA00100018	PPO	167	108	\$ 376.11	\$ 392.62	4.4%	3.3%			
Plan 14	79962PA00200016	PPO	223	106	\$ 379.98	\$ 396.11	4.2%	4.4%			
Plan 15	79962PA00200017	PPO	33	27	\$ 378.20	\$ 398.77	5.4%	0.6%			
Plan 16	79962PA00200018	PPO	168	91	\$ 378.05	\$ 397.50	5.1%	3.3%			
Plan 17	79962PA00800001	PPO	90	47	\$ 400.25	\$ 418.92	4.7%	1.8%			
Plan 18	79962PA00900001	PPO	143	76	\$ 353.27	\$ 370.42	4.9%	2.8%			
Plan 19	79962PA00900003	PPO	104	60	\$ 344.81	\$ 360.74	4.6%	2.0%			
Plan 20	79962PA00900004	PPO	50	23	\$ 300.54	\$ 315.00	4.8%	1.0%			
Plan 21	79962PA00300007	PPO	66	31	\$ 301.33	\$ 315.74	4.8%	1.3%			
Plan 22	79962PA00300008	PPO	125	71	\$ 298.33	\$ 312.80	4.8%	2.4%			
Plan 23	79962PA01000001	PPO	11	5	\$ 471.43	\$ 491.80	4.3%	0.2%			
Plan 24	79962PA01000002	PPO	36	22	\$ 406.23	\$ 427.97	5.3%	0.7%			
Plan 25	79962PA01000004	PPO	66	38	\$ 386.78	\$ 404.75	4.6%	1.3%			
Plan 26	79962PA01200001	PPO	-	-	\$ 300.54	\$ 314.90	4.8%	0.0%			
Plan 27	79962PA01400001	PPO	14	10	\$ 382.01	\$ 402.00	5.2%	0.3%			
Plan 28	79962PA01400002	PPO	16	11	\$ 369.40	\$ 389.22	5.4%	0.3%			
Plan 29	79962PA01600001	PPO	2	1	\$ 318.62	\$ 332.21	4.3%	0.0%			
Plan 30	79962PA02000005	PPO	23	11	\$ 354.72	\$ 370.69	4.5%	0.4%			
Plan 31	79962PA02000006	PPO	23	14	\$ 314.53	\$ 349.12	4.4%	0.4%			
Plan 32	79962PA00100015	PPO	130	66	\$ 340.22	\$ 354.78	4.3%	2.5%			
Plan 33	79962PA00100002	PPO	-	-	\$ 360.99	\$ 367.60	4.9%	0.0%			
Plan 34	79962PA00200006	PPO	28	20	\$ 230.57	\$ 253.70	4.2%	0.5%			
Plan 35	79962PA00200007	PPO	33	17	\$ 305.49	\$ 320.86	5.0%	0.6%			
Plan 36	79962PA00100012	PPO	-	-	\$ 390.02	\$ 412.89	5.9%	0.0%			
Plan 37	79962PA00200004	PPO	-	-	\$ 378.05	\$ 397.50	5.1%	0.0%			
Plan 38	79962PA00100013	PPO	-	-	\$ 381.33	\$ 402.83	5.6%	0.0%			
Plan 39	79962PA00200001	PPO	-	-	\$ 379.98	\$ 396.11	4.2%	0.0%			
Plan 40	79962PA01000003	PPO	-	-	\$ 386.78	\$ 404.75	4.6%	0.0%			
Plan 41	79962PA00100014	PPO	-	-	\$ 376.11	\$ 392.62	4.4%	0.0%			
Plan 42	79962PA01300001	PPO	-	-	\$ 414.14	\$ 437.27	5.6%	0.0%			
Plan 43	79962PA00200003	PPO	-	-	\$ 378.20	\$ 398.77	5.4%	0.0%			
Plan 44	79962PA01300003	PPO	-	-	\$ 383.33	\$ 402.83	5.6%	0.0%			
Plan 45	79962PA00100002	PPO	-	-	\$ 399.70	\$ 422.01	5.6%	0.0%			
Plan 46	79962PA01700001	PPO	-	-	\$ -	\$ 432.47	0.0%	0.0%			
Plan 47	79962PA01700002	PPO	-	-	\$ -	\$ 429.55	0.0%	0.0%			
Plan 48	79962PA01700003	PPO	-	-	\$ -	\$ 415.46	0.0%	0.0%			
Plan 49	79962PA01700004	PPO	-	-	\$ -	\$ 398.88	0.0%	0.0%			
Plan 50	79962PA01700005	PPO	-	-	\$ -	\$ 351.16	0.0%	0.0%			
Plan 51	79962PA01800001	PPO	-	-	\$ -	\$ 354.26	0.0%	0.0%			
Plan 52	79962PA01700006	PPO	-	-	\$ -	\$ 353.11	0.0%	0.0%			
Plan 53	79962PA01800002	PPO	-	-	\$ -	\$ 316.67	0.0%	0.0%			

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

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2019	1/1/2019 Plan HIOS Plan ID (if 1/1/2018 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals	These cells auto-fill using the data entered in Table 10.					

Plan 1	79962PAA0010001	Premier Balance PPO \$0 Platinum A	M	79962PAA0010001	Platinum	Off
Plan 2	79962PAA0010002	Premier Balance PPO \$250 Platinum A	M	79962PAA0010002	Platinum	Off
Plan 3	79962PAA0010003	Premier Balance PPO \$0 Gold A	M	79962PAA0010003	Gold	Off
Plan 4	79962PAA0010004	Premier Balance PPO \$150 Gold A	M	79962PAA0010004	Gold	Off
Plan 5	79962PAA0010005	Premier Balance PPO \$500 A	M	79962PAA0010005	Gold	Off
Plan 6	79962PAA0010006	Premier Balance PPO \$750 A	M	79962PAA0010006	Gold	Off
Plan 7	79962PAA0010007	Premier Balance PPO \$1000 A	M	79962PAA0010007	Gold	Off
Plan 8	79962PAA0010008	Premier Balance PPO \$1150 A	M	79962PAA0010008	Gold	Off
Plan 9	79962PAA0010009	Premier Balance PPO \$1500 A	M	79962PAA0010009	Gold	Off
Plan 10	79962PAA0010011	Premier Balance PPO \$2000 A	M	79962PAA0010011	Gold	Off
Plan 11	79962PAA0010016	Premier Balance PPO \$1400 A	M	79962PAA0010016	Gold	Off
Plan 12	79962PAA0010017	Premier Balance PPO \$2500 A	M	79962PAA0010017	Gold	Off
Plan 13	79962PAA0010018	Premier Balance PPO \$3500 A	M	79962PAA0010018	Gold	Off
Plan 14	79962PAA0020016	Balance PPO \$1000 A	M	79962PAA0020016	Gold	Off
Plan 15	79962PAA0020017	Balance PPO \$1750 A	M	79962PAA0020017	Gold	Off
Plan 16	79962PAA0020018	Balance PPO \$2000 A	M	79962PAA0020018	Gold	Off
Plan 17	79962PAA0080001	Health Savings PPO \$1500	M	79962PAA0080001	Gold	Off
Plan 18	79962PAA0090001	Health Savings PPO Embedded \$2700	M	79962PAA0090001	Silver	Off
Plan 19	79962PAA0090003	Health Savings PPO Embedded \$4000	M	79962PAA0090003	Silver	Off
Plan 20	79962PAA0090004	Health Savings PPO Embedded \$5200	M	79962PAA0090004	Bronze	Off
Plan 21	79962PAA0030007	High Deductible PPO Embedded \$4750 Qualified A	M	79962PAA0030007	Bronze	Off
Plan 22	79962PAA0030008	High Deductible PPO Embedded \$6300 Qualified A	M	79962PAA0030008	Bronze	Off
Plan 23	79962PAA0030001	Flex PPO \$0 a Community Blue Plan	M	79962PAA0030001	Platinum	Off
Plan 24	79962PAA0030002	Flex PPO \$500 a Community Blue Plan	M	79962PAA0030002	Gold	Off
Plan 25	79962PAA0030004	Flex PPO \$2000 a Community Blue Plan	M	79962PAA0030004	Gold	Off
Plan 26	79962PAA0030001	Health Savings Flex PPO Embedded \$4700 a Community Blue Plan	M	79962PAA0030001	Bronze	Off
Plan 27	79962PAA0040001	Leligh Valley Flex Blue PPO \$0000	M	79962PAA0040001	Gold	Off
Plan 28	79962PAA0040002	Leligh Valley Flex Blue PPO \$12000	M	79962PAA0040002	Gold	Off
Plan 29	79962PAA0060001	Leligh Valley Flex Blue PPO \$0005G	M	79962PAA0060001	Silver	Off
Plan 30	79962PAA0090005	Health Savings PPO Embedded \$3000	M	79962PAA0090005	Silver	Off
Plan 31	79962PAA0020005	Balance PPO \$2600	M	79962PAA0020005	Silver	Off
Plan 32	79962PAA0010015	Premier Balance PPO \$1000	M	79962PAA0010015	Silver	Off
Plan 33	79962PAA0020002	Health Savings Flex PPO Embedded \$3000 a Community Blue Plan	M	79962PAA0020002	Silver	Off
Plan 34	79962PAA0020006	Balance PPO \$2000	M	79962PAA0020006	Silver	Off
Plan 35	79962PAA0020007	Balance PPO \$5000	M	79962PAA0020007	Bronze	Off
Plan 36	79962PAA0010012	Premier Balance PPO \$1400 A	M	79962PAA0010012	Gold	Off
Plan 37	79962PAA0020004	Balance PPO \$2000 A	DM	79962PAA0020004	Gold	Off
Plan 38	79962PAA0010013	Premier Balance PPO \$2500 A	DM	79962PAA0010013	Gold	Off
Plan 39	79962PAA0020001	Balance PPO \$1000 A	DM	79962PAA0020001	Gold	Off
Plan 40	79962PAA0010003	Flex PPO \$2000 a Community Blue Plan	DM	79962PAA0010003	Gold	Off
Plan 41	79962PAA0010014	Premier Balance PPO \$3500 A	DM	79962PAA0010014	Gold	Off
Plan 42	79962PAA0013001	Alliance Flex Blue PPO \$500	DM	79962PAA0013001	Gold	Off
Plan 43	79962PAA0020003	Balance PPO \$1750 A	DM	79962PAA0020003	Gold	Off
Plan 44	79962PAA0013003	Alliance Flex Blue PPO \$3400	DM	79962PAA0013003	Gold	Off
Plan 45	79962PAA0013002	Alliance Flex Blue PPO \$1250	DM	79962PAA0013002	Gold	Off
Plan 46	79962PAA0017001	Choice Blue PPO \$0	N	79962PAA0017001	Gold	Off
Plan 47	79962PAA0017002	Choice Blue PPO \$500 A	N	79962PAA0017002	Gold	Off
Plan 48	79962PAA0017003	Choice Blue PPO \$1250	N	79962PAA0017003	Gold	Off
Plan 49	79962PAA0017004	Choice Blue PPO \$2500	N	79962PAA0017004	Gold	Off
Plan 50	79962PAA0017005	Choice Blue PPO \$2800	N	79962PAA0017005	Silver	Off
Plan 51	79962PAA0018001	Choice Blue PPO \$3000G Embedded	N	79962PAA0018001	Silver	Off
Plan 52	79962PAA0017006	Choice Blue PPO \$4200	N	79962PAA0017006	Silver	Off
Plan 53	79962PAA0018002	Choice Blue PPO \$6000G Embedded	N	79962PAA0018002	Bronze	Off

Quarter 1 2019, 21 year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 420.82	\$ 415.29	\$ -	\$ 406.11	\$ 413.12

[illegible]

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

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name
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Totals These cells auto-fill using the data entered in

Plan 1	79962PA0010001	Premier Balance PPO S0 Platinum A
Plan 2	79962PA0010002	Premier Balance PPO S250 Platinum A
Plan 3	79962PA0010003	Premier Balance PPO S0 Gold A
Plan 4	79962PA0010004	Premier Balance PPO S250 Gold A
Plan 5	79962PA0010005	Premier Balance PPO S1000 A
Plan 6	79962PA0010006	Premier Balance PPO S750 A
Plan 7	79962PA0010007	Premier Balance PPO S1000 A
Plan 8	79962PA0010008	Premier Balance PPO S1250 A
Plan 9	79962PA0010009	Premier Balance PPO S1500 A
Plan 10	79962PA0010011	Premier Balance PPO S2000 A
Plan 11	79962PA0010016	Premier Balance PPO S1400 A
Plan 12	79962PA0010017	Premier Balance PPO S2500 A
Plan 13	79962PA0010018	Premier Balance PPO S3500 A
Plan 14	79962PA0020016	Balance PPO S1000 A
Plan 15	79962PA0020017	Balance PPO S1750 A
Plan 16	79962PA0020018	Balance PPO S2000 A
Plan 17	79962PA0080001	Health Savings PPO S1500
Plan 18	79962PA0090001	Health Savings PPO Embedded S2700
Plan 19	79962PA0090003	Health Savings PPO Embedded S4000
Plan 20	79962PA0090004	Health Savings PPO Embedded S5500
Plan 21	79962PA0010007	High Deductible PPO Embedded S4750 Qualified A
Plan 22	79962PA0010008	High Deductible PPO Embedded S6300 Qualified A
Plan 23	79962PA0100001	Flex PPO S0 a Community Blue Plan
Plan 24	79962PA0100002	Flex PPO S500 a Community Blue Plan
Plan 25	79962PA0100004	Flex PPO S2000 a Community Blue Plan
Plan 26	79962PA0120001	Health Savings Flex PPO Embedded S4700 a Community Blue Plan
Plan 27	79962PA0140001	Lehigh Valley Flex Blue PPO S09G
Plan 28	79962PA0140002	Lehigh Valley Flex Blue PPO S1250G
Plan 29	79962PA0160001	Lehigh Valley Flex Blue PPO S0005Q6
Plan 30	79962PA0090005	Health Savings PPO Embedded S3000
Plan 31	79962PA0020005	Balance PPO S2600
Plan 32	79962PA0010015	Premier Balance PPO S5000
Plan 33	79962PA0120002	Health Savings Flex PPO Embedded S3000 a Community Blue Plan
Plan 34	79962PA0020006	Balance PPO S2000
Plan 35	79962PA0020007	Balance PPO S5000
Plan 36	79962PA0010012	Premier Balance PPO S1400 A
Plan 37	79962PA0020004	Balance PPO S2000 A
Plan 38	79962PA0010013	Premier Balance PPO S2500 A
Plan 39	79962PA0020001	Balance PPO S1000 A
Plan 40	79962PA0100003	Flex PPO S2000 a Community Blue Plan
Plan 41	79962PA0010014	Premier Balance PPO S1500 A
Plan 42	79962PA0130001	Alliance Flex Blue PPO S500
Plan 43	79962PA0020003	Balance PPO S1750 A
Plan 44	79962PA0130003	Alliance Flex Blue PPO S2500
Plan 45	79962PA0130002	Alliance Flex Blue PPO S1250
Plan 46	79962PA0170001	Choice Blue PPO S0
Plan 47	79962PA0170002	Choice Blue PPO S500
Plan 48	79962PA0170003	Choice Blue PPO S1250
Plan 49	79962PA0170004	Choice Blue PPO S2500
Plan 50	79962PA0170005	Choice Blue PPO S2800
Plan 51	79962PA0180001	Choice Blue PPO S3000Q Embedded
Plan 52	79962PA0170006	Choice Blue PPO S4250
Plan 53	79962PA0180002	Choice Blue PPO S6000Q Embedded

Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM										Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9		

\$ - \$ - \$ - \$ - \$ - \$ - \$ 411.49 \$ 406.02 \$ - \$ 396.80 \$ 403.82

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 487.05	\$ 487.05	\$ -	\$ 477.68	\$ 483.98
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 479.27	\$ 479.27	\$ -	\$ 470.05	\$ 475.95
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 436.59	\$ 436.59	\$ -	\$ 428.19	\$ 432.11
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 431.89	\$ 431.89	\$ -	\$ 423.58	\$ 428.16
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 428.72	\$ 428.72	\$ -	\$ 420.47	\$ 426.64
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 423.09	\$ 423.09	\$ -	\$ 414.95	\$ 420.81
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 418.17	\$ 418.17	\$ -	\$ 410.13	\$ 415.22
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 413.75	\$ 413.75	\$ -	\$ 405.80	\$ 409.87
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 409.68	\$ 409.68	\$ -	\$ 401.80	\$ 407.89
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 402.46	\$ 402.46	\$ -	\$ 394.72	\$ 399.19
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 404.82	\$ 404.82	\$ -	\$ 397.03	\$ 402.02
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 394.95	\$ 394.95	\$ -	\$ 387.36	\$ 392.06
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 384.94	\$ 384.94	\$ -	\$ 377.54	\$ 381.62
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 388.37	\$ 388.37	\$ -	\$ 380.90	\$ 387.26
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 390.97	\$ 390.97	\$ -	\$ 383.45	\$ 390.97
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 389.73	\$ 389.73	\$ -	\$ 382.23	\$ 385.31
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 410.73	\$ 410.73	\$ -	\$ 402.83	\$ 408.27
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 363.18	\$ 363.18	\$ -	\$ 355.20	\$ 358.64
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 353.69	\$ 353.69	\$ -	\$ 346.88	\$ 350.87
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 308.84	\$ 308.84	\$ -	\$ 302.90	\$ 307.29
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 309.57	\$ 309.57	\$ -	\$ 303.61	\$ 307.94
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 306.68	\$ 306.68	\$ -	\$ 300.79	\$ 305.93
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 482.19	\$ 482.19	\$ -	\$ 472.91	\$ 482.19
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 419.60	\$ 419.60	\$ -	\$ 411.53	\$ 419.60
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 396.83	\$ 396.83	\$ -	\$ 389.20	\$ 396.83
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 308.75	\$ 308.75	\$ -	\$ 302.81	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 394.15	\$ 394.15	\$ -	\$ 386.57	\$ 394.15
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 381.61	\$ 381.61	\$ -	\$ 374.28	\$ 381.61
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 325.72	\$ 325.72	\$ -	\$ 319.45	\$ 325.72
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 363.44	\$ 363.44	\$ -	\$ 356.45	\$ 361.01
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 342.29	\$ 342.29	\$ -	\$ 335.71	\$ 338.00
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 347.84	\$ 347.84	\$ -	\$ 341.16	\$ 343.06
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 360.42	\$ 360.42	\$ -	\$ 353.48	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 346.79	\$ 346.79	\$ -	\$ 340.12	\$ 343.45
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 314.58	\$ 314.58	\$ -	\$ 308.53	\$ 309.27
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 404.82	\$ 404.82	\$ -	\$ 397.03	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 389.73	\$ 389.73	\$ -	\$ 382.23	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 394.95	\$ 394.95	\$ -	\$ 387.36	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 388.37	\$ 388.37	\$ -	\$ 380.90	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 396.83	\$ 396.83	\$ -	\$ 389.20	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 384.94	\$ 384.94	\$ -	\$ 377.54	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 428.72	\$ 428.72	\$ -	\$ 420.47	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 390.97	\$ 390.97	\$ -	\$ 383.45	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 394.95	\$ 394.95	\$ -	\$ 387.36	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 413.75	\$ 413.75	\$ -	\$ 405.80	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 424.02	\$ 424.02	\$ -	\$ 415.86	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 421.15	\$ 421.15	\$ -	\$ 413.05	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 407.34	\$ 407.34	\$ -	\$ 399.50	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 389.12	\$ 389.12	\$ -	\$ 381.64	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 344.29	\$ 344.29	\$ -	\$ 337.67	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 347.84	\$ 347.84	\$ -	\$ 340.66	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 346.21	\$ 346.21	\$ -	\$ 339.55	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 310.48	\$ 310.48	\$ -	\$ 304.51	\$ -

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

0.0% 0.0% 0.0% 0.0% 0.0% -2.2% -2.2% 0.0% -2.3% -2.3%

						-3.0%	-3.0%		-3.0%	-3.0%
						-2.8%	-2.8%		-2.8%	-2.8%
						-2.6%	-2.6%		-2.6%	-2.6%
						-2.7%	-2.7%		-2.7%	-2.7%
						-1.8%	-1.8%		-1.8%	-1.8%
						-1.8%	-1.8%		-1.8%	-1.8%
						-1.8%	-1.8%		-1.8%	-1.8%
						-1.9%	-1.9%		-1.9%	-1.9%
						-2.1%	-2.1%		-2.1%	-2.1%
						-1.6%	-1.6%		-1.6%	-1.6%
						-1.8%	-1.8%		-1.8%	-1.8%
						-3.0%	-3.0%		-3.0%	-3.0%
						-3.1%	-3.1%		-3.1%	-3.1%
						-2.0%	-2.0%		-2.0%	-2.0%
						-2.3%	-2.3%		-2.3%	-2.3%
						-2.5%	-2.5%		-2.5%	-2.5%
						-2.7%	-2.7%		-2.7%	-2.7%
						-2.6%	-2.6%		-2.6%	-2.6%
						-2.6%	-2.6%		-2.6%	-2.6%
						-2.5%	-2.5%		-2.5%	-2.5%
						-3.0%	-3.0%		-3.0%	-3.0%
						-2.1%	-2.1%		-2.1%	-2.1%
						-2.7%	-2.7%		-2.7%	-2.7%
						-2.6%	-2.6%		-2.6%	-2.6%
						-2.2%	-2.2%		-2.2%	-2.2%
						-2.0%	-2.0%		-2.0%	-2.0%
						-3.1%	-3.1%		-3.1%	-3.1%
						-3.8%	-3.8%		-3.8%	-3.8%
						-3.0%	-3.0%		-3.0%	-3.0%
						-3.1%	-3.1%		-3.1%	-3.1%
						-2.5%	-2.5%		-2.5%	-2.5%
						-3.2%	-3.2%		-3.2%	-3.2%
						-2.4%	-2.4%		-2.4%	-2.4%

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

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name
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Totals These cells auto-fill using the data entered in

Plan 1	79962PA0010001	Premier Balance PPO S0 Platinum A
Plan 2	79962PA0010002	Premier Balance PPO S250 Platinum A
Plan 3	79962PA0010003	Premier Balance PPO S0 Gold A
Plan 4	79962PA0010004	Premier Balance PPO S250 Gold A
Plan 5	79962PA0010005	Premier Balance PPO S1000 A
Plan 6	79962PA0010006	Premier Balance PPO S750 A
Plan 7	79962PA0010007	Premier Balance PPO S1000 A
Plan 8	79962PA0010008	Premier Balance PPO S1250 A
Plan 9	79962PA0010009	Premier Balance PPO S1500 A
Plan 10	79962PA0010011	Premier Balance PPO S2000 A
Plan 11	79962PA0010016	Premier Balance PPO S1400 A
Plan 12	79962PA0010017	Premier Balance PPO S2500 A
Plan 13	79962PA0010018	Premier Balance PPO S3500 A
Plan 14	79962PA0020016	Balance PPO S1000 A
Plan 15	79962PA0020017	Balance PPO S1750 A
Plan 16	79962PA0020018	Balance PPO S2000 A
Plan 17	79962PA0080001	Health Savings PPO S1500
Plan 18	79962PA0050001	Health Savings PPO Embedded S2700
Plan 19	79962PA0090003	Health Savings PPO Embedded S4000
Plan 20	79962PA0090004	Health Savings PPO Embedded S5500
Plan 21	79962PA0010007	High Deductible PPO Embedded S4750 Qualified A
Plan 22	79962PA0010008	High Deductible PPO Embedded S6300 Qualified A
Plan 23	79962PA0100001	Flex PPO S0 a Community Blue Plan
Plan 24	79962PA0100002	Flex PPO S500 a Community Blue Plan
Plan 25	79962PA0100004	Flex PPO S2000 a Community Blue Plan
Plan 26	79962PA0120001	Health Savings Flex PPO Embedded S4700 a Community Blue Plan
Plan 27	79962PA0140001	Lehigh Valley Flex Blue PPO S00G
Plan 28	79962PA0140002	Lehigh Valley Flex Blue PPO S1250G
Plan 29	79962PA0160001	Lehigh Valley Flex Blue PPO S000SQE
Plan 30	79962PA0090005	Health Savings PPO Embedded S3000
Plan 31	79962PA0020005	Balance PPO S2600
Plan 32	79962PA0010015	Premier Balance PPO S2000
Plan 33	79962PA0120002	Health Savings Flex PPO Embedded S3000 a Community Blue Plan
Plan 34	79962PA0020006	Balance PPO S2000
Plan 35	79962PA0020007	Balance PPO S5000
Plan 36	79962PA0010012	Premier Balance PPO S1400 A
Plan 37	79962PA0020004	Balance PPO S2000 A
Plan 38	79962PA0010013	Premier Balance PPO S2500 A
Plan 39	79962PA0020001	Balance PPO S1000 A
Plan 40	79962PA0100003	Flex PPO S2000 a Community Blue Plan
Plan 41	79962PA0010014	Premier Balance PPO S1500 A
Plan 42	79962PA0130001	Alliance Flex Blue PPO S500
Plan 43	79962PA0020003	Balance PPO S1750 A
Plan 44	79962PA0130003	Alliance Flex Blue PPO S2500
Plan 45	79962PA0130002	Alliance Flex Blue PPO S1250
Plan 46	79962PA0170001	Choice Blue PPO S0
Plan 47	79962PA0170002	Choice Blue PPO S500
Plan 48	79962PA0170003	Choice Blue PPO S1250
Plan 49	79962PA0170004	Choice Blue PPO S2500
Plan 50	79962PA0170005	Choice Blue PPO S2800
Plan 51	79962PA0180001	Choice Blue PPO S3000Q Embedded
Plan 52	79962PA0170006	Choice Blue PPO S4250
Plan 53	79962PA0180002	Choice Blue PPO S6000Q Embedded

Quarter 2 2019, 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9	

\$ - \$ - \$ - \$ - \$ - \$ - \$ 423.84 \$ 418.20 \$ - \$ 408.70 \$ 415.93

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 501.66	\$ 501.66	\$ -	\$ 492.01	\$ 498.50
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 493.65	\$ 493.65	\$ -	\$ 484.15	\$ 490.23
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 449.69	\$ 449.69	\$ -	\$ 441.04	\$ 445.07
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 444.84	\$ 444.84	\$ -	\$ 436.29	\$ 441.00
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 441.58	\$ 441.58	\$ -	\$ 433.09	\$ 439.43
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 435.78	\$ 435.78	\$ -	\$ 427.40	\$ 433.44
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 430.71	\$ 430.71	\$ -	\$ 422.43	\$ 427.68
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 426.17	\$ 426.17	\$ -	\$ 417.97	\$ 422.17
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 421.97	\$ 421.97	\$ -	\$ 413.85	\$ 420.12
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 414.54	\$ 414.54	\$ -	\$ 406.56	\$ 411.16
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 416.96	\$ 416.96	\$ -	\$ 408.94	\$ 414.08
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 406.80	\$ 406.80	\$ -	\$ 398.98	\$ 403.82
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 396.49	\$ 396.49	\$ -	\$ 388.86	\$ 393.06
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 400.03	\$ 400.03	\$ -	\$ 392.32	\$ 398.88
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 402.70	\$ 402.70	\$ -	\$ 394.96	\$ 402.70
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 401.42	\$ 401.42	\$ -	\$ 393.70	\$ 396.87
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 423.05	\$ 423.05	\$ -	\$ 414.52	\$ 420.52
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 374.08	\$ 374.08	\$ -	\$ 366.88	\$ 369.40
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 364.29	\$ 364.29	\$ -	\$ 357.29	\$ 361.40
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 318.10	\$ 318.10	\$ -	\$ 311.98	\$ 316.51
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 318.85	\$ 318.85	\$ -	\$ 312.72	\$ 317.18
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 315.88	\$ 315.88	\$ -	\$ 309.81	\$ 315.10
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 496.65	\$ 496.65	\$ -	\$ 487.10	\$ 496.65
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 432.19	\$ 432.19	\$ -	\$ 423.87	\$ 432.19
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 408.74	\$ 408.74	\$ -	\$ 400.88	\$ 408.74
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 318.01	\$ 318.01	\$ -	\$ 311.89	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 405.97	\$ 405.97	\$ -	\$ 398.16	\$ 405.97
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 393.06	\$ 393.06	\$ -	\$ 385.50	\$ 393.06
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 335.49	\$ 335.49	\$ -	\$ 329.03	\$ 335.49
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 374.35	\$ 374.35	\$ -	\$ 367.15	\$ 371.84
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 352.56	\$ 352.56	\$ -	\$ 345.78	\$ 348.14
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 358.28	\$ 358.28	\$ -	\$ 351.39	\$ 353.35
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 371.23	\$ 371.23	\$ -	\$ 364.09	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 357.19	\$ 357.19	\$ -	\$ 350.32	\$ 353.75
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 324.02	\$ 324.02	\$ -	\$ 317.79	\$ 318.55
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 416.96	\$ 416.96	\$ -	\$ 408.94	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 401.42	\$ 401.42	\$ -	\$ 393.70	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 406.80	\$ 406.80	\$ -	\$ 398.98	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 400.03	\$ 400.03	\$ -	\$ 392.32	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 408.74	\$ 408.74	\$ -	\$ 400.88	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 396.49	\$ 396.49	\$ -	\$ 388.86	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 441.58	\$ 441.58	\$ -	\$ 433.09	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 402.70	\$ 402.70	\$ -	\$ 394.96	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 406.80	\$ 406.80	\$ -	\$ 398.98	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 426.17	\$ 426.17	\$ -	\$ 417.97	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 436.74	\$ 436.74	\$ -	\$ 428.34	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 433.79	\$ 433.79	\$ -	\$ 425.44	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 419.56	\$ 419.56	\$ -	\$ 411.49	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 400.79	\$ 400.79	\$ -	\$ 393.09	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 354.62	\$ 354.62	\$ -	\$ 347.80	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 357.76	\$ 357.76	\$ -	\$ 350.88	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 356.59	\$ 356.59	\$ -	\$ 349.74	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 319.79	\$ 319.79	\$ -	\$ 313.64	\$ -

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

Carrier Name: Highmark Benefits Group (HBG)
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name
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Totals These cells auto-fill using the data entered in

Plan 1	79962PA0010001	Premier Balance PPO S0 Platinum A
Plan 2	79962PA0010002	Premier Balance PPO S250 Platinum A
Plan 3	79962PA0010003	Premier Balance PPO S0 Gold A
Plan 4	79962PA0010004	Premier Balance PPO S250 Gold A
Plan 5	79962PA0010005	Premier Balance PPO S1000 A
Plan 6	79962PA0010006	Premier Balance PPO S750 A
Plan 7	79962PA0010007	Premier Balance PPO S1000 A
Plan 8	79962PA0010008	Premier Balance PPO S1250 A
Plan 9	79962PA0010009	Premier Balance PPO S1500 A
Plan 10	79962PA0010011	Premier Balance PPO S2000 A
Plan 11	79962PA0010016	Premier Balance PPO S1400 A
Plan 12	79962PA0010017	Premier Balance PPO S2500 A
Plan 13	79962PA0010018	Premier Balance PPO S3500 A
Plan 14	79962PA0020016	Balance PPO S1000 A
Plan 15	79962PA0020017	Balance PPO S1750 A
Plan 16	79962PA0020018	Balance PPO S2000 A
Plan 17	79962PA0080001	Health Savings PPO S1500
Plan 18	79962PA0050001	Health Savings PPO Embedded S2700
Plan 19	79962PA0090003	Health Savings PPO Embedded S4000
Plan 20	79962PA0090004	Health Savings PPO Embedded S5500
Plan 21	79962PA0010007	High Deductible PPO Embedded S4750 Qualified A
Plan 22	79962PA0010008	High Deductible PPO Embedded S6300 Qualified A
Plan 23	79962PA0100001	Flex PPO S0 a Community Blue Plan
Plan 24	79962PA0100002	Flex PPO S500 a Community Blue Plan
Plan 25	79962PA0100004	Flex PPO S2000 a Community Blue Plan
Plan 26	79962PA0120001	Health Savings Flex PPO Embedded S4700 a Community Blue Plan
Plan 27	79962PA0140001	Lehigh Valley Flex Blue PPO S09G
Plan 28	79962PA0140002	Lehigh Valley Flex Blue PPO S1250G
Plan 29	79962PA0160001	Lehigh Valley Flex Blue PPO S0005Q6
Plan 30	79962PA0090005	Health Savings PPO Embedded S3000
Plan 31	79962PA0020005	Balance PPO S2600
Plan 32	79962PA0010015	Premier Balance PPO S2000
Plan 33	79962PA0120002	Health Savings Flex PPO Embedded S3000 a Community Blue Plan
Plan 34	79962PA0020006	Balance PPO S2000
Plan 35	79962PA0020007	Balance PPO S5000
Plan 36	79962PA0010012	Premier Balance PPO S1400 A
Plan 37	79962PA0020004	Balance PPO S2000 A
Plan 38	79962PA0010013	Premier Balance PPO S2500 A
Plan 39	79962PA0020001	Balance PPO S1000 A
Plan 40	79962PA0100003	Flex PPO S2000 a Community Blue Plan
Plan 41	79962PA0010014	Premier Balance PPO S1500 A
Plan 42	79962PA0130001	Alliance Flex Blue PPO S500
Plan 43	79962PA0020003	Balance PPO S1750 A
Plan 44	79962PA0130003	Alliance Flex Blue PPO S2500
Plan 45	79962PA0130002	Alliance Flex Blue PPO S1250
Plan 46	79962PA0170001	Choice Blue PPO S0
Plan 47	79962PA0170002	Choice Blue PPO S500
Plan 48	79962PA0170003	Choice Blue PPO S1250
Plan 49	79962PA0170004	Choice Blue PPO S2500
Plan 50	79962PA0170005	Choice Blue PPO S2800
Plan 51	79962PA0180001	Choice Blue PPO S3000Q Embedded
Plan 52	79962PA0170006	Choice Blue PPO S4250
Plan 53	79962PA0180002	Choice Blue PPO S6000Q Embedded

Quarter 3 2019, 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9	

\$ - \$ - \$ - \$ - \$ - \$ - \$ 436.58 \$ 430.77 \$ - \$ 420.99 \$ 428.44

\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 516.74	\$ 516.74	\$ -	\$ 506.81	\$ 513.49
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 508.49	\$ 508.49	\$ -	\$ 498.71	\$ 504.97
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 463.21	\$ 463.21	\$ -	\$ 454.30	\$ 458.45
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 458.22	\$ 458.22	\$ -	\$ 449.41	\$ 454.26
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 454.86	\$ 454.86	\$ -	\$ 446.11	\$ 452.65
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 448.89	\$ 448.89	\$ -	\$ 440.25	\$ 446.47
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 443.67	\$ 443.67	\$ -	\$ 435.13	\$ 440.54
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 438.98	\$ 438.98	\$ -	\$ 430.54	\$ 434.86
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 434.66	\$ 434.66	\$ -	\$ 426.30	\$ 432.76
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 427.00	\$ 427.00	\$ -	\$ 418.79	\$ 423.53
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 429.50	\$ 429.50	\$ -	\$ 421.24	\$ 426.53
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 419.03	\$ 419.03	\$ -	\$ 410.98	\$ 415.96
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 408.41	\$ 408.41	\$ -	\$ 400.56	\$ 404.88
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 412.05	\$ 412.05	\$ -	\$ 404.12	\$ 410.87
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 414.81	\$ 414.81	\$ -	\$ 406.83	\$ 414.81
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 413.49	\$ 413.49	\$ -	\$ 405.53	\$ 408.80
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 435.77	\$ 435.77	\$ -	\$ 427.39	\$ 433.17
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 385.33	\$ 385.33	\$ -	\$ 377.02	\$ 380.51
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 375.25	\$ 375.25	\$ -	\$ 368.03	\$ 372.27
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 327.67	\$ 327.67	\$ -	\$ 321.37	\$ 326.03
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 328.44	\$ 328.44	\$ -	\$ 322.12	\$ 326.72
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 325.38	\$ 325.38	\$ -	\$ 319.12	\$ 324.58
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 511.58	\$ 511.58	\$ -	\$ 501.75	\$ 511.58
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 445.18	\$ 445.18	\$ -	\$ 436.62	\$ 445.18
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 421.03	\$ 421.03	\$ -	\$ 412.93	\$ 421.03
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 327.57	\$ 327.57	\$ -	\$ 321.27	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 418.18	\$ 418.18	\$ -	\$ 410.13	\$ 418.18
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 404.88	\$ 404.88	\$ -	\$ 397.09	\$ 404.88
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 345.57	\$ 345.57	\$ -	\$ 338.93	\$ 345.57
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 385.60	\$ 385.60	\$ -	\$ 378.19	\$ 380.02
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 363.16	\$ 363.16	\$ -	\$ 356.18	\$ 358.61
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 369.05	\$ 369.05	\$ -	\$ 361.96	\$ 363.98
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 382.39	\$ 382.39	\$ -	\$ 375.04	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 367.93	\$ 367.93	\$ -	\$ 360.85	\$ 364.30
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 333.76	\$ 333.76	\$ -	\$ 327.35	\$ 328.12
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 429.50	\$ 429.50	\$ -	\$ 421.24	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 413.49	\$ 413.49	\$ -	\$ 405.53	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 419.03	\$ 419.03	\$ -	\$ 410.98	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 412.05	\$ 412.05	\$ -	\$ 404.12	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 421.03	\$ 421.03	\$ -	\$ 412.93	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 408.41	\$ 408.41	\$ -	\$ 400.56	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 454.86	\$ 454.86	\$ -	\$ 446.11	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 414.81	\$ 414.81	\$ -	\$ 406.83	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 419.03	\$ 419.03	\$ -	\$ 410.98	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 438.98	\$ 438.98	\$ -	\$ 430.54	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 449.87	\$ 449.87	\$ -	\$ 441.22	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 446.83	\$ 446.83	\$ -	\$ 438.24	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 432.17	\$ 432.17	\$ -	\$ 423.86	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 412.85	\$ 412.85	\$ -	\$ 404.91	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 365.29	\$ 365.29	\$ -	\$ 358.26	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 368.52	\$ 368.52	\$ -	\$ 361.43	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 367.32	\$ 367.32	\$ -	\$ 360.25	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 329.41	\$ 329.41	\$ -	\$ 323.08	\$ -

Quarter 4 2019, 21-year-old Non-Tobacco Premium PMPM									Average (weighted by enrollment by rating area)
1	2	3	4	5	6	7	8	9	


\$ - \$ - \$ - \$ - \$ - \$ - \$ 449.74 \$ 443.76 \$ - \$ 433.69 \$ 441.36

\$	-	\$	\$	\$	\$	\$	532.32	\$	532.32	\$	-	\$	522.08	\$	528.97
\$	-	\$	\$	\$	\$	\$	523.82	\$	523.82	\$	-	\$	513.75	\$	520.19
\$	-	\$	\$	\$	\$	\$	477.17	\$	477.17	\$	-	\$	468.00	\$	472.27
\$	-	\$	\$	\$	\$	\$	472.04	\$	472.04	\$	-	\$	462.96	\$	467.96
\$	-	\$	\$	\$	\$	\$	468.57	\$	468.57	\$	-	\$	459.56	\$	466.29
\$	-	\$	\$	\$	\$	\$	462.42	\$	462.42	\$	-	\$	453.52	\$	459.93
\$	-	\$	\$	\$	\$	\$	457.04	\$	457.04	\$	-	\$	448.25	\$	453.82
\$	-	\$	\$	\$	\$	\$	452.22	\$	452.22	\$	-	\$	443.52	\$	447.97
\$	-	\$	\$	\$	\$	\$	447.76	\$	447.76	\$	-	\$	439.15	\$	443.80
\$	-	\$	\$	\$	\$	\$	439.87	\$	439.87	\$	-	\$	431.41	\$	436.30
\$	-	\$	\$	\$	\$	\$	442.44	\$	442.44	\$	-	\$	433.94	\$	439.39
\$	-	\$	\$	\$	\$	\$	431.67	\$	431.67	\$	-	\$	423.36	\$	428.50
\$	-	\$	\$	\$	\$	\$	420.72	\$	420.72	\$	-	\$	412.63	\$	417.09
\$	-	\$	\$	\$	\$	\$	424.47	\$	424.47	\$	-	\$	416.30	\$	423.26
\$	-	\$	\$	\$	\$	\$	427.31	\$	427.31	\$	-	\$	419.10	\$	427.31
\$	-	\$	\$	\$	\$	\$	425.95	\$	425.95	\$	-	\$	417.76	\$	421.12
\$	-	\$	\$	\$	\$	\$	448.91	\$	448.91	\$	-	\$	440.28	\$	446.22
\$	-	\$	\$	\$	\$	\$	396.94	\$	396.94	\$	-	\$	389.31	\$	391.98
\$	-	\$	\$	\$	\$	\$	386.56	\$	386.56	\$	-	\$	379.13	\$	383.49
\$	-	\$	\$	\$	\$	\$	337.55	\$	337.55	\$	-	\$	331.05	\$	335.86
\$	-	\$	\$	\$	\$	\$	338.34	\$	338.34	\$	-	\$	331.83	\$	336.57
\$	-	\$	\$	\$	\$	\$	335.19	\$	335.19	\$	-	\$	328.74	\$	334.37
\$	-	\$	\$	\$	\$	\$	527.01	\$	527.01	\$	-	\$	516.87	\$	527.01
\$	-	\$	\$	\$	\$	\$	458.60	\$	458.60	\$	-	\$	449.78	\$	458.60
\$	-	\$	\$	\$	\$	\$	433.72	\$	433.72	\$	-	\$	425.38	\$	433.72
\$	-	\$	\$	\$	\$	\$	337.45	\$	337.45	\$	-	\$	330.96	\$	-
\$	-	\$	\$	\$	\$	\$	430.78	\$	430.78	\$	-	\$	422.50	\$	430.78
\$	-	\$	\$	\$	\$	\$	417.09	\$	417.09	\$	-	\$	409.07	\$	417.09
\$	-	\$	\$	\$	\$	\$	355.99	\$	355.99	\$	-	\$	349.15	\$	355.99
\$	-	\$	\$	\$	\$	\$	397.23	\$	397.23	\$	-	\$	389.59	\$	394.57
\$	-	\$	\$	\$	\$	\$	374.11	\$	374.11	\$	-	\$	366.91	\$	369.42
\$	-	\$	\$	\$	\$	\$	380.18	\$	380.18	\$	-	\$	372.87	\$	374.95
\$	-	\$	\$	\$	\$	\$	393.92	\$	393.92	\$	-	\$	386.34	\$	-
\$	-	\$	\$	\$	\$	\$	379.02	\$	379.02	\$	-	\$	371.73	\$	375.38
\$	-	\$	\$	\$	\$	\$	343.83	\$	343.83	\$	-	\$	337.21	\$	338.02
\$	-	\$	\$	\$	\$	\$	442.44	\$	442.44	\$	-	\$	433.94	\$	-
\$	-	\$	\$	\$	\$	\$	425.95	\$	425.95	\$	-	\$	417.76	\$	-
\$	-	\$	\$	\$	\$	\$	431.67	\$	431.67	\$	-	\$	423.36	\$	-
\$	-	\$	\$	\$	\$	\$	424.47	\$	424.47	\$	-	\$	416.30	\$	-
\$	-	\$	\$	\$	\$	\$	433.72	\$	433.72	\$	-	\$	425.38	\$	-
\$	-	\$	\$	\$	\$	\$	420.72	\$	420.72	\$	-	\$	412.63	\$	-
\$	-	\$	\$	\$	\$	\$	468.57	\$	468.57	\$	-	\$	459.56	\$	-
\$	-	\$	\$	\$	\$	\$	427.31	\$	427.31	\$	-	\$	419.10	\$	-
\$	-	\$	\$	\$	\$	\$	431.67	\$	431.67	\$	-	\$	423.36	\$	-
\$	-	\$	\$	\$	\$	\$	452.22	\$	452.22	\$	-	\$	443.52	\$	-
\$	-	\$	\$	\$	\$	\$	463.43	\$	463.43	\$	-	\$	454.52	\$	-
\$	-	\$	\$	\$	\$	\$	460.30	\$	460.30	\$	-	\$	451.45	\$	-
\$	-	\$	\$	\$	\$	\$	445.20	\$	445.20	\$	-	\$	436.87	\$	-
\$	-	\$	\$	\$	\$	\$	425.29	\$	425.29	\$	-	\$	417.11	\$	-
\$	-	\$	\$	\$	\$	\$	376.30	\$	376.30	\$	-	\$	369.06	\$	-
\$	-	\$	\$	\$	\$	\$	379.62	\$	379.62	\$	-	\$	372.82	\$	-
\$	-	\$	\$	\$	\$	\$	378.28	\$	378.28	\$	-	\$	371.78	\$	-
\$	-	\$	\$	\$	\$	\$	339.34	\$	339.34	\$	-	\$	332.82	\$	-

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Highmark Benefits Group (HBG)
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

Table 12. 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			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Snyder, Union, Schuylkill	1.040	1.040
Rating Area 7	Adams, Berks, Lancaster, York	1.040	1.040
Rating Area 8			
Rating Area 9	Cumberland, Dauphin, Franklin, Fulton, Juniata, Lebanon, Perry	1.020	1.020

Table 14. Network Factors

[illegible]

Company Name:	Highmark Benefits Group (HBG)
Market:	Small Group
Product:	PPO
Effective Date of Rates:	January 1, 2019

Ending date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010002	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$250 Platinum A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$250	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		\$20		\$20	
OOP Maximum =>	\$4,000		\$4,000		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$372.59	\$372.59	\$365.43	\$365.43	\$366.64	\$366.64
15	\$405.71	\$405.71	\$397.91	\$397.91	\$399.23	\$399.23
16	\$418.38	\$418.38	\$410.33	\$410.33	\$411.69	\$411.69
17	\$431.04	\$431.04	\$422.75	\$422.75	\$424.15	\$424.15
18	\$444.68	\$444.68	\$436.12	\$436.12	\$437.57	\$437.57
19	\$458.31	\$458.31	\$449.50	\$449.50	\$450.99	\$450.99
20	\$472.44	\$472.44	\$463.35	\$463.35	\$464.89	\$464.89
21	\$487.05	\$487.05	\$477.68	\$477.68	\$479.27	\$479.27
22	\$487.05	\$487.05	\$477.68	\$477.68	\$479.27	\$479.27
23	\$487.05	\$487.05	\$477.68	\$477.68	\$479.27	\$479.27
24	\$487.05	\$487.05	\$477.68	\$477.68	\$479.27	\$479.27
25	\$489.00	\$489.00	\$479.59	\$479.59	\$481.19	\$481.19
26	\$498.74	\$498.74	\$489.14	\$489.14	\$490.77	\$490.77
27	\$510.43	\$510.43	\$500.61	\$500.61	\$502.27	\$502.27
28	\$529.42	\$529.42	\$519.24	\$519.24	\$520.97	\$520.97
29	\$545.01	\$545.01	\$534.52	\$534.52	\$536.30	\$536.30
30	\$552.80	\$552.80	\$542.17	\$542.17	\$543.97	\$543.97
31	\$564.49	\$564.49	\$553.63	\$553.63	\$555.47	\$555.47
32	\$576.18	\$576.18	\$565.10	\$565.10	\$566.98	\$566.98
33	\$583.49	\$583.49	\$572.26	\$572.26	\$574.17	\$574.17
34	\$591.28	\$591.28	\$579.90	\$579.90	\$581.83	\$581.83
35	\$595.18	\$595.18	\$583.72	\$583.72	\$585.67	\$585.67
36	\$599.07	\$599.07	\$587.55	\$587.55	\$589.50	\$589.50
37	\$602.97	\$602.97	\$591.37	\$591.37	\$593.34	\$593.34
38	\$606.86	\$606.86	\$595.19	\$595.19	\$597.17	\$597.17
39	\$614.66	\$614.66	\$602.83	\$602.83	\$604.84	\$604.84
40	\$622.45	\$622.45	\$610.48	\$610.48	\$612.51	\$612.51
41	\$634.14	\$634.14	\$621.94	\$621.94	\$624.01	\$624.01
42	\$645.34	\$645.34	\$632.93	\$632.93	\$635.03	\$635.03
43	\$660.93	\$660.93	\$648.21	\$648.21	\$650.37	\$650.37
44	\$680.41	\$680.41	\$667.32	\$667.32	\$669.54	\$669.54
45	\$703.30	\$703.30	\$689.77	\$689.77	\$692.07	\$692.07
46	\$730.58	\$730.58	\$716.52	\$716.52	\$718.91	\$718.91
47	\$761.26	\$761.26	\$746.61	\$746.61	\$749.10	\$749.10
48	\$796.33	\$796.33	\$781.01	\$781.01	\$783.61	\$783.61
49	\$830.91	\$830.91	\$814.92	\$814.92	\$817.63	\$817.63
50	\$869.87	\$869.87	\$853.14	\$853.14	\$855.98	\$855.98
51	\$908.35	\$908.35	\$890.87	\$890.87	\$893.84	\$893.84
52	\$950.72	\$950.72	\$932.43	\$932.43	\$935.54	\$935.54
53	\$993.58	\$993.58	\$974.47	\$974.47	\$977.71	\$977.71
54	\$1,039.85	\$1,039.85	\$1,019.85	\$1,019.85	\$1,023.24	\$1,023.24
55	\$1,086.12	\$1,086.12	\$1,065.23	\$1,065.23	\$1,068.77	\$1,068.77
56	\$1,136.29	\$1,136.29	\$1,114.43	\$1,114.43	\$1,118.14	\$1,118.14
57	\$1,186.94	\$1,186.94	\$1,164.11	\$1,164.11	\$1,167.98	\$1,167.98
58	\$1,241.00	\$1,241.00	\$1,217.13	\$1,217.13	\$1,221.18	\$1,221.18
59	\$1,267.79	\$1,267.79	\$1,243.40	\$1,243.40	\$1,247.54	\$1,247.54
60	\$1,321.85	\$1,321.85	\$1,296.42	\$1,296.42	\$1,300.74	\$1,300.74
61	\$1,368.61	\$1,368.61	\$1,342.28	\$1,342.28	\$1,346.75	\$1,346.75
62	\$1,399.29	\$1,399.29	\$1,372.37	\$1,372.37	\$1,376.94	\$1,376.94
63	\$1,437.77	\$1,437.77	\$1,410.11	\$1,410.11	\$1,414.81	\$1,414.81
64+	\$1,461.15	\$1,461.15	\$1,433.04	\$1,433.04	\$1,437.81	\$1,437.81

Company Name:
 Market:
 Product:
 Effective Date of Rates: **March 31, 2019**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010002		79962PA0010003		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO \$250 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$250		\$0		\$0	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		\$35		\$35	
OOP Maximum =>	\$4,000		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$359.59	\$359.59	\$333.99	\$333.99	\$327.57	\$327.57
15	\$391.55	\$391.55	\$363.68	\$363.68	\$356.68	\$356.68
16	\$403.77	\$403.77	\$375.03	\$375.03	\$367.82	\$367.82
17	\$415.99	\$415.99	\$386.38	\$386.38	\$378.95	\$378.95
18	\$429.16	\$429.16	\$398.61	\$398.61	\$390.94	\$390.94
19	\$442.32	\$442.32	\$410.83	\$410.83	\$402.93	\$402.93
20	\$455.95	\$455.95	\$423.49	\$423.49	\$415.34	\$415.34
21	\$470.05	\$470.05	\$436.59	\$436.59	\$428.19	\$428.19
22	\$470.05	\$470.05	\$436.59	\$436.59	\$428.19	\$428.19
23	\$470.05	\$470.05	\$436.59	\$436.59	\$428.19	\$428.19
24	\$470.05	\$470.05	\$436.59	\$436.59	\$428.19	\$428.19
25	\$471.93	\$471.93	\$438.34	\$438.34	\$429.90	\$429.90
26	\$481.33	\$481.33	\$447.07	\$447.07	\$438.47	\$438.47
27	\$492.61	\$492.61	\$457.55	\$457.55	\$448.74	\$448.74
28	\$510.94	\$510.94	\$474.57	\$474.57	\$465.44	\$465.44
29	\$525.99	\$525.99	\$488.54	\$488.54	\$479.14	\$479.14
30	\$533.51	\$533.51	\$495.53	\$495.53	\$486.00	\$486.00
31	\$544.79	\$544.79	\$506.01	\$506.01	\$496.27	\$496.27
32	\$556.07	\$556.07	\$516.49	\$516.49	\$506.55	\$506.55
33	\$563.12	\$563.12	\$523.03	\$523.03	\$512.97	\$512.97
34	\$570.64	\$570.64	\$530.02	\$530.02	\$519.82	\$519.82
35	\$574.40	\$574.40	\$533.51	\$533.51	\$523.25	\$523.25
36	\$578.16	\$578.16	\$537.01	\$537.01	\$526.67	\$526.67
37	\$581.92	\$581.92	\$540.50	\$540.50	\$530.10	\$530.10
38	\$585.68	\$585.68	\$543.99	\$543.99	\$533.52	\$533.52
39	\$593.20	\$593.20	\$550.98	\$550.98	\$540.38	\$540.38
40	\$600.72	\$600.72	\$557.96	\$557.96	\$547.23	\$547.23
41	\$612.01	\$612.01	\$568.44	\$568.44	\$557.50	\$557.50
42	\$622.82	\$622.82	\$578.48	\$578.48	\$567.35	\$567.35
43	\$637.86	\$637.86	\$592.45	\$592.45	\$581.05	\$581.05
44	\$656.66	\$656.66	\$609.92	\$609.92	\$598.18	\$598.18
45	\$678.75	\$678.75	\$630.44	\$630.44	\$618.31	\$618.31
46	\$705.08	\$705.08	\$654.89	\$654.89	\$642.29	\$642.29
47	\$734.69	\$734.69	\$682.39	\$682.39	\$669.26	\$669.26
48	\$768.53	\$768.53	\$713.82	\$713.82	\$700.09	\$700.09
49	\$801.91	\$801.91	\$744.82	\$744.82	\$730.49	\$730.49
50	\$839.51	\$839.51	\$779.75	\$779.75	\$764.75	\$764.75
51	\$876.64	\$876.64	\$814.24	\$814.24	\$798.57	\$798.57
52	\$917.54	\$917.54	\$852.22	\$852.22	\$835.83	\$835.83
53	\$958.90	\$958.90	\$890.64	\$890.64	\$873.51	\$873.51
54	\$1,003.56	\$1,003.56	\$932.12	\$932.12	\$914.19	\$914.19
55	\$1,048.21	\$1,048.21	\$973.60	\$973.60	\$954.86	\$954.86
56	\$1,096.63	\$1,096.63	\$1,018.56	\$1,018.56	\$998.97	\$998.97
57	\$1,145.51	\$1,145.51	\$1,063.97	\$1,063.97	\$1,043.50	\$1,043.50
58	\$1,197.69	\$1,197.69	\$1,112.43	\$1,112.43	\$1,091.03	\$1,091.03
59	\$1,223.54	\$1,223.54	\$1,136.44	\$1,136.44	\$1,114.58	\$1,114.58
60	\$1,275.72	\$1,275.72	\$1,184.91	\$1,184.91	\$1,162.11	\$1,162.11
61	\$1,320.84	\$1,320.84	\$1,226.82	\$1,226.82	\$1,203.21	\$1,203.21
62	\$1,350.45	\$1,350.45	\$1,254.32	\$1,254.32	\$1,230.19	\$1,230.19
63	\$1,387.59	\$1,387.59	\$1,288.81	\$1,288.81	\$1,264.02	\$1,264.02
64+	\$1,410.15	\$1,410.15	\$1,309.77	\$1,309.77	\$1,284.57	\$1,284.57

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010004		79962PA0010004		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$250 Gold A		Premier Balance PPO \$250 Gold A		Premier Balance PPO \$500 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$250		\$250		\$500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$35		\$35		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$330.40	\$330.40	\$324.04	\$324.04	\$327.97	\$327.97
15	\$359.76	\$359.76	\$352.84	\$352.84	\$357.12	\$357.12
16	\$370.99	\$370.99	\$363.86	\$363.86	\$368.27	\$368.27
17	\$382.22	\$382.22	\$374.87	\$374.87	\$379.42	\$379.42
18	\$394.32	\$394.32	\$386.73	\$386.73	\$391.42	\$391.42
19	\$406.41	\$406.41	\$398.59	\$398.59	\$403.43	\$403.43
20	\$418.93	\$418.93	\$410.87	\$410.87	\$415.86	\$415.86
21	\$431.89	\$431.89	\$423.58	\$423.58	\$428.72	\$428.72
22	\$431.89	\$431.89	\$423.58	\$423.58	\$428.72	\$428.72
23	\$431.89	\$431.89	\$423.58	\$423.58	\$428.72	\$428.72
24	\$431.89	\$431.89	\$423.58	\$423.58	\$428.72	\$428.72
25	\$433.62	\$433.62	\$425.27	\$425.27	\$430.43	\$430.43
26	\$442.26	\$442.26	\$433.75	\$433.75	\$439.01	\$439.01
27	\$452.62	\$452.62	\$443.91	\$443.91	\$449.30	\$449.30
28	\$469.46	\$469.46	\$460.43	\$460.43	\$466.02	\$466.02
29	\$483.28	\$483.28	\$473.99	\$473.99	\$479.74	\$479.74
30	\$490.20	\$490.20	\$480.76	\$480.76	\$486.60	\$486.60
31	\$500.56	\$500.56	\$490.93	\$490.93	\$496.89	\$496.89
32	\$510.93	\$510.93	\$501.10	\$501.10	\$507.18	\$507.18
33	\$517.40	\$517.40	\$507.45	\$507.45	\$513.61	\$513.61
34	\$524.31	\$524.31	\$514.23	\$514.23	\$520.47	\$520.47
35	\$527.77	\$527.77	\$517.61	\$517.61	\$523.90	\$523.90
36	\$531.22	\$531.22	\$521.00	\$521.00	\$527.33	\$527.33
37	\$534.68	\$534.68	\$524.39	\$524.39	\$530.76	\$530.76
38	\$538.13	\$538.13	\$527.78	\$527.78	\$534.19	\$534.19
39	\$545.05	\$545.05	\$534.56	\$534.56	\$541.04	\$541.04
40	\$551.96	\$551.96	\$541.34	\$541.34	\$547.90	\$547.90
41	\$562.32	\$562.32	\$551.50	\$551.50	\$558.19	\$558.19
42	\$572.25	\$572.25	\$561.24	\$561.24	\$568.05	\$568.05
43	\$586.07	\$586.07	\$574.80	\$574.80	\$581.77	\$581.77
44	\$603.35	\$603.35	\$591.74	\$591.74	\$598.92	\$598.92
45	\$623.65	\$623.65	\$611.65	\$611.65	\$619.07	\$619.07
46	\$647.84	\$647.84	\$635.37	\$635.37	\$643.08	\$643.08
47	\$675.04	\$675.04	\$662.06	\$662.06	\$670.09	\$670.09
48	\$706.14	\$706.14	\$692.55	\$692.55	\$700.96	\$700.96
49	\$736.80	\$736.80	\$722.63	\$722.63	\$731.40	\$731.40
50	\$771.36	\$771.36	\$756.51	\$756.51	\$765.69	\$765.69
51	\$805.47	\$805.47	\$789.98	\$789.98	\$799.56	\$799.56
52	\$843.05	\$843.05	\$826.83	\$826.83	\$836.86	\$836.86
53	\$881.06	\$881.06	\$864.10	\$864.10	\$874.59	\$874.59
54	\$922.09	\$922.09	\$904.34	\$904.34	\$915.32	\$915.32
55	\$963.11	\$963.11	\$944.58	\$944.58	\$956.05	\$956.05
56	\$1,007.60	\$1,007.60	\$988.21	\$988.21	\$1,000.20	\$1,000.20
57	\$1,052.52	\$1,052.52	\$1,032.26	\$1,032.26	\$1,044.79	\$1,044.79
58	\$1,100.46	\$1,100.46	\$1,079.28	\$1,079.28	\$1,092.38	\$1,092.38
59	\$1,124.21	\$1,124.21	\$1,102.58	\$1,102.58	\$1,115.96	\$1,115.96
60	\$1,172.15	\$1,172.15	\$1,149.60	\$1,149.60	\$1,163.55	\$1,163.55
61	\$1,213.61	\$1,213.61	\$1,190.26	\$1,190.26	\$1,204.70	\$1,204.70
62	\$1,240.82	\$1,240.82	\$1,216.95	\$1,216.95	\$1,231.71	\$1,231.71
63	\$1,274.94	\$1,274.94	\$1,250.41	\$1,250.41	\$1,265.58	\$1,265.58
64+	\$1,295.67	\$1,295.67	\$1,270.74	\$1,270.74	\$1,286.16	\$1,286.16

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010005		79962PA0010006		79962PA0010006	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$750 A		Premier Balance PPO \$750 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$500		\$750		\$750	
Coinsurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$321.66	\$321.66	\$323.66	\$323.66	\$317.44	\$317.44
15	\$350.25	\$350.25	\$352.43	\$352.43	\$345.65	\$345.65
16	\$361.18	\$361.18	\$363.43	\$363.43	\$356.44	\$356.44
17	\$372.12	\$372.12	\$374.43	\$374.43	\$367.23	\$367.23
18	\$383.89	\$383.89	\$386.28	\$386.28	\$378.85	\$378.85
19	\$395.66	\$395.66	\$398.13	\$398.13	\$390.47	\$390.47
20	\$407.86	\$407.86	\$410.40	\$410.40	\$402.50	\$402.50
21	\$420.47	\$420.47	\$423.09	\$423.09	\$414.95	\$414.95
22	\$420.47	\$420.47	\$423.09	\$423.09	\$414.95	\$414.95
23	\$420.47	\$420.47	\$423.09	\$423.09	\$414.95	\$414.95
24	\$420.47	\$420.47	\$423.09	\$423.09	\$414.95	\$414.95
25	\$422.15	\$422.15	\$424.78	\$424.78	\$416.61	\$416.61
26	\$430.56	\$430.56	\$433.24	\$433.24	\$424.91	\$424.91
27	\$440.65	\$440.65	\$443.40	\$443.40	\$434.87	\$434.87
28	\$457.05	\$457.05	\$459.90	\$459.90	\$451.05	\$451.05
29	\$470.51	\$470.51	\$473.44	\$473.44	\$464.33	\$464.33
30	\$477.23	\$477.23	\$480.21	\$480.21	\$470.97	\$470.97
31	\$487.32	\$487.32	\$490.36	\$490.36	\$480.93	\$480.93
32	\$497.42	\$497.42	\$500.52	\$500.52	\$490.89	\$490.89
33	\$503.72	\$503.72	\$506.86	\$506.86	\$497.11	\$497.11
34	\$510.45	\$510.45	\$513.63	\$513.63	\$503.75	\$503.75
35	\$513.81	\$513.81	\$517.02	\$517.02	\$507.07	\$507.07
36	\$517.18	\$517.18	\$520.40	\$520.40	\$510.39	\$510.39
37	\$520.54	\$520.54	\$523.79	\$523.79	\$513.71	\$513.71
38	\$523.91	\$523.91	\$527.17	\$527.17	\$517.03	\$517.03
39	\$530.63	\$530.63	\$533.94	\$533.94	\$523.67	\$523.67
40	\$537.36	\$537.36	\$540.71	\$540.71	\$530.31	\$530.31
41	\$547.45	\$547.45	\$550.86	\$550.86	\$540.26	\$540.26
42	\$557.12	\$557.12	\$560.59	\$560.59	\$549.81	\$549.81
43	\$570.58	\$570.58	\$574.13	\$574.13	\$563.09	\$563.09
44	\$587.40	\$587.40	\$591.06	\$591.06	\$579.69	\$579.69
45	\$607.16	\$607.16	\$610.94	\$610.94	\$599.19	\$599.19
46	\$630.71	\$630.71	\$634.64	\$634.64	\$622.43	\$622.43
47	\$657.19	\$657.19	\$661.29	\$661.29	\$648.57	\$648.57
48	\$687.47	\$687.47	\$691.75	\$691.75	\$678.44	\$678.44
49	\$717.32	\$717.32	\$721.79	\$721.79	\$707.90	\$707.90
50	\$750.96	\$750.96	\$755.64	\$755.64	\$741.10	\$741.10
51	\$784.18	\$784.18	\$789.06	\$789.06	\$773.88	\$773.88
52	\$820.76	\$820.76	\$825.87	\$825.87	\$809.98	\$809.98
53	\$857.76	\$857.76	\$863.10	\$863.10	\$846.50	\$846.50
54	\$897.70	\$897.70	\$903.30	\$903.30	\$885.92	\$885.92
55	\$937.65	\$937.65	\$943.49	\$943.49	\$925.34	\$925.34
56	\$980.96	\$980.96	\$987.07	\$987.07	\$968.08	\$968.08
57	\$1,024.69	\$1,024.69	\$1,031.07	\$1,031.07	\$1,011.23	\$1,011.23
58	\$1,071.36	\$1,071.36	\$1,078.03	\$1,078.03	\$1,057.29	\$1,057.29
59	\$1,094.48	\$1,094.48	\$1,101.30	\$1,101.30	\$1,080.11	\$1,080.11
60	\$1,141.16	\$1,141.16	\$1,148.27	\$1,148.27	\$1,126.17	\$1,126.17
61	\$1,181.52	\$1,181.52	\$1,188.88	\$1,188.88	\$1,166.01	\$1,166.01
62	\$1,208.01	\$1,208.01	\$1,215.54	\$1,215.54	\$1,192.15	\$1,192.15
63	\$1,241.23	\$1,241.23	\$1,248.96	\$1,248.96	\$1,224.93	\$1,224.93
64+	\$1,261.41	\$1,261.41	\$1,269.27	\$1,269.27	\$1,244.85	\$1,244.85

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010007		79962PA0010007		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1250 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$1,250	
Coinsurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$319.90	\$319.90	\$313.75	\$313.75	\$316.52	\$316.52
15	\$348.34	\$348.34	\$341.64	\$341.64	\$344.65	\$344.65
16	\$359.21	\$359.21	\$352.30	\$352.30	\$355.41	\$355.41
17	\$370.08	\$370.08	\$362.97	\$362.97	\$366.17	\$366.17
18	\$381.79	\$381.79	\$374.45	\$374.45	\$377.75	\$377.75
19	\$393.50	\$393.50	\$385.93	\$385.93	\$389.34	\$389.34
20	\$405.62	\$405.62	\$397.83	\$397.83	\$401.34	\$401.34
21	\$418.17	\$418.17	\$410.13	\$410.13	\$413.75	\$413.75
22	\$418.17	\$418.17	\$410.13	\$410.13	\$413.75	\$413.75
23	\$418.17	\$418.17	\$410.13	\$410.13	\$413.75	\$413.75
24	\$418.17	\$418.17	\$410.13	\$410.13	\$413.75	\$413.75
25	\$419.84	\$419.84	\$411.77	\$411.77	\$415.41	\$415.41
26	\$428.21	\$428.21	\$419.97	\$419.97	\$423.68	\$423.68
27	\$438.24	\$438.24	\$429.82	\$429.82	\$433.61	\$433.61
28	\$454.55	\$454.55	\$445.81	\$445.81	\$449.75	\$449.75
29	\$467.93	\$467.93	\$458.94	\$458.94	\$462.99	\$462.99
30	\$474.62	\$474.62	\$465.50	\$465.50	\$469.61	\$469.61
31	\$484.66	\$484.66	\$475.34	\$475.34	\$479.54	\$479.54
32	\$494.70	\$494.70	\$485.18	\$485.18	\$489.47	\$489.47
33	\$500.97	\$500.97	\$491.34	\$491.34	\$495.67	\$495.67
34	\$507.66	\$507.66	\$497.90	\$497.90	\$502.29	\$502.29
35	\$511.00	\$511.00	\$501.18	\$501.18	\$505.60	\$505.60
36	\$514.35	\$514.35	\$504.46	\$504.46	\$508.91	\$508.91
37	\$517.69	\$517.69	\$507.74	\$507.74	\$512.22	\$512.22
38	\$521.04	\$521.04	\$511.02	\$511.02	\$515.53	\$515.53
39	\$527.73	\$527.73	\$517.58	\$517.58	\$522.15	\$522.15
40	\$534.42	\$534.42	\$524.15	\$524.15	\$528.77	\$528.77
41	\$544.46	\$544.46	\$533.99	\$533.99	\$538.70	\$538.70
42	\$554.08	\$554.08	\$543.42	\$543.42	\$548.22	\$548.22
43	\$567.46	\$567.46	\$556.55	\$556.55	\$561.46	\$561.46
44	\$584.18	\$584.18	\$572.95	\$572.95	\$578.01	\$578.01
45	\$603.84	\$603.84	\$592.23	\$592.23	\$597.46	\$597.46
46	\$627.26	\$627.26	\$615.20	\$615.20	\$620.63	\$620.63
47	\$653.60	\$653.60	\$641.03	\$641.03	\$646.69	\$646.69
48	\$683.71	\$683.71	\$670.56	\$670.56	\$676.48	\$676.48
49	\$713.40	\$713.40	\$699.68	\$699.68	\$705.86	\$705.86
50	\$746.85	\$746.85	\$732.49	\$732.49	\$738.96	\$738.96
51	\$779.89	\$779.89	\$764.89	\$764.89	\$771.64	\$771.64
52	\$816.27	\$816.27	\$800.57	\$800.57	\$807.64	\$807.64
53	\$853.07	\$853.07	\$836.67	\$836.67	\$844.05	\$844.05
54	\$892.79	\$892.79	\$875.63	\$875.63	\$883.36	\$883.36
55	\$932.52	\$932.52	\$914.59	\$914.59	\$922.66	\$922.66
56	\$975.59	\$975.59	\$956.83	\$956.83	\$965.28	\$965.28
57	\$1,019.08	\$1,019.08	\$999.49	\$999.49	\$1,008.31	\$1,008.31
58	\$1,065.50	\$1,065.50	\$1,045.01	\$1,045.01	\$1,054.24	\$1,054.24
59	\$1,088.50	\$1,088.50	\$1,067.57	\$1,067.57	\$1,076.99	\$1,076.99
60	\$1,134.91	\$1,134.91	\$1,113.09	\$1,113.09	\$1,122.92	\$1,122.92
61	\$1,175.06	\$1,175.06	\$1,152.47	\$1,152.47	\$1,162.64	\$1,162.64
62	\$1,201.40	\$1,201.40	\$1,178.30	\$1,178.30	\$1,188.70	\$1,188.70
63	\$1,234.44	\$1,234.44	\$1,210.70	\$1,210.70	\$1,221.39	\$1,221.39
64+	\$1,254.51	\$1,254.51	\$1,230.39	\$1,230.39	\$1,241.25	\$1,241.25

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010008		79962PA0010009		79962PA0010009	
Plan Marketing Name =>	Premier Balance PPO \$1250 A		Premier Balance PPO \$1500 A		Premier Balance PPO \$1500 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,500		\$1,500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$310.44	\$310.44	\$313.41	\$313.41	\$307.38	\$307.38
15	\$338.03	\$338.03	\$341.26	\$341.26	\$334.70	\$334.70
16	\$348.58	\$348.58	\$351.92	\$351.92	\$345.15	\$345.15
17	\$359.13	\$359.13	\$362.57	\$362.57	\$355.59	\$355.59
18	\$370.50	\$370.50	\$374.04	\$374.04	\$366.84	\$366.84
19	\$381.86	\$381.86	\$385.51	\$385.51	\$378.09	\$378.09
20	\$393.63	\$393.63	\$397.39	\$397.39	\$389.75	\$389.75
21	\$405.80	\$405.80	\$409.68	\$409.68	\$401.80	\$401.80
22	\$405.80	\$405.80	\$409.68	\$409.68	\$401.80	\$401.80
23	\$405.80	\$405.80	\$409.68	\$409.68	\$401.80	\$401.80
24	\$405.80	\$405.80	\$409.68	\$409.68	\$401.80	\$401.80
25	\$407.42	\$407.42	\$411.32	\$411.32	\$403.41	\$403.41
26	\$415.54	\$415.54	\$419.51	\$419.51	\$411.44	\$411.44
27	\$425.28	\$425.28	\$429.34	\$429.34	\$421.09	\$421.09
28	\$441.10	\$441.10	\$445.32	\$445.32	\$436.76	\$436.76
29	\$454.09	\$454.09	\$458.43	\$458.43	\$449.61	\$449.61
30	\$460.58	\$460.58	\$464.99	\$464.99	\$456.04	\$456.04
31	\$470.32	\$470.32	\$474.82	\$474.82	\$465.69	\$465.69
32	\$480.06	\$480.06	\$484.65	\$484.65	\$475.33	\$475.33
33	\$486.15	\$486.15	\$490.80	\$490.80	\$481.36	\$481.36
34	\$492.64	\$492.64	\$497.35	\$497.35	\$487.79	\$487.79
35	\$495.89	\$495.89	\$500.63	\$500.63	\$491.00	\$491.00
36	\$499.13	\$499.13	\$503.91	\$503.91	\$494.21	\$494.21
37	\$502.38	\$502.38	\$507.18	\$507.18	\$497.43	\$497.43
38	\$505.63	\$505.63	\$510.46	\$510.46	\$500.64	\$500.64
39	\$512.12	\$512.12	\$517.02	\$517.02	\$507.07	\$507.07
40	\$518.61	\$518.61	\$523.57	\$523.57	\$513.50	\$513.50
41	\$528.35	\$528.35	\$533.40	\$533.40	\$523.14	\$523.14
42	\$537.69	\$537.69	\$542.83	\$542.83	\$532.39	\$532.39
43	\$550.67	\$550.67	\$555.94	\$555.94	\$545.24	\$545.24
44	\$566.90	\$566.90	\$572.32	\$572.32	\$561.31	\$561.31
45	\$585.98	\$585.98	\$591.58	\$591.58	\$580.20	\$580.20
46	\$608.70	\$608.70	\$614.52	\$614.52	\$602.70	\$602.70
47	\$634.27	\$634.27	\$640.33	\$640.33	\$628.01	\$628.01
48	\$663.48	\$663.48	\$669.83	\$669.83	\$656.94	\$656.94
49	\$692.29	\$692.29	\$698.91	\$698.91	\$685.47	\$685.47
50	\$724.76	\$724.76	\$731.69	\$731.69	\$717.61	\$717.61
51	\$756.82	\$756.82	\$764.05	\$764.05	\$749.36	\$749.36
52	\$792.12	\$792.12	\$799.70	\$799.70	\$784.31	\$784.31
53	\$827.83	\$827.83	\$835.75	\$835.75	\$819.67	\$819.67
54	\$866.38	\$866.38	\$874.67	\$874.67	\$857.84	\$857.84
55	\$904.93	\$904.93	\$913.59	\$913.59	\$896.01	\$896.01
56	\$946.73	\$946.73	\$955.78	\$955.78	\$937.40	\$937.40
57	\$988.93	\$988.93	\$998.39	\$998.39	\$979.19	\$979.19
58	\$1,033.98	\$1,033.98	\$1,043.86	\$1,043.86	\$1,023.79	\$1,023.79
59	\$1,056.30	\$1,056.30	\$1,066.40	\$1,066.40	\$1,045.89	\$1,045.89
60	\$1,101.34	\$1,101.34	\$1,111.87	\$1,111.87	\$1,090.49	\$1,090.49
61	\$1,140.30	\$1,140.30	\$1,151.20	\$1,151.20	\$1,129.06	\$1,129.06
62	\$1,165.86	\$1,165.86	\$1,177.01	\$1,177.01	\$1,154.37	\$1,154.37
63	\$1,197.92	\$1,197.92	\$1,209.38	\$1,209.38	\$1,186.11	\$1,186.11
64+	\$1,217.40	\$1,217.40	\$1,229.04	\$1,229.04	\$1,205.40	\$1,205.40

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010011		79962PA0010011		79962PA0010016	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,400	
Coinsurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$307.88	\$307.88	\$301.96	\$301.96	\$309.69	\$309.69
15	\$335.25	\$335.25	\$328.80	\$328.80	\$337.22	\$337.22
16	\$345.71	\$345.71	\$339.06	\$339.06	\$347.74	\$347.74
17	\$356.18	\$356.18	\$349.33	\$349.33	\$358.27	\$358.27
18	\$367.45	\$367.45	\$360.38	\$360.38	\$369.60	\$369.60
19	\$378.71	\$378.71	\$371.43	\$371.43	\$380.94	\$380.94
20	\$390.39	\$390.39	\$382.88	\$382.88	\$392.68	\$392.68
21	\$402.46	\$402.46	\$394.72	\$394.72	\$404.82	\$404.82
22	\$402.46	\$402.46	\$394.72	\$394.72	\$404.82	\$404.82
23	\$402.46	\$402.46	\$394.72	\$394.72	\$404.82	\$404.82
24	\$402.46	\$402.46	\$394.72	\$394.72	\$404.82	\$404.82
25	\$404.07	\$404.07	\$396.30	\$396.30	\$406.44	\$406.44
26	\$412.12	\$412.12	\$404.19	\$404.19	\$414.54	\$414.54
27	\$421.78	\$421.78	\$413.67	\$413.67	\$424.25	\$424.25
28	\$437.47	\$437.47	\$429.06	\$429.06	\$440.04	\$440.04
29	\$450.35	\$450.35	\$441.69	\$441.69	\$452.99	\$452.99
30	\$456.79	\$456.79	\$448.01	\$448.01	\$459.47	\$459.47
31	\$466.45	\$466.45	\$457.48	\$457.48	\$469.19	\$469.19
32	\$476.11	\$476.11	\$466.95	\$466.95	\$478.90	\$478.90
33	\$482.15	\$482.15	\$472.87	\$472.87	\$484.97	\$484.97
34	\$488.59	\$488.59	\$479.19	\$479.19	\$491.45	\$491.45
35	\$491.81	\$491.81	\$482.35	\$482.35	\$494.69	\$494.69
36	\$495.03	\$495.03	\$485.51	\$485.51	\$497.93	\$497.93
37	\$498.25	\$498.25	\$488.66	\$488.66	\$501.17	\$501.17
38	\$501.47	\$501.47	\$491.82	\$491.82	\$504.41	\$504.41
39	\$507.90	\$507.90	\$498.14	\$498.14	\$510.88	\$510.88
40	\$514.34	\$514.34	\$504.45	\$504.45	\$517.36	\$517.36
41	\$524.00	\$524.00	\$513.93	\$513.93	\$527.08	\$527.08
42	\$533.26	\$533.26	\$523.00	\$523.00	\$536.39	\$536.39
43	\$546.14	\$546.14	\$535.64	\$535.64	\$549.34	\$549.34
44	\$562.24	\$562.24	\$551.42	\$551.42	\$565.53	\$565.53
45	\$581.15	\$581.15	\$569.98	\$569.98	\$584.56	\$584.56
46	\$603.69	\$603.69	\$592.08	\$592.08	\$607.23	\$607.23
47	\$629.04	\$629.04	\$616.95	\$616.95	\$632.73	\$632.73
48	\$658.02	\$658.02	\$645.37	\$645.37	\$661.88	\$661.88
49	\$686.60	\$686.60	\$673.39	\$673.39	\$690.62	\$690.62
50	\$718.79	\$718.79	\$704.97	\$704.97	\$723.01	\$723.01
51	\$750.59	\$750.59	\$736.15	\$736.15	\$754.99	\$754.99
52	\$785.60	\$785.60	\$770.49	\$770.49	\$790.21	\$790.21
53	\$821.02	\$821.02	\$805.23	\$805.23	\$825.83	\$825.83
54	\$859.25	\$859.25	\$842.73	\$842.73	\$864.29	\$864.29
55	\$897.49	\$897.49	\$880.23	\$880.23	\$902.75	\$902.75
56	\$938.94	\$938.94	\$920.88	\$920.88	\$944.45	\$944.45
57	\$980.80	\$980.80	\$961.93	\$961.93	\$986.55	\$986.55
58	\$1,025.47	\$1,025.47	\$1,005.75	\$1,005.75	\$1,031.48	\$1,031.48
59	\$1,047.60	\$1,047.60	\$1,027.46	\$1,027.46	\$1,053.75	\$1,053.75
60	\$1,092.28	\$1,092.28	\$1,071.27	\$1,071.27	\$1,098.68	\$1,098.68
61	\$1,130.91	\$1,130.91	\$1,109.16	\$1,109.16	\$1,137.54	\$1,137.54
62	\$1,156.27	\$1,156.27	\$1,134.03	\$1,134.03	\$1,163.05	\$1,163.05
63	\$1,188.06	\$1,188.06	\$1,165.21	\$1,165.21	\$1,195.03	\$1,195.03
64+	\$1,207.38	\$1,207.38	\$1,184.16	\$1,184.16	\$1,214.46	\$1,214.46

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010016		79962PA0010017		79962PA0010017	
Plan Marketing Name =>	Premier Balance PPO \$1400 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,400		\$2,500		\$2,500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$45		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$303.73	\$303.73	\$302.14	\$302.14	\$296.33	\$296.33
15	\$330.73	\$330.73	\$328.99	\$328.99	\$322.67	\$322.67
16	\$341.05	\$341.05	\$339.26	\$339.26	\$332.74	\$332.74
17	\$351.37	\$351.37	\$349.53	\$349.53	\$342.81	\$342.81
18	\$362.49	\$362.49	\$360.59	\$360.59	\$353.66	\$353.66
19	\$373.61	\$373.61	\$371.65	\$371.65	\$364.51	\$364.51
20	\$385.12	\$385.12	\$383.10	\$383.10	\$375.74	\$375.74
21	\$397.03	\$397.03	\$394.95	\$394.95	\$387.36	\$387.36
22	\$397.03	\$397.03	\$394.95	\$394.95	\$387.36	\$387.36
23	\$397.03	\$397.03	\$394.95	\$394.95	\$387.36	\$387.36
24	\$397.03	\$397.03	\$394.95	\$394.95	\$387.36	\$387.36
25	\$398.62	\$398.62	\$396.53	\$396.53	\$388.91	\$388.91
26	\$406.56	\$406.56	\$404.43	\$404.43	\$396.66	\$396.66
27	\$416.09	\$416.09	\$413.91	\$413.91	\$405.95	\$405.95
28	\$431.57	\$431.57	\$429.31	\$429.31	\$421.06	\$421.06
29	\$444.28	\$444.28	\$441.95	\$441.95	\$433.46	\$433.46
30	\$450.63	\$450.63	\$448.27	\$448.27	\$439.65	\$439.65
31	\$460.16	\$460.16	\$457.75	\$457.75	\$448.95	\$448.95
32	\$469.69	\$469.69	\$467.23	\$467.23	\$458.25	\$458.25
33	\$475.64	\$475.64	\$473.15	\$473.15	\$464.06	\$464.06
34	\$481.99	\$481.99	\$479.47	\$479.47	\$470.26	\$470.26
35	\$485.17	\$485.17	\$482.63	\$482.63	\$473.35	\$473.35
36	\$488.35	\$488.35	\$485.79	\$485.79	\$476.45	\$476.45
37	\$491.52	\$491.52	\$488.95	\$488.95	\$479.55	\$479.55
38	\$494.70	\$494.70	\$492.11	\$492.11	\$482.65	\$482.65
39	\$501.05	\$501.05	\$498.43	\$498.43	\$488.85	\$488.85
40	\$507.40	\$507.40	\$504.75	\$504.75	\$495.05	\$495.05
41	\$516.93	\$516.93	\$514.22	\$514.22	\$504.34	\$504.34
42	\$526.06	\$526.06	\$523.31	\$523.31	\$513.25	\$513.25
43	\$538.77	\$538.77	\$535.95	\$535.95	\$525.65	\$525.65
44	\$554.65	\$554.65	\$551.75	\$551.75	\$541.14	\$541.14
45	\$573.31	\$573.31	\$570.31	\$570.31	\$559.35	\$559.35
46	\$595.55	\$595.55	\$592.43	\$592.43	\$581.04	\$581.04
47	\$620.56	\$620.56	\$617.31	\$617.31	\$605.44	\$605.44
48	\$649.14	\$649.14	\$645.74	\$645.74	\$633.33	\$633.33
49	\$677.33	\$677.33	\$673.78	\$673.78	\$660.84	\$660.84
50	\$709.10	\$709.10	\$705.38	\$705.38	\$691.82	\$691.82
51	\$740.46	\$740.46	\$736.58	\$736.58	\$722.43	\$722.43
52	\$775.00	\$775.00	\$770.94	\$770.94	\$756.13	\$756.13
53	\$809.94	\$809.94	\$805.70	\$805.70	\$790.21	\$790.21
54	\$847.66	\$847.66	\$843.22	\$843.22	\$827.01	\$827.01
55	\$885.38	\$885.38	\$880.74	\$880.74	\$863.81	\$863.81
56	\$926.27	\$926.27	\$921.42	\$921.42	\$903.71	\$903.71
57	\$967.56	\$967.56	\$962.49	\$962.49	\$944.00	\$944.00
58	\$1,011.63	\$1,011.63	\$1,006.33	\$1,006.33	\$986.99	\$986.99
59	\$1,033.47	\$1,033.47	\$1,028.05	\$1,028.05	\$1,008.30	\$1,008.30
60	\$1,077.54	\$1,077.54	\$1,071.89	\$1,071.89	\$1,051.30	\$1,051.30
61	\$1,115.65	\$1,115.65	\$1,109.81	\$1,109.81	\$1,088.48	\$1,088.48
62	\$1,140.67	\$1,140.67	\$1,134.69	\$1,134.69	\$1,112.89	\$1,112.89
63	\$1,172.03	\$1,172.03	\$1,165.89	\$1,165.89	\$1,143.49	\$1,143.49
64+	\$1,191.09	\$1,191.09	\$1,184.85	\$1,184.85	\$1,162.08	\$1,162.08

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010018		79962PA0010018		79962PA0020016	
Plan Marketing Name =>	Premier Balance PPO \$3500 A		Premier Balance PPO \$3500 A		Balance PPO \$1000 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$3,500		\$3,500		\$1,000	
Coinsurance =>	100%		100%		80%	
Copays =>	\$45		\$45		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$294.48	\$294.48	\$288.82	\$288.82	\$297.10	\$297.10
15	\$320.66	\$320.66	\$314.49	\$314.49	\$323.51	\$323.51
16	\$330.66	\$330.66	\$324.31	\$324.31	\$333.61	\$333.61
17	\$340.67	\$340.67	\$334.12	\$334.12	\$343.71	\$343.71
18	\$351.45	\$351.45	\$344.69	\$344.69	\$354.58	\$354.58
19	\$362.23	\$362.23	\$355.27	\$355.27	\$365.46	\$365.46
20	\$373.39	\$373.39	\$366.21	\$366.21	\$376.72	\$376.72
21	\$384.94	\$384.94	\$377.54	\$377.54	\$388.37	\$388.37
22	\$384.94	\$384.94	\$377.54	\$377.54	\$388.37	\$388.37
23	\$384.94	\$384.94	\$377.54	\$377.54	\$388.37	\$388.37
24	\$384.94	\$384.94	\$377.54	\$377.54	\$388.37	\$388.37
25	\$386.48	\$386.48	\$379.05	\$379.05	\$389.92	\$389.92
26	\$394.18	\$394.18	\$386.60	\$386.60	\$397.69	\$397.69
27	\$403.42	\$403.42	\$395.66	\$395.66	\$407.01	\$407.01
28	\$418.43	\$418.43	\$410.39	\$410.39	\$422.16	\$422.16
29	\$430.75	\$430.75	\$422.47	\$422.47	\$434.59	\$434.59
30	\$436.91	\$436.91	\$428.51	\$428.51	\$440.80	\$440.80
31	\$446.15	\$446.15	\$437.57	\$437.57	\$450.12	\$450.12
32	\$455.38	\$455.38	\$446.63	\$446.63	\$459.44	\$459.44
33	\$461.16	\$461.16	\$452.29	\$452.29	\$465.27	\$465.27
34	\$467.32	\$467.32	\$458.33	\$458.33	\$471.48	\$471.48
35	\$470.40	\$470.40	\$461.35	\$461.35	\$474.59	\$474.59
36	\$473.48	\$473.48	\$464.37	\$464.37	\$477.70	\$477.70
37	\$476.56	\$476.56	\$467.39	\$467.39	\$480.80	\$480.80
38	\$479.64	\$479.64	\$470.41	\$470.41	\$483.91	\$483.91
39	\$485.79	\$485.79	\$476.46	\$476.46	\$490.12	\$490.12
40	\$491.95	\$491.95	\$482.50	\$482.50	\$496.34	\$496.34
41	\$501.19	\$501.19	\$491.56	\$491.56	\$505.66	\$505.66
42	\$510.05	\$510.05	\$500.24	\$500.24	\$514.59	\$514.59
43	\$522.36	\$522.36	\$512.32	\$512.32	\$527.02	\$527.02
44	\$537.76	\$537.76	\$527.42	\$527.42	\$542.55	\$542.55
45	\$555.85	\$555.85	\$545.17	\$545.17	\$560.81	\$560.81
46	\$577.41	\$577.41	\$566.31	\$566.31	\$582.56	\$582.56
47	\$601.66	\$601.66	\$590.10	\$590.10	\$607.02	\$607.02
48	\$629.38	\$629.38	\$617.28	\$617.28	\$634.98	\$634.98
49	\$656.71	\$656.71	\$644.08	\$644.08	\$662.56	\$662.56
50	\$687.50	\$687.50	\$674.29	\$674.29	\$693.63	\$693.63
51	\$717.91	\$717.91	\$704.11	\$704.11	\$724.31	\$724.31
52	\$751.40	\$751.40	\$736.96	\$736.96	\$758.10	\$758.10
53	\$785.28	\$785.28	\$770.18	\$770.18	\$792.27	\$792.27
54	\$821.85	\$821.85	\$806.05	\$806.05	\$829.17	\$829.17
55	\$858.42	\$858.42	\$841.91	\$841.91	\$866.07	\$866.07
56	\$898.07	\$898.07	\$880.80	\$880.80	\$906.07	\$906.07
57	\$938.10	\$938.10	\$920.06	\$920.06	\$946.46	\$946.46
58	\$980.83	\$980.83	\$961.97	\$961.97	\$989.57	\$989.57
59	\$1,002.00	\$1,002.00	\$982.74	\$982.74	\$1,010.93	\$1,010.93
60	\$1,044.73	\$1,044.73	\$1,024.64	\$1,024.64	\$1,054.04	\$1,054.04
61	\$1,081.68	\$1,081.68	\$1,060.89	\$1,060.89	\$1,091.32	\$1,091.32
62	\$1,105.93	\$1,105.93	\$1,084.67	\$1,084.67	\$1,115.79	\$1,115.79
63	\$1,136.34	\$1,136.34	\$1,114.50	\$1,114.50	\$1,146.47	\$1,146.47
64+	\$1,154.82	\$1,154.82	\$1,132.62	\$1,132.62	\$1,165.11	\$1,165.11

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020016		79962PA0020017		79962PA0020017	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$1750 A		Balance PPO \$1750 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,750		\$1,750	
Coinsurance =>	80%		90%		90%	
Copays =>	\$60		\$45		\$45	
OOP Maximum =>	\$6,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$291.39	\$291.39	\$299.09	\$299.09	\$293.34	\$293.34
15	\$317.29	\$317.29	\$325.68	\$325.68	\$319.41	\$319.41
16	\$327.19	\$327.19	\$335.84	\$335.84	\$329.38	\$329.38
17	\$337.10	\$337.10	\$346.01	\$346.01	\$339.35	\$339.35
18	\$347.76	\$347.76	\$356.96	\$356.96	\$350.09	\$350.09
19	\$358.43	\$358.43	\$367.90	\$367.90	\$360.83	\$360.83
20	\$369.47	\$369.47	\$379.24	\$379.24	\$371.95	\$371.95
21	\$380.90	\$380.90	\$390.97	\$390.97	\$383.45	\$383.45
22	\$380.90	\$380.90	\$390.97	\$390.97	\$383.45	\$383.45
23	\$380.90	\$380.90	\$390.97	\$390.97	\$383.45	\$383.45
24	\$380.90	\$380.90	\$390.97	\$390.97	\$383.45	\$383.45
25	\$382.42	\$382.42	\$392.53	\$392.53	\$384.98	\$384.98
26	\$390.04	\$390.04	\$400.35	\$400.35	\$392.65	\$392.65
27	\$399.18	\$399.18	\$409.74	\$409.74	\$401.86	\$401.86
28	\$414.04	\$414.04	\$424.98	\$424.98	\$416.81	\$416.81
29	\$426.23	\$426.23	\$437.50	\$437.50	\$429.08	\$429.08
30	\$432.32	\$432.32	\$443.75	\$443.75	\$435.22	\$435.22
31	\$441.46	\$441.46	\$453.13	\$453.13	\$444.42	\$444.42
32	\$450.60	\$450.60	\$462.52	\$462.52	\$453.62	\$453.62
33	\$456.32	\$456.32	\$468.38	\$468.38	\$459.37	\$459.37
34	\$462.41	\$462.41	\$474.64	\$474.64	\$465.51	\$465.51
35	\$465.46	\$465.46	\$477.77	\$477.77	\$468.58	\$468.58
36	\$468.51	\$468.51	\$480.89	\$480.89	\$471.64	\$471.64
37	\$471.55	\$471.55	\$484.02	\$484.02	\$474.71	\$474.71
38	\$474.60	\$474.60	\$487.15	\$487.15	\$477.78	\$477.78
39	\$480.70	\$480.70	\$493.40	\$493.40	\$483.91	\$483.91
40	\$486.79	\$486.79	\$499.66	\$499.66	\$490.05	\$490.05
41	\$495.93	\$495.93	\$509.04	\$509.04	\$499.25	\$499.25
42	\$504.69	\$504.69	\$518.04	\$518.04	\$508.07	\$508.07
43	\$516.88	\$516.88	\$530.55	\$530.55	\$520.34	\$520.34
44	\$532.12	\$532.12	\$546.19	\$546.19	\$535.68	\$535.68
45	\$550.02	\$550.02	\$564.56	\$564.56	\$553.70	\$553.70
46	\$571.35	\$571.35	\$586.46	\$586.46	\$575.18	\$575.18
47	\$595.35	\$595.35	\$611.09	\$611.09	\$599.33	\$599.33
48	\$622.77	\$622.77	\$639.24	\$639.24	\$626.94	\$626.94
49	\$649.82	\$649.82	\$666.99	\$666.99	\$654.17	\$654.17
50	\$680.29	\$680.29	\$698.27	\$698.27	\$684.84	\$684.84
51	\$710.38	\$710.38	\$729.16	\$729.16	\$715.13	\$715.13
52	\$743.52	\$743.52	\$763.17	\$763.17	\$748.49	\$748.49
53	\$777.04	\$777.04	\$797.58	\$797.58	\$782.24	\$782.24
54	\$813.22	\$813.22	\$834.72	\$834.72	\$818.67	\$818.67
55	\$849.41	\$849.41	\$871.86	\$871.86	\$855.09	\$855.09
56	\$888.64	\$888.64	\$912.13	\$912.13	\$894.59	\$894.59
57	\$928.25	\$928.25	\$952.79	\$952.79	\$934.47	\$934.47
58	\$970.53	\$970.53	\$996.19	\$996.19	\$977.03	\$977.03
59	\$991.48	\$991.48	\$1,017.69	\$1,017.69	\$998.12	\$998.12
60	\$1,033.76	\$1,033.76	\$1,061.09	\$1,061.09	\$1,040.68	\$1,040.68
61	\$1,070.33	\$1,070.33	\$1,098.63	\$1,098.63	\$1,077.49	\$1,077.49
62	\$1,094.33	\$1,094.33	\$1,123.26	\$1,123.26	\$1,101.65	\$1,101.65
63	\$1,124.42	\$1,124.42	\$1,154.14	\$1,154.14	\$1,131.94	\$1,131.94
64+	\$1,142.70	\$1,142.70	\$1,172.91	\$1,172.91	\$1,150.35	\$1,150.35

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020018		79962PA0020018		79962PA0080001	
Plan Marketing Name =>	Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/HDHP-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,500	
Coinsurance =>	90%		90%		100%	
Copays =>	\$45		\$45		\$20	
OOP Maximum =>	\$7,900		\$7,900		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$298.14	\$298.14	\$292.41	\$292.41	\$314.21	\$314.21
15	\$324.65	\$324.65	\$318.40	\$318.40	\$342.14	\$342.14
16	\$334.78	\$334.78	\$328.34	\$328.34	\$352.82	\$352.82
17	\$344.91	\$344.91	\$338.27	\$338.27	\$363.50	\$363.50
18	\$355.82	\$355.82	\$348.98	\$348.98	\$375.00	\$375.00
19	\$366.74	\$366.74	\$359.68	\$359.68	\$386.50	\$386.50
20	\$378.04	\$378.04	\$370.76	\$370.76	\$398.41	\$398.41
21	\$389.73	\$389.73	\$382.23	\$382.23	\$410.73	\$410.73
22	\$389.73	\$389.73	\$382.23	\$382.23	\$410.73	\$410.73
23	\$389.73	\$389.73	\$382.23	\$382.23	\$410.73	\$410.73
24	\$389.73	\$389.73	\$382.23	\$382.23	\$410.73	\$410.73
25	\$391.29	\$391.29	\$383.76	\$383.76	\$412.37	\$412.37
26	\$399.08	\$399.08	\$391.40	\$391.40	\$420.59	\$420.59
27	\$408.44	\$408.44	\$400.58	\$400.58	\$430.45	\$430.45
28	\$423.64	\$423.64	\$415.48	\$415.48	\$446.46	\$446.46
29	\$436.11	\$436.11	\$427.72	\$427.72	\$459.61	\$459.61
30	\$442.34	\$442.34	\$433.83	\$433.83	\$466.18	\$466.18
31	\$451.70	\$451.70	\$443.00	\$443.00	\$476.04	\$476.04
32	\$461.05	\$461.05	\$452.18	\$452.18	\$485.89	\$485.89
33	\$466.90	\$466.90	\$457.91	\$457.91	\$492.05	\$492.05
34	\$473.13	\$473.13	\$464.03	\$464.03	\$498.63	\$498.63
35	\$476.25	\$476.25	\$467.09	\$467.09	\$501.91	\$501.91
36	\$479.37	\$479.37	\$470.14	\$470.14	\$505.20	\$505.20
37	\$482.49	\$482.49	\$473.20	\$473.20	\$508.48	\$508.48
38	\$485.60	\$485.60	\$476.26	\$476.26	\$511.77	\$511.77
39	\$491.84	\$491.84	\$482.37	\$482.37	\$518.34	\$518.34
40	\$498.07	\$498.07	\$488.49	\$488.49	\$524.91	\$524.91
41	\$507.43	\$507.43	\$497.66	\$497.66	\$534.77	\$534.77
42	\$516.39	\$516.39	\$506.45	\$506.45	\$544.22	\$544.22
43	\$528.86	\$528.86	\$518.69	\$518.69	\$557.36	\$557.36
44	\$544.45	\$544.45	\$533.98	\$533.98	\$573.79	\$573.79
45	\$562.77	\$562.77	\$551.94	\$551.94	\$593.09	\$593.09
46	\$584.60	\$584.60	\$573.35	\$573.35	\$616.10	\$616.10
47	\$609.15	\$609.15	\$597.43	\$597.43	\$641.97	\$641.97
48	\$637.21	\$637.21	\$624.95	\$624.95	\$671.54	\$671.54
49	\$664.88	\$664.88	\$652.08	\$652.08	\$700.71	\$700.71
50	\$696.06	\$696.06	\$682.66	\$682.66	\$733.56	\$733.56
51	\$726.85	\$726.85	\$712.86	\$712.86	\$766.01	\$766.01
52	\$760.75	\$760.75	\$746.11	\$746.11	\$801.74	\$801.74
53	\$795.05	\$795.05	\$779.75	\$779.75	\$837.89	\$837.89
54	\$832.07	\$832.07	\$816.06	\$816.06	\$876.91	\$876.91
55	\$869.10	\$869.10	\$852.37	\$852.37	\$915.93	\$915.93
56	\$909.24	\$909.24	\$891.74	\$891.74	\$958.23	\$958.23
57	\$949.77	\$949.77	\$931.49	\$931.49	\$1,000.95	\$1,000.95
58	\$993.03	\$993.03	\$973.92	\$973.92	\$1,046.54	\$1,046.54
59	\$1,014.47	\$1,014.47	\$994.94	\$994.94	\$1,069.13	\$1,069.13
60	\$1,057.73	\$1,057.73	\$1,037.37	\$1,037.37	\$1,114.72	\$1,114.72
61	\$1,095.14	\$1,095.14	\$1,074.07	\$1,074.07	\$1,154.15	\$1,154.15
62	\$1,119.69	\$1,119.69	\$1,098.15	\$1,098.15	\$1,180.03	\$1,180.03
63	\$1,150.48	\$1,150.48	\$1,128.34	\$1,128.34	\$1,212.47	\$1,212.47
64+	\$1,169.19	\$1,169.19	\$1,146.69	\$1,146.69	\$1,232.19	\$1,232.19

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0080001		79962PA0090001		79962PA0090001	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$2700		Health Savings PPO Embedded \$2700	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Silver		Silver	
Deductible =>	\$1,500		\$2,700		\$2,700	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		\$20		\$20	
OOP Maximum =>	\$3,000		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$308.16	\$308.16	\$277.83	\$277.83	\$272.49	\$272.49
15	\$335.56	\$335.56	\$302.53	\$302.53	\$296.71	\$296.71
16	\$346.03	\$346.03	\$311.97	\$311.97	\$305.98	\$305.98
17	\$356.50	\$356.50	\$321.41	\$321.41	\$315.24	\$315.24
18	\$367.78	\$367.78	\$331.58	\$331.58	\$325.21	\$325.21
19	\$379.06	\$379.06	\$341.75	\$341.75	\$335.18	\$335.18
20	\$390.75	\$390.75	\$352.28	\$352.28	\$345.51	\$345.51
21	\$402.83	\$402.83	\$363.18	\$363.18	\$356.20	\$356.20
22	\$402.83	\$402.83	\$363.18	\$363.18	\$356.20	\$356.20
23	\$402.83	\$402.83	\$363.18	\$363.18	\$356.20	\$356.20
24	\$402.83	\$402.83	\$363.18	\$363.18	\$356.20	\$356.20
25	\$404.44	\$404.44	\$364.63	\$364.63	\$357.62	\$357.62
26	\$412.50	\$412.50	\$371.90	\$371.90	\$364.75	\$364.75
27	\$422.17	\$422.17	\$380.61	\$380.61	\$373.30	\$373.30
28	\$437.88	\$437.88	\$394.78	\$394.78	\$387.19	\$387.19
29	\$450.77	\$450.77	\$406.40	\$406.40	\$398.59	\$398.59
30	\$457.21	\$457.21	\$412.21	\$412.21	\$404.29	\$404.29
31	\$466.88	\$466.88	\$420.93	\$420.93	\$412.84	\$412.84
32	\$476.55	\$476.55	\$429.64	\$429.64	\$421.38	\$421.38
33	\$482.59	\$482.59	\$435.09	\$435.09	\$426.73	\$426.73
34	\$489.04	\$489.04	\$440.90	\$440.90	\$432.43	\$432.43
35	\$492.26	\$492.26	\$443.81	\$443.81	\$435.28	\$435.28
36	\$495.48	\$495.48	\$446.71	\$446.71	\$438.13	\$438.13
37	\$498.70	\$498.70	\$449.62	\$449.62	\$440.98	\$440.98
38	\$501.93	\$501.93	\$452.52	\$452.52	\$443.83	\$443.83
39	\$508.37	\$508.37	\$458.33	\$458.33	\$449.52	\$449.52
40	\$514.82	\$514.82	\$464.14	\$464.14	\$455.22	\$455.22
41	\$524.48	\$524.48	\$472.86	\$472.86	\$463.77	\$463.77
42	\$533.75	\$533.75	\$481.21	\$481.21	\$471.97	\$471.97
43	\$546.64	\$546.64	\$492.84	\$492.84	\$483.36	\$483.36
44	\$562.75	\$562.75	\$507.36	\$507.36	\$497.61	\$497.61
45	\$581.69	\$581.69	\$524.43	\$524.43	\$514.35	\$514.35
46	\$604.25	\$604.25	\$544.77	\$544.77	\$534.30	\$534.30
47	\$629.62	\$629.62	\$567.65	\$567.65	\$556.74	\$556.74
48	\$658.63	\$658.63	\$593.80	\$593.80	\$582.39	\$582.39
49	\$687.23	\$687.23	\$619.59	\$619.59	\$607.68	\$607.68
50	\$719.45	\$719.45	\$648.64	\$648.64	\$636.17	\$636.17
51	\$751.28	\$751.28	\$677.33	\$677.33	\$664.31	\$664.31
52	\$786.32	\$786.32	\$708.93	\$708.93	\$695.30	\$695.30
53	\$821.77	\$821.77	\$740.89	\$740.89	\$726.65	\$726.65
54	\$860.04	\$860.04	\$775.39	\$775.39	\$760.49	\$760.49
55	\$898.31	\$898.31	\$809.89	\$809.89	\$794.33	\$794.33
56	\$939.80	\$939.80	\$847.30	\$847.30	\$831.01	\$831.01
57	\$981.70	\$981.70	\$885.07	\$885.07	\$868.06	\$868.06
58	\$1,026.41	\$1,026.41	\$925.38	\$925.38	\$907.60	\$907.60
59	\$1,048.57	\$1,048.57	\$945.36	\$945.36	\$927.19	\$927.19
60	\$1,093.28	\$1,093.28	\$985.67	\$985.67	\$966.73	\$966.73
61	\$1,131.95	\$1,131.95	\$1,020.54	\$1,020.54	\$1,000.92	\$1,000.92
62	\$1,157.33	\$1,157.33	\$1,043.42	\$1,043.42	\$1,023.36	\$1,023.36
63	\$1,189.15	\$1,189.15	\$1,072.11	\$1,072.11	\$1,051.50	\$1,051.50
64+	\$1,208.49	\$1,208.49	\$1,089.54	\$1,089.54	\$1,068.60	\$1,068.60

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090003		79962PA0090003		79962PA0090004	
Plan Marketing Name =>	Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$5500	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Silver		Silver		Bronze	
Deductible =>	\$4,000		\$4,000		\$5,500	
Coinsurance =>	100%		100%		80%	
Copays =>	100%		100%		80%	
OOP Maximum =>	\$4,000		\$4,000		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$270.57	\$270.57	\$265.36	\$265.36	\$236.26	\$236.26
15	\$294.62	\$294.62	\$288.95	\$288.95	\$257.26	\$257.26
16	\$303.82	\$303.82	\$297.97	\$297.97	\$265.29	\$265.29
17	\$313.02	\$313.02	\$306.99	\$306.99	\$273.32	\$273.32
18	\$322.92	\$322.92	\$316.70	\$316.70	\$281.97	\$281.97
19	\$332.82	\$332.82	\$326.41	\$326.41	\$290.62	\$290.62
20	\$343.08	\$343.08	\$336.47	\$336.47	\$299.57	\$299.57
21	\$353.69	\$353.69	\$346.88	\$346.88	\$308.84	\$308.84
22	\$353.69	\$353.69	\$346.88	\$346.88	\$308.84	\$308.84
23	\$353.69	\$353.69	\$346.88	\$346.88	\$308.84	\$308.84
24	\$353.69	\$353.69	\$346.88	\$346.88	\$308.84	\$308.84
25	\$355.10	\$355.10	\$348.27	\$348.27	\$310.08	\$310.08
26	\$362.18	\$362.18	\$355.21	\$355.21	\$316.25	\$316.25
27	\$370.67	\$370.67	\$363.53	\$363.53	\$323.66	\$323.66
28	\$384.46	\$384.46	\$377.06	\$377.06	\$335.71	\$335.71
29	\$395.78	\$395.78	\$388.16	\$388.16	\$345.59	\$345.59
30	\$401.44	\$401.44	\$393.71	\$393.71	\$350.53	\$350.53
31	\$409.93	\$409.93	\$402.03	\$402.03	\$357.95	\$357.95
32	\$418.42	\$418.42	\$410.36	\$410.36	\$365.36	\$365.36
33	\$423.72	\$423.72	\$415.56	\$415.56	\$369.99	\$369.99
34	\$429.38	\$429.38	\$421.11	\$421.11	\$374.93	\$374.93
35	\$432.21	\$432.21	\$423.89	\$423.89	\$377.40	\$377.40
36	\$435.04	\$435.04	\$426.66	\$426.66	\$379.87	\$379.87
37	\$437.87	\$437.87	\$429.44	\$429.44	\$382.34	\$382.34
38	\$440.70	\$440.70	\$432.21	\$432.21	\$384.81	\$384.81
39	\$446.36	\$446.36	\$437.76	\$437.76	\$389.76	\$389.76
40	\$452.02	\$452.02	\$443.31	\$443.31	\$394.70	\$394.70
41	\$460.50	\$460.50	\$451.64	\$451.64	\$402.11	\$402.11
42	\$468.64	\$468.64	\$459.62	\$459.62	\$409.21	\$409.21
43	\$479.96	\$479.96	\$470.72	\$470.72	\$419.10	\$419.10
44	\$494.10	\$494.10	\$484.59	\$484.59	\$431.45	\$431.45
45	\$510.73	\$510.73	\$500.89	\$500.89	\$445.96	\$445.96
46	\$530.54	\$530.54	\$520.32	\$520.32	\$463.26	\$463.26
47	\$552.82	\$552.82	\$542.17	\$542.17	\$482.72	\$482.72
48	\$578.28	\$578.28	\$567.15	\$567.15	\$504.95	\$504.95
49	\$603.40	\$603.40	\$591.78	\$591.78	\$526.88	\$526.88
50	\$631.69	\$631.69	\$619.53	\$619.53	\$551.59	\$551.59
51	\$659.63	\$659.63	\$646.93	\$646.93	\$575.99	\$575.99
52	\$690.40	\$690.40	\$677.11	\$677.11	\$602.86	\$602.86
53	\$721.53	\$721.53	\$707.64	\$707.64	\$630.03	\$630.03
54	\$755.13	\$755.13	\$740.59	\$740.59	\$659.37	\$659.37
55	\$788.73	\$788.73	\$773.54	\$773.54	\$688.71	\$688.71
56	\$825.16	\$825.16	\$809.27	\$809.27	\$720.52	\$720.52
57	\$861.94	\$861.94	\$845.35	\$845.35	\$752.64	\$752.64
58	\$901.20	\$901.20	\$883.85	\$883.85	\$786.92	\$786.92
59	\$920.66	\$920.66	\$902.93	\$902.93	\$803.91	\$803.91
60	\$959.91	\$959.91	\$941.43	\$941.43	\$838.19	\$838.19
61	\$993.87	\$993.87	\$974.73	\$974.73	\$867.84	\$867.84
62	\$1,016.15	\$1,016.15	\$996.59	\$996.59	\$887.30	\$887.30
63	\$1,044.09	\$1,044.09	\$1,023.99	\$1,023.99	\$911.70	\$911.70
64+	\$1,061.07	\$1,061.07	\$1,040.64	\$1,040.64	\$926.52	\$926.52

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090004		79962PA0030007		79962PA0030007	
Plan Marketing Name =>	Health Savings PPO Embedded \$5500		High Deductible PPO Embedded \$4750 Qualified A		High Deductible PPO Embedded \$4750 Qualified A	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Bronze		Bronze		Bronze	
Deductible =>	\$5,500		\$4,750		\$4,750	
Coinsurance =>	80%		60%		60%	
Copays =>	80%		60%		60%	
OOP Maximum =>	\$6,650		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$231.72	\$231.72	\$236.82	\$236.82	\$232.26	\$232.26
15	\$252.32	\$252.32	\$257.87	\$257.87	\$252.91	\$252.91
16	\$260.19	\$260.19	\$265.92	\$265.92	\$260.80	\$260.80
17	\$268.07	\$268.07	\$273.97	\$273.97	\$268.69	\$268.69
18	\$276.55	\$276.55	\$282.64	\$282.64	\$277.20	\$277.20
19	\$285.03	\$285.03	\$291.31	\$291.31	\$285.70	\$285.70
20	\$293.81	\$293.81	\$300.28	\$300.28	\$294.50	\$294.50
21	\$302.90	\$302.90	\$309.57	\$309.57	\$303.61	\$303.61
22	\$302.90	\$302.90	\$309.57	\$309.57	\$303.61	\$303.61
23	\$302.90	\$302.90	\$309.57	\$309.57	\$303.61	\$303.61
24	\$302.90	\$302.90	\$309.57	\$309.57	\$303.61	\$303.61
25	\$304.11	\$304.11	\$310.81	\$310.81	\$304.82	\$304.82
26	\$310.17	\$310.17	\$317.00	\$317.00	\$310.90	\$310.90
27	\$317.44	\$317.44	\$324.43	\$324.43	\$318.18	\$318.18
28	\$329.25	\$329.25	\$336.50	\$336.50	\$330.02	\$330.02
29	\$338.95	\$338.95	\$346.41	\$346.41	\$339.74	\$339.74
30	\$343.79	\$343.79	\$351.36	\$351.36	\$344.60	\$344.60
31	\$351.06	\$351.06	\$358.79	\$358.79	\$351.88	\$351.88
32	\$358.33	\$358.33	\$366.22	\$366.22	\$359.17	\$359.17
33	\$362.87	\$362.87	\$370.86	\$370.86	\$363.72	\$363.72
34	\$367.72	\$367.72	\$375.82	\$375.82	\$368.58	\$368.58
35	\$370.14	\$370.14	\$378.29	\$378.29	\$371.01	\$371.01
36	\$372.57	\$372.57	\$380.77	\$380.77	\$373.44	\$373.44
37	\$374.99	\$374.99	\$383.25	\$383.25	\$375.87	\$375.87
38	\$377.41	\$377.41	\$385.72	\$385.72	\$378.30	\$378.30
39	\$382.26	\$382.26	\$390.68	\$390.68	\$383.16	\$383.16
40	\$387.11	\$387.11	\$395.63	\$395.63	\$388.01	\$388.01
41	\$394.38	\$394.38	\$403.06	\$403.06	\$395.30	\$395.30
42	\$401.34	\$401.34	\$410.18	\$410.18	\$402.28	\$402.28
43	\$411.04	\$411.04	\$420.09	\$420.09	\$412.00	\$412.00
44	\$423.15	\$423.15	\$432.47	\$432.47	\$424.14	\$424.14
45	\$437.39	\$437.39	\$447.02	\$447.02	\$438.41	\$438.41
46	\$454.35	\$454.35	\$464.36	\$464.36	\$455.42	\$455.42
47	\$473.43	\$473.43	\$483.86	\$483.86	\$474.54	\$474.54
48	\$495.24	\$495.24	\$506.15	\$506.15	\$496.40	\$496.40
49	\$516.75	\$516.75	\$528.13	\$528.13	\$517.96	\$517.96
50	\$540.98	\$540.98	\$552.89	\$552.89	\$542.25	\$542.25
51	\$564.91	\$564.91	\$577.35	\$577.35	\$566.23	\$566.23
52	\$591.26	\$591.26	\$604.28	\$604.28	\$592.65	\$592.65
53	\$617.92	\$617.92	\$631.52	\$631.52	\$619.36	\$619.36
54	\$646.69	\$646.69	\$660.93	\$660.93	\$648.21	\$648.21
55	\$675.47	\$675.47	\$690.34	\$690.34	\$677.05	\$677.05
56	\$706.67	\$706.67	\$722.23	\$722.23	\$708.32	\$708.32
57	\$738.17	\$738.17	\$754.42	\$754.42	\$739.90	\$739.90
58	\$771.79	\$771.79	\$788.78	\$788.78	\$773.60	\$773.60
59	\$788.45	\$788.45	\$805.81	\$805.81	\$790.30	\$790.30
60	\$822.07	\$822.07	\$840.17	\$840.17	\$824.00	\$824.00
61	\$851.15	\$851.15	\$869.89	\$869.89	\$853.14	\$853.14
62	\$870.23	\$870.23	\$889.39	\$889.39	\$872.27	\$872.27
63	\$894.16	\$894.16	\$913.85	\$913.85	\$896.26	\$896.26
64+	\$908.70	\$908.70	\$928.71	\$928.71	\$910.83	\$910.83

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0030008		79962PA0030008		79962PA0100001	
Plan Marketing Name =>	High Deductible PPO Embedded \$6300 Qualified A		High Deductible PPO Embedded \$6300 Qualified A		Flex PPO \$0 a Community Blue Plan	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6	
Network =>	F		F		D	
Metal =>	Bronze		Bronze		Platinum	
Deductible =>	\$6,300		\$6,300		\$0/\$500	
Coinsurance =>	90%		90%		100%/80%	
Copays =>	90%		90%		\$10/\$30	
OOP Maximum =>	\$6,650		\$6,650		\$4,000/\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$234.61	\$234.61	\$230.10	\$230.10	\$368.88	\$368.88
15	\$255.46	\$255.46	\$250.56	\$250.56	\$401.66	\$401.66
16	\$263.44	\$263.44	\$258.38	\$258.38	\$414.20	\$414.20
17	\$271.41	\$271.41	\$266.20	\$266.20	\$426.74	\$426.74
18	\$280.00	\$280.00	\$274.62	\$274.62	\$440.24	\$440.24
19	\$288.59	\$288.59	\$283.04	\$283.04	\$453.74	\$453.74
20	\$297.48	\$297.48	\$291.77	\$291.77	\$467.72	\$467.72
21	\$306.68	\$306.68	\$300.79	\$300.79	\$482.19	\$482.19
22	\$306.68	\$306.68	\$300.79	\$300.79	\$482.19	\$482.19
23	\$306.68	\$306.68	\$300.79	\$300.79	\$482.19	\$482.19
24	\$306.68	\$306.68	\$300.79	\$300.79	\$482.19	\$482.19
25	\$307.91	\$307.91	\$301.99	\$301.99	\$484.12	\$484.12
26	\$314.04	\$314.04	\$308.01	\$308.01	\$493.76	\$493.76
27	\$321.40	\$321.40	\$315.23	\$315.23	\$505.34	\$505.34
28	\$333.36	\$333.36	\$326.96	\$326.96	\$524.14	\$524.14
29	\$343.17	\$343.17	\$336.58	\$336.58	\$539.57	\$539.57
30	\$348.08	\$348.08	\$341.40	\$341.40	\$547.29	\$547.29
31	\$355.44	\$355.44	\$348.62	\$348.62	\$558.86	\$558.86
32	\$362.80	\$362.80	\$355.83	\$355.83	\$570.43	\$570.43
33	\$367.40	\$367.40	\$360.35	\$360.35	\$577.66	\$577.66
34	\$372.31	\$372.31	\$365.16	\$365.16	\$585.38	\$585.38
35	\$374.76	\$374.76	\$367.57	\$367.57	\$589.24	\$589.24
36	\$377.22	\$377.22	\$369.97	\$369.97	\$593.09	\$593.09
37	\$379.67	\$379.67	\$372.38	\$372.38	\$596.95	\$596.95
38	\$382.12	\$382.12	\$374.78	\$374.78	\$600.81	\$600.81
39	\$387.03	\$387.03	\$379.60	\$379.60	\$608.52	\$608.52
40	\$391.94	\$391.94	\$384.41	\$384.41	\$616.24	\$616.24
41	\$399.30	\$399.30	\$391.63	\$391.63	\$627.81	\$627.81
42	\$406.35	\$406.35	\$398.55	\$398.55	\$638.90	\$638.90
43	\$416.16	\$416.16	\$408.17	\$408.17	\$654.33	\$654.33
44	\$428.43	\$428.43	\$420.20	\$420.20	\$673.62	\$673.62
45	\$442.85	\$442.85	\$434.34	\$434.34	\$696.28	\$696.28
46	\$460.02	\$460.02	\$451.19	\$451.19	\$723.29	\$723.29
47	\$479.34	\$479.34	\$470.13	\$470.13	\$753.66	\$753.66
48	\$501.42	\$501.42	\$491.79	\$491.79	\$788.38	\$788.38
49	\$523.20	\$523.20	\$513.15	\$513.15	\$822.62	\$822.62
50	\$547.73	\$547.73	\$537.21	\$537.21	\$861.19	\$861.19
51	\$571.96	\$571.96	\$560.97	\$560.97	\$899.28	\$899.28
52	\$598.64	\$598.64	\$587.14	\$587.14	\$941.23	\$941.23
53	\$625.63	\$625.63	\$613.61	\$613.61	\$983.67	\$983.67
54	\$654.76	\$654.76	\$642.19	\$642.19	\$1,029.48	\$1,029.48
55	\$683.90	\$683.90	\$670.76	\$670.76	\$1,075.28	\$1,075.28
56	\$715.48	\$715.48	\$701.74	\$701.74	\$1,124.95	\$1,124.95
57	\$747.38	\$747.38	\$733.03	\$733.03	\$1,175.10	\$1,175.10
58	\$781.42	\$781.42	\$766.41	\$766.41	\$1,228.62	\$1,228.62
59	\$798.29	\$798.29	\$782.96	\$782.96	\$1,255.14	\$1,255.14
60	\$832.33	\$832.33	\$816.34	\$816.34	\$1,308.66	\$1,308.66
61	\$861.77	\$861.77	\$845.22	\$845.22	\$1,354.95	\$1,354.95
62	\$881.09	\$881.09	\$864.17	\$864.17	\$1,385.33	\$1,385.33
63	\$905.32	\$905.32	\$887.93	\$887.93	\$1,423.42	\$1,423.42
64+	\$920.04	\$920.04	\$902.37	\$902.37	\$1,446.57	\$1,446.57

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0100001		79962PA0100002		79962PA0100002	
Plan Marketing Name =>	Flex PPO \$0 a Community Blue Plan		Flex PPO \$500 a Community Blue Plan		Flex PPO \$500 a Community Blue Plan	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6		Area 9	
Network =>	D		D		D	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$0/\$500		\$500/\$1,500		\$500/\$1,500	
Coinsurance =>	100%/80%		100%/80%		100%/80%	
Copays =>	\$10/\$30		\$25/\$50		\$25/\$50	
OOP Maximum =>	\$4,000/\$4,000		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$361.78	\$361.78	\$320.99	\$320.99	\$314.82	\$314.82
15	\$393.93	\$393.93	\$349.53	\$349.53	\$342.80	\$342.80
16	\$406.23	\$406.23	\$360.44	\$360.44	\$353.50	\$353.50
17	\$418.53	\$418.53	\$371.35	\$371.35	\$364.20	\$364.20
18	\$431.77	\$431.77	\$383.09	\$383.09	\$375.73	\$375.73
19	\$445.01	\$445.01	\$394.84	\$394.84	\$387.25	\$387.25
20	\$458.72	\$458.72	\$407.01	\$407.01	\$399.18	\$399.18
21	\$472.91	\$472.91	\$419.60	\$419.60	\$411.53	\$411.53
22	\$472.91	\$472.91	\$419.60	\$419.60	\$411.53	\$411.53
23	\$472.91	\$472.91	\$419.60	\$419.60	\$411.53	\$411.53
24	\$472.91	\$472.91	\$419.60	\$419.60	\$411.53	\$411.53
25	\$474.80	\$474.80	\$421.28	\$421.28	\$413.18	\$413.18
26	\$484.26	\$484.26	\$429.67	\$429.67	\$421.41	\$421.41
27	\$495.61	\$495.61	\$439.74	\$439.74	\$431.28	\$431.28
28	\$514.05	\$514.05	\$456.11	\$456.11	\$447.33	\$447.33
29	\$529.19	\$529.19	\$469.53	\$469.53	\$460.50	\$460.50
30	\$536.75	\$536.75	\$476.25	\$476.25	\$467.09	\$467.09
31	\$548.10	\$548.10	\$486.32	\$486.32	\$476.96	\$476.96
32	\$559.45	\$559.45	\$496.39	\$496.39	\$486.84	\$486.84
33	\$566.55	\$566.55	\$502.68	\$502.68	\$493.01	\$493.01
34	\$574.11	\$574.11	\$509.39	\$509.39	\$499.60	\$499.60
35	\$577.90	\$577.90	\$512.75	\$512.75	\$502.89	\$502.89
36	\$581.68	\$581.68	\$516.11	\$516.11	\$506.18	\$506.18
37	\$585.46	\$585.46	\$519.46	\$519.46	\$509.47	\$509.47
38	\$589.25	\$589.25	\$522.82	\$522.82	\$512.77	\$512.77
39	\$596.81	\$596.81	\$529.54	\$529.54	\$519.35	\$519.35
40	\$604.38	\$604.38	\$536.25	\$536.25	\$525.94	\$525.94
41	\$615.73	\$615.73	\$546.32	\$546.32	\$535.81	\$535.81
42	\$626.61	\$626.61	\$555.97	\$555.97	\$545.28	\$545.28
43	\$641.74	\$641.74	\$569.40	\$569.40	\$558.45	\$558.45
44	\$660.66	\$660.66	\$586.18	\$586.18	\$574.91	\$574.91
45	\$682.88	\$682.88	\$605.90	\$605.90	\$594.25	\$594.25
46	\$709.37	\$709.37	\$629.40	\$629.40	\$617.30	\$617.30
47	\$739.16	\$739.16	\$655.83	\$655.83	\$643.22	\$643.22
48	\$773.21	\$773.21	\$686.05	\$686.05	\$672.85	\$672.85
49	\$806.78	\$806.78	\$715.84	\$715.84	\$702.07	\$702.07
50	\$844.62	\$844.62	\$749.41	\$749.41	\$734.99	\$734.99
51	\$881.98	\$881.98	\$782.55	\$782.55	\$767.50	\$767.50
52	\$923.12	\$923.12	\$819.06	\$819.06	\$803.31	\$803.31
53	\$964.74	\$964.74	\$855.98	\$855.98	\$839.52	\$839.52
54	\$1,009.66	\$1,009.66	\$895.85	\$895.85	\$878.62	\$878.62
55	\$1,054.59	\$1,054.59	\$935.71	\$935.71	\$917.71	\$917.71
56	\$1,103.30	\$1,103.30	\$978.93	\$978.93	\$960.10	\$960.10
57	\$1,152.48	\$1,152.48	\$1,022.57	\$1,022.57	\$1,002.90	\$1,002.90
58	\$1,204.97	\$1,204.97	\$1,069.14	\$1,069.14	\$1,048.58	\$1,048.58
59	\$1,230.98	\$1,230.98	\$1,092.22	\$1,092.22	\$1,071.21	\$1,071.21
60	\$1,283.48	\$1,283.48	\$1,138.79	\$1,138.79	\$1,116.89	\$1,116.89
61	\$1,328.88	\$1,328.88	\$1,179.08	\$1,179.08	\$1,156.40	\$1,156.40
62	\$1,358.67	\$1,358.67	\$1,205.51	\$1,205.51	\$1,182.33	\$1,182.33
63	\$1,396.03	\$1,396.03	\$1,238.66	\$1,238.66	\$1,214.84	\$1,214.84
64+	\$1,418.73	\$1,418.73	\$1,258.80	\$1,258.80	\$1,234.59	\$1,234.59

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0100004		79962PA0100004		79962PA0120001	
Plan Marketing Name =>	Flex PPO \$2000 a Community Blue Plan		Flex PPO \$2000 a Community Blue Plan		Health Savings Flex PPO Embedded \$4700 a Community Blue Plan	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/HDHP-4	
Rating Area =>	Area 6		Area 9		Area 6	
Network =>	D		D		D	
Metal =>	Gold		Gold		Bronze	
Deductible =>	\$2,000/\$4,000		\$2,000/\$4,000		\$4,700/\$4,700	
Coinsurance =>	100%/70%		100%/70%		60%/50%	
Copays =>	\$25/\$50		\$25/\$50		60%/50%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$303.57	\$303.57	\$297.74	\$297.74	\$236.19	\$236.19
15	\$330.56	\$330.56	\$324.20	\$324.20	\$257.19	\$257.19
16	\$340.88	\$340.88	\$334.32	\$334.32	\$265.22	\$265.22
17	\$351.19	\$351.19	\$344.44	\$344.44	\$273.24	\$273.24
18	\$362.31	\$362.31	\$355.34	\$355.34	\$281.89	\$281.89
19	\$373.42	\$373.42	\$366.24	\$366.24	\$290.53	\$290.53
20	\$384.93	\$384.93	\$377.52	\$377.52	\$299.49	\$299.49
21	\$396.83	\$396.83	\$389.20	\$389.20	\$308.75	\$308.75
22	\$396.83	\$396.83	\$389.20	\$389.20	\$308.75	\$308.75
23	\$396.83	\$396.83	\$389.20	\$389.20	\$308.75	\$308.75
24	\$396.83	\$396.83	\$389.20	\$389.20	\$308.75	\$308.75
25	\$398.42	\$398.42	\$390.76	\$390.76	\$309.99	\$309.99
26	\$406.35	\$406.35	\$398.54	\$398.54	\$316.16	\$316.16
27	\$415.88	\$415.88	\$407.88	\$407.88	\$323.57	\$323.57
28	\$431.35	\$431.35	\$423.06	\$423.06	\$335.61	\$335.61
29	\$444.05	\$444.05	\$435.51	\$435.51	\$345.49	\$345.49
30	\$450.40	\$450.40	\$441.74	\$441.74	\$350.43	\$350.43
31	\$459.93	\$459.93	\$451.08	\$451.08	\$357.84	\$357.84
32	\$469.45	\$469.45	\$460.42	\$460.42	\$365.25	\$365.25
33	\$475.40	\$475.40	\$466.26	\$466.26	\$369.88	\$369.88
34	\$481.75	\$481.75	\$472.49	\$472.49	\$374.82	\$374.82
35	\$484.93	\$484.93	\$475.60	\$475.60	\$377.29	\$377.29
36	\$488.10	\$488.10	\$478.72	\$478.72	\$379.76	\$379.76
37	\$491.28	\$491.28	\$481.83	\$481.83	\$382.23	\$382.23
38	\$494.45	\$494.45	\$484.94	\$484.94	\$384.70	\$384.70
39	\$500.80	\$500.80	\$491.17	\$491.17	\$389.64	\$389.64
40	\$507.15	\$507.15	\$497.40	\$497.40	\$394.58	\$394.58
41	\$516.67	\$516.67	\$506.74	\$506.74	\$401.99	\$401.99
42	\$525.80	\$525.80	\$515.69	\$515.69	\$409.09	\$409.09
43	\$538.50	\$538.50	\$528.14	\$528.14	\$418.97	\$418.97
44	\$554.37	\$554.37	\$543.71	\$543.71	\$431.32	\$431.32
45	\$573.02	\$573.02	\$562.00	\$562.00	\$445.84	\$445.84
46	\$595.25	\$595.25	\$583.80	\$583.80	\$463.13	\$463.13
47	\$620.25	\$620.25	\$608.32	\$608.32	\$482.58	\$482.58
48	\$648.82	\$648.82	\$636.34	\$636.34	\$504.81	\$504.81
49	\$676.99	\$676.99	\$663.98	\$663.98	\$526.73	\$526.73
50	\$708.74	\$708.74	\$695.11	\$695.11	\$551.43	\$551.43
51	\$740.09	\$740.09	\$725.86	\$725.86	\$575.82	\$575.82
52	\$774.61	\$774.61	\$759.72	\$759.72	\$602.68	\$602.68
53	\$809.53	\$809.53	\$793.97	\$793.97	\$629.85	\$629.85
54	\$847.23	\$847.23	\$830.94	\$830.94	\$659.18	\$659.18
55	\$884.93	\$884.93	\$867.92	\$867.92	\$688.51	\$688.51
56	\$925.80	\$925.80	\$908.00	\$908.00	\$720.31	\$720.31
57	\$967.07	\$967.07	\$948.48	\$948.48	\$752.42	\$752.42
58	\$1,011.12	\$1,011.12	\$991.68	\$991.68	\$786.70	\$786.70
59	\$1,032.95	\$1,032.95	\$1,013.09	\$1,013.09	\$803.68	\$803.68
60	\$1,077.00	\$1,077.00	\$1,056.29	\$1,056.29	\$837.95	\$837.95
61	\$1,115.09	\$1,115.09	\$1,093.65	\$1,093.65	\$867.59	\$867.59
62	\$1,140.09	\$1,140.09	\$1,118.17	\$1,118.17	\$887.04	\$887.04
63	\$1,171.44	\$1,171.44	\$1,148.92	\$1,148.92	\$911.43	\$911.43
64+	\$1,190.49	\$1,190.49	\$1,167.60	\$1,167.60	\$926.25	\$926.25

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0120001		79962PA0140001		79962PA0140002	
Plan Marketing Name =>	Health Savings Flex PPO Embedded \$4700 a Community Blue Plan		Lehigh Valley Flex Blue PPO 500G		Lehigh Valley Flex Blue PPO 1250G	
Form # =>	HBG/HDHP-4		HBG/LV/PPO-2		HBG/LV/PPO-2	
Rating Area =>	Area 9		Area 6		Area 6	
Network =>	D		N		N	
Metal =>	Bronze		Gold		Gold	
Deductible =>	\$4,700/\$4,700		\$500/\$1,500		\$1,250/\$3,750	
Coinsurance =>	60%/50%		100%/70%		100%/70%	
Copays =>	60%/50%		\$25/\$60		\$25/\$60	
OOP Maximum =>	\$6,650/\$6,650		\$7,900/\$7,350		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$231.65	\$231.65	\$301.52	\$301.52	\$291.93	\$291.93
15	\$252.24	\$252.24	\$328.33	\$328.33	\$317.88	\$317.88
16	\$260.11	\$260.11	\$338.57	\$338.57	\$327.80	\$327.80
17	\$267.99	\$267.99	\$348.82	\$348.82	\$337.72	\$337.72
18	\$276.47	\$276.47	\$359.86	\$359.86	\$348.41	\$348.41
19	\$284.94	\$284.94	\$370.90	\$370.90	\$359.10	\$359.10
20	\$293.73	\$293.73	\$382.33	\$382.33	\$370.16	\$370.16
21	\$302.81	\$302.81	\$394.15	\$394.15	\$381.61	\$381.61
22	\$302.81	\$302.81	\$394.15	\$394.15	\$381.61	\$381.61
23	\$302.81	\$302.81	\$394.15	\$394.15	\$381.61	\$381.61
24	\$302.81	\$302.81	\$394.15	\$394.15	\$381.61	\$381.61
25	\$304.02	\$304.02	\$395.73	\$395.73	\$383.14	\$383.14
26	\$310.08	\$310.08	\$403.61	\$403.61	\$390.77	\$390.77
27	\$317.34	\$317.34	\$413.07	\$413.07	\$399.93	\$399.93
28	\$329.15	\$329.15	\$428.44	\$428.44	\$414.81	\$414.81
29	\$338.84	\$338.84	\$441.05	\$441.05	\$427.02	\$427.02
30	\$343.69	\$343.69	\$447.36	\$447.36	\$433.13	\$433.13
31	\$350.96	\$350.96	\$456.82	\$456.82	\$442.29	\$442.29
32	\$358.22	\$358.22	\$466.28	\$466.28	\$451.44	\$451.44
33	\$362.77	\$362.77	\$472.19	\$472.19	\$457.17	\$457.17
34	\$367.61	\$367.61	\$478.50	\$478.50	\$463.27	\$463.27
35	\$370.03	\$370.03	\$481.65	\$481.65	\$466.33	\$466.33
36	\$372.46	\$372.46	\$484.80	\$484.80	\$469.38	\$469.38
37	\$374.88	\$374.88	\$487.96	\$487.96	\$472.43	\$472.43
38	\$377.30	\$377.30	\$491.11	\$491.11	\$475.49	\$475.49
39	\$382.15	\$382.15	\$497.42	\$497.42	\$481.59	\$481.59
40	\$386.99	\$386.99	\$503.72	\$503.72	\$487.70	\$487.70
41	\$394.26	\$394.26	\$513.18	\$513.18	\$496.86	\$496.86
42	\$401.22	\$401.22	\$522.25	\$522.25	\$505.63	\$505.63
43	\$410.91	\$410.91	\$534.86	\$534.86	\$517.84	\$517.84
44	\$423.03	\$423.03	\$550.63	\$550.63	\$533.11	\$533.11
45	\$437.26	\$437.26	\$569.15	\$569.15	\$551.04	\$551.04
46	\$454.22	\$454.22	\$591.23	\$591.23	\$572.42	\$572.42
47	\$473.29	\$473.29	\$616.06	\$616.06	\$596.46	\$596.46
48	\$495.09	\$495.09	\$644.44	\$644.44	\$623.93	\$623.93
49	\$516.59	\$516.59	\$672.42	\$672.42	\$651.03	\$651.03
50	\$540.82	\$540.82	\$703.95	\$703.95	\$681.56	\$681.56
51	\$564.74	\$564.74	\$735.09	\$735.09	\$711.70	\$711.70
52	\$591.09	\$591.09	\$769.38	\$769.38	\$744.90	\$744.90
53	\$617.73	\$617.73	\$804.07	\$804.07	\$778.48	\$778.48
54	\$646.50	\$646.50	\$841.51	\$841.51	\$814.74	\$814.74
55	\$675.27	\$675.27	\$878.95	\$878.95	\$850.99	\$850.99
56	\$706.46	\$706.46	\$919.55	\$919.55	\$890.30	\$890.30
57	\$737.95	\$737.95	\$960.54	\$960.54	\$929.98	\$929.98
58	\$771.56	\$771.56	\$1,004.29	\$1,004.29	\$972.34	\$972.34
59	\$788.21	\$788.21	\$1,025.97	\$1,025.97	\$993.33	\$993.33
60	\$821.83	\$821.83	\$1,069.72	\$1,069.72	\$1,035.69	\$1,035.69
61	\$850.90	\$850.90	\$1,107.56	\$1,107.56	\$1,072.32	\$1,072.32
62	\$869.97	\$869.97	\$1,132.39	\$1,132.39	\$1,096.37	\$1,096.37
63	\$893.90	\$893.90	\$1,163.53	\$1,163.53	\$1,126.51	\$1,126.51
64+	\$908.43	\$908.43	\$1,182.45	\$1,182.45	\$1,144.83	\$1,144.83

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0160001		79962PA0090005		79962PA0090005	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO 3000SQE		Health Savings PPO Embedded \$3000		Health Savings PPO Embedded \$3000	
Form # =>	HBG/LV/HDHP-2		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 6		Area 6,7		Area 9	
Network =>	N		F		F	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$3,000/\$3,000		\$3,000		\$3,000	
Coinsurance =>	90%/70%		100%		100%	
Copays =>	90%/70%		100%		100%	
OOP Maximum =>	\$6,650/\$6,650		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$249.18	\$249.18	\$278.03	\$278.03	\$272.68	\$272.68
15	\$271.32	\$271.32	\$302.75	\$302.75	\$296.92	\$296.92
16	\$279.79	\$279.79	\$312.19	\$312.19	\$306.19	\$306.19
17	\$288.26	\$288.26	\$321.64	\$321.64	\$315.46	\$315.46
18	\$297.38	\$297.38	\$331.82	\$331.82	\$325.44	\$325.44
19	\$306.50	\$306.50	\$342.00	\$342.00	\$335.42	\$335.42
20	\$315.95	\$315.95	\$352.54	\$352.54	\$345.76	\$345.76
21	\$325.72	\$325.72	\$363.44	\$363.44	\$356.45	\$356.45
22	\$325.72	\$325.72	\$363.44	\$363.44	\$356.45	\$356.45
23	\$325.72	\$325.72	\$363.44	\$363.44	\$356.45	\$356.45
24	\$325.72	\$325.72	\$363.44	\$363.44	\$356.45	\$356.45
25	\$327.02	\$327.02	\$364.89	\$364.89	\$357.88	\$357.88
26	\$333.54	\$333.54	\$372.16	\$372.16	\$365.00	\$365.00
27	\$341.35	\$341.35	\$380.89	\$380.89	\$373.56	\$373.56
28	\$354.06	\$354.06	\$395.06	\$395.06	\$387.46	\$387.46
29	\$364.48	\$364.48	\$406.69	\$406.69	\$398.87	\$398.87
30	\$369.69	\$369.69	\$412.50	\$412.50	\$404.57	\$404.57
31	\$377.51	\$377.51	\$421.23	\$421.23	\$413.13	\$413.13
32	\$385.33	\$385.33	\$429.95	\$429.95	\$421.68	\$421.68
33	\$390.21	\$390.21	\$435.40	\$435.40	\$427.03	\$427.03
34	\$395.42	\$395.42	\$441.22	\$441.22	\$432.73	\$432.73
35	\$398.03	\$398.03	\$444.12	\$444.12	\$435.58	\$435.58
36	\$400.64	\$400.64	\$447.03	\$447.03	\$438.43	\$438.43
37	\$403.24	\$403.24	\$449.94	\$449.94	\$441.29	\$441.29
38	\$405.85	\$405.85	\$452.85	\$452.85	\$444.14	\$444.14
39	\$411.06	\$411.06	\$458.66	\$458.66	\$449.84	\$449.84
40	\$416.27	\$416.27	\$464.48	\$464.48	\$455.54	\$455.54
41	\$424.09	\$424.09	\$473.20	\$473.20	\$464.10	\$464.10
42	\$431.58	\$431.58	\$481.56	\$481.56	\$472.30	\$472.30
43	\$442.00	\$442.00	\$493.19	\$493.19	\$483.70	\$483.70
44	\$455.03	\$455.03	\$507.73	\$507.73	\$497.96	\$497.96
45	\$470.34	\$470.34	\$524.81	\$524.81	\$514.71	\$514.71
46	\$488.58	\$488.58	\$545.16	\$545.16	\$534.68	\$534.68
47	\$509.10	\$509.10	\$568.06	\$568.06	\$557.13	\$557.13
48	\$532.55	\$532.55	\$594.22	\$594.22	\$582.80	\$582.80
49	\$555.68	\$555.68	\$620.03	\$620.03	\$608.10	\$608.10
50	\$581.74	\$581.74	\$649.10	\$649.10	\$636.62	\$636.62
51	\$607.47	\$607.47	\$677.82	\$677.82	\$664.78	\$664.78
52	\$635.81	\$635.81	\$709.43	\$709.43	\$695.79	\$695.79
53	\$664.47	\$664.47	\$741.42	\$741.42	\$727.16	\$727.16
54	\$695.41	\$695.41	\$775.94	\$775.94	\$761.02	\$761.02
55	\$726.36	\$726.36	\$810.47	\$810.47	\$794.88	\$794.88
56	\$759.90	\$759.90	\$847.91	\$847.91	\$831.60	\$831.60
57	\$793.78	\$793.78	\$885.70	\$885.70	\$868.67	\$868.67
58	\$829.93	\$829.93	\$926.05	\$926.05	\$908.23	\$908.23
59	\$847.85	\$847.85	\$946.03	\$946.03	\$927.84	\$927.84
60	\$884.00	\$884.00	\$986.38	\$986.38	\$967.41	\$967.41
61	\$915.27	\$915.27	\$1,021.27	\$1,021.27	\$1,001.62	\$1,001.62
62	\$935.79	\$935.79	\$1,044.16	\$1,044.16	\$1,024.08	\$1,024.08
63	\$961.53	\$961.53	\$1,072.87	\$1,072.87	\$1,052.24	\$1,052.24
64+	\$977.16	\$977.16	\$1,090.32	\$1,090.32	\$1,069.35	\$1,069.35

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020005		79962PA0020005		79962PA0010015	
Plan Marketing Name =>	Balance PPO \$2600		Balance PPO \$2600		Premier Balance PPO \$5000	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$2,600		\$2,600		\$5,000	
Coinsurance =>	70%		70%		100%	
Copays =>	\$55		\$55		\$55	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$261.85	\$261.85	\$256.82	\$256.82	\$266.10	\$266.10
15	\$285.13	\$285.13	\$279.65	\$279.65	\$289.75	\$289.75
16	\$294.03	\$294.03	\$288.37	\$288.37	\$298.79	\$298.79
17	\$302.93	\$302.93	\$297.10	\$297.10	\$307.84	\$307.84
18	\$312.51	\$312.51	\$306.50	\$306.50	\$317.58	\$317.58
19	\$322.09	\$322.09	\$315.90	\$315.90	\$327.32	\$327.32
20	\$332.02	\$332.02	\$325.64	\$325.64	\$337.40	\$337.40
21	\$342.29	\$342.29	\$335.71	\$335.71	\$347.84	\$347.84
22	\$342.29	\$342.29	\$335.71	\$335.71	\$347.84	\$347.84
23	\$342.29	\$342.29	\$335.71	\$335.71	\$347.84	\$347.84
24	\$342.29	\$342.29	\$335.71	\$335.71	\$347.84	\$347.84
25	\$343.66	\$343.66	\$337.05	\$337.05	\$349.23	\$349.23
26	\$350.50	\$350.50	\$343.77	\$343.77	\$356.19	\$356.19
27	\$358.72	\$358.72	\$351.82	\$351.82	\$364.54	\$364.54
28	\$372.07	\$372.07	\$364.92	\$364.92	\$378.10	\$378.10
29	\$383.02	\$383.02	\$375.66	\$375.66	\$389.23	\$389.23
30	\$388.50	\$388.50	\$381.03	\$381.03	\$394.80	\$394.80
31	\$396.71	\$396.71	\$389.09	\$389.09	\$403.15	\$403.15
32	\$404.93	\$404.93	\$397.14	\$397.14	\$411.49	\$411.49
33	\$410.06	\$410.06	\$402.18	\$402.18	\$416.71	\$416.71
34	\$415.54	\$415.54	\$407.55	\$407.55	\$422.28	\$422.28
35	\$418.28	\$418.28	\$410.24	\$410.24	\$425.06	\$425.06
36	\$421.02	\$421.02	\$412.92	\$412.92	\$427.84	\$427.84
37	\$423.76	\$423.76	\$415.61	\$415.61	\$430.63	\$430.63
38	\$426.49	\$426.49	\$418.29	\$418.29	\$433.41	\$433.41
39	\$431.97	\$431.97	\$423.67	\$423.67	\$438.97	\$438.97
40	\$437.45	\$437.45	\$429.04	\$429.04	\$444.54	\$444.54
41	\$445.66	\$445.66	\$437.09	\$437.09	\$452.89	\$452.89
42	\$453.53	\$453.53	\$444.82	\$444.82	\$460.89	\$460.89
43	\$464.49	\$464.49	\$455.56	\$455.56	\$472.02	\$472.02
44	\$478.18	\$478.18	\$468.99	\$468.99	\$485.93	\$485.93
45	\$494.27	\$494.27	\$484.77	\$484.77	\$502.28	\$502.28
46	\$513.44	\$513.44	\$503.57	\$503.57	\$521.76	\$521.76
47	\$535.00	\$535.00	\$524.71	\$524.71	\$543.67	\$543.67
48	\$559.64	\$559.64	\$548.89	\$548.89	\$568.72	\$568.72
49	\$583.95	\$583.95	\$572.72	\$572.72	\$593.42	\$593.42
50	\$611.33	\$611.33	\$599.58	\$599.58	\$621.24	\$621.24
51	\$638.37	\$638.37	\$626.10	\$626.10	\$648.72	\$648.72
52	\$668.15	\$668.15	\$655.31	\$655.31	\$678.98	\$678.98
53	\$698.27	\$698.27	\$684.85	\$684.85	\$709.59	\$709.59
54	\$730.79	\$730.79	\$716.74	\$716.74	\$742.64	\$742.64
55	\$763.31	\$763.31	\$748.63	\$748.63	\$775.68	\$775.68
56	\$798.56	\$798.56	\$783.21	\$783.21	\$811.51	\$811.51
57	\$834.16	\$834.16	\$818.13	\$818.13	\$847.69	\$847.69
58	\$872.15	\$872.15	\$855.39	\$855.39	\$886.30	\$886.30
59	\$890.98	\$890.98	\$873.85	\$873.85	\$905.43	\$905.43
60	\$928.98	\$928.98	\$911.12	\$911.12	\$944.04	\$944.04
61	\$961.83	\$961.83	\$943.35	\$943.35	\$977.43	\$977.43
62	\$983.40	\$983.40	\$964.49	\$964.49	\$999.34	\$999.34
63	\$1,010.44	\$1,010.44	\$991.02	\$991.02	\$1,026.82	\$1,026.82
64+	\$1,026.87	\$1,026.87	\$1,007.13	\$1,007.13	\$1,043.52	\$1,043.52

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010015		79962PA0120002		79962PA0120002	
Plan Marketing Name =>	Premier Balance PPO \$5000		Health Savings Flex PPO Embedded \$3000 a Community Blue Plan		Health Savings Flex PPO Embedded \$3000 a Community Blue Plan	
Form # =>	HBG/PPO-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 9		Area 6		Area 9	
Network =>	F		D		D	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$5,000		\$3,000/\$3,000		\$3,000/\$3,000	
Coinsurance =>	100%		100%/60%		100%/60%	
Copays =>	\$55		100%/60%		100%/60%	
OOP Maximum =>	\$7,900		\$6,650/\$6,650		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$260.99	\$260.99	\$275.72	\$275.72	\$270.41	\$270.41
15	\$284.19	\$284.19	\$300.23	\$300.23	\$294.45	\$294.45
16	\$293.06	\$293.06	\$309.60	\$309.60	\$303.64	\$303.64
17	\$301.93	\$301.93	\$318.97	\$318.97	\$312.83	\$312.83
18	\$311.48	\$311.48	\$329.06	\$329.06	\$322.73	\$322.73
19	\$321.03	\$321.03	\$339.16	\$339.16	\$332.62	\$332.62
20	\$330.93	\$330.93	\$349.61	\$349.61	\$342.88	\$342.88
21	\$341.16	\$341.16	\$360.42	\$360.42	\$353.48	\$353.48
22	\$341.16	\$341.16	\$360.42	\$360.42	\$353.48	\$353.48
23	\$341.16	\$341.16	\$360.42	\$360.42	\$353.48	\$353.48
24	\$341.16	\$341.16	\$360.42	\$360.42	\$353.48	\$353.48
25	\$342.52	\$342.52	\$361.86	\$361.86	\$354.89	\$354.89
26	\$349.35	\$349.35	\$369.07	\$369.07	\$361.96	\$361.96
27	\$357.54	\$357.54	\$377.72	\$377.72	\$370.45	\$370.45
28	\$370.84	\$370.84	\$391.78	\$391.78	\$384.23	\$384.23
29	\$381.76	\$381.76	\$403.31	\$403.31	\$395.54	\$395.54
30	\$387.22	\$387.22	\$409.08	\$409.08	\$401.20	\$401.20
31	\$395.40	\$395.40	\$417.73	\$417.73	\$409.68	\$409.68
32	\$403.59	\$403.59	\$426.38	\$426.38	\$418.17	\$418.17
33	\$408.71	\$408.71	\$431.78	\$431.78	\$423.47	\$423.47
34	\$414.17	\$414.17	\$437.55	\$437.55	\$429.12	\$429.12
35	\$416.90	\$416.90	\$440.43	\$440.43	\$431.95	\$431.95
36	\$419.63	\$419.63	\$443.32	\$443.32	\$434.78	\$434.78
37	\$422.36	\$422.36	\$446.20	\$446.20	\$437.61	\$437.61
38	\$425.09	\$425.09	\$449.08	\$449.08	\$440.44	\$440.44
39	\$430.54	\$430.54	\$454.85	\$454.85	\$446.09	\$446.09
40	\$436.00	\$436.00	\$460.62	\$460.62	\$451.75	\$451.75
41	\$444.19	\$444.19	\$469.27	\$469.27	\$460.23	\$460.23
42	\$452.04	\$452.04	\$477.56	\$477.56	\$468.36	\$468.36
43	\$462.95	\$462.95	\$489.09	\$489.09	\$479.67	\$479.67
44	\$476.60	\$476.60	\$503.51	\$503.51	\$493.81	\$493.81
45	\$492.64	\$492.64	\$520.45	\$520.45	\$510.43	\$510.43
46	\$511.74	\$511.74	\$540.63	\$540.63	\$530.22	\$530.22
47	\$533.23	\$533.23	\$563.34	\$563.34	\$552.49	\$552.49
48	\$557.80	\$557.80	\$589.29	\$589.29	\$577.94	\$577.94
49	\$582.02	\$582.02	\$614.88	\$614.88	\$603.04	\$603.04
50	\$609.31	\$609.31	\$643.71	\$643.71	\$631.32	\$631.32
51	\$636.26	\$636.26	\$672.18	\$672.18	\$659.24	\$659.24
52	\$665.94	\$665.94	\$703.54	\$703.54	\$689.99	\$689.99
53	\$695.97	\$695.97	\$735.26	\$735.26	\$721.10	\$721.10
54	\$728.38	\$728.38	\$769.50	\$769.50	\$754.68	\$754.68
55	\$760.79	\$760.79	\$803.74	\$803.74	\$788.26	\$788.26
56	\$795.93	\$795.93	\$840.86	\$840.86	\$824.67	\$824.67
57	\$831.41	\$831.41	\$878.34	\$878.34	\$861.43	\$861.43
58	\$869.28	\$869.28	\$918.35	\$918.35	\$900.67	\$900.67
59	\$888.04	\$888.04	\$938.17	\$938.17	\$920.11	\$920.11
60	\$925.91	\$925.91	\$978.18	\$978.18	\$959.34	\$959.34
61	\$958.66	\$958.66	\$1,012.78	\$1,012.78	\$993.28	\$993.28
62	\$980.15	\$980.15	\$1,035.49	\$1,035.49	\$1,015.55	\$1,015.55
63	\$1,007.10	\$1,007.10	\$1,063.96	\$1,063.96	\$1,043.47	\$1,043.47
64+	\$1,023.48	\$1,023.48	\$1,081.26	\$1,081.26	\$1,060.44	\$1,060.44

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020006		79962PA0020006		79962PA0020007	
Plan Marketing Name =>	Balance PPO \$2000		Balance PPO \$2000		Balance PPO \$5000	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Silver		Silver		Bronze	
Deductible =>	\$2,000		\$2,000		\$5,000	
Coinsurance =>	70%		70%		50%	
Copays =>	\$55		\$55		\$70	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$265.29	\$265.29	\$260.19	\$260.19	\$240.65	\$240.65
15	\$288.88	\$288.88	\$283.32	\$283.32	\$262.05	\$262.05
16	\$297.89	\$297.89	\$292.16	\$292.16	\$270.22	\$270.22
17	\$306.91	\$306.91	\$301.01	\$301.01	\$278.40	\$278.40
18	\$316.62	\$316.62	\$310.53	\$310.53	\$287.21	\$287.21
19	\$326.33	\$326.33	\$320.05	\$320.05	\$296.02	\$296.02
20	\$336.39	\$336.39	\$329.92	\$329.92	\$305.14	\$305.14
21	\$346.79	\$346.79	\$340.12	\$340.12	\$314.58	\$314.58
22	\$346.79	\$346.79	\$340.12	\$340.12	\$314.58	\$314.58
23	\$346.79	\$346.79	\$340.12	\$340.12	\$314.58	\$314.58
24	\$346.79	\$346.79	\$340.12	\$340.12	\$314.58	\$314.58
25	\$348.18	\$348.18	\$341.48	\$341.48	\$315.84	\$315.84
26	\$355.11	\$355.11	\$348.28	\$348.28	\$322.13	\$322.13
27	\$363.44	\$363.44	\$356.45	\$356.45	\$329.68	\$329.68
28	\$376.96	\$376.96	\$369.71	\$369.71	\$341.95	\$341.95
29	\$388.06	\$388.06	\$380.59	\$380.59	\$352.02	\$352.02
30	\$393.61	\$393.61	\$386.04	\$386.04	\$357.05	\$357.05
31	\$401.93	\$401.93	\$394.20	\$394.20	\$364.60	\$364.60
32	\$410.25	\$410.25	\$402.36	\$402.36	\$372.15	\$372.15
33	\$415.45	\$415.45	\$407.46	\$407.46	\$376.87	\$376.87
34	\$421.00	\$421.00	\$412.91	\$412.91	\$381.90	\$381.90
35	\$423.78	\$423.78	\$415.63	\$415.63	\$384.42	\$384.42
36	\$426.55	\$426.55	\$418.35	\$418.35	\$386.93	\$386.93
37	\$429.33	\$429.33	\$421.07	\$421.07	\$389.45	\$389.45
38	\$432.10	\$432.10	\$423.79	\$423.79	\$391.97	\$391.97
39	\$437.65	\$437.65	\$429.23	\$429.23	\$397.00	\$397.00
40	\$443.20	\$443.20	\$434.67	\$434.67	\$402.03	\$402.03
41	\$451.52	\$451.52	\$442.84	\$442.84	\$409.58	\$409.58
42	\$459.50	\$459.50	\$450.66	\$450.66	\$416.82	\$416.82
43	\$470.59	\$470.59	\$461.54	\$461.54	\$426.89	\$426.89
44	\$484.47	\$484.47	\$475.15	\$475.15	\$439.47	\$439.47
45	\$500.76	\$500.76	\$491.13	\$491.13	\$454.25	\$454.25
46	\$520.19	\$520.19	\$510.18	\$510.18	\$471.87	\$471.87
47	\$542.03	\$542.03	\$531.61	\$531.61	\$491.69	\$491.69
48	\$567.00	\$567.00	\$556.10	\$556.10	\$514.34	\$514.34
49	\$591.62	\$591.62	\$580.24	\$580.24	\$536.67	\$536.67
50	\$619.37	\$619.37	\$607.45	\$607.45	\$561.84	\$561.84
51	\$646.76	\$646.76	\$634.32	\$634.32	\$586.69	\$586.69
52	\$676.93	\$676.93	\$663.91	\$663.91	\$614.06	\$614.06
53	\$707.45	\$707.45	\$693.84	\$693.84	\$641.74	\$641.74
54	\$740.40	\$740.40	\$726.16	\$726.16	\$671.63	\$671.63
55	\$773.34	\$773.34	\$758.47	\$758.47	\$701.51	\$701.51
56	\$809.06	\$809.06	\$793.50	\$793.50	\$733.92	\$733.92
57	\$845.13	\$845.13	\$828.87	\$828.87	\$766.63	\$766.63
58	\$883.62	\$883.62	\$866.63	\$866.63	\$801.55	\$801.55
59	\$902.69	\$902.69	\$885.33	\$885.33	\$818.85	\$818.85
60	\$941.19	\$941.19	\$923.09	\$923.09	\$853.77	\$853.77
61	\$974.48	\$974.48	\$955.74	\$955.74	\$883.97	\$883.97
62	\$996.33	\$996.33	\$977.16	\$977.16	\$903.79	\$903.79
63	\$1,023.72	\$1,023.72	\$1,004.03	\$1,004.03	\$928.64	\$928.64
64+	\$1,040.37	\$1,040.37	\$1,020.36	\$1,020.36	\$943.74	\$943.74

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020007		79962PA0170001		79962PA0170001	
Plan Marketing Name =>	Balance PPO \$5000		Choice Blue PPO \$0		Choice Blue PPO \$0	
Form # =>	HBG/PPO-4		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	F		X		X	
Metal =>	Bronze		Gold		Gold	
Deductible =>	\$5,000		\$0/\$3,000		\$0/\$3,000	
Coinsurance =>	50%		100%/70%		100%/70%	
Copays =>	\$70		\$25/70%		\$25/70%	
OOP Maximum =>	\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$236.03	\$236.03	\$324.38	\$324.38	\$318.13	\$318.13
15	\$257.01	\$257.01	\$353.21	\$353.21	\$346.41	\$346.41
16	\$265.03	\$265.03	\$364.23	\$364.23	\$357.22	\$357.22
17	\$273.05	\$273.05	\$375.26	\$375.26	\$368.04	\$368.04
18	\$281.69	\$281.69	\$387.13	\$387.13	\$379.68	\$379.68
19	\$290.33	\$290.33	\$399.00	\$399.00	\$391.32	\$391.32
20	\$299.27	\$299.27	\$411.30	\$411.30	\$403.38	\$403.38
21	\$308.53	\$308.53	\$424.02	\$424.02	\$415.86	\$415.86
22	\$308.53	\$308.53	\$424.02	\$424.02	\$415.86	\$415.86
23	\$308.53	\$308.53	\$424.02	\$424.02	\$415.86	\$415.86
24	\$308.53	\$308.53	\$424.02	\$424.02	\$415.86	\$415.86
25	\$309.76	\$309.76	\$425.72	\$425.72	\$417.52	\$417.52
26	\$315.93	\$315.93	\$434.20	\$434.20	\$425.84	\$425.84
27	\$323.34	\$323.34	\$444.37	\$444.37	\$435.82	\$435.82
28	\$335.37	\$335.37	\$460.91	\$460.91	\$452.04	\$452.04
29	\$345.25	\$345.25	\$474.48	\$474.48	\$465.35	\$465.35
30	\$350.18	\$350.18	\$481.26	\$481.26	\$472.00	\$472.00
31	\$357.59	\$357.59	\$491.44	\$491.44	\$481.98	\$481.98
32	\$364.99	\$364.99	\$501.62	\$501.62	\$491.96	\$491.96
33	\$369.62	\$369.62	\$507.98	\$507.98	\$498.20	\$498.20
34	\$374.56	\$374.56	\$514.76	\$514.76	\$504.85	\$504.85
35	\$377.02	\$377.02	\$518.15	\$518.15	\$508.18	\$508.18
36	\$379.49	\$379.49	\$521.54	\$521.54	\$511.51	\$511.51
37	\$381.96	\$381.96	\$524.94	\$524.94	\$514.83	\$514.83
38	\$384.43	\$384.43	\$528.33	\$528.33	\$518.16	\$518.16
39	\$389.36	\$389.36	\$535.11	\$535.11	\$524.82	\$524.82
40	\$394.30	\$394.30	\$541.90	\$541.90	\$531.47	\$531.47
41	\$401.71	\$401.71	\$552.07	\$552.07	\$541.45	\$541.45
42	\$408.80	\$408.80	\$561.83	\$561.83	\$551.01	\$551.01
43	\$418.68	\$418.68	\$575.40	\$575.40	\$564.32	\$564.32
44	\$431.02	\$431.02	\$592.36	\$592.36	\$580.96	\$580.96
45	\$445.52	\$445.52	\$612.28	\$612.28	\$600.50	\$600.50
46	\$462.80	\$462.80	\$636.03	\$636.03	\$623.79	\$623.79
47	\$482.23	\$482.23	\$662.74	\$662.74	\$649.99	\$649.99
48	\$504.45	\$504.45	\$693.27	\$693.27	\$679.93	\$679.93
49	\$526.35	\$526.35	\$723.38	\$723.38	\$709.46	\$709.46
50	\$551.03	\$551.03	\$757.30	\$757.30	\$742.73	\$742.73
51	\$575.41	\$575.41	\$790.80	\$790.80	\$775.58	\$775.58
52	\$602.25	\$602.25	\$827.69	\$827.69	\$811.76	\$811.76
53	\$629.40	\$629.40	\$865.00	\$865.00	\$848.35	\$848.35
54	\$658.71	\$658.71	\$905.28	\$905.28	\$887.86	\$887.86
55	\$688.02	\$688.02	\$945.56	\$945.56	\$927.37	\$927.37
56	\$719.80	\$719.80	\$989.24	\$989.24	\$970.20	\$970.20
57	\$751.89	\$751.89	\$1,033.34	\$1,033.34	\$1,013.45	\$1,013.45
58	\$786.13	\$786.13	\$1,080.40	\$1,080.40	\$1,059.61	\$1,059.61
59	\$803.10	\$803.10	\$1,103.72	\$1,103.72	\$1,082.48	\$1,082.48
60	\$837.35	\$837.35	\$1,150.79	\$1,150.79	\$1,128.64	\$1,128.64
61	\$866.97	\$866.97	\$1,191.50	\$1,191.50	\$1,168.57	\$1,168.57
62	\$886.41	\$886.41	\$1,218.21	\$1,218.21	\$1,194.77	\$1,194.77
63	\$910.78	\$910.78	\$1,251.71	\$1,251.71	\$1,227.62	\$1,227.62
64+	\$925.59	\$925.59	\$1,272.06	\$1,272.06	\$1,247.58	\$1,247.58

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170002		79962PA0170002		79962PA0170003	
Plan Marketing Name =>	Choice Blue PPO \$500		Choice Blue PPO \$500		Choice Blue PPO \$1250	
Form # =>	HBG/CB/PPO		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 7		Area 9		Area 7	
Network =>	X		X		X	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$500/\$1,500		\$500/\$1,500		\$1,250/\$3,750	
Coinsurance =>	100%/70%		100%/70%		100%/70%	
Copays =>	\$25/\$60		\$25/\$60		\$25/\$60	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$322.18	\$322.18	\$315.98	\$315.98	\$311.62	\$311.62
15	\$350.82	\$350.82	\$344.07	\$344.07	\$339.31	\$339.31
16	\$361.77	\$361.77	\$354.81	\$354.81	\$349.91	\$349.91
17	\$372.72	\$372.72	\$365.55	\$365.55	\$360.50	\$360.50
18	\$384.51	\$384.51	\$377.11	\$377.11	\$371.90	\$371.90
19	\$396.30	\$396.30	\$388.68	\$388.68	\$383.31	\$383.31
20	\$408.52	\$408.52	\$400.66	\$400.66	\$395.12	\$395.12
21	\$421.15	\$421.15	\$413.05	\$413.05	\$407.34	\$407.34
22	\$421.15	\$421.15	\$413.05	\$413.05	\$407.34	\$407.34
23	\$421.15	\$421.15	\$413.05	\$413.05	\$407.34	\$407.34
24	\$421.15	\$421.15	\$413.05	\$413.05	\$407.34	\$407.34
25	\$422.83	\$422.83	\$414.70	\$414.70	\$408.97	\$408.97
26	\$431.26	\$431.26	\$422.96	\$422.96	\$417.12	\$417.12
27	\$441.37	\$441.37	\$432.88	\$432.88	\$426.89	\$426.89
28	\$457.79	\$457.79	\$448.99	\$448.99	\$442.78	\$442.78
29	\$471.27	\$471.27	\$462.20	\$462.20	\$455.81	\$455.81
30	\$478.01	\$478.01	\$468.81	\$468.81	\$462.33	\$462.33
31	\$488.11	\$488.11	\$478.72	\$478.72	\$472.11	\$472.11
32	\$498.22	\$498.22	\$488.64	\$488.64	\$481.88	\$481.88
33	\$504.54	\$504.54	\$494.83	\$494.83	\$487.99	\$487.99
34	\$511.28	\$511.28	\$501.44	\$501.44	\$494.51	\$494.51
35	\$514.65	\$514.65	\$504.75	\$504.75	\$497.77	\$497.77
36	\$518.01	\$518.01	\$508.05	\$508.05	\$501.03	\$501.03
37	\$521.38	\$521.38	\$511.36	\$511.36	\$504.29	\$504.29
38	\$524.75	\$524.75	\$514.66	\$514.66	\$507.55	\$507.55
39	\$531.49	\$531.49	\$521.27	\$521.27	\$514.06	\$514.06
40	\$538.23	\$538.23	\$527.88	\$527.88	\$520.58	\$520.58
41	\$548.34	\$548.34	\$537.79	\$537.79	\$530.36	\$530.36
42	\$558.02	\$558.02	\$547.29	\$547.29	\$539.73	\$539.73
43	\$571.50	\$571.50	\$560.51	\$560.51	\$552.76	\$552.76
44	\$588.35	\$588.35	\$577.03	\$577.03	\$569.05	\$569.05
45	\$608.14	\$608.14	\$596.44	\$596.44	\$588.20	\$588.20
46	\$631.73	\$631.73	\$619.58	\$619.58	\$611.01	\$611.01
47	\$658.26	\$658.26	\$645.60	\$645.60	\$636.67	\$636.67
48	\$688.58	\$688.58	\$675.34	\$675.34	\$666.00	\$666.00
49	\$718.48	\$718.48	\$704.66	\$704.66	\$694.92	\$694.92
50	\$752.17	\$752.17	\$737.71	\$737.71	\$727.51	\$727.51
51	\$785.44	\$785.44	\$770.34	\$770.34	\$759.69	\$759.69
52	\$822.08	\$822.08	\$806.27	\$806.27	\$795.13	\$795.13
53	\$859.15	\$859.15	\$842.62	\$842.62	\$830.97	\$830.97
54	\$899.16	\$899.16	\$881.86	\$881.86	\$869.67	\$869.67
55	\$939.16	\$939.16	\$921.10	\$921.10	\$908.37	\$908.37
56	\$982.54	\$982.54	\$963.65	\$963.65	\$950.32	\$950.32
57	\$1,026.34	\$1,026.34	\$1,006.60	\$1,006.60	\$992.69	\$992.69
58	\$1,073.09	\$1,073.09	\$1,052.45	\$1,052.45	\$1,037.90	\$1,037.90
59	\$1,096.25	\$1,096.25	\$1,075.17	\$1,075.17	\$1,060.31	\$1,060.31
60	\$1,143.00	\$1,143.00	\$1,121.02	\$1,121.02	\$1,105.52	\$1,105.52
61	\$1,183.43	\$1,183.43	\$1,160.67	\$1,160.67	\$1,144.63	\$1,144.63
62	\$1,209.96	\$1,209.96	\$1,186.69	\$1,186.69	\$1,170.29	\$1,170.29
63	\$1,243.23	\$1,243.23	\$1,219.32	\$1,219.32	\$1,202.47	\$1,202.47
64+	\$1,263.45	\$1,263.45	\$1,239.15	\$1,239.15	\$1,222.02	\$1,222.02

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170003		79962PA0170004		79962PA0170004	
Plan Marketing Name =>	Choice Blue PPO \$1250		Choice Blue PPO \$2500		Choice Blue PPO \$2500	
Form # =>	HBG/CB/PPO		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	X		X		X	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,250/\$3,750		\$2,500/\$5,000		\$2,500/\$5,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%	
Copays =>	\$25/\$60		\$10/70%		\$10/70%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$305.62	\$305.62	\$297.68	\$297.68	\$291.95	\$291.95
15	\$332.78	\$332.78	\$324.14	\$324.14	\$317.91	\$317.91
16	\$343.17	\$343.17	\$334.25	\$334.25	\$327.83	\$327.83
17	\$353.56	\$353.56	\$344.37	\$344.37	\$337.75	\$337.75
18	\$364.74	\$364.74	\$355.27	\$355.27	\$348.44	\$348.44
19	\$375.93	\$375.93	\$366.16	\$366.16	\$359.12	\$359.12
20	\$387.52	\$387.52	\$377.45	\$377.45	\$370.19	\$370.19
21	\$399.50	\$399.50	\$389.12	\$389.12	\$381.64	\$381.64
22	\$399.50	\$399.50	\$389.12	\$389.12	\$381.64	\$381.64
23	\$399.50	\$399.50	\$389.12	\$389.12	\$381.64	\$381.64
24	\$399.50	\$399.50	\$389.12	\$389.12	\$381.64	\$381.64
25	\$401.10	\$401.10	\$390.68	\$390.68	\$383.17	\$383.17
26	\$409.09	\$409.09	\$398.46	\$398.46	\$390.80	\$390.80
27	\$418.68	\$418.68	\$407.80	\$407.80	\$399.96	\$399.96
28	\$434.26	\$434.26	\$422.97	\$422.97	\$414.84	\$414.84
29	\$447.04	\$447.04	\$435.43	\$435.43	\$427.06	\$427.06
30	\$453.43	\$453.43	\$441.65	\$441.65	\$433.16	\$433.16
31	\$463.02	\$463.02	\$450.99	\$450.99	\$442.32	\$442.32
32	\$472.61	\$472.61	\$460.33	\$460.33	\$451.48	\$451.48
33	\$478.60	\$478.60	\$466.17	\$466.17	\$457.20	\$457.20
34	\$484.99	\$484.99	\$472.39	\$472.39	\$463.31	\$463.31
35	\$488.19	\$488.19	\$475.50	\$475.50	\$466.36	\$466.36
36	\$491.39	\$491.39	\$478.62	\$478.62	\$469.42	\$469.42
37	\$494.58	\$494.58	\$481.73	\$481.73	\$472.47	\$472.47
38	\$497.78	\$497.78	\$484.84	\$484.84	\$475.52	\$475.52
39	\$504.17	\$504.17	\$491.07	\$491.07	\$481.63	\$481.63
40	\$510.56	\$510.56	\$497.30	\$497.30	\$487.74	\$487.74
41	\$520.15	\$520.15	\$506.63	\$506.63	\$496.90	\$496.90
42	\$529.34	\$529.34	\$515.58	\$515.58	\$505.67	\$505.67
43	\$542.12	\$542.12	\$528.04	\$528.04	\$517.89	\$517.89
44	\$558.10	\$558.10	\$543.60	\$543.60	\$533.15	\$533.15
45	\$576.88	\$576.88	\$561.89	\$561.89	\$551.09	\$551.09
46	\$599.25	\$599.25	\$583.68	\$583.68	\$572.46	\$572.46
47	\$624.42	\$624.42	\$608.19	\$608.19	\$596.50	\$596.50
48	\$653.18	\$653.18	\$636.21	\$636.21	\$623.98	\$623.98
49	\$681.55	\$681.55	\$663.84	\$663.84	\$651.08	\$651.08
50	\$713.51	\$713.51	\$694.97	\$694.97	\$681.61	\$681.61
51	\$745.07	\$745.07	\$725.71	\$725.71	\$711.76	\$711.76
52	\$779.82	\$779.82	\$759.56	\$759.56	\$744.96	\$744.96
53	\$814.98	\$814.98	\$793.80	\$793.80	\$778.55	\$778.55
54	\$852.93	\$852.93	\$830.77	\$830.77	\$814.80	\$814.80
55	\$890.89	\$890.89	\$867.74	\$867.74	\$851.06	\$851.06
56	\$932.03	\$932.03	\$907.82	\$907.82	\$890.37	\$890.37
57	\$973.58	\$973.58	\$948.29	\$948.29	\$930.06	\$930.06
58	\$1,017.93	\$1,017.93	\$991.48	\$991.48	\$972.42	\$972.42
59	\$1,039.90	\$1,039.90	\$1,012.88	\$1,012.88	\$993.41	\$993.41
60	\$1,084.24	\$1,084.24	\$1,056.07	\$1,056.07	\$1,035.77	\$1,035.77
61	\$1,122.60	\$1,122.60	\$1,093.43	\$1,093.43	\$1,072.41	\$1,072.41
62	\$1,147.76	\$1,147.76	\$1,117.94	\$1,117.94	\$1,096.45	\$1,096.45
63	\$1,179.32	\$1,179.32	\$1,148.68	\$1,148.68	\$1,126.60	\$1,126.60
64+	\$1,198.50	\$1,198.50	\$1,167.36	\$1,167.36	\$1,144.92	\$1,144.92

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170005		79962PA0170005		79962PA0180001	
Plan Marketing Name =>	Choice Blue PPO \$2800		Choice Blue PPO \$2800		Choice Blue PPO \$3000Q Embedded	
Form # =>	HBG/CB/PPO		HBG/CB/PPO		HBG/CB/HDHP	
Rating Area =>	Area 7		Area 9		Area 7	
Network =>	X		X		X	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$2,800/\$5,600		\$2,800/\$5,600		\$3,000/\$3,000	
Coinsurance =>	70%/60%		70%/60%		90%/70%	
Copays =>	\$40/60%		\$40/60%		90%/70%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$263.38	\$263.38	\$258.32	\$258.32	\$265.72	\$265.72
15	\$286.79	\$286.79	\$281.28	\$281.28	\$289.33	\$289.33
16	\$295.75	\$295.75	\$290.06	\$290.06	\$298.37	\$298.37
17	\$304.70	\$304.70	\$298.84	\$298.84	\$307.40	\$307.40
18	\$314.34	\$314.34	\$308.29	\$308.29	\$317.12	\$317.12
19	\$323.98	\$323.98	\$317.75	\$317.75	\$326.85	\$326.85
20	\$333.96	\$333.96	\$327.54	\$327.54	\$336.92	\$336.92
21	\$344.29	\$344.29	\$337.67	\$337.67	\$347.34	\$347.34
22	\$344.29	\$344.29	\$337.67	\$337.67	\$347.34	\$347.34
23	\$344.29	\$344.29	\$337.67	\$337.67	\$347.34	\$347.34
24	\$344.29	\$344.29	\$337.67	\$337.67	\$347.34	\$347.34
25	\$345.67	\$345.67	\$339.02	\$339.02	\$348.73	\$348.73
26	\$352.55	\$352.55	\$345.77	\$345.77	\$355.68	\$355.68
27	\$360.82	\$360.82	\$353.88	\$353.88	\$364.01	\$364.01
28	\$374.24	\$374.24	\$367.05	\$367.05	\$377.56	\$377.56
29	\$385.26	\$385.26	\$377.85	\$377.85	\$388.67	\$388.67
30	\$390.77	\$390.77	\$383.26	\$383.26	\$394.23	\$394.23
31	\$399.03	\$399.03	\$391.36	\$391.36	\$402.57	\$402.57
32	\$407.30	\$407.30	\$399.46	\$399.46	\$410.90	\$410.90
33	\$412.46	\$412.46	\$404.53	\$404.53	\$416.11	\$416.11
34	\$417.97	\$417.97	\$409.93	\$409.93	\$421.67	\$421.67
35	\$420.72	\$420.72	\$412.63	\$412.63	\$424.45	\$424.45
36	\$423.48	\$423.48	\$415.33	\$415.33	\$427.23	\$427.23
37	\$426.23	\$426.23	\$418.04	\$418.04	\$430.01	\$430.01
38	\$428.99	\$428.99	\$420.74	\$420.74	\$432.79	\$432.79
39	\$434.49	\$434.49	\$426.14	\$426.14	\$438.34	\$438.34
40	\$440.00	\$440.00	\$431.54	\$431.54	\$443.90	\$443.90
41	\$448.27	\$448.27	\$439.65	\$439.65	\$452.24	\$452.24
42	\$456.18	\$456.18	\$447.41	\$447.41	\$460.23	\$460.23
43	\$467.20	\$467.20	\$458.22	\$458.22	\$471.34	\$471.34
44	\$480.97	\$480.97	\$471.72	\$471.72	\$485.23	\$485.23
45	\$497.15	\$497.15	\$487.60	\$487.60	\$501.56	\$501.56
46	\$516.44	\$516.44	\$506.51	\$506.51	\$521.01	\$521.01
47	\$538.13	\$538.13	\$527.78	\$527.78	\$542.89	\$542.89
48	\$562.91	\$562.91	\$552.09	\$552.09	\$567.90	\$567.90
49	\$587.36	\$587.36	\$576.07	\$576.07	\$592.56	\$592.56
50	\$614.90	\$614.90	\$603.08	\$603.08	\$620.35	\$620.35
51	\$642.10	\$642.10	\$629.75	\$629.75	\$647.79	\$647.79
52	\$672.05	\$672.05	\$659.13	\$659.13	\$678.01	\$678.01
53	\$702.35	\$702.35	\$688.85	\$688.85	\$708.57	\$708.57
54	\$735.06	\$735.06	\$720.93	\$720.93	\$741.57	\$741.57
55	\$767.77	\$767.77	\$753.00	\$753.00	\$774.57	\$774.57
56	\$803.23	\$803.23	\$787.78	\$787.78	\$810.34	\$810.34
57	\$839.03	\$839.03	\$822.90	\$822.90	\$846.47	\$846.47
58	\$877.25	\$877.25	\$860.38	\$860.38	\$885.02	\$885.02
59	\$896.19	\$896.19	\$878.96	\$878.96	\$904.13	\$904.13
60	\$934.40	\$934.40	\$916.44	\$916.44	\$942.68	\$942.68
61	\$967.45	\$967.45	\$948.85	\$948.85	\$976.03	\$976.03
62	\$989.15	\$989.15	\$970.13	\$970.13	\$997.91	\$997.91
63	\$1,016.34	\$1,016.34	\$996.80	\$996.80	\$1,025.35	\$1,025.35
64+	\$1,032.87	\$1,032.87	\$1,013.01	\$1,013.01	\$1,042.02	\$1,042.02

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0180001		79962PA0170006		79962PA0170006	
Plan Marketing Name =>	Choice Blue PPO \$3000Q Embedded		Choice Blue PPO \$4250		Choice Blue PPO \$4250	
Form # =>	HBG/CB/HDHP		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	X		X		X	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$3,000/\$3,000		\$4,250/\$7,900		\$4,250/\$7,900	
Coinsurance =>	90%/70%		100%/60%		100%/60%	
Copays =>	90%/70%		\$60/60%		\$60/60%	
OOP Maximum =>	\$6,650/\$6,650		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$260.60	\$260.60	\$264.85	\$264.85	\$259.76	\$259.76
15	\$283.77	\$283.77	\$288.39	\$288.39	\$282.85	\$282.85
16	\$292.63	\$292.63	\$297.39	\$297.39	\$291.67	\$291.67
17	\$301.48	\$301.48	\$306.40	\$306.40	\$300.50	\$300.50
18	\$311.02	\$311.02	\$316.09	\$316.09	\$310.01	\$310.01
19	\$320.56	\$320.56	\$325.78	\$325.78	\$319.52	\$319.52
20	\$330.44	\$330.44	\$335.82	\$335.82	\$329.36	\$329.36
21	\$340.66	\$340.66	\$346.21	\$346.21	\$339.55	\$339.55
22	\$340.66	\$340.66	\$346.21	\$346.21	\$339.55	\$339.55
23	\$340.66	\$340.66	\$346.21	\$346.21	\$339.55	\$339.55
24	\$340.66	\$340.66	\$346.21	\$346.21	\$339.55	\$339.55
25	\$342.02	\$342.02	\$347.59	\$347.59	\$340.91	\$340.91
26	\$348.84	\$348.84	\$354.52	\$354.52	\$347.70	\$347.70
27	\$357.01	\$357.01	\$362.83	\$362.83	\$355.85	\$355.85
28	\$370.30	\$370.30	\$376.33	\$376.33	\$369.09	\$369.09
29	\$381.20	\$381.20	\$387.41	\$387.41	\$379.96	\$379.96
30	\$386.65	\$386.65	\$392.95	\$392.95	\$385.39	\$385.39
31	\$394.82	\$394.82	\$401.26	\$401.26	\$393.54	\$393.54
32	\$403.00	\$403.00	\$409.57	\$409.57	\$401.69	\$401.69
33	\$408.11	\$408.11	\$414.76	\$414.76	\$406.78	\$406.78
34	\$413.56	\$413.56	\$420.30	\$420.30	\$412.21	\$412.21
35	\$416.29	\$416.29	\$423.07	\$423.07	\$414.93	\$414.93
36	\$419.01	\$419.01	\$425.84	\$425.84	\$417.65	\$417.65
37	\$421.74	\$421.74	\$428.61	\$428.61	\$420.36	\$420.36
38	\$424.46	\$424.46	\$431.38	\$431.38	\$423.08	\$423.08
39	\$429.91	\$429.91	\$436.92	\$436.92	\$428.51	\$428.51
40	\$435.36	\$435.36	\$442.46	\$442.46	\$433.94	\$433.94
41	\$443.54	\$443.54	\$450.77	\$450.77	\$442.09	\$442.09
42	\$451.37	\$451.37	\$458.73	\$458.73	\$449.90	\$449.90
43	\$462.28	\$462.28	\$469.81	\$469.81	\$460.77	\$460.77
44	\$475.90	\$475.90	\$483.66	\$483.66	\$474.35	\$474.35
45	\$491.91	\$491.91	\$499.93	\$499.93	\$490.31	\$490.31
46	\$510.99	\$510.99	\$519.32	\$519.32	\$509.33	\$509.33
47	\$532.45	\$532.45	\$541.13	\$541.13	\$530.72	\$530.72
48	\$556.98	\$556.98	\$566.05	\$566.05	\$555.16	\$555.16
49	\$581.17	\$581.17	\$590.63	\$590.63	\$579.27	\$579.27
50	\$608.42	\$608.42	\$618.33	\$618.33	\$606.44	\$606.44
51	\$635.33	\$635.33	\$645.68	\$645.68	\$633.26	\$633.26
52	\$664.97	\$664.97	\$675.80	\$675.80	\$662.80	\$662.80
53	\$694.95	\$694.95	\$706.27	\$706.27	\$692.68	\$692.68
54	\$727.31	\$727.31	\$739.16	\$739.16	\$724.94	\$724.94
55	\$759.67	\$759.67	\$772.05	\$772.05	\$757.20	\$757.20
56	\$794.76	\$794.76	\$807.71	\$807.71	\$792.17	\$792.17
57	\$830.19	\$830.19	\$843.71	\$843.71	\$827.48	\$827.48
58	\$868.00	\$868.00	\$882.14	\$882.14	\$865.17	\$865.17
59	\$886.74	\$886.74	\$901.18	\$901.18	\$883.85	\$883.85
60	\$924.55	\$924.55	\$939.61	\$939.61	\$921.54	\$921.54
61	\$957.25	\$957.25	\$972.85	\$972.85	\$954.14	\$954.14
62	\$978.72	\$978.72	\$994.66	\$994.66	\$975.53	\$975.53
63	\$1,005.63	\$1,005.63	\$1,022.01	\$1,022.01	\$1,002.35	\$1,002.35
64+	\$1,021.98	\$1,021.98	\$1,038.63	\$1,038.63	\$1,018.65	\$1,018.65

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0180002		79962PA0180002	
Plan Marketing Name =>	Choice Blue PPO \$6000Q Embedded		Choice Blue PPO \$6000Q Embedded	
Form # =>	HBG/CB/HDHP		HBG/CB/HDHP	
Rating Area =>	Area 7		Area 9	
Network =>	X		X	
Metal =>	Bronze		Bronze	
Deductible =>	\$6,000/\$6,000		\$6,000/\$6,000	
Coinsurance =>	100%/60%		100%/60%	
Copays =>	100%/60%		100%/60%	
OOP Maximum =>	\$6,650/\$6,650		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$237.52	\$237.52	\$232.95	\$232.95
15	\$258.63	\$258.63	\$253.66	\$253.66
16	\$266.70	\$266.70	\$261.57	\$261.57
17	\$274.77	\$274.77	\$269.49	\$269.49
18	\$283.47	\$283.47	\$278.02	\$278.02
19	\$292.16	\$292.16	\$286.54	\$286.54
20	\$301.17	\$301.17	\$295.37	\$295.37
21	\$310.48	\$310.48	\$304.51	\$304.51
22	\$310.48	\$310.48	\$304.51	\$304.51
23	\$310.48	\$310.48	\$304.51	\$304.51
24	\$310.48	\$310.48	\$304.51	\$304.51
25	\$311.72	\$311.72	\$305.73	\$305.73
26	\$317.93	\$317.93	\$311.82	\$311.82
27	\$325.38	\$325.38	\$319.13	\$319.13
28	\$337.49	\$337.49	\$331.00	\$331.00
29	\$347.43	\$347.43	\$340.75	\$340.75
30	\$352.39	\$352.39	\$345.62	\$345.62
31	\$359.85	\$359.85	\$352.93	\$352.93
32	\$367.30	\$367.30	\$360.24	\$360.24
33	\$371.96	\$371.96	\$364.80	\$364.80
34	\$376.92	\$376.92	\$369.68	\$369.68
35	\$379.41	\$379.41	\$372.11	\$372.11
36	\$381.89	\$381.89	\$374.55	\$374.55
37	\$384.37	\$384.37	\$376.98	\$376.98
38	\$386.86	\$386.86	\$379.42	\$379.42
39	\$391.83	\$391.83	\$384.29	\$384.29
40	\$396.79	\$396.79	\$389.16	\$389.16
41	\$404.24	\$404.24	\$396.47	\$396.47
42	\$411.39	\$411.39	\$403.48	\$403.48
43	\$421.32	\$421.32	\$413.22	\$413.22
44	\$433.74	\$433.74	\$425.40	\$425.40
45	\$448.33	\$448.33	\$439.71	\$439.71
46	\$465.72	\$465.72	\$456.77	\$456.77
47	\$485.28	\$485.28	\$475.95	\$475.95
48	\$507.63	\$507.63	\$497.87	\$497.87
49	\$529.68	\$529.68	\$519.49	\$519.49
50	\$554.52	\$554.52	\$543.85	\$543.85
51	\$579.05	\$579.05	\$567.91	\$567.91
52	\$606.06	\$606.06	\$594.40	\$594.40
53	\$633.38	\$633.38	\$621.20	\$621.20
54	\$662.87	\$662.87	\$650.13	\$650.13
55	\$692.37	\$692.37	\$679.06	\$679.06
56	\$724.35	\$724.35	\$710.42	\$710.42
57	\$756.64	\$756.64	\$742.09	\$742.09
58	\$791.10	\$791.10	\$775.89	\$775.89
59	\$808.18	\$808.18	\$792.64	\$792.64
60	\$842.64	\$842.64	\$826.44	\$826.44
61	\$872.45	\$872.45	\$855.67	\$855.67
62	\$892.01	\$892.01	\$874.86	\$874.86
63	\$916.54	\$916.54	\$898.91	\$898.91
64+	\$931.44	\$931.44	\$913.53	\$913.53

Company Name:	Highmark Benefits Group (HBG)
Market:	Small Group
Product:	PPO
Effective Date of Rates:	April 1, 2019

Ending date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010002	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$250 Platinum A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$250	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		\$20		\$20	
OOP Maximum =>	\$4,000		\$4,000		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$383.77	\$383.77	\$376.39	\$376.39	\$377.64	\$377.64
15	\$417.88	\$417.88	\$409.84	\$409.84	\$411.21	\$411.21
16	\$430.93	\$430.93	\$422.64	\$422.64	\$424.05	\$424.05
17	\$443.97	\$443.97	\$435.43	\$435.43	\$436.88	\$436.88
18	\$458.02	\$458.02	\$449.21	\$449.21	\$450.70	\$450.70
19	\$472.06	\$472.06	\$462.98	\$462.98	\$464.52	\$464.52
20	\$486.61	\$486.61	\$477.25	\$477.25	\$478.84	\$478.84
21	\$501.66	\$501.66	\$492.01	\$492.01	\$493.65	\$493.65
22	\$501.66	\$501.66	\$492.01	\$492.01	\$493.65	\$493.65
23	\$501.66	\$501.66	\$492.01	\$492.01	\$493.65	\$493.65
24	\$501.66	\$501.66	\$492.01	\$492.01	\$493.65	\$493.65
25	\$503.67	\$503.67	\$493.98	\$493.98	\$495.62	\$495.62
26	\$513.70	\$513.70	\$503.82	\$503.82	\$505.50	\$505.50
27	\$525.74	\$525.74	\$515.63	\$515.63	\$517.35	\$517.35
28	\$545.30	\$545.30	\$534.81	\$534.81	\$536.60	\$536.60
29	\$561.36	\$561.36	\$550.56	\$550.56	\$552.39	\$552.39
30	\$569.38	\$569.38	\$558.43	\$558.43	\$560.29	\$560.29
31	\$581.42	\$581.42	\$570.24	\$570.24	\$572.14	\$572.14
32	\$593.46	\$593.46	\$582.05	\$582.05	\$583.99	\$583.99
33	\$600.99	\$600.99	\$589.43	\$589.43	\$591.39	\$591.39
34	\$609.02	\$609.02	\$597.30	\$597.30	\$599.29	\$599.29
35	\$613.03	\$613.03	\$601.24	\$601.24	\$603.24	\$603.24
36	\$617.04	\$617.04	\$605.17	\$605.17	\$607.19	\$607.19
37	\$621.06	\$621.06	\$609.11	\$609.11	\$611.14	\$611.14
38	\$625.07	\$625.07	\$613.04	\$613.04	\$615.09	\$615.09
39	\$633.09	\$633.09	\$620.92	\$620.92	\$622.99	\$622.99
40	\$641.12	\$641.12	\$628.79	\$628.79	\$630.88	\$630.88
41	\$653.16	\$653.16	\$640.60	\$640.60	\$642.73	\$642.73
42	\$664.70	\$664.70	\$651.91	\$651.91	\$654.09	\$654.09
43	\$680.75	\$680.75	\$667.66	\$667.66	\$669.88	\$669.88
44	\$700.82	\$700.82	\$687.34	\$687.34	\$689.63	\$689.63
45	\$724.40	\$724.40	\$710.46	\$710.46	\$712.83	\$712.83
46	\$752.49	\$752.49	\$738.02	\$738.02	\$740.48	\$740.48
47	\$784.09	\$784.09	\$769.01	\$769.01	\$771.57	\$771.57
48	\$820.21	\$820.21	\$804.44	\$804.44	\$807.12	\$807.12
49	\$855.83	\$855.83	\$839.37	\$839.37	\$842.17	\$842.17
50	\$895.96	\$895.96	\$878.73	\$878.73	\$881.66	\$881.66
51	\$935.60	\$935.60	\$917.60	\$917.60	\$920.66	\$920.66
52	\$979.24	\$979.24	\$960.40	\$960.40	\$963.60	\$963.60
53	\$1,023.39	\$1,023.39	\$1,003.70	\$1,003.70	\$1,007.05	\$1,007.05
54	\$1,071.04	\$1,071.04	\$1,050.44	\$1,050.44	\$1,053.94	\$1,053.94
55	\$1,118.70	\$1,118.70	\$1,097.18	\$1,097.18	\$1,100.84	\$1,100.84
56	\$1,170.37	\$1,170.37	\$1,147.86	\$1,147.86	\$1,151.69	\$1,151.69
57	\$1,222.55	\$1,222.55	\$1,199.03	\$1,199.03	\$1,203.03	\$1,203.03
58	\$1,278.23	\$1,278.23	\$1,253.64	\$1,253.64	\$1,257.82	\$1,257.82
59	\$1,305.82	\$1,305.82	\$1,280.70	\$1,280.70	\$1,284.97	\$1,284.97
60	\$1,361.51	\$1,361.51	\$1,335.32	\$1,335.32	\$1,339.77	\$1,339.77
61	\$1,409.66	\$1,409.66	\$1,382.55	\$1,382.55	\$1,387.16	\$1,387.16
62	\$1,441.27	\$1,441.27	\$1,413.54	\$1,413.54	\$1,418.26	\$1,418.26
63	\$1,480.90	\$1,480.90	\$1,452.41	\$1,452.41	\$1,457.25	\$1,457.25
64+	\$1,504.98	\$1,504.98	\$1,476.03	\$1,476.03	\$1,480.95	\$1,480.95

Company Name:

Market:

Product:

Effective Date of Rates: June 30, 2019

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010002		79962PA0010003		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO \$250 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$250		\$0		\$0	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		\$35		\$35	
OOP Maximum =>	\$4,000		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$370.37	\$370.37	\$344.01	\$344.01	\$337.40	\$337.40
15	\$403.30	\$403.30	\$374.59	\$374.59	\$367.39	\$367.39
16	\$415.88	\$415.88	\$386.28	\$386.28	\$378.85	\$378.85
17	\$428.47	\$428.47	\$397.98	\$397.98	\$390.32	\$390.32
18	\$442.03	\$442.03	\$410.57	\$410.57	\$402.67	\$402.67
19	\$455.59	\$455.59	\$423.16	\$423.16	\$415.02	\$415.02
20	\$469.63	\$469.63	\$436.20	\$436.20	\$427.81	\$427.81
21	\$484.15	\$484.15	\$449.69	\$449.69	\$441.04	\$441.04
22	\$484.15	\$484.15	\$449.69	\$449.69	\$441.04	\$441.04
23	\$484.15	\$484.15	\$449.69	\$449.69	\$441.04	\$441.04
24	\$484.15	\$484.15	\$449.69	\$449.69	\$441.04	\$441.04
25	\$486.09	\$486.09	\$451.49	\$451.49	\$442.80	\$442.80
26	\$495.77	\$495.77	\$460.48	\$460.48	\$451.62	\$451.62
27	\$507.39	\$507.39	\$471.28	\$471.28	\$462.21	\$462.21
28	\$526.27	\$526.27	\$488.81	\$488.81	\$479.41	\$479.41
29	\$541.76	\$541.76	\$503.20	\$503.20	\$493.52	\$493.52
30	\$549.51	\$549.51	\$510.40	\$510.40	\$500.58	\$500.58
31	\$561.13	\$561.13	\$521.19	\$521.19	\$511.17	\$511.17
32	\$572.75	\$572.75	\$531.98	\$531.98	\$521.75	\$521.75
33	\$580.01	\$580.01	\$538.73	\$538.73	\$528.37	\$528.37
34	\$587.76	\$587.76	\$545.92	\$545.92	\$535.42	\$535.42
35	\$591.63	\$591.63	\$549.52	\$549.52	\$538.95	\$538.95
36	\$595.50	\$595.50	\$553.12	\$553.12	\$542.48	\$542.48
37	\$599.38	\$599.38	\$556.72	\$556.72	\$546.01	\$546.01
38	\$603.25	\$603.25	\$560.31	\$560.31	\$549.54	\$549.54
39	\$611.00	\$611.00	\$567.51	\$567.51	\$556.59	\$556.59
40	\$618.74	\$618.74	\$574.70	\$574.70	\$563.65	\$563.65
41	\$630.36	\$630.36	\$585.50	\$585.50	\$574.23	\$574.23
42	\$641.50	\$641.50	\$595.84	\$595.84	\$584.38	\$584.38
43	\$656.99	\$656.99	\$610.23	\$610.23	\$598.49	\$598.49
44	\$676.36	\$676.36	\$628.22	\$628.22	\$616.13	\$616.13
45	\$699.11	\$699.11	\$649.35	\$649.35	\$636.86	\$636.86
46	\$726.23	\$726.23	\$674.54	\$674.54	\$661.56	\$661.56
47	\$756.73	\$756.73	\$702.87	\$702.87	\$689.35	\$689.35
48	\$791.59	\$791.59	\$735.24	\$735.24	\$721.10	\$721.10
49	\$825.96	\$825.96	\$767.17	\$767.17	\$752.41	\$752.41
50	\$864.69	\$864.69	\$803.15	\$803.15	\$787.70	\$787.70
51	\$902.94	\$902.94	\$838.67	\$838.67	\$822.54	\$822.54
52	\$945.06	\$945.06	\$877.79	\$877.79	\$860.91	\$860.91
53	\$987.67	\$987.67	\$917.37	\$917.37	\$899.72	\$899.72
54	\$1,033.66	\$1,033.66	\$960.09	\$960.09	\$941.62	\$941.62
55	\$1,079.65	\$1,079.65	\$1,002.81	\$1,002.81	\$983.52	\$983.52
56	\$1,129.52	\$1,129.52	\$1,049.13	\$1,049.13	\$1,028.95	\$1,028.95
57	\$1,179.87	\$1,179.87	\$1,095.89	\$1,095.89	\$1,074.81	\$1,074.81
58	\$1,233.61	\$1,233.61	\$1,145.81	\$1,145.81	\$1,123.77	\$1,123.77
59	\$1,260.24	\$1,260.24	\$1,170.54	\$1,170.54	\$1,148.03	\$1,148.03
60	\$1,313.98	\$1,313.98	\$1,220.46	\$1,220.46	\$1,196.98	\$1,196.98
61	\$1,360.46	\$1,360.46	\$1,263.63	\$1,263.63	\$1,239.32	\$1,239.32
62	\$1,390.96	\$1,390.96	\$1,291.96	\$1,291.96	\$1,267.11	\$1,267.11
63	\$1,429.21	\$1,429.21	\$1,327.48	\$1,327.48	\$1,301.95	\$1,301.95
64+	\$1,452.45	\$1,452.45	\$1,349.07	\$1,349.07	\$1,323.12	\$1,323.12

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010004		79962PA0010004		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$250 Gold A		Premier Balance PPO \$250 Gold A		Premier Balance PPO \$500 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$250		\$250		\$500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$35		\$35		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$340.30	\$340.30	\$333.76	\$333.76	\$337.81	\$337.81
15	\$370.55	\$370.55	\$363.43	\$363.43	\$367.84	\$367.84
16	\$382.12	\$382.12	\$374.77	\$374.77	\$379.32	\$379.32
17	\$393.68	\$393.68	\$386.12	\$386.12	\$390.80	\$390.80
18	\$406.14	\$406.14	\$398.33	\$398.33	\$403.16	\$403.16
19	\$418.59	\$418.59	\$410.55	\$410.55	\$415.53	\$415.53
20	\$431.49	\$431.49	\$423.20	\$423.20	\$428.33	\$428.33
21	\$444.84	\$444.84	\$436.29	\$436.29	\$441.58	\$441.58
22	\$444.84	\$444.84	\$436.29	\$436.29	\$441.58	\$441.58
23	\$444.84	\$444.84	\$436.29	\$436.29	\$441.58	\$441.58
24	\$444.84	\$444.84	\$436.29	\$436.29	\$441.58	\$441.58
25	\$446.62	\$446.62	\$438.04	\$438.04	\$443.35	\$443.35
26	\$455.52	\$455.52	\$446.76	\$446.76	\$452.18	\$452.18
27	\$466.19	\$466.19	\$457.23	\$457.23	\$462.78	\$462.78
28	\$483.54	\$483.54	\$474.25	\$474.25	\$480.00	\$480.00
29	\$497.78	\$497.78	\$488.21	\$488.21	\$494.13	\$494.13
30	\$504.89	\$504.89	\$495.19	\$495.19	\$501.19	\$501.19
31	\$515.57	\$515.57	\$505.66	\$505.66	\$511.79	\$511.79
32	\$526.25	\$526.25	\$516.13	\$516.13	\$522.39	\$522.39
33	\$532.92	\$532.92	\$522.68	\$522.68	\$529.01	\$529.01
34	\$540.04	\$540.04	\$529.66	\$529.66	\$536.08	\$536.08
35	\$543.59	\$543.59	\$533.15	\$533.15	\$539.61	\$539.61
36	\$547.15	\$547.15	\$536.64	\$536.64	\$543.14	\$543.14
37	\$550.71	\$550.71	\$540.13	\$540.13	\$546.68	\$546.68
38	\$554.27	\$554.27	\$543.62	\$543.62	\$550.21	\$550.21
39	\$561.39	\$561.39	\$550.60	\$550.60	\$557.27	\$557.27
40	\$568.51	\$568.51	\$557.58	\$557.58	\$564.34	\$564.34
41	\$579.18	\$579.18	\$568.05	\$568.05	\$574.94	\$574.94
42	\$589.41	\$589.41	\$578.08	\$578.08	\$585.09	\$585.09
43	\$603.65	\$603.65	\$592.05	\$592.05	\$599.22	\$599.22
44	\$621.44	\$621.44	\$609.50	\$609.50	\$616.89	\$616.89
45	\$642.35	\$642.35	\$630.00	\$630.00	\$637.64	\$637.64
46	\$667.26	\$667.26	\$654.44	\$654.44	\$662.37	\$662.37
47	\$695.28	\$695.28	\$681.92	\$681.92	\$690.19	\$690.19
48	\$727.31	\$727.31	\$713.33	\$713.33	\$721.98	\$721.98
49	\$758.90	\$758.90	\$744.31	\$744.31	\$753.34	\$753.34
50	\$794.48	\$794.48	\$779.21	\$779.21	\$788.66	\$788.66
51	\$829.63	\$829.63	\$813.68	\$813.68	\$823.55	\$823.55
52	\$868.33	\$868.33	\$851.64	\$851.64	\$861.96	\$861.96
53	\$907.47	\$907.47	\$890.03	\$890.03	\$900.82	\$900.82
54	\$949.73	\$949.73	\$931.48	\$931.48	\$942.77	\$942.77
55	\$991.99	\$991.99	\$972.93	\$972.93	\$984.72	\$984.72
56	\$1,037.81	\$1,037.81	\$1,017.86	\$1,017.86	\$1,030.21	\$1,030.21
57	\$1,084.08	\$1,084.08	\$1,063.24	\$1,063.24	\$1,076.13	\$1,076.13
58	\$1,133.45	\$1,133.45	\$1,111.67	\$1,111.67	\$1,125.15	\$1,125.15
59	\$1,157.92	\$1,157.92	\$1,135.66	\$1,135.66	\$1,149.43	\$1,149.43
60	\$1,207.30	\$1,207.30	\$1,184.09	\$1,184.09	\$1,198.45	\$1,198.45
61	\$1,250.00	\$1,250.00	\$1,225.97	\$1,225.97	\$1,240.84	\$1,240.84
62	\$1,278.03	\$1,278.03	\$1,253.46	\$1,253.46	\$1,268.66	\$1,268.66
63	\$1,313.17	\$1,313.17	\$1,287.93	\$1,287.93	\$1,303.54	\$1,303.54
64+	\$1,334.52	\$1,334.52	\$1,308.87	\$1,308.87	\$1,324.74	\$1,324.74

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010005		79962PA0010006		79962PA0010006	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$750 A		Premier Balance PPO \$750 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$500		\$750		\$750	
Coinsurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$331.31	\$331.31	\$333.37	\$333.37	\$326.96	\$326.96
15	\$360.76	\$360.76	\$363.00	\$363.00	\$356.02	\$356.02
16	\$372.02	\$372.02	\$374.34	\$374.34	\$367.14	\$367.14
17	\$383.28	\$383.28	\$385.67	\$385.67	\$378.25	\$378.25
18	\$395.41	\$395.41	\$397.87	\$397.87	\$390.22	\$390.22
19	\$407.54	\$407.54	\$410.07	\$410.07	\$402.18	\$402.18
20	\$420.10	\$420.10	\$422.71	\$422.71	\$414.58	\$414.58
21	\$433.09	\$433.09	\$435.78	\$435.78	\$427.40	\$427.40
22	\$433.09	\$433.09	\$435.78	\$435.78	\$427.40	\$427.40
23	\$433.09	\$433.09	\$435.78	\$435.78	\$427.40	\$427.40
24	\$433.09	\$433.09	\$435.78	\$435.78	\$427.40	\$427.40
25	\$434.82	\$434.82	\$437.52	\$437.52	\$429.11	\$429.11
26	\$443.48	\$443.48	\$446.24	\$446.24	\$437.66	\$437.66
27	\$453.88	\$453.88	\$456.70	\$456.70	\$447.92	\$447.92
28	\$470.77	\$470.77	\$473.69	\$473.69	\$464.58	\$464.58
29	\$484.63	\$484.63	\$487.64	\$487.64	\$478.26	\$478.26
30	\$491.56	\$491.56	\$494.61	\$494.61	\$485.10	\$485.10
31	\$501.95	\$501.95	\$505.07	\$505.07	\$495.36	\$495.36
32	\$512.35	\$512.35	\$515.53	\$515.53	\$505.61	\$505.61
33	\$518.84	\$518.84	\$522.06	\$522.06	\$512.03	\$512.03
34	\$525.77	\$525.77	\$529.04	\$529.04	\$518.86	\$518.86
35	\$529.24	\$529.24	\$532.52	\$532.52	\$522.28	\$522.28
36	\$532.70	\$532.70	\$536.01	\$536.01	\$525.70	\$525.70
37	\$536.17	\$536.17	\$539.50	\$539.50	\$529.12	\$529.12
38	\$539.63	\$539.63	\$542.98	\$542.98	\$532.54	\$532.54
39	\$546.56	\$546.56	\$549.95	\$549.95	\$539.38	\$539.38
40	\$553.49	\$553.49	\$556.93	\$556.93	\$546.22	\$546.22
41	\$563.88	\$563.88	\$567.39	\$567.39	\$556.47	\$556.47
42	\$573.84	\$573.84	\$577.41	\$577.41	\$566.31	\$566.31
43	\$587.70	\$587.70	\$591.35	\$591.35	\$579.98	\$579.98
44	\$605.03	\$605.03	\$608.78	\$608.78	\$597.08	\$597.08
45	\$625.38	\$625.38	\$629.27	\$629.27	\$617.17	\$617.17
46	\$649.64	\$649.64	\$653.67	\$653.67	\$641.10	\$641.10
47	\$676.92	\$676.92	\$681.12	\$681.12	\$668.03	\$668.03
48	\$708.10	\$708.10	\$712.50	\$712.50	\$698.80	\$698.80
49	\$738.85	\$738.85	\$743.44	\$743.44	\$729.14	\$729.14
50	\$773.50	\$773.50	\$778.30	\$778.30	\$763.34	\$763.34
51	\$807.71	\$807.71	\$812.73	\$812.73	\$797.10	\$797.10
52	\$845.39	\$845.39	\$850.64	\$850.64	\$834.28	\$834.28
53	\$883.50	\$883.50	\$888.99	\$888.99	\$871.90	\$871.90
54	\$924.65	\$924.65	\$930.39	\$930.39	\$912.50	\$912.50
55	\$965.79	\$965.79	\$971.79	\$971.79	\$953.10	\$953.10
56	\$1,010.40	\$1,010.40	\$1,016.67	\$1,016.67	\$997.12	\$997.12
57	\$1,055.44	\$1,055.44	\$1,062.00	\$1,062.00	\$1,041.57	\$1,041.57
58	\$1,103.51	\$1,103.51	\$1,110.37	\$1,110.37	\$1,089.02	\$1,089.02
59	\$1,127.33	\$1,127.33	\$1,134.34	\$1,134.34	\$1,112.52	\$1,112.52
60	\$1,175.41	\$1,175.41	\$1,182.71	\$1,182.71	\$1,159.96	\$1,159.96
61	\$1,216.98	\$1,216.98	\$1,224.54	\$1,224.54	\$1,200.99	\$1,200.99
62	\$1,244.27	\$1,244.27	\$1,252.00	\$1,252.00	\$1,227.92	\$1,227.92
63	\$1,278.48	\$1,278.48	\$1,286.42	\$1,286.42	\$1,261.68	\$1,261.68
64+	\$1,299.27	\$1,299.27	\$1,307.34	\$1,307.34	\$1,282.20	\$1,282.20

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010007		79962PA0010007		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1250 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$1,250	
Coinsurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$329.49	\$329.49	\$323.16	\$323.16	\$326.02	\$326.02
15	\$358.78	\$358.78	\$351.88	\$351.88	\$355.00	\$355.00
16	\$369.98	\$369.98	\$362.87	\$362.87	\$366.08	\$366.08
17	\$381.18	\$381.18	\$373.85	\$373.85	\$377.16	\$377.16
18	\$393.24	\$393.24	\$385.68	\$385.68	\$389.09	\$389.09
19	\$405.30	\$405.30	\$397.51	\$397.51	\$401.03	\$401.03
20	\$417.79	\$417.79	\$409.76	\$409.76	\$413.38	\$413.38
21	\$430.71	\$430.71	\$422.43	\$422.43	\$426.17	\$426.17
22	\$430.71	\$430.71	\$422.43	\$422.43	\$426.17	\$426.17
23	\$430.71	\$430.71	\$422.43	\$422.43	\$426.17	\$426.17
24	\$430.71	\$430.71	\$422.43	\$422.43	\$426.17	\$426.17
25	\$432.43	\$432.43	\$424.12	\$424.12	\$427.87	\$427.87
26	\$441.05	\$441.05	\$432.57	\$432.57	\$436.40	\$436.40
27	\$451.38	\$451.38	\$442.71	\$442.71	\$446.63	\$446.63
28	\$468.18	\$468.18	\$459.18	\$459.18	\$463.25	\$463.25
29	\$481.96	\$481.96	\$472.70	\$472.70	\$476.88	\$476.88
30	\$488.86	\$488.86	\$479.46	\$479.46	\$483.70	\$483.70
31	\$499.19	\$499.19	\$489.60	\$489.60	\$493.93	\$493.93
32	\$509.53	\$509.53	\$499.73	\$499.73	\$504.16	\$504.16
33	\$515.99	\$515.99	\$506.07	\$506.07	\$510.55	\$510.55
34	\$522.88	\$522.88	\$512.83	\$512.83	\$517.37	\$517.37
35	\$526.33	\$526.33	\$516.21	\$516.21	\$520.78	\$520.78
36	\$529.77	\$529.77	\$519.59	\$519.59	\$524.19	\$524.19
37	\$533.22	\$533.22	\$522.97	\$522.97	\$527.60	\$527.60
38	\$536.66	\$536.66	\$526.35	\$526.35	\$531.01	\$531.01
39	\$543.56	\$543.56	\$533.11	\$533.11	\$537.83	\$537.83
40	\$550.45	\$550.45	\$539.87	\$539.87	\$544.65	\$544.65
41	\$560.78	\$560.78	\$550.00	\$550.00	\$554.87	\$554.87
42	\$570.69	\$570.69	\$559.72	\$559.72	\$564.68	\$564.68
43	\$584.47	\$584.47	\$573.24	\$573.24	\$578.31	\$578.31
44	\$601.70	\$601.70	\$590.13	\$590.13	\$595.36	\$595.36
45	\$621.95	\$621.95	\$609.99	\$609.99	\$615.39	\$615.39
46	\$646.07	\$646.07	\$633.65	\$633.65	\$639.26	\$639.26
47	\$673.20	\$673.20	\$660.26	\$660.26	\$666.10	\$666.10
48	\$704.21	\$704.21	\$690.67	\$690.67	\$696.79	\$696.79
49	\$734.79	\$734.79	\$720.67	\$720.67	\$727.05	\$727.05
50	\$769.25	\$769.25	\$754.46	\$754.46	\$761.14	\$761.14
51	\$803.27	\$803.27	\$787.83	\$787.83	\$794.81	\$794.81
52	\$840.75	\$840.75	\$824.58	\$824.58	\$831.88	\$831.88
53	\$878.65	\$878.65	\$861.76	\$861.76	\$869.39	\$869.39
54	\$919.57	\$919.57	\$901.89	\$901.89	\$909.87	\$909.87
55	\$960.48	\$960.48	\$942.02	\$942.02	\$950.36	\$950.36
56	\$1,004.85	\$1,004.85	\$985.53	\$985.53	\$994.25	\$994.25
57	\$1,049.64	\$1,049.64	\$1,029.46	\$1,029.46	\$1,038.58	\$1,038.58
58	\$1,097.45	\$1,097.45	\$1,076.35	\$1,076.35	\$1,085.88	\$1,085.88
59	\$1,121.14	\$1,121.14	\$1,099.59	\$1,099.59	\$1,109.32	\$1,109.32
60	\$1,168.95	\$1,168.95	\$1,146.48	\$1,146.48	\$1,156.63	\$1,156.63
61	\$1,210.30	\$1,210.30	\$1,187.03	\$1,187.03	\$1,197.54	\$1,197.54
62	\$1,237.43	\$1,237.43	\$1,213.64	\$1,213.64	\$1,224.39	\$1,224.39
63	\$1,271.46	\$1,271.46	\$1,247.01	\$1,247.01	\$1,258.05	\$1,258.05
64+	\$1,292.13	\$1,292.13	\$1,267.29	\$1,267.29	\$1,278.51	\$1,278.51

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010008		79962PA0010009		79962PA0010009	
Plan Marketing Name =>	Premier Balance PPO \$1250 A		Premier Balance PPO \$1500 A		Premier Balance PPO \$1500 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,500		\$1,500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$319.75	\$319.75	\$322.81	\$322.81	\$316.60	\$316.60
15	\$348.17	\$348.17	\$351.50	\$351.50	\$344.74	\$344.74
16	\$359.04	\$359.04	\$362.47	\$362.47	\$355.50	\$355.50
17	\$369.90	\$369.90	\$373.44	\$373.44	\$366.26	\$366.26
18	\$381.61	\$381.61	\$385.26	\$385.26	\$377.85	\$377.85
19	\$393.31	\$393.31	\$397.07	\$397.07	\$389.43	\$389.43
20	\$405.43	\$405.43	\$409.31	\$409.31	\$401.43	\$401.43
21	\$417.97	\$417.97	\$421.97	\$421.97	\$413.85	\$413.85
22	\$417.97	\$417.97	\$421.97	\$421.97	\$413.85	\$413.85
23	\$417.97	\$417.97	\$421.97	\$421.97	\$413.85	\$413.85
24	\$417.97	\$417.97	\$421.97	\$421.97	\$413.85	\$413.85
25	\$419.64	\$419.64	\$423.66	\$423.66	\$415.51	\$415.51
26	\$428.00	\$428.00	\$432.10	\$432.10	\$423.78	\$423.78
27	\$438.03	\$438.03	\$442.22	\$442.22	\$433.71	\$433.71
28	\$454.33	\$454.33	\$458.68	\$458.68	\$449.85	\$449.85
29	\$467.71	\$467.71	\$472.18	\$472.18	\$463.10	\$463.10
30	\$474.40	\$474.40	\$478.94	\$478.94	\$469.72	\$469.72
31	\$484.43	\$484.43	\$489.06	\$489.06	\$479.65	\$479.65
32	\$494.46	\$494.46	\$499.19	\$499.19	\$489.58	\$489.58
33	\$500.73	\$500.73	\$505.52	\$505.52	\$495.79	\$495.79
34	\$507.42	\$507.42	\$512.27	\$512.27	\$502.41	\$502.41
35	\$510.76	\$510.76	\$515.65	\$515.65	\$505.72	\$505.72
36	\$514.10	\$514.10	\$519.02	\$519.02	\$509.04	\$509.04
37	\$517.45	\$517.45	\$522.40	\$522.40	\$512.35	\$512.35
38	\$520.79	\$520.79	\$525.77	\$525.77	\$515.66	\$515.66
39	\$527.48	\$527.48	\$532.53	\$532.53	\$522.28	\$522.28
40	\$534.17	\$534.17	\$539.28	\$539.28	\$528.90	\$528.90
41	\$544.20	\$544.20	\$549.40	\$549.40	\$538.83	\$538.83
42	\$553.81	\$553.81	\$559.11	\$559.11	\$548.35	\$548.35
43	\$567.19	\$567.19	\$572.61	\$572.61	\$561.59	\$561.59
44	\$583.90	\$583.90	\$589.49	\$589.49	\$578.15	\$578.15
45	\$603.55	\$603.55	\$609.32	\$609.32	\$597.60	\$597.60
46	\$626.96	\$626.96	\$632.96	\$632.96	\$620.78	\$620.78
47	\$653.29	\$653.29	\$659.54	\$659.54	\$646.85	\$646.85
48	\$683.38	\$683.38	\$689.92	\$689.92	\$676.64	\$676.64
49	\$713.06	\$713.06	\$719.88	\$719.88	\$706.03	\$706.03
50	\$746.49	\$746.49	\$753.64	\$753.64	\$739.14	\$739.14
51	\$779.51	\$779.51	\$786.97	\$786.97	\$771.83	\$771.83
52	\$815.88	\$815.88	\$823.69	\$823.69	\$807.84	\$807.84
53	\$852.66	\$852.66	\$860.82	\$860.82	\$844.25	\$844.25
54	\$892.37	\$892.37	\$900.91	\$900.91	\$883.57	\$883.57
55	\$932.07	\$932.07	\$940.99	\$940.99	\$922.89	\$922.89
56	\$975.12	\$975.12	\$984.46	\$984.46	\$965.51	\$965.51
57	\$1,018.59	\$1,018.59	\$1,028.34	\$1,028.34	\$1,008.55	\$1,008.55
58	\$1,064.99	\$1,064.99	\$1,075.18	\$1,075.18	\$1,054.49	\$1,054.49
59	\$1,087.98	\$1,087.98	\$1,098.39	\$1,098.39	\$1,077.25	\$1,077.25
60	\$1,134.37	\$1,134.37	\$1,145.23	\$1,145.23	\$1,123.19	\$1,123.19
61	\$1,174.50	\$1,174.50	\$1,185.74	\$1,185.74	\$1,162.92	\$1,162.92
62	\$1,200.83	\$1,200.83	\$1,212.32	\$1,212.32	\$1,188.99	\$1,188.99
63	\$1,233.85	\$1,233.85	\$1,245.66	\$1,245.66	\$1,221.69	\$1,221.69
64+	\$1,253.91	\$1,253.91	\$1,265.91	\$1,265.91	\$1,241.55	\$1,241.55

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010011		79962PA0010011		79962PA0010016	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,400	
Coinsurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$317.12	\$317.12	\$311.02	\$311.02	\$318.97	\$318.97
15	\$345.31	\$345.31	\$338.66	\$338.66	\$347.33	\$347.33
16	\$356.09	\$356.09	\$349.24	\$349.24	\$358.17	\$358.17
17	\$366.87	\$366.87	\$359.81	\$359.81	\$369.01	\$369.01
18	\$378.48	\$378.48	\$371.19	\$371.19	\$380.68	\$380.68
19	\$390.08	\$390.08	\$382.57	\$382.57	\$392.36	\$392.36
20	\$402.10	\$402.10	\$394.36	\$394.36	\$404.45	\$404.45
21	\$414.54	\$414.54	\$406.56	\$406.56	\$416.96	\$416.96
22	\$414.54	\$414.54	\$406.56	\$406.56	\$416.96	\$416.96
23	\$414.54	\$414.54	\$406.56	\$406.56	\$416.96	\$416.96
24	\$414.54	\$414.54	\$406.56	\$406.56	\$416.96	\$416.96
25	\$416.20	\$416.20	\$408.19	\$408.19	\$418.63	\$418.63
26	\$424.49	\$424.49	\$416.32	\$416.32	\$426.97	\$426.97
27	\$434.44	\$434.44	\$426.07	\$426.07	\$436.97	\$436.97
28	\$450.60	\$450.60	\$441.93	\$441.93	\$453.24	\$453.24
29	\$463.87	\$463.87	\$454.94	\$454.94	\$466.58	\$466.58
30	\$470.50	\$470.50	\$461.45	\$461.45	\$473.25	\$473.25
31	\$480.45	\$480.45	\$471.20	\$471.20	\$483.26	\$483.26
32	\$490.40	\$490.40	\$480.96	\$480.96	\$493.26	\$493.26
33	\$496.62	\$496.62	\$487.06	\$487.06	\$499.52	\$499.52
34	\$503.25	\$503.25	\$493.56	\$493.56	\$506.19	\$506.19
35	\$506.57	\$506.57	\$496.82	\$496.82	\$509.53	\$509.53
36	\$509.88	\$509.88	\$500.07	\$500.07	\$512.86	\$512.86
37	\$513.20	\$513.20	\$503.32	\$503.32	\$516.20	\$516.20
38	\$516.52	\$516.52	\$506.57	\$506.57	\$519.53	\$519.53
39	\$523.15	\$523.15	\$513.08	\$513.08	\$526.20	\$526.20
40	\$529.78	\$529.78	\$519.58	\$519.58	\$532.87	\$532.87
41	\$539.73	\$539.73	\$529.34	\$529.34	\$542.88	\$542.88
42	\$549.27	\$549.27	\$538.69	\$538.69	\$552.47	\$552.47
43	\$562.53	\$562.53	\$551.70	\$551.70	\$565.81	\$565.81
44	\$579.11	\$579.11	\$567.96	\$567.96	\$582.49	\$582.49
45	\$598.60	\$598.60	\$587.07	\$587.07	\$602.09	\$602.09
46	\$621.81	\$621.81	\$609.84	\$609.84	\$625.44	\$625.44
47	\$647.93	\$647.93	\$635.45	\$635.45	\$651.71	\$651.71
48	\$677.77	\$677.77	\$664.73	\$664.73	\$681.73	\$681.73
49	\$707.21	\$707.21	\$693.59	\$693.59	\$711.33	\$711.33
50	\$740.37	\$740.37	\$726.12	\$726.12	\$744.69	\$744.69
51	\$773.12	\$773.12	\$758.23	\$758.23	\$777.63	\$777.63
52	\$809.18	\$809.18	\$793.61	\$793.61	\$813.91	\$813.91
53	\$845.66	\$845.66	\$829.38	\$829.38	\$850.60	\$850.60
54	\$885.04	\$885.04	\$868.01	\$868.01	\$890.21	\$890.21
55	\$924.42	\$924.42	\$906.63	\$906.63	\$929.82	\$929.82
56	\$967.12	\$967.12	\$948.50	\$948.50	\$972.77	\$972.77
57	\$1,010.23	\$1,010.23	\$990.79	\$990.79	\$1,016.13	\$1,016.13
58	\$1,056.25	\$1,056.25	\$1,035.91	\$1,035.91	\$1,062.41	\$1,062.41
59	\$1,079.05	\$1,079.05	\$1,058.28	\$1,058.28	\$1,085.35	\$1,085.35
60	\$1,125.06	\$1,125.06	\$1,103.40	\$1,103.40	\$1,131.63	\$1,131.63
61	\$1,164.86	\$1,164.86	\$1,142.43	\$1,142.43	\$1,171.66	\$1,171.66
62	\$1,190.97	\$1,190.97	\$1,168.05	\$1,168.05	\$1,197.93	\$1,197.93
63	\$1,223.72	\$1,223.72	\$1,200.17	\$1,200.17	\$1,230.87	\$1,230.87
64+	\$1,243.62	\$1,243.62	\$1,219.68	\$1,219.68	\$1,250.88	\$1,250.88

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010016		79962PA0010017		79962PA0010017	
Plan Marketing Name =>	Premier Balance PPO \$1400 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,400		\$2,500		\$2,500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$45		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$312.84	\$312.84	\$311.20	\$311.20	\$305.22	\$305.22
15	\$340.65	\$340.65	\$338.86	\$338.86	\$332.35	\$332.35
16	\$351.28	\$351.28	\$349.44	\$349.44	\$342.72	\$342.72
17	\$361.91	\$361.91	\$360.02	\$360.02	\$353.10	\$353.10
18	\$373.36	\$373.36	\$371.41	\$371.41	\$364.27	\$364.27
19	\$384.81	\$384.81	\$382.80	\$382.80	\$375.44	\$375.44
20	\$396.67	\$396.67	\$394.60	\$394.60	\$387.01	\$387.01
21	\$408.94	\$408.94	\$406.80	\$406.80	\$398.98	\$398.98
22	\$408.94	\$408.94	\$406.80	\$406.80	\$398.98	\$398.98
23	\$408.94	\$408.94	\$406.80	\$406.80	\$398.98	\$398.98
24	\$408.94	\$408.94	\$406.80	\$406.80	\$398.98	\$398.98
25	\$410.58	\$410.58	\$408.43	\$408.43	\$400.58	\$400.58
26	\$418.75	\$418.75	\$416.56	\$416.56	\$408.56	\$408.56
27	\$428.57	\$428.57	\$426.33	\$426.33	\$418.13	\$418.13
28	\$444.52	\$444.52	\$442.19	\$442.19	\$433.69	\$433.69
29	\$457.60	\$457.60	\$455.21	\$455.21	\$446.46	\$446.46
30	\$464.15	\$464.15	\$461.72	\$461.72	\$452.84	\$452.84
31	\$473.96	\$473.96	\$471.48	\$471.48	\$462.42	\$462.42
32	\$483.78	\$483.78	\$481.24	\$481.24	\$471.99	\$471.99
33	\$489.91	\$489.91	\$487.35	\$487.35	\$477.98	\$477.98
34	\$496.45	\$496.45	\$493.86	\$493.86	\$484.36	\$484.36
35	\$499.72	\$499.72	\$497.11	\$497.11	\$487.55	\$487.55
36	\$503.00	\$503.00	\$500.36	\$500.36	\$490.75	\$490.75
37	\$506.27	\$506.27	\$503.62	\$503.62	\$493.94	\$493.94
38	\$509.54	\$509.54	\$506.87	\$506.87	\$497.13	\$497.13
39	\$516.08	\$516.08	\$513.38	\$513.38	\$503.51	\$503.51
40	\$522.63	\$522.63	\$519.89	\$519.89	\$509.90	\$509.90
41	\$532.44	\$532.44	\$529.65	\$529.65	\$519.47	\$519.47
42	\$541.85	\$541.85	\$539.01	\$539.01	\$528.65	\$528.65
43	\$554.93	\$554.93	\$552.03	\$552.03	\$541.42	\$541.42
44	\$571.29	\$571.29	\$568.30	\$568.30	\$557.38	\$557.38
45	\$590.51	\$590.51	\$587.42	\$587.42	\$576.13	\$576.13
46	\$613.41	\$613.41	\$610.20	\$610.20	\$598.47	\$598.47
47	\$639.17	\$639.17	\$635.83	\$635.83	\$623.61	\$623.61
48	\$668.62	\$668.62	\$665.12	\$665.12	\$652.33	\$652.33
49	\$697.65	\$697.65	\$694.00	\$694.00	\$680.66	\$680.66
50	\$730.37	\$730.37	\$726.54	\$726.54	\$712.58	\$712.58
51	\$762.67	\$762.67	\$758.68	\$758.68	\$744.10	\$744.10
52	\$798.25	\$798.25	\$794.07	\$794.07	\$778.81	\$778.81
53	\$834.24	\$834.24	\$829.87	\$829.87	\$813.92	\$813.92
54	\$873.09	\$873.09	\$868.52	\$868.52	\$851.82	\$851.82
55	\$911.94	\$911.94	\$907.16	\$907.16	\$889.73	\$889.73
56	\$954.06	\$954.06	\$949.06	\$949.06	\$930.82	\$930.82
57	\$996.59	\$996.59	\$991.37	\$991.37	\$972.31	\$972.31
58	\$1,041.98	\$1,041.98	\$1,036.53	\$1,036.53	\$1,016.60	\$1,016.60
59	\$1,064.47	\$1,064.47	\$1,058.90	\$1,058.90	\$1,038.54	\$1,038.54
60	\$1,109.86	\$1,109.86	\$1,104.06	\$1,104.06	\$1,082.83	\$1,082.83
61	\$1,149.12	\$1,149.12	\$1,143.11	\$1,143.11	\$1,121.13	\$1,121.13
62	\$1,174.88	\$1,174.88	\$1,168.74	\$1,168.74	\$1,146.27	\$1,146.27
63	\$1,207.19	\$1,207.19	\$1,200.87	\$1,200.87	\$1,177.79	\$1,177.79
64+	\$1,226.82	\$1,226.82	\$1,220.40	\$1,220.40	\$1,196.94	\$1,196.94

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010018		79962PA0010018		79962PA0020016	
Plan Marketing Name =>	Premier Balance PPO \$3500 A		Premier Balance PPO \$3500 A		Balance PPO \$1000 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$3,500		\$3,500		\$1,000	
Coinsurance =>	100%		100%		80%	
Copays =>	\$45		\$45		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$303.31	\$303.31	\$297.48	\$297.48	\$306.02	\$306.02
15	\$330.28	\$330.28	\$323.92	\$323.92	\$333.22	\$333.22
16	\$340.58	\$340.58	\$334.03	\$334.03	\$343.62	\$343.62
17	\$350.89	\$350.89	\$344.14	\$344.14	\$354.02	\$354.02
18	\$362.00	\$362.00	\$355.03	\$355.03	\$365.22	\$365.22
19	\$373.10	\$373.10	\$365.92	\$365.92	\$376.42	\$376.42
20	\$384.60	\$384.60	\$377.19	\$377.19	\$388.02	\$388.02
21	\$396.49	\$396.49	\$388.86	\$388.86	\$400.02	\$400.02
22	\$396.49	\$396.49	\$388.86	\$388.86	\$400.02	\$400.02
23	\$396.49	\$396.49	\$388.86	\$388.86	\$400.02	\$400.02
24	\$396.49	\$396.49	\$388.86	\$388.86	\$400.02	\$400.02
25	\$398.08	\$398.08	\$390.42	\$390.42	\$401.62	\$401.62
26	\$406.01	\$406.01	\$398.19	\$398.19	\$409.62	\$409.62
27	\$415.52	\$415.52	\$407.53	\$407.53	\$419.22	\$419.22
28	\$430.98	\$430.98	\$422.69	\$422.69	\$434.82	\$434.82
29	\$443.67	\$443.67	\$435.13	\$435.13	\$447.62	\$447.62
30	\$450.02	\$450.02	\$441.36	\$441.36	\$454.02	\$454.02
31	\$459.53	\$459.53	\$450.69	\$450.69	\$463.62	\$463.62
32	\$469.05	\$469.05	\$460.02	\$460.02	\$473.22	\$473.22
33	\$475.00	\$475.00	\$465.85	\$465.85	\$479.22	\$479.22
34	\$481.34	\$481.34	\$472.08	\$472.08	\$485.62	\$485.62
35	\$484.51	\$484.51	\$475.19	\$475.19	\$488.82	\$488.82
36	\$487.68	\$487.68	\$478.30	\$478.30	\$492.02	\$492.02
37	\$490.85	\$490.85	\$481.41	\$481.41	\$495.22	\$495.22
38	\$494.03	\$494.03	\$484.52	\$484.52	\$498.42	\$498.42
39	\$500.37	\$500.37	\$490.74	\$490.74	\$504.83	\$504.83
40	\$506.71	\$506.71	\$496.96	\$496.96	\$511.23	\$511.23
41	\$516.23	\$516.23	\$506.30	\$506.30	\$520.83	\$520.83
42	\$525.35	\$525.35	\$515.24	\$515.24	\$530.03	\$530.03
43	\$538.04	\$538.04	\$527.68	\$527.68	\$542.83	\$542.83
44	\$553.90	\$553.90	\$543.24	\$543.24	\$558.83	\$558.83
45	\$572.53	\$572.53	\$561.51	\$561.51	\$577.63	\$577.63
46	\$594.74	\$594.74	\$583.29	\$583.29	\$600.03	\$600.03
47	\$619.71	\$619.71	\$607.79	\$607.79	\$625.23	\$625.23
48	\$648.26	\$648.26	\$635.79	\$635.79	\$654.03	\$654.03
49	\$676.41	\$676.41	\$663.40	\$663.40	\$682.43	\$682.43
50	\$708.13	\$708.13	\$694.50	\$694.50	\$714.44	\$714.44
51	\$739.45	\$739.45	\$725.22	\$725.22	\$746.04	\$746.04
52	\$773.95	\$773.95	\$759.05	\$759.05	\$780.84	\$780.84
53	\$808.84	\$808.84	\$793.27	\$793.27	\$816.04	\$816.04
54	\$846.51	\$846.51	\$830.22	\$830.22	\$854.04	\$854.04
55	\$884.17	\$884.17	\$867.16	\$867.16	\$892.04	\$892.04
56	\$925.01	\$925.01	\$907.21	\$907.21	\$933.25	\$933.25
57	\$966.25	\$966.25	\$947.65	\$947.65	\$974.85	\$974.85
58	\$1,010.26	\$1,010.26	\$990.82	\$990.82	\$1,019.25	\$1,019.25
59	\$1,032.06	\$1,032.06	\$1,012.20	\$1,012.20	\$1,041.25	\$1,041.25
60	\$1,076.07	\$1,076.07	\$1,055.37	\$1,055.37	\$1,085.65	\$1,085.65
61	\$1,114.14	\$1,114.14	\$1,092.70	\$1,092.70	\$1,124.06	\$1,124.06
62	\$1,139.12	\$1,139.12	\$1,117.19	\$1,117.19	\$1,149.26	\$1,149.26
63	\$1,170.44	\$1,170.44	\$1,147.91	\$1,147.91	\$1,180.86	\$1,180.86
64+	\$1,189.47	\$1,189.47	\$1,166.58	\$1,166.58	\$1,200.06	\$1,200.06

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020016		79962PA0020017		79962PA0020017	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$1750 A		Balance PPO \$1750 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,750		\$1,750	
Coinsurance =>	80%		90%		90%	
Copays =>	\$60		\$45		\$45	
OOP Maximum =>	\$6,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$300.12	\$300.12	\$308.07	\$308.07	\$302.14	\$302.14
15	\$326.80	\$326.80	\$335.45	\$335.45	\$329.00	\$329.00
16	\$337.00	\$337.00	\$345.92	\$345.92	\$339.27	\$339.27
17	\$347.20	\$347.20	\$356.39	\$356.39	\$349.54	\$349.54
18	\$358.19	\$358.19	\$367.67	\$367.67	\$360.60	\$360.60
19	\$369.17	\$369.17	\$378.94	\$378.94	\$371.66	\$371.66
20	\$380.55	\$380.55	\$390.62	\$390.62	\$383.11	\$383.11
21	\$392.32	\$392.32	\$402.70	\$402.70	\$394.96	\$394.96
22	\$392.32	\$392.32	\$402.70	\$402.70	\$394.96	\$394.96
23	\$392.32	\$392.32	\$402.70	\$402.70	\$394.96	\$394.96
24	\$392.32	\$392.32	\$402.70	\$402.70	\$394.96	\$394.96
25	\$393.89	\$393.89	\$404.31	\$404.31	\$396.54	\$396.54
26	\$401.74	\$401.74	\$412.36	\$412.36	\$404.44	\$404.44
27	\$411.15	\$411.15	\$422.03	\$422.03	\$413.92	\$413.92
28	\$426.45	\$426.45	\$437.73	\$437.73	\$429.32	\$429.32
29	\$439.01	\$439.01	\$450.62	\$450.62	\$441.96	\$441.96
30	\$445.28	\$445.28	\$457.06	\$457.06	\$448.28	\$448.28
31	\$454.70	\$454.70	\$466.73	\$466.73	\$457.76	\$457.76
32	\$464.11	\$464.11	\$476.39	\$476.39	\$467.24	\$467.24
33	\$470.00	\$470.00	\$482.43	\$482.43	\$473.16	\$473.16
34	\$476.28	\$476.28	\$488.88	\$488.88	\$479.48	\$479.48
35	\$479.42	\$479.42	\$492.10	\$492.10	\$482.64	\$482.64
36	\$482.55	\$482.55	\$495.32	\$495.32	\$485.80	\$485.80
37	\$485.69	\$485.69	\$498.54	\$498.54	\$488.96	\$488.96
38	\$488.83	\$488.83	\$501.76	\$501.76	\$492.12	\$492.12
39	\$495.11	\$495.11	\$508.21	\$508.21	\$498.44	\$498.44
40	\$501.38	\$501.38	\$514.65	\$514.65	\$504.76	\$504.76
41	\$510.80	\$510.80	\$524.32	\$524.32	\$514.24	\$514.24
42	\$519.82	\$519.82	\$533.58	\$533.58	\$523.32	\$523.32
43	\$532.38	\$532.38	\$546.46	\$546.46	\$535.96	\$535.96
44	\$548.07	\$548.07	\$562.57	\$562.57	\$551.76	\$551.76
45	\$566.51	\$566.51	\$581.50	\$581.50	\$570.32	\$570.32
46	\$588.48	\$588.48	\$604.05	\$604.05	\$592.44	\$592.44
47	\$613.20	\$613.20	\$629.42	\$629.42	\$617.32	\$617.32
48	\$641.44	\$641.44	\$658.41	\$658.41	\$645.76	\$645.76
49	\$669.30	\$669.30	\$687.01	\$687.01	\$673.80	\$673.80
50	\$700.68	\$700.68	\$719.22	\$719.22	\$705.40	\$705.40
51	\$731.68	\$731.68	\$751.04	\$751.04	\$736.60	\$736.60
52	\$765.81	\$765.81	\$786.07	\$786.07	\$770.96	\$770.96
53	\$800.33	\$800.33	\$821.51	\$821.51	\$805.72	\$805.72
54	\$837.60	\$837.60	\$859.76	\$859.76	\$843.24	\$843.24
55	\$874.87	\$874.87	\$898.02	\$898.02	\$880.76	\$880.76
56	\$915.28	\$915.28	\$939.50	\$939.50	\$921.44	\$921.44
57	\$956.08	\$956.08	\$981.38	\$981.38	\$962.52	\$962.52
58	\$999.63	\$999.63	\$1,026.08	\$1,026.08	\$1,006.36	\$1,006.36
59	\$1,021.21	\$1,021.21	\$1,048.23	\$1,048.23	\$1,028.08	\$1,028.08
60	\$1,064.76	\$1,064.76	\$1,092.93	\$1,092.93	\$1,071.92	\$1,071.92
61	\$1,102.42	\$1,102.42	\$1,131.59	\$1,131.59	\$1,109.84	\$1,109.84
62	\$1,127.14	\$1,127.14	\$1,156.96	\$1,156.96	\$1,134.72	\$1,134.72
63	\$1,158.13	\$1,158.13	\$1,188.77	\$1,188.77	\$1,165.92	\$1,165.92
64+	\$1,176.96	\$1,176.96	\$1,208.10	\$1,208.10	\$1,184.88	\$1,184.88

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020018		79962PA0020018		79962PA0080001	
Plan Marketing Name =>	Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/HDHP-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,500	
Coinsurance =>	90%		90%		100%	
Copays =>	\$45		\$45		\$20	
OOP Maximum =>	\$7,900		\$7,900		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$307.09	\$307.09	\$301.18	\$301.18	\$323.63	\$323.63
15	\$334.38	\$334.38	\$327.95	\$327.95	\$352.40	\$352.40
16	\$344.82	\$344.82	\$338.19	\$338.19	\$363.40	\$363.40
17	\$355.26	\$355.26	\$348.42	\$348.42	\$374.40	\$374.40
18	\$366.50	\$366.50	\$359.45	\$359.45	\$386.24	\$386.24
19	\$377.74	\$377.74	\$370.47	\$370.47	\$398.09	\$398.09
20	\$389.38	\$389.38	\$381.89	\$381.89	\$410.36	\$410.36
21	\$401.42	\$401.42	\$393.70	\$393.70	\$423.05	\$423.05
22	\$401.42	\$401.42	\$393.70	\$393.70	\$423.05	\$423.05
23	\$401.42	\$401.42	\$393.70	\$393.70	\$423.05	\$423.05
24	\$401.42	\$401.42	\$393.70	\$393.70	\$423.05	\$423.05
25	\$403.03	\$403.03	\$395.27	\$395.27	\$424.74	\$424.74
26	\$411.05	\$411.05	\$403.15	\$403.15	\$433.20	\$433.20
27	\$420.69	\$420.69	\$412.60	\$412.60	\$443.36	\$443.36
28	\$436.34	\$436.34	\$427.95	\$427.95	\$459.86	\$459.86
29	\$449.19	\$449.19	\$440.55	\$440.55	\$473.39	\$473.39
30	\$455.61	\$455.61	\$446.85	\$446.85	\$480.16	\$480.16
31	\$465.25	\$465.25	\$456.30	\$456.30	\$490.31	\$490.31
32	\$474.88	\$474.88	\$465.75	\$465.75	\$500.47	\$500.47
33	\$480.90	\$480.90	\$471.65	\$471.65	\$506.81	\$506.81
34	\$487.32	\$487.32	\$477.95	\$477.95	\$513.58	\$513.58
35	\$490.54	\$490.54	\$481.10	\$481.10	\$516.97	\$516.97
36	\$493.75	\$493.75	\$484.25	\$484.25	\$520.35	\$520.35
37	\$496.96	\$496.96	\$487.40	\$487.40	\$523.74	\$523.74
38	\$500.17	\$500.17	\$490.55	\$490.55	\$527.12	\$527.12
39	\$506.59	\$506.59	\$496.85	\$496.85	\$533.89	\$533.89
40	\$513.01	\$513.01	\$503.15	\$503.15	\$540.66	\$540.66
41	\$522.65	\$522.65	\$512.60	\$512.60	\$550.81	\$550.81
42	\$531.88	\$531.88	\$521.65	\$521.65	\$560.54	\$560.54
43	\$544.73	\$544.73	\$534.25	\$534.25	\$574.08	\$574.08
44	\$560.78	\$560.78	\$550.00	\$550.00	\$591.00	\$591.00
45	\$579.65	\$579.65	\$568.50	\$568.50	\$610.88	\$610.88
46	\$602.13	\$602.13	\$590.55	\$590.55	\$634.58	\$634.58
47	\$627.42	\$627.42	\$615.35	\$615.35	\$661.23	\$661.23
48	\$656.32	\$656.32	\$643.70	\$643.70	\$691.69	\$691.69
49	\$684.82	\$684.82	\$671.65	\$671.65	\$721.72	\$721.72
50	\$716.94	\$716.94	\$703.15	\$703.15	\$755.57	\$755.57
51	\$748.65	\$748.65	\$734.25	\$734.25	\$788.99	\$788.99
52	\$783.57	\$783.57	\$768.50	\$768.50	\$825.79	\$825.79
53	\$818.90	\$818.90	\$803.15	\$803.15	\$863.02	\$863.02
54	\$857.03	\$857.03	\$840.55	\$840.55	\$903.21	\$903.21
55	\$895.17	\$895.17	\$877.95	\$877.95	\$943.40	\$943.40
56	\$936.51	\$936.51	\$918.50	\$918.50	\$986.98	\$986.98
57	\$978.26	\$978.26	\$959.45	\$959.45	\$1,030.97	\$1,030.97
58	\$1,022.82	\$1,022.82	\$1,003.15	\$1,003.15	\$1,077.93	\$1,077.93
59	\$1,044.90	\$1,044.90	\$1,024.80	\$1,024.80	\$1,101.20	\$1,101.20
60	\$1,089.45	\$1,089.45	\$1,068.50	\$1,068.50	\$1,148.16	\$1,148.16
61	\$1,127.99	\$1,127.99	\$1,106.30	\$1,106.30	\$1,188.77	\$1,188.77
62	\$1,153.28	\$1,153.28	\$1,131.10	\$1,131.10	\$1,215.42	\$1,215.42
63	\$1,184.99	\$1,184.99	\$1,162.20	\$1,162.20	\$1,248.84	\$1,248.84
64+	\$1,204.26	\$1,204.26	\$1,181.10	\$1,181.10	\$1,269.15	\$1,269.15

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0080001		79962PA0090001		79962PA0090001	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$2700		Health Savings PPO Embedded \$2700	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Silver		Silver	
Deductible =>	\$1,500		\$2,700		\$2,700	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		\$20		\$20	
OOP Maximum =>	\$3,000		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$317.41	\$317.41	\$286.17	\$286.17	\$280.66	\$280.66
15	\$345.63	\$345.63	\$311.61	\$311.61	\$305.61	\$305.61
16	\$356.42	\$356.42	\$321.33	\$321.33	\$315.15	\$315.15
17	\$367.20	\$367.20	\$331.06	\$331.06	\$324.69	\$324.69
18	\$378.82	\$378.82	\$341.54	\$341.54	\$334.96	\$334.96
19	\$390.44	\$390.44	\$352.01	\$352.01	\$345.23	\$345.23
20	\$402.47	\$402.47	\$362.86	\$362.86	\$355.87	\$355.87
21	\$414.92	\$414.92	\$374.08	\$374.08	\$366.88	\$366.88
22	\$414.92	\$414.92	\$374.08	\$374.08	\$366.88	\$366.88
23	\$414.92	\$414.92	\$374.08	\$374.08	\$366.88	\$366.88
24	\$414.92	\$414.92	\$374.08	\$374.08	\$366.88	\$366.88
25	\$416.58	\$416.58	\$375.58	\$375.58	\$368.35	\$368.35
26	\$424.88	\$424.88	\$383.06	\$383.06	\$375.69	\$375.69
27	\$434.84	\$434.84	\$392.04	\$392.04	\$384.49	\$384.49
28	\$451.02	\$451.02	\$406.62	\$406.62	\$398.80	\$398.80
29	\$464.30	\$464.30	\$418.60	\$418.60	\$410.54	\$410.54
30	\$470.93	\$470.93	\$424.58	\$424.58	\$416.41	\$416.41
31	\$480.89	\$480.89	\$433.56	\$433.56	\$425.21	\$425.21
32	\$490.85	\$490.85	\$442.54	\$442.54	\$434.02	\$434.02
33	\$497.07	\$497.07	\$448.15	\$448.15	\$439.52	\$439.52
34	\$503.71	\$503.71	\$454.13	\$454.13	\$445.39	\$445.39
35	\$507.03	\$507.03	\$457.13	\$457.13	\$448.33	\$448.33
36	\$510.35	\$510.35	\$460.12	\$460.12	\$451.26	\$451.26
37	\$513.67	\$513.67	\$463.11	\$463.11	\$454.20	\$454.20
38	\$516.99	\$516.99	\$466.10	\$466.10	\$457.13	\$457.13
39	\$523.63	\$523.63	\$472.09	\$472.09	\$463.00	\$463.00
40	\$530.27	\$530.27	\$478.07	\$478.07	\$468.87	\$468.87
41	\$540.23	\$540.23	\$487.05	\$487.05	\$477.68	\$477.68
42	\$549.77	\$549.77	\$495.66	\$495.66	\$486.12	\$486.12
43	\$563.05	\$563.05	\$507.63	\$507.63	\$497.86	\$497.86
44	\$579.64	\$579.64	\$522.59	\$522.59	\$512.53	\$512.53
45	\$599.14	\$599.14	\$540.17	\$540.17	\$529.77	\$529.77
46	\$622.38	\$622.38	\$561.12	\$561.12	\$550.32	\$550.32
47	\$648.52	\$648.52	\$584.69	\$584.69	\$573.43	\$573.43
48	\$678.39	\$678.39	\$611.62	\$611.62	\$599.85	\$599.85
49	\$707.85	\$707.85	\$638.18	\$638.18	\$625.90	\$625.90
50	\$741.05	\$741.05	\$668.11	\$668.11	\$655.25	\$655.25
51	\$773.83	\$773.83	\$697.66	\$697.66	\$684.23	\$684.23
52	\$809.92	\$809.92	\$730.20	\$730.20	\$716.15	\$716.15
53	\$846.44	\$846.44	\$763.12	\$763.12	\$748.44	\$748.44
54	\$885.85	\$885.85	\$798.66	\$798.66	\$783.29	\$783.29
55	\$925.27	\$925.27	\$834.20	\$834.20	\$818.14	\$818.14
56	\$968.01	\$968.01	\$872.73	\$872.73	\$855.93	\$855.93
57	\$1,011.16	\$1,011.16	\$911.63	\$911.63	\$894.09	\$894.09
58	\$1,057.22	\$1,057.22	\$953.16	\$953.16	\$934.81	\$934.81
59	\$1,080.04	\$1,080.04	\$973.73	\$973.73	\$954.99	\$954.99
60	\$1,126.09	\$1,126.09	\$1,015.25	\$1,015.25	\$995.71	\$995.71
61	\$1,165.93	\$1,165.93	\$1,051.16	\$1,051.16	\$1,030.93	\$1,030.93
62	\$1,192.07	\$1,192.07	\$1,074.73	\$1,074.73	\$1,054.05	\$1,054.05
63	\$1,224.84	\$1,224.84	\$1,104.28	\$1,104.28	\$1,083.03	\$1,083.03
64+	\$1,244.76	\$1,244.76	\$1,122.24	\$1,122.24	\$1,100.64	\$1,100.64

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090003		79962PA0090003		79962PA0090004	
Plan Marketing Name =>	Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$5500	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Silver		Silver		Bronze	
Deductible =>	\$4,000		\$4,000		\$5,500	
Coinsurance =>	100%		100%		80%	
Copays =>	100%		100%		80%	
OOP Maximum =>	\$4,000		\$4,000		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$278.68	\$278.68	\$273.33	\$273.33	\$243.35	\$243.35
15	\$303.45	\$303.45	\$297.62	\$297.62	\$264.98	\$264.98
16	\$312.93	\$312.93	\$306.91	\$306.91	\$273.25	\$273.25
17	\$322.40	\$322.40	\$316.20	\$316.20	\$281.52	\$281.52
18	\$332.60	\$332.60	\$326.21	\$326.21	\$290.43	\$290.43
19	\$342.80	\$342.80	\$336.21	\$336.21	\$299.33	\$299.33
20	\$353.36	\$353.36	\$346.57	\$346.57	\$308.56	\$308.56
21	\$364.29	\$364.29	\$357.29	\$357.29	\$318.10	\$318.10
22	\$364.29	\$364.29	\$357.29	\$357.29	\$318.10	\$318.10
23	\$364.29	\$364.29	\$357.29	\$357.29	\$318.10	\$318.10
24	\$364.29	\$364.29	\$357.29	\$357.29	\$318.10	\$318.10
25	\$365.75	\$365.75	\$358.72	\$358.72	\$319.37	\$319.37
26	\$373.03	\$373.03	\$365.86	\$365.86	\$325.73	\$325.73
27	\$381.78	\$381.78	\$374.44	\$374.44	\$333.37	\$333.37
28	\$395.98	\$395.98	\$388.37	\$388.37	\$345.77	\$345.77
29	\$407.64	\$407.64	\$399.81	\$399.81	\$355.95	\$355.95
30	\$413.47	\$413.47	\$405.52	\$405.52	\$361.04	\$361.04
31	\$422.21	\$422.21	\$414.10	\$414.10	\$368.68	\$368.68
32	\$430.96	\$430.96	\$422.67	\$422.67	\$376.31	\$376.31
33	\$436.42	\$436.42	\$428.03	\$428.03	\$381.08	\$381.08
34	\$442.25	\$442.25	\$433.75	\$433.75	\$386.17	\$386.17
35	\$445.16	\$445.16	\$436.61	\$436.61	\$388.72	\$388.72
36	\$448.08	\$448.08	\$439.47	\$439.47	\$391.26	\$391.26
37	\$450.99	\$450.99	\$442.33	\$442.33	\$393.81	\$393.81
38	\$453.91	\$453.91	\$445.18	\$445.18	\$396.35	\$396.35
39	\$459.73	\$459.73	\$450.90	\$450.90	\$401.44	\$401.44
40	\$465.56	\$465.56	\$456.62	\$456.62	\$406.53	\$406.53
41	\$474.31	\$474.31	\$465.19	\$465.19	\$414.17	\$414.17
42	\$482.68	\$482.68	\$473.41	\$473.41	\$421.48	\$421.48
43	\$494.34	\$494.34	\$484.84	\$484.84	\$431.66	\$431.66
44	\$508.91	\$508.91	\$499.13	\$499.13	\$444.39	\$444.39
45	\$526.03	\$526.03	\$515.93	\$515.93	\$459.34	\$459.34
46	\$546.44	\$546.44	\$535.94	\$535.94	\$477.15	\$477.15
47	\$569.39	\$569.39	\$558.44	\$558.44	\$497.19	\$497.19
48	\$595.61	\$595.61	\$584.17	\$584.17	\$520.09	\$520.09
49	\$621.48	\$621.48	\$609.54	\$609.54	\$542.68	\$542.68
50	\$650.62	\$650.62	\$638.12	\$638.12	\$568.13	\$568.13
51	\$679.40	\$679.40	\$666.35	\$666.35	\$593.26	\$593.26
52	\$711.09	\$711.09	\$697.43	\$697.43	\$620.93	\$620.93
53	\$743.15	\$743.15	\$728.87	\$728.87	\$648.92	\$648.92
54	\$777.76	\$777.76	\$762.81	\$762.81	\$679.14	\$679.14
55	\$812.37	\$812.37	\$796.76	\$796.76	\$709.36	\$709.36
56	\$849.89	\$849.89	\$833.56	\$833.56	\$742.13	\$742.13
57	\$887.77	\$887.77	\$870.72	\$870.72	\$775.21	\$775.21
58	\$928.21	\$928.21	\$910.37	\$910.37	\$810.52	\$810.52
59	\$948.25	\$948.25	\$930.03	\$930.03	\$828.01	\$828.01
60	\$988.68	\$988.68	\$969.69	\$969.69	\$863.32	\$863.32
61	\$1,023.65	\$1,023.65	\$1,003.98	\$1,003.98	\$893.86	\$893.86
62	\$1,046.61	\$1,046.61	\$1,026.49	\$1,026.49	\$913.90	\$913.90
63	\$1,075.38	\$1,075.38	\$1,054.72	\$1,054.72	\$939.03	\$939.03
64+	\$1,092.87	\$1,092.87	\$1,071.87	\$1,071.87	\$954.30	\$954.30

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090004		79962PA0030007		79962PA0030007	
Plan Marketing Name =>	Health Savings PPO Embedded \$5500		High Deductible PPO Embedded \$4750 Qualified A		High Deductible PPO Embedded \$4750 Qualified A	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Bronze		Bronze		Bronze	
Deductible =>	\$5,500		\$4,750		\$4,750	
Coinsurance =>	80%		60%		60%	
Copays =>	80%		60%		60%	
OOP Maximum =>	\$6,650		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$238.66	\$238.66	\$243.92	\$243.92	\$239.23	\$239.23
15	\$259.88	\$259.88	\$265.60	\$265.60	\$260.50	\$260.50
16	\$267.99	\$267.99	\$273.89	\$273.89	\$268.63	\$268.63
17	\$276.10	\$276.10	\$282.18	\$282.18	\$276.76	\$276.76
18	\$284.84	\$284.84	\$291.11	\$291.11	\$285.51	\$285.51
19	\$293.57	\$293.57	\$300.04	\$300.04	\$294.27	\$294.27
20	\$302.62	\$302.62	\$309.28	\$309.28	\$303.34	\$303.34
21	\$311.98	\$311.98	\$318.85	\$318.85	\$312.72	\$312.72
22	\$311.98	\$311.98	\$318.85	\$318.85	\$312.72	\$312.72
23	\$311.98	\$311.98	\$318.85	\$318.85	\$312.72	\$312.72
24	\$311.98	\$311.98	\$318.85	\$318.85	\$312.72	\$312.72
25	\$313.23	\$313.23	\$320.13	\$320.13	\$313.97	\$313.97
26	\$319.47	\$319.47	\$326.50	\$326.50	\$320.23	\$320.23
27	\$326.96	\$326.96	\$334.15	\$334.15	\$327.73	\$327.73
28	\$339.12	\$339.12	\$346.59	\$346.59	\$339.93	\$339.93
29	\$349.11	\$349.11	\$356.79	\$356.79	\$349.93	\$349.93
30	\$354.10	\$354.10	\$361.89	\$361.89	\$354.94	\$354.94
31	\$361.58	\$361.58	\$369.55	\$369.55	\$362.44	\$362.44
32	\$369.07	\$369.07	\$377.20	\$377.20	\$369.95	\$369.95
33	\$373.75	\$373.75	\$381.98	\$381.98	\$374.64	\$374.64
34	\$378.74	\$378.74	\$387.08	\$387.08	\$379.64	\$379.64
35	\$381.24	\$381.24	\$389.63	\$389.63	\$382.14	\$382.14
36	\$383.74	\$383.74	\$392.19	\$392.19	\$384.65	\$384.65
37	\$386.23	\$386.23	\$394.74	\$394.74	\$387.15	\$387.15
38	\$388.73	\$388.73	\$397.29	\$397.29	\$389.65	\$389.65
39	\$393.72	\$393.72	\$402.39	\$402.39	\$394.65	\$394.65
40	\$398.71	\$398.71	\$407.49	\$407.49	\$399.66	\$399.66
41	\$406.20	\$406.20	\$415.14	\$415.14	\$407.16	\$407.16
42	\$413.37	\$413.37	\$422.48	\$422.48	\$414.35	\$414.35
43	\$423.36	\$423.36	\$432.68	\$432.68	\$424.36	\$424.36
44	\$435.84	\$435.84	\$445.43	\$445.43	\$436.87	\$436.87
45	\$450.50	\$450.50	\$460.42	\$460.42	\$451.57	\$451.57
46	\$467.97	\$467.97	\$478.28	\$478.28	\$469.08	\$469.08
47	\$487.62	\$487.62	\$498.36	\$498.36	\$488.78	\$488.78
48	\$510.09	\$510.09	\$521.32	\$521.32	\$511.30	\$511.30
49	\$532.24	\$532.24	\$543.96	\$543.96	\$533.50	\$533.50
50	\$557.20	\$557.20	\$569.47	\$569.47	\$558.52	\$558.52
51	\$581.84	\$581.84	\$594.66	\$594.66	\$583.22	\$583.22
52	\$608.98	\$608.98	\$622.40	\$622.40	\$610.43	\$610.43
53	\$636.44	\$636.44	\$650.45	\$650.45	\$637.95	\$637.95
54	\$666.08	\$666.08	\$680.74	\$680.74	\$667.66	\$667.66
55	\$695.72	\$695.72	\$711.04	\$711.04	\$697.37	\$697.37
56	\$727.85	\$727.85	\$743.88	\$743.88	\$729.58	\$729.58
57	\$760.30	\$760.30	\$777.04	\$777.04	\$762.10	\$762.10
58	\$794.93	\$794.93	\$812.43	\$812.43	\$796.81	\$796.81
59	\$812.08	\$812.08	\$829.97	\$829.97	\$814.01	\$814.01
60	\$846.71	\$846.71	\$865.36	\$865.36	\$848.72	\$848.72
61	\$876.66	\$876.66	\$895.97	\$895.97	\$878.74	\$878.74
62	\$896.32	\$896.32	\$916.06	\$916.06	\$898.44	\$898.44
63	\$920.96	\$920.96	\$941.25	\$941.25	\$923.15	\$923.15
64+	\$935.94	\$935.94	\$956.55	\$956.55	\$938.16	\$938.16

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0030008		79962PA0030008		79962PA0100001	
Plan Marketing Name =>	High Deductible PPO Embedded \$6300 Qualified A		High Deductible PPO Embedded \$6300 Qualified A		Flex PPO \$0 a Community Blue Plan	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6	
Network =>	F		F		D	
Metal =>	Bronze		Bronze		Platinum	
Deductible =>	\$6,300		\$6,300		\$0/\$500	
Coinsurance =>	90%		90%		100%/80%	
Copays =>	90%		90%		\$10/\$30	
OOP Maximum =>	\$6,650		\$6,650		\$4,000/\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$241.65	\$241.65	\$237.00	\$237.00	\$379.94	\$379.94
15	\$263.13	\$263.13	\$258.07	\$258.07	\$413.71	\$413.71
16	\$271.34	\$271.34	\$266.13	\$266.13	\$426.62	\$426.62
17	\$279.55	\$279.55	\$274.18	\$274.18	\$439.54	\$439.54
18	\$288.40	\$288.40	\$282.86	\$282.86	\$453.44	\$453.44
19	\$297.24	\$297.24	\$291.53	\$291.53	\$467.35	\$467.35
20	\$306.40	\$306.40	\$300.52	\$300.52	\$481.75	\$481.75
21	\$315.88	\$315.88	\$309.81	\$309.81	\$496.65	\$496.65
22	\$315.88	\$315.88	\$309.81	\$309.81	\$496.65	\$496.65
23	\$315.88	\$315.88	\$309.81	\$309.81	\$496.65	\$496.65
24	\$315.88	\$315.88	\$309.81	\$309.81	\$496.65	\$496.65
25	\$317.14	\$317.14	\$311.05	\$311.05	\$498.64	\$498.64
26	\$323.46	\$323.46	\$317.25	\$317.25	\$508.57	\$508.57
27	\$331.04	\$331.04	\$324.68	\$324.68	\$520.49	\$520.49
28	\$343.36	\$343.36	\$336.76	\$336.76	\$539.86	\$539.86
29	\$353.47	\$353.47	\$346.68	\$346.68	\$555.75	\$555.75
30	\$358.52	\$358.52	\$351.63	\$351.63	\$563.70	\$563.70
31	\$366.10	\$366.10	\$359.07	\$359.07	\$575.62	\$575.62
32	\$373.69	\$373.69	\$366.51	\$366.51	\$587.54	\$587.54
33	\$378.42	\$378.42	\$371.15	\$371.15	\$594.99	\$594.99
34	\$383.48	\$383.48	\$376.11	\$376.11	\$602.93	\$602.93
35	\$386.01	\$386.01	\$378.59	\$378.59	\$606.91	\$606.91
36	\$388.53	\$388.53	\$381.07	\$381.07	\$610.88	\$610.88
37	\$391.06	\$391.06	\$383.54	\$383.54	\$614.85	\$614.85
38	\$393.59	\$393.59	\$386.02	\$386.02	\$618.83	\$618.83
39	\$398.64	\$398.64	\$390.98	\$390.98	\$626.77	\$626.77
40	\$403.69	\$403.69	\$395.94	\$395.94	\$634.72	\$634.72
41	\$411.28	\$411.28	\$403.37	\$403.37	\$646.64	\$646.64
42	\$418.54	\$418.54	\$410.50	\$410.50	\$658.06	\$658.06
43	\$428.65	\$428.65	\$420.41	\$420.41	\$673.95	\$673.95
44	\$441.28	\$441.28	\$432.80	\$432.80	\$693.82	\$693.82
45	\$456.13	\$456.13	\$447.37	\$447.37	\$717.16	\$717.16
46	\$473.82	\$473.82	\$464.72	\$464.72	\$744.98	\$744.98
47	\$493.72	\$493.72	\$484.23	\$484.23	\$776.26	\$776.26
48	\$516.46	\$516.46	\$506.54	\$506.54	\$812.02	\$812.02
49	\$538.89	\$538.89	\$528.54	\$528.54	\$847.28	\$847.28
50	\$564.16	\$564.16	\$553.32	\$553.32	\$887.02	\$887.02
51	\$589.12	\$589.12	\$577.80	\$577.80	\$926.25	\$926.25
52	\$616.60	\$616.60	\$604.75	\$604.75	\$969.46	\$969.46
53	\$644.40	\$644.40	\$632.01	\$632.01	\$1,013.17	\$1,013.17
54	\$674.40	\$674.40	\$661.44	\$661.44	\$1,060.35	\$1,060.35
55	\$704.41	\$704.41	\$690.88	\$690.88	\$1,107.53	\$1,107.53
56	\$736.95	\$736.95	\$722.79	\$722.79	\$1,158.68	\$1,158.68
57	\$769.80	\$769.80	\$755.01	\$755.01	\$1,210.34	\$1,210.34
58	\$804.86	\$804.86	\$789.40	\$789.40	\$1,265.46	\$1,265.46
59	\$822.24	\$822.24	\$806.44	\$806.44	\$1,292.78	\$1,292.78
60	\$857.30	\$857.30	\$840.82	\$840.82	\$1,347.91	\$1,347.91
61	\$887.62	\$887.62	\$870.57	\$870.57	\$1,395.59	\$1,395.59
62	\$907.52	\$907.52	\$890.08	\$890.08	\$1,426.88	\$1,426.88
63	\$932.48	\$932.48	\$914.56	\$914.56	\$1,466.11	\$1,466.11
64+	\$947.64	\$947.64	\$929.43	\$929.43	\$1,489.95	\$1,489.95

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0100001		79962PA0100002		79962PA0100002	
Plan Marketing Name =>	Flex PPO \$0 a Community Blue Plan		Flex PPO \$500 a Community Blue Plan		Flex PPO \$500 a Community Blue Plan	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6		Area 9	
Network =>	D		D		D	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$0/\$500		\$500/\$1,500		\$500/\$1,500	
Coinsurance =>	100%/80%		100%/80%		100%/80%	
Copays =>	\$10/\$30		\$25/\$50		\$25/\$50	
OOP Maximum =>	\$4,000/\$4,000		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$372.63	\$372.63	\$330.63	\$330.63	\$324.26	\$324.26
15	\$405.75	\$405.75	\$360.01	\$360.01	\$353.08	\$353.08
16	\$418.42	\$418.42	\$371.25	\$371.25	\$364.10	\$364.10
17	\$431.08	\$431.08	\$382.49	\$382.49	\$375.12	\$375.12
18	\$444.72	\$444.72	\$394.59	\$394.59	\$386.99	\$386.99
19	\$458.36	\$458.36	\$406.69	\$406.69	\$398.86	\$398.86
20	\$472.49	\$472.49	\$419.22	\$419.22	\$411.15	\$411.15
21	\$487.10	\$487.10	\$432.19	\$432.19	\$423.87	\$423.87
22	\$487.10	\$487.10	\$432.19	\$432.19	\$423.87	\$423.87
23	\$487.10	\$487.10	\$432.19	\$432.19	\$423.87	\$423.87
24	\$487.10	\$487.10	\$432.19	\$432.19	\$423.87	\$423.87
25	\$489.05	\$489.05	\$433.92	\$433.92	\$425.57	\$425.57
26	\$498.79	\$498.79	\$442.56	\$442.56	\$434.04	\$434.04
27	\$510.48	\$510.48	\$452.94	\$452.94	\$444.22	\$444.22
28	\$529.48	\$529.48	\$469.79	\$469.79	\$460.75	\$460.75
29	\$545.06	\$545.06	\$483.62	\$483.62	\$474.31	\$474.31
30	\$552.86	\$552.86	\$490.54	\$490.54	\$481.09	\$481.09
31	\$564.55	\$564.55	\$500.91	\$500.91	\$491.27	\$491.27
32	\$576.24	\$576.24	\$511.28	\$511.28	\$501.44	\$501.44
33	\$583.55	\$583.55	\$517.76	\$517.76	\$507.80	\$507.80
34	\$591.34	\$591.34	\$524.68	\$524.68	\$514.58	\$514.58
35	\$595.24	\$595.24	\$528.14	\$528.14	\$517.97	\$517.97
36	\$599.13	\$599.13	\$531.59	\$531.59	\$521.36	\$521.36
37	\$603.03	\$603.03	\$535.05	\$535.05	\$524.75	\$524.75
38	\$606.93	\$606.93	\$538.51	\$538.51	\$528.14	\$528.14
39	\$614.72	\$614.72	\$545.42	\$545.42	\$534.92	\$534.92
40	\$622.51	\$622.51	\$552.34	\$552.34	\$541.71	\$541.71
41	\$634.20	\$634.20	\$562.71	\$562.71	\$551.88	\$551.88
42	\$645.41	\$645.41	\$572.65	\$572.65	\$561.63	\$561.63
43	\$660.99	\$660.99	\$586.48	\$586.48	\$575.19	\$575.19
44	\$680.48	\$680.48	\$603.77	\$603.77	\$592.15	\$592.15
45	\$703.37	\$703.37	\$624.08	\$624.08	\$612.07	\$612.07
46	\$730.65	\$730.65	\$648.29	\$648.29	\$635.81	\$635.81
47	\$761.34	\$761.34	\$675.51	\$675.51	\$662.51	\$662.51
48	\$796.41	\$796.41	\$706.63	\$706.63	\$693.03	\$693.03
49	\$830.99	\$830.99	\$737.32	\$737.32	\$723.12	\$723.12
50	\$869.96	\$869.96	\$771.89	\$771.89	\$757.03	\$757.03
51	\$908.44	\$908.44	\$806.03	\$806.03	\$790.52	\$790.52
52	\$950.82	\$950.82	\$843.63	\$843.63	\$827.39	\$827.39
53	\$993.68	\$993.68	\$881.67	\$881.67	\$864.69	\$864.69
54	\$1,039.96	\$1,039.96	\$922.73	\$922.73	\$904.96	\$904.96
55	\$1,086.23	\$1,086.23	\$963.78	\$963.78	\$945.23	\$945.23
56	\$1,136.40	\$1,136.40	\$1,008.30	\$1,008.30	\$988.89	\$988.89
57	\$1,187.06	\$1,187.06	\$1,053.25	\$1,053.25	\$1,032.97	\$1,032.97
58	\$1,241.13	\$1,241.13	\$1,101.22	\$1,101.22	\$1,080.02	\$1,080.02
59	\$1,267.92	\$1,267.92	\$1,124.99	\$1,124.99	\$1,103.33	\$1,103.33
60	\$1,321.99	\$1,321.99	\$1,172.96	\$1,172.96	\$1,150.38	\$1,150.38
61	\$1,368.75	\$1,368.75	\$1,214.45	\$1,214.45	\$1,191.07	\$1,191.07
62	\$1,399.44	\$1,399.44	\$1,241.68	\$1,241.68	\$1,217.78	\$1,217.78
63	\$1,437.92	\$1,437.92	\$1,275.82	\$1,275.82	\$1,251.26	\$1,251.26
64+	\$1,461.30	\$1,461.30	\$1,296.57	\$1,296.57	\$1,271.61	\$1,271.61

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0100004		79962PA0100004		79962PA0120001	
Plan Marketing Name =>	Flex PPO \$2000 a Community Blue Plan		Flex PPO \$2000 a Community Blue Plan		Health Savings Flex PPO Embedded \$4700 a Community Blue Plan	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/HDHP-4	
Rating Area =>	Area 6		Area 9		Area 6	
Network =>	D		D		D	
Metal =>	Gold		Gold		Bronze	
Deductible =>	\$2,000/\$4,000		\$2,000/\$4,000		\$4,700/\$4,700	
Coinsurance =>	100%/70%		100%/70%		60%/50%	
Copays =>	\$25/\$50		\$25/\$50		60%/50%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$312.69	\$312.69	\$306.67	\$306.67	\$243.28	\$243.28
15	\$340.48	\$340.48	\$333.93	\$333.93	\$264.90	\$264.90
16	\$351.11	\$351.11	\$344.36	\$344.36	\$273.17	\$273.17
17	\$361.73	\$361.73	\$354.78	\$354.78	\$281.44	\$281.44
18	\$373.18	\$373.18	\$366.00	\$366.00	\$290.34	\$290.34
19	\$384.62	\$384.62	\$377.23	\$377.23	\$299.25	\$299.25
20	\$396.48	\$396.48	\$388.85	\$388.85	\$308.47	\$308.47
21	\$408.74	\$408.74	\$400.88	\$400.88	\$318.01	\$318.01
22	\$408.74	\$408.74	\$400.88	\$400.88	\$318.01	\$318.01
23	\$408.74	\$408.74	\$400.88	\$400.88	\$318.01	\$318.01
24	\$408.74	\$408.74	\$400.88	\$400.88	\$318.01	\$318.01
25	\$410.37	\$410.37	\$402.48	\$402.48	\$319.28	\$319.28
26	\$418.55	\$418.55	\$410.50	\$410.50	\$325.64	\$325.64
27	\$428.36	\$428.36	\$420.12	\$420.12	\$333.27	\$333.27
28	\$444.30	\$444.30	\$435.76	\$435.76	\$345.68	\$345.68
29	\$457.38	\$457.38	\$448.58	\$448.58	\$355.85	\$355.85
30	\$463.92	\$463.92	\$455.00	\$455.00	\$360.94	\$360.94
31	\$473.73	\$473.73	\$464.62	\$464.62	\$368.57	\$368.57
32	\$483.54	\$483.54	\$474.24	\$474.24	\$376.21	\$376.21
33	\$489.67	\$489.67	\$480.25	\$480.25	\$380.98	\$380.98
34	\$496.21	\$496.21	\$486.67	\$486.67	\$386.06	\$386.06
35	\$499.48	\$499.48	\$489.88	\$489.88	\$388.61	\$388.61
36	\$502.75	\$502.75	\$493.08	\$493.08	\$391.15	\$391.15
37	\$506.02	\$506.02	\$496.29	\$496.29	\$393.70	\$393.70
38	\$509.29	\$509.29	\$499.50	\$499.50	\$396.24	\$396.24
39	\$515.83	\$515.83	\$505.91	\$505.91	\$401.33	\$401.33
40	\$522.37	\$522.37	\$512.32	\$512.32	\$406.42	\$406.42
41	\$532.18	\$532.18	\$521.95	\$521.95	\$414.05	\$414.05
42	\$541.58	\$541.58	\$531.17	\$531.17	\$421.36	\$421.36
43	\$554.66	\$554.66	\$543.99	\$543.99	\$431.54	\$431.54
44	\$571.01	\$571.01	\$560.03	\$560.03	\$444.26	\$444.26
45	\$590.22	\$590.22	\$578.87	\$578.87	\$459.21	\$459.21
46	\$613.11	\$613.11	\$601.32	\$601.32	\$477.02	\$477.02
47	\$638.86	\$638.86	\$626.58	\$626.58	\$497.05	\$497.05
48	\$668.29	\$668.29	\$655.44	\$655.44	\$519.95	\$519.95
49	\$697.31	\$697.31	\$683.90	\$683.90	\$542.53	\$542.53
50	\$730.01	\$730.01	\$715.97	\$715.97	\$567.97	\$567.97
51	\$762.30	\$762.30	\$747.64	\$747.64	\$593.09	\$593.09
52	\$797.86	\$797.86	\$782.52	\$782.52	\$620.76	\$620.76
53	\$833.83	\$833.83	\$817.80	\$817.80	\$648.74	\$648.74
54	\$872.66	\$872.66	\$855.88	\$855.88	\$678.95	\$678.95
55	\$911.49	\$911.49	\$893.96	\$893.96	\$709.16	\$709.16
56	\$953.59	\$953.59	\$935.25	\$935.25	\$741.92	\$741.92
57	\$996.10	\$996.10	\$976.94	\$976.94	\$774.99	\$774.99
58	\$1,041.47	\$1,041.47	\$1,021.44	\$1,021.44	\$810.29	\$810.29
59	\$1,063.95	\$1,063.95	\$1,043.49	\$1,043.49	\$827.78	\$827.78
60	\$1,109.32	\$1,109.32	\$1,087.99	\$1,087.99	\$863.08	\$863.08
61	\$1,148.56	\$1,148.56	\$1,126.47	\$1,126.47	\$893.61	\$893.61
62	\$1,174.31	\$1,174.31	\$1,151.73	\$1,151.73	\$913.64	\$913.64
63	\$1,206.60	\$1,206.60	\$1,183.40	\$1,183.40	\$938.77	\$938.77
64+	\$1,226.22	\$1,226.22	\$1,202.64	\$1,202.64	\$954.03	\$954.03

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0120001		79962PA0140001		79962PA0140002	
Plan Marketing Name =>	Health Savings Flex PPO Embedded \$4700 a Community Blue Plan		Lehigh Valley Flex Blue PPO 500G		Lehigh Valley Flex Blue PPO 1250G	
Form # =>	HBG/HDHP-4		HBG/LV/PPO-2		HBG/LV/PPO-2	
Rating Area =>	Area 9		Area 6		Area 6	
Network =>	D		N		N	
Metal =>	Bronze		Gold		Gold	
Deductible =>	\$4,700/\$4,700		\$500/\$1,500		\$1,250/\$3,750	
Coinsurance =>	60%/50%		100%/70%		100%/70%	
Copays =>	60%/50%		\$25/\$60		\$25/\$60	
OOP Maximum =>	\$6,650/\$6,650		\$7,900/\$7,350		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$238.60	\$238.60	\$310.57	\$310.57	\$300.69	\$300.69
15	\$259.80	\$259.80	\$338.17	\$338.17	\$327.42	\$327.42
16	\$267.91	\$267.91	\$348.73	\$348.73	\$337.64	\$337.64
17	\$276.02	\$276.02	\$359.28	\$359.28	\$347.86	\$347.86
18	\$284.76	\$284.76	\$370.65	\$370.65	\$358.86	\$358.86
19	\$293.49	\$293.49	\$382.02	\$382.02	\$369.87	\$369.87
20	\$302.53	\$302.53	\$393.79	\$393.79	\$381.27	\$381.27
21	\$311.89	\$311.89	\$405.97	\$405.97	\$393.06	\$393.06
22	\$311.89	\$311.89	\$405.97	\$405.97	\$393.06	\$393.06
23	\$311.89	\$311.89	\$405.97	\$405.97	\$393.06	\$393.06
24	\$311.89	\$311.89	\$405.97	\$405.97	\$393.06	\$393.06
25	\$313.14	\$313.14	\$407.59	\$407.59	\$394.63	\$394.63
26	\$319.38	\$319.38	\$415.71	\$415.71	\$402.49	\$402.49
27	\$326.86	\$326.86	\$425.46	\$425.46	\$411.93	\$411.93
28	\$339.02	\$339.02	\$441.29	\$441.29	\$427.26	\$427.26
29	\$349.00	\$349.00	\$454.28	\$454.28	\$439.83	\$439.83
30	\$354.00	\$354.00	\$460.78	\$460.78	\$446.12	\$446.12
31	\$361.48	\$361.48	\$470.52	\$470.52	\$455.56	\$455.56
32	\$368.97	\$368.97	\$480.26	\$480.26	\$464.99	\$464.99
33	\$373.64	\$373.64	\$486.35	\$486.35	\$470.89	\$470.89
34	\$378.63	\$378.63	\$492.85	\$492.85	\$477.17	\$477.17
35	\$381.13	\$381.13	\$496.10	\$496.10	\$480.32	\$480.32
36	\$383.62	\$383.62	\$499.34	\$499.34	\$483.46	\$483.46
37	\$386.12	\$386.12	\$502.59	\$502.59	\$486.61	\$486.61
38	\$388.61	\$388.61	\$505.84	\$505.84	\$489.75	\$489.75
39	\$393.61	\$393.61	\$512.33	\$512.33	\$496.04	\$496.04
40	\$398.60	\$398.60	\$518.83	\$518.83	\$502.33	\$502.33
41	\$406.08	\$406.08	\$528.57	\$528.57	\$511.76	\$511.76
42	\$413.25	\$413.25	\$537.91	\$537.91	\$520.80	\$520.80
43	\$423.23	\$423.23	\$550.90	\$550.90	\$533.38	\$533.38
44	\$435.71	\$435.71	\$567.14	\$567.14	\$549.10	\$549.10
45	\$450.37	\$450.37	\$586.22	\$586.22	\$567.58	\$567.58
46	\$467.84	\$467.84	\$608.96	\$608.96	\$589.59	\$589.59
47	\$487.48	\$487.48	\$634.53	\$634.53	\$614.35	\$614.35
48	\$509.94	\$509.94	\$663.76	\$663.76	\$642.65	\$642.65
49	\$532.08	\$532.08	\$692.58	\$692.58	\$670.56	\$670.56
50	\$557.04	\$557.04	\$725.06	\$725.06	\$702.01	\$702.01
51	\$581.67	\$581.67	\$757.13	\$757.13	\$733.06	\$733.06
52	\$608.81	\$608.81	\$792.45	\$792.45	\$767.25	\$767.25
53	\$636.26	\$636.26	\$828.18	\$828.18	\$801.84	\$801.84
54	\$665.89	\$665.89	\$866.75	\$866.75	\$839.18	\$839.18
55	\$695.51	\$695.51	\$905.31	\$905.31	\$876.52	\$876.52
56	\$727.64	\$727.64	\$947.13	\$947.13	\$917.01	\$917.01
57	\$760.08	\$760.08	\$989.35	\$989.35	\$957.89	\$957.89
58	\$794.70	\$794.70	\$1,034.41	\$1,034.41	\$1,001.52	\$1,001.52
59	\$811.85	\$811.85	\$1,056.74	\$1,056.74	\$1,023.14	\$1,023.14
60	\$846.47	\$846.47	\$1,101.80	\$1,101.80	\$1,066.76	\$1,066.76
61	\$876.41	\$876.41	\$1,140.78	\$1,140.78	\$1,104.50	\$1,104.50
62	\$896.06	\$896.06	\$1,166.35	\$1,166.35	\$1,129.26	\$1,129.26
63	\$920.70	\$920.70	\$1,198.42	\$1,198.42	\$1,160.31	\$1,160.31
64+	\$935.67	\$935.67	\$1,217.91	\$1,217.91	\$1,179.18	\$1,179.18

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0160001		79962PA0090005		79962PA0090005	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO 3000SQE		Health Savings PPO Embedded \$3000		Health Savings PPO Embedded \$3000	
Form # =>	HBG/LV/HDHP-2		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 6		Area 6,7		Area 9	
Network =>	N		F		F	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$3,000/\$3,000		\$3,000		\$3,000	
Coinsurance =>	90%/70%		100%		100%	
Copays =>	90%/70%		100%		100%	
OOP Maximum =>	\$6,650/\$6,650		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$256.65	\$256.65	\$286.38	\$286.38	\$280.87	\$280.87
15	\$279.46	\$279.46	\$311.83	\$311.83	\$305.84	\$305.84
16	\$288.19	\$288.19	\$321.57	\$321.57	\$315.38	\$315.38
17	\$296.91	\$296.91	\$331.30	\$331.30	\$324.93	\$324.93
18	\$306.30	\$306.30	\$341.78	\$341.78	\$335.21	\$335.21
19	\$315.70	\$315.70	\$352.26	\$352.26	\$345.49	\$345.49
20	\$325.43	\$325.43	\$363.12	\$363.12	\$356.14	\$356.14
21	\$335.49	\$335.49	\$374.35	\$374.35	\$367.15	\$367.15
22	\$335.49	\$335.49	\$374.35	\$374.35	\$367.15	\$367.15
23	\$335.49	\$335.49	\$374.35	\$374.35	\$367.15	\$367.15
24	\$335.49	\$335.49	\$374.35	\$374.35	\$367.15	\$367.15
25	\$336.83	\$336.83	\$375.85	\$375.85	\$368.62	\$368.62
26	\$343.54	\$343.54	\$383.33	\$383.33	\$375.96	\$375.96
27	\$351.59	\$351.59	\$392.32	\$392.32	\$384.77	\$384.77
28	\$364.68	\$364.68	\$406.92	\$406.92	\$399.09	\$399.09
29	\$375.41	\$375.41	\$418.90	\$418.90	\$410.84	\$410.84
30	\$380.78	\$380.78	\$424.89	\$424.89	\$416.72	\$416.72
31	\$388.83	\$388.83	\$433.87	\$433.87	\$425.53	\$425.53
32	\$396.88	\$396.88	\$442.86	\$442.86	\$434.34	\$434.34
33	\$401.92	\$401.92	\$448.47	\$448.47	\$439.85	\$439.85
34	\$407.28	\$407.28	\$454.46	\$454.46	\$445.72	\$445.72
35	\$409.97	\$409.97	\$457.46	\$457.46	\$448.66	\$448.66
36	\$412.65	\$412.65	\$460.45	\$460.45	\$451.59	\$451.59
37	\$415.34	\$415.34	\$463.45	\$463.45	\$454.53	\$454.53
38	\$418.02	\$418.02	\$466.44	\$466.44	\$457.47	\$457.47
39	\$423.39	\$423.39	\$472.43	\$472.43	\$463.34	\$463.34
40	\$428.76	\$428.76	\$478.42	\$478.42	\$469.22	\$469.22
41	\$436.81	\$436.81	\$487.40	\$487.40	\$478.03	\$478.03
42	\$444.52	\$444.52	\$496.01	\$496.01	\$486.47	\$486.47
43	\$455.26	\$455.26	\$507.99	\$507.99	\$498.22	\$498.22
44	\$468.68	\$468.68	\$522.97	\$522.97	\$512.91	\$512.91
45	\$484.45	\$484.45	\$540.56	\$540.56	\$530.16	\$530.16
46	\$503.24	\$503.24	\$561.53	\$561.53	\$550.73	\$550.73
47	\$524.37	\$524.37	\$585.11	\$585.11	\$573.86	\$573.86
48	\$548.53	\$548.53	\$612.06	\$612.06	\$600.29	\$600.29
49	\$572.35	\$572.35	\$638.64	\$638.64	\$626.36	\$626.36
50	\$599.19	\$599.19	\$668.59	\$668.59	\$655.73	\$655.73
51	\$625.69	\$625.69	\$698.16	\$698.16	\$684.73	\$684.73
52	\$654.88	\$654.88	\$730.73	\$730.73	\$716.68	\$716.68
53	\$684.40	\$684.40	\$763.67	\$763.67	\$748.99	\$748.99
54	\$716.27	\$716.27	\$799.24	\$799.24	\$783.87	\$783.87
55	\$748.14	\$748.14	\$834.80	\$834.80	\$818.74	\$818.74
56	\$782.70	\$782.70	\$873.36	\$873.36	\$856.56	\$856.56
57	\$817.59	\$817.59	\$912.29	\$912.29	\$894.74	\$894.74
58	\$854.83	\$854.83	\$953.84	\$953.84	\$935.50	\$935.50
59	\$873.28	\$873.28	\$974.43	\$974.43	\$955.69	\$955.69
60	\$910.52	\$910.52	\$1,015.99	\$1,015.99	\$996.45	\$996.45
61	\$942.73	\$942.73	\$1,051.92	\$1,051.92	\$1,031.69	\$1,031.69
62	\$963.86	\$963.86	\$1,075.51	\$1,075.51	\$1,054.82	\$1,054.82
63	\$990.37	\$990.37	\$1,105.08	\$1,105.08	\$1,083.83	\$1,083.83
64+	\$1,006.47	\$1,006.47	\$1,123.05	\$1,123.05	\$1,101.45	\$1,101.45

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020005		79962PA0020005		79962PA0010015	
Plan Marketing Name =>	Balance PPO \$2600		Balance PPO \$2600		Premier Balance PPO \$5000	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$2,600		\$2,600		\$5,000	
Coinsurance =>	70%		70%		100%	
Copays =>	\$55		\$55		\$55	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$269.71	\$269.71	\$264.52	\$264.52	\$274.08	\$274.08
15	\$293.68	\$293.68	\$288.03	\$288.03	\$298.45	\$298.45
16	\$302.85	\$302.85	\$297.03	\$297.03	\$307.76	\$307.76
17	\$312.02	\$312.02	\$306.02	\$306.02	\$317.08	\$317.08
18	\$321.89	\$321.89	\$315.70	\$315.70	\$327.11	\$327.11
19	\$331.76	\$331.76	\$325.38	\$325.38	\$337.14	\$337.14
20	\$341.98	\$341.98	\$335.41	\$335.41	\$347.53	\$347.53
21	\$352.56	\$352.56	\$345.78	\$345.78	\$358.28	\$358.28
22	\$352.56	\$352.56	\$345.78	\$345.78	\$358.28	\$358.28
23	\$352.56	\$352.56	\$345.78	\$345.78	\$358.28	\$358.28
24	\$352.56	\$352.56	\$345.78	\$345.78	\$358.28	\$358.28
25	\$353.97	\$353.97	\$347.16	\$347.16	\$359.71	\$359.71
26	\$361.02	\$361.02	\$354.08	\$354.08	\$366.88	\$366.88
27	\$369.48	\$369.48	\$362.38	\$362.38	\$375.48	\$375.48
28	\$383.23	\$383.23	\$375.86	\$375.86	\$389.45	\$389.45
29	\$394.51	\$394.51	\$386.93	\$386.93	\$400.92	\$400.92
30	\$400.16	\$400.16	\$392.46	\$392.46	\$406.65	\$406.65
31	\$408.62	\$408.62	\$400.76	\$400.76	\$415.25	\$415.25
32	\$417.08	\$417.08	\$409.06	\$409.06	\$423.85	\$423.85
33	\$422.37	\$422.37	\$414.24	\$414.24	\$429.22	\$429.22
34	\$428.01	\$428.01	\$419.78	\$419.78	\$434.95	\$434.95
35	\$430.83	\$430.83	\$422.54	\$422.54	\$437.82	\$437.82
36	\$433.65	\$433.65	\$425.31	\$425.31	\$440.68	\$440.68
37	\$436.47	\$436.47	\$428.08	\$428.08	\$443.55	\$443.55
38	\$439.29	\$439.29	\$430.84	\$430.84	\$446.42	\$446.42
39	\$444.93	\$444.93	\$436.37	\$436.37	\$452.15	\$452.15
40	\$450.57	\$450.57	\$441.91	\$441.91	\$457.88	\$457.88
41	\$459.03	\$459.03	\$450.21	\$450.21	\$466.48	\$466.48
42	\$467.14	\$467.14	\$458.16	\$458.16	\$474.72	\$474.72
43	\$478.42	\$478.42	\$469.22	\$469.22	\$486.19	\$486.19
44	\$492.53	\$492.53	\$483.05	\$483.05	\$500.52	\$500.52
45	\$509.10	\$509.10	\$499.31	\$499.31	\$517.36	\$517.36
46	\$528.84	\$528.84	\$518.67	\$518.67	\$537.42	\$537.42
47	\$551.05	\$551.05	\$540.45	\$540.45	\$559.99	\$559.99
48	\$576.44	\$576.44	\$565.35	\$565.35	\$585.79	\$585.79
49	\$601.47	\$601.47	\$589.90	\$589.90	\$611.23	\$611.23
50	\$629.67	\$629.67	\$617.56	\$617.56	\$639.89	\$639.89
51	\$657.52	\$657.52	\$644.88	\$644.88	\$668.19	\$668.19
52	\$688.20	\$688.20	\$674.96	\$674.96	\$699.36	\$699.36
53	\$719.22	\$719.22	\$705.39	\$705.39	\$730.89	\$730.89
54	\$752.72	\$752.72	\$738.24	\$738.24	\$764.93	\$764.93
55	\$786.21	\$786.21	\$771.09	\$771.09	\$798.96	\$798.96
56	\$822.52	\$822.52	\$806.70	\$806.70	\$835.87	\$835.87
57	\$859.19	\$859.19	\$842.67	\$842.67	\$873.13	\$873.13
58	\$898.32	\$898.32	\$881.05	\$881.05	\$912.90	\$912.90
59	\$917.71	\$917.71	\$900.07	\$900.07	\$932.60	\$932.60
60	\$956.85	\$956.85	\$938.45	\$938.45	\$972.37	\$972.37
61	\$990.69	\$990.69	\$971.64	\$971.64	\$1,006.77	\$1,006.77
62	\$1,012.90	\$1,012.90	\$993.43	\$993.43	\$1,029.34	\$1,029.34
63	\$1,040.76	\$1,040.76	\$1,020.74	\$1,020.74	\$1,057.64	\$1,057.64
64+	\$1,057.68	\$1,057.68	\$1,037.34	\$1,037.34	\$1,074.84	\$1,074.84

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010015		79962PA0120002		79962PA0120002	
Plan Marketing Name =>	Premier Balance PPO \$5000		Health Savings Flex PPO Embedded \$3000 a Community Blue Plan		Health Savings Flex PPO Embedded \$3000 a Community Blue Plan	
Form # =>	HBG/PPO-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 9		Area 6		Area 9	
Network =>	F		D		D	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$5,000		\$3,000/\$3,000		\$3,000/\$3,000	
Coinsurance =>	100%		100%/60%		100%/60%	
Copays =>	\$55		100%/60%		100%/60%	
OOP Maximum =>	\$7,900		\$6,650/\$6,650		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$268.81	\$268.81	\$283.99	\$283.99	\$278.53	\$278.53
15	\$292.71	\$292.71	\$309.23	\$309.23	\$303.29	\$303.29
16	\$301.84	\$301.84	\$318.89	\$318.89	\$312.75	\$312.75
17	\$310.98	\$310.98	\$328.54	\$328.54	\$322.22	\$322.22
18	\$320.82	\$320.82	\$338.93	\$338.93	\$332.41	\$332.41
19	\$330.66	\$330.66	\$349.33	\$349.33	\$342.61	\$342.61
20	\$340.85	\$340.85	\$360.09	\$360.09	\$353.17	\$353.17
21	\$351.39	\$351.39	\$371.23	\$371.23	\$364.09	\$364.09
22	\$351.39	\$351.39	\$371.23	\$371.23	\$364.09	\$364.09
23	\$351.39	\$351.39	\$371.23	\$371.23	\$364.09	\$364.09
24	\$351.39	\$351.39	\$371.23	\$371.23	\$364.09	\$364.09
25	\$352.80	\$352.80	\$372.71	\$372.71	\$365.55	\$365.55
26	\$359.82	\$359.82	\$380.14	\$380.14	\$372.83	\$372.83
27	\$368.26	\$368.26	\$389.05	\$389.05	\$381.57	\$381.57
28	\$381.96	\$381.96	\$403.53	\$403.53	\$395.77	\$395.77
29	\$393.21	\$393.21	\$415.41	\$415.41	\$407.42	\$407.42
30	\$398.83	\$398.83	\$421.35	\$421.35	\$413.24	\$413.24
31	\$407.26	\$407.26	\$430.26	\$430.26	\$421.98	\$421.98
32	\$415.69	\$415.69	\$439.17	\$439.17	\$430.72	\$430.72
33	\$420.97	\$420.97	\$444.73	\$444.73	\$436.18	\$436.18
34	\$426.59	\$426.59	\$450.67	\$450.67	\$442.01	\$442.01
35	\$429.40	\$429.40	\$453.64	\$453.64	\$444.92	\$444.92
36	\$432.21	\$432.21	\$456.61	\$456.61	\$447.83	\$447.83
37	\$435.02	\$435.02	\$459.58	\$459.58	\$450.74	\$450.74
38	\$437.83	\$437.83	\$462.55	\$462.55	\$453.66	\$453.66
39	\$443.45	\$443.45	\$468.49	\$468.49	\$459.48	\$459.48
40	\$449.08	\$449.08	\$474.43	\$474.43	\$465.31	\$465.31
41	\$457.51	\$457.51	\$483.34	\$483.34	\$474.05	\$474.05
42	\$465.59	\$465.59	\$491.88	\$491.88	\$482.42	\$482.42
43	\$476.84	\$476.84	\$503.76	\$503.76	\$494.07	\$494.07
44	\$490.89	\$490.89	\$518.61	\$518.61	\$508.63	\$508.63
45	\$507.41	\$507.41	\$536.06	\$536.06	\$525.75	\$525.75
46	\$527.09	\$527.09	\$556.85	\$556.85	\$546.14	\$546.14
47	\$549.22	\$549.22	\$580.23	\$580.23	\$569.07	\$569.07
48	\$574.52	\$574.52	\$606.96	\$606.96	\$595.29	\$595.29
49	\$599.47	\$599.47	\$633.32	\$633.32	\$621.14	\$621.14
50	\$627.58	\$627.58	\$663.02	\$663.02	\$650.26	\$650.26
51	\$655.34	\$655.34	\$692.34	\$692.34	\$679.03	\$679.03
52	\$685.91	\$685.91	\$724.64	\$724.64	\$710.70	\$710.70
53	\$716.84	\$716.84	\$757.31	\$757.31	\$742.74	\$742.74
54	\$750.22	\$750.22	\$792.58	\$792.58	\$777.33	\$777.33
55	\$783.60	\$783.60	\$827.84	\$827.84	\$811.92	\$811.92
56	\$819.79	\$819.79	\$866.08	\$866.08	\$849.42	\$849.42
57	\$856.34	\$856.34	\$904.69	\$904.69	\$887.29	\$887.29
58	\$895.34	\$895.34	\$945.89	\$945.89	\$927.70	\$927.70
59	\$914.67	\$914.67	\$966.31	\$966.31	\$947.73	\$947.73
60	\$953.67	\$953.67	\$1,007.52	\$1,007.52	\$988.14	\$988.14
61	\$987.41	\$987.41	\$1,043.16	\$1,043.16	\$1,023.09	\$1,023.09
62	\$1,009.54	\$1,009.54	\$1,066.54	\$1,066.54	\$1,046.03	\$1,046.03
63	\$1,037.30	\$1,037.30	\$1,095.87	\$1,095.87	\$1,074.79	\$1,074.79
64+	\$1,054.17	\$1,054.17	\$1,113.69	\$1,113.69	\$1,092.27	\$1,092.27

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020006		79962PA0020006		79962PA0020007	
Plan Marketing Name =>	Balance PPO \$2000		Balance PPO \$2000		Balance PPO \$5000	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Silver		Silver		Bronze	
Deductible =>	\$2,000		\$2,000		\$5,000	
Coinsurance =>	70%		70%		50%	
Copays =>	\$55		\$55		\$70	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$273.25	\$273.25	\$267.99	\$267.99	\$247.88	\$247.88
15	\$297.54	\$297.54	\$291.82	\$291.82	\$269.91	\$269.91
16	\$306.83	\$306.83	\$300.92	\$300.92	\$278.33	\$278.33
17	\$316.11	\$316.11	\$310.03	\$310.03	\$286.76	\$286.76
18	\$326.11	\$326.11	\$319.84	\$319.84	\$295.83	\$295.83
19	\$336.12	\$336.12	\$329.65	\$329.65	\$304.90	\$304.90
20	\$346.47	\$346.47	\$339.81	\$339.81	\$314.30	\$314.30
21	\$357.19	\$357.19	\$350.32	\$350.32	\$324.02	\$324.02
22	\$357.19	\$357.19	\$350.32	\$350.32	\$324.02	\$324.02
23	\$357.19	\$357.19	\$350.32	\$350.32	\$324.02	\$324.02
24	\$357.19	\$357.19	\$350.32	\$350.32	\$324.02	\$324.02
25	\$358.62	\$358.62	\$351.72	\$351.72	\$325.32	\$325.32
26	\$365.76	\$365.76	\$358.73	\$358.73	\$331.80	\$331.80
27	\$374.34	\$374.34	\$367.14	\$367.14	\$339.57	\$339.57
28	\$388.27	\$388.27	\$380.80	\$380.80	\$352.21	\$352.21
29	\$399.70	\$399.70	\$392.01	\$392.01	\$362.58	\$362.58
30	\$405.41	\$405.41	\$397.61	\$397.61	\$367.76	\$367.76
31	\$413.98	\$413.98	\$406.02	\$406.02	\$375.54	\$375.54
32	\$422.56	\$422.56	\$414.43	\$414.43	\$383.32	\$383.32
33	\$427.91	\$427.91	\$419.68	\$419.68	\$388.18	\$388.18
34	\$433.63	\$433.63	\$425.29	\$425.29	\$393.36	\$393.36
35	\$436.49	\$436.49	\$428.09	\$428.09	\$395.95	\$395.95
36	\$439.34	\$439.34	\$430.89	\$430.89	\$398.54	\$398.54
37	\$442.20	\$442.20	\$433.70	\$433.70	\$401.14	\$401.14
38	\$445.06	\$445.06	\$436.50	\$436.50	\$403.73	\$403.73
39	\$450.77	\$450.77	\$442.10	\$442.10	\$408.91	\$408.91
40	\$456.49	\$456.49	\$447.71	\$447.71	\$414.10	\$414.10
41	\$465.06	\$465.06	\$456.12	\$456.12	\$421.87	\$421.87
42	\$473.28	\$473.28	\$464.17	\$464.17	\$429.33	\$429.33
43	\$484.71	\$484.71	\$475.38	\$475.38	\$439.70	\$439.70
44	\$498.99	\$498.99	\$489.40	\$489.40	\$452.66	\$452.66
45	\$515.78	\$515.78	\$505.86	\$505.86	\$467.88	\$467.88
46	\$535.79	\$535.79	\$525.48	\$525.48	\$486.03	\$486.03
47	\$558.29	\$558.29	\$547.55	\$547.55	\$506.44	\$506.44
48	\$584.01	\$584.01	\$572.77	\$572.77	\$529.77	\$529.77
49	\$609.37	\$609.37	\$597.65	\$597.65	\$552.78	\$552.78
50	\$637.94	\$637.94	\$625.67	\$625.67	\$578.70	\$578.70
51	\$666.16	\$666.16	\$653.35	\$653.35	\$604.30	\$604.30
52	\$697.23	\$697.23	\$683.82	\$683.82	\$632.49	\$632.49
53	\$728.67	\$728.67	\$714.65	\$714.65	\$661.00	\$661.00
54	\$762.60	\$762.60	\$747.93	\$747.93	\$691.78	\$691.78
55	\$796.53	\$796.53	\$781.21	\$781.21	\$722.56	\$722.56
56	\$833.32	\$833.32	\$817.30	\$817.30	\$755.94	\$755.94
57	\$870.47	\$870.47	\$853.73	\$853.73	\$789.64	\$789.64
58	\$910.12	\$910.12	\$892.62	\$892.62	\$825.60	\$825.60
59	\$929.77	\$929.77	\$911.88	\$911.88	\$843.42	\$843.42
60	\$969.41	\$969.41	\$950.77	\$950.77	\$879.39	\$879.39
61	\$1,003.70	\$1,003.70	\$984.40	\$984.40	\$910.50	\$910.50
62	\$1,026.21	\$1,026.21	\$1,006.47	\$1,006.47	\$930.91	\$930.91
63	\$1,054.42	\$1,054.42	\$1,034.14	\$1,034.14	\$956.51	\$956.51
64+	\$1,071.57	\$1,071.57	\$1,050.96	\$1,050.96	\$972.06	\$972.06

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020007		79962PA0170001		79962PA0170001	
Plan Marketing Name =>	Balance PPO \$5000		Choice Blue PPO \$0		Choice Blue PPO \$0	
Form # =>	HBG/PPO-4		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	F		X		X	
Metal =>	Bronze		Gold		Gold	
Deductible =>	\$5,000		\$0/\$3,000		\$0/\$3,000	
Coinsurance =>	50%		100%/70%		100%/70%	
Copays =>	\$70		\$25/70%		\$25/70%	
OOP Maximum =>	\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$243.11	\$243.11	\$334.11	\$334.11	\$327.68	\$327.68
15	\$264.72	\$264.72	\$363.80	\$363.80	\$356.81	\$356.81
16	\$272.98	\$272.98	\$375.16	\$375.16	\$367.94	\$367.94
17	\$281.24	\$281.24	\$386.51	\$386.51	\$379.08	\$379.08
18	\$290.14	\$290.14	\$398.74	\$398.74	\$391.07	\$391.07
19	\$299.04	\$299.04	\$410.97	\$410.97	\$403.07	\$403.07
20	\$308.26	\$308.26	\$423.64	\$423.64	\$415.49	\$415.49
21	\$317.79	\$317.79	\$436.74	\$436.74	\$428.34	\$428.34
22	\$317.79	\$317.79	\$436.74	\$436.74	\$428.34	\$428.34
23	\$317.79	\$317.79	\$436.74	\$436.74	\$428.34	\$428.34
24	\$317.79	\$317.79	\$436.74	\$436.74	\$428.34	\$428.34
25	\$319.06	\$319.06	\$438.49	\$438.49	\$430.05	\$430.05
26	\$325.42	\$325.42	\$447.22	\$447.22	\$438.62	\$438.62
27	\$333.04	\$333.04	\$457.70	\$457.70	\$448.90	\$448.90
28	\$345.44	\$345.44	\$474.74	\$474.74	\$465.61	\$465.61
29	\$355.61	\$355.61	\$488.71	\$488.71	\$479.31	\$479.31
30	\$360.69	\$360.69	\$495.70	\$495.70	\$486.17	\$486.17
31	\$368.32	\$368.32	\$506.18	\$506.18	\$496.45	\$496.45
32	\$375.95	\$375.95	\$516.66	\$516.66	\$506.73	\$506.73
33	\$380.71	\$380.71	\$523.21	\$523.21	\$513.15	\$513.15
34	\$385.80	\$385.80	\$530.20	\$530.20	\$520.00	\$520.00
35	\$388.34	\$388.34	\$533.70	\$533.70	\$523.43	\$523.43
36	\$390.88	\$390.88	\$537.19	\$537.19	\$526.86	\$526.86
37	\$393.42	\$393.42	\$540.68	\$540.68	\$530.28	\$530.28
38	\$395.97	\$395.97	\$544.18	\$544.18	\$533.71	\$533.71
39	\$401.05	\$401.05	\$551.17	\$551.17	\$540.57	\$540.57
40	\$406.14	\$406.14	\$558.15	\$558.15	\$547.42	\$547.42
41	\$413.76	\$413.76	\$568.64	\$568.64	\$557.70	\$557.70
42	\$421.07	\$421.07	\$578.68	\$578.68	\$567.55	\$567.55
43	\$431.24	\$431.24	\$592.66	\$592.66	\$581.26	\$581.26
44	\$443.95	\$443.95	\$610.13	\$610.13	\$598.39	\$598.39
45	\$458.89	\$458.89	\$630.65	\$630.65	\$618.52	\$618.52
46	\$476.69	\$476.69	\$655.11	\$655.11	\$642.51	\$642.51
47	\$496.71	\$496.71	\$682.62	\$682.62	\$669.50	\$669.50
48	\$519.59	\$519.59	\$714.07	\$714.07	\$700.34	\$700.34
49	\$542.15	\$542.15	\$745.08	\$745.08	\$730.75	\$730.75
50	\$567.57	\$567.57	\$780.02	\$780.02	\$765.02	\$765.02
51	\$592.68	\$592.68	\$814.52	\$814.52	\$798.85	\$798.85
52	\$620.33	\$620.33	\$852.52	\$852.52	\$836.12	\$836.12
53	\$648.29	\$648.29	\$890.95	\$890.95	\$873.81	\$873.81
54	\$678.48	\$678.48	\$932.44	\$932.44	\$914.51	\$914.51
55	\$708.67	\$708.67	\$973.93	\$973.93	\$955.20	\$955.20
56	\$741.40	\$741.40	\$1,018.91	\$1,018.91	\$999.32	\$999.32
57	\$774.45	\$774.45	\$1,064.34	\$1,064.34	\$1,043.86	\$1,043.86
58	\$809.73	\$809.73	\$1,112.81	\$1,112.81	\$1,091.41	\$1,091.41
59	\$827.21	\$827.21	\$1,136.83	\$1,136.83	\$1,114.97	\$1,114.97
60	\$862.48	\$862.48	\$1,185.31	\$1,185.31	\$1,162.51	\$1,162.51
61	\$892.99	\$892.99	\$1,227.24	\$1,227.24	\$1,203.64	\$1,203.64
62	\$913.01	\$913.01	\$1,254.75	\$1,254.75	\$1,230.62	\$1,230.62
63	\$938.12	\$938.12	\$1,289.26	\$1,289.26	\$1,264.46	\$1,264.46
64+	\$953.37	\$953.37	\$1,310.22	\$1,310.22	\$1,285.02	\$1,285.02

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170002		79962PA0170002		79962PA0170003	
Plan Marketing Name =>	Choice Blue PPO \$500		Choice Blue PPO \$500		Choice Blue PPO \$1250	
Form # =>	HBG/CB/PPO		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 7		Area 9		Area 7	
Network =>	X		X		X	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$500/\$1,500		\$500/\$1,500		\$1,250/\$3,750	
Coinsurance =>	100%/70%		100%/70%		100%/70%	
Copays =>	\$25/\$60		\$25/\$60		\$25/\$60	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$331.85	\$331.85	\$325.46	\$325.46	\$320.96	\$320.96
15	\$361.35	\$361.35	\$354.39	\$354.39	\$349.49	\$349.49
16	\$372.63	\$372.63	\$365.45	\$365.45	\$360.40	\$360.40
17	\$383.90	\$383.90	\$376.51	\$376.51	\$371.31	\$371.31
18	\$396.05	\$396.05	\$388.43	\$388.43	\$383.06	\$383.06
19	\$408.20	\$408.20	\$400.34	\$400.34	\$394.81	\$394.81
20	\$420.78	\$420.78	\$412.68	\$412.68	\$406.97	\$406.97
21	\$433.79	\$433.79	\$425.44	\$425.44	\$419.56	\$419.56
22	\$433.79	\$433.79	\$425.44	\$425.44	\$419.56	\$419.56
23	\$433.79	\$433.79	\$425.44	\$425.44	\$419.56	\$419.56
24	\$433.79	\$433.79	\$425.44	\$425.44	\$419.56	\$419.56
25	\$435.53	\$435.53	\$427.14	\$427.14	\$421.24	\$421.24
26	\$444.20	\$444.20	\$435.65	\$435.65	\$429.63	\$429.63
27	\$454.61	\$454.61	\$445.86	\$445.86	\$439.70	\$439.70
28	\$471.53	\$471.53	\$462.45	\$462.45	\$456.06	\$456.06
29	\$485.41	\$485.41	\$476.07	\$476.07	\$469.49	\$469.49
30	\$492.35	\$492.35	\$482.87	\$482.87	\$476.20	\$476.20
31	\$502.76	\$502.76	\$493.08	\$493.08	\$486.27	\$486.27
32	\$513.17	\$513.17	\$503.30	\$503.30	\$496.34	\$496.34
33	\$519.68	\$519.68	\$509.68	\$509.68	\$502.63	\$502.63
34	\$526.62	\$526.62	\$516.48	\$516.48	\$509.35	\$509.35
35	\$530.09	\$530.09	\$519.89	\$519.89	\$512.70	\$512.70
36	\$533.56	\$533.56	\$523.29	\$523.29	\$516.06	\$516.06
37	\$537.03	\$537.03	\$526.69	\$526.69	\$519.42	\$519.42
38	\$540.50	\$540.50	\$530.10	\$530.10	\$522.77	\$522.77
39	\$547.44	\$547.44	\$536.91	\$536.91	\$529.48	\$529.48
40	\$554.38	\$554.38	\$543.71	\$543.71	\$536.20	\$536.20
41	\$564.79	\$564.79	\$553.92	\$553.92	\$546.27	\$546.27
42	\$574.77	\$574.77	\$563.71	\$563.71	\$555.92	\$555.92
43	\$588.65	\$588.65	\$577.32	\$577.32	\$569.34	\$569.34
44	\$606.00	\$606.00	\$594.34	\$594.34	\$586.13	\$586.13
45	\$626.39	\$626.39	\$614.34	\$614.34	\$605.84	\$605.84
46	\$650.69	\$650.69	\$638.16	\$638.16	\$629.34	\$629.34
47	\$678.01	\$678.01	\$664.96	\$664.96	\$655.77	\$655.77
48	\$709.25	\$709.25	\$695.59	\$695.59	\$685.98	\$685.98
49	\$740.05	\$740.05	\$725.80	\$725.80	\$715.77	\$715.77
50	\$774.75	\$774.75	\$759.84	\$759.84	\$749.33	\$749.33
51	\$809.02	\$809.02	\$793.45	\$793.45	\$782.48	\$782.48
52	\$846.76	\$846.76	\$830.46	\$830.46	\$818.98	\$818.98
53	\$884.93	\$884.93	\$867.90	\$867.90	\$855.90	\$855.90
54	\$926.14	\$926.14	\$908.31	\$908.31	\$895.76	\$895.76
55	\$967.35	\$967.35	\$948.73	\$948.73	\$935.62	\$935.62
56	\$1,012.03	\$1,012.03	\$992.55	\$992.55	\$978.83	\$978.83
57	\$1,057.15	\$1,057.15	\$1,036.80	\$1,036.80	\$1,022.47	\$1,022.47
58	\$1,105.30	\$1,105.30	\$1,084.02	\$1,084.02	\$1,069.04	\$1,069.04
59	\$1,129.16	\$1,129.16	\$1,107.42	\$1,107.42	\$1,092.11	\$1,092.11
60	\$1,177.31	\$1,177.31	\$1,154.64	\$1,154.64	\$1,138.69	\$1,138.69
61	\$1,218.95	\$1,218.95	\$1,195.49	\$1,195.49	\$1,178.96	\$1,178.96
62	\$1,246.28	\$1,246.28	\$1,222.29	\$1,222.29	\$1,205.40	\$1,205.40
63	\$1,280.55	\$1,280.55	\$1,255.90	\$1,255.90	\$1,238.54	\$1,238.54
64+	\$1,301.37	\$1,301.37	\$1,276.32	\$1,276.32	\$1,258.68	\$1,258.68

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170003		79962PA0170004		79962PA0170004	
Plan Marketing Name =>	Choice Blue PPO \$1250		Choice Blue PPO \$2500		Choice Blue PPO \$2500	
Form # =>	HBG/CB/PPO		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	X		X		X	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,250/\$3,750		\$2,500/\$5,000		\$2,500/\$5,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%	
Copays =>	\$25/\$60		\$10/70%		\$10/70%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$314.79	\$314.79	\$306.60	\$306.60	\$300.71	\$300.71
15	\$342.77	\$342.77	\$333.86	\$333.86	\$327.44	\$327.44
16	\$353.47	\$353.47	\$344.28	\$344.28	\$337.66	\$337.66
17	\$364.17	\$364.17	\$354.70	\$354.70	\$347.88	\$347.88
18	\$375.69	\$375.69	\$365.92	\$365.92	\$358.89	\$358.89
19	\$387.21	\$387.21	\$377.14	\$377.14	\$369.90	\$369.90
20	\$399.15	\$399.15	\$388.77	\$388.77	\$381.30	\$381.30
21	\$411.49	\$411.49	\$400.79	\$400.79	\$393.09	\$393.09
22	\$411.49	\$411.49	\$400.79	\$400.79	\$393.09	\$393.09
23	\$411.49	\$411.49	\$400.79	\$400.79	\$393.09	\$393.09
24	\$411.49	\$411.49	\$400.79	\$400.79	\$393.09	\$393.09
25	\$413.14	\$413.14	\$402.39	\$402.39	\$394.66	\$394.66
26	\$421.37	\$421.37	\$410.41	\$410.41	\$402.52	\$402.52
27	\$431.24	\$431.24	\$420.03	\$420.03	\$411.96	\$411.96
28	\$447.29	\$447.29	\$435.66	\$435.66	\$427.29	\$427.29
29	\$460.46	\$460.46	\$448.48	\$448.48	\$439.87	\$439.87
30	\$467.04	\$467.04	\$454.90	\$454.90	\$446.16	\$446.16
31	\$476.92	\$476.92	\$464.52	\$464.52	\$455.59	\$455.59
32	\$486.79	\$486.79	\$474.13	\$474.13	\$465.03	\$465.03
33	\$492.97	\$492.97	\$480.15	\$480.15	\$470.92	\$470.92
34	\$499.55	\$499.55	\$486.56	\$486.56	\$477.21	\$477.21
35	\$502.84	\$502.84	\$489.77	\$489.77	\$480.36	\$480.36
36	\$506.13	\$506.13	\$492.97	\$492.97	\$483.50	\$483.50
37	\$509.42	\$509.42	\$496.18	\$496.18	\$486.65	\$486.65
38	\$512.72	\$512.72	\$499.38	\$499.38	\$489.79	\$489.79
39	\$519.30	\$519.30	\$505.80	\$505.80	\$496.08	\$496.08
40	\$525.88	\$525.88	\$512.21	\$512.21	\$502.37	\$502.37
41	\$535.76	\$535.76	\$521.83	\$521.83	\$511.80	\$511.80
42	\$545.22	\$545.22	\$531.05	\$531.05	\$520.84	\$520.84
43	\$558.39	\$558.39	\$543.87	\$543.87	\$533.42	\$533.42
44	\$574.85	\$574.85	\$559.90	\$559.90	\$549.15	\$549.15
45	\$594.19	\$594.19	\$578.74	\$578.74	\$567.62	\$567.62
46	\$617.24	\$617.24	\$601.19	\$601.19	\$589.64	\$589.64
47	\$643.16	\$643.16	\$626.43	\$626.43	\$614.40	\$614.40
48	\$672.79	\$672.79	\$655.29	\$655.29	\$642.70	\$642.70
49	\$702.00	\$702.00	\$683.75	\$683.75	\$670.61	\$670.61
50	\$734.92	\$734.92	\$715.81	\$715.81	\$702.06	\$702.06
51	\$767.43	\$767.43	\$747.47	\$747.47	\$733.11	\$733.11
52	\$803.23	\$803.23	\$782.34	\$782.34	\$767.31	\$767.31
53	\$839.44	\$839.44	\$817.61	\$817.61	\$801.90	\$801.90
54	\$878.53	\$878.53	\$855.69	\$855.69	\$839.25	\$839.25
55	\$917.62	\$917.62	\$893.76	\$893.76	\$876.59	\$876.59
56	\$960.01	\$960.01	\$935.04	\$935.04	\$917.08	\$917.08
57	\$1,002.80	\$1,002.80	\$976.73	\$976.73	\$957.96	\$957.96
58	\$1,048.48	\$1,048.48	\$1,021.21	\$1,021.21	\$1,001.59	\$1,001.59
59	\$1,071.11	\$1,071.11	\$1,043.26	\$1,043.26	\$1,023.21	\$1,023.21
60	\$1,116.78	\$1,116.78	\$1,087.74	\$1,087.74	\$1,066.85	\$1,066.85
61	\$1,156.29	\$1,156.29	\$1,126.22	\$1,126.22	\$1,104.58	\$1,104.58
62	\$1,182.21	\$1,182.21	\$1,151.47	\$1,151.47	\$1,129.35	\$1,129.35
63	\$1,214.72	\$1,214.72	\$1,183.13	\$1,183.13	\$1,160.40	\$1,160.40
64+	\$1,234.47	\$1,234.47	\$1,202.37	\$1,202.37	\$1,179.27	\$1,179.27

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170005		79962PA0170005		79962PA0180001	
Plan Marketing Name =>	Choice Blue PPO \$2800		Choice Blue PPO \$2800		Choice Blue PPO \$3000Q Embedded	
Form # =>	HBG/CB/PPO		HBG/CB/PPO		HBG/CB/HDHP	
Rating Area =>	Area 7		Area 9		Area 7	
Network =>	X		X		X	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$2,800/\$5,600		\$2,800/\$5,600		\$3,000/\$3,000	
Coinsurance =>	70%/60%		70%/60%		90%/70%	
Copays =>	\$40/60%		\$40/60%		90%/70%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$271.28	\$271.28	\$266.07	\$266.07	\$273.69	\$273.69
15	\$295.40	\$295.40	\$289.72	\$289.72	\$298.01	\$298.01
16	\$304.62	\$304.62	\$298.76	\$298.76	\$307.32	\$307.32
17	\$313.84	\$313.84	\$307.80	\$307.80	\$316.62	\$316.62
18	\$323.77	\$323.77	\$317.54	\$317.54	\$326.63	\$326.63
19	\$333.70	\$333.70	\$327.28	\$327.28	\$336.65	\$336.65
20	\$343.98	\$343.98	\$337.37	\$337.37	\$347.03	\$347.03
21	\$354.62	\$354.62	\$347.80	\$347.80	\$357.76	\$357.76
22	\$354.62	\$354.62	\$347.80	\$347.80	\$357.76	\$357.76
23	\$354.62	\$354.62	\$347.80	\$347.80	\$357.76	\$357.76
24	\$354.62	\$354.62	\$347.80	\$347.80	\$357.76	\$357.76
25	\$356.04	\$356.04	\$349.19	\$349.19	\$359.19	\$359.19
26	\$363.13	\$363.13	\$356.15	\$356.15	\$366.35	\$366.35
27	\$371.64	\$371.64	\$364.49	\$364.49	\$374.93	\$374.93
28	\$385.47	\$385.47	\$378.06	\$378.06	\$388.89	\$388.89
29	\$396.82	\$396.82	\$389.19	\$389.19	\$400.33	\$400.33
30	\$402.49	\$402.49	\$394.75	\$394.75	\$406.06	\$406.06
31	\$411.00	\$411.00	\$403.10	\$403.10	\$414.64	\$414.64
32	\$419.52	\$419.52	\$411.45	\$411.45	\$423.23	\$423.23
33	\$424.83	\$424.83	\$416.66	\$416.66	\$428.60	\$428.60
34	\$430.51	\$430.51	\$422.23	\$422.23	\$434.32	\$434.32
35	\$433.35	\$433.35	\$425.01	\$425.01	\$437.18	\$437.18
36	\$436.18	\$436.18	\$427.79	\$427.79	\$440.04	\$440.04
37	\$439.02	\$439.02	\$430.58	\$430.58	\$442.91	\$442.91
38	\$441.86	\$441.86	\$433.36	\$433.36	\$445.77	\$445.77
39	\$447.53	\$447.53	\$438.92	\$438.92	\$451.49	\$451.49
40	\$453.20	\$453.20	\$444.49	\$444.49	\$457.22	\$457.22
41	\$461.72	\$461.72	\$452.84	\$452.84	\$465.80	\$465.80
42	\$469.87	\$469.87	\$460.84	\$460.84	\$474.03	\$474.03
43	\$481.22	\$481.22	\$471.96	\$471.96	\$485.48	\$485.48
44	\$495.40	\$495.40	\$485.88	\$485.88	\$499.79	\$499.79
45	\$512.07	\$512.07	\$502.22	\$502.22	\$516.61	\$516.61
46	\$531.93	\$531.93	\$521.70	\$521.70	\$536.64	\$536.64
47	\$554.27	\$554.27	\$543.61	\$543.61	\$559.18	\$559.18
48	\$579.80	\$579.80	\$568.65	\$568.65	\$584.94	\$584.94
49	\$604.98	\$604.98	\$593.35	\$593.35	\$610.34	\$610.34
50	\$633.35	\$633.35	\$621.17	\$621.17	\$638.96	\$638.96
51	\$661.37	\$661.37	\$648.65	\$648.65	\$667.22	\$667.22
52	\$692.22	\$692.22	\$678.91	\$678.91	\$698.35	\$698.35
53	\$723.42	\$723.42	\$709.51	\$709.51	\$729.83	\$729.83
54	\$757.11	\$757.11	\$742.55	\$742.55	\$763.82	\$763.82
55	\$790.80	\$790.80	\$775.59	\$775.59	\$797.80	\$797.80
56	\$827.33	\$827.33	\$811.42	\$811.42	\$834.65	\$834.65
57	\$864.21	\$864.21	\$847.59	\$847.59	\$871.86	\$871.86
58	\$903.57	\$903.57	\$886.19	\$886.19	\$911.57	\$911.57
59	\$923.08	\$923.08	\$905.32	\$905.32	\$931.25	\$931.25
60	\$962.44	\$962.44	\$943.93	\$943.93	\$970.96	\$970.96
61	\$996.48	\$996.48	\$977.32	\$977.32	\$1,005.31	\$1,005.31
62	\$1,018.82	\$1,018.82	\$999.23	\$999.23	\$1,027.84	\$1,027.84
63	\$1,046.84	\$1,046.84	\$1,026.71	\$1,026.71	\$1,056.11	\$1,056.11
64+	\$1,063.86	\$1,063.86	\$1,043.40	\$1,043.40	\$1,073.28	\$1,073.28

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0180001		79962PA0170006		79962PA0170006	
Plan Marketing Name =>	Choice Blue PPO \$3000Q Embedded		Choice Blue PPO \$4250		Choice Blue PPO \$4250	
Form # =>	HBG/CB/HDHP		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	X		X		X	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$3,000/\$3,000		\$4,250/\$7,900		\$4,250/\$7,900	
Coinsurance =>	90%/70%		100%/60%		100%/60%	
Copays =>	90%/70%		\$60/60%		\$60/60%	
OOP Maximum =>	\$6,650/\$6,650		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$268.42	\$268.42	\$272.79	\$272.79	\$267.55	\$267.55
15	\$292.28	\$292.28	\$297.04	\$297.04	\$291.33	\$291.33
16	\$301.41	\$301.41	\$306.31	\$306.31	\$300.43	\$300.43
17	\$310.53	\$310.53	\$315.58	\$315.58	\$309.52	\$309.52
18	\$320.35	\$320.35	\$325.57	\$325.57	\$319.31	\$319.31
19	\$330.18	\$330.18	\$335.55	\$335.55	\$329.11	\$329.11
20	\$340.35	\$340.35	\$345.89	\$345.89	\$339.25	\$339.25
21	\$350.88	\$350.88	\$356.59	\$356.59	\$349.74	\$349.74
22	\$350.88	\$350.88	\$356.59	\$356.59	\$349.74	\$349.74
23	\$350.88	\$350.88	\$356.59	\$356.59	\$349.74	\$349.74
24	\$350.88	\$350.88	\$356.59	\$356.59	\$349.74	\$349.74
25	\$352.28	\$352.28	\$358.02	\$358.02	\$351.14	\$351.14
26	\$359.30	\$359.30	\$365.15	\$365.15	\$358.13	\$358.13
27	\$367.72	\$367.72	\$373.71	\$373.71	\$366.53	\$366.53
28	\$381.41	\$381.41	\$387.61	\$387.61	\$380.17	\$380.17
29	\$392.63	\$392.63	\$399.02	\$399.02	\$391.36	\$391.36
30	\$398.25	\$398.25	\$404.73	\$404.73	\$396.95	\$396.95
31	\$406.67	\$406.67	\$413.29	\$413.29	\$405.35	\$405.35
32	\$415.09	\$415.09	\$421.85	\$421.85	\$413.74	\$413.74
33	\$420.35	\$420.35	\$427.19	\$427.19	\$418.99	\$418.99
34	\$425.97	\$425.97	\$432.90	\$432.90	\$424.58	\$424.58
35	\$428.78	\$428.78	\$435.75	\$435.75	\$427.38	\$427.38
36	\$431.58	\$431.58	\$438.61	\$438.61	\$430.18	\$430.18
37	\$434.39	\$434.39	\$441.46	\$441.46	\$432.98	\$432.98
38	\$437.20	\$437.20	\$444.31	\$444.31	\$435.78	\$435.78
39	\$442.81	\$442.81	\$450.02	\$450.02	\$441.37	\$441.37
40	\$448.42	\$448.42	\$455.72	\$455.72	\$446.97	\$446.97
41	\$456.85	\$456.85	\$464.28	\$464.28	\$455.36	\$455.36
42	\$464.92	\$464.92	\$472.48	\$472.48	\$463.41	\$463.41
43	\$476.14	\$476.14	\$483.89	\$483.89	\$474.60	\$474.60
44	\$490.18	\$490.18	\$498.16	\$498.16	\$488.59	\$488.59
45	\$506.67	\$506.67	\$514.92	\$514.92	\$505.02	\$505.02
46	\$526.32	\$526.32	\$534.89	\$534.89	\$524.61	\$524.61
47	\$548.43	\$548.43	\$557.35	\$557.35	\$546.64	\$546.64
48	\$573.69	\$573.69	\$583.02	\$583.02	\$571.82	\$571.82
49	\$598.60	\$598.60	\$608.34	\$608.34	\$596.66	\$596.66
50	\$626.67	\$626.67	\$636.87	\$636.87	\$624.64	\$624.64
51	\$654.39	\$654.39	\$665.04	\$665.04	\$652.27	\$652.27
52	\$684.92	\$684.92	\$696.06	\$696.06	\$682.69	\$682.69
53	\$715.80	\$715.80	\$727.44	\$727.44	\$713.47	\$713.47
54	\$749.13	\$749.13	\$761.32	\$761.32	\$746.69	\$746.69
55	\$782.46	\$782.46	\$795.20	\$795.20	\$779.92	\$779.92
56	\$818.60	\$818.60	\$831.92	\$831.92	\$815.94	\$815.94
57	\$855.09	\$855.09	\$869.01	\$869.01	\$852.32	\$852.32
58	\$894.04	\$894.04	\$908.59	\$908.59	\$891.14	\$891.14
59	\$913.34	\$913.34	\$928.20	\$928.20	\$910.37	\$910.37
60	\$952.29	\$952.29	\$967.79	\$967.79	\$949.19	\$949.19
61	\$985.97	\$985.97	\$1,002.02	\$1,002.02	\$982.77	\$982.77
62	\$1,008.08	\$1,008.08	\$1,024.48	\$1,024.48	\$1,004.80	\$1,004.80
63	\$1,035.80	\$1,035.80	\$1,052.65	\$1,052.65	\$1,032.43	\$1,032.43
64+	\$1,052.64	\$1,052.64	\$1,069.77	\$1,069.77	\$1,049.22	\$1,049.22

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0180002		79962PA0180002	
Plan Marketing Name =>	Choice Blue PPO \$6000Q Embedded		Choice Blue PPO \$6000Q Embedded	
Form # =>	HBG/CB/HDHP		HBG/CB/HDHP	
Rating Area =>	Area 7		Area 9	
Network =>	X		X	
Metal =>	Bronze		Bronze	
Deductible =>	\$6,000/\$6,000		\$6,000/\$6,000	
Coinsurance =>	100%/60%		100%/60%	
Copays =>	100%/60%		100%/60%	
OOP Maximum =>	\$6,650/\$6,650		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$244.64	\$244.64	\$239.93	\$239.93
15	\$266.39	\$266.39	\$261.26	\$261.26
16	\$274.70	\$274.70	\$269.42	\$269.42
17	\$283.01	\$283.01	\$277.57	\$277.57
18	\$291.97	\$291.97	\$286.35	\$286.35
19	\$300.92	\$300.92	\$295.14	\$295.14
20	\$310.20	\$310.20	\$304.23	\$304.23
21	\$319.79	\$319.79	\$313.64	\$313.64
22	\$319.79	\$319.79	\$313.64	\$313.64
23	\$319.79	\$319.79	\$313.64	\$313.64
24	\$319.79	\$319.79	\$313.64	\$313.64
25	\$321.07	\$321.07	\$314.89	\$314.89
26	\$327.46	\$327.46	\$321.17	\$321.17
27	\$335.14	\$335.14	\$328.69	\$328.69
28	\$347.61	\$347.61	\$340.93	\$340.93
29	\$357.85	\$357.85	\$350.96	\$350.96
30	\$362.96	\$362.96	\$355.98	\$355.98
31	\$370.64	\$370.64	\$363.51	\$363.51
32	\$378.31	\$378.31	\$371.04	\$371.04
33	\$383.11	\$383.11	\$375.74	\$375.74
34	\$388.23	\$388.23	\$380.76	\$380.76
35	\$390.78	\$390.78	\$383.27	\$383.27
36	\$393.34	\$393.34	\$385.78	\$385.78
37	\$395.90	\$395.90	\$388.29	\$388.29
38	\$398.46	\$398.46	\$390.80	\$390.80
39	\$403.57	\$403.57	\$395.81	\$395.81
40	\$408.69	\$408.69	\$400.83	\$400.83
41	\$416.37	\$416.37	\$408.36	\$408.36
42	\$423.72	\$423.72	\$415.57	\$415.57
43	\$433.96	\$433.96	\$425.61	\$425.61
44	\$446.75	\$446.75	\$438.16	\$438.16
45	\$461.78	\$461.78	\$452.90	\$452.90
46	\$479.69	\$479.69	\$470.46	\$470.46
47	\$499.83	\$499.83	\$490.22	\$490.22
48	\$522.86	\$522.86	\$512.80	\$512.80
49	\$545.56	\$545.56	\$535.07	\$535.07
50	\$571.14	\$571.14	\$560.16	\$560.16
51	\$596.41	\$596.41	\$584.94	\$584.94
52	\$624.23	\$624.23	\$612.23	\$612.23
53	\$652.37	\$652.37	\$639.83	\$639.83
54	\$682.75	\$682.75	\$669.62	\$669.62
55	\$713.13	\$713.13	\$699.42	\$699.42
56	\$746.07	\$746.07	\$731.72	\$731.72
57	\$779.33	\$779.33	\$764.34	\$764.34
58	\$814.82	\$814.82	\$799.15	\$799.15
59	\$832.41	\$832.41	\$816.40	\$816.40
60	\$867.91	\$867.91	\$851.22	\$851.22
61	\$898.61	\$898.61	\$881.33	\$881.33
62	\$918.76	\$918.76	\$901.09	\$901.09
63	\$944.02	\$944.02	\$925.87	\$925.87
64+	\$959.37	\$959.37	\$940.92	\$940.92

Company Name: Highmark Benefits Group (HBG)
 Market: Small Group
 Product: PPO
 Effective Date of Rates: July 1, 2019

Ending date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010002	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$250 Platinum A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$250	
Coinurance =>	100%		100%		100%	
Copays =>	\$20		\$20		\$20	
OOP Maximum =>	\$4,000		\$4,000		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$395.31	\$395.31	\$387.71	\$387.71	\$388.99	\$388.99
15	\$430.44	\$430.44	\$422.17	\$422.17	\$423.57	\$423.57
16	\$443.88	\$443.88	\$435.35	\$435.35	\$436.79	\$436.79
17	\$457.31	\$457.31	\$448.53	\$448.53	\$450.01	\$450.01
18	\$471.78	\$471.78	\$462.72	\$462.72	\$464.25	\$464.25
19	\$486.25	\$486.25	\$476.91	\$476.91	\$478.49	\$478.49
20	\$501.24	\$501.24	\$491.61	\$491.61	\$493.24	\$493.24
21	\$516.74	\$516.74	\$506.81	\$506.81	\$508.49	\$508.49
22	\$516.74	\$516.74	\$506.81	\$506.81	\$508.49	\$508.49
23	\$516.74	\$516.74	\$506.81	\$506.81	\$508.49	\$508.49
24	\$516.74	\$516.74	\$506.81	\$506.81	\$508.49	\$508.49
25	\$518.81	\$518.81	\$508.84	\$508.84	\$510.52	\$510.52
26	\$529.14	\$529.14	\$518.97	\$518.97	\$520.69	\$520.69
27	\$541.54	\$541.54	\$531.14	\$531.14	\$532.90	\$532.90
28	\$561.70	\$561.70	\$550.90	\$550.90	\$552.73	\$552.73
29	\$578.23	\$578.23	\$567.12	\$567.12	\$569.00	\$569.00
30	\$586.50	\$586.50	\$575.23	\$575.23	\$577.14	\$577.14
31	\$598.90	\$598.90	\$587.39	\$587.39	\$589.34	\$589.34
32	\$611.30	\$611.30	\$599.56	\$599.56	\$601.54	\$601.54
33	\$619.05	\$619.05	\$607.16	\$607.16	\$609.17	\$609.17
34	\$627.32	\$627.32	\$615.27	\$615.27	\$617.31	\$617.31
35	\$631.46	\$631.46	\$619.32	\$619.32	\$621.37	\$621.37
36	\$635.59	\$635.59	\$623.38	\$623.38	\$625.44	\$625.44
37	\$639.72	\$639.72	\$627.43	\$627.43	\$629.51	\$629.51
38	\$643.86	\$643.86	\$631.49	\$631.49	\$633.58	\$633.58
39	\$652.13	\$652.13	\$639.59	\$639.59	\$641.71	\$641.71
40	\$660.39	\$660.39	\$647.70	\$647.70	\$649.85	\$649.85
41	\$672.80	\$672.80	\$659.87	\$659.87	\$662.05	\$662.05
42	\$684.68	\$684.68	\$671.52	\$671.52	\$673.75	\$673.75
43	\$701.22	\$701.22	\$687.74	\$687.74	\$690.02	\$690.02
44	\$721.89	\$721.89	\$708.01	\$708.01	\$710.36	\$710.36
45	\$746.17	\$746.17	\$731.83	\$731.83	\$734.26	\$734.26
46	\$775.11	\$775.11	\$760.22	\$760.22	\$762.74	\$762.74
47	\$807.66	\$807.66	\$792.14	\$792.14	\$794.77	\$794.77
48	\$844.87	\$844.87	\$828.63	\$828.63	\$831.38	\$831.38
49	\$881.56	\$881.56	\$864.62	\$864.62	\$867.48	\$867.48
50	\$922.90	\$922.90	\$905.16	\$905.16	\$908.16	\$908.16
51	\$963.72	\$963.72	\$945.20	\$945.20	\$948.33	\$948.33
52	\$1,008.68	\$1,008.68	\$989.29	\$989.29	\$992.57	\$992.57
53	\$1,054.15	\$1,054.15	\$1,033.89	\$1,033.89	\$1,037.32	\$1,037.32
54	\$1,103.24	\$1,103.24	\$1,082.04	\$1,082.04	\$1,085.63	\$1,085.63
55	\$1,152.33	\$1,152.33	\$1,130.19	\$1,130.19	\$1,133.93	\$1,133.93
56	\$1,205.55	\$1,205.55	\$1,182.39	\$1,182.39	\$1,186.31	\$1,186.31
57	\$1,259.30	\$1,259.30	\$1,235.10	\$1,235.10	\$1,239.19	\$1,239.19
58	\$1,316.65	\$1,316.65	\$1,291.35	\$1,291.35	\$1,295.63	\$1,295.63
59	\$1,345.07	\$1,345.07	\$1,319.23	\$1,319.23	\$1,323.60	\$1,323.60
60	\$1,402.43	\$1,402.43	\$1,375.48	\$1,375.48	\$1,380.04	\$1,380.04
61	\$1,452.04	\$1,452.04	\$1,424.14	\$1,424.14	\$1,428.86	\$1,428.86
62	\$1,484.59	\$1,484.59	\$1,456.07	\$1,456.07	\$1,460.89	\$1,460.89
63	\$1,525.42	\$1,525.42	\$1,496.10	\$1,496.10	\$1,501.06	\$1,501.06
64+	\$1,550.22	\$1,550.22	\$1,520.43	\$1,520.43	\$1,525.47	\$1,525.47

Company Name:
Market:
Product:
Effective Date of Rates: **September 30, 2019**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010002		79962PA0010003		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO \$250 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$250		\$0		\$0	
Coinurance =>	100%		100%		100%	
Copays =>	\$20		\$35		\$35	
OOP Maximum =>	\$4,000		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$381.51	\$381.51	\$354.36	\$354.36	\$347.54	\$347.54
15	\$415.43	\$415.43	\$385.85	\$385.85	\$378.43	\$378.43
16	\$428.39	\$428.39	\$397.90	\$397.90	\$390.24	\$390.24
17	\$441.36	\$441.36	\$409.94	\$409.94	\$402.06	\$402.06
18	\$455.32	\$455.32	\$422.91	\$422.91	\$414.78	\$414.78
19	\$469.29	\$469.29	\$435.88	\$435.88	\$427.50	\$427.50
20	\$483.75	\$483.75	\$449.31	\$449.31	\$440.67	\$440.67
21	\$498.71	\$498.71	\$463.21	\$463.21	\$454.30	\$454.30
22	\$498.71	\$498.71	\$463.21	\$463.21	\$454.30	\$454.30
23	\$498.71	\$498.71	\$463.21	\$463.21	\$454.30	\$454.30
24	\$498.71	\$498.71	\$463.21	\$463.21	\$454.30	\$454.30
25	\$500.70	\$500.70	\$465.06	\$465.06	\$456.12	\$456.12
26	\$510.68	\$510.68	\$474.33	\$474.33	\$465.20	\$465.20
27	\$522.65	\$522.65	\$485.44	\$485.44	\$476.11	\$476.11
28	\$542.10	\$542.10	\$503.51	\$503.51	\$493.82	\$493.82
29	\$558.06	\$558.06	\$518.33	\$518.33	\$508.36	\$508.36
30	\$566.04	\$566.04	\$525.74	\$525.74	\$515.63	\$515.63
31	\$578.00	\$578.00	\$536.86	\$536.86	\$526.53	\$526.53
32	\$589.97	\$589.97	\$547.98	\$547.98	\$537.44	\$537.44
33	\$597.45	\$597.45	\$554.93	\$554.93	\$544.25	\$544.25
34	\$605.43	\$605.43	\$562.34	\$562.34	\$551.52	\$551.52
35	\$609.42	\$609.42	\$566.04	\$566.04	\$555.15	\$555.15
36	\$613.41	\$613.41	\$569.75	\$569.75	\$558.79	\$558.79
37	\$617.40	\$617.40	\$573.45	\$573.45	\$562.42	\$562.42
38	\$621.39	\$621.39	\$577.16	\$577.16	\$566.06	\$566.06
39	\$629.37	\$629.37	\$584.57	\$584.57	\$573.33	\$573.33
40	\$637.35	\$637.35	\$591.98	\$591.98	\$580.60	\$580.60
41	\$649.32	\$649.32	\$603.10	\$603.10	\$591.50	\$591.50
42	\$660.79	\$660.79	\$613.75	\$613.75	\$601.95	\$601.95
43	\$676.75	\$676.75	\$628.58	\$628.58	\$616.49	\$616.49
44	\$696.70	\$696.70	\$647.10	\$647.10	\$634.66	\$634.66
45	\$720.14	\$720.14	\$668.88	\$668.88	\$656.01	\$656.01
46	\$748.07	\$748.07	\$694.82	\$694.82	\$681.45	\$681.45
47	\$779.48	\$779.48	\$724.00	\$724.00	\$710.07	\$710.07
48	\$815.39	\$815.39	\$757.35	\$757.35	\$742.78	\$742.78
49	\$850.80	\$850.80	\$790.24	\$790.24	\$775.04	\$775.04
50	\$890.70	\$890.70	\$827.29	\$827.29	\$811.38	\$811.38
51	\$930.09	\$930.09	\$863.89	\$863.89	\$847.27	\$847.27
52	\$973.48	\$973.48	\$904.19	\$904.19	\$886.79	\$886.79
53	\$1,017.37	\$1,017.37	\$944.95	\$944.95	\$926.77	\$926.77
54	\$1,064.75	\$1,064.75	\$988.95	\$988.95	\$969.93	\$969.93
55	\$1,112.12	\$1,112.12	\$1,032.96	\$1,032.96	\$1,013.09	\$1,013.09
56	\$1,163.49	\$1,163.49	\$1,080.67	\$1,080.67	\$1,059.88	\$1,059.88
57	\$1,215.36	\$1,215.36	\$1,128.84	\$1,128.84	\$1,107.13	\$1,107.13
58	\$1,270.71	\$1,270.71	\$1,180.26	\$1,180.26	\$1,157.56	\$1,157.56
59	\$1,298.14	\$1,298.14	\$1,205.74	\$1,205.74	\$1,182.54	\$1,182.54
60	\$1,353.50	\$1,353.50	\$1,257.15	\$1,257.15	\$1,232.97	\$1,232.97
61	\$1,401.38	\$1,401.38	\$1,301.62	\$1,301.62	\$1,276.58	\$1,276.58
62	\$1,432.79	\$1,432.79	\$1,330.80	\$1,330.80	\$1,305.20	\$1,305.20
63	\$1,472.19	\$1,472.19	\$1,367.40	\$1,367.40	\$1,341.09	\$1,341.09
64+	\$1,496.13	\$1,496.13	\$1,389.63	\$1,389.63	\$1,362.90	\$1,362.90

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010004		79962PA0010004		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$250 Gold A		Premier Balance PPO \$250 Gold A		Premier Balance PPO \$500 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$250		\$250		\$500	
Coinurance =>	100%		100%		100%	
Copays =>	\$35		\$35		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$350.54	\$350.54	\$343.80	\$343.80	\$347.97	\$347.97
15	\$381.70	\$381.70	\$374.36	\$374.36	\$378.90	\$378.90
16	\$393.61	\$393.61	\$386.04	\$386.04	\$390.72	\$390.72
17	\$405.52	\$405.52	\$397.73	\$397.73	\$402.55	\$402.55
18	\$418.35	\$418.35	\$410.31	\$410.31	\$415.29	\$415.29
19	\$431.19	\$431.19	\$422.89	\$422.89	\$428.02	\$428.02
20	\$444.47	\$444.47	\$435.93	\$435.93	\$441.21	\$441.21
21	\$458.22	\$458.22	\$449.41	\$449.41	\$454.86	\$454.86
22	\$458.22	\$458.22	\$449.41	\$449.41	\$454.86	\$454.86
23	\$458.22	\$458.22	\$449.41	\$449.41	\$454.86	\$454.86
24	\$458.22	\$458.22	\$449.41	\$449.41	\$454.86	\$454.86
25	\$460.05	\$460.05	\$451.21	\$451.21	\$456.68	\$456.68
26	\$469.22	\$469.22	\$460.20	\$460.20	\$465.78	\$465.78
27	\$480.21	\$480.21	\$470.98	\$470.98	\$476.69	\$476.69
28	\$498.09	\$498.09	\$488.51	\$488.51	\$494.43	\$494.43
29	\$512.75	\$512.75	\$502.89	\$502.89	\$508.99	\$508.99
30	\$520.08	\$520.08	\$510.08	\$510.08	\$516.27	\$516.27
31	\$531.08	\$531.08	\$520.87	\$520.87	\$527.18	\$527.18
32	\$542.07	\$542.07	\$531.65	\$531.65	\$538.10	\$538.10
33	\$548.95	\$548.95	\$538.39	\$538.39	\$544.92	\$544.92
34	\$556.28	\$556.28	\$545.58	\$545.58	\$552.20	\$552.20
35	\$559.94	\$559.94	\$549.18	\$549.18	\$555.84	\$555.84
36	\$563.61	\$563.61	\$552.77	\$552.77	\$559.48	\$559.48
37	\$567.28	\$567.28	\$556.37	\$556.37	\$563.12	\$563.12
38	\$570.94	\$570.94	\$559.96	\$559.96	\$566.76	\$566.76
39	\$578.27	\$578.27	\$567.16	\$567.16	\$574.03	\$574.03
40	\$585.61	\$585.61	\$574.35	\$574.35	\$581.31	\$581.31
41	\$596.60	\$596.60	\$585.13	\$585.13	\$592.23	\$592.23
42	\$607.14	\$607.14	\$595.47	\$595.47	\$602.69	\$602.69
43	\$621.80	\$621.80	\$609.85	\$609.85	\$617.25	\$617.25
44	\$640.13	\$640.13	\$627.83	\$627.83	\$635.44	\$635.44
45	\$661.67	\$661.67	\$648.95	\$648.95	\$656.82	\$656.82
46	\$687.33	\$687.33	\$674.12	\$674.12	\$682.29	\$682.29
47	\$716.20	\$716.20	\$702.43	\$702.43	\$710.95	\$710.95
48	\$749.19	\$749.19	\$734.79	\$734.79	\$743.70	\$743.70
49	\$781.72	\$781.72	\$766.69	\$766.69	\$775.99	\$775.99
50	\$818.38	\$818.38	\$802.65	\$802.65	\$812.38	\$812.38
51	\$854.58	\$854.58	\$838.15	\$838.15	\$848.31	\$848.31
52	\$894.45	\$894.45	\$877.25	\$877.25	\$887.89	\$887.89
53	\$934.77	\$934.77	\$916.80	\$916.80	\$927.91	\$927.91
54	\$978.30	\$978.30	\$959.49	\$959.49	\$971.13	\$971.13
55	\$1,021.83	\$1,021.83	\$1,002.18	\$1,002.18	\$1,014.34	\$1,014.34
56	\$1,069.03	\$1,069.03	\$1,048.47	\$1,048.47	\$1,061.19	\$1,061.19
57	\$1,116.68	\$1,116.68	\$1,095.21	\$1,095.21	\$1,108.49	\$1,108.49
58	\$1,167.54	\$1,167.54	\$1,145.10	\$1,145.10	\$1,158.98	\$1,158.98
59	\$1,192.75	\$1,192.75	\$1,169.81	\$1,169.81	\$1,184.00	\$1,184.00
60	\$1,243.61	\$1,243.61	\$1,219.70	\$1,219.70	\$1,234.49	\$1,234.49
61	\$1,287.60	\$1,287.60	\$1,262.84	\$1,262.84	\$1,278.16	\$1,278.16
62	\$1,316.47	\$1,316.47	\$1,291.15	\$1,291.15	\$1,306.81	\$1,306.81
63	\$1,352.67	\$1,352.67	\$1,326.66	\$1,326.66	\$1,342.75	\$1,342.75
64+	\$1,374.66	\$1,374.66	\$1,348.23	\$1,348.23	\$1,364.58	\$1,364.58

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010005		79962PA0010006		79962PA0010006	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$750 A		Premier Balance PPO \$750 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$500		\$750		\$750	
Coinurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$341.27	\$341.27	\$343.40	\$343.40	\$336.79	\$336.79
15	\$371.61	\$371.61	\$373.93	\$373.93	\$366.73	\$366.73
16	\$383.21	\$383.21	\$385.60	\$385.60	\$378.17	\$378.17
17	\$394.81	\$394.81	\$397.27	\$397.27	\$389.62	\$389.62
18	\$407.30	\$407.30	\$409.84	\$409.84	\$401.95	\$401.95
19	\$419.79	\$419.79	\$422.41	\$422.41	\$414.28	\$414.28
20	\$432.73	\$432.73	\$435.42	\$435.42	\$427.04	\$427.04
21	\$446.11	\$446.11	\$448.89	\$448.89	\$440.25	\$440.25
22	\$446.11	\$446.11	\$448.89	\$448.89	\$440.25	\$440.25
23	\$446.11	\$446.11	\$448.89	\$448.89	\$440.25	\$440.25
24	\$446.11	\$446.11	\$448.89	\$448.89	\$440.25	\$440.25
25	\$447.89	\$447.89	\$450.69	\$450.69	\$442.01	\$442.01
26	\$456.82	\$456.82	\$459.66	\$459.66	\$450.82	\$450.82
27	\$467.52	\$467.52	\$470.44	\$470.44	\$461.38	\$461.38
28	\$484.92	\$484.92	\$487.94	\$487.94	\$478.55	\$478.55
29	\$499.20	\$499.20	\$502.31	\$502.31	\$492.64	\$492.64
30	\$506.33	\$506.33	\$509.49	\$509.49	\$499.68	\$499.68
31	\$517.04	\$517.04	\$520.26	\$520.26	\$510.25	\$510.25
32	\$527.75	\$527.75	\$531.04	\$531.04	\$520.82	\$520.82
33	\$534.44	\$534.44	\$537.77	\$537.77	\$527.42	\$527.42
34	\$541.58	\$541.58	\$544.95	\$544.95	\$534.46	\$534.46
35	\$545.15	\$545.15	\$548.54	\$548.54	\$537.99	\$537.99
36	\$548.72	\$548.72	\$552.13	\$552.13	\$541.51	\$541.51
37	\$552.28	\$552.28	\$555.73	\$555.73	\$545.03	\$545.03
38	\$555.85	\$555.85	\$559.32	\$559.32	\$548.55	\$548.55
39	\$562.99	\$562.99	\$566.50	\$566.50	\$555.60	\$555.60
40	\$570.13	\$570.13	\$573.68	\$573.68	\$562.64	\$562.64
41	\$580.84	\$580.84	\$584.45	\$584.45	\$573.21	\$573.21
42	\$591.10	\$591.10	\$594.78	\$594.78	\$583.33	\$583.33
43	\$605.37	\$605.37	\$609.14	\$609.14	\$597.42	\$597.42
44	\$623.22	\$623.22	\$627.10	\$627.10	\$615.03	\$615.03
45	\$644.18	\$644.18	\$648.20	\$648.20	\$635.72	\$635.72
46	\$669.17	\$669.17	\$673.34	\$673.34	\$660.38	\$660.38
47	\$697.27	\$697.27	\$701.62	\$701.62	\$688.11	\$688.11
48	\$729.39	\$729.39	\$733.94	\$733.94	\$719.81	\$719.81
49	\$761.06	\$761.06	\$765.81	\$765.81	\$751.07	\$751.07
50	\$796.75	\$796.75	\$801.72	\$801.72	\$786.29	\$786.29
51	\$832.00	\$832.00	\$837.18	\$837.18	\$821.07	\$821.07
52	\$870.81	\$870.81	\$876.23	\$876.23	\$859.37	\$859.37
53	\$910.06	\$910.06	\$915.74	\$915.74	\$898.11	\$898.11
54	\$952.44	\$952.44	\$958.38	\$958.38	\$939.93	\$939.93
55	\$994.83	\$994.83	\$1,001.02	\$1,001.02	\$981.76	\$981.76
56	\$1,040.77	\$1,040.77	\$1,047.26	\$1,047.26	\$1,027.10	\$1,027.10
57	\$1,087.17	\$1,087.17	\$1,093.94	\$1,093.94	\$1,072.89	\$1,072.89
58	\$1,136.69	\$1,136.69	\$1,143.77	\$1,143.77	\$1,121.76	\$1,121.76
59	\$1,161.22	\$1,161.22	\$1,168.46	\$1,168.46	\$1,145.97	\$1,145.97
60	\$1,210.74	\$1,210.74	\$1,218.29	\$1,218.29	\$1,194.84	\$1,194.84
61	\$1,253.57	\$1,253.57	\$1,261.38	\$1,261.38	\$1,237.10	\$1,237.10
62	\$1,281.67	\$1,281.67	\$1,289.66	\$1,289.66	\$1,264.84	\$1,264.84
63	\$1,316.92	\$1,316.92	\$1,325.12	\$1,325.12	\$1,299.62	\$1,299.62
64+	\$1,338.33	\$1,338.33	\$1,346.67	\$1,346.67	\$1,320.75	\$1,320.75

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010007		79962PA0010007		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1250 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$1,250	
Coinurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$339.41	\$339.41	\$332.87	\$332.87	\$335.82	\$335.82
15	\$369.58	\$369.58	\$362.46	\$362.46	\$365.67	\$365.67
16	\$381.11	\$381.11	\$373.78	\$373.78	\$377.08	\$377.08
17	\$392.65	\$392.65	\$385.09	\$385.09	\$388.50	\$388.50
18	\$405.07	\$405.07	\$397.27	\$397.27	\$400.79	\$400.79
19	\$417.49	\$417.49	\$409.46	\$409.46	\$413.08	\$413.08
20	\$430.36	\$430.36	\$422.08	\$422.08	\$425.81	\$425.81
21	\$443.67	\$443.67	\$435.13	\$435.13	\$438.98	\$438.98
22	\$443.67	\$443.67	\$435.13	\$435.13	\$438.98	\$438.98
23	\$443.67	\$443.67	\$435.13	\$435.13	\$438.98	\$438.98
24	\$443.67	\$443.67	\$435.13	\$435.13	\$438.98	\$438.98
25	\$445.44	\$445.44	\$436.87	\$436.87	\$440.74	\$440.74
26	\$454.32	\$454.32	\$445.57	\$445.57	\$449.52	\$449.52
27	\$464.97	\$464.97	\$456.02	\$456.02	\$460.05	\$460.05
28	\$482.27	\$482.27	\$472.99	\$472.99	\$477.17	\$477.17
29	\$496.47	\$496.47	\$486.91	\$486.91	\$491.22	\$491.22
30	\$503.57	\$503.57	\$493.87	\$493.87	\$498.24	\$498.24
31	\$514.21	\$514.21	\$504.32	\$504.32	\$508.78	\$508.78
32	\$524.86	\$524.86	\$514.76	\$514.76	\$519.31	\$519.31
33	\$531.52	\$531.52	\$521.29	\$521.29	\$525.90	\$525.90
34	\$538.62	\$538.62	\$528.25	\$528.25	\$532.92	\$532.92
35	\$542.16	\$542.16	\$531.73	\$531.73	\$536.43	\$536.43
36	\$545.71	\$545.71	\$535.21	\$535.21	\$539.95	\$539.95
37	\$549.26	\$549.26	\$538.69	\$538.69	\$543.46	\$543.46
38	\$552.81	\$552.81	\$542.17	\$542.17	\$546.97	\$546.97
39	\$559.91	\$559.91	\$549.13	\$549.13	\$553.99	\$553.99
40	\$567.01	\$567.01	\$556.10	\$556.10	\$561.02	\$561.02
41	\$577.66	\$577.66	\$566.54	\$566.54	\$571.55	\$571.55
42	\$587.86	\$587.86	\$576.55	\$576.55	\$581.65	\$581.65
43	\$602.06	\$602.06	\$590.47	\$590.47	\$595.70	\$595.70
44	\$619.81	\$619.81	\$607.88	\$607.88	\$613.26	\$613.26
45	\$640.66	\$640.66	\$628.33	\$628.33	\$633.89	\$633.89
46	\$665.51	\$665.51	\$652.70	\$652.70	\$658.47	\$658.47
47	\$693.46	\$693.46	\$680.11	\$680.11	\$686.13	\$686.13
48	\$725.40	\$725.40	\$711.44	\$711.44	\$717.73	\$717.73
49	\$756.90	\$756.90	\$742.33	\$742.33	\$748.90	\$748.90
50	\$792.39	\$792.39	\$777.14	\$777.14	\$784.02	\$784.02
51	\$827.44	\$827.44	\$811.52	\$811.52	\$818.70	\$818.70
52	\$866.04	\$866.04	\$849.37	\$849.37	\$856.89	\$856.89
53	\$905.09	\$905.09	\$887.67	\$887.67	\$895.52	\$895.52
54	\$947.24	\$947.24	\$929.00	\$929.00	\$937.22	\$937.22
55	\$989.38	\$989.38	\$970.34	\$970.34	\$978.93	\$978.93
56	\$1,035.08	\$1,035.08	\$1,015.16	\$1,015.16	\$1,024.14	\$1,024.14
57	\$1,081.22	\$1,081.22	\$1,060.41	\$1,060.41	\$1,069.79	\$1,069.79
58	\$1,130.47	\$1,130.47	\$1,108.71	\$1,108.71	\$1,118.52	\$1,118.52
59	\$1,154.87	\$1,154.87	\$1,132.64	\$1,132.64	\$1,142.66	\$1,142.66
60	\$1,204.12	\$1,204.12	\$1,180.94	\$1,180.94	\$1,191.39	\$1,191.39
61	\$1,246.71	\$1,246.71	\$1,222.72	\$1,222.72	\$1,233.53	\$1,233.53
62	\$1,274.66	\$1,274.66	\$1,250.13	\$1,250.13	\$1,261.19	\$1,261.19
63	\$1,309.71	\$1,309.71	\$1,284.50	\$1,284.50	\$1,295.87	\$1,295.87
64+	\$1,331.01	\$1,331.01	\$1,305.39	\$1,305.39	\$1,316.94	\$1,316.94

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010008		79962PA0010009		79962PA0010009	
Plan Marketing Name =>	Premier Balance PPO \$1250 A		Premier Balance PPO \$1500 A		Premier Balance PPO \$1500 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,500		\$1,500	
Coinurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$329.36	\$329.36	\$332.51	\$332.51	\$326.12	\$326.12
15	\$358.64	\$358.64	\$362.07	\$362.07	\$355.11	\$355.11
16	\$369.83	\$369.83	\$373.37	\$373.37	\$366.19	\$366.19
17	\$381.03	\$381.03	\$384.67	\$384.67	\$377.28	\$377.28
18	\$393.08	\$393.08	\$396.84	\$396.84	\$389.21	\$389.21
19	\$405.14	\$405.14	\$409.02	\$409.02	\$401.15	\$401.15
20	\$417.62	\$417.62	\$421.62	\$421.62	\$413.51	\$413.51
21	\$430.54	\$430.54	\$434.66	\$434.66	\$426.30	\$426.30
22	\$430.54	\$430.54	\$434.66	\$434.66	\$426.30	\$426.30
23	\$430.54	\$430.54	\$434.66	\$434.66	\$426.30	\$426.30
24	\$430.54	\$430.54	\$434.66	\$434.66	\$426.30	\$426.30
25	\$432.26	\$432.26	\$436.40	\$436.40	\$428.01	\$428.01
26	\$440.87	\$440.87	\$445.09	\$445.09	\$436.53	\$436.53
27	\$451.21	\$451.21	\$455.52	\$455.52	\$446.76	\$446.76
28	\$468.00	\$468.00	\$472.48	\$472.48	\$463.39	\$463.39
29	\$481.77	\$481.77	\$486.38	\$486.38	\$477.03	\$477.03
30	\$488.66	\$488.66	\$493.34	\$493.34	\$483.85	\$483.85
31	\$499.00	\$499.00	\$503.77	\$503.77	\$494.08	\$494.08
32	\$509.33	\$509.33	\$514.20	\$514.20	\$504.31	\$504.31
33	\$515.79	\$515.79	\$520.72	\$520.72	\$510.71	\$510.71
34	\$522.68	\$522.68	\$527.68	\$527.68	\$517.53	\$517.53
35	\$526.12	\$526.12	\$531.15	\$531.15	\$520.94	\$520.94
36	\$529.56	\$529.56	\$534.63	\$534.63	\$524.35	\$524.35
37	\$533.01	\$533.01	\$538.11	\$538.11	\$527.76	\$527.76
38	\$536.45	\$536.45	\$541.59	\$541.59	\$531.17	\$531.17
39	\$543.34	\$543.34	\$548.54	\$548.54	\$537.99	\$537.99
40	\$550.23	\$550.23	\$555.50	\$555.50	\$544.81	\$544.81
41	\$560.56	\$560.56	\$565.93	\$565.93	\$555.04	\$555.04
42	\$570.47	\$570.47	\$575.92	\$575.92	\$564.85	\$564.85
43	\$584.24	\$584.24	\$589.83	\$589.83	\$578.49	\$578.49
44	\$601.46	\$601.46	\$607.22	\$607.22	\$595.54	\$595.54
45	\$621.70	\$621.70	\$627.65	\$627.65	\$615.58	\$615.58
46	\$645.81	\$645.81	\$651.99	\$651.99	\$639.45	\$639.45
47	\$672.93	\$672.93	\$679.37	\$679.37	\$666.31	\$666.31
48	\$703.93	\$703.93	\$710.67	\$710.67	\$697.00	\$697.00
49	\$734.50	\$734.50	\$741.53	\$741.53	\$727.27	\$727.27
50	\$768.94	\$768.94	\$776.30	\$776.30	\$761.37	\$761.37
51	\$802.96	\$802.96	\$810.64	\$810.64	\$795.05	\$795.05
52	\$840.41	\$840.41	\$848.46	\$848.46	\$832.14	\$832.14
53	\$878.30	\$878.30	\$886.71	\$886.71	\$869.65	\$869.65
54	\$919.20	\$919.20	\$928.00	\$928.00	\$910.15	\$910.15
55	\$960.10	\$960.10	\$969.29	\$969.29	\$950.65	\$950.65
56	\$1,004.45	\$1,004.45	\$1,014.06	\$1,014.06	\$994.56	\$994.56
57	\$1,049.23	\$1,049.23	\$1,059.27	\$1,059.27	\$1,038.89	\$1,038.89
58	\$1,097.02	\$1,097.02	\$1,107.51	\$1,107.51	\$1,086.21	\$1,086.21
59	\$1,120.70	\$1,120.70	\$1,131.42	\$1,131.42	\$1,109.66	\$1,109.66
60	\$1,168.49	\$1,168.49	\$1,179.67	\$1,179.67	\$1,156.98	\$1,156.98
61	\$1,209.82	\$1,209.82	\$1,221.39	\$1,221.39	\$1,197.90	\$1,197.90
62	\$1,236.94	\$1,236.94	\$1,248.78	\$1,248.78	\$1,224.76	\$1,224.76
63	\$1,270.95	\$1,270.95	\$1,283.12	\$1,283.12	\$1,258.44	\$1,258.44
64+	\$1,291.62	\$1,291.62	\$1,303.98	\$1,303.98	\$1,278.90	\$1,278.90

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010011		79962PA0010011		79962PA0010016	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,400	
Coinurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$326.66	\$326.66	\$320.37	\$320.37	\$328.57	\$328.57
15	\$355.69	\$355.69	\$348.85	\$348.85	\$357.77	\$357.77
16	\$366.79	\$366.79	\$359.74	\$359.74	\$368.94	\$368.94
17	\$377.90	\$377.90	\$370.63	\$370.63	\$380.11	\$380.11
18	\$389.85	\$389.85	\$382.36	\$382.36	\$392.13	\$392.13
19	\$401.81	\$401.81	\$394.08	\$394.08	\$404.16	\$404.16
20	\$414.19	\$414.19	\$406.23	\$406.23	\$416.62	\$416.62
21	\$427.00	\$427.00	\$418.79	\$418.79	\$429.50	\$429.50
22	\$427.00	\$427.00	\$418.79	\$418.79	\$429.50	\$429.50
23	\$427.00	\$427.00	\$418.79	\$418.79	\$429.50	\$429.50
24	\$427.00	\$427.00	\$418.79	\$418.79	\$429.50	\$429.50
25	\$428.71	\$428.71	\$420.47	\$420.47	\$431.22	\$431.22
26	\$437.25	\$437.25	\$428.84	\$428.84	\$439.81	\$439.81
27	\$447.50	\$447.50	\$438.89	\$438.89	\$450.12	\$450.12
28	\$464.15	\$464.15	\$455.22	\$455.22	\$466.87	\$466.87
29	\$477.81	\$477.81	\$468.63	\$468.63	\$480.61	\$480.61
30	\$484.65	\$484.65	\$475.33	\$475.33	\$487.48	\$487.48
31	\$494.89	\$494.89	\$485.38	\$485.38	\$497.79	\$497.79
32	\$505.14	\$505.14	\$495.43	\$495.43	\$508.10	\$508.10
33	\$511.55	\$511.55	\$501.71	\$501.71	\$514.54	\$514.54
34	\$518.38	\$518.38	\$508.41	\$508.41	\$521.41	\$521.41
35	\$521.79	\$521.79	\$511.76	\$511.76	\$524.85	\$524.85
36	\$525.21	\$525.21	\$515.11	\$515.11	\$528.29	\$528.29
37	\$528.63	\$528.63	\$518.46	\$518.46	\$531.72	\$531.72
38	\$532.04	\$532.04	\$521.81	\$521.81	\$535.16	\$535.16
39	\$538.87	\$538.87	\$528.51	\$528.51	\$542.03	\$542.03
40	\$545.71	\$545.71	\$535.21	\$535.21	\$548.90	\$548.90
41	\$555.95	\$555.95	\$545.26	\$545.26	\$559.21	\$559.21
42	\$565.78	\$565.78	\$554.90	\$554.90	\$569.09	\$569.09
43	\$579.44	\$579.44	\$568.30	\$568.30	\$582.83	\$582.83
44	\$596.52	\$596.52	\$585.05	\$585.05	\$600.01	\$600.01
45	\$616.59	\$616.59	\$604.73	\$604.73	\$620.20	\$620.20
46	\$640.50	\$640.50	\$628.19	\$628.19	\$644.25	\$644.25
47	\$667.40	\$667.40	\$654.57	\$654.57	\$671.31	\$671.31
48	\$698.15	\$698.15	\$684.72	\$684.72	\$702.23	\$702.23
49	\$728.46	\$728.46	\$714.46	\$714.46	\$732.73	\$732.73
50	\$762.62	\$762.62	\$747.96	\$747.96	\$767.09	\$767.09
51	\$796.36	\$796.36	\$781.04	\$781.04	\$801.02	\$801.02
52	\$833.50	\$833.50	\$817.48	\$817.48	\$838.38	\$838.38
53	\$871.08	\$871.08	\$854.33	\$854.33	\$876.18	\$876.18
54	\$911.65	\$911.65	\$894.12	\$894.12	\$916.98	\$916.98
55	\$952.21	\$952.21	\$933.90	\$933.90	\$957.79	\$957.79
56	\$996.19	\$996.19	\$977.04	\$977.04	\$1,002.02	\$1,002.02
57	\$1,040.60	\$1,040.60	\$1,020.59	\$1,020.59	\$1,046.69	\$1,046.69
58	\$1,088.00	\$1,088.00	\$1,067.08	\$1,067.08	\$1,094.37	\$1,094.37
59	\$1,111.48	\$1,111.48	\$1,090.11	\$1,090.11	\$1,117.99	\$1,117.99
60	\$1,158.88	\$1,158.88	\$1,136.60	\$1,136.60	\$1,165.66	\$1,165.66
61	\$1,199.87	\$1,199.87	\$1,176.80	\$1,176.80	\$1,206.90	\$1,206.90
62	\$1,226.77	\$1,226.77	\$1,203.18	\$1,203.18	\$1,233.95	\$1,233.95
63	\$1,260.50	\$1,260.50	\$1,236.27	\$1,236.27	\$1,267.88	\$1,267.88
64+	\$1,281.00	\$1,281.00	\$1,256.37	\$1,256.37	\$1,288.50	\$1,288.50

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010016		79962PA0010017		79962PA0010017	
Plan Marketing Name =>	Premier Balance PPO \$1400 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,400		\$2,500		\$2,500	
Coinurance =>	100%		100%		100%	
Copays =>	\$45		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$322.25	\$322.25	\$320.56	\$320.56	\$314.40	\$314.40
15	\$350.89	\$350.89	\$349.05	\$349.05	\$342.35	\$342.35
16	\$361.85	\$361.85	\$359.95	\$359.95	\$353.03	\$353.03
17	\$372.80	\$372.80	\$370.84	\$370.84	\$363.72	\$363.72
18	\$384.59	\$384.59	\$382.57	\$382.57	\$375.22	\$375.22
19	\$396.39	\$396.39	\$394.31	\$394.31	\$386.73	\$386.73
20	\$408.60	\$408.60	\$406.46	\$406.46	\$398.65	\$398.65
21	\$421.24	\$421.24	\$419.03	\$419.03	\$410.98	\$410.98
22	\$421.24	\$421.24	\$419.03	\$419.03	\$410.98	\$410.98
23	\$421.24	\$421.24	\$419.03	\$419.03	\$410.98	\$410.98
24	\$421.24	\$421.24	\$419.03	\$419.03	\$410.98	\$410.98
25	\$422.92	\$422.92	\$420.71	\$420.71	\$412.62	\$412.62
26	\$431.35	\$431.35	\$429.09	\$429.09	\$420.84	\$420.84
27	\$441.46	\$441.46	\$439.14	\$439.14	\$430.71	\$430.71
28	\$457.89	\$457.89	\$455.49	\$455.49	\$446.74	\$446.74
29	\$471.37	\$471.37	\$468.89	\$468.89	\$459.89	\$459.89
30	\$478.11	\$478.11	\$475.60	\$475.60	\$466.46	\$466.46
31	\$488.22	\$488.22	\$485.66	\$485.66	\$476.33	\$476.33
32	\$498.33	\$498.33	\$495.71	\$495.71	\$486.19	\$486.19
33	\$504.65	\$504.65	\$502.00	\$502.00	\$492.35	\$492.35
34	\$511.39	\$511.39	\$508.70	\$508.70	\$498.93	\$498.93
35	\$514.76	\$514.76	\$512.05	\$512.05	\$502.22	\$502.22
36	\$518.13	\$518.13	\$515.41	\$515.41	\$505.51	\$505.51
37	\$521.50	\$521.50	\$518.76	\$518.76	\$508.79	\$508.79
38	\$524.87	\$524.87	\$522.11	\$522.11	\$512.08	\$512.08
39	\$531.60	\$531.60	\$528.82	\$528.82	\$518.66	\$518.66
40	\$538.34	\$538.34	\$535.52	\$535.52	\$525.23	\$525.23
41	\$548.45	\$548.45	\$545.58	\$545.58	\$535.10	\$535.10
42	\$558.14	\$558.14	\$555.21	\$555.21	\$544.55	\$544.55
43	\$571.62	\$571.62	\$568.62	\$568.62	\$557.70	\$557.70
44	\$588.47	\$588.47	\$585.38	\$585.38	\$574.14	\$574.14
45	\$608.27	\$608.27	\$605.08	\$605.08	\$593.46	\$593.46
46	\$631.86	\$631.86	\$628.55	\$628.55	\$616.47	\$616.47
47	\$658.40	\$658.40	\$654.94	\$654.94	\$642.36	\$642.36
48	\$688.73	\$688.73	\$685.11	\$685.11	\$671.95	\$671.95
49	\$718.64	\$718.64	\$714.87	\$714.87	\$701.13	\$701.13
50	\$752.33	\$752.33	\$748.39	\$748.39	\$734.01	\$734.01
51	\$785.61	\$785.61	\$781.49	\$781.49	\$766.48	\$766.48
52	\$822.26	\$822.26	\$817.95	\$817.95	\$802.23	\$802.23
53	\$859.33	\$859.33	\$854.82	\$854.82	\$838.40	\$838.40
54	\$899.35	\$899.35	\$894.63	\$894.63	\$877.44	\$877.44
55	\$939.37	\$939.37	\$934.44	\$934.44	\$916.49	\$916.49
56	\$982.75	\$982.75	\$977.60	\$977.60	\$958.82	\$958.82
57	\$1,026.56	\$1,026.56	\$1,021.18	\$1,021.18	\$1,001.56	\$1,001.56
58	\$1,073.32	\$1,073.32	\$1,067.69	\$1,067.69	\$1,047.18	\$1,047.18
59	\$1,096.49	\$1,096.49	\$1,090.74	\$1,090.74	\$1,069.78	\$1,069.78
60	\$1,143.25	\$1,143.25	\$1,137.25	\$1,137.25	\$1,115.40	\$1,115.40
61	\$1,183.68	\$1,183.68	\$1,177.47	\$1,177.47	\$1,154.85	\$1,154.85
62	\$1,210.22	\$1,210.22	\$1,203.87	\$1,203.87	\$1,180.75	\$1,180.75
63	\$1,243.50	\$1,243.50	\$1,236.98	\$1,236.98	\$1,213.21	\$1,213.21
64+	\$1,263.72	\$1,263.72	\$1,257.09	\$1,257.09	\$1,232.94	\$1,232.94

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010018		79962PA0010018		79962PA0020016	
Plan Marketing Name =>	Premier Balance PPO \$3500 A		Premier Balance PPO \$3500 A		Balance PPO \$1000 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$3,500		\$3,500		\$1,000	
Coinurance =>	100%		100%		80%	
Copays =>	\$45		\$45		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$312.43	\$312.43	\$306.43	\$306.43	\$315.22	\$315.22
15	\$340.21	\$340.21	\$333.67	\$333.67	\$343.24	\$343.24
16	\$350.82	\$350.82	\$344.08	\$344.08	\$353.95	\$353.95
17	\$361.44	\$361.44	\$354.50	\$354.50	\$364.66	\$364.66
18	\$372.88	\$372.88	\$365.71	\$365.71	\$376.20	\$376.20
19	\$384.31	\$384.31	\$376.93	\$376.93	\$387.74	\$387.74
20	\$396.16	\$396.16	\$388.54	\$388.54	\$399.69	\$399.69
21	\$408.41	\$408.41	\$400.56	\$400.56	\$412.05	\$412.05
22	\$408.41	\$408.41	\$400.56	\$400.56	\$412.05	\$412.05
23	\$408.41	\$408.41	\$400.56	\$400.56	\$412.05	\$412.05
24	\$408.41	\$408.41	\$400.56	\$400.56	\$412.05	\$412.05
25	\$410.04	\$410.04	\$402.16	\$402.16	\$413.70	\$413.70
26	\$418.21	\$418.21	\$410.17	\$410.17	\$421.94	\$421.94
27	\$428.01	\$428.01	\$419.79	\$419.79	\$431.83	\$431.83
28	\$443.94	\$443.94	\$435.41	\$435.41	\$447.90	\$447.90
29	\$457.01	\$457.01	\$448.23	\$448.23	\$461.08	\$461.08
30	\$463.55	\$463.55	\$454.64	\$454.64	\$467.68	\$467.68
31	\$473.35	\$473.35	\$464.25	\$464.25	\$477.57	\$477.57
32	\$483.15	\$483.15	\$473.86	\$473.86	\$487.46	\$487.46
33	\$489.28	\$489.28	\$479.87	\$479.87	\$493.64	\$493.64
34	\$495.81	\$495.81	\$486.28	\$486.28	\$500.23	\$500.23
35	\$499.08	\$499.08	\$489.48	\$489.48	\$503.53	\$503.53
36	\$502.34	\$502.34	\$492.69	\$492.69	\$506.82	\$506.82
37	\$505.61	\$505.61	\$495.89	\$495.89	\$510.12	\$510.12
38	\$508.88	\$508.88	\$499.10	\$499.10	\$513.41	\$513.41
39	\$515.41	\$515.41	\$505.51	\$505.51	\$520.01	\$520.01
40	\$521.95	\$521.95	\$511.92	\$511.92	\$526.60	\$526.60
41	\$531.75	\$531.75	\$521.53	\$521.53	\$536.49	\$536.49
42	\$541.14	\$541.14	\$530.74	\$530.74	\$545.97	\$545.97
43	\$554.21	\$554.21	\$543.56	\$543.56	\$559.15	\$559.15
44	\$570.55	\$570.55	\$559.58	\$559.58	\$575.63	\$575.63
45	\$589.74	\$589.74	\$578.41	\$578.41	\$595.00	\$595.00
46	\$612.62	\$612.62	\$600.84	\$600.84	\$618.08	\$618.08
47	\$638.34	\$638.34	\$626.08	\$626.08	\$644.03	\$644.03
48	\$667.75	\$667.75	\$654.92	\$654.92	\$673.70	\$673.70
49	\$696.75	\$696.75	\$683.36	\$683.36	\$702.96	\$702.96
50	\$729.42	\$729.42	\$715.40	\$715.40	\$735.92	\$735.92
51	\$761.68	\$761.68	\$747.04	\$747.04	\$768.47	\$768.47
52	\$797.22	\$797.22	\$781.89	\$781.89	\$804.32	\$804.32
53	\$833.16	\$833.16	\$817.14	\$817.14	\$840.58	\$840.58
54	\$871.96	\$871.96	\$855.20	\$855.20	\$879.73	\$879.73
55	\$910.75	\$910.75	\$893.25	\$893.25	\$918.87	\$918.87
56	\$952.82	\$952.82	\$934.51	\$934.51	\$961.31	\$961.31
57	\$995.30	\$995.30	\$976.16	\$976.16	\$1,004.17	\$1,004.17
58	\$1,040.63	\$1,040.63	\$1,020.63	\$1,020.63	\$1,049.90	\$1,049.90
59	\$1,063.09	\$1,063.09	\$1,042.66	\$1,042.66	\$1,072.57	\$1,072.57
60	\$1,108.42	\$1,108.42	\$1,087.12	\$1,087.12	\$1,118.30	\$1,118.30
61	\$1,147.63	\$1,147.63	\$1,125.57	\$1,125.57	\$1,157.86	\$1,157.86
62	\$1,173.36	\$1,173.36	\$1,150.81	\$1,150.81	\$1,183.82	\$1,183.82
63	\$1,205.63	\$1,205.63	\$1,182.45	\$1,182.45	\$1,216.37	\$1,216.37
64+	\$1,225.23	\$1,225.23	\$1,201.68	\$1,201.68	\$1,236.15	\$1,236.15

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020016		79962PA0020017		79962PA0020017	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$1750 A		Balance PPO \$1750 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,750		\$1,750	
Coinurance =>	80%		90%		90%	
Copays =>	\$60		\$45		\$45	
OOP Maximum =>	\$6,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$309.15	\$309.15	\$317.33	\$317.33	\$311.22	\$311.22
15	\$336.63	\$336.63	\$345.54	\$345.54	\$338.89	\$338.89
16	\$347.14	\$347.14	\$356.32	\$356.32	\$349.47	\$349.47
17	\$357.65	\$357.65	\$367.11	\$367.11	\$360.04	\$360.04
18	\$368.96	\$368.96	\$378.72	\$378.72	\$371.44	\$371.44
19	\$380.28	\$380.28	\$390.34	\$390.34	\$382.83	\$382.83
20	\$392.00	\$392.00	\$402.37	\$402.37	\$394.63	\$394.63
21	\$404.12	\$404.12	\$414.81	\$414.81	\$406.83	\$406.83
22	\$404.12	\$404.12	\$414.81	\$414.81	\$406.83	\$406.83
23	\$404.12	\$404.12	\$414.81	\$414.81	\$406.83	\$406.83
24	\$404.12	\$404.12	\$414.81	\$414.81	\$406.83	\$406.83
25	\$405.74	\$405.74	\$416.47	\$416.47	\$408.46	\$408.46
26	\$413.82	\$413.82	\$424.77	\$424.77	\$416.59	\$416.59
27	\$423.52	\$423.52	\$434.72	\$434.72	\$426.36	\$426.36
28	\$439.28	\$439.28	\$450.90	\$450.90	\$442.22	\$442.22
29	\$452.21	\$452.21	\$464.17	\$464.17	\$455.24	\$455.24
30	\$458.68	\$458.68	\$470.81	\$470.81	\$461.75	\$461.75
31	\$468.38	\$468.38	\$480.76	\$480.76	\$471.52	\$471.52
32	\$478.07	\$478.07	\$490.72	\$490.72	\$481.28	\$481.28
33	\$484.14	\$484.14	\$496.94	\$496.94	\$487.38	\$487.38
34	\$490.60	\$490.60	\$503.58	\$503.58	\$493.89	\$493.89
35	\$493.83	\$493.83	\$506.90	\$506.90	\$497.15	\$497.15
36	\$497.07	\$497.07	\$510.22	\$510.22	\$500.40	\$500.40
37	\$500.30	\$500.30	\$513.53	\$513.53	\$503.66	\$503.66
38	\$503.53	\$503.53	\$516.85	\$516.85	\$506.91	\$506.91
39	\$510.00	\$510.00	\$523.49	\$523.49	\$513.42	\$513.42
40	\$516.47	\$516.47	\$530.13	\$530.13	\$519.93	\$519.93
41	\$526.16	\$526.16	\$540.08	\$540.08	\$529.69	\$529.69
42	\$535.46	\$535.46	\$549.62	\$549.62	\$539.05	\$539.05
43	\$548.39	\$548.39	\$562.90	\$562.90	\$552.07	\$552.07
44	\$564.56	\$564.56	\$579.49	\$579.49	\$568.34	\$568.34
45	\$583.55	\$583.55	\$598.99	\$598.99	\$587.46	\$587.46
46	\$606.18	\$606.18	\$622.22	\$622.22	\$610.25	\$610.25
47	\$631.64	\$631.64	\$648.35	\$648.35	\$635.88	\$635.88
48	\$660.74	\$660.74	\$678.21	\$678.21	\$665.17	\$665.17
49	\$689.43	\$689.43	\$707.67	\$707.67	\$694.05	\$694.05
50	\$721.76	\$721.76	\$740.85	\$740.85	\$726.60	\$726.60
51	\$753.68	\$753.68	\$773.62	\$773.62	\$758.74	\$758.74
52	\$788.84	\$788.84	\$809.71	\$809.71	\$794.13	\$794.13
53	\$824.40	\$824.40	\$846.21	\$846.21	\$829.93	\$829.93
54	\$862.80	\$862.80	\$885.62	\$885.62	\$868.58	\$868.58
55	\$901.19	\$901.19	\$925.03	\$925.03	\$907.23	\$907.23
56	\$942.81	\$942.81	\$967.75	\$967.75	\$949.13	\$949.13
57	\$984.84	\$984.84	\$1,010.89	\$1,010.89	\$991.44	\$991.44
58	\$1,029.70	\$1,029.70	\$1,056.94	\$1,056.94	\$1,036.60	\$1,036.60
59	\$1,051.92	\$1,051.92	\$1,079.75	\$1,079.75	\$1,058.98	\$1,058.98
60	\$1,096.78	\$1,096.78	\$1,125.79	\$1,125.79	\$1,104.14	\$1,104.14
61	\$1,135.58	\$1,135.58	\$1,165.62	\$1,165.62	\$1,143.19	\$1,143.19
62	\$1,161.04	\$1,161.04	\$1,191.75	\$1,191.75	\$1,168.82	\$1,168.82
63	\$1,192.96	\$1,192.96	\$1,224.52	\$1,224.52	\$1,200.96	\$1,200.96
64+	\$1,212.36	\$1,212.36	\$1,244.43	\$1,244.43	\$1,220.49	\$1,220.49

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020018		79962PA0020018		79962PA0080001	
Plan Marketing Name =>	Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/HDHP-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,500	
Coinsurance =>	90%		90%		100%	
Copays =>	\$45		\$45		\$20	
OOP Maximum =>	\$7,900		\$7,900		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$316.32	\$316.32	\$310.23	\$310.23	\$333.36	\$333.36
15	\$344.44	\$344.44	\$337.81	\$337.81	\$363.00	\$363.00
16	\$355.19	\$355.19	\$348.35	\$348.35	\$374.33	\$374.33
17	\$365.94	\$365.94	\$358.89	\$358.89	\$385.66	\$385.66
18	\$377.52	\$377.52	\$370.25	\$370.25	\$397.86	\$397.86
19	\$389.09	\$389.09	\$381.60	\$381.60	\$410.06	\$410.06
20	\$401.09	\$401.09	\$393.36	\$393.36	\$422.70	\$422.70
21	\$413.49	\$413.49	\$405.53	\$405.53	\$435.77	\$435.77
22	\$413.49	\$413.49	\$405.53	\$405.53	\$435.77	\$435.77
23	\$413.49	\$413.49	\$405.53	\$405.53	\$435.77	\$435.77
24	\$413.49	\$413.49	\$405.53	\$405.53	\$435.77	\$435.77
25	\$415.14	\$415.14	\$407.15	\$407.15	\$437.51	\$437.51
26	\$423.41	\$423.41	\$415.26	\$415.26	\$446.23	\$446.23
27	\$433.34	\$433.34	\$425.00	\$425.00	\$456.69	\$456.69
28	\$449.46	\$449.46	\$440.81	\$440.81	\$473.68	\$473.68
29	\$462.70	\$462.70	\$453.79	\$453.79	\$487.63	\$487.63
30	\$469.31	\$469.31	\$460.28	\$460.28	\$494.60	\$494.60
31	\$479.23	\$479.23	\$470.01	\$470.01	\$505.06	\$505.06
32	\$489.16	\$489.16	\$479.74	\$479.74	\$515.52	\$515.52
33	\$495.36	\$495.36	\$485.82	\$485.82	\$522.05	\$522.05
34	\$501.98	\$501.98	\$492.31	\$492.31	\$529.02	\$529.02
35	\$505.28	\$505.28	\$495.56	\$495.56	\$532.51	\$532.51
36	\$508.59	\$508.59	\$498.80	\$498.80	\$536.00	\$536.00
37	\$511.90	\$511.90	\$502.05	\$502.05	\$539.48	\$539.48
38	\$515.21	\$515.21	\$505.29	\$505.29	\$542.97	\$542.97
39	\$521.82	\$521.82	\$511.78	\$511.78	\$549.94	\$549.94
40	\$528.44	\$528.44	\$518.27	\$518.27	\$556.91	\$556.91
41	\$538.36	\$538.36	\$528.00	\$528.00	\$567.37	\$567.37
42	\$547.87	\$547.87	\$537.33	\$537.33	\$577.40	\$577.40
43	\$561.11	\$561.11	\$550.30	\$550.30	\$591.34	\$591.34
44	\$577.65	\$577.65	\$566.53	\$566.53	\$608.77	\$608.77
45	\$597.08	\$597.08	\$585.59	\$585.59	\$629.25	\$629.25
46	\$620.24	\$620.24	\$608.30	\$608.30	\$653.66	\$653.66
47	\$646.28	\$646.28	\$633.84	\$633.84	\$681.11	\$681.11
48	\$676.06	\$676.06	\$663.04	\$663.04	\$712.48	\$712.48
49	\$705.41	\$705.41	\$691.83	\$691.83	\$743.42	\$743.42
50	\$738.49	\$738.49	\$724.28	\$724.28	\$778.29	\$778.29
51	\$771.16	\$771.16	\$756.31	\$756.31	\$812.71	\$812.71
52	\$807.13	\$807.13	\$791.59	\$791.59	\$850.62	\$850.62
53	\$843.52	\$843.52	\$827.28	\$827.28	\$888.97	\$888.97
54	\$882.80	\$882.80	\$865.81	\$865.81	\$930.37	\$930.37
55	\$922.08	\$922.08	\$904.33	\$904.33	\$971.77	\$971.77
56	\$964.67	\$964.67	\$946.10	\$946.10	\$1,016.65	\$1,016.65
57	\$1,007.68	\$1,007.68	\$988.28	\$988.28	\$1,061.97	\$1,061.97
58	\$1,053.57	\$1,053.57	\$1,033.29	\$1,033.29	\$1,110.34	\$1,110.34
59	\$1,076.31	\$1,076.31	\$1,055.59	\$1,055.59	\$1,134.31	\$1,134.31
60	\$1,122.21	\$1,122.21	\$1,100.61	\$1,100.61	\$1,182.68	\$1,182.68
61	\$1,161.91	\$1,161.91	\$1,139.54	\$1,139.54	\$1,224.51	\$1,224.51
62	\$1,187.96	\$1,187.96	\$1,165.09	\$1,165.09	\$1,251.97	\$1,251.97
63	\$1,220.62	\$1,220.62	\$1,197.12	\$1,197.12	\$1,286.39	\$1,286.39
64+	\$1,240.47	\$1,240.47	\$1,216.59	\$1,216.59	\$1,307.31	\$1,307.31

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0080001		79962PA0090001		79962PA0090001	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$2700		Health Savings PPO Embedded \$2700	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Silver		Silver	
Deductible =>	\$1,500		\$2,700		\$2,700	
Coinurance =>	100%		100%		100%	
Copays =>	\$20		\$20		\$20	
OOP Maximum =>	\$3,000		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$326.95	\$326.95	\$294.78	\$294.78	\$289.11	\$289.11
15	\$356.02	\$356.02	\$320.98	\$320.98	\$314.81	\$314.81
16	\$367.13	\$367.13	\$331.00	\$331.00	\$324.63	\$324.63
17	\$378.24	\$378.24	\$341.02	\$341.02	\$334.46	\$334.46
18	\$390.21	\$390.21	\$351.81	\$351.81	\$345.04	\$345.04
19	\$402.17	\$402.17	\$362.60	\$362.60	\$355.62	\$355.62
20	\$414.57	\$414.57	\$373.77	\$373.77	\$366.58	\$366.58
21	\$427.39	\$427.39	\$385.33	\$385.33	\$377.92	\$377.92
22	\$427.39	\$427.39	\$385.33	\$385.33	\$377.92	\$377.92
23	\$427.39	\$427.39	\$385.33	\$385.33	\$377.92	\$377.92
24	\$427.39	\$427.39	\$385.33	\$385.33	\$377.92	\$377.92
25	\$429.10	\$429.10	\$386.87	\$386.87	\$379.43	\$379.43
26	\$437.65	\$437.65	\$394.58	\$394.58	\$386.99	\$386.99
27	\$447.90	\$447.90	\$403.83	\$403.83	\$396.06	\$396.06
28	\$464.57	\$464.57	\$418.85	\$418.85	\$410.80	\$410.80
29	\$478.25	\$478.25	\$431.18	\$431.18	\$422.89	\$422.89
30	\$485.09	\$485.09	\$437.35	\$437.35	\$428.94	\$428.94
31	\$495.35	\$495.35	\$446.60	\$446.60	\$438.01	\$438.01
32	\$505.60	\$505.60	\$455.85	\$455.85	\$447.08	\$447.08
33	\$512.01	\$512.01	\$461.63	\$461.63	\$452.75	\$452.75
34	\$518.85	\$518.85	\$467.79	\$467.79	\$458.79	\$458.79
35	\$522.27	\$522.27	\$470.87	\$470.87	\$461.82	\$461.82
36	\$525.69	\$525.69	\$473.96	\$473.96	\$464.84	\$464.84
37	\$529.11	\$529.11	\$477.04	\$477.04	\$467.86	\$467.86
38	\$532.53	\$532.53	\$480.12	\$480.12	\$470.89	\$470.89
39	\$539.37	\$539.37	\$486.29	\$486.29	\$476.94	\$476.94
40	\$546.20	\$546.20	\$492.45	\$492.45	\$482.98	\$482.98
41	\$556.46	\$556.46	\$501.70	\$501.70	\$492.05	\$492.05
42	\$566.29	\$566.29	\$510.56	\$510.56	\$500.74	\$500.74
43	\$579.97	\$579.97	\$522.89	\$522.89	\$512.84	\$512.84
44	\$597.06	\$597.06	\$538.31	\$538.31	\$527.95	\$527.95
45	\$617.15	\$617.15	\$556.42	\$556.42	\$545.72	\$545.72
46	\$641.09	\$641.09	\$578.00	\$578.00	\$566.88	\$566.88
47	\$668.01	\$668.01	\$602.27	\$602.27	\$590.69	\$590.69
48	\$698.78	\$698.78	\$630.01	\$630.01	\$617.90	\$617.90
49	\$729.13	\$729.13	\$657.37	\$657.37	\$644.73	\$644.73
50	\$763.32	\$763.32	\$688.20	\$688.20	\$674.97	\$674.97
51	\$797.08	\$797.08	\$718.64	\$718.64	\$704.82	\$704.82
52	\$834.27	\$834.27	\$752.16	\$752.16	\$737.70	\$737.70
53	\$871.88	\$871.88	\$786.07	\$786.07	\$770.96	\$770.96
54	\$912.48	\$912.48	\$822.68	\$822.68	\$806.86	\$806.86
55	\$953.08	\$953.08	\$859.29	\$859.29	\$842.76	\$842.76
56	\$997.10	\$997.10	\$898.97	\$898.97	\$881.69	\$881.69
57	\$1,041.55	\$1,041.55	\$939.05	\$939.05	\$920.99	\$920.99
58	\$1,088.99	\$1,088.99	\$981.82	\$981.82	\$962.94	\$962.94
59	\$1,112.50	\$1,112.50	\$1,003.01	\$1,003.01	\$983.73	\$983.73
60	\$1,159.94	\$1,159.94	\$1,045.79	\$1,045.79	\$1,025.67	\$1,025.67
61	\$1,200.97	\$1,200.97	\$1,082.78	\$1,082.78	\$1,061.96	\$1,061.96
62	\$1,227.89	\$1,227.89	\$1,107.05	\$1,107.05	\$1,085.76	\$1,085.76
63	\$1,261.66	\$1,261.66	\$1,137.49	\$1,137.49	\$1,115.62	\$1,115.62
64+	\$1,282.17	\$1,282.17	\$1,155.99	\$1,155.99	\$1,133.76	\$1,133.76

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090003		79962PA0090003		79962PA0090004	
Plan Marketing Name =>	Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$5500	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Silver		Silver		Bronze	
Deductible =>	\$4,000		\$4,000		\$5,500	
Coinsurance =>	100%		100%		80%	
Copays =>	100%		100%		80%	
OOP Maximum =>	\$4,000		\$4,000		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$287.07	\$287.07	\$281.54	\$281.54	\$250.67	\$250.67
15	\$312.58	\$312.58	\$306.57	\$306.57	\$272.95	\$272.95
16	\$322.34	\$322.34	\$316.14	\$316.14	\$281.47	\$281.47
17	\$332.10	\$332.10	\$325.71	\$325.71	\$289.99	\$289.99
18	\$342.60	\$342.60	\$336.01	\$336.01	\$299.16	\$299.16
19	\$353.11	\$353.11	\$346.32	\$346.32	\$308.34	\$308.34
20	\$363.99	\$363.99	\$356.99	\$356.99	\$317.84	\$317.84
21	\$375.25	\$375.25	\$368.03	\$368.03	\$327.67	\$327.67
22	\$375.25	\$375.25	\$368.03	\$368.03	\$327.67	\$327.67
23	\$375.25	\$375.25	\$368.03	\$368.03	\$327.67	\$327.67
24	\$375.25	\$375.25	\$368.03	\$368.03	\$327.67	\$327.67
25	\$376.75	\$376.75	\$369.50	\$369.50	\$328.98	\$328.98
26	\$384.26	\$384.26	\$376.86	\$376.86	\$335.53	\$335.53
27	\$393.26	\$393.26	\$385.70	\$385.70	\$343.40	\$343.40
28	\$407.90	\$407.90	\$400.05	\$400.05	\$356.18	\$356.18
29	\$419.90	\$419.90	\$411.83	\$411.83	\$366.66	\$366.66
30	\$425.91	\$425.91	\$417.71	\$417.71	\$371.91	\$371.91
31	\$434.91	\$434.91	\$426.55	\$426.55	\$379.77	\$379.77
32	\$443.92	\$443.92	\$435.38	\$435.38	\$387.63	\$387.63
33	\$449.55	\$449.55	\$440.90	\$440.90	\$392.55	\$392.55
34	\$455.55	\$455.55	\$446.79	\$446.79	\$397.79	\$397.79
35	\$458.56	\$458.56	\$449.73	\$449.73	\$400.41	\$400.41
36	\$461.56	\$461.56	\$452.68	\$452.68	\$403.03	\$403.03
37	\$464.56	\$464.56	\$455.62	\$455.62	\$405.66	\$405.66
38	\$467.56	\$467.56	\$458.57	\$458.57	\$408.28	\$408.28
39	\$473.57	\$473.57	\$464.45	\$464.45	\$413.52	\$413.52
40	\$479.57	\$479.57	\$470.34	\$470.34	\$418.76	\$418.76
41	\$488.58	\$488.58	\$479.18	\$479.18	\$426.63	\$426.63
42	\$497.21	\$497.21	\$487.64	\$487.64	\$434.16	\$434.16
43	\$509.21	\$509.21	\$499.42	\$499.42	\$444.65	\$444.65
44	\$524.22	\$524.22	\$514.14	\$514.14	\$457.75	\$457.75
45	\$541.86	\$541.86	\$531.44	\$531.44	\$473.16	\$473.16
46	\$562.88	\$562.88	\$552.05	\$552.05	\$491.51	\$491.51
47	\$586.52	\$586.52	\$575.23	\$575.23	\$512.15	\$512.15
48	\$613.53	\$613.53	\$601.73	\$601.73	\$535.74	\$535.74
49	\$640.18	\$640.18	\$627.86	\$627.86	\$559.01	\$559.01
50	\$670.20	\$670.20	\$657.30	\$657.30	\$585.22	\$585.22
51	\$699.84	\$699.84	\$686.38	\$686.38	\$611.10	\$611.10
52	\$732.49	\$732.49	\$718.39	\$718.39	\$639.61	\$639.61
53	\$765.51	\$765.51	\$750.78	\$750.78	\$668.45	\$668.45
54	\$801.16	\$801.16	\$785.74	\$785.74	\$699.58	\$699.58
55	\$836.81	\$836.81	\$820.71	\$820.71	\$730.70	\$730.70
56	\$875.46	\$875.46	\$858.61	\$858.61	\$764.45	\$764.45
57	\$914.48	\$914.48	\$896.89	\$896.89	\$798.53	\$798.53
58	\$956.14	\$956.14	\$937.74	\$937.74	\$834.90	\$834.90
59	\$976.78	\$976.78	\$957.98	\$957.98	\$852.93	\$852.93
60	\$1,018.43	\$1,018.43	\$998.83	\$998.83	\$889.30	\$889.30
61	\$1,054.45	\$1,054.45	\$1,034.16	\$1,034.16	\$920.75	\$920.75
62	\$1,078.09	\$1,078.09	\$1,057.35	\$1,057.35	\$941.40	\$941.40
63	\$1,107.74	\$1,107.74	\$1,086.42	\$1,086.42	\$967.28	\$967.28
64+	\$1,125.75	\$1,125.75	\$1,104.09	\$1,104.09	\$983.01	\$983.01

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090004		79962PA0030007		79962PA0030007	
Plan Marketing Name =>	Health Savings PPO Embedded \$5500		High Deductible PPO Embedded \$4750 Qualified A		High Deductible PPO Embedded \$4750 Qualified A	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Bronze		Bronze		Bronze	
Deductible =>	\$5,500		\$4,750		\$4,750	
Coinsurance =>	80%		60%		60%	
Copays =>	80%		60%		60%	
OOP Maximum =>	\$6,650		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$245.85	\$245.85	\$251.26	\$251.26	\$246.42	\$246.42
15	\$267.70	\$267.70	\$273.59	\$273.59	\$268.33	\$268.33
16	\$276.06	\$276.06	\$282.13	\$282.13	\$276.70	\$276.70
17	\$284.41	\$284.41	\$290.67	\$290.67	\$285.08	\$285.08
18	\$293.41	\$293.41	\$299.87	\$299.87	\$294.10	\$294.10
19	\$302.41	\$302.41	\$309.06	\$309.06	\$303.11	\$303.11
20	\$311.73	\$311.73	\$318.59	\$318.59	\$312.46	\$312.46
21	\$321.37	\$321.37	\$328.44	\$328.44	\$322.12	\$322.12
22	\$321.37	\$321.37	\$328.44	\$328.44	\$322.12	\$322.12
23	\$321.37	\$321.37	\$328.44	\$328.44	\$322.12	\$322.12
24	\$321.37	\$321.37	\$328.44	\$328.44	\$322.12	\$322.12
25	\$322.66	\$322.66	\$329.75	\$329.75	\$323.41	\$323.41
26	\$329.08	\$329.08	\$336.32	\$336.32	\$329.85	\$329.85
27	\$336.80	\$336.80	\$344.21	\$344.21	\$337.58	\$337.58
28	\$349.33	\$349.33	\$357.01	\$357.01	\$350.14	\$350.14
29	\$359.61	\$359.61	\$367.52	\$367.52	\$360.45	\$360.45
30	\$364.75	\$364.75	\$372.78	\$372.78	\$365.61	\$365.61
31	\$372.47	\$372.47	\$380.66	\$380.66	\$373.34	\$373.34
32	\$380.18	\$380.18	\$388.54	\$388.54	\$381.07	\$381.07
33	\$385.00	\$385.00	\$393.47	\$393.47	\$385.90	\$385.90
34	\$390.14	\$390.14	\$398.73	\$398.73	\$391.05	\$391.05
35	\$392.71	\$392.71	\$401.35	\$401.35	\$393.63	\$393.63
36	\$395.29	\$395.29	\$403.98	\$403.98	\$396.21	\$396.21
37	\$397.86	\$397.86	\$406.61	\$406.61	\$398.78	\$398.78
38	\$400.43	\$400.43	\$409.24	\$409.24	\$401.36	\$401.36
39	\$405.57	\$405.57	\$414.49	\$414.49	\$406.52	\$406.52
40	\$410.71	\$410.71	\$419.75	\$419.75	\$411.67	\$411.67
41	\$418.42	\$418.42	\$427.63	\$427.63	\$419.40	\$419.40
42	\$425.82	\$425.82	\$435.18	\$435.18	\$426.81	\$426.81
43	\$436.10	\$436.10	\$445.69	\$445.69	\$437.12	\$437.12
44	\$448.95	\$448.95	\$458.83	\$458.83	\$450.00	\$450.00
45	\$464.06	\$464.06	\$474.27	\$474.27	\$465.14	\$465.14
46	\$482.06	\$482.06	\$492.66	\$492.66	\$483.18	\$483.18
47	\$502.30	\$502.30	\$513.35	\$513.35	\$503.47	\$503.47
48	\$525.44	\$525.44	\$537.00	\$537.00	\$526.67	\$526.67
49	\$548.26	\$548.26	\$560.32	\$560.32	\$549.54	\$549.54
50	\$573.97	\$573.97	\$586.59	\$586.59	\$575.31	\$575.31
51	\$599.36	\$599.36	\$612.54	\$612.54	\$600.75	\$600.75
52	\$627.31	\$627.31	\$641.11	\$641.11	\$628.78	\$628.78
53	\$655.59	\$655.59	\$670.02	\$670.02	\$657.12	\$657.12
54	\$686.12	\$686.12	\$701.22	\$701.22	\$687.73	\$687.73
55	\$716.66	\$716.66	\$732.42	\$732.42	\$718.33	\$718.33
56	\$749.76	\$749.76	\$766.25	\$766.25	\$751.51	\$751.51
57	\$783.18	\$783.18	\$800.41	\$800.41	\$785.01	\$785.01
58	\$818.85	\$818.85	\$836.87	\$836.87	\$820.76	\$820.76
59	\$836.53	\$836.53	\$854.93	\$854.93	\$838.48	\$838.48
60	\$872.20	\$872.20	\$891.39	\$891.39	\$874.23	\$874.23
61	\$903.05	\$903.05	\$922.92	\$922.92	\$905.16	\$905.16
62	\$923.30	\$923.30	\$943.61	\$943.61	\$925.45	\$925.45
63	\$948.68	\$948.68	\$969.55	\$969.55	\$950.90	\$950.90
64+	\$964.11	\$964.11	\$985.32	\$985.32	\$966.36	\$966.36

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0030008		79962PA0030008		79962PA0100001	
Plan Marketing Name =>	High Deductible PPO Embedded \$6300 Qualified A		High Deductible PPO Embedded \$6300 Qualified A		Flex PPO \$0 a Community Blue Plan	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6	
Network =>	F		F		D	
Metal =>	Bronze		Bronze		Platinum	
Deductible =>	\$6,300		\$6,300		\$0/\$500	
Coinurance =>	90%		90%		100%/80%	
Copays =>	90%		90%		\$10/\$30	
OOP Maximum =>	\$6,650		\$6,650		\$4,000/\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$248.92	\$248.92	\$244.13	\$244.13	\$391.36	\$391.36
15	\$271.04	\$271.04	\$265.83	\$265.83	\$426.15	\$426.15
16	\$279.50	\$279.50	\$274.12	\$274.12	\$439.45	\$439.45
17	\$287.96	\$287.96	\$282.42	\$282.42	\$452.75	\$452.75
18	\$297.07	\$297.07	\$291.36	\$291.36	\$467.07	\$467.07
19	\$306.18	\$306.18	\$300.29	\$300.29	\$481.40	\$481.40
20	\$315.62	\$315.62	\$309.55	\$309.55	\$496.23	\$496.23
21	\$325.38	\$325.38	\$319.12	\$319.12	\$511.58	\$511.58
22	\$325.38	\$325.38	\$319.12	\$319.12	\$511.58	\$511.58
23	\$325.38	\$325.38	\$319.12	\$319.12	\$511.58	\$511.58
24	\$325.38	\$325.38	\$319.12	\$319.12	\$511.58	\$511.58
25	\$326.68	\$326.68	\$320.40	\$320.40	\$513.63	\$513.63
26	\$333.19	\$333.19	\$326.78	\$326.78	\$523.86	\$523.86
27	\$341.00	\$341.00	\$334.44	\$334.44	\$536.14	\$536.14
28	\$353.69	\$353.69	\$346.88	\$346.88	\$556.09	\$556.09
29	\$364.10	\$364.10	\$357.10	\$357.10	\$572.46	\$572.46
30	\$369.31	\$369.31	\$362.20	\$362.20	\$580.64	\$580.64
31	\$377.12	\$377.12	\$369.86	\$369.86	\$592.92	\$592.92
32	\$384.92	\$384.92	\$377.52	\$377.52	\$605.20	\$605.20
33	\$389.81	\$389.81	\$382.31	\$382.31	\$612.87	\$612.87
34	\$395.01	\$395.01	\$387.41	\$387.41	\$621.06	\$621.06
35	\$397.61	\$397.61	\$389.96	\$389.96	\$625.15	\$625.15
36	\$400.22	\$400.22	\$392.52	\$392.52	\$629.24	\$629.24
37	\$402.82	\$402.82	\$395.07	\$395.07	\$633.34	\$633.34
38	\$405.42	\$405.42	\$397.62	\$397.62	\$637.43	\$637.43
39	\$410.63	\$410.63	\$402.73	\$402.73	\$645.61	\$645.61
40	\$415.84	\$415.84	\$407.84	\$407.84	\$653.80	\$653.80
41	\$423.64	\$423.64	\$415.49	\$415.49	\$666.08	\$666.08
42	\$431.13	\$431.13	\$422.83	\$422.83	\$677.84	\$677.84
43	\$441.54	\$441.54	\$433.05	\$433.05	\$694.21	\$694.21
44	\$454.56	\$454.56	\$445.81	\$445.81	\$714.68	\$714.68
45	\$469.85	\$469.85	\$460.81	\$460.81	\$738.72	\$738.72
46	\$488.07	\$488.07	\$478.68	\$478.68	\$767.37	\$767.37
47	\$508.57	\$508.57	\$498.78	\$498.78	\$799.60	\$799.60
48	\$532.00	\$532.00	\$521.76	\$521.76	\$836.43	\$836.43
49	\$555.10	\$555.10	\$544.42	\$544.42	\$872.76	\$872.76
50	\$581.13	\$581.13	\$569.95	\$569.95	\$913.68	\$913.68
51	\$606.83	\$606.83	\$595.16	\$595.16	\$954.10	\$954.10
52	\$635.14	\$635.14	\$622.92	\$622.92	\$998.60	\$998.60
53	\$663.78	\$663.78	\$651.00	\$651.00	\$1,043.62	\$1,043.62
54	\$694.69	\$694.69	\$681.32	\$681.32	\$1,092.22	\$1,092.22
55	\$725.60	\$725.60	\$711.64	\$711.64	\$1,140.82	\$1,140.82
56	\$759.11	\$759.11	\$744.51	\$744.51	\$1,193.52	\$1,193.52
57	\$792.95	\$792.95	\$777.70	\$777.70	\$1,246.72	\$1,246.72
58	\$829.07	\$829.07	\$813.12	\$813.12	\$1,303.51	\$1,303.51
59	\$846.96	\$846.96	\$830.67	\$830.67	\$1,331.64	\$1,331.64
60	\$883.08	\$883.08	\$866.09	\$866.09	\$1,388.43	\$1,388.43
61	\$914.32	\$914.32	\$896.73	\$896.73	\$1,437.54	\$1,437.54
62	\$934.82	\$934.82	\$916.83	\$916.83	\$1,469.77	\$1,469.77
63	\$960.52	\$960.52	\$942.04	\$942.04	\$1,510.18	\$1,510.18
64+	\$976.14	\$976.14	\$957.36	\$957.36	\$1,534.74	\$1,534.74

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0100001		79962PA0100002		79962PA0100002	
Plan Marketing Name =>	Flex PPO \$0 a Community Blue Plan		Flex PPO \$500 a Community Blue Plan		Flex PPO \$500 a Community Blue Plan	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6		Area 9	
Network =>	D		D		D	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$0/\$500		\$500/\$1,500		\$500/\$1,500	
Coinsurance =>	100%/80%		100%/80%		100%/80%	
Copays =>	\$10/\$30		\$25/\$50		\$25/\$50	
OOP Maximum =>	\$4,000/\$4,000		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$383.84	\$383.84	\$340.56	\$340.56	\$334.01	\$334.01
15	\$417.96	\$417.96	\$370.83	\$370.83	\$363.70	\$363.70
16	\$431.00	\$431.00	\$382.41	\$382.41	\$375.06	\$375.06
17	\$444.05	\$444.05	\$393.98	\$393.98	\$386.41	\$386.41
18	\$458.10	\$458.10	\$406.45	\$406.45	\$398.63	\$398.63
19	\$472.15	\$472.15	\$418.91	\$418.91	\$410.86	\$410.86
20	\$486.70	\$486.70	\$431.82	\$431.82	\$423.52	\$423.52
21	\$501.75	\$501.75	\$445.18	\$445.18	\$436.62	\$436.62
22	\$501.75	\$501.75	\$445.18	\$445.18	\$436.62	\$436.62
23	\$501.75	\$501.75	\$445.18	\$445.18	\$436.62	\$436.62
24	\$501.75	\$501.75	\$445.18	\$445.18	\$436.62	\$436.62
25	\$503.76	\$503.76	\$446.96	\$446.96	\$438.37	\$438.37
26	\$513.79	\$513.79	\$455.86	\$455.86	\$447.10	\$447.10
27	\$525.83	\$525.83	\$466.55	\$466.55	\$457.58	\$457.58
28	\$545.40	\$545.40	\$483.91	\$483.91	\$474.61	\$474.61
29	\$561.46	\$561.46	\$498.16	\$498.16	\$488.58	\$488.58
30	\$569.49	\$569.49	\$505.28	\$505.28	\$495.56	\$495.56
31	\$581.53	\$581.53	\$515.96	\$515.96	\$506.04	\$506.04
32	\$593.57	\$593.57	\$526.65	\$526.65	\$516.52	\$516.52
33	\$601.10	\$601.10	\$533.33	\$533.33	\$523.07	\$523.07
34	\$609.12	\$609.12	\$540.45	\$540.45	\$530.06	\$530.06
35	\$613.14	\$613.14	\$544.01	\$544.01	\$533.55	\$533.55
36	\$617.15	\$617.15	\$547.57	\$547.57	\$537.04	\$537.04
37	\$621.17	\$621.17	\$551.13	\$551.13	\$540.54	\$540.54
38	\$625.18	\$625.18	\$554.69	\$554.69	\$544.03	\$544.03
39	\$633.21	\$633.21	\$561.82	\$561.82	\$551.01	\$551.01
40	\$641.24	\$641.24	\$568.94	\$568.94	\$558.00	\$558.00
41	\$653.28	\$653.28	\$579.62	\$579.62	\$568.48	\$568.48
42	\$664.82	\$664.82	\$589.86	\$589.86	\$578.52	\$578.52
43	\$680.87	\$680.87	\$604.11	\$604.11	\$592.49	\$592.49
44	\$700.94	\$700.94	\$621.92	\$621.92	\$609.96	\$609.96
45	\$724.53	\$724.53	\$642.84	\$642.84	\$630.48	\$630.48
46	\$752.63	\$752.63	\$667.77	\$667.77	\$654.93	\$654.93
47	\$784.24	\$784.24	\$695.82	\$695.82	\$682.44	\$682.44
48	\$820.36	\$820.36	\$727.87	\$727.87	\$713.87	\$713.87
49	\$855.99	\$855.99	\$759.48	\$759.48	\$744.87	\$744.87
50	\$896.13	\$896.13	\$795.09	\$795.09	\$779.80	\$779.80
51	\$935.76	\$935.76	\$830.26	\$830.26	\$814.30	\$814.30
52	\$979.42	\$979.42	\$868.99	\$868.99	\$852.28	\$852.28
53	\$1,023.57	\$1,023.57	\$908.17	\$908.17	\$890.70	\$890.70
54	\$1,071.24	\$1,071.24	\$950.46	\$950.46	\$932.18	\$932.18
55	\$1,118.90	\$1,118.90	\$992.75	\$992.75	\$973.66	\$973.66
56	\$1,170.58	\$1,170.58	\$1,038.60	\$1,038.60	\$1,018.63	\$1,018.63
57	\$1,222.76	\$1,222.76	\$1,084.90	\$1,084.90	\$1,064.04	\$1,064.04
58	\$1,278.46	\$1,278.46	\$1,134.32	\$1,134.32	\$1,112.51	\$1,112.51
59	\$1,306.06	\$1,306.06	\$1,158.80	\$1,158.80	\$1,136.52	\$1,136.52
60	\$1,361.75	\$1,361.75	\$1,208.22	\$1,208.22	\$1,184.99	\$1,184.99
61	\$1,409.92	\$1,409.92	\$1,250.96	\$1,250.96	\$1,226.90	\$1,226.90
62	\$1,441.53	\$1,441.53	\$1,279.00	\$1,279.00	\$1,254.41	\$1,254.41
63	\$1,481.17	\$1,481.17	\$1,314.17	\$1,314.17	\$1,288.90	\$1,288.90
64+	\$1,505.25	\$1,505.25	\$1,335.54	\$1,335.54	\$1,309.86	\$1,309.86

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0100004		79962PA0100004		79962PA0120001	
Plan Marketing Name =>	Flex PPO \$2000 a Community Blue Plan		Flex PPO \$2000 a Community Blue Plan		Health Savings Flex PPO Embedded \$4700 a Community Blue Plan	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/HDHP-4	
Rating Area =>	Area 6		Area 9		Area 6	
Network =>	D		D		D	
Metal =>	Gold		Gold		Bronze	
Deductible =>	\$2,000/\$4,000		\$2,000/\$4,000		\$4,700/\$4,700	
Coinsurance =>	100%/70%		100%/70%		60%/50%	
Copays =>	\$25/\$50		\$25/\$50		60%/50%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$322.09	\$322.09	\$315.89	\$315.89	\$250.59	\$250.59
15	\$350.72	\$350.72	\$343.97	\$343.97	\$272.87	\$272.87
16	\$361.66	\$361.66	\$354.71	\$354.71	\$281.38	\$281.38
17	\$372.61	\$372.61	\$365.44	\$365.44	\$289.90	\$289.90
18	\$384.40	\$384.40	\$377.01	\$377.01	\$299.07	\$299.07
19	\$396.19	\$396.19	\$388.57	\$388.57	\$308.24	\$308.24
20	\$408.40	\$408.40	\$400.54	\$400.54	\$317.74	\$317.74
21	\$421.03	\$421.03	\$412.93	\$412.93	\$327.57	\$327.57
22	\$421.03	\$421.03	\$412.93	\$412.93	\$327.57	\$327.57
23	\$421.03	\$421.03	\$412.93	\$412.93	\$327.57	\$327.57
24	\$421.03	\$421.03	\$412.93	\$412.93	\$327.57	\$327.57
25	\$422.71	\$422.71	\$414.58	\$414.58	\$328.88	\$328.88
26	\$431.13	\$431.13	\$422.84	\$422.84	\$335.43	\$335.43
27	\$441.24	\$441.24	\$432.75	\$432.75	\$343.29	\$343.29
28	\$457.66	\$457.66	\$448.85	\$448.85	\$356.07	\$356.07
29	\$471.13	\$471.13	\$462.07	\$462.07	\$366.55	\$366.55
30	\$477.87	\$477.87	\$468.68	\$468.68	\$371.79	\$371.79
31	\$487.97	\$487.97	\$478.59	\$478.59	\$379.65	\$379.65
32	\$498.08	\$498.08	\$488.50	\$488.50	\$387.52	\$387.52
33	\$504.39	\$504.39	\$494.69	\$494.69	\$392.43	\$392.43
34	\$511.13	\$511.13	\$501.30	\$501.30	\$397.67	\$397.67
35	\$514.50	\$514.50	\$504.60	\$504.60	\$400.29	\$400.29
36	\$517.87	\$517.87	\$507.90	\$507.90	\$402.91	\$402.91
37	\$521.24	\$521.24	\$511.21	\$511.21	\$405.53	\$405.53
38	\$524.60	\$524.60	\$514.51	\$514.51	\$408.15	\$408.15
39	\$531.34	\$531.34	\$521.12	\$521.12	\$413.39	\$413.39
40	\$538.08	\$538.08	\$527.72	\$527.72	\$418.63	\$418.63
41	\$548.18	\$548.18	\$537.63	\$537.63	\$426.50	\$426.50
42	\$557.86	\$557.86	\$547.13	\$547.13	\$434.03	\$434.03
43	\$571.34	\$571.34	\$560.35	\$560.35	\$444.51	\$444.51
44	\$588.18	\$588.18	\$576.86	\$576.86	\$457.62	\$457.62
45	\$607.97	\$607.97	\$596.27	\$596.27	\$473.01	\$473.01
46	\$631.55	\$631.55	\$619.40	\$619.40	\$491.36	\$491.36
47	\$658.07	\$658.07	\$645.41	\$645.41	\$511.99	\$511.99
48	\$688.38	\$688.38	\$675.14	\$675.14	\$535.58	\$535.58
49	\$718.28	\$718.28	\$704.46	\$704.46	\$558.83	\$558.83
50	\$751.96	\$751.96	\$737.49	\$737.49	\$585.04	\$585.04
51	\$785.22	\$785.22	\$770.11	\$770.11	\$610.92	\$610.92
52	\$821.85	\$821.85	\$806.04	\$806.04	\$639.42	\$639.42
53	\$858.90	\$858.90	\$842.38	\$842.38	\$668.24	\$668.24
54	\$898.90	\$898.90	\$881.61	\$881.61	\$699.36	\$699.36
55	\$938.90	\$938.90	\$920.83	\$920.83	\$730.48	\$730.48
56	\$982.26	\$982.26	\$963.37	\$963.37	\$764.22	\$764.22
57	\$1,026.05	\$1,026.05	\$1,006.31	\$1,006.31	\$798.29	\$798.29
58	\$1,072.78	\$1,072.78	\$1,052.15	\$1,052.15	\$834.65	\$834.65
59	\$1,095.94	\$1,095.94	\$1,074.86	\$1,074.86	\$852.66	\$852.66
60	\$1,142.68	\$1,142.68	\$1,120.69	\$1,120.69	\$889.02	\$889.02
61	\$1,183.09	\$1,183.09	\$1,160.33	\$1,160.33	\$920.47	\$920.47
62	\$1,209.62	\$1,209.62	\$1,186.35	\$1,186.35	\$941.11	\$941.11
63	\$1,242.88	\$1,242.88	\$1,218.97	\$1,218.97	\$966.99	\$966.99
64+	\$1,263.09	\$1,263.09	\$1,238.79	\$1,238.79	\$982.71	\$982.71

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0120001		79962PA0140001		79962PA0140002	
Plan Marketing Name =>	Health Savings Flex PPO Embedded \$4700 a Community Blue Plan		Lehigh Valley Flex Blue PPO 500G		Lehigh Valley Flex Blue PPO 1250G	
Form # =>	HBG/HDHP-4		HBG/LV/PPO-2		HBG/LV/PPO-2	
Rating Area =>	Area 9		Area 6		Area 6	
Network =>	D		N		N	
Metal =>	Bronze		Gold		Gold	
Deductible =>	\$4,700/\$4,700		\$500/\$1,500		\$1,250/\$3,750	
Coinurance =>	60%/50%		100%/70%		100%/70%	
Copays =>	60%/50%		\$25/\$60		\$25/\$60	
OOP Maximum =>	\$6,650/\$6,650		\$7,900/\$7,350		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$245.77	\$245.77	\$319.91	\$319.91	\$309.73	\$309.73
15	\$267.62	\$267.62	\$348.34	\$348.34	\$337.27	\$337.27
16	\$275.97	\$275.97	\$359.22	\$359.22	\$347.79	\$347.79
17	\$284.32	\$284.32	\$370.09	\$370.09	\$358.32	\$358.32
18	\$293.32	\$293.32	\$381.80	\$381.80	\$369.66	\$369.66
19	\$302.32	\$302.32	\$393.51	\$393.51	\$380.99	\$380.99
20	\$311.63	\$311.63	\$405.63	\$405.63	\$392.73	\$392.73
21	\$321.27	\$321.27	\$418.18	\$418.18	\$404.88	\$404.88
22	\$321.27	\$321.27	\$418.18	\$418.18	\$404.88	\$404.88
23	\$321.27	\$321.27	\$418.18	\$418.18	\$404.88	\$404.88
24	\$321.27	\$321.27	\$418.18	\$418.18	\$404.88	\$404.88
25	\$322.56	\$322.56	\$419.85	\$419.85	\$406.50	\$406.50
26	\$328.98	\$328.98	\$428.22	\$428.22	\$414.60	\$414.60
27	\$336.69	\$336.69	\$438.25	\$438.25	\$424.31	\$424.31
28	\$349.22	\$349.22	\$454.56	\$454.56	\$440.10	\$440.10
29	\$359.50	\$359.50	\$467.94	\$467.94	\$453.06	\$453.06
30	\$364.64	\$364.64	\$474.63	\$474.63	\$459.54	\$459.54
31	\$372.35	\$372.35	\$484.67	\$484.67	\$469.26	\$469.26
32	\$380.06	\$380.06	\$494.71	\$494.71	\$478.97	\$478.97
33	\$384.88	\$384.88	\$500.98	\$500.98	\$485.05	\$485.05
34	\$390.02	\$390.02	\$507.67	\$507.67	\$491.52	\$491.52
35	\$392.59	\$392.59	\$511.02	\$511.02	\$494.76	\$494.76
36	\$395.16	\$395.16	\$514.36	\$514.36	\$498.00	\$498.00
37	\$397.73	\$397.73	\$517.71	\$517.71	\$501.24	\$501.24
38	\$400.30	\$400.30	\$521.05	\$521.05	\$504.48	\$504.48
39	\$405.44	\$405.44	\$527.74	\$527.74	\$510.96	\$510.96
40	\$410.58	\$410.58	\$534.43	\$534.43	\$517.44	\$517.44
41	\$418.29	\$418.29	\$544.47	\$544.47	\$527.15	\$527.15
42	\$425.68	\$425.68	\$554.09	\$554.09	\$536.47	\$536.47
43	\$435.96	\$435.96	\$567.47	\$567.47	\$549.42	\$549.42
44	\$448.81	\$448.81	\$584.20	\$584.20	\$565.62	\$565.62
45	\$463.91	\$463.91	\$603.85	\$603.85	\$584.65	\$584.65
46	\$481.91	\$481.91	\$627.27	\$627.27	\$607.32	\$607.32
47	\$502.15	\$502.15	\$653.62	\$653.62	\$632.83	\$632.83
48	\$525.28	\$525.28	\$683.72	\$683.72	\$661.98	\$661.98
49	\$548.09	\$548.09	\$713.42	\$713.42	\$690.73	\$690.73
50	\$573.79	\$573.79	\$746.87	\$746.87	\$723.12	\$723.12
51	\$599.17	\$599.17	\$779.91	\$779.91	\$755.10	\$755.10
52	\$627.12	\$627.12	\$816.29	\$816.29	\$790.33	\$790.33
53	\$655.39	\$655.39	\$853.09	\$853.09	\$825.96	\$825.96
54	\$685.91	\$685.91	\$892.81	\$892.81	\$864.42	\$864.42
55	\$716.43	\$716.43	\$932.54	\$932.54	\$902.88	\$902.88
56	\$749.52	\$749.52	\$975.61	\$975.61	\$944.59	\$944.59
57	\$782.93	\$782.93	\$1,019.10	\$1,019.10	\$986.69	\$986.69
58	\$818.60	\$818.60	\$1,065.52	\$1,065.52	\$1,031.63	\$1,031.63
59	\$836.27	\$836.27	\$1,088.52	\$1,088.52	\$1,053.90	\$1,053.90
60	\$871.93	\$871.93	\$1,134.94	\$1,134.94	\$1,098.84	\$1,098.84
61	\$902.77	\$902.77	\$1,175.09	\$1,175.09	\$1,137.71	\$1,137.71
62	\$923.01	\$923.01	\$1,201.43	\$1,201.43	\$1,163.22	\$1,163.22
63	\$948.39	\$948.39	\$1,234.47	\$1,234.47	\$1,195.21	\$1,195.21
64+	\$963.81	\$963.81	\$1,254.54	\$1,254.54	\$1,214.64	\$1,214.64

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0160001		79962PA0090005		79962PA0090005	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO 3000SQE		Health Savings PPO Embedded \$3000		Health Savings PPO Embedded \$3000	
Form # =>	HBG/LV/HDHP-2		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 6		Area 6,7		Area 9	
Network =>	N		F		F	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$3,000/\$3,000		\$3,000		\$3,000	
Coinurance =>	90%/70%		100%		100%	
Copays =>	90%/70%		100%		100%	
OOP Maximum =>	\$6,650/\$6,650		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$264.36	\$264.36	\$294.98	\$294.98	\$289.32	\$289.32
15	\$287.86	\$287.86	\$321.20	\$321.20	\$315.03	\$315.03
16	\$296.84	\$296.84	\$331.23	\$331.23	\$324.87	\$324.87
17	\$305.83	\$305.83	\$341.26	\$341.26	\$334.70	\$334.70
18	\$315.51	\$315.51	\$352.05	\$352.05	\$345.29	\$345.29
19	\$325.18	\$325.18	\$362.85	\$362.85	\$355.88	\$355.88
20	\$335.20	\$335.20	\$374.03	\$374.03	\$366.84	\$366.84
21	\$345.57	\$345.57	\$385.60	\$385.60	\$378.19	\$378.19
22	\$345.57	\$345.57	\$385.60	\$385.60	\$378.19	\$378.19
23	\$345.57	\$345.57	\$385.60	\$385.60	\$378.19	\$378.19
24	\$345.57	\$345.57	\$385.60	\$385.60	\$378.19	\$378.19
25	\$346.95	\$346.95	\$387.14	\$387.14	\$379.70	\$379.70
26	\$353.86	\$353.86	\$394.85	\$394.85	\$387.27	\$387.27
27	\$362.16	\$362.16	\$404.11	\$404.11	\$396.34	\$396.34
28	\$375.63	\$375.63	\$419.15	\$419.15	\$411.09	\$411.09
29	\$386.69	\$386.69	\$431.49	\$431.49	\$423.19	\$423.19
30	\$392.22	\$392.22	\$437.66	\$437.66	\$429.25	\$429.25
31	\$400.52	\$400.52	\$446.91	\$446.91	\$438.32	\$438.32
32	\$408.81	\$408.81	\$456.16	\$456.16	\$447.40	\$447.40
33	\$413.99	\$413.99	\$461.95	\$461.95	\$453.07	\$453.07
34	\$419.52	\$419.52	\$468.12	\$468.12	\$459.12	\$459.12
35	\$422.29	\$422.29	\$471.20	\$471.20	\$462.15	\$462.15
36	\$425.05	\$425.05	\$474.29	\$474.29	\$465.17	\$465.17
37	\$427.82	\$427.82	\$477.37	\$477.37	\$468.20	\$468.20
38	\$430.58	\$430.58	\$480.46	\$480.46	\$471.22	\$471.22
39	\$436.11	\$436.11	\$486.63	\$486.63	\$477.28	\$477.28
40	\$441.64	\$441.64	\$492.80	\$492.80	\$483.33	\$483.33
41	\$449.93	\$449.93	\$502.05	\$502.05	\$492.40	\$492.40
42	\$457.88	\$457.88	\$510.92	\$510.92	\$501.10	\$501.10
43	\$468.94	\$468.94	\$523.26	\$523.26	\$513.20	\$513.20
44	\$482.76	\$482.76	\$538.68	\$538.68	\$528.33	\$528.33
45	\$499.00	\$499.00	\$556.81	\$556.81	\$546.11	\$546.11
46	\$518.36	\$518.36	\$578.40	\$578.40	\$567.29	\$567.29
47	\$540.13	\$540.13	\$602.69	\$602.69	\$591.11	\$591.11
48	\$565.01	\$565.01	\$630.46	\$630.46	\$618.34	\$618.34
49	\$589.54	\$589.54	\$657.83	\$657.83	\$645.19	\$645.19
50	\$617.19	\$617.19	\$688.68	\$688.68	\$675.45	\$675.45
51	\$644.49	\$644.49	\$719.14	\$719.14	\$705.32	\$705.32
52	\$674.55	\$674.55	\$752.69	\$752.69	\$738.23	\$738.23
53	\$704.96	\$704.96	\$786.62	\$786.62	\$771.51	\$771.51
54	\$737.79	\$737.79	\$823.26	\$823.26	\$807.44	\$807.44
55	\$770.62	\$770.62	\$859.89	\$859.89	\$843.36	\$843.36
56	\$806.21	\$806.21	\$899.60	\$899.60	\$882.32	\$882.32
57	\$842.15	\$842.15	\$939.71	\$939.71	\$921.65	\$921.65
58	\$880.51	\$880.51	\$982.51	\$982.51	\$963.63	\$963.63
59	\$899.52	\$899.52	\$1,003.72	\$1,003.72	\$984.43	\$984.43
60	\$937.88	\$937.88	\$1,046.52	\$1,046.52	\$1,026.41	\$1,026.41
61	\$971.05	\$971.05	\$1,083.54	\$1,083.54	\$1,062.71	\$1,062.71
62	\$992.82	\$992.82	\$1,107.83	\$1,107.83	\$1,086.54	\$1,086.54
63	\$1,020.12	\$1,020.12	\$1,138.29	\$1,138.29	\$1,116.42	\$1,116.42
64+	\$1,036.71	\$1,036.71	\$1,156.80	\$1,156.80	\$1,134.57	\$1,134.57

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020005		79962PA0020005		79962PA0010015	
Plan Marketing Name =>	Balance PPO \$2600		Balance PPO \$2600		Premier Balance PPO \$5000	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$2,600		\$2,600		\$5,000	
Coinsurance =>	70%		70%		100%	
Copays =>	\$55		\$55		\$55	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$277.82	\$277.82	\$272.48	\$272.48	\$282.32	\$282.32
15	\$302.51	\$302.51	\$296.70	\$296.70	\$307.42	\$307.42
16	\$311.95	\$311.95	\$305.96	\$305.96	\$317.01	\$317.01
17	\$321.40	\$321.40	\$315.22	\$315.22	\$326.61	\$326.61
18	\$331.57	\$331.57	\$325.19	\$325.19	\$336.94	\$336.94
19	\$341.73	\$341.73	\$335.17	\$335.17	\$347.28	\$347.28
20	\$352.27	\$352.27	\$345.49	\$345.49	\$357.98	\$357.98
21	\$363.16	\$363.16	\$356.18	\$356.18	\$369.05	\$369.05
22	\$363.16	\$363.16	\$356.18	\$356.18	\$369.05	\$369.05
23	\$363.16	\$363.16	\$356.18	\$356.18	\$369.05	\$369.05
24	\$363.16	\$363.16	\$356.18	\$356.18	\$369.05	\$369.05
25	\$364.61	\$364.61	\$357.60	\$357.60	\$370.53	\$370.53
26	\$371.88	\$371.88	\$364.73	\$364.73	\$377.91	\$377.91
27	\$380.59	\$380.59	\$373.28	\$373.28	\$386.76	\$386.76
28	\$394.75	\$394.75	\$387.17	\$387.17	\$401.16	\$401.16
29	\$406.38	\$406.38	\$398.57	\$398.57	\$412.97	\$412.97
30	\$412.19	\$412.19	\$404.26	\$404.26	\$418.87	\$418.87
31	\$420.90	\$420.90	\$412.81	\$412.81	\$427.73	\$427.73
32	\$429.62	\$429.62	\$421.36	\$421.36	\$436.59	\$436.59
33	\$435.07	\$435.07	\$426.70	\$426.70	\$442.12	\$442.12
34	\$440.88	\$440.88	\$432.40	\$432.40	\$448.03	\$448.03
35	\$443.78	\$443.78	\$435.25	\$435.25	\$450.98	\$450.98
36	\$446.69	\$446.69	\$438.10	\$438.10	\$453.93	\$453.93
37	\$449.59	\$449.59	\$440.95	\$440.95	\$456.88	\$456.88
38	\$452.50	\$452.50	\$443.80	\$443.80	\$459.84	\$459.84
39	\$458.31	\$458.31	\$449.50	\$449.50	\$465.74	\$465.74
40	\$464.12	\$464.12	\$455.20	\$455.20	\$471.65	\$471.65
41	\$472.83	\$472.83	\$463.75	\$463.75	\$480.50	\$480.50
42	\$481.19	\$481.19	\$471.94	\$471.94	\$488.99	\$488.99
43	\$492.81	\$492.81	\$483.34	\$483.34	\$500.80	\$500.80
44	\$507.33	\$507.33	\$497.58	\$497.58	\$515.56	\$515.56
45	\$524.40	\$524.40	\$514.32	\$514.32	\$532.91	\$532.91
46	\$544.74	\$544.74	\$534.27	\$534.27	\$553.58	\$553.58
47	\$567.62	\$567.62	\$556.71	\$556.71	\$576.83	\$576.83
48	\$593.77	\$593.77	\$582.35	\$582.35	\$603.40	\$603.40
49	\$619.55	\$619.55	\$607.64	\$607.64	\$629.60	\$629.60
50	\$648.60	\$648.60	\$636.14	\$636.14	\$659.12	\$659.12
51	\$677.29	\$677.29	\$664.28	\$664.28	\$688.28	\$688.28
52	\$708.89	\$708.89	\$695.26	\$695.26	\$720.39	\$720.39
53	\$740.85	\$740.85	\$726.61	\$726.61	\$752.86	\$752.86
54	\$775.35	\$775.35	\$760.44	\$760.44	\$787.92	\$787.92
55	\$809.85	\$809.85	\$794.28	\$794.28	\$822.98	\$822.98
56	\$847.25	\$847.25	\$830.97	\$830.97	\$860.99	\$860.99
57	\$885.02	\$885.02	\$868.01	\$868.01	\$899.37	\$899.37
58	\$925.33	\$925.33	\$907.55	\$907.55	\$940.34	\$940.34
59	\$945.31	\$945.31	\$927.14	\$927.14	\$960.64	\$960.64
60	\$985.62	\$985.62	\$966.67	\$966.67	\$1,001.60	\$1,001.60
61	\$1,020.48	\$1,020.48	\$1,000.87	\$1,000.87	\$1,037.03	\$1,037.03
62	\$1,043.36	\$1,043.36	\$1,023.31	\$1,023.31	\$1,060.28	\$1,060.28
63	\$1,072.05	\$1,072.05	\$1,051.44	\$1,051.44	\$1,089.44	\$1,089.44
64+	\$1,089.48	\$1,089.48	\$1,068.54	\$1,068.54	\$1,107.15	\$1,107.15

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010015		79962PA0120002		79962PA0120002	
Plan Marketing Name =>	Premier Balance PPO \$5000		Health Savings Flex PPO Embedded \$3000 a Community Blue Plan		Health Savings Flex PPO Embedded \$3000 a Community Blue Plan	
Form # =>	HBG/PPO-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 9		Area 6		Area 9	
Network =>	F		D		D	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$5,000		\$3,000/\$3,000		\$3,000/\$3,000	
Coinsurance =>	100%		100%/60%		100%/60%	
Copays =>	\$55		100%/60%		100%/60%	
OOP Maximum =>	\$7,900		\$6,650/\$6,650		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$276.90	\$276.90	\$292.53	\$292.53	\$286.91	\$286.91
15	\$301.51	\$301.51	\$318.53	\$318.53	\$312.41	\$312.41
16	\$310.92	\$310.92	\$328.47	\$328.47	\$322.16	\$322.16
17	\$320.33	\$320.33	\$338.42	\$338.42	\$331.91	\$331.91
18	\$330.47	\$330.47	\$349.12	\$349.12	\$342.41	\$342.41
19	\$340.60	\$340.60	\$359.83	\$359.83	\$352.91	\$352.91
20	\$351.10	\$351.10	\$370.92	\$370.92	\$363.79	\$363.79
21	\$361.96	\$361.96	\$382.39	\$382.39	\$375.04	\$375.04
22	\$361.96	\$361.96	\$382.39	\$382.39	\$375.04	\$375.04
23	\$361.96	\$361.96	\$382.39	\$382.39	\$375.04	\$375.04
24	\$361.96	\$361.96	\$382.39	\$382.39	\$375.04	\$375.04
25	\$363.41	\$363.41	\$383.92	\$383.92	\$376.54	\$376.54
26	\$370.65	\$370.65	\$391.57	\$391.57	\$384.04	\$384.04
27	\$379.33	\$379.33	\$400.74	\$400.74	\$393.04	\$393.04
28	\$393.45	\$393.45	\$415.66	\$415.66	\$407.67	\$407.67
29	\$405.03	\$405.03	\$427.89	\$427.89	\$419.67	\$419.67
30	\$410.82	\$410.82	\$434.01	\$434.01	\$425.67	\$425.67
31	\$419.51	\$419.51	\$443.19	\$443.19	\$434.67	\$434.67
32	\$428.20	\$428.20	\$452.37	\$452.37	\$443.67	\$443.67
33	\$433.63	\$433.63	\$458.10	\$458.10	\$449.30	\$449.30
34	\$439.42	\$439.42	\$464.22	\$464.22	\$455.30	\$455.30
35	\$442.32	\$442.32	\$467.28	\$467.28	\$458.30	\$458.30
36	\$445.21	\$445.21	\$470.34	\$470.34	\$461.30	\$461.30
37	\$448.11	\$448.11	\$473.40	\$473.40	\$464.30	\$464.30
38	\$451.00	\$451.00	\$476.46	\$476.46	\$467.30	\$467.30
39	\$456.79	\$456.79	\$482.58	\$482.58	\$473.30	\$473.30
40	\$462.58	\$462.58	\$488.69	\$488.69	\$479.30	\$479.30
41	\$471.27	\$471.27	\$497.87	\$497.87	\$488.30	\$488.30
42	\$479.60	\$479.60	\$506.67	\$506.67	\$496.93	\$496.93
43	\$491.18	\$491.18	\$518.90	\$518.90	\$508.93	\$508.93
44	\$505.66	\$505.66	\$534.20	\$534.20	\$523.93	\$523.93
45	\$522.67	\$522.67	\$552.17	\$552.17	\$541.56	\$541.56
46	\$542.94	\$542.94	\$573.59	\$573.59	\$562.56	\$562.56
47	\$565.74	\$565.74	\$597.68	\$597.68	\$586.19	\$586.19
48	\$591.80	\$591.80	\$625.21	\$625.21	\$613.19	\$613.19
49	\$617.50	\$617.50	\$652.36	\$652.36	\$639.82	\$639.82
50	\$646.46	\$646.46	\$682.95	\$682.95	\$669.82	\$669.82
51	\$675.06	\$675.06	\$713.16	\$713.16	\$699.45	\$699.45
52	\$706.55	\$706.55	\$746.43	\$746.43	\$732.08	\$732.08
53	\$738.40	\$738.40	\$780.08	\$780.08	\$765.08	\$765.08
54	\$772.78	\$772.78	\$816.40	\$816.40	\$800.71	\$800.71
55	\$807.17	\$807.17	\$852.73	\$852.73	\$836.34	\$836.34
56	\$844.45	\$844.45	\$892.12	\$892.12	\$874.97	\$874.97
57	\$882.10	\$882.10	\$931.88	\$931.88	\$913.97	\$913.97
58	\$922.27	\$922.27	\$974.33	\$974.33	\$955.60	\$955.60
59	\$942.18	\$942.18	\$995.36	\$995.36	\$976.23	\$976.23
60	\$982.36	\$982.36	\$1,037.81	\$1,037.81	\$1,017.86	\$1,017.86
61	\$1,017.11	\$1,017.11	\$1,074.52	\$1,074.52	\$1,053.86	\$1,053.86
62	\$1,039.91	\$1,039.91	\$1,098.61	\$1,098.61	\$1,077.49	\$1,077.49
63	\$1,068.51	\$1,068.51	\$1,128.82	\$1,128.82	\$1,107.12	\$1,107.12
64+	\$1,085.88	\$1,085.88	\$1,147.17	\$1,147.17	\$1,125.12	\$1,125.12

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020006		79962PA0020006		79962PA0020007	
Plan Marketing Name =>	Balance PPO \$2000		Balance PPO \$2000		Balance PPO \$5000	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Silver		Silver		Bronze	
Deductible =>	\$2,000		\$2,000		\$5,000	
Coinsurance =>	70%		70%		50%	
Copays =>	\$55		\$55		\$70	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$281.47	\$281.47	\$276.05	\$276.05	\$255.33	\$255.33
15	\$306.49	\$306.49	\$300.59	\$300.59	\$278.02	\$278.02
16	\$316.05	\$316.05	\$309.97	\$309.97	\$286.70	\$286.70
17	\$325.62	\$325.62	\$319.35	\$319.35	\$295.38	\$295.38
18	\$335.92	\$335.92	\$329.46	\$329.46	\$304.72	\$304.72
19	\$346.22	\$346.22	\$339.56	\$339.56	\$314.07	\$314.07
20	\$356.89	\$356.89	\$350.02	\$350.02	\$323.75	\$323.75
21	\$367.93	\$367.93	\$360.85	\$360.85	\$333.76	\$333.76
22	\$367.93	\$367.93	\$360.85	\$360.85	\$333.76	\$333.76
23	\$367.93	\$367.93	\$360.85	\$360.85	\$333.76	\$333.76
24	\$367.93	\$367.93	\$360.85	\$360.85	\$333.76	\$333.76
25	\$369.40	\$369.40	\$362.29	\$362.29	\$335.10	\$335.10
26	\$376.76	\$376.76	\$369.51	\$369.51	\$341.77	\$341.77
27	\$385.59	\$385.59	\$378.17	\$378.17	\$349.78	\$349.78
28	\$399.94	\$399.94	\$392.24	\$392.24	\$362.80	\$362.80
29	\$411.71	\$411.71	\$403.79	\$403.79	\$373.48	\$373.48
30	\$417.60	\$417.60	\$409.56	\$409.56	\$378.82	\$378.82
31	\$426.43	\$426.43	\$418.23	\$418.23	\$386.83	\$386.83
32	\$435.26	\$435.26	\$426.89	\$426.89	\$394.84	\$394.84
33	\$440.78	\$440.78	\$432.30	\$432.30	\$399.84	\$399.84
34	\$446.67	\$446.67	\$438.07	\$438.07	\$405.18	\$405.18
35	\$449.61	\$449.61	\$440.96	\$440.96	\$407.85	\$407.85
36	\$452.55	\$452.55	\$443.85	\$443.85	\$410.52	\$410.52
37	\$455.50	\$455.50	\$446.73	\$446.73	\$413.19	\$413.19
38	\$458.44	\$458.44	\$449.62	\$449.62	\$415.86	\$415.86
39	\$464.33	\$464.33	\$455.39	\$455.39	\$421.21	\$421.21
40	\$470.21	\$470.21	\$461.17	\$461.17	\$426.55	\$426.55
41	\$479.04	\$479.04	\$469.83	\$469.83	\$434.56	\$434.56
42	\$487.51	\$487.51	\$478.13	\$478.13	\$442.23	\$442.23
43	\$499.28	\$499.28	\$489.67	\$489.67	\$452.91	\$452.91
44	\$514.00	\$514.00	\$504.11	\$504.11	\$466.26	\$466.26
45	\$531.29	\$531.29	\$521.07	\$521.07	\$481.95	\$481.95
46	\$551.90	\$551.90	\$541.28	\$541.28	\$500.64	\$500.64
47	\$575.07	\$575.07	\$564.01	\$564.01	\$521.67	\$521.67
48	\$601.57	\$601.57	\$589.99	\$589.99	\$545.70	\$545.70
49	\$627.69	\$627.69	\$615.61	\$615.61	\$569.39	\$569.39
50	\$657.12	\$657.12	\$644.48	\$644.48	\$596.10	\$596.10
51	\$686.19	\$686.19	\$672.99	\$672.99	\$622.46	\$622.46
52	\$718.20	\$718.20	\$704.38	\$704.38	\$651.50	\$651.50
53	\$750.58	\$750.58	\$736.13	\$736.13	\$680.87	\$680.87
54	\$785.53	\$785.53	\$770.41	\$770.41	\$712.58	\$712.58
55	\$820.48	\$820.48	\$804.70	\$804.70	\$744.28	\$744.28
56	\$858.38	\$858.38	\$841.86	\$841.86	\$778.66	\$778.66
57	\$896.65	\$896.65	\$879.39	\$879.39	\$813.37	\$813.37
58	\$937.49	\$937.49	\$919.45	\$919.45	\$850.42	\$850.42
59	\$957.72	\$957.72	\$939.29	\$939.29	\$868.78	\$868.78
60	\$998.56	\$998.56	\$979.35	\$979.35	\$905.82	\$905.82
61	\$1,033.88	\$1,033.88	\$1,013.99	\$1,013.99	\$937.87	\$937.87
62	\$1,057.06	\$1,057.06	\$1,036.72	\$1,036.72	\$958.89	\$958.89
63	\$1,086.13	\$1,086.13	\$1,065.23	\$1,065.23	\$985.26	\$985.26
64+	\$1,103.79	\$1,103.79	\$1,082.55	\$1,082.55	\$1,001.28	\$1,001.28

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020007		79962PA0170001		79962PA0170001	
Plan Marketing Name =>	Balance PPO \$5000		Choice Blue PPO \$0		Choice Blue PPO \$0	
Form # =>	HBG/PPO-4		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	F		X		X	
Metal =>	Bronze		Gold		Gold	
Deductible =>	\$5,000		\$0/\$3,000		\$0/\$3,000	
Coinsurance =>	50%		100%/70%		100%/70%	
Copays =>	\$70		\$25/70%		\$25/70%	
OOP Maximum =>	\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$250.42	\$250.42	\$344.15	\$344.15	\$337.53	\$337.53
15	\$272.68	\$272.68	\$374.74	\$374.74	\$367.54	\$367.54
16	\$281.19	\$281.19	\$386.44	\$386.44	\$379.01	\$379.01
17	\$289.70	\$289.70	\$398.13	\$398.13	\$390.48	\$390.48
18	\$298.87	\$298.87	\$410.73	\$410.73	\$402.83	\$402.83
19	\$308.04	\$308.04	\$423.33	\$423.33	\$415.19	\$415.19
20	\$317.53	\$317.53	\$436.37	\$436.37	\$427.98	\$427.98
21	\$327.35	\$327.35	\$449.87	\$449.87	\$441.22	\$441.22
22	\$327.35	\$327.35	\$449.87	\$449.87	\$441.22	\$441.22
23	\$327.35	\$327.35	\$449.87	\$449.87	\$441.22	\$441.22
24	\$327.35	\$327.35	\$449.87	\$449.87	\$441.22	\$441.22
25	\$328.66	\$328.66	\$451.67	\$451.67	\$442.98	\$442.98
26	\$335.21	\$335.21	\$460.67	\$460.67	\$451.81	\$451.81
27	\$343.06	\$343.06	\$471.46	\$471.46	\$462.40	\$462.40
28	\$355.83	\$355.83	\$489.01	\$489.01	\$479.61	\$479.61
29	\$366.30	\$366.30	\$503.40	\$503.40	\$493.73	\$493.73
30	\$371.54	\$371.54	\$510.60	\$510.60	\$500.78	\$500.78
31	\$379.40	\$379.40	\$521.40	\$521.40	\$511.37	\$511.37
32	\$387.26	\$387.26	\$532.20	\$532.20	\$521.96	\$521.96
33	\$392.17	\$392.17	\$538.94	\$538.94	\$528.58	\$528.58
34	\$397.40	\$397.40	\$546.14	\$546.14	\$535.64	\$535.64
35	\$400.02	\$400.02	\$549.74	\$549.74	\$539.17	\$539.17
36	\$402.64	\$402.64	\$553.34	\$553.34	\$542.70	\$542.70
37	\$405.26	\$405.26	\$556.94	\$556.94	\$546.23	\$546.23
38	\$407.88	\$407.88	\$560.54	\$560.54	\$549.76	\$549.76
39	\$413.12	\$413.12	\$567.74	\$567.74	\$556.82	\$556.82
40	\$418.35	\$418.35	\$574.93	\$574.93	\$563.88	\$563.88
41	\$426.21	\$426.21	\$585.73	\$585.73	\$574.47	\$574.47
42	\$433.74	\$433.74	\$596.08	\$596.08	\$584.62	\$584.62
43	\$444.21	\$444.21	\$610.47	\$610.47	\$598.74	\$598.74
44	\$457.31	\$457.31	\$628.47	\$628.47	\$616.38	\$616.38
45	\$472.69	\$472.69	\$649.61	\$649.61	\$637.12	\$637.12
46	\$491.03	\$491.03	\$674.81	\$674.81	\$661.83	\$661.83
47	\$511.65	\$511.65	\$703.15	\$703.15	\$689.63	\$689.63
48	\$535.22	\$535.22	\$735.54	\$735.54	\$721.39	\$721.39
49	\$558.46	\$558.46	\$767.48	\$767.48	\$752.72	\$752.72
50	\$584.65	\$584.65	\$803.47	\$803.47	\$788.02	\$788.02
51	\$610.51	\$610.51	\$839.01	\$839.01	\$822.88	\$822.88
52	\$638.99	\$638.99	\$878.15	\$878.15	\$861.26	\$861.26
53	\$667.79	\$667.79	\$917.73	\$917.73	\$900.09	\$900.09
54	\$698.89	\$698.89	\$960.47	\$960.47	\$942.00	\$942.00
55	\$729.99	\$729.99	\$1,003.21	\$1,003.21	\$983.92	\$983.92
56	\$763.71	\$763.71	\$1,049.55	\$1,049.55	\$1,029.37	\$1,029.37
57	\$797.75	\$797.75	\$1,096.33	\$1,096.33	\$1,075.25	\$1,075.25
58	\$834.09	\$834.09	\$1,146.27	\$1,146.27	\$1,124.23	\$1,124.23
59	\$852.09	\$852.09	\$1,171.01	\$1,171.01	\$1,148.50	\$1,148.50
60	\$888.43	\$888.43	\$1,220.95	\$1,220.95	\$1,197.47	\$1,197.47
61	\$919.85	\$919.85	\$1,264.13	\$1,264.13	\$1,239.83	\$1,239.83
62	\$940.48	\$940.48	\$1,292.48	\$1,292.48	\$1,267.63	\$1,267.63
63	\$966.34	\$966.34	\$1,328.02	\$1,328.02	\$1,302.48	\$1,302.48
64+	\$982.05	\$982.05	\$1,349.61	\$1,349.61	\$1,323.66	\$1,323.66

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170002		79962PA0170002		79962PA0170003	
Plan Marketing Name =>	Choice Blue PPO \$500		Choice Blue PPO \$500		Choice Blue PPO \$1250	
Form # =>	HBG/CB/PPO		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 7		Area 9		Area 7	
Network =>	X		X		X	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$500/\$1,500		\$500/\$1,500		\$1,250/\$3,750	
Coinurance =>	100%/70%		100%/70%		100%/70%	
Copays =>	\$25/\$60		\$25/\$60		\$25/\$60	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$341.82	\$341.82	\$335.25	\$335.25	\$330.61	\$330.61
15	\$372.21	\$372.21	\$365.05	\$365.05	\$360.00	\$360.00
16	\$383.83	\$383.83	\$376.45	\$376.45	\$371.23	\$371.23
17	\$395.44	\$395.44	\$387.84	\$387.84	\$382.47	\$382.47
18	\$407.96	\$407.96	\$400.11	\$400.11	\$394.57	\$394.57
19	\$420.47	\$420.47	\$412.38	\$412.38	\$406.67	\$406.67
20	\$433.43	\$433.43	\$425.09	\$425.09	\$419.20	\$419.20
21	\$446.83	\$446.83	\$438.24	\$438.24	\$432.17	\$432.17
22	\$446.83	\$446.83	\$438.24	\$438.24	\$432.17	\$432.17
23	\$446.83	\$446.83	\$438.24	\$438.24	\$432.17	\$432.17
24	\$446.83	\$446.83	\$438.24	\$438.24	\$432.17	\$432.17
25	\$448.62	\$448.62	\$439.99	\$439.99	\$433.90	\$433.90
26	\$457.55	\$457.55	\$448.76	\$448.76	\$442.54	\$442.54
27	\$468.28	\$468.28	\$459.28	\$459.28	\$452.91	\$452.91
28	\$485.70	\$485.70	\$476.37	\$476.37	\$469.77	\$469.77
29	\$500.00	\$500.00	\$490.39	\$490.39	\$483.60	\$483.60
30	\$507.15	\$507.15	\$497.40	\$497.40	\$490.51	\$490.51
31	\$517.88	\$517.88	\$507.92	\$507.92	\$500.89	\$500.89
32	\$528.60	\$528.60	\$518.44	\$518.44	\$511.26	\$511.26
33	\$535.30	\$535.30	\$525.01	\$525.01	\$517.74	\$517.74
34	\$542.45	\$542.45	\$532.02	\$532.02	\$524.65	\$524.65
35	\$546.03	\$546.03	\$535.53	\$535.53	\$528.11	\$528.11
36	\$549.60	\$549.60	\$539.04	\$539.04	\$531.57	\$531.57
37	\$553.18	\$553.18	\$542.54	\$542.54	\$535.03	\$535.03
38	\$556.75	\$556.75	\$546.05	\$546.05	\$538.48	\$538.48
39	\$563.90	\$563.90	\$553.06	\$553.06	\$545.40	\$545.40
40	\$571.05	\$571.05	\$560.07	\$560.07	\$552.31	\$552.31
41	\$581.77	\$581.77	\$570.59	\$570.59	\$562.69	\$562.69
42	\$592.05	\$592.05	\$580.67	\$580.67	\$572.63	\$572.63
43	\$606.35	\$606.35	\$594.69	\$594.69	\$586.45	\$586.45
44	\$624.22	\$624.22	\$612.22	\$612.22	\$603.74	\$603.74
45	\$645.22	\$645.22	\$632.82	\$632.82	\$624.05	\$624.05
46	\$670.25	\$670.25	\$657.36	\$657.36	\$648.26	\$648.26
47	\$698.40	\$698.40	\$684.97	\$684.97	\$675.48	\$675.48
48	\$730.57	\$730.57	\$716.52	\$716.52	\$706.60	\$706.60
49	\$762.29	\$762.29	\$747.64	\$747.64	\$737.28	\$737.28
50	\$798.04	\$798.04	\$782.70	\$782.70	\$771.86	\$771.86
51	\$833.34	\$833.34	\$817.32	\$817.32	\$806.00	\$806.00
52	\$872.21	\$872.21	\$855.44	\$855.44	\$843.60	\$843.60
53	\$911.53	\$911.53	\$894.01	\$894.01	\$881.63	\$881.63
54	\$953.98	\$953.98	\$935.64	\$935.64	\$922.68	\$922.68
55	\$996.43	\$996.43	\$977.28	\$977.28	\$963.74	\$963.74
56	\$1,042.45	\$1,042.45	\$1,022.41	\$1,022.41	\$1,008.25	\$1,008.25
57	\$1,088.92	\$1,088.92	\$1,067.99	\$1,067.99	\$1,053.20	\$1,053.20
58	\$1,138.52	\$1,138.52	\$1,116.64	\$1,116.64	\$1,101.17	\$1,101.17
59	\$1,163.10	\$1,163.10	\$1,140.74	\$1,140.74	\$1,124.94	\$1,124.94
60	\$1,212.70	\$1,212.70	\$1,189.38	\$1,189.38	\$1,172.91	\$1,172.91
61	\$1,255.59	\$1,255.59	\$1,231.45	\$1,231.45	\$1,214.40	\$1,214.40
62	\$1,283.74	\$1,283.74	\$1,259.06	\$1,259.06	\$1,241.62	\$1,241.62
63	\$1,319.04	\$1,319.04	\$1,293.68	\$1,293.68	\$1,275.77	\$1,275.77
64+	\$1,340.49	\$1,340.49	\$1,314.72	\$1,314.72	\$1,296.51	\$1,296.51

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170003		79962PA0170004		79962PA0170004	
Plan Marketing Name =>	Choice Blue PPO \$1250		Choice Blue PPO \$2500		Choice Blue PPO \$2500	
Form # =>	HBG/CB/PPO		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	X		X		X	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,250/\$3,750		\$2,500/\$5,000		\$2,500/\$5,000	
Coinurance =>	100%/70%		100%/70%		100%/70%	
Copays =>	\$25/\$60		\$10/70%		\$10/70%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$324.25	\$324.25	\$315.83	\$315.83	\$309.76	\$309.76
15	\$353.08	\$353.08	\$343.90	\$343.90	\$337.29	\$337.29
16	\$364.10	\$364.10	\$354.64	\$354.64	\$347.82	\$347.82
17	\$375.12	\$375.12	\$365.37	\$365.37	\$358.35	\$358.35
18	\$386.98	\$386.98	\$376.93	\$376.93	\$369.68	\$369.68
19	\$398.85	\$398.85	\$388.49	\$388.49	\$381.02	\$381.02
20	\$411.14	\$411.14	\$400.46	\$400.46	\$392.76	\$392.76
21	\$423.86	\$423.86	\$412.85	\$412.85	\$404.91	\$404.91
22	\$423.86	\$423.86	\$412.85	\$412.85	\$404.91	\$404.91
23	\$423.86	\$423.86	\$412.85	\$412.85	\$404.91	\$404.91
24	\$423.86	\$423.86	\$412.85	\$412.85	\$404.91	\$404.91
25	\$425.56	\$425.56	\$414.50	\$414.50	\$406.53	\$406.53
26	\$434.03	\$434.03	\$422.76	\$422.76	\$414.63	\$414.63
27	\$444.21	\$444.21	\$432.67	\$432.67	\$424.35	\$424.35
28	\$460.74	\$460.74	\$448.77	\$448.77	\$440.14	\$440.14
29	\$474.30	\$474.30	\$461.98	\$461.98	\$453.09	\$453.09
30	\$481.08	\$481.08	\$468.58	\$468.58	\$459.57	\$459.57
31	\$491.25	\$491.25	\$478.49	\$478.49	\$469.29	\$469.29
32	\$501.43	\$501.43	\$488.40	\$488.40	\$479.01	\$479.01
33	\$507.78	\$507.78	\$494.59	\$494.59	\$485.08	\$485.08
34	\$514.57	\$514.57	\$501.20	\$501.20	\$491.56	\$491.56
35	\$517.96	\$517.96	\$504.50	\$504.50	\$494.80	\$494.80
36	\$521.35	\$521.35	\$507.81	\$507.81	\$498.04	\$498.04
37	\$524.74	\$524.74	\$511.11	\$511.11	\$501.28	\$501.28
38	\$528.13	\$528.13	\$514.41	\$514.41	\$504.52	\$504.52
39	\$534.91	\$534.91	\$521.02	\$521.02	\$511.00	\$511.00
40	\$541.69	\$541.69	\$527.62	\$527.62	\$517.47	\$517.47
41	\$551.87	\$551.87	\$537.53	\$537.53	\$527.19	\$527.19
42	\$561.61	\$561.61	\$547.03	\$547.03	\$536.51	\$536.51
43	\$575.18	\$575.18	\$560.24	\$560.24	\$549.46	\$549.46
44	\$592.13	\$592.13	\$576.75	\$576.75	\$565.66	\$565.66
45	\$612.05	\$612.05	\$596.16	\$596.16	\$584.69	\$584.69
46	\$635.79	\$635.79	\$619.28	\$619.28	\$607.37	\$607.37
47	\$662.49	\$662.49	\$645.28	\$645.28	\$632.87	\$632.87
48	\$693.01	\$693.01	\$675.01	\$675.01	\$662.03	\$662.03
49	\$723.11	\$723.11	\$704.32	\$704.32	\$690.78	\$690.78
50	\$757.01	\$757.01	\$737.35	\$737.35	\$723.17	\$723.17
51	\$790.50	\$790.50	\$769.97	\$769.97	\$755.16	\$755.16
52	\$827.37	\$827.37	\$805.88	\$805.88	\$790.38	\$790.38
53	\$864.67	\$864.67	\$842.21	\$842.21	\$826.02	\$826.02
54	\$904.94	\$904.94	\$881.43	\$881.43	\$864.48	\$864.48
55	\$945.21	\$945.21	\$920.66	\$920.66	\$902.95	\$902.95
56	\$988.87	\$988.87	\$963.18	\$963.18	\$944.66	\$944.66
57	\$1,032.95	\$1,032.95	\$1,006.12	\$1,006.12	\$986.77	\$986.77
58	\$1,080.00	\$1,080.00	\$1,051.94	\$1,051.94	\$1,031.71	\$1,031.71
59	\$1,103.31	\$1,103.31	\$1,074.65	\$1,074.65	\$1,053.98	\$1,053.98
60	\$1,150.36	\$1,150.36	\$1,120.47	\$1,120.47	\$1,098.93	\$1,098.93
61	\$1,191.05	\$1,191.05	\$1,160.11	\$1,160.11	\$1,137.80	\$1,137.80
62	\$1,217.75	\$1,217.75	\$1,186.12	\$1,186.12	\$1,163.31	\$1,163.31
63	\$1,251.23	\$1,251.23	\$1,218.73	\$1,218.73	\$1,195.29	\$1,195.29
64+	\$1,271.58	\$1,271.58	\$1,238.55	\$1,238.55	\$1,214.73	\$1,214.73

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170005		79962PA0170005		79962PA0180001	
Plan Marketing Name =>	Choice Blue PPO \$2800		Choice Blue PPO \$2800		Choice Blue PPO \$3000Q Embedded	
Form # =>	HBG/CB/PPO		HBG/CB/PPO		HBG/CB/HDHP	
Rating Area =>	Area 7		Area 9		Area 7	
Network =>	X		X		X	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$2,800/\$5,600		\$2,800/\$5,600		\$3,000/\$3,000	
Coinurance =>	70%/60%		70%/60%		90%/70%	
Copays =>	\$40/60%		\$40/60%		90%/70%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$279.45	\$279.45	\$274.07	\$274.07	\$281.92	\$281.92
15	\$304.29	\$304.29	\$298.43	\$298.43	\$306.98	\$306.98
16	\$313.78	\$313.78	\$307.75	\$307.75	\$316.56	\$316.56
17	\$323.28	\$323.28	\$317.06	\$317.06	\$326.14	\$326.14
18	\$333.51	\$333.51	\$327.09	\$327.09	\$336.46	\$336.46
19	\$343.74	\$343.74	\$337.12	\$337.12	\$346.78	\$346.78
20	\$354.33	\$354.33	\$347.51	\$347.51	\$357.46	\$357.46
21	\$365.29	\$365.29	\$358.26	\$358.26	\$368.52	\$368.52
22	\$365.29	\$365.29	\$358.26	\$358.26	\$368.52	\$368.52
23	\$365.29	\$365.29	\$358.26	\$358.26	\$368.52	\$368.52
24	\$365.29	\$365.29	\$358.26	\$358.26	\$368.52	\$368.52
25	\$366.75	\$366.75	\$359.69	\$359.69	\$369.99	\$369.99
26	\$374.06	\$374.06	\$366.86	\$366.86	\$377.36	\$377.36
27	\$382.82	\$382.82	\$375.46	\$375.46	\$386.21	\$386.21
28	\$397.07	\$397.07	\$389.43	\$389.43	\$400.58	\$400.58
29	\$408.76	\$408.76	\$400.89	\$400.89	\$412.37	\$412.37
30	\$414.60	\$414.60	\$406.63	\$406.63	\$418.27	\$418.27
31	\$423.37	\$423.37	\$415.22	\$415.22	\$427.11	\$427.11
32	\$432.14	\$432.14	\$423.82	\$423.82	\$435.96	\$435.96
33	\$437.62	\$437.62	\$429.20	\$429.20	\$441.49	\$441.49
34	\$443.46	\$443.46	\$434.93	\$434.93	\$447.38	\$447.38
35	\$446.38	\$446.38	\$437.79	\$437.79	\$450.33	\$450.33
36	\$449.31	\$449.31	\$440.66	\$440.66	\$453.28	\$453.28
37	\$452.23	\$452.23	\$443.53	\$443.53	\$456.23	\$456.23
38	\$455.15	\$455.15	\$446.39	\$446.39	\$459.18	\$459.18
39	\$461.00	\$461.00	\$452.12	\$452.12	\$465.07	\$465.07
40	\$466.84	\$466.84	\$457.86	\$457.86	\$470.97	\$470.97
41	\$475.61	\$475.61	\$466.45	\$466.45	\$479.81	\$479.81
42	\$484.01	\$484.01	\$474.69	\$474.69	\$488.29	\$488.29
43	\$495.70	\$495.70	\$486.16	\$486.16	\$500.08	\$500.08
44	\$510.31	\$510.31	\$500.49	\$500.49	\$514.82	\$514.82
45	\$527.48	\$527.48	\$517.33	\$517.33	\$532.14	\$532.14
46	\$547.94	\$547.94	\$537.39	\$537.39	\$552.78	\$552.78
47	\$570.95	\$570.95	\$559.96	\$559.96	\$576.00	\$576.00
48	\$597.25	\$597.25	\$585.76	\$585.76	\$602.53	\$602.53
49	\$623.18	\$623.18	\$611.19	\$611.19	\$628.70	\$628.70
50	\$652.41	\$652.41	\$639.85	\$639.85	\$658.18	\$658.18
51	\$681.27	\$681.27	\$668.15	\$668.15	\$687.29	\$687.29
52	\$713.05	\$713.05	\$699.32	\$699.32	\$719.35	\$719.35
53	\$745.19	\$745.19	\$730.85	\$730.85	\$751.78	\$751.78
54	\$779.89	\$779.89	\$764.89	\$764.89	\$786.79	\$786.79
55	\$814.60	\$814.60	\$798.92	\$798.92	\$821.80	\$821.80
56	\$852.22	\$852.22	\$835.82	\$835.82	\$859.76	\$859.76
57	\$890.21	\$890.21	\$873.08	\$873.08	\$898.08	\$898.08
58	\$930.76	\$930.76	\$912.85	\$912.85	\$938.99	\$938.99
59	\$950.85	\$950.85	\$932.55	\$932.55	\$959.26	\$959.26
60	\$991.40	\$991.40	\$972.32	\$972.32	\$1,000.16	\$1,000.16
61	\$1,026.46	\$1,026.46	\$1,006.71	\$1,006.71	\$1,035.54	\$1,035.54
62	\$1,049.48	\$1,049.48	\$1,029.28	\$1,029.28	\$1,058.76	\$1,058.76
63	\$1,078.34	\$1,078.34	\$1,057.58	\$1,057.58	\$1,087.87	\$1,087.87
64+	\$1,095.87	\$1,095.87	\$1,074.78	\$1,074.78	\$1,105.56	\$1,105.56

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0180001		79962PA0170006		79962PA0170006	
Plan Marketing Name =>	Choice Blue PPO \$3000Q Embedded		Choice Blue PPO \$4250		Choice Blue PPO \$4250	
Form # =>	HBG/CB/HDHP		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	X		X		X	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$3,000/\$3,000		\$4,250/\$7,900		\$4,250/\$7,900	
Coinurance =>	90%/70%		100%/60%		100%/60%	
Copays =>	90%/70%		\$60/60%		\$60/60%	
OOP Maximum =>	\$6,650/\$6,650		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$276.49	\$276.49	\$281.00	\$281.00	\$275.59	\$275.59
15	\$301.07	\$301.07	\$305.98	\$305.98	\$300.09	\$300.09
16	\$310.47	\$310.47	\$315.53	\$315.53	\$309.45	\$309.45
17	\$319.87	\$319.87	\$325.08	\$325.08	\$318.82	\$318.82
18	\$329.99	\$329.99	\$335.36	\$335.36	\$328.91	\$328.91
19	\$340.11	\$340.11	\$345.65	\$345.65	\$339.00	\$339.00
20	\$350.59	\$350.59	\$356.30	\$356.30	\$349.44	\$349.44
21	\$361.43	\$361.43	\$367.32	\$367.32	\$360.25	\$360.25
22	\$361.43	\$361.43	\$367.32	\$367.32	\$360.25	\$360.25
23	\$361.43	\$361.43	\$367.32	\$367.32	\$360.25	\$360.25
24	\$361.43	\$361.43	\$367.32	\$367.32	\$360.25	\$360.25
25	\$362.88	\$362.88	\$368.79	\$368.79	\$361.69	\$361.69
26	\$370.10	\$370.10	\$376.14	\$376.14	\$368.90	\$368.90
27	\$378.78	\$378.78	\$384.95	\$384.95	\$377.54	\$377.54
28	\$392.87	\$392.87	\$399.28	\$399.28	\$391.59	\$391.59
29	\$404.44	\$404.44	\$411.03	\$411.03	\$403.12	\$403.12
30	\$410.22	\$410.22	\$416.91	\$416.91	\$408.88	\$408.88
31	\$418.90	\$418.90	\$425.72	\$425.72	\$417.53	\$417.53
32	\$427.57	\$427.57	\$434.54	\$434.54	\$426.18	\$426.18
33	\$432.99	\$432.99	\$440.05	\$440.05	\$431.58	\$431.58
34	\$438.78	\$438.78	\$445.93	\$445.93	\$437.34	\$437.34
35	\$441.67	\$441.67	\$448.87	\$448.87	\$440.23	\$440.23
36	\$444.56	\$444.56	\$451.80	\$451.80	\$443.11	\$443.11
37	\$447.45	\$447.45	\$454.74	\$454.74	\$445.99	\$445.99
38	\$450.34	\$450.34	\$457.68	\$457.68	\$448.87	\$448.87
39	\$456.12	\$456.12	\$463.56	\$463.56	\$454.64	\$454.64
40	\$461.91	\$461.91	\$469.43	\$469.43	\$460.40	\$460.40
41	\$470.58	\$470.58	\$478.25	\$478.25	\$469.05	\$469.05
42	\$478.89	\$478.89	\$486.70	\$486.70	\$477.33	\$477.33
43	\$490.46	\$490.46	\$498.45	\$498.45	\$488.86	\$488.86
44	\$504.92	\$504.92	\$513.15	\$513.15	\$503.27	\$503.27
45	\$521.90	\$521.90	\$530.41	\$530.41	\$520.20	\$520.20
46	\$542.15	\$542.15	\$550.98	\$550.98	\$540.38	\$540.38
47	\$564.92	\$564.92	\$574.12	\$574.12	\$563.07	\$563.07
48	\$590.94	\$590.94	\$600.57	\$600.57	\$589.01	\$589.01
49	\$616.60	\$616.60	\$626.65	\$626.65	\$614.59	\$614.59
50	\$645.51	\$645.51	\$656.03	\$656.03	\$643.41	\$643.41
51	\$674.07	\$674.07	\$685.05	\$685.05	\$671.87	\$671.87
52	\$705.51	\$705.51	\$717.01	\$717.01	\$703.21	\$703.21
53	\$737.32	\$737.32	\$749.33	\$749.33	\$734.91	\$734.91
54	\$771.65	\$771.65	\$784.23	\$784.23	\$769.13	\$769.13
55	\$805.99	\$805.99	\$819.12	\$819.12	\$803.36	\$803.36
56	\$843.22	\$843.22	\$856.96	\$856.96	\$840.46	\$840.46
57	\$880.80	\$880.80	\$895.16	\$895.16	\$877.93	\$877.93
58	\$920.92	\$920.92	\$935.93	\$935.93	\$917.92	\$917.92
59	\$940.80	\$940.80	\$956.13	\$956.13	\$937.73	\$937.73
60	\$980.92	\$980.92	\$996.91	\$996.91	\$977.72	\$977.72
61	\$1,015.62	\$1,015.62	\$1,032.17	\$1,032.17	\$1,012.30	\$1,012.30
62	\$1,038.39	\$1,038.39	\$1,055.31	\$1,055.31	\$1,035.00	\$1,035.00
63	\$1,066.94	\$1,066.94	\$1,084.33	\$1,084.33	\$1,063.46	\$1,063.46
64+	\$1,084.29	\$1,084.29	\$1,101.96	\$1,101.96	\$1,080.75	\$1,080.75

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0180002		79962PA0180002	
Plan Marketing Name =>	Choice Blue PPO \$6000Q Embedded		Choice Blue PPO \$6000Q Embedded	
Form # =>	HBG/CB/HDHP		HBG/CB/HDHP	
Rating Area =>	Area 7		Area 9	
Network =>	X		X	
Metal =>	Bronze		Bronze	
Deductible =>	\$6,000/\$6,000		\$6,000/\$6,000	
Coinsurance =>	100%/60%		100%/60%	
Copays =>	100%/60%		100%/60%	
OOP Maximum =>	\$6,650/\$6,650		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$252.00	\$252.00	\$247.16	\$247.16
15	\$274.40	\$274.40	\$269.13	\$269.13
16	\$282.96	\$282.96	\$277.53	\$277.53
17	\$291.53	\$291.53	\$285.93	\$285.93
18	\$300.75	\$300.75	\$294.97	\$294.97
19	\$309.97	\$309.97	\$304.02	\$304.02
20	\$319.53	\$319.53	\$313.39	\$313.39
21	\$329.41	\$329.41	\$323.08	\$323.08
22	\$329.41	\$329.41	\$323.08	\$323.08
23	\$329.41	\$329.41	\$323.08	\$323.08
24	\$329.41	\$329.41	\$323.08	\$323.08
25	\$330.73	\$330.73	\$324.37	\$324.37
26	\$337.32	\$337.32	\$330.83	\$330.83
27	\$345.22	\$345.22	\$338.59	\$338.59
28	\$358.07	\$358.07	\$351.19	\$351.19
29	\$368.61	\$368.61	\$361.53	\$361.53
30	\$373.88	\$373.88	\$366.70	\$366.70
31	\$381.79	\$381.79	\$374.45	\$374.45
32	\$389.69	\$389.69	\$382.20	\$382.20
33	\$394.63	\$394.63	\$387.05	\$387.05
34	\$399.90	\$399.90	\$392.22	\$392.22
35	\$402.54	\$402.54	\$394.80	\$394.80
36	\$405.17	\$405.17	\$397.39	\$397.39
37	\$407.81	\$407.81	\$399.97	\$399.97
38	\$410.44	\$410.44	\$402.56	\$402.56
39	\$415.72	\$415.72	\$407.73	\$407.73
40	\$420.99	\$420.99	\$412.90	\$412.90
41	\$428.89	\$428.89	\$420.65	\$420.65
42	\$436.47	\$436.47	\$428.08	\$428.08
43	\$447.01	\$447.01	\$438.42	\$438.42
44	\$460.19	\$460.19	\$451.34	\$451.34
45	\$475.67	\$475.67	\$466.53	\$466.53
46	\$494.12	\$494.12	\$484.62	\$484.62
47	\$514.87	\$514.87	\$504.97	\$504.97
48	\$538.59	\$538.59	\$528.24	\$528.24
49	\$561.97	\$561.97	\$551.17	\$551.17
50	\$588.33	\$588.33	\$577.02	\$577.02
51	\$614.35	\$614.35	\$602.54	\$602.54
52	\$643.01	\$643.01	\$630.65	\$630.65
53	\$672.00	\$672.00	\$659.08	\$659.08
54	\$703.29	\$703.29	\$689.78	\$689.78
55	\$734.58	\$734.58	\$720.47	\$720.47
56	\$768.51	\$768.51	\$753.75	\$753.75
57	\$802.77	\$802.77	\$787.35	\$787.35
58	\$839.34	\$839.34	\$823.21	\$823.21
59	\$857.45	\$857.45	\$840.98	\$840.98
60	\$894.02	\$894.02	\$876.84	\$876.84
61	\$925.64	\$925.64	\$907.85	\$907.85
62	\$946.39	\$946.39	\$928.21	\$928.21
63	\$972.42	\$972.42	\$953.73	\$953.73
64+	\$988.23	\$988.23	\$969.24	\$969.24

Company Name:	Highmark Benefits Group (HBG)
Market:	Small Group
Product:	PPO
Effective Date of Rates:	October 1, 2019

Ending date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010001		79962PA0010001		79962PA0010002	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$0 Platinum A		Premier Balance PPO \$250 Platinum A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Platinum		Platinum		Platinum	
Deductible =>	\$0		\$0		\$250	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		\$20		\$20	
OOP Maximum =>	\$4,000		\$4,000		\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$407.22	\$407.22	\$399.39	\$399.39	\$400.72	\$400.72
15	\$443.42	\$443.42	\$434.89	\$434.89	\$436.34	\$436.34
16	\$457.26	\$457.26	\$448.47	\$448.47	\$449.96	\$449.96
17	\$471.10	\$471.10	\$462.04	\$462.04	\$463.58	\$463.58
18	\$486.01	\$486.01	\$476.66	\$476.66	\$478.25	\$478.25
19	\$500.91	\$500.91	\$491.28	\$491.28	\$492.91	\$492.91
20	\$516.35	\$516.35	\$506.42	\$506.42	\$508.11	\$508.11
21	\$532.32	\$532.32	\$522.08	\$522.08	\$523.82	\$523.82
22	\$532.32	\$532.32	\$522.08	\$522.08	\$523.82	\$523.82
23	\$532.32	\$532.32	\$522.08	\$522.08	\$523.82	\$523.82
24	\$532.32	\$532.32	\$522.08	\$522.08	\$523.82	\$523.82
25	\$534.45	\$534.45	\$524.17	\$524.17	\$525.92	\$525.92
26	\$545.10	\$545.10	\$534.61	\$534.61	\$536.39	\$536.39
27	\$557.87	\$557.87	\$547.14	\$547.14	\$548.96	\$548.96
28	\$578.63	\$578.63	\$567.50	\$567.50	\$569.39	\$569.39
29	\$595.67	\$595.67	\$584.21	\$584.21	\$586.15	\$586.15
30	\$604.18	\$604.18	\$592.56	\$592.56	\$594.54	\$594.54
31	\$616.96	\$616.96	\$605.09	\$605.09	\$607.11	\$607.11
32	\$629.73	\$629.73	\$617.62	\$617.62	\$619.68	\$619.68
33	\$637.72	\$637.72	\$625.45	\$625.45	\$627.54	\$627.54
34	\$646.24	\$646.24	\$633.81	\$633.81	\$635.92	\$635.92
35	\$650.50	\$650.50	\$637.98	\$637.98	\$640.11	\$640.11
36	\$654.75	\$654.75	\$642.16	\$642.16	\$644.30	\$644.30
37	\$659.01	\$659.01	\$646.34	\$646.34	\$648.49	\$648.49
38	\$663.27	\$663.27	\$650.51	\$650.51	\$652.68	\$652.68
39	\$671.79	\$671.79	\$658.86	\$658.86	\$661.06	\$661.06
40	\$680.30	\$680.30	\$667.22	\$667.22	\$669.44	\$669.44
41	\$693.08	\$693.08	\$679.75	\$679.75	\$682.01	\$682.01
42	\$705.32	\$705.32	\$691.76	\$691.76	\$694.06	\$694.06
43	\$722.36	\$722.36	\$708.46	\$708.46	\$710.82	\$710.82
44	\$743.65	\$743.65	\$729.35	\$729.35	\$731.78	\$731.78
45	\$768.67	\$768.67	\$753.88	\$753.88	\$756.40	\$756.40
46	\$798.48	\$798.48	\$783.12	\$783.12	\$785.73	\$785.73
47	\$832.02	\$832.02	\$816.01	\$816.01	\$818.73	\$818.73
48	\$870.34	\$870.34	\$853.60	\$853.60	\$856.45	\$856.45
49	\$908.14	\$908.14	\$890.67	\$890.67	\$893.64	\$893.64
50	\$950.72	\$950.72	\$932.43	\$932.43	\$935.54	\$935.54
51	\$992.78	\$992.78	\$973.68	\$973.68	\$976.92	\$976.92
52	\$1,039.09	\$1,039.09	\$1,019.10	\$1,019.10	\$1,022.50	\$1,022.50
53	\$1,085.93	\$1,085.93	\$1,065.04	\$1,065.04	\$1,068.59	\$1,068.59
54	\$1,136.50	\$1,136.50	\$1,114.64	\$1,114.64	\$1,118.36	\$1,118.36
55	\$1,187.07	\$1,187.07	\$1,164.24	\$1,164.24	\$1,168.12	\$1,168.12
56	\$1,241.90	\$1,241.90	\$1,218.01	\$1,218.01	\$1,222.07	\$1,222.07
57	\$1,297.26	\$1,297.26	\$1,272.31	\$1,272.31	\$1,276.55	\$1,276.55
58	\$1,356.35	\$1,356.35	\$1,330.26	\$1,330.26	\$1,334.69	\$1,334.69
59	\$1,385.63	\$1,385.63	\$1,358.97	\$1,358.97	\$1,363.50	\$1,363.50
60	\$1,444.72	\$1,444.72	\$1,416.93	\$1,416.93	\$1,421.65	\$1,421.65
61	\$1,495.82	\$1,495.82	\$1,467.04	\$1,467.04	\$1,471.93	\$1,471.93
62	\$1,529.36	\$1,529.36	\$1,499.94	\$1,499.94	\$1,504.93	\$1,504.93
63	\$1,571.41	\$1,571.41	\$1,541.18	\$1,541.18	\$1,546.32	\$1,546.32
64+	\$1,596.96	\$1,596.96	\$1,566.24	\$1,566.24	\$1,571.46	\$1,571.46

Company Name:
Market:
Product:
Effective Date of Rates: December 31, 2019

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010002		79962PA0010003		79962PA0010003	
Plan Marketing Name =>	Premier Balance PPO \$250 Platinum A		Premier Balance PPO \$0 Gold A		Premier Balance PPO \$0 Gold A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$250		\$0		\$0	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		\$35		\$35	
OOP Maximum =>	\$4,000		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$393.02	\$393.02	\$365.04	\$365.04	\$358.02	\$358.02
15	\$427.95	\$427.95	\$397.48	\$397.48	\$389.84	\$389.84
16	\$441.31	\$441.31	\$409.89	\$409.89	\$402.01	\$402.01
17	\$454.67	\$454.67	\$422.30	\$422.30	\$414.18	\$414.18
18	\$469.05	\$469.05	\$435.66	\$435.66	\$427.28	\$427.28
19	\$483.44	\$483.44	\$449.02	\$449.02	\$440.39	\$440.39
20	\$498.34	\$498.34	\$462.85	\$462.85	\$453.96	\$453.96
21	\$513.75	\$513.75	\$477.17	\$477.17	\$468.00	\$468.00
22	\$513.75	\$513.75	\$477.17	\$477.17	\$468.00	\$468.00
23	\$513.75	\$513.75	\$477.17	\$477.17	\$468.00	\$468.00
24	\$513.75	\$513.75	\$477.17	\$477.17	\$468.00	\$468.00
25	\$515.81	\$515.81	\$479.08	\$479.08	\$469.87	\$469.87
26	\$526.08	\$526.08	\$488.62	\$488.62	\$479.23	\$479.23
27	\$538.41	\$538.41	\$500.07	\$500.07	\$490.46	\$490.46
28	\$558.45	\$558.45	\$518.68	\$518.68	\$508.72	\$508.72
29	\$574.89	\$574.89	\$533.95	\$533.95	\$523.69	\$523.69
30	\$583.11	\$583.11	\$541.59	\$541.59	\$531.18	\$531.18
31	\$595.44	\$595.44	\$553.04	\$553.04	\$542.41	\$542.41
32	\$607.77	\$607.77	\$564.49	\$564.49	\$553.64	\$553.64
33	\$615.47	\$615.47	\$571.65	\$571.65	\$560.66	\$560.66
34	\$623.69	\$623.69	\$579.28	\$579.28	\$568.15	\$568.15
35	\$627.80	\$627.80	\$583.10	\$583.10	\$571.90	\$571.90
36	\$631.91	\$631.91	\$586.92	\$586.92	\$575.64	\$575.64
37	\$636.02	\$636.02	\$590.74	\$590.74	\$579.38	\$579.38
38	\$640.13	\$640.13	\$594.55	\$594.55	\$583.13	\$583.13
39	\$648.35	\$648.35	\$602.19	\$602.19	\$590.62	\$590.62
40	\$656.57	\$656.57	\$609.82	\$609.82	\$598.10	\$598.10
41	\$668.90	\$668.90	\$621.28	\$621.28	\$609.34	\$609.34
42	\$680.72	\$680.72	\$632.25	\$632.25	\$620.10	\$620.10
43	\$697.16	\$697.16	\$647.52	\$647.52	\$635.08	\$635.08
44	\$717.71	\$717.71	\$666.61	\$666.61	\$653.80	\$653.80
45	\$741.86	\$741.86	\$689.03	\$689.03	\$675.79	\$675.79
46	\$770.63	\$770.63	\$715.76	\$715.76	\$702.00	\$702.00
47	\$802.99	\$802.99	\$745.82	\$745.82	\$731.48	\$731.48
48	\$839.98	\$839.98	\$780.17	\$780.17	\$765.18	\$765.18
49	\$876.46	\$876.46	\$814.05	\$814.05	\$798.41	\$798.41
50	\$917.56	\$917.56	\$852.23	\$852.23	\$835.85	\$835.85
51	\$958.14	\$958.14	\$889.92	\$889.92	\$872.82	\$872.82
52	\$1,002.84	\$1,002.84	\$931.44	\$931.44	\$913.54	\$913.54
53	\$1,048.05	\$1,048.05	\$973.43	\$973.43	\$954.72	\$954.72
54	\$1,096.86	\$1,096.86	\$1,018.76	\$1,018.76	\$999.18	\$999.18
55	\$1,145.66	\$1,145.66	\$1,064.09	\$1,064.09	\$1,043.64	\$1,043.64
56	\$1,198.58	\$1,198.58	\$1,113.24	\$1,113.24	\$1,091.84	\$1,091.84
57	\$1,252.01	\$1,252.01	\$1,162.86	\$1,162.86	\$1,140.52	\$1,140.52
58	\$1,309.04	\$1,309.04	\$1,215.83	\$1,215.83	\$1,192.46	\$1,192.46
59	\$1,337.29	\$1,337.29	\$1,242.07	\$1,242.07	\$1,218.20	\$1,218.20
60	\$1,394.32	\$1,394.32	\$1,295.04	\$1,295.04	\$1,270.15	\$1,270.15
61	\$1,443.64	\$1,443.64	\$1,340.85	\$1,340.85	\$1,315.08	\$1,315.08
62	\$1,476.00	\$1,476.00	\$1,370.91	\$1,370.91	\$1,344.56	\$1,344.56
63	\$1,516.59	\$1,516.59	\$1,408.61	\$1,408.61	\$1,381.54	\$1,381.54
64+	\$1,541.25	\$1,541.25	\$1,431.51	\$1,431.51	\$1,404.00	\$1,404.00

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010004		79962PA0010004		79962PA0010005	
Plan Marketing Name =>	Premier Balance PPO \$250 Gold A		Premier Balance PPO \$250 Gold A		Premier Balance PPO \$500 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$250		\$250		\$500	
Coinurance =>	100%		100%		100%	
Copays =>	\$35		\$35		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$361.11	\$361.11	\$354.16	\$354.16	\$358.46	\$358.46
15	\$393.21	\$393.21	\$385.65	\$385.65	\$390.32	\$390.32
16	\$405.48	\$405.48	\$397.68	\$397.68	\$402.50	\$402.50
17	\$417.76	\$417.76	\$409.72	\$409.72	\$414.68	\$414.68
18	\$430.97	\$430.97	\$422.68	\$422.68	\$427.80	\$427.80
19	\$444.19	\$444.19	\$435.65	\$435.65	\$440.92	\$440.92
20	\$457.88	\$457.88	\$449.07	\$449.07	\$454.51	\$454.51
21	\$472.04	\$472.04	\$462.96	\$462.96	\$468.57	\$468.57
22	\$472.04	\$472.04	\$462.96	\$462.96	\$468.57	\$468.57
23	\$472.04	\$472.04	\$462.96	\$462.96	\$468.57	\$468.57
24	\$472.04	\$472.04	\$462.96	\$462.96	\$468.57	\$468.57
25	\$473.93	\$473.93	\$464.81	\$464.81	\$470.44	\$470.44
26	\$483.37	\$483.37	\$474.07	\$474.07	\$479.82	\$479.82
27	\$494.70	\$494.70	\$485.18	\$485.18	\$491.06	\$491.06
28	\$513.11	\$513.11	\$503.24	\$503.24	\$509.34	\$509.34
29	\$528.21	\$528.21	\$518.05	\$518.05	\$524.33	\$524.33
30	\$535.77	\$535.77	\$525.46	\$525.46	\$531.83	\$531.83
31	\$547.09	\$547.09	\$536.57	\$536.57	\$543.07	\$543.07
32	\$558.42	\$558.42	\$547.68	\$547.68	\$554.32	\$554.32
33	\$565.50	\$565.50	\$554.63	\$554.63	\$561.35	\$561.35
34	\$573.06	\$573.06	\$562.03	\$562.03	\$568.84	\$568.84
35	\$576.83	\$576.83	\$565.74	\$565.74	\$572.59	\$572.59
36	\$580.61	\$580.61	\$569.44	\$569.44	\$576.34	\$576.34
37	\$584.39	\$584.39	\$573.14	\$573.14	\$580.09	\$580.09
38	\$588.16	\$588.16	\$576.85	\$576.85	\$583.84	\$583.84
39	\$595.71	\$595.71	\$584.26	\$584.26	\$591.34	\$591.34
40	\$603.27	\$603.27	\$591.66	\$591.66	\$598.83	\$598.83
41	\$614.60	\$614.60	\$602.77	\$602.77	\$610.08	\$610.08
42	\$625.45	\$625.45	\$613.42	\$613.42	\$620.86	\$620.86
43	\$640.56	\$640.56	\$628.24	\$628.24	\$635.85	\$635.85
44	\$659.44	\$659.44	\$646.76	\$646.76	\$654.59	\$654.59
45	\$681.63	\$681.63	\$668.51	\$668.51	\$676.62	\$676.62
46	\$708.06	\$708.06	\$694.44	\$694.44	\$702.86	\$702.86
47	\$737.80	\$737.80	\$723.61	\$723.61	\$732.37	\$732.37
48	\$771.79	\$771.79	\$756.94	\$756.94	\$766.11	\$766.11
49	\$805.30	\$805.30	\$789.81	\$789.81	\$799.38	\$799.38
50	\$843.06	\$843.06	\$826.85	\$826.85	\$836.87	\$836.87
51	\$880.35	\$880.35	\$863.42	\$863.42	\$873.88	\$873.88
52	\$921.42	\$921.42	\$903.70	\$903.70	\$914.65	\$914.65
53	\$962.96	\$962.96	\$944.44	\$944.44	\$955.88	\$955.88
54	\$1,007.81	\$1,007.81	\$988.42	\$988.42	\$1,000.40	\$1,000.40
55	\$1,052.65	\$1,052.65	\$1,032.40	\$1,032.40	\$1,044.91	\$1,044.91
56	\$1,101.27	\$1,101.27	\$1,080.09	\$1,080.09	\$1,093.17	\$1,093.17
57	\$1,150.36	\$1,150.36	\$1,128.23	\$1,128.23	\$1,141.91	\$1,141.91
58	\$1,202.76	\$1,202.76	\$1,179.62	\$1,179.62	\$1,193.92	\$1,193.92
59	\$1,228.72	\$1,228.72	\$1,205.08	\$1,205.08	\$1,219.69	\$1,219.69
60	\$1,281.12	\$1,281.12	\$1,256.47	\$1,256.47	\$1,271.70	\$1,271.70
61	\$1,326.43	\$1,326.43	\$1,300.92	\$1,300.92	\$1,316.68	\$1,316.68
62	\$1,356.17	\$1,356.17	\$1,330.08	\$1,330.08	\$1,346.20	\$1,346.20
63	\$1,393.46	\$1,393.46	\$1,366.66	\$1,366.66	\$1,383.22	\$1,383.22
64+	\$1,416.12	\$1,416.12	\$1,388.88	\$1,388.88	\$1,405.71	\$1,405.71

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010005		79962PA0010006		79962PA0010006	
Plan Marketing Name =>	Premier Balance PPO \$500 A		Premier Balance PPO \$750 A		Premier Balance PPO \$750 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$500		\$750		\$750	
Coinsurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$351.56	\$351.56	\$353.75	\$353.75	\$346.94	\$346.94
15	\$382.81	\$382.81	\$385.20	\$385.20	\$377.78	\$377.78
16	\$394.76	\$394.76	\$397.22	\$397.22	\$389.57	\$389.57
17	\$406.71	\$406.71	\$409.24	\$409.24	\$401.37	\$401.37
18	\$419.58	\$419.58	\$422.19	\$422.19	\$414.06	\$414.06
19	\$432.45	\$432.45	\$435.14	\$435.14	\$426.76	\$426.76
20	\$445.77	\$445.77	\$448.55	\$448.55	\$439.91	\$439.91
21	\$459.56	\$459.56	\$462.42	\$462.42	\$453.52	\$453.52
22	\$459.56	\$459.56	\$462.42	\$462.42	\$453.52	\$453.52
23	\$459.56	\$459.56	\$462.42	\$462.42	\$453.52	\$453.52
24	\$459.56	\$459.56	\$462.42	\$462.42	\$453.52	\$453.52
25	\$461.40	\$461.40	\$464.27	\$464.27	\$455.33	\$455.33
26	\$470.59	\$470.59	\$473.52	\$473.52	\$464.40	\$464.40
27	\$481.62	\$481.62	\$484.62	\$484.62	\$475.29	\$475.29
28	\$499.54	\$499.54	\$502.65	\$502.65	\$492.98	\$492.98
29	\$514.25	\$514.25	\$517.45	\$517.45	\$507.49	\$507.49
30	\$521.60	\$521.60	\$524.85	\$524.85	\$514.75	\$514.75
31	\$532.63	\$532.63	\$535.94	\$535.94	\$525.63	\$525.63
32	\$543.66	\$543.66	\$547.04	\$547.04	\$536.51	\$536.51
33	\$550.55	\$550.55	\$553.98	\$553.98	\$543.32	\$543.32
34	\$557.91	\$557.91	\$561.38	\$561.38	\$550.57	\$550.57
35	\$561.58	\$561.58	\$565.08	\$565.08	\$554.20	\$554.20
36	\$565.26	\$565.26	\$568.78	\$568.78	\$557.83	\$557.83
37	\$568.94	\$568.94	\$572.48	\$572.48	\$561.46	\$561.46
38	\$572.61	\$572.61	\$576.18	\$576.18	\$565.09	\$565.09
39	\$579.96	\$579.96	\$583.57	\$583.57	\$572.34	\$572.34
40	\$587.32	\$587.32	\$590.97	\$590.97	\$579.60	\$579.60
41	\$598.35	\$598.35	\$602.07	\$602.07	\$590.48	\$590.48
42	\$608.92	\$608.92	\$612.71	\$612.71	\$600.91	\$600.91
43	\$623.62	\$623.62	\$627.50	\$627.50	\$615.43	\$615.43
44	\$642.01	\$642.01	\$646.00	\$646.00	\$633.57	\$633.57
45	\$663.60	\$663.60	\$667.73	\$667.73	\$654.88	\$654.88
46	\$689.34	\$689.34	\$693.63	\$693.63	\$680.28	\$680.28
47	\$718.29	\$718.29	\$722.76	\$722.76	\$708.85	\$708.85
48	\$751.38	\$751.38	\$756.06	\$756.06	\$741.51	\$741.51
49	\$784.01	\$784.01	\$788.89	\$788.89	\$773.71	\$773.71
50	\$820.77	\$820.77	\$825.88	\$825.88	\$809.99	\$809.99
51	\$857.08	\$857.08	\$862.41	\$862.41	\$845.81	\$845.81
52	\$897.06	\$897.06	\$902.64	\$902.64	\$885.27	\$885.27
53	\$937.50	\$937.50	\$943.34	\$943.34	\$925.18	\$925.18
54	\$981.16	\$981.16	\$987.27	\$987.27	\$968.27	\$968.27
55	\$1,024.82	\$1,024.82	\$1,031.20	\$1,031.20	\$1,011.35	\$1,011.35
56	\$1,072.15	\$1,072.15	\$1,078.83	\$1,078.83	\$1,058.06	\$1,058.06
57	\$1,119.95	\$1,119.95	\$1,126.92	\$1,126.92	\$1,105.23	\$1,105.23
58	\$1,170.96	\$1,170.96	\$1,178.25	\$1,178.25	\$1,155.57	\$1,155.57
59	\$1,196.23	\$1,196.23	\$1,203.68	\$1,203.68	\$1,180.51	\$1,180.51
60	\$1,247.25	\$1,247.25	\$1,255.01	\$1,255.01	\$1,230.85	\$1,230.85
61	\$1,291.36	\$1,291.36	\$1,299.40	\$1,299.40	\$1,274.39	\$1,274.39
62	\$1,320.32	\$1,320.32	\$1,328.53	\$1,328.53	\$1,302.96	\$1,302.96
63	\$1,356.62	\$1,356.62	\$1,365.06	\$1,365.06	\$1,338.79	\$1,338.79
64+	\$1,378.68	\$1,378.68	\$1,387.26	\$1,387.26	\$1,360.56	\$1,360.56

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010007		79962PA0010007		79962PA0010008	
Plan Marketing Name =>	Premier Balance PPO \$1000 A		Premier Balance PPO \$1000 A		Premier Balance PPO \$1250 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,000		\$1,250	
Coinsurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$349.64	\$349.64	\$342.91	\$342.91	\$345.95	\$345.95
15	\$380.71	\$380.71	\$373.39	\$373.39	\$376.70	\$376.70
16	\$392.60	\$392.60	\$385.05	\$385.05	\$388.46	\$388.46
17	\$404.48	\$404.48	\$396.70	\$396.70	\$400.21	\$400.21
18	\$417.28	\$417.28	\$409.25	\$409.25	\$412.88	\$412.88
19	\$430.07	\$430.07	\$421.80	\$421.80	\$425.54	\$425.54
20	\$443.33	\$443.33	\$434.80	\$434.80	\$438.65	\$438.65
21	\$457.04	\$457.04	\$448.25	\$448.25	\$452.22	\$452.22
22	\$457.04	\$457.04	\$448.25	\$448.25	\$452.22	\$452.22
23	\$457.04	\$457.04	\$448.25	\$448.25	\$452.22	\$452.22
24	\$457.04	\$457.04	\$448.25	\$448.25	\$452.22	\$452.22
25	\$458.87	\$458.87	\$450.04	\$450.04	\$454.03	\$454.03
26	\$468.01	\$468.01	\$459.01	\$459.01	\$463.07	\$463.07
27	\$478.98	\$478.98	\$469.77	\$469.77	\$473.93	\$473.93
28	\$496.80	\$496.80	\$487.25	\$487.25	\$491.56	\$491.56
29	\$511.43	\$511.43	\$501.59	\$501.59	\$506.03	\$506.03
30	\$518.74	\$518.74	\$508.76	\$508.76	\$513.27	\$513.27
31	\$529.71	\$529.71	\$519.52	\$519.52	\$524.12	\$524.12
32	\$540.68	\$540.68	\$530.28	\$530.28	\$534.98	\$534.98
33	\$547.53	\$547.53	\$537.00	\$537.00	\$541.76	\$541.76
34	\$554.85	\$554.85	\$544.18	\$544.18	\$549.00	\$549.00
35	\$558.50	\$558.50	\$547.76	\$547.76	\$552.61	\$552.61
36	\$562.16	\$562.16	\$551.35	\$551.35	\$556.23	\$556.23
37	\$565.82	\$565.82	\$554.93	\$554.93	\$559.85	\$559.85
38	\$569.47	\$569.47	\$558.52	\$558.52	\$563.47	\$563.47
39	\$576.78	\$576.78	\$565.69	\$565.69	\$570.70	\$570.70
40	\$584.10	\$584.10	\$572.86	\$572.86	\$577.94	\$577.94
41	\$595.07	\$595.07	\$583.62	\$583.62	\$588.79	\$588.79
42	\$605.58	\$605.58	\$593.93	\$593.93	\$599.19	\$599.19
43	\$620.20	\$620.20	\$608.28	\$608.28	\$613.66	\$613.66
44	\$638.48	\$638.48	\$626.21	\$626.21	\$631.75	\$631.75
45	\$659.97	\$659.97	\$647.27	\$647.27	\$653.01	\$653.01
46	\$685.56	\$685.56	\$672.38	\$672.38	\$678.33	\$678.33
47	\$714.35	\$714.35	\$700.61	\$700.61	\$706.82	\$706.82
48	\$747.26	\$747.26	\$732.89	\$732.89	\$739.38	\$739.38
49	\$779.71	\$779.71	\$764.71	\$764.71	\$771.49	\$771.49
50	\$816.27	\$816.27	\$800.57	\$800.57	\$807.66	\$807.66
51	\$852.38	\$852.38	\$835.99	\$835.99	\$843.39	\$843.39
52	\$892.14	\$892.14	\$874.98	\$874.98	\$882.73	\$882.73
53	\$932.36	\$932.36	\$914.43	\$914.43	\$922.53	\$922.53
54	\$975.78	\$975.78	\$957.01	\$957.01	\$965.49	\$965.49
55	\$1,019.20	\$1,019.20	\$999.60	\$999.60	\$1,008.45	\$1,008.45
56	\$1,066.27	\$1,066.27	\$1,045.77	\$1,045.77	\$1,055.03	\$1,055.03
57	\$1,113.81	\$1,113.81	\$1,092.39	\$1,092.39	\$1,102.06	\$1,102.06
58	\$1,164.54	\$1,164.54	\$1,142.14	\$1,142.14	\$1,152.26	\$1,152.26
59	\$1,189.68	\$1,189.68	\$1,166.79	\$1,166.79	\$1,177.13	\$1,177.13
60	\$1,240.41	\$1,240.41	\$1,216.55	\$1,216.55	\$1,227.33	\$1,227.33
61	\$1,284.28	\$1,284.28	\$1,259.58	\$1,259.58	\$1,270.74	\$1,270.74
62	\$1,313.08	\$1,313.08	\$1,287.82	\$1,287.82	\$1,299.23	\$1,299.23
63	\$1,349.18	\$1,349.18	\$1,323.23	\$1,323.23	\$1,334.95	\$1,334.95
64+	\$1,371.12	\$1,371.12	\$1,344.75	\$1,344.75	\$1,356.66	\$1,356.66

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010008		79962PA0010009		79962PA0010009	
Plan Marketing Name =>	Premier Balance PPO \$1250 A		Premier Balance PPO \$1500 A		Premier Balance PPO \$1500 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,500		\$1,500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$30	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$339.29	\$339.29	\$342.54	\$342.54	\$335.95	\$335.95
15	\$369.45	\$369.45	\$372.98	\$372.98	\$365.81	\$365.81
16	\$380.98	\$380.98	\$384.63	\$384.63	\$377.23	\$377.23
17	\$392.52	\$392.52	\$396.27	\$396.27	\$388.65	\$388.65
18	\$404.93	\$404.93	\$408.80	\$408.80	\$400.94	\$400.94
19	\$417.35	\$417.35	\$421.34	\$421.34	\$413.24	\$413.24
20	\$430.21	\$430.21	\$434.33	\$434.33	\$425.98	\$425.98
21	\$443.52	\$443.52	\$447.76	\$447.76	\$439.15	\$439.15
22	\$443.52	\$443.52	\$447.76	\$447.76	\$439.15	\$439.15
23	\$443.52	\$443.52	\$447.76	\$447.76	\$439.15	\$439.15
24	\$443.52	\$443.52	\$447.76	\$447.76	\$439.15	\$439.15
25	\$445.29	\$445.29	\$449.55	\$449.55	\$440.91	\$440.91
26	\$454.16	\$454.16	\$458.51	\$458.51	\$449.69	\$449.69
27	\$464.81	\$464.81	\$469.25	\$469.25	\$460.23	\$460.23
28	\$482.11	\$482.11	\$486.72	\$486.72	\$477.36	\$477.36
29	\$496.30	\$496.30	\$501.04	\$501.04	\$491.41	\$491.41
30	\$503.40	\$503.40	\$508.21	\$508.21	\$498.44	\$498.44
31	\$514.04	\$514.04	\$518.95	\$518.95	\$508.97	\$508.97
32	\$524.68	\$524.68	\$529.70	\$529.70	\$519.51	\$519.51
33	\$531.34	\$531.34	\$536.42	\$536.42	\$526.10	\$526.10
34	\$538.43	\$538.43	\$543.58	\$543.58	\$533.13	\$533.13
35	\$541.98	\$541.98	\$547.16	\$547.16	\$536.64	\$536.64
36	\$545.53	\$545.53	\$550.74	\$550.74	\$540.15	\$540.15
37	\$549.08	\$549.08	\$554.33	\$554.33	\$543.67	\$543.67
38	\$552.63	\$552.63	\$557.91	\$557.91	\$547.18	\$547.18
39	\$559.72	\$559.72	\$565.07	\$565.07	\$554.21	\$554.21
40	\$566.82	\$566.82	\$572.24	\$572.24	\$561.23	\$561.23
41	\$577.46	\$577.46	\$582.98	\$582.98	\$571.77	\$571.77
42	\$587.66	\$587.66	\$593.28	\$593.28	\$581.87	\$581.87
43	\$601.86	\$601.86	\$607.61	\$607.61	\$595.93	\$595.93
44	\$619.60	\$619.60	\$625.52	\$625.52	\$613.49	\$613.49
45	\$640.44	\$640.44	\$646.57	\$646.57	\$634.13	\$634.13
46	\$665.28	\$665.28	\$671.64	\$671.64	\$658.73	\$658.73
47	\$693.22	\$693.22	\$699.85	\$699.85	\$686.39	\$686.39
48	\$725.16	\$725.16	\$732.09	\$732.09	\$718.01	\$718.01
49	\$756.65	\$756.65	\$763.88	\$763.88	\$749.19	\$749.19
50	\$792.13	\$792.13	\$799.70	\$799.70	\$784.32	\$784.32
51	\$827.16	\$827.16	\$835.07	\$835.07	\$819.01	\$819.01
52	\$865.75	\$865.75	\$874.03	\$874.03	\$857.22	\$857.22
53	\$904.78	\$904.78	\$913.43	\$913.43	\$895.87	\$895.87
54	\$946.92	\$946.92	\$955.97	\$955.97	\$937.59	\$937.59
55	\$989.05	\$989.05	\$998.50	\$998.50	\$979.30	\$979.30
56	\$1,034.73	\$1,034.73	\$1,044.62	\$1,044.62	\$1,024.54	\$1,024.54
57	\$1,080.86	\$1,080.86	\$1,091.19	\$1,091.19	\$1,070.21	\$1,070.21
58	\$1,130.09	\$1,130.09	\$1,140.89	\$1,140.89	\$1,118.95	\$1,118.95
59	\$1,154.48	\$1,154.48	\$1,165.52	\$1,165.52	\$1,143.11	\$1,143.11
60	\$1,203.71	\$1,203.71	\$1,215.22	\$1,215.22	\$1,191.85	\$1,191.85
61	\$1,246.29	\$1,246.29	\$1,258.21	\$1,258.21	\$1,234.01	\$1,234.01
62	\$1,274.23	\$1,274.23	\$1,286.41	\$1,286.41	\$1,261.68	\$1,261.68
63	\$1,309.27	\$1,309.27	\$1,321.79	\$1,321.79	\$1,296.37	\$1,296.37
64+	\$1,330.56	\$1,330.56	\$1,343.28	\$1,343.28	\$1,317.45	\$1,317.45

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010011		79962PA0010011		79962PA0010016	
Plan Marketing Name =>	Premier Balance PPO \$2000 A		Premier Balance PPO \$2000 A		Premier Balance PPO \$1400 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,400	
Coinsurance =>	100%		100%		100%	
Copays =>	\$30		\$30		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$336.50	\$336.50	\$330.03	\$330.03	\$338.47	\$338.47
15	\$366.41	\$366.41	\$359.36	\$359.36	\$368.55	\$368.55
16	\$377.85	\$377.85	\$370.58	\$370.58	\$380.06	\$380.06
17	\$389.28	\$389.28	\$381.80	\$381.80	\$391.56	\$391.56
18	\$401.60	\$401.60	\$393.88	\$393.88	\$403.95	\$403.95
19	\$413.92	\$413.92	\$405.96	\$405.96	\$416.34	\$416.34
20	\$426.67	\$426.67	\$418.47	\$418.47	\$429.17	\$429.17
21	\$439.87	\$439.87	\$431.41	\$431.41	\$442.44	\$442.44
22	\$439.87	\$439.87	\$431.41	\$431.41	\$442.44	\$442.44
23	\$439.87	\$439.87	\$431.41	\$431.41	\$442.44	\$442.44
24	\$439.87	\$439.87	\$431.41	\$431.41	\$442.44	\$442.44
25	\$441.63	\$441.63	\$433.14	\$433.14	\$444.21	\$444.21
26	\$450.43	\$450.43	\$441.76	\$441.76	\$453.06	\$453.06
27	\$460.98	\$460.98	\$452.12	\$452.12	\$463.68	\$463.68
28	\$478.14	\$478.14	\$468.94	\$468.94	\$480.93	\$480.93
29	\$492.21	\$492.21	\$482.75	\$482.75	\$495.09	\$495.09
30	\$499.25	\$499.25	\$489.65	\$489.65	\$502.17	\$502.17
31	\$509.81	\$509.81	\$500.00	\$500.00	\$512.79	\$512.79
32	\$520.37	\$520.37	\$510.36	\$510.36	\$523.41	\$523.41
33	\$526.96	\$526.96	\$516.83	\$516.83	\$530.04	\$530.04
34	\$534.00	\$534.00	\$523.73	\$523.73	\$537.12	\$537.12
35	\$537.52	\$537.52	\$527.18	\$527.18	\$540.66	\$540.66
36	\$541.04	\$541.04	\$530.63	\$530.63	\$544.20	\$544.20
37	\$544.56	\$544.56	\$534.09	\$534.09	\$547.74	\$547.74
38	\$548.08	\$548.08	\$537.54	\$537.54	\$551.28	\$551.28
39	\$555.12	\$555.12	\$544.44	\$544.44	\$558.36	\$558.36
40	\$562.15	\$562.15	\$551.34	\$551.34	\$565.44	\$565.44
41	\$572.71	\$572.71	\$561.70	\$561.70	\$576.06	\$576.06
42	\$582.83	\$582.83	\$571.62	\$571.62	\$586.23	\$586.23
43	\$596.90	\$596.90	\$585.42	\$585.42	\$600.39	\$600.39
44	\$614.50	\$614.50	\$602.68	\$602.68	\$618.09	\$618.09
45	\$635.17	\$635.17	\$622.96	\$622.96	\$638.88	\$638.88
46	\$659.81	\$659.81	\$647.12	\$647.12	\$663.66	\$663.66
47	\$687.52	\$687.52	\$674.29	\$674.29	\$691.53	\$691.53
48	\$719.19	\$719.19	\$705.36	\$705.36	\$723.39	\$723.39
49	\$750.42	\$750.42	\$735.99	\$735.99	\$754.80	\$754.80
50	\$785.61	\$785.61	\$770.50	\$770.50	\$790.20	\$790.20
51	\$820.36	\$820.36	\$804.58	\$804.58	\$825.15	\$825.15
52	\$858.63	\$858.63	\$842.11	\$842.11	\$863.64	\$863.64
53	\$897.33	\$897.33	\$880.08	\$880.08	\$902.58	\$902.58
54	\$939.12	\$939.12	\$921.06	\$921.06	\$944.61	\$944.61
55	\$980.91	\$980.91	\$962.04	\$962.04	\$986.64	\$986.64
56	\$1,026.22	\$1,026.22	\$1,006.48	\$1,006.48	\$1,032.21	\$1,032.21
57	\$1,071.96	\$1,071.96	\$1,051.35	\$1,051.35	\$1,078.23	\$1,078.23
58	\$1,120.79	\$1,120.79	\$1,099.23	\$1,099.23	\$1,127.34	\$1,127.34
59	\$1,144.98	\$1,144.98	\$1,122.96	\$1,122.96	\$1,151.67	\$1,151.67
60	\$1,193.81	\$1,193.81	\$1,170.85	\$1,170.85	\$1,200.78	\$1,200.78
61	\$1,236.03	\$1,236.03	\$1,212.26	\$1,212.26	\$1,243.26	\$1,243.26
62	\$1,263.75	\$1,263.75	\$1,239.44	\$1,239.44	\$1,271.13	\$1,271.13
63	\$1,298.50	\$1,298.50	\$1,273.52	\$1,273.52	\$1,306.08	\$1,306.08
64+	\$1,319.61	\$1,319.61	\$1,294.23	\$1,294.23	\$1,327.32	\$1,327.32

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010016		79962PA0010017		79962PA0010017	
Plan Marketing Name =>	Premier Balance PPO \$1400 A		Premier Balance PPO \$2500 A		Premier Balance PPO \$2500 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,400		\$2,500		\$2,500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$45		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$331.96	\$331.96	\$330.23	\$330.23	\$323.87	\$323.87
15	\$361.47	\$361.47	\$359.58	\$359.58	\$352.66	\$352.66
16	\$372.75	\$372.75	\$370.80	\$370.80	\$363.67	\$363.67
17	\$384.04	\$384.04	\$382.03	\$382.03	\$374.67	\$374.67
18	\$396.19	\$396.19	\$394.11	\$394.11	\$386.53	\$386.53
19	\$408.34	\$408.34	\$406.20	\$406.20	\$398.38	\$398.38
20	\$420.92	\$420.92	\$418.72	\$418.72	\$410.66	\$410.66
21	\$433.94	\$433.94	\$431.67	\$431.67	\$423.36	\$423.36
22	\$433.94	\$433.94	\$431.67	\$431.67	\$423.36	\$423.36
23	\$433.94	\$433.94	\$431.67	\$431.67	\$423.36	\$423.36
24	\$433.94	\$433.94	\$431.67	\$431.67	\$423.36	\$423.36
25	\$435.68	\$435.68	\$433.40	\$433.40	\$425.05	\$425.05
26	\$444.35	\$444.35	\$442.03	\$442.03	\$433.52	\$433.52
27	\$454.77	\$454.77	\$452.39	\$452.39	\$443.68	\$443.68
28	\$471.69	\$471.69	\$469.23	\$469.23	\$460.19	\$460.19
29	\$485.58	\$485.58	\$483.04	\$483.04	\$473.74	\$473.74
30	\$492.52	\$492.52	\$489.95	\$489.95	\$480.51	\$480.51
31	\$502.94	\$502.94	\$500.31	\$500.31	\$490.67	\$490.67
32	\$513.35	\$513.35	\$510.67	\$510.67	\$500.83	\$500.83
33	\$519.86	\$519.86	\$517.14	\$517.14	\$507.19	\$507.19
34	\$526.80	\$526.80	\$524.05	\$524.05	\$513.96	\$513.96
35	\$530.27	\$530.27	\$527.50	\$527.50	\$517.35	\$517.35
36	\$533.75	\$533.75	\$530.95	\$530.95	\$520.73	\$520.73
37	\$537.22	\$537.22	\$534.41	\$534.41	\$524.12	\$524.12
38	\$540.69	\$540.69	\$537.86	\$537.86	\$527.51	\$527.51
39	\$547.63	\$547.63	\$544.77	\$544.77	\$534.28	\$534.28
40	\$554.58	\$554.58	\$551.67	\$551.67	\$541.05	\$541.05
41	\$564.99	\$564.99	\$562.03	\$562.03	\$551.21	\$551.21
42	\$574.97	\$574.97	\$571.96	\$571.96	\$560.95	\$560.95
43	\$588.86	\$588.86	\$585.78	\$585.78	\$574.50	\$574.50
44	\$606.21	\$606.21	\$603.04	\$603.04	\$591.43	\$591.43
45	\$626.61	\$626.61	\$623.33	\$623.33	\$611.33	\$611.33
46	\$650.91	\$650.91	\$647.51	\$647.51	\$635.04	\$635.04
47	\$678.25	\$678.25	\$674.70	\$674.70	\$661.71	\$661.71
48	\$709.49	\$709.49	\$705.78	\$705.78	\$692.19	\$692.19
49	\$740.30	\$740.30	\$736.43	\$736.43	\$722.25	\$722.25
50	\$775.02	\$775.02	\$770.96	\$770.96	\$756.12	\$756.12
51	\$809.30	\$809.30	\$805.06	\$805.06	\$789.57	\$789.57
52	\$847.05	\$847.05	\$842.62	\$842.62	\$826.40	\$826.40
53	\$885.24	\$885.24	\$880.61	\$880.61	\$863.65	\$863.65
54	\$926.46	\$926.46	\$921.62	\$921.62	\$903.87	\$903.87
55	\$967.69	\$967.69	\$962.62	\$962.62	\$944.09	\$944.09
56	\$1,012.38	\$1,012.38	\$1,007.09	\$1,007.09	\$987.70	\$987.70
57	\$1,057.51	\$1,057.51	\$1,051.98	\$1,051.98	\$1,031.73	\$1,031.73
58	\$1,105.68	\$1,105.68	\$1,099.90	\$1,099.90	\$1,078.72	\$1,078.72
59	\$1,129.55	\$1,129.55	\$1,123.64	\$1,123.64	\$1,102.01	\$1,102.01
60	\$1,177.71	\$1,177.71	\$1,171.55	\$1,171.55	\$1,149.00	\$1,149.00
61	\$1,219.37	\$1,219.37	\$1,212.99	\$1,212.99	\$1,189.64	\$1,189.64
62	\$1,246.71	\$1,246.71	\$1,240.19	\$1,240.19	\$1,216.31	\$1,216.31
63	\$1,280.99	\$1,280.99	\$1,274.29	\$1,274.29	\$1,249.76	\$1,249.76
64+	\$1,301.82	\$1,301.82	\$1,295.01	\$1,295.01	\$1,270.08	\$1,270.08

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010018		79962PA0010018		79962PA0020016	
Plan Marketing Name =>	Premier Balance PPO \$3500 A		Premier Balance PPO \$3500 A		Balance PPO \$1000 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$3,500		\$3,500		\$1,000	
Coinsurance =>	100%		100%		80%	
Copays =>	\$45		\$45		\$60	
OOP Maximum =>	\$7,900		\$7,900		\$6,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$321.85	\$321.85	\$315.66	\$315.66	\$324.72	\$324.72
15	\$350.46	\$350.46	\$343.72	\$343.72	\$353.58	\$353.58
16	\$361.40	\$361.40	\$354.45	\$354.45	\$364.62	\$364.62
17	\$372.34	\$372.34	\$365.18	\$365.18	\$375.66	\$375.66
18	\$384.12	\$384.12	\$376.73	\$376.73	\$387.54	\$387.54
19	\$395.90	\$395.90	\$388.28	\$388.28	\$399.43	\$399.43
20	\$408.10	\$408.10	\$400.25	\$400.25	\$411.74	\$411.74
21	\$420.72	\$420.72	\$412.63	\$412.63	\$424.47	\$424.47
22	\$420.72	\$420.72	\$412.63	\$412.63	\$424.47	\$424.47
23	\$420.72	\$420.72	\$412.63	\$412.63	\$424.47	\$424.47
24	\$420.72	\$420.72	\$412.63	\$412.63	\$424.47	\$424.47
25	\$422.40	\$422.40	\$414.28	\$414.28	\$426.17	\$426.17
26	\$430.82	\$430.82	\$422.53	\$422.53	\$434.66	\$434.66
27	\$440.91	\$440.91	\$432.44	\$432.44	\$444.84	\$444.84
28	\$457.32	\$457.32	\$448.53	\$448.53	\$461.40	\$461.40
29	\$470.79	\$470.79	\$461.73	\$461.73	\$474.98	\$474.98
30	\$477.52	\$477.52	\$468.34	\$468.34	\$481.77	\$481.77
31	\$487.61	\$487.61	\$478.24	\$478.24	\$491.96	\$491.96
32	\$497.71	\$497.71	\$488.14	\$488.14	\$502.15	\$502.15
33	\$504.02	\$504.02	\$494.33	\$494.33	\$508.52	\$508.52
34	\$510.75	\$510.75	\$500.93	\$500.93	\$515.31	\$515.31
35	\$514.12	\$514.12	\$504.23	\$504.23	\$518.70	\$518.70
36	\$517.49	\$517.49	\$507.53	\$507.53	\$522.10	\$522.10
37	\$520.85	\$520.85	\$510.84	\$510.84	\$525.49	\$525.49
38	\$524.22	\$524.22	\$514.14	\$514.14	\$528.89	\$528.89
39	\$530.95	\$530.95	\$520.74	\$520.74	\$535.68	\$535.68
40	\$537.68	\$537.68	\$527.34	\$527.34	\$542.47	\$542.47
41	\$547.78	\$547.78	\$537.24	\$537.24	\$552.66	\$552.66
42	\$557.45	\$557.45	\$546.73	\$546.73	\$562.42	\$562.42
43	\$570.92	\$570.92	\$559.94	\$559.94	\$576.01	\$576.01
44	\$587.75	\$587.75	\$576.44	\$576.44	\$592.98	\$592.98
45	\$607.52	\$607.52	\$595.84	\$595.84	\$612.93	\$612.93
46	\$631.08	\$631.08	\$618.95	\$618.95	\$636.71	\$636.71
47	\$657.59	\$657.59	\$644.94	\$644.94	\$663.45	\$663.45
48	\$687.88	\$687.88	\$674.65	\$674.65	\$694.01	\$694.01
49	\$717.75	\$717.75	\$703.95	\$703.95	\$724.15	\$724.15
50	\$751.41	\$751.41	\$736.96	\$736.96	\$758.10	\$758.10
51	\$784.64	\$784.64	\$769.55	\$769.55	\$791.64	\$791.64
52	\$821.25	\$821.25	\$805.45	\$805.45	\$828.57	\$828.57
53	\$858.27	\$858.27	\$841.77	\$841.77	\$865.92	\$865.92
54	\$898.24	\$898.24	\$880.97	\$880.97	\$906.24	\$906.24
55	\$938.21	\$938.21	\$920.16	\$920.16	\$946.57	\$946.57
56	\$981.54	\$981.54	\$962.67	\$962.67	\$990.29	\$990.29
57	\$1,025.29	\$1,025.29	\$1,005.58	\$1,005.58	\$1,034.43	\$1,034.43
58	\$1,071.99	\$1,071.99	\$1,051.38	\$1,051.38	\$1,081.55	\$1,081.55
59	\$1,095.13	\$1,095.13	\$1,074.08	\$1,074.08	\$1,104.90	\$1,104.90
60	\$1,141.83	\$1,141.83	\$1,119.88	\$1,119.88	\$1,152.01	\$1,152.01
61	\$1,182.22	\$1,182.22	\$1,159.49	\$1,159.49	\$1,192.76	\$1,192.76
62	\$1,208.73	\$1,208.73	\$1,185.49	\$1,185.49	\$1,219.50	\$1,219.50
63	\$1,241.97	\$1,241.97	\$1,218.08	\$1,218.08	\$1,253.04	\$1,253.04
64+	\$1,262.16	\$1,262.16	\$1,237.89	\$1,237.89	\$1,273.41	\$1,273.41

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020016		79962PA0020017		79962PA0020017	
Plan Marketing Name =>	Balance PPO \$1000 A		Balance PPO \$1750 A		Balance PPO \$1750 A	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,750		\$1,750	
Coinsurance =>	80%		90%		90%	
Copays =>	\$60		\$45		\$45	
OOP Maximum =>	\$6,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$318.47	\$318.47	\$326.89	\$326.89	\$320.61	\$320.61
15	\$346.78	\$346.78	\$355.95	\$355.95	\$349.11	\$349.11
16	\$357.60	\$357.60	\$367.06	\$367.06	\$360.01	\$360.01
17	\$368.43	\$368.43	\$378.17	\$378.17	\$370.90	\$370.90
18	\$380.08	\$380.08	\$390.13	\$390.13	\$382.64	\$382.64
19	\$391.74	\$391.74	\$402.10	\$402.10	\$394.37	\$394.37
20	\$403.81	\$403.81	\$414.49	\$414.49	\$406.53	\$406.53
21	\$416.30	\$416.30	\$427.31	\$427.31	\$419.10	\$419.10
22	\$416.30	\$416.30	\$427.31	\$427.31	\$419.10	\$419.10
23	\$416.30	\$416.30	\$427.31	\$427.31	\$419.10	\$419.10
24	\$416.30	\$416.30	\$427.31	\$427.31	\$419.10	\$419.10
25	\$417.97	\$417.97	\$429.02	\$429.02	\$420.78	\$420.78
26	\$426.29	\$426.29	\$437.57	\$437.57	\$429.16	\$429.16
27	\$436.28	\$436.28	\$447.82	\$447.82	\$439.22	\$439.22
28	\$452.52	\$452.52	\$464.49	\$464.49	\$455.56	\$455.56
29	\$465.84	\$465.84	\$478.16	\$478.16	\$468.97	\$468.97
30	\$472.50	\$472.50	\$485.00	\$485.00	\$475.68	\$475.68
31	\$482.49	\$482.49	\$495.25	\$495.25	\$485.74	\$485.74
32	\$492.48	\$492.48	\$505.51	\$505.51	\$495.80	\$495.80
33	\$498.73	\$498.73	\$511.92	\$511.92	\$502.08	\$502.08
34	\$505.39	\$505.39	\$518.75	\$518.75	\$508.79	\$508.79
35	\$508.72	\$508.72	\$522.17	\$522.17	\$512.14	\$512.14
36	\$512.05	\$512.05	\$525.59	\$525.59	\$515.49	\$515.49
37	\$515.38	\$515.38	\$529.01	\$529.01	\$518.85	\$518.85
38	\$518.71	\$518.71	\$532.43	\$532.43	\$522.20	\$522.20
39	\$525.37	\$525.37	\$539.27	\$539.27	\$528.90	\$528.90
40	\$532.03	\$532.03	\$546.10	\$546.10	\$535.61	\$535.61
41	\$542.02	\$542.02	\$556.36	\$556.36	\$545.67	\$545.67
42	\$551.60	\$551.60	\$566.19	\$566.19	\$555.31	\$555.31
43	\$564.92	\$564.92	\$579.86	\$579.86	\$568.72	\$568.72
44	\$581.57	\$581.57	\$596.95	\$596.95	\$585.48	\$585.48
45	\$601.14	\$601.14	\$617.04	\$617.04	\$605.18	\$605.18
46	\$624.45	\$624.45	\$640.97	\$640.97	\$628.65	\$628.65
47	\$650.68	\$650.68	\$667.89	\$667.89	\$655.05	\$655.05
48	\$680.65	\$680.65	\$698.65	\$698.65	\$685.23	\$685.23
49	\$710.21	\$710.21	\$728.99	\$728.99	\$714.98	\$714.98
50	\$743.51	\$743.51	\$763.18	\$763.18	\$748.51	\$748.51
51	\$776.40	\$776.40	\$796.93	\$796.93	\$781.62	\$781.62
52	\$812.62	\$812.62	\$834.11	\$834.11	\$818.08	\$818.08
53	\$849.25	\$849.25	\$871.71	\$871.71	\$854.96	\$854.96
54	\$888.80	\$888.80	\$912.31	\$912.31	\$894.78	\$894.78
55	\$928.35	\$928.35	\$952.90	\$952.90	\$934.59	\$934.59
56	\$971.23	\$971.23	\$996.91	\$996.91	\$977.76	\$977.76
57	\$1,014.52	\$1,014.52	\$1,041.35	\$1,041.35	\$1,021.35	\$1,021.35
58	\$1,060.73	\$1,060.73	\$1,088.79	\$1,088.79	\$1,067.87	\$1,067.87
59	\$1,083.63	\$1,083.63	\$1,112.29	\$1,112.29	\$1,090.92	\$1,090.92
60	\$1,129.84	\$1,129.84	\$1,159.72	\$1,159.72	\$1,137.44	\$1,137.44
61	\$1,169.80	\$1,169.80	\$1,200.74	\$1,200.74	\$1,177.67	\$1,177.67
62	\$1,196.03	\$1,196.03	\$1,227.66	\$1,227.66	\$1,204.07	\$1,204.07
63	\$1,228.92	\$1,228.92	\$1,261.42	\$1,261.42	\$1,237.18	\$1,237.18
64+	\$1,248.90	\$1,248.90	\$1,281.93	\$1,281.93	\$1,257.30	\$1,257.30

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020018		79962PA0020018		79962PA0080001	
Plan Marketing Name =>	Balance PPO \$2000 A		Balance PPO \$2000 A		Health Savings PPO \$1500	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/HDHP-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,000		\$1,500	
Coinsurance =>	90%		90%		100%	
Copays =>	\$45		\$45		\$20	
OOP Maximum =>	\$7,900		\$7,900		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$325.85	\$325.85	\$319.59	\$319.59	\$343.42	\$343.42
15	\$354.82	\$354.82	\$347.99	\$347.99	\$373.94	\$373.94
16	\$365.89	\$365.89	\$358.86	\$358.86	\$385.61	\$385.61
17	\$376.97	\$376.97	\$369.72	\$369.72	\$397.29	\$397.29
18	\$388.89	\$388.89	\$381.41	\$381.41	\$409.85	\$409.85
19	\$400.82	\$400.82	\$393.11	\$393.11	\$422.42	\$422.42
20	\$413.17	\$413.17	\$405.23	\$405.23	\$435.44	\$435.44
21	\$425.95	\$425.95	\$417.76	\$417.76	\$448.91	\$448.91
22	\$425.95	\$425.95	\$417.76	\$417.76	\$448.91	\$448.91
23	\$425.95	\$425.95	\$417.76	\$417.76	\$448.91	\$448.91
24	\$425.95	\$425.95	\$417.76	\$417.76	\$448.91	\$448.91
25	\$427.65	\$427.65	\$419.43	\$419.43	\$450.71	\$450.71
26	\$436.17	\$436.17	\$427.79	\$427.79	\$459.68	\$459.68
27	\$446.40	\$446.40	\$437.81	\$437.81	\$470.46	\$470.46
28	\$463.01	\$463.01	\$454.11	\$454.11	\$487.97	\$487.97
29	\$476.64	\$476.64	\$467.47	\$467.47	\$502.33	\$502.33
30	\$483.45	\$483.45	\$474.16	\$474.16	\$509.51	\$509.51
31	\$493.68	\$493.68	\$484.18	\$484.18	\$520.29	\$520.29
32	\$503.90	\$503.90	\$494.21	\$494.21	\$531.06	\$531.06
33	\$510.29	\$510.29	\$500.48	\$500.48	\$537.79	\$537.79
34	\$517.10	\$517.10	\$507.16	\$507.16	\$544.98	\$544.98
35	\$520.51	\$520.51	\$510.50	\$510.50	\$548.57	\$548.57
36	\$523.92	\$523.92	\$513.84	\$513.84	\$552.16	\$552.16
37	\$527.33	\$527.33	\$517.19	\$517.19	\$555.75	\$555.75
38	\$530.73	\$530.73	\$520.53	\$520.53	\$559.34	\$559.34
39	\$537.55	\$537.55	\$527.21	\$527.21	\$566.52	\$566.52
40	\$544.36	\$544.36	\$533.90	\$533.90	\$573.71	\$573.71
41	\$554.59	\$554.59	\$543.92	\$543.92	\$584.48	\$584.48
42	\$564.38	\$564.38	\$553.53	\$553.53	\$594.81	\$594.81
43	\$578.01	\$578.01	\$566.90	\$566.90	\$609.17	\$609.17
44	\$595.05	\$595.05	\$583.61	\$583.61	\$627.13	\$627.13
45	\$615.07	\$615.07	\$603.25	\$603.25	\$648.23	\$648.23
46	\$638.93	\$638.93	\$626.64	\$626.64	\$673.37	\$673.37
47	\$665.76	\$665.76	\$652.96	\$652.96	\$701.65	\$701.65
48	\$696.43	\$696.43	\$683.04	\$683.04	\$733.97	\$733.97
49	\$726.67	\$726.67	\$712.70	\$712.70	\$765.84	\$765.84
50	\$760.75	\$760.75	\$746.12	\$746.12	\$801.75	\$801.75
51	\$794.40	\$794.40	\$779.12	\$779.12	\$837.22	\$837.22
52	\$831.45	\$831.45	\$815.47	\$815.47	\$876.27	\$876.27
53	\$868.94	\$868.94	\$852.23	\$852.23	\$915.78	\$915.78
54	\$909.40	\$909.40	\$891.92	\$891.92	\$958.42	\$958.42
55	\$949.87	\$949.87	\$931.60	\$931.60	\$1,001.07	\$1,001.07
56	\$993.74	\$993.74	\$974.63	\$974.63	\$1,047.31	\$1,047.31
57	\$1,038.04	\$1,038.04	\$1,018.08	\$1,018.08	\$1,093.99	\$1,093.99
58	\$1,085.32	\$1,085.32	\$1,064.45	\$1,064.45	\$1,143.82	\$1,143.82
59	\$1,108.75	\$1,108.75	\$1,087.43	\$1,087.43	\$1,168.51	\$1,168.51
60	\$1,156.03	\$1,156.03	\$1,133.80	\$1,133.80	\$1,218.34	\$1,218.34
61	\$1,196.92	\$1,196.92	\$1,173.91	\$1,173.91	\$1,261.44	\$1,261.44
62	\$1,223.75	\$1,223.75	\$1,200.22	\$1,200.22	\$1,289.72	\$1,289.72
63	\$1,257.40	\$1,257.40	\$1,233.23	\$1,233.23	\$1,325.18	\$1,325.18
64+	\$1,277.85	\$1,277.85	\$1,253.28	\$1,253.28	\$1,346.73	\$1,346.73

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0080001		79962PA0090001		79962PA0090001	
Plan Marketing Name =>	Health Savings PPO \$1500		Health Savings PPO Embedded \$2700		Health Savings PPO Embedded \$2700	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Gold		Silver		Silver	
Deductible =>	\$1,500		\$2,700		\$2,700	
Coinsurance =>	100%		100%		100%	
Copays =>	\$20		\$20		\$20	
OOP Maximum =>	\$3,000		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$336.81	\$336.81	\$303.66	\$303.66	\$297.82	\$297.82
15	\$366.75	\$366.75	\$330.65	\$330.65	\$324.30	\$324.30
16	\$378.20	\$378.20	\$340.97	\$340.97	\$334.42	\$334.42
17	\$389.65	\$389.65	\$351.29	\$351.29	\$344.54	\$344.54
18	\$401.98	\$401.98	\$362.41	\$362.41	\$355.44	\$355.44
19	\$414.30	\$414.30	\$373.52	\$373.52	\$366.34	\$366.34
20	\$427.07	\$427.07	\$385.03	\$385.03	\$377.63	\$377.63
21	\$440.28	\$440.28	\$396.94	\$396.94	\$389.31	\$389.31
22	\$440.28	\$440.28	\$396.94	\$396.94	\$389.31	\$389.31
23	\$440.28	\$440.28	\$396.94	\$396.94	\$389.31	\$389.31
24	\$440.28	\$440.28	\$396.94	\$396.94	\$389.31	\$389.31
25	\$442.04	\$442.04	\$398.53	\$398.53	\$390.87	\$390.87
26	\$450.85	\$450.85	\$406.47	\$406.47	\$398.65	\$398.65
27	\$461.41	\$461.41	\$415.99	\$415.99	\$408.00	\$408.00
28	\$478.58	\$478.58	\$431.47	\$431.47	\$423.18	\$423.18
29	\$492.67	\$492.67	\$444.18	\$444.18	\$435.64	\$435.64
30	\$499.72	\$499.72	\$450.53	\$450.53	\$441.87	\$441.87
31	\$510.28	\$510.28	\$460.05	\$460.05	\$451.21	\$451.21
32	\$520.85	\$520.85	\$469.58	\$469.58	\$460.55	\$460.55
33	\$527.46	\$527.46	\$475.53	\$475.53	\$466.39	\$466.39
34	\$534.50	\$534.50	\$481.89	\$481.89	\$472.62	\$472.62
35	\$538.02	\$538.02	\$485.06	\$485.06	\$475.74	\$475.74
36	\$541.54	\$541.54	\$488.24	\$488.24	\$478.85	\$478.85
37	\$545.07	\$545.07	\$491.41	\$491.41	\$481.97	\$481.97
38	\$548.59	\$548.59	\$494.59	\$494.59	\$485.08	\$485.08
39	\$555.63	\$555.63	\$500.94	\$500.94	\$491.31	\$491.31
40	\$562.68	\$562.68	\$507.29	\$507.29	\$497.54	\$497.54
41	\$573.24	\$573.24	\$516.82	\$516.82	\$506.88	\$506.88
42	\$583.37	\$583.37	\$525.95	\$525.95	\$515.84	\$515.84
43	\$597.46	\$597.46	\$538.65	\$538.65	\$528.29	\$528.29
44	\$615.07	\$615.07	\$554.53	\$554.53	\$543.87	\$543.87
45	\$635.76	\$635.76	\$573.18	\$573.18	\$562.16	\$562.16
46	\$660.42	\$660.42	\$595.41	\$595.41	\$583.97	\$583.97
47	\$688.16	\$688.16	\$620.42	\$620.42	\$608.49	\$608.49
48	\$719.86	\$719.86	\$649.00	\$649.00	\$636.52	\$636.52
49	\$751.12	\$751.12	\$677.18	\$677.18	\$664.16	\$664.16
50	\$786.34	\$786.34	\$708.93	\$708.93	\$695.31	\$695.31
51	\$821.12	\$821.12	\$740.29	\$740.29	\$726.06	\$726.06
52	\$859.43	\$859.43	\$774.83	\$774.83	\$759.93	\$759.93
53	\$898.17	\$898.17	\$809.76	\$809.76	\$794.19	\$794.19
54	\$940.00	\$940.00	\$847.47	\$847.47	\$831.18	\$831.18
55	\$981.82	\$981.82	\$885.18	\$885.18	\$868.16	\$868.16
56	\$1,027.17	\$1,027.17	\$926.06	\$926.06	\$908.26	\$908.26
57	\$1,072.96	\$1,072.96	\$967.34	\$967.34	\$948.75	\$948.75
58	\$1,121.83	\$1,121.83	\$1,011.40	\$1,011.40	\$991.96	\$991.96
59	\$1,146.05	\$1,146.05	\$1,033.23	\$1,033.23	\$1,013.37	\$1,013.37
60	\$1,194.92	\$1,194.92	\$1,077.30	\$1,077.30	\$1,056.59	\$1,056.59
61	\$1,237.19	\$1,237.19	\$1,115.40	\$1,115.40	\$1,093.96	\$1,093.96
62	\$1,264.92	\$1,264.92	\$1,140.41	\$1,140.41	\$1,118.49	\$1,118.49
63	\$1,299.71	\$1,299.71	\$1,171.77	\$1,171.77	\$1,149.24	\$1,149.24
64+	\$1,320.84	\$1,320.84	\$1,190.82	\$1,190.82	\$1,167.93	\$1,167.93

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090003		79962PA0090003		79962PA0090004	
Plan Marketing Name =>	Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$4000		Health Savings PPO Embedded \$5500	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Silver		Silver		Bronze	
Deductible =>	\$4,000		\$4,000		\$5,500	
Coinsurance =>	100%		100%		80%	
Copays =>	100%		100%		80%	
OOP Maximum =>	\$4,000		\$4,000		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$295.72	\$295.72	\$290.03	\$290.03	\$258.23	\$258.23
15	\$322.00	\$322.00	\$315.82	\$315.82	\$281.18	\$281.18
16	\$332.06	\$332.06	\$325.67	\$325.67	\$289.96	\$289.96
17	\$342.11	\$342.11	\$335.53	\$335.53	\$298.73	\$298.73
18	\$352.93	\$352.93	\$346.15	\$346.15	\$308.18	\$308.18
19	\$363.75	\$363.75	\$356.76	\$356.76	\$317.63	\$317.63
20	\$374.96	\$374.96	\$367.76	\$367.76	\$327.42	\$327.42
21	\$386.56	\$386.56	\$379.13	\$379.13	\$337.55	\$337.55
22	\$386.56	\$386.56	\$379.13	\$379.13	\$337.55	\$337.55
23	\$386.56	\$386.56	\$379.13	\$379.13	\$337.55	\$337.55
24	\$386.56	\$386.56	\$379.13	\$379.13	\$337.55	\$337.55
25	\$388.11	\$388.11	\$380.65	\$380.65	\$338.90	\$338.90
26	\$395.84	\$395.84	\$388.23	\$388.23	\$345.65	\$345.65
27	\$405.11	\$405.11	\$397.33	\$397.33	\$353.75	\$353.75
28	\$420.19	\$420.19	\$412.11	\$412.11	\$366.92	\$366.92
29	\$432.56	\$432.56	\$424.25	\$424.25	\$377.72	\$377.72
30	\$438.75	\$438.75	\$430.31	\$430.31	\$383.12	\$383.12
31	\$448.02	\$448.02	\$439.41	\$439.41	\$391.22	\$391.22
32	\$457.30	\$457.30	\$448.51	\$448.51	\$399.32	\$399.32
33	\$463.10	\$463.10	\$454.20	\$454.20	\$404.38	\$404.38
34	\$469.28	\$469.28	\$460.26	\$460.26	\$409.79	\$409.79
35	\$472.38	\$472.38	\$463.30	\$463.30	\$412.49	\$412.49
36	\$475.47	\$475.47	\$466.33	\$466.33	\$415.19	\$415.19
37	\$478.56	\$478.56	\$469.36	\$469.36	\$417.89	\$417.89
38	\$481.65	\$481.65	\$472.40	\$472.40	\$420.59	\$420.59
39	\$487.84	\$487.84	\$478.46	\$478.46	\$425.99	\$425.99
40	\$494.02	\$494.02	\$484.53	\$484.53	\$431.39	\$431.39
41	\$503.30	\$503.30	\$493.63	\$493.63	\$439.49	\$439.49
42	\$512.19	\$512.19	\$502.35	\$502.35	\$447.25	\$447.25
43	\$524.56	\$524.56	\$514.48	\$514.48	\$458.06	\$458.06
44	\$540.02	\$540.02	\$529.64	\$529.64	\$471.56	\$471.56
45	\$558.19	\$558.19	\$547.46	\$547.46	\$487.42	\$487.42
46	\$579.84	\$579.84	\$568.70	\$568.70	\$506.33	\$506.33
47	\$604.19	\$604.19	\$592.58	\$592.58	\$527.59	\$527.59
48	\$632.03	\$632.03	\$619.88	\$619.88	\$551.89	\$551.89
49	\$659.47	\$659.47	\$646.80	\$646.80	\$575.86	\$575.86
50	\$690.40	\$690.40	\$677.13	\$677.13	\$602.86	\$602.86
51	\$720.93	\$720.93	\$707.08	\$707.08	\$629.53	\$629.53
52	\$754.57	\$754.57	\$740.06	\$740.06	\$658.90	\$658.90
53	\$788.58	\$788.58	\$773.43	\$773.43	\$688.60	\$688.60
54	\$825.31	\$825.31	\$809.44	\$809.44	\$720.67	\$720.67
55	\$862.03	\$862.03	\$845.46	\$845.46	\$752.74	\$752.74
56	\$901.84	\$901.84	\$884.51	\$884.51	\$787.50	\$787.50
57	\$942.05	\$942.05	\$923.94	\$923.94	\$822.61	\$822.61
58	\$984.95	\$984.95	\$966.02	\$966.02	\$860.08	\$860.08
59	\$1,006.22	\$1,006.22	\$986.88	\$986.88	\$878.64	\$878.64
60	\$1,049.12	\$1,049.12	\$1,028.96	\$1,028.96	\$916.11	\$916.11
61	\$1,086.23	\$1,086.23	\$1,065.36	\$1,065.36	\$948.52	\$948.52
62	\$1,110.59	\$1,110.59	\$1,089.24	\$1,089.24	\$969.78	\$969.78
63	\$1,141.13	\$1,141.13	\$1,119.19	\$1,119.19	\$996.45	\$996.45
64+	\$1,159.68	\$1,159.68	\$1,137.39	\$1,137.39	\$1,012.65	\$1,012.65

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0090004		79962PA0030007		79962PA0030007	
Plan Marketing Name =>	Health Savings PPO Embedded \$5500		High Deductible PPO Embedded \$4750 Qualified A		High Deductible PPO Embedded \$4750 Qualified A	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 9		Area 6,7		Area 9	
Network =>	F		F		F	
Metal =>	Bronze		Bronze		Bronze	
Deductible =>	\$5,500		\$4,750		\$4,750	
Coinsurance =>	80%		60%		60%	
Copays =>	80%		60%		60%	
OOP Maximum =>	\$6,650		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$253.25	\$253.25	\$258.83	\$258.83	\$253.85	\$253.85
15	\$275.76	\$275.76	\$281.84	\$281.84	\$276.41	\$276.41
16	\$284.37	\$284.37	\$290.63	\$290.63	\$285.04	\$285.04
17	\$292.98	\$292.98	\$299.43	\$299.43	\$293.67	\$293.67
18	\$302.25	\$302.25	\$308.90	\$308.90	\$302.96	\$302.96
19	\$311.52	\$311.52	\$318.38	\$318.38	\$312.25	\$312.25
20	\$321.12	\$321.12	\$328.19	\$328.19	\$321.88	\$321.88
21	\$331.05	\$331.05	\$338.34	\$338.34	\$331.83	\$331.83
22	\$331.05	\$331.05	\$338.34	\$338.34	\$331.83	\$331.83
23	\$331.05	\$331.05	\$338.34	\$338.34	\$331.83	\$331.83
24	\$331.05	\$331.05	\$338.34	\$338.34	\$331.83	\$331.83
25	\$332.37	\$332.37	\$339.69	\$339.69	\$333.16	\$333.16
26	\$339.00	\$339.00	\$346.46	\$346.46	\$339.79	\$339.79
27	\$346.94	\$346.94	\$354.58	\$354.58	\$347.76	\$347.76
28	\$359.85	\$359.85	\$367.78	\$367.78	\$360.70	\$360.70
29	\$370.44	\$370.44	\$378.60	\$378.60	\$371.32	\$371.32
30	\$375.74	\$375.74	\$384.02	\$384.02	\$376.63	\$376.63
31	\$383.69	\$383.69	\$392.14	\$392.14	\$384.59	\$384.59
32	\$391.63	\$391.63	\$400.26	\$400.26	\$392.55	\$392.55
33	\$396.60	\$396.60	\$405.33	\$405.33	\$397.53	\$397.53
34	\$401.89	\$401.89	\$410.74	\$410.74	\$402.84	\$402.84
35	\$404.54	\$404.54	\$413.45	\$413.45	\$405.50	\$405.50
36	\$407.19	\$407.19	\$416.16	\$416.16	\$408.15	\$408.15
37	\$409.84	\$409.84	\$418.86	\$418.86	\$410.81	\$410.81
38	\$412.49	\$412.49	\$421.57	\$421.57	\$413.46	\$413.46
39	\$417.79	\$417.79	\$426.99	\$426.99	\$418.77	\$418.77
40	\$423.08	\$423.08	\$432.40	\$432.40	\$424.08	\$424.08
41	\$431.03	\$431.03	\$440.52	\$440.52	\$432.04	\$432.04
42	\$438.64	\$438.64	\$448.30	\$448.30	\$439.67	\$439.67
43	\$449.23	\$449.23	\$459.13	\$459.13	\$450.29	\$450.29
44	\$462.48	\$462.48	\$472.66	\$472.66	\$463.57	\$463.57
45	\$478.04	\$478.04	\$488.56	\$488.56	\$479.16	\$479.16
46	\$496.58	\$496.58	\$507.51	\$507.51	\$497.75	\$497.75
47	\$517.43	\$517.43	\$528.83	\$528.83	\$518.65	\$518.65
48	\$541.27	\$541.27	\$553.19	\$553.19	\$542.54	\$542.54
49	\$564.77	\$564.77	\$577.21	\$577.21	\$566.10	\$566.10
50	\$591.26	\$591.26	\$604.28	\$604.28	\$592.65	\$592.65
51	\$617.41	\$617.41	\$631.00	\$631.00	\$618.86	\$618.86
52	\$646.21	\$646.21	\$660.44	\$660.44	\$647.73	\$647.73
53	\$675.34	\$675.34	\$690.21	\$690.21	\$676.93	\$676.93
54	\$706.79	\$706.79	\$722.36	\$722.36	\$708.46	\$708.46
55	\$738.24	\$738.24	\$754.50	\$754.50	\$739.98	\$739.98
56	\$772.34	\$772.34	\$789.35	\$789.35	\$774.16	\$774.16
57	\$806.77	\$806.77	\$824.53	\$824.53	\$808.67	\$808.67
58	\$843.52	\$843.52	\$862.09	\$862.09	\$845.50	\$845.50
59	\$861.72	\$861.72	\$880.70	\$880.70	\$863.75	\$863.75
60	\$898.47	\$898.47	\$918.25	\$918.25	\$900.59	\$900.59
61	\$930.25	\$930.25	\$950.74	\$950.74	\$932.44	\$932.44
62	\$951.11	\$951.11	\$972.05	\$972.05	\$953.35	\$953.35
63	\$977.26	\$977.26	\$998.78	\$998.78	\$979.56	\$979.56
64+	\$993.15	\$993.15	\$1,015.02	\$1,015.02	\$995.49	\$995.49

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0030008		79962PA0030008		79962PA0100001	
Plan Marketing Name =>	High Deductible PPO Embedded \$6300 Qualified A		High Deductible PPO Embedded \$6300 Qualified A		Flex PPO \$0 a Community Blue Plan	
Form # =>	HBG/HDHP-4		HBG/HDHP-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6	
Network =>	F		F		D	
Metal =>	Bronze		Bronze		Platinum	
Deductible =>	\$6,300		\$6,300		\$0/\$500	
Coinsurance =>	90%		90%		100%/80%	
Copays =>	90%		90%		\$10/\$30	
OOP Maximum =>	\$6,650		\$6,650		\$4,000/\$4,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$256.42	\$256.42	\$251.49	\$251.49	\$403.16	\$403.16
15	\$279.21	\$279.21	\$273.84	\$273.84	\$439.00	\$439.00
16	\$287.93	\$287.93	\$282.39	\$282.39	\$452.70	\$452.70
17	\$296.64	\$296.64	\$290.93	\$290.93	\$466.40	\$466.40
18	\$306.03	\$306.03	\$300.14	\$300.14	\$481.16	\$481.16
19	\$315.41	\$315.41	\$309.34	\$309.34	\$495.92	\$495.92
20	\$325.13	\$325.13	\$318.88	\$318.88	\$511.20	\$511.20
21	\$335.19	\$335.19	\$328.74	\$328.74	\$527.01	\$527.01
22	\$335.19	\$335.19	\$328.74	\$328.74	\$527.01	\$527.01
23	\$335.19	\$335.19	\$328.74	\$328.74	\$527.01	\$527.01
24	\$335.19	\$335.19	\$328.74	\$328.74	\$527.01	\$527.01
25	\$336.53	\$336.53	\$330.05	\$330.05	\$529.12	\$529.12
26	\$343.23	\$343.23	\$336.63	\$336.63	\$539.66	\$539.66
27	\$351.28	\$351.28	\$344.52	\$344.52	\$552.31	\$552.31
28	\$364.35	\$364.35	\$357.34	\$357.34	\$572.86	\$572.86
29	\$375.08	\$375.08	\$367.86	\$367.86	\$589.72	\$589.72
30	\$380.44	\$380.44	\$373.12	\$373.12	\$598.16	\$598.16
31	\$388.49	\$388.49	\$381.01	\$381.01	\$610.80	\$610.80
32	\$396.53	\$396.53	\$388.90	\$388.90	\$623.45	\$623.45
33	\$401.56	\$401.56	\$393.83	\$393.83	\$631.36	\$631.36
34	\$406.92	\$406.92	\$399.09	\$399.09	\$639.79	\$639.79
35	\$409.60	\$409.60	\$401.72	\$401.72	\$644.01	\$644.01
36	\$412.28	\$412.28	\$404.35	\$404.35	\$648.22	\$648.22
37	\$414.97	\$414.97	\$406.98	\$406.98	\$652.44	\$652.44
38	\$417.65	\$417.65	\$409.61	\$409.61	\$656.65	\$656.65
39	\$423.01	\$423.01	\$414.87	\$414.87	\$665.09	\$665.09
40	\$428.37	\$428.37	\$420.13	\$420.13	\$673.52	\$673.52
41	\$436.42	\$436.42	\$428.02	\$428.02	\$686.17	\$686.17
42	\$444.13	\$444.13	\$435.58	\$435.58	\$698.29	\$698.29
43	\$454.85	\$454.85	\$446.10	\$446.10	\$715.15	\$715.15
44	\$468.26	\$468.26	\$459.25	\$459.25	\$736.23	\$736.23
45	\$484.01	\$484.01	\$474.70	\$474.70	\$761.00	\$761.00
46	\$502.79	\$502.79	\$493.11	\$493.11	\$790.52	\$790.52
47	\$523.90	\$523.90	\$513.82	\$513.82	\$823.72	\$823.72
48	\$548.04	\$548.04	\$537.49	\$537.49	\$861.66	\$861.66
49	\$571.83	\$571.83	\$560.83	\$560.83	\$899.08	\$899.08
50	\$598.65	\$598.65	\$587.13	\$587.13	\$941.24	\$941.24
51	\$625.13	\$625.13	\$613.10	\$613.10	\$982.87	\$982.87
52	\$654.29	\$654.29	\$641.70	\$641.70	\$1,028.72	\$1,028.72
53	\$683.79	\$683.79	\$670.63	\$670.63	\$1,075.10	\$1,075.10
54	\$715.63	\$715.63	\$701.86	\$701.86	\$1,125.17	\$1,125.17
55	\$747.47	\$747.47	\$733.09	\$733.09	\$1,175.23	\$1,175.23
56	\$782.00	\$782.00	\$766.95	\$766.95	\$1,229.51	\$1,229.51
57	\$816.86	\$816.86	\$801.14	\$801.14	\$1,284.32	\$1,284.32
58	\$854.06	\$854.06	\$837.63	\$837.63	\$1,342.82	\$1,342.82
59	\$872.50	\$872.50	\$855.71	\$855.71	\$1,371.81	\$1,371.81
60	\$909.71	\$909.71	\$892.20	\$892.20	\$1,430.31	\$1,430.31
61	\$941.88	\$941.88	\$923.76	\$923.76	\$1,480.90	\$1,480.90
62	\$963.00	\$963.00	\$944.47	\$944.47	\$1,514.10	\$1,514.10
63	\$989.48	\$989.48	\$970.44	\$970.44	\$1,555.73	\$1,555.73
64+	\$1,005.57	\$1,005.57	\$986.22	\$986.22	\$1,581.03	\$1,581.03

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0100001		79962PA0100002		79962PA0100002	
Plan Marketing Name =>	Flex PPO \$0 a Community Blue Plan		Flex PPO \$500 a Community Blue Plan		Flex PPO \$500 a Community Blue Plan	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 9		Area 6		Area 9	
Network =>	D		D		D	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$0/\$500		\$500/\$1,500		\$500/\$1,500	
Coinsurance =>	100%/80%		100%/80%		100%/80%	
Copays =>	\$10/\$30		\$25/\$50		\$25/\$50	
OOP Maximum =>	\$4,000/\$4,000		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$395.41	\$395.41	\$350.83	\$350.83	\$344.08	\$344.08
15	\$430.55	\$430.55	\$382.01	\$382.01	\$374.67	\$374.67
16	\$443.99	\$443.99	\$393.94	\$393.94	\$386.36	\$386.36
17	\$457.43	\$457.43	\$405.86	\$405.86	\$398.06	\$398.06
18	\$471.90	\$471.90	\$418.70	\$418.70	\$410.65	\$410.65
19	\$486.37	\$486.37	\$431.54	\$431.54	\$423.24	\$423.24
20	\$501.36	\$501.36	\$444.84	\$444.84	\$436.29	\$436.29
21	\$516.87	\$516.87	\$458.60	\$458.60	\$449.78	\$449.78
22	\$516.87	\$516.87	\$458.60	\$458.60	\$449.78	\$449.78
23	\$516.87	\$516.87	\$458.60	\$458.60	\$449.78	\$449.78
24	\$516.87	\$516.87	\$458.60	\$458.60	\$449.78	\$449.78
25	\$518.94	\$518.94	\$460.43	\$460.43	\$451.58	\$451.58
26	\$529.27	\$529.27	\$469.61	\$469.61	\$460.57	\$460.57
27	\$541.68	\$541.68	\$480.61	\$480.61	\$471.37	\$471.37
28	\$561.84	\$561.84	\$498.50	\$498.50	\$488.91	\$488.91
29	\$578.38	\$578.38	\$513.17	\$513.17	\$503.30	\$503.30
30	\$586.65	\$586.65	\$520.51	\$520.51	\$510.50	\$510.50
31	\$599.05	\$599.05	\$531.52	\$531.52	\$521.30	\$521.30
32	\$611.46	\$611.46	\$542.52	\$542.52	\$532.09	\$532.09
33	\$619.21	\$619.21	\$549.40	\$549.40	\$538.84	\$538.84
34	\$627.48	\$627.48	\$556.74	\$556.74	\$546.03	\$546.03
35	\$631.62	\$631.62	\$560.41	\$560.41	\$549.63	\$549.63
36	\$635.75	\$635.75	\$564.08	\$564.08	\$553.23	\$553.23
37	\$639.89	\$639.89	\$567.75	\$567.75	\$556.83	\$556.83
38	\$644.02	\$644.02	\$571.42	\$571.42	\$560.43	\$560.43
39	\$652.29	\$652.29	\$578.75	\$578.75	\$567.62	\$567.62
40	\$660.56	\$660.56	\$586.09	\$586.09	\$574.82	\$574.82
41	\$672.96	\$672.96	\$597.10	\$597.10	\$585.61	\$585.61
42	\$684.85	\$684.85	\$607.65	\$607.65	\$595.96	\$595.96
43	\$701.39	\$701.39	\$622.32	\$622.32	\$610.35	\$610.35
44	\$722.07	\$722.07	\$640.66	\$640.66	\$628.34	\$628.34
45	\$746.36	\$746.36	\$662.22	\$662.22	\$649.48	\$649.48
46	\$775.31	\$775.31	\$687.90	\$687.90	\$674.67	\$674.67
47	\$807.87	\$807.87	\$716.79	\$716.79	\$703.01	\$703.01
48	\$845.08	\$845.08	\$749.81	\$749.81	\$735.39	\$735.39
49	\$881.78	\$881.78	\$782.37	\$782.37	\$767.32	\$767.32
50	\$923.13	\$923.13	\$819.06	\$819.06	\$803.31	\$803.31
51	\$963.96	\$963.96	\$855.29	\$855.29	\$838.84	\$838.84
52	\$1,008.93	\$1,008.93	\$895.19	\$895.19	\$877.97	\$877.97
53	\$1,054.41	\$1,054.41	\$935.54	\$935.54	\$917.55	\$917.55
54	\$1,103.52	\$1,103.52	\$979.11	\$979.11	\$960.28	\$960.28
55	\$1,152.62	\$1,152.62	\$1,022.68	\$1,022.68	\$1,003.01	\$1,003.01
56	\$1,205.86	\$1,205.86	\$1,069.91	\$1,069.91	\$1,049.34	\$1,049.34
57	\$1,259.61	\$1,259.61	\$1,117.61	\$1,117.61	\$1,096.11	\$1,096.11
58	\$1,316.98	\$1,316.98	\$1,168.51	\$1,168.51	\$1,146.04	\$1,146.04
59	\$1,345.41	\$1,345.41	\$1,193.74	\$1,193.74	\$1,170.78	\$1,170.78
60	\$1,402.79	\$1,402.79	\$1,244.64	\$1,244.64	\$1,220.70	\$1,220.70
61	\$1,452.40	\$1,452.40	\$1,288.67	\$1,288.67	\$1,263.88	\$1,263.88
62	\$1,484.97	\$1,484.97	\$1,317.56	\$1,317.56	\$1,292.22	\$1,292.22
63	\$1,525.80	\$1,525.80	\$1,353.79	\$1,353.79	\$1,327.75	\$1,327.75
64+	\$1,550.61	\$1,550.61	\$1,375.80	\$1,375.80	\$1,349.34	\$1,349.34

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0100004		79962PA0100004		79962PA0120001	
Plan Marketing Name =>	Flex PPO \$2000 a Community Blue Plan		Flex PPO \$2000 a Community Blue Plan		Health Savings Flex PPO Embedded \$4700 a Community Blue Plan	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/HDHP-4	
Rating Area =>	Area 6		Area 9		Area 6	
Network =>	D		D		D	
Metal =>	Gold		Gold		Bronze	
Deductible =>	\$2,000/\$4,000		\$2,000/\$4,000		\$4,700/\$4,700	
Coinsurance =>	100%/70%		100%/70%		60%/50%	
Copays =>	\$25/\$50		\$25/\$50		60%/50%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$331.80	\$331.80	\$325.42	\$325.42	\$258.15	\$258.15
15	\$361.29	\$361.29	\$354.34	\$354.34	\$281.10	\$281.10
16	\$372.57	\$372.57	\$365.40	\$365.40	\$289.87	\$289.87
17	\$383.84	\$383.84	\$376.46	\$376.46	\$298.64	\$298.64
18	\$395.99	\$395.99	\$388.37	\$388.37	\$308.09	\$308.09
19	\$408.13	\$408.13	\$400.28	\$400.28	\$317.54	\$317.54
20	\$420.71	\$420.71	\$412.62	\$412.62	\$327.33	\$327.33
21	\$433.72	\$433.72	\$425.38	\$425.38	\$337.45	\$337.45
22	\$433.72	\$433.72	\$425.38	\$425.38	\$337.45	\$337.45
23	\$433.72	\$433.72	\$425.38	\$425.38	\$337.45	\$337.45
24	\$433.72	\$433.72	\$425.38	\$425.38	\$337.45	\$337.45
25	\$435.45	\$435.45	\$427.08	\$427.08	\$338.80	\$338.80
26	\$444.13	\$444.13	\$435.59	\$435.59	\$345.55	\$345.55
27	\$454.54	\$454.54	\$445.80	\$445.80	\$353.65	\$353.65
28	\$471.45	\$471.45	\$462.39	\$462.39	\$366.81	\$366.81
29	\$485.33	\$485.33	\$476.00	\$476.00	\$377.61	\$377.61
30	\$492.27	\$492.27	\$482.81	\$482.81	\$383.01	\$383.01
31	\$502.68	\$502.68	\$493.02	\$493.02	\$391.10	\$391.10
32	\$513.09	\$513.09	\$503.22	\$503.22	\$399.20	\$399.20
33	\$519.60	\$519.60	\$509.61	\$509.61	\$404.27	\$404.27
34	\$526.54	\$526.54	\$516.41	\$516.41	\$409.66	\$409.66
35	\$530.01	\$530.01	\$519.81	\$519.81	\$412.36	\$412.36
36	\$533.48	\$533.48	\$523.22	\$523.22	\$415.06	\$415.06
37	\$536.95	\$536.95	\$526.62	\$526.62	\$417.76	\$417.76
38	\$540.42	\$540.42	\$530.02	\$530.02	\$420.46	\$420.46
39	\$547.35	\$547.35	\$536.83	\$536.83	\$425.86	\$425.86
40	\$554.29	\$554.29	\$543.64	\$543.64	\$431.26	\$431.26
41	\$564.70	\$564.70	\$553.84	\$553.84	\$439.36	\$439.36
42	\$574.68	\$574.68	\$563.63	\$563.63	\$447.12	\$447.12
43	\$588.56	\$588.56	\$577.24	\$577.24	\$457.92	\$457.92
44	\$605.91	\$605.91	\$594.26	\$594.26	\$471.42	\$471.42
45	\$626.29	\$626.29	\$614.25	\$614.25	\$487.28	\$487.28
46	\$650.58	\$650.58	\$638.07	\$638.07	\$506.18	\$506.18
47	\$677.90	\$677.90	\$664.87	\$664.87	\$527.43	\$527.43
48	\$709.13	\$709.13	\$695.50	\$695.50	\$551.73	\$551.73
49	\$739.93	\$739.93	\$725.70	\$725.70	\$575.69	\$575.69
50	\$774.62	\$774.62	\$759.73	\$759.73	\$602.69	\$602.69
51	\$808.89	\$808.89	\$793.33	\$793.33	\$629.34	\$629.34
52	\$846.62	\$846.62	\$830.34	\$830.34	\$658.70	\$658.70
53	\$884.79	\$884.79	\$867.78	\$867.78	\$688.40	\$688.40
54	\$925.99	\$925.99	\$908.19	\$908.19	\$720.46	\$720.46
55	\$967.20	\$967.20	\$948.60	\$948.60	\$752.51	\$752.51
56	\$1,011.87	\$1,011.87	\$992.41	\$992.41	\$787.27	\$787.27
57	\$1,056.98	\$1,056.98	\$1,036.65	\$1,036.65	\$822.37	\$822.37
58	\$1,105.12	\$1,105.12	\$1,083.87	\$1,083.87	\$859.82	\$859.82
59	\$1,128.97	\$1,128.97	\$1,107.26	\$1,107.26	\$878.38	\$878.38
60	\$1,177.12	\$1,177.12	\$1,154.48	\$1,154.48	\$915.84	\$915.84
61	\$1,218.75	\$1,218.75	\$1,195.32	\$1,195.32	\$948.23	\$948.23
62	\$1,246.08	\$1,246.08	\$1,222.12	\$1,222.12	\$969.49	\$969.49
63	\$1,280.34	\$1,280.34	\$1,255.72	\$1,255.72	\$996.15	\$996.15
64+	\$1,301.16	\$1,301.16	\$1,276.14	\$1,276.14	\$1,012.35	\$1,012.35

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0120001		79962PA0140001		79962PA0140002	
Plan Marketing Name =>	Health Savings Flex PPO Embedded \$4700 a Community Blue Plan		Lehigh Valley Flex Blue PPO 500G		Lehigh Valley Flex Blue PPO 1250G	
Form # =>	HBG/HDHP-4		HBG/LV/PPO-2		HBG/LV/PPO-2	
Rating Area =>	Area 9		Area 6		Area 6	
Network =>	D		N		N	
Metal =>	Bronze		Gold		Gold	
Deductible =>	\$4,700/\$4,700		\$500/\$1,500		\$1,250/\$3,750	
Coinsurance =>	60%/50%		100%/70%		100%/70%	
Copays =>	60%/50%		\$25/\$60		\$25/\$60	
OOP Maximum =>	\$6,650/\$6,650		\$7,900/\$7,350		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$253.18	\$253.18	\$329.55	\$329.55	\$319.07	\$319.07
15	\$275.69	\$275.69	\$358.84	\$358.84	\$347.44	\$347.44
16	\$284.29	\$284.29	\$370.04	\$370.04	\$358.28	\$358.28
17	\$292.90	\$292.90	\$381.24	\$381.24	\$369.12	\$369.12
18	\$302.17	\$302.17	\$393.30	\$393.30	\$380.80	\$380.80
19	\$311.43	\$311.43	\$405.36	\$405.36	\$392.48	\$392.48
20	\$321.03	\$321.03	\$417.86	\$417.86	\$404.58	\$404.58
21	\$330.96	\$330.96	\$430.78	\$430.78	\$417.09	\$417.09
22	\$330.96	\$330.96	\$430.78	\$430.78	\$417.09	\$417.09
23	\$330.96	\$330.96	\$430.78	\$430.78	\$417.09	\$417.09
24	\$330.96	\$330.96	\$430.78	\$430.78	\$417.09	\$417.09
25	\$332.28	\$332.28	\$432.50	\$432.50	\$418.76	\$418.76
26	\$338.90	\$338.90	\$441.12	\$441.12	\$427.10	\$427.10
27	\$346.85	\$346.85	\$451.46	\$451.46	\$437.11	\$437.11
28	\$359.75	\$359.75	\$468.26	\$468.26	\$453.38	\$453.38
29	\$370.34	\$370.34	\$482.04	\$482.04	\$466.72	\$466.72
30	\$375.64	\$375.64	\$488.94	\$488.94	\$473.40	\$473.40
31	\$383.58	\$383.58	\$499.27	\$499.27	\$483.41	\$483.41
32	\$391.53	\$391.53	\$509.61	\$509.61	\$493.42	\$493.42
33	\$396.49	\$396.49	\$516.07	\$516.07	\$499.67	\$499.67
34	\$401.79	\$401.79	\$522.97	\$522.97	\$506.35	\$506.35
35	\$404.43	\$404.43	\$526.41	\$526.41	\$509.68	\$509.68
36	\$407.08	\$407.08	\$529.86	\$529.86	\$513.02	\$513.02
37	\$409.73	\$409.73	\$533.31	\$533.31	\$516.36	\$516.36
38	\$412.38	\$412.38	\$536.75	\$536.75	\$519.69	\$519.69
39	\$417.67	\$417.67	\$543.64	\$543.64	\$526.37	\$526.37
40	\$422.97	\$422.97	\$550.54	\$550.54	\$533.04	\$533.04
41	\$430.91	\$430.91	\$560.88	\$560.88	\$543.05	\$543.05
42	\$438.52	\$438.52	\$570.78	\$570.78	\$552.64	\$552.64
43	\$449.11	\$449.11	\$584.57	\$584.57	\$565.99	\$565.99
44	\$462.35	\$462.35	\$601.80	\$601.80	\$582.67	\$582.67
45	\$477.91	\$477.91	\$622.05	\$622.05	\$602.28	\$602.28
46	\$496.44	\$496.44	\$646.17	\$646.17	\$625.64	\$625.64
47	\$517.29	\$517.29	\$673.31	\$673.31	\$651.91	\$651.91
48	\$541.12	\$541.12	\$704.33	\$704.33	\$681.94	\$681.94
49	\$564.62	\$564.62	\$734.91	\$734.91	\$711.56	\$711.56
50	\$591.09	\$591.09	\$769.37	\$769.37	\$744.92	\$744.92
51	\$617.24	\$617.24	\$803.40	\$803.40	\$777.87	\$777.87
52	\$646.03	\$646.03	\$840.88	\$840.88	\$814.16	\$814.16
53	\$675.16	\$675.16	\$878.79	\$878.79	\$850.86	\$850.86
54	\$706.60	\$706.60	\$919.72	\$919.72	\$890.49	\$890.49
55	\$738.04	\$738.04	\$960.64	\$960.64	\$930.11	\$930.11
56	\$772.13	\$772.13	\$1,005.01	\$1,005.01	\$973.07	\$973.07
57	\$806.55	\$806.55	\$1,049.81	\$1,049.81	\$1,016.45	\$1,016.45
58	\$843.29	\$843.29	\$1,097.63	\$1,097.63	\$1,062.75	\$1,062.75
59	\$861.49	\$861.49	\$1,121.32	\$1,121.32	\$1,085.69	\$1,085.69
60	\$898.23	\$898.23	\$1,169.14	\$1,169.14	\$1,131.98	\$1,131.98
61	\$930.00	\$930.00	\$1,210.49	\$1,210.49	\$1,172.02	\$1,172.02
62	\$950.85	\$950.85	\$1,237.63	\$1,237.63	\$1,198.30	\$1,198.30
63	\$976.99	\$976.99	\$1,271.66	\$1,271.66	\$1,231.25	\$1,231.25
64+	\$992.88	\$992.88	\$1,292.34	\$1,292.34	\$1,251.27	\$1,251.27

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0160001		79962PA0090005		79962PA0090005	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO 3000SQE		Health Savings PPO Embedded \$3000		Health Savings PPO Embedded \$3000	
Form # =>	HBG/LV/HDHP-2		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 6		Area 6,7		Area 9	
Network =>	N		F		F	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$3,000/\$3,000		\$3,000		\$3,000	
Coinsurance =>	90%/70%		100%		100%	
Copays =>	90%/70%		100%		100%	
OOP Maximum =>	\$6,650/\$6,650		\$6,650		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$272.33	\$272.33	\$303.88	\$303.88	\$298.04	\$298.04
15	\$296.54	\$296.54	\$330.89	\$330.89	\$324.53	\$324.53
16	\$305.80	\$305.80	\$341.22	\$341.22	\$334.66	\$334.66
17	\$315.05	\$315.05	\$351.55	\$351.55	\$344.79	\$344.79
18	\$325.02	\$325.02	\$362.67	\$362.67	\$355.70	\$355.70
19	\$334.99	\$334.99	\$373.79	\$373.79	\$366.60	\$366.60
20	\$345.31	\$345.31	\$385.31	\$385.31	\$377.90	\$377.90
21	\$355.99	\$355.99	\$397.23	\$397.23	\$389.59	\$389.59
22	\$355.99	\$355.99	\$397.23	\$397.23	\$389.59	\$389.59
23	\$355.99	\$355.99	\$397.23	\$397.23	\$389.59	\$389.59
24	\$355.99	\$355.99	\$397.23	\$397.23	\$389.59	\$389.59
25	\$357.41	\$357.41	\$398.82	\$398.82	\$391.15	\$391.15
26	\$364.53	\$364.53	\$406.76	\$406.76	\$398.94	\$398.94
27	\$373.08	\$373.08	\$416.30	\$416.30	\$408.29	\$408.29
28	\$386.96	\$386.96	\$431.79	\$431.79	\$423.48	\$423.48
29	\$398.35	\$398.35	\$444.50	\$444.50	\$435.95	\$435.95
30	\$404.05	\$404.05	\$450.86	\$450.86	\$442.18	\$442.18
31	\$412.59	\$412.59	\$460.39	\$460.39	\$451.53	\$451.53
32	\$421.14	\$421.14	\$469.92	\$469.92	\$460.88	\$460.88
33	\$426.48	\$426.48	\$475.88	\$475.88	\$466.73	\$466.73
34	\$432.17	\$432.17	\$482.24	\$482.24	\$472.96	\$472.96
35	\$435.02	\$435.02	\$485.42	\$485.42	\$476.08	\$476.08
36	\$437.87	\$437.87	\$488.59	\$488.59	\$479.20	\$479.20
37	\$440.72	\$440.72	\$491.77	\$491.77	\$482.31	\$482.31
38	\$443.56	\$443.56	\$494.95	\$494.95	\$485.43	\$485.43
39	\$449.26	\$449.26	\$501.30	\$501.30	\$491.66	\$491.66
40	\$454.96	\$454.96	\$507.66	\$507.66	\$497.90	\$497.90
41	\$463.50	\$463.50	\$517.19	\$517.19	\$507.25	\$507.25
42	\$471.69	\$471.69	\$526.33	\$526.33	\$516.21	\$516.21
43	\$483.08	\$483.08	\$539.04	\$539.04	\$528.67	\$528.67
44	\$497.32	\$497.32	\$554.93	\$554.93	\$544.26	\$544.26
45	\$514.05	\$514.05	\$573.60	\$573.60	\$562.57	\$562.57
46	\$533.99	\$533.99	\$595.85	\$595.85	\$584.39	\$584.39
47	\$556.41	\$556.41	\$620.87	\$620.87	\$608.93	\$608.93
48	\$582.04	\$582.04	\$649.47	\$649.47	\$636.98	\$636.98
49	\$607.32	\$607.32	\$677.67	\$677.67	\$664.64	\$664.64
50	\$635.80	\$635.80	\$709.45	\$709.45	\$695.81	\$695.81
51	\$663.92	\$663.92	\$740.83	\$740.83	\$726.59	\$726.59
52	\$694.89	\$694.89	\$775.39	\$775.39	\$760.48	\$760.48
53	\$726.22	\$726.22	\$810.35	\$810.35	\$794.76	\$794.76
54	\$760.04	\$760.04	\$848.09	\$848.09	\$831.77	\$831.77
55	\$793.86	\$793.86	\$885.82	\$885.82	\$868.79	\$868.79
56	\$830.52	\$830.52	\$926.74	\$926.74	\$908.91	\$908.91
57	\$867.55	\$867.55	\$968.05	\$968.05	\$949.43	\$949.43
58	\$907.06	\$907.06	\$1,012.14	\$1,012.14	\$992.68	\$992.68
59	\$926.64	\$926.64	\$1,033.99	\$1,033.99	\$1,014.10	\$1,014.10
60	\$966.16	\$966.16	\$1,078.08	\$1,078.08	\$1,057.35	\$1,057.35
61	\$1,000.33	\$1,000.33	\$1,116.22	\$1,116.22	\$1,094.75	\$1,094.75
62	\$1,022.76	\$1,022.76	\$1,141.24	\$1,141.24	\$1,119.29	\$1,119.29
63	\$1,050.88	\$1,050.88	\$1,172.62	\$1,172.62	\$1,150.07	\$1,150.07
64+	\$1,067.97	\$1,067.97	\$1,191.69	\$1,191.69	\$1,168.77	\$1,168.77

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020005		79962PA0020005		79962PA0010015	
Plan Marketing Name =>	Balance PPO \$2600		Balance PPO \$2600		Premier Balance PPO \$5000	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$2,600		\$2,600		\$5,000	
Coinsurance =>	70%		70%		100%	
Copays =>	\$55		\$55		\$55	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$286.19	\$286.19	\$280.69	\$280.69	\$290.84	\$290.84
15	\$311.63	\$311.63	\$305.64	\$305.64	\$316.69	\$316.69
16	\$321.36	\$321.36	\$315.18	\$315.18	\$326.57	\$326.57
17	\$331.09	\$331.09	\$324.72	\$324.72	\$336.46	\$336.46
18	\$341.56	\$341.56	\$334.99	\$334.99	\$347.10	\$347.10
19	\$352.04	\$352.04	\$345.26	\$345.26	\$357.75	\$357.75
20	\$362.89	\$362.89	\$355.90	\$355.90	\$368.77	\$368.77
21	\$374.11	\$374.11	\$366.91	\$366.91	\$380.18	\$380.18
22	\$374.11	\$374.11	\$366.91	\$366.91	\$380.18	\$380.18
23	\$374.11	\$374.11	\$366.91	\$366.91	\$380.18	\$380.18
24	\$374.11	\$374.11	\$366.91	\$366.91	\$380.18	\$380.18
25	\$375.61	\$375.61	\$368.38	\$368.38	\$381.70	\$381.70
26	\$383.09	\$383.09	\$375.72	\$375.72	\$389.30	\$389.30
27	\$392.07	\$392.07	\$384.52	\$384.52	\$398.43	\$398.43
28	\$406.66	\$406.66	\$398.83	\$398.83	\$413.26	\$413.26
29	\$418.63	\$418.63	\$410.57	\$410.57	\$425.42	\$425.42
30	\$424.61	\$424.61	\$416.44	\$416.44	\$431.50	\$431.50
31	\$433.59	\$433.59	\$425.25	\$425.25	\$440.63	\$440.63
32	\$442.57	\$442.57	\$434.05	\$434.05	\$449.75	\$449.75
33	\$448.18	\$448.18	\$439.56	\$439.56	\$455.46	\$455.46
34	\$454.17	\$454.17	\$445.43	\$445.43	\$461.54	\$461.54
35	\$457.16	\$457.16	\$448.36	\$448.36	\$464.58	\$464.58
36	\$460.16	\$460.16	\$451.30	\$451.30	\$467.62	\$467.62
37	\$463.15	\$463.15	\$454.23	\$454.23	\$470.66	\$470.66
38	\$466.14	\$466.14	\$457.17	\$457.17	\$473.70	\$473.70
39	\$472.13	\$472.13	\$463.04	\$463.04	\$479.79	\$479.79
40	\$478.11	\$478.11	\$468.91	\$468.91	\$485.87	\$485.87
41	\$487.09	\$487.09	\$477.72	\$477.72	\$494.99	\$494.99
42	\$495.70	\$495.70	\$486.16	\$486.16	\$503.74	\$503.74
43	\$507.67	\$507.67	\$497.90	\$497.90	\$515.90	\$515.90
44	\$522.63	\$522.63	\$512.57	\$512.57	\$531.11	\$531.11
45	\$540.21	\$540.21	\$529.82	\$529.82	\$548.98	\$548.98
46	\$561.17	\$561.17	\$550.37	\$550.37	\$570.27	\$570.27
47	\$584.73	\$584.73	\$573.48	\$573.48	\$594.22	\$594.22
48	\$611.67	\$611.67	\$599.90	\$599.90	\$621.59	\$621.59
49	\$638.23	\$638.23	\$625.95	\$625.95	\$648.59	\$648.59
50	\$668.16	\$668.16	\$655.30	\$655.30	\$679.00	\$679.00
51	\$697.72	\$697.72	\$684.29	\$684.29	\$709.04	\$709.04
52	\$730.26	\$730.26	\$716.21	\$716.21	\$742.11	\$742.11
53	\$763.18	\$763.18	\$748.50	\$748.50	\$775.57	\$775.57
54	\$798.72	\$798.72	\$783.35	\$783.35	\$811.68	\$811.68
55	\$834.27	\$834.27	\$818.21	\$818.21	\$847.80	\$847.80
56	\$872.80	\$872.80	\$856.00	\$856.00	\$886.96	\$886.96
57	\$911.71	\$911.71	\$894.16	\$894.16	\$926.50	\$926.50
58	\$953.23	\$953.23	\$934.89	\$934.89	\$968.70	\$968.70
59	\$973.81	\$973.81	\$955.07	\$955.07	\$989.61	\$989.61
60	\$1,015.33	\$1,015.33	\$995.79	\$995.79	\$1,031.81	\$1,031.81
61	\$1,051.25	\$1,051.25	\$1,031.02	\$1,031.02	\$1,068.31	\$1,068.31
62	\$1,074.82	\$1,074.82	\$1,054.13	\$1,054.13	\$1,092.26	\$1,092.26
63	\$1,104.37	\$1,104.37	\$1,083.12	\$1,083.12	\$1,122.29	\$1,122.29
64+	\$1,122.33	\$1,122.33	\$1,100.73	\$1,100.73	\$1,140.54	\$1,140.54

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0010015		79962PA0120002		79962PA0120002	
Plan Marketing Name =>	Premier Balance PPO \$5000		Health Savings Flex PPO Embedded \$3000 a Community Blue Plan		Health Savings Flex PPO Embedded \$3000 a Community Blue Plan	
Form # =>	HBG/PPO-4		HBG/HDHP-4		HBG/HDHP-4	
Rating Area =>	Area 9		Area 6		Area 9	
Network =>	F		D		D	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$5,000		\$3,000/\$3,000		\$3,000/\$3,000	
Coinsurance =>	100%		100%/60%		100%/60%	
Copays =>	\$55		100%/60%		100%/60%	
OOP Maximum =>	\$7,900		\$6,650/\$6,650		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$285.25	\$285.25	\$301.35	\$301.35	\$295.55	\$295.55
15	\$310.60	\$310.60	\$328.14	\$328.14	\$321.82	\$321.82
16	\$320.30	\$320.30	\$338.38	\$338.38	\$331.87	\$331.87
17	\$329.99	\$329.99	\$348.62	\$348.62	\$341.91	\$341.91
18	\$340.43	\$340.43	\$359.65	\$359.65	\$352.73	\$352.73
19	\$350.87	\$350.87	\$370.68	\$370.68	\$363.55	\$363.55
20	\$361.68	\$361.68	\$382.10	\$382.10	\$374.75	\$374.75
21	\$372.87	\$372.87	\$393.92	\$393.92	\$386.34	\$386.34
22	\$372.87	\$372.87	\$393.92	\$393.92	\$386.34	\$386.34
23	\$372.87	\$372.87	\$393.92	\$393.92	\$386.34	\$386.34
24	\$372.87	\$372.87	\$393.92	\$393.92	\$386.34	\$386.34
25	\$374.36	\$374.36	\$395.50	\$395.50	\$387.89	\$387.89
26	\$381.82	\$381.82	\$403.37	\$403.37	\$395.61	\$395.61
27	\$390.77	\$390.77	\$412.83	\$412.83	\$404.88	\$404.88
28	\$405.31	\$405.31	\$428.19	\$428.19	\$419.95	\$419.95
29	\$417.24	\$417.24	\$440.80	\$440.80	\$432.31	\$432.31
30	\$423.21	\$423.21	\$447.10	\$447.10	\$438.50	\$438.50
31	\$432.16	\$432.16	\$456.55	\$456.55	\$447.77	\$447.77
32	\$441.11	\$441.11	\$466.01	\$466.01	\$457.04	\$457.04
33	\$446.70	\$446.70	\$471.92	\$471.92	\$462.84	\$462.84
34	\$452.66	\$452.66	\$478.22	\$478.22	\$469.02	\$469.02
35	\$455.65	\$455.65	\$481.37	\$481.37	\$472.11	\$472.11
36	\$458.63	\$458.63	\$484.52	\$484.52	\$475.20	\$475.20
37	\$461.61	\$461.61	\$487.67	\$487.67	\$478.29	\$478.29
38	\$464.60	\$464.60	\$490.82	\$490.82	\$481.38	\$481.38
39	\$470.56	\$470.56	\$497.13	\$497.13	\$487.56	\$487.56
40	\$476.53	\$476.53	\$503.43	\$503.43	\$493.74	\$493.74
41	\$485.48	\$485.48	\$512.88	\$512.88	\$503.01	\$503.01
42	\$494.05	\$494.05	\$521.94	\$521.94	\$511.90	\$511.90
43	\$505.98	\$505.98	\$534.55	\$534.55	\$524.26	\$524.26
44	\$520.90	\$520.90	\$550.31	\$550.31	\$539.72	\$539.72
45	\$538.42	\$538.42	\$568.82	\$568.82	\$557.87	\$557.87
46	\$559.31	\$559.31	\$590.88	\$590.88	\$579.51	\$579.51
47	\$582.80	\$582.80	\$615.70	\$615.70	\$603.85	\$603.85
48	\$609.64	\$609.64	\$644.06	\$644.06	\$631.67	\$631.67
49	\$636.12	\$636.12	\$672.03	\$672.03	\$659.10	\$659.10
50	\$665.95	\$665.95	\$703.54	\$703.54	\$690.00	\$690.00
51	\$695.40	\$695.40	\$734.66	\$734.66	\$720.52	\$720.52
52	\$727.84	\$727.84	\$768.93	\$768.93	\$754.14	\$754.14
53	\$760.65	\$760.65	\$803.60	\$803.60	\$788.13	\$788.13
54	\$796.08	\$796.08	\$841.02	\$841.02	\$824.84	\$824.84
55	\$831.50	\$831.50	\$878.44	\$878.44	\$861.54	\$861.54
56	\$869.91	\$869.91	\$919.02	\$919.02	\$901.33	\$901.33
57	\$908.68	\$908.68	\$959.98	\$959.98	\$941.51	\$941.51
58	\$950.07	\$950.07	\$1,003.71	\$1,003.71	\$984.39	\$984.39
59	\$970.58	\$970.58	\$1,025.37	\$1,025.37	\$1,005.64	\$1,005.64
60	\$1,011.97	\$1,011.97	\$1,069.10	\$1,069.10	\$1,048.53	\$1,048.53
61	\$1,047.76	\$1,047.76	\$1,106.92	\$1,106.92	\$1,085.62	\$1,085.62
62	\$1,071.26	\$1,071.26	\$1,131.73	\$1,131.73	\$1,109.95	\$1,109.95
63	\$1,100.71	\$1,100.71	\$1,162.85	\$1,162.85	\$1,140.48	\$1,140.48
64+	\$1,118.61	\$1,118.61	\$1,181.76	\$1,181.76	\$1,159.02	\$1,159.02

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020006		79962PA0020006		79962PA0020007	
Plan Marketing Name =>	Balance PPO \$2000		Balance PPO \$2000		Balance PPO \$5000	
Form # =>	HBG/PPO-4		HBG/PPO-4		HBG/PPO-4	
Rating Area =>	Area 6,7		Area 9		Area 6,7	
Network =>	F		F		F	
Metal =>	Silver		Silver		Bronze	
Deductible =>	\$2,000		\$2,000		\$5,000	
Coinsurance =>	70%		70%		50%	
Copays =>	\$55		\$55		\$70	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$289.95	\$289.95	\$284.37	\$284.37	\$263.03	\$263.03
15	\$315.72	\$315.72	\$309.65	\$309.65	\$286.41	\$286.41
16	\$325.58	\$325.58	\$319.32	\$319.32	\$295.35	\$295.35
17	\$335.43	\$335.43	\$328.98	\$328.98	\$304.29	\$304.29
18	\$346.05	\$346.05	\$339.39	\$339.39	\$313.92	\$313.92
19	\$356.66	\$356.66	\$349.80	\$349.80	\$323.54	\$323.54
20	\$367.65	\$367.65	\$360.58	\$360.58	\$333.52	\$333.52
21	\$379.02	\$379.02	\$371.73	\$371.73	\$343.83	\$343.83
22	\$379.02	\$379.02	\$371.73	\$371.73	\$343.83	\$343.83
23	\$379.02	\$379.02	\$371.73	\$371.73	\$343.83	\$343.83
24	\$379.02	\$379.02	\$371.73	\$371.73	\$343.83	\$343.83
25	\$380.54	\$380.54	\$373.22	\$373.22	\$345.21	\$345.21
26	\$388.12	\$388.12	\$380.65	\$380.65	\$352.08	\$352.08
27	\$397.21	\$397.21	\$389.57	\$389.57	\$360.33	\$360.33
28	\$411.99	\$411.99	\$404.07	\$404.07	\$373.74	\$373.74
29	\$424.12	\$424.12	\$415.97	\$415.97	\$384.75	\$384.75
30	\$430.19	\$430.19	\$421.91	\$421.91	\$390.25	\$390.25
31	\$439.28	\$439.28	\$430.84	\$430.84	\$398.50	\$398.50
32	\$448.38	\$448.38	\$439.76	\$439.76	\$406.75	\$406.75
33	\$454.07	\$454.07	\$445.33	\$445.33	\$411.91	\$411.91
34	\$460.13	\$460.13	\$451.28	\$451.28	\$417.41	\$417.41
35	\$463.16	\$463.16	\$454.25	\$454.25	\$420.16	\$420.16
36	\$466.19	\$466.19	\$457.23	\$457.23	\$422.91	\$422.91
37	\$469.23	\$469.23	\$460.20	\$460.20	\$425.66	\$425.66
38	\$472.26	\$472.26	\$463.18	\$463.18	\$428.41	\$428.41
39	\$478.32	\$478.32	\$469.12	\$469.12	\$433.91	\$433.91
40	\$484.39	\$484.39	\$475.07	\$475.07	\$439.41	\$439.41
41	\$493.48	\$493.48	\$483.99	\$483.99	\$447.67	\$447.67
42	\$502.20	\$502.20	\$492.54	\$492.54	\$455.57	\$455.57
43	\$514.33	\$514.33	\$504.44	\$504.44	\$466.58	\$466.58
44	\$529.49	\$529.49	\$519.31	\$519.31	\$480.33	\$480.33
45	\$547.30	\$547.30	\$536.78	\$536.78	\$496.49	\$496.49
46	\$568.53	\$568.53	\$557.60	\$557.60	\$515.75	\$515.75
47	\$592.41	\$592.41	\$581.01	\$581.01	\$537.41	\$537.41
48	\$619.70	\$619.70	\$607.78	\$607.78	\$562.16	\$562.16
49	\$646.61	\$646.61	\$634.17	\$634.17	\$586.57	\$586.57
50	\$676.93	\$676.93	\$663.91	\$663.91	\$614.08	\$614.08
51	\$706.87	\$706.87	\$693.28	\$693.28	\$641.24	\$641.24
52	\$739.85	\$739.85	\$725.62	\$725.62	\$671.16	\$671.16
53	\$773.20	\$773.20	\$758.33	\$758.33	\$701.41	\$701.41
54	\$809.21	\$809.21	\$793.64	\$793.64	\$734.08	\$734.08
55	\$845.21	\$845.21	\$828.96	\$828.96	\$766.74	\$766.74
56	\$884.25	\$884.25	\$867.25	\$867.25	\$802.16	\$802.16
57	\$923.67	\$923.67	\$905.91	\$905.91	\$837.91	\$837.91
58	\$965.74	\$965.74	\$947.17	\$947.17	\$876.08	\$876.08
59	\$986.59	\$986.59	\$967.61	\$967.61	\$894.99	\$894.99
60	\$1,028.66	\$1,028.66	\$1,008.88	\$1,008.88	\$933.15	\$933.15
61	\$1,065.05	\$1,065.05	\$1,044.56	\$1,044.56	\$966.16	\$966.16
62	\$1,088.92	\$1,088.92	\$1,067.98	\$1,067.98	\$987.82	\$987.82
63	\$1,118.87	\$1,118.87	\$1,097.35	\$1,097.35	\$1,014.99	\$1,014.99
64+	\$1,137.06	\$1,137.06	\$1,115.19	\$1,115.19	\$1,031.49	\$1,031.49

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0020007		79962PA0170001		79962PA0170001	
Plan Marketing Name =>	Balance PPO \$5000		Choice Blue PPO \$0		Choice Blue PPO \$0	
Form # =>	HBG/PPO-4		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	F		X		X	
Metal =>	Bronze		Gold		Gold	
Deductible =>	\$5,000		\$0/\$3,000		\$0/\$3,000	
Coinsurance =>	50%		100%/70%		100%/70%	
Copays =>	\$70		\$25/70%		\$25/70%	
OOP Maximum =>	\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$257.97	\$257.97	\$354.52	\$354.52	\$347.71	\$347.71
15	\$280.90	\$280.90	\$386.04	\$386.04	\$378.62	\$378.62
16	\$289.66	\$289.66	\$398.09	\$398.09	\$390.43	\$390.43
17	\$298.43	\$298.43	\$410.14	\$410.14	\$402.25	\$402.25
18	\$307.87	\$307.87	\$423.11	\$423.11	\$414.98	\$414.98
19	\$317.31	\$317.31	\$436.09	\$436.09	\$427.70	\$427.70
20	\$327.09	\$327.09	\$449.53	\$449.53	\$440.88	\$440.88
21	\$337.21	\$337.21	\$463.43	\$463.43	\$454.52	\$454.52
22	\$337.21	\$337.21	\$463.43	\$463.43	\$454.52	\$454.52
23	\$337.21	\$337.21	\$463.43	\$463.43	\$454.52	\$454.52
24	\$337.21	\$337.21	\$463.43	\$463.43	\$454.52	\$454.52
25	\$338.56	\$338.56	\$465.28	\$465.28	\$456.34	\$456.34
26	\$345.30	\$345.30	\$474.55	\$474.55	\$465.43	\$465.43
27	\$353.40	\$353.40	\$485.67	\$485.67	\$476.34	\$476.34
28	\$366.55	\$366.55	\$503.75	\$503.75	\$494.06	\$494.06
29	\$377.34	\$377.34	\$518.58	\$518.58	\$508.61	\$508.61
30	\$382.73	\$382.73	\$525.99	\$525.99	\$515.88	\$515.88
31	\$390.83	\$390.83	\$537.12	\$537.12	\$526.79	\$526.79
32	\$398.92	\$398.92	\$548.24	\$548.24	\$537.70	\$537.70
33	\$403.98	\$403.98	\$555.19	\$555.19	\$544.51	\$544.51
34	\$409.37	\$409.37	\$562.60	\$562.60	\$551.79	\$551.79
35	\$412.07	\$412.07	\$566.31	\$566.31	\$555.42	\$555.42
36	\$414.77	\$414.77	\$570.02	\$570.02	\$559.06	\$559.06
37	\$417.47	\$417.47	\$573.73	\$573.73	\$562.70	\$562.70
38	\$420.16	\$420.16	\$577.43	\$577.43	\$566.33	\$566.33
39	\$425.56	\$425.56	\$584.85	\$584.85	\$573.60	\$573.60
40	\$430.95	\$430.95	\$592.26	\$592.26	\$580.88	\$580.88
41	\$439.05	\$439.05	\$603.39	\$603.39	\$591.79	\$591.79
42	\$446.80	\$446.80	\$614.04	\$614.04	\$602.24	\$602.24
43	\$457.59	\$457.59	\$628.87	\$628.87	\$616.78	\$616.78
44	\$471.08	\$471.08	\$647.41	\$647.41	\$634.96	\$634.96
45	\$486.93	\$486.93	\$669.19	\$669.19	\$656.33	\$656.33
46	\$505.82	\$505.82	\$695.15	\$695.15	\$681.78	\$681.78
47	\$527.06	\$527.06	\$724.34	\$724.34	\$710.41	\$710.41
48	\$551.34	\$551.34	\$757.71	\$757.71	\$743.14	\$743.14
49	\$575.28	\$575.28	\$790.61	\$790.61	\$775.41	\$775.41
50	\$602.26	\$602.26	\$827.69	\$827.69	\$811.77	\$811.77
51	\$628.90	\$628.90	\$864.30	\$864.30	\$847.68	\$847.68
52	\$658.23	\$658.23	\$904.62	\$904.62	\$887.22	\$887.22
53	\$687.91	\$687.91	\$945.40	\$945.40	\$927.22	\$927.22
54	\$719.94	\$719.94	\$989.42	\$989.42	\$970.40	\$970.40
55	\$751.98	\$751.98	\$1,033.45	\$1,033.45	\$1,013.58	\$1,013.58
56	\$786.71	\$786.71	\$1,081.18	\$1,081.18	\$1,060.40	\$1,060.40
57	\$821.78	\$821.78	\$1,129.38	\$1,129.38	\$1,107.67	\$1,107.67
58	\$859.21	\$859.21	\$1,180.82	\$1,180.82	\$1,158.12	\$1,158.12
59	\$877.76	\$877.76	\$1,206.31	\$1,206.31	\$1,183.12	\$1,183.12
60	\$915.19	\$915.19	\$1,257.75	\$1,257.75	\$1,233.57	\$1,233.57
61	\$947.56	\$947.56	\$1,302.24	\$1,302.24	\$1,277.20	\$1,277.20
62	\$968.80	\$968.80	\$1,331.43	\$1,331.43	\$1,305.84	\$1,305.84
63	\$995.44	\$995.44	\$1,368.05	\$1,368.05	\$1,341.74	\$1,341.74
64+	\$1,011.63	\$1,011.63	\$1,390.29	\$1,390.29	\$1,363.56	\$1,363.56

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170002		79962PA0170002		79962PA0170003	
Plan Marketing Name =>	Choice Blue PPO \$500		Choice Blue PPO \$500		Choice Blue PPO \$1250	
Form # =>	HBG/CB/PPO		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 7		Area 9		Area 7	
Network =>	X		X		X	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$500/\$1,500		\$500/\$1,500		\$1,250/\$3,750	
Coinsurance =>	100%/70%		100%/70%		100%/70%	
Copays =>	\$25/\$60		\$25/\$60		\$25/\$60	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$352.13	\$352.13	\$345.36	\$345.36	\$340.58	\$340.58
15	\$383.43	\$383.43	\$376.06	\$376.06	\$370.85	\$370.85
16	\$395.40	\$395.40	\$387.80	\$387.80	\$382.43	\$382.43
17	\$407.37	\$407.37	\$399.53	\$399.53	\$394.00	\$394.00
18	\$420.25	\$420.25	\$412.17	\$412.17	\$406.47	\$406.47
19	\$433.14	\$433.14	\$424.81	\$424.81	\$418.93	\$418.93
20	\$446.49	\$446.49	\$437.91	\$437.91	\$431.84	\$431.84
21	\$460.30	\$460.30	\$451.45	\$451.45	\$445.20	\$445.20
22	\$460.30	\$460.30	\$451.45	\$451.45	\$445.20	\$445.20
23	\$460.30	\$460.30	\$451.45	\$451.45	\$445.20	\$445.20
24	\$460.30	\$460.30	\$451.45	\$451.45	\$445.20	\$445.20
25	\$462.14	\$462.14	\$453.26	\$453.26	\$446.98	\$446.98
26	\$471.35	\$471.35	\$462.28	\$462.28	\$455.88	\$455.88
27	\$482.39	\$482.39	\$473.12	\$473.12	\$466.57	\$466.57
28	\$500.35	\$500.35	\$490.73	\$490.73	\$483.93	\$483.93
29	\$515.08	\$515.08	\$505.17	\$505.17	\$498.18	\$498.18
30	\$522.44	\$522.44	\$512.40	\$512.40	\$505.30	\$505.30
31	\$533.49	\$533.49	\$523.23	\$523.23	\$515.99	\$515.99
32	\$544.53	\$544.53	\$534.07	\$534.07	\$526.67	\$526.67
33	\$551.44	\$551.44	\$540.84	\$540.84	\$533.35	\$533.35
34	\$558.80	\$558.80	\$548.06	\$548.06	\$540.47	\$540.47
35	\$562.49	\$562.49	\$551.67	\$551.67	\$544.03	\$544.03
36	\$566.17	\$566.17	\$555.28	\$555.28	\$547.60	\$547.60
37	\$569.85	\$569.85	\$558.90	\$558.90	\$551.16	\$551.16
38	\$573.53	\$573.53	\$562.51	\$562.51	\$554.72	\$554.72
39	\$580.90	\$580.90	\$569.73	\$569.73	\$561.84	\$561.84
40	\$588.26	\$588.26	\$576.95	\$576.95	\$568.97	\$568.97
41	\$599.31	\$599.31	\$587.79	\$587.79	\$579.65	\$579.65
42	\$609.90	\$609.90	\$598.17	\$598.17	\$589.89	\$589.89
43	\$624.63	\$624.63	\$612.62	\$612.62	\$604.14	\$604.14
44	\$643.04	\$643.04	\$630.68	\$630.68	\$621.94	\$621.94
45	\$664.67	\$664.67	\$651.89	\$651.89	\$642.87	\$642.87
46	\$690.45	\$690.45	\$677.18	\$677.18	\$667.80	\$667.80
47	\$719.45	\$719.45	\$705.62	\$705.62	\$695.85	\$695.85
48	\$752.59	\$752.59	\$738.12	\$738.12	\$727.90	\$727.90
49	\$785.27	\$785.27	\$770.17	\$770.17	\$759.51	\$759.51
50	\$822.10	\$822.10	\$806.29	\$806.29	\$795.13	\$795.13
51	\$858.46	\$858.46	\$841.95	\$841.95	\$830.30	\$830.30
52	\$898.51	\$898.51	\$881.23	\$881.23	\$869.03	\$869.03
53	\$939.01	\$939.01	\$920.96	\$920.96	\$908.21	\$908.21
54	\$982.74	\$982.74	\$963.85	\$963.85	\$950.50	\$950.50
55	\$1,026.47	\$1,026.47	\$1,006.73	\$1,006.73	\$992.80	\$992.80
56	\$1,073.88	\$1,073.88	\$1,053.23	\$1,053.23	\$1,038.65	\$1,038.65
57	\$1,121.75	\$1,121.75	\$1,100.18	\$1,100.18	\$1,084.95	\$1,084.95
58	\$1,172.84	\$1,172.84	\$1,150.29	\$1,150.29	\$1,134.37	\$1,134.37
59	\$1,198.16	\$1,198.16	\$1,175.12	\$1,175.12	\$1,158.86	\$1,158.86
60	\$1,249.25	\$1,249.25	\$1,225.24	\$1,225.24	\$1,208.27	\$1,208.27
61	\$1,293.44	\$1,293.44	\$1,268.57	\$1,268.57	\$1,251.01	\$1,251.01
62	\$1,322.44	\$1,322.44	\$1,297.02	\$1,297.02	\$1,279.06	\$1,279.06
63	\$1,358.81	\$1,358.81	\$1,332.68	\$1,332.68	\$1,314.23	\$1,314.23
64+	\$1,380.90	\$1,380.90	\$1,354.35	\$1,354.35	\$1,335.60	\$1,335.60

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170003		79962PA0170004		79962PA0170004	
Plan Marketing Name =>	Choice Blue PPO \$1250		Choice Blue PPO \$2500		Choice Blue PPO \$2500	
Form # =>	HBG/CB/PPO		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	X		X		X	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,250/\$3,750		\$2,500/\$5,000		\$2,500/\$5,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%	
Copays =>	\$25/\$60		\$10/70%		\$10/70%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$334.03	\$334.03	\$325.35	\$325.35	\$319.09	\$319.09
15	\$363.72	\$363.72	\$354.27	\$354.27	\$347.45	\$347.45
16	\$375.07	\$375.07	\$365.32	\$365.32	\$358.30	\$358.30
17	\$386.43	\$386.43	\$376.38	\$376.38	\$369.14	\$369.14
18	\$398.65	\$398.65	\$388.29	\$388.29	\$380.82	\$380.82
19	\$410.88	\$410.88	\$400.20	\$400.20	\$392.50	\$392.50
20	\$423.54	\$423.54	\$412.53	\$412.53	\$404.60	\$404.60
21	\$436.64	\$436.64	\$425.29	\$425.29	\$417.11	\$417.11
22	\$436.64	\$436.64	\$425.29	\$425.29	\$417.11	\$417.11
23	\$436.64	\$436.64	\$425.29	\$425.29	\$417.11	\$417.11
24	\$436.64	\$436.64	\$425.29	\$425.29	\$417.11	\$417.11
25	\$438.39	\$438.39	\$426.99	\$426.99	\$418.78	\$418.78
26	\$447.12	\$447.12	\$435.50	\$435.50	\$427.12	\$427.12
27	\$457.60	\$457.60	\$445.70	\$445.70	\$437.13	\$437.13
28	\$474.63	\$474.63	\$462.29	\$462.29	\$453.40	\$453.40
29	\$488.60	\$488.60	\$475.90	\$475.90	\$466.75	\$466.75
30	\$495.59	\$495.59	\$482.70	\$482.70	\$473.42	\$473.42
31	\$506.07	\$506.07	\$492.91	\$492.91	\$483.43	\$483.43
32	\$516.55	\$516.55	\$503.12	\$503.12	\$493.44	\$493.44
33	\$523.09	\$523.09	\$509.50	\$509.50	\$499.70	\$499.70
34	\$530.08	\$530.08	\$516.30	\$516.30	\$506.37	\$506.37
35	\$533.57	\$533.57	\$519.70	\$519.70	\$509.71	\$509.71
36	\$537.07	\$537.07	\$523.11	\$523.11	\$513.05	\$513.05
37	\$540.56	\$540.56	\$526.51	\$526.51	\$516.38	\$516.38
38	\$544.05	\$544.05	\$529.91	\$529.91	\$519.72	\$519.72
39	\$551.04	\$551.04	\$536.72	\$536.72	\$526.39	\$526.39
40	\$558.03	\$558.03	\$543.52	\$543.52	\$533.07	\$533.07
41	\$568.51	\$568.51	\$553.73	\$553.73	\$543.08	\$543.08
42	\$578.55	\$578.55	\$563.51	\$563.51	\$552.67	\$552.67
43	\$592.52	\$592.52	\$577.12	\$577.12	\$566.02	\$566.02
44	\$609.99	\$609.99	\$594.13	\$594.13	\$582.70	\$582.70
45	\$630.51	\$630.51	\$614.12	\$614.12	\$602.31	\$602.31
46	\$654.96	\$654.96	\$637.94	\$637.94	\$625.67	\$625.67
47	\$682.47	\$682.47	\$664.73	\$664.73	\$651.94	\$651.94
48	\$713.91	\$713.91	\$695.35	\$695.35	\$681.97	\$681.97
49	\$744.91	\$744.91	\$725.54	\$725.54	\$711.59	\$711.59
50	\$779.84	\$779.84	\$759.57	\$759.57	\$744.96	\$744.96
51	\$814.33	\$814.33	\$793.17	\$793.17	\$777.91	\$777.91
52	\$852.32	\$852.32	\$830.17	\$830.17	\$814.20	\$814.20
53	\$890.75	\$890.75	\$867.59	\$867.59	\$850.90	\$850.90
54	\$932.23	\$932.23	\$907.99	\$907.99	\$890.53	\$890.53
55	\$973.71	\$973.71	\$948.40	\$948.40	\$930.16	\$930.16
56	\$1,018.68	\$1,018.68	\$992.20	\$992.20	\$973.12	\$973.12
57	\$1,064.09	\$1,064.09	\$1,036.43	\$1,036.43	\$1,016.50	\$1,016.50
58	\$1,112.56	\$1,112.56	\$1,083.64	\$1,083.64	\$1,062.80	\$1,062.80
59	\$1,136.57	\$1,136.57	\$1,107.03	\$1,107.03	\$1,085.74	\$1,085.74
60	\$1,185.04	\$1,185.04	\$1,154.24	\$1,154.24	\$1,132.04	\$1,132.04
61	\$1,226.96	\$1,226.96	\$1,195.06	\$1,195.06	\$1,172.08	\$1,172.08
62	\$1,254.47	\$1,254.47	\$1,221.86	\$1,221.86	\$1,198.36	\$1,198.36
63	\$1,288.96	\$1,288.96	\$1,255.46	\$1,255.46	\$1,231.31	\$1,231.31
64+	\$1,309.92	\$1,309.92	\$1,275.87	\$1,275.87	\$1,251.33	\$1,251.33

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0170005		79962PA0170005		79962PA0180001	
Plan Marketing Name =>	Choice Blue PPO \$2800		Choice Blue PPO \$2800		Choice Blue PPO \$3000Q Embedded	
Form # =>	HBG/CB/PPO		HBG/CB/PPO		HBG/CB/HDHP	
Rating Area =>	Area 7		Area 9		Area 7	
Network =>	X		X		X	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$2,800/\$5,600		\$2,800/\$5,600		\$3,000/\$3,000	
Coinsurance =>	70%/60%		70%/60%		90%/70%	
Copays =>	\$40/60%		\$40/60%		90%/70%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$287.87	\$287.87	\$282.33	\$282.33	\$290.41	\$290.41
15	\$313.46	\$313.46	\$307.43	\$307.43	\$316.22	\$316.22
16	\$323.24	\$323.24	\$317.02	\$317.02	\$326.09	\$326.09
17	\$333.03	\$333.03	\$326.62	\$326.62	\$335.96	\$335.96
18	\$343.56	\$343.56	\$336.95	\$336.95	\$346.59	\$346.59
19	\$354.10	\$354.10	\$347.29	\$347.29	\$357.22	\$357.22
20	\$365.01	\$365.01	\$357.99	\$357.99	\$368.23	\$368.23
21	\$376.30	\$376.30	\$369.06	\$369.06	\$379.62	\$379.62
22	\$376.30	\$376.30	\$369.06	\$369.06	\$379.62	\$379.62
23	\$376.30	\$376.30	\$369.06	\$369.06	\$379.62	\$379.62
24	\$376.30	\$376.30	\$369.06	\$369.06	\$379.62	\$379.62
25	\$377.81	\$377.81	\$370.54	\$370.54	\$381.14	\$381.14
26	\$385.33	\$385.33	\$377.92	\$377.92	\$388.73	\$388.73
27	\$394.36	\$394.36	\$386.77	\$386.77	\$397.84	\$397.84
28	\$409.04	\$409.04	\$401.17	\$401.17	\$412.65	\$412.65
29	\$421.08	\$421.08	\$412.98	\$412.98	\$424.79	\$424.79
30	\$427.10	\$427.10	\$418.88	\$418.88	\$430.87	\$430.87
31	\$436.13	\$436.13	\$427.74	\$427.74	\$439.98	\$439.98
32	\$445.16	\$445.16	\$436.60	\$436.60	\$449.09	\$449.09
33	\$450.81	\$450.81	\$442.13	\$442.13	\$454.78	\$454.78
34	\$456.83	\$456.83	\$448.04	\$448.04	\$460.86	\$460.86
35	\$459.84	\$459.84	\$450.99	\$450.99	\$463.90	\$463.90
36	\$462.85	\$462.85	\$453.94	\$453.94	\$466.93	\$466.93
37	\$465.86	\$465.86	\$456.90	\$456.90	\$469.97	\$469.97
38	\$468.87	\$468.87	\$459.85	\$459.85	\$473.01	\$473.01
39	\$474.89	\$474.89	\$465.75	\$465.75	\$479.08	\$479.08
40	\$480.91	\$480.91	\$471.66	\$471.66	\$485.15	\$485.15
41	\$489.94	\$489.94	\$480.52	\$480.52	\$494.27	\$494.27
42	\$498.60	\$498.60	\$489.00	\$489.00	\$503.00	\$503.00
43	\$510.64	\$510.64	\$500.81	\$500.81	\$515.14	\$515.14
44	\$525.69	\$525.69	\$515.58	\$515.58	\$530.33	\$530.33
45	\$543.38	\$543.38	\$532.92	\$532.92	\$548.17	\$548.17
46	\$564.45	\$564.45	\$553.59	\$553.59	\$569.43	\$569.43
47	\$588.16	\$588.16	\$576.84	\$576.84	\$593.35	\$593.35
48	\$615.25	\$615.25	\$603.41	\$603.41	\$620.68	\$620.68
49	\$641.97	\$641.97	\$629.62	\$629.62	\$647.63	\$647.63
50	\$672.07	\$672.07	\$659.14	\$659.14	\$678.00	\$678.00
51	\$701.80	\$701.80	\$688.30	\$688.30	\$707.99	\$707.99
52	\$734.54	\$734.54	\$720.41	\$720.41	\$741.02	\$741.02
53	\$767.65	\$767.65	\$752.88	\$752.88	\$774.42	\$774.42
54	\$803.40	\$803.40	\$787.94	\$787.94	\$810.49	\$810.49
55	\$839.15	\$839.15	\$823.00	\$823.00	\$846.55	\$846.55
56	\$877.91	\$877.91	\$861.02	\$861.02	\$885.65	\$885.65
57	\$917.04	\$917.04	\$899.40	\$899.40	\$925.13	\$925.13
58	\$958.81	\$958.81	\$940.36	\$940.36	\$967.27	\$967.27
59	\$979.51	\$979.51	\$960.66	\$960.66	\$988.15	\$988.15
60	\$1,021.28	\$1,021.28	\$1,001.63	\$1,001.63	\$1,030.29	\$1,030.29
61	\$1,057.40	\$1,057.40	\$1,037.06	\$1,037.06	\$1,066.73	\$1,066.73
62	\$1,081.11	\$1,081.11	\$1,060.31	\$1,060.31	\$1,090.65	\$1,090.65
63	\$1,110.84	\$1,110.84	\$1,089.47	\$1,089.47	\$1,120.64	\$1,120.64
64+	\$1,128.90	\$1,128.90	\$1,107.18	\$1,107.18	\$1,138.86	\$1,138.86

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0180001		79962PA0170006		79962PA0170006	
Plan Marketing Name =>	Choice Blue PPO \$3000Q Embedded		Choice Blue PPO \$4250		Choice Blue PPO \$4250	
Form # =>	HBG/CB/HDHP		HBG/CB/PPO		HBG/CB/PPO	
Rating Area =>	Area 9		Area 7		Area 9	
Network =>	X		X		X	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$3,000/\$3,000		\$4,250/\$7,900		\$4,250/\$7,900	
Coinsurance =>	90%/70%		100%/60%		100%/60%	
Copays =>	90%/70%		\$60/60%		\$60/60%	
OOP Maximum =>	\$6,650/\$6,650		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$284.82	\$284.82	\$289.47	\$289.47	\$283.90	\$283.90
15	\$310.14	\$310.14	\$315.20	\$315.20	\$309.13	\$309.13
16	\$319.82	\$319.82	\$325.04	\$325.04	\$318.78	\$318.78
17	\$329.50	\$329.50	\$334.88	\$334.88	\$328.43	\$328.43
18	\$339.93	\$339.93	\$345.47	\$345.47	\$338.82	\$338.82
19	\$350.35	\$350.35	\$356.06	\$356.06	\$349.21	\$349.21
20	\$361.15	\$361.15	\$367.04	\$367.04	\$359.98	\$359.98
21	\$372.32	\$372.32	\$378.39	\$378.39	\$371.11	\$371.11
22	\$372.32	\$372.32	\$378.39	\$378.39	\$371.11	\$371.11
23	\$372.32	\$372.32	\$378.39	\$378.39	\$371.11	\$371.11
24	\$372.32	\$372.32	\$378.39	\$378.39	\$371.11	\$371.11
25	\$373.81	\$373.81	\$379.90	\$379.90	\$372.59	\$372.59
26	\$381.26	\$381.26	\$387.47	\$387.47	\$380.02	\$380.02
27	\$390.19	\$390.19	\$396.55	\$396.55	\$388.92	\$388.92
28	\$404.71	\$404.71	\$411.31	\$411.31	\$403.40	\$403.40
29	\$416.63	\$416.63	\$423.42	\$423.42	\$415.27	\$415.27
30	\$422.58	\$422.58	\$429.47	\$429.47	\$421.21	\$421.21
31	\$431.52	\$431.52	\$438.55	\$438.55	\$430.12	\$430.12
32	\$440.45	\$440.45	\$447.64	\$447.64	\$439.02	\$439.02
33	\$446.04	\$446.04	\$453.31	\$453.31	\$444.59	\$444.59
34	\$452.00	\$452.00	\$459.37	\$459.37	\$450.53	\$450.53
35	\$454.98	\$454.98	\$462.39	\$462.39	\$453.50	\$453.50
36	\$457.95	\$457.95	\$465.42	\$465.42	\$456.47	\$456.47
37	\$460.93	\$460.93	\$468.45	\$468.45	\$459.43	\$459.43
38	\$463.91	\$463.91	\$471.47	\$471.47	\$462.40	\$462.40
39	\$469.87	\$469.87	\$477.53	\$477.53	\$468.34	\$468.34
40	\$475.82	\$475.82	\$483.58	\$483.58	\$474.28	\$474.28
41	\$484.76	\$484.76	\$492.66	\$492.66	\$483.19	\$483.19
42	\$493.32	\$493.32	\$501.37	\$501.37	\$491.72	\$491.72
43	\$505.24	\$505.24	\$513.48	\$513.48	\$503.60	\$503.60
44	\$520.13	\$520.13	\$528.61	\$528.61	\$518.44	\$518.44
45	\$537.63	\$537.63	\$546.40	\$546.40	\$535.88	\$535.88
46	\$558.48	\$558.48	\$567.59	\$567.59	\$556.67	\$556.67
47	\$581.94	\$581.94	\$591.42	\$591.42	\$580.04	\$580.04
48	\$608.74	\$608.74	\$618.67	\$618.67	\$606.76	\$606.76
49	\$635.18	\$635.18	\$645.53	\$645.53	\$633.11	\$633.11
50	\$664.96	\$664.96	\$675.80	\$675.80	\$662.80	\$662.80
51	\$694.38	\$694.38	\$705.70	\$705.70	\$692.12	\$692.12
52	\$726.77	\$726.77	\$738.62	\$738.62	\$724.41	\$724.41
53	\$759.53	\$759.53	\$771.92	\$771.92	\$757.06	\$757.06
54	\$794.90	\$794.90	\$807.86	\$807.86	\$792.32	\$792.32
55	\$830.27	\$830.27	\$843.81	\$843.81	\$827.58	\$827.58
56	\$868.62	\$868.62	\$882.78	\$882.78	\$865.80	\$865.80
57	\$907.34	\$907.34	\$922.14	\$922.14	\$904.40	\$904.40
58	\$948.67	\$948.67	\$964.14	\$964.14	\$945.59	\$945.59
59	\$969.15	\$969.15	\$984.95	\$984.95	\$966.00	\$966.00
60	\$1,010.48	\$1,010.48	\$1,026.95	\$1,026.95	\$1,007.19	\$1,007.19
61	\$1,046.22	\$1,046.22	\$1,063.28	\$1,063.28	\$1,042.82	\$1,042.82
62	\$1,069.68	\$1,069.68	\$1,087.11	\$1,087.11	\$1,066.20	\$1,066.20
63	\$1,099.09	\$1,099.09	\$1,117.01	\$1,117.01	\$1,095.52	\$1,095.52
64+	\$1,116.96	\$1,116.96	\$1,135.17	\$1,135.17	\$1,113.33	\$1,113.33

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79962PA0180002		79962PA0180002	
Plan Marketing Name =>	Choice Blue PPO \$6000Q Embedded		Choice Blue PPO \$6000Q Embedded	
Form # =>	HBG/CB/HDHP		HBG/CB/HDHP	
Rating Area =>	Area 7		Area 9	
Network =>	X		X	
Metal =>	Bronze		Bronze	
Deductible =>	\$6,000/\$6,000		\$6,000/\$6,000	
Coinsurance =>	100%/60%		100%/60%	
Copays =>	100%/60%		100%/60%	
OOP Maximum =>	\$6,650/\$6,650		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$259.60	\$259.60	\$254.61	\$254.61
15	\$282.67	\$282.67	\$277.24	\$277.24
16	\$291.49	\$291.49	\$285.89	\$285.89
17	\$300.32	\$300.32	\$294.55	\$294.55
18	\$309.82	\$309.82	\$303.86	\$303.86
19	\$319.32	\$319.32	\$313.18	\$313.18
20	\$329.16	\$329.16	\$322.84	\$322.84
21	\$339.34	\$339.34	\$332.82	\$332.82
22	\$339.34	\$339.34	\$332.82	\$332.82
23	\$339.34	\$339.34	\$332.82	\$332.82
24	\$339.34	\$339.34	\$332.82	\$332.82
25	\$340.70	\$340.70	\$334.15	\$334.15
26	\$347.48	\$347.48	\$340.81	\$340.81
27	\$355.63	\$355.63	\$348.80	\$348.80
28	\$368.86	\$368.86	\$361.78	\$361.78
29	\$379.72	\$379.72	\$372.43	\$372.43
30	\$385.15	\$385.15	\$377.75	\$377.75
31	\$393.30	\$393.30	\$385.74	\$385.74
32	\$401.44	\$401.44	\$393.73	\$393.73
33	\$406.53	\$406.53	\$398.72	\$398.72
34	\$411.96	\$411.96	\$404.04	\$404.04
35	\$414.67	\$414.67	\$406.71	\$406.71
36	\$417.39	\$417.39	\$409.37	\$409.37
37	\$420.10	\$420.10	\$412.03	\$412.03
38	\$422.82	\$422.82	\$414.69	\$414.69
39	\$428.25	\$428.25	\$420.02	\$420.02
40	\$433.68	\$433.68	\$425.34	\$425.34
41	\$441.82	\$441.82	\$433.33	\$433.33
42	\$449.63	\$449.63	\$440.99	\$440.99
43	\$460.48	\$460.48	\$451.64	\$451.64
44	\$474.06	\$474.06	\$464.95	\$464.95
45	\$490.01	\$490.01	\$480.59	\$480.59
46	\$509.01	\$509.01	\$499.23	\$499.23
47	\$530.39	\$530.39	\$520.20	\$520.20
48	\$554.82	\$554.82	\$544.16	\$544.16
49	\$578.91	\$578.91	\$567.79	\$567.79
50	\$606.06	\$606.06	\$594.42	\$594.42
51	\$632.87	\$632.87	\$620.71	\$620.71
52	\$662.39	\$662.39	\$649.66	\$649.66
53	\$692.25	\$692.25	\$678.95	\$678.95
54	\$724.49	\$724.49	\$710.57	\$710.57
55	\$756.73	\$756.73	\$742.19	\$742.19
56	\$791.68	\$791.68	\$776.47	\$776.47
57	\$826.97	\$826.97	\$811.08	\$811.08
58	\$864.64	\$864.64	\$848.03	\$848.03
59	\$883.30	\$883.30	\$866.33	\$866.33
60	\$920.97	\$920.97	\$903.27	\$903.27
61	\$953.55	\$953.55	\$935.22	\$935.22
62	\$974.92	\$974.92	\$956.19	\$956.19
63	\$1,001.73	\$1,001.73	\$982.48	\$982.48
64+	\$1,018.02	\$1,018.02	\$998.46	\$998.46

Highmark Benefits Group (HBG)
Small Group
Plan Design Summary

[illegible]

Company Name Highmark Benefits Group (HBG)
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					RATING AREA 1							RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0
79962PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron
79962PA0010002	Premier Balance PPO \$250 Platinum A	PPO	Platinum	Off										Potter
79962PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off										
79962PA0010004	Premier Balance PPO \$250 Gold A	PPO	Gold	Off										
79962PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off										
79962PA0010006	Premier Balance PPO \$750 A	PPO	Gold	Off										
79962PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off										
79962PA0010008	Premier Balance PPO \$1250 A	PPO	Gold	Off										
79962PA0010009	Premier Balance PPO \$1500 A	PPO	Gold	Off										
79962PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off										
79962PA0010016	Premier Balance PPO \$1400 A	PPO	Gold	Off										
79962PA0010017	Premier Balance PPO \$2500 A	PPO	Gold	Off										
79962PA0010018	Premier Balance PPO \$3500 A	PPO	Gold	Off										
79962PA0020016	Balance PPO \$1000 A	PPO	Gold	Off										
79962PA0020017	Balance PPO \$1750 A	PPO	Gold	Off										
79962PA0020018	Balance PPO \$2000 A	PPO	Gold	Off										
79962PA0080001	Health Savings PPO \$1500	PPO	Gold	Off										
79962PA0090001	Health Savings PPO Embedded \$2700	PPO	Silver	Off										
79962PA0090003	Health Savings PPO Embedded \$4000	PPO	Silver	Off										
79962PA0090004	Health Savings PPO Embedded \$5500	PPO	Bronze	Off										
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A	PPO	Bronze	Off										
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A	PPO	Bronze	Off										
79962PA0100001	Flex PPO \$0 a Community Blue Plan	PPO	Platinum	Off										
79962PA0100002	Flex PPO \$500 a Community Blue Plan	PPO	Gold	Off										
79962PA0100004	Flex PPO \$2000 a Community Blue Plan	PPO	Gold	Off										
79962PA0120001	Savings Flex PPO Embedded \$4700 a Community B	PPO	Bronze	Off										
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off										
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off										
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off										
79962PA0090005	Health Savings PPO Embedded \$3000	PPO	Silver	Off										
79962PA0020005	Balance PPO \$2600	PPO	Silver	Off										
79962PA0010015	Premier Balance PPO \$5000	PPO	Silver	Off										
79962PA0120002	Savings Flex PPO Embedded \$3000 a Community B	PPO	Silver	Off										
79962PA0020006	Balance PPO \$2000	PPO	Silver	Off										
79962PA0020007	Balance PPO \$5000	PPO	Bronze	Off										
79962PA0170001	Choice Blue PPO \$0	PPO	Gold	Off										
79962PA0170002	Choice Blue PPO \$500	PPO	Gold	Off										
79962PA0170003	Choice Blue PPO \$1250	PPO	Gold	Off										
79962PA0170004	Choice Blue PPO \$2500	PPO	Gold	Off										
79962PA0170005	Choice Blue PPO \$2800	PPO	Silver	Off										
79962PA0180001	Choice Blue PPO \$3000Q Embedded	PPO	Silver	Off										
79962PA0170006	Choice Blue PPO \$4250	PPO	Silver	Off										
79962PA0180002	Choice Blue PPO \$6000Q Embedded	PPO	Bronze	Off										

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AN

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
79962PA0010001	Premier Balance PPO \$0 Platinum A
79962PA0010002	Premier Balance PPO \$250 Platinum A
79962PA0010003	Premier Balance PPO \$0 Gold A
79962PA0010004	Premier Balance PPO \$250 Gold A
79962PA0010005	Premier Balance PPO \$500 A
79962PA0010006	Premier Balance PPO \$750 A
79962PA0010007	Premier Balance PPO \$1000 A
79962PA0010008	Premier Balance PPO \$1250 A
79962PA0010009	Premier Balance PPO \$1500 A
79962PA0010011	Premier Balance PPO \$2000 A
79962PA0010016	Premier Balance PPO \$1400 A
79962PA0010017	Premier Balance PPO \$2500 A
79962PA0010018	Premier Balance PPO \$3500 A
79962PA0020016	Balance PPO \$1000 A
79962PA0020017	Balance PPO \$1750 A
79962PA0020018	Balance PPO \$2000 A
79962PA0080001	Health Savings PPO \$1500
79962PA0090001	Health Savings PPO Embedded \$2700
79962PA0090003	Health Savings PPO Embedded \$4000
79962PA0090004	Health Savings PPO Embedded \$5500
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A
79962PA0100001	Flex PPO \$0 a Community Blue Plan
79962PA0100002	Flex PPO \$500 a Community Blue Plan
79962PA0100004	Flex PPO \$2000 a Community Blue Plan
79962PA0120001	savings Flex PPO Embedded \$4700 a Community B
79962PA0140001	Lehigh Valley Flex Blue PPO 500G
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE
79962PA0090005	Health Savings PPO Embedded \$3000
79962PA0020005	Balance PPO \$2600
79962PA0010015	Premier Balance PPO \$5000
79962PA0120002	savings Flex PPO Embedded \$3000 a Community B
79962PA0020006	Balance PPO \$2000
79962PA0020007	Balance PPO \$5000
79962PA0170001	Choice Blue PPO \$0
79962PA0170002	Choice Blue PPO \$500
79962PA0170003	Choice Blue PPO \$1250
79962PA0170004	Choice Blue PPO \$2500
79962PA0170005	Choice Blue PPO \$2800
79962PA0180001	Choice Blue PPO \$3000Q Embedded
79962PA0170006	Choice Blue PPO \$4250
79962PA0180002	Choice Blue PPO \$6000Q Embedded

RATING AREA 3

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

RATING AREA 4

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

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AN

02-01-2018 Number of Cover		RATING AREA 5							RATING AREA 6							RATING AREA 7						
		0	0	0	0	0	0	0	102	41	373	60	0	246	35	134	6	14	110	788	731	654
HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
79962PA0010001	Premier Balance PPO \$0 Platinum A								\$487.05	\$487.05	\$487.05	\$487.05	\$487.05	\$487.05	\$487.05	\$487.05	\$487.05	\$487.05	\$487.05	\$487.05	\$487.05	\$487.05
79962PA0010002	Premier Balance PPO \$250 Platinum A								\$479.27	\$479.27	\$479.27	\$479.27	\$479.27	\$479.27	\$479.27	\$479.27	\$479.27	\$479.27	\$479.27	\$479.27	\$479.27	\$479.27
79962PA0010003	Premier Balance PPO \$0 Gold A								\$436.59	\$436.59	\$436.59	\$436.59	\$436.59	\$436.59	\$436.59	\$436.59	\$436.59	\$436.59	\$436.59	\$436.59	\$436.59	\$436.59
79962PA0010004	Premier Balance PPO \$250 Gold A								\$431.89	\$431.89	\$431.89	\$431.89	\$431.89	\$431.89	\$431.89	\$431.89	\$431.89	\$431.89	\$431.89	\$431.89	\$431.89	\$431.89
79962PA0010005	Premier Balance PPO \$500 A								\$428.72	\$428.72	\$428.72	\$428.72	\$428.72	\$428.72	\$428.72	\$428.72	\$428.72	\$428.72	\$428.72	\$428.72	\$428.72	\$428.72
79962PA0010006	Premier Balance PPO \$750 A								\$423.09	\$423.09	\$423.09	\$423.09	\$423.09	\$423.09	\$423.09	\$423.09	\$423.09	\$423.09	\$423.09	\$423.09	\$423.09	\$423.09
79962PA0010007	Premier Balance PPO \$1000 A								\$418.17	\$418.17	\$418.17	\$418.17	\$418.17	\$418.17	\$418.17	\$418.17	\$418.17	\$418.17	\$418.17	\$418.17	\$418.17	\$418.17
79962PA0010008	Premier Balance PPO \$1250 A								\$413.75	\$413.75	\$413.75	\$413.75	\$413.75	\$413.75	\$413.75	\$413.75	\$413.75	\$413.75	\$413.75	\$413.75	\$413.75	\$413.75
79962PA0010009	Premier Balance PPO \$1500 A								\$409.68	\$409.68	\$409.68	\$409.68	\$409.68	\$409.68	\$409.68	\$409.68	\$409.68	\$409.68	\$409.68	\$409.68	\$409.68	\$409.68
79962PA0010011	Premier Balance PPO \$2000 A								\$402.46	\$402.46	\$402.46	\$402.46	\$402.46	\$402.46	\$402.46	\$402.46	\$402.46	\$402.46	\$402.46	\$402.46	\$402.46	\$402.46
79962PA0010016	Premier Balance PPO \$1400 A								\$404.82	\$404.82	\$404.82	\$404.82	\$404.82	\$404.82	\$404.82	\$404.82	\$404.82	\$404.82	\$404.82	\$404.82	\$404.82	\$404.82
79962PA0010017	Premier Balance PPO \$2500 A								\$394.95	\$394.95	\$394.95	\$394.95	\$394.95	\$394.95	\$394.95	\$394.95	\$394.95	\$394.95	\$394.95	\$394.95	\$394.95	\$394.95
79962PA0010018	Premier Balance PPO \$3500 A								\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94	\$384.94
79962PA0020016	Balance PPO \$1000 A								\$388.37	\$388.37	\$388.37	\$388.37	\$388.37	\$388.37	\$388.37	\$388.37	\$388.37	\$388.37	\$388.37	\$388.37	\$388.37	\$388.37
79962PA0020017	Balance PPO \$1750 A								\$390.97	\$390.97	\$390.97	\$390.97	\$390.97	\$390.97	\$390.97	\$390.97	\$390.97	\$390.97	\$390.97	\$390.97	\$390.97	\$390.97
79962PA0020018	Balance PPO \$2000 A								\$389.73	\$389.73	\$389.73	\$389.73	\$389.73	\$389.73	\$389.73	\$389.73	\$389.73	\$389.73	\$389.73	\$389.73	\$389.73	\$389.73
79962PA0080001	Health Savings PPO \$1500								\$410.73	\$410.73	\$410.73	\$410.73	\$410.73	\$410.73	\$410.73	\$410.73	\$410.73	\$410.73	\$410.73	\$410.73	\$410.73	\$410.73
79962PA0090001	Health Savings PPO Embedded \$2700								\$363.18	\$363.18	\$363.18	\$363.18	\$363.18	\$363.18	\$363.18	\$363.18	\$363.18	\$363.18	\$363.18	\$363.18	\$363.18	\$363.18
79962PA0090003	Health Savings PPO Embedded \$4000								\$353.69	\$353.69	\$353.69	\$353.69	\$353.69	\$353.69	\$353.69	\$353.69	\$353.69	\$353.69	\$353.69	\$353.69	\$353.69	\$353.69
79962PA0090004	Health Savings PPO Embedded \$5500								\$308.84	\$308.84	\$308.84	\$308.84	\$308.84	\$308.84	\$308.84	\$308.84	\$308.84	\$308.84	\$308.84	\$308.84	\$308.84	\$308.84
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A								\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A								\$306.68	\$306.68	\$306.68	\$306.68	\$306.68	\$306.68	\$306.68	\$306.68	\$306.68	\$306.68	\$306.68	\$306.68	\$306.68	\$306.68
79962PA0100001	Flex PPO \$0 a Community Blue Plan								\$482.19	\$482.19	\$482.19	\$482.19	\$482.19	\$482.19	\$482.19	\$482.19	\$482.19	\$482.19	\$482.19	\$482.19	\$482.19	\$482.19
79962PA0100002	Flex PPO \$500 a Community Blue Plan								\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60
79962PA0100004	Flex PPO \$2000 a Community Blue Plan								\$396.83	\$396.83	\$396.83	\$396.83	\$396.83	\$396.83	\$396.83	\$396.83	\$396.83	\$396.83	\$396.83	\$396.83	\$396.83	\$396.83
79962PA0120001	Savings Flex PPO Embedded \$4700 a Community B								\$308.75	\$308.75	\$308.75	\$308.75	\$308.75	\$308.75	\$308.75	\$308.75	\$308.75	\$308.75	\$308.75	\$308.75	\$308.75	\$308.75
79962PA0140001	Lehigh Valley Flex Blue PPO 500G										\$394.15				\$394.15							
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G										\$381.61				\$381.61							
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE										\$325.72				\$325.72							
79962PA0090005	Health Savings PPO Embedded \$3000								\$363.44	\$363.44	\$363.44	\$363.44	\$363.44	\$363.44	\$363.44	\$363.44	\$363.44	\$363.44	\$363.44	\$363.44	\$363.44	\$363.44
79962PA0020005	Balance PPO \$2600								\$342.29	\$342.29	\$342.29	\$342.29	\$342.29	\$342.29	\$342.29	\$342.29	\$342.29	\$342.29	\$342.29	\$342.29	\$342.29	\$342.29
79962PA0010015	Premier Balance PPO \$5000								\$347.84	\$347.84	\$347.84	\$347.84	\$347.84	\$347.84	\$347.84	\$347.84	\$347.84	\$347.84	\$347.84	\$347.84	\$347.84	\$347.84
79962PA0120002	Savings Flex PPO Embedded \$3000 a Community B								\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42	\$360.42
79962PA0020006	Balance PPO \$2000								\$346.79	\$346.79	\$346.79	\$346.79	\$346.79	\$346.79	\$346.79	\$346.79	\$346.79	\$346.79	\$346.79	\$346.79	\$346.79	\$346.79
79962PA0020007	Balance PPO \$5000								\$314.58	\$314.58	\$314.58	\$314.58	\$314.58	\$314.58	\$314.58	\$314.58	\$314.58	\$314.58	\$314.58	\$314.58	\$314.58	\$314.58
79962PA0170001	Choice Blue PPO \$0																		\$424.02	\$424.02	\$424.02	\$424.02
79962PA0170002	Choice Blue PPO \$500																		\$421.15	\$421.15	\$421.15	\$421.15
79962PA0170003	Choice Blue PPO \$1250																		\$407.34	\$407.34	\$407.34	\$407.34
79962PA0170004	Choice Blue PPO \$2500																		\$389.12	\$389.12	\$389.12	\$389.12
79962PA0170005	Choice Blue PPO \$2800																		\$344.29	\$344.29	\$344.29	\$344.29
79962PA0180001	Choice Blue PPO \$3000Q Embedded																		\$347.34	\$347.34	\$347.34	\$347.34
79962PA0170006	Choice Blue PPO \$4250																		\$346.21	\$346.21	\$346.21	\$346.21
79962PA0180002	Choice Blue PPO \$6000Q Embedded																		\$310.48	\$310.48	\$310.48	\$310.48

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AN

02-01-2018 Number of Cover		RATING AREA 8					RATING AREA 9						
		0	0	0	0	0	705	772	133	0	15	163	32
		Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
HIOS Plan ID	Plan Marketing Name												
79962PA0010001	Premier Balance PPO \$0 Platinum A						\$477.68	\$477.68	\$477.68	\$477.68	\$477.68	\$477.68	\$477.68
79962PA0010002	Premier Balance PPO \$250 Platinum A						\$470.05	\$470.05	\$470.05	\$470.05	\$470.05	\$470.05	\$470.05
79962PA0010003	Premier Balance PPO \$0 Gold A						\$428.19	\$428.19	\$428.19	\$428.19	\$428.19	\$428.19	\$428.19
79962PA0010004	Premier Balance PPO \$250 Gold A						\$423.58	\$423.58	\$423.58	\$423.58	\$423.58	\$423.58	\$423.58
79962PA0010005	Premier Balance PPO \$500 A						\$420.47	\$420.47	\$420.47	\$420.47	\$420.47	\$420.47	\$420.47
79962PA0010006	Premier Balance PPO \$750 A						\$414.95	\$414.95	\$414.95	\$414.95	\$414.95	\$414.95	\$414.95
79962PA0010007	Premier Balance PPO \$1000 A						\$410.13	\$410.13	\$410.13	\$410.13	\$410.13	\$410.13	\$410.13
79962PA0010008	Premier Balance PPO \$1250 A						\$405.80	\$405.80	\$405.80	\$405.80	\$405.80	\$405.80	\$405.80
79962PA0010009	Premier Balance PPO \$1500 A						\$401.80	\$401.80	\$401.80	\$401.80	\$401.80	\$401.80	\$401.80
79962PA0010011	Premier Balance PPO \$2000 A						\$394.72	\$394.72	\$394.72	\$394.72	\$394.72	\$394.72	\$394.72
79962PA0010016	Premier Balance PPO \$1400 A						\$397.03	\$397.03	\$397.03	\$397.03	\$397.03	\$397.03	\$397.03
79962PA0010017	Premier Balance PPO \$2500 A						\$387.36	\$387.36	\$387.36	\$387.36	\$387.36	\$387.36	\$387.36
79962PA0010018	Premier Balance PPO \$3500 A						\$377.54	\$377.54	\$377.54	\$377.54	\$377.54	\$377.54	\$377.54
79962PA0020016	Balance PPO \$1000 A						\$380.90	\$380.90	\$380.90	\$380.90	\$380.90	\$380.90	\$380.90
79962PA0020017	Balance PPO \$1750 A						\$383.45	\$383.45	\$383.45	\$383.45	\$383.45	\$383.45	\$383.45
79962PA0020018	Balance PPO \$2000 A						\$382.23	\$382.23	\$382.23	\$382.23	\$382.23	\$382.23	\$382.23
79962PA0080001	Health Savings PPO \$1500						\$402.83	\$402.83	\$402.83	\$402.83	\$402.83	\$402.83	\$402.83
79962PA0090001	Health Savings PPO Embedded \$2700						\$356.20	\$356.20	\$356.20	\$356.20	\$356.20	\$356.20	\$356.20
79962PA0090003	Health Savings PPO Embedded \$4000						\$346.88	\$346.88	\$346.88	\$346.88	\$346.88	\$346.88	\$346.88
79962PA0090004	Health Savings PPO Embedded \$5500						\$302.90	\$302.90	\$302.90	\$302.90	\$302.90	\$302.90	\$302.90
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A						\$303.61	\$303.61	\$303.61	\$303.61	\$303.61	\$303.61	\$303.61
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A						\$300.79	\$300.79	\$300.79	\$300.79	\$300.79	\$300.79	\$300.79
79962PA0100001	Flex PPO \$0 a Community Blue Plan											\$472.91	
79962PA0100002	Flex PPO \$500 a Community Blue Plan											\$411.53	
79962PA0100004	Flex PPO \$2000 a Community Blue Plan											\$389.20	
79962PA0120001	Savings Flex PPO Embedded \$4700 a Community B											\$302.81	
79962PA0140001	Lehigh Valley Flex Blue PPO 500G												
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G												
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE												
79962PA0090005	Health Savings PPO Embedded \$3000						\$356.45	\$356.45	\$356.45	\$356.45	\$356.45	\$356.45	\$356.45
79962PA0020005	Balance PPO \$2600						\$335.71	\$335.71	\$335.71	\$335.71	\$335.71	\$335.71	\$335.71
79962PA0010015	Premier Balance PPO \$5000						\$341.16	\$341.16	\$341.16	\$341.16	\$341.16	\$341.16	\$341.16
79962PA0120002	Savings Flex PPO Embedded \$3000 a Community B											\$353.48	
79962PA0020006	Balance PPO \$2000						\$340.12	\$340.12	\$340.12	\$340.12	\$340.12	\$340.12	\$340.12
79962PA0020007	Balance PPO \$5000						\$308.53	\$308.53	\$308.53	\$308.53	\$308.53	\$308.53	\$308.53
79962PA0170001	Choice Blue PPO \$0						\$415.86	\$415.86	\$415.86			\$415.86	\$415.86
79962PA0170002	Choice Blue PPO \$500						\$413.05	\$413.05	\$413.05			\$413.05	\$413.05
79962PA0170003	Choice Blue PPO \$1250						\$399.50	\$399.50	\$399.50			\$399.50	\$399.50
79962PA0170004	Choice Blue PPO \$2500						\$381.64	\$381.64	\$381.64			\$381.64	\$381.64
79962PA0170005	Choice Blue PPO \$2800						\$337.67	\$337.67	\$337.67			\$337.67	\$337.67
79962PA0180001	Choice Blue PPO \$3000Q Embedded						\$340.66	\$340.66	\$340.66			\$340.66	\$340.66
79962PA0170006	Choice Blue PPO \$4250						\$339.55	\$339.55	\$339.55			\$339.55	\$339.55
79962PA0180002	Choice Blue PPO \$6000Q Embedded						\$304.51	\$304.51	\$304.51			\$304.51	\$304.51

Company Name Highmark Benefits Group (HBG)
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					RATING AREA 1							RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0
79962PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron
79962PA0010002	Premier Balance PPO \$250 Platinum A	PPO	Platinum	Off									Potter	
79962PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off										
79962PA0010004	Premier Balance PPO \$250 Gold A	PPO	Gold	Off										
79962PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off										
79962PA0010006	Premier Balance PPO \$750 A	PPO	Gold	Off										
79962PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off										
79962PA0010008	Premier Balance PPO \$1250 A	PPO	Gold	Off										
79962PA0010009	Premier Balance PPO \$1500 A	PPO	Gold	Off										
79962PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off										
79962PA0010016	Premier Balance PPO \$1400 A	PPO	Gold	Off										
79962PA0010017	Premier Balance PPO \$2500 A	PPO	Gold	Off										
79962PA0010018	Premier Balance PPO \$3500 A	PPO	Gold	Off										
79962PA0020016	Balance PPO \$1000 A	PPO	Gold	Off										
79962PA0020017	Balance PPO \$1750 A	PPO	Gold	Off										
79962PA0020018	Balance PPO \$2000 A	PPO	Gold	Off										
79962PA0080001	Health Savings PPO \$1500	PPO	Gold	Off										
79962PA0090001	Health Savings PPO Embedded \$2700	PPO	Silver	Off										
79962PA0090003	Health Savings PPO Embedded \$4000	PPO	Silver	Off										
79962PA0090004	Health Savings PPO Embedded \$5500	PPO	Bronze	Off										
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A	PPO	Bronze	Off										
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A	PPO	Bronze	Off										
79962PA0100001	Flex PPO \$0 a Community Blue Plan	PPO	Platinum	Off										
79962PA0100002	Flex PPO \$500 a Community Blue Plan	PPO	Gold	Off										
79962PA0100004	Flex PPO \$2000 a Community Blue Plan	PPO	Gold	Off										
79962PA0120001	Savings Flex PPO Embedded \$4700 a Community B	PPO	Bronze	Off										
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off										
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off										
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off										
79962PA0090005	Health Savings PPO Embedded \$3000	PPO	Silver	Off										
79962PA0020005	Balance PPO \$2600	PPO	Silver	Off										
79962PA0010015	Premier Balance PPO \$5000	PPO	Silver	Off										
79962PA0120002	Savings Flex PPO Embedded \$3000 a Community B	PPO	Silver	Off										
79962PA0020006	Balance PPO \$2000	PPO	Silver	Off										
79962PA0020007	Balance PPO \$5000	PPO	Bronze	Off										
79962PA0170001	Choice Blue PPO \$0	PPO	Gold	Off										
79962PA0170002	Choice Blue PPO \$500	PPO	Gold	Off										
79962PA0170003	Choice Blue PPO \$1250	PPO	Gold	Off										
79962PA0170004	Choice Blue PPO \$2500	PPO	Gold	Off										
79962PA0170005	Choice Blue PPO \$2800	PPO	Silver	Off										
79962PA0180001	Choice Blue PPO \$3000Q Embedded	PPO	Silver	Off										
79962PA0170006	Choice Blue PPO \$4250	PPO	Silver	Off										
79962PA0180002	Choice Blue PPO \$6000Q Embedded	PPO	Bronze	Off										

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AN

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
79962PA0010001	Premier Balance PPO \$0 Platinum A
79962PA0010002	Premier Balance PPO \$250 Platinum A
79962PA0010003	Premier Balance PPO \$0 Gold A
79962PA0010004	Premier Balance PPO \$250 Gold A
79962PA0010005	Premier Balance PPO \$500 A
79962PA0010006	Premier Balance PPO \$750 A
79962PA0010007	Premier Balance PPO \$1000 A
79962PA0010008	Premier Balance PPO \$1250 A
79962PA0010009	Premier Balance PPO \$1500 A
79962PA0010011	Premier Balance PPO \$2000 A
79962PA0010016	Premier Balance PPO \$1400 A
79962PA0010017	Premier Balance PPO \$2500 A
79962PA0010018	Premier Balance PPO \$3500 A
79962PA0020016	Balance PPO \$1000 A
79962PA0020017	Balance PPO \$1750 A
79962PA0020018	Balance PPO \$2000 A
79962PA0080001	Health Savings PPO \$1500
79962PA0090001	Health Savings PPO Embedded \$2700
79962PA0090003	Health Savings PPO Embedded \$4000
79962PA0090004	Health Savings PPO Embedded \$5500
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A
79962PA0100001	Flex PPO \$0 a Community Blue Plan
79962PA0100002	Flex PPO \$500 a Community Blue Plan
79962PA0100004	Flex PPO \$2000 a Community Blue Plan
79962PA0120001	savings Flex PPO Embedded \$4700 a Community B
79962PA0140001	Lehigh Valley Flex Blue PPO 500G
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE
79962PA0090005	Health Savings PPO Embedded \$3000
79962PA0020005	Balance PPO \$2600
79962PA0010015	Premier Balance PPO \$5000
79962PA0120002	savings Flex PPO Embedded \$3000 a Community B
79962PA0020006	Balance PPO \$2000
79962PA0020007	Balance PPO \$5000
79962PA0170001	Choice Blue PPO \$0
79962PA0170002	Choice Blue PPO \$500
79962PA0170003	Choice Blue PPO \$1250
79962PA0170004	Choice Blue PPO \$2500
79962PA0170005	Choice Blue PPO \$2800
79962PA0180001	Choice Blue PPO \$3000Q Embedded
79962PA0170006	Choice Blue PPO \$4250
79962PA0180002	Choice Blue PPO \$6000Q Embedded

RATING AREA 3

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

RATING AREA 4

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

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AN

02-01-2018 Number of Cover		RATING AREA 5							RATING AREA 6							RATING AREA 7						
		0	0	0	0	0	0	0	102	41	373	60	0	246	35	134	6	14	110	788	731	654
HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
79962PA0010001	Premier Balance PPO \$0 Platinum A	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66	\$501.66
79962PA0010002	Premier Balance PPO \$250 Platinum A	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65
79962PA0010003	Premier Balance PPO \$0 Gold A	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69	\$449.69
79962PA0010004	Premier Balance PPO \$250 Gold A	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84	\$444.84
79962PA0010005	Premier Balance PPO \$500 A	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58	\$441.58
79962PA0010006	Premier Balance PPO \$750 A	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78	\$435.78
79962PA0010007	Premier Balance PPO \$1000 A	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71	\$430.71
79962PA0010008	Premier Balance PPO \$1250 A	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17	\$426.17
79962PA0010009	Premier Balance PPO \$1500 A	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97	\$421.97
79962PA0010011	Premier Balance PPO \$2000 A	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54	\$414.54
79962PA0010016	Premier Balance PPO \$1400 A	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96	\$416.96
79962PA0010017	Premier Balance PPO \$2500 A	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80	\$406.80
79962PA0010018	Premier Balance PPO \$3500 A	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49	\$396.49
79962PA0020016	Balance PPO \$1000 A	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02	\$400.02
79962PA0020017	Balance PPO \$1750 A	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70	\$402.70
79962PA0020018	Balance PPO \$2000 A	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42	\$401.42
79962PA0080001	Health Savings PPO \$1500	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05	\$423.05
79962PA0090001	Health Savings PPO Embedded \$2700	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08	\$374.08
79962PA0090003	Health Savings PPO Embedded \$4000	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29	\$364.29
79962PA0090004	Health Savings PPO Embedded \$5500	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10	\$318.10
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85	\$318.85
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88	\$315.88
79962PA0100001	Flex PPO \$0 a Community Blue Plan	\$496.65	\$496.65		\$496.65	\$496.65	\$496.65	\$496.65	\$496.65	\$496.65		\$496.65	\$496.65		\$496.65	\$496.65	\$496.65	\$496.65	\$496.65	\$496.65	\$496.65	\$496.65
79962PA0100002	Flex PPO \$500 a Community Blue Plan	\$432.19	\$432.19		\$432.19	\$432.19	\$432.19	\$432.19	\$432.19	\$432.19		\$432.19	\$432.19		\$432.19	\$432.19	\$432.19	\$432.19	\$432.19	\$432.19	\$432.19	\$432.19
79962PA0100004	Flex PPO \$2000 a Community Blue Plan	\$408.74	\$408.74		\$408.74	\$408.74	\$408.74	\$408.74	\$408.74	\$408.74		\$408.74	\$408.74		\$408.74	\$408.74	\$408.74	\$408.74	\$408.74	\$408.74	\$408.74	\$408.74
79962PA0120001	savings Flex PPO Embedded \$4700 a Community B	\$318.01	\$318.01		\$318.01	\$318.01	\$318.01	\$318.01	\$318.01	\$318.01		\$318.01	\$318.01		\$318.01	\$318.01	\$318.01	\$318.01	\$318.01	\$318.01	\$318.01	\$318.01
79962PA0140001	Lehigh Valley Flex Blue PPO 500G				\$405.97									\$405.97								
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G				\$393.06									\$393.06								
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE				\$335.49									\$335.49								
79962PA0090005	Health Savings PPO Embedded \$3000	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35	\$374.35
79962PA0020005	Balance PPO \$2600	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56	\$352.56
79962PA0010015	Premier Balance PPO \$5000	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28	\$358.28
79962PA0120002	savings Flex PPO Embedded \$3000 a Community B	\$371.23	\$371.23		\$371.23	\$371.23	\$371.23	\$371.23	\$371.23	\$371.23		\$371.23	\$371.23		\$371.23	\$371.23	\$371.23	\$371.23	\$371.23	\$371.23	\$371.23	\$371.23
79962PA0020006	Balance PPO \$2000	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19	\$357.19
79962PA0020007	Balance PPO \$5000	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02	\$324.02
79962PA0170001	Choice Blue PPO \$0																		\$436.74	\$436.74	\$436.74	\$436.74
79962PA0170002	Choice Blue PPO \$500																		\$433.79	\$433.79	\$433.79	\$433.79
79962PA0170003	Choice Blue PPO \$1250																		\$419.56	\$419.56	\$419.56	\$419.56
79962PA0170004	Choice Blue PPO \$2500																		\$400.79	\$400.79	\$400.79	\$400.79
79962PA0170005	Choice Blue PPO \$2800																		\$354.62	\$354.62	\$354.62	\$354.62
79962PA0180001	Choice Blue PPO \$3000Q Embedded																		\$357.76	\$357.76	\$357.76	\$357.76
79962PA0170006	Choice Blue PPO \$4250																		\$356.59	\$356.59	\$356.59	\$356.59
79962PA0180002	Choice Blue PPO \$6000Q Embedded																		\$319.79	\$319.79	\$319.79	\$319.79

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AN

02-01-2018 Number of Cover		RATING AREA 8					RATING AREA 9							
		0	0	0	0	0	705	772	133	0	15	163	32	
		Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	
HIOS Plan ID	Plan Marketing Name													
79962PA0010001	Premier Balance PPO \$0 Platinum A						\$492.01	\$492.01	\$492.01	\$492.01	\$492.01	\$492.01	\$492.01	
79962PA0010002	Premier Balance PPO \$250 Platinum A						\$484.15	\$484.15	\$484.15	\$484.15	\$484.15	\$484.15	\$484.15	
79962PA0010003	Premier Balance PPO \$0 Gold A						\$441.04	\$441.04	\$441.04	\$441.04	\$441.04	\$441.04	\$441.04	
79962PA0010004	Premier Balance PPO \$250 Gold A						\$436.29	\$436.29	\$436.29	\$436.29	\$436.29	\$436.29	\$436.29	
79962PA0010005	Premier Balance PPO \$500 A						\$433.09	\$433.09	\$433.09	\$433.09	\$433.09	\$433.09	\$433.09	
79962PA0010006	Premier Balance PPO \$750 A						\$427.40	\$427.40	\$427.40	\$427.40	\$427.40	\$427.40	\$427.40	
79962PA0010007	Premier Balance PPO \$1000 A						\$422.43	\$422.43	\$422.43	\$422.43	\$422.43	\$422.43	\$422.43	
79962PA0010008	Premier Balance PPO \$1250 A						\$417.97	\$417.97	\$417.97	\$417.97	\$417.97	\$417.97	\$417.97	
79962PA0010009	Premier Balance PPO \$1500 A						\$413.85	\$413.85	\$413.85	\$413.85	\$413.85	\$413.85	\$413.85	
79962PA0010011	Premier Balance PPO \$2000 A						\$406.56	\$406.56	\$406.56	\$406.56	\$406.56	\$406.56	\$406.56	
79962PA0010016	Premier Balance PPO \$1400 A						\$408.94	\$408.94	\$408.94	\$408.94	\$408.94	\$408.94	\$408.94	
79962PA0010017	Premier Balance PPO \$2500 A						\$398.98	\$398.98	\$398.98	\$398.98	\$398.98	\$398.98	\$398.98	
79962PA0010018	Premier Balance PPO \$3500 A						\$388.86	\$388.86	\$388.86	\$388.86	\$388.86	\$388.86	\$388.86	
79962PA0020016	Balance PPO \$1000 A						\$392.32	\$392.32	\$392.32	\$392.32	\$392.32	\$392.32	\$392.32	
79962PA0020017	Balance PPO \$1750 A						\$394.96	\$394.96	\$394.96	\$394.96	\$394.96	\$394.96	\$394.96	
79962PA0020018	Balance PPO \$2000 A						\$393.70	\$393.70	\$393.70	\$393.70	\$393.70	\$393.70	\$393.70	
79962PA0080001	Health Savings PPO \$1500						\$414.92	\$414.92	\$414.92	\$414.92	\$414.92	\$414.92	\$414.92	
79962PA0090001	Health Savings PPO Embedded \$2700						\$366.88	\$366.88	\$366.88	\$366.88	\$366.88	\$366.88	\$366.88	
79962PA0090003	Health Savings PPO Embedded \$4000						\$357.29	\$357.29	\$357.29	\$357.29	\$357.29	\$357.29	\$357.29	
79962PA0090004	Health Savings PPO Embedded \$5500						\$311.98	\$311.98	\$311.98	\$311.98	\$311.98	\$311.98	\$311.98	
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A						\$312.72	\$312.72	\$312.72	\$312.72	\$312.72	\$312.72	\$312.72	
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A						\$309.81	\$309.81	\$309.81	\$309.81	\$309.81	\$309.81	\$309.81	
79962PA0100001	Flex PPO \$0 a Community Blue Plan											\$487.10		
79962PA0100002	Flex PPO \$500 a Community Blue Plan											\$423.87		
79962PA0100004	Flex PPO \$2000 a Community Blue Plan											\$400.88		
79962PA0120001	Savings Flex PPO Embedded \$4700 a Community B											\$311.89		
79962PA0140001	Lehigh Valley Flex Blue PPO 500G													
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G													
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE													
79962PA0090005	Health Savings PPO Embedded \$3000						\$367.15	\$367.15	\$367.15	\$367.15	\$367.15	\$367.15	\$367.15	
79962PA0020005	Balance PPO \$2600						\$345.78	\$345.78	\$345.78	\$345.78	\$345.78	\$345.78	\$345.78	
79962PA0010015	Premier Balance PPO \$5000						\$351.39	\$351.39	\$351.39	\$351.39	\$351.39	\$351.39	\$351.39	
79962PA0120002	Savings Flex PPO Embedded \$3000 a Community B											\$364.09		
79962PA0020006	Balance PPO \$2000						\$350.32	\$350.32	\$350.32	\$350.32	\$350.32	\$350.32	\$350.32	
79962PA0020007	Balance PPO \$5000						\$317.79	\$317.79	\$317.79	\$317.79	\$317.79	\$317.79	\$317.79	
79962PA0170001	Choice Blue PPO \$0						\$428.34	\$428.34	\$428.34			\$428.34	\$428.34	
79962PA0170002	Choice Blue PPO \$500						\$425.44	\$425.44	\$425.44			\$425.44	\$425.44	
79962PA0170003	Choice Blue PPO \$1250						\$411.49	\$411.49	\$411.49			\$411.49	\$411.49	
79962PA0170004	Choice Blue PPO \$2500						\$393.09	\$393.09	\$393.09			\$393.09	\$393.09	
79962PA0170005	Choice Blue PPO \$2800						\$347.80	\$347.80	\$347.80			\$347.80	\$347.80	
79962PA0180001	Choice Blue PPO \$3000Q Embedded						\$350.88	\$350.88	\$350.88			\$350.88	\$350.88	
79962PA0170006	Choice Blue PPO \$4250						\$349.74	\$349.74	\$349.74			\$349.74	\$349.74	
79962PA0180002	Choice Blue PPO \$6000Q Embedded						\$313.64	\$313.64	\$313.64			\$313.64	\$313.64	

Company Name Highmark Benefits Group (HBG)
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					RATING AREA 1							RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0
79962PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron
79962PA0010002	Premier Balance PPO \$250 Platinum A	PPO	Platinum	Off									Potter	
79962PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off										
79962PA0010004	Premier Balance PPO \$250 Gold A	PPO	Gold	Off										
79962PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off										
79962PA0010006	Premier Balance PPO \$750 A	PPO	Gold	Off										
79962PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off										
79962PA0010008	Premier Balance PPO \$1250 A	PPO	Gold	Off										
79962PA0010009	Premier Balance PPO \$1500 A	PPO	Gold	Off										
79962PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off										
79962PA0010016	Premier Balance PPO \$1400 A	PPO	Gold	Off										
79962PA0010017	Premier Balance PPO \$2500 A	PPO	Gold	Off										
79962PA0010018	Premier Balance PPO \$3500 A	PPO	Gold	Off										
79962PA0020016	Balance PPO \$1000 A	PPO	Gold	Off										
79962PA0020017	Balance PPO \$1750 A	PPO	Gold	Off										
79962PA0020018	Balance PPO \$2000 A	PPO	Gold	Off										
79962PA0080001	Health Savings PPO \$1500	PPO	Gold	Off										
79962PA0090001	Health Savings PPO Embedded \$2700	PPO	Silver	Off										
79962PA0090003	Health Savings PPO Embedded \$4000	PPO	Silver	Off										
79962PA0090004	Health Savings PPO Embedded \$5500	PPO	Bronze	Off										
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A	PPO	Bronze	Off										
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A	PPO	Bronze	Off										
79962PA0100001	Flex PPO \$0 a Community Blue Plan	PPO	Platinum	Off										
79962PA0100002	Flex PPO \$500 a Community Blue Plan	PPO	Gold	Off										
79962PA0100004	Flex PPO \$2000 a Community Blue Plan	PPO	Gold	Off										
79962PA0120001	Savings Flex PPO Embedded \$4700 a Community B	PPO	Bronze	Off										
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off										
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off										
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off										
79962PA0090005	Health Savings PPO Embedded \$3000	PPO	Silver	Off										
79962PA0020005	Balance PPO \$2600	PPO	Silver	Off										
79962PA0010015	Premier Balance PPO \$5000	PPO	Silver	Off										
79962PA0120002	Savings Flex PPO Embedded \$3000 a Community B	PPO	Silver	Off										
79962PA0020006	Balance PPO \$2000	PPO	Silver	Off										
79962PA0020007	Balance PPO \$5000	PPO	Bronze	Off										
79962PA0170001	Choice Blue PPO \$0	PPO	Gold	Off										
79962PA0170002	Choice Blue PPO \$500	PPO	Gold	Off										
79962PA0170003	Choice Blue PPO \$1250	PPO	Gold	Off										
79962PA0170004	Choice Blue PPO \$2500	PPO	Gold	Off										
79962PA0170005	Choice Blue PPO \$2800	PPO	Silver	Off										
79962PA0180001	Choice Blue PPO \$3000Q Embedded	PPO	Silver	Off										
79962PA0170006	Choice Blue PPO \$4250	PPO	Silver	Off										
79962PA0180002	Choice Blue PPO \$6000Q Embedded	PPO	Bronze	Off										

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AN

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
79962PA0010001	Premier Balance PPO \$0 Platinum A
79962PA0010002	Premier Balance PPO \$250 Platinum A
79962PA0010003	Premier Balance PPO \$0 Gold A
79962PA0010004	Premier Balance PPO \$250 Gold A
79962PA0010005	Premier Balance PPO \$500 A
79962PA0010006	Premier Balance PPO \$750 A
79962PA0010007	Premier Balance PPO \$1000 A
79962PA0010008	Premier Balance PPO \$1250 A
79962PA0010009	Premier Balance PPO \$1500 A
79962PA0010011	Premier Balance PPO \$2000 A
79962PA0010016	Premier Balance PPO \$1400 A
79962PA0010017	Premier Balance PPO \$2500 A
79962PA0010018	Premier Balance PPO \$3500 A
79962PA0020016	Balance PPO \$1000 A
79962PA0020017	Balance PPO \$1750 A
79962PA0020018	Balance PPO \$2000 A
79962PA0080001	Health Savings PPO \$1500
79962PA0090001	Health Savings PPO Embedded \$2700
79962PA0090003	Health Savings PPO Embedded \$4000
79962PA0090004	Health Savings PPO Embedded \$5500
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A
79962PA0100001	Flex PPO \$0 a Community Blue Plan
79962PA0100002	Flex PPO \$500 a Community Blue Plan
79962PA0100004	Flex PPO \$2000 a Community Blue Plan
79962PA0120001	savings Flex PPO Embedded \$4700 a Community B
79962PA0140001	Lehigh Valley Flex Blue PPO 500G
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE
79962PA0090005	Health Savings PPO Embedded \$3000
79962PA0020005	Balance PPO \$2600
79962PA0010015	Premier Balance PPO \$5000
79962PA0120002	savings Flex PPO Embedded \$3000 a Community B
79962PA0020006	Balance PPO \$2000
79962PA0020007	Balance PPO \$5000
79962PA0170001	Choice Blue PPO \$0
79962PA0170002	Choice Blue PPO \$500
79962PA0170003	Choice Blue PPO \$1250
79962PA0170004	Choice Blue PPO \$2500
79962PA0170005	Choice Blue PPO \$2800
79962PA0180001	Choice Blue PPO \$3000Q Embedded
79962PA0170006	Choice Blue PPO \$4250
79962PA0180002	Choice Blue PPO \$6000Q Embedded

RATING AREA 3

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

RATING AREA 4

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

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AN

02-01-2018 Number of Cover		RATING AREA 5							RATING AREA 6										RATING AREA 7			
		0	0	0	0	0	0	0	102	41	373	60	0	246	35	134	6	14	110	788	731	654
		Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
79962PA0010001	Premier Balance PPO \$0 Platinum A								\$516.74	\$516.74	\$516.74	\$516.74	\$516.74	\$516.74	\$516.74	\$516.74	\$516.74	\$516.74	\$516.74	\$516.74	\$516.74	\$516.74
79962PA0010002	Premier Balance PPO \$250 Platinum A								\$508.49	\$508.49	\$508.49	\$508.49	\$508.49	\$508.49	\$508.49	\$508.49	\$508.49	\$508.49	\$508.49	\$508.49	\$508.49	\$508.49
79962PA0010003	Premier Balance PPO \$0 Gold A								\$463.21	\$463.21	\$463.21	\$463.21	\$463.21	\$463.21	\$463.21	\$463.21	\$463.21	\$463.21	\$463.21	\$463.21	\$463.21	\$463.21
79962PA0010004	Premier Balance PPO \$250 Gold A								\$458.22	\$458.22	\$458.22	\$458.22	\$458.22	\$458.22	\$458.22	\$458.22	\$458.22	\$458.22	\$458.22	\$458.22	\$458.22	\$458.22
79962PA0010005	Premier Balance PPO \$500 A								\$454.86	\$454.86	\$454.86	\$454.86	\$454.86	\$454.86	\$454.86	\$454.86	\$454.86	\$454.86	\$454.86	\$454.86	\$454.86	\$454.86
79962PA0010006	Premier Balance PPO \$750 A								\$448.89	\$448.89	\$448.89	\$448.89	\$448.89	\$448.89	\$448.89	\$448.89	\$448.89	\$448.89	\$448.89	\$448.89	\$448.89	\$448.89
79962PA0010007	Premier Balance PPO \$1000 A								\$443.67	\$443.67	\$443.67	\$443.67	\$443.67	\$443.67	\$443.67	\$443.67	\$443.67	\$443.67	\$443.67	\$443.67	\$443.67	\$443.67
79962PA0010008	Premier Balance PPO \$1250 A								\$438.98	\$438.98	\$438.98	\$438.98	\$438.98	\$438.98	\$438.98	\$438.98	\$438.98	\$438.98	\$438.98	\$438.98	\$438.98	\$438.98
79962PA0010009	Premier Balance PPO \$1500 A								\$434.66	\$434.66	\$434.66	\$434.66	\$434.66	\$434.66	\$434.66	\$434.66	\$434.66	\$434.66	\$434.66	\$434.66	\$434.66	\$434.66
79962PA0010011	Premier Balance PPO \$2000 A								\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00	\$427.00
79962PA0010016	Premier Balance PPO \$1400 A								\$429.50	\$429.50	\$429.50	\$429.50	\$429.50	\$429.50	\$429.50	\$429.50	\$429.50	\$429.50	\$429.50	\$429.50	\$429.50	\$429.50
79962PA0010017	Premier Balance PPO \$2500 A								\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03	\$419.03
79962PA0010018	Premier Balance PPO \$3500 A								\$408.41	\$408.41	\$408.41	\$408.41	\$408.41	\$408.41	\$408.41	\$408.41	\$408.41	\$408.41	\$408.41	\$408.41	\$408.41	\$408.41
79962PA0020016	Balance PPO \$1000 A								\$412.05	\$412.05	\$412.05	\$412.05	\$412.05	\$412.05	\$412.05	\$412.05	\$412.05	\$412.05	\$412.05	\$412.05	\$412.05	\$412.05
79962PA0020017	Balance PPO \$1750 A								\$414.81	\$414.81	\$414.81	\$414.81	\$414.81	\$414.81	\$414.81	\$414.81	\$414.81	\$414.81	\$414.81	\$414.81	\$414.81	\$414.81
79962PA0020018	Balance PPO \$2000 A								\$413.49	\$413.49	\$413.49	\$413.49	\$413.49	\$413.49	\$413.49	\$413.49	\$413.49	\$413.49	\$413.49	\$413.49	\$413.49	\$413.49
79962PA0080001	Health Savings PPO \$1500								\$435.77	\$435.77	\$435.77	\$435.77	\$435.77	\$435.77	\$435.77	\$435.77	\$435.77	\$435.77	\$435.77	\$435.77	\$435.77	\$435.77
79962PA0090001	Health Savings PPO Embedded \$2700								\$385.33	\$385.33	\$385.33	\$385.33	\$385.33	\$385.33	\$385.33	\$385.33	\$385.33	\$385.33	\$385.33	\$385.33	\$385.33	\$385.33
79962PA0090003	Health Savings PPO Embedded \$4000								\$375.25	\$375.25	\$375.25	\$375.25	\$375.25	\$375.25	\$375.25	\$375.25	\$375.25	\$375.25	\$375.25	\$375.25	\$375.25	\$375.25
79962PA0090004	Health Savings PPO Embedded \$5500								\$327.67	\$327.67	\$327.67	\$327.67	\$327.67	\$327.67	\$327.67	\$327.67	\$327.67	\$327.67	\$327.67	\$327.67	\$327.67	\$327.67
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A								\$328.44	\$328.44	\$328.44	\$328.44	\$328.44	\$328.44	\$328.44	\$328.44	\$328.44	\$328.44	\$328.44	\$328.44	\$328.44	\$328.44
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A								\$325.38	\$325.38	\$325.38	\$325.38	\$325.38	\$325.38	\$325.38	\$325.38	\$325.38	\$325.38	\$325.38	\$325.38	\$325.38	\$325.38
79962PA0100001	Flex PPO \$0 a Community Blue Plan								\$511.58	\$511.58	\$511.58	\$511.58	\$511.58	\$511.58	\$511.58	\$511.58	\$511.58	\$511.58	\$511.58	\$511.58	\$511.58	\$511.58
79962PA0100002	Flex PPO \$500 a Community Blue Plan								\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18	\$445.18
79962PA0100004	Flex PPO \$2000 a Community Blue Plan								\$421.03	\$421.03	\$421.03	\$421.03	\$421.03	\$421.03	\$421.03	\$421.03	\$421.03	\$421.03	\$421.03	\$421.03	\$421.03	\$421.03
79962PA0120001	savings Flex PPO Embedded \$4700 a Community B								\$327.57	\$327.57	\$327.57	\$327.57	\$327.57	\$327.57	\$327.57	\$327.57	\$327.57	\$327.57	\$327.57	\$327.57	\$327.57	\$327.57
79962PA0140001	Lehigh Valley Flex Blue PPO 500G										\$418.18			\$418.18								
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G										\$404.88			\$404.88								
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE										\$345.57			\$345.57								
79962PA0090005	Health Savings PPO Embedded \$3000								\$385.60	\$385.60	\$385.60	\$385.60	\$385.60	\$385.60	\$385.60	\$385.60	\$385.60	\$385.60	\$385.60	\$385.60	\$385.60	\$385.60
79962PA0020005	Balance PPO \$2600								\$363.16	\$363.16	\$363.16	\$363.16	\$363.16	\$363.16	\$363.16	\$363.16	\$363.16	\$363.16	\$363.16	\$363.16	\$363.16	\$363.16
79962PA0010015	Premier Balance PPO \$5000								\$369.05	\$369.05	\$369.05	\$369.05	\$369.05	\$369.05	\$369.05	\$369.05	\$369.05	\$369.05	\$369.05	\$369.05	\$369.05	\$369.05
79962PA0120002	savings Flex PPO Embedded \$3000 a Community B								\$382.39	\$382.39	\$382.39	\$382.39	\$382.39	\$382.39	\$382.39	\$382.39	\$382.39	\$382.39	\$382.39	\$382.39	\$382.39	\$382.39
79962PA0020006	Balance PPO \$2000								\$367.93	\$367.93	\$367.93	\$367.93	\$367.93	\$367.93	\$367.93	\$367.93	\$367.93	\$367.93	\$367.93	\$367.93	\$367.93	\$367.93
79962PA0020007	Balance PPO \$5000								\$333.76	\$333.76	\$333.76	\$333.76	\$333.76	\$333.76	\$333.76	\$333.76	\$333.76	\$333.76	\$333.76	\$333.76	\$333.76	\$333.76
79962PA0170001	Choice Blue PPO \$0																	\$449.87	\$449.87	\$449.87	\$449.87	\$449.87
79962PA0170002	Choice Blue PPO \$500																	\$446.83	\$446.83	\$446.83	\$446.83	\$446.83
79962PA0170003	Choice Blue PPO \$1250																	\$432.17	\$432.17	\$432.17	\$432.17	\$432.17
79962PA0170004	Choice Blue PPO \$2500																	\$412.85	\$412.85	\$412.85	\$412.85	\$412.85
79962PA0170005	Choice Blue PPO \$2800																	\$365.29	\$365.29	\$365.29	\$365.29	\$365.29
79962PA0180001	Choice Blue PPO \$3000Q Embedded																	\$368.52	\$368.52	\$368.52	\$368.52	\$368.52
79962PA0170006	Choice Blue PPO \$4250																	\$367.32	\$367.32	\$367.32	\$367.32	\$367.32
79962PA0180002	Choice Blue PPO \$6000Q Embedded																	\$329.41	\$329.41	\$329.41	\$329.41	\$329.41

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AN

02-01-2018 Number of Cover		RATING AREA 8					RATING AREA 9							
		0	0	0	0	0	705	772	133	0	15	163	32	
		Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	
HIOS Plan ID	Plan Marketing Name													
79962PA0010001	Premier Balance PPO \$0 Platinum A						\$506.81	\$506.81	\$506.81	\$506.81	\$506.81	\$506.81	\$506.81	
79962PA0010002	Premier Balance PPO \$250 Platinum A						\$498.71	\$498.71	\$498.71	\$498.71	\$498.71	\$498.71	\$498.71	
79962PA0010003	Premier Balance PPO \$0 Gold A						\$454.30	\$454.30	\$454.30	\$454.30	\$454.30	\$454.30	\$454.30	
79962PA0010004	Premier Balance PPO \$250 Gold A						\$449.41	\$449.41	\$449.41	\$449.41	\$449.41	\$449.41	\$449.41	
79962PA0010005	Premier Balance PPO \$500 A						\$446.11	\$446.11	\$446.11	\$446.11	\$446.11	\$446.11	\$446.11	
79962PA0010006	Premier Balance PPO \$750 A						\$440.25	\$440.25	\$440.25	\$440.25	\$440.25	\$440.25	\$440.25	
79962PA0010007	Premier Balance PPO \$1000 A						\$435.13	\$435.13	\$435.13	\$435.13	\$435.13	\$435.13	\$435.13	
79962PA0010008	Premier Balance PPO \$1250 A						\$430.54	\$430.54	\$430.54	\$430.54	\$430.54	\$430.54	\$430.54	
79962PA0010009	Premier Balance PPO \$1500 A						\$426.30	\$426.30	\$426.30	\$426.30	\$426.30	\$426.30	\$426.30	
79962PA0010011	Premier Balance PPO \$2000 A						\$418.79	\$418.79	\$418.79	\$418.79	\$418.79	\$418.79	\$418.79	
79962PA0010016	Premier Balance PPO \$1400 A						\$421.24	\$421.24	\$421.24	\$421.24	\$421.24	\$421.24	\$421.24	
79962PA0010017	Premier Balance PPO \$2500 A						\$410.98	\$410.98	\$410.98	\$410.98	\$410.98	\$410.98	\$410.98	
79962PA0010018	Premier Balance PPO \$3500 A						\$400.56	\$400.56	\$400.56	\$400.56	\$400.56	\$400.56	\$400.56	
79962PA0020016	Balance PPO \$1000 A						\$404.12	\$404.12	\$404.12	\$404.12	\$404.12	\$404.12	\$404.12	
79962PA0020017	Balance PPO \$1750 A						\$406.83	\$406.83	\$406.83	\$406.83	\$406.83	\$406.83	\$406.83	
79962PA0020018	Balance PPO \$2000 A						\$405.53	\$405.53	\$405.53	\$405.53	\$405.53	\$405.53	\$405.53	
79962PA0080001	Health Savings PPO \$1500						\$427.39	\$427.39	\$427.39	\$427.39	\$427.39	\$427.39	\$427.39	
79962PA0090001	Health Savings PPO Embedded \$2700						\$377.92	\$377.92	\$377.92	\$377.92	\$377.92	\$377.92	\$377.92	
79962PA0090003	Health Savings PPO Embedded \$4000						\$368.03	\$368.03	\$368.03	\$368.03	\$368.03	\$368.03	\$368.03	
79962PA0090004	Health Savings PPO Embedded \$5500						\$321.37	\$321.37	\$321.37	\$321.37	\$321.37	\$321.37	\$321.37	
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A						\$322.12	\$322.12	\$322.12	\$322.12	\$322.12	\$322.12	\$322.12	
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A						\$319.12	\$319.12	\$319.12	\$319.12	\$319.12	\$319.12	\$319.12	
79962PA0100001	Flex PPO \$0 a Community Blue Plan										\$501.75			
79962PA0100002	Flex PPO \$500 a Community Blue Plan										\$436.62			
79962PA0100004	Flex PPO \$2000 a Community Blue Plan										\$412.93			
79962PA0120001	Savings Flex PPO Embedded \$4700 a Community B										\$321.27			
79962PA0140001	Lehigh Valley Flex Blue PPO 500G													
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G													
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE													
79962PA0090005	Health Savings PPO Embedded \$3000						\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	\$378.19	
79962PA0020005	Balance PPO \$2600						\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	
79962PA0010015	Premier Balance PPO \$5000						\$361.96	\$361.96	\$361.96	\$361.96	\$361.96	\$361.96	\$361.96	
79962PA0120002	Savings Flex PPO Embedded \$3000 a Community B										\$375.04			
79962PA0020006	Balance PPO \$2000						\$360.85	\$360.85	\$360.85	\$360.85	\$360.85	\$360.85	\$360.85	
79962PA0020007	Balance PPO \$5000						\$327.35	\$327.35	\$327.35	\$327.35	\$327.35	\$327.35	\$327.35	
79962PA0170001	Choice Blue PPO \$0						\$441.22	\$441.22	\$441.22		\$441.22	\$441.22		
79962PA0170002	Choice Blue PPO \$500						\$438.24	\$438.24	\$438.24		\$438.24	\$438.24		
79962PA0170003	Choice Blue PPO \$1250						\$423.86	\$423.86	\$423.86		\$423.86	\$423.86		
79962PA0170004	Choice Blue PPO \$2500						\$404.91	\$404.91	\$404.91		\$404.91	\$404.91		
79962PA0170005	Choice Blue PPO \$2800						\$358.26	\$358.26	\$358.26		\$358.26	\$358.26		
79962PA0180001	Choice Blue PPO \$3000Q Embedded						\$361.43	\$361.43	\$361.43		\$361.43	\$361.43		
79962PA0170006	Choice Blue PPO \$4250						\$360.25	\$360.25	\$360.25		\$360.25	\$360.25		
79962PA0180002	Choice Blue PPO \$6000Q Embedded						\$323.08	\$323.08	\$323.08		\$323.08	\$323.08		

Company Name Highmark Benefits Group (HBG)
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					RATING AREA 1								RATING AREA 2		
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0	0
79962PA0010001	Premier Balance PPO \$0 Platinum A	PPO	Platinum	Off	Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren	Elk	Cameron	Potter
79962PA0010002	Premier Balance PPO \$250 Platinum A	PPO	Platinum	Off											
79962PA0010003	Premier Balance PPO \$0 Gold A	PPO	Gold	Off											
79962PA0010004	Premier Balance PPO \$250 Gold A	PPO	Gold	Off											
79962PA0010005	Premier Balance PPO \$500 A	PPO	Gold	Off											
79962PA0010006	Premier Balance PPO \$750 A	PPO	Gold	Off											
79962PA0010007	Premier Balance PPO \$1000 A	PPO	Gold	Off											
79962PA0010008	Premier Balance PPO \$1250 A	PPO	Gold	Off											
79962PA0010009	Premier Balance PPO \$1500 A	PPO	Gold	Off											
79962PA0010011	Premier Balance PPO \$2000 A	PPO	Gold	Off											
79962PA0010016	Premier Balance PPO \$1400 A	PPO	Gold	Off											
79962PA0010017	Premier Balance PPO \$2500 A	PPO	Gold	Off											
79962PA0010018	Premier Balance PPO \$3500 A	PPO	Gold	Off											
79962PA0020016	Balance PPO \$1000 A	PPO	Gold	Off											
79962PA0020017	Balance PPO \$1750 A	PPO	Gold	Off											
79962PA0020018	Balance PPO \$2000 A	PPO	Gold	Off											
79962PA0080001	Health Savings PPO \$1500	PPO	Gold	Off											
79962PA0090001	Health Savings PPO Embedded \$2700	PPO	Silver	Off											
79962PA0090003	Health Savings PPO Embedded \$4000	PPO	Silver	Off											
79962PA0090004	Health Savings PPO Embedded \$5500	PPO	Bronze	Off											
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A	PPO	Bronze	Off											
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A	PPO	Bronze	Off											
79962PA0100001	Flex PPO \$0 a Community Blue Plan	PPO	Platinum	Off											
79962PA0100002	Flex PPO \$500 a Community Blue Plan	PPO	Gold	Off											
79962PA0100004	Flex PPO \$2000 a Community Blue Plan	PPO	Gold	Off											
79962PA0120001	Savings Flex PPO Embedded \$4700 a Community B	PPO	Bronze	Off											
79962PA0140001	Lehigh Valley Flex Blue PPO 500G	PPO	Gold	Off											
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G	PPO	Gold	Off											
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE	PPO	Silver	Off											
79962PA0090005	Health Savings PPO Embedded \$3000	PPO	Silver	Off											
79962PA0020005	Balance PPO \$2600	PPO	Silver	Off											
79962PA0010015	Premier Balance PPO \$5000	PPO	Silver	Off											
79962PA0120002	Savings Flex PPO Embedded \$3000 a Community B	PPO	Silver	Off											
79962PA0020006	Balance PPO \$2000	PPO	Silver	Off											
79962PA0020007	Balance PPO \$5000	PPO	Bronze	Off											
79962PA0170001	Choice Blue PPO \$0	PPO	Gold	Off											
79962PA0170002	Choice Blue PPO \$500	PPO	Gold	Off											
79962PA0170003	Choice Blue PPO \$1250	PPO	Gold	Off											
79962PA0170004	Choice Blue PPO \$2500	PPO	Gold	Off											
79962PA0170005	Choice Blue PPO \$2800	PPO	Silver	Off											
79962PA0180001	Choice Blue PPO \$3000Q Embedded	PPO	Silver	Off											
79962PA0170006	Choice Blue PPO \$4250	PPO	Silver	Off											
79962PA0180002	Choice Blue PPO \$6000Q Embedded	PPO	Bronze	Off											

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AN

02-01-2018 Number of Cover	
HIOS Plan ID	Plan Marketing Name
79962PA0010001	Premier Balance PPO \$0 Platinum A
79962PA0010002	Premier Balance PPO \$250 Platinum A
79962PA0010003	Premier Balance PPO \$0 Gold A
79962PA0010004	Premier Balance PPO \$250 Gold A
79962PA0010005	Premier Balance PPO \$500 A
79962PA0010006	Premier Balance PPO \$750 A
79962PA0010007	Premier Balance PPO \$1000 A
79962PA0010008	Premier Balance PPO \$1250 A
79962PA0010009	Premier Balance PPO \$1500 A
79962PA0010011	Premier Balance PPO \$2000 A
79962PA0010016	Premier Balance PPO \$1400 A
79962PA0010017	Premier Balance PPO \$2500 A
79962PA0010018	Premier Balance PPO \$3500 A
79962PA0020016	Balance PPO \$1000 A
79962PA0020017	Balance PPO \$1750 A
79962PA0020018	Balance PPO \$2000 A
79962PA0080001	Health Savings PPO \$1500
79962PA0090001	Health Savings PPO Embedded \$2700
79962PA0090003	Health Savings PPO Embedded \$4000
79962PA0090004	Health Savings PPO Embedded \$5500
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A
79962PA0100001	Flex PPO \$0 a Community Blue Plan
79962PA0100002	Flex PPO \$500 a Community Blue Plan
79962PA0100004	Flex PPO \$2000 a Community Blue Plan
79962PA0120001	savings Flex PPO Embedded \$4700 a Community B
79962PA0140001	Lehigh Valley Flex Blue PPO 500G
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE
79962PA0090005	Health Savings PPO Embedded \$3000
79962PA0020005	Balance PPO \$2600
79962PA0010015	Premier Balance PPO \$5000
79962PA0120002	savings Flex PPO Embedded \$3000 a Community B
79962PA0020006	Balance PPO \$2000
79962PA0020007	Balance PPO \$5000
79962PA0170001	Choice Blue PPO \$0
79962PA0170002	Choice Blue PPO \$500
79962PA0170003	Choice Blue PPO \$1250
79962PA0170004	Choice Blue PPO \$2500
79962PA0170005	Choice Blue PPO \$2800
79962PA0180001	Choice Blue PPO \$3000Q Embedded
79962PA0170006	Choice Blue PPO \$4250
79962PA0180002	Choice Blue PPO \$6000Q Embedded

RATING AREA 3

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

RATING AREA 4

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

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AN

02-01-2018 Number of Cover		RATING AREA 5							RATING AREA 6							RATING AREA 7						
		0	0	0	0	0	0	0	102	41	373	60	0	246	35	134	6	14	110	788	731	654
HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
79962PA0010001	Premier Balance PPO \$0 Platinum A								\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32	\$532.32
79962PA0010002	Premier Balance PPO \$250 Platinum A								\$523.82	\$523.82	\$523.82	\$523.82	\$523.82	\$523.82	\$523.82	\$523.82	\$523.82	\$523.82	\$523.82	\$523.82	\$523.82	\$523.82
79962PA0010003	Premier Balance PPO \$0 Gold A								\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17	\$477.17
79962PA0010004	Premier Balance PPO \$250 Gold A								\$472.04	\$472.04	\$472.04	\$472.04	\$472.04	\$472.04	\$472.04	\$472.04	\$472.04	\$472.04	\$472.04	\$472.04	\$472.04	\$472.04
79962PA0010005	Premier Balance PPO \$500 A								\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57
79962PA0010006	Premier Balance PPO \$750 A								\$462.42	\$462.42	\$462.42	\$462.42	\$462.42	\$462.42	\$462.42	\$462.42	\$462.42	\$462.42	\$462.42	\$462.42	\$462.42	\$462.42
79962PA0010007	Premier Balance PPO \$1000 A								\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04	\$457.04
79962PA0010008	Premier Balance PPO \$1250 A								\$452.22	\$452.22	\$452.22	\$452.22	\$452.22	\$452.22	\$452.22	\$452.22	\$452.22	\$452.22	\$452.22	\$452.22	\$452.22	\$452.22
79962PA0010009	Premier Balance PPO \$1500 A								\$447.76	\$447.76	\$447.76	\$447.76	\$447.76	\$447.76	\$447.76	\$447.76	\$447.76	\$447.76	\$447.76	\$447.76	\$447.76	\$447.76
79962PA0010011	Premier Balance PPO \$2000 A								\$439.87	\$439.87	\$439.87	\$439.87	\$439.87	\$439.87	\$439.87	\$439.87	\$439.87	\$439.87	\$439.87	\$439.87	\$439.87	\$439.87
79962PA0010016	Premier Balance PPO \$1400 A								\$442.44	\$442.44	\$442.44	\$442.44	\$442.44	\$442.44	\$442.44	\$442.44	\$442.44	\$442.44	\$442.44	\$442.44	\$442.44	\$442.44
79962PA0010017	Premier Balance PPO \$2500 A								\$431.67	\$431.67	\$431.67	\$431.67	\$431.67	\$431.67	\$431.67	\$431.67	\$431.67	\$431.67	\$431.67	\$431.67	\$431.67	\$431.67
79962PA0010018	Premier Balance PPO \$3500 A								\$420.72	\$420.72	\$420.72	\$420.72	\$420.72	\$420.72	\$420.72	\$420.72	\$420.72	\$420.72	\$420.72	\$420.72	\$420.72	\$420.72
79962PA0020016	Balance PPO \$1000 A								\$424.47	\$424.47	\$424.47	\$424.47	\$424.47	\$424.47	\$424.47	\$424.47	\$424.47	\$424.47	\$424.47	\$424.47	\$424.47	\$424.47
79962PA0020017	Balance PPO \$1750 A								\$427.31	\$427.31	\$427.31	\$427.31	\$427.31	\$427.31	\$427.31	\$427.31	\$427.31	\$427.31	\$427.31	\$427.31	\$427.31	\$427.31
79962PA0020018	Balance PPO \$2000 A								\$425.95	\$425.95	\$425.95	\$425.95	\$425.95	\$425.95	\$425.95	\$425.95	\$425.95	\$425.95	\$425.95	\$425.95	\$425.95	\$425.95
79962PA0080001	Health Savings PPO \$1500								\$448.91	\$448.91	\$448.91	\$448.91	\$448.91	\$448.91	\$448.91	\$448.91	\$448.91	\$448.91	\$448.91	\$448.91	\$448.91	\$448.91
79962PA0090001	Health Savings PPO Embedded \$2700								\$396.94	\$396.94	\$396.94	\$396.94	\$396.94	\$396.94	\$396.94	\$396.94	\$396.94	\$396.94	\$396.94	\$396.94	\$396.94	\$396.94
79962PA0090003	Health Savings PPO Embedded \$4000								\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56	\$386.56
79962PA0090004	Health Savings PPO Embedded \$5500								\$337.55	\$337.55	\$337.55	\$337.55	\$337.55	\$337.55	\$337.55	\$337.55	\$337.55	\$337.55	\$337.55	\$337.55	\$337.55	\$337.55
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A								\$338.34	\$338.34	\$338.34	\$338.34	\$338.34	\$338.34	\$338.34	\$338.34	\$338.34	\$338.34	\$338.34	\$338.34	\$338.34	\$338.34
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A								\$335.19	\$335.19	\$335.19	\$335.19	\$335.19	\$335.19	\$335.19	\$335.19	\$335.19	\$335.19	\$335.19	\$335.19	\$335.19	\$335.19
79962PA0100001	Flex PPO \$0 a Community Blue Plan								\$527.01	\$527.01	\$527.01	\$527.01	\$527.01	\$527.01	\$527.01	\$527.01	\$527.01	\$527.01	\$527.01	\$527.01	\$527.01	\$527.01
79962PA0100002	Flex PPO \$500 a Community Blue Plan								\$458.60	\$458.60	\$458.60	\$458.60	\$458.60	\$458.60	\$458.60	\$458.60	\$458.60	\$458.60	\$458.60	\$458.60	\$458.60	\$458.60
79962PA0100004	Flex PPO \$2000 a Community Blue Plan								\$433.72	\$433.72	\$433.72	\$433.72	\$433.72	\$433.72	\$433.72	\$433.72	\$433.72	\$433.72	\$433.72	\$433.72	\$433.72	\$433.72
79962PA0120001	Savings Flex PPO Embedded \$4700 a Community B								\$337.45	\$337.45	\$337.45	\$337.45	\$337.45	\$337.45	\$337.45	\$337.45	\$337.45	\$337.45	\$337.45	\$337.45	\$337.45	\$337.45
79962PA0140001	Lehigh Valley Flex Blue PPO 500G										\$430.78			\$430.78								
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G										\$417.09			\$417.09								
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE										\$355.99			\$355.99								
79962PA0090005	Health Savings PPO Embedded \$3000								\$397.23	\$397.23	\$397.23	\$397.23	\$397.23	\$397.23	\$397.23	\$397.23	\$397.23	\$397.23	\$397.23	\$397.23	\$397.23	\$397.23
79962PA0020005	Balance PPO \$2600								\$374.11	\$374.11	\$374.11	\$374.11	\$374.11	\$374.11	\$374.11	\$374.11	\$374.11	\$374.11	\$374.11	\$374.11	\$374.11	\$374.11
79962PA0010015	Premier Balance PPO \$5000								\$380.18	\$380.18	\$380.18	\$380.18	\$380.18	\$380.18	\$380.18	\$380.18	\$380.18	\$380.18	\$380.18	\$380.18	\$380.18	\$380.18
79962PA0120002	Savings Flex PPO Embedded \$3000 a Community B								\$393.92	\$393.92	\$393.92	\$393.92	\$393.92	\$393.92	\$393.92	\$393.92	\$393.92	\$393.92	\$393.92	\$393.92	\$393.92	\$393.92
79962PA0020006	Balance PPO \$2000								\$379.02	\$379.02	\$379.02	\$379.02	\$379.02	\$379.02	\$379.02	\$379.02	\$379.02	\$379.02	\$379.02	\$379.02	\$379.02	\$379.02
79962PA0020007	Balance PPO \$5000								\$343.83	\$343.83	\$343.83	\$343.83	\$343.83	\$343.83	\$343.83	\$343.83	\$343.83	\$343.83	\$343.83	\$343.83	\$343.83	\$343.83
79962PA0170001	Choice Blue PPO \$0																		\$463.43	\$463.43	\$463.43	\$463.43
79962PA0170002	Choice Blue PPO \$500																		\$460.30	\$460.30	\$460.30	\$460.30
79962PA0170003	Choice Blue PPO \$1250																		\$445.20	\$445.20	\$445.20	\$445.20
79962PA0170004	Choice Blue PPO \$2500																		\$425.29	\$425.29	\$425.29	\$425.29
79962PA0170005	Choice Blue PPO \$2800																		\$376.30	\$376.30	\$376.30	\$376.30
79962PA0180001	Choice Blue PPO \$3000Q Embedded																		\$379.62	\$379.62	\$379.62	\$379.62
79962PA0170006	Choice Blue PPO \$4250																		\$378.39	\$378.39	\$378.39	\$378.39
79962PA0180002	Choice Blue PPO \$6000Q Embedded																		\$339.34	\$339.34	\$339.34	\$339.34

Company Name Highmark Benefits Group (HBG)
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AN

02-01-2018 Number of Cover		RATING AREA 8					RATING AREA 9							
		0	0	0	0	0	705	772	133	0	15	163	32	
		Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry	
HIOS Plan ID	Plan Marketing Name													
79962PA0010001	Premier Balance PPO \$0 Platinum A						\$522.08	\$522.08	\$522.08	\$522.08	\$522.08	\$522.08	\$522.08	
79962PA0010002	Premier Balance PPO \$250 Platinum A						\$513.75	\$513.75	\$513.75	\$513.75	\$513.75	\$513.75	\$513.75	
79962PA0010003	Premier Balance PPO \$0 Gold A						\$468.00	\$468.00	\$468.00	\$468.00	\$468.00	\$468.00	\$468.00	
79962PA0010004	Premier Balance PPO \$250 Gold A						\$462.96	\$462.96	\$462.96	\$462.96	\$462.96	\$462.96	\$462.96	
79962PA0010005	Premier Balance PPO \$500 A						\$459.56	\$459.56	\$459.56	\$459.56	\$459.56	\$459.56	\$459.56	
79962PA0010006	Premier Balance PPO \$750 A						\$453.52	\$453.52	\$453.52	\$453.52	\$453.52	\$453.52	\$453.52	
79962PA0010007	Premier Balance PPO \$1000 A						\$448.25	\$448.25	\$448.25	\$448.25	\$448.25	\$448.25	\$448.25	
79962PA0010008	Premier Balance PPO \$1250 A						\$443.52	\$443.52	\$443.52	\$443.52	\$443.52	\$443.52	\$443.52	
79962PA0010009	Premier Balance PPO \$1500 A						\$439.15	\$439.15	\$439.15	\$439.15	\$439.15	\$439.15	\$439.15	
79962PA0010011	Premier Balance PPO \$2000 A						\$431.41	\$431.41	\$431.41	\$431.41	\$431.41	\$431.41	\$431.41	
79962PA0010016	Premier Balance PPO \$1400 A						\$433.94	\$433.94	\$433.94	\$433.94	\$433.94	\$433.94	\$433.94	
79962PA0010017	Premier Balance PPO \$2500 A						\$423.36	\$423.36	\$423.36	\$423.36	\$423.36	\$423.36	\$423.36	
79962PA0010018	Premier Balance PPO \$3500 A						\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	\$412.63	
79962PA0020016	Balance PPO \$1000 A						\$416.30	\$416.30	\$416.30	\$416.30	\$416.30	\$416.30	\$416.30	
79962PA0020017	Balance PPO \$1750 A						\$419.10	\$419.10	\$419.10	\$419.10	\$419.10	\$419.10	\$419.10	
79962PA0020018	Balance PPO \$2000 A						\$417.76	\$417.76	\$417.76	\$417.76	\$417.76	\$417.76	\$417.76	
79962PA0080001	Health Savings PPO \$1500						\$440.28	\$440.28	\$440.28	\$440.28	\$440.28	\$440.28	\$440.28	
79962PA0090001	Health Savings PPO Embedded \$2700						\$389.31	\$389.31	\$389.31	\$389.31	\$389.31	\$389.31	\$389.31	
79962PA0090003	Health Savings PPO Embedded \$4000						\$379.13	\$379.13	\$379.13	\$379.13	\$379.13	\$379.13	\$379.13	
79962PA0090004	Health Savings PPO Embedded \$5500						\$331.05	\$331.05	\$331.05	\$331.05	\$331.05	\$331.05	\$331.05	
79962PA0030007	High Deductible PPO Embedded \$4750 Qualified A						\$331.83	\$331.83	\$331.83	\$331.83	\$331.83	\$331.83	\$331.83	
79962PA0030008	High Deductible PPO Embedded \$6300 Qualified A						\$328.74	\$328.74	\$328.74	\$328.74	\$328.74	\$328.74	\$328.74	
79962PA0100001	Flex PPO \$0 a Community Blue Plan										\$516.87			
79962PA0100002	Flex PPO \$500 a Community Blue Plan										\$449.78			
79962PA0100004	Flex PPO \$2000 a Community Blue Plan										\$425.38			
79962PA0120001	Savings Flex PPO Embedded \$4700 a Community B										\$330.96			
79962PA0140001	Lehigh Valley Flex Blue PPO 500G													
79962PA0140002	Lehigh Valley Flex Blue PPO 1250G													
79962PA0160001	Lehigh Valley Flex Blue PPO 3000SQE													
79962PA0090005	Health Savings PPO Embedded \$3000						\$389.59	\$389.59	\$389.59	\$389.59	\$389.59	\$389.59	\$389.59	
79962PA0020005	Balance PPO \$2600						\$366.91	\$366.91	\$366.91	\$366.91	\$366.91	\$366.91	\$366.91	
79962PA0010015	Premier Balance PPO \$5000						\$372.87	\$372.87	\$372.87	\$372.87	\$372.87	\$372.87	\$372.87	
79962PA0120002	Savings Flex PPO Embedded \$3000 a Community B										\$386.34			
79962PA0020006	Balance PPO \$2000						\$371.73	\$371.73	\$371.73	\$371.73	\$371.73	\$371.73	\$371.73	
79962PA0020007	Balance PPO \$5000						\$337.21	\$337.21	\$337.21	\$337.21	\$337.21	\$337.21	\$337.21	
79962PA0170001	Choice Blue PPO \$0						\$454.52	\$454.52	\$454.52		\$454.52	\$454.52		
79962PA0170002	Choice Blue PPO \$500						\$451.45	\$451.45	\$451.45		\$451.45	\$451.45		
79962PA0170003	Choice Blue PPO \$1250						\$436.64	\$436.64	\$436.64		\$436.64	\$436.64		
79962PA0170004	Choice Blue PPO \$2500						\$417.11	\$417.11	\$417.11		\$417.11	\$417.11		
79962PA0170005	Choice Blue PPO \$2800						\$369.06	\$369.06	\$369.06		\$369.06	\$369.06		
79962PA0180001	Choice Blue PPO \$3000Q Embedded						\$372.32	\$372.32	\$372.32		\$372.32	\$372.32		
79962PA0170006	Choice Blue PPO \$4250						\$371.11	\$371.11	\$371.11		\$371.11	\$371.11		
79962PA0180002	Choice Blue PPO \$6000Q Embedded						\$332.82	\$332.82	\$332.82		\$332.82	\$332.82		

1	Unified Rate Review v4.3																																																																																					
2																																																																																						
3	Company Legal Name:		Highmark Benefits Group (HBC										State:		PA																																																																							
4	HIOS Issuer ID:		79962										Market:		Small Group																																																																							
5	Effective Date of Rate Change(s):		01/01/2019																																																																																			
6																																																																																						
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8	Market Level Calculations (Same for all Plans)																																																																																					
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11	Section I: Experience period data																																																																																					
12	Experience Period:		01/01/2017		to		12/31/2017																																																																															
13							Experience Period																																																																															
14							Aggregate Amount		PMPM		% of Prem																																																																											
15	Premiums (net of MLR Rebate) in Experience Period:		\$33,974,670				\$576.56		100.00%																																																																													
16	Incurred Claims in Experience Period		\$29,938,251				508.06		88.12%																																																																													
17	Allowed Claims:		\$34,234,891				580.97		100.77%																																																																													
18	Index Rate of Experience Period						\$580.97																																																																															
19	Experience Period Member Months		58,927																																																																																			
20																																																																																						
21	Section II: Allowed Claims, PMPM basis																																																																																					
22			Experience Period		Projection Period:		01/01/2019		to		12/31/2019		Mid-point to Mid-point, Experience to Projection:																																																																									
23							on Actual Experience Allowed		Adj't. from Experience to		Annualized Trend																																																																											
24									Projection Period		Factors		Projections, before credibility Adjustment																																																																									
25													Credibility Manual																																																																									
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Information Not Releasable to the Public Unless Authorized by Law: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																							
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Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

Highmark Benefits Group (HBG)
79962
01/01/2019

Product/Plan Level Calculations

Product		Premier Balance PPO																																	
Product ID:		79962PA001																																	
Metal:		Platinum		Platinum		Gold		Gold		Gold		Gold		Gold		Silver		Silver		Silver		Gold		Gold		Gold									
AV Metal Value		0.887		0.875		0.817		0.814		0.818		0.811		0.805		0.799		0.794		0.786		0.718		0.694		0.683		0.720		0.780		0.774		0.761	
AV Pricing Value		1.161		1.142		1.041		1.029		1.022		1.009		0.997		0.986		0.977		0.959		0.010		0.010		0.010		0.829		0.965		0.941		0.918	
Plan Category		Renewing PPO		Renewing PPO		Renewing PPO		Renewing PPO		Renewing PPO		Renewing PPO		Renewing PPO		Renewing PPO		Renewing PPO		Terminated PPO		Terminated PPO		Terminated PPO		Renewing PPO		Renewing PPO		Renewing PPO		Renewing PPO			
Plan Type:		Premier Balance PPO O Platinum A		Premier Balance PPO 250 Platinum A		Premier Balance PPO O Gold A		Premier Balance PPO 250 Gold A		Premier Balance PPO 500 A		Premier Balance PPO 750 A		Premier Balance PPO 1000 A		Premier Balance PPO 1250 A		Premier Balance PPO 1500 A		Premier Balance PPO 2000 A		Premier Balance PPO 1400 A		Premier Balance PPO 2500 A		Premier Balance PPO 3500 A		Premier Balance PPO 5000		Premier Balance PPO 1400 A		Premier Balance PPO 2500 A		Premier Balance PPO 3500 A	
Plan ID (Standard Component ID):		79962PA0010001		79962PA0010002		79962PA0010003		79962PA0010004		79962PA0010005		79962PA0010006		79962PA0010007		79962PA0010008		79962PA0010009		79962PA0010011		79962PA0010012		79962PA0010013		79962PA0010014		79962PA0010015		79962PA0010016		79962PA0010017		79962PA0010018	
Exchange Plan?		No		No		No		No		No		No		No		No		No		No		No		No		No		No		No		No		No	
Historical Rate Increase - Calendar Year - 2		0.00%																																	
Historical Rate Increase - Calendar Year - 1		-0.15%																																	
Historical Rate Increase - Calendar Year 0		6.40%																																	
Effective Date of Proposed Rates:		01/01/2019		01/01/2019		01/01/2019		01/01/2019		01/01/2019		01/01/2019		01/01/2019		01/01/2019		01/01/2019		01/01/2017		01/01/2017		01/01/2017		01/01/2017		01/01/2019		01/01/2019		01/01/2019			
Rate Change % (over prior filing)		4.78%		4.92%		5.17%		5.07%		5.99%		6.02%		6.01%		5.98%		5.92%		5.70%		0.00%		0.00%		0.00%		4.68%		6.27%		6.04%		4.73%	
Cumulative Rate Change % (over 12 mos prior)		4.49%		4.63%		4.88%		4.78%		5.69%		5.72%		5.72%		5.69%		5.63%		5.41%		0.00%		0.00%		0.00%		4.39%		5.97%		5.74%		4.50%	
Proj'd Per Rate Change % (over Expir. Period)		2.83%		3.70%		5.34%		3.94%		5.25%		5.58%		5.75%		5.80%		5.49%		4.81%		-100.00%		-100.00%		-100.00%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!	
Product Rate Increase %		5.36%																																	

[illegible]

Section III: Experience Period Information

Incurred Claims PMPM	\$508.06	\$727.20	\$405.15	\$425.79	\$805.82	\$520.18	\$575.62	\$617.83	\$430.51	\$735.68	\$530.97	\$326.16	\$348.22	\$454.42	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Allowed Claims PMPM	\$580.97	\$763.78	\$466.13	\$473.51	\$867.92	\$596.42	\$647.29	\$681.06	\$508.37	\$799.99	\$611.57	\$398.49	\$415.11	\$552.17	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
EHB portion of Allowed Claims, PMPM	\$580.97	\$763.78	\$466.13	\$473.51	\$867.92	\$596.42	\$647.29	\$681.06	\$508.37	\$799.99	\$611.57	\$398.49	\$415.11	\$552.17	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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Total Allowed Claims (TAC)	\$105,088,377	\$5,652,721	\$1,807,889	\$6,122,993	\$5,216,452	\$14,750,497	\$1,828,447	\$7,959,122	\$806,668	\$7,106,359	\$2,934,734	\$0	\$0	\$0	\$2,439,850	\$6,476,390	\$9,964,268	\$3,288,132
EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation	\$15,985,044	\$264,161	\$112,007	\$551,726	\$521,137	\$1,571,115	\$216,199	\$1,022,691	\$111,075	\$1,038,903	\$473,170	\$0	\$0	\$0	\$585,241	\$1,012,433	\$1,762,487	\$650,216
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	0.00%	0.00%	0.00%
Total Incurred claims, payable with issuer funds	\$89,103,333	\$5,388,560	\$1,695,882	\$5,571,267	\$4,695,315	\$13,179,382	\$1,612,248	\$6,936,432	\$695,593	\$6,067,456	\$2,461,564	\$0	\$0	\$0	\$1,854,609	\$5,463,957	\$8,201,781	\$2,637,915
Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Risk Adjustment Transfer Amount	\$948,109	\$47,643	\$15,238	\$54,952	\$46,816	\$132,381	\$16,410	\$71,430	\$7,240	\$63,777	\$26,338	\$0	\$0	\$0	\$22,960	\$58,123	\$89,426	\$29,510
Incurred Claims PMPM	\$539.98	\$649.85	\$639.47	\$582.52	\$576.35	\$572.02	\$564.51	\$557.95	\$552.06	\$546.62	\$536.99	#DIV/0!	#DIV/0!	#DIV/0!	\$464.12	\$540.13	\$526.97	\$513.61
Allowed Claims PMPM	\$636.85	\$681.71	\$681.71	\$640.21	\$640.21	\$640.21	\$640.21	\$640.21	\$640.21	\$640.21	\$640.21	#DIV/0!	#DIV/0!	#DIV/0!	\$610.57	\$640.21	\$640.21	\$640.21
EHB portion of Allowed Claims, PMPM	\$636.85	\$681.71	\$681.71	\$640.21	\$640.21	\$640.21	\$640.21	\$640.21	\$640.21	\$640.21	\$640.21	#DIV/0!	#DIV/0!	#DIV/0!	\$610.57	\$640.21	\$640.21	\$640.21

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\$0	\$0	\$0	\$432,286	\$527,535	\$604,645	\$4,394,419	\$653,017	\$3,311,179	\$1,202,177	\$2,276,311	\$0	\$0	\$1,774,669	\$2,688,964	\$0	\$1,956,276	\$910,524	\$432,286	\$228,367	\$704,674
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$108,938	\$127,760	\$176,512	\$837,608	\$120,924	\$621,762	\$364,529	\$705,000	\$0	\$0	\$255,547	\$554,869	\$0	\$444,280	\$277,584	\$88,955	\$12,197	\$86,594
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
#DIV/0!	#DIV/0!	#DIV/0!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	0.00%	0.00%	#DIV/0!	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$0	\$0	\$323,348	\$399,775	\$428,133	\$3,556,811	\$532,093	\$2,689,417	\$837,648	\$1,571,311	\$0	\$0	\$1,519,122	\$2,134,095	\$0	\$1,511,996	\$632,940	\$343,330	\$216,170	\$618,080
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$4,068	\$4,964	\$5,861	\$39,438	\$5,861	\$29,717	\$11,652	\$22,063	\$0	\$0	\$15,927	\$25,304	\$0	\$18,409	\$8,825	\$4,068	\$1,931	\$6,343
#DIV/0!	#DIV/0!	#DIV/0!	\$456.71	\$462.70	\$419.74	\$518.18	\$521.66	\$530.00	\$413.04	\$409.20	#DIV/0!	#DIV/0!	\$548.02	\$484.58	#DIV/0!	\$471.91	\$412.07	\$484.93	\$643.36	\$559.86
#DIV/0!	#DIV/0!	#DIV/0!	\$610.57	\$610.57	\$592.79	\$640.21	\$640.21	\$640.21	\$592.79	\$592.79	#DIV/0!	#DIV/0!	\$640.21	\$610.57	#DIV/0!	\$610.57	\$592.79	\$610.57	\$679.66	\$638.29
#DIV/0!	#DIV/0!	#DIV/0!	\$610.57	\$610.57	\$592.79	\$640.21	\$640.21	\$640.21	\$592.79	\$592.79	#DIV/0!	#DIV/0!	\$640.21	\$610.57	#DIV/0!	\$610.57	\$592.79	\$610.57	\$679.66	\$638.29

[illegible]

\$0	\$1,294,456	\$0	\$0	\$453,896	\$468,920	\$0	\$0	\$0	\$0	\$259,978	\$296,085	\$34,436	\$491,683	\$491,683	\$491,683	\$491,683	\$468,920	\$468,920	\$468,920	\$455,262
100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$0	\$220,672	\$0	\$0	\$137,520	\$99,597	\$0	\$0	\$0	\$0	\$32,791	\$45,572	\$8,361	\$57,186	\$60,123	\$74,279	\$92,946	\$116,117	\$114,155	\$112,998	\$137,108
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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\$0	\$1,073,784	\$0	\$0	\$316,377	\$369,323	\$0	\$0	\$0	\$0	\$227,186	\$250,513	\$26,075	\$434,497	\$431,560	\$417,404	\$398,737	\$352,804	\$354,765	\$355,922	\$318,154
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$11,652	\$0	\$0	\$4,413	\$4,413	\$0	\$0	\$0	\$0	\$2,482	\$2,827	\$345	\$4,413	\$4,413	\$4,413	\$4,413	\$4,413	\$4,413	\$4,413	\$4,413
#DIV/0!	\$529.48	#DIV/0!	#DIV/0!	\$411.95	\$480.89	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$525.89	\$509.17	\$434.59	\$565.75	\$561.93	\$543.49	\$519.19	\$459.38	\$461.93	\$463.44	\$414.26
#DIV/0!	\$638.29	#DIV/0!	#DIV/0!	\$591.01	\$610.57	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$601.80	\$601.80	\$573.94	\$640.21	\$640.21	\$640.21	\$640.21	\$610.57	\$610.57	\$610.57	\$592.79
#DIV/0!	\$638.29	#DIV/0!	#DIV/0!	\$591.01	\$610.57	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$601.80	\$601.80	\$573.94	\$640.21	\$640.21	\$640.21	\$640.21	\$610.57	\$610.57	\$610.57	\$592.79

Part II of the Preliminary Justification

Highmark Benefits Group – Small Group Market

Scope and Range:

Highmark Benefits Group (HBG) is requesting a weighted average rate increase of 5.2% weighted on the projected enrollment for renewing plans shown in the Unified Rate Review Template for its 2019 ACA qualifying small group products with effective dates from January 1, 2019 to December 31, 2019. This will impact 5,114 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average increases at the plan level differ and range from 4.3% to 6.0% as shown in the Unified Rate Review Template.

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2018 and throughout 2019 as a result of both higher utilization and the increasing cost of healthcare services, and the underlying morbidity of the population within HBG's ACA products.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2019 due to more favorable premium rates afforded to them in the pre ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

Highmark Benefits Group reported a financial loss in 2017.

Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

Change in Benefits:

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

Administrative Costs, Anticipated Operating Results, and Medical Loss Ratio:

Relative to the 2018 rate filing, taxes and fees are lower since the Health Insurance Provider Fee was waived for 2019. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

Highmark Benefits Group

Small Group Rate Filing

Effective January 1, 2019

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group's ("HBG") Small Group block of business rate filing ("Filing"), for products with effective dates in calendar year 2019. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the State of Pennsylvania Department of Insurance, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HBG's Filing. However, we recognize that this certification may become a public document. HBG makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by HBG that would result in the creation of any duty or liability under any theory of law by HBG or its employees to third parties.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

I.1 Company Identifying Information:

- Company Legal Name: Highmark Benefits Group
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79962
- Market: Small Group
- Effective Date: January 1, 2019

II. Proposed Rate Increase(s)

For all rate increases by plan please see the 'Cum'tive Rate Change % (over 12 mos prior)' found in Worksheet 2 Row 27 of the URRT. Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2019, the Company's proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2.

The primary drivers of the 5.14% rate increase (weighted on the projected enrollment for renewing plans in the URRT) are anticipated cost and utilization increases impacting claims (such as changes in provider reimbursement levels and the availability of new pharmaceutical treatments), and an increase in Taxes & Fees due to the reinstatement of the Insurer Fee for 2020, partially offset by decreases in the projected population change (morbidity), a projected increase in receipts from the risk adjustment program, and an increase in claim savings due to negotiated terms with our pharmaceutical benefit manager.

III. Experience Period Premium and Claims

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2017, paid through February 2018. We only include the non-grandfathered, insured members in HBG's 2017 book-of-business.

III.2 Premiums (net of MLR Rebate) in Experience Period:

The premiums shown for the experience period were based on calendar year 2017 actual revenues, in accordance with the Unified Rate Review Instructions.

Based on preliminary information for calendar year 2017, no MLR rebates are anticipated to be refunded to enrollees. Therefore, we did not include an adjustment for MLR rebates in the 2017 premium amounts.

III.3 Allowed and Incurred Claims Incurred During the Experience Period:

- Historical Experience: To complete the URRT historical experience section we chose HBG's current experience for the small group block of business for the period January 1, 2017 through December 31, 2017, with claims paid through February, 2018.
- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HBG's book-of-business. This section includes:

- The amount of claims which were processed through our claims system,
 - Claims processed outside of our claims system (Rx rebates, provider settlements, capitated benefits), and
 - Our best estimate of claims incurred but not paid as of the Paid through Date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from HBG’s detailed claim-level historical data. We only include the non-grandfathered, insured members from HBG’s 2017 book-of-business.
 - Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2017 plan designs chosen by each member.
 - Incurred but Not Paid (IBNR) Claims Estimate: HBG’s estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.965 was developed for HBG’s total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Historical cost and utilization data were pulled from HBG’s claims systems by the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate HBG’s total claims into its components on the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the “Other Medical” category. The “Other Medical” category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. The “Capitation” category represents the monthly charge paid to our Vision benefit provider for covering pediatric vision benefits. Prescription drug utilization is converted to a 30-day script count.

V. Projection Factors

V.1 Changes in the Morbidity of the Population Insured

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As we have seen through 2017, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet

to join the ACA risk pool. Since there are no transitional policies in HBG's experience period, we anticipate that the new business membership growth for HBG will result in morbidity improvement from the experience period, and reflect this with a Change in Morbidity adjustment of -6.7%.

V.2 Changes in Benefits

We made the following adjustments to reflect the expected differences in benefits between the experience period and projection period:

- We reflected the additional cost of the following benefits that must now be covered under the essential health benefit package for members moving into ACA compliant policies from the transitional pre-ACA policies which do not cover these benefits:
 - Pediatric dental benefits: +\$0.16
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- We reflected the following new benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None.
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

V.3 Changes in Demographics

We are projecting a slight decrease in the average age from the experience period to the projection period as business migrates into ACA plans from transitional plans and other plans in the Small Group market. There is no change assumed in the projected area factor.

V.4 Other Adjustments

We are expecting an increase in savings associated with prescription drug rebates from the experience period to the projection period of \$(4.69) PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.5 Trend Factors (cost/utilization)

This development of the CY 2019 rates reflects an annual trend rate of 8.8% (4.5% cost, 4.1% utilization). These trends reflect HBG's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of provider contracting and anticipated utilization changes to both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population

aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: +1.0%.

We reflected the additional capitation costs for the pediatric vision benefits: +\$0.03.

VI. Credibility Manual Rate Development

HBG's small group experience is fully credible; no manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is for HBG's non-grandfathered plans in 2017. It is large enough to be fully credible. Our results are based 100% on the experience rate, adjusted as described herein.

VIII. Paid to Allowed Ratio

For 2019, an average paid-to-allowed ratio of 84.8% is projected based on the 2019 product portfolio and the projected membership for each plan design.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

To determine our estimated risk transfer for 2019, we examined historical risk scores calculated from the factors in the HHS Notice of Benefit and Payment Parameters, and other risk adjustment transfer formula components, for those members anticipated to be covered by HBG in 2019. We then estimate the statewide average risk scores and other transfer formula components by analyzing the available risk adjustment transfer component information: the Interim Summary Report on Risk Adjustment for the 2017 Benefit Year published by CMS, the PA Insurance Department's calculation of 2017 risk adjustment transfer amounts using the 5/1/2018 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. We do not anticipate significant migration into the small group risk pool from external populations (such as the uninsured).

In analyzing the risk transfer components from Highmark's corporate family of businesses, we have noticed a significant difference in results between the various regions (Western,

Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2019, we determine the each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's covered region.

HBG considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2019, and is assuming that the net cost (payments less recoveries) will be negligible for the 2019 rating period.

Given the anticipated profile of the membership within HBG in 2019, and the estimated market-wide profile, we are assuming that HBG members will have a risk profile slightly higher than the market-wide averages, and that HBG will receive a small contribution from the risk adjustment program in 2019, decreasing premiums in the rate development by \$5.75 PMPM.

IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:

The Individual ACA Reinsurance program terminated at the end of 2016. For the 2019 rating period, there is no Reinsurance Premium amount to include in the rate development.

X. Non-Benefit Expenses and Profit & Risk

X.1 Administrative Expense Load:

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on its standard expense allocation methods.

X.2 Profit (or Contribution to Surplus) & Risk Margin:

The proposed rates reflect 0% of premium as a risk/contribution to surplus margin. This load was applied to all products and plans. HBG has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, HBG is not waiving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Department.

X.3 Taxes and Fees:

The Health Insurance Provider Fee was suspended for 2019, with the fee currently slated to be in effect in 2020. As such, for any groups with renewal dates other than January 1, 2019, the group's renewal period will extend into 2020, where the premiums need to include a charge for this fee. For the 2019 rate development, the quarterly rates have been adjusted so that the appropriate pro rata portion of this fee is collected based on a group's renewal quarter as follows:

Renewal Quarter	Health Insurance Provider Fee
1Q	0.00%
2Q	0.75%
3Q	1.50%
4Q	2.25%

The following taxes and fees were included in the 2019 rate development:

- \$1.92 Per Member Per Annum for the Patient Centered Outcomes Research Fee
- Percent indicated as above based on renewal quarter for the Health Insurance Provider Fee; the average of the above table is 1.5%, which is used in the URRT, Worksheet 2, in determining the projected period Plan Adjusted Index Rate

XI. Projected Loss Ratio

The anticipated medical loss ratio is about 89.4% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XII. Single Risk Pool

As described above the base experience used includes all of HBG's small group non-grandfathered members in accordance with the Single Risk Pool regulations. The projected membership and their corresponding premiums and claims only include those members who will be enrolled in a fully ACA-compliant plan in 2019 under HBG.

XIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for HBG. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2019	% of Members	Projected Quarterly Index Rate PMPM
1Q	15.6%	\$636.58
2Q	12.0%	\$650.17
3Q	31.8%	\$664.06
4Q	40.6%	\$678.24
Composite	100.0%	\$663.86

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

XIV. Market Adjusted Index Rate

Please see Exhibit I for a numerical demonstration of the Market Adjusted Index Rate development. The Market Adjusted Index Rate is the Index Rate further adjusted for risk adjustment and the exchange fee (all grossed up from paid to imputed allowed values). The Risk Adjustment factor is developed by taking one minus the grossed up expected risk transfer (net of the fee) and dividing by the projected incurred claims before risk adjustment. The Exchange User Fee factor is developed by adding the expected average exchange fee PMPM to the projected incurred claims after risk adjustment, then dividing by the projected incurred claims after risk adjuster. These adjustments were developed as factors in accordance with the Part III instructions.

XV. Plan Adjusted Index Rates

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and remaining administrative expenses (including profit and risk, and taxes and fees). Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan. The administrative expenses do not vary by plan.

XVI. Calibration

XVI.1 Age Curve Calibration (to age 46, non-smoker, area with 1.0 geographic factor, January 1 effective date):

The projected weighted average age factor is 1.485. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.485). Please note that no member will pay these rates because the age factor of 1.485 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The closest age factor (1.500) is the factor for a person age 46. Please see Exhibit I for the development of the calibration factor.

XVI.2 Geographic Factor Calibration:

The projected weighted average geographic factor is 1.0341. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.0341. Please note that no member will pay these rates because HBG is not using a geographic factor of 1.0341 for any of the Pennsylvania rating areas. It only represents the average geographic factor of the projected population. Please see Exhibit I for the development of the calibration factor.

XVI.3 Quarterly Trend Factor Calibration:

The Plan Adjusted Index Rate represents the average rate renewing over the four quarters of 2019. Exhibit I also shows the factors to de-trend to calibrate to the rate for a 1/1/2019 renewal.

XVII. Consumer Adjusted Premium Rate Development

The Plan Adjusted Index Rate represents the rate for a non-smoker average age and average geographic member for an average quarterly renewal. HBG is filing quarterly Index Rate trends of 2.14% per quarter. The Plan Adjusted Index Rates in Worksheet 2 Row 81 reflect an average combined trend of 6.1% for the four quarter renewal rating period.

The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the ‘Combined Calibration Factor’ found in Exhibit I to the plan adjusted index rates the resulting value will represent the plan premium for a 46 year old in a 1.0 area on 1/1/2019. The standard HHS Age Curve and area factors of 1.04 for regions 6 and 7; and 1.02 for region 9 can be used to calculate any rate found in the QHP rate template.

For quarterly rates beyond the first quarter, there is an additional quarterly trend adjustment related to the Health Insurer Provider Fee (discussed above in Section X.3) that would need to be applied to arrive at the appropriate quarterly plan premium.

XVIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator. No adjustments were needed for any benefits from those values produced by the AV calculator.

XIX. AV Pricing Values

The “URRT AV Pricing Value” shows the adjustment from the Market Average Index Rate to the Plan Adjusted Index Rates on Exhibit II. Please see Exhibit II for the portion of each AV pricing value that is attributable to each of the allowable modifiers.

XX. Membership Projections

Since transitional policy relief was extended through 2019 for groups that renew on or prior to October 1, 2019, we project that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. Any new business anticipated in HBG will come primarily from current ACA customers. HBG is expecting growth in its ACA membership from the experience to the projection period. See row 48 of Worksheet 2 to the URRT to see projected membership by plan.

XXI. Terminated Plans and Products

HBG is terminating 16 QHP plans that were active in the 2017 experience period. These plans are being terminated due to changes in the CMS Actuarial Value calculator, which would have valued these plans outside of the regulated metal level bands. These plans will be mapped to a corresponding QHP of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

Exhibit III lists all terminating plans, as well as plan mappings for the terminated QHP plans.

XXII. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe HBG's plans adequately.

XXIII. Warning Alerts

There are no Warning Alerts generated by Worksheet 2. All results from plan level projections on Worksheet 2 are within tolerable bounds of the Worksheet 1 projected amounts.

XXIV. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HBG to accompany its rate filing (for calendar year 2019) for the small group combined market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.

- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

I certify that the benefits included in HBG's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by HBG 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 exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 05/18/2018

Exhibit I
Highmark Benefits Group (HBG)
2019

Pennsylvania Small Group Market Base Rate

	1/1/2019 Values	Trended Values*
CY2019 Projected Period Average Members	13,751	13,751
CY2019 Allowed Claims	\$636.85	\$664.15
Projected Non-EHBs		
None	\$0.00	
CY2019 Allowed Claims for EHB Only (Index Rate)	\$636.85	\$664.15
Market Index Rate Adjustments		
Risk Adjustment (Includes Risk Adjuster Fee)	0.990	
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000	
Exchange User Fee Adjustment	1.000	
CY2019 Market Adjusted Index Rate	\$630.25	\$657.27
Calibration		
Calibration from Plan Adjusted Index Rate to Age 46, 1.0 Area, Non-Smoker, January 1, 2019 Rate		
(a) Average Age Factor	1.485	
(b) Age 46 (Nearest Age on HHS Age Curve) Age Factor	1.500	
(c) Average Geographic Factor	1.034	
(d) Weighted Average Quarterly Trend	1.043	
(e) Weighted Average Quarterly Insurer Fee Impact	1.017	
Combined Calibration Factor $1/((a/b)*c*d*e)$	0.9206	

*Quarterly Index Rate trends are being set at 2.14%.

The following member renewal distribution by quarter is projected: 15.6% / 12.0% / 31.8% / 40.6%.

Highmark Benefits Group (HBG)

Exhibit II - 1

Central, PA (CPA) Region

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

HBG	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
						Index Rate		(i)	(ii)	(iii)	(iv)	(v)
Premier Balance PPO	79962PA0010001	Platinum	Premier Balance PPO \$0 Platinum A	6,7,9	Off	\$763.08	1.1610	1.0200	1.0004	1.0000	1.1378	1.0000
	79962PA0010002	Platinum	Premier Balance PPO \$250 Platinum A	6,7,9	Off	\$750.89	1.1424	1.0037	1.0004	1.0000	1.1378	1.0000
	79962PA0010003	Gold	Premier Balance PPO \$0 Gold A	6,7,9	Off	\$684.02	1.0407	0.9143	1.0004	1.0000	1.1378	1.0000
	79962PA0010004	Gold	Premier Balance PPO \$250 Gold A	6,7,9	Off	\$676.66	1.0295	0.9045	1.0004	1.0000	1.1378	1.0000
	79962PA0010005	Gold	Premier Balance PPO \$500 A	6,7,9	Off	\$671.69	1.0219	0.8978	1.0004	1.0000	1.1378	1.0000
	79962PA0010006	Gold	Premier Balance PPO \$750 A	6,7,9	Off	\$662.87	1.0085	0.8860	1.0004	1.0000	1.1378	1.0000
	79962PA0010007	Gold	Premier Balance PPO \$1000 A	6,7,9	Off	\$655.16	0.9968	0.8757	1.0004	1.0000	1.1378	1.0000
	79962PA0010008	Gold	Premier Balance PPO \$1250 A	6,7,9	Off	\$648.24	0.9863	0.8665	1.0004	1.0000	1.1378	1.0000
	79962PA0010009	Gold	Premier Balance PPO \$1500 A	6,7,9	Off	\$641.86	0.9765	0.8579	1.0004	1.0000	1.1378	1.0000
	79962PA0010011	Gold	Premier Balance PPO \$2000 A	6,7,9	Off	\$630.55	0.9593	0.8428	1.0004	1.0000	1.1378	1.0000
	79962PA0010015	Silver	Premier Balance PPO \$5000	6,7,9	Off	\$544.98	0.8292	0.7284	1.0004	1.0000	1.1378	1.0000
	79962PA0010016	Gold	Premier Balance PPO \$1400 A	6,7,9	Off	\$634.24	0.9650	0.8478	1.0004	1.0000	1.1378	1.0000
	79962PA0010017	Gold	Premier Balance PPO \$2500 A	6,7,9	Off	\$618.79	0.9414	0.8271	1.0004	1.0000	1.1378	1.0000
	79962PA0010018	Gold	Premier Balance PPO \$3500 A	6,7,9	Off	\$603.10	0.9176	0.8061	1.0004	1.0000	1.1378	1.0000
Balance PPO	79962PA0020005	Silver	Balance PPO \$2600	6,7,9	Off	\$536.28	0.8159	0.7168	1.0004	1.0000	1.1378	1.0000
	79962PA0020006	Silver	Balance PPO \$2000	6,7,9	Off	\$543.32	0.8266	0.7262	1.0004	1.0000	1.1378	1.0000
	79962PA0020007	Bronze	Balance PPO \$5000	6,7,9	Off	\$492.87	0.7499	0.6588	1.0004	1.0000	1.1378	1.0000
	79962PA0020016	Gold	Balance PPO \$1000 A	6,7,9	Off	\$608.47	0.9257	0.8133	1.0004	1.0000	1.1378	1.0000
	79962PA0020017	Gold	Balance PPO \$1750 A	6,7,9	Off	\$612.55	0.9320	0.8188	1.0004	1.0000	1.1378	1.0000
	79962PA0020018	Gold	Balance PPO \$2000 A	6,7,9	Off	\$610.60	0.9290	0.8162	1.0004	1.0000	1.1378	1.0000
Health Savings PPO	79962PA0080001	Gold	Health Savings PPO \$1500	6,7,9	Off	\$643.51	0.9791	0.8601	1.0004	1.0000	1.1378	1.0000
	79962PA0090001	Silver	Health Savings PPO Embedded \$2600	6,7,9	Off	\$569.01	0.8657	0.7606	1.0004	1.0000	1.1378	1.0000
	79962PA0090003	Silver	Health Savings PPO Embedded \$4000	6,7,9	Off	\$554.13	0.8431	0.7407	1.0004	1.0000	1.1378	1.0000
	79962PA0090004	Bronze	Health Savings PPO Embedded \$5500	6,7,9	Off	\$483.87	0.7362	0.6468	1.0004	1.0000	1.1378	1.0000
	79962PA0090005	Silver	Health Savings PPO Embedded \$3000	6,7,9	Off	\$569.42	0.8663	0.7611	1.0004	1.0000	1.1378	1.0000

^[1] Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Highmark Benefits Group (HBG)

Exhibit II - 2

Central, PA (CPA) Region

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

HBG	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Regions Offered	On or Off Exchange	Plan Adjusted		Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
						Index Rate	URRT AV Pricing Value	(i)	(ii)	(iii)	(iv)	(v)
High Deductible PPO	79962PA0030007	Bronze	High Deductible PPO Embedded \$4750 Qualified A	6,7,9	Off	\$485.01	0.7379	0.6483	1.0004	1.0000	1.1378	1.0000
	79962PA0030008	Bronze	High Deductible PPO Embedded \$6300 Qualified A	6,7,9	Off	\$480.49	0.7310	0.6422	1.0004	1.0000	1.1378	1.0000
Flex PPO	79962PA0100001	Platinum	Flex PPO \$0 a Community Blue Plan	6,9	Off	\$755.46	1.1494	1.0128	0.9974	1.0000	1.1378	1.0000
	79962PA0100002	Gold	Flex PPO \$500 a Community Blue Plan	6,9	Off	\$657.40	1.0002	0.8814	0.9974	1.0000	1.1378	1.0000
	79962PA0100004	Gold	Flex PPO \$2000 a Community Blue Plan	6,9	Off	\$621.73	0.9459	0.8335	0.9974	1.0000	1.1378	1.0000
	79962PA0120001	Bronze	Health Savings Flex PPO Embedded \$4700 a Community Blue Plan	6,9	Off	\$483.72	0.7360	0.6485	0.9974	1.0000	1.1378	1.0000
	79962PA0120002	Silver	Health Savings Flex PPO Embedded \$3000 a Community Blue Plan	6,9	Off	\$564.68	0.8591	0.7548	1.0004	1.0000	1.1378	1.0000
Lehigh Valley Flex Blue PPO	79962PA0140001	Gold	Lehigh Valley Flex Blue PPO 500G	6	Off	\$617.52	0.9395	0.8781	0.9404	1.0000	1.1378	1.0000
	79962PA0140002	Gold	Lehigh Valley Flex Blue PPO 1250G	6	Off	\$597.89	0.9097	0.8502	0.9404	1.0000	1.1378	1.0000
	79962PA0160001	Silver	Lehigh Valley Flex Blue PPO 3000SQE	6	Off	\$510.31	0.7764	0.7256	0.9404	1.0000	1.1378	1.0000
Choice Blue PPO	79962PA0170001	Gold	Choice Blue PPO \$0	7,9	Off	\$664.32	1.0107	0.8880	1.0004	1.0000	1.1378	1.0000
	79962PA0170002	Gold	Choice Blue PPO \$500	7,9	Off	\$659.83	1.0039	0.8820	1.0004	1.0000	1.1378	1.0000
	79962PA0170003	Gold	Choice Blue PPO \$1250	7,9	Off	\$638.19	0.9710	0.8530	1.0004	1.0000	1.1378	1.0000
	79962PA0170004	Gold	Choice Blue PPO \$2500	7,9	Off	\$609.65	0.9275	0.8149	1.0004	1.0000	1.1378	1.0000
	79962PA0170005	Silver	Choice Blue PPO \$2800	7,9	Off	\$539.42	0.8207	0.7210	1.0004	1.0000	1.1378	1.0000
	79962PA0170006	Silver	Choice Blue PPO \$4250	7,9	Off	\$542.42	0.8253	0.7250	1.0004	1.0000	1.1378	1.0000
	79962PA0180001	Silver	Choice Blue PPO \$3000Q Embedded	7,9	Off	\$544.19	0.8279	0.7274	1.0004	1.0000	1.1378	1.0000
	79962PA0180002	Bronze	Choice Blue PPO \$6000Q Embedded	7,9	Off	\$486.44	0.7401	0.6502	1.0004	1.0000	1.1378	1.0000

^[1] Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Exhibit III
Highmark Benefits Group (HBG)
Small Group Market

Terminated ACA Plans

Exchange	Service Zone	Regions	Terminating Plans		Mapping To...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
Off	F	6,7,9	79962PA0010012	Premier Balance PPO \$1400 A	79962PA0010016	Premier Balance PPO \$1400 A
Off	F	6,7,9	79962PA0010013	Premier Balance PPO \$2500 A	79962PA0010017	Premier Balance PPO \$2500 A
Off	F	6,7,9	79962PA0010014	Premier Balance PPO \$3500 A	79962PA0010018	Premier Balance PPO \$3500 A
Off	F	6,7,9	79962PA0020001	Balance PPO \$1000 A	79962PA0020016	Balance PPO \$1000 A
Off	F	6,7,9	79962PA0020003	Balance PPO \$1750 A	79962PA0020017	Balance PPO \$1750 A
Off	F	6,7,9	79962PA0020004	Balance PPO \$2000 A	79962PA0020018	Balance PPO \$2000 A
Off	D	6,9	79962PA0070001	Flex PPO \$500 Total Health a Community Blue Plan	79962PA0100002	Flex PPO \$500 a Community Blue Plan
Off	E	6,7,9	79962PA0070002	Flex PPO \$500 Total Health a Community Blue Plan	79962PA0010005	Premier Balance PPO \$500 A
Off	F	6,7,9	79962PA0090002	Health Savings PPO Embedded \$3000	79962PA0090001	Health Savings PPO Embedded \$2600
Off	D	6,9	79962PA0100003	Flex PPO \$2000 a Community Blue Plan	79962PA0100004	Flex PPO \$2000 a Community Blue Plan
Off	D	6,9	79962PA0110001	Flex EPO \$500 a Community Blue Plan	79962PA0100002	Flex PPO \$500 a Community Blue Plan
Off	D	6,9	79962PA0110002	Flex EPO \$1650 a Community Blue Plan	79962PA0100004	Flex PPO \$2000 a Community Blue Plan
Off	K	7,9	79962PA0130001	Alliance Flex Blue PPO \$500	79962PA0010005	Premier Balance PPO \$500 A
Off	K	7,9	79962PA0130002	Alliance Flex Blue PPO \$1250	79962PA0010008	Premier Balance PPO \$1250 A
Off	K	7,9	79962PA0130003	Alliance Flex Blue PPO \$2500	79962PA0010017	Premier Balance PPO \$2500 A
Off	K	7,9	79962PA0130004	Alliance Flex Blue PPO \$1600	79962PA0010009	Premier Balance PPO \$1500 A

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*	79962			
Federal TIN*	46-4763378			
Rate Effective Date*	1/1/2019			
Rate Expiration Date*	3/31/2019			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
79962PA0010001	Rating Area 6	No Preference	0-14	372.59
79962PA0010001	Rating Area 6	No Preference	15	405.71
79962PA0010001	Rating Area 6	No Preference	16	418.38
79962PA0010001	Rating Area 6	No Preference	17	431.04
79962PA0010001	Rating Area 6	No Preference	18	444.68
79962PA0010001	Rating Area 6	No Preference	19	458.31
79962PA0010001	Rating Area 6	No Preference	20	472.44
79962PA0010001	Rating Area 6	No Preference	21	487.05
79962PA0010001	Rating Area 6	No Preference	22	487.05
79962PA0010001	Rating Area 6	No Preference	23	487.05
79962PA0010001	Rating Area 6	No Preference	24	487.05
79962PA0010001	Rating Area 6	No Preference	25	489.00
79962PA0010001	Rating Area 6	No Preference	26	498.74
79962PA0010001	Rating Area 6	No Preference	27	510.43
79962PA0010001	Rating Area 6	No Preference	28	529.42
79962PA0010001	Rating Area 6	No Preference	29	545.01
79962PA0010001	Rating Area 6	No Preference	30	552.80
79962PA0010001	Rating Area 6	No Preference	31	564.49
79962PA0010001	Rating Area 6	No Preference	32	576.18
79962PA0010001	Rating Area 6	No Preference	33	583.49
79962PA0010001	Rating Area 6	No Preference	34	591.28
79962PA0010001	Rating Area 6	No Preference	35	595.18
79962PA0010001	Rating Area 6	No Preference	36	599.07
79962PA0010001	Rating Area 6	No Preference	37	602.97
79962PA0010001	Rating Area 6	No Preference	38	606.86
79962PA0010001	Rating Area 6	No Preference	39	614.66
79962PA0010001	Rating Area 6	No Preference	40	622.45
79962PA0010001	Rating Area 6	No Preference	41	634.14
79962PA0010001	Rating Area 6	No Preference	42	645.34
79962PA0010001	Rating Area 6	No Preference	43	660.93
79962PA0010001	Rating Area 6	No Preference	44	680.41
79962PA0010001	Rating Area 6	No Preference	45	703.30
79962PA0010001	Rating Area 6	No Preference	46	730.58
79962PA0010001	Rating Area 6	No Preference	47	761.26
79962PA0010001	Rating Area 6	No Preference	48	796.33
79962PA0010001	Rating Area 6	No Preference	49	830.91
79962PA0010001	Rating Area 6	No Preference	50	869.87
79962PA0010001	Rating Area 6	No Preference	51	908.35
79962PA0010001	Rating Area 6	No Preference	52	950.72
79962PA0010001	Rating Area 6	No Preference	53	993.58
79962PA0010001	Rating Area 6	No Preference	54	1039.85
79962PA0010001	Rating Area 6	No Preference	55	1086.12
79962PA0010001	Rating Area 6	No Preference	56	1136.29
79962PA0010001	Rating Area 6	No Preference	57	1186.94
79962PA0010001	Rating Area 6	No Preference	58	1241.00
79962PA0010001	Rating Area 6	No Preference	59	1267.79
79962PA0010001	Rating Area 6	No Preference	60	1321.85
79962PA0010001	Rating Area 6	No Preference	61	1368.61
79962PA0010001	Rating Area 6	No Preference	62	1399.29
79962PA0010001	Rating Area 6	No Preference	63	1437.77
79962PA0010001	Rating Area 6	No Preference	64 and over	1461.15
79962PA0010001	Rating Area 7	No Preference	0-14	372.59
79962PA0010001	Rating Area 7	No Preference	15	405.71
79962PA0010001	Rating Area 7	No Preference	16	418.38
79962PA0010001	Rating Area 7	No Preference	17	431.04
79962PA0010001	Rating Area 7	No Preference	18	444.68
79962PA0010001	Rating Area 7	No Preference	19	458.31
79962PA0010001	Rating Area 7	No Preference	20	472.44
79962PA0010001	Rating Area 7	No Preference	21	487.05
79962PA0010001	Rating Area 7	No Preference	22	487.05
79962PA0010001	Rating Area 7	No Preference	23	487.05
79962PA0010001	Rating Area 7	No Preference	24	487.05
79962PA0010001	Rating Area 7	No Preference	25	489.00
79962PA0010001	Rating Area 7	No Preference	26	498.74
79962PA0010001	Rating Area 7	No Preference	27	510.43
79962PA0010001	Rating Area 7	No Preference	28	529.42
79962PA0010001	Rating Area 7	No Preference	29	545.01
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	Rating Area 6	No Preference	23	306.68	
	Rating Area 6	No Preference	24	306.68	
	Rating Area 6	No Preference	25	307.91	
	Rating Area 6	No Preference	26	314.04	
	Rating Area 6	No Preference	27	321.40	
	Rating Area 6	No Preference	28	333.36	
	Rating Area 6	No Preference	29	343.17	
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Rating Area 7		No Preference	59	905.43
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Rating Area 7		No Preference	61	977.43
Rating Area 7		No Preference	62	999.34
Rating Area 7		No Preference	63	1026.82
Rating Area 7		No Preference	64 and over	1043.52
Rating Area 9		No Preference	0-14	260.99
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	Rating Area 9	No Preference	58	869.28
	Rating Area 9	No Preference	59	888.04
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Rating Area 7		No Preference	55	701.51	
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Rating Area 7		No Preference	58	801.55	
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Rating Area 7		No Preference	60	853.77	
Rating Area 7		No Preference	61	883.97	

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	79962PA0180002 Rating Area 9	No Preference	60	826.44
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	79962PA0180002 Rating Area 9	No Preference	63	898.91
	79962PA0180002 Rating Area 9	No Preference	64 and over	913.53

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*		79962			
Federal TIN*		46-4763378			
Rate Effective Date*		4/1/2019			
Rate Expiration Date*		6/30/2019			
Rating Method*		Age-Based Rates			
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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	79962PA0010001	Rating Area 6	No Preference	16	430.93
	79962PA0010001	Rating Area 6	No Preference	17	443.97
	79962PA0010001	Rating Area 6	No Preference	18	458.02
	79962PA0010001	Rating Area 6	No Preference	19	472.06
	79962PA0010001	Rating Area 6	No Preference	20	486.61
	79962PA0010001	Rating Area 6	No Preference	21	501.66
	79962PA0010001	Rating Area 6	No Preference	22	501.66
	79962PA0010001	Rating Area 6	No Preference	23	501.66
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	79962PA0010001	Rating Area 6	No Preference	25	503.67
	79962PA0010001	Rating Area 6	No Preference	26	513.70
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	79962PA0010001	Rating Area 6	No Preference	30	569.38
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	79962PA0010001	Rating Area 6	No Preference	35	613.03
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	Rating Area 9	No Preference	52	683.82
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	Rating Area 9	No Preference	56	817.30
	Rating Area 9	No Preference	57	853.73
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	Rating Area 9	No Preference	59	911.88
	Rating Area 9	No Preference	60	950.77
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	79962PA0020007	Rating Area 9	No Preference	23	317.79
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	79962PA0170006	Rating Area 7	No Preference	54	761.32
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	79962PA0170006	Rating Area 7	No Preference	58	908.59
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	79962PA0170006	Rating Area 7	No Preference	61	1002.02

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	79962PA0180002 Rating Area 9	No Preference	35	383.27
	79962PA0180002 Rating Area 9	No Preference	36	385.78
	79962PA0180002 Rating Area 9	No Preference	37	388.29
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	79962PA0180002 Rating Area 9	No Preference	54	669.62
	79962PA0180002 Rating Area 9	No Preference	55	699.42
	79962PA0180002 Rating Area 9	No Preference	56	731.72
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	79962PA0180002 Rating Area 9	No Preference	58	799.15
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	79962PA0180002 Rating Area 9	No Preference	60	851.22
	79962PA0180002 Rating Area 9	No Preference	61	881.33
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	79962PA0180002 Rating Area 9	No Preference	63	925.87
	79962PA0180002 Rating Area 9	No Preference	64 and over	940.92

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*	79962			
Federal TIN*	46-4763378			
Rate Effective Date*	7/1/2019			
Rate Expiration Date*	9/30/2019			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
79962PA0010001	Rating Area 6	No Preference	0-14	395.31
79962PA0010001	Rating Area 6	No Preference	15	430.44
79962PA0010001	Rating Area 6	No Preference	16	443.88
79962PA0010001	Rating Area 6	No Preference	17	457.31
79962PA0010001	Rating Area 6	No Preference	18	471.78
79962PA0010001	Rating Area 6	No Preference	19	486.25
79962PA0010001	Rating Area 6	No Preference	20	501.24
79962PA0010001	Rating Area 6	No Preference	21	516.74
79962PA0010001	Rating Area 6	No Preference	22	516.74
79962PA0010001	Rating Area 6	No Preference	23	516.74
79962PA0010001	Rating Area 6	No Preference	24	516.74
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79962PA0010001	Rating Area 6	No Preference	28	561.70
79962PA0010001	Rating Area 6	No Preference	29	578.23
79962PA0010001	Rating Area 6	No Preference	30	586.50
79962PA0010001	Rating Area 6	No Preference	31	598.90
79962PA0010001	Rating Area 6	No Preference	32	611.30
79962PA0010001	Rating Area 6	No Preference	33	619.05
79962PA0010001	Rating Area 6	No Preference	34	627.32
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79962PA0010001	Rating Area 6	No Preference	36	635.59
79962PA0010001	Rating Area 6	No Preference	37	639.72
79962PA0010001	Rating Area 6	No Preference	38	643.86
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79962PA0010001	Rating Area 6	No Preference	40	660.39
79962PA0010001	Rating Area 6	No Preference	41	672.80
79962PA0010001	Rating Area 6	No Preference	42	684.68
79962PA0010001	Rating Area 6	No Preference	43	701.22
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79962PA0010001	Rating Area 6	No Preference	62	1484.59
79962PA0010001	Rating Area 6	No Preference	63	1525.42
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79962PA0010001	Rating Area 7	No Preference	15	430.44
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79962PA0010001	Rating Area 7	No Preference	29	578.23
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	79962PA0180002 Rating Area 9	No Preference	59	840.98
	79962PA0180002 Rating Area 9	No Preference	60	876.84
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	79962PA0180002 Rating Area 9	No Preference	62	928.21
	79962PA0180002 Rating Area 9	No Preference	63	953.73
	79962PA0180002 Rating Area 9	No Preference	64 and over	969.24

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*		79962		
Federal TIN*		46-4763378		
Rate Effective Date*		10/1/2019		
Rate Expiration Date*		12/31/2019		
Rating Method*		Age-Based Rates		
Plan ID*		Rating Area ID*	Tobacco*	Age*
Individual Rate*				
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate
				Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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79962PA0010001		Rating Area 6	No Preference	17
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79962PA0010001		Rating Area 6	No Preference	19
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	79962PA0010015	Rating Area 9	No Preference	63	1100.71
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	79962PA0120002	Rating Area 6	No Preference	15	328.14
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	79962PA0120002	Rating Area 9	No Preference	63	1140.48
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	79962PA0020007	Rating Area 9	No Preference	38	420.16
	79962PA0020007	Rating Area 9	No Preference	39	425.56
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	79962PA0170006	Rating Area 7	No Preference	61	1063.28

	79962PA0170006	Rating Area 7	No Preference	62	1087.11
	79962PA0170006	Rating Area 7	No Preference	63	1117.01
	79962PA0170006	Rating Area 7	No Preference	64 and over	1135.17
	79962PA0170006	Rating Area 9	No Preference	0-14	283.90
	79962PA0170006	Rating Area 9	No Preference	15	309.13
	79962PA0170006	Rating Area 9	No Preference	16	318.78
	79962PA0170006	Rating Area 9	No Preference	17	328.43
	79962PA0170006	Rating Area 9	No Preference	18	338.82
	79962PA0170006	Rating Area 9	No Preference	19	349.21
	79962PA0170006	Rating Area 9	No Preference	20	359.98
	79962PA0170006	Rating Area 9	No Preference	21	371.11
	79962PA0170006	Rating Area 9	No Preference	22	371.11
	79962PA0170006	Rating Area 9	No Preference	23	371.11
	79962PA0170006	Rating Area 9	No Preference	24	371.11
	79962PA0170006	Rating Area 9	No Preference	25	372.59
	79962PA0170006	Rating Area 9	No Preference	26	380.02
	79962PA0170006	Rating Area 9	No Preference	27	388.92
	79962PA0170006	Rating Area 9	No Preference	28	403.40
	79962PA0170006	Rating Area 9	No Preference	29	415.27
	79962PA0170006	Rating Area 9	No Preference	30	421.21
	79962PA0170006	Rating Area 9	No Preference	31	430.12
	79962PA0170006	Rating Area 9	No Preference	32	439.02
	79962PA0170006	Rating Area 9	No Preference	33	444.59
	79962PA0170006	Rating Area 9	No Preference	34	450.53
	79962PA0170006	Rating Area 9	No Preference	35	453.50
	79962PA0170006	Rating Area 9	No Preference	36	456.47
	79962PA0170006	Rating Area 9	No Preference	37	459.43
	79962PA0170006	Rating Area 9	No Preference	38	462.40
	79962PA0170006	Rating Area 9	No Preference	39	468.34
	79962PA0170006	Rating Area 9	No Preference	40	474.28
	79962PA0170006	Rating Area 9	No Preference	41	483.19
	79962PA0170006	Rating Area 9	No Preference	42	491.72
	79962PA0170006	Rating Area 9	No Preference	43	503.60
	79962PA0170006	Rating Area 9	No Preference	44	518.44
	79962PA0170006	Rating Area 9	No Preference	45	535.88
	79962PA0170006	Rating Area 9	No Preference	46	556.67
	79962PA0170006	Rating Area 9	No Preference	47	580.04
	79962PA0170006	Rating Area 9	No Preference	48	606.76
	79962PA0170006	Rating Area 9	No Preference	49	633.11
	79962PA0170006	Rating Area 9	No Preference	50	662.80
	79962PA0170006	Rating Area 9	No Preference	51	692.12
	79962PA0170006	Rating Area 9	No Preference	52	724.41
	79962PA0170006	Rating Area 9	No Preference	53	757.06
	79962PA0170006	Rating Area 9	No Preference	54	792.32
	79962PA0170006	Rating Area 9	No Preference	55	827.58
	79962PA0170006	Rating Area 9	No Preference	56	865.80
	79962PA0170006	Rating Area 9	No Preference	57	904.40
	79962PA0170006	Rating Area 9	No Preference	58	945.59
	79962PA0170006	Rating Area 9	No Preference	59	966.00
	79962PA0170006	Rating Area 9	No Preference	60	1007.19
	79962PA0170006	Rating Area 9	No Preference	61	1042.82
	79962PA0170006	Rating Area 9	No Preference	62	1066.20
	79962PA0170006	Rating Area 9	No Preference	63	1095.52
	79962PA0170006	Rating Area 9	No Preference	64 and over	1113.33
	79962PA0180002	Rating Area 7	No Preference	0-14	259.60
	79962PA0180002	Rating Area 7	No Preference	15	282.67
	79962PA0180002	Rating Area 7	No Preference	16	291.49
	79962PA0180002	Rating Area 7	No Preference	17	300.32
	79962PA0180002	Rating Area 7	No Preference	18	309.82
	79962PA0180002	Rating Area 7	No Preference	19	319.32
	79962PA0180002	Rating Area 7	No Preference	20	329.16
	79962PA0180002	Rating Area 7	No Preference	21	339.34
	79962PA0180002	Rating Area 7	No Preference	22	339.34
	79962PA0180002	Rating Area 7	No Preference	23	339.34
	79962PA0180002	Rating Area 7	No Preference	24	339.34
	79962PA0180002	Rating Area 7	No Preference	25	340.70
	79962PA0180002	Rating Area 7	No Preference	26	347.48
	79962PA0180002	Rating Area 7	No Preference	27	355.63
	79962PA0180002	Rating Area 7	No Preference	28	368.86
	79962PA0180002	Rating Area 7	No Preference	29	379.72
	79962PA0180002	Rating Area 7	No Preference	30	385.15
	79962PA0180002	Rating Area 7	No Preference	31	393.30
	79962PA0180002	Rating Area 7	No Preference	32	401.44
	79962PA0180002	Rating Area 7	No Preference	33	406.53
	79962PA0180002	Rating Area 7	No Preference	34	411.96
	79962PA0180002	Rating Area 7	No Preference	35	414.67
	79962PA0180002	Rating Area 7	No Preference	36	417.39
	79962PA0180002	Rating Area 7	No Preference	37	420.10
	79962PA0180002	Rating Area 7	No Preference	38	422.82
	79962PA0180002	Rating Area 7	No Preference	39	428.25
	79962PA0180002	Rating Area 7	No Preference	40	433.68
	79962PA0180002	Rating Area 7	No Preference	41	441.82
	79962PA0180002	Rating Area 7	No Preference	42	449.63
	79962PA0180002	Rating Area 7	No Preference	43	460.48
	79962PA0180002	Rating Area 7	No Preference	44	474.06
	79962PA0180002	Rating Area 7	No Preference	45	490.01
	79962PA0180002	Rating Area 7	No Preference	46	509.01
	79962PA0180002	Rating Area 7	No Preference	47	530.39
	79962PA0180002	Rating Area 7	No Preference	48	554.82
	79962PA0180002	Rating Area 7	No Preference	49	578.91
	79962PA0180002	Rating Area 7	No Preference	50	606.06
	79962PA0180002	Rating Area 7	No Preference	51	632.87
	79962PA0180002	Rating Area 7	No Preference	52	662.39
	79962PA0180002	Rating Area 7	No Preference	53	692.25
	79962PA0180002	Rating Area 7	No Preference	54	724.49
	79962PA0180002	Rating Area 7	No Preference	55	756.73
	79962PA0180002	Rating Area 7	No Preference	56	791.68
	79962PA0180002	Rating Area 7	No Preference	57	826.97
	79962PA0180002	Rating Area 7	No Preference	58	864.64
	79962PA0180002	Rating Area 7	No Preference	59	883.30
	79962PA0180002	Rating Area 7	No Preference	60	920.97
	79962PA0180002	Rating Area 7	No Preference	61	953.55
	79962PA0180002	Rating Area 7	No Preference	62	974.92
	79962PA0180002	Rating Area 7	No Preference	63	1001.73
	79962PA0180002	Rating Area 7	No Preference	64 and over	1018.02
	79962PA0180002	Rating Area 9	No Preference	0-14	254.61
	79962PA0180002	Rating Area 9	No Preference	15	277.24
	79962PA0180002	Rating Area 9	No Preference	16	285.89
	79962PA0180002	Rating Area 9	No Preference	17	294.55
	79962PA0180002	Rating Area 9	No Preference	18	303.86
	79962PA0180002	Rating Area 9	No Preference	19	313.18
	79962PA0180002	Rating Area 9	No Preference	20	322.84
	79962PA0180002	Rating Area 9	No Preference	21	332.82
	79962PA0180002	Rating Area 9	No Preference	22	332.82
	79962PA0180002	Rating Area 9	No Preference	23	332.82
	79962PA0180002	Rating Area 9	No Preference	24	332.82
	79962PA0180002	Rating Area 9	No Preference	25	334.15
	79962PA0180002	Rating Area 9	No Preference	26	340.81
	79962PA0180002	Rating Area 9	No Preference	27	348.80

	79962PA0180002 Rating Area 9	No Preference	28	361.78
	79962PA0180002 Rating Area 9	No Preference	29	372.43
	79962PA0180002 Rating Area 9	No Preference	30	377.75
	79962PA0180002 Rating Area 9	No Preference	31	385.74
	79962PA0180002 Rating Area 9	No Preference	32	393.73
	79962PA0180002 Rating Area 9	No Preference	33	398.72
	79962PA0180002 Rating Area 9	No Preference	34	404.04
	79962PA0180002 Rating Area 9	No Preference	35	406.71
	79962PA0180002 Rating Area 9	No Preference	36	409.37
	79962PA0180002 Rating Area 9	No Preference	37	412.03
	79962PA0180002 Rating Area 9	No Preference	38	414.69
	79962PA0180002 Rating Area 9	No Preference	39	420.02
	79962PA0180002 Rating Area 9	No Preference	40	425.34
	79962PA0180002 Rating Area 9	No Preference	41	433.33
	79962PA0180002 Rating Area 9	No Preference	42	440.99
	79962PA0180002 Rating Area 9	No Preference	43	451.64
	79962PA0180002 Rating Area 9	No Preference	44	464.95
	79962PA0180002 Rating Area 9	No Preference	45	480.59
	79962PA0180002 Rating Area 9	No Preference	46	499.23
	79962PA0180002 Rating Area 9	No Preference	47	520.20
	79962PA0180002 Rating Area 9	No Preference	48	544.16
	79962PA0180002 Rating Area 9	No Preference	49	567.79
	79962PA0180002 Rating Area 9	No Preference	50	594.42
	79962PA0180002 Rating Area 9	No Preference	51	620.71
	79962PA0180002 Rating Area 9	No Preference	52	649.66
	79962PA0180002 Rating Area 9	No Preference	53	678.95
	79962PA0180002 Rating Area 9	No Preference	54	710.57
	79962PA0180002 Rating Area 9	No Preference	55	742.19
	79962PA0180002 Rating Area 9	No Preference	56	776.47
	79962PA0180002 Rating Area 9	No Preference	57	811.08
	79962PA0180002 Rating Area 9	No Preference	58	848.03
	79962PA0180002 Rating Area 9	No Preference	59	866.33
	79962PA0180002 Rating Area 9	No Preference	60	903.27
	79962PA0180002 Rating Area 9	No Preference	61	935.22
	79962PA0180002 Rating Area 9	No Preference	62	956.19
	79962PA0180002 Rating Area 9	No Preference	63	982.48
	79962PA0180002 Rating Area 9	No Preference	64 and over	998.46

Highmark Benefits Group (HBG)
2019 Small Group Rate Filing
Trend Exhibit
Central, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-14	73,005	\$ 468.30		
Feb-14	72,635	\$ 438.76		
Mar-14	71,926	\$ 487.61		
Apr-14	72,075	\$ 501.37		
May-14	71,523	\$ 487.65		
Jun-14	71,027	\$ 462.23		
Jul-14	70,977	\$ 513.11		
Aug-14	70,418	\$ 477.36		
Sep-14	69,387	\$ 496.70		
Oct-14	68,457	\$ 543.01		
Nov-14	67,535	\$ 510.85		
Dec-14	60,423	\$ 503.26	\$ 490.30	
Jan-15	58,259	\$ 542.23	\$ 495.92	
Feb-15	57,655	\$ 474.08	\$ 499.49	
Mar-15	57,162	\$ 542.41	\$ 503.65	
Apr-15	56,698	\$ 509.28	\$ 504.27	
May-15	56,525	\$ 489.42	\$ 504.73	
Jun-15	56,000	\$ 485.00	\$ 507.28	
Jul-15	55,606	\$ 510.58	\$ 506.97	
Aug-15	55,193	\$ 478.67	\$ 507.70	
Sep-15	54,496	\$ 526.85	\$ 510.26	
Oct-15	52,923	\$ 567.75	\$ 511.43	
Nov-15	51,908	\$ 534.63	\$ 513.28	
Dec-15	41,812	\$ 494.04	\$ 512.97	4.6%
Jan-16	39,607	\$ 521.22	\$ 510.80	3.0%
Feb-16	38,865	\$ 504.67	\$ 513.85	2.9%
Mar-16	37,702	\$ 539.93	\$ 512.76	1.8%
Apr-16	36,980	\$ 522.39	\$ 513.72	1.9%
May-16	35,662	\$ 501.59	\$ 515.41	2.1%
Jun-16	34,569	\$ 534.84	\$ 519.85	2.5%
Jul-16	33,842	\$ 536.51	\$ 521.95	3.0%
Aug-16	33,256	\$ 611.45	\$ 532.86	5.0%
Sep-16	32,492	\$ 609.21	\$ 538.84	5.6%
Oct-16	31,615	\$ 565.95	\$ 537.34	5.1%
Nov-16	31,027	\$ 592.57	\$ 541.68	5.5%
Dec-16	26,222	\$ 549.16	\$ 546.99	6.6%
Jan-17	26,567	\$ 611.11	\$ 553.82	8.4%
Feb-17	26,456	\$ 536.86	\$ 557.61	8.5%
Mar-17	26,219	\$ 591.33	\$ 561.74	9.6%
Apr-17	26,077	\$ 600.04	\$ 568.48	10.7%
May-17	25,987	\$ 645.65	\$ 580.88	12.7%
Jun-17	25,910	\$ 578.29	\$ 585.29	12.6%
Jul-17	25,774	\$ 581.09	\$ 589.85	13.0%
Aug-17	25,686	\$ 670.12	\$ 593.92	11.5%
Sep-17	25,433	\$ 644.68	\$ 596.38	10.7%
Oct-17	24,928	\$ 659.20	\$ 604.38	12.5%
Nov-17	24,766	\$ 617.61	\$ 606.62	12.0%
Dec-17	22,096	\$ 590.43	\$ 610.37	11.6%
Jan-18	22,023	\$ 672.59	\$ 614.85	11.0%
Feb-18	22,023	\$ 593.52	\$ 620.22	11.2%
Mar-18	22,023	\$ 656.92	\$ 625.57	11.4%
Apr-18	22,023	\$ 650.60	\$ 629.79	10.8%
May-18	22,023	\$ 675.90	\$ 631.91	8.8%
Jun-18	22,023	\$ 629.55	\$ 636.67	8.8%
Jul-18	22,023	\$ 662.23	\$ 643.87	9.2%
Aug-18	22,023	\$ 695.19	\$ 645.54	8.7%
Sep-18	22,023	\$ 628.81	\$ 644.25	8.0%
Oct-18	22,023	\$ 735.08	\$ 650.35	7.6%
Nov-18	22,023	\$ 704.08	\$ 657.89	8.5%
Dec-18	22,023	\$ 639.87	\$ 662.03	8.5%
Jan-19	22,023	\$ 729.98	\$ 666.81	8.5%
Feb-19	22,023	\$ 643.46	\$ 670.97	8.2%
Mar-19	22,023	\$ 690.22	\$ 673.75	7.7%
Apr-19	22,023	\$ 729.09	\$ 680.29	8.0%
May-19	22,023	\$ 730.08	\$ 684.80	8.4%
Jun-19	22,023	\$ 662.18	\$ 687.52	8.0%
Jul-19	22,023	\$ 740.00	\$ 694.00	7.8%
Aug-19	22,023	\$ 731.97	\$ 697.07	8.0%
Sep-19	22,023	\$ 704.81	\$ 703.40	9.2%
Oct-19	22,023	\$ 793.21	\$ 708.25	8.9%
Nov-19	22,023	\$ 739.48	\$ 711.20	8.1%
Dec-19	22,023	\$ 715.63	\$ 717.51	8.4%

Proposed Annual Trend (Cost & Utilization) **8.8%**

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Trend Component	Table 3	URRT
Cost	4.5%	4.5%
Utilization	4.1%	4.1%
Base Trend (Ties)	8.8%	8.8%
Change in Benefit Richness		1.010
Trend Shown in Exhibit	8.8%	9.4%

Highmark Benefits Group (HBG)
2019 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

<u>Change in Morbidity Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Central region)]	(1)		\$541.92
Calendar year 2017 allowed claims PMPM [(Central region)]	(2)		\$580.97
Change in Morbidity	(3)	=(1)/(2)	0.933

<u>Change in Demographics Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2019 Age Factor for Members Expected to be Effective in 2019	(1)		1.494
2019 Area Factor for Members Expected to be Effective in 2019	(2)		1.034
Calendar Year 2017 Age Factor [Central Region]	(3)		1.516
Calendar Year 2017 Area Factor [Central Region]	(4)		1.034
Change in Demographics	(5)	=[(1)*(2)]/[(3)*(4)]	0.9856

<u>Change in Benefits Calculation</u>	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 640.74
EHB - Pediatric Benefits	\$ 0.80
Change in Pharmacy Rebates	\$ (4.69)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 636.85
Change in Benefits	0.994

<u>Average Network Factor Calculation</u>	<u>Formula</u>			<u>Calculation</u>	Normalized
	= Sumproduct [(3),(4),(5)] / Sumproduct{(3), (4)}			1.000	Provider
Plan ID (1)	Metal Level (2)	Metal Level Benefit Richness (3)	% of Projected Membership (4)	Network Factor (5)	Network Factor
79962PA0010001	Platinum	1.15	5.03%	1.00	1.000
79962PA0010002	Platinum	1.15	1.61%	1.00	1.000
79962PA0010003	Gold	1.08	5.80%	1.00	1.000
79962PA0010004	Gold	1.08	4.94%	1.00	1.000
79962PA0010005	Gold	1.08	13.96%	1.00	1.000
79962PA0010006	Gold	1.08	1.73%	1.00	1.000
79962PA0010007	Gold	1.08	7.53%	1.00	1.000
79962PA0010008	Gold	1.08	0.76%	1.00	1.000
79962PA0010009	Gold	1.08	6.73%	1.00	1.000
79962PA0010011	Gold	1.08	2.78%	1.00	1.000
79962PA0010016	Gold	1.08	6.13%	1.00	1.000
79962PA0010017	Gold	1.08	9.43%	1.00	1.000
79962PA0010018	Gold	1.08	3.11%	1.00	1.000
79962PA0020016	Gold	1.08	4.16%	1.00	1.000
79962PA0020017	Gold	1.08	0.62%	1.00	1.000
79962PA0020018	Gold	1.08	3.13%	1.00	1.000
79962PA0080001	Gold	1.08	1.68%	1.00	1.000
79962PA0090001	Silver	1.03	2.67%	1.00	1.000
79962PA0090003	Silver	1.03	1.94%	1.00	1.000
79962PA0090004	Bronze	1.00	0.93%	1.00	1.000
79962PA0030007	Bronze	1.00	1.23%	1.00	1.000
79962PA0030008	Bronze	1.00	2.33%	1.00	1.000
79962PA0100001	Platinum	1.15	0.20%	1.00	0.997
79962PA0100002	Gold	1.08	0.67%	1.00	0.997
79962PA0100004	Gold	1.08	1.23%	1.00	0.997
79962PA0120001	Bronze	1.00	0.47%	1.00	0.997
79962PA0140001	Gold	1.08	0.26%	0.94	0.940
79962PA0140002	Gold	1.08	0.30%	0.94	0.940
79962PA0160001	Silver	1.03	0.04%	0.94	0.940
79962PA0090005	Silver	1.03	0.43%	1.00	1.000
79962PA0020005	Silver	1.03	0.43%	1.00	1.000
79962PA0010015	Silver	1.03	2.42%	1.00	1.000
79962PA0120002	Silver	1.03	0.47%	1.00	1.000
79962PA0020006	Silver	1.03	0.52%	1.00	1.000
79962PA0020007	Bronze	1.00	0.62%	1.00	1.000
79962PA0170001	Gold	1.08	0.47%	1.00	1.000
79962PA0170002	Gold	1.08	0.47%	1.00	1.000
79962PA0170003	Gold	1.08	0.47%	1.00	1.000
79962PA0170004	Gold	1.08	0.47%	1.00	1.000
79962PA0170005	Silver	1.03	0.47%	1.00	1.000
79962PA0180001	Silver	1.03	0.47%	1.00	1.000
79962PA0170006	Silver	1.03	0.47%	1.00	1.000
79962PA0180002	Bronze	1.00	0.47%	1.00	1.000

Highmark Benefits Group (HBG)
2019 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 105,088,377 \$ 89,103,333
 Calculated Paid to Allowed Ratio 84.8%
 URRT Worksheet I Value 84.8%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
79962PA0010001	Platinum	691	\$ 5,652,721	\$ 5,388,560
79962PA0010002	Platinum	221	\$ 1,807,889	\$ 1,695,882
79962PA0010003	Gold	797	\$ 6,122,993	\$ 5,571,267
79962PA0010004	Gold	679	\$ 5,216,452	\$ 4,695,315
79962PA0010005	Gold	1,920	\$ 14,750,497	\$ 13,179,382
79962PA0010006	Gold	238	\$ 1,828,447	\$ 1,612,248
79962PA0010007	Gold	1,036	\$ 7,959,122	\$ 6,936,432
79962PA0010008	Gold	105	\$ 806,668	\$ 695,593
79962PA0010009	Gold	925	\$ 7,106,359	\$ 6,067,456
79962PA0010011	Gold	382	\$ 2,934,734	\$ 2,461,564
79962PA0010016	Gold	843	\$ 6,476,390	\$ 5,463,957
79962PA0010017	Gold	1,297	\$ 9,964,268	\$ 8,201,781
79962PA0010018	Gold	428	\$ 3,288,132	\$ 2,637,915
79962PA0020016	Gold	572	\$ 4,394,419	\$ 3,556,811
79962PA0020017	Gold	85	\$ 653,017	\$ 532,093
79962PA0020018	Gold	431	\$ 3,311,179	\$ 2,689,417
79962PA0080001	Gold	231	\$ 1,774,669	\$ 1,519,122
79962PA0090001	Silver	367	\$ 2,688,964	\$ 2,134,095
79962PA0090003	Silver	267	\$ 1,956,276	\$ 1,511,996
79962PA0090004	Bronze	128	\$ 910,524	\$ 632,940
79962PA0030007	Bronze	169	\$ 1,202,177	\$ 837,648
79962PA0030008	Bronze	320	\$ 2,276,311	\$ 1,571,311
79962PA0100001	Platinum	28	\$ 228,367	\$ 216,170
79962PA0100002	Gold	92	\$ 704,674	\$ 618,080
79962PA0100004	Gold	169	\$ 1,294,456	\$ 1,073,784
79962PA0120001	Bronze	64	\$ 453,896	\$ 316,377
79962PA0140001	Gold	36	\$ 259,978	\$ 227,186
79962PA0140002	Gold	41	\$ 296,085	\$ 250,513
79962PA0160001	Silver	5	\$ 34,436	\$ 26,075
79962PA0090005	Silver	59	\$ 432,286	\$ 343,330
79962PA0020005	Silver	59	\$ 432,286	\$ 323,348
79962PA0010015	Silver	333	\$ 2,439,850	\$ 1,854,609
79962PA0120002	Silver	64	\$ 468,920	\$ 369,323
79962PA0020006	Silver	72	\$ 527,535	\$ 399,775
79962PA0020007	Bronze	85	\$ 604,645	\$ 428,133
79962PA0170001	Gold	64	\$ 491,683	\$ 434,497
79962PA0170002	Gold	64	\$ 491,683	\$ 431,560
79962PA0170003	Gold	64	\$ 491,683	\$ 417,404
79962PA0170004	Gold	64	\$ 491,683	\$ 398,737
79962PA0170005	Silver	64	\$ 468,920	\$ 352,804
79962PA0180001	Silver	64	\$ 468,920	\$ 355,922
79962PA0170006	Silver	64	\$ 468,920	\$ 354,765
79962PA0180002	Bronze	64	\$ 455,262	\$ 318,154

Highmark Benefits Group (HBG)

2019 Small Group Filing

Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)	Target Induced Utilization	Average Induced Utilization	Calculated	Check
79962PA0010001	Platinum	691	\$ 5,652,721	\$ 5,388,560	0.9533	1.0200	1.0700	1.15	1.0754	1.15	0
79962PA0010002	Platinum	221	\$ 1,807,889	\$ 1,695,882	0.9380	1.0037	1.0700	1.15	1.0754	1.15	0
79962PA0010003	Gold	797	\$ 6,122,993	\$ 5,571,267	0.9099	0.9143	1.0048	1.08	1.0754	1.08	0
79962PA0010004	Gold	679	\$ 5,216,452	\$ 4,695,315	0.9001	0.9045	1.0048	1.08	1.0754	1.08	0
79962PA0010005	Gold	1,920	\$ 14,750,497	\$ 13,179,382	0.8935	0.8978	1.0048	1.08	1.0754	1.08	0
79962PA0010006	Gold	238	\$ 1,828,447	\$ 1,612,248	0.8818	0.8860	1.0048	1.08	1.0754	1.08	0
79962PA0010007	Gold	1,036	\$ 7,959,122	\$ 6,936,432	0.8715	0.8757	1.0048	1.08	1.0754	1.08	0
79962PA0010008	Gold	105	\$ 806,668	\$ 695,593	0.8623	0.8665	1.0048	1.08	1.0754	1.08	0
79962PA0010009	Gold	925	\$ 7,106,359	\$ 6,067,456	0.8538	0.8579	1.0048	1.08	1.0754	1.08	0
79962PA0010011	Gold	382	\$ 2,934,734	\$ 2,461,564	0.8388	0.8428	1.0048	1.08	1.0754	1.08	0
79962PA0010016	Gold	843	\$ 6,476,390	\$ 5,463,957	0.8437	0.8478	1.0048	1.08	1.0754	1.08	0
79962PA0010017	Gold	1,297	\$ 9,964,268	\$ 8,201,781	0.8231	0.8271	1.0048	1.08	1.0754	1.08	0
79962PA0010018	Gold	428	\$ 3,288,132	\$ 2,637,915	0.8023	0.8061	1.0048	1.08	1.0754	1.08	0
79962PA0020016	Gold	572	\$ 4,394,419	\$ 3,556,811	0.8094	0.8133	1.0048	1.08	1.0754	1.08	0
79962PA0020017	Gold	85	\$ 653,017	\$ 532,093	0.8148	0.8188	1.0048	1.08	1.0754	1.08	0
79962PA0020018	Gold	431	\$ 3,311,179	\$ 2,689,417	0.8122	0.8162	1.0048	1.08	1.0754	1.08	0
79962PA0080001	Gold	231	\$ 1,774,669	\$ 1,519,122	0.8560	0.8601	1.0048	1.08	1.0754	1.08	0
79962PA0090001	Silver	367	\$ 2,688,964	\$ 2,134,095	0.7936	0.7606	0.9583	1.03	1.0754	1.03	0
79962PA0090003	Silver	267	\$ 1,956,276	\$ 1,511,996	0.7729	0.7407	0.9583	1.03	1.0754	1.03	0
79962PA0090004	Bronze	128	\$ 910,524	\$ 632,940	0.6951	0.6468	0.9304	1.00	1.0754	1.00	0
79962PA0030007	Bronze	169	\$ 1,202,177	\$ 837,648	0.6968	0.6483	0.9304	1.00	1.0754	1.00	0
79962PA0030008	Bronze	320	\$ 2,276,311	\$ 1,571,311	0.6903	0.6422	0.9304	1.00	1.0754	1.00	0
79962PA0100001	Platinum	28	\$ 228,367	\$ 216,170	0.9466	1.0128	1.0700	1.15	1.0754	1.15	0
79962PA0100002	Gold	92	\$ 704,674	\$ 618,080	0.8771	0.8814	1.0048	1.08	1.0754	1.08	0
79962PA0100004	Gold	169	\$ 1,294,456	\$ 1,073,784	0.8295	0.8335	1.0048	1.08	1.0754	1.08	0
79962PA0120001	Bronze	64	\$ 453,896	\$ 316,377	0.6970	0.6485	0.9304	1.00	1.0754	1.00	0
79962PA0140001	Gold	36	\$ 259,978	\$ 227,186	0.8739	0.8781	1.0048	1.08	1.0754	1.08	0
79962PA0140002	Gold	41	\$ 296,085	\$ 250,513	0.8461	0.8502	1.0048	1.08	1.0754	1.08	0
79962PA0160001	Silver	5	\$ 34,436	\$ 26,075	0.7572	0.7256	0.9583	1.03	1.0754	1.03	0
79962PA0090005	Silver	59	\$ 432,286	\$ 343,330	0.7942	0.7611	0.9583	1.03	1.0754	1.03	0
79962PA0020005	Silver	59	\$ 432,286	\$ 323,348	0.7480	0.7168	0.9583	1.03	1.0754	1.03	0
79962PA0010015	Silver	333	\$ 2,439,850	\$ 1,854,609	0.7601	0.7284	0.9583	1.03	1.0754	1.03	0
79962PA0120002	Silver	64	\$ 468,920	\$ 369,323	0.7876	0.7548	0.9583	1.03	1.0754	1.03	0
79962PA0020006	Silver	72	\$ 527,535	\$ 399,775	0.7578	0.7262	0.9583	1.03	1.0754	1.03	0
79962PA0020007	Bronze	85	\$ 604,645	\$ 428,133	0.7081	0.6588	0.9304	1.00	1.0754	1.00	0
79962PA0170001	Gold	64	\$ 491,683	\$ 434,497	0.8837	0.8880	1.0048	1.08	1.0754	1.08	0
79962PA0170002	Gold	64	\$ 491,683	\$ 431,560	0.8777	0.8820	1.0048	1.08	1.0754	1.08	0
79962PA0170003	Gold	64	\$ 491,683	\$ 417,404	0.8489	0.8530	1.0048	1.08	1.0754	1.08	0
79962PA0170004	Gold	64	\$ 491,683	\$ 398,737	0.8110	0.8149	1.0048	1.08	1.0754	1.08	0
79962PA0170005	Silver	64	\$ 468,920	\$ 352,804	0.7524	0.7210	0.9583	1.03	1.0754	1.03	0
79962PA0180001	Silver	64	\$ 468,920	\$ 355,922	0.7590	0.7274	0.9583	1.03	1.0754	1.03	0
79962PA0170006	Silver	64	\$ 468,920	\$ 354,765	0.7566	0.7250	0.9583	1.03	1.0754	1.03	0
79962PA0180002	Bronze	64	\$ 455,262	\$ 318,154	0.6988	0.6502	0.9304	1.00	1.0754	1.00	0

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Average **1.0000**

Highmark Benefits Group (HBG)
2019 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members
Current ACA Book - EOY 2017	1.495	24.2%
Movement to ACA Book (from Transitional and New Business)	1.493	75.8%
Overall	1.494	100.0%

Child Capping Adjustment	1.006
Average Age Factor	1.485
Geographic Factor	1.034
Tobacco Surcharge (Not Applicable)	1.000

Area Factors						
State	County Code	County	Rating Area	Area Factor	% of Central PA Membership	
PA	001	Adams	R-PA007	1.04	1.9%	
PA	011	Berks	R-PA007	1.04	16.7%	
PA	027	Centre	R-PA006	1.04	1.5%	
PA	037	Columbia	R-PA006	1.04	0.2%	
PA	041	Cumberland	R-PA009	1.02	8.9%	
PA	043	Dauphin	R-PA009	1.02	13.2%	
PA	055	Franklin	R-PA009	1.02	3.8%	
PA	057	Fulton	R-PA009	1.02	0.1%	
PA	067	Juniata	R-PA009	1.02	0.2%	
PA	071	Lancaster	R-PA007	1.04	21.7%	
PA	075	Lebanon	R-PA009	1.02	3.0%	
PA	077	Lehigh	R-PA006	1.04	6.7%	
PA	087	Mifflin	R-PA006	1.04	0.4%	
PA	095	Northampton	R-PA006	1.04	4.2%	
PA	097	Northumberland	R-PA006	1.04	0.7%	
PA	099	Perry	R-PA009	1.02	0.5%	
PA	107	Schuylkill	R-PA006	1.04	2.0%	
PA	109	Snyder	R-PA006	1.04	0.7%	
PA	119	Union	R-PA006	1.04	0.3%	
PA	133	York	R-PA007	1.04	13.4%	

Highmark Benefits Group's Response to Objection Letter Dated 06/15/2018

Product Name: HBG Small Group 2019 ACA Rate Filing

RE: HBG – 2019 Small Group ACA Compliant Plans (1A-SG-HBG-2018);

Pennsylvania Insurance Department ID #: HGHM-131496086

Objection Letter Status: Additional Information Required

Objection Letter Date: 06/15/2018

Respond By Date: 06/22/2018

Response Date: 06/22/2018

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2019 ACA Rate Filing Objection Letter dated 06/15/2018. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response HBG 2018-06-22.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

In response to the questions posed in this Objection Letter, the following changes have been made to the PA Actuarial Memorandum Exhibits:

- Tables 3b and 4b have been removed. The manual rate is not used in the rate development for HBG.
- Table 6 now includes formulas for *General & Claims Expense* and *Quality Improvement Expense* in response to Question 1.
- The average HIT fee was removed from Table 6 and Table 10 and the impact of the insurer fee on quarterly trend is now reflected in Table 5A. These changes impacted Table 11 such that the rates produced now match the Federal Rates Template. This was done in response to Question 8.

1. Per Department guidance, the input in all cells in Table 6, must be a formula. Please comply.

Response:

With respect to Table 6, we interpreted the Department's guidance to mean that formulas were being requested where applicable. For most of the retention items, we did not believe that a formula was applicable. The bullets below provide additional context for the values shown:

- *General & Claims Expense* – This calculation has been added to Table 6.
- *Commission Expense* – We assumed a \$18.99 PMPM value. Additional support for this assumption can be found in the response to Question 10.
- *Quality Improvement Expense* – This calculation has been added to Table 6.
- *PCORI Fee* – We assumed a \$0.16 PMPM value, calculated as the \$2.52 fee * (3/4) / 12. The percentage shown in cell C54 is simply the PMPM value divided by the total Projected Required Revenue PMPM.
- *PA Premium Tax & Health Insurance Provider Fee* – These are known values and so there is no formula to show. The HIT fee has been removed from Table 6.
- *Federal Income Tax* – We do not expect to owe Federal Income Tax for this business and so the value was set to 0%.

2. The underlying annual trend supporting the filing is 8.8%, which is further adjusted by an induced utilization adjustment of 0.51% per year, to develop the overall trend assumption of 9.37% per year.

a. Please provide quantitative support for the “Normalized Allowed PMPM” values provided in the supplemental file “2019 Supplemental Exhibits - HBG.xlsx,” “Trend Support” tab which are driving the 8.8% trend assumption (e.g. show the initial monthly allowed PMPM values, the normalization adjustments, and the calculations driving the monthly PMPMs after the experience period).

Response:

Please see the “Question #2a” tab in the included supplemental exhibits file, “PID Response HBG 2018-06-22.xlsx” which shows the development of the normalized and adjusted allowed claims for the prior three experience years, and projected out through 2019. As discussed in the Actuarial Memorandum, to get to the adjusted allowed claims used for the development of the trend, the experience allowed claims for all Small Group business within Highmark's corporate family are aggregated by Pennsylvania region (Western, Central, and Northeastern), and adjusted for changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical

management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression, as appropriate for the Company's service area, is then used to provide the basis from which to base the Company's rating trend upon.

b. Please provide quantitative support for the annual induced utilization adjustment of 0.51%.

Response:

Please see the "Question #2b Summary" tab in the included supplemental exhibits file, "PID Response HBG 2018-06-22.xlsx" which shows the quantitative support for the annual induced utilization adjustment. The induced utilization adjustment is determined from the plan level utilization factors using the actual membership distribution by plan from 2017 and projected membership by plan in 2019. These utilization factors are presented in the "Question 2b 2017 Induced Demand" and "Question 2b 2019 Induced Demand" tabs of the supplemental exhibits file. As mentioned in the Actuarial Memorandum, the plan level utilization factors are the CMS-prescribed Induced Utilization factors used in the risk adjustment transfer calculation, and have been unchanged since they were originally developed for the 2014 rating period.

3. The actuarial memorandum states that the \$5.84 PMPM projected risk adjustment assumption is comprised of an expected risk transfer receivable of \$5.75 PMPM, less the \$0.15 PMPM risk adjustment user fee, trended by the average 2019 pricing trend.

a. Please demonstrate how the proposed demographic and morbidity adjustments (i.e., 0.9856 and 0.933, respectively) were taken into account in calculating the projected 2019 risk adjustment receipt based on the 2017 results.

Response:

The demographic and morbidity adjustments in the development of the HBG rates reflect the adjustments from the single risk pool to the projected experience for the rating period. The HBG experience consists entirely of ACA membership (no transitional policies), and since we are projecting membership growth in HBG from the experience period to the

rating period, we do anticipate changes to the demographic and morbidity profile of the ACA membership. The demographic and morbidity adjustments used in the rate development are assumed to be net of the impact to the risk adjustment, and so no further consideration is required.

4. With respect to the demographic adjustment equal to 0.9856, please provide the distribution of membership by age and gender for the following:

- i. Projected for 2019
- ii. Currently inforce in 2018
- iii. Underlying the 2017 base experience.

Response:

Please see the “Question #4” tab in the supplemental exhibits file, "PID Response HBG 2018-06-22.xlsx" which shows the calculation of the demographic adjustment factor. The “Calendar Year 2017 Factors” section provides a distribution by age of our underlying 2017 experience, which is used to calculate the average age factor for the experience period. The “2019 Factors for ACA Members Expected to be Effective in 2019” section provides a distribution by age of the population that is expected to be active in 2019, which was used to calculate the age factor in this section. This 2019 age factor is then weighted with age factors for the projected “Non-ACA in 2017 to ACA in 2019” and the “New ACA Business in 2018 & 2019” business cohorts. These groupings weighted by their expected 2019 member months calculate the total 2019 age factor for the region. The area factors are provided in each section, and the overall demographic adjustment factor calculation is then shown on the bottom of the exhibit.

5. In developing the morbidity adjustment equal to 0.933, please provide the quantitative development of, and justification for, the \$541.92 value for “2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Central region)]” which was used to calculate the change in morbidity adjustment from the file “2019 Supplemental Exhibits - HBG.xlsx,” “Table 5 Support” tab.

Response:

Please see the exhibit tab named “Question #5” in the submitted response file “PID Response HBG 2018-06-22.xlsx” showing the quantitative development of the \$541.92

value for “2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Central region)]”. As shown in the exhibit, the development of the 2017 allowed claims assumption comes from a blend of 2017 allowed claims for current Company membership, along with the allowed claims level for assumed new business.

6. Please describe and demonstrate quantitatively how the factors in Column 5 “Network Factor” used to calculate the 2019 network adjustment in the file “2019 Supplemental Exhibits - HBG.xlsx,” “Table 5 Support” tab were developed.

Response:

The network discount factors shown in Column 5 of the Supplemental Exhibits included in the initial submission of this filing apply to specific plan designs offered in the various service zones, which are also listed in Table 14 of the PID Actuarial Memorandum next to the current factors. These factors are evaluated each year to reflect the impact of anticipated network cost and utilization changes between the experience period and the projection period. The proposed factors will better align premium with the expected costs in the projection period. Note the network discount factors shown in Column 5 of the Supplemental Exhibits included in the initial submission of this filing are before normalization is applied. The network discount factors shown in Column 6 of the Supplemental Exhibits included in the initial submission of this filing are normalized to account for the average network discount factor.

7. It appears that the Pricing AVs for a number of plans increased relative to last year. For example, for plan 79962PA00010001, the Pricing AV increased from 0.923 in the 2018 rate development to 0.953 in the 2019 rate development. Similarly, for plan 79962PA0090007, the Pricing AV increased from 0.765 in the 2018 rate development to 0.794 in the 2019 rate development. Please describe how the revised Pricing AVs for 2019 were developed, specifically addressing and providing justification for the changes to the Pricing AVs for the two plans referenced above.

Response:

For filing year 2019, pricing AV development methodology was changed from using all small group experience to ACA only experience. Since ACA members utilize at a higher rate, the pricing AVs increased relative to prior years.

8. The following questions are related to the Health Insurer Provider Fee:

a. In the development of quarterly index rates in Table 5A, the company is not reflecting the cost of the Health Insurer Provider Fee. Your Pennsylvania actuarial memorandum appropriately points out that the method used in this proposed filing does not generate rates in, Table 11, that are consistent with the Federal Rates Template. Given this, please revise the filing to remove the average HIT from Table 6 and incorporate the HIT in Table 5A. Please ensure that the actuarial memorandum is also modified to discuss the development of the revised trend in this Table.

Response:

The Pennsylvania actuarial memorandum and the Excel workbook “2019_SmGrp_HBG_PAAMExhibits” have been updated to reflect revised trend which incorporates the HIT. Within the Excel workbook, several adjustments needed to be made to facilitate this change. Although it does not affect the rates, the average HIT was removed from Table 6. To ensure that the rates produced in Table 11 are consistent with those supplied in the Federal Rates Template, the HIT was also removed from Table 10’s Taxes & Fees and instead added to the trend impact in Table 5a. By making these changes, the rates for a 21 year old member are consistent between the Federal Rates Template and Table 11.

9. The required Rate Change Summary form shows experienced administrative expenses of roughly 10.05% in 2017, compared to an assumed 9.20% for 2018 and 10.57% in 2019. Please explain why the administrative expense assumption has increased to 10.57% for 2019 and provide quantitative support for the change relative to 2018.

Response:

These value represents the base administrative expense PMPM assumption provided by our Cost Accounting department. Please see the exhibit tab named “Question #8” in the submitted response file “PID Response HBG 2018-06-22.xlsx” comparing the administrative expenses for 2018 and 2019 on a PMPM basis.

10. Please show the development of the average commission as shown in Table 6. Additionally, the current and 2019 broker agreements should be included and used to develop the percent shown in Table 6 as well as the associated pmpm.

Response:

Response redacted.

11. For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

Response:

In order to demonstrate that the copay is less than or equal to 50% coinsurance for the impacted category, we ran the expanded Bronze plans that had a copay cost sharing element through the AV Calculator under both scenarios. Namely, we ran the following plans through the AV Calculator using the proposed copay (as filed) for the PCP benefit category, as well as 50% coinsurance for the PCP benefit category:

- Balance PPO \$5000

The AV Calculator results of these scenarios are summarized below. Please see the attached exhibit, *Question Response - HBG.xlsx*, which includes screenshots from the AV Calculator.

Plan Name	HIOS	Government AV (Filed Copay)	Member AV (Filed Copay)	Government AV (50% Coinsurance)	Member AV (50% Coinsurance)
Balance PPO \$5000	79962PA0020007	64.96%	35.04%	62.95%	37.05%

As can be seen in the table, the Member AV, which is the complement of the Government AV, is less for the scenario with the filed copay as compared to the scenario with 50% coinsurance. This result demonstrates that the copay is less than or equal to 50% coinsurance for the impacted category.

12. Please note that carriers should not be pricing for the PCORI fee in the 2019 calendar year rate development as the fee ends for plan years ending September 30, 2019 (i.e., policies issued before October 1, 2018). Please remove this non-benefit expense assumption, reprice, and resubmit revised filing materials.

Response:

Based on Highmark's current method of calculating the PCORI fee (Member Months method), we would have to pay about three fourths of the estimated \$2.52 per member per year fee for calendar year 2019 on Fully Insured business. Therefore, Highmark built into the rates the expected amount of our PCORI liability assuming the Member Months counting method.

Highmark Benefits Group
2019 Small Group Rate Filing
Response to Question #2a
Central, PA Region

Incurred Month	Members	12 Month		Annual Trend	Normalized		Normalized		Normalized	
		Normalized Allowed PMPM	Moving Average PMPM		Allowed PMPM - MEDICAL	Adjustment Factor	Allowed PMPM - MEDICAL	Allowed PMPM - DRUG	Adjustment Factor	Allowed PMPM - DRUG
Jan-15	58,259	\$ 542.23			\$ 366.69	1.220	\$ 447.38	\$ 79.60	1.191	\$ 94.85
Feb-15	57,655	\$ 474.08			\$ 317.16	1.216	\$ 385.64	\$ 73.81	1.198	\$ 88.44
Mar-15	57,162	\$ 542.41			\$ 360.99	1.225	\$ 442.33	\$ 83.92	1.193	\$ 100.08
Apr-15	56,698	\$ 509.28			\$ 336.71	1.220	\$ 410.85	\$ 83.02	1.186	\$ 98.43
May-15	56,525	\$ 489.42			\$ 324.03	1.220	\$ 395.38	\$ 79.31	1.186	\$ 94.04
Jun-15	56,000	\$ 485.00			\$ 318.29	1.216	\$ 387.16	\$ 82.93	1.180	\$ 97.84
Jul-15	55,606	\$ 510.58			\$ 340.04	1.211	\$ 411.90	\$ 83.66	1.180	\$ 98.69
Aug-15	55,193	\$ 478.67			\$ 315.93	1.213	\$ 383.13	\$ 81.05	1.179	\$ 95.54
Sep-15	54,496	\$ 526.85			\$ 354.13	1.216	\$ 430.74	\$ 81.66	1.177	\$ 96.10
Oct-15	52,923	\$ 567.75			\$ 377.38	1.236	\$ 466.37	\$ 85.51	1.186	\$ 101.38
Nov-15	51,908	\$ 534.63			\$ 351.95	1.236	\$ 435.09	\$ 83.48	1.192	\$ 99.53
Dec-15	41,812	\$ 494.04	\$ 512.97		\$ 312.09	1.254	\$ 391.32	\$ 82.93	1.239	\$ 102.72
Jan-16	39,607	\$ 521.22	\$ 510.80		\$ 336.60	1.259	\$ 423.81	\$ 77.44	1.258	\$ 97.41
Feb-16	38,865	\$ 504.67	\$ 513.85		\$ 326.34	1.261	\$ 411.58	\$ 73.99	1.258	\$ 93.09
Mar-16	37,702	\$ 539.93	\$ 512.76		\$ 341.69	1.258	\$ 429.92	\$ 87.52	1.257	\$ 110.00
Apr-16	36,980	\$ 522.39	\$ 513.72		\$ 334.00	1.260	\$ 420.86	\$ 80.31	1.264	\$ 101.52
May-16	35,662	\$ 501.59	\$ 515.41		\$ 310.50	1.276	\$ 396.21	\$ 83.61	1.260	\$ 105.39
Jun-16	34,569	\$ 534.84	\$ 519.85		\$ 343.71	1.276	\$ 438.72	\$ 75.87	1.267	\$ 96.12
Jul-16	33,842	\$ 536.51	\$ 521.95		\$ 340.80	1.292	\$ 440.34	\$ 75.74	1.270	\$ 96.17
Aug-16	33,256	\$ 611.45	\$ 532.86		\$ 387.07	1.290	\$ 499.23	\$ 88.80	1.264	\$ 112.22
Sep-16	32,492	\$ 609.21	\$ 538.84		\$ 389.88	1.309	\$ 510.50	\$ 77.67	1.271	\$ 98.71
Oct-16	31,615	\$ 565.95	\$ 537.34		\$ 358.52	1.293	\$ 463.61	\$ 79.96	1.280	\$ 102.33
Nov-16	31,027	\$ 592.57	\$ 541.68		\$ 374.01	1.296	\$ 484.56	\$ 84.49	1.278	\$ 108.01
Dec-16	26,222	\$ 549.16	\$ 546.99	6.6%	\$ 323.39	1.364	\$ 440.95	\$ 84.73	1.277	\$ 108.21
Jan-17	26,567	\$ 611.11	\$ 553.82	8.4%	\$ 368.31	1.364	\$ 502.24	\$ 84.92	1.282	\$ 108.87
Feb-17	26,456	\$ 536.86	\$ 557.61	8.5%	\$ 323.61	1.354	\$ 438.29	\$ 76.62	1.286	\$ 98.57
Mar-17	26,219	\$ 591.33	\$ 561.74	9.6%	\$ 350.17	1.348	\$ 472.10	\$ 92.78	1.285	\$ 119.23
Apr-17	26,077	\$ 600.04	\$ 568.48	10.7%	\$ 359.93	1.362	\$ 490.25	\$ 85.68	1.281	\$ 109.79
May-17	25,987	\$ 645.65	\$ 580.88	12.7%	\$ 389.71	1.365	\$ 531.91	\$ 89.13	1.276	\$ 113.74
Jun-17	25,910	\$ 578.29	\$ 585.29	12.6%	\$ 341.84	1.346	\$ 459.95	\$ 93.03	1.272	\$ 118.35
Jul-17	25,774	\$ 581.09	\$ 589.85	13.0%	\$ 344.59	1.367	\$ 471.12	\$ 86.33	1.274	\$ 109.97
Aug-17	25,686	\$ 670.12	\$ 593.92	11.5%	\$ 408.53	1.358	\$ 554.89	\$ 90.82	1.269	\$ 115.23
Sep-17	25,433	\$ 644.68	\$ 596.38	10.7%	\$ 387.52	1.370	\$ 530.98	\$ 89.41	1.272	\$ 113.71
Oct-17	24,928	\$ 659.20	\$ 604.38	12.5%	\$ 399.24	1.354	\$ 540.51	\$ 92.99	1.276	\$ 118.69
Nov-17	24,766	\$ 617.61	\$ 606.62	12.0%	\$ 366.90	1.350	\$ 495.32	\$ 96.02	1.274	\$ 122.28
Dec-17	22,096	\$ 590.43	\$ 610.37	11.6%	\$ 345.78	1.369	\$ 473.41	\$ 91.03	1.286	\$ 117.02
Jan-18	22,023	\$ 672.59	\$ 614.85	11.0%	\$ 401.90	1.377	\$ 553.39	\$ 93.30	1.278	\$ 119.20
Feb-18	22,023	\$ 593.52	\$ 620.22	11.2%	\$ 352.20	1.372	\$ 483.31	\$ 86.06	1.281	\$ 110.21
Mar-18	22,023	\$ 656.92	\$ 625.57	11.4%	\$ 384.45	1.368	\$ 525.96	\$ 102.87	1.273	\$ 130.96
Apr-18	22,023	\$ 650.60	\$ 629.79	10.8%	\$ 382.51	1.374	\$ 525.52	\$ 98.17	1.274	\$ 125.08
May-18	22,023	\$ 675.90	\$ 631.91	8.8%	\$ 397.22	1.376	\$ 546.53	\$ 101.76	1.271	\$ 129.37
Jun-18	22,023	\$ 629.55	\$ 636.67	8.8%	\$ 368.67	1.375	\$ 507.00	\$ 96.15	1.275	\$ 122.55
Jul-18	22,023	\$ 662.23	\$ 643.87	9.2%	\$ 381.47	1.407	\$ 536.86	\$ 96.59	1.298	\$ 125.37
Aug-18	22,023	\$ 695.19	\$ 645.54	8.7%	\$ 401.81	1.401	\$ 562.84	\$ 102.21	1.295	\$ 132.35
Sep-18	22,023	\$ 628.81	\$ 644.25	8.0%	\$ 362.11	1.407	\$ 509.41	\$ 91.82	1.300	\$ 119.39
Oct-18	22,023	\$ 735.08	\$ 650.35	7.6%	\$ 428.52	1.400	\$ 600.13	\$ 104.33	1.293	\$ 134.95
Nov-18	22,023	\$ 704.08	\$ 657.89	8.5%	\$ 408.38	1.395	\$ 569.71	\$ 103.87	1.294	\$ 134.37
Dec-18	22,023	\$ 639.87	\$ 662.03	8.5%	\$ 358.78	1.414	\$ 507.36	\$ 102.27	1.296	\$ 132.51
Jan-19	22,023	\$ 729.98	\$ 666.81	8.5%	\$ 413.07	1.438	\$ 594.05	\$ 103.42	1.314	\$ 135.93
Feb-19	22,023	\$ 643.46	\$ 670.97	8.2%	\$ 366.06	1.431	\$ 523.85	\$ 91.02	1.314	\$ 119.61
Mar-19	22,023	\$ 690.22	\$ 673.75	7.7%	\$ 385.59	1.431	\$ 551.77	\$ 105.38	1.314	\$ 138.45
Apr-19	22,023	\$ 729.09	\$ 680.29	8.0%	\$ 411.94	1.430	\$ 589.17	\$ 106.52	1.314	\$ 139.92
May-19	22,023	\$ 730.08	\$ 684.80	8.4%	\$ 411.85	1.433	\$ 590.25	\$ 106.47	1.313	\$ 139.83
Jun-19	22,023	\$ 662.18	\$ 687.52	8.0%	\$ 372.00	1.431	\$ 532.38	\$ 98.86	1.313	\$ 129.80
Jul-19	22,023	\$ 740.00	\$ 694.00	7.8%	\$ 418.15	1.435	\$ 600.06	\$ 106.60	1.313	\$ 139.94
Aug-19	22,023	\$ 731.97	\$ 697.07	8.0%	\$ 412.30	1.433	\$ 590.95	\$ 107.44	1.313	\$ 141.02
Sep-19	22,023	\$ 704.81	\$ 703.40	9.2%	\$ 398.12	1.434	\$ 570.87	\$ 102.07	1.312	\$ 133.94
Oct-19	22,023	\$ 793.21	\$ 708.25	8.9%	\$ 451.36	1.434	\$ 647.42	\$ 111.12	1.312	\$ 145.79
Nov-19	22,023	\$ 739.48	\$ 711.20	8.1%	\$ 417.34	1.429	\$ 596.37	\$ 109.09	1.312	\$ 143.10
Dec-19	22,023	\$ 715.63	\$ 717.51	8.4%	\$ 395.40	1.435	\$ 567.26	\$ 113.13	1.311	\$ 148.37

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Highmark Benefits Group

2019 Small Group Rate Filing

Question #2b - Change in Induced Demand

<u>Change in Induced Demand Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Result</u>
2017 Average Benefit Richness Factor	(1)	From 2017 Induced Demand tab	1.0639
2019 Average Benefit Richness Factor	(2)	From 2019 Induced Demand tab	1.0748
Change in Induced Demand	(3)	$= ((2)/(1))^{.5}-1$	0.51%

Highmark Benefits Group

2019 Small Group Rate Filing

Question #2b - 2017 Induced Demand Calculation

2017 Average Benefit Richness = 1.0639

<u>HIOS</u>	<u>Metal</u>	<u>Plan-Specific Benefit</u>	
		<u>Richness</u>	<u>% of Enrollment</u>
79962PA0010001	Platinum	1.15	6.01%
79962PA0010002	Platinum	1.15	1.63%
79962PA0010003	Gold	1.08	7.14%
79962PA0010004	Gold	1.08	5.29%
79962PA0010005	Gold	1.08	14.99%
79962PA0010006	Gold	1.08	1.57%
79962PA0010007	Gold	1.08	7.89%
79962PA0010008	Gold	1.08	0.27%
79962PA0010009	Gold	1.08	6.48%
79962PA0010011	Gold	1.08	2.06%
79962PA0010012	Silver	1.03	6.70%
79962PA0010013	Silver	1.03	7.33%
79962PA0010014	Silver	1.03	2.99%
79962PA0020001	Silver	1.03	6.34%
79962PA0020003	Silver	1.03	1.31%
79962PA0020004	Silver	1.03	3.85%
79962PA0030007	Bronze	1	0.89%
79962PA0030008	Bronze	1	2.45%
79962PA0070001	Gold	1.08	0.16%
79962PA0070002	Gold	1.08	0.07%
79962PA0080001	Gold	1.08	2.54%
79962PA0090001	Silver	1.03	0.67%
79962PA0090002	Silver	1.03	0.02%
79962PA0090003	Silver	1.03	1.04%
79962PA0090004	Bronze	1	1.28%
79962PA0100001	Platinum	1.15	0.45%
79962PA0100002	Gold	1.08	0.95%
79962PA0100003	Silver	1.03	1.62%
79962PA0120001	Bronze	1	0.03%
79962PA0130001	Gold	1.08	0.52%
79962PA0130002	Gold	1.08	1.07%
79962PA0130003	Silver	1.03	4.13%
79962PA0140001	Gold	1.08	0.12%
79962PA0140002	Gold	1.08	0.14%

Highmark Benefits Group

2019 Small Group Rate Filing

Question #2b - 2019 Induced Demand Calculation

2019 Average Benefit Richness = 1.0748

HIOS	Metal	Plan-Specific Benefit	
		Richness	% of Enrollment
79962PA0010001	Platinum	1.15	5.03%
79962PA0010002	Platinum	1.15	1.61%
79962PA0010003	Gold	1.08	5.80%
79962PA0010004	Gold	1.08	4.94%
79962PA0010005	Gold	1.08	13.96%
79962PA0010006	Gold	1.08	1.73%
79962PA0010007	Gold	1.08	7.53%
79962PA0010008	Gold	1.08	0.76%
79962PA0010009	Gold	1.08	6.73%
79962PA0010011	Gold	1.08	2.78%
79962PA0010016	Gold	1.08	6.13%
79962PA0010017	Gold	1.08	9.43%
79962PA0010018	Gold	1.08	3.11%
79962PA0020016	Gold	1.08	4.16%
79962PA0020017	Gold	1.08	0.62%
79962PA0020018	Gold	1.08	3.13%
79962PA0080001	Gold	1.08	1.68%
79962PA0090001	Silver	1.03	2.67%
79962PA0090003	Silver	1.03	1.94%
79962PA0090004	Bronze	1	0.93%
79962PA0030007	Bronze	1	1.23%
79962PA0030008	Bronze	1	2.33%
79962PA0100001	Platinum	1.15	0.20%
79962PA0100002	Gold	1.08	0.67%
79962PA0100004	Gold	1.08	1.23%
79962PA0120001	Bronze	1	0.47%
79962PA0140001	Gold	1.08	0.26%
79962PA0140002	Gold	1.08	0.30%
79962PA0160001	Silver	1.03	0.04%
79962PA0090005	Silver	1.03	0.43%
79962PA0020005	Silver	1.03	0.43%
79962PA0010015	Silver	1.03	2.42%
79962PA0120002	Silver	1.03	0.47%
79962PA0020006	Silver	1.03	0.52%
79962PA0020007	Bronze	1	0.62%
79962PA0170001	Gold	1.08	0.47%
79962PA0170002	Gold	1.08	0.47%
79962PA0170003	Gold	1.08	0.47%
79962PA0170004	Gold	1.08	0.47%
79962PA0170005	Silver	1.03	0.47%
79962PA0180001	Silver	1.03	0.47%
79962PA0170006	Silver	1.03	0.47%
79962PA0180002	Bronze	1	0.47%

Highmark Benefits Group
2019 Small Group Rate Filing
Question #4 Response

Calendar Year 2017 Factors

[illegible]

2019 Factors for ACA Members Expected to be Effective in 2019

[illegible]

Demographic Change 0.9856

Highmark Benefits Group
2019 Small Group Rate Filing
Response to Question #5
Central, PA Region

<u>Description</u>	<u>Allowed PMPM</u>	Projected Member Weighting
Groups expected to remain in the HBG ACA risk pool in 2019	\$557.60	24.19%
Groups entering the HBG ACA risk pool after 2017	\$536.92	75.81%
2017 Allowed Claims for those Members Expected to be Effective in 2019 (HBG)	\$541.92	

Highmark Benefits Group
2019 Small Group Rate Filing
Response to Question #10
Central, PA Region

Exhibit Item	2018	2019
Administrative Expenses PMPM (From Table 6)	\$52.02	\$67.05
Projected Required Revenue PMPM (From Table 6)	\$576.31	\$634.06
Administrative Expenses % (From Table 6)	9.0%	10.6%

Highmark Benefits Group's Response to Objection Letter Dated 07/06/2018

Product Name: HBG Small Group 2019 ACA Rate Filing

RE: HBG – 2019 Small Group ACA Compliant Plans (1A-SG-HBG-2018);

Pennsylvania Insurance Department ID #: HGHM-131496086

Objection Letter Status: Additional Information Required

Objection Letter Date: 07/06/2018

Respond By Date: 07/13/2018

Response Date: 07/13/2018

Below please find our responses to the Highmark Benefits Group (HBG, "Company") Small Group 2019 ACA Rate Filing Objection Letter dated 07/06/2018. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named "PID Response HBG 2018-07-13.xlsx," which contains additional exhibits and supplemental detail, as referenced in the below responses.

No changes to the PA Actuarial Memorandum Exhibits or the URRT were necessary in response to the questions posed in this Objection Letter.

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. We have assumed that risk adjustment payments will take place for 2019. Additional assumptions include that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2019. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, HBG reserves the right to submit a revised filing.

1. Regarding the response to question 2:

a) Utilizing the January 2015 adjustment factor as a base, please provide the quantitative development of the January 2016, January 2017, January 2018, and January 2019 Medical and Rx “Adjustment Factors” from the file “PID Response HBG 2018-06-22.xlsx,” “Question #2a” tab, outlining each of the specific components driving the changes in the adjustment factors.

Response:

Since our trend analysis includes annual adjustment factors by specific component, these components are best applied to the weighted average adjustment factors to explain the change year over year. Please see the worksheet labeled “Question #1a” in the included supplemental exhibits file, “PID Response HBG 2018-07-13.xlsx”, which shows the development of the average adjustment factor for each experience year by taking the prior year’s adjustment factor and applying the adjustment components. For convenience, the worksheet named “Question #1 (Data)” is included in this response showing the original data from the prior response with calculations included showing the development of the annual adjustment factors.

As mentioned in the actuarial memorandum, the adjustments are made to the experience trend to eliminate explainable fluctuations in claim experience that are not expected to persist, or that are otherwise inappropriate to use in establishing underlying trend regression levels for rate setting. These adjustment include the following components:

Step Changes: one-time impacts to claims levels that are not expected to persist (for example, changes due to client mix or impacts from utilization management programs)

Demographic Adjustments: changes to the underlying population that are covered by other rating factors (age, location, induced utilization)

Seasonality: minor changes due to such things as seasonality and work days

Aging: since age is removed from the normalized trend levels, a component for the impact of claim levels to increase by age over time (above the allowable rating factors) needs to be included in anticipated claim levels

Covariance/Other: adjustments to account for compounding effects of certain conditions, and other appropriate actuarial adjustments to experience claims

b) Please demonstrate quantitatively how the 8.8% combined trend was developed based on the information provided in the “Question #2a” tab.

Response:

As shown in worksheet “Question #1b”, which uses the prior response data shown in the “Question #1 (Data)” worksheet, our 2-year average projection of trend from 2017 to 2019 is 8.4%. However, this is a point estimate around a range of possible trend estimates, and will vary with actual experience. An adjustment of 0.4% is applied to the initial point estimate to produce a final estimate of trend of 8.8%, which would be within the reasonable range of potential trend levels.

2. It is stated in the response to question 3 that “the demographic and morbidity adjustments used in the rate development are assumed to be net of the impact to the risk adjustment so no further consideration is required.”

a) Per the ‘Table 5 Risk Adjustment’ tab of the Supplemental Exhibits file, it is shown that the projected relative risk of HBG in 2019 is expected to be equal to the relative risk of HBG in 2017 (i.e. 1.0118). Given that the morbidity level of the HBG 2017 single risk pool is being projected to decrease by approximately 6.7% (i.e., the morbidity adjustment factor being applied is equal to 0.933), please explain why it is not more appropriate to assume that HBG’s relative risk in 2019 will be 0.944 (1.0118×0.933).

Response:

There are several known shortcomings in the CMS risk adjustment transfer formula that would make it inappropriate to assume that population morbidity and relative risk should be adjusted by the same magnitude. These shortcomings include:

- The CMS risk adjustment methodology scores only a subset of identifiable conditions that can lead to increased morbidity. Only about 22% of adults trigger conditions that will impact the risk adjustment transfer (source: propriety analysis provided by an actuarial consultant), while the CDC estimates that 50% of adults have one or more chronic health conditions that are a large majority of the health care spend in the US (source: <https://www.cdc.gov/chronicdisease/overview/index.htm>).
- The risk adjustment transfer formula does not consider morbidity factors such as smoking, wellness programs, health savings accounts, injury-related claims or disease management programs (source: <https://www.gpo.gov/fdsys/pkg/FR-2012-12-07/pdf/2012-29184.pdf>).

- The base age gender risk score factors utilize five-year age bands, while the rating factors utilize single year age bands, causing morbidity fluctuations within the age bands.
- After the initial two years of the program, there have been annual changes to the risk scoring algorithm that have made the company and statewide market parameters difficult to predict. These changes have included the following:
 - Implementation of partial year enrollment factors
 - Usage of prescription drug data for determining severity for a limited number of conditions
 - Adjustments to the relative risk scalar for administrative costs
 - A change in data sources for risk score factors (proposed for 2019)
 - Adjustments for high dollar claimants

Such modifications and refinements are expected to continue into the 2019 risk adjustment transfer calculations, with the ultimate impact yet to be assessed

(sources: <https://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/Downloads/CMS-9934-F-Fact-Sheet-12-16-16.pdf> and <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/RA-March-31-White-Paper-032416.pdf>).

- Drug data has yet to be fully implemented in the risk adjustment transfer calculation, with 2018 being the initial year that will utilize drug data, and only for severity indicators. With drug trends being a significant contributor to overall medical trend (source: <http://www.actuary.org/files/publications/PrescriptionDrugs.030718.pdf>), the lack of drug condition scoring in the CMS algorithm is another shortfall of the program in relating morbidity levels to relative risk.
- There continue to be disruptions in the underlying population that continue to make the program components difficult to project. These disruptions include:
 - Changes to the insured population, which will impact both marketwide factors and the underlying experience that will be used to generate risk score factors
 - Movement into the ACA risk pool from grandmothers business

- Likely movement out of the ACA risk pool from such programs as association health plans and short term limited duration coverage

Given these known shortcomings and ongoing modifications to the CMS risk adjustment methodology, it would be an oversimplification and inappropriate use of actuarial judgment to assume a direct relationship between the relative risk in the risk adjustment transfer formula and the covered population morbidity. At best the change in morbidity may justify a directional change in the relative risk, but that change would likely be a fraction of the total assumed morbidity change. Absent any analysis that would quantify the relationship between morbidity and relative risk, and given the relatively moderate change in morbidity assumed in the rate filing, we believe that the more appropriate assumption is to use the unadjusted relative risk from the 2017 risk adjustment transfer results as the basis for the risk adjustment transfer expected in 2019.

b) If the relative risk of HBG were assumed to be 0.944 in 2019 rather than 1.0118, please provide what the projected risk adjustment transfer amount would be.

Response:

Although the response to question #2a above should demonstrate that it would be inappropriate to adjust the relative risk by that magnitude, performing the requested calculation would result in a risk adjustment transfer payment of \$27.32 PMPM.

c) If the response to (a) above is that the morbidity of the overall small group market is expected to improve by approximately 6.7%, please provide quantitative justification for that assumption.

Response:

Does not apply.

3. Regarding the response to question 5:

a) Please describe in greater detail and demonstrate quantitatively how the allowed charge PMPM for the “Groups entering the HBG ACA risk pool after 2017” was developed. For example, what is the source data for the projected experience for these groups and what specific quantitative adjustments were applied to the source data to develop the result provided in the response?

Response:

Please see the derivation of the “Groups entering the HBG ACA risk pool after 2017” claim PMPM in the “Question #3” tab of the “PID Response HBG 2018-07-13.xlsx” file.

4. Regarding the response to question 9:

a) Please provide qualitative and quantitative support for the large increase in administrative expense PMPM. Per “PID Response HBG 2018-06-22.xlsx” “Question #9” tab administrative expenses are increasing 29% from 2018 to 2019 compared to a 10% increase in required revenue.

Response:

Historically, several general expense categories were not allocated explicitly to the product line, and therefore not part of the requested administrative expense. HBG recently revised the allocation of expenses to the product line which has impacted the requested assumption. The result is the requested administrative expense better aligns to the forecasted amounts for this product line compared to previous years. For example, the Information System cost were \$6.99 PMPM historically and they are now \$13.40 PMPM.

Highmark Benefits Group

2019 Small Group Rate Filing

Response to Objection Letter Dated 7/6/2018 - Question #1a

Central, PA Region

Incurring Year	Average Adjustment Factor - MEDICAL	Average Adjustment Factor - DRUG	Average Adjustment Factor - COMBINED
2015	1.223	1.189	1.216
2016	1.283	1.266	1.280
2017	1.359	1.278	1.343
2018	1.389	1.286	1.368
2019	1.433	1.313	1.409

Adjustment Factor Development

	2015	2016	2017	2018
Adjustment Factor	1.216	1.280	1.343	1.368
Step Changes:	1.038	1.049	1.024	1.028
Demographic Adjust:	0.999	0.986	0.983	0.990
Timing Adjust:	0.999	0.999	1.000	1.000
Aging:	1.010	1.010	1.010	1.010
Covariance/Other:	1.005	1.004	1.002	1.002
Resulting Factor:	1.280	1.343	1.368	1.409

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2019 Small Group Rate Filing

Response to Objection Letter Dated 7/6/2018 - Question #1b

Central, PA Region

12 Month Moving Average PMPM - Dec-2017	\$ 610.37
12 Month Moving Average PMPM - Dec-2019	\$ 717.51
2-Year average trend (point estimate)	8.4%
Adjustment within reasonable range	0.4%
Final pricing trend	8.8%

Highmark Benefits Group

2019 Small Group Rate Filing

Response to Objection Letter Dated 7/6/2018 - Question #1 (Supplemental Data)

Central, PA Region

Incurred Month	Members	12 Month			Annual Trend	Normalized			Normalized		
		Normalized		Moving		Allowed	Adjustment	Allowed	Allowed	Adjustment	Allowed
		PMPM	PMPM	Average PMPM		PMPM - MEDICAL	Factor	PMPM - MEDICAL	PMPM - DRUG	Factor	PMPM - DRUG
Jan-15	58,259	\$ 542.23				\$ 366.69	1.220	\$ 447.38	\$ 79.60	1.191	\$ 94.85
Feb-15	57,655	\$ 474.08				\$ 317.16	1.216	\$ 385.64	\$ 73.81	1.198	\$ 88.44
Mar-15	57,162	\$ 542.41				\$ 360.99	1.225	\$ 442.33	\$ 83.92	1.193	\$ 100.08
Apr-15	56,698	\$ 509.28				\$ 336.71	1.220	\$ 410.85	\$ 83.02	1.186	\$ 98.43
May-15	56,525	\$ 489.42				\$ 324.03	1.220	\$ 395.38	\$ 79.31	1.186	\$ 94.04
Jun-15	56,000	\$ 485.00				\$ 318.29	1.216	\$ 387.16	\$ 82.93	1.180	\$ 97.84
Jul-15	55,606	\$ 510.58				\$ 340.04	1.211	\$ 411.90	\$ 83.66	1.180	\$ 98.69
Aug-15	55,193	\$ 478.67				\$ 315.93	1.213	\$ 383.13	\$ 81.05	1.179	\$ 95.54
Sep-15	54,496	\$ 526.85				\$ 354.13	1.216	\$ 430.74	\$ 81.66	1.177	\$ 96.10
Oct-15	52,923	\$ 567.75				\$ 377.38	1.236	\$ 466.37	\$ 85.51	1.186	\$ 101.38
Nov-15	51,908	\$ 534.63				\$ 351.95	1.236	\$ 435.09	\$ 83.48	1.192	\$ 99.53
Dec-15	41,812	\$ 494.04	\$ 512.97			\$ 312.09	1.254	\$ 391.32	\$ 82.93	1.239	\$ 102.72
Jan-16	39,607	\$ 521.22	\$ 510.80			\$ 336.60	1.259	\$ 423.81	\$ 77.44	1.258	\$ 97.41
Feb-16	38,865	\$ 504.67	\$ 513.85			\$ 326.34	1.261	\$ 411.58	\$ 73.99	1.258	\$ 93.09
Mar-16	37,702	\$ 539.93	\$ 512.76			\$ 341.69	1.258	\$ 429.92	\$ 87.52	1.257	\$ 110.00
Apr-16	36,980	\$ 522.39	\$ 513.72			\$ 334.00	1.260	\$ 420.86	\$ 80.31	1.264	\$ 101.52
May-16	35,662	\$ 501.59	\$ 515.41			\$ 310.50	1.276	\$ 396.21	\$ 83.61	1.260	\$ 105.39
Jun-16	34,569	\$ 534.84	\$ 519.85			\$ 343.71	1.276	\$ 438.72	\$ 75.87	1.267	\$ 96.12
Jul-16	33,842	\$ 536.51	\$ 521.95			\$ 340.80	1.292	\$ 440.34	\$ 75.74	1.270	\$ 96.17
Aug-16	33,256	\$ 611.45	\$ 532.86			\$ 387.07	1.290	\$ 499.23	\$ 88.80	1.264	\$ 112.22
Sep-16	32,492	\$ 609.21	\$ 538.84			\$ 389.88	1.309	\$ 510.50	\$ 77.67	1.271	\$ 98.71
Oct-16	31,615	\$ 565.95	\$ 537.34			\$ 358.52	1.293	\$ 463.61	\$ 79.96	1.280	\$ 102.33
Nov-16	31,027	\$ 592.57	\$ 541.68			\$ 374.01	1.296	\$ 484.56	\$ 84.49	1.278	\$ 108.01
Dec-16	26,222	\$ 549.16	\$ 546.99	6.6%		\$ 323.39	1.364	\$ 440.95	\$ 84.73	1.277	\$ 108.21
Jan-17	26,567	\$ 611.11	\$ 553.82	8.4%		\$ 368.31	1.364	\$ 502.24	\$ 84.92	1.282	\$ 108.87
Feb-17	26,456	\$ 536.86	\$ 557.61	8.5%		\$ 323.61	1.354	\$ 438.29	\$ 76.62	1.286	\$ 98.57
Mar-17	26,219	\$ 591.33	\$ 561.74	9.6%		\$ 350.17	1.348	\$ 472.10	\$ 92.78	1.285	\$ 119.23
Apr-17	26,077	\$ 600.04	\$ 568.48	10.7%		\$ 359.93	1.362	\$ 490.25	\$ 85.68	1.281	\$ 109.79
May-17	25,987	\$ 645.65	\$ 580.88	12.7%		\$ 389.71	1.365	\$ 531.91	\$ 89.13	1.276	\$ 113.74
Jun-17	25,910	\$ 578.29	\$ 585.29	12.6%		\$ 341.84	1.346	\$ 459.95	\$ 93.03	1.272	\$ 118.35
Jul-17	25,774	\$ 581.09	\$ 589.85	13.0%		\$ 344.59	1.367	\$ 471.12	\$ 86.33	1.274	\$ 109.97
Aug-17	25,686	\$ 670.12	\$ 593.92	11.5%		\$ 408.53	1.358	\$ 554.89	\$ 90.82	1.269	\$ 115.23
Sep-17	25,433	\$ 644.68	\$ 596.38	10.7%		\$ 387.52	1.370	\$ 530.98	\$ 89.41	1.272	\$ 113.71
Oct-17	24,928	\$ 659.20	\$ 604.38	12.5%		\$ 399.24	1.354	\$ 540.51	\$ 92.99	1.276	\$ 118.69
Nov-17	24,766	\$ 617.61	\$ 606.62	12.0%		\$ 366.90	1.350	\$ 495.32	\$ 96.02	1.274	\$ 122.28
Dec-17	22,096	\$ 590.43	\$ 610.37	11.6%		\$ 345.78	1.369	\$ 473.41	\$ 91.03	1.286	\$ 117.02
Jan-18	22,023	\$ 672.59	\$ 614.85	11.0%		\$ 401.90	1.377	\$ 553.39	\$ 93.30	1.278	\$ 119.20
Feb-18	22,023	\$ 593.52	\$ 620.22	11.2%		\$ 352.20	1.372	\$ 483.31	\$ 86.06	1.281	\$ 110.21
Mar-18	22,023	\$ 656.92	\$ 625.57	11.4%		\$ 384.45	1.368	\$ 525.96	\$ 102.87	1.273	\$ 130.96
Apr-18	22,023	\$ 650.60	\$ 629.79	10.8%		\$ 382.51	1.374	\$ 525.52	\$ 98.17	1.274	\$ 125.08
May-18	22,023	\$ 675.90	\$ 631.91	8.8%		\$ 397.22	1.376	\$ 546.53	\$ 101.76	1.271	\$ 129.37
Jun-18	22,023	\$ 629.55	\$ 636.67	8.8%		\$ 368.67	1.375	\$ 507.00	\$ 96.15	1.275	\$ 122.55
Jul-18	22,023	\$ 662.23	\$ 643.87	9.2%		\$ 381.47	1.407	\$ 536.86	\$ 96.59	1.298	\$ 125.37
Aug-18	22,023	\$ 695.19	\$ 645.54	8.7%		\$ 401.81	1.401	\$ 562.84	\$ 102.21	1.295	\$ 132.35
Sep-18	22,023	\$ 628.81	\$ 644.25	8.0%		\$ 362.11	1.407	\$ 509.41	\$ 91.82	1.300	\$ 119.39
Oct-18	22,023	\$ 735.08	\$ 650.35	7.6%		\$ 428.52	1.400	\$ 600.13	\$ 104.33	1.293	\$ 134.95
Nov-18	22,023	\$ 704.08	\$ 657.89	8.5%		\$ 408.38	1.395	\$ 569.71	\$ 103.87	1.294	\$ 134.37
Dec-18	22,023	\$ 639.87	\$ 662.03	8.5%		\$ 358.78	1.414	\$ 507.36	\$ 102.27	1.296	\$ 132.51
Jan-19	22,023	\$ 729.98	\$ 666.81	8.5%		\$ 413.07	1.438	\$ 594.05	\$ 103.42	1.314	\$ 135.93
Feb-19	22,023	\$ 643.46	\$ 670.97	8.2%		\$ 366.06	1.431	\$ 523.85	\$ 91.02	1.314	\$ 119.61
Mar-19	22,023	\$ 690.22	\$ 673.75	7.7%		\$ 385.59	1.431	\$ 551.77	\$ 105.38	1.314	\$ 138.45
Apr-19	22,023	\$ 729.09	\$ 680.29	8.0%		\$ 411.94	1.430	\$ 589.17	\$ 106.52	1.314	\$ 139.92
May-19	22,023	\$ 730.08	\$ 684.80	8.4%		\$ 411.85	1.433	\$ 590.25	\$ 106.47	1.313	\$ 139.83
Jun-19	22,023	\$ 662.18	\$ 687.52	8.0%		\$ 372.00	1.431	\$ 532.38	\$ 98.86	1.313	\$ 129.80
Jul-19	22,023	\$ 740.00	\$ 694.00	7.8%		\$ 418.15	1.435	\$ 600.06	\$ 106.60	1.313	\$ 139.94
Aug-19	22,023	\$ 731.97	\$ 697.07	8.0%		\$ 412.30	1.433	\$ 590.95	\$ 107.44	1.313	\$ 141.02
Sep-19	22,023	\$ 704.81	\$ 703.40	9.2%		\$ 398.12	1.434	\$ 570.87	\$ 102.07	1.312	\$ 133.94
Oct-19	22,023	\$ 793.21	\$ 708.25	8.9%		\$ 451.36	1.434	\$ 647.42	\$ 111.12	1.312	\$ 145.79
Nov-19	22,023	\$ 739.48	\$ 711.20	8.1%		\$ 417.34	1.429	\$ 596.37	\$ 109.09	1.312	\$ 143.10
Dec-19	22,023	\$ 715.63	\$ 717.51	8.4%		\$ 395.40	1.435	\$ 567.26	\$ 113.13	1.311	\$ 148.37

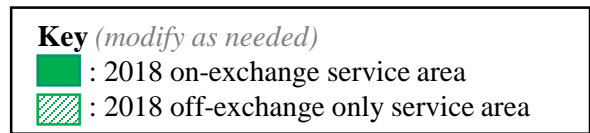
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Highmark Benefits Group (HBG)
2019 Small Group Rate Filing
Question #3 Response

<u>Description</u>	<u>Allowed PMPM</u>	Projected Member Weighting
New ACA Business	\$537.42	98.94%
Groups Transitioning to ACA from grandfathered plans	\$490.34	1.06%
Groups entering the Highmark ACA risk pool after 2017	\$536.92	

Issuer: Highmark Benefits Group
Market: Small Group

Market: Small Group

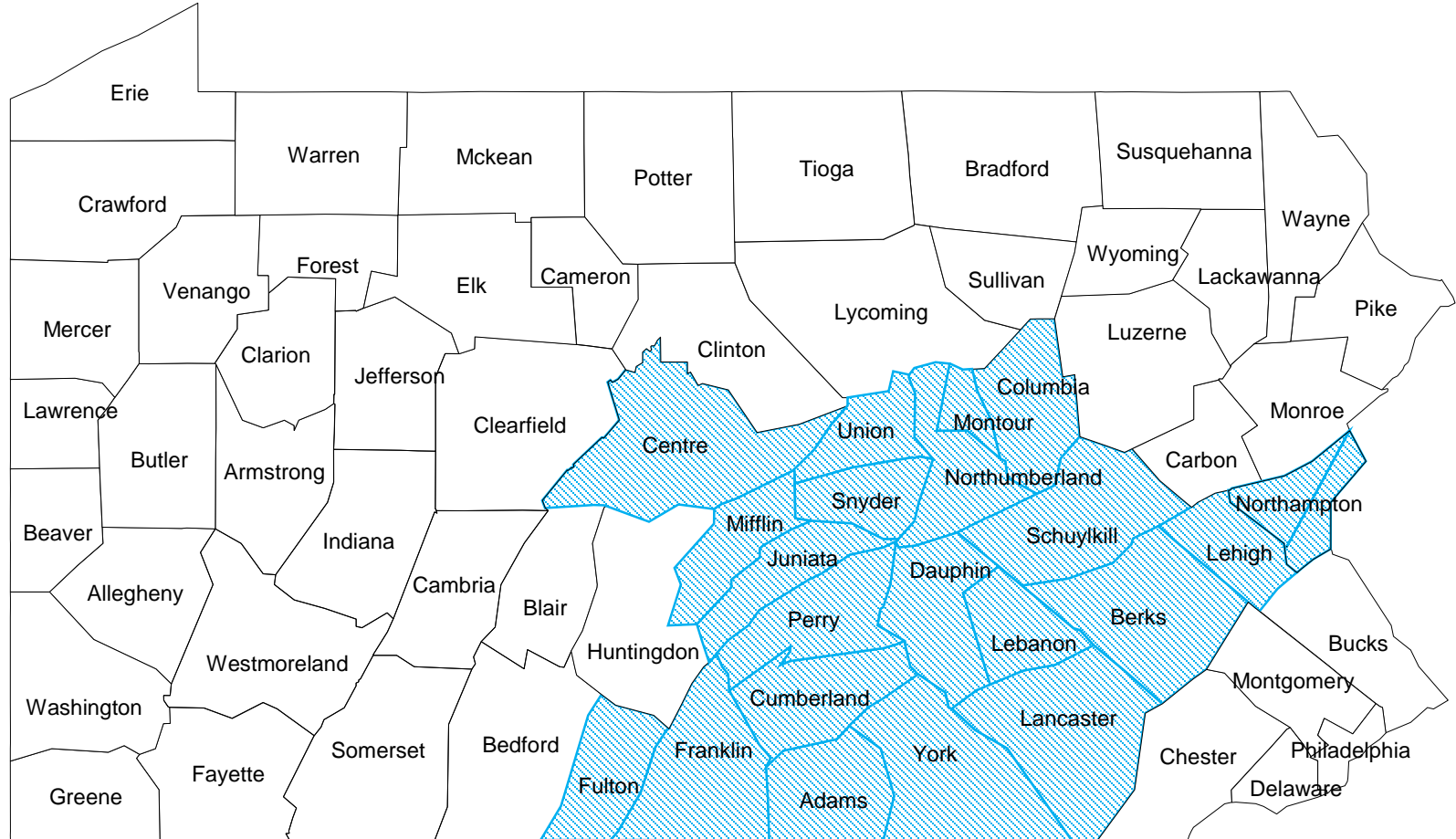


 : 2018 off-exchange only service area


2019 Service Area


Issuer: Highmark Benefits Group

Market: Small Group



Key *(modify as needed)*

 : 2019 on-exchange service area

 : 2019 off-exchange only service area