

<b>SERFF Tracking #:</b>	HGHM-131496088	<b>State Tracking #:</b>	SMALL GROUP HGHM-131496088, 11,271 COVER...	<b>Company Tracking #:</b>	1A-SG-HIGHMARK-2018
<b>State:</b>	Pennsylvania	<b>Filing Company:</b>	Highmark		
<b>TOI/Sub-TOI:</b>	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
<b>Product Name:</b>	HIGHMARK Small Group 2019 ACA Rate Filing				
<b>Project Name/Number:</b>	HIGHMARK 2019 ACA Rate Filing/1A-SG-HIGHMARK-2018				

## Supporting Document Schedules

<b>Satisfied - Item:</b>	ACA Public Rate Filing PDF
<b>Comments:</b>	
<b>Attachment(s):</b>	2019 HMK Public PDF v3 - 1 of 2.pdf 2019 HMK Public PDF v3 - 2 of 2.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



August 7, 2018

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

Re: Highmark Inc. 2019 ACA Rate Filing (Small Group Market)  
Highmark Filing # 1A-SG-HIGHMARK-2018 (SERFF Filing # HGHM-131496088)

**This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Inc. 2019 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, Highmark Inc. 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 Inc. should be redacted before release.**

Dear Ms. Gray:

This Filing includes the Highmark Inc. (NAIC # 54771; HIOS Issuer ID # 33709) 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 Inc., NAIC # 54771 ("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: **18.46% increase**

6. Range of rate change requested: **15.8% to 24.9%** (PA Actuarial Memorandum Exhibits); 16.0% to 25.1% (URRT Worksheet 2 Row 27 Cumulative Rate Change % (over 12 mos prior))
7. Total additional annual revenue generated from the proposed rate change: **\$9,816,789**
8. Product(s): **PPO, EPO**
9. Rating Areas and the change from 2018: **Regions 1, 2, 4, 5, 6** (Western, 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: **11,271 covered lives; 5,260 policyholders**
12. Number of plans offered in 2019 and the change this represents from 2018: **40**

The Company offered 40 plans in 2018. For 2019, the Company is offering 1 new plan in the Market, and removing 1 plan 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-PA19-125079618** affecting the following Company products and forms:

<b>Product Name / Type</b>	<b>Contract Form &amp; SERFF #</b>
Balance PPO	PPO-SM/WG-6; HGHM-131468566
Health Savings HDHP PPO	HDHP-SM/WG-6; HGHM-131468603
Connect Blue EPO	CONB/EPO-SM/WG-3; HGHM-131468606
CB Conemaugh EPO	CONB/EPO-CM-SM/WG-1; HGHM-131468704
CB Conemaugh EPO-HDHP	CONB/EPO-HDHP-SM/WG-1; HGHM-131468655
Flex PPO Penn Highlands	FL/PPO-SM/WG-5; HGHM-131468612

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 33709, Company Filing # 1A-SG-HIGHMARK-2018 (SERFF Filing # HGHM-131496088)**

### **Changes Made Since Last Correspondence**

Since the Company's last correspondence with the Department (Response to 2<sup>nd</sup> round of objections dated on 07/13/2018), the following changes have been made:

- Risk Adjustment in Table 5, cell C31 changed from \$22.98 to \$29.80
  - o Reason: Per Department guidance in e-mail dated 7/27/2018
  - o Exhibits Impacted:
    - PAAM Exhibits, tab "II Rate Development & Change" Table 5, flowing through to tables 6, 7, 8, 9, 10, 11.
    - URRT Worksheets I and II
- Plan 33709PA0460007 (Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan, Gold metal, Areas 2, 5, 6) has been discontinued and mapped to 33709PA0440009 (Premier Balance PPO \$750 IP A a Community Blue Flex Plan, Gold metal, Areas 1, 2, 5, 6)
  - o Impact:
    - 47 covered lives at 02/01/2018
    - Plan level rate increase of 1.37%; Overall increase of 0.0058%
  - o Exhibits Impacted:
    - PAAM Exhibits, tab "III Plan Rates" Table 10, flowing through to table 11.
    - PAAM Exhibits, tab "V Consumer Factors" table 14.
    - URRT Worksheets I and II

### **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 Inc. if disclosed to the public.

Public disclosure of any information contained in this Filing would allow Highmark Inc. 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 Inc.'s business. Therefore, Highmark Inc. 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 Inc. 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 Inc. asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the Highmark Inc. 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 Inc. 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](mailto:jeffrey.scheib@highmark.com).

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Scheib", is written over a horizontal line.

Ms. Tracie Gray, Director  
Highmark Inc. 2019 Small Group Market Rates  
**Error! Reference source not found.**  
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Jeffrey S. Scheib, ASA, MAAA  
Vice President, Actuarial Services  
Highmark Inc.

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

## Highmark, Inc. – Small Group Plans

Rate request filing ID # **HGHM-131496088**- 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:	19.89% <sup>1</sup>
Revised requested average rate change:	18.46% <sup>1</sup>
Range of requested rate change:	15.8% to 24.9%
Effective date:	January 1, 2019
People impacted:	11,271
Available in:	Regions 1, 2, 4, 5, 6

### Key information

#### Jan. 2017-Dec. 2017 financial experience

Premiums	\$62,371,611
Claims	\$60,433,021
Administrative expenses	\$7,497,085
Taxes & fees	\$57,084
Company made (after taxes)	<b>(\$5,615,579)</b>

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:	88.96%
Administrative:	11.01%
Taxes & fees:	0.03%
Profit:	0.00%

### Explanation of requested rate change

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 Highmark's ACA products.

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

# 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\_Highmark\_PAAMExhibits\_052118 v3.xlsm” submitted with this filing containing the department’s required tables.

Note that for the remainder of this document, “Company” refers to Highmark Inc., “Market” refers to Small Group, and “Rating Area” refers to Pennsylvania Rating Regions 1, 2, 4, 5, and 6 (Western, 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:

Year	Avg. Increase	SERFF ID#
2018	2.2%	HGHM-131014769
2017	3.2%	HGHM-130535904
2016	9.9%	HGHM-130064391

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 18.46% 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 17.3% 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 19.20%; and the Percent Increase, Annualized, from cell V46, is 9.18%.

As noted in the URR Part III Actuarial Memorandum, the average rate increase is 18.8% 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 “2019\_SmGrp\_Highmark\_PAAMExhibits\_052118 v3.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 96.89%.

### **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 trend component development, the Company uses results from the combined experience of the following companies within the Highmark corporate family: Highmark Inc., Highmark Choice Company, Highmark Health Insurance Company, and Highmark Coverage Advantage. 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 9.0% (5.1% cost; 3.7% utilization) was selected for the 2019 rate development. Please refer to the “Trend Support” exhibit in the “2019 Supplemental Exhibits - HMK v2.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 - HMK v2.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.

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 - HMK v2.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. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity. Thus we expect our morbidity to worsen slightly from the experience period and reflect this with a Change in Morbidity adjustment of 1.032.

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 (\$0.21) – The estimated cost to add the pediatric dental EHB services is \$0.21 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 \$0.21 PMPM

cost is determined from an estimated dental cost of \$25.99 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 19.2% of the Small Group members will be between the ages of 0-18, based upon the 2017 membership distribution, and that approximately 4.2% 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:  $\$25.99 \times 19.22\% \times 4.2\% = \$0.21$ .

- Pediatric Vision (\$0.62, increase of \$0.00) – 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 19.2% 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 \$0.62 PMPM ( $\$3.23 \times 19.2\%$ ). 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 (-\$(5.76)) – 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 \$16.77 PMPM in the experience period to \$22.53 PMPM in the rating period. This increase in rebates reduces the 2019 projected costs by \$5.76 PMPM.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2019 Supplemental Exhibits - HMK v2.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 \$29.80 PMPM. This amount reflects an anticipated risk transfer receipt of \$28.60, 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 combined value of \$28.45 is trended by the average 2019 pricing trend to arrive at the value of \$29.80 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 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 the 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 - HMK v2.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 1.0913. 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 - HMK v2.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 (see note below). As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 17.3% increase, while the “percent rate change requested” from the SERFF Rate Review Detail Screen (and Table 10) is 18.46%. This difference in increases between the tables is due to the change in the annual trend assumption, which reduces the average quarterly increase later in the year, offset by 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 decrease in subsequent quarters, and the average rate increase for the entire plan year to be lower 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 - Highmark.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: 8/7/2018

PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark, Inc.
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

12/31/2019

to

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	139,726	11,271	116,712
<18	22,511	1,966	20,358
18-24	13,616	1,123	11,629
25-29	11,528	937	9,703
30-34	11,332	899	9,309
35-39	10,567	874	9,050
40-44	9,997	848	8,781
45-49	11,871	961	9,951
50-54	14,724	1,156	11,971
55-59	15,641	1,248	12,923
60-63	10,997	854	8,843
64+	6,942	405	4,194

\*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-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 63,269,646.00	\$ 61,634,125.63	\$ 62,688,970.62	139,726	\$ 8,498,737.00	\$ 71,187,707.62	\$ -	\$ (2,342,579.74)	\$ 86,630.12	\$ -	\$ (898,035.13)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 493.34
Loss Ratio										96.89%

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	5.10%	3.71%	0.32%	9.35%	17.62%
Outpatient Hospital	5.10%	3.71%	0.32%	9.35%	31.76%
Professional	5.10%	3.71%	0.32%	9.35%	27.87%
Other Medical	5.10%	3.71%	0.32%	9.35%	2.99%
Capitation				0.11%	0.00%
Prescription Drugs	5.10%	3.71%	0.32%	9.35%	13.77%
Total Annual Trend					100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.196	

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

\*\* Should = URRT 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	\$ 26,531,052.67	\$ 559,881.13	1.000%	\$ 559,881.13	1,392	\$ 402.21	\$ 4,464,082.83	\$ (10,509.60)	\$ 637,123.81	\$ 457.70
Feb-14		\$ 616,121.35	1.000%	\$ 616,121.35	1,636	\$ 381.26		\$ (12,200.80)	\$ 737,335.00	\$ 456.27
Mar-14		\$ 813,249.79	1.000%	\$ 813,249.79	2,492	\$ 326.34		\$ (18,614.60)	\$ 955,644.53	\$ 383.48
Apr-14		\$ 1,377,124.15	1.000%	\$ 1,377,124.15	4,349	\$ 316.65		\$ (32,834.95)	\$ 1,649,866.70	\$ 379.37
May-14		\$ 1,264,795.46	1.000%	\$ 1,264,795.46	4,995	\$ 253.21		\$ (37,712.25)	\$ 1,538,440.00	\$ 308.00
Jun-14		\$ 1,514,113.39	1.000%	\$ 1,514,113.39	5,601	\$ 270.33		\$ (42,287.55)	\$ 1,806,855.89	\$ 322.52
Jul-14		\$ 2,362,386.89	1.000%	\$ 2,362,386.89	6,840	\$ 344.92		\$ (51,709.95)	\$ 2,780,760.18	\$ 406.01
Aug-14		\$ 2,433,404.69	1.000%	\$ 2,433,404.69	7,156	\$ 340.05		\$ (54,027.80)	\$ 2,854,094.04	\$ 398.84
Sep-14		\$ 2,135,063.01	1.000%	\$ 2,135,063.01	7,567	\$ 282.15		\$ (57,130.85)	\$ 2,555,336.88	\$ 337.69
Oct-14		\$ 3,085,096.49	1.000%	\$ 3,085,096.49	8,173	\$ 377.47		\$ (61,706.15)	\$ 3,569,921.83	\$ 436.79
Nov-14		\$ 2,649,602.14	1.000%	\$ 2,649,602.14	8,627	\$ 307.13		\$ (65,133.85)	\$ 3,077,389.51	\$ 356.69
Dec-14		\$ 4,998,154.74	1.000%	\$ 4,998,154.74	16,298	\$ 306.67		\$ (123,040.90)	\$ 6,110,907.67	\$ 374.95
Jan-15	\$ 70,560,827.12	\$ 5,428,444.51	1.000%	\$ 5,428,567.08	17,592	\$ 308.58	\$ 13,994,980.89	\$ (148,300.56)	\$ 6,647,836.26	\$ 377.89
Feb-15		\$ 5,186,165.46	1.000%	\$ 5,186,332.95	17,656	\$ 293.74		\$ (148,840.08)	\$ 6,223,219.18	\$ 352.47
Mar-15		\$ 6,620,586.67	1.000%	\$ 6,620,770.12	17,779	\$ 372.39		\$ (149,876.97)	\$ 7,839,586.30	\$ 440.95
Apr-15		\$ 6,194,624.03	1.000%	\$ 6,194,930.73	18,340	\$ 332.78		\$ (154,606.20)	\$ 7,401,229.22	\$ 403.56
May-15		\$ 5,623,836.30	0.999%	\$ 5,624,218.86	18,509	\$ 303.86		\$ (156,030.87)	\$ 6,483,114.25	\$ 361.07
Jun-15		\$ 5,984,062.38	0.999%	\$ 5,984,472.79	18,742	\$ 319.31		\$ (157,995.06)	\$ 7,152,606.92	\$ 381.64
Jul-15		\$ 6,700,385.96	0.999%	\$ 6,701,134.94	19,684	\$ 340.44		\$ (165,936.12)	\$ 8,010,794.78	\$ 406.97
Aug-15		\$ 6,550,316.87	0.999%	\$ 6,550,977.60	19,695	\$ 332.62		\$ (166,028.85)	\$ 7,632,078.95	\$ 387.51
Sep-15		\$ 7,513,942.95	0.999%	\$ 7,513,776.08	19,725	\$ 380.93		\$ (166,281.75)	\$ 8,650,821.52	\$ 436.04
Oct-15		\$ 7,853,808.78	0.999%	\$ 7,854,441.54	20,127	\$ 390.24		\$ (169,670.61)	\$ 9,039,643.34	\$ 449.12
Nov-15		\$ 7,983,734.97	0.999%	\$ 7,984,843.99	20,297	\$ 393.40		\$ (171,103.71)	\$ 9,069,015.12	\$ 446.82
Dec-15		\$ 7,543,096.49	0.999%	\$ 7,544,114.14	20,341	\$ 370.88		\$ (171,474.63)	\$ 8,883,815.85	\$ 436.74
Jan-16	\$ 85,974,895.68	\$ 6,352,764.91	0.998%	\$ 6,353,980.85	19,755	\$ 321.64	\$ 12,489,547.42	\$ (193,106.17)	\$ 7,552,638.81	\$ 382.32
Feb-16		\$ 7,403,113.23	0.998%	\$ 7,404,556.33	19,669	\$ 376.57		\$ (192,206.87)	\$ 8,721,580.47	\$ 443.56
Mar-16		\$ 7,790,096.78	0.999%	\$ 7,792,503.36	18,944	\$ 413.34		\$ (185,178.60)	\$ 9,146,193.56	\$ 482.80
Apr-16		\$ 6,832,830.48	0.996%	\$ 6,835,356.18	18,061	\$ 378.46		\$ (176,547.23)	\$ 7,935,086.70	\$ 439.35
May-16		\$ 6,255,122.19	0.997%	\$ 6,257,281.15	17,428	\$ 359.04		\$ (170,359.62)	\$ 7,247,696.98	\$ 415.87
Jun-16		\$ 6,397,756.10	0.996%	\$ 6,400,206.11	17,087	\$ 374.57		\$ (167,026.33)	\$ 7,431,243.16	\$ 434.91
Jul-16		\$ 6,118,456.21	0.999%	\$ 6,122,779.68	16,831	\$ 363.78		\$ (164,523.92)	\$ 7,059,411.00	\$ 419.43
Aug-16		\$ 6,626,609.77	0.999%	\$ 6,631,941.80	16,576	\$ 400.09		\$ (162,011.28)	\$ 7,695,628.51	\$ 464.25
Sep-16		\$ 7,811,224.83	0.990%	\$ 7,818,959.53	16,321	\$ 479.07		\$ (159,538.64)	\$ 8,780,849.55	\$ 538.01
Oct-16		\$ 6,466,776.50	0.990%	\$ 6,473,153.41	15,824	\$ 409.07		\$ (154,680.44)	\$ 7,338,556.40	\$ 463.76
Nov-16		\$ 6,102,454.83	0.988%	\$ 6,109,050.80	15,525	\$ 393.50		\$ (151,757.70)	\$ 6,995,331.63	\$ 450.58
Dec-16		\$ 4,347,507.77	0.998%	\$ 4,353,431.89	12,115	\$ 392.36		\$ (118,424.77)	\$ 5,518,631.73	\$ 457.17
Jan-17	\$ 63,269,646.00	\$ 4,772,388.74	0.997%	\$ 4,786,705.47	12,187	\$ 393.77	\$ 8,498,737.00	\$ (204,321.45)	\$ 5,745,346.40	\$ 471.43
Feb-17		\$ 4,580,375.31	0.997%	\$ 4,592,928.27	12,143	\$ 378.24		\$ (203,583.77)	\$ 5,346,039.77	\$ 440.26
Mar-17		\$ 5,133,267.61	0.996%	\$ 5,152,546.57	12,043	\$ 427.85		\$ (201,907.22)	\$ 5,953,273.74	\$ 494.33
Apr-17		\$ 4,677,962.56	0.994%	\$ 4,702,562.03	11,916	\$ 394.64		\$ (199,778.00)	\$ 5,408,680.94	\$ 453.90
May-17		\$ 5,545,264.22	0.994%	\$ 5,578,083.35	11,684	\$ 477.41		\$ (195,888.99)	\$ 6,273,580.48	\$ 536.95
Jun-17		\$ 5,987,386.40	0.992%	\$ 6,033,747.02	11,625	\$ 518.86		\$ (194,899.23)	\$ 6,687,771.36	\$ 575.29
Jul-17		\$ 4,632,903.65	0.991%	\$ 4,673,534.44	11,509	\$ 406.08		\$ (192,954.43)	\$ 5,320,787.05	\$ 462.32
Aug-17		\$ 4,607,426.53	0.988%	\$ 4,662,548.55	11,559	\$ 403.37		\$ (193,792.70)	\$ 5,326,312.63	\$ 460.79
Sep-17		\$ 4,776,029.33	0.984%	\$ 4,852,275.16	11,481	\$ 422.65		\$ (192,484.99)	\$ 5,505,896.24	\$ 479.57
Oct-17		\$ 5,598,148.76	0.978%	\$ 5,732,573.39	11,416	\$ 502.14		\$ (191,295.23)	\$ 6,386,559.62	\$ 559.44
Nov-17		\$ 4,673,136.44	0.961%	\$ 4,861,509.47	11,253	\$ 432.02		\$ (188,662.45)	\$ 5,504,653.47	\$ 489.15
Dec-17		\$ 4,373,886.46	0.910%	\$ 4,806,004.29	10,910	\$ 440.51		\$ (182,911.88)	\$ 5,473,006.29	\$ 501.65

\* Express Completion Factor as a percentage

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

Carrier Name:	Highmark, Inc.
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 & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ -
Loss Ratio										0.00%

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital	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%
Prescription Drugs	0.00%	0.00%	0.00%	0.00%	0.00%
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

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

\*\* Should = URRT Trend

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14		\$ -	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, Inc.
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	\$ 493.34	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.196	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 589.95	\$ -	
<u>Single Risk Pool Adjustment Factors</u>			
Change in Morbidity	1.032		<- See URRT Instructions
Change in Other	1.004	0.000	
Change in Demographics	0.993		<- See URRT Instructions
Change in Network	1.019		
Change in Benefits	0.992		<- See URRT Instructions
Change in Other	1.000		
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 611.00	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 611.00	<- Projected Index Rate
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 611.00		<- 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]	\$ 639.91		
Projected Paid to Allowed Ratio	0.833		<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$ 532.68		
<u>Market-wide Adjustments</u>			
Projected Risk Adjustment PMPM	\$ 29.80		
Projected Paid Exchange User Fees PMPM	\$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 502.89		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 604.11		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 502.89		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 604.11		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	11.01%	\$62.23	
General and Claims	8.00%	\$45.21	
Agent/Broker Fees and Commissions	2.41%	\$13.62	
Quality Improvement Initiatives	0.60%	\$3.40	
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	11.04%	\$62.40	
Projected Required Revenue PMPM	\$ 565.29		<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 8. Components of Rate Change

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 321.74	\$ 381.15	\$59.41	18.5%
B. Base period allowed claims before normalization	\$ 445.72	\$ 493.34	\$47.61	14.8%
C. Normalization factor component of change	\$ (149.11)	\$ (174.17)	-\$25.06	-7.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 296.62	\$ 319.17	\$ 22.55	7.0%
D2. URRT Trend	\$ 58.55	\$ 62.50	\$ 3.96	1.2%
D3. URRT Morbidity	\$ (22.23)	\$ 12.21	\$ 34.44	10.7%
D4. URRT Other	\$ (13.01)	\$ 1.41	\$ 14.42	4.5%
D5. Normalized URRT RA/RI on an allowed basis	\$ (1.71)	\$ (23.16)	\$ (21.44)	-6.7%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ 0.00	0.0%
D7. Subtotal - Sum(D1:D6)	\$ 318.21	\$ 372.14	\$ 53.93	16.8%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (15.49)	\$ (18.59)	\$ (3.09)	-1.0%
E2. Pricing AV	\$ (58.55)	\$ (59.55)	\$ (1.01)	-0.3%
E3. Benefit Richness	\$ 22.65	\$ 26.91	\$ 4.26	1.3%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ 0.00	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (51.39)	\$ (51.23)	\$ 0.16	0.0%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 34.23	\$ 41.96	\$ 7.73	2.4%
F2. Taxes and Fees	\$ 11.09	\$ 0.11	\$ (10.97)	-3.4%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 45.31	\$ 42.07	\$ (3.24)	-1.0%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 312.14	\$ 362.98	\$ 50.85	15.8%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 493.34	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 63,269,646.00	
Blended Loss Ratio	96.89%	

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	40,584	15,565	20,687	39,876	116,712
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 611.00	\$ 611.00	\$ 611.00	\$ 611.00	\$ 611.00
Months of Trend	3	6	9	12	
Annual Trend	9.00%	12.75%	12.77%	12.79%	
Single Risk Pool Projected Allowed Claims	\$ 611.00	\$ 629.62	\$ 648.84	\$ 668.71	\$ 639.91
Quarterly Trend Factor	100.0%	103.0%	106.2%	109.4%	104.7%
2019 Trend Factors by Quarter	0.9548	0.9839	1.0140	1.0450	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019
Average Age Factor	1.491	1.537
Average Geographic Factor	0.970	0.970
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.093	1.091
Average Network Factor	0.951	0.950
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 494.99	\$ 604.11
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 329.40	\$ 390.84

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

	2018	2019	
Paid-to-Allowed	0.807	0.832	
URRT Trend (Total Applied Trend Factor)	1.197	1.196	<- URRT W1, S2
URRT Morbidity	0.937	1.032	<- URRT W1, S2
URRT "Other"	0.961	1.004	<- URRT W1, S2
Risk Adjustment	(2.08)	(29.80)	<- URRT W1, S3
Exchange User Fee	-	-	<- URRT W1, S3
Capitation	-	0.62	<- URRT W1, S2
Network	0.951	0.950	
Pricing AV	0.807	0.832	
Benefit Richness	1.093	1.092	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.64%	11.01%	
Taxes and Fees	3.45%	0.03%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III  
Table 10. Plan Rates

Carrier Name: Highmark, Inc.  
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: \$ 604.11

Calibration	
Age Calibration Factor	1.15%
Geographic Calibration Factor	0.97%
Tobacco Calibration Factor	1.00%
Aggregate Calibration Factor	1.48%

45 CFR Part 156.8 (d) (2) Allowable Factors																			
		0.822		0.832		1.000		1.000		1.000		1.000		1.000		\$ 503.31		11.0%	
		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%		0.0%	
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (VMO, POS, PPO, LPO, Indemnity, Other)	1/1/2018 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E, M, A, D, N, DNM) for 2019	1/1/2019 Plan HIOS Plan ID (if 1/1/2018 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (indexed demand)	Benefits in addition to EHS	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including exchange fees)	Profit or Contingency
Totals																			
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	33709PA0560007	PPO	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	M	33709PA0560007	Platinum	0.90981783	Standard	Off	0.923	1.054	1.000	1.000	1.000	1.000	\$87.431638	11.0%	0.0%	0.0%
Plan 2	33709PA0560009	PPO	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	M	33709PA0560009	Platinum	0.89721238	Standard	Off	0.903	1.054	1.000	1.000	1.000	1.000	\$574.83	11.0%	0.0%	0.0%
Plan 3	33709PA0560011	PPO	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	M	33709PA0560011	Gold	0.8186457	Standard	Off	0.845	0.990	1.000	1.000	1.000	1.000	\$505.44	11.0%	0.0%	0.0%
Plan 4	33709PA0560013	PPO	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	M	33709PA0560013	Gold	0.81700958	Standard	Off	0.843	0.990	1.000	1.000	1.000	1.000	\$503.76	11.0%	0.0%	0.0%
Plan 5	33709PA0560015	PPO	Premier Balance PPO \$500 A a Community Blue Flex Plan	M	33709PA0560015	Gold	0.81806915	Standard	Off	0.836	0.990	1.000	1.000	1.000	1.000	\$499.65	11.0%	0.0%	0.0%
Plan 6	33709PA0560017	PPO	Premier Balance PPO \$750 A a Community Blue Flex Plan	M	33709PA0560017	Gold	0.8198855	Standard	Off	0.829	0.990	1.000	1.000	1.000	1.000	\$495.88	11.0%	0.0%	0.0%
Plan 7	33709PA0560019	PPO	Premier Balance PPO \$1000 A a Community Blue Flex Plan	M	33709PA0560019	Gold	0.81375848	Standard	Off	0.818	0.990	1.000	1.000	1.000	1.000	\$489.30	11.0%	0.0%	0.0%
Plan 8	33709PA0560021	PPO	Premier Balance PPO \$1250 A a Community Blue Flex Plan	M	33709PA0560021	Gold	0.80850903	Standard	Off	0.809	0.990	1.000	1.000	1.000	1.000	\$483.49	11.0%	0.0%	0.0%
Plan 9	33709PA0560023	PPO	Premier Balance PPO \$1500 A a Community Blue Flex Plan	M	33709PA0560023	Gold	0.80362104	Standard	Off	0.800	0.990	1.000	1.000	1.000	1.000	\$478.21	11.0%	0.0%	0.0%
Plan 10	33709PA0560027	PPO	Premier Balance PPO \$2000 A a Community Blue Flex Plan	M	33709PA0560027	Gold	0.79496648	Standard	Off	0.785	0.990	1.000	1.000	1.000	1.000	\$469.36	11.0%	0.0%	0.0%
Plan 11	33709PA0560030	PPO	Premier Balance PPO \$1400 A a Community Blue Flex Plan	M	33709PA0560030	Gold	0.78426243	Standard	Off	0.784	0.990	1.000	1.000	1.000	1.000	\$468.99	11.0%	0.0%	0.0%
Plan 12	33709PA0570013	PPO	Balance PPO \$1000 A a Community Blue Flex Plan	M	33709PA0570013	Gold	0.76691522	Standard	Off	0.772	0.990	1.000	1.000	1.000	1.000	\$461.33	11.0%	0.0%	0.0%
Plan 13	33709PA0570011	PPO	Balance PPO \$1750 A a Community Blue Flex Plan	M	33709PA0570011	Gold	0.77866878	Standard	Off	0.763	0.990	1.000	1.000	1.000	1.000	\$456.07	11.0%	0.0%	0.0%
Plan 14	33709PA0570012	PPO	Balance PPO \$2000 A a Community Blue Flex Plan	M	33709PA0570012	Gold	0.77496909	Standard	Off	0.757	0.990	1.000	1.000	1.000	1.000	\$452.37	11.0%	0.0%	0.0%
Plan 15	33709PA0450004	PPO	Health Savings PPO \$1500 a Community Blue Flex Plan	M	33709PA0450004	Gold	0.79175711	Standard	Off	0.797	0.990	1.000	1.000	1.000	1.000	\$476.34	11.0%	0.0%	0.0%
Plan 16	33709PA0640001	PPO	Health Savings PPO Embedded \$2000 a Community Blue Flex Plan	M	33709PA0640001	Silver	0.70954262	Standard	Off	0.732	0.944	1.000	1.000	1.000	1.000	\$417.37	11.0%	0.0%	0.0%
Plan 17	33709PA0640002	PPO	Health Savings PPO Embedded \$3000 a Community Blue Flex Plan	M	33709PA0640002	Silver	0.71322734	Standard	Off	0.729	0.944	1.000	1.000	1.000	1.000	\$415.63	11.0%	0.0%	0.0%
Plan 18	33709PA0640003	PPO	Health Savings PPO Embedded \$5000 a Community Blue Flex Plan	M	33709PA0640003	Bronze	0.62278562	Standard	Off	0.626	0.916	1.000	1.000	1.000	1.000	\$346.49	11.0%	0.0%	0.0%
Plan 19	33709PA0640004	PPO	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	M	33709PA0640004	Bronze	0.62278562	Standard	Off	0.626	0.916	1.000	1.048	1.000	1.000	\$363.27	11.0%	0.0%	0.0%
Plan 20	33709PA0640005	PPO	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	M	33709PA0640005	Bronze	0.62100024	Standard	Off	0.631	0.916	1.000	1.000	1.000	1.000	\$349.22	11.0%	0.0%	0.0%
Plan 21	33709PA0640007	PPO	Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan	DM	33709PA0640009	Gold	0.81435622	Standard	Off	0.824	0.990	1.000	1.048	1.000	1.000	\$516.67	11.0%	0.0%	0.0%
Plan 22	33709PA0640008	PPO	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	M	33709PA0640008	Gold	0.81923252	Standard	Off	0.826	0.990	1.000	0.998	1.000	1.000	\$493.12	11.0%	0.0%	0.0%
Plan 23	33709PA0630002	EPO	Connect Blue EPO \$100 a Community Blue Plan	M	33709PA0630002	Gold	0.81925299	Standard	Off	0.864	0.990	1.000	0.947	1.000	1.000	\$489.60	11.0%	0.0%	0.0%
Plan 24	33709PA0630003	EPO	Connect Blue EPO \$250 a Community Blue Plan	M	33709PA0630003	Gold	0.81479573	Standard	Off	0.854	0.990	1.000	0.947	1.000	1.000	\$483.44	11.0%	0.0%	0.0%
Plan 25	33709PA0630004	EPO	Connect Blue EPO \$500 a Community Blue Plan	M	33709PA0630004	Gold	0.81900548	Standard	Off	0.847	0.990	1.000	0.947	1.000	1.000	\$479.86	11.0%	0.0%	0.0%
Plan 26	33709PA0630005	EPO	Connect Blue EPO \$750 a Community Blue Plan	M	33709PA0630005	Gold	0.81919169	Standard	Off	0.838	0.990	1.000	0.947	1.000	1.000	\$474.79	11.0%	0.0%	0.0%
Plan 27	33709PA0630006	EPO	Connect Blue EPO \$900 a Community Blue Plan	M	33709PA0630006	Gold	0.80928981	Standard	Off	0.828	0.990	1.000	0.947	1.000	1.000	\$469.18	11.0%	0.0%	0.0%
Plan 28	33709PA0630008	EPO	Connect Blue EPO \$1100 a Community Blue Plan	M	33709PA0630008	Gold	0.80635861	Standard	Off	0.822	0.990	1.000	0.947	1.000	1.000	\$465.44	11.0%	0.0%	0.0%
Plan 29	33709PA0630010	EPO	Connect Blue EPO \$2500 a Community Blue Plan	M	33709PA0630010	Gold	0.7822894	Standard	Off	0.779	0.990	1.000	0.947	1.000	1.000	\$441.34	11.0%	0.0%	0.0%
Plan 30	33709PA0630011	EPO	Connect Blue EPO \$3200 a Community Blue Plan	M	33709PA0630011	Gold	0.77596795	Standard	Off	0.765	0.990	1.000	0.947	1.000	1.000	\$433.35	11.0%	0.0%	0.0%
Plan 31	33709PA0440014	PPO	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	M	33709PA0440014	Gold	0.81401564	Standard	Off	0.839	0.990	1.000	1.048	1.000	1.000	\$525.73	11.0%	0.0%	0.0%
Plan 32	33709PA0440009	PPO	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	M	33709PA0440009	Gold	0.81435622	Standard	Off	0.824	0.990	1.000	1.048	1.000	1.000	\$516.67	11.0%	0.0%	0.0%
Plan 33	33709PA0440015	PPO	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	M	33709PA0440015	Gold	0.77746527	Standard	Off	0.777	0.990	1.000	1.048	1.000	1.000	\$486.95	11.0%	0.0%	0.0%
Plan 34	33709PA0570008	PPO	Balance PPO \$600 a Community Blue Flex Plan	M	33709PA0570008	Silver	0.71926696	Standard	Off	0.709	0.944	1.000	1.000	1.000	1.000	\$404.29	11.0%	0.0%	0.0%
Plan 35	33709PA0570009	PPO	Balance PPO \$2600 a Community Blue Flex Plan	M	33709PA0570009	Silver	0.71984025	Standard	Off	0.689	0.944	1.000	1.000	1.000	1.000	\$392.88	11.0%	0.0%	0.0%
Plan 36	33709PA0570010	PPO	Balance PPO \$5000 1x a Community Blue Flex Plan	M	33709PA0570010	Silver	0.7025231	Standard	Off	0.674	0.944	1.000	1.000	1.000	1.000	\$384.42	11.0%	0.0%	0.0%
Plan 37	33709PA0720001	EPO	Cornemaugh Region Connect Blue EPO \$0	M	33709PA0720001	Gold	0.81947023	Standard	Off	0.867	0.990	1.000	1.011	1.000	1.000	\$523.58	11.0%	0.0%	0.0%
Plan 38	33709PA0720002	EPO	Cornemaugh Region Connect Blue EPO \$1000	M	33709PA0720002	Gold	0.79951416	Standard	Off	0.816	0.990	1.000	1.011	1.000	1.000	\$493.15	11.0%	0.0%	0.0%
Plan 39	33709PA0720003	EPO	Cornemaugh Region Connect Blue EPO \$1800	M	33709PA0720003	Silver	0.71965254	Standard	Off	0.712	0.944	1.000	1.011	1.000	1.000	\$410.08	11.0%	0.0%	0.0%
Plan 40	33709PA0900001	EPO	Cornemaugh Region Connect Blue EPO Embedded \$5000	M	33709PA0900001	Bronze	0.63150401	Standard	Off	0.652	0.916	1.000	1.011	1.000	1.000	\$364.57	11.0%	0.0%	0.0%
Plan 41	33709PA0560031	PPO	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	N	33709PA0560031	Gold	0.76413188	Standard	Off	0.726	0.990	1.000	1.003	1.000	1.000	\$457.08	11.0%	0.0%	0.0%
Plan 42	33709PA0560029	PPO	Premier Balance PPO \$1400 A a Community Blue Flex Plan	DM	33709PA0560030	Gold	0.78426243	Standard	Off	0.784	0.990	1.000	1.000	1.000	1.000	\$468.99	11.0%	0.0%	0.0%
Plan 43	33709PA0440013	PPO	Flex PPO \$500 Total Health a Community Blue Plan	DM	33709PA0440009	Gold	0.81435622	Standard	Off	0.824	0.990	1.000	1.048	1.000	1.000	\$516.67	11.0%	0.0%	0.0%
Plan 44	33709PA0630007	EPO	Connect Blue EPO \$2500 a Community Blue Plan	DM	33709PA0630010	Gold	0.7822894	Standard	Off	0.779	0.990	1.000	0.947	1.000	1.000	\$441.34	11.0%	0.0%	0.0%
Plan 45	33709PA0570004	PPO	Balance PPO \$1750 A a Community Blue Flex Plan	DM	33709PA0570011	Gold	0.77866878	Standard	Off	0.763	0.990	1.000	1.000	1.000	1.000	\$456.07	11.0%	0.0%	0.0%
Plan 46	33709PA0570007	PPO	Balance PPO \$1000 A a Community Blue Flex Plan	DM	33709PA0570013	Gold	0.76691522	Standard	Off	0.772	0.990	1.000	1.000	1.000	1.000	\$461.33	11.0%	0.0%	0.0%
Plan 47	33709PA0440013	PPO	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	DM	33709PA0440015	Gold	0.77746527	Standard	Off	0.777	0.990	1.000	1.048	1.000	1.000	\$486.95	11.0%	0.0%	0.0%
Plan 48	33709PA0570006	PPO	Balance PPO \$2000 A a Community Blue Flex Plan	DM	33709PA0570012	Gold	0.77496909	Standard	Off	0.757	0.990	1.000	1.000	1.000	1.000	\$452.37	11.0%	0.0%	0.0%
Plan 49	33709PA060012	PPO	Flex PPO \$500 Total Health a Community Blue Plan	DM	33709PA060015	Gold	0.81806915	Standard	Off	0.836	0.990	1.000	1.000	1.000	1.000	\$499.65	11.0%	0.0%	0.0%
Plan 50	33709PA0630009	EPO	Connect Blue EPO \$3200 a Community Blue Plan	DM	33709PA0630011	Gold	0.77596795	Standard	Off	0.765	0.990	1.000	0.947	1.000	1.000	\$433.35	11.0%	0.0%	0.0%

Carrier Name:	Highmark, Inc.
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	\$ 604.11

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2018 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2019	1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped)
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<p><b>Total Covered Lives Mapped into 2019 Plans @ 02-01- 2018</b></p>	<p><b>Total Policyholders @ 02-01-2018</b></p>
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2018 Calibrated Plan Adjusted Index Rate PMPM	2019 Calibrated Plan Adjusted Index Rate PMPM
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[illegible]

**% of Total Covered Lives**

[illegible][illegible]

	321.74	381.15
N/A	N/A	
\$	182.15	444.86
\$	175.88	435.31
\$	325.78	382.77
\$	125.01	381.49
\$	119.56	378.38
\$	114.76	375.52
\$	110.03	370
\$	107.04	366.14
\$	102.14	362.14
\$	95.91	355.44
\$	295.38	355.16
\$	292.68	349.36
\$	288.20	345.38
\$	285.32	342.58
\$	308.58	360.72
\$	266.00	316.07
\$	267.01	314.75
\$	216.04	262.39
\$	226.52	275.10
\$	216.91	264.46
\$	329.04	391.27
\$	116.73	373.43
\$	107.24	370.77
\$	104.90	366.10
\$	298.90	363.39
\$	294.48	359.55
\$	290.98	355.30
\$	288.89	352.47
\$	267.66	334.22
\$	262.74	328.17
\$	140.43	308.12
\$	128.73	391.27
\$	107.47	368.76
\$	257.82	306.16
\$	247.54	297.52
\$	241.12	291.12
\$	327.74	396.50
\$	309.47	373.46
\$	256.71	310.55
\$	226.10	276.08
\$	-	346.14
\$	295.38	355.16
\$	128.73	391.27
\$	267.66	334.22
\$	288.20	345.38
\$	292.68	349.36
\$	307.47	368.76
\$	285.32	342.58
\$	319.56	378.38
\$	262.74	328.17

18.5%	N/A
16.3%	
15.8%	
17.5%	
17.4%	
18.4%	
19.3%	
19.5%	
19.2%	
19.9%	
20.1%	
20.2%	
19.4%	
19.8%	
20.1%	
16.9%	
18.8%	
17.9%	
21.5%	
21.4%	
21.9%	
18.9%	
17.9%	
20.7%	
20.1%	
21.6%	
22.1%	
22.1%	
22.0%	
24.9%	
16.9%	
19.0%	
19.9%	
18.8%	
20.7%	
21.0%	
20.2%	
21.0%	
22.1%	
0.0%	
19.0%	
24.9%	
19.8%	
19.4%	
19.9%	
20.1%	
18.4%	
24.9%	

[illegible][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, Inc.
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
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Totals	These cells auto-fill using the data entered in Table 10.					
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Plan 1	33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	M	33709PA0560007	Platinum	Off
Plan 2	33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	M	33709PA0560009	Platinum	Off
Plan 3	33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	M	33709PA0560011	Gold	Off
Plan 4	33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	M	33709PA0560013	Gold	Off
Plan 5	33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan	M	33709PA0560015	Gold	Off
Plan 6	33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan	M	33709PA0560017	Gold	Off
Plan 7	33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan	M	33709PA0560019	Gold	Off
Plan 8	33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan	M	33709PA0560021	Gold	Off
Plan 9	33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan	M	33709PA0560023	Gold	Off
Plan 10	33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan	M	33709PA0560027	Gold	Off
Plan 11	33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan	M	33709PA0560030	Gold	Off
Plan 12	33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan	M	33709PA0570013	Gold	Off
Plan 13	33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan	M	33709PA0570011	Gold	Off
Plan 14	33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan	M	33709PA0570012	Gold	Off
Plan 15	33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan	M	33709PA0450004	Gold	Off
Plan 16	33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	M	33709PA0640001	Silver	Off
Plan 17	33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	M	33709PA0640002	Silver	Off
Plan 18	33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	M	33709PA0640003	Bronze	Off
Plan 19	33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	M	33709PA0640004	Bronze	Off
Plan 20	33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	M	33709PA0640005	Bronze	Off
Plan 21	33709PA0460007	Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan	DM	33709PA0440009	Gold	Off
Plan 22	33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	M	33709PA0460008	Gold	Off
Plan 23	33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan	M	33709PA0630002	Gold	Off
Plan 24	33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan	M	33709PA0630003	Gold	Off
Plan 25	33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan	M	33709PA0630004	Gold	Off
Plan 26	33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan	M	33709PA0630005	Gold	Off
Plan 27	33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan	M	33709PA0630006	Gold	Off
Plan 28	33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan	M	33709PA0630008	Gold	Off
Plan 29	33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan	M	33709PA0630010	Gold	Off
Plan 30	33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan	M	33709PA0630011	Gold	Off
Plan 31	33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	M	33709PA0440014	Gold	Off
Plan 32	33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	M	33709PA0440009	Gold	Off
Plan 33	33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	M	33709PA0440015	Gold	Off
Plan 34	33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan	M	33709PA0570008	Silver	Off
Plan 35	33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan	M	33709PA0570009	Silver	Off
Plan 36	33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan	M	33709PA0570010	Silver	Off
Plan 37	33709PA0720001	Conemaugh Region Connect Blue EPO \$0	M	33709PA0720001	Gold	Off
Plan 38	33709PA0720002	Conemaugh Region Connect Blue EPO \$1000	M	33709PA0720002	Gold	Off
Plan 39	33709PA0720003	Conemaugh Region Connect Blue EPO \$3800	M	33709PA0720003	Silver	Off
Plan 40	33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000	M	33709PA0900001	Bronze	Off
Plan 41	33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	N	33709PA0560031	Gold	Off
Plan 42	33709PA0560029	Premier Balance PPO \$1400 A a Community Blue Flex Plan	DM	33709PA0560030	Gold	Off
Plan 43	33709PA0460013	Flex PPO \$500 Total Health a Community Blue Plan	DM	33709PA0440009	Gold	Off
Plan 44	33709PA0630007	Connect Blue EPO \$2500 a Community Blue Plan	DM	33709PA0630010	Gold	Off
Plan 45	33709PA0570004	Balance PPO \$1750 A a Community Blue Flex Plan	DM	33709PA0570011	Gold	Off
Plan 46	33709PA0570007	Balance PPO \$1000 A a Community Blue Flex Plan	DM	33709PA0570013	Gold	Off
Plan 47	33709PA0440013	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	DM	33709PA0440015	Gold	Off
Plan 48	33709PA0570006	Balance PPO \$2000 A a Community Blue Flex Plan	DM	33709PA0570012	Gold	Off
Plan 49	33709PA0460012	Flex PPO \$500 Total Health a Community Blue Plan	DM	33709PA0560015	Gold	Off
Plan 50	33709PA0630009	Connect Blue EPO \$3200 a Community Blue Plan	DM	33709PA0630011	Gold	Off

## Table 11. Plan Premium Development

Rate Effective Date:

Plan 1	33709PA0560007	\$ 358.35	\$ -	\$ -	\$ 358.35	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 358.35
Plan 2	33709PA0560009	\$ 352.28	\$ -	\$ -	\$ 352.28	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 352.28
Plan 3	33709PA0560011	\$ 305.33	\$ -	\$ -	\$ 305.33	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 305.33
Plan 4	33709PA0560013	\$ 304.61	\$ -	\$ -	\$ 304.61	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 304.61
Plan 5	33709PA0560015	\$ 299.50	\$ -	\$ -	\$ 299.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 298.77
Plan 6	33709PA0560017	\$ 295.01	\$ -	\$ -	\$ 295.01	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 289.86
Plan 7	33709PA0560019	\$ 290.57	\$ -	\$ -	\$ 290.57	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 290.57
Plan 8	33709PA0560021	\$ 287.77	\$ -	\$ -	\$ 287.77	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 287.77
Plan 9	33709PA0560023	\$ 283.14	\$ -	\$ -	\$ 283.14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 283.14
Plan 10	33709PA0560027	\$ 277.34	\$ -	\$ -	\$ 277.34	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 277.34
Plan 11	33709PA0560030	\$ 276.84	\$ -	\$ -	\$ 276.84	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 276.84
Plan 12	33709PA0570013	\$ 274.31	\$ -	\$ -	\$ 274.31	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 274.31
Plan 13	33709PA0570011	\$ 270.11	\$ -	\$ -	\$ 270.11	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 270.11
Plan 14	33709PA0570012	\$ 267.41	\$ -	\$ -	\$ 267.41	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 267.41
Plan 15	33709PA0450004	\$ 289.21	\$ -	\$ -	\$ 289.21	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 289.21
Plan 16	33709PA0640001	\$ 249.30	\$ -	\$ -	\$ 249.30	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 249.30
Plan 17	33709PA0640002	\$ 250.25	\$ -	\$ -	\$ 250.25	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 250.25
Plan 18	33709PA0640003	\$ 202.48	\$ -	\$ -	\$ 202.48	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 202.48
Plan 19	33709PA0640004	\$ 212.30	\$ 212.30	\$ -	\$ -	\$ 212.30	\$ 227.62	\$ -	\$ -	\$ -	\$ 212.30
Plan 20	33709PA0640005	\$ 203.30	\$ -	\$ -	\$ 203.30	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 203.30
Plan 21	33709PA0460007	\$ -	\$ 308.38	\$ -	\$ -	\$ 308.38	\$ 330.64	\$ -	\$ -	\$ -	\$ 308.38
Plan 22	33709PA0460008	\$ 296.85	\$ 296.85	\$ -	\$ 296.85	\$ 296.85	\$ -	\$ -	\$ -	\$ -	\$ 296.85
Plan 23	33709PA0630002	\$ 287.93	\$ -	\$ -	\$ 287.93	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 287.93
Plan 24	33709PA0630003	\$ 285.76	\$ -	\$ -	\$ 285.76	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 285.76
Plan 25	33709PA0630004	\$ 280.14	\$ -	\$ -	\$ 280.14	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 280.14
Plan 26	33709PA0630005	\$ 275.99	\$ -	\$ -	\$ 275.99	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 275.99
Plan 27	33709PA0630006	\$ 272.71	\$ -	\$ -	\$ 272.71	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 272.71
Plan 28	33709PA0630008	\$ 270.76	\$ -	\$ -	\$ 270.76	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 270.76
Plan 29	33709PA0630010	\$ 250.86	\$ -	\$ -	\$ 250.86	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 250.86
Plan 30	33709PA0630011	\$ 246.24	\$ -	\$ -	\$ 246.24	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 246.24
Plan 31	33709PA0440014	\$ 319.06	\$ 319.06	\$ -	\$ -	\$ 319.06	\$ 342.08	\$ -	\$ -	\$ -	\$ 324.31
Plan 32	33709PA0440009	\$ 308.10	\$ 308.10	\$ -	\$ -	\$ 308.10	\$ 330.33	\$ -	\$ -	\$ -	\$ 308.10
Plan 33	33709PA0440015	\$ 288.17	\$ 288.17	\$ -	\$ -	\$ 288.17	\$ 308.96	\$ -	\$ -	\$ -	\$ 288.17
Plan 34	33709PA0570008	\$ 241.63	\$ -	\$ -	\$ 241.63	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 241.63
Plan 35	33709PA0570009	\$ 232.01	\$ -	\$ -	\$ 232.01	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 232.01
Plan 36	33709PA0570010	\$ 225.99	\$ -	\$ -	\$ 225.99	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 225.99
Plan 37	33709PA0720001	\$ -	\$ -	\$ -	\$ -	\$ 307.17	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 38	33709PA0720002	\$ -	\$ -	\$ -	\$ -	\$ 290.04	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 39	33709PA0720003	\$ -	\$ -	\$ -	\$ -	\$ 240.60	\$ -	\$ -	\$ -	\$ -	\$ 240.60
Plan 40	33709PA0900001	\$ -	\$ -	\$ -	\$ -	\$ 211.91	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 41	33709PA0560031	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 42	33709PA0560029	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 43	33709PA0460013	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 44	33709PA0630007	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 45	33709PA0570004	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 46	33709PA0570007	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 47	33709PA0440013	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 48	33709PA0570006	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 49	33709PA0460012	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 50	33709PA0630009	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

PA Rate Template Part II

Table 11. Plan Premium Development

Carrier Name:

Product(s):

Market Segment:

Rate Effective Date:

Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM											
Plan Number	HIOS Plan ID (Standard Component)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals		\$ 349.14	\$ 360.78	\$ -	\$ 354.22	\$ 345.22	\$ 395.34	\$ -	\$ -	\$ -	\$ 353.17

Plan 1	33709PA0560007	\$ 412.02	\$ 412.02	\$ -	\$ 412.02	\$ 412.02	\$ 441.75	\$ -	\$ -	\$ -	\$ 412.02
Plan 2	33709PA0560009	\$ 403.18	\$ 403.18	\$ -	\$ 403.18	\$ 403.18	\$ 432.27	\$ -	\$ -	\$ -	\$ 403.18
Plan 3	33709PA0560011	\$ 354.51	\$ 354.51	\$ -	\$ 354.51	\$ 354.51	\$ 380.09	\$ -	\$ -	\$ -	\$ 354.51
Plan 4	33709PA0560013	\$ 353.33	\$ 353.33	\$ -	\$ 353.33	\$ 353.33	\$ 378.83	\$ -	\$ -	\$ -	\$ 353.33
Plan 5	33709PA0560015	\$ 350.45	\$ 350.45	\$ -	\$ 350.45	\$ 350.45	\$ 375.74	\$ -	\$ -	\$ -	\$ 350.45
Plan 6	33709PA0560017	\$ 347.80	\$ 347.80	\$ -	\$ 347.80	\$ 347.80	\$ 372.90	\$ -	\$ -	\$ -	\$ 347.80
Plan 7	33709PA0560019	\$ 343.19	\$ 343.19	\$ -	\$ 343.19	\$ 343.19	\$ 367.95	\$ -	\$ -	\$ -	\$ 343.19
Plan 8	33709PA0560021	\$ 339.11	\$ 339.11	\$ -	\$ 339.11	\$ 339.11	\$ 363.59	\$ -	\$ -	\$ -	\$ 339.11
Plan 9	33709PA0560023	\$ 335.41	\$ 335.41	\$ -	\$ 335.41	\$ 335.41	\$ 359.61	\$ -	\$ -	\$ -	\$ 335.41
Plan 10	33709PA0560027	\$ 329.20	\$ 329.20	\$ -	\$ 329.20	\$ 329.20	\$ 352.96	\$ -	\$ -	\$ -	\$ 329.20
Plan 11	33709PA0560030	\$ 328.94	\$ 328.94	\$ -	\$ 328.94	\$ 328.94	\$ 352.68	\$ -	\$ -	\$ -	\$ 328.94
Plan 12	33709PA0570013	\$ 323.57	\$ 323.57	\$ -	\$ 323.57	\$ 323.57	\$ 346.92	\$ -	\$ -	\$ -	\$ 323.57
Plan 13	33709PA0570011	\$ 319.88	\$ 319.88	\$ -	\$ 319.88	\$ 319.88	\$ 342.96	\$ -	\$ -	\$ -	\$ 319.88
Plan 14	33709PA0570012	\$ 317.29	\$ 317.29	\$ -	\$ 317.29	\$ 317.29	\$ 340.18	\$ -	\$ -	\$ -	\$ 317.29
Plan 15	33709PA0450004	\$ 334.10	\$ 334.10	\$ -	\$ 334.10	\$ 334.10	\$ 358.21	\$ -	\$ -	\$ -	\$ 334.10
Plan 16	33709PA0640001	\$ 292.74	\$ 292.74	\$ -	\$ 292.74	\$ 292.74	\$ 313.86	\$ -	\$ -	\$ -	\$ 292.74
Plan 17	33709PA0640002	\$ 291.52	\$ 291.52	\$ -	\$ 291.52	\$ 291.52	\$ 312.56	\$ -	\$ -	\$ -	\$ 291.52
Plan 18	33709PA0640003	\$ 243.02	\$ 243.02	\$ -	\$ 243.02	\$ 243.02	\$ 260.56	\$ -	\$ -	\$ -	\$ 243.02
Plan 19	33709PA0640004	\$ 254.79	\$ 254.79	\$ -	\$ 254.79	\$ 254.79	\$ 273.18	\$ -	\$ -	\$ -	\$ 254.79
Plan 20	33709PA0640005	\$ 244.94	\$ 244.94	\$ -	\$ 244.94	\$ 244.94	\$ 262.61	\$ -	\$ -	\$ -	\$ 244.94
Plan 21	33709PA0460007	\$ 362.39	\$ 362.39	\$ -	\$ 362.39	\$ 362.39	\$ 388.54	\$ -	\$ -	\$ -	\$ 362.39
Plan 22	33709PA0460008	\$ 345.87	\$ 345.87	\$ -	\$ 345.87	\$ 345.87	\$ 370.83	\$ -	\$ -	\$ -	\$ 345.87
Plan 23	33709PA0630002	\$ 343.40	\$ 343.40	\$ -	\$ 343.40	\$ 343.40	\$ 368.18	\$ -	\$ -	\$ -	\$ 343.40
Plan 24	33709PA0630003	\$ 339.08	\$ 339.08	\$ -	\$ 339.08	\$ 339.08	\$ 363.55	\$ -	\$ -	\$ -	\$ 339.08
Plan 25	33709PA0630004	\$ 336.57	\$ 336.57	\$ -	\$ 336.57	\$ 336.57	\$ 360.85	\$ -	\$ -	\$ -	\$ 336.57
Plan 26	33709PA0630005	\$ 333.01	\$ 333.01	\$ -	\$ 333.01	\$ 333.01	\$ 357.04	\$ -	\$ -	\$ -	\$ 333.01
Plan 27	33709PA0630006	\$ 329.07	\$ 329.07	\$ -	\$ 329.07	\$ 329.07	\$ 352.82	\$ -	\$ -	\$ -	\$ 329.07
Plan 28	33709PA0630008	\$ 326.45	\$ 326.45	\$ -	\$ 326.45	\$ 326.45	\$ 350.01	\$ -	\$ -	\$ -	\$ 326.45
Plan 29	33709PA0630010	\$ 309.55	\$ 309.55	\$ -	\$ 309.55	\$ 309.55	\$ 331.89	\$ -	\$ -	\$ -	\$ 309.55
Plan 30	33709PA0630011	\$ 303.95	\$ 303.95	\$ -	\$ 303.95	\$ 303.95	\$ 325.88	\$ -	\$ -	\$ -	\$ 303.95
Plan 31	33709PA0440014	\$ 368.73	\$ 368.73	\$ -	\$ 368.73	\$ 368.73	\$ 395.34	\$ -	\$ -	\$ -	\$ 374.80
Plan 32	33709PA0440009	\$ 362.39	\$ 362.39	\$ -	\$ 362.39	\$ 362.39	\$ 388.54	\$ -	\$ -	\$ -	\$ 362.39
Plan 33	33709PA0440015	\$ 341.54	\$ 341.54	\$ -	\$ 341.54	\$ 341.54	\$ 366.18	\$ -	\$ -	\$ -	\$ 341.54
Plan 34	33709PA0570008	\$ 283.56	\$ 283.56	\$ -	\$ 283.56	\$ 283.56	\$ 304.03	\$ -	\$ -	\$ -	\$ 283.56
Plan 35	33709PA0570009	\$ 275.56	\$ 275.56	\$ -	\$ 275.56	\$ 275.56	\$ 295.44	\$ -	\$ -	\$ -	\$ 275.56
Plan 36	33709PA0570010	\$ 269.63	\$ 269.63	\$ -	\$ 269.63	\$ 269.63	\$ 289.09	\$ -	\$ -	\$ -	\$ 269.63
Plan 37	33709PA0720001	\$ 367.23	\$ 367.23	\$ -	\$ 367.23	\$ 367.23	\$ 393.73	\$ -	\$ -	\$ -	\$ -
Plan 38	33709PA0720002	\$ 345.89	\$ 345.89	\$ -	\$ 345.89	\$ 345.89	\$ 370.85	\$ -	\$ -	\$ -	\$ -
Plan 39	33709PA0720003	\$ 287.62	\$ 287.62	\$ -	\$ 287.62	\$ 287.62	\$ 308.38	\$ -	\$ -	\$ -	\$ 287.62
Plan 40	33709PA0900001	\$ 255.70	\$ 255.70	\$ -	\$ 255.70	\$ 255.70	\$ 274.16	\$ -	\$ -	\$ -	\$ -
Plan 41	33709PA0560031	\$ 320.59	\$ 320.59	\$ -	\$ 320.59	\$ 320.59	\$ 343.72	\$ -	\$ -	\$ -	\$ -
Plan 42	33709PA0560029	\$ 328.94	\$ 328.94	\$ -	\$ 328.94	\$ 328.94	\$ 352.68	\$ -	\$ -	\$ -	\$ -
Plan 43	33709PA0460013	\$ 362.39	\$ 362.39	\$ -	\$ 362.39	\$ 362.39	\$ 388.54	\$ -	\$ -	\$ -	\$ -
Plan 44	33709PA0630007	\$ 309.55	\$ 309.55	\$ -	\$ 309.55	\$ 309.55	\$ 331.89	\$ -	\$ -	\$ -	\$ -
Plan 45	33709PA0570004	\$ 319.88	\$ 319.88	\$ -	\$ 319.88	\$ 319.88	\$ 342.96	\$ -	\$ -	\$ -	\$ -
Plan 46	33709PA0570007	\$ 323.57	\$ 323.57	\$ -	\$ 323.57	\$ 323.57	\$ 346.92	\$ -	\$ -	\$ -	\$ -
Plan 47	33709PA0440013	\$ 341.54	\$ 341.54	\$ -	\$ 341.54	\$ 341.54	\$ 366.18	\$ -	\$ -	\$ -	\$ -
Plan 48	33709PA0570006	\$ 317.29	\$ 317.29	\$ -	\$ 317.29	\$ 317.29	\$ 340.18	\$ -	\$ -	\$ -	\$ -
Plan 49	33709PA0460012	\$ 350.45	\$ 350.45	\$ -	\$ 350.45	\$ 350.45	\$ 375.74	\$ -	\$ -	\$ -	\$ -
Plan 50	33709PA0630009	\$ 303.95	\$ 303.95	\$ -	\$ 303.95	\$ 303.95	\$ 325.88	\$ -	\$ -	\$ -	\$ -

## Table 11. Plan Premium Development

Rate Effective Date:

[illegible]

PA Rate Template Part II

Table 11. Plan Premium Development

Carrier Name:

Product(s):

Market Segment:

Rate Effective Date:

Quarter 2 2019, 21-year-old Non-Tobacco Premium PMPM											
Plan Number	HIOS Plan ID (Standard Component)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals		\$ 359.78	\$ 371.77	\$ -	\$ 365.01	\$ 355.74	\$ 407.38	\$ -	\$ -	\$ -	\$ 363.93

Plan 1	33709PA0560007	\$ 424.57	\$ 424.57	\$ -	\$ 424.57	\$ 424.57	\$ 455.21	\$ -	\$ -	\$ -	\$ 424.57
Plan 2	33709PA0560009	\$ 415.46	\$ 415.46	\$ -	\$ 415.46	\$ 415.46	\$ 445.44	\$ -	\$ -	\$ -	\$ 415.46
Plan 3	33709PA0560011	\$ 365.31	\$ 365.31	\$ -	\$ 365.31	\$ 365.31	\$ 391.67	\$ -	\$ -	\$ -	\$ 365.31
Plan 4	33709PA0560013	\$ 364.10	\$ 364.10	\$ -	\$ 364.10	\$ 364.10	\$ 390.37	\$ -	\$ -	\$ -	\$ 364.10
Plan 5	33709PA0560015	\$ 361.13	\$ 361.13	\$ -	\$ 361.13	\$ 361.13	\$ 387.19	\$ -	\$ -	\$ -	\$ 361.13
Plan 6	33709PA0560017	\$ 358.40	\$ 358.40	\$ -	\$ 358.40	\$ 358.40	\$ 384.26	\$ -	\$ -	\$ -	\$ 358.40
Plan 7	33709PA0560019	\$ 353.64	\$ 353.64	\$ -	\$ 353.64	\$ 353.64	\$ 379.16	\$ -	\$ -	\$ -	\$ 353.64
Plan 8	33709PA0560021	\$ 349.45	\$ 349.45	\$ -	\$ 349.45	\$ 349.45	\$ 374.66	\$ -	\$ -	\$ -	\$ 349.45
Plan 9	33709PA0560023	\$ 345.63	\$ 345.63	\$ -	\$ 345.63	\$ 345.63	\$ 370.57	\$ -	\$ -	\$ -	\$ 345.63
Plan 10	33709PA0560027	\$ 339.23	\$ 339.23	\$ -	\$ 339.23	\$ 339.23	\$ 363.71	\$ -	\$ -	\$ -	\$ 339.23
Plan 11	33709PA0560030	\$ 338.96	\$ 338.96	\$ -	\$ 338.96	\$ 338.96	\$ 363.43	\$ -	\$ -	\$ -	\$ 338.96
Plan 12	33709PA0570013	\$ 333.43	\$ 333.43	\$ -	\$ 333.43	\$ 333.43	\$ 357.49	\$ -	\$ -	\$ -	\$ 333.43
Plan 13	33709PA0570011	\$ 329.63	\$ 329.63	\$ -	\$ 329.63	\$ 329.63	\$ 353.41	\$ -	\$ -	\$ -	\$ 329.63
Plan 14	33709PA0570012	\$ 326.95	\$ 326.95	\$ -	\$ 326.95	\$ 326.95	\$ 350.55	\$ -	\$ -	\$ -	\$ 326.95
Plan 15	33709PA0450004	\$ 344.28	\$ 344.28	\$ -	\$ 344.28	\$ 344.28	\$ 369.12	\$ -	\$ -	\$ -	\$ 344.28
Plan 16	33709PA0640001	\$ 301.66	\$ 301.66	\$ -	\$ 301.66	\$ 301.66	\$ 323.43	\$ -	\$ -	\$ -	\$ 301.66
Plan 17	33709PA0640002	\$ 300.40	\$ 300.40	\$ -	\$ 300.40	\$ 300.40	\$ 322.08	\$ -	\$ -	\$ -	\$ 300.40
Plan 18	33709PA0640003	\$ 250.43	\$ 250.43	\$ -	\$ 250.43	\$ 250.43	\$ 268.50	\$ -	\$ -	\$ -	\$ 250.43
Plan 19	33709PA0640004	\$ 262.55	\$ 262.55	\$ -	\$ 262.55	\$ 262.55	\$ 281.50	\$ -	\$ -	\$ -	\$ 262.55
Plan 20	33709PA0640005	\$ 252.40	\$ 252.40	\$ -	\$ 252.40	\$ 252.40	\$ 270.61	\$ -	\$ -	\$ -	\$ 252.40
Plan 21	33709PA0460007	\$ 373.43	\$ 373.43	\$ -	\$ 373.43	\$ 373.43	\$ 400.38	\$ -	\$ -	\$ -	\$ 373.43
Plan 22	33709PA0460008	\$ 356.40	\$ 356.40	\$ -	\$ 356.40	\$ 356.40	\$ 382.12	\$ -	\$ -	\$ -	\$ 356.40
Plan 23	33709PA0630002	\$ 353.86	\$ 353.86	\$ -	\$ 353.86	\$ 353.86	\$ 379.40	\$ -	\$ -	\$ -	\$ 353.86
Plan 24	33709PA0630003	\$ 349.41	\$ 349.41	\$ -	\$ 349.41	\$ 349.41	\$ 374.62	\$ -	\$ -	\$ -	\$ 349.41
Plan 25	33709PA0630004	\$ 346.82	\$ 346.82	\$ -	\$ 346.82	\$ 346.82	\$ 371.85	\$ -	\$ -	\$ -	\$ 346.82
Plan 26	33709PA0630005	\$ 343.16	\$ 343.16	\$ -	\$ 343.16	\$ 343.16	\$ 367.92	\$ -	\$ -	\$ -	\$ 343.16
Plan 27	33709PA0630006	\$ 339.10	\$ 339.10	\$ -	\$ 339.10	\$ 339.10	\$ 363.57	\$ -	\$ -	\$ -	\$ 339.10
Plan 28	33709PA0630008	\$ 336.40	\$ 336.40	\$ -	\$ 336.40	\$ 336.40	\$ 360.67	\$ -	\$ -	\$ -	\$ 336.40
Plan 29	33709PA0630010	\$ 318.98	\$ 318.98	\$ -	\$ 318.98	\$ 318.98	\$ 342.00	\$ -	\$ -	\$ -	\$ 318.98
Plan 30	33709PA0630011	\$ 313.21	\$ 313.21	\$ -	\$ 313.21	\$ 313.21	\$ 335.81	\$ -	\$ -	\$ -	\$ 313.21
Plan 31	33709PA0440014	\$ 379.96	\$ 379.96	\$ -	\$ 379.96	\$ 379.96	\$ 407.38	\$ -	\$ -	\$ -	\$ 386.22
Plan 32	33709PA0440009	\$ 373.43	\$ 373.43	\$ -	\$ 373.43	\$ 373.43	\$ 400.38	\$ -	\$ -	\$ -	\$ 373.43
Plan 33	33709PA0440015	\$ 351.94	\$ 351.94	\$ -	\$ 351.94	\$ 351.94	\$ 377.34	\$ -	\$ -	\$ -	\$ 351.94
Plan 34	33709PA0570008	\$ 292.20	\$ 292.20	\$ -	\$ 292.20	\$ 292.20	\$ 313.29	\$ -	\$ -	\$ -	\$ 292.20
Plan 35	33709PA0570009	\$ 283.95	\$ 283.95	\$ -	\$ 283.95	\$ 283.95	\$ 304.44	\$ -	\$ -	\$ -	\$ 283.95
Plan 36	33709PA0570010	\$ 277.84	\$ 277.84	\$ -	\$ 277.84	\$ 277.84	\$ 297.89	\$ -	\$ -	\$ -	\$ 277.84
Plan 37	33709PA0720001	\$ 378.42	\$ 378.42	\$ -	\$ 378.42	\$ 378.42	\$ 405.73	\$ -	\$ -	\$ -	\$ -
Plan 38	33709PA0720002	\$ 356.43	\$ 356.43	\$ -	\$ 356.43	\$ 356.43	\$ 382.15	\$ -	\$ -	\$ -	\$ -
Plan 39	33709PA0720003	\$ 296.39	\$ 296.39	\$ -	\$ 296.39	\$ 296.39	\$ 317.78	\$ -	\$ -	\$ -	\$ 296.39
Plan 40	33709PA0900001	\$ 263.49	\$ 263.49	\$ -	\$ 263.49	\$ 263.49	\$ 282.51	\$ -	\$ -	\$ -	\$ -
Plan 41	33709PA0560031	\$ 330.36	\$ 330.36	\$ -	\$ 330.36	\$ 330.36	\$ 354.20	\$ -	\$ -	\$ -	\$ -
Plan 42	33709PA0560029	\$ 338.96	\$ 338.96	\$ -	\$ 338.96	\$ 338.96	\$ 363.43	\$ -	\$ -	\$ -	\$ -
Plan 43	33709PA0460013	\$ 373.43	\$ 373.43	\$ -	\$ 373.43	\$ 373.43	\$ 400.38	\$ -	\$ -	\$ -	\$ -
Plan 44	33709PA0630007	\$ 318.98	\$ 318.98	\$ -	\$ 318.98	\$ 318.98	\$ 342.00	\$ -	\$ -	\$ -	\$ -
Plan 45	33709PA0570004	\$ 329.63	\$ 329.63	\$ -	\$ 329.63	\$ 329.63	\$ 353.41	\$ -	\$ -	\$ -	\$ -
Plan 46	33709PA0570007	\$ 333.43	\$ 333.43	\$ -	\$ 333.43	\$ 333.43	\$ 357.49	\$ -	\$ -	\$ -	\$ -
Plan 47	33709PA0440013	\$ 351.94	\$ 351.94	\$ -	\$ 351.94	\$ 351.94	\$ 377.34	\$ -	\$ -	\$ -	\$ -
Plan 48	33709PA0570006	\$ 326.95	\$ 326.95	\$ -	\$ 326.95	\$ 326.95	\$ 350.55	\$ -	\$ -	\$ -	\$ -
Plan 49	33709PA0460012	\$ 361.13	\$ 361.13	\$ -	\$ 361.13	\$ 361.13	\$ 387.19	\$ -	\$ -	\$ -	\$ -
Plan 50	33709PA0630009	\$ 313.21	\$ 313.21	\$ -	\$ 313.21	\$ 313.21	\$ 335.81	\$ -	\$ -	\$ -	\$ -

PA Rate Template Part I

Table 11. Plan Premium Development

Carrier Name:

Product(s):

Market Segment:

Rate Effective Date:

Quarter 3 2019, 21-year-old Non-Tobacco Premium PMPM											
Plan Number	HIOS Plan ID (Standard Component)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals		\$ 370.76	\$ 383.12	\$ -	\$ 376.16	\$ 366.60	\$ 419.82	\$ -	\$ -	\$ -	\$ 375.05

Plan 1	33709PA0560007	\$ 437.54	\$ 437.54	\$ -	\$ 437.54	\$ 437.54	\$ 469.11	\$ -	\$ -	\$ -	\$ 437.54
Plan 2	33709PA0560009	\$ 428.15	\$ 428.15	\$ -	\$ 428.15	\$ 428.15	\$ 459.05	\$ -	\$ -	\$ -	\$ 428.15
Plan 3	33709PA0560011	\$ 376.47	\$ 376.47	\$ -	\$ 376.47	\$ 376.47	\$ 403.64	\$ -	\$ -	\$ -	\$ 376.47
Plan 4	33709PA0560013	\$ 375.22	\$ 375.22	\$ -	\$ 375.22	\$ 375.22	\$ 402.29	\$ -	\$ -	\$ -	\$ 375.22
Plan 5	33709PA0560015	\$ 372.15	\$ 372.15	\$ -	\$ 372.15	\$ 372.15	\$ 399.01	\$ -	\$ -	\$ -	\$ 372.15
Plan 6	33709PA0560017	\$ 369.34	\$ 369.34	\$ -	\$ 369.34	\$ 369.34	\$ 396.00	\$ -	\$ -	\$ -	\$ 369.34
Plan 7	33709PA0560019	\$ 364.44	\$ 364.44	\$ -	\$ 364.44	\$ 364.44	\$ 390.74	\$ -	\$ -	\$ -	\$ 364.44
Plan 8	33709PA0560021	\$ 360.12	\$ 360.12	\$ -	\$ 360.12	\$ 360.12	\$ 386.11	\$ -	\$ -	\$ -	\$ 360.12
Plan 9	33709PA0560023	\$ 356.18	\$ 356.18	\$ -	\$ 356.18	\$ 356.18	\$ 381.89	\$ -	\$ -	\$ -	\$ 356.18
Plan 10	33709PA0560027	\$ 349.59	\$ 349.59	\$ -	\$ 349.59	\$ 349.59	\$ 374.82	\$ -	\$ -	\$ -	\$ 349.59
Plan 11	33709PA0560030	\$ 349.32	\$ 349.32	\$ -	\$ 349.32	\$ 349.32	\$ 374.52	\$ -	\$ -	\$ -	\$ 349.32
Plan 12	33709PA0570013	\$ 343.62	\$ 343.62	\$ -	\$ 343.62	\$ 343.62	\$ 368.41	\$ -	\$ -	\$ -	\$ 343.62
Plan 13	33709PA0570011	\$ 339.69	\$ 339.69	\$ -	\$ 339.69	\$ 339.69	\$ 364.21	\$ -	\$ -	\$ -	\$ 339.69
Plan 14	33709PA0570012	\$ 336.94	\$ 336.94	\$ -	\$ 336.94	\$ 336.94	\$ 361.25	\$ -	\$ -	\$ -	\$ 336.94
Plan 15	33709PA0450004	\$ 354.79	\$ 354.79	\$ -	\$ 354.79	\$ 354.79	\$ 380.39	\$ -	\$ -	\$ -	\$ 354.79
Plan 16	33709PA0640001	\$ 310.87	\$ 310.87	\$ -	\$ 310.87	\$ 310.87	\$ 333.30	\$ -	\$ -	\$ -	\$ 310.87
Plan 17	33709PA0640002	\$ 309.57	\$ 309.57	\$ -	\$ 309.57	\$ 309.57	\$ 331.91	\$ -	\$ -	\$ -	\$ 309.57
Plan 18	33709PA0640003	\$ 258.08	\$ 258.08	\$ -	\$ 258.08	\$ 258.08	\$ 276.70	\$ -	\$ -	\$ -	\$ 258.08
Plan 19	33709PA0640004	\$ 270.57	\$ 270.57	\$ -	\$ 270.57	\$ 270.57	\$ 290.10	\$ -	\$ -	\$ -	\$ 270.57
Plan 20	33709PA0640005	\$ 260.11	\$ 260.11	\$ -	\$ 260.11	\$ 260.11	\$ 278.88	\$ -	\$ -	\$ -	\$ 260.11
Plan 21	33709PA0460007	\$ 384.83	\$ 384.83	\$ -	\$ 384.83	\$ 384.83	\$ 412.60	\$ -	\$ -	\$ -	\$ 384.83
Plan 22	33709PA0460008	\$ 367.29	\$ 367.29	\$ -	\$ 367.29	\$ 367.29	\$ 393.79	\$ -	\$ -	\$ -	\$ 367.29
Plan 23	33709PA0630002	\$ 364.67	\$ 364.67	\$ -	\$ 364.67	\$ 364.67	\$ 390.98	\$ -	\$ -	\$ -	\$ 364.67
Plan 24	33709PA0630003	\$ 360.08	\$ 360.08	\$ -	\$ 360.08	\$ 360.08	\$ 386.07	\$ -	\$ -	\$ -	\$ 360.08
Plan 25	33709PA0630004	\$ 357.41	\$ 357.41	\$ -	\$ 357.41	\$ 357.41	\$ 383.20	\$ -	\$ -	\$ -	\$ 357.41
Plan 26	33709PA0630005	\$ 353.64	\$ 353.64	\$ -	\$ 353.64	\$ 353.64	\$ 379.16	\$ -	\$ -	\$ -	\$ 353.64
Plan 27	33709PA0630006	\$ 349.46	\$ 349.46	\$ -	\$ 349.46	\$ 349.46	\$ 374.68	\$ -	\$ -	\$ -	\$ 349.46
Plan 28	33709PA0630008	\$ 346.67	\$ 346.67	\$ -	\$ 346.67	\$ 346.67	\$ 371.69	\$ -	\$ -	\$ -	\$ 346.67
Plan 29	33709PA0630010	\$ 328.72	\$ 328.72	\$ -	\$ 328.72	\$ 328.72	\$ 352.44	\$ -	\$ -	\$ -	\$ 328.72
Plan 30	33709PA0630011	\$ 322.77	\$ 322.77	\$ -	\$ 322.77	\$ 322.77	\$ 346.06	\$ -	\$ -	\$ -	\$ 322.77
Plan 31	33709PA0440014	\$ 391.57	\$ 391.57	\$ -	\$ 391.57	\$ 391.57	\$ 419.82	\$ -	\$ -	\$ -	\$ 398.01
Plan 32	33709PA0440009	\$ 384.83	\$ 384.83	\$ -	\$ 384.83	\$ 384.83	\$ 412.60	\$ -	\$ -	\$ -	\$ 384.83
Plan 33	33709PA0440015	\$ 362.69	\$ 362.69	\$ -	\$ 362.69	\$ 362.69	\$ 388.86	\$ -	\$ -	\$ -	\$ 362.69
Plan 34	33709PA0570008	\$ 301.13	\$ 301.13	\$ -	\$ 301.13	\$ 301.13	\$ 322.86	\$ -	\$ -	\$ -	\$ 301.13
Plan 35	33709PA0570009	\$ 292.62	\$ 292.62	\$ -	\$ 292.62	\$ 292.62	\$ 313.74	\$ -	\$ -	\$ -	\$ 292.62
Plan 36	33709PA0570010	\$ 286.33	\$ 286.33	\$ -	\$ 286.33	\$ 286.33	\$ 306.99	\$ -	\$ -	\$ -	\$ 286.33
Plan 37	33709PA0720001	\$ 389.98	\$ 389.98	\$ -	\$ 389.98	\$ 389.98	\$ 418.12	\$ -	\$ -	\$ -	\$ -
Plan 38	33709PA0720002	\$ 367.32	\$ 367.32	\$ -	\$ 367.32	\$ 367.32	\$ 393.82	\$ -	\$ -	\$ -	\$ -
Plan 39	33709PA0720003	\$ 305.44	\$ 305.44	\$ -	\$ 305.44	\$ 305.44	\$ 327.48	\$ -	\$ -	\$ -	\$ 305.44
Plan 40	33709PA0900001	\$ 271.54	\$ 271.54	\$ -	\$ 271.54	\$ 271.54	\$ 291.14	\$ -	\$ -	\$ -	\$ -
Plan 41	33709PA0560031	\$ 340.45	\$ 340.45	\$ -	\$ 340.45	\$ 340.45	\$ 365.01	\$ -	\$ -	\$ -	\$ -
Plan 42	33709PA0560029	\$ 349.32	\$ 349.32	\$ -	\$ 349.32	\$ 349.32	\$ 374.52	\$ -	\$ -	\$ -	\$ -
Plan 43	33709PA0460013	\$ 384.83	\$ 384.83	\$ -	\$ 384.83	\$ 384.83	\$ 412.60	\$ -	\$ -	\$ -	\$ -
Plan 44	33709PA0630007	\$ 328.72	\$ 328.72	\$ -	\$ 328.72	\$ 328.72	\$ 352.44	\$ -	\$ -	\$ -	\$ -
Plan 45	33709PA0570004	\$ 339.69	\$ 339.69	\$ -	\$ 339.69	\$ 339.69	\$ 364.21	\$ -	\$ -	\$ -	\$ -
Plan 46	33709PA0570007	\$ 343.62	\$ 343.62	\$ -	\$ 343.62	\$ 343.62	\$ 368.41	\$ -	\$ -	\$ -	\$ -
Plan 47	33709PA0440013	\$ 362.69	\$ 362.69	\$ -	\$ 362.69	\$ 362.69	\$ 388.86	\$ -	\$ -	\$ -	\$ -
Plan 48	33709PA0570006	\$ 336.94	\$ 336.94	\$ -	\$ 336.94	\$ 336.94	\$ 361.25	\$ -	\$ -	\$ -	\$ -
Plan 49	33709PA0460012	\$ 372.15	\$ 372.15	\$ -	\$ 372.15	\$ 372.15	\$ 399.01	\$ -	\$ -	\$ -	\$ -
Plan 50	33709PA0630009	\$ 322.77	\$ 322.77	\$ -	\$ 322.77	\$ 322.77	\$ 346.06	\$ -	\$ -	\$ -	\$ -

PA Rate Template Part II

Table 11. Plan Premium Development

Carrier Name:

Product(s):

Market Segment:

Rate Effective Date:

Quarter 4 2019, 21-year-old Non-Tobacco Premium PMPM											
Plan Number	HIOS Plan ID (Standard Component)	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals		\$ 382.11	\$ 394.85	\$ -	\$ 387.68	\$ 377.83	\$ 432.68	\$ -	\$ -	\$ -	\$ 386.53

Plan 1	33709PA0560007	\$ 450.93	\$ 450.93	\$ -	\$ 450.93	\$ 450.93	\$ 483.47	\$ -	\$ -	\$ -	\$ 450.93
Plan 2	33709PA0560009	\$ 441.26	\$ 441.26	\$ -	\$ 441.26	\$ 441.26	\$ 473.10	\$ -	\$ -	\$ -	\$ 441.26
Plan 3	33709PA0560011	\$ 387.99	\$ 387.99	\$ -	\$ 387.99	\$ 387.99	\$ 415.99	\$ -	\$ -	\$ -	\$ 387.99
Plan 4	33709PA0560013	\$ 386.70	\$ 386.70	\$ -	\$ 386.70	\$ 386.70	\$ 414.61	\$ -	\$ -	\$ -	\$ 386.70
Plan 5	33709PA0560015	\$ 383.55	\$ 383.55	\$ -	\$ 383.55	\$ 383.55	\$ 411.23	\$ -	\$ -	\$ -	\$ 383.55
Plan 6	33709PA0560017	\$ 380.65	\$ 380.65	\$ -	\$ 380.65	\$ 380.65	\$ 408.12	\$ -	\$ -	\$ -	\$ 380.65
Plan 7	33709PA0560019	\$ 375.60	\$ 375.60	\$ -	\$ 375.60	\$ 375.60	\$ 402.71	\$ -	\$ -	\$ -	\$ 375.60
Plan 8	33709PA0560021	\$ 371.14	\$ 371.14	\$ -	\$ 371.14	\$ 371.14	\$ 397.93	\$ -	\$ -	\$ -	\$ 371.14
Plan 9	33709PA0560023	\$ 367.09	\$ 367.09	\$ -	\$ 367.09	\$ 367.09	\$ 393.58	\$ -	\$ -	\$ -	\$ 367.09
Plan 10	33709PA0560027	\$ 360.30	\$ 360.30	\$ -	\$ 360.30	\$ 360.30	\$ 386.30	\$ -	\$ -	\$ -	\$ 360.30
Plan 11	33709PA0560030	\$ 360.01	\$ 360.01	\$ -	\$ 360.01	\$ 360.01	\$ 385.99	\$ -	\$ -	\$ -	\$ 360.01
Plan 12	33709PA0570013	\$ 354.14	\$ 354.14	\$ -	\$ 354.14	\$ 354.14	\$ 379.69	\$ -	\$ -	\$ -	\$ 354.14
Plan 13	33709PA0570011	\$ 350.09	\$ 350.09	\$ -	\$ 350.09	\$ 350.09	\$ 375.36	\$ -	\$ -	\$ -	\$ 350.09
Plan 14	33709PA0570012	\$ 347.25	\$ 347.25	\$ -	\$ 347.25	\$ 347.25	\$ 372.31	\$ -	\$ -	\$ -	\$ 347.25
Plan 15	33709PA0450004	\$ 365.65	\$ 365.65	\$ -	\$ 365.65	\$ 365.65	\$ 392.04	\$ -	\$ -	\$ -	\$ 365.65
Plan 16	33709PA0640001	\$ 320.39	\$ 320.39	\$ -	\$ 320.39	\$ 320.39	\$ 343.51	\$ -	\$ -	\$ -	\$ 320.39
Plan 17	33709PA0640002	\$ 319.05	\$ 319.05	\$ -	\$ 319.05	\$ 319.05	\$ 342.08	\$ -	\$ -	\$ -	\$ 319.05
Plan 18	33709PA0640003	\$ 265.98	\$ 265.98	\$ -	\$ 265.98	\$ 265.98	\$ 285.17	\$ -	\$ -	\$ -	\$ 265.98
Plan 19	33709PA0640004	\$ 278.86	\$ 278.86	\$ -	\$ 278.86	\$ 278.86	\$ 298.98	\$ -	\$ -	\$ -	\$ 278.86
Plan 20	33709PA0640005	\$ 268.07	\$ 268.07	\$ -	\$ 268.07	\$ 268.07	\$ 287.42	\$ -	\$ -	\$ -	\$ 268.07
Plan 21	33709PA0460007	\$ 396.61	\$ 396.61	\$ -	\$ 396.61	\$ 396.61	\$ 425.24	\$ -	\$ -	\$ -	\$ 396.61
Plan 22	33709PA0460008	\$ 378.53	\$ 378.53	\$ -	\$ 378.53	\$ 378.53	\$ 405.85	\$ -	\$ -	\$ -	\$ 378.53
Plan 23	33709PA0630002	\$ 375.83	\$ 375.83	\$ -	\$ 375.83	\$ 375.83	\$ 402.95	\$ -	\$ -	\$ -	\$ 375.83
Plan 24	33709PA0630003	\$ 371.10	\$ 371.10	\$ -	\$ 371.10	\$ 371.10	\$ 397.88	\$ -	\$ -	\$ -	\$ 371.10
Plan 25	33709PA0630004	\$ 368.35	\$ 368.35	\$ -	\$ 368.35	\$ 368.35	\$ 394.94	\$ -	\$ -	\$ -	\$ 368.35
Plan 26	33709PA0630005	\$ 364.46	\$ 364.46	\$ -	\$ 364.46	\$ 364.46	\$ 390.76	\$ -	\$ -	\$ -	\$ 364.46
Plan 27	33709PA0630006	\$ 360.16	\$ 360.16	\$ -	\$ 360.16	\$ 360.16	\$ 386.15	\$ -	\$ -	\$ -	\$ 360.16
Plan 28	33709PA0630008	\$ 357.29	\$ 357.29	\$ -	\$ 357.29	\$ 357.29	\$ 383.07	\$ -	\$ -	\$ -	\$ 357.29
Plan 29	33709PA0630010	\$ 338.78	\$ 338.78	\$ -	\$ 338.78	\$ 338.78	\$ 363.23	\$ -	\$ -	\$ -	\$ 338.78
Plan 30	33709PA0630011	\$ 332.65	\$ 332.65	\$ -	\$ 332.65	\$ 332.65	\$ 356.66	\$ -	\$ -	\$ -	\$ 332.65
Plan 31	33709PA0440014	\$ 403.55	\$ 403.55	\$ -	\$ 403.55	\$ 403.55	\$ 432.68	\$ -	\$ -	\$ -	\$ 410.20
Plan 32	33709PA0440009	\$ 396.61	\$ 396.61	\$ -	\$ 396.61	\$ 396.61	\$ 425.24	\$ -	\$ -	\$ -	\$ 396.61
Plan 33	33709PA0440015	\$ 373.79	\$ 373.79	\$ -	\$ 373.79	\$ 373.79	\$ 400.77	\$ -	\$ -	\$ -	\$ 373.79
Plan 34	33709PA0570008	\$ 310.34	\$ 310.34	\$ -	\$ 310.34	\$ 310.34	\$ 332.74	\$ -	\$ -	\$ -	\$ 310.34
Plan 35	33709PA0570009	\$ 301.58	\$ 301.58	\$ -	\$ 301.58	\$ 301.58	\$ 323.35	\$ -	\$ -	\$ -	\$ 301.58
Plan 36	33709PA0570010	\$ 295.09	\$ 295.09	\$ -	\$ 295.09	\$ 295.09	\$ 316.39	\$ -	\$ -	\$ -	\$ 295.09
Plan 37	33709PA0720001	\$ 401.91	\$ 401.91	\$ -	\$ 401.91	\$ 401.91	\$ 430.92	\$ -	\$ -	\$ -	\$ -
Plan 38	33709PA0720002	\$ 378.56	\$ 378.56	\$ -	\$ 378.56	\$ 378.56	\$ 405.88	\$ -	\$ -	\$ -	\$ -
Plan 39	33709PA0720003	\$ 314.79	\$ 314.79	\$ -	\$ 314.79	\$ 314.79	\$ 337.51	\$ -	\$ -	\$ -	\$ 314.79
Plan 40	33709PA0900001	\$ 279.85	\$ 279.85	\$ -	\$ 279.85	\$ 279.85	\$ 300.05	\$ -	\$ -	\$ -	\$ -
Plan 41	33709PA0560031	\$ 350.87	\$ 350.87	\$ -	\$ 350.87	\$ 350.87	\$ 376.19	\$ -	\$ -	\$ -	\$ -
Plan 42	33709PA0560029	\$ 360.01	\$ 360.01	\$ -	\$ 360.01	\$ 360.01	\$ 385.99	\$ -	\$ -	\$ -	\$ -
Plan 43	33709PA0460013	\$ 396.61	\$ 396.61	\$ -	\$ 396.61	\$ 396.61	\$ 425.24	\$ -	\$ -	\$ -	\$ -
Plan 44	33709PA0630007	\$ 338.78	\$ 338.78	\$ -	\$ 338.78	\$ 338.78	\$ 363.23	\$ -	\$ -	\$ -	\$ -
Plan 45	33709PA0570004	\$ 350.09	\$ 350.09	\$ -	\$ 350.09	\$ 350.09	\$ 375.36	\$ -	\$ -	\$ -	\$ -
Plan 46	33709PA0570007	\$ 354.14	\$ 354.14	\$ -	\$ 354.14	\$ 354.14	\$ 379.69	\$ -	\$ -	\$ -	\$ -
Plan 47	33709PA0440013	\$ 373.79	\$ 373.79	\$ -	\$ 373.79	\$ 373.79	\$ 400.77	\$ -	\$ -	\$ -	\$ -
Plan 48	33709PA0570006	\$ 347.25	\$ 347.25	\$ -	\$ 347.25	\$ 347.25	\$ 372.31	\$ -	\$ -	\$ -	\$ -
Plan 49	33709PA0460012	\$ 383.55	\$ 383.55	\$ -	\$ 383.55	\$ 383.55	\$ 411.23	\$ -	\$ -	\$ -	\$ -
Plan 50	33709PA0630009	\$ 332.65	\$ 332.65	\$ -	\$ 332.65	\$ 332.65	\$ 356.66	\$ -	\$ -	\$ -	\$ -

## PA Rate Quarterly Template Part V Consumer Factors

<b>Carrier Name:</b>	Highmark, Inc.
<b>Product(s):</b>	PPO
<b>Market Segment:</b>	Small Group
<b>Rate Effective Date:</b>	01/01/2019

### Table 12. Age and Tobacco Factors

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

\*PA follows the federal default age curve.

### Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Crawford, Erie, McKean, Mercer, Warren, Clarion, Forest, Venango	0.970	0.970
Rating Area 2	Cameron, Elk, Potter	0.970	0.970
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	0.970	0.970
Rating Area 5	Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset	0.970	0.970
Rating Area 6	Centre	1.040	1.040
Rating Area 7			
Rating Area 8			
Rating Area 9			

### Table 14. Network Factors

[illegible]



Company Name: Highmark, Inc.  
 Market: Small Group  
 Product: PPO, EPO  
 Effective Date of Rates: January 1, 2019

Ending date of Rates: March 31, 2019

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560007		33709PA0560009		33709PA0560011		33709PA0560013	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan		Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan		Premier Balance PPO \$0 Gold A a Community Blue Flex Plan		Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold	
Deductible =>	\$0/\$500		\$250/\$750		\$0/\$5,000		\$250/\$750	
Coinsurance =>	100%/70%		100%/70%		100%/50%		100%/70%	
Copays =>	\$10/\$40		\$10/\$40		\$30/\$70		\$30/\$70	
OOP Maximum =>	\$4,000/\$4,000		\$4,000/\$4,000		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$315.20	\$315.20	\$308.43	\$308.43	\$271.20	\$271.20	\$270.30	\$270.30
15	\$343.21	\$343.21	\$335.85	\$335.85	\$295.31	\$295.31	\$294.32	\$294.32
16	\$353.93	\$353.93	\$346.33	\$346.33	\$304.52	\$304.52	\$303.51	\$303.51
17	\$364.64	\$364.64	\$356.81	\$356.81	\$313.74	\$313.74	\$312.70	\$312.70
18	\$376.17	\$376.17	\$368.10	\$368.10	\$323.67	\$323.67	\$322.59	\$322.59
19	\$387.71	\$387.71	\$379.39	\$379.39	\$333.59	\$333.59	\$332.48	\$332.48
20	\$399.66	\$399.66	\$391.08	\$391.08	\$343.87	\$343.87	\$342.73	\$342.73
21	\$412.02	\$412.02	\$403.18	\$403.18	\$354.51	\$354.51	\$353.33	\$353.33
22	\$412.02	\$412.02	\$403.18	\$403.18	\$354.51	\$354.51	\$353.33	\$353.33
23	\$412.02	\$412.02	\$403.18	\$403.18	\$354.51	\$354.51	\$353.33	\$353.33
24	\$412.02	\$412.02	\$403.18	\$403.18	\$354.51	\$354.51	\$353.33	\$353.33
25	\$413.67	\$413.67	\$404.79	\$404.79	\$355.93	\$355.93	\$354.74	\$354.74
26	\$421.91	\$421.91	\$412.86	\$412.86	\$363.02	\$363.02	\$361.81	\$361.81
27	\$431.80	\$431.80	\$422.53	\$422.53	\$371.53	\$371.53	\$370.29	\$370.29
28	\$447.87	\$447.87	\$438.26	\$438.26	\$385.35	\$385.35	\$384.07	\$384.07
29	\$461.05	\$461.05	\$451.16	\$451.16	\$396.70	\$396.70	\$395.38	\$395.38
30	\$467.64	\$467.64	\$457.61	\$457.61	\$402.37	\$402.37	\$401.03	\$401.03
31	\$477.53	\$477.53	\$467.29	\$467.29	\$410.88	\$410.88	\$409.51	\$409.51
32	\$487.42	\$487.42	\$476.96	\$476.96	\$419.39	\$419.39	\$417.99	\$417.99
33	\$493.60	\$493.60	\$483.01	\$483.01	\$424.70	\$424.70	\$423.29	\$423.29
34	\$500.19	\$500.19	\$489.46	\$489.46	\$430.38	\$430.38	\$428.94	\$428.94
35	\$503.49	\$503.49	\$492.69	\$492.69	\$433.21	\$433.21	\$431.77	\$431.77
36	\$506.78	\$506.78	\$495.91	\$495.91	\$436.05	\$436.05	\$434.60	\$434.60
37	\$510.08	\$510.08	\$499.14	\$499.14	\$438.88	\$438.88	\$437.42	\$437.42
38	\$513.38	\$513.38	\$502.36	\$502.36	\$441.72	\$441.72	\$440.25	\$440.25
39	\$519.97	\$519.97	\$508.81	\$508.81	\$447.39	\$447.39	\$445.90	\$445.90
40	\$526.56	\$526.56	\$515.26	\$515.26	\$453.06	\$453.06	\$451.56	\$451.56
41	\$536.45	\$536.45	\$524.94	\$524.94	\$461.57	\$461.57	\$460.04	\$460.04
42	\$545.93	\$545.93	\$534.21	\$534.21	\$469.73	\$469.73	\$468.16	\$468.16
43	\$559.11	\$559.11	\$547.12	\$547.12	\$481.07	\$481.07	\$479.47	\$479.47
44	\$575.59	\$575.59	\$563.24	\$563.24	\$495.25	\$495.25	\$493.60	\$493.60
45	\$594.96	\$594.96	\$582.19	\$582.19	\$511.91	\$511.91	\$510.21	\$510.21
46	\$618.03	\$618.03	\$604.77	\$604.77	\$531.77	\$531.77	\$530.00	\$530.00
47	\$643.99	\$643.99	\$630.17	\$630.17	\$554.10	\$554.10	\$552.25	\$552.25
48	\$673.65	\$673.65	\$659.20	\$659.20	\$579.62	\$579.62	\$577.69	\$577.69
49	\$702.91	\$702.91	\$687.83	\$687.83	\$604.79	\$604.79	\$602.78	\$602.78
50	\$735.87	\$735.87	\$720.08	\$720.08	\$633.15	\$633.15	\$631.05	\$631.05
51	\$768.42	\$768.42	\$751.93	\$751.93	\$661.16	\$661.16	\$658.96	\$658.96
52	\$804.26	\$804.26	\$787.01	\$787.01	\$692.00	\$692.00	\$689.70	\$689.70
53	\$840.52	\$840.52	\$822.49	\$822.49	\$723.20	\$723.20	\$720.79	\$720.79
54	\$879.66	\$879.66	\$860.79	\$860.79	\$756.88	\$756.88	\$754.36	\$754.36
55	\$918.80	\$918.80	\$899.09	\$899.09	\$790.56	\$790.56	\$787.93	\$787.93
56	\$961.24	\$961.24	\$940.62	\$940.62	\$827.07	\$827.07	\$824.32	\$824.32
57	\$1,004.09	\$1,004.09	\$982.55	\$982.55	\$863.94	\$863.94	\$861.07	\$861.07
58	\$1,049.83	\$1,049.83	\$1,027.30	\$1,027.30	\$903.29	\$903.29	\$900.28	\$900.28
59	\$1,072.49	\$1,072.49	\$1,049.48	\$1,049.48	\$922.79	\$922.79	\$919.72	\$919.72
60	\$1,118.22	\$1,118.22	\$1,094.23	\$1,094.23	\$962.14	\$962.14	\$958.94	\$958.94
61	\$1,157.78	\$1,157.78	\$1,132.94	\$1,132.94	\$996.17	\$996.17	\$992.86	\$992.86
62	\$1,183.73	\$1,183.73	\$1,158.34	\$1,158.34	\$1,018.51	\$1,018.51	\$1,015.12	\$1,015.12
63	\$1,216.28	\$1,216.28	\$1,190.19	\$1,190.19	\$1,046.51	\$1,046.51	\$1,043.03	\$1,043.03
64+	\$1,236.06	\$1,236.06	\$1,209.54	\$1,209.54	\$1,063.53	\$1,063.53	\$1,059.99	\$1,059.99

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560015		33709PA0560017		33709PA0560019		33709PA0560021	
Plan Marketing Name =>	Premier Balance PPO \$500 A a Community Blue Flex Plan		Premier Balance PPO \$750 A a Community Blue Flex Plan		Premier Balance PPO \$1000 A a Community Blue Flex Plan		Premier Balance PPO \$1250 A a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$500/\$1,500		\$750/\$1,500		\$1,000/\$2,000		\$1,250/\$2,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$25/\$65		\$25/\$65		\$25/\$65		\$25/\$65	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$268.09	\$268.09	\$266.07	\$266.07	\$262.54	\$262.54	\$259.42	\$259.42
15	\$291.92	\$291.92	\$289.72	\$289.72	\$285.88	\$285.88	\$282.48	\$282.48
16	\$301.04	\$301.04	\$298.76	\$298.76	\$294.80	\$294.80	\$291.30	\$291.30
17	\$310.15	\$310.15	\$307.80	\$307.80	\$303.72	\$303.72	\$300.11	\$300.11
18	\$319.96	\$319.96	\$317.54	\$317.54	\$313.33	\$313.33	\$309.61	\$309.61
19	\$329.77	\$329.77	\$327.28	\$327.28	\$322.94	\$322.94	\$319.10	\$319.10
20	\$339.94	\$339.94	\$337.37	\$337.37	\$332.89	\$332.89	\$328.94	\$328.94
21	\$350.45	\$350.45	\$347.80	\$347.80	\$343.19	\$343.19	\$339.11	\$339.11
22	\$350.45	\$350.45	\$347.80	\$347.80	\$343.19	\$343.19	\$339.11	\$339.11
23	\$350.45	\$350.45	\$347.80	\$347.80	\$343.19	\$343.19	\$339.11	\$339.11
24	\$350.45	\$350.45	\$347.80	\$347.80	\$343.19	\$343.19	\$339.11	\$339.11
25	\$351.85	\$351.85	\$349.19	\$349.19	\$344.56	\$344.56	\$340.47	\$340.47
26	\$358.86	\$358.86	\$356.15	\$356.15	\$351.43	\$351.43	\$347.25	\$347.25
27	\$367.27	\$367.27	\$364.49	\$364.49	\$359.66	\$359.66	\$355.39	\$355.39
28	\$380.94	\$380.94	\$378.06	\$378.06	\$373.05	\$373.05	\$368.61	\$368.61
29	\$392.15	\$392.15	\$389.19	\$389.19	\$384.03	\$384.03	\$379.46	\$379.46
30	\$397.76	\$397.76	\$394.75	\$394.75	\$389.52	\$389.52	\$384.89	\$384.89
31	\$406.17	\$406.17	\$403.10	\$403.10	\$397.76	\$397.76	\$393.03	\$393.03
32	\$414.58	\$414.58	\$411.45	\$411.45	\$405.99	\$405.99	\$401.17	\$401.17
33	\$419.84	\$419.84	\$416.66	\$416.66	\$411.14	\$411.14	\$406.25	\$406.25
34	\$425.45	\$425.45	\$422.23	\$422.23	\$416.63	\$416.63	\$411.68	\$411.68
35	\$428.25	\$428.25	\$425.01	\$425.01	\$419.38	\$419.38	\$414.39	\$414.39
36	\$431.05	\$431.05	\$427.79	\$427.79	\$422.12	\$422.12	\$417.11	\$417.11
37	\$433.86	\$433.86	\$430.58	\$430.58	\$424.87	\$424.87	\$419.82	\$419.82
38	\$436.66	\$436.66	\$433.36	\$433.36	\$427.61	\$427.61	\$422.53	\$422.53
39	\$442.27	\$442.27	\$438.92	\$438.92	\$433.11	\$433.11	\$427.96	\$427.96
40	\$447.88	\$447.88	\$444.49	\$444.49	\$438.60	\$438.60	\$433.38	\$433.38
41	\$456.29	\$456.29	\$452.84	\$452.84	\$446.83	\$446.83	\$441.52	\$441.52
42	\$464.35	\$464.35	\$460.84	\$460.84	\$454.73	\$454.73	\$449.32	\$449.32
43	\$475.56	\$475.56	\$471.96	\$471.96	\$465.71	\$465.71	\$460.17	\$460.17
44	\$489.58	\$489.58	\$485.88	\$485.88	\$479.44	\$479.44	\$473.74	\$473.74
45	\$506.05	\$506.05	\$502.22	\$502.22	\$495.57	\$495.57	\$489.67	\$489.67
46	\$525.68	\$525.68	\$521.70	\$521.70	\$514.79	\$514.79	\$508.67	\$508.67
47	\$547.75	\$547.75	\$543.61	\$543.61	\$536.41	\$536.41	\$530.03	\$530.03
48	\$572.99	\$572.99	\$568.65	\$568.65	\$561.12	\$561.12	\$554.44	\$554.44
49	\$597.87	\$597.87	\$593.35	\$593.35	\$585.48	\$585.48	\$578.52	\$578.52
50	\$625.90	\$625.90	\$621.17	\$621.17	\$612.94	\$612.94	\$605.65	\$605.65
51	\$653.59	\$653.59	\$648.65	\$648.65	\$640.05	\$640.05	\$632.44	\$632.44
52	\$684.08	\$684.08	\$678.91	\$678.91	\$669.91	\$669.91	\$661.94	\$661.94
53	\$714.92	\$714.92	\$709.51	\$709.51	\$700.11	\$700.11	\$691.78	\$691.78
54	\$748.21	\$748.21	\$742.55	\$742.55	\$732.71	\$732.71	\$724.00	\$724.00
55	\$781.50	\$781.50	\$775.59	\$775.59	\$765.31	\$765.31	\$756.22	\$756.22
56	\$817.60	\$817.60	\$811.42	\$811.42	\$800.66	\$800.66	\$791.14	\$791.14
57	\$854.05	\$854.05	\$847.59	\$847.59	\$836.35	\$836.35	\$826.41	\$826.41
58	\$892.95	\$892.95	\$886.19	\$886.19	\$874.45	\$874.45	\$864.05	\$864.05
59	\$912.22	\$912.22	\$905.32	\$905.32	\$893.32	\$893.32	\$882.70	\$882.70
60	\$951.12	\$951.12	\$943.93	\$943.93	\$931.42	\$931.42	\$920.34	\$920.34
61	\$984.76	\$984.76	\$977.32	\$977.32	\$964.36	\$964.36	\$952.90	\$952.90
62	\$1,006.84	\$1,006.84	\$999.23	\$999.23	\$985.98	\$985.98	\$974.26	\$974.26
63	\$1,034.53	\$1,034.53	\$1,026.71	\$1,026.71	\$1,013.10	\$1,013.10	\$1,001.05	\$1,001.05
64+	\$1,051.35	\$1,051.35	\$1,043.40	\$1,043.40	\$1,029.57	\$1,029.57	\$1,017.33	\$1,017.33

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560023		33709PA0560027		33709PA0560030		33709PA0560031	
Plan Marketing Name =>	Premier Balance PPO \$1500 A a Community Blue Flex Plan		Premier Balance PPO \$2000 A a Community Blue Flex Plan		Premier Balance PPO \$1400 A a Community Blue Flex Plan		Premier Balance PPO \$5000 1x a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,500/\$3,000		\$2,000/\$3,000		\$1,400/\$5,000		\$5,000/\$6,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/60%	
Copays =>	\$25/\$65		\$25/\$65		\$40/\$75		\$25/60%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$256.59	\$256.59	\$251.84	\$251.84	\$251.64	\$251.64	\$245.25	\$245.25
15	\$279.40	\$279.40	\$274.22	\$274.22	\$274.01	\$274.01	\$267.05	\$267.05
16	\$288.12	\$288.12	\$282.78	\$282.78	\$282.56	\$282.56	\$275.39	\$275.39
17	\$296.84	\$296.84	\$291.34	\$291.34	\$291.11	\$291.11	\$283.72	\$283.72
18	\$306.23	\$306.23	\$300.56	\$300.56	\$300.32	\$300.32	\$292.70	\$292.70
19	\$315.62	\$315.62	\$309.78	\$309.78	\$309.53	\$309.53	\$301.68	\$301.68
20	\$325.35	\$325.35	\$319.32	\$319.32	\$319.07	\$319.07	\$310.97	\$310.97
21	\$335.41	\$335.41	\$329.20	\$329.20	\$328.94	\$328.94	\$320.59	\$320.59
22	\$335.41	\$335.41	\$329.20	\$329.20	\$328.94	\$328.94	\$320.59	\$320.59
23	\$335.41	\$335.41	\$329.20	\$329.20	\$328.94	\$328.94	\$320.59	\$320.59
24	\$335.41	\$335.41	\$329.20	\$329.20	\$328.94	\$328.94	\$320.59	\$320.59
25	\$336.75	\$336.75	\$330.52	\$330.52	\$330.26	\$330.26	\$321.87	\$321.87
26	\$343.46	\$343.46	\$337.10	\$337.10	\$336.83	\$336.83	\$328.28	\$328.28
27	\$351.51	\$351.51	\$345.00	\$345.00	\$344.73	\$344.73	\$335.98	\$335.98
28	\$364.59	\$364.59	\$357.84	\$357.84	\$357.56	\$357.56	\$348.48	\$348.48
29	\$375.32	\$375.32	\$368.37	\$368.37	\$368.08	\$368.08	\$358.74	\$358.74
30	\$380.69	\$380.69	\$373.64	\$373.64	\$373.35	\$373.35	\$363.87	\$363.87
31	\$388.74	\$388.74	\$381.54	\$381.54	\$381.24	\$381.24	\$371.56	\$371.56
32	\$396.79	\$396.79	\$389.44	\$389.44	\$389.14	\$389.14	\$379.26	\$379.26
33	\$401.82	\$401.82	\$394.38	\$394.38	\$394.07	\$394.07	\$384.07	\$384.07
34	\$407.19	\$407.19	\$399.65	\$399.65	\$399.33	\$399.33	\$389.20	\$389.20
35	\$409.87	\$409.87	\$402.28	\$402.28	\$401.96	\$401.96	\$391.76	\$391.76
36	\$412.55	\$412.55	\$404.92	\$404.92	\$404.60	\$404.60	\$394.33	\$394.33
37	\$415.24	\$415.24	\$407.55	\$407.55	\$407.23	\$407.23	\$396.89	\$396.89
38	\$417.92	\$417.92	\$410.18	\$410.18	\$409.86	\$409.86	\$399.46	\$399.46
39	\$423.29	\$423.29	\$415.45	\$415.45	\$415.12	\$415.12	\$404.58	\$404.58
40	\$428.65	\$428.65	\$420.72	\$420.72	\$420.39	\$420.39	\$409.71	\$409.71
41	\$436.70	\$436.70	\$428.62	\$428.62	\$428.28	\$428.28	\$417.41	\$417.41
42	\$444.42	\$444.42	\$436.19	\$436.19	\$435.85	\$435.85	\$424.78	\$424.78
43	\$455.15	\$455.15	\$446.72	\$446.72	\$446.37	\$446.37	\$435.04	\$435.04
44	\$468.57	\$468.57	\$459.89	\$459.89	\$459.53	\$459.53	\$447.86	\$447.86
45	\$484.33	\$484.33	\$475.36	\$475.36	\$474.99	\$474.99	\$462.93	\$462.93
46	\$503.12	\$503.12	\$493.80	\$493.80	\$493.41	\$493.41	\$480.89	\$480.89
47	\$524.25	\$524.25	\$514.54	\$514.54	\$514.13	\$514.13	\$501.08	\$501.08
48	\$548.40	\$548.40	\$538.24	\$538.24	\$537.82	\$537.82	\$524.16	\$524.16
49	\$572.21	\$572.21	\$561.62	\$561.62	\$561.17	\$561.17	\$546.93	\$546.93
50	\$599.04	\$599.04	\$587.95	\$587.95	\$587.49	\$587.49	\$572.57	\$572.57
51	\$625.54	\$625.54	\$613.96	\$613.96	\$613.47	\$613.47	\$597.90	\$597.90
52	\$654.72	\$654.72	\$642.60	\$642.60	\$642.09	\$642.09	\$625.79	\$625.79
53	\$684.24	\$684.24	\$671.57	\$671.57	\$671.04	\$671.04	\$654.00	\$654.00
54	\$716.10	\$716.10	\$702.84	\$702.84	\$702.29	\$702.29	\$684.46	\$684.46
55	\$747.96	\$747.96	\$734.12	\$734.12	\$733.54	\$733.54	\$714.92	\$714.92
56	\$782.51	\$782.51	\$768.02	\$768.02	\$767.42	\$767.42	\$747.94	\$747.94
57	\$817.39	\$817.39	\$802.26	\$802.26	\$801.63	\$801.63	\$781.28	\$781.28
58	\$854.62	\$854.62	\$838.80	\$838.80	\$838.14	\$838.14	\$816.86	\$816.86
59	\$873.07	\$873.07	\$856.91	\$856.91	\$856.23	\$856.23	\$834.50	\$834.50
60	\$910.30	\$910.30	\$893.45	\$893.45	\$892.74	\$892.74	\$870.08	\$870.08
61	\$942.50	\$942.50	\$925.05	\$925.05	\$924.32	\$924.32	\$900.86	\$900.86
62	\$963.63	\$963.63	\$945.79	\$945.79	\$945.04	\$945.04	\$921.06	\$921.06
63	\$990.13	\$990.13	\$971.80	\$971.80	\$971.03	\$971.03	\$946.38	\$946.38
64+	\$1,006.23	\$1,006.23	\$987.60	\$987.60	\$986.82	\$986.82	\$961.77	\$961.77

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570013		33709PA0570011		33709PA0570012		33709PA0450004	
Plan Marketing Name =>	Balance PPO \$1000 A a Community Blue Flex Plan		Balance PPO \$1750 A a Community Blue Flex Plan		Balance PPO \$2000 A a Community Blue Flex Plan		Health Savings PPO \$1500 a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		HDHP-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,000/\$5,000		\$1,750/\$5,250		\$2,000/\$6,000		\$1,500/\$1,500	
Coinsurance =>	90%/70%		90%/70%		90%/70%		100%/70%	
Copays =>	\$45/\$75		\$35/\$65		\$35/\$65		\$15/\$50	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$3,300/\$3,300	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$247.53	\$247.53	\$244.71	\$244.71	\$242.73	\$242.73	\$255.59	\$255.59
15	\$269.53	\$269.53	\$266.46	\$266.46	\$264.30	\$264.30	\$278.31	\$278.31
16	\$277.95	\$277.95	\$274.78	\$274.78	\$272.55	\$272.55	\$286.99	\$286.99
17	\$286.36	\$286.36	\$283.09	\$283.09	\$280.80	\$280.80	\$295.68	\$295.68
18	\$295.42	\$295.42	\$292.05	\$292.05	\$289.69	\$289.69	\$305.03	\$305.03
19	\$304.48	\$304.48	\$301.01	\$301.01	\$298.57	\$298.57	\$314.39	\$314.39
20	\$313.86	\$313.86	\$310.28	\$310.28	\$307.77	\$307.77	\$324.08	\$324.08
21	\$323.57	\$323.57	\$319.88	\$319.88	\$317.29	\$317.29	\$334.10	\$334.10
22	\$323.57	\$323.57	\$319.88	\$319.88	\$317.29	\$317.29	\$334.10	\$334.10
23	\$323.57	\$323.57	\$319.88	\$319.88	\$317.29	\$317.29	\$334.10	\$334.10
24	\$323.57	\$323.57	\$319.88	\$319.88	\$317.29	\$317.29	\$334.10	\$334.10
25	\$324.86	\$324.86	\$321.16	\$321.16	\$318.56	\$318.56	\$335.44	\$335.44
26	\$331.34	\$331.34	\$327.56	\$327.56	\$324.90	\$324.90	\$342.12	\$342.12
27	\$339.10	\$339.10	\$335.23	\$335.23	\$332.52	\$332.52	\$350.14	\$350.14
28	\$351.72	\$351.72	\$347.71	\$347.71	\$344.89	\$344.89	\$363.17	\$363.17
29	\$362.07	\$362.07	\$357.95	\$357.95	\$355.05	\$355.05	\$373.86	\$373.86
30	\$367.25	\$367.25	\$363.06	\$363.06	\$360.12	\$360.12	\$379.20	\$379.20
31	\$375.02	\$375.02	\$370.74	\$370.74	\$367.74	\$367.74	\$387.22	\$387.22
32	\$382.78	\$382.78	\$378.42	\$378.42	\$375.35	\$375.35	\$395.24	\$395.24
33	\$387.64	\$387.64	\$383.22	\$383.22	\$380.11	\$380.11	\$400.25	\$400.25
34	\$392.81	\$392.81	\$388.33	\$388.33	\$385.19	\$385.19	\$405.60	\$405.60
35	\$395.40	\$395.40	\$390.89	\$390.89	\$387.73	\$387.73	\$408.27	\$408.27
36	\$397.99	\$397.99	\$393.45	\$393.45	\$390.27	\$390.27	\$410.94	\$410.94
37	\$400.58	\$400.58	\$396.01	\$396.01	\$392.81	\$392.81	\$413.62	\$413.62
38	\$403.17	\$403.17	\$398.57	\$398.57	\$395.34	\$395.34	\$416.29	\$416.29
39	\$408.35	\$408.35	\$403.69	\$403.69	\$400.42	\$400.42	\$421.63	\$421.63
40	\$413.52	\$413.52	\$408.81	\$408.81	\$405.50	\$405.50	\$426.98	\$426.98
41	\$421.29	\$421.29	\$416.48	\$416.48	\$413.11	\$413.11	\$435.00	\$435.00
42	\$428.73	\$428.73	\$423.84	\$423.84	\$420.41	\$420.41	\$442.68	\$442.68
43	\$439.08	\$439.08	\$434.08	\$434.08	\$430.56	\$430.56	\$453.37	\$453.37
44	\$452.03	\$452.03	\$446.87	\$446.87	\$443.25	\$443.25	\$466.74	\$466.74
45	\$467.24	\$467.24	\$461.91	\$461.91	\$458.17	\$458.17	\$482.44	\$482.44
46	\$485.36	\$485.36	\$479.82	\$479.82	\$475.94	\$475.94	\$501.15	\$501.15
47	\$505.74	\$505.74	\$499.97	\$499.97	\$495.92	\$495.92	\$522.20	\$522.20
48	\$529.04	\$529.04	\$523.00	\$523.00	\$518.77	\$518.77	\$546.25	\$546.25
49	\$552.01	\$552.01	\$545.72	\$545.72	\$541.30	\$541.30	\$569.97	\$569.97
50	\$577.90	\$577.90	\$571.31	\$571.31	\$566.68	\$566.68	\$596.70	\$596.70
51	\$603.46	\$603.46	\$596.58	\$596.58	\$591.75	\$591.75	\$623.10	\$623.10
52	\$631.61	\$631.61	\$624.41	\$624.41	\$619.35	\$619.35	\$652.16	\$652.16
53	\$660.08	\$660.08	\$652.56	\$652.56	\$647.27	\$647.27	\$681.56	\$681.56
54	\$690.82	\$690.82	\$682.94	\$682.94	\$677.41	\$677.41	\$713.30	\$713.30
55	\$721.56	\$721.56	\$713.33	\$713.33	\$707.56	\$707.56	\$745.04	\$745.04
56	\$754.89	\$754.89	\$746.28	\$746.28	\$740.24	\$740.24	\$779.46	\$779.46
57	\$788.54	\$788.54	\$779.55	\$779.55	\$773.24	\$773.24	\$814.20	\$814.20
58	\$824.46	\$824.46	\$815.05	\$815.05	\$808.45	\$808.45	\$851.29	\$851.29
59	\$842.25	\$842.25	\$832.65	\$832.65	\$825.91	\$825.91	\$869.66	\$869.66
60	\$878.17	\$878.17	\$868.15	\$868.15	\$861.13	\$861.13	\$906.75	\$906.75
61	\$909.23	\$909.23	\$898.86	\$898.86	\$891.58	\$891.58	\$938.82	\$938.82
62	\$929.62	\$929.62	\$919.02	\$919.02	\$911.57	\$911.57	\$959.87	\$959.87
63	\$955.18	\$955.18	\$944.29	\$944.29	\$936.64	\$936.64	\$986.26	\$986.26
64+	\$970.71	\$970.71	\$959.64	\$959.64	\$951.87	\$951.87	\$1,002.30	\$1,002.30

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0640001		33709PA0640002		33709PA0640003		33709PA0640004	
	Health Savings PPO		Health Savings PPO		Health Savings PPO		Health Savings PPO	
Plan Marketing Name =>	Embedded \$2700 a Community Blue Flex Plan		Embedded \$3200 a Community Blue Flex Plan		Embedded \$5500 a Community Blue Flex Plan		Embedded \$5500 a Community Blue Flex Plan	
Form # =>	HDHP-SM/WG-6		HDHP-SM/WG-6		HDHP-SM/WG-6		HDHP-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	A		A		A		B	
Metal =>	Silver		Silver		Bronze		Bronze	
Deductible =>	\$2,700/\$2,700		\$3,200/\$3,200		\$5,500/\$5,500		\$5,500/\$5,500	
Coinsurance =>	100%/70%		100%/50%		80%/60%		80%/60%	
Copays =>	100%/\$30		100%/50%		80%/60%		80%/60%	
OOP Maximum =>	\$6,650/\$6,650		\$6,650/\$6,650		\$6,650/\$6,650		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$223.95	\$223.95	\$223.01	\$223.01	\$185.91	\$185.91	\$194.91	\$194.91
15	\$243.85	\$243.85	\$242.84	\$242.84	\$202.44	\$202.44	\$212.24	\$212.24
16	\$251.46	\$251.46	\$250.42	\$250.42	\$208.75	\$208.75	\$218.86	\$218.86
17	\$259.07	\$259.07	\$258.00	\$258.00	\$215.07	\$215.07	\$225.49	\$225.49
18	\$267.27	\$267.27	\$266.16	\$266.16	\$221.88	\$221.88	\$232.62	\$232.62
19	\$275.47	\$275.47	\$274.32	\$274.32	\$228.68	\$228.68	\$239.76	\$239.76
20	\$283.96	\$283.96	\$282.77	\$282.77	\$235.73	\$235.73	\$247.15	\$247.15
21	\$292.74	\$292.74	\$291.52	\$291.52	\$243.02	\$243.02	\$254.79	\$254.79
22	\$292.74	\$292.74	\$291.52	\$291.52	\$243.02	\$243.02	\$254.79	\$254.79
23	\$292.74	\$292.74	\$291.52	\$291.52	\$243.02	\$243.02	\$254.79	\$254.79
24	\$292.74	\$292.74	\$291.52	\$291.52	\$243.02	\$243.02	\$254.79	\$254.79
25	\$293.91	\$293.91	\$292.69	\$292.69	\$243.99	\$243.99	\$255.81	\$255.81
26	\$299.77	\$299.77	\$298.52	\$298.52	\$248.85	\$248.85	\$260.90	\$260.90
27	\$306.79	\$306.79	\$305.51	\$305.51	\$254.68	\$254.68	\$267.02	\$267.02
28	\$318.21	\$318.21	\$316.88	\$316.88	\$264.16	\$264.16	\$276.96	\$276.96
29	\$327.58	\$327.58	\$326.21	\$326.21	\$271.94	\$271.94	\$285.11	\$285.11
30	\$332.26	\$332.26	\$330.88	\$330.88	\$275.83	\$275.83	\$289.19	\$289.19
31	\$339.29	\$339.29	\$337.87	\$337.87	\$281.66	\$281.66	\$295.30	\$295.30
32	\$346.31	\$346.31	\$344.87	\$344.87	\$287.49	\$287.49	\$301.42	\$301.42
33	\$350.70	\$350.70	\$349.24	\$349.24	\$291.14	\$291.14	\$305.24	\$305.24
34	\$355.39	\$355.39	\$353.91	\$353.91	\$295.03	\$295.03	\$309.32	\$309.32
35	\$357.73	\$357.73	\$356.24	\$356.24	\$296.97	\$296.97	\$311.35	\$311.35
36	\$360.07	\$360.07	\$358.57	\$358.57	\$298.91	\$298.91	\$313.39	\$313.39
37	\$362.41	\$362.41	\$360.90	\$360.90	\$300.86	\$300.86	\$315.43	\$315.43
38	\$364.75	\$364.75	\$363.23	\$363.23	\$302.80	\$302.80	\$317.47	\$317.47
39	\$369.44	\$369.44	\$367.90	\$367.90	\$306.69	\$306.69	\$321.54	\$321.54
40	\$374.12	\$374.12	\$372.56	\$372.56	\$310.58	\$310.58	\$325.62	\$325.62
41	\$381.15	\$381.15	\$379.56	\$379.56	\$316.41	\$316.41	\$331.74	\$331.74
42	\$387.88	\$387.88	\$386.26	\$386.26	\$322.00	\$322.00	\$337.60	\$337.60
43	\$397.25	\$397.25	\$395.59	\$395.59	\$329.78	\$329.78	\$345.75	\$345.75
44	\$408.96	\$408.96	\$407.25	\$407.25	\$339.50	\$339.50	\$355.94	\$355.94
45	\$422.72	\$422.72	\$420.95	\$420.95	\$350.92	\$350.92	\$367.92	\$367.92
46	\$439.11	\$439.11	\$437.28	\$437.28	\$364.53	\$364.53	\$382.19	\$382.19
47	\$457.55	\$457.55	\$455.65	\$455.65	\$379.84	\$379.84	\$398.24	\$398.24
48	\$478.63	\$478.63	\$476.64	\$476.64	\$397.34	\$397.34	\$416.58	\$416.58
49	\$499.41	\$499.41	\$497.33	\$497.33	\$414.59	\$414.59	\$434.67	\$434.67
50	\$522.83	\$522.83	\$520.65	\$520.65	\$434.03	\$434.03	\$455.05	\$455.05
51	\$545.96	\$545.96	\$543.68	\$543.68	\$453.23	\$453.23	\$475.18	\$475.18
52	\$571.43	\$571.43	\$569.05	\$569.05	\$474.38	\$474.38	\$497.35	\$497.35
53	\$597.19	\$597.19	\$594.70	\$594.70	\$495.76	\$495.76	\$519.77	\$519.77
54	\$625.00	\$625.00	\$622.40	\$622.40	\$518.85	\$518.85	\$543.98	\$543.98
55	\$652.81	\$652.81	\$650.09	\$650.09	\$541.93	\$541.93	\$568.18	\$568.18
56	\$682.96	\$682.96	\$680.12	\$680.12	\$566.97	\$566.97	\$594.43	\$594.43
57	\$713.41	\$713.41	\$710.43	\$710.43	\$592.24	\$592.24	\$620.92	\$620.92
58	\$745.90	\$745.90	\$742.79	\$742.79	\$619.21	\$619.21	\$649.20	\$649.20
59	\$762.00	\$762.00	\$758.83	\$758.83	\$632.58	\$632.58	\$663.22	\$663.22
60	\$794.50	\$794.50	\$791.19	\$791.19	\$659.56	\$659.56	\$691.50	\$691.50
61	\$822.60	\$822.60	\$819.17	\$819.17	\$682.89	\$682.89	\$715.96	\$715.96
62	\$841.04	\$841.04	\$837.54	\$837.54	\$698.20	\$698.20	\$732.01	\$732.01
63	\$864.17	\$864.17	\$860.57	\$860.57	\$717.40	\$717.40	\$752.14	\$752.14
64+	\$878.22	\$878.22	\$874.56	\$874.56	\$729.06	\$729.06	\$764.37	\$764.37

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0640004		33709PA0640005	
	Health Savings PPO		Health Savings PPO	
	Embedded \$5500 a		Embedded \$6000 a	
Plan Marketing Name =>	Community Blue Flex Plan		Community Blue Flex Plan	
Form # =>	HDHP-SM/WG-6		HDHP-SM/WG-6	
Rating Area =>	Area 6		Area 1,4	
Network =>	B		A	
Metal =>	Bronze		Bronze	
Deductible =>	\$5,500/\$5,500		\$6,000/\$6,000	
Coinsurance =>	80%/60%		100%/70%	
Copays =>	80%/60%		100%/70%	
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	\$208.98	\$208.98	\$187.38	\$187.38
15	\$227.56	\$227.56	\$204.04	\$204.04
16	\$234.66	\$234.66	\$210.40	\$210.40
17	\$241.76	\$241.76	\$216.77	\$216.77
18	\$249.41	\$249.41	\$223.63	\$223.63
19	\$257.06	\$257.06	\$230.49	\$230.49
20	\$264.98	\$264.98	\$237.59	\$237.59
21	\$273.18	\$273.18	\$244.94	\$244.94
22	\$273.18	\$273.18	\$244.94	\$244.94
23	\$273.18	\$273.18	\$244.94	\$244.94
24	\$273.18	\$273.18	\$244.94	\$244.94
25	\$274.27	\$274.27	\$245.92	\$245.92
26	\$279.74	\$279.74	\$250.82	\$250.82
27	\$286.29	\$286.29	\$256.70	\$256.70
28	\$296.95	\$296.95	\$266.25	\$266.25
29	\$305.69	\$305.69	\$274.09	\$274.09
30	\$310.06	\$310.06	\$278.01	\$278.01
31	\$316.62	\$316.62	\$283.89	\$283.89
32	\$323.17	\$323.17	\$289.76	\$289.76
33	\$327.27	\$327.27	\$293.44	\$293.44
34	\$331.64	\$331.64	\$297.36	\$297.36
35	\$333.83	\$333.83	\$299.32	\$299.32
36	\$336.01	\$336.01	\$301.28	\$301.28
37	\$338.20	\$338.20	\$303.24	\$303.24
38	\$340.38	\$340.38	\$305.20	\$305.20
39	\$344.75	\$344.75	\$309.11	\$309.11
40	\$349.12	\$349.12	\$313.03	\$313.03
41	\$355.68	\$355.68	\$318.91	\$318.91
42	\$361.96	\$361.96	\$324.55	\$324.55
43	\$370.71	\$370.71	\$332.38	\$332.38
44	\$381.63	\$381.63	\$342.18	\$342.18
45	\$394.47	\$394.47	\$353.69	\$353.69
46	\$409.77	\$409.77	\$367.41	\$367.41
47	\$426.98	\$426.98	\$382.84	\$382.84
48	\$446.65	\$446.65	\$400.48	\$400.48
49	\$466.05	\$466.05	\$417.87	\$417.87
50	\$487.90	\$487.90	\$437.46	\$437.46
51	\$509.48	\$509.48	\$456.81	\$456.81
52	\$533.25	\$533.25	\$478.12	\$478.12
53	\$557.29	\$557.29	\$499.68	\$499.68
54	\$583.24	\$583.24	\$522.95	\$522.95
55	\$609.19	\$609.19	\$546.22	\$546.22
56	\$637.33	\$637.33	\$571.45	\$571.45
57	\$665.74	\$665.74	\$596.92	\$596.92
58	\$696.06	\$696.06	\$624.11	\$624.11
59	\$711.09	\$711.09	\$637.58	\$637.58
60	\$741.41	\$741.41	\$664.77	\$664.77
61	\$767.64	\$767.64	\$688.28	\$688.28
62	\$784.85	\$784.85	\$703.71	\$703.71
63	\$806.43	\$806.43	\$723.06	\$723.06
64+	\$819.54	\$819.54	\$734.82	\$734.82

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0460008		33709PA0630002		33709PA0630003		33709PA0630004	
Plan Marketing Name =>	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community		Connect Blue EPO \$100 a Community Blue Plan		Connect Blue EPO \$250 a Community Blue Plan		Connect Blue EPO \$500 a Community Blue Plan	
Form # =>	FL/PPO-SM/WG-5		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3	
Rating Area =>	Area 1,2,4,5		Area 1,4		Area 1,4		Area 1,4	
Network =>	G		J		J		J	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$500/\$1,500		\$100/\$1,000		\$250/\$1,000		\$500/\$2,000	
Coinsurance =>	100%/70%		100%/60%		100%/60%		100%/70%	
Copays =>	\$20/\$50		\$10/\$40		\$10/\$40		\$15/\$55	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$264.59	\$264.59	\$262.70	\$262.70	\$259.40	\$259.40	\$257.48	\$257.48
15	\$288.11	\$288.11	\$286.05	\$286.05	\$282.45	\$282.45	\$280.36	\$280.36
16	\$297.10	\$297.10	\$294.98	\$294.98	\$291.27	\$291.27	\$289.11	\$289.11
17	\$306.09	\$306.09	\$303.91	\$303.91	\$300.09	\$300.09	\$297.86	\$297.86
18	\$315.78	\$315.78	\$313.52	\$313.52	\$309.58	\$309.58	\$307.29	\$307.29
19	\$325.46	\$325.46	\$323.14	\$323.14	\$319.07	\$319.07	\$316.71	\$316.71
20	\$335.49	\$335.49	\$333.10	\$333.10	\$328.91	\$328.91	\$326.47	\$326.47
21	\$345.87	\$345.87	\$343.40	\$343.40	\$339.08	\$339.08	\$336.57	\$336.57
22	\$345.87	\$345.87	\$343.40	\$343.40	\$339.08	\$339.08	\$336.57	\$336.57
23	\$345.87	\$345.87	\$343.40	\$343.40	\$339.08	\$339.08	\$336.57	\$336.57
24	\$345.87	\$345.87	\$343.40	\$343.40	\$339.08	\$339.08	\$336.57	\$336.57
25	\$347.25	\$347.25	\$344.77	\$344.77	\$340.44	\$340.44	\$337.92	\$337.92
26	\$354.17	\$354.17	\$351.64	\$351.64	\$347.22	\$347.22	\$344.65	\$344.65
27	\$362.47	\$362.47	\$359.88	\$359.88	\$355.36	\$355.36	\$352.73	\$352.73
28	\$375.96	\$375.96	\$373.28	\$373.28	\$368.58	\$368.58	\$365.85	\$365.85
29	\$387.03	\$387.03	\$384.26	\$384.26	\$379.43	\$379.43	\$376.62	\$376.62
30	\$392.56	\$392.56	\$389.76	\$389.76	\$384.86	\$384.86	\$382.01	\$382.01
31	\$400.86	\$400.86	\$398.00	\$398.00	\$392.99	\$392.99	\$390.08	\$390.08
32	\$409.16	\$409.16	\$406.24	\$406.24	\$401.13	\$401.13	\$398.16	\$398.16
33	\$414.35	\$414.35	\$411.39	\$411.39	\$406.22	\$406.22	\$403.21	\$403.21
34	\$419.89	\$419.89	\$416.89	\$416.89	\$411.64	\$411.64	\$408.60	\$408.60
35	\$422.65	\$422.65	\$419.63	\$419.63	\$414.36	\$414.36	\$411.29	\$411.29
36	\$425.42	\$425.42	\$422.38	\$422.38	\$417.07	\$417.07	\$413.98	\$413.98
37	\$428.19	\$428.19	\$425.13	\$425.13	\$419.78	\$419.78	\$416.67	\$416.67
38	\$430.95	\$430.95	\$427.88	\$427.88	\$422.49	\$422.49	\$419.37	\$419.37
39	\$436.49	\$436.49	\$433.37	\$433.37	\$427.92	\$427.92	\$424.75	\$424.75
40	\$442.02	\$442.02	\$438.87	\$438.87	\$433.34	\$433.34	\$430.14	\$430.14
41	\$450.32	\$450.32	\$447.11	\$447.11	\$441.48	\$441.48	\$438.21	\$438.21
42	\$458.28	\$458.28	\$455.01	\$455.01	\$449.28	\$449.28	\$445.96	\$445.96
43	\$469.35	\$469.35	\$465.99	\$465.99	\$460.13	\$460.13	\$456.73	\$456.73
44	\$483.18	\$483.18	\$479.73	\$479.73	\$473.69	\$473.69	\$470.19	\$470.19
45	\$499.44	\$499.44	\$495.87	\$495.87	\$489.63	\$489.63	\$486.01	\$486.01
46	\$518.81	\$518.81	\$515.10	\$515.10	\$508.62	\$508.62	\$504.86	\$504.86
47	\$540.59	\$540.59	\$536.73	\$536.73	\$529.98	\$529.98	\$526.06	\$526.06
48	\$565.50	\$565.50	\$561.46	\$561.46	\$554.40	\$554.40	\$550.29	\$550.29
49	\$590.05	\$590.05	\$585.84	\$585.84	\$578.47	\$578.47	\$574.19	\$574.19
50	\$617.72	\$617.72	\$613.31	\$613.31	\$605.60	\$605.60	\$601.11	\$601.11
51	\$645.05	\$645.05	\$640.44	\$640.44	\$632.38	\$632.38	\$627.70	\$627.70
52	\$675.14	\$675.14	\$670.32	\$670.32	\$661.88	\$661.88	\$656.98	\$656.98
53	\$705.57	\$705.57	\$700.54	\$700.54	\$691.72	\$691.72	\$686.60	\$686.60
54	\$738.43	\$738.43	\$733.16	\$733.16	\$723.94	\$723.94	\$718.58	\$718.58
55	\$771.29	\$771.29	\$765.78	\$765.78	\$756.15	\$756.15	\$750.55	\$750.55
56	\$806.91	\$806.91	\$801.15	\$801.15	\$791.07	\$791.07	\$785.22	\$785.22
57	\$842.89	\$842.89	\$836.87	\$836.87	\$826.34	\$826.34	\$820.22	\$820.22
58	\$881.28	\$881.28	\$874.98	\$874.98	\$863.98	\$863.98	\$857.58	\$857.58
59	\$900.30	\$900.30	\$893.87	\$893.87	\$882.63	\$882.63	\$876.09	\$876.09
60	\$938.69	\$938.69	\$931.99	\$931.99	\$920.26	\$920.26	\$913.45	\$913.45
61	\$971.89	\$971.89	\$964.95	\$964.95	\$952.81	\$952.81	\$945.76	\$945.76
62	\$993.68	\$993.68	\$986.59	\$986.59	\$974.18	\$974.18	\$966.97	\$966.97
63	\$1,021.01	\$1,021.01	\$1,013.72	\$1,013.72	\$1,000.96	\$1,000.96	\$993.55	\$993.55
64+	\$1,037.61	\$1,037.61	\$1,030.20	\$1,030.20	\$1,017.24	\$1,017.24	\$1,009.71	\$1,009.71

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0630005		33709PA0630006		33709PA0630008		33709PA0630010	
Plan Marketing Name =>	Connect Blue EPO \$750 a Community Blue Plan		Connect Blue EPO \$900 a Community Blue Plan		Connect Blue EPO \$1100 a Community Blue Plan		Connect Blue EPO \$2500 a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	J		J		J		J	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$750/\$3,000		\$900/\$3,600		\$1,100/\$3,300		\$2,500/\$5,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$10/\$40		\$10/\$40		\$10/\$40		\$10/\$40	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$254.75	\$254.75	\$251.74	\$251.74	\$249.73	\$249.73	\$236.81	\$236.81
15	\$277.40	\$277.40	\$274.12	\$274.12	\$271.93	\$271.93	\$257.86	\$257.86
16	\$286.06	\$286.06	\$282.67	\$282.67	\$280.42	\$280.42	\$265.90	\$265.90
17	\$294.71	\$294.71	\$291.23	\$291.23	\$288.91	\$288.91	\$273.95	\$273.95
18	\$304.04	\$304.04	\$300.44	\$300.44	\$298.05	\$298.05	\$282.62	\$282.62
19	\$313.36	\$313.36	\$309.65	\$309.65	\$307.19	\$307.19	\$291.29	\$291.29
20	\$323.02	\$323.02	\$319.20	\$319.20	\$316.66	\$316.66	\$300.26	\$300.26
21	\$333.01	\$333.01	\$329.07	\$329.07	\$326.45	\$326.45	\$309.55	\$309.55
22	\$333.01	\$333.01	\$329.07	\$329.07	\$326.45	\$326.45	\$309.55	\$309.55
23	\$333.01	\$333.01	\$329.07	\$329.07	\$326.45	\$326.45	\$309.55	\$309.55
24	\$333.01	\$333.01	\$329.07	\$329.07	\$326.45	\$326.45	\$309.55	\$309.55
25	\$334.34	\$334.34	\$330.39	\$330.39	\$327.76	\$327.76	\$310.79	\$310.79
26	\$341.00	\$341.00	\$336.97	\$336.97	\$334.28	\$334.28	\$316.98	\$316.98
27	\$348.99	\$348.99	\$344.87	\$344.87	\$342.12	\$342.12	\$324.41	\$324.41
28	\$361.98	\$361.98	\$357.70	\$357.70	\$354.85	\$354.85	\$336.48	\$336.48
29	\$372.64	\$372.64	\$368.23	\$368.23	\$365.30	\$365.30	\$346.39	\$346.39
30	\$377.97	\$377.97	\$373.49	\$373.49	\$370.52	\$370.52	\$351.34	\$351.34
31	\$385.96	\$385.96	\$381.39	\$381.39	\$378.36	\$378.36	\$358.77	\$358.77
32	\$393.95	\$393.95	\$389.29	\$389.29	\$386.19	\$386.19	\$366.20	\$366.20
33	\$398.95	\$398.95	\$394.23	\$394.23	\$391.09	\$391.09	\$370.84	\$370.84
34	\$404.27	\$404.27	\$399.49	\$399.49	\$396.31	\$396.31	\$375.79	\$375.79
35	\$406.94	\$406.94	\$402.12	\$402.12	\$398.92	\$398.92	\$378.27	\$378.27
36	\$409.60	\$409.60	\$404.76	\$404.76	\$401.53	\$401.53	\$380.75	\$380.75
37	\$412.27	\$412.27	\$407.39	\$407.39	\$404.15	\$404.15	\$383.22	\$383.22
38	\$414.93	\$414.93	\$410.02	\$410.02	\$406.76	\$406.76	\$385.70	\$385.70
39	\$420.26	\$420.26	\$415.29	\$415.29	\$411.98	\$411.98	\$390.65	\$390.65
40	\$425.59	\$425.59	\$420.55	\$420.55	\$417.20	\$417.20	\$395.60	\$395.60
41	\$433.58	\$433.58	\$428.45	\$428.45	\$425.04	\$425.04	\$403.03	\$403.03
42	\$441.24	\$441.24	\$436.02	\$436.02	\$432.55	\$432.55	\$410.15	\$410.15
43	\$451.89	\$451.89	\$446.55	\$446.55	\$442.99	\$442.99	\$420.06	\$420.06
44	\$465.21	\$465.21	\$459.71	\$459.71	\$456.05	\$456.05	\$432.44	\$432.44
45	\$480.87	\$480.87	\$475.18	\$475.18	\$471.39	\$471.39	\$446.99	\$446.99
46	\$499.52	\$499.52	\$493.61	\$493.61	\$489.68	\$489.68	\$464.33	\$464.33
47	\$520.49	\$520.49	\$514.34	\$514.34	\$510.24	\$510.24	\$483.83	\$483.83
48	\$544.47	\$544.47	\$538.03	\$538.03	\$533.75	\$533.75	\$506.11	\$506.11
49	\$568.12	\$568.12	\$561.39	\$561.39	\$556.92	\$556.92	\$528.09	\$528.09
50	\$594.76	\$594.76	\$587.72	\$587.72	\$583.04	\$583.04	\$552.86	\$552.86
51	\$621.06	\$621.06	\$613.72	\$613.72	\$608.83	\$608.83	\$577.31	\$577.31
52	\$650.04	\$650.04	\$642.34	\$642.34	\$637.23	\$637.23	\$604.24	\$604.24
53	\$679.34	\$679.34	\$671.30	\$671.30	\$665.96	\$665.96	\$631.48	\$631.48
54	\$710.98	\$710.98	\$702.56	\$702.56	\$696.97	\$696.97	\$660.89	\$660.89
55	\$742.61	\$742.61	\$733.83	\$733.83	\$727.98	\$727.98	\$690.30	\$690.30
56	\$776.91	\$776.91	\$767.72	\$767.72	\$761.61	\$761.61	\$722.18	\$722.18
57	\$811.55	\$811.55	\$801.94	\$801.94	\$795.56	\$795.56	\$754.37	\$754.37
58	\$848.51	\$848.51	\$838.47	\$838.47	\$831.79	\$831.79	\$788.73	\$788.73
59	\$866.83	\$866.83	\$856.57	\$856.57	\$849.75	\$849.75	\$805.76	\$805.76
60	\$903.79	\$903.79	\$893.10	\$893.10	\$885.99	\$885.99	\$840.12	\$840.12
61	\$935.76	\$935.76	\$924.69	\$924.69	\$917.32	\$917.32	\$869.84	\$869.84
62	\$956.74	\$956.74	\$945.42	\$945.42	\$937.89	\$937.89	\$889.34	\$889.34
63	\$983.05	\$983.05	\$971.41	\$971.41	\$963.68	\$963.68	\$913.79	\$913.79
64+	\$999.03	\$999.03	\$987.21	\$987.21	\$979.35	\$979.35	\$928.65	\$928.65



Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0630011		33709PA0440014		33709PA0440014		33709PA0440009	
Plan Marketing Name =>	Connect Blue EPO \$3200 a Community Blue Plan		Premier Balance PPO \$250 IP A a Community Blue Flex Plan		Premier Balance PPO \$250 IP A a Community Blue Flex Plan		Premier Balance PPO \$750 IP A a Community Blue Flex Plan	
Form # =>	CONB/EPO-SM/WG-3		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,2,5		Area 6		Area 1,2,5	
Network =>	J		B		B		B	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$3,200/\$4,400		\$250/\$750		\$250/\$750		\$750/\$1,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$10/\$40		\$40/\$80		\$40/\$80		\$35/\$65	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$232.52	\$232.52	\$282.08	\$282.08	\$302.44	\$302.44	\$277.23	\$277.23
15	\$253.19	\$253.19	\$307.15	\$307.15	\$329.32	\$329.32	\$301.87	\$301.87
16	\$261.09	\$261.09	\$316.74	\$316.74	\$339.60	\$339.60	\$311.29	\$311.29
17	\$269.00	\$269.00	\$326.33	\$326.33	\$349.88	\$349.88	\$320.72	\$320.72
18	\$277.51	\$277.51	\$336.65	\$336.65	\$360.95	\$360.95	\$330.86	\$330.86
19	\$286.02	\$286.02	\$346.97	\$346.97	\$372.01	\$372.01	\$341.01	\$341.01
20	\$294.83	\$294.83	\$357.67	\$357.67	\$383.48	\$383.48	\$351.52	\$351.52
21	\$303.95	\$303.95	\$368.73	\$368.73	\$395.34	\$395.34	\$362.39	\$362.39
22	\$303.95	\$303.95	\$368.73	\$368.73	\$395.34	\$395.34	\$362.39	\$362.39
23	\$303.95	\$303.95	\$368.73	\$368.73	\$395.34	\$395.34	\$362.39	\$362.39
24	\$303.95	\$303.95	\$368.73	\$368.73	\$395.34	\$395.34	\$362.39	\$362.39
25	\$305.17	\$305.17	\$370.20	\$370.20	\$396.92	\$396.92	\$363.84	\$363.84
26	\$311.24	\$311.24	\$377.58	\$377.58	\$404.83	\$404.83	\$371.09	\$371.09
27	\$318.54	\$318.54	\$386.43	\$386.43	\$414.32	\$414.32	\$379.78	\$379.78
28	\$330.39	\$330.39	\$400.81	\$400.81	\$429.73	\$429.73	\$393.92	\$393.92
29	\$340.12	\$340.12	\$412.61	\$412.61	\$442.39	\$442.39	\$405.51	\$405.51
30	\$344.98	\$344.98	\$418.51	\$418.51	\$448.71	\$448.71	\$411.31	\$411.31
31	\$352.28	\$352.28	\$427.36	\$427.36	\$458.20	\$458.20	\$420.01	\$420.01
32	\$359.57	\$359.57	\$436.21	\$436.21	\$467.69	\$467.69	\$428.71	\$428.71
33	\$364.13	\$364.13	\$441.74	\$441.74	\$473.62	\$473.62	\$434.14	\$434.14
34	\$369.00	\$369.00	\$447.64	\$447.64	\$479.94	\$479.94	\$439.94	\$439.94
35	\$371.43	\$371.43	\$450.59	\$450.59	\$483.11	\$483.11	\$442.84	\$442.84
36	\$373.86	\$373.86	\$453.54	\$453.54	\$486.27	\$486.27	\$445.74	\$445.74
37	\$376.29	\$376.29	\$456.49	\$456.49	\$489.43	\$489.43	\$448.64	\$448.64
38	\$378.72	\$378.72	\$459.44	\$459.44	\$492.59	\$492.59	\$451.54	\$451.54
39	\$383.58	\$383.58	\$465.34	\$465.34	\$498.92	\$498.92	\$457.34	\$457.34
40	\$388.45	\$388.45	\$471.24	\$471.24	\$505.24	\$505.24	\$463.13	\$463.13
41	\$395.74	\$395.74	\$480.09	\$480.09	\$514.73	\$514.73	\$471.83	\$471.83
42	\$402.73	\$402.73	\$488.57	\$488.57	\$523.83	\$523.83	\$480.17	\$480.17
43	\$412.46	\$412.46	\$500.37	\$500.37	\$536.48	\$536.48	\$491.76	\$491.76
44	\$424.62	\$424.62	\$515.12	\$515.12	\$552.29	\$552.29	\$506.26	\$506.26
45	\$438.90	\$438.90	\$532.45	\$532.45	\$570.87	\$570.87	\$523.29	\$523.29
46	\$455.93	\$455.93	\$553.10	\$553.10	\$593.01	\$593.01	\$543.59	\$543.59
47	\$475.07	\$475.07	\$576.32	\$576.32	\$617.92	\$617.92	\$566.42	\$566.42
48	\$496.96	\$496.96	\$602.87	\$602.87	\$646.38	\$646.38	\$592.51	\$592.51
49	\$518.54	\$518.54	\$629.05	\$629.05	\$674.45	\$674.45	\$618.24	\$618.24
50	\$542.85	\$542.85	\$658.55	\$658.55	\$706.08	\$706.08	\$647.23	\$647.23
51	\$566.87	\$566.87	\$687.68	\$687.68	\$737.31	\$737.31	\$675.86	\$675.86
52	\$593.31	\$593.31	\$719.76	\$719.76	\$771.70	\$771.70	\$707.39	\$707.39
53	\$620.06	\$620.06	\$752.21	\$752.21	\$806.49	\$806.49	\$739.28	\$739.28
54	\$648.93	\$648.93	\$787.24	\$787.24	\$844.05	\$844.05	\$773.70	\$773.70
55	\$677.81	\$677.81	\$822.27	\$822.27	\$881.61	\$881.61	\$808.13	\$808.13
56	\$709.12	\$709.12	\$860.25	\$860.25	\$922.33	\$922.33	\$845.46	\$845.46
57	\$740.73	\$740.73	\$898.60	\$898.60	\$963.44	\$963.44	\$883.14	\$883.14
58	\$774.46	\$774.46	\$939.52	\$939.52	\$1,007.33	\$1,007.33	\$923.37	\$923.37
59	\$791.18	\$791.18	\$959.80	\$959.80	\$1,029.07	\$1,029.07	\$943.30	\$943.30
60	\$824.92	\$824.92	\$1,000.73	\$1,000.73	\$1,072.95	\$1,072.95	\$983.53	\$983.53
61	\$854.10	\$854.10	\$1,036.13	\$1,036.13	\$1,110.91	\$1,110.91	\$1,018.32	\$1,018.32
62	\$873.25	\$873.25	\$1,059.36	\$1,059.36	\$1,135.81	\$1,135.81	\$1,041.15	\$1,041.15
63	\$897.26	\$897.26	\$1,088.49	\$1,088.49	\$1,167.04	\$1,167.04	\$1,069.78	\$1,069.78
64+	\$911.85	\$911.85	\$1,106.19	\$1,106.19	\$1,186.02	\$1,186.02	\$1,087.17	\$1,087.17

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0440009		33709PA0440015		33709PA0440015		33709PA0720001	
Plan Marketing Name =>	Premier Balance PPO \$750 IP A a Community Blue Flex Plan		Premier Balance PPO \$1500 IP A a Community Blue Flex Plan		Premier Balance PPO \$1500 IP A a Community Blue Flex Plan		Conemaugh Region Connect Blue EPO \$0	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		CONB/EPO-CM-SM/WG-1	
Rating Area =>	Area 6		Area 1,2,5		Area 6		Area 5	
Network =>	B		B		B		Y	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$750/\$1,500		\$1,500/\$4,500		\$1,500/\$4,500		\$0/\$1,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$35/\$65		\$45/\$70		\$45/\$70		\$25/\$60	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$297.23	\$297.23	\$261.28	\$261.28	\$280.13	\$280.13	\$280.93	\$280.93
15	\$323.65	\$323.65	\$284.50	\$284.50	\$305.03	\$305.03	\$305.90	\$305.90
16	\$333.76	\$333.76	\$293.38	\$293.38	\$314.55	\$314.55	\$315.45	\$315.45
17	\$343.86	\$343.86	\$302.26	\$302.26	\$324.07	\$324.07	\$325.00	\$325.00
18	\$354.74	\$354.74	\$311.83	\$311.83	\$334.32	\$334.32	\$335.28	\$335.28
19	\$365.62	\$365.62	\$321.39	\$321.39	\$344.58	\$344.58	\$345.56	\$345.56
20	\$376.88	\$376.88	\$331.29	\$331.29	\$355.19	\$355.19	\$356.21	\$356.21
21	\$388.54	\$388.54	\$341.54	\$341.54	\$366.18	\$366.18	\$367.23	\$367.23
22	\$388.54	\$388.54	\$341.54	\$341.54	\$366.18	\$366.18	\$367.23	\$367.23
23	\$388.54	\$388.54	\$341.54	\$341.54	\$366.18	\$366.18	\$367.23	\$367.23
24	\$388.54	\$388.54	\$341.54	\$341.54	\$366.18	\$366.18	\$367.23	\$367.23
25	\$390.09	\$390.09	\$342.91	\$342.91	\$367.64	\$367.64	\$368.70	\$368.70
26	\$397.86	\$397.86	\$349.74	\$349.74	\$374.97	\$374.97	\$376.04	\$376.04
27	\$407.19	\$407.19	\$357.93	\$357.93	\$383.76	\$383.76	\$384.86	\$384.86
28	\$422.34	\$422.34	\$371.25	\$371.25	\$398.04	\$398.04	\$399.18	\$399.18
29	\$434.78	\$434.78	\$382.18	\$382.18	\$409.76	\$409.76	\$410.93	\$410.93
30	\$440.99	\$440.99	\$387.65	\$387.65	\$415.61	\$415.61	\$416.81	\$416.81
31	\$450.32	\$450.32	\$395.84	\$395.84	\$424.40	\$424.40	\$425.62	\$425.62
32	\$459.64	\$459.64	\$404.04	\$404.04	\$433.19	\$433.19	\$434.43	\$434.43
33	\$465.47	\$465.47	\$409.16	\$409.16	\$438.68	\$438.68	\$439.94	\$439.94
34	\$471.69	\$471.69	\$414.63	\$414.63	\$444.54	\$444.54	\$445.82	\$445.82
35	\$474.80	\$474.80	\$417.36	\$417.36	\$447.47	\$447.47	\$448.76	\$448.76
36	\$477.90	\$477.90	\$420.09	\$420.09	\$450.40	\$450.40	\$451.69	\$451.69
37	\$481.01	\$481.01	\$422.83	\$422.83	\$453.33	\$453.33	\$454.63	\$454.63
38	\$484.12	\$484.12	\$425.56	\$425.56	\$456.26	\$456.26	\$457.57	\$457.57
39	\$490.34	\$490.34	\$431.02	\$431.02	\$462.12	\$462.12	\$463.44	\$463.44
40	\$496.55	\$496.55	\$436.49	\$436.49	\$467.98	\$467.98	\$469.32	\$469.32
41	\$505.88	\$505.88	\$444.69	\$444.69	\$476.77	\$476.77	\$478.13	\$478.13
42	\$514.82	\$514.82	\$452.54	\$452.54	\$485.19	\$485.19	\$486.58	\$486.58
43	\$527.25	\$527.25	\$463.47	\$463.47	\$496.91	\$496.91	\$498.33	\$498.33
44	\$542.79	\$542.79	\$477.13	\$477.13	\$511.55	\$511.55	\$513.02	\$513.02
45	\$561.05	\$561.05	\$493.18	\$493.18	\$528.76	\$528.76	\$530.28	\$530.28
46	\$582.81	\$582.81	\$512.31	\$512.31	\$549.27	\$549.27	\$550.85	\$550.85
47	\$607.29	\$607.29	\$533.83	\$533.83	\$572.34	\$572.34	\$573.98	\$573.98
48	\$635.26	\$635.26	\$558.42	\$558.42	\$598.70	\$598.70	\$600.42	\$600.42
49	\$662.85	\$662.85	\$582.67	\$582.67	\$624.70	\$624.70	\$626.49	\$626.49
50	\$693.93	\$693.93	\$609.99	\$609.99	\$654.00	\$654.00	\$655.87	\$655.87
51	\$724.63	\$724.63	\$636.97	\$636.97	\$682.93	\$682.93	\$684.88	\$684.88
52	\$758.43	\$758.43	\$666.69	\$666.69	\$714.78	\$714.78	\$716.83	\$716.83
53	\$792.62	\$792.62	\$696.74	\$696.74	\$747.01	\$747.01	\$749.15	\$749.15
54	\$829.53	\$829.53	\$729.19	\$729.19	\$781.79	\$781.79	\$784.04	\$784.04
55	\$866.44	\$866.44	\$761.63	\$761.63	\$816.58	\$816.58	\$818.92	\$818.92
56	\$906.46	\$906.46	\$796.81	\$796.81	\$854.30	\$854.30	\$856.75	\$856.75
57	\$946.87	\$946.87	\$832.33	\$832.33	\$892.38	\$892.38	\$894.94	\$894.94
58	\$990.00	\$990.00	\$870.24	\$870.24	\$933.03	\$933.03	\$935.70	\$935.70
59	\$1,011.37	\$1,011.37	\$889.03	\$889.03	\$953.17	\$953.17	\$955.90	\$955.90
60	\$1,054.50	\$1,054.50	\$926.94	\$926.94	\$993.81	\$993.81	\$996.66	\$996.66
61	\$1,091.80	\$1,091.80	\$959.73	\$959.73	\$1,028.97	\$1,028.97	\$1,031.92	\$1,031.92
62	\$1,116.28	\$1,116.28	\$981.24	\$981.24	\$1,052.04	\$1,052.04	\$1,055.05	\$1,055.05
63	\$1,146.97	\$1,146.97	\$1,008.23	\$1,008.23	\$1,080.96	\$1,080.96	\$1,084.06	\$1,084.06
64+	\$1,165.62	\$1,165.62	\$1,024.62	\$1,024.62	\$1,098.54	\$1,098.54	\$1,101.69	\$1,101.69

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0720002		33709PA0720003		33709PA0900001		33709PA0570008	
Plan Marketing Name =>	Conemaugh Region Connect Blue EPO \$1000		Conemaugh Region Connect Blue EPO \$3800		Conemaugh Region Connect Blue EPO Embedded \$5000		Balance PPO \$600 a Community Blue Flex Plan	
Form # =>	CONB/EPO-CM-SM/WG-1		CONB/EPO-CM-SM/WG-1		CONB/EPO-HDHP-SM/WG-1		PPO-SM/WG-6	
Rating Area =>	Area 5		Area 5		Area 5		Area 1,4	
Network =>	Y		Y		Y		A	
Metal =>	Gold		Silver		Bronze		Silver	
Deductible =>	\$1,000/\$3,000		\$3,800/\$5,000		\$5,000/\$5,000		\$600/\$1,800	
Coinsurance =>	100%/70%		100%/70%		100%/70%		50%/40%	
Copays =>	\$15/\$40		\$60/70%		100%/70%		\$65/40%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$6,650/\$6,650		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$264.61	\$264.61	\$220.03	\$220.03	\$195.61	\$195.61	\$216.92	\$216.92
15	\$288.13	\$288.13	\$239.59	\$239.59	\$213.00	\$213.00	\$236.21	\$236.21
16	\$297.12	\$297.12	\$247.07	\$247.07	\$219.65	\$219.65	\$243.58	\$243.58
17	\$306.11	\$306.11	\$254.54	\$254.54	\$226.29	\$226.29	\$250.95	\$250.95
18	\$315.80	\$315.80	\$262.60	\$262.60	\$233.45	\$233.45	\$258.89	\$258.89
19	\$325.48	\$325.48	\$270.65	\$270.65	\$240.61	\$240.61	\$266.83	\$266.83
20	\$335.51	\$335.51	\$278.99	\$278.99	\$248.03	\$248.03	\$275.05	\$275.05
21	\$345.89	\$345.89	\$287.62	\$287.62	\$255.70	\$255.70	\$283.56	\$283.56
22	\$345.89	\$345.89	\$287.62	\$287.62	\$255.70	\$255.70	\$283.56	\$283.56
23	\$345.89	\$345.89	\$287.62	\$287.62	\$255.70	\$255.70	\$283.56	\$283.56
24	\$345.89	\$345.89	\$287.62	\$287.62	\$255.70	\$255.70	\$283.56	\$283.56
25	\$347.27	\$347.27	\$288.77	\$288.77	\$256.72	\$256.72	\$284.69	\$284.69
26	\$354.19	\$354.19	\$294.52	\$294.52	\$261.84	\$261.84	\$290.37	\$290.37
27	\$362.49	\$362.49	\$301.43	\$301.43	\$267.97	\$267.97	\$297.17	\$297.17
28	\$375.98	\$375.98	\$312.64	\$312.64	\$277.95	\$277.95	\$308.23	\$308.23
29	\$387.05	\$387.05	\$321.85	\$321.85	\$286.13	\$286.13	\$317.30	\$317.30
30	\$392.59	\$392.59	\$326.45	\$326.45	\$290.22	\$290.22	\$321.84	\$321.84
31	\$400.89	\$400.89	\$333.35	\$333.35	\$296.36	\$296.36	\$328.65	\$328.65
32	\$409.19	\$409.19	\$340.25	\$340.25	\$302.49	\$302.49	\$335.45	\$335.45
33	\$414.38	\$414.38	\$344.57	\$344.57	\$306.33	\$306.33	\$339.70	\$339.70
34	\$419.91	\$419.91	\$349.17	\$349.17	\$310.42	\$310.42	\$344.24	\$344.24
35	\$422.68	\$422.68	\$351.47	\$351.47	\$312.47	\$312.47	\$346.51	\$346.51
36	\$425.44	\$425.44	\$353.77	\$353.77	\$314.51	\$314.51	\$348.78	\$348.78
37	\$428.21	\$428.21	\$356.07	\$356.07	\$316.56	\$316.56	\$351.05	\$351.05
38	\$430.98	\$430.98	\$358.37	\$358.37	\$318.60	\$318.60	\$353.32	\$353.32
39	\$436.51	\$436.51	\$362.98	\$362.98	\$322.69	\$322.69	\$357.85	\$357.85
40	\$442.05	\$442.05	\$367.58	\$367.58	\$326.78	\$326.78	\$362.39	\$362.39
41	\$450.35	\$450.35	\$374.48	\$374.48	\$332.92	\$332.92	\$369.20	\$369.20
42	\$458.30	\$458.30	\$381.10	\$381.10	\$338.80	\$338.80	\$375.72	\$375.72
43	\$469.37	\$469.37	\$390.30	\$390.30	\$346.98	\$346.98	\$384.79	\$384.79
44	\$483.21	\$483.21	\$401.81	\$401.81	\$357.21	\$357.21	\$396.13	\$396.13
45	\$499.47	\$499.47	\$415.32	\$415.32	\$369.23	\$369.23	\$409.46	\$409.46
46	\$518.84	\$518.84	\$431.43	\$431.43	\$383.55	\$383.55	\$425.34	\$425.34
47	\$540.63	\$540.63	\$449.55	\$449.55	\$399.66	\$399.66	\$443.20	\$443.20
48	\$565.53	\$565.53	\$470.26	\$470.26	\$418.07	\$418.07	\$463.62	\$463.62
49	\$590.09	\$590.09	\$490.68	\$490.68	\$436.22	\$436.22	\$483.75	\$483.75
50	\$617.76	\$617.76	\$513.69	\$513.69	\$456.68	\$456.68	\$506.44	\$506.44
51	\$645.08	\$645.08	\$536.41	\$536.41	\$476.88	\$476.88	\$528.84	\$528.84
52	\$675.18	\$675.18	\$561.43	\$561.43	\$499.13	\$499.13	\$553.51	\$553.51
53	\$705.62	\$705.62	\$586.74	\$586.74	\$521.63	\$521.63	\$578.46	\$578.46
54	\$738.48	\$738.48	\$614.07	\$614.07	\$545.92	\$545.92	\$605.40	\$605.40
55	\$771.33	\$771.33	\$641.39	\$641.39	\$570.21	\$570.21	\$632.34	\$632.34
56	\$806.96	\$806.96	\$671.02	\$671.02	\$596.55	\$596.55	\$661.55	\$661.55
57	\$842.93	\$842.93	\$700.93	\$700.93	\$623.14	\$623.14	\$691.04	\$691.04
58	\$881.33	\$881.33	\$732.86	\$732.86	\$651.52	\$651.52	\$722.51	\$722.51
59	\$900.35	\$900.35	\$748.67	\$748.67	\$665.59	\$665.59	\$738.11	\$738.11
60	\$938.75	\$938.75	\$780.60	\$780.60	\$693.97	\$693.97	\$769.58	\$769.58
61	\$971.95	\$971.95	\$808.21	\$808.21	\$718.52	\$718.52	\$796.80	\$796.80
62	\$993.74	\$993.74	\$826.33	\$826.33	\$734.63	\$734.63	\$814.67	\$814.67
63	\$1,021.07	\$1,021.07	\$849.05	\$849.05	\$754.83	\$754.83	\$837.07	\$837.07
64+	\$1,037.67	\$1,037.67	\$862.86	\$862.86	\$767.10	\$767.10	\$850.68	\$850.68

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570009		33709PA0570010	
Plan Marketing Name =>	Balance PPO \$2600 a Community Blue Flex Plan		Balance PPO \$5000 1x a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4	
Network =>	A		A	
Metal =>	Silver		Silver	
Deductible =>	\$2,600/\$5,200		\$5,000/\$6,000	
Coinsurance =>	70%/50%		70%/50%	
Copays =>	\$40/50%		\$35/50%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$210.80	\$210.80	\$206.27	\$206.27
15	\$229.54	\$229.54	\$224.60	\$224.60
16	\$236.71	\$236.71	\$231.61	\$231.61
17	\$243.87	\$243.87	\$238.62	\$238.62
18	\$251.59	\$251.59	\$246.17	\$246.17
19	\$259.30	\$259.30	\$253.72	\$253.72
20	\$267.29	\$267.29	\$261.54	\$261.54
21	\$275.56	\$275.56	\$269.63	\$269.63
22	\$275.56	\$275.56	\$269.63	\$269.63
23	\$275.56	\$275.56	\$269.63	\$269.63
24	\$275.56	\$275.56	\$269.63	\$269.63
25	\$276.66	\$276.66	\$270.71	\$270.71
26	\$282.17	\$282.17	\$276.10	\$276.10
27	\$288.79	\$288.79	\$282.57	\$282.57
28	\$299.53	\$299.53	\$293.09	\$293.09
29	\$308.35	\$308.35	\$301.72	\$301.72
30	\$312.76	\$312.76	\$306.03	\$306.03
31	\$319.37	\$319.37	\$312.50	\$312.50
32	\$325.99	\$325.99	\$318.97	\$318.97
33	\$330.12	\$330.12	\$323.02	\$323.02
34	\$334.53	\$334.53	\$327.33	\$327.33
35	\$336.73	\$336.73	\$329.49	\$329.49
36	\$338.94	\$338.94	\$331.64	\$331.64
37	\$341.14	\$341.14	\$333.80	\$333.80
38	\$343.35	\$343.35	\$335.96	\$335.96
39	\$347.76	\$347.76	\$340.27	\$340.27
40	\$352.17	\$352.17	\$344.59	\$344.59
41	\$358.78	\$358.78	\$351.06	\$351.06
42	\$365.12	\$365.12	\$357.26	\$357.26
43	\$373.93	\$373.93	\$365.89	\$365.89
44	\$384.96	\$384.96	\$376.67	\$376.67
45	\$397.91	\$397.91	\$389.35	\$389.35
46	\$413.34	\$413.34	\$404.45	\$404.45
47	\$430.70	\$430.70	\$421.43	\$421.43
48	\$450.54	\$450.54	\$440.85	\$440.85
49	\$470.11	\$470.11	\$459.99	\$459.99
50	\$492.15	\$492.15	\$481.56	\$481.56
51	\$513.92	\$513.92	\$502.86	\$502.86
52	\$537.89	\$537.89	\$526.32	\$526.32
53	\$562.14	\$562.14	\$550.05	\$550.05
54	\$588.32	\$588.32	\$575.66	\$575.66
55	\$614.50	\$614.50	\$601.27	\$601.27
56	\$642.88	\$642.88	\$629.05	\$629.05
57	\$671.54	\$671.54	\$657.09	\$657.09
58	\$702.13	\$702.13	\$687.02	\$687.02
59	\$717.28	\$717.28	\$701.85	\$701.85
60	\$747.87	\$747.87	\$731.78	\$731.78
61	\$774.32	\$774.32	\$757.66	\$757.66
62	\$791.68	\$791.68	\$774.65	\$774.65
63	\$813.45	\$813.45	\$795.95	\$795.95
64+	\$826.68	\$826.68	\$808.89	\$808.89

Company Name: Highmark, Inc.  
 Market: Small Group  
 Product: PPO, EPO  
 Effective Date of Rates: April 1, 2019

Ending date of Rates: June 30, 2019

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560007		33709PA0560009		33709PA0560011		33709PA0560013	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan		Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan		Premier Balance PPO \$0 Gold A a Community Blue Flex Plan		Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold	
Deductible =>	\$0/\$500		\$250/\$750		\$0/\$5,000		\$250/\$750	
Coinsurance =>	100%/70%		100%/70%		100%/50%		100%/70%	
Copays =>	\$10/\$40		\$10/\$40		\$30/\$70		\$30/\$70	
OOP Maximum =>	\$4,000/\$4,000		\$4,000/\$4,000		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$324.80	\$324.80	\$317.83	\$317.83	\$279.46	\$279.46	\$278.54	\$278.54
15	\$353.67	\$353.67	\$346.08	\$346.08	\$304.30	\$304.30	\$303.30	\$303.30
16	\$364.71	\$364.71	\$356.88	\$356.88	\$313.80	\$313.80	\$312.76	\$312.76
17	\$375.74	\$375.74	\$367.68	\$367.68	\$323.30	\$323.30	\$322.23	\$322.23
18	\$387.63	\$387.63	\$379.31	\$379.31	\$333.53	\$333.53	\$332.42	\$332.42
19	\$399.52	\$399.52	\$390.95	\$390.95	\$343.76	\$343.76	\$342.62	\$342.62
20	\$411.83	\$411.83	\$403.00	\$403.00	\$354.35	\$354.35	\$353.18	\$353.18
21	\$424.57	\$424.57	\$415.46	\$415.46	\$365.31	\$365.31	\$364.10	\$364.10
22	\$424.57	\$424.57	\$415.46	\$415.46	\$365.31	\$365.31	\$364.10	\$364.10
23	\$424.57	\$424.57	\$415.46	\$415.46	\$365.31	\$365.31	\$364.10	\$364.10
24	\$424.57	\$424.57	\$415.46	\$415.46	\$365.31	\$365.31	\$364.10	\$364.10
25	\$426.27	\$426.27	\$417.12	\$417.12	\$366.77	\$366.77	\$365.56	\$365.56
26	\$434.76	\$434.76	\$425.43	\$425.43	\$374.08	\$374.08	\$372.84	\$372.84
27	\$444.95	\$444.95	\$435.40	\$435.40	\$382.84	\$382.84	\$381.58	\$381.58
28	\$461.51	\$461.51	\$451.61	\$451.61	\$397.09	\$397.09	\$395.78	\$395.78
29	\$475.09	\$475.09	\$464.90	\$464.90	\$408.78	\$408.78	\$407.43	\$407.43
30	\$481.89	\$481.89	\$471.55	\$471.55	\$414.63	\$414.63	\$413.25	\$413.25
31	\$492.08	\$492.08	\$481.52	\$481.52	\$423.39	\$423.39	\$421.99	\$421.99
32	\$502.27	\$502.27	\$491.49	\$491.49	\$432.16	\$432.16	\$430.73	\$430.73
33	\$508.63	\$508.63	\$497.72	\$497.72	\$437.64	\$437.64	\$436.19	\$436.19
34	\$515.43	\$515.43	\$504.37	\$504.37	\$443.49	\$443.49	\$442.02	\$442.02
35	\$518.82	\$518.82	\$507.69	\$507.69	\$446.41	\$446.41	\$444.93	\$444.93
36	\$522.22	\$522.22	\$511.02	\$511.02	\$449.33	\$449.33	\$447.84	\$447.84
37	\$525.62	\$525.62	\$514.34	\$514.34	\$452.25	\$452.25	\$450.76	\$450.76
38	\$529.01	\$529.01	\$517.66	\$517.66	\$455.18	\$455.18	\$453.67	\$453.67
39	\$535.81	\$535.81	\$524.31	\$524.31	\$461.02	\$461.02	\$459.49	\$459.49
40	\$542.60	\$542.60	\$530.96	\$530.96	\$466.87	\$466.87	\$465.32	\$465.32
41	\$552.79	\$552.79	\$540.93	\$540.93	\$475.63	\$475.63	\$474.06	\$474.06
42	\$562.56	\$562.56	\$550.48	\$550.48	\$484.04	\$484.04	\$482.43	\$482.43
43	\$576.14	\$576.14	\$563.78	\$563.78	\$495.73	\$495.73	\$494.08	\$494.08
44	\$593.12	\$593.12	\$580.40	\$580.40	\$510.34	\$510.34	\$508.65	\$508.65
45	\$613.08	\$613.08	\$599.92	\$599.92	\$527.51	\$527.51	\$525.76	\$525.76
46	\$636.86	\$636.86	\$623.19	\$623.19	\$547.97	\$547.97	\$546.15	\$546.15
47	\$663.60	\$663.60	\$649.36	\$649.36	\$570.98	\$570.98	\$569.09	\$569.09
48	\$694.17	\$694.17	\$679.28	\$679.28	\$597.28	\$597.28	\$595.30	\$595.30
49	\$724.32	\$724.32	\$708.77	\$708.77	\$623.22	\$623.22	\$621.15	\$621.15
50	\$758.28	\$758.28	\$742.01	\$742.01	\$652.44	\$652.44	\$650.28	\$650.28
51	\$791.82	\$791.82	\$774.83	\$774.83	\$681.30	\$681.30	\$679.05	\$679.05
52	\$828.76	\$828.76	\$810.98	\$810.98	\$713.09	\$713.09	\$710.72	\$710.72
53	\$866.12	\$866.12	\$847.54	\$847.54	\$745.23	\$745.23	\$742.76	\$742.76
54	\$906.46	\$906.46	\$887.01	\$887.01	\$779.94	\$779.94	\$777.35	\$777.35
55	\$946.79	\$946.79	\$926.48	\$926.48	\$814.64	\$814.64	\$811.94	\$811.94
56	\$990.52	\$990.52	\$969.27	\$969.27	\$852.27	\$852.27	\$849.45	\$849.45
57	\$1,034.68	\$1,034.68	\$1,012.48	\$1,012.48	\$890.26	\$890.26	\$887.31	\$887.31
58	\$1,081.80	\$1,081.80	\$1,058.59	\$1,058.59	\$930.81	\$930.81	\$927.73	\$927.73
59	\$1,105.16	\$1,105.16	\$1,081.44	\$1,081.44	\$950.90	\$950.90	\$947.75	\$947.75
60	\$1,152.28	\$1,152.28	\$1,127.56	\$1,127.56	\$991.45	\$991.45	\$988.17	\$988.17
61	\$1,193.04	\$1,193.04	\$1,167.44	\$1,167.44	\$1,026.52	\$1,026.52	\$1,023.12	\$1,023.12
62	\$1,219.79	\$1,219.79	\$1,193.62	\$1,193.62	\$1,049.54	\$1,049.54	\$1,046.06	\$1,046.06
63	\$1,253.33	\$1,253.33	\$1,226.44	\$1,226.44	\$1,078.40	\$1,078.40	\$1,074.82	\$1,074.82
64+	\$1,273.71	\$1,273.71	\$1,246.38	\$1,246.38	\$1,095.93	\$1,095.93	\$1,092.30	\$1,092.30

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560015		33709PA0560017		33709PA0560019		33709PA0560021	
Plan Marketing Name =>	Premier Balance PPO \$500 A a Community Blue Flex Plan		Premier Balance PPO \$750 A a Community Blue Flex Plan		Premier Balance PPO \$1000 A a Community Blue Flex Plan		Premier Balance PPO \$1250 A a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$500/\$1,500		\$750/\$1,500		\$1,000/\$2,000		\$1,250/\$2,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$25/\$65		\$25/\$65		\$25/\$65		\$25/\$65	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$276.26	\$276.26	\$274.18	\$274.18	\$270.53	\$270.53	\$267.33	\$267.33
15	\$300.82	\$300.82	\$298.55	\$298.55	\$294.58	\$294.58	\$291.09	\$291.09
16	\$310.21	\$310.21	\$307.87	\$307.87	\$303.78	\$303.78	\$300.18	\$300.18
17	\$319.60	\$319.60	\$317.18	\$317.18	\$312.97	\$312.97	\$309.26	\$309.26
18	\$329.71	\$329.71	\$327.22	\$327.22	\$322.87	\$322.87	\$319.05	\$319.05
19	\$339.82	\$339.82	\$337.25	\$337.25	\$332.78	\$332.78	\$328.83	\$328.83
20	\$350.30	\$350.30	\$347.65	\$347.65	\$343.03	\$343.03	\$338.97	\$338.97
21	\$361.13	\$361.13	\$358.40	\$358.40	\$353.64	\$353.64	\$349.45	\$349.45
22	\$361.13	\$361.13	\$358.40	\$358.40	\$353.64	\$353.64	\$349.45	\$349.45
23	\$361.13	\$361.13	\$358.40	\$358.40	\$353.64	\$353.64	\$349.45	\$349.45
24	\$361.13	\$361.13	\$358.40	\$358.40	\$353.64	\$353.64	\$349.45	\$349.45
25	\$362.57	\$362.57	\$359.83	\$359.83	\$355.05	\$355.05	\$350.85	\$350.85
26	\$369.80	\$369.80	\$367.00	\$367.00	\$362.13	\$362.13	\$357.84	\$357.84
27	\$378.46	\$378.46	\$375.60	\$375.60	\$370.61	\$370.61	\$366.22	\$366.22
28	\$392.55	\$392.55	\$389.58	\$389.58	\$384.41	\$384.41	\$379.85	\$379.85
29	\$404.10	\$404.10	\$401.05	\$401.05	\$395.72	\$395.72	\$391.03	\$391.03
30	\$409.88	\$409.88	\$406.78	\$406.78	\$401.38	\$401.38	\$396.63	\$396.63
31	\$418.55	\$418.55	\$415.39	\$415.39	\$409.87	\$409.87	\$405.01	\$405.01
32	\$427.22	\$427.22	\$423.99	\$423.99	\$418.36	\$418.36	\$413.40	\$413.40
33	\$432.63	\$432.63	\$429.36	\$429.36	\$423.66	\$423.66	\$418.64	\$418.64
34	\$438.41	\$438.41	\$435.10	\$435.10	\$429.32	\$429.32	\$424.23	\$424.23
35	\$441.30	\$441.30	\$437.96	\$437.96	\$432.15	\$432.15	\$427.03	\$427.03
36	\$444.19	\$444.19	\$440.83	\$440.83	\$434.98	\$434.98	\$429.82	\$429.82
37	\$447.08	\$447.08	\$443.70	\$443.70	\$437.81	\$437.81	\$432.62	\$432.62
38	\$449.97	\$449.97	\$446.57	\$446.57	\$440.64	\$440.64	\$435.41	\$435.41
39	\$455.75	\$455.75	\$452.30	\$452.30	\$446.29	\$446.29	\$441.01	\$441.01
40	\$461.52	\$461.52	\$458.04	\$458.04	\$451.95	\$451.95	\$446.60	\$446.60
41	\$470.19	\$470.19	\$466.64	\$466.64	\$460.44	\$460.44	\$454.98	\$454.98
42	\$478.50	\$478.50	\$474.88	\$474.88	\$468.57	\$468.57	\$463.02	\$463.02
43	\$490.05	\$490.05	\$486.35	\$486.35	\$479.89	\$479.89	\$474.20	\$474.20
44	\$504.50	\$504.50	\$500.68	\$500.68	\$494.04	\$494.04	\$488.18	\$488.18
45	\$521.47	\$521.47	\$517.53	\$517.53	\$510.66	\$510.66	\$504.61	\$504.61
46	\$541.70	\$541.70	\$537.60	\$537.60	\$530.46	\$530.46	\$524.18	\$524.18
47	\$564.45	\$564.45	\$560.18	\$560.18	\$552.74	\$552.74	\$546.19	\$546.19
48	\$590.45	\$590.45	\$585.98	\$585.98	\$578.20	\$578.20	\$571.35	\$571.35
49	\$616.09	\$616.09	\$611.43	\$611.43	\$603.31	\$603.31	\$596.16	\$596.16
50	\$644.98	\$644.98	\$640.10	\$640.10	\$631.60	\$631.60	\$624.12	\$624.12
51	\$673.51	\$673.51	\$668.42	\$668.42	\$659.54	\$659.54	\$651.72	\$651.72
52	\$704.93	\$704.93	\$699.60	\$699.60	\$690.31	\$690.31	\$682.13	\$682.13
53	\$736.71	\$736.71	\$731.14	\$731.14	\$721.43	\$721.43	\$712.88	\$712.88
54	\$771.01	\$771.01	\$765.18	\$765.18	\$755.02	\$755.02	\$746.08	\$746.08
55	\$805.32	\$805.32	\$799.23	\$799.23	\$788.62	\$788.62	\$779.27	\$779.27
56	\$842.52	\$842.52	\$836.15	\$836.15	\$825.04	\$825.04	\$815.27	\$815.27
57	\$880.07	\$880.07	\$873.42	\$873.42	\$861.82	\$861.82	\$851.61	\$851.61
58	\$920.16	\$920.16	\$913.20	\$913.20	\$901.07	\$901.07	\$890.40	\$890.40
59	\$940.02	\$940.02	\$932.92	\$932.92	\$920.52	\$920.52	\$909.62	\$909.62
60	\$980.11	\$980.11	\$972.70	\$972.70	\$959.78	\$959.78	\$948.41	\$948.41
61	\$1,014.78	\$1,014.78	\$1,007.10	\$1,007.10	\$993.73	\$993.73	\$981.95	\$981.95
62	\$1,037.53	\$1,037.53	\$1,029.68	\$1,029.68	\$1,016.01	\$1,016.01	\$1,003.97	\$1,003.97
63	\$1,066.06	\$1,066.06	\$1,058.00	\$1,058.00	\$1,043.95	\$1,043.95	\$1,031.58	\$1,031.58
64+	\$1,083.39	\$1,083.39	\$1,075.20	\$1,075.20	\$1,060.92	\$1,060.92	\$1,048.35	\$1,048.35

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560023		33709PA0560027		33709PA0560030		33709PA0560031	
Plan Marketing Name =>	Premier Balance PPO \$1500 A a Community Blue Flex Plan		Premier Balance PPO \$2000 A a Community Blue Flex Plan		Premier Balance PPO \$1400 A a Community Blue Flex Plan		Premier Balance PPO \$5000 1x a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,500/\$3,000		\$2,000/\$3,000		\$1,400/\$5,000		\$5,000/\$6,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/60%	
Copays =>	\$25/\$65		\$25/\$65		\$40/\$75		\$25/60%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$264.41	\$264.41	\$259.51	\$259.51	\$259.30	\$259.30	\$252.73	\$252.73
15	\$287.91	\$287.91	\$282.58	\$282.58	\$282.35	\$282.35	\$275.19	\$275.19
16	\$296.90	\$296.90	\$291.40	\$291.40	\$291.17	\$291.17	\$283.78	\$283.78
17	\$305.88	\$305.88	\$300.22	\$300.22	\$299.98	\$299.98	\$292.37	\$292.37
18	\$315.56	\$315.56	\$309.72	\$309.72	\$309.47	\$309.47	\$301.62	\$301.62
19	\$325.24	\$325.24	\$319.22	\$319.22	\$318.96	\$318.96	\$310.87	\$310.87
20	\$335.26	\$335.26	\$329.05	\$329.05	\$328.79	\$328.79	\$320.45	\$320.45
21	\$345.63	\$345.63	\$339.23	\$339.23	\$338.96	\$338.96	\$330.36	\$330.36
22	\$345.63	\$345.63	\$339.23	\$339.23	\$338.96	\$338.96	\$330.36	\$330.36
23	\$345.63	\$345.63	\$339.23	\$339.23	\$338.96	\$338.96	\$330.36	\$330.36
24	\$345.63	\$345.63	\$339.23	\$339.23	\$338.96	\$338.96	\$330.36	\$330.36
25	\$347.01	\$347.01	\$340.59	\$340.59	\$340.32	\$340.32	\$331.68	\$331.68
26	\$353.93	\$353.93	\$347.37	\$347.37	\$347.10	\$347.10	\$338.29	\$338.29
27	\$362.22	\$362.22	\$355.51	\$355.51	\$355.23	\$355.23	\$346.22	\$346.22
28	\$375.70	\$375.70	\$368.74	\$368.74	\$368.45	\$368.45	\$359.10	\$359.10
29	\$386.76	\$386.76	\$379.60	\$379.60	\$379.30	\$379.30	\$369.67	\$369.67
30	\$392.29	\$392.29	\$385.03	\$385.03	\$384.72	\$384.72	\$374.96	\$374.96
31	\$400.59	\$400.59	\$393.17	\$393.17	\$392.85	\$392.85	\$382.89	\$382.89
32	\$408.88	\$408.88	\$401.31	\$401.31	\$400.99	\$400.99	\$390.82	\$390.82
33	\$414.06	\$414.06	\$406.40	\$406.40	\$406.07	\$406.07	\$395.77	\$395.77
34	\$419.59	\$419.59	\$411.83	\$411.83	\$411.50	\$411.50	\$401.06	\$401.06
35	\$422.36	\$422.36	\$414.54	\$414.54	\$414.21	\$414.21	\$403.70	\$403.70
36	\$425.12	\$425.12	\$417.25	\$417.25	\$416.92	\$416.92	\$406.34	\$406.34
37	\$427.89	\$427.89	\$419.97	\$419.97	\$419.63	\$419.63	\$408.99	\$408.99
38	\$430.65	\$430.65	\$422.68	\$422.68	\$422.34	\$422.34	\$411.63	\$411.63
39	\$436.19	\$436.19	\$428.11	\$428.11	\$427.77	\$427.77	\$416.91	\$416.91
40	\$441.72	\$441.72	\$433.54	\$433.54	\$433.19	\$433.19	\$422.20	\$422.20
41	\$450.01	\$450.01	\$441.68	\$441.68	\$441.33	\$441.33	\$430.13	\$430.13
42	\$457.96	\$457.96	\$449.48	\$449.48	\$449.12	\$449.12	\$437.73	\$437.73
43	\$469.02	\$469.02	\$460.34	\$460.34	\$459.97	\$459.97	\$448.30	\$448.30
44	\$482.85	\$482.85	\$473.90	\$473.90	\$473.53	\$473.53	\$461.51	\$461.51
45	\$499.09	\$499.09	\$489.85	\$489.85	\$489.46	\$489.46	\$477.04	\$477.04
46	\$518.45	\$518.45	\$508.85	\$508.85	\$508.44	\$508.44	\$495.54	\$495.54
47	\$540.22	\$540.22	\$530.22	\$530.22	\$529.79	\$529.79	\$516.35	\$516.35
48	\$565.11	\$565.11	\$554.64	\$554.64	\$554.20	\$554.20	\$540.14	\$540.14
49	\$589.64	\$589.64	\$578.73	\$578.73	\$578.27	\$578.27	\$563.59	\$563.59
50	\$617.30	\$617.30	\$605.86	\$605.86	\$605.38	\$605.38	\$590.02	\$590.02
51	\$644.60	\$644.60	\$632.66	\$632.66	\$632.16	\$632.16	\$616.12	\$616.12
52	\$674.67	\$674.67	\$662.18	\$662.18	\$661.65	\$661.65	\$644.86	\$644.86
53	\$705.09	\$705.09	\$692.03	\$692.03	\$691.48	\$691.48	\$673.93	\$673.93
54	\$737.92	\$737.92	\$724.26	\$724.26	\$723.68	\$723.68	\$705.32	\$705.32
55	\$770.75	\$770.75	\$756.48	\$756.48	\$755.88	\$755.88	\$736.70	\$736.70
56	\$806.35	\$806.35	\$791.42	\$791.42	\$790.79	\$790.79	\$770.73	\$770.73
57	\$842.30	\$842.30	\$826.70	\$826.70	\$826.05	\$826.05	\$805.09	\$805.09
58	\$880.67	\$880.67	\$864.36	\$864.36	\$863.67	\$863.67	\$841.76	\$841.76
59	\$899.67	\$899.67	\$883.02	\$883.02	\$882.31	\$882.31	\$859.93	\$859.93
60	\$938.04	\$938.04	\$920.67	\$920.67	\$919.94	\$919.94	\$896.60	\$896.60
61	\$971.22	\$971.22	\$953.24	\$953.24	\$952.48	\$952.48	\$928.31	\$928.31
62	\$992.99	\$992.99	\$974.61	\$974.61	\$973.83	\$973.83	\$949.12	\$949.12
63	\$1,020.30	\$1,020.30	\$1,001.41	\$1,001.41	\$1,000.61	\$1,000.61	\$975.22	\$975.22
64+	\$1,036.89	\$1,036.89	\$1,017.69	\$1,017.69	\$1,016.88	\$1,016.88	\$991.08	\$991.08

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570013		33709PA0570011		33709PA0570012		33709PA0450004	
Plan Marketing Name =>	Balance PPO \$1000 A a Community Blue Flex Plan		Balance PPO \$1750 A a Community Blue Flex Plan		Balance PPO \$2000 A a Community Blue Flex Plan		Health Savings PPO \$1500 a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		HDHP-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,000/\$5,000		\$1,750/\$5,250		\$2,000/\$6,000		\$1,500/\$1,500	
Coinsurance =>	90%/70%		90%/70%		90%/70%		100%/70%	
Copays =>	\$45/\$75		\$35/\$65		\$35/\$65		\$15/\$50	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$3,300/\$3,300	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$255.07	\$255.07	\$252.17	\$252.17	\$250.12	\$250.12	\$263.37	\$263.37
15	\$277.75	\$277.75	\$274.58	\$274.58	\$272.35	\$272.35	\$286.79	\$286.79
16	\$286.42	\$286.42	\$283.15	\$283.15	\$280.85	\$280.85	\$295.74	\$295.74
17	\$295.09	\$295.09	\$291.72	\$291.72	\$289.35	\$289.35	\$304.69	\$304.69
18	\$304.42	\$304.42	\$300.95	\$300.95	\$298.51	\$298.51	\$314.33	\$314.33
19	\$313.76	\$313.76	\$310.18	\$310.18	\$307.66	\$307.66	\$323.97	\$323.97
20	\$323.43	\$323.43	\$319.74	\$319.74	\$317.14	\$317.14	\$333.95	\$333.95
21	\$333.43	\$333.43	\$329.63	\$329.63	\$326.95	\$326.95	\$344.28	\$344.28
22	\$333.43	\$333.43	\$329.63	\$329.63	\$326.95	\$326.95	\$344.28	\$344.28
23	\$333.43	\$333.43	\$329.63	\$329.63	\$326.95	\$326.95	\$344.28	\$344.28
24	\$333.43	\$333.43	\$329.63	\$329.63	\$326.95	\$326.95	\$344.28	\$344.28
25	\$334.76	\$334.76	\$330.95	\$330.95	\$328.26	\$328.26	\$345.66	\$345.66
26	\$341.43	\$341.43	\$337.54	\$337.54	\$334.80	\$334.80	\$352.54	\$352.54
27	\$349.43	\$349.43	\$345.45	\$345.45	\$342.64	\$342.64	\$360.81	\$360.81
28	\$362.44	\$362.44	\$358.31	\$358.31	\$355.39	\$355.39	\$374.23	\$374.23
29	\$373.11	\$373.11	\$368.86	\$368.86	\$365.86	\$365.86	\$385.25	\$385.25
30	\$378.44	\$378.44	\$374.13	\$374.13	\$371.09	\$371.09	\$390.76	\$390.76
31	\$386.45	\$386.45	\$382.04	\$382.04	\$378.94	\$378.94	\$399.02	\$399.02
32	\$394.45	\$394.45	\$389.95	\$389.95	\$386.78	\$386.78	\$407.28	\$407.28
33	\$399.45	\$399.45	\$394.90	\$394.90	\$391.69	\$391.69	\$412.45	\$412.45
34	\$404.78	\$404.78	\$400.17	\$400.17	\$396.92	\$396.92	\$417.96	\$417.96
35	\$407.45	\$407.45	\$402.81	\$402.81	\$399.53	\$399.53	\$420.71	\$420.71
36	\$410.12	\$410.12	\$405.44	\$405.44	\$402.15	\$402.15	\$423.46	\$423.46
37	\$412.79	\$412.79	\$408.08	\$408.08	\$404.76	\$404.76	\$426.22	\$426.22
38	\$415.45	\$415.45	\$410.72	\$410.72	\$407.38	\$407.38	\$428.97	\$428.97
39	\$420.79	\$420.79	\$415.99	\$415.99	\$412.61	\$412.61	\$434.48	\$434.48
40	\$426.12	\$426.12	\$421.27	\$421.27	\$417.84	\$417.84	\$439.99	\$439.99
41	\$434.13	\$434.13	\$429.18	\$429.18	\$425.69	\$425.69	\$448.25	\$448.25
42	\$441.79	\$441.79	\$436.76	\$436.76	\$433.21	\$433.21	\$456.17	\$456.17
43	\$452.46	\$452.46	\$447.31	\$447.31	\$443.67	\$443.67	\$467.19	\$467.19
44	\$465.80	\$465.80	\$460.49	\$460.49	\$456.75	\$456.75	\$480.96	\$480.96
45	\$481.47	\$481.47	\$475.99	\$475.99	\$472.12	\$472.12	\$497.14	\$497.14
46	\$500.15	\$500.15	\$494.45	\$494.45	\$490.43	\$490.43	\$516.42	\$516.42
47	\$521.15	\$521.15	\$515.21	\$515.21	\$511.02	\$511.02	\$538.11	\$538.11
48	\$545.16	\$545.16	\$538.95	\$538.95	\$534.56	\$534.56	\$562.90	\$562.90
49	\$568.83	\$568.83	\$562.35	\$562.35	\$557.78	\$557.78	\$587.34	\$587.34
50	\$595.51	\$595.51	\$588.72	\$588.72	\$583.93	\$583.93	\$614.88	\$614.88
51	\$621.85	\$621.85	\$614.76	\$614.76	\$609.76	\$609.76	\$642.08	\$642.08
52	\$650.86	\$650.86	\$643.44	\$643.44	\$638.21	\$638.21	\$672.03	\$672.03
53	\$680.20	\$680.20	\$672.45	\$672.45	\$666.98	\$666.98	\$702.33	\$702.33
54	\$711.87	\$711.87	\$703.76	\$703.76	\$698.04	\$698.04	\$735.04	\$735.04
55	\$743.55	\$743.55	\$735.07	\$735.07	\$729.10	\$729.10	\$767.74	\$767.74
56	\$777.89	\$777.89	\$769.03	\$769.03	\$762.77	\$762.77	\$803.21	\$803.21
57	\$812.57	\$812.57	\$803.31	\$803.31	\$796.78	\$796.78	\$839.01	\$839.01
58	\$849.58	\$849.58	\$839.90	\$839.90	\$833.07	\$833.07	\$877.23	\$877.23
59	\$867.92	\$867.92	\$858.03	\$858.03	\$851.05	\$851.05	\$896.16	\$896.16
60	\$904.93	\$904.93	\$894.62	\$894.62	\$887.34	\$887.34	\$934.38	\$934.38
61	\$936.94	\$936.94	\$926.26	\$926.26	\$918.73	\$918.73	\$967.43	\$967.43
62	\$957.94	\$957.94	\$947.03	\$947.03	\$939.33	\$939.33	\$989.12	\$989.12
63	\$984.29	\$984.29	\$973.07	\$973.07	\$965.16	\$965.16	\$1,016.31	\$1,016.31
64+	\$1,000.29	\$1,000.29	\$988.89	\$988.89	\$980.85	\$980.85	\$1,032.84	\$1,032.84



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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0640001		33709PA0640002		33709PA0640003		33709PA0640004	
	Health Savings PPO		Health Savings PPO		Health Savings PPO		Health Savings PPO	
Plan Marketing Name =>	Embedded \$2700 a Community Blue Flex Plan		Embedded \$3200 a Community Blue Flex Plan		Embedded \$5500 a Community Blue Flex Plan		Embedded \$5500 a Community Blue Flex Plan	
Form # =>	HDHP-SM/WG-6		HDHP-SM/WG-6		HDHP-SM/WG-6		HDHP-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	A		A		A		B	
Metal =>	Silver		Silver		Bronze		Bronze	
Deductible =>	\$2,700/\$2,700		\$3,200/\$3,200		\$5,500/\$5,500		\$5,500/\$5,500	
Coinsurance =>	100%/70%		100%/50%		80%/60%		80%/60%	
Copays =>	100%/\$30		100%/50%		80%/60%		80%/60%	
OOP Maximum =>	\$6,650/\$6,650		\$6,650/\$6,650		\$6,650/\$6,650		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$230.77	\$230.77	\$229.81	\$229.81	\$191.58	\$191.58	\$200.85	\$200.85
15	\$251.28	\$251.28	\$250.23	\$250.23	\$208.61	\$208.61	\$218.70	\$218.70
16	\$259.13	\$259.13	\$258.04	\$258.04	\$215.12	\$215.12	\$225.53	\$225.53
17	\$266.97	\$266.97	\$265.85	\$265.85	\$221.63	\$221.63	\$232.36	\$232.36
18	\$275.42	\$275.42	\$274.27	\$274.27	\$228.64	\$228.64	\$239.71	\$239.71
19	\$283.86	\$283.86	\$282.68	\$282.68	\$235.65	\$235.65	\$247.06	\$247.06
20	\$292.61	\$292.61	\$291.39	\$291.39	\$242.92	\$242.92	\$254.67	\$254.67
21	\$301.66	\$301.66	\$300.40	\$300.40	\$250.43	\$250.43	\$262.55	\$262.55
22	\$301.66	\$301.66	\$300.40	\$300.40	\$250.43	\$250.43	\$262.55	\$262.55
23	\$301.66	\$301.66	\$300.40	\$300.40	\$250.43	\$250.43	\$262.55	\$262.55
24	\$301.66	\$301.66	\$300.40	\$300.40	\$250.43	\$250.43	\$262.55	\$262.55
25	\$302.87	\$302.87	\$301.60	\$301.60	\$251.43	\$251.43	\$263.60	\$263.60
26	\$308.90	\$308.90	\$307.61	\$307.61	\$256.44	\$256.44	\$268.85	\$268.85
27	\$316.14	\$316.14	\$314.82	\$314.82	\$262.45	\$262.45	\$275.15	\$275.15
28	\$327.90	\$327.90	\$326.53	\$326.53	\$272.22	\$272.22	\$285.39	\$285.39
29	\$337.56	\$337.56	\$336.15	\$336.15	\$280.23	\$280.23	\$293.79	\$293.79
30	\$342.38	\$342.38	\$340.95	\$340.95	\$284.24	\$284.24	\$297.99	\$297.99
31	\$349.62	\$349.62	\$348.16	\$348.16	\$290.25	\$290.25	\$304.30	\$304.30
32	\$356.86	\$356.86	\$355.37	\$355.37	\$296.26	\$296.26	\$310.60	\$310.60
33	\$361.39	\$361.39	\$359.88	\$359.88	\$300.02	\$300.02	\$314.53	\$314.53
34	\$366.22	\$366.22	\$364.69	\$364.69	\$304.02	\$304.02	\$318.74	\$318.74
35	\$368.63	\$368.63	\$367.09	\$367.09	\$306.03	\$306.03	\$320.84	\$320.84
36	\$371.04	\$371.04	\$369.49	\$369.49	\$308.03	\$308.03	\$322.94	\$322.94
37	\$373.46	\$373.46	\$371.90	\$371.90	\$310.03	\$310.03	\$325.04	\$325.04
38	\$375.87	\$375.87	\$374.30	\$374.30	\$312.04	\$312.04	\$327.14	\$327.14
39	\$380.69	\$380.69	\$379.10	\$379.10	\$316.04	\$316.04	\$331.34	\$331.34
40	\$385.52	\$385.52	\$383.91	\$383.91	\$320.05	\$320.05	\$335.54	\$335.54
41	\$392.76	\$392.76	\$391.12	\$391.12	\$326.06	\$326.06	\$341.84	\$341.84
42	\$399.70	\$399.70	\$398.03	\$398.03	\$331.82	\$331.82	\$347.88	\$347.88
43	\$409.35	\$409.35	\$407.64	\$407.64	\$339.83	\$339.83	\$356.28	\$356.28
44	\$421.42	\$421.42	\$419.66	\$419.66	\$349.85	\$349.85	\$366.78	\$366.78
45	\$435.60	\$435.60	\$433.78	\$433.78	\$361.62	\$361.62	\$379.12	\$379.12
46	\$452.49	\$452.49	\$450.60	\$450.60	\$375.65	\$375.65	\$393.83	\$393.83
47	\$471.49	\$471.49	\$469.53	\$469.53	\$391.42	\$391.42	\$410.37	\$410.37
48	\$493.21	\$493.21	\$491.15	\$491.15	\$409.45	\$409.45	\$429.27	\$429.27
49	\$514.63	\$514.63	\$512.48	\$512.48	\$427.23	\$427.23	\$447.91	\$447.91
50	\$538.76	\$538.76	\$536.51	\$536.51	\$447.27	\$447.27	\$468.91	\$468.91
51	\$562.60	\$562.60	\$560.25	\$560.25	\$467.05	\$467.05	\$489.66	\$489.66
52	\$588.84	\$588.84	\$586.38	\$586.38	\$488.84	\$488.84	\$512.50	\$512.50
53	\$615.39	\$615.39	\$612.82	\$612.82	\$510.88	\$510.88	\$535.60	\$535.60
54	\$644.04	\$644.04	\$641.35	\$641.35	\$534.67	\$534.67	\$560.54	\$560.54
55	\$672.70	\$672.70	\$669.89	\$669.89	\$558.46	\$558.46	\$585.49	\$585.49
56	\$703.77	\$703.77	\$700.83	\$700.83	\$584.25	\$584.25	\$612.53	\$612.53
57	\$735.15	\$735.15	\$732.07	\$732.07	\$610.30	\$610.30	\$639.83	\$639.83
58	\$768.63	\$768.63	\$765.42	\$765.42	\$638.10	\$638.10	\$668.98	\$668.98
59	\$785.22	\$785.22	\$781.94	\$781.94	\$651.87	\$651.87	\$683.42	\$683.42
60	\$818.71	\$818.71	\$815.29	\$815.29	\$679.67	\$679.67	\$712.56	\$712.56
61	\$847.66	\$847.66	\$844.12	\$844.12	\$703.71	\$703.71	\$737.77	\$737.77
62	\$866.67	\$866.67	\$863.05	\$863.05	\$719.49	\$719.49	\$754.31	\$754.31
63	\$890.50	\$890.50	\$886.78	\$886.78	\$739.27	\$739.27	\$775.05	\$775.05
64+	\$904.98	\$904.98	\$901.20	\$901.20	\$751.29	\$751.29	\$787.65	\$787.65

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0640004		33709PA0640005	
	Health Savings PPO		Health Savings PPO	
	Embedded \$5500 a		Embedded \$6000 a	
Plan Marketing Name =>	Community Blue Flex Plan		Community Blue Flex Plan	
Form # =>	HDHP-SM/WG-6		HDHP-SM/WG-6	
Rating Area =>	Area 6		Area 1,4	
Network =>	B		A	
Metal =>	Bronze		Bronze	
Deductible =>	\$5,500/\$5,500		\$6,000/\$6,000	
Coinsurance =>	80%/60%		100%/70%	
Copays =>	80%/60%		100%/70%	
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	\$215.35	\$215.35	\$193.09	\$193.09
15	\$234.49	\$234.49	\$210.25	\$210.25
16	\$241.81	\$241.81	\$216.81	\$216.81
17	\$249.13	\$249.13	\$223.37	\$223.37
18	\$257.01	\$257.01	\$230.44	\$230.44
19	\$264.89	\$264.89	\$237.51	\$237.51
20	\$273.06	\$273.06	\$244.83	\$244.83
21	\$281.50	\$281.50	\$252.40	\$252.40
22	\$281.50	\$281.50	\$252.40	\$252.40
23	\$281.50	\$281.50	\$252.40	\$252.40
24	\$281.50	\$281.50	\$252.40	\$252.40
25	\$282.63	\$282.63	\$253.41	\$253.41
26	\$288.26	\$288.26	\$258.46	\$258.46
27	\$295.01	\$295.01	\$264.52	\$264.52
28	\$305.99	\$305.99	\$274.36	\$274.36
29	\$315.00	\$315.00	\$282.44	\$282.44
30	\$319.50	\$319.50	\$286.47	\$286.47
31	\$326.26	\$326.26	\$292.53	\$292.53
32	\$333.01	\$333.01	\$298.59	\$298.59
33	\$337.24	\$337.24	\$302.38	\$302.38
34	\$341.74	\$341.74	\$306.41	\$306.41
35	\$343.99	\$343.99	\$308.43	\$308.43
36	\$346.25	\$346.25	\$310.45	\$310.45
37	\$348.50	\$348.50	\$312.47	\$312.47
38	\$350.75	\$350.75	\$314.49	\$314.49
39	\$355.25	\$355.25	\$318.53	\$318.53
40	\$359.76	\$359.76	\$322.57	\$322.57
41	\$366.51	\$366.51	\$328.62	\$328.62
42	\$372.99	\$372.99	\$334.43	\$334.43
43	\$382.00	\$382.00	\$342.51	\$342.51
44	\$393.26	\$393.26	\$352.60	\$352.60
45	\$406.49	\$406.49	\$364.47	\$364.47
46	\$422.25	\$422.25	\$378.60	\$378.60
47	\$439.98	\$439.98	\$394.50	\$394.50
48	\$460.25	\$460.25	\$412.67	\$412.67
49	\$480.24	\$480.24	\$430.59	\$430.59
50	\$502.76	\$502.76	\$450.79	\$450.79
51	\$525.00	\$525.00	\$470.73	\$470.73
52	\$549.49	\$549.49	\$492.68	\$492.68
53	\$574.26	\$574.26	\$514.90	\$514.90
54	\$601.00	\$601.00	\$538.87	\$538.87
55	\$627.75	\$627.75	\$562.85	\$562.85
56	\$656.74	\$656.74	\$588.85	\$588.85
57	\$686.02	\$686.02	\$615.10	\$615.10
58	\$717.26	\$717.26	\$643.12	\$643.12
59	\$732.74	\$732.74	\$657.00	\$657.00
60	\$763.99	\$763.99	\$685.01	\$685.01
61	\$791.02	\$791.02	\$709.24	\$709.24
62	\$808.75	\$808.75	\$725.15	\$725.15
63	\$830.99	\$830.99	\$745.08	\$745.08
64+	\$844.50	\$844.50	\$757.20	\$757.20

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0460008		33709PA0630002		33709PA0630003		33709PA0630004	
Plan Marketing Name =>	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community		Connect Blue EPO \$100 a Community Blue Plan		Connect Blue EPO \$250 a Community Blue Plan		Connect Blue EPO \$500 a Community Blue Plan	
Form # =>	FL/PPO-SM/WG-5		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3	
Rating Area =>	Area 1,2,4,5		Area 1,4		Area 1,4		Area 1,4	
Network =>	G		J		J		J	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$500/\$1,500		\$100/\$1,000		\$250/\$1,000		\$500/\$2,000	
Coinsurance =>	100%/70%		100%/60%		100%/60%		100%/70%	
Copays =>	\$20/\$50		\$10/\$40		\$10/\$40		\$15/\$55	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$272.65	\$272.65	\$270.70	\$270.70	\$267.30	\$267.30	\$265.32	\$265.32
15	\$296.88	\$296.88	\$294.77	\$294.77	\$291.06	\$291.06	\$288.90	\$288.90
16	\$306.15	\$306.15	\$303.97	\$303.97	\$300.14	\$300.14	\$297.92	\$297.92
17	\$315.41	\$315.41	\$313.17	\$313.17	\$309.23	\$309.23	\$306.94	\$306.94
18	\$325.39	\$325.39	\$323.07	\$323.07	\$319.01	\$319.01	\$316.65	\$316.65
19	\$335.37	\$335.37	\$332.98	\$332.98	\$328.79	\$328.79	\$326.36	\$326.36
20	\$345.71	\$345.71	\$343.24	\$343.24	\$338.93	\$338.93	\$336.42	\$336.42
21	\$356.40	\$356.40	\$353.86	\$353.86	\$349.41	\$349.41	\$346.82	\$346.82
22	\$356.40	\$356.40	\$353.86	\$353.86	\$349.41	\$349.41	\$346.82	\$346.82
23	\$356.40	\$356.40	\$353.86	\$353.86	\$349.41	\$349.41	\$346.82	\$346.82
24	\$356.40	\$356.40	\$353.86	\$353.86	\$349.41	\$349.41	\$346.82	\$346.82
25	\$357.83	\$357.83	\$355.28	\$355.28	\$350.81	\$350.81	\$348.21	\$348.21
26	\$364.95	\$364.95	\$362.35	\$362.35	\$357.80	\$357.80	\$355.14	\$355.14
27	\$373.51	\$373.51	\$370.85	\$370.85	\$366.18	\$366.18	\$363.47	\$363.47
28	\$387.41	\$387.41	\$384.65	\$384.65	\$379.81	\$379.81	\$376.99	\$376.99
29	\$398.81	\$398.81	\$395.97	\$395.97	\$390.99	\$390.99	\$388.09	\$388.09
30	\$404.51	\$404.51	\$401.63	\$401.63	\$396.58	\$396.58	\$393.64	\$393.64
31	\$413.07	\$413.07	\$410.12	\$410.12	\$404.97	\$404.97	\$401.96	\$401.96
32	\$421.62	\$421.62	\$418.62	\$418.62	\$413.35	\$413.35	\$410.29	\$410.29
33	\$426.97	\$426.97	\$423.92	\$423.92	\$418.59	\$418.59	\$415.49	\$415.49
34	\$432.67	\$432.67	\$429.59	\$429.59	\$424.18	\$424.18	\$421.04	\$421.04
35	\$435.52	\$435.52	\$432.42	\$432.42	\$426.98	\$426.98	\$423.81	\$423.81
36	\$438.37	\$438.37	\$435.25	\$435.25	\$429.77	\$429.77	\$426.59	\$426.59
37	\$441.22	\$441.22	\$438.08	\$438.08	\$432.57	\$432.57	\$429.36	\$429.36
38	\$444.07	\$444.07	\$440.91	\$440.91	\$435.36	\$435.36	\$432.14	\$432.14
39	\$449.78	\$449.78	\$446.57	\$446.57	\$440.96	\$440.96	\$437.69	\$437.69
40	\$455.48	\$455.48	\$452.23	\$452.23	\$446.55	\$446.55	\$443.24	\$443.24
41	\$464.03	\$464.03	\$460.73	\$460.73	\$454.93	\$454.93	\$451.56	\$451.56
42	\$472.23	\$472.23	\$468.86	\$468.86	\$462.97	\$462.97	\$459.54	\$459.54
43	\$483.63	\$483.63	\$480.19	\$480.19	\$474.15	\$474.15	\$470.63	\$470.63
44	\$497.89	\$497.89	\$494.34	\$494.34	\$488.13	\$488.13	\$484.51	\$484.51
45	\$514.64	\$514.64	\$510.97	\$510.97	\$504.55	\$504.55	\$500.81	\$500.81
46	\$534.60	\$534.60	\$530.79	\$530.79	\$524.12	\$524.12	\$520.23	\$520.23
47	\$557.05	\$557.05	\$553.08	\$553.08	\$546.13	\$546.13	\$542.08	\$542.08
48	\$582.71	\$582.71	\$578.56	\$578.56	\$571.29	\$571.29	\$567.05	\$567.05
49	\$608.02	\$608.02	\$603.69	\$603.69	\$596.09	\$596.09	\$591.67	\$591.67
50	\$636.53	\$636.53	\$631.99	\$631.99	\$624.05	\$624.05	\$619.42	\$619.42
51	\$664.69	\$664.69	\$659.95	\$659.95	\$651.65	\$651.65	\$646.82	\$646.82
52	\$695.69	\$695.69	\$690.73	\$690.73	\$682.05	\$682.05	\$676.99	\$676.99
53	\$727.06	\$727.06	\$721.87	\$721.87	\$712.80	\$712.80	\$707.51	\$707.51
54	\$760.91	\$760.91	\$755.49	\$755.49	\$745.99	\$745.99	\$740.46	\$740.46
55	\$794.77	\$794.77	\$789.11	\$789.11	\$779.18	\$779.18	\$773.41	\$773.41
56	\$831.48	\$831.48	\$825.56	\$825.56	\$815.17	\$815.17	\$809.13	\$809.13
57	\$868.55	\$868.55	\$862.36	\$862.36	\$851.51	\$851.51	\$845.20	\$845.20
58	\$908.11	\$908.11	\$901.64	\$901.64	\$890.30	\$890.30	\$883.70	\$883.70
59	\$927.71	\$927.71	\$921.10	\$921.10	\$909.51	\$909.51	\$902.77	\$902.77
60	\$967.27	\$967.27	\$960.38	\$960.38	\$948.30	\$948.30	\$941.27	\$941.27
61	\$1,001.48	\$1,001.48	\$994.35	\$994.35	\$981.84	\$981.84	\$974.56	\$974.56
62	\$1,023.94	\$1,023.94	\$1,016.64	\$1,016.64	\$1,003.85	\$1,003.85	\$996.41	\$996.41
63	\$1,052.09	\$1,052.09	\$1,044.59	\$1,044.59	\$1,031.46	\$1,031.46	\$1,023.81	\$1,023.81
64+	\$1,069.20	\$1,069.20	\$1,061.58	\$1,061.58	\$1,048.23	\$1,048.23	\$1,040.46	\$1,040.46

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0630005		33709PA0630006		33709PA0630008		33709PA0630010	
Plan Marketing Name =>	Connect Blue EPO \$750 a Community Blue Plan		Connect Blue EPO \$900 a Community Blue Plan		Connect Blue EPO \$1100 a Community Blue Plan		Connect Blue EPO \$2500 a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	J		J		J		J	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$750/\$3,000		\$900/\$3,600		\$1,100/\$3,300		\$2,500/\$5,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$10/\$40		\$10/\$40		\$10/\$40		\$10/\$40	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$262.52	\$262.52	\$259.41	\$259.41	\$257.35	\$257.35	\$244.02	\$244.02
15	\$285.85	\$285.85	\$282.47	\$282.47	\$280.22	\$280.22	\$265.71	\$265.71
16	\$294.77	\$294.77	\$291.29	\$291.29	\$288.97	\$288.97	\$274.00	\$274.00
17	\$303.70	\$303.70	\$300.10	\$300.10	\$297.71	\$297.71	\$282.30	\$282.30
18	\$313.31	\$313.31	\$309.60	\$309.60	\$307.13	\$307.13	\$291.23	\$291.23
19	\$322.91	\$322.91	\$319.09	\$319.09	\$316.55	\$316.55	\$300.16	\$300.16
20	\$332.87	\$332.87	\$328.93	\$328.93	\$326.31	\$326.31	\$309.41	\$309.41
21	\$343.16	\$343.16	\$339.10	\$339.10	\$336.40	\$336.40	\$318.98	\$318.98
22	\$343.16	\$343.16	\$339.10	\$339.10	\$336.40	\$336.40	\$318.98	\$318.98
23	\$343.16	\$343.16	\$339.10	\$339.10	\$336.40	\$336.40	\$318.98	\$318.98
24	\$343.16	\$343.16	\$339.10	\$339.10	\$336.40	\$336.40	\$318.98	\$318.98
25	\$344.53	\$344.53	\$340.46	\$340.46	\$337.75	\$337.75	\$320.26	\$320.26
26	\$351.40	\$351.40	\$347.24	\$347.24	\$344.47	\$344.47	\$326.64	\$326.64
27	\$359.63	\$359.63	\$355.38	\$355.38	\$352.55	\$352.55	\$334.29	\$334.29
28	\$373.01	\$373.01	\$368.60	\$368.60	\$365.67	\$365.67	\$346.73	\$346.73
29	\$384.00	\$384.00	\$379.45	\$379.45	\$376.43	\$376.43	\$356.94	\$356.94
30	\$389.49	\$389.49	\$384.88	\$384.88	\$381.81	\$381.81	\$362.04	\$362.04
31	\$397.72	\$397.72	\$393.02	\$393.02	\$389.89	\$389.89	\$369.70	\$369.70
32	\$405.96	\$405.96	\$401.16	\$401.16	\$397.96	\$397.96	\$377.35	\$377.35
33	\$411.11	\$411.11	\$406.24	\$406.24	\$403.01	\$403.01	\$382.14	\$382.14
34	\$416.60	\$416.60	\$411.67	\$411.67	\$408.39	\$408.39	\$387.24	\$387.24
35	\$419.34	\$419.34	\$414.38	\$414.38	\$411.08	\$411.08	\$389.79	\$389.79
36	\$422.09	\$422.09	\$417.09	\$417.09	\$413.77	\$413.77	\$392.35	\$392.35
37	\$424.83	\$424.83	\$419.81	\$419.81	\$416.46	\$416.46	\$394.90	\$394.90
38	\$427.58	\$427.58	\$422.52	\$422.52	\$419.15	\$419.15	\$397.45	\$397.45
39	\$433.07	\$433.07	\$427.94	\$427.94	\$424.54	\$424.54	\$402.55	\$402.55
40	\$438.56	\$438.56	\$433.37	\$433.37	\$429.92	\$429.92	\$407.66	\$407.66
41	\$446.79	\$446.79	\$441.51	\$441.51	\$437.99	\$437.99	\$415.31	\$415.31
42	\$454.69	\$454.69	\$449.31	\$449.31	\$445.73	\$445.73	\$422.65	\$422.65
43	\$465.67	\$465.67	\$460.16	\$460.16	\$456.49	\$456.49	\$432.86	\$432.86
44	\$479.39	\$479.39	\$473.72	\$473.72	\$469.95	\$469.95	\$445.62	\$445.62
45	\$495.52	\$495.52	\$489.66	\$489.66	\$485.76	\$485.76	\$460.61	\$460.61
46	\$514.74	\$514.74	\$508.65	\$508.65	\$504.60	\$504.60	\$478.47	\$478.47
47	\$536.36	\$536.36	\$530.01	\$530.01	\$525.79	\$525.79	\$498.57	\$498.57
48	\$561.07	\$561.07	\$554.43	\$554.43	\$550.01	\$550.01	\$521.53	\$521.53
49	\$585.43	\$585.43	\$578.50	\$578.50	\$573.90	\$573.90	\$544.18	\$544.18
50	\$612.88	\$612.88	\$605.63	\$605.63	\$600.81	\$600.81	\$569.70	\$569.70
51	\$639.99	\$639.99	\$632.42	\$632.42	\$627.39	\$627.39	\$594.90	\$594.90
52	\$669.85	\$669.85	\$661.92	\$661.92	\$656.65	\$656.65	\$622.65	\$622.65
53	\$700.05	\$700.05	\$691.76	\$691.76	\$686.26	\$686.26	\$650.72	\$650.72
54	\$732.65	\$732.65	\$723.98	\$723.98	\$718.21	\$718.21	\$681.02	\$681.02
55	\$765.25	\$765.25	\$756.19	\$756.19	\$750.17	\$750.17	\$711.33	\$711.33
56	\$800.59	\$800.59	\$791.12	\$791.12	\$784.82	\$784.82	\$744.18	\$744.18
57	\$836.28	\$836.28	\$826.39	\$826.39	\$819.81	\$819.81	\$777.35	\$777.35
58	\$874.37	\$874.37	\$864.03	\$864.03	\$857.15	\$857.15	\$812.76	\$812.76
59	\$893.25	\$893.25	\$882.68	\$882.68	\$875.65	\$875.65	\$830.30	\$830.30
60	\$931.34	\$931.34	\$920.32	\$920.32	\$912.99	\$912.99	\$865.71	\$865.71
61	\$964.28	\$964.28	\$952.87	\$952.87	\$945.28	\$945.28	\$896.33	\$896.33
62	\$985.90	\$985.90	\$974.23	\$974.23	\$966.48	\$966.48	\$916.43	\$916.43
63	\$1,013.01	\$1,013.01	\$1,001.02	\$1,001.02	\$993.05	\$993.05	\$941.63	\$941.63
64+	\$1,029.48	\$1,029.48	\$1,017.30	\$1,017.30	\$1,009.20	\$1,009.20	\$956.94	\$956.94

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0630011		33709PA0440014		33709PA0440014		33709PA0440009	
Plan Marketing Name =>	Connect Blue EPO \$3200 a Community Blue Plan		Premier Balance PPO \$250 IP A a Community Blue Flex Plan		Premier Balance PPO \$250 IP A a Community Blue Flex Plan		Premier Balance PPO \$750 IP A a Community Blue Flex Plan	
Form # =>	CONB/EPO-SM/WG-3		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,2,5		Area 6		Area 1,2,5	
Network =>	J		B		B		B	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$3,200/\$4,400		\$250/\$750		\$250/\$750		\$750/\$1,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$10/\$40		\$40/\$80		\$40/\$80		\$35/\$65	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$239.61	\$239.61	\$290.67	\$290.67	\$311.65	\$311.65	\$285.67	\$285.67
15	\$260.90	\$260.90	\$316.51	\$316.51	\$339.35	\$339.35	\$311.07	\$311.07
16	\$269.05	\$269.05	\$326.39	\$326.39	\$349.94	\$349.94	\$320.78	\$320.78
17	\$277.19	\$277.19	\$336.26	\$336.26	\$360.53	\$360.53	\$330.49	\$330.49
18	\$285.96	\$285.96	\$346.90	\$346.90	\$371.94	\$371.94	\$340.94	\$340.94
19	\$294.73	\$294.73	\$357.54	\$357.54	\$383.34	\$383.34	\$351.40	\$351.40
20	\$303.81	\$303.81	\$368.56	\$368.56	\$395.16	\$395.16	\$362.23	\$362.23
21	\$313.21	\$313.21	\$379.96	\$379.96	\$407.38	\$407.38	\$373.43	\$373.43
22	\$313.21	\$313.21	\$379.96	\$379.96	\$407.38	\$407.38	\$373.43	\$373.43
23	\$313.21	\$313.21	\$379.96	\$379.96	\$407.38	\$407.38	\$373.43	\$373.43
24	\$313.21	\$313.21	\$379.96	\$379.96	\$407.38	\$407.38	\$373.43	\$373.43
25	\$314.46	\$314.46	\$381.48	\$381.48	\$409.01	\$409.01	\$374.92	\$374.92
26	\$320.73	\$320.73	\$389.08	\$389.08	\$417.16	\$417.16	\$382.39	\$382.39
27	\$328.24	\$328.24	\$398.20	\$398.20	\$426.93	\$426.93	\$391.35	\$391.35
28	\$340.46	\$340.46	\$413.02	\$413.02	\$442.82	\$442.82	\$405.92	\$405.92
29	\$350.48	\$350.48	\$425.18	\$425.18	\$455.86	\$455.86	\$417.87	\$417.87
30	\$355.49	\$355.49	\$431.25	\$431.25	\$462.38	\$462.38	\$423.84	\$423.84
31	\$363.01	\$363.01	\$440.37	\$440.37	\$472.15	\$472.15	\$432.81	\$432.81
32	\$370.53	\$370.53	\$449.49	\$449.49	\$481.93	\$481.93	\$441.77	\$441.77
33	\$375.23	\$375.23	\$455.19	\$455.19	\$488.04	\$488.04	\$447.37	\$447.37
34	\$380.24	\$380.24	\$461.27	\$461.27	\$494.56	\$494.56	\$453.34	\$453.34
35	\$382.74	\$382.74	\$464.31	\$464.31	\$497.82	\$497.82	\$456.33	\$456.33
36	\$385.25	\$385.25	\$467.35	\$467.35	\$501.08	\$501.08	\$459.32	\$459.32
37	\$387.75	\$387.75	\$470.39	\$470.39	\$504.34	\$504.34	\$462.31	\$462.31
38	\$390.26	\$390.26	\$473.43	\$473.43	\$507.60	\$507.60	\$465.29	\$465.29
39	\$395.27	\$395.27	\$479.51	\$479.51	\$514.11	\$514.11	\$471.27	\$471.27
40	\$400.28	\$400.28	\$485.59	\$485.59	\$520.63	\$520.63	\$477.24	\$477.24
41	\$407.80	\$407.80	\$494.71	\$494.71	\$530.41	\$530.41	\$486.21	\$486.21
42	\$415.00	\$415.00	\$503.45	\$503.45	\$539.78	\$539.78	\$494.79	\$494.79
43	\$425.03	\$425.03	\$515.61	\$515.61	\$552.81	\$552.81	\$506.74	\$506.74
44	\$437.55	\$437.55	\$530.80	\$530.80	\$569.11	\$569.11	\$521.68	\$521.68
45	\$452.28	\$452.28	\$548.66	\$548.66	\$588.26	\$588.26	\$539.23	\$539.23
46	\$469.82	\$469.82	\$569.94	\$569.94	\$611.07	\$611.07	\$560.15	\$560.15
47	\$489.55	\$489.55	\$593.88	\$593.88	\$636.73	\$636.73	\$583.67	\$583.67
48	\$512.10	\$512.10	\$621.23	\$621.23	\$666.07	\$666.07	\$610.56	\$610.56
49	\$534.34	\$534.34	\$648.21	\$648.21	\$694.99	\$694.99	\$637.07	\$637.07
50	\$559.39	\$559.39	\$678.61	\$678.61	\$727.58	\$727.58	\$666.95	\$666.95
51	\$584.14	\$584.14	\$708.63	\$708.63	\$759.76	\$759.76	\$696.45	\$696.45
52	\$611.39	\$611.39	\$741.68	\$741.68	\$795.21	\$795.21	\$728.94	\$728.94
53	\$638.95	\$638.95	\$775.12	\$775.12	\$831.06	\$831.06	\$761.80	\$761.80
54	\$668.70	\$668.70	\$811.21	\$811.21	\$869.76	\$869.76	\$797.27	\$797.27
55	\$698.46	\$698.46	\$847.31	\$847.31	\$908.46	\$908.46	\$832.75	\$832.75
56	\$730.72	\$730.72	\$886.45	\$886.45	\$950.42	\$950.42	\$871.21	\$871.21
57	\$763.29	\$763.29	\$925.96	\$925.96	\$992.79	\$992.79	\$910.05	\$910.05
58	\$798.06	\$798.06	\$968.14	\$968.14	\$1,038.00	\$1,038.00	\$951.50	\$951.50
59	\$815.29	\$815.29	\$989.04	\$989.04	\$1,060.41	\$1,060.41	\$972.04	\$972.04
60	\$850.05	\$850.05	\$1,031.21	\$1,031.21	\$1,105.63	\$1,105.63	\$1,013.49	\$1,013.49
61	\$880.12	\$880.12	\$1,067.69	\$1,067.69	\$1,144.74	\$1,144.74	\$1,049.34	\$1,049.34
62	\$899.85	\$899.85	\$1,091.63	\$1,091.63	\$1,170.40	\$1,170.40	\$1,072.86	\$1,072.86
63	\$924.60	\$924.60	\$1,121.64	\$1,121.64	\$1,202.59	\$1,202.59	\$1,102.37	\$1,102.37
64+	\$939.63	\$939.63	\$1,139.88	\$1,139.88	\$1,222.14	\$1,222.14	\$1,120.29	\$1,120.29

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0440009		33709PA0440015		33709PA0440015		33709PA0720001	
Plan Marketing Name =>	Premier Balance PPO \$750 IP A a Community Blue Flex Plan		Premier Balance PPO \$1500 IP A a Community Blue Flex Plan		Premier Balance PPO \$1500 IP A a Community Blue Flex Plan		Conemaugh Region Connect Blue EPO \$0	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		CONB/EPO-CM-SM/WG-1	
Rating Area =>	Area 6		Area 1,2,5		Area 6		Area 5	
Network =>	B		B		B		Y	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$750/\$1,500		\$1,500/\$4,500		\$1,500/\$4,500		\$0/\$1,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$35/\$65		\$45/\$70		\$45/\$70		\$25/\$60	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$306.29	\$306.29	\$269.23	\$269.23	\$288.67	\$288.67	\$289.49	\$289.49
15	\$333.52	\$333.52	\$293.17	\$293.17	\$314.32	\$314.32	\$315.22	\$315.22
16	\$343.93	\$343.93	\$302.32	\$302.32	\$324.14	\$324.14	\$325.06	\$325.06
17	\$354.34	\$354.34	\$311.47	\$311.47	\$333.95	\$333.95	\$334.90	\$334.90
18	\$365.55	\$365.55	\$321.32	\$321.32	\$344.51	\$344.51	\$345.50	\$345.50
19	\$376.76	\$376.76	\$331.18	\$331.18	\$355.08	\$355.08	\$356.09	\$356.09
20	\$388.37	\$388.37	\$341.38	\$341.38	\$366.02	\$366.02	\$367.07	\$367.07
21	\$400.38	\$400.38	\$351.94	\$351.94	\$377.34	\$377.34	\$378.42	\$378.42
22	\$400.38	\$400.38	\$351.94	\$351.94	\$377.34	\$377.34	\$378.42	\$378.42
23	\$400.38	\$400.38	\$351.94	\$351.94	\$377.34	\$377.34	\$378.42	\$378.42
24	\$400.38	\$400.38	\$351.94	\$351.94	\$377.34	\$377.34	\$378.42	\$378.42
25	\$401.98	\$401.98	\$353.35	\$353.35	\$378.85	\$378.85	\$379.93	\$379.93
26	\$409.99	\$409.99	\$360.39	\$360.39	\$386.40	\$386.40	\$387.50	\$387.50
27	\$419.60	\$419.60	\$368.83	\$368.83	\$395.45	\$395.45	\$396.58	\$396.58
28	\$435.21	\$435.21	\$382.56	\$382.56	\$410.17	\$410.17	\$411.34	\$411.34
29	\$448.03	\$448.03	\$393.82	\$393.82	\$422.24	\$422.24	\$423.45	\$423.45
30	\$454.43	\$454.43	\$399.45	\$399.45	\$428.28	\$428.28	\$429.51	\$429.51
31	\$464.04	\$464.04	\$407.90	\$407.90	\$437.34	\$437.34	\$438.59	\$438.59
32	\$473.65	\$473.65	\$416.35	\$416.35	\$446.39	\$446.39	\$447.67	\$447.67
33	\$479.66	\$479.66	\$421.62	\$421.62	\$452.05	\$452.05	\$453.35	\$453.35
34	\$486.06	\$486.06	\$427.26	\$427.26	\$458.09	\$458.09	\$459.40	\$459.40
35	\$489.26	\$489.26	\$430.07	\$430.07	\$461.11	\$461.11	\$462.43	\$462.43
36	\$492.47	\$492.47	\$432.89	\$432.89	\$464.13	\$464.13	\$465.46	\$465.46
37	\$495.67	\$495.67	\$435.70	\$435.70	\$467.15	\$467.15	\$468.48	\$468.48
38	\$498.87	\$498.87	\$438.52	\$438.52	\$470.17	\$470.17	\$471.51	\$471.51
39	\$505.28	\$505.28	\$444.15	\$444.15	\$476.20	\$476.20	\$477.57	\$477.57
40	\$511.69	\$511.69	\$449.78	\$449.78	\$482.24	\$482.24	\$483.62	\$483.62
41	\$521.29	\$521.29	\$458.23	\$458.23	\$491.30	\$491.30	\$492.70	\$492.70
42	\$530.50	\$530.50	\$466.32	\$466.32	\$499.98	\$499.98	\$501.41	\$501.41
43	\$543.32	\$543.32	\$477.58	\$477.58	\$512.05	\$512.05	\$513.52	\$513.52
44	\$559.33	\$559.33	\$491.66	\$491.66	\$527.14	\$527.14	\$528.65	\$528.65
45	\$578.15	\$578.15	\$508.20	\$508.20	\$544.88	\$544.88	\$546.44	\$546.44
46	\$600.57	\$600.57	\$527.91	\$527.91	\$566.01	\$566.01	\$567.63	\$567.63
47	\$625.79	\$625.79	\$550.08	\$550.08	\$589.78	\$589.78	\$591.47	\$591.47
48	\$654.62	\$654.62	\$575.42	\$575.42	\$616.95	\$616.95	\$618.72	\$618.72
49	\$683.05	\$683.05	\$600.41	\$600.41	\$643.74	\$643.74	\$645.58	\$645.58
50	\$715.08	\$715.08	\$628.56	\$628.56	\$673.93	\$673.93	\$675.86	\$675.86
51	\$746.71	\$746.71	\$656.37	\$656.37	\$703.74	\$703.74	\$705.75	\$705.75
52	\$781.54	\$781.54	\$686.99	\$686.99	\$736.57	\$736.57	\$738.68	\$738.68
53	\$816.78	\$816.78	\$717.96	\$717.96	\$769.77	\$769.77	\$771.98	\$771.98
54	\$854.81	\$854.81	\$751.39	\$751.39	\$805.62	\$805.62	\$807.93	\$807.93
55	\$892.85	\$892.85	\$784.83	\$784.83	\$841.47	\$841.47	\$843.88	\$843.88
56	\$934.09	\$934.09	\$821.08	\$821.08	\$880.33	\$880.33	\$882.85	\$882.85
57	\$975.73	\$975.73	\$857.68	\$857.68	\$919.58	\$919.58	\$922.21	\$922.21
58	\$1,020.17	\$1,020.17	\$896.74	\$896.74	\$961.46	\$961.46	\$964.21	\$964.21
59	\$1,042.19	\$1,042.19	\$916.10	\$916.10	\$982.22	\$982.22	\$985.03	\$985.03
60	\$1,086.63	\$1,086.63	\$955.17	\$955.17	\$1,024.10	\$1,024.10	\$1,027.03	\$1,027.03
61	\$1,125.07	\$1,125.07	\$988.95	\$988.95	\$1,060.33	\$1,060.33	\$1,063.36	\$1,063.36
62	\$1,150.29	\$1,150.29	\$1,011.12	\$1,011.12	\$1,084.10	\$1,084.10	\$1,087.20	\$1,087.20
63	\$1,181.92	\$1,181.92	\$1,038.93	\$1,038.93	\$1,113.91	\$1,113.91	\$1,117.10	\$1,117.10
64+	\$1,201.14	\$1,201.14	\$1,055.82	\$1,055.82	\$1,132.02	\$1,132.02	\$1,135.26	\$1,135.26

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0720002		33709PA0720003		33709PA0900001		33709PA0570008	
Plan Marketing Name =>	Conemaugh Region Connect Blue EPO \$1000		Conemaugh Region Connect Blue EPO \$3800		Conemaugh Region Connect Blue EPO Embedded \$5000		Balance PPO \$600 a Community Blue Flex Plan	
Form # =>	CONB/EPO-CM-SM/WG-1		CONB/EPO-CM-SM/WG-1		CONB/EPO-HDHP-SM/WG-1		PPO-SM/WG-6	
Rating Area =>	Area 5		Area 5		Area 5		Area 1,4	
Network =>	Y		Y		Y		A	
Metal =>	Gold		Silver		Bronze		Silver	
Deductible =>	\$1,000/\$3,000		\$3,800/\$5,000		\$5,000/\$5,000		\$600/\$1,800	
Coinsurance =>	100%/70%		100%/70%		100%/70%		50%/40%	
Copays =>	\$15/\$40		\$60/70%		100%/70%		\$65/40%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$6,650/\$6,650		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$272.67	\$272.67	\$226.74	\$226.74	\$201.57	\$201.57	\$223.53	\$223.53
15	\$296.91	\$296.91	\$246.89	\$246.89	\$219.49	\$219.49	\$243.40	\$243.40
16	\$306.17	\$306.17	\$254.60	\$254.60	\$226.34	\$226.34	\$251.00	\$251.00
17	\$315.44	\$315.44	\$262.31	\$262.31	\$233.19	\$233.19	\$258.60	\$258.60
18	\$325.42	\$325.42	\$270.60	\$270.60	\$240.57	\$240.57	\$266.78	\$266.78
19	\$335.40	\$335.40	\$278.90	\$278.90	\$247.94	\$247.94	\$274.96	\$274.96
20	\$345.74	\$345.74	\$287.50	\$287.50	\$255.59	\$255.59	\$283.43	\$283.43
21	\$356.43	\$356.43	\$296.39	\$296.39	\$263.49	\$263.49	\$292.20	\$292.20
22	\$356.43	\$356.43	\$296.39	\$296.39	\$263.49	\$263.49	\$292.20	\$292.20
23	\$356.43	\$356.43	\$296.39	\$296.39	\$263.49	\$263.49	\$292.20	\$292.20
24	\$356.43	\$356.43	\$296.39	\$296.39	\$263.49	\$263.49	\$292.20	\$292.20
25	\$357.86	\$357.86	\$297.58	\$297.58	\$264.54	\$264.54	\$293.37	\$293.37
26	\$364.98	\$364.98	\$303.50	\$303.50	\$269.81	\$269.81	\$299.21	\$299.21
27	\$373.54	\$373.54	\$310.62	\$310.62	\$276.14	\$276.14	\$306.23	\$306.23
28	\$387.44	\$387.44	\$322.18	\$322.18	\$286.41	\$286.41	\$317.62	\$317.62
29	\$398.85	\$398.85	\$331.66	\$331.66	\$294.85	\$294.85	\$326.97	\$326.97
30	\$404.55	\$404.55	\$336.40	\$336.40	\$299.06	\$299.06	\$331.65	\$331.65
31	\$413.10	\$413.10	\$343.52	\$343.52	\$305.38	\$305.38	\$338.66	\$338.66
32	\$421.66	\$421.66	\$350.63	\$350.63	\$311.71	\$311.71	\$345.67	\$345.67
33	\$427.00	\$427.00	\$355.08	\$355.08	\$315.66	\$315.66	\$350.06	\$350.06
34	\$432.71	\$432.71	\$359.82	\$359.82	\$319.88	\$319.88	\$354.73	\$354.73
35	\$435.56	\$435.56	\$362.19	\$362.19	\$321.98	\$321.98	\$357.07	\$357.07
36	\$438.41	\$438.41	\$364.56	\$364.56	\$324.09	\$324.09	\$359.41	\$359.41
37	\$441.26	\$441.26	\$366.93	\$366.93	\$326.20	\$326.20	\$361.74	\$361.74
38	\$444.11	\$444.11	\$369.30	\$369.30	\$328.31	\$328.31	\$364.08	\$364.08
39	\$449.81	\$449.81	\$374.04	\$374.04	\$332.52	\$332.52	\$368.76	\$368.76
40	\$455.52	\$455.52	\$378.79	\$378.79	\$336.74	\$336.74	\$373.43	\$373.43
41	\$464.07	\$464.07	\$385.90	\$385.90	\$343.06	\$343.06	\$380.44	\$380.44
42	\$472.27	\$472.27	\$392.72	\$392.72	\$349.12	\$349.12	\$387.17	\$387.17
43	\$483.68	\$483.68	\$402.20	\$402.20	\$357.56	\$357.56	\$396.52	\$396.52
44	\$497.93	\$497.93	\$414.06	\$414.06	\$368.10	\$368.10	\$408.20	\$408.20
45	\$514.68	\$514.68	\$427.99	\$427.99	\$380.48	\$380.48	\$421.94	\$421.94
46	\$534.65	\$534.65	\$444.59	\$444.59	\$395.24	\$395.24	\$438.30	\$438.30
47	\$557.10	\$557.10	\$463.26	\$463.26	\$411.83	\$411.83	\$456.71	\$456.71
48	\$582.76	\$582.76	\$484.60	\$484.60	\$430.81	\$430.81	\$477.75	\$477.75
49	\$608.07	\$608.07	\$505.64	\$505.64	\$449.51	\$449.51	\$498.49	\$498.49
50	\$636.58	\$636.58	\$529.35	\$529.35	\$470.59	\$470.59	\$521.87	\$521.87
51	\$664.74	\$664.74	\$552.77	\$552.77	\$491.41	\$491.41	\$544.95	\$544.95
52	\$695.75	\$695.75	\$578.55	\$578.55	\$514.33	\$514.33	\$570.37	\$570.37
53	\$727.12	\$727.12	\$604.64	\$604.64	\$537.52	\$537.52	\$596.09	\$596.09
54	\$760.98	\$760.98	\$632.79	\$632.79	\$562.55	\$562.55	\$623.85	\$623.85
55	\$794.84	\$794.84	\$660.95	\$660.95	\$587.58	\$587.58	\$651.61	\$651.61
56	\$831.55	\$831.55	\$691.48	\$691.48	\$614.72	\$614.72	\$681.70	\$681.70
57	\$868.62	\$868.62	\$722.30	\$722.30	\$642.13	\$642.13	\$712.09	\$712.09
58	\$908.18	\$908.18	\$755.20	\$755.20	\$671.37	\$671.37	\$744.53	\$744.53
59	\$927.79	\$927.79	\$771.50	\$771.50	\$685.86	\$685.86	\$760.60	\$760.60
60	\$967.35	\$967.35	\$804.40	\$804.40	\$715.11	\$715.11	\$793.03	\$793.03
61	\$1,001.57	\$1,001.57	\$832.86	\$832.86	\$740.41	\$740.41	\$821.08	\$821.08
62	\$1,024.02	\$1,024.02	\$851.53	\$851.53	\$757.01	\$757.01	\$839.49	\$839.49
63	\$1,052.18	\$1,052.18	\$874.94	\$874.94	\$777.82	\$777.82	\$862.57	\$862.57
64+	\$1,069.29	\$1,069.29	\$889.17	\$889.17	\$790.47	\$790.47	\$876.60	\$876.60

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570009		33709PA0570010	
Plan Marketing Name =>	Balance PPO \$2600 a Community Blue Flex Plan		Balance PPO \$5000 1x a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4	
Network =>	A		A	
Metal =>	Silver		Silver	
Deductible =>	\$2,600/\$5,200		\$5,000/\$6,000	
Coinsurance =>	70%/50%		70%/50%	
Copays =>	\$40/50%		\$35/50%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$217.22	\$217.22	\$212.55	\$212.55
15	\$236.53	\$236.53	\$231.44	\$231.44
16	\$243.91	\$243.91	\$238.66	\$238.66
17	\$251.30	\$251.30	\$245.89	\$245.89
18	\$259.25	\$259.25	\$253.67	\$253.67
19	\$267.20	\$267.20	\$261.45	\$261.45
20	\$275.43	\$275.43	\$269.50	\$269.50
21	\$283.95	\$283.95	\$277.84	\$277.84
22	\$283.95	\$283.95	\$277.84	\$277.84
23	\$283.95	\$283.95	\$277.84	\$277.84
24	\$283.95	\$283.95	\$277.84	\$277.84
25	\$285.09	\$285.09	\$278.95	\$278.95
26	\$290.76	\$290.76	\$284.51	\$284.51
27	\$297.58	\$297.58	\$291.18	\$291.18
28	\$308.65	\$308.65	\$302.01	\$302.01
29	\$317.74	\$317.74	\$310.90	\$310.90
30	\$322.28	\$322.28	\$315.35	\$315.35
31	\$329.10	\$329.10	\$322.02	\$322.02
32	\$335.91	\$335.91	\$328.68	\$328.68
33	\$340.17	\$340.17	\$332.85	\$332.85
34	\$344.72	\$344.72	\$337.30	\$337.30
35	\$346.99	\$346.99	\$339.52	\$339.52
36	\$349.26	\$349.26	\$341.74	\$341.74
37	\$351.53	\$351.53	\$343.97	\$343.97
38	\$353.80	\$353.80	\$346.19	\$346.19
39	\$358.34	\$358.34	\$350.63	\$350.63
40	\$362.89	\$362.89	\$355.08	\$355.08
41	\$369.70	\$369.70	\$361.75	\$361.75
42	\$376.23	\$376.23	\$368.14	\$368.14
43	\$385.32	\$385.32	\$377.03	\$377.03
44	\$396.68	\$396.68	\$388.14	\$388.14
45	\$410.02	\$410.02	\$401.20	\$401.20
46	\$425.93	\$425.93	\$416.76	\$416.76
47	\$443.81	\$443.81	\$434.26	\$434.26
48	\$464.26	\$464.26	\$454.27	\$454.27
49	\$484.42	\$484.42	\$474.00	\$474.00
50	\$507.13	\$507.13	\$496.22	\$496.22
51	\$529.57	\$529.57	\$518.17	\$518.17
52	\$554.27	\$554.27	\$542.34	\$542.34
53	\$579.26	\$579.26	\$566.79	\$566.79
54	\$606.23	\$606.23	\$593.19	\$593.19
55	\$633.21	\$633.21	\$619.58	\$619.58
56	\$662.46	\$662.46	\$648.20	\$648.20
57	\$691.99	\$691.99	\$677.10	\$677.10
58	\$723.50	\$723.50	\$707.94	\$707.94
59	\$739.12	\$739.12	\$723.22	\$723.22
60	\$770.64	\$770.64	\$754.06	\$754.06
61	\$797.90	\$797.90	\$780.73	\$780.73
62	\$815.79	\$815.79	\$798.23	\$798.23
63	\$838.22	\$838.22	\$820.18	\$820.18
64+	\$851.85	\$851.85	\$833.52	\$833.52



Company Name: Highmark, Inc.  
 Market: Small Group  
 Product: PPO, EPO  
 Effective Date of Rates: July 1, 2019

Ending date of Rates: September 30, 2019

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560007		33709PA0560009		33709PA0560011		33709PA0560013	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan		Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan		Premier Balance PPO \$0 Gold A a Community Blue Flex Plan		Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold	
Deductible =>	\$0/\$500		\$250/\$750		\$0/\$5,000		\$250/\$750	
Coinsurance =>	100%/70%		100%/70%		100%/50%		100%/70%	
Copays =>	\$10/\$40		\$10/\$40		\$30/\$70		\$30/\$70	
OOP Maximum =>	\$4,000/\$4,000		\$4,000/\$4,000		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$334.72	\$334.72	\$327.53	\$327.53	\$288.00	\$288.00	\$287.04	\$287.04
15	\$364.47	\$364.47	\$356.65	\$356.65	\$313.60	\$313.60	\$312.56	\$312.56
16	\$375.85	\$375.85	\$367.78	\$367.78	\$323.39	\$323.39	\$322.31	\$322.31
17	\$387.22	\$387.22	\$378.91	\$378.91	\$333.18	\$333.18	\$332.07	\$332.07
18	\$399.47	\$399.47	\$390.90	\$390.90	\$343.72	\$343.72	\$342.58	\$342.58
19	\$411.73	\$411.73	\$402.89	\$402.89	\$354.26	\$354.26	\$353.08	\$353.08
20	\$424.41	\$424.41	\$415.31	\$415.31	\$365.18	\$365.18	\$363.96	\$363.96
21	\$437.54	\$437.54	\$428.15	\$428.15	\$376.47	\$376.47	\$375.22	\$375.22
22	\$437.54	\$437.54	\$428.15	\$428.15	\$376.47	\$376.47	\$375.22	\$375.22
23	\$437.54	\$437.54	\$428.15	\$428.15	\$376.47	\$376.47	\$375.22	\$375.22
24	\$437.54	\$437.54	\$428.15	\$428.15	\$376.47	\$376.47	\$375.22	\$375.22
25	\$439.29	\$439.29	\$429.86	\$429.86	\$377.98	\$377.98	\$376.72	\$376.72
26	\$448.04	\$448.04	\$438.43	\$438.43	\$385.51	\$385.51	\$384.23	\$384.23
27	\$458.54	\$458.54	\$448.70	\$448.70	\$394.54	\$394.54	\$393.23	\$393.23
28	\$475.61	\$475.61	\$465.40	\$465.40	\$409.22	\$409.22	\$407.86	\$407.86
29	\$489.61	\$489.61	\$479.10	\$479.10	\$421.27	\$421.27	\$419.87	\$419.87
30	\$496.61	\$496.61	\$485.95	\$485.95	\$427.29	\$427.29	\$425.87	\$425.87
31	\$507.11	\$507.11	\$496.23	\$496.23	\$436.33	\$436.33	\$434.88	\$434.88
32	\$517.61	\$517.61	\$506.50	\$506.50	\$445.36	\$445.36	\$443.89	\$443.89
33	\$524.17	\$524.17	\$512.92	\$512.92	\$451.01	\$451.01	\$449.51	\$449.51
34	\$531.17	\$531.17	\$519.77	\$519.77	\$457.03	\$457.03	\$455.52	\$455.52
35	\$534.67	\$534.67	\$523.20	\$523.20	\$460.05	\$460.05	\$458.52	\$458.52
36	\$538.17	\$538.17	\$526.62	\$526.62	\$463.06	\$463.06	\$461.52	\$461.52
37	\$541.67	\$541.67	\$530.05	\$530.05	\$466.07	\$466.07	\$464.52	\$464.52
38	\$545.17	\$545.17	\$533.47	\$533.47	\$469.08	\$469.08	\$467.52	\$467.52
39	\$552.18	\$552.18	\$540.33	\$540.33	\$475.11	\$475.11	\$473.53	\$473.53
40	\$559.18	\$559.18	\$547.18	\$547.18	\$481.13	\$481.13	\$479.53	\$479.53
41	\$569.68	\$569.68	\$557.45	\$557.45	\$490.16	\$490.16	\$488.54	\$488.54
42	\$579.74	\$579.74	\$567.30	\$567.30	\$498.82	\$498.82	\$497.17	\$497.17
43	\$593.74	\$593.74	\$581.00	\$581.00	\$510.87	\$510.87	\$509.17	\$509.17
44	\$611.24	\$611.24	\$598.13	\$598.13	\$525.93	\$525.93	\$524.18	\$524.18
45	\$631.81	\$631.81	\$618.25	\$618.25	\$543.62	\$543.62	\$541.82	\$541.82
46	\$656.31	\$656.31	\$642.23	\$642.23	\$564.71	\$564.71	\$562.83	\$562.83
47	\$683.88	\$683.88	\$669.20	\$669.20	\$588.42	\$588.42	\$586.47	\$586.47
48	\$715.38	\$715.38	\$700.03	\$700.03	\$615.53	\$615.53	\$613.48	\$613.48
49	\$746.44	\$746.44	\$730.42	\$730.42	\$642.26	\$642.26	\$640.13	\$640.13
50	\$781.45	\$781.45	\$764.68	\$764.68	\$672.38	\$672.38	\$670.14	\$670.14
51	\$816.01	\$816.01	\$798.50	\$798.50	\$702.12	\$702.12	\$699.79	\$699.79
52	\$854.08	\$854.08	\$835.75	\$835.75	\$734.87	\$734.87	\$732.43	\$732.43
53	\$892.58	\$892.58	\$873.43	\$873.43	\$768.00	\$768.00	\$765.45	\$765.45
54	\$934.15	\$934.15	\$914.10	\$914.10	\$803.76	\$803.76	\$801.09	\$801.09
55	\$975.71	\$975.71	\$954.77	\$954.77	\$839.53	\$839.53	\$836.74	\$836.74
56	\$1,020.78	\$1,020.78	\$998.87	\$998.87	\$878.30	\$878.30	\$875.39	\$875.39
57	\$1,066.28	\$1,066.28	\$1,043.40	\$1,043.40	\$917.46	\$917.46	\$914.41	\$914.41
58	\$1,114.85	\$1,114.85	\$1,090.93	\$1,090.93	\$959.25	\$959.25	\$956.06	\$956.06
59	\$1,138.92	\$1,138.92	\$1,114.47	\$1,114.47	\$979.95	\$979.95	\$976.70	\$976.70
60	\$1,187.48	\$1,187.48	\$1,162.00	\$1,162.00	\$1,021.74	\$1,021.74	\$1,018.35	\$1,018.35
61	\$1,229.49	\$1,229.49	\$1,203.10	\$1,203.10	\$1,057.88	\$1,057.88	\$1,054.37	\$1,054.37
62	\$1,257.05	\$1,257.05	\$1,230.07	\$1,230.07	\$1,081.60	\$1,081.60	\$1,078.01	\$1,078.01
63	\$1,291.62	\$1,291.62	\$1,263.90	\$1,263.90	\$1,111.34	\$1,111.34	\$1,107.65	\$1,107.65
64+	\$1,312.62	\$1,312.62	\$1,284.45	\$1,284.45	\$1,129.41	\$1,129.41	\$1,125.66	\$1,125.66

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560015		33709PA0560017		33709PA0560019		33709PA0560021	
Plan Marketing Name =>	Premier Balance PPO \$500 A a Community Blue Flex Plan		Premier Balance PPO \$750 A a Community Blue Flex Plan		Premier Balance PPO \$1000 A a Community Blue Flex Plan		Premier Balance PPO \$1250 A a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$500/\$1,500		\$750/\$1,500		\$1,000/\$2,000		\$1,250/\$2,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$25/\$65		\$25/\$65		\$25/\$65		\$25/\$65	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$284.69	\$284.69	\$282.55	\$282.55	\$278.80	\$278.80	\$275.49	\$275.49
15	\$310.00	\$310.00	\$307.66	\$307.66	\$303.58	\$303.58	\$299.98	\$299.98
16	\$319.68	\$319.68	\$317.26	\$317.26	\$313.05	\$313.05	\$309.34	\$309.34
17	\$329.35	\$329.35	\$326.87	\$326.87	\$322.53	\$322.53	\$318.71	\$318.71
18	\$339.77	\$339.77	\$337.21	\$337.21	\$332.73	\$332.73	\$328.79	\$328.79
19	\$350.19	\$350.19	\$347.55	\$347.55	\$342.94	\$342.94	\$338.87	\$338.87
20	\$360.99	\$360.99	\$358.26	\$358.26	\$353.51	\$353.51	\$349.32	\$349.32
21	\$372.15	\$372.15	\$369.34	\$369.34	\$364.44	\$364.44	\$360.12	\$360.12
22	\$372.15	\$372.15	\$369.34	\$369.34	\$364.44	\$364.44	\$360.12	\$360.12
23	\$372.15	\$372.15	\$369.34	\$369.34	\$364.44	\$364.44	\$360.12	\$360.12
24	\$372.15	\$372.15	\$369.34	\$369.34	\$364.44	\$364.44	\$360.12	\$360.12
25	\$373.64	\$373.64	\$370.82	\$370.82	\$365.90	\$365.90	\$361.56	\$361.56
26	\$381.08	\$381.08	\$378.20	\$378.20	\$373.19	\$373.19	\$368.76	\$368.76
27	\$390.01	\$390.01	\$387.07	\$387.07	\$381.93	\$381.93	\$377.41	\$377.41
28	\$404.53	\$404.53	\$401.47	\$401.47	\$396.15	\$396.15	\$391.45	\$391.45
29	\$416.44	\$416.44	\$413.29	\$413.29	\$407.81	\$407.81	\$402.97	\$402.97
30	\$422.39	\$422.39	\$419.20	\$419.20	\$413.64	\$413.64	\$408.74	\$408.74
31	\$431.32	\$431.32	\$428.07	\$428.07	\$422.39	\$422.39	\$417.38	\$417.38
32	\$440.25	\$440.25	\$436.93	\$436.93	\$431.13	\$431.13	\$426.02	\$426.02
33	\$445.84	\$445.84	\$442.47	\$442.47	\$436.60	\$436.60	\$431.42	\$431.42
34	\$451.79	\$451.79	\$448.38	\$448.38	\$442.43	\$442.43	\$437.19	\$437.19
35	\$454.77	\$454.77	\$451.33	\$451.33	\$445.35	\$445.35	\$440.07	\$440.07
36	\$457.74	\$457.74	\$454.29	\$454.29	\$448.26	\$448.26	\$442.95	\$442.95
37	\$460.72	\$460.72	\$457.24	\$457.24	\$451.18	\$451.18	\$445.83	\$445.83
38	\$463.70	\$463.70	\$460.20	\$460.20	\$454.09	\$454.09	\$448.71	\$448.71
39	\$469.65	\$469.65	\$466.11	\$466.11	\$459.92	\$459.92	\$454.47	\$454.47
40	\$475.61	\$475.61	\$472.02	\$472.02	\$465.75	\$465.75	\$460.23	\$460.23
41	\$484.54	\$484.54	\$480.88	\$480.88	\$474.50	\$474.50	\$468.88	\$468.88
42	\$493.10	\$493.10	\$489.38	\$489.38	\$482.88	\$482.88	\$477.16	\$477.16
43	\$505.01	\$505.01	\$501.19	\$501.19	\$494.55	\$494.55	\$488.68	\$488.68
44	\$519.89	\$519.89	\$515.97	\$515.97	\$509.12	\$509.12	\$503.09	\$503.09
45	\$537.38	\$537.38	\$533.33	\$533.33	\$526.25	\$526.25	\$520.01	\$520.01
46	\$558.23	\$558.23	\$554.01	\$554.01	\$546.66	\$546.66	\$540.18	\$540.18
47	\$581.67	\$581.67	\$577.28	\$577.28	\$569.62	\$569.62	\$562.87	\$562.87
48	\$608.47	\$608.47	\$603.87	\$603.87	\$595.86	\$595.86	\$588.80	\$588.80
49	\$634.89	\$634.89	\$630.09	\$630.09	\$621.73	\$621.73	\$614.36	\$614.36
50	\$664.66	\$664.66	\$659.64	\$659.64	\$650.89	\$650.89	\$643.17	\$643.17
51	\$694.06	\$694.06	\$688.82	\$688.82	\$679.68	\$679.68	\$671.62	\$671.62
52	\$726.44	\$726.44	\$720.95	\$720.95	\$711.39	\$711.39	\$702.95	\$702.95
53	\$759.19	\$759.19	\$753.45	\$753.45	\$743.46	\$743.46	\$734.64	\$734.64
54	\$794.54	\$794.54	\$788.54	\$788.54	\$778.08	\$778.08	\$768.86	\$768.86
55	\$829.89	\$829.89	\$823.63	\$823.63	\$812.70	\$812.70	\$803.07	\$803.07
56	\$868.23	\$868.23	\$861.67	\$861.67	\$850.24	\$850.24	\$840.16	\$840.16
57	\$906.93	\$906.93	\$900.08	\$900.08	\$888.14	\$888.14	\$877.61	\$877.61
58	\$948.24	\$948.24	\$941.08	\$941.08	\$928.59	\$928.59	\$917.59	\$917.59
59	\$968.71	\$968.71	\$961.39	\$961.39	\$948.64	\$948.64	\$937.39	\$937.39
60	\$1,010.02	\$1,010.02	\$1,002.39	\$1,002.39	\$989.09	\$989.09	\$977.37	\$977.37
61	\$1,045.74	\$1,045.74	\$1,037.85	\$1,037.85	\$1,024.08	\$1,024.08	\$1,011.94	\$1,011.94
62	\$1,069.19	\$1,069.19	\$1,061.11	\$1,061.11	\$1,047.04	\$1,047.04	\$1,034.62	\$1,034.62
63	\$1,098.59	\$1,098.59	\$1,090.29	\$1,090.29	\$1,075.83	\$1,075.83	\$1,063.07	\$1,063.07
64+	\$1,116.45	\$1,116.45	\$1,108.02	\$1,108.02	\$1,093.32	\$1,093.32	\$1,080.36	\$1,080.36

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560023		33709PA0560027		33709PA0560030		33709PA0560031	
Plan Marketing Name =>	Premier Balance PPO \$1500 A a Community Blue Flex Plan		Premier Balance PPO \$2000 A a Community Blue Flex Plan		Premier Balance PPO \$1400 A a Community Blue Flex Plan		Premier Balance PPO \$5000 1x a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,500/\$3,000		\$2,000/\$3,000		\$1,400/\$5,000		\$5,000/\$6,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/60%	
Copays =>	\$25/\$65		\$25/\$65		\$40/\$75		\$25/60%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$272.48	\$272.48	\$267.44	\$267.44	\$267.23	\$267.23	\$260.44	\$260.44
15	\$296.70	\$296.70	\$291.21	\$291.21	\$290.98	\$290.98	\$283.59	\$283.59
16	\$305.96	\$305.96	\$300.30	\$300.30	\$300.07	\$300.07	\$292.45	\$292.45
17	\$315.22	\$315.22	\$309.39	\$309.39	\$309.15	\$309.15	\$301.30	\$301.30
18	\$325.19	\$325.19	\$319.18	\$319.18	\$318.93	\$318.93	\$310.83	\$310.83
19	\$335.17	\$335.17	\$328.96	\$328.96	\$328.71	\$328.71	\$320.36	\$320.36
20	\$345.49	\$345.49	\$339.10	\$339.10	\$338.84	\$338.84	\$330.24	\$330.24
21	\$356.18	\$356.18	\$349.59	\$349.59	\$349.32	\$349.32	\$340.45	\$340.45
22	\$356.18	\$356.18	\$349.59	\$349.59	\$349.32	\$349.32	\$340.45	\$340.45
23	\$356.18	\$356.18	\$349.59	\$349.59	\$349.32	\$349.32	\$340.45	\$340.45
24	\$356.18	\$356.18	\$349.59	\$349.59	\$349.32	\$349.32	\$340.45	\$340.45
25	\$357.60	\$357.60	\$350.99	\$350.99	\$350.72	\$350.72	\$341.81	\$341.81
26	\$364.73	\$364.73	\$357.98	\$357.98	\$357.70	\$357.70	\$348.62	\$348.62
27	\$373.28	\$373.28	\$366.37	\$366.37	\$366.09	\$366.09	\$356.79	\$356.79
28	\$387.17	\$387.17	\$380.00	\$380.00	\$379.71	\$379.71	\$370.07	\$370.07
29	\$398.57	\$398.57	\$391.19	\$391.19	\$390.89	\$390.89	\$380.96	\$380.96
30	\$404.26	\$404.26	\$396.78	\$396.78	\$396.48	\$396.48	\$386.41	\$386.41
31	\$412.81	\$412.81	\$405.17	\$405.17	\$404.86	\$404.86	\$394.58	\$394.58
32	\$421.36	\$421.36	\$413.56	\$413.56	\$413.25	\$413.25	\$402.75	\$402.75
33	\$426.70	\$426.70	\$418.81	\$418.81	\$418.49	\$418.49	\$407.86	\$407.86
34	\$432.40	\$432.40	\$424.40	\$424.40	\$424.07	\$424.07	\$413.31	\$413.31
35	\$435.25	\$435.25	\$427.20	\$427.20	\$426.87	\$426.87	\$416.03	\$416.03
36	\$438.10	\$438.10	\$430.00	\$430.00	\$429.66	\$429.66	\$418.75	\$418.75
37	\$440.95	\$440.95	\$432.79	\$432.79	\$432.46	\$432.46	\$421.48	\$421.48
38	\$443.80	\$443.80	\$435.59	\$435.59	\$435.25	\$435.25	\$424.20	\$424.20
39	\$449.50	\$449.50	\$441.18	\$441.18	\$440.84	\$440.84	\$429.65	\$429.65
40	\$455.20	\$455.20	\$446.78	\$446.78	\$446.43	\$446.43	\$435.10	\$435.10
41	\$463.75	\$463.75	\$455.17	\$455.17	\$454.81	\$454.81	\$443.27	\$443.27
42	\$471.94	\$471.94	\$463.21	\$463.21	\$462.85	\$462.85	\$451.10	\$451.10
43	\$483.34	\$483.34	\$474.39	\$474.39	\$474.03	\$474.03	\$461.99	\$461.99
44	\$497.58	\$497.58	\$488.38	\$488.38	\$488.00	\$488.00	\$475.61	\$475.61
45	\$514.32	\$514.32	\$504.81	\$504.81	\$504.42	\$504.42	\$491.61	\$491.61
46	\$534.27	\$534.27	\$524.39	\$524.39	\$523.98	\$523.98	\$510.68	\$510.68
47	\$556.71	\$556.71	\$546.41	\$546.41	\$545.99	\$545.99	\$532.12	\$532.12
48	\$582.35	\$582.35	\$571.58	\$571.58	\$571.14	\$571.14	\$556.64	\$556.64
49	\$607.64	\$607.64	\$596.40	\$596.40	\$595.94	\$595.94	\$580.81	\$580.81
50	\$636.14	\$636.14	\$624.37	\$624.37	\$623.89	\$623.89	\$608.04	\$608.04
51	\$664.28	\$664.28	\$651.99	\$651.99	\$651.48	\$651.48	\$634.94	\$634.94
52	\$695.26	\$695.26	\$682.40	\$682.40	\$681.87	\$681.87	\$664.56	\$664.56
53	\$726.61	\$726.61	\$713.16	\$713.16	\$712.61	\$712.61	\$694.52	\$694.52
54	\$760.44	\$760.44	\$746.37	\$746.37	\$745.80	\$745.80	\$726.86	\$726.86
55	\$794.28	\$794.28	\$779.59	\$779.59	\$778.98	\$778.98	\$759.20	\$759.20
56	\$830.97	\$830.97	\$815.59	\$815.59	\$814.96	\$814.96	\$794.27	\$794.27
57	\$868.01	\$868.01	\$851.95	\$851.95	\$851.29	\$851.29	\$829.68	\$829.68
58	\$907.55	\$907.55	\$890.76	\$890.76	\$890.07	\$890.07	\$867.47	\$867.47
59	\$927.14	\$927.14	\$909.98	\$909.98	\$909.28	\$909.28	\$886.19	\$886.19
60	\$966.67	\$966.67	\$948.79	\$948.79	\$948.05	\$948.05	\$923.98	\$923.98
61	\$1,000.87	\$1,000.87	\$982.35	\$982.35	\$981.59	\$981.59	\$956.66	\$956.66
62	\$1,023.31	\$1,023.31	\$1,004.37	\$1,004.37	\$1,003.60	\$1,003.60	\$978.11	\$978.11
63	\$1,051.44	\$1,051.44	\$1,031.99	\$1,031.99	\$1,031.19	\$1,031.19	\$1,005.01	\$1,005.01
64+	\$1,068.54	\$1,068.54	\$1,048.77	\$1,048.77	\$1,047.96	\$1,047.96	\$1,021.35	\$1,021.35

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570013		33709PA0570011		33709PA0570012		33709PA0450004	
Plan Marketing Name =>	Balance PPO \$1000 A a Community Blue Flex Plan		Balance PPO \$1750 A a Community Blue Flex Plan		Balance PPO \$2000 A a Community Blue Flex Plan		Health Savings PPO \$1500 a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		HDHP-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,000/\$5,000		\$1,750/\$5,250		\$2,000/\$6,000		\$1,500/\$1,500	
Coinsurance =>	90%/70%		90%/70%		90%/70%		100%/70%	
Copays =>	\$45/\$75		\$35/\$65		\$35/\$65		\$15/\$50	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$3,300/\$3,300	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$262.87	\$262.87	\$259.86	\$259.86	\$257.76	\$257.76	\$271.41	\$271.41
15	\$286.24	\$286.24	\$282.96	\$282.96	\$280.67	\$280.67	\$295.54	\$295.54
16	\$295.17	\$295.17	\$291.79	\$291.79	\$289.43	\$289.43	\$304.76	\$304.76
17	\$304.10	\$304.10	\$300.63	\$300.63	\$298.19	\$298.19	\$313.99	\$313.99
18	\$313.73	\$313.73	\$310.14	\$310.14	\$307.63	\$307.63	\$323.92	\$323.92
19	\$323.35	\$323.35	\$319.65	\$319.65	\$317.06	\$317.06	\$333.86	\$333.86
20	\$333.31	\$333.31	\$329.50	\$329.50	\$326.83	\$326.83	\$344.15	\$344.15
21	\$343.62	\$343.62	\$339.69	\$339.69	\$336.94	\$336.94	\$354.79	\$354.79
22	\$343.62	\$343.62	\$339.69	\$339.69	\$336.94	\$336.94	\$354.79	\$354.79
23	\$343.62	\$343.62	\$339.69	\$339.69	\$336.94	\$336.94	\$354.79	\$354.79
24	\$343.62	\$343.62	\$339.69	\$339.69	\$336.94	\$336.94	\$354.79	\$354.79
25	\$344.99	\$344.99	\$341.05	\$341.05	\$338.29	\$338.29	\$356.21	\$356.21
26	\$351.87	\$351.87	\$347.84	\$347.84	\$345.03	\$345.03	\$363.30	\$363.30
27	\$360.11	\$360.11	\$356.00	\$356.00	\$353.11	\$353.11	\$371.82	\$371.82
28	\$373.51	\$373.51	\$369.24	\$369.24	\$366.25	\$366.25	\$385.66	\$385.66
29	\$384.51	\$384.51	\$380.11	\$380.11	\$377.04	\$377.04	\$397.01	\$397.01
30	\$390.01	\$390.01	\$385.55	\$385.55	\$382.43	\$382.43	\$402.69	\$402.69
31	\$398.26	\$398.26	\$393.70	\$393.70	\$390.51	\$390.51	\$411.20	\$411.20
32	\$406.50	\$406.50	\$401.85	\$401.85	\$398.60	\$398.60	\$419.72	\$419.72
33	\$411.66	\$411.66	\$406.95	\$406.95	\$403.65	\$403.65	\$425.04	\$425.04
34	\$417.15	\$417.15	\$412.38	\$412.38	\$409.05	\$409.05	\$430.72	\$430.72
35	\$419.90	\$419.90	\$415.10	\$415.10	\$411.74	\$411.74	\$433.55	\$433.55
36	\$422.65	\$422.65	\$417.82	\$417.82	\$414.44	\$414.44	\$436.39	\$436.39
37	\$425.40	\$425.40	\$420.54	\$420.54	\$417.13	\$417.13	\$439.23	\$439.23
38	\$428.15	\$428.15	\$423.25	\$423.25	\$419.83	\$419.83	\$442.07	\$442.07
39	\$433.65	\$433.65	\$428.69	\$428.69	\$425.22	\$425.22	\$447.74	\$447.74
40	\$439.15	\$439.15	\$434.12	\$434.12	\$430.61	\$430.61	\$453.42	\$453.42
41	\$447.39	\$447.39	\$442.28	\$442.28	\$438.70	\$438.70	\$461.94	\$461.94
42	\$455.30	\$455.30	\$450.09	\$450.09	\$446.45	\$446.45	\$470.10	\$470.10
43	\$466.29	\$466.29	\$460.96	\$460.96	\$457.23	\$457.23	\$481.45	\$481.45
44	\$480.04	\$480.04	\$474.55	\$474.55	\$470.71	\$470.71	\$495.64	\$495.64
45	\$496.19	\$496.19	\$490.51	\$490.51	\$486.54	\$486.54	\$512.32	\$512.32
46	\$515.43	\$515.43	\$509.54	\$509.54	\$505.41	\$505.41	\$532.19	\$532.19
47	\$537.08	\$537.08	\$530.94	\$530.94	\$526.64	\$526.64	\$554.54	\$554.54
48	\$561.82	\$561.82	\$555.39	\$555.39	\$550.90	\$550.90	\$580.08	\$580.08
49	\$586.22	\$586.22	\$579.51	\$579.51	\$574.82	\$574.82	\$605.27	\$605.27
50	\$613.71	\$613.71	\$606.69	\$606.69	\$601.77	\$601.77	\$633.65	\$633.65
51	\$640.85	\$640.85	\$633.52	\$633.52	\$628.39	\$628.39	\$661.68	\$661.68
52	\$670.75	\$670.75	\$663.07	\$663.07	\$657.71	\$657.71	\$692.55	\$692.55
53	\$700.98	\$700.98	\$692.97	\$692.97	\$687.36	\$687.36	\$723.77	\$723.77
54	\$733.63	\$733.63	\$725.24	\$725.24	\$719.37	\$719.37	\$757.48	\$757.48
55	\$766.27	\$766.27	\$757.51	\$757.51	\$751.38	\$751.38	\$791.18	\$791.18
56	\$801.67	\$801.67	\$792.50	\$792.50	\$786.08	\$786.08	\$827.73	\$827.73
57	\$837.40	\$837.40	\$827.82	\$827.82	\$821.12	\$821.12	\$864.62	\$864.62
58	\$875.54	\$875.54	\$865.53	\$865.53	\$858.52	\$858.52	\$904.00	\$904.00
59	\$894.44	\$894.44	\$884.21	\$884.21	\$877.05	\$877.05	\$923.52	\$923.52
60	\$932.58	\$932.58	\$921.92	\$921.92	\$914.46	\$914.46	\$962.90	\$962.90
61	\$965.57	\$965.57	\$954.53	\$954.53	\$946.80	\$946.80	\$996.96	\$996.96
62	\$987.22	\$987.22	\$975.93	\$975.93	\$968.03	\$968.03	\$1,019.31	\$1,019.31
63	\$1,014.37	\$1,014.37	\$1,002.76	\$1,002.76	\$994.65	\$994.65	\$1,047.34	\$1,047.34
64+	\$1,030.86	\$1,030.86	\$1,019.07	\$1,019.07	\$1,010.82	\$1,010.82	\$1,064.37	\$1,064.37

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0640001		33709PA0640002		33709PA0640003		33709PA0640004	
	Health Savings PPO		Health Savings PPO		Health Savings PPO		Health Savings PPO	
Plan Marketing Name =>	Embedded \$2700 a Community Blue Flex Plan		Embedded \$3200 a Community Blue Flex Plan		Embedded \$5500 a Community Blue Flex Plan		Embedded \$5500 a Community Blue Flex Plan	
Form # =>	HDHP-SM/WG-6		HDHP-SM/WG-6		HDHP-SM/WG-6		HDHP-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	A		A		A		B	
Metal =>	Silver		Silver		Bronze		Bronze	
Deductible =>	\$2,700/\$2,700		\$3,200/\$3,200		\$5,500/\$5,500		\$5,500/\$5,500	
Coinsurance =>	100%/70%		100%/50%		80%/60%		80%/60%	
Copays =>	100%/\$30		100%/50%		80%/60%		80%/60%	
OOP Maximum =>	\$6,650/\$6,650		\$6,650/\$6,650		\$6,650/\$6,650		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$237.82	\$237.82	\$236.82	\$236.82	\$197.43	\$197.43	\$206.99	\$206.99
15	\$258.95	\$258.95	\$257.87	\$257.87	\$214.98	\$214.98	\$225.38	\$225.38
16	\$267.04	\$267.04	\$265.92	\$265.92	\$221.69	\$221.69	\$232.42	\$232.42
17	\$275.12	\$275.12	\$273.97	\$273.97	\$228.40	\$228.40	\$239.45	\$239.45
18	\$283.82	\$283.82	\$282.64	\$282.64	\$235.63	\$235.63	\$247.03	\$247.03
19	\$292.53	\$292.53	\$291.31	\$291.31	\$242.85	\$242.85	\$254.61	\$254.61
20	\$301.54	\$301.54	\$300.28	\$300.28	\$250.34	\$250.34	\$262.45	\$262.45
21	\$310.87	\$310.87	\$309.57	\$309.57	\$258.08	\$258.08	\$270.57	\$270.57
22	\$310.87	\$310.87	\$309.57	\$309.57	\$258.08	\$258.08	\$270.57	\$270.57
23	\$310.87	\$310.87	\$309.57	\$309.57	\$258.08	\$258.08	\$270.57	\$270.57
24	\$310.87	\$310.87	\$309.57	\$309.57	\$258.08	\$258.08	\$270.57	\$270.57
25	\$312.11	\$312.11	\$310.81	\$310.81	\$259.11	\$259.11	\$271.65	\$271.65
26	\$318.33	\$318.33	\$317.00	\$317.00	\$264.27	\$264.27	\$277.06	\$277.06
27	\$325.79	\$325.79	\$324.43	\$324.43	\$270.47	\$270.47	\$283.56	\$283.56
28	\$337.92	\$337.92	\$336.50	\$336.50	\$280.53	\$280.53	\$294.11	\$294.11
29	\$347.86	\$347.86	\$346.41	\$346.41	\$288.79	\$288.79	\$302.77	\$302.77
30	\$352.84	\$352.84	\$351.36	\$351.36	\$292.92	\$292.92	\$307.10	\$307.10
31	\$360.30	\$360.30	\$358.79	\$358.79	\$299.11	\$299.11	\$313.59	\$313.59
32	\$367.76	\$367.76	\$366.22	\$366.22	\$305.31	\$305.31	\$320.08	\$320.08
33	\$372.42	\$372.42	\$370.86	\$370.86	\$309.18	\$309.18	\$324.14	\$324.14
34	\$377.40	\$377.40	\$375.82	\$375.82	\$313.31	\$313.31	\$328.47	\$328.47
35	\$379.88	\$379.88	\$378.29	\$378.29	\$315.37	\$315.37	\$330.64	\$330.64
36	\$382.37	\$382.37	\$380.77	\$380.77	\$317.44	\$317.44	\$332.80	\$332.80
37	\$384.86	\$384.86	\$383.25	\$383.25	\$319.50	\$319.50	\$334.97	\$334.97
38	\$387.34	\$387.34	\$385.72	\$385.72	\$321.57	\$321.57	\$337.13	\$337.13
39	\$392.32	\$392.32	\$390.68	\$390.68	\$325.70	\$325.70	\$341.46	\$341.46
40	\$397.29	\$397.29	\$395.63	\$395.63	\$329.83	\$329.83	\$345.79	\$345.79
41	\$404.75	\$404.75	\$403.06	\$403.06	\$336.02	\$336.02	\$352.28	\$352.28
42	\$411.90	\$411.90	\$410.18	\$410.18	\$341.96	\$341.96	\$358.51	\$358.51
43	\$421.85	\$421.85	\$420.09	\$420.09	\$350.21	\$350.21	\$367.16	\$367.16
44	\$434.29	\$434.29	\$432.47	\$432.47	\$360.54	\$360.54	\$377.99	\$377.99
45	\$448.90	\$448.90	\$447.02	\$447.02	\$372.67	\$372.67	\$390.70	\$390.70
46	\$466.31	\$466.31	\$464.36	\$464.36	\$387.12	\$387.12	\$405.86	\$405.86
47	\$485.89	\$485.89	\$483.86	\$483.86	\$403.38	\$403.38	\$422.90	\$422.90
48	\$508.27	\$508.27	\$506.15	\$506.15	\$421.96	\$421.96	\$442.38	\$442.38
49	\$530.34	\$530.34	\$528.13	\$528.13	\$440.28	\$440.28	\$461.59	\$461.59
50	\$555.21	\$555.21	\$552.89	\$552.89	\$460.93	\$460.93	\$483.24	\$483.24
51	\$579.77	\$579.77	\$577.35	\$577.35	\$481.32	\$481.32	\$504.61	\$504.61
52	\$606.82	\$606.82	\$604.28	\$604.28	\$503.77	\$503.77	\$528.15	\$528.15
53	\$634.17	\$634.17	\$631.52	\$631.52	\$526.48	\$526.48	\$551.96	\$551.96
54	\$663.71	\$663.71	\$660.93	\$660.93	\$551.00	\$551.00	\$577.67	\$577.67
55	\$693.24	\$693.24	\$690.34	\$690.34	\$575.52	\$575.52	\$603.37	\$603.37
56	\$725.26	\$725.26	\$722.23	\$722.23	\$602.10	\$602.10	\$631.24	\$631.24
57	\$757.59	\$757.59	\$754.42	\$754.42	\$628.94	\$628.94	\$659.38	\$659.38
58	\$792.10	\$792.10	\$788.78	\$788.78	\$657.59	\$657.59	\$689.41	\$689.41
59	\$809.19	\$809.19	\$805.81	\$805.81	\$671.78	\$671.78	\$704.29	\$704.29
60	\$843.70	\$843.70	\$840.17	\$840.17	\$700.43	\$700.43	\$734.33	\$734.33
61	\$873.54	\$873.54	\$869.89	\$869.89	\$725.20	\$725.20	\$760.30	\$760.30
62	\$893.13	\$893.13	\$889.39	\$889.39	\$741.46	\$741.46	\$777.35	\$777.35
63	\$917.69	\$917.69	\$913.85	\$913.85	\$761.85	\$761.85	\$798.72	\$798.72
64+	\$932.61	\$932.61	\$928.71	\$928.71	\$774.24	\$774.24	\$811.71	\$811.71

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0640004		33709PA0640005	
	Health Savings PPO		Health Savings PPO	
	Embedded \$5500 a		Embedded \$6000 a	
Plan Marketing Name =>	Community Blue Flex Plan		Community Blue Flex Plan	
Form # =>	HDHP-SM/WG-6		HDHP-SM/WG-6	
Rating Area =>	Area 6		Area 1,4	
Network =>	B		A	
Metal =>	Bronze		Bronze	
Deductible =>	\$5,500/\$5,500		\$6,000/\$6,000	
Coinsurance =>	80%/60%		100%/70%	
Copays =>	80%/60%		100%/70%	
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	\$221.93	\$221.93	\$198.98	\$198.98
15	\$241.65	\$241.65	\$216.67	\$216.67
16	\$249.20	\$249.20	\$223.43	\$223.43
17	\$256.74	\$256.74	\$230.20	\$230.20
18	\$264.86	\$264.86	\$237.48	\$237.48
19	\$272.98	\$272.98	\$244.76	\$244.76
20	\$281.40	\$281.40	\$252.31	\$252.31
21	\$290.10	\$290.10	\$260.11	\$260.11
22	\$290.10	\$290.10	\$260.11	\$260.11
23	\$290.10	\$290.10	\$260.11	\$260.11
24	\$290.10	\$290.10	\$260.11	\$260.11
25	\$291.26	\$291.26	\$261.15	\$261.15
26	\$297.06	\$297.06	\$266.35	\$266.35
27	\$304.02	\$304.02	\$272.60	\$272.60
28	\$315.34	\$315.34	\$282.74	\$282.74
29	\$324.62	\$324.62	\$291.06	\$291.06
30	\$329.26	\$329.26	\$295.22	\$295.22
31	\$336.23	\$336.23	\$301.47	\$301.47
32	\$343.19	\$343.19	\$307.71	\$307.71
33	\$347.54	\$347.54	\$311.61	\$311.61
34	\$352.18	\$352.18	\$315.77	\$315.77
35	\$354.50	\$354.50	\$317.85	\$317.85
36	\$356.82	\$356.82	\$319.94	\$319.94
37	\$359.14	\$359.14	\$322.02	\$322.02
38	\$361.46	\$361.46	\$324.10	\$324.10
39	\$366.11	\$366.11	\$328.26	\$328.26
40	\$370.75	\$370.75	\$332.42	\$332.42
41	\$377.71	\$377.71	\$338.66	\$338.66
42	\$384.38	\$384.38	\$344.65	\$344.65
43	\$393.67	\$393.67	\$352.97	\$352.97
44	\$405.27	\$405.27	\$363.37	\$363.37
45	\$418.90	\$418.90	\$375.60	\$375.60
46	\$435.15	\$435.15	\$390.17	\$390.17
47	\$453.43	\$453.43	\$406.55	\$406.55
48	\$474.31	\$474.31	\$425.28	\$425.28
49	\$494.91	\$494.91	\$443.75	\$443.75
50	\$518.12	\$518.12	\$464.56	\$464.56
51	\$541.04	\$541.04	\$485.11	\$485.11
52	\$566.28	\$566.28	\$507.73	\$507.73
53	\$591.80	\$591.80	\$530.62	\$530.62
54	\$619.36	\$619.36	\$555.33	\$555.33
55	\$646.92	\$646.92	\$580.05	\$580.05
56	\$676.80	\$676.80	\$606.84	\$606.84
57	\$706.97	\$706.97	\$633.89	\$633.89
58	\$739.17	\$739.17	\$662.76	\$662.76
59	\$755.13	\$755.13	\$677.07	\$677.07
60	\$787.33	\$787.33	\$705.94	\$705.94
61	\$815.18	\$815.18	\$730.91	\$730.91
62	\$833.46	\$833.46	\$747.30	\$747.30
63	\$856.38	\$856.38	\$767.84	\$767.84
64+	\$870.30	\$870.30	\$780.33	\$780.33

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0460008		33709PA0630002		33709PA0630003		33709PA0630004	
Plan Marketing Name =>	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community		Connect Blue EPO \$100 a Community Blue Plan		Connect Blue EPO \$250 a Community Blue Plan		Connect Blue EPO \$500 a Community Blue Plan	
Form # =>	FL/PPO-SM/WG-5		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3	
Rating Area =>	Area 1,2,4,5		Area 1,4		Area 1,4		Area 1,4	
Network =>	G		J		J		J	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$500/\$1,500		\$100/\$1,000		\$250/\$1,000		\$500/\$2,000	
Coinsurance =>	100%/70%		100%/60%		100%/60%		100%/70%	
Copays =>	\$20/\$50		\$10/\$40		\$10/\$40		\$15/\$55	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$280.98	\$280.98	\$278.97	\$278.97	\$275.46	\$275.46	\$273.42	\$273.42
15	\$305.95	\$305.95	\$303.77	\$303.77	\$299.95	\$299.95	\$297.72	\$297.72
16	\$315.50	\$315.50	\$313.25	\$313.25	\$309.31	\$309.31	\$307.02	\$307.02
17	\$325.05	\$325.05	\$322.73	\$322.73	\$318.67	\$318.67	\$316.31	\$316.31
18	\$335.34	\$335.34	\$332.94	\$332.94	\$328.75	\$328.75	\$326.32	\$326.32
19	\$345.62	\$345.62	\$343.15	\$343.15	\$338.84	\$338.84	\$336.32	\$336.32
20	\$356.27	\$356.27	\$353.73	\$353.73	\$349.28	\$349.28	\$346.69	\$346.69
21	\$367.29	\$367.29	\$364.67	\$364.67	\$360.08	\$360.08	\$357.41	\$357.41
22	\$367.29	\$367.29	\$364.67	\$364.67	\$360.08	\$360.08	\$357.41	\$357.41
23	\$367.29	\$367.29	\$364.67	\$364.67	\$360.08	\$360.08	\$357.41	\$357.41
24	\$367.29	\$367.29	\$364.67	\$364.67	\$360.08	\$360.08	\$357.41	\$357.41
25	\$368.76	\$368.76	\$366.13	\$366.13	\$361.52	\$361.52	\$358.84	\$358.84
26	\$376.10	\$376.10	\$373.42	\$373.42	\$368.72	\$368.72	\$365.99	\$365.99
27	\$384.92	\$384.92	\$382.17	\$382.17	\$377.36	\$377.36	\$374.57	\$374.57
28	\$399.24	\$399.24	\$396.40	\$396.40	\$391.41	\$391.41	\$388.50	\$388.50
29	\$411.00	\$411.00	\$408.07	\$408.07	\$402.93	\$402.93	\$399.94	\$399.94
30	\$416.87	\$416.87	\$413.90	\$413.90	\$408.69	\$408.69	\$405.66	\$405.66
31	\$425.69	\$425.69	\$422.65	\$422.65	\$417.33	\$417.33	\$414.24	\$414.24
32	\$434.50	\$434.50	\$431.40	\$431.40	\$425.97	\$425.97	\$422.82	\$422.82
33	\$440.01	\$440.01	\$436.87	\$436.87	\$431.38	\$431.38	\$428.18	\$428.18
34	\$445.89	\$445.89	\$442.71	\$442.71	\$437.14	\$437.14	\$433.90	\$433.90
35	\$448.83	\$448.83	\$445.63	\$445.63	\$440.02	\$440.02	\$436.76	\$436.76
36	\$451.77	\$451.77	\$448.54	\$448.54	\$442.90	\$442.90	\$439.61	\$439.61
37	\$454.71	\$454.71	\$451.46	\$451.46	\$445.78	\$445.78	\$442.47	\$442.47
38	\$457.64	\$457.64	\$454.38	\$454.38	\$448.66	\$448.66	\$445.33	\$445.33
39	\$463.52	\$463.52	\$460.21	\$460.21	\$454.42	\$454.42	\$451.05	\$451.05
40	\$469.40	\$469.40	\$466.05	\$466.05	\$460.18	\$460.18	\$456.77	\$456.77
41	\$478.21	\$478.21	\$474.80	\$474.80	\$468.82	\$468.82	\$465.35	\$465.35
42	\$486.66	\$486.66	\$483.19	\$483.19	\$477.11	\$477.11	\$473.57	\$473.57
43	\$498.41	\$498.41	\$494.86	\$494.86	\$488.63	\$488.63	\$485.01	\$485.01
44	\$513.10	\$513.10	\$509.44	\$509.44	\$503.03	\$503.03	\$499.30	\$499.30
45	\$530.37	\$530.37	\$526.58	\$526.58	\$519.96	\$519.96	\$516.10	\$516.10
46	\$550.94	\$550.94	\$547.01	\$547.01	\$540.12	\$540.12	\$536.12	\$536.12
47	\$574.07	\$574.07	\$569.98	\$569.98	\$562.81	\$562.81	\$558.63	\$558.63
48	\$600.52	\$600.52	\$596.24	\$596.24	\$588.73	\$588.73	\$584.37	\$584.37
49	\$626.60	\$626.60	\$622.13	\$622.13	\$614.30	\$614.30	\$609.74	\$609.74
50	\$655.98	\$655.98	\$651.30	\$651.30	\$643.10	\$643.10	\$638.33	\$638.33
51	\$685.00	\$685.00	\$680.11	\$680.11	\$671.55	\$671.55	\$666.57	\$666.57
52	\$716.95	\$716.95	\$711.84	\$711.84	\$702.88	\$702.88	\$697.66	\$697.66
53	\$749.27	\$749.27	\$743.93	\$743.93	\$734.56	\$734.56	\$729.12	\$729.12
54	\$784.16	\$784.16	\$778.57	\$778.57	\$768.77	\$768.77	\$763.07	\$763.07
55	\$819.06	\$819.06	\$813.21	\$813.21	\$802.98	\$802.98	\$797.02	\$797.02
56	\$856.89	\$856.89	\$850.78	\$850.78	\$840.07	\$840.07	\$833.84	\$833.84
57	\$895.09	\$895.09	\$888.70	\$888.70	\$877.51	\$877.51	\$871.01	\$871.01
58	\$935.85	\$935.85	\$929.18	\$929.18	\$917.48	\$917.48	\$910.68	\$910.68
59	\$956.06	\$956.06	\$949.24	\$949.24	\$937.29	\$937.29	\$930.34	\$930.34
60	\$996.83	\$996.83	\$989.71	\$989.71	\$977.26	\$977.26	\$970.01	\$970.01
61	\$1,032.08	\$1,032.08	\$1,024.72	\$1,024.72	\$1,011.82	\$1,011.82	\$1,004.32	\$1,004.32
62	\$1,055.22	\$1,055.22	\$1,047.70	\$1,047.70	\$1,034.51	\$1,034.51	\$1,026.84	\$1,026.84
63	\$1,084.24	\$1,084.24	\$1,076.51	\$1,076.51	\$1,062.96	\$1,062.96	\$1,055.07	\$1,055.07
64+	\$1,101.87	\$1,101.87	\$1,094.01	\$1,094.01	\$1,080.24	\$1,080.24	\$1,072.23	\$1,072.23

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0630005		33709PA0630006		33709PA0630008		33709PA0630010	
Plan Marketing Name =>	Connect Blue EPO \$750 a Community Blue Plan		Connect Blue EPO \$900 a Community Blue Plan		Connect Blue EPO \$1100 a Community Blue Plan		Connect Blue EPO \$2500 a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	J		J		J		J	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$750/\$3,000		\$900/\$3,600		\$1,100/\$3,300		\$2,500/\$5,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$10/\$40		\$10/\$40		\$10/\$40		\$10/\$40	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$270.53	\$270.53	\$267.34	\$267.34	\$265.20	\$265.20	\$251.47	\$251.47
15	\$294.58	\$294.58	\$291.10	\$291.10	\$288.78	\$288.78	\$273.82	\$273.82
16	\$303.78	\$303.78	\$300.19	\$300.19	\$297.79	\$297.79	\$282.37	\$282.37
17	\$312.97	\$312.97	\$309.27	\$309.27	\$306.80	\$306.80	\$290.92	\$290.92
18	\$322.87	\$322.87	\$319.06	\$319.06	\$316.51	\$316.51	\$300.12	\$300.12
19	\$332.78	\$332.78	\$328.84	\$328.84	\$326.22	\$326.22	\$309.33	\$309.33
20	\$343.03	\$343.03	\$338.98	\$338.98	\$336.27	\$336.27	\$318.86	\$318.86
21	\$353.64	\$353.64	\$349.46	\$349.46	\$346.67	\$346.67	\$328.72	\$328.72
22	\$353.64	\$353.64	\$349.46	\$349.46	\$346.67	\$346.67	\$328.72	\$328.72
23	\$353.64	\$353.64	\$349.46	\$349.46	\$346.67	\$346.67	\$328.72	\$328.72
24	\$353.64	\$353.64	\$349.46	\$349.46	\$346.67	\$346.67	\$328.72	\$328.72
25	\$355.05	\$355.05	\$350.86	\$350.86	\$348.06	\$348.06	\$330.03	\$330.03
26	\$362.13	\$362.13	\$357.85	\$357.85	\$354.99	\$354.99	\$336.61	\$336.61
27	\$370.61	\$370.61	\$366.23	\$366.23	\$363.31	\$363.31	\$344.50	\$344.50
28	\$384.41	\$384.41	\$379.86	\$379.86	\$376.83	\$376.83	\$357.32	\$357.32
29	\$395.72	\$395.72	\$391.05	\$391.05	\$387.92	\$387.92	\$367.84	\$367.84
30	\$401.38	\$401.38	\$396.64	\$396.64	\$393.47	\$393.47	\$373.10	\$373.10
31	\$409.87	\$409.87	\$405.02	\$405.02	\$401.79	\$401.79	\$380.99	\$380.99
32	\$418.36	\$418.36	\$413.41	\$413.41	\$410.11	\$410.11	\$388.88	\$388.88
33	\$423.66	\$423.66	\$418.65	\$418.65	\$415.31	\$415.31	\$393.81	\$393.81
34	\$429.32	\$429.32	\$424.24	\$424.24	\$420.86	\$420.86	\$399.07	\$399.07
35	\$432.15	\$432.15	\$427.04	\$427.04	\$423.63	\$423.63	\$401.70	\$401.70
36	\$434.98	\$434.98	\$429.84	\$429.84	\$426.40	\$426.40	\$404.33	\$404.33
37	\$437.81	\$437.81	\$432.63	\$432.63	\$429.18	\$429.18	\$406.96	\$406.96
38	\$440.64	\$440.64	\$435.43	\$435.43	\$431.95	\$431.95	\$409.59	\$409.59
39	\$446.29	\$446.29	\$441.02	\$441.02	\$437.50	\$437.50	\$414.84	\$414.84
40	\$451.95	\$451.95	\$446.61	\$446.61	\$443.04	\$443.04	\$420.10	\$420.10
41	\$460.44	\$460.44	\$455.00	\$455.00	\$451.36	\$451.36	\$427.99	\$427.99
42	\$468.57	\$468.57	\$463.03	\$463.03	\$459.34	\$459.34	\$435.55	\$435.55
43	\$479.89	\$479.89	\$474.22	\$474.22	\$470.43	\$470.43	\$446.07	\$446.07
44	\$494.04	\$494.04	\$488.20	\$488.20	\$484.30	\$484.30	\$459.22	\$459.22
45	\$510.66	\$510.66	\$504.62	\$504.62	\$500.59	\$500.59	\$474.67	\$474.67
46	\$530.46	\$530.46	\$524.19	\$524.19	\$520.01	\$520.01	\$493.08	\$493.08
47	\$552.74	\$552.74	\$546.21	\$546.21	\$541.85	\$541.85	\$513.79	\$513.79
48	\$578.20	\$578.20	\$571.37	\$571.37	\$566.81	\$566.81	\$537.46	\$537.46
49	\$603.31	\$603.31	\$596.18	\$596.18	\$591.42	\$591.42	\$560.80	\$560.80
50	\$631.60	\$631.60	\$624.14	\$624.14	\$619.15	\$619.15	\$587.09	\$587.09
51	\$659.54	\$659.54	\$651.74	\$651.74	\$646.54	\$646.54	\$613.06	\$613.06
52	\$690.31	\$690.31	\$682.15	\$682.15	\$676.70	\$676.70	\$641.66	\$641.66
53	\$721.43	\$721.43	\$712.90	\$712.90	\$707.21	\$707.21	\$670.59	\$670.59
54	\$755.02	\$755.02	\$746.10	\$746.10	\$740.14	\$740.14	\$701.82	\$701.82
55	\$788.62	\$788.62	\$779.30	\$779.30	\$773.07	\$773.07	\$733.05	\$733.05
56	\$825.04	\$825.04	\$815.29	\$815.29	\$808.78	\$808.78	\$766.90	\$766.90
57	\$861.82	\$861.82	\$851.63	\$851.63	\$844.83	\$844.83	\$801.09	\$801.09
58	\$901.07	\$901.07	\$890.42	\$890.42	\$883.32	\$883.32	\$837.58	\$837.58
59	\$920.52	\$920.52	\$909.64	\$909.64	\$902.38	\$902.38	\$855.66	\$855.66
60	\$959.78	\$959.78	\$948.43	\$948.43	\$940.86	\$940.86	\$892.15	\$892.15
61	\$993.73	\$993.73	\$981.98	\$981.98	\$974.14	\$974.14	\$923.70	\$923.70
62	\$1,016.01	\$1,016.01	\$1,004.00	\$1,004.00	\$995.98	\$995.98	\$944.41	\$944.41
63	\$1,043.95	\$1,043.95	\$1,031.61	\$1,031.61	\$1,023.37	\$1,023.37	\$970.38	\$970.38
64+	\$1,060.92	\$1,060.92	\$1,048.38	\$1,048.38	\$1,040.01	\$1,040.01	\$986.16	\$986.16



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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0630011		33709PA0440014		33709PA0440014		33709PA0440009	
Plan Marketing Name =>	Connect Blue EPO \$3200 a Community Blue Plan		Premier Balance PPO \$250 IP A a Community Blue Flex Plan		Premier Balance PPO \$250 IP A a Community Blue Flex Plan		Premier Balance PPO \$750 IP A a Community Blue Flex Plan	
Form # =>	CONB/EPO-SM/WG-3		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,2,5		Area 6		Area 1,2,5	
Network =>	J		B		B		B	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$3,200/\$4,400		\$250/\$750		\$250/\$750		\$750/\$1,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$10/\$40		\$40/\$80		\$40/\$80		\$35/\$65	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$246.92	\$246.92	\$299.55	\$299.55	\$321.16	\$321.16	\$294.39	\$294.39
15	\$268.87	\$268.87	\$326.18	\$326.18	\$349.71	\$349.71	\$320.56	\$320.56
16	\$277.26	\$277.26	\$336.36	\$336.36	\$360.63	\$360.63	\$330.57	\$330.57
17	\$285.65	\$285.65	\$346.54	\$346.54	\$371.54	\$371.54	\$340.57	\$340.57
18	\$294.69	\$294.69	\$357.50	\$357.50	\$383.30	\$383.30	\$351.35	\$351.35
19	\$303.73	\$303.73	\$368.47	\$368.47	\$395.05	\$395.05	\$362.13	\$362.13
20	\$313.09	\$313.09	\$379.82	\$379.82	\$407.23	\$407.23	\$373.29	\$373.29
21	\$322.77	\$322.77	\$391.57	\$391.57	\$419.82	\$419.82	\$384.83	\$384.83
22	\$322.77	\$322.77	\$391.57	\$391.57	\$419.82	\$419.82	\$384.83	\$384.83
23	\$322.77	\$322.77	\$391.57	\$391.57	\$419.82	\$419.82	\$384.83	\$384.83
24	\$322.77	\$322.77	\$391.57	\$391.57	\$419.82	\$419.82	\$384.83	\$384.83
25	\$324.06	\$324.06	\$393.14	\$393.14	\$421.50	\$421.50	\$386.37	\$386.37
26	\$330.52	\$330.52	\$400.97	\$400.97	\$429.90	\$429.90	\$394.07	\$394.07
27	\$338.26	\$338.26	\$410.37	\$410.37	\$439.97	\$439.97	\$403.30	\$403.30
28	\$350.85	\$350.85	\$425.64	\$425.64	\$456.34	\$456.34	\$418.31	\$418.31
29	\$361.18	\$361.18	\$438.17	\$438.17	\$469.78	\$469.78	\$430.62	\$430.62
30	\$366.34	\$366.34	\$444.43	\$444.43	\$476.50	\$476.50	\$436.78	\$436.78
31	\$374.09	\$374.09	\$453.83	\$453.83	\$486.57	\$486.57	\$446.02	\$446.02
32	\$381.84	\$381.84	\$463.23	\$463.23	\$496.65	\$496.65	\$455.25	\$455.25
33	\$386.68	\$386.68	\$469.10	\$469.10	\$502.94	\$502.94	\$461.03	\$461.03
34	\$391.84	\$391.84	\$475.37	\$475.37	\$509.66	\$509.66	\$467.18	\$467.18
35	\$394.42	\$394.42	\$478.50	\$478.50	\$513.02	\$513.02	\$470.26	\$470.26
36	\$397.01	\$397.01	\$481.63	\$481.63	\$516.38	\$516.38	\$473.34	\$473.34
37	\$399.59	\$399.59	\$484.76	\$484.76	\$519.74	\$519.74	\$476.42	\$476.42
38	\$402.17	\$402.17	\$487.90	\$487.90	\$523.10	\$523.10	\$479.50	\$479.50
39	\$407.34	\$407.34	\$494.16	\$494.16	\$529.81	\$529.81	\$485.66	\$485.66
40	\$412.50	\$412.50	\$500.43	\$500.43	\$536.53	\$536.53	\$491.81	\$491.81
41	\$420.25	\$420.25	\$509.82	\$509.82	\$546.61	\$546.61	\$501.05	\$501.05
42	\$427.67	\$427.67	\$518.83	\$518.83	\$556.26	\$556.26	\$509.90	\$509.90
43	\$438.00	\$438.00	\$531.36	\$531.36	\$569.70	\$569.70	\$522.21	\$522.21
44	\$450.91	\$450.91	\$547.02	\$547.02	\$586.49	\$586.49	\$537.61	\$537.61
45	\$466.08	\$466.08	\$565.43	\$565.43	\$606.22	\$606.22	\$555.69	\$555.69
46	\$484.16	\$484.16	\$587.36	\$587.36	\$629.73	\$629.73	\$577.25	\$577.25
47	\$504.49	\$504.49	\$612.02	\$612.02	\$656.18	\$656.18	\$601.49	\$601.49
48	\$527.73	\$527.73	\$640.22	\$640.22	\$686.41	\$686.41	\$629.20	\$629.20
49	\$550.65	\$550.65	\$668.02	\$668.02	\$716.21	\$716.21	\$656.52	\$656.52
50	\$576.47	\$576.47	\$699.34	\$699.34	\$749.80	\$749.80	\$687.31	\$687.31
51	\$601.97	\$601.97	\$730.28	\$730.28	\$782.96	\$782.96	\$717.71	\$717.71
52	\$630.05	\$630.05	\$764.34	\$764.34	\$819.49	\$819.49	\$751.19	\$751.19
53	\$658.45	\$658.45	\$798.80	\$798.80	\$856.43	\$856.43	\$785.05	\$785.05
54	\$689.11	\$689.11	\$836.00	\$836.00	\$896.32	\$896.32	\$821.61	\$821.61
55	\$719.78	\$719.78	\$873.20	\$873.20	\$936.20	\$936.20	\$858.17	\$858.17
56	\$753.02	\$753.02	\$913.53	\$913.53	\$979.44	\$979.44	\$897.81	\$897.81
57	\$786.59	\$786.59	\$954.26	\$954.26	\$1,023.10	\$1,023.10	\$937.83	\$937.83
58	\$822.42	\$822.42	\$997.72	\$997.72	\$1,069.70	\$1,069.70	\$980.55	\$980.55
59	\$840.17	\$840.17	\$1,019.26	\$1,019.26	\$1,092.79	\$1,092.79	\$1,001.71	\$1,001.71
60	\$876.00	\$876.00	\$1,062.72	\$1,062.72	\$1,139.39	\$1,139.39	\$1,044.43	\$1,044.43
61	\$906.98	\$906.98	\$1,100.31	\$1,100.31	\$1,179.69	\$1,179.69	\$1,081.37	\$1,081.37
62	\$927.32	\$927.32	\$1,124.98	\$1,124.98	\$1,206.14	\$1,206.14	\$1,105.62	\$1,105.62
63	\$952.82	\$952.82	\$1,155.91	\$1,155.91	\$1,239.31	\$1,239.31	\$1,136.02	\$1,136.02
64+	\$968.31	\$968.31	\$1,174.71	\$1,174.71	\$1,259.46	\$1,259.46	\$1,154.49	\$1,154.49

Company Name:

Market:

Product:

Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0440009		33709PA0440015		33709PA0440015		33709PA0720001	
Plan Marketing Name =>	Premier Balance PPO \$750 IP A a Community Blue Flex Plan		Premier Balance PPO \$1500 IP A a Community Blue Flex Plan		Premier Balance PPO \$1500 IP A a Community Blue Flex Plan		Conemaugh Region Connect Blue EPO \$0	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		CONB/EPO-CM-SM/WG-1	
Rating Area =>	Area 6		Area 1,2,5		Area 6		Area 5	
Network =>	B		B		B		Y	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$750/\$1,500		\$1,500/\$4,500		\$1,500/\$4,500		\$0/\$1,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$35/\$65		\$45/\$70		\$45/\$70		\$25/\$60	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$315.64	\$315.64	\$277.46	\$277.46	\$297.48	\$297.48	\$298.33	\$298.33
15	\$343.70	\$343.70	\$302.12	\$302.12	\$323.92	\$323.92	\$324.85	\$324.85
16	\$354.42	\$354.42	\$311.55	\$311.55	\$334.03	\$334.03	\$334.99	\$334.99
17	\$365.15	\$365.15	\$320.98	\$320.98	\$344.14	\$344.14	\$345.13	\$345.13
18	\$376.70	\$376.70	\$331.14	\$331.14	\$355.03	\$355.03	\$356.05	\$356.05
19	\$388.26	\$388.26	\$341.29	\$341.29	\$365.92	\$365.92	\$366.97	\$366.97
20	\$400.22	\$400.22	\$351.81	\$351.81	\$377.19	\$377.19	\$378.28	\$378.28
21	\$412.60	\$412.60	\$362.69	\$362.69	\$388.86	\$388.86	\$389.98	\$389.98
22	\$412.60	\$412.60	\$362.69	\$362.69	\$388.86	\$388.86	\$389.98	\$389.98
23	\$412.60	\$412.60	\$362.69	\$362.69	\$388.86	\$388.86	\$389.98	\$389.98
24	\$412.60	\$412.60	\$362.69	\$362.69	\$388.86	\$388.86	\$389.98	\$389.98
25	\$414.25	\$414.25	\$364.14	\$364.14	\$390.42	\$390.42	\$391.54	\$391.54
26	\$422.50	\$422.50	\$371.39	\$371.39	\$398.19	\$398.19	\$399.34	\$399.34
27	\$432.40	\$432.40	\$380.10	\$380.10	\$407.53	\$407.53	\$408.70	\$408.70
28	\$448.50	\$448.50	\$394.24	\$394.24	\$422.69	\$422.69	\$423.91	\$423.91
29	\$461.70	\$461.70	\$405.85	\$405.85	\$435.13	\$435.13	\$436.39	\$436.39
30	\$468.30	\$468.30	\$411.65	\$411.65	\$441.36	\$441.36	\$442.63	\$442.63
31	\$478.20	\$478.20	\$420.36	\$420.36	\$450.69	\$450.69	\$451.99	\$451.99
32	\$488.11	\$488.11	\$429.06	\$429.06	\$460.02	\$460.02	\$461.35	\$461.35
33	\$494.29	\$494.29	\$434.50	\$434.50	\$465.85	\$465.85	\$467.20	\$467.20
34	\$500.90	\$500.90	\$440.31	\$440.31	\$472.08	\$472.08	\$473.44	\$473.44
35	\$504.20	\$504.20	\$443.21	\$443.21	\$475.19	\$475.19	\$476.56	\$476.56
36	\$507.50	\$507.50	\$446.11	\$446.11	\$478.30	\$478.30	\$479.68	\$479.68
37	\$510.80	\$510.80	\$449.01	\$449.01	\$481.41	\$481.41	\$482.80	\$482.80
38	\$514.10	\$514.10	\$451.91	\$451.91	\$484.52	\$484.52	\$485.92	\$485.92
39	\$520.70	\$520.70	\$457.71	\$457.71	\$490.74	\$490.74	\$492.15	\$492.15
40	\$527.30	\$527.30	\$463.52	\$463.52	\$496.96	\$496.96	\$498.39	\$498.39
41	\$537.21	\$537.21	\$472.22	\$472.22	\$506.30	\$506.30	\$507.75	\$507.75
42	\$546.70	\$546.70	\$480.56	\$480.56	\$515.24	\$515.24	\$516.72	\$516.72
43	\$559.90	\$559.90	\$492.17	\$492.17	\$527.68	\$527.68	\$529.20	\$529.20
44	\$576.40	\$576.40	\$506.68	\$506.68	\$543.24	\$543.24	\$544.80	\$544.80
45	\$595.79	\$595.79	\$523.72	\$523.72	\$561.51	\$561.51	\$563.13	\$563.13
46	\$618.90	\$618.90	\$544.04	\$544.04	\$583.29	\$583.29	\$584.97	\$584.97
47	\$644.89	\$644.89	\$566.88	\$566.88	\$607.79	\$607.79	\$609.54	\$609.54
48	\$674.60	\$674.60	\$593.00	\$593.00	\$635.79	\$635.79	\$637.62	\$637.62
49	\$703.90	\$703.90	\$618.75	\$618.75	\$663.40	\$663.40	\$665.31	\$665.31
50	\$736.90	\$736.90	\$647.76	\$647.76	\$694.50	\$694.50	\$696.50	\$696.50
51	\$769.50	\$769.50	\$676.42	\$676.42	\$725.22	\$725.22	\$727.31	\$727.31
52	\$805.40	\$805.40	\$707.97	\$707.97	\$759.05	\$759.05	\$761.24	\$761.24
53	\$841.70	\$841.70	\$739.89	\$739.89	\$793.27	\$793.27	\$795.56	\$795.56
54	\$880.90	\$880.90	\$774.34	\$774.34	\$830.22	\$830.22	\$832.61	\$832.61
55	\$920.10	\$920.10	\$808.80	\$808.80	\$867.16	\$867.16	\$869.66	\$869.66
56	\$962.60	\$962.60	\$846.16	\$846.16	\$907.21	\$907.21	\$909.82	\$909.82
57	\$1,005.51	\$1,005.51	\$883.88	\$883.88	\$947.65	\$947.65	\$950.38	\$950.38
58	\$1,051.30	\$1,051.30	\$924.13	\$924.13	\$990.82	\$990.82	\$993.67	\$993.67
59	\$1,074.00	\$1,074.00	\$944.08	\$944.08	\$1,012.20	\$1,012.20	\$1,015.12	\$1,015.12
60	\$1,119.80	\$1,119.80	\$984.34	\$984.34	\$1,055.37	\$1,055.37	\$1,058.41	\$1,058.41
61	\$1,159.41	\$1,159.41	\$1,019.16	\$1,019.16	\$1,092.70	\$1,092.70	\$1,095.84	\$1,095.84
62	\$1,185.40	\$1,185.40	\$1,042.01	\$1,042.01	\$1,117.19	\$1,117.19	\$1,120.41	\$1,120.41
63	\$1,218.00	\$1,218.00	\$1,070.66	\$1,070.66	\$1,147.91	\$1,147.91	\$1,151.22	\$1,151.22
64+	\$1,237.80	\$1,237.80	\$1,088.07	\$1,088.07	\$1,166.58	\$1,166.58	\$1,169.94	\$1,169.94

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0720002		33709PA0720003		33709PA0900001		33709PA0570008	
Plan Marketing Name =>	Conemaugh Region Connect Blue EPO \$1000		Conemaugh Region Connect Blue EPO \$3800		Conemaugh Region Connect Blue EPO Embedded \$5000		Balance PPO \$600 a Community Blue Flex Plan	
Form # =>	CONB/EPO-CM-SM/WG-1		CONB/EPO-CM-SM/WG-1		CONB/EPO-HDHP-SM/WG-1		PPO-SM/WG-6	
Rating Area =>	Area 5		Area 5		Area 5		Area 1,4	
Network =>	Y		Y		Y		A	
Metal =>	Gold		Silver		Bronze		Silver	
Deductible =>	\$1,000/\$3,000		\$3,800/\$5,000		\$5,000/\$5,000		\$600/\$1,800	
Coinsurance =>	100%/70%		100%/70%		100%/70%		50%/40%	
Copays =>	\$15/\$40		\$60/70%		100%/70%		\$65/40%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$6,650/\$6,650		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$281.00	\$281.00	\$233.66	\$233.66	\$207.73	\$207.73	\$230.36	\$230.36
15	\$305.98	\$305.98	\$254.43	\$254.43	\$226.19	\$226.19	\$250.84	\$250.84
16	\$315.53	\$315.53	\$262.37	\$262.37	\$233.25	\$233.25	\$258.67	\$258.67
17	\$325.08	\$325.08	\$270.31	\$270.31	\$240.31	\$240.31	\$266.50	\$266.50
18	\$335.36	\$335.36	\$278.87	\$278.87	\$247.92	\$247.92	\$274.93	\$274.93
19	\$345.65	\$345.65	\$287.42	\$287.42	\$255.52	\$255.52	\$283.36	\$283.36
20	\$356.30	\$356.30	\$296.28	\$296.28	\$263.39	\$263.39	\$292.10	\$292.10
21	\$367.32	\$367.32	\$305.44	\$305.44	\$271.54	\$271.54	\$301.13	\$301.13
22	\$367.32	\$367.32	\$305.44	\$305.44	\$271.54	\$271.54	\$301.13	\$301.13
23	\$367.32	\$367.32	\$305.44	\$305.44	\$271.54	\$271.54	\$301.13	\$301.13
24	\$367.32	\$367.32	\$305.44	\$305.44	\$271.54	\$271.54	\$301.13	\$301.13
25	\$368.79	\$368.79	\$306.66	\$306.66	\$272.63	\$272.63	\$302.33	\$302.33
26	\$376.14	\$376.14	\$312.77	\$312.77	\$278.06	\$278.06	\$308.36	\$308.36
27	\$384.95	\$384.95	\$320.10	\$320.10	\$284.57	\$284.57	\$315.58	\$315.58
28	\$399.28	\$399.28	\$332.01	\$332.01	\$295.16	\$295.16	\$327.33	\$327.33
29	\$411.03	\$411.03	\$341.79	\$341.79	\$303.85	\$303.85	\$336.96	\$336.96
30	\$416.91	\$416.91	\$346.67	\$346.67	\$308.20	\$308.20	\$341.78	\$341.78
31	\$425.72	\$425.72	\$354.00	\$354.00	\$314.71	\$314.71	\$349.01	\$349.01
32	\$434.54	\$434.54	\$361.34	\$361.34	\$321.23	\$321.23	\$356.24	\$356.24
33	\$440.05	\$440.05	\$365.92	\$365.92	\$325.30	\$325.30	\$360.75	\$360.75
34	\$445.93	\$445.93	\$370.80	\$370.80	\$329.65	\$329.65	\$365.57	\$365.57
35	\$448.87	\$448.87	\$373.25	\$373.25	\$331.82	\$331.82	\$367.98	\$367.98
36	\$451.80	\$451.80	\$375.69	\$375.69	\$333.99	\$333.99	\$370.39	\$370.39
37	\$454.74	\$454.74	\$378.13	\$378.13	\$336.17	\$336.17	\$372.80	\$372.80
38	\$457.68	\$457.68	\$380.58	\$380.58	\$338.34	\$338.34	\$375.21	\$375.21
39	\$463.56	\$463.56	\$385.47	\$385.47	\$342.68	\$342.68	\$380.03	\$380.03
40	\$469.43	\$469.43	\$390.35	\$390.35	\$347.03	\$347.03	\$384.84	\$384.84
41	\$478.25	\$478.25	\$397.68	\$397.68	\$353.55	\$353.55	\$392.07	\$392.07
42	\$486.70	\$486.70	\$404.71	\$404.71	\$359.79	\$359.79	\$399.00	\$399.00
43	\$498.45	\$498.45	\$414.48	\$414.48	\$368.48	\$368.48	\$408.63	\$408.63
44	\$513.15	\$513.15	\$426.70	\$426.70	\$379.34	\$379.34	\$420.68	\$420.68
45	\$530.41	\$530.41	\$441.06	\$441.06	\$392.10	\$392.10	\$434.83	\$434.83
46	\$550.98	\$550.98	\$458.16	\$458.16	\$407.31	\$407.31	\$451.70	\$451.70
47	\$574.12	\$574.12	\$477.40	\$477.40	\$424.42	\$424.42	\$470.67	\$470.67
48	\$600.57	\$600.57	\$499.39	\$499.39	\$443.97	\$443.97	\$492.35	\$492.35
49	\$626.65	\$626.65	\$521.08	\$521.08	\$463.25	\$463.25	\$513.73	\$513.73
50	\$656.03	\$656.03	\$545.52	\$545.52	\$484.97	\$484.97	\$537.82	\$537.82
51	\$685.05	\$685.05	\$569.65	\$569.65	\$506.42	\$506.42	\$561.61	\$561.61
52	\$717.01	\$717.01	\$596.22	\$596.22	\$530.05	\$530.05	\$587.81	\$587.81
53	\$749.33	\$749.33	\$623.10	\$623.10	\$553.94	\$553.94	\$614.31	\$614.31
54	\$784.23	\$784.23	\$652.11	\$652.11	\$579.74	\$579.74	\$642.91	\$642.91
55	\$819.12	\$819.12	\$681.13	\$681.13	\$605.53	\$605.53	\$671.52	\$671.52
56	\$856.96	\$856.96	\$712.59	\$712.59	\$633.50	\$633.50	\$702.54	\$702.54
57	\$895.16	\$895.16	\$744.36	\$744.36	\$661.74	\$661.74	\$733.85	\$733.85
58	\$935.93	\$935.93	\$778.26	\$778.26	\$691.88	\$691.88	\$767.28	\$767.28
59	\$956.13	\$956.13	\$795.06	\$795.06	\$706.82	\$706.82	\$783.84	\$783.84
60	\$996.91	\$996.91	\$828.96	\$828.96	\$736.96	\$736.96	\$817.27	\$817.27
61	\$1,032.17	\$1,032.17	\$858.29	\$858.29	\$763.03	\$763.03	\$846.18	\$846.18
62	\$1,055.31	\$1,055.31	\$877.53	\$877.53	\$780.13	\$780.13	\$865.15	\$865.15
63	\$1,084.33	\$1,084.33	\$901.66	\$901.66	\$801.59	\$801.59	\$888.94	\$888.94
64+	\$1,101.96	\$1,101.96	\$916.32	\$916.32	\$814.62	\$814.62	\$903.39	\$903.39

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570009		33709PA0570010	
Plan Marketing Name =>	Balance PPO \$2600 a Community Blue Flex Plan		Balance PPO \$5000 1x a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4	
Network =>	A		A	
Metal =>	Silver		Silver	
Deductible =>	\$2,600/\$5,200		\$5,000/\$6,000	
Coinsurance =>	70%/50%		70%/50%	
Copays =>	\$40/50%		\$35/50%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$223.85	\$223.85	\$219.04	\$219.04
15	\$243.75	\$243.75	\$238.51	\$238.51
16	\$251.36	\$251.36	\$245.96	\$245.96
17	\$258.97	\$258.97	\$253.40	\$253.40
18	\$267.16	\$267.16	\$261.42	\$261.42
19	\$275.36	\$275.36	\$269.44	\$269.44
20	\$283.84	\$283.84	\$277.74	\$277.74
21	\$292.62	\$292.62	\$286.33	\$286.33
22	\$292.62	\$292.62	\$286.33	\$286.33
23	\$292.62	\$292.62	\$286.33	\$286.33
24	\$292.62	\$292.62	\$286.33	\$286.33
25	\$293.79	\$293.79	\$287.48	\$287.48
26	\$299.64	\$299.64	\$293.20	\$293.20
27	\$306.67	\$306.67	\$300.07	\$300.07
28	\$318.08	\$318.08	\$311.24	\$311.24
29	\$327.44	\$327.44	\$320.40	\$320.40
30	\$332.12	\$332.12	\$324.98	\$324.98
31	\$339.15	\$339.15	\$331.86	\$331.86
32	\$346.17	\$346.17	\$338.73	\$338.73
33	\$350.56	\$350.56	\$343.02	\$343.02
34	\$355.24	\$355.24	\$347.60	\$347.60
35	\$357.58	\$357.58	\$349.90	\$349.90
36	\$359.92	\$359.92	\$352.19	\$352.19
37	\$362.26	\$362.26	\$354.48	\$354.48
38	\$364.60	\$364.60	\$356.77	\$356.77
39	\$369.29	\$369.29	\$361.35	\$361.35
40	\$373.97	\$373.97	\$365.93	\$365.93
41	\$380.99	\$380.99	\$372.80	\$372.80
42	\$387.72	\$387.72	\$379.39	\$379.39
43	\$397.09	\$397.09	\$388.55	\$388.55
44	\$408.79	\$408.79	\$400.00	\$400.00
45	\$422.54	\$422.54	\$413.46	\$413.46
46	\$438.93	\$438.93	\$429.50	\$429.50
47	\$457.37	\$457.37	\$447.53	\$447.53
48	\$478.43	\$478.43	\$468.15	\$468.15
49	\$499.21	\$499.21	\$488.48	\$488.48
50	\$522.62	\$522.62	\$511.39	\$511.39
51	\$545.74	\$545.74	\$534.01	\$534.01
52	\$571.19	\$571.19	\$558.92	\$558.92
53	\$596.94	\$596.94	\$584.11	\$584.11
54	\$624.74	\$624.74	\$611.31	\$611.31
55	\$652.54	\$652.54	\$638.52	\$638.52
56	\$682.68	\$682.68	\$668.01	\$668.01
57	\$713.11	\$713.11	\$697.79	\$697.79
58	\$745.60	\$745.60	\$729.57	\$729.57
59	\$761.69	\$761.69	\$745.32	\$745.32
60	\$794.17	\$794.17	\$777.10	\$777.10
61	\$822.26	\$822.26	\$804.59	\$804.59
62	\$840.70	\$840.70	\$822.63	\$822.63
63	\$863.81	\$863.81	\$845.25	\$845.25
64+	\$877.86	\$877.86	\$858.99	\$858.99

Company Name: Highmark, Inc.  
 Market: Small Group  
 Product: PPO, EPO  
 Effective Date of Rates: October 1, 2019

Ending date of Rates: December 31, 2019

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560007		33709PA0560009		33709PA0560011		33709PA0560013	
Plan Marketing Name =>	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan		Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan		Premier Balance PPO \$0 Gold A a Community Blue Flex Plan		Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Platinum		Platinum		Gold		Gold	
Deductible =>	\$0/\$500		\$250/\$750		\$0/\$5,000		\$250/\$750	
Coinsurance =>	100%/70%		100%/70%		100%/50%		100%/70%	
Copays =>	\$10/\$40		\$10/\$40		\$30/\$70		\$30/\$70	
OOP Maximum =>	\$4,000/\$4,000		\$4,000/\$4,000		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$344.96	\$344.96	\$337.56	\$337.56	\$296.81	\$296.81	\$295.83	\$295.83
15	\$375.62	\$375.62	\$367.57	\$367.57	\$323.20	\$323.20	\$322.12	\$322.12
16	\$387.35	\$387.35	\$379.04	\$379.04	\$333.28	\$333.28	\$332.18	\$332.18
17	\$399.07	\$399.07	\$390.52	\$390.52	\$343.37	\$343.37	\$342.23	\$342.23
18	\$411.70	\$411.70	\$402.87	\$402.87	\$354.23	\$354.23	\$353.06	\$353.06
19	\$424.33	\$424.33	\$415.23	\$415.23	\$365.10	\$365.10	\$363.88	\$363.88
20	\$437.40	\$437.40	\$428.02	\$428.02	\$376.35	\$376.35	\$375.10	\$375.10
21	\$450.93	\$450.93	\$441.26	\$441.26	\$387.99	\$387.99	\$386.70	\$386.70
22	\$450.93	\$450.93	\$441.26	\$441.26	\$387.99	\$387.99	\$386.70	\$386.70
23	\$450.93	\$450.93	\$441.26	\$441.26	\$387.99	\$387.99	\$386.70	\$386.70
24	\$450.93	\$450.93	\$441.26	\$441.26	\$387.99	\$387.99	\$386.70	\$386.70
25	\$452.73	\$452.73	\$443.03	\$443.03	\$389.54	\$389.54	\$388.25	\$388.25
26	\$461.75	\$461.75	\$451.85	\$451.85	\$397.30	\$397.30	\$395.98	\$395.98
27	\$472.57	\$472.57	\$462.44	\$462.44	\$406.61	\$406.61	\$405.26	\$405.26
28	\$490.16	\$490.16	\$479.65	\$479.65	\$421.75	\$421.75	\$420.34	\$420.34
29	\$504.59	\$504.59	\$493.77	\$493.77	\$434.16	\$434.16	\$432.72	\$432.72
30	\$511.81	\$511.81	\$500.83	\$500.83	\$440.37	\$440.37	\$438.90	\$438.90
31	\$522.63	\$522.63	\$511.42	\$511.42	\$449.68	\$449.68	\$448.19	\$448.19
32	\$533.45	\$533.45	\$522.01	\$522.01	\$458.99	\$458.99	\$457.47	\$457.47
33	\$540.21	\$540.21	\$528.63	\$528.63	\$464.81	\$464.81	\$463.27	\$463.27
34	\$547.43	\$547.43	\$535.69	\$535.69	\$471.02	\$471.02	\$469.45	\$469.45
35	\$551.04	\$551.04	\$539.22	\$539.22	\$474.12	\$474.12	\$472.55	\$472.55
36	\$554.64	\$554.64	\$542.75	\$542.75	\$477.23	\$477.23	\$475.64	\$475.64
37	\$558.25	\$558.25	\$546.28	\$546.28	\$480.33	\$480.33	\$478.73	\$478.73
38	\$561.86	\$561.86	\$549.81	\$549.81	\$483.44	\$483.44	\$481.83	\$481.83
39	\$569.07	\$569.07	\$556.87	\$556.87	\$489.64	\$489.64	\$488.02	\$488.02
40	\$576.29	\$576.29	\$563.93	\$563.93	\$495.85	\$495.85	\$494.20	\$494.20
41	\$587.11	\$587.11	\$574.52	\$574.52	\$505.16	\$505.16	\$503.48	\$503.48
42	\$597.48	\$597.48	\$584.67	\$584.67	\$514.09	\$514.09	\$512.38	\$512.38
43	\$611.91	\$611.91	\$598.79	\$598.79	\$526.50	\$526.50	\$524.75	\$524.75
44	\$629.95	\$629.95	\$616.44	\$616.44	\$542.02	\$542.02	\$540.22	\$540.22
45	\$651.14	\$651.14	\$637.18	\$637.18	\$560.26	\$560.26	\$558.39	\$558.39
46	\$676.40	\$676.40	\$661.89	\$661.89	\$581.99	\$581.99	\$580.05	\$580.05
47	\$704.80	\$704.80	\$689.69	\$689.69	\$606.43	\$606.43	\$604.41	\$604.41
48	\$737.27	\$737.27	\$721.46	\$721.46	\$634.36	\$634.36	\$632.25	\$632.25
49	\$769.29	\$769.29	\$752.79	\$752.79	\$661.91	\$661.91	\$659.71	\$659.71
50	\$805.36	\$805.36	\$788.09	\$788.09	\$692.95	\$692.95	\$690.65	\$690.65
51	\$840.98	\$840.98	\$822.95	\$822.95	\$723.60	\$723.60	\$721.20	\$721.20
52	\$880.22	\$880.22	\$861.34	\$861.34	\$757.36	\$757.36	\$754.84	\$754.84
53	\$919.90	\$919.90	\$900.17	\$900.17	\$791.50	\$791.50	\$788.87	\$788.87
54	\$962.74	\$962.74	\$942.09	\$942.09	\$828.36	\$828.36	\$825.60	\$825.60
55	\$1,005.57	\$1,005.57	\$984.01	\$984.01	\$865.22	\$865.22	\$862.34	\$862.34
56	\$1,052.02	\$1,052.02	\$1,029.46	\$1,029.46	\$905.18	\$905.18	\$902.17	\$902.17
57	\$1,098.92	\$1,098.92	\$1,075.35	\$1,075.35	\$945.53	\$945.53	\$942.39	\$942.39
58	\$1,148.97	\$1,148.97	\$1,124.33	\$1,124.33	\$988.60	\$988.60	\$985.31	\$985.31
59	\$1,173.77	\$1,173.77	\$1,148.60	\$1,148.60	\$1,009.94	\$1,009.94	\$1,006.58	\$1,006.58
60	\$1,223.82	\$1,223.82	\$1,197.58	\$1,197.58	\$1,053.00	\$1,053.00	\$1,049.50	\$1,049.50
61	\$1,267.11	\$1,267.11	\$1,239.94	\$1,239.94	\$1,090.25	\$1,090.25	\$1,086.63	\$1,086.63
62	\$1,295.52	\$1,295.52	\$1,267.74	\$1,267.74	\$1,114.70	\$1,114.70	\$1,110.99	\$1,110.99
63	\$1,331.15	\$1,331.15	\$1,302.60	\$1,302.60	\$1,145.35	\$1,145.35	\$1,141.54	\$1,141.54
64+	\$1,352.79	\$1,352.79	\$1,323.78	\$1,323.78	\$1,163.97	\$1,163.97	\$1,160.10	\$1,160.10

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560015		33709PA0560017		33709PA0560019		33709PA0560021	
Plan Marketing Name =>	Premier Balance PPO \$500 A a Community Blue Flex Plan		Premier Balance PPO \$750 A a Community Blue Flex Plan		Premier Balance PPO \$1000 A a Community Blue Flex Plan		Premier Balance PPO \$1250 A a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$500/\$1,500		\$750/\$1,500		\$1,000/\$2,000		\$1,250/\$2,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$25/\$65		\$25/\$65		\$25/\$65		\$25/\$65	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$293.42	\$293.42	\$291.20	\$291.20	\$287.33	\$287.33	\$283.92	\$283.92
15	\$319.50	\$319.50	\$317.08	\$317.08	\$312.87	\$312.87	\$309.16	\$309.16
16	\$329.47	\$329.47	\$326.98	\$326.98	\$322.64	\$322.64	\$318.81	\$318.81
17	\$339.44	\$339.44	\$336.88	\$336.88	\$332.41	\$332.41	\$328.46	\$328.46
18	\$350.18	\$350.18	\$347.53	\$347.53	\$342.92	\$342.92	\$338.85	\$338.85
19	\$360.92	\$360.92	\$358.19	\$358.19	\$353.44	\$353.44	\$349.24	\$349.24
20	\$372.04	\$372.04	\$369.23	\$369.23	\$364.33	\$364.33	\$360.01	\$360.01
21	\$383.55	\$383.55	\$380.65	\$380.65	\$375.60	\$375.60	\$371.14	\$371.14
22	\$383.55	\$383.55	\$380.65	\$380.65	\$375.60	\$375.60	\$371.14	\$371.14
23	\$383.55	\$383.55	\$380.65	\$380.65	\$375.60	\$375.60	\$371.14	\$371.14
24	\$383.55	\$383.55	\$380.65	\$380.65	\$375.60	\$375.60	\$371.14	\$371.14
25	\$385.08	\$385.08	\$382.17	\$382.17	\$377.10	\$377.10	\$372.62	\$372.62
26	\$392.76	\$392.76	\$389.79	\$389.79	\$384.61	\$384.61	\$380.05	\$380.05
27	\$401.96	\$401.96	\$398.92	\$398.92	\$393.63	\$393.63	\$388.95	\$388.95
28	\$416.92	\$416.92	\$413.77	\$413.77	\$408.28	\$408.28	\$403.43	\$403.43
29	\$429.19	\$429.19	\$425.95	\$425.95	\$420.30	\$420.30	\$415.31	\$415.31
30	\$435.33	\$435.33	\$432.04	\$432.04	\$426.31	\$426.31	\$421.24	\$421.24
31	\$444.53	\$444.53	\$441.17	\$441.17	\$435.32	\$435.32	\$430.15	\$430.15
32	\$453.74	\$453.74	\$450.31	\$450.31	\$444.33	\$444.33	\$439.06	\$439.06
33	\$459.49	\$459.49	\$456.02	\$456.02	\$449.97	\$449.97	\$444.63	\$444.63
34	\$465.63	\$465.63	\$462.11	\$462.11	\$455.98	\$455.98	\$450.56	\$450.56
35	\$468.70	\$468.70	\$465.15	\$465.15	\$458.98	\$458.98	\$453.53	\$453.53
36	\$471.77	\$471.77	\$468.20	\$468.20	\$461.99	\$461.99	\$456.50	\$456.50
37	\$474.83	\$474.83	\$471.24	\$471.24	\$464.99	\$464.99	\$459.47	\$459.47
38	\$477.90	\$477.90	\$474.29	\$474.29	\$468.00	\$468.00	\$462.44	\$462.44
39	\$484.04	\$484.04	\$480.38	\$480.38	\$474.01	\$474.01	\$468.38	\$468.38
40	\$490.18	\$490.18	\$486.47	\$486.47	\$480.02	\$480.02	\$474.32	\$474.32
41	\$499.38	\$499.38	\$495.61	\$495.61	\$489.03	\$489.03	\$483.22	\$483.22
42	\$508.20	\$508.20	\$504.36	\$504.36	\$497.67	\$497.67	\$491.76	\$491.76
43	\$520.48	\$520.48	\$516.54	\$516.54	\$509.69	\$509.69	\$503.64	\$503.64
44	\$535.82	\$535.82	\$531.77	\$531.77	\$524.71	\$524.71	\$518.48	\$518.48
45	\$553.85	\$553.85	\$549.66	\$549.66	\$542.37	\$542.37	\$535.93	\$535.93
46	\$575.33	\$575.33	\$570.98	\$570.98	\$563.40	\$563.40	\$556.71	\$556.71
47	\$599.49	\$599.49	\$594.96	\$594.96	\$587.06	\$587.06	\$580.09	\$580.09
48	\$627.10	\$627.10	\$622.36	\$622.36	\$614.11	\$614.11	\$606.81	\$606.81
49	\$654.34	\$654.34	\$649.39	\$649.39	\$640.77	\$640.77	\$633.16	\$633.16
50	\$685.02	\$685.02	\$679.84	\$679.84	\$670.82	\$670.82	\$662.86	\$662.86
51	\$715.32	\$715.32	\$709.91	\$709.91	\$700.49	\$700.49	\$692.18	\$692.18
52	\$748.69	\$748.69	\$743.03	\$743.03	\$733.17	\$733.17	\$724.47	\$724.47
53	\$782.44	\$782.44	\$776.53	\$776.53	\$766.22	\$766.22	\$757.13	\$757.13
54	\$818.88	\$818.88	\$812.69	\$812.69	\$801.91	\$801.91	\$792.38	\$792.38
55	\$855.32	\$855.32	\$848.85	\$848.85	\$837.59	\$837.59	\$827.64	\$827.64
56	\$894.82	\$894.82	\$888.06	\$888.06	\$876.27	\$876.27	\$865.87	\$865.87
57	\$934.71	\$934.71	\$927.64	\$927.64	\$915.34	\$915.34	\$904.47	\$904.47
58	\$977.29	\$977.29	\$969.90	\$969.90	\$957.03	\$957.03	\$945.66	\$945.66
59	\$998.38	\$998.38	\$990.83	\$990.83	\$977.69	\$977.69	\$966.08	\$966.08
60	\$1,040.95	\$1,040.95	\$1,033.08	\$1,033.08	\$1,019.38	\$1,019.38	\$1,007.27	\$1,007.27
61	\$1,077.78	\$1,077.78	\$1,069.63	\$1,069.63	\$1,055.44	\$1,055.44	\$1,042.90	\$1,042.90
62	\$1,101.94	\$1,101.94	\$1,093.61	\$1,093.61	\$1,079.10	\$1,079.10	\$1,066.29	\$1,066.29
63	\$1,132.24	\$1,132.24	\$1,123.68	\$1,123.68	\$1,108.77	\$1,108.77	\$1,095.61	\$1,095.61
64+	\$1,150.65	\$1,150.65	\$1,141.95	\$1,141.95	\$1,126.80	\$1,126.80	\$1,113.42	\$1,113.42

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0560023		33709PA0560027		33709PA0560030		33709PA0560031	
Plan Marketing Name =>	Premier Balance PPO \$1500 A a Community Blue Flex Plan		Premier Balance PPO \$2000 A a Community Blue Flex Plan		Premier Balance PPO \$1400 A a Community Blue Flex Plan		Premier Balance PPO \$5000 1x a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,500/\$3,000		\$2,000/\$3,000		\$1,400/\$5,000		\$5,000/\$6,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/60%	
Copays =>	\$25/\$65		\$25/\$65		\$40/\$75		\$25/60%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$280.82	\$280.82	\$275.63	\$275.63	\$275.41	\$275.41	\$268.42	\$268.42
15	\$305.79	\$305.79	\$300.13	\$300.13	\$299.89	\$299.89	\$292.27	\$292.27
16	\$315.33	\$315.33	\$309.50	\$309.50	\$309.25	\$309.25	\$301.40	\$301.40
17	\$324.87	\$324.87	\$318.87	\$318.87	\$318.61	\$318.61	\$310.52	\$310.52
18	\$335.15	\$335.15	\$328.95	\$328.95	\$328.69	\$328.69	\$320.34	\$320.34
19	\$345.43	\$345.43	\$339.04	\$339.04	\$338.77	\$338.77	\$330.17	\$330.17
20	\$356.08	\$356.08	\$349.49	\$349.49	\$349.21	\$349.21	\$340.34	\$340.34
21	\$367.09	\$367.09	\$360.30	\$360.30	\$360.01	\$360.01	\$350.87	\$350.87
22	\$367.09	\$367.09	\$360.30	\$360.30	\$360.01	\$360.01	\$350.87	\$350.87
23	\$367.09	\$367.09	\$360.30	\$360.30	\$360.01	\$360.01	\$350.87	\$350.87
24	\$367.09	\$367.09	\$360.30	\$360.30	\$360.01	\$360.01	\$350.87	\$350.87
25	\$368.56	\$368.56	\$361.74	\$361.74	\$361.45	\$361.45	\$352.27	\$352.27
26	\$375.90	\$375.90	\$368.95	\$368.95	\$368.65	\$368.65	\$359.29	\$359.29
27	\$384.71	\$384.71	\$377.59	\$377.59	\$377.29	\$377.29	\$367.71	\$367.71
28	\$399.03	\$399.03	\$391.65	\$391.65	\$391.33	\$391.33	\$381.40	\$381.40
29	\$410.77	\$410.77	\$403.18	\$403.18	\$402.85	\$402.85	\$392.62	\$392.62
30	\$416.65	\$416.65	\$408.94	\$408.94	\$408.61	\$408.61	\$398.24	\$398.24
31	\$425.46	\$425.46	\$417.59	\$417.59	\$417.25	\$417.25	\$406.66	\$406.66
32	\$434.27	\$434.27	\$426.23	\$426.23	\$425.89	\$425.89	\$415.08	\$415.08
33	\$439.77	\$439.77	\$431.64	\$431.64	\$431.29	\$431.29	\$420.34	\$420.34
34	\$445.65	\$445.65	\$437.40	\$437.40	\$437.05	\$437.05	\$425.96	\$425.96
35	\$448.58	\$448.58	\$440.29	\$440.29	\$439.93	\$439.93	\$428.76	\$428.76
36	\$451.52	\$451.52	\$443.17	\$443.17	\$442.81	\$442.81	\$431.57	\$431.57
37	\$454.46	\$454.46	\$446.05	\$446.05	\$445.69	\$445.69	\$434.38	\$434.38
38	\$457.39	\$457.39	\$448.93	\$448.93	\$448.57	\$448.57	\$437.18	\$437.18
39	\$463.27	\$463.27	\$454.70	\$454.70	\$454.33	\$454.33	\$442.80	\$442.80
40	\$469.14	\$469.14	\$460.46	\$460.46	\$460.09	\$460.09	\$448.41	\$448.41
41	\$477.95	\$477.95	\$469.11	\$469.11	\$468.73	\$468.73	\$456.83	\$456.83
42	\$486.39	\$486.39	\$477.40	\$477.40	\$477.01	\$477.01	\$464.90	\$464.90
43	\$498.14	\$498.14	\$488.93	\$488.93	\$488.53	\$488.53	\$476.13	\$476.13
44	\$512.82	\$512.82	\$503.34	\$503.34	\$502.93	\$502.93	\$490.17	\$490.17
45	\$530.08	\$530.08	\$520.27	\$520.27	\$519.85	\$519.85	\$506.66	\$506.66
46	\$550.64	\$550.64	\$540.45	\$540.45	\$540.02	\$540.02	\$526.31	\$526.31
47	\$573.76	\$573.76	\$563.15	\$563.15	\$562.70	\$562.70	\$548.41	\$548.41
48	\$600.19	\$600.19	\$589.09	\$589.09	\$588.62	\$588.62	\$573.67	\$573.67
49	\$626.26	\$626.26	\$614.67	\$614.67	\$614.18	\$614.18	\$598.58	\$598.58
50	\$655.62	\$655.62	\$643.50	\$643.50	\$642.98	\$642.98	\$626.65	\$626.65
51	\$684.62	\$684.62	\$671.96	\$671.96	\$671.42	\$671.42	\$654.37	\$654.37
52	\$716.56	\$716.56	\$703.31	\$703.31	\$702.74	\$702.74	\$684.90	\$684.90
53	\$748.86	\$748.86	\$735.01	\$735.01	\$734.42	\$734.42	\$715.77	\$715.77
54	\$783.74	\$783.74	\$769.24	\$769.24	\$768.62	\$768.62	\$749.11	\$749.11
55	\$818.61	\$818.61	\$803.47	\$803.47	\$802.82	\$802.82	\$782.44	\$782.44
56	\$856.42	\$856.42	\$840.58	\$840.58	\$839.90	\$839.90	\$818.58	\$818.58
57	\$894.60	\$894.60	\$878.05	\$878.05	\$877.34	\$877.34	\$855.07	\$855.07
58	\$935.35	\$935.35	\$918.04	\$918.04	\$917.31	\$917.31	\$894.02	\$894.02
59	\$955.54	\$955.54	\$937.86	\$937.86	\$937.11	\$937.11	\$913.31	\$913.31
60	\$996.28	\$996.28	\$977.85	\$977.85	\$977.07	\$977.07	\$952.26	\$952.26
61	\$1,031.52	\$1,031.52	\$1,012.44	\$1,012.44	\$1,011.63	\$1,011.63	\$985.94	\$985.94
62	\$1,054.65	\$1,054.65	\$1,035.14	\$1,035.14	\$1,034.31	\$1,034.31	\$1,008.05	\$1,008.05
63	\$1,083.65	\$1,083.65	\$1,063.61	\$1,063.61	\$1,062.75	\$1,062.75	\$1,035.77	\$1,035.77
64+	\$1,101.27	\$1,101.27	\$1,080.90	\$1,080.90	\$1,080.03	\$1,080.03	\$1,052.61	\$1,052.61

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570013		33709PA0570011		33709PA0570012		33709PA0450004	
Plan Marketing Name =>	Balance PPO \$1000 A a Community Blue Flex Plan		Balance PPO \$1750 A a Community Blue Flex Plan		Balance PPO \$2000 A a Community Blue Flex Plan		Health Savings PPO \$1500 a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		HDHP-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	A		A		A		A	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$1,000/\$5,000		\$1,750/\$5,250		\$2,000/\$6,000		\$1,500/\$1,500	
Coinsurance =>	90%/70%		90%/70%		90%/70%		100%/70%	
Copays =>	\$45/\$75		\$35/\$65		\$35/\$65		\$15/\$50	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$3,300/\$3,300	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$270.92	\$270.92	\$267.82	\$267.82	\$265.65	\$265.65	\$279.72	\$279.72
15	\$295.00	\$295.00	\$291.62	\$291.62	\$289.26	\$289.26	\$304.59	\$304.59
16	\$304.21	\$304.21	\$300.73	\$300.73	\$298.29	\$298.29	\$314.09	\$314.09
17	\$313.41	\$313.41	\$309.83	\$309.83	\$307.32	\$307.32	\$323.60	\$323.60
18	\$323.33	\$323.33	\$319.63	\$319.63	\$317.04	\$317.04	\$333.84	\$333.84
19	\$333.25	\$333.25	\$329.43	\$329.43	\$326.76	\$326.76	\$344.08	\$344.08
20	\$343.52	\$343.52	\$339.59	\$339.59	\$336.83	\$336.83	\$354.68	\$354.68
21	\$354.14	\$354.14	\$350.09	\$350.09	\$347.25	\$347.25	\$365.65	\$365.65
22	\$354.14	\$354.14	\$350.09	\$350.09	\$347.25	\$347.25	\$365.65	\$365.65
23	\$354.14	\$354.14	\$350.09	\$350.09	\$347.25	\$347.25	\$365.65	\$365.65
24	\$354.14	\$354.14	\$350.09	\$350.09	\$347.25	\$347.25	\$365.65	\$365.65
25	\$355.56	\$355.56	\$351.49	\$351.49	\$348.64	\$348.64	\$367.11	\$367.11
26	\$362.64	\$362.64	\$358.49	\$358.49	\$355.58	\$355.58	\$374.43	\$374.43
27	\$371.14	\$371.14	\$366.89	\$366.89	\$363.92	\$363.92	\$383.20	\$383.20
28	\$384.95	\$384.95	\$380.55	\$380.55	\$377.46	\$377.46	\$397.46	\$397.46
29	\$396.28	\$396.28	\$391.75	\$391.75	\$388.57	\$388.57	\$409.16	\$409.16
30	\$401.95	\$401.95	\$397.35	\$397.35	\$394.13	\$394.13	\$415.01	\$415.01
31	\$410.45	\$410.45	\$405.75	\$405.75	\$402.46	\$402.46	\$423.79	\$423.79
32	\$418.95	\$418.95	\$414.16	\$414.16	\$410.80	\$410.80	\$432.56	\$432.56
33	\$424.26	\$424.26	\$419.41	\$419.41	\$416.01	\$416.01	\$438.05	\$438.05
34	\$429.93	\$429.93	\$425.01	\$425.01	\$421.56	\$421.56	\$443.90	\$443.90
35	\$432.76	\$432.76	\$427.81	\$427.81	\$424.34	\$424.34	\$446.82	\$446.82
36	\$435.59	\$435.59	\$430.61	\$430.61	\$427.12	\$427.12	\$449.75	\$449.75
37	\$438.43	\$438.43	\$433.41	\$433.41	\$429.90	\$429.90	\$452.67	\$452.67
38	\$441.26	\$441.26	\$436.21	\$436.21	\$432.67	\$432.67	\$455.60	\$455.60
39	\$446.92	\$446.92	\$441.81	\$441.81	\$438.23	\$438.23	\$461.45	\$461.45
40	\$452.59	\$452.59	\$447.42	\$447.42	\$443.79	\$443.79	\$467.30	\$467.30
41	\$461.09	\$461.09	\$455.82	\$455.82	\$452.12	\$452.12	\$476.08	\$476.08
42	\$469.24	\$469.24	\$463.87	\$463.87	\$460.11	\$460.11	\$484.49	\$484.49
43	\$480.57	\$480.57	\$475.07	\$475.07	\$471.22	\$471.22	\$496.19	\$496.19
44	\$494.73	\$494.73	\$489.08	\$489.08	\$485.11	\$485.11	\$510.81	\$510.81
45	\$511.38	\$511.38	\$505.53	\$505.53	\$501.43	\$501.43	\$528.00	\$528.00
46	\$531.21	\$531.21	\$525.14	\$525.14	\$520.88	\$520.88	\$548.48	\$548.48
47	\$553.52	\$553.52	\$547.19	\$547.19	\$542.75	\$542.75	\$571.51	\$571.51
48	\$579.02	\$579.02	\$572.40	\$572.40	\$567.75	\$567.75	\$597.84	\$597.84
49	\$604.16	\$604.16	\$597.25	\$597.25	\$592.41	\$592.41	\$623.80	\$623.80
50	\$632.49	\$632.49	\$625.26	\$625.26	\$620.19	\$620.19	\$653.05	\$653.05
51	\$660.47	\$660.47	\$652.92	\$652.92	\$647.62	\$647.62	\$681.94	\$681.94
52	\$691.28	\$691.28	\$683.38	\$683.38	\$677.83	\$677.83	\$713.75	\$713.75
53	\$722.45	\$722.45	\$714.18	\$714.18	\$708.39	\$708.39	\$745.93	\$745.93
54	\$756.09	\$756.09	\$747.44	\$747.44	\$741.38	\$741.38	\$780.66	\$780.66
55	\$789.73	\$789.73	\$780.70	\$780.70	\$774.37	\$774.37	\$815.40	\$815.40
56	\$826.21	\$826.21	\$816.76	\$816.76	\$810.13	\$810.13	\$853.06	\$853.06
57	\$863.04	\$863.04	\$853.17	\$853.17	\$846.25	\$846.25	\$891.09	\$891.09
58	\$902.35	\$902.35	\$892.03	\$892.03	\$884.79	\$884.79	\$931.68	\$931.68
59	\$921.83	\$921.83	\$911.28	\$911.28	\$903.89	\$903.89	\$951.79	\$951.79
60	\$961.14	\$961.14	\$950.14	\$950.14	\$942.44	\$942.44	\$992.37	\$992.37
61	\$995.13	\$995.13	\$983.75	\$983.75	\$975.77	\$975.77	\$1,027.48	\$1,027.48
62	\$1,017.44	\$1,017.44	\$1,005.81	\$1,005.81	\$997.65	\$997.65	\$1,050.51	\$1,050.51
63	\$1,045.42	\$1,045.42	\$1,033.47	\$1,033.47	\$1,025.08	\$1,025.08	\$1,079.40	\$1,079.40
64+	\$1,062.42	\$1,062.42	\$1,050.27	\$1,050.27	\$1,041.75	\$1,041.75	\$1,096.95	\$1,096.95



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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0640001		33709PA0640002		33709PA0640003		33709PA0640004	
	Health Savings PPO		Health Savings PPO		Health Savings PPO		Health Savings PPO	
Plan Marketing Name =>	Embedded \$2700 a Community Blue Flex Plan		Embedded \$3200 a Community Blue Flex Plan		Embedded \$5500 a Community Blue Flex Plan		Embedded \$5500 a Community Blue Flex Plan	
Form # =>	HDHP-SM/WG-6		HDHP-SM/WG-6		HDHP-SM/WG-6		HDHP-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,2,5	
Network =>	A		A		A		B	
Metal =>	Silver		Silver		Bronze		Bronze	
Deductible =>	\$2,700/\$2,700		\$3,200/\$3,200		\$5,500/\$5,500		\$5,500/\$5,500	
Coinsurance =>	100%/70%		100%/50%		80%/60%		80%/60%	
Copays =>	100%/\$30		100%/50%		80%/60%		80%/60%	
OOP Maximum =>	\$6,650/\$6,650		\$6,650/\$6,650		\$6,650/\$6,650		\$6,650/\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$245.10	\$245.10	\$244.07	\$244.07	\$203.47	\$203.47	\$213.33	\$213.33
15	\$266.88	\$266.88	\$265.77	\$265.77	\$221.56	\$221.56	\$232.29	\$232.29
16	\$275.22	\$275.22	\$274.06	\$274.06	\$228.48	\$228.48	\$239.54	\$239.54
17	\$283.55	\$283.55	\$282.36	\$282.36	\$235.39	\$235.39	\$246.79	\$246.79
18	\$292.52	\$292.52	\$291.29	\$291.29	\$242.84	\$242.84	\$254.60	\$254.60
19	\$301.49	\$301.49	\$300.23	\$300.23	\$250.29	\$250.29	\$262.41	\$262.41
20	\$310.78	\$310.78	\$309.48	\$309.48	\$258.00	\$258.00	\$270.49	\$270.49
21	\$320.39	\$320.39	\$319.05	\$319.05	\$265.98	\$265.98	\$278.86	\$278.86
22	\$320.39	\$320.39	\$319.05	\$319.05	\$265.98	\$265.98	\$278.86	\$278.86
23	\$320.39	\$320.39	\$319.05	\$319.05	\$265.98	\$265.98	\$278.86	\$278.86
24	\$320.39	\$320.39	\$319.05	\$319.05	\$265.98	\$265.98	\$278.86	\$278.86
25	\$321.67	\$321.67	\$320.33	\$320.33	\$267.04	\$267.04	\$279.98	\$279.98
26	\$328.08	\$328.08	\$326.71	\$326.71	\$272.36	\$272.36	\$285.55	\$285.55
27	\$335.77	\$335.77	\$334.36	\$334.36	\$278.75	\$278.75	\$292.25	\$292.25
28	\$348.26	\$348.26	\$346.81	\$346.81	\$289.12	\$289.12	\$303.12	\$303.12
29	\$358.52	\$358.52	\$357.02	\$357.02	\$297.63	\$297.63	\$312.04	\$312.04
30	\$363.64	\$363.64	\$362.12	\$362.12	\$301.89	\$301.89	\$316.51	\$316.51
31	\$371.33	\$371.33	\$369.78	\$369.78	\$308.27	\$308.27	\$323.20	\$323.20
32	\$379.02	\$379.02	\$377.44	\$377.44	\$314.65	\$314.65	\$329.89	\$329.89
33	\$383.83	\$383.83	\$382.22	\$382.22	\$318.64	\$318.64	\$334.07	\$334.07
34	\$388.95	\$388.95	\$387.33	\$387.33	\$322.90	\$322.90	\$338.54	\$338.54
35	\$391.52	\$391.52	\$389.88	\$389.88	\$325.03	\$325.03	\$340.77	\$340.77
36	\$394.08	\$394.08	\$392.43	\$392.43	\$327.16	\$327.16	\$343.00	\$343.00
37	\$396.64	\$396.64	\$394.98	\$394.98	\$329.28	\$329.28	\$345.23	\$345.23
38	\$399.21	\$399.21	\$397.54	\$397.54	\$331.41	\$331.41	\$347.46	\$347.46
39	\$404.33	\$404.33	\$402.64	\$402.64	\$335.67	\$335.67	\$351.92	\$351.92
40	\$409.46	\$409.46	\$407.75	\$407.75	\$339.92	\$339.92	\$356.38	\$356.38
41	\$417.15	\$417.15	\$415.40	\$415.40	\$346.31	\$346.31	\$363.08	\$363.08
42	\$424.52	\$424.52	\$422.74	\$422.74	\$352.42	\$352.42	\$369.49	\$369.49
43	\$434.77	\$434.77	\$432.95	\$432.95	\$360.93	\$360.93	\$378.41	\$378.41
44	\$447.58	\$447.58	\$445.71	\$445.71	\$371.57	\$371.57	\$389.57	\$389.57
45	\$462.64	\$462.64	\$460.71	\$460.71	\$384.08	\$384.08	\$402.67	\$402.67
46	\$480.59	\$480.59	\$478.58	\$478.58	\$398.97	\$398.97	\$418.29	\$418.29
47	\$500.77	\$500.77	\$498.68	\$498.68	\$415.73	\$415.73	\$435.86	\$435.86
48	\$523.84	\$523.84	\$521.65	\$521.65	\$434.88	\$434.88	\$455.94	\$455.94
49	\$546.59	\$546.59	\$544.30	\$544.30	\$453.76	\$453.76	\$475.74	\$475.74
50	\$572.22	\$572.22	\$569.82	\$569.82	\$475.04	\$475.04	\$498.04	\$498.04
51	\$597.53	\$597.53	\$595.03	\$595.03	\$496.05	\$496.05	\$520.07	\$520.07
52	\$625.40	\$625.40	\$622.79	\$622.79	\$519.19	\$519.19	\$544.33	\$544.33
53	\$653.60	\$653.60	\$650.86	\$650.86	\$542.60	\$542.60	\$568.87	\$568.87
54	\$684.03	\$684.03	\$681.17	\$681.17	\$567.87	\$567.87	\$595.37	\$595.37
55	\$714.47	\$714.47	\$711.48	\$711.48	\$593.14	\$593.14	\$621.86	\$621.86
56	\$747.47	\$747.47	\$744.34	\$744.34	\$620.53	\$620.53	\$650.58	\$650.58
57	\$780.79	\$780.79	\$777.52	\$777.52	\$648.19	\$648.19	\$679.58	\$679.58
58	\$816.35	\$816.35	\$812.94	\$812.94	\$677.72	\$677.72	\$710.54	\$710.54
59	\$833.98	\$833.98	\$830.49	\$830.49	\$692.35	\$692.35	\$725.87	\$725.87
60	\$869.54	\$869.54	\$865.90	\$865.90	\$721.87	\$721.87	\$756.83	\$756.83
61	\$900.30	\$900.30	\$896.53	\$896.53	\$747.40	\$747.40	\$783.60	\$783.60
62	\$920.48	\$920.48	\$916.63	\$916.63	\$764.16	\$764.16	\$801.16	\$801.16
63	\$945.79	\$945.79	\$941.84	\$941.84	\$785.17	\$785.17	\$823.19	\$823.19
64+	\$961.17	\$961.17	\$957.15	\$957.15	\$797.94	\$797.94	\$836.58	\$836.58

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0640004		33709PA0640005	
	Health Savings PPO		Health Savings PPO	
	Embedded \$5500 a		Embedded \$6000 a	
Plan Marketing Name =>	Community Blue Flex Plan		Community Blue Flex Plan	
Form # =>	HDHP-SM/WG-6		HDHP-SM/WG-6	
Rating Area =>	Area 6		Area 1,4	
Network =>	B		A	
Metal =>	Bronze		Bronze	
Deductible =>	\$5,500/\$5,500		\$6,000/\$6,000	
Coinsurance =>	80%/60%		100%/70%	
Copays =>	80%/60%		100%/70%	
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	\$228.72	\$228.72	\$205.07	\$205.07
15	\$249.05	\$249.05	\$223.30	\$223.30
16	\$256.82	\$256.82	\$230.27	\$230.27
17	\$264.60	\$264.60	\$237.24	\$237.24
18	\$272.97	\$272.97	\$244.75	\$244.75
19	\$281.34	\$281.34	\$252.25	\$252.25
20	\$290.01	\$290.01	\$260.03	\$260.03
21	\$298.98	\$298.98	\$268.07	\$268.07
22	\$298.98	\$298.98	\$268.07	\$268.07
23	\$298.98	\$298.98	\$268.07	\$268.07
24	\$298.98	\$298.98	\$268.07	\$268.07
25	\$300.18	\$300.18	\$269.14	\$269.14
26	\$306.16	\$306.16	\$274.50	\$274.50
27	\$313.33	\$313.33	\$280.94	\$280.94
28	\$324.99	\$324.99	\$291.39	\$291.39
29	\$334.56	\$334.56	\$299.97	\$299.97
30	\$339.34	\$339.34	\$304.26	\$304.26
31	\$346.52	\$346.52	\$310.69	\$310.69
32	\$353.69	\$353.69	\$317.13	\$317.13
33	\$358.18	\$358.18	\$321.15	\$321.15
34	\$362.96	\$362.96	\$325.44	\$325.44
35	\$365.35	\$365.35	\$327.58	\$327.58
36	\$367.75	\$367.75	\$329.73	\$329.73
37	\$370.14	\$370.14	\$331.87	\$331.87
38	\$372.53	\$372.53	\$334.02	\$334.02
39	\$377.31	\$377.31	\$338.30	\$338.30
40	\$382.10	\$382.10	\$342.59	\$342.59
41	\$389.27	\$389.27	\$349.03	\$349.03
42	\$396.15	\$396.15	\$355.19	\$355.19
43	\$405.72	\$405.72	\$363.77	\$363.77
44	\$417.68	\$417.68	\$374.49	\$374.49
45	\$431.73	\$431.73	\$387.09	\$387.09
46	\$448.47	\$448.47	\$402.11	\$402.11
47	\$467.31	\$467.31	\$418.99	\$418.99
48	\$488.83	\$488.83	\$438.29	\$438.29
49	\$510.06	\$510.06	\$457.33	\$457.33
50	\$533.98	\$533.98	\$478.77	\$478.77
51	\$557.60	\$557.60	\$499.95	\$499.95
52	\$583.61	\$583.61	\$523.27	\$523.27
53	\$609.92	\$609.92	\$546.86	\$546.86
54	\$638.32	\$638.32	\$572.33	\$572.33
55	\$666.73	\$666.73	\$597.80	\$597.80
56	\$697.52	\$697.52	\$625.41	\$625.41
57	\$728.61	\$728.61	\$653.29	\$653.29
58	\$761.80	\$761.80	\$683.04	\$683.04
59	\$778.24	\$778.24	\$697.79	\$697.79
60	\$811.43	\$811.43	\$727.54	\$727.54
61	\$840.13	\$840.13	\$753.28	\$753.28
62	\$858.97	\$858.97	\$770.17	\$770.17
63	\$882.59	\$882.59	\$791.34	\$791.34
64+	\$896.94	\$896.94	\$804.21	\$804.21

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0460008		33709PA0630002		33709PA0630003		33709PA0630004	
Plan Marketing Name =>	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community		Connect Blue EPO \$100 a Community Blue Plan		Connect Blue EPO \$250 a Community Blue Plan		Connect Blue EPO \$500 a Community Blue Plan	
Form # =>	FL/PPO-SM/WG-5		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3	
Rating Area =>	Area 1,2,4,5		Area 1,4		Area 1,4		Area 1,4	
Network =>	G		J		J		J	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$500/\$1,500		\$100/\$1,000		\$250/\$1,000		\$500/\$2,000	
Coinsurance =>	100%/70%		100%/60%		100%/60%		100%/70%	
Copays =>	\$20/\$50		\$10/\$40		\$10/\$40		\$15/\$55	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$289.58	\$289.58	\$287.51	\$287.51	\$283.89	\$283.89	\$281.79	\$281.79
15	\$315.32	\$315.32	\$313.07	\$313.07	\$309.13	\$309.13	\$306.84	\$306.84
16	\$325.16	\$325.16	\$322.84	\$322.84	\$318.77	\$318.77	\$316.41	\$316.41
17	\$335.00	\$335.00	\$332.61	\$332.61	\$328.42	\$328.42	\$325.99	\$325.99
18	\$345.60	\$345.60	\$343.13	\$343.13	\$338.81	\$338.81	\$336.30	\$336.30
19	\$356.20	\$356.20	\$353.66	\$353.66	\$349.21	\$349.21	\$346.62	\$346.62
20	\$367.17	\$367.17	\$364.56	\$364.56	\$359.97	\$359.97	\$357.30	\$357.30
21	\$378.53	\$378.53	\$375.83	\$375.83	\$371.10	\$371.10	\$368.35	\$368.35
22	\$378.53	\$378.53	\$375.83	\$375.83	\$371.10	\$371.10	\$368.35	\$368.35
23	\$378.53	\$378.53	\$375.83	\$375.83	\$371.10	\$371.10	\$368.35	\$368.35
24	\$378.53	\$378.53	\$375.83	\$375.83	\$371.10	\$371.10	\$368.35	\$368.35
25	\$380.04	\$380.04	\$377.33	\$377.33	\$372.58	\$372.58	\$369.82	\$369.82
26	\$387.61	\$387.61	\$384.85	\$384.85	\$380.01	\$380.01	\$377.19	\$377.19
27	\$396.70	\$396.70	\$393.87	\$393.87	\$388.91	\$388.91	\$386.03	\$386.03
28	\$411.46	\$411.46	\$408.53	\$408.53	\$403.39	\$403.39	\$400.40	\$400.40
29	\$423.58	\$423.58	\$420.55	\$420.55	\$415.26	\$415.26	\$412.18	\$412.18
30	\$429.63	\$429.63	\$426.57	\$426.57	\$421.20	\$421.20	\$418.08	\$418.08
31	\$438.72	\$438.72	\$435.59	\$435.59	\$430.10	\$430.10	\$426.92	\$426.92
32	\$447.80	\$447.80	\$444.61	\$444.61	\$439.01	\$439.01	\$435.76	\$435.76
33	\$453.48	\$453.48	\$450.24	\$450.24	\$444.58	\$444.58	\$441.28	\$441.28
34	\$459.54	\$459.54	\$456.26	\$456.26	\$450.52	\$450.52	\$447.18	\$447.18
35	\$462.56	\$462.56	\$459.26	\$459.26	\$453.48	\$453.48	\$450.12	\$450.12
36	\$465.59	\$465.59	\$462.27	\$462.27	\$456.45	\$456.45	\$453.07	\$453.07
37	\$468.62	\$468.62	\$465.28	\$465.28	\$459.42	\$459.42	\$456.02	\$456.02
38	\$471.65	\$471.65	\$468.28	\$468.28	\$462.39	\$462.39	\$458.96	\$458.96
39	\$477.70	\$477.70	\$474.30	\$474.30	\$468.33	\$468.33	\$464.86	\$464.86
40	\$483.76	\$483.76	\$480.31	\$480.31	\$474.27	\$474.27	\$470.75	\$470.75
41	\$492.85	\$492.85	\$489.33	\$489.33	\$483.17	\$483.17	\$479.59	\$479.59
42	\$501.55	\$501.55	\$497.97	\$497.97	\$491.71	\$491.71	\$488.06	\$488.06
43	\$513.67	\$513.67	\$510.00	\$510.00	\$503.58	\$503.58	\$499.85	\$499.85
44	\$528.81	\$528.81	\$525.03	\$525.03	\$518.43	\$518.43	\$514.58	\$514.58
45	\$546.60	\$546.60	\$542.70	\$542.70	\$535.87	\$535.87	\$531.90	\$531.90
46	\$567.80	\$567.80	\$563.75	\$563.75	\$556.65	\$556.65	\$552.53	\$552.53
47	\$591.64	\$591.64	\$587.42	\$587.42	\$580.03	\$580.03	\$575.73	\$575.73
48	\$618.90	\$618.90	\$614.48	\$614.48	\$606.75	\$606.75	\$602.25	\$602.25
49	\$645.77	\$645.77	\$641.17	\$641.17	\$633.10	\$633.10	\$628.41	\$628.41
50	\$676.05	\$676.05	\$671.23	\$671.23	\$662.78	\$662.78	\$657.87	\$657.87
51	\$705.96	\$705.96	\$700.92	\$700.92	\$692.10	\$692.10	\$686.97	\$686.97
52	\$738.89	\$738.89	\$733.62	\$733.62	\$724.39	\$724.39	\$719.02	\$719.02
53	\$772.20	\$772.20	\$766.69	\$766.69	\$757.04	\$757.04	\$751.43	\$751.43
54	\$808.16	\$808.16	\$802.40	\$802.40	\$792.30	\$792.30	\$786.43	\$786.43
55	\$844.12	\$844.12	\$838.10	\$838.10	\$827.55	\$827.55	\$821.42	\$821.42
56	\$883.11	\$883.11	\$876.81	\$876.81	\$865.78	\$865.78	\$859.36	\$859.36
57	\$922.48	\$922.48	\$915.90	\$915.90	\$904.37	\$904.37	\$897.67	\$897.67
58	\$964.49	\$964.49	\$957.61	\$957.61	\$945.56	\$945.56	\$938.56	\$938.56
59	\$985.31	\$985.31	\$978.29	\$978.29	\$965.97	\$965.97	\$958.82	\$958.82
60	\$1,027.33	\$1,027.33	\$1,020.00	\$1,020.00	\$1,007.17	\$1,007.17	\$999.70	\$999.70
61	\$1,063.67	\$1,063.67	\$1,056.08	\$1,056.08	\$1,042.79	\$1,042.79	\$1,035.06	\$1,035.06
62	\$1,087.52	\$1,087.52	\$1,079.76	\$1,079.76	\$1,066.17	\$1,066.17	\$1,058.27	\$1,058.27
63	\$1,117.42	\$1,117.42	\$1,109.45	\$1,109.45	\$1,095.49	\$1,095.49	\$1,087.37	\$1,087.37
64+	\$1,135.59	\$1,135.59	\$1,127.49	\$1,127.49	\$1,113.30	\$1,113.30	\$1,105.05	\$1,105.05

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0630005		33709PA0630006		33709PA0630008		33709PA0630010	
Plan Marketing Name =>	Connect Blue EPO \$750 a Community Blue Plan		Connect Blue EPO \$900 a Community Blue Plan		Connect Blue EPO \$1100 a Community Blue Plan		Connect Blue EPO \$2500 a Community Blue Plan	
Form # =>	CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3		CONB/EPO-SM/WG-3	
Rating Area =>	Area 1,4		Area 1,4		Area 1,4		Area 1,4	
Network =>	J		J		J		J	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$750/\$3,000		\$900/\$3,600		\$1,100/\$3,300		\$2,500/\$5,000	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$10/\$40		\$10/\$40		\$10/\$40		\$10/\$40	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$278.81	\$278.81	\$275.52	\$275.52	\$273.33	\$273.33	\$259.17	\$259.17
15	\$303.60	\$303.60	\$300.01	\$300.01	\$297.62	\$297.62	\$282.20	\$282.20
16	\$313.07	\$313.07	\$309.38	\$309.38	\$306.91	\$306.91	\$291.01	\$291.01
17	\$322.55	\$322.55	\$318.74	\$318.74	\$316.20	\$316.20	\$299.82	\$299.82
18	\$332.75	\$332.75	\$328.83	\$328.83	\$326.21	\$326.21	\$309.31	\$309.31
19	\$342.96	\$342.96	\$338.91	\$338.91	\$336.21	\$336.21	\$318.79	\$318.79
20	\$353.53	\$353.53	\$349.36	\$349.36	\$346.57	\$346.57	\$328.62	\$328.62
21	\$364.46	\$364.46	\$360.16	\$360.16	\$357.29	\$357.29	\$338.78	\$338.78
22	\$364.46	\$364.46	\$360.16	\$360.16	\$357.29	\$357.29	\$338.78	\$338.78
23	\$364.46	\$364.46	\$360.16	\$360.16	\$357.29	\$357.29	\$338.78	\$338.78
24	\$364.46	\$364.46	\$360.16	\$360.16	\$357.29	\$357.29	\$338.78	\$338.78
25	\$365.92	\$365.92	\$361.60	\$361.60	\$358.72	\$358.72	\$340.14	\$340.14
26	\$373.21	\$373.21	\$368.80	\$368.80	\$365.86	\$365.86	\$346.91	\$346.91
27	\$381.95	\$381.95	\$377.45	\$377.45	\$374.44	\$374.44	\$355.04	\$355.04
28	\$396.17	\$396.17	\$391.49	\$391.49	\$388.37	\$388.37	\$368.25	\$368.25
29	\$407.83	\$407.83	\$403.02	\$403.02	\$399.81	\$399.81	\$379.09	\$379.09
30	\$413.66	\$413.66	\$408.78	\$408.78	\$405.52	\$405.52	\$384.52	\$384.52
31	\$422.41	\$422.41	\$417.43	\$417.43	\$414.10	\$414.10	\$392.65	\$392.65
32	\$431.16	\$431.16	\$426.07	\$426.07	\$422.67	\$422.67	\$400.78	\$400.78
33	\$436.62	\$436.62	\$431.47	\$431.47	\$428.03	\$428.03	\$405.86	\$405.86
34	\$442.45	\$442.45	\$437.23	\$437.23	\$433.75	\$433.75	\$411.28	\$411.28
35	\$445.37	\$445.37	\$440.12	\$440.12	\$436.61	\$436.61	\$413.99	\$413.99
36	\$448.29	\$448.29	\$443.00	\$443.00	\$439.47	\$439.47	\$416.70	\$416.70
37	\$451.20	\$451.20	\$445.88	\$445.88	\$442.33	\$442.33	\$419.41	\$419.41
38	\$454.12	\$454.12	\$448.76	\$448.76	\$445.18	\$445.18	\$422.12	\$422.12
39	\$459.95	\$459.95	\$454.52	\$454.52	\$450.90	\$450.90	\$427.54	\$427.54
40	\$465.78	\$465.78	\$460.28	\$460.28	\$456.62	\$456.62	\$432.96	\$432.96
41	\$474.53	\$474.53	\$468.93	\$468.93	\$465.19	\$465.19	\$441.09	\$441.09
42	\$482.91	\$482.91	\$477.21	\$477.21	\$473.41	\$473.41	\$448.88	\$448.88
43	\$494.57	\$494.57	\$488.74	\$488.74	\$484.84	\$484.84	\$459.72	\$459.72
44	\$509.15	\$509.15	\$503.14	\$503.14	\$499.13	\$499.13	\$473.28	\$473.28
45	\$526.28	\$526.28	\$520.07	\$520.07	\$515.93	\$515.93	\$489.20	\$489.20
46	\$546.69	\$546.69	\$540.24	\$540.24	\$535.94	\$535.94	\$508.17	\$508.17
47	\$569.65	\$569.65	\$562.93	\$562.93	\$558.44	\$558.44	\$529.51	\$529.51
48	\$595.89	\$595.89	\$588.86	\$588.86	\$584.17	\$584.17	\$553.91	\$553.91
49	\$621.77	\$621.77	\$614.43	\$614.43	\$609.54	\$609.54	\$577.96	\$577.96
50	\$650.93	\$650.93	\$643.25	\$643.25	\$638.12	\$638.12	\$605.06	\$605.06
51	\$679.72	\$679.72	\$671.70	\$671.70	\$666.35	\$666.35	\$631.82	\$631.82
52	\$711.43	\$711.43	\$703.03	\$703.03	\$697.43	\$697.43	\$661.30	\$661.30
53	\$743.50	\$743.50	\$734.73	\$734.73	\$728.87	\$728.87	\$691.11	\$691.11
54	\$778.12	\$778.12	\$768.94	\$768.94	\$762.81	\$762.81	\$723.30	\$723.30
55	\$812.75	\$812.75	\$803.16	\$803.16	\$796.76	\$796.76	\$755.48	\$755.48
56	\$850.29	\$850.29	\$840.25	\$840.25	\$833.56	\$833.56	\$790.37	\$790.37
57	\$888.19	\$888.19	\$877.71	\$877.71	\$870.72	\$870.72	\$825.61	\$825.61
58	\$928.64	\$928.64	\$917.69	\$917.69	\$910.37	\$910.37	\$863.21	\$863.21
59	\$948.69	\$948.69	\$937.50	\$937.50	\$930.03	\$930.03	\$881.84	\$881.84
60	\$989.14	\$989.14	\$977.47	\$977.47	\$969.69	\$969.69	\$919.45	\$919.45
61	\$1,024.13	\$1,024.13	\$1,012.05	\$1,012.05	\$1,003.98	\$1,003.98	\$951.97	\$951.97
62	\$1,047.09	\$1,047.09	\$1,034.74	\$1,034.74	\$1,026.49	\$1,026.49	\$973.31	\$973.31
63	\$1,075.89	\$1,075.89	\$1,063.19	\$1,063.19	\$1,054.72	\$1,054.72	\$1,000.08	\$1,000.08
64+	\$1,093.38	\$1,093.38	\$1,080.48	\$1,080.48	\$1,071.87	\$1,071.87	\$1,016.34	\$1,016.34

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0630011		33709PA0440014		33709PA0440014		33709PA0440009	
Plan Marketing Name =>	Connect Blue EPO \$3200 a Community Blue Plan		Premier Balance PPO \$250 IP A a Community Blue Flex Plan		Premier Balance PPO \$250 IP A a Community Blue Flex Plan		Premier Balance PPO \$750 IP A a Community Blue Flex Plan	
Form # =>	CONB/EPO-SM/WG-3		PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,2,5		Area 6		Area 1,2,5	
Network =>	J		B		B		B	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$3,200/\$4,400		\$250/\$750		\$250/\$750		\$750/\$1,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$10/\$40		\$40/\$80		\$40/\$80		\$35/\$65	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$254.48	\$254.48	\$308.72	\$308.72	\$331.00	\$331.00	\$303.41	\$303.41
15	\$277.10	\$277.10	\$336.16	\$336.16	\$360.42	\$360.42	\$330.38	\$330.38
16	\$285.75	\$285.75	\$346.65	\$346.65	\$371.67	\$371.67	\$340.69	\$340.69
17	\$294.40	\$294.40	\$357.14	\$357.14	\$382.92	\$382.92	\$351.00	\$351.00
18	\$303.71	\$303.71	\$368.44	\$368.44	\$395.04	\$395.04	\$362.10	\$362.10
19	\$313.02	\$313.02	\$379.74	\$379.74	\$407.15	\$407.15	\$373.21	\$373.21
20	\$322.67	\$322.67	\$391.44	\$391.44	\$419.70	\$419.70	\$384.71	\$384.71
21	\$332.65	\$332.65	\$403.55	\$403.55	\$432.68	\$432.68	\$396.61	\$396.61
22	\$332.65	\$332.65	\$403.55	\$403.55	\$432.68	\$432.68	\$396.61	\$396.61
23	\$332.65	\$332.65	\$403.55	\$403.55	\$432.68	\$432.68	\$396.61	\$396.61
24	\$332.65	\$332.65	\$403.55	\$403.55	\$432.68	\$432.68	\$396.61	\$396.61
25	\$333.98	\$333.98	\$405.16	\$405.16	\$434.41	\$434.41	\$398.20	\$398.20
26	\$340.63	\$340.63	\$413.24	\$413.24	\$443.06	\$443.06	\$406.13	\$406.13
27	\$348.62	\$348.62	\$422.92	\$422.92	\$453.45	\$453.45	\$415.65	\$415.65
28	\$361.59	\$361.59	\$438.66	\$438.66	\$470.32	\$470.32	\$431.12	\$431.12
29	\$372.24	\$372.24	\$451.57	\$451.57	\$484.17	\$484.17	\$443.81	\$443.81
30	\$377.56	\$377.56	\$458.03	\$458.03	\$491.09	\$491.09	\$450.15	\$450.15
31	\$385.54	\$385.54	\$467.71	\$467.71	\$501.48	\$501.48	\$459.67	\$459.67
32	\$393.52	\$393.52	\$477.40	\$477.40	\$511.86	\$511.86	\$469.19	\$469.19
33	\$398.51	\$398.51	\$483.45	\$483.45	\$518.35	\$518.35	\$475.14	\$475.14
34	\$403.84	\$403.84	\$489.91	\$489.91	\$525.27	\$525.27	\$481.48	\$481.48
35	\$406.50	\$406.50	\$493.14	\$493.14	\$528.73	\$528.73	\$484.66	\$484.66
36	\$409.16	\$409.16	\$496.37	\$496.37	\$532.20	\$532.20	\$487.83	\$487.83
37	\$411.82	\$411.82	\$499.59	\$499.59	\$535.66	\$535.66	\$491.00	\$491.00
38	\$414.48	\$414.48	\$502.82	\$502.82	\$539.12	\$539.12	\$494.18	\$494.18
39	\$419.80	\$419.80	\$509.28	\$509.28	\$546.04	\$546.04	\$500.52	\$500.52
40	\$425.13	\$425.13	\$515.74	\$515.74	\$552.97	\$552.97	\$506.87	\$506.87
41	\$433.11	\$433.11	\$525.42	\$525.42	\$563.35	\$563.35	\$516.39	\$516.39
42	\$440.76	\$440.76	\$534.70	\$534.70	\$573.30	\$573.30	\$525.51	\$525.51
43	\$451.41	\$451.41	\$547.62	\$547.62	\$587.15	\$587.15	\$538.20	\$538.20
44	\$464.71	\$464.71	\$563.76	\$563.76	\$604.45	\$604.45	\$554.06	\$554.06
45	\$480.35	\$480.35	\$582.73	\$582.73	\$624.79	\$624.79	\$572.70	\$572.70
46	\$498.98	\$498.98	\$605.33	\$605.33	\$649.02	\$649.02	\$594.92	\$594.92
47	\$519.93	\$519.93	\$630.75	\$630.75	\$676.28	\$676.28	\$619.90	\$619.90
48	\$543.88	\$543.88	\$659.80	\$659.80	\$707.43	\$707.43	\$648.46	\$648.46
49	\$567.50	\$567.50	\$688.46	\$688.46	\$738.15	\$738.15	\$676.62	\$676.62
50	\$594.11	\$594.11	\$720.74	\$720.74	\$772.77	\$772.77	\$708.35	\$708.35
51	\$620.39	\$620.39	\$752.62	\$752.62	\$806.95	\$806.95	\$739.68	\$739.68
52	\$649.33	\$649.33	\$787.73	\$787.73	\$844.59	\$844.59	\$774.18	\$774.18
53	\$678.61	\$678.61	\$823.24	\$823.24	\$882.67	\$882.67	\$809.08	\$809.08
54	\$710.21	\$710.21	\$861.58	\$861.58	\$923.77	\$923.77	\$846.76	\$846.76
55	\$741.81	\$741.81	\$899.92	\$899.92	\$964.88	\$964.88	\$884.44	\$884.44
56	\$776.07	\$776.07	\$941.48	\$941.48	\$1,009.44	\$1,009.44	\$925.29	\$925.29
57	\$810.67	\$810.67	\$983.45	\$983.45	\$1,054.44	\$1,054.44	\$966.54	\$966.54
58	\$847.59	\$847.59	\$1,028.25	\$1,028.25	\$1,102.47	\$1,102.47	\$1,010.56	\$1,010.56
59	\$865.89	\$865.89	\$1,050.44	\$1,050.44	\$1,126.27	\$1,126.27	\$1,032.38	\$1,032.38
60	\$902.81	\$902.81	\$1,095.23	\$1,095.23	\$1,174.29	\$1,174.29	\$1,076.40	\$1,076.40
61	\$934.75	\$934.75	\$1,133.98	\$1,133.98	\$1,215.83	\$1,215.83	\$1,114.47	\$1,114.47
62	\$955.70	\$955.70	\$1,159.40	\$1,159.40	\$1,243.09	\$1,243.09	\$1,139.46	\$1,139.46
63	\$981.98	\$981.98	\$1,191.28	\$1,191.28	\$1,277.27	\$1,277.27	\$1,170.79	\$1,170.79
64+	\$997.95	\$997.95	\$1,210.65	\$1,210.65	\$1,298.04	\$1,298.04	\$1,189.83	\$1,189.83

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0440009		33709PA0440015		33709PA0440015		33709PA0720001	
Plan Marketing Name =>	Premier Balance PPO \$750 IP A a Community Blue Flex Plan		Premier Balance PPO \$1500 IP A a Community Blue Flex Plan		Premier Balance PPO \$1500 IP A a Community Blue Flex Plan		Conemaugh Region Connect Blue EPO \$0	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6		PPO-SM/WG-6		CONB/EPO-CM-SM/WG-1	
Rating Area =>	Area 6		Area 1,2,5		Area 6		Area 5	
Network =>	B		B		B		Y	
Metal =>	Gold		Gold		Gold		Gold	
Deductible =>	\$750/\$1,500		\$1,500/\$4,500		\$1,500/\$4,500		\$0/\$1,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%		100%/70%	
Copays =>	\$35/\$65		\$45/\$70		\$45/\$70		\$25/\$60	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$325.31	\$325.31	\$285.95	\$285.95	\$306.59	\$306.59	\$307.46	\$307.46
15	\$354.22	\$354.22	\$311.37	\$311.37	\$333.84	\$333.84	\$334.79	\$334.79
16	\$365.28	\$365.28	\$321.09	\$321.09	\$344.26	\$344.26	\$345.24	\$345.24
17	\$376.34	\$376.34	\$330.80	\$330.80	\$354.68	\$354.68	\$355.69	\$355.69
18	\$388.24	\$388.24	\$341.27	\$341.27	\$365.90	\$365.90	\$366.94	\$366.94
19	\$400.15	\$400.15	\$351.74	\$351.74	\$377.12	\$377.12	\$378.20	\$378.20
20	\$412.48	\$412.48	\$362.58	\$362.58	\$388.75	\$388.75	\$389.85	\$389.85
21	\$425.24	\$425.24	\$373.79	\$373.79	\$400.77	\$400.77	\$401.91	\$401.91
22	\$425.24	\$425.24	\$373.79	\$373.79	\$400.77	\$400.77	\$401.91	\$401.91
23	\$425.24	\$425.24	\$373.79	\$373.79	\$400.77	\$400.77	\$401.91	\$401.91
24	\$425.24	\$425.24	\$373.79	\$373.79	\$400.77	\$400.77	\$401.91	\$401.91
25	\$426.94	\$426.94	\$375.29	\$375.29	\$402.37	\$402.37	\$403.52	\$403.52
26	\$435.45	\$435.45	\$382.76	\$382.76	\$410.39	\$410.39	\$411.56	\$411.56
27	\$445.65	\$445.65	\$391.73	\$391.73	\$420.01	\$420.01	\$421.20	\$421.20
28	\$462.24	\$462.24	\$406.31	\$406.31	\$435.64	\$435.64	\$436.88	\$436.88
29	\$475.84	\$475.84	\$418.27	\$418.27	\$448.46	\$448.46	\$449.74	\$449.74
30	\$482.65	\$482.65	\$424.25	\$424.25	\$454.87	\$454.87	\$456.17	\$456.17
31	\$492.85	\$492.85	\$433.22	\$433.22	\$464.49	\$464.49	\$465.81	\$465.81
32	\$503.06	\$503.06	\$442.19	\$442.19	\$474.11	\$474.11	\$475.46	\$475.46
33	\$509.44	\$509.44	\$447.80	\$447.80	\$480.12	\$480.12	\$481.49	\$481.49
34	\$516.24	\$516.24	\$453.78	\$453.78	\$486.53	\$486.53	\$487.92	\$487.92
35	\$519.64	\$519.64	\$456.77	\$456.77	\$489.74	\$489.74	\$491.13	\$491.13
36	\$523.05	\$523.05	\$459.76	\$459.76	\$492.95	\$492.95	\$494.35	\$494.35
37	\$526.45	\$526.45	\$462.75	\$462.75	\$496.15	\$496.15	\$497.56	\$497.56
38	\$529.85	\$529.85	\$465.74	\$465.74	\$499.36	\$499.36	\$500.78	\$500.78
39	\$536.65	\$536.65	\$471.72	\$471.72	\$505.77	\$505.77	\$507.21	\$507.21
40	\$543.46	\$543.46	\$477.70	\$477.70	\$512.18	\$512.18	\$513.64	\$513.64
41	\$553.66	\$553.66	\$486.67	\$486.67	\$521.80	\$521.80	\$523.29	\$523.29
42	\$563.44	\$563.44	\$495.27	\$495.27	\$531.02	\$531.02	\$532.53	\$532.53
43	\$577.05	\$577.05	\$507.23	\$507.23	\$543.84	\$543.84	\$545.39	\$545.39
44	\$594.06	\$594.06	\$522.18	\$522.18	\$559.88	\$559.88	\$561.47	\$561.47
45	\$614.05	\$614.05	\$539.75	\$539.75	\$578.71	\$578.71	\$580.36	\$580.36
46	\$637.86	\$637.86	\$560.69	\$560.69	\$601.16	\$601.16	\$602.87	\$602.87
47	\$664.65	\$664.65	\$584.23	\$584.23	\$626.40	\$626.40	\$628.19	\$628.19
48	\$695.27	\$695.27	\$611.15	\$611.15	\$655.26	\$655.26	\$657.12	\$657.12
49	\$725.46	\$725.46	\$637.69	\$637.69	\$683.71	\$683.71	\$685.66	\$685.66
50	\$759.48	\$759.48	\$667.59	\$667.59	\$715.78	\$715.78	\$717.81	\$717.81
51	\$793.07	\$793.07	\$697.12	\$697.12	\$747.44	\$747.44	\$749.56	\$749.56
52	\$830.07	\$830.07	\$729.64	\$729.64	\$782.30	\$782.30	\$784.53	\$784.53
53	\$867.49	\$867.49	\$762.53	\$762.53	\$817.57	\$817.57	\$819.90	\$819.90
54	\$907.89	\$907.89	\$798.04	\$798.04	\$855.64	\$855.64	\$858.08	\$858.08
55	\$948.29	\$948.29	\$833.55	\$833.55	\$893.72	\$893.72	\$896.26	\$896.26
56	\$992.08	\$992.08	\$872.05	\$872.05	\$935.00	\$935.00	\$937.66	\$937.66
57	\$1,036.31	\$1,036.31	\$910.93	\$910.93	\$976.68	\$976.68	\$979.45	\$979.45
58	\$1,083.51	\$1,083.51	\$952.42	\$952.42	\$1,021.16	\$1,021.16	\$1,024.07	\$1,024.07
59	\$1,106.90	\$1,106.90	\$972.98	\$972.98	\$1,043.20	\$1,043.20	\$1,046.17	\$1,046.17
60	\$1,154.10	\$1,154.10	\$1,014.47	\$1,014.47	\$1,087.69	\$1,087.69	\$1,090.78	\$1,090.78
61	\$1,194.92	\$1,194.92	\$1,050.35	\$1,050.35	\$1,126.16	\$1,126.16	\$1,129.37	\$1,129.37
62	\$1,221.71	\$1,221.71	\$1,073.90	\$1,073.90	\$1,151.41	\$1,151.41	\$1,154.69	\$1,154.69
63	\$1,255.31	\$1,255.31	\$1,103.43	\$1,103.43	\$1,183.07	\$1,183.07	\$1,186.44	\$1,186.44
64+	\$1,275.72	\$1,275.72	\$1,121.37	\$1,121.37	\$1,202.31	\$1,202.31	\$1,205.73	\$1,205.73

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0720002		33709PA0720003		33709PA0900001		33709PA0570008	
Plan Marketing Name =>	Conemaugh Region Connect Blue EPO \$1000		Conemaugh Region Connect Blue EPO \$3800		Conemaugh Region Connect Blue EPO Embedded \$5000		Balance PPO \$600 a Community Blue Flex Plan	
Form # =>	CONB/EPO-CM-SM/WG-1		CONB/EPO-CM-SM/WG-1		CONB/EPO-HDHP-SM/WG-1		PPO-SM/WG-6	
Rating Area =>	Area 5		Area 5		Area 5		Area 1,4	
Network =>	Y		Y		Y		A	
Metal =>	Gold		Silver		Bronze		Silver	
Deductible =>	\$1,000/\$3,000		\$3,800/\$5,000		\$5,000/\$5,000		\$600/\$1,800	
Coinsurance =>	100%/70%		100%/70%		100%/70%		50%/40%	
Copays =>	\$15/\$40		\$60/70%		100%/70%		\$65/40%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900		\$6,650/\$6,650		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$289.60	\$289.60	\$240.81	\$240.81	\$214.09	\$214.09	\$237.41	\$237.41
15	\$315.34	\$315.34	\$262.22	\$262.22	\$233.12	\$233.12	\$258.51	\$258.51
16	\$325.18	\$325.18	\$270.40	\$270.40	\$240.39	\$240.39	\$266.58	\$266.58
17	\$335.03	\$335.03	\$278.59	\$278.59	\$247.67	\$247.67	\$274.65	\$274.65
18	\$345.63	\$345.63	\$287.40	\$287.40	\$255.50	\$255.50	\$283.34	\$283.34
19	\$356.22	\$356.22	\$296.22	\$296.22	\$263.34	\$263.34	\$292.03	\$292.03
20	\$367.20	\$367.20	\$305.35	\$305.35	\$271.45	\$271.45	\$301.03	\$301.03
21	\$378.56	\$378.56	\$314.79	\$314.79	\$279.85	\$279.85	\$310.34	\$310.34
22	\$378.56	\$378.56	\$314.79	\$314.79	\$279.85	\$279.85	\$310.34	\$310.34
23	\$378.56	\$378.56	\$314.79	\$314.79	\$279.85	\$279.85	\$310.34	\$310.34
24	\$378.56	\$378.56	\$314.79	\$314.79	\$279.85	\$279.85	\$310.34	\$310.34
25	\$380.07	\$380.07	\$316.05	\$316.05	\$280.97	\$280.97	\$311.58	\$311.58
26	\$387.65	\$387.65	\$322.34	\$322.34	\$286.57	\$286.57	\$317.79	\$317.79
27	\$396.73	\$396.73	\$329.90	\$329.90	\$293.28	\$293.28	\$325.24	\$325.24
28	\$411.49	\$411.49	\$342.18	\$342.18	\$304.20	\$304.20	\$337.34	\$337.34
29	\$423.61	\$423.61	\$352.25	\$352.25	\$313.15	\$313.15	\$347.27	\$347.27
30	\$429.67	\$429.67	\$357.29	\$357.29	\$317.63	\$317.63	\$352.24	\$352.24
31	\$438.75	\$438.75	\$364.84	\$364.84	\$324.35	\$324.35	\$359.68	\$359.68
32	\$447.84	\$447.84	\$372.40	\$372.40	\$331.06	\$331.06	\$367.13	\$367.13
33	\$453.51	\$453.51	\$377.12	\$377.12	\$335.26	\$335.26	\$371.79	\$371.79
34	\$459.57	\$459.57	\$382.16	\$382.16	\$339.74	\$339.74	\$376.75	\$376.75
35	\$462.60	\$462.60	\$384.67	\$384.67	\$341.98	\$341.98	\$379.24	\$379.24
36	\$465.63	\$465.63	\$387.19	\$387.19	\$344.22	\$344.22	\$381.72	\$381.72
37	\$468.66	\$468.66	\$389.71	\$389.71	\$346.45	\$346.45	\$384.20	\$384.20
38	\$471.69	\$471.69	\$392.23	\$392.23	\$348.69	\$348.69	\$386.68	\$386.68
39	\$477.74	\$477.74	\$397.26	\$397.26	\$353.17	\$353.17	\$391.65	\$391.65
40	\$483.80	\$483.80	\$402.30	\$402.30	\$357.65	\$357.65	\$396.61	\$396.61
41	\$492.89	\$492.89	\$409.86	\$409.86	\$364.36	\$364.36	\$404.06	\$404.06
42	\$501.59	\$501.59	\$417.10	\$417.10	\$370.80	\$370.80	\$411.20	\$411.20
43	\$513.71	\$513.71	\$427.17	\$427.17	\$379.76	\$379.76	\$421.13	\$421.13
44	\$528.85	\$528.85	\$439.76	\$439.76	\$390.95	\$390.95	\$433.54	\$433.54
45	\$546.64	\$546.64	\$454.56	\$454.56	\$404.10	\$404.10	\$448.13	\$448.13
46	\$567.84	\$567.84	\$472.19	\$472.19	\$419.78	\$419.78	\$465.51	\$465.51
47	\$591.69	\$591.69	\$492.02	\$492.02	\$437.41	\$437.41	\$485.06	\$485.06
48	\$618.95	\$618.95	\$514.68	\$514.68	\$457.55	\$457.55	\$507.41	\$507.41
49	\$645.82	\$645.82	\$537.03	\$537.03	\$477.42	\$477.42	\$529.44	\$529.44
50	\$676.11	\$676.11	\$562.21	\$562.21	\$499.81	\$499.81	\$554.27	\$554.27
51	\$706.01	\$706.01	\$587.08	\$587.08	\$521.92	\$521.92	\$578.78	\$578.78
52	\$738.95	\$738.95	\$614.47	\$614.47	\$546.27	\$546.27	\$605.78	\$605.78
53	\$772.26	\$772.26	\$642.17	\$642.17	\$570.89	\$570.89	\$633.09	\$633.09
54	\$808.23	\$808.23	\$672.08	\$672.08	\$597.48	\$597.48	\$662.58	\$662.58
55	\$844.19	\$844.19	\$701.98	\$701.98	\$624.07	\$624.07	\$692.06	\$692.06
56	\$883.18	\$883.18	\$734.41	\$734.41	\$652.89	\$652.89	\$724.02	\$724.02
57	\$922.55	\$922.55	\$767.14	\$767.14	\$681.99	\$681.99	\$756.30	\$756.30
58	\$964.57	\$964.57	\$802.08	\$802.08	\$713.06	\$713.06	\$790.75	\$790.75
59	\$985.39	\$985.39	\$819.40	\$819.40	\$728.45	\$728.45	\$807.82	\$807.82
60	\$1,027.41	\$1,027.41	\$854.34	\$854.34	\$759.51	\$759.51	\$842.26	\$842.26
61	\$1,063.75	\$1,063.75	\$884.56	\$884.56	\$786.38	\$786.38	\$872.06	\$872.06
62	\$1,087.60	\$1,087.60	\$904.39	\$904.39	\$804.01	\$804.01	\$891.61	\$891.61
63	\$1,117.51	\$1,117.51	\$929.26	\$929.26	\$826.12	\$826.12	\$916.12	\$916.12
64+	\$1,135.68	\$1,135.68	\$944.37	\$944.37	\$839.55	\$839.55	\$931.02	\$931.02

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

HIOS Plan ID (On Exchange)=>	N/A		N/A	
HIOS Plan ID (Off Exchange)=>	33709PA0570009		33709PA0570010	
Plan Marketing Name =>	Balance PPO \$2600 a Community Blue Flex Plan		Balance PPO \$5000 1x a Community Blue Flex Plan	
Form # =>	PPO-SM/WG-6		PPO-SM/WG-6	
Rating Area =>	Area 1,4		Area 1,4	
Network =>	A		A	
Metal =>	Silver		Silver	
Deductible =>	\$2,600/\$5,200		\$5,000/\$6,000	
Coinsurance =>	70%/50%		70%/50%	
Copays =>	\$40/50%		\$35/50%	
OOP Maximum =>	\$7,900/\$7,900		\$7,900/\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$230.71	\$230.71	\$225.74	\$225.74
15	\$251.22	\$251.22	\$245.81	\$245.81
16	\$259.06	\$259.06	\$253.48	\$253.48
17	\$266.90	\$266.90	\$261.15	\$261.15
18	\$275.34	\$275.34	\$269.42	\$269.42
19	\$283.79	\$283.79	\$277.68	\$277.68
20	\$292.53	\$292.53	\$286.24	\$286.24
21	\$301.58	\$301.58	\$295.09	\$295.09
22	\$301.58	\$301.58	\$295.09	\$295.09
23	\$301.58	\$301.58	\$295.09	\$295.09
24	\$301.58	\$301.58	\$295.09	\$295.09
25	\$302.79	\$302.79	\$296.27	\$296.27
26	\$308.82	\$308.82	\$302.17	\$302.17
27	\$316.06	\$316.06	\$309.25	\$309.25
28	\$327.82	\$327.82	\$320.76	\$320.76
29	\$337.47	\$337.47	\$330.21	\$330.21
30	\$342.29	\$342.29	\$334.93	\$334.93
31	\$349.53	\$349.53	\$342.01	\$342.01
32	\$356.77	\$356.77	\$349.09	\$349.09
33	\$361.29	\$361.29	\$353.52	\$353.52
34	\$366.12	\$366.12	\$358.24	\$358.24
35	\$368.53	\$368.53	\$360.60	\$360.60
36	\$370.94	\$370.94	\$362.96	\$362.96
37	\$373.36	\$373.36	\$365.32	\$365.32
38	\$375.77	\$375.77	\$367.68	\$367.68
39	\$380.59	\$380.59	\$372.40	\$372.40
40	\$385.42	\$385.42	\$377.13	\$377.13
41	\$392.66	\$392.66	\$384.21	\$384.21
42	\$399.59	\$399.59	\$390.99	\$390.99
43	\$409.24	\$409.24	\$400.44	\$400.44
44	\$421.31	\$421.31	\$412.24	\$412.24
45	\$435.48	\$435.48	\$426.11	\$426.11
46	\$452.37	\$452.37	\$442.64	\$442.64
47	\$471.37	\$471.37	\$461.23	\$461.23
48	\$493.08	\$493.08	\$482.47	\$482.47
49	\$514.50	\$514.50	\$503.42	\$503.42
50	\$538.62	\$538.62	\$527.03	\$527.03
51	\$562.45	\$562.45	\$550.34	\$550.34
52	\$588.68	\$588.68	\$576.02	\$576.02
53	\$615.22	\$615.22	\$601.98	\$601.98
54	\$643.87	\$643.87	\$630.02	\$630.02
55	\$672.52	\$672.52	\$658.05	\$658.05
56	\$703.59	\$703.59	\$688.44	\$688.44
57	\$734.95	\$734.95	\$719.13	\$719.13
58	\$768.43	\$768.43	\$751.89	\$751.89
59	\$785.01	\$785.01	\$768.12	\$768.12
60	\$818.49	\$818.49	\$800.87	\$800.87
61	\$847.44	\$847.44	\$829.20	\$829.20
62	\$866.44	\$866.44	\$847.79	\$847.79
63	\$890.26	\$890.26	\$871.11	\$871.11
64+	\$904.74	\$904.74	\$885.27	\$885.27



HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
33709PA0560007	Premier Balance PPO 50 Platinum A a Community Blue Flex Plan	PPO	Platinum	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Crawford, Erie, McKean, Mercer, Warren,
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	PPO	Platinum	Off	A	1,4	Allegheny, Armstrong, Beaver, Butler, Crawford, Erie, McKean, Mercer, Warren,
33709PA0560011	Premier Balance PPO 50 Gold A a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Allegheny, Armstrong, Beaver, Butler, Crawford, Erie, McKean, Mercer, Warren,
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Allegheny, Armstrong, Beaver, Butler, Crawford, Erie, McKean, Mercer, Warren,
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Allegheny, Armstrong, Beaver, Butler, Crawford, Erie, McKean, Mercer, Warren,
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Allegheny, Armstrong, Beaver, Butler, Crawford, Erie, McKean, Mercer, Warren,
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Allegheny, Armstrong, Beaver, Butler, Crawford, Erie, McKean, Mercer, Warren,
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0540004	Health Savings PPO \$1500 a Community Blue Flex Plan	PPO	Gold	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	PPO	Bronze	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	PPO	Bronze	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	PPO	Bronze	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0640008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	PPO	Gold	Off	G	1,2,4,5	Clarion, Crawford, Forest, McKean, Cameron, Potter, Armstrong, Indiana, Lawrence, Blair, Jefferson, Huntingdon, Somerset
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan	EPO	Gold	Off	J	1,4	Erie, Warren, Mercer, Allegheny, Beaver, Butler, Washington, Westmoreland
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	PPO	Gold	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	PPO	Gold	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	PPO	Gold	Off	B	1,2,5,6	Clarion, Forest, Venango, Cameron, Elk, Potter, Bedford, Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset, Centre
33709PA0720001	Conemaugh Region Connect Blue EPO 50	EPO	Gold	Off	Y		5 Blair, Cambria, Somerset
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000	EPO	Gold	Off	Y		5 Blair, Cambria, Somerset
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800	EPO	Silver	Off	Y		5 Blair, Cambria, Somerset
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000	EPO	Bronze	Off	Y		5 Blair, Cambria, Somerset
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan	PPO	Silver	Off	A	1,4	Crawford, Erie, McKean, Mercer, Warren, Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland
3							

Company Name Highmark, Inc.  
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							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	434	44	1,020	0	207	183	16	258
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	PPO	Platinum	Off	\$412.02		\$412.02		\$412.02	\$412.02		\$412.02
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	PPO	Platinum	Off	\$403.18		\$403.18		\$403.18	\$403.18		\$403.18
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	PPO	Gold	Off	\$354.51		\$354.51		\$354.51	\$354.51		\$354.51
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	PPO	Gold	Off	\$353.33		\$353.33		\$353.33	\$353.33		\$353.33
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan	PPO	Gold	Off	\$350.45		\$350.45		\$350.45	\$350.45		\$350.45
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan	PPO	Gold	Off	\$347.80		\$347.80		\$347.80	\$347.80		\$347.80
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan	PPO	Gold	Off	\$343.19		\$343.19		\$343.19	\$343.19		\$343.19
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan	PPO	Gold	Off	\$339.11		\$339.11		\$339.11	\$339.11		\$339.11
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan	PPO	Gold	Off	\$335.41		\$335.41		\$335.41	\$335.41		\$335.41
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan	PPO	Gold	Off	\$329.20		\$329.20		\$329.20	\$329.20		\$329.20
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan	PPO	Gold	Off	\$328.94		\$328.94		\$328.94	\$328.94		\$328.94
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	PPO	Gold	Off	\$320.59		\$320.59		\$320.59	\$320.59		\$320.59
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan	PPO	Gold	Off	\$323.57		\$323.57		\$323.57	\$323.57		\$323.57
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan	PPO	Gold	Off	\$319.88		\$319.88		\$319.88	\$319.88		\$319.88
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan	PPO	Gold	Off	\$317.29		\$317.29		\$317.29	\$317.29		\$317.29
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan	PPO	Gold	Off	\$334.10		\$334.10		\$334.10	\$334.10		\$334.10
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	PPO	Silver	Off	\$292.74		\$292.74		\$292.74	\$292.74		\$292.74
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	PPO	Silver	Off	\$291.52		\$291.52		\$291.52	\$291.52		\$291.52
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	PPO	Bronze	Off	\$243.02		\$243.02		\$243.02	\$243.02		\$243.02
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	PPO	Bronze	Off		\$254.79					\$254.79	
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	PPO	Bronze	Off	\$244.94		\$244.94		\$244.94	\$244.94		\$244.94
33709PA0640008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	PPO	Gold	Off	\$345.87	\$345.87		\$345.87	\$345.87			
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan	EPO	Gold	Off			\$343.40			\$343.40		\$343.40
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan	EPO	Gold	Off			\$339.08			\$339.08		\$339.08
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan	EPO	Gold	Off			\$336.57			\$336.57		\$336.57
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan	EPO	Gold	Off			\$333.01			\$333.01		\$333.01
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan	EPO	Gold	Off			\$329.07			\$329.07		\$329.07
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan	EPO	Gold	Off			\$326.45			\$326.45		\$326.45
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan	EPO	Gold	Off			\$309.55			\$309.55		\$309.55
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan	EPO	Gold	Off			\$303.95			\$303.95		\$303.95
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	PPO	Gold	Off		\$368.73		\$368.73			\$368.73	
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	PPO	Gold	Off		\$362.39		\$362.39			\$362.39	
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	PPO	Gold	Off		\$341.54		\$341.54			\$341.54	
33709PA0720001	Conemaugh Region Connect Blue EPO \$0	EPO	Gold	Off								
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000	EPO	Gold	Off								
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800	EPO	Silver	Off								
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000	EPO	Bronze	Off								
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan	PPO	Silver	Off	\$283.56		\$283.56		\$283.56	\$283.56		\$283.56
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan	PPO	Silver	Off	\$275.56		\$275.56		\$275.56	\$275.56		\$275.56
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan	PPO	Silver	Off	\$269.63		\$269.63		\$269.63	\$269.63		\$269.63

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count		RATING AREA 2			RATING AREA 3											
HIOS Plan ID	Plan Marketing Name	106	0	33	0	0	0	0	0	0	0	0	0	0	0	0
		Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan															
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan															
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan															
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan															
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan															
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan															
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan															
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan															
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan															
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan															
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan															
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan															
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan															
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan															
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan															
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan															
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan															
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan															
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan															
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	\$254.79	\$254.79	\$254.79												
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan															
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan		\$345.87	\$345.87												
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan															
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan															
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan															
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan															
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan															
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan															
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan															
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan															
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	\$368.73	\$368.73	\$368.73												
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	\$362.39	\$362.39	\$362.39												
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	\$341.54	\$341.54	\$341.54												
33709PA0720001	Conemaugh Region Connect Blue EPO \$0															
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000															
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800															
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000															
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan															
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan															
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan															

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	RATING AREA 4										RATING AREA 5						
		3,929	128	497	528	471	321	460	122	1,049	894	22	143	52	61	42	168	15
		Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	\$412.02	\$412.02	\$412.02	\$412.02	\$412.02	\$412.02	\$412.02	\$412.02	\$412.02	\$412.02							
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	\$403.18	\$403.18	\$403.18	\$403.18	\$403.18	\$403.18	\$403.18	\$403.18	\$403.18	\$403.18							
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	\$354.51	\$354.51	\$354.51	\$354.51	\$354.51	\$354.51	\$354.51	\$354.51	\$354.51	\$354.51							
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	\$353.33	\$353.33	\$353.33	\$353.33	\$353.33	\$353.33	\$353.33	\$353.33	\$353.33	\$353.33							
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan	\$350.45	\$350.45	\$350.45	\$350.45	\$350.45	\$350.45	\$350.45	\$350.45	\$350.45	\$350.45							
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan	\$347.80	\$347.80	\$347.80	\$347.80	\$347.80	\$347.80	\$347.80	\$347.80	\$347.80	\$347.80							
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19	\$343.19							
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan	\$339.11	\$339.11	\$339.11	\$339.11	\$339.11	\$339.11	\$339.11	\$339.11	\$339.11	\$339.11							
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan	\$335.41	\$335.41	\$335.41	\$335.41	\$335.41	\$335.41	\$335.41	\$335.41	\$335.41	\$335.41							
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan	\$329.20	\$329.20	\$329.20	\$329.20	\$329.20	\$329.20	\$329.20	\$329.20	\$329.20	\$329.20							
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan	\$328.94	\$328.94	\$328.94	\$328.94	\$328.94	\$328.94	\$328.94	\$328.94	\$328.94	\$328.94							
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	\$320.59	\$320.59	\$320.59	\$320.59	\$320.59	\$320.59	\$320.59	\$320.59	\$320.59	\$320.59							
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan	\$323.57	\$323.57	\$323.57	\$323.57	\$323.57	\$323.57	\$323.57	\$323.57	\$323.57	\$323.57							
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan	\$319.88	\$319.88	\$319.88	\$319.88	\$319.88	\$319.88	\$319.88	\$319.88	\$319.88	\$319.88							
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29	\$317.29							
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan	\$334.10	\$334.10	\$334.10	\$334.10	\$334.10	\$334.10	\$334.10	\$334.10	\$334.10	\$334.10							
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	\$292.74	\$292.74	\$292.74	\$292.74	\$292.74	\$292.74	\$292.74	\$292.74	\$292.74	\$292.74							
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	\$291.52	\$291.52	\$291.52	\$291.52	\$291.52	\$291.52	\$291.52	\$291.52	\$291.52	\$291.52							
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	\$243.02	\$243.02	\$243.02	\$243.02	\$243.02	\$243.02	\$243.02	\$243.02	\$243.02	\$243.02							
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan											\$254.79	\$254.79	\$254.79	\$254.79		\$254.79	\$254.79
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	\$244.94	\$244.94	\$244.94	\$244.94	\$244.94	\$244.94	\$244.94	\$244.94	\$244.94	\$244.94							
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan		\$345.87					\$345.87		\$345.87				\$345.87			\$345.87	\$345.87
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan	\$343.40		\$343.40	\$343.40					\$343.40		\$343.40						
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan	\$339.08		\$339.08	\$339.08					\$339.08		\$339.08						
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan	\$336.57		\$336.57	\$336.57					\$336.57		\$336.57						
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan	\$333.01		\$333.01	\$333.01					\$333.01		\$333.01						
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan	\$329.07		\$329.07	\$329.07					\$329.07		\$329.07						
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan	\$326.45		\$326.45	\$326.45					\$326.45		\$326.45						
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan	\$309.55		\$309.55	\$309.55					\$309.55		\$309.55						
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan	\$303.95		\$303.95	\$303.95					\$303.95		\$303.95						
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan											\$368.73	\$368.73	\$368.73	\$368.73	\$368.73	\$368.73	\$368.73
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan											\$362.39	\$362.39	\$362.39	\$362.39	\$362.39	\$362.39	\$362.39
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan											\$341.54	\$341.54	\$341.54	\$341.54	\$341.54	\$341.54	\$341.54
33709PA0720001	Conemaugh Region Connect Blue EPO \$0													\$367.23	\$367.23		\$367.23	\$367.23
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000													\$345.89	\$345.89		\$345.89	\$345.89
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800													\$287.62	\$287.62		\$287.62	\$287.62
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000													\$255.70	\$255.70		\$255.70	\$255.70
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan	\$283.56	\$283.56	\$283.56	\$283.56	\$283.56	\$283.56	\$283.56	\$283.56	\$283.56	\$283.56							
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan	\$275.56	\$275.56	\$275.56	\$275.56	\$275.56	\$275.56	\$275.56	\$275.56	\$275.56	\$275.56							
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan	\$269.63	\$269.63	\$269.63	\$269.63	\$269.63	\$269.63	\$269.63	\$269.63	\$269.63	\$269.63							

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count	
HIOS Plan ID	Plan Marketing Name
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan
33709PA0720001	Conemaugh Region Connect Blue EPO \$0
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan

RATING AREA 6

68	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

\$273.18

\$395.34

\$388.54

\$366.18

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count		RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	0	0	0	0	0	0	0	0	0	0	0	0
		Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan												
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan												
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan												
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan												
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan												
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan												
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan												
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan												
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan												
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan												
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan												
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan												
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan												
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan												
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan												
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan												
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan												
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan												
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan												
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan												
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan												
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan												
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan												
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan												
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan												
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan												
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan												
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan												
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan												
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan												
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan												
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan												
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan												
33709PA0720001	Conemaugh Region Connect Blue EPO \$0												
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000												
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800												
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000												
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan												
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan												
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan												

Company Name Highmark, Inc.  
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							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	434	44	1,020	0	207	183	16	258
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	PPO	Platinum	Off	\$424.57		\$424.57		\$424.57	\$424.57		\$424.57
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	PPO	Platinum	Off	\$415.46		\$415.46		\$415.46	\$415.46		\$415.46
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	PPO	Gold	Off	\$365.31		\$365.31		\$365.31	\$365.31		\$365.31
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	PPO	Gold	Off	\$364.10		\$364.10		\$364.10	\$364.10		\$364.10
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan	PPO	Gold	Off	\$361.13		\$361.13		\$361.13	\$361.13		\$361.13
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan	PPO	Gold	Off	\$358.40		\$358.40		\$358.40	\$358.40		\$358.40
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan	PPO	Gold	Off	\$353.64		\$353.64		\$353.64	\$353.64		\$353.64
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan	PPO	Gold	Off	\$349.45		\$349.45		\$349.45	\$349.45		\$349.45
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan	PPO	Gold	Off	\$345.63		\$345.63		\$345.63	\$345.63		\$345.63
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan	PPO	Gold	Off	\$339.23		\$339.23		\$339.23	\$339.23		\$339.23
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan	PPO	Gold	Off	\$338.96		\$338.96		\$338.96	\$338.96		\$338.96
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	PPO	Gold	Off	\$330.36		\$330.36		\$330.36	\$330.36		\$330.36
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan	PPO	Gold	Off	\$333.43		\$333.43		\$333.43	\$333.43		\$333.43
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan	PPO	Gold	Off	\$329.63		\$329.63		\$329.63	\$329.63		\$329.63
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan	PPO	Gold	Off	\$326.95		\$326.95		\$326.95	\$326.95		\$326.95
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan	PPO	Gold	Off	\$344.28		\$344.28		\$344.28	\$344.28		\$344.28
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	PPO	Silver	Off	\$301.66		\$301.66		\$301.66	\$301.66		\$301.66
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	PPO	Silver	Off	\$300.40		\$300.40		\$300.40	\$300.40		\$300.40
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	PPO	Bronze	Off	\$250.43		\$250.43		\$250.43	\$250.43		\$250.43
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	PPO	Bronze	Off		\$262.55		\$262.55			\$262.55	
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	PPO	Bronze	Off	\$252.40		\$252.40		\$252.40	\$252.40		\$252.40
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	PPO	Gold	Off	\$356.40	\$356.40		\$356.40	\$356.40			
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan	EPO	Gold	Off			\$353.86			\$353.86		\$353.86
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan	EPO	Gold	Off			\$349.41			\$349.41		\$349.41
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan	EPO	Gold	Off			\$346.82			\$346.82		\$346.82
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan	EPO	Gold	Off			\$343.16			\$343.16		\$343.16
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan	EPO	Gold	Off			\$339.10			\$339.10		\$339.10
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan	EPO	Gold	Off			\$336.40			\$336.40		\$336.40
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan	EPO	Gold	Off			\$318.98			\$318.98		\$318.98
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan	EPO	Gold	Off			\$313.21			\$313.21		\$313.21
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	PPO	Gold	Off		\$379.96		\$379.96			\$379.96	
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	PPO	Gold	Off		\$373.43		\$373.43			\$373.43	
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	PPO	Gold	Off		\$351.94		\$351.94			\$351.94	
33709PA0720001	Conemaugh Region Connect Blue EPO \$0	EPO	Gold	Off								
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000	EPO	Gold	Off								
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800	EPO	Silver	Off								
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000	EPO	Bronze	Off								
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan	PPO	Silver	Off	\$292.20		\$292.20		\$292.20	\$292.20		\$292.20
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan	PPO	Silver	Off	\$283.95		\$283.95		\$283.95	\$283.95		\$283.95
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan	PPO	Silver	Off	\$277.84		\$277.84		\$277.84	\$277.84		\$277.84

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count		RATING AREA 2			RATING AREA 3											
HIOS Plan ID	Plan Marketing Name	106	0	33	0	0	0	0	0	0	0	0	0	0	0	0
		Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan															
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan															
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan															
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan															
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan															
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan															
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan															
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan															
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan															
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan															
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan															
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan															
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan															
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan															
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan															
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan															
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan															
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan															
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan															
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	\$262.55	\$262.55	\$262.55												
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan															
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan		\$356.40	\$356.40												
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan															
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan															
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan															
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan															
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan															
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan															
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan															
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan															
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	\$379.96	\$379.96	\$379.96												
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	\$373.43	\$373.43	\$373.43												
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	\$351.94	\$351.94	\$351.94												
33709PA0720001	Conemaugh Region Connect Blue EPO \$0															
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000															
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800															
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000															
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan															
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan															
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan															



Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count		RATING AREA 4										RATING AREA 5						
HIOS Plan ID	Plan Marketing Name	3,929	128	497	528	471	321	460	122	1,049	894	22	143	52	61	42	168	15
		Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57	\$424.57							
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	\$415.46	\$415.46	\$415.46	\$415.46	\$415.46	\$415.46	\$415.46	\$415.46	\$415.46	\$415.46							
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	\$365.31	\$365.31	\$365.31	\$365.31	\$365.31	\$365.31	\$365.31	\$365.31	\$365.31	\$365.31							
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	\$364.10	\$364.10	\$364.10	\$364.10	\$364.10	\$364.10	\$364.10	\$364.10	\$364.10	\$364.10							
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan	\$361.13	\$361.13	\$361.13	\$361.13	\$361.13	\$361.13	\$361.13	\$361.13	\$361.13	\$361.13							
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan	\$358.40	\$358.40	\$358.40	\$358.40	\$358.40	\$358.40	\$358.40	\$358.40	\$358.40	\$358.40							
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan	\$353.64	\$353.64	\$353.64	\$353.64	\$353.64	\$353.64	\$353.64	\$353.64	\$353.64	\$353.64							
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan	\$349.45	\$349.45	\$349.45	\$349.45	\$349.45	\$349.45	\$349.45	\$349.45	\$349.45	\$349.45							
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan	\$345.63	\$345.63	\$345.63	\$345.63	\$345.63	\$345.63	\$345.63	\$345.63	\$345.63	\$345.63							
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan	\$339.23	\$339.23	\$339.23	\$339.23	\$339.23	\$339.23	\$339.23	\$339.23	\$339.23	\$339.23							
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan	\$338.96	\$338.96	\$338.96	\$338.96	\$338.96	\$338.96	\$338.96	\$338.96	\$338.96	\$338.96							
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	\$330.36	\$330.36	\$330.36	\$330.36	\$330.36	\$330.36	\$330.36	\$330.36	\$330.36	\$330.36							
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan	\$333.43	\$333.43	\$333.43	\$333.43	\$333.43	\$333.43	\$333.43	\$333.43	\$333.43	\$333.43							
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan	\$329.63	\$329.63	\$329.63	\$329.63	\$329.63	\$329.63	\$329.63	\$329.63	\$329.63	\$329.63							
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan	\$326.95	\$326.95	\$326.95	\$326.95	\$326.95	\$326.95	\$326.95	\$326.95	\$326.95	\$326.95							
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan	\$344.28	\$344.28	\$344.28	\$344.28	\$344.28	\$344.28	\$344.28	\$344.28	\$344.28	\$344.28							
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	\$301.66	\$301.66	\$301.66	\$301.66	\$301.66	\$301.66	\$301.66	\$301.66	\$301.66	\$301.66							
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	\$300.40	\$300.40	\$300.40	\$300.40	\$300.40	\$300.40	\$300.40	\$300.40	\$300.40	\$300.40							
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	\$250.43	\$250.43	\$250.43	\$250.43	\$250.43	\$250.43	\$250.43	\$250.43	\$250.43	\$250.43							
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan											\$262.55	\$262.55	\$262.55	\$262.55	\$262.55	\$262.55	\$262.55
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	\$252.40	\$252.40	\$252.40	\$252.40	\$252.40	\$252.40	\$252.40	\$252.40	\$252.40	\$252.40							
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan		\$356.40					\$356.40	\$356.40					\$356.40		\$356.40	\$356.40	\$356.40
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan	\$353.86		\$353.86	\$353.86					\$353.86		\$353.86						
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan	\$349.41		\$349.41	\$349.41					\$349.41		\$349.41						
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan	\$346.82		\$346.82	\$346.82					\$346.82		\$346.82						
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan	\$343.16		\$343.16	\$343.16					\$343.16		\$343.16						
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan	\$339.10		\$339.10	\$339.10					\$339.10		\$339.10						
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan	\$336.40		\$336.40	\$336.40					\$336.40		\$336.40						
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan	\$318.98		\$318.98	\$318.98					\$318.98		\$318.98						
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan	\$313.21		\$313.21	\$313.21					\$313.21		\$313.21						
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan											\$379.96	\$379.96	\$379.96	\$379.96	\$379.96	\$379.96	\$379.96
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan											\$373.43	\$373.43	\$373.43	\$373.43	\$373.43	\$373.43	\$373.43
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan											\$351.94	\$351.94	\$351.94	\$351.94	\$351.94	\$351.94	\$351.94
33709PA0720001	Conemaugh Region Connect Blue EPO \$0													\$378.42				\$378.42
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000													\$356.43				\$356.43
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800													\$296.39				\$296.39
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000													\$263.49				\$263.49
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan	\$292.20	\$292.20	\$292.20	\$292.20	\$292.20	\$292.20	\$292.20	\$292.20	\$292.20	\$292.20							
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan	\$283.95	\$283.95	\$283.95	\$283.95	\$283.95	\$283.95	\$283.95	\$283.95	\$283.95	\$283.95							
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan	\$277.84	\$277.84	\$277.84	\$277.84	\$277.84	\$277.84	\$277.84	\$277.84	\$277.84	\$277.84							

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count	
HIOS Plan ID	Plan Marketing Name
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan
33709PA0720001	Conemaugh Region Connect Blue EPO \$0
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan

RATING AREA 6

68	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

\$281.50

\$407.38

\$400.38

\$377.34

Company Name Highmark, Inc.  
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RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count		RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	0	0	0	0	0	0	0	0	0	0	0	0
		Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan												
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan												
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan												
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan												
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan												
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan												
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan												
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan												
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan												
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan												
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan												
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan												
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan												
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan												
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan												
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan												
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan												
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan												
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan												
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan												
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan												
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan												
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan												
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan												
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan												
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan												
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan												
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan												
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan												
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan												
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan												
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan												
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan												
33709PA0720001	Conemaugh Region Connect Blue EPO \$0												
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000												
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800												
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000												
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan												
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan												
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan												

Company Name Highmark, Inc.  
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							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	434	44	1,020	0	207	183	16	258
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	PPO	Platinum	Off	\$437.54		\$437.54		\$437.54	\$437.54		\$437.54
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	PPO	Platinum	Off	\$428.15		\$428.15		\$428.15	\$428.15		\$428.15
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	PPO	Gold	Off	\$376.47		\$376.47		\$376.47	\$376.47		\$376.47
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	PPO	Gold	Off	\$375.22		\$375.22		\$375.22	\$375.22		\$375.22
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan	PPO	Gold	Off	\$372.15		\$372.15		\$372.15	\$372.15		\$372.15
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan	PPO	Gold	Off	\$369.34		\$369.34		\$369.34	\$369.34		\$369.34
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan	PPO	Gold	Off	\$364.44		\$364.44		\$364.44	\$364.44		\$364.44
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan	PPO	Gold	Off	\$360.12		\$360.12		\$360.12	\$360.12		\$360.12
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan	PPO	Gold	Off	\$356.18		\$356.18		\$356.18	\$356.18		\$356.18
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan	PPO	Gold	Off	\$349.59		\$349.59		\$349.59	\$349.59		\$349.59
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan	PPO	Gold	Off	\$349.32		\$349.32		\$349.32	\$349.32		\$349.32
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	PPO	Gold	Off	\$340.45		\$340.45		\$340.45	\$340.45		\$340.45
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan	PPO	Gold	Off	\$343.62		\$343.62		\$343.62	\$343.62		\$343.62
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan	PPO	Gold	Off	\$339.69		\$339.69		\$339.69	\$339.69		\$339.69
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan	PPO	Gold	Off	\$336.94		\$336.94		\$336.94	\$336.94		\$336.94
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan	PPO	Gold	Off	\$354.79		\$354.79		\$354.79	\$354.79		\$354.79
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	PPO	Silver	Off	\$310.87		\$310.87		\$310.87	\$310.87		\$310.87
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	PPO	Silver	Off	\$309.57		\$309.57		\$309.57	\$309.57		\$309.57
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	PPO	Bronze	Off	\$258.08		\$258.08		\$258.08	\$258.08		\$258.08
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	PPO	Bronze	Off		\$270.57					\$270.57	
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	PPO	Bronze	Off	\$260.11		\$260.11		\$260.11	\$260.11		\$260.11
33709PA0640008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	PPO	Gold	Off	\$367.29	\$367.29		\$367.29	\$367.29			
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan	EPO	Gold	Off			\$364.67			\$364.67		\$364.67
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan	EPO	Gold	Off			\$360.08			\$360.08		\$360.08
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan	EPO	Gold	Off			\$357.41			\$357.41		\$357.41
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan	EPO	Gold	Off			\$353.64			\$353.64		\$353.64
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan	EPO	Gold	Off			\$349.46			\$349.46		\$349.46
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan	EPO	Gold	Off			\$346.67			\$346.67		\$346.67
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan	EPO	Gold	Off			\$328.72			\$328.72		\$328.72
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan	EPO	Gold	Off			\$322.77			\$322.77		\$322.77
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	PPO	Gold	Off		\$391.57		\$391.57			\$391.57	
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	PPO	Gold	Off		\$384.83		\$384.83			\$384.83	
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	PPO	Gold	Off		\$362.69		\$362.69			\$362.69	
33709PA0720001	Conemaugh Region Connect Blue EPO \$0	EPO	Gold	Off								
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000	EPO	Gold	Off								
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800	EPO	Silver	Off								
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000	EPO	Bronze	Off								
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan	PPO	Silver	Off	\$301.13		\$301.13		\$301.13	\$301.13		\$301.13
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan	PPO	Silver	Off	\$292.62		\$292.62		\$292.62	\$292.62		\$292.62
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan	PPO	Silver	Off	\$286.33		\$286.33		\$286.33	\$286.33		\$286.33

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count		RATING AREA 2			RATING AREA 3											
HIOS Plan ID	Plan Marketing Name	106	0	33	0	0	0	0	0	0	0	0	0	0	0	0
		Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan															
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan															
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan															
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan															
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan															
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan															
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan															
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan															
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan															
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan															
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan															
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan															
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan															
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan															
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan															
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan															
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan															
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan															
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan															
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	\$270.57	\$270.57	\$270.57												
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan															
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan		\$367.29	\$367.29												
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan															
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan															
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan															
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan															
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan															
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan															
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan															
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan															
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	\$391.57	\$391.57	\$391.57												
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	\$384.83	\$384.83	\$384.83												
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	\$362.69	\$362.69	\$362.69												
33709PA0720001	Conemaugh Region Connect Blue EPO \$0															
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000															
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800															
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000															
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan															
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan															
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan															

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

HIOS Plan ID	Plan Marketing Name	RATING AREA 4										RATING AREA 5						
		3,929	128	497	528	471	321	460	122	1,049	894	22	143	52	61	42	168	15
		Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	\$437.54	\$437.54	\$437.54	\$437.54	\$437.54	\$437.54	\$437.54	\$437.54	\$437.54	\$437.54							
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	\$428.15	\$428.15	\$428.15	\$428.15	\$428.15	\$428.15	\$428.15	\$428.15	\$428.15	\$428.15							
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	\$376.47	\$376.47	\$376.47	\$376.47	\$376.47	\$376.47	\$376.47	\$376.47	\$376.47	\$376.47							
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	\$375.22	\$375.22	\$375.22	\$375.22	\$375.22	\$375.22	\$375.22	\$375.22	\$375.22	\$375.22							
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan	\$372.15	\$372.15	\$372.15	\$372.15	\$372.15	\$372.15	\$372.15	\$372.15	\$372.15	\$372.15							
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan	\$369.34	\$369.34	\$369.34	\$369.34	\$369.34	\$369.34	\$369.34	\$369.34	\$369.34	\$369.34							
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan	\$364.44	\$364.44	\$364.44	\$364.44	\$364.44	\$364.44	\$364.44	\$364.44	\$364.44	\$364.44							
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12	\$360.12							
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18							
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan	\$349.59	\$349.59	\$349.59	\$349.59	\$349.59	\$349.59	\$349.59	\$349.59	\$349.59	\$349.59							
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan	\$349.32	\$349.32	\$349.32	\$349.32	\$349.32	\$349.32	\$349.32	\$349.32	\$349.32	\$349.32							
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	\$340.45	\$340.45	\$340.45	\$340.45	\$340.45	\$340.45	\$340.45	\$340.45	\$340.45	\$340.45							
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan	\$343.62	\$343.62	\$343.62	\$343.62	\$343.62	\$343.62	\$343.62	\$343.62	\$343.62	\$343.62							
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan	\$339.69	\$339.69	\$339.69	\$339.69	\$339.69	\$339.69	\$339.69	\$339.69	\$339.69	\$339.69							
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94							
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan	\$354.79	\$354.79	\$354.79	\$354.79	\$354.79	\$354.79	\$354.79	\$354.79	\$354.79	\$354.79							
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	\$310.87	\$310.87	\$310.87	\$310.87	\$310.87	\$310.87	\$310.87	\$310.87	\$310.87	\$310.87							
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57	\$309.57							
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	\$258.08	\$258.08	\$258.08	\$258.08	\$258.08	\$258.08	\$258.08	\$258.08	\$258.08	\$258.08							
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan											\$270.57	\$270.57	\$270.57	\$270.57	\$270.57	\$270.57	\$270.57
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	\$260.11	\$260.11	\$260.11	\$260.11	\$260.11	\$260.11	\$260.11	\$260.11	\$260.11	\$260.11							
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan		\$367.29					\$367.29	\$367.29				\$367.29			\$367.29	\$367.29	\$367.29
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan	\$364.67		\$364.67	\$364.67					\$364.67	\$364.67							
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan	\$360.08		\$360.08	\$360.08					\$360.08	\$360.08							
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan	\$357.41		\$357.41	\$357.41					\$357.41	\$357.41							
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan	\$353.64		\$353.64	\$353.64					\$353.64	\$353.64							
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan	\$349.46		\$349.46	\$349.46					\$349.46	\$349.46							
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan	\$346.67		\$346.67	\$346.67					\$346.67	\$346.67							
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan	\$328.72		\$328.72	\$328.72					\$328.72	\$328.72							
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan	\$322.77		\$322.77	\$322.77					\$322.77	\$322.77							
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan											\$391.57	\$391.57	\$391.57	\$391.57	\$391.57	\$391.57	\$391.57
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan											\$384.83	\$384.83	\$384.83	\$384.83	\$384.83	\$384.83	\$384.83
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan											\$362.69	\$362.69	\$362.69	\$362.69	\$362.69	\$362.69	\$362.69
33709PA0720001	Conemaugh Region Connect Blue EPO \$0												\$389.98		\$389.98		\$389.98	
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000												\$367.32		\$367.32		\$367.32	
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800												\$305.44		\$305.44		\$305.44	
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000												\$271.54		\$271.54		\$271.54	
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan	\$301.13	\$301.13	\$301.13	\$301.13	\$301.13	\$301.13	\$301.13	\$301.13	\$301.13	\$301.13							
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan	\$292.62	\$292.62	\$292.62	\$292.62	\$292.62	\$292.62	\$292.62	\$292.62	\$292.62	\$292.62							
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan	\$286.33	\$286.33	\$286.33	\$286.33	\$286.33	\$286.33	\$286.33	\$286.33	\$286.33	\$286.33							

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count	
HIOS Plan ID	Plan Marketing Name
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan
33709PA0720001	Conemaugh Region Connect Blue EPO \$0
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan

RATING AREA 6

68	0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

\$290.10

\$419.82

\$412.60

\$388.86

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count		RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	0	0	0	0	0	0	0	0	0	0	0	0
		Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan												
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan												
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan												
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan												
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan												
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan												
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan												
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan												
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan												
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan												
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan												
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan												
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan												
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan												
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan												
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan												
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan												
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan												
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan												
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan												
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan												
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan												
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan												
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan												
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan												
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan												
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan												
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan												
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan												
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan												
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan												
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan												
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan												
33709PA0720001	Conemaugh Region Connect Blue EPO \$0												
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000												
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800												
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000												
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan												
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan												
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan												



Company Name Highmark, Inc.  
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							
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	434	44	1,020	0	207	183	16	258
					Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	PPO	Platinum	Off	\$450.93		\$450.93		\$450.93	\$450.93		\$450.93
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	PPO	Platinum	Off	\$441.26		\$441.26		\$441.26	\$441.26		\$441.26
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	PPO	Gold	Off	\$387.99		\$387.99		\$387.99	\$387.99		\$387.99
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	PPO	Gold	Off	\$386.70		\$386.70		\$386.70	\$386.70		\$386.70
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan	PPO	Gold	Off	\$383.55		\$383.55		\$383.55	\$383.55		\$383.55
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan	PPO	Gold	Off	\$380.65		\$380.65		\$380.65	\$380.65		\$380.65
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan	PPO	Gold	Off	\$375.60		\$375.60		\$375.60	\$375.60		\$375.60
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan	PPO	Gold	Off	\$371.14		\$371.14		\$371.14	\$371.14		\$371.14
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan	PPO	Gold	Off	\$367.09		\$367.09		\$367.09	\$367.09		\$367.09
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan	PPO	Gold	Off	\$360.30		\$360.30		\$360.30	\$360.30		\$360.30
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan	PPO	Gold	Off	\$360.01		\$360.01		\$360.01	\$360.01		\$360.01
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	PPO	Gold	Off	\$350.87		\$350.87		\$350.87	\$350.87		\$350.87
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan	PPO	Gold	Off	\$354.14		\$354.14		\$354.14	\$354.14		\$354.14
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan	PPO	Gold	Off	\$350.09		\$350.09		\$350.09	\$350.09		\$350.09
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan	PPO	Gold	Off	\$347.25		\$347.25		\$347.25	\$347.25		\$347.25
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan	PPO	Gold	Off	\$365.65		\$365.65		\$365.65	\$365.65		\$365.65
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	PPO	Silver	Off	\$320.39		\$320.39		\$320.39	\$320.39		\$320.39
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	PPO	Silver	Off	\$319.05		\$319.05		\$319.05	\$319.05		\$319.05
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	PPO	Bronze	Off	\$265.98		\$265.98		\$265.98	\$265.98		\$265.98
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	PPO	Bronze	Off		\$278.86					\$278.86	
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	PPO	Bronze	Off	\$268.07		\$268.07		\$268.07	\$268.07		\$268.07
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	PPO	Gold	Off	\$378.53	\$378.53		\$378.53	\$378.53			
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan	EPO	Gold	Off			\$375.83			\$375.83		\$375.83
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan	EPO	Gold	Off			\$371.10			\$371.10		\$371.10
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan	EPO	Gold	Off			\$368.35			\$368.35		\$368.35
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan	EPO	Gold	Off			\$364.46			\$364.46		\$364.46
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan	EPO	Gold	Off			\$360.16			\$360.16		\$360.16
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan	EPO	Gold	Off			\$357.29			\$357.29		\$357.29
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan	EPO	Gold	Off			\$338.78			\$338.78		\$338.78
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan	EPO	Gold	Off			\$332.65			\$332.65		\$332.65
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	PPO	Gold	Off		\$403.55		\$403.55			\$403.55	
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	PPO	Gold	Off		\$396.61		\$396.61			\$396.61	
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	PPO	Gold	Off		\$373.79		\$373.79			\$373.79	
33709PA0720001	Conemaugh Region Connect Blue EPO \$0	EPO	Gold	Off								
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000	EPO	Gold	Off								
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800	EPO	Silver	Off								
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000	EPO	Bronze	Off								
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan	PPO	Silver	Off	\$310.34		\$310.34		\$310.34	\$310.34		\$310.34
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan	PPO	Silver	Off	\$301.58		\$301.58		\$301.58	\$301.58		\$301.58
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan	PPO	Silver	Off	\$295.09		\$295.09		\$295.09	\$295.09		\$295.09

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count		RATING AREA 2			RATING AREA 3											
HIOS Plan ID	Plan Marketing Name	106	0	33	0	0	0	0	0	0	0	0	0	0	0	0
		Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan															
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan															
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan															
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan															
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan															
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan															
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan															
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan															
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan															
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan															
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan															
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan															
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan															
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan															
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan															
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan															
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan															
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan															
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan															
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	\$278.86	\$278.86	\$278.86												
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan															
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan		\$378.53	\$378.53												
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan															
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan															
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan															
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan															
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan															
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan															
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan															
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan															
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	\$403.55	\$403.55	\$403.55												
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	\$396.61	\$396.61	\$396.61												
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	\$373.79	\$373.79	\$373.79												
33709PA0720001	Conemaugh Region Connect Blue EPO \$0															
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000															
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800															
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000															
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan															
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan															
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan															

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count		RATING AREA 4										RATING AREA 5						
HIOS Plan ID	Plan Marketing Name	3,929	128	497	528	471	321	460	122	1,049	894	22	143	52	61	42	168	15
		Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93	\$450.93							
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	\$441.26	\$441.26	\$441.26	\$441.26	\$441.26	\$441.26	\$441.26	\$441.26	\$441.26	\$441.26							
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	\$387.99	\$387.99	\$387.99	\$387.99	\$387.99	\$387.99	\$387.99	\$387.99	\$387.99	\$387.99							
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	\$386.70	\$386.70	\$386.70	\$386.70	\$386.70	\$386.70	\$386.70	\$386.70	\$386.70	\$386.70							
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan	\$383.55	\$383.55	\$383.55	\$383.55	\$383.55	\$383.55	\$383.55	\$383.55	\$383.55	\$383.55							
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan	\$380.65	\$380.65	\$380.65	\$380.65	\$380.65	\$380.65	\$380.65	\$380.65	\$380.65	\$380.65							
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan	\$375.60	\$375.60	\$375.60	\$375.60	\$375.60	\$375.60	\$375.60	\$375.60	\$375.60	\$375.60							
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan	\$371.14	\$371.14	\$371.14	\$371.14	\$371.14	\$371.14	\$371.14	\$371.14	\$371.14	\$371.14							
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan	\$367.09	\$367.09	\$367.09	\$367.09	\$367.09	\$367.09	\$367.09	\$367.09	\$367.09	\$367.09							
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan	\$360.30	\$360.30	\$360.30	\$360.30	\$360.30	\$360.30	\$360.30	\$360.30	\$360.30	\$360.30							
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan	\$360.01	\$360.01	\$360.01	\$360.01	\$360.01	\$360.01	\$360.01	\$360.01	\$360.01	\$360.01							
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	\$350.87	\$350.87	\$350.87	\$350.87	\$350.87	\$350.87	\$350.87	\$350.87	\$350.87	\$350.87							
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan	\$354.14	\$354.14	\$354.14	\$354.14	\$354.14	\$354.14	\$354.14	\$354.14	\$354.14	\$354.14							
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan	\$350.09	\$350.09	\$350.09	\$350.09	\$350.09	\$350.09	\$350.09	\$350.09	\$350.09	\$350.09							
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan	\$347.25	\$347.25	\$347.25	\$347.25	\$347.25	\$347.25	\$347.25	\$347.25	\$347.25	\$347.25							
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan	\$365.65	\$365.65	\$365.65	\$365.65	\$365.65	\$365.65	\$365.65	\$365.65	\$365.65	\$365.65							
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	\$320.39	\$320.39	\$320.39	\$320.39	\$320.39	\$320.39	\$320.39	\$320.39	\$320.39	\$320.39							
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	\$319.05	\$319.05	\$319.05	\$319.05	\$319.05	\$319.05	\$319.05	\$319.05	\$319.05	\$319.05							
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	\$265.98	\$265.98	\$265.98	\$265.98	\$265.98	\$265.98	\$265.98	\$265.98	\$265.98	\$265.98							
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan											\$278.86	\$278.86	\$278.86	\$278.86	\$278.86	\$278.86	\$278.86
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	\$268.07	\$268.07	\$268.07	\$268.07	\$268.07	\$268.07	\$268.07	\$268.07	\$268.07	\$268.07							
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan		\$378.53					\$378.53	\$378.53					\$378.53		\$378.53	\$378.53	\$378.53
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan	\$375.83		\$375.83	\$375.83					\$375.83	\$375.83							
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan	\$371.10		\$371.10	\$371.10					\$371.10	\$371.10							
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan	\$368.35		\$368.35	\$368.35					\$368.35	\$368.35							
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan	\$364.46		\$364.46	\$364.46					\$364.46	\$364.46							
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan	\$360.16		\$360.16	\$360.16					\$360.16	\$360.16							
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan	\$357.29		\$357.29	\$357.29					\$357.29	\$357.29							
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan	\$338.78		\$338.78	\$338.78					\$338.78	\$338.78							
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan	\$332.65		\$332.65	\$332.65					\$332.65	\$332.65							
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan											\$403.55	\$403.55	\$403.55	\$403.55	\$403.55	\$403.55	\$403.55
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan											\$396.61	\$396.61	\$396.61	\$396.61	\$396.61	\$396.61	\$396.61
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan											\$373.79	\$373.79	\$373.79	\$373.79	\$373.79	\$373.79	\$373.79
33709PA0720001	Conemaugh Region Connect Blue EPO \$0													\$401.91	\$401.91		\$401.91	
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000													\$378.56	\$378.56		\$378.56	
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800													\$314.79	\$314.79		\$314.79	
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000													\$279.85	\$279.85		\$279.85	
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan	\$310.34	\$310.34	\$310.34	\$310.34	\$310.34	\$310.34	\$310.34	\$310.34	\$310.34	\$310.34							
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan	\$301.58	\$301.58	\$301.58	\$301.58	\$301.58	\$301.58	\$301.58	\$301.58	\$301.58	\$301.58							
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan	\$295.09	\$295.09	\$295.09	\$295.09	\$295.09	\$295.09	\$295.09	\$295.09	\$295.09	\$295.09							

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count	
HIOS Plan ID	Plan Marketing Name
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan
33709PA0720001	Conemaugh Region Connect Blue EPO \$0
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan

RATING AREA 6

68	0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York

\$298.98

\$432.68

\$425.24

\$400.77

Company Name Highmark, Inc.  
Market Small Group  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating Count		RATING AREA 8					RATING AREA 9						
HIOS Plan ID	Plan Marketing Name	0	0	0	0	0	0	0	0	0	0	0	0
		Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan												
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan												
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan												
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan												
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan												
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan												
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan												
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan												
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan												
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan												
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan												
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan												
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan												
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan												
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan												
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan												
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan												
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan												
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan												
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan												
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan												
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan												
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan												
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan												
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan												
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan												
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan												
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan												
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan												
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan												
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan												
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan												
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan												
33709PA0720001	Conemaugh Region Connect Blue EPO \$0												
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000												
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800												
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000												
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan												
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan												
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan												



Company Legal Name:  
HIOS Issuer ID:  
Effective Date of Rate Change(s):

State: PA  
Market: Small Group

Product General Product Plan Information																
Product	Premier Balance PPO44				Health Savings PPO45				Flex PPO				Premier Balance PPO6			
Product ID	337079PA0400				337079PA0500				337079PA0600				337079PA0600			
Product Type	PPO				PPO				PPO				PPO			
Plan Name	PPO 750 P A - Community Blue Flex Plan				PPO 1500 P A - Community Blue Flex Plan				PPO 250 P A - Community Blue Flex Plan				PPO 1500 P A - Community Blue Flex Plan			
Plan Type	PPO				PPO				PPO				PPO			
Plan Year	PPO 750 P A - Community Blue Flex Plan				PPO 1500 P A - Community Blue Flex Plan				PPO 250 P A - Community Blue Flex Plan				PPO 1500 P A - Community Blue Flex Plan			
Plan ID (Standard Component ID)	337079PA0400001				337079PA0400011				337079PA0400011				337079PA0400011			
Exchange Plan?	No				No				No				No			
Historical Rate Increase - Calendar Year - 2	21.20%				21.20%				0.00%				0.00%			
Historical Rate Increase - Calendar Year - 1	9.26%				9.26%				0.00%				0.00%			
Historical Rate Increase - Calendar Year 0	2.65%				2.65%				0.00%				0.00%			
Historical Rate Increase - Calendar Year 1	2.65%				2.65%				0.00%				0.00%			
Historical Rate Increase - Calendar Year 2	2.65%				2.65%				0.00%				0.00%			
Rate Change % (over prior filing)	15.63%				15.63%				15.63%				15.63%			
Effective Date of Rate Change	01/01/2017				01/01/2017				01/01/2017				01/01/2017			
Continued Rate Change % (over 12 month period)	10.24%				10.24%				10.24%				10.24%			
Product Rate Change % (over 12 month period)	20.07%				20.07%				20.07%				20.07%			
Product Rate Increase %	18.18%				17.0%				18.11%				18.11%			

[illegible]Section III: Experience Period Information

Accrued Claims: PMPM	\$432.51	\$370.88	\$749.02	\$468.46	#DIV/0!	\$671.53	\$890.34	\$193.75	\$193.38	\$156.70	\$598.53	\$457.77	\$343.35	\$484.95	\$164.49	\$152.48	\$439.19	\$422.39	\$136.29	\$454.67	\$460.94	#DIV/0!	#DIV/0!
Allowed Claims: PMPM	\$493.34	\$445.78	\$841.15	\$530.37	#DIV/0!	\$747.71	\$965.67	\$238.85	\$479.82	\$403.45	\$640.13	\$496.66	\$383.16	\$549.69	\$421.59	\$426.04	\$499.72	\$499.70	\$374.15	\$520.37	\$544.33	#DIV/0!	#DIV/0!
EHR portion of Allowed Claims, PMPM	\$493.34	\$445.78	\$841.15	\$530.37	#DIV/0!	\$747.71	\$965.67	\$238.85	\$479.82	\$403.45	\$640.13	\$496.66	\$383.16	\$549.69	\$421.59	\$426.04	\$499.72	\$499.70	\$374.15	\$520.37	\$544.33	#DIV/0!	#DIV/0!

Standard Component (S)	Total	11709PA00A001	11709PA00A0011	11709PA00A0012	11709PA00A0013	11709PA00A0014	11709PA00A0015	11709PA00A0016	11709PA00A0017	11709PA00A0018	11709PA00A0019	11709PA00A0020	11709PA00A0021	11709PA00A0022	11709PA00A0023	11709PA00A0024	11709PA00A0025	11709PA00A0026	11709PA00A0027	11709PA00A0028	11709PA00A0029	11709PA00A0030	11709PA00A0031	
Aud Adjusted Index Rate	\$565,29	\$580,78	\$565,29	\$580,78	\$565,29	\$580,78	\$565,29	\$580,78	\$565,29	\$580,78	\$565,29	\$580,78	\$565,29	\$580,78	\$565,29	\$580,78	\$565,29	\$580,78	\$565,29	\$580,78	\$565,29	\$580,78	\$565,29	\$580,78
Net Asset Value (\$)	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912	\$1,712,912
Total Premium (TP)	\$62,995,436	\$1,817,603	\$1,773,379	\$509,538	\$1,255,121	\$0	\$134,184	\$0	\$0	\$11,886,041	\$2,472,794	\$3,769,249	\$3,115,512	\$9,138,164	\$2,397,020	\$5,747,421	\$19,115,748	\$2,728,500	\$2,079,310	\$0	\$3,902,107	\$123,827	\$0	\$0
EHL Percent of TP [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%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TP that are other than FHE	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%
Other benefits portion of TP	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%
Total Allowed Claims (TAC)	\$71,311,014	\$1,906,208	\$0	\$1,947,421	\$715,069	\$1,567,248	\$0	\$209,997	\$0	\$0	\$12,137,643	\$2,580,505	\$4,201,096	\$3,707,703	\$10,303,207	\$2,495,388	\$6,617,271	\$2,227,524	\$3,124,130	\$2,488,732	\$4,687,234	\$160,391	\$0	\$0
EHL 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%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
state mandated benefits portion of TAC that are other than FHE	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%
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%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation	\$11,949,004	\$264,603	\$0	\$39,6021	\$196,534	\$18,551	\$0	\$36,436	\$0	\$0	\$917,170	\$250,317	\$649,260	\$583,425	\$1,692,117	\$425,680	\$1,201,353	\$426,043	\$643,185	\$534,819	\$1,010,194	\$43,894	\$0	\$0
Portion of above payable by HWY'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	\$0	\$0	\$0	\$0	\$0	\$0
Portion of above payable by HWI on behalf of insured person, as %	0.00%	0.00%	#DIV/0!	0.00%	0.00%	0.00%	#DIV/0!	0.00%	#DIV/0!	#DIV/0!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total incurred claims, payable with insurer funds	\$59,362,010	\$1,245,601	\$0	\$1,616,400	\$555,533	\$1,248,717	\$0	\$173,561	\$0	\$0	\$11,204,272	\$2,130,187	\$3,551,836	\$3,124,728	\$8,611,020	\$2,070,308	\$5,515,118	\$1,901,481	\$2,712,126</					

Accrued Claims PMPM	\$508.62	\$522.56	NDV/01	\$531.73	\$492.50	\$481.77	NDV/01	\$498.74	NDV/01	NDV/01	\$594.11	\$581.38	\$511.20	\$509.50	\$505.35	\$501.51	\$494.88	\$489.00	\$483.66	\$474.72	NDV/01	\$474.33	\$462.29
Allowed Claims PMPM	\$611.00	\$633.93	NDV/01	\$633.93	\$633.93	\$604.65	NDV/01	\$603.44	NDV/01	NDV/01	\$643.84	\$643.84	\$604.65	\$604.65	\$604.65	\$604.65	\$604.65	\$604.65	\$604.65	\$604.65	NDV/01	\$604.65	\$636.47
ENS portion of Allowed Claims, PMPM	\$611.00	\$633.93	NDV/01	\$633.93	\$633.93	\$604.65	NDV/01	\$603.44	NDV/01	NDV/01	\$643.84	\$643.84	\$604.65	\$604.65	\$604.65	\$604.65	\$604.65	\$604.65	\$604.65	\$604.65	NDV/01	\$604.65	\$636.47

[illegible][illegible]



## **Part II of the Preliminary Justification**

### **Highmark Inc. – Small Group Market**

#### **Scope and Range:**

Highmark Inc. is requesting a weighted average rate increase of 18.8% 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 11,271 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities, average increases at the plan level differ and range from 16.0% to 25.1% 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 Highmark'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 Inc.'s Small Group Market 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 Inc.**

**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 Inc.'s ("Highmark") 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 Highmark's Filing. However, we recognize that this certification may become a public document. Highmark 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 Highmark that would result in the creation of any duty or liability under any theory of law by Highmark 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 Inc.
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 33709
- 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 18.8% 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 the underlying morbidity of the population within Highmark's ACA products. As transitional coverage has been extended through the end of 2019, Highmark has attracted higher morbidity groups, while the more favorable groups continue to remain outside of the ACA market. We expect that Highmark will continue to attract higher morbidity groups in 2019 from groups moving from transitional coverage to ACA coverage.

These increases are being partially offset by 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 Highmark'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 Highmark'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 Highmark’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 Highmark’s detailed claim-level historical data. We only include the non-grandfathered, insured members from Highmark’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: Highmark’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 0.983 was developed for Highmark’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 Highmark’s claims systems by the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate Highmark’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. 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. We are expecting that enrollment drops slightly and that we lose some of the better risk groups. Also, with the continued availability of transitional coverage, we expect any new groups moving into ACA products from transitional coverage will be of higher morbidity. Thus we expect our morbidity to worsen slightly from the experience period and reflect this with a Change in Morbidity adjustment of 3.2%.

### **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: +\$0.21
- 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. 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 \$(5.76) 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 9.0% (5.1% cost, 3.7% utilization). These trends reflect Highmark'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: + 0.6%.

We reflected the additional capitation costs for the pediatric vision benefits: +\$0.00 (no change).

### **VI. Credibility Manual Rate Development**

Highmark'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 Highmark'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 83.2% 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 Highmark 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.

Highmark 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 Highmark in 2019, and the estimated market-wide profile, we are assuming that Highmark members will have a risk profile higher than the market-wide averages, and that Highmark will receive a contribution from the risk adjustment program in 2019, decreasing premiums in the rate development by \$28.60 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.

## **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 1.1%, 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 89.0% 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 Highmark'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 Highmark.

## **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 Highmark. 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.

<b>2019</b>	<b>% of Members</b>	<b>Projected Quarterly Index Rate PMPM</b>
1Q	34.8%	\$580.57
2Q	13.3%	\$593.21
3Q	17.7%	\$606.13
4Q	34.2%	\$619.33
Composite	100.0%	\$600.03

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 1.530. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.530). Please note that no member will pay these rates because the age factor of 1.530 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 0.9703. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.9703. Please note that no member will pay these rates because Highmark is not using a geographic factor of 0.9703 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. Highmark is filing quarterly Index Rate trends of 2.18% per quarter. The Plan Adjusted Index Rates in Worksheet 2 Row 81 reflect an average combined trend of 4.7% 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 0.97 for regions 1, 2, 4, and 5; and 1.04 for region 6 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. Highmark is expecting a slight drop in enrollment from 2017 experience period levels, as we expect that most groups will remain in transitional policies. See row 48 of Worksheet 2 to the URRT to see projected membership by plan.

## **XXI. Terminated Plans and Products**

Highmark is terminating 9 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 Highmark'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 Highmark 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 Highmark'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 Highmark 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: 8/7/2018

**Exhibit I**  
**Highmark, Inc.**  
**2019**

**Pennsylvania Small Group Market Base Rate**

	1/1/2019 Values	Trended Values*
<b>CY2019 Projected Period Average Members</b>	9,726	9,726
<b>CY2019 Allowed Claims</b>	\$611.00	\$631.48
<b>Projected Non-EHBs</b>		
None	\$0.00	
<b>CY2019 Allowed Claims for EHB Only (Index Rate)</b>	\$611.00	\$631.48
<b>Market Index Rate Adjustments</b>		
Risk Adjustment (Includes Risk Adjuster Fee)	0.944	
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000	
Exchange User Fee Adjustment	1.000	
<b>CY2019 Market Adjusted Index Rate</b>	\$576.82	\$596.16
<b>Calibration</b>		
<b>Calibration from Plan Adjusted Index Rate to Age 46, 1.0 Area, Non-Smoker, January 1, 2019 Rate</b>		
(a) Average Age Factor	1.530	
(b) Age 46 (Nearest Age on HHS Age Curve) Age Factor	1.500	
(c) Average Geographic Factor	0.9703	
(d) Weighted Average Quarterly Trend	1.034	
(e) Weighted Average Quarterly Insurer Fee Impact	1.013	
Combined Calibration Factor $1/((a/b)*c*d*e)$	0.9649	

\*Quarterly Index Rate trends are being set at 2.18%.

The following member renewal distribution by quarter is projected: 34.8% / 13.3% / 17.7% / 34.2%.



**Highmark Inc.**  
**d/b/a Highmark Blue Cross Blue Shield**  
**Western, PA (WPA) Regions**

**Exhibit II - 1**

**Unified Rate Review Template (URRT) AV Pricing Value Development**

Plan Design Summary							Plan Adjusted						
Highmark	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Index Rate	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier <sup>[1]</sup>				
									(i)	(ii)	(iii)	(iv)	(v)
Premier Balance PPO	33709PA0560007	Platinum	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	A	1,4	Off	\$660.32	1.1076	0.972	1.000	1.000	1.139	1.000
	33709PA0560009	Platinum	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	A	1,4	Off	\$646.15	1.0839	0.952	1.000	1.000	1.139	1.000
	33709PA0560011	Gold	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	A	1,4	Off	\$568.16	0.9530	0.837	1.000	1.000	1.139	1.000
	33709PA0560013	Gold	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	A	1,4	Off	\$566.27	0.9499	0.834	1.000	1.000	1.139	1.000
	33709PA0560015	Gold	Premier Balance PPO \$500 A a Community Blue Flex Plan	A	1,4	Off	\$561.65	0.9421	0.827	1.000	1.000	1.139	1.000
	33709PA0560017	Gold	Premier Balance PPO \$750 A a Community Blue Flex Plan	A	1,4	Off	\$557.41	0.9350	0.821	1.000	1.000	1.139	1.000
	33709PA0560019	Gold	Premier Balance PPO \$1000 A a Community Blue Flex Plan	A	1,4	Off	\$550.01	0.9226	0.810	1.000	1.000	1.139	1.000
	33709PA0560021	Gold	Premier Balance PPO \$1250 A a Community Blue Flex Plan	A	1,4	Off	\$543.48	0.9116	0.800	1.000	1.000	1.139	1.000
	33709PA0560023	Gold	Premier Balance PPO \$1500 A a Community Blue Flex Plan	A	1,4	Off	\$537.54	0.9017	0.792	1.000	1.000	1.139	1.000
	33709PA0560027	Gold	Premier Balance PPO \$2000 A a Community Blue Flex Plan	A	1,4	Off	\$527.60	0.8850	0.777	1.000	1.000	1.139	1.000
	33709PA0560030	Gold	Premier Balance PPO \$1400 A a Community Blue Flex Plan	A	1,4	Off	\$527.18	0.8843	0.776	1.000	1.000	1.139	1.000
	33709PA0560031	Gold	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	A	1,4	Off	\$513.79	0.8618	0.719	1.053	1.000	1.139	1.000
Balance PPO	33709PA0570008	Silver	Balance PPO \$600 a Community Blue Flex Plan	A	1,4	Off	\$454.45	0.7623	0.669	1.000	1.000	1.139	1.000
	33709PA0570009	Silver	Balance PPO \$2600 a Community Blue Flex Plan	A	1,4	Off	\$441.62	0.7408	0.650	1.000	1.000	1.139	1.000
	33709PA0570010	Silver	Balance PPO \$5000 1x a Community Blue Flex Plan	A	1,4	Off	\$432.12	0.7248	0.636	1.000	1.000	1.139	1.000
	33709PA0570011	Gold	Balance PPO \$1750 A a Community Blue Flex Plan	A	1,4	Off	\$512.66	0.8599	0.755	1.000	1.000	1.139	1.000
	33709PA0570012	Gold	Balance PPO \$2000 A a Community Blue Flex Plan	A	1,4	Off	\$508.50	0.8530	0.749	1.000	1.000	1.139	1.000
	33709PA0570013	Gold	Balance PPO \$1000 A a Community Blue Flex Plan	A	1,4	Off	\$518.58	0.8699	0.764	1.000	1.000	1.139	1.000
Health Savings PPO	33709PA0450004	Gold	Health Savings PPO \$1500 a Community Blue Flex Plan	A	1,4	Off	\$535.44	0.8982	0.788	1.000	1.000	1.139	1.000
	33709PA0640001	Silver	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	A	1,4	Off	\$469.16	0.7870	0.691	1.000	1.000	1.139	1.000
	33709PA0640002	Silver	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	A	1,4	Off	\$467.20	0.7837	0.688	1.000	1.000	1.139	1.000
	33709PA0640003	Bronze	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	A	1,4	Off	\$389.48	0.6533	0.574	1.000	1.000	1.139	1.000
	33709PA0640004	Bronze	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	B	1,2,5,6	Off	\$408.34	0.6850	0.574	1.048	1.000	1.139	1.000
	33709PA0640005	Bronze	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	A	1,4	Off	\$392.55	0.6585	0.578	1.000	1.000	1.139	1.000

<sup>[1]</sup> 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 Inc.**  
**d/b/a Highmark Blue Cross Blue Shield**  
**Western, PA (WPA) Regions**

**Exhibit II - 2**

**Unified Rate Review Template (URRT) AV Pricing Value Development**

**Plan Design Summary**

Highmark	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier <sup>[1]</sup>				
							Index Rate		(i)	(ii)	(iii)	(iv)	(v)
Flex PPO	33709PA0460008	Gold	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	G	1,2,4,5	Off	\$554.30	0.9298	0.818	0.998	1.000	1.139	1.000
Connect Blue EPO	33709PA0630002	Gold	Connect Blue EPO \$100 a Community Blue Plan	J	1,4	Off	\$550.35	0.9232	0.855	0.947	1.000	1.139	1.000
	33709PA0630003	Gold	Connect Blue EPO \$250 a Community Blue Plan	J	1,4	Off	\$543.43	0.9115	0.845	0.947	1.000	1.139	1.000
	33709PA0630004	Gold	Connect Blue EPO \$500 a Community Blue Plan	J	1,4	Off	\$539.40	0.9048	0.838	0.947	1.000	1.139	1.000
	33709PA0630005	Gold	Connect Blue EPO \$750 a Community Blue Plan	J	1,4	Off	\$533.70	0.8952	0.830	0.947	1.000	1.139	1.000
	33709PA0630006	Gold	Connect Blue EPO \$900 a Community Blue Plan	J	1,4	Off	\$527.39	0.8847	0.820	0.947	1.000	1.139	1.000
	33709PA0630008	Gold	Connect Blue EPO \$1100 a Community Blue Plan	J	1,4	Off	\$523.19	0.8776	0.813	0.947	1.000	1.139	1.000
	33709PA0630010	Gold	Connect Blue EPO \$2500 a Community Blue Plan	J	1,4	Off	\$496.10	0.8322	0.771	0.947	1.000	1.139	1.000
Premier Balance PPO	33709PA0630011	Gold	Connect Blue EPO \$3200 a Community Blue Plan	J	1,4	Off	\$487.12	0.8171	0.757	0.947	1.000	1.139	1.000
	33709PA0440009	Gold	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	B	1,2,5,6	Off	\$580.78	0.9742	0.816	1.048	1.000	1.139	1.000
	33709PA0440014	Gold	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	B	1,2,5,6	Off	\$590.95	0.9913	0.830	1.048	1.000	1.139	1.000
Conemaugh Connect Blue	33709PA0440015	Gold	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	B	1,2,5,6	Off	\$547.37	0.9182	0.769	1.048	1.000	1.139	1.000
	33709PA0720001	Gold	Conemaugh Region Connect Blue EPO \$0	Y	5	Off	\$588.54	0.9872	0.858	1.011	1.000	1.139	1.000
	33709PA0720002	Gold	Conemaugh Region Connect Blue EPO \$1000	Y	5	Off	\$554.35	0.9299	0.808	1.011	1.000	1.139	1.000
	33709PA0720003	Silver	Conemaugh Region Connect Blue EPO \$3800	Y	5	Off	\$460.96	0.7732	0.672	1.011	1.000	1.139	1.000
	33709PA0900001	Bronze	Conemaugh Region Connect Blue EPO Embedded \$5000	Y	5	Off	\$409.80	0.6874	0.597	1.011	1.000	1.139	1.000

<sup>[1]</sup> 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 Inc.**  
**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	B	1,2,5,6	33709PA0440013	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan
Off	H	2,5,6	33709PA0460007	Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan	33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan
Off	A	1,4	33709PA0460012	Flex PPO \$500 Total Health a Community Blue Plan	33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan
Off	B	1,2,5,6	33709PA0460013	Flex PPO \$500 Total Health a Community Blue Plan	33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan
Off	A	1,4	33709PA0560029	Premier Balance PPO \$1400 A a Community Blue Flex Plan	33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan
Off	A	1,4	33709PA0570004	Balance PPO \$1750 A a Community Blue Flex Plan	33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan
Off	A	1,4	33709PA0570006	Balance PPO \$2000 A a Community Blue Flex Plan	33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan
Off	A	1,4	33709PA0570007	Balance PPO \$1000 A a Community Blue Flex Plan	33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan
Off	J	1,4	33709PA0630007	Connect Blue EPO \$2500 a Community Blue Plan	33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan
Off	J	1,4	33709PA0630009	Connect Blue EPO \$3200 a Community Blue Plan	33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan

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*	33709			
Federal TIN*	23-1294723			
Rate Effective Date*	01/01/2019			
Rate Expiration Date*	03/31/2019			
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
33709PA0560007	Rating Area 1	No Preference	0-14	315.20
33709PA0560007	Rating Area 1	No Preference	15	343.21
33709PA0560007	Rating Area 1	No Preference	16	353.93
33709PA0560007	Rating Area 1	No Preference	17	364.64
33709PA0560007	Rating Area 1	No Preference	18	376.17
33709PA0560007	Rating Area 1	No Preference	19	387.71
33709PA0560007	Rating Area 1	No Preference	20	399.66
33709PA0560007	Rating Area 1	No Preference	21	412.02
33709PA0560007	Rating Area 1	No Preference	22	412.02
33709PA0560007	Rating Area 1	No Preference	23	412.02
33709PA0560007	Rating Area 1	No Preference	24	412.02
33709PA0560007	Rating Area 1	No Preference	25	413.67
33709PA0560007	Rating Area 1	No Preference	26	421.91
33709PA0560007	Rating Area 1	No Preference	27	431.80
33709PA0560007	Rating Area 1	No Preference	28	447.87
33709PA0560007	Rating Area 1	No Preference	29	461.05
33709PA0560007	Rating Area 1	No Preference	30	467.64
33709PA0560007	Rating Area 1	No Preference	31	477.53
33709PA0560007	Rating Area 1	No Preference	32	487.42
33709PA0560007	Rating Area 1	No Preference	33	493.60
33709PA0560007	Rating Area 1	No Preference	34	500.19
33709PA0560007	Rating Area 1	No Preference	35	503.49
33709PA0560007	Rating Area 1	No Preference	36	506.78
33709PA0560007	Rating Area 1	No Preference	37	510.08
33709PA0560007	Rating Area 1	No Preference	38	513.38
33709PA0560007	Rating Area 1	No Preference	39	519.97
33709PA0560007	Rating Area 1	No Preference	40	526.56
33709PA0560007	Rating Area 1	No Preference	41	536.45
33709PA0560007	Rating Area 1	No Preference	42	545.93
33709PA0560007	Rating Area 1	No Preference	43	559.11
33709PA0560007	Rating Area 1	No Preference	44	575.59
33709PA0560007	Rating Area 1	No Preference	45	594.96
33709PA0560007	Rating Area 1	No Preference	46	618.03
33709PA0560007	Rating Area 1	No Preference	47	643.99
33709PA0560007	Rating Area 1	No Preference	48	673.65
33709PA0560007	Rating Area 1	No Preference	49	702.91
33709PA0560007	Rating Area 1	No Preference	50	735.87
33709PA0560007	Rating Area 1	No Preference	51	768.42
33709PA0560007	Rating Area 1	No Preference	52	804.26
33709PA0560007	Rating Area 1	No Preference	53	840.52
33709PA0560007	Rating Area 1	No Preference	54	879.66
33709PA0560007	Rating Area 1	No Preference	55	918.80
33709PA0560007	Rating Area 1	No Preference	56	961.24
33709PA0560007	Rating Area 1	No Preference	57	1004.09
33709PA0560007	Rating Area 1	No Preference	58	1049.83
33709PA0560007	Rating Area 1	No Preference	59	1072.49
33709PA0560007	Rating Area 1	No Preference	60	1118.22
33709PA0560007	Rating Area 1	No Preference	61	1157.78
33709PA0560007	Rating Area 1	No Preference	62	1183.73
33709PA0560007	Rating Area 1	No Preference	63	1216.28
33709PA0560007	Rating Area 1	No Preference	64 and over	1236.06
33709PA0560007	Rating Area 4	No Preference	0-14	315.20
33709PA0560007	Rating Area 4	No Preference	15	343.21
33709PA0560007	Rating Area 4	No Preference	16	353.93
33709PA0560007	Rating Area 4	No Preference	17	364.64
33709PA0560007	Rating Area 4	No Preference	18	376.17
33709PA0560007	Rating Area 4	No Preference	19	387.71
33709PA0560007	Rating Area 4	No Preference	20	399.66
33709PA0560007	Rating Area 4	No Preference	21	412.02
33709PA0560007	Rating Area 4	No Preference	22	412.02
33709PA0560007	Rating Area 4	No Preference	23	412.02
33709PA0560007	Rating Area 4	No Preference	24	412.02
33709PA0560007	Rating Area 4	No Preference	2	

	33709PA0560007	Rating Area 4	No Preference	54	879.66	
	33709PA0560007	Rating Area 4	No Preference	55	918.80	
	33709PA0560007	Rating Area 4	No Preference	56	961.24	
	33709PA0560007	Rating Area 4	No Preference	57	1004.09	
	33709PA0560007	Rating Area 4	No Preference	58	1049.83	
	33709PA0560007	Rating Area 4	No Preference	59	1072.49	
	33709PA0560007	Rating Area 4	No Preference	60	1118.22	
	33709PA0560007	Rating Area 4	No Preference	61	1157.78	
	33709PA0560007	Rating Area 4	No Preference	62	1183.73	
	33709PA0560007	Rating Area 4	No Preference	63	1216.28	
	33709PA0560007	Rating Area 4	No Preference	64 and over	1236.06	
	33709PA0560009 Rating Area 1			No Preference	0-14	308.43
	33709PA0560009 Rating Area 1			No Preference	15	335.85
33709PA0560009 Rating Area 1			No Preference	16	346.33	
33709PA0560009 Rating Area 1			No Preference	17	356.81	
33709PA0560009 Rating Area 1			No Preference	18	368.10	
33709PA0560009 Rating Area 1			No Preference	19	379.39	
33709PA0560009 Rating Area 1			No Preference	20	391.08	
33709PA0560009 Rating Area 1			No Preference	21	403.18	
33709PA0560009 Rating Area 1			No Preference	22	403.18	
33709PA0560009 Rating Area 1			No Preference	23	403.18	
33709PA0560009 Rating Area 1			No Preference	24	403.18	
33709PA0560009 Rating Area 1			No Preference	25	404.79	
33709PA0560009 Rating Area 1			No Preference	26	412.86	
33709PA0560009 Rating Area 1			No Preference	27	422.53	
33709PA0560009 Rating Area 1			No Preference	28	438.26	
33709PA0560009 Rating Area 1			No Preference	29	451.16	
33709PA0560009 Rating Area 1			No Preference	30	457.61	
33709PA0560009 Rating Area 1			No Preference	31	467.29	
33709PA0560009 Rating Area 1			No Preference	32	476.96	
33709PA0560009 Rating Area 1			No Preference	33	483.01	
33709PA0560009 Rating Area 1			No Preference	34	489.46	
33709PA0560009 Rating Area 1			No Preference	35	492.69	
33709PA0560009 Rating Area 1			No Preference	36	495.91	
33709PA0560009 Rating Area 1			No Preference	37	499.14	
33709PA0560009 Rating Area 1			No Preference	38	502.36	
33709PA0560009 Rating Area 1			No Preference	39	508.81	
33709PA0560009 Rating Area 1			No Preference	40	515.26	
33709PA0560009 Rating Area 1			No Preference	41	524.94	
33709PA0560009 Rating Area 1			No Preference	42	534.21	
33709PA0560009 Rating Area 1			No Preference	43	547.12	
33709PA0560009 Rating Area 1			No Preference	44	563.24	
33709PA0560009 Rating Area 1			No Preference	45	582.19	
33709PA0560009 Rating Area 1			No Preference	46	604.77	
33709PA0560009 Rating Area 1			No Preference	47	630.17	
33709PA0560009 Rating Area 1			No Preference	48	659.20	
33709PA0560009 Rating Area 1			No Preference	49	687.83	
33709PA0560009 Rating Area 1			No Preference	50	720.08	
33709PA0560009 Rating Area 1			No Preference	51	751.93	
33709PA0560009 Rating Area 1			No Preference	52	787.01	
33709PA0560009 Rating Area 1			No Preference	53	822.49	
33709PA0560009 Rating Area 1			No Preference	54	860.79	
33709PA0560009 Rating Area 1			No Preference	55	899.09	
33709PA0560009 Rating Area 1			No Preference	56	940.62	
33709PA0560009 Rating Area 1			No Preference	57	982.55	
33709PA0560009 Rating Area 1			No Preference	58	1027.30	
33709PA0560009 Rating Area 1			No Preference	59	1049.48	
33709PA0560009 Rating Area 1			No Preference	60	1094.23	
33709PA0560009 Rating Area 1			No Preference	61	1132.94	
33709PA0560009 Rating Area 1			No Preference	62	1158.34	
33709PA0560009 Rating Area 1			No Preference	63	1190.19	
33709PA0560009 Rating Area 1			No Preference	64 and over	1209.54	
33709PA0560009 Rating Area 4			No Preference	0-14	308.43	
33709PA0560009 Rating Area 4			No Preference	15	335.85	
33709PA0560009 Rating Area 4			No Preference	16	346.33	
33709PA0560009 Rating Area 4			No Preference	17	356.81	
33709PA0560009 Rating Area 4			No Preference	18	368.10	
33709PA0560009 Rating Area 4			No Preference	19	379.39	
33709PA0560009 Rating Area 4			No Preference	20	391.08	
33709PA0560009 Rating Area 4			No Preference	21	403.18	
33709PA0560009 Rating Area 4			No Preference	22	403.18	
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	33709PA0560011	Rating Area 1	No Preference	29	396.70
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	Rating Area 1	No Preference	62	1015.12	
	Rating Area 1	No Preference	63	1043.03	
	Rating Area 1	No Preference	64 and over	1059.99	
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	33709PA0560015	Rating Area 1	No Preference	54	748.21
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	Rating Area 1	No Preference	58	808.45
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Rating Area 4	No Preference	62	911.57	
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Rating Area 4	No Preference	64 and over	951.87	
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Rating Area 4	No Preference	63	986.26	
Rating Area 4	No Preference	64 and over	1002.30	
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	Rating Area 1	No Preference	35	357.73
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	Rating Area 1	No Preference	37	362.41
	Rating Area 1	No Preference	38	364.75
	Rating Area 1	No Preference	39	369.44
	Rating Area 1	No Preference	40	374.12

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Rating Area 4	No Preference	56	776.91		
Rating Area 4	No Preference	57	811.55		
Rating Area 4	No Preference	58	848.51		
Rating Area 4	No Preference	59	866.83		
Rating Area 4	No Preference	60	903.79		
Rating Area 4	No Preference	61	935.76		
Rating Area 4	No Preference	62	956.74		
Rating Area 4	No Preference	63	983.05		
Rating Area 4	No Preference	64 and over	999.03		
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	Rating Area 1	No Preference	17	291.23	
	Rating Area 1	No Preference	18	300.44	
	Rating Area 1	No Preference	19	309.65	
	Rating Area 1	No Preference	20	319.20	
	Rating Area 1	No Preference	21	329.07	
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	Rating Area 1	No Preference	28	357.70	
	Rating Area 1	No Preference	29	368.23	
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	Rating Area 1	No Preference	35	402.12	
	Rating Area 1	No Preference	36	404.76	
	Rating Area 1	No Preference	37	407.39	
	Rating Area 1	No Preference	38	410.02	
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	Rating Area 1	No Preference	40	420.55	
	Rating Area 1	No Preference	41	428.45	
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	Rating Area 1	No Preference	44	459.71	
	Rating Area 1	No Preference	45	475.18	
	Rating Area 1	No Preference	46	493.61	
	Rating Area 1	No Preference	47	514.34	
Rating Area 1	No Preference	48	538.03		

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	Rating Area 1	No Preference	51	613.72
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	Rating Area 1	No Preference	53	671.30
	Rating Area 1	No Preference	54	702.56
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	Rating Area 1	No Preference	58	838.47
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	Rating Area 1	No Preference	62	945.42
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	Rating Area 1	No Preference	64 and over	987.21
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	33709PA0630011	Rating Area 4	No Preference	27	318.54



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	Rating Area 4	No Preference	30	344.98
	Rating Area 4	No Preference	31	352.28
	Rating Area 4	No Preference	32	359.57
	Rating Area 4	No Preference	33	364.13
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	Rating Area 4	No Preference	36	373.86
	Rating Area 4	No Preference	37	376.29
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	Rating Area 4	No Preference	39	383.58
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	Rating Area 4	No Preference	41	395.74
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	Rating Area 4	No Preference	44	424.62
	Rating Area 4	No Preference	45	438.90
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	Rating Area 4	No Preference	47	475.07
	Rating Area 4	No Preference	48	496.96
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	Rating Area 4	No Preference	51	566.87
	Rating Area 4	No Preference	52	593.31
	Rating Area 4	No Preference	53	620.06
	Rating Area 4	No Preference	54	648.93
	Rating Area 4	No Preference	55	677.81
	Rating Area 4	No Preference	56	709.12
	Rating Area 4	No Preference	57	740.73
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	Rating Area 4	No Preference	59	791.18
	Rating Area 4	No Preference	60	824.92
	Rating Area 4	No Preference	61	854.10
	Rating Area 4	No Preference	62	873.25
	Rating Area 4	No Preference	63	897.26
	Rating Area 4	No Preference	64 and over	911.85
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	Rating Area 1	No Preference	17	326.33
	Rating Area 1	No Preference	18	336.65
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	Rating Area 1	No Preference	26	377.58
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	Rating Area 1	No Preference	32	436.21
	Rating Area 1	No Preference	33	441.74
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	Rating Area 1	No Preference	40	471.24
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	Rating Area 1	No Preference	46	553.10
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	Rating Area 1	No Preference	51	687.68
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Rating Area 1	No Preference	64 and over	1106.19	
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	Rating Area 2	No Preference	63	1088.49
	Rating Area 2	No Preference	64 and over	1106.19
33709PA0440014	Rating Area 5	No Preference	0-14	282.08
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	33709PA0440014	Rating Area 6	No Preference	62	1135.81
	33709PA0440014	Rating Area 6	No Preference	63	1167.04
	33709PA0440014	Rating Area 6	No Preference	64 and over	1186.02
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	33709PA0440009	Rating Area 1	No Preference	45	523.29
	33709PA0440009	Rating Area 1	No Preference	46	543.59
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	33709PA0440009	Rating Area 1	No Preference	48	592.51
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	33709PA0440009	Rating Area 1	No Preference	50	647.23
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	33709PA0440009	Rating Area 6	No Preference	51	724.63
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	33709PA0440009	Rating Area 6	No Preference	53	792.62
	33709PA0440009	Rating Area 6	No Preference	54	829.53
	33709PA0440009	Rating Area 6	No Preference	55	866.44
	33709PA0440009	Rating Area 6	No Preference	56	906.46
	33709PA0440009	Rating Area 6	No Preference	57	946.87
	33709PA0440009	Rating Area 6	No Preference	58	990.00
	33709PA0440009	Rating Area 6	No Preference	59	1011.37
	33709PA0440009	Rating Area 6	No Preference	60	1054.50
	33709PA0440009	Rating Area 6	No Preference	61	1091.80
	33709PA0440009	Rating Area 6	No Preference	62	1116.28
	33709PA0440009	Rating Area 6	No Preference	63	1146.97
	33709PA0440009	Rating Area 6	No Preference	64 and over	1165.62
	33709PA0440015	Rating Area 1	No Preference	0-14	261.28
	33709PA0440015	Rating Area 1	No Preference	15	284.50
	33709PA0440015	Rating Area 1	No Preference	16	293.38

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	Rating Area 1	No Preference	22	341.54	
	Rating Area 1	No Preference	23	341.54	
	Rating Area 1	No Preference	24	341.54	
	Rating Area 1	No Preference	25	342.91	
	Rating Area 1	No Preference	26	349.74	
	Rating Area 1	No Preference	27	357.93	
	Rating Area 1	No Preference	28	371.25	
	Rating Area 1	No Preference	29	382.18	
	Rating Area 1	No Preference	30	387.65	
	Rating Area 1	No Preference	31	395.84	
	Rating Area 1	No Preference	32	404.04	
	Rating Area 1	No Preference	33	409.16	
	Rating Area 1	No Preference	34	414.63	
	Rating Area 1	No Preference	35	417.36	
	Rating Area 1	No Preference	36	420.09	
	Rating Area 1	No Preference	37	422.83	
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	Rating Area 1	No Preference	58	870.24	
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	Rating Area 1	No Preference	61	959.73	
	Rating Area 1	No Preference	62	981.24	
	Rating Area 1	No Preference	63	1008.23	
	Rating Area 1	No Preference	64 and over	1024.62	
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Rating Area 2		No Preference	64 and over	1024.62	
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	33709PA0440015	Rating Area 6	No Preference	63	1080.96
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	33709PA0720003	Rating Area 5	No Preference	44	401.81
	33709PA0720003	Rating Area 5	No Preference	45	415.32
	33709PA0720003	Rating Area 5	No Preference	46	431.43



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	33709PA0720003	Rating Area 5	No Preference	49	490.68
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	33709PA0720003	Rating Area 5	No Preference	51	536.41
	33709PA0720003	Rating Area 5	No Preference	52	561.43
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	33709PA0720003	Rating Area 5	No Preference	54	614.07
	33709PA0720003	Rating Area 5	No Preference	55	641.39
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	33709PA0720003	Rating Area 5	No Preference	57	700.93
	33709PA0720003	Rating Area 5	No Preference	58	732.86
	33709PA0720003	Rating Area 5	No Preference	59	748.67
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	33709PA0720003	Rating Area 5	No Preference	61	808.21
	33709PA0720003	Rating Area 5	No Preference	62	826.33
	33709PA0720003	Rating Area 5	No Preference	63	849.05
	33709PA0720003	Rating Area 5	No Preference	64 and over	862.86
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2019 Rates Table Template v8.1	All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	33709			
	23-1294723			
	04/01/2019			
	06/30/2019			
	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
33709PA0560007	Rating Area 1	No Preference	0-14	324.80
33709PA0560007	Rating Area 1	No Preference	15	353.67
33709PA0560007	Rating Area 1	No Preference	16	364.71
33709PA0560007	Rating Area 1	No Preference	17	375.74
33709PA0560007	Rating Area 1	No Preference	18	387.63
33709PA0560007	Rating Area 1	No Preference	19	399.52
33709PA0560007	Rating Area 1	No Preference	20	411.83
33709PA0560007	Rating Area 1	No Preference	21	424.57
33709PA0560007	Rating Area 1	No Preference	22	424.57
33709PA0560007	Rating Area 1	No Preference	23	424.57
33709PA0560007	Rating Area 1	No Preference	24	424.57
33709PA0560007	Rating Area 1	No Preference	25	426.27
33709PA0560007	Rating Area 1	No Preference	26	434.76
33709PA0560007	Rating Area 1	No Preference	27	444.95
33709PA0560007	Rating Area 1	No Preference	28	461.51
33709PA0560007	Rating Area 1	No Preference	29	475.09
33709PA0560007	Rating Area 1	No Preference	30	481.89
33709PA0560007	Rating Area 1	No Preference	31	492.08
33709PA0560007	Rating Area 1	No Preference	32	502.27
33709PA0560007	Rating Area 1	No Preference	33	508.63
33709PA0560007	Rating Area 1	No Preference	34	515.43
33709PA0560007	Rating Area 1	No Preference	35	518.82
33709PA0560007	Rating Area 1	No Preference	36	522.22
33709PA0560007	Rating Area 1	No Preference	37	525.62
33709PA0560007	Rating Area 1	No Preference	38	529.01
33709PA0560007	Rating Area 1	No Preference	39	535.81
33709PA0560007	Rating Area 1	No Preference	40	542.60
33709PA0560007	Rating Area 1	No Preference	41	552.79
33709PA0560007	Rating Area 1	No Preference	42	562.56
33709PA0560007	Rating Area 1	No Preference	43	576.14
33709PA0560007	Rating Area 1	No Preference	44	593.12
33709PA0560007	Rating Area 1	No Preference	45	613.08
33709PA0560007	Rating Area 1	No Preference	46	636.86
33709PA0560007	Rating Area 1	No Preference	47	663.60
33709PA0560007	Rating Area 1	No Preference	48	694.17
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33709PA0560007	Rating Area 1	No Preference	50	758.28
33709PA0560007	Rating Area 1	No Preference	51	791.82
33709PA0560007	Rating Area 1	No Preference	52	828.76
33709PA0560007	Rating Area 1	No Preference	53	866.12
33709PA0560007	Rating Area 1	No Preference	54	906.46
33709PA0560007	Rating Area 1	No Preference	55	946.79
33709PA0560007	Rating Area 1	No Preference	56	990.52
33709PA0560007	Rating Area 1	No Preference	57	1034.68
33709PA0560007	Rating Area 1	No Preference	58	1081.80
33709PA0560007	Rating Area 1	No Preference	59	1105.16
33709PA0560007	Rating Area 1	No Preference	60	1152.28
33709PA0560007	Rating Area 1	No Preference	61	1193.04
33709PA0560007	Rating Area 1	No Preference	62	1219.79
33709PA0560007	Rating Area 1	No Preference	63	1253.33
33709PA0560007	Rating Area 1	No Preference	64 and over	1273.71
33709PA0560007	Rating Area 4	No Preference	0-14	324.80
33709PA0560007	Rating Area 4	No Preference	15	353.67
33709PA0560007	Rating Area 4	No Preference	16	364.71
33709PA0560007	Rating Area 4	No Preference	17	375.74
33709PA0560007	Rating Area 4	No Preference	18	387.63
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33709PA0560007	Rating Area 4	No Preference	27	444.95
33709PA0560007	Rating Area 4	No Preference	28	461.51
33709PA0560007	Rating Area 4	No Preference	29	475.09
33709PA0560007	Rating Area 4	No Preference	30	481.89
33709PA0560007	Rating Area 4	No Preference	31	492.08
33709PA0560007	Rating Area 4	No Preference	32	502.27
33709PA0560007	Rating Area 4	No Preference	33	508.63
33709PA0560007	Rating Area 4	No Preference	34	515.43
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33709PA0560007	Rating Area 4	No Preference	36	522.22
33709PA0560007	Rating Area 4	No Preference	37	525.62
33709PA0560007	Rating Area 4	No Preference	38	529.01
33709PA0560007	Rating Area 4	No Preference	39	535.81
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33709PA0560007	Rating Area 4	No Preference	41	552.79
33709PA0560007	Rating Area 4	No Preference	42	562.56
33709PA0560007	Rating Area 4	No Preference	43	576.14
33709PA0560007	Rating Area 4	No Preference	44	593.12
33709PA0560007	Rating Area 4	No Preference	45	613.08
33709PA0560007	Rating Area 4	No Preference	46	636.86
33709PA0560007	Rating Area 4	No Preference	47	663.60
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33709PA0560007	Rating Area 4	No Preference	49	724.32
33709PA0560007	Rating Area 4	No Preference	50	758.28
33709PA0560007	Rating Area 4	No Preference	51	791.82
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	33709PA0560007	Rating Area 4	No Preference	55	946.79
	33709PA0560007	Rating Area 4	No Preference	56	990.52
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	33709PA0560007	Rating Area 4	No Preference	58	1081.80
	33709PA0560007	Rating Area 4	No Preference	59	1105.16
	33709PA0560007	Rating Area 4	No Preference	60	1152.28
	33709PA0560007	Rating Area 4	No Preference	61	1193.04
	33709PA0560007	Rating Area 4	No Preference	62	1219.79
	33709PA0560007	Rating Area 4	No Preference	63	1253.33
	33709PA0560007	Rating Area 4	No Preference	64 and over	1273.71
	33709PA0560009	Rating Area 1	No Preference	0-14	317.83
	33709PA0560009	Rating Area 1	No Preference	15	346.08
	33709PA0560009	Rating Area 1	No Preference	16	356.88
	33709PA0560009	Rating Area 1	No Preference	17	367.68
	33709PA0560009	Rating Area 1	No Preference	18	379.31
	33709PA0560009	Rating Area 1	No Preference	19	390.95
	33709PA0560009	Rating Area 1	No Preference	20	403.00
	33709PA0560009	Rating Area 1	No Preference	21	415.46
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	33709PA0560009	Rating Area 1	No Preference	23	415.46
	33709PA0560009	Rating Area 1	No Preference	24	415.46
	33709PA0560009	Rating Area 1	No Preference	25	417.12
	33709PA0560009	Rating Area 1	No Preference	26	425.43
	33709PA0560009	Rating Area 1	No Preference	27	435.40
	33709PA0560009	Rating Area 1	No Preference	28	451.61
	33709PA0560009	Rating Area 1	No Preference	29	464.90
	33709PA0560009	Rating Area 1	No Preference	30	471.55
	33709PA0560009	Rating Area 1	No Preference	31	481.52
	33709PA0560009	Rating Area 1	No Preference	32	491.49
	33709PA0560009	Rating Area 1	No Preference	33	497.72
	33709PA0560009	Rating Area 1	No Preference	34	504.37
	33709PA0560009	Rating Area 1	No Preference	35	507.69
	33709PA0560009	Rating Area 1	No Preference	36	511.02
	33709PA0560009	Rating Area 1	No Preference	37	514.34
	33709PA0560009	Rating Area 1	No Preference	38	517.66
	33709PA0560009	Rating Area 1	No Preference	39	524.31
	33709PA0560009	Rating Area 1	No Preference	40	530.96
	33709PA0560009	Rating Area 1	No Preference	41	540.93
	33709PA0560009	Rating Area 1	No Preference	42	550.48
	33709PA0560009	Rating Area 1	No Preference	43	563.78
	33709PA0560009	Rating Area 1	No Preference	44	580.40
	33709PA0560009	Rating Area 1	No Preference	45	599.92
	33709PA0560009	Rating Area 1	No Preference	46	623.19
	33709PA0560009	Rating Area 1	No Preference	47	649.36
	33709PA0560009	Rating Area 1	No Preference	48	679.28
	33709PA0560009	Rating Area 1	No Preference	49	708.77
	33709PA0560009	Rating Area 1	No Preference	50	742.01
	33709PA0560009	Rating Area 1	No Preference	51	774.83
	33709PA0560009	Rating Area 1	No Preference	52	810.98
	33709PA0560009	Rating Area 1	No Preference	53	847.54
	33709PA0560009	Rating Area 1	No Preference	54	887.01
	33709PA0560009	Rating Area 1	No Preference	55	926.48
	33709PA0560009	Rating Area 1	No Preference	56	969.27
	33709PA0560009	Rating Area 1	No Preference	57	1012.48
	33709PA0560009	Rating Area 1	No Preference	58	1058.59
	33709PA0560009	Rating Area 1	No Preference	59	1081.44
	33709PA0560009	Rating Area 1	No Preference	60	1127.56
	33709PA0560009	Rating Area 1	No Preference	61	1167.44
	33709PA0560009	Rating Area 1	No Preference	62	1193.62
	33709PA0560009	Rating Area 1	No Preference	63	1226.44
	33709PA0560009	Rating Area 1	No Preference	64 and over	1246.38
	33709PA0560009	Rating Area 4	No Preference	0-14	317.83
	33709PA0560009	Rating Area 4	No Preference	15	346.08
	33709PA0560009	Rating Area 4	No Preference	16	356.88
	33709PA0560009	Rating Area 4	No Preference	17	367.68
	33709PA0560009	Rating Area 4	No Preference	18	379.31
	33709PA0560009	Rating Area 4	No Preference	19	390.95

	33709PA0560009	Rating Area 4	No Preference	61	1167.44
	33709PA0560009	Rating Area 4	No Preference	62	1193.62
	33709PA0560009	Rating Area 4	No Preference	63	1226.44
	33709PA0560009	Rating Area 4	No Preference	64 and over	1246.38
	33709PA0560011	Rating Area 1	No Preference	0-14	279.46
	33709PA0560011	Rating Area 1	No Preference	15	304.30
	33709PA0560011	Rating Area 1	No Preference	16	313.80
	33709PA0560011	Rating Area 1	No Preference	17	323.30
	33709PA0560011	Rating Area 1	No Preference	18	333.53
	33709PA0560011	Rating Area 1	No Preference	19	343.76
	33709PA0560011	Rating Area 1	No Preference	20	354.35
	33709PA0560011	Rating Area 1	No Preference	21	365.31
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	33709PA0560011	Rating Area 1	No Preference	23	365.31
	33709PA0560011	Rating Area 1	No Preference	24	365.31
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	33709PA0560011	Rating Area 1	No Preference	29	408.78
	33709PA0560011	Rating Area 1	No Preference	30	414.63
	33709PA0560011	Rating Area 1	No Preference	31	423.39
	33709PA0560011	Rating Area 1	No Preference	32	432.16
	33709PA0560011	Rating Area 1	No Preference	33	437.64
	33709PA0560011	Rating Area 1	No Preference	34	443.49
	33709PA0560011	Rating Area 1	No Preference	35	446.41
	33709PA0560011	Rating Area 1	No Preference	36	449.33
	33709PA0560011	Rating Area 1	No Preference	37	452.25
	33709PA0560011	Rating Area 1	No Preference	38	455.18
	33709PA0560011	Rating Area 1	No Preference	39	461.02
	33709PA0560011	Rating Area 1	No Preference	40	466.87
	33709PA0560011	Rating Area 1	No Preference	41	475.63
	33709PA0560011	Rating Area 1	No Preference	42	484.04
	33709PA0560011	Rating Area 1	No Preference	43	495.73
	33709PA0560011	Rating Area 1	No Preference	44	510.34
	33709PA0560011	Rating Area 1	No Preference	45	527.51
	33709PA0560011	Rating Area 1	No Preference	46	547.97
	33709PA0560011	Rating Area 1	No Preference	47	570.98
	33709PA0560011	Rating Area 1	No Preference	48	597.28
	33709PA0560011	Rating Area 1	No Preference	49	623.22
	33709PA0560011	Rating Area 1	No Preference	50	652.44
	33709PA0560011	Rating Area 1	No Preference	51	681.30
	33709PA0560011	Rating Area 1	No Preference	52	713.09
	33709PA0560011	Rating Area 1	No Preference	53	745.23
	33709PA0560011	Rating Area 1	No Preference	54	779.94
	33709PA0560011	Rating Area 1	No Preference	55	814.64
	33709PA0560011	Rating Area 1	No Preference	56	852.27
	33709PA0560011	Rating Area 1	No Preference	57	890.26
	33709PA0560011	Rating Area 1	No Preference	58	930.81
	33709PA0560011	Rating Area 1	No Preference	59	950.90
	33709PA0560011	Rating Area 1	No Preference	60	991.45
	33709PA0560011	Rating Area 1	No Preference	61	1026.52
	33709PA0560011	Rating Area 1	No Preference	62	1049.54
	33709PA0560011	Rating Area 1	No Preference	63	1078.40
	33709PA0560011	Rating Area 1	No Preference	64 and over	1095.93
	33709PA0560011	Rating Area 4	No Preference	0-14	279.46
	33709PA0560011	Rating Area 4	No Preference	15	304.30
	33709PA0560011	Rating Area 4	No Preference	16	313.80
	33709PA0560011	Rating Area 4	No Preference	17	323.30
	33709PA0560011	Rating Area 4	No Preference	18	333.53
	33709PA0560011	Rating Area 4	No Preference	19	343.76
	33709PA0560011	Rating Area 4	No Preference	20	354.35
	33709PA0560011	Rating Area 4	No Preference	21	365.31
	33709PA0560011	Rating Area 4	No Preference	22	365.31
	33709PA0560011	Rating Area 4	No Preference	23	365.31
	33709PA0560011	Rating Area 4	No Preference	24	365.31
	33709PA0560011	Rating Area 4	No Preference	25	366.77
	33709PA0560011	Rating Area 4	No Preference	26	374.08
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	33709PA0560011	Rating Area 4	No Preference	28	397.09
	33709PA0560011	Rating Area 4	No Preference	29	408.78
	33709PA0560011	Rating Area 4	No Preference	30	414.63
	33709PA0560011	Rating Area 4	No Preference	31	423.39
	33709PA0560011	Rating Area 4	No Preference	32	432.16
	33709PA0560011	Rating Area 4	No Preference	33	437.64
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	33709PA0560011	Rating Area 4	No Preference	35	446.41
	33709PA0560011	Rating Area 4	No Preference	36	449.33
	33709PA0560011	Rating Area 4	No Preference	37	452.25
	33709PA0560011	Rating Area 4	No Preference	38	455.18
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	33709PA0560011	Rating Area 4	No Preference	40	466.87
	33709PA0560011	Rating Area 4	No Preference	41	475.63
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	33709PA0560011	Rating Area 4	No Preference	43	495.73
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	33709PA0560011	Rating Area 4	No Preference	45	527.51
	33709PA0560011	Rating Area 4	No Preference	46	547.97
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	33709PA0560011	Rating Area 4	No Preference	49	623.22
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	33709PA0560011	Rating Area 4	No Preference	51	681.30
	33709PA0560011	Rating Area 4	No Preference	52	713.09
	33709PA0560011	Rating Area 4	No Preference	53	745.23
	33709PA0560011	Rating Area 4	No Preference	54	779.94
	33709PA0560011	Rating Area 4	No Preference	55	814.64
	33709PA0560011	Rating Area 4	No Preference	56	852.27
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	33709PA0560011	Rating Area 4	No Preference	58	930.81
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	33709PA0560011	Rating Area 4	No Preference	62	1049.54
	33709PA0560011	Rating Area 4	No Preference	63	1078.40
	33709PA0560011	Rating Area 4	No Preference	64 and over	1095.93
	33709PA0560013	Rating Area 1	No Preference	0-14	278.54
	33709PA0560013	Rating Area 1	No Preference	15	303.30
	33709PA0560013	Rating Area 1	No Preference	16	312.76
	33709PA0560013	Rating Area 1	No Preference	17	322.23



33709PA0560013	Rating Area 1	No Preference	18	332.42
	Rating Area 1	No Preference	19	342.62
	Rating Area 1	No Preference	20	353.18
	Rating Area 1	No Preference	21	364.10
	Rating Area 1	No Preference	22	364.10
	Rating Area 1	No Preference	23	364.10
	Rating Area 1	No Preference	24	364.10
	Rating Area 1	No Preference	25	365.56
	Rating Area 1	No Preference	26	372.84
	Rating Area 1	No Preference	27	381.58
	Rating Area 1	No Preference	28	395.78
	Rating Area 1	No Preference	29	407.43
	Rating Area 1	No Preference	30	413.25
	Rating Area 1	No Preference	31	421.99
	Rating Area 1	No Preference	32	430.73
	Rating Area 1	No Preference	33	436.19
	Rating Area 1	No Preference	34	442.02
	Rating Area 1	No Preference	35	444.93
	Rating Area 1	No Preference	36	447.84
	Rating Area 1	No Preference	37	450.76
	Rating Area 1	No Preference	38	453.67
	Rating Area 1	No Preference	39	459.49
	Rating Area 1	No Preference	40	465.32
	Rating Area 1	No Preference	41	474.06
	Rating Area 1	No Preference	42	482.43
	Rating Area 1	No Preference	43	494.08
	Rating Area 1	No Preference	44	508.65
	Rating Area 1	No Preference	45	525.76
	Rating Area 1	No Preference	46	546.15
	Rating Area 1	No Preference	47	569.09
	Rating Area 1	No Preference	48	595.30
	Rating Area 1	No Preference	49	621.15
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	Rating Area 1	No Preference	51	679.05
	Rating Area 1	No Preference	52	710.72
	Rating Area 1	No Preference	53	742.76
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	Rating Area 1	No Preference	55	811.94
	Rating Area 1	No Preference	56	849.45
	Rating Area 1	No Preference	57	887.31
	Rating Area 1	No Preference	58	927.73
	Rating Area 1	No Preference	59	947.75
	Rating Area 1	No Preference	60	988.17
Rating Area 1	No Preference	61	1023.12	
Rating Area 1	No Preference	62	1046.06	
Rating Area 1	No Preference	63	1074.82	
Rating Area 1	No Preference	64 and over	1092.30	
33709PA0560013	Rating Area 4	No Preference	0-14	278.54
33709PA0560013	Rating Area 4	No Preference	15	303.30
	Rating Area 4	No Preference	16	312.76
	Rating Area 4	No Preference	17	322.23
	Rating Area 4	No Preference	18	332.42
	Rating Area 4	No Preference	19	342.62
	Rating Area 4	No Preference	20	353.18
	Rating Area 4	No Preference	21	364.10
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	Rating Area 4	No Preference	23	364.10
	Rating Area 4	No Preference	24	364.10
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	Rating Area 4	No Preference	26	372.84
	Rating Area 4	No Preference	27	381.58
	Rating Area 4	No Preference	28	395.78
	Rating Area 4	No Preference	29	407.43
	Rating Area 4	No Preference	30	413.25
	Rating Area 4	No Preference	31	421.99
	Rating Area 4	No Preference	32	430.73
	Rating Area 4	No Preference	33	436.19
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	Rating Area 4	No Preference	35	444.93
	Rating Area 4	No Preference	36	447.84
	Rating Area 4	No Preference	37	450.76
	Rating Area 4	No Preference	38	453.67
	Rating Area 4	No Preference	39	459.49
	Rating Area 4	No Preference	40	465.32
	Rating Area 4	No Preference	41	474.06
	Rating Area 4	No Preference	42	482.43
	Rating Area 4	No Preference	43	494.08
	Rating Area 4	No Preference	44	508.65
	Rating Area 4	No Preference	45	525.76
	Rating Area 4	No Preference	46	546.15
	Rating Area 4	No Preference	47	569.09
	Rating Area 4	No Preference	48	595.30
	Rating Area 4	No Preference	49	621.15
	Rating Area 4	No Preference	50	650.28
	Rating Area 4	No Preference	51	679.05
	Rating Area 4	No Preference	52	710.72
	Rating Area 4	No Preference	53	742.76
	Rating Area 4	No Preference	54	777.35
	Rating Area 4	No Preference	55	811.94
	Rating Area 4	No Preference	56	849.45
	Rating Area 4	No Preference	57	887.31
Rating Area 4	No Preference	58	927.73	
Rating Area 4	No Preference	59	947.75	
Rating Area 4	No Preference	60	988.17	
Rating Area 4	No Preference	61	1023.12	
Rating Area 4	No Preference	62	1046.06	
Rating Area 4	No Preference	63	1074.82	
Rating Area 4	No Preference	64 and over	1092.30	
33709PA0560015	Rating Area 1	No Preference	0-14	276.26
33709PA0560015	Rating Area 1	No Preference	15	300.82
	Rating Area 1	No Preference	16	310.21
	Rating Area 1	No Preference	17	319.60
	Rating Area 1	No Preference	18	329.71
	Rating Area 1	No Preference	19	339.82
	Rating Area 1	No Preference	20	350.30
	Rating Area 1	No Preference	21	361.13
	Rating Area 1	No Preference	22	361.13
	Rating Area 1	No Preference	23	361.13
	Rating Area 1	No Preference	24	361.13
33709PA0560015	Rating Area 1	No Preference	25	362.57

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	Rating Area 1	No Preference	27	378.46	
	Rating Area 1	No Preference	28	392.55	
	Rating Area 1	No Preference	29	404.10	
	Rating Area 1	No Preference	30	409.88	
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	Rating Area 1	No Preference	33	432.63	
	Rating Area 1	No Preference	34	438.41	
	Rating Area 1	No Preference	35	441.30	
	Rating Area 1	No Preference	36	444.19	
	Rating Area 1	No Preference	37	447.08	
	Rating Area 1	No Preference	38	449.97	
	Rating Area 1	No Preference	39	455.75	
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	Rating Area 1	No Preference	41	470.19	
	Rating Area 1	No Preference	42	478.50	
	Rating Area 1	No Preference	43	490.05	
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	Rating Area 1	No Preference	46	541.70	
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	Rating Area 1	No Preference	52	704.93	
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	Rating Area 1	No Preference	57	880.07	
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	Rating Area 1	No Preference	60	980.11	
	Rating Area 1	No Preference	61	1014.78	
	Rating Area 1	No Preference	62	1037.53	
	Rating Area 1	No Preference	63	1066.06	
	Rating Area 1	No Preference	64 and over	1083.39	
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	Rating Area 1	No Preference	62	1029.68	
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		33709PA0560021	Rating Area 1	No Preference	16	300.18
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		33709PA0560021	Rating Area 1	No Preference	18	319.05
		33709PA0560021	Rating Area 1	No Preference	19	328.83
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	33709PA0560031	Rating Area 4	No Preference	26	338.29
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	Rating Area 1	No Preference	64 and over	787.65	
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	Rating Area 1	No Preference	64 and over	1069.20
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Rating Area 2	No Preference	64 and over	1069.20	
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	Rating Area 4	No Preference	61	974.56	
	Rating Area 4	No Preference	62	996.41	
	Rating Area 4	No Preference	63	1023.81	
	Rating Area 4	No Preference	64 and over	1040.46	
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	Rating Area 1	No Preference	62	985.90	
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	Rating Area 1	No Preference	64 and over	956.94	
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	33709PA0630010	Rating Area 4	No Preference	18	291.23
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33709PA0630010	Rating Area 4	No Preference	63	941.63	
33709PA0630010	Rating Area 4	No Preference	64 and over	956.94	
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33709PA0630011	Rating Area 1	No Preference	15	260.90	
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33709PA0630011	Rating Area 1	No Preference	17	277.19	
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33709PA0630011	Rating Area 1	No Preference	19	294.73	
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	33709PA0630011	Rating Area 1	No Preference	25	314.46
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	33709PA0630011	Rating Area 1	No Preference	42	415.00
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	33709PA0630011	Rating Area 1	No Preference	54	668.70
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	33709PA0630011	Rating Area 1	No Preference	57	763.29
	33709PA0630011	Rating Area 1	No Preference	58	798.06
	33709PA0630011	Rating Area 1	No Preference	59	815.29
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	33709PA0630011	Rating Area 1	No Preference	61	880.12
	33709PA0630011	Rating Area 1	No Preference	62	899.85
	33709PA0630011	Rating Area 1	No Preference	63	924.60
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	Rating Area 1	No Preference	62	1072.86	
	Rating Area 1	No Preference	63	1102.37	
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	Rating Area 5	No Preference	34	453.34	
	Rating Area 5	No Preference	35	456.33	
	Rating Area 5	No Preference	36	459.32	
	Rating Area 5	No Preference	37	462.31	
	Rating Area 5	No Preference	38	465.29	
	Rating Area 5	No Preference	39	471.27	
	Rating Area 5	No Preference	40	477.24	
	Rating Area 5	No Preference	41	486.21	
	Rating Area 5	No Preference	42	494.79	
	Rating Area 5	No Preference	43	506.74	
	Rating Area 5	No Preference	44	521.68	
	Rating Area 5	No Preference	45	539.23	
	Rating Area 5	No Preference	46	560.15	
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Rating Area 5	No Preference	48	610.56		
Rating Area 5	No Preference	49	637.07		
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		33709PA0570010	Rating Area 4	No Preference	16	238.66
		33709PA0570010	Rating Area 4	No Preference	17	245.89
		33709PA0570010	Rating Area 4	No Preference	18	253.67
		33709PA0570010	Rating Area 4	No Preference	19	261.45
		33709PA0570010	Rating Area 4	No Preference	20	269.50
		33709PA0570010	Rating Area 4	No Preference	21	277.84
33709PA0570010		Rating Area 4	No Preference	22	277.84	
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33709PA0570010		Rating Area 4	No Preference	38	346.19	
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33709PA0570010		Rating Area 4	No Preference	48	454.27	
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33709PA0570010		Rating Area 4	No Preference	57	677.10	
33709PA0570010		Rating Area 4	No Preference	58	707.94	

	33709PA0570010 Rating Area 4	No Preference	59	723.22
	33709PA0570010 Rating Area 4	No Preference	60	754.06
	33709PA0570010 Rating Area 4	No Preference	61	780.73
	33709PA0570010 Rating Area 4	No Preference	62	798.23
	33709PA0570010 Rating Area 4	No Preference	63	820.18
	33709PA0570010 Rating Area 4	No Preference	64 and over	833.52

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*	33709			
Federal TIN*	23-1294723			
Rate Effective Date*	07/01/2019			
Rate Expiration Date*	09/30/2019			
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
33709PA0560007	Rating Area 1	No Preference	0-14	334.72
33709PA0560007	Rating Area 1	No Preference	15	364.47
33709PA0560007	Rating Area 1	No Preference	16	375.85
33709PA0560007	Rating Area 1	No Preference	17	387.22
33709PA0560007	Rating Area 1	No Preference	18	399.47
33709PA0560007	Rating Area 1	No Preference	19	411.73
33709PA0560007	Rating Area 1	No Preference	20	424.41
33709PA0560007	Rating Area 1	No Preference	21	437.54
33709PA0560007	Rating Area 1	No Preference	22	437.54
33709PA0560007	Rating Area 1	No Preference	23	437.54
33709PA0560007	Rating Area 1	No Preference	24	437.54
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33709PA0560007	Rating Area 1	No Preference	28	475.61
33709PA0560007	Rating Area 1	No Preference	29	489.61
33709PA0560007	Rating Area 1	No Preference	30	496.61
33709PA0560007	Rating Area 1	No Preference	31	507.11
33709PA0560007	Rating Area 1	No Preference	32	517.61
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33709PA0560007	Rating Area 1	No Preference	34	531.17
33709PA0560007	Rating Area 1	No Preference	35	534.67
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33709PA0560007	Rating Area 1	No Preference	38	545.17
33709PA0560007	Rating Area 1	No Preference	39	552.18
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33709PA0560007	Rating Area 1	No Preference	63	1291.62
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33709PA0560007	Rating Area 4	No Preference	0-14	334.72
33709PA0560007	Rating Area 4	No Preference	15	364.47
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33709PA0560007	Rating Area 4	No Preference	17	387.22
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33709PA0560007	Rating Area 4	No Preference	37	541.67
33709PA0560007	Rating Area 4	No Preference	38	545.17
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	33709PA0560007	Rating Area 4	No Preference	63	1291.62		
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	33709PA0560011	Rating Area 1	No Preference	23	376.47
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	33709PA0560011	Rating Area 1	No Preference	42	498.82
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	33709PA0560011	Rating Area 1	No Preference	50	672.38
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33709PA0560011	Rating Area 1	No Preference	63	1111.34	
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	Rating Area 1	No Preference	62	1078.01	
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	Rating Area 1	No Preference	61	1037.85
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	33709PA0560019	Rating Area 4	No Preference	0-14	278.80
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Rating Area 4	No Preference	63	1047.34	
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	Rating Area 6	No Preference	54	619.36
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	Rating Area 6	No Preference	56	676.80
	Rating Area 6	No Preference	57	706.97
	Rating Area 6	No Preference	58	739.17
	Rating Area 6	No Preference	59	755.13
Rating Area 6	No Preference	60	787.33	
Rating Area 6	No Preference	61	815.18	
Rating Area 6	No Preference	62	833.46	
Rating Area 6	No Preference	63	856.38	
Rating Area 6	No Preference	64 and over	870.30	
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Rating Area 1	No Preference	17	230.20	
Rating Area 1	No Preference	18	237.48	
Rating Area 1	No Preference	19	244.76	
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Rating Area 1	No Preference	21	260.11	
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Rating Area 1	No Preference	23	260.11	
Rating Area 1	No Preference	24	260.11	
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Rating Area 1	No Preference	57	633.89	
Rating Area 1	No Preference	58	662.76	
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Rating Area 1	No Preference	61	730.91	
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Rating Area 1	No Preference	64 and over	780.33	
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Rating Area 2	No Preference	64 and over	1101.87		
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33709PA0630002	Rating Area 4	No Preference	64 and over	1094.01	
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	33709PA0630003	Rating Area 1	No Preference	15	299.95
	33709PA0630003	Rating Area 1	No Preference	16	309.31
	33709PA0630003	Rating Area 1	No Preference	17	318.67
	33709PA0630003	Rating Area 1	No Preference	18	328.75

33709PA0630003	Rating Area 1	No Preference	19	338.84	
	Rating Area 1	No Preference	20	349.28	
	Rating Area 1	No Preference	21	360.08	
	Rating Area 1	No Preference	22	360.08	
	Rating Area 1	No Preference	23	360.08	
	Rating Area 1	No Preference	24	360.08	
	Rating Area 1	No Preference	25	361.52	
	Rating Area 1	No Preference	26	368.72	
	Rating Area 1	No Preference	27	377.36	
	Rating Area 1	No Preference	28	391.41	
	Rating Area 1	No Preference	29	402.93	
	Rating Area 1	No Preference	30	408.69	
	Rating Area 1	No Preference	31	417.33	
	Rating Area 1	No Preference	32	425.97	
	Rating Area 1	No Preference	33	431.38	
	Rating Area 1	No Preference	34	437.14	
	Rating Area 1	No Preference	35	440.02	
	Rating Area 1	No Preference	36	442.90	
	Rating Area 1	No Preference	37	445.78	
	Rating Area 1	No Preference	38	448.66	
	Rating Area 1	No Preference	39	454.42	
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	Rating Area 1	No Preference	41	468.82	
	Rating Area 1	No Preference	42	477.11	
	Rating Area 1	No Preference	43	488.63	
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	Rating Area 1	No Preference	47	562.81	
	Rating Area 1	No Preference	48	588.73	
	Rating Area 1	No Preference	49	614.30	
	Rating Area 1	No Preference	50	643.10	
	Rating Area 1	No Preference	51	671.55	
	Rating Area 1	No Preference	52	702.88	
	Rating Area 1	No Preference	53	734.56	
	Rating Area 1	No Preference	54	768.77	
	Rating Area 1	No Preference	55	802.98	
	Rating Area 1	No Preference	56	840.07	
	Rating Area 1	No Preference	57	877.51	
	Rating Area 1	No Preference	58	917.48	
	Rating Area 1	No Preference	59	937.29	
	Rating Area 1	No Preference	60	977.26	
	Rating Area 1	No Preference	61	1011.82	
	Rating Area 1	No Preference	62	1034.51	
	Rating Area 1	No Preference	63	1062.96	
	Rating Area 1	No Preference	64 and over	1080.24	
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	33709PA0630003	Rating Area 4	No Preference	15	299.95
		Rating Area 4	No Preference	16	309.31
		Rating Area 4	No Preference	17	318.67
		Rating Area 4	No Preference	18	328.75
		Rating Area 4	No Preference	19	338.84
		Rating Area 4	No Preference	20	349.28
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		Rating Area 4	No Preference	23	360.08
		Rating Area 4	No Preference	24	360.08
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Rating Area 4		No Preference	62	1034.51	
Rating Area 4		No Preference	63	1062.96	
Rating Area 4		No Preference	64 and over	1080.24	
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33709PA0630004		Rating Area 1	No Preference	15	297.72
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		Rating Area 1	No Preference	17	316.31
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		Rating Area 1	No Preference	19	336.32
		Rating Area 1	No Preference	20	346.69
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	33709PA0630004	Rating Area 1	No Preference	39	451.05
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	33709PA0630004	Rating Area 1	No Preference	42	473.57
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	33709PA0630004	Rating Area 1	No Preference	46	536.12
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	33709PA0630004	Rating Area 1	No Preference	52	697.66
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	33709PA0630004	Rating Area 1	No Preference	54	763.07
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33709PA0630004	Rating Area 1	No Preference	63	1055.07	
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	33709PA0630005	Rating Area 1	No Preference	18	322.87
	33709PA0630005	Rating Area 1	No Preference	19	332.78
	33709PA0630005	Rating Area 1	No Preference	20	343.03
	33709PA0630005	Rating Area 1	No Preference	21	353.64
	33709PA0630005	Rating Area 1	No Preference	22	353.64
	33709PA0630005	Rating Area 1	No Preference	23	353.64
	33709PA0630005	Rating Area 1	No Preference	24	353.64
	33709PA0630005	Rating Area 1	No Preference	25	355.05
	33709PA0630005	Rating Area 1	No Preference	26	362.13
	33709PA0630005	Rating Area 1	No Preference	27	370.61
	33709PA0630005	Rating Area 1	No Preference	28	384.41
	33709PA0630005	Rating Area 1	No Preference	29	395.72
	33709PA0630005	Rating Area 1	No Preference	30	401.38
	33709PA0630005	Rating Area 1	No Preference	31	409.87
	33709PA0630005	Rating Area 1	No Preference	32	418.36
	33709PA0630005	Rating Area 1	No Preference	33	423.66
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	33709PA0630005	Rating Area 1	No Preference	35	432.15
	33709PA0630005	Rating Area 1	No Preference	36	434.98
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	Rating Area 1	No Preference	43	479.89	
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	Rating Area 1	No Preference	45	510.66	
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	Rating Area 1	No Preference	61	993.73	
	Rating Area 1	No Preference	62	1016.01	
	Rating Area 1	No Preference	63	1043.95	
Rating Area 1	No Preference	64 and over	1060.92		
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	Rating Area 4	No Preference	22	353.64	
	Rating Area 4	No Preference	23	353.64	
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	Rating Area 4	No Preference	25	355.05	
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	Rating Area 4	No Preference	44	494.04	
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	Rating Area 4	No Preference	51	659.54	
	Rating Area 4	No Preference	52	690.31	
	Rating Area 4	No Preference	53	721.43	
	Rating Area 4	No Preference	54	755.02	
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	Rating Area 4	No Preference	56	825.04	
	Rating Area 4	No Preference	57	861.82	
	Rating Area 4	No Preference	58	901.07	
	Rating Area 4	No Preference	59	920.52	
	Rating Area 4	No Preference	60	959.78	
	Rating Area 4	No Preference	61	993.73	
	Rating Area 4	No Preference	62	1016.01	
	Rating Area 4	No Preference	63	1043.95	
	Rating Area 4	No Preference	64 and over	1060.92	
	33709PA0630006	Rating Area 1	No Preference	0-14	267.34
	33709PA0630006	Rating Area 1	No Preference	15	291.10
		Rating Area 1	No Preference	16	300.19
		Rating Area 1	No Preference	17	309.27
		Rating Area 1	No Preference	18	319.06
		Rating Area 1	No Preference	19	328.84
		Rating Area 1	No Preference	20	338.98
		Rating Area 1	No Preference	21	349.46
		Rating Area 1	No Preference	22	349.46
		Rating Area 1	No Preference	23	349.46
		Rating Area 1	No Preference	24	349.46
		Rating Area 1	No Preference	25	350.86
		Rating Area 1	No Preference	26	357.85
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Rating Area 1		No Preference	48	571.37	

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	Rating Area 1	No Preference	50	624.14
	Rating Area 1	No Preference	51	651.74
	Rating Area 1	No Preference	52	682.15
	Rating Area 1	No Preference	53	712.90
	Rating Area 1	No Preference	54	746.10
	Rating Area 1	No Preference	55	779.30
	Rating Area 1	No Preference	56	815.29
	Rating Area 1	No Preference	57	851.63
	Rating Area 1	No Preference	58	890.42
	Rating Area 1	No Preference	59	909.64
	Rating Area 1	No Preference	60	948.43
	Rating Area 1	No Preference	61	981.98
	Rating Area 1	No Preference	62	1004.00
	Rating Area 1	No Preference	63	1031.61
	Rating Area 1	No Preference	64 and over	1048.38
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33709PA0630006	Rating Area 4	No Preference	15	291.10
33709PA0630006	Rating Area 4	No Preference	16	300.19
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33709PA0630006	Rating Area 4	No Preference	31	405.02
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33709PA0630006	Rating Area 4	No Preference	42	463.03
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33709PA0630006	Rating Area 4	No Preference	45	504.62
33709PA0630006	Rating Area 4	No Preference	46	524.19
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33709PA0630006	Rating Area 4	No Preference	52	682.15
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33709PA0630006	Rating Area 4	No Preference	54	746.10
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33709PA0630006	Rating Area 4	No Preference	58	890.42
33709PA0630006	Rating Area 4	No Preference	59	909.64
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33709PA0630006	Rating Area 4	No Preference	61	981.98
33709PA0630006	Rating Area 4	No Preference	62	1004.00
33709PA0630006	Rating Area 4	No Preference	63	1031.61
33709PA0630006	Rating Area 4	No Preference	64 and over	1048.38
33709PA0630008	Rating Area 1	No Preference	0-14	265.20
33709PA0630008	Rating Area 1	No Preference	15	288.78
33709PA0630008	Rating Area 1	No Preference	16	297.79
33709PA0630008	Rating Area 1	No Preference	17	306.80
33709PA0630008	Rating Area 1	No Preference	18	316.51
33709PA0630008	Rating Area 1	No Preference	19	326.22
33709PA0630008	Rating Area 1	No Preference	20	336.27
33709PA0630008	Rating Area 1	No Preference	21	346.67
33709PA0630008	Rating Area 1	No Preference	22	346.67
33709PA0630008	Rating Area 1	No Preference	23	346.67
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33709PA0630008	Rating Area 1	No Preference	25	348.06
33709PA0630008	Rating Area 1	No Preference	26	354.99
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	Rating Area 2	No Preference	62	1124.98	
	Rating Area 2	No Preference	63	1155.91	
	Rating Area 2	No Preference	64 and over	1174.71	
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	33709PA0440009	Rating Area 1	No Preference	63	1136.02
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	Rating Area 1	No Preference	64 and over	1088.07	
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Rating Area 2	No Preference	57	883.88		
Rating Area 2	No Preference	58	924.13		
Rating Area 2	No Preference	59	944.08		
Rating Area 2	No Preference	60	984.34		
Rating Area 2	No Preference	61	1019.16		
Rating Area 2	No Preference	62	1042.01		
Rating Area 2	No Preference	63	1070.66		
Rating Area 2	No Preference	64 and over	1088.07		
33709PA0440015	Rating Area 5	No Preference	0-14	277.46	
Rating Area 5	No Preference	15	302.12		
Rating Area 5	No Preference	16	311.55		
Rating Area 5	No Preference	17	320.98		
Rating Area 5	No Preference	18	331.14		
Rating Area 5	No Preference	19	341.29		
Rating Area 5	No Preference	20	351.81		
Rating Area 5	No Preference	21	362.69		
Rating Area 5	No Preference	22	362.69		
Rating Area 5	No Preference	23	362.69		
Rating Area 5	No Preference	24	362.69		
Rating Area 5	No Preference	25	364.14		
Rating Area 5	No Preference	26	371.39		

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	33709PA0440015	Rating Area 5	No Preference	29	405.85
	33709PA0440015	Rating Area 5	No Preference	30	411.65
	33709PA0440015	Rating Area 5	No Preference	31	420.36
	33709PA0440015	Rating Area 5	No Preference	32	429.06
	33709PA0440015	Rating Area 5	No Preference	33	434.50
	33709PA0440015	Rating Area 5	No Preference	34	440.31
	33709PA0440015	Rating Area 5	No Preference	35	443.21
	33709PA0440015	Rating Area 5	No Preference	36	446.11
	33709PA0440015	Rating Area 5	No Preference	37	449.01
	33709PA0440015	Rating Area 5	No Preference	38	451.91
	33709PA0440015	Rating Area 5	No Preference	39	457.71
	33709PA0440015	Rating Area 5	No Preference	40	463.52
	33709PA0440015	Rating Area 5	No Preference	41	472.22
	33709PA0440015	Rating Area 5	No Preference	42	480.56
	33709PA0440015	Rating Area 5	No Preference	43	492.17
	33709PA0440015	Rating Area 5	No Preference	44	506.68
	33709PA0440015	Rating Area 5	No Preference	45	523.72
	33709PA0440015	Rating Area 5	No Preference	46	544.04
	33709PA0440015	Rating Area 5	No Preference	47	566.88
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	33709PA0440015	Rating Area 5	No Preference	49	618.75
	33709PA0440015	Rating Area 5	No Preference	50	647.76
	33709PA0440015	Rating Area 5	No Preference	51	676.42
	33709PA0440015	Rating Area 5	No Preference	52	707.97
	33709PA0440015	Rating Area 5	No Preference	53	739.89
	33709PA0440015	Rating Area 5	No Preference	54	774.34
	33709PA0440015	Rating Area 5	No Preference	55	808.80
	33709PA0440015	Rating Area 5	No Preference	56	846.16
	33709PA0440015	Rating Area 5	No Preference	57	883.88
	33709PA0440015	Rating Area 5	No Preference	58	924.13
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	33709PA0440015	Rating Area 5	No Preference	60	984.34
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	33709PA0440015	Rating Area 5	No Preference	62	1042.01
	33709PA0440015	Rating Area 5	No Preference	63	1070.66
	33709PA0440015	Rating Area 5	No Preference	64 and over	1088.07
	33709PA0440015	Rating Area 6	No Preference	0-14	297.48
	33709PA0440015	Rating Area 6	No Preference	15	323.92
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	33709PA0440015	Rating Area 6	No Preference	19	365.92
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	33709PA0440015	Rating Area 6	No Preference	56	907.21
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	33709PA0440015	Rating Area 6	No Preference	61	1092.70
	33709PA0440015	Rating Area 6	No Preference	62	1117.19
	33709PA0440015	Rating Area 6	No Preference	63	1147.91
	33709PA0440015	Rating Area 6	No Preference	64 and over	1166.58
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	33709PA0720001	Rating Area 5	No Preference	17	345.13
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	33709PA0720001	Rating Area 5	No Preference	19	366.97
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	33709PA0720001	Rating Area 5	No Preference	35	476.56
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	33709PA0720001	Rating Area 5	No Preference	47	609.54
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	33709PA0720001	Rating Area 5	No Preference	50	696.50
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	33709PA0720001	Rating Area 5	No Preference	55	869.66
	33709PA0720001	Rating Area 5	No Preference	56	909.82
	33709PA0720001	Rating Area 5	No Preference	57	950.38
	33709PA0720001	Rating Area 5	No Preference	58	993.67
	33709PA0720001	Rating Area 5	No Preference	59	1015.12
	33709PA0720001	Rating Area 5	No Preference	60	1058.41
	33709PA0720001	Rating Area 5	No Preference	61	1095.84
	33709PA0720001	Rating Area 5	No Preference	62	1120.41
	33709PA0720001	Rating Area 5	No Preference	63	1151.22
	33709PA0720001	Rating Area 5	No Preference	64 and over	1169.94
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	33709PA0720003	Rating Area 5	No Preference	32	361.34
	33709PA0720003	Rating Area 5	No Preference	33	365.92
	33709PA0720003	Rating Area 5	No Preference	34	370.80
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	33709PA0720003	Rating Area 5	No Preference	39	385.47
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	33709PA0720003	Rating Area 5	No Preference	41	397.68
	33709PA0720003	Rating Area 5	No Preference	42	404.71
	33709PA0720003	Rating Area 5	No Preference	43	414.48
	33709PA0720003	Rating Area 5	No Preference	44	426.70
	33709PA0720003	Rating Area 5	No Preference	45	441.06
	33709PA0720003	Rating Area 5	No Preference	46	458.16



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	33709PA0720003	Rating Area 5	No Preference	49	521.08
	33709PA0720003	Rating Area 5	No Preference	50	545.52
	33709PA0720003	Rating Area 5	No Preference	51	569.65
	33709PA0720003	Rating Area 5	No Preference	52	596.22
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	33709PA0720003	Rating Area 5	No Preference	55	681.13
	33709PA0720003	Rating Area 5	No Preference	56	712.59
	33709PA0720003	Rating Area 5	No Preference	57	744.36
	33709PA0720003	Rating Area 5	No Preference	58	778.26
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	33709PA0720003	Rating Area 5	No Preference	60	828.96
	33709PA0720003	Rating Area 5	No Preference	61	858.29
	33709PA0720003	Rating Area 5	No Preference	62	877.53
	33709PA0720003	Rating Area 5	No Preference	63	901.66
	33709PA0720003	Rating Area 5	No Preference	64 and over	916.32
	33709PA0900001	Rating Area 5	No Preference	0-14	207.73
	33709PA0900001	Rating Area 5	No Preference	15	226.19
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	33709PA0900001	Rating Area 5	No Preference	17	240.31
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	33709PA0900001	Rating Area 5	No Preference	19	255.52
	33709PA0900001	Rating Area 5	No Preference	20	263.39
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	33709PA0900001	Rating Area 5	No Preference	55	605.53
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	33709PA0900001	Rating Area 5	No Preference	58	691.88
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	33709PA0900001	Rating Area 5	No Preference	60	736.96
	33709PA0900001	Rating Area 5	No Preference	61	763.03
	33709PA0900001	Rating Area 5	No Preference	62	780.13
	33709PA0900001	Rating Area 5	No Preference	63	801.59
	33709PA0900001	Rating Area 5	No Preference	64 and over	814.62
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	33709PA0570008	Rating Area 1	No Preference	16	258.67
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	33709PA0570008	Rating Area 1	No Preference	23	301.13
	33709PA0570008	Rating Area 1	No Preference	24	301.13
	33709PA0570008	Rating Area 1	No Preference	25	302.33
	33709PA0570008	Rating Area 1	No Preference	26	308.36
	33709PA0570008	Rating Area 1	No Preference	27	315.58
	33709PA0570008	Rating Area 1	No Preference	28	327.33
	33709PA0570008	Rating Area 1	No Preference	29	336.96
	33709PA0570008	Rating Area 1	No Preference	30	341.78
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	33709PA0570008	Rating Area 1	No Preference	33	360.75
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	33709PA0570008	Rating Area 1	No Preference	36	370.39
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	33709PA0570008	Rating Area 1	No Preference	38	375.21
	33709PA0570008	Rating Area 1	No Preference	39	380.03
	33709PA0570008	Rating Area 1	No Preference	40	384.84
	33709PA0570008	Rating Area 1	No Preference	41	392.07
	33709PA0570008	Rating Area 1	No Preference	42	399.00
	33709PA0570008	Rating Area 1	No Preference	43	408.63
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	33709PA0570008	Rating Area 1	No Preference	45	434.83
	33709PA0570008	Rating Area 1	No Preference	46	451.70
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	33709PA0570008	Rating Area 1	No Preference	49	513.73
	33709PA0570008	Rating Area 1	No Preference	50	537.82
	33709PA0570008	Rating Area 1	No Preference	51	561.61
	33709PA0570008	Rating Area 1	No Preference	52	587.81
	33709PA0570008	Rating Area 1	No Preference	53	614.31
	33709PA0570008	Rating Area 1	No Preference	54	642.91
	33709PA0570008	Rating Area 1	No Preference	55	671.52
	33709PA0570008	Rating Area 1	No Preference	56	702.54

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	33709PA0570008	Rating Area 1	No Preference	58	767.28
	33709PA0570008	Rating Area 1	No Preference	59	783.84
	33709PA0570008	Rating Area 1	No Preference	60	817.27
	33709PA0570008	Rating Area 1	No Preference	61	846.18
	33709PA0570008	Rating Area 1	No Preference	62	865.15
	33709PA0570008	Rating Area 1	No Preference	63	888.94
	33709PA0570008	Rating Area 1	No Preference	64 and over	903.39
	33709PA0570008	Rating Area 4	No Preference	0-14	230.36
	33709PA0570008	Rating Area 4	No Preference	15	250.84
	33709PA0570008	Rating Area 4	No Preference	16	258.67
	33709PA0570008	Rating Area 4	No Preference	17	266.50
	33709PA0570008	Rating Area 4	No Preference	18	274.93
	33709PA0570008	Rating Area 4	No Preference	19	283.36
	33709PA0570008	Rating Area 4	No Preference	20	292.10
	33709PA0570008	Rating Area 4	No Preference	21	301.13
	33709PA0570008	Rating Area 4	No Preference	22	301.13
	33709PA0570008	Rating Area 4	No Preference	23	301.13
	33709PA0570008	Rating Area 4	No Preference	24	301.13
	33709PA0570008	Rating Area 4	No Preference	25	302.33
	33709PA0570008	Rating Area 4	No Preference	26	308.36
	33709PA0570008	Rating Area 4	No Preference	27	315.58
	33709PA0570008	Rating Area 4	No Preference	28	327.33
	33709PA0570008	Rating Area 4	No Preference	29	336.96
	33709PA0570008	Rating Area 4	No Preference	30	341.78
	33709PA0570008	Rating Area 4	No Preference	31	349.01
	33709PA0570008	Rating Area 4	No Preference	32	356.24
	33709PA0570008	Rating Area 4	No Preference	33	360.75
	33709PA0570008	Rating Area 4	No Preference	34	365.57
	33709PA0570008	Rating Area 4	No Preference	35	367.98
	33709PA0570008	Rating Area 4	No Preference	36	370.39
	33709PA0570008	Rating Area 4	No Preference	37	372.80
	33709PA0570008	Rating Area 4	No Preference	38	375.21
	33709PA0570008	Rating Area 4	No Preference	39	380.03
	33709PA0570008	Rating Area 4	No Preference	40	384.84
	33709PA0570008	Rating Area 4	No Preference	41	392.07
	33709PA0570008	Rating Area 4	No Preference	42	399.00
	33709PA0570008	Rating Area 4	No Preference	43	408.63
	33709PA0570008	Rating Area 4	No Preference	44	420.68
	33709PA0570008	Rating Area 4	No Preference	45	434.83
	33709PA0570008	Rating Area 4	No Preference	46	451.70
	33709PA0570008	Rating Area 4	No Preference	47	470.67
	33709PA0570008	Rating Area 4	No Preference	48	492.35
	33709PA0570008	Rating Area 4	No Preference	49	513.73
	33709PA0570008	Rating Area 4	No Preference	50	537.82
	33709PA0570008	Rating Area 4	No Preference	51	561.61
	33709PA0570008	Rating Area 4	No Preference	52	587.81
	33709PA0570008	Rating Area 4	No Preference	53	614.31
	33709PA0570008	Rating Area 4	No Preference	54	642.91
	33709PA0570008	Rating Area 4	No Preference	55	671.52
	33709PA0570008	Rating Area 4	No Preference	56	702.54
	33709PA0570008	Rating Area 4	No Preference	57	733.85
	33709PA0570008	Rating Area 4	No Preference	58	767.28
	33709PA0570008	Rating Area 4	No Preference	59	783.84
	33709PA0570008	Rating Area 4	No Preference	60	817.27
	33709PA0570008	Rating Area 4	No Preference	61	846.18
	33709PA0570008	Rating Area 4	No Preference	62	865.15
	33709PA0570008	Rating Area 4	No Preference	63	888.94
	33709PA0570008	Rating Area 4	No Preference	64 and over	903.39
	33709PA0570009	Rating Area 1	No Preference	0-14	223.85
	33709PA0570009	Rating Area 1	No Preference	15	243.75
	33709PA0570009	Rating Area 1	No Preference	16	251.36
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	33709PA0570009	Rating Area 1	No Preference	23	292.62
	33709PA0570009	Rating Area 1	No Preference	24	292.62
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	33709PA0570009	Rating Area 1	No Preference	26	299.64
	33709PA0570009	Rating Area 1	No Preference	27	306.67
	33709PA0570009	Rating Area 1	No Preference	28	318.08
	33709PA0570009	Rating Area 1	No Preference	29	327.44
	33709PA0570009	Rating Area 1	No Preference	30	332.12
	33709PA0570009	Rating Area 1	No Preference	31	339.15
	33709PA0570009	Rating Area 1	No Preference	32	346.17
	33709PA0570009	Rating Area 1	No Preference	33	350.56
	33709PA0570009	Rating Area 1	No Preference	34	355.24
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	33709PA0570009	Rating Area 1	No Preference	36	359.92
	33709PA0570009	Rating Area 1	No Preference	37	362.26
	33709PA0570009	Rating Area 1	No Preference	38	364.60
	33709PA0570009	Rating Area 1	No Preference	39	369.29
	33709PA0570009	Rating Area 1	No Preference	40	373.97
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	33709PA0570009	Rating Area 1	No Preference	42	387.72
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	33709PA0570009	Rating Area 1	No Preference	46	438.93
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	33709PA0570009	Rating Area 1	No Preference	51	545.74
	33709PA0570009	Rating Area 1	No Preference	52	571.19
	33709PA0570009	Rating Area 1	No Preference	53	596.94
	33709PA0570009	Rating Area 1	No Preference	54	624.74
	33709PA0570009	Rating Area 1	No Preference	55	652.54
	33709PA0570009	Rating Area 1	No Preference	56	682.68
	33709PA0570009	Rating Area 1	No Preference	57	713.11
	33709PA0570009	Rating Area 1	No Preference	58	745.60
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	33709PA0570009	Rating Area 1	No Preference	60	794.17
	33709PA0570009	Rating Area 1	No Preference	61	822.26
	33709PA0570009	Rating Area 1	No Preference	62	840.70
	33709PA0570009	Rating Area 1	No Preference	63	863.81
	33709PA0570009	Rating Area 1	No Preference	64 and over	877.86
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	33709PA0570009	Rating Area 4	No Preference	15	243.75

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	33709PA0570009	Rating Area 4	No Preference	18	267.16
	33709PA0570009	Rating Area 4	No Preference	19	275.36
	33709PA0570009	Rating Area 4	No Preference	20	283.84
	33709PA0570009	Rating Area 4	No Preference	21	292.62
	33709PA0570009	Rating Area 4	No Preference	22	292.62
	33709PA0570009	Rating Area 4	No Preference	23	292.62
	33709PA0570009	Rating Area 4	No Preference	24	292.62
	33709PA0570009	Rating Area 4	No Preference	25	293.79
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	33709PA0570009	Rating Area 4	No Preference	33	350.56
	33709PA0570009	Rating Area 4	No Preference	34	355.24
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	33709PA0570009	Rating Area 4	No Preference	38	364.60
	33709PA0570009	Rating Area 4	No Preference	39	369.29
	33709PA0570009	Rating Area 4	No Preference	40	373.97
	33709PA0570009	Rating Area 4	No Preference	41	380.99
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	33709PA0570009	Rating Area 4	No Preference	51	545.74
	33709PA0570009	Rating Area 4	No Preference	52	571.19
	33709PA0570009	Rating Area 4	No Preference	53	596.94
	33709PA0570009	Rating Area 4	No Preference	54	624.74
	33709PA0570009	Rating Area 4	No Preference	55	652.54
	33709PA0570009	Rating Area 4	No Preference	56	682.68
	33709PA0570009	Rating Area 4	No Preference	57	713.11
	33709PA0570009	Rating Area 4	No Preference	58	745.60
	33709PA0570009	Rating Area 4	No Preference	59	761.69
	33709PA0570009	Rating Area 4	No Preference	60	794.17
	33709PA0570009	Rating Area 4	No Preference	61	822.26
	33709PA0570009	Rating Area 4	No Preference	62	840.70
	33709PA0570009	Rating Area 4	No Preference	63	863.81
	33709PA0570009	Rating Area 4	No Preference	64 and over	877.86
	33709PA0570010	Rating Area 1	No Preference	0-14	219.04
	33709PA0570010	Rating Area 1	No Preference	15	238.51
	33709PA0570010	Rating Area 1	No Preference	16	245.96
	33709PA0570010	Rating Area 1	No Preference	17	253.40
	33709PA0570010	Rating Area 1	No Preference	18	261.42
	33709PA0570010	Rating Area 1	No Preference	19	269.44
	33709PA0570010	Rating Area 1	No Preference	20	277.74
	33709PA0570010	Rating Area 1	No Preference	21	286.33
	33709PA0570010	Rating Area 1	No Preference	22	286.33
	33709PA0570010	Rating Area 1	No Preference	23	286.33
	33709PA0570010	Rating Area 1	No Preference	24	286.33
	33709PA0570010	Rating Area 1	No Preference	25	287.48
	33709PA0570010	Rating Area 1	No Preference	26	293.20
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	33709PA0570010	Rating Area 1	No Preference	28	311.24
	33709PA0570010	Rating Area 1	No Preference	29	320.40
	33709PA0570010	Rating Area 1	No Preference	30	324.98
	33709PA0570010	Rating Area 1	No Preference	31	331.86
	33709PA0570010	Rating Area 1	No Preference	32	338.73
	33709PA0570010	Rating Area 1	No Preference	33	343.02
	33709PA0570010	Rating Area 1	No Preference	34	347.60
	33709PA0570010	Rating Area 1	No Preference	35	349.90
	33709PA0570010	Rating Area 1	No Preference	36	352.19
	33709PA0570010	Rating Area 1	No Preference	37	354.48
	33709PA0570010	Rating Area 1	No Preference	38	356.77
	33709PA0570010	Rating Area 1	No Preference	39	361.35
	33709PA0570010	Rating Area 1	No Preference	40	365.93
	33709PA0570010	Rating Area 1	No Preference	41	372.80
	33709PA0570010	Rating Area 1	No Preference	42	379.39
	33709PA0570010	Rating Area 1	No Preference	43	388.55
	33709PA0570010	Rating Area 1	No Preference	44	400.00
	33709PA0570010	Rating Area 1	No Preference	45	413.46
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	33709PA0570010	Rating Area 1	No Preference	47	447.53
	33709PA0570010	Rating Area 1	No Preference	48	468.15
	33709PA0570010	Rating Area 1	No Preference	49	488.48
	33709PA0570010	Rating Area 1	No Preference	50	511.39
	33709PA0570010	Rating Area 1	No Preference	51	534.01
	33709PA0570010	Rating Area 1	No Preference	52	558.92
	33709PA0570010	Rating Area 1	No Preference	53	584.11
	33709PA0570010	Rating Area 1	No Preference	54	611.31
	33709PA0570010	Rating Area 1	No Preference	55	638.52
	33709PA0570010	Rating Area 1	No Preference	56	668.01
	33709PA0570010	Rating Area 1	No Preference	57	697.79
	33709PA0570010	Rating Area 1	No Preference	58	729.57
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	33709PA0570010	Rating Area 1	No Preference	60	777.10
	33709PA0570010	Rating Area 1	No Preference	61	804.59
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	33709PA0570010	Rating Area 4	No Preference	0-14	219.04
	33709PA0570010	Rating Area 4	No Preference	15	238.51
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	33709PA0570010	Rating Area 4	No Preference	19	269.44
	33709PA0570010	Rating Area 4	No Preference	20	277.74
	33709PA0570010	Rating Area 4	No Preference	21	286.33
	33709PA0570010	Rating Area 4	No Preference	22	286.33
	33709PA0570010	Rating Area 4	No Preference	23	286.33
	33709PA0570010	Rating Area 4	No Preference	24	286.33
	33709PA0570010	Rating Area 4	No Preference	25	287.48

	33709PA0570010 Rating Area 4	No Preference	26	293.20
	33709PA0570010 Rating Area 4	No Preference	27	300.07
	33709PA0570010 Rating Area 4	No Preference	28	311.24
	33709PA0570010 Rating Area 4	No Preference	29	320.40
	33709PA0570010 Rating Area 4	No Preference	30	324.98
	33709PA0570010 Rating Area 4	No Preference	31	331.86
	33709PA0570010 Rating Area 4	No Preference	32	338.73
	33709PA0570010 Rating Area 4	No Preference	33	343.02
	33709PA0570010 Rating Area 4	No Preference	34	347.60
	33709PA0570010 Rating Area 4	No Preference	35	349.90
	33709PA0570010 Rating Area 4	No Preference	36	352.19
	33709PA0570010 Rating Area 4	No Preference	37	354.48
	33709PA0570010 Rating Area 4	No Preference	38	356.77
	33709PA0570010 Rating Area 4	No Preference	39	361.35
	33709PA0570010 Rating Area 4	No Preference	40	365.93
	33709PA0570010 Rating Area 4	No Preference	41	372.80
	33709PA0570010 Rating Area 4	No Preference	42	379.39
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	33709PA0570010 Rating Area 4	No Preference	44	400.00
	33709PA0570010 Rating Area 4	No Preference	45	413.46
	33709PA0570010 Rating Area 4	No Preference	46	429.50
	33709PA0570010 Rating Area 4	No Preference	47	447.53
	33709PA0570010 Rating Area 4	No Preference	48	468.15
	33709PA0570010 Rating Area 4	No Preference	49	488.48
	33709PA0570010 Rating Area 4	No Preference	50	511.39
	33709PA0570010 Rating Area 4	No Preference	51	534.01
	33709PA0570010 Rating Area 4	No Preference	52	558.92
	33709PA0570010 Rating Area 4	No Preference	53	584.11
	33709PA0570010 Rating Area 4	No Preference	54	611.31
	33709PA0570010 Rating Area 4	No Preference	55	638.52
	33709PA0570010 Rating Area 4	No Preference	56	668.01
	33709PA0570010 Rating Area 4	No Preference	57	697.79
	33709PA0570010 Rating Area 4	No Preference	58	729.57
	33709PA0570010 Rating Area 4	No Preference	59	745.32
	33709PA0570010 Rating Area 4	No Preference	60	777.10
	33709PA0570010 Rating Area 4	No Preference	61	804.59
	33709PA0570010 Rating Area 4	No Preference	62	822.63
	33709PA0570010 Rating Area 4	No Preference	63	845.25
	33709PA0570010 Rating Area 4	No Preference	64 and over	858.99

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*	33709			
Federal TIN*	23-1294723			
Rate Effective Date*	10/01/2019			
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
33709PA0560007	Rating Area 1	No Preference	0-14	344.96
33709PA0560007	Rating Area 1	No Preference	15	375.62
33709PA0560007	Rating Area 1	No Preference	16	387.35
33709PA0560007	Rating Area 1	No Preference	17	399.07
33709PA0560007	Rating Area 1	No Preference	18	411.70
33709PA0560007	Rating Area 1	No Preference	19	424.33
33709PA0560007	Rating Area 1	No Preference	20	437.40
33709PA0560007	Rating Area 1	No Preference	21	450.93
33709PA0560007	Rating Area 1	No Preference	22	450.93
33709PA0560007	Rating Area 1	No Preference	23	450.93
33709PA0560007	Rating Area 1	No Preference	24	450.93
33709PA0560007	Rating Area 1	No Preference	25	452.73
33709PA0560007	Rating Area 1	No Preference	26	461.75
33709PA0560007	Rating Area 1	No Preference	27	472.57
33709PA0560007	Rating Area 1	No Preference	28	490.16
33709PA0560007	Rating Area 1	No Preference	29	504.59
33709PA0560007	Rating Area 1	No Preference	30	511.81
33709PA0560007	Rating Area 1	No Preference	31	522.63
33709PA0560007	Rating Area 1	No Preference	32	533.45
33709PA0560007	Rating Area 1	No Preference	33	540.21
33709PA0560007	Rating Area 1	No Preference	34	547.43
33709PA0560007	Rating Area 1	No Preference	35	551.04
33709PA0560007	Rating Area 1	No Preference	36	554.64
33709PA0560007	Rating Area 1	No Preference	37	558.25
33709PA0560007	Rating Area 1	No Preference	38	561.86
33709PA0560007	Rating Area 1	No Preference	39	569.07
33709PA0560007	Rating Area 1	No Preference	40	576.29
33709PA0560007	Rating Area 1	No Preference	41	587.11
33709PA0560007	Rating Area 1	No Preference	42	597.48
33709PA0560007	Rating Area 1	No Preference	43	611.91
33709PA0560007	Rating Area 1	No Preference	44	629.95
33709PA0560007	Rating Area 1	No Preference	45	651.14
33709PA0560007	Rating Area 1	No Preference	46	676.40
33709PA0560007	Rating Area 1	No Preference	47	704.80
33709PA0560007	Rating Area 1	No Preference	48	737.27
33709PA0560007	Rating Area 1	No Preference	49	769.29
33709PA0560007	Rating Area 1	No Preference	50	805.36
33709PA0560007	Rating Area 1	No Preference	51	840.98
33709PA0560007	Rating Area 1	No Preference	52	880.22
33709PA0560007	Rating Area 1	No Preference	53	919.90
33709PA0560007	Rating Area 1	No Preference	54	962.74
33709PA0560007	Rating Area 1	No Preference	55	1005.57
33709PA0560007	Rating Area 1	No Preference	56	1052.02
33709PA0560007	Rating Area 1	No Preference	57	1098.92
33709PA0560007	Rating Area 1	No Preference	58	1148.97
33709PA0560007	Rating Area 1	No Preference	59	1173.77
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33709PA0560007	Rating Area 1	No Preference	61	1267.11
33709PA0560007	Rating Area 1	No Preference	62	1295.52
33709PA0560007	Rating Area 1	No Preference	63	1331.15
33709PA0560007	Rating Area 1	No Preference	64 and over	1352.79
33709PA0560007	Rating Area 4	No Preference	0-14	344.96
33709PA0560007	Rating Area 4	No Preference	15	375.62
33709PA0560007	Rating Area 4	No Preference	16	387.35
33709PA0560007	Rating Area 4	No Preference	17	399.07
33709PA0560007	Rating Area 4	No Preference	18	411.70
33709PA0560007	Rating Area 4	No Preference	19	424.33
33709PA0560007	Rating Area 4	No Preference	20	437.40
33709PA0560007	Rating Area 4	No Preference	21	450.93
33709PA0560007	Rating Area 4	No Preference	22	450.93
33709PA0560007	Rating Area 4	No Preference	23	450.93
33709PA0560007	Rating Area 4	No Preference	24	450.93
33709PA0560007	Rating Area 4	No Preference	25	452.73
33709PA0560007	Rating Area 4	No Preference	26	461.75
33709PA0560007	Rating Area 4	No Preference	27	472.57
33709PA0560007	Rating Area 4	No Preference	28	490.16
33709PA0560007	Rating Area 4	No Preference	29	504.59
33709PA0560007	Rating Area 4	No Preference	30	511.81
33709PA0560007	Rating Area 4	No Preference	31	522.63
33709PA0560007	Rating Area 4	No Preference	32	533.45
33709PA0560007	Rating Area 4	No Preference	33	540.21
33709PA0560007	Rating Area 4	No Preference	34	547.43
33709PA0560007	Rating Area 4	No Preference	35	551.04
33709PA0560007	Rating Area 4	No Preference	36	554.64
33709PA0560007	Rating Area 4	No Preference	37	558.25
33709PA0560007	Rating Area 4	No Preference	38	561.86
33709PA0560007	Rating Area 4	No Preference	39	569.07
33709PA0560007	Rating Area 4	No Preference	40	576.29
33709PA0560007	Rating Area 4	No Preference	41	587.11
33709PA0560007	Rating Area 4	No Preference	42	597.48
33709PA0560007	Rating Area 4	No Preference	43	611.91
33709PA0560007	Rating Area 4	No Preference	44	629.95
33709PA0560007	Rating Area 4	No Preference	45	651.14
33709PA0560007	Rating Area 4	No Preference	46	676.40
33709PA0560007	Rating Area 4	No Preference	47	704.80
33709PA0560007	Rating Area 4	No Preference	48	737.27
33709PA0560007	Rating Area 4	No Preference	49	769.29
33709PA0560007	Rating Area 4	No Preference	50	805.36
33709PA0560007	Rating Area 4	No Preference	51	840.98
33709PA0560007	Rating Area 4	No Preference	52	880.22
33709PA0560007	Rating Area 4	No Preference	53	919.90

	33709PA0560007	Rating Area 4	No Preference	54	962.74	
	33709PA0560007	Rating Area 4	No Preference	55	1005.57	
	33709PA0560007	Rating Area 4	No Preference	56	1052.02	
	33709PA0560007	Rating Area 4	No Preference	57	1098.92	
	33709PA0560007	Rating Area 4	No Preference	58	1148.97	
	33709PA0560007	Rating Area 4	No Preference	59	1173.77	
	33709PA0560007	Rating Area 4	No Preference	60	1223.82	
	33709PA0560007	Rating Area 4	No Preference	61	1267.11	
	33709PA0560007	Rating Area 4	No Preference	62	1295.52	
	33709PA0560007	Rating Area 4	No Preference	63	1331.15	
	33709PA0560007	Rating Area 4	No Preference	64 and over	1352.79	
	33709PA0560009 Rating Area 1			No Preference	0-14	337.56
	33709PA0560009 Rating Area 1			No Preference	15	367.57
33709PA0560009 Rating Area 1			No Preference	16	379.04	
33709PA0560009 Rating Area 1			No Preference	17	390.52	
33709PA0560009 Rating Area 1			No Preference	18	402.87	
33709PA0560009 Rating Area 1			No Preference	19	415.23	
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33709PA0560009 Rating Area 1			No Preference	41	574.52	
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33709PA0560009 Rating Area 1			No Preference	44	616.44	
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33709PA0560009 Rating Area 1			No Preference	62	1267.74	
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33709PA0560009 Rating Area 4			No Preference	63	1302.60	



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	33709PA0560011	Rating Area 1	No Preference	18	354.23
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	33709PA0560011	Rating Area 1	No Preference	20	376.35
	33709PA0560011	Rating Area 1	No Preference	21	387.99
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	33709PA0560011	Rating Area 1	No Preference	23	387.99
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	33709PA0560011	Rating Area 1	No Preference	27	406.61
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	33709PA0560011	Rating Area 1	No Preference	29	434.16
	33709PA0560011	Rating Area 1	No Preference	30	440.37
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	33709PA0560011	Rating Area 1	No Preference	32	458.99
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	33709PA0560011	Rating Area 1	No Preference	38	483.44
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	33709PA0560011	Rating Area 1	No Preference	42	514.09
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	33709PA0560011	Rating Area 1	No Preference	49	661.91
	33709PA0560011	Rating Area 1	No Preference	50	692.95
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	33709PA0560011	Rating Area 1	No Preference	54	828.36
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	33709PA0560011	Rating Area 1	No Preference	56	905.18
	33709PA0560011	Rating Area 1	No Preference	57	945.53
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	33709PA0560011	Rating Area 1	No Preference	59	1009.94
	33709PA0560011	Rating Area 1	No Preference	60	1053.00
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	33709PA0560011	Rating Area 4	No Preference	30	440.37
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	33709PA0560011	Rating Area 4	No Preference	59	1009.94
	33709PA0560011	Rating Area 4	No Preference	60	1053.00
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33709PA0560011	Rating Area 4	No Preference	63	1145.35	
33709PA0560011	Rating Area 4	No Preference	64 and over	1163.97	
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	33709PA0560013	Rating Area 1	No Preference	15	322.12
	33709PA0560013	Rating Area 1	No Preference	16	332.18
	33709PA0560013	Rating Area 1	No Preference	17	342.23
	33709PA0560013	Rating Area 1	No Preference	18	353.06
	33709PA0560013	Rating Area 1	No Preference	19	363.88
	33709PA0560013	Rating Area 1	No Preference	20	375.10
	33709PA0560013	Rating Area 1	No Preference	21	386.70
	33709PA0560013	Rating Area 1	No Preference	22	386.70

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	Rating Area 1	No Preference	24	386.70	
	Rating Area 1	No Preference	25	388.25	
	Rating Area 1	No Preference	26	395.98	
	Rating Area 1	No Preference	27	405.26	
	Rating Area 1	No Preference	28	420.34	
	Rating Area 1	No Preference	29	432.72	
	Rating Area 1	No Preference	30	438.90	
	Rating Area 1	No Preference	31	448.19	
	Rating Area 1	No Preference	32	457.47	
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	Rating Area 1	No Preference	34	469.45	
	Rating Area 1	No Preference	35	472.55	
	Rating Area 1	No Preference	36	475.64	
	Rating Area 1	No Preference	37	478.73	
	Rating Area 1	No Preference	38	481.83	
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	Rating Area 1	No Preference	48	632.25	
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	Rating Area 1	No Preference	62	1110.99	
	Rating Area 1	No Preference	63	1141.54	
	Rating Area 1	No Preference	64 and over	1160.10	
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	33709PA0560013	Rating Area 4	No Preference	15	322.12
	33709PA0560013	Rating Area 4	No Preference	16	332.18
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	33709PA0560013	Rating Area 4	No Preference	19	363.88
	33709PA0560013	Rating Area 4	No Preference	20	375.10
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	33709PA0560013	Rating Area 4	No Preference	23	386.70
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	33709PA0560013	Rating Area 4	No Preference	35	472.55
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33709PA0560013	Rating Area 4	No Preference	39	488.02	
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33709PA0560013	Rating Area 4	No Preference	52	754.84	
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33709PA0560013	Rating Area 4	No Preference	54	825.60	
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33709PA0560015	Rating Area 1	No Preference	20	372.04	
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33709PA0560015	Rating Area 1	No Preference	25	385.08	
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33709PA0560015	Rating Area 1	No Preference	28	416.92	
33709PA0560015	Rating Area 1	No Preference	29	429.19	
33709PA0560015	Rating Area 1	No Preference	30	435.33	
33709PA0560015	Rating Area 1	No Preference	31	444.53	
33709PA0560015	Rating Area 1	No Preference	32	453.74	



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	Rating Area 1	No Preference	34	465.63	
	Rating Area 1	No Preference	35	468.70	
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	Rating Area 1	No Preference	37	474.83	
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	Rating Area 1	No Preference	41	499.38	
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	Rating Area 1	No Preference	46	575.33	
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	Rating Area 1	No Preference	52	748.69	
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	Rating Area 1	No Preference	56	894.82	
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	Rating Area 1	No Preference	61	1077.78	
	Rating Area 1	No Preference	62	1101.94	
	Rating Area 1	No Preference	63	1132.24	
	Rating Area 1	No Preference	64 and over	1150.65	
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33709PA0560015	Rating Area 4	No Preference	15	319.50	
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	Rating Area 4	No Preference	17	339.44	
	Rating Area 4	No Preference	18	350.18	
	Rating Area 4	No Preference	19	360.92	
	Rating Area 4	No Preference	20	372.04	
	Rating Area 4	No Preference	21	383.55	
	Rating Area 4	No Preference	22	383.55	
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	Rating Area 4	No Preference	35	468.70	
	Rating Area 4	No Preference	36	471.77	
	Rating Area 4	No Preference	37	474.83	
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	Rating Area 4	No Preference	52	748.69	
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	Rating Area 4	No Preference	61	1077.78	
	Rating Area 4	No Preference	62	1101.94	
	Rating Area 4	No Preference	63	1132.24	
	Rating Area 4	No Preference	64 and over	1150.65	
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		Rating Area 1	No Preference	18	347.53
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		Rating Area 1	No Preference	20	369.23
		Rating Area 1	No Preference	21	380.65
		Rating Area 1	No Preference	22	380.65
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		Rating Area 1	No Preference	26	389.79
		Rating Area 1	No Preference	27	398.92
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Rating Area 1		No Preference	30	432.04	
Rating Area 1		No Preference	31	441.17	
Rating Area 1		No Preference	32	450.31	
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Rating Area 1		No Preference	34	462.11	
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Rating Area 1		No Preference	42	504.36	

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	Rating Area 1	No Preference	47	594.96
	Rating Area 1	No Preference	48	622.36
	Rating Area 1	No Preference	49	649.39
	Rating Area 1	No Preference	50	679.84
	Rating Area 1	No Preference	51	709.91
	Rating Area 1	No Preference	52	743.03
	Rating Area 1	No Preference	53	776.53
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	Rating Area 1	No Preference	55	848.85
	Rating Area 1	No Preference	56	888.06
	Rating Area 1	No Preference	57	927.64
	Rating Area 1	No Preference	58	969.90
	Rating Area 1	No Preference	59	990.83
	Rating Area 1	No Preference	60	1033.08
	Rating Area 1	No Preference	61	1069.63
	Rating Area 1	No Preference	62	1093.61
Rating Area 1	No Preference	63	1123.68	
Rating Area 1	No Preference	64 and over	1141.95	
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Rating Area 4	No Preference	64 and over	1141.95	
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	Rating Area 1	No Preference	16	322.64
	Rating Area 1	No Preference	17	332.41
	Rating Area 1	No Preference	18	342.92
	Rating Area 1	No Preference	19	353.44
	Rating Area 1	No Preference	20	364.33
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	Rating Area 1	No Preference	30	426.31
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	Rating Area 1	No Preference	33	449.97
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	33709PA0560019	Rating Area 1	No Preference	58	957.03
	33709PA0560019	Rating Area 1	No Preference	59	977.69
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	33709PA0560021	Rating Area 1	No Preference	27	388.95
	33709PA0560021	Rating Area 1	No Preference	28	403.43
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	33709PA0560021	Rating Area 1	No Preference	38	462.44
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	33709PA0560021	Rating Area 1	No Preference	50	662.86
	33709PA0560021	Rating Area 1	No Preference	51	692.18
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	33709PA0560021	Rating Area 1	No Preference	53	757.13
	33709PA0560021	Rating Area 1	No Preference	54	792.38
	33709PA0560021	Rating Area 1	No Preference	55	827.64
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	33709PA0560021	Rating Area 1	No Preference	57	904.47
	33709PA0560021	Rating Area 1	No Preference	58	945.66
	33709PA0560021	Rating Area 1	No Preference	59	966.08
	33709PA0560021	Rating Area 1	No Preference	60	1007.27
	33709PA0560021	Rating Area 1	No Preference	61	1042.90
	33709PA0560021	Rating Area 1	No Preference	62	1066.29

	33709PA0560021	Rating Area 1	No Preference	63	1095.61
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	33709PA0560021	Rating Area 4	No Preference	50	662.86
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	33709PA0560023	Rating Area 1	No Preference	26	375.90
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	33709PA0560023	Rating Area 1	No Preference	30	416.65
	33709PA0560023	Rating Area 1	No Preference	31	425.46
	33709PA0560023	Rating Area 1	No Preference	32	434.27
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	33709PA0560023	Rating Area 1	No Preference	50	655.62
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	33709PA0630006	Rating Area 1	No Preference	25	361.60	
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	33709PA0630006	Rating Area 1	No Preference	29	403.02	
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33709PA0630006	Rating Area 4	No Preference	17	318.74
33709PA0630006	Rating Area 4	No Preference	18	328.83
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	Rating Area 1	No Preference	28	406.31
	Rating Area 1	No Preference	29	418.27
	Rating Area 1	No Preference	30	424.25
	Rating Area 1	No Preference	31	433.22
	Rating Area 1	No Preference	32	442.19
	Rating Area 1	No Preference	33	447.80
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	Rating Area 1	No Preference	36	459.76
	Rating Area 1	No Preference	37	462.75
	Rating Area 1	No Preference	38	465.74
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	Rating Area 1	No Preference	41	486.67
	Rating Area 1	No Preference	42	495.27
	Rating Area 1	No Preference	43	507.23
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	Rating Area 1	No Preference	45	539.75
	Rating Area 1	No Preference	46	560.69
	Rating Area 1	No Preference	47	584.23
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	Rating Area 1	No Preference	49	637.69
	Rating Area 1	No Preference	50	667.59
	Rating Area 1	No Preference	51	697.12
	Rating Area 1	No Preference	52	729.64
	Rating Area 1	No Preference	53	762.53
	Rating Area 1	No Preference	54	798.04
	Rating Area 1	No Preference	55	833.55
	Rating Area 1	No Preference	56	872.05
	Rating Area 1	No Preference	57	910.93
	Rating Area 1	No Preference	58	952.42
	Rating Area 1	No Preference	59	972.98
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	Rating Area 1	No Preference	61	1050.35
	Rating Area 1	No Preference	62	1073.90
	Rating Area 1	No Preference	63	1103.43
	Rating Area 1	No Preference	64 and over	1121.37
	Rating Area 2	No Preference	0-14	285.95
	Rating Area 2	No Preference	15	311.37
	Rating Area 2	No Preference	16	321.09
	Rating Area 2	No Preference	17	330.80
	Rating Area 2	No Preference	18	341.27
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	33709PA0900001	Rating Area 5	No Preference	56	652.89
	33709PA0900001	Rating Area 5	No Preference	57	681.99
	33709PA0900001	Rating Area 5	No Preference	58	713.06
	33709PA0900001	Rating Area 5	No Preference	59	728.45
	33709PA0900001	Rating Area 5	No Preference	60	759.51
	33709PA0900001	Rating Area 5	No Preference	61	786.38
	33709PA0900001	Rating Area 5	No Preference	62	804.01
	33709PA0900001	Rating Area 5	No Preference	63	826.12
	33709PA0900001	Rating Area 5	No Preference	64 and over	839.55
	33709PA0570008	Rating Area 1	No Preference	0-14	237.41
	33709PA0570008	Rating Area 1	No Preference	15	258.51
	33709PA0570008	Rating Area 1	No Preference	16	266.58
	33709PA0570008	Rating Area 1	No Preference	17	274.65
	33709PA0570008	Rating Area 1	No Preference	18	283.34
	33709PA0570008	Rating Area 1	No Preference	19	292.03
	33709PA0570008	Rating Area 1	No Preference	20	301.03
	33709PA0570008	Rating Area 1	No Preference	21	310.34
	33709PA0570008	Rating Area 1	No Preference	22	310.34
	33709PA0570008	Rating Area 1	No Preference	23	310.34
	33709PA0570008	Rating Area 1	No Preference	24	310.34
	33709PA0570008	Rating Area 1	No Preference	25	311.58
	33709PA0570008	Rating Area 1	No Preference	26	317.79
	33709PA0570008	Rating Area 1	No Preference	27	325.24
	33709PA0570008	Rating Area 1	No Preference	28	337.34
	33709PA0570008	Rating Area 1	No Preference	29	347.27
	33709PA0570008	Rating Area 1	No Preference	30	352.24
	33709PA0570008	Rating Area 1	No Preference	31	359.68
	33709PA0570008	Rating Area 1	No Preference	32	367.13
	33709PA0570008	Rating Area 1	No Preference	33	371.79
	33709PA0570008	Rating Area 1	No Preference	34	376.75
	33709PA0570008	Rating Area 1	No Preference	35	379.24
	33709PA0570008	Rating Area 1	No Preference	36	381.72
	33709PA0570008	Rating Area 1	No Preference	37	384.20
	33709PA0570008	Rating Area 1	No Preference	38	386.68
	33709PA0570008	Rating Area 1	No Preference	39	391.65
	33709PA0570008	Rating Area 1	No Preference	40	396.61
	33709PA0570008	Rating Area 1	No Preference	41	404.06
	33709PA0570008	Rating Area 1	No Preference	42	411.20
	33709PA0570008	Rating Area 1	No Preference	43	421.13
	33709PA0570008	Rating Area 1	No Preference	44	433.54
	33709PA0570008	Rating Area 1	No Preference	45	448.13
	33709PA0570008	Rating Area 1	No Preference	46	465.51
	33709PA0570008	Rating Area 1	No Preference	47	485.06
	33709PA0570008	Rating Area 1	No Preference	48	507.41
	33709PA0570008	Rating Area 1	No Preference	49	529.44
	33709PA0570008	Rating Area 1	No Preference	50	554.27
	33709PA0570008	Rating Area 1	No Preference	51	578.78
	33709PA0570008	Rating Area 1	No Preference	52	605.78
	33709PA0570008	Rating Area 1	No Preference	53	633.09
	33709PA0570008	Rating Area 1	No Preference	54	662.58
	33709PA0570008	Rating Area 1	No Preference	55	692.06
	33709PA0570008	Rating Area 1	No Preference	56	724.02

	33709PA0570008	Rating Area 1	No Preference	57	756.30
	33709PA0570008	Rating Area 1	No Preference	58	790.75
	33709PA0570008	Rating Area 1	No Preference	59	807.82
	33709PA0570008	Rating Area 1	No Preference	60	842.26
	33709PA0570008	Rating Area 1	No Preference	61	872.06
	33709PA0570008	Rating Area 1	No Preference	62	891.61
	33709PA0570008	Rating Area 1	No Preference	63	916.12
	33709PA0570008	Rating Area 1	No Preference	64 and over	931.02
	33709PA0570008	Rating Area 4	No Preference	0-14	237.41
	33709PA0570008	Rating Area 4	No Preference	15	258.51
	33709PA0570008	Rating Area 4	No Preference	16	266.58
	33709PA0570008	Rating Area 4	No Preference	17	274.65
	33709PA0570008	Rating Area 4	No Preference	18	283.34
	33709PA0570008	Rating Area 4	No Preference	19	292.03
	33709PA0570008	Rating Area 4	No Preference	20	301.03
	33709PA0570008	Rating Area 4	No Preference	21	310.34
	33709PA0570008	Rating Area 4	No Preference	22	310.34
	33709PA0570008	Rating Area 4	No Preference	23	310.34
	33709PA0570008	Rating Area 4	No Preference	24	310.34
	33709PA0570008	Rating Area 4	No Preference	25	311.58
	33709PA0570008	Rating Area 4	No Preference	26	317.79
	33709PA0570008	Rating Area 4	No Preference	27	325.24
	33709PA0570008	Rating Area 4	No Preference	28	337.34
	33709PA0570008	Rating Area 4	No Preference	29	347.27
	33709PA0570008	Rating Area 4	No Preference	30	352.24
	33709PA0570008	Rating Area 4	No Preference	31	359.68
	33709PA0570008	Rating Area 4	No Preference	32	367.13
	33709PA0570008	Rating Area 4	No Preference	33	371.79
	33709PA0570008	Rating Area 4	No Preference	34	376.75
	33709PA0570008	Rating Area 4	No Preference	35	379.24
	33709PA0570008	Rating Area 4	No Preference	36	381.72
	33709PA0570008	Rating Area 4	No Preference	37	384.20
	33709PA0570008	Rating Area 4	No Preference	38	386.68
	33709PA0570008	Rating Area 4	No Preference	39	391.65
	33709PA0570008	Rating Area 4	No Preference	40	396.61
	33709PA0570008	Rating Area 4	No Preference	41	404.06
	33709PA0570008	Rating Area 4	No Preference	42	411.20
	33709PA0570008	Rating Area 4	No Preference	43	421.13
	33709PA0570008	Rating Area 4	No Preference	44	433.54
	33709PA0570008	Rating Area 4	No Preference	45	448.13
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	33709PA0570008	Rating Area 4	No Preference	47	485.06
	33709PA0570008	Rating Area 4	No Preference	48	507.41
	33709PA0570008	Rating Area 4	No Preference	49	529.44
	33709PA0570008	Rating Area 4	No Preference	50	554.27
	33709PA0570008	Rating Area 4	No Preference	51	578.78
	33709PA0570008	Rating Area 4	No Preference	52	605.78
	33709PA0570008	Rating Area 4	No Preference	53	633.09
	33709PA0570008	Rating Area 4	No Preference	54	662.58
	33709PA0570008	Rating Area 4	No Preference	55	692.06
	33709PA0570008	Rating Area 4	No Preference	56	724.02
	33709PA0570008	Rating Area 4	No Preference	57	756.30
	33709PA0570008	Rating Area 4	No Preference	58	790.75
	33709PA0570008	Rating Area 4	No Preference	59	807.82
	33709PA0570008	Rating Area 4	No Preference	60	842.26
	33709PA0570008	Rating Area 4	No Preference	61	872.06
	33709PA0570008	Rating Area 4	No Preference	62	891.61
	33709PA0570008	Rating Area 4	No Preference	63	916.12
	33709PA0570008	Rating Area 4	No Preference	64 and over	931.02
	33709PA0570009	Rating Area 1	No Preference	0-14	230.71
	33709PA0570009	Rating Area 1	No Preference	15	251.22
	33709PA0570009	Rating Area 1	No Preference	16	259.06
	33709PA0570009	Rating Area 1	No Preference	17	266.90
	33709PA0570009	Rating Area 1	No Preference	18	275.34
	33709PA0570009	Rating Area 1	No Preference	19	283.79
	33709PA0570009	Rating Area 1	No Preference	20	292.53
	33709PA0570009	Rating Area 1	No Preference	21	301.58
	33709PA0570009	Rating Area 1	No Preference	22	301.58
	33709PA0570009	Rating Area 1	No Preference	23	301.58
	33709PA0570009	Rating Area 1	No Preference	24	301.58
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	33709PA0570009	Rating Area 1	No Preference	27	316.06
	33709PA0570009	Rating Area 1	No Preference	28	327.82
	33709PA0570009	Rating Area 1	No Preference	29	337.47
	33709PA0570009	Rating Area 1	No Preference	30	342.29
	33709PA0570009	Rating Area 1	No Preference	31	349.53
	33709PA0570009	Rating Area 1	No Preference	32	356.77
	33709PA0570009	Rating Area 1	No Preference	33	361.29
	33709PA0570009	Rating Area 1	No Preference	34	366.12
	33709PA0570009	Rating Area 1	No Preference	35	368.53
	33709PA0570009	Rating Area 1	No Preference	36	370.94
	33709PA0570009	Rating Area 1	No Preference	37	373.36
	33709PA0570009	Rating Area 1	No Preference	38	375.77
	33709PA0570009	Rating Area 1	No Preference	39	380.59
	33709PA0570009	Rating Area 1	No Preference	40	385.42
	33709PA0570009	Rating Area 1	No Preference	41	392.66
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	33709PA0570009	Rating Area 1	No Preference	43	409.24
	33709PA0570009	Rating Area 1	No Preference	44	421.31
	33709PA0570009	Rating Area 1	No Preference	45	435.48
	33709PA0570009	Rating Area 1	No Preference	46	452.37
	33709PA0570009	Rating Area 1	No Preference	47	471.37
	33709PA0570009	Rating Area 1	No Preference	48	493.08
	33709PA0570009	Rating Area 1	No Preference	49	514.50
	33709PA0570009	Rating Area 1	No Preference	50	538.62
	33709PA0570009	Rating Area 1	No Preference	51	562.45
	33709PA0570009	Rating Area 1	No Preference	52	588.68
	33709PA0570009	Rating Area 1	No Preference	53	615.22
	33709PA0570009	Rating Area 1	No Preference	54	643.87
	33709PA0570009	Rating Area 1	No Preference	55	672.52
	33709PA0570009	Rating Area 1	No Preference	56	703.59
	33709PA0570009	Rating Area 1	No Preference	57	734.95
	33709PA0570009	Rating Area 1	No Preference	58	768.43
	33709PA0570009	Rating Area 1	No Preference	59	785.01
	33709PA0570009	Rating Area 1	No Preference	60	818.49
	33709PA0570009	Rating Area 1	No Preference	61	847.44
	33709PA0570009	Rating Area 1	No Preference	62	866.44
	33709PA0570009	Rating Area 1	No Preference	63	890.26
	33709PA0570009	Rating Area 1	No Preference	64 and over	904.74
	33709PA0570009	Rating Area 4	No Preference	0-14	230.71
	33709PA0570009	Rating Area 4	No Preference	15	251.22

	33709PA0570009	Rating Area 4	No Preference	16	259.06
	33709PA0570009	Rating Area 4	No Preference	17	266.90
	33709PA0570009	Rating Area 4	No Preference	18	275.34
	33709PA0570009	Rating Area 4	No Preference	19	283.79
	33709PA0570009	Rating Area 4	No Preference	20	292.53
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	33709PA0570009	Rating Area 4	No Preference	23	301.58
	33709PA0570009	Rating Area 4	No Preference	24	301.58
	33709PA0570009	Rating Area 4	No Preference	25	302.79
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	33709PA0570009	Rating Area 4	No Preference	30	342.29
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	33709PA0570009	Rating Area 4	No Preference	33	361.29
	33709PA0570009	Rating Area 4	No Preference	34	366.12
	33709PA0570009	Rating Area 4	No Preference	35	368.53
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	33709PA0570009	Rating Area 4	No Preference	40	385.42
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	33709PA0570009	Rating Area 4	No Preference	42	399.59
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	33709PA0570009	Rating Area 4	No Preference	45	435.48
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	33709PA0570009	Rating Area 4	No Preference	62	866.44
	33709PA0570009	Rating Area 4	No Preference	63	890.26
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	33709PA0570010	Rating Area 1	No Preference	17	261.15
	33709PA0570010	Rating Area 1	No Preference	18	269.42
	33709PA0570010	Rating Area 1	No Preference	19	277.68
	33709PA0570010	Rating Area 1	No Preference	20	286.24
	33709PA0570010	Rating Area 1	No Preference	21	295.09
	33709PA0570010	Rating Area 1	No Preference	22	295.09
	33709PA0570010	Rating Area 1	No Preference	23	295.09
	33709PA0570010	Rating Area 1	No Preference	24	295.09
	33709PA0570010	Rating Area 1	No Preference	25	296.27
	33709PA0570010	Rating Area 1	No Preference	26	302.17
	33709PA0570010	Rating Area 1	No Preference	27	309.25
	33709PA0570010	Rating Area 1	No Preference	28	320.76
	33709PA0570010	Rating Area 1	No Preference	29	330.21
	33709PA0570010	Rating Area 1	No Preference	30	334.93
	33709PA0570010	Rating Area 1	No Preference	31	342.01
	33709PA0570010	Rating Area 1	No Preference	32	349.09
	33709PA0570010	Rating Area 1	No Preference	33	353.52
	33709PA0570010	Rating Area 1	No Preference	34	358.24
	33709PA0570010	Rating Area 1	No Preference	35	360.60
	33709PA0570010	Rating Area 1	No Preference	36	362.96
	33709PA0570010	Rating Area 1	No Preference	37	365.32
	33709PA0570010	Rating Area 1	No Preference	38	367.68
	33709PA0570010	Rating Area 1	No Preference	39	372.40
	33709PA0570010	Rating Area 1	No Preference	40	377.13
	33709PA0570010	Rating Area 1	No Preference	41	384.21
	33709PA0570010	Rating Area 1	No Preference	42	390.99
	33709PA0570010	Rating Area 1	No Preference	43	400.44
	33709PA0570010	Rating Area 1	No Preference	44	412.24
	33709PA0570010	Rating Area 1	No Preference	45	426.11
	33709PA0570010	Rating Area 1	No Preference	46	442.64
	33709PA0570010	Rating Area 1	No Preference	47	461.23
	33709PA0570010	Rating Area 1	No Preference	48	482.47
	33709PA0570010	Rating Area 1	No Preference	49	503.42
	33709PA0570010	Rating Area 1	No Preference	50	527.03
	33709PA0570010	Rating Area 1	No Preference	51	550.34
	33709PA0570010	Rating Area 1	No Preference	52	576.02
	33709PA0570010	Rating Area 1	No Preference	53	601.98
	33709PA0570010	Rating Area 1	No Preference	54	630.02
	33709PA0570010	Rating Area 1	No Preference	55	658.05
	33709PA0570010	Rating Area 1	No Preference	56	688.44
	33709PA0570010	Rating Area 1	No Preference	57	719.13
	33709PA0570010	Rating Area 1	No Preference	58	751.89
	33709PA0570010	Rating Area 1	No Preference	59	768.12
	33709PA0570010	Rating Area 1	No Preference	60	800.87
	33709PA0570010	Rating Area 1	No Preference	61	829.20
	33709PA0570010	Rating Area 1	No Preference	62	847.79
	33709PA0570010	Rating Area 1	No Preference	63	871.11
	33709PA0570010	Rating Area 1	No Preference	64 and over	885.27
	33709PA0570010	Rating Area 4	No Preference	0-14	225.74
	33709PA0570010	Rating Area 4	No Preference	15	245.81
	33709PA0570010	Rating Area 4	No Preference	16	253.48
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	33709PA0570010	Rating Area 4	No Preference	18	269.42
	33709PA0570010	Rating Area 4	No Preference	19	277.68
	33709PA0570010	Rating Area 4	No Preference	20	286.24
	33709PA0570010	Rating Area 4	No Preference	21	295.09
	33709PA0570010	Rating Area 4	No Preference	22	295.09
	33709PA0570010	Rating Area 4	No Preference	23	295.09
	33709PA0570010	Rating Area 4	No Preference	24	295.09
	33709PA0570010	Rating Area 4	No Preference	25	296.27

	33709PA0570010 Rating Area 4	No Preference	26	302.17
	33709PA0570010 Rating Area 4	No Preference	27	309.25
	33709PA0570010 Rating Area 4	No Preference	28	320.76
	33709PA0570010 Rating Area 4	No Preference	29	330.21
	33709PA0570010 Rating Area 4	No Preference	30	334.93
	33709PA0570010 Rating Area 4	No Preference	31	342.01
	33709PA0570010 Rating Area 4	No Preference	32	349.09
	33709PA0570010 Rating Area 4	No Preference	33	353.52
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	33709PA0570010 Rating Area 4	No Preference	35	360.60
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	33709PA0570010 Rating Area 4	No Preference	38	367.68
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	33709PA0570010 Rating Area 4	No Preference	43	400.44
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	33709PA0570010 Rating Area 4	No Preference	46	442.64
	33709PA0570010 Rating Area 4	No Preference	47	461.23
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	33709PA0570010 Rating Area 4	No Preference	49	503.42
	33709PA0570010 Rating Area 4	No Preference	50	527.03
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	33709PA0570010 Rating Area 4	No Preference	52	576.02
	33709PA0570010 Rating Area 4	No Preference	53	601.98
	33709PA0570010 Rating Area 4	No Preference	54	630.02
	33709PA0570010 Rating Area 4	No Preference	55	658.05
	33709PA0570010 Rating Area 4	No Preference	56	688.44
	33709PA0570010 Rating Area 4	No Preference	57	719.13
	33709PA0570010 Rating Area 4	No Preference	58	751.89
	33709PA0570010 Rating Area 4	No Preference	59	768.12
	33709PA0570010 Rating Area 4	No Preference	60	800.87
	33709PA0570010 Rating Area 4	No Preference	61	829.20
	33709PA0570010 Rating Area 4	No Preference	62	847.79
	33709PA0570010 Rating Area 4	No Preference	63	871.11
	33709PA0570010 Rating Area 4	No Preference	64 and over	885.27

**Highmark, Inc.**  
**2019 Small Group Rate Filing**  
**Trend Exhibit**  
**Western, PA Region**

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-14	122,764	\$ 449.40		
Feb-14	122,489	\$ 441.72		
Mar-14	122,813	\$ 456.20		
Apr-14	121,283	\$ 471.79		
May-14	120,778	\$ 443.45		
Jun-14	120,725	\$ 444.55		
Jul-14	116,304	\$ 459.02		
Aug-14	116,474	\$ 441.21		
Sep-14	116,593	\$ 449.68		
Oct-14	115,440	\$ 531.48		
Nov-14	114,504	\$ 465.91		
Dec-14	95,513	\$ 466.70	\$ 459.73	
Jan-15	90,651	\$ 459.82	\$ 460.66	
Feb-15	89,830	\$ 446.16	\$ 461.42	
Mar-15	89,296	\$ 484.04	\$ 463.45	
Apr-15	88,163	\$ 450.63	\$ 461.77	
May-15	87,793	\$ 432.29	\$ 461.47	
Jun-15	87,690	\$ 469.71	\$ 463.76	
Jul-15	85,634	\$ 476.72	\$ 465.17	
Aug-15	85,260	\$ 437.33	\$ 465.53	
Sep-15	85,086	\$ 465.72	\$ 467.20	
Oct-15	83,779	\$ 479.92	\$ 461.34	
Nov-15	83,439	\$ 475.94	\$ 462.00	
Dec-15	77,647	\$ 476.61	\$ 462.66	0.6%
Jan-16	75,530	\$ 455.50	\$ 462.38	0.4%
Feb-16	75,129	\$ 520.67	\$ 468.19	1.5%
Mar-16	74,404	\$ 513.12	\$ 470.14	1.4%
Apr-16	73,182	\$ 480.01	\$ 472.65	2.4%
May-16	72,645	\$ 484.07	\$ 477.21	3.4%
Jun-16	72,200	\$ 523.39	\$ 481.44	3.8%
Jul-16	70,053	\$ 457.43	\$ 480.06	3.2%
Aug-16	69,640	\$ 529.79	\$ 487.85	4.8%
Sep-16	69,409	\$ 501.85	\$ 491.03	5.1%
Oct-16	68,654	\$ 515.36	\$ 493.98	7.1%
Nov-16	68,248	\$ 511.14	\$ 497.07	7.6%
Dec-16	62,635	\$ 510.53	\$ 499.92	8.1%
Jan-17	62,149	\$ 534.40	\$ 506.48	9.5%
Feb-17	61,759	\$ 503.96	\$ 505.00	7.9%
Mar-17	61,407	\$ 578.66	\$ 509.82	8.4%
Apr-17	60,800	\$ 534.21	\$ 514.41	8.8%
May-17	60,543	\$ 572.19	\$ 521.65	9.3%
Jun-17	60,436	\$ 583.67	\$ 526.32	9.3%
Jul-17	58,914	\$ 550.32	\$ 534.48	11.3%
Aug-17	58,656	\$ 572.77	\$ 537.89	10.3%
Sep-17	58,288	\$ 561.39	\$ 543.11	10.6%
Oct-17	57,761	\$ 594.45	\$ 549.76	11.3%
Nov-17	57,634	\$ 553.58	\$ 553.73	11.4%
Dec-17	48,931	\$ 537.96	\$ 556.46	11.3%
Jan-18	48,627	\$ 614.60	\$ 562.51	11.1%
Feb-18	48,627	\$ 573.03	\$ 568.58	12.6%
Mar-18	48,627	\$ 610.98	\$ 570.74	11.9%
Apr-18	48,627	\$ 580.19	\$ 574.82	11.7%
May-18	48,627	\$ 603.89	\$ 577.27	10.7%
Jun-18	48,627	\$ 595.50	\$ 578.06	9.8%
Jul-18	48,627	\$ 599.35	\$ 582.35	9.0%
Aug-18	48,627	\$ 623.76	\$ 586.56	9.0%
Sep-18	48,627	\$ 570.15	\$ 587.68	8.2%
Oct-18	48,627	\$ 649.21	\$ 592.06	7.7%
Nov-18	48,627	\$ 620.38	\$ 598.22	8.0%
Dec-18	48,627	\$ 591.64	\$ 602.72	8.3%
Jan-19	48,627	\$ 657.47	\$ 606.30	7.8%
Feb-19	48,627	\$ 621.80	\$ 610.36	7.3%
Mar-19	48,627	\$ 642.24	\$ 612.96	7.4%
Apr-19	48,627	\$ 650.69	\$ 618.84	7.7%
May-19	48,627	\$ 652.24	\$ 622.87	7.9%
Jun-19	48,627	\$ 626.64	\$ 625.46	8.2%
Jul-19	48,627	\$ 671.65	\$ 631.49	8.4%
Aug-19	48,627	\$ 658.10	\$ 634.35	8.1%
Sep-19	48,627	\$ 640.28	\$ 640.19	8.9%
Oct-19	48,627	\$ 701.42	\$ 644.55	8.9%
Nov-19	48,627	\$ 652.16	\$ 647.19	8.2%
Dec-19	48,627	\$ 662.52	\$ 653.10	8.4%

**Proposed Annual Trend (Cost & Utilization)** **9.0%**

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Trend Component	Table 3	URRT
Cost	5.1%	5.1%
Utilization	3.7%	3.7%
Base Trend (Ties)	9.0%	9.0%
Change in Benefit Richness		1.006
Trend Shown in Exhibit	9.0%	9.4%

**Highmark, Inc.**  
**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 [(Western region)]	(1)		\$509.12
Calendar year 2017 allowed claims PMPM [(Western region)]	(2)		\$493.34
<b>Change in Morbidity</b>	<b>(3)</b>	<b>=(1)/(2)</b>	<b>1.032</b>

<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)		1.537
2019 Area Factor for Members Expected to be Effective in 2019	(2)		0.970
Calendar Year 2017 Age Factor [Western Region]	(3)		1.548
Calendar Year 2017 Area Factor [Western Region]	(4)		0.970
<b>Change in Demographics</b>	<b>(5)</b>	<b>=[(1)*(2)]/[(3)*(4)]</b>	<b>0.9926</b>

<u>Change in Benefits Calculation</u>	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 615.93
EHB - Pediatric Benefits	\$ 0.83
Change in Pharmacy Rebates	\$ (5.76)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 611.00
<b>Change in Benefits</b>	<b>0.992</b>

<u>Average Network Factor Calculation</u>	<u>Formula</u>			<u>Calculation</u>	Normalized
	<b>= Sumproduct [(3),(4),(5)] / Sumproduct[(3), (4)]</b>			<b>0.950</b>	Provider
Plan ID (1)	Metal Level (2)	Metal Level Benefit Richness (3)	% of Projected Membership (4)	Network Factor (5)	Network Factor
33709PA0560007	Platinum	1.15	16.15%	0.95	1.000
33709PA0560009	Platinum	1.15	3.43%	0.95	1.000
33709PA0560011	Gold	1.08	5.95%	0.95	1.000
33709PA0560013	Gold	1.08	5.25%	0.95	1.000
33709PA0560015	Gold	1.08	14.60%	0.95	1.000
33709PA0560017	Gold	1.08	3.54%	0.95	1.000
33709PA0560019	Gold	1.08	9.38%	0.95	1.000
33709PA0560021	Gold	1.08	3.16%	0.95	1.000
33709PA0560023	Gold	1.08	4.55%	0.95	1.000
33709PA0560027	Gold	1.08	3.53%	0.95	1.000
33709PA0560030	Gold	1.08	6.64%	0.95	1.000
33709PA0560031	Gold	1.08	0.22%	1.00	1.053
33709PA0570013	Gold	1.08	0.88%	0.95	1.000
33709PA0570011	Gold	1.08	1.91%	0.95	1.000
33709PA0570012	Gold	1.08	2.65%	0.95	1.000
33709PA0450004	Gold	1.08	2.22%	0.95	1.000
33709PA0640001	Silver	1.03	0.81%	0.95	1.000
33709PA0640002	Silver	1.03	0.01%	0.95	1.000
33709PA0640003	Bronze	1.00	0.94%	0.95	1.000
33709PA0640004	Bronze	1.00	0.62%	1.00	1.048
33709PA0640005	Bronze	1.00	0.26%	0.95	1.000
33709PA0460008	Gold	1.08	0.30%	0.95	0.998
33709PA0630002	Gold	1.08	0.60%	0.90	0.947
33709PA0630003	Gold	1.08	1.25%	0.90	0.947
33709PA0630004	Gold	1.08	1.03%	0.90	0.947
33709PA0630005	Gold	1.08	0.50%	0.90	0.947
33709PA0630006	Gold	1.08	0.64%	0.90	0.947
33709PA0630008	Gold	1.08	0.27%	0.90	0.947
33709PA0630010	Gold	1.08	1.54%	0.90	0.947
33709PA0630011	Gold	1.08	0.19%	0.90	0.947
33709PA0440014	Gold	1.08	2.63%	1.00	1.048
33709PA0440009	Gold	1.08	2.04%	1.00	1.048
33709PA0440015	Gold	1.08	0.97%	1.00	1.048
33709PA0720001	Gold	1.08	0.22%	0.96	1.011
33709PA0720002	Gold	1.08	0.22%	0.96	1.011
33709PA0720003	Silver	1.03	0.01%	0.96	1.011
33709PA0900001	Bronze	1.00	0.22%	0.96	1.011
33709PA0570008	Silver	1.03	0.15%	0.95	1.000
33709PA0570009	Silver	1.03	0.26%	0.95	1.000
33709PA0570010	Silver	1.03	0.28%	0.95	1.000

**Highmark, Inc.****2019 Small Group Rate Filing****Paid-to-Allowed Ratio in the Projection Period**

Sum of Projected Claims by Plan \$ 71,311,014 \$ 59,362,010  
 Calculated Paid to Allowed Ratio 83.2%  
 URRT Worksheet I Value 83.2%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
33709PA0560007	Platinum	1,571	\$ 12,137,643	\$ 11,200,472
33709PA0560009	Platinum	334	\$ 2,580,505	\$ 2,330,167
33709PA0560011	Gold	579	\$ 4,201,096	\$ 3,551,836
33709PA0560013	Gold	511	\$ 3,707,703	\$ 3,124,278
33709PA0560015	Gold	1,420	\$ 10,303,207	\$ 8,611,090
33709PA0560017	Gold	344	\$ 2,495,988	\$ 2,070,308
33709PA0560019	Gold	912	\$ 6,617,271	\$ 5,415,918
33709PA0560021	Gold	307	\$ 2,227,524	\$ 1,801,481
33709PA0560023	Gold	443	\$ 3,214,310	\$ 2,571,126
33709PA0560027	Gold	343	\$ 2,488,732	\$ 1,953,913
33709PA0560030	Gold	646	\$ 4,687,234	\$ 3,677,039
33709PA0560031	Gold	21	\$ 160,391	\$ 116,497
33709PA0570013	Gold	86	\$ 623,997	\$ 481,524
33709PA0570011	Gold	186	\$ 1,349,575	\$ 1,029,546
33709PA0570012	Gold	258	\$ 1,871,991	\$ 1,416,501
33709PA0450004	Gold	216	\$ 1,567,248	\$ 1,248,737
33709PA0640001	Silver	79	\$ 546,669	\$ 400,177
33709PA0640002	Silver	1	\$ 6,920	\$ 5,044
33709PA0640003	Bronze	91	\$ 611,367	\$ 382,681
33709PA0640004	Bronze	60	\$ 422,617	\$ 264,535
33709PA0640005	Bronze	25	\$ 167,958	\$ 105,959
33709PA0460008	Gold	29	\$ 209,997	\$ 173,561
33709PA0630002	Gold	58	\$ 398,686	\$ 344,645
33709PA0630003	Gold	122	\$ 838,615	\$ 715,823
33709PA0630004	Gold	100	\$ 687,390	\$ 582,392
33709PA0630005	Gold	49	\$ 336,821	\$ 282,358
33709PA0630006	Gold	62	\$ 426,182	\$ 353,047
33709PA0630008	Gold	26	\$ 178,721	\$ 146,872
33709PA0630010	Gold	150	\$ 1,031,084	\$ 803,459
33709PA0630011	Gold	18	\$ 123,730	\$ 94,671
33709PA0440014	Gold	256	\$ 1,947,421	\$ 1,633,400
33709PA0440009	Gold	198	\$ 1,506,208	\$ 1,241,605
33709PA0440015	Gold	94	\$ 715,069	\$ 555,535
33709PA0720001	Gold	21	\$ 153,975	\$ 133,445
33709PA0720002	Gold	21	\$ 153,975	\$ 125,691
33709PA0720003	Silver	1	\$ 6,993	\$ 4,977
33709PA0900001	Bronze	21	\$ 142,570	\$ 92,918
33709PA0570008	Silver	15	\$ 103,798	\$ 73,601
33709PA0570009	Silver	25	\$ 172,997	\$ 119,206
33709PA0570010	Silver	27	\$ 186,836	\$ 125,972

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**Highmark, Inc.**  
**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
33709PA0560007	Platinum	1,571	\$ 12,137,643	\$ 11,200,472	0.9228	0.9724	1.0538	1.15	1.0913	1.15	0
33709PA0560009	Platinum	334	\$ 2,580,505	\$ 2,330,167	0.9030	0.9515	1.0538	1.15	1.0913	1.15	0
33709PA0560011	Gold	579	\$ 4,201,096	\$ 3,551,836	0.8455	0.8367	0.9896	1.08	1.0913	1.08	0
33709PA0560013	Gold	511	\$ 3,707,703	\$ 3,124,278	0.8426	0.8339	0.9896	1.08	1.0913	1.08	0
33709PA0560015	Gold	1,420	\$ 10,303,207	\$ 8,611,090	0.8358	0.8271	0.9896	1.08	1.0913	1.08	0
33709PA0560017	Gold	344	\$ 2,495,988	\$ 2,070,308	0.8295	0.8208	0.9896	1.08	1.0913	1.08	0
33709PA0560019	Gold	912	\$ 6,617,271	\$ 5,415,918	0.8185	0.8100	0.9896	1.08	1.0913	1.08	0
33709PA0560021	Gold	307	\$ 2,227,524	\$ 1,801,481	0.8087	0.8003	0.9896	1.08	1.0913	1.08	0
33709PA0560023	Gold	443	\$ 3,214,310	\$ 2,571,126	0.7999	0.7916	0.9896	1.08	1.0913	1.08	0
33709PA0560027	Gold	343	\$ 2,488,732	\$ 1,953,913	0.7851	0.7770	0.9896	1.08	1.0913	1.08	0
33709PA0560030	Gold	646	\$ 4,687,234	\$ 3,677,039	0.7845	0.7763	0.9896	1.08	1.0913	1.08	0
33709PA0560031	Gold	21	\$ 160,391	\$ 116,497	0.7263	0.7188	0.9896	1.08	1.0913	1.08	0
33709PA0570013	Gold	86	\$ 623,997	\$ 481,524	0.7717	0.7637	0.9896	1.08	1.0913	1.08	0
33709PA0570011	Gold	186	\$ 1,349,575	\$ 1,029,546	0.7629	0.7549	0.9896	1.08	1.0913	1.08	0
33709PA0570012	Gold	258	\$ 1,871,991	\$ 1,416,501	0.7567	0.7488	0.9896	1.08	1.0913	1.08	0
33709PA0450004	Gold	216	\$ 1,567,248	\$ 1,248,737	0.7968	0.7885	0.9896	1.08	1.0913	1.08	0
33709PA0640001	Silver	79	\$ 546,669	\$ 400,177	0.7320	0.6909	0.9438	1.03	1.0913	1.03	0
33709PA0640002	Silver	1	\$ 6,920	\$ 5,044	0.7290	0.6880	0.9438	1.03	1.0913	1.03	0
33709PA0640003	Bronze	91	\$ 611,367	\$ 382,681	0.6259	0.5736	0.9163	1.00	1.0913	1.00	0
33709PA0640004	Bronze	60	\$ 422,617	\$ 264,535	0.6259	0.5736	0.9163	1.00	1.0913	1.00	0
33709PA0640005	Bronze	25	\$ 167,958	\$ 105,959	0.6309	0.5781	0.9163	1.00	1.0913	1.00	0
33709PA0460008	Gold	29	\$ 209,997	\$ 173,561	0.8265	0.8179	0.9896	1.08	1.0913	1.08	0
33709PA0630002	Gold	58	\$ 398,686	\$ 344,645	0.8645	0.8555	0.9896	1.08	1.0913	1.08	0
33709PA0630003	Gold	122	\$ 838,615	\$ 715,823	0.8536	0.8447	0.9896	1.08	1.0913	1.08	0
33709PA0630004	Gold	100	\$ 687,390	\$ 582,392	0.8473	0.8385	0.9896	1.08	1.0913	1.08	0
33709PA0630005	Gold	49	\$ 336,821	\$ 282,358	0.8383	0.8296	0.9896	1.08	1.0913	1.08	0
33709PA0630006	Gold	62	\$ 426,182	\$ 353,047	0.8284	0.8198	0.9896	1.08	1.0913	1.08	0
33709PA0630008	Gold	26	\$ 178,721	\$ 146,872	0.8218	0.8133	0.9896	1.08	1.0913	1.08	0
33709PA0630010	Gold	150	\$ 1,031,084	\$ 803,459	0.7792	0.7711	0.9896	1.08	1.0913	1.08	0
33709PA0630011	Gold	18	\$ 123,730	\$ 94,671	0.7651	0.7572	0.9896	1.08	1.0913	1.08	0
33709PA0440014	Gold	256	\$ 1,947,421	\$ 1,633,400	0.8388	0.8300	0.9896	1.08	1.0913	1.08	0
33709PA0440009	Gold	198	\$ 1,506,208	\$ 1,241,605	0.8243	0.8158	0.9896	1.08	1.0913	1.08	0
33709PA0440015	Gold	94	\$ 715,069	\$ 555,535	0.7769	0.7688	0.9896	1.08	1.0913	1.08	0
33709PA0720001	Gold	21	\$ 153,975	\$ 133,445	0.8667	0.8577	0.9896	1.08	1.0913	1.08	0
33709PA0720002	Gold	21	\$ 153,975	\$ 125,691	0.8163	0.8078	0.9896	1.08	1.0913	1.08	0
33709PA0720003	Silver	1	\$ 6,993	\$ 4,977	0.7117	0.6717	0.9438	1.03	1.0913	1.03	0
33709PA0900001	Bronze	21	\$ 142,570	\$ 92,918	0.6517	0.5972	0.9163	1.00	1.0913	1.00	0
33709PA0570008	Silver	15	\$ 103,798	\$ 73,601	0.7091	0.6692	0.9438	1.03	1.0913	1.03	0
33709PA0570009	Silver	25	\$ 172,997	\$ 119,206	0.6891	0.6503	0.9438	1.03	1.0913	1.03	0
33709PA0570010	Silver	27	\$ 186,836	\$ 125,972	0.6742	0.6363	0.9438	1.03	1.0913	1.03	0

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Average	1.0000
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**Highmark, Inc.**  
**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	1.536	71.8%
Movement to ACA Book (from Transitional and New Business)	1.537	28.2%
Overall	1.537	100.0%

Child Capping Adjustment	1.004
Average Age Factor	1.530
Geographic Factor	0.97025
Tobacco Surcharge (Not Applicable)	1.000

Area Factors						
State	County Code	County	Rating Area	Area Factor	% of Western PA Membership	
PA	003	Allegheny	R-PA004	0.97	30.12%	
PA	005	Armstrong	R-PA004	0.97	0.97%	
PA	007	Beaver	R-PA004	0.97	2.69%	
PA	009	Bedford	R-PA005	0.97	0.78%	
PA	013	Blair	R-PA005	0.97	2.78%	
PA	019	Butler	R-PA004	0.97	4.66%	
PA	021	Cambria	R-PA005	0.97	2.54%	
PA	023	Cameron	R-PA002	0.97	0.18%	
PA	027	Centre	R-PA006	1.04	0.35%	
PA	031	Clarion	R-PA001	0.97	1.23%	
PA	033	Clearfield	R-PA005	0.97	1.88%	
PA	039	Crawford	R-PA001	0.97	4.61%	
PA	047	Elk	R-PA002	0.97	1.83%	
PA	049	Erie	R-PA001	0.97	11.99%	
PA	051	Fayette	R-PA004	0.97	2.02%	
PA	053	Forest	R-PA001	0.97	0.14%	
PA	059	Greene	R-PA004	0.97	1.39%	
PA	061	Huntingdon	R-PA005	0.97	0.73%	
PA	063	Indiana	R-PA004	0.97	2.48%	
PA	065	Jefferson	R-PA005	0.97	0.78%	
PA	073	Lawrence	R-PA004	0.97	2.40%	
PA	083	McKean	R-PA001	0.97	1.23%	
PA	085	Mercer	R-PA001	0.97	3.94%	
PA	099	Perry	R-PA009	1.02	0.01%	
PA	105	Potter	R-PA002	0.97	0.38%	
PA	111	Somerset	R-PA005	0.97	1.28%	
PA	121	Venango	R-PA001	0.97	1.49%	
PA	123	Warren	R-PA001	0.97	1.55%	
PA	125	Washington	R-PA004	0.97	6.46%	
PA	129	Westmoreland	R-PA004	0.97	7.13%	

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

**Product Name:** HIGHMARK Small Group 2019 ACA Rate Filing

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**RE: Highmark – 2019 Small Group ACA Compliant Plans (1A-SG- HIGHMARK -2018);**  
**Pennsylvania Insurance Department ID #: HGHM-131496088**

**Objection Letter Status: Additional Information Required**

**Objection Letter Date: 06/15/2018**

**Respond By Date: 06/22/2018**

**Response Date: 06/22/2018**

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Below please find our responses to the Highmark ("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 HMK 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 in response to Question 3.
- Table 6 now includes formulas for *General & Claims Expense* and *Quality Improvement Expense*.
- 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 13.

1. The Part III AM indicates that base rate components (pricing actuarial factor and network discounts) are reevaluated each year. Please list the plans where the rate components have changed from last year and the reasons for the changes. Quantitative developments of the changes must be provided.

**Response:**

Please refer to the “Question #1 - Changes” tab of the submitted response file “PID Response HMK 2018-06-22.xlsx” for a quantification of the changes in pricing factors. The change in pricing AV is discussed further in the response to Question #12.

2. Starting from the un-normalized data in Table 4, quantitatively show the development of the normalized allowed pmpms in the supporting trend exhibit. Show all normalization factors and their development.

**Response:**

Please see the exhibit tabs named “Question #2 – Medical” and “Question #2 – Drug” in the submitted response file “PID Response HMK 2018-06-22.xlsx.” These exhibits demonstrate the development of the average medical and drug adjustment factors for 2019. Adjustment factors are used in the development of trend assumptions to adjust the projection of trend to a pricing trend basis, removing or adding some of the components of trend as appropriate. Since the development of trend involves the build-up of claim assumptions over time, the adjustment factors are similarly built up over time to adjust the trend, and the change in the adjustment factor over a given period becomes the necessary change in the trend to a pricing basis. Thus, any individual adjustment factor is determined from the prior month’s adjustment factor, multiplied by a factor to change the trend to the appropriate level for rate development.

As an example of the adjustment factor development, please refer to “Question #2 – Medical” exhibit. As shown in the exhibit, our estimate of medical trend for 2019 is 8.0%. However, some of the factors impacting trend do not have an impact on the rate development. So it is necessary to adjust this trend to something more appropriate for rate development. Thus we remove the following items impacting our trend during 2019 to get to our pricing trend:

- Demographic changes – utilization (1.002)
- Demographic changes – unit costs (1.002)

- Step changes (0.984)
- Other adjustments (0.996)

In addition to these factors, we need to account for the aging of the population in the underlying experience period, and apply a factor of 1.010 to the adjustment factor in the pricing trend development.

By making these adjustments to the claims trend projection, we get a trend more appropriate for pricing (8.0% average trend for 2019, as shown in the exhibit). (Note that the pricing trend used in the filing represents an average trend from the 2017 experience period to the 2019 rate projection period. We are using an average rate trend of 9.0%, representing the two year average trend for Medical and Rx combined.) The “Question #2 – Medical” exhibit demonstrates this determination for the average medical adjustment factor for 2019, using the 2018 average adjustment factor as the starting point.

Note that although this demonstration is shown on an annual basis, in practice the adjustment factors are developed monthly, with each successive adjustment factor determined from the prior one. In this way, any significant item that impacts the trend at a specific point in time can be accounted for appropriately in the trend development, and may spread its impact across successive experience or projection periods.

3. Table 4b is populated but is not used in developing the projected index rate. Why is this table populated?

**Response:**

Table 4b has been removed because Highmark does not use the manual rate in the rate development.

4. What is the basis for the projected member distribution used in developing the Paid to Allowed factor of .832 in the Table 5 supporting exhibit? Please provide the current member distribution.

**Response:**

The Paid to Allowed factor of 0.832 uses 2019 projected membership in its calculation. This 2019 projected membership is sourced from our current membership on a plan level basis. It is projected by assuming membership in plans that have zero membership

currently. Please see the exhibit tab named “Question #4” in the submitted response file “PID Response HMK 2018-06-22.xlsx.”

5. Quantitatively support the 1.019 change in network factor in Table 5.

**Response:**

The change in network factor references the change between the 2017 network factor and the assumed (or average) 2019 network factor. The 2017 network factor can be seen in Table 5 and is calculated based on the data available for that calendar year. The assumed 2019 network factor is calculated by weighting the network factors, benefit richness factors, and projected enrollment percentages on a plan level basis. Since the 2017 network factor is 0.9321 and the assumed 2019 network factor is 0.9501, the change in network factor is  $0.9501/0.9321 = 1.019$ .

6. Quantitatively support the .992 change in benefit factor in Table 5.

a. Quantitatively show the development of the projected pharmacy rebates used in developing the change in benefits factor.

**Response:**

The change in benefit factor referred to in Table 5 is calculated by removing 2019 projected allowed per member per month (PMPM) capitations excluded, morbidity factor, pricing factor change, change in benefit richness, and change in network from the 2019 projected allowed PMPM. The projected pharmacy rebates uses current membership broken down into ACA and Non-ACA segments and the corresponding pharmacy rebates PMPM. The total 2017 pharmacy rebate is \$16.77 PMPM and the 2019 project pharmacy rebate is \$22.53 PMPM. The change in pharmacy rebates is therefore  $\$16.77 \text{ PMPM} - \$22.53 \text{ PMPM} = (\$5.76) \text{ PMPM}$ , which is used in developing the change in benefits factor.

7. The underlying annual trend supporting the filing is 9.0%, which is further adjusted by an induced utilization adjustment of 0.32% per year, to develop the overall trend assumption of 9.35% per year.

a. Please provide quantitative support for the “Normalized Allowed PMPM” values provided in the supplemental file “2019 Supplemental Exhibits - HMK.xlsx” “Trend Support” tab which are driving the 9.0% 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 #7a" tab in the included supplemental exhibits file, "PID Response HMK 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 0.32%.

**Response:**

Please see the "Question #7b Summary" tab in the included supplemental exhibits file, "PID Response HMK 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 7b 2017 Induced Demand" and "Question 7b 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.

8. The actuarial memorandum states that the \$22.68 PMPM projected risk adjustment assumption is comprised of an expected risk transfer receivable of \$22.09 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., 0.9926 and 1.032, 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 Highmark rates reflect the adjustments from the single risk pool to the projected experience for the rating period. As the Highmark experience consists entirely of ACA membership (no transitional policies), the demographic and morbidity profile of the ACA membership is not projected to change significantly from the experience period to the rating period, resulting in relatively small demographic and mortality adjustments. These adjustments would have an immaterial effect on the risk adjustment transfer results, and so the risk adjustment transfer was not adjusted for the projected changes in demographics and morbidity.

9. With respect to the demographic adjustment equal to 0.993, 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 #9" tab in the supplemental exhibits file, "PID Response HMK 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.

10. In developing the morbidity adjustment equal to 1.032, please provide the quantitative development of, and justification for, the \$509.12 value for “2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Western region)]” which was used to calculate the change in morbidity adjustment from the file “2019 Supplemental Exhibits - HMK.xlsx,” “Table 5 Support” tab.

**Response:**

Please see the exhibit tab named “Question #10” in the submitted response file “PID Response HMK 2018-06-22.xlsx” showing the quantitative development of the \$509.12 value for “2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Western 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.

11. 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 - HMK.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.

12. It appears that the Pricing AVs for a number of plans increased relative to last year. For example, for plan 33709PA0560007, the Pricing AV increased from 0.909 in the 2018 rate development to 0.923 in the 2019 rate development. Similarly, for plan 33709PA0630007, the Pricing AV increased from 0.715 in the 2018 rate development to 0.779 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.

13. 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\_HMK\_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.

14. 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:

- Conemaugh Region Connect Blue EPO Embedded \$5000

The AV Calculator results of these scenarios are summarized below. Please see the attached exhibit, Question Response - HMK.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)
Conemaugh Region Connect Blue EPO Embedded \$5000	33709PA0900001	63.15%	36.85%	62.19%	37.81%

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.

15. 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.

16. 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.

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Plan Design Summary

Highmark	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Adjusted		URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier <sup>(1)</sup>				
							Index Rate			(i)	(ii)	(iii)	(iv)	(v)
Premier Balance PPO	33709PA0560007	Platinum	Premier Balance PPO S0 Platinum A a Community Blue Flex Plan	A	1,4	Off Only	\$550.65		1.1125	0.957	0.999	1.000	1.164	1.000
	33709PA0560009	Platinum	Premier Balance PPO S250 Platinum A a Community Blue Flex Plan	A	1,4	Off Only	\$541.33		1.0936	0.941	0.999	1.000	1.164	1.000
	33709PA0560011	Gold	Premier Balance PPO S0 Gold A a Community Blue Flex Plan	A	1,4	Off Only	\$469.19		0.9479	0.815	0.999	1.000	1.164	1.000
	33709PA0560013	Gold	Premier Balance PPO S250 Gold A a Community Blue Flex Plan	A	1,4	Off Only	\$468.08		0.9456	0.814	0.999	1.000	1.164	1.000
	33709PA0560015	Gold	Premier Balance PPO S500 A a Community Blue Flex Plan	A	1,4	Off Only	\$460.22		0.9298	0.800	0.999	1.000	1.164	1.000
	33709PA0560017	Gold	Premier Balance PPO S750 A a Community Blue Flex Plan	A	1,4	Off Only	\$453.32		0.9158	0.788	0.999	1.000	1.164	1.000
	33709PA0560019	Gold	Premier Balance PPO S1000 A a Community Blue Flex Plan	A	1,4	Off Only	\$446.50		0.9020	0.776	0.999	1.000	1.164	1.000
	33709PA0560021	Gold	Premier Balance PPO S1250 A a Community Blue Flex Plan	A	1,4	Off Only	\$442.20		0.8933	0.769	0.999	1.000	1.164	1.000
	33709PA0560023	Gold	Premier Balance PPO S1500 A a Community Blue Flex Plan	A	1,4	Off Only	\$435.09		0.8790	0.756	0.999	1.000	1.164	1.000
	33709PA0560027	Gold	Premier Balance PPO S2000 A a Community Blue Flex Plan	A	1,4	Off Only	\$426.17		0.8610	0.741	0.999	1.000	1.164	1.000
Balance PPO	33709PA0560030	Gold	Premier Balance PPO S1400 A a Community Blue Flex Plan	A	1,4	Off Only	\$425.40		0.8594	0.739	0.999	1.000	1.164	1.000
	33709PA0570011	Gold	Balance PPO S1750 A a Community Blue Flex Plan	A	1,4	Off Only	\$415.07		0.8385	0.721	0.999	1.000	1.164	1.000
	33709PA0570012	Gold	Balance PPO S2000 A a Community Blue Flex Plan	A	1,4	Off Only	\$410.91		0.8302	0.714	0.999	1.000	1.164	1.000
	33709PA0570013	Gold	Balance PPO S1000 A a Community Blue Flex Plan	A	1,4	Off Only	\$421.52		0.8516	0.733	0.999	1.000	1.164	1.000
	33709PA0570008	Silver	Balance PPO S600 a Community Blue Flex Plan	A	1,4	Off Only	\$371.31		0.7501	0.645	0.999	1.000	1.164	1.000
	33709PA0570009	Silver	Balance PPO S2600 a Community Blue Flex Plan	A	1,4	Off Only	\$356.51		0.7202	0.620	0.999	1.000	1.164	1.000
	33709PA0570010	Silver	Balance PPO S5000 1x a Community Blue Flex Plan	A	1,4	Off Only	\$347.27		0.7016	0.604	0.999	1.000	1.164	1.000
	33709PA0450004	Gold	Health Savings PPO S1500 a Community Blue Flex Plan	A	1,4	Off Only	\$444.41		0.8978	0.772	0.999	1.000	1.164	1.000
	33709PA0640001	Silver	Health Savings PPO Embedded S2600 a Community Blue Flex Plan	A	1,4	Off Only	\$383.09		0.7739	0.666	0.999	1.000	1.164	1.000
	33709PA0640002	Silver	Health Savings PPO Embedded S3000 a Community Blue Flex Plan	A	1,4	Off Only	\$384.54		0.7769	0.668	0.999	1.000	1.164	1.000
Health Savings PPO	33709PA0640003	Bronze	Health Savings PPO Embedded S5500 a Community Blue Flex Plan	A	1,4	Off Only	\$311.13		0.6286	0.541	0.999	1.000	1.164	1.000
	33709PA0640004	Bronze	Health Savings PPO Embedded S5500 a Community Blue Flex Plan	B	1,2,5,6	Off Only	\$326.23		0.6591	0.541	1.047	1.000	1.164	1.000
	33709PA0640005	Bronze	Health Savings PPO Embedded S6000 a Community Blue Flex Plan	A	1,4	Off Only	\$312.39		0.6311	0.543	0.999	1.000	1.164	1.000
	33709PA0460007	Gold	Flex PPO S500/S1500 Penn Highlands Region a Community Blue Plan	H	2,5,6	Off Only	\$473.88		0.9574	0.798	1.031	1.000	1.164	1.000
Flex PPO	33709PA0460008	Gold	Flex PPO PA Mountains Healthcare Region S500/S1500 a Community Blue Plan	G	1,2,4,5	Off Only	\$456.16		0.9216	0.794	0.997	1.000	1.164	1.000
	33709PA0630002	Gold	Connect Blue EPO S100 a Community Blue Plan	J	1,4	Off Only	\$442.45		0.8939	0.812	0.946	1.000	1.164	1.000
Connect Blue EPO	33709PA0630003	Gold	Connect Blue EPO S250 a Community Blue Plan	J	1,4	Off Only	\$439.12		0.8871	0.806	0.946	1.000	1.164	1.000
	33709PA0630004	Gold	Connect Blue EPO S500 a Community Blue Plan	J	1,4	Off Only	\$430.48		0.8697	0.790	0.946	1.000	1.164	1.000
	33709PA0630005	Gold	Connect Blue EPO S750 a Community Blue Plan	J	1,4	Off Only	\$424.10		0.8568	0.778	0.946	1.000	1.164	1.000
	33709PA0630006	Gold	Connect Blue EPO S900 a Community Blue Plan	J	1,4	Off Only	\$419.06		0.8466	0.769	0.946	1.000	1.164	1.000
	33709PA0630010	Gold	Connect Blue EPO S2500 a Community Blue Plan	J	1,4	Off Only	\$385.49		0.7788	0.707	0.946	1.000	1.164	1.000
	33709PA0630008	Gold	Connect Blue EPO S1100 a Community Blue Plan	J	1,4	Off Only	\$416.06		0.8406	0.763	0.946	1.000	1.164	1.000
	33709PA0630011	Gold	Connect Blue EPO S3200 a Community Blue Plan	J	1,4	Off Only	\$378.39		0.7644	0.694	0.946	1.000	1.164	1.000
	33709PA0440009	Gold	Premier Balance PPO S750 IP A a Community Blue Flex Plan	B	1,2,5,6	Off Only	\$473.44		0.9565	0.785	1.047	1.000	1.164	1.000
	33709PA0440015	Gold	Premier Balance PPO S1500 IP A a Community Blue Flex Plan	B	1,2,5,6	Off Only	\$442.81		0.8946	0.734	1.047	1.000	1.164	1.000
	33709PA0440014	Gold	Premier Balance PPO S250 IP A a Community Blue Flex Plan	B	1,2,5,6	Off Only	\$490.28		0.9905	0.813	1.047	1.000	1.164	1.000
Conemaugh Connect Blue	33709PA0720001	Gold	Conemaugh Region Connect Blue EPO S0	Y	5	Off Only	\$472.01		0.9536	0.812	1.009	1.000	1.164	1.000
	33709PA0720002	Gold	Conemaugh Region Connect Blue EPO S1000	Y	5	Off Only	\$445.69		0.9004	0.767	1.009	1.000	1.164	1.000
	33709PA0720003	Silver	Conemaugh Region Connect Blue EPO S3800	Y	5	Off Only	\$369.72		0.7469	0.636	1.009	1.000	1.164	1.000
	33709PA0900001	Bronze	Conemaugh Region Connect Blue EPO Embedded S5000	Y	5	Off Only	\$325.63		0.6579	0.560	1.009	1.000	1.164	1.000

<sup>(1)</sup> 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.

Plan Design Summary

Highmark	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier <sup>(1)</sup>				
							Index Rate		(i)	(ii)	(iii)	(iv)	(v)
Premier Balance PPO	33709PA0560007	Platinum	Premier Balance PPO S0 Platinum A a Community Blue Flex Plan	A	1,4	Off	\$668.27	1.1059	0.972	1.000	1.000	1.137	1.000
	33709PA0560009	Platinum	Premier Balance PPO S250 Platinum A a Community Blue Flex Plan	A	1,4	Off	\$653.94	1.0822	0.952	1.000	1.000	1.137	1.000
	33709PA0560011	Gold	Premier Balance PPO S0 Gold A a Community Blue Flex Plan	A	1,4	Off	\$575.00	0.9515	0.837	1.000	1.000	1.137	1.000
	33709PA0560013	Gold	Premier Balance PPO S250 Gold A a Community Blue Flex Plan	A	1,4	Off	\$573.09	0.9484	0.834	1.000	1.000	1.137	1.000
	33709PA0560015	Gold	Premier Balance PPO S500 A a Community Blue Flex Plan	A	1,4	Off	\$568.41	0.9406	0.827	1.000	1.000	1.137	1.000
	33709PA0560017	Gold	Premier Balance PPO S750 A a Community Blue Flex Plan	A	1,4	Off	\$564.12	0.9335	0.821	1.000	1.000	1.137	1.000
	33709PA0560019	Gold	Premier Balance PPO S1000 A a Community Blue Flex Plan	A	1,4	Off	\$556.64	0.9212	0.810	1.000	1.000	1.137	1.000
	33709PA0560021	Gold	Premier Balance PPO S1250 A a Community Blue Flex Plan	A	1,4	Off	\$550.03	0.9102	0.800	1.000	1.000	1.137	1.000
	33709PA0560023	Gold	Premier Balance PPO S1500 A a Community Blue Flex Plan	A	1,4	Off	\$544.02	0.9003	0.792	1.000	1.000	1.137	1.000
	33709PA0560027	Gold	Premier Balance PPO S2000 A a Community Blue Flex Plan	A	1,4	Off	\$533.96	0.8836	0.777	1.000	1.000	1.137	1.000
Balance PPO	33709PA0560030	Gold	Premier Balance PPO S1400 A a Community Blue Flex Plan	A	1,4	Off	\$533.53	0.8829	0.776	1.000	1.000	1.137	1.000
	33709PA0560031	Gold	Premier Balance PPO S5000 1x a Community Blue Flex Plan	A	1,4	Off	\$519.98	0.8605	0.719	1.052	1.000	1.137	1.000
	33709PA0570008	Silver	Balance PPO S600 a Community Blue Flex Plan	A	1,4	Off	\$459.93	0.7611	0.669	1.000	1.000	1.137	1.000
	33709PA0570009	Silver	Balance PPO S2600 a Community Blue Flex Plan	A	1,4	Off	\$446.94	0.7396	0.650	1.000	1.000	1.137	1.000
	33709PA0570010	Silver	Balance PPO S5000 1x a Community Blue Flex Plan	A	1,4	Off	\$437.33	0.7237	0.636	1.000	1.000	1.137	1.000
	33709PA0570013	Gold	Balance PPO S1000 A a Community Blue Flex Plan	A	1,4	Off	\$524.82	0.8685	0.764	1.000	1.000	1.137	1.000
Health Savings PPO	33709PA0570011	Gold	Balance PPO S1750 A a Community Blue Flex Plan	A	1,4	Off	\$518.83	0.8586	0.755	1.000	1.000	1.137	1.000
	33709PA0570012	Gold	Balance PPO S2000 A a Community Blue Flex Plan	A	1,4	Off	\$514.63	0.8516	0.749	1.000	1.000	1.137	1.000
	33709PA0450004	Gold	Health Savings PPO S1500 a Community Blue Flex Plan	A	1,4	Off	\$541.89	0.8968	0.789	1.000	1.000	1.137	1.000
	33709PA0640001	Silver	Health Savings PPO Embedded S2700 a Community Blue Flex Plan	A	1,4	Off	\$474.81	0.7857	0.691	1.000	1.000	1.137	1.000
	33709PA0640002	Silver	Health Savings PPO Embedded S3200 a Community Blue Flex Plan	A	1,4	Off	\$472.83	0.7825	0.688	1.000	1.000	1.137	1.000
	33709PA0640003	Bronze	Health Savings PPO Embedded S5500 a Community Blue Flex Plan	A	1,4	Off	\$394.18	0.6523	0.574	1.000	1.000	1.137	1.000
Flex PPO	33709PA0640004	Bronze	Health Savings PPO Embedded S5500 a Community Blue Flex Plan	B	1,2,5,6	Off	\$413.26	0.6839	0.574	1.048	1.000	1.137	1.000
	33709PA0640005	Bronze	Health Savings PPO Embedded S6000 a Community Blue Flex Plan	A	1,4	Off	\$397.28	0.6574	0.578	1.000	1.000	1.137	1.000
	33709PA0460007	Gold	Flex PPO S500/S1500 Penn Highlands Region a Community Blue Plan	H	2,5,6	Off	\$581.01	0.9615	0.819	1.032	1.000	1.137	1.000
	33709PA0460008	Gold	Flex PPO PA Mountains Healthcare Region S500/S1500 a Community Blue Plan	G	1,2,4,5	Off	\$560.98	0.9283	0.818	0.998	1.000	1.137	1.000
Connect Blue EPO	33709PA0630002	Gold	Connect Blue EPO S100 a Community Blue Plan	J	1,4	Off	\$556.98	0.9217	0.856	0.947	1.000	1.137	1.000
	33709PA0630003	Gold	Connect Blue EPO S250 a Community Blue Plan	J	1,4	Off	\$549.97	0.9101	0.845	0.947	1.000	1.137	1.000
	33709PA0630004	Gold	Connect Blue EPO S500 a Community Blue Plan	J	1,4	Off	\$545.90	0.9034	0.839	0.947	1.000	1.137	1.000
	33709PA0630005	Gold	Connect Blue EPO S750 a Community Blue Plan	J	1,4	Off	\$540.13	0.8938	0.830	0.947	1.000	1.137	1.000
	33709PA0630006	Gold	Connect Blue EPO S900 a Community Blue Plan	J	1,4	Off	\$533.75	0.8833	0.820	0.947	1.000	1.137	1.000
	33709PA0630008	Gold	Connect Blue EPO S1100 a Community Blue Plan	J	1,4	Off	\$529.49	0.8762	0.813	0.947	1.000	1.137	1.000
	33709PA0630010	Gold	Connect Blue EPO S2500 a Community Blue Plan	J	1,4	Off	\$502.07	0.8309	0.771	0.947	1.000	1.137	1.000
	33709PA0630011	Gold	Connect Blue EPO S3200 a Community Blue Plan	J	1,4	Off	\$492.99	0.8158	0.757	0.947	1.000	1.137	1.000
Premier Balance PPO	33709PA0440014	Gold	Premier Balance PPO S250 IP A a Community Blue Flex Plan	B	1,2,5,6	Off	\$598.06	0.9897	0.830	1.048	1.000	1.137	1.000
	33709PA0440009	Gold	Premier Balance PPO S750 IP A a Community Blue Flex Plan	B	1,2,5,6	Off	\$587.78	0.9727	0.816	1.048	1.000	1.137	1.000
	33709PA0440015	Gold	Premier Balance PPO S1500 IP A a Community Blue Flex Plan	B	1,2,5,6	Off	\$553.96	0.9167	0.769	1.048	1.000	1.137	1.000
Conemaugh Connect Blue	33709PA0720001	Gold	Conemaugh Region Connect Blue EPO S0	Y	5	Off	\$595.63	0.9857	0.858	1.010	1.000	1.137	1.000
	33709PA0720002	Gold	Conemaugh Region Connect Blue EPO S1000	Y	5	Off	\$561.02	0.9284	0.808	1.010	1.000	1.137	1.000
	33709PA0720003	Silver	Conemaugh Region Connect Blue EPO S3800	Y	5	Off	\$466.51	0.7720	0.672	1.010	1.000	1.137	1.000
	33709PA0900001	Bronze	Conemaugh Region Connect Blue EPO Embedded S5000	Y	5	Off	\$414.74	0.6863	0.597	1.010	1.000	1.137	1.000

<sup>(1)</sup> 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 Inc.**  
**2019 Small Group Rate Filing**  
**Response to Question #1**  
**Western, PA Region**

HIOS	Change in URRT AV Pricing Value Attributable to each Allowable Modifier <sup>[1]</sup>					Total Pricing Factor Change
	(i)	(ii)	(iii)	(iv)	(v)	
33709PA0560007	1.6%	0.1%	0.0%	-2.3%	0.0%	-0.6%
33709PA0560009	1.1%	0.1%	0.0%	-2.3%	0.0%	-1.0%
33709PA0560011	2.6%	0.1%	0.0%	-2.3%	0.0%	0.4%
33709PA0560013	2.5%	0.1%	0.0%	-2.3%	0.0%	0.3%
33709PA0560015	3.4%	0.1%	0.0%	-2.3%	0.0%	1.2%
33709PA0560017	4.2%	0.1%	0.0%	-2.3%	0.0%	1.9%
33709PA0560019	4.4%	0.1%	0.0%	-2.3%	0.0%	2.1%
33709PA0560021	4.1%	0.1%	0.0%	-2.3%	0.0%	1.9%
33709PA0560023	4.7%	0.1%	0.0%	-2.3%	0.0%	2.4%
33709PA0560027	4.9%	0.1%	0.0%	-2.3%	0.0%	2.6%
33709PA0560030	5.0%	0.1%	0.0%	-2.3%	0.0%	2.7%
33709PA0560031	NEW PLAN	NEW PLAN	NEW PLAN	NEW PLAN	NEW PLAN	NEW PLAN
33709PA0570008	3.7%	0.1%	0.0%	-2.3%	0.0%	1.5%
33709PA0570009	5.0%	0.1%	0.0%	-2.3%	0.0%	2.7%
33709PA0570010	5.4%	0.1%	0.0%	-2.3%	0.0%	3.2%
33709PA0570013	4.2%	0.1%	0.0%	-2.3%	0.0%	2.0%
33709PA0570011	4.7%	0.1%	0.0%	-2.3%	0.0%	2.4%
33709PA0570012	4.9%	0.1%	0.0%	-2.3%	0.0%	2.6%
33709PA0450004	2.1%	0.1%	0.0%	-2.3%	0.0%	-0.1%
33709PA0640001	3.8%	0.1%	0.0%	-2.3%	0.0%	1.5%
33709PA0640002	2.9%	0.1%	0.0%	-2.3%	0.0%	0.7%
33709PA0640003	6.1%	0.1%	0.0%	-2.3%	0.0%	3.8%
33709PA0640004	6.1%	0.1%	0.0%	-2.3%	0.0%	3.8%
33709PA0640005	6.5%	0.1%	0.0%	-2.3%	0.0%	4.2%
33709PA0460007	2.7%	0.1%	0.0%	-2.3%	0.0%	0.4%
33709PA0460008	3.0%	0.1%	0.0%	-2.3%	0.0%	0.7%
33709PA0630002	5.4%	0.1%	0.0%	-2.3%	0.0%	3.1%
33709PA0630003	4.9%	0.1%	0.0%	-2.3%	0.0%	2.6%
33709PA0630004	6.2%	0.1%	0.0%	-2.3%	0.0%	3.9%
33709PA0630005	6.6%	0.1%	0.0%	-2.3%	0.0%	4.3%
33709PA0630006	6.6%	0.1%	0.0%	-2.3%	0.0%	4.3%
33709PA0630008	6.6%	0.1%	0.0%	-2.3%	0.0%	4.2%
33709PA0630010	9.0%	0.1%	0.0%	-2.3%	0.0%	6.7%
33709PA0630011	9.1%	0.1%	0.0%	-2.3%	0.0%	6.7%
33709PA0440014	2.1%	0.1%	0.0%	-2.3%	0.0%	-0.1%
33709PA0440009	3.9%	0.1%	0.0%	-2.3%	0.0%	1.7%
33709PA0440015	4.7%	0.1%	0.0%	-2.3%	0.0%	2.5%
33709PA0720001	5.7%	0.1%	0.0%	-2.3%	0.0%	3.4%
33709PA0720002	5.4%	0.1%	0.0%	-2.3%	0.0%	3.1%
33709PA0720003	5.6%	0.1%	0.0%	-2.3%	0.0%	3.4%
33709PA0900001	6.6%	0.1%	0.0%	-2.3%	0.0%	4.3%

<sup>[1]</sup> 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 Inc.**  
**2019 Small Group Rate Filing**  
**Response to Question #2**  
**Western, PA Region**

Incurred Month	Members	12 Month			Annual Trend	Allowed		Normalized Allowed
		Normalized Allowed PMPM	Moving Average PMPM			PMPM - MEDICAL	Adjustment Factor	
Jan-18	48,627	\$ 614.60	\$ 562.51	11.1%	\$	362.18	1.345	\$ 487.25
Feb-18	48,627	\$ 573.03	\$ 568.58	12.6%	\$	334.69	1.345	\$ 450.30
Mar-18	48,627	\$ 610.98	\$ 570.74	11.9%	\$	353.50	1.341	\$ 474.05
Apr-18	48,627	\$ 580.19	\$ 574.82	11.7%	\$	335.04	1.347	\$ 451.23
May-18	48,627	\$ 603.89	\$ 577.27	10.7%	\$	348.04	1.344	\$ 467.62
Jun-18	48,627	\$ 595.50	\$ 578.06	9.8%	\$	342.57	1.347	\$ 461.30
Jul-18	48,627	\$ 599.35	\$ 582.35	9.0%	\$	336.84	1.376	\$ 463.56
Aug-18	48,627	\$ 623.76	\$ 586.56	9.0%	\$	354.68	1.371	\$ 486.15
Sep-18	48,627	\$ 570.15	\$ 587.68	8.2%	\$	323.10	1.378	\$ 445.16
Oct-18	48,627	\$ 649.21	\$ 592.06	7.7%	\$	371.63	1.369	\$ 508.67
Nov-18	48,627	\$ 620.38	\$ 598.22	8.0%	\$	351.74	1.370	\$ 481.81
Dec-18	48,627	\$ 591.64	\$ 602.72	8.3%	\$	327.80	1.381	\$ 452.69
Jan-19	48,627	\$ 657.47	\$ 606.30	7.8%	\$	366.08	1.401	\$ 512.75
Feb-19	48,627	\$ 621.80	\$ 610.36	7.3%	\$	348.13	1.401	\$ 487.79
Mar-19	48,627	\$ 642.24	\$ 612.96	7.4%	\$	354.66	1.400	\$ 496.63
Apr-19	48,627	\$ 650.69	\$ 618.84	7.7%	\$	361.28	1.400	\$ 505.64
May-19	48,627	\$ 652.24	\$ 622.87	7.9%	\$	360.38	1.399	\$ 504.17
Jun-19	48,627	\$ 626.64	\$ 625.46	8.2%	\$	345.27	1.401	\$ 483.80
Jul-19	48,627	\$ 671.65	\$ 631.49	8.4%	\$	373.70	1.390	\$ 519.41
Aug-19	48,627	\$ 658.10	\$ 634.35	8.1%	\$	367.67	1.390	\$ 510.93
Sep-19	48,627	\$ 640.28	\$ 640.19	8.9%	\$	359.58	1.389	\$ 499.60
Oct-19	48,627	\$ 701.42	\$ 644.55	8.9%	\$	395.36	1.389	\$ 549.17
Nov-19	48,627	\$ 652.16	\$ 647.19	8.2%	\$	362.96	1.389	\$ 504.26
Dec-19	48,627	\$ 662.52	\$ 653.10	8.4%	\$	364.60	1.390	\$ 506.69

Average Trend 2018 to 2019

**5.3%**

**8.0%**

Average 2018	\$	345.15	1.359	\$	469.15
Average 2019	\$	363.31	<b>1.395</b>	\$	506.74

**Validation of 2019 Average Adjustment Factor**

2018 Adjustment Factor 1.359

Factors to Remove from Trend in 2019

Demographic changes – utilization	1.002
Demographic changes – unit costs	1.002
Step Changes	0.984
Other Adjustments	0.996

Factors to Add to Pricing Trend in 2019

Aging factor 1.010

2019 Adjustment Factor

**1.395**

**8.0%**

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**Highmark Inc.**  
**2019 Small Group Rate Filing**  
**Response to Question #2**  
**Western, PA Region**

Incurred Month	Members	12 Month			Annual Trend	Allowed		Normalized Allowed
		Normalized Allowed	Moving Average			PMPM - DRUG	Adjustment Factor	
		PMPM	PMPM					PMPM - DRUG
Jan-18	48,627	\$ 614.60	\$ 562.51	11.1%	\$	99.54	1.279	\$ 127.35
Feb-18	48,627	\$ 573.03	\$ 568.58	12.6%	\$	95.80	1.281	\$ 122.74
Mar-18	48,627	\$ 610.98	\$ 570.74	11.9%	\$	107.33	1.276	\$ 136.94
Apr-18	48,627	\$ 580.19	\$ 574.82	11.7%	\$	100.95	1.277	\$ 128.96
May-18	48,627	\$ 603.89	\$ 577.27	10.7%	\$	106.84	1.275	\$ 136.27
Jun-18	48,627	\$ 595.50	\$ 578.06	9.8%	\$	105.29	1.275	\$ 134.20
Jul-18	48,627	\$ 599.35	\$ 582.35	9.0%	\$	104.32	1.302	\$ 135.79
Aug-18	48,627	\$ 623.76	\$ 586.56	9.0%	\$	105.75	1.301	\$ 137.61
Sep-18	48,627	\$ 570.15	\$ 587.68	8.2%	\$	95.88	1.304	\$ 125.00
Oct-18	48,627	\$ 649.21	\$ 592.06	7.7%	\$	108.24	1.298	\$ 140.54
Nov-18	48,627	\$ 620.38	\$ 598.22	8.0%	\$	106.63	1.300	\$ 138.58
Dec-18	48,627	\$ 591.64	\$ 602.72	8.3%	\$	106.81	1.301	\$ 138.94
Jan-19	48,627	\$ 657.47	\$ 606.30	7.8%	\$	109.68	1.320	\$ 144.73
Feb-19	48,627	\$ 621.80	\$ 610.36	7.3%	\$	101.58	1.319	\$ 134.01
Mar-19	48,627	\$ 642.24	\$ 612.96	7.4%	\$	110.39	1.319	\$ 145.61
Apr-19	48,627	\$ 650.69	\$ 618.84	7.7%	\$	109.99	1.319	\$ 145.05
May-19	48,627	\$ 652.24	\$ 622.87	7.9%	\$	112.30	1.318	\$ 148.06
Jun-19	48,627	\$ 626.64	\$ 625.46	8.2%	\$	108.36	1.318	\$ 142.84
Jul-19	48,627	\$ 671.65	\$ 631.49	8.4%	\$	115.51	1.318	\$ 152.23
Aug-19	48,627	\$ 658.10	\$ 634.35	8.1%	\$	111.70	1.318	\$ 147.18
Sep-19	48,627	\$ 640.28	\$ 640.19	8.9%	\$	106.79	1.317	\$ 140.69
Oct-19	48,627	\$ 701.42	\$ 644.55	8.9%	\$	115.60	1.317	\$ 152.25
Nov-19	48,627	\$ 652.16	\$ 647.19	8.2%	\$	112.32	1.317	\$ 147.90
Dec-19	48,627	\$ 662.52	\$ 653.10	8.4%	\$	118.36	1.317	\$ 155.83

Average Trend 2018 to 2019

**7.2%**

**9.6%**

Average 2018	\$	103.62	1.289	\$	133.58
Average 2019	\$	111.05	<b>1.318</b>	\$	146.36

**Validation of 2019 Average Adjustment Factor**

2018 Adjustment Factor 1.289

Factors to Remove from Trend in 2019

Demographic changes – utilization	1.004
Demographic changes – unit costs	1.001
Step Changes	0.989
Other Adjustments	0.994

Factors to Add to Pricing Trend in 2019

Aging factor 1.010

2019 Adjustment Factor

**1.318**

**9.6%**

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**Highmark Inc.**  
**2019 Small Group Rate Filing**  
**Response to Question #4**  
**Western, PA Region**

HIOS ID	Plan Name	Rate Filing Development	
		Projected Membership	Paid to Allowed Membership Distribution
33709PA0560007	Premier Balance PPO \$0 Platinum A a Community Blue Flex Plan	1,828	16.08%
33709PA0560009	Premier Balance PPO \$250 Platinum A a Community Blue Flex Plan	388	3.41%
33709PA0560011	Premier Balance PPO \$0 Gold A a Community Blue Flex Plan	674	5.93%
33709PA0560013	Premier Balance PPO \$250 Gold A a Community Blue Flex Plan	595	5.23%
33709PA0560015	Premier Balance PPO \$500 A a Community Blue Flex Plan	1653	14.54%
33709PA0560017	Premier Balance PPO \$750 A a Community Blue Flex Plan	401	3.53%
33709PA0560019	Premier Balance PPO \$1000 A a Community Blue Flex Plan	1062	9.34%
33709PA0560021	Premier Balance PPO \$1250 A a Community Blue Flex Plan	358	3.15%
33709PA0560023	Premier Balance PPO \$1500 A a Community Blue Flex Plan	516	4.54%
33709PA0560027	Premier Balance PPO \$2000 A a Community Blue Flex Plan	399	3.51%
33709PA0560030	Premier Balance PPO \$1400 A a Community Blue Flex Plan	752	6.61%
33709PA0560031	Premier Balance PPO \$5000 1x a Community Blue Flex Plan	25	0.22%
33709PA0570013	Balance PPO \$1000 A a Community Blue Flex Plan	100	0.88%
33709PA0570011	Balance PPO \$1750 A a Community Blue Flex Plan	217	1.91%
33709PA0570012	Balance PPO \$2000 A a Community Blue Flex Plan	300	2.64%
33709PA0450004	Health Savings PPO \$1500 a Community Blue Flex Plan	252	2.22%
33709PA0640001	Health Savings PPO Embedded \$2700 a Community Blue Flex Plan	92	0.81%
33709PA0640002	Health Savings PPO Embedded \$3200 a Community Blue Flex Plan	1	0.01%
33709PA0640003	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	106	0.93%
33709PA0640004	Health Savings PPO Embedded \$5500 a Community Blue Flex Plan	70	0.62%
33709PA0640005	Health Savings PPO Embedded \$6000 a Community Blue Flex Plan	29	0.26%
33709PA0460007	Flex PPO \$500/\$1500 Penn Highlands Region a Community Blue Plan	47	0.41%
33709PA0460008	Flex PPO PA Mountains Healthcare Region \$500/\$1500 a Community Blue Plan	34	0.30%
33709PA0630002	Connect Blue EPO \$100 a Community Blue Plan	68	0.60%
33709PA0630003	Connect Blue EPO \$250 a Community Blue Plan	142	1.25%
33709PA0630004	Connect Blue EPO \$500 a Community Blue Plan	116	1.02%
33709PA0630005	Connect Blue EPO \$750 a Community Blue Plan	57	0.50%
33709PA0630006	Connect Blue EPO \$900 a Community Blue Plan	72	0.63%
33709PA0630008	Connect Blue EPO \$1100 a Community Blue Plan	30	0.26%
33709PA0630010	Connect Blue EPO \$2500 a Community Blue Plan	175	1.54%
33709PA0630011	Connect Blue EPO \$3200 a Community Blue Plan	21	0.18%
33709PA0440014	Premier Balance PPO \$250 IP A a Community Blue Flex Plan	298	2.62%
33709PA0440009	Premier Balance PPO \$750 IP A a Community Blue Flex Plan	230	2.02%
33709PA0440015	Premier Balance PPO \$1500 IP A a Community Blue Flex Plan	109	0.96%
33709PA0720001	Conemaugh Region Connect Blue EPO \$0	25	0.22%
33709PA0720002	Conemaugh Region Connect Blue EPO \$1000	25	0.22%
33709PA0720003	Conemaugh Region Connect Blue EPO \$3800	1	0.01%
33709PA0900001	Conemaugh Region Connect Blue EPO Embedded \$5000	25	0.22%
33709PA0570008	Balance PPO \$600 a Community Blue Flex Plan	17	0.15%
33709PA0570009	Balance PPO \$2600 a Community Blue Flex Plan	29	0.26%
33709PA0570010	Balance PPO \$5000 1x a Community Blue Flex Plan	32	0.28%
<b>TOTAL</b>		<b>11,371</b>	

**Highmark Inc.**  
**2019 Small Group Rate Filing**  
**Response to Question #7a**  
**Western, 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	90,651	\$ 459.82			\$ 301.23	1.202	\$ 361.93	\$ 83.22	1.176	\$ 97.89
Feb-15	89,830	\$ 446.16			\$ 294.23	1.202	\$ 353.76	\$ 78.52	1.177	\$ 92.40
Mar-15	89,296	\$ 484.04			\$ 316.15	1.201	\$ 379.79	\$ 88.54	1.177	\$ 104.25
Apr-15	88,163	\$ 450.63			\$ 292.63	1.198	\$ 350.51	\$ 85.12	1.176	\$ 100.12
May-15	87,793	\$ 432.29			\$ 279.98	1.200	\$ 335.84	\$ 81.98	1.177	\$ 96.45
Jun-15	87,690	\$ 469.71			\$ 305.27	1.197	\$ 365.39	\$ 88.66	1.177	\$ 104.31
Jul-15	85,634	\$ 476.72			\$ 309.62	1.209	\$ 374.31	\$ 86.72	1.181	\$ 102.41
Aug-15	85,260	\$ 437.33			\$ 279.26	1.219	\$ 340.36	\$ 81.65	1.188	\$ 96.96
Sep-15	85,086	\$ 465.72			\$ 297.96	1.220	\$ 363.65	\$ 86.20	1.184	\$ 102.07
Oct-15	83,779	\$ 479.92			\$ 304.74	1.219	\$ 371.38	\$ 91.83	1.182	\$ 108.54
Nov-15	83,439	\$ 475.94			\$ 308.48	1.222	\$ 376.94	\$ 83.46	1.186	\$ 99.00
Dec-15	77,647	\$ 476.61	\$ 462.66		\$ 298.45	1.244	\$ 371.40	\$ 88.76	1.185	\$ 105.21
Jan-16	75,530	\$ 455.50	\$ 462.38		\$ 283.79	1.251	\$ 355.09	\$ 84.12	1.194	\$ 100.41
Feb-16	75,129	\$ 520.67	\$ 468.19		\$ 332.46	1.259	\$ 418.51	\$ 85.38	1.196	\$ 102.16
Mar-16	74,404	\$ 513.12	\$ 470.14		\$ 319.63	1.249	\$ 399.18	\$ 95.19	1.197	\$ 113.94
Apr-16	73,182	\$ 480.01	\$ 472.65		\$ 300.28	1.253	\$ 376.15	\$ 86.04	1.207	\$ 103.86
May-16	72,645	\$ 484.07	\$ 477.21		\$ 302.08	1.252	\$ 378.12	\$ 87.93	1.205	\$ 105.95
Jun-16	72,200	\$ 523.39	\$ 481.44		\$ 327.00	1.255	\$ 410.45	\$ 93.95	1.202	\$ 112.95
Jul-16	70,053	\$ 457.43	\$ 480.06		\$ 278.09	1.261	\$ 350.74	\$ 87.77	1.216	\$ 106.68
Aug-16	69,640	\$ 529.79	\$ 487.85		\$ 328.39	1.268	\$ 416.55	\$ 93.14	1.216	\$ 113.24
Sep-16	69,409	\$ 501.85	\$ 491.03		\$ 309.85	1.272	\$ 394.21	\$ 88.38	1.218	\$ 107.64
Oct-16	68,654	\$ 515.36	\$ 493.98		\$ 317.61	1.275	\$ 404.92	\$ 89.88	1.229	\$ 110.44
Nov-16	68,248	\$ 511.14	\$ 497.07		\$ 312.94	1.270	\$ 397.41	\$ 92.83	1.225	\$ 113.73
Dec-16	62,635	\$ 510.53	\$ 499.92	8.1%	\$ 303.34	1.304	\$ 395.52	\$ 92.46	1.244	\$ 115.01
Jan-17	62,149	\$ 534.40	\$ 506.48	9.5%	\$ 320.15	1.294	\$ 414.25	\$ 96.92	1.240	\$ 120.15
Feb-17	61,759	\$ 503.96	\$ 505.00	7.9%	\$ 301.78	1.290	\$ 389.32	\$ 92.57	1.238	\$ 114.64
Mar-17	61,407	\$ 578.66	\$ 509.82	8.4%	\$ 349.34	1.291	\$ 450.99	\$ 103.71	1.231	\$ 127.68
Apr-17	60,800	\$ 534.21	\$ 514.41	8.8%	\$ 323.22	1.299	\$ 419.82	\$ 92.32	1.239	\$ 114.39
May-17	60,543	\$ 572.19	\$ 521.65	9.3%	\$ 340.71	1.296	\$ 441.65	\$ 105.81	1.234	\$ 130.54
Jun-17	60,436	\$ 583.67	\$ 526.32	9.3%	\$ 352.09	1.304	\$ 459.12	\$ 100.94	1.234	\$ 124.55
Jul-17	58,914	\$ 550.32	\$ 534.48	11.3%	\$ 329.13	1.309	\$ 430.89	\$ 94.54	1.263	\$ 119.43
Aug-17	58,656	\$ 572.77	\$ 537.89	10.3%	\$ 342.82	1.301	\$ 446.11	\$ 100.50	1.260	\$ 126.66
Sep-17	58,288	\$ 561.39	\$ 543.11	10.6%	\$ 338.79	1.308	\$ 443.18	\$ 93.51	1.264	\$ 118.21
Oct-17	57,761	\$ 594.45	\$ 549.76	11.3%	\$ 360.98	1.301	\$ 469.47	\$ 98.58	1.268	\$ 124.99
Nov-17	57,634	\$ 553.58	\$ 553.73	11.4%	\$ 329.96	1.295	\$ 427.28	\$ 99.87	1.265	\$ 126.30
Dec-17	48,931	\$ 537.96	\$ 556.46	11.3%	\$ 309.11	1.333	\$ 411.93	\$ 98.75	1.276	\$ 126.03
Jan-18	48,627	\$ 614.60	\$ 562.51	11.1%	\$ 362.18	1.345	\$ 487.25	\$ 99.54	1.279	\$ 127.35
Feb-18	48,627	\$ 573.03	\$ 568.58	12.6%	\$ 334.69	1.345	\$ 450.30	\$ 95.80	1.281	\$ 122.74
Mar-18	48,627	\$ 610.98	\$ 570.74	11.9%	\$ 353.50	1.341	\$ 474.05	\$ 107.33	1.276	\$ 136.94
Apr-18	48,627	\$ 580.19	\$ 574.82	11.7%	\$ 335.04	1.347	\$ 451.23	\$ 100.95	1.277	\$ 128.96
May-18	48,627	\$ 603.89	\$ 577.27	10.7%	\$ 348.04	1.344	\$ 467.62	\$ 106.84	1.275	\$ 136.27
Jun-18	48,627	\$ 595.50	\$ 578.06	9.8%	\$ 342.57	1.347	\$ 461.30	\$ 105.29	1.275	\$ 134.20
Jul-18	48,627	\$ 599.35	\$ 582.35	9.0%	\$ 336.84	1.376	\$ 463.56	\$ 104.32	1.302	\$ 135.79
Aug-18	48,627	\$ 623.76	\$ 586.56	9.0%	\$ 354.68	1.371	\$ 486.15	\$ 105.75	1.301	\$ 137.61
Sep-18	48,627	\$ 570.15	\$ 587.68	8.2%	\$ 323.10	1.378	\$ 445.16	\$ 95.88	1.304	\$ 125.00
Oct-18	48,627	\$ 649.21	\$ 592.06	7.7%	\$ 371.63	1.369	\$ 508.67	\$ 108.24	1.298	\$ 140.54
Nov-18	48,627	\$ 620.38	\$ 598.22	8.0%	\$ 351.74	1.370	\$ 481.81	\$ 106.63	1.300	\$ 138.58
Dec-18	48,627	\$ 591.64	\$ 602.72	8.3%	\$ 327.80	1.381	\$ 452.69	\$ 106.81	1.301	\$ 138.94
Jan-19	48,627	\$ 657.47	\$ 606.30	7.8%	\$ 366.08	1.401	\$ 512.75	\$ 109.68	1.320	\$ 144.73
Feb-19	48,627	\$ 621.80	\$ 610.36	7.3%	\$ 348.13	1.401	\$ 487.79	\$ 101.58	1.319	\$ 134.01
Mar-19	48,627	\$ 642.24	\$ 612.96	7.4%	\$ 354.66	1.400	\$ 496.63	\$ 110.39	1.319	\$ 145.61
Apr-19	48,627	\$ 650.69	\$ 618.84	7.7%	\$ 361.28	1.400	\$ 505.64	\$ 109.99	1.319	\$ 145.05
May-19	48,627	\$ 652.24	\$ 622.87	7.9%	\$ 360.38	1.399	\$ 504.17	\$ 112.30	1.318	\$ 148.06
Jun-19	48,627	\$ 626.64	\$ 625.46	8.2%	\$ 345.27	1.401	\$ 483.80	\$ 108.36	1.318	\$ 142.84
Jul-19	48,627	\$ 671.65	\$ 631.49	8.4%	\$ 373.70	1.390	\$ 519.41	\$ 115.51	1.318	\$ 152.23
Aug-19	48,627	\$ 658.10	\$ 634.35	8.1%	\$ 367.67	1.390	\$ 510.93	\$ 111.70	1.318	\$ 147.18
Sep-19	48,627	\$ 640.28	\$ 640.19	8.9%	\$ 359.58	1.389	\$ 499.60	\$ 106.79	1.317	\$ 140.69
Oct-19	48,627	\$ 701.42	\$ 644.55	8.9%	\$ 395.36	1.389	\$ 549.17	\$ 115.60	1.317	\$ 152.25
Nov-19	48,627	\$ 652.16	\$ 647.19	8.2%	\$ 362.96	1.389	\$ 504.26	\$ 112.32	1.317	\$ 147.90
Dec-19	48,627	\$ 662.52	\$ 653.10	8.4%	\$ 364.60	1.390	\$ 506.69	\$ 118.36	1.317	\$ 155.83

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## Highmark, Inc

### 2019 Small Group Rate Filing

Question #7b - Change in Induced Demand

<b><u>Change in Induced Demand Calculation</u></b>	<b><u>Reference</u></b>	<b><u>Formula</u></b>	<b><u>Result</u></b>
2017 Average Benefit Richness Factor	(1)	From 2017 Induced Demand tab	1.0843
2019 Average Benefit Richness Factor	(2)	From 2019 Induced Demand tab	1.0913
<b>Change in Induced Demand</b>	<b>(3)</b>	<b><math>= ((2)/(1))^{.5}-1</math></b>	<b>0.32%</b>

# Highmark, Inc

## 2019 Small Group Rate Filing

Question #7b - 2017 Induced Demand Calculation

**2017 Average Benefit Richness = 1.0843**

		<u>Plan-Specific Benefit</u>	
<u>HIOS</u>	<u>Metal</u>	<u>Richness</u>	<u>% of Enrollment</u>
33709PA0440009	Gold	1.08	1.30%
33709PA0440013	Silver	1.03	1.22%
33709PA0440014	Gold	1.08	2.38%
33709PA0450004	Gold	1.08	1.97%
33709PA0460007	Gold	1.08	0.38%
33709PA0460008	Gold	1.08	0.09%
33709PA0460012	Gold	1.08	0.29%
33709PA0460013	Gold	1.08	1.34%
33709PA0560007	Platinum	1.15	16.59%
33709PA0560009	Platinum	1.15	4.32%
33709PA0560011	Gold	1.08	7.60%
33709PA0560013	Gold	1.08	6.19%
33709PA0560015	Gold	1.08	14.34%
33709PA0560017	Gold	1.08	2.92%
33709PA0560019	Gold	1.08	9.37%
33709PA0560021	Gold	1.08	2.18%
33709PA0560023	Gold	1.08	3.57%
33709PA0560027	Gold	1.08	2.46%
33709PA0560029	Silver	1.03	8.48%
33709PA0570004	Silver	1.03	1.50%
33709PA0570006	Silver	1.03	3.17%
33709PA0570007	Silver	1.03	1.40%
33709PA0630002	Gold	1.08	0.32%
33709PA0630003	Gold	1.08	0.79%
33709PA0630004	Gold	1.08	0.98%
33709PA0630005	Gold	1.08	0.45%
33709PA0630006	Gold	1.08	0.38%
33709PA0630007	Silver	1.03	1.39%
33709PA0630008	Gold	1.08	0.06%
33709PA0630009	Silver	1.03	0.13%
33709PA0640001	Silver	1.03	0.73%
33709PA0640002	Silver	1.03	0.01%
33709PA0640003	Bronze	1	0.84%
33709PA0640004	Bronze	1	0.63%
33709PA0640005	Bronze	1	0.21%

# Highmark, Inc

## 2019 Small Group Rate Filing

Question #7b - 2019 Induced Demand Calculation

**2019 Average Benefit Richness = 1.0913**

HIOS	Metal	Plan-Specific Benefit	
		Richness	% of Enrollment
33709PA0560007	Platinum	1.15	16.07%
33709PA0560009	Platinum	1.15	3.41%
33709PA0560011	Gold	1.08	5.92%
33709PA0560013	Gold	1.08	5.23%
33709PA0560015	Gold	1.08	14.54%
33709PA0560017	Gold	1.08	3.53%
33709PA0560019	Gold	1.08	9.34%
33709PA0560021	Gold	1.08	3.15%
33709PA0560023	Gold	1.08	4.53%
33709PA0560027	Gold	1.08	3.51%
33709PA0560030	Gold	1.08	6.61%
33709PA0560031	Gold	1.08	0.22%
33709PA0570013	Gold	1.08	0.88%
33709PA0570011	Gold	1.08	1.91%
33709PA0570012	Gold	1.08	2.64%
33709PA0450004	Gold	1.08	2.22%
33709PA0640001	Silver	1.03	0.81%
33709PA0640002	Silver	1.03	0.01%
33709PA0640003	Bronze	1	0.94%
33709PA0640004	Bronze	1	0.62%
33709PA0640005	Bronze	1	0.26%
33709PA0460007	Gold	1.08	0.41%
33709PA0460008	Gold	1.08	0.30%
33709PA0630002	Gold	1.08	0.60%
33709PA0630003	Gold	1.08	1.24%
33709PA0630004	Gold	1.08	1.02%
33709PA0630005	Gold	1.08	0.50%
33709PA0630006	Gold	1.08	0.64%
33709PA0630008	Gold	1.08	0.27%
33709PA0630010	Gold	1.08	1.54%
33709PA0630011	Gold	1.08	0.19%
33709PA0440014	Gold	1.08	2.62%
33709PA0440009	Gold	1.08	2.03%
33709PA0440015	Gold	1.08	0.96%
33709PA0720001	Gold	1.08	0.22%
33709PA0720002	Gold	1.08	0.22%
33709PA0720003	Silver	1.03	0.01%
33709PA0900001	Bronze	1	0.22%
33709PA0570008	Silver	1.03	0.15%
33709PA0570009	Silver	1.03	0.26%
33709PA0570010	Silver	1.03	0.28%

**Highmark Inc.**  
2019 Small Group Rate Filing  
Response to Question #9  
Western, PA Region

## 2017 Factors

## Underlying 2017 Experience

[illegible]

## 2019 Factors

(i) Full Year 2017 for those in ACA at EOY

[illegible]

(iii) Existing 1 to 50 Non-ACA in 2017 to ACA by 2019

2017 Age Factor	1.541
2019 Member Months	4,099

### (iii) New ACA Business in 2018 & 2019

2017 Age Factor	1.537
2019 Member Months	32,916

2019 Age Factor	1.537
2019 Area Factor	0.970

Demographic Change	0.993
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**Highmark Inc.**  
**2019 Small Group Rate Filing**  
**Response to Question #10**  
**Western, PA Region**

<u>Description</u>	<u>Allowed PMPM</u>	<b>Projected Member Weighting</b>
Groups expected to remain in the Highmark ACA risk pool in 2019	\$504.37	71.81%
Groups entering the Highmark ACA risk pool after 2017	\$521.19	28.19%
<b>2017 Allowed Claims for those Members Expected to be Effective in 2019 (Highmark)</b>	<b>\$509.12</b>	



## **Highmark's Response to Objection Letter Dated 07/06/2018**

**Product Name: HIGHMARK Small Group 2019 ACA Rate Filing**

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**RE: Highmark – 2019 Small Group ACA Compliant Plans (1A-SG- HIGHMARK -2018);**  
**Pennsylvania Insurance Department ID #: HGHM-131496088**

**Objection Letter Status: Additional Information Required**

**Objection Letter Date: 07/06/2018**

**Respond By Date: 07/13/2018**

**Response Date: 07/13/2018**

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Below please find our responses to the Highmark ("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 HMK 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, Highmark reserves the right to submit a revised filing.

1. Regarding the response to question 2:

a) Please clarify what specifically is reflected by the “Step Changes” and “Other Adjustments” factors, and provide the quantitative development of the factors shown in the “Question #2 – Medical” tab of the response (i.e., 0.984 and 0.996, respectively).

**Response:**

Please see the worksheet labeled “Question #1a” in the included supplemental exhibits file, “PID Response HMK 2018-07-13.xlsx”, which shows the component breakdown of the “Step Changes” and “Other Adjustments” factors.

For “Step Changes”, the following impacts are separately identified:

*Utilization Management:* removes the effect of the impact to claims from utilization management initiatives intended to mitigate overutilization and medically unnecessary procedures

*Cancelled Clients:* removes the historical impact of changes in the covered client mix due to reasons beyond demographic changes

For “Other Adjustment”, the following impacts are separately identified:

*Seasonality:* adjustment related to observed variances due to seasonal timing or to the availability of services (such as work days in a given period)

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

b) Please provide additional qualitative and quantitative justification for the application of an Aging factor equal to 1.01 in the development of the trend rate. It is not clear why it is appropriate to assume that the underlying ACA population will increase in age, on average, every year. Instead, please clarify why it is not more appropriate to assume that any aging which occurs to the experience period membership will be offset by newly born individuals who enter the ACA as well as older individuals (who had coverage during the experience period) moving into Medicare such that, overall, the age distribution of individuals enrolled in the ACA remains similar year over year.

**Response:**

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. This does not represent changes to the average age of the population, as that would be accounted for in the rating factors.

c) Please demonstrate quantitatively how the 9.0% combined trend was developed from the calculated Medical trend rate equal to 8.0% and Drug trend rate equal to 9.6%.

**Response:**

As mentioned in the response to Question 1 submitted on 6/22/2018, the trend used in the rate filing is developed from the annualized trend from the experience period (2017) to the rating period (2019). The Medical trend rate of 8.0% and Drug trend rate of 9.6% referred to in the question were the 2018 trend rates only and were presented in the prior response to address the question related to normalization factors. These trend rates would be a component of the combined 2017 to 2019 trend.

As shown in worksheet "Question #1c", 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 8.3%. However, this is a point estimate around a range of possible trend estimates, and will vary with actual experience. An adjustment of 0.7% is applied to the initial point estimate to produce a final estimate of trend of 9.0%, which would be within the reasonable range of anticipated trend levels.

2. It is stated in the response to question 8 that the morbidity and demographic adjustments "would have an immaterial effect on the risk adjustment transfer results, and so the risk adjustment transfer was not adjusted for the projected changes in demographics and morbidity."

a) Per the 'Table 5 Risk Adjustment' tab of the Supplemental Exhibits file, it is shown that the projected relative risk of Highmark in 2019 is expected to be equal to the relative risk of Highmark in 2017 (i.e. 1.0453). Given that the morbidity level of the Highmark 2017 single risk pool is being projected to increase by approximately 3.2% (i.e., the morbidity adjustment factor being applied is equal to 1.032), please explain why it is not more appropriate to assume that Highmark's relative risk in 2019 will be 1.0787 ( $1.0453 \times 1.032$ ).

**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 Highmark were assumed to be 1.0787 in 2019 rather than 1.0453, please provide what the projected risk adjustment transfer amount would be.

**Response:**

Although the response to question #2a above should establish that it would be inappropriate to adjust the relative risk by that magnitude, performing the requested calculation would result in a risk adjustment transfer receivable of \$38.40 PMPM.

c) If the response to (a) above is that the morbidity of the overall small group market is expected to increase by approximately 3.2%, please provide quantitative justification for that assumption.

**Response:**

Does not apply.

3. Regarding the response to question 10:

a) Please describe and demonstrate quantitatively how the allowed charge PMPM for the “Groups entering the Highmark 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 Highmark ACA risk pool after 2017” claim PMPM in the “Question #3” tab of the “PID Response HMK 2018-07-13.xlsx” file.

## Highmark Inc.

### 2019 Small Group Rate Filing

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

Western, PA Region

#### Adjustment Factor Development

##### Step Changes:

Utilization Management 1.009

Cancel Clients 0.975

**Step Change Factor:** **0.984**

##### Other Adjustments:

Seasonality 1.001

Covariance/Other 0.995

**Other Adjustments Factor:** **0.996**

## Highmark Inc.

### 2019 Small Group Rate Filing

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

#### Western, PA Region

12 Month Moving Average PMPM - Dec-2017	\$ 556.46
12 Month Moving Average PMPM - Dec-2019	\$ 653.10
2-Year average trend (point estimate)	8.3%
Adjustment within reasonable range	0.7%
Final pricing trend	<b>9.0%</b>



# Highmark Inc.

## 2019 Small Group Rate Filing

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

### Western, 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	90,651	\$ 459.82				\$ 301.23	1.202	\$ 361.93	\$ 83.22	1.176	\$ 97.89
Feb-15	89,830	\$ 446.16				\$ 294.23	1.202	\$ 353.76	\$ 78.52	1.177	\$ 92.40
Mar-15	89,296	\$ 484.04				\$ 316.15	1.201	\$ 379.79	\$ 88.54	1.177	\$ 104.25
Apr-15	88,163	\$ 450.63				\$ 292.63	1.198	\$ 350.51	\$ 85.12	1.176	\$ 100.12
May-15	87,793	\$ 432.29				\$ 279.98	1.200	\$ 335.84	\$ 81.98	1.177	\$ 96.45
Jun-15	87,690	\$ 469.71				\$ 305.27	1.197	\$ 365.39	\$ 88.66	1.177	\$ 104.31
Jul-15	85,634	\$ 476.72				\$ 309.62	1.209	\$ 374.31	\$ 86.72	1.181	\$ 102.41
Aug-15	85,260	\$ 437.33				\$ 279.26	1.219	\$ 340.36	\$ 81.65	1.188	\$ 96.96
Sep-15	85,086	\$ 465.72				\$ 297.96	1.220	\$ 363.65	\$ 86.20	1.184	\$ 102.07
Oct-15	83,779	\$ 479.92				\$ 304.74	1.219	\$ 371.38	\$ 91.83	1.182	\$ 108.54
Nov-15	83,439	\$ 475.94				\$ 308.48	1.222	\$ 376.94	\$ 83.46	1.186	\$ 99.00
Dec-15	77,647	\$ 476.61	\$ 462.66			\$ 298.45	1.244	\$ 371.40	\$ 88.76	1.185	\$ 105.21
Jan-16	75,530	\$ 455.50	\$ 462.38			\$ 283.79	1.251	\$ 355.09	\$ 84.12	1.194	\$ 100.41
Feb-16	75,129	\$ 520.67	\$ 468.19			\$ 332.46	1.259	\$ 418.51	\$ 85.38	1.196	\$ 102.16
Mar-16	74,404	\$ 513.12	\$ 470.14			\$ 319.63	1.249	\$ 399.18	\$ 95.19	1.197	\$ 113.94
Apr-16	73,182	\$ 480.01	\$ 472.65			\$ 300.28	1.253	\$ 376.15	\$ 86.04	1.207	\$ 103.86
May-16	72,645	\$ 484.07	\$ 477.21			\$ 302.08	1.252	\$ 378.12	\$ 87.93	1.205	\$ 105.95
Jun-16	72,200	\$ 523.39	\$ 481.44			\$ 327.00	1.255	\$ 410.45	\$ 93.95	1.202	\$ 112.95
Jul-16	70,053	\$ 457.43	\$ 480.06			\$ 278.09	1.261	\$ 350.74	\$ 87.77	1.216	\$ 106.68
Aug-16	69,640	\$ 529.79	\$ 487.85			\$ 328.39	1.268	\$ 416.55	\$ 93.14	1.216	\$ 113.24
Sep-16	69,409	\$ 501.85	\$ 491.03			\$ 309.85	1.272	\$ 394.21	\$ 88.38	1.218	\$ 107.64
Oct-16	68,654	\$ 515.36	\$ 493.98			\$ 317.61	1.275	\$ 404.92	\$ 89.88	1.229	\$ 110.44
Nov-16	68,248	\$ 511.14	\$ 497.07			\$ 312.94	1.270	\$ 397.41	\$ 92.83	1.225	\$ 113.73
Dec-16	62,635	\$ 510.53	\$ 499.92	8.1%		\$ 303.34	1.304	\$ 395.52	\$ 92.46	1.244	\$ 115.01
Jan-17	62,149	\$ 534.40	\$ 506.48	9.5%		\$ 320.15	1.294	\$ 414.25	\$ 96.92	1.240	\$ 120.15
Feb-17	61,759	\$ 503.96	\$ 505.00	7.9%		\$ 301.78	1.290	\$ 389.32	\$ 92.57	1.238	\$ 114.64
Mar-17	61,407	\$ 578.66	\$ 509.82	8.4%		\$ 349.34	1.291	\$ 450.99	\$ 103.71	1.231	\$ 127.68
Apr-17	60,800	\$ 534.21	\$ 514.41	8.8%		\$ 323.22	1.299	\$ 419.82	\$ 92.32	1.239	\$ 114.39
May-17	60,543	\$ 572.19	\$ 521.65	9.3%		\$ 340.71	1.296	\$ 441.65	\$ 105.81	1.234	\$ 130.54
Jun-17	60,436	\$ 583.67	\$ 526.32	9.3%		\$ 352.09	1.304	\$ 459.12	\$ 100.94	1.234	\$ 124.55
Jul-17	58,914	\$ 550.32	\$ 534.48	11.3%		\$ 329.13	1.309	\$ 430.89	\$ 94.54	1.263	\$ 119.43
Aug-17	58,656	\$ 572.77	\$ 537.89	10.3%		\$ 342.82	1.301	\$ 446.11	\$ 100.50	1.260	\$ 126.66
Sep-17	58,288	\$ 561.39	\$ 543.11	10.6%		\$ 338.79	1.308	\$ 443.18	\$ 93.51	1.264	\$ 118.21
Oct-17	57,761	\$ 594.45	\$ 549.76	11.3%		\$ 360.98	1.301	\$ 469.47	\$ 98.58	1.268	\$ 124.99
Nov-17	57,634	\$ 553.58	\$ 553.73	11.4%		\$ 329.96	1.295	\$ 427.28	\$ 99.87	1.265	\$ 126.30
Dec-17	48,931	\$ 537.96	\$ 556.46	11.3%		\$ 309.11	1.333	\$ 411.93	\$ 98.75	1.276	\$ 126.03
Jan-18	48,627	\$ 614.60	\$ 562.51	11.1%		\$ 362.18	1.345	\$ 487.25	\$ 99.54	1.279	\$ 127.35
Feb-18	48,627	\$ 573.03	\$ 568.58	12.6%		\$ 334.69	1.345	\$ 450.30	\$ 95.80	1.281	\$ 122.74
Mar-18	48,627	\$ 610.98	\$ 570.74	11.9%		\$ 353.50	1.341	\$ 474.05	\$ 107.33	1.276	\$ 136.94
Apr-18	48,627	\$ 580.19	\$ 574.82	11.7%		\$ 335.04	1.347	\$ 451.23	\$ 100.95	1.277	\$ 128.96
May-18	48,627	\$ 603.89	\$ 577.27	10.7%		\$ 348.04	1.344	\$ 467.62	\$ 106.84	1.275	\$ 136.27
Jun-18	48,627	\$ 595.50	\$ 578.06	9.8%		\$ 342.57	1.347	\$ 461.30	\$ 105.29	1.275	\$ 134.20
Jul-18	48,627	\$ 599.35	\$ 582.35	9.0%		\$ 336.84	1.376	\$ 463.56	\$ 104.32	1.302	\$ 135.79
Aug-18	48,627	\$ 623.76	\$ 586.56	9.0%		\$ 354.68	1.371	\$ 486.15	\$ 105.75	1.301	\$ 137.61
Sep-18	48,627	\$ 570.15	\$ 587.68	8.2%		\$ 323.10	1.378	\$ 445.16	\$ 95.88	1.304	\$ 125.00
Oct-18	48,627	\$ 649.21	\$ 592.06	7.7%		\$ 371.63	1.369	\$ 508.67	\$ 108.24	1.298	\$ 140.54
Nov-18	48,627	\$ 620.38	\$ 598.22	8.0%		\$ 351.74	1.370	\$ 481.81	\$ 106.63	1.300	\$ 138.58
Dec-18	48,627	\$ 591.64	\$ 602.72	8.3%		\$ 327.80	1.381	\$ 452.69	\$ 106.81	1.301	\$ 138.94
Jan-19	48,627	\$ 657.47	\$ 606.30	7.8%		\$ 366.08	1.401	\$ 512.75	\$ 109.68	1.320	\$ 144.73
Feb-19	48,627	\$ 621.80	\$ 610.36	7.3%		\$ 348.13	1.401	\$ 487.79	\$ 101.58	1.319	\$ 134.01
Mar-19	48,627	\$ 642.24	\$ 612.96	7.4%		\$ 354.66	1.400	\$ 496.63	\$ 110.39	1.319	\$ 145.61
Apr-19	48,627	\$ 650.69	\$ 618.84	7.7%		\$ 361.28	1.400	\$ 505.64	\$ 109.99	1.319	\$ 145.05
May-19	48,627	\$ 652.24	\$ 622.87	7.9%		\$ 360.38	1.399	\$ 504.17	\$ 112.30	1.318	\$ 148.06
Jun-19	48,627	\$ 626.64	\$ 625.46	8.2%		\$ 345.27	1.401	\$ 483.80	\$ 108.36	1.318	\$ 142.84
Jul-19	48,627	\$ 671.65	\$ 631.49	8.4%		\$ 373.70	1.390	\$ 519.41	\$ 115.51	1.318	\$ 152.23
Aug-19	48,627	\$ 658.10	\$ 634.35	8.1%		\$ 367.67	1.390	\$ 510.93	\$ 111.70	1.318	\$ 147.18
Sep-19	48,627	\$ 640.28	\$ 640.19	8.9%		\$ 359.58	1.389	\$ 499.60	\$ 106.79	1.317	\$ 140.69
Oct-19	48,627	\$ 701.42	\$ 644.55	8.9%		\$ 395.36	1.389	\$ 549.17	\$ 115.60	1.317	\$ 152.25
Nov-19	48,627	\$ 652.16	\$ 647.19	8.2%		\$ 362.96	1.389	\$ 504.26	\$ 112.32	1.317	\$ 147.90
Dec-19	48,627	\$ 662.52	\$ 653.10	8.4%		\$ 364.60	1.390	\$ 506.69	\$ 118.36	1.317	\$ 155.83

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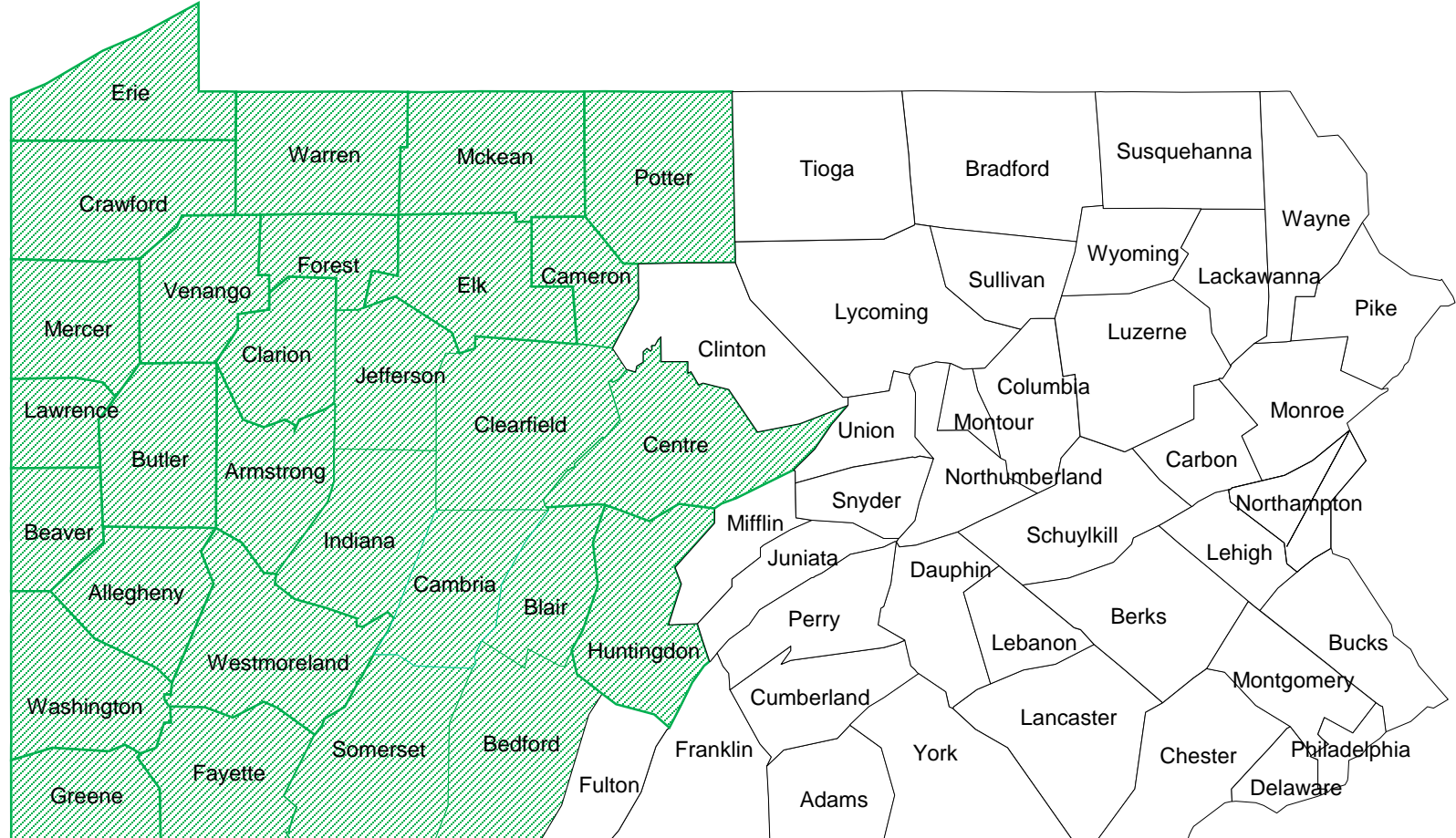
**Highmark, Inc**  
**2019 Small Group Rate Filing**  
**Question #3 Response**

<u>Description</u>	<u>Allowed PMPM</u>	<b>Projected Member Weighting</b>
New ACA Business	\$509.12	88.93%
Groups Transitioning to ACA from grandfathered plans	\$618.17	11.07%
<b>Groups entering the Highmark ACA risk pool after 2017</b>	<b>\$521.19</b>	


# **2018 Service Area**


**Issuer: Highmark Inc.**

**Market: Small Group**

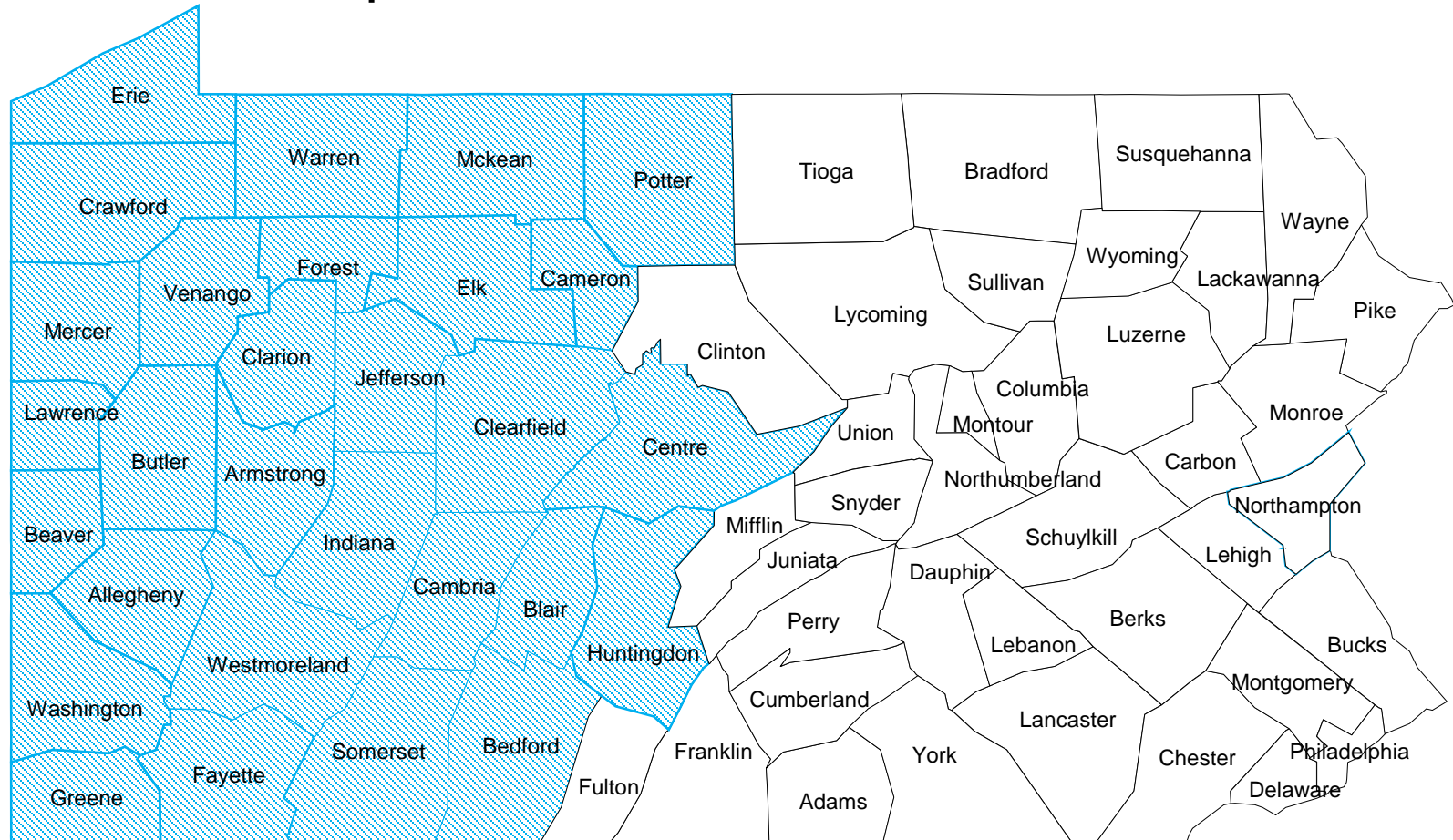


**Key** *(modify as needed)*

 : 2018 on-exchange service area

 : 2018 off-exchange only service area

## Market: Small Group



**Key** (*modify as needed*)

■ : 2019 on-exchange service area

 : 2019 off-exchange only service area