

SERFF Tracking #:	INAC-131478429	State Tracking #:	INAC-131478429	Company Tracking #:	QCC SMALL GROUP 1-1-2019
State:	Pennsylvania	Filing Company:	QCC Insurance Company		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	QCC Small Group PPO effective 1-1-2019				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	Public Rate Filing QCC Small Group 080318 (page 1 to 67).pdf Public Rate Filing QCC Small Group 080318 (page 68 to 154).pdf
Item Status:	
Status Date:	



May 21, 2018

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

SUBMITTED VIA SERFF

**RE: QCC Insurance Company, Inc.
Small Group PPO Rate Filing effective 1/1/2019
INAC-131478429**

Dear Ms. Gray:

Attached is the 2019 annual rate filing for PPO plans of QCC Insurance Company, Inc. (QCC) in the Small Group marketplace in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2019 through December 31, 2019.

The proposed rates represent an 5.2% increase over the previously approved 2018 rates.

Information for the Pennsylvania Bulletin:

- | | | |
|----|-------------------------------|--------------------------------------|
| 1. | Company Name and NAIC Number: | QCC Insurance Company, Inc.
93688 |
| 2. | Market | Small Group |
| 3. | On or Off Exchange | Off |



4.	Effective Date of Coverage	January 1, 2019
5.	Average Rate Change Requested	5.2%
6.	Range of Rate Changes Requested	1.2 to 13.2%
7.	Total Annual Revenue Generated from the Proposed Rate Change	\$25,989,386
8.	Products	PPO
9.	Rating Areas and Change from 2018	Rating Area 8 No Change from 2018
10.	Metal Levels and Catastrophic Plans	Platinum, Gold, Silver, Bronze
11.	Current covered lives and policyholders as of February 1, 2018	71,487 covered lives 9,175 policyholders
12.	Number of plans offered in 2019 and change from 2018	19 plans in 2019; 19 plans in 2018
13.	Corresponding contract form number, SERFF, and binder numbers	Please see appendix.
14.	HIOS Issuer ID # and submission tracking Number	HIOS Issuer ID # 31609; Tracking # 31609-1224427533534017543

Please contact [REDACTED] at [REDACTED] or [REDACTED] with any questions regarding this filing.

Sincerely,

[REDACTED]

Director and Actuary, Commercial Pricing

cc: [REDACTED]
[REDACTED]



APPENDIX

SERFF ID #s:

INLG-131482527, INLG-131482569, INLG-1314822602, INBC-131482586

Form Numbers

16884.WR-III Rev. 1.19, 16884-BC.SG.OFF Rev. 1.19, 16884-BC.SG.OFF.HSA.HRA Rev. 1.19, 17014.WR Rev. 1.19, 17014-BC.SG.OFF.HSA, 16905.WR.KDPOS Rev. 1.19, 16905.WR.KDPOS.ADEN Rev. 1.19, 16905-BC.SG.KDPOS.ADEN.OFF Rev. 1.19, 16905-BC.SG.KDPOS.OFF Rev. 1.19, 16906.WR.ADPOS Rev. 1.19, 16906.WR.ADPOS.ADEN Rev. 1.19, 16906-BC.SG.ADPOS.ADEN.OFF Rev. 1.19, 16906-BC.SG.ADPOS.OFF Rev. 1.19, PREV/SCH-II Rev. 1.19

Rate Change Summary

QCC Insurance Company, Inc. – Small Group Plans

Rate request filing ID INAC-131478429 - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at <http://www.insurance.pa.gov/Consumers/ACARelatedFilings/>

Overview

Initial requested average rate change:	5.1% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	1.1% – 13.1%
Effective date:	January 1, 2019
People impacted:	71,487
Available in:	Area 8

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$502,676,761
Claims	\$376,306,622
Administrative expenses	\$46,231,193
Taxes & fees	\$28,952,284
Company made (after taxes)	\$51,186,662

How it plans to spend your premium

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

Claims:	80%
Administrative:	15%
Taxes & fees:	3%
Profit:	2%

The company expects its annual medical costs to increase **6.3%**.

Explanation of requested rate change

QCC Insurance Company ("QCC") is revising premium rates for the Pennsylvania Small Group ACA compliant products, effective from January 1, 2019.

About 71,000 members will be affected.

Financial Experience of the Product:

QCC is required by federal law to pay out a minimum of 80% percent of premium dollars for medical claims—this is referred to as the minimum Medical Loss Ratio (MLR). The rate action proposed in this filing is expected to achieve a Medical Loss Ratio of greater than 80%.

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

Changes in Medical Service Costs:

Premium rates for health care insurance are increasing as the cost of health care service rise. Health care service costs increase as health care providers increase their fees, members use more health care services and supplies, and the types of health care services and supplies change, among other factors.

We are projecting that claims will increase by 6.3% in 2019. Nearly half of the change in health care service costs is driven by changes to health care provider fees.

Changes in Benefits:

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

Administrative Costs:

In addition, the Affordable Care Act (ACA) imposes taxes and other levies.



July 13, 2018

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

SUBMITTED VIA SERFF

**RE: QCC Insurance Company, Inc.
Small Group PPO Rate Filing effective 1/1/2019 - REVISED
INAC-131478429**

Dear Ms. Gray:

Attached is the 2019 annual rate filing for PPO plans of QCC Insurance Company, Inc. (QCC) in the Small Group marketplace in the Commonwealth of Pennsylvania. Rates for new and renewing plans are being filed and satisfy market reform requirements of the Affordable Care Act (ACA).

This rate filing includes rates for these plans and specifies compliance with rating requirements of the ACA. The enclosed is for rating periods effective from January 1, 2019 through December 31, 2019.

The proposed rates represent an 5.1% increase over the previously approved 2018 rates.

Information for the Pennsylvania Bulletin:

- | | | |
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| 1. | Company Name and NAIC Number: | QCC Insurance Company, Inc.
93688 |
| 2. | Market | Small Group |
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4.	Effective Date of Coverage	January 1, 2019
5.	Average Rate Change Requested	5.1%
6.	Range of Rate Changes Requested	1.1 to 13.1%
7.	Total Annual Revenue Generated from the Proposed Rate Change	\$25,345,646
8.	Products	PPO
9.	Rating Areas and Change from 2018	Rating Area 8 No Change from 2018
10.	Metal Levels and Catastrophic Plans	Platinum, Gold, Silver, Bronze
11.	Current covered lives and policyholders as of February 1, 2018	71,487 covered lives 9,175 policyholders
12.	Number of plans offered in 2019 and change from 2018	19 plans in 2019; 19 plans in 2018
13.	Corresponding contract form number, SERFF, and binder numbers	Please see appendix.
14.	HIOS Issuer ID # and submission tracking Number	HIOS Issuer ID # 31609; Tracking # 31609-1224427533534017543

Please contact [REDACTED] at [REDACTED] or [REDACTED] with any questions regarding this filing.

Sincerely,

[REDACTED]
Director and Actuary, Commercial Pricing

cc: [REDACTED]
[REDACTED]



APPENDIX

SERFF ID #s:

INLG-131482527, INLG-131482569, INLG-1314822602, INBC-131482586

Form Numbers

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PENNSYLVANIA ACTUARIAL MEMORANDUM

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) and PA Actuarial Memorandum Rate Exhibits to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by QCC Insurance Co., Inc. in the Commonwealth of Pennsylvania. It is provided as a component of a state rate filing. This submission may not be appropriate for other purposes.

1. BASIC INFORMATION AND DATA

A. COMPANY INFORMATION

Company Legal Name:	QCC Insurance Co., Inc. ("QCC")
State:	Pennsylvania
NAIC #:	93688
Market:	Small Group
Marketplace:	Off Exchange
Effective Date(s):	1/1/2019 – 3/31/2019, 4/1/2019 – 6/30/2019, 7/1/2019 – 9/30/2019, 10/1/2019 – 12/31/2019
Average Rate Change:	5.1%
Range of Rate Changes:	1.1% - 13.1%
Products:	PPO
Rating Areas:	Rating Area 8
Metal Levels:	Platinum, Gold, Silver, Bronze
Current Members:	71,487
Current Policyholders:	9,175
Number of 2019 Plans:	19
HIOS Issuer ID (5-digit):	31609

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the small group market for QCC. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities. This memorandum pertains only to plans denoted in Worksheet 2 by Plan IDs starting with the sequence 31609.

COMPANY CONTACT INFORMATION

Primary Contact Name:	[REDACTED]
Primary Contact Telephone Number:	[REDACTED]
Primary Contact Email Address:	[REDACTED]

B. RATE HISTORY AND PROPOSED VARIATIONS IN RATE CHANGES

January 1, 2015	8.50%	INAC- 129626740
October 1, 2015	-0.30%	INAC- 130111048
January 1, 2016	6.51%	INAC- 129939280
January 1, 2017	5.00%	INAC- 130539936
July 1, 2017	2.00%	INAC- 130959332
January 1, 2018	9.41%	INAC- 131005785
July 1, 2018	0.05%	INAC- 131403779

The historical rate changes varied by metallic tier based on plan benefits as illustrated via the Pricing AV.

Proposed rate changes may vary by metallic tier and plan based on plan benefit changes.

C. AVERAGE RATE CHANGE

The average proposed rate change shown in Cell AC15 of Table 10 is 5.2%. The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2017 to calendar year 2019 are incorporated into the pricing and reflected in the Unified Rate Review Template.

The change in 21-year-old Non-Tobacco Premium PMPM calculated in Table 11, Cell AN13 is 0.9%. The change shown in Cell V45 of Worksheet 1 of URRT Part I is 10.72%. The change shown in Cell V46 of Worksheet 1 of URRT Part I is 5.22%.

D. MEMBERSHIP COUNT

Table 1 illustrates the Experience Period member-months, Current Period members as of February 1, 2018, and Projected Rating Period Member-months by ages.

E. BENEFIT CHANGES

Benefit changes were made to the following plans to assure compliance with Actuarial Value Requirements, including differences that resulted from changes to the AV Calculator. The basis for pricing changes was our internal pricing model.

F. EXPERIENCE PERIOD CLAIMS AND PREMIUMS

Table 2 illustrates the experience period claims and premiums using calendar year data. The data is consistent with the data reported in Section 1 of Worksheet I of the URRT.

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2017 and paid through February 2018. Earned premiums and member months are for January through December 2017. The data are for all direct-written Small group business of QCC in the Commonwealth of Pennsylvania, including out-of-network claims written by QCC but paid by QCC for POS plans. No private reinsurance was applicable.

Projected Risk Adjustment PMPM

Non-EHB benefits are illustrated separately in cell H36 of Table 2. Capitation is uniform by age for the experience period. Net pharmacy rebates are illustrated in cell I36 of Table 2.

Projected Risk Adjustment is accounted for in Projected Incurred Claims before ACA Reinsurance and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool for IBCFOC in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

When the projected risk adjustment amounts for QCC and Independence Blue Cross (QCC) are combined, the result is consistent with the projection made in our submission. We also considered preliminary 2017 risk transfer results.

The risk adjustment included in the URRT matches the risk adjustment that was included in the URRT from the annual QHP filing.

G. CREDIBILITY OF DATA

The experience period data is considered 100% credible.

H. TREND IDENTIFICATION

Table 3 identifies the proposed annual medical and prescription drug allowed claims cost and utilization trends. These data match the data illustrated in Section 2 of Worksheet I of the URRT. Additional discussion is provided in Section I, Historical Experience.

I. HISTORICAL EXPERIENCE

Table 4 illustrates historical experience from 2014 through 2017 for the product line.

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

J. TERMINATED PLANS

No plans are being terminated during 2019.

2. RATE DEVELOPMENT AND CHANGE

A. DEVELOPMENT OF PROJECTED INDEX RATE, MARKET-ADJUSTED INDEX RATE, & TOTAL ALLOWED CLAIMS

Table 5 illustrates the development of the Projected Index Rate and Market-Adjusted Index Rate beginning with the Experience Period Index Rate. Exhibit A provides additional information about the adjustment factors.

Changes in Population Risk Morbidity

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the small group market-wide morbidity.

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; 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; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

Table 5 of the Actuarial Memorandum Rate Exhibit shows the components used in calculating change in other. The calculations of the components are based on the changes in values shown in Table 7.

B. RETENTION ITEMS

Table 6 illustrates the retention items, expressed as percentages of premium. Consistent with conversations with our State regulator, no Pricing load was applied for the Managed Care Assessment levied pursuant to Article VIII-I of the Pennsylvania Code, as it will be separately reimbursed.

Administrative Expenses		15.20%
General and Claims	7.00%	
Agent/Broker Fees and Commissions	7.40%	
Quality Improvement Initiatives	0.80%	
Taxes and Fees		2.52%
PCORI Fees	0.00%	
PA Premium Tax	2.00%	
Federal Income Tax	0.52%	
Health Insurance Providers Fee ¹	0.00%	
Profit/Contingency		2.00%
Total Retention		17.72%

¹ – the annual trend in Table 5A includes an additional 2.9% to reflect the restoration of the HIF for premiums due in 2020. The 2.9% is the HIF (2.145%) adjusted for federal income tax.

C. NORMALIZED MARKET-ADJUSTED PROJECTED ALLOWED TOTAL CLAIMS

Table 7 compares the normalization factors used in this filing to those used in the 2018 filing. The changes in the factors reflect small differences from the projected populations in 2018 and 2019.

D. COMPONENTS OF RATE CHANGE

Table 8 illustrates the components of rate change, based on inputs from other sections of the Rate Exhibits. The results in Row H are similar to the values in Row A of Table 8.

Data in Table 9 was taken from the 2018 URRT with the exceptions of Risk Adjustment and Reinsurance which were revised to project company-specific values.

3. PLAN RATE DEVELOPMENT

Table 10 is populated with plan information consistent with entries in the 2019 URRT. Plan mappings, where applicable, are illustrated in Column F of Table 10.

Attached to this actuarial memorandum are exhibits providing actuarial certifications for the use of alternate methods of calculating the Actuarial Value, where applicable, as well as required support for the calculations.

4. PLAN PREMIUM DEVELOPMENT FOR 21-YEAR OLD NON-TOBACCO USER

Table 11 is populated from other sections of the Rate Exhibits, along with the population by age and rating area for the Projection Period.

5. PLAN FACTORS

Tables 12, 13, and 14 illustrate the factors used in pricing for age, tobacco, geographic rating area, and network. The tobacco factors match the previously approved tobacco factors from the 2018 filing.

6. ACTUARIAL CERTIFICATION

I, [REDACTED], am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium 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 hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.106);
 - Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - Neither excessive nor deficient.
- 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 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.
- The AV Calculator was used to determine the AV Metal Values illustrated in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.
- All factor, benefit, and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2019 Rate Filing Justification.

May 19, 2018

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	QOC Insurance Company, Inc.
Products(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2019
Base Period Start Date:	1/1/2017
Date of Most Recent Membership:	2/1/2018

to

12/31/2019

to

12/31/2017

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2018)	Projected Rating Period
Average Age	35.5	35.6	35.6
Total	896,029	71,487	857,844
<18	198,115	15,675	186,100
18-24	100,103	7,978	95,795
25-29	61,965	5,035	60,420
30-34	63,547	5,182	62,184
35-39	61,259	4,895	59,940
40-44	61,263	4,871	59,402
45-49	75,730	5,841	70,062
50-54	86,735	6,952	83,424
55-59	90,310	7,194	86,325
60-63	65,787	5,409	64,908
64+	30,655	2,355	28,360

*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-ENB portion of Allowed Claims	Total Prescription Drug Rebates*	Total ENB Capitation	Total Non-ENB Capitation	Estimated Risk Adjustment
\$ 295,991,055.87	\$ 371,617,273.97	\$ 374,911,387.48	896,029	\$ 90,478,996.55	\$ 405,390,383.72		\$ 159,362,111	\$ 10,967,345.63		\$ 6,685,104.34
Experience Period Total Allowed ENB Claims + ENB Capitation PMPM (net of prescription drug rebates)										\$ 520.55
Loss Ratio										74.86%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRY Trend **	Weight*
Inpatient Hospital	3.92%	2.51%	0.00%	6.53%	17.44%
Outpatient Hospital	3.75%	2.51%	0.00%	6.93%	24.12%
Professional	1.72%	2.51%	0.00%	4.27%	12.51%
Other Medical	3.92%	2.51%	0.00%	6.53%	0.00%
Capitation				2.39%	1.94%
Prescription Drugs	5.90%	1.05%	0.00%	9.13%	23.76%
Total Annual Trend				6.31%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.130	

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

** Should = URRY 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	\$ 375,426,284.00	\$ 26,987,700.93	1.000%	\$ 26,987,700.93	147,243	\$ 183.29				-
Feb-14		\$ 23,456,163.04	1.000%	\$ 23,456,163.04	141,504	\$ 165.76				-
Mar-14		\$ 26,961,075.44	1.000%	\$ 26,961,075.44	135,347	\$ 199.20				-
Apr-14		\$ 26,892,112.93	1.000%	\$ 26,892,112.93	120,917	\$ 222.36				-
May-14		\$ 28,291,585.85	1.000%	\$ 28,291,585.85	115,001	\$ 246.01				-
Jun-14		\$ 27,378,404.87	1.000%	\$ 27,378,404.87	107,637	\$ 254.36				-
Jul-14		\$ 29,740,000.38	1.000%	\$ 29,740,000.38	101,208	\$ 293.85				-
Aug-14		\$ 28,074,087.73	1.000%	\$ 28,074,087.73	95,954	\$ 292.58				-
Sep-14		\$ 29,487,795.70	1.000%	\$ 29,487,795.70	90,079	\$ 327.35				-
Oct-14		\$ 31,871,006.88	1.000%	\$ 31,871,006.88	85,296	\$ 373.39				-
Nov-14		\$ 29,523,177.34	1.000%	\$ 29,523,177.34	78,626	\$ 369.83				-
Dec-14		\$ 32,863,054.39	1.000%	\$ 32,863,054.39	71,459	\$ 459.89				-
Jan-15	\$ 428,296,353.00	\$ 32,305,094.13	1.000%	\$ 32,305,094.13	70,883	\$ 455.81				-
Feb-15		\$ 30,811,430.03	1.000%	\$ 30,811,430.03	70,886	\$ 434.66				-
Mar-15		\$ 34,386,983.59	1.000%	\$ 34,386,983.59	71,302	\$ 482.27				-
Apr-15		\$ 32,814,106.30	1.000%	\$ 32,814,106.30	71,301	\$ 460.22				-
May-15		\$ 33,116,024.58	1.000%	\$ 33,116,024.58	71,540	\$ 462.90				-
Jun-15		\$ 34,454,919.93	1.000%	\$ 34,454,919.93	71,588	\$ 481.29				-
Jul-15		\$ 34,287,028.85	1.000%	\$ 34,287,028.85	72,000	\$ 476.21				-
Aug-15		\$ 33,017,075.47	1.000%	\$ 33,017,075.47	72,118	\$ 457.76				-
Sep-15		\$ 34,153,917.57	1.000%	\$ 34,153,917.57	72,521	\$ 470.96				-
Oct-15		\$ 36,701,611.69	1.000%	\$ 36,701,611.69	73,026	\$ 502.58				-
Nov-15		\$ 34,484,307.80	1.000%	\$ 34,484,307.80	73,230	\$ 470.90				-
Dec-15		\$ 36,095,862.16	1.000%	\$ 36,095,862.16	74,042	\$ 487.51				-
Jan-16	\$ 473,891,513.01	\$ 32,022,060.35	1.000%	\$ 32,022,060.35	73,879	\$ 433.44				-
Feb-16		\$ 32,672,668.63	1.000%	\$ 32,672,668.63	73,973	\$ 441.68				-
Mar-16		\$ 35,596,385.75	1.000%	\$ 35,596,385.75	74,232	\$ 479.65				-
Apr-16		\$ 32,939,902.17	1.000%	\$ 32,939,902.17	74,257	\$ 436.24				-
May-16		\$ 34,527,448.03	1.000%	\$ 34,527,448.03	74,106	\$ 465.92				-
Jun-16		\$ 34,352,009.88	1.000%	\$ 34,352,009.88	73,897	\$ 464.86				-
Jul-16		\$ 32,092,423.80	1.000%	\$ 32,092,423.80	73,800	\$ 434.86				-
Aug-16		\$ 34,880,193.06	1.000%	\$ 34,880,193.06	74,091	\$ 470.78				-
Sep-16		\$ 33,377,062.82	1.000%	\$ 33,377,062.82	73,952	\$ 451.33				-
Oct-16		\$ 34,275,699.64	1.000%	\$ 34,275,699.64	74,324	\$ 461.17				-
Nov-16		\$ 37,713,468.08	1.000%	\$ 37,713,468.08	74,623	\$ 505.93				-
Dec-16		\$ 39,127,324.57	1.000%	\$ 39,127,324.57	75,795	\$ 516.23	\$ 83,665,627.36			-
Jan-17	\$ 495,991,055.87	\$ 31,110,513.06	0.999%	\$ 31,136,569.19	75,035	\$ 414.96				-
Feb-17		\$ 29,027,380.52	0.998%	\$ 29,095,961.84	75,112	\$ 387.26				-
Mar-17		\$ 34,960,416.06	0.998%	\$ 35,009,708.47	75,014	\$ 466.71				-
Apr-17		\$ 27,823,211.29	0.998%	\$ 27,879,042.07	74,728	\$ 373.07				-
May-17		\$ 33,499,111.84	0.997%	\$ 33,579,594.10	74,954	\$ 448.00				-
Jun-17		\$ 32,402,861.28	0.996%	\$ 32,508,446.49	74,894	\$ 434.06				-
Jul-17		\$ 30,342,066.60	0.994%	\$ 30,497,533.22	74,767	\$ 407.90				-
Aug-17		\$ 31,724,634.75	0.992%	\$ 31,951,253.22	75,082	\$ 425.55				-
Sep-17		\$ 28,906,165.58	0.989%	\$ 29,218,543.07	74,932	\$ 389.93				-
Oct-17		\$ 31,440,900.53	0.987%	\$ 31,931,063.52	74,290	\$ 439.83				-
Nov-17		\$ 32,012,735.28	0.976%	\$ 32,786,380.03	74,057	\$ 442.72				-
Dec-17		\$ 28,360,471.17	0.967%	\$ 29,317,095.75	73,144	\$ 400.81	\$ 90,478,996.55			-

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name: QCC Insurance Company, Inc.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2019

Table 2b. Manual Experience Period Claims and Premiums

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

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				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				#DIV/0!		#DIV/0!				#DIV/0!
Feb-14				#DIV/0!		#DIV/0!				#DIV/0!
Mar-14				#DIV/0!		#DIV/0!				#DIV/0!
Apr-14				#DIV/0!		#DIV/0!				#DIV/0!
May-14				#DIV/0!		#DIV/0!				#DIV/0!
Jun-14				#DIV/0!		#DIV/0!				#DIV/0!
Jul-14				#DIV/0!		#DIV/0!				#DIV/0!
Aug-14				#DIV/0!		#DIV/0!				#DIV/0!
Sep-14				#DIV/0!		#DIV/0!				#DIV/0!
Oct-14				#DIV/0!		#DIV/0!				#DIV/0!
Nov-14				#DIV/0!		#DIV/0!				#DIV/0!
Dec-14				#DIV/0!		#DIV/0!				#DIV/0!
Jan-15				#DIV/0!		#DIV/0!				#DIV/0!
Feb-15				#DIV/0!		#DIV/0!				#DIV/0!
Mar-15				#DIV/0!		#DIV/0!				#DIV/0!
Apr-15				#DIV/0!		#DIV/0!				#DIV/0!
May-15				#DIV/0!		#DIV/0!				#DIV/0!
Jun-15				#DIV/0!		#DIV/0!				#DIV/0!
Jul-15				#DIV/0!		#DIV/0!				#DIV/0!
Aug-15				#DIV/0!		#DIV/0!				#DIV/0!
Sep-15				#DIV/0!		#DIV/0!				#DIV/0!
Oct-15				#DIV/0!		#DIV/0!				#DIV/0!
Nov-15				#DIV/0!		#DIV/0!				#DIV/0!
Dec-15				#DIV/0!		#DIV/0!				#DIV/0!
Jan-16				#DIV/0!		#DIV/0!				#DIV/0!
Feb-16				#DIV/0!		#DIV/0!				#DIV/0!
Mar-16				#DIV/0!		#DIV/0!				#DIV/0!
Apr-16				#DIV/0!		#DIV/0!				#DIV/0!
May-16				#DIV/0!		#DIV/0!				#DIV/0!
Jun-16				#DIV/0!		#DIV/0!				#DIV/0!
Jul-16				#DIV/0!		#DIV/0!				#DIV/0!
Aug-16				#DIV/0!		#DIV/0!				#DIV/0!
Sep-16				#DIV/0!		#DIV/0!				#DIV/0!
Oct-16				#DIV/0!		#DIV/0!				#DIV/0!
Nov-16				#DIV/0!		#DIV/0!				#DIV/0!
Dec-16				#DIV/0!		#DIV/0!				#DIV/0!
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#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:	QCC Insurance Company, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2019

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 520.95	\$ -
Two year trend projection factor	1.130	1.000
Unadjusted Projected Allowed EHB Claims PMPM	\$ 588.80	\$ -
Single Risk Pool Adjustment Factors		
Change in Morbidity	1.000	
Change in Other	1.023	0.000
Change in Demographics	1.023	
Change in Network	1.000	
Change in Benefits	1.000	
Change in Other	1.000	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 602.35	\$ -
Credibility Factors	100%	0%
Blended Projected EHB Claims PMPM	\$ -	\$ 602.35
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 602.35	
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ 620.61	
Projected Paid to Allowed Ratio	0.827	
Projected Paid EHB Claims PMPM	\$ 513.50	
Marketwide Adjustments		
Projected Risk Adjustment PMPM	\$ 56.38	
Projected Paid Exchange User Fees PMPM	\$ -	
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 507.11	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 612.90	
Projected Allowed Non-EHB Claims PMPM	\$ 1.23	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 508.13	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 614.12	

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 520.95	<= Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 495,991,055.87	
Blended Loss Ratio	74.86%	

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

Effective Date	1/1/2019	4/1/2019	7/1/2019	10/1/2019	Total Single Risk Pool
# of Member Months Renewing in Quarter	359,053	203,225	135,885	197,867	896,030
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 602.35	\$ 602.35	\$ 602.35	\$ 602.35	\$ 602.35
Months of Trend	6	3	9	9	
Annual Trend	10.38%	10.38%	10.38%	10.38%	
Single Risk Pool Projected Allowed Claims	\$ 602.35	\$ 617.41	\$ 632.84	\$ 648.66	\$ 620.61
Quarterly Trend Factor	100.0%	102.5%	105.1%	107.7%	103.0%
2019 Trend Factors by Quarter	0.970%	0.994%	1.019%	1.045%	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	15.20%	\$96.21
General and Claims	7.00%	\$44.31
Agent/Broker Fees and Commissions	7.40%	\$46.84
Quality Improvement Initiatives	0.80%	\$5.06
Taxes and Fees	2.52%	\$15.95
PCORI Fees	0.00%	\$0.00
PA Premium Tax (if applicable)	2.00%	\$12.66
Federal Income Tax	0.52%	\$3.29
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	2.00%	\$12.66
Total Retention	19.72%	\$124.82
Projected Required Revenue PMPM	\$ 632.94	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019
Average Age Factor	1.46%	1.49%
Average Geographic Factor	1.00%	1.00%
Average Tobacco Factor	1.01%	1.01%
Average Benefit Richness (induced demand)	1.00%	1.00%
Average Network Factor	1.00%	1.00%
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 557.43	\$ 614.12
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 376.90	\$ 405.89

Table 8. Components of Rate Change

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 403.49	\$ 423.89	\$ 20.39	5.1%
B. Base period allowed claims before normalization		\$ 520.95	\$ 520.95	129.1%
C. Normalization factor component of change	\$ -	\$ (176.64)	\$ -176.64	-43.8%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ -	\$ 344.31	\$ 344.31	85.3%
D2. URRT Trend	\$ -	\$ 44.84	\$ 44.84	11.1%
D3. URRT Morbidity	\$ -	\$ -	\$ -	0.0%
D4. URRT Other	\$ -	\$ 8.96	\$ 8.96	2.2%
D5. Normalized URRT RA/Ri on an allowed basis	\$ 3.89	\$ (5.10)	\$ (8.99)	-2.2%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1:D6)	\$ 3.89	\$ 393.01	\$ 389.12	96.4%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ (0.03)	\$ (0.03)	0.0%
E2. Pricing AV	\$ (0.65)	\$ (67.83)	\$ (67.18)	-16.6%
E3. Benefit Richness	\$ -	\$ 0.01	\$ 0.01	0.0%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (0.65)	\$ (67.85)	\$ (67.20)	-16.7%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 58.71	\$ 64.43	\$ 5.72	1.4%
F2. Taxes and Fees	\$ 22.96	\$ 10.68	\$ (12.28)	-3.0%
F3. Profit and/or Contingency	\$ 8.07	\$ 8.48	\$ 0.41	0.1%
F4. Subtotal - Sum(F1:F3)	\$ 89.74	\$ 83.59	\$ (6.15)	-1.5%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 92.98	\$ 408.75	\$ 315.77	78.3%

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

	2018	2019
Paid-to-Allowed	0.88%	0.82%
URRT Trend (Total Applied Trend Factor)	1.14%	1.13%
URRT Morbidity	1.00%	1.00%
URRT "Other"	0.90%	1.02%
Risk Adjustment	\$ 5.07	\$ (6.38)
Exchange User Fee	\$ -	\$ -
Capitation	\$ -	\$ -
Network	1.00%	1.00%
Pricing AV	0.83%	0.82%
Benefit Richness	1.00%	1.00%
Catastrophic Eligibility	1.00%	1.00%
Administrative Expenses	14.55%	15.20%
Taxes and Fees	5.69%	2.52%
Profit and/or Contingency	2.00%	2.00%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: IQCC Insurance Company, Inc.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 1/1/2019
Base Period Start Date: 1/1/2017
Date of Most Recent Membership: 2/1/2018
Market Adjusted Index Rate: \$ (\$12.90)

Calibration	
Age Calibration Factor	1.0%
Geographic Calibration Factor	1.0%
Health Status Calibration Factor	1.0%
High-Risk Calibration Factor	2.0%

Total Covered Lives @ 02-01-2018	
02-01-2018	71,403

45 CFR Part 156.8 (b) (2) Allowable Factors														
Plan Number	HSN Plan ID (Standard Contract)	Plan Type (HMO, PPO, EPO, Indemnity, Other)	Existing, Modified, New, Discontinued & Merged (E,M,N,D,M)	1/1/2018 Plan HSN Plan ID (E,M,N,D,M)	1/1/2019 Plan HSN Plan ID (E,M,N,D,M)	Metallic Tier	Metallic Tiers	Standard AV	Exchange On/Off or Off	Pricing AV (Company determined AV)	Benefits Reduction (Employer determined)	Benefits in addition to HSA	Provider Network	Catastrophic Eligibility

Total Covered Lives Shipped into 2018 Plans @ 02-01-2018	
02-01-2018	71,403

2018 Calibrated Plan Adjusted Index Rate	
2018	100.00

2019 Calibrated Plan Adjusted Index Rate	
2019	100.00

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

71,423 6,176														
N/A N/A														
Step 1	11009PA0100001	PPO	Personal Choice PPO Platinum Referral \$107202130	0%	11009PA0100001	Platinum	0.887	Approach 1	0%	0.887	1.174	1.000	1.000	1.000
Step 2	11009PA0100002	PPO	Personal Choice PPO Platinum Referral \$2072402130	0%	11009PA0100002	Platinum	0.888	Approach 1	0%	0.888	1.152	1.000	1.000	1.000
Step 3	11009PA0100003	PPO	Personal Choice PPO Gold Preferred \$107202130	0%	11009PA0100003	Gold	0.812	Approach 1	0%	0.812	0.970	1.000	1.000	1.000
Step 4	11009PA0100004	PPO	Personal Choice PPO Gold Classic \$1,000 \$15,500/60%	0%	11009PA0100004	Gold	0.799	Approach 2	0%	0.799	1.000	1.000	1.000	1.000
Step 5	11009PA0100005	PPO	Personal Choice PPO Silver Classic \$1,000 \$10,500/70%	0%	11009PA0100005	Silver	0.712	Approach 2	0%	0.712	0.912	1.000	1.000	1.000
Step 6	11009PA0100006	PPO	Personal Choice PPO Gold HSA-25 \$1,000/60%	0%	11009PA0100006	Gold	0.881	Standard AV	0%	0.881	0.948	1.000	1.000	1.000
Step 7	11009PA0100007	PPO	Personal Choice PPO Gold HSA-50 \$1,000/60%	0%	11009PA0100007	Gold	0.770	Standard AV	0%	0.770	0.780	1.000	1.000	1.000
Step 8	11009PA0100008	PPO	Personal Choice PPO Silver HSA-25 \$1,000/60%	0%	11009PA0100008	Silver	0.704	Standard AV	0%	0.704	0.812	1.000	1.000	1.000
Step 9	11009PA0100009	PPO	Personal Choice PPO Bronze HSA-0 \$1,000/60%	0%	11009PA0100009	Bronze	0.612	Standard AV	0%	0.612	0.880	1.000	1.000	1.000
Step 10	11009PA0100010	PPO	Personal Choice PPO Silver HSA-0 \$1,000/60%	0%	11009PA0100010	Silver	0.612	Standard AV	0%	0.612	0.880	1.000	1.000	1.000
Step 11	11009PA0100011	PPO	Personal Choice PPO Gold Classic \$1,000 \$10,500/70%	0%	11009PA0100011	Gold	0.799	Approach 2	0%	0.799	1.000	1.000	1.000	1.000
Step 12	11009PA0100012	PPO	Personal Choice PPO Silver Classic \$1,000 \$10,500/70%	0%	11009PA0100012	Silver	0.712	Approach 2	0%	0.712	0.912	1.000	1.000	1.000
Step 13	11009PA0100013	PPO	Personal Choice PPO Platinum Referral \$107202130	0%	11009PA0100013	Platinum	0.887	Approach 1	0%	0.887	1.174	1.000	1.000	1.000
Step 14	11009PA0100014	PPO	Personal Choice PPO Platinum Referral \$2072402130	0%	11009PA0100014	Platinum	0.888	Approach 1	0%	0.888	1.152	1.000	1.000	1.000
Step 15	11009PA0100015	PPO	Personal Choice PPO Gold Preferred \$107202130	0%	11009PA0100015	Gold	0.812	Approach 1	0%	0.812	0.970	1.000	1.000	1.000
Step 16	11009PA0100016	PPO	Personal Choice PPO Gold Classic \$1,000 \$15,500/60%	0%	11009PA0100016	Gold	0.799	Approach 2	0%	0.799	1.000	1.000	1.000	1.000
Step 17	11009PA0100017	PPO	Personal Choice PPO Silver Classic \$1,000 \$10,500/70%	0%	11009PA0100017	Silver	0.712	Approach 2	0%	0.712	0.912	1.000	1.000	1.000
Step 18	11009PA0100018	PPO	Personal Choice PPO Gold HSA-25 \$1,000/60%	0%	11009PA0100018	Gold	0.881	Standard AV	0%	0.881	0.948	1.000	1.000	1.000
Step 19	11009PA0100019	PPO	Personal Choice PPO Gold HSA-50 \$1,000/60%	0%	11009PA0100019	Gold	0.770	Standard AV	0%	0.770	0.780	1.000	1.000	1.000
Step 20	11009PA0100020	PPO	Personal Choice PPO Silver HSA-25 \$1,000/60%	0%	11009PA0100020	Silver	0.704	Standard AV	0%	0.704	0.812	1.000	1.000	1.000
Step 21	11009PA0100021	PPO	Personal Choice PPO Bronze HSA-0 \$1,000/60%	0%	11009PA0100021	Bronze	0.612	Standard AV	0%	0.612	0.880	1.000	1.000	1.000
Step 22	11009PA0100022	PPO	Personal Choice PPO Silver HSA-0 \$1,000/60%	0%	11009PA0100022	Silver	0.612	Standard AV	0%	0.612	0.880	1.000	1.000	1.000
Step 23	11009PA0100023	PPO	Personal Choice PPO Gold Classic \$1,000 \$10,500/70%	0%	11009PA0100023	Gold	0.799	Approach 2	0%	0.799	1.000	1.000	1.000	1.000
Step 24	11009PA0100024	PPO	Personal Choice PPO Silver Classic \$1,000 \$10,500/70%	0%	11009PA0100024	Silver	0.712	Approach 2	0%	0.712	0.912	1.000	1.000	1.000
Step 25	11009PA0100025	PPO	Personal Choice PPO Platinum Referral \$107202130	0%	11009PA0100025	Platinum	0.887	Approach 1	0%	0.887	1.174	1.000	1.000	1.000
Step 26	11009PA0100026	PPO	Personal Choice PPO Platinum Referral \$2072402130	0%	11009PA0100026	Platinum	0.888	Approach 1	0%	0.888	1.152	1.000	1.000	1.000
Step 27	11009PA0100027	PPO	Personal Choice PPO Gold Preferred \$107202130	0%	11009PA0100027	Gold	0.812	Approach 1	0%	0.812	0.970	1.000	1.000	1.000
Step 28	11009PA0100028	PPO	Personal Choice PPO Gold Classic \$1,000 \$15,500/60%	0%	11009PA0100028	Gold	0.799	Approach 2	0%	0.799	1.000	1.000	1.000	1.000
Step 29	11009PA0100029	PPO	Personal Choice PPO Silver Classic \$1,000 \$10,500/70%	0%	11009PA0100029	Silver	0.712	Approach 2	0%	0.712	0.912	1.000	1.000	1.000
Step 30	11009PA0100030	PPO	Personal Choice PPO Gold HSA-25 \$1,000/60%	0%	11009PA0100030	Gold	0.881	Standard AV	0%	0.881	0.948	1.000	1.000	1.000
Step 31	11009PA0100031	PPO	Personal Choice PPO Gold HSA-50 \$1,000/60%	0%	11009PA0100031	Gold	0.770	Standard AV	0%	0.770	0.780	1.000	1.000	1.000
Step 32	11009PA0100032	PPO	Personal Choice PPO Silver HSA-25 \$1,000/60%	0%	11009PA0100032	Silver	0.704	Standard AV	0%	0.704	0.812	1.000	1.000	1.000
Step 33	11009PA0100033	PPO	Personal Choice PPO Bronze HSA-0 \$1,000/60%	0%	11009PA0100033	Bronze	0.612	Standard AV	0%	0.612	0.880	1.000	1.000	1.000
Step 34	11009PA0100034	PPO	Personal Choice PPO Silver HSA-0 \$1,000/60%	0%	11009PA0100034	Silver	0.612	Standard AV	0%	0.612	0.880	1.000	1.000	1.000
Step 35	11009PA0100035	PPO	Personal Choice PPO Gold Classic \$1,000 \$10,500/70%	0%	11009PA0100035	Gold	0.799	Approach 2	0%	0.799	1.000	1.000	1.000	1.000
Step 36	11009PA0100036	PPO	Personal Choice PPO Silver Classic \$1,000 \$10,500/70%	0%	11009PA0100036	Silver	0.712	Approach 2	0%	0.712	0.912	1.000	1.000	1.000
Step 37	11009PA0100037	PPO	Personal Choice PPO Platinum Referral \$107202130	0%	11009PA0100037	Platinum	0.887	Approach 1	0%	0.887	1.174	1.000	1.000	1.000
Step 38	11009PA0100038	PPO	Personal Choice PPO Platinum Referral \$2072402130	0%	11009PA0100038	Platinum	0.888	Approach 1	0%	0.888	1.152	1.000	1.000	1.000
Step 39	11009PA0100039	PPO	Personal Choice PPO Gold Preferred \$107202130	0%	11009PA0100039	Gold	0.812	Approach 1	0%	0.812	0.970	1.000	1.000	1.000
Step 40	11009PA0100040	PPO	Personal Choice PPO Gold Classic \$1,000 \$15,500/60%	0%	11009PA0100040	Gold	0.799	Approach 2	0%	0.799	1.000	1.000	1.000	1.000
Step 41	11009PA0100041	PPO	Personal Choice PPO Silver Classic \$1,000 \$10,500/70%	0%	11009PA0100041	Silver	0.712	Approach 2	0%	0.712	0.912	1.000	1.000	1.000
Step 42	11009PA0100042	PPO	Personal Choice PPO Gold HSA-25 \$1,000/60%	0%	11009PA0100042	Gold	0.881	Standard AV	0%	0.881	0.948	1.000	1.000	1.000
Step 43	11009PA0100043	PPO	Personal Choice PPO Gold HSA-50 \$1,000/60%	0%	11009PA0100043	Gold	0.770	Standard AV	0%	0.770	0.780	1.000	1.000	1.000
Step 44	11009PA0100044	PPO	Personal Choice PPO Silver HSA-25 \$1,000/60%	0%	11009PA0100044	Silver	0.704	Standard AV	0%	0.704	0.812	1.000	1.000	1.000
Step 45	11009PA0100045	PPO	Personal Choice PPO Bronze HSA-0 \$1,000/60%	0%	11009PA0100045	Bronze	0.612	Standard AV	0%	0.612	0.880	1.000	1.000	1.000
Step 46	11009PA0100046	PPO	Personal Choice PPO Silver HSA-0 \$1,000/60%	0%	11009PA0100046	Silver	0.612	Standard AV	0%	0.612	0.880	1.000	1.000	1.000
Step 47	11009PA0100047	PPO	Personal Choice PPO Gold Classic \$1,000 \$10,500/70%	0%	11009PA0100047	Gold	0.799	Approach 2	0%	0.799	1.000	1.000	1.000	1.000
Step 48	11009PA0100048	PPO	Personal Choice PPO Silver Classic \$1,000 \$10,500/70%	0%	11009PA0100048	Silver	0.712	Approach 2	0%	0.712	0.912	1.000	1.000	1.000
Step 49	11009PA0100049	PPO	Personal Choice PPO Platinum Referral \$107202130	0%	11009PA0100049	Platinum	0.887	Approach 1	0%	0.887	1.174	1.000	1.000	1.000
Step 50	11009PA0100050	PPO	Personal Choice PPO Platinum Referral \$2072402130	0%	11009PA0100050	Platinum	0.888	Approach 1	0%	0.888	1.152	1.000	1.000	1.000
Step 51	11009PA0100051	PPO	Personal Choice PPO Gold Preferred \$107202130	0%	11009PA0100051	Gold	0.812	Approach 1	0%	0.812	0.970	1.000	1.000	1.000
Step 52	11009PA0100052	PPO	Personal Choice PPO Gold Classic \$1,000 \$15,500/60%	0%	11009PA0100052	Gold	0.799	Approach 2	0%	0.799	1.000	1.000	1.000	1.000
Step 53	11009PA0100053	PPO	Personal Choice PPO Silver Classic \$1,000 \$10,500/70%	0%	11009PA0100053	Silver	0.712	Approach 2	0%	0.712	0.912	1.000	1.000	1.000
Step 54	11009PA0100054	PPO	Personal Choice PPO Gold HSA-25 \$1,000/60%	0%	11009PA0100054	Gold	0.881	Standard AV	0%	0.881	0.948	1.000	1.000	1.000
Step 55	11009PA0100055	PPO	Personal Choice PPO Gold HSA-50 \$1,000/60%	0%	11009PA0100055	Gold	0.770	Standard AV	0%	0.770	0.780	1.000	1.000	1.000
Step 56	11009PA0100056	PPO	Personal Choice PPO Silver HSA-25 \$1,000/60%	0%	11009PA0100056	Silver	0.704	Standard AV	0%	0.704	0.812	1.000	1.000	1.000
Step 57	11009PA0100057	PPO	Personal Choice PPO Bronze HSA-0 \$1,000/60%	0%	11009PA0100057	Bronze	0.612	Standard AV	0%	0.612	0.880	1.000	1.000	1.000
Step 58	11009PA0100058	PPO	Personal Choice PPO Silver HSA-0 \$1,000/60%	0%	11009PA0100058	Silver	0.612	Standard AV	0%	0.612	0.880	1.000	1.000	1.000
Step 59	11009PA0100059	PPO	Personal Choice PPO Gold Classic \$1,000 \$10,500/70%	0%	11009PA0100059	Gold	0.799	Approach 2	0%	0.799	1.000	1.000	1.000	1.000
Step 60	11009PA0100060	PPO	Personal Choice PPO Silver Classic \$1,000 \$10,500/70%	0%	11009PA0100060	Silver	0.712	Approach 2	0%	0.712	0.912	1.000	1.000	1.000
Step 61	11009PA0100061	PPO	Personal Choice PPO Platinum Referral \$107202130	0%	11009PA0100061	Platinum	0.887	Approach 1	0%	0.887	1.174	1.000	1.000	1.000
Step 62	11009PA0100062	PPO	Personal Choice PPO Platinum Referral \$2072402130	0%	11009PA0100062	Platinum	0.888	Approach 1	0%	0.888	1.152	1.000	1.000	1.000
Step 63	11009PA0100063	PPO	Personal Choice PPO Gold Preferred \$107202130	0%	11009PA0100063	Gold	0.812	Approach 1	0%	0.812	0.970	1.000	1.000	1.000
Step 64	11009PA0100064	PPO	Personal Choice PPO Gold Classic \$1,000 \$15,500/60%	0%	11009PA0100064	Gold	0.799	Approach 2	0%	0.799	1.000	1.000	1.000	1.000
Step 65	11009PA0100065	PPO	Personal Choice PPO Silver Classic \$1,000 \$10,500/70%	0%	11009PA0100065	Silver	0.712	Approach 2	0%	0.712	0.912	1.000	1.000	1.000

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

QCC Insurance Company, Inc.
PPO
Small Group
1/1/2019

Totals	These cells auto-fill using the data entered in Table 10.
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Quarter 1 2018, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 408.19	\$ -	\$ 408.19

						\$	535.28		\$	535.28
						\$	511.81		\$	511.81
						\$	417.70		\$	417.70
						\$	423.20		\$	423.20
						\$	334.77		\$	334.77
						\$	382.03		\$	382.03
						\$	319.06		\$	319.06
						\$	323.72		\$	323.72
						\$	243.55		\$	243.55
						\$	260.61		\$	260.61
						\$	403.28		\$	403.28
						\$	288.26		\$	288.26
						\$	302.25		\$	302.25
						\$	535.28		\$	535.28
						\$	511.81		\$	511.81
						\$	417.70		\$	417.70
						\$	423.20		\$	423.20
						\$	334.77		\$	334.77
						\$	461.51		\$	461.51
						\$	382.03		\$	382.03
						\$	442.68		\$	442.68
						\$	319.06		\$	319.06
						\$	323.72		\$	323.72
						\$	359.03		\$	359.03
						\$	243.55		\$	243.55
						\$	260.61		\$	260.61
						\$	-		\$	-
						\$	407.06		\$	407.06
						\$	359.03		\$	359.03
						\$	403.28		\$	403.28
						\$	288.26		\$	288.26
						\$	302.25		\$	302.25
						\$	359.03		\$	359.03
						\$	298.86		\$	298.86
						\$	-		\$	-
						\$	-		\$	-

[illegible][illegible]

[illegible][illegible]

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	QCC Insurance Company, Inc.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2019

Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.225
15	0.833			41	1.302	1.225
16	0.859			42	1.325	1.225
17	0.885			43	1.357	1.225
18	0.913	1.000		44	1.397	1.225
19	0.941	1.000		45	1.444	1.225
20	0.970	1.000		46	1.500	1.225
21	1.000	1.125		47	1.563	1.225
22	1.000	1.125		48	1.635	1.225
23	1.000	1.125		49	1.706	1.225
24	1.000	1.125		50	1.786	1.375
25	1.004	1.125		51	1.865	1.375
26	1.024	1.125		52	1.952	1.375
27	1.048	1.125		53	2.040	1.375
28	1.087	1.125		54	2.135	1.375
29	1.119	1.125		55	2.230	1.375
30	1.135	1.175		56	2.333	1.375
31	1.159	1.175		57	2.437	1.375
32	1.183	1.175		58	2.548	1.375
33	1.198	1.175		59	2.603	1.375
34	1.214	1.175		60	2.714	1.375
35	1.222	1.175		61	2.810	1.375
36	1.230	1.175		62	2.873	1.375
37	1.238	1.175		63	2.952	1.375
38	1.246	1.175		64+	3.000	1.375
39	1.262	1.175				

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1			
Rating Area 2			
Rating Area 3			
Rating Area 4			
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8	Bucks, Chester, Delaware, Philadelphia, Montgomery	1.000	1.000
Rating Area 9			

Table 14. Network Factors

[illegible]

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

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange) =>	31609PA0150025	31609PA0150026	31609PA0150027	31609PA0150028
Plan Marketing Name =>	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	Personal Choice PPO Gold Preferred \$35/\$70/\$600	Personal Choice PPO Gold Classic \$1,500/\$15/\$330/80%
Form # =>	16884-WR-I Rev. 1.16	16884-WR-I Rev. 1.16	16884-WR-I Rev. 1.16	16884-WR-I Rev. 1.16
Rating Area =>	#	#	#	#
Network =>	Personal Choice Network	Personal Choice Network	Personal Choice Network	Personal Choice Network
Metal =>	Platinum	Platinum	Gold	Gold
Deductible =>	\$0	\$0	\$0	\$1,500
Coinurance =>	0%	0%	0%	20%
Copays =>	\$10/\$20	\$20/\$40	\$35/\$70	\$15 no ded/\$30 no ded
QOP Maximum =>	\$3,000	\$3,500	\$7,000	\$5,000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$413.23	\$413.23	\$394.91	\$394.91
15	\$449.96	\$449.96	\$430.01	\$430.01
16	\$464.01	\$464.01	\$443.43	\$443.43
17	\$478.05	\$478.05	\$456.85	\$456.85
18	\$493.18	\$493.18	\$471.31	\$471.31
19	\$508.30	\$508.30	\$485.76	\$485.76
20	\$523.97	\$523.97	\$500.73	\$500.73
21	\$540.17	\$540.17	\$516.22	\$516.22
22	\$556.40	\$556.40	\$531.27	\$531.27
23	\$572.63	\$572.63	\$546.32	\$546.32
24	\$588.86	\$588.86	\$561.37	\$561.37
25	\$605.09	\$605.09	\$576.42	\$576.42
26	\$621.32	\$621.32	\$591.47	\$591.47
27	\$637.55	\$637.55	\$606.52	\$606.52
28	\$653.78	\$653.78	\$621.57	\$621.57
29	\$669.01	\$669.01	\$636.62	\$636.62
30	\$685.24	\$685.24	\$651.67	\$651.67
31	\$701.47	\$701.47	\$666.72	\$666.72
32	\$717.70	\$717.70	\$681.77	\$681.77
33	\$733.93	\$733.93	\$696.82	\$696.82
34	\$750.16	\$750.16	\$711.87	\$711.87
35	\$766.39	\$766.39	\$726.92	\$726.92
36	\$782.62	\$782.62	\$741.97	\$741.97
37	\$798.85	\$798.85	\$757.02	\$757.02
38	\$815.08	\$815.08	\$772.07	\$772.07
39	\$831.31	\$831.31	\$787.12	\$787.12
40	\$847.54	\$847.54	\$802.17	\$802.17
41	\$863.77	\$863.77	\$817.22	\$817.22
42	\$879.00	\$879.00	\$832.27	\$832.27
43	\$895.23	\$895.23	\$847.32	\$847.32
44	\$911.46	\$911.46	\$862.37	\$862.37
45	\$927.69	\$927.69	\$877.42	\$877.42
46	\$943.92	\$943.92	\$892.47	\$892.47
47	\$960.15	\$960.15	\$907.52	\$907.52
48	\$976.38	\$976.38	\$922.57	\$922.57
49	\$992.61	\$992.61	\$937.62	\$937.62
50	\$1,008.84	\$1,008.84	\$952.67	\$952.67
51	\$1,025.07	\$1,025.07	\$967.72	\$967.72
52	\$1,041.30	\$1,041.30	\$982.77	\$982.77
53	\$1,057.53	\$1,057.53	\$997.82	\$997.82
54	\$1,073.76	\$1,073.76	\$1,012.87	\$1,012.87
55	\$1,089.99	\$1,089.99	\$1,027.92	\$1,027.92
56	\$1,106.22	\$1,106.22	\$1,042.97	\$1,042.97
57	\$1,122.45	\$1,122.45	\$1,058.02	\$1,058.02
58	\$1,138.68	\$1,138.68	\$1,073.07	\$1,073.07
59	\$1,154.91	\$1,154.91	\$1,088.12	\$1,088.12
60	\$1,171.14	\$1,171.14	\$1,103.17	\$1,103.17
61	\$1,187.37	\$1,187.37	\$1,118.22	\$1,118.22
62	\$1,203.60	\$1,203.60	\$1,133.27	\$1,133.27
63	\$1,219.83	\$1,219.83	\$1,148.32	\$1,148.32
64+	\$1,236.06	\$1,236.06	\$1,163.37	\$1,163.37

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

HIOS Plan ID (On Exchange) =>	31609PA0150029		31609PA0150030		31609PA0150031		31609PA0150032	
HIOS Plan ID (Off Exchange) =>	31609PA0150029		31609PA0150030		31609PA0150031		31609PA0150032	
Plan Marketing Name =>	Personal Choice PPO Silver Classic \$3,250/\$30/\$50/70%		Personal Choice PPO Platinum HSA-\$0 \$1,600/100%		Personal Choice PPO Gold HSA-25 \$2,400/90%		Personal Choice PPO Gold HSA-0 \$1,900/100%	
Form # =>	16884-WR-I Rev. 1.16		16884-WR-I Rev. 1.16		16884-WR-I Rev. 1.16		16884-WR-I Rev. 1.16	
Rating Area =>	#		#		#		#	
Network =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Metal =>	Silver		Platinum		Gold		Gold	
Deductible =>	\$3,250		\$1,600		\$2,400		\$1,900	
Coinsurance =>	30%		0%		10%		0%	
Copays =>	\$30 no ded/\$60 no ded		\$0 after ded		10% after ded		\$0 after ded	
QOP Maximum =>	\$3,250		\$6,750		\$6,750		\$4,750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$265.21	\$355.21	\$357.46	\$357.46	\$296.12	\$296.12	\$342.71	\$342.71
15	\$277.90	\$277.90	\$389.23	\$389.23	\$322.44	\$322.44	\$373.18	\$373.18
16	\$286.57	\$286.57	\$401.38	\$401.38	\$332.50	\$332.50	\$384.83	\$384.83
17	\$295.24	\$295.24	\$413.53	\$413.53	\$342.57	\$342.57	\$396.47	\$396.47
18	\$304.59	\$304.59	\$426.62	\$426.62	\$353.40	\$353.40	\$409.02	\$409.02
19	\$313.93	\$313.93	\$439.70	\$439.70	\$364.24	\$364.24	\$421.56	\$421.56
20	\$323.60	\$323.60	\$453.25	\$453.25	\$375.47	\$375.47	\$434.55	\$434.55
21	\$333.61	\$333.61	\$467.27	\$467.27	\$387.08	\$387.08	\$447.99	\$447.99
22	\$333.61	\$333.61	\$467.27	\$467.27	\$387.08	\$387.08	\$447.99	\$447.99
23	\$333.61	\$333.61	\$467.27	\$467.27	\$387.08	\$387.08	\$447.99	\$447.99
24	\$333.61	\$333.61	\$467.27	\$467.27	\$387.08	\$387.08	\$447.99	\$447.99
25	\$334.94	\$334.94	\$476.81	\$476.81	\$388.63	\$388.63	\$449.79	\$449.79
26	\$341.62	\$341.62	\$476.81	\$476.81	\$388.63	\$388.63	\$449.79	\$449.79
27	\$349.62	\$349.62	\$489.70	\$489.70	\$396.37	\$396.37	\$458.74	\$458.74
28	\$352.63	\$352.63	\$489.70	\$489.70	\$405.66	\$405.66	\$469.50	\$469.50
29	\$373.31	\$373.31	\$507.92	\$507.92	\$420.76	\$420.76	\$486.97	\$486.97
30	\$378.65	\$378.65	\$522.87	\$522.87	\$433.14	\$433.14	\$501.30	\$501.30
31	\$386.65	\$386.65	\$544.91	\$544.91	\$458.22	\$458.22	\$529.88	\$529.88
32	\$394.66	\$394.66	\$565.75	\$565.75	\$489.92	\$489.92	\$561.67	\$561.67
33	\$399.66	\$399.66	\$589.23	\$589.23	\$515.22	\$515.22	\$587.45	\$587.45
34	\$405.00	\$405.00	\$608.42	\$608.42	\$545.79	\$545.79	\$615.88	\$615.88
35	\$407.67	\$407.67	\$623.16	\$623.16	\$572.54	\$572.54	\$645.33	\$645.33
36	\$410.34	\$410.34	\$640.10	\$640.10	\$605.99	\$605.99	\$676.28	\$676.28
37	\$413.01	\$413.01	\$659.71	\$659.71	\$646.80	\$646.80	\$710.21	\$710.21
38	\$415.68	\$415.68	\$682.89	\$682.89	\$693.32	\$693.32	\$750.47	\$750.47
39	\$421.02	\$421.02	\$709.13	\$709.13	\$745.27	\$745.27	\$800.12	\$800.12
40	\$426.35	\$426.35	\$731.53	\$731.53	\$800.12	\$800.12	\$855.51	\$855.51
41	\$434.36	\$434.36	\$758.44	\$758.44	\$864.80	\$864.80	\$916.49	\$916.49
42	\$442.03	\$442.03	\$789.64	\$789.64	\$934.31	\$934.31	\$982.74	\$982.74
43	\$452.71	\$452.71	\$824.57	\$824.57	\$1,009.33	\$1,009.33	\$1,053.85	\$1,053.85
44	\$466.05	\$466.05	\$864.80	\$864.80	\$1,090.06	\$1,090.06	\$1,141.49	\$1,141.49
45	\$481.73	\$481.73	\$909.12	\$909.12	\$1,186.88	\$1,186.88	\$1,241.70	\$1,241.70
46	\$500.41	\$500.41	\$954.45	\$954.45	\$1,297.06	\$1,297.06	\$1,356.13	\$1,356.13
47	\$521.43	\$521.43	\$1,009.12	\$1,009.12	\$1,414.49	\$1,414.49	\$1,486.80	\$1,486.80
48	\$545.45	\$545.45	\$1,070.18	\$1,070.18	\$1,544.49	\$1,544.49	\$1,628.86	\$1,628.86
49	\$569.14	\$569.14	\$1,138.73	\$1,138.73	\$1,693.32	\$1,693.32	\$1,797.44	\$1,797.44
50	\$595.83	\$595.83	\$1,211.88	\$1,211.88	\$1,855.51	\$1,855.51	\$1,973.18	\$1,973.18
51	\$622.18	\$622.18	\$1,294.03	\$1,294.03	\$2,039.23	\$2,039.23	\$2,169.54	\$2,169.54
52	\$651.21	\$651.21	\$1,384.56	\$1,384.56	\$2,244.95	\$2,244.95	\$2,391.80	\$2,391.80
53	\$680.56	\$680.56	\$1,484.95	\$1,484.95	\$2,473.73	\$2,473.73	\$2,628.86	\$2,628.86
54	\$712.26	\$712.26	\$1,599.79	\$1,599.79	\$2,731.53	\$2,731.53	\$2,896.47	\$2,896.47
55	\$743.95	\$743.95	\$1,731.53	\$1,731.53	\$3,020.76	\$3,020.76	\$3,200.00	\$3,200.00
56	\$778.31	\$778.31	\$1,884.80	\$1,884.80	\$3,344.49	\$3,344.49	\$3,444.49	\$3,444.49
57	\$813.01	\$813.01	\$2,054.45	\$2,054.45	\$3,711.88	\$3,711.88	\$3,928.86	\$3,928.86
58	\$850.04	\$850.04	\$2,244.95	\$2,244.95	\$4,138.73	\$4,138.73	\$4,373.18	\$4,373.18
59	\$888.39	\$888.39	\$2,469.50	\$2,469.50	\$4,619.50	\$4,619.50	\$4,873.18	\$4,873.18
60	\$905.42	\$905.42	\$2,711.88	\$2,711.88	\$5,155.51	\$5,155.51	\$5,369.54	\$5,369.54
61	\$937.44	\$937.44	\$2,984.80	\$2,984.80	\$5,769.54	\$5,769.54	\$5,999.02	\$5,999.02
62	\$958.46	\$958.46	\$3,289.23	\$3,289.23	\$6,458.74	\$6,458.74	\$6,700.00	\$6,700.00
63	\$984.82	\$984.82	\$3,628.86	\$3,628.86	\$7,244.95	\$7,244.95	\$7,469.54	\$7,469.54
64+	\$1,000.83	\$1,000.83	\$4,009.12	\$4,009.12	\$8,155.51	\$8,155.51	\$8,444.49	\$8,444.49

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

HIOS Plan ID (On Exchange)⇒									
HIOS Plan ID (Off Exchange)⇒									
Plan Marketing Name ⇒	Personal Choice PPO Gold HSA-25 \$2,600/80%	Personal Choice PPO Silver HSA-0 \$2,100/70%	Personal Choice PPO Silver HSA-0 \$2,700/90%	Personal Choice PPO Bronze HSA-0 \$5,200/50%	Personal Choice PPO Bronze HSA-0 \$5,200/50%	Personal Choice PPO Bronze HSA-0 \$5,200/50%	Personal Choice PPO Bronze HSA-0 \$5,200/50%	Personal Choice PPO Bronze HSA-0 \$5,200/50%	Personal Choice PPO Bronze HSA-0 \$5,200/50%
Form # ⇒	#	#	#	#	#	#	#	#	#
Rating Area ⇒	#	#	#	#	#	#	#	#	#
Network ⇒	Personal Choice Network	Personal Choice Network	Personal Choice Network	Personal Choice Network	Personal Choice Network	Personal Choice Network	Personal Choice Network	Personal Choice Network	Personal Choice Network
Metal ⇒	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Deductible ⇒	\$2,600	\$2,100	\$2,700	\$5,200	\$5,200	\$5,200	\$5,200	\$5,200	\$5,200
Coinurance ⇒	20%	30%	10%	10%	10%	10%	10%	10%	10%
Copays ⇒	20% after ded	30% after ded	10% after ded	10% after ded	10% after ded	10% after ded	10% after ded	10% after ded	10% after ded
OOP Maximum ⇒	\$6,750	\$6,750	\$6,750	\$6,750	\$6,750	\$6,750	\$6,750	\$6,750	\$6,750
Pediatric Dental (Yes/No) ⇒	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0-14	\$264.86	\$264.86	\$250.42	\$250.42	\$278.10	\$278.10	\$278.10	\$278.10	\$278.10
15	\$288.41	\$288.41	\$272.68	\$272.68	\$302.82	\$302.82	\$302.82	\$302.82	\$302.82
16	\$297.41	\$297.41	\$281.19	\$281.19	\$312.27	\$312.27	\$312.27	\$312.27	\$312.27
17	\$306.41	\$306.41	\$289.71	\$289.71	\$321.73	\$321.73	\$321.73	\$321.73	\$321.73
18	\$316.11	\$316.11	\$298.87	\$298.87	\$331.90	\$331.90	\$331.90	\$331.90	\$331.90
19	\$325.80	\$325.80	\$308.04	\$308.04	\$342.08	\$342.08	\$342.08	\$342.08	\$342.08
20	\$335.84	\$335.84	\$317.53	\$317.53	\$352.63	\$352.63	\$352.63	\$352.63	\$352.63
21	\$346.23	\$346.23	\$327.35	\$327.35	\$363.53	\$363.53	\$363.53	\$363.53	\$363.53
22	\$346.23	\$346.23	\$327.35	\$327.35	\$363.53	\$363.53	\$363.53	\$363.53	\$363.53
23	\$346.23	\$346.23	\$327.35	\$327.35	\$363.53	\$363.53	\$363.53	\$363.53	\$363.53
24	\$346.23	\$346.23	\$327.35	\$327.35	\$363.53	\$363.53	\$363.53	\$363.53	\$363.53
25	\$347.61	\$347.61	\$328.66	\$328.66	\$369.74	\$369.74	\$369.74	\$369.74	\$369.74
26	\$354.54	\$354.54	\$335.21	\$335.21	\$377.11	\$377.11	\$377.11	\$377.11	\$377.11
27	\$362.85	\$362.85	\$343.06	\$343.06	\$385.95	\$385.95	\$385.95	\$385.95	\$385.95
28	\$376.35	\$376.35	\$355.83	\$355.83	\$400.31	\$400.31	\$400.31	\$400.31	\$400.31
29	\$387.43	\$387.43	\$366.31	\$366.31	\$412.09	\$412.09	\$412.09	\$412.09	\$412.09
30	\$392.97	\$392.97	\$371.54	\$371.54	\$424.61	\$424.61	\$424.61	\$424.61	\$424.61
31	\$401.28	\$401.28	\$379.40	\$379.40	\$445.80	\$445.80	\$445.80	\$445.80	\$445.80
32	\$409.59	\$409.59	\$387.26	\$387.26	\$455.03	\$455.03	\$455.03	\$455.03	\$455.03
33	\$414.78	\$414.78	\$392.17	\$392.17	\$460.80	\$460.80	\$460.80	\$460.80	\$460.80
34	\$420.32	\$420.32	\$397.40	\$397.40	\$466.95	\$466.95	\$466.95	\$466.95	\$466.95
35	\$423.09	\$423.09	\$400.02	\$400.02	\$470.03	\$470.03	\$470.03	\$470.03	\$470.03
36	\$425.86	\$425.86	\$402.64	\$402.64	\$473.10	\$473.10	\$473.10	\$473.10	\$473.10
37	\$428.63	\$428.63	\$405.26	\$405.26	\$476.18	\$476.18	\$476.18	\$476.18	\$476.18
38	\$431.40	\$431.40	\$407.88	\$407.88	\$479.26	\$479.26	\$479.26	\$479.26	\$479.26
39	\$436.94	\$436.94	\$413.12	\$413.12	\$485.41	\$485.41	\$485.41	\$485.41	\$485.41
40	\$442.48	\$442.48	\$418.35	\$418.35	\$491.56	\$491.56	\$491.56	\$491.56	\$491.56
41	\$450.79	\$450.79	\$426.21	\$426.21	\$502.11	\$502.11	\$502.11	\$502.11	\$502.11
42	\$458.75	\$458.75	\$433.74	\$433.74	\$513.33	\$513.33	\$513.33	\$513.33	\$513.33
43	\$469.83	\$469.83	\$444.22	\$444.22	\$524.16	\$524.16	\$524.16	\$524.16	\$524.16
44	\$483.68	\$483.68	\$457.21	\$457.21	\$537.85	\$537.85	\$537.85	\$537.85	\$537.85
45	\$499.95	\$499.95	\$472.70	\$472.70	\$554.94	\$554.94	\$554.94	\$554.94	\$554.94
46	\$519.34	\$519.34	\$491.03	\$491.03	\$561.51	\$561.51	\$561.51	\$561.51	\$561.51
47	\$541.16	\$541.16	\$511.65	\$511.65	\$582.77	\$582.77	\$582.77	\$582.77	\$582.77
48	\$566.08	\$566.08	\$535.22	\$535.22	\$605.64	\$605.64	\$605.64	\$605.64	\$605.64
49	\$590.67	\$590.67	\$558.46	\$558.46	\$629.12	\$629.12	\$629.12	\$629.12	\$629.12
50	\$618.36	\$618.36	\$583.89	\$583.89	\$649.27	\$649.27	\$649.27	\$649.27	\$649.27
51	\$645.72	\$645.72	\$610.51	\$610.51	\$677.99	\$677.99	\$677.99	\$677.99	\$677.99
52	\$675.84	\$675.84	\$639.99	\$639.99	\$709.61	\$709.61	\$709.61	\$709.61	\$709.61
53	\$706.31	\$706.31	\$667.80	\$667.80	\$741.61	\$741.61	\$741.61	\$741.61	\$741.61
54	\$739.20	\$739.20	\$698.89	\$698.89	\$776.14	\$776.14	\$776.14	\$776.14	\$776.14
55	\$772.09	\$772.09	\$729.99	\$729.99	\$810.68	\$810.68	\$810.68	\$810.68	\$810.68
56	\$807.75	\$807.75	\$763.71	\$763.71	\$848.12	\$848.12	\$848.12	\$848.12	\$848.12
57	\$843.76	\$843.76	\$797.75	\$797.75	\$885.93	\$885.93	\$885.93	\$885.93	\$885.93
58	\$882.19	\$882.19	\$834.09	\$834.09	\$929.28	\$929.28	\$929.28	\$929.28	\$929.28
59	\$901.23	\$901.23	\$852.10	\$852.10	\$946.27	\$946.27	\$946.27	\$946.27	\$946.27
60	\$939.66	\$939.66	\$888.43	\$888.43	\$986.63	\$986.63	\$986.63	\$986.63	\$986.63
61	\$972.90	\$972.90	\$929.86	\$929.86	\$1,021.53	\$1,021.53	\$1,021.53	\$1,021.53	\$1,021.53
62	\$994.71	\$994.71	\$940.48	\$940.48	\$1,044.43	\$1,044.43	\$1,044.43	\$1,044.43	\$1,044.43
63	\$1,022.07	\$1,022.07	\$966.34	\$966.34	\$1,328.72	\$1,328.72	\$1,328.72	\$1,328.72	\$1,328.72
64+	\$1,038.69	\$1,038.69	\$982.85	\$982.85	\$1,350.32	\$1,350.32	\$1,350.32	\$1,350.32	\$1,350.32

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

HIOS Plan ID (On Exchange) =>									
HIOS Plan ID (Off Exchange) =>	31609PA0150037	31609PA0150039	31609PA0150047	31609PA0150048					
Plan Marketing Name =>	Personal Choice PPO Bronze HSA-G \$6,750/100%	Personal Choice PPO Gold HRA-25 \$3,200/100%	Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%	Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%					
Form # =>	#	#	#	#					
Rating Area =>	16884-WR-I Rev. 1.16	16884-WR-I Rev. 1.16	16884-WR-I Rev. 1.16	16884-WR-I Rev. 1.16					
Network =>	Personal Choice Network	Personal Choice Network	Personal Choice Network	Personal Choice Network					
Metal =>	Bronze	Gold	Gold	Silver					
Deductible =>	\$6,750	\$3,200	\$2,500	\$4,750					
Coinurance =>	0%	0%	0%	10%					
Copays =>	0% after ded	0% after ded	\$40 no ded/\$80 no ded	\$50 no ded/\$100 no ded					
QOP Maximum =>	\$6,750	\$6,750	\$4,500	\$7,800					
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes					
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco
0-14	\$201.84	\$201.84	\$311.34	\$311.34	\$307.20	\$307.20	\$221.24	\$221.24	\$221.24
15	\$219.78	\$219.78	\$339.02	\$339.02	\$334.62	\$334.62	\$240.51	\$240.51	\$240.51
16	\$226.64	\$226.64	\$349.60	\$349.60	\$345.06	\$345.06	\$248.43	\$248.43	\$248.43
17	\$233.50	\$233.50	\$360.18	\$360.18	\$355.51	\$355.51	\$255.95	\$255.95	\$255.95
18	\$240.89	\$240.89	\$371.58	\$371.58	\$366.75	\$366.75	\$264.04	\$264.04	\$264.04
19	\$248.28	\$248.28	\$382.97	\$382.97	\$378.00	\$378.00	\$272.14	\$272.14	\$272.14
20	\$255.93	\$255.93	\$394.78	\$394.78	\$389.65	\$389.65	\$280.53	\$280.53	\$280.53
21	\$263.84	\$263.84	\$406.99	\$406.99	\$401.70	\$401.70	\$289.21	\$289.21	\$289.21
22	\$263.84	\$263.84	\$406.99	\$406.99	\$401.70	\$401.70	\$289.21	\$289.21	\$289.21
23	\$263.84	\$263.84	\$406.99	\$406.99	\$401.70	\$401.70	\$289.21	\$289.21	\$289.21
24	\$263.84	\$263.84	\$406.99	\$406.99	\$401.70	\$401.70	\$289.21	\$289.21	\$289.21
25	\$264.90	\$264.90	\$408.61	\$408.61	\$403.31	\$403.31	\$290.36	\$290.36	\$290.36
26	\$270.18	\$270.18	\$416.75	\$416.75	\$411.34	\$411.34	\$296.15	\$296.15	\$296.15
27	\$276.51	\$276.51	\$426.52	\$426.52	\$419.84	\$419.84	\$303.09	\$303.09	\$303.09
28	\$286.80	\$286.80	\$442.30	\$442.30	\$436.65	\$436.65	\$314.57	\$314.57	\$314.57
29	\$295.24	\$295.24	\$455.42	\$455.42	\$449.50	\$449.50	\$323.62	\$323.62	\$323.62
30	\$299.46	\$299.46	\$461.93	\$461.93	\$455.93	\$455.93	\$328.25	\$328.25	\$328.25
31	\$305.80	\$305.80	\$471.70	\$471.70	\$465.57	\$465.57	\$335.19	\$335.19	\$335.19
32	\$312.13	\$312.13	\$481.46	\$481.46	\$475.21	\$475.21	\$342.13	\$342.13	\$342.13
33	\$316.09	\$316.09	\$487.57	\$487.57	\$481.24	\$481.24	\$346.47	\$346.47	\$346.47
34	\$320.21	\$320.21	\$494.08	\$494.08	\$487.67	\$487.67	\$351.10	\$351.10	\$351.10
35	\$322.42	\$322.42	\$497.34	\$497.34	\$490.88	\$490.88	\$353.41	\$353.41	\$353.41
36	\$324.53	\$324.53	\$500.59	\$500.59	\$494.09	\$494.09	\$355.72	\$355.72	\$355.72
37	\$326.64	\$326.64	\$503.85	\$503.85	\$497.31	\$497.31	\$358.04	\$358.04	\$358.04
38	\$328.75	\$328.75	\$507.10	\$507.10	\$500.52	\$500.52	\$360.35	\$360.35	\$360.35
39	\$332.97	\$332.97	\$513.62	\$513.62	\$506.95	\$506.95	\$364.98	\$364.98	\$364.98
40	\$337.19	\$337.19	\$520.13	\$520.13	\$513.37	\$513.37	\$369.60	\$369.60	\$369.60
41	\$343.53	\$343.53	\$529.90	\$529.90	\$523.02	\$523.02	\$376.55	\$376.55	\$376.55
42	\$349.59	\$349.59	\$539.26	\$539.26	\$532.25	\$532.25	\$383.20	\$383.20	\$383.20
43	\$358.04	\$358.04	\$552.28	\$552.28	\$545.11	\$545.11	\$392.45	\$392.45	\$392.45
44	\$368.59	\$368.59	\$568.56	\$568.56	\$561.18	\$561.18	\$404.02	\$404.02	\$404.02
45	\$380.99	\$380.99	\$587.69	\$587.69	\$580.06	\$580.06	\$417.61	\$417.61	\$417.61
46	\$395.77	\$395.77	\$610.48	\$610.48	\$602.55	\$602.55	\$433.81	\$433.81	\$433.81
47	\$412.39	\$412.39	\$636.12	\$636.12	\$627.86	\$627.86	\$452.03	\$452.03	\$452.03
48	\$431.39	\$431.39	\$665.42	\$665.42	\$656.78	\$656.78	\$472.85	\$472.85	\$472.85
49	\$450.12	\$450.12	\$694.32	\$694.32	\$689.50	\$689.50	\$493.38	\$493.38	\$493.38
50	\$471.23	\$471.23	\$726.88	\$726.88	\$717.44	\$717.44	\$516.52	\$516.52	\$516.52
51	\$493.07	\$493.07	\$767.60	\$767.60	\$749.17	\$749.17	\$539.37	\$539.37	\$539.37
52	\$515.02	\$515.02	\$794.44	\$794.44	\$1,092.35	\$784.12	\$564.53	\$564.53	\$564.53
53	\$538.24	\$538.24	\$830.25	\$830.25	\$1,141.59	\$819.47	\$589.98	\$589.98	\$589.98
54	\$563.31	\$563.31	\$874.55	\$874.55	\$1,179.24	\$857.63	\$617.45	\$617.45	\$617.45
55	\$588.37	\$588.37	\$909.01	\$909.01	\$1,247.92	\$895.79	\$644.93	\$644.93	\$644.93
56	\$615.55	\$615.55	\$949.50	\$949.50	\$1,305.56	\$937.17	\$674.72	\$674.72	\$674.72
57	\$642.99	\$642.99	\$991.82	\$991.82	\$1,363.76	\$978.95	\$704.79	\$704.79	\$704.79
58	\$672.28	\$672.28	\$1,037.00	\$1,037.00	\$1,425.87	\$1,023.54	\$736.90	\$736.90	\$736.90
59	\$686.79	\$686.79	\$1,059.38	\$1,059.38	\$1,456.65	\$1,045.63	\$752.80	\$752.80	\$752.80
60	\$716.07	\$716.07	\$1,104.56	\$1,104.56	\$1,518.77	\$1,090.22	\$784.90	\$784.90	\$784.90
61	\$741.40	\$741.40	\$1,143.63	\$1,143.63	\$1,572.49	\$1,128.78	\$812.67	\$812.67	\$812.67
62	\$758.03	\$758.03	\$1,169.27	\$1,169.27	\$1,607.75	\$1,154.09	\$830.89	\$830.89	\$830.89
63	\$778.87	\$778.87	\$1,185.82	\$1,185.82	\$1,651.96	\$1,185.82	\$853.73	\$853.73	\$853.73
64+	\$791.52	\$791.52	\$1,220.96	\$1,220.96	\$1,678.82	\$1,205.10	\$867.62	\$867.62	\$867.62

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

HIOS Plan ID (On Exchange) =>		31609PA0150049		31609PA0150050		31609PA0170001	
HIOS Plan ID (Off Exchange) =>		31609PA0150049		31609PA0150050		31609PA0170001	
Plan Marketing Name =>		Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600		Personal Choice PPO Silver HSA-0 \$3,200/100%		Personal Choice EPO Silver HSA-0 \$3,000/80%	
Form # =>		16884-WR-1 Rev. 1.16		16884-WR-1 Rev. 1.16		16884-WR-1 Rev. 1.16	
Rating Area =>		8		8		8	
Network =>		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Metal =>		Silver		Silver		Silver	
Deductible =>		\$4,500		\$3,200		\$3,000	
Coinsurance =>		0%		0%		20%	
Copays =>		\$35 no ded/\$70 no ded		0% after ded		20% after ded/20% after ded	
OOP Maximum =>		\$7,800		\$6,750		\$6,750	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14		\$230.45	\$220.45	\$278.47	\$278.47	\$231.43	\$231.43
15		\$250.93	\$250.93	\$303.22	\$303.22	\$252.00	\$252.00
16		\$258.76	\$258.76	\$312.68	\$312.68	\$259.86	\$259.86
17		\$266.59	\$266.59	\$322.15	\$322.15	\$267.73	\$267.73
18		\$275.03	\$275.03	\$332.34	\$332.34	\$276.20	\$276.20
19		\$283.46	\$283.46	\$342.53	\$342.53	\$284.67	\$284.67
20		\$292.20	\$292.20	\$353.09	\$353.09	\$293.44	\$293.44
21		\$301.24	\$338.89	\$364.01	\$409.51	\$302.52	\$340.33
22		\$301.24	\$338.89	\$364.01	\$409.51	\$302.52	\$340.33
23		\$301.24	\$338.89	\$364.01	\$409.51	\$302.52	\$340.33
24		\$301.24	\$338.89	\$364.01	\$409.51	\$302.52	\$340.33
25		\$302.44	\$340.25	\$365.46	\$413.15	\$303.73	\$341.70
26		\$308.47	\$347.02	\$372.74	\$419.34	\$309.78	\$348.50
27		\$315.70	\$355.16	\$381.48	\$429.16	\$317.04	\$356.67
28		\$327.44	\$368.37	\$395.68	\$445.14	\$328.84	\$369.84
29		\$337.08	\$379.22	\$407.32	\$458.24	\$338.52	\$380.83
30		\$341.90	\$401.74	\$413.15	\$485.45	\$343.36	\$403.45
31		\$349.13	\$410.23	\$421.88	\$495.71	\$350.62	\$411.98
32		\$356.36	\$418.73	\$430.62	\$505.98	\$357.88	\$420.51
33		\$360.88	\$424.03	\$436.08	\$512.40	\$362.42	\$425.84
34		\$365.70	\$429.70	\$441.90	\$519.24	\$367.26	\$431.53
35		\$368.11	\$432.53	\$444.82	\$522.66	\$369.68	\$434.37
36		\$370.52	\$435.36	\$447.73	\$526.08	\$372.10	\$437.22
37		\$372.93	\$438.19	\$450.64	\$529.50	\$374.52	\$440.06
38		\$375.34	\$441.02	\$453.55	\$532.93	\$376.94	\$442.90
39		\$380.16	\$446.69	\$459.38	\$539.77	\$381.78	\$448.59
40		\$384.98	\$471.60	\$465.20	\$569.87	\$386.62	\$473.61
41		\$392.21	\$480.46	\$473.94	\$580.57	\$393.88	\$482.50
42		\$399.14	\$488.94	\$482.31	\$590.83	\$400.84	\$491.03
43		\$408.78	\$500.75	\$493.96	\$605.10	\$410.52	\$502.88
44		\$420.89	\$515.51	\$508.52	\$622.93	\$422.62	\$517.71
45		\$434.98	\$532.86	\$525.63	\$643.89	\$436.84	\$535.13
46		\$451.85	\$553.52	\$546.01	\$668.86	\$453.78	\$555.88
47		\$470.89	\$576.77	\$568.94	\$696.96	\$472.84	\$579.23
48		\$492.52	\$603.34	\$595.15	\$729.06	\$494.62	\$605.91
49		\$513.91	\$629.54	\$621.00	\$760.72	\$516.10	\$632.22
50		\$538.01	\$739.76	\$650.12	\$893.91	\$540.30	\$742.91
51		\$561.80	\$772.48	\$678.87	\$933.45	\$564.20	\$775.77
52		\$588.01	\$808.52	\$710.54	\$977.00	\$590.52	\$811.96
53		\$614.52	\$844.97	\$742.58	\$1,021.04	\$617.14	\$848.57
54		\$643.14	\$884.32	\$777.16	\$1,068.59	\$645.88	\$888.08
55		\$671.76	\$923.66	\$811.74	\$1,116.14	\$674.62	\$927.60
56		\$702.78	\$966.33	\$849.23	\$1,167.69	\$705.78	\$970.44
57		\$734.11	\$1,009.40	\$887.09	\$1,219.74	\$737.24	\$1,013.70
58		\$767.55	\$1,055.38	\$927.49	\$1,275.30	\$770.82	\$1,069.87
59		\$784.12	\$1,078.16	\$947.51	\$1,302.83	\$787.46	\$1,082.75
60		\$817.55	\$1,124.14	\$987.92	\$1,358.38	\$821.04	\$1,128.92
61		\$846.47	\$1,163.90	\$1,022.86	\$1,406.43	\$850.08	\$1,168.86
62		\$865.45	\$1,189.99	\$1,045.79	\$1,437.97	\$869.14	\$1,195.06
63		\$889.25	\$1,222.72	\$1,074.55	\$1,477.51	\$893.04	\$1,227.92
64+		\$903.71	\$1,242.80	\$1,092.02	\$1,501.53	\$907.56	\$1,247.89

QCC Insurance Company, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic \$1,500/\$15,530/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-0 \$1,600/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150033	Personal Choice PPO Gold HSA-25 \$2,600/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,750/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-25 \$3,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

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

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	RATING AREA 8				
					13,620	15,075	11,241	21,829	10,722
					Bucks	Chester	Delaware	Montgomery	Philadelphia
31609PAD150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	\$540.17	\$540.17	\$540.17	\$540.17	\$540.17
31609PAD150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	Off	\$516.22	\$516.22	\$516.22	\$516.22	\$516.22
31609PAD150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	Off	\$421.61	\$421.61	\$421.61	\$421.61	\$421.61
31609PAD150028	Personal Choice PPO Gold Classic \$1,500/\$15/\$30/80%	PPO	Gold	Off	\$410.65	\$410.65	\$410.65	\$410.65	\$410.65
31609PAD150029	Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%	PPO	Silver	Off	\$333.61	\$333.61	\$333.61	\$333.61	\$333.61
31609PAD150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	Off	\$467.27	\$467.27	\$467.27	\$467.27	\$467.27
31609PAD150031	Personal Choice PPO Gold HSA-25 \$2,400/50%	PPO	Gold	Off	\$387.08	\$387.08	\$387.08	\$387.08	\$387.08
31609PAD150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	Off	\$447.99	\$447.99	\$447.99	\$447.99	\$447.99
31609PAD150033	Personal Choice PPO Gold HSA-25 \$2,600/80%	PPO	Gold	Off	\$346.23	\$346.23	\$346.23	\$346.23	\$346.23
31609PAD150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	Off	\$327.35	\$327.35	\$327.35	\$327.35	\$327.35
31609PAD150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	Off	\$363.53	\$363.53	\$363.53	\$363.53	\$363.53
31609PAD150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	Off	\$246.57	\$246.57	\$246.57	\$246.57	\$246.57
31609PAD150037	Personal Choice PPO Bronze HSA-0 \$6,750/100%	PPO	Bronze	Off	\$263.84	\$263.84	\$263.84	\$263.84	\$263.84
31609PAD150039	Personal Choice PPO Gold HRA-25 \$3,200/100%	PPO	Gold	Off	\$406.99	\$406.99	\$406.99	\$406.99	\$406.99
31609PAD150047	Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%	PPO	Gold	Off	\$401.70	\$401.70	\$401.70	\$401.70	\$401.70
31609PAD150048	Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	PPO	Silver	Off	\$389.21	\$389.21	\$389.21	\$389.21	\$389.21
31609PAD150049	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600	PPO	Silver	Off	\$301.24	\$301.24	\$301.24	\$301.24	\$301.24
31609PAD150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	Off	\$364.01	\$364.01	\$364.01	\$364.01	\$364.01
31609PAD170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	\$302.52	\$302.52	\$302.52	\$302.52	\$302.52

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

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>	31609PA0150025		31609PA0150026		31609PA0150027		31609PA0150028	
HIOS Plan ID (Off Exchange)=>	Personal Choice PPO Platinum Preferred \$10/\$20/\$150		Personal Choice PPO Platinum Preferred \$20/\$40/\$150		Personal Choice PPO Gold Preferred \$35/\$70/\$600		Personal Choice PPO Gold Classic \$1,500/\$15/\$30/80%	
Plan Marketing Name =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Form # =>	8		8		8		8	
Rating Area =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Network =>	Platinum		Platinum		Gold		Gold	
Metal =>	\$0		\$0		\$0		\$1,500	
Deductible =>	0%		0%		0%		20%	
Coinsurance =>	\$10/\$20		\$20/\$40		\$35/\$70		\$15 no ded/\$30 no ded	
Copays =>	\$4,000		\$3,500		\$7,900		\$6,000	
OOP Maximum =>	Yes		Yes		Yes		Yes	
Pediatric Dental (Yes/No) =>	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	
Age Band	Tobacco		Tobacco		Tobacco		Tobacco	
0-14	\$423.56	\$423.56	\$404.78	\$404.78	\$330.60	\$330.60	\$322.00	\$322.00
15	\$461.21	\$461.21	\$440.76	\$440.76	\$359.98	\$359.98	\$350.62	\$350.62
16	\$475.61	\$475.61	\$454.52	\$454.52	\$371.22	\$371.22	\$361.56	\$361.56
17	\$490.00	\$490.00	\$468.28	\$468.28	\$382.45	\$382.45	\$372.51	\$372.51
18	\$505.51	\$505.51	\$483.09	\$483.09	\$394.55	\$394.55	\$384.29	\$384.29
19	\$521.01	\$521.01	\$497.91	\$497.91	\$406.65	\$406.65	\$396.08	\$396.08
20	\$537.07	\$537.07	\$513.25	\$513.25	\$419.19	\$419.19	\$408.28	\$408.28
21	\$553.68	\$553.68	\$529.13	\$529.13	\$432.15	\$432.15	\$420.91	\$420.91
22	\$553.68	\$553.68	\$529.13	\$529.13	\$432.15	\$432.15	\$420.91	\$420.91
23	\$553.68	\$553.68	\$529.13	\$529.13	\$432.15	\$432.15	\$420.91	\$420.91
24	\$553.68	\$553.68	\$529.13	\$529.13	\$432.15	\$432.15	\$420.91	\$420.91
25	\$555.89	\$555.89	\$531.24	\$531.24	\$442.52	\$442.52	\$431.01	\$431.01
26	\$566.97	\$566.97	\$541.82	\$541.82	\$452.89	\$452.89	\$441.12	\$441.12
27	\$580.25	\$580.25	\$554.52	\$554.52	\$469.75	\$469.75	\$457.53	\$457.53
28	\$601.85	\$601.85	\$575.16	\$575.16	\$483.58	\$483.58	\$471.00	\$471.00
29	\$619.57	\$619.57	\$592.09	\$592.09	\$490.49	\$490.49	\$477.73	\$477.73
30	\$628.42	\$628.42	\$600.56	\$600.56	\$500.86	\$500.86	\$487.84	\$487.84
31	\$641.71	\$641.71	\$613.26	\$613.26	\$511.23	\$511.23	\$497.94	\$497.94
32	\$655.00	\$655.00	\$625.96	\$625.96	\$517.72	\$517.72	\$504.25	\$504.25
33	\$663.31	\$663.31	\$633.89	\$633.89	\$524.63	\$524.63	\$510.99	\$510.99
34	\$672.16	\$672.16	\$642.36	\$642.36	\$528.09	\$528.09	\$514.35	\$514.35
35	\$676.59	\$676.59	\$646.59	\$646.59	\$531.55	\$531.55	\$517.72	\$517.72
36	\$681.02	\$681.02	\$650.82	\$650.82	\$535.00	\$535.00	\$521.09	\$521.09
37	\$685.45	\$685.45	\$655.06	\$655.06	\$538.46	\$538.46	\$524.46	\$524.46
38	\$689.88	\$689.88	\$659.29	\$659.29	\$545.37	\$545.37	\$531.19	\$531.19
39	\$698.74	\$698.74	\$667.76	\$667.76	\$552.29	\$552.29	\$537.93	\$537.93
40	\$707.60	\$707.60	\$676.22	\$676.22	\$562.66	\$562.66	\$548.03	\$548.03
41	\$720.89	\$720.89	\$688.92	\$688.92	\$572.60	\$572.60	\$557.71	\$557.71
42	\$733.62	\$733.62	\$701.09	\$701.09	\$586.43	\$586.43	\$571.18	\$571.18
43	\$751.34	\$751.34	\$718.02	\$718.02	\$603.71	\$603.71	\$588.01	\$588.01
44	\$773.49	\$773.49	\$739.19	\$739.19	\$624.03	\$624.03	\$607.80	\$607.80
45	\$799.51	\$799.51	\$764.06	\$764.06	\$648.23	\$648.23	\$631.37	\$631.37
46	\$830.52	\$830.52	\$793.69	\$793.69	\$675.45	\$675.45	\$657.88	\$657.88
47	\$865.40	\$865.40	\$827.02	\$827.02	\$706.57	\$706.57	\$688.19	\$688.19
48	\$905.26	\$905.26	\$865.12	\$865.12	\$737.25	\$737.25	\$718.08	\$718.08
49	\$944.57	\$944.57	\$902.69	\$902.69	\$771.82	\$771.82	\$751.75	\$751.75
50	\$988.87	\$988.87	\$945.02	\$945.02	\$805.96	\$805.96	\$785.00	\$785.00
51	\$1,032.61	\$1,032.61	\$986.82	\$986.82	\$843.56	\$843.56	\$821.62	\$821.62
52	\$1,080.78	\$1,080.78	\$1,032.85	\$1,032.85	\$881.59	\$881.59	\$858.66	\$858.66
53	\$1,129.50	\$1,129.50	\$1,079.42	\$1,079.42	\$922.64	\$922.64	\$898.65	\$898.65
54	\$1,182.10	\$1,182.10	\$1,129.68	\$1,129.68	\$963.70	\$963.70	\$938.63	\$938.63
55	\$1,234.70	\$1,234.70	\$1,179.95	\$1,179.95	\$1,008.21	\$1,008.21	\$981.99	\$981.99
56	\$1,291.73	\$1,291.73	\$1,234.45	\$1,234.45	\$1,053.15	\$1,053.15	\$1,025.76	\$1,025.76
57	\$1,349.31	\$1,349.31	\$1,289.48	\$1,289.48	\$1,101.12	\$1,101.12	\$1,072.48	\$1,072.48
58	\$1,410.77	\$1,410.77	\$1,348.21	\$1,348.21	\$1,124.89	\$1,124.89	\$1,095.63	\$1,095.63
59	\$1,441.22	\$1,441.22	\$1,377.31	\$1,377.31	\$1,172.86	\$1,172.86	\$1,142.35	\$1,142.35
60	\$1,502.68	\$1,502.68	\$1,436.05	\$1,436.05	\$1,214.34	\$1,214.34	\$1,182.76	\$1,182.76
61	\$1,555.83	\$1,555.83	\$1,486.84	\$1,486.84	\$1,241.57	\$1,241.57	\$1,209.28	\$1,209.28
62	\$1,590.72	\$1,590.72	\$1,520.18	\$1,520.18	\$1,275.71	\$1,275.71	\$1,242.53	\$1,242.53
63	\$1,634.46	\$1,634						

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

HIOS Plan ID (On Exchange)=>	31609PA0150029		31609PA0150030		31609PA0150031		31609PA0150032	
HIOS Plan ID (Off Exchange)=>	Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%		Personal Choice PPO Platinum HSA-50 \$1,600/100%		Personal Choice PPO Gold HSA-25 \$2,400/90%		Personal Choice PPO Gold HSA-0 \$1,900/100%	
Plan Marketing Name =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Form # =>	8		8		8		8	
Rating Area =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Network =>	Silver		Platinum		Gold		Gold	
Metal =>	\$3,250		\$1,600		\$2,400		\$1,900	
Deductible =>	30%		0%		10%		0%	
Coinsurance =>	\$30 no ded/\$60 no ded		\$0 after ded		10% after ded		\$0 after ded	
Copays =>	\$7,900		\$6,750		\$6,750		\$6,750	
OOP Maximum =>	Yes		Yes		Yes		Yes	
Pediatric Dental (Yes/No) =>	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$261.59	\$261.59	\$366.40	\$366.40	\$303.52	\$303.52	\$351.28	\$351.28
15	\$284.84	\$284.84	\$398.97	\$398.97	\$330.50	\$330.50	\$382.51	\$382.51
16	\$293.73	\$293.73	\$411.42	\$411.42	\$340.81	\$340.81	\$394.45	\$394.45
17	\$302.63	\$302.63	\$423.87	\$423.87	\$351.13	\$351.13	\$406.39	\$406.39
18	\$312.20	\$312.20	\$437.28	\$437.28	\$362.24	\$362.24	\$419.24	\$419.24
19	\$321.77	\$321.77	\$450.69	\$450.69	\$373.35	\$373.35	\$432.10	\$432.10
20	\$331.69	\$331.69	\$464.58	\$464.58	\$384.85	\$384.85	\$445.42	\$445.42
21	\$341.95	\$341.95	\$478.95	\$478.95	\$396.76	\$396.76	\$459.19	\$459.19
22	\$341.95	\$341.95	\$478.95	\$478.95	\$396.76	\$396.76	\$459.19	\$459.19
23	\$341.95	\$341.95	\$478.95	\$478.95	\$396.76	\$396.76	\$459.19	\$459.19
24	\$341.95	\$341.95	\$478.95	\$478.95	\$396.76	\$396.76	\$459.19	\$459.19
25	\$343.32	\$343.32	\$480.87	\$480.87	\$398.34	\$398.34	\$461.03	\$461.03
26	\$350.16	\$350.16	\$490.44	\$490.44	\$406.28	\$406.28	\$470.21	\$470.21
27	\$358.36	\$358.36	\$501.94	\$501.94	\$415.80	\$415.80	\$481.23	\$481.23
28	\$371.70	\$371.70	\$520.62	\$520.62	\$431.27	\$431.27	\$499.14	\$499.14
29	\$382.64	\$382.64	\$535.94	\$535.94	\$443.97	\$443.97	\$513.84	\$513.84
30	\$388.11	\$388.11	\$543.61	\$543.61	\$450.32	\$450.32	\$521.18	\$521.18
31	\$396.32	\$396.32	\$555.10	\$555.10	\$459.84	\$459.84	\$532.20	\$532.20
32	\$404.53	\$404.53	\$566.60	\$566.60	\$469.36	\$469.36	\$543.22	\$543.22
33	\$409.66	\$409.66	\$573.78	\$573.78	\$475.31	\$475.31	\$550.11	\$550.11
34	\$415.13	\$415.13	\$581.45	\$581.45	\$481.66	\$481.66	\$557.46	\$557.46
35	\$417.86	\$417.86	\$585.28	\$585.28	\$484.84	\$484.84	\$561.13	\$561.13
36	\$420.60	\$420.60	\$589.11	\$589.11	\$488.01	\$488.01	\$564.81	\$564.81
37	\$423.33	\$423.33	\$592.94	\$592.94	\$491.18	\$491.18	\$568.48	\$568.48
38	\$426.07	\$426.07	\$596.77	\$596.77	\$494.36	\$494.36	\$572.15	\$572.15
39	\$431.54	\$431.54	\$604.43	\$604.43	\$500.71	\$500.71	\$579.50	\$579.50
40	\$437.01	\$437.01	\$612.10	\$612.10	\$507.05	\$507.05	\$586.85	\$586.85
41	\$445.22	\$445.22	\$623.59	\$623.59	\$516.58	\$516.58	\$597.87	\$597.87
42	\$453.08	\$453.08	\$634.61	\$634.61	\$525.70	\$525.70	\$608.43	\$608.43
43	\$464.03	\$464.03	\$649.94	\$649.94	\$538.40	\$538.40	\$623.12	\$623.12
44	\$477.70	\$477.70	\$669.09	\$669.09	\$554.27	\$554.27	\$641.49	\$641.49
45	\$493.78	\$493.78	\$691.60	\$691.60	\$572.92	\$572.92	\$663.07	\$663.07
46	\$512.92	\$512.92	\$718.42	\$718.42	\$595.13	\$595.13	\$688.79	\$688.79
47	\$534.47	\$534.47	\$748.60	\$748.60	\$620.13	\$620.13	\$717.72	\$717.72
48	\$559.09	\$559.09	\$783.08	\$783.08	\$648.70	\$648.70	\$750.78	\$750.78
49	\$583.37	\$583.37	\$817.09	\$817.09	\$676.87	\$676.87	\$783.38	\$783.38
50	\$610.72	\$610.72	\$855.40	\$855.40	\$708.61	\$708.61	\$820.12	\$820.12
51	\$637.74	\$637.74	\$893.24	\$893.24	\$739.95	\$739.95	\$856.39	\$856.39
52	\$667.49	\$667.49	\$934.91	\$934.91	\$774.47	\$774.47	\$896.34	\$896.34
53	\$697.58	\$697.58	\$977.06	\$977.06	\$809.38	\$809.38	\$936.75	\$936.75
54	\$730.06	\$730.06	\$1,003.84	\$1,003.84	\$847.08	\$847.08	\$980.38	\$980.38
55	\$762.55	\$762.55	\$1,068.06	\$1,068.06	\$884.77	\$884.77	\$1,024.00	\$1,024.00
56	\$797.77	\$797.77	\$1,117.39	\$1,117.39	\$925.63	\$925.63	\$1,071.30	\$1,071.30
57	\$833.33	\$833.33	\$1,167.20	\$1,167.20	\$966.90	\$966.90	\$1,119.05	\$1,119.05
58	\$871.29	\$871.29	\$1,220.36	\$1,220.36	\$1,010.94	\$1,010.94	\$1,170.02	\$1,170.02
59	\$890.10	\$890.10	\$1,262.71	\$1,262.71	\$1,032.76	\$1,032.76	\$1,195.28	\$1,195.28
60	\$928.05	\$928.05	\$1,299.87	\$1,299.87	\$1,076.80	\$1,076.80	\$1,246.25	\$1,246.25
61	\$960.88	\$960.88	\$1,345.85	\$1,345.85	\$1,114.89	\$1,114.89	\$1,290.33	\$1,290.33
62	\$982.42	\$982.42	\$1,376.02	\$1,376.02	\$1,139.88	\$1,139.88	\$1,319.26	\$1,319.26
63	\$1,009.44	\$1,009.44	\$1,413.86	\$1,413.86	\$1,171.23	\$1,171.23	\$1,355.54	\$1,355.54
64+	\$1,025.85	\$1,025.85	\$1,436.85	\$1,436.85	\$1,190.27	\$1,190.27	\$1,377.57	\$1,377.57

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

HIOS Plan ID (On Exchange)=>	31609PA0150033		31609PA0150034		31609PA0150035		31609PA0150036	
HIOS Plan ID (Off Exchange)=>	31609PA0150033		31609PA0150034		31609PA0150035		31609PA0150036	
Plan Marketing Name =>	Personal Choice PPO Gold HSA-25 \$2,600/80%		Personal Choice PPO Silver HSA-0 \$2,100/70%		Personal Choice PPO Silver HSA-0 \$2,700/90%		Personal Choice PPO Bronze HSA-0 \$5,200/50%	
Form # =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Rating Area =>	8		8		8		8	
Network =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Metal =>	Gold		Silver		Silver		Bronze	
Deductible =>	\$2,600		\$2,100		\$2,700		\$5,200	
Coinsurance =>	20%		30%		10%		50%	
Copays =>	20% after ded		30% after ded		10% after ded		50% after ded	
OOP Maximum =>	\$6,750		\$6,750		\$6,750		\$6,750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$271.49	\$271.49	\$256.68	\$256.68	\$285.05	\$285.05	\$193.34	\$193.34
15	\$295.62	\$295.62	\$279.50	\$279.50	\$310.39	\$310.39	\$210.53	\$210.53
16	\$304.85	\$304.85	\$288.22	\$288.22	\$320.08	\$320.08	\$217.10	\$217.10
17	\$314.07	\$314.07	\$296.95	\$296.95	\$329.77	\$329.77	\$223.67	\$223.67
18	\$324.01	\$324.01	\$306.34	\$306.34	\$340.20	\$340.20	\$230.74	\$230.74
19	\$333.95	\$333.95	\$315.74	\$315.74	\$350.64	\$350.64	\$237.82	\$237.82
20	\$344.24	\$344.24	\$325.47	\$325.47	\$361.44	\$361.44	\$245.15	\$245.15
21	\$354.88	\$354.88	\$335.53	\$335.53	\$372.62	\$372.62	\$252.73	\$252.73
22	\$354.88	\$354.88	\$335.53	\$335.53	\$372.62	\$372.62	\$252.73	\$252.73
23	\$354.88	\$354.88	\$335.53	\$335.53	\$372.62	\$372.62	\$252.73	\$252.73
24	\$354.88	\$354.88	\$335.53	\$335.53	\$372.62	\$372.62	\$252.73	\$252.73
25	\$356.30	\$400.84	\$336.88	\$378.99	\$374.11	\$420.87	\$253.74	\$285.46
26	\$363.40	\$408.83	\$343.59	\$386.54	\$381.56	\$429.26	\$258.80	\$291.15
27	\$371.92	\$418.41	\$351.64	\$395.60	\$390.51	\$439.32	\$264.86	\$297.97
28	\$385.76	\$433.98	\$364.73	\$410.32	\$405.04	\$455.67	\$274.72	\$309.06
29	\$397.12	\$446.75	\$375.46	\$422.40	\$416.96	\$469.08	\$282.81	\$318.16
30	\$402.79	\$473.28	\$380.83	\$447.48	\$422.92	\$496.94	\$286.85	\$337.05
31	\$411.31	\$483.29	\$388.88	\$456.94	\$431.87	\$507.44	\$292.92	\$344.18
32	\$419.83	\$493.30	\$396.94	\$466.40	\$440.81	\$517.95	\$298.98	\$351.30
33	\$425.15	\$499.55	\$401.97	\$472.32	\$446.40	\$524.52	\$302.77	\$355.76
34	\$430.83	\$506.22	\$407.34	\$478.62	\$452.36	\$531.52	\$306.82	\$360.51
35	\$433.67	\$509.56	\$410.02	\$481.78	\$455.34	\$535.03	\$308.84	\$362.89
36	\$436.51	\$512.90	\$412.71	\$484.93	\$458.32	\$538.53	\$310.86	\$365.26
37	\$439.35	\$516.23	\$415.39	\$488.09	\$461.30	\$542.03	\$312.88	\$367.64
38	\$442.19	\$519.57	\$418.08	\$491.24	\$464.28	\$545.53	\$314.90	\$370.01
39	\$447.86	\$526.24	\$423.44	\$497.55	\$470.25	\$552.54	\$318.95	\$374.76
40	\$453.54	\$555.59	\$428.81	\$525.30	\$476.21	\$583.36	\$322.99	\$395.66
41	\$462.06	\$566.02	\$436.87	\$535.16	\$485.15	\$594.31	\$329.06	\$403.10
42	\$470.22	\$576.02	\$444.58	\$544.61	\$493.72	\$604.81	\$334.87	\$410.22
43	\$481.58	\$589.93	\$455.32	\$557.77	\$505.65	\$619.42	\$342.96	\$420.12
44	\$495.77	\$607.32	\$468.74	\$574.21	\$520.55	\$637.67	\$353.07	\$432.51
45	\$512.45	\$627.75	\$484.51	\$593.53	\$538.06	\$659.13	\$364.95	\$447.06
46	\$532.33	\$652.10	\$503.30	\$616.54	\$558.93	\$684.69	\$379.10	\$464.40
47	\$554.68	\$679.49	\$524.44	\$642.44	\$582.41	\$713.45	\$395.02	\$483.90
48	\$580.24	\$710.79	\$548.60	\$672.03	\$609.23	\$746.31	\$413.22	\$506.19
49	\$605.43	\$741.65	\$572.42	\$701.22	\$635.69	\$778.72	\$431.16	\$528.17
50	\$633.82	\$871.51	\$599.26	\$823.99	\$665.50	\$915.06	\$451.38	\$562.65
51	\$661.86	\$910.06	\$625.77	\$860.44	\$694.94	\$955.54	\$471.35	\$584.10
52	\$692.73	\$952.51	\$654.96	\$900.58	\$727.35	\$1,000.11	\$493.33	\$607.33
53	\$723.96	\$995.45	\$684.49	\$941.17	\$760.15	\$1,045.20	\$515.57	\$638.91
54	\$757.68	\$1,041.81	\$716.37	\$985.00	\$795.54	\$1,093.87	\$539.58	\$671.93
55	\$791.39	\$1,088.16	\$748.24	\$1,028.83	\$830.94	\$1,142.55	\$563.59	\$704.94
56	\$827.94	\$1,138.42	\$782.80	\$1,076.35	\$869.32	\$1,195.32	\$589.62	\$738.01
57	\$864.85	\$1,189.17	\$817.70	\$1,124.33	\$908.08	\$1,248.60	\$615.91	\$774.87
58	\$904.24	\$1,243.34	\$854.94	\$1,175.55	\$949.44	\$1,305.47	\$643.96	\$812.45
59	\$923.76	\$1,270.17	\$873.40	\$1,200.92	\$969.93	\$1,333.65	\$667.86	\$841.56
60	\$963.15	\$1,324.34	\$910.64	\$1,252.13	\$1,011.29	\$1,390.53	\$685.91	\$871.33
61	\$997.22	\$1,371.18	\$942.85	\$1,296.42	\$1,047.06	\$1,439.71	\$710.18	\$901.49
62	\$1,019.58	\$1,401.92	\$963.99	\$1,325.49	\$1,070.54	\$1,471.99	\$726.10	\$921.39
63	\$1,047.62	\$1,440.47	\$990.50	\$1,361.94	\$1,099.97	\$1,512.47	\$746.07	\$941.84
64+	\$1,064.64	\$1,						

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

HIOS Plan ID (On Exchange)=>	31609PA0150037		31609PA0150039		31609PA0150047		31609PA0150048	
HIOS Plan ID (Off Exchange)=>	Personal Choice PPO Bronze HSA-0 \$6,750/100%		Personal Choice PPO Gold HRA-25 \$3,200/100%		Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%		Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	
Plan Marketing Name =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Form # =>	8		8		8		8	
Rating Area =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Network =>	Bronze		Gold		Gold		Silver	
Metal =>	\$6,750		\$3,200		\$2,500		\$4,750	
Deductible =>	0%		0%		0%		10%	
Coinsurance =>	0% after ded		0% after ded		\$40 no ded/\$80 no ded		\$50 no ded/\$100 no ded	
Copays =>	\$6,750		\$6,750		\$4,500		\$7,900	
OOP Maximum =>	Yes		Yes		Yes		Yes	
Pediatric Dental (Yes/No) =>	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$206.89	\$206.89	\$319.13	\$319.13	\$314.98	\$314.98	\$226.77	\$226.77
15	\$225.28	\$225.28	\$347.49	\$347.49	\$342.98	\$342.98	\$246.93	\$246.93
16	\$232.31	\$232.31	\$358.34	\$358.34	\$353.69	\$353.69	\$254.64	\$254.64
17	\$239.34	\$239.34	\$369.19	\$369.19	\$364.39	\$364.39	\$262.35	\$262.35
18	\$246.91	\$246.91	\$380.87	\$380.87	\$375.92	\$375.92	\$270.65	\$270.65
19	\$254.48	\$254.48	\$392.55	\$392.55	\$387.45	\$387.45	\$278.95	\$278.95
20	\$262.33	\$262.33	\$404.65	\$404.65	\$399.39	\$399.39	\$287.54	\$287.54
21	\$270.44	\$304.25	\$417.16	\$469.30	\$411.74	\$463.21	\$296.44	\$333.49
22	\$270.44	\$304.25	\$417.16	\$469.30	\$411.74	\$463.21	\$296.44	\$333.49
23	\$270.44	\$304.25	\$417.16	\$469.30	\$411.74	\$463.21	\$296.44	\$333.49
24	\$270.44	\$304.25	\$417.16	\$469.30	\$411.74	\$463.21	\$296.44	\$333.49
25	\$271.52	\$305.46	\$418.83	\$471.18	\$413.39	\$465.06	\$297.62	\$334.82
26	\$276.93	\$311.55	\$427.17	\$480.57	\$421.63	\$474.33	\$303.55	\$341.49
27	\$283.42	\$318.85	\$437.18	\$491.83	\$431.51	\$485.45	\$310.66	\$349.50
28	\$293.97	\$330.71	\$453.45	\$510.13	\$447.57	\$503.51	\$322.23	\$362.50
29	\$302.62	\$340.45	\$466.80	\$525.15	\$460.74	\$518.33	\$331.71	\$373.17
30	\$306.95	\$360.67	\$473.48	\$556.33	\$467.33	\$549.11	\$336.45	\$395.33
31	\$313.44	\$368.29	\$483.49	\$568.10	\$477.21	\$560.72	\$343.57	\$403.69
32	\$319.93	\$375.92	\$493.50	\$579.86	\$487.09	\$572.33	\$350.68	\$412.05
33	\$323.99	\$380.69	\$499.76	\$587.22	\$493.27	\$579.59	\$355.13	\$417.28
34	\$328.31	\$385.77	\$506.43	\$595.06	\$499.86	\$587.33	\$359.87	\$422.85
35	\$330.48	\$388.31	\$509.77	\$598.98	\$503.15	\$591.20	\$362.24	\$425.64
36	\$332.64	\$390.85	\$513.11	\$602.90	\$506.44	\$595.07	\$364.62	\$428.42
37	\$334.81	\$393.40	\$516.44	\$606.82	\$509.74	\$598.94	\$366.99	\$431.21
38	\$336.97	\$395.94	\$519.78	\$610.74	\$513.03	\$602.81	\$369.36	\$434.00
39	\$341.30	\$401.02	\$526.46	\$618.59	\$519.62	\$610.55	\$374.10	\$439.57
40	\$345.62	\$423.39	\$533.13	\$653.08	\$526.21	\$644.61	\$378.84	\$464.08
41	\$352.11	\$431.34	\$543.14	\$665.35	\$536.09	\$656.71	\$385.96	\$472.80
42	\$358.33	\$438.96	\$552.74	\$677.10	\$545.56	\$668.31	\$392.78	\$481.15
43	\$366.99	\$449.56	\$566.09	\$693.46	\$558.74	\$684.45	\$402.26	\$492.77
44	\$377.81	\$462.81	\$582.77	\$713.90	\$575.21	\$704.63	\$414.12	\$507.30
45	\$390.52	\$478.38	\$602.38	\$737.91	\$594.56	\$728.33	\$428.05	\$524.36
46	\$405.66	\$496.93	\$625.74	\$766.53	\$617.62	\$756.58	\$444.65	\$544.70
47	\$422.70	\$517.81	\$652.02	\$798.73	\$643.56	\$788.36	\$463.33	\$567.58
48	\$442.17	\$541.66	\$682.06	\$835.52	\$673.20	\$824.67	\$484.67	\$593.72
49	\$461.37	\$565.18	\$711.67	\$871.80	\$702.43	\$860.48	\$505.72	\$619.51
50	\$483.01	\$664.13	\$745.05	\$1,024.44	\$735.37	\$1,011.14	\$529.43	\$727.97
51	\$504.37	\$693.51	\$778.00	\$1,069.75	\$767.90	\$1,055.87	\$552.85	\$760.17
52	\$527.90	\$725.86	\$814.30	\$1,119.66	\$803.72	\$1,105.12	\$578.64	\$795.63
53	\$551.70	\$758.59	\$851.01	\$1,170.13	\$839.96	\$1,154.94	\$604.73	\$831.50
54	\$577.39	\$793.91	\$890.64	\$1,224.63	\$879.07	\$1,208.72	\$632.89	\$870.22
55	\$603.08	\$829.24	\$930.27	\$1,279.12	\$918.19	\$1,262.51	\$661.05	\$908.94
56	\$630.94	\$867.54	\$973.23	\$1,338.20	\$960.60	\$1,320.82	\$691.58	\$950.93
57	\$659.06	\$906.21	\$1,016.62	\$1,397.85	\$1,003.42	\$1,379.70	\$722.41	\$993.32
58	\$689.08	\$947.49	\$1,062.92	\$1,461.52	\$1,049.12	\$1,442.54	\$755.32	\$1,038.56
59	\$703.96	\$967.94	\$1,085.87	\$1,493.07	\$1,071.77	\$1,473.68	\$771.62	\$1,060.98
60	\$733.98	\$1,009.22	\$1,132.17	\$1,556.74	\$1,117.47	\$1,536.52	\$804.53	\$1,106.22
61	\$759.94	\$1,044.91	\$1,172.22	\$1,611.80	\$1,157.00	\$1,590.87	\$832.98	\$1,145.35
62	\$776.98	\$1,068.34	\$1,198.50	\$1,647.94	\$1,182.94	\$1,626.54	\$851.66	\$1,171.03
63	\$798.34	\$1,097.72	\$1,231.46	\$1,693.25	\$1,215.47	\$1,671.27	\$875.08	\$1,203.23

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

HIOS Plan ID (On Exchange)=>	31609PA0150049		31609PA0150050		31609PA0170001	
HIOS Plan ID (Off Exchange)=>	31609PA0150049		31609PA0150050		31609PA0170001	
Plan Marketing Name =>	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600		Personal Choice PPO Silver HSA-0 \$3,200/100%		Personal Choice EPO Silver HSA-0 \$3,000/80%	
Form # =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Rating Area =>	8		8		8	
Network =>	Personal Choice Network		Personal Choice Network		Personal Choice Network	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$4,500		\$3,200		\$3,000	
Coinsurance =>	0%		0%		20%	
Copays =>	\$35 no ded/\$70 no ded		0% after ded		20% after ded/20% after ded	
OOP Maximum =>	\$7,900		\$6,750		\$6,750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$236.21	\$236.21	\$285.43	\$285.43	\$237.21	\$237.21
15	\$257.20	\$257.20	\$310.80	\$310.80	\$258.30	\$258.30
16	\$265.23	\$265.23	\$320.50	\$320.50	\$266.36	\$266.36
17	\$273.26	\$273.26	\$330.20	\$330.20	\$274.42	\$274.42
18	\$281.90	\$281.90	\$340.65	\$340.65	\$283.10	\$283.10
19	\$290.55	\$290.55	\$351.09	\$351.09	\$291.79	\$291.79
20	\$299.50	\$299.50	\$361.91	\$361.91	\$300.78	\$300.78
21	\$308.77	\$347.36	\$373.11	\$419.75	\$310.08	\$348.84
22	\$308.77	\$347.36	\$373.11	\$419.75	\$310.08	\$348.84
23	\$308.77	\$347.36	\$373.11	\$419.75	\$310.08	\$348.84
24	\$308.77	\$347.36	\$373.11	\$419.75	\$310.08	\$348.84
25	\$310.00	\$348.75	\$374.60	\$421.42	\$311.32	\$350.24
26	\$316.18	\$355.70	\$382.06	\$429.82	\$317.52	\$357.21
27	\$323.59	\$364.04	\$391.02	\$439.89	\$324.97	\$365.59
28	\$335.63	\$377.58	\$405.57	\$456.26	\$337.06	\$379.19
29	\$345.51	\$388.70	\$417.51	\$469.70	\$346.98	\$390.35
30	\$350.45	\$411.78	\$423.48	\$497.59	\$351.94	\$413.53
31	\$357.86	\$420.49	\$432.43	\$508.11	\$359.38	\$422.28
32	\$365.27	\$429.19	\$441.39	\$518.63	\$366.83	\$431.02
33	\$369.90	\$434.64	\$446.98	\$525.20	\$371.48	\$436.49
34	\$374.84	\$440.44	\$452.95	\$532.22	\$376.44	\$442.32
35	\$377.31	\$443.34	\$455.94	\$535.73	\$378.92	\$445.23
36	\$379.78	\$446.24	\$458.92	\$539.23	\$381.40	\$448.15
37	\$382.25	\$449.15	\$461.91	\$542.74	\$383.88	\$451.06
38	\$384.72	\$452.05	\$464.89	\$546.25	\$386.36	\$453.97
39	\$389.66	\$457.85	\$470.86	\$553.26	\$391.32	\$459.80
40	\$394.60	\$463.39	\$476.83	\$558.12	\$396.28	\$465.45
41	\$402.01	\$469.47	\$485.79	\$565.09	\$403.73	\$474.56
42	\$409.12	\$476.17	\$494.37	\$572.60	\$410.86	\$482.30
43	\$419.00	\$483.27	\$506.31	\$580.23	\$420.78	\$491.46
44	\$431.35	\$496.40	\$521.23	\$588.51	\$433.18	\$500.65
45	\$445.86	\$510.18	\$538.77	\$597.99	\$447.76	\$510.50
46	\$463.15	\$527.36	\$559.66	\$618.58	\$465.12	\$529.77
47	\$482.60	\$549.19	\$583.17	\$641.38	\$484.66	\$551.71
48	\$504.83	\$578.42	\$610.03	\$670.29	\$506.98	\$574.05
49	\$526.76	\$605.28	\$636.52	\$700.74	\$529.00	\$596.02
50	\$551.46	\$638.25	\$666.37	\$732.26	\$553.81	\$620.48
51	\$575.85	\$671.79	\$695.84	\$765.79	\$578.30	\$645.17
52	\$602.71	\$708.73	\$728.31	\$800.42	\$605.28	\$672.26
53	\$629.88	\$746.09	\$761.14	\$836.57	\$632.57	\$699.78
54	\$659.22	\$786.42	\$796.58	\$874.04	\$662.02	\$729.28
55	\$688.55	\$828.76	\$832.03	\$912.04	\$691.48	\$759.79
56	\$720.35	\$874.48	\$870.46	\$950.88	\$723.42	\$794.70
57	\$752.46	\$924.64	\$909.26	\$990.24	\$755.67	\$834.04
58	\$786.74	\$976.16	\$950.68	\$1,030.18	\$790.09	\$874.56
59	\$803.72	\$1,015.11	\$971.20	\$1,070.34	\$807.14	\$891.82
60	\$837.99	\$1,052.24	\$1,012.61	\$1,110.34	\$841.56	\$917.15
61	\$867.63	\$1,093.00	\$1,048.43	\$1,150.59	\$871.33	\$948.08
62	\$887.09	\$1,129.74	\$1,071.94	\$1,190.91	\$890.86	\$974.94
63	\$911.48	\$1,163.28	\$1,101.41	\$1,231.44	\$915.36	\$1,005.62
64+	\$926.30	\$1,173.66	\$1,119.32	\$1,239.09	\$930.24	\$1,013.09

QCC Insurance Company, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic \$1,500/\$15/\$30/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150033	Personal Choice PPO Gold HSA-25 \$2,600/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-25 \$6,750/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-25 \$3,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

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

05-01-2018 Number of Covered Lives by Rating County						RATING AREA 8				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange		12,620	15,075	11,241	21,829	10,722
						Bucks	Chester	Delaware	Montgomery	Philadelphia
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off		\$553.68	\$553.68	\$553.68	\$553.68	\$553.68
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	Off		\$529.13	\$529.13	\$529.13	\$529.13	\$529.13
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	Off		\$432.15	\$432.15	\$432.15	\$432.15	\$432.15
31609PA0150028	Personal Choice PPO Gold Classic \$1,500/\$15/\$30/80%	PPO	Gold	Off		\$420.91	\$420.91	\$420.91	\$420.91	\$420.91
31609PA0150029	Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%	PPO	Silver	Off		\$341.95	\$341.95	\$341.95	\$341.95	\$341.95
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	Off		\$478.95	\$478.95	\$478.95	\$478.95	\$478.95
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	Off		\$396.76	\$396.76	\$396.76	\$396.76	\$396.76
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	Off		\$459.19	\$459.19	\$459.19	\$459.19	\$459.19
31609PA0150033	Personal Choice PPO Gold HSA-25 \$2,600/80%	PPO	Gold	Off		\$354.88	\$354.88	\$354.88	\$354.88	\$354.88
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	Off		\$335.53	\$335.53	\$335.53	\$335.53	\$335.53
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	Off		\$372.62	\$372.62	\$372.62	\$372.62	\$372.62
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	Off		\$252.73	\$252.73	\$252.73	\$252.73	\$252.73
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,750/100%	PPO	Bronze	Off		\$270.44	\$270.44	\$270.44	\$270.44	\$270.44
31609PA0150039	Personal Choice PPO Gold HRA-25 \$3,200/100%	PPO	Gold	Off		\$417.16	\$417.16	\$417.16	\$417.16	\$417.16
31609PA0150047	Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%	PPO	Gold	Off		\$411.74	\$411.74	\$411.74	\$411.74	\$411.74
31609PA0150048	Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	PPO	Silver	Off		\$296.44	\$296.44	\$296.44	\$296.44	\$296.44
31609PA0150049	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600	PPO	Silver	Off		\$308.77	\$308.77	\$308.77	\$308.77	\$308.77
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	Off		\$373.11	\$373.11	\$373.11	\$373.11	\$373.11
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off		\$310.08	\$310.08	\$310.08	\$310.08	\$310.08

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

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>	31609PA0150025		31609PA0150026		31609PA0150027		31609PA0150028	
HIOS Plan ID (Off Exchange)=>	31609PA0150025		31609PA0150026		31609PA0150027		31609PA0150028	
Plan Marketing Name =>	Personal Choice PPO Platinum Preferred \$10/\$20/\$150		Personal Choice PPO Platinum Preferred \$20/\$40/\$150		Personal Choice PPO Gold Preferred \$35/\$70/\$600		Personal Choice PPO Gold Classic \$1,500/\$15/\$30/80%	
Form # =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Rating Area =>	8		8		8		8	
Network =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Metal =>	Platinum		Platinum		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$1,500	
Coinsurance =>	0%		0%		0%		20%	
Copays =>	\$10/\$20		\$20/\$40		\$35/\$70		\$15 no ded/\$30 no ded	
OOP Maximum =>	\$4,000		\$3,500		\$7,900		\$6,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$434.15	\$434.15	\$414.90	\$414.90	\$338.86	\$338.86	\$330.05	\$330.05
15	\$472.74	\$472.74	\$451.78	\$451.78	\$368.98	\$368.98	\$359.38	\$359.38
16	\$487.50	\$487.50	\$465.88	\$465.88	\$380.50	\$380.50	\$370.60	\$370.60
17	\$502.25	\$502.25	\$479.98	\$479.98	\$392.01	\$392.01	\$381.82	\$381.82
18	\$518.14	\$518.14	\$495.17	\$495.17	\$404.42	\$404.42	\$393.90	\$393.90
19	\$534.04	\$534.04	\$510.35	\$510.35	\$416.82	\$416.82	\$405.98	\$405.98
20	\$550.49	\$550.49	\$526.08	\$526.08	\$429.67	\$429.67	\$418.49	\$418.49
21	\$567.52	\$638.46	\$542.35	\$610.15	\$442.95	\$498.32	\$431.43	\$485.36
22	\$567.52	\$638.46	\$542.35	\$610.15	\$442.95	\$498.32	\$431.43	\$485.36
23	\$567.52	\$638.46	\$542.35	\$610.15	\$442.95	\$498.32	\$431.43	\$485.36
24	\$567.52	\$638.46	\$542.35	\$610.15	\$442.95	\$498.32	\$431.43	\$485.36
25	\$569.79	\$641.01	\$544.52	\$612.59	\$444.73	\$500.32	\$433.16	\$487.30
26	\$581.14	\$653.78	\$555.37	\$624.79	\$453.59	\$510.28	\$441.79	\$497.01
27	\$594.76	\$669.10	\$568.39	\$639.43	\$464.22	\$522.24	\$452.14	\$508.66
28	\$616.89	\$694.00	\$589.54	\$663.23	\$481.49	\$541.68	\$468.97	\$527.59
29	\$635.05	\$714.44	\$606.89	\$682.75	\$495.67	\$557.62	\$482.77	\$543.12
30	\$644.13	\$756.86	\$615.57	\$723.30	\$502.75	\$590.73	\$489.68	\$575.37
31	\$657.75	\$772.86	\$628.59	\$738.59	\$513.38	\$603.23	\$500.03	\$587.54
32	\$671.37	\$788.87	\$641.60	\$753.88	\$524.01	\$615.72	\$510.39	\$599.70
33	\$679.89	\$798.87	\$649.74	\$763.44	\$530.66	\$623.52	\$516.86	\$607.31
34	\$688.97	\$809.54	\$658.42	\$773.64	\$537.75	\$631.85	\$523.76	\$615.42
35	\$693.51	\$814.87	\$662.76	\$778.74	\$541.29	\$636.02	\$527.21	\$619.47
36	\$698.05	\$820.21	\$667.09	\$783.84	\$544.83	\$640.18	\$530.66	\$623.53
37	\$702.59	\$825.54	\$671.43	\$788.93	\$548.38	\$644.34	\$534.12	\$627.59
38	\$707.13	\$830.88	\$675.77	\$794.03	\$551.92	\$648.51	\$537.57	\$631.64
39	\$716.21	\$841.55	\$684.45	\$804.23	\$559.01	\$656.83	\$544.47	\$639.75
40	\$725.29	\$888.48	\$693.13	\$849.08	\$566.10	\$693.47	\$551.37	\$675.43
41	\$738.91	\$905.16	\$706.14	\$865.03	\$576.73	\$706.49	\$561.73	\$688.12
42	\$751.96	\$921.15	\$718.62	\$880.31	\$586.91	\$718.97	\$571.65	\$700.27
43	\$770.12	\$943.40	\$735.97	\$901.57	\$601.09	\$736.33	\$585.46	\$717.18
44	\$792.82	\$971.21	\$757.67	\$928.14	\$618.81	\$758.04	\$602.71	\$738.32
45	\$819.50	\$1,003.88	\$783.16	\$959.37	\$639.63	\$783.54	\$622.99	\$763.16
46	\$851.28	\$1,042.82	\$813.53	\$996.57	\$664.43	\$813.93	\$647.15	\$792.76
47	\$887.03	\$1,086.61	\$847.70	\$1,038.43	\$692.34	\$848.11	\$674.33	\$826.06
48	\$927.89	\$1,136.67	\$886.75	\$1,086.26	\$724.23	\$887.18	\$705.39	\$864.11
49	\$968.19	\$1,186.03	\$925.25	\$1,133.44	\$755.68	\$925.71	\$736.03	\$901.63
50	\$1,013.59	\$1,393.68	\$968.64	\$1,331.88	\$791.12	\$1,087.78	\$770.54	\$1,059.49
51	\$1,058.42	\$1,455.33	\$1,011.49	\$1,390.80	\$826.11	\$1,135.90	\$804.62	\$1,106.36
52	\$1,107.80	\$1,523.22	\$1,058.67	\$1,455.67	\$864.65	\$1,188.89	\$842.16	\$1,157.97
53	\$1,157.74	\$1,591.89	\$1,106.40	\$1,521.30	\$903.63	\$1,242.49	\$880.13	\$1,210.17
54	\$1,211.65	\$1,666.02	\$1,157.92	\$1,592.14	\$945.71	\$1,300.35	\$921.11	\$1,266.53
55	\$1,265.57	\$1,740.15	\$1,209.45	\$1,662.99	\$987.79	\$1,358.21	\$962.10	\$1,322.88
56	\$1,324.02	\$1,820.53	\$1,265.31	\$1,739.80	\$1,033.41	\$1,420.94	\$1,006.54	\$1,383.99
57	\$1,383.04	\$1,901.68	\$1,321.71	\$1,817.36	\$1,079.48	\$1,484.28	\$1,051.40	\$1,445.68
58	\$1,446.04	\$1,988.30	\$1,381.91	\$1,900.13	\$1,128.65	\$1,551.89	\$1,099.29	\$1,511.53
59	\$1,477.25	\$2,031.22	\$1,411.74	\$1,941.15	\$1,153.01	\$1,585.39	\$1,123.02	\$1,544.16
60	\$1,540.25	\$2,117.84	\$1,471.95	\$2,023.92	\$1,202.18	\$1,652.99	\$1,170.91	\$1,610.00
61	\$1,594.73	\$2,192.75	\$1,524.01	\$2,095.52	\$1,244.70	\$1,711.46	\$1,212.33	\$1,666.95

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

HIOS Plan ID (On Exchange)=>	31609PA0150029		31609PA0150030		31609PA0150031		31609PA0150032	
HIOS Plan ID (Off Exchange)=>	Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%		Personal Choice PPO Platinum HSA-50 \$1,600/100%		Personal Choice PPO Gold HSA-25 \$2,400/90%		Personal Choice PPO Gold HSA-0 \$1,900/100%	
Plan Marketing Name =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Form # =>	8		8		8		8	
Rating Area =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Network =>	Silver		Platinum		Gold		Gold	
Metal =>	\$3,250		\$1,600		\$2,400		\$1,900	
Deductible =>	30%		0%		10%		0%	
Coinsurance =>	\$30 no ded/\$60 no ded		\$0 after ded		10% after ded		\$0 after ded	
Copays =>	\$7,900		\$6,750		\$6,750		\$6,750	
OOP Maximum =>	Yes		Yes		Yes		Yes	
Pediatric Dental (Yes/No) =>	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	
Age Band	Tobacco		Tobacco		Tobacco		Tobacco	
0-14	\$268.13	\$268.13	\$375.56	\$375.56	\$311.11	\$311.11	\$360.06	\$360.06
15	\$291.97	\$291.97	\$408.94	\$408.94	\$338.76	\$338.76	\$392.07	\$392.07
16	\$301.08	\$301.08	\$421.70	\$421.70	\$349.33	\$349.33	\$404.31	\$404.31
17	\$310.19	\$310.19	\$434.47	\$434.47	\$359.91	\$359.91	\$416.54	\$416.54
18	\$320.00	\$320.00	\$448.21	\$448.21	\$371.29	\$371.29	\$429.72	\$429.72
19	\$329.82	\$329.82	\$461.96	\$461.96	\$382.68	\$382.68	\$442.90	\$442.90
20	\$339.98	\$339.98	\$476.20	\$476.20	\$394.47	\$394.47	\$456.55	\$456.55
21	\$350.50	\$350.50	\$490.92	\$490.92	\$406.67	\$406.67	\$470.67	\$470.67
22	\$350.50	\$350.50	\$490.92	\$490.92	\$406.67	\$406.67	\$470.67	\$470.67
23	\$350.50	\$350.50	\$490.92	\$490.92	\$406.67	\$406.67	\$470.67	\$470.67
24	\$350.50	\$350.50	\$490.92	\$490.92	\$406.67	\$406.67	\$470.67	\$470.67
25	\$351.90	\$351.90	\$492.89	\$492.89	\$408.30	\$408.30	\$472.55	\$472.55
26	\$358.91	\$358.91	\$502.71	\$502.71	\$416.44	\$416.44	\$481.97	\$481.97
27	\$367.32	\$367.32	\$514.49	\$514.49	\$426.20	\$426.20	\$493.26	\$493.26
28	\$380.99	\$380.99	\$533.63	\$533.63	\$442.06	\$442.06	\$511.62	\$511.62
29	\$392.21	\$392.21	\$549.34	\$549.34	\$455.07	\$455.07	\$526.68	\$526.68
30	\$397.82	\$397.82	\$557.20	\$557.20	\$461.58	\$461.58	\$534.21	\$534.21
31	\$406.23	\$406.23	\$568.98	\$568.98	\$471.34	\$471.34	\$545.51	\$545.51
32	\$414.64	\$414.64	\$580.76	\$580.76	\$481.10	\$481.10	\$556.80	\$556.80
33	\$419.90	\$419.90	\$588.13	\$588.13	\$487.20	\$487.20	\$563.86	\$563.86
34	\$425.50	\$425.50	\$595.98	\$595.98	\$493.70	\$493.70	\$571.40	\$571.40
35	\$428.31	\$428.31	\$599.91	\$599.91	\$496.96	\$496.96	\$575.16	\$575.16
36	\$431.11	\$431.11	\$603.84	\$603.84	\$500.21	\$500.21	\$578.93	\$578.93
37	\$433.92	\$433.92	\$607.76	\$607.76	\$503.46	\$503.46	\$582.69	\$582.69
38	\$436.72	\$436.72	\$611.69	\$611.69	\$506.72	\$506.72	\$586.46	\$586.46
39	\$442.33	\$442.33	\$619.54	\$619.54	\$513.22	\$513.22	\$593.99	\$593.99
40	\$447.94	\$447.94	\$627.40	\$627.40	\$519.73	\$519.73	\$601.52	\$601.52
41	\$456.35	\$456.35	\$639.18	\$639.18	\$529.49	\$529.49	\$612.81	\$612.81
42	\$464.41	\$464.41	\$650.47	\$650.47	\$538.84	\$538.84	\$623.64	\$623.64
43	\$475.63	\$475.63	\$666.18	\$666.18	\$551.86	\$551.86	\$638.70	\$638.70
44	\$489.65	\$489.65	\$685.82	\$685.82	\$568.12	\$568.12	\$657.53	\$657.53
45	\$506.12	\$506.12	\$708.89	\$708.89	\$587.24	\$587.24	\$679.65	\$679.65
46	\$525.75	\$525.75	\$736.38	\$736.38	\$610.01	\$610.01	\$706.01	\$706.01
47	\$547.83	\$547.83	\$767.31	\$767.31	\$635.63	\$635.63	\$735.66	\$735.66
48	\$573.06	\$573.06	\$802.66	\$802.66	\$664.91	\$664.91	\$769.55	\$769.55
49	\$597.95	\$597.95	\$837.51	\$837.51	\$693.79	\$693.79	\$802.97	\$802.97
50	\$625.99	\$625.99	\$876.79	\$876.79	\$726.32	\$726.32	\$840.62	\$840.62
51	\$653.68	\$653.68	\$915.57	\$915.57	\$758.45	\$758.45	\$877.80	\$877.80
52	\$684.17	\$684.17	\$958.28	\$958.28	\$793.83	\$793.83	\$918.75	\$918.75
53	\$715.02	\$715.02	\$1,001.48	\$1,001.48	\$829.62	\$829.62	\$960.17	\$960.17
54	\$748.31	\$748.31	\$1,048.12	\$1,048.12	\$868.25	\$868.25	\$1,004.88	\$1,004.88
55	\$781.61	\$781.61	\$1,094.76	\$1,094.76	\$906.89	\$906.89	\$1,049.60	\$1,049.60
56	\$817.71	\$817.71	\$1,145.32	\$1,145.32	\$948.77	\$948.77	\$1,098.08	\$1,098.08
57	\$854.16	\$854.16	\$1,196.38	\$1,196.38	\$991.07	\$991.07	\$1,147.03	\$1,147.03
58	\$893.07	\$893.07	\$1,250.87	\$1,250.87	\$1,036.21	\$1,036.21	\$1,199.27	\$1,199.27
59	\$912.35	\$912.35	\$1,277.87	\$1,277.87	\$1,058.58	\$1,058.58	\$1,225.16	\$1,225.16
60	\$951.25	\$951.25	\$1,332.37	\$1,332.37	\$1,103.72	\$1,103.72	\$1,277.40	\$1,277.40
61	\$984.90	\$984.90	\$1,379.49	\$1,379.49	\$1,142.76	\$1,142.76	\$1,322.59	\$1,322.59
62	\$1,006.98	\$1,006.98	\$1,410.42	\$1,410.42	\$1,168.38	\$1,168.38	\$1,352.24	\$1,352.24
63	\$1,034.67	\$1,034.67	\$1,449.21	\$1,449.21	\$1,192.66	\$1,192.66	\$1,389.42	\$1,389.42
64+	\$1,051.49	\$1,051.49	\$1,472.76	\$1,472.76	\$1,220.01	\$1,220.01	\$1,412.01	\$1,412.01

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

HIOS Plan ID (On Exchange)=>	31609PA0150033		31609PA0150034		31609PA0150035		31609PA0150036	
HIOS Plan ID (Off Exchange)=>	31609PA0150033		31609PA0150034		31609PA0150035		31609PA0150036	
Plan Marketing Name =>	Personal Choice PPO Gold HSA-25 \$2,600/80%		Personal Choice PPO Silver HSA-0 \$2,100/70%		Personal Choice PPO Silver HSA-0 \$2,700/90%		Personal Choice PPO Bronze HSA-0 \$5,200/50%	
Form # =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Rating Area =>	8		8		8		8	
Network =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Metal =>	Gold		Silver		Silver		Bronze	
Deductible =>	\$2,600		\$2,100		\$2,700		\$5,200	
Coinsurance =>	20%		30%		10%		50%	
Copays =>	20% after ded		30% after ded		10% after ded		50% after ded	
OOP Maximum =>	\$6,750		\$6,750		\$6,750		\$6,750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$278.27	\$278.27	\$263.10	\$263.10	\$292.18	\$292.18	\$198.17	\$198.17
15	\$303.01	\$303.01	\$286.49	\$286.49	\$318.15	\$318.15	\$215.79	\$215.79
16	\$312.47	\$312.47	\$295.43	\$295.43	\$328.08	\$328.08	\$222.52	\$222.52
17	\$321.92	\$321.92	\$304.37	\$304.37	\$338.01	\$338.01	\$229.26	\$229.26
18	\$332.11	\$332.11	\$314.00	\$314.00	\$348.71	\$348.71	\$236.51	\$236.51
19	\$342.29	\$342.29	\$323.63	\$323.63	\$359.40	\$359.40	\$243.77	\$243.77
20	\$352.84	\$352.84	\$333.61	\$333.61	\$370.48	\$370.48	\$251.28	\$251.28
21	\$363.76	\$409.23	\$343.92	\$386.91	\$381.94	\$429.68	\$259.05	\$291.43
22	\$363.76	\$409.23	\$343.92	\$386.91	\$381.94	\$429.68	\$259.05	\$291.43
23	\$363.76	\$409.23	\$343.92	\$386.91	\$381.94	\$429.68	\$259.05	\$291.43
24	\$363.76	\$409.23	\$343.92	\$386.91	\$381.94	\$429.68	\$259.05	\$291.43
25	\$365.21	\$410.86	\$345.30	\$388.46	\$383.46	\$431.40	\$260.09	\$292.60
26	\$372.49	\$419.05	\$352.18	\$396.20	\$391.10	\$439.99	\$265.27	\$298.43
27	\$381.22	\$428.87	\$360.43	\$405.48	\$400.27	\$450.30	\$271.48	\$305.42
28	\$395.40	\$444.83	\$373.84	\$420.57	\$415.16	\$467.06	\$281.59	\$316.79
29	\$407.04	\$457.92	\$384.85	\$432.96	\$427.39	\$480.81	\$289.88	\$326.11
30	\$412.86	\$485.11	\$390.35	\$458.66	\$433.50	\$509.36	\$294.02	\$345.48
31	\$421.59	\$495.37	\$398.61	\$468.36	\$442.66	\$520.13	\$300.24	\$352.78
32	\$430.32	\$505.63	\$406.86	\$478.06	\$451.83	\$530.90	\$306.46	\$360.09
33	\$435.78	\$512.04	\$412.02	\$484.12	\$457.56	\$537.63	\$310.34	\$364.65
34	\$441.60	\$518.88	\$417.52	\$490.59	\$463.67	\$544.81	\$314.49	\$369.52
35	\$444.51	\$522.30	\$420.27	\$493.82	\$466.72	\$548.40	\$316.56	\$371.96
36	\$447.42	\$525.72	\$423.02	\$497.05	\$469.78	\$551.99	\$318.63	\$374.39
37	\$450.33	\$529.14	\$425.78	\$500.29	\$472.84	\$555.58	\$320.70	\$376.83
38	\$453.24	\$532.56	\$428.53	\$503.52	\$475.89	\$559.17	\$322.78	\$379.26
39	\$459.06	\$539.40	\$434.03	\$509.99	\$482.00	\$566.35	\$326.92	\$384.13
40	\$464.88	\$549.48	\$439.53	\$516.43	\$488.11	\$573.94	\$331.07	\$405.56
41	\$473.61	\$560.17	\$447.79	\$528.54	\$497.28	\$583.17	\$337.28	\$413.17
42	\$481.98	\$569.42	\$455.70	\$538.23	\$506.06	\$591.93	\$343.24	\$420.47
43	\$493.62	\$604.68	\$466.70	\$551.71	\$518.29	\$634.90	\$351.53	\$430.63
44	\$508.17	\$622.50	\$480.46	\$568.56	\$533.56	\$653.62	\$361.89	\$443.32
45	\$525.26	\$643.45	\$496.62	\$586.36	\$551.51	\$675.61	\$374.07	\$458.23
46	\$545.63	\$668.40	\$515.88	\$613.96	\$572.90	\$701.81	\$388.58	\$476.00
47	\$568.55	\$696.47	\$537.55	\$648.50	\$596.96	\$731.28	\$404.90	\$496.00
48	\$594.74	\$728.56	\$562.31	\$688.83	\$624.46	\$764.97	\$423.55	\$518.85
49	\$620.57	\$760.19	\$586.73	\$718.75	\$651.58	\$798.19	\$441.94	\$541.38
50	\$649.67	\$893.29	\$614.25	\$844.59	\$682.14	\$937.94	\$462.66	\$636.16
51	\$678.40	\$932.81	\$641.42	\$881.95	\$712.31	\$979.43	\$483.13	\$664.30
52	\$710.05	\$976.32	\$671.34	\$923.09	\$745.54	\$1,025.11	\$505.67	\$695.29
53	\$742.06	\$1,020.33	\$701.60	\$964.70	\$779.15	\$1,071.33	\$528.46	\$726.64
54	\$776.62	\$1,067.85	\$734.27	\$1,009.63	\$815.43	\$1,121.22	\$553.07	\$760.47
55	\$811.18	\$1,115.37	\$766.95	\$1,054.55	\$851.72	\$1,171.11	\$577.68	\$794.31
56	\$848.64	\$1,166.88	\$802.37	\$1,103.26	\$891.05	\$1,225.20	\$604.36	\$831.00
57	\$886.47	\$1,218.90	\$838.14	\$1,152.44	\$930.78	\$1,279.82	\$631.31	\$868.04
58	\$926.85	\$1,274.42	\$876.32	\$1,204.93	\$973.17	\$1,338.11	\$660.06	\$907.58
59	\$946.86	\$1,301.93	\$895.23	\$1,230.94	\$994.18	\$1,366.99	\$674.31	\$927.17
60	\$987.23	\$1,357.45	\$933.41	\$1,283.43	\$1,036.57	\$1,425.29	\$703.06	\$966.71
61	\$1,022.15	\$1,405.46	\$966.42	\$1,328.83	\$1,073.24	\$1,475.70	\$727.93	\$1,000.90
62	\$1,045.07	\$1,436.97	\$988.09	\$1,358.62	\$1,097.30	\$1,508.79	\$744.25	\$1,023.35
63	\$1,073.81	\$1,476.48	\$1,015.26	\$1,395.98	\$1,127.47	\$1,550.28	\$764.72	\$1,051.48
64+	\$1,091.27	\$1,500.49	\$1,031.76	\$1,418.68	\$1,145.81	\$1,575.48	\$777.15	\$1,068.58

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

HIOS Plan ID (On Exchange)=>	31609PA0150037		31609PA0150039		31609PA0150047		31609PA0150048	
HIOS Plan ID (Off Exchange)=>	Personal Choice PPO Bronze HSA-0 \$6,750/100%		Personal Choice PPO Gold HRA-25 \$3,200/100%		Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%		Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	
Plan Marketing Name =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Form # =>	8		8		8		8	
Rating Area =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Network =>	Bronze		Gold		Gold		Silver	
Metal =>	\$6,750		\$3,200		\$2,500		\$4,750	
Deductible =>	0%		0%		0%		10%	
Coinsurance =>	0% after ded		0% after ded		\$40 no ded/\$80 no ded		\$50 no ded/\$100 no ded	
Copays =>	\$6,750		\$6,750		\$4,500		\$7,900	
OOP Maximum =>	Yes		Yes		Yes		Yes	
Pediatric Dental (Yes/No) =>	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	
Age Band	Tobacco		Tobacco		Tobacco		Tobacco	
0-14	\$212.06	\$212.06	\$327.11	\$327.11	\$322.86	\$322.86	\$232.44	\$232.44
15	\$230.91	\$230.91	\$356.18	\$356.18	\$351.56	\$351.56	\$253.10	\$253.10
16	\$238.12	\$238.12	\$367.30	\$367.30	\$362.53	\$362.53	\$261.00	\$261.00
17	\$245.32	\$245.32	\$378.42	\$378.42	\$373.50	\$373.50	\$268.90	\$268.90
18	\$253.08	\$253.08	\$390.39	\$390.39	\$385.32	\$385.32	\$277.41	\$277.41
19	\$260.85	\$260.85	\$402.36	\$402.36	\$397.14	\$397.14	\$285.92	\$285.92
20	\$268.89	\$268.89	\$414.76	\$414.76	\$409.38	\$409.38	\$294.73	\$294.73
21	\$277.20	\$311.85	\$427.59	\$481.04	\$422.04	\$474.79	\$303.85	\$341.83
22	\$277.20	\$311.85	\$427.59	\$481.04	\$422.04	\$474.79	\$303.85	\$341.83
23	\$277.20	\$311.85	\$427.59	\$481.04	\$422.04	\$474.79	\$303.85	\$341.83
24	\$277.20	\$311.85	\$427.59	\$481.04	\$422.04	\$474.79	\$303.85	\$341.83
25	\$278.31	\$313.10	\$429.30	\$482.96	\$423.72	\$476.69	\$305.06	\$343.19
26	\$283.85	\$319.34	\$437.85	\$492.58	\$432.17	\$486.19	\$311.14	\$350.03
27	\$290.51	\$326.82	\$448.11	\$504.13	\$442.29	\$497.58	\$318.43	\$358.23
28	\$301.32	\$338.98	\$464.79	\$522.89	\$458.75	\$516.10	\$330.28	\$371.57
29	\$310.19	\$348.96	\$478.47	\$538.28	\$472.26	\$531.29	\$340.00	\$382.50
30	\$314.62	\$369.68	\$485.31	\$570.24	\$479.01	\$562.84	\$344.86	\$405.22
31	\$321.28	\$377.50	\$495.58	\$582.30	\$489.14	\$574.74	\$352.16	\$413.78
32	\$327.93	\$385.32	\$505.84	\$594.36	\$499.27	\$586.64	\$359.45	\$422.35
33	\$332.09	\$390.20	\$512.25	\$601.89	\$505.60	\$594.08	\$364.01	\$427.71
34	\$336.52	\$395.41	\$519.09	\$609.93	\$512.35	\$602.01	\$368.87	\$433.42
35	\$338.74	\$398.02	\$522.51	\$613.95	\$515.73	\$605.98	\$371.30	\$436.28
36	\$340.96	\$400.63	\$525.93	\$617.97	\$519.11	\$609.95	\$373.73	\$439.13
37	\$343.18	\$403.23	\$529.35	\$621.99	\$522.48	\$613.92	\$376.16	\$441.99
38	\$345.39	\$405.84	\$532.78	\$626.01	\$525.86	\$617.88	\$378.59	\$444.85
39	\$349.83	\$411.05	\$539.62	\$634.05	\$532.61	\$625.82	\$383.45	\$450.56
40	\$354.26	\$433.97	\$546.46	\$669.41	\$539.36	\$660.72	\$388.31	\$475.69
41	\$360.92	\$442.12	\$556.72	\$681.98	\$549.49	\$673.13	\$395.61	\$484.62
42	\$367.29	\$449.93	\$566.55	\$694.03	\$559.20	\$685.02	\$402.60	\$493.18
43	\$376.16	\$460.80	\$580.24	\$710.79	\$572.70	\$701.56	\$412.32	\$505.09
44	\$387.25	\$474.38	\$597.34	\$731.74	\$589.59	\$722.24	\$424.47	\$519.98
45	\$400.28	\$490.34	\$617.44	\$756.36	\$609.42	\$746.54	\$438.75	\$537.47
46	\$415.80	\$509.36	\$641.38	\$785.69	\$633.06	\$775.49	\$455.77	\$558.32
47	\$433.27	\$530.75	\$668.32	\$818.69	\$659.64	\$808.06	\$474.91	\$581.77
48	\$453.22	\$555.20	\$699.11	\$856.41	\$690.03	\$845.29	\$496.79	\$608.56
49	\$472.91	\$579.31	\$729.47	\$893.60	\$719.99	\$881.99	\$518.36	\$634.99
50	\$495.08	\$680.74	\$763.67	\$1,050.05	\$753.76	\$1,036.42	\$542.67	\$746.17
51	\$516.98	\$710.85	\$797.45	\$1,096.50	\$787.10	\$1,082.26	\$566.67	\$779.17
52	\$541.10	\$744.01	\$834.65	\$1,147.65	\$823.82	\$1,132.75	\$593.11	\$815.52
53	\$565.49	\$777.55	\$872.28	\$1,199.39	\$860.96	\$1,183.81	\$619.85	\$852.29
54	\$591.82	\$813.76	\$912.90	\$1,255.24	\$901.05	\$1,238.94	\$648.71	\$891.98
55	\$618.16	\$849.97	\$953.52	\$1,311.09	\$941.14	\$1,294.07	\$677.58	\$931.67
56	\$646.71	\$889.23	\$997.56	\$1,371.65	\$984.61	\$1,353.84	\$708.87	\$974.70
57	\$675.54	\$928.87	\$1,042.03	\$1,432.80	\$1,028.50	\$1,414.19	\$740.47	\$1,018.15
58	\$706.31	\$971.17	\$1,089.50	\$1,498.06	\$1,075.35	\$1,478.61	\$774.20	\$1,064.52
59	\$721.55	\$992.14	\$1,113.01	\$1,530.39	\$1,098.56	\$1,510.52	\$790.91	\$1,087.50
60	\$752.32	\$1,034.45	\$1,160.48	\$1,595.65	\$1,145.41	\$1,574.94	\$824.64	\$1,133.88
61	\$778.94	\$1,071.04	\$1,201.52	\$1,652.10	\$1,185.92	\$1,630.64	\$853.81	\$1,173.98
62	\$796.40	\$1,095.05	\$1,228.46	\$1,689.13	\$1,212.51	\$1,667.20	\$872.95	\$1,200.30
63	\$818.30	\$1,125.16	\$1,262.24	\$1,735.58	\$1,245.85	\$1,713.05	\$896.95	\$1,233.31
64+	\$831.60	\$1,143.46	\$1,282.77	\$1,763.80	\$1,266.11	\$1,740.90	\$911.54	\$1,253.36

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

HIOS Plan ID (On Exchange)=>	31609PA0150049		31609PA0150050		31609PA0170001	
HIOS Plan ID (Off Exchange)=>	31609PA0150049		31609PA0150050		31609PA0170001	
Plan Marketing Name =>	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600		Personal Choice PPO Silver HSA-0 \$3,200/100%		Personal Choice EPO Silver HSA-0 \$3,000/80%	
Form # =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Rating Area =>	8		8		8	
Network =>	Personal Choice Network		Personal Choice Network		Personal Choice Network	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$4,500		\$3,200		\$3,000	
Coinsurance =>	0%		0%		20%	
Copays =>	\$35 no ded/\$70 no ded		0% after ded		20% after ded/20% after ded	
OOP Maximum =>	\$7,900		\$6,750		\$6,750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$242.11	\$242.11	\$292.56	\$292.56	\$243.14	\$243.14
15	\$263.63	\$263.63	\$318.57	\$318.57	\$264.76	\$264.76
16	\$271.86	\$271.86	\$328.51	\$328.51	\$273.02	\$273.02
17	\$280.09	\$280.09	\$338.45	\$338.45	\$281.28	\$281.28
18	\$288.95	\$288.95	\$349.16	\$349.16	\$290.18	\$290.18
19	\$297.81	\$297.81	\$359.87	\$359.87	\$299.08	\$299.08
20	\$306.99	\$306.99	\$370.96	\$370.96	\$308.30	\$308.30
21	\$316.49	\$316.49	\$382.43	\$382.43	\$317.83	\$317.83
22	\$316.49	\$316.49	\$382.43	\$382.43	\$317.83	\$317.83
23	\$316.49	\$316.49	\$382.43	\$382.43	\$317.83	\$317.83
24	\$316.49	\$316.49	\$382.43	\$382.43	\$317.83	\$317.83
25	\$317.75	\$317.75	\$383.96	\$383.96	\$319.10	\$319.10
26	\$324.08	\$324.08	\$391.61	\$391.61	\$325.46	\$325.46
27	\$331.68	\$331.68	\$400.79	\$400.79	\$333.09	\$333.09
28	\$344.02	\$344.02	\$415.71	\$415.71	\$345.48	\$345.48
29	\$354.15	\$354.15	\$427.94	\$427.94	\$355.66	\$355.66
30	\$359.21	\$359.21	\$434.06	\$434.06	\$360.74	\$360.74
31	\$366.81	\$366.81	\$443.24	\$443.24	\$368.37	\$368.37
32	\$374.40	\$374.40	\$452.42	\$452.42	\$376.00	\$376.00
33	\$379.15	\$379.15	\$458.16	\$458.16	\$380.76	\$380.76
34	\$384.21	\$384.21	\$464.28	\$464.28	\$385.85	\$385.85
35	\$386.75	\$386.75	\$467.33	\$467.33	\$388.39	\$388.39
36	\$389.28	\$389.28	\$470.39	\$470.39	\$390.93	\$390.93
37	\$391.81	\$391.81	\$473.45	\$473.45	\$393.48	\$393.48
38	\$394.34	\$394.34	\$476.51	\$476.51	\$396.02	\$396.02
39	\$399.40	\$399.40	\$482.63	\$482.63	\$401.11	\$401.11
40	\$404.47	\$404.47	\$488.75	\$488.75	\$406.19	\$406.19
41	\$412.06	\$412.06	\$497.93	\$497.93	\$413.82	\$413.82
42	\$419.34	\$419.34	\$506.73	\$506.73	\$421.13	\$421.13
43	\$429.47	\$429.47	\$518.96	\$518.96	\$431.30	\$431.30
44	\$442.13	\$442.13	\$534.26	\$534.26	\$444.01	\$444.01
45	\$457.00	\$457.00	\$552.24	\$552.24	\$458.95	\$458.95
46	\$474.73	\$474.73	\$573.65	\$573.65	\$476.75	\$476.75
47	\$494.67	\$494.67	\$597.75	\$597.75	\$496.77	\$496.77
48	\$517.45	\$517.45	\$625.28	\$625.28	\$519.66	\$519.66
49	\$539.92	\$539.92	\$661.41	\$661.41	\$542.22	\$542.22
50	\$565.24	\$565.24	\$683.03	\$683.03	\$567.65	\$567.65
51	\$590.25	\$590.25	\$713.24	\$713.24	\$592.76	\$592.76
52	\$617.78	\$617.78	\$746.51	\$746.51	\$620.41	\$620.41
53	\$645.63	\$645.63	\$780.17	\$780.17	\$648.38	\$648.38
54	\$675.70	\$675.70	\$816.50	\$816.50	\$678.57	\$678.57
55	\$705.76	\$705.76	\$852.83	\$852.83	\$708.77	\$708.77
56	\$738.36	\$738.36	\$892.22	\$892.22	\$741.51	\$741.51
57	\$771.27	\$771.27	\$931.99	\$931.99	\$774.56	\$774.56
58	\$806.40	\$806.40	\$974.44	\$974.44	\$809.84	\$809.84
59	\$823.81	\$823.81	\$995.48	\$995.48	\$827.32	\$827.32
60	\$858.94	\$858.94	\$1,037.93	\$1,037.93	\$862.60	\$862.60
61	\$889.32	\$889.32	\$1,074.64	\$1,074.64	\$893.11	\$893.11
62	\$909.26	\$909.26	\$1,098.73	\$1,098.73	\$913.13	\$913.13
63	\$934.26	\$934.26	\$1,128.95	\$1,128.95	\$938.24	\$938.24
64+	\$949.46	\$949.46	\$1,147.29	\$1,147.29	\$953.49	\$953.49

QCC Insurance Company, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic \$1,500/\$15/\$30/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150033	Personal Choice PPO Gold HSA-25 \$2,600/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,750/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-25 \$3,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

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

08-01-2018 Number of Covered Lives by Rating County					RATING AREA 8				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	12,620	15,075	11,241	21,829	10,722
					Bucks	Chester	Delaware	Montgomery	Philadelphia
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	\$567.52	\$567.52	\$567.52	\$567.52	\$567.52
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	Off	\$542.35	\$542.35	\$542.35	\$542.35	\$542.35
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	Off	\$442.95	\$442.95	\$442.95	\$442.95	\$442.95
31609PA0150028	Personal Choice PPO Gold Classic \$1,500/\$15/\$30/80%	PPO	Gold	Off	\$431.43	\$431.43	\$431.43	\$431.43	\$431.43
31609PA0150029	Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%	PPO	Silver	Off	\$350.50	\$350.50	\$350.50	\$350.50	\$350.50
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	Off	\$490.92	\$490.92	\$490.92	\$490.92	\$490.92
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	Off	\$406.67	\$406.67	\$406.67	\$406.67	\$406.67
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	Off	\$470.67	\$470.67	\$470.67	\$470.67	\$470.67
31609PA0150033	Personal Choice PPO Gold HSA-25 \$2,600/80%	PPO	Gold	Off	\$363.76	\$363.76	\$363.76	\$363.76	\$363.76
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	Off	\$343.92	\$343.92	\$343.92	\$343.92	\$343.92
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	Off	\$381.94	\$381.94	\$381.94	\$381.94	\$381.94
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	Off	\$259.05	\$259.05	\$259.05	\$259.05	\$259.05
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,750/100%	PPO	Bronze	Off	\$277.20	\$277.20	\$277.20	\$277.20	\$277.20
31609PA0150039	Personal Choice PPO Gold HRA-25 \$3,200/100%	PPO	Gold	Off	\$427.59	\$427.59	\$427.59	\$427.59	\$427.59
31609PA0150047	Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%	PPO	Gold	Off	\$422.04	\$422.04	\$422.04	\$422.04	\$422.04
31609PA0150048	Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	PPO	Silver	Off	\$303.85	\$303.85	\$303.85	\$303.85	\$303.85
31609PA0150049	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600	PPO	Silver	Off	\$316.49	\$316.49	\$316.49	\$316.49	\$316.49
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	Off	\$382.43	\$382.43	\$382.43	\$382.43	\$382.43
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	\$317.83	\$317.83	\$317.83	\$317.83	\$317.83

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

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>	31609PA0150025		31609PA0150026		31609PA0150027		31609PA0150028	
HIOS Plan ID (Off Exchange)=>	Personal Choice PPO Platinum Preferred \$10/\$20/\$150		Personal Choice PPO Platinum Preferred \$20/\$40/\$150		Personal Choice PPO Gold Preferred \$35/\$70/\$600		Personal Choice PPO Gold Classic \$1,500/\$15/\$30/80%	
Plan Marketing Name =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Form # =>	8		8		8		8	
Rating Area =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Network =>	Platinum		Platinum		Gold		Gold	
Metal =>	\$0		\$0		\$0		\$1,500	
Deductible =>	0%		0%		0%		20%	
Coinurance =>	\$10/\$20		\$20/\$40		\$35/\$70		\$15 no ded/\$30 no ded	
Copays =>	\$4,000		\$3,500		\$7,900		\$6,000	
OOP Maximum =>	Yes		Yes		Yes		Yes	
Pediatric Dental (Yes/No) =>	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	
Age Band	Tobacco		Tobacco		Tobacco		Tobacco	
0-14	\$445.01	\$445.01	\$425.27	\$425.27	\$347.33	\$347.33	\$338.30	\$338.30
15	\$484.56	\$484.56	\$463.07	\$463.07	\$378.21	\$378.21	\$368.37	\$368.37
16	\$499.69	\$499.69	\$477.53	\$477.53	\$390.01	\$390.01	\$379.87	\$379.87
17	\$514.81	\$514.81	\$491.98	\$491.98	\$401.81	\$401.81	\$391.36	\$391.36
18	\$531.10	\$531.10	\$507.55	\$507.55	\$414.53	\$414.53	\$403.75	\$403.75
19	\$547.39	\$547.39	\$523.11	\$523.11	\$427.24	\$427.24	\$416.13	\$416.13
20	\$564.25	\$564.25	\$539.23	\$539.23	\$440.41	\$440.41	\$428.95	\$428.95
21	\$581.71	\$581.71	\$555.91	\$555.91	\$454.03	\$454.03	\$442.22	\$442.22
22	\$581.71	\$581.71	\$555.91	\$555.91	\$454.03	\$454.03	\$442.22	\$442.22
23	\$581.71	\$581.71	\$555.91	\$555.91	\$454.03	\$454.03	\$442.22	\$442.22
24	\$581.71	\$581.71	\$555.91	\$555.91	\$454.03	\$454.03	\$442.22	\$442.22
25	\$584.03	\$584.03	\$558.13	\$558.13	\$455.84	\$455.84	\$443.99	\$443.99
26	\$595.67	\$595.67	\$569.25	\$569.25	\$464.92	\$464.92	\$452.83	\$452.83
27	\$609.63	\$609.63	\$582.59	\$582.59	\$475.82	\$475.82	\$463.45	\$463.45
28	\$632.31	\$632.31	\$604.28	\$604.28	\$493.53	\$493.53	\$480.69	\$480.69
29	\$650.93	\$650.93	\$622.06	\$622.06	\$508.06	\$508.06	\$494.84	\$494.84
30	\$660.24	\$660.24	\$630.96	\$630.96	\$515.32	\$515.32	\$501.92	\$501.92
31	\$674.20	\$674.20	\$644.30	\$644.30	\$526.22	\$526.22	\$512.53	\$512.53
32	\$688.16	\$688.16	\$657.64	\$657.64	\$537.11	\$537.11	\$523.15	\$523.15
33	\$696.88	\$696.88	\$665.98	\$665.98	\$543.93	\$543.93	\$529.78	\$529.78
34	\$706.19	\$706.19	\$674.88	\$674.88	\$551.19	\$551.19	\$536.85	\$536.85
35	\$710.84	\$710.84	\$679.32	\$679.32	\$554.82	\$554.82	\$540.39	\$540.39
36	\$715.50	\$715.50	\$683.77	\$683.77	\$558.45	\$558.45	\$543.93	\$543.93
37	\$720.15	\$720.15	\$688.22	\$688.22	\$562.09	\$562.09	\$547.47	\$547.47
38	\$724.81	\$724.81	\$692.67	\$692.67	\$565.72	\$565.72	\$551.01	\$551.01
39	\$734.11	\$734.11	\$701.56	\$701.56	\$572.98	\$572.98	\$558.08	\$558.08
40	\$743.42	\$743.42	\$710.45	\$710.45	\$580.25	\$580.25	\$565.16	\$565.16
41	\$757.38	\$757.38	\$723.80	\$723.80	\$591.14	\$591.14	\$575.77	\$575.77
42	\$770.76	\$770.76	\$736.58	\$736.58	\$601.59	\$601.59	\$585.94	\$585.94
43	\$789.38	\$789.38	\$754.37	\$754.37	\$616.12	\$616.12	\$600.09	\$600.09
44	\$812.64	\$812.64	\$776.61	\$776.61	\$634.28	\$634.28	\$617.78	\$617.78
45	\$839.98	\$839.98	\$802.74	\$802.74	\$655.62	\$655.62	\$638.56	\$638.56
46	\$872.56	\$872.56	\$833.87	\$833.87	\$681.04	\$681.04	\$663.33	\$663.33
47	\$909.21	\$909.21	\$868.89	\$868.89	\$709.65	\$709.65	\$691.19	\$691.19
48	\$951.09	\$951.09	\$908.91	\$908.91	\$742.34	\$742.34	\$723.03	\$723.03
49	\$992.39	\$992.39	\$948.38	\$948.38	\$774.57	\$774.57	\$754.43	\$754.43
50	\$1,038.93	\$1,038.93	\$992.86	\$992.86	\$810.89	\$810.89	\$789.80	\$789.80
51	\$1,084.88	\$1,084.88	\$1,036.77	\$1,036.77	\$846.76	\$846.76	\$824.74	\$824.74
52	\$1,135.49	\$1,135.49	\$1,085.14	\$1,085.14	\$886.26	\$886.26	\$863.21	\$863.21
53	\$1,186.68	\$1,186.68	\$1,134.06	\$1,134.06	\$926.22	\$926.22	\$902.13	\$902.13
54	\$1,241.94	\$1,241.94	\$1,186.87	\$1,186.87	\$969.35	\$969.35	\$944.14	\$944.14
55	\$1,297.20	\$1,297.20	\$1,239.68	\$1,239.68	\$1,012.48	\$1,012.48	\$986.15	\$986.15
56	\$1,357.12	\$1,357.12	\$1,296.94	\$1,296.94	\$1,059.25	\$1,059.25	\$1,031.70	\$1,031.70
57	\$1,417.62	\$1,417.62	\$1,354.76	\$1,354.76	\$1,106.47	\$1,106.47	\$1,077.69	\$1,077.69
58	\$1,482.19	\$1,482.19	\$1,416.46	\$1,416.46	\$1,156.86	\$1,156.86	\$1,126.78	\$1,126.78
59	\$1,514.18	\$1,514.18	\$1,447.04	\$1,447.04	\$1,181.83	\$1,181.83	\$1,151.10	\$1,151.10
60	\$1,578.75	\$1,578.75	\$1,508.74	\$1,508.74	\$1,232.23	\$1,232.23	\$1,200.18	\$1,200.18
61	\$1,634.59	\$1,634.59	\$1,562.11	\$1,562.11	\$1,275.82	\$1,275.82	\$1,242.64	\$1,242.64
62	\$1,671.24	\$1,671.24	\$1,597.13	\$1,597.13	\$1,304.42	\$1,304.42	\$1,270.50	\$1,270.50
63	\$1,717.20	\$1,717.20	\$1,641.05	\$1,641.05	\$1,340.29	\$1,340.29	\$1,305.43	\$1,305.43
64+	\$1,745.12	\$1,745.12	\$1,667.73	\$1,667.73	\$1,362.08	\$1,362.08	\$1,326.66	\$1,326.66

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

HIOS Plan ID (On Exchange)=>	31609PA0150029		31609PA0150030		31609PA0150031		31609PA0150032	
HIOS Plan ID (Off Exchange)=>	Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%		Personal Choice PPO Platinum HSA-50 \$1,600/100%		Personal Choice PPO Gold HSA-25 \$2,400/90%		Personal Choice PPO Gold HSA-0 \$1,900/100%	
Plan Marketing Name =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Form # =>	8		8		8		8	
Rating Area =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Network =>	Silver		Platinum		Gold		Gold	
Metal =>	\$3,250		\$1,600		\$2,400		\$1,900	
Deductible =>	30%		0%		10%		0%	
Coinsurance =>	\$30 no ded/\$60 no ded		\$0 after ded		10% after ded		\$0 after ded	
Copays =>	\$7,900		\$6,750		\$6,750		\$6,750	
OOP Maximum =>	Yes		Yes		Yes		Yes	
Pediatric Dental (Yes/No) =>	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$274.83	\$274.83	\$384.94	\$384.94	\$318.88	\$318.88	\$369.07	\$369.07
15	\$299.26	\$299.26	\$419.16	\$419.16	\$347.23	\$347.23	\$401.87	\$401.87
16	\$308.60	\$308.60	\$432.25	\$432.25	\$358.07	\$358.07	\$414.41	\$414.41
17	\$317.95	\$317.95	\$445.33	\$445.33	\$368.90	\$368.90	\$426.96	\$426.96
18	\$328.00	\$328.00	\$459.42	\$459.42	\$380.58	\$380.58	\$440.47	\$440.47
19	\$338.06	\$338.06	\$473.51	\$473.51	\$392.25	\$392.25	\$453.97	\$453.97
20	\$348.48	\$348.48	\$488.10	\$488.10	\$404.34	\$404.34	\$467.96	\$467.96
21	\$359.26	\$404.17	\$503.20	\$566.10	\$416.84	\$468.95	\$482.44	\$542.74
22	\$359.26	\$404.17	\$503.20	\$566.10	\$416.84	\$468.95	\$482.44	\$542.74
23	\$359.26	\$404.17	\$503.20	\$566.10	\$416.84	\$468.95	\$482.44	\$542.74
24	\$359.26	\$404.17	\$503.20	\$566.10	\$416.84	\$468.95	\$482.44	\$542.74
25	\$360.70	\$405.78	\$505.21	\$568.36	\$418.51	\$470.82	\$484.37	\$544.91
26	\$367.88	\$413.87	\$515.27	\$579.68	\$426.85	\$480.20	\$494.02	\$555.77
27	\$376.50	\$423.57	\$527.35	\$593.27	\$436.85	\$491.46	\$505.60	\$568.79
28	\$390.52	\$439.33	\$546.97	\$615.35	\$453.11	\$509.74	\$524.41	\$589.96
29	\$402.01	\$452.26	\$563.08	\$633.46	\$466.45	\$524.75	\$539.85	\$607.33
30	\$407.76	\$479.12	\$571.13	\$671.07	\$473.12	\$555.91	\$547.57	\$643.39
31	\$416.38	\$489.25	\$583.20	\$685.26	\$483.12	\$567.67	\$559.15	\$657.00
32	\$425.00	\$499.38	\$595.28	\$699.45	\$493.12	\$579.42	\$570.72	\$670.60
33	\$430.39	\$505.71	\$602.83	\$708.32	\$499.38	\$586.77	\$577.96	\$679.10
34	\$436.14	\$512.47	\$610.88	\$717.78	\$506.05	\$594.60	\$585.68	\$688.17
35	\$439.02	\$515.84	\$614.91	\$722.51	\$509.38	\$598.52	\$589.54	\$692.71
36	\$441.89	\$519.22	\$618.93	\$727.24	\$512.71	\$602.44	\$593.40	\$697.24
37	\$444.76	\$522.60	\$622.96	\$731.97	\$516.05	\$606.36	\$597.26	\$701.78
38	\$447.64	\$525.98	\$626.98	\$736.70	\$519.38	\$610.28	\$601.12	\$706.31
39	\$453.39	\$532.73	\$635.03	\$746.16	\$526.05	\$618.11	\$608.84	\$715.38
40	\$459.13	\$562.44	\$643.08	\$787.78	\$532.72	\$652.59	\$616.56	\$755.28
41	\$467.76	\$573.00	\$655.16	\$802.57	\$542.73	\$664.84	\$628.13	\$769.46
42	\$476.02	\$583.12	\$666.73	\$816.75	\$552.31	\$676.59	\$639.23	\$783.06
43	\$487.52	\$597.21	\$682.84	\$836.47	\$565.65	\$692.93	\$654.67	\$801.97
44	\$501.89	\$614.81	\$702.96	\$861.13	\$582.33	\$713.35	\$673.97	\$825.61
45	\$518.77	\$635.50	\$726.61	\$890.10	\$601.92	\$737.35	\$696.64	\$853.38
46	\$538.89	\$660.14	\$754.79	\$924.62	\$625.26	\$765.95	\$723.66	\$886.48
47	\$561.52	\$687.87	\$786.49	\$963.46	\$651.52	\$798.12	\$754.05	\$923.71
48	\$587.39	\$719.55	\$822.72	\$1,007.84	\$681.54	\$834.88	\$788.79	\$966.26
49	\$612.90	\$750.80	\$858.45	\$1,051.60	\$711.13	\$871.14	\$823.04	\$1,008.22
50	\$641.64	\$882.25	\$898.71	\$1,235.72	\$744.48	\$1,023.66	\$861.63	\$1,184.75
51	\$670.02	\$921.28	\$938.46	\$1,290.38	\$777.41	\$1,068.94	\$899.75	\$1,237.15
52	\$701.28	\$964.25	\$982.24	\$1,350.58	\$813.67	\$1,118.80	\$941.72	\$1,294.86
53	\$732.89	\$1,007.73	\$1,026.52	\$1,411.46	\$850.36	\$1,169.24	\$984.17	\$1,353.24
54	\$767.02	\$1,054.65	\$1,074.32	\$1,477.19	\$889.96	\$1,223.69	\$1,030.01	\$1,416.26
55	\$801.15	\$1,101.58	\$1,122.13	\$1,542.92	\$929.56	\$1,278.14	\$1,075.84	\$1,479.28
56	\$838.15	\$1,152.46	\$1,173.96	\$1,614.19	\$972.49	\$1,337.18	\$1,125.53	\$1,547.60
57	\$875.52	\$1,203.84	\$1,226.29	\$1,686.15	\$1,015.84	\$1,396.78	\$1,175.70	\$1,616.59
58	\$915.40	\$1,258.67	\$1,282.14	\$1,762.95	\$1,062.11	\$1,460.40	\$1,229.25	\$1,690.22
59	\$935.15	\$1,285.84	\$1,309.82	\$1,801.00	\$1,085.04	\$1,491.93	\$1,255.79	\$1,726.71
60	\$975.03	\$1,340.67	\$1,365.67	\$1,877.80	\$1,131.31	\$1,555.55	\$1,309.34	\$1,800.34
61	\$1,009.52	\$1,388.09	\$1,413.98	\$1,944.22	\$1,171.32	\$1,610.57	\$1,355.65	\$1,864.02
62	\$1,032.15	\$1,419.21	\$1,445.68	\$1,987.81	\$1,197.59	\$1,646.68	\$1,386.04	\$1,905.81
63	\$1,060.54	\$1,458.24	\$1,485.43	\$2,042.47	\$1,230.52	\$1,691.96	\$1,424.16	\$1,958.22
64+	\$1,077.78	\$1,481.95	\$1,509.59	\$2,075.68	\$1,250.52	\$1,719.47	\$1,447.31	\$1,990.06

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

HIOS Plan ID (On Exchange)=>	31609PA0150033		31609PA0150034		31609PA0150035		31609PA0150036	
HIOS Plan ID (Off Exchange)=>	Personal Choice PPO Gold HSA-25 \$2,600/80%		Personal Choice PPO Silver HSA-0 \$2,100/70%		Personal Choice PPO Silver HSA-0 \$2,700/90%		Personal Choice PPO Bronze HSA-0 \$5,200/50%	
Plan Marketing Name =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Form # =>	8		8		8		8	
Rating Area =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Network =>	Gold		Silver		Silver		Bronze	
Metal =>	\$2,600		\$2,100		\$2,700		\$5,200	
Deductible =>	20%		30%		10%		50%	
Coinsurance =>	20% after ded		30% after ded		10% after ded		50% after ded	
Copays =>	\$6,750		\$6,750		\$6,750		\$6,750	
OOP Maximum =>	Yes		Yes		Yes		Yes	
Pediatric Dental (Yes/No) =>	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	
Age Band	Tobacco		Tobacco		Tobacco		Tobacco	
0-14	\$285.23	\$285.23	\$269.68	\$269.68	\$299.48	\$299.48	\$203.13	\$203.13
15	\$310.58	\$310.58	\$293.65	\$293.65	\$326.11	\$326.11	\$221.18	\$221.18
16	\$320.28	\$320.28	\$302.82	\$302.82	\$336.28	\$336.28	\$228.09	\$228.09
17	\$329.97	\$329.97	\$311.98	\$311.98	\$346.46	\$346.46	\$234.99	\$234.99
18	\$340.41	\$340.41	\$321.85	\$321.85	\$357.42	\$357.42	\$242.43	\$242.43
19	\$350.85	\$350.85	\$331.72	\$331.72	\$368.39	\$368.39	\$249.86	\$249.86
20	\$361.66	\$361.66	\$341.94	\$341.94	\$379.74	\$379.74	\$257.56	\$257.56
21	\$372.85	\$419.46	\$352.52	\$396.59	\$391.48	\$440.42	\$265.53	\$298.72
22	\$372.85	\$419.46	\$352.52	\$396.59	\$391.48	\$440.42	\$265.53	\$298.72
23	\$372.85	\$419.46	\$352.52	\$396.59	\$391.48	\$440.42	\$265.53	\$298.72
24	\$372.85	\$419.46	\$352.52	\$396.59	\$391.48	\$440.42	\$265.53	\$298.72
25	\$374.34	\$421.13	\$353.93	\$398.17	\$393.05	\$442.18	\$266.59	\$299.91
26	\$381.80	\$429.52	\$360.98	\$406.10	\$400.88	\$450.99	\$271.90	\$305.89
27	\$390.75	\$439.59	\$369.44	\$415.62	\$410.27	\$461.56	\$278.27	\$313.06
28	\$405.29	\$455.95	\$383.19	\$431.09	\$425.54	\$478.74	\$288.63	\$324.71
29	\$417.22	\$469.37	\$394.47	\$443.78	\$438.07	\$492.83	\$297.12	\$334.26
30	\$423.18	\$497.24	\$400.11	\$470.13	\$444.33	\$522.09	\$301.37	\$354.11
31	\$432.13	\$507.76	\$408.57	\$480.07	\$453.73	\$533.13	\$307.74	\$361.60
32	\$441.08	\$518.27	\$417.03	\$490.01	\$463.12	\$544.17	\$314.12	\$369.09
33	\$446.67	\$524.84	\$422.32	\$496.23	\$469.00	\$551.07	\$318.10	\$373.77
34	\$452.64	\$531.85	\$427.96	\$502.85	\$475.26	\$558.43	\$322.35	\$378.76
35	\$455.62	\$535.36	\$430.78	\$506.17	\$478.39	\$562.11	\$324.47	\$381.26
36	\$458.60	\$538.86	\$433.60	\$509.48	\$481.52	\$565.79	\$326.60	\$383.75
37	\$461.59	\$542.37	\$436.42	\$512.79	\$484.66	\$569.47	\$328.72	\$386.25
38	\$464.57	\$545.87	\$439.24	\$516.11	\$487.79	\$573.15	\$330.85	\$388.74
39	\$470.54	\$552.88	\$444.88	\$522.73	\$494.05	\$580.51	\$335.09	\$393.74
40	\$476.50	\$558.71	\$450.52	\$531.89	\$500.32	\$612.89	\$339.34	\$415.69
41	\$485.45	\$594.68	\$458.98	\$562.25	\$509.71	\$624.40	\$345.72	\$423.50
42	\$494.03	\$605.18	\$467.09	\$572.18	\$518.72	\$635.43	\$351.82	\$430.98
43	\$505.96	\$619.80	\$478.37	\$586.00	\$531.24	\$650.77	\$360.32	\$441.39
44	\$520.87	\$638.07	\$492.47	\$603.28	\$546.90	\$669.96	\$370.94	\$454.40
45	\$538.39	\$659.53	\$509.04	\$623.57	\$565.30	\$692.49	\$383.42	\$469.69
46	\$559.27	\$685.11	\$528.78	\$647.76	\$587.22	\$719.35	\$398.29	\$487.90
47	\$582.76	\$713.88	\$550.99	\$674.96	\$611.89	\$749.56	\$415.02	\$508.40
48	\$609.61	\$746.77	\$576.37	\$706.05	\$640.08	\$784.09	\$434.14	\$531.82
49	\$636.08	\$779.20	\$601.40	\$736.71	\$667.87	\$818.14	\$452.99	\$554.91
50	\$665.91	\$915.62	\$629.60	\$865.70	\$699.19	\$961.38	\$474.23	\$652.07
51	\$695.36	\$956.13	\$657.45	\$903.99	\$730.12	\$1,003.91	\$495.21	\$680.91
52	\$727.80	\$1,000.73	\$688.12	\$946.16	\$764.18	\$1,050.74	\$518.31	\$712.67
53	\$760.61	\$1,045.84	\$719.14	\$988.82	\$798.63	\$1,098.11	\$541.67	\$744.80
54	\$796.03	\$1,094.55	\$752.63	\$1,034.87	\$835.82	\$1,149.25	\$566.90	\$779.49
55	\$831.45	\$1,143.25	\$786.12	\$1,080.92	\$873.01	\$1,200.39	\$592.12	\$814.17
56	\$869.86	\$1,196.05	\$822.43	\$1,130.84	\$913.33	\$1,255.83	\$619.47	\$851.77
57	\$908.63	\$1,249.37	\$859.09	\$1,181.25	\$954.04	\$1,311.81	\$647.09	\$889.74
58	\$950.02	\$1,306.28	\$898.22	\$1,235.06	\$997.50	\$1,371.56	\$676.56	\$930.27
59	\$970.53	\$1,334.47	\$917.61	\$1,261.71	\$1,019.03	\$1,401.17	\$691.16	\$950.35
60	\$1,011.91	\$1,391.38	\$956.74	\$1,315.52	\$1,062.49	\$1,460.92	\$720.64	\$990.88
61	\$1,047.71	\$1,440.60	\$990.58	\$1,362.05	\$1,100.07	\$1,512.59	\$746.13	\$1,025.93
62	\$1,071.20	\$1,472.89	\$1,012.79	\$1,392.59	\$1,124.73	\$1,546.51	\$762.86	\$1,048.93
63	\$1,100.65	\$1,513.39	\$1,040.64	\$1,430.88	\$1,155.66	\$1,589.03	\$783.83	\$1,077.77
64+	\$1,118.55	\$1,538.00	\$1,057.56	\$1,454.15	\$1,174.44	\$1,614.87	\$796.58	\$1,095.30

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

HIOS Plan ID (On Exchange)=>	31609PA0150037		31609PA0150039		31609PA0150047		31609PA0150048	
HIOS Plan ID (Off Exchange)=>	Personal Choice PPO Bronze HSA-0 \$6,750/100%		Personal Choice PPO Gold HRA-25 \$3,200/100%		Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%		Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	
Plan Marketing Name =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Form # =>	8		8		8		8	
Rating Area =>	Personal Choice Network		Personal Choice Network		Personal Choice Network		Personal Choice Network	
Network =>	Bronze		Gold		Gold		Silver	
Metal =>	\$6,750		\$3,200		\$2,500		\$4,750	
Deductible =>	0%		0%		0%		10%	
Coinsurance =>	0% after ded		0% after ded		\$40 no ded/\$80 no ded		\$50 no ded/\$100 no ded	
Copays =>	\$6,750		\$6,750		\$4,500		\$7,900	
OOP Maximum =>	Yes		Yes		Yes		Yes	
Pediatric Dental (Yes/No) =>	Non-Tobacco		Non-Tobacco		Non-Tobacco		Non-Tobacco	
Age Band	Tobacco		Tobacco		Tobacco		Tobacco	
0-14	\$217.36	\$217.36	\$335.28	\$335.28	\$330.93	\$330.93	\$238.25	\$238.25
15	\$236.68	\$236.68	\$365.09	\$365.09	\$360.35	\$360.35	\$259.43	\$259.43
16	\$244.07	\$244.07	\$376.48	\$376.48	\$371.59	\$371.59	\$267.53	\$267.53
17	\$251.46	\$251.46	\$387.88	\$387.88	\$382.84	\$382.84	\$275.63	\$275.63
18	\$259.41	\$259.41	\$400.15	\$400.15	\$394.95	\$394.95	\$284.35	\$284.35
19	\$267.37	\$267.37	\$412.42	\$412.42	\$407.06	\$407.06	\$293.07	\$293.07
20	\$275.61	\$275.61	\$425.13	\$425.13	\$419.61	\$419.61	\$302.10	\$302.10
21	\$284.13	\$319.65	\$438.28	\$493.06	\$432.59	\$486.66	\$311.44	\$350.37
22	\$284.13	\$319.65	\$438.28	\$493.06	\$432.59	\$486.66	\$311.44	\$350.37
23	\$284.13	\$319.65	\$438.28	\$493.06	\$432.59	\$486.66	\$311.44	\$350.37
24	\$284.13	\$319.65	\$438.28	\$493.06	\$432.59	\$486.66	\$311.44	\$350.37
25	\$285.27	\$320.93	\$440.03	\$495.03	\$434.32	\$488.61	\$312.69	\$351.77
26	\$290.95	\$327.32	\$448.80	\$504.90	\$442.97	\$498.34	\$318.92	\$358.78
27	\$297.77	\$334.99	\$459.32	\$516.73	\$453.35	\$510.02	\$326.39	\$367.19
28	\$308.85	\$347.46	\$476.41	\$535.96	\$470.22	\$529.00	\$338.54	\$380.85
29	\$317.94	\$357.69	\$490.43	\$551.74	\$484.07	\$544.57	\$348.50	\$392.07
30	\$322.49	\$378.92	\$497.45	\$584.50	\$490.99	\$576.91	\$353.49	\$415.35
31	\$329.31	\$386.94	\$507.96	\$596.86	\$501.37	\$589.11	\$360.96	\$424.13
32	\$336.13	\$394.95	\$518.48	\$609.22	\$511.75	\$601.31	\$368.44	\$432.91
33	\$340.39	\$399.96	\$525.06	\$616.94	\$518.24	\$608.93	\$373.11	\$438.40
34	\$344.94	\$405.30	\$532.07	\$625.18	\$525.16	\$617.06	\$378.09	\$444.26
35	\$347.21	\$407.97	\$535.58	\$629.30	\$528.62	\$621.13	\$380.58	\$447.18
36	\$349.48	\$410.64	\$539.08	\$633.42	\$532.08	\$625.20	\$383.07	\$450.11
37	\$351.75	\$413.31	\$542.59	\$637.54	\$535.54	\$629.26	\$385.56	\$453.04
38	\$354.03	\$415.98	\$546.09	\$641.66	\$539.00	\$633.33	\$388.06	\$455.97
39	\$358.57	\$421.32	\$553.11	\$649.90	\$545.93	\$641.46	\$393.04	\$461.82
40	\$363.12	\$444.82	\$560.12	\$686.15	\$552.85	\$677.24	\$398.02	\$487.58
41	\$369.94	\$453.17	\$570.64	\$699.03	\$563.23	\$689.96	\$405.50	\$496.73
42	\$376.47	\$461.18	\$580.72	\$711.38	\$573.18	\$702.14	\$412.66	\$505.51
43	\$385.57	\$472.32	\$594.74	\$728.56	\$587.02	\$719.10	\$422.63	\$517.72
44	\$396.93	\$486.24	\$612.27	\$750.04	\$604.32	\$740.30	\$435.08	\$532.98
45	\$410.29	\$502.60	\$632.87	\$775.27	\$624.66	\$765.20	\$449.72	\$550.91
46	\$426.20	\$522.09	\$657.42	\$805.34	\$648.88	\$794.88	\$467.16	\$572.27
47	\$444.10	\$544.02	\$685.03	\$839.16	\$676.13	\$828.26	\$486.78	\$596.31
48	\$464.55	\$569.08	\$716.58	\$877.82	\$707.28	\$866.42	\$509.21	\$623.78
49	\$484.73	\$593.79	\$747.70	\$915.93	\$737.99	\$904.04	\$531.32	\$650.87
50	\$507.46	\$697.75	\$782.76	\$1,076.30	\$772.60	\$1,062.33	\$556.23	\$764.82
51	\$529.90	\$728.62	\$817.39	\$1,123.91	\$806.78	\$1,109.32	\$580.84	\$798.65
52	\$554.62	\$762.61	\$855.52	\$1,176.34	\$844.41	\$1,161.06	\$607.93	\$835.91
53	\$579.63	\$796.99	\$894.09	\$1,229.37	\$882.48	\$1,213.41	\$635.34	\$873.59
54	\$606.62	\$834.10	\$935.72	\$1,286.62	\$923.57	\$1,269.91	\$664.93	\$914.28
55	\$633.61	\$871.22	\$977.36	\$1,343.87	\$964.67	\$1,326.42	\$694.51	\$954.96
56	\$662.88	\$911.46	\$1,022.50	\$1,405.94	\$1,009.23	\$1,387.69	\$726.59	\$999.07
57	\$692.43	\$952.09	\$1,068.08	\$1,468.61	\$1,054.22	\$1,449.55	\$758.98	\$1,043.60
58	\$723.97	\$995.45	\$1,116.73	\$1,535.51	\$1,102.23	\$1,515.57	\$793.55	\$1,091.14
59	\$739.59	\$1,016.94	\$1,140.84	\$1,568.65	\$1,126.02	\$1,548.28	\$810.68	\$1,114.69
60	\$771.13	\$1,060.31	\$1,189.49	\$1,635.54	\$1,174.04	\$1,614.31	\$845.25	\$1,162.22
61	\$798.41	\$1,097.81	\$1,231.56	\$1,693.40	\$1,215.57	\$1,671.41	\$875.15	\$1,203.33
62	\$816.31	\$1,122.42	\$1,259.17	\$1,731.36	\$1,242.82	\$1,708.88	\$894.77	\$1,230.31
63	\$838.75	\$1,153.29	\$1,293.80	\$1,778.97	\$1,277.00	\$1,755.87	\$919.38	\$1,264.14
64+	\$852.39	\$1,172.04	\$1,314.83	\$1,807.90	\$1,297.76	\$1,784.42	\$934.32	\$1,284.70

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

HIOS Plan ID (On Exchange)=>	31609PA0150049		31609PA0150050		31609PA0170001	
HIOS Plan ID (Off Exchange)=>	31609PA0150049		31609PA0150050		31609PA0170001	
Plan Marketing Name =>	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600		Personal Choice PPO Silver HSA-0 \$3,200/100%		Personal Choice EPO Silver HSA-0 \$3,000/80%	
Form # =>	16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16		16884.WR-I Rev. 1.16	
Rating Area =>	8		8		8	
Network =>	Personal Choice Network		Personal Choice Network		Personal Choice Network	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$4,500		\$3,200		\$3,000	
Coinsurance =>	0%		0%		20%	
Copays =>	\$35 no ded/\$70 no ded		0% after ded		20% after ded/20% after ded	
OOP Maximum =>	\$7,900		\$6,750		\$6,750	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0-14	\$248.16	\$248.16	\$299.88	\$299.88	\$249.22	\$249.22
15	\$270.22	\$270.22	\$326.53	\$326.53	\$271.37	\$271.37
16	\$278.66	\$278.66	\$336.72	\$336.72	\$279.84	\$279.84
17	\$287.09	\$287.09	\$346.92	\$346.92	\$288.31	\$288.31
18	\$296.17	\$296.17	\$357.89	\$357.89	\$297.44	\$297.44
19	\$305.26	\$305.26	\$368.87	\$368.87	\$306.56	\$306.56
20	\$314.67	\$314.67	\$380.24	\$380.24	\$316.01	\$316.01
21	\$324.40	\$364.95	\$391.99	\$440.99	\$325.78	\$366.50
22	\$324.40	\$364.95	\$391.99	\$440.99	\$325.78	\$366.50
23	\$324.40	\$364.95	\$391.99	\$440.99	\$325.78	\$366.50
24	\$324.40	\$364.95	\$391.99	\$440.99	\$325.78	\$366.50
25	\$325.69	\$366.41	\$393.56	\$442.76	\$327.08	\$367.97
26	\$332.18	\$373.71	\$401.40	\$451.58	\$333.60	\$375.30
27	\$339.97	\$382.46	\$410.81	\$462.16	\$341.42	\$384.09
28	\$352.62	\$396.70	\$426.10	\$479.36	\$354.12	\$398.39
29	\$363.00	\$408.38	\$438.64	\$493.47	\$364.55	\$410.11
30	\$368.19	\$432.62	\$444.91	\$522.77	\$369.76	\$434.47
31	\$375.98	\$441.77	\$454.32	\$533.83	\$377.58	\$443.65
32	\$383.76	\$450.92	\$463.73	\$544.88	\$385.40	\$452.84
33	\$388.63	\$456.64	\$469.61	\$551.79	\$390.28	\$458.58
34	\$393.82	\$462.74	\$475.88	\$559.16	\$395.50	\$464.71
35	\$396.41	\$465.79	\$479.02	\$562.85	\$398.10	\$467.77
36	\$399.01	\$468.83	\$482.15	\$566.53	\$400.71	\$470.83
37	\$401.60	\$471.88	\$485.29	\$570.22	\$403.31	\$473.89
38	\$404.20	\$474.93	\$488.43	\$573.90	\$405.92	\$476.96
39	\$409.39	\$481.03	\$494.70	\$581.27	\$411.13	\$483.08
40	\$414.58	\$507.86	\$500.97	\$613.69	\$416.35	\$510.02
41	\$422.37	\$517.40	\$510.38	\$625.21	\$424.16	\$519.60
42	\$429.83	\$526.54	\$519.39	\$636.26	\$431.66	\$528.78
43	\$440.21	\$539.25	\$531.94	\$651.62	\$442.08	\$541.55
44	\$453.18	\$555.15	\$547.62	\$670.83	\$455.11	\$557.51
45	\$468.43	\$573.83	\$566.04	\$693.40	\$470.42	\$576.27
46	\$486.60	\$596.08	\$587.99	\$720.29	\$488.67	\$598.62
47	\$507.03	\$621.12	\$612.69	\$750.54	\$509.19	\$623.76
48	\$530.39	\$649.73	\$640.91	\$785.12	\$532.65	\$652.49
49	\$553.42	\$677.94	\$668.74	\$819.21	\$555.78	\$680.83
50	\$579.37	\$796.64	\$700.10	\$962.64	\$581.84	\$800.03
51	\$605.00	\$831.88	\$731.07	\$1,005.22	\$607.58	\$835.42
52	\$633.22	\$870.68	\$765.17	\$1,052.11	\$635.92	\$874.39
53	\$661.77	\$909.93	\$799.67	\$1,099.55	\$664.59	\$913.81
54	\$692.59	\$952.31	\$836.91	\$1,150.75	\$695.54	\$956.36
55	\$723.41	\$994.68	\$874.15	\$1,201.95	\$726.49	\$998.92
56	\$756.82	\$1,040.63	\$914.52	\$1,257.47	\$760.04	\$1,045.06
57	\$790.56	\$1,087.01	\$955.29	\$1,313.53	\$793.92	\$1,091.64
58	\$826.56	\$1,136.53	\$998.80	\$1,373.35	\$830.08	\$1,141.37
59	\$844.41	\$1,161.06	\$1,020.36	\$1,403.00	\$848.00	\$1,166.00
60	\$880.41	\$1,210.57	\$1,063.87	\$1,462.83	\$884.16	\$1,215.72
61	\$911.56	\$1,253.39	\$1,101.51	\$1,514.57	\$915.44	\$1,258.73
62	\$931.99	\$1,281.49	\$1,126.20	\$1,548.53	\$935.96	\$1,286.95
63	\$957.62	\$1,316.73	\$1,157.17	\$1,591.11	\$961.70	\$1,322.34
64+	\$973.19	\$1,338.14	\$1,175.97	\$1,616.98	\$977.34	\$1,343.84

QCC Insurance Company, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150028	Personal Choice PPO Gold Classic \$1,500/\$15/\$30/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150029	Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150033	Personal Choice PPO Gold HSA-25 \$2,600/80%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,750/100%	PPO	Bronze	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150039	Personal Choice PPO Gold HRA-25 \$3,200/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150047	Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%	PPO	Gold	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150048	Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150049	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	Personal Choice	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

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

11-01-2018 Number of Covered Lives by Rating County					RATING AREA 8				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	12,620	15,075	11,241	21,829	10,722
					Bucks	Chester	Delaware	Montgomery	Philadelphia
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	PPO	Platinum	Off	\$581.71	\$581.71	\$581.71	\$581.71	\$581.71
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	PPO	Platinum	Off	\$555.91	\$555.91	\$555.91	\$555.91	\$555.91
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	PPO	Gold	Off	\$454.03	\$454.03	\$454.03	\$454.03	\$454.03
31609PA0150028	Personal Choice PPO Gold Classic \$1,500/\$15/\$30/80%	PPO	Gold	Off	\$442.22	\$442.22	\$442.22	\$442.22	\$442.22
31609PA0150029	Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%	PPO	Silver	Off	\$359.26	\$359.26	\$359.26	\$359.26	\$359.26
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	PPO	Platinum	Off	\$503.20	\$503.20	\$503.20	\$503.20	\$503.20
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	PPO	Gold	Off	\$416.84	\$416.84	\$416.84	\$416.84	\$416.84
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	PPO	Gold	Off	\$482.44	\$482.44	\$482.44	\$482.44	\$482.44
31609PA0150033	Personal Choice PPO Gold HSA-25 \$2,600/80%	PPO	Gold	Off	\$372.85	\$372.85	\$372.85	\$372.85	\$372.85
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	PPO	Silver	Off	\$352.52	\$352.52	\$352.52	\$352.52	\$352.52
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	PPO	Silver	Off	\$391.48	\$391.48	\$391.48	\$391.48	\$391.48
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	PPO	Bronze	Off	\$265.53	\$265.53	\$265.53	\$265.53	\$265.53
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,750/100%	PPO	Bronze	Off	\$284.13	\$284.13	\$284.13	\$284.13	\$284.13
31609PA0150039	Personal Choice PPO Gold HRA-25 \$3,200/100%	PPO	Gold	Off	\$438.28	\$438.28	\$438.28	\$438.28	\$438.28
31609PA0150047	Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%	PPO	Gold	Off	\$432.59	\$432.59	\$432.59	\$432.59	\$432.59
31609PA0150048	Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	PPO	Silver	Off	\$311.44	\$311.44	\$311.44	\$311.44	\$311.44
31609PA0150049	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600	PPO	Silver	Off	\$324.40	\$324.40	\$324.40	\$324.40	\$324.40
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	PPO	Silver	Off	\$391.99	\$391.99	\$391.99	\$391.99	\$391.99
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	EPO	Silver	Off	\$325.78	\$325.78	\$325.78	\$325.78	\$325.78

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y						
1	Unified Rate Review v4.3																													
2																														
3	Company Legal Name:		QCC				State:		PA																					
4	HIOS Issuer ID:		31609				Market:		Small Group																					
5	Effective Date of Rate Change(s):		1/1/2019																											
6																														
7																														
8	Market Level Calculations (Same for all Plans)																													
9																														
10																														
11	Section I: Experience period data																													
12	Experience Period:		1/1/2017		to		12/31/2017																							
13			Experience Period		Aggregate Amount		PMPM		% of Prem																					
14	Premiums (net of MLR Rebate) in Experience Period:		\$ 495,991,056.00		\$553.54		100.00%																							
15	Incurred Claims in Experience Period		\$ 376,306,622.00		419.97		75.87%																							
16	Allowed Claims:		\$ 466,785,618.00		520.95		94.11%																							
17	Index Rate of Experience Period				\$ 520.95																									
18	Experience Period Member Months		896,029																											
19																														
20	Section II: Allowed Claims, PMPM basis																													
21			Experience Period		Projection Period:		1/1/2019		to		12/31/2019		Mid-point to Mid-point, Experience to Projection:		24 months															
22			on Actual Experience Allowed		Adj't. from Experience to		Projection Period		Annualized Trend		Factors		Projections, before credibility Adjustment		Credibility Manual															
23	Benefit Category		Utilization Description		Utilization per 1,000		Average Cost/Service		PMPM		Pop'l risk Morbidity		Other		Cost		Util		Utilization per 1,000		Average Cost/Service		PMPM		Utilization per 1,000		Average Cost/Service		PMPM	
24	Inpatient Hospital		Admits		66.51		\$16,397.25		\$90.88		1.000		1.023		1.039		1.025		69.89		\$18,117.02		\$105.51		0.00		\$0.00		\$0.00	
25	Outpatient Hospital		Services		3,182.96		473.69		125.64		1.000		1.023		1.037		1.025		3,344.83		521.57		145.38		0.00		\$0.00		0.00	
26	Professional		Services		19,704.02		103.15		169.38		1.000		1.023		1.017		1.025		20,706.07		109.18		188.39		0.00		\$0.00		0.00	
27	Other Medical		Services		0.56		83.48		0.00		1.000		1.023		1.039		1.025		0.59		92.23		0.00		0.00		\$0.00		0.00	
28	Capitation		Services		12,000.00		10.10		10.10		1.000		1.023		1.024		1.000		12,000.00		10.83		10.83		0.00		\$0.00		0.00	
29	Prescription Drug		Prescriptions		12,532.76		119.63		124.94		1.000		1.023		1.059		1.031		13,309.18		137.25		152.23		0.00		\$0.00		0.00	
30	Total								\$520.95														\$602.35				\$0.00		\$0.00	
31																														
32	Section III: Projected Experience:				Projected Allowed Claims PMPM (w/applied credibility if applicable)																				After Credibility		Projected Period Totals			
33					Paid to Allowed Average Factor in Projection Period																				0.829		\$516,724,860			
34					Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM																				\$499.38		\$428,393,804			
35					Projected Risk Adjustments PMPM																				6.38		5,477,143			
36					Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM																				\$493.00		\$422,916,660			
37					Projected ACA reinsurance recoveries, net of rein prem, PMPM																				0.00		0			
38					Projected Incurred Claims																				\$493.00		\$422,916,660			
39																														
40					Administrative Expense Load																				15.20%		93.34		80,073,907	
41					Profit & Risk Load																				2.00%		12.28		10,536,040	
42					Taxes & Fees																				2.52%		15.48		13,275,411	
43					Single Risk Pool Gross Premium Avg. Rate, PMPM																						\$614.10		\$526,802,019	
44					Index Rate for Projection Period																				\$ 602.35					
45					% increase over Experience Period																						10.94%			
46					% Increase, annualized:																						5.33%			
47					Projected Member Months																								857,844	
48																														
49	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																													
50																														

Section IV: Projected (12 months following effective date)

Plan ID (Standard Component ID):		Total	31609PA0150001	31609PA0150002	31609PA0150003	31609PA0150004	31609PA0150005	31609PA0150007	31609PA0150009	31609PA0150010	31609PA0150012	31609PA0150013	31609PA0150022	31609PA0150023	31609PA0150024	31609PA0150025	31609PA0150026	31609PA0150027	31609PA0150028	31609PA0150029	31609PA0150030	31609PA0150031
Premium Information	Plan Adjusted Index Rate	\$622.46	\$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	\$817.29	\$781.05	\$637.91	\$621.31	\$504.76	\$706.99	\$585.68
	Member Months	857,844	-	-	-	-	-	-	-	-	-	-	-	-	-	101,856	159,672	162,240	21,420	24,744	14,844	58,740
	Total Premium (TP)	\$533,577,851	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$83,246,157	\$124,711,912	\$103,493,750	\$13,308,564	\$12,469,731	\$10,494,500	\$34,401,607
	EHB Percent of TP, [see instructions]	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%
	state mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TP	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
	Total Allowed Claims (TAC)	\$516,694,721	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$72,000,386	\$108,792,375	\$95,629,763	\$13,649,859	\$13,637,593	\$9,194,418	\$33,585,450
	EHB Percent of TAC, [see instructions]	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%
	state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	Other benefits portion of TAC	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Claims Information	Allowed Claims which are not the issuer's obligation	\$99,064,869	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,521,942	\$10,761,802	\$14,572,237	\$3,256,434	\$3,929,458	\$954,911	\$6,707,571
	Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0							
	Portion of above payable by HHS on behalf of insured person, as %	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!							
	Total Incurred claims, payable with issuer funds	\$417,629,851	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$65,478,444	\$98,030,573	\$81,057,526	\$10,393,425	\$9,708,135	\$8,239,507	\$26,877,880
	Net Amt of Retn	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	Risk Adjustment Transfer Amount	\$5,477,143	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$650,328	\$1,019,470	\$1,035,866	\$136,762	\$157,985	\$94,770	\$375,042
	Incurred Claims, PMPM	\$486.84	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$642.85	\$613.95	\$499.61	\$485.22	\$392.34	\$555.07	\$457.57
	Allowed Claims, PMPM	\$602.32	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$706.88	\$681.35	\$589.43	\$617.25	\$551.15	\$619.40	\$571.79
	EHB portion of Allowed Claims, PMPM	\$601.11	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$705.47	\$679.99	\$588.26	\$615.97	\$550.05	\$618.16	\$570.62

															all Choice EPO Small 31609PA017
Gold	Gold	Silver	Silver	Bronze	Bronze	Platinum	Gold	Silver	Gold	Silver	Silver	Silver	Silver	Silver	
0.787	0.779	0.702	0.713	0.618	0.612	0.882	0.814	0.719	0.799	0.708	0.719	0.719	0.719	0.685	
0.915	0.707	0.668	0.742	0.503	0.539	0.92	0.831	0.766	0.82	0.591	0.615	0.743	0.618	0.618	
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Renewing	Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	EPO
Personal Choice PPO Gold HSA-0 \$1,900/100%	Personal Choice PPO Gold HSA-25 \$2,600/80%	Personal Choice PPO Silver HSA-0 \$2,100/70%	Personal Choice PPO Silver HSA-0 \$2,700/90%	Personal Choice PPO Bronze HSA-0 \$5,200/50%	Personal Choice PPO Bronze HSA-0 \$6,750/100%	Personal Choice PPO Platinum HRA \$0 \$1,500/100%	Personal Choice PPO Gold HRA-25 \$3,200/100%	Personal Choice PPO Silver HSA-0 \$3,200/100%	Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%	Personal Choice PPO Silver Classic \$4,750/\$50/\$100/ 90%	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$ 600	Personal Choice PPO Silver HSA-0 \$3,200/100%	Personal Choice EPO Silver HSA-0 \$3,000/80%	Personal Choice EPO Silver HSA-0 \$3,000/80%	
31609PA0150032	31609PA0150033	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150038	31609PA0150039	31609PA0150046	31609PA0150047	31609PA0150048	31609PA0150049	31609PA0150050	31609PA0170001		
No	No	No	No	No	No	No	No	Yes	No	No	No	No	No	No	No
															No
															0.00%
															0.00%
															5.05%
1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019	1/1/2019
5.49%	13.12%	5.41%	5.55%	5.53%	5.53%	0.00%	4.22%	0.00%	3.83%	4.58%	3.89%	5.68%	5.49%	5.49%	
5.49%	13.12%	5.41%	5.55%	5.53%	5.53%	0.00%	4.22%	0.00%	3.83%	4.58%	3.89%	5.68%	5.49%	5.49%	
19.23%	16.04%	9.35%	10.11%	10.18%	10.07%	-100.00%	11.48%	-100.00%	13.08%	-9.27%	7.84%	12.56%	#DIV/0!	5.48%	

31609PA0150032	31609PA0150033	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150038	31609PA0150039	31609PA0150046	31609PA0150047	31609PA0150048	31609PA0150049	31609PA0150050	31609PA0170001
\$4.94	\$6.90	\$3.74	\$4.45	\$2.95	\$3.35	\$0.00	\$3.55	\$0.00	\$3.10	\$3.10	\$4.32	\$4.32	\$4.50
\$6.80	\$13.64	\$5.15	\$5.13	\$4.07	\$4.34	\$0.00	\$4.88	\$0.00	\$4.41	\$4.36	\$3.45	\$5.56	\$4.83
\$8.82	\$17.68	\$6.68	\$7.95	\$5.27	\$5.62	\$0.00	\$6.34	\$0.00	\$5.72	\$5.64	\$4.47	\$7.72	\$6.25
\$7.12	\$14.28	\$5.40	\$6.42	\$4.26	\$4.54	\$0.00	\$5.12	\$0.00	\$4.62	\$4.56	\$3.61	\$6.24	\$5.05
\$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
\$0.51	\$1.02	\$0.38	\$0.45	\$0.30	\$0.32	\$0.00	\$0.36	\$0.00	\$0.31	\$0.31	\$0.36	\$0.44	\$0.36
\$5.34	\$10.70	\$4.04	\$4.81	\$3.19	\$3.40	\$0.00	\$3.84	\$0.00	\$3.46	\$3.42	\$2.71	\$4.67	\$3.79
\$0.88	\$1.77	\$0.67	\$0.80	\$0.53	\$0.56	\$0.00	\$0.64	\$0.00	\$0.57	\$0.57	\$0.45	\$0.77	\$0.63
\$0.70	\$1.41	\$0.53	\$0.63	\$0.42	\$0.45	\$0.00	\$0.50	\$0.00	\$0.46	\$0.45	\$0.38	\$0.62	\$0.50
\$15.11	\$30.41	\$76.59	\$151.66	\$202.99	\$222.38	\$0.00	\$25.34	\$0.00	\$22.78	\$22.48	\$17.81	\$30.75	\$24.90
\$0.00	-\$31.60	\$0.00	-\$0.47	-\$0.31	\$0.00	\$0.00	\$6.45	\$0.00	\$7.88	\$2.85	\$6.07	-\$0.45	-\$0.38

\$639.49	\$536.78	\$491.81	\$570.90	\$379.42	\$404.60	\$0.00	\$598.04	\$0.00	\$594.25	\$490.89	\$457.91	\$541.12	\$453.88
24,288	1,368	15,588	29,688	74,724	56,376	0	10,392	0	33,276	15,156	24,744	27,276	1,452

31609PA0150032	31609PA0150033	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150038	31609PA0150039	31609PA0150046	31609PA0150047	31609PA0150048	31609PA0150049	31609PA0150050	31609PA0170001
\$588.48	\$451.45	\$452.95	\$499.55	\$338.60	\$362.67	\$667.44	\$552.38	\$497.61	\$537.49	\$492.26	\$427.62	\$489.30	\$0.00
30,468	2,307	13,645	42,414	71,044	99,801	650	12,539	88	27,217	11,229	18,045	7,931	0
\$17,320,312	\$1,041,502	\$6,180,473	\$21,187,838	\$24,055,323	\$21,687,862	\$433,837	\$6,926,311	\$8,957	\$14,628,956	\$5,415,318	\$7,626,208	\$3,880,664	\$0
99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%
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%
0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%
\$17,203,887	\$865,561	\$5,706,983	\$18,841,007	\$27,470,682	\$23,323,141	\$325,129	\$6,649,922	\$531	\$14,778,114	\$5,177,660	\$6,419,062	\$4,296,464	\$0
99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%	99.06%
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%
0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%	0.94%
\$3,366,571.48	\$23,843.75	\$123,860.48	\$410,064.89	\$10,407,192.28	\$9,439,886.98	\$8,621.23	\$1,600,719.97	\$451.77	\$2,438,729.69	\$1,034,656.37	\$1,674,487.03	\$972,310.23	\$0.00
								\$0					
								0.00%					
\$13,837,316	\$841,718	\$5,583,123	\$18,430,942	\$17,063,489	\$13,883,254	\$316,508	\$5,049,202	\$79	\$12,339,385	\$4,143,004	\$4,744,575	\$3,324,154	\$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
\$1,231,161.26	-\$226,337.44	-\$443,414.46	-\$437,829.48	-\$1,222,746.61	-\$953,790.93	-\$34,650.45	\$855,343.67	\$775.98	-\$623,918.22	-\$360,841.98	-\$708,409.26	\$208,800.08	\$0.00
\$454.16	\$364.85	\$409.17	\$434.55	\$240.18	\$232.16	\$486.93	\$402.68	\$4.39	\$453.37	\$368.96	\$262.93	\$419.13	#DIV/0!
\$564.65	\$375.19	\$418.25	\$444.22	\$386.67	\$390.01	\$500.20	\$530.34	\$29.49	\$542.97	\$461.10	\$355.73	\$541.73	#DIV/0!
\$559.35	\$371.66	\$414.32	\$440.04	\$383.04	\$386.35	\$495.50	\$525.35	\$29.21	\$537.87	\$456.76	\$352.38	\$536.64	#DIV/0!

31609PA0150032	31609PA0150033	31609PA0150034	31609PA0150035	31609PA0150036	31609PA0150037	31609PA0150038	31609PA0150039	31609PA0150046	31609PA0150047	31609PA0150048	31609PA0150049	31609PA0150050	31609PA0170001
\$677.82	\$523.85	\$485.28	\$550.03	\$373.06	\$399.20	\$0.00	\$615.78	\$0.00	\$607.78	\$437.57	\$455.78	\$550.75	\$457.72
24,288	1,358	15,588	29,688	74,724	56,376	-	10,392	-	33,276	15,156	24,744	27,276	1,452
\$16,462,832	\$716,627	\$7,720,555	\$16,325,316	\$27,876,694	\$22,505,403	\$0	\$6,389,153	\$0	\$20,224,543	\$6,631,855	\$11,277,707	\$15,022,252	\$664,805
99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%
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%
0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
\$16,091,723	\$653,246	\$8,198,391	\$17,317,294	\$36,243,501	\$29,260,092	\$0	\$6,331,142	\$0	\$20,206,736	\$7,098,054	\$12,150,644	\$15,910,351	\$743,702
99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%	99.80%
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%
0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
\$3,205,256	\$93,362	\$2,194,623	\$4,597,664	\$14,813,204	\$11,933,771	\$0	\$1,329,729	\$0	\$4,406,363	\$1,953,262	\$3,396,736	\$4,208,217	\$228,328
								\$0					
								#DIV/0!					
\$12,886,467	\$559,884	\$6,003,769	\$12,719,630	\$21,430,297	\$17,326,321	\$0	\$5,001,414	\$0	\$15,800,372	\$5,144,792	\$8,753,908	\$11,702,134	\$515,374
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$155,073	\$8,734	\$99,526	\$189,551	\$477,096	\$359,948	\$0	\$66,351	\$0	\$212,460	\$96,768	\$157,985	\$174,151	\$9,271
\$530.57	\$409.27	\$385.15	\$428.44	\$286.79	\$307.34	#DIV/0!	\$481.28	#DIV/0!	\$474.83	\$339.46	\$353.78	\$429.03	\$354.94
\$662.54	\$477.52	\$525.94	\$583.31	\$485.03	\$519.02	#DIV/0!	\$609.23	#DIV/0!	\$607.25	\$468.33	\$491.09	\$583.31	\$512.19
\$661.21	\$476.50	\$524.89	\$582.14	\$484.06	\$517.98	#DIV/0!	\$608.01	#DIV/0!	\$606.03	\$467.40	\$480.07	\$582.14	\$511.17

URRT Part II – Consumer Friendly Justification

Scope and Range of the Rate Increase:

QCC Insurance Company ("QCC") is revising premium rates for the Pennsylvania Small Group ACA compliant products, effective from January 1, 2019. The proposed revisions to each plan are shown on the second page of this exhibit.

About 71,000 members will be affected.

Financial Experience of the Product:

QCC is required by federal law to pay out a minimum of 80% percent of premium dollars for medical claims—this is referred to as the minimum Medical Loss Ratio (MLR). The rate action proposed in this filing is expected to achieve a Medical Loss Ratio of greater than 80%.

Changes in Medical Service Costs:

Premium rates for health care insurance are increasing as the cost of health care service rise. Health care service costs increase as health care providers increase their fees, members use more health care services and supplies, and the types of health care services and supplies change, among other factors.

We are projecting that claims will increase by 6.3% in 2019. Nearly half of the change in health care service costs is driven by changes to health care provider fees.

Changes in Benefits:

Some plan benefits are mandated by federal and state law. Benefit changes for some plans were also made. All changes in benefits are in compliance with the uniform modifications rules stipulated by the Federal government.

Administrative Costs:

The premium rates presented in this filing include a 2% contribution to reserves. Furthermore, the Affordable Care Act (ACA) imposes taxes and other levies.

URRT Part II – Consumer Friendly Justification

HIOS ID	Plan Name	1Q % Change	2Q % Change	3Q % Change	4Q % Change
31609PA0150025	Personal Choice PPO Platinum Preferred \$10/\$20/\$150	0.9%	1.8%	8.1%	10.3%
31609PA0150026	Personal Choice PPO Platinum Preferred \$20/\$40/\$150	0.9%	1.8%	8.1%	10.2%
31609PA0150027	Personal Choice PPO Gold Preferred \$35/\$70/\$600	0.9%	1.8%	8.2%	10.3%
31609PA0150028	Personal Choice PPO Gold Classic \$1,500/\$15/\$30/80%	-3.0%	-2.1%	4.0%	6.0%
31609PA0150029	Personal Choice PPO Silver Classic \$3,250/\$30/\$60/70%	-0.3%	0.5%	6.8%	8.9%
31609PA0150030	Personal Choice PPO Platinum HSA-50 \$1,600/100%	1.2%	2.1%	8.5%	10.6%
31609PA0150031	Personal Choice PPO Gold HSA-25 \$2,400/90%	1.3%	2.2%	8.6%	10.7%
31609PA0150032	Personal Choice PPO Gold HSA-0 \$1,900/100%	1.2%	2.1%	8.4%	10.6%
31609PA0150033	Personal Choice PPO Gold HSA-25 \$2,600/80%	8.5%	9.5%	16.3%	18.6%
31609PA0150034	Personal Choice PPO Silver HSA-0 \$2,100/70%	1.1%	2.0%	8.4%	10.5%
31609PA0150035	Personal Choice PPO Silver HSA-0 \$2,700/90%	1.3%	2.2%	8.5%	10.6%
31609PA0150036	Personal Choice PPO Bronze HSA-0 \$5,200/50%	1.2%	2.1%	8.5%	10.6%
31609PA0150037	Personal Choice PPO Bronze HSA-0 \$6,750/100%	1.2%	2.1%	8.5%	10.6%
31609PA0150039	Personal Choice PPO Gold HRA-25 \$3,200/100%	0.0%	0.9%	7.1%	9.2%
31609PA0150047	Personal Choice PPO Gold Classic \$2,500 \$40/\$80/100%	1.8%	2.7%	9.1%	11.2%
31609PA0150048	Personal Choice PPO Silver Classic \$4,750/\$50/\$100/90%	0.3%	1.2%	7.5%	9.6%
31609PA0150049	Personal Choice PPO Silver Secure \$4,500/\$35/\$70/\$600	-0.3%	0.6%	6.8%	8.9%
31609PA0150050	Personal Choice PPO Silver HSA-0 \$3,200/100%	1.4%	2.3%	8.6%	10.8%
31609PA0170001	Personal Choice EPO Silver HSA-0 \$3,000/80%	1.2%	2.1%	8.5%	10.6%

GENERAL OVERVIEW

PURPOSES

This Actuarial Memorandum is provided along with the Unified Rate Review Template (URRT) to provide certain information to support the gross premium for the single risk pool for small group market health care insurance underwritten by QCC Insurance Company, Inc. in the Commonwealth of Pennsylvania. It is provided as a component of an application for certification as a Qualified Health Plan and a state rate filing. This submission may not be appropriate for other purposes.

GENERAL INFORMATION

COMPANY IDENTIFYING INFORMATION

Company Legal Name: QCC Insurance Company, Inc. ("QCC")

State: Pennsylvania

HIOS Issuer ID (5-digit): 31609

Market: Small Group

Effective Date(s): 1/1/2019-3/31/2019, 4/1/2019 – 6/30/2019, 7/1/2019 – 9/30/2019,
10/1/2019 – 12/31/2019

Worksheet 1 of the accompanying URRT contains experience period data and development of the projected Single Risk Pool Gross Premium Average Rate PMPM for the small group market for QCC. Worksheet 2 contains experience period data and projections by product for the single risk pool for the same entities.

COMPANY CONTACT INFORMATION

Primary Contact Name:

Primary Contact Telephone Number:

Primary Contact Email Address:

PROPOSED RATE INCREASE

The changes to the single risk pool gross premium average rate per member per month (PMPM) from calendar year 2017 to calendar year 2019 were incorporated into the pricing and reflected in the Unified Rate Review Template. The changes are driven by factors including: changes in market-wide population risk morbidity and covered services, increasing unit costs for medical services, increasing utilization of medical services, increasing fees and taxes imposed by the federal government, anticipated costs to administer the plan, anticipated revenue or payments due to market-wide risk adjustment, and the discontinuance of net reinsurance payments from the Federal Transitional Reinsurance Program.

The weighted average increase across QCC plans based on projected membership, inclusive of the impact of benefit and cost sharing changes, is 5.1%. The minimum increase is 1.1% and the maximum increase is 13.1%.

WORKSHEET 1: DATA COLLECTION TEMPLATE

SECTION I: EXPERIENCE PERIOD PREMIUM AND CLAIMS

PAID THROUGH DATE

Experience period premium, claims, and member months are obtained from the company's internal data warehouse. The claims data is collected for incurred dates from January through December 2017 and paid through February 2018. Earned premiums and member months are for January through December 2017. The data are for all direct-written small group business of QCC in the Commonwealth of Pennsylvania.

PREMIUMS (NET OF MLR REBATE) IN EXPERIENCE PERIOD

Earned Premiums (net of MLR Rebate) in Experience Period are developed by summing the earned premium reported in the company's internal data warehouse and adjusting for MLR rebates, if any, for the period. Although 2017 federal MLR rebate calculations are not final as of the writing of this memorandum, no federal MLR rebates are expected for calendar year 2017, so no adjustment to earned premium for MLR rebates is needed.

The calculation for federal minimum loss ratio rebates is based on 2015, 2016, and 2017 experience of earned premium, incurred claims, quality improvement expenses, and taxes. The three years of experience is blended for all segments.

ALLOWED AND INCURRED CLAIMS INCURRED DURING THE EXPERIENCE PERIOD

Paid-to-Date and Incurred Claims, and Member Months

Insurer fee-for-service claims expenses and member liabilities for dates of service in January 2017 through December 2017 and paid through February 2018 are sourced from the IBCFOC's internal data warehouse. The claims and member liabilities are completed with incurred but not reported (IBNR) adjustments to develop ultimate incurred insurer fee-for-service claims expenses and member liabilities for the January through December 2017 period. Capitation amounts are also sourced from the internal data warehouse for the January through December 2017 period but they are not adjusted for IBNR.

Allowed Claims

Allowed claims are determined by separately obtaining paid-to-date fee-for-service claims and member cost-sharing amounts, applying claim lag factors to those amounts to estimate ultimate incurred fee-for-service claims and member-sharing amounts and adding them together with capitation amounts.

Allowed claims do not include ineligible claims, payments for services other than medical care provided, recovery payments related to internal large claim pooling mechanisms, or active live reserves.

IBNR Development

Medical fee for service incurred but not reported (IBNR) claims are modeled through the use of standard claim lag methodologies. A range of results is developed, and a provision for adverse deviation is applied. The provision for adverse deviation is dependent on many factors such as stability, size, product mix, etc.

The completion factors are developed annually in the 2Q – 3Q period. We do not believe our IBNR is unusually high or unusually low for incurred 2017 paid through February 2018.

Experience Period Index Rate

The Index Rate of Experience Period is estimated by removing cost and utilization trend from the Index Rate for Projection Period.

SECTION II: ALLOWED CLAIMS, PMPM BASIS

BENEFIT CATEGORIES

Utilization and Unit Cost data for allowed claims in the experience period are provided in Section II. The data is provided by benefit category using a standardized indicator from the internal data warehouse that assigns each claim line to a category based on the type of provider and the location of the service. The utilization and unit cost data are provided for the following categories: Inpatient Hospital admits, Outpatient Hospital visits, Professional visits, Other Medical visits, Capitation per member per month (PMPM), and Prescription Drug scripts.

Experience Period capitation is reported as a per member per month (PMPM) value. In order to complete the URRT, the Utilization per 1,000 statistics for capitated services only is reported as 1,000 so that the appropriate capitation PMPM is reported.

PROJECTION FACTORS

The estimated incurred claims experience on an allowed basis for January 2017 through December 2017 is projected to the future rating period by several factors. Factors were calculated from the combined experience of QCC and KHPE.

Changes in Population Risk Morbidity

Experience period allowed claims are adjusted to account for differences in the average morbidity of the single risk pool population underlying the experience and the anticipated population in the projection period. This adjustment reflects changes in the small group market-wide morbidity.

Changes in Other Factors

Experience period allowed claims are adjusted to account for differences in the single risk pool population underlying the experience and the anticipated population in the projection period pertaining to several factors not due to changes in morbidity or the costs and utilization of medical care. This adjustment reflects: additional benefits required to be covered as essential health benefits; recently mandated benefits required by state law that are not reflected in the experience period data; benefits in the experience that are removed for the projection period; 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; changes in demographic characteristics of the single risk pool experience period population and the projection period population (including age, gender, region, and tobacco use); changes in the provider network (adding or removing a provider system or introducing a limited network option); and anticipated changes in pharmacy rebates.

Trend Factors

a. Annualized Cost Trend

Annual cost trend reflects changes in costs of medical treatment due to medical inflation and changes in the distribution of services across network providers. The trend value is developed by reviewing historical medical costs for the single risk pool and adjusting them for anticipated future provider contracting reimbursement levels. The data is normalized for changes in age, benefit changes during the experience period, changes to provider contracts, and prescription drug formulary, and new drugs brought to market.

b. Annualized Utilization Trend

Annual utilization trend reflects the change in the number of units per 1,000 members for a fixed level of illness burden and includes changes due to the mix and intensity of services provided and changes related to shifts in product mix. It also includes effects of selection, if any, since this cannot be reflected in the relative cost of the various products and plans offered.

CREDIBILITY MANUAL RATE DEVELOPMENT

The experience period claims for the single risk pool are determined to be fully credible; therefore no credibility adjustment is required.

SECTION III: PROJECTED EXPERIENCE

PAID TO ALLOWED RATIO

The Projected Allowed Experience Claims PMPM shown in Worksheet 1 represents projected allowed claims experience PMPM for the projected portfolio of plans. The Paid to Allowed Average Factor in

Projection Period adjusts the allowed down to Projected Incurred Claims before ACA reinsurance and risk adjustment for the population anticipated to be covered in the projection period. The Projected Incurred Claims before ACA reinsurance and risk adjustment represents the net amount of incurred insurer claim liability expected in the projection period, net of member cost sharing and cost sharing paid by HHS on behalf of low-income members. It reflects the average benefit level anticipated during the projection period. The ratio was calculated using incurred (before ACA reinsurance and risk adjustment) and allowed PMPMs from worksheet two of the URRT.

RISK ADJUSTMENT AND REINSURANCE

Projected Risk Adjustment PMPM

Projected Risk Adjustment is accounted for in Projected Incurred Claims before ACA Reinsurance and Risk Adjustment to reflect anticipated risk adjustment transfer amounts for the projection period. The amount reflects the projected morbidity for the single risk pool for IBCFOC in the projection period.

The estimated risk adjustment revenue for all of the plans in the risk pool is developed using the following methodology. We recognize that the HHS payment transfer formula implies that the projected incurred claims based solely on the experience period single risk pool claims need to be adjusted by the ratio of the current statewide market's risk relative to allowable rating factor (ARF) for age compared to the single risk pool's risk relative to ARF presented during the experience period. This adjustment, together with the assumed future changes in population risk morbidity, results in the issuer's pricing being consistent with the anticipated morbidity level of the future statewide market.

The anticipated risk adjustment transfer revenue is allocated proportionally based on plan premium. The Projected Risk Adjustment is subtracted from Projected Incurred Claims before ACA Risk Adjustment to reflect anticipated receipt of risk adjustment transfer amounts for the projection period.

When the projected risk adjustment amounts for KHPE and QCC are combined, the result is consistent with the projection made in our submission. We also consider preliminary 2017 risk transfer results.

NON-BENEFIT EXPENSES AND PROFIT & RISK

Administrative Expense Load

An Administrative Expense Load is applied to Projected Incurred Claims to reflect expenses related to quality improvement and fraud detection/recovery and other expenses of operating a business, broker commissions, and premium payment processing fees.

Profit & Risk Load/Contribution to Surplus

A Profit & Risk Load/Contribution to Surplus for the single risk pool is applied to Projected Incurred Claims for the projection period, if applicable.

Taxes and Fees

A Taxes & Fees load is applied to Projected Incurred Claims to pass through fees and taxes levied by the federal and state governments.

PROJECTED LOSS RATIO

The projected loss ratio for the single risk pool is estimated to exceed 80% reflecting premium adjustments permitted by the federal MLR calculation.

SINGLE RISK POOL

The single risk pool reflects all covered lives for every small group non-grandfathered product and plan combination for QCC in the state of Pennsylvania. It is established according to the Single Risk Pool requirements in 45 CFR § 156.80(d).

INDEX RATE

The Index Rate is defined as the EHB portion of projected allowed claims divided by all projected single risk pool lives. The Index Rate is the same value for all non-grandfathered plans for QCC Small Group Plans in Pennsylvania. The Index Rate reflects the twelve month projection for calendar year 2019. It has been developed following the specifications of 45 CFR § 156.80(d)(1).

MARKET ADJUSTED INDEX RATE

The Market Adjusted Index rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules: federal reinsurance program adjustment, risk adjustment and exchange user fees. The Market Adjusted Index Rate reflects the average demographic characteristics of the single risk pool.

PLAN ADJUSTED INDEX RATE

The Plan Adjusted Index Rate is calculated as the issuer Market Adjusted Index Rate adjusted for all allowable plan level modifiers defined in the market rating rule. These include actuarial value and cost sharing adjustment, provider network, delivery system and utilization management adjustment, adjustment for benefits in addition to the EHBs, impact of specific eligibility categories for the catastrophic plan and administrative costs.

CALIBRATION

The plan adjusted index rate is projected for all products using the same anticipated age distribution and the mandated age curve. Therefore the consumer adjusted premium rate is the plan adjusted index rate divided by the average age, geographic and tobacco factors for the expected distribution. The average age of the combined small group risk pool population is 36.

The Average Age factor is the weighted average age factor based on the projected membership. The Tobacco Factor is calculated as the projected average factor for tobacco users multiplied by the projected tobacco use prevalence.

There is only one geographic rating area for this filing. The geographic rating area factor for this filing is 1.0.

WORKSHEET 2: PRODUCT-PLAN DATA COLLECTION

AV METAL VALUES

The AV Metal Values included in Worksheet 2 of the URRT were valued using the AV Calculator, where possible, otherwise the AV Metal Values were developed under an alternate methodology. Actuarial certifications required by 45 CFR Part 156, §156.135 are provided in a separate document.

AV PRICING VALUES

The AV Pricing Value represents the cumulative effect of adjustments made by plan to move from the Market Adjusted Index Rate to the Plan Adjusted Index Rate.

MEMBERSHIP PROJECTIONS

Enrollment is projected based on current and anticipated enrollment by plan. Items impacting these projections include changes in the size of the market due to introduction of guarantee issue requirements, the individual mandate, and the introduction of a Basic Health Program.

TERMINATED PLANS

No plans are being terminated during 2019.

WARNING ALERTS

There are no warning alerts in URRT part 1.

ACTUARIAL CERTIFICATION

I, [REDACTED], am Director & Actuary of Commercial Markets for the Independence Blue Cross Family of Companies. I am a member of the Society of Actuaries and the American Academy of Actuaries with the education and experience necessary to perform the work necessary and meet the Qualification Standards of the American Academy of Actuaries to render the qualified actuarial opinion contained herein. The developed rates and memorandum have been prepared in conformity with appropriate Actuarial Standards of Practice and the Academy's Code of Professional Conduct.

The Part I Unified Rate Review Template does not demonstrate the process used by the issuer to develop the premium rates and allowable rating factors. Rather, it represents information required by Federal regulation to be provided in support of the review of gross premium 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 hereby certify that, to the best of my knowledge and judgment, the following:

- The projected index rate is:
 - In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.08(d)(1) and 147.102);
 - Developed in compliance with applicable Actuarial Standards of Practice;
 - Reasonable in relation to the benefits provided and the population anticipated to be covered; and
 - Neither excessive nor deficient.
- 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 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.
- Geographic rating factors reflect only differences in the costs of delivery of and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans, unless an alternate methodology was required. If an alternate methodology was used to calculate the AV Metal Value for at least one plan offered, a copy of the actuarial certification required by 45 CFR Part 156, §156.135 will be included.

[REDACTED]
May 19, 2018

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*	31609				
Federal TIN*	23-2184623				
Rate Effective Date*	1/1/2019				
Rate Expiration Date*	3/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco 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	Required: Enter the rate of an individual tobacco enrollee on a plan
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	413.23	413.23
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	15	449.96	449.96
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	16	464.01	464.01
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	17	478.05	478.05
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	18	493.18	493.18
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	19	508.30	508.30
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	20	523.97	523.97
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	21	540.17	607.70
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	22	540.17	607.70
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	23	540.17	607.70
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	24	540.17	607.70
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	25	542.33	610.13
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	26	553.14	622.28
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	27	566.10	636.86
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	28	587.17	660.56
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	29	604.45	680.01
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	30	613.10	720.39
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	31	626.06	735.62
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	32	639.03	750.85
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	33	647.13	760.38
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	34	655.77	770.53
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	35	660.09	775.61
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	36	664.41	780.69
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	37	668.74	785.76
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	38	673.06	790.84
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	39	681.70	801.00
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	40	690.34	845.67
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	41	703.31	861.55
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	42	715.73	876.77
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	43	733.02	897.94
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	44	754.62	924.41
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	45	780.01	955.51
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	46	810.26	992.57
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	47	844.29	1034.26
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	48	883.18	1081.90
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	49	921.54	1128.88
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	50	964.75	1326.53
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	51	1007.42	1385.21
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	52	1054.42	1449.83
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	53	1101.95	1515.19
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	54	1153.27	1585.75
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	55	1204.59	1656.31
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	56	1260.23	1732.81
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	57	1316.40	1810.05
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1376.36	1892.50
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1406.07	1933.35
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1466.03	2015.79
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1517.89	2087.10
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1551.92	2133.89
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1594.59	2192.57
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1620.51	2228.22
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	394.91	394.91
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	15	430.01	430.01
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	16	443.43	443.43
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	17	456.85	456.85
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	18	471.31	471.31
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	19	485.76	485.76
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	20	500.73	500.73
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	21	516.22	580.75
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	22	516.22	580.75
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	23	516.22	580.75
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	24	516.22	580.75
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	25	518.29	583.07
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	26	528.61	594.69
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	27	541.00	608.62
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	28	561.13	631.27
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	29	577.65	649.86
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	30	585.91	688.44
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	31	598.30	703.00
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	32	610.69	717.56
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	33	618.43	726.66
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	34	626.69	736.36
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	35	630.82	741.21
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	36	634.95	746.07
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	37	639.08	750.92
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	38	643.21	755.77
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	39	651.47	765.48
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	40	659.73	808.17
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	41	672.12	823.35
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	42	683.99	837.89
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	43	700.51	858.13
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	44	721.16	883.42
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	45	745.42	913.14
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	46	774.33	948.55
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	47	806.85	988.39
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	48	844.02	1033.92
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	49	880.67	1078.82
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	50	921.97	1267.71
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	51	962.75	1323.78
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	52	1007.66	1385.54
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	53	1053.09	1448.00

31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	54	1102.13	1515.43
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	55	1151.17	1582.86
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	56	1204.34	1655.97
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	57	1258.03	1729.79
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	58	1315.33	1808.58
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	59	1343.72	1847.62
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	60	1401.02	1926.40
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	61	1450.58	1994.55
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	62	1483.10	2039.26
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	63	1523.88	2095.34
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1548.66	2129.41
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	322.53	322.53
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	15	351.20	351.20
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	16	362.16	362.16
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	17	373.13	373.13
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	18	384.93	384.93
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	19	396.74	396.74
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	20	408.96	408.96
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	21	421.61	474.31
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	22	421.61	474.31
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	23	421.61	474.31
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	24	421.61	474.31
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	25	423.30	476.21
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	26	431.73	485.70
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	27	441.85	497.08
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	28	458.29	515.58
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	29	471.78	530.76
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	30	478.53	562.27
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	31	488.65	574.16
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	32	498.77	586.05
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	33	505.09	593.48
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	34	511.84	601.41
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	35	515.21	605.37
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	36	518.58	609.33
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	37	521.95	613.30
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	38	525.33	617.26
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	39	532.07	625.19
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	40	538.82	660.05
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	41	548.94	672.45
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	42	558.63	684.33
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	43	572.13	700.85
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	44	588.99	721.51
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	45	608.81	745.79
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	46	632.42	774.71
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	47	658.98	807.25
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	48	689.33	844.43
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	49	719.27	881.10
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	50	753.00	1035.37
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	51	786.30	1081.17
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	52	822.98	1131.60
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	53	860.09	1182.62
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	54	900.14	1237.69
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	55	940.19	1292.77
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	56	983.62	1352.48
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	57	1027.47	1

31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	63	1212.23	1666.81
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1231.94	1693.91
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	255.21	255.21
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	15	277.90	277.90
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	16	286.57	286.57
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	17	295.24	295.24
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	18	304.59	304.59
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	19	313.93	313.93
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	20	323.60	323.60
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	21	333.61	375.31
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	22	333.61	375.31
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	23	333.61	375.31
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	24	333.61	375.31
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	25	334.94	376.81
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	26	341.62	384.32
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	27	349.62	393.33
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	28	362.63	407.96
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	29	373.31	419.97
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	30	378.65	444.91
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	31	386.65	454.32
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	32	394.66	463.73
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	33	399.66	469.61
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	34	405.00	475.88
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	35	407.67	479.01
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	36	410.34	482.15
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	37	413.01	485.29
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	38	415.68	488.42
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	39	421.02	494.69
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	40	426.35	522.28
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	41	434.36	532.09
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	42	442.03	541.49
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	43	452.71	554.57
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	44	466.05	570.92
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	45	481.73	590.12
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	46	500.41	613.01
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	47	521.43	638.75
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	48	545.45	668.18
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	49	569.14	697.19
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	50	595.83	819.26
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	51	622.18	855.50
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	52	651.21	895.41
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	53	680.56	935.78
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	54	712.26	979.35
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	55	743.95	1022.93
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	56	778.31	1070.18
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	57	813.01	1117.89
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	58	850.04	1168.80
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	59	868.39	1194.03
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	60	905.42	1244.95
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	61	937.44	1288.99
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	62	958.46	1317.88
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	63	984.82	1354.12
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1000.83	1376.14
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	357.46	357.46
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	15	389.23	389.23
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	16	401.38	401.38

31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	17	413.53	413.53
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	18	426.62	426.62
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	19	439.70	439.70
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	20	453.25	453.25
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	21	467.27	525.68
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	22	467.27	525.68
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	23	467.27	525.68
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	24	467.27	525.68
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	25	469.14	527.78
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	26	478.48	538.29
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	27	489.70	550.91
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	28	507.92	571.41
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	29	522.87	588.23
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	30	530.35	623.16
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	31	541.56	636.34
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	32	552.78	649.52
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	33	559.79	657.75
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	34	567.26	666.54
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	35	571.00	670.93
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	36	574.74	675.32
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	37	578.48	679.71
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	38	582.22	684.10
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	39	589.69	692.89
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	40	597.17	731.53
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	41	608.38	745.27
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	42	619.13	758.44
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	43	634.08	776.75
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	44	652.77	799.65
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	45	674.74	826.55
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	46	700.90	858.61
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	47	730.34	894.67
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	48	763.98	935.88
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	49	797.16	976.52
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	50	834.54	1147.50
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	51	871.46	1198.25
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	52	912.11	1254.15
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	53	953.23	1310.69
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	54	997.62	1371.73
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	55	1042.01	1432.76
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	56	1090.14	1498.94
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	57	1138.73	1565.76
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	58	1190.60	1637.08
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	59	1216.30	1672.41
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	60	1268.17	1743.73
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	61	1313.02	1805.41
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	62	1342.46	1845.89
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	63	1379.38	1896.64
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1401.81	1927.48
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	296.12	296.12
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	15	322.44	322.44
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	16	332.50	332.50
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	17	342.57	342.57
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	18	353.40	353.40
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	19	364.24	364.24
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	20	375.47	375.47

31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	21	387.08	435.46
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	22	387.08	435.46
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	23	387.08	435.46
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	24	387.08	435.46
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	25	388.63	437.21
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	26	396.37	445.92
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	27	405.66	456.37
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	28	420.76	473.35
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	29	433.14	487.29
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	30	439.34	516.22
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	31	448.63	527.14
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	32	457.92	538.05
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	33	463.72	544.87
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	34	469.92	552.15
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	35	473.01	555.79
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	36	476.11	559.43
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	37	479.20	563.07
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	38	482.30	566.70
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	39	488.49	573.98
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	40	494.69	605.99
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	41	503.98	617.37
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	42	512.88	628.28
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	43	525.27	643.45
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	44	540.75	662.42
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	45	558.94	684.71
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	46	580.62	711.26
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	47	605.01	741.13
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	48	632.88	775.27
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	49	660.36	808.94
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	50	691.32	950.57
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	51	721.90	992.62
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	52	755.58	1038.92
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	53	789.64	1085.76
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	54	826.42	1136.32
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	55	863.19	1186.88
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	56	903.06	1241.70
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	57	943.31	1297.06
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	58	986.28	1356.13
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	59	1007.57	1385.41
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	60	1050.53	1444.49
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	61	1087.69	1495.58
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	62	1112.08	1529.11
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	63	1142.66	1571.16
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1161.24	1596.70
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	342.71	342.71
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	15	373.18	373.18
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	16	384.83	384.83
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	17	396.47	396.47
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	18	409.02	409.02
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	19	421.56	421.56
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	20	434.55	434.55
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	21	447.99	503.99
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	22	447.99	503.99
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	23	447.99	503.99
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	24	447.99	503.99

31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	25	449.79	506.01
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	26	458.74	516.09
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	27	469.50	528.18
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	28	486.97	547.84
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	29	501.30	563.97
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	30	508.47	597.45
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	31	519.22	610.09
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	32	529.98	622.72
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	33	536.70	630.62
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	34	543.86	639.04
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	35	547.45	643.25
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	36	551.03	647.46
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	37	554.62	651.67
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	38	558.20	655.88
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	39	565.37	664.31
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	40	572.54	701.36
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	41	583.29	714.53
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	42	593.59	727.15
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	43	607.93	744.71
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	44	625.85	766.66
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	45	646.90	792.45
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	46	671.99	823.19
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	47	700.21	857.76
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	48	732.47	897.27
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	49	764.28	936.24
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	50	800.12	1100.16
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	51	835.51	1148.82
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	52	874.48	1202.41
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	53	913.91	1256.62
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	54	956.47	1315.14
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	55	999.02	1373.66
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	56	1045.17	1437.11
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	57	1091.76	1501.17
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	58	1141.49	1569.54
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	59	1166.13	1603.42
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	60	1215.85	1671.80
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	61	1258.86	1730.93
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	62	1287.08	1769.74
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	63	1322.48	1818.40
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1343.97	1847.97
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	264.86	264.86
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	15	288.41	288.41
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	16	297.41	297.41
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	17	306.41	306.41
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	18	316.11	316.11
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	19	325.80	325.80
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	20	335.84	335.84
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	21	346.23	389.51
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	22	346.23	389.51
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	23	346.23	389.51
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	24	346.23	389.51
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	25	347.61	391.07
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	26	354.54	398.86
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	27	362.85	408.20
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	28	376.35	423.39

31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	29	387.43	435.86
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	30	392.97	461.74
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	31	401.28	471.50
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	32	409.59	481.27
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	33	414.78	487.37
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	34	420.32	493.88
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	35	423.09	497.13
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	36	425.86	500.39
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	37	428.63	503.64
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	38	431.40	506.90
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	39	436.94	513.41
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	40	442.48	542.04
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	41	450.79	552.22
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	42	458.75	561.97
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	43	469.83	575.54
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	44	483.68	592.51
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	45	499.95	612.44
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	46	519.34	636.20
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	47	541.16	662.92
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	48	566.08	693.45
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	49	590.67	723.57
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	50	618.36	850.25
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	51	645.72	887.86
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	52	675.84	929.28
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	53	706.31	971.17
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	54	739.20	1016.40
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	55	772.09	1061.62
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	56	807.75	1110.66
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	57	843.76	1160.17
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	58	882.19	1213.01
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	59	901.23	1239.20
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	60	939.66	1292.04
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	61	972.90	1337.74
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	62	994.71	1367.73
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	63	1022.07	1405.34
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1038.69	1428.19
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	250.42	250.42
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	15	272.68	272.68
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	16	281.19	281.19
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	17	289.71	289.71
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	18	298.87	298.87
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	19	308.04	308.04
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	20	317.53	317.53
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	21	327.35	368.27
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	22	327.35	368.27
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	23	327.35	368.27
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	24	327.35	368.27
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	25	328.66	369.74
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	26	335.21	377.11
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	27	343.06	385.95
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	28	355.83	400.31
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	29	366.31	412.09
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	30	371.54	436.56
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	31	379.40	445.80
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	32	387.26	455.03

31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	33	392.17	460.80
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	34	397.40	466.95
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	35	400.02	470.03
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	36	402.64	473.10
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	37	405.26	476.18
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	38	407.88	479.26
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	39	413.12	485.41
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	40	418.35	512.48
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	41	426.21	522.11
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	42	433.74	531.33
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	43	444.22	544.16
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	44	457.31	560.20
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	45	472.70	579.05
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	46	491.03	601.51
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	47	511.65	626.77
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	48	535.22	655.64
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	49	558.46	684.12
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	50	584.65	803.89
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	51	610.51	839.45
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	52	638.99	878.61
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	53	667.80	918.22
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	54	698.89	960.98
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	55	729.99	1003.74
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	56	763.71	1050.10
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	57	797.75	1096.91
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	58	834.09	1146.88
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	59	852.10	1171.63
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	60	888.43	1221.59
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	61	919.86	1264.80
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	62	940.48	1293.16
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	63	966.34	1328.72
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	982.05	1350.32
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	278.10	278.10
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	15	302.82	302.82
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	16	312.27	312.27
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	17	321.73	321.73
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	18	331.90	331.90
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	19	342.08	342.08
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	20	352.63	352.63
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	21	363.53	408.97
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	22	363.53	408.97
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	23	363.53	408.97
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	24	363.53	408.97
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	25	364.99	410.61
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	26	372.26	418.79
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	27	380.98	428.60
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	28	395.16	444.55
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	29	406.79	457.64
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	30	412.61	484.82
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	31	421.33	495.07
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	32	430.06	505.32
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	33	435.51	511.73
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	34	441.33	518.56
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	35	444.24	521.98
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	36	447.14	525.39

31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	37	450.05	528.81
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	38	452.96	532.23
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	39	458.78	539.06
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	40	464.59	569.13
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	41	473.32	579.82
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	42	481.68	590.06
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	43	493.31	604.31
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	44	507.85	622.12
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	45	524.94	643.05
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	46	545.30	667.99
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	47	568.20	696.05
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	48	594.38	728.11
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	49	620.19	759.73
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	50	649.27	892.74
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	51	677.99	932.23
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	52	709.61	975.72
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	53	741.61	1019.71
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	54	776.14	1067.19
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	55	810.68	1114.68
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	56	848.12	1166.17
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	57	885.93	1218.15
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	58	926.28	1273.64
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	59	946.27	1301.13
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	60	986.63	1356.61
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	61	1021.53	1404.60
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	62	1044.43	1436.09
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	63	1073.15	1475.58
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1090.59	1499.57
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	188.62	188.62
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	15	205.39	205.39
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	16	211.80	211.80
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	17	218.21	218.21
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	18	225.12	225.12
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	19	232.02	232.02
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	20	239.17	239.17
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	21	246.57	277.39
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	22	246.57	277.39
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	23	246.57	277.39
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	24	246.57	277.39
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	25	247.55	278.50
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	26	252.49	284.05
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	27	258.40	290.70
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	28	268.02	301.52
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	29	275.91	310.40
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	30	279.85	328.83
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	31	285.77	335.78
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	32	291.69	342.74
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	33	295.39	347.08
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	34	299.33	351.72
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	35	301.31	354.03
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	36	303.28	356.35
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	37	305.25	358.67
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	38	307.22	360.99
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	39	311.17	365.62
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	40	315.11	386.01

31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	41	321.03	393.26
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	42	326.70	400.21
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	43	334.59	409.88
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	44	344.46	421.96
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	45	356.04	436.15
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	46	369.85	453.07
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	47	385.39	472.10
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	48	403.14	493.85
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	49	420.65	515.29
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	50	440.37	605.51
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	51	459.85	632.29
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	52	481.30	661.79
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	53	503.00	691.62
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	54	526.42	723.83
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	55	549.85	756.04
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	56	575.24	790.96
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	57	600.89	826.22
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	58	628.26	863.85
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	59	641.82	882.50
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	60	669.19	920.13
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	61	692.86	952.68
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	62	708.39	974.04
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	63	727.87	1000.82
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	739.70	1017.09
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	201.84	201.84
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	15	219.78	219.78
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	16	226.64	226.64
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	17	233.50	233.50
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	18	240.89	240.89
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	19	248.28	248.28
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	20	255.93	255.93
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	21	263.84	296.83
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	22	263.84	296.83
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	23	263.84	296.83
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	24	263.84	296.83
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	25	264.90	298.01
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	26	270.18	303.95
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	27	276.51	311.07
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	28	286.80	322.65
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	29	295.24	332.15
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	30	299.46	351.87
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	31	305.80	359.31
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	32	312.13	366.75
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	33	316.09	371.40
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	34	320.31	376.36
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	35	322.42	378.84
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	36	324.53	381.32
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	37	326.64	383.80
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	38	328.75	386.28
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	39	332.97	391.24
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	40	337.19	413.06
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	41	343.53	420.82
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	42	349.59	428.25
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	43	358.04	438.60
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	44	368.59	451.52

31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	45	380.99	466.71
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	46	395.77	484.81
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	47	412.39	505.18
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	48	431.39	528.45
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	49	450.12	551.40
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	50	471.23	647.94
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	51	492.07	676.60
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	52	515.02	708.16
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	53	538.24	740.08
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	54	563.31	774.55
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	55	588.37	809.01
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	56	615.55	846.38
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	57	642.99	884.11
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	58	672.28	924.38
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	59	686.79	944.33
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	60	716.07	984.60
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	61	741.40	1019.43
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	62	758.03	1042.29
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	63	778.87	1070.95
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	791.52	1088.36
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	311.34	311.34
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	15	339.02	339.02
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	16	349.60	349.60
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	17	360.18	360.18
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	18	371.58	371.58
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	19	382.97	382.97
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	20	394.78	394.78
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	21	406.99	457.86
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	22	406.99	457.86
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	23	406.99	457.86
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	24	406.99	457.86
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	25	408.61	459.69
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	26	416.75	468.85
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	27	426.52	479.84
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	28	442.39	497.69
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	29	455.42	512.34
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	30	461.93	542.77
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	31	471.70	554.24
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	32	481.46	565.72
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	33	487.57	572.89
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	34	494.08	580.54
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	35	497.34	584.37
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	36	500.59	588.20
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	37	503.85	592.02
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	38	507.10	595.85
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	39	513.62	603.50
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	40	520.13	637.16
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	41	529.90	649.12
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	42	539.26	660.59
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	43	552.28	676.54
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	44	568.56	696.48
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	45	587.69	719.92
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	46	610.48	747.84
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	47	636.12	779.25
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	48	665.42	815.14

31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	49	694.32	850.54
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	50	726.88	999.46
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	51	759.03	1043.66
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	52	794.44	1092.35
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	53	830.25	1141.59
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	54	868.91	1194.76
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	55	907.58	1247.92
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	56	949.50	1305.56
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	57	991.82	1363.76
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	58	1037.00	1425.87
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	59	1059.38	1456.65
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	60	1104.56	1518.77
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	61	1143.63	1572.49
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	62	1169.27	1607.75
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	63	1201.42	1651.96
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1220.96	1678.82
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	307.30	307.30
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	15	334.62	334.62
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	16	345.06	345.06
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	17	355.51	355.51
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	18	366.75	366.75
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	19	378.00	378.00
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	20	389.65	389.65
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	21	401.70	451.91
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	22	401.70	451.91
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	23	401.70	451.91
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	24	401.70	451.91
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	25	403.31	453.72
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	26	411.34	462.76
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	27	420.98	473.61
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	28	436.65	491.23
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	29	449.50	505.69
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	30	455.93	535.72
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	31	465.57	547.05
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	32	475.21	558.38
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	33	481.24	565.46
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	34	487.67	573.01
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	35	490.88	576.78
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	36	494.09	580.56
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	37	497.31	584.34
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	38	500.52	588.11
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	39	506.95	595.66
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	40	513.37	628.88
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	41	523.02	640.69
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	42	532.25	652.01
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	43	545.11	667.76
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	44	561.18	687.44
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	45	580.06	710.57
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	46	602.55	738.13
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	47	627.86	769.13
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	48	656.78	804.56
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	49	685.30	839.50
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	50	717.44	986.48
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	51	749.17	1030.11
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	52	784.12	1078.17

31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	53	819.47	1126.77
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	54	857.63	1179.24
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	55	895.79	1231.72
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	56	937.17	1288.61
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	57	978.95	1346.05
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	58	1023.54	1407.36
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	59	1045.63	1437.74
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	60	1090.22	1499.05
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	61	1128.78	1552.07
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	62	1154.09	1586.87
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	63	1185.82	1630.51
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1205.10	1657.02
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	221.24	221.24
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	15	240.91	240.91
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	16	248.43	248.43
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	17	255.95	255.95
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	18	264.04	264.04
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	19	272.14	272.14
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	20	280.53	280.53
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	21	289.21	325.36
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	22	289.21	325.36
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	23	289.21	325.36
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	24	289.21	325.36
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	25	290.36	326.66
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	26	296.15	333.16
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	27	303.09	340.97
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	28	314.37	353.66
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	29	323.62	364.07
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	30	328.25	385.69
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	31	335.19	393.85
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	32	342.13	402.00
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	33	346.47	407.10
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	34	351.10	412.54
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	35	353.41	415.26
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	36	355.72	417.97
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	37	358.04	420.69
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	38	360.35	423.41
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	39	364.98	428.85
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	40	369.60	452.77
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	41	376.55	461.27
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	42	383.20	469.42
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	43	392.45	480.75
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	44	404.02	494.92
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	45	417.61	511.58
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	46	433.81	531.41
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	47	452.03	553.73
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	48	472.85	579.24
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	49	493.38	604.40
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	50	516.52	710.22
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	51	539.37	741.63
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	52	564.53	776.23
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	53	589.98	811.22
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	54	617.45	849.00
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	55	644.93	886.78
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	56	674.72	927.73

31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	57	704.79	969.09
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	58	736.90	1013.23
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	59	752.80	1035.10
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	60	784.90	1079.24
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	61	812.67	1117.42
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	62	830.89	1142.47
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	63	853.73	1173.88
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	867.62	1192.97
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	230.45	230.45
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	15	250.93	250.93
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	16	258.76	258.76
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	17	266.59	266.59
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	18	275.03	275.03
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	19	283.46	283.46
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	20	292.20	292.20
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	21	301.24	338.89
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	22	301.24	338.89
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	23	301.24	338.89
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	24	301.24	338.89
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	25	302.44	340.25
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	26	308.47	347.02
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	27	315.70	355.16
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	28	327.44	368.37
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	29	337.08	379.22
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	30	341.90	401.74
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	31	349.13	410.23
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	32	356.36	418.73
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	33	360.88	424.03
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	34	365.70	429.70
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	35	368.11	432.53
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	36	370.52	435.36
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	37	372.93	438.19
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	38	375.34	441.02
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	39	380.16	446.69
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	40	384.98	471.60
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	41	392.21	480.46
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	42	399.14	488.94
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	43	408.78	500.75
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	44	420.83	515.51
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	45	434.98	532.86
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	46	451.85	553.52
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	47	470.83	576.77
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	48	492.52	603.34
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	49	513.91	629.54
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	50	538.01	739.76
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	51	561.80	772.48
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	52	588.01	808.52
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	53	614.52	844.97
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	54	643.14	884.32
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	55	671.76	923.66
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	56	702.78	966.33
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	57	734.11	1009.40
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	58	767.55	1055.38
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	59	784.12	1078.16
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	60	817.55	1124.14

31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	61	846.47	1163.90
31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	62	865.45	1189.99
31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	63	889.25	1222.72
31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	903.71	1242.60
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	278.47	278.47
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	15	303.22	303.22
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	16	312.68	312.68
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	17	322.15	322.15
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	18	332.34	332.34
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	19	342.53	342.53
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	20	353.09	353.09
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	21	364.01	409.51
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	22	364.01	409.51
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	23	364.01	409.51
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	24	364.01	409.51
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	25	365.46	411.15
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	26	372.74	419.34
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	27	381.48	429.16
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	28	395.68	445.14
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	29	407.32	458.24
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	30	413.15	485.45
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	31	421.88	495.71
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	32	430.62	505.98
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	33	436.08	512.40
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	34	441.90	519.24
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	35	444.82	522.66
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	36	447.73	526.08
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	37	450.64	529.50
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	38	453.55	532.93
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	39	459.38	539.77
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	40	465.20	569.87
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	41	473.94	580.57
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	42	482.31	590.83
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	43	493.96	605.10
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	44	508.52	622.93
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	45	525.63	643.89
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	46	546.01	668.86
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	47	568.94	696.96
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	48	595.15	729.06
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	49	621.00	760.72
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	50	650.12	893.91
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	51	678.87	933.45
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	52	710.54	977.00
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	53	742.58	1021.04
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	54	777.16	1068.59
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	55	811.74	1116.14
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	56	849.23	1167.69
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	57	887.09	1219.74
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	58	927.49	1275.30
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	59	947.51	1302.83
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	60	987.92	1358.38
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	61	1022.86	1406.43
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	62	1045.79	1437.97
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	63	1074.55	1477.51
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1092.02	1501.53

31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	231.43	231.43
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	15	252.00	252.00
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	16	259.86	259.86
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	17	267.73	267.73
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	18	276.20	276.20
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	19	284.67	284.67
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	20	293.44	293.44
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	21	302.52	340.33
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	22	302.52	340.33
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	23	302.52	340.33
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	24	302.52	340.33
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	25	303.73	341.70
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	26	309.78	348.50
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	27	317.04	356.67
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	28	328.84	369.94
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	29	338.52	380.83
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	30	343.36	403.45
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	31	350.62	411.98
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	32	357.88	420.51
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	33	362.42	425.84
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	34	367.26	431.53
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	35	369.68	434.37
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	36	372.10	437.22
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	37	374.52	440.06
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	38	376.94	442.90
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	39	381.78	448.59
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	40	386.62	473.61
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	41	393.88	482.50
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	42	400.84	491.03
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	43	410.52	502.88
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	44	422.62	517.71
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	45	436.84	535.13
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	46	453.78	555.88
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	47	472.84	579.23
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	48	494.62	605.91
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	49	516.10	632.22
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	50	540.30	742.91
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	51	564.20	775.77
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	52	590.52	811.96
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	53	617.14	848.57
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	54	645.88	888.08
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	55	674.62	927.60
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	56	705.78	970.44
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	57	737.24	1013.70
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	58	770.82	1059.87
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	59	787.46	1082.75
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	60	821.04	1128.92
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	61	850.08	1168.86
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	62	869.14	1195.06
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	63	893.04	1227.92
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	907.56	1247.89

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*	31609				
Federal TIN*	23-2184623				
Rate Effective Date*	4/1/2019				
Rate Expiration Date*	6/30/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco 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	Required: Enter the rate of an individual tobacco enrollee on a plan
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	423.56	423.56
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	15	461.21	461.21
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	16	475.61	475.61
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	17	490.00	490.00
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	18	505.51	505.51
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	19	521.01	521.01
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	20	537.07	537.07
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	21	553.68	622.89
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	22	553.68	622.89
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	23	553.68	622.89
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	24	553.68	622.89
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	25	555.89	625.38
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	26	566.97	637.84
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	27	580.25	652.79
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	28	601.85	677.08
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	29	619.57	697.01
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	30	628.42	738.40
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	31	641.71	754.01
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	32	655.00	769.63
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	33	663.31	779.38
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	34	672.16	789.79
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	35	676.59	795.00
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	36	681.02	800.20
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	37	685.45	805.41
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	38	689.88	810.61
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	39	698.74	821.02
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	40	707.60	866.81
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	41	720.89	883.09
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	42	733.62	898.69
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	43	751.34	920.39
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	44	773.49	947.52
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	45	799.51	979.40
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	46	830.52	1017.38
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	47	865.40	1060.11
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	48	905.26	1108.95
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	49	944.57	1157.10
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	50	988.87	1359.69
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	51	1032.61	1419.84
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	52	1080.78	1486.07
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	53	1129.50	1553.07
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	54	1182.10	1625.39
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	55	1234.70	1697.71
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	56	1291.73	1776.13
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	57	1349.31	1855.30
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1410.77	1939.81
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1441.22	1981.68
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1502.68	2066.19
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1555.83	2139.27
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1590.72	2187.23
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1634.46	2247.38
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1661.03	2283.92
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	404.78	404.78
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	15	440.76	440.76
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	16	454.52	454.52
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	17	468.28	468.28
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	18	483.09	483.09
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	19	497.91	497.91
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	20	513.25	513.25
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	21	529.13	595.27
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	22	529.13	595.27
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	23	529.13	595.27
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	24	529.13	595.27
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	25	531.24	597.65
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	26	541.82	609.55
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	27	554.52	623.84
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	28	575.16	647.05
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	29	592.09	666.10
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	30	600.56	705.65
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	31	613.26	720.58
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	32	625.96	735.50
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	33	633.89	744.82
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	34	642.36	754.77
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	35	646.59	759.74
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	36	650.82	764.72
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	37	655.06	769.69
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	38	659.29	774.67
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	39	667.76	784.61
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	40	676.22	828.37
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	41	688.92	843.93
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	42	701.09	858.84
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	43	718.02	879.58
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	44	739.19	905.51
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	45	764.06	935.97
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	46	793.69	972.27
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	47	827.02	1013.10
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	48	865.12	1059.77
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	49	902.69	1105.79
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	50	945.02	1299.40
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	51	986.82	1356.88
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	52	1032.85	1420.17
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	53	1079.42	1484.20

31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	54	1129.68	1553.31
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	55	1179.95	1622.43
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	56	1234.45	1697.37
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	57	1289.48	1773.03
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	58	1348.21	1853.79
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	59	1377.31	1893.81
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	60	1436.05	1974.56
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	61	1486.84	2044.41
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	62	1520.18	2090.24
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	63	1561.98	2147.72
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1587.38	2182.64
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	330.60	330.60
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	15	359.98	359.98
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	16	371.22	371.22
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	17	382.45	382.45
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	18	394.55	394.55
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	19	406.65	406.65
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	20	419.19	419.19
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	21	432.15	486.17
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	22	432.15	486.17
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	23	432.15	486.17
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	24	432.15	486.17
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	25	433.88	488.11
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	26	442.52	497.84
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	27	452.89	509.51
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	28	469.75	528.47
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	29	483.58	544.02
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	30	490.49	576.33
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	31	500.86	588.51
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	32	511.23	600.70
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	33	517.72	608.32
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	34	524.63	616.44
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	35	528.09	620.50
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	36	531.55	624.57
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	37	535.00	628.63
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	38	538.46	632.69
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	39	543.37	640.82
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	40	552.29	676.55
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	41	562.66	689.26
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	42	572.60	701.43
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	43	586.43	718.38
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	44	603.71	739.55
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	45	624.03	764.43
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	46	648.23	794.08
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	47	675.45	827.43
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	48	706.57	865.54
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	49	737.25	903.13
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	50	771.82	1061.25
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	51	805.96	1108.20
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	52	843.56	1159.89
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	53	881.59	1212.18
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	54	922.64	1268.63
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	55	963.70	1325.08
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	56	1008.21	1386.29
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	57	1053.15	1448.08
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	58	1101.12	1514.04
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	59	1124.89	1546.72
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	60	1172.86	1612.68
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	61	1214.34	1669.72
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	62	1241.57	1707.16
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	63	1275.71	1754.10
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1296.45	1782.62
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	322.00	322.00
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	15	350.62	350.62
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	16	361.56	361.56
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	17	372.51	372.51
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	18	384.29	384.29
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	19	396.08	396.08
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	20	408.28	408.28
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	21	420.91	473.53
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	22	420.91	473.53
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	23	420.91	473.53
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	24	420.91	473.53
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	25	422.60	475.42
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	26	431.01	484.89
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	27	441.12	496.25
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	28	457.53	514.72
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	29	471.00	529.86
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	30	477.73	561.34
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	31	487.84	573.21
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	32	497.94	585.08
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	33	504.25	592.50
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	34	510.99	600.41
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	35	514.35	604.37
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	36	517.72	608.32
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	37	521.09	612.28
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	38	524.46	616.24
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	39	531.19	624.15
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	40	537.93	658.96
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	41	548.03	671.33
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	42	557.71	683.19
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	43	571.18	699.69
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	44	588.01	720.32
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	45	607.80	744.55
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	46	631.37	773.43
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	47	657.88	805.91
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	48	688.19	843.03
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	49	718.08	879.64
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	50	751.75	1033.65
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	51	785.00	1079.38
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	52	821.62	1129.73
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	53	858.66	1180.66
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	54	898.65	1235.64
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	55	938.63	1290.62
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	56	981.99	1350.23
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	57	1025.76	1410.42
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	58	1072.48	1474.66
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	59	1095.63	1506.50
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	60	1142.35	1570.74
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	61	1182.76	1626.30
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	62	1209.28	1662.76

31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	63	1242.53	1708.48
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1262.73	1736.26
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	261.59	261.59
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	15	284.84	284.84
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	16	293.73	293.73
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	17	302.63	302.63
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	18	312.20	312.20
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	19	321.77	321.77
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	20	331.69	331.69
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	21	341.95	384.69
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	22	341.95	384.69
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	23	341.95	384.69
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	24	341.95	384.69
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	25	343.32	386.23
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	26	350.16	393.93
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	27	358.36	403.16
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	28	371.70	418.16
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	29	382.64	430.47
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	30	388.11	456.03
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	31	396.32	465.68
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	32	404.53	475.32
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	33	409.66	481.35
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	34	415.13	487.77
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	35	417.86	490.99
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	36	420.60	494.20
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	37	423.33	497.42
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	38	426.07	500.63
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	39	431.54	507.06
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	40	437.01	535.34
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	41	445.22	545.39
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	42	453.08	555.03
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	43	464.03	568.43
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	44	477.70	585.19
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	45	493.78	604.88
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	46	512.92	628.33
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	47	534.47	654.72
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	48	559.09	684.88
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	49	583.37	714.62
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	50	610.72	839.74
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	51	637.74	876.89
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	52	667.49	917.79
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	53	697.58	959.17
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	54	730.06	1003.84
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	55	762.55	1048.50
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	56	797.77	1096.93
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	57	833.33	1145.83
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	58	871.29	1198.02
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	59	890.10	1223.88
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	60	928.05	1276.07
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	61	960.88	1321.21
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	62	982.42	1350.83
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	63	1009.44	1387.97
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1025.85	1410.54
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	366.40	366.40
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	15	398.97	398.97
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	16	411.42	411.42

31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	17	423.87	423.87
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	18	437.28	437.28
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	19	450.69	450.69
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	20	464.58	464.58
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	21	478.95	538.82
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	22	478.95	538.82
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	23	478.95	538.82
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	24	478.95	538.82
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	25	480.87	540.97
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	26	490.44	551.75
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	27	501.94	564.68
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	28	520.62	585.70
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	29	535.94	602.94
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	30	543.61	638.74
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	31	555.10	652.25
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	32	566.60	665.75
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	33	573.78	674.19
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	34	581.45	683.20
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	35	585.28	687.70
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	36	589.11	692.20
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	37	592.94	696.70
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	38	596.77	701.21
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	39	604.43	710.21
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	40	612.10	749.82
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	41	623.59	763.90
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	42	634.61	777.40
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	43	649.94	796.17
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	44	669.09	819.64
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	45	691.60	847.21
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	46	718.42	880.07
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	47	748.60	917.03
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	48	783.08	959.28
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	49	817.09	1000.93
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	50	855.40	1176.18
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	51	893.24	1228.21
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	52	934.91	1285.50
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	53	977.06	1343.45
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	54	1022.56	1406.02
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	55	1068.06	1468.58
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	56	1117.39	1536.41
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	57	1167.20	1604.90
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	58	1220.36	1678.00
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	59	1246.71	1714.22
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	60	1299.87	1787.32
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	61	1345.85	1850.54
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	62	1376.02	1892.03
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	63	1413.86	1944.06
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1436.85	1975.67
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	303.52	303.52
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	15	330.50	330.50
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	16	340.81	340.81
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	17	351.13	351.13
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	18	362.24	362.24
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	19	373.35	373.35
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	20	384.85	384.85

31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	21	396.76	446.35
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	22	396.76	446.35
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	23	396.76	446.35
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	24	396.76	446.35
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	25	398.34	448.14
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	26	406.28	457.06
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	27	415.80	467.78
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	28	431.27	485.18
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	29	443.97	499.47
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	30	450.32	529.12
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	31	459.84	540.31
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	32	469.36	551.50
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	33	475.31	558.49
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	34	481.66	565.95
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	35	484.84	569.68
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	36	488.01	573.41
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	37	491.18	577.14
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	38	494.36	580.87
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	39	500.71	588.33
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	40	507.05	621.14
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	41	516.58	632.81
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	42	525.70	643.99
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	43	538.40	659.54
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	44	554.27	678.98
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	45	572.92	701.82
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	46	595.13	729.04
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	47	620.13	759.66
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	48	648.70	794.65
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	49	676.87	829.16
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	50	708.61	974.33
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	51	739.95	1017.43
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	52	774.47	1064.89
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	53	809.38	1112.90
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	54	847.08	1164.73
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	55	884.77	1216.55
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	56	925.63	1272.75
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	57	966.90	1329.48
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	58	1010.94	1390.04
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	59	1032.76	1420.04
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	60	1076.80	1480.60
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	61	1114.89	1532.97
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	62	1139.88	1567.34
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	63	1171.23	1610.43
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1190.27	1636.62
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	351.28	351.28
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	15	382.51	382.51
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	16	394.45	394.45
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	17	406.39	406.39
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	18	419.24	419.24
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	19	432.10	432.10
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	20	445.42	445.42
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	21	459.19	516.59
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	22	459.19	516.59
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	23	459.19	516.59
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	24	459.19	516.59

31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	25	461.03	518.66
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	26	470.21	528.99
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	27	481.23	541.39
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	28	499.14	561.53
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	29	513.84	578.07
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	30	521.18	612.39
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	31	532.20	625.34
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	32	543.22	638.29
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	33	550.11	646.38
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	34	557.46	655.01
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	35	561.13	659.33
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	36	564.81	663.65
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	37	568.48	667.96
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	38	572.15	672.28
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	39	579.50	680.91
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	40	586.85	718.89
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	41	597.87	732.39
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	42	608.43	745.33
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	43	623.12	763.33
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	44	641.49	785.83
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	45	663.07	812.27
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	46	688.79	843.77
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	47	717.72	879.20
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	48	750.78	919.70
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	49	783.38	959.64
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	50	820.12	1127.66
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	51	856.39	1177.54
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	52	896.34	1232.47
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	53	936.75	1288.03
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	54	980.38	1348.02
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	55	1024.00	1408.00
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	56	1071.30	1473.03
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	57	1119.05	1538.70
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	58	1170.02	1608.78
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	59	1195.28	1643.51
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	60	1246.25	1713.59
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	61	1290.33	1774.20
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	62	1319.26	1813.98
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	63	1355.54	1863.86
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1377.57	1894.17
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	271.49	271.49
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	15	295.62	295.62
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	16	304.85	304.85
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	17	314.07	314.07
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	18	324.01	324.01
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	19	333.95	333.95
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	20	344.24	344.24
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	21	354.88	399.24
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	22	354.88	399.24
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	23	354.88	399.24
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	24	354.88	399.24
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	25	356.30	400.84
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	26	363.40	408.83
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	27	371.92	418.41
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	28	385.76	433.98

31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	29	397.12	446.75
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	30	402.79	473.28
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	31	411.31	483.29
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	32	419.83	493.30
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	33	425.15	499.55
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	34	430.83	506.22
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	35	433.67	509.56
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	36	436.51	512.90
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	37	439.35	516.23
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	38	442.19	519.57
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	39	447.86	526.24
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	40	453.54	555.59
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	41	462.06	566.02
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	42	470.22	576.02
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	43	481.58	589.93
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	44	495.77	607.32
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	45	512.45	627.75
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	46	532.33	652.10
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	47	554.68	679.49
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	48	580.24	710.79
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	49	605.43	741.65
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	50	633.82	871.51
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	51	661.86	910.06
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	52	692.73	952.51
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	53	723.96	995.45
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	54	757.68	1041.81
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	55	791.39	1088.16
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	56	827.94	1138.42
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	57	864.85	1189.17
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	58	904.24	1243.34
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	59	923.76	1270.17
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	60	963.15	1324.34
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	61	997.22	1371.18
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	62	1019.58	1401.92
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	63	1047.62	1440.47
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1064.64	1463.90
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	256.68	256.68
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	15	279.50	279.50
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	16	288.22	288.22
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	17	296.95	296.95
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	18	306.34	306.34
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	19	315.74	315.74
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	20	325.47	325.47
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	21	335.53	377.48
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	22	335.53	377.48
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	23	335.53	377.48
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	24	335.53	377.48
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	25	336.88	378.99
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	26	343.59	386.54
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	27	351.64	395.60
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	28	364.73	410.32
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	29	375.46	422.40
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	30	380.83	447.48
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	31	388.88	456.94
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	32	396.94	466.40

31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	33	401.97	472.32
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	34	407.34	478.62
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	35	410.02	481.78
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	36	412.71	484.93
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	37	415.39	488.09
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	38	418.08	491.24
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	39	423.44	497.55
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	40	428.81	525.30
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	41	436.87	535.16
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	42	444.58	544.61
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	43	455.32	557.77
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	44	468.74	574.21
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	45	484.51	593.53
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	46	503.30	616.54
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	47	524.44	642.44
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	48	548.60	672.03
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	49	572.42	701.22
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	50	599.26	823.99
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	51	625.77	860.44
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	52	654.96	900.58
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	53	684.49	941.17
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	54	716.37	985.00
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	55	748.24	1028.83
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	56	782.80	1076.35
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	57	817.70	1124.33
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	58	854.94	1175.55
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	59	873.40	1200.92
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	60	910.64	1252.13
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	61	942.85	1296.42
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	62	963.99	1325.49
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	63	990.50	1361.94
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1006.59	1384.08
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	285.05	285.05
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	15	310.39	310.39
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	16	320.08	320.08
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	17	329.77	329.77
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	18	340.20	340.20
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	19	350.64	350.64
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	20	361.44	361.44
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	21	372.62	419.20
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	22	372.62	419.20
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	23	372.62	419.20
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	24	372.62	419.20
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	25	374.11	420.87
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	26	381.56	429.26
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	27	390.51	439.32
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	28	405.04	455.67
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	29	416.96	469.08
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	30	422.92	496.94
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	31	431.87	507.44
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	32	440.81	517.95
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	33	446.40	524.52
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	34	452.36	531.52
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	35	455.34	535.03
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	36	458.32	538.53

31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	37	461.30	542.03
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	38	464.28	545.53
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	39	470.25	552.54
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	40	476.21	583.36
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	41	485.15	594.31
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	42	493.72	604.81
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	43	505.65	619.42
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	44	520.55	637.67
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	45	538.06	659.13
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	46	558.93	684.69
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	47	582.41	713.45
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	48	609.23	746.31
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	49	635.69	778.72
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	50	665.50	915.06
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	51	694.94	955.54
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	52	727.35	1000.11
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	53	760.15	1045.20
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	54	795.54	1093.87
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	55	830.94	1142.55
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	56	869.32	1195.32
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	57	908.08	1248.60
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	58	949.44	1305.47
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	59	969.93	1333.65
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	60	1011.29	1390.53
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	61	1047.06	1439.71
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	62	1070.54	1471.99
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	63	1099.97	1512.47
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1117.86	1537.06
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	193.34	193.34
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	15	210.53	210.53
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	16	217.10	217.10
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	17	223.67	223.67
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	18	230.74	230.74
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	19	237.82	237.82
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	20	245.15	245.15
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	21	252.73	284.32
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	22	252.73	284.32
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	23	252.73	284.32
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	24	252.73	284.32
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	25	253.74	285.46
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	26	258.80	291.15
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	27	264.86	297.97
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	28	274.72	309.06
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	29	282.81	318.16
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	30	286.85	337.05
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	31	292.92	344.18
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	32	298.98	351.30
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	33	302.77	355.76
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	34	306.82	360.51
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	35	308.84	362.89
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	36	310.86	365.26
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	37	312.88	367.64
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	38	314.90	370.01
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	39	318.95	374.76
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	40	322.99	395.66

31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	41	329.06	403.10
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	42	334.87	410.22
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	43	342.96	420.12
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	44	353.07	432.51
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	45	364.95	447.06
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	46	379.10	464.40
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	47	395.02	483.90
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	48	413.22	506.19
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	49	431.16	528.17
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	50	451.38	620.65
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	51	471.35	648.10
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	52	493.33	678.33
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	53	515.57	708.91
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	54	539.58	741.93
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	55	563.59	774.94
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	56	589.62	810.73
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	57	615.91	846.87
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	58	643.96	885.45
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	59	657.86	904.56
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	60	685.91	943.13
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	61	710.18	976.49
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	62	726.10	998.39
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	63	746.07	1025.84
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	758.19	1042.52
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	206.89	206.89
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	15	225.28	225.28
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	16	232.31	232.31
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	17	239.34	239.34
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	18	246.91	246.91
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	19	254.48	254.48
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	20	262.33	262.33
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	21	270.44	304.25
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	22	270.44	304.25
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	23	270.44	304.25
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	24	270.44	304.25
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	25	271.52	305.46
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	26	276.93	311.55
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	27	283.42	318.85
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	28	293.97	330.71
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	29	302.62	340.45
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	30	306.95	360.67
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	31	313.44	368.29
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	32	319.93	375.92
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	33	323.99	380.69
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	34	328.31	385.77
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	35	330.48	388.31
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	36	332.64	390.85
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	37	334.81	393.40
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	38	336.97	395.94
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	39	341.30	401.02
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	40	345.62	423.39
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	41	352.11	431.34
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	42	358.33	438.96
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	43	366.99	449.56
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	44	377.81	462.81

31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	45	390.52	478.38
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	46	405.66	496.93
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	47	422.70	517.81
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	48	442.17	541.66
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	49	461.37	565.18
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	50	483.01	664.13
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	51	504.37	693.51
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	52	527.90	725.86
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	53	551.70	758.59
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	54	577.39	793.91
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	55	603.08	829.24
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	56	630.94	867.54
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	57	659.06	906.21
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	58	689.08	947.49
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	59	703.96	967.94
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	60	733.98	1009.22
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	61	759.94	1044.91
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	62	776.98	1068.34
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	63	798.34	1097.72
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	811.32	1115.57
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	319.13	319.13
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	15	347.49	347.49
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	16	358.34	358.34
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	17	369.19	369.19
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	18	380.87	380.87
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	19	392.55	392.55
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	20	404.65	404.65
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	21	417.16	469.30
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	22	417.16	469.30
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	23	417.16	469.30
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	24	417.16	469.30
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	25	418.83	471.18
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	26	427.17	480.57
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	27	437.18	491.83
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	28	453.45	510.13
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	29	466.80	525.15
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	30	473.48	556.33
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	31	483.49	568.10
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	32	493.50	579.86
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	33	499.76	587.22
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	34	506.43	595.06
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	35	509.77	598.98
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	36	513.11	602.90
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	37	516.44	606.82
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	38	519.78	610.74
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	39	526.46	618.59
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	40	533.13	653.08
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	41	543.14	665.35
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	42	552.74	677.10
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	43	566.09	693.46
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	44	582.77	713.90
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	45	602.38	737.91
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	46	625.74	766.53
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	47	652.02	798.73
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	48	682.06	835.52

31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	49	711.67	871.80
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	50	745.05	1024.44
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	51	778.00	1069.75
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	52	814.30	1119.66
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	53	851.01	1170.13
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	54	890.64	1224.63
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	55	930.27	1279.12
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	56	973.23	1338.20
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	57	1016.62	1397.85
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	58	1062.92	1461.52
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	59	1085.87	1493.07
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	60	1132.17	1556.74
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	61	1172.22	1611.80
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	62	1198.50	1647.94
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	63	1231.46	1693.25
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1251.48	1720.78
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	314.98	314.98
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	15	342.98	342.98
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	16	353.69	353.69
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	17	364.39	364.39
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	18	375.92	375.92
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	19	387.45	387.45
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	20	399.39	399.39
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	21	411.74	463.21
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	22	411.74	463.21
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	23	411.74	463.21
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	24	411.74	463.21
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	25	413.39	465.06
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	26	421.63	474.33
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	27	431.51	485.45
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	28	447.57	503.51
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	29	460.74	518.33
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	30	467.33	549.11
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	31	477.21	560.72
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	32	487.09	572.33
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	33	493.27	579.59
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	34	499.86	587.33
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	35	503.15	591.20
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	36	506.44	595.07
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	37	509.74	598.94
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	38	513.03	602.81
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	39	519.62	610.55
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	40	526.21	644.61
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	41	536.09	656.71
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	42	545.56	668.31
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	43	558.74	684.45
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	44	575.21	704.63
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	45	594.56	728.33
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	46	617.62	756.58
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	47	643.56	788.36
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	48	673.20	824.67
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	49	702.43	860.48
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	50	735.37	1011.14
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	51	767.90	1055.87
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	52	803.72	1105.12

31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	53	839.96	1154.94
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	54	879.07	1208.72
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	55	918.19	1262.51
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	56	960.60	1320.82
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	57	1003.42	1379.70
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	58	1049.12	1442.54
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	59	1071.77	1473.68
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	60	1117.47	1536.52
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	61	1157.00	1590.87
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	62	1182.94	1626.54
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	63	1215.47	1671.27
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1235.22	1698.44
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	226.77	226.77
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	15	246.93	246.93
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	16	254.64	254.64
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	17	262.35	262.35
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	18	270.65	270.65
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	19	278.95	278.95
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	20	287.54	287.54
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	21	296.44	333.49
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	22	296.44	333.49
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	23	296.44	333.49
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	24	296.44	333.49
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	25	297.62	334.82
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	26	303.55	341.49
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	27	310.66	349.50
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	28	322.23	362.50
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	29	331.71	373.17
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	30	336.45	395.33
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	31	343.57	403.69
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	32	350.68	412.05
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	33	355.13	417.28
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	34	359.87	422.85
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	35	362.24	425.64
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	36	364.62	428.42
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	37	366.99	431.21
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	38	369.36	434.00
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	39	374.10	439.57
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	40	378.84	464.08
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	41	385.96	472.80
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	42	392.78	481.15
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	43	402.26	492.77
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	44	414.12	507.30
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	45	428.05	524.36
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	46	444.65	544.70
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	47	463.33	567.58
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	48	484.67	593.72
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	49	505.72	619.51
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	50	529.43	727.97
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	51	552.85	760.17
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	52	578.64	795.63
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	53	604.73	831.50
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	54	632.89	870.22
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	55	661.05	908.94
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	56	691.58	950.93

31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	57	722.41	993.32
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	58	755.32	1038.56
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	59	771.62	1060.98
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	60	804.53	1106.22
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	61	832.98	1145.35
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	62	851.66	1171.03
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	63	875.08	1203.23
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	889.31	1222.80
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	236.21	236.21
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	15	257.20	257.20
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	16	265.23	265.23
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	17	273.26	273.26
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	18	281.90	281.90
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	19	290.55	290.55
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	20	299.50	299.50
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	21	308.77	347.36
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	22	308.77	347.36
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	23	308.77	347.36
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	24	308.77	347.36
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	25	310.00	348.75
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	26	316.18	355.70
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	27	323.59	364.04
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	28	335.63	377.58
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	29	345.51	388.70
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	30	350.45	411.78
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	31	357.86	420.49
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	32	365.27	429.19
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	33	369.90	434.64
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	34	374.84	440.44
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	35	377.31	443.34
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	36	379.78	446.24
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	37	382.25	449.15
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	38	384.72	452.05
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	39	389.66	457.85
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	40	394.60	483.39
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	41	402.01	492.47
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	42	409.12	501.17
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	43	419.00	513.27
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	44	431.35	528.40
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	45	445.86	546.18
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	46	463.15	567.36
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	47	482.60	591.19
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	48	504.83	618.42
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	49	526.76	645.28
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	50	551.46	758.25
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	51	575.85	791.79
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	52	602.71	828.73
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	53	629.88	866.09
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	54	659.22	906.42
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	55	688.55	946.76
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	56	720.35	990.48
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	57	752.46	1034.64
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	58	786.74	1081.76
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	59	803.72	1105.11
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	60	837.99	1152.24

31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	61	867.63	1193.00
31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	62	887.09	1219.74
31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	63	911.48	1253.28
31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	926.30	1273.66
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	285.43	285.43
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	15	310.80	310.80
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	16	320.50	320.50
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	17	330.20	330.20
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	18	340.65	340.65
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	19	351.09	351.09
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	20	361.91	361.91
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	21	373.11	419.75
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	22	373.11	419.75
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	23	373.11	419.75
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	24	373.11	419.75
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	25	374.60	421.42
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	26	382.06	429.82
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	27	391.02	439.89
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	28	405.57	456.26
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	29	417.51	469.70
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	30	423.48	497.59
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	31	432.43	508.11
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	32	441.39	518.63
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	33	446.98	525.20
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	34	452.95	532.22
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	35	455.94	535.73
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	36	458.92	539.23
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	37	461.91	542.74
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	38	464.89	546.25
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	39	470.86	553.26
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	40	476.83	584.12
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	41	485.79	595.09
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	42	494.37	605.60
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	43	506.31	620.23
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	44	521.23	638.51
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	45	538.77	659.99
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	46	559.66	685.58
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	47	583.17	714.38
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	48	610.03	747.29
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	49	636.52	779.74
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	50	666.37	916.26
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	51	695.84	956.79
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	52	728.31	1001.42
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	53	761.14	1046.57
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	54	796.58	1095.30
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	55	832.03	1144.04
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	56	870.46	1196.88
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	57	909.26	1250.24
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	58	950.68	1307.18
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	59	971.20	1335.40
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	60	1012.61	1392.34
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	61	1048.43	1441.59
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	62	1071.94	1473.91
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	63	1101.41	1514.44
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1119.32	1539.07

31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	237.21	237.21
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	15	258.30	258.30
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	16	266.36	266.36
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	17	274.42	274.42
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	18	283.10	283.10
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	19	291.79	291.79
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	20	300.78	300.78
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	21	310.08	348.84
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	22	310.08	348.84
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	23	310.08	348.84
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	24	310.08	348.84
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	25	311.32	350.24
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	26	317.52	357.21
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	27	324.97	365.59
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	28	337.06	379.19
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	29	346.98	390.35
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	30	351.94	413.53
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	31	359.38	422.28
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	32	366.83	431.02
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	33	371.48	436.49
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	34	376.44	442.32
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	35	378.92	445.23
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	36	381.40	448.15
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	37	383.88	451.06
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	38	386.36	453.97
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	39	391.32	459.80
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	40	396.28	485.45
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	41	403.73	494.56
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	42	410.86	503.30
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	43	420.78	515.46
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	44	433.18	530.65
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	45	447.76	548.50
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	46	465.12	569.77
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	47	484.66	593.71
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	48	506.98	621.05
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	49	529.00	648.02
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	50	553.81	761.48
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	51	578.30	795.17
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	52	605.28	832.26
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	53	632.57	869.78
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	54	662.02	910.28
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	55	691.48	950.79
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	56	723.42	994.70
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	57	755.67	1039.04
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	58	790.09	1086.37
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	59	807.14	1109.82
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	60	841.56	1157.15
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	61	871.33	1198.08
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	62	890.86	1224.94
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	63	915.36	1258.62
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	930.24	1279.09

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*	31609			
Federal TIN*	23-2184623			
Rate Effective Date*	7/1/2019			
Rate Expiration Date*	9/30/2019			
Rating Method*	Age-Based Rates			

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco 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 a rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an individual tobacco enrollee on a plan
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	434.15	434.15
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	15	472.74	472.74
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	16	487.50	487.50
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	17	502.25	502.25
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	18	518.14	518.14
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	19	534.04	534.04
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	20	550.49	550.49
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	21	567.52	638.46
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	22	567.52	638.46
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	23	567.52	638.46
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	24	567.52	638.46
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	25	569.79	641.01
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	26	581.14	653.78
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	27	594.76	669.10
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	28	616.89	694.00
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	29	635.05	714.44
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	30	644.13	756.86
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	31	657.75	772.86
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	32	671.37	788.87
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	33	679.89	798.87
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	34	688.97	809.54
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	35	693.51	814.87
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	36	698.05	820.21
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	37	702.59	825.54
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	38	707.13	830.88
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	39	716.21	841.55
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	40	725.29	888.48
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	41	738.91	905.16
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	42	751.96	921.15
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	43	770.12	943.40
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	44	792.82	971.21
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	45	819.50	1003.88
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	46	851.28	1042.82
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	47	887.03	1086.61
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	48	927.89	1136.67
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	49	968.19	1186.03
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	50	1013.59	1393.68
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	51	1058.42	1455.33
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	52	1107.80	1523.22
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	53	1157.74	1591.89
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	54	1211.65	1666.02
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	55	1265.57	1740.15
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	56	1324.02	1820.53
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	57	1383.04	1901.68
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1446.04	1988.30
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1477.25	2031.22
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1540.25	2117.84
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1594.73	2192.75
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1630.48	2241.91
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1675.32	2303.56
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1702.56	2341.02
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	414.90	414.90
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	15	451.78	451.78
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	16	465.88	465.88
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	17	479.98	479.98
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	18	495.17	495.17
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	19	510.35	510.35
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	20	526.08	526.08
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	21	542.35	610.15
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	22	542.35	610.15
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	23	542.35	610.15
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	24	542.35	610.15
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	25	544.52	612.59
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	26	555.37	624.79
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	27	568.39	639.43
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	28	589.54	663.23
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	29	606.89	682.75
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	30	615.57	723.30
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	31	628.59	738.59
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	32	641.60	753.88
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	33	649.74	763.44
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	34	658.42	773.64
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	35	662.76	778.74
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	36	667.09	783.84
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	37	671.43	788.93
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	38	675.77	794.03
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	39	684.45	804.23
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	40	693.13	849.08
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	41	706.14	865.03
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	42	718.62	880.31
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	43	735.97	901.57
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	44	757.67	928.14
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	45	783.16	959.37
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	46	813.53	996.57
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	47	847.70	1038.43
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	48	886.75	1086.26
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	49	925.25	1133.44
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	50	968.64	1331.88
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	51	1011.49	1390.80
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	52	1058.67	1455.67
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	53	1106.40	1521.30

31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	54	1157.92	1592.14
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	55	1209.45	1662.99
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	56	1265.31	1739.80
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	57	1321.71	1817.36
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	58	1381.91	1900.13
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	59	1411.74	1941.15
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	60	1471.95	2023.92
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	61	1524.01	2095.52
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	62	1558.18	2142.50
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	63	1601.03	2201.41
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1627.05	2237.21
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	338.86	338.86
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	15	368.98	368.98
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	16	380.50	380.50
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	17	392.01	392.01
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	18	404.42	404.42
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	19	416.82	416.82
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	20	429.67	429.67
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	21	442.95	498.32
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	22	442.95	498.32
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	23	442.95	498.32
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	24	442.95	498.32
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	25	444.73	500.32
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	26	453.59	510.28
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	27	464.22	522.24
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	28	481.49	541.68
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	29	495.67	557.62
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	30	502.75	590.73
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	31	513.38	603.23
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	32	524.01	615.72
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	33	530.66	623.52
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	34	537.75	631.85
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	35	541.29	636.02
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	36	544.83	640.18
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	37	548.38	644.34
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	38	551.92	648.51
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	39	559.01	656.83
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	40	566.10	693.47
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	41	576.73	706.49
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	42	586.91	718.97
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	43	601.09	736.33
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	44	618.81	758.04
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	45	639.63	783.54
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	46	664.43	813.93
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	47	692.34	848.11
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	48	724.23	887.18
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	49	755.68	925.71
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	50	791.12	1087.78
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	51	826.11	1135.90
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	52	864.65	1188.89
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	53	903.63	1242.49
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	54	945.71	1300.35
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	55	987.79	1358.21
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	56	1033.41	1420.94
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	57	1079.48	1484.28
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	58	1128.65	1551.89
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	59	1153.01	1585.39
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	60	1202.18	1652.99
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	61	1244.70	1711.46
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	62	1272.61	1749.84
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	63	1307.60	1797.95
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1328.85	1827.19
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	330.05	330.05
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	15	359.38	359.38
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	16	370.60	370.60
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	17	381.82	381.82
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	18	393.90	393.90
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	19	405.98	405.98
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	20	418.49	418.49
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	21	431.43	485.36
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	22	431.43	485.36
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	23	431.43	485.36
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	24	431.43	485.36
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	25	433.16	487.30
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	26	441.79	497.01
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	27	452.14	508.66
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	28	468.97	527.59
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	29	482.77	543.12
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	30	489.68	575.37
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	31	500.03	587.54
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	32	510.39	599.70
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	33	516.86	607.31
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	34	523.76	615.42
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	35	527.21	619.47
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	36	530.66	623.53
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	37	534.12	627.59
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	38	537.57	631.64
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	39	544.47	639.75
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	40	551.37	675.43
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	41	561.73	688.12
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	42	571.65	700.27
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	43	585.46	717.18
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	44	602.71	738.32
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	45	622.99	763.16
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	46	647.15	792.76
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	47	674.33	826.06
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	48	705.39	864.11
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	49	736.03	901.63
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	50	770.54	1059.49
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	51	804.62	1106.36
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	52	842.16	1157.97
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	53	880.13	1210.17
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	54	921.11	1266.53
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	55	962.10	1322.88
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	56	1006.54	1383.99
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	57	1051.40	1445.68
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	58	1099.29	1511.53
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	59	1123.02	1544.16
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	60	1170.91	1610.00
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	61	1212.33	1666.95
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	62	1239.51	1704.33

31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	63	1273.59	1751.19
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1294.29	1779.67
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	268.13	268.13
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	15	291.97	291.97
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	16	301.08	301.08
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	17	310.19	310.19
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	18	320.00	320.00
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	19	329.82	329.82
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	20	339.98	339.98
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	21	350.50	394.31
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	22	350.50	394.31
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	23	350.50	394.31
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	24	350.50	394.31
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	25	351.90	395.89
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	26	358.91	403.77
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	27	367.32	413.24
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	28	380.99	428.62
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	29	392.21	441.23
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	30	397.82	467.43
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	31	406.23	477.32
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	32	414.64	487.20
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	33	419.90	493.38
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	34	425.50	499.97
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	35	428.31	503.26
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	36	431.11	506.56
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	37	433.92	509.85
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	38	436.72	513.15
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	39	442.33	519.74
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	40	447.94	548.72
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	41	456.35	559.03
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	42	464.41	568.90
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	43	475.63	582.64
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	44	489.65	599.82
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	45	506.12	620.00
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	46	525.75	644.04
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	47	547.83	671.09
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	48	573.06	702.00
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	49	597.95	732.49
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	50	625.99	860.74
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	51	653.68	898.81
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	52	684.17	940.74
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	53	715.02	983.15
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	54	748.31	1028.93
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	55	781.61	1074.72
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	56	817.71	1124.35
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	57	854.16	1174.48
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	58	893.07	1227.97
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	59	912.35	1254.48
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	60	951.25	1307.97
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	61	984.90	1354.24
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	62	1006.98	1384.60
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	63	1034.67	1422.67
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1051.49	1445.81
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	375.56	375.56
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	15	408.94	408.94
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	16	421.70	421.70

31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	17	434.47	434.47
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	18	448.21	448.21
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	19	461.96	461.96
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	20	476.20	476.20
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	21	490.92	552.29
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	22	490.92	552.29
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	23	490.92	552.29
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	24	490.92	552.29
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	25	492.89	554.50
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	26	502.71	565.54
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	27	514.49	578.80
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	28	533.63	600.34
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	29	549.34	618.01
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	30	557.20	654.71
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	31	568.98	668.55
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	32	580.76	682.40
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	33	588.13	691.05
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	34	595.98	700.28
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	35	599.91	704.89
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	36	603.84	709.51
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	37	607.76	714.12
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	38	611.69	718.74
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	39	619.54	727.97
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	40	627.40	768.56
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	41	639.18	783.00
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	42	650.47	796.83
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	43	666.18	816.07
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	44	685.82	840.13
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	45	708.89	868.39
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	46	736.38	902.07
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	47	767.31	939.96
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	48	802.66	983.26
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	49	837.51	1025.96
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	50	876.79	1205.58
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	51	915.57	1258.91
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	52	958.28	1317.64
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	53	1001.48	1377.04
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	54	1048.12	1441.17
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	55	1094.76	1505.29
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	56	1145.32	1574.82
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	57	1196.38	1645.02
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	58	1250.87	1719.95
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	59	1277.87	1757.08
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	60	1332.37	1832.00
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	61	1379.49	1896.80
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	62	1410.42	1939.33
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	63	1449.21	1992.66
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1472.76	2025.06
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	311.11	311.11
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	15	338.76	338.76
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	16	349.33	349.33
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	17	359.91	359.91
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	18	371.29	371.29
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	19	382.68	382.68
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	20	394.47	394.47

31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	21	406.67	457.51
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	22	406.67	457.51
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	23	406.67	457.51
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	24	406.67	457.51
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	25	408.30	459.34
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	26	416.44	468.49
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	27	426.20	479.47
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	28	442.06	497.31
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	29	455.07	511.95
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	30	461.58	542.35
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	31	471.34	553.82
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	32	481.10	565.29
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	33	487.20	572.46
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	34	493.70	580.10
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	35	496.96	583.92
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	36	500.21	587.75
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	37	503.46	591.57
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	38	506.72	595.39
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	39	513.22	603.04
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	40	519.73	636.67
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	41	529.49	648.63
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	42	538.84	660.08
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	43	551.86	676.03
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	44	568.12	695.95
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	45	587.24	719.37
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	46	610.01	747.27
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	47	635.63	778.65
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	48	664.91	814.52
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	49	693.79	849.89
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	50	726.32	998.69
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	51	758.45	1042.87
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	52	793.83	1091.52
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	53	829.62	1140.72
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	54	868.25	1193.85
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	55	906.89	1246.97
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	56	948.77	1304.56
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	57	991.07	1362.72
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	58	1036.21	1424.79
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	59	1058.58	1455.54
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	60	1103.72	1517.61
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	61	1142.76	1571.29
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	62	1168.38	1606.52
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	63	1200.50	1650.69
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1220.01	1677.53
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	360.06	360.06
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	15	392.07	392.07
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	16	404.31	404.31
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	17	416.54	416.54
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	18	429.72	429.72
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	19	442.90	442.90
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	20	456.55	456.55
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	21	470.67	529.51
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	22	470.67	529.51
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	23	470.67	529.51
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	24	470.67	529.51

31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	25	472.55	531.62
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	26	481.97	542.21
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	27	493.26	554.92
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	28	511.62	575.57
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	29	526.68	592.52
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	30	534.21	627.70
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	31	545.51	640.97
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	32	556.80	654.25
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	33	563.86	662.54
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	34	571.40	671.39
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	35	575.16	675.81
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	36	578.93	680.24
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	37	582.69	684.66
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	38	586.46	689.09
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	39	593.99	697.94
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	40	601.52	736.86
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	41	612.81	750.70
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	42	623.64	763.96
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	43	638.70	782.41
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	44	657.53	805.47
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	45	679.65	832.57
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	46	706.01	864.86
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	47	735.66	901.18
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	48	769.55	942.70
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	49	802.97	983.63
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	50	840.62	1155.85
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	51	877.80	1206.98
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	52	918.75	1263.28
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	53	960.17	1320.23
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	54	1004.88	1381.72
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	55	1049.60	1443.20
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	56	1098.08	1509.86
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	57	1147.03	1577.16
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	58	1199.27	1649.00
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	59	1225.16	1684.59
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	60	1277.40	1756.43
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	61	1322.59	1818.56
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	62	1352.24	1859.33
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	63	1389.42	1910.46
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1412.01	1941.52
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	278.27	278.27
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	15	303.01	303.01
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	16	312.47	312.47
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	17	321.92	321.92
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	18	332.11	332.11
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	19	342.29	342.29
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	20	352.84	352.84
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	21	363.76	409.23
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	22	363.76	409.23
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	23	363.76	409.23
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	24	363.76	409.23
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	25	365.21	410.86
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	26	372.49	419.05
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	27	381.22	428.87
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	28	395.40	444.83

31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	29	407.04	457.92
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	30	412.86	485.11
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	31	421.59	495.37
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	32	430.32	505.63
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	33	435.78	512.04
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	34	441.60	518.88
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	35	444.51	522.30
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	36	447.42	525.72
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	37	450.33	529.14
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	38	453.24	532.56
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	39	459.06	539.40
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	40	464.88	569.48
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	41	473.61	580.17
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	42	481.98	590.42
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	43	493.62	604.68
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	44	508.17	622.50
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	45	525.26	643.45
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	46	545.63	668.40
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	47	568.55	696.47
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	48	594.74	728.56
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	49	620.57	760.19
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	50	649.67	893.29
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	51	678.40	932.81
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	52	710.05	976.32
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	53	742.06	1020.33
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	54	776.62	1067.85
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	55	811.18	1115.37
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	56	848.64	1166.88
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	57	886.47	1218.90
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	58	926.85	1274.42
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	59	946.86	1301.93
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	60	987.23	1357.45
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	61	1022.15	1405.46
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	62	1045.07	1436.97
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	63	1073.81	1476.48
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1091.27	1500.49
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	263.10	263.10
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	15	286.49	286.49
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	16	295.43	295.43
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	17	304.37	304.37
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	18	314.00	314.00
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	19	323.63	323.63
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	20	333.61	333.61
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	21	343.92	386.91
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	22	343.92	386.91
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	23	343.92	386.91
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	24	343.92	386.91
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	25	345.30	388.46
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	26	352.18	396.20
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	27	360.43	405.48
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	28	373.84	420.57
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	29	384.85	432.96
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	30	390.35	458.66
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	31	398.61	468.36
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	32	406.86	478.06

31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	33	412.02	484.12
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	34	417.52	490.59
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	35	420.27	493.82
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	36	423.02	497.05
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	37	425.78	500.29
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	38	428.53	503.52
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	39	434.03	509.99
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	40	439.53	538.43
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	41	447.79	548.54
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	42	455.70	558.23
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	43	466.70	571.71
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	44	480.46	588.56
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	45	496.62	608.36
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	46	515.88	631.96
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	47	537.55	658.50
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	48	562.31	688.83
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	49	586.73	718.75
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	50	614.25	844.59
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	51	641.42	881.95
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	52	671.34	923.09
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	53	701.60	964.70
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	54	734.27	1009.63
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	55	766.95	1054.55
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	56	802.37	1103.26
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	57	838.14	1152.44
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	58	876.32	1204.93
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	59	895.23	1230.94
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	60	933.41	1283.43
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	61	966.42	1328.83
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	62	988.09	1358.62
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	63	1015.26	1395.98
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1031.76	1418.68
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	292.18	292.18
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	15	318.15	318.15
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	16	328.08	328.08
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	17	338.01	338.01
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	18	348.71	348.71
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	19	359.40	359.40
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	20	370.48	370.48
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	21	381.94	429.68
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	22	381.94	429.68
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	23	381.94	429.68
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	24	381.94	429.68
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	25	383.46	431.40
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	26	391.10	439.99
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	27	400.27	450.30
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	28	415.16	467.06
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	29	427.39	480.81
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	30	433.50	509.36
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	31	442.66	520.13
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	32	451.83	530.90
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	33	457.56	537.63
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	34	463.67	544.81
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	35	466.72	548.40
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	36	469.78	551.99

31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	37	472.84	555.58
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	38	475.89	559.17
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	39	482.00	566.35
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	40	488.11	597.94
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	41	497.28	609.17
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	42	506.06	619.93
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	43	518.29	634.90
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	44	533.56	653.62
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	45	551.51	675.61
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	46	572.90	701.81
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	47	596.96	731.28
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	48	624.46	764.97
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	49	651.58	798.19
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	50	682.14	937.94
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	51	712.31	979.43
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	52	745.54	1025.11
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	53	779.15	1071.33
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	54	815.43	1121.22
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	55	851.72	1171.11
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	56	891.05	1225.20
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	57	930.78	1279.82
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	58	973.17	1338.11
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	59	994.18	1366.99
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	60	1036.57	1425.29
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	61	1073.24	1475.70
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	62	1097.30	1508.79
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	63	1127.47	1550.28
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1145.81	1575.48
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	198.17	198.17
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	15	215.79	215.79
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	16	222.52	222.52
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	17	229.26	229.26
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	18	236.51	236.51
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	19	243.77	243.77
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	20	251.28	251.28
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	21	259.05	291.43
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	22	259.05	291.43
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	23	259.05	291.43
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	24	259.05	291.43
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	25	260.09	292.60
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	26	265.27	298.43
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	27	271.48	305.42
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	28	281.59	316.79
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	29	289.88	326.11
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	30	294.02	345.48
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	31	300.24	352.78
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	32	306.46	360.09
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	33	310.34	364.65
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	34	314.49	369.52
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	35	316.56	371.96
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	36	318.63	374.39
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	37	320.70	376.83
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	38	322.78	379.26
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	39	326.92	384.13
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	40	331.07	405.56

31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	41	337.28	413.17
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	42	343.24	420.47
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	43	351.53	430.63
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	44	361.89	443.32
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	45	374.07	458.23
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	46	388.58	476.00
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	47	404.90	496.00
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	48	423.55	518.85
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	49	441.94	541.38
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	50	462.66	636.16
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	51	483.13	664.30
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	52	505.67	695.29
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	53	528.46	726.64
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	54	553.07	760.47
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	55	577.68	794.31
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	56	604.36	831.00
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	57	631.31	868.04
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	58	660.06	907.58
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	59	674.31	927.17
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	60	703.06	966.71
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	61	727.93	1000.90
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	62	744.25	1023.35
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	63	764.72	1051.48
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	777.15	1068.58
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	212.06	212.06
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	15	230.91	230.91
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	16	238.12	238.12
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	17	245.32	245.32
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	18	253.08	253.08
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	19	260.85	260.85
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	20	268.89	268.89
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	21	277.20	311.85
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	22	277.20	311.85
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	23	277.20	311.85
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	24	277.20	311.85
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	25	278.31	313.10
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	26	283.85	319.34
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	27	290.51	326.82
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	28	301.32	338.98
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	29	310.19	348.96
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	30	314.62	369.68
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	31	321.28	377.50
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	32	327.93	385.32
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	33	332.09	390.20
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	34	336.52	395.41
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	35	338.74	398.02
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	36	340.96	400.63
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	37	343.18	403.23
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	38	345.39	405.84
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	39	349.83	411.05
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	40	354.26	433.97
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	41	360.92	442.12
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	42	367.29	449.93
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	43	376.16	460.80
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	44	387.25	474.38

31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	45	400.28	490.34
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	46	415.80	509.36
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	47	433.27	530.75
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	48	453.22	555.20
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	49	472.91	579.31
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	50	495.08	680.74
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	51	516.98	710.85
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	52	541.10	744.01
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	53	565.49	777.55
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	54	591.82	813.76
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	55	618.16	849.97
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	56	646.71	889.23
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	57	675.54	928.87
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	58	706.31	971.17
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	59	721.55	992.14
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	60	752.32	1034.45
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	61	778.94	1071.04
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	62	796.40	1095.05
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	63	818.30	1125.16
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	831.60	1143.46
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	327.11	327.11
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	15	356.18	356.18
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	16	367.30	367.30
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	17	378.42	378.42
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	18	390.39	390.39
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	19	402.36	402.36
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	20	414.76	414.76
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	21	427.59	481.04
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	22	427.59	481.04
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	23	427.59	481.04
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	24	427.59	481.04
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	25	429.30	482.96
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	26	437.85	492.58
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	27	448.11	504.13
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	28	464.79	522.89
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	29	478.47	538.28
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	30	485.31	570.24
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	31	495.58	582.30
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	32	505.84	594.36
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	33	512.25	601.89
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	34	519.09	609.93
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	35	522.51	613.95
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	36	525.93	617.97
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	37	529.35	621.99
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	38	532.78	626.01
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	39	539.62	634.05
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	40	546.46	669.41
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	41	556.72	681.98
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	42	566.55	694.03
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	43	580.24	710.79
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	44	597.34	731.74
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	45	617.44	756.36
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	46	641.38	785.69
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	47	668.32	818.69
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	48	699.11	856.41

31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	49	729.47	893.60
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	50	763.67	1050.05
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	51	797.45	1096.50
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	52	834.65	1147.65
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	53	872.28	1199.39
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	54	912.90	1255.24
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	55	953.52	1311.09
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	56	997.56	1371.65
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	57	1042.03	1432.80
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	58	1089.50	1498.06
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	59	1113.01	1530.39
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	60	1160.48	1595.65
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	61	1201.52	1652.10
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	62	1228.46	1689.13
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	63	1262.24	1735.58
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1282.77	1763.80
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	322.86	322.86
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	15	351.56	351.56
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	16	362.53	362.53
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	17	373.50	373.50
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	18	385.32	385.32
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	19	397.14	397.14
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	20	409.38	409.38
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	21	422.04	474.79
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	22	422.04	474.79
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	23	422.04	474.79
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	24	422.04	474.79
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	25	423.72	476.69
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	26	432.17	486.19
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	27	442.29	497.58
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	28	458.75	516.10
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	29	472.26	531.29
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	30	479.01	562.84
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	31	489.14	574.74
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	32	499.27	586.64
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	33	505.60	594.08
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	34	512.35	602.01
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	35	515.73	605.98
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	36	519.11	609.95
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	37	522.48	613.92
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	38	525.86	617.88
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	39	532.61	625.82
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	40	539.36	660.72
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	41	549.49	673.13
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	42	559.20	685.02
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	43	572.70	701.56
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	44	589.59	722.24
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	45	609.42	746.54
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	46	633.06	775.49
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	47	659.64	808.06
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	48	690.03	845.29
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	49	719.99	881.99
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	50	753.76	1036.42
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	51	787.10	1082.26
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	52	823.82	1132.75

31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	53	860.96	1183.81
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	54	901.05	1238.94
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	55	941.14	1294.07
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	56	984.61	1353.84
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	57	1028.50	1414.19
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	58	1075.35	1478.61
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	59	1098.56	1510.52
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	60	1145.41	1574.94
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	61	1185.92	1630.64
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	62	1212.51	1667.20
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	63	1245.85	1713.05
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1266.11	1740.90
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	232.44	232.44
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	15	253.10	253.10
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	16	261.00	261.00
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	17	268.90	268.90
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	18	277.41	277.41
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	19	285.92	285.92
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	20	294.73	294.73
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	21	303.85	341.83
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	22	303.85	341.83
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	23	303.85	341.83
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	24	303.85	341.83
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	25	305.06	343.19
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	26	311.14	350.03
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	27	318.43	358.23
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	28	330.28	371.57
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	29	340.00	382.50
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	30	344.86	405.22
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	31	352.16	413.78
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	32	359.45	422.35
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	33	364.01	427.71
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	34	368.87	433.42
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	35	371.30	436.28
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	36	373.73	439.13
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	37	376.16	441.99
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	38	378.59	444.85
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	39	383.45	450.56
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	40	388.31	475.69
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	41	395.61	484.62
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	42	402.60	493.18
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	43	412.32	505.09
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	44	424.47	519.98
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	45	438.75	537.47
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	46	455.77	558.32
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	47	474.91	581.77
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	48	496.79	608.56
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	49	518.36	634.99
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	50	542.67	746.17
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	51	566.67	779.17
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	52	593.11	815.52
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	53	619.85	852.29
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	54	648.71	891.98
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	55	677.58	931.67
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	56	708.87	974.70

31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	57	740.47	1018.15
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	58	774.20	1064.52
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	59	790.91	1087.50
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	60	824.64	1133.88
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	61	853.81	1173.98
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	62	872.95	1200.30
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	63	896.95	1233.31
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	911.54	1253.36
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	242.11	242.11
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	15	263.63	263.63
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	16	271.86	271.86
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	17	280.09	280.09
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	18	288.95	288.95
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	19	297.81	297.81
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	20	306.99	306.99
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	21	316.49	356.05
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	22	316.49	356.05
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	23	316.49	356.05
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	24	316.49	356.05
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	25	317.75	357.47
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	26	324.08	364.59
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	27	331.68	373.14
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	28	344.02	387.02
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	29	354.15	398.42
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	30	359.21	422.07
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	31	366.81	431.00
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	32	374.40	439.92
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	33	379.15	445.50
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	34	384.21	451.45
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	35	386.75	454.43
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	36	389.28	457.40
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	37	391.81	460.38
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	38	394.34	463.35
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	39	399.40	469.30
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	40	404.47	495.47
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	41	412.06	504.78
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	42	419.34	513.70
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	43	429.47	526.10
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	44	442.13	541.61
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	45	457.00	559.83
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	46	474.73	581.54
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	47	494.67	605.97
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	48	517.45	633.88
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	49	539.92	661.41
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	50	565.24	777.21
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	51	590.25	811.59
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	52	617.78	849.45
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	53	645.63	887.74
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	54	675.70	929.08
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	55	705.76	970.42
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	56	738.36	1015.25
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	57	771.27	1060.50
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	58	806.40	1108.81
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	59	823.81	1132.74
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	60	858.94	1181.04

31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	61	889.32	1222.82
31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	62	909.26	1250.24
31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	63	934.26	1284.61
31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	949.46	1305.50
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	292.56	292.56
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	15	318.57	318.57
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	16	328.51	328.51
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	17	338.45	338.45
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	18	349.16	349.16
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	19	359.87	359.87
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	20	370.96	370.96
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	21	382.43	430.24
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	22	382.43	430.24
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	23	382.43	430.24
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	24	382.43	430.24
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	25	383.96	431.96
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	26	391.61	440.56
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	27	400.79	450.89
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	28	415.71	467.67
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	29	427.94	481.44
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	30	434.06	510.02
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	31	443.24	520.81
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	32	452.42	531.59
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	33	458.16	538.33
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	34	464.28	545.52
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	35	467.33	549.12
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	36	470.39	552.71
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	37	473.45	556.31
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	38	476.51	559.90
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	39	482.63	567.09
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	40	488.75	598.72
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	41	497.93	609.96
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	42	506.73	620.74
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	43	518.96	635.73
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	44	534.26	654.47
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	45	552.24	676.49
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	46	573.65	702.72
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	47	597.75	732.24
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	48	625.28	765.97
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	49	652.43	799.23
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	50	683.03	939.16
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	51	713.24	980.71
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	52	746.51	1026.45
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	53	780.17	1072.73
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	54	816.50	1122.68
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	55	852.83	1172.64
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	56	892.22	1226.80
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	57	931.99	1281.49
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	58	974.44	1339.86
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	59	995.48	1368.78
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	60	1037.93	1427.15
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	61	1074.64	1477.63
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	62	1098.73	1510.76
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	63	1128.95	1552.30
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1147.29	1577.54

31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	243.14	243.14
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	15	264.76	264.76
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	16	273.02	273.02
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	17	281.28	281.28
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	18	290.18	290.18
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	19	299.08	299.08
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	20	308.30	308.30
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	21	317.83	357.56
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	22	317.83	357.56
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	23	317.83	357.56
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	24	317.83	357.56
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	25	319.10	358.99
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	26	325.46	366.14
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	27	333.09	374.73
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	28	345.48	388.67
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	29	355.66	400.11
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	30	360.74	423.87
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	31	368.37	432.83
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	32	376.00	441.80
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	33	380.76	447.40
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	34	385.85	453.37
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	35	388.39	456.36
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	36	390.93	459.35
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	37	393.48	462.34
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	38	396.02	465.32
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	39	401.11	471.30
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	40	406.19	497.58
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	41	413.82	506.93
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	42	421.13	515.88
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	43	431.30	528.34
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	44	444.01	543.92
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	45	458.95	562.22
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	46	476.75	584.02
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	47	496.77	608.55
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	48	519.66	636.58
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	49	542.22	664.22
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	50	567.65	780.52
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	51	592.76	815.04
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	52	620.41	853.06
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	53	648.38	891.52
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	54	678.57	933.04
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	55	708.77	974.56
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	56	741.51	1019.57
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	57	774.56	1065.02
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	58	809.84	1113.53
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	59	827.32	1137.56
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	60	862.60	1186.07
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	61	893.11	1228.03
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	62	913.13	1255.56
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	63	938.24	1290.09
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	953.49	1311.06

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*	31609				
Federal TIN*	23-2184623				
Rate Effective Date*	10/1/2019				
Rate Expiration Date*	12/31/2019				
Rating Method*	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco 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	Required: Enter the rate of an individual tobacco enrollee on a plan
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	445.01	445.01
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	15	484.56	484.56
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	16	499.69	499.69
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	17	514.81	514.81
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	18	531.10	531.10
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	19	547.39	547.39
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	20	564.25	564.25
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	21	581.71	581.71
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	22	581.71	581.71
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	23	581.71	581.71
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	24	581.71	581.71
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	25	584.03	584.03
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	26	595.67	595.67
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	27	609.63	609.63
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	28	632.31	632.31
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	29	650.93	650.93
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	30	660.24	660.24
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	31	674.20	674.20
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	32	688.16	688.16
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	33	696.88	696.88
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	34	706.19	706.19
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	35	710.84	710.84
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	36	715.50	715.50
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	37	720.15	720.15
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	38	724.81	724.81
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	39	734.11	734.11
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	40	743.42	743.42
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	41	757.38	757.38
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	42	770.76	770.76
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	43	789.38	789.38
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	44	812.64	812.64
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	45	839.98	839.98
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	46	872.56	872.56
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	47	909.21	909.21
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	48	951.09	951.09
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	49	992.39	992.39
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	50	1038.93	1038.93
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	51	1084.88	1084.88
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	52	1135.49	1135.49
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	53	1186.68	1186.68
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	54	1241.94	1241.94
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	55	1297.20	1297.20
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	56	1357.12	1357.12
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	57	1417.62	1417.62
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	58	1482.19	1482.19
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	59	1514.18	1514.18
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	60	1578.75	1578.75
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	61	1634.59	1634.59
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	62	1671.24	1671.24
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	63	1717.20	1717.20
31609PA0150025	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1745.12	1745.12
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	425.27	425.27
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	15	463.07	463.07
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	16	477.53	477.53
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	17	491.98	491.98
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	18	507.55	507.55
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	19	523.11	523.11
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	20	539.23	539.23
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	21	555.91	555.91
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	22	555.91	555.91
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	23	555.91	555.91
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	24	555.91	555.91
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	25	558.13	558.13
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	26	569.25	569.25
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	27	582.59	582.59
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	28	604.28	604.28
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	29	622.06	622.06
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	30	630.96	630.96
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	31	644.30	644.30
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	32	657.64	657.64
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	33	665.98	665.98
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	34	674.88	674.88
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	35	679.32	679.32
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	36	683.77	683.77
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	37	688.22	688.22
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	38	692.67	692.67
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	39	701.56	701.56
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	40	710.45	710.45
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	41	723.80	723.80
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	42	736.58	736.58
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	43	754.37	754.37
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	44	776.61	776.61
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	45	802.74	802.74
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	46	833.87	833.87
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	47	868.89	868.89
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	48	908.91	908.91
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	49	948.38	948.38
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	50	992.86	992.86
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	51	1036.77	1036.77
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	52	1085.14	1085.14
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	53	1134.06	1134.06

31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	54	1186.87	1631.95
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	55	1239.68	1704.56
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	56	1296.94	1783.29
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	57	1354.76	1862.79
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	58	1416.46	1947.63
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	59	1447.04	1989.67
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	60	1508.74	2074.52
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	61	1562.11	2147.90
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	62	1597.13	2196.06
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	63	1641.05	2256.44
31609PA0150026	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1667.73	2293.13
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	347.33	347.33
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	15	378.21	378.21
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	16	390.01	390.01
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	17	401.81	401.81
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	18	414.53	414.53
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	19	427.24	427.24
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	20	440.41	440.41
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	21	454.03	510.78
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	22	454.03	510.78
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	23	454.03	510.78
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	24	454.03	510.78
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	25	455.84	512.82
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	26	464.92	523.04
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	27	475.82	535.30
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	28	493.53	555.22
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	29	508.06	571.56
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	30	515.32	605.50
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	31	526.22	618.31
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	32	537.11	631.11
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	33	543.93	639.11
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	34	551.19	647.65
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	35	554.82	651.92
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	36	558.45	656.18
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	37	562.09	660.45
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	38	565.72	664.72
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	39	572.98	673.25
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	40	580.25	710.80
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	41	591.14	724.15
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	42	601.59	736.94
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	43	616.12	754.74
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	44	634.28	776.99
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	45	655.62	803.13
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	46	681.04	834.28
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	47	709.65	869.32
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	48	742.34	909.36
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	49	774.57	948.85
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	50	810.89	1114.98
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	51	846.76	1164.30
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	52	886.26	1218.61
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	53	926.22	1273.55
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	54	969.35	1332.85
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	55	1012.48	1392.16
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	56	1059.25	1456.46
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	57	1106.47	1521.39
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	58	1156.86	1590.69
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	59	1181.83	1625.02
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	60	1232.23	1694.32
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	61	1275.82	1754.25
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	62	1304.42	1793.58
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	63	1340.29	1842.90
31609PA0150027	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1362.08	1872.86
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	338.30	338.30
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	15	368.37	368.37
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	16	379.87	379.87
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	17	391.36	391.36
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	18	403.75	403.75
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	19	416.13	416.13
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	20	428.95	428.95
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	21	442.22	497.50
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	22	442.22	497.50
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	23	442.22	497.50
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	24	442.22	497.50
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	25	443.99	499.49
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	26	452.83	509.44
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	27	463.45	521.38
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	28	480.69	540.78
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	29	494.84	556.70
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	30	501.92	569.75
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	31	512.53	602.23
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	32	523.15	614.70
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	33	529.78	622.49
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	34	536.85	630.80
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	35	540.39	634.96
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	36	543.93	639.12
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	37	547.47	643.27
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	38	551.01	647.43
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	39	558.08	655.75
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	40	565.16	692.32
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	41	575.77	705.32
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	42	585.94	717.78
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	43	600.09	735.11
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	44	617.78	756.78
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	45	638.56	782.24
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	46	663.33	812.58
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	47	691.19	846.71
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	48	723.03	885.71
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	49	754.43	924.17
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	50	789.80	1085.98
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	51	824.74	1134.02
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	52	863.21	1186.92
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	53	902.13	1240.43
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	54	944.14	1298.19
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	55	986.15	1355.96
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	56	1031.70	1418.58
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	57	1077.69	1481.82
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	58	1126.78	1549.32
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	59	1151.10	1582.76
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	60	1200.18	1650.25
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	61	1242.64	1708.63
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	62	1270.50	1746.93

31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	63	1305.43	1794.97
31609PA0150028	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1326.66	1824.16
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	274.83	274.83
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	15	299.26	299.26
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	16	308.60	308.60
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	17	317.95	317.95
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	18	328.00	328.00
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	19	338.06	338.06
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	20	348.48	348.48
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	21	359.26	404.17
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	22	359.26	404.17
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	23	359.26	404.17
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	24	359.26	404.17
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	25	360.70	405.78
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	26	367.88	413.87
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	27	376.50	423.57
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	28	390.52	439.33
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	29	402.01	452.26
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	30	407.76	479.12
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	31	416.38	489.25
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	32	425.00	499.38
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	33	430.39	505.71
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	34	436.14	512.47
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	35	439.02	515.84
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	36	441.89	519.22
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	37	444.76	522.60
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	38	447.64	525.98
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	39	453.39	532.73
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	40	459.13	562.44
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	41	467.76	573.00
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	42	476.02	583.12
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	43	487.52	597.21
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	44	501.89	614.81
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	45	518.77	635.50
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	46	538.89	660.14
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	47	561.52	687.87
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	48	587.39	719.55
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	49	612.90	750.80
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	50	641.64	882.25
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	51	670.02	921.28
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	52	701.28	964.25
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	53	732.89	1007.73
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	54	767.02	1054.65
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	55	801.15	1101.58
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	56	838.15	1152.46
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	57	875.52	1203.84
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	58	915.40	1258.67
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	59	935.15	1285.84
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	60	975.03	1340.67
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	61	1009.52	1388.09
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	62	1032.15	1419.21
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	63	1060.54	1458.24
31609PA0150029	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1077.78	1481.95
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	384.94	384.94
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	15	419.16	419.16
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	16	432.25	432.25

31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	17	445.33	445.33
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	18	459.42	459.42
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	19	473.51	473.51
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	20	488.10	488.10
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	21	503.20	566.10
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	22	503.20	566.10
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	23	503.20	566.10
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	24	503.20	566.10
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	25	505.21	568.36
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	26	515.27	579.68
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	27	527.35	593.27
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	28	546.97	615.35
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	29	563.08	633.46
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	30	571.13	671.07
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	31	583.20	685.26
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	32	595.28	699.45
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	33	602.83	708.32
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	34	610.88	717.78
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	35	614.91	722.51
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	36	618.93	727.24
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	37	622.96	731.97
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	38	626.98	736.70
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	39	635.03	746.16
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	40	643.08	787.78
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	41	655.16	802.57
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	42	666.73	816.75
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	43	682.84	836.47
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	44	702.96	861.13
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	45	726.61	890.10
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	46	754.79	924.62
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	47	786.49	963.46
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	48	822.72	1007.84
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	49	858.45	1051.60
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	50	898.71	1235.72
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	51	938.46	1290.38
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	52	982.24	1350.58
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	53	1026.52	1411.46
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	54	1074.32	1477.19
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	55	1122.13	1542.92
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	56	1173.96	1614.19
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	57	1226.29	1686.15
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	58	1282.14	1762.95
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	59	1309.82	1801.00
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	60	1365.67	1877.80
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	61	1413.98	1944.22
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	62	1445.68	1987.81
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	63	1485.43	2042.47
31609PA0150030	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1509.59	2075.68
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	318.88	318.88
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	15	347.23	347.23
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	16	358.07	358.07
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	17	368.90	368.90
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	18	380.58	380.58
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	19	392.25	392.25
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	20	404.34	404.34

31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	21	416.84	468.95
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	22	416.84	468.95
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	23	416.84	468.95
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	24	416.84	468.95
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	25	418.51	470.82
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	26	426.85	480.20
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	27	436.85	491.46
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	28	453.11	509.74
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	29	466.45	524.75
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	30	473.12	555.91
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	31	483.12	567.67
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	32	493.12	579.42
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	33	499.38	586.77
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	34	506.05	594.60
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	35	509.38	598.52
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	36	512.71	602.44
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	37	516.05	606.36
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	38	519.38	610.28
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	39	526.05	618.11
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	40	532.72	652.59
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	41	542.73	664.84
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	42	552.31	676.59
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	43	565.65	692.93
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	44	582.33	713.35
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	45	601.92	737.35
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	46	625.26	765.95
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	47	651.52	798.12
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	48	681.54	834.88
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	49	711.13	871.14
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	50	744.48	1023.66
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	51	777.41	1068.94
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	52	813.67	1118.80
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	53	850.36	1169.24
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	54	889.96	1223.69
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	55	929.56	1278.14
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	56	972.49	1337.18
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	57	1015.84	1396.78
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	58	1062.11	1460.40
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	59	1085.04	1491.93
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	60	1131.31	1555.55
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	61	1171.32	1610.57
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	62	1197.59	1646.68
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	63	1230.52	1691.96
31609PA0150031	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1250.52	1719.47
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	369.07	369.07
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	15	401.87	401.87
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	16	414.41	414.41
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	17	426.96	426.96
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	18	440.47	440.47
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	19	453.97	453.97
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	20	467.96	467.96
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	21	482.44	542.74
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	22	482.44	542.74
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	23	482.44	542.74
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	24	482.44	542.74

31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	25	484.37	544.91
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	26	494.02	555.77
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	27	505.60	568.79
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	28	524.41	589.96
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	29	539.85	607.33
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	30	547.57	643.39
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	31	559.15	657.00
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	32	570.72	670.60
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	33	577.96	679.10
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	34	585.68	688.17
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	35	589.54	692.71
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	36	593.40	697.24
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	37	597.26	701.78
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	38	601.12	706.31
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	39	608.84	715.38
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	40	616.56	755.28
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	41	628.13	769.46
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	42	639.23	783.06
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	43	654.67	801.97
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	44	673.97	825.61
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	45	696.64	853.38
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	46	723.66	886.48
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	47	754.05	923.71
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	48	788.79	966.26
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	49	823.04	1008.22
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	50	861.63	1184.75
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	51	899.75	1237.15
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	52	941.72	1294.86
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	53	984.17	1353.24
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	54	1030.01	1416.26
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	55	1075.84	1479.28
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	56	1125.53	1547.60
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	57	1175.70	1616.59
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	58	1229.25	1690.22
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	59	1255.79	1726.71
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	60	1309.34	1800.34
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	61	1355.65	1864.02
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	62	1386.04	1905.81
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	63	1424.16	1958.22
31609PA0150032	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1447.31	1990.06
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	285.23	285.23
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	15	310.58	310.58
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	16	320.28	320.28
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	17	329.97	329.97
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	18	340.41	340.41
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	19	350.85	350.85
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	20	361.66	361.66
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	21	372.85	419.46
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	22	372.85	419.46
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	23	372.85	419.46
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	24	372.85	419.46
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	25	374.34	421.13
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	26	381.80	429.52
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	27	390.75	439.59
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	28	405.29	455.95

31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	29	417.22	469.37
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	30	423.18	497.24
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	31	432.13	507.76
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	32	441.08	518.27
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	33	446.67	524.84
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	34	452.64	531.85
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	35	455.62	535.36
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	36	458.60	538.86
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	37	461.59	542.37
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	38	464.57	545.87
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	39	470.54	552.88
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	40	476.50	583.71
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	41	485.45	594.68
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	42	494.03	605.18
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	43	505.96	619.80
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	44	520.87	638.07
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	45	538.39	659.53
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	46	559.27	685.11
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	47	582.76	713.88
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	48	609.61	746.77
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	49	636.08	779.20
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	50	665.91	915.62
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	51	695.36	956.13
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	52	727.80	1000.73
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	53	760.61	1045.84
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	54	796.03	1094.55
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	55	831.45	1143.25
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	56	869.86	1196.05
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	57	908.63	1249.37
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	58	950.02	1306.28
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	59	970.53	1334.47
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	60	1011.91	1391.38
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	61	1047.71	1440.60
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	62	1071.20	1472.89
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	63	1100.65	1513.39
31609PA0150033	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1118.55	1538.00
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	269.68	269.68
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	15	293.65	293.65
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	16	302.82	302.82
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	17	311.98	311.98
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	18	321.85	321.85
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	19	331.72	331.72
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	20	341.94	341.94
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	21	352.52	396.59
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	22	352.52	396.59
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	23	352.52	396.59
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	24	352.52	396.59
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	25	353.93	398.17
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	26	360.98	406.10
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	27	369.44	415.62
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	28	383.19	431.09
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	29	394.47	443.78
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	30	400.11	470.13
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	31	408.57	480.07
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	32	417.03	490.01

31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	33	422.32	496.23
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	34	427.96	502.85
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	35	430.78	506.17
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	36	433.60	509.48
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	37	436.42	512.79
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	38	439.24	516.11
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	39	444.88	522.73
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	40	450.52	551.89
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	41	458.98	562.25
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	42	467.09	572.18
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	43	478.37	586.00
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	44	492.47	603.28
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	45	509.04	623.57
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	46	528.78	647.76
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	47	550.99	674.96
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	48	576.37	706.05
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	49	601.40	736.71
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	50	629.60	865.70
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	51	657.45	903.99
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	52	688.12	946.16
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	53	719.14	988.82
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	54	752.63	1034.87
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	55	786.12	1080.92
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	56	822.43	1130.84
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	57	859.09	1181.25
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	58	898.22	1235.06
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	59	917.61	1261.71
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	60	956.74	1315.52
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	61	990.58	1362.05
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	62	1012.79	1392.59
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	63	1040.64	1430.88
31609PA0150034	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1057.56	1454.15
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	299.48	299.48
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	15	326.11	326.11
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	16	336.28	336.28
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	17	346.46	346.46
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	18	357.42	357.42
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	19	368.39	368.39
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	20	379.74	379.74
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	21	391.48	440.42
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	22	391.48	440.42
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	23	391.48	440.42
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	24	391.48	440.42
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	25	393.05	442.18
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	26	400.88	450.99
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	27	410.27	461.56
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	28	425.54	478.74
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	29	438.07	492.83
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	30	444.33	522.09
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	31	453.73	533.13
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	32	463.12	544.17
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	33	469.00	551.07
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	34	475.26	558.43
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	35	478.39	562.11
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	36	481.52	565.79

31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	37	484.66	569.47
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	38	487.79	573.15
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	39	494.05	580.51
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	40	500.32	612.89
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	41	509.71	624.40
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	42	518.72	635.43
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	43	531.24	650.77
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	44	546.90	669.96
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	45	565.30	692.49
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	46	587.22	719.35
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	47	611.89	749.56
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	48	640.08	784.09
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	49	667.87	818.14
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	50	699.19	961.38
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	51	730.12	1003.91
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	52	764.18	1050.74
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	53	798.63	1098.11
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	54	835.82	1149.25
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	55	873.01	1200.39
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	56	913.33	1255.83
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	57	954.04	1311.81
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	58	997.50	1371.56
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	59	1019.03	1401.17
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	60	1062.49	1460.92
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	61	1100.07	1512.59
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	62	1124.73	1546.51
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	63	1155.66	1589.03
31609PA0150035	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1174.44	1614.87
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	203.13	203.13
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	15	221.18	221.18
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	16	228.09	228.09
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	17	234.99	234.99
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	18	242.43	242.43
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	19	249.86	249.86
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	20	257.56	257.56
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	21	265.53	298.72
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	22	265.53	298.72
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	23	265.53	298.72
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	24	265.53	298.72
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	25	266.59	299.91
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	26	271.90	305.89
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	27	278.27	313.06
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	28	288.63	324.71
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	29	297.12	334.26
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	30	301.37	354.11
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	31	307.74	361.60
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	32	314.12	369.09
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	33	318.10	373.77
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	34	322.35	378.76
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	35	324.47	381.26
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	36	326.60	383.75
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	37	328.72	386.25
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	38	330.85	388.74
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	39	335.09	393.74
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	40	339.34	415.69

31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	41	345.72	423.50
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	42	351.82	430.98
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	43	360.32	441.39
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	44	370.94	454.40
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	45	383.42	469.69
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	46	398.29	487.90
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	47	415.02	508.40
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	48	434.14	531.82
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	49	452.99	554.91
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	50	474.23	652.07
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	51	495.21	680.91
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	52	518.31	712.67
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	53	541.67	744.80
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	54	566.90	779.49
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	55	592.12	814.17
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	56	619.47	851.77
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	57	647.09	889.74
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	58	676.56	930.27
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	59	691.16	950.35
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	60	720.64	990.88
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	61	746.13	1025.93
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	62	762.86	1048.93
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	63	783.83	1077.77
31609PA0150036	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	796.58	1095.30
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	217.36	217.36
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	15	236.68	236.68
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	16	244.07	244.07
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	17	251.46	251.46
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	18	259.41	259.41
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	19	267.37	267.37
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	20	275.61	275.61
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	21	284.13	319.65
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	22	284.13	319.65
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	23	284.13	319.65
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	24	284.13	319.65
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	25	285.27	320.93
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	26	290.95	327.32
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	27	297.77	334.99
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	28	308.85	347.46
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	29	317.94	357.69
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	30	322.49	378.92
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	31	329.31	386.94
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	32	336.13	394.95
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	33	340.39	399.96
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	34	344.94	405.30
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	35	347.21	407.97
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	36	349.48	410.64
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	37	351.75	413.31
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	38	354.03	415.98
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	39	358.57	421.32
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	40	363.12	444.82
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	41	369.94	453.17
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	42	376.47	461.18
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	43	385.57	472.32
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	44	396.93	486.24

31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	45	410.29	502.60
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	46	426.20	522.09
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	47	444.10	544.02
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	48	464.55	569.08
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	49	484.73	593.79
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	50	507.46	697.75
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	51	529.90	728.62
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	52	554.62	762.61
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	53	579.63	796.99
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	54	606.62	834.10
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	55	633.61	871.22
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	56	662.88	911.46
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	57	692.43	952.09
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	58	723.97	995.45
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	59	739.59	1016.94
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	60	771.13	1060.31
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	61	798.41	1097.81
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	62	816.31	1122.42
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	63	838.75	1153.29
31609PA0150037	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	852.39	1172.04
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	335.28	335.28
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	15	365.09	365.09
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	16	376.48	376.48
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	17	387.88	387.88
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	18	400.15	400.15
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	19	412.42	412.42
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	20	425.13	425.13
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	21	438.28	493.06
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	22	438.28	493.06
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	23	438.28	493.06
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	24	438.28	493.06
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	25	440.03	495.03
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	26	448.80	504.90
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	27	459.32	516.73
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	28	476.41	535.96
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	29	490.43	551.74
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	30	497.45	584.50
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	31	507.96	596.86
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	32	518.48	609.22
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	33	525.06	616.94
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	34	532.07	625.18
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	35	535.58	629.30
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	36	539.08	633.42
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	37	542.59	637.54
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	38	546.09	641.66
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	39	553.11	649.90
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	40	560.12	686.15
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	41	570.64	699.03
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	42	580.72	711.38
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	43	594.74	728.56
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	44	612.27	750.04
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	45	632.87	775.27
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	46	657.42	805.34
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	47	685.03	839.16
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	48	716.58	877.82

31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	49	747.70	915.93
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	50	782.76	1076.30
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	51	817.39	1123.91
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	52	855.52	1176.34
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	53	894.09	1229.37
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	54	935.72	1286.62
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	55	977.36	1343.87
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	56	1022.50	1405.94
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	57	1068.08	1468.61
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	58	1116.73	1535.51
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	59	1140.84	1568.65
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	60	1189.49	1635.54
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	61	1231.56	1693.40
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	62	1259.17	1731.36
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	63	1293.80	1778.97
31609PA0150039	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1314.83	1807.90
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	330.93	330.93
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	15	360.35	360.35
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	16	371.59	371.59
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	17	382.84	382.84
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	18	394.95	394.95
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	19	407.06	407.06
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	20	419.61	419.61
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	21	432.59	486.66
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	22	432.59	486.66
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	23	432.59	486.66
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	24	432.59	486.66
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	25	434.32	488.61
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	26	442.97	498.34
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	27	453.35	510.02
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	28	470.22	529.00
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	29	484.07	544.57
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	30	490.99	576.91
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	31	501.37	589.11
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	32	511.75	601.31
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	33	518.24	608.93
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	34	525.16	617.06
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	35	528.62	621.13
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	36	532.08	625.20
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	37	535.54	629.26
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	38	539.00	633.33
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	39	545.93	641.46
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	40	552.85	677.24
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	41	563.23	689.96
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	42	573.18	702.14
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	43	587.02	719.10
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	44	604.32	740.30
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	45	624.66	765.20
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	46	648.88	794.88
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	47	676.13	828.26
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	48	707.28	866.42
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	49	737.99	904.04
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	50	772.60	1062.33
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	51	806.78	1109.32
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	52	844.41	1161.06

31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	53	882.48	1213.41
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	54	923.57	1269.91
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	55	964.67	1326.42
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	56	1009.23	1387.69
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	57	1054.22	1449.55
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	58	1102.23	1515.57
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	59	1126.02	1548.28
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	60	1174.04	1614.31
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	61	1215.57	1671.41
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	62	1242.82	1708.88
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	63	1277.00	1755.87
31609PA0150047	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1297.76	1784.42
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	238.25	238.25
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	15	259.43	259.43
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	16	267.53	267.53
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	17	275.63	275.63
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	18	284.35	284.35
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	19	293.07	293.07
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	20	302.10	302.10
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	21	311.44	350.37
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	22	311.44	350.37
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	23	311.44	350.37
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	24	311.44	350.37
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	25	312.69	351.77
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	26	318.92	358.78
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	27	326.39	367.19
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	28	338.54	380.85
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	29	348.50	392.07
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	30	353.49	415.35
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	31	360.96	424.13
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	32	368.44	432.91
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	33	373.11	438.40
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	34	378.09	444.26
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	35	380.58	447.18
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	36	383.07	450.11
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	37	385.56	453.04
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	38	388.06	455.97
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	39	393.04	461.82
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	40	398.02	487.58
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	41	405.50	496.73
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	42	412.66	505.51
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	43	422.63	517.72
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	44	435.08	532.98
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	45	449.72	550.91
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	46	467.16	572.27
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	47	486.78	596.31
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	48	509.21	623.78
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	49	531.32	650.87
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	50	556.23	764.82
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	51	580.84	798.65
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	52	607.93	835.91
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	53	635.34	873.59
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	54	664.93	914.28
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	55	694.51	954.96
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	56	726.59	999.07

31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	57	758.98	1043.60
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	58	793.55	1091.14
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	59	810.68	1114.69
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	60	845.25	1162.22
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	61	875.15	1203.33
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	62	894.77	1230.31
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	63	919.38	1264.14
31609PA0150048	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	934.32	1284.70
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	248.16	248.16
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	15	270.22	270.22
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	16	278.66	278.66
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	17	287.09	287.09
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	18	296.17	296.17
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	19	305.26	305.26
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	20	314.67	314.67
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	21	324.40	364.95
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	22	324.40	364.95
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	23	324.40	364.95
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	24	324.40	364.95
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	25	325.69	366.41
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	26	332.18	373.71
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	27	339.97	382.46
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	28	352.62	396.70
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	29	363.00	408.38
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	30	368.19	432.62
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	31	375.98	441.77
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	32	383.76	450.92
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	33	388.63	456.64
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	34	393.82	462.74
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	35	396.41	465.79
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	36	399.01	468.83
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	37	401.60	471.88
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	38	404.20	474.93
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	39	409.39	481.03
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	40	414.58	507.86
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	41	422.37	517.40
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	42	429.83	526.54
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	43	440.21	539.25
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	44	453.18	555.15
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	45	468.43	573.83
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	46	486.60	596.08
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	47	507.03	621.12
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	48	530.39	649.73
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	49	553.42	677.94
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	50	579.37	796.64
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	51	605.00	831.88
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	52	633.22	870.68
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	53	661.77	909.93
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	54	692.59	952.31
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	55	723.41	994.68
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	56	756.82	1040.63
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	57	790.56	1087.01
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	58	826.56	1136.53
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	59	844.41	1161.06
31609PA0150049	Rating Area 8	Tobacco User/Non-Tobacco User	60	880.41	1210.57

31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	61	911.56	1253.39
31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	62	931.99	1281.49
31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	63	957.62	1316.73
31609PA0150049 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	973.19	1338.14
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	0-14	299.88	299.88
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	15	326.53	326.53
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	16	336.72	336.72
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	17	346.92	346.92
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	18	357.89	357.89
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	19	368.87	368.87
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	20	380.24	380.24
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	21	391.99	440.99
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	22	391.99	440.99
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	23	391.99	440.99
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	24	391.99	440.99
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	25	393.56	442.76
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	26	401.40	451.58
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	27	410.81	462.16
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	28	426.10	479.36
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	29	438.64	493.47
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	30	444.91	522.77
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	31	454.32	533.83
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	32	463.73	544.88
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	33	469.61	551.79
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	34	475.88	559.16
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	35	479.02	562.85
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	36	482.15	566.53
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	37	485.29	570.22
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	38	488.43	573.90
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	39	494.70	581.27
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	40	500.97	613.69
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	41	510.38	625.21
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	42	519.39	636.26
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	43	531.94	651.62
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	44	547.62	670.83
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	45	566.04	693.40
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	46	587.99	720.29
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	47	612.69	750.54
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	48	640.91	785.12
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	49	668.74	819.21
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	50	700.10	962.64
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	51	731.07	1005.22
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	52	765.17	1052.11
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	53	799.67	1099.55
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	54	836.91	1150.75
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	55	874.15	1201.95
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	56	914.52	1257.47
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	57	955.29	1313.53
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	58	998.80	1373.35
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	59	1020.36	1403.00
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	60	1063.87	1462.83
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	61	1101.51	1514.57
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	62	1126.20	1548.53
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	63	1157.17	1591.11
31609PA0150050 Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	1175.97	1616.98

31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	0-14	249.22	249.22
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	15	271.37	271.37
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	16	279.84	279.84
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	17	288.31	288.31
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	18	297.44	297.44
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	19	306.56	306.56
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	20	316.01	316.01
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	21	325.78	366.50
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	22	325.78	366.50
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	23	325.78	366.50
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	24	325.78	366.50
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	25	327.08	367.97
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	26	333.60	375.30
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	27	341.42	384.09
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	28	354.12	398.39
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	29	364.55	410.11
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	30	369.76	434.47
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	31	377.58	443.65
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	32	385.40	452.84
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	33	390.28	458.58
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	34	395.50	464.71
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	35	398.10	467.77
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	36	400.71	470.83
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	37	403.31	473.89
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	38	405.92	476.96
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	39	411.13	483.08
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	40	416.35	510.02
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	41	424.16	519.60
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	42	431.66	528.78
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	43	442.08	541.55
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	44	455.11	557.51
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	45	470.42	576.27
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	46	488.67	598.62
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	47	509.19	623.76
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	48	532.65	652.49
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	49	555.78	680.83
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	50	581.84	800.03
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	51	607.58	835.42
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	52	635.92	874.39
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	53	664.59	913.81
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	54	695.54	956.36
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	55	726.49	998.92
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	56	760.04	1045.06
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	57	793.92	1091.64
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	58	830.08	1141.37
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	59	848.00	1166.00
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	60	884.16	1215.72
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	61	915.44	1258.73
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	62	935.96	1286.95
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	63	961.70	1322.34
31609PA0170001	Rating Area 8	Tobacco User/Non-Tobacco User	64 and over	977.34	1343.84

QCC SG Normalized Market-Adjusted Projected Allowed Total Claims

<u>Normalization Factors</u>	2018	2019
Average Age Factor	1.460	1.494
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.013	1.013
Average Benefit Richness (induced demand)	1.000	1.000
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 557.43	\$ 614.13
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 376.90	\$ 405.90

Cover Page

HIOS Issuer ID: 31609

HIOS Product ID: 31609PA015

This PDF file contains an actuarial certification for the unique plan designs under Issuer ID 31609. Please refer to all of the pages contained herein.

Unique Plan Design Supporting Documentation and Justification

ACTUARIAL MEMORANDUM

HIOS Issuer ID: 31609

HIOS Product IDs: 31609PA015

Applicable HIOS Plan IDs (Standard Component): 31609PA0150025, 31609PA0150026, 31609PA0150027, 31609PA0150028, 31609PA0150047, 31609PA0150049, 31609PA0150048, 31609PA0150029

Purpose of document:

The purpose of this document is to provide CMS with a justification of the methods used in calculating the actuarial value for unique plan designs offered in the individual or small group market for the plan year beginning 1/1/2019. As prescribed by law, the AV calculation was based on the AV calculator to the full extent possible. The AV is meant to represent the average percent of costs paid by the insurer for a standard population, and may vary from actual member experience. The resulting AV was based on prescribed methodology and, therefore, may not reasonably reflect the actuary's estimate of the portion of allowed costs covered by the health insurance plan. The AV was determined based on the plan's benefits and coverage data, the standard population, and utilization and continuance tables published by HHS for purposes of the valuation of AV. This actuarial analysis is not appropriate for any other purposes.

Reasons the plan design is unique (benefits that are not compatible with the parameters of the AV calculator and the materiality of those benefits):

The cost-sharing for laboratory outpatient and professional services varies by site of service. Lab work done at the office or a free standing facility has zero cost-sharing, while lab work done by a hospital has 50% coinsurance after deductible (if applicable). Laboratory outpatient and professional services account for roughly 3% of allowed costs in the AV calculation.

The cost-sharing for occupational and physical therapy varies by site of service. Occupational and physical therapy accounts for roughly 2% of allowed costs in the AV calculation.

The cost-sharing for x-rays and diagnostic imaging varies by site of service. X-rays and diagnostic imaging accounts for roughly 4% of allowed costs in the AV calculation.

The cost-sharing for imaging (CT/PET scans, MRIs) varies by site of service. Imaging accounts for roughly 2% of allowed costs in the AV calculation.

31609PA0150028, 31609PA0150047, 31609PA0150048, and 31609PA0150029 have cost-sharing for outpatient facility fee which varies by site of service. Outpatient facility fee accounts for roughly 12% of allowed costs in the AV calculation.

Acceptable alternate method used per 156.135(b)(2) or 156.135(b)(3):

Method 156.135(b)(2) was used for laboratory (for plans with no deductible), x-rays, imaging, and outpatient facility site of service cost-sharing.

Method 156.135(b)(3) was used for laboratory site of service cost-sharing (for plans with deductibles).

Confirmation that only in-network cost-sharing, including multitier networks, was considered:

I confirm that only in-network cost-sharing was considered.

Description of the standardized plan population data used:

For the freestanding and hospital utilization data for outpatient facility, we used our commercial PPO and HMO data incurred between August 2014 and July 2015.

For the physical therapy and radiology site-of-service utilization, we used our commercial PPO data incurred between September 2015 and December 2015.

For the freestanding and hospital utilization data for laboratory services, we used our commercial PPO data incurred between August 2014 and July 2015.

If the method described in 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AV calculator:

Laboratory Site-of-service Differential for Plans with No Deductible

For the lab site of service cost-sharing, our recent data suggested that 20% of units are at a hospital setting with an average unit cost of \$58.46, while 80% of units are at a freestanding setting with an average unit cost of \$25.43. Taking a weighted average of a 50% issuer coinsurance applied to \$58.46 and a 100% issuer coinsurance applied to \$25.43 produced an average issuer paid amount of \$26.19 out of an average cost of \$32.04, giving an effective issuer coinsurance of 81.75% which was entered into the AV calculator.

Occupational and Physical Therapy Site-of-service Differential

For the physical therapy site of service cost-sharing, our recent data indicated that 88% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of the copays at each site.

X-rays and Diagnostic Imaging Site-of-service Copay Differential

For the x-ray site of service cost-sharing, our recent data indicated that 45% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

X-rays and Diagnostic Imaging Site-of-service Coinsurance Differential

For the x-ray site of service cost-sharing, our recent data indicated that 20% of claims came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of coinsurance based on claims at each site.

Imaging (CT/PET scans, MRIs) Site-of-service Copay Differential

For the imaging site of service cost-sharing, our recent data indicated that 45% of utilization came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of copays based on utilization at each site.

Imaging (CT/PET scans, MRIs) Site-of-service Coinsurance Differential

For the imaging site of service cost-sharing, our recent data indicated that 25% of claims came from the preferred site. The cost-sharing entered into the AV calculator is a weighted average of coinsurance based on claims at each site.

Outpatient Facility Fee Site-of-service Differential

For the outpatient facility site of service cost-sharing, our recent data indicated that 80% of outpatient facility claims came from the hospital setting.

The cost-sharing entered into the AV calculator is a weighted average of the coinsurance at a hospital and the coinsurance at an ambulatory surgery center.

HIOS ID	Service Type	Cost-sharing		AV Input
		Preferred Site	Non-preferred Site	
31609PA0150025	Phys. Ther.	\$20	\$50	\$23.6
	X-rays	\$70	\$100	\$86.5
	Imaging	\$175	\$215	\$197.0
31609PA0150026	Phys. Ther.	\$40	\$70	\$43.6
	X-rays	\$70	\$100	\$86.5
	Imaging	\$175	\$215	\$197.0
31609PA0150027	Phys. Ther.	\$70	\$100	\$73.6
	X-rays	\$100	\$130	\$116.5
	Imaging	\$250	\$290	\$272.0
31609PA0150028	Phys. Ther.	\$30	\$60	\$33.6
	X-rays	80%	60%	64%
	Imaging	80%	60%	65%
	OP Facility	80%	50%	56%
31609PA0150047	Phys. Ther.	\$80	\$110	\$83.6
	X-rays	\$70	\$100	\$86.5
	Imaging	\$175	\$215	\$197.0
	OP Facility	100%	70%	76%
31609PA0150049	Phys. Ther.	\$70	\$100	\$73.6
	X-rays	\$70	\$100	\$86.5
	Imaging	\$175	\$215	\$197.0
31609PA0150048	Phys. Ther.	\$100	\$130	\$103.6
	X-rays	\$100	\$130	\$116.5
	Imaging	\$250	\$290	\$272.0
	OP Facility	90%	70%	74%
31609PA0150029	Phys. Ther.	\$60	\$90	\$63.6
	X-rays	70%	50%	54%
	Imaging	70%	50%	55%
	OP Facility	70%	50%	54%

If the method described in 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:

Laboratory Site-of-service Differential for Plans with Deductible

For the lab site of service cost-sharing, our recent data indicated that 20% of lab claims came from the hospital setting.

Using the AV calculation resulting from method 156.135(b)(2), two separate AVs were calculated; the first AV was calculated with zero lab cost-sharing to reflect lab work done by at an office or free standing facility, and the second AV was calculated with 50% coinsurance after deductible to reflect lab work done by a hospital. The final AV for the plan was then calculated by taking a weighted average of the two AVs using the utilizations by lab site. The following exhibit details this calculation.

HIOS ID	AV		
	Free-standing	Hospital	Average
31609PA0150028	79.96%	78.57%	79.68%
31609PA0150047	80.24%	78.68%	79.93%
31609PA0150049	72.26%	70.44%	71.90%
31609PA0150048	71.15%	69.21%	70.76%
31609PA0150029	72.05%	70.38%	71.72%

Utilization	80%	20%
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Certification Language:

The development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries; and
- (ii) performed in accordance with generally accepted actuarial principles and methodologies.

I am an employee of the issuer, I meet the *Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States* promulgated by the American Academy of Actuaries, and I have the education and experience necessary to perform this work. All AVs herein were determined in accordance with the ASOPs established by the Actuarial Standards Board and comply with applicable laws and regulations; furthermore, all metal levels herein were appropriately assigned based on applicable law.

Actuary signature: _____

Actuary Printed Name: _____

Date: _____ 5/21/2018

AV screenshots redacted.

REDACTION JUSTIFICATION

DOCUMENT

URRT Part III – Federal Actuarial Memorandum

Redacted Name of opining actuary (page 8)

Redacted Company Contact Information (page 1) – name, telephone number, email address

PA Actuarial Memorandum

Redacted Name of opining actuary (pages 6 and 7)

Redacted Company Contact Information (page 1) – name, telephone number, email address

Cover Letter

Redacted names and contact information (page 2)

AV Screenshots

Entire File Redacted

Unique AV Justification file

Redacted name of opining actuary (pages 7)

Redacted AV Screenshots (pages 8-20)


2018 and 2019 Service Area


Issuer: QCC Insurance Company

Market: Small Group



Key (*modify as needed*)

 : On-exchange service area

 : Off-exchange only service area

COVER LETTER
QCC SMALL GROUP
JUNE 14 RESPONSES

Below are responses to the questions from the June 14, 2018 objection letter. Included with this cover letter is a workbook that contains additional requested information. Changes made to documents in this rate filing are listed in a separate worksheet included with this letter.

In addition, the PCORI fee has been removed from the rate calculations.

- 1. In Wksh 2 of the URRT, the AV Pricing Values should be equal to the total adjustment from the Market Adjusted Index Rate (MAIR) to the Plan Adjusted Index Rate (PAIR) for each plan (e.g. $MAIR \times AV \text{ Pricing Value} = PAIR$). However, this does not appear to be the case. Please explain why this is not the case or correct the issue to follow the Part III URRT Instructions Section 2.2.3.**

We entered the AV Pricing Values from the Actuarial Memorandum Rate Exhibit. The attached worksheet shows a calculation by plan of the product of all of the factors used in the calculation of the plan-specific rates. Should PID prefer that those value be entered, we will revise them in the URRT.

- 2. We are unable to replicate the rates on the Rate Data template using the Plan Adjusted Index Rates (PAIRs) entered in the URRT Wksh II section IV. It appears the PAIRs entered in the URRT do not match the Pure Premium values in column AA on tab [III Plan Rates] when removing the aggregate calibration factor. Please explain why these values would be different. If this was done in error, please correct the rate filing documents to be consistent.**

We found that our formula for Plan Adjusted Index Rates was referencing the Age Calibration Factor from the Actuarial Memo Rate Exhibit instead of the Aggregate Calibration Factor; the difference is the Tobacco Calibration Factor. After this correction is made, the Plan Adjusted Index Rates in Section IV are correct.

For example, for Plan 31609PA0150025, the value shown in the filed URRT was \$807.11, which is the First Quarter 2019 Calibrated Plan Adjusted Index Rate (Table 11, Column AC) multiplied by 1.494. Adjusting by the Aggregate Calibration Factor provides the correct values.

- 3. The following questions are related to the proposed annual trend rate equal to 6.3%: a) Please show a numerical development of the assumed annual trend rate being used to project the experience period claims to the projected 2019 coverage year. b) Please provide the trends based on historical allowed claims experience for each benefit category for years 2015, 2016, 2017, and 2018 (year to date). We realize 2018 trends will be partially based on estimated claim costs.**

Please see below for information on the projected unit cost trends.

	PA Small Group
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PPO	Inpatient	Outpatient	Professional	Capitation	RX
2016	5.2%	3.6%	2.4%	0.5%	4.5%
2017	4.1%	3.1%	1.3%	1.5%	4.5%
2018	3.1%	2.8%	1.6%	2.4%	4.5%
2019	3.9%	3.7%	1.7%	2.4%	5.9%
Utilization	2.5%	2.5%	2.5%	0.0%	3.1%
Composite	6.5%	6.4%	4.3%	2.4%	9.1%
Weights	17.4%	24.1%	32.5%	1.9%	24.0%

Annual
Trend 6.30%

4. The following questions are related to the Demographics factors (1.46 and 1.494) shown in the file [ACA QCC SG Supporting.xlsx]: a) Please show the quantitative development of the above-referenced factors, making sure to include the membership by age that is used in calculating them. b) Please specify what age curve is being used to determine these factors (e.g. 2019 federal default age curve, internal age curve)?

(a) The calculation of the 2019 demographic factor is shown in the attached worksheet. This was compared to the factor used in the 2018 rate filing to measure the change in the demographic factor used to calculate 2019 rates.

(b) We used the 2019 federal default age curve per the PID instructions.

Est. 2019	QCC	Demo Factors	2018		Demo Factors
0-20	19,134				

- (a) The PID-required calculation is shown in the attached worksheet.
- (b) Our induced demand factors do not take into account health status.
- (c) We utilized this approach because we are trying to preserve the rate relationship we currently have in the market.

6. Please explain why the Pricing AV changed so significantly for Plan 31609PA0150033 between the 2018 rate development (0.825) and the 2019 rate development (0.89), We note that, per Table 10, the Metal AV for this plan actually decreased from 2018 to 2019 (i.e. 0.808 to 0.779)

For 2019, the deductible was reduced from \$2,650 to \$2,600, and member coinsurance after deductible was reduced from 40% to 20%. We also lowered the employer contribution to the HSA from 50% to 25%. In the Federal AV Calculator, these pieces substantially offset each other in determining the Metal AV. For the Pricing AV, our internal pricing model was more sensitive to the changes and showed it as a richer benefit.

7. Please explain and provide the numerical development of the provider network factors applied in column N of table 10 of the PA Actuarial Memorandum Exhibits.

The provider network factor is calculated based on the expected unit cost differences between the PPO and EPO networks. We expect the EPO network to be 5% less expensive than the PPO network. We then normalized so that the weighted average of the factors equals 1.00.

8. Please list the Non-EHB's that are being offered and provide the numerical development of the 1.002 factor applied at the plan level shown in column M of Table 10 of the PA Actuarial Memorandum Exhibits.

Non-EHBs are elective abortion, acupuncture, and adult vision. We estimate that the abortion and acupuncture benefits each add 0.1% to claims. We estimate the adult vision adds 0.7% to claims but we reflected a lower amount in pricing.

9. Please provide the numerical development of the tobacco calibration factor of 1.013 shown in cell T6 of Table 10.

Please see the

50-59	20%	7.0%	0.375
60-63	7%	7.0%	0.375
64+	1%	7.0%	0.375
Total			1.3%

10. Please provide the numerical development of the projected 2019 MLR that shows compliance with the 80% minimum MLR.

Projected Premium from Table 6 = \$632.94

Projected Paid Claims from Table 5 = \$513.50

Projected Risk Adjustment from Table 5 = \$6.38

QI = 0.80%; Taxes and fees = 2.52% (From table 6)

$$\text{MLR} = (513.50 + (632.94 \times 0.008)) / (632.94 + 6.38 - (632.94 \times 0.0252)) = 83.2\% > 80\%$$

11. Rate Increase components shown in Table 8 line H does not approximate line A as indicated by the label. Please explain why this value is so different from the change in Calibrated Plan Adjusted Index Rate.

We inadvertently omitted last year's base period allowed claims and have entered the amount which greatly reduced the difference.

12. The following questions are related to the quarterly small group index rate development in Table 5A: a) Please show support and explain the methodology used to project the quarterly member months shown in Table 5A. b) Please demonstrate quantitatively how the 2.5% quarterly trend factor being utilized in Table 5A was developed.

Please see the calculation in the attached worksheet (Risk Adjustment tab).

The following additional questions or comments are from PID.

- 14. Please explain the discrepancy between the enrollment in Table 1, Cell D18 of 71,487 members and Table 10, Cell AP15 of 71,432.**

The difference is members who we could not associate with a HIOS ID and do not appear in Table 10. We deemed the difference to be not material.

- 15. Table 2 – Please correct the Estimated Cost Sharing formula as per our telephone discussion.**

We corrected the Cost Sharing formula in Table 2 as requested. This did not impact any of the calculations later on in the Exhibit and therefore had no rate impact.

- 16. The minimum rate increase as per Table 10 is -18.6% (Plan 13) Please correct all the documents impacted - the Actuarial Memorandums, cover letter, Rate Change Summary etc.**

We have made these revisions.

- 17. Table 5A: Please support the calculation of the component of 7.27% of the Annual trend in cell J32. (the annual trend is 6.92% from Table 3 and 2.9% is for HIF).**

The 7.27% trend includes a component for HIF that will be assessed for non-January first quarter renewals. We projected that 2.9% is the annualized additional value for HIF beginning in the second quarter. While January renewals will not be assessed the HIF over their twelve months of coverage, February will be assessed for one month, and March for two. The filing instructions required that we reflect the end of the moratorium either in Table 6, or as an addition to premium trend, but not in both. We added 0.35% to the premium trend in Table 5A to account for this, which is approximately half of one quarter of the HIF amount.

- 18. Table 10: Please provide the workbook with support data and calculations for the following: a) Age calibration factor of 1.494 b) Tobacco calibration factor of 1.013 c) Benefit Richness Factors in Column L – please provide**

COVER LETTER
QCC SMALL GROUP
JULY 13 RESPONSES

1. Based on the changes noted in the file: 'June 22 PA Revisions List.xlsx' an updated URRT should have been provided. However, the URRT '31609qccurrt1_sg_2019_062118_RV2.xlsm' does not appear to include all of these changes. Please upload the June 22nd version of the URRT which we believe should include the changes outlined.

As discussed in our previous response, we would make the revision should PID prefer that we enter those values instead of the Pricing AV values shown in their exhibit. Nevertheless, we revised the URRT with this response as you requested.

2. Please provide the following information related to the proposed annual trend rate equal to 6.3%:
- a. Please show the historical utilization trends for years 2016, 2017, 2018, and projected 2019 which support the 2.5% projected utilization assumption shown in row 7 of tab [Unit Cost Trends] in the file 'Table For Objection QCC SG RV.xlsx'. Note: We realize 2018 trends will be partially based on estimated claim costs.

The chart below shows the utilization used in rating for 2016, 2017, and 2018.

2016		3.57%
2017		4.12%
2018		4.08%

3. In regards to your response to the first round question 4, demographic factors, you show an increase in projected 2019 membership for ages 64+ of 2,355 from 2018 membership of 1,054. Please explain why an increase in enrollment for this age bucket is being assumed and provide justification demonstrating that the assumption is appropriate.

For measurement of the change due to demography, we compare the result of the 2019 projection to the result of the 2018 projection. The member counts shown in the "Demo Summary" compare the projection used in the 2019 rate filing to the projection used in the 2018 filing. What was used in the 2018 filing was the basis for the factor used then. This year's projection is more consistent with the membership shown in Table 1 of the Actuarial Memorandum Rate Exhibit.

- 4. In regards to your response to the first round question 5c) Benefit Richness factors, you state “We utilized this approach because we are trying to preserve the rate relationship we currently have in the market.” Please explain the “approach” you are referring to.**

Consistent with last year, our induced demand factors do not take into account health status. For 2019 we did not update the induced demand factors, rather we first solved for the induced demand factors that would generate the 2018 rates slope in 2019 before benefit changes.

We utilized this approach because we are trying to preserve the rate relationship we currently have in the market. The approach refers to the relationship of these factors across the plans. We maintained the same relationships used in the 2018 filing, and re-normalized them so that the composite factor would be 1.000.

- 5. In regards to your response to the first round question 7 you state “We expect the EPO network to be 5% less expensive than the PPO network”. Please explain how you determined the 5% assumption and provide any quantitative analysis that was performed in support of this expectation.**

Consistent with last year, the provider network factor is calculated based on the expected unit cost differences between the EPO and PPO networks. The difference is due to the fact that the PPO plan covers Out of Network benefits and the EPO plan does not. As a result, the EPO network factor is projected to be 5% lower than the PPO network.

- 6. In regards to your response to first round question 12, please provide the assumed full cost of the HIF (i.e., the value of the HIF if there were no moratorium in 2019) as a percent of premium.**

The full-year cost of HIF would be 2.9% grossed up for Federal Income Tax, or about 4% of premium.

- 7. In regards to your response to the first round question 13:**
- a. Please explain the methodology used in developing the “Risk Score PMPM” values provided in column F of the file ‘Table For Objection QCC SG RV.xlsx’, tab [Risk Adjustment].**

This is the risk adjustment calculation.

$$T_i = \left[\frac{PLRS_i \cdot IDF_i \cdot GCF_i}{\sum_i (s_i \cdot PLRS_i \cdot IDF_i \cdot GCF_i)} - \frac{AV_i \cdot ARF_i \cdot IDF_i \cdot GCF_i}{\sum_i (s_i \cdot AV_i \cdot ARF_i \cdot IDF_i \cdot GCF_i)} \right] \bar{P}_s$$

Where

PS = State average premium * 0.86; PLRS_i = plan i's plan liability risk score; AV_i = plan i's metal level AV; ARF_i = allowable rating factor; IDF_i = plan i's induced demand factor; GCF_i = plan i's geographic cost factor;

Metal	BMMO	PLRS		ARF	GCF	IDF	AV		Product w Risk	Product w/o Risk	PMPM
Plat	23,308	1.720		1.497	1.055	1.150	0.900		2.087	1.635	32.09
Gold	26,286	1.458		1.494	1.055	1.080	0.800		1.661	1.362	3.48
Silver	11,143	1.209		1.520	1.055	1.030	0.700		1.314	1.156	(25.83)
Bronze	10,841	1.130		1.593	1.055	1.000	0.600		1.192	1.009	(8.78)
Total	71,578										

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

No revisions were made to these factors. However, we revised the EHB% in the URRT Part 1 Worksheet 2, Section IV, to be consistent with the Actuarial Memo Rate Exhibits.

COVER LETTER

QCC SMALL GROUP

JULY 19 RESPONSES

- 1. With respect to the proposed risk adjustment transfer assumption equal to \$6.38 PMPM it is noted in your response that this assumption is different from the actual anticipated 2017 amount equal to \$26.38 PMPM due to adjustments which were applied to reflect changes in the statewide average premium and changes in the mix of enrollment developing in 2018. Please provide the following information related to these items:**
 - a. In accounting for the changes in mix of enrollment developing in 2018, it appears that the company is assuming that the risk transfer components (e.g., the PLRS, ARF) for each metal level in 2019 will be equal to the values of those components for 2017 (excluding assumed changes in the statewide average premium), but that the mix of enrollment by metal level will be different in 2019 than that which was observed for 2017. Please confirm whether this understanding is accurate. If it is not, please clarify.**

The PLRS and ARF in the buildup are reflective of the factors as projected for 2019. They are not the same as 2017 nor are they intended to be.

An additional notable change to account for variance between 2017 payment and projected 2019 payment is the methodology change which began in 2018; and therefore, not captured in the 2017 results but is present in 2019.

- b. The approach described in (a) appears to assume that the average risk level of the company's membership may be changing due to the change in the distribution of membership by metal level. If this is not correct, please clarify and demonstrate how the shift in membership by metal level is not reflecting a change in morbidity.**

The metal mix used in buildup is from January 2018 and not an additional morbidity adjustment. As pointed out in (a), the change in payment result between 2017 and 2019 can be attributed to the new formula and methodology change.

- c. Depending on the response to (b), the projected risk transfer amount appears to imply that the average risk level of the company's membership is being assumed to decrease (i.e., because the projected 2019 receipt is less than the anticipated receipt for 2017). If**

the company agrees, please revise the proposed rates accordingly to either (1) modify the current “Change in Morbidity” assumption of 1.00 to better align with the lower average risk level being estimated for 2019 or (2) modify the risk transfer amount in 2019 to be equal to that anticipated for 2017, adjusted only to reflect expected changes in the statewide average premium.

The projected risk payment change is not necessarily reflective of improvement in risk. As stated in (a), the new formula and methodology is used beginning 2018 and therefore 2017 results are not indicative of 2019 projections.

Completeness and Redaction Justification Checklist

Issuer Name: QCC Insurance Company, Inc.
Market: Small Group PPO
SERFF ID: INAC-131478429

TOC #	Description	Completed (Mark with "X")	Redaction Justification		
			Redacted (Y/N)	Page # in Public PDF	Justification submitted (Y/NA)
Federal Documents Required to Be Filed with PID					
A.2.	RFJ Part I - Unified Rate Review Template	X			
	RFJ Part II – Consumer Friendly Justification	X			
	RFJ Part III – Actuarial Memorandum	X	Y	60 to 67	Y
	Federal Rates Template	X			
Summary Documents/Confirmation of HIOS & SERFF Submissions					
A.2.B.	HIOS Submission	X			
A.2.C.	SERFF Submission	X			
A.2.D.	SERFF Rate/Rule Schedule Tab	X			
B.	Cover Letter & PA Bulletin Information	X			
C.	Rate Change Request Summary	X			
PA Actuarial Memorandum and Rate Exhibits					
D.1.A.	Company Information	X	Y	9	Y
D.1.B.	Rate History & Proposed Variation in Rate Changes	X	N	10	N/A
D.1.C.	Average Rate Change	X	N	10	N/A
D.1.D.	Membership Count	X	N	10	N/A
	PA Act. Exhibits Table 1	X	N	16	N/A
D.1.E.	Benefit Changes	X	N	10	N/A
D.1.F.	Experience Period Claims & Premium	X	N	10 to 11	N/A
	PA Act. Exhibits Table 2	X	N	16	N/A
D.1.G.	Credibility of Data	X	N	11	N/A
	PA Act. Exhibits Tables 2b, 3b, 4b (if applicable)	N/A	N	N/A	N/A
D.1.H.	Trend Identification	X	N	12	N/A
	PA Act. Exhibits Table 3	X	N	16	N/A
D.1.I.	Historical Experience	X	N	12	N/A
	PA Act. Exhibits Table 4	X	N	16	N/A
D.2.A.	Development of PAIR, MAIR and Total Allowed Claims	X	N	12 to 13	N/A
	PA Act. Exhibits Table 5	X	N	18	N/A
D.2.B.	Retention Items	X	N	13	N/A
	PA Act. Exhibits Table 6	X	N	18	N/A
D.2.C.	Normalized Market-Adjusted Projected Allowed Total Claims	X	N	14	N/A
	PA Act. Exhibits Table 7	X	N	18	N/A
D.2.D.	Components of Rate Change	X	N	14	N/A
	PA Act. Exhibits Table 8	X	N	18	N/A
	PA Act. Exhibits Table 9	X	N	18	N/A
D.3.	Plan Rate Development	X	N	14	N/A
	PA Act. Exhibits Table 10	X	N	19	N/A
D.4.	Plan Premium Development for 21-Year-Old Non-Tobacco User	X	N	14	N/A
	PA Act. Exhibits Table 11	X	N	20 to 23	N/A
D.5.A.	Age and Tobacco Factors	X	N	14	N/A
	PA Act. Exhibits Table 12	X	N	24	N/A
D.5.B.	Geographic Factors	X	N	14	N/A
	PA Act. Exhibits Table 13	X	N	24	N/A
D.5.C.	Network Factors	X	N	14	N/A
	PA Act. Exhibits Table 14	X	N	24	N/A
D.5.D.	Service Area Composition	N/A	N	N/A	N/A
D.5.E.	Composite Rating	N/A	N	N/A	N/A
D.6.	Actuarial Certifications	X	Y	14 to 15	Y
Additional Exhibits					
E.	Department Plan Design Summary & Rate Tables	X	N	25 to 52	N/A
	Service Area Map	X	N	142	N/A
Redaction Justification (must be submitted if any information is redacted)		X			Y