

SERFF Tracking #:	UPMC-131496011	State Tracking #:	UPMC-131496011	Company Tracking #:	
State:	Pennsylvania	Filing Company:	UPMC Health Coverage, Inc.		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	2019 SG Health Coverage				
Project Name/Number:	/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	UPMC Health Coverage, Inc. Small Group Public PDF UPMC-131496011.pdf
Item Status:	
Status Date:	

UPMC HEALTH PLAN

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May 21, 2018

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

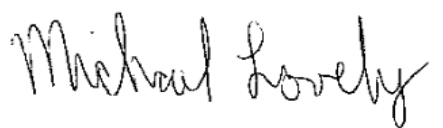
Dear Ms. Gray,

UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2019 through 12/31/2019.

Company Name/NAIC #: UPMC Health Coverage, Inc./15451
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2019
Average Rate Change Requested: -5.02% (-\$12.60)
Range of Rate Change Requested: -9.31% to -3.25% (-\$23.36 to -\$12.34)
Total additional annual revenue generated from the proposed rate change: -\$425,814
Products Offered: HMO
Rating Areas Where Plans are Offered: 1, 2, 4, 5 (no change from 2018)
Metal Levels Offered: Bronze, Silver, Gold, Platinum
Currently Enrolled Lives: 1,683
Currently Enrolled Policyholders: 1,098
Number of Plans Offered in 2019: 8 (10 fewer than 2018)
Corresponding Contract Form #: HMOF03
Binder ID#: UPMC-PA19-125080395
HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-131496011

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,



Michael Lovely, FSA, CERA, MAAA

Rate Change Summary

UPMC Health Coverage, Inc. – Small Group Plans

Rate request filing ID # UPMC-131496011 - 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:	-5.02%
Revised requested average rate change:	-5.24%
Range of requested rate change:	-9.52% to -3.47%
Effective date:	1/1/2019
People impacted:	1,683
Available in:	1, 2, 4, 5

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$	15,579,900
Claims	\$	14,492,321
Administrative expenses	\$	1,137,239
Taxes & fees	\$	522,460
Company made (after taxes)	\$	(572,120)

How it plans to spend your premium

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

Claims:	89.01%
Administrative:	10.99%
Taxes & fees:	0.00%
Profit:	0.00%

The company expects its annual medical costs to increase by approximately 3.23% for 2019.

Explanation of requested rate change

The proposed rate change listed above accounts for a projected decrease in morbidity trend for the single risk pool, as well as decreases in the projected administrative costs, taxes, and fees for 2019.

UPMC HEALTH PLAN

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July 16, 2018

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

Dear Ms. Gray,

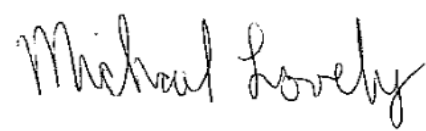
UPMC Health Coverage, Inc. respectfully requests approval of a rate filing for Small Group Off Exchange HMO products. The rates are proposed for effective dates of 1/1/2019 through 12/31/2019. The revised filing includes the following changes to the PA Actuarial Memorandum Exhibits:

- 1.) In response to Department question 6, the weights implemented in Table 3/3b were corrected to match those in the URRT. As part of this same update, the projected non-EHB PMPM was corrected so that the allowed claims PMPM values in Table 5 and the URRT differ by the corrected non-EHB PMPM amount. Previously, the non-EHB PMPM amount in Table 5 had not been adjusted to account for the Change in Morbidity, Change in Network, and quarterly trend factors.*
- 2.) In response to Department question 7, the quarterly trend implemented in Table 5a was decreased from 2% to 1.78%.*

Company Name/NAIC #: UPMC Health Coverage, Inc./15451
Market: Small Group
On or Off Exchange: Off Exchange Only
Effective Date of Coverage: 1/1/2019
Average Rate Change Requested: -5.24% (-\$13.15)
Range of Rate Change Requested: -9.52% to -3.25% (-\$23.89 to -\$12.34)
Total additional annual revenue generated from the proposed rate change: -\$444,609
Products Offered: HMO
Rating Areas Where Plans are Offered: 1, 2, 4, 5 (no change from 2018)
Metal Levels Offered: Bronze, Silver, Gold, Platinum
Currently Enrolled Lives: 1,683
Currently Enrolled Policyholders: 1,098
Number of Plans Offered in 2019: 8 (10 fewer than 2018)
Corresponding Contract Form #: HMOF03
Binder ID#: UPMC-PA19-125080395
HIOS Issuer ID #: 62560
Submission Tracking #: UPMC-131496011

If you have any questions or require additional information, please call me at 412-454-7849 or email me at lovelymt@upmc.edu.

Sincerely,



Michael Lovely, FSA, CERA, MAAA

PA Actuarial Memorandum - Redacted

Basic Information and Data

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

Company Information

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Legal Name: UPMC Health Coverage, Inc.

NAIC #: 15451

HIOS Issuer ID: 62560

Market: Small Group

Exchange: Off Exchange

Products: HMO

Effective Date: 1/1/2019

Company Contact Information:

[This information redacted for publication.]

Filing Information:

Rate Filing SERFF Tracking #: UPMC-131496011

Form Filing SERFF Tracking #: UPMC-131492394

Binder SERFF Tracking #: UPMC-PA19-125080395

Rate History and Proposed Variations in Rate Changes

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2019 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change
UPMC-130071359	2016	0.0%
UPMC-130536846	2017	14.0%
UPMC-131034854	2018	0.0%

Average Rate Change

The average rate change displayed in Table 10, column AC, of the PA Actuarial Memorandum Exhibits is -5.2%. The change in 21-year-old non-tobacco premium PMPM calculated in table 11, cell AN13, of the PA Actuarial Memorandum Exhibits is -7.8%. The percent increase over Experience Period calculated in cell V45 on worksheet 1 of the URRT is 6.91%. The annualized percent increase calculated in cell V46 on worksheet 1 of the URRT is 3.40%.

Membership Count

Various breakdowns of the membership count for the captioned company and market are displayed in Table 1 of the PA Actuarial Memorandum Exhibits. Please see Exhibit 8 of the Supporting Exhibits for various enrollment projections by plan.

Benefit Changes

A table with these changes has been included in Appendix I. No plans have actuarial values that fall in the expanded de minimis range.

Experience Period Claims and Premium

Claims and premium data for all non-grandfathered policies in the single risk pool for the captioned company and market from the experience period (January 2017 - December 2017) with three months of run-out are displayed in Table 2 of the PA Actuarial Memorandum Exhibits. This section provides a discussion of each field in the table and its relation to the corresponding fields on the URRT. Please see Exhibit 1 of the Supporting Exhibits for a breakdown of the portion of each quantity that belongs to ACA-related business and transitional business.

Earned Premium:

This represents the revenue accumulated by the captioned company and market during the experience period. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium listed in Table 2 does match the total premium listed in section I, worksheet 1 of the URRT because the value in the URRT does not include estimated Risk Adjustment receivables/payments per federal instructions.

Paid Claims:

This field includes uncompleted paid medical, pharmacy, pediatric dental, and pediatric vision experience period claims for the captioned company and market.

Ultimate Incurred Claims:

This field includes completed paid medical and pharmacy experience period claims for the captioned company and market. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set.

Because three months run-out is available the impact of IBNR is minimal. The completion factors used are displayed in the table below and no unexpected factors were observed. Please note that the ultimate incurred claims shown in Table 2 do not match the total incurred claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the ultimate incurred claims less total prescription drug rebates listed in Table 2.

Month	Completion Factor
1/1/2017	0.9998
2/1/2017	0.9996
3/1/2017	0.9987
4/1/2017	0.9982
5/1/2017	0.9980
6/1/2017	0.9975
7/1/2017	0.9964
8/1/2017	0.9944
9/1/2017	0.9914
10/1/2017	0.9851
11/1/2017	0.9781
12/1/2017	0.9651

Member Months:

The sum of the experience period member months shown in Table 1 is also displayed in Table 2 and matches the value shown in section I, worksheet 1 of the URRT.

Estimated Cost Sharing:

This field represents the difference between allowed claims and ultimate incurred claims in Table 2. Please note that for this field as well as the ultimate incurred claims field discussed above, the totals do not match those displayed in Table 4. In Table 4, the completion factors are applied to incurred claims to generate the ultimate incurred claims. The incurred claims consist of both medical and pharmacy claims. For our internal calculations, we do not apply completion factors to pharmacy claims, but it is not possible to do this given the way Table 4 is set up. Table 2 reflects the claims data from our internal calculations, which leads to the disparity between the observed values.

Allowed Claims:

This field includes allowed medical and pharmacy experience period claims as well as pediatric dental and vision claims from the experience period for the captioned company and market. Allowed medical claims and pediatric vision claims are pulled directly from our data warehouse. Pediatric dental claims are administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail. Please note that the allowed claims shown in Table 2 do not match the total allowed claims displayed in section I, worksheet 1 of the URRT because the value in the URRT equals the allowed claims less total prescription drug rebates listed in Table 2.

Non-EHB portion of Allowed Claims:

This field displayed the amount of allowed experience period claims that can be attributed to non-EHBs for the captioned market and company.

Total Prescription Drug Rebates:

This field shows the amount of prescription drug rebates received for the captioned company and market during the experience period. Pharmacy rebates have been removed from the total incurred and allowed claims displayed in section I, worksheet 1 of the URRT.

Total EHB Capitation:

No benefits were paid for via capitation during the experience period.

Total Non-EHB Capitation:

No benefits were paid for via capitation during the experience period.

Estimated Risk Adjustment:

Experience period Risk Adjustment for the small group market was estimated to be a receivable of \$13,638,697 per suggestion from the Pennsylvania Insurance Department, which translates to a PMPM of \$14.51. An exact amount is not yet known so estimates from two different consultants were used to develop estimates alongside our own internal estimate and the aforementioned estimate provided by PID based on data accrued through April 2018. Based on these estimates and past experience, we believe this value is a reasonable estimate until the actual values are released later this year.

Loss Ratio:

The loss ratio calculated in Table 2 is 93.0%.

Credibility of Data

The experience period data for this company consists of 45,595 member months for both ACA-compliant and transitional policies. However, the rate manual for this filing was developed using experience period data for groups enrolled in a ACA-compliant plan, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 930,100 member months of experience and represents the same single risk pool. Since the rate manual consists of a much larger population of ACA-compliant membership that we believe is more representative of the single risk pool, 0% credibility is used, just as was implemented in prior filings for this company in this market. Adjustments to the data include the trend, morbidity, and network adjustments discussed in the "Index Rate" section below.

Trend Identification

The overall annual trend used in rate development is 3.23%. Historical allowed claims were used to develop year over year trend factors for use in the projected rates. Because of the large change in membership year over year, the data specific to the block of business associated with this filing was deemed too volatile to use for trend development. The entire block of commercial business was included in Table 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Please see Exhibit 10 of the Supporting Exhibits for trend development. In addition, quarterly rates effective on the first day of each calendar quarter in 2019 are proposed for this filing using 1.78% quarterly trend.

Historical Experience

Historical data from the four most recent calendar years for the captioned company and market with three months of run-out are provided in Table 4. Allowed claims were developed using the same manner described above for Table 2. As mentioned above, this data was deemed too volatile to use for trend development. The historical data listed in Table 4b belongs to our entire block of commercial business and was used to develop trend. Data for transitional policies was included in Table 4. A breakout of which data belongs to ACA-related business and transitional business is provided in Exhibit 1 of the Supporting Exhibits.

Rate Development & Change

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

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

Index Rate:

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 3.23% annual trend to the manual rate.

Adjustments to account for changes in morbidity and network costs are then applied to get from the single risk pool population to the plan offerings of this specific segment. We expect a morbidity trend of -6% when comparing our experience period population to our projected population. When ACA-compliant plans were first introduced into the small group market, the population that enrolled consisted of unhealthier members. Over the last few years, healthier members have enrolled in ACA-compliant plans more frequently, decreasing the morbidity of the insured population on an annual basis. This adjustment will account for this trend in morbidity from the experience period to the projection period.

Additionally, an adjustment factor to account for change in network of 0.914 has been applied as can be seen in Table 5 of the PA Actuarial Memorandum Exhibits. This factor is the product of the geographic calibration factor calculated in Exhibit 6 of the Supporting Exhibits and an additional factor (0.921) that accounts for the fact that only a HMO product is offered by this company. The manual data consists of a blend of UPMC's Standard Network along with the Premium Network, which is included in UPMC's Health Options rate filing for this market. The majority of the manual claims data comes from the Premium Network, which projects to have greater costs for 2019 due to recent expansion by UPMC Health Options into rating area 3, 7, and 9, as well as additional counties in rating area 6 located near the eastern border of Pennsylvania. In addition to this, since the manual data is based on a blend of data from PPO, EPO, and HMO products, the latter factor mentioned above adjusts for the lower projected costs for the projection period under the HMO product for this specific segment. A factor to account for the lower projected costs of the Standard Network has been applied to each benefit category in the Other adjustment column in section II, worksheet 1 of the URRT.

No other adjustments have been applied to the index rate. The average age for our 2017 experience period small group risk pool was 37.0 with an average premium factor of 1.52. This is identical to our 2018 experience so far with age 37.0 and premium factor 1.52. Due to the stability of the population, no demographic adjustment has been made to the rates. In addition to this, no adjustment was applied to account for the regulation that prohibits charging for more than three children per family since this would have minimal cost impact. Please note that the Index Rate of Projection Period of \$414.00 shown in Table 5 matches the corresponding value shown in section III, worksheet 1 of the URRT.

Market-Adjusted Index Rate:

The Projected Index Rate is adjusted by adding estimates for risk adjustment and marketplace fees (with impacts and costs spread across the whole risk pool) to obtain the Projected Market Adjusted Index Rate. Projection period Risk Adjustment PMPM has been estimated to be a receivable of \$14.51, which is displayed in section III, worksheet 1 of the URRT and Table 5. Please see Exhibit 2 of the Supporting Exhibits for the derivation of the risk adjustment PMPM amounts for both the experience and projection period. \$1.80 PMPY has been subtracted as a projected amount for the Risk Adjustment Administration Fee since this was the value published by HHS. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a positive number because the calculation subtracts this value. The effect for this adjustment is a decrease in premium since less revenue will be required due to the anticipated receivable. No adjustment was made for the Marketplace User Fee since all plans included in this filing are only offered off exchange.

Total Allowed Claims:

The Market-Adjusted Index Rate is further modified to develop the projected total allowed claims PMPM by adding the projected allowed non-EHB claims PMPM. Benefits that were offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$0.97 PMPM.

Retention Items

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

Administrative Expenses:

Administrative costs of 10.99% of premium have been displayed in Table 6 and the URRT. These expenses are taken from our 2017 Supplemental Health Care Exhibit (SHCE). They are broken out by lines of business and market segments matching this filing and thus are appropriate for use. Differences between the SHCE and section I, worksheet 1 of the URRT stem from the fact that the SHCE include restatements of estimates from the prior year, while the URRT only contains actual experience from 2017 (experience period). We are unable to provide a breakdown between ACA-related and transitional business in Part 1 of the SHCE as we do not have the base data for these fields split between ACA-related and transitional categorization.

[This information redacted for publication.]

Taxes and Fees:

Taxes and Fees decreased from 3.44% in 2018 to 0% in 2019 to account for the expiration of the PCORI Fee as well as the moratorium on the Health Insurance Tax for 2019. Please note that the Risk Adjustment Administration Fee was not included in the Taxes and Fees field. The value in Table 6 matches the corresponding value in the URRT since there is no Marketplace user fee applied in this filing.

Profit/Contingency:

The projected profit margin for this company will remain at 0% for 2019. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 90.0%, as shown in Exhibit 11 of the Supporting Exhibits.

Normalized Market-Adjusted Projected Allowed Total Claims

Normalization factors for 2018 and 2019 are provided in Table 7 of the PA Actuarial Memorandum Exhibits. 2018 factors have been taken from the prior rate filing of the captioned company and market. Detailed discussion on each of the 2019 factors are provided below.

Average Age Factor:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2019. We pulled them in summary alongside network and area data in order to back out age factor differences when determining network/area factors. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. The average age factor is 1.52 and average age was 37.0 during the experience period. Please see Exhibit 5 in the Supporting Exhibits for the calculation of this factor.

Average Geographic Factor:

The calibration factor of 0.993 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 6 of the Supporting Exhibits. Please see the Geographic Factors section below for a discussion on the development of factors applied for each rating area.

Average Tobacco Factor:

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

Average Benefit Richness:

Benefit richness factors were calculated so that the average value is 1.0 when weighted with projected membership. This normalization is demonstrated in Exhibit 4b of the Supporting Exhibits. These factors do not normalize to 1.0 in Table 10 of the PA Actuarial Memorandum Exhibits because this table uses current enrollment for normalization. Projected enrollment is more appropriate for this purpose due to recent changes in network and plan offerings under this company.

Average Network Factor:

The network factor applied for the lone network included in this filing is 1.0.

Components of Rate Change

Data to support the calculation of the components of the rate change is presented in Tables 8 and 9 of the PA Actuarial Memorandum Exhibits. Values presented in the 2018 columns have been taken from this company's 2018 rate filing.

Plan Rate Development

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2019 Plan Adjusted Index Rates. The allowable modifiers that make up the AV Pricing Values are described below. Please see Exhibit 8 of the Supporting Exhibits for a demonstration that plan premiums are in proportion to the AV Pricing Values. The AV Pricing Values for each metal level are similar for 2019.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business.

Benefit Richness (induced demand)

Please see Exhibit 4a in the Supporting Exhibits for the induced utilization exhibit. The benefit richness adjustment was used to keep relativities between plans similar to what they were in the previous year and account for differences in induced demand between plans with different metal levels. This will minimize rate increase variations by plan and consumer confusion that could result. In addition, current loss ratios exhibit significant variation between metal levels, which suggests a wider variation is necessary than what is indicated in the company-determined Pricing AV.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$0.97 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2019 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans. This load has changed from 1.003 in the prior filing.

Provider Network

The network factor applied for the lone network included in this filing is 1.0, so no adjustment is necessary.

Catastrophic Eligibility

Catastrophic plans will not be offered under this company and market in 2019, so no adjustment is necessary.

Non-Funding of CSR Adjustment

No On Exchange silver plans are included in this filing, so no adjustment is necessary.

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

Table 11 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance. Please see Exhibit 7 of the Supporting Exhibits for historical rate changes for this company and market for a 21-year-old non-tobacco user.

Plan Factors

Age and Tobacco Factors

As indicated in Table 12 of the PA Actuarial Memorandum Exhibits, the default federal standard age curve for 2019 is used in the development of the Consumer Adjusted Premium Rates. No tobacco load will be applied for the small group market in 2019.

Geographic Factors

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, the rating area factor for region 1 has been decreased from 1.0 in 2018 to 0.96 in 2019. Geographic factors for regions 2, 4, and 5 will remain at 1.0 for 2019, as we do not anticipate significant variations in cost by geographical location for these particular regions in the small group market.

Network Factors

Since all plans in this filing are offered in the same network, no network adjustments were deemed necessary for 2019.

Service Area Composition

Table 13 of the PA Actuarial Memorandum Exhibits shows the areas in which plans will be offered in 2019. Service area maps for 2018 and 2019 have been uploaded in the Supporting Documentation section in SERFF.

Composite Rating

No composite rating is used with these plans.

Warning Alerts

No warning alerts appear on worksheet 2 of the URRT.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Historical Data for ACA-related and Transitional Policies
- Exhibit 2: Development of Risk Adjustment PMPM for Experience and Projection Periods
- Exhibit 3: Derivation of Broker Fee
- Exhibit 4a: Induced Utilization Derivation
- Exhibit 4b: Induced Utilization Normalization
- Exhibit 5: Derivation of Age Calibration Factor
- Exhibit 6: Derivation of Geographical Calibration Factor
- Exhibit 7: Historical Changes in Consumer Adjusted Premium Rate for Age 21, Non-tobacco User
- Exhibit 8: Proportion of Plan Adjusted Index Rates and AV Pricing Values
- Exhibit 9a: Development of Projected Enrollment by Network and Metal Level
- Exhibit 9b: Development of Projected Enrollment by Plan
- Exhibit 9c: Projected Enrollment by Rating Area
- Exhibit 10: Derivation of Annual Trend
- Exhibit 11: Derivation of Projection Period MLR
- Exhibit 12: Terminated Plan Mapping

Actuarial Certification

I, [REDACTED] am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2019 Rate Filing Justification.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents EHB included in Worksheet 2, Sections III and IV, was calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

7/16/2018

Date

Appendix I

<u>SCID</u>	<u>Company</u>	<u>Market</u>	<u>Metal</u>	<u>Summary of Changes from 2018</u>
62560PA0020055	UPMC Health Coverage	SG	Silver	Plan not offered for 2019
62560PA0020065	UPMC Health Coverage	SG	Platinum	Plan not offered for 2019
62560PA0020066	UPMC Health Coverage	SG	Gold	Plan not offered for 2019
62560PA0020067	UPMC Health Coverage	SG	Platinum	Plan not offered for 2019
62560PA0020068	UPMC Health Coverage	SG	Gold	Plan not offered for 2019
62560PA0020069	UPMC Health Coverage	SG	Gold	Plan not offered for 2019
62560PA0020070	UPMC Health Coverage	SG	Bronze	Plan not offered for 2019
62560PA0020071	UPMC Health Coverage	SG	Platinum	OOP changed from \$1,300 to \$1,500
62560PA0020072	UPMC Health Coverage	SG	Platinum	OOP from \$1,000 to \$1,250
62560PA0020073	UPMC Health Coverage	SG	Gold	OOP changed from \$5,000 to \$6,500; ER services changed from \$175 AD to \$300; All Inpatient Hospital Services
62560PA0020074	UPMC Health Coverage	SG	Gold	OOP changed from \$5,000 to \$6,500; ER services changed from \$175 to \$200; PCP changed from \$25 to \$35
62560PA0020075	UPMC Health Coverage	SG	Gold	Plan no longer offered for 2019
62560PA0020076	UPMC Health Coverage	SG	Gold	OOP changed from \$5,000 to \$5,500; ER services changed from \$100 to \$200; PCP changed from \$20 to \$25;
62560PA0020077	UPMC Health Coverage	SG	Gold	OOP changed from \$4,000 to \$5,000

62560PA0020078	UPMC Health Coverage	SG	Silver	OOP changed from \$7,350 to \$7,900; ER services changed from \$250 AD to \$750; All Inpatient Hospital Services
62560PA0020079	UPMC Health Coverage	SG	Bronze	Deductible increased from \$6,850 to \$7,000
62560PA0020080	UPMC Health Coverage	SG	Gold	Plan not offered for 2019
62560PA0020081	UPMC Health Coverage	SG	Gold	Plan not offered for 2019

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	UPMC Health Coverage, Inc.		
Product(s):	HMO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2019	to	12/31/2019
Base Period Start Date	1/1/2017	to	12/31/2017
Date of Most Recent Membership	2/1/2018		

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2018)	Projected Rating Period
Average Age	37.0	37.0	37.0
Total	45,595	1,683	22,333
<18	7,633	239	3,171
18-24	4,448	176	2,335
25-29	4,137	176	2,335
30-34	3,895	185	2,455
35-39	3,683	145	1,924
40-44	3,324	137	1,818
45-49	4,364	143	1,898
50-54	4,779	181	2,402
55-59	5,361	170	2,256
60-63	2,903	106	1,407
64+	1,068	25	332

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

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 14,924,243.81	\$ 14,968,673.59	\$ 15,040,981.33	45,595	\$ 2,327,297.59	\$ 17,368,278.93	\$ 22,578.72	\$ (548,660.63)	\$ -	\$ -	\$ 662,432.14
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 368.40
Loss Ratio										92.98%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URRT Trend **	Weight*
Inpatient Hospital	4.21%	0.11%	0.00%	4.33%	15.71%
Outpatient Hospital	1.23%	0.27%	0.00%	1.50%	30.56%
Professional	0.84%	-0.51%	0.00%	0.32%	20.02%
Other Medical	4.31%	3.84%	0.00%	8.31%	10.85%
Capitation				0.00%	0.00%
Prescription Drugs	4.91%	-0.10%	0.00%	4.80%	22.86%
Total Annual Trend				3.23%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.066	

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

** Should = URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14	\$ 1,344,573.45	\$ 22,789.01	1.0000	\$ 22,789.01	102	\$ 223.42	\$ 191,632.64	\$ (2,241.43)	\$ 27,986.52	\$ 274.38
Feb-14		\$ 38,661.61	1.0000	\$ 38,661.61	139	\$ 278.14		\$ (3,054.50)	\$ 46,596.13	\$ 335.22
Mar-14		\$ 61,102.40	1.0000	\$ 61,102.40	187	\$ 326.75		\$ (4,109.29)	\$ 64,621.76	\$ 345.57
Apr-14		\$ 102,528.88	1.0000	\$ 102,528.88	227	\$ 451.67		\$ (4,988.28)	\$ 113,199.34	\$ 498.68
May-14		\$ 89,122.00	1.0000	\$ 89,122.00	245	\$ 363.76		\$ (5,383.82)	\$ 103,482.61	\$ 422.38
Jun-14		\$ 72,304.00	1.0000	\$ 72,304.00	285	\$ 253.70		\$ (6,262.82)	\$ 78,636.23	\$ 275.92
Jul-14		\$ 146,035.28	1.0000	\$ 146,035.28	377	\$ 387.36		\$ (8,284.50)	\$ 157,843.50	\$ 405.42
Aug-14		\$ 173,455.67	1.0000	\$ 173,455.67	384	\$ 451.71		\$ (8,438.32)	\$ 184,543.21	\$ 480.58
Sep-14		\$ 205,938.12	1.0000	\$ 205,938.12	391	\$ 526.70		\$ (8,592.14)	\$ 216,334.77	\$ 553.29
Oct-14		\$ 227,092.98	1.0000	\$ 227,092.98	393	\$ 577.84		\$ (8,636.09)	\$ 238,223.45	\$ 606.17
Nov-14		\$ 135,129.79	1.0000	\$ 135,129.79	377	\$ 358.43		\$ (8,284.50)	\$ 145,488.22	\$ 385.91
Dec-14		\$ 115,656.73	1.0000	\$ 115,656.73	375	\$ 308.42		\$ (8,240.55)	\$ 132,977.13	\$ 354.61
Jan-15	\$ 6,897,532.40	\$ 304,424.53	1.0000	\$ 304,424.53	609	\$ 499.88	\$ 791,925.12	\$ (13,382.65)	\$ 320,262.12	\$ 525.88
Feb-15		\$ 218,177.60	1.0000	\$ 218,177.60	673	\$ 324.19		\$ (14,789.04)	\$ 238,293.37	\$ 354.08
Mar-15		\$ 375,104.17	1.0000	\$ 375,104.17	918	\$ 408.61		\$ (20,172.86)	\$ 403,936.47	\$ 440.02
Apr-15		\$ 500,791.96	1.0000	\$ 500,791.96	1,237	\$ 404.84		\$ (27,182.82)	\$ 546,473.73	\$ 441.77
May-15		\$ 490,978.92	1.0000	\$ 490,978.92	1,298	\$ 378.26		\$ (28,523.28)	\$ 516,149.14	\$ 397.65
Jun-15		\$ 574,226.97	1.0000	\$ 574,226.97	1,354	\$ 424.10		\$ (29,753.87)	\$ 605,588.33	\$ 447.26
Jul-15		\$ 527,950.38	1.0000	\$ 527,950.38	1,630	\$ 323.90		\$ (35,818.91)	\$ 561,532.60	\$ 344.50
Aug-15		\$ 527,630.75	1.0000	\$ 527,630.75	1,720	\$ 306.76		\$ (37,796.65)	\$ 554,233.52	\$ 322.23
Sep-15		\$ 574,976.17	1.0000	\$ 574,976.17	1,794	\$ 320.50		\$ (39,422.78)	\$ 608,412.36	\$ 339.14
Oct-15		\$ 609,805.33	1.0000	\$ 609,805.33	1,846	\$ 330.34		\$ (40,565.47)	\$ 661,702.42	\$ 358.45
Nov-15		\$ 750,524.73	1.0000	\$ 750,524.73	1,900	\$ 395.01		\$ (41,752.11)	\$ 781,645.36	\$ 411.39
Dec-15		\$ 926,464.92	1.0000	\$ 926,464.92	2,770	\$ 334.46		\$ (60,870.18)	\$ 984,721.51	\$ 355.50
Jan-16	\$ 14,421,783.81	\$ 1,054,605.85	1.0000	\$ 1,054,605.85	3,005	\$ 350.95	\$ 2,108,901.55	\$ (66,034.26)	\$ 1,157,317.02	\$ 385.13
Feb-16		\$ 921,820.25	1.0000	\$ 921,820.25	3,035	\$ 303.73		\$ (66,693.50)	\$ 1,012,265.96	\$ 333.53
Mar-16		\$ 1,099,315.13	1.0000	\$ 1,099,315.13	3,127	\$ 351.56		\$ (68,715.18)	\$ 1,186,505.31	\$ 379.44
Apr-16		\$ 1,182,762.64	1.0000	\$ 1,182,762.64	3,216	\$ 367.77		\$ (70,670.94)	\$ 1,291,217.75	\$ 401.50
May-16		\$ 971,574.58	1.0000	\$ 971,574.58	3,264	\$ 297.66		\$ (71,725.73)	\$ 1,051,935.63	\$ 322.28
Jun-16		\$ 1,210,582.07	1.0000	\$ 1,210,582.07	3,291	\$ 367.85		\$ (72,319.05)	\$ 1,297,860.58	\$ 394.37
Jul-16		\$ 1,057,716.44	1.0000	\$ 1,057,716.44	3,357	\$ 315.08		\$ (73,769.38)	\$ 1,141,412.55	\$ 340.01
Aug-16		\$ 1,393,452.50	1.0000	\$ 1,393,452.50	3,386	\$ 411.53		\$ (74,406.65)	\$ 1,498,307.88	\$ 442.50
Sep-16		\$ 1,213,244.75	1.0000	\$ 1,213,244.75	3,509	\$ 345.75		\$ (77,109.55)	\$ 1,305,075.31	\$ 371.92
Oct-16		\$ 1,429,588.67	0.9988	\$ 1,429,852.11	3,601	\$ 397.07		\$ (79,131.23)	\$ 1,533,109.73	\$ 425.75
Nov-16		\$ 1,077,556.14	0.9997	\$ 1,077,871.56	3,640	\$ 296.12		\$ (79,988.25)	\$ 1,179,796.84	\$ 324.12
Dec-16		\$ 1,571,371.23	0.9997	\$ 1,571,882.69	5,049	\$ 311.33		\$ (110,950.74)	\$ 1,727,263.08	\$ 342.10
Jan-17	\$ 14,924,243.81	\$ 1,438,636.24	0.9998	\$ 1,438,965.33	4,845	\$ 297.00	\$ 2,327,297.59	\$ (58,301.58)	\$ 1,627,244.94	\$ 335.86
Feb-17		\$ 1,373,938.23	0.9998	\$ 1,374,430.70	4,736	\$ 290.21		\$ (56,989.95)	\$ 1,544,672.91	\$ 326.16
Mar-17		\$ 1,437,270.92	0.9983	\$ 1,439,114.92	4,491	\$ 320.44		\$ (54,041.78)	\$ 1,661,635.28	\$ 369.99
Apr-17		\$ 1,360,775.01	0.9982	\$ 1,363,172.00	4,200	\$ 324.56		\$ (50,540.07)	\$ 1,536,021.22	\$ 365.72
May-17		\$ 1,510,251.16	0.9980	\$ 1,513,315.57	4,076	\$ 371.27		\$ (49,047.94)	\$ 1,693,719.12	\$ 415.53
Jun-17		\$ 1,149,134.27	0.9975	\$ 1,152,043.12	4,046	\$ 284.74		\$ (48,686.94)	\$ 1,312,422.13	\$ 324.38
Jul-17		\$ 1,144,649.31	0.9964	\$ 1,148,737.93	3,775	\$ 304.30		\$ (45,425.90)	\$ 1,265,584.73	\$ 335.25
Aug-17		\$ 1,256,599.45	0.9944	\$ 1,263,710.41	3,718	\$ 339.89		\$ (44,740.00)	\$ 1,393,635.10	\$ 374.83
Sep-17		\$ 1,171,518.35	0.9914	\$ 1,181,697.43	3,553	\$ 332.59		\$ (42,754.50)	\$ 1,331,486.64	\$ 374.75
Oct-17		\$ 1,457,446.64	0.9851	\$ 1,479,479.67	3,406	\$ 434.37		\$ (40,985.59)	\$ 1,594,512.82	\$ 468.15
Nov-17		\$ 1,206,395.26	0.9781	\$ 1,233,451.88	3,322	\$ 371.30		\$ (39,974.79)	\$ 1,327,113.98	\$ 399.49
Dec-17		\$ 462,058.74	0.9651	\$ 478,791.83	1,427	\$ 335.52		\$ (17,171.59)	\$ 531,569.45	\$ 372.51

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name:	UPMC Health Coverage, Inc.
Product(s):	HMO
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
\$ 347,942,112.17	\$ 373,505,121.02	\$ 375,828,952.04	930,100	\$ 56,720,787.80	\$ 432,549,739.84	\$ 961,334.90	\$ (11,192,219.53)	\$ -	\$ -	\$ 13,638,697.00
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 451.99
Loss Ratio										100.85%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital	4.21%	0.11%	0.00%	4.33%	15.71%
Outpatient Hospital	1.23%	0.27%	0.00%	1.50%	30.56%
Professional	0.84%	-0.51%	0.00%	0.32%	20.02%
Other Medical	4.31%	3.84%	0.00%	8.31%	10.85%
Capitation				0.00%	0.00%
Prescription Drugs	4.91%	-0.10%	0.00%	4.80%	22.86%
Total Annual Trend				3.23%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.066	

* 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	\$ 39,064,085.40	\$ 919,582.92	1.0000	\$ 919,582.92	2,305	\$ 398.95	\$ 5,457,628.35	\$ (29,956.52)	\$ 1,084,575.08	\$ 470.53
Feb-14		\$ 1,580,583.94	1.0000	\$ 1,580,583.94	3,191	\$ 495.33		\$ (41,471.27)	\$ 1,784,723.98	\$ 559.30
Mar-14		\$ 1,824,650.47	1.0000	\$ 1,824,650.47	4,433	\$ 411.61		\$ (57,612.70)	\$ 2,082,953.33	\$ 469.87
Apr-14		\$ 2,237,097.38	1.0000	\$ 2,237,097.38	5,405	\$ 413.89		\$ (70,245.13)	\$ 2,531,756.47	\$ 468.41
May-14		\$ 2,996,612.65	1.0000	\$ 2,996,612.65	5,844	\$ 512.77		\$ (75,950.51)	\$ 3,303,730.26	\$ 565.32
Jun-14		\$ 2,599,242.29	1.0000	\$ 2,599,242.29	6,240	\$ 416.55		\$ (81,097.06)	\$ 2,902,221.20	\$ 465.10
Jul-14		\$ 3,851,299.27	1.0000	\$ 3,851,299.27	8,682	\$ 443.60		\$ (112,834.08)	\$ 4,307,713.34	\$ 496.17
Aug-14		\$ 4,133,280.07	1.0000	\$ 4,133,280.07	9,003	\$ 459.10		\$ (117,005.90)	\$ 4,566,710.73	\$ 507.24
Sep-14		\$ 4,518,955.99	1.0000	\$ 4,518,955.99	9,240	\$ 489.06		\$ (120,086.03)	\$ 4,954,807.15	\$ 536.23
Oct-14		\$ 4,961,872.17	1.0000	\$ 4,961,872.17	9,893	\$ 501.55		\$ (128,572.62)	\$ 5,497,606.53	\$ 555.71
Nov-14		\$ 4,569,294.93	1.0000	\$ 4,569,294.93	10,096	\$ 452.58		\$ (131,210.88)	\$ 4,966,714.36	\$ 491.95
Dec-14		\$ 5,942,724.32	1.0000	\$ 5,942,724.32	13,540	\$ 438.90		\$ (175,970.21)	\$ 6,467,299.41	\$ 477.64
Jan-15	\$ 91,774,278.65	\$ 6,670,241.38	1.0000	\$ 6,670,241.38	14,674	\$ 454.56	\$ 12,576,041.99	\$ (190,708.04)	\$ 7,317,186.53	\$ 498.65
Feb-15		\$ 6,053,839.83	1.0000	\$ 6,053,839.83	14,848	\$ 407.72		\$ (192,969.40)	\$ 6,655,739.12	\$ 448.26
Mar-15		\$ 6,776,737.47	1.0000	\$ 6,776,737.47	15,137	\$ 447.69		\$ (196,725.34)	\$ 7,498,420.07	\$ 495.37
Apr-15		\$ 6,986,177.31	1.0000	\$ 6,986,177.31	15,910	\$ 439.11		\$ (206,771.50)	\$ 7,701,164.90	\$ 484.05
May-15		\$ 7,083,521.87	1.0000	\$ 7,083,521.87	16,245	\$ 436.04		\$ (211,125.27)	\$ 7,730,127.13	\$ 475.85
Jun-15		\$ 7,469,367.76	1.0000	\$ 7,469,367.76	16,553	\$ 451.24		\$ (215,128.14)	\$ 8,131,656.02	\$ 491.25
Jul-15		\$ 7,632,408.56	1.0000	\$ 7,632,408.56	18,366	\$ 415.57		\$ (238,690.47)	\$ 8,479,788.99	\$ 461.71
Aug-15		\$ 7,564,055.51	1.0000	\$ 7,564,055.51	18,900	\$ 400.21		\$ (245,630.51)	\$ 8,398,292.39	\$ 444.35
Sep-15		\$ 7,762,821.52	1.0000	\$ 7,762,821.52	19,362	\$ 400.93		\$ (251,634.81)	\$ 8,571,106.67	\$ 442.68
Oct-15		\$ 9,236,351.01	1.0000	\$ 9,236,351.01	20,354	\$ 453.79		\$ (264,527.16)	\$ 10,141,429.31	\$ 498.25
Nov-15		\$ 9,066,538.16	1.0000	\$ 9,066,538.16	20,709	\$ 437.81		\$ (269,140.85)	\$ 9,924,480.60	\$ 479.24
Dec-15		\$ 10,856,451.98	1.0000	\$ 10,856,451.98	27,456	\$ 395.41		\$ (356,827.05)	\$ 12,345,284.08	\$ 449.64
Jan-16	\$ 176,498,158.37	\$ 11,670,848.37	1.0000	\$ 11,670,848.37	29,584	\$ 394.50	\$ 30,575,584.57	\$ (384,483.22)	\$ 13,371,852.27	\$ 452.00
Feb-16		\$ 12,021,089.12	1.0000	\$ 12,021,089.12	29,805	\$ 403.32		\$ (387,355.41)	\$ 13,759,062.41	\$ 461.64
Mar-16		\$ 13,513,625.11	1.0000	\$ 13,513,625.11	30,393	\$ 444.63		\$ (394,997.25)	\$ 15,269,126.45	\$ 502.39
Apr-16		\$ 12,621,356.14	1.0000	\$ 12,621,356.14	32,225	\$ 391.66		\$ (418,806.51)	\$ 14,619,881.15	\$ 453.68
May-16		\$ 12,559,301.31	1.0000	\$ 12,559,301.31	33,071	\$ 379.77		\$ (429,801.40)	\$ 14,226,375.93	\$ 430.18
Jun-16		\$ 14,206,931.04	1.0000	\$ 14,206,931.04	33,885	\$ 419.27		\$ (440,380.41)	\$ 15,846,998.23	\$ 467.67
Jul-16		\$ 14,617,396.94	1.0000	\$ 14,617,396.94	38,484	\$ 379.83		\$ (500,150.50)	\$ 16,639,941.75	\$ 432.39
Aug-16		\$ 16,539,722.54	1.0000	\$ 16,539,722.54	40,048	\$ 413.00		\$ (520,476.75)	\$ 18,705,197.60	\$ 467.07
Sep-16		\$ 16,303,554.63	1.0000	\$ 16,303,554.63	41,628	\$ 391.65		\$ (541,010.94)	\$ 18,329,546.08	\$ 440.32
Oct-16		\$ 17,422,031.76	0.9998	\$ 17,425,242.18	43,677	\$ 398.96		\$ (567,640.40)	\$ 19,492,312.50	\$ 446.28
Nov-16		\$ 16,769,081.94	0.9997	\$ 16,773,990.53	45,037	\$ 372.45		\$ (585,315.40)	\$ 18,813,028.95	\$ 417.72
Dec-16		\$ 24,714,134.64	0.9997	\$ 24,722,178.71	68,163	\$ 362.69		\$ (885,868.37)	\$ 28,421,211.31	\$ 416.96
Jan-17	\$ 347,942,112.17	\$ 27,750,345.93	0.9998	\$ 27,756,693.87	71,874	\$ 386.19	\$ 56,720,787.80	\$ (864,883.23)	\$ 31,870,944.90	\$ 443.43
Feb-17		\$ 27,452,277.33	0.9996	\$ 27,462,117.13	72,605	\$ 378.24		\$ (873,679.59)	\$ 31,261,090.57	\$ 430.56
Mar-17		\$ 36,516,084.12	0.9987	\$ 36,562,933.87	73,040	\$ 500.59		\$ (878,914.07)	\$ 40,609,345.05	\$ 555.99
Apr-17		\$ 28,261,548.52	0.9982	\$ 28,311,330.79	74,361	\$ 380.73		\$ (894,810.09)	\$ 31,674,653.73	\$ 425.96
May-17		\$ 31,528,828.66	0.9980	\$ 31,592,803.02	75,173	\$ 420.27		\$ (904,581.14)	\$ 35,291,039.77	\$ 469.47
Jun-17		\$ 29,569,683.54	0.9975	\$ 29,644,534.55	75,664	\$ 391.79		\$ (910,489.50)	\$ 32,972,240.33	\$ 435.77
Jul-17		\$ 28,632,963.99	0.9964	\$ 28,735,239.28	78,270	\$ 367.13		\$ (941,848.34)	\$ 32,283,498.44	\$ 412.46
Aug-17		\$ 33,580,225.38	0.9944	\$ 33,770,252.28	79,383	\$ 425.41		\$ (955,241.42)	\$ 37,496,578.49	\$ 472.35
Sep-17		\$ 30,829,868.74	0.9914	\$ 31,097,742.88	80,157	\$ 387.96		\$ (964,555.21)	\$ 34,592,426.89	\$ 431.56
Oct-17		\$ 34,847,767.05	0.9851	\$ 35,374,580.01	81,000	\$ 436.72		\$ (974,699.30)	\$ 39,088,397.90	\$ 482.57
Nov-17		\$ 34,224,107.01	0.9781	\$ 34,991,673.53	81,604	\$ 428.80		\$ (981,967.42)	\$ 38,416,510.43	\$ 470.77
Dec-17		\$ 30,311,420.75	0.9651	\$ 31,409,124.42	86,971	\$ 361.15		\$ (1,046,550.22)	\$ 35,800,793.81	\$ 411.64

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

PA Rate Template Part II
Rate Development and Change

Carrier Name:	UPMC Health Coverage, Inc.
Product(s):	HMO
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	\$ 368.40	\$ 451.99	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection Factor	1.066	1.066	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 392.60	\$ 481.69	
Single Risk Pool Adjustment Factors			
Change in Morbidity	0.940	0.940	<- See URRT Instructions
Change in Other	1.000	0.914	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.000	0.914	<- See URRT Instructions
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.000	<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 369.05	\$ 414.00	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 414.00	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 414.00		<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ 425.21		
Projected Paid to Allowed Ratio	0.786		<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$ 334.07		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	\$ 14.51		
Projected Paid Exchange User Fees PMPM	\$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 319.56		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 406.74		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 0.97		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 320.32		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 407.71		

For Information

Blended

Blended

Blended

Table

of Months Adjusted
Months
Annual Trend
Single Risk Pool
Quarterly
2019 Trend

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	10.99%	\$39.53	<- Single Pool Gross Premium Avg. Rate, PMPM on URRT
General and Claims	6.52%	\$23.47	
Agent/Broker Fees and Commissions	3.54%	\$12.74	
Quality Improvement Initiatives	0.92%	\$3.32	
Taxes and Fees	0.00%	\$0.00	
PCORI Fees	0.00%	\$0.00	
PA Premium Tax (if applicable)	0.00%	\$0.00	
Federal Income Tax	0.00%	\$0.00	
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00	
Profit/Contingency (after tax)	0.00%	\$0.00	
Total Retention	10.99%	\$39.53	
Projected Required Revenue PMPM	\$ 359.85		

Table 8. Components of Rate Change

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 251.00	\$ 237.84	-\$13.15	-5.2%
B. Base period allowed claims before normalization	\$ 447.42	\$ 451.99	\$4.57	1.8%
C. Normalization factor component of change	\$ (148.54)	\$ (152.91)	-\$4.37	-1.7%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 298.88	\$ 299.08	\$ 0.20	0.1%
D2. URRT Trend	\$ 15.54	\$ 19.65	\$ 4.11	1.6%
D3. URRT Morbidity	\$ (18.87)	\$ (19.12)	\$ (0.26)	-0.1%
D4. URRT Other	\$ (20.69)	\$ (25.67)	\$ (4.98)	-2.0%
D5. Normalized URRT RA/RI on an allowed basis	\$ 10.30	\$ (12.22)	\$ (22.52)	-9.0%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1:D6)	\$ 285.16	\$ 261.72	\$ (23.44)	-9.3%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (50.19)	\$ (56.67)	\$ (6.48)	-2.6%
E3. Benefit Richness	\$ 0.70	\$ (0.52)	\$ (1.23)	-0.5%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (49.48)	\$ (57.19)	\$ (7.71)	-3.1%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 30.37	\$ 26.13	\$ (4.24)	-1.7%
F2. Taxes and Fees	\$ 8.61	\$ -	\$ (8.61)	-3.4%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 38.98	\$ 26.13	\$ (12.85)	-5.1%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 274.66	\$ 230.65	\$ (44.01)	-17.5%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 451.99	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 347,942,112.17	
Blended Loss Ratio	100.85%	

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	5,478	5,478	5,478	5,478	21,913
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 414.00	\$ 414.00	\$ 414.00	\$ 414.00	\$ 414.00
Months of Trend	-	3	6	9	
Annual Trend	7.33%	7.33%	7.33%	7.33%	
Single Risk Pool Projected Allowed Claims	\$ 414.00	\$ 421.39	\$ 428.91	\$ 436.56	\$ 425.21
Quarterly Trend Factor	100.0%	101.8%	103.6%	105.5%	102.7%
2019 Trend Factors by Quarter	0.9736	0.9910	1.0087	1.0267	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019
Average Age Factor	1.497	1.524
Average Geographic Factor	1.000	0.993
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (induced demand)	1.000	0.999
Average Network Factor	1.000	1.000
Market-Adjusted Projected Allowed Total Claims PMPM	\$397.08	\$ 407.71
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 265.25	\$ 269.78

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

	2018	2019	
Paid-to-Allowed	0.822	0.786	
URRT Trend (Total Applied Trend Factor)	1.052	1.066	<- URRT W1, S2
URRT Morbidity	0.940	0.940	<- URRT W1, S2
URRT "Other"	0.930	0.914	<- URRT W1, S2
Risk Adjustment	\$12.67	\$ (14.51)	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	<- URRT W1, S3
Capitation	\$ -	\$ -	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.824	0.783	
Benefit Richness	1.003	0.997	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	12.10%	10.99%	
Taxes and Fees	3.43%	0.00%	
Profit and/or Contingency	0.00%	0.00%	

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: UPMC Health Coverage, Inc.
Product(s): HMO
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: \$ 406.74

4													
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2018 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2019	1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network
Totals							0.806			0.783	0.999	1.002	1.000
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	62560PA0020071	HMO	UPMC Small Business Advantage Platinum	M		Platinum	0.9153	Standard AV	Off	0.8953	1.1913	1.002	1.000
Plan 2	62560PA0020072	HMO	UPMC Small Business Advantage Platinum	M		Platinum	0.9104	Standard AV	Off	0.8842	1.1913	1.002	1.000
Plan 3	62560PA0020073	HMO	UPMC Small Business Advantage Gold	M		Gold	0.8191	Standard AV	Off	0.7934	0.9876	1.002	1.000
Plan 4	62560PA0020074	HMO	UPMC Small Business Advantage Gold	M		Gold	0.8174	Standard AV	Off	0.7990	0.9876	1.002	1.000
Plan 5	62560PA0020076	HMO	UPMC Small Business Advantage Gold	M		Gold	0.8185	Standard AV	Off	0.7976	0.9876	1.002	1.000
Plan 6	62560PA0020077	HMO	UPMC Small Business Advantage Gold	M		Gold	0.8179	Standard AV	Off	0.8016	0.9876	1.002	1.000
Plan 7	62560PA0020078	HMO	UPMC Small Business Advantage Silver	M		Silver	0.7197	Standard AV	Off	0.7068	0.9316	1.002	1.000
Plan 8	62560PA0020079	HMO	UPMC Small Business Advantage Bronze	M		Bronze	0.6168	Standard AV	Off	0.5917	0.9571	1.002	1.000
Plan 9	62560PA0020055	HMO	UPMC Small Business Advantage Silver	DM	62560PA0020078	Silver	0.7197	Standard AV	Off	0.7068	0.9316	1.002	1.000
Plan 10	62560PA0020065	HMO	UPMC Small Business Advantage Platinum	DM	62560PA0020071	Platinum	0.9153	Standard AV	Off	0.8953	1.1913	1.002	1.000
Plan 11	62560PA0020066	HMO	UPMC Small Business Advantage Gold	DM	62560PA0020073	Gold	0.8191	Standard AV	Off	0.7934	0.9876	1.002	1.000
Plan 12	62560PA0020067	HMO	UPMC Small Business Advantage Platinum	DM	62560PA0020072	Platinum	0.9104	Standard AV	Off	0.8842	1.1913	1.002	1.000
Plan 13	62560PA0020068	HMO	UPMC Small Business Advantage Gold	DM	62560PA0020076	Gold	0.8185	Standard AV	Off	0.7976	0.9876	1.002	1.000
Plan 14	62560PA0020069	HMO	UPMC Small Business Advantage Gold	DM	62560PA0020074	Gold	0.8174	Standard AV	Off	0.7990	0.9876	1.002	1.000
Plan 15	62560PA0020070	HMO	UPMC Small Business Advantage Bronze	DM	62560PA0020079	Bronze	0.6168	Standard AV	Off	0.5917	0.9571	1.002	1.000
Plan 16	62560PA0020075	HMO	UPMC Small Business Advantage Gold	DNM									
Plan 17	62560PA0020080	HMO	UPMC Small Business Advantage Gold	DNM									
Plan 18	62560PA0020081	HMO	UPMC Small Business Advantage Gold	DM	62560PA0020077	Gold	0.8179	Standard AV	Off	0.8016	0.9876	1.003	1.000

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: UPMC Health Coverage, Inc.
Product(s): HMO
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: \$ 406.74

Calibration	
Age Calibration Factor	1.524
Geographic Calibration Factor	0.993
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.513

Total Covered Lives @ 02-01-2018
1,683

5 CFR Part 156.8 (d) (2) Allowable Factors

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2018 Plan Marketing Name	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium	Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
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Total Covered Lives Mapped into 2019 Plans @ 02-01- 2018	Total Policyholders @ 02-01-2018
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Totals 1.000 1.000 \$ 320.40 11.0% 0.0% 0.0%

1,591 1,098

Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	62560PA0020071	HMO	UPMC Small Business Advantage Platin	1.000	1.000	434.8336763	11.0%	0.0%	0.0%
Plan 2	62560PA0020072	HMO	UPMC Small Business Advantage Platin	1.000	1.000	\$429.43	11.0%	0.0%	0.0%
Plan 3	62560PA0020073	HMO	UPMC Small Business Advantage Gold	1.000	1.000	\$319.49	11.0%	0.0%	0.0%
Plan 4	62560PA0020074	HMO	UPMC Small Business Advantage Gold	1.000	1.000	\$321.73	11.0%	0.0%	0.0%
Plan 5	62560PA0020076	HMO	UPMC Small Business Advantage Gold	1.000	1.000	\$321.14	11.0%	0.0%	0.0%
Plan 6	62560PA0020077	HMO	UPMC Small Business Advantage Gold	1.000	1.000	\$322.78	11.0%	0.0%	0.0%
Plan 7	62560PA0020078	HMO	UPMC Small Business Advantage Silver	1.000	1.000	\$268.47	11.0%	0.0%	0.0%
Plan 8	62560PA0020079	HMO	UPMC Small Business Advantage Bronz	1.000	1.000	\$230.90	11.0%	0.0%	0.0%
Plan 9	62560PA0020055	HMO	UPMC Small Business Advantage Silver	1.000	1.000	\$268.47	11.0%	0.0%	0.0%
Plan 10	62560PA0020065	HMO	UPMC Small Business Advantage Platin	1.000	1.000	\$434.83	11.0%	0.0%	0.0%
Plan 11	62560PA0020066	HMO	UPMC Small Business Advantage Gold	1.000	1.000	\$319.49	11.0%	0.0%	0.0%
Plan 12	62560PA0020067	HMO	UPMC Small Business Advantage Platin	1.000	1.000	\$429.43	11.0%	0.0%	0.0%
Plan 13	62560PA0020068	HMO	UPMC Small Business Advantage Gold	1.000	1.000	\$321.14	11.0%	0.0%	0.0%
Plan 14	62560PA0020069	HMO	UPMC Small Business Advantage Gold	1.000	1.000	\$321.73	11.0%	0.0%	0.0%
Plan 15	62560PA0020070	HMO	UPMC Small Business Advantage Bronz	1.000	1.000	\$230.90	11.0%	0.0%	0.0%
Plan 16	62560PA0020075	HMO	UPMC Small Business Advantage Gold			\$0.00			
Plan 17	62560PA0020080	HMO	UPMC Small Business Advantage Gold			\$0.00			
Plan 18	62560PA0020081	HMO	UPMC Small Business Advantage Gold	1.000	1.000	\$322.88	11.0%	0.0%	0.0%

-	43
-	-
-	-
9	5
48	26
66	29
-	-
47	23
20	14
225	185
148	93
872	545
22	18
4	4
93	62
32	26
-	5
-	19
5	1

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	UPMC Health Coverage, Inc.
Product(s):	HMO
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	\$ 406.74

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2018 Plan Marketing Name	2018 Calibrated Plan Adjusted Index Rate PMPM	2019 Calibrated Plan Adjusted Index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	02-01-2018 Number of Covered Lives by Rating						
Totals				\$ 251.00	\$ 237.84	-5.2%		299	14	-	1,212	158	-	-
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	N/A	N/A	N/A	N/A	-	-	-	61	-	-	-
Plan 1	62560PA0020071	HMO	UPMC Small Business Advantage Platin	\$ 336.31	\$ 322.79	-4.0%	0	-	-	-	-	-	-	-
Plan 2	62560PA0020072	HMO	UPMC Small Business Advantage Platin	\$ 332.17	\$ 318.78	-4.0%	0.0%	-	-	-	-	-	-	-
Plan 3	62560PA0020073	HMO	UPMC Small Business Advantage Gold	\$ 250.53	\$ 237.16	-5.3%	0.6%	-	-	-	-	-	-	-
Plan 4	62560PA0020074	HMO	UPMC Small Business Advantage Gold	\$ 247.42	\$ 238.83	-3.5%	3.0%	-	-	-	9	-	-	-
Plan 5	62560PA0020076	HMO	UPMC Small Business Advantage Gold	\$ 247.80	\$ 238.39	-3.8%	4.1%	5	-	-	29	14	-	-
Plan 6	62560PA0020077	HMO	UPMC Small Business Advantage Gold	\$ 257.90	\$ 239.61	-7.1%	0.0%	-	-	-	-	66	-	-
Plan 7	62560PA0020078	HMO	UPMC Small Business Advantage Silver	\$ 209.57	\$ 199.30	-4.9%	3.0%	-	-	-	-	-	-	-
Plan 8	62560PA0020079	HMO	UPMC Small Business Advantage Bronz	\$ 189.44	\$ 171.40	-9.5%	1.3%	35	-	-	12	-	-	-
Plan 9	62560PA0020055	HMO	UPMC Small Business Advantage Silver	\$ 209.75	\$ 199.30	-5.0%	14.1%	-	-	-	10	10	-	-
Plan 10	62560PA0020065	HMO	UPMC Small Business Advantage Platin	\$ 339.18	\$ 322.79	-4.8%	9.3%	122	1	-	99	3	-	-
Plan 11	62560PA0020066	HMO	UPMC Small Business Advantage Gold	\$ 251.21	\$ 237.16	-5.6%	54.8%	-	-	-	139	9	-	-
Plan 12	62560PA0020067	HMO	UPMC Small Business Advantage Platin	\$ 332.61	\$ 318.78	-4.2%	1.4%	89	13	-	735	35	-	-
Plan 13	62560PA0020068	HMO	UPMC Small Business Advantage Gold	\$ 248.65	\$ 238.39	-4.1%	0.3%	17	-	-	5	-	-	-
Plan 14	62560PA0020069	HMO	UPMC Small Business Advantage Gold	\$ 248.40	\$ 238.83	-3.9%	5.8%	-	-	-	4	-	-	-
Plan 15	62560PA0020070	HMO	UPMC Small Business Advantage Bronz	\$ 189.44	\$ 171.40	-9.5%	2.0%	10	-	-	77	6	-	-
Plan 16	62560PA0020075	HMO	UPMC Small Business Advantage Gold	\$ 246.05	\$ -	0.0%	0.0%	9	-	-	14	9	-	-
Plan 17	62560PA0020080	HMO	UPMC Small Business Advantage Gold	\$ 246.89	\$ -	0.0%	0.0%	2	-	-	1	2	-	-
Plan 18	62560PA0020081	HMO	UPMC Small Business Advantage Gold	\$ 258.47	\$ 239.61	-7.3%	0.3%	10	-	-	12	4	-	-
								-	-	-	5	-	-	-

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name: UPMC Health Coverage, Inc.
Product(s): HMO
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: \$ 406.74

				Area			2019 Continued/ Discontinued Plans Indicator
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2018 Plan Marketing Name	8	9	Total	

Totals

-	-	1,683
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Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	-	-	61	0
Plan 1	62560PA0020071	HMO	UPMC Small Business Advantage Platin	-	-	-	1
Plan 2	62560PA0020072	HMO	UPMC Small Business Advantage Platin	-	-	-	1
Plan 3	62560PA0020073	HMO	UPMC Small Business Advantage Gold	-	-	9	1
Plan 4	62560PA0020074	HMO	UPMC Small Business Advantage Gold	-	-	48	1
Plan 5	62560PA0020076	HMO	UPMC Small Business Advantage Gold	-	-	66	1
Plan 6	62560PA0020077	HMO	UPMC Small Business Advantage Gold	-	-	-	1
Plan 7	62560PA0020078	HMO	UPMC Small Business Advantage Silver	-	-	47	1
Plan 8	62560PA0020079	HMO	UPMC Small Business Advantage Bronz	-	-	20	1
Plan 9	62560PA0020055	HMO	UPMC Small Business Advantage Silver	-	-	225	1
Plan 10	62560PA0020065	HMO	UPMC Small Business Advantage Platin	-	-	148	1
Plan 11	62560PA0020066	HMO	UPMC Small Business Advantage Gold	-	-	872	1
Plan 12	62560PA0020067	HMO	UPMC Small Business Advantage Platin	-	-	22	1
Plan 13	62560PA0020068	HMO	UPMC Small Business Advantage Gold	-	-	4	1
Plan 14	62560PA0020069	HMO	UPMC Small Business Advantage Gold	-	-	93	1
Plan 15	62560PA0020070	HMO	UPMC Small Business Advantage Bronz	-	-	32	1
Plan 16	62560PA0020075	HMO	UPMC Small Business Advantage Gold	-	-	5	0
Plan 17	62560PA0020080	HMO	UPMC Small Business Advantage Gold	-	-	26	0
Plan 18	62560PA0020081	HMO	UPMC Small Business Advantage Gold	-	-	5	1

PA Rate Template Part IV B - Small Group Annual

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

Carrier Name:

UPMC Health Coverage, Inc.

Product(s):

HMO

Market Segment:

Small Group

Rate Effective Date:

1/1/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2019	1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
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Totals

These cells auto-fill using the data entered in Table 10.

Plan 1	62560PA0020071	antage Platinum HMO \$1	M	0	Platinum	Off
Plan 2	62560PA0020072	age Platinum HMO \$500	M	0	Platinum	Off
Plan 3	62560PA0020073	ntage Gold HMO \$1,000 \$	M	0	Gold	Off
Plan 4	62560PA0020074	ntage Gold HMO \$1,500 \$	M	0	Gold	Off
Plan 5	62560PA0020076	ntage Gold HMO \$2,000 \$	M	0	Gold	Off
Plan 6	62560PA0020077	ntage Gold HMO \$2,500 \$	M	0	Gold	Off
Plan 7	62560PA0020078	ntage Silver HMO \$3,000 \$	M	0	Silver	Off
Plan 8	62560PA0020079	lvantage Bronze HMO \$7	M	0	Bronze	Off
Plan 9	62560PA0020055	ntage Silver HMO \$3,000 \$	DM	62560PA0020078	Silver	Off
Plan 10	62560PA0020065	antage Platinum HMO \$1	DM	62560PA0020071	Platinum	Off
Plan 11	62560PA0020066	ntage Gold HMO \$1,000 \$	DM	62560PA0020073	Gold	Off
Plan 12	62560PA0020067	age Platinum HMO \$500	DM	62560PA0020072	Platinum	Off
Plan 13	62560PA0020068	ntage Gold HMO \$2,000 \$	DM	62560PA0020076	Gold	Off
Plan 14	62560PA0020069	ntage Gold HMO \$1,500 \$	DM	62560PA0020074	Gold	Off
Plan 15	62560PA0020070	lvantage Bronze HMO \$6	DM	62560PA0020079	Bronze	Off
Plan 16	62560PA0020075	ntage Gold HMO \$1,750 \$	DNM	0	0	0
Plan 17	62560PA0020080	ntage Gold HMO \$1,750 \$	DNM	0	0	0
Plan 18	62560PA0020081	ntage Gold HMO \$2,500 \$	DM	62560PA0020077	Gold	Off

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)

\$ 221.98

\$ 248.25

\$ -

\$ 256.69

\$ 245.94

\$ -

\$ -

\$ -

\$ -

\$ 249.33

\$ 322.86	\$ 336.31	\$ -	\$ 336.31	\$ 336.31	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 318.88	\$ 332.17	\$ -	\$ 332.17	\$ 332.17	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 240.51	\$ 250.53	\$ -	\$ 250.53	\$ 250.53	\$ -	\$ -	\$ -	\$ -	\$ 250.53
\$ 237.53	\$ 247.42	\$ -	\$ 247.42	\$ 247.42	\$ -	\$ -	\$ -	\$ -	\$ 246.39
\$ 237.89	\$ 247.80	\$ -	\$ 247.80	\$ 247.80	\$ -	\$ -	\$ -	\$ -	\$ 247.80
\$ 247.58	\$ 257.90	\$ -	\$ 257.90	\$ 257.90	\$ -	\$ -	\$ -	\$ -	\$ -
\$ 201.19	\$ 209.57	\$ -	\$ 209.57	\$ 209.57	\$ -	\$ -	\$ -	\$ -	\$ 203.33
\$ 181.86	\$ 189.44	\$ -	\$ 189.44	\$ 189.44	\$ -	\$ -	\$ -	\$ -	\$ 189.44
\$ 201.36	\$ 209.75	\$ -	\$ 209.75	\$ 209.75	\$ -	\$ -	\$ -	\$ -	\$ 205.20
\$ 325.62	\$ 339.18	\$ -	\$ 339.18	\$ 339.18	\$ -	\$ -	\$ -	\$ -	\$ 339.18
\$ 241.16	\$ 251.21	\$ -	\$ 251.21	\$ 251.21	\$ -	\$ -	\$ -	\$ -	\$ 250.18
\$ 319.30	\$ 332.61	\$ -	\$ 332.61	\$ 332.61	\$ -	\$ -	\$ -	\$ -	\$ 322.32
\$ 238.70	\$ 248.65	\$ -	\$ 248.65	\$ 248.65	\$ -	\$ -	\$ -	\$ -	\$ 248.65
\$ 238.46	\$ 248.40	\$ -	\$ 248.40	\$ 248.40	\$ -	\$ -	\$ -	\$ -	\$ 247.33
\$ 181.86	\$ 189.44	\$ -	\$ 189.44	\$ 189.44	\$ -	\$ -	\$ -	\$ -	\$ 187.31
\$ 236.21	\$ 246.05	\$ -	\$ 246.05	\$ 246.05	\$ -	\$ -	\$ -	\$ -	\$ 242.11
\$ 237.02	\$ 246.89	\$ -	\$ 246.89	\$ 246.89	\$ -	\$ -	\$ -	\$ -	\$ 243.10
\$ 248.13	\$ 258.47	\$ -	\$ 258.47	\$ 258.47	\$ -	\$ -	\$ -	\$ -	\$ 258.47

PA Rate Template Part IV B - Small Group
Table 11. Plan Premium Development for 21-Year-C

Carrier Name:
Product(s):
Market Segment:
Rate Effective Date:

UPMC Health Coverage, I
HMO
Small Group
1/1/2019

			Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM									
Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals	These cells auto-fill		\$ 204.98	\$ 228.27	\$ -	\$ 236.66	\$ 227.85	\$ -	\$ -	\$ -	\$ -	\$ 230.03

Plan 1	62560PA0020071	antage Platinum HMO \$1	\$ 301.70	\$ 314.27	\$ -	\$ 314.27	\$ 314.27	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 2	62560PA0020072	tage Platinum HMO \$500	\$ 297.95	\$ 310.37	\$ -	\$ 310.37	\$ 310.37	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 3	62560PA0020073	ntage Gold HMO \$1,000 \$	\$ 221.67	\$ 230.91	\$ -	\$ 230.91	\$ 230.91	\$ -	\$ -	\$ -	\$ -	\$ 230.91
Plan 4	62560PA0020074	ntage Gold HMO \$1,500 \$	\$ 223.23	\$ 232.53	\$ -	\$ 232.53	\$ 232.53	\$ -	\$ -	\$ -	\$ -	\$ 231.56
Plan 5	62560PA0020076	ntage Gold HMO \$2,000 \$	\$ 222.82	\$ 232.10	\$ -	\$ 232.10	\$ 232.10	\$ -	\$ -	\$ -	\$ -	\$ 232.10
Plan 6	62560PA0020077	ntage Gold HMO \$2,500 \$	\$ 223.96	\$ 233.29	\$ -	\$ 233.29	\$ 233.29	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 7	62560PA0020078	ntage Silver HMO \$3,000 \$	\$ 186.28	\$ 194.04	\$ -	\$ 194.04	\$ 194.04	\$ -	\$ -	\$ -	\$ -	\$ 188.26
Plan 8	62560PA0020079	lvantage Bronze HMO \$7	\$ 160.21	\$ 166.88	\$ -	\$ 166.88	\$ 166.88	\$ -	\$ -	\$ -	\$ -	\$ 166.88
Plan 9	62560PA0020055	ntage Silver HMO \$3,000 \$	\$ 186.28	\$ 194.04	\$ -	\$ 194.04	\$ 194.04	\$ -	\$ -	\$ -	\$ -	\$ 189.83
Plan 10	62560PA0020065	antage Platinum HMO \$1	\$ 301.70	\$ 314.27	\$ -	\$ 314.27	\$ 314.27	\$ -	\$ -	\$ -	\$ -	\$ 314.27
Plan 11	62560PA0020066	ntage Gold HMO \$1,000 \$	\$ 221.67	\$ 230.91	\$ -	\$ 230.91	\$ 230.91	\$ -	\$ -	\$ -	\$ -	\$ 229.96
Plan 12	62560PA0020067	tage Platinum HMO \$500	\$ 297.95	\$ 310.37	\$ -	\$ 310.37	\$ 310.37	\$ -	\$ -	\$ -	\$ -	\$ 300.77
Plan 13	62560PA0020068	ntage Gold HMO \$2,000 \$	\$ 222.82	\$ 232.10	\$ -	\$ 232.10	\$ 232.10	\$ -	\$ -	\$ -	\$ -	\$ 232.10
Plan 14	62560PA0020069	ntage Gold HMO \$1,500 \$	\$ 223.23	\$ 232.53	\$ -	\$ 232.53	\$ 232.53	\$ -	\$ -	\$ -	\$ -	\$ 231.53
Plan 15	62560PA0020070	lvantage Bronze HMO \$6	\$ 160.21	\$ 166.88	\$ -	\$ 166.88	\$ 166.88	\$ -	\$ -	\$ -	\$ -	\$ 165.01
Plan 16	62560PA0020075	tage Gold HMO \$1,750 \$	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 17	62560PA0020080	tage Gold HMO \$1,750 \$	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Plan 18	62560PA0020081	ntage Gold HMO \$2,500 \$	\$ 223.96	\$ 233.29	\$ -	\$ 233.29	\$ 233.29	\$ -	\$ -	\$ -	\$ -	\$ 233.29

Change in Quarter 1, 21-year-old Non-Tobacco					
1	2	3	4	5	6
-7.7%	-8.0%	0.0%	-7.8%	-7.5%	0.0%

-6.6%	-6.6%		-6.6%	-6.6%	
-6.6%	-6.6%		-6.6%	-6.6%	
-7.8%	-7.8%		-7.8%	-7.8%	
-6.0%	-6.0%		-6.0%	-6.0%	
-6.3%	-6.3%		-6.3%	-6.3%	
-9.5%	-9.5%		-9.5%	-9.5%	
-7.4%	-7.4%		-7.4%	-7.4%	
-11.9%	-11.9%		-11.9%	-11.9%	
-7.5%	-7.5%		-7.5%	-7.5%	
-7.3%	-7.3%		-7.3%	-7.3%	
-8.1%	-8.1%		-8.1%	-8.1%	
-6.7%	-6.7%		-6.7%	-6.7%	
-6.7%	-6.7%		-6.7%	-6.7%	
-6.4%	-6.4%		-6.4%	-6.4%	
-11.9%	-11.9%		-11.9%	-11.9%	
-9.7%	-9.7%		-9.7%	-9.7%	

PA Rate Template Part IV B - Small Group
Table 11. Plan Premium Development for 21-Year-C

Carrier Name: UPMC Health Coverage, Inc.
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2019

Table with 7 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2018 Plan Marketing Name, and four columns for Premium PMPM (7, 8, 9, and Average). Totals row shows a 7.8% change.

Table with 7 columns: Plan Number, HIOS Plan ID, Plan Marketing Name, and four columns for Premium PMPM. Rows 1-18 show individual plan data with percentage changes.

Table with 10 columns: Quarter 2 2019, 21-year-old Non-Tobacco Premium PMPM (1-9) and Average. Totals row shows a 212.36 value.

Table with 10 columns: Quarter 2 2019, 21-year-old Non-Tobacco Premium PMPM (1-9) and Average. Rows 1-18 show individual plan data with percentage changes.

PA Rate Template Part IV B - Small Group
Table 11. Plan Premium Development for 21-Year-C

Carrier Name: UPMC Health Coverage, Inc.
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2019

Table with 12 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2018 Plan Marketing Name, and 10 columns for Quarter 3 2019, 21-year-old Non-Tobacco Premium PMPM (labeled 2-9), and Average (weighted by enrollment by rating area). Includes a Totals row.

Table with 12 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2018 Plan Marketing Name, and 10 columns for Quarter 3 2019, 21-year-old Non-Tobacco Premium PMPM (labeled 2-9), and Average (weighted by enrollment by rating area). Rows include Plan 1 through Plan 18.

Table with 7 columns for Quarter 4 2019, 21-year-old Non-Tobacco Premium PMPM (labeled 1-7). Includes a Totals row.

Table with 7 columns for Quarter 4 2019, 21-year-old Non-Tobacco Premium PMPM (labeled 1-7). Rows include Plan 1 through Plan 18.

PA Rate Template Part IV B - Small Group
Table 11. Plan Premium Development for 21-Year-C

Carrier Name: UPMC Health Coverage, Inc.
Product(s): HMO
Market Segment: Small Group
Rate Effective Date: 1/1/2019

Table with 6 columns: Plan Number, HIOS Plan ID (Standard Component), 1/1/2018 Plan Marketing Name, 8, 9, Average (weighted by enrollment by rating area). The first row is a header with a blue background for the last two columns.

Totals row with 6 columns: Totals, These cells auto-fill, \$ -, \$ -, \$ 242.57

Table with 6 columns: Plan Number, HIOS Plan ID, Plan Marketing Name, 8, 9, Average. Rows 1 through 18 showing various plan details and premium amounts.

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	UPMC Health Coverage, Inc.
Product(s):	HMO
Market Segment:	Small Group
Rate Effective Date:	1/1/2019

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie, Crawford, Warren, Venango, Forest, Clarion, McKean, Mercer	1.000	0.960
Rating Area 2	Elk, Cameron, Potter	1.000	1.000
Rating Area 3			
Rating Area 4	Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Indiana, Lawrence, Washington, Westmoreland	1.000	1.000
Rating Area 5	Cambria, Blair, Clearfield, Bedford, Somerset, Jefferson, Huntingdon	1.000	1.000
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

Table 14. Network Factors

[illegible]

Company Name:	UPMC Health Coverage, Inc.
Market:	Small Group
Product:	HMO
Effective Date of Rates:	January 1, 2019

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020072	
Plan Marketing Name =>	dvantage Platinum HMO \$10/ \$0		dvantage Platinum HMO \$10/ \$0		dvantage Platinum HMO \$10/ \$0		dvantage Platinum HMO \$10/ \$0		dvantage Platinum HMO \$500/ \$2500		dvantage Platinum HMO \$500/ \$2500		dvantage Platinum HMO \$500/ \$2500		dvantage Platinum HMO \$500/ \$2500	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0/ \$0		\$0/ \$0		\$0/ \$0		\$0/ \$0		\$500/ \$1000		\$500/ \$1000		\$500/ \$1000		\$500/ \$1000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$10 / \$25		\$10 / \$25		\$10 / \$25		\$10 / \$25		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000		\$1250/ \$2500		\$1250/ \$2500		\$1250/ \$2500		\$1250/ \$2500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$230.80	\$230.80	\$240.42	\$240.42	\$240.42	\$240.42	\$240.42	\$240.42	\$227.93	\$227.93	\$237.43	\$237.43	\$237.43	\$237.43	\$237.43	\$237.43
15	\$251.32	\$251.32	\$261.79	\$261.79	\$261.79	\$261.79	\$261.79	\$261.79	\$248.19	\$248.19	\$258.54	\$258.54	\$258.54	\$258.54	\$258.54	\$258.54
16	\$259.16	\$259.16	\$269.96	\$269.96	\$269.96	\$269.96	\$269.96	\$269.96	\$255.94	\$255.94	\$266.61	\$266.61	\$266.61	\$266.61	\$266.61	\$266.61
17	\$267.00	\$267.00	\$278.13	\$278.13	\$278.13	\$278.13	\$278.13	\$278.13	\$263.69	\$263.69	\$274.68	\$274.68	\$274.68	\$274.68	\$274.68	\$274.68
18	\$275.45	\$275.45	\$286.93	\$286.93	\$286.93	\$286.93	\$286.93	\$286.93	\$272.03	\$272.03	\$283.37	\$283.37	\$283.37	\$283.37	\$283.37	\$283.37
19	\$283.90	\$283.90	\$295.73	\$295.73	\$295.73	\$295.73	\$295.73	\$295.73	\$280.37	\$280.37	\$292.06	\$292.06	\$292.06	\$292.06	\$292.06	\$292.06
20	\$292.65	\$292.65	\$304.84	\$304.84	\$304.84	\$304.84	\$304.84	\$304.84	\$289.01	\$289.01	\$301.06	\$301.06	\$301.06	\$301.06	\$301.06	\$301.06
21	\$301.70	\$301.70	\$314.27	\$314.27	\$314.27	\$314.27	\$314.27	\$314.27	\$297.95	\$297.95	\$310.37	\$310.37	\$310.37	\$310.37	\$310.37	\$310.37
22	\$301.70	\$301.70	\$314.27	\$314.27	\$314.27	\$314.27	\$314.27	\$314.27	\$297.95	\$297.95	\$310.37	\$310.37	\$310.37	\$310.37	\$310.37	\$310.37
23	\$301.70	\$301.70	\$314.27	\$314.27	\$314.27	\$314.27	\$314.27	\$314.27	\$297.95	\$297.95	\$310.37	\$310.37	\$310.37	\$310.37	\$310.37	\$310.37
24	\$301.70	\$301.70	\$314.27	\$314.27	\$314.27	\$314.27	\$314.27	\$314.27	\$297.95	\$297.95	\$310.37	\$310.37	\$310.37	\$310.37	\$310.37	\$310.37
25	\$302.91	\$302.91	\$315.53	\$315.53	\$315.53	\$315.53	\$315.53	\$315.53	\$299.14	\$299.14	\$311.61	\$311.61	\$311.61	\$311.61	\$311.61	\$311.61
26	\$308.94	\$308.94	\$321.81	\$321.81	\$321.81	\$321.81	\$321.81	\$321.81	\$305.10	\$305.10	\$317.82	\$317.82	\$317.82	\$317.82	\$317.82	\$317.82
27	\$316.18	\$316.18	\$329.35	\$329.35	\$329.35	\$329.35	\$329.35	\$329.35	\$312.25	\$312.25	\$325.27	\$325.27	\$325.27	\$325.27	\$325.27	\$325.27
28	\$327.95	\$327.95	\$341.61	\$341.61	\$341.61	\$341.61	\$341.61	\$341.61	\$323.87	\$323.87	\$337.37	\$337.37	\$337.37	\$337.37	\$337.37	\$337.37
29	\$337.60	\$337.60	\$351.67	\$351.67	\$351.67	\$351.67	\$351.67	\$351.67	\$333.41	\$333.41	\$347.30	\$347.30	\$347.30	\$347.30	\$347.30	\$347.30
30	\$342.43	\$342.43	\$356.70	\$356.70	\$356.70	\$356.70	\$356.70	\$356.70	\$338.17	\$338.17	\$352.27	\$352.27	\$352.27	\$352.27	\$352.27	\$352.27
31	\$349.67	\$349.67	\$364.24	\$364.24	\$364.24	\$364.24	\$364.24	\$364.24	\$345.32	\$345.32	\$359.72	\$359.72	\$359.72	\$359.72	\$359.72	\$359.72
32	\$356.91	\$356.91	\$371.78	\$371.78	\$371.78	\$371.78	\$371.78	\$371.78	\$352.47	\$352.47	\$367.17	\$367.17	\$367.17	\$367.17	\$367.17	\$367.17
33	\$361.44	\$361.44	\$376.50	\$376.50	\$376.50	\$376.50	\$376.50	\$376.50	\$356.94	\$356.94	\$371.82	\$371.82	\$371.82	\$371.82	\$371.82	\$371.82
34	\$366.26	\$366.26	\$381.52	\$381.52	\$381.52	\$381.52	\$381.52	\$381.52	\$361.71	\$361.71	\$376.79	\$376.79	\$376.79	\$376.79	\$376.79	\$376.79
35	\$368.68	\$368.68	\$384.04	\$384.04	\$384.04	\$384.04	\$384.04	\$384.04	\$364.09	\$364.09	\$379.27	\$379.27	\$379.27	\$379.27	\$379.27	\$379.27
36	\$371.09	\$371.09	\$386.55	\$386.55	\$386.55	\$386.55	\$386.55	\$386.55	\$366.48	\$366.48	\$381.76	\$381.76	\$381.76	\$381.76	\$381.76	\$381.76
37	\$373.50	\$373.50	\$389.07	\$389.07	\$389.07	\$389.07	\$389.07	\$389.07	\$368.86	\$368.86	\$384.24	\$384.24	\$384.24	\$384.24	\$384.24	\$384.24
38	\$375.92	\$375.92	\$391.58	\$391.58	\$391.58	\$391.58	\$391.58	\$391.58	\$371.25	\$371.25	\$386.72	\$386.72	\$386.72	\$386.72	\$386.72	\$386.72
39	\$380.75	\$380.75	\$396.61	\$396.61	\$396.61	\$396.61	\$396.61	\$396.61	\$376.01	\$376.01	\$391.69	\$391.69	\$391.69	\$391.69	\$391.69	\$391.69
40	\$385.57	\$385.57	\$401.64	\$401.64	\$401.64	\$401.64	\$401.64	\$401.64	\$380.78	\$380.78	\$396.65	\$396.65	\$396.65	\$396.65	\$396.65	\$396.65
41	\$392.81	\$392.81	\$409.18	\$409.18	\$409.18	\$409.18	\$409.18	\$409.18	\$387.93	\$387.93	\$404.10	\$404.10	\$404.10	\$404.10	\$404.10	\$404.10
42	\$399.75	\$399.75	\$416.41	\$416.41	\$416.41	\$416.41	\$416.41	\$416.41	\$394.78	\$394.78	\$411.24	\$411.24	\$411.24	\$411.24	\$411.24	\$411.24
43	\$409.41	\$409.41	\$426.46	\$426.46	\$426.46	\$426.46	\$426.46	\$426.46	\$404.32	\$404.32	\$421.17	\$421.17	\$421.17	\$421.17	\$421.17	\$421.17
44	\$421.47	\$421.47	\$439.04	\$439.04	\$439.04	\$439.04	\$439.04	\$439.04	\$416.24	\$416.24	\$433.59	\$433.59	\$433.59	\$433.59	\$433.59	\$433.59
45	\$435.65	\$435.65	\$453.81	\$453.81	\$453.81	\$453.81	\$453.81	\$453.81	\$430.24	\$430.24	\$448.17	\$448.17	\$448.17	\$448.17	\$448.17	\$448.17
46	\$452.55	\$452.55	\$471.41	\$471.41	\$471.41	\$471.41	\$471.41	\$471.41	\$446.93	\$446.93	\$465.56	\$465.56	\$465.56	\$465.56	\$465.56	\$465.56
47	\$471.56	\$471.56	\$491.20	\$491.20	\$491.20	\$491.20	\$491.20	\$491.20	\$465.70	\$465.70	\$485.11	\$485.11	\$485.11	\$485.11	\$485.11	\$485.11
48	\$493.28	\$493.28	\$513.83	\$513.83	\$513.83	\$513.83	\$513.83	\$513.83	\$487.15	\$487.15	\$507.45	\$507.45	\$507.45	\$507.45	\$507.45	\$507.45
49	\$514.70	\$514.70	\$536.14	\$536.14	\$536.14	\$536.14	\$536.14	\$536.14	\$508.30	\$508.30	\$529.49	\$529.49	\$529.49	\$529.49	\$529.49	\$529.49
50	\$538.84	\$538.84	\$561.29	\$561.29	\$561.29	\$561.29	\$561.29	\$561.29	\$532.14	\$532.14	\$554.32	\$554.32	\$554.32	\$554.32	\$554.32	\$554.32
51	\$562.67	\$562.67	\$586.11	\$586.11	\$586.11	\$586.11	\$586.11	\$586.11	\$555.68	\$555.68	\$578.84	\$578.84	\$578.84	\$578.84	\$578.84	\$578.84
52	\$588.92	\$588.92	\$613.46	\$613.46	\$613.46	\$613.46	\$613.46	\$613.46	\$581.60	\$581.60	\$605.84	\$605.84	\$605.84	\$605.84	\$605.84	\$605.84
53	\$615.47	\$615.47	\$641.11	\$641.11	\$641.11	\$641.11	\$641.11	\$641.11	\$607.82	\$607.82	\$633.15	\$633.15	\$633.15	\$633.15	\$633.15	\$633.15
54	\$644.13	\$644.13	\$670.97	\$670.97	\$670.97	\$670.97	\$670.97	\$670.97	\$636.12	\$636.12	\$662.64	\$662.64	\$662.64	\$662.64	\$662.64	\$662.64
55	\$672.79	\$672.79	\$700.82	\$700.82	\$700.82	\$700.82	\$700.82	\$700.82	\$664.43	\$664.43	\$692.13	\$692.13	\$692.13	\$692.13	\$692.13	\$692.13
56	\$703.87	\$703.87	\$733.19	\$733.19	\$733.19	\$733.19	\$733.19	\$733.19	\$695.12	\$695.12	\$724.09	\$724.09	\$724.09	\$724.09	\$724.09	\$724.09
57	\$735.24	\$735.24	\$765.88	\$765.88	\$765.88	\$765.88	\$765.88	\$765.88	\$726.10	\$726.10	\$756.37	\$756.37	\$756.37	\$756.37	\$756.37	\$756.37
58	\$768.73	\$768.73	\$800.76	\$800.76	\$800.76	\$800.76	\$800.76	\$800.76	\$759.18	\$759.18	\$790.82	\$790.82	\$790.82	\$790.82	\$790.82	\$790.82
59	\$785.33	\$785.33	\$818.04	\$818.04	\$818.04	\$818.04	\$818.04	\$818.04	\$775.56	\$775.56	\$807.89	\$807.89	\$807.89	\$807.89	\$807.89	\$807.89
60	\$818.81	\$818.81	\$852.93	\$852.93	\$852.93	\$852.93	\$852.93	\$852.93	\$808.64	\$808.64	\$842.34	\$842.34	\$842.34	\$842.34	\$842.34	\$842.34
61	\$847.78	\$847.78	\$883.10	\$883.10	\$883.10	\$883.10	\$883.10	\$883.10	\$837.24	\$837.24	\$872.14	\$872.14	\$872.14	\$872.14	\$872.14	\$872.14
62	\$866.78	\$866.78	\$902.90	\$902.90	\$902.90	\$902.90	\$902.90	\$902.90	\$856.01	\$856.01	\$891.69	\$891.69	\$891.69	\$891.69	\$891.69	\$891.69
63	\$890.62	\$890.62	\$927.73	\$927.73	\$927.73	\$927.73	\$927.73	\$927.73	\$879.55	\$879.55	\$916.21	\$916.21	\$916.21	\$916.21	\$916.21	\$916.21
64+	\$905.10	\$905.10	\$942.81	\$942.81	\$942.81	\$942.81	\$942.81	\$942.81	\$893.85	\$893.85	\$931.11	\$931.11	\$931.11	\$931.11	\$931.11	\$931.11

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020073		62560PA0020073		62560PA0020073		62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074	
Plan Marketing Name =>	vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1000/ \$2000		\$1000/ \$2000		\$1000/ \$2000		\$1000/ \$2000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50	
OOP Maximum =>	\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$169.58	\$169.58	\$176.65	\$176.65	\$176.65	\$176.65	\$176.65	\$176.65	\$170.77	\$170.77	\$177.89	\$177.89	\$177.89	\$177.89	\$177.89	\$177.89
15	\$184.65	\$184.65	\$192.35	\$192.35	\$192.35	\$192.35	\$192.35	\$192.35	\$185.95	\$185.95	\$193.70	\$193.70	\$193.70	\$193.70	\$193.70	\$193.70
16	\$190.41	\$190.41	\$198.35	\$198.35	\$198.35	\$198.35	\$198.35	\$198.35	\$191.75	\$191.75	\$199.74	\$199.74	\$199.74	\$199.74	\$199.74	\$199.74
17	\$196.18	\$196.18	\$204.36	\$204.36	\$204.36	\$204.36	\$204.36	\$204.36	\$197.56	\$197.56	\$205.79	\$205.79	\$205.79	\$205.79	\$205.79	\$205.79
18	\$202.38	\$202.38	\$210.82	\$210.82	\$210.82	\$210.82	\$210.82	\$210.82	\$203.81	\$203.81	\$212.30	\$212.30	\$212.30	\$212.30	\$212.30	\$212.30
19	\$208.59	\$208.59	\$217.29	\$217.29	\$217.29	\$217.29	\$217.29	\$217.29	\$210.06	\$210.06	\$218.81	\$218.81	\$218.81	\$218.81	\$218.81	\$218.81
20	\$215.02	\$215.02	\$223.98	\$223.98	\$223.98	\$223.98	\$223.98	\$223.98	\$216.53	\$216.53	\$225.55	\$225.55	\$225.55	\$225.55	\$225.55	\$225.55
21	\$221.67	\$221.67	\$230.91	\$230.91	\$230.91	\$230.91	\$230.91	\$230.91	\$223.23	\$223.23	\$232.53	\$232.53	\$232.53	\$232.53	\$232.53	\$232.53
22	\$221.67	\$221.67	\$230.91	\$230.91	\$230.91	\$230.91	\$230.91	\$230.91	\$223.23	\$223.23	\$232.53	\$232.53	\$232.53	\$232.53	\$232.53	\$232.53
23	\$221.67	\$221.67	\$230.91	\$230.91	\$230.91	\$230.91	\$230.91	\$230.91	\$223.23	\$223.23	\$232.53	\$232.53	\$232.53	\$232.53	\$232.53	\$232.53
24	\$221.67	\$221.67	\$230.91	\$230.91	\$230.91	\$230.91	\$230.91	\$230.91	\$223.23	\$223.23	\$232.53	\$232.53	\$232.53	\$232.53	\$232.53	\$232.53
25	\$222.56	\$222.56	\$231.83	\$231.83	\$231.83	\$231.83	\$231.83	\$231.83	\$224.12	\$224.12	\$233.46	\$233.46	\$233.46	\$233.46	\$233.46	\$233.46
26	\$226.99	\$226.99	\$236.45	\$236.45	\$236.45	\$236.45	\$236.45	\$236.45	\$228.59	\$228.59	\$238.11	\$238.11	\$238.11	\$238.11	\$238.11	\$238.11
27	\$232.31	\$232.31	\$241.99	\$241.99	\$241.99	\$241.99	\$241.99	\$241.99	\$233.95	\$233.95	\$243.69	\$243.69	\$243.69	\$243.69	\$243.69	\$243.69
28	\$240.96	\$240.96	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$251.00	\$242.65	\$242.65	\$252.76	\$252.76	\$252.76	\$252.76	\$252.76	\$252.76
29	\$248.05	\$248.05	\$258.39	\$258.39	\$258.39	\$258.39	\$258.39	\$258.39	\$249.79	\$249.79	\$260.20	\$260.20	\$260.20	\$260.20	\$260.20	\$260.20
30	\$251.60	\$251.60	\$262.08	\$262.08	\$262.08	\$262.08	\$262.08	\$262.08	\$253.37	\$253.37	\$263.92	\$263.92	\$263.92	\$263.92	\$263.92	\$263.92
31	\$256.92	\$256.92	\$267.62	\$267.62	\$267.62	\$267.62	\$267.62	\$267.62	\$258.72	\$258.72	\$269.50	\$269.50	\$269.50	\$269.50	\$269.50	\$269.50
32	\$262.24	\$262.24	\$273.17	\$273.17	\$273.17	\$273.17	\$273.17	\$273.17	\$264.08	\$264.08	\$275.08	\$275.08	\$275.08	\$275.08	\$275.08	\$275.08
33	\$265.56	\$265.56	\$276.63	\$276.63	\$276.63	\$276.63	\$276.63	\$276.63	\$267.43	\$267.43	\$278.57	\$278.57	\$278.57	\$278.57	\$278.57	\$278.57
34	\$269.11	\$269.11	\$280.32	\$280.32	\$280.32	\$280.32	\$280.32	\$280.32	\$271.00	\$271.00	\$282.29	\$282.29	\$282.29	\$282.29	\$282.29	\$282.29
35	\$270.88	\$270.88	\$282.17	\$282.17	\$282.17	\$282.17	\$282.17	\$282.17	\$272.79	\$272.79	\$284.15	\$284.15	\$284.15	\$284.15	\$284.15	\$284.15
36	\$272.65	\$272.65	\$284.02	\$284.02	\$284.02	\$284.02	\$284.02	\$284.02	\$274.57	\$274.57	\$286.01	\$286.01	\$286.01	\$286.01	\$286.01	\$286.01
37	\$274.43	\$274.43	\$285.87	\$285.87	\$285.87	\$285.87	\$285.87	\$285.87	\$276.36	\$276.36	\$287.87	\$287.87	\$287.87	\$287.87	\$287.87	\$287.87
38	\$276.20	\$276.20	\$287.71	\$287.71	\$287.71	\$287.71	\$287.71	\$287.71	\$278.14	\$278.14	\$289.73	\$289.73	\$289.73	\$289.73	\$289.73	\$289.73
39	\$279.75	\$279.75	\$291.41	\$291.41	\$291.41	\$291.41	\$291.41	\$291.41	\$281.72	\$281.72	\$293.45	\$293.45	\$293.45	\$293.45	\$293.45	\$293.45
40	\$283.29	\$283.29	\$295.10	\$295.10	\$295.10	\$295.10	\$295.10	\$295.10	\$285.29	\$285.29	\$297.17	\$297.17	\$297.17	\$297.17	\$297.17	\$297.17
41	\$288.61	\$288.61	\$300.64	\$300.64	\$300.64	\$300.64	\$300.64	\$300.64	\$290.65	\$290.65	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75	\$302.75
42	\$293.71	\$293.71	\$305.96	\$305.96	\$305.96	\$305.96	\$305.96	\$305.96	\$295.78	\$295.78	\$308.10	\$308.10	\$308.10	\$308.10	\$308.10	\$308.10
43	\$300.81	\$300.81	\$313.34	\$313.34	\$313.34	\$313.34	\$313.34	\$313.34	\$302.92	\$302.92	\$315.54	\$315.54	\$315.54	\$315.54	\$315.54	\$315.54
44	\$309.67	\$309.67	\$322.58	\$322.58	\$322.58	\$322.58	\$322.58	\$322.58	\$311.85	\$311.85	\$324.84	\$324.84	\$324.84	\$324.84	\$324.84	\$324.84
45	\$320.09	\$320.09	\$333.43	\$333.43	\$333.43	\$333.43	\$333.43	\$333.43	\$322.34	\$322.34	\$335.77	\$335.77	\$335.77	\$335.77	\$335.77	\$335.77
46	\$332.51	\$332.51	\$346.37	\$346.37	\$346.37	\$346.37	\$346.37	\$346.37	\$334.85	\$334.85	\$348.80	\$348.80	\$348.80	\$348.80	\$348.80	\$348.80
47	\$346.47	\$346.47	\$360.91	\$360.91	\$360.91	\$360.91	\$360.91	\$360.91	\$348.91	\$348.91	\$363.44	\$363.44	\$363.44	\$363.44	\$363.44	\$363.44
48	\$362.43	\$362.43	\$377.54	\$377.54	\$377.54	\$377.54	\$377.54	\$377.54	\$364.98	\$364.98	\$380.19	\$380.19	\$380.19	\$380.19	\$380.19	\$380.19
49	\$378.17	\$378.17	\$393.93	\$393.93	\$393.93	\$393.93	\$393.93	\$393.93	\$380.83	\$380.83	\$396.70	\$396.70	\$396.70	\$396.70	\$396.70	\$396.70
50	\$395.90	\$395.90	\$412.41	\$412.41	\$412.41	\$412.41	\$412.41	\$412.41	\$398.69	\$398.69	\$415.30	\$415.30	\$415.30	\$415.30	\$415.30	\$415.30
51	\$413.41	\$413.41	\$430.65	\$430.65	\$430.65	\$430.65	\$430.65	\$430.65	\$416.32	\$416.32	\$433.67	\$433.67	\$433.67	\$433.67	\$433.67	\$433.67
52	\$432.70	\$432.70	\$450.74	\$450.74	\$450.74	\$450.74	\$450.74	\$450.74	\$435.74	\$435.74	\$453.90	\$453.90	\$453.90	\$453.90	\$453.90	\$453.90
53	\$452.21	\$452.21	\$471.06	\$471.06	\$471.06	\$471.06	\$471.06	\$471.06	\$455.39	\$455.39	\$474.36	\$474.36	\$474.36	\$474.36	\$474.36	\$474.36
54	\$473.27	\$473.27	\$492.99	\$492.99	\$492.99	\$492.99	\$492.99	\$492.99	\$476.60	\$476.60	\$496.45	\$496.45	\$496.45	\$496.45	\$496.45	\$496.45
55	\$494.32	\$494.32	\$514.93	\$514.93	\$514.93	\$514.93	\$514.93	\$514.93	\$497.80	\$497.80	\$518.54	\$518.54	\$518.54	\$518.54	\$518.54	\$518.54
56	\$517.16	\$517.16	\$538.71	\$538.71	\$538.71	\$538.71	\$538.71	\$538.71	\$520.80	\$520.80	\$542.49	\$542.49	\$542.49	\$542.49	\$542.49	\$542.49
57	\$540.21	\$540.21	\$562.73	\$562.73	\$5											

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020076		62560PA0020076		62560PA0020076		62560PA0020076		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020077	
Plan Marketing Name =>	vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,500 \$20		vantage Gold HMO \$2,500 \$20		vantage Gold HMO \$2,500 \$20		vantage Gold HMO \$2,500 \$20	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000/ \$4000		\$2000/ \$4000		\$2000/ \$4000		\$2000/ \$4000		\$2500/ \$5000		\$2500/ \$5000		\$2500/ \$5000		\$2500/ \$5000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$5500/ \$11000		\$5500/ \$11000		\$5500/ \$11000		\$5500/ \$11000		\$5000/ \$10000		\$5000/ \$10000		\$5000/ \$10000		\$5000/ \$10000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$170.46	\$170.46	\$177.56	\$177.56	\$177.56	\$177.56	\$177.56	\$177.56	\$171.33	\$171.33	\$178.47	\$178.47	\$178.47	\$178.47	\$178.47	\$178.47
15	\$185.61	\$185.61	\$193.34	\$193.34	\$193.34	\$193.34	\$193.34	\$193.34	\$186.56	\$186.56	\$194.33	\$194.33	\$194.33	\$194.33	\$194.33	\$194.33
16	\$191.40	\$191.40	\$199.37	\$199.37	\$199.37	\$199.37	\$199.37	\$199.37	\$192.38	\$192.38	\$200.40	\$200.40	\$200.40	\$200.40	\$200.40	\$200.40
17	\$197.20	\$197.20	\$205.41	\$205.41	\$205.41	\$205.41	\$205.41	\$205.41	\$198.20	\$198.20	\$206.46	\$206.46	\$206.46	\$206.46	\$206.46	\$206.46
18	\$203.43	\$203.43	\$211.91	\$211.91	\$211.91	\$211.91	\$211.91	\$211.91	\$204.48	\$204.48	\$212.99	\$212.99	\$212.99	\$212.99	\$212.99	\$212.99
19	\$209.67	\$209.67	\$218.41	\$218.41	\$218.41	\$218.41	\$218.41	\$218.41	\$210.75	\$210.75	\$219.53	\$219.53	\$219.53	\$219.53	\$219.53	\$219.53
20	\$216.14	\$216.14	\$225.14	\$225.14	\$225.14	\$225.14	\$225.14	\$225.14	\$217.24	\$217.24	\$226.29	\$226.29	\$226.29	\$226.29	\$226.29	\$226.29
21	\$222.82	\$222.82	\$232.10	\$232.10	\$232.10	\$232.10	\$232.10	\$232.10	\$223.96	\$223.96	\$233.29	\$233.29	\$233.29	\$233.29	\$233.29	\$233.29
22	\$222.82	\$222.82	\$232.10	\$232.10	\$232.10	\$232.10	\$232.10	\$232.10	\$223.96	\$223.96	\$233.29	\$233.29	\$233.29	\$233.29	\$233.29	\$233.29
23	\$222.82	\$222.82	\$232.10	\$232.10	\$232.10	\$232.10	\$232.10	\$232.10	\$223.96	\$223.96	\$233.29	\$233.29	\$233.29	\$233.29	\$233.29	\$233.29
24	\$222.82	\$222.82	\$232.10	\$232.10	\$232.10	\$232.10	\$232.10	\$232.10	\$223.96	\$223.96	\$233.29	\$233.29	\$233.29	\$233.29	\$233.29	\$233.29
25	\$223.71	\$223.71	\$233.03	\$233.03	\$233.03	\$233.03	\$233.03	\$233.03	\$224.86	\$224.86	\$234.22	\$234.22	\$234.22	\$234.22	\$234.22	\$234.22
26	\$228.17	\$228.17	\$237.67	\$237.67	\$237.67	\$237.67	\$237.67	\$237.67	\$229.34	\$229.34	\$238.89	\$238.89	\$238.89	\$238.89	\$238.89	\$238.89
27	\$233.52	\$233.52	\$243.24	\$243.24	\$243.24	\$243.24	\$243.24	\$243.24	\$234.71	\$234.71	\$244.49	\$244.49	\$244.49	\$244.49	\$244.49	\$244.49
28	\$242.21	\$242.21	\$252.29	\$252.29	\$252.29	\$252.29	\$252.29	\$252.29	\$243.44	\$243.44	\$253.59	\$253.59	\$253.59	\$253.59	\$253.59	\$253.59
29	\$249.34	\$249.34	\$259.72	\$259.72	\$259.72	\$259.72	\$259.72	\$259.72	\$250.61	\$250.61	\$261.05	\$261.05	\$261.05	\$261.05	\$261.05	\$261.05
30	\$252.90	\$252.90	\$263.43	\$263.43	\$263.43	\$263.43	\$263.43	\$263.43	\$254.19	\$254.19	\$264.78	\$264.78	\$264.78	\$264.78	\$264.78	\$264.78
31	\$258.25	\$258.25	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$269.00	\$259.57	\$259.57	\$270.38	\$270.38	\$270.38	\$270.38	\$270.38	\$270.38
32	\$263.60	\$263.60	\$274.57	\$274.57	\$274.57	\$274.57	\$274.57	\$274.57	\$264.94	\$264.94	\$275.98	\$275.98	\$275.98	\$275.98	\$275.98	\$275.98
33	\$266.94	\$266.94	\$278.06	\$278.06	\$278.06	\$278.06	\$278.06	\$278.06	\$268.30	\$268.30	\$279.48	\$279.48	\$279.48	\$279.48	\$279.48	\$279.48
34	\$270.50	\$270.50	\$281.77	\$281.77	\$281.77	\$281.77	\$281.77	\$281.77	\$271.89	\$271.89	\$283.21	\$283.21	\$283.21	\$283.21	\$283.21	\$283.21
35	\$272.29	\$272.29	\$283.63	\$283.63	\$283.63	\$283.63	\$283.63	\$283.63	\$273.68	\$273.68	\$285.08	\$285.08	\$285.08	\$285.08	\$285.08	\$285.08
36	\$274.07	\$274.07	\$285.48	\$285.48	\$285.48	\$285.48	\$285.48	\$285.48	\$275.47	\$275.47	\$286.95	\$286.95	\$286.95	\$286.95	\$286.95	\$286.95
37	\$275.85	\$275.85	\$287.34	\$287.34	\$287.34	\$287.34	\$287.34	\$287.34	\$277.26	\$277.26	\$288.81	\$288.81	\$288.81	\$288.81	\$288.81	\$288.81
38	\$277.63	\$277.63	\$289.20	\$289.20	\$289.20	\$289.20	\$289.20	\$289.20	\$279.05	\$279.05	\$290.68	\$290.68	\$290.68	\$290.68	\$290.68	\$290.68
39	\$281.20	\$281.20	\$292.91	\$292.91	\$292.91	\$292.91	\$292.91	\$292.91	\$282.64	\$282.64	\$294.41	\$294.41	\$294.41	\$294.41	\$294.41	\$294.41
40	\$284.76	\$284.76	\$296.62	\$296.62	\$296.62	\$296.62	\$296.62	\$296.62	\$286.22	\$286.22	\$298.14	\$298.14	\$298.14	\$298.14	\$298.14	\$298.14
41	\$290.11	\$290.11	\$302.19	\$302.19	\$302.19	\$302.19	\$302.19	\$302.19	\$291.60	\$291.60	\$303.74	\$303.74	\$303.74	\$303.74	\$303.74	\$303.74
42	\$295.24	\$295.24	\$307.53	\$307.53	\$307.53	\$307.53	\$307.53	\$307.53	\$296.75	\$296.75	\$309.11	\$309.11	\$309.11	\$309.11	\$309.11	\$309.11
43	\$302.37	\$302.37	\$314.96	\$314.96	\$314.96	\$314.96	\$314.96	\$314.96	\$303.91	\$303.91	\$316.57	\$316.57	\$316.57	\$316.57	\$316.57	\$316.57
44	\$311.28	\$311.28	\$324.24	\$324.24	\$324.24	\$324.24	\$324.24	\$324.24	\$312.87	\$312.87	\$325.91	\$325.91	\$325.91	\$325.91	\$325.91	\$325.91
45	\$321.75	\$321.75	\$335.15	\$335.15	\$335.15	\$335.15	\$335.15	\$335.15	\$323.40	\$323.40	\$336.87	\$336.87	\$336.87	\$336.87	\$336.87	\$336.87
46	\$334.23	\$334.23	\$348.15	\$348.15	\$348.15	\$348.15	\$348.15	\$348.15	\$335.94	\$335.94	\$349.94	\$349.94	\$349.94	\$349.94	\$349.94	\$349.94
47	\$348.27	\$348.27	\$362.77	\$362.77	\$362.77	\$362.77	\$362.77	\$362.77	\$350.05	\$350.05	\$364.63	\$364.63	\$364.63	\$364.63	\$364.63	\$364.63
48	\$364.31	\$364.31	\$379.48	\$379.48	\$379.48	\$379.48	\$379.48	\$379.48	\$366.17	\$366.17	\$381.43	\$381.43	\$381.43	\$381.43	\$381.43	\$381.43
49	\$380.13	\$380.13	\$395.96	\$395.96	\$395.96	\$395.96	\$395.96	\$395.96	\$382.08	\$382.08	\$397.99	\$397.99	\$397.99	\$397.99	\$397.99	\$397.99
50	\$397.96	\$397.96	\$414.53	\$414.53	\$414.53	\$414.53	\$414.53	\$414.53	\$399.99	\$399.99	\$416.66	\$416.66	\$416.66	\$416.66	\$416.66	\$416.66
51	\$415.56	\$415.56	\$432.87	\$432.87	\$432.87	\$432.87	\$432.87	\$432.87	\$417.69	\$417.69	\$435.09	\$435.09	\$435.09	\$435.09	\$435.09	\$435.09
52	\$434.94	\$434.94	\$453.06	\$453.06	\$453.06	\$453.06	\$453.06	\$453.06	\$437.17	\$437.17	\$455.38	\$455.38	\$455.38	\$455.38	\$455.38	\$455.38
53	\$454.55	\$454.55	\$473.48	\$473.48	\$473.48	\$473.48	\$473.48	\$473.48	\$456.88	\$456.88	\$475.91	\$475.91	\$475.91	\$475.91	\$475.91	\$475.91
54	\$475.72	\$475.72	\$495.53	\$495.53	\$495.53	\$495.53	\$495.53	\$495.53	\$478.15	\$478.15	\$498.07	\$498.07	\$498.07	\$498.07	\$498.07	\$498.07
55	\$496.89	\$496.89	\$517.58	\$517.58	\$517.58	\$517.58	\$517.58	\$517.58	\$499.43	\$499.43	\$520.24	\$520.24	\$520.24	\$520.24	\$520.24	\$520.24
56	\$519.84	\$519.84	\$541.49	\$541.49	\$541.49	\$541.49	\$541.49	\$541.49	\$522.50	\$522.50	\$544.27	\$544.27	\$544.27	\$544.27	\$544.27	\$544.27
57	\$543.01	\$543.01	\$565.63	\$565.63	\$5											

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020078		62560PA0020078		62560PA0020078		62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
Plan Marketing Name =>	vantage Silver HMO \$3,000 \$35		vantage Silver HMO \$3,000 \$35		vantage Silver HMO \$3,000 \$35		vantage Silver HMO \$3,000 \$35		Advantage Bronze HMO \$7,000		Advantage Bronze HMO \$7,000		Advantage Bronze HMO \$7,000		Advantage Bronze HMO \$7,000	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$3000/ \$6000		\$3000/ \$6000		\$3000/ \$6000		\$3000/ \$6000		\$7000/ \$14000		\$7000/ \$14000		\$7000/ \$14000		\$7000/ \$14000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$35 / \$60		\$35 / \$60		\$35 / \$60		\$35 / \$60		\$0/ \$0		\$0/ \$0		\$0/ \$0		\$0/ \$0	
OOP Maximum =>	\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$142.50	\$142.50	\$148.44	\$148.44	\$148.44	\$148.44	\$148.44	\$148.44	\$122.56	\$122.56	\$127.66	\$127.66	\$127.66	\$127.66	\$127.66	\$127.66
15	\$155.17	\$155.17	\$161.64	\$161.64	\$161.64	\$161.64	\$161.64	\$161.64	\$133.45	\$133.45	\$139.01	\$139.01	\$139.01	\$139.01	\$139.01	\$139.01
16	\$160.01	\$160.01	\$166.68	\$166.68	\$166.68	\$166.68	\$166.68	\$166.68	\$137.62	\$137.62	\$143.35	\$143.35	\$143.35	\$143.35	\$143.35	\$143.35
17	\$164.86	\$164.86	\$171.73	\$171.73	\$171.73	\$171.73	\$171.73	\$171.73	\$141.79	\$141.79	\$147.69	\$147.69	\$147.69	\$147.69	\$147.69	\$147.69
18	\$170.07	\$170.07	\$177.16	\$177.16	\$177.16	\$177.16	\$177.16	\$177.16	\$146.27	\$146.27	\$152.36	\$152.36	\$152.36	\$152.36	\$152.36	\$152.36
19	\$175.29	\$175.29	\$182.59	\$182.59	\$182.59	\$182.59	\$182.59	\$182.59	\$150.76	\$150.76	\$157.03	\$157.03	\$157.03	\$157.03	\$157.03	\$157.03
20	\$180.69	\$180.69	\$188.22	\$188.22	\$188.22	\$188.22	\$188.22	\$188.22	\$155.40	\$155.40	\$161.87	\$161.87	\$161.87	\$161.87	\$161.87	\$161.87
21	\$186.28	\$186.28	\$194.04	\$194.04	\$194.04	\$194.04	\$194.04	\$194.04	\$160.21	\$160.21	\$166.88	\$166.88	\$166.88	\$166.88	\$166.88	\$166.88
22	\$186.28	\$186.28	\$194.04	\$194.04	\$194.04	\$194.04	\$194.04	\$194.04	\$160.21	\$160.21	\$166.88	\$166.88	\$166.88	\$166.88	\$166.88	\$166.88
23	\$186.28	\$186.28	\$194.04	\$194.04	\$194.04	\$194.04	\$194.04	\$194.04	\$160.21	\$160.21	\$166.88	\$166.88	\$166.88	\$166.88	\$166.88	\$166.88
24	\$186.28	\$186.28	\$194.04	\$194.04	\$194.04	\$194.04	\$194.04	\$194.04	\$160.21	\$160.21	\$166.88	\$166.88	\$166.88	\$166.88	\$166.88	\$166.88
25	\$187.03	\$187.03	\$194.82	\$194.82	\$194.82	\$194.82	\$194.82	\$194.82	\$160.85	\$160.85	\$167.55	\$167.55	\$167.55	\$167.55	\$167.55	\$167.55
26	\$190.75	\$190.75	\$198.70	\$198.70	\$198.70	\$198.70	\$198.70	\$198.70	\$164.06	\$164.06	\$170.89	\$170.89	\$170.89	\$170.89	\$170.89	\$170.89
27	\$195.22	\$195.22	\$203.35	\$203.35	\$203.35	\$203.35	\$203.35	\$203.35	\$167.90	\$167.90	\$174.89	\$174.89	\$174.89	\$174.89	\$174.89	\$174.89
28	\$202.49	\$202.49	\$210.92	\$210.92	\$210.92	\$210.92	\$210.92	\$210.92	\$174.15	\$174.15	\$181.40	\$181.40	\$181.40	\$181.40	\$181.40	\$181.40
29	\$208.45	\$208.45	\$217.13	\$217.13	\$217.13	\$217.13	\$217.13	\$217.13	\$179.27	\$179.27	\$186.74	\$186.74	\$186.74	\$186.74	\$186.74	\$186.74
30	\$211.43	\$211.43	\$220.24	\$220.24	\$220.24	\$220.24	\$220.24	\$220.24	\$181.84	\$181.84	\$189.41	\$189.41	\$189.41	\$189.41	\$189.41	\$189.41
31	\$215.90	\$215.90	\$224.89	\$224.89	\$224.89	\$224.89	\$224.89	\$224.89	\$185.68	\$185.68	\$193.41	\$193.41	\$193.41	\$193.41	\$193.41	\$193.41
32	\$220.37	\$220.37	\$229.55	\$229.55	\$229.55	\$229.55	\$229.55	\$229.55	\$189.53	\$189.53	\$197.42	\$197.42	\$197.42	\$197.42	\$197.42	\$197.42
33	\$223.16	\$223.16	\$232.46	\$232.46	\$232.46	\$232.46	\$232.46	\$232.46	\$191.93	\$191.93	\$199.92	\$199.92	\$199.92	\$199.92	\$199.92	\$199.92
34	\$226.14	\$226.14	\$235.56	\$235.56	\$235.56	\$235.56	\$235.56	\$235.56	\$194.49	\$194.49	\$202.59	\$202.59	\$202.59	\$202.59	\$202.59	\$202.59
35	\$227.63	\$227.63	\$237.12	\$237.12	\$237.12	\$237.12	\$237.12	\$237.12	\$195.78	\$195.78	\$203.93	\$203.93	\$203.93	\$203.93	\$203.93	\$203.93
36	\$229.12	\$229.12	\$238.67	\$238.67	\$238.67	\$238.67	\$238.67	\$238.67	\$197.06	\$197.06	\$205.26	\$205.26	\$205.26	\$205.26	\$205.26	\$205.26
37	\$230.61	\$230.61	\$240.22	\$240.22	\$240.22	\$240.22	\$240.22	\$240.22	\$198.34	\$198.34	\$206.60	\$206.60	\$206.60	\$206.60	\$206.60	\$206.60
38	\$232.10	\$232.10	\$241.77	\$241.77	\$241.77	\$241.77	\$241.77	\$241.77	\$199.62	\$199.62	\$207.93	\$207.93	\$207.93	\$207.93	\$207.93	\$207.93
39	\$235.09	\$235.09	\$244.88	\$244.88	\$244.88	\$244.88	\$244.88	\$244.88	\$202.19	\$202.19	\$210.60	\$210.60	\$210.60	\$210.60	\$210.60	\$210.60
40	\$238.07	\$238.07	\$247.98	\$247.98	\$247.98	\$247.98	\$247.98	\$247.98	\$204.75	\$204.75	\$213.27	\$213.27	\$213.27	\$213.27	\$213.27	\$213.27
41	\$242.54	\$242.54	\$252.64	\$252.64	\$252.64	\$252.64	\$252.64	\$252.64	\$208.59	\$208.59	\$217.28	\$217.28	\$217.28	\$217.28	\$217.28	\$217.28
42	\$246.82	\$246.82	\$257.10	\$257.10	\$257.10	\$257.10	\$257.10	\$257.10	\$212.28	\$212.28	\$221.12	\$221.12	\$221.12	\$221.12	\$221.12	\$221.12
43	\$252.78	\$252.78	\$263.31	\$263.31	\$263.31	\$263.31	\$263.31	\$263.31	\$217.40	\$217.40	\$226.46	\$226.46	\$226.46	\$226.46	\$226.46	\$226.46
44	\$260.23	\$260.23	\$271.07	\$271.07	\$271.07	\$271.07	\$271.07	\$271.07	\$223.81	\$223.81	\$233.13	\$233.13	\$233.13	\$233.13	\$233.13	\$233.13
45	\$268.99	\$268.99	\$280.19	\$280.19	\$280.19	\$280.19	\$280.19	\$280.19	\$231.34	\$231.34	\$240.97	\$240.97	\$240.97	\$240.97	\$240.97	\$240.97
46	\$279.42	\$279.42	\$291.06	\$291.06	\$291.06	\$291.06	\$291.06	\$291.06	\$240.32	\$240.32	\$250.32	\$250.32	\$250.32	\$250.32	\$250.32	\$250.32
47	\$291.16	\$291.16	\$303.28	\$303.28	\$303.28	\$303.28	\$303.28	\$303.28	\$250.41	\$250.41	\$260.83	\$260.83	\$260.83	\$260.83	\$260.83	\$260.83
48	\$304.57	\$304.57	\$317.26	\$317.26	\$317.26	\$317.26	\$317.26	\$317.26	\$261.94	\$261.94	\$272.85	\$272.85	\$272.85	\$272.85	\$272.85	\$272.85
49	\$317.79	\$317.79	\$331.03	\$331.03	\$331.03	\$331.03	\$331.03	\$331.03	\$273.32	\$273.32	\$284.70	\$284.70	\$284.70	\$284.70	\$284.70	\$284.70
50	\$332.70	\$332.70	\$346.56	\$346.56	\$346.56	\$346.56	\$346.56	\$346.56	\$286.14	\$286.14	\$298.05	\$298.05	\$298.05	\$298.05	\$298.05	\$298.05
51	\$347.41	\$347.41	\$361.88	\$361.88	\$361.88	\$361.88	\$361.88	\$361.88	\$298.79	\$298.79	\$311.23	\$311.23	\$311.23	\$311.23	\$311.23	\$311.23
52	\$363.62	\$363.62	\$378.77	\$378.77	\$378.77	\$378.77	\$378.77	\$378.77	\$312.73	\$312.73	\$325.75	\$325.75	\$325.75	\$325.75	\$325.75	\$325.75
53	\$380.01	\$380.01	\$395.84	\$395.84	\$395.84	\$395.84	\$395.84	\$395.84	\$326.83	\$326.83	\$340.44	\$340.44	\$340.44	\$340.44	\$340.44	\$340.44
54	\$397.71	\$397.71	\$414.28	\$414.28	\$414.28	\$414.28	\$414.28	\$414.28	\$342.05	\$342.05	\$356.29	\$356.29	\$356.29	\$356.29	\$356.29	\$356.29
55	\$415.40	\$415.40	\$432.71	\$432.71	\$432.71	\$432.71	\$432.71	\$432.71	\$357.27	\$357.27	\$372.14	\$372.14	\$372.14	\$372.14	\$372.14	\$372.14
56	\$434.59	\$434.59	\$452.70	\$452.70	\$452.70	\$452.70	\$452.70	\$452.70	\$373.77	\$373.77	\$389.33	\$389.33	\$389.33	\$389.33	\$389.33	\$389.33
57	\$453.96	\$453.96	\$472.88	\$472.88	\$472.88	\$47										

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020073		62560PA0020073		62560PA0020073		62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074	
Plan Marketing Name =>	vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1000/ \$2000		\$1000/ \$2000		\$1000/ \$2000		\$1000/ \$2000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50	
OOP Maximum =>	\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$172.61	\$172.61	\$179.80	\$179.80	\$179.80	\$179.80	\$179.80	\$179.80	\$173.82	\$173.82	\$181.06	\$181.06	\$181.06	\$181.06	\$181.06	\$181.06
15	\$187.95	\$187.95	\$195.78	\$195.78	\$195.78	\$195.78	\$195.78	\$195.78	\$189.27	\$189.27	\$197.15	\$197.15	\$197.15	\$197.15	\$197.15	\$197.15
16	\$193.82	\$193.82	\$201.89	\$201.89	\$201.89	\$201.89	\$201.89	\$201.89	\$195.17	\$195.17	\$203.31	\$203.31	\$203.31	\$203.31	\$203.31	\$203.31
17	\$199.68	\$199.68	\$208.00	\$208.00	\$208.00	\$208.00	\$208.00	\$208.00	\$201.08	\$201.08	\$209.46	\$209.46	\$209.46	\$209.46	\$209.46	\$209.46
18	\$206.00	\$206.00	\$214.58	\$214.58	\$214.58	\$214.58	\$214.58	\$214.58	\$207.44	\$207.44	\$216.09	\$216.09	\$216.09	\$216.09	\$216.09	\$216.09
19	\$212.32	\$212.32	\$221.16	\$221.16	\$221.16	\$221.16	\$221.16	\$221.16	\$213.80	\$213.80	\$222.72	\$222.72	\$222.72	\$222.72	\$222.72	\$222.72
20	\$218.86	\$218.86	\$227.98	\$227.98	\$227.98	\$227.98	\$227.98	\$227.98	\$220.39	\$220.39	\$229.58	\$229.58	\$229.58	\$229.58	\$229.58	\$229.58
21	\$225.63	\$225.63	\$235.03	\$235.03	\$235.03	\$235.03	\$235.03	\$235.03	\$227.21	\$227.21	\$236.68	\$236.68	\$236.68	\$236.68	\$236.68	\$236.68
22	\$225.63	\$225.63	\$235.03	\$235.03	\$235.03	\$235.03	\$235.03	\$235.03	\$227.21	\$227.21	\$236.68	\$236.68	\$236.68	\$236.68	\$236.68	\$236.68
23	\$225.63	\$225.63	\$235.03	\$235.03	\$235.03	\$235.03	\$235.03	\$235.03	\$227.21	\$227.21	\$236.68	\$236.68	\$236.68	\$236.68	\$236.68	\$236.68
24	\$225.63	\$225.63	\$235.03	\$235.03	\$235.03	\$235.03	\$235.03	\$235.03	\$227.21	\$227.21	\$236.68	\$236.68	\$236.68	\$236.68	\$236.68	\$236.68
25	\$226.53	\$226.53	\$235.97	\$235.97	\$235.97	\$235.97	\$235.97	\$235.97	\$228.12	\$228.12	\$237.63	\$237.63	\$237.63	\$237.63	\$237.63	\$237.63
26	\$231.05	\$231.05	\$240.67	\$240.67	\$240.67	\$240.67	\$240.67	\$240.67	\$232.66	\$232.66	\$242.36	\$242.36	\$242.36	\$242.36	\$242.36	\$242.36
27	\$236.46	\$236.46	\$246.31	\$246.31	\$246.31	\$246.31	\$246.31	\$246.31	\$238.12	\$238.12	\$248.04	\$248.04	\$248.04	\$248.04	\$248.04	\$248.04
28	\$245.26	\$245.26	\$255.48	\$255.48	\$255.48	\$255.48	\$255.48	\$255.48	\$246.98	\$246.98	\$257.27	\$257.27	\$257.27	\$257.27	\$257.27	\$257.27
29	\$252.48	\$252.48	\$263.00	\$263.00	\$263.00	\$263.00	\$263.00	\$263.00	\$254.25	\$254.25	\$264.84	\$264.84	\$264.84	\$264.84	\$264.84	\$264.84
30	\$256.09	\$256.09	\$266.76	\$266.76	\$266.76	\$266.76	\$266.76	\$266.76	\$257.88	\$257.88	\$268.63	\$268.63	\$268.63	\$268.63	\$268.63	\$268.63
31	\$261.51	\$261.51	\$272.40	\$272.40	\$272.40	\$272.40	\$272.40	\$272.40	\$263.34	\$263.34	\$274.31	\$274.31	\$274.31	\$274.31	\$274.31	\$274.31
32	\$266.92	\$266.92	\$278.04	\$278.04	\$278.04	\$278.04	\$278.04	\$278.04	\$268.79	\$268.79	\$279.99	\$279.99	\$279.99	\$279.99	\$279.99	\$279.99
33	\$270.30	\$270.30	\$281.57	\$281.57	\$281.57	\$281.57	\$281.57	\$281.57	\$272.20	\$272.20	\$283.54	\$283.54	\$283.54	\$283.54	\$283.54	\$283.54
34	\$273.91	\$273.91	\$285.33	\$285.33	\$285.33	\$285.33	\$285.33	\$285.33	\$275.83	\$275.83	\$287.33	\$287.33	\$287.33	\$287.33	\$287.33	\$287.33
35	\$275.72	\$275.72	\$287.21	\$287.21	\$287.21	\$287.21	\$287.21	\$287.21	\$277.65	\$277.65	\$289.22	\$289.22	\$289.22	\$289.22	\$289.22	\$289.22
36	\$277.52	\$277.52	\$289.09	\$289.09	\$289.09	\$289.09	\$289.09	\$289.09	\$279.47	\$279.47	\$291.12	\$291.12	\$291.12	\$291.12	\$291.12	\$291.12
37	\$279.33	\$279.33	\$290.97	\$290.97	\$290.97	\$290.97	\$290.97	\$290.97	\$281.29	\$281.29	\$293.01	\$293.01	\$293.01	\$293.01	\$293.01	\$293.01
38	\$281.13	\$281.13	\$292.85	\$292.85	\$292.85	\$292.85	\$292.85	\$292.85	\$283.10	\$283.10	\$294.90	\$294.90	\$294.90	\$294.90	\$294.90	\$294.90
39	\$284.75	\$284.75	\$296.61	\$296.61	\$296.61	\$296.61	\$296.61	\$296.61	\$286.74	\$286.74	\$298.69	\$298.69	\$298.69	\$298.69	\$298.69	\$298.69
40	\$288.36	\$288.36	\$300.37	\$300.37	\$300.37	\$300.37	\$300.37	\$300.37	\$290.37	\$290.37	\$302.48	\$302.48	\$302.48	\$302.48	\$302.48	\$302.48
41	\$293.77	\$293.77	\$306.01	\$306.01	\$306.01	\$306.01	\$306.01	\$306.01	\$295.83	\$295.83	\$308.16	\$308.16	\$308.16	\$308.16	\$308.16	\$308.16
42	\$298.96	\$298.96	\$311.41	\$311.41	\$311.41	\$311.41	\$311.41	\$311.41	\$301.05	\$301.05	\$313.60	\$313.60	\$313.60	\$313.60	\$313.60	\$313.60
43	\$306.18	\$306.18	\$318.94	\$318.94	\$318.94	\$318.94	\$318.94	\$318.94	\$308.32	\$308.32	\$321.17	\$321.17	\$321.17	\$321.17	\$321.17	\$321.17
44	\$315.21	\$315.21	\$328.34	\$328.34	\$328.34	\$328.34	\$328.34	\$328.34	\$317.41	\$317.41	\$330.64	\$330.64	\$330.64	\$330.64	\$330.64	\$330.64
45	\$325.81	\$325.81	\$339.38	\$339.38	\$339.38	\$339.38	\$339.38	\$339.38	\$328.09	\$328.09	\$341.77	\$341.77	\$341.77	\$341.77	\$341.77	\$341.77
46	\$338.45	\$338.45	\$352.55	\$352.55	\$352.55	\$352.55	\$352.55	\$352.55	\$340.82	\$340.82	\$355.02	\$355.02	\$355.02	\$355.02	\$355.02	\$355.02
47	\$352.66	\$352.66	\$367.35	\$367.35	\$367.35	\$367.35	\$367.35	\$367.35	\$355.13	\$355.13	\$369.93	\$369.93	\$369.93	\$369.93	\$369.93	\$369.93
48	\$368.91	\$368.91	\$384.27	\$384.27	\$384.27	\$384.27	\$384.27	\$384.27	\$371.49	\$371.49	\$386.97	\$386.97	\$386.97	\$386.97	\$386.97	\$386.97
49	\$384.92	\$384.92	\$400.96	\$400.96	\$400.96	\$400.96	\$400.96	\$400.96	\$387.62	\$387.62	\$403.78	\$403.78	\$403.78	\$403.78	\$403.78	\$403.78
50	\$402.98	\$402.98	\$419.76	\$419.76	\$419.76	\$419.76	\$419.76	\$419.76	\$405.80	\$405.80	\$422.71	\$422.71	\$422.71	\$422.71	\$422.71	\$422.71
51	\$420.80	\$420.80	\$438.33	\$438.33	\$438.33	\$438.33	\$438.33	\$438.33	\$423.75	\$423.75	\$441.41	\$441.41	\$441.41	\$441.41	\$441.41	\$441.41
52	\$440.43	\$440.43	\$458.78	\$458.78	\$458.78	\$458.78	\$458.78	\$458.78	\$443.51	\$443.51	\$462.00	\$462.00	\$462.00	\$462.00	\$462.00	\$462.00
53	\$460.29	\$460.29	\$479.46	\$479.46	\$479.46	\$479.46	\$479.46	\$479.46	\$463.51	\$463.51	\$482.83	\$482.83	\$482.83	\$482.83	\$482.83	\$482.83
54	\$481.72	\$481.72	\$501.79	\$501.79	\$501.79	\$501.79	\$501.79	\$501.79	\$485.09	\$485.09	\$505.31	\$505.31	\$505.31	\$505.31	\$505.31	\$505.31
55	\$503.15	\$503.15	\$524.12	\$524.12	\$524.12	\$524.12	\$524.12	\$524.12	\$506.68	\$506.68	\$527.80	\$527.80	\$527.80	\$527.80	\$527.80	\$527.80
56	\$526.39	\$526.39	\$548.32	\$548.32	\$548.32	\$548.32	\$548.32	\$548.32	\$530.08	\$530.08	\$552.17	\$552.17	\$552.17	\$552.17	\$552.17	\$552.17
57	\$549.86	\$549.86	\$572.77	\$572.77	\$5											

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020076		62560PA0020076		62560PA0020076		62560PA0020076		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020077	
Plan Marketing Name =>	vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,500 \$20		vantage Gold HMO \$2,500 \$20		vantage Gold HMO \$2,500 \$20		vantage Gold HMO \$2,500 \$20	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000/ \$4000		\$2000/ \$4000		\$2000/ \$4000		\$2000/ \$4000		\$2500/ \$5000		\$2500/ \$5000		\$2500/ \$5000		\$2500/ \$5000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$5500/ \$11000		\$5500/ \$11000		\$5500/ \$11000		\$5500/ \$11000		\$5000/ \$10000		\$5000/ \$10000		\$5000/ \$10000		\$5000/ \$10000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$173.50	\$173.50	\$180.73	\$180.73	\$180.73	\$180.73	\$180.73	\$180.73	\$174.38	\$174.38	\$181.65	\$181.65	\$181.65	\$181.65	\$181.65	\$181.65
15	\$188.92	\$188.92	\$196.80	\$196.80	\$196.80	\$196.80	\$196.80	\$196.80	\$189.88	\$189.88	\$197.80	\$197.80	\$197.80	\$197.80	\$197.80	\$197.80
16	\$194.82	\$194.82	\$202.94	\$202.94	\$202.94	\$202.94	\$202.94	\$202.94	\$195.81	\$195.81	\$203.97	\$203.97	\$203.97	\$203.97	\$203.97	\$203.97
17	\$200.72	\$200.72	\$209.08	\$209.08	\$209.08	\$209.08	\$209.08	\$209.08	\$201.74	\$201.74	\$210.14	\$210.14	\$210.14	\$210.14	\$210.14	\$210.14
18	\$207.07	\$207.07	\$215.70	\$215.70	\$215.70	\$215.70	\$215.70	\$215.70	\$208.12	\$208.12	\$216.79	\$216.79	\$216.79	\$216.79	\$216.79	\$216.79
19	\$213.42	\$213.42	\$222.31	\$222.31	\$222.31	\$222.31	\$222.31	\$222.31	\$214.50	\$214.50	\$223.44	\$223.44	\$223.44	\$223.44	\$223.44	\$223.44
20	\$220.00	\$220.00	\$229.16	\$229.16	\$229.16	\$229.16	\$229.16	\$229.16	\$221.11	\$221.11	\$230.33	\$230.33	\$230.33	\$230.33	\$230.33	\$230.33
21	\$226.80	\$226.80	\$236.25	\$236.25	\$236.25	\$236.25	\$236.25	\$236.25	\$227.95	\$227.95	\$237.45	\$237.45	\$237.45	\$237.45	\$237.45	\$237.45
22	\$226.80	\$226.80	\$236.25	\$236.25	\$236.25	\$236.25	\$236.25	\$236.25	\$227.95	\$227.95	\$237.45	\$237.45	\$237.45	\$237.45	\$237.45	\$237.45
23	\$226.80	\$226.80	\$236.25	\$236.25	\$236.25	\$236.25	\$236.25	\$236.25	\$227.95	\$227.95	\$237.45	\$237.45	\$237.45	\$237.45	\$237.45	\$237.45
24	\$226.80	\$226.80	\$236.25	\$236.25	\$236.25	\$236.25	\$236.25	\$236.25	\$227.95	\$227.95	\$237.45	\$237.45	\$237.45	\$237.45	\$237.45	\$237.45
25	\$227.71	\$227.71	\$237.20	\$237.20	\$237.20	\$237.20	\$237.20	\$237.20	\$228.86	\$228.86	\$238.40	\$238.40	\$238.40	\$238.40	\$238.40	\$238.40
26	\$232.24	\$232.24	\$241.92	\$241.92	\$241.92	\$241.92	\$241.92	\$241.92	\$233.42	\$233.42	\$243.15	\$243.15	\$243.15	\$243.15	\$243.15	\$243.15
27	\$237.69	\$237.69	\$247.59	\$247.59	\$247.59	\$247.59	\$247.59	\$247.59	\$238.89	\$238.89	\$248.85	\$248.85	\$248.85	\$248.85	\$248.85	\$248.85
28	\$246.53	\$246.53	\$256.80	\$256.80	\$256.80	\$256.80	\$256.80	\$256.80	\$247.78	\$247.78	\$258.11	\$258.11	\$258.11	\$258.11	\$258.11	\$258.11
29	\$253.79	\$253.79	\$264.36	\$264.36	\$264.36	\$264.36	\$264.36	\$264.36	\$255.08	\$255.08	\$265.71	\$265.71	\$265.71	\$265.71	\$265.71	\$265.71
30	\$257.42	\$257.42	\$268.14	\$268.14	\$268.14	\$268.14	\$268.14	\$268.14	\$258.72	\$258.72	\$269.51	\$269.51	\$269.51	\$269.51	\$269.51	\$269.51
31	\$262.86	\$262.86	\$273.81	\$273.81	\$273.81	\$273.81	\$273.81	\$273.81	\$264.19	\$264.19	\$275.20	\$275.20	\$275.20	\$275.20	\$275.20	\$275.20
32	\$268.30	\$268.30	\$279.48	\$279.48	\$279.48	\$279.48	\$279.48	\$279.48	\$269.66	\$269.66	\$280.90	\$280.90	\$280.90	\$280.90	\$280.90	\$280.90
33	\$271.71	\$271.71	\$283.03	\$283.03	\$283.03	\$283.03	\$283.03	\$283.03	\$273.08	\$273.08	\$284.47	\$284.47	\$284.47	\$284.47	\$284.47	\$284.47
34	\$275.34	\$275.34	\$286.81	\$286.81	\$286.81	\$286.81	\$286.81	\$286.81	\$276.73	\$276.73	\$288.26	\$288.26	\$288.26	\$288.26	\$288.26	\$288.26
35	\$277.15	\$277.15	\$288.70	\$288.70	\$288.70	\$288.70	\$288.70	\$288.70	\$278.55	\$278.55	\$290.16	\$290.16	\$290.16	\$290.16	\$290.16	\$290.16
36	\$278.96	\$278.96	\$290.59	\$290.59	\$290.59	\$290.59	\$290.59	\$290.59	\$280.38	\$280.38	\$292.06	\$292.06	\$292.06	\$292.06	\$292.06	\$292.06
37	\$280.78	\$280.78	\$292.48	\$292.48	\$292.48	\$292.48	\$292.48	\$292.48	\$282.20	\$282.20	\$293.96	\$293.96	\$293.96	\$293.96	\$293.96	\$293.96
38	\$282.59	\$282.59	\$294.37	\$294.37	\$294.37	\$294.37	\$294.37	\$294.37	\$284.03	\$284.03	\$295.86	\$295.86	\$295.86	\$295.86	\$295.86	\$295.86
39	\$286.22	\$286.22	\$298.15	\$298.15	\$298.15	\$298.15	\$298.15	\$298.15	\$287.67	\$287.67	\$299.66	\$299.66	\$299.66	\$299.66	\$299.66	\$299.66
40	\$289.85	\$289.85	\$301.93	\$301.93	\$301.93	\$301.93	\$301.93	\$301.93	\$291.32	\$291.32	\$303.46	\$303.46	\$303.46	\$303.46	\$303.46	\$303.46
41	\$295.29	\$295.29	\$307.60	\$307.60	\$307.60	\$307.60	\$307.60	\$307.60	\$296.79	\$296.79	\$309.16	\$309.16	\$309.16	\$309.16	\$309.16	\$309.16
42	\$300.51	\$300.51	\$313.03	\$313.03	\$313.03	\$313.03	\$313.03	\$313.03	\$302.03	\$302.03	\$314.62	\$314.62	\$314.62	\$314.62	\$314.62	\$314.62
43	\$307.77	\$307.77	\$320.59	\$320.59	\$320.59	\$320.59	\$320.59	\$320.59	\$309.33	\$309.33	\$322.22	\$322.22	\$322.22	\$322.22	\$322.22	\$322.22
44	\$316.84	\$316.84	\$330.04	\$330.04	\$330.04	\$330.04	\$330.04	\$330.04	\$318.45	\$318.45	\$331.72	\$331.72	\$331.72	\$331.72	\$331.72	\$331.72
45	\$327.50	\$327.50	\$341.15	\$341.15	\$341.15	\$341.15	\$341.15	\$341.15	\$329.16	\$329.16	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88	\$342.88
46	\$340.20	\$340.20	\$354.38	\$354.38	\$354.38	\$354.38	\$354.38	\$354.38	\$341.93	\$341.93	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18	\$356.18
47	\$354.49	\$354.49	\$369.26	\$369.26	\$369.26	\$369.26	\$369.26	\$369.26	\$356.29	\$356.29	\$371.13	\$371.13	\$371.13	\$371.13	\$371.13	\$371.13
48	\$370.82	\$370.82	\$386.27	\$386.27	\$386.27	\$386.27	\$386.27	\$386.27	\$372.70	\$372.70	\$388.23	\$388.23	\$388.23	\$388.23	\$388.23	\$388.23
49	\$386.92	\$386.92	\$403.04	\$403.04	\$403.04	\$403.04	\$403.04	\$403.04	\$388.88	\$388.88	\$405.09	\$405.09	\$405.09	\$405.09	\$405.09	\$405.09
50	\$405.06	\$405.06	\$421.94	\$421.94	\$421.94	\$421.94	\$421.94	\$421.94	\$407.12	\$407.12	\$424.09	\$424.09	\$424.09	\$424.09	\$424.09	\$424.09
51	\$422.98	\$422.98	\$440.61	\$440.61	\$440.61	\$440.61	\$440.61	\$440.61	\$425.13	\$425.13	\$442.84	\$442.84	\$442.84	\$442.84	\$442.84	\$442.84
52	\$442.71	\$442.71	\$461.16	\$461.16	\$461.16	\$461.16	\$461.16	\$461.16	\$444.96	\$444.96	\$463.50	\$463.50	\$463.50	\$463.50	\$463.50	\$463.50
53	\$462.67	\$462.67	\$481.95	\$481.95	\$481.95	\$481.95	\$481.95	\$481.95	\$465.02	\$465.02	\$484.40	\$484.40	\$484.40	\$484.40	\$484.40	\$484.40
54	\$484.22	\$484.22	\$504.39	\$504.39	\$504.39	\$504.39	\$504.39	\$504.39	\$486.67	\$486.67	\$506.96	\$506.96	\$506.96	\$506.96	\$506.96	\$506.96
55	\$505.76	\$505.76	\$526.84	\$526.84	\$526.84	\$526.84	\$526.84	\$526.84	\$508.33	\$508.33	\$529.51	\$529.51	\$529.51	\$529.51	\$529.51	\$529.51
56	\$529.12	\$529.12	\$551.17	\$551.17	\$551.17	\$551.17	\$551.17	\$551.17	\$531.81	\$531.81	\$553.97	\$553.97	\$553.97	\$553.97	\$553.97	\$553.97
57	\$552.71	\$552.71	\$575.74	\$575.74	\$5											

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020078		62560PA0020078		62560PA0020078		62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
Plan Marketing Name =>	vantage Silver HMO \$3,000 \$35		vantage Silver HMO \$3,000 \$35		vantage Silver HMO \$3,000 \$35		vantage Silver HMO \$3,000 \$35		Advantage Bronze HMO \$7,000		Advantage Bronze HMO \$7,000		Advantage Bronze HMO \$7,000		Advantage Bronze HMO \$7,000	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$3000/ \$6000		\$3000/ \$6000		\$3000/ \$6000		\$3000/ \$6000		\$7000/ \$14000		\$7000/ \$14000		\$7000/ \$14000		\$7000/ \$14000	
Coinurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$35 / \$60		\$35 / \$60		\$35 / \$60		\$35 / \$60		\$0/ \$0		\$0/ \$0		\$0/ \$0		\$0/ \$0	
OOP Maximum =>	\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$145.04	\$145.04	\$151.09	\$151.09	\$151.09	\$151.09	\$151.09	\$151.09	\$124.75	\$124.75	\$129.94	\$129.94	\$129.94	\$129.94	\$129.94	\$129.94
15	\$157.94	\$157.94	\$164.52	\$164.52	\$164.52	\$164.52	\$164.52	\$164.52	\$135.84	\$135.84	\$141.49	\$141.49	\$141.49	\$141.49	\$141.49	\$141.49
16	\$162.87	\$162.87	\$169.65	\$169.65	\$169.65	\$169.65	\$169.65	\$169.65	\$140.08	\$140.08	\$145.91	\$145.91	\$145.91	\$145.91	\$145.91	\$145.91
17	\$167.80	\$167.80	\$174.79	\$174.79	\$174.79	\$174.79	\$174.79	\$174.79	\$144.32	\$144.32	\$150.33	\$150.33	\$150.33	\$150.33	\$150.33	\$150.33
18	\$173.10	\$173.10	\$180.32	\$180.32	\$180.32	\$180.32	\$180.32	\$180.32	\$148.88	\$148.88	\$155.08	\$155.08	\$155.08	\$155.08	\$155.08	\$155.08
19	\$178.41	\$178.41	\$185.85	\$185.85	\$185.85	\$185.85	\$185.85	\$185.85	\$153.45	\$153.45	\$159.84	\$159.84	\$159.84	\$159.84	\$159.84	\$159.84
20	\$183.91	\$183.91	\$191.58	\$191.58	\$191.58	\$191.58	\$191.58	\$191.58	\$158.18	\$158.18	\$164.76	\$164.76	\$164.76	\$164.76	\$164.76	\$164.76
21	\$189.60	\$189.60	\$197.50	\$197.50	\$197.50	\$197.50	\$197.50	\$197.50	\$163.07	\$163.07	\$169.86	\$169.86	\$169.86	\$169.86	\$169.86	\$169.86
22	\$189.60	\$189.60	\$197.50	\$197.50	\$197.50	\$197.50	\$197.50	\$197.50	\$163.07	\$163.07	\$169.86	\$169.86	\$169.86	\$169.86	\$169.86	\$169.86
23	\$189.60	\$189.60	\$197.50	\$197.50	\$197.50	\$197.50	\$197.50	\$197.50	\$163.07	\$163.07	\$169.86	\$169.86	\$169.86	\$169.86	\$169.86	\$169.86
24	\$189.60	\$189.60	\$197.50	\$197.50	\$197.50	\$197.50	\$197.50	\$197.50	\$163.07	\$163.07	\$169.86	\$169.86	\$169.86	\$169.86	\$169.86	\$169.86
25	\$190.36	\$190.36	\$198.29	\$198.29	\$198.29	\$198.29	\$198.29	\$198.29	\$163.72	\$163.72	\$170.54	\$170.54	\$170.54	\$170.54	\$170.54	\$170.54
26	\$194.15	\$194.15	\$202.24	\$202.24	\$202.24	\$202.24	\$202.24	\$202.24	\$166.98	\$166.98	\$173.94	\$173.94	\$173.94	\$173.94	\$173.94	\$173.94
27	\$198.70	\$198.70	\$206.98	\$206.98	\$206.98	\$206.98	\$206.98	\$206.98	\$170.90	\$170.90	\$178.01	\$178.01	\$178.01	\$178.01	\$178.01	\$178.01
28	\$206.10	\$206.10	\$214.68	\$214.68	\$214.68	\$214.68	\$214.68	\$214.68	\$177.26	\$177.26	\$184.64	\$184.64	\$184.64	\$184.64	\$184.64	\$184.64
29	\$212.16	\$212.16	\$221.00	\$221.00	\$221.00	\$221.00	\$221.00	\$221.00	\$182.48	\$182.48	\$190.07	\$190.07	\$190.07	\$190.07	\$190.07	\$190.07
30	\$215.20	\$215.20	\$224.16	\$224.16	\$224.16	\$224.16	\$224.16	\$224.16	\$185.08	\$185.08	\$192.79	\$192.79	\$192.79	\$192.79	\$192.79	\$192.79
31	\$219.75	\$219.75	\$228.90	\$228.90	\$228.90	\$228.90	\$228.90	\$228.90	\$189.00	\$189.00	\$196.87	\$196.87	\$196.87	\$196.87	\$196.87	\$196.87
32	\$224.30	\$224.30	\$233.64	\$233.64	\$233.64	\$233.64	\$233.64	\$233.64	\$192.91	\$192.91	\$200.94	\$200.94	\$200.94	\$200.94	\$200.94	\$200.94
33	\$227.14	\$227.14	\$236.61	\$236.61	\$236.61	\$236.61	\$236.61	\$236.61	\$195.36	\$195.36	\$203.49	\$203.49	\$203.49	\$203.49	\$203.49	\$203.49
34	\$230.17	\$230.17	\$239.77	\$239.77	\$239.77	\$239.77	\$239.77	\$239.77	\$197.97	\$197.97	\$206.21	\$206.21	\$206.21	\$206.21	\$206.21	\$206.21
35	\$231.69	\$231.69	\$241.35	\$241.35	\$241.35	\$241.35	\$241.35	\$241.35	\$199.27	\$199.27	\$207.57	\$207.57	\$207.57	\$207.57	\$207.57	\$207.57
36	\$233.21	\$233.21	\$242.93	\$242.93	\$242.93	\$242.93	\$242.93	\$242.93	\$200.58	\$200.58	\$208.93	\$208.93	\$208.93	\$208.93	\$208.93	\$208.93
37	\$234.72	\$234.72	\$244.51	\$244.51	\$244.51	\$244.51	\$244.51	\$244.51	\$201.88	\$201.88	\$210.29	\$210.29	\$210.29	\$210.29	\$210.29	\$210.29
38	\$236.24	\$236.24	\$246.09	\$246.09	\$246.09	\$246.09	\$246.09	\$246.09	\$203.19	\$203.19	\$211.65	\$211.65	\$211.65	\$211.65	\$211.65	\$211.65
39	\$239.28	\$239.28	\$249.25	\$249.25	\$249.25	\$249.25	\$249.25	\$249.25	\$205.79	\$205.79	\$214.36	\$214.36	\$214.36	\$214.36	\$214.36	\$214.36
40	\$242.31	\$242.31	\$252.41	\$252.41	\$252.41	\$252.41	\$252.41	\$252.41	\$208.40	\$208.40	\$217.08	\$217.08	\$217.08	\$217.08	\$217.08	\$217.08
41	\$246.86	\$246.86	\$257.15	\$257.15	\$257.15	\$257.15	\$257.15	\$257.15	\$212.32	\$212.32	\$221.16	\$221.16	\$221.16	\$221.16	\$221.16	\$221.16
42	\$251.22	\$251.22	\$261.69	\$261.69	\$261.69	\$261.69	\$261.69	\$261.69	\$216.07	\$216.07	\$225.06	\$225.06	\$225.06	\$225.06	\$225.06	\$225.06
43	\$257.29	\$257.29	\$268.01	\$268.01	\$268.01	\$268.01	\$268.01	\$268.01	\$221.29	\$221.29	\$230.50	\$230.50	\$230.50	\$230.50	\$230.50	\$230.50
44	\$264.87	\$264.87	\$275.91	\$275.91	\$275.91	\$275.91	\$275.91	\$275.91	\$227.81	\$227.81	\$237.29	\$237.29	\$237.29	\$237.29	\$237.29	\$237.29
45	\$273.78	\$273.78	\$285.19	\$285.19	\$285.19	\$285.19	\$285.19	\$285.19	\$235.47	\$235.47	\$245.28	\$245.28	\$245.28	\$245.28	\$245.28	\$245.28
46	\$284.40	\$284.40	\$296.25	\$296.25	\$296.25	\$296.25	\$296.25	\$296.25	\$244.61	\$244.61	\$254.79	\$254.79	\$254.79	\$254.79	\$254.79	\$254.79
47	\$296.34	\$296.34	\$308.69	\$308.69	\$308.69	\$308.69	\$308.69	\$308.69	\$254.88	\$254.88	\$265.49	\$265.49	\$265.49	\$265.49	\$265.49	\$265.49
48	\$310.00	\$310.00	\$322.91	\$322.91	\$322.91	\$322.91	\$322.91	\$322.91	\$266.62	\$266.62	\$277.72	\$277.72	\$277.72	\$277.72	\$277.72	\$277.72
49	\$323.46	\$323.46	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	\$336.94	\$278.20	\$278.20	\$289.78	\$289.78	\$289.78	\$289.78	\$289.78	\$289.78
50	\$338.63	\$338.63	\$352.74	\$352.74	\$352.74	\$352.74	\$352.74	\$352.74	\$291.24	\$291.24	\$303.37	\$303.37	\$303.37	\$303.37	\$303.37	\$303.37
51	\$353.60	\$353.60	\$368.34	\$368.34	\$368.34	\$368.34	\$368.34	\$368.34	\$304.13	\$304.13	\$316.79	\$316.79	\$316.79	\$316.79	\$316.79	\$316.79
52	\$370.10	\$370.10	\$385.52	\$385.52	\$385.52	\$385.52	\$385.52	\$385.52	\$318.31	\$318.31	\$331.57	\$331.57	\$331.57	\$331.57	\$331.57	\$331.57
53	\$386.78	\$386.78	\$402.90	\$402.90	\$402.90	\$402.90	\$402.90	\$402.90	\$332.66	\$332.66	\$346.51	\$346.51	\$346.51	\$346.51	\$346.51	\$346.51
54	\$404.80	\$404.80	\$421.66	\$421.66	\$421.66	\$421.66	\$421.66	\$421.66	\$348.15	\$348.15	\$362.65	\$362.65	\$362.65	\$362.65	\$362.65	\$362.65
55	\$422.81	\$422.81	\$440.43	\$440.43	\$440.43	\$440.43	\$440.43	\$440.43	\$363.65	\$363.65	\$378.79	\$378.79	\$378.79	\$378.79	\$378.79	\$378.79
56	\$442.34	\$442.34	\$460.77	\$460.77	\$460.77	\$460.77	\$460.77	\$460.77	\$380.44	\$380.44	\$396.28	\$396.28	\$396.28	\$396.28	\$396.28	\$396.28
57	\$462.06	\$462.06	\$481.31	\$481.31	\$481.31	\$48										

Company Name:	UPMC Health Coverage, Inc.
Market:	Small Group
Product:	HMO
Effective Date of Rates:	July 1, 2019

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020071		62560PA0020072		62560PA0020072		62560PA0020072		62560PA0020072	
Plan Marketing Name =>	dvantage Platinum HMO \$10/ \$25		dvantage Platinum HMO \$10/ \$25		dvantage Platinum HMO \$10/ \$25		dvantage Platinum HMO \$10/ \$25		dvantage Platinum HMO \$500/ \$2500		dvantage Platinum HMO \$500/ \$2500		dvantage Platinum HMO \$500/ \$2500		dvantage Platinum HMO \$500/ \$2500	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0/ \$0		\$0/ \$0		\$0/ \$0		\$0/ \$0		\$500/ \$1000		\$500/ \$1000		\$500/ \$1000		\$500/ \$1000	
Coinurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$10 / \$25		\$10 / \$25		\$10 / \$25		\$10 / \$25		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000		\$1250/ \$2500		\$1250/ \$2500		\$1250/ \$2500		\$1250/ \$2500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$239.12	\$239.12	\$249.08	\$249.08	\$249.08	\$249.08	\$249.08	\$249.08	\$236.14	\$236.14	\$245.98	\$245.98	\$245.98	\$245.98	\$245.98	\$245.98
15	\$260.37	\$260.37	\$271.22	\$271.22	\$271.22	\$271.22	\$271.22	\$271.22	\$257.13	\$257.13	\$267.84	\$267.84	\$267.84	\$267.84	\$267.84	\$267.84
16	\$268.50	\$268.50	\$279.68	\$279.68	\$279.68	\$279.68	\$279.68	\$279.68	\$265.16	\$265.16	\$276.20	\$276.20	\$276.20	\$276.20	\$276.20	\$276.20
17	\$276.62	\$276.62	\$288.15	\$288.15	\$288.15	\$288.15	\$288.15	\$288.15	\$273.18	\$273.18	\$284.56	\$284.56	\$284.56	\$284.56	\$284.56	\$284.56
18	\$285.38	\$285.38	\$297.26	\$297.26	\$297.26	\$297.26	\$297.26	\$297.26	\$281.82	\$281.82	\$293.57	\$293.57	\$293.57	\$293.57	\$293.57	\$293.57
19	\$294.13	\$294.13	\$306.38	\$306.38	\$306.38	\$306.38	\$306.38	\$306.38	\$290.47	\$290.47	\$302.57	\$302.57	\$302.57	\$302.57	\$302.57	\$302.57
20	\$303.19	\$303.19	\$315.82	\$315.82	\$315.82	\$315.82	\$315.82	\$315.82	\$299.42	\$299.42	\$311.89	\$311.89	\$311.89	\$311.89	\$311.89	\$311.89
21	\$312.57	\$312.57	\$325.59	\$325.59	\$325.59	\$325.59	\$325.59	\$325.59	\$308.68	\$308.68	\$321.54	\$321.54	\$321.54	\$321.54	\$321.54	\$321.54
22	\$312.57	\$312.57	\$325.59	\$325.59	\$325.59	\$325.59	\$325.59	\$325.59	\$308.68	\$308.68	\$321.54	\$321.54	\$321.54	\$321.54	\$321.54	\$321.54
23	\$312.57	\$312.57	\$325.59	\$325.59	\$325.59	\$325.59	\$325.59	\$325.59	\$308.68	\$308.68	\$321.54	\$321.54	\$321.54	\$321.54	\$321.54	\$321.54
24	\$312.57	\$312.57	\$325.59	\$325.59	\$325.59	\$325.59	\$325.59	\$325.59	\$308.68	\$308.68	\$321.54	\$321.54	\$321.54	\$321.54	\$321.54	\$321.54
25	\$313.82	\$313.82	\$326.89	\$326.89	\$326.89	\$326.89	\$326.89	\$326.89	\$309.91	\$309.91	\$322.83	\$322.83	\$322.83	\$322.83	\$322.83	\$322.83
26	\$320.07	\$320.07	\$333.40	\$333.40	\$333.40	\$333.40	\$333.40	\$333.40	\$316.09	\$316.09	\$329.26	\$329.26	\$329.26	\$329.26	\$329.26	\$329.26
27	\$327.57	\$327.57	\$341.22	\$341.22	\$341.22	\$341.22	\$341.22	\$341.22	\$323.50	\$323.50	\$336.97	\$336.97	\$336.97	\$336.97	\$336.97	\$336.97
28	\$339.76	\$339.76	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$353.92	\$335.54	\$335.54	\$349.51	\$349.51	\$349.51	\$349.51	\$349.51	\$349.51
29	\$349.77	\$349.77	\$364.34	\$364.34	\$364.34	\$364.34	\$364.34	\$364.34	\$345.41	\$345.41	\$359.80	\$359.80	\$359.80	\$359.80	\$359.80	\$359.80
30	\$354.77	\$354.77	\$369.54	\$369.54	\$369.54	\$369.54	\$369.54	\$369.54	\$350.35	\$350.35	\$364.95	\$364.95	\$364.95	\$364.95	\$364.95	\$364.95
31	\$362.27	\$362.27	\$377.36	\$377.36	\$377.36	\$377.36	\$377.36	\$377.36	\$357.76	\$357.76	\$372.66	\$372.66	\$372.66	\$372.66	\$372.66	\$372.66
32	\$369.77	\$369.77	\$385.17	\$385.17	\$385.17	\$385.17	\$385.17	\$385.17	\$365.17	\$365.17	\$380.38	\$380.38	\$380.38	\$380.38	\$380.38	\$380.38
33	\$374.46	\$374.46	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06	\$390.06	\$369.80	\$369.80	\$385.20	\$385.20	\$385.20	\$385.20	\$385.20	\$385.20
34	\$379.46	\$379.46	\$395.27	\$395.27	\$395.27	\$395.27	\$395.27	\$395.27	\$374.74	\$374.74	\$390.35	\$390.35	\$390.35	\$390.35	\$390.35	\$390.35
35	\$381.96	\$381.96	\$397.87	\$397.87	\$397.87	\$397.87	\$397.87	\$397.87	\$377.21	\$377.21	\$392.92	\$392.92	\$392.92	\$392.92	\$392.92	\$392.92
36	\$384.46	\$384.46	\$400.48	\$400.48	\$400.48	\$400.48	\$400.48	\$400.48	\$379.68	\$379.68	\$395.49	\$395.49	\$395.49	\$395.49	\$395.49	\$395.49
37	\$386.96	\$386.96	\$403.08	\$403.08	\$403.08	\$403.08	\$403.08	\$403.08	\$382.15	\$382.15	\$398.07	\$398.07	\$398.07	\$398.07	\$398.07	\$398.07
38	\$389.46	\$389.46	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$405.69	\$384.62	\$384.62	\$400.64	\$400.64	\$400.64	\$400.64	\$400.64	\$400.64
39	\$394.46	\$394.46	\$410.89	\$410.89	\$410.89	\$410.89	\$410.89	\$410.89	\$389.55	\$389.55	\$405.78	\$405.78	\$405.78	\$405.78	\$405.78	\$405.78
40	\$399.46	\$399.46	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$416.10	\$394.49	\$394.49	\$410.93	\$410.93	\$410.93	\$410.93	\$410.93	\$410.93
41	\$406.97	\$406.97	\$423.92	\$423.92	\$423.92	\$423.92	\$423.92	\$423.92	\$401.90	\$401.90	\$418.65	\$418.65	\$418.65	\$418.65	\$418.65	\$418.65
42	\$414.16	\$414.16	\$431.41	\$431.41	\$431.41	\$431.41	\$431.41	\$431.41	\$409.00	\$409.00	\$426.04	\$426.04	\$426.04	\$426.04	\$426.04	\$426.04
43	\$424.16	\$424.16	\$441.83	\$441.83	\$441.83	\$441.83	\$441.83	\$441.83	\$418.88	\$418.88	\$436.33	\$436.33	\$436.33	\$436.33	\$436.33	\$436.33
44	\$436.66	\$436.66	\$454.85	\$454.85	\$454.85	\$454.85	\$454.85	\$454.85	\$431.23	\$431.23	\$449.19	\$449.19	\$449.19	\$449.19	\$449.19	\$449.19
45	\$451.35	\$451.35	\$470.15	\$470.15	\$470.15	\$470.15	\$470.15	\$470.15	\$445.73	\$445.73	\$464.30	\$464.30	\$464.30	\$464.30	\$464.30	\$464.30
46	\$468.86	\$468.86	\$488.39	\$488.39	\$488.39	\$488.39	\$488.39	\$488.39	\$463.02	\$463.02	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31	\$482.31
47	\$488.55	\$488.55	\$508.90	\$508.90	\$508.90	\$508.90	\$508.90	\$508.90	\$482.47	\$482.47	\$502.57	\$502.57	\$502.57	\$502.57	\$502.57	\$502.57
48	\$511.05	\$511.05	\$532.34	\$532.34	\$532.34	\$532.34	\$532.34	\$532.34	\$504.69	\$504.69	\$525.72	\$525.72	\$525.72	\$525.72	\$525.72	\$525.72
49	\$533.24	\$533.24	\$555.46	\$555.46	\$555.46	\$555.46	\$555.46	\$555.46	\$526.61	\$526.61	\$548.55	\$548.55	\$548.55	\$548.55	\$548.55	\$548.55
50	\$558.25	\$558.25	\$581.50	\$581.50	\$581.50	\$581.50	\$581.50	\$581.50	\$551.30	\$551.30	\$574.27	\$574.27	\$574.27	\$574.27	\$574.27	\$574.27
51	\$582.94	\$582.94	\$607.23	\$607.23	\$607.23	\$607.23	\$607.23	\$607.23	\$575.69	\$575.69	\$599.67	\$599.67	\$599.67	\$599.67	\$599.67	\$599.67
52	\$610.14	\$610.14	\$635.55	\$635.55	\$635.55	\$635.55	\$635.55	\$635.55	\$602.54	\$602.54	\$627.65	\$627.65	\$627.65	\$627.65	\$627.65	\$627.65
53	\$637.64	\$637.64	\$664.20	\$664.20	\$664.20	\$664.20	\$664.20	\$664.20	\$629.71	\$629.71	\$655.94	\$655.94	\$655.94	\$655.94	\$655.94	\$655.94
54	\$667.34	\$667.34	\$695.13	\$695.13	\$695.13	\$695.13	\$695.13	\$695.13	\$659.03	\$659.03	\$686.49	\$686.49	\$686.49	\$686.49	\$686.49	\$686.49
55	\$697.03	\$697.03	\$726.07	\$726.07	\$726.07	\$726.07	\$726.07	\$726.07	\$688.36	\$688.36	\$71					

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020073		62560PA0020073		62560PA0020073		62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074	
Plan Marketing Name =>	vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1000/ \$2000		\$1000/ \$2000		\$1000/ \$2000		\$1000/ \$2000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50	
OOP Maximum =>	\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$175.68	\$175.68	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$183.00	\$176.92	\$176.92	\$184.30	\$184.30	\$184.30	\$184.30	\$184.30	\$184.30
15	\$191.30	\$191.30	\$199.27	\$199.27	\$199.27	\$199.27	\$199.27	\$199.27	\$192.65	\$192.65	\$200.68	\$200.68	\$200.68	\$200.68	\$200.68	\$200.68
16	\$197.27	\$197.27	\$205.49	\$205.49	\$205.49	\$205.49	\$205.49	\$205.49	\$198.66	\$198.66	\$206.94	\$206.94	\$206.94	\$206.94	\$206.94	\$206.94
17	\$203.24	\$203.24	\$211.71	\$211.71	\$211.71	\$211.71	\$211.71	\$211.71	\$204.67	\$204.67	\$213.21	\$213.21	\$213.21	\$213.21	\$213.21	\$213.21
18	\$209.67	\$209.67	\$218.41	\$218.41	\$218.41	\$218.41	\$218.41	\$218.41	\$211.15	\$211.15	\$219.95	\$219.95	\$219.95	\$219.95	\$219.95	\$219.95
19	\$216.10	\$216.10	\$225.11	\$225.11	\$225.11	\$225.11	\$225.11	\$225.11	\$217.63	\$217.63	\$226.70	\$226.70	\$226.70	\$226.70	\$226.70	\$226.70
20	\$222.76	\$222.76	\$232.04	\$232.04	\$232.04	\$232.04	\$232.04	\$232.04	\$224.33	\$224.33	\$233.68	\$233.68	\$233.68	\$233.68	\$233.68	\$233.68
21	\$229.65	\$229.65	\$239.22	\$239.22	\$239.22	\$239.22	\$239.22	\$239.22	\$231.27	\$231.27	\$240.91	\$240.91	\$240.91	\$240.91	\$240.91	\$240.91
22	\$229.65	\$229.65	\$239.22	\$239.22	\$239.22	\$239.22	\$239.22	\$239.22	\$231.27	\$231.27	\$240.91	\$240.91	\$240.91	\$240.91	\$240.91	\$240.91
23	\$229.65	\$229.65	\$239.22	\$239.22	\$239.22	\$239.22	\$239.22	\$239.22	\$231.27	\$231.27	\$240.91	\$240.91	\$240.91	\$240.91	\$240.91	\$240.91
24	\$229.65	\$229.65	\$239.22	\$239.22	\$239.22	\$239.22	\$239.22	\$239.22	\$231.27	\$231.27	\$240.91	\$240.91	\$240.91	\$240.91	\$240.91	\$240.91
25	\$230.57	\$230.57	\$240.18	\$240.18	\$240.18	\$240.18	\$240.18	\$240.18	\$232.20	\$232.20	\$241.87	\$241.87	\$241.87	\$241.87	\$241.87	\$241.87
26	\$235.16	\$235.16	\$244.96	\$244.96	\$244.96	\$244.96	\$244.96	\$244.96	\$236.82	\$236.82	\$246.69	\$246.69	\$246.69	\$246.69	\$246.69	\$246.69
27	\$240.67	\$240.67	\$250.70	\$250.70	\$250.70	\$250.70	\$250.70	\$250.70	\$242.37	\$242.37	\$252.47	\$252.47	\$252.47	\$252.47	\$252.47	\$252.47
28	\$249.63	\$249.63	\$260.03	\$260.03	\$260.03	\$260.03	\$260.03	\$260.03	\$251.39	\$251.39	\$261.87	\$261.87	\$261.87	\$261.87	\$261.87	\$261.87
29	\$256.98	\$256.98	\$267.69	\$267.69	\$267.69	\$267.69	\$267.69	\$267.69	\$258.79	\$258.79	\$269.58	\$269.58	\$269.58	\$269.58	\$269.58	\$269.58
30	\$260.65	\$260.65	\$271.51	\$271.51	\$271.51	\$271.51	\$271.51	\$271.51	\$262.49	\$262.49	\$273.43	\$273.43	\$273.43	\$273.43	\$273.43	\$273.43
31	\$266.16	\$266.16	\$277.26	\$277.26	\$277.26	\$277.26	\$277.26	\$277.26	\$268.04	\$268.04	\$279.21	\$279.21	\$279.21	\$279.21	\$279.21	\$279.21
32	\$271.68	\$271.68	\$283.00	\$283.00	\$283.00	\$283.00	\$283.00	\$283.00	\$273.59	\$273.59	\$285.00	\$285.00	\$285.00	\$285.00	\$285.00	\$285.00
33	\$275.12	\$275.12	\$286.59	\$286.59	\$286.59	\$286.59	\$286.59	\$286.59	\$277.06	\$277.06	\$288.61	\$288.61	\$288.61	\$288.61	\$288.61	\$288.61
34	\$278.80	\$278.80	\$290.41	\$290.41	\$290.41	\$290.41	\$290.41	\$290.41	\$280.76	\$280.76	\$292.46	\$292.46	\$292.46	\$292.46	\$292.46	\$292.46
35	\$280.63	\$280.63	\$292.33	\$292.33	\$292.33	\$292.33	\$292.33	\$292.33	\$282.61	\$282.61	\$294.39	\$294.39	\$294.39	\$294.39	\$294.39	\$294.39
36	\$282.47	\$282.47	\$294.24	\$294.24	\$294.24	\$294.24	\$294.24	\$294.24	\$284.46	\$284.46	\$296.32	\$296.32	\$296.32	\$296.32	\$296.32	\$296.32
37	\$284.31	\$284.31	\$296.15	\$296.15	\$296.15	\$296.15	\$296.15	\$296.15	\$286.31	\$286.31	\$298.25	\$298.25	\$298.25	\$298.25	\$298.25	\$298.25
38	\$286.14	\$286.14	\$298.07	\$298.07	\$298.07	\$298.07	\$298.07	\$298.07	\$288.16	\$288.16	\$300.17	\$300.17	\$300.17	\$300.17	\$300.17	\$300.17
39	\$289.82	\$289.82	\$301.90	\$301.90	\$301.90	\$301.90	\$301.90	\$301.90	\$291.86	\$291.86	\$304.03	\$304.03	\$304.03	\$304.03	\$304.03	\$304.03
40	\$293.49	\$293.49	\$305.72	\$305.72	\$305.72	\$305.72	\$305.72	\$305.72	\$295.56	\$295.56	\$307.88	\$307.88	\$307.88	\$307.88	\$307.88	\$307.88
41	\$299.00	\$299.00	\$311.46	\$311.46	\$311.46	\$311.46	\$311.46	\$311.46	\$301.11	\$301.11	\$313.66	\$313.66	\$313.66	\$313.66	\$313.66	\$313.66
42	\$304.29	\$304.29	\$316.97	\$316.97	\$316.97	\$316.97	\$316.97	\$316.97	\$306.43	\$306.43	\$319.21	\$319.21	\$319.21	\$319.21	\$319.21	\$319.21
43	\$311.64	\$311.64	\$324.62	\$324.62	\$324.62	\$324.62	\$324.62	\$324.62	\$313.83	\$313.83	\$326.91	\$326.91	\$326.91	\$326.91	\$326.91	\$326.91
44	\$320.82	\$320.82	\$334.19	\$334.19	\$334.19	\$334.19	\$334.19	\$334.19	\$323.08	\$323.08	\$336.55	\$336.55	\$336.55	\$336.55	\$336.55	\$336.55
45	\$331.61	\$331.61	\$345.43	\$345.43	\$345.43	\$345.43	\$345.43	\$345.43	\$333.95	\$333.95	\$347.87	\$347.87	\$347.87	\$347.87	\$347.87	\$347.87
46	\$344.48	\$344.48	\$358.83	\$358.83	\$358.83	\$358.83	\$358.83	\$358.83	\$346.91	\$346.91	\$361.37	\$361.37	\$361.37	\$361.37	\$361.37	\$361.37
47	\$358.94	\$358.94	\$373.90	\$373.90	\$373.90	\$373.90	\$373.90	\$373.90	\$361.48	\$361.48	\$376.54	\$376.54	\$376.54	\$376.54	\$376.54	\$376.54
48	\$375.48	\$375.48	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$391.12	\$378.13	\$378.13	\$393.89	\$393.89	\$393.89	\$393.89	\$393.89	\$393.89
49	\$391.78	\$391.78	\$408.11	\$408.11	\$408.11	\$408.11	\$408.11	\$408.11	\$394.55	\$394.55	\$410.99	\$410.99	\$410.99	\$410.99	\$410.99	\$410.99
50	\$410.15	\$410.15	\$427.25	\$427.25	\$427.25	\$427.25	\$427.25	\$427.25	\$413.05	\$413.05	\$430.27	\$430.27	\$430.27	\$430.27	\$430.27	\$430.27
51	\$428.30	\$428.30	\$446.15	\$446.15	\$446.15	\$446.15	\$446.15	\$446.15	\$431.32	\$431.32	\$449.30	\$449.30	\$449.30	\$449.30	\$449.30	\$449.30
52	\$448.28	\$448.28	\$466.96	\$466.96	\$466.96	\$466.96	\$466.96	\$466.96	\$451.44	\$451.44	\$470.26	\$470.26	\$470.26	\$470.26	\$470.26	\$470.26
53	\$468.49	\$468.49	\$488.01	\$488.01	\$488.01	\$488.01	\$488.01	\$488.01	\$471.79	\$471.79	\$491.46	\$491.46	\$491.46	\$491.46	\$491.46	\$491.46
54	\$490.30	\$490.30	\$510.73	\$510.73	\$510.73	\$510.73	\$510.73	\$510.73	\$493.76	\$493.76	\$514.34	\$514.34	\$514.34	\$514.34	\$514.34	\$514.34
55	\$512.12	\$512.12	\$533.46	\$533.46	\$533.46	\$533.46	\$533.46	\$533.46	\$515.73	\$515.73	\$537.23	\$537.23	\$537.23	\$537.23	\$537.23	\$537.23
56	\$535.77	\$535.77	\$558.10	\$558.10	\$558.10	\$558.10	\$558.10	\$558.10	\$539.55	\$5						

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020076		62560PA0020076		62560PA0020076		62560PA0020076		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020077	
Plan Marketing Name =>	vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,500 \$20		vantage Gold HMO \$2,500 \$20		vantage Gold HMO \$2,500 \$20		vantage Gold HMO \$2,500 \$20	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000/ \$4000		\$2000/ \$4000		\$2000/ \$4000		\$2000/ \$4000		\$2500/ \$5000		\$2500/ \$5000		\$2500/ \$5000		\$2500/ \$5000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$5500/ \$11000		\$5500/ \$11000		\$5500/ \$11000		\$5500/ \$11000		\$5000/ \$10000		\$5000/ \$10000		\$5000/ \$10000		\$5000/ \$10000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$176.59	\$176.59	\$183.95	\$183.95	\$183.95	\$183.95	\$183.95	\$183.95	\$177.50	\$177.50	\$184.89	\$184.89	\$184.89	\$184.89	\$184.89	\$184.89
15	\$192.29	\$192.29	\$200.30	\$200.30	\$200.30	\$200.30	\$200.30	\$200.30	\$193.27	\$193.27	\$201.33	\$201.33	\$201.33	\$201.33	\$201.33	\$201.33
16	\$198.29	\$198.29	\$206.56	\$206.56	\$206.56	\$206.56	\$206.56	\$206.56	\$199.31	\$199.31	\$207.61	\$207.61	\$207.61	\$207.61	\$207.61	\$207.61
17	\$204.29	\$204.29	\$212.81	\$212.81	\$212.81	\$212.81	\$212.81	\$212.81	\$205.34	\$205.34	\$213.90	\$213.90	\$213.90	\$213.90	\$213.90	\$213.90
18	\$210.76	\$210.76	\$219.54	\$219.54	\$219.54	\$219.54	\$219.54	\$219.54	\$211.83	\$211.83	\$220.66	\$220.66	\$220.66	\$220.66	\$220.66	\$220.66
19	\$217.22	\$217.22	\$226.27	\$226.27	\$226.27	\$226.27	\$226.27	\$226.27	\$218.33	\$218.33	\$227.43	\$227.43	\$227.43	\$227.43	\$227.43	\$227.43
20	\$223.91	\$223.91	\$233.25	\$233.25	\$233.25	\$233.25	\$233.25	\$233.25	\$225.06	\$225.06	\$234.44	\$234.44	\$234.44	\$234.44	\$234.44	\$234.44
21	\$230.84	\$230.84	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46	\$232.02	\$232.02	\$241.69	\$241.69	\$241.69	\$241.69	\$241.69	\$241.69
22	\$230.84	\$230.84	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46	\$232.02	\$232.02	\$241.69	\$241.69	\$241.69	\$241.69	\$241.69	\$241.69
23	\$230.84	\$230.84	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46	\$232.02	\$232.02	\$241.69	\$241.69	\$241.69	\$241.69	\$241.69	\$241.69
24	\$230.84	\$230.84	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46	\$240.46	\$232.02	\$232.02	\$241.69	\$241.69	\$241.69	\$241.69	\$241.69	\$241.69
25	\$231.76	\$231.76	\$241.42	\$241.42	\$241.42	\$241.42	\$241.42	\$241.42	\$232.95	\$232.95	\$242.66	\$242.66	\$242.66	\$242.66	\$242.66	\$242.66
26	\$236.38	\$236.38	\$246.23	\$246.23	\$246.23	\$246.23	\$246.23	\$246.23	\$237.59	\$237.59	\$247.49	\$247.49	\$247.49	\$247.49	\$247.49	\$247.49
27	\$241.92	\$241.92	\$252.00	\$252.00	\$252.00	\$252.00	\$252.00	\$252.00	\$243.16	\$243.16	\$253.29	\$253.29	\$253.29	\$253.29	\$253.29	\$253.29
28	\$250.92	\$250.92	\$261.38	\$261.38	\$261.38	\$261.38	\$261.38	\$261.38	\$252.21	\$252.21	\$262.72	\$262.72	\$262.72	\$262.72	\$262.72	\$262.72
29	\$258.31	\$258.31	\$269.07	\$269.07	\$269.07	\$269.07	\$269.07	\$269.07	\$259.63	\$259.63	\$270.45	\$270.45	\$270.45	\$270.45	\$270.45	\$270.45
30	\$262.00	\$262.00	\$272.92	\$272.92	\$272.92	\$272.92	\$272.92	\$272.92	\$263.34	\$263.34	\$274.32	\$274.32	\$274.32	\$274.32	\$274.32	\$274.32
31	\$267.54	\$267.54	\$278.69	\$278.69	\$278.69	\$278.69	\$278.69	\$278.69	\$268.91	\$268.91	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12	\$280.12
32	\$273.08	\$273.08	\$284.46	\$284.46	\$284.46	\$284.46	\$284.46	\$284.46	\$274.48	\$274.48	\$285.92	\$285.92	\$285.92	\$285.92	\$285.92	\$285.92
33	\$276.55	\$276.55	\$288.07	\$288.07	\$288.07	\$288.07	\$288.07	\$288.07	\$277.96	\$277.96	\$289.54	\$289.54	\$289.54	\$289.54	\$289.54	\$289.54
34	\$280.24	\$280.24	\$291.92	\$291.92	\$291.92	\$291.92	\$291.92	\$291.92	\$281.67	\$281.67	\$293.41	\$293.41	\$293.41	\$293.41	\$293.41	\$293.41
35	\$282.09	\$282.09	\$293.84	\$293.84	\$293.84	\$293.84	\$293.84	\$293.84	\$283.53	\$283.53	\$295.35	\$295.35	\$295.35	\$295.35	\$295.35	\$295.35
36	\$283.93	\$283.93	\$295.77	\$295.77	\$295.77	\$295.77	\$295.77	\$295.77	\$285.38	\$285.38	\$297.28	\$297.28	\$297.28	\$297.28	\$297.28	\$297.28
37	\$285.78	\$285.78	\$297.69	\$297.69	\$297.69	\$297.69	\$297.69	\$297.69	\$287.24	\$287.24	\$299.21	\$299.21	\$299.21	\$299.21	\$299.21	\$299.21
38	\$287.63	\$287.63	\$299.61	\$299.61	\$299.61	\$299.61	\$299.61	\$299.61	\$289.10	\$289.10	\$301.15	\$301.15	\$301.15	\$301.15	\$301.15	\$301.15
39	\$291.32	\$291.32	\$303.46	\$303.46	\$303.46	\$303.46	\$303.46	\$303.46	\$292.81	\$292.81	\$305.01	\$305.01	\$305.01	\$305.01	\$305.01	\$305.01
40	\$295.01	\$295.01	\$307.31	\$307.31	\$307.31	\$307.31	\$307.31	\$307.31	\$296.52	\$296.52	\$308.88	\$308.88	\$308.88	\$308.88	\$308.88	\$308.88
41	\$300.55	\$300.55	\$313.08	\$313.08	\$313.08	\$313.08	\$313.08	\$313.08	\$302.09	\$302.09	\$314.68	\$314.68	\$314.68	\$314.68	\$314.68	\$314.68
42	\$305.86	\$305.86	\$318.61	\$318.61	\$318.61	\$318.61	\$318.61	\$318.61	\$307.43	\$307.43	\$320.24	\$320.24	\$320.24	\$320.24	\$320.24	\$320.24
43	\$313.25	\$313.25	\$326.30	\$326.30	\$326.30	\$326.30	\$326.30	\$326.30	\$314.85	\$314.85	\$327.97	\$327.97	\$327.97	\$327.97	\$327.97	\$327.97
44	\$322.48	\$322.48	\$335.92	\$335.92	\$335.92	\$335.92	\$335.92	\$335.92	\$324.13	\$324.13	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64
45	\$333.33	\$333.33	\$347.22	\$347.22	\$347.22	\$347.22	\$347.22	\$347.22	\$335.04	\$335.04	\$349.00	\$349.00	\$349.00	\$349.00	\$349.00	\$349.00
46	\$346.26	\$346.26	\$360.69	\$360.69	\$360.69	\$360.69	\$360.69	\$360.69	\$348.03	\$348.03	\$362.54	\$362.54	\$362.54	\$362.54	\$362.54	\$362.54
47	\$360.80	\$360.80	\$375.84	\$375.84	\$375.84	\$375.84	\$375.84	\$375.84	\$362.65	\$362.65	\$377.76	\$377.76	\$377.76	\$377.76	\$377.76	\$377.76
48	\$377.42	\$377.42	\$393.15	\$393.15	\$393.15	\$393.15	\$393.15	\$393.15	\$379.35	\$379.35	\$395.16	\$395.16	\$395.16	\$395.16	\$395.16	\$395.16
49	\$393.81	\$393.81	\$410.22	\$410.22	\$410.22	\$410.22	\$410.22	\$410.22	\$395.83	\$395.83	\$412.32	\$412.32	\$412.32	\$412.32	\$412.32	\$412.32
50	\$412.28	\$412.28	\$429.46	\$429.46	\$429.46	\$429.46	\$429.46	\$429.46	\$414.39	\$414.39	\$431.66	\$431.66	\$431.66	\$431.66	\$431.66	\$431.66
51	\$430.52	\$430.52	\$448.46	\$448.46	\$448.46	\$448.46	\$448.46	\$448.46	\$432.72	\$432.72	\$450.75	\$450.75	\$450.75	\$450.75	\$450.75	\$450.75
52	\$450.60	\$450.60	\$469.38	\$469.38	\$469.38	\$469.38	\$469.38	\$469.38	\$452.90	\$452.90	\$471.78	\$471.78	\$471.78	\$471.78	\$471.78	\$471.78
53	\$470.91	\$470.91	\$490.54	\$490.54	\$490.54	\$490.54	\$490.54	\$490.54	\$473.32	\$473.32	\$493.05	\$493.05	\$493.05	\$493.05	\$493.05	\$493.05
54	\$492.84	\$492.84	\$513.38	\$513.38	\$513.38	\$513.38	\$513.38	\$513.38	\$495.36	\$495.36	\$516.01	\$516.01	\$516.01	\$516.01	\$516.01	\$516.01
55	\$514.77	\$514.77	\$536.23	\$536.23	\$536.23	\$536.23	\$536.23	\$536.23	\$517.40	\$517.40	\$538.97	\$538.97	\$538.97	\$538.97	\$538.97	\$538.97
56	\$538.55	\$538.55	\$560.99	\$560.99	\$560.99	\$560.99	\$560.99	\$560.99	\$541.30	\$54						

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020078		62560PA0020078		62560PA0020078		62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
Plan Marketing Name =>	vantage Silver HMO \$3,000 \$35		vantage Silver HMO \$3,000 \$35		vantage Silver HMO \$3,000 \$35		vantage Silver HMO \$3,000 \$35		Advantage Bronze HMO \$7,000		Advantage Bronze HMO \$7,000		Advantage Bronze HMO \$7,000		Advantage Bronze HMO \$7,000	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$3000/ \$6000		\$3000/ \$6000		\$3000/ \$6000		\$3000/ \$6000		\$7000/ \$14000		\$7000/ \$14000		\$7000/ \$14000		\$7000/ \$14000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$35 / \$60		\$35 / \$60		\$35 / \$60		\$35 / \$60		\$0/ \$0		\$0/ \$0		\$0/ \$0		\$0/ \$0	
OOP Maximum =>	\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$147.64	\$147.64	\$153.79	\$153.79	\$153.79	\$153.79	\$153.79	\$153.79	\$126.97	\$126.97	\$132.26	\$132.26	\$132.26	\$132.26	\$132.26	\$132.26
15	\$160.76	\$160.76	\$167.46	\$167.46	\$167.46	\$167.46	\$167.46	\$167.46	\$138.26	\$138.26	\$144.02	\$144.02	\$144.02	\$144.02	\$144.02	\$144.02
16	\$165.78	\$165.78	\$172.68	\$172.68	\$172.68	\$172.68	\$172.68	\$172.68	\$142.58	\$142.58	\$148.51	\$148.51	\$148.51	\$148.51	\$148.51	\$148.51
17	\$170.80	\$170.80	\$177.91	\$177.91	\$177.91	\$177.91	\$177.91	\$177.91	\$146.89	\$146.89	\$153.01	\$153.01	\$153.01	\$153.01	\$153.01	\$153.01
18	\$176.20	\$176.20	\$183.54	\$183.54	\$183.54	\$183.54	\$183.54	\$183.54	\$151.54	\$151.54	\$157.85	\$157.85	\$157.85	\$157.85	\$157.85	\$157.85
19	\$181.60	\$181.60	\$189.17	\$189.17	\$189.17	\$189.17	\$189.17	\$189.17	\$156.19	\$156.19	\$162.69	\$162.69	\$162.69	\$162.69	\$162.69	\$162.69
20	\$187.20	\$187.20	\$195.00	\$195.00	\$195.00	\$195.00	\$195.00	\$195.00	\$161.00	\$161.00	\$167.70	\$167.70	\$167.70	\$167.70	\$167.70	\$167.70
21	\$192.99	\$192.99	\$201.03	\$201.03	\$201.03	\$201.03	\$201.03	\$201.03	\$165.98	\$165.98	\$172.89	\$172.89	\$172.89	\$172.89	\$172.89	\$172.89
22	\$192.99	\$192.99	\$201.03	\$201.03	\$201.03	\$201.03	\$201.03	\$201.03	\$165.98	\$165.98	\$172.89	\$172.89	\$172.89	\$172.89	\$172.89	\$172.89
23	\$192.99	\$192.99	\$201.03	\$201.03	\$201.03	\$201.03	\$201.03	\$201.03	\$165.98	\$165.98	\$172.89	\$172.89	\$172.89	\$172.89	\$172.89	\$172.89
24	\$192.99	\$192.99	\$201.03	\$201.03	\$201.03	\$201.03	\$201.03	\$201.03	\$165.98	\$165.98	\$172.89	\$172.89	\$172.89	\$172.89	\$172.89	\$172.89
25	\$193.76	\$193.76	\$201.83	\$201.83	\$201.83	\$201.83	\$201.83	\$201.83	\$166.64	\$166.64	\$173.58	\$173.58	\$173.58	\$173.58	\$173.58	\$173.58
26	\$197.62	\$197.62	\$205.85	\$205.85	\$205.85	\$205.85	\$205.85	\$205.85	\$169.96	\$169.96	\$177.04	\$177.04	\$177.04	\$177.04	\$177.04	\$177.04
27	\$202.25	\$202.25	\$210.68	\$210.68	\$210.68	\$210.68	\$210.68	\$210.68	\$173.95	\$173.95	\$181.19	\$181.19	\$181.19	\$181.19	\$181.19	\$181.19
28	\$209.78	\$209.78	\$218.52	\$218.52	\$218.52	\$218.52	\$218.52	\$218.52	\$180.42	\$180.42	\$187.93	\$187.93	\$187.93	\$187.93	\$187.93	\$187.93
29	\$215.96	\$215.96	\$224.95	\$224.95	\$224.95	\$224.95	\$224.95	\$224.95	\$185.73	\$185.73	\$193.46	\$193.46	\$193.46	\$193.46	\$193.46	\$193.46
30	\$219.04	\$219.04	\$228.17	\$228.17	\$228.17	\$228.17	\$228.17	\$228.17	\$188.39	\$188.39	\$196.23	\$196.23	\$196.23	\$196.23	\$196.23	\$196.23
31	\$223.68	\$223.68	\$232.99	\$232.99	\$232.99	\$232.99	\$232.99	\$232.99	\$192.37	\$192.37	\$200.38	\$200.38	\$200.38	\$200.38	\$200.38	\$200.38
32	\$228.31	\$228.31	\$237.82	\$237.82	\$237.82	\$237.82	\$237.82	\$237.82	\$196.35	\$196.35	\$204.53	\$204.53	\$204.53	\$204.53	\$204.53	\$204.53
33	\$231.20	\$231.20	\$240.83	\$240.83	\$240.83	\$240.83	\$240.83	\$240.83	\$198.84	\$198.84	\$207.12	\$207.12	\$207.12	\$207.12	\$207.12	\$207.12
34	\$234.29	\$234.29	\$244.05	\$244.05	\$244.05	\$244.05	\$244.05	\$244.05	\$201.50	\$201.50	\$209.89	\$209.89	\$209.89	\$209.89	\$209.89	\$209.89
35	\$235.83	\$235.83	\$245.66	\$245.66	\$245.66	\$245.66	\$245.66	\$245.66	\$202.83	\$202.83	\$211.27	\$211.27	\$211.27	\$211.27	\$211.27	\$211.27
36	\$237.38	\$237.38	\$247.27	\$247.27	\$247.27	\$247.27	\$247.27	\$247.27	\$204.16	\$204.16	\$212.65	\$212.65	\$212.65	\$212.65	\$212.65	\$212.65
37	\$238.92	\$238.92	\$248.88	\$248.88	\$248.88	\$248.88	\$248.88	\$248.88	\$205.48	\$205.48	\$214.04	\$214.04	\$214.04	\$214.04	\$214.04	\$214.04
38	\$240.47	\$240.47	\$250.48	\$250.48	\$250.48	\$250.48	\$250.48	\$250.48	\$206.81	\$206.81	\$215.42	\$215.42	\$215.42	\$215.42	\$215.42	\$215.42
39	\$243.55	\$243.55	\$253.70	\$253.70	\$253.70	\$253.70	\$253.70	\$253.70	\$209.47	\$209.47	\$218.19	\$218.19	\$218.19	\$218.19	\$218.19	\$218.19
40	\$246.64	\$246.64	\$256.92	\$256.92	\$256.92	\$256.92	\$256.92	\$256.92	\$212.12	\$212.12	\$220.95	\$220.95	\$220.95	\$220.95	\$220.95	\$220.95
41	\$251.27	\$251.27	\$261.74	\$261.74	\$261.74	\$261.74	\$261.74	\$261.74	\$216.11	\$216.11	\$225.10	\$225.10	\$225.10	\$225.10	\$225.10	\$225.10
42	\$255.71	\$255.71	\$266.36	\$266.36	\$266.36	\$266.36	\$266.36	\$266.36	\$219.92	\$219.92	\$229.08	\$229.08	\$229.08	\$229.08	\$229.08	\$229.08
43	\$261.89	\$261.89	\$272.80	\$272.80	\$272.80	\$272.80	\$272.80	\$272.80	\$225.23	\$225.23	\$234.61	\$234.61	\$234.61	\$234.61	\$234.61	\$234.61
44	\$269.61	\$269.61	\$280.84	\$280.84	\$280.84	\$280.84	\$280.84	\$280.84	\$231.87	\$231.87	\$241.53	\$241.53	\$241.53	\$241.53	\$241.53	\$241.53
45	\$278.68	\$278.68	\$290.29	\$290.29	\$290.29	\$290.29	\$290.29	\$290.29	\$239.68	\$239.68	\$249.65	\$249.65	\$249.65	\$249.65	\$249.65	\$249.65
46	\$289.49	\$289.49	\$301.55	\$301.55	\$301.55	\$301.55	\$301.55	\$301.55	\$248.97	\$248.97	\$259.34	\$259.34	\$259.34	\$259.34	\$259.34	\$259.34
47	\$301.64	\$301.64	\$314.21	\$314.21	\$314.21	\$314.21	\$314.21	\$314.21	\$259.43	\$259.43	\$270.23	\$270.23	\$270.23	\$270.23	\$270.23	\$270.23
48	\$315.54	\$315.54	\$328.68	\$328.68	\$328.68	\$328.68	\$328.68	\$328.68	\$271.38	\$271.38	\$282.68	\$282.68	\$282.68	\$282.68	\$282.68	\$282.68
49	\$329.24	\$329.24	\$342.96	\$342.96	\$342.96	\$342.96	\$342.96	\$342.96	\$283.16	\$283.16	\$294.95	\$294.95	\$294.95	\$294.95	\$294.95	\$294.95
50	\$344.68	\$344.68	\$359.04	\$359.04	\$359.04	\$359.04	\$359.04	\$359.04	\$296.44	\$296.44	\$308.78	\$308.78	\$308.78	\$308.78	\$308.78	\$308.78
51	\$359.93	\$359.93	\$374.92	\$374.92	\$374.92	\$374.92	\$374.92	\$374.92	\$309.55	\$309.55	\$322.44	\$322.44	\$322.44	\$322.44	\$322.44	\$322.44
52	\$376.72	\$376.72	\$392.41	\$392.41	\$392.41	\$392.41	\$392.41	\$392.41	\$323.99	\$323.99	\$337.48	\$337.48	\$337.48	\$337.48	\$337.48	\$337.48
53	\$393.70	\$393.70	\$410.10	\$410.10	\$410.10	\$410.10	\$410.10	\$410.10	\$338.60	\$338.60	\$352.70	\$352.70	\$352.70	\$352.70	\$352.70	\$352.70
54	\$412.03	\$412.03	\$429.20	\$429.20	\$429.20	\$429.20	\$429.20	\$429.20	\$354.37	\$354.37	\$369.12	\$369.12	\$369.12	\$369.12	\$369.12	\$369.12
55	\$430.37	\$430.37	\$448.30	\$448.30	\$448.30	\$448.30	\$448.30	\$448.30	\$370.14	\$370.14	\$385.54	\$385.54	\$385.54	\$385.54	\$385.54	\$385.54
56	\$450.25	\$450.25	\$469.00	\$469.00	\$469.00	\$469.00	\$469.00	\$469.00	\$387.23	\$387.23	\$					

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020073		62560PA0020073		62560PA0020073		62560PA0020073		62560PA0020074		62560PA0020074		62560PA0020074		62560PA0020074	
Plan Marketing Name =>	vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,000 \$30		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35		vantage Gold HMO \$1,500 \$35	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1000/ \$2000		\$1000/ \$2000		\$1000/ \$2000		\$1000/ \$2000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000		\$1500/ \$3000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$30 / \$50		\$30 / \$50		\$30 / \$50		\$30 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50		\$35 / \$50	
OOP Maximum =>	\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000		\$6500/ \$13000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$178.82	\$178.82	\$186.27	\$186.27	\$186.27	\$186.27	\$186.27	\$186.27	\$180.08	\$180.08	\$187.59	\$187.59	\$187.59	\$187.59	\$187.59	\$187.59
15	\$194.71	\$194.71	\$202.83	\$202.83	\$202.83	\$202.83	\$202.83	\$202.83	\$196.09	\$196.09	\$204.26	\$204.26	\$204.26	\$204.26	\$204.26	\$204.26
16	\$200.79	\$200.79	\$209.16	\$209.16	\$209.16	\$209.16	\$209.16	\$209.16	\$202.21	\$202.21	\$210.64	\$210.64	\$210.64	\$210.64	\$210.64	\$210.64
17	\$206.87	\$206.87	\$215.49	\$215.49	\$215.49	\$215.49	\$215.49	\$215.49	\$208.33	\$208.33	\$217.01	\$217.01	\$217.01	\$217.01	\$217.01	\$217.01
18	\$213.41	\$213.41	\$222.31	\$222.31	\$222.31	\$222.31	\$222.31	\$222.31	\$214.92	\$214.92	\$223.88	\$223.88	\$223.88	\$223.88	\$223.88	\$223.88
19	\$219.96	\$219.96	\$229.12	\$229.12	\$229.12	\$229.12	\$229.12	\$229.12	\$221.51	\$221.51	\$230.74	\$230.74	\$230.74	\$230.74	\$230.74	\$230.74
20	\$226.74	\$226.74	\$236.19	\$236.19	\$236.19	\$236.19	\$236.19	\$236.19	\$228.34	\$228.34	\$237.85	\$237.85	\$237.85	\$237.85	\$237.85	\$237.85
21	\$233.75	\$233.75	\$243.49	\$243.49	\$243.49	\$243.49	\$243.49	\$243.49	\$235.40	\$235.40	\$245.21	\$245.21	\$245.21	\$245.21	\$245.21	\$245.21
22	\$233.75	\$233.75	\$243.49	\$243.49	\$243.49	\$243.49	\$243.49	\$243.49	\$235.40	\$235.40	\$245.21	\$245.21	\$245.21	\$245.21	\$245.21	\$245.21
23	\$233.75	\$233.75	\$243.49	\$243.49	\$243.49	\$243.49	\$243.49	\$243.49	\$235.40	\$235.40	\$245.21	\$245.21	\$245.21	\$245.21	\$245.21	\$245.21
24	\$233.75	\$233.75	\$243.49	\$243.49	\$243.49	\$243.49	\$243.49	\$243.49	\$235.40	\$235.40	\$245.21	\$245.21	\$245.21	\$245.21	\$245.21	\$245.21
25	\$234.69	\$234.69	\$244.46	\$244.46	\$244.46	\$244.46	\$244.46	\$244.46	\$236.34	\$236.34	\$246.19	\$246.19	\$246.19	\$246.19	\$246.19	\$246.19
26	\$239.36	\$239.36	\$249.33	\$249.33	\$249.33	\$249.33	\$249.33	\$249.33	\$241.05	\$241.05	\$251.10	\$251.10	\$251.10	\$251.10	\$251.10	\$251.10
27	\$244.97	\$244.97	\$255.18	\$255.18	\$255.18	\$255.18	\$255.18	\$255.18	\$246.70	\$246.70	\$256.98	\$256.98	\$256.98	\$256.98	\$256.98	\$256.98
28	\$254.09	\$254.09	\$264.67	\$264.67	\$264.67	\$264.67	\$264.67	\$264.67	\$255.88	\$255.88	\$266.54	\$266.54	\$266.54	\$266.54	\$266.54	\$266.54
29	\$261.57	\$261.57	\$272.47	\$272.47	\$272.47	\$272.47	\$272.47	\$272.47	\$263.41	\$263.41	\$274.39	\$274.39	\$274.39	\$274.39	\$274.39	\$274.39
30	\$265.31	\$265.31	\$276.36	\$276.36	\$276.36	\$276.36	\$276.36	\$276.36	\$267.18	\$267.18	\$278.31	\$278.31	\$278.31	\$278.31	\$278.31	\$278.31
31	\$270.92	\$270.92	\$282.20	\$282.20	\$282.20	\$282.20	\$282.20	\$282.20	\$272.83	\$272.83	\$284.20	\$284.20	\$284.20	\$284.20	\$284.20	\$284.20
32	\$276.53	\$276.53	\$288.05	\$288.05	\$288.05	\$288.05	\$288.05	\$288.05	\$278.48	\$278.48	\$290.08	\$290.08	\$290.08	\$290.08	\$290.08	\$290.08
33	\$280.03	\$280.03	\$291.70	\$291.70	\$291.70	\$291.70	\$291.70	\$291.70	\$282.01	\$282.01	\$293.76	\$293.76	\$293.76	\$293.76	\$293.76	\$293.76
34	\$283.77	\$283.77	\$295.60	\$295.60	\$295.60	\$295.60	\$295.60	\$295.60	\$285.78	\$285.78	\$297.68	\$297.68	\$297.68	\$297.68	\$297.68	\$297.68
35	\$285.64	\$285.64	\$297.54	\$297.54	\$297.54	\$297.54	\$297.54	\$297.54	\$287.66	\$287.66	\$299.65	\$299.65	\$299.65	\$299.65	\$299.65	\$299.65
36	\$287.51	\$287.51	\$299.49	\$299.49	\$299.49	\$299.49	\$299.49	\$299.49	\$289.54	\$289.54	\$301.61	\$301.61	\$301.61	\$301.61	\$301.61	\$301.61
37	\$289.38	\$289.38	\$301.44	\$301.44	\$301.44	\$301.44	\$301.44	\$301.44	\$291.43	\$291.43	\$303.57	\$303.57	\$303.57	\$303.57	\$303.57	\$303.57
38	\$291.25	\$291.25	\$303.39	\$303.39	\$303.39	\$303.39	\$303.39	\$303.39	\$293.31	\$293.31	\$305.53	\$305.53	\$305.53	\$305.53	\$305.53	\$305.53
39	\$294.99	\$294.99	\$307.28	\$307.28	\$307.28	\$307.28	\$307.28	\$307.28	\$297.07	\$297.07	\$309.46	\$309.46	\$309.46	\$309.46	\$309.46	\$309.46
40	\$298.73	\$298.73	\$311.18	\$311.18	\$311.18	\$311.18	\$311.18	\$311.18	\$300.84	\$300.84	\$313.38	\$313.38	\$313.38	\$313.38	\$313.38	\$313.38
41	\$304.34	\$304.34	\$317.02	\$317.02	\$317.02	\$317.02	\$317.02	\$317.02	\$306.49	\$306.49	\$319.26	\$319.26	\$319.26	\$319.26	\$319.26	\$319.26
42	\$309.72	\$309.72	\$322.62	\$322.62	\$322.62	\$322.62	\$322.62	\$322.62	\$311.91	\$311.91	\$324.90	\$324.90	\$324.90	\$324.90	\$324.90	\$324.90
43	\$317.20	\$317.20	\$330.42	\$330.42	\$330.42	\$330.42	\$330.42	\$330.42	\$319.44	\$319.44	\$332.75	\$332.75	\$332.75	\$332.75	\$332.75	\$332.75
44	\$326.55	\$326.55	\$340.16	\$340.16	\$340.16	\$340.16	\$340.16	\$340.16	\$328.85	\$328.85	\$342.56	\$342.56	\$342.56	\$342.56	\$342.56	\$342.56
45	\$337.54	\$337.54	\$351.60	\$351.60	\$351.60	\$351.60	\$351.60	\$351.60	\$339.92	\$339.92	\$354.08	\$354.08	\$354.08	\$354.08	\$354.08	\$354.08
46	\$350.63	\$350.63	\$365.24	\$365.24	\$365.24	\$365.24	\$365.24	\$365.24	\$353.10	\$353.10	\$367.82	\$367.82	\$367.82	\$367.82	\$367.82	\$367.82
47	\$365.35	\$365.35	\$380.57	\$380.57	\$380.57	\$380.57	\$380.57	\$380.57	\$367.93	\$367.93	\$383.26	\$383.26	\$383.26	\$383.26	\$383.26	\$383.26
48	\$382.18	\$382.18	\$398.11	\$398.11	\$398.11	\$398.11	\$398.11	\$398.11	\$384.88	\$384.88	\$400.92	\$400.92	\$400.92	\$400.92	\$400.92	\$400.92
49	\$398.78	\$398.78	\$415.39	\$415.39	\$415.39	\$415.39	\$415.39	\$415.39	\$401.59	\$401.59	\$418.33	\$418.33	\$418.33	\$418.33	\$418.33	\$418.33
50	\$417.48	\$417.48	\$434.87	\$434.87	\$434.87	\$434.87	\$434.87	\$434.87	\$420.42	\$420.42	\$437.95	\$437.95	\$437.95	\$437.95	\$437.95	\$437.95
51	\$435.94	\$435.94	\$454.11	\$454.11	\$454.11	\$454.11	\$454.11	\$454.11	\$439.02	\$439.02	\$457.32	\$457.32	\$457.32	\$457.32	\$457.32	\$457.32
52	\$456.28	\$456.28	\$475.29	\$475.29	\$475.29	\$475.29	\$475.29	\$475.29	\$459.50	\$459.50	\$478.65	\$478.65	\$478.65	\$478.65	\$478.65	\$478.65
53	\$476.85	\$476.85	\$496.72	\$496.72	\$496.72	\$496.72	\$496.72	\$496.72	\$480.22	\$480.22	\$500.23	\$500.23	\$500.23	\$500.23	\$500.23	\$500.23
54	\$499.06	\$499.06	\$519.85	\$519.85	\$519.85	\$519.85	\$519.85	\$519.85	\$502.58	\$502.58	\$523.52	\$523.52	\$523.52	\$523.52	\$523.52	\$523.52
55	\$521.26	\$521.26	\$542.98	\$542.98	\$542.98	\$542.98	\$542.98	\$542.98	\$524.94	\$524.94	\$546.82	\$546.82	\$546.82	\$546.82	\$546.82	\$546.82
56	\$545.34	\$545.34	\$568.06	\$568.06	\$568.06	\$568.06	\$568.06	\$568.06	\$549.19	\$549.19	\$572.07	\$572.07	\$572.07	\$572.07	\$572.07	\$572.07
57	\$569.65	\$569.65	\$593.39	\$593.39	\$5											

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020076		62560PA0020076		62560PA0020076		62560PA0020076		62560PA0020077		62560PA0020077		62560PA0020077		62560PA0020077	
Plan Marketing Name =>	vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,000 \$25		vantage Gold HMO \$2,500 \$20		vantage Gold HMO \$2,500 \$20		vantage Gold HMO \$2,500 \$20		vantage Gold HMO \$2,500 \$20	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000/ \$4000		\$2000/ \$4000		\$2000/ \$4000		\$2000/ \$4000		\$2500/ \$5000		\$2500/ \$5000		\$2500/ \$5000		\$2500/ \$5000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$25 / \$50		\$25 / \$50		\$25 / \$50		\$25 / \$50		\$20 / \$40		\$20 / \$40		\$20 / \$40		\$20 / \$40	
OOP Maximum =>	\$5500/ \$11000		\$5500/ \$11000		\$5500/ \$11000		\$5500/ \$11000		\$5000/ \$10000		\$5000/ \$10000		\$5000/ \$10000		\$5000/ \$10000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$179.74	\$179.74	\$187.23	\$187.23	\$187.23	\$187.23	\$187.23	\$187.23	\$180.66	\$180.66	\$188.19	\$188.19	\$188.19	\$188.19	\$188.19	\$188.19
15	\$195.72	\$195.72	\$203.88	\$203.88	\$203.88	\$203.88	\$203.88	\$203.88	\$196.72	\$196.72	\$204.92	\$204.92	\$204.92	\$204.92	\$204.92	\$204.92
16	\$201.83	\$201.83	\$210.24	\$210.24	\$210.24	\$210.24	\$210.24	\$210.24	\$202.86	\$202.86	\$211.31	\$211.31	\$211.31	\$211.31	\$211.31	\$211.31
17	\$207.94	\$207.94	\$216.60	\$216.60	\$216.60	\$216.60	\$216.60	\$216.60	\$209.00	\$209.00	\$217.71	\$217.71	\$217.71	\$217.71	\$217.71	\$217.71
18	\$214.52	\$214.52	\$223.46	\$223.46	\$223.46	\$223.46	\$223.46	\$223.46	\$215.61	\$215.61	\$224.60	\$224.60	\$224.60	\$224.60	\$224.60	\$224.60
19	\$221.10	\$221.10	\$230.31	\$230.31	\$230.31	\$230.31	\$230.31	\$230.31	\$222.23	\$222.23	\$231.49	\$231.49	\$231.49	\$231.49	\$231.49	\$231.49
20	\$227.91	\$227.91	\$237.41	\$237.41	\$237.41	\$237.41	\$237.41	\$237.41	\$229.08	\$229.08	\$238.62	\$238.62	\$238.62	\$238.62	\$238.62	\$238.62
21	\$234.96	\$234.96	\$244.75	\$244.75	\$244.75	\$244.75	\$244.75	\$244.75	\$236.16	\$236.16	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00
22	\$234.96	\$234.96	\$244.75	\$244.75	\$244.75	\$244.75	\$244.75	\$244.75	\$236.16	\$236.16	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00
23	\$234.96	\$234.96	\$244.75	\$244.75	\$244.75	\$244.75	\$244.75	\$244.75	\$236.16	\$236.16	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00
24	\$234.96	\$234.96	\$244.75	\$244.75	\$244.75	\$244.75	\$244.75	\$244.75	\$236.16	\$236.16	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00	\$246.00
25	\$235.90	\$235.90	\$245.73	\$245.73	\$245.73	\$245.73	\$245.73	\$245.73	\$237.10	\$237.10	\$246.98	\$246.98	\$246.98	\$246.98	\$246.98	\$246.98
26	\$240.60	\$240.60	\$250.62	\$250.62	\$250.62	\$250.62	\$250.62	\$250.62	\$241.83	\$241.83	\$251.90	\$251.90	\$251.90	\$251.90	\$251.90	\$251.90
27	\$246.24	\$246.24	\$256.50	\$256.50	\$256.50	\$256.50	\$256.50	\$256.50	\$247.50	\$247.50	\$257.81	\$257.81	\$257.81	\$257.81	\$257.81	\$257.81
28	\$255.40	\$255.40	\$266.04	\$266.04	\$266.04	\$266.04	\$266.04	\$266.04	\$256.71	\$256.71	\$267.40	\$267.40	\$267.40	\$267.40	\$267.40	\$267.40
29	\$262.92	\$262.92	\$273.88	\$273.88	\$273.88	\$273.88	\$273.88	\$273.88	\$264.26	\$264.26	\$275.27	\$275.27	\$275.27	\$275.27	\$275.27	\$275.27
30	\$266.68	\$266.68	\$277.79	\$277.79	\$277.79	\$277.79	\$277.79	\$277.79	\$268.04	\$268.04	\$279.21	\$279.21	\$279.21	\$279.21	\$279.21	\$279.21
31	\$272.32	\$272.32	\$283.67	\$283.67	\$283.67	\$283.67	\$283.67	\$283.67	\$273.71	\$273.71	\$285.11	\$285.11	\$285.11	\$285.11	\$285.11	\$285.11
32	\$277.96	\$277.96	\$289.54	\$289.54	\$289.54	\$289.54	\$289.54	\$289.54	\$279.38	\$279.38	\$291.02	\$291.02	\$291.02	\$291.02	\$291.02	\$291.02
33	\$281.48	\$281.48	\$293.21	\$293.21	\$293.21	\$293.21	\$293.21	\$293.21	\$282.92	\$282.92	\$294.71	\$294.71	\$294.71	\$294.71	\$294.71	\$294.71
34	\$285.24	\$285.24	\$297.13	\$297.13	\$297.13	\$297.13	\$297.13	\$297.13	\$286.70	\$286.70	\$298.64	\$298.64	\$298.64	\$298.64	\$298.64	\$298.64
35	\$287.12	\$287.12	\$299.08	\$299.08	\$299.08	\$299.08	\$299.08	\$299.08	\$288.59	\$288.59	\$300.61	\$300.61	\$300.61	\$300.61	\$300.61	\$300.61
36	\$289.00	\$289.00	\$301.04	\$301.04	\$301.04	\$301.04	\$301.04	\$301.04	\$290.48	\$290.48	\$302.58	\$302.58	\$302.58	\$302.58	\$302.58	\$302.58
37	\$290.88	\$290.88	\$303.00	\$303.00	\$303.00	\$303.00	\$303.00	\$303.00	\$292.37	\$292.37	\$304.55	\$304.55	\$304.55	\$304.55	\$304.55	\$304.55
38	\$292.76	\$292.76	\$304.96	\$304.96	\$304.96	\$304.96	\$304.96	\$304.96	\$294.26	\$294.26	\$306.52	\$306.52	\$306.52	\$306.52	\$306.52	\$306.52
39	\$296.52	\$296.52	\$308.87	\$308.87	\$308.87	\$308.87	\$308.87	\$308.87	\$298.03	\$298.03	\$310.45	\$310.45	\$310.45	\$310.45	\$310.45	\$310.45
40	\$300.28	\$300.28	\$312.79	\$312.79	\$312.79	\$312.79	\$312.79	\$312.79	\$301.81	\$301.81	\$314.39	\$314.39	\$314.39	\$314.39	\$314.39	\$314.39
41	\$305.92	\$305.92	\$318.66	\$318.66	\$318.66	\$318.66	\$318.66	\$318.66	\$307.48	\$307.48	\$320.29	\$320.29	\$320.29	\$320.29	\$320.29	\$320.29
42	\$311.32	\$311.32	\$324.29	\$324.29	\$324.29	\$324.29	\$324.29	\$324.29	\$312.91	\$312.91	\$325.95	\$325.95	\$325.95	\$325.95	\$325.95	\$325.95
43	\$318.84	\$318.84	\$332.13	\$332.13	\$332.13	\$332.13	\$332.13	\$332.13	\$320.47	\$320.47	\$333.82	\$333.82	\$333.82	\$333.82	\$333.82	\$333.82
44	\$328.24	\$328.24	\$341.92	\$341.92	\$341.92	\$341.92	\$341.92	\$341.92	\$329.92	\$329.92	\$343.66	\$343.66	\$343.66	\$343.66	\$343.66	\$343.66
45	\$339.28	\$339.28	\$353.42	\$353.42	\$353.42	\$353.42	\$353.42	\$353.42	\$341.02	\$341.02	\$355.22	\$355.22	\$355.22	\$355.22	\$355.22	\$355.22
46	\$352.44	\$352.44	\$367.13	\$367.13	\$367.13	\$367.13	\$367.13	\$367.13	\$354.24	\$354.24	\$369.00	\$369.00	\$369.00	\$369.00	\$369.00	\$369.00
47	\$367.24	\$367.24	\$382.54	\$382.54	\$382.54	\$382.54	\$382.54	\$382.54	\$369.12	\$369.12	\$384.50	\$384.50	\$384.50	\$384.50	\$384.50	\$384.50
48	\$384.16	\$384.16	\$400.17	\$400.17	\$400.17	\$400.17	\$400.17	\$400.17	\$386.12	\$386.12	\$402.21	\$402.21	\$402.21	\$402.21	\$402.21	\$402.21
49	\$400.84	\$400.84	\$417.54	\$417.54	\$417.54	\$417.54	\$417.54	\$417.54	\$402.89	\$402.89	\$419.68	\$419.68	\$419.68	\$419.68	\$419.68	\$419.68
50	\$419.64	\$419.64	\$437.12	\$437.12	\$437.12	\$437.12	\$437.12	\$437.12	\$421.78	\$421.78	\$439.36	\$439.36	\$439.36	\$439.36	\$439.36	\$439.36
51	\$438.20	\$438.20	\$456.46	\$456.46	\$456.46	\$456.46	\$456.46	\$456.46	\$440.44	\$440.44	\$458.79	\$458.79	\$458.79	\$458.79	\$458.79	\$458.79
52	\$458.64	\$458.64	\$477.75	\$477.75	\$477.75	\$477.75	\$477.75	\$477.75	\$460.98	\$460.98	\$480.19	\$480.19	\$480.19	\$480.19	\$480.19	\$480.19
53	\$479.32	\$479.32	\$499.29	\$499.29	\$499.29	\$499.29	\$499.29	\$499.29	\$481.77	\$481.77	\$501.84	\$501.84	\$501.84	\$501.84	\$501.84	\$501.84
54	\$501.64	\$501.64	\$522.54	\$522.54	\$522.54	\$522.54	\$522.54	\$522.54	\$504.20	\$504.20	\$525.21	\$525.21	\$525.21	\$525.21	\$525.21	\$525.21
55	\$523.96	\$523.96	\$545.79	\$545.79	\$545.79	\$545.79	\$545.79	\$545.79	\$526.64	\$526.64	\$548.58	\$548.58	\$548.58	\$548.58	\$548.58	\$548.58
56	\$548.16	\$548.16	\$571.00	\$571.00	\$571.00	\$571.00	\$571.00	\$571.00	\$55							

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

HIOS Plan ID (On Exchange)=>																
HIOS Plan ID (Off Exchange)=>	62560PA0020078		62560PA0020078		62560PA0020078		62560PA0020078		62560PA0020079		62560PA0020079		62560PA0020079		62560PA0020079	
Plan Marketing Name =>	vantage Silver HMO \$3,000 \$35		vantage Silver HMO \$3,000 \$35		vantage Silver HMO \$3,000 \$35		vantage Silver HMO \$3,000 \$35		Advantage Bronze HMO \$7,000		Advantage Bronze HMO \$7,000		Advantage Bronze HMO \$7,000		Advantage Bronze HMO \$7,000	
Form # =>	HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03		HMOF03	
Rating Area =>	1		2		4		5		1		2		4		5	
Network =>	ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/		ferral w/Dental Advantage w/	
Metal =>	Silver		Silver		Silver		Silver		Bronze		Bronze		Bronze		Bronze	
Deductible =>	\$3000/ \$6000		\$3000/ \$6000		\$3000/ \$6000		\$3000/ \$6000		\$7000/ \$14000		\$7000/ \$14000		\$7000/ \$14000		\$7000/ \$14000	
Coinsurance =>	100%		100%		100%		100%		100%		100%		100%		100%	
Copays =>	\$35 / \$60		\$35 / \$60		\$35 / \$60		\$35 / \$60		\$0/ \$0		\$0/ \$0		\$0/ \$0		\$0/ \$0	
OOP Maximum =>	\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800		\$7900/ \$15800	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$150.27	\$150.27	\$156.53	\$156.53	\$156.53	\$156.53	\$156.53	\$156.53	\$129.24	\$129.24	\$134.62	\$134.62	\$134.62	\$134.62	\$134.62	\$134.62
15	\$163.63	\$163.63	\$170.45	\$170.45	\$170.45	\$170.45	\$170.45	\$170.45	\$140.73	\$140.73	\$146.59	\$146.59	\$146.59	\$146.59	\$146.59	\$146.59
16	\$168.73	\$168.73	\$175.77	\$175.77	\$175.77	\$175.77	\$175.77	\$175.77	\$145.12	\$145.12	\$151.17	\$151.17	\$151.17	\$151.17	\$151.17	\$151.17
17	\$173.84	\$173.84	\$181.09	\$181.09	\$181.09	\$181.09	\$181.09	\$181.09	\$149.51	\$149.51	\$155.74	\$155.74	\$155.74	\$155.74	\$155.74	\$155.74
18	\$179.34	\$179.34	\$186.82	\$186.82	\$186.82	\$186.82	\$186.82	\$186.82	\$154.24	\$154.24	\$160.67	\$160.67	\$160.67	\$160.67	\$160.67	\$160.67
19	\$184.84	\$184.84	\$192.55	\$192.55	\$192.55	\$192.55	\$192.55	\$192.55	\$158.97	\$158.97	\$165.60	\$165.60	\$165.60	\$165.60	\$165.60	\$165.60
20	\$190.54	\$190.54	\$198.48	\$198.48	\$198.48	\$198.48	\$198.48	\$198.48	\$163.87	\$163.87	\$170.70	\$170.70	\$170.70	\$170.70	\$170.70	\$170.70
21	\$196.43	\$196.43	\$204.62	\$204.62	\$204.62	\$204.62	\$204.62	\$204.62	\$168.94	\$168.94	\$175.98	\$175.98	\$175.98	\$175.98	\$175.98	\$175.98
22	\$196.43	\$196.43	\$204.62	\$204.62	\$204.62	\$204.62	\$204.62	\$204.62	\$168.94	\$168.94	\$175.98	\$175.98	\$175.98	\$175.98	\$175.98	\$175.98
23	\$196.43	\$196.43	\$204.62	\$204.62	\$204.62	\$204.62	\$204.62	\$204.62	\$168.94	\$168.94	\$175.98	\$175.98	\$175.98	\$175.98	\$175.98	\$175.98
24	\$196.43	\$196.43	\$204.62	\$204.62	\$204.62	\$204.62	\$204.62	\$204.62	\$168.94	\$168.94	\$175.98	\$175.98	\$175.98	\$175.98	\$175.98	\$175.98
25	\$197.22	\$197.22	\$205.44	\$205.44	\$205.44	\$205.44	\$205.44	\$205.44	\$169.62	\$169.62	\$176.68	\$176.68	\$176.68	\$176.68	\$176.68	\$176.68
26	\$201.14	\$201.14	\$209.53	\$209.53	\$209.53	\$209.53	\$209.53	\$209.53	\$172.99	\$172.99	\$180.20	\$180.20	\$180.20	\$180.20	\$180.20	\$180.20
27	\$205.86	\$205.86	\$214.44	\$214.44	\$214.44	\$214.44	\$214.44	\$214.44	\$177.05	\$177.05	\$184.43	\$184.43	\$184.43	\$184.43	\$184.43	\$184.43
28	\$213.52	\$213.52	\$222.42	\$222.42	\$222.42	\$222.42	\$222.42	\$222.42	\$183.64	\$183.64	\$191.29	\$191.29	\$191.29	\$191.29	\$191.29	\$191.29
29	\$219.81	\$219.81	\$228.97	\$228.97	\$228.97	\$228.97	\$228.97	\$228.97	\$189.04	\$189.04	\$196.92	\$196.92	\$196.92	\$196.92	\$196.92	\$196.92
30	\$222.95	\$222.95	\$232.24	\$232.24	\$232.24	\$232.24	\$232.24	\$232.24	\$191.75	\$191.75	\$199.74	\$199.74	\$199.74	\$199.74	\$199.74	\$199.74
31	\$227.66	\$227.66	\$237.15	\$237.15	\$237.15	\$237.15	\$237.15	\$237.15	\$195.80	\$195.80	\$203.96	\$203.96	\$203.96	\$203.96	\$203.96	\$203.96
32	\$232.38	\$232.38	\$242.07	\$242.07	\$242.07	\$242.07	\$242.07	\$242.07	\$199.86	\$199.86	\$208.18	\$208.18	\$208.18	\$208.18	\$208.18	\$208.18
33	\$235.32	\$235.32	\$245.13	\$245.13	\$245.13	\$245.13	\$245.13	\$245.13	\$202.39	\$202.39	\$210.82	\$210.82	\$210.82	\$210.82	\$210.82	\$210.82
34	\$238.47	\$238.47	\$248.41	\$248.41	\$248.41	\$248.41	\$248.41	\$248.41	\$205.09	\$205.09	\$213.64	\$213.64	\$213.64	\$213.64	\$213.64	\$213.64
35	\$240.04	\$240.04	\$250.05	\$250.05	\$250.05	\$250.05	\$250.05	\$250.05	\$206.44	\$206.44	\$215.05	\$215.05	\$215.05	\$215.05	\$215.05	\$215.05
36	\$241.61	\$241.61	\$251.68	\$251.68	\$251.68	\$251.68	\$251.68	\$251.68	\$207.80	\$207.80	\$216.46	\$216.46	\$216.46	\$216.46	\$216.46	\$216.46
37	\$243.18	\$243.18	\$253.32	\$253.32	\$253.32	\$253.32	\$253.32	\$253.32	\$209.15	\$209.15	\$217.86	\$217.86	\$217.86	\$217.86	\$217.86	\$217.86
38	\$244.75	\$244.75	\$254.96	\$254.96	\$254.96	\$254.96	\$254.96	\$254.96	\$210.50	\$210.50	\$219.27	\$219.27	\$219.27	\$219.27	\$219.27	\$219.27
39	\$247.89	\$247.89	\$258.23	\$258.23	\$258.23	\$258.23	\$258.23	\$258.23	\$213.20	\$213.20	\$222.09	\$222.09	\$222.09	\$222.09	\$222.09	\$222.09
40	\$251.04	\$251.04	\$261.50	\$261.50	\$261.50	\$261.50	\$261.50	\$261.50	\$215.91	\$215.91	\$224.90	\$224.90	\$224.90	\$224.90	\$224.90	\$224.90
41	\$255.75	\$255.75	\$266.42	\$266.42	\$266.42	\$266.42	\$266.42	\$266.42	\$219.96	\$219.96	\$229.13	\$229.13	\$229.13	\$229.13	\$229.13	\$229.13
42	\$260.27	\$260.27	\$271.12	\$271.12	\$271.12	\$271.12	\$271.12	\$271.12	\$223.85	\$223.85	\$233.17	\$233.17	\$233.17	\$233.17	\$233.17	\$233.17
43	\$266.56	\$266.56	\$277.67	\$277.67	\$277.67	\$277.67	\$277.67	\$277.67	\$229.25	\$229.25	\$238.80	\$238.80	\$238.80	\$238.80	\$238.80	\$238.80
44	\$274.41	\$274.41	\$285.85	\$285.85	\$285.85	\$285.85	\$285.85	\$285.85	\$236.01	\$236.01	\$245.84	\$245.84	\$245.84	\$245.84	\$245.84	\$245.84
45	\$283.64	\$283.64	\$295.47	\$295.47	\$295.47	\$295.47	\$295.47	\$295.47	\$243.95	\$243.95	\$254.12	\$254.12	\$254.12	\$254.12	\$254.12	\$254.12
46	\$294.65	\$294.65	\$306.93	\$306.93	\$306.93	\$306.93	\$306.93	\$306.93	\$253.41	\$253.41	\$263.97	\$263.97	\$263.97	\$263.97	\$263.97	\$263.97
47	\$307.02	\$307.02	\$319.82	\$319.82	\$319.82	\$319.82	\$319.82	\$319.82	\$264.05	\$264.05	\$275.06	\$275.06	\$275.06	\$275.06	\$275.06	\$275.06
48	\$321.16	\$321.16	\$334.55	\$334.55	\$334.55	\$334.55	\$334.55	\$334.55	\$276.22	\$276.22	\$287.73	\$287.73	\$287.73	\$287.73	\$287.73	\$287.73
49	\$335.11	\$335.11	\$349.08	\$349.08	\$349.08	\$349.08	\$349.08	\$349.08	\$288.21	\$288.21	\$300.22	\$300.22	\$300.22	\$300.22	\$300.22	\$300.22
50	\$350.82	\$350.82	\$365.45	\$365.45	\$365.45	\$365.45	\$365.45	\$365.45	\$301.73	\$301.73	\$314.30	\$314.30	\$314.30	\$314.30	\$314.30	\$314.30
51	\$366.34	\$366.34	\$381.62	\$381.62	\$381.62	\$381.62	\$381.62	\$381.62	\$315.07	\$315.07	\$328.20	\$328.20	\$328.20	\$328.20	\$328.20	\$328.20
52	\$383.43	\$383.43	\$399.42	\$399.42	\$399.42	\$399.42	\$399.42	\$399.42	\$329.77	\$329.77	\$343.51	\$343.51	\$343.51	\$343.51	\$343.51	\$343.51
53	\$400.72	\$400.72	\$417.42	\$417.42	\$417.42	\$417.42	\$417.42	\$417.42	\$344.64	\$344.64	\$359.00	\$359.00	\$359.00	\$359.00	\$359.00	\$359.00
54	\$419.38	\$419.38	\$436.86	\$436.86	\$436.86	\$436.86	\$436.86	\$436.86	\$360.69	\$360.69	\$375.72	\$375.72	\$375.72	\$375.72	\$375.72	\$375.72
55	\$438.04	\$438.04	\$456.30	\$456.30	\$456.30	\$456.30	\$456.30	\$456.30	\$376.74	\$376.74	\$392.44	\$392.44	\$392.44	\$392.44	\$392.44	\$392.44
56	\$458.27	\$458.27	\$477.38	\$477.38	\$477.38	\$477.38	\$477.38	\$477.38								

UPMC Health Coverage, Inc.
Small Group
Plan Design Summary

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
62560PA0020071	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	HMO	Platinum	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020072	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	HMO	Platinum	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020073	UPMC Small Business Advantage Gold HMO \$1,000 \$30/\$50 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020074	UPMC Small Business Advantage Gold HMO \$1,500 \$35/\$50 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020076	UPMC Small Business Advantage Gold HMO \$2,000 \$25/\$50 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020077	UPMC Small Business Advantage Gold HMO \$2,500 \$20/\$40 - Standard Network	HMO	Gold	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020078	UPMC Small Business Advantage Silver HMO \$3,000 \$35/\$60 - Standard Network	HMO	Silver	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland
62560PA0020079	UPMC Small Business Advantage Bronze HMO \$7,000 - Standard Network	HMO	Bronze	Off	SG HMO Standard Referral w/Dental Advantage w/Dentemax PEDS PPO	1, 2, 4, 5	Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland

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

[illegible]

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

[illegible]

Market	Small Group
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[illegible]

Market	Small Group
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RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

[illegible]

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

[illegible]

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

	02-01-2018 Number of Cover	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Fulton	Juniata	Lebanon	Perry
62560PA0020071	Business Advantage Platinum HMO \$10/\$25 - Stand				
62560PA0020072	Business Advantage Platinum HMO \$500 \$20/\$40 - St				
62560PA0020073	Business Advantage Gold HMO \$1,000 \$30/\$50 - Sta				
62560PA0020074	Business Advantage Gold HMO \$1,500 \$35/\$50 - Sta				
62560PA0020076	Business Advantage Gold HMO \$2,000 \$25/\$50 - Sta				
62560PA0020077	Business Advantage Gold HMO \$2,500 \$20/\$40 - Sta				
62560PA0020078	Business Advantage Silver HMO \$3,000 \$35/\$60 - Sta				
62560PA0020079	Business Advantage Bronze HMO \$7,000 - Stand				

Unified Rate Review v4.3

Company Legal Name:UPMC HEALTH COVERAGE INC

State:PA

HIOS Issuer ID:62560

Market:Small Group

Effective Date of Rate Change(s):1/1/2019

Market Level Calculations (Same for all Plans)

Section I: Experience period data

Experience Period:	1/1/2017	to	12/31/2017
	Experience Period		
	Aggregate Amount	PMPM	% of Prem
Premiums (net of MLR Rebate) in Experience Period:	\$14,924,244	\$327.32	100.00%
Incurred Claims in Experience Period	\$14,492,321	317.85	97.11%
Allowed Claims:	\$16,819,618	368.89	112.70%
Index Rate of Experience Period		\$368.40	
Experience Period Member Months	45,595		

Section II: Allowed Claims, PMPM basis

Benefit Category	Experience Period				Projection Period: 1/1/2019 to 12/31/2019				Mid-point to Mid-point, Experience to Projection: 24 months								
	on Actual Experience Allowed				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections, before credibility Adjustment			Credibility Manual					
	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			
Inpatient Hospital	Admits	51.85	\$11,252.73	\$48.62	0.940	1.000	1.042	1.001	48.85	\$12,220.88	\$49.75	57.20	\$13,970.51	\$66.60			
Outpatient Hospital	Visits	3,424.85	421.09	120.18	0.940	1.000	1.012	1.003	3,236.93	431.49	116.39	3593.22	409.42	122.59			
Professional	Visits	9,653.16	86.32	69.44	0.940	1.000	1.008	0.995	8,980.81	87.77	65.69	11804.88	79.73	78.44			
Other Medical	Visits	252.66	2,095.84	44.13	0.940	1.000	1.043	1.038	256.07	2,280.33	48.66	299.38	1,986.27	49.55			
Capitation	Other	0.00	0.00	0.00	0.940	1.000	1.000	1.000	0.00	0.00	0.00	0.00	0.00	0.00			
Prescription Drug	Prescriptions	10,150.06	102.30	86.53	0.940	1.000	1.049	0.999	9,521.56	112.59	89.33	10100.43	116.15	97.76			
Total				\$368.89							\$369.82			\$414.94			
Section III: Projected Experience:				Projected Allowed Claims PMPM (w/applied credibility if applicable)								0.00%		100.00%	<u>After Credibility</u>	<u>Projected Period Totals</u>	
				Paid to Allowed Average Factor in Projection Period											0.786	\$9,092,682	
				Projected Incurred Claims, before ACA rein & Risk Adj't, PMPM											\$326.00	\$7,143,660	
				Projected Risk Adjustments PMPM											<u>14.51</u>	318,038	
				Projected Incurred Claims, before reinsurance recoveries, net of rein prem, PMPM											\$311.49	\$6,825,621	
				Projected ACA reinsurance recoveries, net of rein prem, PMPM											<u>0.00</u>	0	
				Projected Incurred Claims											\$311.49	\$6,825,621	
				Administrative Expense Load											10.99%	38.44	842,349
				Profit & Risk Load											0.00%	0.00	0
				Taxes & Fees											0.00%	<u>0.00</u>	0
				Single Risk Pool Gross Premium Avg. Rate, PMPM											\$349.93	\$7,667,971	
				Index Rate for Projection Period											<u>\$414.00</u>		
				% increase over Experience Period											6.91%		
				% Increase, annualized:											3.40%		
				Projected Member Months												21,913	

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

Product-Plan Data Collection

Company Legal Name:

UPMC HEALTH COVERAGE INC.

State:

PA

HIOS Issuer ID:

62560

Market:

Small Group

Effective Date of Rate Change(s):

1/1/2019

Product/Plan Level Calculations

Section I: General Product and Plan Information

Product		Terminated Product	SHOP HMO															
Product ID:		62560PA003	62560PA002															
Metal:		Not Applicable	Platinum	Platinum	Gold	Gold	Gold	Gold	Silver	Bronze	Silver	Platinum	Gold	Platinum	Gold	Gold	Gold	Bronze
AV Metal Value		0.000	0.915	0.910	0.819	0.817	0.819	0.818	0.720	0.617	0.714	0.919	0.819	0.917	0.820	0.818	0.613	
AV Pricing Value		0.010	1.201	1.186	0.882	0.889	0.887	0.892	0.742	0.638	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Plan Category		Terminated	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	Terminated	
Plan Type:		HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	HMO	
Plan Name		Transitional Plans	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	Business	
		2017 Experience	Advantage	Advantage	Advantage Gold	Advantage Gold	Advantage Gold	Advantage Gold	Advantage Silver	Advantage	Advantage Silver	Advantage	Advantage Gold	Advantage	Advantage Gold	Advantage Gold	Advantage	
Plan ID (Standard Component ID):		62560PA0030053	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020055	62560PA0020065	62560PA0020066	62560PA0020067	62560PA0020068	62560PA0020069	62560PA0020070	
Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	
Historical Rate Increase - Calendar Year - 2		0.00%								0.00%								
Historical Rate Increase - Calendar Year - 1		0.00%								15.10%								
Historical Rate Increase - Calendar Year 0		0.00%								-6.41%								
Effective Date of Proposed Rates		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	
Rate Change % (over prior filing)		0.00%	-4.02%	-4.03%	-5.34%	-4.08%	-3.80%	-7.09%	-7.85%	-9.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Cum'lative Rate Change % (over 12 mos prior)		0.00%	-4.02%	-4.03%	-5.34%	-4.08%	-3.80%	-7.09%	-7.85%	-9.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
Proj'd Per Rate Change % (over Exper. Period)		-100.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	-100.00%	
Product Rate Increase %		0.00%								-5.45%								

Section II: Components of Premium Increase (PMPM Dollar Amount above Current Average Rate PMPM)

Plan ID (Standard Component ID):	Total	62560PA0030053	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020055	62560PA0020065	62560PA0020066	62560PA0020067	62560PA0020068	62560PA0020069	62560PA0020070	
Inpatient	\$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	
Outpatient	\$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	
Professional	\$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	
Prescription Drug	\$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	\$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	
Capitation	\$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	
Administration	\$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	
Taxes & Fees	\$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	
Risk & Profit Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Rate Increase	\$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	
Member Cost Share Increase	\$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	

Average Current Rate PMPM	\$337.74	\$0.00	\$336.31	\$332.17	\$372.43	\$361.82	\$364.48	\$257.90	\$349.63	\$256.22	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Projected Member Months	21,913	0	1,148	1,148	3,810	3,810	3,810	3,810	3,675	702	0	0	0	0	0	0	0	

Section III: Experience Period Information

Warning Alert	Wsht 1 Total	Plan ID (Standard Component ID):	Total	62560PA0030053	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020055	62560PA0020065	62560PA0020066	62560PA0020067	62560PA0020068	62560PA0020069	62560PA0020070
		Plan Adjusted Index Rate	\$433.55	\$424.15	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$363.43	\$553.42	\$420.54	\$541.35	\$412.64	\$414.13	\$308.62
OK	45,595	Member Months	45,595	420	0	0	0	0	0	0	0	0	4,259	6,254	33,172	167	399	858	66
OK	\$14,924,244	Total Premium (TP)	\$14,924,244	\$178,144	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,239,874	\$2,559,177	\$10,449,239	\$66,122	\$166,582	\$263,103	\$2,003
		EHB Percent of TP, [see instructions]	99.83%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.82%	99.82%	99.82%	99.82%	99.82%	99.82%	99.82%
		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%
		Other benefits portion of TP	0.17%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%
OK	\$16,819,618	Total Allowed Claims (TAC)	\$16,819,618	\$45,183	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,265,749	\$2,312,791	\$12,149,873	\$74,835	\$143,037	\$828,300	-\$149
		EHB Percent of TAC, [see instructions]	99.82%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	99.82%	99.82%	99.82%	99.82%	99.82%	99.82%	99.82%
		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%
		Other benefits portion of TAC	0.18%	0.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%	0.18%
		Allowed Claims which are not the issuer's obligation:	\$2,989,730	\$8,479	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$386,159	\$299,861	\$2,191,489	\$10,241	\$43,039	\$49,307	\$1,154
		Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		Portion of above payable by HHS on behalf of insured person, as %	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OK	\$14,492,321	Total Incurred claims, payable with issuer funds	\$13,829,889	\$36,703	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$879,590	\$2,012,930	\$9,956,384	\$64,593	\$99,998	\$778,993	-\$1,302
		Net Amt of Rein	\$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
		Risk Adjustment Transfer Amount	\$656,559.39	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$61,898.98	\$90,893.69	\$482,111.53	\$2,427.13	\$5,798.94	\$12,469.91	\$959.22
OK	\$ 317.85	Incurred Claims PMPM	\$303.32	\$87.39	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$206.52	\$321.86	\$300.20	\$386.79	\$250.62	\$907.92	-\$19.73
OK	\$ 368.89	Allowed Claims PMPM	\$368.89	\$107.58	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$297.19	\$369.81	\$366.27	\$448.11	\$358.49	\$965.38	-\$2.25
		EHB portion of Allowed Claims, PMPM	\$368.24	\$107.58	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$296.67	\$369.16	\$365.62	\$447.32	\$357.86	\$963.69	-\$2.25

Section IV: Projected (12 months following effective date)

Warning Alert	Wsht 1 Total		Plan ID (Standard Component ID):	Total	62560PA0030053	62560PA0020071	62560PA0020072	62560PA0020073	62560PA0020074	62560PA0020076	62560PA0020077	62560PA0020078	62560PA0020079	62560PA0020055	62560PA0020065	62560PA0020066	62560PA0020067	62560PA0020068	62560PA0020069	62560PA0020070
		Premium Information	Plan Adjusted Index Rate	\$360.78	\$0.00	\$488.50	\$482.42	\$358.91	\$361.44	\$360.77	\$362.61	\$301.61	\$259.40	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
OK	21,913		Member Months	21,913	-	1,148	1,148	3,810	3,810	3,810	3,810	3,675	702	-	-	-	-	-	-	-
OK	\$7,667,971		Total Premium (TP)	\$7,905,766	\$0	\$560,794	\$553,822	\$1,367,463	\$1,377,080	\$1,374,549	\$1,381,554	\$1,108,407	\$182,097	\$0	\$0	\$0	\$0	\$0	\$0	\$0
			EHB Percent of TP, [see instructions]	99.78%	0.00%	99.78%	99.78%	99.78%	99.78%	99.78%	99.78%	99.78%	99.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			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%
			Other benefits portion of TP	0.22%	100.00%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
OK	9,092,682		Total Allowed Claims (TAC)	\$9,326,089	\$0	\$582,852	\$582,852	\$1,603,714	\$1,603,714	\$1,603,714	\$1,603,714	\$1,459,180	\$286,349	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		Claims Information	EHB Percent of TAC, [see instructions]	99.78%	0.00%	99.78%	99.78%	99.78%	99.78%	99.78%	99.78%	99.78%	99.78%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			state mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
			Other benefits portion of TAC	0.22%	100.00%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
			Allowed Claims which are not the issuer's obligation	\$2,287,665	\$0	\$77,684	\$84,172	\$386,561	\$377,613	\$379,968	\$373,450	\$481,124	\$127,092	\$0	\$0	\$0	\$0	\$0	\$0	\$0
			Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
			Portion of above payable by HHS on behalf of insured person, as %	0.00%	#DIV/0!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
			Total Incurred claims, payable with issuer funds	\$7,038,424	\$0	\$505,167	\$498,680	\$1,217,153	\$1,226,101	\$1,223,746	\$1,230,265	\$978,055	\$159,256	\$0	\$0	\$0	\$0	\$0	\$0	\$0
			Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
#DIV/0!	-		Risk Adjustment Transfer Amount	\$314,752	\$0	\$16,490	\$16,490	\$54,726	\$54,726	\$54,726	\$54,726	\$52,787	\$10,083	\$0	\$0	\$0	\$0	\$0	\$0	\$0
OK	\$ 414.94		Incurred Claims PMPM	\$321.20	#DIV/0!	\$440.04	\$434.39	\$319.46	\$321.81	\$321.19	\$322.90	\$266.14	\$226.86	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
			Allowed Claims PMPM	\$425.60	#DIV/0!	\$507.71	\$507.71	\$420.92	\$420.92	\$420.92	\$420.92	\$397.06	\$407.90	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
			EHB portion of Allowed Claims, PMPM	\$424.65	#DIV/0!	\$506.58	\$506.58	\$419.99	\$419.99	\$419.99	\$419.99	\$396.17	\$407.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

RFJ Part II – Consumer Friendly Justification

Small Group Exchange HMO Rate Filing

The rate change for UPMC Health Coverage Small Group plans is -5.24% for 2019. The proposed rate change listed above accounts for a projected decrease in morbidity trend for the single risk pool, as well as decreases in the projected administrative costs, taxes, and fees for 2019.

Scope and Range of the Rate Increase

The number of individuals affected by this rate increase is 1,683. There will be no variation in the increase among affected members. The proposed rate increase varies by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The range of the proposed rate change is -9.52% to -3.25%

Financial Experience of the Product

Premiums	\$ 15,579,900
Claims	\$ 14,492,321
Administrative expenses	\$ 1,137,239
Taxes & fees	\$ 522,460
Company made (after taxes)	\$ (572,120)

Changes in Medical Service Costs

Cost and utilization increases are expected to increase by approximately 3.23% for 2019.

Changes in Benefits

No changes in benefits contributed significantly to the increase.

Administrative Costs and Anticipated Profits

No major changes in administrative costs or profits are anticipated and thus did not affect the increase.

RFJ Part III: Actuarial Memorandum - Redacted

General Information

The purpose of this actuarial memorandum is to provide certain information related to a rate submission for the company identified below. The relevant index rate is developed in accordance with federal regulations, and plan specific premiums are generated using the allowable modifiers in accordance with the single risk pool rule.

The following section provides information related to the identification of the company that is submitting this rate filing. Much of this information is also displayed in Table 0 of the PA Actuarial Memorandum Exhibits.

Company Identifying Information:

Company Legal Name: UPMC Health Coverage, Inc.

NAIC #: 15451

State: PA

HIOS Issuer ID: 62560

Market: Small Group

Exchange: Off Exchange

Products: HMO

Effective Date: 1/1/2019

Company Contact Information:

[This information redacted for publication.]

Filing Information:

Rate Filing SERFF Tracking #: UPMC-131496011

Form Filing SERFF Tracking #: UPMC-131492394

Binder SERFF Tracking #: UPMC-PA19-125080395

Rate History:

Historical and proposed rate changes vary by plan due to various changes made to meet AV requirements on a plan-by-plan basis. The values listed below and overall proposed rate change for 2019 are weighted averages of the increase for each plan based on projected enrollment. Please see Table 10 of the PA Actuarial Memorandum Exhibits for a breakdown of plan-by-plan rate increases.

SERFF Tracking #	Year	Rate Change
UPMC-129629126	2014	0.0%
UPMC-129640441	2015	0.0%
UPMC-130071359	2016	0.0%
UPMC-130536846	2017	14.0%
UPMC-131034854	2018	0.0%

Proposed Rate Increase(s)

Reasons for Rate Increase(s):

The proposed rate change for 2019 is -5.2%. The major reasons for the change include the following:

- Projected decrease in morbidity trend
- Projected decrease in administrative costs
- Projected decrease in taxes & fees

Market Experience

Experience Period Premium and Claims

Paid Through Date:

The reported claims during the experience period have a paid through date of March 2018.

Premiums (net of MLR Rebate) in Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2017 premium for all non-grandfathered policies in the single risk pool for the captioned company and market. No adjustments were made for MLR rebates as we do not anticipate owing them. HHS cost-sharing is not included in the premium data. Please note that the earned premium is also listed in Table 2 of the PA Actuarial Memorandum Exhibits. Please see Exhibit 1 of the Supporting Exhibits for a breakdown of the portion of premium generated from ACA-related business and transitional business.

Allowed and Incurred Claims Incurred During the Experience Period:

Section I, worksheet 1 of the URRT contains calendar year 2017 claims experience for all non-grandfathered policies in the single risk pool for the captioned company and market, paid through March 2018. Allowed medical claims and pediatric vision claims are pulled directly from our data warehouse. Pediatric dental claims are administered and paid by Dominion Dental. We receive a separate report from Dominion with the claim detail. We used the standard Development/Completion Factor Method to calculate IBNR. Factors were calculated using our entire fully insured block of business. Because of the changes in membership in our ACA-compliant plans year to year, we felt it would be better to use a more established and consistent data set. Because three months run-out is available the impact of IBNR is minimal. The completion factors used are displayed in the table below and no unexpected factors were observed. Please see Exhibit 1 of the Supporting Exhibits for a breakdown of the portion of claims corresponding to ACA-related business and transitional business.

Month	Completion Factor
1/1/2017	0.9998
2/1/2017	0.9996
3/1/2017	0.9987
4/1/2017	0.9982
5/1/2017	0.9980
6/1/2017	0.9975
7/1/2017	0.9964

8/1/2017	0.9944
9/1/2017	0.9914
10/1/2017	0.9851
11/1/2017	0.9781
12/1/2017	0.9651

Benefit Categories

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

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

Drug claims are on separate tables and directly mapped into the Prescription Drugs category. The Other Medical category uses visits as units for utilization calculations.

Projection Factors

Changes in the Morbidity of the Population Insured:

We expect a morbidity trend of -6% when comparing our experience period population to our projected population. When ACA-compliant plans were first introduced into the small group market, the population that enrolled consisted of unhealthier members. Over the last few years, healthier members have enrolled in ACA-compliant plans more frequently, decreasing the morbidity of the insured population on an annual basis. This adjustment will account for this trend in morbidity from the experience period to the projection period.

Changes in Benefits:

No changes were made to the PA EHB Benchmark plan for 2019, so no adjustments were necessary.

Changes in Demographics:

The average age for our 2017 experience period small group risk pool was 37.0 with an average premium factor of 1.52. This is identical to our 2018 experience so far with age 37.0 and premium factor 1.52. Due to the stability of the population, no demographic adjustment has been made to the rates. In addition to this, no adjustment was applied to account for the regulation that prohibits charging for more than three children per family since this would have minimal cost impact.

Other Adjustments:

Additionally, an adjustment factor to account for change in network of 0.914 has been applied as can be seen in Table 5 of the PA Actuarial Memorandum Exhibits. This factor is the product of the geographic calibration factor calculated in Exhibit 6 of the Supporting Exhibits and an additional factor (0.921) that accounts for the fact that only a HMO product is offered by this company. The manual data consists of a blend of UPMC's Standard Network along with the Premium Network, which is included in UPMC's Health Options rate filing for this market. The majority of the manual claims data comes from the Premium Network, which projects to have greater costs for 2019 due to recent expansion by UPMC Health Options into rating area 3, 7, and 9, as well as additional counties in rating area 6 located near the eastern border of Pennsylvania. In addition to this, since the manual data is based on a blend of data from PPO, EPO, and HMO products, the latter factor mentioned above adjusts for the lower projected costs for the projection period under the HMO product for this specific segment. A factor to account for the lower projected costs of the Standard Network has been applied to each benefit category in the Other adjustment column in section II, worksheet 1 of the URRT.

Trend Factors (cost/utilization):

The overall annual trend used in rate development is 3.23%. Historical allowed claims were used to develop year over year trend factors for use in the projected rates. Because of the large change in membership year over year, the data specific to the block of business associated with this filing was deemed too volatile to use for trend development. The entire block of commercial business was included in Table 3 and 3b of the PA Actuarial Memorandum Exhibits for trend development. Service categories were defined to be consistent with the URRT instructions. Please note that the minor changes made to benefit designs in order to keep plan actuarial values within the allowed ranges were not significant enough to warrant an adjustment for induced demand with regard to trend, so the induced demand column has been populated with zeroes in Tables 3 and 3b. Please see Exhibit 10 of the Supporting Exhibits for trend development. Quarterly rates effective on the first day of each calendar quarter in 2019 are proposed for this filing using 1.78% quarterly trend.

Credibility Manual Rate Development

Source and Appropriateness of Manual Rate Used:

The rate manual was developed using experience period data for groups enrolled in an ACA-compliant plan, which is displayed in tables 2b, 3b, and 4b in the PA Actuarial Memorandum Exhibits. The rate manual consists of 930,100 member months of experience. The data for the entire block would not be appropriate as the majority of groups enrolled in grandfathered plans would not join the ACA-compliant portion of the single risk pool until 2020.

Adjustments Made to the Data:

The same adjustments discussed in the "Projection Factors" section above are also applied to the manual rate.

Inclusion of Capitation Payments:

No benefits are projected to be paid for via capitation.

Credibility of Experience

The experience period data for this company consists of 45,595 member months for both ACA-compliant and transitional policies. However, as discussed in the "Credibility Manual Rate Development" section above, the

rate manual consists of a much larger population of ACA-compliant membership that we believe is more representative of the single risk pool. Therefore, 0% credibility is used, just as was implemented in prior filings for this company in this market.

Paid to Allowed Ratio

The Paid to Allowed Average Factor was calculated by taking the weighted average of the company-determined Actuarial Values for all plans using projected membership.

Risk Adjustment and Reinsurance

Experience Period Risk Adjustment and Reinsurance Adjustments PMPM:

Experience period Risk Adjustment for the small group market was estimated to be a receivable of \$13,638,697 per suggestion from the Pennsylvania Insurance Department based on data accrued through April 2018, which translates to a PMPM of \$14.51. Based on this estimate and past experience, we believe this value is a reasonable estimate until the actual values are released later this year. No adjustments for the Traditional Reinsurance Program under PPACA were made as no recoveries are paid to the small group market.

Projected Risk Adjustments PMPM:

Projection period Risk Adjustment PMPM has been estimated to be a receivable of \$14.51, which is displayed in section III, worksheet 1 of the URRT and Table 5. Please see Exhibit 2 of the Supporting Exhibits for the derivation of the risk adjustment PMPM amounts for both the experience and projection period. \$1.80 PMPY has been subtracted as a projected amount for the Risk Adjustment Administration Fee since this was the value published by HHS. The net amount after accounting for the fee is subtracted from the Index Rate of the Projection Period as part of the calculation of the Market Adjusted Index Rate. For the URRT and Table 5 of the PA Actuarial Memorandum Rate Exhibits, it was entered as a positive number because the calculation subtracts this value. The effect for this adjustment is a decrease in premium since less revenue will be required due to the anticipated receivable.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load:

Administrative costs of 10.99% of premium have been displayed in Table 6 and the URRT. These expenses are taken from our 2017 Supplemental Health Care Exhibit (SHCE). They are broken out by lines of business and market segments matching this filing and thus are appropriate for use. Differences between the SHCE and section I, worksheet 1 of the URRT stem from the fact that the SHCE include restatements of estimates from the prior year, while the URRT only contains actual experience from 2017 (experience period). We are unable to provide a breakdown between ACA-related and transitional business in Part 1 of the SHCE as we do not have the base data for these fields split between ACA-related and transitional categorization.

[This information redacted for publication.]

Profit & Risk Margin:

The projected profit margin for this company will remain at 0% for 2019. This value is listed in both Table 6 and the URRT. The same level of profit margin is expected for each plan included in this filing.

Taxes and Fees:

Taxes and Fees decreased from 3.44% in 2018 to 0% in 2019 to account for the expiration of the PCORI Fee as well as the moratorium on the Health Insurance Tax for 2019. Please note that the Risk Adjustment Administration Fee was not included in the Taxes and Fees field. The value in Table 6 matches the corresponding value in the URRT since there is no Marketplace user fee applied in this filing.

Projected Loss Ratio

The projected period loss ratio, using the federally-prescribed MLR methodology without the credibility adjustment, is 90.0%, as shown in Exhibit 11 of the Supporting Exhibits.

Application of Market Reform Rating Rules

Single Risk Pool

The single risk pool consists of members enrolled in ACA-compliant and transitional policies offered under the captioned market.

Index Rate

For this filing, the Index Rate of the Experience Period is set equal to the manual rate due to the lack of credibility. The calculation of the manual rate is shown in Table 2b of the PA Actuarial Memorandum Exhibits. The Index Rate of the Projection Period is then calculated in Table 5 by first applying two years of 3.23% annual trend to the manual rate. The adjustments described in the Projection Factors section above were then applied to the trended manual rate to generate the Index Rate of the Projection Period. Claims for routine foot care and acupuncture were not included in the calculation of the index rates despite being covered during the experience period since they are classified as non-EHBs.

Small Group Quarterly Rate Filings

Quarterly rates effective on the first day of each calendar quarter in 2019 are proposed for this filing using 1.78% quarterly trend.

Market Adjusted Index Rate

The Projected Index Rate is adjusted by adding estimates for Risk Adjustment and Marketplace Fees (with impacts and costs spread across the whole risk pool) to obtain the projected Market Adjusted Index Rate. Derivation of the PMPM values used for the Risk Adjustment and Marketplace Fees adjustments are described above in the Projected Risk Adjustments PMPM and Taxes and Fees sections, respectively. Since the Market Adjusted Index Rate is calculated on an allowed claims basis, the projected paid Risk Adjustment was divided by the projected paid-to-allowed ratio when performing market-level adjustments.

Plan Adjusted Index Rates

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2019 Plan Adjusted Index Rates. The allowable modifiers that make up the AV Pricing Values are described below. Please see Exhibit 8 of the Supporting Exhibits for a demonstration that plan premiums are in proportion to the AV Pricing Values. The AV Pricing Values for each metal level are similar for 2019.

Plan Actuarial Value:

The AV for each plan was determined by the issuer's own pricing model based on experience from UPMC's fully-insured commercial block of business.

Benefit Richness (induced demand)

Please see Exhibit 4a in the Supporting Exhibits for the induced utilization exhibit. The benefit richness adjustment was used to keep relativities between plans similar to what they were in the previous year and account for differences in induced demand between plans with different metal levels. This will minimize rate increase variations by plan and consumer confusion that could result. In addition, current loss ratios exhibit significant variation between metal levels, which suggests a wider variation is necessary than what is indicated in the company-determined Pricing AV.

Benefits in addition to EHBs

Benefits that will be offered outside EHB include routine foot care and acupuncture. The projected allowed claims for these benefits is \$0.97 PMPM. The adjustment factor of 1.002 included in Table 10 has been derived by adding the aforementioned PMPM to the projected index rate for 2019 and dividing this total by the same index rate, causing the adjustment to be applied uniformly to all plans. This load has changed from 1.003 in the prior filing.

Provider Network

Since all plans in this filing are offered in the same network, no network adjustments were deemed necessary for 2019.

Catastrophic Eligibility

Catasrophic plans will not be offered under this company and market in 2019, so no adjustment is necessary.

Non-Funding of CSR Adjustment

No On Exchange silver plans are included in this filing, so no adjustment is necessary.

Calibration

Age Curve Calibration:

The average age factor was calculated using our projected ACA-related Small Group population with the prescribed HHS Age Factors for 2019. We pulled them in summary alongside network and area data in order to back out age factor differences when determining network/area factors. It was assumed this represents the age distribution of the entire single risk-pool. The number of members under each age bracket was multiplied by the corresponding HHS Age Factor. These were then summed and divided by the total number of members to obtain the average age factor. The average age factor is 1.52 and average age was 37.0 during the experience period. Please see Exhibit 5 in the Supporting Exhibits for the calculation of this factor.

Geographic Factor Calibration:

The geographic rating areas used within this filing are the same as those defined by the state. To better reflect the varying costs of delivery between each geographical region in which coverage is offered, the rating area factor for region 1 has been decreased from 1.0 in 2018 to 0.96 in 2019. Geographic factors for regions 2, 4, and 5 will remain at 1.0 for 2019, as we do not anticipate significant variations in cost by geographical location for these particular regions in the small group market. The calibration factor of 0.993 was calculated as the weighted average of the geographical factors using projected enrollment for the single risk pool, as shown in Exhibit 6 of the Supporting Exhibits.

Tobacco Use Rating Factor Calibration:

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

Consumer Adjusted Premium Rate Development

The Plan Adjusted Index Rates are divided by the age calibration factor then multiplied by the specific age, geographic, and tobacco factors shown in Tables 12, 13, and 14 of the PA Actuarial Memorandum Exhibits, respectively, to develop the Consumer Adjusted Premium Rates. Please see Exhibit 7 of the Supporting Exhibits for historical Consumer Adjusted Premium Rate changes for this company and market for a 21-year-old non-tobacco user.

Plan Product Info

AV Metal Values

Metal values were determined using the final 2019 HHS AV Calculator.

AV Pricing Values

Table 10 of the PA Actuarial Memorandum Exhibits has been populated as described in federal and state guidance to develop 2019 Plan Adjusted Index Rates. The allowable modifiers that make up the AV Pricing Values are described in the "Plan Adjusted Index Rates" section above. The AV Pricing Values displayed in the URRT are the ratio of the Plan Adjusted Index Rates to the Market Adjusted Index Rate Please see Exhibit 8 of the Supporting Exhibits for a demonstration that plan premiums are in proportion to the AV Pricing Values.

Membership Projections

Membership projections were developed based on our anticipated competitive positioning in the market combined with our current enrollment distribution by plan. Please see Exhibit 9 of the Supporting Exhibits for various enrollment projections by plan.

Terminated Plans and Products

Please see Exhibit 12 of the Supporting Exhibits for a mapping of all terminated SCIDs to a 2019 plan.

Warning Alerts

No warning alerts are displayed on worksheet 2 of the URRT.

Effective Rate Review Information

The Pennsylvania Insurance Department is responsible for conductive effective rate review for all submitted rates.

List of Supporting Exhibits

Supporting exhibits have been included with the rate filing to assist with the review process. Below is a list summarizing the contents of each exhibit.

- Exhibit 1: Historical Data for ACA-related and Transitional Policies
- Exhibit 2: Development of Risk Adjustment PMPM for Experience and Projection Periods
- Exhibit 3: Derivation of Broker Fee
- Exhibit 4a: Induced Utilization Derivation
- Exhibit 4b: Induced Utilization Normalization
- Exhibit 5: Derivation of Age Calibration Factor
- Exhibit 6: Derivation of Geographical Calibration Factor
- Exhibit 7: Historical Changes in Consumer Adjusted Premium Rate for Age 21, Non-tobacco User
- Exhibit 8: Proportion of Plan Adjusted Index Rates and AV Pricing Values
- Exhibit 9a: Development of Projected Enrollment by Network and Metal Level
- Exhibit 9b: Development of Projected Enrollment by Plan
- Exhibit 9c: Projected Enrollment by Rating Area
- Exhibit 10: Derivation of Annual Trend
- Exhibit 11: Derivation of Projection Period MLR
- Exhibit 12: Terminated Plan Mapping

Actuarial Certification

I, [REDACTED], am a Member of the American Academy of Actuaries. I am currently a Manager in the Actuarial Services department for UPMC Health Plan. I certify that:

- All factor, benefit and other changes from the prior approved filing have been disclosed in this actuarial memorandum.
- New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
- The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2019 Rate Filing Justification.
- The projected Index Rate is:
 - a. In compliance with all applicable state and Federal statutes and regulations (45 CFR 156.80 and 147.102)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice
 - c. Reasonable in relation to the benefits provided and the population anticipated to be covered
 - d. Neither excessive nor deficient
- The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 156.80(d)(2) were used to generate plan level rates.
- The percent of total premium that represents EHB included in Worksheet 2, Sections III and IV, was calculated in accordance with actuarial standards of practice.
- The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I URRT for all plans except those specified in the certification.

7/16/2018

Date

Appendix I

<u>SCID</u>	<u>Company</u>	<u>Market</u>	<u>Metal</u>	<u>Summary of Changes from 2018</u>
62560PA0020055	UPMC Health Coverage	SG	Silver	Plan not offered for 2019
62560PA0020065	UPMC Health Coverage	SG	Platinum	Plan not offered for 2019
62560PA0020066	UPMC Health Coverage	SG	Gold	Plan not offered for 2019
62560PA0020067	UPMC Health Coverage	SG	Platinum	Plan not offered for 2019
62560PA0020068	UPMC Health Coverage	SG	Gold	Plan not offered for 2019
62560PA0020069	UPMC Health Coverage	SG	Gold	Plan not offered for 2019
62560PA0020070	UPMC Health Coverage	SG	Bronze	Plan not offered for 2019
62560PA0020071	UPMC Health Coverage	SG	Platinum	OOP changed from \$1,300 to \$1,500
62560PA0020072	UPMC Health Coverage	SG	Platinum	OOP from \$1,000 to \$1,250
62560PA0020073	UPMC Health Coverage	SG	Gold	OOP changed from \$5,000 to \$6,500; ER services changed from \$175 AD to \$300; All Inpatient Hospital Services
62560PA0020074	UPMC Health Coverage	SG	Gold	OOP changed from \$5,000 to \$6,500; ER services changed from \$175 to \$200; PCP changed from \$25 to \$35
62560PA0020075	UPMC Health Coverage	SG	Gold	Plan no longer offered for 2019

62560PA0020076	UPMC Health Coverage	SG	Gold	OOP changed from \$5,000 to \$5,500; ER services changed from \$100 to \$200; PCP changed from \$20 to \$25;
62560PA0020077	UPMC Health Coverage	SG	Gold	OOP changed from \$4,000 to \$5,000
62560PA0020078	UPMC Health Coverage	SG	Silver	OOP changed from \$7,350 to \$7,900; ER services changed from \$250 AD to \$750; All Inpatient Hospital Services
62560PA0020079	UPMC Health Coverage	SG	Bronze	Deductible increased from \$6,850 to \$7,000
62560PA0020080	UPMC Health Coverage	SG	Gold	Plan not offered for 2019
62560PA0020081	UPMC Health Coverage	SG	Gold	Plan not offered for 2019

2019 Rates Table Template v8.1

All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.

If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.

If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.

If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.

To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.

HIOS Issuer ID*	62560
Federal TIN*	46-2824537
Rate Effective Date*	4/1/2019
Rate Expiration Date*	6/30/2019
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020071	Rating Area 1	No Preference	0-14	230.80
62560PA0020071	Rating Area 1	No Preference	15	251.32
62560PA0020071	Rating Area 1	No Preference	16	259.16
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62560PA0020071	Rating Area 1	No Preference	18	275.45
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62560PA0020071	Rating Area 1	No Preference	28	327.95
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62560PA0020071	Rating Area 1	No Preference	35	368.68
62560PA0020071	Rating Area 1	No Preference	36	371.09
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62560PA0020078	Rating Area 5	No Preference	28	210.92
62560PA0020078	Rating Area 5	No Preference	29	217.13
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62560PA0020079	Rating Area 2	No Preference	32	197.42
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62560PA0020079	Rating Area 2	No Preference	52	325.75
62560PA0020079	Rating Area 2	No Preference	53	340.44
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62560PA0020079	Rating Area 2	No Preference	62	479.45
62560PA0020079	Rating Area 2	No Preference	63	492.63
62560PA0020079	Rating Area 2	No Preference	64 and over	500.64
62560PA0020079	Rating Area 4	No Preference	0-14	127.66
62560PA0020079	Rating Area 4	No Preference	15	139.01
62560PA0020079	Rating Area 4	No Preference	16	143.35
62560PA0020079	Rating Area 4	No Preference	17	147.69
62560PA0020079	Rating Area 4	No Preference	18	152.36
62560PA0020079	Rating Area 4	No Preference	19	157.03
62560PA0020079	Rating Area 4	No Preference	20	161.87
62560PA0020079	Rating Area 4	No Preference	21	166.88
62560PA0020079	Rating Area 4	No Preference	22	166.88
62560PA0020079	Rating Area 4	No Preference	23	166.88
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62560PA0020079	Rating Area 4	No Preference	26	170.89
62560PA0020079	Rating Area 4	No Preference	27	174.89
62560PA0020079	Rating Area 4	No Preference	28	181.40

62560PA0020079	Rating Area 4	No Preference	29	186.74
62560PA0020079	Rating Area 4	No Preference	30	189.41
62560PA0020079	Rating Area 4	No Preference	31	193.41
62560PA0020079	Rating Area 4	No Preference	32	197.42
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62560PA0020079	Rating Area 4	No Preference	40	213.27
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62560PA0020079	Rating Area 4	No Preference	62	479.45
62560PA0020079	Rating Area 4	No Preference	63	492.63
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62560PA0020079	Rating Area 5	No Preference	15	139.01
62560PA0020079	Rating Area 5	No Preference	16	143.35
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62560PA0020079	Rating Area 5	No Preference	29	186.74
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62560PA0020079	Rating Area 5	No Preference	32	197.42
62560PA0020079	Rating Area 5	No Preference	33	199.92
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62560PA0020079	Rating Area 5	No Preference	35	203.93
62560PA0020079	Rating Area 5	No Preference	36	205.26
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62560PA0020079	Rating Area 5	No Preference	38	207.93
62560PA0020079	Rating Area 5	No Preference	39	210.60
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62560PA0020079	Rating Area 5	No Preference	51	311.23
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62560PA0020079	Rating Area 5	No Preference	53	340.44
62560PA0020079	Rating Area 5	No Preference	54	356.29
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62560PA0020079	Rating Area 5	No Preference	56	389.33
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62560PA0020079	Rating Area 5	No Preference	58	425.21
62560PA0020079	Rating Area 5	No Preference	59	434.39
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62560PA0020079	Rating Area 5	No Preference	61	468.93
62560PA0020079	Rating Area 5	No Preference	62	479.45
62560PA0020079	Rating Area 5	No Preference	63	492.63
62560PA0020079	Rating Area 5	No Preference	64 and over	500.64

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*	62560
Federal TIN*	46-2824537
Rate Effective Date*	4/1/2019
Rate Expiration Date*	6/30/2019
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
62560PA0020071	Rating Area 1	No Preference	0-14	234.92
62560PA0020071	Rating Area 1	No Preference	15	255.81
62560PA0020071	Rating Area 1	No Preference	16	263.79
62560PA0020071	Rating Area 1	No Preference	17	271.77
62560PA0020071	Rating Area 1	No Preference	18	280.37
62560PA0020071	Rating Area 1	No Preference	19	288.97
62560PA0020071	Rating Area 1	No Preference	20	297.88
62560PA0020071	Rating Area 1	No Preference	21	307.09
62560PA0020071	Rating Area 1	No Preference	22	307.09
62560PA0020071	Rating Area 1	No Preference	23	307.09
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62560PA0020071	Rating Area 1	No Preference	31	355.92
62560PA0020071	Rating Area 1	No Preference	32	363.29
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62560PA0020071	Rating Area 1	No Preference	34	372.81
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62560PA0020071	Rating Area 1	No Preference	49	523.90
62560PA0020071	Rating Area 1	No Preference	50	548.46
62560PA0020071	Rating Area 1	No Preference	51	572.72
62560PA0020071	Rating Area 1	No Preference	52	599.44
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62560PA0020071	Rating Area 1	No Preference	57	748.38
62560PA0020071	Rating Area 1	No Preference	58	782.47
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62560PA0020071	Rating Area 1	No Preference	62	882.27
62560PA0020071	Rating Area 1	No Preference	63	906.53
62560PA0020071	Rating Area 1	No Preference	64 and over	921.27
62560PA0020071	Rating Area 2	No Preference	0-14	244.71
62560PA0020071	Rating Area 2	No Preference	15	266.46
62560PA0020071	Rating Area 2	No Preference	16	274.78
62560PA0020071	Rating Area 2	No Preference	17	283.09
62560PA0020071	Rating Area 2	No Preference	18	292.05
62560PA0020071	Rating Area 2	No Preference	19	301.01
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62560PA0020071	Rating Area 2	No Preference	28	347.71

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62560PA0020071	Rating Area 2	No Preference	30	363.06
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62560PA0020071	Rating Area 2	No Preference	32	378.42
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62560PA0020071	Rating Area 2	No Preference	34	388.33
62560PA0020071	Rating Area 2	No Preference	35	390.89
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62560PA0020071	Rating Area 2	No Preference	37	396.01
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62560PA0020071	Rating Area 2	No Preference	40	408.81
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62560PA0020071	Rating Area 2	No Preference	52	624.41
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62560PA0020071	Rating Area 2	No Preference	60	868.15
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62560PA0020071	Rating Area 2	No Preference	62	919.02
62560PA0020071	Rating Area 2	No Preference	63	944.29
62560PA0020071	Rating Area 2	No Preference	64 and over	959.64
62560PA0020071	Rating Area 4	No Preference	0-14	244.71
62560PA0020071	Rating Area 4	No Preference	15	266.46
62560PA0020071	Rating Area 4	No Preference	16	274.78
62560PA0020071	Rating Area 4	No Preference	17	283.09
62560PA0020071	Rating Area 4	No Preference	18	292.05
62560PA0020071	Rating Area 4	No Preference	19	301.01
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62560PA0020077	Rating Area 5	No Preference	58	605.02
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62560PA0020079	Rating Area 4	No Preference	17	150.33
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62560PA0020079	Rating Area 4	No Preference	34	206.21
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62560PA0020079	Rating Area 4	No Preference	36	208.93
62560PA0020079	Rating Area 4	No Preference	37	210.29
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62560PA0020079	Rating Area 4	No Preference	39	214.36
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62560PA0020079	Rating Area 5	No Preference	59	442.15
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62560PA0020079	Rating Area 5	No Preference	61	477.31
62560PA0020079	Rating Area 5	No Preference	62	488.01
62560PA0020079	Rating Area 5	No Preference	63	501.43
62560PA0020079	Rating Area 5	No Preference	64 and over	509.58

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*	62560
Federal TIN*	46-2824537
Rate Effective Date*	4/1/2019
Rate Expiration Date*	6/30/2019
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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62560PA0020071	Rating Area 1	No Preference	16	268.50
62560PA0020071	Rating Area 1	No Preference	17	276.62
62560PA0020071	Rating Area 1	No Preference	18	285.38
62560PA0020071	Rating Area 1	No Preference	19	294.13
62560PA0020071	Rating Area 1	No Preference	20	303.19
62560PA0020071	Rating Area 1	No Preference	21	312.57
62560PA0020071	Rating Area 1	No Preference	22	312.57
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62560PA0020071	Rating Area 1	No Preference	26	320.07
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62560PA0020071	Rating Area 1	No Preference	29	349.77
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62560PA0020071	Rating Area 1	No Preference	59	813.62
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62560PA0020079	Rating Area 5	No Preference	63	510.37
62560PA0020079	Rating Area 5	No Preference	64 and over	518.67

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*	62560
Federal TIN*	46-2824537
Rate Effective Date*	4/1/2019
Rate Expiration Date*	6/30/2019
Rating Method*	Age-Based Rates

Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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62560PA0020071	Rating Area 1	No Preference	15	265.02
62560PA0020071	Rating Area 1	No Preference	16	273.29
62560PA0020071	Rating Area 1	No Preference	17	281.56
62560PA0020071	Rating Area 1	No Preference	18	290.47
62560PA0020071	Rating Area 1	No Preference	19	299.38
62560PA0020071	Rating Area 1	No Preference	20	308.61
62560PA0020071	Rating Area 1	No Preference	21	318.15
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62560PA0020071	Rating Area 2	No Preference	63	978.29
62560PA0020071	Rating Area 2	No Preference	64 and over	994.20
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62560PA0020073	Rating Area 1	No Preference	63	690.03
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62560PA0020073	Rating Area 2	No Preference	64 and over	730.47
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62560PA0020076	Rating Area 4	No Preference	62	703.17
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62560PA0020078	Rating Area 2	No Preference	56	477.38
62560PA0020078	Rating Area 2	No Preference	57	498.66
62560PA0020078	Rating Area 2	No Preference	58	521.37
62560PA0020078	Rating Area 2	No Preference	59	532.63
62560PA0020078	Rating Area 2	No Preference	60	555.34
62560PA0020078	Rating Area 2	No Preference	61	574.98
62560PA0020078	Rating Area 2	No Preference	62	587.87
62560PA0020078	Rating Area 2	No Preference	63	604.04
62560PA0020078	Rating Area 2	No Preference	64 and over	613.86
62560PA0020078	Rating Area 4	No Preference	0-14	156.53
62560PA0020078	Rating Area 4	No Preference	15	170.45
62560PA0020078	Rating Area 4	No Preference	16	175.77
62560PA0020078	Rating Area 4	No Preference	17	181.09
62560PA0020078	Rating Area 4	No Preference	18	186.82
62560PA0020078	Rating Area 4	No Preference	19	192.55
62560PA0020078	Rating Area 4	No Preference	20	198.48
62560PA0020078	Rating Area 4	No Preference	21	204.62
62560PA0020078	Rating Area 4	No Preference	22	204.62
62560PA0020078	Rating Area 4	No Preference	23	204.62
62560PA0020078	Rating Area 4	No Preference	24	204.62
62560PA0020078	Rating Area 4	No Preference	25	205.44
62560PA0020078	Rating Area 4	No Preference	26	209.53
62560PA0020078	Rating Area 4	No Preference	27	214.44
62560PA0020078	Rating Area 4	No Preference	28	222.42
62560PA0020078	Rating Area 4	No Preference	29	228.97
62560PA0020078	Rating Area 4	No Preference	30	232.24
62560PA0020078	Rating Area 4	No Preference	31	237.15
62560PA0020078	Rating Area 4	No Preference	32	242.07
62560PA0020078	Rating Area 4	No Preference	33	245.13
62560PA0020078	Rating Area 4	No Preference	34	248.41
62560PA0020078	Rating Area 4	No Preference	35	250.05
62560PA0020078	Rating Area 4	No Preference	36	251.68
62560PA0020078	Rating Area 4	No Preference	37	253.32
62560PA0020078	Rating Area 4	No Preference	38	254.96
62560PA0020078	Rating Area 4	No Preference	39	258.23
62560PA0020078	Rating Area 4	No Preference	40	261.50
62560PA0020078	Rating Area 4	No Preference	41	266.42
62560PA0020078	Rating Area 4	No Preference	42	271.12
62560PA0020078	Rating Area 4	No Preference	43	277.67
62560PA0020078	Rating Area 4	No Preference	44	285.85
62560PA0020078	Rating Area 4	No Preference	45	295.47
62560PA0020078	Rating Area 4	No Preference	46	306.93
62560PA0020078	Rating Area 4	No Preference	47	319.82
62560PA0020078	Rating Area 4	No Preference	48	334.55
62560PA0020078	Rating Area 4	No Preference	49	349.08
62560PA0020078	Rating Area 4	No Preference	50	365.45
62560PA0020078	Rating Area 4	No Preference	51	381.62
62560PA0020078	Rating Area 4	No Preference	52	399.42
62560PA0020078	Rating Area 4	No Preference	53	417.42
62560PA0020078	Rating Area 4	No Preference	54	436.86
62560PA0020078	Rating Area 4	No Preference	55	456.30
62560PA0020078	Rating Area 4	No Preference	56	477.38
62560PA0020078	Rating Area 4	No Preference	57	498.66
62560PA0020078	Rating Area 4	No Preference	58	521.37

62560PA0020078	Rating Area 4	No Preference	59	532.63
62560PA0020078	Rating Area 4	No Preference	60	555.34
62560PA0020078	Rating Area 4	No Preference	61	574.98
62560PA0020078	Rating Area 4	No Preference	62	587.87
62560PA0020078	Rating Area 4	No Preference	63	604.04
62560PA0020078	Rating Area 4	No Preference	64 and over	613.86
62560PA0020078	Rating Area 5	No Preference	0-14	156.53
62560PA0020078	Rating Area 5	No Preference	15	170.45
62560PA0020078	Rating Area 5	No Preference	16	175.77
62560PA0020078	Rating Area 5	No Preference	17	181.09
62560PA0020078	Rating Area 5	No Preference	18	186.82
62560PA0020078	Rating Area 5	No Preference	19	192.55
62560PA0020078	Rating Area 5	No Preference	20	198.48
62560PA0020078	Rating Area 5	No Preference	21	204.62
62560PA0020078	Rating Area 5	No Preference	22	204.62
62560PA0020078	Rating Area 5	No Preference	23	204.62
62560PA0020078	Rating Area 5	No Preference	24	204.62
62560PA0020078	Rating Area 5	No Preference	25	205.44
62560PA0020078	Rating Area 5	No Preference	26	209.53
62560PA0020078	Rating Area 5	No Preference	27	214.44
62560PA0020078	Rating Area 5	No Preference	28	222.42
62560PA0020078	Rating Area 5	No Preference	29	228.97
62560PA0020078	Rating Area 5	No Preference	30	232.24
62560PA0020078	Rating Area 5	No Preference	31	237.15
62560PA0020078	Rating Area 5	No Preference	32	242.07
62560PA0020078	Rating Area 5	No Preference	33	245.13
62560PA0020078	Rating Area 5	No Preference	34	248.41
62560PA0020078	Rating Area 5	No Preference	35	250.05
62560PA0020078	Rating Area 5	No Preference	36	251.68
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62560PA0020078	Rating Area 5	No Preference	38	254.96
62560PA0020078	Rating Area 5	No Preference	39	258.23
62560PA0020078	Rating Area 5	No Preference	40	261.50
62560PA0020078	Rating Area 5	No Preference	41	266.42
62560PA0020078	Rating Area 5	No Preference	42	271.12
62560PA0020078	Rating Area 5	No Preference	43	277.67
62560PA0020078	Rating Area 5	No Preference	44	285.85
62560PA0020078	Rating Area 5	No Preference	45	295.47
62560PA0020078	Rating Area 5	No Preference	46	306.93
62560PA0020078	Rating Area 5	No Preference	47	319.82
62560PA0020078	Rating Area 5	No Preference	48	334.55
62560PA0020078	Rating Area 5	No Preference	49	349.08
62560PA0020078	Rating Area 5	No Preference	50	365.45
62560PA0020078	Rating Area 5	No Preference	51	381.62
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62560PA0020078	Rating Area 5	No Preference	53	417.42
62560PA0020078	Rating Area 5	No Preference	54	436.86
62560PA0020078	Rating Area 5	No Preference	55	456.30
62560PA0020078	Rating Area 5	No Preference	56	477.38
62560PA0020078	Rating Area 5	No Preference	57	498.66
62560PA0020078	Rating Area 5	No Preference	58	521.37
62560PA0020078	Rating Area 5	No Preference	59	532.63
62560PA0020078	Rating Area 5	No Preference	60	555.34
62560PA0020078	Rating Area 5	No Preference	61	574.98
62560PA0020078	Rating Area 5	No Preference	62	587.87
62560PA0020078	Rating Area 5	No Preference	63	604.04
62560PA0020078	Rating Area 5	No Preference	64 and over	613.86
62560PA0020079	Rating Area 1	No Preference	0-14	129.24
62560PA0020079	Rating Area 1	No Preference	15	140.73
62560PA0020079	Rating Area 1	No Preference	16	145.12
62560PA0020079	Rating Area 1	No Preference	17	149.51
62560PA0020079	Rating Area 1	No Preference	18	154.24
62560PA0020079	Rating Area 1	No Preference	19	158.97
62560PA0020079	Rating Area 1	No Preference	20	163.87
62560PA0020079	Rating Area 1	No Preference	21	168.94
62560PA0020079	Rating Area 1	No Preference	22	168.94
62560PA0020079	Rating Area 1	No Preference	23	168.94
62560PA0020079	Rating Area 1	No Preference	24	168.94
62560PA0020079	Rating Area 1	No Preference	25	169.62
62560PA0020079	Rating Area 1	No Preference	26	172.99
62560PA0020079	Rating Area 1	No Preference	27	177.05
62560PA0020079	Rating Area 1	No Preference	28	183.64
62560PA0020079	Rating Area 1	No Preference	29	189.04
62560PA0020079	Rating Area 1	No Preference	30	191.75
62560PA0020079	Rating Area 1	No Preference	31	195.80
62560PA0020079	Rating Area 1	No Preference	32	199.86
62560PA0020079	Rating Area 1	No Preference	33	202.39
62560PA0020079	Rating Area 1	No Preference	34	205.09
62560PA0020079	Rating Area 1	No Preference	35	206.44
62560PA0020079	Rating Area 1	No Preference	36	207.80
62560PA0020079	Rating Area 1	No Preference	37	209.15
62560PA0020079	Rating Area 1	No Preference	38	210.50
62560PA0020079	Rating Area 1	No Preference	39	213.20
62560PA0020079	Rating Area 1	No Preference	40	215.91
62560PA0020079	Rating Area 1	No Preference	41	219.96
62560PA0020079	Rating Area 1	No Preference	42	223.85
62560PA0020079	Rating Area 1	No Preference	43	229.25

62560PA0020079	Rating Area 1	No Preference	44	236.01
62560PA0020079	Rating Area 1	No Preference	45	243.95
62560PA0020079	Rating Area 1	No Preference	46	253.41
62560PA0020079	Rating Area 1	No Preference	47	264.05
62560PA0020079	Rating Area 1	No Preference	48	276.22
62560PA0020079	Rating Area 1	No Preference	49	288.21
62560PA0020079	Rating Area 1	No Preference	50	301.73
62560PA0020079	Rating Area 1	No Preference	51	315.07
62560PA0020079	Rating Area 1	No Preference	52	329.77
62560PA0020079	Rating Area 1	No Preference	53	344.64
62560PA0020079	Rating Area 1	No Preference	54	360.69
62560PA0020079	Rating Area 1	No Preference	55	376.74
62560PA0020079	Rating Area 1	No Preference	56	394.14
62560PA0020079	Rating Area 1	No Preference	57	411.71
62560PA0020079	Rating Area 1	No Preference	58	430.46
62560PA0020079	Rating Area 1	No Preference	59	439.75
62560PA0020079	Rating Area 1	No Preference	60	458.50
62560PA0020079	Rating Area 1	No Preference	61	474.72
62560PA0020079	Rating Area 1	No Preference	62	485.36
62560PA0020079	Rating Area 1	No Preference	63	498.71
62560PA0020079	Rating Area 1	No Preference	64 and over	506.82
62560PA0020079	Rating Area 2	No Preference	0-14	134.62
62560PA0020079	Rating Area 2	No Preference	15	146.59
62560PA0020079	Rating Area 2	No Preference	16	151.17
62560PA0020079	Rating Area 2	No Preference	17	155.74
62560PA0020079	Rating Area 2	No Preference	18	160.67
62560PA0020079	Rating Area 2	No Preference	19	165.60
62560PA0020079	Rating Area 2	No Preference	20	170.70
62560PA0020079	Rating Area 2	No Preference	21	175.98
62560PA0020079	Rating Area 2	No Preference	22	175.98
62560PA0020079	Rating Area 2	No Preference	23	175.98
62560PA0020079	Rating Area 2	No Preference	24	175.98
62560PA0020079	Rating Area 2	No Preference	25	176.68
62560PA0020079	Rating Area 2	No Preference	26	180.20
62560PA0020079	Rating Area 2	No Preference	27	184.43
62560PA0020079	Rating Area 2	No Preference	28	191.29
62560PA0020079	Rating Area 2	No Preference	29	196.92
62560PA0020079	Rating Area 2	No Preference	30	199.74
62560PA0020079	Rating Area 2	No Preference	31	203.96
62560PA0020079	Rating Area 2	No Preference	32	208.18
62560PA0020079	Rating Area 2	No Preference	33	210.82
62560PA0020079	Rating Area 2	No Preference	34	213.64
62560PA0020079	Rating Area 2	No Preference	35	215.05
62560PA0020079	Rating Area 2	No Preference	36	216.46
62560PA0020079	Rating Area 2	No Preference	37	217.86
62560PA0020079	Rating Area 2	No Preference	38	219.27
62560PA0020079	Rating Area 2	No Preference	39	222.09
62560PA0020079	Rating Area 2	No Preference	40	224.90
62560PA0020079	Rating Area 2	No Preference	41	229.13
62560PA0020079	Rating Area 2	No Preference	42	233.17
62560PA0020079	Rating Area 2	No Preference	43	238.80
62560PA0020079	Rating Area 2	No Preference	44	245.84
62560PA0020079	Rating Area 2	No Preference	45	254.12
62560PA0020079	Rating Area 2	No Preference	46	263.97
62560PA0020079	Rating Area 2	No Preference	47	275.06
62560PA0020079	Rating Area 2	No Preference	48	287.73
62560PA0020079	Rating Area 2	No Preference	49	300.22
62560PA0020079	Rating Area 2	No Preference	50	314.30
62560PA0020079	Rating Area 2	No Preference	51	328.20
62560PA0020079	Rating Area 2	No Preference	52	343.51
62560PA0020079	Rating Area 2	No Preference	53	359.00
62560PA0020079	Rating Area 2	No Preference	54	375.72
62560PA0020079	Rating Area 2	No Preference	55	392.44
62560PA0020079	Rating Area 2	No Preference	56	410.56
62560PA0020079	Rating Area 2	No Preference	57	428.86
62560PA0020079	Rating Area 2	No Preference	58	448.40
62560PA0020079	Rating Area 2	No Preference	59	458.08
62560PA0020079	Rating Area 2	No Preference	60	477.61
62560PA0020079	Rating Area 2	No Preference	61	494.50
62560PA0020079	Rating Area 2	No Preference	62	505.59
62560PA0020079	Rating Area 2	No Preference	63	519.49
62560PA0020079	Rating Area 2	No Preference	64 and over	527.94
62560PA0020079	Rating Area 4	No Preference	0-14	134.62
62560PA0020079	Rating Area 4	No Preference	15	146.59
62560PA0020079	Rating Area 4	No Preference	16	151.17
62560PA0020079	Rating Area 4	No Preference	17	155.74
62560PA0020079	Rating Area 4	No Preference	18	160.67
62560PA0020079	Rating Area 4	No Preference	19	165.60
62560PA0020079	Rating Area 4	No Preference	20	170.70
62560PA0020079	Rating Area 4	No Preference	21	175.98
62560PA0020079	Rating Area 4	No Preference	22	175.98
62560PA0020079	Rating Area 4	No Preference	23	175.98
62560PA0020079	Rating Area 4	No Preference	24	175.98
62560PA0020079	Rating Area 4	No Preference	25	176.68
62560PA0020079	Rating Area 4	No Preference	26	180.20
62560PA0020079	Rating Area 4	No Preference	27	184.43
62560PA0020079	Rating Area 4	No Preference	28	191.29

62560PA0020079	Rating Area 4	No Preference	29	196.92
62560PA0020079	Rating Area 4	No Preference	30	199.74
62560PA0020079	Rating Area 4	No Preference	31	203.96
62560PA0020079	Rating Area 4	No Preference	32	208.18
62560PA0020079	Rating Area 4	No Preference	33	210.82
62560PA0020079	Rating Area 4	No Preference	34	213.64
62560PA0020079	Rating Area 4	No Preference	35	215.05
62560PA0020079	Rating Area 4	No Preference	36	216.46
62560PA0020079	Rating Area 4	No Preference	37	217.86
62560PA0020079	Rating Area 4	No Preference	38	219.27
62560PA0020079	Rating Area 4	No Preference	39	222.09
62560PA0020079	Rating Area 4	No Preference	40	224.90
62560PA0020079	Rating Area 4	No Preference	41	229.13
62560PA0020079	Rating Area 4	No Preference	42	233.17
62560PA0020079	Rating Area 4	No Preference	43	238.80
62560PA0020079	Rating Area 4	No Preference	44	245.84
62560PA0020079	Rating Area 4	No Preference	45	254.12
62560PA0020079	Rating Area 4	No Preference	46	263.97
62560PA0020079	Rating Area 4	No Preference	47	275.06
62560PA0020079	Rating Area 4	No Preference	48	287.73
62560PA0020079	Rating Area 4	No Preference	49	300.22
62560PA0020079	Rating Area 4	No Preference	50	314.30
62560PA0020079	Rating Area 4	No Preference	51	328.20
62560PA0020079	Rating Area 4	No Preference	52	343.51
62560PA0020079	Rating Area 4	No Preference	53	359.00
62560PA0020079	Rating Area 4	No Preference	54	375.72
62560PA0020079	Rating Area 4	No Preference	55	392.44
62560PA0020079	Rating Area 4	No Preference	56	410.56
62560PA0020079	Rating Area 4	No Preference	57	428.86
62560PA0020079	Rating Area 4	No Preference	58	448.40
62560PA0020079	Rating Area 4	No Preference	59	458.08
62560PA0020079	Rating Area 4	No Preference	60	477.61
62560PA0020079	Rating Area 4	No Preference	61	494.50
62560PA0020079	Rating Area 4	No Preference	62	505.59
62560PA0020079	Rating Area 4	No Preference	63	519.49
62560PA0020079	Rating Area 4	No Preference	64 and over	527.94
62560PA0020079	Rating Area 5	No Preference	0-14	134.62
62560PA0020079	Rating Area 5	No Preference	15	146.59
62560PA0020079	Rating Area 5	No Preference	16	151.17
62560PA0020079	Rating Area 5	No Preference	17	155.74
62560PA0020079	Rating Area 5	No Preference	18	160.67
62560PA0020079	Rating Area 5	No Preference	19	165.60
62560PA0020079	Rating Area 5	No Preference	20	170.70
62560PA0020079	Rating Area 5	No Preference	21	175.98
62560PA0020079	Rating Area 5	No Preference	22	175.98
62560PA0020079	Rating Area 5	No Preference	23	175.98
62560PA0020079	Rating Area 5	No Preference	24	175.98
62560PA0020079	Rating Area 5	No Preference	25	176.68
62560PA0020079	Rating Area 5	No Preference	26	180.20
62560PA0020079	Rating Area 5	No Preference	27	184.43
62560PA0020079	Rating Area 5	No Preference	28	191.29
62560PA0020079	Rating Area 5	No Preference	29	196.92
62560PA0020079	Rating Area 5	No Preference	30	199.74
62560PA0020079	Rating Area 5	No Preference	31	203.96
62560PA0020079	Rating Area 5	No Preference	32	208.18
62560PA0020079	Rating Area 5	No Preference	33	210.82
62560PA0020079	Rating Area 5	No Preference	34	213.64
62560PA0020079	Rating Area 5	No Preference	35	215.05
62560PA0020079	Rating Area 5	No Preference	36	216.46
62560PA0020079	Rating Area 5	No Preference	37	217.86
62560PA0020079	Rating Area 5	No Preference	38	219.27
62560PA0020079	Rating Area 5	No Preference	39	222.09
62560PA0020079	Rating Area 5	No Preference	40	224.90
62560PA0020079	Rating Area 5	No Preference	41	229.13
62560PA0020079	Rating Area 5	No Preference	42	233.17
62560PA0020079	Rating Area 5	No Preference	43	238.80
62560PA0020079	Rating Area 5	No Preference	44	245.84
62560PA0020079	Rating Area 5	No Preference	45	254.12
62560PA0020079	Rating Area 5	No Preference	46	263.97
62560PA0020079	Rating Area 5	No Preference	47	275.06
62560PA0020079	Rating Area 5	No Preference	48	287.73
62560PA0020079	Rating Area 5	No Preference	49	300.22
62560PA0020079	Rating Area 5	No Preference	50	314.30
62560PA0020079	Rating Area 5	No Preference	51	328.20
62560PA0020079	Rating Area 5	No Preference	52	343.51
62560PA0020079	Rating Area 5	No Preference	53	359.00
62560PA0020079	Rating Area 5	No Preference	54	375.72
62560PA0020079	Rating Area 5	No Preference	55	392.44
62560PA0020079	Rating Area 5	No Preference	56	410.56
62560PA0020079	Rating Area 5	No Preference	57	428.86
62560PA0020079	Rating Area 5	No Preference	58	448.40
62560PA0020079	Rating Area 5	No Preference	59	458.08
62560PA0020079	Rating Area 5	No Preference	60	477.61
62560PA0020079	Rating Area 5	No Preference	61	494.50
62560PA0020079	Rating Area 5	No Preference	62	505.59
62560PA0020079	Rating Area 5	No Preference	63	519.49
62560PA0020079	Rating Area 5	No Preference	64 and over	527.94

Exhibit 1: Historical Data for ACA-related and Transitional Policies

Member Months			
Year	ACA-related Quantity	Transitional Business Quantity	Total
2014	3,319	163	3,482
2015	17,646	103	17,749
2016	41,480	0	41,480
2017	45,175	420	45,595

Allowed Claims			
Year	ACA-related Quantity	Transitional Business Quantity	Total
2014	\$ 1,541,775	\$ 39,674	\$ 1,581,449
2015	\$ 7,160,218	\$ 12,764	\$ 7,172,982
2016	\$ 16,175,362	\$ -	\$ 16,175,362
2017	\$ 17,307,010	\$ 50,237	\$ 17,357,247

Year
2014
2015
2016
2017

Incurred Claims		
ACA-related Quantity	Transitional Business Quantity	Total
\$ 1,356,950	\$ 32,867	\$ 1,389,816
\$ 6,371,195	\$ 9,862	\$ 6,381,056
\$ 14,183,274	\$ -	\$ 14,183,274
\$ 14,994,649	\$ 41,757	\$ 15,036,407

Premium			
Year	ACA-related Quantity	Transitional Business Quantity	Total
2014	\$ 1,304,544	\$ 40,030	\$ 1,344,573
2015	\$ 6,879,419	\$ 18,113	\$ 6,897,532
2016	\$ 14,421,784	\$ -	\$ 14,421,784
2017	\$ 14,745,377	\$ 178,144	\$ 14,923,521

Exhibit 2: Development of Risk Adjustment PMPM for Experience and Projection Periods

2017 Total Received Risk Adjustment Estimate	2017 Member Months	2017/2019 Received Risk Adjustment PMPM	2019 Risk Adjustment Admin Fee PMPM	2019 Projected Received Net Risk Adjustment PMPM
\$ 13,638,697.00	930,100	\$ 14.66	\$ 0.15	\$ 14.51

Exhibit 3: Derivation of Broker Fee

This information is redacted.

Exhibit 4a: Induced Utilization Derivation

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	Average Tobacco Factor (7)	AV & Cost Sharing Factor (8)	(8)/(6*7)
62560PA0020071	Platinum	1,148	\$ 582,852	\$ 521,829	0.895	1.000	1.069	1.194
62560PA0020072	Platinum	1,148	\$ 582,852	\$ 515,342	0.884	1.000	1.056	1.194
62560PA0020073	Gold	3,810	\$ 1,603,714	\$ 1,272,450	0.793	1.000	0.786	0.990
62560PA0020074	Gold	3,810	\$ 1,603,714	\$ 1,281,398	0.799	1.000	0.791	0.990
62560PA0020076	Gold	3,810	\$ 1,603,714	\$ 1,279,043	0.798	1.000	0.790	0.990
62560PA0020077	Gold	3,810	\$ 1,603,714	\$ 1,285,562	0.802	1.000	0.794	0.990
62560PA0020078	Silver	3,675	\$ 1,459,180	\$ 1,031,393	0.707	1.000	0.660	0.934
62560PA0020079	Bronze	702	\$ 286,349	\$ 169,445	0.592	1.000	0.568	0.960

Exhibit 4b: Induced Utilization Normalization

Plan ID	Metal Level	Projected Membership	Induced Utilization from Table 10	Proof of Normalization using Projected Membership
62560PA0020071	Platinum	1,148	1.191	1.00
62560PA0020072	Platinum	1,148	1.191	
62560PA0020073	Gold	3,810	0.988	
62560PA0020074	Gold	3,810	0.988	
62560PA0020076	Gold	3,810	0.988	
62560PA0020077	Gold	3,810	0.988	
62560PA0020078	Silver	3,675	0.932	
62560PA0020079	Bronze	702	0.957	
67430PA0070001	Platinum	209	1.045	
67430PA0070002	Gold	936	0.867	
67430PA0070003	Gold	936	0.867	
67430PA0070004	Silver	229	0.818	
67430PA0070005	Silver	229	0.818	
67430PA0070006	Platinum	209	1.045	
67430PA0070007	Gold	936	0.867	
67430PA0070008	Platinum	1,733	1.119	
67430PA0070009	Gold	6,137	0.928	
67430PA0070010	Gold	6,137	0.928	
67430PA0070011	Silver	2,787	0.875	
67430PA0070012	Silver	2,787	0.875	
67430PA0070013	Gold	6,137	0.928	
67430PA0070014	Silver	2,787	0.875	
67430PA0070015	Platinum	356	1.119	
67430PA0070016	Gold	338	0.928	
67430PA0070017	Gold	338	0.928	
67430PA0070018	Silver	53	0.875	
67430PA0070019	Silver	53	0.875	
67430PA0070020	Gold	338	0.928	
67430PA0070021	Silver	53	0.875	
67430PA0080001	Platinum	1,733	1.095	
67430PA0080002	Gold	6,137	0.908	
67430PA0080003	Gold	6,137	0.908	
67430PA0080004	Silver	2,787	0.856	
67430PA0080005	Silver	2,787	0.856	
67430PA0080006	Silver	2,787	0.856	
67430PA0080007	Gold	6,137	0.908	
67430PA0080008	Platinum	356	1.095	
67430PA0080009	Gold	338	0.908	
67430PA0080010	Gold	338	0.908	
67430PA0080011	Silver	53	0.856	
67430PA0080012	Silver	53	0.856	
67430PA0080013	Silver	53	0.856	
67430PA0080014	Gold	338	0.908	
16322PA0060081	Platinum	42,583	1.159	
16322PA0060082	Platinum	42,583	1.159	
16322PA0060083	Gold	73,646	0.961	
16322PA0060084	Gold	73,646	0.961	
16322PA0060086	Gold	73,646	0.961	
16322PA0060087	Gold	73,646	0.961	
16322PA0060088	Silver	31,031	0.906	
16322PA0060089	Bronze	3,100	0.931	
16322PA0060095	Gold	73,646	1.159	
16322PA0060096	Platinum	42,583	0.961	
16322PA0060097	Gold	73,646	0.961	
16322PA0060098	Gold	73,646	0.961	
16322PA0060099	Silver	30,245	0.906	
16322PA0060109	Platinum	42,583	1.159	
16322PA0060110	Platinum	42,583	1.159	
16322PA0060111	Platinum	1,501	1.159	
16322PA0060112	Platinum	1,501	1.159	
16322PA0060113	Gold	2,721	0.961	
16322PA0060114	Gold	2,721	0.961	
16322PA0060115	Gold	2,721	0.961	
16322PA0060116	Gold	2,721	0.961	
16322PA0060117	Silver	1,493	0.906	
16322PA0060118	Bronze	101	0.931	
16322PA0060119	Silver	1,493	0.906	
16322PA0060120	Gold	2,721	0.961	
16322PA0060121	Gold	2,721	0.961	
16322PA0060122	Platinum	1,501	1.159	
16322PA0060123	Gold	2,721	0.961	
16322PA0060124	Platinum	1,501	1.159	
16322PA0060125	Platinum	1,501	1.159	
16322PA0070028	Platinum	42,583	1.130	
16322PA0070029	Gold	73,646	0.937	
16322PA0070030	Gold	73,646	0.937	
16322PA0070032	Gold	73,646	0.937	
16322PA0070033	Gold	73,646	0.937	
16322PA0070034	Silver	46,743	0.884	
16322PA0070035	Bronze	1,938	0.908	
16322PA0070062	Platinum	42,583	1.130	
16322PA0070065	Platinum	1,501	1.130	
16322PA0070066	Platinum	1,501	1.130	
16322PA0070067	Gold	2,721	0.937	
16322PA0070068	Gold	2,721	0.937	
16322PA0070069	Gold	2,721	0.937	
16322PA0070070	Gold	2,721	0.937	
16322PA0070071	Silver	1,493	0.884	
16322PA0070072	Bronze	101	0.908	

Exhibit 5: Derivation of Age Calibration Factor

*Claims Data Range 01/01/2017 - 12/31/2017 Paid Through 03/31/2018

Age Band	Age Factor	Member Months
0-14	0.765	12,970
15	0.833	996
16	0.859	1,110
17	0.885	1,076
18	0.913	1,149
19	0.941	1,254
20	0.970	1,255
21	1.000	1,263
22	1.000	1,300
23	1.000	1,353
24	1.000	1,410
25	1.004	1,474
26	1.024	1,502
27	1.048	1,477
28	1.087	1,517
29	1.119	1,537
30	1.135	1,533
31	1.159	1,521
32	1.183	1,572
33	1.198	1,577
34	1.214	1,396
35	1.222	1,488
36	1.23	1,464
37	1.238	1,461
38	1.246	1,431
39	1.262	1,399
40	1.278	1,450
41	1.302	1,364
42	1.325	1,372
43	1.357	1,376
44	1.397	1,380
45	1.444	1,506
46	1.5	1,666
47	1.563	1,716
48	1.635	1,720
49	1.706	1,731
50	1.786	1,708
51	1.865	1,779
52	1.952	1,821
53	2.04	1,917
54	2.135	1,888
55	2.23	1,875
56	2.333	2,052
57	2.437	2,042
58	2.548	1,895
59	2.603	1,904
60	2.714	1,841
61	2.81	1,766
62	2.873	1,549
63	2.952	1,392
64+	3	3,160

Final Age Factor used: **1.524**

Exhibit 6: Derivation of Geographical Calibration Factor

Rating Areas	Projected Enrollment	Proposed Factor
1	3,894	0.960
2	185	1.000
3	0	1.123
4	15,775	1.000
5	2,059	1.000
6	0	1.324
7	0	1.167
9	0	1.153

Calibration Factor
0.993

Exhibit 7: Historical Changes in Consumer Adjusted Premium Rate for Age 21, Non-tobacco User

Geographic Area 1					2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
62560PA0020055	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO \$3,000 \$30/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ 188.67	N/A	\$ 217.68	15.4%	\$ 209.75	-3.6%	\$ -	N/A
62560PA0020065	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	Y	\$ -	\$ -	N/A	\$ 285.67	N/A	\$ 331.47	16.0%	\$ 339.18	2.3%	\$ -	N/A
62560PA0020066	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,000 \$25/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ 221.18	N/A	\$ 251.88	13.9%	\$ 251.21	-0.3%	\$ -	N/A
62560PA0020067	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 324.24	N/A	\$ 332.61	2.6%	\$ -	N/A
62560PA0020068	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,000 \$20/\$40 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 247.15	N/A	\$ 248.65	0.6%	\$ -	N/A
62560PA0020069	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,500 \$25/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 248.04	N/A	\$ 248.40	0.1%	\$ -	N/A
62560PA0020070	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO \$6,850 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 184.85	N/A	\$ 189.44	2.5%	\$ -	N/A
62560PA0020071	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 336.31	N/A	\$ 301.70	-10.3%
62560PA0020072	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 332.17	N/A	\$ 297.95	-10.3%
62560PA0020073	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,000 \$30/\$50 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 250.53	N/A	\$ 221.67	-11.5%
62560PA0020074	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,500 \$35/\$50 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 247.42	N/A	\$ 223.23	-9.8%
62560PA0020075	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,750 \$30/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 246.05	N/A	\$ -	N/A
62560PA0020076	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,000 \$25/\$50 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 247.80	N/A	\$ 222.82	-10.1%
62560PA0020077	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,500 \$20/\$40 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 257.90	N/A	\$ 223.96	-13.2%
62560PA0020078	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO \$3,000 \$35/\$60 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 209.57	N/A	\$ 186.28	-11.1%
62560PA0020079	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO \$7,000 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 189.44	N/A	\$ 160.21	-15.4%
62560PA0020080	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,750 \$30/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 246.89	N/A	\$ -	N/A
62560PA0020081	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,500 \$20/\$40 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 258.47	N/A	\$ -	N/A

Geographic Area 2					2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
62560PA0020055	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO \$3,000 \$30/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ 177.32	N/A	\$ 217.68	22.8%	\$ 209.75	-3.6%	\$ -	N/A
62560PA0020065	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	Y	\$ -	\$ -	N/A	\$ 279.07	N/A	\$ 331.47	18.8%	\$ 339.18	2.3%	\$ -	N/A
62560PA0020066	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,000 \$25/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ 207.87	N/A	\$ 251.88	21.2%	\$ 251.21	-0.3%	\$ -	N/A
62560PA0020067	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 324.24	N/A	\$ 332.61	2.6%	\$ -	N/A
62560PA0020068	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,000 \$20/\$40 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 247.15	N/A	\$ 248.65	0.6%	\$ -	N/A
62560PA0020069	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,500 \$25/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 248.04	N/A	\$ 248.40	0.1%	\$ -	N/A
62560PA0020070	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO \$6,850 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 184.85	N/A	\$ 189.44	2.5%	\$ -	N/A
62560PA0020071	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 336.31	N/A	\$ 314.27	-6.6%
62560PA0020072	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 332.17	N/A	\$ 310.37	-6.6%
62560PA0020073	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,000 \$30/\$50 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 250.53	N/A	\$ 230.91	-7.8%
62560PA0020074	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,500 \$35/\$50 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 247.42	N/A	\$ 232.53	-6.0%
62560PA0020075	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,750 \$30/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 246.05	N/A	\$ -	N/A
62560PA0020076	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,000 \$25/\$50 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 247.80	N/A	\$ 232.10	-6.3%
62560PA0020077	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,500 \$20/\$40 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 257.90	N/A	\$ 233.29	-9.5%
62560PA0020078	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO \$3,000 \$35/\$60 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 209.57	N/A	\$ 194.04	-7.4%
62560PA0020079	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO \$7,000 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 189.44	N/A	\$ 166.88	-11.9%
62560PA0020080	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,750 \$30/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 246.89	N/A	\$ -	N/A
62560PA0020081	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,500 \$20/\$40 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 258.47	N/A	\$ -	N/A

Geographic Area 4					2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
62560PA0020055	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO \$3,000 \$30/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ 189.14	N/A	\$ 217.68	15.1%	\$ 209.75	-3.6%	\$ -	N/A
62560PA0020065	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	Y	\$ -	\$ -	N/A	\$ 286.39	N/A	\$ 331.47	15.7%	\$ 339.18	2.3%	\$ -	N/A
62560PA0020066	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,000 \$25/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ 221.74	N/A	\$ 251.88	13.6%	\$ 251.21	-0.3%	\$ -	N/A
62560PA0020067	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 324.24	N/A	\$ 332.61	2.6%	\$ -	N/A
62560PA0020068	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,000 \$20/\$40 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 247.15	N/A	\$ 248.65	0.6%	\$ -	N/A
62560PA0020069	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,500 \$25/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 248.04	N/A	\$ 248.40	0.1%	\$ -	N/A
62560PA0020070	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO \$6,850 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ 184.85	N/A	\$ 189.44	2.5%	\$ -	N/A
62560PA0020071	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 336.31	N/A	\$ 314.27	-6.6%
62560PA0020072	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 332.17	N/A	\$ 310.37	-6.6%
62560PA0020073	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,000 \$30/\$50 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 250.53	N/A	\$ 230.91	-7.8%
62560PA0020074	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,500 \$35/\$50 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 247.42	N/A	\$ 232.53	-6.0%
62560PA0020075	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,750 \$30/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 246.05	N/A	\$ -	N/A
62560PA0020076	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,000 \$25/\$50 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 247.80	N/A	\$ 232.10	-6.3%
62560PA0020077	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,500 \$20/\$40 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 257.90	N/A	\$ 233.29	-9.5%
62560PA0020078	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO \$3,000 \$35/\$60 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 209.57	N/A	\$ 194.04	-7.4%
62560PA0020079	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO \$7,000 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 189.44	N/A	\$ 166.88	-11.9%
62560PA0020080	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,750 \$30/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 246.89	N/A	\$ -	N/A
62560PA0020081	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,500 \$20/\$40 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$ 258.47	N/A	\$ -	N/A

Geographic Area 5					2014	2015	2015	2016	2016	2017	2017	2018	2018	2019	2019
Plan ID	Metal Level	Product Name	Plan Name	Exchange Plan (Y/N)	Age 21, NT Prem	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change	Age 21, NT Prem	% Change
62560PA0020055	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO \$3,000 \$30/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$180.30	N/A	\$217.68	20.7%	\$209.75	-3.6%	\$ -	N/A
62560PA0020065	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	Y	\$ -	\$ -	N/A	\$283.79	N/A	\$331.47	16.8%	\$339.18	2.3%	\$ -	N/A
62560PA0020066	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,000 \$25/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$211.38	N/A	\$251.88	19.2%	\$251.21	-0.3%	\$ -	N/A
62560PA0020067	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$324.24	N/A	\$332.61	2.6%	\$ -	N/A
62560PA0020068	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,000 \$20/\$40 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$247.15	N/A	\$248.65	0.6%	\$ -	N/A
62560PA0020069	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,500 \$25/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$248.04	N/A	\$248.40	0.1%	\$ -	N/A
62560PA0020070	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO \$6,850 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$184.85	N/A	\$189.44	2.5%	\$ -	N/A
62560PA0020071	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$336.31	N/A	\$314.27	-6.6%
62560PA0020072	Platinum	SHOP HMO	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$332.17	N/A	\$310.37	-6.6%
62560PA0020073	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,000 \$30/\$50 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$250.53	N/A	\$230.91	-7.8%
62560PA0020074	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,500 \$35/\$50 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$247.42	N/A	\$232.53	-6.0%
62560PA0020075	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,750 \$30/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$246.05	N/A	\$ -	N/A
62560PA0020076	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,000 \$25/\$50 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$247.80	N/A	\$232.10	-6.3%
62560PA0020077	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,500 \$20/\$40 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$257.90	N/A	\$233.29	-9.5%
62560PA0020078	Silver	SHOP HMO	UPMC Small Business Advantage Silver HMO \$3,000 \$35/\$60 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$209.57	N/A	\$194.04	-7.4%
62560PA0020079	Bronze	SHOP HMO	UPMC Small Business Advantage Bronze HMO \$7,000 - Standard Network	N	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$189.44	N/A	\$166.88	-11.9%
62560PA0020080	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$1,750 \$30/\$50 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$246.89	N/A	\$ -	N/A
62560PA0020081	Gold	SHOP HMO	UPMC Small Business Advantage Gold HMO \$2,500 \$20/\$40 - Standard Network	Y	\$ -	\$ -	N/A	\$ -	N/A	\$ -	N/A	\$258.47	N/A	\$ -	N/A

Exhibit 8: Proportion of Plan Adjusted Index Rates and AV Pricing Values

Plan ID	Metal Level	AV Pricing Value	Non-calibrated Plan Adjusted Index Rate	Ratio of AV Pricing Value to Plan ID Above	Ratio of PAIR to Plan ID Above
62560PA0020071	Platinum	1.201	\$ 488.50		
62560PA0020072	Platinum	1.186	\$ 482.42	0.988	0.988
62560PA0020073	Gold	0.882	\$ 358.91	0.744	0.744
62560PA0020074	Gold	0.889	\$ 361.44	1.007	1.007
62560PA0020076	Gold	0.887	\$ 360.77	0.998	0.998
62560PA0020077	Gold	0.892	\$ 362.61	1.005	1.005
62560PA0020078	Silver	0.742	\$ 301.61	0.832	0.832
62560PA0020079	Bronze	0.638	\$ 259.40	0.860	0.860

Exhibit 9a: Development of Projected Enrollment by Network and Metal Level

**for all legal entities within SG market

Network	Region	Metal Level	Feb 2018 Member Months	Current % of Enrollment	Projected Covered Lives by Network for 2019	Projected Member Months by Network for 2019	Projected % of Enrollment	Current % of Enrollment	Adjustment Factor	Projected Portion of Enrollment this Network & Metal Level Combo	Projected Enrollment
Premium Network	All	Platinum	20,826	22.8%	101,770	1,221,240	90.3%	93.4%	0.967	22.05%	298,078
Premium Network	All	Gold	56,600	62.0%	101,770	1,221,240	90.3%	93.4%	0.967	59.92%	810,105
Premium Network	All	Silver	7,547	8.3%	101,770	1,221,240	90.3%	93.4%	0.967	7.99%	108,019
Premium Network	All	Bronze	352	0.4%	101,770	1,221,240	90.3%	93.4%	0.967	0.37%	5,038
Premium Network	East	Platinum	0	0.0%	3,760	45,120	3.3%	0.1%	29.035	0.78%	10,506
Premium Network	East	Gold	64	0.1%	3,760	45,120	3.3%	0.1%	29.035	2.21%	29,932
Premium Network	East	Silver	36	0.0%	3,760	45,120	3.3%	0.1%	29.035	0.33%	4,480
Premium Network	East	Bronze	5	0.0%	3,760	45,120	3.3%	0.1%	29.035	0.01%	202
Standard Network	West	Platinum	170	0.2%	1,826	21,912	1.6%	1.8%	0.913	0.17%	2,297
Standard Network	West	Gold	1,128	1.2%	1,826	21,912	1.6%	1.8%	0.913	1.13%	15,238
Standard Network	West	Silver	272	0.3%	1,826	21,912	1.6%	1.8%	0.913	0.27%	3,675
Standard Network	West	Bronze	52	0.1%	1,826	21,912	1.6%	1.8%	0.913	0.05%	702
IA Premium Network	West	Platinum	31	0.0%	307	3,684	0.3%	0.3%	0.912	0.03%	418
IA Premium Network	West	Gold	208	0.2%	307	3,684	0.3%	0.3%	0.912	0.21%	2,807
IA Premium Network	West	Silver	34	0.0%	307	3,684	0.3%	0.3%	0.912	0.03%	459
MC Premium Network	All	Platinum	245	0.3%	4,751	57,012	4.2%	4.4%	0.956	0.26%	3,466
MC Premium Network	All	Gold	2,603	2.8%	4,751	57,012	4.2%	4.4%	0.956	2.72%	36,824
MC Premium Network	All	Silver	1,182	1.3%	4,751	57,012	4.2%	4.4%	0.956	1.24%	16,722
MC Premium Network	Berks	Platinum	0	0.0%	255	3,060	0.2%	0.0%	N/A	0.05%	713
MC Premium Network	Berks	Gold	0	0.0%	255	3,060	0.2%	0.0%	N/A	0.15%	2,030
MC Premium Network	Berks	Silver	0	0.0%	255	3,060	0.2%	0.0%	N/A	0.02%	318
Total			91,355	100.0%	112,669	1,352,028	100.0%	100.0%		100.0%	1,352,028

Exhibit 9b: Development of Projected Enrollment by Plan

Total: **21,913**

2019 Small Group Health Coverage SCID	Network	Region	Metal Level	Feb 2018 Members	2019 SCIDs in this Grouping	2019 SCIDs in this Grouping w/ 2017 Experience	Projected Member Months
62560PA0020071	Standard Network	West	Platinum	0	2	-	1,148
62560PA0020072	Standard Network	West	Platinum	0	2	-	1,148
62560PA0020073	Standard Network	West	Gold	9	4	3	3,810
62560PA0020074	Standard Network	West	Gold	48	4	3	3,810
62560PA0020076	Standard Network	West	Gold	66	4	3	3,810
62560PA0020077	Standard Network	West	Gold	0	4	3	3,810
62560PA0020078	Standard Network	West	Silver	47	1	1	3,675
62560PA0020079	Standard Network	West	Bronze	20	1	1	702

Exhibit 9c: Projected Enrollment by Rating Area

2019 Small Group Health Coverage SCID	Rating Areas Covered	Total Projected Member Months	Projected Member Months for Rating Area 1	Projected Member Months for Rating Area 2	Projected Member Months for Rating Area 4	Projected Member Months for Rating Area 5
62560PA0020071	1, 2, 4, 5	1,148	204	10	826	108
62560PA0020072	1, 2, 4, 5	1,148	204	10	826	108
62560PA0020073	1, 2, 4, 5	3,810	677	32	2,743	358
62560PA0020074	1, 2, 4, 5	3,810	677	32	2,743	358
62560PA0020076	1, 2, 4, 5	3,810	677	32	2,743	358
62560PA0020077	1, 2, 4, 5	3,810	677	32	2,743	358
62560PA0020078	1, 2, 4, 5	3,675	653	31	2,646	345
62560PA0020079	1, 2, 4, 5	702	125	6	505	66

Exhibit 10: Derivation of Annual Trend

Entire Fully Insured Block

Base Data

Inpatient Hospital					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	\$211,116,104	15,964	3,135,102	\$13,224.51	61.1
2017	\$246,588,655	17,384	3,407,249	\$14,184.81	61.2

Outpatient Hospital					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	\$396,902,538	991,599	3,135,102	\$400.27	3,795.5
2017	\$442,552,668	1,082,739	3,407,249	\$408.73	3,813.3

Professional					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	\$277,217,890	3,324,528	3,135,102	\$83.39	12,725.1
2017	\$302,925,429	3,581,067	3,407,249	\$84.59	12,612.2

Other Medical					
YEAR	ALLOWED AMT	SERVICE CNT	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	\$119,707,002	72,156	3,135,102	\$1,659.00	276.2
2017	\$148,997,528	83,603	3,407,249	\$1,782.20	294.4

Prescription Drugs					
YEAR	ALLOWED AMT	Prescriptions	ENROLLMENT	Unit Cost	UTILIZATION PTPM
2016	\$289,944,004	2,755,880	3,135,102	\$105.21	10,548.5
2017	\$341,169,952	2,989,831	3,407,249	\$114.11	10,529.9

Trend Output to go into PID tables/URRT

Service Category	Weight	Cost	Utilization	Overall	Adj Cost	Adj Util	Overall
Inpatient Hospital	15.7%	7.26%	0.20%	7.47%	4.21%	0.11%	4.33%
Outpatient Hospital	30.6%	2.12%	0.47%	2.60%	1.23%	0.27%	1.50%
Professional	20.0%	1.45%	-0.89%	0.55%	0.84%	-0.51%	0.32%
Other Medical	10.8%	7.43%	6.61%	14.53%	4.31%	3.84%	8.31%
Prescription Drugs	22.9%	8.46%	-0.18%	8.27%	4.91%	-0.10%	4.80%

OVERALL TREND	5.63%	OVERALL TREND	3.23%
FACTOR USED TO ADJUST COST/UTIL TRENDS	0.5802		

Exhibit 11: Derivation of Projection Period MLR

Projected Paid Claims	Projected Net Amount of Risk Adjustment	Projected Quality Improvement Initiatives	Projected Taxes & Fees	Projected Premium	Loss Ratio
\$ 7,356,462.13	\$ 314,751.51	\$ 72,718.78	\$ -	\$ 7,905,766.28	90.0%

Exhibit 12: Terminated Plan Mapping

2018 Terminated SCID	2018 Plan Name	2019 Mapped SCID
62560PA0020055	UPMC Small Business Advantage Silver HMO \$3,000 \$30/\$50 - Standard Network	62560PA0020078
62560PA0020065	UPMC Small Business Advantage Platinum HMO \$10/\$25 - Standard Network	62560PA0020071
62560PA0020066	UPMC Small Business Advantage Gold HMO \$1,000 \$25/\$50 - Standard Network	62560PA0020073
62560PA0020067	UPMC Small Business Advantage Platinum HMO \$500 \$20/\$40 - Standard Network	62560PA0020072
62560PA0020068	UPMC Small Business Advantage Gold HMO \$2,000 \$20/\$40 - Standard Network	62560PA0020076
62560PA0020069	UPMC Small Business Advantage Gold HMO \$1,500 \$25/\$50 - Standard Network	62560PA0020074
62560PA0020070	UPMC Small Business Advantage Bronze HMO \$6,850 - Standard Network	62560PA0020079
62560PA0020075	UPMC Small Business Advantage Gold HMO \$1,750 \$30/\$50 - Standard Network	62560PA0020074
62560PA0020080	UPMC Small Business Advantage Gold HMO \$1,750 \$30/\$50 - Standard Network	62560PA0020074
62560PA0020081	UPMC Small Business Advantage Gold HMO \$2,500 \$20/\$40 - Standard Network	62560PA0020077

Question	Comment/Request	Response
1	<p>This question is in reference to file: "UPMC Health Coverage, Inc. Small Group Supporting Exhibits UPMC-131496011.xlsx", tab [Exhibit 10]. This shows the derivation of the annual trend which applies a "FACTOR USED TO ADJUST COST/UTIL TRENDS" equal to 0.5802.</p> <p>a) Please explain what this factor is adjusting for and how it was developed.</p> <p>b) Please provide a numerical development of the factor 0.5802.</p> <p>c) Please include the trends based on historical 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.</p>	<p>a. This factor is used to adjust observed trends based on historical data to the actual trend that is used in 2019 rate development.</p> <p>b. This factor has been developed to account for the fact that a catastrophic claimant was included in the historical data used to develop the observed trend, yet this claimant will not be part of the risk pool in the projection period. This factor also accounts for the fact that we have observed lower historical trends in the large group market relative to the small group market. UPMC's small group block of business has experienced significant growth in recent years, which may lead to skewed results in trend calculations when using this block's underlying data. Because of this, large group data was used as a comparable data source, which shows annual trend in the range of 2-3%. Also, since some large groups renew as a small group throughout the course of a given calendar year due to a shrinking work force, this factor is used to account for the lower historical trends observed for such transitioning groups. We also anticipate improved coordinated clinical care in rating area 1 for the small group market for 2019, which has been incorporated into this adjustment factor. Finally, this factor also accounts for benefit buy-downs that are anticipated to occur between the experience and projection periods. Please note that the 0.5802 factor was developed from qualitative estimates rather than a specific numerical calculation.</p> <p>c. Data pertaining to historical trends is displayed on the "Exhibit 1C" tab of this file.</p>
2	<p>Please demonstrate quantitatively how the 2.0% quarterly trend factor being utilized in Table 5a was developed.</p>	<p>The 2.0% quarterly trend was developed to account for the pro-rated Health Insurance Provider Fee over the 2019-2020 timeframe. As demonstrated on the Exhibit 2 tab of this file, the fee of 2.8% was combined with the 3.2% annual trend to generate a new overall value for trend. This value was converted to quarterly trend and rounded, resulting in the 2.0% quarterly trend implemented in Table 5A. A large portion of groups renew later in the calendar year and will be subject to 75% (or more) of the fee. Since the trend applied in Table 5A can only be applied on a quarterly basis (rather than monthly), the amount of pro-rated HIT applied in Table 5A will be an underestimate since many groups renew in the latter months of a given calendar quarter (specifically in December). In addition to this, the possibility of transitional products leaving the small group market on 1/1/2020 will increase uncertainty in the market at this time. The elimination of transitional products will increase the overall appeal of association health plans and level-funded products to small group members, which could potentially erode the ACA-compliant risk pool. Therefore, using the full fee and rounding the adjusted quarterly trend was deemed to be an appropriate estimate for Table 5A trend development.</p>
3	<p>Please provide numerical support and explain the methodology used to determine the morbidity adjustment factor equal to 0.940. Additionally, this factor appears to be the same assumption as was used in the 2018 rate filing. Please explain why you believe this same factor still applies and would still be appropriate for projecting the 2017 experience to the 2019 coverage period.</p>	<p>A narrative discussing the rationale behind the morbidity adjustment used in this filing is provided in the "Index Rate" section of the PA Actuarial Memorandum. This factor is intended to account for the fact that healthier members have enrolled in this company's ACA-compliant plans with each passing year. Recent times have seen this change occur more rapidly than in prior years, so we estimated that the morbidity of the insured population would decrease by approximately 6%.</p>
4	<p>Please provide numerical support and explain the methodology used to determine the change in network adjustment factor equal to 0.914 applied to the credibility manual rate.</p>	<p>The change in network adjustment factor of 0.914 is the product of the geographic calibration factor (0.993) and an additional factor that accounts for the fact that only a HMO product is offered by this company (0.921). Since the manual data is based on a blend of data from PPO, EPO, and HMO products, the latter factor adjusts for the lower projected costs for the projection period under the HMO product for this specific segment. A line mentioning the latter of these factors was accidentally omitted from the actuarial memoranda and has since been added.</p>
5	<p>Per Table 2b, it appears that the average paid-to-allowed ratio of the benefit plans underlying the Manual Rate was approximately 86.9% (i.e. "Ultimate Incurred Claims" / "Allowed Claims (Non-Capitated)"). Given the average projected paid-to-allowed ratio for the plans associated with this filing is 78.6%, please describe and demonstrate quantitatively how the Manual Base Period Allowed EHB claims amount equal to \$451.99 PMPM was adjusted to reflect the impact of lower induced utilization in the development of the Index Rate. If it was not, please provide justification for not applying this adjustment.</p>	<p>No additional adjustment has been made to account for lower induced utilization due to the difference between the paid-to-allowed ratio calculated from Table 2b and the weighted average of the Pricing AVs. As mentioned in the response to question 1 above, benefit buy-downs are already accounted for in the annual trend. Further decreasing the Manual Base Period Allowed EHB claims PMPM to account for this effect would also require an adjustment to account for less favorable risk adjustment. All of this would have an offsetting effect, making such an adjustment unnecessary.</p>

6	Please explain the methodology used to develop the Plan Actuarial Values (Pricing AV's) utilized in Table 10.	The Pricing AV for each plan was determined by the issuer's own pricing model based on 2017 claims experience from UPMC's fully-insured commercial block of business. This model calculates an AV for a given plan by first trending the allowed claims forward two years to the projection period, calculating paid amounts for each benefit category based on the benefit design of a given plan and projected allowed claims data, and taking the ratio of the total projected paid claims to projected allowed claims.
7	Please provide numerical support and explain the methodology used to determine the induced utilization factors shown in Exhibit 4b and why they are different than those derived in Exhibit 4a in the Supporting Exhibits File.	There was an error in Exhibit 4a, which led to incorrect induced utilization values being calculated in column I. This error has been corrected in the Supporting Exhibits file that has been re-uploaded in SERFF, and the induced utilization factors in Exhibits 4a and 4b now match.
8	Please explain the methodology used and show numerical support for the decrease in the rating area 1 factor from 1.00 (in 2018 filing) to a factor of 0.96 used in the 2019 proposed rate development.	We anticipate improved coordinated clinical care in this particular region for 2019. Due to the expiration of a consent decree during 2019, a major provider in this region will no longer be considered "in-network" for UPMC members. This will drive utilization towards UPMC-owned facilities, which will decrease costs for the health plan. The decrease in projected costs for the health plan accounting for the anticipated improvement has been estimated to be approximately 4%.
9	The sum of the 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.	This disparity arises from various inconsistencies in Table 8. Network adjustments are accounted for twice and changes in the plan-level weighting from 2018 to 2019 are not accounted for. The filed 2018 allowed claims is being compared against the 2018 calibration plan adjusted index rate calculated as part of this year's filing. Since the latter of these is different from the corresponding value calculated in the prior year's filing due to changes in plan-level weighting, the values calculated in Table 8 will not line up properly.
10	Please confirm whether change in the statewide average premium between 2017 and 2019 as well as the 0.86 adjustment factor were accounted for in the development of the Projected Risk Adjustment PMPM amount equal to \$14.51. If so, please demonstrate quantitatively how these adjustments were taken into account. If not, please describe why it is reasonable not to do so.	The Projected Risk Adjustment PMPM value of \$14.51 was set equal to the Experience Period Risk Adjustment PMPM, which was calculated based on the transfer payment estimate received from PID based on data from RATEE files accrued as of May 1, 2018. Since the estimate received from PID was labeled as an "estimated risk adjustment transfer amount," this value was assumed to account for all factors that contribute to a given transfer amount, and no additional adjustments were made to account for changes in statewide average premium or the 0.86 factor. Enrollment changes between the experience and projection periods are assumed to involve members of average risk. Thus, these membership fluctuations were estimated to have no impact on the transfer payment PMPM. No additional adjustment was made to account for the change in statewide average premium since we anticipate minimal change in the rates for 2019 as well as member buy-downs, which will lead to a negligible effect for this particular field.
11	Please clarify why the Projected Risk Adjustment PMPM value included in cell C31 of Table 5 is \$14.66 rather than \$14.51. If the value included in Table 5 is incorrect, please update as appropriate. If the value included in Table 5 is correct, please explain.	This has been corrected in both Table 5 and worksheet 1, section III of the URRT.
12	Please explain the discrepancy between the projected index rate of \$413.77 in Table 5 and the projected allowed claims PMPM of \$414.24 on the URRT.	This disparity arises from the fact that the explicit weights used for trend development in Table 3b are different from the implicit weights implemented in worksheet 1, section II of the URRT.
13	Please document and support the calculation of the quarterly trend of 2% used in Table 5a. What are its components since the annual trend is only 3.2%.?	The 2.0% quarterly trend was developed to account for the pro-rated Health Insurance Provider Fee over the 2019-2020 timeframe. As demonstrated on the Exhibit 2 tab of this file, the fee of 2.8% was combined with the 3.2% annual trend to generate a new overall value for trend. This value was converted to quarterly trend and rounded, resulting in the 2.0% quarterly trend implemented in Table 5A. A large portion of groups renew later in the calendar year and will be subject to 75% (or more) of the fee. Since the trend applied in Table 5A can only be applied on a quarterly basis (rather than monthly), the amount of pro-rated HIT applied in Table 5A will be an underestimate since many groups renew in the latter months of a given calendar quarter (specifically in December). In addition to this, the possibility of transitional products leaving the small group market on 1/1/2020 will increase uncertainty in the market at this time. The elimination of transitional products will increase the overall appeal of association health plans and level-funded products to small group members, which could potentially erode the ACA-compliant risk pool. Therefore, using the full fee and rounding the adjusted quarterly trend was deemed to be an appropriate estimate for Table 5A trend development.

14	Please document and support the calculation of the Change in Network factor of 0.914.	The change in network adjustment factor of 0.914 is the product of the geographic calibration factor (0.993) and an additional factor that accounts for the fact that only a HMO product is offered by this company (0.921). Since the manual data is based on a blend of data from PPO, EPO, and HMO products, the latter factor adjusts for the lower projected costs for the projection period under the HMO product for this specific segment. A line mentioning the latter of these factors was accidentally omitted from the actuarial memoranda and has since been added.
15	As per UPMC's Exhibit 1 of Supporting Exhibits, the Risk Adjustment PMPM should be: \$14.66 - 0.15 = \$14.51. Please correct URRT and Table 5 of PAAM exhibits since these do not include the RA admin fee.	This has been corrected in both Table 5 and worksheet 1, section III of the URRT.
16	The Moratorium on Health Insurance Tax is for 2019 year only. But Quarters 2, 3 and 4 continue in year 2020. Please explain why the pro-rated amount of HIT were not included as per PID Rate Filing Guidance.	As discussed in the responses to questions 2 and 13 above, the pro-rated Health Insurance Provider Fee was accounted for in the 2.0% quarterly trend developed in Table 5A.
17	On page 7 of the PA Actuarial Memorandum after the discussion the projected loss ratio, there is a discussion of the difference between the way that Table 3 uses weights versus how the URRT uses weights to determine trend. Please note that the Department has changed the way that Table 3 calculates aggregate trend to mimic the method used by the URRT. Hence please remove this discussion from the Actuarial Memorandum.	This discussion has been removed from the actuarial memoranda.
18	Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, Federal Rates Template and the binder are identical.	We can confirm that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.

Exhibit 1c: Historical Data for Trend Development

***2018 data has been extrapolated to cover 12 months*

Service Category	Year	Member_Months	Allowed Amt	Service Cnt	Unit Cost	Utilization PTPM	Cost	Utilization	Overall
Inpatient Hospital	2015	3,144,583	\$ 217,496,691	16,417	\$ 13,248.26	62.65			
Inpatient Hospital	2016	3,135,102	\$ 211,116,104	15,964	\$ 13,224.51	61.10	-0.18%	-2.47%	-2.64%
Inpatient Hospital	2017	3,407,249	\$ 246,588,655	17,384	\$ 14,184.81	61.22	7.26%	0.20%	7.47%
Inpatient Hospital	2018	3,550,044	\$ 275,865,901	18,179	\$ 15,174.90	61.45	6.98%	0.37%	7.37%
Outpatient Hospital	2015	3,144,583	\$ 385,952,180	1,004,552	\$ 384.20	3833.46			
Outpatient Hospital	2016	3,135,102	\$ 396,902,538	991,599	\$ 400.27	3795.47	4.18%	-0.99%	3.15%
Outpatient Hospital	2017	3,407,249	\$ 442,552,668	1,082,739	\$ 408.73	3813.30	2.12%	0.47%	2.60%
Outpatient Hospital	2018	3,550,044	\$ 483,810,690	1,170,384	\$ 413.38	3956.18	1.14%	3.75%	4.93%
Professional	2015	3,144,583	\$ 278,513,267	3,330,918	\$ 83.61	12711.07			
Professional	2016	3,135,102	\$ 277,217,890	3,324,528	\$ 83.39	12725.05	-0.27%	0.11%	-0.16%
Professional	2017	3,407,249	\$ 302,925,429	3,581,067	\$ 84.59	12612.17	1.45%	-0.89%	0.55%
Professional	2018	3,550,044	\$ 315,650,964	3,729,530	\$ 84.64	12606.70	0.05%	-0.04%	0.01%
Other Medical	2015	3,144,583	\$ 108,695,346	73,398	\$ 1,480.90	280.09			
Other Medical	2016	3,135,102	\$ 119,707,002	72,156	\$ 1,659.00	276.19	12.03%	-1.39%	10.46%
Other Medical	2017	3,407,249	\$ 148,997,528	83,603	\$ 1,782.20	294.44	7.43%	6.61%	14.53%
Other Medical	2018	3,550,044	\$ 163,206,521	86,515	\$ 1,886.46	292.44	5.85%	-0.68%	5.13%
Prescription Drugs	2015	3,144,583	\$ 264,864,699	2,772,618	\$ 95.53	10580.55			
Prescription Drugs	2016	3,135,102	\$ 289,944,004	2,755,880	\$ 105.21	10548.48	10.13%	-0.30%	9.80%
Prescription Drugs	2017	3,407,249	\$ 341,169,952	2,989,831	\$ 114.11	10529.89	8.46%	-0.18%	8.27%
Prescription Drugs	2018	3,550,044	\$ 364,151,900	3,043,668	\$ 119.64	10288.33	4.85%	-2.29%	2.44%

Exhibit 2: Derivation of Quarterly Trend

Annual Trend Applied in Table 3/3b	2020 Health Insurer Provider Fee	Corresponding Quarterly Trend
3.20%	2.80%	2.00%

Question	Comment/Request	Response
1	<p>The following questions refer to your response to question 1 (of Round 1) regarding the “FACTOR USED TO ADJUST COST/UTIL TRENDS” equal to 0.5802.</p> <p>a. Please provide the specific impact to the observed trend rate of removing the catastrophic claimant referenced in your response (i.e., what would the observed trend rate equal to 5.58% had been if that claimant was removed from this historical analysis).</p>	<p>a. Removing the catastrophic claimant from the data used to develop the observed trend rate results in a 0.8% decrease in the observed annual trend.</p>
2	<p>In reference to your response to question 4 (of Round 1), it appears that the Actuarial Memorandum may not have been updated to include the additional description for the network adjustment factor of 0.914 as described in your response. Please clarify where the additional description has been added or update the filing as appropriate.</p>	<p>The addition of text addressing the 0.914 factor was accidentally omitted during updates made as part of the first round of correspondence. This text has been added to the updated Actuarial Memoranda that were uploaded in SERFF as part the amendment submitted on 7/3/18.</p>
3	<p>Regarding your response to question 5 (of Round 1):</p> <p>a. It is noted that “no additional adjustment has been made to account for lower induced utilization” and that doing so would also require an “offsetting” adjustment to account for less favorable risk adjustment. Please clarify why it is believed that lower induced utilization would result in a less favorable risk adjustment transfer amount and provide any quantitative analysis that has been performed to justify that assertion.</p> <p>b. Please provide the estimated impact of benefit buy-downs on the proposed annual trend rate as discussed in your response to questions 1 and 5.</p>	<p>a. Over the past several years, the portion of our ACA-compliant small group membership enrolled in platinum products has steadily decreased, while the portion of membership enrolled in products corresponding to cheaper metal levels has steadily increased. Since the demographic and some diagnostic coefficients involved in the derivation of risk scores used to calculate annual risk adjustment transfer payments vary significantly between metal levels, the observed shift in enrollment mentioned above leads to a less favorable risk adjustment transfer payment. This shift in enrollment also leads to an implicit decrease in induced utilization. These two adjustments do not offset (inappropriate word choice in our Round 1 response). Further decreasing the Manual Base Period Allowed EHB claims PMPM would double-count the induced utilization adjustment, which is what we meant to convey in our response to question 5 of Round 1.</p> <p>b. We estimate that benefit buy-downs have a 1.5% impact on the observed annual trend.</p>
4	<p>The induced utilization factor for Silver (0.932) is less than the induced utilization factor for Bronze (0.957) as shown in Exhibit 4a. Please explain why the corresponding induced utilization factor would be less for Silver than for Bronze.</p>	<p>This adjustment was used to keep relativities between silver and bronze plans similar to what they were in the previous year. This will minimize rate increase variations by plan and consumer confusion that could result.</p>
5	<p>Regarding your response to question 10 (of Round 1), it should be noted that the estimate provided by the PID labeled “estimated risk adjustment transfer amount” was not adjusted to reflect either changes in the statewide average premium between 2017 and 2019 or the 0.86 adjustment factor. Given that, please provide an estimate of what the projected 2019 risk adjustment transfer amount would be if these items were taken into account.</p>	<p>Incorporating the 0.86 adjustment factor and an adjustment for the statewide average premium decreases the projected risk adjustment transfer amount by 9.4%.</p>
6	<p>The following question refers to your response to question 12) (of round 1) – Please use identical weights for trend development and URRT so that there is no discrepancy between the projected index rate in Table 5 and the projected allowed claims PMPM on the URRT.</p>	<p>The weights implemented in Table 3b have been revised to match the implicit weights in the URRT. Some of the disparity that has been observed between the projected required revenue PMPM in Table 6 and the corresponding value in the URRT in prior iterations of this filing was due to an error in the calculation of the projected non-EHB claims PMPM value. This particular value had not been adjusted to account for changes in morbidity and network between the experience and projection periods and also had not been adjusted to account for the pro-rated HIT for small groups renewing throughout 2019. This has been corrected in the revised filing, resulting in a projected non-EHB claims value of \$0.97 PMPM. The slight difference that now exists between the projected index rate in Table 5 and the projected allowed claims PMPM in the URRT can be attributed to the fact that the latter includes allowed non-EHB claims while the former does not.</p>

7	Response to Question 13) (Round 1) - Please provide details of your calculation of the quarterly trend of 2% as discussed on telephone on July 6, 2018.	Please see the "Exhibit 7" tab for more details on the calculation of the quarterly trend for small groups renewing in 2019. Limiting trend to only a quarterly basis as required in the instructions results in an insufficient rate for each renewal month that does not fall at the beginning of a quarter. For example, February groups should have one month of trend added when compared to January. But instead the rates are the same under the filed methodology. So we developed this calculation to accurately account for trend on a monthly basis using an equivalent quarterly trend. The Original Method in this exhibit shows the calculation of HIT and additional claims trend by renewal month. The value in cell F6 represents the blended amount across all renewal months that should be added to 2019 premium. The Table 5A Method also calculates a blended amount (cell I6) but only with a quarterly trend change. Cell I6 was goal sought to equal cell F6 by changing cell H9. The resulting value in cell H9 represents the quarterly trend needed to obtain the additional revenue required to cover HIT and additional claims trend. Rates in all corresponding templates have been updated to account for 1.78% quarterly trend.
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 changes were made to the projected risk adjustment transfer payment.

Exhibit 7: Derivation of Pro-rated HIT

Original (Monthly) Method					
Renewal Month	Mar 2018 ACA Enrollment	# Months Plan Year Will Run Into 2020	HIT Applied	Additional Claims Trend Applied	Blended HIT and Claims Trend Applied
Jan	13,898	0	0.00%	0.00%	3.52%
Feb	2,364	1	0.23%	0.27%	
Mar	3,112	2	0.47%	0.53%	
Apr	4,467	3	0.70%	0.80%	
May	2,329	4	0.93%	1.07%	
Jun	2,125	5	1.17%	1.33%	
Jul	11,399	6	1.40%	1.60%	
Aug	3,796	7	1.63%	1.87%	
Sep	3,167	8	1.87%	2.13%	
Oct	4,909	9	2.10%	2.40%	
Nov	2,917	10	2.33%	2.67%	
Dec	37,293	11	2.57%	2.93%	

Table 5A (Quarterly) Method	
Portion of HIT Applied in Table 5A	Blended HIT and Claims Trend Applied
0.00%	3.52%
0.00%	
0.00%	
1.78%	<--Quarterly Trend
1.78%	
1.78%	
3.57%	
3.57%	
3.57%	
5.35%	
5.35%	
5.35%	
5.35%	

HIT 2.80%
Annual Trend 3.20%

2019 Business Rules Template v8.1

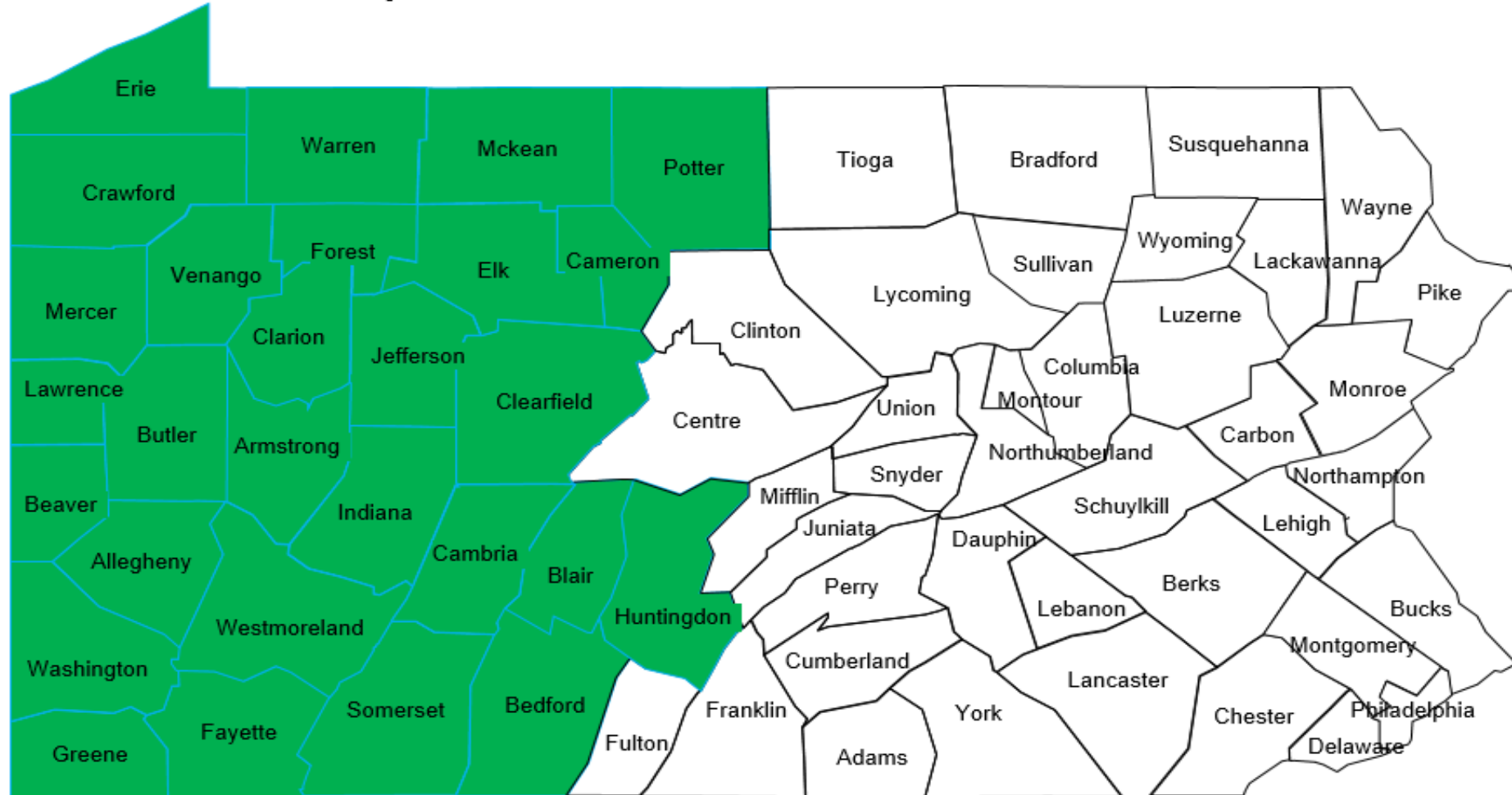
All fields with an asterisk (*) are required. To validate the template, press Validate button or Ctrl + Shift + I. To finalize the template, press Finalize button or Ctrl + Shift + F.
Enter the Issuer Rule on the first row (no Product ID or Plan ID).
For each Product rule, enter only the Product ID and the business rules that differ from the Issuer Rule.
For each Plan rule, enter only the Plan ID and the business rules that differ from the Product or Issuer Rule

HIOS Issuer ID*		62560									
TIN*		46-2824537									
Product ID	Plan ID (Standard Component)	How are rates for contracts covering two or more enrollees calculated?	What are the maximum number of under age (under 21) dependents used to quote a two parent family?	What are the maximum number of under age (under 21) dependents used to quote a single parent family?	Is there a maximum age for a dependent?	What are the maximum number of children used to quote a children-only contract?	Are domestic partners treated the same as secondary subscribers?	Are same-sex partners treated the same as secondary subscribers?	How is age determined for rating and eligibility purposes?	How is tobacco status determined for subscribers and dependents?	What relationships between primary and dependent are allowed, and is the dependent required to live in the same household as the primary subscriber?
		A different rate (specifically for parties of two or more)for each enrollee is added together	3 or more	3 or more	25	1	Yes	Yes	Age on effective date	6	Spouse, No; Adopted Child, No; Ward, No; Stepson or Stepdaughter, No; Self, Yes; Child, No; Life Partner, No



2018 Service Area

Issuer: UPMC Health Coverage

Market: Small Group



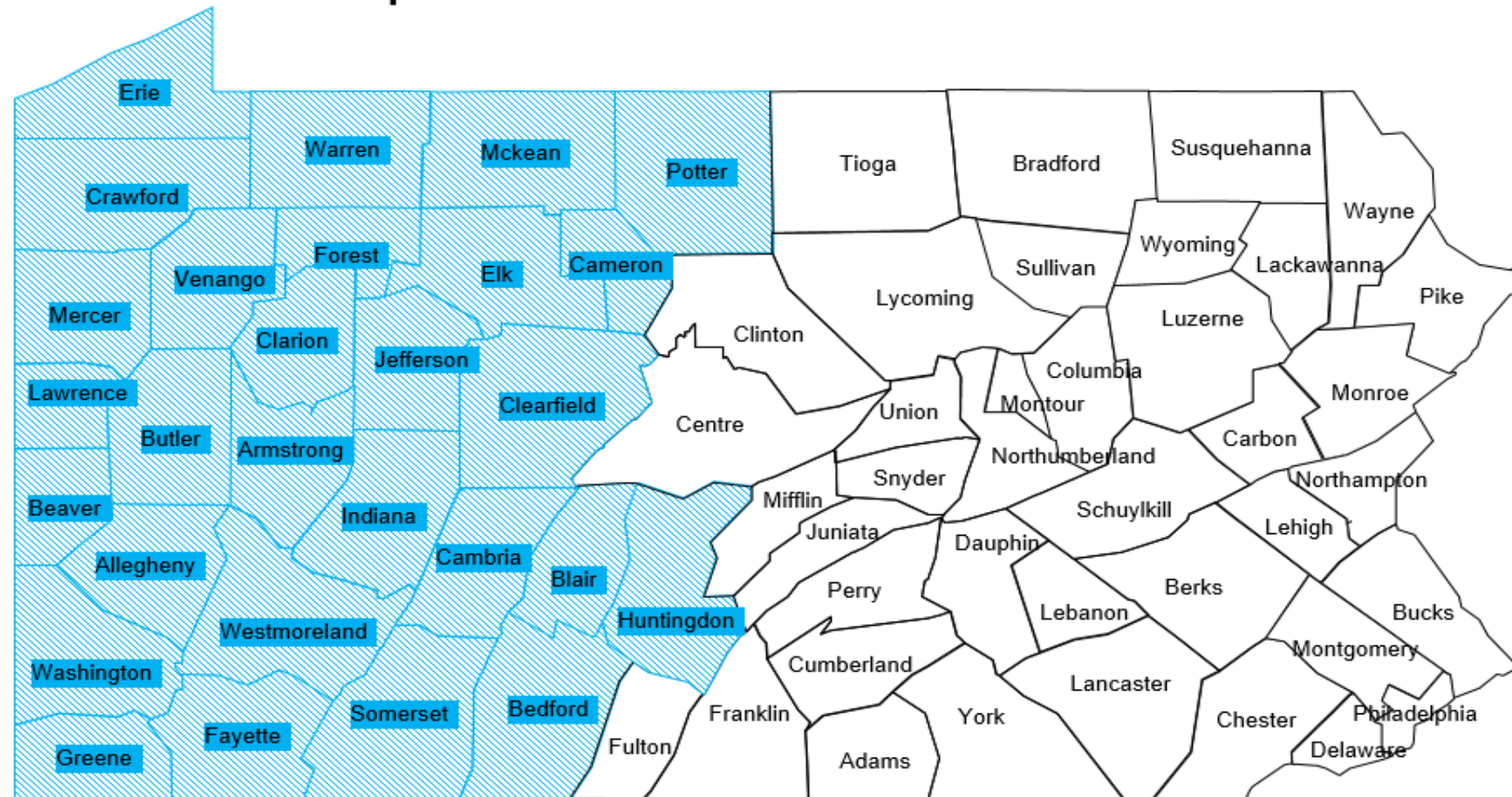
Key *(modify as needed)*

-  : 2018 on-exchange service area
-  : 2018 off-exchange only service area

Issuer: UPMC Health Coverage
Market: Small Group


Issuer: UPMC Health Coverage

Market: Small Group



Key (*modify as needed*)

■ : 2019 on-exchange service area

 : 2019 off-exchange only service area