

Rate Change Summary

Aetna Health Inc. (a PA corp.) – Small Group Plans

Rate request filing ID AETN-131455854, AETN-131455863 - 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: | 16.1% ¹ |
| Revised requested average rate change: | N/A ¹ |
| Range of requested rate change: | 16.1% -16.1% |
| Effective date: | January 1, 2019 |
| People impacted: | 1,124 |
| Available in: | Rating Areas 1-3 and 5-9, certain counties excluded |

Key information

Jan. 2017-Dec. 2017 financial experience

| | |
|----------------------------|----------------|
| Premiums | \$126.2M |
| Claims | \$93.3M |
| Administrative expenses | \$14.2M |
| Taxes & fees | \$6.7M |
| Company made (after taxes) | \$12.3M |

How it plans to spend your premium

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

| | |
|-----------------|-------|
| Claims: | 80.6% |
| Administrative: | 9.3% |
| Taxes & fees: | 5.4% |
| Profit: | 4.7% |

The company expects its annual medical costs to increase **13%**.

Explanation of requested rate change

Medical costs are going up, and we are changing our rates to reflect this increase. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Rate increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

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



July 13, 2018

Ms. Jessica Altman
Insurance Commissioner
Bureau of Life, Accident & Health Insurance
1326 Strawberry Square
Harrisburg, PA 17120

Re: Aetna Health, Inc. & Aetna Health Ins. Co.
NAIC #: 95109 / 72052
Market: Small Group
Exchange: Off-Exchange
Effective Date: 01/01/2019
Avg rate change requested: 16.1%
Range of rate change requested: 16.1% - 16.1%
Products: HMO, POS
Rating Areas: Rating Areas 1-3 and 5-9, certain counties excluded
Metal Levels: Silver
Current # covered lives: 1,124
Current # policyholders: 716
Number of plans offered vs 2018: 1 in 2018; 1 in 2019
HIOS Issuer ID / Binder #: 64844 / AETN-PA19-125079257
Rate Filing Tracking Number: AETN-131455854, AETN-131455863
Policy Form(s): HI SG HCOC-2019 03, HO SG HCOC-2019 03
HI SG-SOB-HMO 03, HO SG-SOB-POS-
14041841 03
Form Filing Tracking Number: AETN-131444272 & AETN-131448938

Dear Ms. Altman:

The purpose of this filing revision is to provide details of the premium rate development and resulting proposed monthly premium rates for Small Group policies which will be offered off-Exchange in the State of PA for effective dates of January 1, 2019 and later. This filing is being provided to comply with regulatory rate filing requirements, and is not intended to be used for other purposes.

The health benefit plans proposed in this filing are in compliance with all state-specific benefit requirements and rating regulations, as well as the benefit plan requirements of the Patient Protection and Affordability Act (P.L. 111-148). This rate filing is intended for new business issued through the State of PA off-Exchange marketplace effective January 1, 2019.

All products and associated proposed monthly premium rates contained within this rate filing will be available to existing business upon their request. Existing business that is



not considered grandfathered under PPACA regulation will be converted to the plans and rates in this filing upon renewal.

We have tried to present this information in a manner that will facilitate your Department's review. If there are changes we can make to improve the process or you would like us to present the information differently in the future, please let us know.

Please feel free to contact me at the above listed telephone number and/or e-mail address if you have any additional questions.

Sincerely,

, ASA, MAAA
Aetna

2019 Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information

| | |
|---------------------------------|-----------------------------------------------------|
| Company Legal Name: | Aetna Health, Inc. & Aetna Health Ins. Co. |
| NAIC #: | 95109 / 72052 |
| Market: | Small Group Off-Exchange |
| Effective Date: | 01/01/2019 |
| Avg rate change requested: | 16.1% |
| Range of rate change requested: | 16.1% - 16.1% |
| Products: | HMO, POS |
| Rating Areas: | Rating Areas 1-3 and 5-9, certain counties excluded |
| Metal Levels: | Silver |
| Current # covered lives: | 1,124 |
| Current # policyholders: | 716 |
| Number of plans offered: | 1 |
| HIOS Issuer ID / Binder #: | 64844 |
| Rate Filing Tracking Number: | AETN-131455854, AETN-131455863 |
| Policy Form(s): | HI SG HCOC-2019 03, HO SG HCOC-2019 03 |
| Form Filing Tracking Number: | AETN-131444272 & AETN-131448938 |

B. Rate History and Proposed Variations in Rate Changes

- January 1, 2014
 - Introduction of ACA
 - AETN-129037950 & AETN-129037955
- July 1, 2014
 - Lowered previously filed 3Q14-4Q14 rates by 17%
 - AETN-129418257 & AETN-129418258
- January 1, 2015
 - Filed a 4% increase
 - AETN-129621063 & AETN-129621158
- July 1, 2015
 - Lowered previously filed 3Q15-4Q15 rates by 4% by removing commissions and tobacco surcharge load
 - AETN-129920222 & AETN-129920216
- January 1, 2016
 - Filed a 5% rate increase
 - AETN-130046864 & AETN-130046890
- April 1, 2016
 - Increased previously filed 2Q16-4Q16 rates by 4% to add commissions
 - AETN-130242320 & AETN-130242341
- October 1, 2016
 - Increased previously filed 4Q16 rates by 10.8%
 - AETN-130565130 & AETN-130565135

- January 1, 2017
 - Filed a 26.5% rate increase
 - AETN-130533489 & AETN-130533478
- January 1, 2018
 - Filed a 5.6% rate increase
 - AETN-131033648 & AETN-131033632

C. Average Rate Change

The average rate change, as noted in cell AC15 of Table 10 and the percent change rate requested on the SERFF Rate Review Detail screen, is 16.1%. The change in the 21 year old non-tobacco premium pmpm as stated in cell AN13 on Table 11 is 13.4%.

D. Membership Count

Total current membership by age bucket is shown on Table 1.

E. Benefit Changes

We are continuing to offer one HMO silver plan and one POS silver plan but the deductible has increased from \$5,000 to 6,000. The HIOS IDs are as follows:

| 2018 HIOS Plan ID | 2018 Plan Name | 2019 HIOS Plan ID | 2019 Plan Name |
|-------------------|---------------------------|-------------------|--------------------------------------|
| 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0070142 | PA Silver HMO 5000 80% | 64844PA0070142 | PA Silver HMO 6000 80% \$30/75 |

F. Experience Period Claims and Premium

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2017 through December 31, 2017 and paid through February 28, 2018, for AHI-AHIC.

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

Experience period premiums are date-of-service premiums from our actuarial experience databases for Small Group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB).

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2019.

Transitional Reinsurance recoveries do not apply to Small Group business. Risk Adjustment transfer is accrued at the issuer and market level based on 2017 Wakely data and our internal projections of how our risk relative to market has changed since that report was issued. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfers scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2017 Risk Adjustment fees of \$0.15 PMPM in Worksheet 2.

Pharmacy rebates have been subtracted out of the experience period data. The loss ratio for the experience period is 73.7%.

G. Credibility of Data

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

The source data for our manual rate is the experience incurred from January 1, 2017 to December 31, 2017 and paid through February, 2018 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate.

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend.

H. Trend Identification

The trend values are:

| Service Type | Unit Cost | Utilization |
|---------------------|------------------|--------------------|
| Facility Inpatient | 6.1% | 2.2% |
| Facility Outpatient | 4.5% | 6.2% |
| Physician | 1.9% | 5.7% |
| Capitation | 0.0% | -0.3% |
| Medical | 4.3% | 4.7% |
| | | |
| Pharmacy | 10.3% | 2.3% |

| | | |
|-------------------------|-------------|-------------|
| Total (Med + Rx) | 5.4% | 4.3% |
|-------------------------|-------------|-------------|

The quarterly trend factors for this filing are:

| Effective Quarter | Trend Factor | HIF Factor | Med Trend + HIF |
|--------------------------|---------------------|-------------------|------------------------|
| 1Q 2019 | 1.000 | 1.000 | 1.000 |
| 2Q 2019 | 1.031 | 1.007 | 1.038 |
| 3Q 2019 | 1.062 | 1.013 | 1.076 |
| 4Q 2019 | 1.095 | 1.020 | 1.117 |
| Total | 1.048 | 1.10 | 1.059 |

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in March, 2018. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019.

I. Historical Experience

As described above, medical trend factors are based on our Medical Economics Unit's local trend and network experience, and pharmacy trends are based on national commercial group Rx trend analysis.

2. Rate Development & Change

Please refer to the file titled *PA_SG_64844_Off_1Q2019_Exhibits_v1.pdf* for any exhibits referenced in the sections below.

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

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Exhibit 12 illustrates the quarterly trend factors, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend and leveraging. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019. The annual trend for this filing, applied quarterly, is 12.9%. In addition to the trend factor, a factor is applied to the premium in each quarter to account for the expectation that the Health Insurer Fee will resume in 2020, and will apply to policies sold in 2019 for which the policy year carries into 2020. The application of these two factors is shown in Table 5A.

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have each been converted to percent of allowed claims in this Exhibit.

Single Risk Pool Adjustment Factors:

Change in Morbidity => The experience period data includes experience for community-rated policies issued to small employers in 2017 and medically underwritten policies renewed under the Transitional Policy. We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2019. The factor used is 1.101, which represents two years of morbidity change, from the 2017 experience period to the 2019 projection period

Change in Demographics => Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts. The change in demographic factor is 1.054. The increase is due to the changes in geographic factors, which is discussed in section 5B of this memorandum.

Change in Network => Included in 'Change in Other' below.

Change in Benefits => Discussed in Section 1E above.

Change in Other => The 'Other' adjustment includes, but is not limited to, the projected impact of changes in network composition, provider contracts, deductible suppression, and pooling.

Paid-to-Allowed Ratio => The projected paid to allowed ratio is 72.9%. Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

Risk Adjustment – Projection Period => We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 9, 2018, which incorporated carrier data as of May 1, 2018, to develop our initial projected risk adjustment transfer assumption. This information indicated a risk adjustment receivable for 2017 of \$8.19 PMPM for the manual data that was used to develop the 2019 rates.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2019 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk Adjustment transfer 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of [REDACTED], net of the 2019 user fee of \$0.15 PMPM. This value is shown in Worksheet 1, Section III of the URRT. Note that the risk adjustment value in Table 5 reflects the impact of quarterly premium trend, as the incurred premium over the full year is used as the basis for risk transfer payments.

Reinsurance – Projection Period => There will be no reinsurance recoveries in 2019.

Exchange User Fee => The EUF is not applicable for this filing.

Projected Allowed non-EHB Claims PMPM => The products discussed in this filing provides coverage for only those benefits defined as Essential Health Benefits (EHB).

B. Retention Items

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2018 projections, and projected changes in expenses, inflation, and membership for 2019 for our National book of Small Group business. The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019, as well as Federal income tax and State Premium taxes. The risk adjustment user fee is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2018 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2019 membership using the prescribed age curve and the projected age for each plan, as illustrated on Exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The average age for the single risk pool is the age that most closely corresponds to the premium weighted overall average age factor.

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1. Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

D. Components of Rate Change

The overall change in the weighted average Calibrated Plan Adjusted Index Rate is 16.1%, as indicated in Table 8 row A. The components of this rate change are as follows:

- The change in normalized allowed claims is worth 26.4%
- The change in allowable plan adjusted level components is worth -18.2%
- The change in retention components is worth 4.0%
- The remainder is driven primarily by the 2017 covered lives that are not being mapped to 2018 plans.

3. Plan Rate Development

The following briefly describes how each set of adjustments was determined.

Pricing AV / Benefit Richness:

These adjustments are discussed in Section 2C above.

Benefits in addition to EHBs:

The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). The factor for the impact of benefits in addition to EHBs is a 1.00.

Provider Network:

This adjustment reflects the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

Catastrophic Eligibility:

This filing does not include catastrophic plans.

Tobacco Surcharge Adjustment:

The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed to remove the impact of rating for tobacco.

Admin Costs / Taxes & Fees / Profit or Contingency:

These factors reflect the adjustment for projected administrative costs, including sales, marketing, and any commission expense, and profit & risk. These are discussed above in the Retention section.

An AV Certification is included in this filing, titled *2019Aetna AVCCert Template_64844.pdf*.

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

The Calibrated Plan Adjusted Index Rates for 2018 and 2019 are shown in Columns Z and AA. The 2019 rates in Column AA differ from the Calibrated Plan Adjusted Index Rates on Exhibit E-2 for two reasons: (1) The CPAIR on Exhibit E-2 are 1/1/2019 rates while the rates in Column AA are average 2019 rates, and (2) our internal modeling incorporates the average trend to develop a Net Risk Adjustment factor as indicated on Exhibit E-1 to go from the Projected Index Rate to the Market Adjusted Index Rate. This is not accounted for in Table 5. In addition, age and geographic calibration factors have been used in the rate development as follows:

- **Age Calibration:** The age calibration factor estimates the average age factor that will be used in the premium calculation for the expected enrollment population. The age calibration factor used to develop the 2019 CPAIR is 1.464. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.
- **Geographic calibration:** The geographic calibration factor estimates the average geographic factor of the expected enrollment population. The geographic calibration factor used to develop the 2019 CPAIR is 1.010. This is based on the assumption that the projected enrollment will mirror the interim enrollment as of February 2018.

5. Plan Factors

A. Age and Tobacco Factors

The age factors are based on the HHS Default Standard Age curve. The rates in this filing do not differ based on tobacco usage. As such, no adjustment is needed for tobacco rating and factors of 1.0 have been entered.

B. Geographic Factors

The proposed geographic factors are different than the current approved factors. We compared the relative unit costs by rating area in order to develop the proposed geographic factors.

C. Network Factors

There is only one network included in this filing.

D. Service Area Composition

The Service Area composition for this rate filing is the same as the current approved 2018 rate filing.

E. Composite Rating

While PA allows composite rating, we are not offering this option at this time. However, the member level rates in this filing would not be impacted if we allow the composite rating option at a later time.

6. Actuarial Certifications

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Supplemental EHB Pricing
- Population Risk Morbidity
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Components of Retention/Administrative Fees
- Value of Network Arrangements
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:

- a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) 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, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

July 13, 2018

_____, ASA, MAAA
Aetna

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifinz Information

| | | | |
|--------------------------------|--------------------------------|----|------------|
| Carrier Name: | Aetna Health Inc. (a PA corp.) | | |
| Product(s): | HMO and QPOS | | |
| Market Segment: | Small Group | | |
| Rate Effective Date: | 01/01/2019 | to | 12/31/2019 |
| Base Period Start Date | 01/01/2017 | to | 12/31/2017 |
| Date of Most Recent Membership | 02/01/2018 | | |

Table 1. Number of Members

| | Member-months Experience Period | Members Current Period (as of 02-01-2018) | Member-months Projected Rating Period |
|-------------|------------------------------------|-------------------------------------------------|------------------------------------------|
| Average Age | 45.0 | 45.0 | 45.0 |
| Total | 294,300 | 1,124 | 13,482 |
| <18 | 56,947 | 195 | 2,510 |
| 18-24 | 32,025 | 88 | 1,208 |
| 25-29 | 22,513 | 116 | 1,221 |
| 30-34 | 22,788 | 119 | 1,239 |
| 35-39 | 23,039 | 108 | 1,182 |
| 40-44 | 21,130 | 88 | 1,068 |
| 45-49 | 26,749 | 94 | 1,264 |
| 50-54 | 30,344 | 119 | 1,350 |
| 55-59 | 31,449 | 121 | 1,313 |
| 60-63 | 23,340 | 72 | 787 |
| 64+ | 3,976 | 7 | 339 |

*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 |
|-----------------------------------------------------------------------------------------------------|------------------|--------------------------|---------------|------------------------------------------|--------------------------------|--------------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|
| \$ 127,189,784.05 | \$ 85,227,184.68 | \$ 94,238,097.08 | 294,300 | \$ 20,382,338.93 | \$ 112,536,298.07 | \$ - | \$ (2,975,122.16) | \$ 2,084,137.94 | \$ - | \$ (572,087.00) |
| Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) | | | | | | | | | | \$ 379.36 |
| Loss Ratio | | | | | | | | | | 73.72% |

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

| Service Category | Cost* | Utilization* | Induced Demand* | Composite URRT Trend ** | Weight* |
|---------------------------------------|--------|--------------|-----------------|-------------------------|---------|
| Inpatient Hospital | 6.08% | 3.64% | | 9.94% | 18.28% |
| Outpatient Hospital | 4.50% | 7.98% | | 12.85% | 16.07% |
| Professional | 1.92% | 7.09% | | 9.14% | 17.02% |
| Other Medical | 4.50% | 7.98% | | 12.85% | 19.26% |
| Capitation | | | | | 0.36% |
| Prescription Drugs | 10.25% | 5.19% | | 15.98% | 29.01% |
| Total Annual Trend | | | | 12.58% | 100.00% |
| Months of Trend | | | | 24 | |
| Total Applied Trend Projection Factor | | | | 1.267 | |

* 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 | | \$ 32,097,118.41 | 99.87% | \$ 32,138,069.98 | 113,598 | \$ 282.91 | | \$ (739,578.34) | \$ 39,821,056.58 | \$ 350.54 |
| Feb-14 | | \$ 28,789,359.10 | 99.77% | \$ 28,847,525.98 | 110,084 | \$ 262.05 | | \$ (651,868.71) | \$ 34,831,195.61 | \$ 317.33 |
| Mar-14 | | \$ 29,274,545.48 | 99.21% | \$ 29,507,277.28 | 104,919 | \$ 281.24 | | \$ (597,524.69) | \$ 35,964,882.24 | \$ 342.79 |
| Apr-14 | | \$ 27,359,114.35 | 99.70% | \$ 27,442,594.65 | 100,048 | \$ 274.29 | | \$ (500,532.50) | \$ 33,528,774.83 | \$ 335.13 |
| May-14 | | \$ 26,648,223.79 | 99.72% | \$ 26,721,981.93 | 95,050 | \$ 281.14 | | \$ (457,758.37) | \$ 32,610,781.19 | \$ 343.09 |
| Jun-14 | | \$ 24,468,503.55 | 99.66% | \$ 24,552,321.27 | 89,927 | \$ 273.03 | | \$ (866,786.49) | \$ 29,740,046.61 | \$ 330.71 |
| Jul-14 | | \$ 26,409,968.70 | 94.51% | \$ 28,156,607.93 | 88,377 | \$ 318.60 | | \$ (549,763.41) | \$ 33,643,193.29 | \$ 380.68 |
| Aug-14 | | \$ 23,946,918.29 | 99.28% | \$ 24,120,937.57 | 87,423 | \$ 275.91 | | \$ (529,528.57) | \$ 28,972,864.76 | \$ 331.41 |
| Sep-14 | | \$ 23,699,180.90 | 98.79% | \$ 23,990,467.47 | 84,036 | \$ 285.48 | | \$ (678,429.19) | \$ 29,051,851.47 | \$ 345.71 |
| Oct-14 | | \$ 26,478,478.40 | 99.08% | \$ 26,430,841.20 | 82,412 | \$ 320.72 | | \$ (558,914.48) | \$ 31,745,859.40 | \$ 385.21 |
| Nov-14 | | \$ 21,909,533.06 | 95.00% | \$ 23,063,706.86 | 81,181 | \$ 284.10 | | \$ (574,251.80) | \$ 27,532,430.96 | \$ 339.15 |
| Dec-14 | \$ 386,312,699.92 | \$ 16,672,168.31 | 94.68% | \$ 17,609,774.75 | 68,639 | \$ 256.56 | \$ 67,430,898.03 | \$ (565,661.84) | \$ 22,468,193.70 | \$ 327.34 |
| Jan-15 | | \$ 14,480,979.81 | 97.73% | \$ 14,817,154.74 | 54,591 | \$ 271.42 | | \$ (355,875.46) | \$ 18,338,701.40 | \$ 335.93 |
| Feb-15 | | \$ 13,999,930.25 | 98.92% | \$ 14,152,330.65 | 53,681 | \$ 263.64 | | \$ (456,203.71) | \$ 17,448,212.18 | \$ 325.04 |
| Mar-15 | | \$ 15,916,174.18 | 99.06% | \$ 16,067,092.64 | 52,879 | \$ 303.85 | | \$ (745,703.92) | \$ 19,407,241.70 | \$ 367.01 |
| Apr-15 | | \$ 15,537,446.59 | 99.02% | \$ 15,691,718.98 | 52,324 | \$ 299.80 | | \$ (483,918.21) | \$ 18,955,749.98 | \$ 362.28 |
| May-15 | | \$ 14,593,923.17 | 98.84% | \$ 14,765,716.71 | 51,814 | \$ 284.98 | | \$ (482,236.06) | \$ 17,931,302.43 | \$ 339.55 |
| Jun-15 | | \$ 14,577,142.74 | 98.95% | \$ 14,732,446.68 | 51,641 | \$ 285.29 | | \$ (801,164.00) | \$ 17,729,706.00 | \$ 343.33 |
| Jul-15 | | \$ 16,194,703.69 | 98.88% | \$ 16,378,658.92 | 51,191 | \$ 319.95 | | \$ (494,737.59) | \$ 19,311,439.55 | \$ 377.24 |
| Aug-15 | | \$ 15,303,802.90 | 98.69% | \$ 15,507,339.42 | 50,895 | \$ 304.69 | | \$ (554,321.66) | \$ 18,284,579.48 | \$ 359.26 |
| Sep-15 | | \$ 14,091,226.76 | 97.65% | \$ 14,430,283.55 | 49,646 | \$ 290.66 | | \$ (569,467.64) | \$ 17,300,042.95 | \$ 348.47 |
| Oct-15 | | \$ 14,211,330.33 | 97.94% | \$ 14,510,193.66 | 48,309 | \$ 300.36 | | \$ (487,555.73) | \$ 17,410,746.13 | \$ 360.40 |
| Nov-15 | | \$ 13,269,525.73 | 95.00% | \$ 13,967,955.48 | 47,276 | \$ 295.46 | | \$ (473,833.09) | \$ 16,736,703.45 | \$ 354.02 |
| Dec-15 | \$ 233,515,738.67 | \$ 10,371,429.14 | 92.26% | \$ 11,241,985.23 | 42,140 | \$ 266.78 | \$ 36,495,542.20 | \$ (507,230.75) | \$ 14,241,993.62 | \$ 337.97 |
| Jan-16 | | \$ 10,027,940.05 | 95.43% | \$ 10,507,913.46 | 36,133 | \$ 290.81 | | \$ (344,278.59) | \$ 13,435,268.56 | \$ 371.83 |
| Feb-16 | | \$ 9,972,261.25 | 94.52% | \$ 10,550,164.65 | 35,680 | \$ 295.69 | | \$ (353,067.38) | \$ 13,474,869.13 | \$ 377.66 |
| Mar-16 | | \$ 10,724,484.28 | 91.93% | \$ 11,666,270.89 | 35,302 | \$ 330.47 | | \$ (327,315.79) | \$ 14,635,169.21 | \$ 414.57 |
| Apr-16 | | \$ 9,106,100.08 | 92.52% | \$ 9,842,582.92 | 34,834 | \$ 282.56 | | \$ (291,638.28) | \$ 12,327,628.00 | \$ 353.90 |
| May-16 | | \$ 8,088,679.32 | 94.17% | \$ 8,589,481.32 | 34,513 | \$ 248.88 | | \$ (286,500.18) | \$ 10,965,204.20 | \$ 317.71 |
| Jun-16 | | \$ 8,306,118.87 | 92.66% | \$ 8,963,909.97 | 34,381 | \$ 260.72 | | \$ (428,340.78) | \$ 11,404,705.27 | \$ 331.72 |
| Jul-16 | | \$ 9,560,265.46 | 91.14% | \$ 10,489,993.37 | 34,063 | \$ 307.96 | | \$ (309,551.09) | \$ 12,755,187.77 | \$ 374.46 |
| Aug-16 | | \$ 8,603,078.82 | 88.76% | \$ 10,819,465.66 | 33,830 | \$ 319.82 | | \$ (301,942.80) | \$ 13,179,929.88 | \$ 389.59 |
| Sep-16 | | \$ 8,718,145.14 | 89.99% | \$ 9,687,817.40 | 32,969 | \$ 293.85 | | \$ (498,218.41) | \$ 12,258,771.82 | \$ 371.83 |
| Oct-16 | | \$ 7,698,504.62 | 89.71% | \$ 8,581,963.48 | 32,196 | \$ 266.55 | | \$ (289,304.61) | \$ 10,747,526.03 | \$ 333.82 |
| Nov-16 | | \$ 7,547,520.03 | 91.74% | \$ 8,226,876.21 | 31,345 | \$ 262.46 | | \$ (317,491.76) | \$ 10,569,704.47 | \$ 337.21 |
| Dec-16 | \$ 165,478,426.92 | \$ 7,121,140.67 | 94.14% | \$ 7,564,017.04 | 28,187 | \$ 268.35 | \$ 25,999,137.61 | \$ (256,340.93) | \$ 9,739,620.23 | \$ 345.54 |
| Jan-17 | | \$ 8,566,662.16 | 97.54% | \$ 8,782,600.25 | 27,351 | \$ 321.11 | | \$ (219,982.21) | \$ 11,758,842.44 | \$ 411.64 |
| Feb-17 | | \$ 7,193,429.29 | 95.58% | \$ 7,526,012.69 | 26,965 | \$ 279.10 | | \$ (199,763.20) | \$ 9,568,491.35 | \$ 354.85 |
| Mar-17 | | \$ 8,258,169.28 | 94.74% | \$ 8,716,484.53 | 26,204 | \$ 332.64 | | \$ (270,593.16) | \$ 10,989,858.46 | \$ 419.40 |
| Apr-17 | | \$ 7,494,116.34 | 97.36% | \$ 7,697,332.89 | 25,593 | \$ 300.76 | | \$ (198,404.51) | \$ 9,589,152.77 | \$ 374.68 |
| May-17 | | \$ 8,348,572.89 | 96.15% | \$ 8,682,827.32 | 25,180 | \$ 344.83 | | \$ (204,735.83) | \$ 10,717,072.09 | \$ 425.62 |
| Jun-17 | | \$ 7,158,622.08 | 91.76% | \$ 7,801,139.46 | 24,772 | \$ 314.92 | | \$ (437,650.50) | \$ 9,952,511.62 | \$ 401.76 |
| Jul-17 | | \$ 6,438,313.87 | 92.67% | \$ 6,947,475.43 | 24,451 | \$ 284.14 | | \$ (187,345.68) | \$ 8,594,170.22 | \$ 351.49 |
| Aug-17 | | \$ 7,590,226.42 | 89.76% | \$ 8,455,738.05 | 24,314 | \$ 347.77 | | \$ (220,628.72) | \$ 10,204,418.56 | \$ 419.69 |
| Sep-17 | | \$ 5,910,648.71 | 90.58% | \$ 6,525,361.17 | 23,053 | \$ 283.06 | | \$ (268,675.25) | \$ 8,222,108.77 | \$ 356.66 |
| Oct-17 | | \$ 6,499,455.87 | 89.03% | \$ 7,300,668.27 | 22,782 | \$ 320.46 | | \$ (212,084.29) | \$ 9,085,488.75 | \$ 398.71 |
| Nov-17 | | \$ 6,297,590.57 | 92.95% | \$ 6,775,248.54 | 22,424 | \$ 302.14 | | \$ (251,006.19) | \$ 8,554,967.10 | \$ 381.51 |
| Dec-17 | \$ 127,189,784.05 | \$ 5,471,368.20 | 90.40% | \$ 6,052,086.32 | 21,211 | \$ 285.33 | \$ 20,382,338.93 | \$ (204,252.62) | \$ 7,885,353.87 | \$ 371.76 |

* Express Completion Factor as a percentage

**Express Prescription Drug Rebates as a negative number

Carrier Name: Aetna Health Inc. (a PA corp.)
 Product(s): HMO and QPOS
 Market Segment: Small Group
 Rate Effective Date: 01/01/2019

Table 2b. Manual Experience Period Claims and Premiums

| Earned Premium | Paid Claims | Ultimate Incurred Claims | Member Months | Estimated Cost Sharing (Member & HHS) | Allowed Claims (Non-Capitated) | Non-EHB portion of Allowed Claims | Total Prescription Drug Rebates* | Total EHB Capitation | Total Non-EHB Capitation | Estimated Risk Adjustment |
|-----------------------------------------------------------------------------------------------------|------------------|--------------------------|---------------|---------------------------------------|--------------------------------|-----------------------------------|----------------------------------|----------------------|--------------------------|---------------------------|
| \$ 63,695,792.80 | \$ 53,797,409.91 | \$ 61,424,730.10 | 128,078 | \$ 9,707,463.57 | \$ 70,895,377.15 | \$ - | \$ (1,940,465.51) | \$ 236,816.52 | \$ - | \$ 1,049,523.00 |
| Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) | | | | | | | | | | \$ 540.23 |
| Loss Ratio | | | | | | | | | | 92.24% |

*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 | 6.08% | 3.64% | | 9.94% | 18.28% |
| Outpatient Hospital | 4.50% | 7.98% | | 12.85% | 16.07% |
| Professional | 1.92% | 7.09% | | 9.14% | 17.02% |
| Other Medical | 4.50% | 7.98% | | 12.85% | 19.26% |
| Capitation | | | | | 0.36% |
| Prescription Drugs | 10.25% | 5.19% | | 15.98% | 29.01% |
| Total Annual Trend | | | | 12.58% | 100.00% |
| Months of Trend | | | | 24 | |
| Total Applied Trend Projection Factor | | | | 1.267 | |

* 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 | | \$ 4,553,586.99 | 99.86% | \$ 4,560,140.05 | 13,975 | \$ 326.31 | | \$ (69,476.91) | \$ 5,765,991.26 | \$ 412.60 |
| Feb-14 | | \$ 4,123,916.09 | 99.79% | \$ 4,132,662.45 | 15,109 | \$ 272.52 | | \$ (62,369.80) | \$ 5,259,017.51 | \$ 348.07 |
| Mar-14 | | \$ 4,904,104.72 | 99.49% | \$ 4,929,267.66 | 16,120 | \$ 305.40 | | \$ (55,600.59) | \$ 6,245,806.52 | \$ 387.23 |
| Apr-14 | | \$ 6,078,594.54 | 99.69% | \$ 6,097,563.53 | 18,131 | \$ 336.30 | | \$ (47,750.20) | \$ 7,468,582.90 | \$ 411.92 |
| May-14 | | \$ 6,037,490.10 | 99.61% | \$ 6,060,957.40 | 20,001 | \$ 303.03 | | \$ (45,191.85) | \$ 7,526,735.23 | \$ 376.31 |
| Jun-14 | | \$ 7,297,280.33 | 98.65% | \$ 7,397,141.41 | 21,891 | \$ 337.90 | | \$ (79,588.65) | \$ 8,913,029.83 | \$ 407.15 |
| Jul-14 | | \$ 7,818,044.84 | 97.84% | \$ 7,990,979.43 | 24,160 | \$ 330.75 | | \$ (60,414.83) | \$ 9,876,207.97 | \$ 408.78 |
| Aug-14 | | \$ 8,462,287.31 | 97.85% | \$ 8,647,926.58 | 25,313 | \$ 341.64 | | \$ (55,598.49) | \$ 10,389,324.36 | \$ 410.43 |
| Sep-14 | | \$ 8,735,259.68 | 98.68% | \$ 8,851,879.09 | 26,507 | \$ 333.94 | | \$ (57,375.97) | \$ 10,883,062.56 | \$ 410.57 |
| Oct-14 | | \$ 9,554,795.26 | 95.52% | \$ 10,013,404.68 | 27,824 | \$ 362.75 | | \$ (69,983.09) | \$ 12,152,212.12 | \$ 426.59 |
| Nov-14 | | \$ 7,987,553.93 | 96.43% | \$ 8,283,126.76 | 28,753 | \$ 288.08 | | \$ (62,109.45) | \$ 10,054,682.02 | \$ 349.70 |
| Dec-14 | \$ 115,666,123.20 | \$ 12,982,177.45 | 94.24% | \$ 13,775,500.08 | 39,250 | \$ 350.97 | \$ 20,280,140.09 | \$ (51,640.53) | \$ 16,486,036.92 | \$ 420.03 |
| Jan-15 | | \$ 16,468,928.76 | 99.49% | \$ 16,553,784.87 | 51,549 | \$ 321.13 | | \$ (357,168.81) | \$ 20,756,112.90 | \$ 402.65 |
| Feb-15 | | \$ 16,395,108.82 | 99.76% | \$ 16,434,018.29 | 51,727 | \$ 317.71 | | \$ (415,832.62) | \$ 20,391,620.89 | \$ 394.22 |
| Mar-15 | | \$ 18,934,467.05 | 99.74% | \$ 18,983,177.15 | 51,762 | \$ 366.74 | | \$ (533,894.70) | \$ 23,013,076.29 | \$ 444.59 |
| Apr-15 | | \$ 19,010,679.81 | 99.71% | \$ 19,066,843.24 | 51,547 | \$ 369.89 | | \$ (428,050.55) | \$ 23,091,750.68 | \$ 447.98 |
| May-15 | | \$ 17,055,763.40 | 99.61% | \$ 17,121,733.08 | 51,123 | \$ 334.92 | | \$ (466,678.10) | \$ 20,837,898.60 | \$ 407.61 |
| Jun-15 | | \$ 17,536,008.76 | 99.60% | \$ 17,606,526.04 | 50,837 | \$ 346.34 | | \$ (513,713.37) | \$ 21,278,623.33 | \$ 418.57 |
| Jul-15 | | \$ 18,819,998.44 | 99.39% | \$ 18,934,914.06 | 50,595 | \$ 374.24 | | \$ (501,640.75) | \$ 22,689,304.87 | \$ 448.45 |
| Aug-15 | | \$ 18,086,295.60 | 99.18% | \$ 18,235,516.76 | 50,329 | \$ 362.33 | | \$ (531,266.58) | \$ 21,745,368.06 | \$ 432.07 |
| Sep-15 | | \$ 16,933,522.85 | 97.03% | \$ 17,451,329.15 | 50,327 | \$ 346.76 | | \$ (390,354.27) | \$ 20,995,854.55 | \$ 417.19 |
| Oct-15 | | \$ 17,931,619.00 | 96.33% | \$ 18,614,751.63 | 49,850 | \$ 373.42 | | \$ (429,784.79) | \$ 22,313,353.97 | \$ 447.61 |
| Nov-15 | | \$ 16,824,788.92 | 93.79% | \$ 17,938,551.15 | 49,349 | \$ 363.51 | | \$ (442,959.10) | \$ 21,378,378.28 | \$ 433.21 |
| Dec-15 | \$ 251,775,467.96 | \$ 14,769,039.51 | 88.94% | \$ 16,005,957.20 | 46,814 | \$ 354.72 | \$ 45,630,534.42 | \$ (434,421.03) | \$ 20,686,294.62 | \$ 441.88 |
| Jan-16 | | \$ 5,761,998.89 | 102.87% | \$ 5,601,409.46 | 15,991 | \$ 350.25 | | \$ (175,110.14) | \$ 7,084,524.55 | \$ 443.03 |
| Feb-16 | | \$ 5,183,951.66 | 102.41% | \$ 5,061,995.22 | 15,630 | \$ 323.86 | | \$ (201,840.61) | \$ 6,513,538.39 | \$ 416.73 |
| Mar-16 | | \$ 5,846,691.15 | 93.88% | \$ 6,227,613.47 | 15,598 | \$ 399.26 | | \$ (216,478.24) | \$ 7,823,260.46 | \$ 501.56 |
| Apr-16 | | \$ 5,001,054.95 | 95.27% | \$ 5,249,273.85 | 16,638 | \$ 315.50 | | \$ (185,857.94) | \$ 6,679,555.43 | \$ 401.46 |
| May-16 | | \$ 5,983,616.46 | 98.98% | \$ 6,045,511.94 | 16,722 | \$ 360.45 | | \$ (241,987.94) | \$ 7,556,324.43 | \$ 450.53 |
| Jun-16 | | \$ 5,246,655.04 | 95.38% | \$ 5,501,063.21 | 17,358 | \$ 316.92 | | \$ (298,378.27) | \$ 7,129,104.13 | \$ 410.71 |
| Jul-16 | | \$ 6,064,969.81 | 93.46% | \$ 6,489,706.59 | 18,192 | \$ 356.73 | | \$ (254,655.07) | \$ 8,064,045.01 | \$ 445.27 |
| Aug-16 | | \$ 6,386,965.48 | 94.64% | \$ 6,748,699.89 | 18,277 | \$ 369.25 | | \$ (270,683.87) | \$ 8,316,365.05 | \$ 455.02 |
| Sep-16 | | \$ 6,017,314.65 | 89.37% | \$ 6,733,104.38 | 18,501 | \$ 363.93 | | \$ (201,216.73) | \$ 8,338,427.38 | \$ 450.70 |
| Oct-16 | | \$ 5,684,575.82 | 87.96% | \$ 6,462,501.47 | 18,356 | \$ 352.06 | | \$ (294,000.29) | \$ 8,049,415.15 | \$ 438.52 |
| Nov-16 | | \$ 6,199,953.18 | 88.60% | \$ 6,997,675.61 | 17,981 | \$ 389.17 | | \$ (237,079.65) | \$ 8,579,699.97 | \$ 477.15 |
| Dec-16 | \$ 89,624,888.33 | \$ 5,833,341.61 | 90.52% | \$ 6,444,031.91 | 16,610 | \$ 387.96 | \$ 15,657,382.79 | \$ (200,903.87) | \$ 7,863,892.47 | \$ 473.44 |
| Jan-17 | | \$ 6,857,749.49 | 91.30% | \$ 7,511,005.10 | 16,678 | \$ 450.35 | | \$ (232,911.50) | \$ 9,138,691.64 | \$ 547.95 |
| Feb-17 | | \$ 5,907,027.91 | 91.02% | \$ 6,489,926.44 | 16,034 | \$ 404.76 | | \$ (220,187.05) | \$ 7,926,357.69 | \$ 494.35 |
| Mar-17 | | \$ 6,109,889.74 | 93.22% | \$ 6,559,918.71 | 16,255 | \$ 401.25 | | \$ (176,645.43) | \$ 8,774,483.20 | \$ 526.33 |
| Apr-17 | | \$ 4,516,604.52 | 90.88% | \$ 4,964,564.96 | 13,261 | \$ 374.37 | | \$ (204,069.58) | \$ 6,129,742.38 | \$ 462.24 |
| May-17 | | \$ 4,898,024.86 | 89.01% | \$ 5,503,083.47 | 12,084 | \$ 455.40 | | \$ (202,097.68) | \$ 6,653,999.65 | \$ 550.65 |
| Jun-17 | | \$ 4,690,870.15 | 89.98% | \$ 5,212,992.98 | 11,006 | \$ 473.65 | | \$ (184,003.56) | \$ 6,191,255.88 | \$ 562.53 |
| Jul-17 | | \$ 4,138,192.57 | 91.74% | \$ 4,510,897.45 | 9,549 | \$ 472.39 | | \$ (137,454.41) | \$ 5,362,514.48 | \$ 561.58 |
| Aug-17 | | \$ 4,288,071.31 | 87.55% | \$ 4,897,761.08 | 8,849 | \$ 553.48 | | \$ (166,207.52) | \$ 5,764,408.88 | \$ 651.42 |
| Sep-17 | | \$ 3,466,960.93 | 89.55% | \$ 3,871,663.95 | 7,449 | \$ 519.76 | | \$ (94,834.79) | \$ 4,334,361.80 | \$ 581.87 |
| Oct-17 | | \$ 3,401,826.53 | 90.40% | \$ 3,848,301.09 | 6,821 | \$ 564.18 | | \$ (102,195.91) | \$ 4,093,987.23 | \$ 658.85 |
| Nov-17 | | \$ 3,303,990.17 | 89.24% | \$ 3,702,353.21 | 6,499 | \$ 569.68 | | \$ (131,682.67) | \$ 4,319,477.64 | \$ 664.64 |
| Dec-17 | \$ 63,695,792.80 | \$ 2,218,201.73 | 91.74% | \$ 2,417,796.12 | 4,668 | \$ 517.95 | \$ 9,707,463.57 | \$ (86,175.41) | \$ 2,842,913.21 | \$ 609.02 |

* 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: Aetna Health Inc. (a PA corp.)
 Product(s): HMO and QPOS
 Market Segment: Small Group
 Rate Effective Date: 01/01/2019

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

| Development of the Projected Index Rate | Actual Experience Data | Manual Data | |
|-----------------------------------------------------------------------------------------|------------------------|-------------|----------------------------------------------------------|
| Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM | \$ 379.36 | \$ 540.23 | < Actual Experience PMPM |
| Two year trend projection Factor | 1.267 | 1.267 | |
| Unadjusted Projected Allowed EHB Claims PMPM | \$ 480.80 | \$ 684.69 | |
| <u>Single Risk Pool Adjustment Factors</u> | | | |
| Change in Morbidity | 1.186 | 1.101 | <= URRT Instructions |
| Change in Other | 0.972 | 0.974 | |
| Change in Demographics | 1.014 | 1.070 | <= URRT Instructions |
| Change in Network | 1.012 | 0.981 | |
| Change in Benefits | 1.000 | 1.000 | <= URRT Instructions |
| Change in Other | 0.947 | 0.927 | |
| Total Adjusted Projected Allowed EHB Claims PMPM | \$ 554.20 | \$ 734.01 | <= See Instructions |
| Credibility Factors | 0% | 100% | |
| Blended Projected EHB Claims PMPM | | \$ 734.01 | |
| <u>Development of the Market-Adjusted Index Rate and Total Allowed Claims</u> | | | |
| Adjusted Projected Allowed EHB Claims PMPM | \$ 734.01 | | <= Index Rate for Projection Period on URRT - Individual |
| Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings] | \$ 777.54 | | |
| Projected Paid to Allowed Ratio | 0.729 | | <= Paid to Allowed Average Factor in Projection Period |
| Projected Paid EHB Claims PMPM | \$ 566.45 | | |
| Market-wide Adjustments | | | <= Market-Adjusted Index Rate |
| Projected Risk Adjustment PMPM | \$ 56.78 | | |
| Projected Paid Exchange User Fees PMPM | \$ - | | |
| Market-Adjusted Projected Paid EHB Claims PMPM | \$ 559.66 | | <= Market-Adjusted Projected Total Claims PMPM |
| Market-Adjusted Projected Allowed EHB Claims PMPM | \$ 768.23 | | |
| Projected Allowed Non-EHB Claims PMPM | \$ - | | |
| Market-Adjusted Projected Paid Total Claims PMPM | \$ 559.66 | | <= Market-Adjusted Projected Total Claims PMPM |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$ 768.23 | | |

For Informational Purposes only - No input required.

| | | |
|------------------------------------------------------------|------------------|--------------------------------------------|
| Blended Base Period Unadjusted Claims before Normalization | \$ 540.23 | <= Index Rate of Experience Period on URRT |
| Blended Earned Premium | \$ 63,695,792.80 | |
| Blended Loss Ratio | 92.24% | |

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

| Effective Date | 01/01/2019 | 04/01/2019 | 07/01/2019 | 10/01/2019 | Total Single Risk Pool |
|-----------------------------------------------|------------|------------|------------|------------|------------------------|
| # of Member Months Renewing in Quarter | 799 | 855 | 797 | 908 | 3,359 |
| Adjusted Projected Allowed EHB Claims PMPM Q1 | \$ 734.01 | \$ 734.01 | \$ 734.01 | \$ 734.01 | \$ 734.01 |
| Months of Trend | - | 3 | 6 | 9 | |
| Annual Trend | 15.82% | 15.82% | 15.82% | 15.82% | |
| Single Risk Pool Projected Allowed Claims | \$ 734.01 | \$ 761.54 | \$ 790.14 | \$ 819.86 | \$ 777.54 |
| Quarterly Trend Factor | 100.0% | 103.8% | 107.6% | 111.7% | 105.9% |
| 2019 Trend Factors by Quarter | 0.9440 | 0.9794 | 1.0162 | 1.0544 | |

Table 6. Retention

| Retention Items - Express in percentages | Percentages | PMPM Amounts | |
|-----------------------------------------------------------------|-------------|--------------|------------------------------------------------------|
| Administrative Expenses | 9.30% | \$64.42 | <= Single Pool Gross Premium Avg. Rate, PMPM on URRT |
| General and Claims | 6.09% | \$42.20 | |
| Agent/Broker Fees and Commissions | 2.41% | \$16.67 | |
| Quality Improvement Initiatives | 0.80% | \$5.54 | |
| Taxes and Fees | 5.16% | \$35.72 | |
| PCORI Fees | 0.00% | \$0.00 | |
| PA Premium Tax (if applicable) | 3.90% | \$26.99 | |
| Federal Income Tax | 1.26% | \$8.73 | |
| Health Insurance Providers Fee (Prorated for Small Groups only) | 0.00% | \$0.00 | |
| Profit/Contingency (after tax) | 4.74% | \$32.83 | |
| Total Retention | 19.20% | \$132.97 | |
| Projected Required Revenue PMPM | | \$ 692.63 | |

Table 8. Components of Rate Change

| Rate Components | 2018 | 2019 | Difference | Percent Change |
|-------------------------------------------------------------------------------------|-------------|-------------|------------|----------------|
| A. Calibrated Plan Adjusted Index Rate (PMPM) | \$ 403.82 | \$ 468.66 | \$ 64.84 | 16.1% |
| B. Base period allowed claims before normalization | \$ 5426.60 | \$ 540.23 | \$ 113.63 | 28.1% |
| C. Normalization factor component of change | \$ (123.50) | \$ (174.69) | \$ -51.18 | -12.7% |
| D. Change in Normalized Allowed Claims Adjustment Components | | | | |
| D1. Base period allowed claims after normalization | \$ 303.09 | \$ 365.55 | \$ 62.45 | 15.5% |
| D2. URRT Trend | \$ 24.56 | \$ 97.74 | \$ 73.18 | 18.1% |
| D3. URRT Morbidity | \$ 30.47 | \$ 46.78 | \$ 16.32 | 4.0% |
| D4. URRT Other | \$ 0.23 | \$ (13.41) | \$ (13.64) | -3.4% |
| D5. Normalized URRT RA/RI on an allowed basis | \$ 25.36 | \$ (6.30) | \$ (31.66) | -7.8% |
| D6. Normalized Exchange User Fee on an allowed basis | \$ - | \$ - | \$ - | 0.0% |
| D7. Subtotal - Sum(D1-D6) | \$ 383.72 | \$ 490.36 | \$ 106.65 | 26.4% |
| E. Change in Allowable Plan Adjusted Level Components | | | | |
| E1. Network | \$ (0.18) | \$ (0.00) | \$ 0.18 | 0.0% |
| E2. Pricing AV | \$ (59.31) | \$ (133.13) | \$ (73.82) | -18.3% |
| E3. Benefits Richness | \$ (0.00) | \$ - | \$ 0.00 | 0.0% |
| E4. Catastrophic Eligibility | \$ - | \$ - | \$ - | 0.0% |
| E5. Subtotal - Sum(E1-E4) | \$ (59.49) | \$ (133.13) | \$ (73.64) | -18.2% |
| F. Change in Retention Components | | | | |
| F1. Administrative Expenses | \$ 41.02 | \$ 43.59 | \$ 2.57 | 0.6% |
| F2. Taxes and Fees | \$ 24.55 | \$ 24.17 | \$ (0.38) | -0.1% |
| F3. Profit and/or Contingency | \$ 8.08 | \$ 22.21 | \$ 14.14 | 3.5% |
| F4. Subtotal - Sum(F1-F3) | \$ 73.64 | \$ 89.97 | \$ 16.33 | 4.0% |
| G. Change in Miscellaneous Items | | | \$ - | 0.0% |
| H. Sum of Components of Rate Change (should approximate the change shown in line A) | \$ 397.87 | \$ 447.21 | \$ 49.34 | 12.2% |

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

| Normalization Factors | 2018 | 2019 |
|----------------------------------------------------------------|-----------|-----------|
| Average Age Factor | 1.428 | 1.464 |
| Average Geographic Factor | 0.985 | 1.020 |
| Average Tobacco Factor | 1.000 | 1.000 |
| Average Benefit Richness (induced demand) | 1.000 | 1.000 |
| Average Network Factor | 1.000 | 1.000 |
| Market-Adjusted Projected Allowed Total Claims PMPM | \$ 562.72 | \$ 768.23 |
| Normalized Market-Adjusted Projected Allowed Total Claims PMPM | \$ 399.81 | \$ 519.82 |

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

| | 2018 | 2019 | |
|-----------------------------------------|---------|-----------|----------------|
| Paid-to-Allowed | 0.845 | 0.729 | |
| URRT Trend (Total Applied Trend Factor) | 1.081 | 1.267 | <= URRT W1, S2 |
| URRT Morbidity | 1.093 | 1.101 | <= URRT W1, S2 |
| URRT "Other" | 1.001 | 0.974 | <= URRT W1, S2 |
| Risk Adjustment | \$30.17 | \$ (6.78) | <= URRT W1, S3 |
| Exchange User Fee | \$50.00 | \$ - | <= URRT W1, S3 |
| Capitation | \$ 4.68 | \$ 2.15 | <= URRT W1, S2 |
| Network | 1.000 | 1.000 | |
| Pricing AV | 0.845 | 0.729 | |
| Benefit Richness | 1.000 | 1.000 | |
| Catastrophic Eligibility | 1.000 | 1.000 | |
| Administrative Expenses | 10.16% | 9.30% | |
| Taxes and Fees | 6.08% | 5.16% | |
| Profit and/or Contingency | 2.00% | 4.74% | |

| | |
|----------------------------------|-------|
| Total Covered Lives @ 02-01-2018 | |
| | 1,124 |

| | | | |
|-------------|------|--------------------------------------------|-----------------------|
| | | | |
| | | Taxes & Fees (not including Exchange fees) | Profit or Contingency |
| Admin Costs | | | |
| 9.3% | 5.2% | | 4.7% |
| N/A | N/A | N/A | |
| 9.3% | | 5.2% | 4.7% |
| 9.3% | | 5.2% | 4.7% |
| | | | |

| | |
|---------------------------------------------------------------------------------|---------------------------------------------|
| Total Covered Lives Mapped into 2019 Plans @ 02-01- 2018 | Total Policyholders @ 02-01-2018 |
| 1,124 | 716 |
| - | - |
| 498 | 317 |
| 626 | 399 |
| - | - |

| 2018 Calibrated Plan Adjusted Index Rate PMPM | 2019 Calibrated Plan Adjusted Index Rate PMPM |
|--------------------------------------------------------|--------------------------------------------------------|
| \$ 403.82 | \$ 468.66 |
| N/A | N/A |
| \$ 399.14 | \$ 463.23 |
| \$ 407.54 | \$ 472.98 |
| | \$ - |

| Proposed Rate Change Compared to Prior 12 months |
|--------------------------------------------------|
| 16.1% |
| N/A |
| 16.1% |
| 16.1% |
| 0.0% |

| <div> <div></div> <div>% of Total Covered Lives</div> </div> | |
|--------------------------------------------------------------|-------------|
| N/A | 0.442815693 |
| 55.7% | 0.0% |

[illegible]

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

Carrier Name: Aetna Health Inc. (a PA Corp.)
 Product(s): HMO and QPOS
 Market Segment: Small Group
 Rate Effective Date: 01/01/2019

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

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

| | | | | | | |
|--------|----------------|---------------------------|----|----------------|--------|-----|
| Plan 1 | 64844PA0070142 | Intra Silver HMO 5000 80 | DM | 64844PA0060126 | Silver | Off |
| Plan 2 | 64844PA0060126 | Intra Silver QPOS 5000 80 | DM | 64844PA0070142 | Silver | Off |
| Plan 3 | Q | Q | Q | Q | Q | Q |

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

\$ 310.56 | \$ 313.25 | \$ 395.96 | \$ - | \$ 308.57 | \$ 392.18 | \$ 390.64 | \$ 395.99 | \$ 372.42 | \$ 393.80

| | | | | | | | | | |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| \$ 307.32 | \$ 309.88 | \$ 390.77 | \$ 317.18 | \$ 305.35 | \$ 384.83 | \$ 385.14 | \$ 381.48 | \$ 365.35 | \$ 390.69 |
| \$ 313.79 | \$ 316.51 | \$ 399.00 | \$ 321.88 | \$ 311.78 | \$ 392.83 | \$ 393.25 | \$ 389.72 | \$ 373.64 | \$ 396.27 |

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

\$ 344.12 | \$ 361.99 | \$ 451.28 | \$ - | \$ 369.85 | \$ 459.02 | \$ 479.02 | \$ 441.66 | \$ 418.72 | \$ 446.72

| | | | | | | | | | |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| \$ 340.53 | \$ 358.22 | \$ 446.04 | \$ 373.69 | \$ 365.00 | \$ 450.41 | \$ 472.28 | \$ 437.30 | \$ 410.76 | \$ 440.19 |
| \$ 347.70 | \$ 365.26 | \$ 455.43 | \$ 381.56 | \$ 373.70 | \$ 459.90 | \$ 482.22 | \$ 446.50 | \$ 419.61 | \$ 451.90 |

| | |
|-----------------------|----------------|
| Ending date of Rates: | March 31, 2019 |
|-----------------------|----------------|

12/24/2014

**Aetna Health Insurance
Small Group
Plan Design Summary**

| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Network | Rating Area | Counties Covered |
|----------------|------------------------------------|---------|--------|--------------------|---------|---------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 64844PA0060126 | Aetna Silver QPOS 6000 80% \$30/75 | POS | Silver | Off | PAS001 | PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09 | McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |
| 64844PA0070142 | Aetna Silver HMO 6000 80% \$30/75 | HMO | Silver | Off | PAS002 | PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09 | McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |

Company Name Aetna Health Insurance

Market Small Group

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

| 02-01-2018 Number of Covered Lives by Rating County | | | | | RATING AREA 1 | | | | | | | | RATING AREA 2 | | |
|-----------------------------------------------------|------------------------------------|---------|--------|-----------------|---------------|----------|------|----------|----------|--------|----------|--------|---------------|----------|----------|
| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | Crawford | Clarion | Erie | Forest | Mckean | Mercer | Venango | Warren | Elk | Cameron | Potter |
| 64844PA0060126 | Aetna Silver QPOS 6000 80% \$30/75 | POS | Silver | Off | | \$347.70 | | \$347.70 | \$347.70 | | \$347.70 | | \$365.76 | \$365.76 | \$365.76 |
| 64844PA0070142 | Aetna Silver HMO 6000 80% \$30/75 | HMO | Silver | Off | | \$340.53 | | \$340.53 | \$340.53 | | \$340.53 | | \$358.22 | \$358.22 | \$358.22 |

RATING AREA 3

| | | | | | | | | | | | | |
|----------|----------|----------|------------|----------|----------|----------|----------|----------|-------------|----------|----------|----------|
| 0 | 0 | 0 | 0 | 11 | 0 | 0 | 2 | 0 | 13 | 0 | 0 | 0 |
| Bradford | Carbon | Clinton | Lackawanna | Luzerne | Lycoming | Monroe | Pike | Sullivan | Susquehanna | Tioga | Wayne | Wyoming |
| \$455.43 | \$455.43 | \$455.43 | \$455.43 | \$455.43 | \$455.43 | \$455.43 | \$455.43 | \$455.43 | \$455.43 | \$455.43 | \$455.43 | \$455.43 |
| \$446.04 | \$446.04 | \$446.04 | \$446.04 | \$446.04 | \$446.04 | \$446.04 | \$446.04 | \$446.04 | \$446.04 | \$446.04 | \$446.04 | \$446.04 |

RATING AREA 4

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

RATING AREA 5

| 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|---------|----------|------------|----------|------------|-----------|----------|
| Bedford | Blair | Clearfield | Cambria | Huntingdon | Jefferson | Somerset |
| | \$373.70 | \$373.70 | \$373.70 | \$373.70 | \$373.70 | |
| | \$366.00 | \$366.00 | \$366.00 | \$366.00 | \$366.00 | |

RATING AREA 6

| 12 | 0 | 62 | 0 | 0 | 45 | 0 | 0 | 0 | 0 |
|----------|----------|----------|----------|----------|-------------|----------------|------------|----------|----------|
| Centre | Columbia | Lehigh | Mifflin | Montour | Northampton | Northumberland | Schuylkill | Snyder | Union |
| \$459.90 | \$459.90 | \$459.90 | \$459.90 | \$459.90 | \$459.90 | \$459.90 | \$459.90 | \$459.90 | \$459.90 |
| \$450.41 | \$450.41 | \$450.41 | \$450.41 | \$450.41 | \$450.41 | \$450.41 | \$450.41 | \$450.41 | \$450.41 |

RATING AREA 7

| 9 | 28 | 35 | 42 |
|----------|----------|-----------|----------|
| Adams | Berks | Lancaster | York |
| \$482.22 | \$482.22 | \$482.22 | \$482.22 |
| \$472.28 | \$472.28 | \$472.28 | \$472.28 |

RATING AREA 8

| 139 | 76 | 157 | 178 | 279 |
|----------|----------|----------|------------|--------------|
| Bucks | Chester | Delaware | Montgomery | Philadelphia |
| \$446.50 | \$446.50 | \$446.50 | \$446.50 | \$446.50 |
| \$437.30 | \$437.30 | \$437.30 | \$437.30 | \$437.30 |

RATING AREA 9

| 20 | 15 | 0 | 0 | 0 | 3 | 0 |
|------------|----------|----------|----------|----------|----------|----------|
| Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry |
| \$419.41 | \$419.41 | \$419.41 | \$419.41 | \$419.41 | \$419.41 | \$419.41 |
| \$410.76 | \$410.76 | \$410.76 | \$410.76 | \$410.76 | \$410.76 | \$410.76 |

**Aetna Health Insurance
Small Group
Plan Design Summary**

| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Network | Rating Area | Counties Covered |
|----------------|------------------------------------|---------|--------|--------------------|---------|---------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 64844PA0060126 | Aetna Silver QPOS 6000 80% \$30/75 | POS | Silver | Off | PAS001 | PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09 | McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |
| 64844PA0070142 | Aetna Silver HMO 6000 80% \$30/75 | HMO | Silver | Off | PAS002 | PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09 | McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |

Company Name Aetna Health Insurance

Market Small Group

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

| 05-01-2018 Number of Covered Lives by Rating County | | | | | RATING AREA 1 | | | | | | | | RATING AREA 2 | | |
|-----------------------------------------------------|------------------------------------|---------|--------|-----------------|---------------|----------|------|----------|----------|--------|----------|--------|---------------|----------|----------|
| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 64844PA0060126 | Aetna Silver QPOS 6000 80% \$30/75 | POS | Silver | Off | Crawford | Clarion | Erie | Forest | Mckean | Mercer | Venango | Warren | Elk | Cameron | Potter |
| 64844PA0070142 | Aetna Silver HMO 6000 80% \$30/75 | HMO | Silver | Off | | \$360.75 | | \$360.75 | \$360.75 | | \$360.75 | | \$379.48 | \$379.48 | \$379.48 |
| | | | | | | \$353.31 | | \$353.31 | \$353.31 | | \$353.31 | | \$371.65 | \$371.65 | \$371.65 |

RATING AREA 3

| | | | | | | | | | | | | |
|----------|----------|----------|------------|----------|----------|----------|----------|----------|-------------|----------|----------|----------|
| 0 | 0 | 0 | 0 | 11 | 0 | 0 | 2 | 0 | 13 | 0 | 0 | 0 |
| Bradford | Carbon | Clinton | Lackawanna | Luzerne | Lycoming | Monroe | Pike | Sullivan | Susquehanna | Tioga | Wayne | Wyoming |
| \$472.52 | \$472.52 | \$472.52 | \$472.52 | \$472.52 | \$472.52 | \$472.52 | \$472.52 | \$472.52 | \$472.52 | \$472.52 | \$472.52 | \$472.52 |
| \$462.77 | \$462.77 | \$462.77 | \$462.77 | \$462.77 | \$462.77 | \$462.77 | \$462.77 | \$462.77 | \$462.77 | \$462.77 | \$462.77 | \$462.77 |

RATING AREA 4

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

RATING AREA 5

| 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|---------|----------|------------|----------|------------|-----------|----------|
| Bedford | Blair | Clearfield | Cambria | Huntingdon | Jefferson | Somerset |
| | \$387.72 | \$387.72 | \$387.72 | \$387.72 | \$387.72 | |
| | \$379.73 | \$379.73 | \$379.73 | \$379.73 | \$379.73 | |

RATING AREA 6

| 12 | 0 | 62 | 0 | 0 | 45 | 0 | 0 | 0 | 0 |
|----------|----------|----------|----------|----------|-------------|----------------|------------|----------|----------|
| Centre | Columbia | Lehigh | Mifflin | Montour | Northampton | Northumberland | Schuylkill | Snyder | Union |
| \$477.15 | \$477.15 | \$477.15 | \$477.15 | \$477.15 | \$477.15 | \$477.15 | \$477.15 | \$477.15 | \$477.15 |
| \$467.31 | \$467.31 | \$467.31 | \$467.31 | \$467.31 | \$467.31 | \$467.31 | \$467.31 | \$467.31 | \$467.31 |

RATING AREA 7

| 9 | 28 | 35 | 42 |
|----------|----------|-----------|----------|
| Adams | Berks | Lancaster | York |
| \$500.31 | \$500.31 | \$500.31 | \$500.31 |
| \$490.00 | \$490.00 | \$490.00 | \$490.00 |

RATING AREA 8

| 139 | 76 | 157 | 178 | 279 |
|----------|----------|----------|------------|--------------|
| Bucks | Chester | Delaware | Montgomery | Philadelphia |
| \$463.25 | \$463.25 | \$463.25 | \$463.25 | \$463.25 |
| \$453.70 | \$453.70 | \$453.70 | \$453.70 | \$453.70 |

RATING AREA 9

| 20 | 15 | 0 | 0 | 0 | 3 | 0 |
|------------|----------|----------|----------|----------|----------|----------|
| Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry |
| \$435.14 | \$435.14 | \$435.14 | \$435.14 | \$435.14 | \$435.14 | \$435.14 |
| \$426.17 | \$426.17 | \$426.17 | \$426.17 | \$426.17 | \$426.17 | \$426.17 |

**Aetna Health Insurance
Small Group
Plan Design Summary**

| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Network | Rating Area | Counties Covered |
|----------------|------------------------------------|---------|--------|--------------------|---------|---------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 64844PA0060126 | Aetna Silver QPOS 6000 80% \$30/75 | POS | Silver | Off | PAS001 | PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09 | McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |
| 64844PA0070142 | Aetna Silver HMO 6000 80% \$30/75 | HMO | Silver | Off | PAS002 | PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09 | McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |

Company Name Aetna Health Insurance

Market Small Group

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

| 08-01-2018 Number of Covered Lives by Rating County | | | | | RATING AREA 1 | | | | | | | |
|-----------------------------------------------------|------------------------------------|---------|--------|-----------------|---------------|----------|------|----------|----------|--------|----------|--------|
| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | Crawford | Clarion | Erie | Forest | Mckean | Mercer | Venango | Warren |
| 64844PA0060126 | Aetna Silver QPOS 6000 80% \$30/75 | POS | Silver | Off | | \$374.29 | | \$374.29 | \$374.29 | | \$374.29 | |
| 64844PA0070142 | Aetna Silver HMO 6000 80% \$30/75 | HMO | Silver | Off | | \$366.58 | | \$366.58 | \$366.58 | | \$366.58 | |

RATING AREA 2

| | | |
|----------|----------|----------|
| 0 | 0 | 0 |
| Elk | Cameron | Potter |
| \$393.73 | \$393.73 | \$393.73 |
| \$385.61 | \$385.61 | \$385.61 |

RATING AREA 3

| | | | | | | | | | | | | |
|----------|----------|----------|------------|----------|----------|----------|----------|----------|-------------|----------|----------|----------|
| 0 | 0 | 0 | 0 | 11 | 0 | 0 | 2 | 0 | 13 | 0 | 0 | 0 |
| Bradford | Carbon | Clinton | Lackawanna | Luzerne | Lycoming | Monroe | Pike | Sullivan | Susquehanna | Tioga | Wayne | Wyoming |
| \$490.26 | \$490.26 | \$490.26 | \$490.26 | \$490.26 | \$490.26 | \$490.26 | \$490.26 | \$490.26 | \$490.26 | \$490.26 | \$490.26 | \$490.26 |
| \$480.15 | \$480.15 | \$480.15 | \$480.15 | \$480.15 | \$480.15 | \$480.15 | \$480.15 | \$480.15 | \$480.15 | \$480.15 | \$480.15 | \$480.15 |

RATING AREA 4

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

RATING AREA 5

| 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|---------|----------|------------|----------|------------|-----------|----------|
| Bedford | Blair | Clearfield | Cambria | Huntingdon | Jefferson | Somerset |
| | \$402.28 | \$402.28 | \$402.28 | \$402.28 | \$402.28 | |
| | \$393.99 | \$393.99 | \$393.99 | \$393.99 | \$393.99 | |

RATING AREA 6

| 12 | 0 | 62 | 0 | 0 | 45 | 0 | 0 | 0 | 0 |
|----------|----------|----------|----------|----------|-------------|----------------|------------|----------|----------|
| Centre | Columbia | Lehigh | Mifflin | Montour | Northampton | Northumberland | Schuylkill | Snyder | Union |
| \$495.07 | \$495.07 | \$495.07 | \$495.07 | \$495.07 | \$495.07 | \$495.07 | \$495.07 | \$495.07 | \$495.07 |
| \$484.86 | \$484.86 | \$484.86 | \$484.86 | \$484.86 | \$484.86 | \$484.86 | \$484.86 | \$484.86 | \$484.86 |

RATING AREA 7

| 9 | 28 | 35 | 42 |
|----------|----------|-----------|----------|
| Adams | Berks | Lancaster | York |
| \$519.10 | \$519.10 | \$519.10 | \$519.10 |
| \$508.40 | \$508.40 | \$508.40 | \$508.40 |

RATING AREA 8

| 139 | 76 | 157 | 178 | 279 |
|----------|----------|----------|------------|--------------|
| Bucks | Chester | Delaware | Montgomery | Philadelphia |
| \$480.65 | \$480.65 | \$480.65 | \$480.65 | \$480.65 |
| \$470.74 | \$470.74 | \$470.74 | \$470.74 | \$470.74 |

RATING AREA 9

| 20 | 15 | 0 | 0 | 0 | 3 | 0 |
|------------|----------|----------|----------|----------|----------|----------|
| Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry |
| \$451.48 | \$451.48 | \$451.48 | \$451.48 | \$451.48 | \$451.48 | \$451.48 |
| \$442.17 | \$442.17 | \$442.17 | \$442.17 | \$442.17 | \$442.17 | \$442.17 |

**Aetna Health Insurance
Small Group
Plan Design Summary**

| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | Network | Rating Area | Counties Covered |
|----------------|------------------------------------|---------|--------|--------------------|---------|---------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 64844PA0060126 | Aetna Silver QPOS 6000 80% \$30/75 | POS | Silver | Off | PAS001 | PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09 | McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |
| 64844PA0070142 | Aetna Silver HMO 6000 80% \$30/75 | HMO | Silver | Off | PAS002 | PA01, PA02, PA03, PA05, PA06, PA07, PA08, PA09 | McKean, Potter, Tioga, Bradford, Susquehanna, Wayne, Lackawanna, Wyoming, Sullivan, Lycoming, Clinton, Cameron, Elk, Forest, Venago, Clarion, Jefferson, Clearfield, Centre, Union, Montour, Snyder, Luzerne, Monroe, Carbon, Columbia, Schuylkill, Dauphin, Northampton, Lehigh, Berks, Lebanon, Bucks, Montgomery, Philadelphia, Delaware, Chester, Lancaster, York, Adams, Franklin, Cumberland, Fulton, Perry, Juniata, Mifflin, Huntingdon, Blair, Cambria, Pike, Northumberland |

Company Name Aetna Health Insurance

Market Small Group

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

| 11-01-2018 Number of Covered Lives by Rating County | | | | | RATING AREA 1 | | | | | | | | RATING AREA 2 | | |
|-----------------------------------------------------|------------------------------------|---------|--------|-----------------|---------------|----------|------|----------|----------|--------|----------|--------|---------------|----------|----------|
| HIOS Plan ID | Plan Marketing Name | Product | Metal | On/Off Exchange | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | | | | Crawford | Clarion | Erie | Forest | Mckean | Mercer | Venango | Warren | Elk | Cameron | Potter |
| 64844PA0060126 | Aetna Silver QPOS 6000 80% \$30/75 | POS | Silver | Off | | \$388.37 | | \$388.37 | \$388.37 | | \$388.37 | | \$408.54 | \$408.54 | \$408.54 |
| 64844PA0070142 | Aetna Silver HMO 6000 80% \$30/75 | HMO | Silver | Off | | \$380.36 | | \$380.36 | \$380.36 | | \$380.36 | | \$400.11 | \$400.11 | \$400.11 |

RATING AREA 3

| | | | | | | | | | | | | |
|----------|----------|----------|------------|----------|----------|----------|----------|----------|-------------|----------|----------|----------|
| 0 | 0 | 0 | 0 | 11 | 0 | 0 | 2 | 0 | 13 | 0 | 0 | 0 |
| Bradford | Carbon | Clinton | Lackawanna | Luzerne | Lycoming | Monroe | Pike | Sullivan | Susquehanna | Tioga | Wayne | Wyoming |
| \$508.70 | \$508.70 | \$508.70 | \$508.70 | \$508.70 | \$508.70 | \$508.70 | \$508.70 | \$508.70 | \$508.70 | \$508.70 | \$508.70 | \$508.70 |
| \$498.21 | \$498.21 | \$498.21 | \$498.21 | \$498.21 | \$498.21 | \$498.21 | \$498.21 | \$498.21 | \$498.21 | \$498.21 | \$498.21 | \$498.21 |

RATING AREA 4

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

RATING AREA 5

| 0 | 0 | 0 | 0 | 0 | 0 | 0 |
|---------|----------|------------|----------|------------|-----------|----------|
| Bedford | Blair | Clearfield | Cambria | Huntingdon | Jefferson | Somerset |
| | \$417.41 | \$417.41 | \$417.41 | \$417.41 | \$417.41 | |
| | \$408.80 | \$408.80 | \$408.80 | \$408.80 | \$408.80 | |

RATING AREA 6

| 12 | 0 | 62 | 0 | 0 | 45 | 0 | 0 | 0 | 0 |
|----------|----------|----------|----------|----------|-------------|----------------|------------|----------|----------|
| Centre | Columbia | Lehigh | Mifflin | Montour | Northampton | Northumberland | Schuylkill | Snyder | Union |
| \$513.68 | \$513.68 | \$513.68 | \$513.68 | \$513.68 | \$513.68 | \$513.68 | \$513.68 | \$513.68 | \$513.68 |
| \$503.09 | \$503.09 | \$503.09 | \$503.09 | \$503.09 | \$503.09 | \$503.09 | \$503.09 | \$503.09 | \$503.09 |

RATING AREA 7

| 9 | 28 | 35 | 42 |
|----------|----------|-----------|----------|
| Adams | Berks | Lancaster | York |
| \$538.62 | \$538.62 | \$538.62 | \$538.62 |
| \$527.51 | \$527.51 | \$527.51 | \$527.51 |

RATING AREA 8

| 139 | 76 | 157 | 178 | 279 |
|----------|----------|----------|------------|--------------|
| Bucks | Chester | Delaware | Montgomery | Philadelphia |
| \$498.72 | \$498.72 | \$498.72 | \$498.72 | \$498.72 |
| \$488.44 | \$488.44 | \$488.44 | \$488.44 | \$488.44 |

RATING AREA 9

| 20 | 15 | 0 | 0 | 0 | 3 | 0 |
|------------|----------|----------|----------|----------|----------|----------|
| Cumberland | Dauphin | Franklin | Fulton | Juniata | Lebanon | Perry |
| \$468.46 | \$468.46 | \$468.46 | \$468.46 | \$468.46 | \$468.46 | \$468.46 |
| \$458.80 | \$458.80 | \$458.80 | \$458.80 | \$458.80 | \$458.80 | \$458.80 |

Product/Plan Level Calculations

[illegible]

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

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| | Year | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 | 2101 | 2102 | 2103 | 2104 | 2105 | 2106 | 2107 | 2108 | 2109 | 2110 | 2111 | 2112 | 2113 | 2114 | 2115 | 2116 | 2117 | 2118 | 2119 | 2120 | 2121 | 2122 | 2123 | 2124 | 2125 | 2126 | 2127 | 2128 | 2129 | 2130 | 2131 | 2132 | 2133 | 2134 | 2135 | 2136 | 2137 | 2138 | 2139 | 2140 | 2141 | 2142 | 2143 | 2144 | 2145 | 2146 | 2147 | 2148 | 2149 | 2150 | 2151 | 2152 | 2153 | 2154 | 2155 | 2156 | 2157 | 2158 | 2159 | 2160 | 2161 | 2162 | 2163 | 2164 | 2165 | 2166 | 2167 | 2168 | 2169 | 2170 | 2171 | 2172 | 2173 | 2174 | 2175 | 2176 | 2177 | 2178 | 2179 | 2180 | 2181 | 2182 | 2183 | 2184 | 2185 | 2186 | 2187 | 2188 | 2189 | 2190 | 2191 | 2192 | 2193 | 2194 | 2195 | 2196 | 2197 | 2198 | 2199 | 2200 | 2201 | 2202 | 2203 | 2204 | 2205 | 2206 | 2207 | 2208 | 2209 | 2210 | 2211 | 2212 | 2213 | 2214 | 2215 | 2216 | 2217 | 2218 | 2219 | 2220 | 2221 | 2222 | 2223 | 2224 | 2225 | 2226 | 2227 | 2228 | 2229 | 2230 | 2231 | 2232 | 2233 | 2234 | 2235 | 2236 | 2237 | 2238 | 2239 | 2240 | 2241 | 2242 | 2243 | 2244 | 2245 | 2246 | 2247 | 2248 | 2249 | 2250 | 2251 | 2252 | 2253 | 2254 | 2255 | 2256 | 2257 | 2258 | 2259 | 2260 | 2261 | 2262 | 2263 | 2264 | 2265 | 2266 | 2267 | 2268 | 2269 | 2270 | 2271 | 2272 | 2273 | 2274 | 2275 | 2276 | 2277 | 2278 | 2279 | 2280 | 2281 | 2282 | 2283 | 2284 | 2285 | 2286 | 2287 | 2288 | 2289 | 2290 | 2291 | 2292 | 2293 | 2294 | 2295 | 2296 | 2297 | 2298 | 2299 | 2300 | 2301 | 2302 | 2303 | 2304 | 2305 | 2306 | 2307 | 2308 | 2309 | 2310 | 2311 | 2312 | 2313 | 2314 | 2315 | 2316 | 2317 | 2318 | 2319 | 2320 | 2321 | 2322 | 2323 | 2324 | 2325 | 2326 | 2327 | 2328 | 2329 | 2330 | 2331 | 2332 | 2333 | 2334 | 2335 | 2336 | 2337 | 2338 | 2339 | 2340 | 2341 | 2342 | 2343 | 2344 | 2345 | 2346 | 2347 | 2348 | 2349 | 2350 | 2351 | 2352 | 2353 | 2354 | 2355 | 2356 | 2357 | 2358 | 2359 | 2360 | 2361 | 2362 | 2363 | 2364 | 2365 | 2366 | 2367 | 2368 | 2369 | 2370 | 2371 | 2372 | 2373 | 2374 | 2375 | 2376 | 2377 | 2378 | 2379 | 2380 | 2381 | 2382 | 2383 | 2384 | 2385 | 2386 | 2387 | 2388 | 2389 | 2390 | 2391 | 2392 | 2393 | 2394 | 2395 | 2396 | 2397 | 2398 | 2399 | 2400 | 2401 | 2402 | 2403 | 2404 | 2405 | 2406 | 2407 | 2408 | 2409 | 2410 | 2411 | 2412 | 2413 | 2414 | 2415 | 2416 | 2417 | 2418 | 2419 | 2420 | 2421 | 2422 | 2423 | 2424 | 2425 | 2426 | 2427 | 2428 | 2429 | 2430 | 2431 | 2432 | 2433 | 2434 | 2435 | 2436 | 2437 | 2438 | 2439 | 2440 | 2441 | 2442 | 2443 | 2444 | 2445 | 2446 | 2447 | 2448 | 2449 | 2450 | 2451 | 2452 | 2453 | 2454 | 2455 | 2456 | 2457 | 2458 | 2459 | 2460 | 2461 | 2462 | 2463 | 2464 | 2465 | 2466 | 2467 | 2468 | 2469 | 2470 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Customer Acquisition | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$ |

Section III: Experience Period Information

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| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 | 2030 | 2031 | 2032 | 2033 | 2034 | 2035 | 2036 | 2037 | 2038 | 2039 | 2040 | 2041 | 2042 | 2043 | 2044 | 2045 | 2046 | 2047 | 2048 | 2049 | 2050 | 2051 | 2052 | 2053 | 2054 | 2055 | 2056 | 2057 | 2058 | 2059 | 2060 | 2061 | 2062 | 2063 | 2064 | 2065 | 2066 | 2067 | 2068 | 2069 | 2070 | 2071 | 2072 | 2073 | 2074 | 2075 | 2076 | 2077 | 2078 | 2079 | 2080 | 2081 | 2082 | 2083 | 2084 | 2085 | 2086 | 2087 | 2088 | 2089 | 2090 | 2091 | 2092 | 2093 | 2094 | 2095 | 2096 | 2097 | 2098 | 2099 | 2100 | 2101 | 2102 | 2103 | 2104 | 2105 | 2106 | 2107 | 2108 | 2109 | 2110 | 2111 | 2112 | 2113 | 2114 | 2115 | 2116 | 2117 | 2118 | 2119 | 2120 | 2121 | 2122 | 2123 | 2124 | 2125 | 2126 | 2127 | 2128 | 2129 | 2130 | 2131 | 2132 | 2133 | 2134 | 2135 | 2136 | 2137 | 2138 | 2139 | 2140 | 2141 | 2142 | 2143 | 2144 | 2145 | 2146 | 2147 | 2148 | 2149 | 2150 | 2151 | 2152 | 2153 | 2154 | 2155 | 2156 | 2157 | 2158 | 2159 | 2160 | 2161 | 2162 | 2163 | 2164 | 2165 | 2166 | 2167 | 2168 | 2169 | 2170 | 2171 | 2172 | 2173 | 2174 | 2175 | 2176 | 2177 | 2178 | 2179 | 2180 | 2181 | 2182 | 2183 | 2184 | 2185 | 2186 | 2187 | 2188 | 2189 | 2190 | 2191 | 2192 | 2193 | 2194 | 2195 | 2196 | 2197 | 2198 | 2199 | 2200 | 2201 | 2202 | 2203 | 2204 | 2205 | 2206 | 2207 | 2208 | 2209 | 2210 | 2211 | 2212 | 2213 | 2214 | 2215 | 2216 | 2217 | 2218 | 2219 | 2220 | 2221 | 2222 | 2223 | 2224 | 2225 | 2226 | 2227 | 2228 | 2229 | 2230 | 2231 | 2232 | 2233 | 2234 | 2235 | 2236 | 2237 | 2238 | 2239 | 2240 | 2241 | 2242 | 2243 | 2244 | 2245 | 2246 | 2247 | 2248 | 2249 | 2250 | 2251 | 2252 | 2253 | 2254 | 2255 | 2256 | 2257 | 2258 | 2259 | 2260 | 2261 | 2262 | 2263 | 2264 | 2265 | 2266 | 2267 | 2268 | 2269 | 2270 | 2271 | 2272 | 2273 | 2274 | 2275 | 2276 | 2277 | 2278 | 2279 | 2280 | 2281 | 2282 | 2283 | 2284 | 2285 | 2286 | 2287 | 2288 | 2289 | 2290 | 2291 | 2292 | 2293 | 2294 | 2295 | 2296 | 2297 | 2298 | 2299 | 2300 | 2301 | 2302 | 2303 | 2304 | 2305 | 2306 | 2307 | 2308 | 2309 | 2310 | 2311 | 2312 | 2313 | 2314 | 2315 | 2316 | 2317 | 2318 | 2319 | 2320 | 2321 | 2322 | 2323 | 2324 | 2325 | 2326 | 2327 | 2328 | 2329 | 2330 | 2331 | 2332 | 2333 | 2334 | 2335 | 2336 | 2337 | 2338 | 2339 | 2340 | 2341 | 2342 | 2343 | 2344 | 2345 | 2346 | 2347 | 2348 | 2349 | 2350 | 2351 | 2352 | 2353 | 2354 | 2355 | 2356 | 2357 | 2358 | 2359 | 2360 | 2361 | 2362 | 2363 | 2364 | 2365 | 2366 | 2367 | 2368 | 2369 | 2370 | 2371 | 2372 | 2373 | 2374 | 2375 | 2376 | 2377 | 2378 | 2379 | 2380 | 2381 | 2382 | 2383 | 2384 | 2385 | 2386 | 2387 | 2388 | 2389 | 2390 | 2391 | 2392 | 2393 | 2394 | 2395 | 2396 | 2397 | 2398 | 2399 | 2400 | 2401 | 2402 | 2403 | 2404 | 2405 | 2406 | 2407 | 2408 | 2409 | 2410 | 2411 | 2412 | 2413 | 2414 | 2415 | 2416 | 2417 | 2418 | 2419 | 2420 | 2421 | 2422 | 2423 | 2424 | 2425 | 2426 | 2427 | 2428 | 2429 | 2430 | 2431 | 2432 | 2433 | 2434 | 2435 | 2436 | 2437 | 2438 | 2439 | 2440 | 2441 | 2442 | 2443 | 2444 | 2445 | 2446 | 2447 | 2448 | 2449 | 2450 | 2451 | 2452 | 2453 | 2454 | 2455 | 2456 | 2457 | 2458 | 2459 | 2460 | 2461 | 2462 | 2463 | 2464 | 2465 | 2466 | 2467 | 2468 | 2469 | 2470 | 2471 | 2472 | 2473 | 2474 | 2475 | 2476 | 2477 | 2478 | 2479 | 2480 | 2481 | 2482 | 2483 | 2484 | 2485 | 2486 | 2487 | 2488 | 2489 | 2490 | 2491 | 2492 | 2493 | 2494 | 2495 | 2496 | 2497 | 2498 | 2499 | 2500 | 2501 | 2502 | 2503 | 2504 | 2505 | 2506 | 2507 | 2508 | 2509 | 2510 | 2511 | 2512 | 2513 | 2514 | 2515 | 2516 | 2517 | 2518 | 2519 | 2520 | 2521 | 2522 | 2523 | 2524 | 2525 | 2526 | 2527 | 2528 | 2529 | 2530 | 2531 | 2532 | 2533 | 2534 | 2535 | 2536 | 2537 | 2538 | 2539 | 2540 | 2541 | 2542 | 2543 | 2544 | 2545 | 2546 | 2547 | 2548 | 2549 | 2550 | 2551 | 2552 | 2553 | 2554 | 2555 | 2556 | 2557 | 2558 | 2559 | 2560 | 2561 | 2562 | 2563 | 2564 | 2565 | 2566 | 2567 | 2568 | 2569 | 2570 | 2571 | 2572 | 2573 | 2574 | 2575 | 2576 | 2577 | 2578 | 2579 | 2580 | 2581 | 2582 | 2583 | 2584 | 2585 | 2586 | 2587 | 2588 | 2589 | 2590 | 2591 | 2592 | 2593 | 2594 | 2595 | 2596 | 2597 | 2598 | 2599 | 2600 | 2601 | 2602 | 2603 | 2604 | 2605 | 2606 | 2607 | 2608 | 2609 | 2610 | 2611 | 2612 | 2613 | 2614 | 2615 | 2616 | 2617 | 2618 | 2619 | 2620 | 2621 | 2622 | 2623 | 2624 | 2625 | 2626 | 2627 | 2628 | 2629 | 2630 | 2631 | 2632 | 2633 | 2634 | 2635 | 2636 | 2637 | 2638 | 2639 | 2640 | 2641 | 2642 | 2643 | 2644 | 2645 | 2646 | 2647 | 2648 | 2649 | 2650 | 2651 | 2652 | 2653 | 2654 | 2655 | 2656 | 2657 | 2658 | 2659 | 2660 | 2661 | 2662 | 2663 | 2664 | 2665 | 2666 | 2667 | 2668 | 2669 | 2670 | 2671 | 2672 | 2673 | 2674 | 2675 | 2676 | 2677 | 2678 | 2679 | 2680 | 2681 | 2682 | 2683 | 2684 | 2685 | 2686 | 2687 | 2688 | 2689 | 2690 | 2691 | 2692 | 2693 | 2694 | 2695 | 2696 | 2697 | 2698 | 2699 | 2700 | 2701 | 2702 | 2703 | 2704 | 2705 | 2706 | 2707 | 2708 | 2709 | 2710 | 2711 | 2712 | 2713 | 2714 | 2715 | 2716 | 2717 | 2718 | 2719 | 2720 | 2721 | 2722 | 2723 | 2724 | 2725 | 2726 | 2727 | 2728 | 2729 | 2730 | 2731 | 2732 | 2733 | 2734 | 2735 | 2736 | 2737 | 2738 | 2739 | 2740 | 2741 | 2742 | 2743 | 2744 | 2745 | 2746 | 2747 | 2748 | 2749 | 2750 | 2751 | 2752 | 2753 | 2754 | 2755 | 2756 | 2757 | 2758 | 2759 | 2760 | 2761 | 2762 | 2763 | 2764 | 2765 | 2766 | 2767 | 2768 | 2769 | 2770 | 2771 | 2772 | 2773 | 2774 | 2775 | 2776 | 2777 | 2778 | 2779 | 2780 | 2781 | 2782 | 2783 | 2784 | 2785 | 2786 | 2787 | 2788 | 2789 | 2790 | 2791 | 2792 | 2793 | 2794 | 2795 | 2796 | 2797 | 2798 | 2799 | 2800 | 2801 | 2802 | 2803 | 2804 | 2805 | 2806 | 2807 | 2808 | 2809 | 2810 | 2811 | 2812 | 2813 | 2814 | 2815 | 2816 | 2817 | 2818 | 2819 | 2820 | 2821 | 2822 | 2823 | 2824 | 2825 | 2826 | 2827 | 2828 | 2829 | 2830 | 2831 | 2832 | 2833 | 2834 | 2835 | 2836 | 2837 | 2838 | 2839 | 2840 | 2841 | 2842 | 2843 | 2844 | 2845 | 2846 | 2847 | 2848 | 2849 | 2850 | 2851 | 2852 | 2853 | 2854 | 2855 | 2856 | 2857 | 2858 | 2859 | 2860 | 2861 | 2862 | 2863 | 2864 | 2865 | 2866 | 2867 | 2868 | 2869 | 2870 | 2871 | 2872 | 2873 | 2874 | 2875 | 2876 | 2877 | 2878 | 2879 | 2880 | 2881 | 2882 | 2883 | 2884 | 2885 | 2886 | 2887 | 2888 | 2889 | 2890 | 2891 | 2892 | 2893 | 2894 | 2895 | 2896 | 2897 | 2898 | 2899 | 2900 | 2901 | 2902 | 2903 | 2904 | 2905 | 2906 | 2907 | 2908 | 2909 | 2910 | 2911 | 2912 | 2913 | 2914 | 2915 | 2916 | 2917 | 2918 | 2919 | 2920 | 2921 | 2922 | 2923 | 2924 | 2925 | 2926 | 2927 | 2928 | 2929 | 2930 | 2931 | 2932 | 2933 | 2934 | 2935 | 2936 | 2937 | 2938 | 2939 | 2940 | 2941 | 2942 | 2943 | 2944 | 2945 | 2946 | 2947 | 2948 | 2949 | 2950 | 2951 | 2952 | 2953 | 2954 | 2955 | 2956 | 2957 | 2958 | 2959 | 2960 | 2961 | 2962 | 2963 | 2964 | 2965 | 2966 | 2967 | 2968 | 2969 | 2970 | 2971 | 2972 | 2973 | 2974 | 2975 | 2976 | 2977 | 2978 | 2979 | 2980 | 2981 | 2982 | 2983 | 2984 | 2985 | 2986 | 2987 | 2988 | 2989 | 2990 | 2991 | 2992 | 2993 | 2994 | 2995 | 2996 | 2997 | 2998 | 2999 | 3000 |
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Section IV: Projected (12 months following effective date)

[illegible]

Aetna Health, Inc.
 Pennsylvania Small Group
 HMO and POS Products

Summary

Aetna is filing premium rates for Small Group plans in PA.

The new rates will apply to plan years effective in 2019. The current membership and range of rate changes by product are:

| <u>Product Name</u> | <u># Members as of February 2018</u> | <u>Range of Increases</u> |
|---------------------|--------------------------------------|---------------------------|
| Aetna POS | 626 | 16.1% |
| Aetna HMO | 498 | 16.1% |

Why We Need to Increase Premiums

Medical costs are going up and we are changing our rates to reflect this increase. We expect medical costs to go up 11.0% excluding the effect of benefit or cost sharing changes. Medical costs go up for two reasons – providers raise their prices and members get more medical care. Examples of increasing medical costs we have experienced over the last year include:

- The cost of Prescription Drugs has increased 13.1%
- The cost of Inpatient Services has increased 8.8%

What Else Affects Our Request to Increase Premiums

Our estimate of average population health and the expected risk adjustment transfers for Affordable Care Act (ACA) products have changed to reflect new data on market average premiums and population health. These changes are affected by the movement of business between the ACA market and other options, including grandfathered/transitional/state high risk pool/ Medicaid/alternative coverage.

Claims experience for this market has been worse than anticipated. Part of the rate increase is needed to ensure that we can continue to offer coverage in this market.

Will Premiums for All Small Groups Increase 16.1%?

No, increases differ by plan. The exact rate change depends on what benefit plan the group chooses, where the group is located, when the group's contract renews, and the ages and family sizes of enrolling employees. Rates charged to employees also depend upon any change in the amount of premium paid by the employer.

How does this request align to Minimum Loss Ratio Requirements (MLR)?

These rates are expected to produce an MLR equal to or above the 80% requirement for Small Group business. Under the ACA, at least 80% of the premiums collected by health plans are expected to pay for medical care and activities that improve health care quality for members. If the actual MLR turns out to be less than 80%, rebates will be issued to members in accordance with the law.

Aetna makes significant investments that benefit our members that the government does not allow us to use in this calculation. These investments include customer service, health quality activities like disease management programs, and the development of new information technologies.

What is Aetna doing to keep premiums affordable?

Aetna strives to keep our products as affordable as possible and to address the underlying cost of health care. We are:

- Developing new agreements, arrangements, and partnerships with health care providers that base provider compensation on the quality of care.
- Creating medical management programs that address potential health issues for members earlier, improving health outcomes and reducing the need for high-cost health care services.
- Working to reduce the ability of out-of-network providers to collect unreasonably excessive payments for services they provide.

We are dedicated to increasing transparency within the health care system and helping members best utilize the plans that they have. Members can access Aetna Navigator, a secure member website, which allows them to research their specific plan benefits, health care providers in a given area, and in some locations, the cost of certain health care services. The Aetna Navigator streamlined mobile app is also available to allow members to take their care on the go.

Actuarial Memorandum and Certification

General Information

Company Identifying Information:

Company Legal Name: Aetna Health, Inc. & Aetna Health Ins. Co.
State: Pennsylvania
HIOS Issuer ID: 64844
Market: Small Group
Effective Date: 01/01/2019
Rate Filing Tracking Number: AETN-131455854, AETN-131455863
Policy Form(s): HI SG HCOC-2019 03, HO SG HCOC-2019 03
Form Filing Tracking Number: AETN-131444272 & AETN-131448938

Company Contact Information:

Name:
Telephone Number:
Email Address:



1. Purpose, Scope, and Effective Date

The purpose of this filing is to:

- 1) Provide support for the development of the Part I Unified Rate Review Template;
- 2) Provide support for the assumptions and premium rate development for the products supported by the policy forms referenced above;
- 3) Request approval of the proposed monthly premium rates; and
- 4) Provide benefit plan design summaries for the products included in this filing.

The development of the rates reflects the impact of the market forces and rating requirements associated with the Patient Protection and Affordable Care Act (PPACA) and subsequent regulation. These rates are for plans issued in conjunction with our Qualified Health Plan (QHP) application in Pennsylvania beginning January 1, 2019. The rates comply with all rating guidelines under federal and state regulations. This memorandum covers plans that will be available on and off the public Marketplace in Pennsylvania.

2. Proposed Rate Increase

Monthly premium rates for Small Group Market products in Pennsylvania are being revised for effective dates January 1, 2019 through December 31, 2019.

A. Reason for Rate Increase(s):

Revised rates for these products reflect the following:

- Impact of medical claim trend (including changes in provider unit costs and increased utilization of medical cost services) and pharmacy trend;
- Revisions to our assumptions about market-wide population morbidity and the projected population distribution;
- A 1-year hiatus of the Health Insurers Fee in 2019;
- Revisions to administrative expense projections;
- Modifications in cost sharing to ensure that plans comply with Actuarial Value requirements;

- Updates to our pricing models used to determine the impact of cost sharing designs; and
- Changes in provider networks and contracts.

3. Experience Period Premium and Claims

A. Paid Through Date:

The experience data reported in Worksheet 1, Section I of the Part I Unified Rate Review Template reflects incurred claims from January 1, 2017 through December 31, 2017 and paid through February 28, 2018.

B. Premiums (Net of MLR Rebate) in Experience Period:

Experience period premiums are date-of-service premiums from our actuarial experience databases for non-grandfathered small group business in Pennsylvania. Our internal projections indicate that no MLR rebate is expected to be paid in 2018 (for 2017 experience) for the Small Group MLR Pool in Pennsylvania. As such, no adjustment was made to premiums to account for expected rebates.

C. Allowed and Incurred Claims Incurred During the Experience Period:

Allowed and incurred claims are sourced from our actuarial experience databases. These databases provide member-level detail on total allowed and incurred claims but do not include unit cost or utilization metrics. We allocate claims to cost categories and estimate the corresponding unit costs and utilization metrics by using an alternate reporting system that calculates unit cost and utilization metrics by medical cost category but only permits inclusion/exclusion of experience at the market and segment levels. A reconciliation of aggregate data in our actuarial experience databases is performed to ensure that data is consistent with the experience data contained in our enterprise-wide data warehouse.

Total incurred claims are developed by estimating the incurred but not paid (IBNP) reserves using aggregate block of business paid claims. Paid claims are adjusted using the IBNP completion factors. More specifically, historical claim payment patterns are used to predict the ultimate incurred claims for each date-of-service month. The IBNP is estimated using actuarial principles and assumptions which consider historical claim submission and adjudication patterns, unit cost and utilization trends, claim inventory levels, changes in membership and product mix, seasonality, and other relevant factors including a review of large claims. This same process is used to develop IBNP estimates for allowed claims.

In addition to the fee-for-service and capitation payments discussed above, some of our provider contracts include provisions under which we share claim cost differences with the provider relative to a pre-determined target amount. These adjustments serve to increase our claims cost when results are favorable to the target and decrease our claims costs when results are unfavorable. We adjust both allowed and incurred claims by our current estimate of the impact of provider risk sharing provisions.

4. Benefit Categories

Our internal systems assign claims to several benefit categories. We have mapped these categories to the categories described in the Unified Rate Review Instructions released in April 2018. Inpatient Hospital consists of care delivered at an inpatient facility and associated expenses, including day-based mental health services. Outpatient Hospital includes outpatient surgical, outpatient mental health, and emergency care and associated expenses. Professional includes both specialty physician and primary care physician expenses, including office-based mental health services. Other includes dental, home health care, medical pharmacy expenses, laboratory expenses, and radiology expenses. Non-capitated ambulance is included in the Outpatient Hospital category when billed by the facility and included in Specialist Physician otherwise. Prescription Drug includes drugs dispensed by a pharmacy.

The utilization for these services are counted by service type, and aggregated for each benefit category. Inpatient Hospital utilization is counted as days; Outpatient Hospital, Professional, and Other Medical utilization are counted as visits. Prescription Drug utilization is counted per script.

5. Projection Factors

A. Changes in the Morbidity of the Population Insured:

The experience period data includes experience for:

- Community-rated policies issued to small employers in 2017
- Medically underwritten policies renewed under the Transitional Policy.

We considered the expected relationships between the morbidity of each of these populations and the likely population that will be covered by Small Group Single Risk Pool policies in 2019.

B. Changes in Benefits:

The products included in this filing include benefits necessary to comply with the Essential Health Benefit requirements. The experience data includes experience for both Single Risk Pool products that have essentially identical benefits and coverage issued outside the Single Risk Pool which does not cover all EHBs. The projection factor reflects the pro-rated impact of these additional benefits, as well as any changes in 2018 State Benchmark EHBs, and newly mandated benefits.

The change in projected utilization due to changes in benefits is also considered. As cost sharing decreases (measured by increasing Actuarial Value), utilization increases. This pattern is reflected in the factors that are built into the federal risk adjustment mechanism that started in 2014. The federal risk adjustment program factors and other proprietary models were considered in the development of the utilization change. The average cost sharing in the experience period was compared with the average cost sharing in the projection period. From the average cost sharing change, an expected utilization change was derived.

C. Changes in Demographics:

Experience data was normalized for projected changes in the age/gender mix and area mix using internally-developed factors. Exhibits 5 and 6 contain detail on the calculations of the impact of demographic mix shifts.

D. Other Adjustments:

The 'Other' adjustment includes the projected impact of changes in network composition and provider contracts. Exhibit 7 contains detail on these calculations.

E. Trend Factors (Cost/Utilization):

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

Exhibit 8 shows the anticipated annual trend from the experience period to the rating period.

6. Credibility Manual Rate Development

A. Source and Appropriateness of Experience Data Used:

The source data for our manual rate is the experience incurred from January 1, 2017 to December 31, 2017 and paid through February 2018 for Aetna community-rated policies in the Pennsylvania Small Group (HMO / PPO) market. The Small Group market experience is considered an appropriate source for the manual rate due to similarities in covered benefits and market dynamics to the current ACA Small Group market. The similar dynamics include: no individual medical underwriting and rating by gender, limits on age-rating, and caps for rating on the number of dependents, as well as plans benefits and cost-sharing.

B. Adjustments Made to the Data:

The Small Group experience used as the basis for the manual rate was adjusted in a similar manner as the base period experience for changes in population risk morbidity, benefits, and demographic and area normalizations. The data is further adjusted for projected changes in network, provider contract rates, and claims adjudication, in addition to unit cost and utilization trend, as discussed in Exhibits 3-8.

C. Inclusion of Capitation Payments:

No adjustments to the experience period data have been made for capitation arrangements because we expect little to no capitation services to be provided in 2019.

7. Credibility of Experience

No credibility is assigned to the experience data. This is due to the use of alternate experience data that more accurately captures the essential characteristics of the market for which we are developing rates.

8. Paid-to-Allowed Ratio

The projected paid to allowed ratio is 72.9%. Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trend deductible-leveraging.

9. Risk Adjustment

A. Risk Adjustment – Experience Period

Risk Adjustment transfer is accrued at the issuer and market level based on 2017 Wakely data and our internal projections of how our risk relative to market has changed. The transfer is allocated to the member-level by applying the HHS risk transfer calculation to each member relative to the imputed market-average, such that members with higher resulting relative transfer scores may have a receivable and members with lower resulting scores may have a payable, regardless of the net market risk transfer result. The resulting member transfers are summed to the HIOS plan level and adjusted for 2017 Risk Adjustment fees of \$0.13 PMPM in Worksheet 2.

B. Risk Adjustment – Projection Period

We used the projected Risk Adjustment Transfer amounts provided by the Pennsylvania Insurance Department on May 9, 2018, which incorporated carrier data as of May 1, 2018, to develop our initial projected risk adjustment transfer assumption. This information indicated a risk adjustment receivable for 2017 of \$8.19 PMPM for the manual data that was used to develop the 2019 rates.

In addition, the projected risk adjustment transfer includes changes that were outlined in the 2019 Notice of Benefit and Payment Parameters. The 2019 projected market average premium used in the payment transfer formula is also reduced by 14% to remove administrative cost. We subtracted from that Risk

Adjustment transfer 0.5% of premiums for National High Risk pool funding, and added our anticipated High Risk Pool recoveries. High Risk Pool recoveries were estimated based on the average of member-level recoveries that we would have received under this program for 2014-2016 claims as a percent of premium, for Silver Off-Exchange plans.

As a result, we project a risk adjustment receivable of [REDACTED], net of the 2019 user fee of \$0.15 PMPM.

10. Non-Benefit Expenses and Profit & Risk

The retention portion of the projected premium is illustrated in Exhibit 10.

The prospective general and administrative expenses are set to achieve the 80% MLR threshold requirement. Actual general and administrative expenses are based on historical corporate Small Group market expense levels, 2018 projections, and projected changes in expenses, inflation, and membership for 2019 for our National book of Small Group business.

The commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.

Federal taxes include PPACA Taxes and Fees are based on the Notice of Benefit and Payment Parameters for 2019 as well as Federal income tax and State Premium taxes. The risk adjustment user fee, as previously mentioned in Section 9, is applied to the projected risk adjustment transfer and therefore, excluded from the taxes and fees shown under non-benefit expenses. State premium taxes are estimated on most current known levels and include any known assessments.

11. Projected Loss Ratio

The expected 2019 MLR for this filing, as defined by PPACA and before any credibility adjustment, is shown in Exhibit 11.

12. Single Risk Pool

The plans and rates included in the Part I URRT are those for all plans we intend to offer in the Small Group market in Pennsylvania through Aetna Health Assurance of PA. The proposed rates comply with the Single Risk Pool requirements of 45 CFR §156.80(d). Rates for plans that may be renewed outside the Single Risk Pool (due to either being grandfathered or permissible transitional offerings) are not covered in this filing.

13. Index Rate

The index rates for the experience and projection periods are set equal to the actual and projected allowed claims, respectively.

The index rate reflects the projected mix of business by plan. The AV pricing values for each plan are based on our internal company modeling of plan cost-sharing designs, the plan's provider network, delivery system characteristics, and utilization management practices, the impacts (as applicable) of benefits in addition to EHBs and catastrophic eligibility criteria, and the distribution and administrative costs applicable to the plan/product. Rates do not differ for any characteristic other than those allowable under the regulations as described in 45 CFR 156 §156.80(d)(2).

Small Group Market Trend Adjustments: Exhibit 12 illustrates the quarterly trend factors, the adjustment for changes in the Health Insurer Fee, the resulting index rate for effective dates during each calendar quarter, the projected membership distribution by effective date, and the weighted-average index rate. Trend factors are developed from annual forward trend, leveraging, and also account for changes in the Health Insurers Fee. A trend factor of 1.00 corresponds to a policy period that begins January 1, 2019.

14. Market-Adjusted Index Rate

Exhibit E-1 illustrates the development of the Market Adjusted Index Rate. The market-wide adjustment for Risk Adjustment was discussed, previously. The risk adjustment is displayed on a paid-basis and the exchange user fee is estimated as a PMPM based on the target premium rate on Worksheet 1 of the URRT. These values have been converted to percent of allowed claims in this Exhibit.

15. Plan-Adjusted Index Rates

Exhibit E-2 illustrates the development of the Plan Adjusted Index Rates, and displays each plan-specific adjustment made to the Market Adjusted Index Rate. The 2019 Plan Adjusted Index Rates are displayed in Column 7. The following briefly describes how each set of adjustments was determined.

A. Actuarial Value, Cost Sharing:

The factors in Column 2 are the product of two adjustments:

1. We used internal models developed on large group claims experience to estimate the impact of different cost sharing designs. The combination of these two analyses is a projection of the relative paid to allowed ratio which also reflects the impact of out of network coverage.
2. We applied an adjustment for the impact different levels of cost sharing have on the use of medical services, which is based in part on the induced utilization factors used in the Risk Adjustment program. These adjustments are first normalized to result in an aggregate factor of 1.0 when applied to the projected 2019 membership.

B. Distribution and Administrative Costs:

Exhibit E-2, Column 3, reflects the adjustment for projected administrative costs, including sales, marketing, and profit & risk. These are discussed above in the 'Non-Benefit Expenses and Profit & Risk' section, and exclude the Risk Adjustment User Fee which is reflected in the Market-Adjusted Index Rate. These expense and profit assumptions do not vary by plan.

C. Provider Network, Delivery System, and Utilization Management:

The factors in Column 4 reflect the impact of differences in the network size, efficiency, and provider contract terms. We worked with our contracting area and other subject matter experts to review the impact of these differences and the expected impact on allowed claims.

D. Benefits in addition to EHBs:

The factors in Column 5 adjust for the impact of benefits in addition to EHBs. The products discussed in this filing provide coverage for only those benefits defined as Essential Health Benefits (EHB). Hence, all factors in Column 5 are 1.00.

E. Catastrophic Plan Eligibility:

This filing does not include catastrophic plans

16. Calibration

Exhibit C-1 shows an example of how calibration is applied to all plan adjusted index rates.

A. Age Curve Calibration:

The age factors are based on the HHS Default Standard Age curve. The factors are shown in Exhibit C-2. Exhibit C-2 demonstrates the determination of the Plan-Level Average Age Factor. Plan membership is based on issuer's similar January 2018 plan membership and projected changes in the market.

To Age-Calibrate the Plan-Adjusted Index Rates, We project a premium-weighted average age factor for the 2019 membership using the prescribed age curve and the projected age for each plan, as illustrated on exhibit C-2. The overall Age Calibration factor is developed in Column B of Exhibit C-1. This factor is based on the weighting of plan-adjusted Index rate and membership weighted by each plan's average age factor membership. The Age-Calibrated Plan Adjusted Index Rate is determined multiplying each Plan Adjusted Index Rate by the Plan-Level Average Age Factor and then dividing by the weighted over-all average age factor.

The age that most closely corresponds to the premium weighted overall average age factor is the average age for the single risk pool.

B. Geographic Factor Calibration:

Exhibit C-2 summarizes the rating area definitions and factors, and displays the projected premium by area to develop the projected average area factor. The geographic calibration factor is the reciprocal of the projected average area factor, and is applied in column F of Exhibit C-1

Projected area factors are shown in Exhibits 6 and C-2. Unit cost trend studies were used to evaluate whether there were significant changes to network costs that would require changes from previously filed rating area factors.

C. Small Group Premium Rates:

The development of the average projected trend factor is discussed above.

17. Consumer-Adjusted Premium Rate Development

Rates are determined using the prescribed member build-up approach. In the event that a family includes more than three child dependents under age 21, only the three oldest child dependents will be considered in determining the family's premium. Additional child dependents (non-billable members) will not be included in the rate calculation.

The premium for each billable member is calculated as:

Calibrated Plan Adjusted Index Rate * Age Factor * Area Factor * Trend Factor

The resulting rate is rounded to the nearest cent, and rates are then summed for all billable family members.

An example of a contract's premium determined by the member build-up calculation for a family of six, with more than three dependents under age 21, is shown in Exhibit 14.

18. Composite Premiums

Small employers will not be able to elect to have rates set using a composite approach as permitted by Pennsylvania.

19. AV Metal Values

The AV Metal Values on Worksheet 2 were based on the 2019 AV Calculator. As applicable, entries were modified to reflect the plan appropriately and/or adjustments were made for plan design features that could not be entered in the calculator per 45 CFR Part 156, §156.135. The accompanying certification

discusses how the benefits were modified to fit the parameters and the development of any adjustments. The AV screen shots provide detail on the modified entries and adjustments to AV, as applicable.

20. AV Pricing Values

The AV Pricing Values are calculated as the ratio of the Plan Adjusted Index Rate to the Market Adjusted Index Rate. The adjustments reflected in the AV Pricing Values are discussed in Section 15. AV Pricing Values do not differ based on morbidity differences or benefit selection anticipated within the Single Risk Pool.

21. Membership Projections

Exhibit 15/C-2 summarizes the membership projections by plan. Membership projections are based on historical experience, enrollment in ACA-compliant plans through January 2018, and our expectations for future sales as additional members move to these plans from grandfathered and transitional plans. (We assume that total enrollment will be similar to our current enrollment.)

Terminated Plans and Products

Exhibit 16 provides a plan and product crosswalk from 2017 to 2019. The crosswalk includes the list of products that have experience in the single risk pool experience period, and products that were made available in 2018 and 2019.

22. Plan Type

All plans are consistent with the plan type indicated on Worksheet 2.

23. Warning Alerts

There are no warning alerts on Worksheet 2 of the URRT.

24. Benefit Design

This filing includes one Silver plan.

Please refer to the corresponding policy forms for detailed benefit language. Information on the cost-sharing parameters of the covered benefit plans, including deductibles, copays, and Actuarial Values, is summarized in Exhibits A-1 and A-2. All benefit and cost sharing parameters comply with Pennsylvania benefit mandates and the requirements of PPACA, including preventive care benefits, deductible limits, and Actuarial Value requirements.

25. Marketing

Plans will be available outside of the public Marketplace. These plans may be marketed in a variety of means, including HHS Plan Finder and our own website. Marketing and distribution approaches may change from time to time at management's discretion.

26. Underwriting

Aetna will verify applicant eligibility for these plans based on any applicable age or geographic limitations

27. Renewability

These policies are guaranteed renewable as required under §2703 of the Public Health Service Act.

28. Company Financial Condition

As of December 31, 2017, the capital and surplus held by Aetna Health, Inc. & Aetna Health Ins. Co. was approximately \$525 million. This amount is disclosed in page 3, line 33 of the Company's statutory financial statement dated December 31, 2017. The Company issues commercial and Medicare Advantage

coverage in various states for multiple business segments, including to large employer, small employer, and individual purchasers.

Reliance

While I have reviewed the reasonableness of the assumptions and data in support of both the preparation of the Part I Unified Rate Review Template and the rate development applicable to the products discussed in this filing, I relied on the expertise of other Aetna employees, along with work products produced at their direction, for the following items:

- Experience Period MLR Rebates
- Risk Adjustment Transfer
- Actuarial Value, Modifications, and Benefit Relativities
- Medical Cost and Utilization Trend
- Rx Cost and Utilization Trend
- Administrative Fees
- Experience Period Data – Small Group

Certification

While this memorandum discusses both our development of rates for these products and the completion of the Part I Unified Rate Review Template (URRT), the Part I URRT does not demonstrate the process used by Aetna to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally-facilitated marketplaces, and for certification that the index rate is developed in accordance with Federal regulation, is used consistently, and is only adjusted by the allowable modifiers. The information provided above is intended to comply with these requirements.

I, [REDACTED], am an Associate of the Society of Actuaries, a member of the American Academy of Actuaries, and am qualified in the area of health insurance. I hereby certify that to the best of my knowledge and judgment:

1. This rate filing is in compliance with the applicable laws and regulations of Pennsylvania, the requirements under federal law and regulation, and all applicable Actuarial Standards of Practice, including but not limited to:
 - a. ASOP No. 5, Incurred Health and Disability Claims
 - b. ASOP No. 8, Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health
 - c. ASOP No. 12, Risk Classification
 - d. ASOP No. 23, Data Quality
 - e. ASOP No. 25, Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages
 - f. ASOP No. 26, Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans
 - g. ASOP No. 41, Actuarial Communications
 - h. ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
2. The Projected Index Rate is:
 - a. In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80(d)(1) 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, deficient, nor unfairly discriminatory.
3. The Index Rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan-level rates.
 4. The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
 5. The geographic rating factors reflect only differences in the costs of delivery (which include unit costs and provider practice pattern differences) and do not include differences for population morbidity by geographic area.
 6. The AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. Adjustments made to reflect benefit features not handled by the AV Calculator are discussed in the attached certification required by 45 CFR Part 156, §156.135.

July 13, 2018

_____, ASA, MAAA
Aetna

Date

| 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* | 64844 | | | | |
| Federal TIN* | 23-2169745 | | | | |
| Rate Effective Date* | 01/01/2019 | | | | |
| Rate Expiration Date* | 03/31/2019 | | | | |
| Rating Method* | Age-Based Rates | | | | |
| | | | | | |
| | | | | | |
| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
| Required: Enter the 14-character Plan ID | Required: Select the Rating Area ID | Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required: Select the age of a subscriber eligible for the rate | Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required: Enter the rate of an Individual tobacco enrollee on a plan |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 265.99 | 265.99 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 289.64 | 289.64 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 298.68 | 298.68 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 307.72 | 307.72 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 317.45 | 317.45 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 327.19 | 327.19 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 337.27 | 337.27 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 347.70 | 347.70 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 347.70 | 347.70 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 347.70 | 347.70 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 347.70 | 347.70 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 349.09 | 349.09 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 356.05 | 356.05 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 364.39 | 364.39 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 377.95 | 377.95 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 389.08 | 389.08 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 394.64 | 394.64 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 402.99 | 402.99 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 411.33 | 411.33 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 416.55 | 416.55 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 422.11 | 422.11 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 424.89 | 424.89 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 427.67 | 427.67 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 430.46 | 430.46 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 433.24 | 433.24 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 438.80 | 438.80 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 444.36 | 444.36 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 452.71 | 452.71 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 460.71 | 460.71 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 471.83 | 471.83 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 485.74 | 485.74 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 502.08 | 502.08 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 521.55 | 521.55 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 543.46 | 543.46 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 568.49 | 568.49 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 593.18 | 593.18 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 621.00 | 621.00 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 648.46 | 648.46 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 678.71 | 678.71 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 709.31 | 709.31 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 742.34 | 742.34 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 775.38 | 775.38 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 811.19 | 811.19 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 847.35 | 847.35 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 885.95 | 885.95 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 905.07 | 905.07 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 943.66 | 943.66 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 977.04 | 977.04 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 998.95 | 998.95 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1026.42 | 1026.42 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1042.76 | 1042.76 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 279.81 | 279.81 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 304.68 | 304.68 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 314.19 | 314.19 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 323.70 | 323.70 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 333.94 | 333.94 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 344.18 | 344.18 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 354.79 | 354.79 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 365.76 | 365.76 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 365.76 | 365.76 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 365.76 | 365.76 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 365.76 | 365.76 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 367.22 | 367.22 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 374.54 | 374.54 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 383.31 | 383.31 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 397.58 | 397.58 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 409.28 | 409.28 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 415.14 | 415.14 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 423.91 | 423.91 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 432.69 | 432.69 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 438.18 | 438.18 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 444.03 | 444.03 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 446.96 | 446.96 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 449.88 | 449.88 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 452.81 | 452.81 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 455.74 | 455.74 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 461.59 | 461.59 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 467.44 | 467.44 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 476.22 | 476.22 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 484.63 | 484.63 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 496.33 | 496.33 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 510.96 | 510.96 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 528.16 | 528.16 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 548.64 | 548.64 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 571.68 | 571.68 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 598.02 | 598.02 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 623.98 | 623.98 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 653.24 | 653.24 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 682.14 | 682.14 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 713.96 | 713.96 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 746.15 | 746.15 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 780.89 | 780.89 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 815.64 | 815.64 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 853.31 | 853.31 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 891.35 | 891.35 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 931.95 | 931.95 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 952.07 | 952.07 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 992.67 | 992.67 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1027.78 | 1027.78 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1050.82 | 1050.82 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1079.72 | 1079.72 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1096.91 | 1096.91 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 348.41 | 348.41 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 379.37 | 379.37 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 391.22 | 391.22 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 403.06 | 403.06 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 415.81 | 415.81 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 428.56 | 428.56 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 441.77 | 441.77 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 455.43 | 455.43 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 455.43 | 455.43 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 455.43 | 455.43 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 455.43 | 455.43 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 457.25 | 457.25 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 466.36 | 466.36 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 477.29 | 477.29 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 495.05 | 495.05 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 509.63 | 509.63 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 516.91 | 516.91 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 527.85 | 527.85 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 538.78 | 538.78 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 545.61 | 545.61 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 552.89 | 552.89 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 556.54 | 556.54 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 560.18 | 560.18 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 563.82 | 563.82 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 567.47 | 567.47 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 574.75 | 574.75 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 582.04 | 582.04 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 592.97 | 592.97 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 603.45 | 603.45 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 618.02 | 618.02 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 636.24 | 636.24 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 657.64 | 657.64 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 683.15 | 683.15 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 711.84 | 711.84 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 744.63 | 744.63 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 776.97 | 776.97 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 813.40 | 813.40 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 849.38 | 849.38 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 889.00 | 889.00 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 929.08 | 929.08 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 972.35 | 972.35 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 1015.61 | 1015.61 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1062.52 | 1062.52 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1109.89 | 1109.89 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1160.44 | 1160.44 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1185.49 | 1185.49 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1236.04 | 1236.04 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1279.76 | 1279.76 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1308.45 | 1308.45 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1344.43 | 1344.43 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1365.84 | 1365.84 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 285.88 | 285.88 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 311.29 | 311.29 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 321.01 | 321.01 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 330.73 | 330.73 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 341.19 | 341.19 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 351.65 | 351.65 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 362.49 | 362.49 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 373.70 | 373.70 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 373.70 | 373.70 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 373.70 | 373.70 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 373.70 | 373.70 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 375.20 | 375.20 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 382.67 | 382.67 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 391.64 | 391.64 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 406.21 | 406.21 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 418.17 | 418.17 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 424.15 | 424.15 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 433.12 | 433.12 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 442.09 | 442.09 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 447.70 | 447.70 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 453.67 | 453.67 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 456.66 | 456.66 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 459.65 | 459.65 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 462.64 | 462.64 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 465.63 | 465.63 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 471.61 | 471.61 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 477.59 | 477.59 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 486.56 | 486.56 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 495.16 | 495.16 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 507.11 | 507.11 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 522.06 | 522.06 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 539.63 | 539.63 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 560.55 | 560.55 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 584.10 | 584.10 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 611.00 | 611.00 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 637.54 | 637.54 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 667.43 | 667.43 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 696.96 | 696.96 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 729.47 | 729.47 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 762.35 | 762.35 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 797.86 | 797.86 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 833.36 | 833.36 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 871.85 | 871.85 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 910.71 | 910.71 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 952.19 | 952.19 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 972.75 | 972.75 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1014.23 | 1014.23 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1050.10 | 1050.10 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1073.65 | 1073.65 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1103.17 | 1103.17 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1120.73 | 1120.73 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 351.82 | 351.82 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 383.09 | 383.09 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 395.05 | 395.05 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 407.01 | 407.01 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 419.89 | 419.89 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 432.76 | 432.76 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 446.10 | 446.10 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 459.90 | 459.90 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 459.90 | 459.90 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 459.90 | 459.90 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 459.90 | 459.90 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 461.74 | 461.74 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 470.93 | 470.93 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 481.97 | 481.97 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 499.91 | 499.91 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 514.62 | 514.62 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 521.98 | 521.98 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 533.02 | 533.02 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 544.06 | 544.06 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 550.96 | 550.96 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 558.31 | 558.31 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 561.99 | 561.99 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 565.67 | 565.67 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 569.35 | 569.35 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 573.03 | 573.03 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 580.39 | 580.39 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 587.75 | 587.75 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 598.79 | 598.79 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 609.36 | 609.36 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 624.08 | 624.08 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 642.48 | 642.48 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 664.09 | 664.09 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 689.84 | 689.84 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 718.82 | 718.82 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 751.93 | 751.93 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 784.58 | 784.58 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 821.38 | 821.38 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 857.71 | 857.71 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 897.72 | 897.72 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 938.19 | 938.19 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 981.88 | 981.88 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1025.57 | 1025.57 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1072.94 | 1072.94 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1120.77 | 1120.77 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1171.82 | 1171.82 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1197.11 | 1197.11 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1248.16 | 1248.16 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1292.31 | 1292.31 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1321.28 | 1321.28 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1357.61 | 1357.61 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1379.23 | 1379.23 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 368.90 | 368.90 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 401.69 | 401.69 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 414.23 | 414.23 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 426.77 | 426.77 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 440.27 | 440.27 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 453.77 | 453.77 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 467.76 | 467.76 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 482.22 | 482.22 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 482.22 | 482.22 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 482.22 | 482.22 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 482.22 | 482.22 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 484.15 | 484.15 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 493.79 | 493.79 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 505.37 | 505.37 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 524.17 | 524.17 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 539.61 | 539.61 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 547.32 | 547.32 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 558.89 | 558.89 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 570.47 | 570.47 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 577.70 | 577.70 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 585.42 | 585.42 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 589.27 | 589.27 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 593.13 | 593.13 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 596.99 | 596.99 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 600.85 | 600.85 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 608.56 | 608.56 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 616.28 | 616.28 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 627.85 | 627.85 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 638.94 | 638.94 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 654.37 | 654.37 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 673.66 | 673.66 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 696.33 | 696.33 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 723.33 | 723.33 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 753.71 | 753.71 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 788.43 | 788.43 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 822.67 | 822.67 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 861.25 | 861.25 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 899.34 | 899.34 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 941.30 | 941.30 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 983.73 | 983.73 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1029.54 | 1029.54 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1075.35 | 1075.35 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1125.02 | 1125.02 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1175.17 | 1175.17 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1228.70 | 1228.70 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1255.22 | 1255.22 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1308.75 | 1308.75 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1355.04 | 1355.04 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1385.42 | 1385.42 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1423.52 | 1423.52 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1446.18 | 1446.18 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 341.57 | 341.57 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 371.94 | 371.94 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 383.54 | 383.54 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 395.15 | 395.15 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 407.66 | 407.66 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 420.16 | 420.16 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 433.11 | 433.11 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 446.50 | 446.50 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 446.50 | 446.50 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 446.50 | 446.50 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 446.50 | 446.50 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 448.29 | 448.29 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 457.22 | 457.22 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 467.93 | 467.93 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 485.35 | 485.35 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 499.64 | 499.64 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 506.78 | 506.78 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 517.50 | 517.50 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 528.21 | 528.21 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 534.91 | 534.91 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 542.05 | 542.05 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 545.62 | 545.62 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 549.20 | 549.20 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 552.77 | 552.77 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 556.34 | 556.34 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 563.48 | 563.48 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 570.63 | 570.63 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 581.34 | 581.34 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 591.61 | 591.61 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 605.90 | 605.90 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 623.76 | 623.76 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 644.75 | 644.75 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 669.75 | 669.75 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 697.88 | 697.88 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 730.03 | 730.03 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 761.73 | 761.73 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 797.45 | 797.45 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 832.73 | 832.73 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 871.57 | 871.57 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 910.86 | 910.86 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 953.28 | 953.28 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 995.70 | 995.70 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1041.69 | 1041.69 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1088.12 | 1088.12 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1137.69 | 1137.69 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1162.24 | 1162.24 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1211.81 | 1211.81 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1254.67 | 1254.67 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1282.80 | 1282.80 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1318.07 | 1318.07 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1339.06 | 1339.06 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 320.85 | 320.85 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 349.37 | 349.37 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 360.27 | 360.27 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 371.18 | 371.18 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 382.92 | 382.92 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 394.66 | 394.66 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 406.82 | 406.82 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 419.41 | 419.41 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 419.41 | 419.41 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 419.41 | 419.41 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 419.41 | 419.41 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 421.08 | 421.08 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 429.47 | 429.47 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 439.54 | 439.54 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 455.90 | 455.90 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 469.32 | 469.32 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 476.03 | 476.03 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 486.09 | 486.09 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 496.16 | 496.16 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 502.45 | 502.45 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 509.16 | 509.16 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 512.52 | 512.52 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 515.87 | 515.87 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 519.23 | 519.23 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 522.58 | 522.58 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 529.29 | 529.29 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 536.00 | 536.00 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 546.07 | 546.07 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 555.71 | 555.71 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 569.14 | 569.14 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 585.91 | 585.91 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 605.62 | 605.62 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 629.11 | 629.11 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 655.53 | 655.53 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 685.73 | 685.73 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 715.51 | 715.51 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 749.06 | 749.06 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 782.19 | 782.19 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 818.68 | 818.68 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 855.59 | 855.59 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 895.43 | 895.43 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 935.28 | 935.28 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 978.48 | 978.48 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1022.09 | 1022.09 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1068.65 | 1068.65 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1091.72 | 1091.72 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1138.27 | 1138.27 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1178.53 | 1178.53 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1204.96 | 1204.96 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1238.09 | 1238.09 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1257.80 | 1257.80 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 260.51 | 260.51 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 283.66 | 283.66 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 292.52 | 292.52 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 301.37 | 301.37 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 310.91 | 310.91 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 320.44 | 320.44 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 330.32 | 330.32 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 340.53 | 340.53 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 340.53 | 340.53 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 340.53 | 340.53 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 340.53 | 340.53 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 341.90 | 341.90 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 348.71 | 348.71 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 356.88 | 356.88 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 370.16 | 370.16 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 381.06 | 381.06 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 386.51 | 386.51 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 394.68 | 394.68 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 402.85 | 402.85 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 407.96 | 407.96 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 413.41 | 413.41 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 416.13 | 416.13 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 418.86 | 418.86 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 421.58 | 421.58 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 424.30 | 424.30 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 429.75 | 429.75 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 435.20 | 435.20 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 443.37 | 443.37 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 451.21 | 451.21 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 462.10 | 462.10 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 475.73 | 475.73 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 491.73 | 491.73 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 510.80 | 510.80 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 532.25 | 532.25 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 556.77 | 556.77 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 580.95 | 580.95 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 608.19 | 608.19 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 635.09 | 635.09 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 664.72 | 664.72 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 694.69 | 694.69 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 727.04 | 727.04 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 759.39 | 759.39 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 794.46 | 794.46 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 829.88 | 829.88 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 867.68 | 867.68 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 886.41 | 886.41 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 924.21 | 924.21 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 956.90 | 956.90 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 978.35 | 978.35 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1005.25 | 1005.25 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1021.26 | 1021.26 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 274.04 | 274.04 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 298.39 | 298.39 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 307.71 | 307.71 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 317.02 | 317.02 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 327.05 | 327.05 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 337.08 | 337.08 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 347.47 | 347.47 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 358.22 | 358.22 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 358.22 | 358.22 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 358.22 | 358.22 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 358.22 | 358.22 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 359.65 | 359.65 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 366.81 | 366.81 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 375.41 | 375.41 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 389.38 | 389.38 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 400.84 | 400.84 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 406.58 | 406.58 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 415.17 | 415.17 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 423.77 | 423.77 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 429.14 | 429.14 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 434.88 | 434.88 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 437.74 | 437.74 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 440.61 | 440.61 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 443.47 | 443.47 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 446.34 | 446.34 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 452.07 | 452.07 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 457.80 | 457.80 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 466.40 | 466.40 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 474.64 | 474.64 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 486.10 | 486.10 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 500.43 | 500.43 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 517.27 | 517.27 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 537.33 | 537.33 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 559.89 | 559.89 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 585.69 | 585.69 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 611.12 | 611.12 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 639.78 | 639.78 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 668.07 | 668.07 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 699.24 | 699.24 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 730.76 | 730.76 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 764.79 | 764.79 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 798.82 | 798.82 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 835.72 | 835.72 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 872.98 | 872.98 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 912.74 | 912.74 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 932.44 | 932.44 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 972.20 | 972.20 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1006.59 | 1006.59 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1029.16 | 1029.16 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1057.46 | 1057.46 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1074.29 | 1074.29 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 341.22 | 341.22 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 371.55 | 371.55 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 383.15 | 383.15 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 394.75 | 394.75 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 407.24 | 407.24 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 419.72 | 419.72 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 432.66 | 432.66 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 446.04 | 446.04 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 446.04 | 446.04 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 446.04 | 446.04 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 446.04 | 446.04 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 447.83 | 447.83 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 456.75 | 456.75 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 467.45 | 467.45 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 484.85 | 484.85 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 499.12 | 499.12 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 506.26 | 506.26 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 516.96 | 516.96 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 527.67 | 527.67 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 534.36 | 534.36 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 541.49 | 541.49 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 545.06 | 545.06 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 548.63 | 548.63 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 552.20 | 552.20 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 555.77 | 555.77 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 562.90 | 562.90 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 570.04 | 570.04 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 580.75 | 580.75 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 591.00 | 591.00 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 605.28 | 605.28 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 623.12 | 623.12 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 644.08 | 644.08 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 669.06 | 669.06 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 697.16 | 697.16 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 729.28 | 729.28 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 760.95 | 760.95 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 796.63 | 796.63 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 831.87 | 831.87 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 870.67 | 870.67 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 909.92 | 909.92 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 952.30 | 952.30 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 994.67 | 994.67 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1040.61 | 1040.61 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1087.00 | 1087.00 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1136.51 | 1136.51 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1161.05 | 1161.05 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1210.56 | 1210.56 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1253.38 | 1253.38 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1281.48 | 1281.48 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1316.71 | 1316.71 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1337.68 | 1337.68 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 279.99 | 279.99 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 304.88 | 304.88 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 314.39 | 314.39 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 323.91 | 323.91 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 334.16 | 334.16 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 344.40 | 344.40 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 355.02 | 355.02 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 366.00 | 366.00 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 366.00 | 366.00 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 366.00 | 366.00 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 366.00 | 366.00 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 367.46 | 367.46 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 374.78 | 374.78 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 383.57 | 383.57 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 397.84 | 397.84 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 409.55 | 409.55 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 415.41 | 415.41 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 424.19 | 424.19 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 432.98 | 432.98 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 438.47 | 438.47 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 444.32 | 444.32 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 447.25 | 447.25 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 450.18 | 450.18 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 453.10 | 453.10 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 456.03 | 456.03 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 461.89 | 461.89 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 467.74 | 467.74 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 476.53 | 476.53 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 484.95 | 484.95 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 496.66 | 496.66 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 511.30 | 511.30 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 528.50 | 528.50 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 549.00 | 549.00 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 572.05 | 572.05 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 598.41 | 598.41 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 624.39 | 624.39 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 653.67 | 653.67 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 682.59 | 682.59 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 714.43 | 714.43 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 746.63 | 746.63 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 781.40 | 781.40 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 816.17 | 816.17 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 853.87 | 853.87 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 891.94 | 891.94 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 932.56 | 932.56 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 952.69 | 952.69 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 993.32 | 993.32 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1028.45 | 1028.45 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1051.51 | 1051.51 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1080.42 | 1080.42 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1097.63 | 1097.63 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 344.57 | 344.57 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 375.20 | 375.20 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 386.91 | 386.91 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 398.62 | 398.62 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 411.23 | 411.23 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 423.84 | 423.84 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 436.90 | 436.90 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 450.41 | 450.41 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 450.41 | 450.41 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 450.41 | 450.41 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 450.41 | 450.41 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 452.22 | 452.22 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 461.22 | 461.22 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 472.03 | 472.03 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 489.60 | 489.60 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 504.01 | 504.01 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 511.22 | 511.22 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 522.03 | 522.03 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 532.84 | 532.84 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 539.60 | 539.60 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 546.80 | 546.80 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 550.41 | 550.41 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 554.01 | 554.01 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 557.61 | 557.61 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 561.22 | 561.22 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 568.42 | 568.42 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 575.63 | 575.63 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 586.44 | 586.44 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 596.80 | 596.80 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 611.21 | 611.21 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 629.23 | 629.23 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 650.40 | 650.40 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 675.62 | 675.62 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 704.00 | 704.00 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 736.43 | 736.43 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 768.41 | 768.41 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 804.44 | 804.44 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 840.02 | 840.02 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 879.21 | 879.21 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 918.85 | 918.85 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 961.63 | 961.63 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1004.42 | 1004.42 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1050.82 | 1050.82 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1097.66 | 1097.66 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1147.66 | 1147.66 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1172.43 | 1172.43 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1222.42 | 1222.42 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1265.66 | 1265.66 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1294.04 | 1294.04 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1329.62 | 1329.62 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1350.79 | 1350.79 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 361.29 | 361.29 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 393.41 | 393.41 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 405.69 | 405.69 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 417.97 | 417.97 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 431.19 | 431.19 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 444.41 | 444.41 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 458.11 | 458.11 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 472.28 | 472.28 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 472.28 | 472.28 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 472.28 | 472.28 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 472.28 | 472.28 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 474.17 | 474.17 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 483.61 | 483.61 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 494.95 | 494.95 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 513.37 | 513.37 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 528.48 | 528.48 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 536.04 | 536.04 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 547.37 | 547.37 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 558.71 | 558.71 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 565.79 | 565.79 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 573.35 | 573.35 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 577.13 | 577.13 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 580.90 | 580.90 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 584.68 | 584.68 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 588.46 | 588.46 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 596.02 | 596.02 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 603.57 | 603.57 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 614.91 | 614.91 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 625.77 | 625.77 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 640.88 | 640.88 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 659.77 | 659.77 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 681.97 | 681.97 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 708.42 | 708.42 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 738.17 | 738.17 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 772.18 | 772.18 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 805.71 | 805.71 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 843.49 | 843.49 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 880.80 | 880.80 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 921.89 | 921.89 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 963.45 | 963.45 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1008.32 | 1008.32 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1053.18 | 1053.18 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1101.83 | 1101.83 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1150.94 | 1150.94 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1203.37 | 1203.37 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1229.34 | 1229.34 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1281.77 | 1281.77 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1327.10 | 1327.10 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1356.86 | 1356.86 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1394.17 | 1394.17 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1416.37 | 1416.37 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 334.53 | 334.53 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 364.27 | 364.27 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 375.64 | 375.64 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 387.01 | 387.01 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 399.25 | 399.25 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 411.50 | 411.50 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 424.18 | 424.18 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 437.30 | 437.30 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 437.30 | 437.30 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 437.30 | 437.30 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 437.30 | 437.30 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 439.04 | 439.04 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 447.79 | 447.79 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 458.29 | 458.29 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 475.34 | 475.34 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 489.33 | 489.33 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 496.33 | 496.33 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 506.83 | 506.83 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 517.32 | 517.32 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 523.88 | 523.88 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 530.88 | 530.88 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 534.38 | 534.38 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 537.87 | 537.87 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 541.37 | 541.37 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 544.87 | 544.87 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 551.87 | 551.87 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 558.86 | 558.86 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 569.36 | 569.36 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 579.42 | 579.42 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 593.41 | 593.41 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 610.90 | 610.90 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 631.45 | 631.45 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 655.94 | 655.94 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 683.49 | 683.49 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 714.98 | 714.98 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 746.03 | 746.03 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 781.01 | 781.01 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 815.56 | 815.56 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 853.60 | 853.60 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 892.08 | 892.08 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 933.63 | 933.63 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 975.17 | 975.17 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1020.21 | 1020.21 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1065.69 | 1065.69 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1114.23 | 1114.23 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1138.28 | 1138.28 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1186.82 | 1186.82 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1228.80 | 1228.80 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1256.35 | 1256.35 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1290.90 | 1290.90 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1311.45 | 1311.45 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 314.23 | 314.23 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 342.16 | 342.16 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 352.84 | 352.84 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 363.52 | 363.52 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 375.02 | 375.02 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 386.52 | 386.52 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 398.44 | 398.44 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 410.76 | 410.76 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 410.76 | 410.76 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 410.76 | 410.76 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 410.76 | 410.76 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 412.40 | 412.40 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 420.62 | 420.62 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 430.48 | 430.48 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 446.50 | 446.50 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 459.64 | 459.64 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 466.21 | 466.21 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 476.07 | 476.07 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 485.93 | 485.93 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 492.09 | 492.09 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 498.66 | 498.66 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 501.95 | 501.95 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 505.23 | 505.23 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 508.52 | 508.52 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 511.81 | 511.81 |

| | | | | |
|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 518.38 | 518.38 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 524.95 | 524.95 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 534.81 | 534.81 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 544.26 | 544.26 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 557.40 | 557.40 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 573.83 | 573.83 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 593.14 | 593.14 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 616.14 | 616.14 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 642.02 | 642.02 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 671.59 | 671.59 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 700.76 | 700.76 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 733.62 | 733.62 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 766.07 | 766.07 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 801.80 | 801.80 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 837.95 | 837.95 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 876.97 | 876.97 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 915.99 | 915.99 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 958.30 | 958.30 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1001.02 | 1001.02 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1046.62 | 1046.62 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1069.21 | 1069.21 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1114.80 | 1114.80 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1154.23 | 1154.23 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1180.11 | 1180.11 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1212.56 | 1212.56 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1231.87 | 1231.87 |

| 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* | 64844 | | | | |
| Federal TIN* | 23-2169745 | | | | |
| Rate Effective Date* | 04/01/2019 | | | | |
| Rate Expiration Date* | 06/30/2019 | | | | |
| Rating Method* | Age-Based Rates | | | | |
| | | | | | |
| | | | | | |
| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
| Required: Enter the 14-character Plan ID | Required: Select the Rating Area ID | Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required: Select the age of a subscriber eligible for the rate | Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required: Enter the rate of an Individual tobacco enrollee on a plan |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 275.97 | 275.97 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 300.50 | 300.50 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 309.88 | 309.88 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 319.26 | 319.26 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 329.36 | 329.36 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 339.46 | 339.46 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 349.92 | 349.92 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 360.75 | 360.75 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 360.75 | 360.75 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 360.75 | 360.75 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 360.75 | 360.75 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 362.19 | 362.19 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 369.40 | 369.40 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 378.06 | 378.06 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 392.13 | 392.13 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 403.67 | 403.67 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 409.45 | 409.45 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 418.10 | 418.10 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 426.76 | 426.76 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 432.17 | 432.17 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 437.94 | 437.94 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 440.83 | 440.83 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 443.72 | 443.72 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 446.60 | 446.60 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 449.49 | 449.49 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 455.26 | 455.26 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 461.03 | 461.03 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 469.69 | 469.69 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 477.99 | 477.99 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 489.53 | 489.53 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 503.96 | 503.96 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 520.92 | 520.92 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 541.12 | 541.12 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 563.85 | 563.85 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 589.82 | 589.82 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 615.43 | 615.43 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 644.29 | 644.29 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 672.79 | 672.79 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 704.17 | 704.17 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 735.92 | 735.92 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 770.19 | 770.19 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 804.46 | 804.46 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 841.62 | 841.62 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 879.14 | 879.14 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 919.18 | 919.18 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 939.02 | 939.02 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 979.06 | 979.06 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 1013.69 | 1013.69 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 1036.42 | 1036.42 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1064.92 | 1064.92 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1081.88 | 1081.88 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 290.30 | 290.30 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 316.11 | 316.11 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 325.97 | 325.97 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 335.84 | 335.84 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 346.46 | 346.46 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 357.09 | 357.09 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 368.09 | 368.09 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 379.48 | 379.48 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 379.48 | 379.48 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 379.48 | 379.48 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 379.48 | 379.48 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 381.00 | 381.00 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 388.59 | 388.59 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 397.69 | 397.69 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 412.49 | 412.49 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 424.64 | 424.64 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 430.71 | 430.71 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 439.82 | 439.82 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 448.92 | 448.92 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 454.62 | 454.62 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 460.69 | 460.69 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 463.72 | 463.72 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 466.76 | 466.76 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 469.79 | 469.79 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 472.83 | 472.83 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 478.90 | 478.90 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 484.97 | 484.97 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 494.08 | 494.08 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 502.81 | 502.81 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 514.95 | 514.95 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 530.13 | 530.13 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 547.97 | 547.97 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 569.22 | 569.22 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 593.13 | 593.13 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 620.45 | 620.45 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 647.39 | 647.39 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 677.75 | 677.75 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 707.73 | 707.73 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 740.74 | 740.74 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 774.14 | 774.14 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 810.19 | 810.19 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 846.24 | 846.24 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 885.32 | 885.32 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 924.79 | 924.79 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 966.91 | 966.91 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 987.78 | 987.78 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 1029.91 | 1029.91 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1066.34 | 1066.34 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1090.24 | 1090.24 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1120.22 | 1120.22 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1138.06 | 1138.06 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 361.47 | 361.47 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 393.61 | 393.61 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 405.89 | 405.89 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 418.18 | 418.18 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 431.41 | 431.41 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 444.64 | 444.64 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 458.34 | 458.34 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 472.52 | 472.52 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 472.52 | 472.52 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 472.52 | 472.52 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 472.52 | 472.52 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 474.41 | 474.41 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 483.86 | 483.86 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 495.20 | 495.20 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 513.62 | 513.62 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 528.75 | 528.75 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 536.31 | 536.31 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 547.65 | 547.65 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 558.99 | 558.99 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 566.07 | 566.07 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 573.63 | 573.63 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 577.41 | 577.41 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 581.19 | 581.19 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 584.97 | 584.97 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 588.75 | 588.75 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 596.31 | 596.31 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 603.88 | 603.88 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 615.22 | 615.22 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 626.08 | 626.08 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 641.20 | 641.20 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 660.10 | 660.10 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 682.31 | 682.31 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 708.77 | 708.77 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 738.54 | 738.54 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 772.56 | 772.56 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 806.11 | 806.11 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 843.91 | 843.91 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 881.24 | 881.24 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 922.35 | 922.35 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 963.93 | 963.93 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 1008.82 | 1008.82 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 1053.71 | 1053.71 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1102.38 | 1102.38 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1151.52 | 1151.52 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1203.97 | 1203.97 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1229.96 | 1229.96 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1282.41 | 1282.41 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1327.77 | 1327.77 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1357.54 | 1357.54 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1394.87 | 1394.87 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1417.07 | 1417.07 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 296.61 | 296.61 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 322.97 | 322.97 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 333.05 | 333.05 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 343.13 | 343.13 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 353.99 | 353.99 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 364.85 | 364.85 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 376.09 | 376.09 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 387.72 | 387.72 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 387.72 | 387.72 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 387.72 | 387.72 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 387.72 | 387.72 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 389.27 | 389.27 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 397.03 | 397.03 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 406.33 | 406.33 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 421.45 | 421.45 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 433.86 | 433.86 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 440.06 | 440.06 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 449.37 | 449.37 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 458.67 | 458.67 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 464.49 | 464.49 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 470.69 | 470.69 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 473.79 | 473.79 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 476.90 | 476.90 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 480.00 | 480.00 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 483.10 | 483.10 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 489.30 | 489.30 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 495.51 | 495.51 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 504.81 | 504.81 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 513.73 | 513.73 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 526.14 | 526.14 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 541.65 | 541.65 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 559.87 | 559.87 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 581.58 | 581.58 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 606.01 | 606.01 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 633.92 | 633.92 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 661.45 | 661.45 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 692.47 | 692.47 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 723.10 | 723.10 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 756.83 | 756.83 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 790.95 | 790.95 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 827.78 | 827.78 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 864.62 | 864.62 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 904.55 | 904.55 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 944.88 | 944.88 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 987.91 | 987.91 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1009.24 | 1009.24 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1052.27 | 1052.27 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1089.50 | 1089.50 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1113.92 | 1113.92 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1144.55 | 1144.55 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1162.78 | 1162.78 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 365.02 | 365.02 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 397.46 | 397.46 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 409.87 | 409.87 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 422.28 | 422.28 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 435.64 | 435.64 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 449.00 | 449.00 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 462.83 | 462.83 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 477.15 | 477.15 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 477.15 | 477.15 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 477.15 | 477.15 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 477.15 | 477.15 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 479.06 | 479.06 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 488.60 | 488.60 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 500.05 | 500.05 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 518.66 | 518.66 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 533.93 | 533.93 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 541.56 | 541.56 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 553.01 | 553.01 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 564.47 | 564.47 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 571.62 | 571.62 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 579.26 | 579.26 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 583.08 | 583.08 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 586.89 | 586.89 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 590.71 | 590.71 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 594.53 | 594.53 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 602.16 | 602.16 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 609.80 | 609.80 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 621.25 | 621.25 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 632.22 | 632.22 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 647.49 | 647.49 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 666.58 | 666.58 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 689.00 | 689.00 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 715.72 | 715.72 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 745.78 | 745.78 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 780.14 | 780.14 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 814.01 | 814.01 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 852.19 | 852.19 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 889.88 | 889.88 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 931.39 | 931.39 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 973.38 | 973.38 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1018.71 | 1018.71 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1064.04 | 1064.04 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1113.19 | 1113.19 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1162.81 | 1162.81 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1215.77 | 1215.77 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1242.02 | 1242.02 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1294.98 | 1294.98 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1340.79 | 1340.79 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1370.85 | 1370.85 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1408.54 | 1408.54 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1430.97 | 1430.97 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 382.74 | 382.74 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 416.76 | 416.76 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 429.77 | 429.77 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 442.78 | 442.78 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 456.78 | 456.78 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 470.79 | 470.79 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 485.30 | 485.30 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 500.31 | 500.31 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 500.31 | 500.31 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 500.31 | 500.31 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 500.31 | 500.31 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 502.31 | 502.31 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 512.32 | 512.32 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 524.33 | 524.33 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 543.84 | 543.84 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 559.85 | 559.85 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 567.85 | 567.85 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 579.86 | 579.86 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 591.87 | 591.87 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 599.37 | 599.37 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 607.38 | 607.38 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 611.38 | 611.38 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 615.38 | 615.38 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 619.38 | 619.38 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 623.39 | 623.39 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 631.39 | 631.39 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 639.40 | 639.40 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 651.40 | 651.40 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 662.91 | 662.91 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 678.92 | 678.92 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 698.93 | 698.93 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 722.45 | 722.45 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 750.47 | 750.47 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 781.99 | 781.99 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 818.01 | 818.01 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 853.53 | 853.53 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 893.56 | 893.56 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 933.08 | 933.08 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 976.61 | 976.61 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1020.63 | 1020.63 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1068.16 | 1068.16 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1115.69 | 1115.69 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1167.22 | 1167.22 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1219.26 | 1219.26 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1274.79 | 1274.79 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1302.31 | 1302.31 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1357.84 | 1357.84 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1405.87 | 1405.87 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1437.39 | 1437.39 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1476.92 | 1476.92 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1500.43 | 1500.43 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 354.39 | 354.39 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 385.89 | 385.89 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 397.93 | 397.93 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 409.98 | 409.98 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 422.95 | 422.95 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 435.92 | 435.92 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 449.35 | 449.35 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 463.25 | 463.25 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 463.25 | 463.25 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 463.25 | 463.25 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 463.25 | 463.25 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 465.10 | 465.10 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 474.37 | 474.37 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 485.49 | 485.49 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 503.55 | 503.55 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 518.38 | 518.38 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 525.79 | 525.79 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 536.91 | 536.91 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 548.03 | 548.03 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 554.97 | 554.97 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 562.39 | 562.39 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 566.09 | 566.09 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 569.80 | 569.80 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 573.50 | 573.50 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 577.21 | 577.21 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 584.62 | 584.62 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 592.03 | 592.03 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 603.15 | 603.15 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 613.81 | 613.81 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 628.63 | 628.63 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 647.16 | 647.16 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 668.93 | 668.93 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 694.88 | 694.88 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 724.06 | 724.06 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 757.41 | 757.41 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 790.31 | 790.31 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 827.37 | 827.37 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 863.96 | 863.96 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 904.27 | 904.27 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 945.03 | 945.03 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 989.04 | 989.04 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1033.05 | 1033.05 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1080.76 | 1080.76 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1128.94 | 1128.94 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1180.36 | 1180.36 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1205.84 | 1205.84 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1257.26 | 1257.26 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1301.73 | 1301.73 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1330.92 | 1330.92 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1367.52 | 1367.52 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1389.29 | 1389.29 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 332.88 | 332.88 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 362.47 | 362.47 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 373.79 | 373.79 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 385.10 | 385.10 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 397.28 | 397.28 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 409.47 | 409.47 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 422.09 | 422.09 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 435.14 | 435.14 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 435.14 | 435.14 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 435.14 | 435.14 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 435.14 | 435.14 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 436.88 | 436.88 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 445.58 | 445.58 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 456.03 | 456.03 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 473.00 | 473.00 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 486.92 | 486.92 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 493.88 | 493.88 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 504.33 | 504.33 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 514.77 | 514.77 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 521.30 | 521.30 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 528.26 | 528.26 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 531.74 | 531.74 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 535.22 | 535.22 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 538.70 | 538.70 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 542.18 | 542.18 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 549.15 | 549.15 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 556.11 | 556.11 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 566.55 | 566.55 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 576.56 | 576.56 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 590.48 | 590.48 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 607.89 | 607.89 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 628.34 | 628.34 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 652.71 | 652.71 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 680.12 | 680.12 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 711.45 | 711.45 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 742.35 | 742.35 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 777.16 | 777.16 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 811.54 | 811.54 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 849.39 | 849.39 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 887.69 | 887.69 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 929.02 | 929.02 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 970.36 | 970.36 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1015.18 | 1015.18 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1060.44 | 1060.44 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1108.74 | 1108.74 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1132.67 | 1132.67 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1180.97 | 1180.97 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1222.74 | 1222.74 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1250.16 | 1250.16 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1284.53 | 1284.53 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1304.98 | 1304.98 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 270.28 | 270.28 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 294.31 | 294.31 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 303.49 | 303.49 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 312.68 | 312.68 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 322.57 | 322.57 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 332.46 | 332.46 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 342.71 | 342.71 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 353.31 | 353.31 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 353.31 | 353.31 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 353.31 | 353.31 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 353.31 | 353.31 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 354.72 | 354.72 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 361.79 | 361.79 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 370.27 | 370.27 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 384.05 | 384.05 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 395.35 | 395.35 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 401.00 | 401.00 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 409.48 | 409.48 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 417.96 | 417.96 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 423.26 | 423.26 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 428.92 | 428.92 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 431.74 | 431.74 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 434.57 | 434.57 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 437.39 | 437.39 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 440.22 | 440.22 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 445.87 | 445.87 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 451.53 | 451.53 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 460.01 | 460.01 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 468.13 | 468.13 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 479.44 | 479.44 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 493.57 | 493.57 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 510.18 | 510.18 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 529.96 | 529.96 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 552.22 | 552.22 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 577.66 | 577.66 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 602.74 | 602.74 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 631.01 | 631.01 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 658.92 | 658.92 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 689.66 | 689.66 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 720.75 | 720.75 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 754.31 | 754.31 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 787.88 | 787.88 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 824.27 | 824.27 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 861.01 | 861.01 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 900.23 | 900.23 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 919.66 | 919.66 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 958.88 | 958.88 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 992.79 | 992.79 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 1015.05 | 1015.05 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1042.96 | 1042.96 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1059.57 | 1059.57 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 284.32 | 284.32 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 309.59 | 309.59 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 319.25 | 319.25 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 328.91 | 328.91 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 339.32 | 339.32 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 349.73 | 349.73 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 360.50 | 360.50 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 371.65 | 371.65 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 371.65 | 371.65 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 371.65 | 371.65 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 371.65 | 371.65 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 373.14 | 373.14 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 380.57 | 380.57 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 389.49 | 389.49 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 403.99 | 403.99 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 415.88 | 415.88 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 421.83 | 421.83 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 430.75 | 430.75 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 439.67 | 439.67 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 445.24 | 445.24 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 451.19 | 451.19 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 454.16 | 454.16 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 457.14 | 457.14 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 460.11 | 460.11 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 463.08 | 463.08 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 469.03 | 469.03 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 474.97 | 474.97 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 483.89 | 483.89 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 492.44 | 492.44 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 504.34 | 504.34 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 519.20 | 519.20 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 536.67 | 536.67 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 557.48 | 557.48 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 580.90 | 580.90 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 607.66 | 607.66 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 634.04 | 634.04 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 663.78 | 663.78 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 693.14 | 693.14 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 725.47 | 725.47 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 758.18 | 758.18 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 793.48 | 793.48 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 828.79 | 828.79 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 867.07 | 867.07 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 905.72 | 905.72 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 946.98 | 946.98 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 967.42 | 967.42 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 1008.67 | 1008.67 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1044.35 | 1044.35 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1067.76 | 1067.76 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1097.12 | 1097.12 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1114.59 | 1114.59 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 354.02 | 354.02 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 385.49 | 385.49 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 397.52 | 397.52 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 409.55 | 409.55 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 422.51 | 422.51 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 435.47 | 435.47 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 448.89 | 448.89 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 462.77 | 462.77 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 462.77 | 462.77 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 462.77 | 462.77 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 462.77 | 462.77 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 464.62 | 464.62 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 473.88 | 473.88 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 484.99 | 484.99 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 503.03 | 503.03 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 517.84 | 517.84 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 525.25 | 525.25 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 536.35 | 536.35 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 547.46 | 547.46 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 554.40 | 554.40 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 561.81 | 561.81 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 565.51 | 565.51 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 569.21 | 569.21 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 572.91 | 572.91 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 576.62 | 576.62 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 584.02 | 584.02 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 591.42 | 591.42 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 602.53 | 602.53 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 613.17 | 613.17 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 627.98 | 627.98 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 646.49 | 646.49 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 668.24 | 668.24 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 694.16 | 694.16 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 723.31 | 723.31 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 756.63 | 756.63 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 789.49 | 789.49 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 826.51 | 826.51 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 863.07 | 863.07 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 903.33 | 903.33 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 944.06 | 944.06 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 988.02 | 988.02 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 1031.98 | 1031.98 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1079.65 | 1079.65 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1127.78 | 1127.78 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1179.15 | 1179.15 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1204.60 | 1204.60 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1255.97 | 1255.97 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1300.39 | 1300.39 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1329.55 | 1329.55 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1366.11 | 1366.11 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1387.86 | 1387.86 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 290.49 | 290.49 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 316.31 | 316.31 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 326.19 | 326.19 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 336.06 | 336.06 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 346.69 | 346.69 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 357.32 | 357.32 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 368.34 | 368.34 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 379.73 | 379.73 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 379.73 | 379.73 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 379.73 | 379.73 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 379.73 | 379.73 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 381.25 | 381.25 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 388.84 | 388.84 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 397.95 | 397.95 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 412.76 | 412.76 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 424.91 | 424.91 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 430.99 | 430.99 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 440.10 | 440.10 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 449.22 | 449.22 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 454.91 | 454.91 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 460.99 | 460.99 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 464.03 | 464.03 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 467.06 | 467.06 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 470.10 | 470.10 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 473.14 | 473.14 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 479.22 | 479.22 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 485.29 | 485.29 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 494.40 | 494.40 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 503.14 | 503.14 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 515.29 | 515.29 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 530.48 | 530.48 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 548.33 | 548.33 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 569.59 | 569.59 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 593.51 | 593.51 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 620.85 | 620.85 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 647.81 | 647.81 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 678.19 | 678.19 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 708.19 | 708.19 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 741.23 | 741.23 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 774.64 | 774.64 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 810.72 | 810.72 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 846.79 | 846.79 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 885.90 | 885.90 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 925.39 | 925.39 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 967.54 | 967.54 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 988.43 | 988.43 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1030.58 | 1030.58 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1067.03 | 1067.03 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1090.96 | 1090.96 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1120.95 | 1120.95 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1138.80 | 1138.80 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 357.49 | 357.49 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 389.27 | 389.27 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 401.42 | 401.42 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 413.57 | 413.57 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 426.65 | 426.65 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 439.74 | 439.74 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 453.29 | 453.29 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 467.31 | 467.31 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 467.31 | 467.31 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 467.31 | 467.31 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 467.31 | 467.31 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 469.18 | 469.18 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 478.53 | 478.53 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 489.74 | 489.74 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 507.97 | 507.97 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 522.92 | 522.92 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 530.40 | 530.40 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 541.61 | 541.61 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 552.83 | 552.83 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 559.84 | 559.84 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 567.31 | 567.31 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 571.05 | 571.05 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 574.79 | 574.79 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 578.53 | 578.53 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 582.27 | 582.27 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 589.75 | 589.75 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 597.22 | 597.22 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 608.44 | 608.44 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 619.19 | 619.19 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 634.14 | 634.14 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 652.83 | 652.83 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 674.80 | 674.80 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 700.97 | 700.97 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 730.41 | 730.41 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 764.05 | 764.05 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 797.23 | 797.23 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 834.62 | 834.62 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 871.53 | 871.53 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 912.19 | 912.19 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 953.31 | 953.31 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 997.71 | 997.71 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1042.10 | 1042.10 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1090.23 | 1090.23 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1138.84 | 1138.84 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1190.71 | 1190.71 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1216.41 | 1216.41 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1268.28 | 1268.28 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1313.14 | 1313.14 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1342.58 | 1342.58 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1379.50 | 1379.50 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1401.46 | 1401.46 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 374.85 | 374.85 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 408.17 | 408.17 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 420.91 | 420.91 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 433.65 | 433.65 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 447.37 | 447.37 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 461.09 | 461.09 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 475.30 | 475.30 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 490.00 | 490.00 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 490.00 | 490.00 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 490.00 | 490.00 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 490.00 | 490.00 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 491.96 | 491.96 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 501.76 | 501.76 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 513.52 | 513.52 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 532.62 | 532.62 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 548.30 | 548.30 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 556.14 | 556.14 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 567.90 | 567.90 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 579.66 | 579.66 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 587.01 | 587.01 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 594.85 | 594.85 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 598.77 | 598.77 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 602.69 | 602.69 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 606.61 | 606.61 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 610.53 | 610.53 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 618.37 | 618.37 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 626.21 | 626.21 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 637.97 | 637.97 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 649.24 | 649.24 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 664.92 | 664.92 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 684.52 | 684.52 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 707.55 | 707.55 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 734.99 | 734.99 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 765.86 | 765.86 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 801.14 | 801.14 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 835.93 | 835.93 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 875.13 | 875.13 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 913.84 | 913.84 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 956.47 | 956.47 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 999.59 | 999.59 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1046.14 | 1046.14 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1092.69 | 1092.69 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1143.16 | 1143.16 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1194.12 | 1194.12 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1248.51 | 1248.51 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1275.46 | 1275.46 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1329.85 | 1329.85 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1376.89 | 1376.89 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1407.76 | 1407.76 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1446.47 | 1446.47 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1469.50 | 1469.50 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 347.08 | 347.08 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 377.93 | 377.93 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 389.73 | 389.73 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 401.52 | 401.52 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 414.23 | 414.23 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 426.93 | 426.93 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 440.09 | 440.09 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 453.70 | 453.70 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 453.70 | 453.70 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 453.70 | 453.70 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 453.70 | 453.70 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 455.51 | 455.51 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 464.59 | 464.59 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 475.48 | 475.48 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 493.17 | 493.17 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 507.69 | 507.69 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 514.95 | 514.95 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 525.84 | 525.84 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 536.73 | 536.73 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 543.53 | 543.53 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 550.79 | 550.79 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 554.42 | 554.42 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 558.05 | 558.05 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 561.68 | 561.68 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 565.31 | 565.31 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 572.57 | 572.57 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 579.83 | 579.83 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 590.72 | 590.72 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 601.15 | 601.15 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 615.67 | 615.67 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 633.82 | 633.82 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 655.14 | 655.14 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 680.55 | 680.55 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 709.13 | 709.13 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 741.80 | 741.80 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 774.01 | 774.01 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 810.31 | 810.31 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 846.15 | 846.15 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 885.62 | 885.62 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 925.55 | 925.55 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 968.65 | 968.65 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1011.75 | 1011.75 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1058.48 | 1058.48 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1105.67 | 1105.67 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1156.03 | 1156.03 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1180.98 | 1180.98 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1231.34 | 1231.34 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1274.90 | 1274.90 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1303.48 | 1303.48 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1339.32 | 1339.32 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1360.64 | 1360.64 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 326.02 | 326.02 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 355.00 | 355.00 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 366.08 | 366.08 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 377.16 | 377.16 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 389.09 | 389.09 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 401.02 | 401.02 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 413.38 | 413.38 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 426.17 | 426.17 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 426.17 | 426.17 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 426.17 | 426.17 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 426.17 | 426.17 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 427.87 | 427.87 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 436.40 | 436.40 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 446.62 | 446.62 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 463.24 | 463.24 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 476.88 | 476.88 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 483.70 | 483.70 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 493.93 | 493.93 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 504.16 | 504.16 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 510.55 | 510.55 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 517.37 | 517.37 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 520.78 | 520.78 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 524.19 | 524.19 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 527.60 | 527.60 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 531.01 | 531.01 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 537.82 | 537.82 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 544.64 | 544.64 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 554.87 | 554.87 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 564.67 | 564.67 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 578.31 | 578.31 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 595.36 | 595.36 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 615.39 | 615.39 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 639.25 | 639.25 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 666.10 | 666.10 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 696.78 | 696.78 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 727.04 | 727.04 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 761.14 | 761.14 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 794.80 | 794.80 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 831.88 | 831.88 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 869.38 | 869.38 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 909.87 | 909.87 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 950.35 | 950.35 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 994.25 | 994.25 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1038.57 | 1038.57 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1085.88 | 1085.88 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1109.32 | 1109.32 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1156.62 | 1156.62 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1197.53 | 1197.53 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1224.38 | 1224.38 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1258.05 | 1258.05 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1278.08 | 1278.08 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 763.56 | 763.56 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 799.12 | 799.12 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 834.67 | 834.67 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 873.23 | 873.23 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 912.15 | 912.15 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 953.70 | 953.70 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 974.29 | 974.29 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 1015.83 | 1015.83 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 1051.76 | 1051.76 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 1075.35 | 1075.35 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1104.91 | 1104.91 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1122.51 | 1122.51 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 301.20 | 301.20 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 327.98 | 327.98 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 338.21 | 338.21 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 348.45 | 348.45 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 359.48 | 359.48 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 370.50 | 370.50 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 381.92 | 381.92 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 393.73 | 393.73 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 393.73 | 393.73 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 393.73 | 393.73 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 393.73 | 393.73 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 395.31 | 395.31 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 403.18 | 403.18 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 412.63 | 412.63 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 427.99 | 427.99 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 440.58 | 440.58 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 446.88 | 446.88 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 456.33 | 456.33 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 465.78 | 465.78 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 471.69 | 471.69 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 477.99 | 477.99 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 481.14 | 481.14 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 484.29 | 484.29 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 487.44 | 487.44 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 490.59 | 490.59 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 496.89 | 496.89 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 503.19 | 503.19 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 512.64 | 512.64 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 521.69 | 521.69 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 534.29 | 534.29 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 550.04 | 550.04 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 568.55 | 568.55 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 590.60 | 590.60 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 615.40 | 615.40 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 643.75 | 643.75 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 671.70 | 671.70 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 703.20 | 703.20 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 734.31 | 734.31 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 768.56 | 768.56 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 803.21 | 803.21 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 840.61 | 840.61 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 878.02 | 878.02 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 918.57 | 918.57 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 959.52 | 959.52 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 1003.23 | 1003.23 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 1024.88 | 1024.88 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 1068.58 | 1068.58 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1106.38 | 1106.38 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1131.19 | 1131.19 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1162.29 | 1162.29 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1180.80 | 1180.80 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 375.05 | 375.05 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 408.39 | 408.39 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 421.13 | 421.13 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 433.88 | 433.88 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 447.61 | 447.61 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 461.34 | 461.34 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 475.55 | 475.55 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 490.26 | 490.26 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 490.26 | 490.26 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 490.26 | 490.26 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 490.26 | 490.26 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 492.22 | 492.22 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 502.03 | 502.03 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 513.79 | 513.79 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 532.91 | 532.91 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 548.60 | 548.60 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 556.45 | 556.45 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 568.21 | 568.21 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 579.98 | 579.98 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 587.33 | 587.33 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 595.18 | 595.18 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 599.10 | 599.10 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 603.02 | 603.02 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 606.94 | 606.94 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 610.87 | 610.87 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 618.71 | 618.71 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 626.55 | 626.55 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 638.32 | 638.32 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 649.60 | 649.60 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 665.28 | 665.28 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 684.90 | 684.90 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 707.94 | 707.94 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 735.39 | 735.39 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 766.28 | 766.28 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 801.58 | 801.58 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 836.39 | 836.39 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 875.61 | 875.61 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 914.34 | 914.34 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 956.99 | 956.99 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 1000.13 | 1000.13 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 1046.71 | 1046.71 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 1093.28 | 1093.28 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1143.78 | 1143.78 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1194.77 | 1194.77 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1249.19 | 1249.19 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1276.15 | 1276.15 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1330.57 | 1330.57 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1377.64 | 1377.64 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1408.52 | 1408.52 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1447.25 | 1447.25 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1470.29 | 1470.29 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 307.75 | 307.75 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 335.10 | 335.10 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 345.56 | 345.56 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 356.02 | 356.02 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 367.28 | 367.28 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 378.55 | 378.55 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 390.21 | 390.21 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 402.28 | 402.28 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 402.28 | 402.28 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 402.28 | 402.28 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 402.28 | 402.28 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 403.89 | 403.89 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 411.94 | 411.94 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 421.59 | 421.59 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 437.28 | 437.28 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 450.15 | 450.15 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 456.59 | 456.59 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 466.25 | 466.25 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 475.90 | 475.90 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 481.93 | 481.93 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 488.37 | 488.37 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 491.59 | 491.59 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 494.81 | 494.81 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 498.03 | 498.03 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 501.24 | 501.24 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 507.68 | 507.68 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 514.12 | 514.12 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 523.77 | 523.77 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 533.02 | 533.02 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 545.90 | 545.90 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 561.99 | 561.99 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 580.90 | 580.90 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 603.42 | 603.42 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 628.77 | 628.77 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 657.73 | 657.73 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 686.29 | 686.29 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 718.48 | 718.48 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 750.26 | 750.26 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 785.25 | 785.25 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 820.66 | 820.66 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 858.87 | 858.87 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 897.09 | 897.09 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 938.52 | 938.52 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 980.36 | 980.36 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 1025.02 | 1025.02 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1047.14 | 1047.14 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1091.79 | 1091.79 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1130.41 | 1130.41 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1155.76 | 1155.76 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1187.54 | 1187.54 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1206.44 | 1206.44 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 378.73 | 378.73 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 412.39 | 412.39 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 425.26 | 425.26 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 438.14 | 438.14 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 452.00 | 452.00 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 465.86 | 465.86 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 480.22 | 480.22 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 495.07 | 495.07 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 495.07 | 495.07 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 495.07 | 495.07 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 495.07 | 495.07 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 497.05 | 497.05 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 506.95 | 506.95 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 518.83 | 518.83 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 538.14 | 538.14 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 553.98 | 553.98 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 561.90 | 561.90 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 573.78 | 573.78 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 585.67 | 585.67 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 593.09 | 593.09 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 601.01 | 601.01 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 604.97 | 604.97 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 608.93 | 608.93 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 612.89 | 612.89 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 616.85 | 616.85 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 624.78 | 624.78 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 632.70 | 632.70 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 644.58 | 644.58 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 655.97 | 655.97 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 671.81 | 671.81 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 691.61 | 691.61 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 714.88 | 714.88 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 742.60 | 742.60 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 773.79 | 773.79 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 809.44 | 809.44 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 844.59 | 844.59 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 884.19 | 884.19 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 923.30 | 923.30 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 966.37 | 966.37 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 1009.94 | 1009.94 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1056.97 | 1056.97 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1104.00 | 1104.00 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1154.99 | 1154.99 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1206.48 | 1206.48 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1261.43 | 1261.43 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1288.66 | 1288.66 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1343.61 | 1343.61 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1391.14 | 1391.14 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1422.33 | 1422.33 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1461.44 | 1461.44 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1484.71 | 1484.71 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 397.11 | 397.11 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 432.41 | 432.41 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 445.91 | 445.91 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 459.40 | 459.40 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 473.94 | 473.94 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 488.47 | 488.47 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 503.53 | 503.53 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 519.10 | 519.10 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 519.10 | 519.10 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 519.10 | 519.10 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 519.10 | 519.10 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 521.18 | 521.18 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 531.56 | 531.56 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 544.02 | 544.02 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 564.26 | 564.26 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 580.87 | 580.87 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 589.18 | 589.18 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 601.64 | 601.64 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 614.10 | 614.10 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 621.88 | 621.88 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 630.19 | 630.19 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 634.34 | 634.34 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 638.49 | 638.49 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 642.65 | 642.65 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 646.80 | 646.80 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 655.10 | 655.10 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 663.41 | 663.41 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 675.87 | 675.87 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 687.81 | 687.81 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 704.42 | 704.42 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 725.18 | 725.18 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 749.58 | 749.58 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 778.65 | 778.65 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 811.35 | 811.35 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 848.73 | 848.73 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 885.59 | 885.59 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 927.11 | 927.11 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 968.12 | 968.12 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 1013.28 | 1013.28 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1058.97 | 1058.97 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1108.28 | 1108.28 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1157.59 | 1157.59 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1211.06 | 1211.06 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1265.05 | 1265.05 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1322.67 | 1322.67 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1351.22 | 1351.22 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1408.84 | 1408.84 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1458.67 | 1458.67 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1491.38 | 1491.38 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1532.38 | 1532.38 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1556.78 | 1556.78 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 367.70 | 367.70 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 400.38 | 400.38 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 412.88 | 412.88 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 425.37 | 425.37 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 438.83 | 438.83 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 452.29 | 452.29 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 466.23 | 466.23 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 480.65 | 480.65 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 480.65 | 480.65 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 480.65 | 480.65 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 480.65 | 480.65 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 482.57 | 482.57 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 492.18 | 492.18 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 503.72 | 503.72 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 522.47 | 522.47 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 537.85 | 537.85 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 545.54 | 545.54 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 557.07 | 557.07 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 568.61 | 568.61 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 575.82 | 575.82 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 583.51 | 583.51 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 587.35 | 587.35 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 591.20 | 591.20 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 595.04 | 595.04 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 598.89 | 598.89 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 606.58 | 606.58 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 614.27 | 614.27 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 625.80 | 625.80 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 636.86 | 636.86 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 652.24 | 652.24 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 671.47 | 671.47 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 694.06 | 694.06 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 720.97 | 720.97 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 751.25 | 751.25 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 785.86 | 785.86 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 819.99 | 819.99 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 858.44 | 858.44 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 896.41 | 896.41 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 938.23 | 938.23 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 980.52 | 980.52 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1026.18 | 1026.18 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1071.85 | 1071.85 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1121.35 | 1121.35 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1171.34 | 1171.34 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1224.69 | 1224.69 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1251.13 | 1251.13 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1304.48 | 1304.48 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1350.62 | 1350.62 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1380.90 | 1380.90 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1418.87 | 1418.87 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1441.47 | 1441.47 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 345.38 | 345.38 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 376.08 | 376.08 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 387.82 | 387.82 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 399.56 | 399.56 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 412.20 | 412.20 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 424.84 | 424.84 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 437.94 | 437.94 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 451.48 | 451.48 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 451.48 | 451.48 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 451.48 | 451.48 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 451.48 | 451.48 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 453.29 | 453.29 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 462.32 | 462.32 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 473.15 | 473.15 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 490.76 | 490.76 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 505.21 | 505.21 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 512.43 | 512.43 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 523.27 | 523.27 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 534.10 | 534.10 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 540.88 | 540.88 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 548.10 | 548.10 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 551.71 | 551.71 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 555.32 | 555.32 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 558.93 | 558.93 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 562.55 | 562.55 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 569.77 | 569.77 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 576.99 | 576.99 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 587.83 | 587.83 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 598.21 | 598.21 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 612.66 | 612.66 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 630.72 | 630.72 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 651.94 | 651.94 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 677.22 | 677.22 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 705.67 | 705.67 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 738.17 | 738.17 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 770.23 | 770.23 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 806.35 | 806.35 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 842.01 | 842.01 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 881.29 | 881.29 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 921.02 | 921.02 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 963.91 | 963.91 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1006.80 | 1006.80 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1053.31 | 1053.31 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1100.26 | 1100.26 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1150.38 | 1150.38 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1175.21 | 1175.21 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1225.32 | 1225.32 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1268.66 | 1268.66 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1297.11 | 1297.11 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1332.77 | 1332.77 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1353.99 | 1353.99 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 280.43 | 280.43 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 305.36 | 305.36 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 314.89 | 314.89 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 324.42 | 324.42 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 334.68 | 334.68 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 344.95 | 344.95 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 355.58 | 355.58 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 366.58 | 366.58 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 366.58 | 366.58 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 366.58 | 366.58 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 366.58 | 366.58 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 368.04 | 368.04 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 375.37 | 375.37 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 384.17 | 384.17 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 398.47 | 398.47 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 410.20 | 410.20 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 416.06 | 416.06 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 424.86 | 424.86 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 433.66 | 433.66 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 439.16 | 439.16 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 445.02 | 445.02 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 447.96 | 447.96 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 450.89 | 450.89 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 453.82 | 453.82 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 456.75 | 456.75 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 462.62 | 462.62 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 468.48 | 468.48 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 477.28 | 477.28 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 485.71 | 485.71 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 497.44 | 497.44 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 512.11 | 512.11 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 529.34 | 529.34 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 549.86 | 549.86 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 572.96 | 572.96 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 599.35 | 599.35 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 625.38 | 625.38 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 654.71 | 654.71 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 683.66 | 683.66 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 715.56 | 715.56 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 747.82 | 747.82 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 782.64 | 782.64 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 817.47 | 817.47 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 855.22 | 855.22 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 893.35 | 893.35 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 934.04 | 934.04 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 954.20 | 954.20 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 994.89 | 994.89 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 1030.08 | 1030.08 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 1053.17 | 1053.17 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1082.13 | 1082.13 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1099.36 | 1099.36 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 294.99 | 294.99 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 321.22 | 321.22 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 331.24 | 331.24 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 341.27 | 341.27 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 352.06 | 352.06 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 362.86 | 362.86 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 374.04 | 374.04 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 385.61 | 385.61 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 385.61 | 385.61 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 385.61 | 385.61 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 385.61 | 385.61 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 387.15 | 387.15 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 394.87 | 394.87 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 404.12 | 404.12 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 419.16 | 419.16 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 431.50 | 431.50 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 437.67 | 437.67 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 446.92 | 446.92 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 456.18 | 456.18 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 461.96 | 461.96 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 468.13 | 468.13 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 471.22 | 471.22 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 474.30 | 474.30 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 477.39 | 477.39 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 480.47 | 480.47 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 486.64 | 486.64 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 492.81 | 492.81 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 502.07 | 502.07 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 510.94 | 510.94 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 523.28 | 523.28 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 538.70 | 538.70 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 556.82 | 556.82 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 578.42 | 578.42 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 602.71 | 602.71 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 630.48 | 630.48 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 657.85 | 657.85 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 688.70 | 688.70 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 719.17 | 719.17 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 752.72 | 752.72 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 786.65 | 786.65 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 823.28 | 823.28 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 859.92 | 859.92 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 899.63 | 899.63 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 939.74 | 939.74 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 982.54 | 982.54 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 1003.75 | 1003.75 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 1046.55 | 1046.55 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1083.57 | 1083.57 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1107.86 | 1107.86 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1138.33 | 1138.33 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1156.45 | 1156.45 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 367.32 | 367.32 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 399.97 | 399.97 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 412.45 | 412.45 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 424.94 | 424.94 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 438.38 | 438.38 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 451.82 | 451.82 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 465.75 | 465.75 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 480.15 | 480.15 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 480.15 | 480.15 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 480.15 | 480.15 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 480.15 | 480.15 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 482.07 | 482.07 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 491.68 | 491.68 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 503.20 | 503.20 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 521.93 | 521.93 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 537.29 | 537.29 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 544.97 | 544.97 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 556.50 | 556.50 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 568.02 | 568.02 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 575.22 | 575.22 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 582.91 | 582.91 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 586.75 | 586.75 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 590.59 | 590.59 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 594.43 | 594.43 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 598.27 | 598.27 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 605.95 | 605.95 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 613.64 | 613.64 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 625.16 | 625.16 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 636.20 | 636.20 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 651.57 | 651.57 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 670.77 | 670.77 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 693.34 | 693.34 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 720.23 | 720.23 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 750.48 | 750.48 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 785.05 | 785.05 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 819.14 | 819.14 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 857.55 | 857.55 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 895.49 | 895.49 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 937.26 | 937.26 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 979.51 | 979.51 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 1025.13 | 1025.13 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 1070.74 | 1070.74 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1120.20 | 1120.20 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1170.13 | 1170.13 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1223.43 | 1223.43 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1249.84 | 1249.84 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1303.14 | 1303.14 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1349.23 | 1349.23 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1379.48 | 1379.48 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1417.41 | 1417.41 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1439.98 | 1439.98 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 301.40 | 301.40 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 328.19 | 328.19 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 338.44 | 338.44 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 348.68 | 348.68 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 359.71 | 359.71 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 370.74 | 370.74 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 382.17 | 382.17 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 393.99 | 393.99 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 393.99 | 393.99 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 393.99 | 393.99 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 393.99 | 393.99 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 395.56 | 395.56 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 403.44 | 403.44 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 412.90 | 412.90 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 428.26 | 428.26 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 440.87 | 440.87 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 447.18 | 447.18 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 456.63 | 456.63 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 466.09 | 466.09 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 472.00 | 472.00 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 478.30 | 478.30 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 481.45 | 481.45 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 484.61 | 484.61 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 487.76 | 487.76 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 490.91 | 490.91 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 497.21 | 497.21 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 503.52 | 503.52 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 512.97 | 512.97 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 522.03 | 522.03 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 534.64 | 534.64 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 550.40 | 550.40 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 568.92 | 568.92 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 590.98 | 590.98 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 615.80 | 615.80 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 644.17 | 644.17 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 672.14 | 672.14 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 703.66 | 703.66 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 734.79 | 734.79 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 769.06 | 769.06 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 803.74 | 803.74 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 841.16 | 841.16 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 878.59 | 878.59 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 919.17 | 919.17 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 960.15 | 960.15 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 1003.88 | 1003.88 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1025.55 | 1025.55 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1069.28 | 1069.28 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1107.11 | 1107.11 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1131.93 | 1131.93 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1163.05 | 1163.05 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1181.57 | 1181.57 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 370.92 | 370.92 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 403.89 | 403.89 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 416.50 | 416.50 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 429.10 | 429.10 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 442.68 | 442.68 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 456.25 | 456.25 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 470.31 | 470.31 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 484.86 | 484.86 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 484.86 | 484.86 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 484.86 | 484.86 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 484.86 | 484.86 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 486.80 | 486.80 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 496.50 | 496.50 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 508.13 | 508.13 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 527.04 | 527.04 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 542.56 | 542.56 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 550.32 | 550.32 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 561.95 | 561.95 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 573.59 | 573.59 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 580.86 | 580.86 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 588.62 | 588.62 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 592.50 | 592.50 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 596.38 | 596.38 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 600.26 | 600.26 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 604.14 | 604.14 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 611.89 | 611.89 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 619.65 | 619.65 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 631.29 | 631.29 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 642.44 | 642.44 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 657.96 | 657.96 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 677.35 | 677.35 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 700.14 | 700.14 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 727.29 | 727.29 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 757.84 | 757.84 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 792.75 | 792.75 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 827.17 | 827.17 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 865.96 | 865.96 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 904.27 | 904.27 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 946.45 | 946.45 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 989.12 | 989.12 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1035.18 | 1035.18 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1081.24 | 1081.24 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1131.18 | 1131.18 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1181.61 | 1181.61 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1235.43 | 1235.43 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1262.09 | 1262.09 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1315.91 | 1315.91 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1362.46 | 1362.46 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1393.00 | 1393.00 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1431.31 | 1431.31 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1454.10 | 1454.10 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 388.92 | 388.92 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 423.50 | 423.50 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 436.71 | 436.71 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 449.93 | 449.93 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 464.17 | 464.17 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 478.40 | 478.40 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 493.15 | 493.15 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 508.40 | 508.40 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 508.40 | 508.40 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 508.40 | 508.40 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 508.40 | 508.40 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 510.43 | 510.43 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 520.60 | 520.60 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 532.80 | 532.80 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 552.63 | 552.63 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 568.90 | 568.90 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 577.03 | 577.03 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 589.23 | 589.23 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 601.43 | 601.43 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 609.06 | 609.06 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 617.19 | 617.19 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 621.26 | 621.26 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 625.33 | 625.33 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 629.40 | 629.40 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 633.46 | 633.46 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 641.60 | 641.60 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 649.73 | 649.73 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 661.93 | 661.93 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 673.63 | 673.63 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 689.90 | 689.90 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 710.23 | 710.23 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 734.13 | 734.13 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 762.60 | 762.60 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 794.63 | 794.63 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 831.23 | 831.23 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 867.33 | 867.33 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 908.00 | 908.00 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 948.16 | 948.16 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 992.39 | 992.39 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1037.13 | 1037.13 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1085.43 | 1085.43 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1133.73 | 1133.73 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1186.09 | 1186.09 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1238.96 | 1238.96 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1295.40 | 1295.40 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1323.36 | 1323.36 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1379.79 | 1379.79 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1428.60 | 1428.60 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1460.63 | 1460.63 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1500.79 | 1500.79 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1524.68 | 1524.68 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 360.11 | 360.11 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 392.13 | 392.13 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 404.36 | 404.36 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 416.60 | 416.60 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 429.78 | 429.78 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 442.96 | 442.96 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 456.62 | 456.62 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 470.74 | 470.74 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 470.74 | 470.74 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 470.74 | 470.74 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 470.74 | 470.74 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 472.62 | 472.62 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 482.04 | 482.04 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 493.33 | 493.33 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 511.69 | 511.69 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 526.76 | 526.76 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 534.29 | 534.29 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 545.59 | 545.59 |

| | | | | |
|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 556.88 | 556.88 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 563.94 | 563.94 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 571.48 | 571.48 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 575.24 | 575.24 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 579.01 | 579.01 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 582.77 | 582.77 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 586.54 | 586.54 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 594.07 | 594.07 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 601.60 | 601.60 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 612.90 | 612.90 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 623.73 | 623.73 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 638.79 | 638.79 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 657.62 | 657.62 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 679.75 | 679.75 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 706.11 | 706.11 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 735.76 | 735.76 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 769.66 | 769.66 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 803.08 | 803.08 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 840.74 | 840.74 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 877.93 | 877.93 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 918.88 | 918.88 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 960.31 | 960.31 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1005.03 | 1005.03 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1049.75 | 1049.75 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1098.23 | 1098.23 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1147.19 | 1147.19 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1199.44 | 1199.44 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1225.33 | 1225.33 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1277.58 | 1277.58 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1322.78 | 1322.78 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1352.43 | 1352.43 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1389.62 | 1389.62 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1411.74 | 1411.74 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 338.26 | 338.26 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 368.33 | 368.33 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 379.83 | 379.83 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 391.32 | 391.32 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 403.70 | 403.70 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 416.08 | 416.08 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 428.91 | 428.91 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 442.17 | 442.17 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 442.17 | 442.17 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 442.17 | 442.17 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 442.17 | 442.17 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 443.94 | 443.94 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 452.79 | 452.79 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 463.40 | 463.40 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 480.64 | 480.64 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 494.79 | 494.79 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 501.87 | 501.87 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 512.48 | 512.48 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 523.09 | 523.09 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 529.72 | 529.72 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 536.80 | 536.80 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 540.34 | 540.34 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 543.87 | 543.87 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 547.41 | 547.41 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 550.95 | 550.95 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 558.02 | 558.02 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 565.10 | 565.10 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 575.71 | 575.71 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 585.88 | 585.88 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 600.03 | 600.03 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 617.72 | 617.72 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 638.50 | 638.50 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 663.26 | 663.26 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 691.12 | 691.12 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 722.95 | 722.95 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 754.35 | 754.35 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 789.72 | 789.72 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 824.65 | 824.65 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 863.12 | 863.12 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 902.03 | 902.03 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 944.04 | 944.04 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 986.05 | 986.05 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1031.59 | 1031.59 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1077.58 | 1077.58 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1126.66 | 1126.66 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1150.98 | 1150.98 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1200.06 | 1200.06 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1242.51 | 1242.51 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1270.36 | 1270.36 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1305.30 | 1305.30 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1326.08 | 1326.08 |

| 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* | 64844 | | | | |
| | Federal TIN* | 23-2169745 | | | |
| | Rate Effective Date* | 10/01/2019 | | | |
| | Rate Expiration Date* | 12/31/2019 | | | |
| Rating Method* | Age-Based Rates | | | | |
| | | | | | |
| | | | | | |
| Plan ID* | Rating Area ID* | Tobacco* | Age* | Individual Rate* | Individual Tobacco Rate* |
| Required: Enter the 14-character Plan ID | Required: Select the Rating Area ID | Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan | Required: Select the age of a subscriber eligible for the rate | Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan | Required: Enter the rate of an Individual tobacco enrollee on a plan |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 297.10 | 297.10 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 323.51 | 323.51 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 333.61 | 333.61 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 343.71 | 343.71 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 354.58 | 354.58 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 365.45 | 365.45 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 376.72 | 376.72 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 388.37 | 388.37 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 388.37 | 388.37 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 388.37 | 388.37 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 388.37 | 388.37 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 389.92 | 389.92 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 397.69 | 397.69 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 407.01 | 407.01 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 422.16 | 422.16 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 434.58 | 434.58 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 440.80 | 440.80 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 450.12 | 450.12 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 459.44 | 459.44 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 465.26 | 465.26 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 471.48 | 471.48 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 474.59 | 474.59 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 477.69 | 477.69 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 480.80 | 480.80 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 483.91 | 483.91 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 490.12 | 490.12 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 496.33 | 496.33 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 505.65 | 505.65 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 514.59 | 514.59 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 527.01 | 527.01 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 542.55 | 542.55 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 560.80 | 560.80 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 582.55 | 582.55 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 607.02 | 607.02 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 634.98 | 634.98 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 662.56 | 662.56 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 693.62 | 693.62 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 724.31 | 724.31 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 758.09 | 758.09 |

| | | | | | |
|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 792.27 | 792.27 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 829.16 | 829.16 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 866.06 | 866.06 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 906.06 | 906.06 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 946.45 | 946.45 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 989.56 | 989.56 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 1010.92 | 1010.92 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 1054.03 | 1054.03 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 1091.31 | 1091.31 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 1115.78 | 1115.78 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1146.46 | 1146.46 |
| 64844PA0060126 | Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1164.71 | 1164.71 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 312.53 | 312.53 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 340.31 | 340.31 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 350.93 | 350.93 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 361.55 | 361.55 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 372.99 | 372.99 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 384.43 | 384.43 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 396.28 | 396.28 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 408.54 | 408.54 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 408.54 | 408.54 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 408.54 | 408.54 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 408.54 | 408.54 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 410.17 | 410.17 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 418.34 | 418.34 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 428.15 | 428.15 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 444.08 | 444.08 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 457.15 | 457.15 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 463.69 | 463.69 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 473.49 | 473.49 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 483.30 | 483.30 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 489.43 | 489.43 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 495.96 | 495.96 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 499.23 | 499.23 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 502.50 | 502.50 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 505.77 | 505.77 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 509.04 | 509.04 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 515.57 | 515.57 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 522.11 | 522.11 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 531.91 | 531.91 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 541.31 | 541.31 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 554.38 | 554.38 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 570.72 | 570.72 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 589.93 | 589.93 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 612.80 | 612.80 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 638.54 | 638.54 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 667.96 | 667.96 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 696.96 | 696.96 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 729.64 | 729.64 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 761.92 | 761.92 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 797.46 | 797.46 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 833.41 | 833.41 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 872.22 | 872.22 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 911.03 | 911.03 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 953.11 | 953.11 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 995.60 | 995.60 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 1040.95 | 1040.95 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 1063.42 | 1063.42 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 1108.76 | 1108.76 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1147.98 | 1147.98 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1173.72 | 1173.72 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1206.00 | 1206.00 |
| 64844PA0060126 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1225.20 | 1225.20 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 389.15 | 389.15 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 423.74 | 423.74 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 436.97 | 436.97 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 450.20 | 450.20 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 464.44 | 464.44 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 478.68 | 478.68 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 493.44 | 493.44 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 508.70 | 508.70 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 508.70 | 508.70 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 508.70 | 508.70 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 508.70 | 508.70 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 510.73 | 510.73 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 520.90 | 520.90 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 533.11 | 533.11 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 552.95 | 552.95 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 569.23 | 569.23 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 577.37 | 577.37 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 589.58 | 589.58 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 601.79 | 601.79 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 609.42 | 609.42 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 617.56 | 617.56 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 621.63 | 621.63 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 625.70 | 625.70 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 629.77 | 629.77 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 633.84 | 633.84 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 641.97 | 641.97 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 650.11 | 650.11 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 662.32 | 662.32 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 674.02 | 674.02 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 690.30 | 690.30 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 710.65 | 710.65 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 734.56 | 734.56 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 763.04 | 763.04 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 795.09 | 795.09 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 831.72 | 831.72 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 867.84 | 867.84 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 908.53 | 908.53 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 948.72 | 948.72 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 992.97 | 992.97 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 1037.74 | 1037.74 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 1086.07 | 1086.07 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 1134.39 | 1134.39 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1186.79 | 1186.79 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1239.69 | 1239.69 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1296.16 | 1296.16 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1324.14 | 1324.14 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1380.60 | 1380.60 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1429.44 | 1429.44 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1461.48 | 1461.48 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1501.67 | 1501.67 |
| 64844PA0060126 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1525.58 | 1525.58 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 319.32 | 319.32 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 347.70 | 347.70 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 358.55 | 358.55 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 369.41 | 369.41 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 381.09 | 381.09 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 392.78 | 392.78 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 404.89 | 404.89 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 417.41 | 417.41 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 417.41 | 417.41 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 417.41 | 417.41 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 417.41 | 417.41 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 419.08 | 419.08 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 427.43 | 427.43 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 437.44 | 437.44 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 453.72 | 453.72 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 467.08 | 467.08 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 473.76 | 473.76 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 483.78 | 483.78 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 493.79 | 493.79 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 500.06 | 500.06 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 506.73 | 506.73 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 510.07 | 510.07 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 513.41 | 513.41 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 516.75 | 516.75 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 520.09 | 520.09 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 526.77 | 526.77 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 533.45 | 533.45 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 543.47 | 543.47 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 553.07 | 553.07 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 566.42 | 566.42 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 583.12 | 583.12 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 602.74 | 602.74 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 626.11 | 626.11 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 652.41 | 652.41 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 682.46 | 682.46 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 712.10 | 712.10 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 745.49 | 745.49 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 778.47 | 778.47 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 814.78 | 814.78 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 851.51 | 851.51 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 891.17 | 891.17 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 930.82 | 930.82 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 973.81 | 973.81 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 1017.22 | 1017.22 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 1063.56 | 1063.56 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1086.51 | 1086.51 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1132.85 | 1132.85 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1172.92 | 1172.92 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1199.21 | 1199.21 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1232.19 | 1232.19 |
| 64844PA0060126 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1251.81 | 1251.81 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 392.97 | 392.97 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 427.90 | 427.90 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 441.25 | 441.25 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 454.61 | 454.61 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 468.99 | 468.99 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 483.38 | 483.38 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 498.27 | 498.27 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 513.68 | 513.68 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 513.68 | 513.68 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 513.68 | 513.68 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 513.68 | 513.68 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 515.74 | 515.74 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 526.01 | 526.01 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 538.34 | 538.34 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 558.37 | 558.37 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 574.81 | 574.81 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 583.03 | 583.03 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 595.36 | 595.36 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 607.69 | 607.69 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 615.39 | 615.39 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 623.61 | 623.61 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 627.72 | 627.72 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 631.83 | 631.83 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 635.94 | 635.94 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 640.05 | 640.05 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 648.27 | 648.27 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 656.49 | 656.49 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 668.82 | 668.82 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 680.63 | 680.63 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 697.07 | 697.07 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 717.62 | 717.62 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 741.76 | 741.76 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 770.52 | 770.52 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 802.89 | 802.89 |
| 64844PA0060126 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 839.87 | 839.87 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 876.34 | 876.34 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 917.44 | 917.44 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 958.02 | 958.02 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 1002.71 | 1002.71 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 1047.91 | 1047.91 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1096.71 | 1096.71 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1145.51 | 1145.51 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1198.42 | 1198.42 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1251.85 | 1251.85 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1308.87 | 1308.87 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1337.12 | 1337.12 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1394.14 | 1394.14 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1443.45 | 1443.45 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1475.81 | 1475.81 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1516.39 | 1516.39 |
| 64844PA0060126 | Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1540.54 | 1540.54 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 412.04 | 412.04 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 448.67 | 448.67 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 462.67 | 462.67 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 476.68 | 476.68 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 491.76 | 491.76 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 506.84 | 506.84 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 522.46 | 522.46 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 538.62 | 538.62 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 538.62 | 538.62 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 538.62 | 538.62 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 538.62 | 538.62 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 540.77 | 540.77 |
| 64844PA0060126 | Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 551.55 | 551.55 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 564.47 | 564.47 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 585.48 | 585.48 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 602.72 | 602.72 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 611.33 | 611.33 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 624.26 | 624.26 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 637.19 | 637.19 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 645.27 | 645.27 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 653.88 | 653.88 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 658.19 | 658.19 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 662.50 | 662.50 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 666.81 | 666.81 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 671.12 | 671.12 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 679.74 | 679.74 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 688.36 | 688.36 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 701.28 | 701.28 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 713.67 | 713.67 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 730.91 | 730.91 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 752.45 | 752.45 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 777.77 | 777.77 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 807.93 | 807.93 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 841.86 | 841.86 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 880.64 | 880.64 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 918.88 | 918.88 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 961.97 | 961.97 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 1004.53 | 1004.53 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 1051.39 | 1051.39 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1098.78 | 1098.78 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1149.95 | 1149.95 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1201.12 | 1201.12 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1256.60 | 1256.60 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1312.62 | 1312.62 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1372.40 | 1372.40 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1402.03 | 1402.03 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1461.81 | 1461.81 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1513.52 | 1513.52 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1547.45 | 1547.45 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1590.00 | 1590.00 |
| 64844PA0060126 Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1615.32 | 1615.32 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 381.52 | 381.52 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 415.44 | 415.44 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 428.40 | 428.40 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 441.37 | 441.37 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 455.33 | 455.33 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 469.30 | 469.30 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 483.76 | 483.76 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 498.72 | 498.72 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 498.72 | 498.72 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 498.72 | 498.72 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 498.72 | 498.72 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 500.72 | 500.72 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 510.69 | 510.69 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 522.66 | 522.66 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 542.11 | 542.11 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 558.07 | 558.07 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 566.05 | 566.05 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 578.02 | 578.02 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 589.99 | 589.99 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 597.47 | 597.47 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 605.45 | 605.45 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 609.44 | 609.44 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 613.43 | 613.43 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 617.42 | 617.42 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 621.41 | 621.41 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 629.39 | 629.39 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 637.37 | 637.37 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 649.34 | 649.34 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 660.81 | 660.81 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 676.77 | 676.77 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 696.71 | 696.71 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 720.15 | 720.15 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 748.08 | 748.08 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 779.50 | 779.50 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 815.41 | 815.41 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 850.82 | 850.82 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 890.72 | 890.72 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 930.12 | 930.12 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 973.50 | 973.50 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 1017.39 | 1017.39 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1064.77 | 1064.77 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1112.15 | 1112.15 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1163.52 | 1163.52 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1215.38 | 1215.38 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1270.74 | 1270.74 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1298.17 | 1298.17 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1353.53 | 1353.53 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1401.41 | 1401.41 |
| 64844PA0060126 Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1432.83 | 1432.83 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1472.23 | 1472.23 |
| 64844PA0060126 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1495.67 | 1495.67 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 358.37 | 358.37 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 390.23 | 390.23 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 402.41 | 402.41 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 414.59 | 414.59 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 427.70 | 427.70 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 440.82 | 440.82 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 454.40 | 454.40 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 468.46 | 468.46 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 468.46 | 468.46 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 468.46 | 468.46 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 468.46 | 468.46 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 470.33 | 470.33 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 479.70 | 479.70 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 490.94 | 490.94 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 509.21 | 509.21 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 524.20 | 524.20 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 531.70 | 531.70 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 542.94 | 542.94 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 554.19 | 554.19 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 561.21 | 561.21 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 568.71 | 568.71 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 572.46 | 572.46 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 576.20 | 576.20 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 579.95 | 579.95 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 583.70 | 583.70 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 591.19 | 591.19 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 598.69 | 598.69 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 609.93 | 609.93 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 620.71 | 620.71 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 635.70 | 635.70 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 654.44 | 654.44 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 676.45 | 676.45 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 702.69 | 702.69 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 732.20 | 732.20 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 765.93 | 765.93 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 799.19 | 799.19 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 836.67 | 836.67 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 873.67 | 873.67 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 914.43 | 914.43 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 955.65 | 955.65 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 1000.16 | 1000.16 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1044.66 | 1044.66 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1092.91 | 1092.91 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1141.63 | 1141.63 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1193.63 | 1193.63 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1219.40 | 1219.40 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1271.40 | 1271.40 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1316.37 | 1316.37 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1345.88 | 1345.88 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1382.89 | 1382.89 |
| 64844PA0060126 | Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1404.91 | 1404.91 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 0-14 | 290.98 | 290.98 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 15 | 316.84 | 316.84 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 16 | 326.73 | 326.73 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 17 | 336.62 | 336.62 |
| 64844PA0070142 | Rating Area 1 | Tobacco User/Non-Tobacco User | 18 | 347.27 | 347.27 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 19 | 357.92 | 357.92 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 20 | 368.95 | 368.95 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 21 | 380.36 | 380.36 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 22 | 380.36 | 380.36 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 23 | 380.36 | 380.36 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 24 | 380.36 | 380.36 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 25 | 381.88 | 381.88 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 26 | 389.49 | 389.49 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 27 | 398.62 | 398.62 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 28 | 413.45 | 413.45 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 29 | 425.62 | 425.62 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 30 | 431.71 | 431.71 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 31 | 440.84 | 440.84 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 32 | 449.97 | 449.97 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 33 | 455.67 | 455.67 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 34 | 461.76 | 461.76 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 35 | 464.80 | 464.80 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 36 | 467.84 | 467.84 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 37 | 470.89 | 470.89 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 38 | 473.93 | 473.93 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 39 | 480.01 | 480.01 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 40 | 486.10 | 486.10 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 41 | 495.23 | 495.23 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 42 | 503.98 | 503.98 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 43 | 516.15 | 516.15 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 44 | 531.36 | 531.36 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 45 | 549.24 | 549.24 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 46 | 570.54 | 570.54 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 47 | 594.50 | 594.50 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 48 | 621.89 | 621.89 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 49 | 648.89 | 648.89 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 50 | 679.32 | 679.32 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 51 | 709.37 | 709.37 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 52 | 742.46 | 742.46 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 53 | 775.93 | 775.93 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 54 | 812.07 | 812.07 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 55 | 848.20 | 848.20 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 56 | 887.38 | 887.38 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 57 | 926.94 | 926.94 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 58 | 969.16 | 969.16 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 59 | 990.08 | 990.08 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 60 | 1032.30 | 1032.30 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 61 | 1068.81 | 1068.81 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 62 | 1092.77 | 1092.77 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 63 | 1122.82 | 1122.82 |
| 64844PA0070142 Rating Area 1 | Tobacco User/Non-Tobacco User | 64 and over | 1140.70 | 1140.70 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 0-14 | 306.09 | 306.09 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 15 | 333.29 | 333.29 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 16 | 343.70 | 343.70 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 17 | 354.10 | 354.10 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 18 | 365.30 | 365.30 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 19 | 376.51 | 376.51 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 20 | 388.11 | 388.11 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 21 | 400.11 | 400.11 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 22 | 400.11 | 400.11 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 23 | 400.11 | 400.11 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 24 | 400.11 | 400.11 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 25 | 401.71 | 401.71 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 26 | 409.71 | 409.71 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 27 | 419.32 | 419.32 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 28 | 434.92 | 434.92 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 29 | 447.73 | 447.73 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 30 | 454.13 | 454.13 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 31 | 463.73 | 463.73 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 32 | 473.33 | 473.33 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 33 | 479.33 | 479.33 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 34 | 485.74 | 485.74 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 35 | 488.94 | 488.94 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 36 | 492.14 | 492.14 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 37 | 495.34 | 495.34 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 38 | 498.54 | 498.54 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 39 | 504.94 | 504.94 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 40 | 511.34 | 511.34 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 41 | 520.95 | 520.95 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 42 | 530.15 | 530.15 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 43 | 542.95 | 542.95 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 44 | 558.96 | 558.96 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 45 | 577.76 | 577.76 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 46 | 600.17 | 600.17 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 47 | 625.38 | 625.38 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 48 | 654.18 | 654.18 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 49 | 682.59 | 682.59 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 50 | 714.60 | 714.60 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 51 | 746.21 | 746.21 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 52 | 781.02 | 781.02 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 53 | 816.23 | 816.23 |
| 64844PA0070142 Rating Area 2 | Tobacco User/Non-Tobacco User | 54 | 854.24 | 854.24 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 55 | 892.25 | 892.25 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 56 | 933.46 | 933.46 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 57 | 975.07 | 975.07 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 58 | 1019.49 | 1019.49 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 59 | 1041.49 | 1041.49 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 60 | 1085.90 | 1085.90 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 61 | 1124.31 | 1124.31 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 62 | 1149.52 | 1149.52 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 63 | 1181.13 | 1181.13 |
| 64844PA0070142 | Rating Area 2 | Tobacco User/Non-Tobacco User | 64 and over | 1199.94 | 1199.94 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 0-14 | 381.13 | 381.13 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 15 | 415.01 | 415.01 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 16 | 427.96 | 427.96 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 17 | 440.91 | 440.91 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 18 | 454.86 | 454.86 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 19 | 468.81 | 468.81 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 20 | 483.26 | 483.26 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 21 | 498.21 | 498.21 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 22 | 498.21 | 498.21 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 23 | 498.21 | 498.21 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 24 | 498.21 | 498.21 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 25 | 500.20 | 500.20 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 26 | 510.16 | 510.16 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 27 | 522.12 | 522.12 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 28 | 541.55 | 541.55 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 29 | 557.49 | 557.49 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 30 | 565.47 | 565.47 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 31 | 577.42 | 577.42 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 32 | 589.38 | 589.38 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 33 | 596.85 | 596.85 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 34 | 604.82 | 604.82 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 35 | 608.81 | 608.81 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 36 | 612.80 | 612.80 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 37 | 616.78 | 616.78 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 38 | 620.77 | 620.77 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 39 | 628.74 | 628.74 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 40 | 636.71 | 636.71 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 41 | 648.67 | 648.67 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 42 | 660.13 | 660.13 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 43 | 676.07 | 676.07 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 44 | 696.00 | 696.00 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 45 | 719.41 | 719.41 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 46 | 747.31 | 747.31 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 47 | 778.70 | 778.70 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 48 | 814.57 | 814.57 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 49 | 849.94 | 849.94 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 50 | 889.80 | 889.80 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 51 | 929.16 | 929.16 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 52 | 972.50 | 972.50 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 53 | 1016.34 | 1016.34 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 54 | 1063.67 | 1063.67 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 55 | 1111.00 | 1111.00 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 56 | 1162.32 | 1162.32 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 57 | 1214.13 | 1214.13 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 58 | 1269.43 | 1269.43 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 59 | 1296.83 | 1296.83 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 60 | 1352.14 | 1352.14 |
| 64844PA0070142 Rating Area 3 | Tobacco User/Non-Tobacco User | 61 | 1399.96 | 1399.96 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 62 | 1431.35 | 1431.35 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 63 | 1470.71 | 1470.71 |
| 64844PA0070142 | Rating Area 3 | Tobacco User/Non-Tobacco User | 64 and over | 1494.12 | 1494.12 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 0-14 | 312.73 | 312.73 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 15 | 340.53 | 340.53 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 16 | 351.16 | 351.16 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 17 | 361.79 | 361.79 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 18 | 373.24 | 373.24 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 19 | 384.68 | 384.68 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 20 | 396.54 | 396.54 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 21 | 408.80 | 408.80 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 22 | 408.80 | 408.80 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 23 | 408.80 | 408.80 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 24 | 408.80 | 408.80 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 25 | 410.44 | 410.44 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 26 | 418.61 | 418.61 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 27 | 428.42 | 428.42 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 28 | 444.37 | 444.37 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 29 | 457.45 | 457.45 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 30 | 463.99 | 463.99 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 31 | 473.80 | 473.80 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 32 | 483.61 | 483.61 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 33 | 489.75 | 489.75 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 34 | 496.29 | 496.29 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 35 | 499.56 | 499.56 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 36 | 502.83 | 502.83 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 37 | 506.10 | 506.10 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 38 | 509.37 | 509.37 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 39 | 515.91 | 515.91 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 40 | 522.45 | 522.45 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 41 | 532.26 | 532.26 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 42 | 541.66 | 541.66 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 43 | 554.74 | 554.74 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 44 | 571.10 | 571.10 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 45 | 590.31 | 590.31 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 46 | 613.20 | 613.20 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 47 | 638.96 | 638.96 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 48 | 668.39 | 668.39 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 49 | 697.42 | 697.42 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 50 | 730.12 | 730.12 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 51 | 762.42 | 762.42 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 52 | 797.98 | 797.98 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 53 | 833.96 | 833.96 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 54 | 872.79 | 872.79 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 55 | 911.63 | 911.63 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 56 | 953.74 | 953.74 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 57 | 996.25 | 996.25 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 58 | 1041.63 | 1041.63 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 59 | 1064.11 | 1064.11 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 60 | 1109.49 | 1109.49 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 61 | 1148.73 | 1148.73 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 62 | 1174.49 | 1174.49 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 63 | 1206.78 | 1206.78 |
| 64844PA0070142 | Rating Area 5 | Tobacco User/Non-Tobacco User | 64 and over | 1226.00 | 1226.00 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 0-14 | 384.87 | 384.87 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 15 | 419.08 | 419.08 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 16 | 432.16 | 432.16 |
| 64844PA0070142 | Rating Area 6 | Tobacco User/Non-Tobacco User | 17 | 445.24 | 445.24 |

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|------------------------------|-------------------------------|----|--------|--------|
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 18 | 459.32 | 459.32 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 19 | 473.41 | 473.41 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 20 | 488.00 | 488.00 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 21 | 503.09 | 503.09 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 22 | 503.09 | 503.09 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 23 | 503.09 | 503.09 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 24 | 503.09 | 503.09 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 25 | 505.10 | 505.10 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 26 | 515.17 | 515.17 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 27 | 527.24 | 527.24 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 28 | 546.86 | 546.86 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 29 | 562.96 | 562.96 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 30 | 571.01 | 571.01 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 31 | 583.08 | 583.08 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 32 | 595.16 | 595.16 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 33 | 602.70 | 602.70 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 34 | 610.75 | 610.75 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 35 | 614.78 | 614.78 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 36 | 618.80 | 618.80 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 37 | 622.83 | 622.83 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 38 | 626.85 | 626.85 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 39 | 634.90 | 634.90 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 40 | 642.95 | 642.95 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 41 | 655.03 | 655.03 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 42 | 666.60 | 666.60 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 43 | 682.70 | 682.70 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 44 | 702.82 | 702.82 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 45 | 726.46 | 726.46 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 46 | 754.64 | 754.64 |

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|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 47 | 786.33 | 786.33 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 48 | 822.56 | 822.56 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 49 | 858.28 | 858.28 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 50 | 898.52 | 898.52 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 51 | 938.27 | 938.27 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 52 | 982.04 | 982.04 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 53 | 1026.31 | 1026.31 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 54 | 1074.10 | 1074.10 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 55 | 1121.90 | 1121.90 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 56 | 1173.71 | 1173.71 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 57 | 1226.04 | 1226.04 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 58 | 1281.88 | 1281.88 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 59 | 1309.55 | 1309.55 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 60 | 1365.39 | 1365.39 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 61 | 1413.69 | 1413.69 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 62 | 1445.38 | 1445.38 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 63 | 1485.13 | 1485.13 |
| 64844PA0070142 Rating Area 6 | Tobacco User/Non-Tobacco User | 64 and over | 1508.77 | 1508.77 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 0-14 | 403.55 | 403.55 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 15 | 439.42 | 439.42 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 16 | 453.13 | 453.13 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 17 | 466.85 | 466.85 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 18 | 481.62 | 481.62 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 19 | 496.39 | 496.39 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 20 | 511.69 | 511.69 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 21 | 527.51 | 527.51 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 22 | 527.51 | 527.51 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 23 | 527.51 | 527.51 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 24 | 527.51 | 527.51 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 25 | 529.62 | 529.62 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 26 | 540.17 | 540.17 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 27 | 552.83 | 552.83 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 28 | 573.41 | 573.41 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 29 | 590.29 | 590.29 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 30 | 598.73 | 598.73 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 31 | 611.39 | 611.39 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 32 | 624.05 | 624.05 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 33 | 631.96 | 631.96 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 34 | 640.40 | 640.40 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 35 | 644.62 | 644.62 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 36 | 648.84 | 648.84 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 37 | 653.06 | 653.06 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 38 | 657.28 | 657.28 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 39 | 665.72 | 665.72 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 40 | 674.16 | 674.16 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 41 | 686.82 | 686.82 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 42 | 698.96 | 698.96 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 43 | 715.84 | 715.84 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 44 | 736.94 | 736.94 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 45 | 761.73 | 761.73 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 46 | 791.27 | 791.27 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 47 | 824.50 | 824.50 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 48 | 862.49 | 862.49 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 49 | 899.94 | 899.94 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 50 | 942.14 | 942.14 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 51 | 983.81 | 983.81 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 52 | 1029.71 | 1029.71 |
| 64844PA0070142 Rating Area 7 | Tobacco User/Non-Tobacco User | 53 | 1076.13 | 1076.13 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 54 | 1126.24 | 1126.24 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 55 | 1176.36 | 1176.36 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 56 | 1230.69 | 1230.69 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 57 | 1285.55 | 1285.55 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 58 | 1344.11 | 1344.11 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 59 | 1373.12 | 1373.12 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 60 | 1431.67 | 1431.67 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 61 | 1482.31 | 1482.31 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 62 | 1515.55 | 1515.55 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 63 | 1557.22 | 1557.22 |
| 64844PA0070142 | Rating Area 7 | Tobacco User/Non-Tobacco User | 64 and over | 1582.01 | 1582.01 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 0-14 | 373.66 | 373.66 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 15 | 406.87 | 406.87 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 16 | 419.57 | 419.57 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 17 | 432.27 | 432.27 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 18 | 445.94 | 445.94 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 19 | 459.62 | 459.62 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 20 | 473.79 | 473.79 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 21 | 488.44 | 488.44 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 22 | 488.44 | 488.44 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 23 | 488.44 | 488.44 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 24 | 488.44 | 488.44 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 25 | 490.39 | 490.39 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 26 | 500.16 | 500.16 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 27 | 511.88 | 511.88 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 28 | 530.93 | 530.93 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 29 | 546.56 | 546.56 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 30 | 554.38 | 554.38 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 31 | 566.10 | 566.10 |

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|------------------------------|-------------------------------|----|---------|---------|
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 32 | 577.82 | 577.82 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 33 | 585.15 | 585.15 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 34 | 592.96 | 592.96 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 35 | 596.87 | 596.87 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 36 | 600.78 | 600.78 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 37 | 604.69 | 604.69 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 38 | 608.59 | 608.59 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 39 | 616.41 | 616.41 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 40 | 624.22 | 624.22 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 41 | 635.95 | 635.95 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 42 | 647.18 | 647.18 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 43 | 662.81 | 662.81 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 44 | 682.35 | 682.35 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 45 | 705.31 | 705.31 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 46 | 732.66 | 732.66 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 47 | 763.43 | 763.43 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 48 | 798.60 | 798.60 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 49 | 833.28 | 833.28 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 50 | 872.35 | 872.35 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 51 | 910.94 | 910.94 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 52 | 953.43 | 953.43 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 53 | 996.42 | 996.42 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 54 | 1042.82 | 1042.82 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 55 | 1089.22 | 1089.22 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 56 | 1139.53 | 1139.53 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 57 | 1190.33 | 1190.33 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 58 | 1244.54 | 1244.54 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 59 | 1271.41 | 1271.41 |
| 64844PA0070142 Rating Area 8 | Tobacco User/Non-Tobacco User | 60 | 1325.62 | 1325.62 |

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|----------------|---------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 61 | 1372.51 | 1372.51 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 62 | 1403.29 | 1403.29 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 63 | 1441.87 | 1441.87 |
| 64844PA0070142 | Rating Area 8 | Tobacco User/Non-Tobacco User | 64 and over | 1464.83 | 1464.83 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 0-14 | 350.98 | 350.98 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 15 | 382.18 | 382.18 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 16 | 394.11 | 394.11 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 17 | 406.04 | 406.04 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 18 | 418.88 | 418.88 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 19 | 431.73 | 431.73 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 20 | 445.04 | 445.04 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 21 | 458.80 | 458.80 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 22 | 458.80 | 458.80 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 23 | 458.80 | 458.80 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 24 | 458.80 | 458.80 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 25 | 460.63 | 460.63 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 26 | 469.81 | 469.81 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 27 | 480.82 | 480.82 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 28 | 498.72 | 498.72 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 29 | 513.40 | 513.40 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 30 | 520.74 | 520.74 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 31 | 531.75 | 531.75 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 32 | 542.76 | 542.76 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 33 | 549.64 | 549.64 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 34 | 556.98 | 556.98 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 35 | 560.65 | 560.65 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 36 | 564.32 | 564.32 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 37 | 567.99 | 567.99 |
| 64844PA0070142 | Rating Area 9 | Tobacco User/Non-Tobacco User | 38 | 571.66 | 571.66 |

| | | | | |
|------------------------------|-------------------------------|-------------|---------|---------|
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 39 | 579.00 | 579.00 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 40 | 586.35 | 586.35 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 41 | 597.36 | 597.36 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 42 | 607.91 | 607.91 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 43 | 622.59 | 622.59 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 44 | 640.94 | 640.94 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 45 | 662.51 | 662.51 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 46 | 688.20 | 688.20 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 47 | 717.10 | 717.10 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 48 | 750.14 | 750.14 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 49 | 782.71 | 782.71 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 50 | 819.42 | 819.42 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 51 | 855.66 | 855.66 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 52 | 895.58 | 895.58 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 53 | 935.95 | 935.95 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 54 | 979.54 | 979.54 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 55 | 1023.12 | 1023.12 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 56 | 1070.38 | 1070.38 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 57 | 1118.09 | 1118.09 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 58 | 1169.02 | 1169.02 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 59 | 1194.26 | 1194.26 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 60 | 1245.18 | 1245.18 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 61 | 1289.23 | 1289.23 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 62 | 1318.13 | 1318.13 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 63 | 1354.38 | 1354.38 |
| 64844PA0070142 Rating Area 9 | Tobacco User/Non-Tobacco User | 64 and over | 1375.94 | 1375.94 |

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Exhibit C-1
Calibrated Plan Adjusted Index Rates

| | | (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) |
|---------------------|----------------------|------------------|-----------------------------------------------|--------------------------------------------------------------------------------|------------------------------------------------|---------------------------------------------------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------------|-------------------------------------|--------------------------------------------|
| | | Member Months | Pre-Calibrated Plan Adjusted Index Rate | Plan-Level Average Age Factor | Age- Calibrated Plan Adjusted Index Rate | Average Rating Area Factor | Age&Geog.Calib Plan Adjusted Index Rate | Average Tobacco Factor | Consumer Adjusted Index Rates | Calibrated Plan Adjusted Index Rates |
| Silver Plan | 64844PA0070142 | 5,970 | \$684.60 | 1.464 | \$684.60 | 1.010 | \$684.60 | 1.000 | \$684.60 | \$463.23 |
| Silver Plan | 64844PA0060126 | 7,512 | \$699.01 | 1.464 | \$699.01 | 1.010 | \$699.01 | 1.000 | \$699.01 | \$472.98 |
| | Total Premium | 13,482 | \$8,815,199.28 | | \$8,815,199.28 | | \$8,815,199.28 | | \$8,815,199.28 | \$8,815,199.28 |
| | Total Premium Check | | | | (B) = (D) : | | (B) = (F) : | | (B) = (H) : | (B) = (I) : |
| | ⋮ | ⋮ | | | TRUE | | TRUE | | TRUE | TRUE |
| | | | | ⋮ | | ⋮ | | ⋮ | | |
| All Plans Aggregate | Calibration Factors: | | | Age 1.464 $= \Sigma((A) \times (B) \times (C)) / \Sigma((A) \times (B))$ | | Geographic 1.010 $= \Sigma((D) \times (E) \times (A)) / \Sigma((D) \times (A))$ | | Tobacco 1.000 $= \Sigma((F) \times (G) \times (A)) / \Sigma((F) \times (A))$ | | |

Notes:

(A) Development of Pre-Calibrated Plan Adjusted Index Rates is shown in Exhibit E-2

(B) Plan Level Average Age Factor, See Exhibit C-2 for Example

(C) Premium Paying Members, See Exhibit C-2 for Example

(D) Age-Calibrated Plan Adjusted Index Rate: Pre-Calibrated Plan Adjusted Index Rate (A) x Plan Specific Average Age Factor (B) / Age Calibration Factor

Total Premium = $\Sigma (D) \times (C)$

(E) Plan Level Average Rating Area Factor, See Exhibit C-2 for Example

(F) Age & Geographic-Calibrated Plan Adjusted Index Rate: Age-Calibrated Plan Adjusted Index Rate (D) x Plan Specific Rating Area Factor (E) / Geographic Calibration Factor

Total Premium = $\Sigma (F) \times (C)$

(G) Average Tobacco Factor, See Exhibit C-2 for Example

(H) Consumer Adjusted Index Rates: Age & Geographic-Calibrated Plan Adjusted Index Rate (F) x Plan Specific Tobacco Rating Factor (G) / Tobacco Calibration Factor

(I) Calibrated Plan Adjusted Index Rates: Plan Adjusted Index Rate (A) / (Age Calibration Factor x Geographic Calibration Factor x Tobacco Calibration Factor)

Total Premium = $\Sigma (I) \times (C) \times (B) \times (E) \times (G)$

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Exhibit C-2
Development of Plan Level Average Factors
Age Rating, Tobacco Rating, and Geographic Rating

Example: Silver Plan 64844PA0070142

| Average Age Factor - Silver Plan 64844PA0070142 | | | Average Tobacco User Factor - Silver Plan 64844PA0070142 | | | | Average Rating Area Factor - Silver Plan 64844PA0070142 | | | |
|-------------------------------------------------------|-------------|---------------|-------------------------------------------------------------|----------------|--------------|----------------|------------------------------------------------------------|----------------------|----------------|------------------------|
| Age | % by Age | Age Factor | Tobacco No | Tobacco Yes | Avg. Rate | Rate Factor | Rating Area | Rating Area Names | Rating Area | Rating Area Factors |
| 0-20 | 1.0% | - | 0.9% | 0.1% | 1.000 | 1.000 | 1 | Erie | 0.0% | 0.779 |
| 1-14 | 14.3% | 0.765 | 12.9% | 1.5% | 1.000 | 1.000 | 2 | Elk/Cameron/Pot | 0.0% | 0.819 |
| 15 | 1.2% | 0.833 | 1.0% | 0.1% | 1.000 | 1.000 | 3 | NEPA | 2.3% | 1.020 |
| 16 | 1.1% | 0.859 | 1.0% | 0.1% | 1.000 | 1.000 | 4 | Pittsburgh | 0.0% | 0.855 |
| 17 | 1.1% | 0.885 | 1.0% | 0.1% | 1.000 | 1.000 | 5 | Altoona | 0.0% | 0.837 |
| 18 | 1.0% | 0.913 | 0.9% | 0.1% | 1.000 | 1.000 | 6 | Mid Central plus | 10.5% | 1.030 |
| 19 | 1.3% | 0.941 | 1.2% | 0.1% | 1.000 | 1.000 | 7 | York/Lancaster | 10.1% | 1.080 |
| 20 | 1.2% | 0.970 | 1.1% | 0.1% | 1.000 | 1.000 | 8 | Greater Philadelp | 73.7% | 1.000 |
| 21 | 1.4% | 1.000 | 1.2% | 0.1% | 1.000 | 1.000 | 9 | Harrisburg | 3.3% | 0.939 |
| 22 | 1.2% | 1.000 | 1.1% | 0.1% | 1.000 | 1.000 | Total | - | 100.0% | 1.010 |
| 23 | 1.2% | 1.000 | 1.1% | 0.1% | 1.000 | 1.000 | | | | |
| 24 | 1.4% | 1.000 | 1.2% | 0.1% | 1.000 | 1.000 | | | | |
| 25 | 1.5% | 1.004 | 1.4% | 0.2% | 1.000 | 1.000 | | | | |
| 26 | 1.9% | 1.024 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 27 | 1.9% | 1.048 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 28 | 2.0% | 1.087 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 29 | 1.8% | 1.119 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 30 | 1.7% | 1.135 | 1.5% | 0.2% | 1.000 | 1.000 | | | | |
| 31 | 1.9% | 1.159 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 32 | 1.7% | 1.183 | 1.5% | 0.2% | 1.000 | 1.000 | | | | |
| 33 | 1.9% | 1.198 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 34 | 1.9% | 1.214 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 35 | 2.0% | 1.222 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 36 | 1.7% | 1.230 | 1.5% | 0.2% | 1.000 | 1.000 | | | | |
| 37 | 1.8% | 1.238 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 38 | 1.7% | 1.246 | 1.5% | 0.2% | 1.000 | 1.000 | | | | |
| 39 | 1.6% | 1.262 | 1.5% | 0.2% | 1.000 | 1.000 | | | | |
| 40 | 1.6% | 1.278 | 1.4% | 0.2% | 1.000 | 1.000 | | | | |
| 41 | 1.5% | 1.302 | 1.4% | 0.2% | 1.000 | 1.000 | | | | |
| 42 | 1.5% | 1.325 | 1.4% | 0.2% | 1.000 | 1.000 | | | | |
| 43 | 1.6% | 1.357 | 1.4% | 0.2% | 1.000 | 1.000 | | | | |
| 44 | 1.7% | 1.397 | 1.5% | 0.2% | 1.000 | 1.000 | | | | |
| 45 | 1.7% | 1.444 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 46 | 2.0% | 1.500 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 47 | 1.8% | 1.563 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 48 | 1.8% | 1.635 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 49 | 2.0% | 1.706 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |

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Exhibit C-2
Development of Plan Level Average Factors
Age Rating, Tobacco Rating, and Geographic Rating

Example: Silver Plan 64844PA0070142

| Average Age Factor - Silver Plan 64844PA0070142 | | | Average Tobacco User Factor - Silver Plan 64844PA0070142 | | | | Average Rating Area Factor - Silver Plan 64844PA0070142 | | | |
|-------------------------------------------------------|-------------|---------------|-------------------------------------------------------------|----------------|--------------|----------------|------------------------------------------------------------|----------------------|----------------|------------------------|
| Age | % by Age | Age Factor | Tobacco No | Tobacco Yes | Avg. Rate | Rate Factor | Rating Area | Rating Area Names | Rating Area | Rating Area Factors |
| 50 | 2.0% | 1.786 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 51 | 1.9% | 1.865 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 52 | 2.0% | 1.952 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 53 | 2.1% | 2.040 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 54 | 2.0% | 2.135 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 55 | 2.1% | 2.230 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 56 | 2.0% | 2.333 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 57 | 1.9% | 2.437 | 1.7% | 0.2% | 1.000 | 1.000 | | | | |
| 58 | 2.0% | 2.548 | 1.8% | 0.2% | 1.000 | 1.000 | | | | |
| 59 | 1.8% | 2.603 | 1.6% | 0.2% | 1.000 | 1.000 | | | | |
| 60 | 1.6% | 2.714 | 1.5% | 0.2% | 1.000 | 1.000 | | | | |
| 61 | 1.6% | 2.810 | 1.4% | 0.2% | 1.000 | 1.000 | | | | |
| 62 | 1.3% | 2.873 | 1.2% | 0.1% | 1.000 | 1.000 | | | | |
| 63 | 1.3% | 2.952 | 1.2% | 0.1% | 1.000 | 1.000 | | | | |
| 64 | 1.2% | 3.000 | 1.0% | 0.1% | 1.000 | 1.000 | | | | |
| 65+ | 1.4% | 3.000 | 1.2% | 0.1% | 1.000 | 1.000 | | | | |
| Total | 100.0% | 1.464 | 89.8% | 10.2% | 1.000 | | | | | |

Aetna Health Inc. (a PA corp.)

HIOS ISSUER ID: 64844

Exhibit E-1

Calculation of Market Adjusted Index Rate

| | |
|------------------------------------|----------|
| Projected Index Rate: | \$769.52 |
| Net Risk Adjustment: | 0.988 |
| Exchange User Fees: | 1.000 |
| Total Impact: | -0.012 |
| Market Adjusted Index Rate: | \$760.31 |

| Table 1: Summary of Plan Performance Metrics | | | | | | | | | | | | | | | | | | | |
|----------------------------------------------|-----------------------------------|------------|------------|----------------------------|-------------------|----------------------|--------------|------------------------------|-----------------------------|--------------------------|----------------------------|------------------------|------------------------------|--------------|--------------------|-------------------------------------|------------------|-------------|--|
| | | | | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | | |
| | | | | = Product (Columns 1-6) | | | | | | = Product (Columns 8-11) | | | | | | = (7) x (12) | | = (7) / (1) | |
| HIOS ID | Plan Name | Metal Tier | Membership | Market Adjusted Index Rate | AV & Cost Sharing | Distribution & Admin | Network & UM | Benefits in addition to EHBs | Impact of Eligibility (CAT) | Plan Adjusted Index Rate | Tobacco Calibration Factor | Age Calibration Factor | Geography Calibration Factor | Trend Factor | Calibration Factor | Calibrated Plan Adjusted Index Rate | AV Pricing Value | | |
| 64844PA0070142 | PA Silver HMO 6000 80% \$30/75 | Silver | 44.28% | \$760.31 | 0.729 | 1.250 | 0.988 | 1.000 | 1.000 | 684.60 | 1.000 | 0.683 | 0.990 | 0.944 | 0.639 | 437.30 | 0.900 | | |
| 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 | Silver | 55.72% | \$760.31 | 0.729 | 1.250 | 1.009 | 1.000 | 1.000 | 699.01 | 1.000 | 0.683 | 0.990 | 0.944 | 0.639 | 446.50 | 0.919 | | |

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Exhibit 5
Claim Impact due to Demographic Changes

| Age | Experience Period Distribution | | Experience Demographic Factor | | Projected Period Distribution | | Projection Demographic Factor | |
|-----|--------------------------------|--------|-------------------------------|--------|-------------------------------|--------|-------------------------------|--------|
| | Male | Female | Male | Female | Male | Female | Male | Female |
| 0 | 0.37% | 0.37% | 1.117 | 1.114 | 0.43% | 0.51% | 1.117 | 1.114 |
| 1 | 0.37% | 0.40% | 1.117 | 1.114 | 0.42% | 0.50% | 1.117 | 1.114 |
| 2 | 0.37% | 0.36% | 0.511 | 0.511 | 0.36% | 0.46% | 0.511 | 0.511 |
| 3 | 0.40% | 0.34% | 0.511 | 0.511 | 0.56% | 0.42% | 0.511 | 0.511 |
| 4 | 0.43% | 0.39% | 0.511 | 0.511 | 0.50% | 0.48% | 0.511 | 0.511 |
| 5 | 0.43% | 0.42% | 0.379 | 0.379 | 0.36% | 0.46% | 0.379 | 0.379 |
| 6 | 0.49% | 0.48% | 0.379 | 0.379 | 0.45% | 0.50% | 0.379 | 0.379 |
| 7 | 0.50% | 0.42% | 0.379 | 0.379 | 0.48% | 0.44% | 0.379 | 0.379 |
| 8 | 0.57% | 0.52% | 0.379 | 0.379 | 0.54% | 0.50% | 0.379 | 0.379 |
| 9 | 0.51% | 0.53% | 0.379 | 0.379 | 0.50% | 0.57% | 0.379 | 0.379 |
| 10 | 0.60% | 0.59% | 0.412 | 0.380 | 0.51% | 0.53% | 0.412 | 0.380 |
| 11 | 0.61% | 0.63% | 0.412 | 0.380 | 0.55% | 0.57% | 0.412 | 0.380 |
| 12 | 0.68% | 0.58% | 0.412 | 0.380 | 0.54% | 0.52% | 0.412 | 0.380 |
| 13 | 0.68% | 0.66% | 0.412 | 0.380 | 0.61% | 0.52% | 0.412 | 0.380 |
| 14 | 0.66% | 0.66% | 0.412 | 0.380 | 0.59% | 0.63% | 0.412 | 0.380 |
| 15 | 0.68% | 0.68% | 0.532 | 0.591 | 0.62% | 0.60% | 0.532 | 0.591 |
| 16 | 0.69% | 0.70% | 0.532 | 0.591 | 0.63% | 0.57% | 0.532 | 0.591 |
| 17 | 0.83% | 0.71% | 0.532 | 0.591 | 0.61% | 0.59% | 0.532 | 0.591 |
| 18 | 0.86% | 0.67% | 0.532 | 0.591 | 0.59% | 0.50% | 0.532 | 0.591 |
| 19 | 0.77% | 0.70% | 0.532 | 0.591 | 0.74% | 0.66% | 0.532 | 0.591 |
| 20 | 0.78% | 0.59% | 0.479 | 0.787 | 0.69% | 0.56% | 0.479 | 0.787 |
| 21 | 0.81% | 0.76% | 0.479 | 0.787 | 0.74% | 0.61% | 0.479 | 0.787 |
| 22 | 0.88% | 0.81% | 0.479 | 0.787 | 0.63% | 0.62% | 0.479 | 0.787 |
| 23 | 0.84% | 0.76% | 0.479 | 0.787 | 0.73% | 0.51% | 0.479 | 0.787 |
| 24 | 0.95% | 0.70% | 0.479 | 0.787 | 0.71% | 0.67% | 0.479 | 0.787 |
| 25 | 0.94% | 0.73% | 0.489 | 1.176 | 0.78% | 0.76% | 0.489 | 1.176 |
| 26 | 0.89% | 0.60% | 0.489 | 1.176 | 1.00% | 0.87% | 0.489 | 1.176 |
| 27 | 0.80% | 0.66% | 0.489 | 1.176 | 0.96% | 0.92% | 0.489 | 1.176 |
| 28 | 0.90% | 0.62% | 0.489 | 1.176 | 1.05% | 0.92% | 0.489 | 1.176 |
| 29 | 0.93% | 0.59% | 0.489 | 1.176 | 0.97% | 0.83% | 0.489 | 1.176 |
| 30 | 0.96% | 0.57% | 0.552 | 1.393 | 0.99% | 0.72% | 0.552 | 1.393 |
| 31 | 0.95% | 0.66% | 0.552 | 1.393 | 1.04% | 0.89% | 0.552 | 1.393 |
| 32 | 0.96% | 0.66% | 0.552 | 1.393 | 0.90% | 0.82% | 0.552 | 1.393 |
| 33 | 0.85% | 0.59% | 0.552 | 1.393 | 1.01% | 0.91% | 0.552 | 1.393 |

| | |
|---------------------------------------------|--------|
| Experience Period Demographic Factor | 1.1079 |
|---------------------------------------------|--------|

Note:

Experience Period Demographic Factor computed as the weighted average of gender specific Demographic Factor by current population distribution.

| | |
|-------------------------------------|--------|
| Projected Demographic Factor | 1.1079 |
|-------------------------------------|--------|

Note:

Projected Demographic Factor computed as the weighted average of gender specific Demographic Factor by projected population distribution.

| | |
|---------------------------|--------|
| Demographic Change | 1.0000 |
|---------------------------|--------|

Note:

Claim Impact due to Demographic Changes computed as the ratio of the Projected Demographic Factor over the Experience Period Demographic Factor.

| | | | | | | | | |
|-----|-------|-------|-------|-------|-------|-------|-------|-------|
| 34 | 0.96% | 0.58% | 0.552 | 1.393 | 0.98% | 0.92% | 0.552 | 1.393 |
| 35 | 0.92% | 0.60% | 0.670 | 1.303 | 0.96% | 0.99% | 0.670 | 1.303 |
| 36 | 0.92% | 0.58% | 0.670 | 1.303 | 0.97% | 0.69% | 0.670 | 1.303 |
| 37 | 0.94% | 0.70% | 0.670 | 1.303 | 1.04% | 0.78% | 0.670 | 1.303 |
| 38 | 0.86% | 0.69% | 0.670 | 1.303 | 0.88% | 0.80% | 0.670 | 1.303 |
| 39 | 0.92% | 0.69% | 0.670 | 1.303 | 0.87% | 0.77% | 0.670 | 1.303 |
| 40 | 0.83% | 0.59% | 0.839 | 1.224 | 0.87% | 0.73% | 0.839 | 1.224 |
| 41 | 0.78% | 0.63% | 0.839 | 1.224 | 0.79% | 0.73% | 0.839 | 1.224 |
| 42 | 0.80% | 0.66% | 0.839 | 1.224 | 0.85% | 0.66% | 0.839 | 1.224 |
| 43 | 0.77% | 0.65% | 0.839 | 1.224 | 0.81% | 0.76% | 0.839 | 1.224 |
| 44 | 0.85% | 0.64% | 0.839 | 1.224 | 0.91% | 0.81% | 0.839 | 1.224 |
| 45 | 0.96% | 0.74% | 1.063 | 1.314 | 0.92% | 0.81% | 1.063 | 1.314 |
| 46 | 1.04% | 0.81% | 1.063 | 1.314 | 0.97% | 1.03% | 1.063 | 1.314 |
| 47 | 0.93% | 0.81% | 1.063 | 1.314 | 0.97% | 0.87% | 1.063 | 1.314 |
| 48 | 0.99% | 0.86% | 1.063 | 1.314 | 0.99% | 0.85% | 1.063 | 1.314 |
| 49 | 1.09% | 0.86% | 1.063 | 1.314 | 1.10% | 0.86% | 1.063 | 1.314 |
| 50 | 1.09% | 0.96% | 1.456 | 1.565 | 0.99% | 1.00% | 1.456 | 1.565 |
| 51 | 1.23% | 0.93% | 1.456 | 1.565 | 1.08% | 0.85% | 1.456 | 1.565 |
| 52 | 1.18% | 0.92% | 1.456 | 1.565 | 1.08% | 0.94% | 1.456 | 1.565 |
| 53 | 1.07% | 0.93% | 1.456 | 1.565 | 1.04% | 1.01% | 1.456 | 1.565 |
| 54 | 1.02% | 1.01% | 1.456 | 1.565 | 1.12% | 0.90% | 1.456 | 1.565 |
| 55 | 1.24% | 1.01% | 1.868 | 1.810 | 1.13% | 0.93% | 1.868 | 1.810 |
| 56 | 1.16% | 1.05% | 1.868 | 1.810 | 1.12% | 0.89% | 1.868 | 1.810 |
| 57 | 1.13% | 0.95% | 1.868 | 1.810 | 1.04% | 0.87% | 1.868 | 1.810 |
| 58 | 1.09% | 0.99% | 1.868 | 1.810 | 1.03% | 0.95% | 1.868 | 1.810 |
| 59 | 1.11% | 0.97% | 1.868 | 1.810 | 1.00% | 0.78% | 1.868 | 1.810 |
| 60 | 1.01% | 0.90% | 2.358 | 2.227 | 0.90% | 0.73% | 2.358 | 2.227 |
| 61 | 0.96% | 0.80% | 2.358 | 2.227 | 0.92% | 0.68% | 2.358 | 2.227 |
| 62 | 0.84% | 0.77% | 2.358 | 2.227 | 0.67% | 0.62% | 2.358 | 2.227 |
| 63 | 0.74% | 0.66% | 2.358 | 2.227 | 0.68% | 0.64% | 2.358 | 2.227 |
| 64 | 0.71% | 0.56% | 2.358 | 2.227 | 0.63% | 0.53% | 2.358 | 2.227 |
| 65+ | 0.83% | 0.52% | 2.358 | 2.227 | 0.81% | 0.55% | 2.358 | 2.227 |

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 64844

Exhibit 6
Projected Membership Distribution by County

| Rating Area | Counties | Experience Period Membership | Experience Period Area Factor | Projected Membership | Projected Area Factor |
|-------------|--------------|------------------------------|-------------------------------|----------------------|-----------------------|
| 1 | Clarion | 0% | 0.785 | 0% | 0.779 |
| 1 | Crawford | 0% | 0.785 | 0% | 0.779 |
| 1 | Erie | 0% | 0.785 | 0% | 0.779 |
| 1 | Forest | 0% | 0.785 | 0% | 0.779 |
| 1 | Mckean | 0% | 0.785 | 0% | 0.779 |
| 1 | Mercer | 0% | 0.785 | 0% | 0.779 |
| 1 | Venango | 0% | 0.785 | 0% | 0.779 |
| 1 | Warren | 0% | 0.785 | 0% | 0.779 |
| 2 | Cameron | 0% | 0.792 | 0% | 0.819 |
| 2 | Elk | 0% | 0.792 | 0% | 0.819 |
| 2 | Potter | 0% | 0.792 | 0% | 0.819 |
| 3 | Bradford | 0% | 0.998 | 0% | 1.020 |
| 3 | Carbon | 0% | 0.998 | 0% | 1.020 |
| 3 | Clinton | 0% | 0.998 | 0% | 1.020 |
| 3 | Lackawanna | 0% | 0.998 | 0% | 1.020 |
| 3 | Luzerne | 0% | 0.998 | 1% | 1.020 |
| 3 | Lycoming | 0% | 0.998 | 0% | 1.020 |
| 3 | Monroe | 0% | 0.998 | 0% | 1.020 |
| 3 | Pike | 0% | 0.998 | 0% | 1.020 |
| 3 | Sullivan | 0% | 0.998 | 0% | 1.020 |
| 3 | Susquehanna | 0% | 0.998 | 1% | 1.020 |
| 3 | Tioga | 0% | 0.998 | 0% | 1.020 |
| 3 | Wayne | 0% | 0.998 | 0% | 1.020 |
| 3 | Wyoming | 0% | 0.998 | 0% | 1.020 |
| 4 | Allegheny | 0% | 0.810 | 0% | 0.855 |
| 4 | Armstrong | 0% | 0.810 | 0% | 0.855 |
| 4 | Beaver | 0% | 0.810 | 0% | 0.855 |
| 4 | Butler | 0% | 0.810 | 0% | 0.855 |
| 4 | Fayette | 0% | 0.810 | 0% | 0.855 |
| 4 | Greene | 0% | 0.810 | 0% | 0.855 |
| 4 | Indiana | 0% | 0.810 | 0% | 0.855 |
| 4 | Lawrence | 0% | 0.810 | 0% | 0.855 |
| 4 | Washington | 0% | 0.810 | 0% | 0.855 |
| 4 | Westmoreland | 0% | 0.810 | 0% | 0.855 |
| 5 | Bedford | 0% | 0.780 | 0% | 0.837 |
| 5 | Blair | 0% | 0.780 | 0% | 0.837 |
| 5 | Cambria | 0% | 0.780 | 0% | 0.837 |
| 5 | Clearfield | 0% | 0.780 | 0% | 0.837 |

| | |
|----------------------------------------------|--------|
| Average Experience Period Area Factor | 0.9959 |
|----------------------------------------------|--------|

Note:

Average Experience Period Area Factor computed as the weighted average of Experience Period Area Factors by experience period membership distribution.

| | |
|--------------------------------------|--------|
| Average Projected Area Factor | 1.0097 |
|--------------------------------------|--------|

Note:

Projected Area Factor computed as the weighted average of Projection Period Area Factors by projected membership distribution.

| | |
|--------------------------|--------|
| Area Shift Factor | 1.0026 |
|--------------------------|--------|

Note:

Area Shift Factor computed as the ratio of the Projected Membership by Area over the Experience Membership by Area Factor represents: The impact due to the shift of the population distribution across areas.

| | |
|---------------------------|--------|
| Area Factor Change | 1.0112 |
|---------------------------|--------|

Note:

Area Factor Change computed as the ratio of the Projected Area Factor over the Experience Area Factor both using experience membership Factor represents: The impact due to cost relativity changes, including changes to provider networks and contracts, from the experience period to the rating period.

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 64844

Exhibit 6
Projected Membership Distribution by County

| Rating Area | Counties | Experience Period Membership | Experience Period Area Factor | Projected Membership | Projected Area Factor |
|-------------|----------------|------------------------------|-------------------------------|----------------------|-----------------------|
| 5 | Huntingdon | 0% | 0.780 | 0% | 0.837 |
| 5 | Jefferson | 0% | 0.780 | 0% | 0.837 |
| 5 | Somerset | 0% | 0.780 | 0% | 0.837 |
| 6 | Centre | 0% | 0.983 | 1% | 1.030 |
| 6 | Columbia | 0% | 0.983 | 0% | 1.030 |
| 6 | Lehigh | 3% | 0.983 | 6% | 1.030 |
| 6 | Mifflin | 0% | 0.983 | 0% | 1.030 |
| 6 | Montour | 0% | 0.983 | 0% | 1.030 |
| 6 | Northampton | 3% | 0.983 | 4% | 1.030 |
| 6 | Northumberland | 0% | 0.983 | 0% | 1.030 |
| 6 | Schuylkill | 0% | 0.983 | 0% | 1.030 |
| 6 | Snyder | 0% | 0.983 | 0% | 1.030 |
| 6 | Union | 0% | 0.983 | 0% | 1.030 |
| 7 | Adams | 0% | 0.984 | 1% | 1.080 |
| 7 | Berks | 5% | 0.984 | 2% | 1.080 |
| 7 | Lancaster | 2% | 0.984 | 3% | 1.080 |
| 7 | York | 1% | 0.984 | 4% | 1.080 |
| 8 | Bucks | 17% | 1.000 | 12% | 1.000 |
| 8 | Chester | 19% | 1.000 | 7% | 1.000 |
| 8 | Delaware | 9% | 1.000 | 14% | 1.000 |
| 8 | Montgomery | 28% | 1.000 | 16% | 1.000 |
| 8 | Philadelphia | 10% | 1.000 | 25% | 1.000 |
| 9 | Cumberland | 1% | 0.933 | 2% | 0.939 |
| 9 | Dauphin | 1% | 0.933 | 1% | 0.939 |
| 9 | Franklin | 0% | 0.933 | 0% | 0.939 |
| 9 | Fulton | 0% | 0.933 | 0% | 0.939 |
| 9 | Juniata | 0% | 0.933 | 0% | 0.939 |
| 9 | Lebanon | 0% | 0.933 | 0% | 0.939 |
| 9 | Perry | 0% | 0.933 | 0% | 0.939 |

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 64844

Exhibit 8
Trend Exhibit

| Service Type | Unit Cost | Utilization |
|-------------------------|------------------|--------------------|
| Facility Inpatient | 6.1% | 2.2% |
| Facility Outpatient | 4.5% | 6.2% |
| Physician | 1.9% | 5.7% |
| Capitation | 0.0% | -0.3% |
| Medical | 4.3% | 4.7% |
| | | |
| Pharmacy | 10.3% | 2.3% |
| Total (Med + Rx) | 5.4% | 4.3% |

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 64844

Exhibit 9
Projected Membership and Paid to Allowed by Metal Tier

| Metallic Tier | Projected Membership | Projected Paid to Allowed Ratio |
|----------------------|-----------------------------|----------------------------------------|
| Platinum | 0 | N/A |
| Gold | 0 | N/A |
| Silver | 13,482 | 73% |
| Bronze | 0 | N/A |
| Catastrophic | 0 | N/A |
| Total | 13,482 | 73% |

Aetna Health Inc. (a PA corp.)

HIOS ISSUER ID: 64844

Exhibit 10

Retention as a Percent of Premium and PMPM

| Retention Components | % of Premium | PMPM |
|------------------------------------|--------------|---------|
| Administrative Expense Load | 9.30% | \$60.81 |
| Profit & Risk Load | 4.74% | \$30.99 |
| Premium Tax | 3.90% | \$25.48 |
| User Exchange Fee | 0.00% | \$0.00 |
| State Based Exchange Fee | 0.00% | \$0.00 |
| HIF | 0.00% | \$0.00 |
| PCORI | 0.00% | \$0.00 |
| Federal Income Tax | 1.26% | \$8.24 |
| Total Taxes and Fees | 5.16% | \$33.72 |

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 64844

Exhibit 11
MLR Projection

| | | | Formula |
|-----|-----------------------------------|--------------|---------------|
| (a) | Premium (pmpm) | \$653.85 | |
| (b) | Medical Cost (pmpm) | \$524.91 | |
| (c) | Medical Benefit Ratio (MBR) | 80.3% | = (c) / (b) |
| | | | |
| (d) | Quality Improvement Action (pmpm) | \$5.23 | = (a) x 0.80% |
| (e) | Taxes and Fees (pmpm) | \$37.14 | |
| | | | |
| (f) | Adjusted Premium (pmpm) | \$616.71 | =(a) - (e) |
| (g) | Adjusted Claims (pmpm) | \$530.14 | = (b) + (d) |
| | Medical Loss Ratio (MLR) | 86.0% | =(g) / (f) |

Notes:

ACA adjustments for QIA and taxes and fees are estimates based on historical experience and projected expenses.

Values reflect current actuarial projections and will differ from the final reported MLR.

This projection applies to the products included in this filing and is a standalone calculation for the 2019 calendar year. This projection differs from the MLR calculation specified by PPACA which includes three years of experience for all business in the MLR pool.

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 64844

Exhibit 12
Quarterly Trend Factors

| Effective Quarter | Membership | Trend Factor | Index Rate |
|-------------------|------------|--------------|------------|
| 1Q 2019 | 23.8% | 1.000 | \$734.01 |
| 2Q 2019 | 25.5% | 1.031 | \$756.59 |
| 3Q 2019 | 23.7% | 1.062 | \$779.87 |
| 4Q 2019 | 27.0% | 1.095 | \$803.87 |
| Total | 100.0% | 1.048 | \$769.52 |

| HIF Factor | Med Trend + HIF | Index Rate, including HIF |
|------------|--------------------|------------------------------|
| 1.000 | 1.000 | \$ 734.01 |
| 1.007 | 1.038 | \$ 761.54 |
| 1.013 | 1.076 | \$ 790.14 |
| 1.020 | 1.117 | \$ 819.86 |
| 1.010 | 1.059 | \$ 777.54 |

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 64844

Exhibit 14

Sample Rate Calculation

The following steps outline the mathematical formula used to develop the member level rates for a sample small group. The input assumptions and the census provided below are for illustrative purposes only.

Sample Small Group Information:

Effective Date: 01/01/2019
Rating Area: Rating Area 1
Plan: PA Silver HMO 6000 80% \$30/75

| <u>Group Census</u> | <u>Employee</u> <u>Age</u> | <u>Spouse</u> <u>Age</u> | <u>Child 1</u> <u>Age</u> | <u>Child 2</u> <u>Age</u> | <u>Child 3</u> <u>Age</u> |
|---------------------|-------------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|
| Employee 1 | 35 | 36 | 5 | 7 | |
| Employee 2 | 56 | 52 | | | |
| Employee 3 | 24 | 21 | | | |
| Employee 4 | 52 | 49 | 19 | 17 | 16 |
| Employee 5 | 65 | 65 | 25 | | |
| Employee 6 | 58 | 60 | 24 | | |
| Employee 7 | 56 | 51 | | | |
| Employee 8 | 42 | 41 | | | |
| Employee 9 | 33 | 34 | 5 | 6 | 7 |
| Employee 10 | 25 | 28 | 2 | 1 | |

Age and Tobacco

| <u>Factors</u> | <u>Age Factors</u> | | | | |
|----------------|--------------------|---------------|----------------|----------------|----------------|
| | <u>Employee</u> | <u>Spouse</u> | <u>Child 1</u> | <u>Child 2</u> | <u>Child 3</u> |
| Employee 1 | 1.222 | 1.230 | 0.765 | 0.765 | |
| Employee 2 | 2.333 | 1.952 | | | |
| Employee 3 | 1.000 | 1.000 | | | |
| Employee 4 | 1.952 | 1.706 | 0.941 | 0.885 | 0.859 |
| Employee 5 | 3.000 | 3.000 | 1.004 | | |
| Employee 6 | 2.548 | 2.714 | 1.000 | | |
| Employee 7 | 2.333 | 1.865 | | | |
| Employee 8 | 1.325 | 1.302 | | | |
| Employee 9 | 1.198 | 1.214 | 0.765 | 0.765 | 0.765 |
| Employee 10 | 1.004 | 1.087 | 0.765 | 0.765 | |

Calculation of Monthly Premium

Step 1: Multiply Market Base Rate x Rating Area Factor x Plan Factor x Effective Date Factor

| | |
|----------------------------------------------------------|----------|
| Market Base Rate = | \$607.30 |
| x Rating Area Factor (Rating Area 1) | 0.7787 |
| x Plan Factor | 0.7201 |
| x Effective Date Factor | 1.0000 |
| Market Base Rate adjusted for Plan/Area/Effective Date = | \$340.53 |

Step 2: Multiply Adjusted Market Base Rate in Step 1 by the Member level Age and Tobacco Factors:

| Member Monthly Rates | Employee | Spouse | Child 1 | Child 2 | Child 3 | Total |
|-------------------------------------|-----------------|---------------|----------------|----------------|----------------|--------------------|
| Employee 1 | \$416.13 | \$418.86 | \$260.51 | \$260.51 | | \$1,356.01 |
| Employee 2 | \$794.46 | \$664.72 | | | | \$1,459.18 |
| Employee 3 | \$340.53 | \$340.53 | | | | \$681.06 |
| Employee 4 | \$664.72 | \$580.95 | \$320.44 | \$301.37 | \$292.52 | \$2,160.00 |
| Employee 5 | \$1,021.60 | \$1,021.60 | \$341.90 | | | \$2,385.10 |
| Employee 6 | \$867.68 | \$924.21 | \$340.53 | | | \$2,132.42 |
| Employee 7 | \$794.46 | \$635.09 | | | | \$1,429.55 |
| Employee 8 | \$451.21 | \$443.37 | | | | \$894.58 |
| Employee 9 | \$407.96 | \$413.41 | \$260.51 | \$260.51 | \$260.51 | \$1,602.90 |
| Employee 10 | \$341.90 | \$370.16 | \$260.51 | \$260.51 | | \$1,233.08 |
| Group Total Monthly Premium: | | | | | | \$15,333.88 |

Note: Member level monthly rates are rounded to the nearest penny.

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 64844

Exhibit 15
Product Portfolio & Projected Membership Distribution

| HIOS Plan-ID | Network | Plan | Metallic Tier | Actuarial Value | Exchange Offering | Projected Membership Distribution |
|----------------|---------|-----------------------------------|---------------|-----------------|-------------------|-----------------------------------|
| 64844PA0070142 | HMO | PA Silver HMO 6000 80% \$30/75 | Silver | 70.14% | No | 44.28% |
| 64844PA0060126 | QPOS | PA Silver QPOS 6000 80/50 \$30/75 | Silver | 70.14% | No | 55.72% |

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 64844

Exhibit 16
Plan Mapping

| 2017 HIOS Plan ID | 2017 Plan Name | 2018 HIOS Plan ID | 2018 Plan Name | 2019 HIOS Plan ID | 2019 Plan Name |
|-------------------|----------------------------------------------|-------------------|---------------------------|-------------------|-----------------------------------|
| 64844PA0070000 | Terminated Plans | | | | |
| 64844PA0060073 | PA Bronze QPOS 6000 100/50 HSA | | | | |
| 64844PA0060074 | PA Bronze QPOS 6450 100/50 HSA | | | | |
| 64844PA0060075 | PA Gold QPOS 2000 100/50 HSA T | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060076 | PA Gold QPOS 1500 100/50 HSA | | | | |
| 64844PA0060077 | PA Silver QPOS 2500 100/50 HSA | | | | |
| 64844PA0060079 | PA Silver QPOS 2600 100/50 HSA | | | | |
| 64844PA0060081 | PA Bronze QPOS 5000 80/50 HSA | | | | |
| 64844PA0060083 | PA Gold Savings Plus QPOS 500/2000 | | | | |
| 64844PA0060084 | PA Silver Savings Plus QPOS 2000 80/50 | | | | |
| 64844PA0060085 | PA Silver Savings Plus QPOS 3000 HSA | | | | |
| 64844PA0060087 | PA Bronze Savings Plus QPOS 5000/6450 HSA | | | | |
| 64844PA0060089 | PA Gold QPOS 1000 80/50 | | | | |
| 64844PA0060090 | PA Gold QPOS 2000 80/50 | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060091 | PA Silver QPOS 3000 80/50 | | | | |
| 64844PA0060092 | PA Platinum QPOS 100/50 200D | | | | |
| 64844PA0060093 | PA Platinum QPOS 500 100/50 | | | | |
| 64844PA0060094 | PA Gold QPOS 1000 100/50 250A | | | | |
| 64844PA0060095 | PA Gold QPOS 1000 100/50 | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060096 | PA Gold QPOS 1500 100/50 | | | | |
| 64844PA0060097 | PA Gold QPOS 2000 100/50 | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060099 | PA Silver QPOS 3000 100/50 250A | | | | |
| 64844PA0060101 | PA Silver QPOS 4000 100/50 25 | | | | |
| 64844PA0060102 | PA Silver QPOS 5000 100/50 | | | | |
| 64844PA0060103 | PA Silver QPOS 5000 100/50 rx 10/50/100 | | | | |
| 64844PA0060104 | PA Gold QPOS 100/50 500D | | | | |
| 64844PA0060105 | PA Gold QPOS 1000 100/50 30 | | | | |
| 64844PA0060106 | PA Gold QPOS 1500 100/50 30 | | | | |
| 64844PA0060107 | PA Silver QPOS 2500 100/50 300A | | | | |
| 64844PA0060108 | PA Silver QPOS 4000 100/50 30 | | | | |
| 64844PA0060109 | PA Silver QPOS 4500 100/50 30 | | | | |
| 64844PA0060110 | PA Silver QPOS 2000 100/50 300A | | | | |
| 64844PA0060111 | PA Bronze LVHN HNOption 5550 80/50 HSA E | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060112 | PA Bronze Pinnacle HNOption 5550 80/50 HSA E | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060113 | PA Bronze WellSpan HNOption 5550 80/50 HSA E | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060114 | PA Gold LVHN HNOption 1000 100/50 | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060115 | PA Gold LVHN HNOption 2000 100/50 HSA T | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060118 | PA Gold QPOS 100/50 600D | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060119 | PA Gold WellSpan HNOption 1000 100/50 | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060121 | PA Platinum HNOption 100/50 200D | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060122 | PA Silver LVHN HNOption 3000 100/50 | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060123 | PA Silver Pinnacle HNOption 3000 100/50 | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060124 | PA Silver Wellspan HNOption 3000 100/50 | 64844PA0060126 | PA Silver QPOS 5000 80/50 | 64844PA0060126 | PA Silver QPOS 6000 80/50 \$30/75 |
| 64844PA0060125 | PA Gold QPOS 1000 80/50 RE | | | | |

Aetna Health Inc. (a PA corp.)
HIOS ISSUER ID: 64844

Exhibit 16
Plan Mapping

| | | | | | |
|----------------|----------------------------------------------|----------------|------------------------|----------------|--------------------------------|
| 64844PA0070074 | PA Gold Savings Plus HMO 500/2000 | | | | |
| 64844PA0070075 | PA Silver Savings Plus HMO 2000 80/50 | | | | |
| 64844PA0070076 | PA Silver Savings Plus HMO 3000 HSA | | | | |
| 64844PA0070077 | PA Silver Savings Plus HMO 2500/4500 | | | | |
| 64844PA0070078 | PA Bronze Savings Plus HMO 5000/6450 HSA | | | | |
| 64844PA0070079 | PA Bronze HMO 5000 80 HSA | | | | |
| 64844PA0070080 | PA Bronze HMO 6000 100 HSA | | | | |
| 64844PA0070081 | PA Bronze HMO 6450 100 HSA | | | | |
| 64844PA0070082 | PA Gold HMO 100 500D | | | | |
| 64844PA0070083 | PA Gold HMO 1000 100 25 | | | | |
| 64844PA0070084 | PA Gold HMO 1000 100 250A | | | | |
| 64844PA0070085 | PA Gold HMO 1000 100 30 | | | | |
| 64844PA0070086 | PA Gold HMO 1000 80 | | | | |
| 64844PA0070087 | PA Gold HMO 1000 90 | | | | |
| 64844PA0070088 | PA Gold HMO 1500 100 | | | | |
| 64844PA0070089 | PA Gold HMO 1500 100 30 | | | | |
| 64844PA0070090 | PA Gold HMO 1500 100 HSA | | | | |
| 64844PA0070091 | PA Gold HMO 2000 100 | | | | |
| 64844PA0070095 | PA Platinum HMO 100 200D | | | | |
| 64844PA0070097 | PA Silver HMO 2000 100 300A | 64844PA0070142 | PA Silver HMO 5000 80% | 64844PA0070142 | PA Silver HMO 6000 80% \$30/75 |
| 64844PA0070098 | PA Silver HMO 2500 100 300A | | | | |
| 64844PA0070099 | PA Silver HMO 2500 100 HSA | | | | |
| 64844PA0070100 | PA Silver HMO 2600 100 HSA | | | | |
| 64844PA0070101 | PA Silver HMO 2600 80 HSA | | | | |
| 64844PA0070103 | PA Silver HMO 3000 100 250A | | | | |
| 64844PA0070106 | PA Silver HMO 3500 100 | | | | |
| 64844PA0070109 | PA Silver HMO 4500 100 30 | | | | |
| 64844PA0070110 | PA Silver HMO 5000 100 | | | | |
| 64844PA0070111 | PA Silver HMO 5000 100 RX 10/50/100 | | | | |
| 64844PA0070119 | PA Bronze HMO 5550 80 HSA E | 64844PA0070142 | PA Silver HMO 5000 80% | 64844PA0070142 | PA Silver HMO 6000 80% \$30/75 |
| 64844PA0070121 | PA Bronze Savings Plus HNOnly 5550 HSA E | 64844PA0070142 | PA Silver HMO 5000 80% | 64844PA0070142 | PA Silver HMO 6000 80% \$30/75 |
| 64844PA0070124 | PA Gold Savings Plus HNOnly 500 90 | 64844PA0070142 | PA Silver HMO 5000 80% | 64844PA0070142 | PA Silver HMO 6000 80% \$30/75 |
| 64844PA0070134 | PA Silver Savings Plus HNOnly 2000 80 | 64844PA0070142 | PA Silver HMO 5000 80% | 64844PA0070142 | PA Silver HMO 6000 80% \$30/75 |
| 64844PA0070135 | PA Silver Savings Plus HNOnly 3000 100 HSA E | 64844PA0070142 | PA Silver HMO 5000 80% | 64844PA0070142 | PA Silver HMO 6000 80% \$30/75 |



June 26, 2018

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Health Inc.
Small Group Rate Filing
SERFF # AETN-131455854

Dear Mr. Michael Gurgiolo:

1. The "Rate Information" sheet included in the filing indicates an overall rate change of 11.3%, a minimum change of 7.9%, and a maximum change of 19.4%. However, the PA Actuarial Memorandum indicates that the range of rate change is constant at 11.3%. Please provide examples showing the calculation for the minimum and maximum rate changes.

11.3% represents the change in the plan rate, as shown in column AC of the III Plan Rates tab of the PAAM (Table 10). 7.9% - 19.4% represents the range of changes when the area factor changes are considered, as shown in the IV tab of the PAAM (Table 11).

2. Please reconcile the 11.3% rate increase with the rate increases for the two renewing plans shown in Worksheet II Section I of the URRT.

The 11.3% shown in the PAAM represents the change in the rate from the first quarter of 2018 to the first quarter of 2019. The changes in Worksheet II represent the average rate change over the course of all policies effective in 2019 (Q1-Q4).

3. Please provide numerical support for the change in morbidity, change in demographics, change in networks, and change in other assumptions for both the Actual Experience Data and Manual Data shown in Table 5 of the PA Rate Template.

Please see attachment 'AHI Objection Response Tables 20180615.xlsx', tab 'Response #3', for the requested numerical support.

4. Page 1 of the Federal Actuarial Memorandum indicates that this filing includes new benefit plans effective January 1, 2019. However, Worksheet II Section I of the URRT shows only two renewing plans and no new plans effective January 1, 2019. Please confirm that only Plans 64844PA0070142 and 64844PA0060126 will be offered in 2019 and they are considered renewing plans.

We confirm that only plans 64844PA0070142 and 64844PA0060126 will be offered in 2019 and they are considered renewing plans. The actuarial memorandum wording has been updated to reflect this.

5. The "Rate Change Summary" included in the filing indicates that Taxes & Fees will account for 5.4% of premium, while Worksheet I Section III of the URRT indicates that Taxes & Fees will account for 5.2% of premium. Please explain this discrepancy.



The 5.4% taxes and fees in the Rate Change Summary includes 0.21% for high risk pool premium less recoveries and 0.02% for risk adjustment fees. It is otherwise equivalent to the taxes and fees displayed in Worksheet I Section III of the URRT.

6. The PA Actuarial Memorandum indicates that the rating areas included in this filing are Rating Areas 1-3 and 5-9, with certain counties excluded. However, the file titled "PA_SG_64844_Rates_OFF_1Q2019_v1.xls" includes Rating Area 4. Please confirm that Rating Area 4 is not included in the service area and remove it from the rate tables as necessary.

We confirm that rating area 4 is not included in the service area. We will submit a revised rate table.

7. Please provide an explanation for how the AV Calculator (AVC) inputs for the Specialty Drug benefit were determined when there is different cost sharing between preferred and non-preferred drugs, as shown in Exhibit A-2.

When calculating the AV, we entered the preferred tier cost sharing. Weighting between the preferred and non-preferred tiers is not material to the Actuarial Value.

8. Please provide an illustration of the calculation of the 0.728 paid-to-allowed ratio.

Paid to allowed ratios are based on 2017 experience that is adjusted for the impact of any plan benefit changes based on our internal pricing models and trending deductible-leveraging.

9. Please provide numerical support for the changes in the rating area factors from the prior filing and describe how morbidity differences were removed in the calculation.

The newly requested area factors were developed based on large group claim experience over a 12 month period from July 2016 to June 2017, normalized for morbidity. This data was used due to credibility concerns with our SG ACA population. Please see the 'Response 9' tab of the file 'AHI Objection Response Tables 20180615.xlsx'

10. We have a number of questions related to trend:

a. The unit cost trends tie between Worksheet 1 Section II of the URRT, Exhibit 8, and the "SG Quarterly Trend_AHI.xlsx" file. However, the utilization trends differ between the URRT, Exhibit 8, and the "SG Quarterly Trend_AHI.xlsx" file. Please explain why the utilization trends differ.

The utilization trend shown in the "SG Quarterly Trend_AHI.xlsx" file includes the impact of deductible leveraging. The utilization trend shown in Exhibit 8 includes induced utilization. The utilization trend shown on the revised URRT matches Exhibit 8. Please see attachment 'AHI Objection Response Tables 20180615.xlsx', tab 'Response #10', for the illustration of how the utilization trends differ between the files.

b. The weights applied to each service category in the development of total trend differ between the file "SG Quarterly Trend_AHI.xlsx" and Table 3 of the file PA Rate Template, resulting in differing total trends. Please reconcile, and explain why these weights differ.



Aetna trend is developed using service category weights from actual experience which is rolled up to a total annual trend. The method for combining the service categories in the file '2019_SmGrp_AetnaHealthInc_PAAMEXhibits_062618.xlsm' differs in that each component is trended for two years and then rolled up to a total trend factor. Due to the difference in methods, PA incurred pmpm's for each service category were used as the weights. The method Aetna uses is demonstrated in the first table in the attachment 'SG Quarterly Trend_AHI.xlsx'.

c. Please provide numerical support for the trend assumptions utilized in the development of the rates.

The numerical trend buildup is shown in the responses to parts a and b of this objection. Additional discussion on the development of medical and pharmacy trend can be found below.

Medical trend factors are based on our Medical Economics Unit's local trend and network experience, based on analysis of a continuous normalized population, excluding catastrophic claims. Allowed medical trend includes known and anticipated changes in provider contract rates, severity and medical technology impacts, and expected changes in utilization. The impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.

Pharmacy trends are based on national commercial group Rx trend analysis. Pharmacy trend considers the impact of formulary changes, patent expirations, new drugs, other general market share shifts, and overall utilization trend. Pharmacy Trend is expressed in terms of allowed trend less rebates.

d. Page 5 of the Federal Act Memo indicates that trend factors are developed from annual forward trend, leveraging, and changes in the Health Insurers Fee. Please demonstrate how leveraging is applied in the development of trend and provide numerical support for this adjustment.

Leveraging for medical and pharmacy is developed using the Milliman Health Cost Guidelines Deductible Leveraging table. Based on the average deductible, a load factor is applied to the allowed trend to calculate the paid trend. An example is below.

Allowed Trend = 10.0%

Average Deductible = \$2,000

Lookup From Deductible Leveraging Table for \$2,000 = 1.15

*Leveraging Trend = $(1 + \text{Allowed Trend} * \text{Deductible Lookup}) / (1 + \text{Allowed Trend}) - 1$*

*Leveraging Trend = $(1 + 0.1 * 1.15) / (1 + 0.1) - 1 = 1.3\%$*

*Paid Trend = $(1 + \text{Allowed Trend}) * (1 + \text{Leveraging Trend}) - 1$*

*Paid Trend = $(1 + 10\%) * (1 + 1.3\%) - 1 = 11.5\%$*

11. Please provide numerical support for the development of the assumed 2.60% 2020 Health Insurer Fee.

We are estimating the Health Insurer Fee to be 2.60% of premium for 2020. The Health Insurer Fee was calculated for Aetna by taking the total dollar value due to the HIF and by estimating our national market share. To calculate this, we used growth assumptions for Aetna by market and compared to industry wide growth assumptions.

12. Please provide numerical support for the development of the Risk Adjustment amount of \$9.63 as documented in the PA Rate Template.

Please see the table below for the calculation of the Projected Risk Adjustment PMPM

| | |
|-----------------------------------------------------|----------------|
| Risk Transfer Estimate from PA DOI | \$ 9.25 |
| Adjustment for Admin components of Premium | \$ 1.51 |
| 2018 Risk Adjustment Fee | \$ (0.15) |
| 2018 Net High Risk Pool Prem less Recoveries | \$ (1.37) |
| Projected Risk Adjustment PMPM (1st Quarter) | \$ 9.24 |
| Trend Factor to midpoint of projection period | 1.043 |
| Full Year Projected Risk Adj PMPM | \$ 9.63 |

13. Please provide numerical support for the Network & UM factors applied to each plan.

Our manual experience includes plans on various types of networks. To project specific costs onto the QPOS and HMO products, we apply a network relativity adjustment. Please see the Response #13 tab of 'AHI Objection Response Tables 20180615.xlsx' for the plan specific adjustment.

14. Please reconcile the discrepancy between Exhibit 11's 'Medical Cost (PMPM)' of \$509.48 compared to Worksheet I Section III of the URRT which shows \$522.05.

The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:

| | |
|---------------------------|-----------|
| Incurred before RA | \$522.06 |
| Risk Adj (no fees) | (\$10.76) |
| High Risk Pool Recoveries | (\$1.82) |
| Total Claims | \$509.48 |

15. Please reconcile the discrepancy between Exhibit 11's 'Taxes and Fees' of \$36.42 compared to Worksheet I Section III of the URRT which shows \$33.09. We would expect this to differ by only the Risk Adjustment User Fee amount.

In Exhibit 11's 'Taxes and Fees' we included a high risk pool premium of \$3.18. The remaining \$0.15 difference is due to the Risk Adjustment User Fee.

16. The projected member months included in Table 1 of the file PA Rate Template total 13,882, while the projected member months included in Worksheet I Section III of the URRT total 13,482. Please explain why these projected member months differ.

When rolling up the member months by age in Table 1, some of the ages were inadvertently double-counted. 13,482 is the correct total, as shown in the URRT. We have corrected the member months total in Table 1.

17. The Projected Required Revenue PMPM of \$663.97 included in Table 6 of the file PA Rate Template does not reconcile to Worksheet I Section III of the URRT. Please explain this discrepancy.

The Projected Required Revenue PMPM in Table 6 uses the average of all policies offered throughout the year, while the URRT Worksheet I Section III only represents the first quarter policies.

18. Please explain the discrepancy between the Projected Risk Adjustment PMPM included in Table 5 of the PA Rate Template and Worksheet I Section III of the URRT.

The Projected Risk Adjustment PMPM in the URRT is only trended to the first quarter of the projection period while the Projected Risk Adjustment PMPM in PA Rate Template Table 5 is trended to the midpoint of the projection period (accounting for all policies with an effective date in 2019).

19. Exhibit C-2 develops the average age, rating area, and tobacco factors using Plan 64844PA0070142. Please confirm that the projected distributions by age and rating area are the same for Plans 64844PA0070142 and 64844PA0060126.

The projection distributions by age and rating area are the same for Plans 64844PA0070142 and 64844PA0060126.

20. Please support the decision to assign 0% credibility to experience period data, considering the relative number of members in the actual experience and manual experience pools.

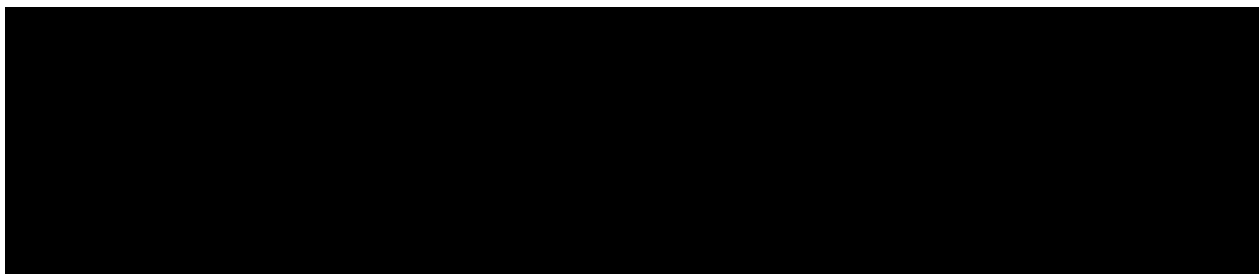
The manual data is more appropriate as it combines the HMO and PPO experience in the SG ACA single risk pool market, where as the experience data includes transitional policies which were extended through 2018.

21. Please revise the table in Section 1 (H) of the actuarial memorandum to show the correct year and correct the factors, if necessary.

We have submitted a revised actuarial memorandum and corrected the dates, and apologize for this oversight. There are no changes to the factors, as the factors shown are what was intended and the dates were a typographical error.

22. In Table 6 of the PA Actuarial Memorandum exhibits, please include the formulas used to calculate the information shown in all cells which utilized such formulas.

Please see attachment 'AHI Objection Response Tables 20180615.xlsx', tab 'Response #22' for the requested calculations.



Federal and Pennsylvania regulations require us to file adequate rates. In Actuarial Standard of Practice #8, this is defined as "Rates may be considered adequate if they provide for payment of claims, administrative expenses, taxes, and regulatory fees and have reasonable contingency or profit margins". As we are required to pay these taxes and fees, removal of them would prevent us from certifying that we are providing actuarially sound adequate rates. Therefore, these components are still included in our rate development.

24. Consistent with the information shown in Table 5a, please provide the current distribution of members by renewal quarter.

Please see attachment 'AHI Objection Response Tables 20180615.xlsx', tab 'Response #24', for the current distribution of members by renewal quarter.

25. Please reconcile the trend shown in PAAM Table 3b with the quarterly trends shown in Table 5a of the PAAM.

The trends shown in PAAM Table 5a include HIF (2.6%) and medical trend (12.9%). The trend shown in PAAM Table 3b is only medical (12.6%). The difference in medical trend between tables 5a and 3b is based on the weightings of the benefit categories. 5a applies weight based on the percentage of our 2017 paid claim experience, for all segments. 3b applies weight based on the percentage of our projected 2019 paid claims, for the small group segment only.

26. Please provide an Excel exhibit, similar in structure to the URRT, that starts with the manual experience period data and ends shows the development of the projected index rate \$741.59.

Please see attachment 'AHI Objection Response Tables 20180615.xlsx', tab 'Response #26', for the requested development.

27. Please reconcile the following data:

- a. Data in Table 2 with the small group market data in Supplemental Health Care Exhibit.
- b. Administrative expenses in Table 6 with SHCE.
- c. QIS in Table 6 with SHCE

The claims data reported in the Supplemental Health Care Exhibit (SHCE) is on a different basis than the data used for pricing, and thus they will not reconcile. The following differences exist between the two data sources:

- Claims in the SHCE are on a financial basis. "Incurred claims" in this report represent paid claims plus the change in the reserve. The data used for pricing, on the other hand, is truly on an incurred basis.*
- The claims in the SHCE are only paid through December 2017, whereas the claims used in pricing are paid through February 2018.*

28. To support the development of the calibration factors, please provide the age and geographic distribution of members for the experience period and the current period, and provide an explanation if the current distribution differs significantly in relation to the projected distribution.



Please see attachment 'AHI Objection Response Tables 20180615.xlsx', tab 'Response #28', for the requested distributions. The current distribution does **not** differ significantly in relation to the projected distribution.

29. Please provide the data and analysis that underlies the change in area factors as shown in Table 13 of the PAAM.

Please see the response to objection number 9.

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

As noted in our actuarial memorandum, the commission expense factor covers anticipated sales and marketing expenses. Those may include, without limitation, purchase of television, internet and other advertising; payments of commissions and other incentive compensation to Company's internal sales force; and payment of commissions to external brokers. The exact amounts and distribution among the categories of sales and marketing expenses will depend on a variety of factors including competitive conditions, business strategy, consumer behaviors, and legal and regulatory requirements. The consumer behaviors would capture whether they use a particular distribution channel, commissioned or not, as well as their experience.


Please see attachment 'AHI Objection Response Tables 20180615.xlsx', tab 'Response #30' for the average commission development.

31. Please certify that the rates generated from Table 11 are consistent with the rates included in the PA Plan Design Summary and the Federal Rates Template and are developed in accordance with Department guidance.

We certify that the rates in table 11 are consistent with the rates in the PA Plan Design Summary and Federal Rates Template, and have been developed in accordance with Department guidance, as outlined in the actuarial memorandum.

Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, ASA, MAAA
Actuary I, Aetna

Objection 3

| | Experience | Manual |
|----------------------------|--------------|--------------|
| Experience Period | 0.973 | 1.048 |
| Projection Period | 1.154 | 1.154 |
| Change in Morbidity | 1.186 | 1.101 |

| | Experience | Manual |
|-------------------------------|--------------|--------------|
| Experience Area Factor | 0.996 | 0.943 |
| Experience Age/Gender Factor | 1.108 | 1.108 |
| Projection Area Factor | 0.994 | 0.994 |
| Projection Age/Gender Factor | 1.108 | 1.108 |
| Change in Area | 0.998 | 1.054 |
| Change in Age and Gender | 1.000 | 1.000 |
| Change in Demographics | 0.998 | 1.054 |

| | Experience | Manual |
|---------------------------|--------------|--------------|
| Experience Network Factor | 0.949 | 0.980 |
| Experience Network Mix | 0.952 | 0.973 |
| Projection Network Factor | 0.952 | 0.973 |
| Projection Network Mix | 0.961 | 0.961 |
| Change in Network Factor | 1.003 | 0.993 |
| Change in Network Mix | 1.010 | 0.988 |
| Change in Networks | 1.012 | 0.981 |

| | Experience | Manual |
|-------------------------------------|--------------|--------------|
| Change in New Cap | 1.000 | 1.000 |
| Change in Pooling Impact | 1.005 | 1.008 |
| Change in Deductible Suppression | 0.990 | 0.990 |
| Change in Rx Other Trend | 0.994 | 0.991 |
| Remove Leveraging from Trend, Apply | 0.952 | 0.929 |
| Change in Other | 0.942 | 0.919 |

Values from PA AM Exhibits

| Experience | Manual | Match? | Match? |
|------------|--------|--------|--------|
| 1.186 | 1.101 | TRUE | TRUE |
| 0.998 | 1.054 | TRUE | TRUE |
| 1.000 | 1.000 | TRUE | TRUE |
| 0.998 | 1.054 | TRUE | TRUE |
| 1.003 | 0.993 | TRUE | TRUE |
| 1.010 | 0.988 | TRUE | TRUE |
| 1.012 | 0.981 | TRUE | TRUE |
| 0.942 | 0.919 | TRUE | TRUE |

*Factors are PMPM weighted averages of IP, OP, Prof, Other, Cap, and Rx benefit categories

Objection 9
Area Factors

| Rating Area | Prior Factor | Proposed Area Factor | Percent Change |
|--------------------|---------------------|-----------------------------|-----------------------|
| PA01 | 0.785 | 0.779 | -0.8% |
| PA02 | 0.792 | 0.819 | 3.5% |
| PA03 | 0.998 | 1.020 | 2.2% |
| PA04 | 0.810 | 0.855 | 5.5% |
| PA05 | 0.780 | 0.837 | 7.3% |
| PA06 | 0.983 | 1.030 | 4.8% |
| PA07 | 0.984 | 1.080 | 9.8% |
| PA08 | 1.000 | 1.000 | 0.0% |
| PA09 | 0.933 | 0.939 | 0.7% |

Objection 10

10 a.

From SG Quarterly Trend_AHI.xlsx

| Service Category | Utilization* |
|---------------------|--------------|
| Inpatient Hospital | 3.64% |
| Outpatient Hospital | 7.98% |
| Professional | 7.09% |
| Other Medical | 7.98% |
| Capitation | |
| Prescription Drugs | 5.19% |
| Total Annual Trend | |

| Utilization Trend | Trend Leveraging | Util Trend with Leveraging | Match? | Induced Utilization | Util Trend with Induced Utilization | Does SG Quarterly Trend_AHI plus Induced Util match Exhibit 8? | URRT and Exhibit 8 Match? |
|-------------------|------------------|----------------------------|--------|---------------------|-------------------------------------|----------------------------------------------------------------|---------------------------|
| 2.52% | 1 09% | 3.64% | TRUE | 0.997 | 2.19% | TRUE | TRUE |
| 6.52% | 1 38% | 7.98% | TRUE | 0.997 | 6.18% | TRUE | TRUE |
| 6.02% | 1 01% | 7.09% | TRUE | 0.997 | 5.68% | TRUE | TRUE |
| 6.52% | 1 38% | 7.98% | TRUE | 0.997 | 6.18% | TRUE | TRUE |
| | 1 01% | 1.01% | | 0.997 | -0 32% | TRUE | TRUE |
| 2.63% | 2 50% | 5.19% | TRUE | 0.997 | 2 30% | TRUE | TRUE |

From Exhibit 8

| Service Type | Utilization |
|-------------------------|-------------|
| Facility Inpatient | 2.19% |
| Facility Outpatient | 6.18% |
| Physician | 5.68% |
| Capitation | -0.32% |
| Medical | 4.71% |
| | |
| Pharmacy | 2.30% |
| Total (Med + Rx) | 4.27% |

From corrected URRT

| Benefit Category | Annualized Trend Factors | |
|---------------------|--------------------------|--------|
| | Cost | Util |
| Inpatient Hospital | 1 0608 | 1.0219 |
| Outpatient Hospital | 1 0450 | 1.0618 |
| Professional | 1 0192 | 1.0568 |
| Other Medical | 1 0450 | 1.0618 |
| Capitation | 1 0000 | 0.9968 |
| Prescription Drug | 1.1025 | 1.0230 |

Objection 13

| | Network Adj | UM Adj | Network & UM Adj | MMOS | Network & UM |
|----------------------|-------------|--------|------------------|--------|--------------|
| 64844PA0070142 | 0.950 | 1.000 | 0.950 | 5,970 | 0.988 |
| 64844PA0060126 | 0.970 | 1.000 | 0.970 | 7,512 | 1.009 |
| Projection Portfolio | 0.961 | 1.000 | 0.961 | 13,482 | |

Objection 22

| | SEPA | All Other PA | Total |
|------------------------------|------|--------------|-----------------|
| Commissions PSPM | | | \$ 27.11 |
| Projected Area Distribution | 74% | 26% | |
| <u>Average Contract Size</u> | | | <u>1.72231</u> |
| Commissions PMPM | | | \$ 15.74 |
| G&A PMPM | | | \$ 45.07 |
| .80% QIA included in \$45.07 | | | 0.80% |
| Non QIA G&A PMPM | | | \$ 39.97 |
| BFIT Profit | | | 6.00% |
| FIT | | | 21.00% |
| AFIT Profit | | | 4.74% |
| State Fees | | | 0.60% |
| State Assessment | | | 0.20% |

Projected Incurred Claims, before ACA rein & Risk

| | | |
|--------------------------------------------------------------|----|---------|
| Adj't, PMPM | \$ | 522.06 |
| Risk Adj Transfer PMPM | \$ | (10.76) |
| Projected Incurred Claims, without risk adjustment fee, PMPM | \$ | 511.30 |

| | | |
|---------------------------------------------|--------|-----------|
| Administrative Expenses | 9.55% | \$60.81 |
| General and Claims | 6.28% | \$39.97 |
| Agent/Broker Fees and Commissions | 2.47% | \$15.74 |
| Quality Improvement Initiatives | 0.80% | \$5.10 |
| Taxes and Fees | 5.20% | \$33.09 |
| Total Prem Tax | 3.94% | \$25.07 |
| PA Prem Tax (Fixed) | 3.14% | \$19.97 |
| PA Prem Tax (Var) | 0.80% | \$5.10 |
| Federal Income Tax | 1.26% | \$8.02 |
| | 4.74% | \$30.19 |
| Risk Adj Fee | 0.02% | \$0.15 |
| Risk Adj - High Risk Pool | 0.21% | \$1.37 |
| Total Fixed Expenses | 11.91% | \$75.83 |
| Total Variable Expenses | 7.81% | \$49.77 |
| Plan Adjusted Index Rate (Q1) | | \$ 636.90 |
| Avg Projected SG Premium Trend (Exhibit 12) | | 1.043 |
| | | \$ 663.97 |

| | PA AM Exhibit Calculation | Apply SG Premium Trend | Match? |
|-----------------------------------|---------------------------|------------------------|------------|
| Administrative Expenses | 9.55% | \$63.39 | 63.39 TRUE |
| General and Claims | 6.28% | \$41.67 | 41.67 TRUE |
| Agent/Broker Fees and Commissions | 2.47% | \$16.41 | 16.41 TRUE |
| Quality Improvement Initiatives | 0.80% | \$5.31 | 5.31 TRUE |
| Taxes and Fees | 5.20% | \$34.50 | 34.5 TRUE |
| PCORI Fees | 0.00% | \$0.00 | 0 TRUE |
| PA Premium Tax (if applicable) | 3.94% | \$26.13 | 26.13 TRUE |
| Federal Income Tax | 1.26% | \$8.37 | 8.37 TRUE |
| Health Insurance Providers Fee | 0.00% | \$0.00 | 0 TRUE |
| Profit/Contingency (after tax) | 4.74% | \$31.47 | 31.47 TRUE |
| | | 0 | 0 TRUE |
| Total Retention | 19.48% | \$129.36 | |
| Projected Required Revenue PMPM | \$ 663.97 | | |

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$636.90

This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$511.30

The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of

TRUE

Objection 24

| Period | ACA Indicator | Group State | Current Renewal Month | Member months |
|--------|---------------|-------------|-----------------------|---------------|
| 201802 | ACA | PA | January | 213 |
| 201802 | ACA | PA | February | 186 |
| 201802 | ACA | PA | March | 400 |
| 201802 | ACA | PA | April | 328 |
| 201802 | ACA | PA | May | 262 |
| 201802 | ACA | PA | June | 265 |
| 201802 | ACA | PA | July | 236 |
| 201802 | ACA | PA | August | 115 |
| 201802 | ACA | PA | September | 446 |
| 201802 | ACA | PA | October | 96 |
| 201802 | ACA | PA | November | 178 |
| 201802 | ACA | PA | December | 634 |

| Quarter | Membership | Percentage |
|---------|------------|------------|
| Q1 | 799 | 23.8% |
| Q2 | 855 | 25.5% |
| Q3 | 797 | 23.7% |
| Q4 | 908 | 27.0% |

Objection 26

Manual Experience Rate Projection

Mid-point to Mid-point, Experience to Projection: 24 months

| | Experience | Manual |
|-------------------|------------|--------------|
| Experience Period | 0.973 | 1.048 |
| Projection Period | 1.154 | 1.154 |
| Morbidity Factor | 1.186 | 1.101 |

| Benefit Category | <u>IP</u> | <u>OP</u> | <u>Prof</u> | <u>Other</u> | <u>Cap</u> | <u>Rx</u> | <u>Total</u> |
|------------------------|-----------|-----------|-------------|--------------|------------|-----------|--------------|
| Util Desc | days | services | services | services | | scripts | |
| Util/1,000 | 316.37 | 708.80 | 6,586.59 | 3,845.03 | 12,000.00 | 12,573.80 | |
| Avg Cost/Service | 3,745.48 | 1,470.19 | 167.51 | 324.72 | 1.94 | 149.56 | |
| PMPM | \$98.75 | \$86.84 | \$91.95 | \$104.05 | \$1.94 | \$156.71 | \$540.23 |
| Population Risk | 1.101 | 1.101 | 1.101 | 1.101 | 1.101 | 1.101 | |

| | | | | | | | |
|------------------------|-------|-------|-------|-------|-------|-------|--|
| Other | | | | | | | |
| Area Factor | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| Area Mix | 1.054 | 1.054 | 1.054 | 1.054 | 1.054 | 1.054 | |
| Demo Factor | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| Demo Mix | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| Network Factor | 0.993 | 0.993 | 0.993 | 0.993 | 0.993 | 0.993 | |
| Network Mix | 0.988 | 0.988 | 0.988 | 0.988 | 0.988 | 0.988 | |
| Benefit Mandate Change | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| New Cap | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| Pooling Impact | 1.008 | 1.008 | 1.008 | 1.008 | 1.008 | 1.008 | |
| Deductible Suppression | 0.990 | 0.990 | 0.990 | 0.990 | 0.990 | 0.990 | |
| Rx Other Trend | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 0.969 | |
| Total Other | 1.032 | 1.032 | 1.032 | 1.032 | 1.032 | 1.000 | |

| | | | | | | | |
|------------------------|-------|-------|-------|-------|-------|-------|--|
| Total Unit Cost | 1.061 | 1.045 | 1.019 | 1.045 | 1.000 | 1.103 | |
|------------------------|-------|-------|-------|-------|-------|-------|--|

| | | | | | | | |
|--------------------------------|-------|-------|-------|-------|-------|-------|--|
| Induced Util Factor | 0.980 | 0.980 | 0.980 | 0.980 | 0.980 | 0.980 | |
| Induced Util Mix | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | |
| Utilization | 1.025 | 1.065 | 1.060 | 1.065 | 1.000 | 1.026 | |
| Total Utilization Trend | 1.004 | 1.044 | 1.039 | 1.044 | 0.980 | 1.005 | |

| | | | | | | | |
|-----------------------|-----------------|-----------------|-----------------|-----------------|---------------|-----------------|-----------------|
| Util/1,000 | 351.41 | 849.92 | 7,824.02 | 4,610.57 | 12,681.61 | 13,995.31 | |
| Avg Cost/Service | \$4,350.62 | \$1,657.28 | \$179.61 | \$366.04 | \$2.00 | \$181.84 | |
| Projected PMPM | \$127.40 | \$117.38 | \$117.10 | \$140.64 | \$2.11 | \$212.08 | \$716.72 |

| | |
|-----------------------------------------------------------------------------------------------------|---------------|
| Proj Allowed Exp PMPM | 716.72 |
| Credibility Weighted Benefits in Excess of EHB factor | 1 |
| Index Rate for Projection Period, before application of prospective trend factor | 716.72 |
| Medical Trend (weighted each quarter's trend factor based on percentage of enrollees in experience) | 1.035 |
| Final Index Rate for Projection Period | 741.59 |

Objection 28

| Age | Experience Period Member Months | Current Period Member Months | Projection Period Member Months | % change from current to projection |
|-----|------------------------------------|---------------------------------|------------------------------------|-------------------------------------------|
| 0 | 971 | 223.1732397 | 241 | 0% |
| 1 | 920 | 265.6824282 | 235 | 0% |
| 2 | 830 | 239.1141854 | 210 | 0% |
| 3 | 1049 | 223.1732397 | 253 | 0% |
| 4 | 1035 | 270.9960768 | 252 | 0% |
| 5 | 921 | 281.6233739 | 211 | 0% |
| 6 | 1031 | 132.8412141 | 244 | 0% |
| 7 | 1119 | 212.5459426 | 239 | 0% |
| 8 | 1113 | 180.6640512 | 268 | 0% |
| 9 | 1170 | 281.6233739 | 275 | 0% |
| 10 | 1131 | 286.9370225 | 269 | 0% |
| 11 | 1157 | 345.3871567 | 288 | 0% |
| 12 | 1078 | 340.0735082 | 273 | 0% |
| 13 | 1163 | 456.9737766 | 291 | -1% |
| 14 | 1291 | 313.5052653 | 313 | 0% |
| 15 | 1344 | 414.4645881 | 313 | 0% |
| 16 | 1358 | 371.9553995 | 308 | 0% |
| 17 | 1266 | 286.9370225 | 308 | 0% |
| 18 | 1267 | 409.1509395 | 281 | 0% |
| 19 | 1449 | 366.641751 | 360 | 0% |
| 20 | 1389 | 419.7782366 | 321 | 0% |
| 21 | 1434 | 382.5826967 | 348 | 0% |
| 22 | 1346 | 292.2506711 | 321 | 0% |
| 23 | 1399 | 318.8189139 | 319 | 0% |
| 24 | 1432 | 334.7598596 | 354 | 0% |
| 25 | 1650 | 308.1916168 | 397 | 0% |
| 26 | 1734 | 419.7782366 | 479 | 0% |
| 27 | 1857 | 478.2283708 | 484 | 0% |
| 28 | 1966 | 430.4055338 | 507 | 0% |
| 29 | 1869 | 441.0328309 | 462 | 0% |
| 30 | 1646 | 377.2690481 | 442 | 0% |
| 31 | 1798 | 382.5826967 | 498 | 0% |
| 32 | 1555 | 547.3058022 | 442 | 0% |
| 33 | 1935 | 462.2874251 | 495 | 0% |
| 34 | 1943 | 456.9737766 | 488 | 0% |
| 35 | 1898 | 462.2874251 | 502 | 0% |
| 36 | 1639 | 499.4829651 | 429 | 0% |
| 37 | 1869 | 425.0918852 | 470 | 0% |
| 38 | 1656 | 488.855668 | 434 | 0% |
| 39 | 1632 | 366.641751 | 422 | 0% |
| 40 | 1657 | 499.4829651 | 413 | 0% |
| 41 | 1674 | 334.7598596 | 393 | 0% |
| 42 | 1609 | 541.9921536 | 389 | -1% |
| 43 | 1658 | 579.1876936 | 403 | -1% |
| 44 | 1751 | 403.8372909 | 442 | 0% |
| 45 | 1758 | 478.2283708 | 445 | 0% |
| 46 | 2024 | 605.7559364 | 516 | 0% |
| 47 | 1905 | 648.2651249 | 474 | -1% |
| 48 | 1970 | 488.855668 | 474 | 0% |
| 49 | 2007 | 515.4239108 | 504 | 0% |
| 50 | 2037 | 499.4829651 | 512 | 0% |
| 51 | 1931 | 472.9147223 | 497 | 0% |
| 52 | 2088 | 494.1693165 | 520 | 0% |
| 53 | 2140 | 536.6785051 | 528 | 0% |
| 54 | 2008 | 494.1693165 | 521 | 0% |
| 55 | 2124 | 441.0328309 | 529 | 0% |
| 56 | 2055 | 499.4829651 | 518 | 0% |
| 57 | 1945 | 435.7191823 | 490 | 0% |
| 58 | 1991 | 494.1693165 | 510 | 0% |
| 59 | 1697 | 366.641751 | 458 | 0% |
| 60 | 1621 | 249.7414826 | 418 | 1% |
| 61 | 1705 | 371.9553995 | 413 | 0% |
| 62 | 1392 | 409.1509395 | 332 | 0% |
| 63 | 1402 | 233.8005369 | 339 | 0% |
| 64 | 1263 | 228.4868883 | 298 | 0% |
| 65 | 1594 | 212.5459426 | 350 | 1% |

| Geo Area | Experience Period Member Months | Current Period Member Months | Projection Period Member Months | % change from current to projection |
|---------------|------------------------------------|---------------------------------|------------------------------------|-------------------------------------------|
| Rating Area 1 | 964 | 36 | 32.02738021 | 0% |
| Rating Area 2 | 334 | 96 | 85.40634723 | 0% |
| Rating Area 3 | 1736 | 948 | 843.3876789 | 0% |
| Rating Area 4 | 0 | 132 | 0 | -1% |
| Rating Area 5 | 1919 | 588 | 576.4928438 | 0% |
| Rating Area 6 | 2703 | 876 | 779.3329185 | 0% |
| Rating Area 7 | 27577 | 6684 | 6138.581207 | -2% |
| Rating Area 8 | 27417 | 11784 | 13120.55009 | 5% |
| Rating Area 9 | 16562 | 4590 | 4158.221531 | -2% |

Objection 30

**Pennsylvania
Aetna Health Inc.
1Q19 Small Group Rates**

\$27.11 PSPM; Blend of [REDACTED] for SEPA and [REDACTED] for WPA/CPA

| Rating Area | Projected Membership | Comission |
|-------------|----------------------|------------|
| 1 | 0% | [REDACTED] |
| 2 | 0% | [REDACTED] |
| 3 | 2% | [REDACTED] |
| 4 | 0% | [REDACTED] |
| 5 | 0% | [REDACTED] |
| 6 | 11% | [REDACTED] |
| 7 | 10% | [REDACTED] |
| 8 | 74% | [REDACTED] |
| 9 | 3% | [REDACTED] |

| | |
|------------------------------------|-------|
| Average Commission PSPM | 27.11 |
|------------------------------------|-------|



July 16, 2018

Mr. Michael Gurgiolo
Actuarial Review Division
Bureau of Accident & Health Insurance
1311 Strawberry Square
Harrisburg, PA 17120

Subject: Aetna Health Inc.
Small Group Rate Filing
SERFF # AETN-131455854

Dear Mr. Michael Gurgiolo:

Please see our responses below in regard to your letter dated July 6, 2018.

1. The exhibit provided in response to Question 3 shows a development of the change in morbidity for the experience and manual rates as presented below. Please provide additional quantitative support for the development of these factors as there is a significant increase in the morbidity factors associated with the projection period in comparison to the experience period.

| | Experience | Manual |
|---------------------|------------|--------|
| Experience Period | 0.973 | 1.048 |
| Projection Period | 1.154 | 1.154 |
| Change in Morbidity | 1.186 | 1.101 |

Please see the 'Response #1' tab in the AHI Objection Response Tables 20180706.xlsx attachment for the development of the change in morbidity

2. The exhibit provided in response to Question 3 shows a different "Projection Network Factor" for the experience (0.952) compared to the manual (0.973). Please provide an explanation for why these values are different when they are both reflecting the projection period.

The Projection Network Factor for the base experience of .952 is the average projected network factor for the membership included in the base experience which includes ACA and transitional policies for AHI and AHIC. The Projection Network Factor for the manual experience of .973 is the average projected network factor for the membership included in the manual experience which does not include transitional policies and includes all ACA policies for PA legal entities

3. Please provide additional numerical support for the change in area factors described in response to Question 9. Please provide the detailed calculation of the proposed area factors and quantitatively demonstrate how the factors were normalized for morbidity differences.

Please see the 'Response #3' tab in the AHI Objection Response Tables 20180706.xlsx attachment. The area factors were developed by reviewing experience claims cost by region, and then normalizing for morbidity with the retrospective risk score of the population. Judgement was then applied to mitigate the disruption by region, account for the credibility of costs within each region, and account for areas where

there will not be an ACA offering (rating area 4 and certain counties in other rating areas). External benchmarks were also examined when determining the area factors.

4. It was stated in the response to Question 9 that large group data was used in the area factor calculation for credibility purposes. Are there any contract differences between the large group and small group products? If so, please provide a quantitative exhibit showing how these differences were accounted for in the area factor development.

We confirm that there are no material differences between the contracts for the large group and small group products.

5. The calculated trend is applied to allowed claims and includes a leveraging component. However, in your response to Question 10c you state that “the impact of benefit leveraging is accounted for separately in the projected paid to allowed ratio.” Please provide support showing the leveraging component is not being included in both the trend calculation and the projected paid to allowed ratio.

Please see the ‘Response #5’ tab in the AHI Objection Response Tables 20180706.xlsx attachment. The leveraging component of trend is not included in the allowed rate development, only in the paid to allowed ratio. The utilization trend used in the URRT matches the expected utilization trend with leveraging removed, but including induced utilization.

6. Your response to Question 10d shows the leveraging impact on a paid trend value even though an allowed trend is used in the rate development. Please provide support for why a leveraging impact based on an analysis of paid trends is appropriate to apply to an allowed trend amount.

Please see response #5. Leveraging is not used in the development of allowed trend. We apologize for the confusion.

7. The response to Question 12 includes the calculation of the projected risk adjustment receivable PMPM. However, this calculation doesn’t reflect the information included in Section 2a of the Pennsylvania Actuarial Memorandum. Please provide a development of the projected risk adjustment receivable PMPM beginning with the \$8.19 PMPM 2017 risk adjustment receivable, as stated in the Pennsylvania Actuarial Memorandum. Please note that as Aetna anticipates a risk adjustment receivable, any adjustment for the inclusion of the administrative expense factor of 0.86 should reduce the receipt.

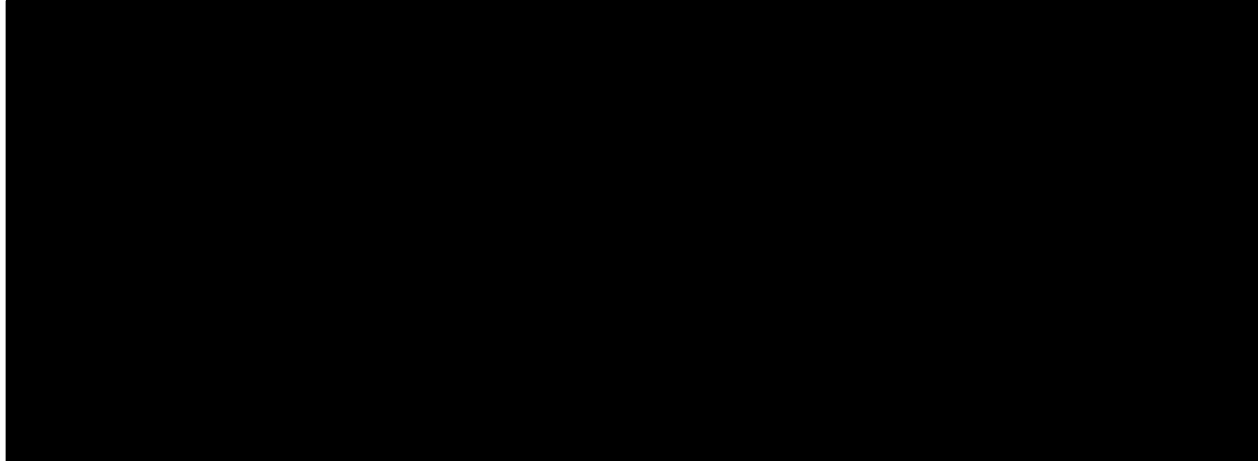
You are correct that we have calculated the administrative adjustment in error, and we will be revising our filing to reflect the corrected risk adjustment development. Please see the ‘Response #7’ tab in the AHI Objection Response Tables 20180706.xlsx attachment for the development of projected risk adjustment, both before and after the administrative expense correction. We have updated all of our filing documents and exhibits to reflect the impact of this change.

8. The response to Question 14 includes the calculation of the Medical Cost PMPM used in the development of the MLR. This calculation includes a risk adjustment receivable of \$10.76. Additionally, the exhibit provided in response to Question 22 indicates a risk adjustment transfer PMPM of \$10.76. Please explain how this amount reconciles to the risk adjustment included in the URRT (\$9.24).

Please see the ‘Response #8’ tab in the AHI Objection Response Tables 20180706.xlsx attachment for the reconciliation of \$10.76 to \$9.26. The risk adjustment included in the URRT is negative because the effect



of a risk adjustment receivable is a reduction in claims. Please also note we have made an adjustment to the Rx other trend factor which was an error in our initial filing.



10. Please explain why the Rx Other Trend in Cell L25 of the exhibit provided in response to Question 26 (0.969) does not tie to the Rx Other Trend in Cell D30 of the exhibit provided in response to Question 3 (0.991).

The Rx Other Trend in cell M25 on the 'Response #26' tab only applies to the pharmacy cost category. The Rx Other trend in Cell D30 on the 'Response #3' tab is the factor for all medical cost categories, weighted by category, using .969 for Rx and 1.0 for all other medical cost categories.

11. The response to Question 27 does not address the differences in administrative expenses in Table 6 and the SHCE or the differences in QIS in Table 6 and the SHCE. Please reconcile this data.

Please see the 'Response #11' tab for a comparison of the administrative costs between Table 6 and the SHCE. Please note that the SHCE covers the experience period of 2017, while Table 6 is representative of the projection period of 2019, so the two will not be exactly equal. Aetna's administrative cost and QIS assumptions are set nationally and allocated to a local level, so there will be some variation from year to year. Also, Aetna's cost and QIS assumptions are set across legal entities and the allocation of experience can vary by entity. In addition, there can be discrepancies on which members and groups are considered large or small, and on timing of expenses.

12. Please reconcile the PMPM commission and other amounts provided in the "Exhibit 22" worksheet with the commission and other amounts shown in Table 6 of the PAAM Exhibits.

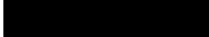
The PMPM commission of \$15.74 shown in 'Response #22' is the average commission we expect to pay based on the distribution of membership. We convert \$15.74 to a percent of premium as we are required to enter commission in Table 6 of PAAM Exhibits as such. When the average small group premium trend is applied to \$15.74, the resulting value is the \$16.41 shown in Table 6 of the PAAM Exhibits.

The formula can be seen in cell H22 and I22 on the 'Response #22' tab of the previously submitted attachment AHI Objection Response Tables 20180615.xlsx.



Please let us know if you need any additional information to complete your review of this filing.

Sincerely,

, ASA, MAAA
Actuary I, Aetna

Pennsylvania
Aetna Health, Inc.
1Q19 Small Group Rates

Response to question 1, from July 6, 2018 objection letter.

Base Experience

| | CY 2017 Data (Experience) | |
|--------------------------|---------------------------|--------------|
| | MMOS | Average Risk |
| SG KWYH | 292,979 | 0.941 |
| SG ACA | 127,389 | 1.048 |
| Combined Base Experience | 420,368 | 0.973 |

| | 201712 Active (Jump-off) | |
|--------|--------------------------|--------------|
| | Members | Average Risk |
| SG ACA | 4,700 | 1.108 |

| Renewal Action | 2018 Renewals/Sales | | 2019 Full Year Renewals/Sales | |
|----------------------|---------------------|-------|-------------------------------|-------|
| | Members | Risk | Members | Risk |
| Up for Renewal | 4,700 | 1.108 | 15,695 | 1.083 |
| - Terminate Coverage | 1,455 | 0.965 | 4,420 | 0.962 |
| + Add'l New Sales | 12,450 | 1.060 | 1,476 | 1.330 |
| Ending Membership | 15,695 | 1.083 | 12,750 | 1.154 |

| | Morbidity Change Development |
|---------------------------------------|------------------------------|
| Starting Risk Score (Base Experience) | 0.973 |
| Ending Risk Score (ACA 2019) | 1.154 |
| Change in Morbidity Factor | 1.186 |

Manual Experience

| | CY 2017 Data (Experience) | |
|-------------------|---------------------------|--------------|
| | MMOS | Average Risk |
| SG KWYH | 0 | 0.000 |
| SG ACA | 127,389 | 1.048 |
| Manual Experience | 127,389 | 1.048 |

| | 201712 Active (Jump-off) | |
|--------|--------------------------|--------------|
| | Members | Average Risk |
| SG ACA | 4,700 | 1.108 |

| Renewal Action | 2018 Renewals/Sales | | 2019 Full Year Renewals/Sales | |
|----------------------|---------------------|-------|-------------------------------|-------|
| | Members | Risk | Members | Risk |
| Up for Renewal | 4,700 | 1.108 | 15,695 | 1.083 |
| + Gain from KWYH/AFA | 12,450 | 1.060 | 1,476 | 1.330 |
| - Terminate Coverage | 1,455 | 0.965 | 4,420 | 0.962 |
| + Add'l New Sales | 0 | 0.000 | 0 | 0.000 |
| Ending Membership | 15,695 | 1.083 | 12,750 | 1.154 |

| | Morbidity Change Development |
|-----------------------------------------|------------------------------|
| Starting Risk Score (Manual Experience) | 1.048 |
| Ending Risk Score (ACA 2019) | 1.154 |
| Change in Morbidity Factor | 1.101 |

Pennsylvania
Aetna Health, Inc.
1Q19 Small Group Rates

Response to question 3, from July 6, 2018 objection letter.

| Rating Area | Prior Factor | Un-normalized result | Proposed Area Factor |
|-------------|--------------|----------------------|----------------------|
| 1 | 0.785 | 0.891 | 0.779 |
| 2 | 0.792 | 0.844 | 0.819 |
| 3 | 0.998 | 1.205 | 1.020 |
| 4 | 0.810 | 1.020 | 0.855 |
| 5 | 0.780 | 0.959 | 0.837 |
| 6 | 0.983 | 1.120 | 1.030 |
| 7 | 0.984 | 1.151 | 1.080 |
| 8 | 1.000 | 1.000 | 1.000 |
| 9 | 0.933 | 1.085 | 0.939 |

**Pennsylvania
Aetna Health, Inc.
1Q19 Small Group Rates**

Response to question 5, from July 6, 2018 objection letter.

From SG Quarterly Trend_AHI.xlsx (Paid Trend)

| Service Category | Cost* | Utilization* |
|---------------------|--------|--------------|
| Inpatient Hospital | 6.08% | 3.64% |
| Outpatient Hospital | 4.50% | 7.98% |
| Professional | 1.92% | 7.09% |
| Other Medical | 4.50% | 7.98% |
| Capitation | | |
| Prescription Drugs | 10.25% | 5.19% |
| Total Annual Trend | | |

| Utilization Trend | Trend Leveraging | Util Trend with Leveraging | Match? | Induced Utilization | Util Trend with Induced Utilization | Does SG Quarterly Trend_AHI plus Induced Util match Exhibit 8? | URRT and Exhibit 8 Match? |
|-------------------|------------------|----------------------------|--------|---------------------|-------------------------------------|----------------------------------------------------------------|---------------------------|
| 2.52% | 1.09% | 3.64% | TRUE | 0.997 | 2.19% | TRUE | TRUE |
| 6.52% | 1.38% | 7.98% | TRUE | 0.997 | 6.18% | TRUE | TRUE |
| 6.02% | 1.01% | 7.09% | TRUE | 0.997 | 5.68% | TRUE | TRUE |
| 6.52% | 1.38% | 7.98% | TRUE | 0.997 | 6.18% | TRUE | TRUE |
| | 1.01% | 1.01% | | 0.997 | -0.32% | TRUE | TRUE |
| 2.63% | 2.50% | 5.19% | TRUE | 0.997 | 2.30% | TRUE | TRUE |

From Exhibit 8 (Allowed Trend)

| Service Type | Unit Cost | Utilization |
|-------------------------|-----------|-------------|
| Facility Inpatient | 6.08% | 2.19% |
| Facility Outpatient | 4.50% | 6.18% |
| Physician | 1.92% | 5.68% |
| Capitation | 0.00% | -0.32% |
| Medical | 4.30% | 4.71% |
| | | |
| Pharmacy | 10.25% | 2.30% |
| Total (Med + Rx) | 5.40% | 4.27% |

From URRT (Allowed Trend)

| Benefit Category | Annualized Trend Factors | |
|---------------------|--------------------------|--------|
| | Cost | Util |
| Inpatient Hospital | 1.0608 | 1.0219 |
| Outpatient Hospital | 1.0450 | 1.0618 |
| Professional | 1.0192 | 1.0568 |
| Other Medical | 1.0450 | 1.0618 |
| Capitation | 1.0000 | 0.9968 |
| Prescription Drug | 1.1025 | 1.0230 |

Pennsylvania
Aetna Health, Inc.
1Q19 Small Group Rates

Response to question 7, from July 6, 2018 objection letter.

| Answer to question 7, based on previously submitted values. | | |
|-------------------------------------------------------------|-----------------|------|
| Transfer estimate | \$ 8.19 | |
| Trend | 1.129 | |
| Admin Adj | 14% | |
| | <u>\$ 10.76</u> | TRUE |
| 2019 Risk Adjustment Fee | \$ 0.15 | |
| 2019 Net High Risk Pool Prem less Recoveries | \$ 1.37 | TRUE |
| Projected Risk Adjustment PMPM (1st Quarter) | \$ 9.24 | TRUE |
| Value from URRT: | \$ 9.24 | |
| Value from PA rate template: | \$ 9.64 | |

| Answer to question 7, based on revised risk adjustment calculation. | | |
|---------------------------------------------------------------------|----------------|------|
| Transfer estimate from PA DOI | \$ 8.19 | |
| Trend | \$ 1.13 | |
| Admin Adj | \$ 0.14 | |
| | <u>\$ 7.96</u> | TRUE |
| 2019 Risk Adjustment Fee | \$ 0.15 | |
| 2019 Net High Risk Pool Prem less Recoveries | \$ 1.40 | TRUE |
| Projected Risk Adjustment PMPM (1st Quarter) | \$ 6.40 | TRUE |
| Value from URRT: | \$ 6.40 | |
| Value from PA rate template: | \$ 6.78 | |

Revised response to question 12 from June 15, 2018 objection letter, based on revised risk adjustment calculation:

| | | |
|-----------------------------------------------------|---------------|------|
| Risk Transfer Estimate from PA DOI | \$8.19 | |
| Adj for Trend | \$1.06 | |
| Trended Risk Transfer Estimate from PA DOI | \$9.25 | |
| Adjustment for Admin components of Premium | (\$1.30) | |
| Adjusted Risk Transfer Estimate | \$7.96 | TRUE |
| 2018 Risk Adjustment Fee | (\$0.15) | |
| 2018 Net High Risk Pool Prem less Recoveries | \$ (1.40) | |
| Projected Risk Adjustment PMPM (1st Quarter) | \$6.40 | TRUE |
| Trend Factor to midpoint of projection period | 1.059 | |
| Full Year Projected Risk Adj PMPM | \$6.78 | TRUE |

**Pennsylvania
Aetna Health, Inc.
1Q19 Small Group Rates**

Response to question 8, from July 6, 2018 objection letter.

| Answer, based on previously submitted values. | | Answer, based on revised values. | |
|----------------------------------------------------------------------------------------------------------------------------------------|------------|------------------------------------------------------------------------------------------------------------------------------------------|----------|
| Adjusted Risk Transfer Estimate | \$ 10.76 | Adjusted Risk Transfer Estimate | \$7.96 |
| 2018 Risk Adjustment Fee | \$ (0.15) | 2018 Risk Adjustment Fee | (\$0.15) |
| 2018 Net High Risk Pool Prem less Recoveries | \$ (1.37) | 2018 Net High Risk Pool Prem less Recoveries | (\$1.40) |
| Projected Risk Adjustment PMPM (1st Quarter) | \$ 9.24 | Projected Risk Adjustment PMPM (1st Quarter) | \$6.40 |
| This is the table we put in the previous objection response: <i>The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:</i> | | This is the revised table for the previous objection response: <i>The Exhibit 11 'Medical Cost (PMPM)' was calculated as follows:</i> | |
| Incurred before RA | \$534.94 | Incurred before RA | \$534.94 |
| Risk Adj (no fees) | \$ (10.76) | Risk Adj (no fees) | (\$7.96) |
| High Risk Pool Recoveries | (\$1.82) | High Risk Pool Recoveries | (\$1.87) |
| Total Claims | \$522.37 | Total Claims | \$525.12 |
| Incurred before RA | \$534.94 | Incurred before RA | \$534.94 |
| Projected Risk Adjustment PMPM (1st Quarter) | \$ 9.24 | Projected Risk Adjustment PMPM (1st Quarter) | \$ 6.40 |
| 2019 Risk Adjustment Fee | \$ 0.15 | 2019 Risk Adjustment Fee | \$ 0.15 |
| High Risk Pool Premium | \$ 3.18 | High Risk Pool Premium | \$ 3.27 |
| Total Claims | \$522.37 | Total Claims | \$525.12 |
| High Risk Pool Premium | \$ 3.18 | High Risk Pool Premium | \$ 3.27 |
| High Risk Pool Recoveries | \$ 1.82 | High Risk Pool Recoveries | \$ 1.87 |
| Net High Risk Pool Recoveries | \$ 1.37 | Net High Risk Pool Recoveries | \$ 1.40 |

Pennsylvania
Aetna Health, Inc.
1Q19 Small Group Rates

Response to question 11, from July 6, 2018 objection letter.

| Supplemental Health Care Exhibit | | | |
|----------------------------------|----------------------------------------------------------------------|-------------------------|--------------------|
| Line | Description | Small Group Employer | Percent of Prem |
| 1.8 | Adjusted Premiums Earned | 139,610,058 | |
| 6.6 | Total of Defined Expenses Incurred for Improving Health Care Quality | 1,416,799 | 1.01% |
| 10.5 | Total general and administrative | 5,210,515 | 3.73% |

| PA Actuarial Memorandum, Table 6 | | |
|----------------------------------|-------|--------------------|
| | PMPM | Percent of Prem |
| Quality Improvement Initiatives | 5.31 | 0.80% |
| General and Claims | 46.99 | 7.08% |

Pennsylvania
Aetna Health, Inc.
1Q19 Small Group Rates

Response to question 22, from June 15, 2018 objection letter.

Objection 21

| | SEPA | All Other PA | Total |
|------------------------------|------|--------------|-----------------|
| Commissions PSPM | | | \$ 27.11 |
| Projected Area Distribution | 74% | 26% | |
| Average Contract Size | | | 1.722 |
| Commissions PMPM | | | \$ 15.74 |
| G&A PMPM | | | \$ 45.07 |
| .80% QIA included in \$45.07 | | | 0.80% |
| Non QIA G&A PMPM | | | \$ 39.97 |
| BFIT Profit | | | 6.00% |
| FIT | | | 21.00% |
| AFIT Profit | | | 4.74% |
| State Fees | | | 3.74% |
| State Assessment | | | 0.20% |

Projected Incurred Claims, before ACA rein & Risk

| | |
|--------------------------------------------------------------|------------|
| Adj't, PMPM | \$ 522.06 |
| Risk Adj Transfer PMPM | \$ (10.76) |
| Projected Incurred Claims, without risk adjustment fee, PMPM | \$ 511.30 |

| | | |
|---------------------------------------------|--------|-----------|
| Administrative Expenses | 9.55% | \$60.81 |
| General and Claims | 6.28% | \$39.97 |
| Agent/Broker Fees and Commissions | 2.47% | \$15.74 |
| Quality Improvement Initiatives | 0.80% | \$5.10 |
| Taxes and Fees | 5.20% | \$33.09 |
| Total Prem Tax | 3.94% | \$25.07 |
| PA Prem Tax (Fixed) | 0.00% | \$0.00 |
| PA Prem Tax (Var) | 3.94% | \$25.07 |
| Federal Income Tax | 1.26% | \$8.02 |
| | 4.74% | \$30.19 |
| Risk Adj Fee | 0.02% | \$0.15 |
| Risk Adj - High Risk Pool | 0.21% | \$1.37 |
| Total Fixed Expenses | 8.77% | \$55.86 |
| Total Variable Expenses | 10.95% | \$69.74 |
| Plan Adjusted Index Rate (Q1) | | \$ 636.90 |
| Avg Projected SG Premium Trend (Exhibit 12) | | 1.043 |
| | | \$ 663.97 |

TRUE

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$636.90

This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$511.30

The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$663.97

| | PA AM Exhibit Calculation | Apply SG Premium | Match? |
|-----------------------------------|---------------------------|------------------|--------|
| Administrative Expenses | 9.55% \$63.39 | 63.39 | TRUE |
| General and Claims | 6.28% \$41.67 | 41.67 | TRUE |
| Agent/Broker Fees and Commissions | 2.47% \$16.41 | 16.41 | TRUE |
| Quality Improvement Initiatives | 0.80% \$5.31 | 5.31 | TRUE |
| Taxes and Fees | 5.20% \$34.50 | 34.5 | TRUE |
| PCORI Fees | 0.00% \$0.00 | 0 | TRUE |
| PA Premium Tax (if applicable) | 3.94% \$26.13 | 26.13 | TRUE |
| Federal Income Tax | 1.26% \$8.37 | 8.37 | TRUE |
| Health Insurance Providers Fee | 0.00% \$0.00 | 0 | TRUE |
| Profit/Contingency (after tax) | 4.74% \$31.47 | 31.47 | TRUE |
| Total Retention | 19.48% \$129.36 | 129.36 | TRUE |
| Projected Required Revenue PMPM | \$ 663.97 | 663.97 | TRUE |

Pennsylvania
Aetna Health, Inc.
1Q19 Small Group Rates

Revised response to question 22, from June 15, 2018 objection letter.

Objection 21, Based on Revised Values

| | SEPA | All Other PA | Total |
|------------------------------|------|--------------|-----------------|
| Commissions PSPM | | | \$ 27.11 |
| Projected Area Distribution | 74% | 26% | |
| Average Contract Size | | | 1.722 |
| Commissions PMPM | | | \$ 15.74 |
| G&A PMPM | | | \$ 45.07 |
| .80% QIA included in \$45.07 | | | 0.80% |
| Non QIA G&A PMPM | | | \$ 39.84 |
| BFIT Profit | | | 6.00% |
| FIT | | | 21.00% |
| AFIT Profit | | | 4.74% |
| State Fees | | | 3.70% |
| State Assessment | | | 0.20% |

Projected Incurred Claims, before ACA rein & Risk

| | |
|----------------------------------------------------|-----------|
| Adj't, PMPM | \$ 534.73 |
| Risk Adj Transfer PMPM | \$ (7.96) |
| Projected Incurred Claims, without risk adjustment | |
| fee, PMPM | \$ 526.78 |

| | | |
|---------------------------------------------|--------|-----------|
| Administrative Expenses | 9.30% | \$60.81 |
| General and Claims | 6.09% | \$39.84 |
| Agent/Broker Fees and Commissions | 2.41% | \$15.74 |
| Quality Improvement Initiatives | 0.80% | \$5.23 |
| Taxes and Fees | 5.16% | \$33.72 |
| Total Prem Tax | 3.90% | \$25.48 |
| PA Prem Tax (Fixed) | 0.00% | \$0.00 |
| PA Prem Tax (Var) | 3.90% | \$25.48 |
| Federal Income Tax | 1.26% | \$8.24 |
| | 4.74% | \$30.99 |
| Risk Adj Fee | 0.02% | \$0.15 |
| Risk Adj - High Risk Pool | 0.21% | \$1.40 |
| Total Fixed Expenses | 8.52% | \$55.73 |
| Total Variable Expenses | 10.91% | \$71.35 |
| Plan Adjusted Index Rate (Q1) | | \$ 653.85 |
| Avg Projected SG Premium Trend (Exhibit 12) | | 1.059 |
| | | \$ 692.63 |

TRUE

The percentages of each component were calculated based on the single risk pool gross premium average rate of \$653.85

This was determined based on the projected incurred claims, without the risk adjustment fee pmpm of \$526.78

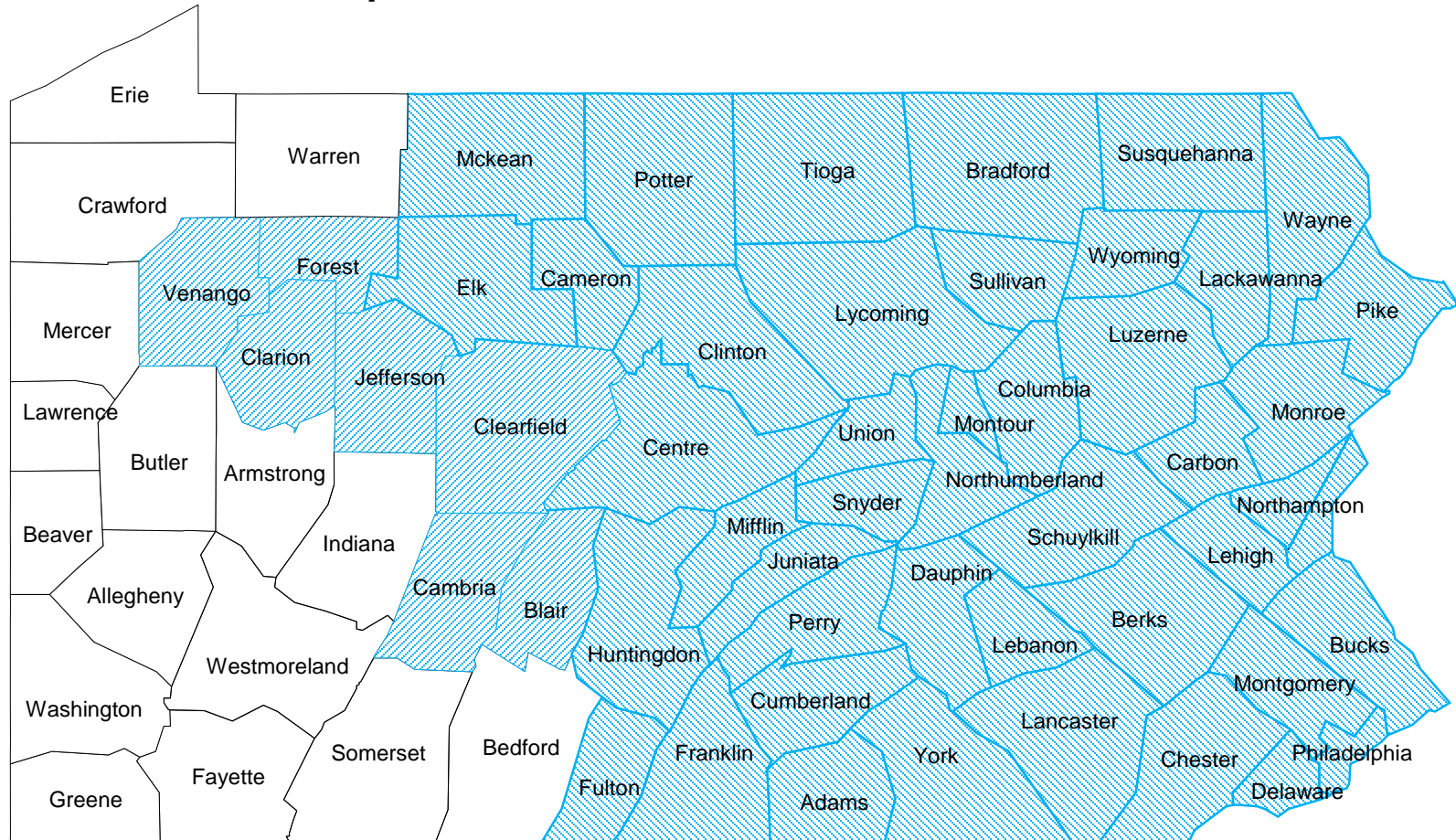
The PMPM shown in the PA AM Exhibits are based on the plan adjusted index rate of \$692.63

| | PA AM Exhibit Calculation | Apply SG Premium | Match? |
|-----------------------------------|---------------------------|------------------|-------------|
| Administrative Expenses | 9.30% | \$64.42 | 64.42 TRUE |
| General and Claims | 6.09% | \$42.20 | 42.2 TRUE |
| Agent/Broker Fees and Commissions | 2.41% | \$16.67 | 16.67 TRUE |
| Quality Improvement Initiatives | 0.80% | \$5.54 | 5.54 TRUE |
| Taxes and Fees | 5.16% | \$35.72 | 35.72 TRUE |
| PCORI Fees | 0.00% | \$0.00 | 0 TRUE |
| PA Premium Tax (if applicable) | 3.90% | \$26.99 | 26.99 TRUE |
| Federal Income Tax | 1.26% | \$8.73 | 8.73 TRUE |
| Health Insurance Providers Fee | 0.00% | \$0.00 | 0 TRUE |
| Profit/Contingency (after tax) | 4.74% | \$32.83 | 32.83 TRUE |
| Total Retention | 19.20% | \$132.97 | 132.97 TRUE |
| Projected Required Revenue PMPM | \$ 692.63 | 692.63 | TRUE |

01/01/2018 Service Area


Issuer: Aetna Health Inc. (a PA corp.)

Market: Small Group



Key *(modify as needed)*

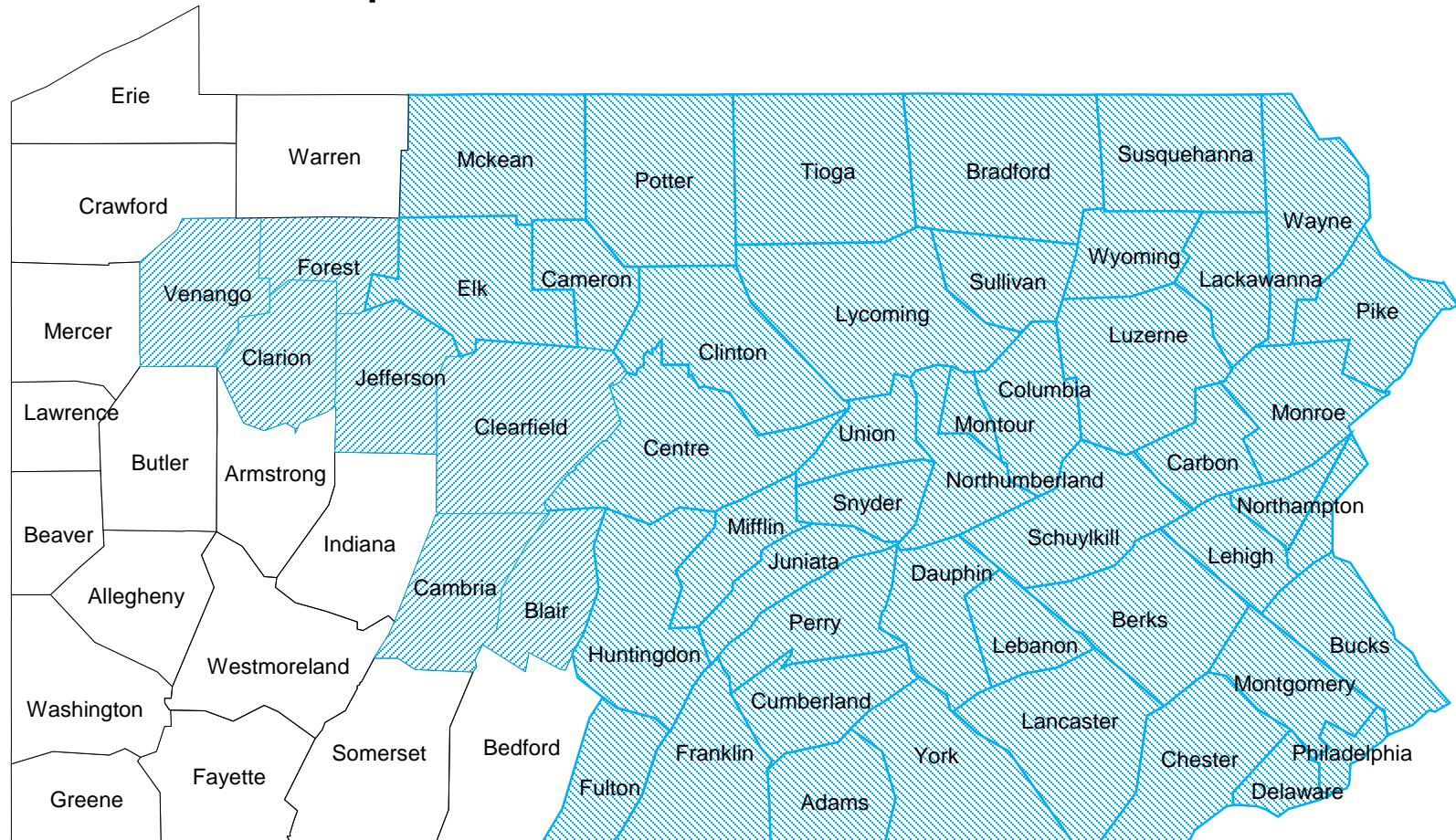
 : 2018 on-exchange service area

 : 2018 off-exchange only service area


01/01/2019 Service Area


Issuer: Aetna Health Inc. (a PA corp.)

Market: Small Group



Key *(modify as needed)*

 : 2019 on-exchange service area

 : 2019 off-exchange only service area