



**May 18, 2018**

Ms. Tracie Gray, Director  
Bureau of Life, Accident and Health Insurance  
Office of Insurance Product Regulation and Administration  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company  
Small Group Rates  
Filing No 18-19  
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense  
Sub-TOI Code: H15G.003 Small Group Only  
Filing Type: Rate**

Dear Ms. Gray:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective January 1, 2019.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2019
- Average Rate Change: 0.7%
- Range of Requested Rate Change: -5.1% to 3.7%
- Total additional annual revenue generated from the proposed rate change: \$3,401,586
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 70,937/41,340
- 2019 Number of Plans: 38
- 2018 Number of Plans and Percent Change: 32/18.8%
- Contract Form #: C19-CAAC-SPG
- Form Filing SERFF #: CABC-131454921 & CABC-131455046
- Binder SERFF #: CABC-PA19-125079480
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1217396464200771587

Harrisburg, PA 17177 | [capbluecross.com](http://capbluecross.com)

In support of this filing, I have included an Actuarial Memorandum with supporting exhibits, URRT, Consumer Friendly Justification, Rates Table Template, Rate Change Request Summary, and PA Plan Design Summary and Rate Tables.

If you have any questions regarding this filing, please call me at [REDACTED] (or via email at [REDACTED]) or [REDACTED] at [REDACTED] ([REDACTED]). Thank you for your assistance in this matter.

Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA  
Manager, Actuarial Services  
Capital BlueCross

Enclosures

cc: [REDACTED]  
[REDACTED]  
[REDACTED]

# **Attachment I**

# Rate Change Summary

## Capital Advantage Assurance Company (CAAC) – Small Group Plans

Rate request filing ID # CABC-131455101 - 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:	0.7% <sup>1</sup>
Revised requested average rate change:	0.6% <sup>1</sup>
Range of requested rate change:	-5.3% to 3.6%
Effective date:	1/1/2019
People impacted:	70,937
Available in:	Rating Area 6, Rating Area 7, and Rating Area 9

### Key information

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

Premiums	\$ 458,569,034
Claims	\$ 384,635,878
Administrative expenses	\$ 36,217,466
Taxes & fees	\$ 8,817,177
Company made (after taxes)	<b>\$28,898,514</b>

#### How it plans to spend your premium

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

Claims:	84.93%
Administrative:	11.60%
Taxes & fees:	1.47%
Profit:	2%

The company expects its annual medical costs to increase **6.63%**.

### Explanation of requested rate change

Suspension of the Health Insurer Fee in 2019  
Anticipated increase in facility and physician unit costs  
Anticipated changes in prescription drug unit costs  
Continuing change in utilization

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





**July 13, 2018**

Ms. Tracie Gray, Director  
Bureau of Life, Accident and Health Insurance  
Office of Insurance Product Regulation and Administration  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company  
Small Group Rates  
Filing No 18-19  
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense  
Sub-TOI Code: H15G.003 Small Group Only  
Filing Type: Rate**

Dear Ms. Gray:

By this filing Capital BlueCross, on behalf of its wholly owned subsidiary Capital Advantage Assurance Company, submits to the Department Small Group Rates effective January 1, 2019.

The following is a summary of the rate filing:

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2019
- Average Rate Change: 0.6%
- Range of Requested Rate Change: -5.3% to 3.6%
- Total additional annual revenue generated from the proposed rate change: \$2,835,795
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 70,937/41,340
- 2019 Number of Plans: 38
- 2018 Number of Plans and Percent Change: 32/18.8%
- Contract Form #: C19-CAAC-SPG
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Sincerely,

[REDACTED]

[REDACTED], ASA, MAAA  
Manager, Actuarial Services  
Capital BlueCross

Enclosures

cc: [REDACTED]  
[REDACTED]  
[REDACTED]

# **CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.**

## **ACTUARIAL MEMORANDUM**

### **Small Group Rates Effective January 1, 2019**

#### **General Information**

##### **Company Information**

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2019

##### **PID Company Information**

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
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### **Company Contact Information**

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

### **Scope and Purpose**

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to all small groups effective January 1, 2019. CAAC will only offer small group products off the federally-facilitated exchange.

### **Rate History and Proposed Variations in Rate Changes**

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2015	CABC-129635598	5.39%
Small Group	CAAC	1/1/2016	CABC-130076031	-2.40%
Small Group	CAAC	1/1/2017	CABC-130539601	3.40%
Small Group	CAAC	7/1/2017	CABC-130954662	6.20%
Small Group	CAAC	1/1/2018	CABC-131022141	7.90%

### **Average Rate Change**

CAAC is proposing an aggregate annual 0.6% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Template Part III, Table 10, cell AC15.

### **Membership**

Membership is shown in PA Rate Template Part I, Table 1. The average age is 37.

### **Benefit Changes 2018-2019**

A summary of proposed 2019 benefits is included in Exhibit A.

There are several benefit changes being implemented in 2019. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

### **Experience Period Premium and Claims**

**Single Risk Pool:** The data used to develop rates and shown in the URRT abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered product/plan combination for CAAC in the small group market. The single risk pool includes transitional products/plans for purposes of base rate experience.

**Base Experience Period:** The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2017 and December 31, 2017.

Transitional membership is included in PA Rate Exhibits Table 2, and is broken out in Exhibit G1.

**Paid Through Date:** Claims in the BEP are paid through March 31, 2018

**Premiums (net of MLR Rebate) in BEP:** Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates in the BEP.

**Allowed and Incurred Claims in BEP:**

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments.
- CBC only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

**Estimated Incurred but Not Paid Claims:** Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a

lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.

5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

**Risk Adjustment in BEP:** Risk adjustment amounts in the BEP are equal to those reported by the Department on 5/9/2018.

**Loss Ratio in BEP:** Loss ratio is 83.88%

### **Credibility of Data**

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from CBC subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

### **Trend Identification**

Trend: 6.8%

Trend levels reflect CBC's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CBC uses the following to project future costs:
  - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
    - i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
  - b. Internal Prescription Drug Trend Model
    - i. Price Inflation
    - ii. Contract Pricing
    - iii. Member Cost-Sharing
    - iv. Units per Script
    - v. Brand/Generic Mix
    - vi. Therapeutic Mix
    - vii. Cost per Script
2. Utilization Considerations:
  - a. Intensity of medical services rendered
  - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - c. Further migration from brand prescription drugs to generic prescription drugs
  - d. Favorable impacts of value based benefits designs
  - e. Medical utilization estimates reviewed by CBC's Chief Medical Officer
3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles, to the paid trend. Estimated leveraging is calculated in Exhibit E1.
  - o Estimated costs are based on average plan benefit value in the month, calculated using CBC's internal benefit model.
  - o CBC expects the average benefit level in 2019 to be similar to current month, 201803.
  - o As of 201803, on average, small group members pay 20% of costs, while CBC pays 80%. So for example,
    - \$2,000 in annual allowed claims results in member pay = \$400, and CBC pay = \$1,600.
    - \$2,000 trends at 5.5% = \$2,110
    - Member pay is fixed at \$400
    - CBC pay = 2,110 – 400 = \$1,710

- Total CBC trend =  $1,710/1,600 - 1 = 6.9\%$
- With an allowed trend of 5.5%, and static cost-share, leveraging will add an additional 1.4% to trend.

**Historical Experience:** Historical experience was not used to the develop trend.

**Benefit Categories:** Claims in the benefit categories displayed in the URRT come directly from CBC's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

## **Rate Development & Change**

### **Projection Factors**

**Changes in Morbidity:** Found in URRT Worksheet 1, "Pop'l risk Morbidity", and PA Rate Template Table 5. CAAC projects no change in morbidity.

**Changes in Benefits:** Benefit changes are not applied to allowed claims as allowed should stay consistent from 2017 to 2019. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

**Changes in Demographics:** CAAC does not expect changes in demographics in its small group population.

**Changes in Network:** Network adjustment is applied for membership projected to move to EPO plans.

**Other Adjustments:** No other adjustment is applied.

Benefits, Demographics, Network and Other adjustments are found in URRT, Worksheet 1, "Other", and PA Rate Template Table 5.

### **Index Rate**

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.



**Projected Allowed Claims:** The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of the URRT (“Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)”).

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J for the Index Rate.

### **Paid to Allowed Ratio**

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. The URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
  - a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
  - b. BEP Member Months
2. Develop BEP *Paid and Incurred Claims*:

$$BEP \text{ Paid and Incurred Claims} = \frac{BEP \text{ Paid Claims}}{Completion \text{ Factor}}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP \text{ Paid and Incurred Claim PMPM} = \frac{BEP \text{ Paid and Incurred Claims}}{BEP \text{ Member Months}}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

*Trended Claim PMPM*

$$= [\text{BEP Paid and Incurred Claim PMPM}] \times (1 + [\text{Trend\%}])^{\text{Trend Months}/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

*Projected Paid and Incurred Claims PMPM*

$$= [\text{Trended Claim PMPM}] \times [\text{Benefit Adjustment}] \\ \times [\text{Morbidity Adjustment}] \times [\text{Other Adjustment}]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

- a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$\text{Benefit Level Adjustment} = \frac{\text{Average Manual Cost in Projection Period}}{\text{Manual Cost of Base Plan}}$$

- c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

*Base Plan Paid and Incurred Claims PMPM*

$$= \frac{\text{Benefit Adjusted Paid and Incurred Claims PMPM}}{\text{Benefit Level Adjustment}}$$

- d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$\text{Benefit Relativity } A = \frac{\text{Manual Cost of Benefit } A}{\text{Manual Cost of Base Plan}}$$

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:
- i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than \$1000.
  - ii. Adjustments for plan designs that fall outside of the actuarial cost model.

- a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned} \text{Projected Claims PMPM Benefit } A \\ &= \text{Projected Claims PMPM Base Plan} \\ &\times \text{Pricing Relativity } A \end{aligned}$$

- b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2019. The *Total Projected Claims PMPM* :

$$\begin{aligned} &= \text{Projected Claims PMPM Benefit } A \times \text{Expected Member Dist of Benefit } A \\ &+ \text{Projected Claims PMPM Benefit } B \\ &\times \text{Expected Member Dis of Benefit } B + \dots \end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

$$\text{Paid to Allowed Ratio} = \frac{\text{Total Projected Claims PMPM}}{\text{Projected Allowed Claims at Current Benefits}}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

## **Risk Adjustment**

### **Projected Risk Adjustments PMPM:**

Relevant to 2019 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2019. The pricing impact is:

$$[Net\ Projected\ Risk\ Adjustments\ PMPM] \\ = [Projected\ CRA\ Transfer\ PMPM] - [Risk\ Adjustment\ Fee\ PMPM]$$

The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2016-2017 risk adjustment results
5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.13 PMPM. The Risk Adjustment Fee PMPM is included in the URRT Worksheet 1, "Projected Risk Adjustments PMPM", and is found on Exhibit K.

### **Market Adjusted Index Rate**

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$[Market\ Adjusted\ Index\ Rate] \\ = ([Index\ Rate] \times [Paid\ to\ Allowed\ Ratio] \\ - [Net\ Projected\ ACA\ Reinsurance\ Recoveries] \\ - [Net\ Projected\ Risk\ Adjustments\ PMPM] + [Exchange\ Fees\ PMPM]) \\ \div [Paid\ to\ Allowed\ Ratio]$$

See Exhibit K for the development of the Market Adjusted Index Rate.

### **Retention Items**

#### **Administrative Expense Load:**

1. Administrative Expense: Calculated using an allocation method from CBC's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large

group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CAAC small group products. Administrative expenses are included in the URRT Worksheet 1, “Administrative Load”, and PA Rate Template Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.

2. Broker Expense: Calculated based on CAAC’s explicit per contract broker fee. Broker Expense is included in the URRT Worksheet 1, “Administrative Load”, and PA Rate Template Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. The 2019 broker commission schedule is yet to be finalized. Attached please find the 1/1/2018 copy of the broker agreement – redacted version. Files are as follows:
  - a. Redacted Agent Agreement: “SG\_18-19\_Initial\_CAAC\_PPO\_WBEBrokerSGRedacted\_Supporting\_20180518.pdf”
  - b. Redacted Preferred Producer Master Agreement: “Ind\_18-19\_Initial\_CAAC\_PPO\_PPMABrokerSGRedacted\_Supporting\_20180518.pdf”
3. Member Out-Of-Pocket (OOP) and Ways to Save:
  - a. Description: These products offer enhanced transparency to cost savings potential both prospectively and retrospectively. These are new services included in each of CAAC’s plans that work to decrease costs by engaging members in their health care decisions. The Member OOP program will show a member, prospectively, the value of a service and the impact of member cost-sharing when that service is incurred. It allows a member to shop for the best price while introducing transparency related to the member’s expected cost share at the time of service. The “Ways to Save” program allows members to receive alerts, retrospectively, informing them of cost savings that could have been incurred had they have known about competing medical providers in the area. The alerts are retrospective and offer transparency around member’s healthcare options.
  - b. Costs: Costs are aggregated into CBC’s total administrative expense above. No additional fee is charged. The cost is approximately \$0.25 PMPM. Included in the URRT Worksheet 1, “Administrative Load”, and PA Rate Template Table 6.
4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
  - a. Complete biometric screening and receive a gift card.
  - b. Meeting biometric measure or finish online coaching program and receive a gift card reward.
  - c. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
  - d. Included in the URRT Worksheet 1, “Administrative Load”, and PA Rate Template Table 6.
5. Identity Theft Coverage: Identity protection offering will include the following components:
  - a. Credit monitoring – Monitors activity that may affect credit

- b. Fraud detection – Identifies potentially fraudulent use of identity or credit
  - c. Fraud resolution support – Assists members in addressing issues that arise in relation to credit monitoring and fraud detection
  - d. Included in the URRT Worksheet 1, “Administrative Load”, and PA Rate Template Table 6.
6. Additional Quality Improvement: The Final Notice of Benefit and Payment Parameters (NBPP) for 2019 finalized the rule to allow issuers to apply a standard 0.8% of premium for quality improvement (QI) measures in the MLR calculation. Total QI amounts applied in rating equal 0.8%.

### **Profit (or Contribution to Surplus) & Risk Margin:**

- 7. Contingency: Contingency is included in the URRT Worksheet 1, “Profit and Risk”, and PA Rate Template Table 6.

### **Taxes and Fees:**

- 1. Health Insurer Fee (HIF) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refers to HIF. The fee is a fixed-dollar amount distributed across health insurance providers. This fee has been suspended for 2019, but is projected to be re-implemented in 2020. So the fee applied is the average fee across all renewals in 2019. This is calculated in Exhibit H.
- 2. Exchange Fee – All issuers participating in a federally-facilitated exchange will remit 3.5% of premium to HHS. CAAC Small Group plans are offered off-exchange only, therefore no exchange fee is applied.
- 3. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in the URRT Worksheet 1, “Taxes and Fees”, and PA Rate Template, Table 6.

See Exhibit H for all retention values.

### **Plan Rate Development**

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of the URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

- 1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC’s actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied

together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

2. Induced Demand: Please see Table 8
3. Provider Network: The Provider network is the same across all PPO plans. A network factor is applied to the EPO plan.
  - a. The Capital Advantage EPO plan is built around Pinnacle Health's delivery system and is available in Cumberland, Dauphin, and Perry counties.
  - b. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
  - c. See Exhibit O1 for the development of the network factor.
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Non-Benefit Expenses and Profit & Risk section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

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

**Age Curve Calibration:** The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in CAAC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG\_18-19\_Initial\_CAAC\_PPO\_List-Billed\_Supporting\_20180518 for the calculation.

**Geographic Factor Calibration:** The average geographic rating factor is calculated by taking the CAAC member-weighted average by region.

**Geographic Factors:** CAAC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered allowed claims in a 12-month period by region, normalized for demographics. We then compared the claim cost for each of the three regions, and found cost differentials between the regions, mostly due to differences in hospital contracting between regions. The data from the analysis is found in Exhibit Q.

**Tobacco Factor Calibration:** Tobacco factor not applied.

The calibration is:

$$[\text{Calibrated Plan Adjusted Index Rate}] = [\text{Plan Adjusted Index Rate}] \div ([\text{Age Curve Calibration}] \times [\text{Geographic Factor Calibration}] \times [\text{Tobacco Factor}])$$



Calibrated Plan Adjusted Index Rates are found on PA Rate Template Table 10.

The calibration factors and development are found on Exhibit N.

### **Consumer Adjusted Premium Rate Development**

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$\begin{aligned} & [\textit{Member – Level Consumer Adjusted Premium Rate}] \\ & = [\textit{Calibrated Plan Adjusted Index Rate}] \times [\textit{Age Factor}] \\ & \times [\textit{Geographic Factor}] \times [\textit{Tobacco Factor}] \end{aligned}$$

2.  $[\textit{Family Consumer Adjusted Premium Rate}] = \sum [\textit{Member – Level Consumer Adjusted Premium Rate}]$   
With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

### **AV Metal Values**

The AV Metal Values included in Worksheet 2 of the URRT were based on the federally issued AV Calculator, with the exception of one plan. This plan is noted PA Rate Tables Table 10. Unique plan justification is included with this filing.

### **AV Pricing Values**

All AV Pricing values were developed using CAAC's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

### **Projected Loss Ratio**

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

### **Membership Projection**



The membership projections found in Worksheet 2 of the URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

### **Attachments and Examples**

The following is a list of Exhibits and Data to support this filing:

PA Rate Template Part I through Part V

Table 8

Exhibit A – Benefit Summary  
Exhibit B – Benefit Change Summary  
Exhibit C – Benefit Categories  
Exhibit D – Benefit Mix  
Exhibit E – Trend  
Exhibit F – URRT  
Exhibit F1 - Leveraging  
Exhibit G – Paid-to-Allowed Development  
Exhibit G1 – Transitional Data  
Exhibit H – Retention  
Exhibit I – Projected Loss Ratio  
Exhibit J – Index Rate  
Exhibit K – Market Adjusted Index Rate  
Exhibit L – Rate Development by Plan  
Exhibit M – Plan Adjusted Index Rates  
Exhibit N – Calibration  
Exhibit O – Rating Factors  
Exhibit O1 – Network Factors  
Exhibit P – Quarterly Base Rates  
Exhibit Q – Regional Analysis

Broker Contracts

List-Billed Data

### **Actuarial Statement**


I, [REDACTED], ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, [REDACTED], ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
  - a. Actuarial Standard of Practice No. 5, “Health and Disability Claims”
  - b. Actuarial Standard of Practice No. 8, “Regulatory Filings for Rates and

- Financial Projections for Health Plans”
- c. Actuarial Standard of Practice No. 12, “Risk Classification”
  - d. Actuarial Standard of Practice No. 23, “Data Quality”
  - e. Actuarial Standard of Practice No. 25, “Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage”
  - f. Actuarial Standard of Practice No. 26, “Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans”
  - g. Actuarial Standard of Practice No. 41, “Actuarial Communications”.
2. The index rate is:
    - a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    - b. Developed in compliance with the applicable Actuarial Standards of Practice.
    - c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
    - d. Neither excessive nor deficient.
    - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
  3. 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.
  4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.
    - a. The analysis was
      - i. conducted by a member of the American Academy of Actuaries, and
      - ii. performed in accordance with generally accepted actuarial principles and methods.
  5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
  6. New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
  7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2019 Rate Filing Justification.



, ASA, MAAA  
Actuarial Associate  
Capital BlueCross

**PA Rate Template Part I**  
**Data Relevant to the Rate Filing**

Table 0. Identifying Information

Carrier Name:	Capital Advantage Assurance Company		
Product(s):	PPO and EPO		
Market Segment:	Small Group		
Rate Effective Date:	1/1/2019	to	12/31/2019
Base Period Start Date	1/1/2017	to	12/31/2017
Date of Most Recent Membership	2/1/2018		

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2018)	Member-months Projected Rating Period
Average Age	37.8	37.2	37.2
Total	919,252	70,937	813,342
17-18	113,084	12,372	140,707
19-24	86,506	6,637	76,098
25-29	72,245	5,732	65,722
30-34	73,219	5,765	66,100
35-39	74,234	5,887	67,499
40-44	72,502	5,879	65,114
45-49	84,371	6,597	75,439
50-54	96,018	7,336	84,112
55-59	100,173	7,575	86,853
60-63	71,044	5,117	60,363
64+	35,676	2,140	24,537

\*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	
\$ 467,146,409.35	\$ 395,603,505.45	\$ 399,474,741.43	919,252	\$ 89,394,023.29	\$ 488,865,764.72	\$	\$ 14,838,863.59	\$	\$	\$ 15,577,375.00	
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 515.67
Loss Ratio											83.88%

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite URR Trend **	Weight*
Inpatient Hospital	6.29%	0.00%	0.00%	6.29%	20.87%
Outpatient Hospital	6.05%	0.00%	0.00%	6.05%	11.99%
Professional	6.46%	0.00%	0.00%	6.46%	5.50%
Other Medical	6.04%	0.00%	0.00%	6.04%	2.97%
Capitation				3.00%	0.05%
Prescription Drugs	8.68%	0.82%	0.00%	9.57%	18.59%
Total Annual Trend				6.62%	
Months of Trend				24	100.00%
Total Applied Trend Projection Factor				1.137	

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

\*\* Should = URR Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM									
201401		\$	35,048,065.73	1.000%	\$	35,048,065.73	92,880	\$	377.35	\$	608,785.35	\$	43,515,847.02	\$	468.52				
201402		\$	31,752,817.36	0.992%	\$	32,002,241.05	92,498	\$	346.13	\$	597,148.77	\$	39,218,245.50	\$	424.40				
201403		\$	33,164,981.36	1.000%	\$	33,164,981.36	90,377	\$	366.96	\$	618,728.52	\$	40,879,312.88	\$	452.33				
201404		\$	33,157,893.97	1.000%	\$	33,157,893.97	87,227	\$	380.13	\$	611,452.91	\$	40,092,966.14	\$	459.64				
201405		\$	33,101,513.13	1.000%	\$	33,101,513.13	84,167	\$	393.28	\$	606,940.88	\$	39,514,676.95	\$	460.48				
201406		\$	29,020,517.97	1.000%	\$	29,020,517.97	81,257	\$	372.14	\$	612,181.79	\$	38,805,477.63	\$	429.45				
201407		\$	29,365,881.72	1.000%	\$	29,365,881.72	75,043	\$	391.32	\$	608,051.05	\$	38,940,606.50	\$	465.61				
201408		\$	26,012,261.37	1.000%	\$	26,012,261.37	73,006	\$	356.30	\$	613,551.16	\$	37,061,386.60	\$	425.46				
201409		\$	27,227,024.56	1.000%	\$	27,227,024.56	68,232	\$	398.45	\$	608,821.42	\$	37,007,807.98	\$	468.41				
201410		\$	26,864,213.66	1.000%	\$	26,864,213.66	62,251	\$	431.87	\$	615,884.41	\$	35,453,005.52	\$	505.26				
201411		\$	25,527,560.80	1.000%	\$	25,527,560.80	58,940	\$	433.11	\$	617,799.41	\$	35,206,181.91	\$	495.52				
201412		\$	18,558,171.58	1.000%	\$	18,558,171.58	47,297	\$	392.38	\$	685,872.33	\$	22,284,168.45	\$	471.09				
201501	\$	286,989,047.11	\$	16,070,963.92	1.000%	\$	16,070,963.92	45,723	\$	351.49	\$	604,423.53	\$	20,172,258.49	\$	441.18			
201502		\$	19,117,712.27	1.000%	\$	19,117,712.27	45,198	\$	422.98	\$	617,654.08	\$	22,671,573.20	\$	501.61				
201503		\$	18,930,168.90	1.000%	\$	18,930,168.90	44,622	\$	424.23	\$	617,320.93	\$	22,561,747.68	\$	505.62				
201504		\$	18,733,394.28	1.000%	\$	18,733,394.28	44,309	\$	422.17	\$	624,212.18	\$	22,154,907.57	\$	499.78				
201505		\$	16,849,094.96	0.981%	\$	17,134,463.97	44,196	\$	387.69	\$	605,721.04	\$	20,273,232.75	\$	458.71				
201506		\$	17,347,984.38	1.000%	\$	17,347,984.38	43,657	\$	397.37	\$	618,961.03	\$	20,565,013.87	\$	471.06				
201507		\$	17,225,612.06	1.000%	\$	17,225,612.06	43,261	\$	396.18	\$	649,261.13	\$	20,160,487.60	\$	466.02				
201508		\$	17,254,806.31	1.000%	\$	17,254,806.31	42,845	\$	402.73	\$	680,528.54	\$	20,136,177.13	\$	469.98				
201509		\$	17,283,491.98	1.000%	\$	17,283,491.98	42,697	\$	404.79	\$	661,582.03	\$	20,090,866.25	\$	470.55				
201510		\$	18,095,600.13	1.000%	\$	18,095,600.13	43,762	\$	413.50	\$	651,144.80	\$	21,361,509.90	\$	488.13				
201511		\$	17,303,882.36	1.000%	\$	17,294,826.14	44,409	\$	389.44	\$	651,244.90	\$	20,139,988.70	\$	451.06				
201512	\$	266,078,406.11	\$	19,132,418.75	0.999%	\$	19,333,766.94	52,224	\$	370.21	\$	659,034.92	\$	23,673,740.07	\$	453.31			
201601		\$	19,561,638.24	0.937%	\$	20,863,373.78	55,151	\$	378.30	\$	616,466.76	\$	26,404,215.54	\$	478.76				
201602		\$	20,840,213.30	0.999%	\$	20,942,329.37	55,752	\$	375.63	\$	682,597.10	\$	25,920,821.08	\$	466.93				
201603		\$	26,393,018.16	0.999%	\$	26,395,951.34	56,690	\$	465.95	\$	688,981.26	\$	31,550,617.86	\$	556.94				
201604		\$	23,185,628.16	0.999%	\$	23,188,781.12	57,835	\$	400.95	\$	676,065.53	\$	27,706,298.77	\$	479.06				
201605		\$	24,056,302.80	0.998%	\$	24,060,330.53	59,715	\$	406.29	\$	678,012.75	\$	28,564,468.70	\$	482.36				
201606		\$	25,604,181.96	0.998%	\$	25,609,990.17	60,796	\$	412.24	\$	675,969.87	\$	30,132,240.24	\$	493.63				
201607		\$	24,438,401.87	0.999%	\$	24,440,894.69	61,261	\$	399.06	\$	677,521.61	\$	28,422,639.96	\$	463.96				
201608		\$	28,756,029.23	0.999%	\$	28,768,382.97	61,688	\$	466.35	\$	695,478.73	\$	33,228,878.81	\$	538.65				
201609		\$	26,392,148.71	0.999%	\$	26,493,312.83	62,730	\$	420.94	\$	693,154.38	\$	30,689,480.00	\$	489.38				
201610		\$	26,279,768.29	0.958%	\$	27,493,942.05	63,507	\$	430.22	\$	689,003.20	\$	32,281,560.52	\$	505.13				
201611		\$	27,465,618.90	0.999%	\$	27,492,734.88	64,841	\$	423.99	\$	692,172.83	\$	32,144,514.79	\$	495.73				
201612	\$	359,539,356.70	\$	26,802,629.65	0.998%	\$	26,814,742.50	68,701	\$	398.14	\$	693,174.74	\$	32,965,282.41	\$	478.40			
201701		\$	28,779,030.05	0.998%	\$	29,003,140.43	75,148	\$	386.17	\$	688,949.53	\$	36,538,008.23	\$	486.08				
201702		\$	29,046,116.38	0.998%	\$	29,091,900.84	76,163	\$	382.00	\$	695,328.03	\$	35,712,091.13	\$	468.80				
201703		\$	34,686,012.06	0.998%	\$	34,759,419.72	76,736	\$	452.97	\$	692,260.29	\$	41,794,893.13	\$	544.66				
201704		\$	33,018,865.87	0.998%	\$	33,081,860.19	77,025	\$	401.53	\$	693,488.66	\$	37,573,974.50	\$	481.20				
201705		\$	35,792,969.76	0.997%	\$	35,889,084.15	77,238	\$	464.66	\$	693,914.52	\$	42,173,824.07	\$	546.02				
201706		\$	32,451,927.40	0.996%	\$	32,565,225.37	77,202	\$	421.82	\$	696,474.80	\$	38,728,725.34	\$	501.78				
201707		\$	33,912,469.31	0.998%	\$	33,946,960.85	77,290	\$	414.54	\$	698,202.68	\$	42,446,721.99	\$	484.54				
201708		\$	36,578,927.66	0.981%	\$	37,263,116.15	77,395	\$	481.47	\$	693,910.53	\$	43,371,447.47	\$	560.39				
201709		\$	32,632,188.34	0.991%	\$	32,902,326.71	77,758	\$	423.14	\$	693,725.56	\$	38,432,174.49	\$	494.25				
201710		\$	35,142,202.24	0.989%	\$	35,587,492.46	77,217	\$	486.88	\$	693,143.20	\$	43,672,968.58	\$	539.69				
201711	\$	467,146,409.35	\$	36,532,707.55	0.986%	\$	36,537,712.48	76,541	\$	480.89	\$	693,829.53	\$	47,774,634.91	\$	558.84			
201712		\$	30,820,991.43	0.960%	\$	31,927,855.04	73,439	\$	434.16	\$	693,858.43	\$	38,258,574.29	\$	520.25				
							89,394,023.29	\$											

\* Express Completion Factor as a percentage

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

Carrier Name: Capital Advantage Assurance Company  
 Product(s): PPO and EPO  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2019

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 473,814,123.80	\$ 401,031,191.52	\$ 405,208,318.87	933,249	\$ 90,359,866.14	\$ 495,309,569.88		\$ (14,998,509.76)	\$ 258,615.13	\$ -	\$ (58,857,322.00)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										
Loss Ratio										\$ 514.94
										83.98%

\*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	6.29%	0.00%	0.00%	6.29%	20.87%
Outpatient Hospital	6.04%	0.00%	0.00%	6.04%	33.99%
Professional	4.46%	1.00%	0.00%	5.50%	23.52%
Other Medical	6.04%	0.00%	0.00%	6.04%	2.97%
Capitation				3.00%	0.05%
Prescription Drugs	8.68%	0.82%	0.00%	9.57%	18.59%
Total Annual Trend				6.63%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.137	

\* 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
201401		\$ 36,800,419.15	0.9977	\$ 36,886,911.28	99,285	\$ 371.53		\$ (611,410.55)	\$ 45,642,064.16	\$ 459.71
201402		\$ 33,140,825.71	0.9896	\$ 33,488,656.82	98,692	\$ 339.32		\$ (198,253.09)	\$ 40,906,496.73	\$ 414.49
201403		\$ 34,891,521.17	0.9976	\$ 34,975,443.78	96,499	\$ 362.44		\$ (217,679.18)	\$ 42,939,653.39	\$ 444.98
201404		\$ 34,637,402.84	0.9977	\$ 34,716,051.82	92,962	\$ 373.44		\$ (352,901.21)	\$ 41,844,936.82	\$ 450.13
201405		\$ 34,744,883.23	0.9978	\$ 34,821,017.34	89,441	\$ 389.32		\$ (367,831.75)	\$ 41,420,432.58	\$ 463.10
201406		\$ 30,245,987.54	0.9977	\$ 30,315,629.38	85,812	\$ 353.28		\$ (338,516.75)	\$ 36,348,047.25	\$ 423.58
201407		\$ 30,449,437.22	0.9979	\$ 30,513,030.70	79,276	\$ 384.90		\$ (388,471.12)	\$ 36,249,776.64	\$ 457.26
201408		\$ 27,372,057.84	0.9978	\$ 27,431,981.47	77,022	\$ 356.16		\$ (418,529.23)	\$ 32,614,490.13	\$ 423.44
201409		\$ 28,369,048.73	0.9980	\$ 28,423,704.48	72,144	\$ 393.99		\$ (393,499.49)	\$ 33,322,161.22	\$ 461.88
201410		\$ 28,012,952.56	0.9980	\$ 28,062,613.34	65,729	\$ 426.80		\$ (421,737.68)	\$ 32,750,810.63	\$ 498.19
201411		\$ 26,586,969.66	0.9981	\$ 26,636,939.56	62,360	\$ 427.15		\$ (376,990.49)	\$ 30,432,985.36	\$ 488.02
201412	\$ 408,598,473.30	\$ 19,228,265.17	0.9979	\$ 19,269,632.35	49,809	\$ 386.87	\$ 76,486,149.45	\$ (388,553.80)	\$ 23,082,532.52	\$ 463.42
201501		\$ 16,792,747.05	0.9975	\$ 16,834,944.49	48,216	\$ 349.16		\$ (409,966.16)	\$ 21,037,876.25	\$ 436.33
201502		\$ 19,694,502.64	0.9979	\$ 19,736,478.13	47,669	\$ 414.03		\$ (376,295.32)	\$ 23,396,522.97	\$ 490.81
201503		\$ 19,785,734.32	0.9979	\$ 19,827,421.70	47,073	\$ 421.21		\$ (379,739.98)	\$ 23,556,401.93	\$ 500.42
201504		\$ 19,494,690.35	0.9979	\$ 19,536,385.60	46,825	\$ 417.22		\$ (439,185.67)	\$ 23,068,129.44	\$ 492.65
201505		\$ 17,427,546.46	0.9810	\$ 17,765,796.54	46,600	\$ 381.24		\$ (420,938.82)	\$ 20,991,331.84	\$ 450.46
201506		\$ 18,291,559.83	0.9978	\$ 18,332,230.89	46,041	\$ 398.17		\$ (421,261.71)	\$ 21,636,478.59	\$ 469.94
201507		\$ 17,963,550.10	0.9978	\$ 18,003,611.93	45,592	\$ 394.89		\$ (550,635.44)	\$ 21,040,321.26	\$ 461.49
201508		\$ 17,883,870.41	0.9978	\$ 17,923,481.83	45,141	\$ 397.06		\$ (481,463.61)	\$ 20,878,549.51	\$ 462.52
201509		\$ 18,154,379.29	0.9979	\$ 18,192,071.34	44,895	\$ 405.21		\$ (465,593.62)	\$ 21,068,015.21	\$ 469.27
201510		\$ 18,754,994.96	0.9982	\$ 18,788,386.06	45,733	\$ 410.83		\$ (513,974.68)	\$ 22,110,348.12	\$ 483.47
201511		\$ 18,307,262.73	0.9981	\$ 18,341,946.61	46,380	\$ 395.47		\$ (517,781.07)	\$ 21,248,144.68	\$ 458.13
201512	\$ 277,356,816.63	\$ 20,145,767.26	0.9985	\$ 20,176,344.11	53,803	\$ 375.00	\$ 46,713,521.67	\$ (601,767.26)	\$ 24,561,897.76	\$ 456.52
201601		\$ 19,795,770.90	0.9361	\$ 21,147,634.86	56,702	\$ 372.96		\$ (517,928.67)	\$ 26,761,458.07	\$ 471.97
201602		\$ 21,228,637.44	0.9985	\$ 21,260,194.21	57,216	\$ 371.58		\$ (605,735.62)	\$ 26,291,496.50	\$ 459.51
201603		\$ 26,824,526.81	0.9988	\$ 26,857,445.92	58,144	\$ 461.91		\$ (692,743.71)	\$ 32,098,159.66	\$ 552.05
201604		\$ 23,620,541.33	0.9988	\$ 23,654,306.47	59,360	\$ 398.49		\$ (721,522.77)	\$ 28,234,348.68	\$ 475.65
201605		\$ 24,501,758.46	0.9988	\$ 24,537,104.49	60,767	\$ 403.79		\$ (728,353.07)	\$ 29,113,190.37	\$ 479.10
201606		\$ 25,016,933.50	0.9988	\$ 25,053,755.92	62,339	\$ 416.33		\$ (779,552.27)	\$ 30,532,978.78	\$ 489.79
201607		\$ 24,831,445.30	0.9984	\$ 24,872,475.19	62,863	\$ 395.67		\$ (879,994.45)	\$ 28,911,510.47	\$ 459.93
201608		\$ 29,190,572.24	0.9985	\$ 29,233,673.12	63,173	\$ 462.76		\$ (958,558.76)	\$ 33,755,183.08	\$ 534.33
201609		\$ 26,823,599.18	0.9984	\$ 26,866,239.02	64,119	\$ 419.01		\$ (879,104.53)	\$ 31,215,383.08	\$ 486.84
201610		\$ 26,680,001.84	0.9548	\$ 27,944,324.71	65,290	\$ 428.00		\$ (899,224.25)	\$ 32,795,349.91	\$ 502.30
201611		\$ 27,783,632.79	0.9980	\$ 27,838,229.00	66,189	\$ 420.59		\$ (930,260.03)	\$ 32,550,010.31	\$ 491.77
201612	\$ 366,951,236.63	\$ 27,280,721.86	0.9977	\$ 27,344,051.24	70,257	\$ 389.20	\$ 67,765,799.66	\$ (915,670.33)	\$ 33,507,516.44	\$ 476.93
201701		\$ 29,432,442.21	0.9976	\$ 29,503,825.57	76,456	\$ 385.89		\$ (1,102,451.50)	\$ 37,114,313.65	\$ 485.43
201702		\$ 29,499,982.70	0.9976	\$ 29,572,324.34	77,416	\$ 381.99		\$ (1,073,914.73)	\$ 36,275,170.08	\$ 468.57
201703		\$ 35,090,856.13	0.9973	\$ 35,179,062.61	77,989	\$ 451.08		\$ (1,246,952.58)	\$ 42,283,119.93	\$ 542.17
201704		\$ 31,382,780.63	0.9973	\$ 31,470,494.54	78,258	\$ 402.44		\$ (1,167,189.74)	\$ 37,576,916.49	\$ 480.17
201705		\$ 36,132,474.34	0.9967	\$ 36,252,088.96	78,448	\$ 462.12		\$ (1,334,481.86)	\$ 42,608,070.35	\$ 543.14
201706		\$ 32,913,962.28	0.9958	\$ 33,051,821.54	78,445	\$ 421.34		\$ (1,356,077.33)	\$ 39,285,381.44	\$ 500.80
201707		\$ 33,141,241.22	0.9923	\$ 33,376,700.37	78,493	\$ 425.22		\$ (1,301,269.57)	\$ 38,784,018.36	\$ 494.11
201708		\$ 36,982,868.41	0.9811	\$ 37,696,367.38	78,579	\$ 479.73		\$ (1,320,113.11)	\$ 43,903,230.36	\$ 558.71
201709		\$ 32,931,450.35	0.9912	\$ 33,222,930.22	78,877	\$ 421.20		\$ (1,243,179.30)	\$ 38,794,284.75	\$ 491.83
201710		\$ 35,495,611.15	0.9870	\$ 35,963,924.75	78,284	\$ 459.40		\$ (1,308,887.04)	\$ 42,097,772.06	\$ 537.76
201711		\$ 36,927,106.70	0.9798	\$ 37,687,337.97	77,563	\$ 485.89		\$ (1,306,567.56)	\$ 43,240,319.52	\$ 557.49
201712	\$ 473,814,123.80	\$ 31,100,415.40	0.9649	\$ 32,321,550.62	74,441	\$ 432.98	\$ 90,359,866.14	\$ (1,237,421.44)	\$ 38,607,078.26	\$ 518.63

\* 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: Capital Advantage Assurance Company  
Product(s): PPO and EPO  
Market Segment: Small Group  
Rate Effective Date: 1/1/2019

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 515.67	\$ 514.94	< Actual Experience \$514.94
Two year trend projection factor	1.137	1.137	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 586.34	\$ 585.51	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.000	1.000	< See URRT Instructions
Change in Other	0.999	0.999	< See URRT Instructions
Change in Demographics	1.000	1.000	< See URRT Instructions
Change in Network	0.999	0.999	< See URRT Instructions
Change in Benefits	1.000	1.000	< See URRT Instructions
Change in Other	1.000	1.000	< See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 585.81	\$ 584.99	
Credibility Factors	0%	100%	< See Instructions
Blended Projected EHB Claims PMPM		\$ 584.99	< Projected Index \$584.99
<b>Development of the Market-Adjusted Index Rate and Total Allowed Claims</b>			
Adjusted Projected Allowed EHB Claims PMPM	\$ 584.99		< Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ 602.45		
Projected Paid to Allowed Ratio	0.858		< Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$ 517.01		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	\$ (10.13)		
Projected Paid Exchange User Fees PMPM	\$		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 527.14		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 614.26		< Market-Adjusted Index 614.26
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 527.14		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 614.26		

**Table 6. Retention**

Retention Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	11.60%	\$72.01	
General and Claims	6.39%	\$39.64	
Agent/Broker Fees and Commissions	3.52%	\$24.35	
Quality Improvement Initiatives	1.29%	\$8.02	
Taxes and Fees	1.47%	\$9.14	
PCORI Fees	0.00%	\$0.00	
PA Premium Tax (if applicable)	0.00%	\$0.00	
Federal Income Tax	0.42%	\$2.61	
Health Insurance Provider's Fee (Prorated for Small Groups only)	1.05%	\$6.53	
Profit/Contingency (after tax)	2.00%	\$12.41	
Total Retention	15.07%	\$93.56	
Projected Required Revenue PMPM		\$ 620.70	< Single Pool Gross Premium Avg. Rate, PMPM on URRT

**Table 8. Components of Rate Change**

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 393.44	\$ 395.83	\$ 2.38	0.6%
B. Base period allowed claims before normalization	\$ 485.81	\$ 514.94	\$ 29.13	7.4%
C. Normalization factor component of change	\$ (178.93)	\$ (186.32)	\$ -7.39	-1.9%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 306.88	\$ 328.62	\$ 21.75	5.5%
D2. URRT Trend	\$ 58.20	\$ 45.03	\$ (13.17)	-3.3%
D3. URRT Morbidity	\$ -	\$ -	\$ -	0.0%
D4. URRT Other	\$ 4.68	\$ (0.33)	\$ (5.02)	-1.3%
D5. Normalized URRT RA/RI on an allowed basis	\$ 31.63	\$ 7.53	\$ (24.10)	-6.1%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1:D6)	\$ 401.39	\$ 380.86	\$ (20.54)	-5.2%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ (0.35)	\$ (0.35)	-0.1%
E2. Pricing AV	\$ (87.45)	\$ (98.27)	\$ (10.83)	-2.8%
E3. Benefit Richness	\$ 2.61	\$ 45.08	\$ 42.47	10.8%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (84.84)	\$ (53.54)	\$ 31.30	8.0%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 39.82	\$ 45.92	\$ 6.10	1.6%
F2. Taxes and Fees	\$ 17.86	\$ 5.83	\$ (12.03)	-3.1%
F3. Profit and/or Contingency	\$ 7.87	\$ 7.92	\$ 0.05	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 65.55	\$ 59.67	\$ (5.88)	-1.5%
G. Change in Miscellaneous Items			\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 382.10	\$ 386.98	\$ 4.88	1.2%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 514.94	< Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 473,814,123.80	
Blended Loss Ratio	83.98%	

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

Effective Date	1/1/2019	4/1/2019	7/1/2019	10/1/2019	Total Single Risk Pool
# of Member Months Renewing in Quarter	208,880	108,906	115,144	380,411	813,342
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 584.99	\$ 584.99	\$ 584.99	\$ 584.99	\$ 584.99
Months of Trend	-	3	6	9	
Annual Trend	6.63%	6.63%	6.63%	6.63%	
Single Risk Pool Projected Allowed Claims	\$ 584.99	\$ 594.45	\$ 604.07	\$ 613.85	\$ 602.45
Quarterly Trend Factor	100.0%	101.6%	103.3%	104.9%	103.0%
2019 Trend Factors by Quarter	0.9710	0.9867	1.0027	1.0185	

**Table 7. Normalized Market-Adjusted Projected Allowed Total Claims**

Normalization Factors	2018	2019	
Average Age Factor	1.524	1.516	Exhibit N
Average Geographic Factor	1.034	1.034	Exhibit N
Average Tobacco Factor	1.000	1.000	Always 1.0
Average Benefit Richness (induced demand)	1.004	1.004	
Average Network Factor	1.000	0.999	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 609.88	\$ 614.26	
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 416.83	\$ 392.00	

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

	2018	2019	
Paid-to-Allowed	0.856	0.858	
URRT Trend (Total Applied Trend Factor)	1.190	1.137	< URRT W1, S2
URRT Morbidity	1.000	1.000	< URRT W1, S2
URRT "Other"	1.013	0.999	< URRT W1, S2
Risk Adjustment	\$ 42.86	\$ 10.13	< URRT W1, S3
Exchange User Fee	\$ -	\$ -	< URRT W1, S3
Capitation	\$ 0.26	\$ 0.30	< URRT W1, S2
Network	1.000	0.999	
Pricing AV	0.782	0.742	
Benefit Richness	1.008	1.160	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	10.12%	11.60%	
Taxes and Fees	4.54%	1.47%	
Profit and/or Contingency	2.00%	2.00%	

**PA Rate Template Part III**  
Table 10. Plan Rates

Carrier Name:	Capital Advantage Assurance Company
Product(s):	PPO and EPO
Market Segment:	Small Group
Rate Effective Date:	1/1/2019
Base Period Start Date	1/1/2017
Date of Most Recent Membership	2/1/2018
Market Adjusted Index Rate	\$ 614.26

Calibration	
Age Calibration Factor	1.516
Geographic Calibration Factor	1.034
Tobacco Calibration Factor	1.000
Aggregate Calibration Factor	1.568

[illegible]

## PA Rate Template Part IV B - Small Group Annual

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

Carrier Name: Capital Advantage Assurance Company  
 Product(s): PPO and EPO  
 Market Segment: Small Group  
 Rate Effective Date: 1/1/2019

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

Plan 1	45127PA0010054	Platinum PPO 0/0/15 Rx 250	M		Platinum	Off
Plan 2	45127PA0010055	Platinum PPO 0/0/15 Rx 0	M		Platinum	Off
Plan 3	45127PA0010057	Platinum PPO 250/0/15 Rx 250	M		Platinum	Off
Plan 4	45127PA0010058	Platinum PPO 250/0/15 Rx 0	M		Platinum	Off
Plan 5	45127PA0010069	Gold PPO HRA 3500/0/35 - 700 Rx 250	M		Gold	Off
Plan 6	45127PA0010070	Gold PPO HRA 3500/0/35 - 700 Rx 0	M		Gold	Off
Plan 7	45127PA0010084	Gold PPO 1000/0/25 Rx 250	M		Gold	Off
Plan 8	45127PA0010085	Gold PPO 1000/0/25 Rx 0	M		Gold	Off
Plan 9	45127PA0010089	Gold PPO 2000/0/20 Rx 250	M		Gold	Off
Plan 10	45127PA0010090	Gold PPO 2000/0/20 Rx 0	M		Gold	Off
Plan 11	45127PA0010100	Gold PPO 0/0/25 Rx 250	DM	45127PA0010116	Gold	Off
Plan 12	45127PA0010101	Gold PPO 0/0/25 Rx 0	DM	45127PA0010117	Gold	Off
Plan 13	45127PA0010116	Gold PPO 500/0/20 Rx 250	M		Gold	Off
Plan 14	45127PA0010117	Gold PPO 500/0/20 Rx 0	M		Gold	Off
Plan 15	45127PA0010124	Silver QHDHP PPO 2250/0/25	M		Silver	Off
Plan 16	45127PA0010131	Silver PPO 4000/0/35 Rx 250	M		Silver	Off
Plan 17	45127PA0010132	Silver PPO 4000/0/35 Rx 0	M		Silver	Off
Plan 18	45127PA0010135	Bronze QHDHP PPO 6650/0/0	M		Bronze	Off
Plan 19	45127PA0010143	Silver PPO 3000/0/45 Rx 250	M		Silver	Off
Plan 20	45127PA0010144	Silver PPO 3000/0/45 Rx 0	M		Silver	Off
Plan 21	45127PA0010161	Gold QHDHP PPO 1500/0/15	M		Gold	Off
Plan 22	45127PA0010170	Silver QHDHP PPO 3500/0/25	M		Silver	Off
Plan 23	45127PA0010184	Silver PPO 5000/0/35 Rx 250	M		Silver	Off
Plan 24	45127PA0010185	Silver PPO 5000/0/35 Rx 0	M		Silver	Off
Plan 25	45127PA0010186	Silver PPO 6000/0/35 Rx 250	M		Silver	Off
Plan 26	45127PA0010187	Silver PPO 6000/0/35 Rx 0	M		Silver	Off
Plan 27	45127PA0010188	Red Deductible PPO 3000/0/25 - 500	M		Gold	Off
Plan 28	45127PA0010189	Red Deductible PPO 3000/0/25 - 500	M		Gold	Off
Plan 29	45127PA0130001	Valley Advantage EPO 1000/0/25 Rx 250	M		Gold	Off
Plan 30	45127PA0130002	Valley Advantage EPO 1000/0/25 Rx 0	M		Gold	Off
Plan 31	45127PA0130003	Valley Advantage EPO 3000/0/45 Rx 250	M		Silver	Off
Plan 32	45127PA0130004	Valley Advantage EPO 3000/0/45 Rx 0	M		Silver	Off
Plan 33	45127PA0010191	Gold PPO 2000/20/20 Rx 0	N		Gold	Off
Plan 34	45127PA0010190	Gold PPO 2000/20/20 Rx 250	N		Gold	Off
Plan 35	45127PA0130006	Capital Advantage EPO 1000/0/25	N		Gold	Off
Plan 36	45127PA0130005	Capital Advantage EPO 1000/0/25	N		Gold	Off
Plan 37	45127PA0130008	Capital Advantage EPO 3000/0/45	N		Silver	Off
Plan 38	45127PA0130007	Capital Advantage EPO 3000/0/45	N		Silver	Off
Plan 39	45127PA0010193	Silver PPO 5000/20/35 Rx 0	N		Silver	Off
Plan 40	45127PA0010192	Silver PPO 5000/20/35 Rx 250	N		Silver	Off
Plan 41	45127PA0010131	Gold PPO HRA 4000/0/30 - 1100 Rx 250	DM	45127PA0010131	Silver	Off
Plan 42	45127PA0010132	Gold PPO HRA 4000/0/30 - 1100 Rx 0	DM	45127PA0010132	Silver	Off



Quarter 1 2018, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 385.73	\$ 381.77	\$ -	\$ 409.74	\$ 390.61

[illegible]

Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 392.85	\$ 387.89	\$ -	\$ 417.57	\$ 397.50

\$	-	\$	-	\$	-	\$	-	\$	-	\$	470.70	\$	484.82	\$	-	\$	508.35	\$	484.20
\$	-	\$	-	\$	-	\$	-	\$	-	\$	477.81	\$	492.14	\$	-	\$	516.03	\$	492.46
\$	-	\$	-	\$	-	\$	-	\$	-	\$	454.98	\$	468.63	\$	-	\$	491.37	\$	469.24
\$	-	\$	-	\$	-	\$	-	\$	-	\$	462.10	\$	475.96	\$	-	\$	499.07	\$	474.80
\$	-	\$	-	\$	-	\$	-	\$	-	\$	339.06	\$	349.23	\$	-	\$	366.18	\$	347.28
\$	-	\$	-	\$	-	\$	-	\$	-	\$	348.03	\$	358.47	\$	-	\$	375.87	\$	365.25
\$	-	\$	-	\$	-	\$	-	\$	-	\$	405.03	\$	417.18	\$	-	\$	437.44	\$	418.76
\$	-	\$	-	\$	-	\$	-	\$	-	\$	412.18	\$	424.55	\$	-	\$	445.16	\$	427.21
\$	-	\$	-	\$	-	\$	-	\$	-	\$	379.05	\$	390.42	\$	-	\$	409.37	\$	391.33
\$	-	\$	-	\$	-	\$	-	\$	-	\$	386.22	\$	397.80	\$	-	\$	417.11	\$	399.73
\$	-	\$	-	\$	-	\$	-	\$	-	\$	427.70	\$	440.53	\$	-	\$	461.92	\$	443.56
\$	-	\$	-	\$	-	\$	-	\$	-	\$	434.84	\$	447.88	\$	-	\$	469.62	\$	455.15
\$	-	\$	-	\$	-	\$	-	\$	-	\$	427.70	\$	440.53	\$	-	\$	461.92	\$	440.36
\$	-	\$	-	\$	-	\$	-	\$	-	\$	434.84	\$	447.88	\$	-	\$	469.62	\$	448.64
\$	-	\$	-	\$	-	\$	-	\$	-	\$	372.57	\$	383.74	\$	-	\$	402.37	\$	387.75
\$	-	\$	-	\$	-	\$	-	\$	-	\$	335.34	\$	345.40	\$	-	\$	362.17	\$	343.82
\$	-	\$	-	\$	-	\$	-	\$	-	\$	342.55	\$	352.83	\$	-	\$	369.95	\$	352.51
\$	-	\$	-	\$	-	\$	-	\$	-	\$	292.17	\$	300.93	\$	-	\$	315.54	\$	303.32
\$	-	\$	-	\$	-	\$	-	\$	-	\$	345.99	\$	356.37	\$	-	\$	373.67	\$	358.08
\$	-	\$	-	\$	-	\$	-	\$	-	\$	353.19	\$	363.78	\$	-	\$	381.44	\$	366.05
\$	-	\$	-	\$	-	\$	-	\$	-	\$	404.37	\$	416.50	\$	-	\$	436.72	\$	422.81
\$	-	\$	-	\$	-	\$	-	\$	-	\$	336.21	\$	346.29	\$	-	\$	363.10	\$	349.12
\$	-	\$	-	\$	-	\$	-	\$	-	\$	318.44	\$	327.99	\$	-	\$	343.91	\$	327.10
\$	-	\$	-	\$	-	\$	-	\$	-	\$	325.66	\$	335.43	\$	-	\$	351.72	\$	337.74
\$	-	\$	-	\$	-	\$	-	\$	-	\$	312.63	\$	322.01	\$	-	\$	337.64	\$	319.54
\$	-	\$	-	\$	-	\$	-	\$	-	\$	319.87	\$	329.46	\$	-	\$	345.45	\$	328.48
\$	-	\$	-	\$	-	\$	-	\$	-	\$	376.77	\$	388.08	\$	-	\$	406.91	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	383.94	\$	395.46	\$	-	\$	414.66	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	376.89	\$	388.20	\$	-	\$	407.04	\$	376.89
\$	-	\$	-	\$	-	\$	-	\$	-	\$	383.35	\$	394.85	\$	-	\$	414.01	\$	389.92
\$	-	\$	-	\$	-	\$	-	\$	-	\$	322.57	\$	332.24	\$	-	\$	348.37	\$	322.57
\$	-	\$	-	\$	-	\$	-	\$	-	\$	329.07	\$	338.94	\$	-	\$	355.40	\$	329.07
\$	-	\$	-	\$	-	\$	-	\$	-	\$	366.43	\$	377.42	\$	-	\$	395.74	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	359.25	\$	370.02	\$	-	\$	387.98	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	383.35	\$	394.85	\$	-	\$	414.01	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	376.89	\$	388.20	\$	-	\$	407.04	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	329.07	\$	338.94	\$	-	\$	355.40	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	322.57	\$	332.24	\$	-	\$	348.37	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	316.92	\$	326.42	\$	-	\$	342.27	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	309.68	\$	318.97	\$	-	\$	334.45	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	335.34	\$	345.40	\$	-	\$	362.17	\$	345.40
\$	-	\$	-	\$	-	\$	-	\$	-	\$	342.55	\$	352.83	\$	-	\$	369.95	\$	358.08

Change in Quarter 1, 21-year-old Non-Tobacco Premium PMPM										
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	
0.0%	0.0%	0.0%	0.0%	0.0%	1.7%	1.6%	0.0%	1.9%	1.7%	

[illegible]

Quarter 2 2019, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 399.21	\$ 394.17	\$ -	\$ 424.33	\$ 403.93

\$	-	\$	-	\$	-	\$	-	\$	-	\$	478.31	\$	492.66	\$	-	\$	516.58	\$	492.03
\$	-	\$	-	\$	-	\$	-	\$	-	\$	485.54	\$	500.11	\$	-	\$	524.38	\$	500.43
\$	-	\$	-	\$	-	\$	-	\$	-	\$	462.34	\$	476.21	\$	-	\$	499.33	\$	476.84
\$	-	\$	-	\$	-	\$	-	\$	-	\$	469.58	\$	483.66	\$	-	\$	507.14	\$	482.49
\$	-	\$	-	\$	-	\$	-	\$	-	\$	344.55	\$	354.88	\$	-	\$	372.11	\$	352.90
\$	-	\$	-	\$	-	\$	-	\$	-	\$	353.66	\$	364.27	\$	-	\$	381.95	\$	371.16
\$	-	\$	-	\$	-	\$	-	\$	-	\$	411.59	\$	423.93	\$	-	\$	444.51	\$	425.54
\$	-	\$	-	\$	-	\$	-	\$	-	\$	418.85	\$	431.42	\$	-	\$	452.36	\$	434.12
\$	-	\$	-	\$	-	\$	-	\$	-	\$	385.18	\$	396.74	\$	-	\$	416.00	\$	397.67
\$	-	\$	-	\$	-	\$	-	\$	-	\$	392.47	\$	404.24	\$	-	\$	423.86	\$	406.20
\$	-	\$	-	\$	-	\$	-	\$	-	\$	434.62	\$	447.66	\$	-	\$	469.39	\$	450.74
\$	-	\$	-	\$	-	\$	-	\$	-	\$	441.87	\$	455.13	\$	-	\$	477.22	\$	462.51
\$	-	\$	-	\$	-	\$	-	\$	-	\$	434.62	\$	447.66	\$	-	\$	469.39	\$	447.48
\$	-	\$	-	\$	-	\$	-	\$	-	\$	441.87	\$	455.13	\$	-	\$	477.22	\$	455.90
\$	-	\$	-	\$	-	\$	-	\$	-	\$	378.60	\$	389.95	\$	-	\$	408.88	\$	394.02
\$	-	\$	-	\$	-	\$	-	\$	-	\$	340.77	\$	350.99	\$	-	\$	368.03	\$	349.38
\$	-	\$	-	\$	-	\$	-	\$	-	\$	348.09	\$	358.54	\$	-	\$	375.94	\$	358.22
\$	-	\$	-	\$	-	\$	-	\$	-	\$	296.90	\$	305.80	\$	-	\$	320.65	\$	308.23
\$	-	\$	-	\$	-	\$	-	\$	-	\$	351.59	\$	362.14	\$	-	\$	379.72	\$	363.88
\$	-	\$	-	\$	-	\$	-	\$	-	\$	358.90	\$	369.67	\$	-	\$	387.62	\$	371.98
\$	-	\$	-	\$	-	\$	-	\$	-	\$	410.92	\$	423.24	\$	-	\$	443.79	\$	429.65
\$	-	\$	-	\$	-	\$	-	\$	-	\$	341.65	\$	351.90	\$	-	\$	368.98	\$	354.77
\$	-	\$	-	\$	-	\$	-	\$	-	\$	323.59	\$	333.30	\$	-	\$	349.48	\$	332.40
\$	-	\$	-	\$	-	\$	-	\$	-	\$	330.93	\$	340.86	\$	-	\$	357.41	\$	343.21
\$	-	\$	-	\$	-	\$	-	\$	-	\$	317.69	\$	327.22	\$	-	\$	343.10	\$	324.71
\$	-	\$	-	\$	-	\$	-	\$	-	\$	325.04	\$	334.79	\$	-	\$	351.04	\$	333.79
\$	-	\$	-	\$	-	\$	-	\$	-	\$	382.87	\$	394.36	\$	-	\$	413.50	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	390.16	\$	401.86	\$	-	\$	421.37	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	382.99	\$	394.48	\$	-	\$	413.63	\$	382.99
\$	-	\$	-	\$	-	\$	-	\$	-	\$	389.55	\$	401.24	\$	-	\$	420.71	\$	396.23
\$	-	\$	-	\$	-	\$	-	\$	-	\$	327.79	\$	337.62	\$	-	\$	354.01	\$	327.79
\$	-	\$	-	\$	-	\$	-	\$	-	\$	334.40	\$	344.43	\$	-	\$	361.15	\$	334.40
\$	-	\$	-	\$	-	\$	-	\$	-	\$	372.36	\$	383.53	\$	-	\$	402.15	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	365.06	\$	376.01	\$	-	\$	394.26	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	389.55	\$	401.24	\$	-	\$	420.71	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	382.99	\$	394.48	\$	-	\$	413.63	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	334.40	\$	344.43	\$	-	\$	361.15	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	327.79	\$	337.62	\$	-	\$	354.01	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	322.05	\$	331.71	\$	-	\$	347.81	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	314.69	\$	324.13	\$	-	\$	339.86	\$	-
\$	-	\$	-	\$	-	\$	-	\$	-	\$	340.77	\$	350.99	\$	-	\$	368.03	\$	350.99
\$	-	\$	-	\$	-	\$	-	\$	-	\$	348.09	\$	358.54	\$	-	\$	375.94	\$	363.80

Quarter 3 2019, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 405.67	\$ 400.54	\$ -	\$ 431.20	\$ 410.47

\$ -	\$ -	\$ -	\$ -	\$ -	\$ 486.05	\$ 500.63	\$ -	\$ 524.94	\$ 500.00
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 493.40	\$ 508.20	\$ -	\$ 532.87	\$ 508.53
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 469.82	\$ 483.92	\$ -	\$ 507.41	\$ 484.55
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 477.17	\$ 491.49	\$ -	\$ 515.35	\$ 490.29
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 350.12	\$ 360.62	\$ -	\$ 378.13	\$ 358.62
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 359.38	\$ 370.16	\$ -	\$ 388.13	\$ 377.17
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 418.25	\$ 430.80	\$ -	\$ 451.71	\$ 432.42
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 425.63	\$ 438.40	\$ -	\$ 459.68	\$ 441.15
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 391.41	\$ 403.16	\$ -	\$ 422.73	\$ 404.10
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 398.82	\$ 410.78	\$ -	\$ 430.72	\$ 412.77
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 441.66	\$ 454.91	\$ -	\$ 476.99	\$ 458.04
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 449.03	\$ 462.50	\$ -	\$ 484.95	\$ 470.00
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 441.66	\$ 454.91	\$ -	\$ 476.99	\$ 454.72
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 449.03	\$ 462.50	\$ -	\$ 484.95	\$ 463.27
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 384.72	\$ 396.26	\$ -	\$ 415.50	\$ 400.40
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 346.28	\$ 356.67	\$ -	\$ 373.99	\$ 355.04
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 353.73	\$ 364.34	\$ -	\$ 382.02	\$ 364.01
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 301.70	\$ 310.75	\$ -	\$ 325.84	\$ 313.22
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 357.28	\$ 368.00	\$ -	\$ 385.86	\$ 369.77
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 364.71	\$ 375.65	\$ -	\$ 393.89	\$ 378.00
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 417.56	\$ 430.09	\$ -	\$ 450.97	\$ 436.60
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 347.18	\$ 357.59	\$ -	\$ 374.95	\$ 360.51
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 328.83	\$ 338.69	\$ -	\$ 355.13	\$ 337.78
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 336.29	\$ 346.38	\$ -	\$ 363.19	\$ 348.76
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 322.83	\$ 332.52	\$ -	\$ 348.66	\$ 329.96
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 330.30	\$ 340.21	\$ -	\$ 356.73	\$ 339.20
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 389.07	\$ 400.74	\$ -	\$ 420.19	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 396.47	\$ 408.37	\$ -	\$ 428.19	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 389.19	\$ 400.86	\$ -	\$ 420.32	\$ 389.19
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 395.85	\$ 407.73	\$ -	\$ 427.52	\$ 402.64
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 333.09	\$ 343.08	\$ -	\$ 359.74	\$ 333.09
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 339.81	\$ 350.00	\$ -	\$ 366.99	\$ 339.81
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 378.39	\$ 389.74	\$ -	\$ 408.66	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 370.97	\$ 382.10	\$ -	\$ 400.64	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 395.85	\$ 407.73	\$ -	\$ 427.52	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 389.19	\$ 400.86	\$ -	\$ 420.32	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 339.81	\$ 350.00	\$ -	\$ 366.99	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 333.09	\$ 343.08	\$ -	\$ 359.74	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 327.26	\$ 337.07	\$ -	\$ 353.44	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 319.78	\$ 329.38	\$ -	\$ 345.36	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 346.28	\$ 356.67	\$ -	\$ 373.99	\$ 356.67
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 353.73	\$ 364.34	\$ -	\$ 382.02	\$ 369.69

Quarter 4 2019, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 412.23	\$ 407.03	\$ -	\$ 438.17	\$ 417.11

\$ -	\$ -	\$ -	\$ -	\$ -	\$ 493.92	\$ 508.74	\$ -	\$ 533.43	\$ 508.09
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 501.38	\$ 516.42	\$ -	\$ 541.49	\$ 516.76
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 477.42	\$ 491.75	\$ -	\$ 515.62	\$ 492.40
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 484.90	\$ 499.44	\$ -	\$ 523.69	\$ 498.23
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 355.79	\$ 366.46	\$ -	\$ 384.25	\$ 364.42
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 365.20	\$ 376.15	\$ -	\$ 394.41	\$ 383.27
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 425.02	\$ 437.77	\$ -	\$ 459.02	\$ 439.42
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 432.52	\$ 445.49	\$ -	\$ 467.12	\$ 448.28
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 397.75	\$ 409.68	\$ -	\$ 429.57	\$ 410.64
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 405.27	\$ 417.43	\$ -	\$ 437.69	\$ 419.45
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 448.80	\$ 462.27	\$ -	\$ 484.71	\$ 465.45
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 456.29	\$ 469.98	\$ -	\$ 492.80	\$ 477.60
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 448.80	\$ 462.27	\$ -	\$ 484.71	\$ 462.08
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 456.29	\$ 469.98	\$ -	\$ 492.80	\$ 470.77
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 390.95	\$ 402.68	\$ -	\$ 422.22	\$ 406.88
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 351.89	\$ 362.44	\$ -	\$ 380.04	\$ 360.78
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 359.45	\$ 370.23	\$ -	\$ 388.21	\$ 369.90
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 306.58	\$ 315.78	\$ -	\$ 331.11	\$ 318.29
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 363.06	\$ 373.95	\$ -	\$ 392.11	\$ 375.75
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 370.61	\$ 381.73	\$ -	\$ 400.26	\$ 384.12
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 424.32	\$ 437.05	\$ -	\$ 458.27	\$ 443.67
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 352.80	\$ 363.38	\$ -	\$ 381.02	\$ 366.35
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 334.15	\$ 344.17	\$ -	\$ 360.88	\$ 343.24
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 341.73	\$ 351.98	\$ -	\$ 369.07	\$ 354.40
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 328.05	\$ 337.90	\$ -	\$ 354.30	\$ 335.30
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 335.65	\$ 345.72	\$ -	\$ 362.50	\$ 344.68
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 395.36	\$ 407.22	\$ -	\$ 426.99	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 402.89	\$ 414.97	\$ -	\$ 435.12	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 395.49	\$ 407.35	\$ -	\$ 427.12	\$ 395.49
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 402.26	\$ 414.33	\$ -	\$ 434.44	\$ 409.15
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 338.48	\$ 348.63	\$ -	\$ 365.56	\$ 338.48
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 345.31	\$ 355.67	\$ -	\$ 372.93	\$ 345.31
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 384.51	\$ 396.04	\$ -	\$ 415.27	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 376.97	\$ 388.28	\$ -	\$ 407.13	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 402.26	\$ 414.33	\$ -	\$ 434.44	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 395.49	\$ 407.35	\$ -	\$ 427.12	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 345.31	\$ 355.67	\$ -	\$ 372.93	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 338.48	\$ 348.63	\$ -	\$ 365.56	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 332.55	\$ 342.53	\$ -	\$ 359.16	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 324.96	\$ 334.71	\$ -	\$ 350.95	\$ -
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 351.89	\$ 362.44	\$ -	\$ 380.04	\$ 362.44
\$ -	\$ -	\$ -	\$ -	\$ -	\$ 359.45	\$ 370.23	\$ -	\$ 388.21	\$ 375.67



**Capital Advantage Assurance Company**  
**Small Group Rates**  
**Effective 1/1/2019**  
**Table B**

<u>Plan ID</u>	<u>Plan Name</u>	<u>Metal Level</u>	<u>Projected Membership</u>	<u>Projected Allowed Claims</u>	<u>Projected Paid Claims</u>	<u>Paid to Allowed Factor</u>	<u>Average Tobacco Factor</u>	<u>AV and Cost Sharing Factor</u>	<u>(8)/(6*7) Induced Utilization</u>	<u>Induced Demand Table 10</u>
(1)		(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
45127PA0010055	Platinum PPO 0/0/15 Rx 0	Platinum	39,309	\$24,167,522	26,488,586	1.10	1.000	0.95	0.87	1.15
45127PA0010054	Platinum PPO 0/0/15 Rx 250	Platinum	16,063	\$9,875,675	10,603,176	1.07	1.000	0.93	0.87	1.15
45127PA0010058	Platinum PPO 250/0/15 Rx 0	Platinum	30,657	\$18,848,195	19,910,539	1.06	1.000	0.92	0.87	1.15
45127PA0010057	Platinum PPO 250/0/15 Rx 250	Platinum	13,080	\$8,041,700	8,314,900	1.03	1.000	0.90	0.87	1.15
45127PA0010117	Gold PPO 500/0/20 Rx 0	Gold	34,812	\$21,402,726	21,135,646	0.99	1.000	0.86	0.87	1.15
45127PA0010116	Gold PPO 500/0/20 Rx 250	Gold	11,031	\$6,781,957	6,545,272	0.97	1.000	0.84	0.87	1.15
45127PA0010085	Gold PPO 1000/0/25 Rx 0	Gold	86,677	\$53,289,788	49,575,782	0.93	1.000	0.80	0.86	1.16
45127PA0010084	Gold PPO 1000/0/25 Rx 250	Gold	22,597	\$13,892,836	12,612,702	0.91	1.000	0.79	0.86	1.16
45127PA0130002	Gold Valley Advantage EPO 1000/0/25 Rx 0	Gold	1,138	\$643,680	599,938	0.93	1.000	0.80	0.86	1.16
45127PA0130001	Gold Valley Advantage EPO 1000/0/25 Rx 250	Gold	1,138	\$643,680	585,461	0.91	1.000	0.79	0.86	1.16
45127PA0010161	Gold QHDHP PPO 1500/0/15	Gold	10,838	\$6,663,299	6,067,453	0.91	1.000	0.79	0.86	1.16
45127PA0010090	Gold PPO 2000/0/20 Rx 0	Gold	154,412	\$94,933,867	82,092,046	0.86	1.000	0.75	0.86	1.16
45127PA0010089	Gold PPO 2000/0/20 Rx 250	Gold	41,790	\$25,692,863	21,639,618	0.84	1.000	0.73	0.86	1.16
45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	Gold	1,138	\$699,652	600,994	0.86	1.000	0.74	0.86	1.16
45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	Gold	1,138	\$699,652	585,259	0.84	1.000	0.72	0.86	1.16
45127PA0010070	Gold PPO HRA 3500/0/35 - 700 Rx 0	Gold	4,781	\$2,939,401	2,245,198	0.76	1.000	0.66	0.86	1.16
45127PA0010069	Gold PPO HRA 3500/0/35 - 700 Rx 250	Gold	2,163	\$1,329,832	985,766	0.74	1.000	0.64	0.86	1.16
45127PA0010124	Silver QHDHP PPO 2250/0/25	Silver	56,555	\$34,770,516	28,868,508	0.83	1.000	0.72	0.86	1.16
45127PA0010144	Silver PPO 3000/0/45 Rx 0	Silver	75,043	\$46,137,102	36,047,701	0.78	1.000	0.67	0.86	1.16
45127PA0010143	Silver PPO 3000/0/45 Rx 250	Silver	27,333	\$16,804,571	12,750,865	0.76	1.000	0.65	0.86	1.16
45127PA0130004	Silver Valley Advantage EPO 3000/0/45 Rx 0	Silver	1,138	\$643,680	504,037	0.78	1.000	0.67	0.86	1.16
45127PA0130003	Silver Valley Advantage EPO 3000/0/45 Rx 250	Silver	1,138	\$643,680	489,494	0.76	1.000	0.65	0.86	1.16
45127PA0010170	Silver QHDHP PPO 3500/0/25	Silver	35,973	\$22,116,519	16,331,635	0.74	1.000	0.64	0.86	1.16
45127PA0010132	Silver PPO 4000/0/35 Rx 0	Silver	60,915	\$37,451,082	28,255,083	0.75	1.000	0.65	0.86	1.16
45127PA0010131	Silver PPO 4000/0/35 Rx 250	Silver	21,777	\$13,388,693	9,799,032	0.73	1.000	0.63	0.86	1.16
45127PA0010185	Silver PPO 5000/0/35 Rx 0	Silver	10,450	\$6,424,753	4,573,185	0.71	1.000	0.61	0.86	1.16
45127PA0010184	Silver PPO 5000/0/35 Rx 250	Silver	6,512	\$4,003,635	2,759,329	0.69	1.000	0.59	0.86	1.16
45127PA0010187	Silver PPO 6000/0/35 Rx 0	Silver	2,334	\$1,434,964	1,000,404	0.70	1.000	0.60	0.86	1.16
45127PA0010186	Silver PPO 6000/0/35 Rx 250	Silver	3,962	\$2,435,873	1,643,113	0.67	1.000	0.58	0.86	1.16
45127PA0010135	Bronze QHDHP PPO 6650/0/0	Bronze	28,346	\$17,427,372	10,930,802	0.63	1.000	0.54	0.86	1.17
45127PA0010191	Gold PPO 2000/20/20 Rx 0	Gold	1,138	\$699,652	570,049	0.81	1.000	0.70	0.86	1.16
45127PA0010190	Gold PPO 2000/20/20 Rx 250	Gold	1,138	\$699,652	554,294	0.79	1.000	0.68	0.86	1.16
45127PA0130006	Gold Capital Advantage EPO 1000/0/25 Rx 0	Gold	1,138	\$643,680	599,938	0.93	1.000	0.80	0.86	1.16
45127PA0130005	Gold Capital Advantage EPO 1000/0/25 Rx 250	Gold	1,138	\$643,680	585,461	0.91	1.000	0.79	0.86	1.16
45127PA0130008	Silver Capital Advantage EPO 3000/0/45 Rx 0	Silver	1,138	\$643,680	504,037	0.78	1.000	0.67	0.86	1.16
45127PA0130007	Silver Capital Advantage EPO 3000/0/45 Rx 250	Silver	1,138	\$643,680	489,494	0.76	1.000	0.65	0.86	1.16
45127PA0010193	Silver PPO 5000/20/35 Rx 0	Silver	1,138	\$699,652	482,562	0.69	1.000	0.59	0.86	1.17
45127PA0010192	Silver PPO 5000/20/35 Rx 250	Silver	1,138	\$699,652	466,735	0.67	1.000	0.57	0.86	1.17
Total			813,342	499,602,097	428,794,095	0.86	1.00	0.74	0.86	1.16
PMPM				614.26	527.20					
Rate Dev II				614.26	527.14					

Company Name:		Capital Advantage Assurance Company					
Market:		Small Group					
Product:		PPO and EPO					
Effective Date of Rates:		January 1, 2019		Ending date of Rates:		March 31, 2019	
HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>		45127PA0010054		45127PA0010054		45127PA0010054	
Plan Marketing Name =>		Platinum PPO 0/0/15   Rx 250		Platinum PPO 0/0/15   Rx 250		Platinum PPO 0/0/15   Rx 250	
Form # =>		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>		6		7		9	
Network =>		PPO		PPO		PPO	
Metal =>		Platinum		Platinum		Platinum	
Deductible =>		\$0 /\$250 Med/Rx		\$0 /\$250 Med/Rx		\$0 /\$250 Med/Rx	
Coinsurance =>		0%		0%		0%	
Copays =>		\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$150 PCP/SPC/ER	
OOP Maximum =>		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14		\$360.09	\$360.09	\$370.89	\$370.89	\$388.89	\$388.89
15		\$392.09	\$392.09	\$403.86	\$403.86	\$423.46	\$423.46
16		\$404.33	\$404.33	\$416.46	\$416.46	\$436.68	\$436.68
17		\$416.57	\$416.57	\$429.07	\$429.07	\$449.90	\$449.90
18		\$429.75	\$429.75	\$442.64	\$442.64	\$464.13	\$464.13
19		\$442.93	\$442.93	\$456.22	\$456.22	\$478.36	\$478.36
20		\$456.58	\$456.58	\$470.28	\$470.28	\$493.11	\$493.11
21		\$470.70	\$470.70	\$484.82	\$484.82	\$508.36	\$508.36
22		\$470.70	\$470.70	\$484.82	\$484.82	\$508.36	\$508.36
23		\$470.70	\$470.70	\$484.82	\$484.82	\$508.36	\$508.36
24		\$470.70	\$470.70	\$484.82	\$484.82	\$508.36	\$508.36
25		\$472.58	\$472.58	\$486.76	\$486.76	\$510.39	\$510.39
26		\$482.00	\$482.00	\$496.46	\$496.46	\$520.56	\$520.56
27		\$493.29	\$493.29	\$508.09	\$508.09	\$532.76	\$532.76
28		\$511.65	\$511.65	\$527.00	\$527.00	\$552.58	\$552.58
29		\$526.71	\$526.71	\$542.51	\$542.51	\$568.85	\$568.85
30		\$534.24	\$534.24	\$550.27	\$550.27	\$576.98	\$576.98
31		\$545.54	\$545.54	\$561.91	\$561.91	\$589.18	\$589.18
32		\$556.84	\$556.84	\$573.54	\$573.54	\$601.39	\$601.39
33		\$563.90	\$563.90	\$580.82	\$580.82	\$609.01	\$609.01
34		\$571.43	\$571.43	\$588.57	\$588.57	\$617.14	\$617.14
35		\$575.20	\$575.20	\$592.45	\$592.45	\$621.21	\$621.21
36		\$578.96	\$578.96	\$596.33	\$596.33	\$625.28	\$625.28
37		\$582.73	\$582.73	\$600.21	\$600.21	\$629.34	\$629.34
38		\$586.49	\$586.49	\$604.09	\$604.09	\$633.41	\$633.41
39		\$594.02	\$594.02	\$611.84	\$611.84	\$641.55	\$641.55
40		\$601.55	\$601.55	\$619.60	\$619.60	\$649.68	\$649.68
41		\$612.85	\$612.85	\$631.24	\$631.24	\$661.88	\$661.88
42		\$623.68	\$623.68	\$642.39	\$642.39	\$673.57	\$673.57
43		\$638.74	\$638.74	\$657.90	\$657.90	\$689.84	\$689.84
44		\$657.57	\$657.57	\$677.29	\$677.29	\$710.17	\$710.17
45		\$679.69	\$679.69	\$700.08	\$700.08	\$734.07	\$734.07
46		\$706.05	\$706.05	\$727.23	\$727.23	\$762.53	\$762.53
47		\$735.70	\$735.70	\$757.78	\$757.78	\$794.56	\$794.56
48		\$769.59	\$769.59	\$792.68	\$792.68	\$831.16	\$831.16
49		\$803.01	\$803.01	\$827.10	\$827.10	\$867.26	\$867.26
50		\$840.67	\$840.67	\$865.89	\$865.89	\$907.92	\$907.92
51		\$877.86	\$877.86	\$904.19	\$904.19	\$948.08	\$948.08
52		\$918.81	\$918.81	\$946.37	\$946.37	\$992.31	\$992.31
53		\$960.23	\$960.23	\$989.03	\$989.03	\$1,037.05	\$1,037.05
54		\$1,004.94	\$1,004.94	\$1,035.09	\$1,035.09	\$1,085.34	\$1,085.34
55		\$1,049.66	\$1,049.66	\$1,081.15	\$1,081.15	\$1,133.63	\$1,133.63
56		\$1,098.14	\$1,098.14	\$1,131.09	\$1,131.09	\$1,185.99	\$1,185.99
57		\$1,147.10	\$1,147.10	\$1,181.51	\$1,181.51	\$1,238.86	\$1,238.86
58		\$1,199.34	\$1,199.34	\$1,235.32	\$1,235.32	\$1,295.29	\$1,295.29
59		\$1,225.23	\$1,225.23	\$1,261.99	\$1,261.99	\$1,323.25	\$1,323.25
60		\$1,277.48	\$1,277.48	\$1,315.80	\$1,315.80	\$1,379.68	\$1,379.68
61		\$1,322.67	\$1,322.67	\$1,362.35	\$1,362.35	\$1,428.48	\$1,428.48
62		\$1,352.32	\$1,352.32	\$1,392.89	\$1,392.89	\$1,460.51	\$1,460.51
63		\$1,389.51	\$1,389.51	\$1,431.19	\$1,431.19	\$1,500.67	\$1,500.67
64+		\$1,412.09	\$1,412.09	\$1,454.45	\$1,454.45	\$1,525.07	\$1,525.07

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010057		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15   Rx 0		Platinum PPO 0/0/15   Rx 0		Platinum PPO 250/0/15   Rx 250		Platinum PPO 250/0/15   Rx 250		Platinum PPO 250/0/15   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0 /\$0 Med/Rx		\$0 /\$0 Med/Rx		\$250 /\$250 Med/Rx		\$250 /\$250 Med/Rx		\$250 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$376.49	\$376.49	\$394.77	\$394.77	\$348.06	\$348.06	\$358.50	\$358.50	\$375.90	\$375.90
15	\$409.96	\$409.96	\$429.86	\$429.86	\$379.00	\$379.00	\$390.37	\$390.37	\$409.32	\$409.32
16	\$422.75	\$422.75	\$443.27	\$443.27	\$390.83	\$390.83	\$402.55	\$402.55	\$422.09	\$422.09
17	\$435.55	\$435.55	\$456.69	\$456.69	\$402.66	\$402.66	\$414.74	\$414.74	\$434.87	\$434.87
18	\$449.33	\$449.33	\$471.14	\$471.14	\$415.40	\$415.40	\$427.86	\$427.86	\$448.63	\$448.63
19	\$463.11	\$463.11	\$485.59	\$485.59	\$428.14	\$428.14	\$440.98	\$440.98	\$462.39	\$462.39
20	\$477.38	\$477.38	\$500.55	\$500.55	\$441.33	\$441.33	\$454.57	\$454.57	\$476.64	\$476.64
21	\$492.14	\$492.14	\$516.03	\$516.03	\$454.98	\$454.98	\$468.63	\$468.63	\$491.38	\$491.38
22	\$492.14	\$492.14	\$516.03	\$516.03	\$454.98	\$454.98	\$468.63	\$468.63	\$491.38	\$491.38
23	\$492.14	\$492.14	\$516.03	\$516.03	\$454.98	\$454.98	\$468.63	\$468.63	\$491.38	\$491.38
24	\$492.14	\$492.14	\$516.03	\$516.03	\$454.98	\$454.98	\$468.63	\$468.63	\$491.38	\$491.38
25	\$494.11	\$494.11	\$518.10	\$518.10	\$456.80	\$456.80	\$470.50	\$470.50	\$493.34	\$493.34
26	\$503.96	\$503.96	\$528.42	\$528.42	\$465.90	\$465.90	\$479.88	\$479.88	\$503.17	\$503.17
27	\$515.77	\$515.77	\$540.80	\$540.80	\$476.82	\$476.82	\$491.12	\$491.12	\$514.96	\$514.96
28	\$534.96	\$534.96	\$560.93	\$560.93	\$494.56	\$494.56	\$509.40	\$509.40	\$534.13	\$534.13
29	\$550.71	\$550.71	\$577.44	\$577.44	\$509.12	\$509.12	\$524.40	\$524.40	\$549.85	\$549.85
30	\$558.58	\$558.58	\$585.70	\$585.70	\$516.40	\$516.40	\$531.89	\$531.89	\$557.71	\$557.71
31	\$570.40	\$570.40	\$598.08	\$598.08	\$527.32	\$527.32	\$543.14	\$543.14	\$569.51	\$569.51
32	\$582.21	\$582.21	\$610.47	\$610.47	\$538.24	\$538.24	\$554.39	\$554.39	\$581.30	\$581.30
33	\$589.59	\$589.59	\$618.21	\$618.21	\$545.07	\$545.07	\$561.42	\$561.42	\$588.67	\$588.67
34	\$597.46	\$597.46	\$626.47	\$626.47	\$552.35	\$552.35	\$568.92	\$568.92	\$596.53	\$596.53
35	\$601.40	\$601.40	\$630.59	\$630.59	\$555.99	\$555.99	\$572.67	\$572.67	\$600.46	\$600.46
36	\$605.34	\$605.34	\$634.72	\$634.72	\$559.63	\$559.63	\$576.41	\$576.41	\$604.40	\$604.40
37	\$609.27	\$609.27	\$638.85	\$638.85	\$563.27	\$563.27	\$580.16	\$580.16	\$608.33	\$608.33
38	\$613.21	\$613.21	\$642.98	\$642.98	\$566.91	\$566.91	\$583.91	\$583.91	\$612.26	\$612.26
39	\$621.09	\$621.09	\$651.24	\$651.24	\$574.18	\$574.18	\$591.41	\$591.41	\$620.12	\$620.12
40	\$628.96	\$628.96	\$659.49	\$659.49	\$581.46	\$581.46	\$598.91	\$598.91	\$627.98	\$627.98
41	\$640.77	\$640.77	\$671.88	\$671.88	\$592.38	\$592.38	\$610.16	\$610.16	\$639.77	\$639.77
42	\$652.09	\$652.09	\$683.75	\$683.75	\$602.85	\$602.85	\$620.93	\$620.93	\$651.08	\$651.08
43	\$667.84	\$667.84	\$700.26	\$700.26	\$617.41	\$617.41	\$635.93	\$635.93	\$666.80	\$666.80
44	\$687.53	\$687.53	\$720.90	\$720.90	\$635.61	\$635.61	\$654.68	\$654.68	\$686.46	\$686.46
45	\$710.66	\$710.66	\$745.15	\$745.15	\$656.99	\$656.99	\$676.70	\$676.70	\$709.55	\$709.55
46	\$738.22	\$738.22	\$774.05	\$774.05	\$682.47	\$682.47	\$702.94	\$702.94	\$737.07	\$737.07
47	\$769.22	\$769.22	\$806.56	\$806.56	\$711.13	\$711.13	\$732.47	\$732.47	\$768.02	\$768.02
48	\$804.66	\$804.66	\$843.72	\$843.72	\$743.89	\$743.89	\$766.21	\$766.21	\$803.40	\$803.40
49	\$839.60	\$839.60	\$880.36	\$880.36	\$776.20	\$776.20	\$799.48	\$799.48	\$838.29	\$838.29
50	\$878.97	\$878.97	\$921.64	\$921.64	\$812.59	\$812.59	\$836.97	\$836.97	\$877.60	\$877.60
51	\$917.85	\$917.85	\$962.40	\$962.40	\$848.54	\$848.54	\$873.99	\$873.99	\$916.42	\$916.42
52	\$960.67	\$960.67	\$1,007.30	\$1,007.30	\$888.12	\$888.12	\$914.76	\$914.76	\$959.17	\$959.17
53	\$1,003.97	\$1,003.97	\$1,052.71	\$1,052.71	\$928.16	\$928.16	\$956.00	\$956.00	\$1,002.41	\$1,002.41
54	\$1,050.73	\$1,050.73	\$1,101.73	\$1,101.73	\$971.38	\$971.38	\$1,000.52	\$1,000.52	\$1,049.09	\$1,049.09
55	\$1,097.48	\$1,097.48	\$1,150.76	\$1,150.76	\$1,014.61	\$1,014.61	\$1,045.04	\$1,045.04	\$1,095.77	\$1,095.77
56	\$1,148.17	\$1,148.17	\$1,203.91	\$1,203.91	\$1,061.47	\$1,061.47	\$1,093.31	\$1,093.31	\$1,146.39	\$1,146.39
57	\$1,199.36	\$1,199.36	\$1,257.58	\$1,257.58	\$1,108.79	\$1,108.79	\$1,142.05	\$1,142.05	\$1,197.49	\$1,197.49
58	\$1,253.98	\$1,253.98	\$1,314.86	\$1,314.86	\$1,159.29	\$1,159.29	\$1,194.07	\$1,194.07	\$1,252.03	\$1,252.03
59	\$1,281.05	\$1,281.05	\$1,343.24	\$1,343.24	\$1,184.31	\$1,184.31	\$1,219.84	\$1,219.84	\$1,279.06	\$1,279.06
60	\$1,335.68	\$1,335.68	\$1,400.52	\$1,400.52	\$1,234.82	\$1,234.82	\$1,271.86	\$1,271.86	\$1,333.60	\$1,333.60
61	\$1,382.93	\$1,382.93	\$1,450.06	\$1,450.06	\$1,278.49	\$1,278.49	\$1,316.85	\$1,316.85	\$1,380.77	\$1,380.77
62	\$1,413.93	\$1,413.93	\$1,482.57	\$1,482.57	\$1,307.16	\$1,307.16	\$1,346.37	\$1,346.37	\$1,411.73	\$1,411.73
63	\$1,452.81	\$1,452.81	\$1,523.33	\$1,523.33	\$1,343.10	\$1,343.10	\$1,383.39	\$1,383.39	\$1,450.55	\$1,450.55
64+	\$1,476.42	\$1,476.42	\$1,548.09	\$1,548.09	\$1,364.93	\$1,364.93	\$1,405.88	\$1,405.88	\$1,474.13	\$1,474.13

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010058		45127PA0010058		45127PA0010058		45127PA0010069		45127PA0010069	
Plan Marketing Name =>	Platinum PPO 250/0/15   Rx 0		Platinum PPO 250/0/15   Rx 0		Platinum PPO 250/0/15   Rx 0		PPO HRA 3500/0/35 - 700   Rx 0		PPO HRA 3500/0/35 - 700   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	\$250 /\$0 Med/Rx		\$250 /\$0 Med/Rx		\$250 /\$0 Med/Rx		\$3500 /\$250 Med/Rx		\$3500 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$353.51	\$353.51	\$364.11	\$364.11	\$381.79	\$381.79	\$259.38	\$259.38	\$267.16	\$267.16
15	\$384.93	\$384.93	\$396.48	\$396.48	\$415.72	\$415.72	\$282.44	\$282.44	\$290.91	\$290.91
16	\$396.94	\$396.94	\$408.85	\$408.85	\$428.70	\$428.70	\$291.25	\$291.25	\$299.99	\$299.99
17	\$408.96	\$408.96	\$421.23	\$421.23	\$441.68	\$441.68	\$300.07	\$300.07	\$309.07	\$309.07
18	\$421.90	\$421.90	\$434.55	\$434.55	\$455.65	\$455.65	\$309.56	\$309.56	\$318.85	\$318.85
19	\$434.84	\$434.84	\$447.88	\$447.88	\$469.62	\$469.62	\$319.06	\$319.06	\$328.63	\$328.63
20	\$448.24	\$448.24	\$461.68	\$461.68	\$484.10	\$484.10	\$328.89	\$328.89	\$338.75	\$338.75
21	\$462.10	\$462.10	\$475.96	\$475.96	\$499.07	\$499.07	\$339.06	\$339.06	\$349.23	\$349.23
22	\$462.10	\$462.10	\$475.96	\$475.96	\$499.07	\$499.07	\$339.06	\$339.06	\$349.23	\$349.23
23	\$462.10	\$462.10	\$475.96	\$475.96	\$499.07	\$499.07	\$339.06	\$339.06	\$349.23	\$349.23
24	\$462.10	\$462.10	\$475.96	\$475.96	\$499.07	\$499.07	\$339.06	\$339.06	\$349.23	\$349.23
25	\$463.95	\$463.95	\$477.87	\$477.87	\$501.06	\$501.06	\$340.42	\$340.42	\$350.63	\$350.63
26	\$473.19	\$473.19	\$487.39	\$487.39	\$511.05	\$511.05	\$347.20	\$347.20	\$357.61	\$357.61
27	\$484.28	\$484.28	\$498.81	\$498.81	\$523.02	\$523.02	\$355.33	\$355.33	\$365.99	\$365.99
28	\$502.30	\$502.30	\$517.37	\$517.37	\$542.49	\$542.49	\$368.56	\$368.56	\$379.61	\$379.61
29	\$517.09	\$517.09	\$532.60	\$532.60	\$558.46	\$558.46	\$379.41	\$379.41	\$390.79	\$390.79
30	\$524.48	\$524.48	\$540.22	\$540.22	\$566.44	\$566.44	\$384.83	\$384.83	\$396.38	\$396.38
31	\$535.57	\$535.57	\$551.64	\$551.64	\$578.42	\$578.42	\$392.97	\$392.97	\$404.76	\$404.76
32	\$546.66	\$546.66	\$563.06	\$563.06	\$590.40	\$590.40	\$401.11	\$401.11	\$413.14	\$413.14
33	\$553.60	\$553.60	\$570.20	\$570.20	\$597.88	\$597.88	\$406.19	\$406.19	\$418.38	\$418.38
34	\$560.99	\$560.99	\$577.82	\$577.82	\$605.87	\$605.87	\$411.62	\$411.62	\$423.97	\$423.97
35	\$564.69	\$564.69	\$581.63	\$581.63	\$609.86	\$609.86	\$414.33	\$414.33	\$426.76	\$426.76
36	\$568.38	\$568.38	\$585.43	\$585.43	\$613.85	\$613.85	\$417.04	\$417.04	\$429.56	\$429.56
37	\$572.08	\$572.08	\$589.24	\$589.24	\$617.85	\$617.85	\$419.76	\$419.76	\$432.35	\$432.35
38	\$575.78	\$575.78	\$593.05	\$593.05	\$621.84	\$621.84	\$422.47	\$422.47	\$435.14	\$435.14
39	\$583.17	\$583.17	\$600.67	\$600.67	\$629.82	\$629.82	\$427.89	\$427.89	\$440.73	\$440.73
40	\$590.56	\$590.56	\$608.28	\$608.28	\$637.81	\$637.81	\$433.32	\$433.32	\$446.32	\$446.32
41	\$601.65	\$601.65	\$619.70	\$619.70	\$649.79	\$649.79	\$441.46	\$441.46	\$454.70	\$454.70
42	\$612.28	\$612.28	\$630.65	\$630.65	\$661.27	\$661.27	\$449.25	\$449.25	\$462.73	\$462.73
43	\$627.07	\$627.07	\$645.88	\$645.88	\$677.24	\$677.24	\$460.10	\$460.10	\$473.91	\$473.91
44	\$645.55	\$645.55	\$664.92	\$664.92	\$697.20	\$697.20	\$473.67	\$473.67	\$487.88	\$487.88
45	\$667.27	\$667.27	\$687.29	\$687.29	\$720.65	\$720.65	\$489.60	\$489.60	\$504.29	\$504.29
46	\$693.15	\$693.15	\$713.94	\$713.94	\$748.60	\$748.60	\$508.59	\$508.59	\$523.85	\$523.85
47	\$722.26	\$722.26	\$743.93	\$743.93	\$780.04	\$780.04	\$529.95	\$529.95	\$545.85	\$545.85
48	\$755.53	\$755.53	\$778.20	\$778.20	\$815.98	\$815.98	\$554.36	\$554.36	\$570.99	\$570.99
49	\$788.34	\$788.34	\$811.99	\$811.99	\$851.41	\$851.41	\$578.44	\$578.44	\$595.79	\$595.79
50	\$825.31	\$825.31	\$850.07	\$850.07	\$891.34	\$891.34	\$605.56	\$605.56	\$623.73	\$623.73
51	\$861.82	\$861.82	\$887.67	\$887.67	\$930.76	\$930.76	\$632.35	\$632.35	\$651.32	\$651.32
52	\$902.02	\$902.02	\$929.08	\$929.08	\$974.18	\$974.18	\$661.85	\$661.85	\$681.70	\$681.70
53	\$942.68	\$942.68	\$970.96	\$970.96	\$1,018.10	\$1,018.10	\$691.68	\$691.68	\$712.43	\$712.43
54	\$986.58	\$986.58	\$1,016.18	\$1,016.18	\$1,065.51	\$1,065.51	\$723.89	\$723.89	\$745.61	\$745.61
55	\$1,030.48	\$1,030.48	\$1,061.40	\$1,061.40	\$1,112.92	\$1,112.92	\$756.10	\$756.10	\$778.79	\$778.79
56	\$1,078.08	\$1,078.08	\$1,110.42	\$1,110.42	\$1,164.33	\$1,164.33	\$791.03	\$791.03	\$814.76	\$814.76
57	\$1,126.14	\$1,126.14	\$1,159.92	\$1,159.92	\$1,216.23	\$1,216.23	\$826.29	\$826.29	\$851.08	\$851.08
58	\$1,177.43	\$1,177.43	\$1,212.75	\$1,212.75	\$1,271.63	\$1,271.63	\$863.92	\$863.92	\$889.84	\$889.84
59	\$1,202.85	\$1,202.85	\$1,238.93	\$1,238.93	\$1,299.07	\$1,299.07	\$882.57	\$882.57	\$909.05	\$909.05
60	\$1,254.14	\$1,254.14	\$1,291.76	\$1,291.76	\$1,354.47	\$1,354.47	\$920.21	\$920.21	\$947.82	\$947.82
61	\$1,298.50	\$1,298.50	\$1,337.46	\$1,337.46	\$1,402.38	\$1,402.38	\$952.76	\$952.76	\$981.34	\$981.34
62	\$1,327.61	\$1,327.61	\$1,367.44	\$1,367.44	\$1,433.82	\$1,433.82	\$974.12	\$974.12	\$1,003.34	\$1,003.34
63	\$1,364.12	\$1,364.12	\$1,405.04	\$1,405.04	\$1,473.25	\$1,473.25	\$1,000.91	\$1,000.91	\$1,030.93	\$1,030.93
64+	\$1,386.29	\$1,386.29	\$1,427.88	\$1,427.88	\$1,497.20	\$1,497.20	\$1,017.17	\$1,017.17	\$1,047.69	\$1,047.69



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010069		45127PA0010070		45127PA0010070		45127PA0010070		45127PA0010084	
Plan Marketing Name =>	PPO HRA 3500/0/35 - 700   Rx		PPO HRA 3500/0/35 - 700   Rx		PPO HRA 3500/0/35 - 700   Rx		PPO HRA 3500/0/35 - 700   Rx		Gold PPO 1000/0/25   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$3500 /\$250 Med/Rx		\$3500 /\$0 Med/Rx		\$3500 /\$0 Med/Rx		\$3500 /\$0 Med/Rx		\$1000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$280.13	\$280.13	\$266.24	\$266.24	\$274.23	\$274.23	\$287.54	\$287.54	\$309.85	\$309.85
15	\$305.03	\$305.03	\$289.91	\$289.91	\$298.61	\$298.61	\$313.10	\$313.10	\$337.39	\$337.39
16	\$314.55	\$314.55	\$298.96	\$298.96	\$307.93	\$307.93	\$322.87	\$322.87	\$347.92	\$347.92
17	\$324.07	\$324.07	\$308.01	\$308.01	\$317.25	\$317.25	\$332.65	\$332.65	\$358.45	\$358.45
18	\$334.33	\$334.33	\$317.75	\$317.75	\$327.28	\$327.28	\$343.17	\$343.17	\$369.79	\$369.79
19	\$344.58	\$344.58	\$327.50	\$327.50	\$337.32	\$337.32	\$353.70	\$353.70	\$381.13	\$381.13
20	\$355.20	\$355.20	\$337.59	\$337.59	\$347.72	\$347.72	\$364.60	\$364.60	\$392.88	\$392.88
21	\$366.18	\$366.18	\$348.03	\$348.03	\$358.47	\$358.47	\$375.87	\$375.87	\$405.03	\$405.03
22	\$366.18	\$366.18	\$348.03	\$348.03	\$358.47	\$358.47	\$375.87	\$375.87	\$405.03	\$405.03
23	\$366.18	\$366.18	\$348.03	\$348.03	\$358.47	\$358.47	\$375.87	\$375.87	\$405.03	\$405.03
24	\$366.18	\$366.18	\$348.03	\$348.03	\$358.47	\$358.47	\$375.87	\$375.87	\$405.03	\$405.03
25	\$367.65	\$367.65	\$349.42	\$349.42	\$359.90	\$359.90	\$377.38	\$377.38	\$406.65	\$406.65
26	\$374.97	\$374.97	\$356.38	\$356.38	\$367.07	\$367.07	\$384.89	\$384.89	\$414.75	\$414.75
27	\$383.76	\$383.76	\$364.74	\$364.74	\$375.68	\$375.68	\$393.91	\$393.91	\$424.47	\$424.47
28	\$398.04	\$398.04	\$378.31	\$378.31	\$389.66	\$389.66	\$408.57	\$408.57	\$440.27	\$440.27
29	\$409.76	\$409.76	\$389.45	\$389.45	\$401.13	\$401.13	\$420.60	\$420.60	\$453.23	\$453.23
30	\$415.62	\$415.62	\$395.01	\$395.01	\$406.86	\$406.86	\$426.62	\$426.62	\$459.71	\$459.71
31	\$424.41	\$424.41	\$403.37	\$403.37	\$415.47	\$415.47	\$435.64	\$435.64	\$469.43	\$469.43
32	\$433.20	\$433.20	\$411.72	\$411.72	\$424.07	\$424.07	\$444.66	\$444.66	\$479.15	\$479.15
33	\$438.69	\$438.69	\$416.94	\$416.94	\$429.45	\$429.45	\$450.30	\$450.30	\$485.23	\$485.23
34	\$444.55	\$444.55	\$422.51	\$422.51	\$435.18	\$435.18	\$456.31	\$456.31	\$491.71	\$491.71
35	\$447.48	\$447.48	\$425.29	\$425.29	\$438.05	\$438.05	\$459.32	\$459.32	\$494.95	\$494.95
36	\$450.41	\$450.41	\$428.08	\$428.08	\$440.92	\$440.92	\$462.32	\$462.32	\$498.19	\$498.19
37	\$453.34	\$453.34	\$430.86	\$430.86	\$443.79	\$443.79	\$465.33	\$465.33	\$501.43	\$501.43
38	\$456.27	\$456.27	\$433.65	\$433.65	\$446.65	\$446.65	\$468.34	\$468.34	\$504.67	\$504.67
39	\$462.13	\$462.13	\$439.21	\$439.21	\$452.39	\$452.39	\$474.35	\$474.35	\$511.15	\$511.15
40	\$467.98	\$467.98	\$444.78	\$444.78	\$458.13	\$458.13	\$480.36	\$480.36	\$517.63	\$517.63
41	\$476.77	\$476.77	\$453.14	\$453.14	\$466.73	\$466.73	\$489.39	\$489.39	\$527.35	\$527.35
42	\$485.19	\$485.19	\$461.14	\$461.14	\$474.97	\$474.97	\$498.03	\$498.03	\$536.66	\$536.66
43	\$496.91	\$496.91	\$472.28	\$472.28	\$486.45	\$486.45	\$510.06	\$510.06	\$549.63	\$549.63
44	\$511.56	\$511.56	\$486.20	\$486.20	\$500.78	\$500.78	\$525.09	\$525.09	\$565.83	\$565.83
45	\$528.77	\$528.77	\$502.56	\$502.56	\$517.63	\$517.63	\$542.76	\$542.76	\$584.86	\$584.86
46	\$549.28	\$549.28	\$522.04	\$522.04	\$537.71	\$537.71	\$563.81	\$563.81	\$607.54	\$607.54
47	\$572.35	\$572.35	\$543.97	\$543.97	\$560.29	\$560.29	\$587.49	\$587.49	\$633.06	\$633.06
48	\$598.71	\$598.71	\$569.03	\$569.03	\$586.10	\$586.10	\$614.55	\$614.55	\$662.22	\$662.22
49	\$624.71	\$624.71	\$593.74	\$593.74	\$611.55	\$611.55	\$641.24	\$641.24	\$690.98	\$690.98
50	\$654.01	\$654.01	\$621.58	\$621.58	\$640.23	\$640.23	\$671.31	\$671.31	\$723.38	\$723.38
51	\$682.93	\$682.93	\$649.08	\$649.08	\$668.55	\$668.55	\$701.00	\$701.00	\$755.38	\$755.38
52	\$714.79	\$714.79	\$679.35	\$679.35	\$699.74	\$699.74	\$733.70	\$733.70	\$790.62	\$790.62
53	\$747.02	\$747.02	\$709.98	\$709.98	\$731.28	\$731.28	\$766.78	\$766.78	\$826.26	\$826.26
54	\$781.80	\$781.80	\$743.04	\$743.04	\$765.34	\$765.34	\$802.49	\$802.49	\$864.74	\$864.74
55	\$816.59	\$816.59	\$776.11	\$776.11	\$799.39	\$799.39	\$838.20	\$838.20	\$903.22	\$903.22
56	\$854.31	\$854.31	\$811.95	\$811.95	\$836.31	\$836.31	\$876.91	\$876.91	\$944.93	\$944.93
57	\$892.39	\$892.39	\$848.15	\$848.15	\$873.59	\$873.59	\$916.00	\$916.00	\$987.06	\$987.06
58	\$933.04	\$933.04	\$886.78	\$886.78	\$913.38	\$913.38	\$957.72	\$957.72	\$1,032.02	\$1,032.02
59	\$953.18	\$953.18	\$905.92	\$905.92	\$933.10	\$933.10	\$978.40	\$978.40	\$1,054.29	\$1,054.29
60	\$993.83	\$993.83	\$944.55	\$944.55	\$972.89	\$972.89	\$1,020.12	\$1,020.12	\$1,099.25	\$1,099.25
61	\$1,028.98	\$1,028.98	\$977.96	\$977.96	\$1,007.30	\$1,007.30	\$1,056.20	\$1,056.20	\$1,138.13	\$1,138.13
62	\$1,052.05	\$1,052.05	\$999.89	\$999.89	\$1,029.89	\$1,029.89	\$1,079.88	\$1,079.88	\$1,163.65	\$1,163.65
63	\$1,080.98	\$1,080.98	\$1,027.38	\$1,027.38	\$1,058.21	\$1,058.21	\$1,109.58	\$1,109.58	\$1,195.65	\$1,195.65
64+	\$1,098.54	\$1,098.54	\$1,044.08	\$1,044.08	\$1,075.40	\$1,075.40	\$1,127.61	\$1,127.61	\$1,215.08	\$1,215.08

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010085		45127PA0010085		45127PA0010085	
Plan Marketing Name =>	Gold PPO 1000/0/25   Rx 250		Gold PPO 1000/0/25   Rx 250		Gold PPO 1000/0/25   Rx 0		Gold PPO 1000/0/25   Rx 0		Gold PPO 1000/0/25   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1000 /\$250 Med/Rx		\$1000 /\$250 Med/Rx		\$1000 /\$0 Med/Rx		\$1000 /\$0 Med/Rx		\$1000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$319.14	\$319.14	\$334.64	\$334.64	\$315.32	\$315.32	\$324.78	\$324.78	\$340.54	\$340.54
15	\$347.51	\$347.51	\$364.38	\$364.38	\$343.35	\$343.35	\$353.65	\$353.65	\$370.81	\$370.81
16	\$358.36	\$358.36	\$375.75	\$375.75	\$354.06	\$354.06	\$364.68	\$364.68	\$382.39	\$382.39
17	\$369.21	\$369.21	\$387.13	\$387.13	\$364.78	\$364.78	\$375.72	\$375.72	\$393.96	\$393.96
18	\$380.89	\$380.89	\$399.38	\$399.38	\$376.32	\$376.32	\$387.61	\$387.61	\$406.43	\$406.43
19	\$392.57	\$392.57	\$411.62	\$411.62	\$387.86	\$387.86	\$399.50	\$399.50	\$418.89	\$418.89
20	\$404.67	\$404.67	\$424.31	\$424.31	\$399.81	\$399.81	\$411.81	\$411.81	\$431.80	\$431.80
21	\$417.18	\$417.18	\$437.43	\$437.43	\$412.18	\$412.18	\$424.55	\$424.55	\$445.15	\$445.15
22	\$417.18	\$417.18	\$437.43	\$437.43	\$412.18	\$412.18	\$424.55	\$424.55	\$445.15	\$445.15
23	\$417.18	\$417.18	\$437.43	\$437.43	\$412.18	\$412.18	\$424.55	\$424.55	\$445.15	\$445.15
24	\$417.18	\$417.18	\$437.43	\$437.43	\$412.18	\$412.18	\$424.55	\$424.55	\$445.15	\$445.15
25	\$418.85	\$418.85	\$439.18	\$439.18	\$413.83	\$413.83	\$426.24	\$426.24	\$446.94	\$446.94
26	\$427.19	\$427.19	\$447.93	\$447.93	\$422.07	\$422.07	\$434.73	\$434.73	\$455.84	\$455.84
27	\$437.21	\$437.21	\$458.43	\$458.43	\$431.96	\$431.96	\$444.92	\$444.92	\$466.52	\$466.52
28	\$453.48	\$453.48	\$475.49	\$475.49	\$448.04	\$448.04	\$461.48	\$461.48	\$483.88	\$483.88
29	\$466.83	\$466.83	\$489.49	\$489.49	\$461.23	\$461.23	\$475.07	\$475.07	\$498.13	\$498.13
30	\$473.50	\$473.50	\$496.49	\$496.49	\$467.82	\$467.82	\$481.86	\$481.86	\$505.25	\$505.25
31	\$483.51	\$483.51	\$506.98	\$506.98	\$477.72	\$477.72	\$492.05	\$492.05	\$515.93	\$515.93
32	\$493.53	\$493.53	\$517.48	\$517.48	\$487.61	\$487.61	\$502.24	\$502.24	\$526.62	\$526.62
33	\$499.78	\$499.78	\$524.04	\$524.04	\$493.79	\$493.79	\$508.61	\$508.61	\$533.29	\$533.29
34	\$506.46	\$506.46	\$531.04	\$531.04	\$500.39	\$500.39	\$515.40	\$515.40	\$540.42	\$540.42
35	\$509.80	\$509.80	\$534.54	\$534.54	\$503.68	\$503.68	\$518.79	\$518.79	\$543.98	\$543.98
36	\$513.13	\$513.13	\$538.04	\$538.04	\$506.98	\$506.98	\$522.19	\$522.19	\$547.54	\$547.54
37	\$516.47	\$516.47	\$541.54	\$541.54	\$510.28	\$510.28	\$525.59	\$525.59	\$551.10	\$551.10
38	\$519.81	\$519.81	\$545.04	\$545.04	\$513.58	\$513.58	\$528.98	\$528.98	\$554.66	\$554.66
39	\$526.48	\$526.48	\$552.04	\$552.04	\$520.17	\$520.17	\$535.78	\$535.78	\$561.78	\$561.78
40	\$533.16	\$533.16	\$559.04	\$559.04	\$526.77	\$526.77	\$542.57	\$542.57	\$568.91	\$568.91
41	\$543.17	\$543.17	\$569.54	\$569.54	\$536.66	\$536.66	\$552.76	\$552.76	\$579.59	\$579.59
42	\$552.76	\$552.76	\$579.60	\$579.60	\$546.14	\$546.14	\$562.52	\$562.52	\$589.83	\$589.83
43	\$566.11	\$566.11	\$593.60	\$593.60	\$559.33	\$559.33	\$576.11	\$576.11	\$604.07	\$604.07
44	\$582.80	\$582.80	\$611.09	\$611.09	\$575.82	\$575.82	\$593.09	\$593.09	\$621.88	\$621.88
45	\$602.41	\$602.41	\$631.65	\$631.65	\$595.19	\$595.19	\$613.04	\$613.04	\$642.80	\$642.80
46	\$625.77	\$625.77	\$656.15	\$656.15	\$618.27	\$618.27	\$636.82	\$636.82	\$667.73	\$667.73
47	\$652.05	\$652.05	\$683.71	\$683.71	\$644.24	\$644.24	\$663.56	\$663.56	\$695.78	\$695.78
48	\$682.09	\$682.09	\$715.20	\$715.20	\$673.91	\$673.91	\$694.13	\$694.13	\$727.83	\$727.83
49	\$711.71	\$711.71	\$746.26	\$746.26	\$703.18	\$703.18	\$724.27	\$724.27	\$759.43	\$759.43
50	\$745.09	\$745.09	\$781.25	\$781.25	\$736.15	\$736.15	\$758.24	\$758.24	\$795.05	\$795.05
51	\$778.04	\$778.04	\$815.81	\$815.81	\$768.72	\$768.72	\$791.78	\$791.78	\$830.21	\$830.21
52	\$814.34	\$814.34	\$853.87	\$853.87	\$804.58	\$804.58	\$828.71	\$828.71	\$868.94	\$868.94
53	\$851.05	\$851.05	\$892.36	\$892.36	\$840.85	\$840.85	\$866.07	\$866.07	\$908.11	\$908.11
54	\$890.68	\$890.68	\$933.92	\$933.92	\$880.00	\$880.00	\$906.40	\$906.40	\$950.40	\$950.40
55	\$930.31	\$930.31	\$975.47	\$975.47	\$919.16	\$919.16	\$946.74	\$946.74	\$992.69	\$992.69
56	\$973.28	\$973.28	\$1,020.53	\$1,020.53	\$961.62	\$961.62	\$990.46	\$990.46	\$1,038.55	\$1,038.55
57	\$1,016.67	\$1,016.67	\$1,066.02	\$1,066.02	\$1,004.48	\$1,004.48	\$1,034.62	\$1,034.62	\$1,084.84	\$1,084.84
58	\$1,062.98	\$1,062.98	\$1,114.58	\$1,114.58	\$1,050.23	\$1,050.23	\$1,081.74	\$1,081.74	\$1,134.25	\$1,134.25
59	\$1,085.92	\$1,085.92	\$1,138.64	\$1,138.64	\$1,072.90	\$1,072.90	\$1,105.09	\$1,105.09	\$1,158.74	\$1,158.74
60	\$1,132.23	\$1,132.23	\$1,187.19	\$1,187.19	\$1,118.66	\$1,118.66	\$1,152.22	\$1,152.22	\$1,208.15	\$1,208.15
61	\$1,172.28	\$1,172.28	\$1,229.19	\$1,229.19	\$1,158.23	\$1,158.23	\$1,192.97	\$1,192.97	\$1,250.88	\$1,250.88
62	\$1,198.56	\$1,198.56	\$1,256.74	\$1,256.74	\$1,184.19	\$1,184.19	\$1,219.72	\$1,219.72	\$1,278.93	\$1,278.93
63	\$1,231.52	\$1,231.52	\$1,291.30	\$1,291.30	\$1,216.76	\$1,216.76	\$1,253.26	\$1,253.26	\$1,314.10	\$1,314.10
64+	\$1,251.53	\$1,251.53	\$1,312.29	\$1,312.29	\$1,236.53	\$1,236.53	\$1,273.64	\$1,273.64	\$1,335.45	\$1,335.45

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010089		45127PA0010089		45127PA0010090		45127PA0010090	
Plan Marketing Name =>	Gold PPO 2000/0/20   Rx 250		Gold PPO 2000/0/20   Rx 250		Gold PPO 2000/0/20   Rx 250		Gold PPO 2000/0/20   Rx 0		Gold PPO 2000/0/20   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000 /\$250 Med/Rx		\$2000 /\$250 Med/Rx		\$2000 /\$250 Med/Rx		\$2000 /\$0 Med/Rx		\$2000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$289.97	\$289.97	\$298.67	\$298.67	\$313.17	\$313.17	\$295.46	\$295.46	\$304.32	\$304.32
15	\$315.75	\$315.75	\$325.22	\$325.22	\$341.01	\$341.01	\$321.72	\$321.72	\$331.37	\$331.37
16	\$325.60	\$325.60	\$335.37	\$335.37	\$351.65	\$351.65	\$331.76	\$331.76	\$341.72	\$341.72
17	\$335.46	\$335.46	\$345.52	\$345.52	\$362.30	\$362.30	\$341.80	\$341.80	\$352.06	\$352.06
18	\$346.07	\$346.07	\$356.45	\$356.45	\$373.76	\$373.76	\$352.62	\$352.62	\$363.20	\$363.20
19	\$356.69	\$356.69	\$367.39	\$367.39	\$385.22	\$385.22	\$363.43	\$363.43	\$374.34	\$374.34
20	\$367.68	\$367.68	\$378.71	\$378.71	\$397.09	\$397.09	\$374.63	\$374.63	\$385.87	\$385.87
21	\$379.05	\$379.05	\$390.42	\$390.42	\$409.37	\$409.37	\$386.22	\$386.22	\$397.81	\$397.81
22	\$379.05	\$379.05	\$390.42	\$390.42	\$409.37	\$409.37	\$386.22	\$386.22	\$397.81	\$397.81
23	\$379.05	\$379.05	\$390.42	\$390.42	\$409.37	\$409.37	\$386.22	\$386.22	\$397.81	\$397.81
24	\$379.05	\$379.05	\$390.42	\$390.42	\$409.37	\$409.37	\$386.22	\$386.22	\$397.81	\$397.81
25	\$380.57	\$380.57	\$391.98	\$391.98	\$411.01	\$411.01	\$387.76	\$387.76	\$399.40	\$399.40
26	\$388.15	\$388.15	\$399.79	\$399.79	\$419.20	\$419.20	\$395.49	\$395.49	\$407.35	\$407.35
27	\$397.24	\$397.24	\$409.16	\$409.16	\$429.02	\$429.02	\$404.76	\$404.76	\$416.90	\$416.90
28	\$412.03	\$412.03	\$424.39	\$424.39	\$444.99	\$444.99	\$419.82	\$419.82	\$432.42	\$432.42
29	\$424.16	\$424.16	\$436.88	\$436.88	\$458.09	\$458.09	\$432.18	\$432.18	\$445.15	\$445.15
30	\$430.22	\$430.22	\$443.13	\$443.13	\$464.64	\$464.64	\$438.36	\$438.36	\$451.51	\$451.51
31	\$439.32	\$439.32	\$452.50	\$452.50	\$474.46	\$474.46	\$447.63	\$447.63	\$461.06	\$461.06
32	\$448.42	\$448.42	\$461.87	\$461.87	\$484.29	\$484.29	\$456.90	\$456.90	\$470.61	\$470.61
33	\$454.10	\$454.10	\$467.72	\$467.72	\$490.43	\$490.43	\$462.69	\$462.69	\$476.57	\$476.57
34	\$460.17	\$460.17	\$473.97	\$473.97	\$496.98	\$496.98	\$468.87	\$468.87	\$482.94	\$482.94
35	\$463.20	\$463.20	\$477.10	\$477.10	\$500.26	\$500.26	\$471.96	\$471.96	\$486.12	\$486.12
36	\$466.23	\$466.23	\$480.22	\$480.22	\$503.53	\$503.53	\$475.05	\$475.05	\$489.30	\$489.30
37	\$469.26	\$469.26	\$483.34	\$483.34	\$506.81	\$506.81	\$478.14	\$478.14	\$492.48	\$492.48
38	\$472.30	\$472.30	\$486.47	\$486.47	\$510.08	\$510.08	\$481.23	\$481.23	\$495.67	\$495.67
39	\$478.36	\$478.36	\$492.71	\$492.71	\$516.63	\$516.63	\$487.41	\$487.41	\$502.03	\$502.03
40	\$484.43	\$484.43	\$498.96	\$498.96	\$523.18	\$523.18	\$493.59	\$493.59	\$508.40	\$508.40
41	\$493.52	\$493.52	\$508.33	\$508.33	\$533.00	\$533.00	\$502.86	\$502.86	\$517.94	\$517.94
42	\$502.24	\$502.24	\$517.31	\$517.31	\$542.42	\$542.42	\$511.74	\$511.74	\$527.09	\$527.09
43	\$514.37	\$514.37	\$529.80	\$529.80	\$555.52	\$555.52	\$524.10	\$524.10	\$539.82	\$539.82
44	\$529.53	\$529.53	\$545.42	\$545.42	\$571.90	\$571.90	\$539.55	\$539.55	\$555.74	\$555.74
45	\$547.35	\$547.35	\$563.77	\$563.77	\$591.14	\$591.14	\$557.70	\$557.70	\$574.43	\$574.43
46	\$568.58	\$568.58	\$585.63	\$585.63	\$614.06	\$614.06	\$579.33	\$579.33	\$596.71	\$596.71
47	\$592.46	\$592.46	\$610.23	\$610.23	\$639.85	\$639.85	\$603.66	\$603.66	\$621.77	\$621.77
48	\$619.75	\$619.75	\$638.34	\$638.34	\$669.33	\$669.33	\$631.47	\$631.47	\$650.41	\$650.41
49	\$646.66	\$646.66	\$666.06	\$666.06	\$698.39	\$698.39	\$658.89	\$658.89	\$678.66	\$678.66
50	\$676.98	\$676.98	\$697.29	\$697.29	\$731.14	\$731.14	\$689.79	\$689.79	\$710.48	\$710.48
51	\$706.93	\$706.93	\$728.14	\$728.14	\$763.48	\$763.48	\$720.30	\$720.30	\$741.91	\$741.91
52	\$739.91	\$739.91	\$762.10	\$762.10	\$799.10	\$799.10	\$753.90	\$753.90	\$776.52	\$776.52
53	\$773.26	\$773.26	\$796.46	\$796.46	\$835.12	\$835.12	\$787.89	\$787.89	\$811.53	\$811.53
54	\$809.27	\$809.27	\$833.55	\$833.55	\$874.01	\$874.01	\$824.58	\$824.58	\$849.32	\$849.32
55	\$845.28	\$845.28	\$870.64	\$870.64	\$912.90	\$912.90	\$861.27	\$861.27	\$887.11	\$887.11
56	\$884.32	\$884.32	\$910.85	\$910.85	\$955.07	\$955.07	\$901.05	\$901.05	\$928.08	\$928.08
57	\$923.74	\$923.74	\$951.46	\$951.46	\$997.64	\$997.64	\$941.22	\$941.22	\$969.45	\$969.45
58	\$965.82	\$965.82	\$994.79	\$994.79	\$1,043.08	\$1,043.08	\$984.09	\$984.09	\$1,013.61	\$1,013.61
59	\$986.67	\$986.67	\$1,016.27	\$1,016.27	\$1,065.60	\$1,065.60	\$1,005.33	\$1,005.33	\$1,035.49	\$1,035.49
60	\$1,028.74	\$1,028.74	\$1,059.60	\$1,059.60	\$1,111.04	\$1,111.04	\$1,048.20	\$1,048.20	\$1,079.65	\$1,079.65
61	\$1,065.13	\$1,065.13	\$1,097.08	\$1,097.08	\$1,150.34	\$1,150.34	\$1,085.28	\$1,085.28	\$1,117.84	\$1,117.84
62	\$1,089.01	\$1,089.01	\$1,121.68	\$1,121.68	\$1,176.13	\$1,176.13	\$1,109.61	\$1,109.61	\$1,142.90	\$1,142.90
63	\$1,118.96	\$1,118.96	\$1,152.52	\$1,152.52	\$1,208.47	\$1,208.47	\$1,140.12	\$1,140.12	\$1,174.33	\$1,174.33
64+	\$1,137.14	\$1,137.14	\$1,171.25	\$1,171.25	\$1,228.11	\$1,228.11	\$1,158.65	\$1,158.65	\$1,193.42	\$1,193.42

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010090		45127PA0010116		45127PA0010116		45127PA0010116		45127PA0010117	
Plan Marketing Name =>	Gold PPO 2000/0/20   Rx 0		Gold PPO 500/0/20   Rx 250		Gold PPO 500/0/20   Rx 250		Gold PPO 500/0/20   Rx 250		Gold PPO 500/0/20   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000 /\$0 Med/Rx		\$500 /\$250 Med/Rx		\$500 /\$250 Med/Rx		\$500 /\$250 Med/Rx		\$500 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$319.09	\$319.09	\$327.19	\$327.19	\$337.01	\$337.01	\$353.37	\$353.37	\$332.65	\$332.65
15	\$347.46	\$347.46	\$356.27	\$356.27	\$366.96	\$366.96	\$384.78	\$384.78	\$362.22	\$362.22
16	\$358.30	\$358.30	\$367.39	\$367.39	\$378.42	\$378.42	\$396.79	\$396.79	\$373.53	\$373.53
17	\$369.15	\$369.15	\$378.51	\$378.51	\$389.87	\$389.87	\$408.80	\$408.80	\$384.83	\$384.83
18	\$380.83	\$380.83	\$390.49	\$390.49	\$402.20	\$402.20	\$421.73	\$421.73	\$397.01	\$397.01
19	\$392.51	\$392.51	\$402.47	\$402.47	\$414.54	\$414.54	\$434.66	\$434.66	\$409.18	\$409.18
20	\$404.60	\$404.60	\$414.87	\$414.87	\$427.32	\$427.32	\$448.06	\$448.06	\$421.79	\$421.79
21	\$417.12	\$417.12	\$427.70	\$427.70	\$440.53	\$440.53	\$461.92	\$461.92	\$434.84	\$434.84
22	\$417.12	\$417.12	\$427.70	\$427.70	\$440.53	\$440.53	\$461.92	\$461.92	\$434.84	\$434.84
23	\$417.12	\$417.12	\$427.70	\$427.70	\$440.53	\$440.53	\$461.92	\$461.92	\$434.84	\$434.84
24	\$417.12	\$417.12	\$427.70	\$427.70	\$440.53	\$440.53	\$461.92	\$461.92	\$434.84	\$434.84
25	\$418.79	\$418.79	\$429.41	\$429.41	\$442.29	\$442.29	\$463.76	\$463.76	\$436.58	\$436.58
26	\$427.13	\$427.13	\$437.96	\$437.96	\$451.10	\$451.10	\$473.00	\$473.00	\$445.28	\$445.28
27	\$437.14	\$437.14	\$448.23	\$448.23	\$461.68	\$461.68	\$484.09	\$484.09	\$455.71	\$455.71
28	\$453.41	\$453.41	\$464.91	\$464.91	\$478.86	\$478.86	\$502.10	\$502.10	\$472.67	\$472.67
29	\$466.75	\$466.75	\$478.60	\$478.60	\$492.95	\$492.95	\$516.88	\$516.88	\$486.59	\$486.59
30	\$473.43	\$473.43	\$485.44	\$485.44	\$500.00	\$500.00	\$524.27	\$524.27	\$493.54	\$493.54
31	\$483.44	\$483.44	\$495.70	\$495.70	\$510.58	\$510.58	\$535.36	\$535.36	\$503.98	\$503.98
32	\$493.45	\$493.45	\$505.97	\$505.97	\$521.15	\$521.15	\$546.45	\$546.45	\$514.42	\$514.42
33	\$499.71	\$499.71	\$512.38	\$512.38	\$527.76	\$527.76	\$553.38	\$553.38	\$520.94	\$520.94
34	\$506.38	\$506.38	\$519.23	\$519.23	\$534.80	\$534.80	\$560.77	\$560.77	\$527.90	\$527.90
35	\$509.72	\$509.72	\$522.65	\$522.65	\$538.33	\$538.33	\$564.46	\$564.46	\$531.37	\$531.37
36	\$513.05	\$513.05	\$526.07	\$526.07	\$541.85	\$541.85	\$568.16	\$568.16	\$534.85	\$534.85
37	\$516.39	\$516.39	\$529.49	\$529.49	\$545.38	\$545.38	\$571.85	\$571.85	\$538.33	\$538.33
38	\$519.73	\$519.73	\$532.91	\$532.91	\$548.90	\$548.90	\$575.55	\$575.55	\$541.81	\$541.81
39	\$526.40	\$526.40	\$539.76	\$539.76	\$555.95	\$555.95	\$582.94	\$582.94	\$548.77	\$548.77
40	\$533.08	\$533.08	\$546.60	\$546.60	\$563.00	\$563.00	\$590.33	\$590.33	\$555.73	\$555.73
41	\$543.09	\$543.09	\$556.87	\$556.87	\$573.57	\$573.57	\$601.41	\$601.41	\$566.16	\$566.16
42	\$552.68	\$552.68	\$566.70	\$566.70	\$583.70	\$583.70	\$612.04	\$612.04	\$576.16	\$576.16
43	\$566.03	\$566.03	\$580.39	\$580.39	\$597.80	\$597.80	\$626.82	\$626.82	\$590.08	\$590.08
44	\$582.71	\$582.71	\$597.50	\$597.50	\$615.42	\$615.42	\$645.30	\$645.30	\$607.47	\$607.47
45	\$602.32	\$602.32	\$617.60	\$617.60	\$636.13	\$636.13	\$667.01	\$667.01	\$627.91	\$627.91
46	\$625.68	\$625.68	\$641.55	\$641.55	\$660.80	\$660.80	\$692.87	\$692.87	\$652.26	\$652.26
47	\$651.95	\$651.95	\$668.50	\$668.50	\$688.55	\$688.55	\$721.97	\$721.97	\$679.65	\$679.65
48	\$681.99	\$681.99	\$699.29	\$699.29	\$720.27	\$720.27	\$755.23	\$755.23	\$710.96	\$710.96
49	\$711.60	\$711.60	\$729.66	\$729.66	\$751.55	\$751.55	\$788.03	\$788.03	\$741.84	\$741.84
50	\$744.97	\$744.97	\$763.87	\$763.87	\$786.79	\$786.79	\$824.98	\$824.98	\$776.62	\$776.62
51	\$777.92	\$777.92	\$797.66	\$797.66	\$821.59	\$821.59	\$861.47	\$861.47	\$810.98	\$810.98
52	\$814.21	\$814.21	\$834.87	\$834.87	\$859.92	\$859.92	\$901.66	\$901.66	\$848.81	\$848.81
53	\$850.92	\$850.92	\$872.51	\$872.51	\$898.68	\$898.68	\$942.31	\$942.31	\$887.07	\$887.07
54	\$890.55	\$890.55	\$913.14	\$913.14	\$940.53	\$940.53	\$986.19	\$986.19	\$928.38	\$928.38
55	\$930.17	\$930.17	\$953.77	\$953.77	\$982.38	\$982.38	\$1,030.07	\$1,030.07	\$969.69	\$969.69
56	\$973.14	\$973.14	\$997.82	\$997.82	\$1,027.76	\$1,027.76	\$1,077.65	\$1,077.65	\$1,014.48	\$1,014.48
57	\$1,016.52	\$1,016.52	\$1,042.30	\$1,042.30	\$1,073.57	\$1,073.57	\$1,125.69	\$1,125.69	\$1,059.71	\$1,059.71
58	\$1,062.82	\$1,062.82	\$1,089.78	\$1,089.78	\$1,122.47	\$1,122.47	\$1,176.96	\$1,176.96	\$1,107.97	\$1,107.97
59	\$1,085.76	\$1,085.76	\$1,113.30	\$1,113.30	\$1,146.70	\$1,146.70	\$1,202.37	\$1,202.37	\$1,131.89	\$1,131.89
60	\$1,132.06	\$1,132.06	\$1,160.78	\$1,160.78	\$1,195.60	\$1,195.60	\$1,253.64	\$1,253.64	\$1,180.16	\$1,180.16
61	\$1,172.10	\$1,172.10	\$1,201.84	\$1,201.84	\$1,237.89	\$1,237.89	\$1,297.98	\$1,297.98	\$1,221.90	\$1,221.90
62	\$1,198.38	\$1,198.38	\$1,228.78	\$1,228.78	\$1,265.65	\$1,265.65	\$1,327.08	\$1,327.08	\$1,249.30	\$1,249.30
63	\$1,231.33	\$1,231.33	\$1,262.57	\$1,262.57	\$1,300.45	\$1,300.45	\$1,363.58	\$1,363.58	\$1,283.65	\$1,283.65
64+	\$1,251.35	\$1,251.35	\$1,283.09	\$1,283.09	\$1,321.58	\$1,321.58	\$1,385.75	\$1,385.75	\$1,304.51	\$1,304.51

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010124		45127PA0010124		45127PA0010124	
Plan Marketing Name =>	Gold PPO 500/0/20   Rx 0		Gold PPO 500/0/20   Rx 0		QHDHP PPO 2250/0/25   Com		QHDHP PPO 2250/0/25   Com		QHDHP PPO 2250/0/25   Com	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Silver		Silver		Silver	
Deductible =>	\$500 /\$0 Med/Rx		\$500 /\$0 Med/Rx		\$2250 Med/Rx Combined		\$2250 Med/Rx Combined		\$2250 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$342.63	\$342.63	\$359.26	\$359.26	\$285.02	\$285.02	\$293.57	\$293.57	\$307.82	\$307.82
15	\$373.09	\$373.09	\$391.20	\$391.20	\$310.35	\$310.35	\$319.66	\$319.66	\$335.18	\$335.18
16	\$384.73	\$384.73	\$403.41	\$403.41	\$320.04	\$320.04	\$329.64	\$329.64	\$345.64	\$345.64
17	\$396.38	\$396.38	\$415.62	\$415.62	\$329.72	\$329.72	\$339.62	\$339.62	\$356.10	\$356.10
18	\$408.92	\$408.92	\$428.77	\$428.77	\$340.16	\$340.16	\$350.36	\$350.36	\$367.37	\$367.37
19	\$421.46	\$421.46	\$441.92	\$441.92	\$350.59	\$350.59	\$361.11	\$361.11	\$378.64	\$378.64
20	\$434.45	\$434.45	\$455.54	\$455.54	\$361.39	\$361.39	\$372.23	\$372.23	\$390.30	\$390.30
21	\$447.89	\$447.89	\$469.63	\$469.63	\$372.57	\$372.57	\$383.75	\$383.75	\$402.38	\$402.38
22	\$447.89	\$447.89	\$469.63	\$469.63	\$372.57	\$372.57	\$383.75	\$383.75	\$402.38	\$402.38
23	\$447.89	\$447.89	\$469.63	\$469.63	\$372.57	\$372.57	\$383.75	\$383.75	\$402.38	\$402.38
24	\$447.89	\$447.89	\$469.63	\$469.63	\$372.57	\$372.57	\$383.75	\$383.75	\$402.38	\$402.38
25	\$449.68	\$449.68	\$471.51	\$471.51	\$374.06	\$374.06	\$385.28	\$385.28	\$403.99	\$403.99
26	\$458.63	\$458.63	\$480.90	\$480.90	\$381.51	\$381.51	\$392.96	\$392.96	\$412.03	\$412.03
27	\$469.38	\$469.38	\$492.17	\$492.17	\$390.45	\$390.45	\$402.17	\$402.17	\$421.69	\$421.69
28	\$486.85	\$486.85	\$510.48	\$510.48	\$404.98	\$404.98	\$417.13	\$417.13	\$437.38	\$437.38
29	\$501.18	\$501.18	\$525.51	\$525.51	\$416.91	\$416.91	\$429.41	\$429.41	\$450.26	\$450.26
30	\$508.35	\$508.35	\$533.03	\$533.03	\$422.87	\$422.87	\$435.55	\$435.55	\$456.70	\$456.70
31	\$519.10	\$519.10	\$544.30	\$544.30	\$431.81	\$431.81	\$444.76	\$444.76	\$466.35	\$466.35
32	\$529.85	\$529.85	\$555.57	\$555.57	\$440.75	\$440.75	\$453.97	\$453.97	\$476.01	\$476.01
33	\$536.57	\$536.57	\$562.61	\$562.61	\$446.34	\$446.34	\$459.73	\$459.73	\$482.05	\$482.05
34	\$543.73	\$543.73	\$570.13	\$570.13	\$452.30	\$452.30	\$465.87	\$465.87	\$488.48	\$488.48
35	\$547.32	\$547.32	\$573.88	\$573.88	\$455.28	\$455.28	\$468.94	\$468.94	\$491.70	\$491.70
36	\$550.90	\$550.90	\$577.64	\$577.64	\$458.26	\$458.26	\$472.01	\$472.01	\$494.92	\$494.92
37	\$554.48	\$554.48	\$581.40	\$581.40	\$461.24	\$461.24	\$475.08	\$475.08	\$498.14	\$498.14
38	\$558.06	\$558.06	\$585.16	\$585.16	\$464.22	\$464.22	\$478.15	\$478.15	\$501.36	\$501.36
39	\$565.23	\$565.23	\$592.67	\$592.67	\$470.18	\$470.18	\$484.29	\$484.29	\$507.80	\$507.80
40	\$572.40	\$572.40	\$600.18	\$600.18	\$476.14	\$476.14	\$490.43	\$490.43	\$514.24	\$514.24
41	\$583.15	\$583.15	\$611.45	\$611.45	\$485.09	\$485.09	\$499.64	\$499.64	\$523.89	\$523.89
42	\$593.45	\$593.45	\$622.26	\$622.26	\$493.66	\$493.66	\$508.46	\$508.46	\$533.15	\$533.15
43	\$607.78	\$607.78	\$637.28	\$637.28	\$505.58	\$505.58	\$520.74	\$520.74	\$546.02	\$546.02
44	\$625.70	\$625.70	\$662.07	\$662.07	\$520.48	\$520.48	\$536.09	\$536.09	\$562.12	\$562.12
45	\$646.75	\$646.75	\$678.14	\$678.14	\$537.99	\$537.99	\$554.13	\$554.13	\$581.03	\$581.03
46	\$671.83	\$671.83	\$704.44	\$704.44	\$558.86	\$558.86	\$575.62	\$575.62	\$603.56	\$603.56
47	\$700.04	\$700.04	\$734.03	\$734.03	\$582.33	\$582.33	\$599.80	\$599.80	\$628.91	\$628.91
48	\$732.29	\$732.29	\$767.84	\$767.84	\$609.15	\$609.15	\$627.43	\$627.43	\$657.88	\$657.88
49	\$764.09	\$764.09	\$801.18	\$801.18	\$635.60	\$635.60	\$654.67	\$654.67	\$686.45	\$686.45
50	\$799.92	\$799.92	\$838.75	\$838.75	\$665.41	\$665.41	\$685.37	\$685.37	\$718.64	\$718.64
51	\$835.31	\$835.31	\$875.85	\$875.85	\$694.84	\$694.84	\$715.69	\$715.69	\$750.43	\$750.43
52	\$874.27	\$874.27	\$916.71	\$916.71	\$727.26	\$727.26	\$749.07	\$749.07	\$785.44	\$785.44
53	\$913.69	\$913.69	\$958.04	\$958.04	\$760.04	\$760.04	\$782.84	\$782.84	\$820.85	\$820.85
54	\$956.23	\$956.23	\$1,002.65	\$1,002.65	\$795.44	\$795.44	\$819.30	\$819.30	\$859.07	\$859.07
55	\$998.78	\$998.78	\$1,047.27	\$1,047.27	\$830.83	\$830.83	\$855.76	\$855.76	\$897.30	\$897.30
56	\$1,044.92	\$1,044.92	\$1,095.64	\$1,095.64	\$869.21	\$869.21	\$895.28	\$895.28	\$938.74	\$938.74
57	\$1,091.50	\$1,091.50	\$1,144.48	\$1,144.48	\$907.95	\$907.95	\$935.19	\$935.19	\$980.59	\$980.59
58	\$1,141.21	\$1,141.21	\$1,196.61	\$1,196.61	\$949.31	\$949.31	\$977.79	\$977.79	\$1,025.25	\$1,025.25
59	\$1,165.85	\$1,165.85	\$1,222.44	\$1,222.44	\$969.80	\$969.80	\$998.89	\$998.89	\$1,047.38	\$1,047.38
60	\$1,215.56	\$1,215.56	\$1,274.57	\$1,274.57	\$1,011.15	\$1,011.15	\$1,041.49	\$1,041.49	\$1,092.05	\$1,092.05
61	\$1,258.56	\$1,258.56	\$1,319.65	\$1,319.65	\$1,046.92	\$1,046.92	\$1,078.33	\$1,078.33	\$1,130.68	\$1,130.68
62	\$1,286.77	\$1,286.77	\$1,349.24	\$1,349.24	\$1,070.39	\$1,070.39	\$1,102.51	\$1,102.51	\$1,156.03	\$1,156.03
63	\$1,322.16	\$1,322.16	\$1,386.34	\$1,386.34	\$1,099.83	\$1,099.83	\$1,132.82	\$1,132.82	\$1,187.81	\$1,187.81
64+	\$1,343.66	\$1,343.66	\$1,408.88	\$1,408.88	\$1,117.70	\$1,117.70	\$1,151.24	\$1,151.24	\$1,207.13	\$1,207.13

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010131		45127PA0010131		45127PA0010131		45127PA0010132		45127PA0010132	
Plan Marketing Name =>	Silver PPO 4000/0/35   Rx 250		Silver PPO 4000/0/35   Rx 250		Silver PPO 4000/0/35   Rx 250		Silver PPO 4000/0/35   Rx 0		Silver PPO 4000/0/35   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$4000 /\$250 Med/Rx		\$4000 /\$250 Med/Rx		\$4000 /\$250 Med/Rx		\$4000 /\$0 Med/Rx		\$4000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$256.54	\$256.54	\$264.23	\$264.23	\$277.06	\$277.06	\$262.05	\$262.05	\$269.91	\$269.91
15	\$279.34	\$279.34	\$287.72	\$287.72	\$301.69	\$301.69	\$285.34	\$285.34	\$293.90	\$293.90
16	\$288.06	\$288.06	\$296.70	\$296.70	\$311.10	\$311.10	\$294.25	\$294.25	\$303.08	\$303.08
17	\$296.78	\$296.78	\$305.68	\$305.68	\$320.52	\$320.52	\$303.16	\$303.16	\$312.25	\$312.25
18	\$306.17	\$306.17	\$315.35	\$315.35	\$330.66	\$330.66	\$312.75	\$312.75	\$322.13	\$322.13
19	\$315.55	\$315.55	\$325.02	\$325.02	\$340.80	\$340.80	\$322.34	\$322.34	\$332.01	\$332.01
20	\$325.28	\$325.28	\$335.04	\$335.04	\$351.30	\$351.30	\$332.27	\$332.27	\$342.24	\$342.24
21	\$335.34	\$335.34	\$345.40	\$345.40	\$362.17	\$362.17	\$342.55	\$342.55	\$352.83	\$352.83
22	\$335.34	\$335.34	\$345.40	\$345.40	\$362.17	\$362.17	\$342.55	\$342.55	\$352.83	\$352.83
23	\$335.34	\$335.34	\$345.40	\$345.40	\$362.17	\$362.17	\$342.55	\$342.55	\$352.83	\$352.83
24	\$335.34	\$335.34	\$345.40	\$345.40	\$362.17	\$362.17	\$342.55	\$342.55	\$352.83	\$352.83
25	\$336.68	\$336.68	\$346.78	\$346.78	\$363.62	\$363.62	\$343.92	\$343.92	\$354.24	\$354.24
26	\$343.39	\$343.39	\$353.69	\$353.69	\$370.86	\$370.86	\$350.77	\$350.77	\$361.29	\$361.29
27	\$351.44	\$351.44	\$361.98	\$361.98	\$379.55	\$379.55	\$358.99	\$358.99	\$369.76	\$369.76
28	\$364.51	\$364.51	\$375.45	\$375.45	\$393.68	\$393.68	\$372.35	\$372.35	\$383.52	\$383.52
29	\$375.25	\$375.25	\$386.50	\$386.50	\$405.27	\$405.27	\$383.31	\$383.31	\$394.81	\$394.81
30	\$380.61	\$380.61	\$392.03	\$392.03	\$411.06	\$411.06	\$388.79	\$388.79	\$400.46	\$400.46
31	\$388.66	\$388.66	\$400.32	\$400.32	\$419.75	\$419.75	\$397.02	\$397.02	\$408.93	\$408.93
32	\$396.71	\$396.71	\$408.61	\$408.61	\$428.44	\$428.44	\$405.24	\$405.24	\$417.39	\$417.39
33	\$401.74	\$401.74	\$413.79	\$413.79	\$433.88	\$433.88	\$410.37	\$410.37	\$422.69	\$422.69
34	\$407.10	\$407.10	\$419.32	\$419.32	\$439.67	\$439.67	\$415.86	\$415.86	\$428.33	\$428.33
35	\$409.79	\$409.79	\$422.08	\$422.08	\$442.57	\$442.57	\$418.60	\$418.60	\$431.15	\$431.15
36	\$412.47	\$412.47	\$424.84	\$424.84	\$445.47	\$445.47	\$421.34	\$421.34	\$433.98	\$433.98
37	\$415.15	\$415.15	\$427.61	\$427.61	\$448.36	\$448.36	\$424.08	\$424.08	\$436.80	\$436.80
38	\$417.83	\$417.83	\$430.37	\$430.37	\$451.26	\$451.26	\$426.82	\$426.82	\$439.62	\$439.62
39	\$423.20	\$423.20	\$435.90	\$435.90	\$457.06	\$457.06	\$432.30	\$432.30	\$445.27	\$445.27
40	\$428.56	\$428.56	\$441.42	\$441.42	\$462.85	\$462.85	\$437.78	\$437.78	\$450.91	\$450.91
41	\$436.61	\$436.61	\$449.71	\$449.71	\$471.54	\$471.54	\$446.00	\$446.00	\$459.38	\$459.38
42	\$444.33	\$444.33	\$457.66	\$457.66	\$479.87	\$479.87	\$453.88	\$453.88	\$467.50	\$467.50
43	\$455.06	\$455.06	\$468.71	\$468.71	\$491.46	\$491.46	\$464.84	\$464.84	\$478.79	\$478.79
44	\$468.47	\$468.47	\$482.52	\$482.52	\$505.95	\$505.95	\$478.54	\$478.54	\$492.90	\$492.90
45	\$484.23	\$484.23	\$498.76	\$498.76	\$522.97	\$522.97	\$494.64	\$494.64	\$509.48	\$509.48
46	\$503.01	\$503.01	\$518.10	\$518.10	\$543.25	\$543.25	\$513.83	\$513.83	\$529.24	\$529.24
47	\$524.14	\$524.14	\$539.86	\$539.86	\$566.07	\$566.07	\$535.41	\$535.41	\$551.47	\$551.47
48	\$548.28	\$548.28	\$564.73	\$564.73	\$592.14	\$592.14	\$560.07	\$560.07	\$576.87	\$576.87
49	\$572.09	\$572.09	\$589.25	\$589.25	\$617.86	\$617.86	\$584.39	\$584.39	\$601.92	\$601.92
50	\$598.92	\$598.92	\$616.88	\$616.88	\$646.83	\$646.83	\$611.79	\$611.79	\$630.15	\$630.15
51	\$625.41	\$625.41	\$644.17	\$644.17	\$675.44	\$675.44	\$638.86	\$638.86	\$658.02	\$658.02
52	\$654.58	\$654.58	\$674.22	\$674.22	\$706.95	\$706.95	\$668.66	\$668.66	\$688.72	\$688.72
53	\$684.09	\$684.09	\$704.62	\$704.62	\$738.82	\$738.82	\$698.80	\$698.80	\$719.77	\$719.77
54	\$715.95	\$715.95	\$737.43	\$737.43	\$773.23	\$773.23	\$731.34	\$731.34	\$753.28	\$753.28
55	\$747.81	\$747.81	\$770.24	\$770.24	\$807.63	\$807.63	\$763.89	\$763.89	\$786.80	\$786.80
56	\$782.35	\$782.35	\$805.82	\$805.82	\$844.94	\$844.94	\$799.17	\$799.17	\$823.14	\$823.14
57	\$817.22	\$817.22	\$841.74	\$841.74	\$882.60	\$882.60	\$834.79	\$834.79	\$859.84	\$859.84
58	\$854.45	\$854.45	\$880.08	\$880.08	\$922.80	\$922.80	\$872.82	\$872.82	\$899.00	\$899.00
59	\$872.89	\$872.89	\$899.08	\$899.08	\$942.72	\$942.72	\$891.66	\$891.66	\$918.41	\$918.41
60	\$910.11	\$910.11	\$937.42	\$937.42	\$982.92	\$982.92	\$929.68	\$929.68	\$957.57	\$957.57
61	\$942.31	\$942.31	\$970.57	\$970.57	\$1,017.69	\$1,017.69	\$962.57	\$962.57	\$991.44	\$991.44
62	\$963.43	\$963.43	\$992.33	\$992.33	\$1,040.51	\$1,040.51	\$984.15	\$984.15	\$1,013.67	\$1,013.67
63	\$989.92	\$989.92	\$1,019.62	\$1,019.62	\$1,069.12	\$1,069.12	\$1,011.21	\$1,011.21	\$1,041.54	\$1,041.54
64+	\$1,006.01	\$1,006.01	\$1,036.19	\$1,036.19	\$1,086.50	\$1,086.50	\$1,027.64	\$1,027.64	\$1,058.48	\$1,058.48



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010135		45127PA0010135		45127PA0010135		45127PA0010143	
Plan Marketing Name =>	Silver PPO 4000/0/35   Rx 0		Silver QHDHP PPO 6650/0/0   Com		Silver QHDHP PPO 6650/0/0   Com		Silver QHDHP PPO 6650/0/0   Com		Silver PPO 3000/0/45   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Bronze		Bronze		Bronze		Silver	
Deductible =>	\$4000 /\$0 Med/Rx		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$3000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.01	\$283.01	\$223.51	\$223.51	\$230.22	\$230.22	\$241.39	\$241.39	\$264.68	\$264.68
15	\$308.17	\$308.17	\$243.38	\$243.38	\$250.68	\$250.68	\$262.85	\$262.85	\$288.21	\$288.21
16	\$317.79	\$317.79	\$250.97	\$250.97	\$258.50	\$258.50	\$271.05	\$271.05	\$297.21	\$297.21
17	\$327.41	\$327.41	\$258.57	\$258.57	\$266.33	\$266.33	\$279.26	\$279.26	\$306.20	\$306.20
18	\$337.77	\$337.77	\$266.75	\$266.75	\$274.75	\$274.75	\$288.09	\$288.09	\$315.89	\$315.89
19	\$348.13	\$348.13	\$274.93	\$274.93	\$283.18	\$283.18	\$296.93	\$296.93	\$325.58	\$325.58
20	\$358.86	\$358.86	\$283.40	\$283.40	\$291.91	\$291.91	\$306.08	\$306.08	\$335.61	\$335.61
21	\$369.95	\$369.95	\$292.17	\$292.17	\$300.94	\$300.94	\$315.54	\$315.54	\$345.99	\$345.99
22	\$369.95	\$369.95	\$292.17	\$292.17	\$300.94	\$300.94	\$315.54	\$315.54	\$345.99	\$345.99
23	\$369.95	\$369.95	\$292.17	\$292.17	\$300.94	\$300.94	\$315.54	\$315.54	\$345.99	\$345.99
24	\$369.95	\$369.95	\$292.17	\$292.17	\$300.94	\$300.94	\$315.54	\$315.54	\$345.99	\$345.99
25	\$371.43	\$371.43	\$293.34	\$293.34	\$302.14	\$302.14	\$316.81	\$316.81	\$347.37	\$347.37
26	\$378.83	\$378.83	\$299.18	\$299.18	\$308.16	\$308.16	\$323.12	\$323.12	\$354.29	\$354.29
27	\$387.71	\$387.71	\$306.19	\$306.19	\$315.38	\$315.38	\$330.69	\$330.69	\$362.60	\$362.60
28	\$402.14	\$402.14	\$317.59	\$317.59	\$327.12	\$327.12	\$343.00	\$343.00	\$376.09	\$376.09
29	\$413.98	\$413.98	\$326.94	\$326.94	\$336.75	\$336.75	\$353.09	\$353.09	\$387.16	\$387.16
30	\$419.90	\$419.90	\$331.61	\$331.61	\$341.56	\$341.56	\$358.14	\$358.14	\$392.70	\$392.70
31	\$428.78	\$428.78	\$338.63	\$338.63	\$348.78	\$348.78	\$365.72	\$365.72	\$401.00	\$401.00
32	\$437.66	\$437.66	\$345.64	\$345.64	\$356.01	\$356.01	\$373.29	\$373.29	\$409.31	\$409.31
33	\$443.20	\$443.20	\$350.02	\$350.02	\$360.52	\$360.52	\$378.02	\$378.02	\$414.50	\$414.50
34	\$449.12	\$449.12	\$354.69	\$354.69	\$365.34	\$365.34	\$383.07	\$383.07	\$420.03	\$420.03
35	\$452.08	\$452.08	\$357.03	\$357.03	\$367.74	\$367.74	\$385.59	\$385.59	\$422.80	\$422.80
36	\$455.04	\$455.04	\$359.37	\$359.37	\$370.15	\$370.15	\$388.12	\$388.12	\$425.57	\$425.57
37	\$458.00	\$458.00	\$361.71	\$361.71	\$372.56	\$372.56	\$390.64	\$390.64	\$428.34	\$428.34
38	\$460.96	\$460.96	\$364.04	\$364.04	\$374.97	\$374.97	\$393.17	\$393.17	\$431.10	\$431.10
39	\$466.88	\$466.88	\$368.72	\$368.72	\$379.78	\$379.78	\$398.22	\$398.22	\$436.64	\$436.64
40	\$472.80	\$472.80	\$373.39	\$373.39	\$384.60	\$384.60	\$403.26	\$403.26	\$442.18	\$442.18
41	\$481.68	\$481.68	\$380.41	\$380.41	\$391.82	\$391.82	\$410.84	\$410.84	\$450.48	\$450.48
42	\$490.19	\$490.19	\$387.13	\$387.13	\$398.74	\$398.74	\$418.10	\$418.10	\$458.44	\$458.44
43	\$502.03	\$502.03	\$396.47	\$396.47	\$408.37	\$408.37	\$428.19	\$428.19	\$469.51	\$469.51
44	\$516.83	\$516.83	\$408.16	\$408.16	\$420.41	\$420.41	\$440.81	\$440.81	\$483.35	\$483.35
45	\$534.21	\$534.21	\$421.89	\$421.89	\$434.55	\$434.55	\$455.64	\$455.64	\$499.61	\$499.61
46	\$554.93	\$554.93	\$438.26	\$438.26	\$451.40	\$451.40	\$473.32	\$473.32	\$518.98	\$518.98
47	\$578.24	\$578.24	\$456.66	\$456.66	\$470.36	\$470.36	\$493.19	\$493.19	\$540.78	\$540.78
48	\$604.87	\$604.87	\$477.70	\$477.70	\$492.03	\$492.03	\$515.91	\$515.91	\$565.69	\$565.69
49	\$631.14	\$631.14	\$498.44	\$498.44	\$513.40	\$513.40	\$538.32	\$538.32	\$590.26	\$590.26
50	\$660.74	\$660.74	\$521.82	\$521.82	\$537.47	\$537.47	\$563.56	\$563.56	\$617.94	\$617.94
51	\$689.96	\$689.96	\$544.90	\$544.90	\$561.24	\$561.24	\$588.49	\$588.49	\$645.27	\$645.27
52	\$722.15	\$722.15	\$570.32	\$570.32	\$587.43	\$587.43	\$615.94	\$615.94	\$675.37	\$675.37
53	\$754.71	\$754.71	\$596.03	\$596.03	\$613.91	\$613.91	\$643.71	\$643.71	\$705.82	\$705.82
54	\$789.85	\$789.85	\$623.78	\$623.78	\$642.50	\$642.50	\$673.69	\$673.69	\$738.69	\$738.69
55	\$825.00	\$825.00	\$651.54	\$651.54	\$671.09	\$671.09	\$703.66	\$703.66	\$771.56	\$771.56
56	\$863.10	\$863.10	\$681.63	\$681.63	\$702.08	\$702.08	\$736.16	\$736.16	\$807.19	\$807.19
57	\$901.58	\$901.58	\$712.02	\$712.02	\$733.38	\$733.38	\$768.98	\$768.98	\$843.18	\$843.18
58	\$942.64	\$942.64	\$744.45	\$744.45	\$766.78	\$766.78	\$804.01	\$804.01	\$881.58	\$881.58
59	\$962.99	\$962.99	\$760.52	\$760.52	\$783.33	\$783.33	\$821.36	\$821.36	\$900.61	\$900.61
60	\$1,004.06	\$1,004.06	\$792.95	\$792.95	\$816.74	\$816.74	\$856.39	\$856.39	\$939.02	\$939.02
61	\$1,039.57	\$1,039.57	\$821.00	\$821.00	\$845.63	\$845.63	\$886.68	\$886.68	\$972.23	\$972.23
62	\$1,062.88	\$1,062.88	\$839.40	\$839.40	\$864.59	\$864.59	\$906.56	\$906.56	\$994.03	\$994.03
63	\$1,092.10	\$1,092.10	\$862.49	\$862.49	\$888.36	\$888.36	\$931.48	\$931.48	\$1,021.36	\$1,021.36
64+	\$1,109.85	\$1,109.85	\$876.50	\$876.50	\$902.81	\$902.81	\$946.62	\$946.62	\$1,037.96	\$1,037.96

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010143		45127PA0010143		45127PA0010144		45127PA0010144		45127PA0010144	
Plan Marketing Name =>	Silver PPO 3000/0/45   Rx 250		Silver PPO 3000/0/45   Rx 250		Silver PPO 3000/0/45   Rx 0		Silver PPO 3000/0/45   Rx 0		Silver PPO 3000/0/45   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$3000 /\$250 Med/Rx		\$3000 /\$250 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$272.62	\$272.62	\$285.86	\$285.86	\$270.19	\$270.19	\$278.30	\$278.30	\$291.81	\$291.81
15	\$296.86	\$296.86	\$311.27	\$311.27	\$294.21	\$294.21	\$303.03	\$303.03	\$317.74	\$317.74
16	\$306.12	\$306.12	\$320.98	\$320.98	\$303.39	\$303.39	\$312.49	\$312.49	\$327.66	\$327.66
17	\$315.39	\$315.39	\$330.70	\$330.70	\$312.57	\$312.57	\$321.95	\$321.95	\$337.58	\$337.58
18	\$325.37	\$325.37	\$341.16	\$341.16	\$322.46	\$322.46	\$332.14	\$332.14	\$348.26	\$348.26
19	\$335.34	\$335.34	\$351.62	\$351.62	\$332.35	\$332.35	\$342.32	\$342.32	\$358.94	\$358.94
20	\$345.68	\$345.68	\$362.46	\$362.46	\$342.59	\$342.59	\$352.87	\$352.87	\$370.00	\$370.00
21	\$356.37	\$356.37	\$373.67	\$373.67	\$353.19	\$353.19	\$363.79	\$363.79	\$381.45	\$381.45
22	\$356.37	\$356.37	\$373.67	\$373.67	\$353.19	\$353.19	\$363.79	\$363.79	\$381.45	\$381.45
23	\$356.37	\$356.37	\$373.67	\$373.67	\$353.19	\$353.19	\$363.79	\$363.79	\$381.45	\$381.45
24	\$356.37	\$356.37	\$373.67	\$373.67	\$353.19	\$353.19	\$363.79	\$363.79	\$381.45	\$381.45
25	\$357.80	\$357.80	\$375.16	\$375.16	\$354.60	\$354.60	\$365.24	\$365.24	\$382.97	\$382.97
26	\$364.92	\$364.92	\$382.64	\$382.64	\$361.67	\$361.67	\$372.52	\$372.52	\$390.60	\$390.60
27	\$373.48	\$373.48	\$391.61	\$391.61	\$370.14	\$370.14	\$381.25	\$381.25	\$399.75	\$399.75
28	\$387.37	\$387.37	\$406.18	\$406.18	\$383.92	\$383.92	\$395.44	\$395.44	\$414.63	\$414.63
29	\$398.78	\$398.78	\$418.14	\$418.14	\$395.22	\$395.22	\$407.08	\$407.08	\$426.84	\$426.84
30	\$404.48	\$404.48	\$424.11	\$424.11	\$400.87	\$400.87	\$412.90	\$412.90	\$432.94	\$432.94
31	\$413.03	\$413.03	\$433.08	\$433.08	\$409.35	\$409.35	\$421.63	\$421.63	\$442.09	\$442.09
32	\$421.59	\$421.59	\$442.05	\$442.05	\$417.82	\$417.82	\$430.36	\$430.36	\$451.25	\$451.25
33	\$426.93	\$426.93	\$447.66	\$447.66	\$423.12	\$423.12	\$435.82	\$435.82	\$456.97	\$456.97
34	\$432.63	\$432.63	\$453.63	\$453.63	\$428.77	\$428.77	\$441.64	\$441.64	\$463.07	\$463.07
35	\$435.48	\$435.48	\$456.62	\$456.62	\$431.60	\$431.60	\$444.55	\$444.55	\$466.13	\$466.13
36	\$438.33	\$438.33	\$459.61	\$459.61	\$434.42	\$434.42	\$447.46	\$447.46	\$469.18	\$469.18
37	\$441.19	\$441.19	\$462.60	\$462.60	\$437.25	\$437.25	\$450.37	\$450.37	\$472.23	\$472.23
38	\$444.04	\$444.04	\$465.59	\$465.59	\$440.07	\$440.07	\$453.28	\$453.28	\$475.28	\$475.28
39	\$449.74	\$449.74	\$471.57	\$471.57	\$445.73	\$445.73	\$459.10	\$459.10	\$481.38	\$481.38
40	\$455.44	\$455.44	\$477.55	\$477.55	\$451.38	\$451.38	\$464.92	\$464.92	\$487.49	\$487.49
41	\$463.99	\$463.99	\$486.52	\$486.52	\$459.85	\$459.85	\$473.65	\$473.65	\$496.64	\$496.64
42	\$472.19	\$472.19	\$495.11	\$495.11	\$467.98	\$467.98	\$482.02	\$482.02	\$505.41	\$505.41
43	\$483.59	\$483.59	\$507.07	\$507.07	\$479.28	\$479.28	\$493.66	\$493.66	\$517.62	\$517.62
44	\$497.85	\$497.85	\$522.02	\$522.02	\$493.41	\$493.41	\$508.21	\$508.21	\$532.88	\$532.88
45	\$514.60	\$514.60	\$539.58	\$539.58	\$510.01	\$510.01	\$525.31	\$525.31	\$550.81	\$550.81
46	\$534.55	\$534.55	\$560.50	\$560.50	\$529.78	\$529.78	\$545.68	\$545.68	\$572.17	\$572.17
47	\$557.01	\$557.01	\$584.04	\$584.04	\$552.04	\$552.04	\$568.60	\$568.60	\$596.20	\$596.20
48	\$582.66	\$582.66	\$610.95	\$610.95	\$577.47	\$577.47	\$594.79	\$594.79	\$623.66	\$623.66
49	\$607.97	\$607.97	\$637.48	\$637.48	\$602.54	\$602.54	\$620.62	\$620.62	\$650.75	\$650.75
50	\$636.48	\$636.48	\$667.37	\$667.37	\$630.80	\$630.80	\$649.72	\$649.72	\$681.26	\$681.26
51	\$664.63	\$664.63	\$696.89	\$696.89	\$658.70	\$658.70	\$678.46	\$678.46	\$711.40	\$711.40
52	\$695.63	\$695.63	\$729.40	\$729.40	\$689.43	\$689.43	\$710.11	\$710.11	\$744.58	\$744.58
53	\$726.99	\$726.99	\$762.29	\$762.29	\$720.51	\$720.51	\$742.12	\$742.12	\$778.15	\$778.15
54	\$760.85	\$760.85	\$797.78	\$797.78	\$754.06	\$754.06	\$776.68	\$776.68	\$814.39	\$814.39
55	\$794.70	\$794.70	\$833.28	\$833.28	\$787.61	\$787.61	\$811.24	\$811.24	\$850.62	\$850.62
56	\$831.41	\$831.41	\$871.77	\$871.77	\$823.99	\$823.99	\$848.71	\$848.71	\$889.91	\$889.91
57	\$868.47	\$868.47	\$910.63	\$910.63	\$860.72	\$860.72	\$886.55	\$886.55	\$929.58	\$929.58
58	\$908.03	\$908.03	\$952.11	\$952.11	\$899.93	\$899.93	\$926.93	\$926.93	\$971.92	\$971.92
59	\$927.63	\$927.63	\$972.66	\$972.66	\$919.35	\$919.35	\$946.93	\$946.93	\$992.90	\$992.90
60	\$967.19	\$967.19	\$1,014.14	\$1,014.14	\$958.56	\$958.56	\$987.31	\$987.31	\$1,035.24	\$1,035.24
61	\$1,001.40	\$1,001.40	\$1,050.01	\$1,050.01	\$992.46	\$992.46	\$1,022.24	\$1,022.24	\$1,071.86	\$1,071.86
62	\$1,023.85	\$1,023.85	\$1,073.55	\$1,073.55	\$1,014.71	\$1,014.71	\$1,045.16	\$1,045.16	\$1,095.89	\$1,095.89
63	\$1,052.00	\$1,052.00	\$1,103.07	\$1,103.07	\$1,042.62	\$1,042.62	\$1,073.90	\$1,073.90	\$1,126.03	\$1,126.03
64+	\$1,069.10	\$1,069.10	\$1,121.00	\$1,121.00	\$1,059.56	\$1,059.56	\$1,091.36	\$1,091.36	\$1,144.34	\$1,144.34



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010161		45127PA0010161		45127PA0010161		45127PA0010170		45127PA0010170	
Plan Marketing Name =>	QHDHP PPO 1500/0/15   Com		QHDHP PPO 1500/0/15   Com		QHDHP PPO 1500/0/15   Com		QHDHP PPO 3500/0/25   Com		QHDHP PPO 3500/0/25   Com	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver		Silver	
Deductible =>	\$1500 Med/Rx Combined		\$1500 Med/Rx Combined		\$1500 Med/Rx Combined		\$3500 Med/Rx Combined		\$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$15/\$30/\$250 PCP/SPC/ER		\$15/\$30/\$250 PCP/SPC/ER		\$15/\$30/\$250 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$309.34	\$309.34	\$318.62	\$318.62	\$334.09	\$334.09	\$257.20	\$257.20	\$264.92	\$264.92
15	\$336.84	\$336.84	\$346.95	\$346.95	\$363.79	\$363.79	\$280.06	\$280.06	\$288.46	\$288.46
16	\$347.35	\$347.35	\$357.77	\$357.77	\$375.14	\$375.14	\$288.80	\$288.80	\$297.47	\$297.47
17	\$357.87	\$357.87	\$368.60	\$368.60	\$386.50	\$386.50	\$297.55	\$297.55	\$306.47	\$306.47
18	\$369.19	\$369.19	\$380.27	\$380.27	\$398.72	\$398.72	\$306.96	\$306.96	\$316.17	\$316.17
19	\$380.51	\$380.51	\$391.93	\$391.93	\$410.95	\$410.95	\$316.37	\$316.37	\$325.86	\$325.86
20	\$392.24	\$392.24	\$404.01	\$404.01	\$423.62	\$423.62	\$326.12	\$326.12	\$335.91	\$335.91
21	\$404.37	\$404.37	\$416.50	\$416.50	\$436.72	\$436.72	\$336.21	\$336.21	\$346.30	\$346.30
22	\$404.37	\$404.37	\$416.50	\$416.50	\$436.72	\$436.72	\$336.21	\$336.21	\$346.30	\$346.30
23	\$404.37	\$404.37	\$416.50	\$416.50	\$436.72	\$436.72	\$336.21	\$336.21	\$346.30	\$346.30
24	\$404.37	\$404.37	\$416.50	\$416.50	\$436.72	\$436.72	\$336.21	\$336.21	\$346.30	\$346.30
25	\$405.99	\$405.99	\$418.17	\$418.17	\$438.47	\$438.47	\$337.55	\$337.55	\$347.68	\$347.68
26	\$414.07	\$414.07	\$426.50	\$426.50	\$447.20	\$447.20	\$344.28	\$344.28	\$354.61	\$354.61
27	\$423.78	\$423.78	\$436.49	\$436.49	\$457.68	\$457.68	\$352.35	\$352.35	\$362.92	\$362.92
28	\$439.55	\$439.55	\$452.74	\$452.74	\$474.71	\$474.71	\$365.46	\$365.46	\$376.42	\$376.42
29	\$452.49	\$452.49	\$466.06	\$466.06	\$488.69	\$488.69	\$376.22	\$376.22	\$387.51	\$387.51
30	\$458.96	\$458.96	\$472.73	\$472.73	\$495.68	\$495.68	\$381.60	\$381.60	\$393.05	\$393.05
31	\$468.66	\$468.66	\$482.72	\$482.72	\$506.16	\$506.16	\$389.67	\$389.67	\$401.36	\$401.36
32	\$478.37	\$478.37	\$492.72	\$492.72	\$516.64	\$516.64	\$397.74	\$397.74	\$409.67	\$409.67
33	\$484.44	\$484.44	\$498.97	\$498.97	\$523.19	\$523.19	\$402.78	\$402.78	\$414.86	\$414.86
34	\$490.91	\$490.91	\$505.63	\$505.63	\$530.18	\$530.18	\$408.16	\$408.16	\$420.40	\$420.40
35	\$494.14	\$494.14	\$508.96	\$508.96	\$533.67	\$533.67	\$410.85	\$410.85	\$423.17	\$423.17
36	\$497.38	\$497.38	\$512.30	\$512.30	\$537.17	\$537.17	\$413.54	\$413.54	\$425.94	\$425.94
37	\$500.61	\$500.61	\$515.63	\$515.63	\$540.66	\$540.66	\$416.23	\$416.23	\$428.71	\$428.71
38	\$503.85	\$503.85	\$518.96	\$518.96	\$544.15	\$544.15	\$418.92	\$418.92	\$431.49	\$431.49
39	\$510.31	\$510.31	\$525.62	\$525.62	\$551.14	\$551.14	\$424.30	\$424.30	\$437.03	\$437.03
40	\$516.78	\$516.78	\$532.29	\$532.29	\$558.13	\$558.13	\$429.68	\$429.68	\$442.57	\$442.57
41	\$526.49	\$526.49	\$542.28	\$542.28	\$568.61	\$568.61	\$437.75	\$437.75	\$450.88	\$450.88
42	\$535.79	\$535.79	\$551.86	\$551.86	\$578.65	\$578.65	\$445.48	\$445.48	\$458.84	\$458.84
43	\$548.73	\$548.73	\$565.19	\$565.19	\$592.63	\$592.63	\$456.24	\$456.24	\$469.92	\$469.92
44	\$564.90	\$564.90	\$581.85	\$581.85	\$610.10	\$610.10	\$469.69	\$469.69	\$483.78	\$483.78
45	\$583.91	\$583.91	\$601.43	\$601.43	\$630.62	\$630.62	\$485.49	\$485.49	\$500.05	\$500.05
46	\$606.55	\$606.55	\$624.75	\$624.75	\$655.08	\$655.08	\$504.32	\$504.32	\$519.44	\$519.44
47	\$632.03	\$632.03	\$650.99	\$650.99	\$682.59	\$682.59	\$525.50	\$525.50	\$541.26	\$541.26
48	\$661.14	\$661.14	\$680.98	\$680.98	\$714.04	\$714.04	\$549.70	\$549.70	\$566.19	\$566.19
49	\$689.86	\$689.86	\$710.55	\$710.55	\$745.04	\$745.04	\$573.57	\$573.57	\$590.78	\$590.78
50	\$722.20	\$722.20	\$743.87	\$743.87	\$779.98	\$779.98	\$600.47	\$600.47	\$618.49	\$618.49
51	\$754.15	\$754.15	\$776.77	\$776.77	\$814.48	\$814.48	\$627.03	\$627.03	\$645.84	\$645.84
52	\$789.33	\$789.33	\$813.01	\$813.01	\$852.48	\$852.48	\$656.28	\$656.28	\$675.97	\$675.97
53	\$824.91	\$824.91	\$849.66	\$849.66	\$890.91	\$890.91	\$685.87	\$685.87	\$706.44	\$706.44
54	\$863.33	\$863.33	\$889.23	\$889.23	\$932.40	\$932.40	\$717.81	\$717.81	\$739.34	\$739.34
55	\$901.75	\$901.75	\$928.80	\$928.80	\$973.88	\$973.88	\$749.75	\$749.75	\$772.24	\$772.24
56	\$943.40	\$943.40	\$971.70	\$971.70	\$1,018.87	\$1,018.87	\$784.38	\$784.38	\$807.91	\$807.91
57	\$985.45	\$985.45	\$1,015.01	\$1,015.01	\$1,064.29	\$1,064.29	\$819.34	\$819.34	\$843.92	\$843.92
58	\$1,030.33	\$1,030.33	\$1,061.24	\$1,061.24	\$1,112.76	\$1,112.76	\$856.66	\$856.66	\$882.36	\$882.36
59	\$1,052.58	\$1,052.58	\$1,084.15	\$1,084.15	\$1,136.78	\$1,136.78	\$875.15	\$875.15	\$901.41	\$901.41
60	\$1,097.46	\$1,097.46	\$1,130.38	\$1,130.38	\$1,185.26	\$1,185.26	\$912.47	\$912.47	\$939.85	\$939.85
61	\$1,136.28	\$1,136.28	\$1,170.37	\$1,170.37	\$1,227.18	\$1,227.18	\$944.75	\$944.75	\$973.09	\$973.09
62	\$1,161.76	\$1,161.76	\$1,196.61	\$1,196.61	\$1,254.70	\$1,254.70	\$965.93	\$965.93	\$994.91	\$994.91
63	\$1,193.70	\$1,193.70	\$1,229.51	\$1,229.51	\$1,289.20	\$1,289.20	\$992.49	\$992.49	\$1,022.27	\$1,022.27
64+	\$1,213.10	\$1,213.10	\$1,249.49	\$1,249.49	\$1,310.15	\$1,310.15	\$1,008.62	\$1,008.62	\$1,038.89	\$1,038.89

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010170		45127PA0010184		45127PA0010184		45127PA0010184		45127PA0010185	
Plan Marketing Name =>	QHDHP PPO 3500/0/25   Com		Silver PPO 5000/0/35   Rx 250		Silver PPO 5000/0/35   Rx 250		Silver PPO 5000/0/35   Rx 250		Silver PPO 5000/0/35   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$3500 Med/Rx Combined		\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$25/\$50/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$277.78	\$277.78	\$243.61	\$243.61	\$250.91	\$250.91	\$263.10	\$263.10	\$249.13	\$249.13
15	\$302.47	\$302.47	\$265.26	\$265.26	\$273.22	\$273.22	\$286.48	\$286.48	\$271.27	\$271.27
16	\$311.91	\$311.91	\$273.54	\$273.54	\$281.75	\$281.75	\$295.42	\$295.42	\$279.74	\$279.74
17	\$321.35	\$321.35	\$281.82	\$281.82	\$290.27	\$290.27	\$304.36	\$304.36	\$288.21	\$288.21
18	\$331.52	\$331.52	\$290.74	\$290.74	\$299.46	\$299.46	\$313.99	\$313.99	\$297.33	\$297.33
19	\$341.68	\$341.68	\$299.65	\$299.65	\$308.64	\$308.64	\$323.62	\$323.62	\$306.45	\$306.45
20	\$352.21	\$352.21	\$308.89	\$308.89	\$318.15	\$318.15	\$333.60	\$333.60	\$315.89	\$315.89
21	\$363.11	\$363.11	\$318.44	\$318.44	\$327.99	\$327.99	\$343.92	\$343.92	\$325.66	\$325.66
22	\$363.11	\$363.11	\$318.44	\$318.44	\$327.99	\$327.99	\$343.92	\$343.92	\$325.66	\$325.66
23	\$363.11	\$363.11	\$318.44	\$318.44	\$327.99	\$327.99	\$343.92	\$343.92	\$325.66	\$325.66
24	\$363.11	\$363.11	\$318.44	\$318.44	\$327.99	\$327.99	\$343.92	\$343.92	\$325.66	\$325.66
25	\$364.56	\$364.56	\$319.71	\$319.71	\$329.31	\$329.31	\$345.29	\$345.29	\$326.96	\$326.96
26	\$371.82	\$371.82	\$326.08	\$326.08	\$335.87	\$335.87	\$352.17	\$352.17	\$333.48	\$333.48
27	\$380.54	\$380.54	\$333.73	\$333.73	\$343.74	\$343.74	\$360.42	\$360.42	\$341.29	\$341.29
28	\$394.70	\$394.70	\$346.14	\$346.14	\$356.53	\$356.53	\$373.84	\$373.84	\$353.99	\$353.99
29	\$406.32	\$406.32	\$356.33	\$356.33	\$367.02	\$367.02	\$384.84	\$384.84	\$364.41	\$364.41
30	\$412.13	\$412.13	\$361.43	\$361.43	\$372.27	\$372.27	\$390.34	\$390.34	\$369.62	\$369.62
31	\$420.84	\$420.84	\$369.07	\$369.07	\$380.14	\$380.14	\$398.60	\$398.60	\$377.44	\$377.44
32	\$429.56	\$429.56	\$376.71	\$376.71	\$388.02	\$388.02	\$406.85	\$406.85	\$385.26	\$385.26
33	\$435.00	\$435.00	\$381.49	\$381.49	\$392.94	\$392.94	\$412.01	\$412.01	\$390.14	\$390.14
34	\$440.81	\$440.81	\$386.59	\$386.59	\$398.18	\$398.18	\$417.51	\$417.51	\$395.35	\$395.35
35	\$443.72	\$443.72	\$389.13	\$389.13	\$400.81	\$400.81	\$420.26	\$420.26	\$397.96	\$397.96
36	\$446.62	\$446.62	\$391.68	\$391.68	\$403.43	\$403.43	\$423.02	\$423.02	\$400.56	\$400.56
37	\$449.53	\$449.53	\$394.23	\$394.23	\$406.06	\$406.06	\$425.77	\$425.77	\$403.17	\$403.17
38	\$452.43	\$452.43	\$396.78	\$396.78	\$408.68	\$408.68	\$428.52	\$428.52	\$405.77	\$405.77
39	\$458.24	\$458.24	\$401.87	\$401.87	\$413.93	\$413.93	\$434.02	\$434.02	\$410.98	\$410.98
40	\$464.05	\$464.05	\$406.97	\$406.97	\$419.18	\$419.18	\$439.52	\$439.52	\$416.19	\$416.19
41	\$472.77	\$472.77	\$414.61	\$414.61	\$427.05	\$427.05	\$447.78	\$447.78	\$424.01	\$424.01
42	\$481.12	\$481.12	\$421.93	\$421.93	\$434.59	\$434.59	\$455.69	\$455.69	\$431.50	\$431.50
43	\$492.74	\$492.74	\$432.12	\$432.12	\$445.09	\$445.09	\$466.69	\$466.69	\$441.92	\$441.92
44	\$507.26	\$507.26	\$444.86	\$444.86	\$458.21	\$458.21	\$480.45	\$480.45	\$454.95	\$454.95
45	\$524.33	\$524.33	\$459.83	\$459.83	\$473.62	\$473.62	\$496.61	\$496.61	\$470.25	\$470.25
46	\$544.66	\$544.66	\$477.66	\$477.66	\$491.99	\$491.99	\$515.87	\$515.87	\$488.49	\$488.49
47	\$567.54	\$567.54	\$497.72	\$497.72	\$512.65	\$512.65	\$537.54	\$537.54	\$509.01	\$509.01
48	\$593.68	\$593.68	\$520.65	\$520.65	\$536.27	\$536.27	\$562.30	\$562.30	\$532.45	\$532.45
49	\$619.46	\$619.46	\$543.26	\$543.26	\$559.56	\$559.56	\$586.72	\$586.72	\$555.58	\$555.58
50	\$648.51	\$648.51	\$568.73	\$568.73	\$585.80	\$585.80	\$614.23	\$614.23	\$581.63	\$581.63
51	\$677.19	\$677.19	\$593.89	\$593.89	\$611.71	\$611.71	\$641.40	\$641.40	\$607.36	\$607.36
52	\$708.78	\$708.78	\$621.59	\$621.59	\$640.24	\$640.24	\$671.32	\$671.32	\$635.69	\$635.69
53	\$740.74	\$740.74	\$649.62	\$649.62	\$669.11	\$669.11	\$701.59	\$701.59	\$664.35	\$664.35
54	\$775.23	\$775.23	\$679.87	\$679.87	\$700.27	\$700.27	\$734.26	\$734.26	\$695.28	\$695.28
55	\$809.73	\$809.73	\$710.12	\$710.12	\$731.42	\$731.42	\$766.93	\$766.93	\$726.22	\$726.22
56	\$847.13	\$847.13	\$742.92	\$742.92	\$765.21	\$765.21	\$802.35	\$802.35	\$759.76	\$759.76
57	\$884.89	\$884.89	\$776.04	\$776.04	\$799.32	\$799.32	\$838.12	\$838.12	\$793.63	\$793.63
58	\$925.20	\$925.20	\$811.39	\$811.39	\$835.73	\$835.73	\$876.30	\$876.30	\$829.78	\$829.78
59	\$945.17	\$945.17	\$828.90	\$828.90	\$853.77	\$853.77	\$895.21	\$895.21	\$847.69	\$847.69
60	\$985.47	\$985.47	\$864.25	\$864.25	\$890.17	\$890.17	\$933.39	\$933.39	\$883.84	\$883.84
61	\$1,020.33	\$1,020.33	\$894.82	\$894.82	\$921.66	\$921.66	\$966.40	\$966.40	\$915.10	\$915.10
62	\$1,043.21	\$1,043.21	\$914.88	\$914.88	\$942.32	\$942.32	\$988.07	\$988.07	\$935.62	\$935.62
63	\$1,071.89	\$1,071.89	\$940.03	\$940.03	\$968.24	\$968.24	\$1,015.24	\$1,015.24	\$961.35	\$961.35
64+	\$1,089.32	\$1,089.32	\$955.31	\$955.31	\$983.97	\$983.97	\$1,031.75	\$1,031.75	\$976.97	\$976.97

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010185		45127PA0010185		45127PA0010186		45127PA0010186		45127PA0010186	
Plan Marketing Name =>	Silver PPO 5000/0/35   Rx 0		Silver PPO 5000/0/35   Rx 0		Silver PPO 6000/0/35   Rx 250		Silver PPO 6000/0/35   Rx 250		Silver PPO 6000/0/35   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$5000 /\$0 Med/Rx		\$5000 /\$0 Med/Rx		\$6000 /\$250 Med/Rx		\$6000 /\$250 Med/Rx		\$6000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$256.60	\$256.60	\$269.06	\$269.06	\$239.16	\$239.16	\$246.34	\$246.34	\$258.29	\$258.29
15	\$279.41	\$279.41	\$292.98	\$292.98	\$260.42	\$260.42	\$268.23	\$268.23	\$281.25	\$281.25
16	\$288.13	\$288.13	\$302.12	\$302.12	\$268.55	\$268.55	\$276.61	\$276.61	\$290.03	\$290.03
17	\$296.86	\$296.86	\$311.27	\$311.27	\$276.68	\$276.68	\$284.98	\$284.98	\$298.81	\$298.81
18	\$306.25	\$306.25	\$321.11	\$321.11	\$285.43	\$285.43	\$293.99	\$293.99	\$308.27	\$308.27
19	\$315.64	\$315.64	\$330.96	\$330.96	\$294.18	\$294.18	\$303.01	\$303.01	\$317.72	\$317.72
20	\$325.37	\$325.37	\$341.16	\$341.16	\$303.25	\$303.25	\$312.35	\$312.35	\$327.51	\$327.51
21	\$335.43	\$335.43	\$351.71	\$351.71	\$312.63	\$312.63	\$322.01	\$322.01	\$337.64	\$337.64
22	\$335.43	\$335.43	\$351.71	\$351.71	\$312.63	\$312.63	\$322.01	\$322.01	\$337.64	\$337.64
23	\$335.43	\$335.43	\$351.71	\$351.71	\$312.63	\$312.63	\$322.01	\$322.01	\$337.64	\$337.64
24	\$335.43	\$335.43	\$351.71	\$351.71	\$312.63	\$312.63	\$322.01	\$322.01	\$337.64	\$337.64
25	\$336.77	\$336.77	\$353.12	\$353.12	\$313.88	\$313.88	\$323.30	\$323.30	\$338.99	\$338.99
26	\$343.48	\$343.48	\$360.15	\$360.15	\$320.13	\$320.13	\$329.74	\$329.74	\$345.74	\$345.74
27	\$351.53	\$351.53	\$368.60	\$368.60	\$327.64	\$327.64	\$337.47	\$337.47	\$353.85	\$353.85
28	\$364.61	\$364.61	\$382.31	\$382.31	\$339.83	\$339.83	\$350.02	\$350.02	\$367.02	\$367.02
29	\$375.35	\$375.35	\$393.57	\$393.57	\$349.83	\$349.83	\$360.33	\$360.33	\$377.82	\$377.82
30	\$380.71	\$380.71	\$399.19	\$399.19	\$354.84	\$354.84	\$365.48	\$365.48	\$383.22	\$383.22
31	\$388.76	\$388.76	\$407.64	\$407.64	\$362.34	\$362.34	\$373.21	\$373.21	\$391.33	\$391.33
32	\$396.81	\$396.81	\$416.08	\$416.08	\$369.84	\$369.84	\$380.94	\$380.94	\$399.43	\$399.43
33	\$401.84	\$401.84	\$421.35	\$421.35	\$374.53	\$374.53	\$385.77	\$385.77	\$404.49	\$404.49
34	\$407.21	\$407.21	\$426.98	\$426.98	\$379.53	\$379.53	\$390.92	\$390.92	\$409.90	\$409.90
35	\$409.90	\$409.90	\$429.79	\$429.79	\$382.03	\$382.03	\$393.49	\$393.49	\$412.60	\$412.60
36	\$412.58	\$412.58	\$432.61	\$432.61	\$384.53	\$384.53	\$396.07	\$396.07	\$415.30	\$415.30
37	\$415.26	\$415.26	\$435.42	\$435.42	\$387.04	\$387.04	\$398.65	\$398.65	\$418.00	\$418.00
38	\$417.95	\$417.95	\$438.23	\$438.23	\$389.54	\$389.54	\$401.22	\$401.22	\$420.70	\$420.70
39	\$423.31	\$423.31	\$443.86	\$443.86	\$394.54	\$394.54	\$406.38	\$406.38	\$426.10	\$426.10
40	\$428.68	\$428.68	\$449.49	\$449.49	\$399.54	\$399.54	\$411.53	\$411.53	\$431.50	\$431.50
41	\$436.73	\$436.73	\$457.93	\$457.93	\$407.04	\$407.04	\$419.26	\$419.26	\$439.61	\$439.61
42	\$444.44	\$444.44	\$466.02	\$466.02	\$414.23	\$414.23	\$426.66	\$426.66	\$447.37	\$447.37
43	\$455.18	\$455.18	\$477.27	\$477.27	\$424.24	\$424.24	\$436.97	\$436.97	\$458.18	\$458.18
44	\$468.60	\$468.60	\$491.34	\$491.34	\$436.74	\$436.74	\$449.85	\$449.85	\$471.68	\$471.68
45	\$484.36	\$484.36	\$507.87	\$507.87	\$451.44	\$451.44	\$464.98	\$464.98	\$487.55	\$487.55
46	\$503.14	\$503.14	\$527.57	\$527.57	\$468.94	\$468.94	\$483.01	\$483.01	\$506.46	\$506.46
47	\$524.28	\$524.28	\$549.73	\$549.73	\$488.64	\$488.64	\$503.30	\$503.30	\$527.73	\$527.73
48	\$548.43	\$548.43	\$575.05	\$575.05	\$511.15	\$511.15	\$526.48	\$526.48	\$552.04	\$552.04
49	\$572.24	\$572.24	\$600.02	\$600.02	\$533.35	\$533.35	\$549.35	\$549.35	\$576.01	\$576.01
50	\$599.08	\$599.08	\$628.16	\$628.16	\$558.36	\$558.36	\$575.11	\$575.11	\$603.03	\$603.03
51	\$625.58	\$625.58	\$655.94	\$655.94	\$583.05	\$583.05	\$600.55	\$600.55	\$629.70	\$629.70
52	\$654.76	\$654.76	\$686.54	\$686.54	\$610.25	\$610.25	\$628.56	\$628.56	\$659.07	\$659.07
53	\$684.28	\$684.28	\$717.49	\$717.49	\$637.77	\$637.77	\$656.90	\$656.90	\$688.79	\$688.79
54	\$716.14	\$716.14	\$750.91	\$750.91	\$667.47	\$667.47	\$687.49	\$687.49	\$720.86	\$720.86
55	\$748.01	\$748.01	\$784.32	\$784.32	\$697.16	\$697.16	\$718.08	\$718.08	\$752.94	\$752.94
56	\$782.56	\$782.56	\$820.55	\$820.55	\$729.37	\$729.37	\$751.25	\$751.25	\$787.72	\$787.72
57	\$817.44	\$817.44	\$857.12	\$857.12	\$761.88	\$761.88	\$784.74	\$784.74	\$822.83	\$822.83
58	\$854.68	\$854.68	\$896.16	\$896.16	\$796.58	\$796.58	\$820.48	\$820.48	\$860.31	\$860.31
59	\$873.12	\$873.12	\$915.51	\$915.51	\$813.78	\$813.78	\$838.19	\$838.19	\$878.88	\$878.88
60	\$910.36	\$910.36	\$954.55	\$954.55	\$848.48	\$848.48	\$873.93	\$873.93	\$916.36	\$916.36
61	\$942.56	\$942.56	\$988.31	\$988.31	\$878.49	\$878.49	\$904.85	\$904.85	\$948.77	\$948.77
62	\$963.69	\$963.69	\$1,010.47	\$1,010.47	\$898.19	\$898.19	\$925.13	\$925.13	\$970.04	\$970.04
63	\$990.19	\$990.19	\$1,038.26	\$1,038.26	\$922.88	\$922.88	\$950.57	\$950.57	\$996.71	\$996.71
64+	\$1,006.28	\$1,006.28	\$1,055.13	\$1,055.13	\$937.88	\$937.88	\$966.02	\$966.02	\$1,012.91	\$1,012.91

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010187		45127PA0010187		45127PA0010187		45127PA0010188		45127PA0010188	
Plan Marketing Name =>	Silver PPO 6000/0/35   Rx 0		Silver PPO 6000/0/35   Rx 0		Silver PPO 6000/0/35   Rx 0		d Deductible PPO 3000/0/25 - 5d		Deductible PPO 3000/0/25 - 5	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Gold		Gold	
Deductible =>	\$6000 /\$0 Med/Rx		\$6000 /\$0 Med/Rx		\$6000 /\$0 Med/Rx		\$3000 /\$250 Med/Rx		\$3000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$244.70	\$244.70	\$252.04	\$252.04	\$264.28	\$264.28	\$288.23	\$288.23	\$296.88	\$296.88
15	\$266.45	\$266.45	\$274.45	\$274.45	\$287.77	\$287.77	\$313.85	\$313.85	\$323.26	\$323.26
16	\$274.77	\$274.77	\$283.01	\$283.01	\$296.75	\$296.75	\$323.65	\$323.65	\$333.35	\$333.35
17	\$283.08	\$283.08	\$291.58	\$291.58	\$305.73	\$305.73	\$333.44	\$333.44	\$343.44	\$343.44
18	\$292.04	\$292.04	\$300.80	\$300.80	\$315.40	\$315.40	\$343.99	\$343.99	\$354.31	\$354.31
19	\$301.00	\$301.00	\$310.03	\$310.03	\$325.08	\$325.08	\$354.54	\$354.54	\$365.18	\$365.18
20	\$310.27	\$310.27	\$319.58	\$319.58	\$335.10	\$335.10	\$365.47	\$365.47	\$376.43	\$376.43
21	\$319.87	\$319.87	\$329.47	\$329.47	\$345.46	\$345.46	\$376.77	\$376.77	\$388.07	\$388.07
22	\$319.87	\$319.87	\$329.47	\$329.47	\$345.46	\$345.46	\$376.77	\$376.77	\$388.07	\$388.07
23	\$319.87	\$319.87	\$329.47	\$329.47	\$345.46	\$345.46	\$376.77	\$376.77	\$388.07	\$388.07
24	\$319.87	\$319.87	\$329.47	\$329.47	\$345.46	\$345.46	\$376.77	\$376.77	\$388.07	\$388.07
25	\$321.15	\$321.15	\$330.78	\$330.78	\$346.84	\$346.84	\$378.28	\$378.28	\$389.63	\$389.63
26	\$327.55	\$327.55	\$337.37	\$337.37	\$353.75	\$353.75	\$385.81	\$385.81	\$397.39	\$397.39
27	\$335.22	\$335.22	\$345.28	\$345.28	\$362.04	\$362.04	\$394.85	\$394.85	\$406.70	\$406.70
28	\$347.70	\$347.70	\$358.13	\$358.13	\$375.51	\$375.51	\$409.55	\$409.55	\$421.84	\$421.84
29	\$357.93	\$357.93	\$368.67	\$368.67	\$386.57	\$386.57	\$421.61	\$421.61	\$434.25	\$434.25
30	\$363.05	\$363.05	\$373.94	\$373.94	\$392.10	\$392.10	\$427.63	\$427.63	\$440.46	\$440.46
31	\$370.73	\$370.73	\$381.85	\$381.85	\$400.39	\$400.39	\$436.68	\$436.68	\$449.78	\$449.78
32	\$378.41	\$378.41	\$389.76	\$389.76	\$408.68	\$408.68	\$445.72	\$445.72	\$459.09	\$459.09
33	\$383.20	\$383.20	\$394.70	\$394.70	\$413.86	\$413.86	\$451.37	\$451.37	\$464.91	\$464.91
34	\$388.32	\$388.32	\$399.97	\$399.97	\$419.39	\$419.39	\$457.40	\$457.40	\$471.12	\$471.12
35	\$390.88	\$390.88	\$402.61	\$402.61	\$422.15	\$422.15	\$460.41	\$460.41	\$474.23	\$474.23
36	\$393.44	\$393.44	\$405.24	\$405.24	\$424.92	\$424.92	\$463.43	\$463.43	\$477.33	\$477.33
37	\$396.00	\$396.00	\$407.88	\$407.88	\$427.68	\$427.68	\$466.44	\$466.44	\$480.43	\$480.43
38	\$398.56	\$398.56	\$410.51	\$410.51	\$430.44	\$430.44	\$469.46	\$469.46	\$483.54	\$483.54
39	\$403.68	\$403.68	\$415.79	\$415.79	\$435.97	\$435.97	\$475.48	\$475.48	\$489.75	\$489.75
40	\$408.79	\$408.79	\$421.06	\$421.06	\$441.50	\$441.50	\$481.51	\$481.51	\$495.96	\$495.96
41	\$416.47	\$416.47	\$428.96	\$428.96	\$449.79	\$449.79	\$490.55	\$490.55	\$505.27	\$505.27
42	\$423.83	\$423.83	\$436.54	\$436.54	\$457.73	\$457.73	\$499.22	\$499.22	\$514.20	\$514.20
43	\$434.06	\$434.06	\$447.09	\$447.09	\$468.79	\$468.79	\$511.28	\$511.28	\$526.62	\$526.62
44	\$446.86	\$446.86	\$460.26	\$460.26	\$482.61	\$482.61	\$526.35	\$526.35	\$542.14	\$542.14
45	\$461.89	\$461.89	\$475.75	\$475.75	\$498.84	\$498.84	\$544.06	\$544.06	\$560.38	\$560.38
46	\$479.80	\$479.80	\$494.20	\$494.20	\$518.19	\$518.19	\$565.16	\$565.16	\$582.11	\$582.11
47	\$499.96	\$499.96	\$514.96	\$514.96	\$539.95	\$539.95	\$588.89	\$588.89	\$606.56	\$606.56
48	\$522.99	\$522.99	\$538.68	\$538.68	\$564.83	\$564.83	\$616.02	\$616.02	\$634.50	\$634.50
49	\$545.70	\$545.70	\$562.07	\$562.07	\$589.35	\$589.35	\$642.77	\$642.77	\$662.05	\$662.05
50	\$571.29	\$571.29	\$588.43	\$588.43	\$616.99	\$616.99	\$672.91	\$672.91	\$693.10	\$693.10
51	\$596.56	\$596.56	\$614.45	\$614.45	\$644.28	\$644.28	\$702.68	\$702.68	\$723.76	\$723.76
52	\$624.39	\$624.39	\$643.12	\$643.12	\$674.34	\$674.34	\$735.46	\$735.46	\$757.52	\$757.52
53	\$652.53	\$652.53	\$672.11	\$672.11	\$704.74	\$704.74	\$768.61	\$768.61	\$791.67	\$791.67
54	\$682.92	\$682.92	\$703.41	\$703.41	\$737.56	\$737.56	\$804.40	\$804.40	\$828.54	\$828.54
55	\$713.31	\$713.31	\$734.71	\$734.71	\$770.37	\$770.37	\$840.20	\$840.20	\$865.40	\$865.40
56	\$746.26	\$746.26	\$768.64	\$768.64	\$805.96	\$805.96	\$879.00	\$879.00	\$905.37	\$905.37
57	\$779.52	\$779.52	\$802.91	\$802.91	\$841.89	\$841.89	\$918.19	\$918.19	\$945.73	\$945.73
58	\$815.03	\$815.03	\$839.48	\$839.48	\$880.23	\$880.23	\$960.01	\$960.01	\$988.81	\$988.81
59	\$832.62	\$832.62	\$857.60	\$857.60	\$899.23	\$899.23	\$980.73	\$980.73	\$1,010.15	\$1,010.15
60	\$868.13	\$868.13	\$894.17	\$894.17	\$937.58	\$937.58	\$1,022.55	\$1,022.55	\$1,053.23	\$1,053.23
61	\$898.83	\$898.83	\$925.80	\$925.80	\$970.74	\$970.74	\$1,058.72	\$1,058.72	\$1,090.49	\$1,090.49
62	\$918.99	\$918.99	\$946.56	\$946.56	\$992.51	\$992.51	\$1,082.46	\$1,082.46	\$1,114.93	\$1,114.93
63	\$944.26	\$944.26	\$972.58	\$972.58	\$1,019.80	\$1,019.80	\$1,112.23	\$1,112.23	\$1,145.59	\$1,145.59
64+	\$959.60	\$959.60	\$988.40	\$988.40	\$1,036.37	\$1,036.37	\$1,130.30	\$1,130.30	\$1,164.21	\$1,164.21

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010188		45127PA0010189		45127PA0010189		45127PA0010189		45127PA0010190	
Plan Marketing Name =>	d Deductible PPO 3000/0/25 - 5ed		Deductible PPO 3000/0/25 - 5ed		Deductible PPO 3000/0/25 - 5ed		Deductible PPO 3000/0/25 - 5ed		Gold PPO 2000/20/20   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$3000 /\$250 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx		\$2000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		20%	
Copays =>	\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$311.29	\$311.29	\$293.71	\$293.71	\$302.53	\$302.53	\$317.21	\$317.21	\$274.83	\$274.83
15	\$338.96	\$338.96	\$319.82	\$319.82	\$329.42	\$329.42	\$345.41	\$345.41	\$299.26	\$299.26
16	\$349.54	\$349.54	\$329.80	\$329.80	\$339.70	\$339.70	\$356.19	\$356.19	\$308.60	\$308.60
17	\$360.12	\$360.12	\$339.79	\$339.79	\$349.98	\$349.98	\$366.97	\$366.97	\$317.94	\$317.94
18	\$371.51	\$371.51	\$350.54	\$350.54	\$361.05	\$361.05	\$378.58	\$378.58	\$328.00	\$328.00
19	\$382.90	\$382.90	\$361.29	\$361.29	\$372.13	\$372.13	\$390.19	\$390.19	\$338.05	\$338.05
20	\$394.70	\$394.70	\$372.42	\$372.42	\$383.59	\$383.59	\$402.22	\$402.22	\$348.47	\$348.47
21	\$406.91	\$406.91	\$383.94	\$383.94	\$395.46	\$395.46	\$414.66	\$414.66	\$359.25	\$359.25
22	\$406.91	\$406.91	\$383.94	\$383.94	\$395.46	\$395.46	\$414.66	\$414.66	\$359.25	\$359.25
23	\$406.91	\$406.91	\$383.94	\$383.94	\$395.46	\$395.46	\$414.66	\$414.66	\$359.25	\$359.25
24	\$406.91	\$406.91	\$383.94	\$383.94	\$395.46	\$395.46	\$414.66	\$414.66	\$359.25	\$359.25
25	\$408.54	\$408.54	\$385.48	\$385.48	\$397.04	\$397.04	\$416.31	\$416.31	\$360.69	\$360.69
26	\$416.68	\$416.68	\$393.15	\$393.15	\$404.95	\$404.95	\$424.61	\$424.61	\$367.87	\$367.87
27	\$426.44	\$426.44	\$402.37	\$402.37	\$414.44	\$414.44	\$434.56	\$434.56	\$376.49	\$376.49
28	\$442.31	\$442.31	\$417.34	\$417.34	\$429.86	\$429.86	\$450.73	\$450.73	\$390.50	\$390.50
29	\$455.33	\$455.33	\$429.63	\$429.63	\$442.52	\$442.52	\$464.00	\$464.00	\$402.00	\$402.00
30	\$461.84	\$461.84	\$435.77	\$435.77	\$448.85	\$448.85	\$470.63	\$470.63	\$407.75	\$407.75
31	\$471.61	\$471.61	\$444.99	\$444.99	\$458.34	\$458.34	\$480.59	\$480.59	\$416.37	\$416.37
32	\$481.38	\$481.38	\$454.20	\$454.20	\$467.83	\$467.83	\$490.54	\$490.54	\$424.99	\$424.99
33	\$487.48	\$487.48	\$459.96	\$459.96	\$473.76	\$473.76	\$496.76	\$496.76	\$430.38	\$430.38
34	\$493.99	\$493.99	\$466.10	\$466.10	\$480.09	\$480.09	\$503.39	\$503.39	\$436.13	\$436.13
35	\$497.25	\$497.25	\$469.17	\$469.17	\$483.25	\$483.25	\$506.71	\$506.71	\$439.00	\$439.00
36	\$500.50	\$500.50	\$472.25	\$472.25	\$486.41	\$486.41	\$510.03	\$510.03	\$441.88	\$441.88
37	\$503.76	\$503.76	\$475.32	\$475.32	\$489.58	\$489.58	\$513.34	\$513.34	\$444.75	\$444.75
38	\$507.01	\$507.01	\$478.39	\$478.39	\$492.74	\$492.74	\$516.66	\$516.66	\$447.63	\$447.63
39	\$513.52	\$513.52	\$484.53	\$484.53	\$499.07	\$499.07	\$523.29	\$523.29	\$453.37	\$453.37
40	\$520.03	\$520.03	\$490.68	\$490.68	\$505.40	\$505.40	\$529.93	\$529.93	\$459.12	\$459.12
41	\$529.80	\$529.80	\$499.89	\$499.89	\$514.89	\$514.89	\$539.88	\$539.88	\$467.74	\$467.74
42	\$539.16	\$539.16	\$508.72	\$508.72	\$523.98	\$523.98	\$549.42	\$549.42	\$476.01	\$476.01
43	\$552.18	\$552.18	\$521.01	\$521.01	\$536.64	\$536.64	\$562.69	\$562.69	\$487.50	\$487.50
44	\$568.46	\$568.46	\$536.36	\$536.36	\$552.46	\$552.46	\$579.27	\$579.27	\$501.87	\$501.87
45	\$587.58	\$587.58	\$554.41	\$554.41	\$571.04	\$571.04	\$598.76	\$598.76	\$518.76	\$518.76
46	\$610.37	\$610.37	\$575.91	\$575.91	\$593.19	\$593.19	\$621.98	\$621.98	\$538.88	\$538.88
47	\$636.00	\$636.00	\$600.10	\$600.10	\$618.10	\$618.10	\$648.11	\$648.11	\$561.51	\$561.51
48	\$665.30	\$665.30	\$627.74	\$627.74	\$646.57	\$646.57	\$677.96	\$677.96	\$587.37	\$587.37
49	\$694.19	\$694.19	\$655.00	\$655.00	\$674.65	\$674.65	\$707.40	\$707.40	\$612.88	\$612.88
50	\$726.74	\$726.74	\$685.72	\$685.72	\$706.29	\$706.29	\$740.57	\$740.57	\$641.62	\$641.62
51	\$758.89	\$758.89	\$716.05	\$716.05	\$737.53	\$737.53	\$773.33	\$773.33	\$670.00	\$670.00
52	\$794.29	\$794.29	\$749.45	\$749.45	\$771.93	\$771.93	\$809.41	\$809.41	\$701.26	\$701.26
53	\$830.10	\$830.10	\$783.24	\$783.24	\$806.73	\$806.73	\$845.90	\$845.90	\$732.87	\$732.87
54	\$868.76	\$868.76	\$819.71	\$819.71	\$844.30	\$844.30	\$885.29	\$885.29	\$767.00	\$767.00
55	\$907.41	\$907.41	\$856.19	\$856.19	\$881.87	\$881.87	\$924.68	\$924.68	\$801.13	\$801.13
56	\$949.32	\$949.32	\$895.73	\$895.73	\$922.60	\$922.60	\$967.39	\$967.39	\$838.13	\$838.13
57	\$991.64	\$991.64	\$935.66	\$935.66	\$963.73	\$963.73	\$1,010.51	\$1,010.51	\$875.49	\$875.49
58	\$1,036.81	\$1,036.81	\$978.28	\$978.28	\$1,007.63	\$1,007.63	\$1,056.54	\$1,056.54	\$915.37	\$915.37
59	\$1,059.19	\$1,059.19	\$999.40	\$999.40	\$1,029.38	\$1,029.38	\$1,079.35	\$1,079.35	\$935.13	\$935.13
60	\$1,104.36	\$1,104.36	\$1,042.01	\$1,042.01	\$1,073.27	\$1,073.27	\$1,125.37	\$1,125.37	\$975.00	\$975.00
61	\$1,143.42	\$1,143.42	\$1,078.87	\$1,078.87	\$1,111.24	\$1,111.24	\$1,165.18	\$1,165.18	\$1,009.49	\$1,009.49
62	\$1,169.06	\$1,169.06	\$1,103.06	\$1,103.06	\$1,136.15	\$1,136.15	\$1,191.30	\$1,191.30	\$1,032.13	\$1,032.13
63	\$1,201.20	\$1,201.20	\$1,133.39	\$1,133.39	\$1,167.39	\$1,167.39	\$1,224.06	\$1,224.06	\$1,060.51	\$1,060.51
64+	\$1,220.72	\$1,220.72	\$1,151.81	\$1,151.81	\$1,186.37	\$1,186.37	\$1,243.97	\$1,243.97	\$1,077.74	\$1,077.74

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010190		45127PA0010190		45127PA0010191		45127PA0010191		45127PA0010191	
Plan Marketing Name =>	Gold PPO 2000/20/20   Rx 250		Gold PPO 2000/20/20   Rx 250		Gold PPO 2000/20/20   Rx 0		Gold PPO 2000/20/20   Rx 0		Gold PPO 2000/20/20   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000 /\$250 Med/Rx		\$2000 /\$250 Med/Rx		\$2000 /\$0 Med/Rx		\$2000 /\$0 Med/Rx		\$2000 /\$0 Med/Rx	
Coinsurance =>	20%		20%		20%		20%		20%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.07	\$283.07	\$296.81	\$296.81	\$280.32	\$280.32	\$288.73	\$288.73	\$302.74	\$302.74
15	\$308.23	\$308.23	\$323.20	\$323.20	\$305.24	\$305.24	\$314.39	\$314.39	\$329.66	\$329.66
16	\$317.85	\$317.85	\$333.28	\$333.28	\$314.76	\$314.76	\$324.21	\$324.21	\$339.94	\$339.94
17	\$327.47	\$327.47	\$343.37	\$343.37	\$324.29	\$324.29	\$334.02	\$334.02	\$350.23	\$350.23
18	\$337.84	\$337.84	\$354.23	\$354.23	\$334.55	\$334.55	\$344.59	\$344.59	\$361.31	\$361.31
19	\$348.20	\$348.20	\$365.10	\$365.10	\$344.81	\$344.81	\$355.15	\$355.15	\$372.40	\$372.40
20	\$358.93	\$358.93	\$376.35	\$376.35	\$355.44	\$355.44	\$366.10	\$366.10	\$383.87	\$383.87
21	\$370.03	\$370.03	\$387.99	\$387.99	\$366.43	\$366.43	\$377.42	\$377.42	\$395.74	\$395.74
22	\$370.03	\$370.03	\$387.99	\$387.99	\$366.43	\$366.43	\$377.42	\$377.42	\$395.74	\$395.74
23	\$370.03	\$370.03	\$387.99	\$387.99	\$366.43	\$366.43	\$377.42	\$377.42	\$395.74	\$395.74
24	\$370.03	\$370.03	\$387.99	\$387.99	\$366.43	\$366.43	\$377.42	\$377.42	\$395.74	\$395.74
25	\$371.51	\$371.51	\$389.54	\$389.54	\$367.90	\$367.90	\$378.93	\$378.93	\$397.33	\$397.33
26	\$378.91	\$378.91	\$397.30	\$397.30	\$375.22	\$375.22	\$386.48	\$386.48	\$405.24	\$405.24
27	\$387.79	\$387.79	\$406.61	\$406.61	\$384.02	\$384.02	\$395.54	\$395.54	\$414.74	\$414.74
28	\$402.22	\$402.22	\$421.75	\$421.75	\$398.31	\$398.31	\$410.26	\$410.26	\$430.17	\$430.17
29	\$414.06	\$414.06	\$434.16	\$434.16	\$410.04	\$410.04	\$422.34	\$422.34	\$442.84	\$442.84
30	\$419.98	\$419.98	\$440.37	\$440.37	\$415.90	\$415.90	\$428.37	\$428.37	\$449.17	\$449.17
31	\$428.86	\$428.86	\$449.68	\$449.68	\$424.69	\$424.69	\$437.43	\$437.43	\$458.67	\$458.67
32	\$437.74	\$437.74	\$458.99	\$458.99	\$433.49	\$433.49	\$446.49	\$446.49	\$468.17	\$468.17
33	\$443.29	\$443.29	\$464.81	\$464.81	\$438.98	\$438.98	\$452.15	\$452.15	\$474.10	\$474.10
34	\$449.21	\$449.21	\$471.02	\$471.02	\$444.85	\$444.85	\$458.19	\$458.19	\$480.43	\$480.43
35	\$452.17	\$452.17	\$474.12	\$474.12	\$447.78	\$447.78	\$461.21	\$461.21	\$483.60	\$483.60
36	\$455.13	\$455.13	\$477.23	\$477.23	\$450.71	\$450.71	\$464.23	\$464.23	\$486.77	\$486.77
37	\$458.09	\$458.09	\$480.33	\$480.33	\$453.64	\$453.64	\$467.25	\$467.25	\$489.93	\$489.93
38	\$461.05	\$461.05	\$483.44	\$483.44	\$456.57	\$456.57	\$470.27	\$470.27	\$493.10	\$493.10
39	\$466.97	\$466.97	\$489.64	\$489.64	\$462.43	\$462.43	\$476.31	\$476.31	\$499.43	\$499.43
40	\$472.90	\$472.90	\$495.85	\$495.85	\$468.30	\$468.30	\$482.35	\$482.35	\$505.76	\$505.76
41	\$481.78	\$481.78	\$505.16	\$505.16	\$477.09	\$477.09	\$491.40	\$491.40	\$515.26	\$515.26
42	\$490.29	\$490.29	\$514.09	\$514.09	\$485.52	\$485.52	\$500.09	\$500.09	\$524.36	\$524.36
43	\$502.13	\$502.13	\$526.50	\$526.50	\$497.25	\$497.25	\$512.16	\$512.16	\$537.03	\$537.03
44	\$516.93	\$516.93	\$542.02	\$542.02	\$511.90	\$511.90	\$527.26	\$527.26	\$552.85	\$552.85
45	\$534.32	\$534.32	\$560.26	\$560.26	\$529.12	\$529.12	\$545.00	\$545.00	\$571.45	\$571.45
46	\$555.04	\$555.04	\$581.98	\$581.98	\$549.64	\$549.64	\$566.13	\$566.13	\$593.62	\$593.62
47	\$578.35	\$578.35	\$606.43	\$606.43	\$572.73	\$572.73	\$589.91	\$589.91	\$618.55	\$618.55
48	\$604.99	\$604.99	\$634.36	\$634.36	\$599.11	\$599.11	\$617.09	\$617.09	\$647.04	\$647.04
49	\$631.27	\$631.27	\$661.91	\$661.91	\$625.13	\$625.13	\$643.88	\$643.88	\$675.14	\$675.14
50	\$660.87	\$660.87	\$692.95	\$692.95	\$654.44	\$654.44	\$674.08	\$674.08	\$706.80	\$706.80
51	\$690.10	\$690.10	\$723.60	\$723.60	\$683.39	\$683.39	\$703.89	\$703.89	\$738.06	\$738.06
52	\$722.29	\$722.29	\$757.36	\$757.36	\$715.27	\$715.27	\$736.73	\$736.73	\$772.49	\$772.49
53	\$754.86	\$754.86	\$791.50	\$791.50	\$747.52	\$747.52	\$769.94	\$769.94	\$807.32	\$807.32
54	\$790.01	\$790.01	\$828.36	\$828.36	\$782.33	\$782.33	\$805.80	\$805.80	\$844.91	\$844.91
55	\$825.16	\$825.16	\$865.22	\$865.22	\$817.14	\$817.14	\$841.65	\$841.65	\$882.51	\$882.51
56	\$863.27	\$863.27	\$905.18	\$905.18	\$854.88	\$854.88	\$880.53	\$880.53	\$923.27	\$923.27
57	\$901.76	\$901.76	\$945.53	\$945.53	\$892.99	\$892.99	\$919.78	\$919.78	\$964.43	\$964.43
58	\$942.83	\$942.83	\$988.60	\$988.60	\$933.66	\$933.66	\$961.67	\$961.67	\$1,008.36	\$1,008.36
59	\$963.18	\$963.18	\$1,009.94	\$1,009.94	\$953.82	\$953.82	\$982.43	\$982.43	\$1,030.12	\$1,030.12
60	\$1,004.25	\$1,004.25	\$1,053.00	\$1,053.00	\$994.49	\$994.49	\$1,024.33	\$1,024.33	\$1,074.05	\$1,074.05
61	\$1,039.78	\$1,039.78	\$1,090.25	\$1,090.25	\$1,029.67	\$1,029.67	\$1,060.56	\$1,060.56	\$1,112.04	\$1,112.04
62	\$1,063.09	\$1,063.09	\$1,114.70	\$1,114.70	\$1,052.75	\$1,052.75	\$1,084.34	\$1,084.34	\$1,136.97	\$1,136.97
63	\$1,092.32	\$1,092.32	\$1,145.35	\$1,145.35	\$1,081.70	\$1,081.70	\$1,114.15	\$1,114.15	\$1,168.24	\$1,168.24
64+	\$1,110.08	\$1,110.08	\$1,163.96	\$1,163.96	\$1,099.28	\$1,099.28	\$1,132.26	\$1,132.26	\$1,187.22	\$1,187.22



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010192		45127PA0010192		45127PA0010192		45127PA0010193		45127PA0010193	
Plan Marketing Name =>	Silver PPO 5000/20/35   Rx 250		Silver PPO 5000/20/35   Rx 250		Silver PPO 5000/20/35   Rx 250		Silver PPO 5000/20/35   Rx 0		Silver PPO 5000/20/35   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$0 Med/Rx		\$5000 /\$0 Med/Rx	
Coinsurance =>	20%		20%		20%		20%		20%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$236.91	\$236.91	\$244.01	\$244.01	\$255.86	\$255.86	\$242.44	\$242.44	\$249.72	\$249.72
15	\$257.96	\$257.96	\$265.70	\$265.70	\$278.60	\$278.60	\$263.99	\$263.99	\$271.91	\$271.91
16	\$266.02	\$266.02	\$274.00	\$274.00	\$287.30	\$287.30	\$272.23	\$272.23	\$280.40	\$280.40
17	\$274.07	\$274.07	\$282.29	\$282.29	\$295.99	\$295.99	\$280.47	\$280.47	\$288.89	\$288.89
18	\$282.74	\$282.74	\$291.22	\$291.22	\$305.36	\$305.36	\$289.35	\$289.35	\$298.03	\$298.03
19	\$291.41	\$291.41	\$300.15	\$300.15	\$314.72	\$314.72	\$298.22	\$298.22	\$307.17	\$307.17
20	\$300.39	\$300.39	\$309.40	\$309.40	\$324.42	\$324.42	\$307.41	\$307.41	\$316.63	\$316.63
21	\$309.68	\$309.68	\$318.97	\$318.97	\$334.45	\$334.45	\$316.92	\$316.92	\$326.43	\$326.43
22	\$309.68	\$309.68	\$318.97	\$318.97	\$334.45	\$334.45	\$316.92	\$316.92	\$326.43	\$326.43
23	\$309.68	\$309.68	\$318.97	\$318.97	\$334.45	\$334.45	\$316.92	\$316.92	\$326.43	\$326.43
24	\$309.68	\$309.68	\$318.97	\$318.97	\$334.45	\$334.45	\$316.92	\$316.92	\$326.43	\$326.43
25	\$310.92	\$310.92	\$320.25	\$320.25	\$335.79	\$335.79	\$318.19	\$318.19	\$327.73	\$327.73
26	\$317.11	\$317.11	\$326.63	\$326.63	\$342.48	\$342.48	\$324.53	\$324.53	\$334.26	\$334.26
27	\$324.54	\$324.54	\$334.28	\$334.28	\$350.51	\$350.51	\$332.13	\$332.13	\$342.10	\$342.10
28	\$336.62	\$336.62	\$346.72	\$346.72	\$363.55	\$363.55	\$344.49	\$344.49	\$354.83	\$354.83
29	\$346.53	\$346.53	\$356.93	\$356.93	\$374.25	\$374.25	\$354.63	\$354.63	\$365.27	\$365.27
30	\$351.49	\$351.49	\$362.03	\$362.03	\$379.61	\$379.61	\$359.70	\$359.70	\$370.50	\$370.50
31	\$358.92	\$358.92	\$369.69	\$369.69	\$387.63	\$387.63	\$367.31	\$367.31	\$378.33	\$378.33
32	\$366.35	\$366.35	\$377.34	\$377.34	\$395.66	\$395.66	\$374.92	\$374.92	\$386.16	\$386.16
33	\$371.00	\$371.00	\$382.13	\$382.13	\$400.68	\$400.68	\$379.67	\$379.67	\$391.06	\$391.06
34	\$375.95	\$375.95	\$387.23	\$387.23	\$406.03	\$406.03	\$384.74	\$384.74	\$396.28	\$396.28
35	\$378.43	\$378.43	\$389.78	\$389.78	\$408.70	\$408.70	\$387.28	\$387.28	\$398.89	\$398.89
36	\$380.91	\$380.91	\$392.33	\$392.33	\$411.38	\$411.38	\$389.81	\$389.81	\$401.51	\$401.51
37	\$383.38	\$383.38	\$394.89	\$394.89	\$414.05	\$414.05	\$392.35	\$392.35	\$404.12	\$404.12
38	\$385.86	\$385.86	\$397.44	\$397.44	\$416.73	\$416.73	\$394.88	\$394.88	\$406.73	\$406.73
39	\$390.82	\$390.82	\$402.54	\$402.54	\$422.08	\$422.08	\$399.95	\$399.95	\$411.95	\$411.95
40	\$395.77	\$395.77	\$407.64	\$407.64	\$427.43	\$427.43	\$405.02	\$405.02	\$417.17	\$417.17
41	\$403.20	\$403.20	\$415.30	\$415.30	\$435.46	\$435.46	\$412.63	\$412.63	\$425.01	\$425.01
42	\$410.33	\$410.33	\$422.64	\$422.64	\$443.15	\$443.15	\$419.92	\$419.92	\$432.52	\$432.52
43	\$420.24	\$420.24	\$432.84	\$432.84	\$453.85	\$453.85	\$430.06	\$430.06	\$442.96	\$442.96
44	\$432.62	\$432.62	\$445.60	\$445.60	\$467.23	\$467.23	\$442.74	\$442.74	\$456.02	\$456.02
45	\$447.18	\$447.18	\$460.59	\$460.59	\$482.95	\$482.95	\$457.63	\$457.63	\$471.36	\$471.36
46	\$464.52	\$464.52	\$478.46	\$478.46	\$501.68	\$501.68	\$475.38	\$475.38	\$489.64	\$489.64
47	\$484.03	\$484.03	\$498.55	\$498.55	\$522.75	\$522.75	\$495.35	\$495.35	\$510.21	\$510.21
48	\$506.33	\$506.33	\$521.52	\$521.52	\$546.83	\$546.83	\$518.16	\$518.16	\$533.71	\$533.71
49	\$528.31	\$528.31	\$544.16	\$544.16	\$570.58	\$570.58	\$540.67	\$540.67	\$556.89	\$556.89
50	\$553.09	\$553.09	\$569.68	\$569.68	\$597.34	\$597.34	\$566.02	\$566.02	\$583.00	\$583.00
51	\$577.55	\$577.55	\$594.88	\$594.88	\$623.76	\$623.76	\$591.06	\$591.06	\$608.79	\$608.79
52	\$604.50	\$604.50	\$622.63	\$622.63	\$652.85	\$652.85	\$618.63	\$618.63	\$637.19	\$637.19
53	\$631.75	\$631.75	\$650.70	\$650.70	\$682.29	\$682.29	\$646.52	\$646.52	\$665.91	\$665.91
54	\$661.17	\$661.17	\$681.00	\$681.00	\$714.06	\$714.06	\$676.62	\$676.62	\$696.92	\$696.92
55	\$690.59	\$690.59	\$711.30	\$711.30	\$745.83	\$745.83	\$706.73	\$706.73	\$727.93	\$727.93
56	\$722.48	\$722.48	\$744.16	\$744.16	\$780.28	\$780.28	\$739.37	\$739.37	\$761.56	\$761.56
57	\$754.69	\$754.69	\$777.33	\$777.33	\$815.07	\$815.07	\$772.33	\$772.33	\$795.50	\$795.50
58	\$789.06	\$789.06	\$812.74	\$812.74	\$852.19	\$852.19	\$807.51	\$807.51	\$831.74	\$831.74
59	\$806.10	\$806.10	\$830.28	\$830.28	\$870.58	\$870.58	\$824.94	\$824.94	\$849.69	\$849.69
60	\$840.47	\$840.47	\$865.69	\$865.69	\$907.71	\$907.71	\$860.12	\$860.12	\$885.92	\$885.92
61	\$870.20	\$870.20	\$896.31	\$896.31	\$939.82	\$939.82	\$890.55	\$890.55	\$917.26	\$917.26
62	\$889.71	\$889.71	\$916.40	\$916.40	\$960.89	\$960.89	\$910.51	\$910.51	\$937.83	\$937.83
63	\$914.18	\$914.18	\$941.60	\$941.60	\$987.31	\$987.31	\$935.55	\$935.55	\$963.61	\$963.61
64+	\$929.03	\$929.03	\$956.90	\$956.90	\$1,003.35	\$1,003.35	\$950.75	\$950.75	\$979.28	\$979.28

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

January 1, 2019

Ending date of Rates:

March 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010193		45127PA0130001		45127PA0130002		45127PA0130003		45127PA0130004	
Plan Marketing Name =>	Silver PPO 5000/20/35   Rx 0		Silver Advantage EPO 1000/0/25		Silver Advantage EPO 1000/0/25		Silver Advantage EPO 3000/0/45		Silver Advantage EPO 3000/0/45	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		6		6		6	
Network =>	PPO		EPO		EPO		EPO		EPO	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	\$5000 /\$0 Med/Rx		\$1000 /\$250 Med/Rx		\$1000 /\$0 Med/Rx		\$3000 /\$250 Med/Rx		\$3000 /\$0 Med/Rx	
Coinsurance =>	20%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$261.84	\$261.84	\$288.32	\$288.32	\$293.26	\$293.26	\$246.77	\$246.77	\$251.74	\$251.74
15	\$285.11	\$285.11	\$313.95	\$313.95	\$319.33	\$319.33	\$268.70	\$268.70	\$274.12	\$274.12
16	\$294.01	\$294.01	\$323.75	\$323.75	\$329.30	\$329.30	\$277.09	\$277.09	\$282.67	\$282.67
17	\$302.91	\$302.91	\$333.55	\$333.55	\$339.26	\$339.26	\$285.47	\$285.47	\$291.23	\$291.23
18	\$312.50	\$312.50	\$344.10	\$344.10	\$350.00	\$350.00	\$294.51	\$294.51	\$300.44	\$300.44
19	\$322.08	\$322.08	\$354.65	\$354.65	\$360.73	\$360.73	\$303.54	\$303.54	\$309.65	\$309.65
20	\$332.01	\$332.01	\$365.58	\$365.58	\$371.85	\$371.85	\$312.89	\$312.89	\$319.20	\$319.20
21	\$342.27	\$342.27	\$376.89	\$376.89	\$383.35	\$383.35	\$322.57	\$322.57	\$329.07	\$329.07
22	\$342.27	\$342.27	\$376.89	\$376.89	\$383.35	\$383.35	\$322.57	\$322.57	\$329.07	\$329.07
23	\$342.27	\$342.27	\$376.89	\$376.89	\$383.35	\$383.35	\$322.57	\$322.57	\$329.07	\$329.07
24	\$342.27	\$342.27	\$376.89	\$376.89	\$383.35	\$383.35	\$322.57	\$322.57	\$329.07	\$329.07
25	\$343.64	\$343.64	\$378.40	\$378.40	\$384.88	\$384.88	\$323.86	\$323.86	\$330.39	\$330.39
26	\$350.49	\$350.49	\$385.94	\$385.94	\$392.55	\$392.55	\$330.31	\$330.31	\$336.97	\$336.97
27	\$358.70	\$358.70	\$394.98	\$394.98	\$401.75	\$401.75	\$338.05	\$338.05	\$344.87	\$344.87
28	\$372.05	\$372.05	\$409.68	\$409.68	\$416.70	\$416.70	\$350.63	\$350.63	\$357.70	\$357.70
29	\$383.00	\$383.00	\$421.74	\$421.74	\$428.97	\$428.97	\$360.96	\$360.96	\$368.23	\$368.23
30	\$388.48	\$388.48	\$427.77	\$427.77	\$435.10	\$435.10	\$366.12	\$366.12	\$373.49	\$373.49
31	\$396.70	\$396.70	\$436.82	\$436.82	\$444.30	\$444.30	\$373.86	\$373.86	\$381.39	\$381.39
32	\$404.91	\$404.91	\$445.86	\$445.86	\$453.50	\$453.50	\$381.60	\$381.60	\$389.29	\$389.29
33	\$410.04	\$410.04	\$451.51	\$451.51	\$459.25	\$459.25	\$386.44	\$386.44	\$394.23	\$394.23
34	\$415.52	\$415.52	\$457.54	\$457.54	\$465.39	\$465.39	\$391.60	\$391.60	\$399.49	\$399.49
35	\$418.26	\$418.26	\$460.56	\$460.56	\$468.45	\$468.45	\$394.18	\$394.18	\$402.12	\$402.12
36	\$421.00	\$421.00	\$463.57	\$463.57	\$471.52	\$471.52	\$396.76	\$396.76	\$404.76	\$404.76
37	\$423.73	\$423.73	\$466.59	\$466.59	\$474.59	\$474.59	\$399.34	\$399.34	\$407.39	\$407.39
38	\$426.47	\$426.47	\$469.60	\$469.60	\$477.65	\$477.65	\$401.92	\$401.92	\$410.02	\$410.02
39	\$431.95	\$431.95	\$475.64	\$475.64	\$483.79	\$483.79	\$407.08	\$407.08	\$415.29	\$415.29
40	\$437.43	\$437.43	\$481.67	\$481.67	\$489.92	\$489.92	\$412.24	\$412.24	\$420.55	\$420.55
41	\$445.64	\$445.64	\$490.71	\$490.71	\$499.12	\$499.12	\$419.99	\$419.99	\$428.45	\$428.45
42	\$453.51	\$453.51	\$499.38	\$499.38	\$507.94	\$507.94	\$427.41	\$427.41	\$436.02	\$436.02
43	\$464.47	\$464.47	\$511.44	\$511.44	\$520.21	\$520.21	\$437.73	\$437.73	\$446.55	\$446.55
44	\$478.16	\$478.16	\$526.52	\$526.52	\$535.54	\$535.54	\$450.63	\$450.63	\$459.71	\$459.71
45	\$494.24	\$494.24	\$544.23	\$544.23	\$553.56	\$553.56	\$465.79	\$465.79	\$475.18	\$475.18
46	\$513.41	\$513.41	\$565.34	\$565.34	\$575.02	\$575.02	\$483.86	\$483.86	\$493.60	\$493.60
47	\$534.97	\$534.97	\$589.08	\$589.08	\$599.18	\$599.18	\$504.18	\$504.18	\$514.34	\$514.34
48	\$559.62	\$559.62	\$616.22	\$616.22	\$626.78	\$626.78	\$527.40	\$527.40	\$538.03	\$538.03
49	\$583.92	\$583.92	\$642.97	\$642.97	\$654.00	\$654.00	\$550.30	\$550.30	\$561.39	\$561.39
50	\$611.30	\$611.30	\$673.13	\$673.13	\$684.66	\$684.66	\$576.11	\$576.11	\$587.72	\$587.72
51	\$638.34	\$638.34	\$702.90	\$702.90	\$714.95	\$714.95	\$601.59	\$601.59	\$613.72	\$613.72
52	\$668.12	\$668.12	\$735.69	\$735.69	\$748.30	\$748.30	\$629.66	\$629.66	\$642.34	\$642.34
53	\$698.24	\$698.24	\$768.86	\$768.86	\$782.03	\$782.03	\$658.04	\$658.04	\$671.30	\$671.30
54	\$730.75	\$730.75	\$804.66	\$804.66	\$818.45	\$818.45	\$688.69	\$688.69	\$702.56	\$702.56
55	\$763.27	\$763.27	\$840.46	\$840.46	\$854.87	\$854.87	\$719.33	\$719.33	\$733.83	\$733.83
56	\$798.52	\$798.52	\$879.28	\$879.28	\$894.36	\$894.36	\$752.56	\$752.56	\$767.72	\$767.72
57	\$834.12	\$834.12	\$918.48	\$918.48	\$934.22	\$934.22	\$786.10	\$786.10	\$801.94	\$801.94
58	\$872.11	\$872.11	\$960.32	\$960.32	\$976.78	\$976.78	\$821.91	\$821.91	\$838.47	\$838.47
59	\$890.94	\$890.94	\$981.04	\$981.04	\$997.86	\$997.86	\$839.65	\$839.65	\$856.57	\$856.57
60	\$928.93	\$928.93	\$1,022.88	\$1,022.88	\$1,040.41	\$1,040.41	\$875.45	\$875.45	\$893.10	\$893.10
61	\$961.79	\$961.79	\$1,059.06	\$1,059.06	\$1,077.21	\$1,077.21	\$906.42	\$906.42	\$924.69	\$924.69
62	\$983.35	\$983.35	\$1,082.80	\$1,082.80	\$1,101.36	\$1,101.36	\$926.74	\$926.74	\$945.42	\$945.42
63	\$1,010.39	\$1,010.39	\$1,112.58	\$1,112.58	\$1,131.65	\$1,131.65	\$952.23	\$952.23	\$971.41	\$971.41
64+	\$1,026.81	\$1,026.81	\$1,130.66	\$1,130.66	\$1,150.04	\$1,150.04	\$967.70	\$967.70	\$987.20	\$987.20



Company Name:		Capital Advantage Assurance Company		Ending date of Rates:		March 31, 2019	
Market:		Small Group					
Product:		PPO and EPO					
Effective Date of Rates:		January 1, 2019					
HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>		45127PA0130005		45127PA0130006		45127PA0130007	
Plan Marketing Name =>		Capital Advantage EPO 1000/0/25		Capital Advantage EPO 1000/0/25		Capital Advantage EPO 3000/0/45	
Form # =>		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>		9		9		9	
Network =>		EPO		EPO		EPO	
Metal =>		Gold		Gold		Silver	
Deductible =>		\$1000 /\$250 Med/Rx		\$1000 /\$0 Med/Rx		\$3000 /\$250 Med/Rx	
Coinsurance =>		0%		0%		0%	
Copays =>		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14		\$311.39	\$311.39	\$316.72	\$316.72	\$266.51	\$266.51
15		\$339.07	\$339.07	\$344.88	\$344.88	\$290.20	\$290.20
16		\$349.65	\$349.65	\$355.64	\$355.64	\$299.25	\$299.25
17		\$360.23	\$360.23	\$366.41	\$366.41	\$308.31	\$308.31
18		\$371.63	\$371.63	\$378.00	\$378.00	\$318.07	\$318.07
19		\$383.03	\$383.03	\$389.59	\$389.59	\$327.82	\$327.82
20		\$394.83	\$394.83	\$401.60	\$401.60	\$337.92	\$337.92
21		\$407.04	\$407.04	\$414.02	\$414.02	\$348.38	\$348.38
22		\$407.04	\$407.04	\$414.02	\$414.02	\$348.38	\$348.38
23		\$407.04	\$407.04	\$414.02	\$414.02	\$348.38	\$348.38
24		\$407.04	\$407.04	\$414.02	\$414.02	\$348.38	\$348.38
25		\$408.67	\$408.67	\$415.67	\$415.67	\$349.77	\$349.77
26		\$416.81	\$416.81	\$423.95	\$423.95	\$356.74	\$356.74
27		\$426.58	\$426.58	\$433.89	\$433.89	\$365.10	\$365.10
28		\$442.45	\$442.45	\$450.04	\$450.04	\$378.68	\$378.68
29		\$455.48	\$455.48	\$463.29	\$463.29	\$389.83	\$389.83
30		\$461.99	\$461.99	\$469.91	\$469.91	\$395.41	\$395.41
31		\$471.76	\$471.76	\$479.85	\$479.85	\$403.77	\$403.77
32		\$481.53	\$481.53	\$489.78	\$489.78	\$412.13	\$412.13
33		\$487.64	\$487.64	\$495.99	\$495.99	\$417.35	\$417.35
34		\$494.15	\$494.15	\$502.62	\$502.62	\$422.93	\$422.93
35		\$497.40	\$497.40	\$505.93	\$505.93	\$425.71	\$425.71
36		\$500.66	\$500.66	\$509.24	\$509.24	\$428.50	\$428.50
37		\$503.92	\$503.92	\$512.55	\$512.55	\$431.29	\$431.29
38		\$507.17	\$507.17	\$515.87	\$515.87	\$434.08	\$434.08
39		\$513.69	\$513.69	\$522.49	\$522.49	\$439.65	\$439.65
40		\$520.20	\$520.20	\$529.12	\$529.12	\$445.22	\$445.22
41		\$529.97	\$529.97	\$539.05	\$539.05	\$453.59	\$453.59
42		\$539.33	\$539.33	\$548.57	\$548.57	\$461.60	\$461.60
43		\$552.35	\$552.35	\$561.82	\$561.82	\$472.75	\$472.75
44		\$568.64	\$568.64	\$578.38	\$578.38	\$486.68	\$486.68
45		\$587.77	\$587.77	\$597.84	\$597.84	\$503.05	\$503.05
46		\$610.56	\$610.56	\$621.03	\$621.03	\$522.56	\$522.56
47		\$636.21	\$636.21	\$647.11	\$647.11	\$544.51	\$544.51
48		\$665.51	\$665.51	\$676.92	\$676.92	\$569.59	\$569.59
49		\$694.41	\$694.41	\$706.31	\$706.31	\$594.33	\$594.33
50		\$726.98	\$726.98	\$739.44	\$739.44	\$622.20	\$622.20
51		\$759.13	\$759.13	\$772.14	\$772.14	\$649.72	\$649.72
52		\$794.54	\$794.54	\$808.16	\$808.16	\$680.03	\$680.03
53		\$830.36	\$830.36	\$844.60	\$844.60	\$710.69	\$710.69
54		\$869.03	\$869.03	\$883.93	\$883.93	\$743.78	\$743.78
55		\$907.70	\$907.70	\$923.26	\$923.26	\$776.88	\$776.88
56		\$949.63	\$949.63	\$965.90	\$965.90	\$812.76	\$812.76
57		\$991.96	\$991.96	\$1,008.96	\$1,008.96	\$848.99	\$848.99
58		\$1,037.14	\$1,037.14	\$1,054.92	\$1,054.92	\$887.66	\$887.66
59		\$1,059.53	\$1,059.53	\$1,077.69	\$1,077.69	\$906.82	\$906.82
60		\$1,104.71	\$1,104.71	\$1,123.64	\$1,123.64	\$945.49	\$945.49
61		\$1,143.79	\$1,143.79	\$1,163.39	\$1,163.39	\$978.94	\$978.94
62		\$1,169.43	\$1,169.43	\$1,189.47	\$1,189.47	\$1,000.88	\$1,000.88
63		\$1,201.59	\$1,201.59	\$1,222.18	\$1,222.18	\$1,028.40	\$1,028.40
64+		\$1,221.11	\$1,221.11	\$1,242.05	\$1,242.05	\$1,045.13	\$1,045.13

Company Name:		Capital Advantage Assurance Company					
Market:		Small Group					
Product:		PPO and EPO					
Effective Date of Rates:		April 1, 2019		Ending date of Rates:		June 30, 2019	
HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>		45127PA0010054		45127PA0010054		45127PA0010054	
Plan Marketing Name =>		Platinum PPO 0/0/15   Rx 250		Platinum PPO 0/0/15   Rx 250		Platinum PPO 0/0/15   Rx 250	
Form # =>		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>		6		7		9	
Network =>		PPO		PPO		PPO	
Metal =>		Platinum		Platinum		Platinum	
Deductible =>		\$0 /\$250 Med/Rx		\$0 /\$250 Med/Rx		\$0 /\$250 Med/Rx	
Coinsurance =>		0%		0%		0%	
Copays =>		\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$150 PCP/SPC/ER	
OOP Maximum =>		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14		\$365.91	\$365.91	\$376.88	\$376.88	\$395.18	\$395.18
15		\$398.43	\$398.43	\$410.39	\$410.39	\$430.31	\$430.31
16		\$410.87	\$410.87	\$423.19	\$423.19	\$443.74	\$443.74
17		\$423.30	\$423.30	\$436.00	\$436.00	\$457.17	\$457.17
18		\$436.70	\$436.70	\$449.80	\$449.80	\$471.63	\$471.63
19		\$450.09	\$450.09	\$463.59	\$463.59	\$486.10	\$486.10
20		\$463.96	\$463.96	\$477.88	\$477.88	\$501.08	\$501.08
21		\$478.31	\$478.31	\$492.66	\$492.66	\$516.57	\$516.57
22		\$478.31	\$478.31	\$492.66	\$492.66	\$516.57	\$516.57
23		\$478.31	\$478.31	\$492.66	\$492.66	\$516.57	\$516.57
24		\$478.31	\$478.31	\$492.66	\$492.66	\$516.57	\$516.57
25		\$480.22	\$480.22	\$494.63	\$494.63	\$518.64	\$518.64
26		\$489.79	\$489.79	\$504.48	\$504.48	\$528.97	\$528.97
27		\$501.27	\$501.27	\$516.31	\$516.31	\$541.37	\$541.37
28		\$519.92	\$519.92	\$535.52	\$535.52	\$561.52	\$561.52
29		\$535.23	\$535.23	\$551.29	\$551.29	\$578.05	\$578.05
30		\$542.88	\$542.88	\$559.17	\$559.17	\$586.31	\$586.31
31		\$554.36	\$554.36	\$570.99	\$570.99	\$598.71	\$598.71
32		\$565.84	\$565.84	\$582.82	\$582.82	\$611.11	\$611.11
33		\$573.02	\$573.02	\$590.21	\$590.21	\$618.86	\$618.86
34		\$580.67	\$580.67	\$598.09	\$598.09	\$627.12	\$627.12
35		\$584.49	\$584.49	\$602.03	\$602.03	\$631.25	\$631.25
36		\$588.32	\$588.32	\$605.97	\$605.97	\$635.39	\$635.39
37		\$592.15	\$592.15	\$609.91	\$609.91	\$639.52	\$639.52
38		\$595.97	\$595.97	\$613.85	\$613.85	\$643.65	\$643.65
39		\$603.63	\$603.63	\$621.74	\$621.74	\$651.92	\$651.92
40		\$611.28	\$611.28	\$629.62	\$629.62	\$660.18	\$660.18
41		\$622.76	\$622.76	\$641.44	\$641.44	\$672.58	\$672.58
42		\$633.76	\$633.76	\$652.77	\$652.77	\$684.46	\$684.46
43		\$649.07	\$649.07	\$668.54	\$668.54	\$700.99	\$700.99
44		\$668.20	\$668.20	\$688.25	\$688.25	\$721.65	\$721.65
45		\$690.68	\$690.68	\$711.40	\$711.40	\$745.93	\$745.93
46		\$717.46	\$717.46	\$738.99	\$738.99	\$774.86	\$774.86
47		\$747.60	\$747.60	\$770.03	\$770.03	\$807.41	\$807.41
48		\$782.04	\$782.04	\$805.50	\$805.50	\$844.60	\$844.60
49		\$816.00	\$816.00	\$840.48	\$840.48	\$881.28	\$881.28
50		\$854.26	\$854.26	\$879.89	\$879.89	\$922.60	\$922.60
51		\$892.05	\$892.05	\$918.81	\$918.81	\$963.41	\$963.41
52		\$933.66	\$933.66	\$961.67	\$961.67	\$1,008.35	\$1,008.35
53		\$975.75	\$975.75	\$1,005.02	\$1,005.02	\$1,053.81	\$1,053.81
54		\$1,021.19	\$1,021.19	\$1,051.83	\$1,051.83	\$1,102.89	\$1,102.89
55		\$1,066.63	\$1,066.63	\$1,098.63	\$1,098.63	\$1,151.96	\$1,151.96
56		\$1,115.90	\$1,115.90	\$1,149.37	\$1,149.37	\$1,205.17	\$1,205.17
57		\$1,165.64	\$1,165.64	\$1,200.61	\$1,200.61	\$1,258.89	\$1,258.89
58		\$1,218.73	\$1,218.73	\$1,255.30	\$1,255.30	\$1,316.23	\$1,316.23
59		\$1,245.04	\$1,245.04	\$1,282.39	\$1,282.39	\$1,344.64	\$1,344.64
60		\$1,298.13	\$1,298.13	\$1,337.08	\$1,337.08	\$1,401.98	\$1,401.98
61		\$1,344.05	\$1,344.05	\$1,384.37	\$1,384.37	\$1,451.58	\$1,451.58
62		\$1,374.18	\$1,374.18	\$1,415.41	\$1,415.41	\$1,484.12	\$1,484.12
63		\$1,411.97	\$1,411.97	\$1,454.33	\$1,454.33	\$1,524.93	\$1,524.93
64+		\$1,434.92	\$1,434.92	\$1,477.97	\$1,477.97	\$1,549.71	\$1,549.71

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010057		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15   Rx 0		Platinum PPO 0/0/15   Rx 0		Platinum PPO 250/0/15   Rx 250		Platinum PPO 250/0/15   Rx 250		Platinum PPO 250/0/15   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0 /\$0 Med/Rx		\$0 /\$0 Med/Rx		\$250 /\$250 Med/Rx		\$250 /\$250 Med/Rx		\$250 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$382.58	\$382.58	\$401.15	\$401.15	\$353.69	\$353.69	\$364.30	\$364.30	\$381.99	\$381.99
15	\$416.59	\$416.59	\$436.81	\$436.81	\$385.13	\$385.13	\$396.68	\$396.68	\$415.94	\$415.94
16	\$429.59	\$429.59	\$450.45	\$450.45	\$397.15	\$397.15	\$409.06	\$409.06	\$428.92	\$428.92
17	\$442.59	\$442.59	\$464.08	\$464.08	\$409.17	\$409.17	\$421.45	\$421.45	\$441.90	\$441.90
18	\$456.60	\$456.60	\$478.76	\$478.76	\$422.12	\$422.12	\$434.78	\$434.78	\$455.89	\$455.89
19	\$470.60	\$470.60	\$493.44	\$493.44	\$435.06	\$435.06	\$448.11	\$448.11	\$469.87	\$469.87
20	\$485.10	\$485.10	\$508.65	\$508.65	\$448.47	\$448.47	\$461.92	\$461.92	\$484.35	\$484.35
21	\$500.11	\$500.11	\$524.38	\$524.38	\$462.34	\$462.34	\$476.21	\$476.21	\$499.33	\$499.33
22	\$500.11	\$500.11	\$524.38	\$524.38	\$462.34	\$462.34	\$476.21	\$476.21	\$499.33	\$499.33
23	\$500.11	\$500.11	\$524.38	\$524.38	\$462.34	\$462.34	\$476.21	\$476.21	\$499.33	\$499.33
24	\$500.11	\$500.11	\$524.38	\$524.38	\$462.34	\$462.34	\$476.21	\$476.21	\$499.33	\$499.33
25	\$502.11	\$502.11	\$526.48	\$526.48	\$464.19	\$464.19	\$478.12	\$478.12	\$501.32	\$501.32
26	\$512.11	\$512.11	\$536.97	\$536.97	\$473.44	\$473.44	\$487.64	\$487.64	\$511.31	\$511.31
27	\$524.11	\$524.11	\$549.55	\$549.55	\$484.53	\$484.53	\$499.07	\$499.07	\$523.29	\$523.29
28	\$543.62	\$543.62	\$570.00	\$570.00	\$502.56	\$502.56	\$517.64	\$517.64	\$542.77	\$542.77
29	\$559.62	\$559.62	\$586.78	\$586.78	\$517.36	\$517.36	\$532.88	\$532.88	\$558.75	\$558.75
30	\$567.62	\$567.62	\$595.17	\$595.17	\$524.76	\$524.76	\$540.50	\$540.50	\$566.74	\$566.74
31	\$579.62	\$579.62	\$607.76	\$607.76	\$535.85	\$535.85	\$551.93	\$551.93	\$578.72	\$578.72
32	\$591.63	\$591.63	\$620.35	\$620.35	\$546.95	\$546.95	\$563.36	\$563.36	\$590.70	\$590.70
33	\$599.13	\$599.13	\$628.21	\$628.21	\$553.88	\$553.88	\$570.50	\$570.50	\$598.19	\$598.19
34	\$607.13	\$607.13	\$636.60	\$636.60	\$561.28	\$561.28	\$578.12	\$578.12	\$606.18	\$606.18
35	\$611.13	\$611.13	\$640.80	\$640.80	\$564.98	\$564.98	\$581.93	\$581.93	\$610.18	\$610.18
36	\$615.13	\$615.13	\$644.99	\$644.99	\$568.68	\$568.68	\$585.74	\$585.74	\$614.17	\$614.17
37	\$619.13	\$619.13	\$649.19	\$649.19	\$572.38	\$572.38	\$589.55	\$589.55	\$618.17	\$618.17
38	\$623.13	\$623.13	\$653.38	\$653.38	\$576.08	\$576.08	\$593.36	\$593.36	\$622.16	\$622.16
39	\$631.13	\$631.13	\$661.77	\$661.77	\$583.47	\$583.47	\$600.98	\$600.98	\$630.15	\$630.15
40	\$639.14	\$639.14	\$670.16	\$670.16	\$590.87	\$590.87	\$608.60	\$608.60	\$638.14	\$638.14
41	\$651.14	\$651.14	\$682.75	\$682.75	\$601.97	\$601.97	\$620.03	\$620.03	\$650.12	\$650.12
42	\$662.64	\$662.64	\$694.81	\$694.81	\$612.60	\$612.60	\$630.98	\$630.98	\$661.61	\$661.61
43	\$678.64	\$678.64	\$711.59	\$711.59	\$627.40	\$627.40	\$646.22	\$646.22	\$677.59	\$677.59
44	\$698.65	\$698.65	\$732.56	\$732.56	\$645.89	\$645.89	\$665.27	\$665.27	\$697.56	\$697.56
45	\$722.15	\$722.15	\$757.21	\$757.21	\$667.62	\$667.62	\$687.65	\$687.65	\$721.03	\$721.03
46	\$750.16	\$750.16	\$786.57	\$786.57	\$693.51	\$693.51	\$714.32	\$714.32	\$748.99	\$748.99
47	\$781.67	\$781.67	\$819.61	\$819.61	\$722.64	\$722.64	\$744.32	\$744.32	\$780.45	\$780.45
48	\$817.67	\$817.67	\$857.37	\$857.37	\$755.93	\$755.93	\$778.60	\$778.60	\$816.40	\$816.40
49	\$853.18	\$853.18	\$894.60	\$894.60	\$788.75	\$788.75	\$812.41	\$812.41	\$851.85	\$851.85
50	\$893.19	\$893.19	\$936.55	\$936.55	\$825.74	\$825.74	\$850.51	\$850.51	\$891.80	\$891.80
51	\$932.70	\$932.70	\$977.97	\$977.97	\$862.26	\$862.26	\$888.13	\$888.13	\$931.25	\$931.25
52	\$976.21	\$976.21	\$1,023.60	\$1,023.60	\$902.49	\$902.49	\$929.56	\$929.56	\$974.69	\$974.69
53	\$1,020.22	\$1,020.22	\$1,069.74	\$1,069.74	\$943.17	\$943.17	\$971.47	\$971.47	\$1,018.63	\$1,018.63
54	\$1,067.73	\$1,067.73	\$1,119.56	\$1,119.56	\$987.10	\$987.10	\$1,016.71	\$1,016.71	\$1,066.06	\$1,066.06
55	\$1,115.24	\$1,115.24	\$1,169.37	\$1,169.37	\$1,031.02	\$1,031.02	\$1,061.95	\$1,061.95	\$1,113.50	\$1,113.50
56	\$1,166.75	\$1,166.75	\$1,223.39	\$1,223.39	\$1,078.64	\$1,078.64	\$1,111.00	\$1,111.00	\$1,164.93	\$1,164.93
57	\$1,218.76	\$1,218.76	\$1,277.92	\$1,277.92	\$1,126.72	\$1,126.72	\$1,160.52	\$1,160.52	\$1,216.86	\$1,216.86
58	\$1,274.27	\$1,274.27	\$1,336.13	\$1,336.13	\$1,178.04	\$1,178.04	\$1,213.38	\$1,213.38	\$1,272.29	\$1,272.29
59	\$1,301.78	\$1,301.78	\$1,364.97	\$1,364.97	\$1,203.47	\$1,203.47	\$1,239.58	\$1,239.58	\$1,299.75	\$1,299.75
60	\$1,357.29	\$1,357.29	\$1,423.18	\$1,423.18	\$1,254.79	\$1,254.79	\$1,292.43	\$1,292.43	\$1,355.17	\$1,355.17
61	\$1,405.30	\$1,405.30	\$1,473.52	\$1,473.52	\$1,299.18	\$1,299.18	\$1,338.15	\$1,338.15	\$1,403.11	\$1,403.11
62	\$1,436.81	\$1,436.81	\$1,506.55	\$1,506.55	\$1,328.30	\$1,328.30	\$1,368.15	\$1,368.15	\$1,434.57	\$1,434.57
63	\$1,476.31	\$1,476.31	\$1,547.98	\$1,547.98	\$1,364.83	\$1,364.83	\$1,405.77	\$1,405.77	\$1,474.01	\$1,474.01
64+	\$1,500.32	\$1,500.32	\$1,573.14	\$1,573.14	\$1,387.01	\$1,387.01	\$1,428.62	\$1,428.62	\$1,497.98	\$1,497.98

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010058		45127PA0010058		45127PA0010058		45127PA0010069		45127PA0010069	
Plan Marketing Name =>	Platinum PPO 250/0/15   Rx 0		Platinum PPO 250/0/15   Rx 0		Platinum PPO 250/0/15   Rx 0		PPO HRA 3500/0/35 - 700   Rx 0		PPO HRA 3500/0/35 - 700   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	\$250 /\$0 Med/Rx		\$250 /\$0 Med/Rx		\$250 /\$0 Med/Rx		\$3500 /\$250 Med/Rx		\$3500 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$359.23	\$359.23	\$370.01	\$370.01	\$387.97	\$387.97	\$263.58	\$263.58	\$271.49	\$271.49
15	\$391.16	\$391.16	\$402.89	\$402.89	\$422.45	\$422.45	\$287.01	\$287.01	\$295.62	\$295.62
16	\$403.37	\$403.37	\$415.47	\$415.47	\$435.64	\$435.64	\$295.97	\$295.97	\$304.85	\$304.85
17	\$415.58	\$415.58	\$428.05	\$428.05	\$448.82	\$448.82	\$304.93	\$304.93	\$314.07	\$314.07
18	\$428.73	\$428.73	\$441.59	\$441.59	\$463.02	\$463.02	\$314.57	\$314.57	\$324.01	\$324.01
19	\$441.87	\$441.87	\$455.13	\$455.13	\$477.22	\$477.22	\$324.22	\$324.22	\$333.95	\$333.95
20	\$455.49	\$455.49	\$469.16	\$469.16	\$491.93	\$491.93	\$334.21	\$334.21	\$344.24	\$344.24
21	\$469.58	\$469.58	\$483.67	\$483.67	\$507.15	\$507.15	\$344.55	\$344.55	\$354.89	\$354.89
22	\$469.58	\$469.58	\$483.67	\$483.67	\$507.15	\$507.15	\$344.55	\$344.55	\$354.89	\$354.89
23	\$469.58	\$469.58	\$483.67	\$483.67	\$507.15	\$507.15	\$344.55	\$344.55	\$354.89	\$354.89
24	\$469.58	\$469.58	\$483.67	\$483.67	\$507.15	\$507.15	\$344.55	\$344.55	\$354.89	\$354.89
25	\$471.46	\$471.46	\$485.60	\$485.60	\$509.17	\$509.17	\$345.93	\$345.93	\$356.31	\$356.31
26	\$480.85	\$480.85	\$495.28	\$495.28	\$519.32	\$519.32	\$352.82	\$352.82	\$363.40	\$363.40
27	\$492.12	\$492.12	\$506.88	\$506.88	\$531.49	\$531.49	\$361.09	\$361.09	\$371.92	\$371.92
28	\$510.43	\$510.43	\$525.75	\$525.75	\$551.27	\$551.27	\$374.53	\$374.53	\$385.76	\$385.76
29	\$525.46	\$525.46	\$541.22	\$541.22	\$567.50	\$567.50	\$385.55	\$385.55	\$397.12	\$397.12
30	\$532.97	\$532.97	\$548.96	\$548.96	\$575.61	\$575.61	\$391.06	\$391.06	\$402.80	\$402.80
31	\$544.24	\$544.24	\$560.57	\$560.57	\$587.78	\$587.78	\$399.33	\$399.33	\$411.31	\$411.31
32	\$555.51	\$555.51	\$572.18	\$572.18	\$599.95	\$599.95	\$407.60	\$407.60	\$419.83	\$419.83
33	\$562.56	\$562.56	\$579.43	\$579.43	\$607.56	\$607.56	\$412.77	\$412.77	\$425.15	\$425.15
34	\$570.07	\$570.07	\$587.17	\$587.17	\$615.68	\$615.68	\$418.28	\$418.28	\$430.83	\$430.83
35	\$573.83	\$573.83	\$591.04	\$591.04	\$619.73	\$619.73	\$421.04	\$421.04	\$433.67	\$433.67
36	\$577.58	\$577.58	\$594.91	\$594.91	\$623.79	\$623.79	\$423.80	\$423.80	\$436.51	\$436.51
37	\$581.34	\$581.34	\$598.78	\$598.78	\$627.85	\$627.85	\$426.55	\$426.55	\$439.35	\$439.35
38	\$585.10	\$585.10	\$602.65	\$602.65	\$631.90	\$631.90	\$429.31	\$429.31	\$442.19	\$442.19
39	\$592.61	\$592.61	\$610.39	\$610.39	\$640.02	\$640.02	\$434.82	\$434.82	\$447.87	\$447.87
40	\$600.12	\$600.12	\$618.13	\$618.13	\$648.13	\$648.13	\$440.33	\$440.33	\$453.54	\$453.54
41	\$611.39	\$611.39	\$629.73	\$629.73	\$660.30	\$660.30	\$448.60	\$448.60	\$462.06	\$462.06
42	\$622.19	\$622.19	\$640.86	\$640.86	\$671.97	\$671.97	\$456.53	\$456.53	\$470.22	\$470.22
43	\$637.22	\$637.22	\$656.34	\$656.34	\$688.20	\$688.20	\$467.55	\$467.55	\$481.58	\$481.58
44	\$656.00	\$656.00	\$675.68	\$675.68	\$708.48	\$708.48	\$481.34	\$481.34	\$495.78	\$495.78
45	\$678.07	\$678.07	\$698.42	\$698.42	\$732.32	\$732.32	\$497.53	\$497.53	\$512.46	\$512.46
46	\$704.37	\$704.37	\$725.50	\$725.50	\$760.72	\$760.72	\$516.83	\$516.83	\$532.33	\$532.33
47	\$733.95	\$733.95	\$755.97	\$755.97	\$792.67	\$792.67	\$538.53	\$538.53	\$554.69	\$554.69
48	\$767.76	\$767.76	\$790.80	\$790.80	\$829.18	\$829.18	\$563.34	\$563.34	\$580.24	\$580.24
49	\$801.10	\$801.10	\$825.14	\$825.14	\$865.19	\$865.19	\$587.80	\$587.80	\$605.44	\$605.44
50	\$838.67	\$838.67	\$863.83	\$863.83	\$905.76	\$905.76	\$615.37	\$615.37	\$633.83	\$633.83
51	\$875.77	\$875.77	\$902.04	\$902.04	\$945.83	\$945.83	\$642.59	\$642.59	\$661.86	\$661.86
52	\$916.62	\$916.62	\$944.12	\$944.12	\$989.95	\$989.95	\$672.56	\$672.56	\$692.74	\$692.74
53	\$957.94	\$957.94	\$986.68	\$986.68	\$1,034.58	\$1,034.58	\$702.88	\$702.88	\$723.97	\$723.97
54	\$1,002.55	\$1,002.55	\$1,032.63	\$1,032.63	\$1,082.76	\$1,082.76	\$735.61	\$735.61	\$757.68	\$757.68
55	\$1,047.16	\$1,047.16	\$1,078.58	\$1,078.58	\$1,130.94	\$1,130.94	\$768.35	\$768.35	\$791.40	\$791.40
56	\$1,095.53	\$1,095.53	\$1,128.40	\$1,128.40	\$1,183.17	\$1,183.17	\$803.84	\$803.84	\$827.95	\$827.95
57	\$1,144.37	\$1,144.37	\$1,178.70	\$1,178.70	\$1,235.92	\$1,235.92	\$839.67	\$839.67	\$864.86	\$864.86
58	\$1,196.49	\$1,196.49	\$1,232.38	\$1,232.38	\$1,292.21	\$1,292.21	\$877.91	\$877.91	\$904.25	\$904.25
59	\$1,222.32	\$1,222.32	\$1,258.99	\$1,258.99	\$1,320.10	\$1,320.10	\$896.86	\$896.86	\$923.77	\$923.77
60	\$1,274.44	\$1,274.44	\$1,312.67	\$1,312.67	\$1,376.40	\$1,376.40	\$935.11	\$935.11	\$963.16	\$963.16
61	\$1,319.52	\$1,319.52	\$1,359.11	\$1,359.11	\$1,425.08	\$1,425.08	\$968.19	\$968.19	\$997.23	\$997.23
62	\$1,349.10	\$1,349.10	\$1,389.58	\$1,389.58	\$1,457.03	\$1,457.03	\$989.89	\$989.89	\$1,019.59	\$1,019.59
63	\$1,386.20	\$1,386.20	\$1,427.79	\$1,427.79	\$1,497.10	\$1,497.10	\$1,017.11	\$1,017.11	\$1,047.62	\$1,047.62
64+	\$1,408.73	\$1,408.73	\$1,451.00	\$1,451.00	\$1,521.44	\$1,521.44	\$1,033.64	\$1,033.64	\$1,064.66	\$1,064.66

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010069		45127PA0010070		45127PA0010070		45127PA0010070		45127PA0010084	
Plan Marketing Name =>	PPO HRA 3500/0/35 - 700   Rx 250		PPO HRA 3500/0/35 - 700   Rx 250		PPO HRA 3500/0/35 - 700   Rx 250		PPO HRA 3500/0/35 - 700   Rx 250		Gold PPO 1000/0/25   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$3500 /\$250 Med/Rx		\$3500 /\$0 Med/Rx		\$3500 /\$0 Med/Rx		\$3500 /\$0 Med/Rx		\$1000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$284.67	\$284.67	\$270.55	\$270.55	\$278.67	\$278.67	\$292.19	\$292.19	\$314.87	\$314.87
15	\$309.97	\$309.97	\$294.60	\$294.60	\$303.44	\$303.44	\$318.17	\$318.17	\$342.85	\$342.85
16	\$319.65	\$319.65	\$303.79	\$303.79	\$312.91	\$312.91	\$328.10	\$328.10	\$353.56	\$353.56
17	\$329.32	\$329.32	\$312.99	\$312.99	\$322.38	\$322.38	\$338.03	\$338.03	\$364.26	\$364.26
18	\$339.74	\$339.74	\$322.89	\$322.89	\$332.58	\$332.58	\$348.72	\$348.72	\$375.78	\$375.78
19	\$350.16	\$350.16	\$332.79	\$332.79	\$342.78	\$342.78	\$359.42	\$359.42	\$387.31	\$387.31
20	\$360.95	\$360.95	\$343.05	\$343.05	\$353.34	\$353.34	\$370.49	\$370.49	\$399.24	\$399.24
21	\$372.11	\$372.11	\$353.66	\$353.66	\$364.27	\$364.27	\$381.95	\$381.95	\$411.59	\$411.59
22	\$372.11	\$372.11	\$353.66	\$353.66	\$364.27	\$364.27	\$381.95	\$381.95	\$411.59	\$411.59
23	\$372.11	\$372.11	\$353.66	\$353.66	\$364.27	\$364.27	\$381.95	\$381.95	\$411.59	\$411.59
24	\$372.11	\$372.11	\$353.66	\$353.66	\$364.27	\$364.27	\$381.95	\$381.95	\$411.59	\$411.59
25	\$373.60	\$373.60	\$355.07	\$355.07	\$365.73	\$365.73	\$383.48	\$383.48	\$413.24	\$413.24
26	\$381.04	\$381.04	\$362.15	\$362.15	\$373.01	\$373.01	\$391.12	\$391.12	\$421.47	\$421.47
27	\$389.98	\$389.98	\$370.64	\$370.64	\$381.75	\$381.75	\$400.29	\$400.29	\$431.35	\$431.35
28	\$404.49	\$404.49	\$384.43	\$384.43	\$395.96	\$395.96	\$415.18	\$415.18	\$447.40	\$447.40
29	\$416.40	\$416.40	\$395.75	\$395.75	\$407.62	\$407.62	\$427.41	\$427.41	\$460.57	\$460.57
30	\$422.35	\$422.35	\$401.40	\$401.40	\$413.45	\$413.45	\$433.52	\$433.52	\$467.15	\$467.15
31	\$431.28	\$431.28	\$409.89	\$409.89	\$422.19	\$422.19	\$442.68	\$442.68	\$477.03	\$477.03
32	\$440.21	\$440.21	\$418.38	\$418.38	\$430.93	\$430.93	\$451.85	\$451.85	\$486.91	\$486.91
33	\$445.79	\$445.79	\$423.68	\$423.68	\$436.40	\$436.40	\$457.58	\$457.58	\$493.08	\$493.08
34	\$451.75	\$451.75	\$429.34	\$429.34	\$442.22	\$442.22	\$463.69	\$463.69	\$499.67	\$499.67
35	\$454.72	\$454.72	\$432.17	\$432.17	\$445.14	\$445.14	\$466.75	\$466.75	\$502.96	\$502.96
36	\$457.70	\$457.70	\$435.00	\$435.00	\$448.05	\$448.05	\$469.80	\$469.80	\$506.26	\$506.26
37	\$460.68	\$460.68	\$437.83	\$437.83	\$450.97	\$450.97	\$472.86	\$472.86	\$509.55	\$509.55
38	\$463.65	\$463.65	\$440.66	\$440.66	\$453.88	\$453.88	\$475.91	\$475.91	\$512.84	\$512.84
39	\$469.61	\$469.61	\$446.32	\$446.32	\$459.71	\$459.71	\$482.02	\$482.02	\$519.43	\$519.43
40	\$475.56	\$475.56	\$451.98	\$451.98	\$465.54	\$465.54	\$488.14	\$488.14	\$526.01	\$526.01
41	\$484.49	\$484.49	\$460.47	\$460.47	\$474.28	\$474.28	\$497.30	\$497.30	\$535.89	\$535.89
42	\$493.05	\$493.05	\$468.60	\$468.60	\$482.66	\$482.66	\$506.09	\$506.09	\$545.36	\$545.36
43	\$504.96	\$504.96	\$479.92	\$479.92	\$494.31	\$494.31	\$518.31	\$518.31	\$558.53	\$558.53
44	\$519.84	\$519.84	\$494.06	\$494.06	\$508.88	\$508.88	\$533.59	\$533.59	\$574.99	\$574.99
45	\$537.33	\$537.33	\$510.69	\$510.69	\$526.01	\$526.01	\$551.54	\$551.54	\$594.34	\$594.34
46	\$558.17	\$558.17	\$530.49	\$530.49	\$546.40	\$546.40	\$572.93	\$572.93	\$617.38	\$617.38
47	\$581.61	\$581.61	\$552.77	\$552.77	\$569.35	\$569.35	\$596.99	\$596.99	\$643.32	\$643.32
48	\$608.41	\$608.41	\$578.23	\$578.23	\$595.58	\$595.58	\$624.49	\$624.49	\$672.95	\$672.95
49	\$634.83	\$634.83	\$603.34	\$603.34	\$621.44	\$621.44	\$651.61	\$651.61	\$702.17	\$702.17
50	\$664.60	\$664.60	\$631.64	\$631.64	\$650.59	\$650.59	\$682.17	\$682.17	\$735.10	\$735.10
51	\$693.99	\$693.99	\$659.58	\$659.58	\$679.36	\$679.36	\$712.34	\$712.34	\$767.62	\$767.62
52	\$726.37	\$726.37	\$690.34	\$690.34	\$711.05	\$711.05	\$745.57	\$745.57	\$803.42	\$803.42
53	\$759.11	\$759.11	\$721.47	\$721.47	\$743.11	\$743.11	\$779.18	\$779.18	\$839.64	\$839.64
54	\$794.46	\$794.46	\$755.06	\$755.06	\$777.72	\$777.72	\$815.47	\$815.47	\$878.74	\$878.74
55	\$829.81	\$829.81	\$788.66	\$788.66	\$812.32	\$812.32	\$851.75	\$851.75	\$917.85	\$917.85
56	\$868.14	\$868.14	\$825.09	\$825.09	\$849.84	\$849.84	\$891.10	\$891.10	\$960.24	\$960.24
57	\$906.84	\$906.84	\$861.87	\$861.87	\$887.73	\$887.73	\$930.82	\$930.82	\$1,003.04	\$1,003.04
58	\$948.15	\$948.15	\$901.13	\$901.13	\$928.16	\$928.16	\$973.22	\$973.22	\$1,048.73	\$1,048.73
59	\$968.61	\$968.61	\$920.58	\$920.58	\$948.19	\$948.19	\$994.22	\$994.22	\$1,071.37	\$1,071.37
60	\$1,009.92	\$1,009.92	\$959.83	\$959.83	\$988.63	\$988.63	\$1,036.62	\$1,036.62	\$1,117.06	\$1,117.06
61	\$1,045.64	\$1,045.64	\$993.78	\$993.78	\$1,023.60	\$1,023.60	\$1,073.29	\$1,073.29	\$1,156.57	\$1,156.57
62	\$1,069.08	\$1,069.08	\$1,016.07	\$1,016.07	\$1,046.55	\$1,046.55	\$1,097.35	\$1,097.35	\$1,182.50	\$1,182.50
63	\$1,098.48	\$1,098.48	\$1,044.00	\$1,044.00	\$1,075.32	\$1,075.32	\$1,127.52	\$1,127.52	\$1,215.01	\$1,215.01
64+	\$1,116.33	\$1,116.33	\$1,060.97	\$1,060.97	\$1,092.80	\$1,092.80	\$1,145.85	\$1,145.85	\$1,234.76	\$1,234.76

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010085		45127PA0010085		45127PA0010085	
Plan Marketing Name =>	Gold PPO 1000/0/25   Rx 250		Gold PPO 1000/0/25   Rx 250		Gold PPO 1000/0/25   Rx 0		Gold PPO 1000/0/25   Rx 0		Gold PPO 1000/0/25   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1000 /\$250 Med/Rx		\$1000 /\$250 Med/Rx		\$1000 /\$0 Med/Rx		\$1000 /\$0 Med/Rx		\$1000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$324.31	\$324.31	\$340.06	\$340.06	\$320.42	\$320.42	\$330.03	\$330.03	\$346.05	\$346.05
15	\$353.14	\$353.14	\$370.28	\$370.28	\$348.90	\$348.90	\$359.37	\$359.37	\$376.81	\$376.81
16	\$364.16	\$364.16	\$381.84	\$381.84	\$359.79	\$359.79	\$370.59	\$370.59	\$388.58	\$388.58
17	\$375.18	\$375.18	\$393.40	\$393.40	\$370.68	\$370.68	\$381.80	\$381.80	\$400.34	\$400.34
18	\$387.06	\$387.06	\$405.84	\$405.84	\$382.41	\$382.41	\$393.88	\$393.88	\$413.00	\$413.00
19	\$398.93	\$398.93	\$418.29	\$418.29	\$394.14	\$394.14	\$405.96	\$405.96	\$425.67	\$425.67
20	\$411.22	\$411.22	\$431.18	\$431.18	\$406.28	\$406.28	\$418.47	\$418.47	\$438.79	\$438.79
21	\$423.94	\$423.94	\$444.52	\$444.52	\$418.85	\$418.85	\$431.42	\$431.42	\$452.36	\$452.36
22	\$423.94	\$423.94	\$444.52	\$444.52	\$418.85	\$418.85	\$431.42	\$431.42	\$452.36	\$452.36
23	\$423.94	\$423.94	\$444.52	\$444.52	\$418.85	\$418.85	\$431.42	\$431.42	\$452.36	\$452.36
24	\$423.94	\$423.94	\$444.52	\$444.52	\$418.85	\$418.85	\$431.42	\$431.42	\$452.36	\$452.36
25	\$425.63	\$425.63	\$446.30	\$446.30	\$420.53	\$420.53	\$433.14	\$433.14	\$454.17	\$454.17
26	\$434.11	\$434.11	\$455.19	\$455.19	\$428.90	\$428.90	\$441.77	\$441.77	\$463.21	\$463.21
27	\$444.29	\$444.29	\$465.85	\$465.85	\$438.95	\$438.95	\$452.12	\$452.12	\$474.07	\$474.07
28	\$460.82	\$460.82	\$483.19	\$483.19	\$455.29	\$455.29	\$468.95	\$468.95	\$491.71	\$491.71
29	\$474.39	\$474.39	\$497.41	\$497.41	\$468.69	\$468.69	\$482.75	\$482.75	\$506.19	\$506.19
30	\$481.17	\$481.17	\$504.53	\$504.53	\$475.39	\$475.39	\$489.66	\$489.66	\$513.43	\$513.43
31	\$491.34	\$491.34	\$515.20	\$515.20	\$485.45	\$485.45	\$500.01	\$500.01	\$524.28	\$524.28
32	\$501.52	\$501.52	\$525.86	\$525.86	\$495.50	\$495.50	\$510.36	\$510.36	\$535.14	\$535.14
33	\$507.88	\$507.88	\$532.53	\$532.53	\$501.78	\$501.78	\$516.84	\$516.84	\$541.92	\$541.92
34	\$514.66	\$514.66	\$539.64	\$539.64	\$508.48	\$508.48	\$523.74	\$523.74	\$549.16	\$549.16
35	\$518.05	\$518.05	\$543.20	\$543.20	\$511.83	\$511.83	\$527.19	\$527.19	\$552.78	\$552.78
36	\$521.44	\$521.44	\$546.76	\$546.76	\$515.19	\$515.19	\$530.64	\$530.64	\$556.40	\$556.40
37	\$524.83	\$524.83	\$550.31	\$550.31	\$518.54	\$518.54	\$534.09	\$534.09	\$560.02	\$560.02
38	\$528.23	\$528.23	\$553.87	\$553.87	\$521.89	\$521.89	\$537.54	\$537.54	\$563.64	\$563.64
39	\$535.01	\$535.01	\$560.98	\$560.98	\$528.59	\$528.59	\$544.45	\$544.45	\$570.88	\$570.88
40	\$541.79	\$541.79	\$568.09	\$568.09	\$535.29	\$535.29	\$551.35	\$551.35	\$578.11	\$578.11
41	\$551.97	\$551.97	\$578.76	\$578.76	\$545.34	\$545.34	\$561.70	\$561.70	\$588.97	\$588.97
42	\$561.72	\$561.72	\$588.99	\$588.99	\$554.98	\$554.98	\$571.63	\$571.63	\$599.37	\$599.37
43	\$575.28	\$575.28	\$603.21	\$603.21	\$568.38	\$568.38	\$585.43	\$585.43	\$613.85	\$613.85
44	\$592.24	\$592.24	\$620.99	\$620.99	\$585.13	\$585.13	\$602.69	\$602.69	\$631.94	\$631.94
45	\$612.17	\$612.17	\$641.88	\$641.88	\$604.82	\$604.82	\$622.96	\$622.96	\$653.20	\$653.20
46	\$635.91	\$635.91	\$666.78	\$666.78	\$628.28	\$628.28	\$647.12	\$647.12	\$678.54	\$678.54
47	\$662.61	\$662.61	\$694.78	\$694.78	\$654.66	\$654.66	\$674.30	\$674.30	\$707.04	\$707.04
48	\$693.14	\$693.14	\$726.79	\$726.79	\$684.82	\$684.82	\$705.36	\$705.36	\$739.61	\$739.61
49	\$723.24	\$723.24	\$758.35	\$758.35	\$714.56	\$714.56	\$735.99	\$735.99	\$771.72	\$771.72
50	\$757.15	\$757.15	\$793.91	\$793.91	\$748.07	\$748.07	\$770.51	\$770.51	\$807.91	\$807.91
51	\$790.64	\$790.64	\$829.02	\$829.02	\$781.16	\$781.16	\$804.59	\$804.59	\$843.65	\$843.65
52	\$827.53	\$827.53	\$867.70	\$867.70	\$817.60	\$817.60	\$842.12	\$842.12	\$883.00	\$883.00
53	\$864.83	\$864.83	\$906.82	\$906.82	\$854.45	\$854.45	\$880.09	\$880.09	\$922.81	\$922.81
54	\$905.11	\$905.11	\$949.04	\$949.04	\$894.24	\$894.24	\$921.07	\$921.07	\$965.78	\$965.78
55	\$945.38	\$945.38	\$991.27	\$991.27	\$934.04	\$934.04	\$962.06	\$962.06	\$1,008.76	\$1,008.76
56	\$989.05	\$989.05	\$1,037.06	\$1,037.06	\$977.18	\$977.18	\$1,006.49	\$1,006.49	\$1,055.35	\$1,055.35
57	\$1,033.14	\$1,033.14	\$1,083.29	\$1,083.29	\$1,020.74	\$1,020.74	\$1,051.36	\$1,051.36	\$1,102.40	\$1,102.40
58	\$1,080.19	\$1,080.19	\$1,132.63	\$1,132.63	\$1,067.23	\$1,067.23	\$1,099.25	\$1,099.25	\$1,152.61	\$1,152.61
59	\$1,103.51	\$1,103.51	\$1,157.08	\$1,157.08	\$1,090.27	\$1,090.27	\$1,122.97	\$1,122.97	\$1,177.49	\$1,177.49
60	\$1,150.57	\$1,150.57	\$1,206.42	\$1,206.42	\$1,136.76	\$1,136.76	\$1,170.86	\$1,170.86	\$1,227.70	\$1,227.70
61	\$1,191.26	\$1,191.26	\$1,249.09	\$1,249.09	\$1,176.97	\$1,176.97	\$1,212.28	\$1,212.28	\$1,271.13	\$1,271.13
62	\$1,217.97	\$1,217.97	\$1,277.10	\$1,277.10	\$1,203.36	\$1,203.36	\$1,239.46	\$1,239.46	\$1,299.62	\$1,299.62
63	\$1,251.46	\$1,251.46	\$1,312.21	\$1,312.21	\$1,236.45	\$1,236.45	\$1,273.54	\$1,273.54	\$1,335.36	\$1,335.36
64+	\$1,271.81	\$1,271.81	\$1,333.55	\$1,333.55	\$1,256.54	\$1,256.54	\$1,294.25	\$1,294.25	\$1,357.07	\$1,357.07

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010089		45127PA0010089		45127PA0010090		45127PA0010090	
Plan Marketing Name =>	Gold PPO 2000/0/20   Rx 250		Gold PPO 2000/0/20   Rx 250		Gold PPO 2000/0/20   Rx 250		Gold PPO 2000/0/20   Rx 0		Gold PPO 2000/0/20   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000 /\$250 Med/Rx		\$2000 /\$250 Med/Rx		\$2000 /\$250 Med/Rx		\$2000 /\$0 Med/Rx		\$2000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$294.66	\$294.66	\$303.50	\$303.50	\$318.24	\$318.24	\$300.24	\$300.24	\$309.25	\$309.25
15	\$320.85	\$320.85	\$330.48	\$330.48	\$346.52	\$346.52	\$326.93	\$326.93	\$336.74	\$336.74
16	\$330.87	\$330.87	\$340.80	\$340.80	\$357.34	\$357.34	\$337.13	\$337.13	\$347.25	\$347.25
17	\$340.88	\$340.88	\$351.11	\$351.11	\$368.16	\$368.16	\$347.34	\$347.34	\$357.76	\$357.76
18	\$351.67	\$351.67	\$362.22	\$362.22	\$379.80	\$379.80	\$358.33	\$358.33	\$369.07	\$369.07
19	\$362.45	\$362.45	\$373.33	\$373.33	\$391.45	\$391.45	\$369.31	\$369.31	\$380.39	\$380.39
20	\$373.62	\$373.62	\$384.83	\$384.83	\$403.51	\$403.51	\$380.70	\$380.70	\$392.12	\$392.12
21	\$385.18	\$385.18	\$396.74	\$396.74	\$415.99	\$415.99	\$392.47	\$392.47	\$404.24	\$404.24
22	\$385.18	\$385.18	\$396.74	\$396.74	\$415.99	\$415.99	\$392.47	\$392.47	\$404.24	\$404.24
23	\$385.18	\$385.18	\$396.74	\$396.74	\$415.99	\$415.99	\$392.47	\$392.47	\$404.24	\$404.24
24	\$385.18	\$385.18	\$396.74	\$396.74	\$415.99	\$415.99	\$392.47	\$392.47	\$404.24	\$404.24
25	\$386.72	\$386.72	\$398.32	\$398.32	\$417.66	\$417.66	\$394.04	\$394.04	\$405.86	\$405.86
26	\$394.42	\$394.42	\$406.26	\$406.26	\$425.98	\$425.98	\$401.89	\$401.89	\$413.95	\$413.95
27	\$403.67	\$403.67	\$415.78	\$415.78	\$435.96	\$435.96	\$411.31	\$411.31	\$423.65	\$423.65
28	\$418.69	\$418.69	\$431.25	\$431.25	\$452.19	\$452.19	\$426.61	\$426.61	\$439.41	\$439.41
29	\$431.02	\$431.02	\$443.95	\$443.95	\$465.50	\$465.50	\$439.17	\$439.17	\$452.35	\$452.35
30	\$437.18	\$437.18	\$450.29	\$450.29	\$472.15	\$472.15	\$445.45	\$445.45	\$458.82	\$458.82
31	\$446.42	\$446.42	\$459.82	\$459.82	\$482.14	\$482.14	\$454.87	\$454.87	\$468.52	\$468.52
32	\$455.67	\$455.67	\$469.34	\$469.34	\$492.12	\$492.12	\$464.29	\$464.29	\$478.22	\$478.22
33	\$461.45	\$461.45	\$475.29	\$475.29	\$498.36	\$498.36	\$470.18	\$470.18	\$484.28	\$484.28
34	\$467.61	\$467.61	\$481.64	\$481.64	\$505.02	\$505.02	\$476.46	\$476.46	\$490.75	\$490.75
35	\$470.69	\$470.69	\$484.81	\$484.81	\$508.35	\$508.35	\$479.60	\$479.60	\$493.99	\$493.99
36	\$473.77	\$473.77	\$487.98	\$487.98	\$511.67	\$511.67	\$482.74	\$482.74	\$497.22	\$497.22
37	\$476.85	\$476.85	\$491.16	\$491.16	\$515.00	\$515.00	\$485.88	\$485.88	\$500.45	\$500.45
38	\$479.93	\$479.93	\$494.33	\$494.33	\$518.33	\$518.33	\$489.02	\$489.02	\$503.69	\$503.69
39	\$486.10	\$486.10	\$500.68	\$500.68	\$524.98	\$524.98	\$495.30	\$495.30	\$510.16	\$510.16
40	\$492.26	\$492.26	\$507.03	\$507.03	\$531.64	\$531.64	\$501.58	\$501.58	\$516.62	\$516.62
41	\$501.50	\$501.50	\$516.55	\$516.55	\$541.62	\$541.62	\$511.00	\$511.00	\$526.33	\$526.33
42	\$510.36	\$510.36	\$525.67	\$525.67	\$551.19	\$551.19	\$520.02	\$520.02	\$535.62	\$535.62
43	\$522.69	\$522.69	\$538.37	\$538.37	\$564.50	\$564.50	\$532.58	\$532.58	\$548.56	\$548.56
44	\$538.10	\$538.10	\$554.24	\$554.24	\$581.14	\$581.14	\$548.28	\$548.28	\$564.73	\$564.73
45	\$556.20	\$556.20	\$572.89	\$572.89	\$600.70	\$600.70	\$566.73	\$566.73	\$583.73	\$583.73
46	\$577.77	\$577.77	\$595.10	\$595.10	\$623.99	\$623.99	\$588.71	\$588.71	\$606.37	\$606.37
47	\$602.04	\$602.04	\$620.10	\$620.10	\$650.20	\$650.20	\$613.43	\$613.43	\$631.83	\$631.83
48	\$629.77	\$629.77	\$648.66	\$648.66	\$680.15	\$680.15	\$641.69	\$641.69	\$660.94	\$660.94
49	\$657.12	\$657.12	\$676.83	\$676.83	\$709.69	\$709.69	\$669.55	\$669.55	\$689.64	\$689.64
50	\$687.93	\$687.93	\$708.57	\$708.57	\$742.97	\$742.97	\$700.95	\$700.95	\$721.98	\$721.98
51	\$718.36	\$718.36	\$739.91	\$739.91	\$775.83	\$775.83	\$731.96	\$731.96	\$753.92	\$753.92
52	\$751.87	\$751.87	\$774.43	\$774.43	\$812.02	\$812.02	\$766.10	\$766.10	\$789.08	\$789.08
53	\$785.77	\$785.77	\$809.34	\$809.34	\$848.63	\$848.63	\$800.64	\$800.64	\$824.66	\$824.66
54	\$822.36	\$822.36	\$847.03	\$847.03	\$888.15	\$888.15	\$837.92	\$837.92	\$863.06	\$863.06
55	\$858.95	\$858.95	\$884.72	\$884.72	\$927.67	\$927.67	\$875.21	\$875.21	\$901.46	\$901.46
56	\$898.62	\$898.62	\$925.58	\$925.58	\$970.51	\$970.51	\$915.63	\$915.63	\$943.10	\$943.10
57	\$938.68	\$938.68	\$966.84	\$966.84	\$1,013.78	\$1,013.78	\$956.45	\$956.45	\$985.14	\$985.14
58	\$981.44	\$981.44	\$1,010.88	\$1,010.88	\$1,059.95	\$1,059.95	\$1,000.01	\$1,000.01	\$1,030.01	\$1,030.01
59	\$1,002.62	\$1,002.62	\$1,032.70	\$1,032.70	\$1,082.83	\$1,082.83	\$1,021.60	\$1,021.60	\$1,052.25	\$1,052.25
60	\$1,045.38	\$1,045.38	\$1,076.74	\$1,076.74	\$1,129.01	\$1,129.01	\$1,065.16	\$1,065.16	\$1,097.12	\$1,097.12
61	\$1,082.36	\$1,082.36	\$1,114.83	\$1,114.83	\$1,168.94	\$1,168.94	\$1,102.84	\$1,102.84	\$1,135.93	\$1,135.93
62	\$1,106.62	\$1,106.62	\$1,139.82	\$1,139.82	\$1,195.15	\$1,195.15	\$1,127.57	\$1,127.57	\$1,161.39	\$1,161.39
63	\$1,137.05	\$1,137.05	\$1,171.16	\$1,171.16	\$1,228.02	\$1,228.02	\$1,158.57	\$1,158.57	\$1,193.33	\$1,193.33
64+	\$1,155.53	\$1,155.53	\$1,190.21	\$1,190.21	\$1,247.97	\$1,247.97	\$1,177.40	\$1,177.40	\$1,212.72	\$1,212.72



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010090		45127PA0010116		45127PA0010116		45127PA0010116		45127PA0010117	
Plan Marketing Name =>	Gold PPO 2000/0/20   Rx 0		Gold PPO 500/0/20   Rx 250		Gold PPO 500/0/20   Rx 250		Gold PPO 500/0/20   Rx 250		Gold PPO 500/0/20   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000 /\$0 Med/Rx		\$500 /\$250 Med/Rx		\$500 /\$250 Med/Rx		\$500 /\$250 Med/Rx		\$500 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$324.26	\$324.26	\$332.48	\$332.48	\$342.46	\$342.46	\$359.08	\$359.08	\$338.03	\$338.03
15	\$353.08	\$353.08	\$362.04	\$362.04	\$372.90	\$372.90	\$391.00	\$391.00	\$368.08	\$368.08
16	\$364.10	\$364.10	\$373.34	\$373.34	\$384.54	\$384.54	\$403.21	\$403.21	\$379.57	\$379.57
17	\$375.12	\$375.12	\$384.64	\$384.64	\$396.18	\$396.18	\$415.41	\$415.41	\$391.05	\$391.05
18	\$386.99	\$386.99	\$396.81	\$396.81	\$408.71	\$408.71	\$428.55	\$428.55	\$403.43	\$403.43
19	\$398.86	\$398.86	\$408.98	\$408.98	\$421.25	\$421.25	\$441.70	\$441.70	\$415.80	\$415.80
20	\$411.15	\$411.15	\$421.58	\$421.58	\$434.23	\$434.23	\$455.31	\$455.31	\$428.61	\$428.61
21	\$423.87	\$423.87	\$434.62	\$434.62	\$447.66	\$447.66	\$469.39	\$469.39	\$441.87	\$441.87
22	\$423.87	\$423.87	\$434.62	\$434.62	\$447.66	\$447.66	\$469.39	\$469.39	\$441.87	\$441.87
23	\$423.87	\$423.87	\$434.62	\$434.62	\$447.66	\$447.66	\$469.39	\$469.39	\$441.87	\$441.87
24	\$423.87	\$423.87	\$434.62	\$434.62	\$447.66	\$447.66	\$469.39	\$469.39	\$441.87	\$441.87
25	\$425.56	\$425.56	\$436.36	\$436.36	\$449.45	\$449.45	\$471.27	\$471.27	\$443.64	\$443.64
26	\$434.04	\$434.04	\$445.05	\$445.05	\$458.40	\$458.40	\$480.65	\$480.65	\$452.47	\$452.47
27	\$444.21	\$444.21	\$455.48	\$455.48	\$469.15	\$469.15	\$491.92	\$491.92	\$463.08	\$463.08
28	\$460.74	\$460.74	\$472.43	\$472.43	\$486.60	\$486.60	\$510.23	\$510.23	\$480.31	\$480.31
29	\$474.31	\$474.31	\$486.34	\$486.34	\$500.93	\$500.93	\$525.25	\$525.25	\$494.45	\$494.45
30	\$481.09	\$481.09	\$493.29	\$493.29	\$508.09	\$508.09	\$532.76	\$532.76	\$501.52	\$501.52
31	\$491.26	\$491.26	\$503.72	\$503.72	\$518.84	\$518.84	\$544.02	\$544.02	\$512.13	\$512.13
32	\$501.44	\$501.44	\$514.16	\$514.16	\$529.58	\$529.58	\$555.29	\$555.29	\$522.73	\$522.73
33	\$507.79	\$507.79	\$520.67	\$520.67	\$536.30	\$536.30	\$562.33	\$562.33	\$529.36	\$529.36
34	\$514.58	\$514.58	\$527.63	\$527.63	\$543.46	\$543.46	\$569.84	\$569.84	\$536.43	\$536.43
35	\$517.97	\$517.97	\$531.11	\$531.11	\$547.04	\$547.04	\$573.59	\$573.59	\$539.97	\$539.97
36	\$521.36	\$521.36	\$534.58	\$534.58	\$550.62	\$550.62	\$577.35	\$577.35	\$543.50	\$543.50
37	\$524.75	\$524.75	\$538.06	\$538.06	\$554.20	\$554.20	\$581.10	\$581.10	\$547.04	\$547.04
38	\$528.14	\$528.14	\$541.54	\$541.54	\$557.78	\$557.78	\$584.86	\$584.86	\$550.57	\$550.57
39	\$534.92	\$534.92	\$548.49	\$548.49	\$564.95	\$564.95	\$592.37	\$592.37	\$557.64	\$557.64
40	\$541.70	\$541.70	\$555.44	\$555.44	\$572.11	\$572.11	\$599.88	\$599.88	\$564.71	\$564.71
41	\$551.88	\$551.88	\$565.88	\$565.88	\$582.85	\$582.85	\$611.15	\$611.15	\$575.31	\$575.31
42	\$561.62	\$561.62	\$575.87	\$575.87	\$593.15	\$593.15	\$621.94	\$621.94	\$585.48	\$585.48
43	\$575.19	\$575.19	\$589.78	\$589.78	\$607.47	\$607.47	\$636.96	\$636.96	\$599.62	\$599.62
44	\$592.14	\$592.14	\$607.16	\$607.16	\$625.38	\$625.38	\$655.74	\$655.74	\$617.29	\$617.29
45	\$612.06	\$612.06	\$627.59	\$627.59	\$646.42	\$646.42	\$677.80	\$677.80	\$638.06	\$638.06
46	\$635.80	\$635.80	\$651.93	\$651.93	\$671.49	\$671.49	\$704.08	\$704.08	\$662.80	\$662.80
47	\$662.51	\$662.51	\$679.31	\$679.31	\$699.69	\$699.69	\$733.66	\$733.66	\$690.64	\$690.64
48	\$693.02	\$693.02	\$710.60	\$710.60	\$731.92	\$731.92	\$767.45	\$767.45	\$722.46	\$722.46
49	\$723.12	\$723.12	\$741.46	\$741.46	\$763.71	\$763.71	\$800.78	\$800.78	\$753.83	\$753.83
50	\$757.03	\$757.03	\$776.23	\$776.23	\$799.52	\$799.52	\$838.33	\$838.33	\$789.18	\$789.18
51	\$790.51	\$790.51	\$810.57	\$810.57	\$834.88	\$834.88	\$875.41	\$875.41	\$824.09	\$824.09
52	\$827.39	\$827.39	\$848.38	\$848.38	\$873.83	\$873.83	\$916.25	\$916.25	\$862.53	\$862.53
53	\$864.69	\$864.69	\$886.62	\$886.62	\$913.22	\$913.22	\$957.55	\$957.55	\$901.41	\$901.41
54	\$904.96	\$904.96	\$927.91	\$927.91	\$955.75	\$955.75	\$1,002.15	\$1,002.15	\$943.39	\$943.39
55	\$945.22	\$945.22	\$969.20	\$969.20	\$998.28	\$998.28	\$1,046.74	\$1,046.74	\$985.37	\$985.37
56	\$988.88	\$988.88	\$1,013.97	\$1,013.97	\$1,044.39	\$1,044.39	\$1,095.09	\$1,095.09	\$1,030.88	\$1,030.88
57	\$1,032.97	\$1,032.97	\$1,059.17	\$1,059.17	\$1,090.94	\$1,090.94	\$1,143.90	\$1,143.90	\$1,076.84	\$1,076.84
58	\$1,080.01	\$1,080.01	\$1,107.41	\$1,107.41	\$1,140.63	\$1,140.63	\$1,196.00	\$1,196.00	\$1,125.88	\$1,125.88
59	\$1,103.33	\$1,103.33	\$1,131.32	\$1,131.32	\$1,165.26	\$1,165.26	\$1,221.82	\$1,221.82	\$1,150.19	\$1,150.19
60	\$1,150.38	\$1,150.38	\$1,179.56	\$1,179.56	\$1,214.95	\$1,214.95	\$1,273.92	\$1,273.92	\$1,199.24	\$1,199.24
61	\$1,191.07	\$1,191.07	\$1,221.28	\$1,221.28	\$1,257.92	\$1,257.92	\$1,318.98	\$1,318.98	\$1,241.65	\$1,241.65
62	\$1,217.77	\$1,217.77	\$1,248.66	\$1,248.66	\$1,286.12	\$1,286.12	\$1,348.56	\$1,348.56	\$1,269.49	\$1,269.49
63	\$1,251.26	\$1,251.26	\$1,283.00	\$1,283.00	\$1,321.49	\$1,321.49	\$1,385.64	\$1,385.64	\$1,304.40	\$1,304.40
64+	\$1,271.60	\$1,271.60	\$1,303.85	\$1,303.85	\$1,342.97	\$1,342.97	\$1,408.16	\$1,408.16	\$1,325.60	\$1,325.60



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010124		45127PA0010124		45127PA0010124	
Plan Marketing Name =>	Gold PPO 500/0/20   Rx 0		Gold PPO 500/0/20   Rx 0		QHDHP PPO 2250/0/25   Com		QHDHP PPO 2250/0/25   Com		QHDHP PPO 2250/0/25   Com	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Silver		Silver		Silver	
Deductible =>	\$500 /\$0 Med/Rx		\$500 /\$0 Med/Rx		\$2250 Med/Rx Combined		\$2250 Med/Rx Combined		\$2250 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$348.17	\$348.17	\$365.07	\$365.07	\$289.63	\$289.63	\$298.32	\$298.32	\$312.80	\$312.80
15	\$379.12	\$379.12	\$397.52	\$397.52	\$315.37	\$315.37	\$324.84	\$324.84	\$340.60	\$340.60
16	\$390.95	\$390.95	\$409.93	\$409.93	\$325.22	\$325.22	\$334.97	\$334.97	\$351.23	\$351.23
17	\$402.79	\$402.79	\$422.34	\$422.34	\$335.06	\$335.06	\$345.11	\$345.11	\$361.87	\$361.87
18	\$415.53	\$415.53	\$435.70	\$435.70	\$345.66	\$345.66	\$356.03	\$356.03	\$373.31	\$373.31
19	\$428.27	\$428.27	\$449.06	\$449.06	\$356.26	\$356.26	\$366.95	\$366.95	\$384.76	\$384.76
20	\$441.47	\$441.47	\$462.90	\$462.90	\$367.24	\$367.24	\$378.26	\$378.26	\$396.62	\$396.62
21	\$455.13	\$455.13	\$477.22	\$477.22	\$378.60	\$378.60	\$389.96	\$389.96	\$408.89	\$408.89
22	\$455.13	\$455.13	\$477.22	\$477.22	\$378.60	\$378.60	\$389.96	\$389.96	\$408.89	\$408.89
23	\$455.13	\$455.13	\$477.22	\$477.22	\$378.60	\$378.60	\$389.96	\$389.96	\$408.89	\$408.89
24	\$455.13	\$455.13	\$477.22	\$477.22	\$378.60	\$378.60	\$389.96	\$389.96	\$408.89	\$408.89
25	\$456.95	\$456.95	\$479.13	\$479.13	\$380.11	\$380.11	\$391.52	\$391.52	\$410.52	\$410.52
26	\$466.05	\$466.05	\$488.67	\$488.67	\$387.69	\$387.69	\$399.32	\$399.32	\$418.70	\$418.70
27	\$476.97	\$476.97	\$500.13	\$500.13	\$396.77	\$396.77	\$408.68	\$408.68	\$428.51	\$428.51
28	\$494.72	\$494.72	\$518.74	\$518.74	\$411.54	\$411.54	\$423.88	\$423.88	\$444.46	\$444.46
29	\$509.29	\$509.29	\$534.01	\$534.01	\$423.65	\$423.65	\$436.36	\$436.36	\$457.55	\$457.55
30	\$516.57	\$516.57	\$541.64	\$541.64	\$429.71	\$429.71	\$442.60	\$442.60	\$464.09	\$464.09
31	\$527.49	\$527.49	\$553.10	\$553.10	\$438.80	\$438.80	\$451.96	\$451.96	\$473.90	\$473.90
32	\$538.41	\$538.41	\$564.55	\$564.55	\$447.88	\$447.88	\$461.32	\$461.32	\$483.71	\$483.71
33	\$545.24	\$545.24	\$571.71	\$571.71	\$453.56	\$453.56	\$467.17	\$467.17	\$489.85	\$489.85
34	\$552.52	\$552.52	\$579.34	\$579.34	\$459.62	\$459.62	\$473.41	\$473.41	\$496.39	\$496.39
35	\$556.16	\$556.16	\$583.16	\$583.16	\$462.65	\$462.65	\$476.53	\$476.53	\$499.66	\$499.66
36	\$559.81	\$559.81	\$586.98	\$586.98	\$465.68	\$465.68	\$479.65	\$479.65	\$502.93	\$502.93
37	\$563.45	\$563.45	\$590.80	\$590.80	\$468.71	\$468.71	\$482.77	\$482.77	\$506.20	\$506.20
38	\$567.09	\$567.09	\$594.62	\$594.62	\$471.74	\$471.74	\$485.89	\$485.89	\$509.47	\$509.47
39	\$574.37	\$574.37	\$602.25	\$602.25	\$477.79	\$477.79	\$492.13	\$492.13	\$516.02	\$516.02
40	\$581.65	\$581.65	\$609.89	\$609.89	\$483.85	\$483.85	\$498.37	\$498.37	\$522.56	\$522.56
41	\$592.57	\$592.57	\$621.34	\$621.34	\$492.94	\$492.94	\$507.73	\$507.73	\$532.37	\$532.37
42	\$603.04	\$603.04	\$632.32	\$632.32	\$501.64	\$501.64	\$516.69	\$516.69	\$541.78	\$541.78
43	\$617.61	\$617.61	\$647.59	\$647.59	\$513.76	\$513.76	\$529.17	\$529.17	\$554.86	\$554.86
44	\$635.81	\$635.81	\$666.68	\$666.68	\$528.90	\$528.90	\$544.77	\$544.77	\$571.22	\$571.22
45	\$657.20	\$657.20	\$689.11	\$689.11	\$546.70	\$546.70	\$563.10	\$563.10	\$590.43	\$590.43
46	\$682.69	\$682.69	\$715.83	\$715.83	\$567.90	\$567.90	\$584.94	\$584.94	\$613.33	\$613.33
47	\$711.36	\$711.36	\$745.89	\$745.89	\$591.75	\$591.75	\$609.50	\$609.50	\$639.09	\$639.09
48	\$744.13	\$744.13	\$780.25	\$780.25	\$619.01	\$619.01	\$637.58	\$637.58	\$668.53	\$668.53
49	\$776.45	\$776.45	\$814.14	\$814.14	\$645.89	\$645.89	\$665.27	\$665.27	\$697.56	\$697.56
50	\$812.86	\$812.86	\$852.31	\$852.31	\$676.18	\$676.18	\$696.46	\$696.46	\$730.27	\$730.27
51	\$848.81	\$848.81	\$890.01	\$890.01	\$706.09	\$706.09	\$727.27	\$727.27	\$762.58	\$762.58
52	\$888.41	\$888.41	\$931.53	\$931.53	\$739.03	\$739.03	\$761.20	\$761.20	\$798.15	\$798.15
53	\$928.46	\$928.46	\$973.53	\$973.53	\$772.34	\$772.34	\$795.51	\$795.51	\$834.13	\$834.13
54	\$971.69	\$971.69	\$1,018.86	\$1,018.86	\$808.31	\$808.31	\$832.56	\$832.56	\$872.98	\$872.98
55	\$1,014.93	\$1,014.93	\$1,064.20	\$1,064.20	\$844.28	\$844.28	\$869.61	\$869.61	\$911.82	\$911.82
56	\$1,061.81	\$1,061.81	\$1,113.35	\$1,113.35	\$883.27	\$883.27	\$909.77	\$909.77	\$953.94	\$953.94
57	\$1,109.14	\$1,109.14	\$1,162.98	\$1,162.98	\$922.65	\$922.65	\$950.33	\$950.33	\$996.46	\$996.46
58	\$1,159.66	\$1,159.66	\$1,215.96	\$1,215.96	\$964.67	\$964.67	\$993.61	\$993.61	\$1,041.85	\$1,041.85
59	\$1,184.69	\$1,184.69	\$1,242.20	\$1,242.20	\$985.50	\$985.50	\$1,015.06	\$1,015.06	\$1,064.34	\$1,064.34
60	\$1,235.21	\$1,235.21	\$1,295.17	\$1,295.17	\$1,027.52	\$1,027.52	\$1,058.35	\$1,058.35	\$1,109.72	\$1,109.72
61	\$1,278.90	\$1,278.90	\$1,340.99	\$1,340.99	\$1,063.87	\$1,063.87	\$1,095.78	\$1,095.78	\$1,148.98	\$1,148.98
62	\$1,307.58	\$1,307.58	\$1,371.05	\$1,371.05	\$1,087.72	\$1,087.72	\$1,120.35	\$1,120.35	\$1,174.74	\$1,174.74
63	\$1,343.53	\$1,343.53	\$1,408.75	\$1,408.75	\$1,117.63	\$1,117.63	\$1,151.16	\$1,151.16	\$1,207.04	\$1,207.04
64+	\$1,365.38	\$1,365.38	\$1,431.65	\$1,431.65	\$1,135.79	\$1,135.79	\$1,169.87	\$1,169.87	\$1,226.66	\$1,226.66

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010131		45127PA0010131		45127PA0010131		45127PA0010132		45127PA0010132	
Plan Marketing Name =>	Silver PPO 4000/0/35   Rx 250		Silver PPO 4000/0/35   Rx 250		Silver PPO 4000/0/35   Rx 250		Silver PPO 4000/0/35   Rx 0		Silver PPO 4000/0/35   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$4000 /\$250 Med/Rx		\$4000 /\$250 Med/Rx		\$4000 /\$250 Med/Rx		\$4000 /\$0 Med/Rx		\$4000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$260.69	\$260.69	\$268.51	\$268.51	\$281.54	\$281.54	\$266.29	\$266.29	\$274.28	\$274.28
15	\$283.86	\$283.86	\$292.38	\$292.38	\$306.57	\$306.57	\$289.96	\$289.96	\$298.66	\$298.66
16	\$292.72	\$292.72	\$301.50	\$301.50	\$316.14	\$316.14	\$299.01	\$299.01	\$307.98	\$307.98
17	\$301.58	\$301.58	\$310.63	\$310.63	\$325.71	\$325.71	\$308.06	\$308.06	\$317.30	\$317.30
18	\$311.12	\$311.12	\$320.46	\$320.46	\$336.01	\$336.01	\$317.81	\$317.81	\$327.34	\$327.34
19	\$320.66	\$320.66	\$330.28	\$330.28	\$346.32	\$346.32	\$327.55	\$327.55	\$337.38	\$337.38
20	\$330.55	\$330.55	\$340.46	\$340.46	\$356.99	\$356.99	\$337.65	\$337.65	\$347.78	\$347.78
21	\$340.77	\$340.77	\$350.99	\$350.99	\$368.03	\$368.03	\$348.09	\$348.09	\$358.53	\$358.53
22	\$340.77	\$340.77	\$350.99	\$350.99	\$368.03	\$368.03	\$348.09	\$348.09	\$358.53	\$358.53
23	\$340.77	\$340.77	\$350.99	\$350.99	\$368.03	\$368.03	\$348.09	\$348.09	\$358.53	\$358.53
24	\$340.77	\$340.77	\$350.99	\$350.99	\$368.03	\$368.03	\$348.09	\$348.09	\$358.53	\$358.53
25	\$342.13	\$342.13	\$352.40	\$352.40	\$369.50	\$369.50	\$349.48	\$349.48	\$359.97	\$359.97
26	\$348.95	\$348.95	\$359.42	\$359.42	\$376.86	\$376.86	\$356.44	\$356.44	\$367.14	\$367.14
27	\$357.13	\$357.13	\$367.84	\$367.84	\$385.70	\$385.70	\$364.80	\$364.80	\$375.74	\$375.74
28	\$370.42	\$370.42	\$381.53	\$381.53	\$400.05	\$400.05	\$378.37	\$378.37	\$389.73	\$389.73
29	\$381.32	\$381.32	\$392.76	\$392.76	\$411.83	\$411.83	\$389.51	\$389.51	\$401.20	\$401.20
30	\$386.77	\$386.77	\$398.38	\$398.38	\$417.72	\$417.72	\$395.08	\$395.08	\$406.93	\$406.93
31	\$394.95	\$394.95	\$406.80	\$406.80	\$426.55	\$426.55	\$403.44	\$403.44	\$415.54	\$415.54
32	\$403.13	\$403.13	\$415.22	\$415.22	\$435.38	\$435.38	\$411.79	\$411.79	\$424.14	\$424.14
33	\$408.24	\$408.24	\$420.49	\$420.49	\$440.90	\$440.90	\$417.01	\$417.01	\$429.52	\$429.52
34	\$413.69	\$413.69	\$426.11	\$426.11	\$446.79	\$446.79	\$422.58	\$422.58	\$435.26	\$435.26
35	\$416.42	\$416.42	\$428.91	\$428.91	\$449.73	\$449.73	\$425.37	\$425.37	\$438.13	\$438.13
36	\$419.15	\$419.15	\$431.72	\$431.72	\$452.68	\$452.68	\$428.15	\$428.15	\$441.00	\$441.00
37	\$421.87	\$421.87	\$434.53	\$434.53	\$455.62	\$455.62	\$430.94	\$430.94	\$443.86	\$443.86
38	\$424.60	\$424.60	\$437.34	\$437.34	\$458.57	\$458.57	\$433.72	\$433.72	\$446.73	\$446.73
39	\$430.05	\$430.05	\$442.95	\$442.95	\$464.46	\$464.46	\$439.29	\$439.29	\$452.47	\$452.47
40	\$435.50	\$435.50	\$448.57	\$448.57	\$470.34	\$470.34	\$444.86	\$444.86	\$458.20	\$458.20
41	\$443.68	\$443.68	\$456.99	\$456.99	\$479.18	\$479.18	\$453.21	\$453.21	\$466.81	\$466.81
42	\$451.52	\$451.52	\$465.07	\$465.07	\$487.64	\$487.64	\$461.22	\$461.22	\$475.06	\$475.06
43	\$462.42	\$462.42	\$476.30	\$476.30	\$499.42	\$499.42	\$472.36	\$472.36	\$486.53	\$486.53
44	\$476.06	\$476.06	\$490.34	\$490.34	\$514.14	\$514.14	\$486.28	\$486.28	\$500.87	\$500.87
45	\$492.07	\$492.07	\$506.83	\$506.83	\$531.44	\$531.44	\$502.64	\$502.64	\$517.72	\$517.72
46	\$511.16	\$511.16	\$526.49	\$526.49	\$552.05	\$552.05	\$522.14	\$522.14	\$537.80	\$537.80
47	\$532.62	\$532.62	\$548.60	\$548.60	\$575.23	\$575.23	\$544.06	\$544.06	\$560.39	\$560.39
48	\$557.16	\$557.16	\$573.87	\$573.87	\$601.73	\$601.73	\$569.13	\$569.13	\$586.20	\$586.20
49	\$581.35	\$581.35	\$598.79	\$598.79	\$627.86	\$627.86	\$593.84	\$593.84	\$611.66	\$611.66
50	\$608.62	\$608.62	\$626.87	\$626.87	\$657.30	\$657.30	\$621.69	\$621.69	\$640.34	\$640.34
51	\$635.54	\$635.54	\$654.60	\$654.60	\$686.38	\$686.38	\$649.19	\$649.19	\$668.66	\$668.66
52	\$665.18	\$665.18	\$685.14	\$685.14	\$718.40	\$718.40	\$679.47	\$679.47	\$699.86	\$699.86
53	\$695.17	\$695.17	\$716.03	\$716.03	\$750.78	\$750.78	\$710.10	\$710.10	\$731.41	\$731.41
54	\$727.54	\$727.54	\$749.37	\$749.37	\$785.75	\$785.75	\$743.17	\$743.17	\$765.47	\$765.47
55	\$759.92	\$759.92	\$782.71	\$782.71	\$820.71	\$820.71	\$776.24	\$776.24	\$799.53	\$799.53
56	\$795.02	\$795.02	\$818.87	\$818.87	\$858.62	\$858.62	\$812.09	\$812.09	\$836.46	\$836.46
57	\$830.46	\$830.46	\$855.37	\$855.37	\$896.89	\$896.89	\$848.30	\$848.30	\$873.74	\$873.74
58	\$868.28	\$868.28	\$894.33	\$894.33	\$937.74	\$937.74	\$886.93	\$886.93	\$913.54	\$913.54
59	\$887.02	\$887.02	\$913.64	\$913.64	\$957.99	\$957.99	\$906.08	\$906.08	\$933.26	\$933.26
60	\$924.85	\$924.85	\$952.60	\$952.60	\$998.84	\$998.84	\$944.72	\$944.72	\$973.06	\$973.06
61	\$957.56	\$957.56	\$986.29	\$986.29	\$1,034.17	\$1,034.17	\$978.13	\$978.13	\$1,007.48	\$1,007.48
62	\$979.03	\$979.03	\$1,008.40	\$1,008.40	\$1,057.35	\$1,057.35	\$1,000.06	\$1,000.06	\$1,030.06	\$1,030.06
63	\$1,005.95	\$1,005.95	\$1,036.13	\$1,036.13	\$1,086.43	\$1,086.43	\$1,027.56	\$1,027.56	\$1,058.39	\$1,058.39
64+	\$1,022.30	\$1,022.30	\$1,052.97	\$1,052.97	\$1,104.08	\$1,104.08	\$1,044.26	\$1,044.26	\$1,075.59	\$1,075.59

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010135		45127PA0010135		45127PA0010135		45127PA0010143	
Plan Marketing Name =>	Silver PPO 4000/0/35   Rx 0		Silver QHDHP PPO 6650/0/0   Com		Silver QHDHP PPO 6650/0/0   Com		Silver QHDHP PPO 6650/0/0   Com		Silver PPO 3000/0/45   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Bronze		Bronze		Bronze		Silver	
Deductible =>	\$4000 /\$0 Med/Rx		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$3000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$287.59	\$287.59	\$227.13	\$227.13	\$233.94	\$233.94	\$245.30	\$245.30	\$268.97	\$268.97
15	\$313.16	\$313.16	\$247.32	\$247.32	\$254.74	\$254.74	\$267.10	\$267.10	\$292.87	\$292.87
16	\$322.93	\$322.93	\$255.04	\$255.04	\$262.69	\$262.69	\$275.44	\$275.44	\$302.02	\$302.02
17	\$332.70	\$332.70	\$262.76	\$262.76	\$270.64	\$270.64	\$283.78	\$283.78	\$311.16	\$311.16
18	\$343.23	\$343.23	\$271.07	\$271.07	\$279.20	\$279.20	\$292.76	\$292.76	\$321.00	\$321.00
19	\$353.76	\$353.76	\$279.38	\$279.38	\$287.76	\$287.76	\$301.73	\$301.73	\$330.85	\$330.85
20	\$364.66	\$364.66	\$287.99	\$287.99	\$296.63	\$296.63	\$311.03	\$311.03	\$341.04	\$341.04
21	\$375.94	\$375.94	\$296.90	\$296.90	\$305.81	\$305.81	\$320.65	\$320.65	\$351.59	\$351.59
22	\$375.94	\$375.94	\$296.90	\$296.90	\$305.81	\$305.81	\$320.65	\$320.65	\$351.59	\$351.59
23	\$375.94	\$375.94	\$296.90	\$296.90	\$305.81	\$305.81	\$320.65	\$320.65	\$351.59	\$351.59
24	\$375.94	\$375.94	\$296.90	\$296.90	\$305.81	\$305.81	\$320.65	\$320.65	\$351.59	\$351.59
25	\$377.44	\$377.44	\$298.09	\$298.09	\$307.03	\$307.03	\$321.93	\$321.93	\$353.00	\$353.00
26	\$384.96	\$384.96	\$304.03	\$304.03	\$313.15	\$313.15	\$328.35	\$328.35	\$360.03	\$360.03
27	\$393.98	\$393.98	\$311.15	\$311.15	\$320.49	\$320.49	\$336.04	\$336.04	\$368.47	\$368.47
28	\$408.64	\$408.64	\$322.73	\$322.73	\$332.41	\$332.41	\$348.55	\$348.55	\$382.18	\$382.18
29	\$420.67	\$420.67	\$332.23	\$332.23	\$342.20	\$342.20	\$358.81	\$358.81	\$393.43	\$393.43
30	\$426.69	\$426.69	\$336.98	\$336.98	\$347.09	\$347.09	\$363.94	\$363.94	\$399.05	\$399.05
31	\$435.71	\$435.71	\$344.11	\$344.11	\$354.43	\$354.43	\$371.64	\$371.64	\$407.49	\$407.49
32	\$444.73	\$444.73	\$351.23	\$351.23	\$361.77	\$361.77	\$379.33	\$379.33	\$415.93	\$415.93
33	\$450.37	\$450.37	\$355.69	\$355.69	\$366.36	\$366.36	\$384.14	\$384.14	\$421.20	\$421.20
34	\$456.39	\$456.39	\$360.44	\$360.44	\$371.25	\$371.25	\$389.27	\$389.27	\$426.83	\$426.83
35	\$459.40	\$459.40	\$362.81	\$362.81	\$373.70	\$373.70	\$391.84	\$391.84	\$429.64	\$429.64
36	\$462.40	\$462.40	\$365.19	\$365.19	\$376.14	\$376.14	\$394.40	\$394.40	\$432.46	\$432.46
37	\$465.41	\$465.41	\$367.56	\$367.56	\$378.59	\$378.59	\$396.97	\$396.97	\$435.27	\$435.27
38	\$468.42	\$468.42	\$369.94	\$369.94	\$381.04	\$381.04	\$399.53	\$399.53	\$438.08	\$438.08
39	\$474.43	\$474.43	\$374.69	\$374.69	\$385.93	\$385.93	\$404.66	\$404.66	\$443.71	\$443.71
40	\$480.45	\$480.45	\$379.44	\$379.44	\$390.82	\$390.82	\$409.79	\$409.79	\$449.33	\$449.33
41	\$489.47	\$489.47	\$386.56	\$386.56	\$398.16	\$398.16	\$417.49	\$417.49	\$457.77	\$457.77
42	\$498.12	\$498.12	\$393.39	\$393.39	\$405.19	\$405.19	\$424.86	\$424.86	\$465.86	\$465.86
43	\$510.15	\$510.15	\$402.89	\$402.89	\$414.98	\$414.98	\$435.12	\$435.12	\$477.11	\$477.11
44	\$525.18	\$525.18	\$414.77	\$414.77	\$427.21	\$427.21	\$447.95	\$447.95	\$491.17	\$491.17
45	\$542.85	\$542.85	\$428.72	\$428.72	\$441.59	\$441.59	\$463.02	\$463.02	\$507.70	\$507.70
46	\$563.91	\$563.91	\$445.35	\$445.35	\$458.71	\$458.71	\$480.98	\$480.98	\$527.38	\$527.38
47	\$587.59	\$587.59	\$464.05	\$464.05	\$477.98	\$477.98	\$501.18	\$501.18	\$549.54	\$549.54
48	\$614.66	\$614.66	\$485.43	\$485.43	\$499.99	\$499.99	\$524.27	\$524.27	\$574.85	\$574.85
49	\$641.35	\$641.35	\$506.51	\$506.51	\$521.71	\$521.71	\$547.03	\$547.03	\$599.81	\$599.81
50	\$671.42	\$671.42	\$530.26	\$530.26	\$546.17	\$546.17	\$572.68	\$572.68	\$627.94	\$627.94
51	\$701.12	\$701.12	\$553.72	\$553.72	\$570.33	\$570.33	\$598.02	\$598.02	\$655.72	\$655.72
52	\$733.83	\$733.83	\$579.55	\$579.55	\$596.94	\$596.94	\$625.91	\$625.91	\$686.30	\$686.30
53	\$766.91	\$766.91	\$605.68	\$605.68	\$623.85	\$623.85	\$654.13	\$654.13	\$717.24	\$717.24
54	\$802.63	\$802.63	\$633.88	\$633.88	\$652.90	\$652.90	\$684.59	\$684.59	\$750.64	\$750.64
55	\$838.34	\$838.34	\$662.09	\$662.09	\$681.95	\$681.95	\$715.05	\$715.05	\$784.05	\$784.05
56	\$877.06	\$877.06	\$692.67	\$692.67	\$713.45	\$713.45	\$748.08	\$748.08	\$820.26	\$820.26
57	\$916.16	\$916.16	\$723.55	\$723.55	\$745.25	\$745.25	\$781.43	\$781.43	\$856.82	\$856.82
58	\$957.89	\$957.89	\$756.50	\$756.50	\$779.20	\$779.20	\$817.02	\$817.02	\$895.85	\$895.85
59	\$978.56	\$978.56	\$772.83	\$772.83	\$796.02	\$796.02	\$834.66	\$834.66	\$915.19	\$915.19
60	\$1,020.29	\$1,020.29	\$805.79	\$805.79	\$829.96	\$829.96	\$870.25	\$870.25	\$954.22	\$954.22
61	\$1,056.38	\$1,056.38	\$834.29	\$834.29	\$859.32	\$859.32	\$901.03	\$901.03	\$987.97	\$987.97
62	\$1,080.07	\$1,080.07	\$852.99	\$852.99	\$878.58	\$878.58	\$921.23	\$921.23	\$1,010.12	\$1,010.12
63	\$1,109.77	\$1,109.77	\$876.45	\$876.45	\$902.74	\$902.74	\$946.56	\$946.56	\$1,037.89	\$1,037.89
64+	\$1,127.81	\$1,127.81	\$890.69	\$890.69	\$917.42	\$917.42	\$961.95	\$961.95	\$1,054.76	\$1,054.76

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010143		45127PA0010143		45127PA0010144		45127PA0010144		45127PA0010144	
Plan Marketing Name =>	Silver PPO 3000/0/45   Rx 250		Silver PPO 3000/0/45   Rx 250		Silver PPO 3000/0/45   Rx 0		Silver PPO 3000/0/45   Rx 0		Silver PPO 3000/0/45   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$3000 /\$250 Med/Rx		\$3000 /\$250 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$277.04	\$277.04	\$290.48	\$290.48	\$274.56	\$274.56	\$282.80	\$282.80	\$296.52	\$296.52
15	\$301.66	\$301.66	\$316.30	\$316.30	\$298.96	\$298.96	\$307.93	\$307.93	\$322.88	\$322.88
16	\$311.08	\$311.08	\$326.18	\$326.18	\$308.30	\$308.30	\$317.54	\$317.54	\$332.96	\$332.96
17	\$320.49	\$320.49	\$336.05	\$336.05	\$317.63	\$317.63	\$327.16	\$327.16	\$343.04	\$343.04
18	\$330.63	\$330.63	\$346.68	\$346.68	\$327.68	\$327.68	\$337.51	\$337.51	\$353.89	\$353.89
19	\$340.77	\$340.77	\$357.31	\$357.31	\$337.72	\$337.72	\$347.86	\$347.86	\$364.74	\$364.74
20	\$351.27	\$351.27	\$368.33	\$368.33	\$348.13	\$348.13	\$358.58	\$358.58	\$375.98	\$375.98
21	\$362.14	\$362.14	\$379.72	\$379.72	\$358.90	\$358.90	\$369.67	\$369.67	\$387.61	\$387.61
22	\$362.14	\$362.14	\$379.72	\$379.72	\$358.90	\$358.90	\$369.67	\$369.67	\$387.61	\$387.61
23	\$362.14	\$362.14	\$379.72	\$379.72	\$358.90	\$358.90	\$369.67	\$369.67	\$387.61	\$387.61
24	\$362.14	\$362.14	\$379.72	\$379.72	\$358.90	\$358.90	\$369.67	\$369.67	\$387.61	\$387.61
25	\$363.59	\$363.59	\$381.24	\$381.24	\$360.34	\$360.34	\$371.15	\$371.15	\$389.16	\$389.16
26	\$370.83	\$370.83	\$388.83	\$388.83	\$367.51	\$367.51	\$378.54	\$378.54	\$396.91	\$396.91
27	\$379.52	\$379.52	\$397.94	\$397.94	\$376.13	\$376.13	\$387.41	\$387.41	\$406.22	\$406.22
28	\$393.64	\$393.64	\$412.75	\$412.75	\$390.12	\$390.12	\$401.83	\$401.83	\$421.33	\$421.33
29	\$405.23	\$405.23	\$424.90	\$424.90	\$401.61	\$401.61	\$413.66	\$413.66	\$433.74	\$433.74
30	\$411.03	\$411.03	\$430.98	\$430.98	\$407.35	\$407.35	\$419.57	\$419.57	\$439.94	\$439.94
31	\$419.72	\$419.72	\$440.09	\$440.09	\$415.97	\$415.97	\$428.44	\$428.44	\$449.24	\$449.24
32	\$428.41	\$428.41	\$449.21	\$449.21	\$424.58	\$424.58	\$437.32	\$437.32	\$458.54	\$458.54
33	\$433.84	\$433.84	\$454.90	\$454.90	\$429.96	\$429.96	\$442.86	\$442.86	\$464.36	\$464.36
34	\$439.64	\$439.64	\$460.98	\$460.98	\$435.70	\$435.70	\$448.78	\$448.78	\$470.56	\$470.56
35	\$442.53	\$442.53	\$464.01	\$464.01	\$438.58	\$438.58	\$451.73	\$451.73	\$473.66	\$473.66
36	\$445.43	\$445.43	\$467.05	\$467.05	\$441.45	\$441.45	\$454.69	\$454.69	\$476.76	\$476.76
37	\$448.33	\$448.33	\$470.09	\$470.09	\$444.32	\$444.32	\$457.65	\$457.65	\$479.86	\$479.86
38	\$451.22	\$451.22	\$473.13	\$473.13	\$447.19	\$447.19	\$460.61	\$460.61	\$482.96	\$482.96
39	\$457.02	\$457.02	\$479.20	\$479.20	\$452.93	\$452.93	\$466.52	\$466.52	\$489.17	\$489.17
40	\$462.81	\$462.81	\$485.28	\$485.28	\$458.67	\$458.67	\$472.43	\$472.43	\$495.37	\$495.37
41	\$471.50	\$471.50	\$494.39	\$494.39	\$467.29	\$467.29	\$481.31	\$481.31	\$504.67	\$504.67
42	\$479.83	\$479.83	\$503.13	\$503.13	\$475.54	\$475.54	\$489.81	\$489.81	\$513.59	\$513.59
43	\$491.42	\$491.42	\$515.28	\$515.28	\$487.03	\$487.03	\$501.64	\$501.64	\$525.99	\$525.99
44	\$505.91	\$505.91	\$530.46	\$530.46	\$501.38	\$501.38	\$516.42	\$516.42	\$541.49	\$541.49
45	\$522.93	\$522.93	\$548.31	\$548.31	\$518.25	\$518.25	\$533.80	\$533.80	\$559.71	\$559.71
46	\$543.21	\$543.21	\$569.58	\$569.58	\$538.35	\$538.35	\$554.50	\$554.50	\$581.42	\$581.42
47	\$566.02	\$566.02	\$593.50	\$593.50	\$560.96	\$560.96	\$577.79	\$577.79	\$605.84	\$605.84
48	\$592.10	\$592.10	\$620.84	\$620.84	\$586.80	\$586.80	\$604.41	\$604.41	\$633.75	\$633.75
49	\$617.81	\$617.81	\$647.80	\$647.80	\$612.28	\$612.28	\$630.65	\$630.65	\$661.27	\$661.27
50	\$646.78	\$646.78	\$678.17	\$678.17	\$641.00	\$641.00	\$660.23	\$660.23	\$692.28	\$692.28
51	\$675.39	\$675.39	\$708.17	\$708.17	\$669.35	\$669.35	\$689.43	\$689.43	\$722.90	\$722.90
52	\$706.89	\$706.89	\$741.21	\$741.21	\$700.57	\$700.57	\$721.59	\$721.59	\$756.62	\$756.62
53	\$738.76	\$738.76	\$774.62	\$774.62	\$732.16	\$732.16	\$754.12	\$754.12	\$790.73	\$790.73
54	\$773.16	\$773.16	\$810.70	\$810.70	\$766.25	\$766.25	\$789.24	\$789.24	\$827.55	\$827.55
55	\$807.57	\$807.57	\$846.77	\$846.77	\$800.35	\$800.35	\$824.36	\$824.36	\$864.37	\$864.37
56	\$844.87	\$844.87	\$885.88	\$885.88	\$837.31	\$837.31	\$862.43	\$862.43	\$904.30	\$904.30
57	\$882.53	\$882.53	\$925.37	\$925.37	\$874.64	\$874.64	\$900.88	\$900.88	\$944.61	\$944.61
58	\$922.73	\$922.73	\$967.52	\$967.52	\$914.48	\$914.48	\$941.91	\$941.91	\$987.64	\$987.64
59	\$942.64	\$942.64	\$988.40	\$988.40	\$934.22	\$934.22	\$962.24	\$962.24	\$1,008.95	\$1,008.95
60	\$982.84	\$982.84	\$1,030.55	\$1,030.55	\$974.05	\$974.05	\$1,003.28	\$1,003.28	\$1,051.98	\$1,051.98
61	\$1,017.61	\$1,017.61	\$1,067.01	\$1,067.01	\$1,008.51	\$1,008.51	\$1,038.76	\$1,038.76	\$1,089.19	\$1,089.19
62	\$1,040.42	\$1,040.42	\$1,090.93	\$1,090.93	\$1,031.12	\$1,031.12	\$1,062.05	\$1,062.05	\$1,113.61	\$1,113.61
63	\$1,069.03	\$1,069.03	\$1,120.93	\$1,120.93	\$1,059.47	\$1,059.47	\$1,091.26	\$1,091.26	\$1,144.23	\$1,144.23
64+	\$1,086.41	\$1,086.41	\$1,139.15	\$1,139.15	\$1,076.69	\$1,076.69	\$1,109.00	\$1,109.00	\$1,162.83	\$1,162.83

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010161		45127PA0010161		45127PA0010161		45127PA0010170		45127PA0010170	
Plan Marketing Name =>	QHDHP PPO 1500/0/15   Comb		QHDHP PPO 1500/0/15   Comb		QHDHP PPO 1500/0/15   Comb		QHDHP PPO 3500/0/25   Comb		QHDHP PPO 3500/0/25   Comb	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver		Silver	
Deductible =>	\$1500 Med/Rx Combined		\$1500 Med/Rx Combined		\$1500 Med/Rx Combined		\$3500 Med/Rx Combined		\$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$15/\$30/\$250 PCP/SPC/ER		\$15/\$30/\$250 PCP/SPC/ER		\$15/\$30/\$250 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$314.35	\$314.35	\$323.78	\$323.78	\$339.50	\$339.50	\$261.36	\$261.36	\$269.20	\$269.20
15	\$342.30	\$342.30	\$352.57	\$352.57	\$369.68	\$369.68	\$284.59	\$284.59	\$293.13	\$293.13
16	\$352.98	\$352.98	\$363.57	\$363.57	\$381.22	\$381.22	\$293.48	\$293.48	\$302.28	\$302.28
17	\$363.66	\$363.66	\$374.57	\$374.57	\$392.76	\$392.76	\$302.36	\$302.36	\$311.43	\$311.43
18	\$375.17	\$375.17	\$386.43	\$386.43	\$405.18	\$405.18	\$311.93	\$311.93	\$321.28	\$321.28
19	\$386.68	\$386.68	\$398.28	\$398.28	\$417.61	\$417.61	\$321.49	\$321.49	\$331.14	\$331.14
20	\$398.59	\$398.59	\$410.55	\$410.55	\$430.48	\$430.48	\$331.40	\$331.40	\$341.34	\$341.34
21	\$410.92	\$410.92	\$423.25	\$423.25	\$443.79	\$443.79	\$341.65	\$341.65	\$351.90	\$351.90
22	\$410.92	\$410.92	\$423.25	\$423.25	\$443.79	\$443.79	\$341.65	\$341.65	\$351.90	\$351.90
23	\$410.92	\$410.92	\$423.25	\$423.25	\$443.79	\$443.79	\$341.65	\$341.65	\$351.90	\$351.90
24	\$410.92	\$410.92	\$423.25	\$423.25	\$443.79	\$443.79	\$341.65	\$341.65	\$351.90	\$351.90
25	\$412.56	\$412.56	\$424.94	\$424.94	\$445.57	\$445.57	\$343.02	\$343.02	\$353.31	\$353.31
26	\$420.78	\$420.78	\$433.41	\$433.41	\$454.44	\$454.44	\$349.85	\$349.85	\$360.35	\$360.35
27	\$430.64	\$430.64	\$443.56	\$443.56	\$465.10	\$465.10	\$358.05	\$358.05	\$368.79	\$368.79
28	\$446.67	\$446.67	\$460.07	\$460.07	\$482.40	\$482.40	\$371.37	\$371.37	\$382.51	\$382.51
29	\$459.82	\$459.82	\$473.61	\$473.61	\$496.61	\$496.61	\$382.31	\$382.31	\$393.78	\$393.78
30	\$466.39	\$466.39	\$480.39	\$480.39	\$503.71	\$503.71	\$387.77	\$387.77	\$399.41	\$399.41
31	\$476.26	\$476.26	\$490.54	\$490.54	\$514.36	\$514.36	\$395.97	\$395.97	\$407.85	\$407.85
32	\$486.12	\$486.12	\$500.70	\$500.70	\$525.01	\$525.01	\$404.17	\$404.17	\$416.30	\$416.30
33	\$492.28	\$492.28	\$507.05	\$507.05	\$531.66	\$531.66	\$409.30	\$409.30	\$421.58	\$421.58
34	\$498.86	\$498.86	\$513.82	\$513.82	\$538.77	\$538.77	\$414.76	\$414.76	\$427.21	\$427.21
35	\$502.14	\$502.14	\$517.21	\$517.21	\$542.32	\$542.32	\$417.50	\$417.50	\$430.02	\$430.02
36	\$505.43	\$505.43	\$520.59	\$520.59	\$545.87	\$545.87	\$420.23	\$420.23	\$432.84	\$432.84
37	\$508.72	\$508.72	\$523.98	\$523.98	\$549.42	\$549.42	\$422.96	\$422.96	\$435.65	\$435.65
38	\$512.01	\$512.01	\$527.37	\$527.37	\$552.97	\$552.97	\$425.70	\$425.70	\$438.47	\$438.47
39	\$518.58	\$518.58	\$534.14	\$534.14	\$560.07	\$560.07	\$431.16	\$431.16	\$444.10	\$444.10
40	\$525.16	\$525.16	\$540.91	\$540.91	\$567.17	\$567.17	\$436.63	\$436.63	\$449.73	\$449.73
41	\$535.02	\$535.02	\$551.07	\$551.07	\$577.82	\$577.82	\$444.83	\$444.83	\$458.17	\$458.17
42	\$544.47	\$544.47	\$560.80	\$560.80	\$588.03	\$588.03	\$452.69	\$452.69	\$466.27	\$466.27
43	\$557.62	\$557.62	\$574.35	\$574.35	\$602.23	\$602.23	\$463.62	\$463.62	\$477.53	\$477.53
44	\$574.06	\$574.06	\$591.28	\$591.28	\$619.98	\$619.98	\$477.29	\$477.29	\$491.60	\$491.60
45	\$593.37	\$593.37	\$611.17	\$611.17	\$640.84	\$640.84	\$493.34	\$493.34	\$508.14	\$508.14
46	\$616.38	\$616.38	\$634.87	\$634.87	\$665.69	\$665.69	\$512.48	\$512.48	\$527.85	\$527.85
47	\$642.27	\$642.27	\$661.54	\$661.54	\$693.65	\$693.65	\$534.00	\$534.00	\$550.02	\$550.02
48	\$671.85	\$671.85	\$692.01	\$692.01	\$725.60	\$725.60	\$558.60	\$558.60	\$575.36	\$575.36
49	\$701.03	\$701.03	\$722.06	\$722.06	\$757.11	\$757.11	\$582.85	\$582.85	\$600.34	\$600.34
50	\$733.90	\$733.90	\$755.92	\$755.92	\$792.62	\$792.62	\$610.19	\$610.19	\$628.49	\$628.49
51	\$766.37	\$766.37	\$789.36	\$789.36	\$827.68	\$827.68	\$637.18	\$637.18	\$656.29	\$656.29
52	\$802.12	\$802.12	\$826.18	\$826.18	\$866.29	\$866.29	\$666.90	\$666.90	\$686.91	\$686.91
53	\$838.28	\$838.28	\$863.43	\$863.43	\$905.34	\$905.34	\$696.97	\$696.97	\$717.87	\$717.87
54	\$877.31	\$877.31	\$903.63	\$903.63	\$947.50	\$947.50	\$729.42	\$729.42	\$751.31	\$751.31
55	\$916.35	\$916.35	\$943.84	\$943.84	\$989.66	\$989.66	\$761.88	\$761.88	\$784.74	\$784.74
56	\$958.68	\$958.68	\$987.44	\$987.44	\$1,035.37	#####	\$797.07	\$797.07	\$820.98	\$820.98
57	\$1,001.41	\$1,001.41	\$1,031.45	\$1,031.45	\$1,081.53	#####	\$832.60	\$832.60	\$857.58	\$857.58
58	\$1,047.02	\$1,047.02	\$1,078.43	\$1,078.43	\$1,130.79	#####	\$870.52	\$870.52	\$896.64	\$896.64
59	\$1,069.62	\$1,069.62	\$1,101.71	\$1,101.71	\$1,155.19	#####	\$889.31	\$889.31	\$915.99	\$915.99
60	\$1,115.24	\$1,115.24	\$1,148.69	\$1,148.69	\$1,204.46	#####	\$927.24	\$927.24	\$955.06	\$955.06
61	\$1,154.69	\$1,154.69	\$1,189.33	\$1,189.33	\$1,247.06	#####	\$960.04	\$960.04	\$988.84	\$988.84
62	\$1,180.57	\$1,180.57	\$1,215.99	\$1,215.99	\$1,275.02	#####	\$981.56	\$981.56	\$1,011.01	\$1,011.01
63	\$1,213.04	\$1,213.04	\$1,249.43	\$1,249.43	\$1,310.08	#####	\$1,008.55	\$1,008.55	\$1,038.81	\$1,038.81
64+	\$1,232.75	\$1,232.75	\$1,269.74	\$1,269.74	\$1,331.37	#####	\$1,024.94	\$1,024.94	\$1,055.69	\$1,055.69

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010170		45127PA0010184		45127PA0010184		45127PA0010184		45127PA0010185	
Plan Marketing Name =>	QHDHP PPO 3500/0/25   Com		Silver PPO 5000/0/35   Rx 250		Silver PPO 5000/0/35   Rx 250		Silver PPO 5000/0/35   Rx 250		Silver PPO 5000/0/35   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$3500 Med/Rx Combined		\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$25/\$50/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$282.27	\$282.27	\$247.55	\$247.55	\$254.97	\$254.97	\$267.35	\$267.35	\$253.16	\$253.16
15	\$307.36	\$307.36	\$269.55	\$269.55	\$277.64	\$277.64	\$291.11	\$291.11	\$275.66	\$275.66
16	\$316.96	\$316.96	\$277.96	\$277.96	\$286.30	\$286.30	\$300.20	\$300.20	\$284.27	\$284.27
17	\$326.55	\$326.55	\$286.38	\$286.38	\$294.97	\$294.97	\$309.29	\$309.29	\$292.87	\$292.87
18	\$336.88	\$336.88	\$295.44	\$295.44	\$304.30	\$304.30	\$319.07	\$319.07	\$302.14	\$302.14
19	\$347.21	\$347.21	\$304.50	\$304.50	\$313.63	\$313.63	\$328.86	\$328.86	\$311.41	\$311.41
20	\$357.91	\$357.91	\$313.88	\$313.88	\$323.30	\$323.30	\$338.99	\$338.99	\$321.00	\$321.00
21	\$368.98	\$368.98	\$323.59	\$323.59	\$333.30	\$333.30	\$349.48	\$349.48	\$330.93	\$330.93
22	\$368.98	\$368.98	\$323.59	\$323.59	\$333.30	\$333.30	\$349.48	\$349.48	\$330.93	\$330.93
23	\$368.98	\$368.98	\$323.59	\$323.59	\$333.30	\$333.30	\$349.48	\$349.48	\$330.93	\$330.93
24	\$368.98	\$368.98	\$323.59	\$323.59	\$333.30	\$333.30	\$349.48	\$349.48	\$330.93	\$330.93
25	\$370.46	\$370.46	\$324.88	\$324.88	\$334.63	\$334.63	\$350.88	\$350.88	\$332.25	\$332.25
26	\$377.84	\$377.84	\$331.36	\$331.36	\$341.30	\$341.30	\$357.86	\$357.86	\$338.87	\$338.87
27	\$386.69	\$386.69	\$339.12	\$339.12	\$349.30	\$349.30	\$366.25	\$366.25	\$346.81	\$346.81
28	\$401.08	\$401.08	\$351.74	\$351.74	\$362.29	\$362.29	\$379.88	\$379.88	\$359.72	\$359.72
29	\$412.89	\$412.89	\$362.10	\$362.10	\$372.96	\$372.96	\$391.06	\$391.06	\$370.31	\$370.31
30	\$418.79	\$418.79	\$367.27	\$367.27	\$378.29	\$378.29	\$396.66	\$396.66	\$375.61	\$375.61
31	\$427.65	\$427.65	\$375.04	\$375.04	\$386.29	\$386.29	\$405.04	\$405.04	\$383.55	\$383.55
32	\$436.51	\$436.51	\$382.81	\$382.81	\$394.29	\$394.29	\$413.43	\$413.43	\$391.49	\$391.49
33	\$442.04	\$442.04	\$387.66	\$387.66	\$399.29	\$399.29	\$418.67	\$418.67	\$396.45	\$396.45
34	\$447.94	\$447.94	\$392.84	\$392.84	\$404.62	\$404.62	\$424.27	\$424.27	\$401.75	\$401.75
35	\$450.90	\$450.90	\$395.43	\$395.43	\$407.29	\$407.29	\$427.06	\$427.06	\$404.40	\$404.40
36	\$453.85	\$453.85	\$398.02	\$398.02	\$409.96	\$409.96	\$429.86	\$429.86	\$407.04	\$407.04
37	\$456.80	\$456.80	\$400.60	\$400.60	\$412.62	\$412.62	\$432.65	\$432.65	\$409.69	\$409.69
38	\$459.75	\$459.75	\$403.19	\$403.19	\$415.29	\$415.29	\$435.45	\$435.45	\$412.34	\$412.34
39	\$465.66	\$465.66	\$408.37	\$408.37	\$420.62	\$420.62	\$441.04	\$441.04	\$417.63	\$417.63
40	\$471.56	\$471.56	\$413.55	\$413.55	\$425.95	\$425.95	\$446.63	\$446.63	\$422.93	\$422.93
41	\$480.41	\$480.41	\$421.31	\$421.31	\$433.95	\$433.95	\$455.02	\$455.02	\$430.87	\$430.87
42	\$488.90	\$488.90	\$428.76	\$428.76	\$441.62	\$441.62	\$463.06	\$463.06	\$438.48	\$438.48
43	\$500.71	\$500.71	\$439.11	\$439.11	\$452.28	\$452.28	\$474.24	\$474.24	\$449.07	\$449.07
44	\$515.47	\$515.47	\$452.06	\$452.06	\$465.62	\$465.62	\$488.22	\$488.22	\$462.31	\$462.31
45	\$532.81	\$532.81	\$467.26	\$467.26	\$481.28	\$481.28	\$504.65	\$504.65	\$477.86	\$477.86
46	\$553.47	\$553.47	\$485.38	\$485.38	\$499.95	\$499.95	\$524.22	\$524.22	\$496.40	\$496.40
47	\$576.72	\$576.72	\$505.77	\$505.77	\$520.94	\$520.94	\$546.23	\$546.23	\$517.24	\$517.24
48	\$603.29	\$603.29	\$529.07	\$529.07	\$544.94	\$544.94	\$571.40	\$571.40	\$541.07	\$541.07
49	\$629.48	\$629.48	\$552.04	\$552.04	\$568.61	\$568.61	\$596.21	\$596.21	\$564.57	\$564.57
50	\$659.00	\$659.00	\$577.93	\$577.93	\$595.27	\$595.27	\$624.17	\$624.17	\$591.04	\$591.04
51	\$688.15	\$688.15	\$603.50	\$603.50	\$621.60	\$621.60	\$651.77	\$651.77	\$617.18	\$617.18
52	\$720.25	\$720.25	\$631.65	\$631.65	\$650.60	\$650.60	\$682.18	\$682.18	\$645.98	\$645.98
53	\$752.72	\$752.72	\$660.12	\$660.12	\$679.93	\$679.93	\$712.93	\$712.93	\$675.10	\$675.10
54	\$787.78	\$787.78	\$690.86	\$690.86	\$711.59	\$711.59	\$746.13	\$746.13	\$706.54	\$706.54
55	\$822.83	\$822.83	\$721.61	\$721.61	\$743.25	\$743.25	\$779.33	\$779.33	\$737.97	\$737.97
56	\$860.84	\$860.84	\$754.94	\$754.94	\$777.58	\$777.58	\$815.33	\$815.33	\$772.06	\$772.06
57	\$899.21	\$899.21	\$788.59	\$788.59	\$812.25	\$812.25	\$851.68	\$851.68	\$806.48	\$806.48
58	\$940.17	\$940.17	\$824.51	\$824.51	\$849.24	\$849.24	\$890.47	\$890.47	\$843.21	\$843.21
59	\$960.46	\$960.46	\$842.30	\$842.30	\$867.57	\$867.57	\$909.69	\$909.69	\$861.41	\$861.41
60	\$1,001.42	\$1,001.42	\$878.22	\$878.22	\$904.57	\$904.57	\$948.48	\$948.48	\$898.14	\$898.14
61	\$1,036.84	\$1,036.84	\$909.29	\$909.29	\$936.57	\$936.57	\$982.03	\$982.03	\$929.91	\$929.91
62	\$1,060.09	\$1,060.09	\$929.67	\$929.67	\$957.56	\$957.56	\$1,004.05	\$1,004.05	\$950.76	\$950.76
63	\$1,089.23	\$1,089.23	\$955.24	\$955.24	\$983.89	\$983.89	\$1,031.66	\$1,031.66	\$976.91	\$976.91
64+	\$1,106.94	\$1,106.94	\$970.76	\$970.76	\$999.89	\$999.89	\$1,048.43	\$1,048.43	\$992.78	\$992.78



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010185		45127PA0010185		45127PA0010186		45127PA0010186		45127PA0010186	
Plan Marketing Name =>	Silver PPO 5000/0/35   Rx 0		Silver PPO 5000/0/35   Rx 0		Silver PPO 6000/0/35   Rx 250		Silver PPO 6000/0/35   Rx 250		Silver PPO 6000/0/35   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$5000 /\$0 Med/Rx		\$5000 /\$0 Med/Rx		\$6000 /\$250 Med/Rx		\$6000 /\$250 Med/Rx		\$6000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$260.76	\$260.76	\$273.41	\$273.41	\$243.03	\$243.03	\$250.32	\$250.32	\$262.48	\$262.48
15	\$283.93	\$283.93	\$297.72	\$297.72	\$264.64	\$264.64	\$272.57	\$272.57	\$285.81	\$285.81
16	\$292.80	\$292.80	\$307.01	\$307.01	\$272.90	\$272.90	\$281.08	\$281.08	\$294.73	\$294.73
17	\$301.66	\$301.66	\$316.30	\$316.30	\$281.16	\$281.16	\$289.59	\$289.59	\$303.65	\$303.65
18	\$311.20	\$311.20	\$326.31	\$326.31	\$290.05	\$290.05	\$298.75	\$298.75	\$313.26	\$313.26
19	\$320.75	\$320.75	\$336.32	\$336.32	\$298.95	\$298.95	\$307.91	\$307.91	\$322.86	\$322.86
20	\$330.63	\$330.63	\$346.68	\$346.68	\$308.16	\$308.16	\$317.40	\$317.40	\$332.81	\$332.81
21	\$340.86	\$340.86	\$357.40	\$357.40	\$317.69	\$317.69	\$327.22	\$327.22	\$343.11	\$343.11
22	\$340.86	\$340.86	\$357.40	\$357.40	\$317.69	\$317.69	\$327.22	\$327.22	\$343.11	\$343.11
23	\$340.86	\$340.86	\$357.40	\$357.40	\$317.69	\$317.69	\$327.22	\$327.22	\$343.11	\$343.11
24	\$340.86	\$340.86	\$357.40	\$357.40	\$317.69	\$317.69	\$327.22	\$327.22	\$343.11	\$343.11
25	\$342.22	\$342.22	\$358.83	\$358.83	\$318.96	\$318.96	\$328.53	\$328.53	\$344.48	\$344.48
26	\$349.04	\$349.04	\$365.98	\$365.98	\$325.31	\$325.31	\$335.07	\$335.07	\$351.34	\$351.34
27	\$357.22	\$357.22	\$374.56	\$374.56	\$332.94	\$332.94	\$342.93	\$342.93	\$359.57	\$359.57
28	\$370.51	\$370.51	\$388.50	\$388.50	\$345.33	\$345.33	\$355.69	\$355.69	\$372.96	\$372.96
29	\$381.42	\$381.42	\$399.94	\$399.94	\$355.50	\$355.50	\$366.16	\$366.16	\$383.93	\$383.93
30	\$386.87	\$386.87	\$405.65	\$405.65	\$360.58	\$360.58	\$371.40	\$371.40	\$389.42	\$389.42
31	\$395.05	\$395.05	\$414.23	\$414.23	\$368.20	\$368.20	\$379.25	\$379.25	\$397.66	\$397.66
32	\$403.23	\$403.23	\$422.81	\$422.81	\$375.83	\$375.83	\$387.10	\$387.10	\$405.89	\$405.89
33	\$408.35	\$408.35	\$428.17	\$428.17	\$380.59	\$380.59	\$392.01	\$392.01	\$411.04	\$411.04
34	\$413.80	\$413.80	\$433.89	\$433.89	\$385.68	\$385.68	\$397.25	\$397.25	\$416.53	\$416.53
35	\$416.53	\$416.53	\$436.75	\$436.75	\$388.22	\$388.22	\$399.86	\$399.86	\$419.27	\$419.27
36	\$419.26	\$419.26	\$439.61	\$439.61	\$390.76	\$390.76	\$402.48	\$402.48	\$422.02	\$422.02
37	\$421.98	\$421.98	\$442.47	\$442.47	\$393.30	\$393.30	\$405.10	\$405.10	\$424.76	\$424.76
38	\$424.71	\$424.71	\$445.33	\$445.33	\$395.84	\$395.84	\$407.72	\$407.72	\$427.51	\$427.51
39	\$430.16	\$430.16	\$451.04	\$451.04	\$400.92	\$400.92	\$412.95	\$412.95	\$433.00	\$433.00
40	\$435.62	\$435.62	\$456.76	\$456.76	\$406.01	\$406.01	\$418.19	\$418.19	\$438.49	\$438.49
41	\$443.80	\$443.80	\$465.34	\$465.34	\$413.63	\$413.63	\$426.04	\$426.04	\$446.72	\$446.72
42	\$451.64	\$451.64	\$473.56	\$473.56	\$420.94	\$420.94	\$433.57	\$433.57	\$454.61	\$454.61
43	\$462.54	\$462.54	\$485.00	\$485.00	\$431.11	\$431.11	\$444.04	\$444.04	\$465.59	\$465.59
44	\$476.18	\$476.18	\$499.29	\$499.29	\$443.81	\$443.81	\$457.13	\$457.13	\$479.32	\$479.32
45	\$492.20	\$492.20	\$516.09	\$516.09	\$458.74	\$458.74	\$472.51	\$472.51	\$495.44	\$495.44
46	\$511.29	\$511.29	\$536.11	\$536.11	\$476.54	\$476.54	\$490.83	\$490.83	\$514.66	\$514.66
47	\$532.76	\$532.76	\$558.62	\$558.62	\$496.55	\$496.55	\$511.45	\$511.45	\$536.27	\$536.27
48	\$557.30	\$557.30	\$584.36	\$584.36	\$519.42	\$519.42	\$535.01	\$535.01	\$560.98	\$560.98
49	\$581.50	\$581.50	\$609.73	\$609.73	\$541.98	\$541.98	\$558.24	\$558.24	\$585.34	\$585.34
50	\$608.77	\$608.77	\$638.32	\$638.32	\$567.39	\$567.39	\$584.42	\$584.42	\$612.79	\$612.79
51	\$635.70	\$635.70	\$666.56	\$666.56	\$592.49	\$592.49	\$610.27	\$610.27	\$639.89	\$639.89
52	\$665.35	\$665.35	\$697.65	\$697.65	\$620.13	\$620.13	\$638.73	\$638.73	\$669.74	\$669.74
53	\$695.35	\$695.35	\$729.10	\$729.10	\$648.09	\$648.09	\$667.53	\$667.53	\$699.93	\$699.93
54	\$727.73	\$727.73	\$763.06	\$763.06	\$678.27	\$678.27	\$698.62	\$698.62	\$732.53	\$732.53
55	\$760.11	\$760.11	\$797.01	\$797.01	\$708.45	\$708.45	\$729.70	\$729.70	\$765.12	\$765.12
56	\$795.22	\$795.22	\$833.82	\$833.82	\$741.17	\$741.17	\$763.41	\$763.41	\$800.46	\$800.46
57	\$830.67	\$830.67	\$870.99	\$870.99	\$774.21	\$774.21	\$797.44	\$797.44	\$836.15	\$836.15
58	\$868.51	\$868.51	\$910.67	\$910.67	\$809.47	\$809.47	\$833.76	\$833.76	\$874.23	\$874.23
59	\$887.25	\$887.25	\$930.32	\$930.32	\$826.95	\$826.95	\$851.76	\$851.76	\$893.10	\$893.10
60	\$925.09	\$925.09	\$970.00	\$970.00	\$862.21	\$862.21	\$888.08	\$888.08	\$931.19	\$931.19
61	\$957.81	\$957.81	\$1,004.31	\$1,004.31	\$892.71	\$892.71	\$919.49	\$919.49	\$964.13	\$964.13
62	\$979.28	\$979.28	\$1,026.82	\$1,026.82	\$912.72	\$912.72	\$940.11	\$940.11	\$985.74	\$985.74
63	\$1,006.21	\$1,006.21	\$1,055.06	\$1,055.06	\$937.82	\$937.82	\$965.96	\$965.96	\$1,012.85	\$1,012.85
64+	\$1,022.57	\$1,022.57	\$1,072.20	\$1,072.20	\$953.06	\$953.06	\$981.65	\$981.65	\$1,029.32	\$1,029.32

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010187		45127PA0010187		45127PA0010187		45127PA0010188		45127PA0010188	
Plan Marketing Name =>	Silver PPO 6000/0/35   Rx 0		Silver PPO 6000/0/35   Rx 0		Silver PPO 6000/0/35   Rx 0		Deductible PPO 3000/0/25 - 5		Deductible PPO 3000/0/25 - 5	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Gold		Gold	
Deductible =>	\$6000 /\$0 Med/Rx		\$6000 /\$0 Med/Rx		\$6000 /\$0 Med/Rx		\$3000 /\$250 Med/Rx		\$3000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$248.66	\$248.66	\$256.12	\$256.12	\$268.55	\$268.55	\$292.90	\$292.90	\$301.68	\$301.68
15	\$270.76	\$270.76	\$278.88	\$278.88	\$292.42	\$292.42	\$318.93	\$318.93	\$328.50	\$328.50
16	\$279.21	\$279.21	\$287.59	\$287.59	\$301.55	\$301.55	\$328.89	\$328.89	\$338.75	\$338.75
17	\$287.66	\$287.66	\$296.29	\$296.29	\$310.67	\$310.67	\$338.84	\$338.84	\$349.01	\$349.01
18	\$296.76	\$296.76	\$305.66	\$305.66	\$320.50	\$320.50	\$349.56	\$349.56	\$360.05	\$360.05
19	\$305.86	\$305.86	\$315.04	\$315.04	\$330.33	\$330.33	\$360.28	\$360.28	\$371.09	\$371.09
20	\$315.29	\$315.29	\$324.75	\$324.75	\$340.51	\$340.51	\$371.38	\$371.38	\$382.53	\$382.53
21	\$325.04	\$325.04	\$334.79	\$334.79	\$351.04	\$351.04	\$382.87	\$382.87	\$394.36	\$394.36
22	\$325.04	\$325.04	\$334.79	\$334.79	\$351.04	\$351.04	\$382.87	\$382.87	\$394.36	\$394.36
23	\$325.04	\$325.04	\$334.79	\$334.79	\$351.04	\$351.04	\$382.87	\$382.87	\$394.36	\$394.36
24	\$325.04	\$325.04	\$334.79	\$334.79	\$351.04	\$351.04	\$382.87	\$382.87	\$394.36	\$394.36
25	\$326.34	\$326.34	\$336.13	\$336.13	\$352.45	\$352.45	\$384.40	\$384.40	\$395.93	\$395.93
26	\$332.84	\$332.84	\$342.83	\$342.83	\$359.47	\$359.47	\$392.06	\$392.06	\$403.82	\$403.82
27	\$340.64	\$340.64	\$350.86	\$350.86	\$367.89	\$367.89	\$401.25	\$401.25	\$413.29	\$413.29
28	\$353.32	\$353.32	\$363.92	\$363.92	\$381.58	\$381.58	\$416.18	\$416.18	\$428.67	\$428.67
29	\$363.72	\$363.72	\$374.63	\$374.63	\$392.82	\$392.82	\$428.43	\$428.43	\$441.28	\$441.28
30	\$368.92	\$368.92	\$379.99	\$379.99	\$398.43	\$398.43	\$434.56	\$434.56	\$447.59	\$447.59
31	\$376.72	\$376.72	\$388.02	\$388.02	\$406.86	\$406.86	\$443.75	\$443.75	\$457.06	\$457.06
32	\$384.52	\$384.52	\$396.06	\$396.06	\$415.28	\$415.28	\$452.94	\$452.94	\$466.52	\$466.52
33	\$389.40	\$389.40	\$401.08	\$401.08	\$420.55	\$420.55	\$458.68	\$458.68	\$472.44	\$472.44
34	\$394.60	\$394.60	\$406.44	\$406.44	\$426.17	\$426.17	\$464.80	\$464.80	\$478.75	\$478.75
35	\$397.20	\$397.20	\$409.11	\$409.11	\$428.97	\$428.97	\$467.87	\$467.87	\$481.90	\$481.90
36	\$399.80	\$399.80	\$411.79	\$411.79	\$431.78	\$431.78	\$470.93	\$470.93	\$485.06	\$485.06
37	\$402.40	\$402.40	\$414.47	\$414.47	\$434.59	\$434.59	\$473.99	\$473.99	\$488.21	\$488.21
38	\$405.00	\$405.00	\$417.15	\$417.15	\$437.40	\$437.40	\$477.06	\$477.06	\$491.37	\$491.37
39	\$410.20	\$410.20	\$422.51	\$422.51	\$443.02	\$443.02	\$483.18	\$483.18	\$497.68	\$497.68
40	\$415.40	\$415.40	\$427.86	\$427.86	\$448.63	\$448.63	\$489.31	\$489.31	\$503.99	\$503.99
41	\$423.20	\$423.20	\$435.90	\$435.90	\$457.06	\$457.06	\$498.50	\$498.50	\$513.45	\$513.45
42	\$430.68	\$430.68	\$443.60	\$443.60	\$465.13	\$465.13	\$507.30	\$507.30	\$522.52	\$522.52
43	\$441.08	\$441.08	\$454.31	\$454.31	\$476.37	\$476.37	\$519.55	\$519.55	\$535.14	\$535.14
44	\$454.08	\$454.08	\$467.70	\$467.70	\$490.41	\$490.41	\$534.87	\$534.87	\$550.92	\$550.92
45	\$469.36	\$469.36	\$483.44	\$483.44	\$506.91	\$506.91	\$552.86	\$552.86	\$569.45	\$569.45
46	\$487.56	\$487.56	\$502.19	\$502.19	\$526.56	\$526.56	\$574.30	\$574.30	\$591.53	\$591.53
47	\$508.04	\$508.04	\$523.28	\$523.28	\$548.68	\$548.68	\$598.43	\$598.43	\$616.38	\$616.38
48	\$531.44	\$531.44	\$547.38	\$547.38	\$573.96	\$573.96	\$625.99	\$625.99	\$644.77	\$644.77
49	\$554.52	\$554.52	\$571.15	\$571.15	\$598.88	\$598.88	\$653.18	\$653.18	\$672.77	\$672.77
50	\$580.52	\$580.52	\$597.94	\$597.94	\$626.96	\$626.96	\$683.81	\$683.81	\$704.32	\$704.32
51	\$606.20	\$606.20	\$624.39	\$624.39	\$654.70	\$654.70	\$714.05	\$714.05	\$735.47	\$735.47
52	\$634.48	\$634.48	\$653.51	\$653.51	\$685.24	\$685.24	\$747.36	\$747.36	\$769.78	\$769.78
53	\$663.08	\$663.08	\$682.97	\$682.97	\$716.13	\$716.13	\$781.05	\$781.05	\$804.49	\$804.49
54	\$693.96	\$693.96	\$714.78	\$714.78	\$749.48	\$749.48	\$817.43	\$817.43	\$841.95	\$841.95
55	\$724.84	\$724.84	\$746.58	\$746.58	\$782.83	\$782.83	\$853.80	\$853.80	\$879.41	\$879.41
56	\$758.32	\$758.32	\$781.07	\$781.07	\$818.98	\$818.98	\$893.24	\$893.24	\$920.03	\$920.03
57	\$792.12	\$792.12	\$815.89	\$815.89	\$855.49	\$855.49	\$933.05	\$933.05	\$961.05	\$961.05
58	\$828.20	\$828.20	\$853.05	\$853.05	\$894.46	\$894.46	\$975.55	\$975.55	\$1,004.82	\$1,004.82
59	\$846.08	\$846.08	\$871.46	\$871.46	\$913.77	\$913.77	\$996.61	\$996.61	\$1,026.51	\$1,026.51
60	\$882.16	\$882.16	\$908.62	\$908.62	\$952.73	\$952.73	\$1,039.11	\$1,039.11	\$1,070.28	\$1,070.28
61	\$913.36	\$913.36	\$940.76	\$940.76	\$986.43	\$986.43	\$1,075.86	\$1,075.86	\$1,108.14	\$1,108.14
62	\$933.84	\$933.84	\$961.86	\$961.86	\$1,008.55	\$1,008.55	\$1,099.99	\$1,099.99	\$1,132.99	\$1,132.99
63	\$959.52	\$959.52	\$988.30	\$988.30	\$1,036.28	\$1,036.28	\$1,130.23	\$1,130.23	\$1,164.14	\$1,164.14
64+	\$975.11	\$975.11	\$1,004.36	\$1,004.36	\$1,053.12	\$1,053.12	\$1,148.60	\$1,148.60	\$1,183.07	\$1,183.07



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010188		45127PA0010189		45127PA0010189		45127PA0010189		45127PA0010190	
Plan Marketing Name =>	d Deductible PPO 3000/0/25 - 5ed Deductible PPO 3000/0/25 -		ed Deductible PPO 3000/0/25 -		ed Deductible PPO 3000/0/25 -		ed Deductible PPO 3000/0/25 -		Gold PPO 2000/20/20   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$3000 /\$250 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx		\$2000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		20%	
Copays =>	\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$316.33	\$316.33	\$298.47	\$298.47	\$307.43	\$307.43	\$322.35	\$322.35	\$279.27	\$279.27
15	\$344.45	\$344.45	\$325.00	\$325.00	\$334.75	\$334.75	\$351.00	\$351.00	\$304.09	\$304.09
16	\$355.20	\$355.20	\$335.15	\$335.15	\$345.20	\$345.20	\$361.96	\$361.96	\$313.59	\$313.59
17	\$365.95	\$365.95	\$345.29	\$345.29	\$355.65	\$355.65	\$372.91	\$372.91	\$323.08	\$323.08
18	\$377.53	\$377.53	\$356.22	\$356.22	\$366.90	\$366.90	\$384.71	\$384.71	\$333.30	\$333.30
19	\$389.10	\$389.10	\$367.14	\$367.14	\$378.15	\$378.15	\$396.51	\$396.51	\$343.52	\$343.52
20	\$401.09	\$401.09	\$378.46	\$378.46	\$389.81	\$389.81	\$408.73	\$408.73	\$354.11	\$354.11
21	\$413.50	\$413.50	\$390.16	\$390.16	\$401.86	\$401.86	\$421.37	\$421.37	\$365.06	\$365.06
22	\$413.50	\$413.50	\$390.16	\$390.16	\$401.86	\$401.86	\$421.37	\$421.37	\$365.06	\$365.06
23	\$413.50	\$413.50	\$390.16	\$390.16	\$401.86	\$401.86	\$421.37	\$421.37	\$365.06	\$365.06
24	\$413.50	\$413.50	\$390.16	\$390.16	\$401.86	\$401.86	\$421.37	\$421.37	\$365.06	\$365.06
25	\$415.15	\$415.15	\$391.72	\$391.72	\$403.47	\$403.47	\$423.06	\$423.06	\$366.52	\$366.52
26	\$423.42	\$423.42	\$399.52	\$399.52	\$411.51	\$411.51	\$431.49	\$431.49	\$373.82	\$373.82
27	\$433.35	\$433.35	\$408.89	\$408.89	\$421.15	\$421.15	\$441.60	\$441.60	\$382.58	\$382.58
28	\$449.47	\$449.47	\$424.10	\$424.10	\$436.83	\$436.83	\$458.03	\$458.03	\$396.82	\$396.82
29	\$462.71	\$462.71	\$436.59	\$436.59	\$449.69	\$449.69	\$471.52	\$471.52	\$408.50	\$408.50
30	\$469.32	\$469.32	\$442.83	\$442.83	\$456.12	\$456.12	\$478.26	\$478.26	\$414.34	\$414.34
31	\$479.25	\$479.25	\$452.20	\$452.20	\$465.76	\$465.76	\$488.37	\$488.37	\$423.10	\$423.10
32	\$489.17	\$489.17	\$461.56	\$461.56	\$475.41	\$475.41	\$498.48	\$498.48	\$431.87	\$431.87
33	\$495.37	\$495.37	\$467.41	\$467.41	\$481.43	\$481.43	\$504.80	\$504.80	\$437.34	\$437.34
34	\$501.99	\$501.99	\$473.65	\$473.65	\$487.86	\$487.86	\$511.55	\$511.55	\$443.18	\$443.18
35	\$505.30	\$505.30	\$476.78	\$476.78	\$491.08	\$491.08	\$514.92	\$514.92	\$446.10	\$446.10
36	\$508.60	\$508.60	\$479.90	\$479.90	\$494.29	\$494.29	\$518.29	\$518.29	\$449.02	\$449.02
37	\$511.91	\$511.91	\$483.02	\$483.02	\$497.51	\$497.51	\$521.66	\$521.66	\$451.94	\$451.94
38	\$515.22	\$515.22	\$486.14	\$486.14	\$500.72	\$500.72	\$525.03	\$525.03	\$454.86	\$454.86
39	\$521.84	\$521.84	\$492.38	\$492.38	\$507.15	\$507.15	\$531.77	\$531.77	\$460.71	\$460.71
40	\$528.45	\$528.45	\$498.62	\$498.62	\$513.58	\$513.58	\$538.51	\$538.51	\$466.55	\$466.55
41	\$538.38	\$538.38	\$507.99	\$507.99	\$523.23	\$523.23	\$548.63	\$548.63	\$475.31	\$475.31
42	\$547.89	\$547.89	\$516.96	\$516.96	\$532.47	\$532.47	\$558.32	\$558.32	\$483.70	\$483.70
43	\$561.12	\$561.12	\$529.45	\$529.45	\$545.33	\$545.33	\$571.80	\$571.80	\$495.39	\$495.39
44	\$577.66	\$577.66	\$545.05	\$545.05	\$561.41	\$561.41	\$588.66	\$588.66	\$509.99	\$509.99
45	\$597.09	\$597.09	\$563.39	\$563.39	\$580.29	\$580.29	\$608.46	\$608.46	\$527.15	\$527.15
46	\$620.25	\$620.25	\$585.24	\$585.24	\$602.80	\$602.80	\$632.06	\$632.06	\$547.59	\$547.59
47	\$646.30	\$646.30	\$609.82	\$609.82	\$628.11	\$628.11	\$658.61	\$658.61	\$570.59	\$570.59
48	\$676.07	\$676.07	\$637.91	\$637.91	\$657.05	\$657.05	\$688.94	\$688.94	\$596.87	\$596.87
49	\$705.43	\$705.43	\$665.61	\$665.61	\$685.58	\$685.58	\$718.86	\$718.86	\$622.79	\$622.79
50	\$738.51	\$738.51	\$696.83	\$696.83	\$717.73	\$717.73	\$752.57	\$752.57	\$652.00	\$652.00
51	\$771.18	\$771.18	\$727.65	\$727.65	\$749.48	\$749.48	\$785.86	\$785.86	\$680.84	\$680.84
52	\$807.15	\$807.15	\$761.59	\$761.59	\$784.44	\$784.44	\$822.52	\$822.52	\$712.60	\$712.60
53	\$843.54	\$843.54	\$795.93	\$795.93	\$819.80	\$819.80	\$859.60	\$859.60	\$744.72	\$744.72
54	\$882.82	\$882.82	\$832.99	\$832.99	\$857.98	\$857.98	\$899.63	\$899.63	\$779.40	\$779.40
55	\$922.10	\$922.10	\$870.06	\$870.06	\$896.16	\$896.16	\$939.66	\$939.66	\$814.08	\$814.08
56	\$964.69	\$964.69	\$910.24	\$910.24	\$937.55	\$937.55	\$983.06	\$983.06	\$851.68	\$851.68
57	\$1,007.70	\$1,007.70	\$950.82	\$950.82	\$979.34	\$979.34	\$1,026.89	\$1,026.89	\$889.65	\$889.65
58	\$1,053.60	\$1,053.60	\$994.13	\$994.13	\$1,023.95	\$1,023.95	\$1,073.66	\$1,073.66	\$930.17	\$930.17
59	\$1,076.34	\$1,076.34	\$1,015.59	\$1,015.59	\$1,046.05	\$1,046.05	\$1,096.83	\$1,096.83	\$950.25	\$950.25
60	\$1,122.24	\$1,122.24	\$1,058.89	\$1,058.89	\$1,090.66	\$1,090.66	\$1,143.61	\$1,143.61	\$990.77	\$990.77
61	\$1,161.93	\$1,161.93	\$1,096.35	\$1,096.35	\$1,129.24	\$1,129.24	\$1,184.06	\$1,184.06	\$1,025.82	\$1,025.82
62	\$1,187.98	\$1,187.98	\$1,120.93	\$1,120.93	\$1,154.56	\$1,154.56	\$1,210.60	\$1,210.60	\$1,048.82	\$1,048.82
63	\$1,220.65	\$1,220.65	\$1,151.75	\$1,151.75	\$1,186.30	\$1,186.30	\$1,243.89	\$1,243.89	\$1,077.66	\$1,077.66
64+	\$1,240.49	\$1,240.49	\$1,170.47	\$1,170.47	\$1,205.58	\$1,205.58	\$1,264.11	\$1,264.11	\$1,095.17	\$1,095.17

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010190		45127PA0010190		45127PA0010191		45127PA0010191		45127PA0010191	
Plan Marketing Name =>	Gold PPO 2000/20/20   Rx 250		Gold PPO 2000/20/20   Rx 250		Gold PPO 2000/20/20   Rx 0		Gold PPO 2000/20/20   Rx 0		Gold PPO 2000/20/20   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000 /\$250 Med/Rx		\$2000 /\$250 Med/Rx		\$2000 /\$0 Med/Rx		\$2000 /\$0 Med/Rx		\$2000 /\$0 Med/Rx	
Coinsurance =>	20%		20%		20%		20%		20%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$287.65	\$287.65	\$301.61	\$301.61	\$284.86	\$284.86	\$293.40	\$293.40	\$307.64	\$307.64
15	\$313.22	\$313.22	\$328.42	\$328.42	\$310.18	\$310.18	\$319.48	\$319.48	\$334.99	\$334.99
16	\$322.99	\$322.99	\$338.67	\$338.67	\$319.86	\$319.86	\$329.45	\$329.45	\$345.45	\$345.45
17	\$332.77	\$332.77	\$348.92	\$348.92	\$329.54	\$329.54	\$339.42	\$339.42	\$355.90	\$355.90
18	\$343.30	\$343.30	\$359.96	\$359.96	\$339.96	\$339.96	\$350.16	\$350.16	\$367.16	\$367.16
19	\$353.83	\$353.83	\$371.00	\$371.00	\$350.39	\$350.39	\$360.90	\$360.90	\$378.42	\$378.42
20	\$364.73	\$364.73	\$382.44	\$382.44	\$361.19	\$361.19	\$372.02	\$372.02	\$390.08	\$390.08
21	\$376.01	\$376.01	\$394.26	\$394.26	\$372.36	\$372.36	\$383.53	\$383.53	\$402.15	\$402.15
22	\$376.01	\$376.01	\$394.26	\$394.26	\$372.36	\$372.36	\$383.53	\$383.53	\$402.15	\$402.15
23	\$376.01	\$376.01	\$394.26	\$394.26	\$372.36	\$372.36	\$383.53	\$383.53	\$402.15	\$402.15
24	\$376.01	\$376.01	\$394.26	\$394.26	\$372.36	\$372.36	\$383.53	\$383.53	\$402.15	\$402.15
25	\$377.52	\$377.52	\$395.84	\$395.84	\$373.85	\$373.85	\$385.06	\$385.06	\$403.76	\$403.76
26	\$385.04	\$385.04	\$403.73	\$403.73	\$381.30	\$381.30	\$392.74	\$392.74	\$411.80	\$411.80
27	\$394.06	\$394.06	\$413.19	\$413.19	\$390.23	\$390.23	\$401.94	\$401.94	\$421.45	\$421.45
28	\$408.72	\$408.72	\$428.57	\$428.57	\$404.76	\$404.76	\$416.90	\$416.90	\$437.14	\$437.14
29	\$420.76	\$420.76	\$441.18	\$441.18	\$416.67	\$416.67	\$429.17	\$429.17	\$450.00	\$450.00
30	\$426.77	\$426.77	\$447.49	\$447.49	\$422.63	\$422.63	\$435.31	\$435.31	\$456.44	\$456.44
31	\$435.80	\$435.80	\$456.95	\$456.95	\$431.57	\$431.57	\$444.51	\$444.51	\$466.09	\$466.09
32	\$444.82	\$444.82	\$466.42	\$466.42	\$440.50	\$440.50	\$453.72	\$453.72	\$475.74	\$475.74
33	\$450.46	\$450.46	\$472.33	\$472.33	\$446.09	\$446.09	\$459.47	\$459.47	\$481.77	\$481.77
34	\$456.48	\$456.48	\$478.64	\$478.64	\$452.05	\$452.05	\$465.61	\$465.61	\$488.21	\$488.21
35	\$459.49	\$459.49	\$481.79	\$481.79	\$455.02	\$455.02	\$468.67	\$468.67	\$491.43	\$491.43
36	\$462.49	\$462.49	\$484.95	\$484.95	\$458.00	\$458.00	\$471.74	\$471.74	\$494.64	\$494.64
37	\$465.50	\$465.50	\$488.10	\$488.10	\$460.98	\$460.98	\$474.81	\$474.81	\$497.86	\$497.86
38	\$468.51	\$468.51	\$491.25	\$491.25	\$463.96	\$463.96	\$477.88	\$477.88	\$501.08	\$501.08
39	\$474.53	\$474.53	\$497.56	\$497.56	\$469.92	\$469.92	\$484.02	\$484.02	\$507.51	\$507.51
40	\$480.54	\$480.54	\$503.87	\$503.87	\$475.88	\$475.88	\$490.15	\$490.15	\$513.95	\$513.95
41	\$489.57	\$489.57	\$513.33	\$513.33	\$484.81	\$484.81	\$499.36	\$499.36	\$523.60	\$523.60
42	\$498.22	\$498.22	\$522.40	\$522.40	\$493.38	\$493.38	\$508.18	\$508.18	\$532.85	\$532.85
43	\$510.25	\$510.25	\$535.02	\$535.02	\$505.29	\$505.29	\$520.45	\$520.45	\$545.72	\$545.72
44	\$525.29	\$525.29	\$550.79	\$550.79	\$520.19	\$520.19	\$535.79	\$535.79	\$561.80	\$561.80
45	\$542.96	\$542.96	\$569.32	\$569.32	\$537.69	\$537.69	\$553.82	\$553.82	\$580.70	\$580.70
46	\$564.02	\$564.02	\$591.40	\$591.40	\$558.54	\$558.54	\$575.30	\$575.30	\$603.22	\$603.22
47	\$587.71	\$587.71	\$616.24	\$616.24	\$582.00	\$582.00	\$599.46	\$599.46	\$628.56	\$628.56
48	\$614.78	\$614.78	\$644.62	\$644.62	\$608.81	\$608.81	\$627.07	\$627.07	\$657.51	\$657.51
49	\$641.48	\$641.48	\$672.62	\$672.62	\$635.25	\$635.25	\$654.30	\$654.30	\$686.07	\$686.07
50	\$671.56	\$671.56	\$704.16	\$704.16	\$665.03	\$665.03	\$684.99	\$684.99	\$718.24	\$718.24
51	\$701.26	\$701.26	\$735.30	\$735.30	\$694.45	\$694.45	\$715.28	\$715.28	\$750.01	\$750.01
52	\$733.98	\$733.98	\$769.60	\$769.60	\$726.85	\$726.85	\$748.65	\$748.65	\$784.99	\$784.99
53	\$767.06	\$767.06	\$804.30	\$804.30	\$759.61	\$759.61	\$782.40	\$782.40	\$820.38	\$820.38
54	\$802.79	\$802.79	\$841.76	\$841.76	\$794.99	\$794.99	\$818.84	\$818.84	\$858.59	\$858.59
55	\$838.51	\$838.51	\$879.21	\$879.21	\$830.36	\$830.36	\$855.27	\$855.27	\$896.79	\$896.79
56	\$877.24	\$877.24	\$919.82	\$919.82	\$868.72	\$868.72	\$894.78	\$894.78	\$938.21	\$938.21
57	\$916.34	\$916.34	\$960.82	\$960.82	\$907.44	\$907.44	\$934.66	\$934.66	\$980.04	\$980.04
58	\$958.08	\$958.08	\$1,004.59	\$1,004.59	\$948.77	\$948.77	\$977.24	\$977.24	\$1,024.68	\$1,024.68
59	\$978.76	\$978.76	\$1,026.27	\$1,026.27	\$969.25	\$969.25	\$998.33	\$998.33	\$1,046.79	\$1,046.79
60	\$1,020.50	\$1,020.50	\$1,070.03	\$1,070.03	\$1,010.59	\$1,010.59	\$1,040.90	\$1,040.90	\$1,091.43	\$1,091.43
61	\$1,056.59	\$1,056.59	\$1,107.88	\$1,107.88	\$1,046.33	\$1,046.33	\$1,077.72	\$1,077.72	\$1,130.04	\$1,130.04
62	\$1,080.28	\$1,080.28	\$1,132.72	\$1,132.72	\$1,069.79	\$1,069.79	\$1,101.88	\$1,101.88	\$1,155.37	\$1,155.37
63	\$1,109.99	\$1,109.99	\$1,163.87	\$1,163.87	\$1,099.21	\$1,099.21	\$1,132.18	\$1,132.18	\$1,187.14	\$1,187.14
64+	\$1,128.03	\$1,128.03	\$1,182.78	\$1,182.78	\$1,117.07	\$1,117.07	\$1,150.58	\$1,150.58	\$1,206.44	\$1,206.44

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010192		45127PA0010192		45127PA0010192		45127PA0010193		45127PA0010193	
Plan Marketing Name =>	Silver PPO 5000/20/35   Rx 250		Silver PPO 5000/20/35   Rx 250		Silver PPO 5000/20/35   Rx 250		Silver PPO 5000/20/35   Rx 0		Silver PPO 5000/20/35   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$0 Med/Rx		\$5000 /\$0 Med/Rx	
Coinsurance =>	20%		20%		20%		20%		20%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$240.74	\$240.74	\$247.96	\$247.96	\$260.00	\$260.00	\$246.37	\$246.37	\$253.76	\$253.76
15	\$262.14	\$262.14	\$270.00	\$270.00	\$283.11	\$283.11	\$268.27	\$268.27	\$276.32	\$276.32
16	\$270.32	\$270.32	\$278.43	\$278.43	\$291.94	\$291.94	\$276.64	\$276.64	\$284.94	\$284.94
17	\$278.50	\$278.50	\$286.86	\$286.86	\$300.78	\$300.78	\$285.01	\$285.01	\$293.56	\$293.56
18	\$287.31	\$287.31	\$295.93	\$295.93	\$310.30	\$310.30	\$294.03	\$294.03	\$302.85	\$302.85
19	\$296.12	\$296.12	\$305.01	\$305.01	\$319.81	\$319.81	\$303.05	\$303.05	\$312.14	\$312.14
20	\$305.25	\$305.25	\$314.41	\$314.41	\$329.67	\$329.67	\$312.39	\$312.39	\$321.76	\$321.76
21	\$314.69	\$314.69	\$324.13	\$324.13	\$339.87	\$339.87	\$322.05	\$322.05	\$331.71	\$331.71
22	\$314.69	\$314.69	\$324.13	\$324.13	\$339.87	\$339.87	\$322.05	\$322.05	\$331.71	\$331.71
23	\$314.69	\$314.69	\$324.13	\$324.13	\$339.87	\$339.87	\$322.05	\$322.05	\$331.71	\$331.71
24	\$314.69	\$314.69	\$324.13	\$324.13	\$339.87	\$339.87	\$322.05	\$322.05	\$331.71	\$331.71
25	\$315.95	\$315.95	\$325.43	\$325.43	\$341.22	\$341.22	\$323.34	\$323.34	\$333.04	\$333.04
26	\$322.24	\$322.24	\$331.91	\$331.91	\$348.02	\$348.02	\$329.78	\$329.78	\$339.67	\$339.67
27	\$329.80	\$329.80	\$339.69	\$339.69	\$356.18	\$356.18	\$337.51	\$337.51	\$347.63	\$347.63
28	\$342.07	\$342.07	\$352.33	\$352.33	\$369.43	\$369.43	\$350.07	\$350.07	\$360.57	\$360.57
29	\$352.14	\$352.14	\$362.70	\$362.70	\$380.31	\$380.31	\$360.37	\$360.37	\$371.19	\$371.19
30	\$357.17	\$357.17	\$367.89	\$367.89	\$385.75	\$385.75	\$365.53	\$365.53	\$376.49	\$376.49
31	\$364.73	\$364.73	\$375.67	\$375.67	\$393.90	\$393.90	\$373.26	\$373.26	\$384.45	\$384.45
32	\$372.28	\$372.28	\$383.45	\$383.45	\$402.06	\$402.06	\$380.99	\$380.99	\$392.41	\$392.41
33	\$377.00	\$377.00	\$388.31	\$388.31	\$407.16	\$407.16	\$385.82	\$385.82	\$397.39	\$397.39
34	\$382.03	\$382.03	\$393.49	\$393.49	\$412.60	\$412.60	\$390.97	\$390.97	\$402.70	\$402.70
35	\$384.55	\$384.55	\$396.09	\$396.09	\$415.32	\$415.32	\$393.55	\$393.55	\$405.35	\$405.35
36	\$387.07	\$387.07	\$398.68	\$398.68	\$418.03	\$418.03	\$396.12	\$396.12	\$408.01	\$408.01
37	\$389.59	\$389.59	\$401.27	\$401.27	\$420.75	\$420.75	\$398.70	\$398.70	\$410.66	\$410.66
38	\$392.10	\$392.10	\$403.87	\$403.87	\$423.47	\$423.47	\$401.27	\$401.27	\$413.31	\$413.31
39	\$397.14	\$397.14	\$409.05	\$409.05	\$428.91	\$428.91	\$406.43	\$406.43	\$418.62	\$418.62
40	\$402.17	\$402.17	\$414.24	\$414.24	\$434.35	\$434.35	\$411.58	\$411.58	\$423.93	\$423.93
41	\$409.73	\$409.73	\$422.02	\$422.02	\$442.50	\$442.50	\$419.31	\$419.31	\$431.89	\$431.89
42	\$416.96	\$416.96	\$429.47	\$429.47	\$450.32	\$450.32	\$426.72	\$426.72	\$439.52	\$439.52
43	\$427.03	\$427.03	\$439.85	\$439.85	\$461.20	\$461.20	\$437.02	\$437.02	\$450.13	\$450.13
44	\$439.62	\$439.62	\$452.81	\$452.81	\$474.79	\$474.79	\$449.90	\$449.90	\$463.40	\$463.40
45	\$454.41	\$454.41	\$468.04	\$468.04	\$490.77	\$490.77	\$465.04	\$465.04	\$478.99	\$478.99
46	\$472.04	\$472.04	\$486.20	\$486.20	\$509.80	\$509.80	\$483.08	\$483.08	\$497.57	\$497.57
47	\$491.86	\$491.86	\$506.62	\$506.62	\$531.21	\$531.21	\$503.36	\$503.36	\$518.47	\$518.47
48	\$514.52	\$514.52	\$529.95	\$529.95	\$555.68	\$555.68	\$526.55	\$526.55	\$542.35	\$542.35
49	\$536.86	\$536.86	\$552.97	\$552.97	\$579.81	\$579.81	\$549.42	\$549.42	\$565.90	\$565.90
50	\$562.04	\$562.04	\$578.90	\$578.90	\$607.00	\$607.00	\$575.18	\$575.18	\$592.44	\$592.44
51	\$586.90	\$586.90	\$604.50	\$604.50	\$633.85	\$633.85	\$600.62	\$600.62	\$618.64	\$618.64
52	\$614.27	\$614.27	\$632.70	\$632.70	\$663.42	\$663.42	\$628.64	\$628.64	\$647.50	\$647.50
53	\$641.97	\$641.97	\$661.23	\$661.23	\$693.33	\$693.33	\$656.98	\$656.98	\$676.69	\$676.69
54	\$671.86	\$671.86	\$692.02	\$692.02	\$725.61	\$725.61	\$687.58	\$687.58	\$708.20	\$708.20
55	\$701.76	\$701.76	\$722.81	\$722.81	\$757.90	\$757.90	\$718.17	\$718.17	\$739.72	\$739.72
56	\$734.17	\$734.17	\$756.20	\$756.20	\$792.91	\$792.91	\$751.34	\$751.34	\$773.88	\$773.88
57	\$766.90	\$766.90	\$789.91	\$789.91	\$828.25	\$828.25	\$784.84	\$784.84	\$808.38	\$808.38
58	\$801.83	\$801.83	\$825.89	\$825.89	\$865.98	\$865.98	\$820.58	\$820.58	\$845.20	\$845.20
59	\$819.14	\$819.14	\$843.71	\$843.71	\$884.67	\$884.67	\$838.30	\$838.30	\$863.45	\$863.45
60	\$854.07	\$854.07	\$879.69	\$879.69	\$922.39	\$922.39	\$874.04	\$874.04	\$900.27	\$900.27
61	\$884.28	\$884.28	\$910.81	\$910.81	\$955.02	\$955.02	\$904.96	\$904.96	\$932.11	\$932.11
62	\$904.10	\$904.10	\$931.23	\$931.23	\$976.43	\$976.43	\$925.25	\$925.25	\$953.01	\$953.01
63	\$928.96	\$928.96	\$956.83	\$956.83	\$1,003.28	\$1,003.28	\$950.69	\$950.69	\$979.21	\$979.21
64+	\$944.06	\$944.06	\$972.38	\$972.38	\$1,019.60	\$1,019.60	\$966.14	\$966.14	\$995.12	\$995.12

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

April 1, 2019

Ending date of Rates:

June 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010193		45127PA0130001		45127PA0130002		45127PA0130003		45127PA0130004	
Plan Marketing Name =>	Silver PPO 5000/20/35   Rx 0		Silver Advantage EPO 1000/0/25		Silver Advantage EPO 1000/0/25		Silver Advantage EPO 3000/0/45		Silver Advantage EPO 3000/0/45	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		6		6		6	
Network =>	PPO		EPO		EPO		EPO		EPO	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	\$5000 /\$0 Med/Rx		\$1000 /\$250 Med/Rx		\$1000 /\$0 Med/Rx		\$3000 /\$250 Med/Rx		\$3000 /\$0 Med/Rx	
Coinsurance =>	20%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$266.08	\$266.08	\$292.99	\$292.99	\$298.01	\$298.01	\$250.76	\$250.76	\$255.82	\$255.82
15	\$289.73	\$289.73	\$319.03	\$319.03	\$324.50	\$324.50	\$273.05	\$273.05	\$278.56	\$278.56
16	\$298.77	\$298.77	\$328.99	\$328.99	\$334.62	\$334.62	\$281.57	\$281.57	\$287.25	\$287.25
17	\$307.82	\$307.82	\$338.95	\$338.95	\$344.75	\$344.75	\$290.09	\$290.09	\$295.94	\$295.94
18	\$317.55	\$317.55	\$349.67	\$349.67	\$355.66	\$355.66	\$299.27	\$299.27	\$305.31	\$305.31
19	\$327.29	\$327.29	\$360.39	\$360.39	\$366.57	\$366.57	\$308.45	\$308.45	\$314.67	\$314.67
20	\$337.38	\$337.38	\$371.50	\$371.50	\$377.86	\$377.86	\$317.96	\$317.96	\$324.37	\$324.37
21	\$347.81	\$347.81	\$382.99	\$382.99	\$389.55	\$389.55	\$327.79	\$327.79	\$334.40	\$334.40
22	\$347.81	\$347.81	\$382.99	\$382.99	\$389.55	\$389.55	\$327.79	\$327.79	\$334.40	\$334.40
23	\$347.81	\$347.81	\$382.99	\$382.99	\$389.55	\$389.55	\$327.79	\$327.79	\$334.40	\$334.40
24	\$347.81	\$347.81	\$382.99	\$382.99	\$389.55	\$389.55	\$327.79	\$327.79	\$334.40	\$334.40
25	\$349.21	\$349.21	\$384.52	\$384.52	\$391.11	\$391.11	\$329.10	\$329.10	\$335.74	\$335.74
26	\$356.16	\$356.16	\$392.18	\$392.18	\$398.90	\$398.90	\$335.66	\$335.66	\$342.43	\$342.43
27	\$364.51	\$364.51	\$401.37	\$401.37	\$408.25	\$408.25	\$343.52	\$343.52	\$350.45	\$350.45
28	\$378.07	\$378.07	\$416.31	\$416.31	\$423.44	\$423.44	\$356.31	\$356.31	\$363.49	\$363.49
29	\$389.20	\$389.20	\$428.57	\$428.57	\$435.91	\$435.91	\$366.80	\$366.80	\$374.19	\$374.19
30	\$394.77	\$394.77	\$434.69	\$434.69	\$442.14	\$442.14	\$372.04	\$372.04	\$379.54	\$379.54
31	\$403.12	\$403.12	\$443.89	\$443.89	\$451.49	\$451.49	\$379.91	\$379.91	\$387.57	\$387.57
32	\$411.46	\$411.46	\$453.08	\$453.08	\$460.84	\$460.84	\$387.78	\$387.78	\$395.60	\$395.60
33	\$416.68	\$416.68	\$458.82	\$458.82	\$466.68	\$466.68	\$392.69	\$392.69	\$400.61	\$400.61
34	\$422.25	\$422.25	\$464.95	\$464.95	\$472.91	\$472.91	\$397.94	\$397.94	\$405.96	\$405.96
35	\$425.03	\$425.03	\$468.01	\$468.01	\$476.03	\$476.03	\$400.56	\$400.56	\$408.64	\$408.64
36	\$427.81	\$427.81	\$471.08	\$471.08	\$479.15	\$479.15	\$403.18	\$403.18	\$411.31	\$411.31
37	\$430.59	\$430.59	\$474.14	\$474.14	\$482.26	\$482.26	\$405.80	\$405.80	\$413.99	\$413.99
38	\$433.38	\$433.38	\$477.21	\$477.21	\$485.38	\$485.38	\$408.43	\$408.43	\$416.66	\$416.66
39	\$438.94	\$438.94	\$483.33	\$483.33	\$491.61	\$491.61	\$413.67	\$413.67	\$422.01	\$422.01
40	\$444.51	\$444.51	\$489.46	\$489.46	\$497.84	\$497.84	\$418.92	\$418.92	\$427.36	\$427.36
41	\$452.85	\$452.85	\$498.65	\$498.65	\$507.19	\$507.19	\$426.78	\$426.78	\$435.39	\$435.39
42	\$460.85	\$460.85	\$507.46	\$507.46	\$516.15	\$516.15	\$434.32	\$434.32	\$443.08	\$443.08
43	\$471.98	\$471.98	\$519.72	\$519.72	\$528.62	\$528.62	\$444.81	\$444.81	\$453.78	\$453.78
44	\$485.90	\$485.90	\$535.04	\$535.04	\$544.20	\$544.20	\$457.92	\$457.92	\$467.16	\$467.16
45	\$502.24	\$502.24	\$553.04	\$553.04	\$562.51	\$562.51	\$473.33	\$473.33	\$482.87	\$482.87
46	\$521.72	\$521.72	\$574.48	\$574.48	\$584.33	\$584.33	\$491.68	\$491.68	\$501.60	\$501.60
47	\$543.63	\$543.63	\$598.61	\$598.61	\$608.87	\$608.87	\$512.34	\$512.34	\$522.67	\$522.67
48	\$568.68	\$568.68	\$626.19	\$626.19	\$636.91	\$636.91	\$535.94	\$535.94	\$546.74	\$546.74
49	\$593.37	\$593.37	\$653.38	\$653.38	\$664.57	\$664.57	\$559.21	\$559.21	\$570.49	\$570.49
50	\$621.20	\$621.20	\$684.02	\$684.02	\$695.74	\$695.74	\$585.43	\$585.43	\$597.24	\$597.24
51	\$648.67	\$648.67	\$714.28	\$714.28	\$726.51	\$726.51	\$611.33	\$611.33	\$623.66	\$623.66
52	\$678.93	\$678.93	\$747.60	\$747.60	\$760.40	\$760.40	\$639.85	\$639.85	\$652.75	\$652.75
53	\$709.54	\$709.54	\$781.30	\$781.30	\$794.68	\$794.68	\$668.69	\$668.69	\$682.18	\$682.18
54	\$742.58	\$742.58	\$817.68	\$817.68	\$831.69	\$831.69	\$699.83	\$699.83	\$713.94	\$713.94
55	\$775.63	\$775.63	\$854.07	\$854.07	\$868.70	\$868.70	\$730.97	\$730.97	\$745.71	\$745.71
56	\$811.45	\$811.45	\$893.52	\$893.52	\$908.82	\$908.82	\$764.73	\$764.73	\$780.16	\$780.16
57	\$847.62	\$847.62	\$933.35	\$933.35	\$949.33	\$949.33	\$798.82	\$798.82	\$814.93	\$814.93
58	\$886.23	\$886.23	\$975.86	\$975.86	\$992.57	\$992.57	\$835.21	\$835.21	\$852.05	\$852.05
59	\$905.36	\$905.36	\$996.92	\$996.92	\$1,014.00	\$1,014.00	\$853.24	\$853.24	\$870.44	\$870.44
60	\$943.97	\$943.97	\$1,039.43	\$1,039.43	\$1,057.24	\$1,057.24	\$889.62	\$889.62	\$907.56	\$907.56
61	\$977.36	\$977.36	\$1,076.20	\$1,076.20	\$1,094.64	\$1,094.64	\$921.09	\$921.09	\$939.66	\$939.66
62	\$999.27	\$999.27	\$1,100.33	\$1,100.33	\$1,119.18	\$1,119.18	\$941.74	\$941.74	\$960.73	\$960.73
63	\$1,026.75	\$1,026.75	\$1,130.59	\$1,130.59	\$1,149.95	\$1,149.95	\$967.64	\$967.64	\$987.15	\$987.15
64+	\$1,043.43	\$1,043.43	\$1,148.96	\$1,148.96	\$1,168.64	\$1,168.64	\$983.36	\$983.36	\$1,003.19	\$1,003.19

Company Name:		Capital Advantage Assurance Company		Ending date of Rates:		June 30, 2019	
Market:		Small Group					
Product:		PPO and EPO					
Effective Date of Rates:		April 1, 2019					
HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>		45127PA0130005		45127PA0130006		45127PA0130007	
Plan Marketing Name =>		Capital Advantage EPO 1000/0/25		Capital Advantage EPO 1000/0/25		Capital Advantage EPO 3000/0/45	
Form # =>		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>		9		9		9	
Network =>		EPO		EPO		EPO	
Metal =>		Gold		Gold		Silver	
Deductible =>		\$1000 /\$250 Med/Rx		\$1000 /\$0 Med/Rx		\$3000 /\$250 Med/Rx	
Coinsurance =>		0%		0%		0%	
Copays =>		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14		\$316.43	\$316.43	\$321.85	\$321.85	\$270.82	\$270.82
15		\$344.55	\$344.55	\$350.45	\$350.45	\$294.89	\$294.89
16		\$355.31	\$355.31	\$361.39	\$361.39	\$304.10	\$304.10
17		\$366.06	\$366.06	\$372.33	\$372.33	\$313.30	\$313.30
18		\$377.64	\$377.64	\$384.11	\$384.11	\$323.21	\$323.21
19		\$389.23	\$389.23	\$395.89	\$395.89	\$333.13	\$333.13
20		\$401.22	\$401.22	\$408.09	\$408.09	\$343.39	\$343.39
21		\$413.63	\$413.63	\$420.71	\$420.71	\$354.01	\$354.01
22		\$413.63	\$413.63	\$420.71	\$420.71	\$354.01	\$354.01
23		\$413.63	\$413.63	\$420.71	\$420.71	\$354.01	\$354.01
24		\$413.63	\$413.63	\$420.71	\$420.71	\$354.01	\$354.01
25		\$415.28	\$415.28	\$422.40	\$422.40	\$355.43	\$355.43
26		\$423.56	\$423.56	\$430.81	\$430.81	\$362.51	\$362.51
27		\$433.48	\$433.48	\$440.91	\$440.91	\$371.01	\$371.01
28		\$449.61	\$449.61	\$457.32	\$457.32	\$384.81	\$384.81
29		\$462.85	\$462.85	\$470.78	\$470.78	\$396.14	\$396.14
30		\$469.47	\$469.47	\$477.51	\$477.51	\$401.80	\$401.80
31		\$479.40	\$479.40	\$487.61	\$487.61	\$410.30	\$410.30
32		\$489.32	\$489.32	\$497.70	\$497.70	\$418.80	\$418.80
33		\$495.53	\$495.53	\$504.02	\$504.02	\$424.11	\$424.11
34		\$502.15	\$502.15	\$510.75	\$510.75	\$429.77	\$429.77
35		\$505.45	\$505.45	\$514.11	\$514.11	\$432.60	\$432.60
36		\$508.76	\$508.76	\$517.48	\$517.48	\$435.44	\$435.44
37		\$512.07	\$512.07	\$520.84	\$520.84	\$438.27	\$438.27
38		\$515.38	\$515.38	\$524.21	\$524.21	\$441.10	\$441.10
39		\$522.00	\$522.00	\$530.94	\$530.94	\$446.76	\$446.76
40		\$528.62	\$528.62	\$537.67	\$537.67	\$452.43	\$452.43
41		\$538.55	\$538.55	\$547.77	\$547.77	\$460.93	\$460.93
42		\$548.06	\$548.06	\$557.45	\$557.45	\$469.07	\$469.07
43		\$561.29	\$561.29	\$570.91	\$570.91	\$480.40	\$480.40
44		\$577.84	\$577.84	\$587.74	\$587.74	\$494.56	\$494.56
45		\$597.28	\$597.28	\$607.51	\$607.51	\$511.20	\$511.20
46		\$620.44	\$620.44	\$631.07	\$631.07	\$531.02	\$531.02
47		\$646.50	\$646.50	\$657.58	\$657.58	\$553.32	\$553.32
48		\$676.28	\$676.28	\$687.87	\$687.87	\$578.81	\$578.81
49		\$705.65	\$705.65	\$717.74	\$717.74	\$603.95	\$603.95
50		\$738.74	\$738.74	\$751.40	\$751.40	\$632.27	\$632.27
51		\$771.42	\$771.42	\$784.63	\$784.63	\$660.23	\$660.23
52		\$807.40	\$807.40	\$821.23	\$821.23	\$691.03	\$691.03
53		\$843.80	\$843.80	\$858.26	\$858.26	\$722.19	\$722.19
54		\$883.10	\$883.10	\$898.22	\$898.22	\$755.82	\$755.82
55		\$922.39	\$922.39	\$938.19	\$938.19	\$789.45	\$789.45
56		\$965.00	\$965.00	\$981.53	\$981.53	\$825.91	\$825.91
57		\$1,008.01	\$1,008.01	\$1,025.28	\$1,025.28	\$862.73	\$862.73
58		\$1,053.93	\$1,053.93	\$1,071.98	\$1,071.98	\$902.03	\$902.03
59		\$1,076.68	\$1,076.68	\$1,095.12	\$1,095.12	\$921.50	\$921.50
60		\$1,122.59	\$1,122.59	\$1,141.82	\$1,141.82	\$960.79	\$960.79
61		\$1,162.30	\$1,162.30	\$1,182.21	\$1,182.21	\$994.78	\$994.78
62		\$1,188.36	\$1,188.36	\$1,208.71	\$1,208.71	\$1,017.08	\$1,017.08
63		\$1,221.03	\$1,221.03	\$1,241.95	\$1,241.95	\$1,045.05	\$1,045.05
64+		\$1,240.88	\$1,240.88	\$1,262.13	\$1,262.13	\$1,062.03	\$1,062.03

Company Name:		Capital Advantage Assurance Company					
Market:		Small Group					
Product:		PPO and EPO					
Effective Date of Rates:		July 1, 2019		Ending date of Rates:		September 30, 2019	
HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>		45127PA0010054		45127PA0010054		45127PA0010054	
Plan Marketing Name =>		Platinum PPO 0/0/15   Rx 250		Platinum PPO 0/0/15   Rx 250		Platinum PPO 0/0/15   Rx 250	
Form # =>		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>		6		7		9	
Network =>		PPO		PPO		PPO	
Metal =>		Platinum		Platinum		Platinum	
Deductible =>		\$0 /\$250 Med/Rx		\$0 /\$250 Med/Rx		\$0 /\$250 Med/Rx	
Coinsurance =>		0%		0%		0%	
Copays =>		\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$150 PCP/SPC/ER	
OOP Maximum =>		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14		\$371.83	\$371.83	\$382.98	\$382.98	\$401.57	\$401.57
15		\$404.88	\$404.88	\$417.03	\$417.03	\$437.27	\$437.27
16		\$417.52	\$417.52	\$430.04	\$430.04	\$450.92	\$450.92
17		\$430.15	\$430.15	\$443.06	\$443.06	\$464.57	\$464.57
18		\$443.76	\$443.76	\$457.08	\$457.08	\$479.26	\$479.26
19		\$457.37	\$457.37	\$471.09	\$471.09	\$493.96	\$493.96
20		\$471.47	\$471.47	\$485.61	\$485.61	\$509.19	\$509.19
21		\$486.05	\$486.05	\$500.63	\$500.63	\$524.93	\$524.93
22		\$486.05	\$486.05	\$500.63	\$500.63	\$524.93	\$524.93
23		\$486.05	\$486.05	\$500.63	\$500.63	\$524.93	\$524.93
24		\$486.05	\$486.05	\$500.63	\$500.63	\$524.93	\$524.93
25		\$487.99	\$487.99	\$502.63	\$502.63	\$527.03	\$527.03
26		\$497.72	\$497.72	\$512.65	\$512.65	\$537.53	\$537.53
27		\$509.38	\$509.38	\$524.66	\$524.66	\$550.13	\$550.13
28		\$528.34	\$528.34	\$544.19	\$544.19	\$570.60	\$570.60
29		\$543.89	\$543.89	\$560.21	\$560.21	\$587.40	\$587.40
30		\$551.67	\$551.67	\$568.22	\$568.22	\$595.80	\$595.80
31		\$563.33	\$563.33	\$580.23	\$580.23	\$608.40	\$608.40
32		\$575.00	\$575.00	\$592.25	\$592.25	\$621.00	\$621.00
33		\$582.29	\$582.29	\$599.76	\$599.76	\$628.87	\$628.87
34		\$590.06	\$590.06	\$607.77	\$607.77	\$637.27	\$637.27
35		\$593.95	\$593.95	\$611.77	\$611.77	\$641.47	\$641.47
36		\$597.84	\$597.84	\$615.78	\$615.78	\$645.67	\$645.67
37		\$601.73	\$601.73	\$619.78	\$619.78	\$649.87	\$649.87
38		\$605.62	\$605.62	\$623.79	\$623.79	\$654.07	\$654.07
39		\$613.40	\$613.40	\$631.80	\$631.80	\$662.47	\$662.47
40		\$621.17	\$621.17	\$639.81	\$639.81	\$670.87	\$670.87
41		\$632.84	\$632.84	\$651.82	\$651.82	\$683.46	\$683.46
42		\$644.02	\$644.02	\$663.34	\$663.34	\$695.54	\$695.54
43		\$659.57	\$659.57	\$679.36	\$679.36	\$712.34	\$712.34
44		\$679.01	\$679.01	\$699.38	\$699.38	\$733.33	\$733.33
45		\$701.86	\$701.86	\$722.91	\$722.91	\$758.00	\$758.00
46		\$729.08	\$729.08	\$750.95	\$750.95	\$787.40	\$787.40
47		\$759.70	\$759.70	\$782.49	\$782.49	\$820.47	\$820.47
48		\$794.69	\$794.69	\$818.53	\$818.53	\$858.27	\$858.27
49		\$829.20	\$829.20	\$854.08	\$854.08	\$895.54	\$895.54
50		\$868.09	\$868.09	\$894.13	\$894.13	\$937.53	\$937.53
51		\$906.48	\$906.48	\$933.68	\$933.68	\$979.00	\$979.00
52		\$948.77	\$948.77	\$977.23	\$977.23	\$1,024.67	\$1,024.67
53		\$991.54	\$991.54	\$1,021.29	\$1,021.29	\$1,070.87	\$1,070.87
54		\$1,037.72	\$1,037.72	\$1,068.85	\$1,068.85	\$1,120.73	\$1,120.73
55		\$1,083.89	\$1,083.89	\$1,116.41	\$1,116.41	\$1,170.60	\$1,170.60
56		\$1,133.95	\$1,133.95	\$1,167.97	\$1,167.97	\$1,224.67	\$1,224.67
57		\$1,184.50	\$1,184.50	\$1,220.04	\$1,220.04	\$1,279.26	\$1,279.26
58		\$1,238.46	\$1,238.46	\$1,275.61	\$1,275.61	\$1,337.53	\$1,337.53
59		\$1,265.19	\$1,265.19	\$1,303.14	\$1,303.14	\$1,366.40	\$1,366.40
60		\$1,319.14	\$1,319.14	\$1,358.71	\$1,358.71	\$1,424.67	\$1,424.67
61		\$1,365.80	\$1,365.80	\$1,406.77	\$1,406.77	\$1,475.06	\$1,475.06
62		\$1,396.42	\$1,396.42	\$1,438.31	\$1,438.31	\$1,508.14	\$1,508.14
63		\$1,434.82	\$1,434.82	\$1,477.86	\$1,477.86	\$1,549.61	\$1,549.61
64+		\$1,458.14	\$1,458.14	\$1,501.88	\$1,501.88	\$1,574.79	\$1,574.79

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010057		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15   Rx 0		Platinum PPO 0/0/15   Rx 0		Platinum PPO 250/0/15   Rx 250		Platinum PPO 250/0/15   Rx 250		Platinum PPO 250/0/15   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0 /\$0 Med/Rx		\$0 /\$0 Med/Rx		\$250 /\$250 Med/Rx		\$250 /\$250 Med/Rx		\$250 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$388.77	\$388.77	\$407.65	\$407.65	\$359.41	\$359.41	\$370.19	\$370.19	\$388.17	\$388.17
15	\$423.33	\$423.33	\$443.88	\$443.88	\$391.36	\$391.36	\$403.10	\$403.10	\$422.67	\$422.67
16	\$436.55	\$436.55	\$457.74	\$457.74	\$403.58	\$403.58	\$415.68	\$415.68	\$435.86	\$435.86
17	\$449.76	\$449.76	\$471.59	\$471.59	\$415.79	\$415.79	\$428.26	\$428.26	\$449.05	\$449.05
18	\$463.99	\$463.99	\$486.51	\$486.51	\$428.95	\$428.95	\$441.81	\$441.81	\$463.26	\$463.26
19	\$478.22	\$478.22	\$501.43	\$501.43	\$442.10	\$442.10	\$455.36	\$455.36	\$477.47	\$477.47
20	\$492.96	\$492.96	\$516.89	\$516.89	\$455.73	\$455.73	\$469.40	\$469.40	\$492.18	\$492.18
21	\$508.20	\$508.20	\$532.87	\$532.87	\$469.82	\$469.82	\$483.91	\$483.91	\$507.41	\$507.41
22	\$508.20	\$508.20	\$532.87	\$532.87	\$469.82	\$469.82	\$483.91	\$483.91	\$507.41	\$507.41
23	\$508.20	\$508.20	\$532.87	\$532.87	\$469.82	\$469.82	\$483.91	\$483.91	\$507.41	\$507.41
24	\$508.20	\$508.20	\$532.87	\$532.87	\$469.82	\$469.82	\$483.91	\$483.91	\$507.41	\$507.41
25	\$510.23	\$510.23	\$535.00	\$535.00	\$471.70	\$471.70	\$485.85	\$485.85	\$509.44	\$509.44
26	\$520.40	\$520.40	\$545.66	\$545.66	\$481.10	\$481.10	\$495.53	\$495.53	\$519.58	\$519.58
27	\$532.60	\$532.60	\$558.45	\$558.45	\$492.37	\$492.37	\$507.14	\$507.14	\$531.76	\$531.76
28	\$552.42	\$552.42	\$579.23	\$579.23	\$510.69	\$510.69	\$526.02	\$526.02	\$551.55	\$551.55
29	\$568.68	\$568.68	\$596.28	\$596.28	\$525.73	\$525.73	\$541.50	\$541.50	\$567.79	\$567.79
30	\$576.81	\$576.81	\$604.81	\$604.81	\$533.25	\$533.25	\$549.24	\$549.24	\$575.91	\$575.91
31	\$589.01	\$589.01	\$617.60	\$617.60	\$544.52	\$544.52	\$560.86	\$560.86	\$588.08	\$588.08
32	\$601.20	\$601.20	\$630.39	\$630.39	\$555.80	\$555.80	\$572.47	\$572.47	\$600.26	\$600.26
33	\$608.83	\$608.83	\$638.38	\$638.38	\$562.84	\$562.84	\$579.73	\$579.73	\$607.87	\$607.87
34	\$616.96	\$616.96	\$646.91	\$646.91	\$570.36	\$570.36	\$587.47	\$587.47	\$615.99	\$615.99
35	\$621.02	\$621.02	\$651.17	\$651.17	\$574.12	\$574.12	\$591.34	\$591.34	\$620.05	\$620.05
36	\$625.09	\$625.09	\$655.43	\$655.43	\$577.88	\$577.88	\$595.21	\$595.21	\$624.11	\$624.11
37	\$629.15	\$629.15	\$659.70	\$659.70	\$581.64	\$581.64	\$599.09	\$599.09	\$628.17	\$628.17
38	\$633.22	\$633.22	\$663.96	\$663.96	\$585.40	\$585.40	\$602.96	\$602.96	\$632.23	\$632.23
39	\$641.35	\$641.35	\$672.48	\$672.48	\$592.91	\$592.91	\$610.70	\$610.70	\$640.35	\$640.35
40	\$649.48	\$649.48	\$681.01	\$681.01	\$600.43	\$600.43	\$618.44	\$618.44	\$648.46	\$648.46
41	\$661.68	\$661.68	\$693.80	\$693.80	\$611.71	\$611.71	\$630.06	\$630.06	\$660.64	\$660.64
42	\$673.37	\$673.37	\$706.06	\$706.06	\$622.51	\$622.51	\$641.19	\$641.19	\$672.31	\$672.31
43	\$689.63	\$689.63	\$723.11	\$723.11	\$637.55	\$637.55	\$656.67	\$656.67	\$688.55	\$688.55
44	\$709.96	\$709.96	\$744.42	\$744.42	\$656.34	\$656.34	\$676.03	\$676.03	\$708.85	\$708.85
45	\$733.84	\$733.84	\$769.47	\$769.47	\$678.42	\$678.42	\$698.77	\$698.77	\$732.69	\$732.69
46	\$762.30	\$762.30	\$799.31	\$799.31	\$704.73	\$704.73	\$725.87	\$725.87	\$761.11	\$761.11
47	\$794.32	\$794.32	\$832.88	\$832.88	\$734.33	\$734.33	\$756.36	\$756.36	\$793.07	\$793.07
48	\$830.91	\$830.91	\$871.25	\$871.25	\$768.16	\$768.16	\$791.20	\$791.20	\$829.61	\$829.61
49	\$866.99	\$866.99	\$909.08	\$909.08	\$801.51	\$801.51	\$825.56	\$825.56	\$865.63	\$865.63
50	\$907.65	\$907.65	\$951.71	\$951.71	\$839.10	\$839.10	\$864.27	\$864.27	\$906.23	\$906.23
51	\$947.80	\$947.80	\$993.81	\$993.81	\$876.21	\$876.21	\$902.50	\$902.50	\$946.31	\$946.31
52	\$992.01	\$992.01	\$1,040.17	\$1,040.17	\$917.09	\$917.09	\$944.60	\$944.60	\$990.46	\$990.46
53	\$1,036.73	\$1,036.73	\$1,087.06	\$1,087.06	\$958.43	\$958.43	\$987.19	\$987.19	\$1,035.11	\$1,035.11
54	\$1,085.01	\$1,085.01	\$1,137.68	\$1,137.68	\$1,003.07	\$1,003.07	\$1,033.16	\$1,033.16	\$1,083.31	\$1,083.31
55	\$1,133.29	\$1,133.29	\$1,188.30	\$1,188.30	\$1,047.70	\$1,047.70	\$1,079.13	\$1,079.13	\$1,131.51	\$1,131.51
56	\$1,185.64	\$1,185.64	\$1,243.19	\$1,243.19	\$1,096.09	\$1,096.09	\$1,128.97	\$1,128.97	\$1,183.78	\$1,183.78
57	\$1,238.49	\$1,238.49	\$1,298.61	\$1,298.61	\$1,144.95	\$1,144.95	\$1,179.30	\$1,179.30	\$1,236.55	\$1,236.55
58	\$1,294.90	\$1,294.90	\$1,357.76	\$1,357.76	\$1,197.10	\$1,197.10	\$1,233.01	\$1,233.01	\$1,292.87	\$1,292.87
59	\$1,322.85	\$1,322.85	\$1,387.07	\$1,387.07	\$1,222.94	\$1,222.94	\$1,259.63	\$1,259.63	\$1,320.78	\$1,320.78
60	\$1,379.26	\$1,379.26	\$1,446.21	\$1,446.21	\$1,275.09	\$1,275.09	\$1,313.34	\$1,313.34	\$1,377.10	\$1,377.10
61	\$1,428.05	\$1,428.05	\$1,497.37	\$1,497.37	\$1,320.19	\$1,320.19	\$1,359.80	\$1,359.80	\$1,425.81	\$1,425.81
62	\$1,460.06	\$1,460.06	\$1,530.94	\$1,530.94	\$1,349.79	\$1,349.79	\$1,390.29	\$1,390.29	\$1,457.78	\$1,457.78
63	\$1,500.21	\$1,500.21	\$1,573.04	\$1,573.04	\$1,386.91	\$1,386.91	\$1,428.52	\$1,428.52	\$1,497.86	\$1,497.86
64+	\$1,524.60	\$1,524.60	\$1,598.61	\$1,598.61	\$1,409.45	\$1,409.45	\$1,451.73	\$1,451.73	\$1,522.22	\$1,522.22



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010058		45127PA0010058		45127PA0010058		45127PA0010069		45127PA0010069	
Plan Marketing Name =>	Platinum PPO 250/0/15   Rx 0		Platinum PPO 250/0/15   Rx 0		Platinum PPO 250/0/15   Rx 0		PPO HRA 3500/0/35 - 700   Rx 0		PPO HRA 3500/0/35 - 700   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	\$250 /\$0 Med/Rx		\$250 /\$0 Med/Rx		\$250 /\$0 Med/Rx		\$3500 /\$250 Med/Rx		\$3500 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$365.04	\$365.04	\$375.99	\$375.99	\$394.24	\$394.24	\$267.84	\$267.84	\$275.88	\$275.88
15	\$397.48	\$397.48	\$409.41	\$409.41	\$429.28	\$429.28	\$291.65	\$291.65	\$300.40	\$300.40
16	\$409.89	\$409.89	\$422.19	\$422.19	\$442.68	\$442.68	\$300.75	\$300.75	\$309.78	\$309.78
17	\$422.30	\$422.30	\$434.96	\$434.96	\$456.08	\$456.08	\$309.86	\$309.86	\$319.15	\$319.15
18	\$435.66	\$435.66	\$448.73	\$448.73	\$470.51	\$470.51	\$319.66	\$319.66	\$329.25	\$329.25
19	\$449.02	\$449.02	\$462.49	\$462.49	\$484.94	\$484.94	\$329.46	\$329.46	\$339.35	\$339.35
20	\$462.85	\$462.85	\$476.74	\$476.74	\$499.88	\$499.88	\$339.62	\$339.62	\$349.80	\$349.80
21	\$477.17	\$477.17	\$491.49	\$491.49	\$515.34	\$515.34	\$350.12	\$350.12	\$360.62	\$360.62
22	\$477.17	\$477.17	\$491.49	\$491.49	\$515.34	\$515.34	\$350.12	\$350.12	\$360.62	\$360.62
23	\$477.17	\$477.17	\$491.49	\$491.49	\$515.34	\$515.34	\$350.12	\$350.12	\$360.62	\$360.62
24	\$477.17	\$477.17	\$491.49	\$491.49	\$515.34	\$515.34	\$350.12	\$350.12	\$360.62	\$360.62
25	\$479.08	\$479.08	\$493.45	\$493.45	\$517.40	\$517.40	\$351.52	\$351.52	\$362.07	\$362.07
26	\$488.62	\$488.62	\$503.28	\$503.28	\$527.71	\$527.71	\$358.52	\$358.52	\$369.28	\$369.28
27	\$500.07	\$500.07	\$515.08	\$515.08	\$540.08	\$540.08	\$366.93	\$366.93	\$377.93	\$377.93
28	\$518.68	\$518.68	\$534.24	\$534.24	\$560.18	\$560.18	\$380.58	\$380.58	\$392.00	\$392.00
29	\$533.95	\$533.95	\$549.97	\$549.97	\$576.67	\$576.67	\$391.78	\$391.78	\$403.54	\$403.54
30	\$541.59	\$541.59	\$557.84	\$557.84	\$584.91	\$584.91	\$397.39	\$397.39	\$409.31	\$409.31
31	\$553.04	\$553.04	\$569.63	\$569.63	\$597.28	\$597.28	\$405.79	\$405.79	\$417.96	\$417.96
32	\$564.49	\$564.49	\$581.43	\$581.43	\$609.65	\$609.65	\$414.19	\$414.19	\$426.62	\$426.62
33	\$571.65	\$571.65	\$588.80	\$588.80	\$617.38	\$617.38	\$419.44	\$419.44	\$432.03	\$432.03
34	\$579.28	\$579.28	\$596.66	\$596.66	\$625.63	\$625.63	\$425.05	\$425.05	\$437.80	\$437.80
35	\$583.10	\$583.10	\$600.59	\$600.59	\$629.75	\$629.75	\$427.85	\$427.85	\$440.68	\$440.68
36	\$586.92	\$586.92	\$604.53	\$604.53	\$633.87	\$633.87	\$430.65	\$430.65	\$443.57	\$443.57
37	\$590.74	\$590.74	\$608.46	\$608.46	\$638.00	\$638.00	\$433.45	\$433.45	\$446.45	\$446.45
38	\$594.55	\$594.55	\$612.39	\$612.39	\$642.12	\$642.12	\$436.25	\$436.25	\$449.34	\$449.34
39	\$602.19	\$602.19	\$620.25	\$620.25	\$650.36	\$650.36	\$441.85	\$441.85	\$455.11	\$455.11
40	\$609.82	\$609.82	\$628.12	\$628.12	\$658.61	\$658.61	\$447.45	\$447.45	\$460.88	\$460.88
41	\$621.28	\$621.28	\$639.91	\$639.91	\$670.98	\$670.98	\$455.86	\$455.86	\$469.53	\$469.53
42	\$632.25	\$632.25	\$651.22	\$651.22	\$682.83	\$682.83	\$463.91	\$463.91	\$477.83	\$477.83
43	\$647.52	\$647.52	\$666.95	\$666.95	\$699.32	\$699.32	\$475.11	\$475.11	\$489.37	\$489.37
44	\$666.61	\$666.61	\$686.60	\$686.60	\$719.94	\$719.94	\$489.12	\$489.12	\$503.79	\$503.79
45	\$689.03	\$689.03	\$709.70	\$709.70	\$744.16	\$744.16	\$505.57	\$505.57	\$520.74	\$520.74
46	\$715.76	\$715.76	\$737.23	\$737.23	\$773.02	\$773.02	\$525.18	\$525.18	\$540.94	\$540.94
47	\$745.82	\$745.82	\$768.19	\$768.19	\$805.48	\$805.48	\$547.24	\$547.24	\$563.65	\$563.65
48	\$780.17	\$780.17	\$803.58	\$803.58	\$842.59	\$842.59	\$572.45	\$572.45	\$589.62	\$589.62
49	\$814.05	\$814.05	\$838.47	\$838.47	\$879.18	\$879.18	\$597.30	\$597.30	\$615.22	\$615.22
50	\$852.23	\$852.23	\$877.79	\$877.79	\$920.40	\$920.40	\$625.31	\$625.31	\$644.07	\$644.07
51	\$889.92	\$889.92	\$916.62	\$916.62	\$961.12	\$961.12	\$652.97	\$652.97	\$672.56	\$672.56
52	\$931.44	\$931.44	\$959.38	\$959.38	\$1,005.95	\$1,005.95	\$683.43	\$683.43	\$703.94	\$703.94
53	\$973.43	\$973.43	\$1,002.63	\$1,002.63	\$1,051.30	\$1,051.30	\$714.24	\$714.24	\$735.67	\$735.67
54	\$1,018.76	\$1,018.76	\$1,049.32	\$1,049.32	\$1,100.26	\$1,100.26	\$747.51	\$747.51	\$769.93	\$769.93
55	\$1,064.09	\$1,064.09	\$1,096.01	\$1,096.01	\$1,149.22	\$1,149.22	\$780.77	\$780.77	\$804.19	\$804.19
56	\$1,113.24	\$1,113.24	\$1,146.63	\$1,146.63	\$1,202.30	\$1,202.30	\$816.83	\$816.83	\$841.33	\$841.33
57	\$1,162.86	\$1,162.86	\$1,197.75	\$1,197.75	\$1,255.89	\$1,255.89	\$853.24	\$853.24	\$878.84	\$878.84
58	\$1,215.83	\$1,215.83	\$1,252.30	\$1,252.30	\$1,313.10	\$1,313.10	\$892.11	\$892.11	\$918.87	\$918.87
59	\$1,242.07	\$1,242.07	\$1,279.34	\$1,279.34	\$1,341.44	\$1,341.44	\$911.36	\$911.36	\$938.70	\$938.70
60	\$1,295.04	\$1,295.04	\$1,333.89	\$1,333.89	\$1,398.64	\$1,398.64	\$950.23	\$950.23	\$978.73	\$978.73
61	\$1,340.85	\$1,340.85	\$1,381.07	\$1,381.07	\$1,448.12	\$1,448.12	\$983.84	\$983.84	\$1,013.35	\$1,013.35
62	\$1,370.91	\$1,370.91	\$1,412.04	\$1,412.04	\$1,480.58	\$1,480.58	\$1,005.89	\$1,005.89	\$1,036.07	\$1,036.07
63	\$1,408.61	\$1,408.61	\$1,450.86	\$1,450.86	\$1,521.29	\$1,521.29	\$1,033.55	\$1,033.55	\$1,064.56	\$1,064.56
64+	\$1,431.50	\$1,431.50	\$1,474.46	\$1,474.46	\$1,546.02	\$1,546.02	\$1,050.35	\$1,050.35	\$1,081.86	\$1,081.86



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010069		45127PA0010070		45127PA0010070		45127PA0010070		45127PA0010084	
Plan Marketing Name =>	PPO HRA 3500/0/35 - 700   Rx		PPO HRA 3500/0/35 - 700   Rx		PPO HRA 3500/0/35 - 700   Rx		PPO HRA 3500/0/35 - 700   Rx		Gold PPO 1000/0/25   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$3500 /\$250 Med/Rx		\$3500 /\$0 Med/Rx		\$3500 /\$0 Med/Rx		\$3500 /\$0 Med/Rx		\$1000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$289.27	\$289.27	\$274.93	\$274.93	\$283.17	\$283.17	\$296.92	\$296.92	\$319.96	\$319.96
15	\$314.98	\$314.98	\$299.36	\$299.36	\$308.34	\$308.34	\$323.31	\$323.31	\$348.40	\$348.40
16	\$324.81	\$324.81	\$308.71	\$308.71	\$317.97	\$317.97	\$333.40	\$333.40	\$359.28	\$359.28
17	\$334.64	\$334.64	\$318.05	\$318.05	\$327.59	\$327.59	\$343.50	\$343.50	\$370.15	\$370.15
18	\$345.23	\$345.23	\$328.11	\$328.11	\$337.96	\$337.96	\$354.36	\$354.36	\$381.86	\$381.86
19	\$355.82	\$355.82	\$338.18	\$338.18	\$348.32	\$348.32	\$365.23	\$365.23	\$393.57	\$393.57
20	\$366.79	\$366.79	\$348.60	\$348.60	\$359.06	\$359.06	\$376.49	\$376.49	\$405.70	\$405.70
21	\$378.13	\$378.13	\$359.38	\$359.38	\$370.16	\$370.16	\$388.13	\$388.13	\$418.25	\$418.25
22	\$378.13	\$378.13	\$359.38	\$359.38	\$370.16	\$370.16	\$388.13	\$388.13	\$418.25	\$418.25
23	\$378.13	\$378.13	\$359.38	\$359.38	\$370.16	\$370.16	\$388.13	\$388.13	\$418.25	\$418.25
24	\$378.13	\$378.13	\$359.38	\$359.38	\$370.16	\$370.16	\$388.13	\$388.13	\$418.25	\$418.25
25	\$379.64	\$379.64	\$360.82	\$360.82	\$371.64	\$371.64	\$389.68	\$389.68	\$419.92	\$419.92
26	\$387.20	\$387.20	\$368.01	\$368.01	\$379.05	\$379.05	\$397.45	\$397.45	\$428.29	\$428.29
27	\$396.28	\$396.28	\$376.63	\$376.63	\$387.93	\$387.93	\$406.76	\$406.76	\$438.33	\$438.33
28	\$411.03	\$411.03	\$390.65	\$390.65	\$402.37	\$402.37	\$421.90	\$421.90	\$454.64	\$454.64
29	\$423.13	\$423.13	\$402.15	\$402.15	\$414.21	\$414.21	\$434.32	\$434.32	\$468.02	\$468.02
30	\$429.18	\$429.18	\$407.90	\$407.90	\$420.13	\$420.13	\$440.53	\$440.53	\$474.71	\$474.71
31	\$438.25	\$438.25	\$416.52	\$416.52	\$429.02	\$429.02	\$449.84	\$449.84	\$484.75	\$484.75
32	\$447.33	\$447.33	\$425.15	\$425.15	\$437.90	\$437.90	\$459.16	\$459.16	\$494.79	\$494.79
33	\$453.00	\$453.00	\$430.54	\$430.54	\$443.45	\$443.45	\$464.98	\$464.98	\$501.06	\$501.06
34	\$459.05	\$459.05	\$436.29	\$436.29	\$449.38	\$449.38	\$471.19	\$471.19	\$507.76	\$507.76
35	\$462.07	\$462.07	\$439.16	\$439.16	\$452.34	\$452.34	\$474.30	\$474.30	\$511.10	\$511.10
36	\$465.10	\$465.10	\$442.04	\$442.04	\$455.30	\$455.30	\$477.40	\$477.40	\$514.45	\$514.45
37	\$468.12	\$468.12	\$444.91	\$444.91	\$458.26	\$458.26	\$480.51	\$480.51	\$517.79	\$517.79
38	\$471.15	\$471.15	\$447.79	\$447.79	\$461.22	\$461.22	\$483.61	\$483.61	\$521.14	\$521.14
39	\$477.20	\$477.20	\$453.54	\$453.54	\$467.14	\$467.14	\$489.82	\$489.82	\$527.83	\$527.83
40	\$483.25	\$483.25	\$459.29	\$459.29	\$473.07	\$473.07	\$496.03	\$496.03	\$534.52	\$534.52
41	\$492.32	\$492.32	\$467.91	\$467.91	\$481.95	\$481.95	\$505.35	\$505.35	\$544.56	\$544.56
42	\$501.02	\$501.02	\$476.18	\$476.18	\$490.46	\$490.46	\$514.27	\$514.27	\$554.18	\$554.18
43	\$513.12	\$513.12	\$487.68	\$487.68	\$502.31	\$502.31	\$526.69	\$526.69	\$567.57	\$567.57
44	\$528.25	\$528.25	\$502.05	\$502.05	\$517.12	\$517.12	\$542.22	\$542.22	\$584.30	\$584.30
45	\$546.02	\$546.02	\$518.94	\$518.94	\$534.51	\$534.51	\$560.46	\$560.46	\$603.95	\$603.95
46	\$567.19	\$567.19	\$539.07	\$539.07	\$555.24	\$555.24	\$582.20	\$582.20	\$627.38	\$627.38
47	\$591.02	\$591.02	\$561.71	\$561.71	\$578.56	\$578.56	\$606.65	\$606.65	\$653.72	\$653.72
48	\$618.24	\$618.24	\$587.59	\$587.59	\$605.21	\$605.21	\$634.59	\$634.59	\$683.84	\$683.84
49	\$645.09	\$645.09	\$613.10	\$613.10	\$631.50	\$631.50	\$662.15	\$662.15	\$713.53	\$713.53
50	\$675.34	\$675.34	\$641.85	\$641.85	\$661.11	\$661.11	\$693.20	\$693.20	\$746.99	\$746.99
51	\$705.21	\$705.21	\$670.24	\$670.24	\$690.35	\$690.35	\$723.86	\$723.86	\$780.04	\$780.04
52	\$738.11	\$738.11	\$701.51	\$701.51	\$722.56	\$722.56	\$757.63	\$757.63	\$816.42	\$816.42
53	\$771.38	\$771.38	\$733.14	\$733.14	\$755.13	\$755.13	\$791.79	\$791.79	\$853.23	\$853.23
54	\$807.31	\$807.31	\$767.28	\$767.28	\$790.29	\$790.29	\$828.66	\$828.66	\$892.96	\$892.96
55	\$843.23	\$843.23	\$801.42	\$801.42	\$825.46	\$825.46	\$865.53	\$865.53	\$932.70	\$932.70
56	\$882.18	\$882.18	\$838.43	\$838.43	\$863.59	\$863.59	\$905.51	\$905.51	\$975.78	\$975.78
57	\$921.50	\$921.50	\$875.81	\$875.81	\$902.08	\$902.08	\$945.87	\$945.87	\$1,019.28	\$1,019.28
58	\$963.47	\$963.47	\$915.70	\$915.70	\$943.17	\$943.17	\$988.96	\$988.96	\$1,065.70	\$1,065.70
59	\$984.27	\$984.27	\$935.47	\$935.47	\$963.53	\$963.53	\$1,010.30	\$1,010.30	\$1,088.70	\$1,088.70
60	\$1,026.24	\$1,026.24	\$975.36	\$975.36	\$1,004.62	\$1,004.62	\$1,053.39	\$1,053.39	\$1,135.13	\$1,135.13
61	\$1,062.54	\$1,062.54	\$1,009.86	\$1,009.86	\$1,040.15	\$1,040.15	\$1,090.65	\$1,090.65	\$1,175.28	\$1,175.28
62	\$1,086.37	\$1,086.37	\$1,032.50	\$1,032.50	\$1,063.47	\$1,063.47	\$1,115.10	\$1,115.10	\$1,201.63	\$1,201.63
63	\$1,116.24	\$1,116.24	\$1,060.89	\$1,060.89	\$1,092.72	\$1,092.72	\$1,145.76	\$1,145.76	\$1,234.67	\$1,234.67
64+	\$1,134.38	\$1,134.38	\$1,078.13	\$1,078.13	\$1,110.47	\$1,110.47	\$1,164.38	\$1,164.38	\$1,254.74	\$1,254.74

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010085		45127PA0010085		45127PA0010085	
Plan Marketing Name =>	Gold PPO 1000/0/25   Rx 250		Gold PPO 1000/0/25   Rx 250		Gold PPO 1000/0/25   Rx 0		Gold PPO 1000/0/25   Rx 0		Gold PPO 1000/0/25   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1000 /\$250 Med/Rx		\$1000 /\$250 Med/Rx		\$1000 /\$0 Med/Rx		\$1000 /\$0 Med/Rx		\$1000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$329.56	\$329.56	\$345.56	\$345.56	\$325.61	\$325.61	\$335.38	\$335.38	\$351.66	\$351.66
15	\$358.85	\$358.85	\$376.27	\$376.27	\$354.55	\$354.55	\$365.19	\$365.19	\$382.91	\$382.91
16	\$370.06	\$370.06	\$388.02	\$388.02	\$365.62	\$365.62	\$376.58	\$376.58	\$394.87	\$394.87
17	\$381.26	\$381.26	\$399.76	\$399.76	\$376.68	\$376.68	\$387.98	\$387.98	\$406.82	\$406.82
18	\$393.32	\$393.32	\$412.41	\$412.41	\$388.60	\$388.60	\$400.26	\$400.26	\$419.69	\$419.69
19	\$405.38	\$405.38	\$425.06	\$425.06	\$400.52	\$400.52	\$412.53	\$412.53	\$432.56	\$432.56
20	\$417.87	\$417.87	\$438.16	\$438.16	\$412.86	\$412.86	\$425.25	\$425.25	\$445.89	\$445.89
21	\$430.80	\$430.80	\$451.71	\$451.71	\$425.63	\$425.63	\$438.40	\$438.40	\$459.68	\$459.68
22	\$430.80	\$430.80	\$451.71	\$451.71	\$425.63	\$425.63	\$438.40	\$438.40	\$459.68	\$459.68
23	\$430.80	\$430.80	\$451.71	\$451.71	\$425.63	\$425.63	\$438.40	\$438.40	\$459.68	\$459.68
24	\$430.80	\$430.80	\$451.71	\$451.71	\$425.63	\$425.63	\$438.40	\$438.40	\$459.68	\$459.68
25	\$432.52	\$432.52	\$453.52	\$453.52	\$427.33	\$427.33	\$440.15	\$440.15	\$461.52	\$461.52
26	\$441.14	\$441.14	\$462.55	\$462.55	\$435.85	\$435.85	\$448.92	\$448.92	\$470.71	\$470.71
27	\$451.48	\$451.48	\$473.39	\$473.39	\$446.06	\$446.06	\$459.44	\$459.44	\$481.75	\$481.75
28	\$468.28	\$468.28	\$491.01	\$491.01	\$462.66	\$462.66	\$476.54	\$476.54	\$499.67	\$499.67
29	\$482.06	\$482.06	\$505.46	\$505.46	\$476.28	\$476.28	\$490.57	\$490.57	\$514.38	\$514.38
30	\$488.96	\$488.96	\$512.69	\$512.69	\$483.09	\$483.09	\$497.58	\$497.58	\$521.74	\$521.74
31	\$499.29	\$499.29	\$523.53	\$523.53	\$493.31	\$493.31	\$508.10	\$508.10	\$532.77	\$532.77
32	\$509.63	\$509.63	\$534.37	\$534.37	\$503.52	\$503.52	\$518.63	\$518.63	\$543.80	\$543.80
33	\$516.10	\$516.10	\$541.15	\$541.15	\$509.90	\$509.90	\$525.20	\$525.20	\$550.70	\$550.70
34	\$522.99	\$522.99	\$548.38	\$548.38	\$516.71	\$516.71	\$532.22	\$532.22	\$558.05	\$558.05
35	\$526.43	\$526.43	\$551.99	\$551.99	\$520.12	\$520.12	\$535.72	\$535.72	\$561.73	\$561.73
36	\$529.88	\$529.88	\$555.60	\$555.60	\$523.52	\$523.52	\$539.23	\$539.23	\$565.41	\$565.41
37	\$533.33	\$533.33	\$559.22	\$559.22	\$526.93	\$526.93	\$542.74	\$542.74	\$569.08	\$569.08
38	\$536.77	\$536.77	\$562.83	\$562.83	\$530.33	\$530.33	\$546.25	\$546.25	\$572.76	\$572.76
39	\$543.67	\$543.67	\$570.06	\$570.06	\$537.15	\$537.15	\$553.26	\$553.26	\$580.12	\$580.12
40	\$550.56	\$550.56	\$577.29	\$577.29	\$543.96	\$543.96	\$560.27	\$560.27	\$587.47	\$587.47
41	\$560.90	\$560.90	\$588.13	\$588.13	\$554.17	\$554.17	\$570.80	\$570.80	\$598.50	\$598.50
42	\$570.81	\$570.81	\$598.52	\$598.52	\$563.96	\$563.96	\$580.88	\$580.88	\$609.08	\$609.08
43	\$584.59	\$584.59	\$612.97	\$612.97	\$577.58	\$577.58	\$594.91	\$594.91	\$623.79	\$623.79
44	\$601.82	\$601.82	\$631.04	\$631.04	\$594.61	\$594.61	\$612.44	\$612.44	\$642.17	\$642.17
45	\$622.07	\$622.07	\$652.27	\$652.27	\$614.61	\$614.61	\$633.05	\$633.05	\$663.78	\$663.78
46	\$646.20	\$646.20	\$677.56	\$677.56	\$638.45	\$638.45	\$657.60	\$657.60	\$689.52	\$689.52
47	\$673.34	\$673.34	\$706.02	\$706.02	\$665.26	\$665.26	\$685.22	\$685.22	\$718.48	\$718.48
48	\$704.35	\$704.35	\$738.55	\$738.55	\$695.91	\$695.91	\$716.78	\$716.78	\$751.58	\$751.58
49	\$734.94	\$734.94	\$770.62	\$770.62	\$726.12	\$726.12	\$747.91	\$747.91	\$784.21	\$784.21
50	\$769.40	\$769.40	\$806.75	\$806.75	\$760.18	\$760.18	\$782.98	\$782.98	\$820.99	\$820.99
51	\$803.44	\$803.44	\$842.44	\$842.44	\$793.80	\$793.80	\$817.61	\$817.61	\$857.30	\$857.30
52	\$840.92	\$840.92	\$881.74	\$881.74	\$830.83	\$830.83	\$855.75	\$855.75	\$897.30	\$897.30
53	\$878.83	\$878.83	\$921.49	\$921.49	\$868.29	\$868.29	\$894.33	\$894.33	\$937.75	\$937.75
54	\$919.75	\$919.75	\$964.40	\$964.40	\$908.72	\$908.72	\$935.98	\$935.98	\$981.42	\$981.42
55	\$960.68	\$960.68	\$1,007.31	\$1,007.31	\$949.15	\$949.15	\$977.63	\$977.63	\$1,025.09	\$1,025.09
56	\$1,005.05	\$1,005.05	\$1,053.84	\$1,053.84	\$992.99	\$992.99	\$1,022.78	\$1,022.78	\$1,072.43	\$1,072.43
57	\$1,049.85	\$1,049.85	\$1,100.82	\$1,100.82	\$1,037.26	\$1,037.26	\$1,068.38	\$1,068.38	\$1,120.24	\$1,120.24
58	\$1,097.67	\$1,097.67	\$1,150.96	\$1,150.96	\$1,084.51	\$1,084.51	\$1,117.04	\$1,117.04	\$1,171.27	\$1,171.27
59	\$1,121.37	\$1,121.37	\$1,175.80	\$1,175.80	\$1,107.91	\$1,107.91	\$1,141.15	\$1,141.15	\$1,196.55	\$1,196.55
60	\$1,169.18	\$1,169.18	\$1,225.94	\$1,225.94	\$1,155.16	\$1,155.16	\$1,189.81	\$1,189.81	\$1,247.57	\$1,247.57
61	\$1,210.54	\$1,210.54	\$1,269.31	\$1,269.31	\$1,196.02	\$1,196.02	\$1,231.90	\$1,231.90	\$1,291.70	\$1,291.70
62	\$1,237.68	\$1,237.68	\$1,297.76	\$1,297.76	\$1,222.83	\$1,222.83	\$1,259.52	\$1,259.52	\$1,320.66	\$1,320.66
63	\$1,271.71	\$1,271.71	\$1,333.45	\$1,333.45	\$1,256.46	\$1,256.46	\$1,294.15	\$1,294.15	\$1,356.98	\$1,356.98
64+	\$1,292.39	\$1,292.39	\$1,355.12	\$1,355.12	\$1,276.88	\$1,276.88	\$1,315.19	\$1,315.19	\$1,379.03	\$1,379.03

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010089		45127PA0010089		45127PA0010090		45127PA0010090	
Plan Marketing Name =>	Gold PPO 2000/0/20   Rx 250		Gold PPO 2000/0/20   Rx 250		Gold PPO 2000/0/20   Rx 250		Gold PPO 2000/0/20   Rx 0		Gold PPO 2000/0/20   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000 /\$250 Med/Rx		\$2000 /\$250 Med/Rx		\$2000 /\$250 Med/Rx		\$2000 /\$0 Med/Rx		\$2000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$299.43	\$299.43	\$308.41	\$308.41	\$323.38	\$323.38	\$305.10	\$305.10	\$314.25	\$314.25
15	\$326.04	\$326.04	\$335.83	\$335.83	\$352.13	\$352.13	\$332.22	\$332.22	\$342.18	\$342.18
16	\$336.22	\$336.22	\$346.31	\$346.31	\$363.12	\$363.12	\$342.59	\$342.59	\$352.86	\$352.86
17	\$346.40	\$346.40	\$356.79	\$356.79	\$374.11	\$374.11	\$352.96	\$352.96	\$363.54	\$363.54
18	\$357.36	\$357.36	\$368.08	\$368.08	\$385.95	\$385.95	\$364.12	\$364.12	\$375.05	\$375.05
19	\$368.32	\$368.32	\$379.37	\$379.37	\$397.78	\$397.78	\$375.29	\$375.29	\$386.55	\$386.55
20	\$379.67	\$379.67	\$391.06	\$391.06	\$410.04	\$410.04	\$386.86	\$386.86	\$398.46	\$398.46
21	\$391.41	\$391.41	\$403.15	\$403.15	\$422.72	\$422.72	\$398.82	\$398.82	\$410.78	\$410.78
22	\$391.41	\$391.41	\$403.15	\$403.15	\$422.72	\$422.72	\$398.82	\$398.82	\$410.78	\$410.78
23	\$391.41	\$391.41	\$403.15	\$403.15	\$422.72	\$422.72	\$398.82	\$398.82	\$410.78	\$410.78
24	\$391.41	\$391.41	\$403.15	\$403.15	\$422.72	\$422.72	\$398.82	\$398.82	\$410.78	\$410.78
25	\$392.98	\$392.98	\$404.76	\$404.76	\$424.41	\$424.41	\$400.42	\$400.42	\$412.43	\$412.43
26	\$400.80	\$400.80	\$412.83	\$412.83	\$432.87	\$432.87	\$408.39	\$408.39	\$420.64	\$420.64
27	\$410.20	\$410.20	\$422.50	\$422.50	\$443.01	\$443.01	\$417.96	\$417.96	\$430.50	\$430.50
28	\$425.46	\$425.46	\$438.23	\$438.23	\$459.50	\$459.50	\$433.52	\$433.52	\$446.52	\$446.52
29	\$437.99	\$437.99	\$451.13	\$451.13	\$473.03	\$473.03	\$446.28	\$446.28	\$459.67	\$459.67
30	\$444.25	\$444.25	\$457.58	\$457.58	\$479.79	\$479.79	\$452.66	\$452.66	\$466.24	\$466.24
31	\$453.64	\$453.64	\$467.25	\$467.25	\$489.94	\$489.94	\$462.23	\$462.23	\$476.10	\$476.10
32	\$463.04	\$463.04	\$476.93	\$476.93	\$500.08	\$500.08	\$471.80	\$471.80	\$485.96	\$485.96
33	\$468.91	\$468.91	\$482.98	\$482.98	\$506.42	\$506.42	\$477.79	\$477.79	\$492.12	\$492.12
34	\$475.17	\$475.17	\$489.43	\$489.43	\$513.19	\$513.19	\$484.17	\$484.17	\$498.69	\$498.69
35	\$478.30	\$478.30	\$492.65	\$492.65	\$516.57	\$516.57	\$487.36	\$487.36	\$501.98	\$501.98
36	\$481.43	\$481.43	\$495.88	\$495.88	\$519.95	\$519.95	\$490.55	\$490.55	\$505.27	\$505.27
37	\$484.57	\$484.57	\$499.10	\$499.10	\$523.33	\$523.33	\$493.74	\$493.74	\$508.55	\$508.55
38	\$487.70	\$487.70	\$502.33	\$502.33	\$526.71	\$526.71	\$496.93	\$496.93	\$511.84	\$511.84
39	\$493.96	\$493.96	\$508.78	\$508.78	\$533.48	\$533.48	\$503.31	\$503.31	\$518.41	\$518.41
40	\$500.22	\$500.22	\$515.23	\$515.23	\$540.24	\$540.24	\$509.69	\$509.69	\$524.98	\$524.98
41	\$509.62	\$509.62	\$524.90	\$524.90	\$550.39	\$550.39	\$519.26	\$519.26	\$534.84	\$534.84
42	\$518.62	\$518.62	\$534.18	\$534.18	\$560.11	\$560.11	\$528.44	\$528.44	\$544.29	\$544.29
43	\$531.14	\$531.14	\$547.08	\$547.08	\$573.63	\$573.63	\$541.20	\$541.20	\$557.43	\$557.43
44	\$546.80	\$546.80	\$563.20	\$563.20	\$590.54	\$590.54	\$557.15	\$557.15	\$573.87	\$573.87
45	\$565.20	\$565.20	\$582.15	\$582.15	\$610.41	\$610.41	\$575.90	\$575.90	\$593.17	\$593.17
46	\$587.12	\$587.12	\$604.73	\$604.73	\$634.08	\$634.08	\$598.23	\$598.23	\$616.18	\$616.18
47	\$611.77	\$611.77	\$630.13	\$630.13	\$660.72	\$660.72	\$623.36	\$623.36	\$642.06	\$642.06
48	\$639.96	\$639.96	\$659.15	\$659.15	\$691.15	\$691.15	\$652.07	\$652.07	\$671.63	\$671.63
49	\$667.75	\$667.75	\$687.78	\$687.78	\$721.17	\$721.17	\$680.39	\$680.39	\$700.80	\$700.80
50	\$699.06	\$699.06	\$720.03	\$720.03	\$754.98	\$754.98	\$712.29	\$712.29	\$733.66	\$733.66
51	\$729.98	\$729.98	\$751.88	\$751.88	\$788.38	\$788.38	\$743.80	\$743.80	\$766.11	\$766.11
52	\$764.03	\$764.03	\$786.95	\$786.95	\$825.15	\$825.15	\$778.50	\$778.50	\$801.85	\$801.85
53	\$798.48	\$798.48	\$822.43	\$822.43	\$862.35	\$862.35	\$813.59	\$813.59	\$838.00	\$838.00
54	\$835.66	\$835.66	\$860.73	\$860.73	\$902.51	\$902.51	\$851.48	\$851.48	\$877.03	\$877.03
55	\$872.84	\$872.84	\$899.03	\$899.03	\$942.67	\$942.67	\$889.37	\$889.37	\$916.05	\$916.05
56	\$913.16	\$913.16	\$940.55	\$940.55	\$986.21	\$986.21	\$930.45	\$930.45	\$958.36	\$958.36
57	\$953.87	\$953.87	\$982.48	\$982.48	\$1,030.18	\$1,030.18	\$971.92	\$971.92	\$1,001.08	\$1,001.08
58	\$997.31	\$997.31	\$1,027.23	\$1,027.23	\$1,077.10	\$1,077.10	\$1,016.19	\$1,016.19	\$1,046.68	\$1,046.68
59	\$1,018.84	\$1,018.84	\$1,049.41	\$1,049.41	\$1,100.35	\$1,100.35	\$1,038.13	\$1,038.13	\$1,069.27	\$1,069.27
60	\$1,062.29	\$1,062.29	\$1,094.16	\$1,094.16	\$1,147.27	\$1,147.27	\$1,082.40	\$1,082.40	\$1,114.87	\$1,114.87
61	\$1,099.86	\$1,099.86	\$1,132.86	\$1,132.86	\$1,187.85	\$1,187.85	\$1,120.68	\$1,120.68	\$1,154.30	\$1,154.30
62	\$1,124.52	\$1,124.52	\$1,158.26	\$1,158.26	\$1,214.48	\$1,214.48	\$1,145.81	\$1,145.81	\$1,180.18	\$1,180.18
63	\$1,155.44	\$1,155.44	\$1,190.11	\$1,190.11	\$1,247.88	\$1,247.88	\$1,177.32	\$1,177.32	\$1,212.64	\$1,212.64
64+	\$1,174.22	\$1,174.22	\$1,209.45	\$1,209.45	\$1,268.16	\$1,268.16	\$1,196.45	\$1,196.45	\$1,232.34	\$1,232.34

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010090		45127PA0010116		45127PA0010116		45127PA0010116		45127PA0010117	
Plan Marketing Name =>	Gold PPO 2000/0/20   Rx 0		Gold PPO 500/0/20   Rx 250		Gold PPO 500/0/20   Rx 250		Gold PPO 500/0/20   Rx 250		Gold PPO 500/0/20   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000 /\$0 Med/Rx		\$500 /\$250 Med/Rx		\$500 /\$250 Med/Rx		\$500 /\$250 Med/Rx		\$500 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$329.51	\$329.51	\$337.87	\$337.87	\$348.01	\$348.01	\$364.90	\$364.90	\$343.51	\$343.51
15	\$358.79	\$358.79	\$367.90	\$367.90	\$378.94	\$378.94	\$397.34	\$397.34	\$374.04	\$374.04
16	\$369.99	\$369.99	\$379.39	\$379.39	\$390.77	\$390.77	\$409.74	\$409.74	\$385.72	\$385.72
17	\$381.19	\$381.19	\$390.87	\$390.87	\$402.60	\$402.60	\$422.14	\$422.14	\$397.39	\$397.39
18	\$393.25	\$393.25	\$403.24	\$403.24	\$415.33	\$415.33	\$435.49	\$435.49	\$409.96	\$409.96
19	\$405.31	\$405.31	\$415.60	\$415.60	\$428.07	\$428.07	\$448.85	\$448.85	\$422.54	\$422.54
20	\$417.80	\$417.80	\$428.41	\$428.41	\$441.26	\$441.26	\$462.68	\$462.68	\$435.56	\$435.56
21	\$430.73	\$430.73	\$441.66	\$441.66	\$454.91	\$454.91	\$476.99	\$476.99	\$449.03	\$449.03
22	\$430.73	\$430.73	\$441.66	\$441.66	\$454.91	\$454.91	\$476.99	\$476.99	\$449.03	\$449.03
23	\$430.73	\$430.73	\$441.66	\$441.66	\$454.91	\$454.91	\$476.99	\$476.99	\$449.03	\$449.03
24	\$430.73	\$430.73	\$441.66	\$441.66	\$454.91	\$454.91	\$476.99	\$476.99	\$449.03	\$449.03
25	\$432.45	\$432.45	\$443.43	\$443.43	\$456.73	\$456.73	\$478.90	\$478.90	\$450.83	\$450.83
26	\$441.06	\$441.06	\$452.26	\$452.26	\$465.83	\$465.83	\$488.44	\$488.44	\$459.81	\$459.81
27	\$451.40	\$451.40	\$462.86	\$462.86	\$476.75	\$476.75	\$499.89	\$499.89	\$470.58	\$470.58
28	\$468.20	\$468.20	\$480.08	\$480.08	\$494.49	\$494.49	\$518.49	\$518.49	\$488.10	\$488.10
29	\$481.98	\$481.98	\$494.22	\$494.22	\$509.04	\$509.04	\$533.75	\$533.75	\$502.46	\$502.46
30	\$488.87	\$488.87	\$501.28	\$501.28	\$516.32	\$516.32	\$541.39	\$541.39	\$509.65	\$509.65
31	\$499.21	\$499.21	\$511.88	\$511.88	\$527.24	\$527.24	\$552.83	\$552.83	\$520.43	\$520.43
32	\$509.55	\$509.55	\$522.48	\$522.48	\$538.16	\$538.16	\$564.28	\$564.28	\$531.20	\$531.20
33	\$516.01	\$516.01	\$529.11	\$529.11	\$544.98	\$544.98	\$571.44	\$571.44	\$537.94	\$537.94
34	\$522.90	\$522.90	\$536.18	\$536.18	\$552.26	\$552.26	\$579.07	\$579.07	\$545.12	\$545.12
35	\$526.35	\$526.35	\$539.71	\$539.71	\$555.90	\$555.90	\$582.89	\$582.89	\$548.71	\$548.71
36	\$529.79	\$529.79	\$543.24	\$543.24	\$559.54	\$559.54	\$586.70	\$586.70	\$552.31	\$552.31
37	\$533.24	\$533.24	\$546.78	\$546.78	\$563.18	\$563.18	\$590.52	\$590.52	\$555.90	\$555.90
38	\$536.68	\$536.68	\$550.31	\$550.31	\$566.82	\$566.82	\$594.33	\$594.33	\$559.49	\$559.49
39	\$543.58	\$543.58	\$557.37	\$557.37	\$574.10	\$574.10	\$601.96	\$601.96	\$566.68	\$566.68
40	\$550.47	\$550.47	\$564.44	\$564.44	\$581.37	\$581.37	\$609.60	\$609.60	\$573.86	\$573.86
41	\$560.80	\$560.80	\$575.04	\$575.04	\$592.29	\$592.29	\$621.04	\$621.04	\$584.64	\$584.64
42	\$570.71	\$570.71	\$585.20	\$585.20	\$602.76	\$602.76	\$632.02	\$632.02	\$594.96	\$594.96
43	\$584.49	\$584.49	\$599.33	\$599.33	\$617.31	\$617.31	\$647.28	\$647.28	\$609.33	\$609.33
44	\$601.72	\$601.72	\$617.00	\$617.00	\$635.51	\$635.51	\$666.36	\$666.36	\$627.29	\$627.29
45	\$621.97	\$621.97	\$637.76	\$637.76	\$656.89	\$656.89	\$688.78	\$688.78	\$648.40	\$648.40
46	\$646.09	\$646.09	\$662.49	\$662.49	\$682.36	\$682.36	\$715.49	\$715.49	\$673.54	\$673.54
47	\$673.22	\$673.22	\$690.31	\$690.31	\$711.02	\$711.02	\$745.54	\$745.54	\$701.83	\$701.83
48	\$704.24	\$704.24	\$722.11	\$722.11	\$743.78	\$743.78	\$779.88	\$779.88	\$734.16	\$734.16
49	\$734.82	\$734.82	\$753.47	\$753.47	\$776.08	\$776.08	\$813.75	\$813.75	\$766.05	\$766.05
50	\$769.28	\$769.28	\$788.80	\$788.80	\$812.47	\$812.47	\$851.91	\$851.91	\$801.97	\$801.97
51	\$803.30	\$803.30	\$823.70	\$823.70	\$848.41	\$848.41	\$889.59	\$889.59	\$837.44	\$837.44
52	\$840.78	\$840.78	\$862.12	\$862.12	\$887.98	\$887.98	\$931.09	\$931.09	\$876.51	\$876.51
53	\$878.68	\$878.68	\$900.99	\$900.99	\$928.02	\$928.02	\$973.07	\$973.07	\$916.02	\$916.02
54	\$919.60	\$919.60	\$942.94	\$942.94	\$971.23	\$971.23	\$1,018.38	\$1,018.38	\$958.68	\$958.68
55	\$960.52	\$960.52	\$984.90	\$984.90	\$1,014.45	\$1,014.45	\$1,063.69	\$1,063.69	\$1,001.34	\$1,001.34
56	\$1,004.88	\$1,004.88	\$1,030.39	\$1,030.39	\$1,061.30	\$1,061.30	\$1,112.82	\$1,112.82	\$1,047.59	\$1,047.59
57	\$1,049.68	\$1,049.68	\$1,076.33	\$1,076.33	\$1,108.62	\$1,108.62	\$1,162.43	\$1,162.43	\$1,094.29	\$1,094.29
58	\$1,097.49	\$1,097.49	\$1,125.35	\$1,125.35	\$1,159.11	\$1,159.11	\$1,215.38	\$1,215.38	\$1,144.13	\$1,144.13
59	\$1,121.18	\$1,121.18	\$1,149.64	\$1,149.64	\$1,184.13	\$1,184.13	\$1,241.61	\$1,241.61	\$1,168.83	\$1,168.83
60	\$1,168.99	\$1,168.99	\$1,198.67	\$1,198.67	\$1,234.63	\$1,234.63	\$1,294.56	\$1,294.56	\$1,218.67	\$1,218.67
61	\$1,210.34	\$1,210.34	\$1,241.06	\$1,241.06	\$1,278.30	\$1,278.30	\$1,340.35	\$1,340.35	\$1,261.77	\$1,261.77
62	\$1,237.47	\$1,237.47	\$1,268.89	\$1,268.89	\$1,306.96	\$1,306.96	\$1,370.40	\$1,370.40	\$1,290.06	\$1,290.06
63	\$1,271.50	\$1,271.50	\$1,303.78	\$1,303.78	\$1,342.89	\$1,342.89	\$1,408.08	\$1,408.08	\$1,325.54	\$1,325.54
64+	\$1,292.18	\$1,292.18	\$1,324.97	\$1,324.97	\$1,364.72	\$1,364.72	\$1,430.97	\$1,430.97	\$1,347.08	\$1,347.08

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010124		45127PA0010124		45127PA0010124	
Plan Marketing Name =>	Gold PPO 500/0/20   Rx 0		Gold PPO 500/0/20   Rx 0		QHDHP PPO 2250/0/25   Com		QHDHP PPO 2250/0/25   Com		QHDHP PPO 2250/0/25   Com	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Silver		Silver		Silver	
Deductible =>	\$500 /\$0 Med/Rx		\$500 /\$0 Med/Rx		\$2250 Med/Rx Combined		\$2250 Med/Rx Combined		\$2250 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$353.81	\$353.81	\$370.99	\$370.99	\$294.31	\$294.31	\$303.14	\$303.14	\$317.86	\$317.86
15	\$385.26	\$385.26	\$403.97	\$403.97	\$320.47	\$320.47	\$330.09	\$330.09	\$346.11	\$346.11
16	\$397.29	\$397.29	\$416.57	\$416.57	\$330.47	\$330.47	\$340.39	\$340.39	\$356.91	\$356.91
17	\$409.31	\$409.31	\$429.18	\$429.18	\$340.48	\$340.48	\$350.69	\$350.69	\$367.72	\$367.72
18	\$422.26	\$422.26	\$442.76	\$442.76	\$351.25	\$351.25	\$361.79	\$361.79	\$379.35	\$379.35
19	\$435.21	\$435.21	\$456.34	\$456.34	\$362.02	\$362.02	\$372.88	\$372.88	\$390.98	\$390.98
20	\$448.63	\$448.63	\$470.40	\$470.40	\$373.18	\$373.18	\$384.37	\$384.37	\$403.03	\$403.03
21	\$462.50	\$462.50	\$484.95	\$484.95	\$384.72	\$384.72	\$396.26	\$396.26	\$415.50	\$415.50
22	\$462.50	\$462.50	\$484.95	\$484.95	\$384.72	\$384.72	\$396.26	\$396.26	\$415.50	\$415.50
23	\$462.50	\$462.50	\$484.95	\$484.95	\$384.72	\$384.72	\$396.26	\$396.26	\$415.50	\$415.50
24	\$462.50	\$462.50	\$484.95	\$484.95	\$384.72	\$384.72	\$396.26	\$396.26	\$415.50	\$415.50
25	\$464.35	\$464.35	\$486.89	\$486.89	\$386.26	\$386.26	\$397.85	\$397.85	\$417.16	\$417.16
26	\$473.60	\$473.60	\$496.59	\$496.59	\$393.95	\$393.95	\$405.77	\$405.77	\$425.47	\$425.47
27	\$484.70	\$484.70	\$508.23	\$508.23	\$403.19	\$403.19	\$415.28	\$415.28	\$435.44	\$435.44
28	\$502.74	\$502.74	\$527.14	\$527.14	\$418.19	\$418.19	\$430.74	\$430.74	\$451.65	\$451.65
29	\$517.54	\$517.54	\$542.66	\$542.66	\$430.50	\$430.50	\$443.42	\$443.42	\$464.94	\$464.94
30	\$524.94	\$524.94	\$550.42	\$550.42	\$436.66	\$436.66	\$449.76	\$449.76	\$471.59	\$471.59
31	\$536.04	\$536.04	\$562.06	\$562.06	\$445.89	\$445.89	\$459.27	\$459.27	\$481.56	\$481.56
32	\$547.14	\$547.14	\$573.70	\$573.70	\$455.12	\$455.12	\$468.78	\$468.78	\$491.53	\$491.53
33	\$554.08	\$554.08	\$580.97	\$580.97	\$460.89	\$460.89	\$474.72	\$474.72	\$497.77	\$497.77
34	\$561.48	\$561.48	\$588.73	\$588.73	\$467.05	\$467.05	\$481.06	\$481.06	\$504.41	\$504.41
35	\$565.18	\$565.18	\$592.61	\$592.61	\$470.13	\$470.13	\$484.23	\$484.23	\$507.74	\$507.74
36	\$568.88	\$568.88	\$596.49	\$596.49	\$473.21	\$473.21	\$487.40	\$487.40	\$511.06	\$511.06
37	\$572.58	\$572.58	\$600.37	\$600.37	\$476.28	\$476.28	\$490.57	\$490.57	\$514.39	\$514.39
38	\$576.28	\$576.28	\$604.25	\$604.25	\$479.36	\$479.36	\$493.74	\$493.74	\$517.71	\$517.71
39	\$583.68	\$583.68	\$612.01	\$612.01	\$485.52	\$485.52	\$500.08	\$500.08	\$524.36	\$524.36
40	\$591.08	\$591.08	\$619.77	\$619.77	\$491.67	\$491.67	\$506.42	\$506.42	\$531.01	\$531.01
41	\$602.18	\$602.18	\$631.41	\$631.41	\$500.91	\$500.91	\$515.93	\$515.93	\$540.98	\$540.98
42	\$612.81	\$612.81	\$642.56	\$642.56	\$509.75	\$509.75	\$525.05	\$525.05	\$550.53	\$550.53
43	\$627.61	\$627.61	\$658.08	\$658.08	\$522.07	\$522.07	\$537.73	\$537.73	\$563.83	\$563.83
44	\$646.11	\$646.11	\$677.48	\$677.48	\$537.45	\$537.45	\$553.58	\$553.58	\$580.45	\$580.45
45	\$667.85	\$667.85	\$700.27	\$700.27	\$555.54	\$555.54	\$572.20	\$572.20	\$599.98	\$599.98
46	\$693.75	\$693.75	\$727.43	\$727.43	\$577.08	\$577.08	\$594.39	\$594.39	\$623.25	\$623.25
47	\$722.89	\$722.89	\$757.98	\$757.98	\$601.32	\$601.32	\$619.36	\$619.36	\$649.42	\$649.42
48	\$756.19	\$756.19	\$792.90	\$792.90	\$629.02	\$629.02	\$647.89	\$647.89	\$679.34	\$679.34
49	\$789.03	\$789.03	\$827.33	\$827.33	\$656.33	\$656.33	\$676.02	\$676.02	\$708.84	\$708.84
50	\$826.03	\$826.03	\$866.12	\$866.12	\$687.11	\$687.11	\$707.72	\$707.72	\$742.08	\$742.08
51	\$862.56	\$862.56	\$904.44	\$904.44	\$717.50	\$717.50	\$739.03	\$739.03	\$774.90	\$774.90
52	\$902.80	\$902.80	\$946.63	\$946.63	\$750.97	\$750.97	\$773.50	\$773.50	\$811.05	\$811.05
53	\$943.50	\$943.50	\$989.30	\$989.30	\$784.83	\$784.83	\$808.37	\$808.37	\$847.62	\$847.62
54	\$987.44	\$987.44	\$1,035.37	\$1,035.37	\$821.38	\$821.38	\$846.02	\$846.02	\$887.09	\$887.09
55	\$1,031.38	\$1,031.38	\$1,081.44	\$1,081.44	\$857.93	\$857.93	\$883.66	\$883.66	\$926.56	\$926.56
56	\$1,079.01	\$1,079.01	\$1,131.39	\$1,131.39	\$897.55	\$897.55	\$924.48	\$924.48	\$969.36	\$969.36
57	\$1,127.11	\$1,127.11	\$1,181.83	\$1,181.83	\$937.56	\$937.56	\$965.69	\$965.69	\$1,012.57	\$1,012.57
58	\$1,178.45	\$1,178.45	\$1,235.66	\$1,235.66	\$980.27	\$980.27	\$1,009.67	\$1,009.67	\$1,058.69	\$1,058.69
59	\$1,203.89	\$1,203.89	\$1,262.33	\$1,262.33	\$1,001.43	\$1,001.43	\$1,031.47	\$1,031.47	\$1,081.54	\$1,081.54
60	\$1,255.23	\$1,255.23	\$1,316.16	\$1,316.16	\$1,044.13	\$1,044.13	\$1,075.45	\$1,075.45	\$1,127.66	\$1,127.66
61	\$1,299.63	\$1,299.63	\$1,362.72	\$1,362.72	\$1,081.06	\$1,081.06	\$1,113.50	\$1,113.50	\$1,167.55	\$1,167.55
62	\$1,328.77	\$1,328.77	\$1,393.27	\$1,393.27	\$1,105.30	\$1,105.30	\$1,138.46	\$1,138.46	\$1,193.72	\$1,193.72
63	\$1,365.30	\$1,365.30	\$1,431.58	\$1,431.58	\$1,135.69	\$1,135.69	\$1,169.76	\$1,169.76	\$1,226.55	\$1,226.55
64+	\$1,387.49	\$1,387.49	\$1,454.85	\$1,454.85	\$1,154.15	\$1,154.15	\$1,188.77	\$1,188.77	\$1,246.49	\$1,246.49

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010131		45127PA0010131		45127PA0010131		45127PA0010132		45127PA0010132	
Plan Marketing Name =>	Silver PPO 4000/0/35   Rx 250		Silver PPO 4000/0/35   Rx 250		Silver PPO 4000/0/35   Rx 250		Silver PPO 4000/0/35   Rx 0		Silver PPO 4000/0/35   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$4000 /\$250 Med/Rx		\$4000 /\$250 Med/Rx		\$4000 /\$250 Med/Rx		\$4000 /\$0 Med/Rx		\$4000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$264.90	\$264.90	\$272.85	\$272.85	\$286.10	\$286.10	\$270.60	\$270.60	\$278.72	\$278.72
15	\$288.45	\$288.45	\$297.10	\$297.10	\$311.53	\$311.53	\$294.66	\$294.66	\$303.50	\$303.50
16	\$297.45	\$297.45	\$306.38	\$306.38	\$321.25	\$321.25	\$303.85	\$303.85	\$312.97	\$312.97
17	\$306.46	\$306.46	\$315.65	\$315.65	\$330.97	\$330.97	\$313.05	\$313.05	\$322.44	\$322.44
18	\$316.15	\$316.15	\$325.64	\$325.64	\$341.45	\$341.45	\$322.96	\$322.96	\$332.64	\$332.64
19	\$325.85	\$325.85	\$335.62	\$335.62	\$351.92	\$351.92	\$332.86	\$332.86	\$342.85	\$342.85
20	\$335.89	\$335.89	\$345.97	\$345.97	\$362.76	\$362.76	\$343.12	\$343.12	\$353.41	\$353.41
21	\$346.28	\$346.28	\$356.67	\$356.67	\$373.98	\$373.98	\$353.73	\$353.73	\$364.34	\$364.34
22	\$346.28	\$346.28	\$356.67	\$356.67	\$373.98	\$373.98	\$353.73	\$353.73	\$364.34	\$364.34
23	\$346.28	\$346.28	\$356.67	\$356.67	\$373.98	\$373.98	\$353.73	\$353.73	\$364.34	\$364.34
24	\$346.28	\$346.28	\$356.67	\$356.67	\$373.98	\$373.98	\$353.73	\$353.73	\$364.34	\$364.34
25	\$347.67	\$347.67	\$358.10	\$358.10	\$375.48	\$375.48	\$355.14	\$355.14	\$365.80	\$365.80
26	\$354.59	\$354.59	\$365.23	\$365.23	\$382.96	\$382.96	\$362.22	\$362.22	\$373.09	\$373.09
27	\$362.90	\$362.90	\$373.79	\$373.79	\$391.93	\$391.93	\$370.71	\$370.71	\$381.83	\$381.83
28	\$376.41	\$376.41	\$387.70	\$387.70	\$406.52	\$406.52	\$384.50	\$384.50	\$396.04	\$396.04
29	\$387.49	\$387.49	\$399.11	\$399.11	\$418.49	\$418.49	\$395.82	\$395.82	\$407.70	\$407.70
30	\$393.03	\$393.03	\$404.82	\$404.82	\$424.47	\$424.47	\$401.48	\$401.48	\$413.53	\$413.53
31	\$401.34	\$401.34	\$413.38	\$413.38	\$433.45	\$433.45	\$409.97	\$409.97	\$422.27	\$422.27
32	\$409.65	\$409.65	\$421.94	\$421.94	\$442.42	\$442.42	\$418.46	\$418.46	\$431.02	\$431.02
33	\$414.84	\$414.84	\$427.29	\$427.29	\$448.03	\$448.03	\$423.77	\$423.77	\$436.48	\$436.48
34	\$420.38	\$420.38	\$433.00	\$433.00	\$454.01	\$454.01	\$429.43	\$429.43	\$442.31	\$442.31
35	\$423.15	\$423.15	\$435.85	\$435.85	\$457.01	\$457.01	\$432.26	\$432.26	\$445.23	\$445.23
36	\$425.92	\$425.92	\$438.70	\$438.70	\$460.00	\$460.00	\$435.09	\$435.09	\$448.14	\$448.14
37	\$428.69	\$428.69	\$441.56	\$441.56	\$462.99	\$462.99	\$437.92	\$437.92	\$451.06	\$451.06
38	\$431.46	\$431.46	\$444.41	\$444.41	\$465.98	\$465.98	\$440.75	\$440.75	\$453.97	\$453.97
39	\$437.01	\$437.01	\$450.12	\$450.12	\$471.97	\$471.97	\$446.41	\$446.41	\$459.80	\$459.80
40	\$442.55	\$442.55	\$455.82	\$455.82	\$477.95	\$477.95	\$452.07	\$452.07	\$465.63	\$465.63
41	\$450.86	\$450.86	\$464.38	\$464.38	\$486.93	\$486.93	\$460.56	\$460.56	\$474.37	\$474.37
42	\$458.82	\$458.82	\$472.59	\$472.59	\$495.53	\$495.53	\$468.69	\$468.69	\$482.75	\$482.75
43	\$469.90	\$469.90	\$484.00	\$484.00	\$507.49	\$507.49	\$480.01	\$480.01	\$494.41	\$494.41
44	\$483.75	\$483.75	\$498.27	\$498.27	\$522.45	\$522.45	\$494.16	\$494.16	\$508.99	\$508.99
45	\$500.03	\$500.03	\$515.03	\$515.03	\$540.03	\$540.03	\$510.79	\$510.79	\$526.11	\$526.11
46	\$519.42	\$519.42	\$535.00	\$535.00	\$560.97	\$560.97	\$530.60	\$530.60	\$546.51	\$546.51
47	\$541.24	\$541.24	\$557.47	\$557.47	\$584.53	\$584.53	\$552.88	\$552.88	\$569.47	\$569.47
48	\$566.17	\$566.17	\$583.15	\$583.15	\$611.46	\$611.46	\$578.35	\$578.35	\$595.70	\$595.70
49	\$590.75	\$590.75	\$608.48	\$608.48	\$638.01	\$638.01	\$603.46	\$603.46	\$621.57	\$621.57
50	\$618.46	\$618.46	\$637.01	\$637.01	\$667.93	\$667.93	\$631.76	\$631.76	\$650.71	\$650.71
51	\$645.81	\$645.81	\$665.19	\$665.19	\$697.48	\$697.48	\$659.71	\$659.71	\$679.50	\$679.50
52	\$675.94	\$675.94	\$696.22	\$696.22	\$730.01	\$730.01	\$690.48	\$690.48	\$711.20	\$711.20
53	\$706.41	\$706.41	\$727.60	\$727.60	\$762.92	\$762.92	\$721.61	\$721.61	\$743.26	\$743.26
54	\$739.31	\$739.31	\$761.49	\$761.49	\$798.45	\$798.45	\$755.21	\$755.21	\$777.87	\$777.87
55	\$772.20	\$772.20	\$795.37	\$795.37	\$833.98	\$833.98	\$788.82	\$788.82	\$812.48	\$812.48
56	\$807.87	\$807.87	\$832.11	\$832.11	\$872.50	\$872.50	\$825.25	\$825.25	\$850.01	\$850.01
57	\$843.88	\$843.88	\$869.20	\$869.20	\$911.40	\$911.40	\$862.04	\$862.04	\$887.90	\$887.90
58	\$882.32	\$882.32	\$908.79	\$908.79	\$952.91	\$952.91	\$901.30	\$901.30	\$928.34	\$928.34
59	\$901.37	\$901.37	\$928.41	\$928.41	\$973.48	\$973.48	\$920.76	\$920.76	\$948.38	\$948.38
60	\$939.80	\$939.80	\$968.00	\$968.00	\$1,014.99	\$1,014.99	\$960.02	\$960.02	\$988.82	\$988.82
61	\$973.05	\$973.05	\$1,002.24	\$1,002.24	\$1,050.89	\$1,050.89	\$993.98	\$993.98	\$1,023.80	\$1,023.80
62	\$994.86	\$994.86	\$1,024.71	\$1,024.71	\$1,074.45	\$1,074.45	\$1,016.27	\$1,016.27	\$1,046.75	\$1,046.75
63	\$1,022.22	\$1,022.22	\$1,052.89	\$1,052.89	\$1,104.00	\$1,104.00	\$1,044.21	\$1,044.21	\$1,075.54	\$1,075.54
64+	\$1,038.83	\$1,038.83	\$1,070.00	\$1,070.00	\$1,121.94	\$1,121.94	\$1,061.18	\$1,061.18	\$1,093.02	\$1,093.02



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010135		45127PA0010135		45127PA0010135		45127PA0010143	
Plan Marketing Name =>	Silver PPO 4000/0/35   Rx 0		Silver QHDHP PPO 6650/0/0   Com		Silver QHDHP PPO 6650/0/0   Com		Silver QHDHP PPO 6650/0/0   Com		Silver PPO 3000/0/45   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Bronze		Bronze		Bronze		Silver	
Deductible =>	\$4000 /\$0 Med/Rx		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$3000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$292.25	\$292.25	\$230.80	\$230.80	\$237.72	\$237.72	\$249.26	\$249.26	\$273.32	\$273.32
15	\$318.23	\$318.23	\$251.32	\$251.32	\$258.86	\$258.86	\$271.42	\$271.42	\$297.61	\$297.61
16	\$328.16	\$328.16	\$259.16	\$259.16	\$266.94	\$266.94	\$279.89	\$279.89	\$306.90	\$306.90
17	\$338.10	\$338.10	\$267.00	\$267.00	\$275.01	\$275.01	\$288.36	\$288.36	\$316.19	\$316.19
18	\$348.79	\$348.79	\$275.45	\$275.45	\$283.72	\$283.72	\$297.49	\$297.49	\$326.20	\$326.20
19	\$359.49	\$359.49	\$283.90	\$283.90	\$292.42	\$292.42	\$306.61	\$306.61	\$336.20	\$336.20
20	\$370.57	\$370.57	\$292.65	\$292.65	\$301.43	\$301.43	\$316.06	\$316.06	\$346.56	\$346.56
21	\$382.03	\$382.03	\$301.70	\$301.70	\$310.75	\$310.75	\$325.84	\$325.84	\$357.28	\$357.28
22	\$382.03	\$382.03	\$301.70	\$301.70	\$310.75	\$310.75	\$325.84	\$325.84	\$357.28	\$357.28
23	\$382.03	\$382.03	\$301.70	\$301.70	\$310.75	\$310.75	\$325.84	\$325.84	\$357.28	\$357.28
24	\$382.03	\$382.03	\$301.70	\$301.70	\$310.75	\$310.75	\$325.84	\$325.84	\$357.28	\$357.28
25	\$383.56	\$383.56	\$302.91	\$302.91	\$311.99	\$311.99	\$327.14	\$327.14	\$358.71	\$358.71
26	\$391.20	\$391.20	\$308.94	\$308.94	\$318.21	\$318.21	\$333.66	\$333.66	\$365.85	\$365.85
27	\$400.37	\$400.37	\$316.18	\$316.18	\$325.67	\$325.67	\$341.48	\$341.48	\$374.43	\$374.43
28	\$415.26	\$415.26	\$327.95	\$327.95	\$337.79	\$337.79	\$354.18	\$354.18	\$388.36	\$388.36
29	\$427.49	\$427.49	\$337.60	\$337.60	\$347.73	\$347.73	\$364.61	\$364.61	\$399.80	\$399.80
30	\$433.60	\$433.60	\$342.43	\$342.43	\$352.70	\$352.70	\$369.82	\$369.82	\$405.51	\$405.51
31	\$442.77	\$442.77	\$349.67	\$349.67	\$360.16	\$360.16	\$377.64	\$377.64	\$414.09	\$414.09
32	\$451.94	\$451.94	\$356.91	\$356.91	\$367.62	\$367.62	\$385.46	\$385.46	\$422.66	\$422.66
33	\$457.67	\$457.67	\$361.44	\$361.44	\$372.28	\$372.28	\$390.35	\$390.35	\$428.02	\$428.02
34	\$463.78	\$463.78	\$366.26	\$366.26	\$377.25	\$377.25	\$395.56	\$395.56	\$433.74	\$433.74
35	\$466.84	\$466.84	\$368.68	\$368.68	\$379.74	\$379.74	\$398.17	\$398.17	\$436.60	\$436.60
36	\$469.89	\$469.89	\$371.09	\$371.09	\$382.22	\$382.22	\$400.78	\$400.78	\$439.45	\$439.45
37	\$472.95	\$472.95	\$373.50	\$373.50	\$384.71	\$384.71	\$403.38	\$403.38	\$442.31	\$442.31
38	\$476.01	\$476.01	\$375.92	\$375.92	\$387.20	\$387.20	\$405.99	\$405.99	\$445.17	\$445.17
39	\$482.12	\$482.12	\$380.75	\$380.75	\$392.17	\$392.17	\$411.21	\$411.21	\$450.89	\$450.89
40	\$488.23	\$488.23	\$385.57	\$385.57	\$397.14	\$397.14	\$416.42	\$416.42	\$456.60	\$456.60
41	\$497.40	\$497.40	\$392.81	\$392.81	\$404.60	\$404.60	\$424.24	\$424.24	\$465.18	\$465.18
42	\$506.19	\$506.19	\$399.75	\$399.75	\$411.75	\$411.75	\$431.73	\$431.73	\$473.40	\$473.40
43	\$518.41	\$518.41	\$409.41	\$409.41	\$421.69	\$421.69	\$442.16	\$442.16	\$484.83	\$484.83
44	\$533.69	\$533.69	\$421.47	\$421.47	\$434.12	\$434.12	\$455.19	\$455.19	\$499.12	\$499.12
45	\$551.65	\$551.65	\$435.65	\$435.65	\$448.72	\$448.72	\$470.51	\$470.51	\$515.91	\$515.91
46	\$573.04	\$573.04	\$452.55	\$452.55	\$466.13	\$466.13	\$488.75	\$488.75	\$535.92	\$535.92
47	\$597.11	\$597.11	\$471.56	\$471.56	\$485.70	\$485.70	\$509.28	\$509.28	\$558.43	\$558.43
48	\$624.62	\$624.62	\$493.28	\$493.28	\$508.08	\$508.08	\$532.74	\$532.74	\$584.15	\$584.15
49	\$651.74	\$651.74	\$514.70	\$514.70	\$530.14	\$530.14	\$555.88	\$555.88	\$609.52	\$609.52
50	\$682.30	\$682.30	\$538.84	\$538.84	\$555.00	\$555.00	\$581.94	\$581.94	\$638.10	\$638.10
51	\$712.48	\$712.48	\$562.67	\$562.67	\$579.55	\$579.55	\$607.68	\$607.68	\$666.33	\$666.33
52	\$745.72	\$745.72	\$588.92	\$588.92	\$606.59	\$606.59	\$636.03	\$636.03	\$697.41	\$697.41
53	\$779.34	\$779.34	\$615.47	\$615.47	\$633.93	\$633.93	\$664.71	\$664.71	\$728.85	\$728.85
54	\$815.63	\$815.63	\$644.13	\$644.13	\$663.45	\$663.45	\$695.66	\$695.66	\$762.79	\$762.79
55	\$851.92	\$851.92	\$672.79	\$672.79	\$692.97	\$692.97	\$726.61	\$726.61	\$796.73	\$796.73
56	\$891.27	\$891.27	\$703.87	\$703.87	\$724.98	\$724.98	\$760.18	\$760.18	\$833.53	\$833.53
57	\$931.00	\$931.00	\$735.24	\$735.24	\$757.30	\$757.30	\$794.06	\$794.06	\$870.69	\$870.69
58	\$973.41	\$973.41	\$768.73	\$768.73	\$791.79	\$791.79	\$830.23	\$830.23	\$910.35	\$910.35
59	\$994.42	\$994.42	\$785.33	\$785.33	\$808.88	\$808.88	\$848.15	\$848.15	\$930.00	\$930.00
60	\$1,036.83	\$1,036.83	\$818.81	\$818.81	\$843.38	\$843.38	\$884.32	\$884.32	\$969.66	\$969.66
61	\$1,073.50	\$1,073.50	\$847.78	\$847.78	\$873.21	\$873.21	\$915.60	\$915.60	\$1,003.96	\$1,003.96
62	\$1,097.57	\$1,097.57	\$866.78	\$866.78	\$892.79	\$892.79	\$936.13	\$936.13	\$1,026.47	\$1,026.47
63	\$1,127.75	\$1,127.75	\$890.62	\$890.62	\$917.34	\$917.34	\$961.87	\$961.87	\$1,054.69	\$1,054.69
64+	\$1,146.08	\$1,146.08	\$905.09	\$905.09	\$932.24	\$932.24	\$977.51	\$977.51	\$1,071.83	\$1,071.83

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010143		45127PA0010143		45127PA0010144		45127PA0010144		45127PA0010144	
Plan Marketing Name =>	Silver PPO 3000/0/45   Rx 250		Silver PPO 3000/0/45   Rx 250		Silver PPO 3000/0/45   Rx 0		Silver PPO 3000/0/45   Rx 0		Silver PPO 3000/0/45   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$3000 /\$250 Med/Rx		\$3000 /\$250 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$281.52	\$281.52	\$295.18	\$295.18	\$279.00	\$279.00	\$287.37	\$287.37	\$301.32	\$301.32
15	\$306.54	\$306.54	\$321.42	\$321.42	\$303.80	\$303.80	\$312.92	\$312.92	\$328.11	\$328.11
16	\$316.11	\$316.11	\$331.46	\$331.46	\$313.29	\$313.29	\$322.68	\$322.68	\$338.35	\$338.35
17	\$325.68	\$325.68	\$341.49	\$341.49	\$322.77	\$322.77	\$332.45	\$332.45	\$348.59	\$348.59
18	\$335.98	\$335.98	\$352.29	\$352.29	\$332.98	\$332.98	\$342.97	\$342.97	\$359.62	\$359.62
19	\$346.29	\$346.29	\$363.10	\$363.10	\$343.19	\$343.19	\$353.49	\$353.49	\$370.65	\$370.65
20	\$356.96	\$356.96	\$374.29	\$374.29	\$353.77	\$353.77	\$364.38	\$364.38	\$382.07	\$382.07
21	\$368.00	\$368.00	\$385.86	\$385.86	\$364.71	\$364.71	\$375.65	\$375.65	\$393.89	\$393.89
22	\$368.00	\$368.00	\$385.86	\$385.86	\$364.71	\$364.71	\$375.65	\$375.65	\$393.89	\$393.89
23	\$368.00	\$368.00	\$385.86	\$385.86	\$364.71	\$364.71	\$375.65	\$375.65	\$393.89	\$393.89
24	\$368.00	\$368.00	\$385.86	\$385.86	\$364.71	\$364.71	\$375.65	\$375.65	\$393.89	\$393.89
25	\$369.47	\$369.47	\$387.41	\$387.41	\$366.17	\$366.17	\$377.15	\$377.15	\$395.46	\$395.46
26	\$376.83	\$376.83	\$395.12	\$395.12	\$373.46	\$373.46	\$384.67	\$384.67	\$403.34	\$403.34
27	\$385.66	\$385.66	\$404.38	\$404.38	\$382.22	\$382.22	\$393.68	\$393.68	\$412.79	\$412.79
28	\$400.01	\$400.01	\$419.43	\$419.43	\$396.44	\$396.44	\$408.33	\$408.33	\$428.15	\$428.15
29	\$411.79	\$411.79	\$431.78	\$431.78	\$408.11	\$408.11	\$420.35	\$420.35	\$440.76	\$440.76
30	\$417.68	\$417.68	\$437.95	\$437.95	\$413.95	\$413.95	\$426.36	\$426.36	\$447.06	\$447.06
31	\$426.51	\$426.51	\$447.21	\$447.21	\$422.70	\$422.70	\$435.38	\$435.38	\$456.51	\$456.51
32	\$435.34	\$435.34	\$456.48	\$456.48	\$431.45	\$431.45	\$444.40	\$444.40	\$465.97	\$465.97
33	\$440.86	\$440.86	\$462.26	\$462.26	\$436.92	\$436.92	\$450.03	\$450.03	\$471.88	\$471.88
34	\$446.75	\$446.75	\$468.44	\$468.44	\$442.76	\$442.76	\$456.04	\$456.04	\$478.18	\$478.18
35	\$449.69	\$449.69	\$471.52	\$471.52	\$445.68	\$445.68	\$459.05	\$459.05	\$481.33	\$481.33
36	\$452.64	\$452.64	\$474.61	\$474.61	\$448.59	\$448.59	\$462.05	\$462.05	\$484.48	\$484.48
37	\$455.58	\$455.58	\$477.70	\$477.70	\$451.51	\$451.51	\$465.06	\$465.06	\$487.63	\$487.63
38	\$458.53	\$458.53	\$480.78	\$480.78	\$454.43	\$454.43	\$468.06	\$468.06	\$490.78	\$490.78
39	\$464.41	\$464.41	\$486.96	\$486.96	\$460.26	\$460.26	\$474.07	\$474.07	\$497.09	\$497.09
40	\$470.30	\$470.30	\$493.13	\$493.13	\$466.10	\$466.10	\$480.08	\$480.08	\$503.39	\$503.39
41	\$479.13	\$479.13	\$502.39	\$502.39	\$474.85	\$474.85	\$489.10	\$489.10	\$512.84	\$512.84
42	\$487.60	\$487.60	\$511.27	\$511.27	\$483.24	\$483.24	\$497.74	\$497.74	\$521.90	\$521.90
43	\$499.37	\$499.37	\$523.62	\$523.62	\$494.91	\$494.91	\$509.76	\$509.76	\$534.50	\$534.50
44	\$514.09	\$514.09	\$539.05	\$539.05	\$509.50	\$509.50	\$524.78	\$524.78	\$550.26	\$550.26
45	\$531.39	\$531.39	\$557.19	\$557.19	\$526.64	\$526.64	\$542.44	\$542.44	\$568.77	\$568.77
46	\$552.00	\$552.00	\$578.79	\$578.79	\$547.07	\$547.07	\$563.48	\$563.48	\$590.83	\$590.83
47	\$575.18	\$575.18	\$603.10	\$603.10	\$570.04	\$570.04	\$587.14	\$587.14	\$615.65	\$615.65
48	\$601.68	\$601.68	\$630.89	\$630.89	\$596.30	\$596.30	\$614.19	\$614.19	\$644.00	\$644.00
49	\$627.81	\$627.81	\$658.28	\$658.28	\$622.20	\$622.20	\$640.86	\$640.86	\$671.97	\$671.97
50	\$657.25	\$657.25	\$689.15	\$689.15	\$651.37	\$651.37	\$670.91	\$670.91	\$703.48	\$703.48
51	\$686.32	\$686.32	\$719.63	\$719.63	\$680.18	\$680.18	\$700.59	\$700.59	\$734.60	\$734.60
52	\$718.33	\$718.33	\$753.20	\$753.20	\$711.91	\$711.91	\$733.27	\$733.27	\$768.87	\$768.87
53	\$750.72	\$750.72	\$787.16	\$787.16	\$744.01	\$744.01	\$766.33	\$766.33	\$803.53	\$803.53
54	\$785.68	\$785.68	\$823.82	\$823.82	\$778.66	\$778.66	\$802.02	\$802.02	\$840.95	\$840.95
55	\$820.64	\$820.64	\$860.47	\$860.47	\$813.30	\$813.30	\$837.70	\$837.70	\$878.37	\$878.37
56	\$858.54	\$858.54	\$900.22	\$900.22	\$850.87	\$850.87	\$876.39	\$876.39	\$918.94	\$918.94
57	\$896.81	\$896.81	\$940.35	\$940.35	\$888.80	\$888.80	\$915.46	\$915.46	\$959.90	\$959.90
58	\$937.66	\$937.66	\$983.18	\$983.18	\$929.28	\$929.28	\$957.16	\$957.16	\$1,003.62	\$1,003.62
59	\$957.90	\$957.90	\$1,004.40	\$1,004.40	\$949.34	\$949.34	\$977.82	\$977.82	\$1,025.29	\$1,025.29
60	\$998.75	\$998.75	\$1,047.23	\$1,047.23	\$989.82	\$989.82	\$1,019.52	\$1,019.52	\$1,069.01	\$1,069.01
61	\$1,034.08	\$1,034.08	\$1,084.27	\$1,084.27	\$1,024.84	\$1,024.84	\$1,055.58	\$1,055.58	\$1,106.82	\$1,106.82
62	\$1,057.26	\$1,057.26	\$1,108.58	\$1,108.58	\$1,047.81	\$1,047.81	\$1,079.25	\$1,079.25	\$1,131.64	\$1,131.64
63	\$1,086.33	\$1,086.33	\$1,139.07	\$1,139.07	\$1,076.62	\$1,076.62	\$1,108.92	\$1,108.92	\$1,162.75	\$1,162.75
64+	\$1,103.99	\$1,103.99	\$1,157.58	\$1,157.58	\$1,094.12	\$1,094.12	\$1,126.94	\$1,126.94	\$1,181.66	\$1,181.66



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010161		45127PA0010161		45127PA0010161		45127PA0010170		45127PA0010170	
Plan Marketing Name =>	QHDHP PPO 1500/0/15   Comb		QHDHP PPO 1500/0/15   Comb		QHDHP PPO 1500/0/15   Comb		QHDHP PPO 3500/0/25   Comb		QHDHP PPO 3500/0/25   Comb	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver		Silver	
Deductible =>	\$1500 Med/Rx Combined		\$1500 Med/Rx Combined		\$1500 Med/Rx Combined		\$3500 Med/Rx Combined		\$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$15/\$30/\$250 PCP/SPC/ER		\$15/\$30/\$250 PCP/SPC/ER		\$15/\$30/\$250 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$319.43	\$319.43	\$329.02	\$329.02	\$344.99	\$344.99	\$265.59	\$265.59	\$273.56	\$273.56
15	\$347.83	\$347.83	\$358.26	\$358.26	\$375.65	\$375.65	\$289.20	\$289.20	\$297.88	\$297.88
16	\$358.68	\$358.68	\$369.44	\$369.44	\$387.38	\$387.38	\$298.23	\$298.23	\$307.17	\$307.17
17	\$369.54	\$369.54	\$380.63	\$380.63	\$399.10	\$399.10	\$307.25	\$307.25	\$316.47	\$316.47
18	\$381.23	\$381.23	\$392.67	\$392.67	\$411.73	\$411.73	\$316.98	\$316.98	\$326.48	\$326.48
19	\$392.92	\$392.92	\$404.71	\$404.71	\$424.36	\$424.36	\$326.70	\$326.70	\$336.50	\$336.50
20	\$405.03	\$405.03	\$417.18	\$417.18	\$437.44	\$437.44	\$336.76	\$336.76	\$346.87	\$346.87
21	\$417.56	\$417.56	\$430.09	\$430.09	\$450.96	\$450.96	\$347.18	\$347.18	\$357.60	\$357.60
22	\$417.56	\$417.56	\$430.09	\$430.09	\$450.96	\$450.96	\$347.18	\$347.18	\$357.60	\$357.60
23	\$417.56	\$417.56	\$430.09	\$430.09	\$450.96	\$450.96	\$347.18	\$347.18	\$357.60	\$357.60
24	\$417.56	\$417.56	\$430.09	\$430.09	\$450.96	\$450.96	\$347.18	\$347.18	\$357.60	\$357.60
25	\$419.23	\$419.23	\$431.81	\$431.81	\$452.77	\$452.77	\$348.57	\$348.57	\$359.03	\$359.03
26	\$427.58	\$427.58	\$440.41	\$440.41	\$461.79	\$461.79	\$355.51	\$355.51	\$366.18	\$366.18
27	\$437.60	\$437.60	\$450.73	\$450.73	\$472.61	\$472.61	\$363.84	\$363.84	\$374.76	\$374.76
28	\$453.89	\$453.89	\$467.50	\$467.50	\$490.20	\$490.20	\$377.38	\$377.38	\$388.71	\$388.71
29	\$467.25	\$467.25	\$481.27	\$481.27	\$504.63	\$504.63	\$388.49	\$388.49	\$400.15	\$400.15
30	\$473.93	\$473.93	\$488.15	\$488.15	\$511.85	\$511.85	\$394.05	\$394.05	\$405.87	\$405.87
31	\$483.95	\$483.95	\$498.47	\$498.47	\$522.67	\$522.67	\$402.38	\$402.38	\$414.45	\$414.45
32	\$493.97	\$493.97	\$508.79	\$508.79	\$533.49	\$533.49	\$410.71	\$410.71	\$423.04	\$423.04
33	\$500.24	\$500.24	\$515.24	\$515.24	\$540.26	\$540.26	\$415.92	\$415.92	\$428.40	\$428.40
34	\$506.92	\$506.92	\$522.13	\$522.13	\$547.47	\$547.47	\$421.48	\$421.48	\$434.12	\$434.12
35	\$510.26	\$510.26	\$525.57	\$525.57	\$551.08	\$551.08	\$424.25	\$424.25	\$436.98	\$436.98
36	\$513.60	\$513.60	\$529.01	\$529.01	\$554.69	\$554.69	\$427.03	\$427.03	\$439.84	\$439.84
37	\$516.94	\$516.94	\$532.45	\$532.45	\$558.29	\$558.29	\$429.81	\$429.81	\$442.70	\$442.70
38	\$520.28	\$520.28	\$535.89	\$535.89	\$561.90	\$561.90	\$432.59	\$432.59	\$445.56	\$445.56
39	\$526.96	\$526.96	\$542.77	\$542.77	\$569.12	\$569.12	\$438.14	\$438.14	\$451.29	\$451.29
40	\$533.64	\$533.64	\$549.65	\$549.65	\$576.33	\$576.33	\$443.70	\$443.70	\$457.01	\$457.01
41	\$543.66	\$543.66	\$559.97	\$559.97	\$587.16	\$587.16	\$452.03	\$452.03	\$465.59	\$465.59
42	\$553.27	\$553.27	\$569.87	\$569.87	\$597.53	\$597.53	\$460.01	\$460.01	\$473.81	\$473.81
43	\$566.63	\$566.63	\$583.63	\$583.63	\$611.96	\$611.96	\$471.12	\$471.12	\$485.26	\$485.26
44	\$583.33	\$583.33	\$600.83	\$600.83	\$630.00	\$630.00	\$485.01	\$485.01	\$499.56	\$499.56
45	\$602.96	\$602.96	\$621.05	\$621.05	\$651.19	\$651.19	\$501.33	\$501.33	\$516.37	\$516.37
46	\$626.34	\$626.34	\$645.13	\$645.13	\$676.45	\$676.45	\$520.77	\$520.77	\$536.39	\$536.39
47	\$652.65	\$652.65	\$672.23	\$672.23	\$704.86	\$704.86	\$542.64	\$542.64	\$558.92	\$558.92
48	\$682.71	\$682.71	\$703.19	\$703.19	\$737.33	\$737.33	\$567.64	\$567.64	\$584.67	\$584.67
49	\$712.36	\$712.36	\$733.73	\$733.73	\$769.35	\$769.35	\$592.29	\$592.29	\$610.06	\$610.06
50	\$745.76	\$745.76	\$768.14	\$768.14	\$805.42	\$805.42	\$620.06	\$620.06	\$638.67	\$638.67
51	\$778.75	\$778.75	\$802.11	\$802.11	\$841.05	\$841.05	\$647.49	\$647.49	\$666.92	\$666.92
52	\$815.08	\$815.08	\$839.53	\$839.53	\$880.28	\$880.28	\$677.70	\$677.70	\$698.03	\$698.03
53	\$851.82	\$851.82	\$877.38	\$877.38	\$919.97	\$919.97	\$708.25	\$708.25	\$729.49	\$729.49
54	\$891.49	\$891.49	\$918.24	\$918.24	\$962.81	\$962.81	\$741.23	\$741.23	\$763.47	\$763.47
55	\$931.16	\$931.16	\$959.09	\$959.09	\$1,005.65	#####	\$774.21	\$774.21	\$797.44	\$797.44
56	\$974.17	\$974.17	\$1,003.39	\$1,003.39	\$1,052.10	#####	\$809.97	\$809.97	\$834.27	\$834.27
57	\$1,017.59	\$1,017.59	\$1,048.12	\$1,048.12	\$1,099.00	#####	\$846.08	\$846.08	\$871.46	\$871.46
58	\$1,063.94	\$1,063.94	\$1,095.86	\$1,095.86	\$1,149.06	#####	\$884.61	\$884.61	\$911.15	\$911.15
59	\$1,086.91	\$1,086.91	\$1,119.52	\$1,119.52	\$1,173.86	#####	\$903.71	\$903.71	\$930.82	\$930.82
60	\$1,133.26	\$1,133.26	\$1,167.26	\$1,167.26	\$1,223.92	#####	\$942.25	\$942.25	\$970.51	\$970.51
61	\$1,173.34	\$1,173.34	\$1,208.54	\$1,208.54	\$1,267.21	#####	\$975.58	\$975.58	\$1,004.84	\$1,004.84
62	\$1,199.65	\$1,199.65	\$1,235.64	\$1,235.64	\$1,295.62	#####	\$997.45	\$997.45	\$1,027.37	\$1,027.37
63	\$1,232.64	\$1,232.64	\$1,269.62	\$1,269.62	\$1,331.25	#####	\$1,024.88	\$1,024.88	\$1,055.62	\$1,055.62
64+	\$1,252.67	\$1,252.67	\$1,290.26	\$1,290.26	\$1,352.88	#####	\$1,041.53	\$1,041.53	\$1,072.79	\$1,072.79

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010170		45127PA0010184		45127PA0010184		45127PA0010184		45127PA0010185	
Plan Marketing Name =>	QHDHP PPO 3500/0/25   Com		Silver PPO 5000/0/35   Rx 250		Silver PPO 5000/0/35   Rx 250		Silver PPO 5000/0/35   Rx 250		Silver PPO 5000/0/35   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$3500 Med/Rx Combined		\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$25/\$50/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$286.84	\$286.84	\$251.55	\$251.55	\$259.10	\$259.10	\$271.68	\$271.68	\$257.26	\$257.26
15	\$312.34	\$312.34	\$273.92	\$273.92	\$282.13	\$282.13	\$295.83	\$295.83	\$280.13	\$280.13
16	\$322.09	\$322.09	\$282.46	\$282.46	\$290.94	\$290.94	\$305.06	\$305.06	\$288.87	\$288.87
17	\$331.83	\$331.83	\$291.01	\$291.01	\$299.74	\$299.74	\$314.30	\$314.30	\$297.62	\$297.62
18	\$342.33	\$342.33	\$300.22	\$300.22	\$309.23	\$309.23	\$324.24	\$324.24	\$307.03	\$307.03
19	\$352.83	\$352.83	\$309.43	\$309.43	\$318.71	\$318.71	\$334.18	\$334.18	\$316.45	\$316.45
20	\$363.71	\$363.71	\$318.97	\$318.97	\$328.53	\$328.53	\$344.48	\$344.48	\$326.20	\$326.20
21	\$374.95	\$374.95	\$328.83	\$328.83	\$338.69	\$338.69	\$355.14	\$355.14	\$336.29	\$336.29
22	\$374.95	\$374.95	\$328.83	\$328.83	\$338.69	\$338.69	\$355.14	\$355.14	\$336.29	\$336.29
23	\$374.95	\$374.95	\$328.83	\$328.83	\$338.69	\$338.69	\$355.14	\$355.14	\$336.29	\$336.29
24	\$374.95	\$374.95	\$328.83	\$328.83	\$338.69	\$338.69	\$355.14	\$355.14	\$336.29	\$336.29
25	\$376.45	\$376.45	\$330.15	\$330.15	\$340.05	\$340.05	\$356.56	\$356.56	\$337.64	\$337.64
26	\$383.95	\$383.95	\$336.72	\$336.72	\$346.82	\$346.82	\$363.66	\$363.66	\$344.36	\$344.36
27	\$392.95	\$392.95	\$344.61	\$344.61	\$354.95	\$354.95	\$372.18	\$372.18	\$352.43	\$352.43
28	\$407.58	\$407.58	\$357.44	\$357.44	\$368.16	\$368.16	\$386.03	\$386.03	\$365.55	\$365.55
29	\$419.57	\$419.57	\$367.96	\$367.96	\$379.00	\$379.00	\$397.40	\$397.40	\$376.31	\$376.31
30	\$425.57	\$425.57	\$373.22	\$373.22	\$384.42	\$384.42	\$403.08	\$403.08	\$381.69	\$381.69
31	\$434.57	\$434.57	\$381.11	\$381.11	\$392.55	\$392.55	\$411.60	\$411.60	\$389.76	\$389.76
32	\$443.57	\$443.57	\$389.01	\$389.01	\$400.68	\$400.68	\$420.13	\$420.13	\$397.83	\$397.83
33	\$449.20	\$449.20	\$393.94	\$393.94	\$405.76	\$405.76	\$425.45	\$425.45	\$402.88	\$402.88
34	\$455.19	\$455.19	\$399.20	\$399.20	\$411.18	\$411.18	\$431.14	\$431.14	\$408.26	\$408.26
35	\$458.19	\$458.19	\$401.83	\$401.83	\$413.89	\$413.89	\$433.98	\$433.98	\$410.95	\$410.95
36	\$461.19	\$461.19	\$404.46	\$404.46	\$416.59	\$416.59	\$436.82	\$436.82	\$413.64	\$413.64
37	\$464.19	\$464.19	\$407.09	\$407.09	\$419.30	\$419.30	\$439.66	\$439.66	\$416.33	\$416.33
38	\$467.19	\$467.19	\$409.72	\$409.72	\$422.01	\$422.01	\$442.50	\$442.50	\$419.02	\$419.02
39	\$473.19	\$473.19	\$414.98	\$414.98	\$427.43	\$427.43	\$448.18	\$448.18	\$424.40	\$424.40
40	\$479.19	\$479.19	\$420.24	\$420.24	\$432.85	\$432.85	\$453.86	\$453.86	\$429.78	\$429.78
41	\$488.19	\$488.19	\$428.14	\$428.14	\$440.98	\$440.98	\$462.39	\$462.39	\$437.85	\$437.85
42	\$496.81	\$496.81	\$435.70	\$435.70	\$448.77	\$448.77	\$470.56	\$470.56	\$445.58	\$445.58
43	\$508.81	\$508.81	\$446.22	\$446.22	\$459.61	\$459.61	\$481.92	\$481.92	\$456.35	\$456.35
44	\$523.81	\$523.81	\$459.38	\$459.38	\$473.16	\$473.16	\$496.13	\$496.13	\$469.80	\$469.80
45	\$541.43	\$541.43	\$474.83	\$474.83	\$489.08	\$489.08	\$512.82	\$512.82	\$485.60	\$485.60
46	\$562.43	\$562.43	\$493.24	\$493.24	\$508.04	\$508.04	\$532.70	\$532.70	\$504.44	\$504.44
47	\$586.05	\$586.05	\$513.96	\$513.96	\$529.38	\$529.38	\$555.08	\$555.08	\$525.62	\$525.62
48	\$613.05	\$613.05	\$537.64	\$537.64	\$553.77	\$553.77	\$580.65	\$580.65	\$549.83	\$549.83
49	\$639.67	\$639.67	\$560.98	\$560.98	\$577.81	\$577.81	\$605.86	\$605.86	\$573.71	\$573.71
50	\$669.67	\$669.67	\$587.29	\$587.29	\$604.91	\$604.91	\$634.27	\$634.27	\$600.61	\$600.61
51	\$699.29	\$699.29	\$613.27	\$613.27	\$631.67	\$631.67	\$662.33	\$662.33	\$627.18	\$627.18
52	\$731.91	\$731.91	\$641.88	\$641.88	\$661.13	\$661.13	\$693.23	\$693.23	\$656.44	\$656.44
53	\$764.91	\$764.91	\$670.81	\$670.81	\$690.94	\$690.94	\$724.48	\$724.48	\$686.03	\$686.03
54	\$800.53	\$800.53	\$702.05	\$702.05	\$723.11	\$723.11	\$758.22	\$758.22	\$717.98	\$717.98
55	\$836.15	\$836.15	\$733.29	\$733.29	\$755.29	\$755.29	\$791.95	\$791.95	\$749.93	\$749.93
56	\$874.77	\$874.77	\$767.16	\$767.16	\$790.18	\$790.18	\$828.53	\$828.53	\$784.56	\$784.56
57	\$913.76	\$913.76	\$801.36	\$801.36	\$825.40	\$825.40	\$865.47	\$865.47	\$819.54	\$819.54
58	\$955.38	\$955.38	\$837.86	\$837.86	\$862.99	\$862.99	\$904.89	\$904.89	\$856.87	\$856.87
59	\$976.01	\$976.01	\$855.94	\$855.94	\$881.62	\$881.62	\$924.42	\$924.42	\$875.36	\$875.36
60	\$1,017.63	\$1,017.63	\$892.44	\$892.44	\$919.22	\$919.22	\$963.84	\$963.84	\$912.69	\$912.69
61	\$1,053.62	\$1,053.62	\$924.01	\$924.01	\$951.73	\$951.73	\$997.93	\$997.93	\$944.97	\$944.97
62	\$1,077.24	\$1,077.24	\$944.73	\$944.73	\$973.07	\$973.07	\$1,020.31	\$1,020.31	\$966.16	\$966.16
63	\$1,106.87	\$1,106.87	\$970.71	\$970.71	\$999.83	\$999.83	\$1,048.36	\$1,048.36	\$992.73	\$992.73
64+	\$1,124.85	\$1,124.85	\$986.48	\$986.48	\$1,016.07	\$1,016.07	\$1,065.41	\$1,065.41	\$1,008.86	\$1,008.86

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010185		45127PA0010185		45127PA0010186		45127PA0010186		45127PA0010186	
Plan Marketing Name =>	Silver PPO 5000/0/35   Rx 0		Silver PPO 5000/0/35   Rx 0		Silver PPO 6000/0/35   Rx 250		Silver PPO 6000/0/35   Rx 250		Silver PPO 6000/0/35   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$5000 /\$0 Med/Rx		\$5000 /\$0 Med/Rx		\$6000 /\$250 Med/Rx		\$6000 /\$250 Med/Rx		\$6000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$264.98	\$264.98	\$277.84	\$277.84	\$246.96	\$246.96	\$254.37	\$254.37	\$266.72	\$266.72
15	\$288.53	\$288.53	\$302.54	\$302.54	\$268.92	\$268.92	\$276.98	\$276.98	\$290.43	\$290.43
16	\$297.54	\$297.54	\$311.98	\$311.98	\$277.31	\$277.31	\$285.63	\$285.63	\$299.50	\$299.50
17	\$306.55	\$306.55	\$321.43	\$321.43	\$285.70	\$285.70	\$294.28	\$294.28	\$308.56	\$308.56
18	\$316.24	\$316.24	\$331.60	\$331.60	\$294.74	\$294.74	\$303.59	\$303.59	\$318.32	\$318.32
19	\$325.94	\$325.94	\$341.76	\$341.76	\$303.78	\$303.78	\$312.90	\$312.90	\$328.09	\$328.09
20	\$335.99	\$335.99	\$352.30	\$352.30	\$313.15	\$313.15	\$322.54	\$322.54	\$338.20	\$338.20
21	\$346.38	\$346.38	\$363.19	\$363.19	\$322.83	\$322.83	\$332.51	\$332.51	\$348.66	\$348.66
22	\$346.38	\$346.38	\$363.19	\$363.19	\$322.83	\$322.83	\$332.51	\$332.51	\$348.66	\$348.66
23	\$346.38	\$346.38	\$363.19	\$363.19	\$322.83	\$322.83	\$332.51	\$332.51	\$348.66	\$348.66
24	\$346.38	\$346.38	\$363.19	\$363.19	\$322.83	\$322.83	\$332.51	\$332.51	\$348.66	\$348.66
25	\$347.76	\$347.76	\$364.65	\$364.65	\$324.12	\$324.12	\$333.84	\$333.84	\$350.05	\$350.05
26	\$354.69	\$354.69	\$371.91	\$371.91	\$330.58	\$330.58	\$340.50	\$340.50	\$357.02	\$357.02
27	\$363.00	\$363.00	\$380.63	\$380.63	\$338.33	\$338.33	\$348.48	\$348.48	\$365.39	\$365.39
28	\$376.51	\$376.51	\$394.79	\$394.79	\$350.92	\$350.92	\$361.44	\$361.44	\$378.99	\$378.99
29	\$387.60	\$387.60	\$406.41	\$406.41	\$361.25	\$361.25	\$372.08	\$372.08	\$390.15	\$390.15
30	\$393.14	\$393.14	\$412.22	\$412.22	\$366.41	\$366.41	\$377.40	\$377.40	\$395.73	\$395.73
31	\$401.45	\$401.45	\$420.94	\$420.94	\$374.16	\$374.16	\$385.38	\$385.38	\$404.09	\$404.09
32	\$409.77	\$409.77	\$429.66	\$429.66	\$381.91	\$381.91	\$393.37	\$393.37	\$412.46	\$412.46
33	\$414.96	\$414.96	\$435.11	\$435.11	\$386.75	\$386.75	\$398.35	\$398.35	\$417.69	\$417.69
34	\$420.50	\$420.50	\$440.92	\$440.92	\$391.92	\$391.92	\$403.67	\$403.67	\$423.27	\$423.27
35	\$423.27	\$423.27	\$443.82	\$443.82	\$394.50	\$394.50	\$406.33	\$406.33	\$426.06	\$426.06
36	\$426.05	\$426.05	\$446.73	\$446.73	\$397.08	\$397.08	\$408.99	\$408.99	\$428.85	\$428.85
37	\$428.82	\$428.82	\$449.63	\$449.63	\$399.66	\$399.66	\$411.65	\$411.65	\$431.64	\$431.64
38	\$431.59	\$431.59	\$452.54	\$452.54	\$402.25	\$402.25	\$414.31	\$414.31	\$434.43	\$434.43
39	\$437.13	\$437.13	\$458.35	\$458.35	\$407.41	\$407.41	\$419.63	\$419.63	\$440.00	\$440.00
40	\$442.67	\$442.67	\$464.16	\$464.16	\$412.58	\$412.58	\$424.95	\$424.95	\$445.58	\$445.58
41	\$450.99	\$450.99	\$472.88	\$472.88	\$420.32	\$420.32	\$432.93	\$432.93	\$453.95	\$453.95
42	\$458.95	\$458.95	\$481.23	\$481.23	\$427.75	\$427.75	\$440.58	\$440.58	\$461.97	\$461.97
43	\$470.04	\$470.04	\$492.85	\$492.85	\$438.08	\$438.08	\$451.22	\$451.22	\$473.13	\$473.13
44	\$483.89	\$483.89	\$507.38	\$507.38	\$450.99	\$450.99	\$464.52	\$464.52	\$487.07	\$487.07
45	\$500.17	\$500.17	\$524.45	\$524.45	\$466.17	\$466.17	\$480.15	\$480.15	\$503.46	\$503.46
46	\$519.57	\$519.57	\$544.79	\$544.79	\$484.24	\$484.24	\$498.77	\$498.77	\$522.98	\$522.98
47	\$541.39	\$541.39	\$567.67	\$567.67	\$504.58	\$504.58	\$519.72	\$519.72	\$544.95	\$544.95
48	\$566.33	\$566.33	\$593.82	\$593.82	\$527.83	\$527.83	\$543.66	\$543.66	\$570.05	\$570.05
49	\$590.92	\$590.92	\$619.61	\$619.61	\$550.75	\$550.75	\$567.27	\$567.27	\$594.81	\$594.81
50	\$618.63	\$618.63	\$648.66	\$648.66	\$576.57	\$576.57	\$593.87	\$593.87	\$622.70	\$622.70
51	\$646.00	\$646.00	\$677.36	\$677.36	\$602.08	\$602.08	\$620.14	\$620.14	\$650.24	\$650.24
52	\$676.13	\$676.13	\$708.95	\$708.95	\$630.16	\$630.16	\$649.07	\$649.07	\$680.58	\$680.58
53	\$706.61	\$706.61	\$740.91	\$740.91	\$658.57	\$658.57	\$678.33	\$678.33	\$711.26	\$711.26
54	\$739.52	\$739.52	\$775.42	\$775.42	\$689.24	\$689.24	\$709.92	\$709.92	\$744.38	\$744.38
55	\$772.42	\$772.42	\$809.92	\$809.92	\$719.91	\$719.91	\$741.51	\$741.51	\$777.50	\$777.50
56	\$808.10	\$808.10	\$847.33	\$847.33	\$753.16	\$753.16	\$775.76	\$775.76	\$813.42	\$813.42
57	\$844.12	\$844.12	\$885.10	\$885.10	\$786.74	\$786.74	\$810.34	\$810.34	\$849.68	\$849.68
58	\$882.57	\$882.57	\$925.42	\$925.42	\$822.57	\$822.57	\$847.25	\$847.25	\$888.38	\$888.38
59	\$901.62	\$901.62	\$945.39	\$945.39	\$840.33	\$840.33	\$865.54	\$865.54	\$907.55	\$907.55
60	\$940.07	\$940.07	\$985.71	\$985.71	\$876.16	\$876.16	\$902.45	\$902.45	\$946.25	\$946.25
61	\$973.32	\$973.32	\$1,020.57	\$1,020.57	\$907.15	\$907.15	\$934.37	\$934.37	\$979.72	\$979.72
62	\$995.15	\$995.15	\$1,043.45	\$1,043.45	\$927.49	\$927.49	\$955.32	\$955.32	\$1,001.69	\$1,001.69
63	\$1,022.51	\$1,022.51	\$1,072.15	\$1,072.15	\$952.99	\$952.99	\$981.58	\$981.58	\$1,029.23	\$1,029.23
64+	\$1,039.13	\$1,039.13	\$1,089.57	\$1,089.57	\$968.48	\$968.48	\$997.53	\$997.53	\$1,045.97	\$1,045.97

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010187		45127PA0010187		45127PA0010187		45127PA0010188		45127PA0010188	
Plan Marketing Name =>	Silver PPO 6000/0/35   Rx 0		Silver PPO 6000/0/35   Rx 0		Silver PPO 6000/0/35   Rx 0		Deductible PPO 3000/0/25 - 5		Deductible PPO 3000/0/25 - 5	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Gold		Gold	
Deductible =>	\$6000 /\$0 Med/Rx		\$6000 /\$0 Med/Rx		\$6000 /\$0 Med/Rx		\$3000 /\$250 Med/Rx		\$3000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$252.68	\$252.68	\$260.26	\$260.26	\$272.89	\$272.89	\$297.64	\$297.64	\$306.57	\$306.57
15	\$275.14	\$275.14	\$283.39	\$283.39	\$297.15	\$297.15	\$324.10	\$324.10	\$333.82	\$333.82
16	\$283.73	\$283.73	\$292.24	\$292.24	\$306.43	\$306.43	\$334.21	\$334.21	\$344.24	\$344.24
17	\$292.32	\$292.32	\$301.08	\$301.08	\$315.70	\$315.70	\$344.33	\$344.33	\$354.66	\$354.66
18	\$301.56	\$301.56	\$310.61	\$310.61	\$325.69	\$325.69	\$355.22	\$355.22	\$365.88	\$365.88
19	\$310.81	\$310.81	\$320.14	\$320.14	\$335.68	\$335.68	\$366.11	\$366.11	\$377.10	\$377.10
20	\$320.39	\$320.39	\$330.00	\$330.00	\$346.02	\$346.02	\$377.40	\$377.40	\$388.72	\$388.72
21	\$330.30	\$330.30	\$340.21	\$340.21	\$356.72	\$356.72	\$389.07	\$389.07	\$400.74	\$400.74
22	\$330.30	\$330.30	\$340.21	\$340.21	\$356.72	\$356.72	\$389.07	\$389.07	\$400.74	\$400.74
23	\$330.30	\$330.30	\$340.21	\$340.21	\$356.72	\$356.72	\$389.07	\$389.07	\$400.74	\$400.74
24	\$330.30	\$330.30	\$340.21	\$340.21	\$356.72	\$356.72	\$389.07	\$389.07	\$400.74	\$400.74
25	\$331.62	\$331.62	\$341.57	\$341.57	\$358.15	\$358.15	\$390.63	\$390.63	\$402.35	\$402.35
26	\$338.23	\$338.23	\$348.37	\$348.37	\$365.29	\$365.29	\$398.41	\$398.41	\$410.36	\$410.36
27	\$346.15	\$346.15	\$356.54	\$356.54	\$373.85	\$373.85	\$407.75	\$407.75	\$419.98	\$419.98
28	\$359.04	\$359.04	\$369.81	\$369.81	\$387.76	\$387.76	\$422.92	\$422.92	\$435.61	\$435.61
29	\$369.61	\$369.61	\$380.69	\$380.69	\$399.17	\$399.17	\$435.37	\$435.37	\$448.43	\$448.43
30	\$374.89	\$374.89	\$386.14	\$386.14	\$404.88	\$404.88	\$441.59	\$441.59	\$454.84	\$454.84
31	\$382.82	\$382.82	\$394.30	\$394.30	\$413.44	\$413.44	\$450.93	\$450.93	\$464.46	\$464.46
32	\$390.74	\$390.74	\$402.47	\$402.47	\$422.00	\$422.00	\$460.27	\$460.27	\$474.08	\$474.08
33	\$395.70	\$395.70	\$407.57	\$407.57	\$427.36	\$427.36	\$466.11	\$466.11	\$480.09	\$480.09
34	\$400.98	\$400.98	\$413.01	\$413.01	\$433.06	\$433.06	\$472.33	\$472.33	\$486.50	\$486.50
35	\$403.63	\$403.63	\$415.74	\$415.74	\$435.92	\$435.92	\$475.44	\$475.44	\$489.71	\$489.71
36	\$406.27	\$406.27	\$418.46	\$418.46	\$438.77	\$438.77	\$478.56	\$478.56	\$492.91	\$492.91
37	\$408.91	\$408.91	\$421.18	\$421.18	\$441.62	\$441.62	\$481.67	\$481.67	\$496.12	\$496.12
38	\$411.55	\$411.55	\$423.90	\$423.90	\$444.48	\$444.48	\$484.78	\$484.78	\$499.32	\$499.32
39	\$416.84	\$416.84	\$429.34	\$429.34	\$450.19	\$450.19	\$491.01	\$491.01	\$505.74	\$505.74
40	\$422.12	\$422.12	\$434.79	\$434.79	\$455.89	\$455.89	\$497.23	\$497.23	\$512.15	\$512.15
41	\$430.05	\$430.05	\$442.95	\$442.95	\$464.45	\$464.45	\$506.57	\$506.57	\$521.77	\$521.77
42	\$437.65	\$437.65	\$450.78	\$450.78	\$472.66	\$472.66	\$515.52	\$515.52	\$530.98	\$530.98
43	\$448.22	\$448.22	\$461.66	\$461.66	\$484.07	\$484.07	\$527.97	\$527.97	\$543.81	\$543.81
44	\$461.43	\$461.43	\$475.27	\$475.27	\$498.34	\$498.34	\$543.53	\$543.53	\$559.84	\$559.84
45	\$476.95	\$476.95	\$491.26	\$491.26	\$515.11	\$515.11	\$561.82	\$561.82	\$578.67	\$578.67
46	\$495.45	\$495.45	\$510.31	\$510.31	\$535.09	\$535.09	\$583.60	\$583.60	\$601.11	\$601.11
47	\$516.26	\$516.26	\$531.75	\$531.75	\$557.56	\$557.56	\$608.12	\$608.12	\$626.36	\$626.36
48	\$540.04	\$540.04	\$556.24	\$556.24	\$583.24	\$583.24	\$636.13	\$636.13	\$655.21	\$655.21
49	\$563.49	\$563.49	\$580.40	\$580.40	\$608.57	\$608.57	\$663.75	\$663.75	\$683.67	\$683.67
50	\$589.92	\$589.92	\$607.61	\$607.61	\$637.11	\$637.11	\$694.88	\$694.88	\$715.73	\$715.73
51	\$616.01	\$616.01	\$634.49	\$634.49	\$665.29	\$665.29	\$725.62	\$725.62	\$747.38	\$747.38
52	\$644.75	\$644.75	\$664.09	\$664.09	\$696.33	\$696.33	\$759.46	\$759.46	\$782.25	\$782.25
53	\$673.81	\$673.81	\$694.03	\$694.03	\$727.72	\$727.72	\$793.70	\$793.70	\$817.51	\$817.51
54	\$705.19	\$705.19	\$726.35	\$726.35	\$761.61	\$761.61	\$830.66	\$830.66	\$855.58	\$855.58
55	\$736.57	\$736.57	\$758.67	\$758.67	\$795.49	\$795.49	\$867.63	\$867.63	\$893.65	\$893.65
56	\$770.59	\$770.59	\$793.71	\$793.71	\$832.24	\$832.24	\$907.70	\$907.70	\$934.93	\$934.93
57	\$804.94	\$804.94	\$829.09	\$829.09	\$869.34	\$869.34	\$948.16	\$948.16	\$976.61	\$976.61
58	\$841.60	\$841.60	\$866.85	\$866.85	\$908.93	\$908.93	\$991.35	\$991.35	\$1,021.09	\$1,021.09
59	\$859.77	\$859.77	\$885.56	\$885.56	\$928.55	\$928.55	\$1,012.75	\$1,012.75	\$1,043.13	\$1,043.13
60	\$896.43	\$896.43	\$923.33	\$923.33	\$968.15	\$968.15	\$1,055.94	\$1,055.94	\$1,087.61	\$1,087.61
61	\$928.14	\$928.14	\$955.99	\$955.99	\$1,002.39	\$1,002.39	\$1,093.29	\$1,093.29	\$1,126.09	\$1,126.09
62	\$948.95	\$948.95	\$977.42	\$977.42	\$1,024.87	\$1,024.87	\$1,117.80	\$1,117.80	\$1,151.33	\$1,151.33
63	\$975.05	\$975.05	\$1,004.30	\$1,004.30	\$1,053.05	\$1,053.05	\$1,148.53	\$1,148.53	\$1,182.99	\$1,182.99
64+	\$990.89	\$990.89	\$1,020.62	\$1,020.62	\$1,070.16	\$1,070.16	\$1,167.20	\$1,167.20	\$1,202.22	\$1,202.22

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010188		45127PA0010189		45127PA0010189		45127PA0010189		45127PA0010190	
Plan Marketing Name =>	d Deductible PPO 3000/0/25 - 5ed		Deductible PPO 3000/0/25 - 5ed		Deductible PPO 3000/0/25 - 5ed		Deductible PPO 3000/0/25 - 5ed		Gold PPO 2000/20/20   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$3000 /\$250 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx		\$2000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		20%	
Copays =>	\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$321.45	\$321.45	\$303.30	\$303.30	\$312.40	\$312.40	\$327.56	\$327.56	\$283.79	\$283.79
15	\$350.02	\$350.02	\$330.26	\$330.26	\$340.17	\$340.17	\$356.68	\$356.68	\$309.02	\$309.02
16	\$360.95	\$360.95	\$340.57	\$340.57	\$350.78	\$350.78	\$367.81	\$367.81	\$318.66	\$318.66
17	\$371.87	\$371.87	\$350.88	\$350.88	\$361.40	\$361.40	\$378.95	\$378.95	\$328.31	\$328.31
18	\$383.64	\$383.64	\$361.98	\$361.98	\$372.84	\$372.84	\$390.94	\$390.94	\$338.70	\$338.70
19	\$395.40	\$395.40	\$373.08	\$373.08	\$384.27	\$384.27	\$402.92	\$402.92	\$349.08	\$349.08
20	\$407.59	\$407.59	\$384.58	\$384.58	\$396.11	\$396.11	\$415.34	\$415.34	\$359.84	\$359.84
21	\$420.20	\$420.20	\$396.47	\$396.47	\$408.36	\$408.36	\$428.19	\$428.19	\$370.97	\$370.97
22	\$420.20	\$420.20	\$396.47	\$396.47	\$408.36	\$408.36	\$428.19	\$428.19	\$370.97	\$370.97
23	\$420.20	\$420.20	\$396.47	\$396.47	\$408.36	\$408.36	\$428.19	\$428.19	\$370.97	\$370.97
24	\$420.20	\$420.20	\$396.47	\$396.47	\$408.36	\$408.36	\$428.19	\$428.19	\$370.97	\$370.97
25	\$421.88	\$421.88	\$398.06	\$398.06	\$410.00	\$410.00	\$429.90	\$429.90	\$372.45	\$372.45
26	\$430.28	\$430.28	\$405.99	\$405.99	\$418.16	\$418.16	\$438.46	\$438.46	\$379.87	\$379.87
27	\$440.36	\$440.36	\$415.50	\$415.50	\$427.97	\$427.97	\$448.74	\$448.74	\$388.78	\$388.78
28	\$456.75	\$456.75	\$430.96	\$430.96	\$443.89	\$443.89	\$465.44	\$465.44	\$403.24	\$403.24
29	\$470.20	\$470.20	\$443.65	\$443.65	\$456.96	\$456.96	\$479.14	\$479.14	\$415.12	\$415.12
30	\$476.92	\$476.92	\$449.99	\$449.99	\$463.49	\$463.49	\$485.99	\$485.99	\$421.05	\$421.05
31	\$487.01	\$487.01	\$459.51	\$459.51	\$473.29	\$473.29	\$496.27	\$496.27	\$429.95	\$429.95
32	\$497.09	\$497.09	\$469.02	\$469.02	\$483.09	\$483.09	\$506.55	\$506.55	\$438.86	\$438.86
33	\$503.39	\$503.39	\$474.97	\$474.97	\$489.22	\$489.22	\$512.97	\$512.97	\$444.42	\$444.42
34	\$510.12	\$510.12	\$481.31	\$481.31	\$495.75	\$495.75	\$519.82	\$519.82	\$450.36	\$450.36
35	\$513.48	\$513.48	\$484.49	\$484.49	\$499.02	\$499.02	\$523.25	\$523.25	\$453.33	\$453.33
36	\$516.84	\$516.84	\$487.66	\$487.66	\$502.29	\$502.29	\$526.67	\$526.67	\$456.29	\$456.29
37	\$520.20	\$520.20	\$490.83	\$490.83	\$505.55	\$505.55	\$530.10	\$530.10	\$459.26	\$459.26
38	\$523.56	\$523.56	\$494.00	\$494.00	\$508.82	\$508.82	\$533.52	\$533.52	\$462.23	\$462.23
39	\$530.29	\$530.29	\$500.35	\$500.35	\$515.36	\$515.36	\$540.37	\$540.37	\$468.16	\$468.16
40	\$537.01	\$537.01	\$506.69	\$506.69	\$521.89	\$521.89	\$547.22	\$547.22	\$474.10	\$474.10
41	\$547.09	\$547.09	\$516.20	\$516.20	\$531.69	\$531.69	\$557.50	\$557.50	\$483.00	\$483.00
42	\$556.76	\$556.76	\$525.32	\$525.32	\$541.08	\$541.08	\$567.35	\$567.35	\$491.54	\$491.54
43	\$570.21	\$570.21	\$538.01	\$538.01	\$554.15	\$554.15	\$581.05	\$581.05	\$503.41	\$503.41
44	\$587.01	\$587.01	\$553.87	\$553.87	\$570.48	\$570.48	\$598.18	\$598.18	\$518.25	\$518.25
45	\$606.76	\$606.76	\$572.50	\$572.50	\$589.68	\$589.68	\$618.30	\$618.30	\$535.68	\$535.68
46	\$630.29	\$630.29	\$594.71	\$594.71	\$612.55	\$612.55	\$642.28	\$642.28	\$556.46	\$556.46
47	\$656.77	\$656.77	\$619.68	\$619.68	\$638.27	\$638.27	\$669.26	\$669.26	\$579.83	\$579.83
48	\$687.02	\$687.02	\$648.23	\$648.23	\$667.68	\$667.68	\$700.09	\$700.09	\$606.54	\$606.54
49	\$716.85	\$716.85	\$676.38	\$676.38	\$696.67	\$696.67	\$730.49	\$730.49	\$632.87	\$632.87
50	\$750.47	\$750.47	\$708.10	\$708.10	\$729.34	\$729.34	\$764.74	\$764.74	\$662.55	\$662.55
51	\$783.66	\$783.66	\$739.42	\$739.42	\$761.60	\$761.60	\$798.57	\$798.57	\$691.86	\$691.86
52	\$820.22	\$820.22	\$773.91	\$773.91	\$797.13	\$797.13	\$835.82	\$835.82	\$724.13	\$724.13
53	\$857.20	\$857.20	\$808.80	\$808.80	\$833.06	\$833.06	\$873.50	\$873.50	\$756.78	\$756.78
54	\$897.12	\$897.12	\$846.46	\$846.46	\$871.86	\$871.86	\$914.18	\$914.18	\$792.02	\$792.02
55	\$937.04	\$937.04	\$884.13	\$884.13	\$910.65	\$910.65	\$954.86	\$954.86	\$827.26	\$827.26
56	\$980.32	\$980.32	\$924.96	\$924.96	\$952.71	\$952.71	\$998.96	\$998.96	\$865.47	\$865.47
57	\$1,024.02	\$1,024.02	\$966.20	\$966.20	\$995.18	\$995.18	\$1,043.49	\$1,043.49	\$904.05	\$904.05
58	\$1,070.66	\$1,070.66	\$1,010.21	\$1,010.21	\$1,040.51	\$1,040.51	\$1,091.02	\$1,091.02	\$945.23	\$945.23
59	\$1,093.77	\$1,093.77	\$1,032.01	\$1,032.01	\$1,062.97	\$1,062.97	\$1,114.57	\$1,114.57	\$965.63	\$965.63
60	\$1,140.41	\$1,140.41	\$1,076.02	\$1,076.02	\$1,108.30	\$1,108.30	\$1,162.10	\$1,162.10	\$1,006.81	\$1,006.81
61	\$1,180.75	\$1,180.75	\$1,114.08	\$1,114.08	\$1,147.50	\$1,147.50	\$1,203.21	\$1,203.21	\$1,042.43	\$1,042.43
62	\$1,207.22	\$1,207.22	\$1,139.06	\$1,139.06	\$1,173.23	\$1,173.23	\$1,230.18	\$1,230.18	\$1,065.80	\$1,065.80
63	\$1,240.42	\$1,240.42	\$1,170.38	\$1,170.38	\$1,205.49	\$1,205.49	\$1,264.01	\$1,264.01	\$1,095.10	\$1,095.10
64+	\$1,260.59	\$1,260.59	\$1,189.40	\$1,189.40	\$1,225.08	\$1,225.08	\$1,284.56	\$1,284.56	\$1,112.90	\$1,112.90

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010190		45127PA0010190		45127PA0010191		45127PA0010191		45127PA0010191	
Plan Marketing Name =>	Gold PPO 2000/20/20   Rx 250		Gold PPO 2000/20/20   Rx 250		Gold PPO 2000/20/20   Rx 0		Gold PPO 2000/20/20   Rx 0		Gold PPO 2000/20/20   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000 /\$250 Med/Rx		\$2000 /\$250 Med/Rx		\$2000 /\$0 Med/Rx		\$2000 /\$0 Med/Rx		\$2000 /\$0 Med/Rx	
Coinsurance =>	20%		20%		20%		20%		20%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$292.31	\$292.31	\$306.50	\$306.50	\$289.47	\$289.47	\$298.15	\$298.15	\$312.63	\$312.63
15	\$318.29	\$318.29	\$333.74	\$333.74	\$315.20	\$315.20	\$324.65	\$324.65	\$340.41	\$340.41
16	\$328.22	\$328.22	\$344.16	\$344.16	\$325.04	\$325.04	\$334.79	\$334.79	\$351.04	\$351.04
17	\$338.16	\$338.16	\$354.57	\$354.57	\$334.88	\$334.88	\$344.92	\$344.92	\$361.67	\$361.67
18	\$348.86	\$348.86	\$365.79	\$365.79	\$345.47	\$345.47	\$355.83	\$355.83	\$373.11	\$373.11
19	\$359.56	\$359.56	\$377.01	\$377.01	\$356.06	\$356.06	\$366.75	\$366.75	\$384.55	\$384.55
20	\$370.64	\$370.64	\$388.63	\$388.63	\$367.04	\$367.04	\$378.05	\$378.05	\$396.40	\$396.40
21	\$382.10	\$382.10	\$400.65	\$400.65	\$378.39	\$378.39	\$389.74	\$389.74	\$408.66	\$408.66
22	\$382.10	\$382.10	\$400.65	\$400.65	\$378.39	\$378.39	\$389.74	\$389.74	\$408.66	\$408.66
23	\$382.10	\$382.10	\$400.65	\$400.65	\$378.39	\$378.39	\$389.74	\$389.74	\$408.66	\$408.66
24	\$382.10	\$382.10	\$400.65	\$400.65	\$378.39	\$378.39	\$389.74	\$389.74	\$408.66	\$408.66
25	\$383.63	\$383.63	\$402.25	\$402.25	\$379.90	\$379.90	\$391.30	\$391.30	\$410.30	\$410.30
26	\$391.27	\$391.27	\$410.26	\$410.26	\$387.47	\$387.47	\$399.10	\$399.10	\$418.47	\$418.47
27	\$400.44	\$400.44	\$419.88	\$419.88	\$396.55	\$396.55	\$408.45	\$408.45	\$428.28	\$428.28
28	\$415.34	\$415.34	\$435.50	\$435.50	\$411.31	\$411.31	\$423.65	\$423.65	\$444.21	\$444.21
29	\$427.57	\$427.57	\$448.32	\$448.32	\$423.42	\$423.42	\$436.12	\$436.12	\$457.29	\$457.29
30	\$433.68	\$433.68	\$454.74	\$454.74	\$429.47	\$429.47	\$442.36	\$442.36	\$463.83	\$463.83
31	\$442.85	\$442.85	\$464.35	\$464.35	\$438.55	\$438.55	\$451.71	\$451.71	\$473.64	\$473.64
32	\$452.02	\$452.02	\$473.97	\$473.97	\$447.64	\$447.64	\$461.06	\$461.06	\$483.45	\$483.45
33	\$457.75	\$457.75	\$479.98	\$479.98	\$453.31	\$453.31	\$466.91	\$466.91	\$489.58	\$489.58
34	\$463.87	\$463.87	\$486.39	\$486.39	\$459.37	\$459.37	\$473.15	\$473.15	\$496.11	\$496.11
35	\$466.93	\$466.93	\$489.59	\$489.59	\$462.39	\$462.39	\$476.26	\$476.26	\$499.38	\$499.38
36	\$469.98	\$469.98	\$492.80	\$492.80	\$465.42	\$465.42	\$479.38	\$479.38	\$502.65	\$502.65
37	\$473.04	\$473.04	\$496.00	\$496.00	\$468.45	\$468.45	\$482.50	\$482.50	\$505.92	\$505.92
38	\$476.10	\$476.10	\$499.21	\$499.21	\$471.47	\$471.47	\$485.62	\$485.62	\$509.19	\$509.19
39	\$482.21	\$482.21	\$505.62	\$505.62	\$477.53	\$477.53	\$491.85	\$491.85	\$515.73	\$515.73
40	\$488.32	\$488.32	\$512.03	\$512.03	\$483.58	\$483.58	\$498.09	\$498.09	\$522.27	\$522.27
41	\$497.49	\$497.49	\$521.64	\$521.64	\$492.66	\$492.66	\$507.44	\$507.44	\$532.08	\$532.08
42	\$506.28	\$506.28	\$530.86	\$530.86	\$501.37	\$501.37	\$516.41	\$516.41	\$541.48	\$541.48
43	\$518.51	\$518.51	\$543.68	\$543.68	\$513.48	\$513.48	\$528.88	\$528.88	\$554.55	\$554.55
44	\$533.79	\$533.79	\$559.70	\$559.70	\$528.61	\$528.61	\$544.47	\$544.47	\$570.90	\$570.90
45	\$551.75	\$551.75	\$578.54	\$578.54	\$546.40	\$546.40	\$562.79	\$562.79	\$590.11	\$590.11
46	\$573.15	\$573.15	\$600.97	\$600.97	\$567.58	\$567.58	\$584.61	\$584.61	\$612.99	\$612.99
47	\$597.22	\$597.22	\$626.21	\$626.21	\$591.42	\$591.42	\$609.17	\$609.17	\$638.74	\$638.74
48	\$624.73	\$624.73	\$655.06	\$655.06	\$618.67	\$618.67	\$637.23	\$637.23	\$668.16	\$668.16
49	\$651.86	\$651.86	\$683.50	\$683.50	\$645.53	\$645.53	\$664.90	\$664.90	\$697.18	\$697.18
50	\$682.43	\$682.43	\$715.56	\$715.56	\$675.80	\$675.80	\$696.08	\$696.08	\$729.87	\$729.87
51	\$712.61	\$712.61	\$747.21	\$747.21	\$705.70	\$705.70	\$726.87	\$726.87	\$762.15	\$762.15
52	\$745.86	\$745.86	\$782.06	\$782.06	\$738.62	\$738.62	\$760.78	\$760.78	\$797.71	\$797.71
53	\$779.48	\$779.48	\$817.32	\$817.32	\$771.92	\$771.92	\$795.07	\$795.07	\$833.67	\$833.67
54	\$815.78	\$815.78	\$855.38	\$855.38	\$807.86	\$807.86	\$832.10	\$832.10	\$872.49	\$872.49
55	\$852.08	\$852.08	\$893.44	\$893.44	\$843.81	\$843.81	\$869.12	\$869.12	\$911.31	\$911.31
56	\$891.44	\$891.44	\$934.71	\$934.71	\$882.78	\$882.78	\$909.27	\$909.27	\$953.41	\$953.41
57	\$931.18	\$931.18	\$976.38	\$976.38	\$922.14	\$922.14	\$949.80	\$949.80	\$995.91	\$995.91
58	\$973.59	\$973.59	\$1,020.85	\$1,020.85	\$964.14	\$964.14	\$993.06	\$993.06	\$1,041.27	\$1,041.27
59	\$994.60	\$994.60	\$1,042.89	\$1,042.89	\$984.95	\$984.95	\$1,014.50	\$1,014.50	\$1,063.75	\$1,063.75
60	\$1,037.02	\$1,037.02	\$1,087.36	\$1,087.36	\$1,026.95	\$1,026.95	\$1,057.76	\$1,057.76	\$1,109.11	\$1,109.11
61	\$1,073.70	\$1,073.70	\$1,125.82	\$1,125.82	\$1,063.28	\$1,063.28	\$1,095.17	\$1,095.17	\$1,148.34	\$1,148.34
62	\$1,097.77	\$1,097.77	\$1,151.06	\$1,151.06	\$1,087.11	\$1,087.11	\$1,119.73	\$1,119.73	\$1,174.08	\$1,174.08
63	\$1,127.96	\$1,127.96	\$1,182.71	\$1,182.71	\$1,117.01	\$1,117.01	\$1,150.52	\$1,150.52	\$1,206.37	\$1,206.37
64+	\$1,146.29	\$1,146.29	\$1,201.94	\$1,201.94	\$1,135.16	\$1,135.16	\$1,169.22	\$1,169.22	\$1,225.97	\$1,225.97



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010192		45127PA0010192		45127PA0010192		45127PA0010193		45127PA0010193	
Plan Marketing Name =>	Silver PPO 5000/20/35   Rx 250		Silver PPO 5000/20/35   Rx 250		Silver PPO 5000/20/35   Rx 250		Silver PPO 5000/20/35   Rx 0		Silver PPO 5000/20/35   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$0 Med/Rx		\$5000 /\$0 Med/Rx	
Coinsurance =>	20%		20%		20%		20%		20%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$244.63	\$244.63	\$251.97	\$251.97	\$264.20	\$264.20	\$250.35	\$250.35	\$257.86	\$257.86
15	\$266.38	\$266.38	\$274.37	\$274.37	\$287.69	\$287.69	\$272.61	\$272.61	\$280.79	\$280.79
16	\$274.69	\$274.69	\$282.93	\$282.93	\$296.67	\$296.67	\$281.12	\$281.12	\$289.55	\$289.55
17	\$283.01	\$283.01	\$291.50	\$291.50	\$305.65	\$305.65	\$289.63	\$289.63	\$298.31	\$298.31
18	\$291.96	\$291.96	\$300.72	\$300.72	\$315.32	\$315.32	\$298.79	\$298.79	\$307.75	\$307.75
19	\$300.91	\$300.91	\$309.94	\$309.94	\$324.99	\$324.99	\$307.95	\$307.95	\$317.19	\$317.19
20	\$310.19	\$310.19	\$319.49	\$319.49	\$335.00	\$335.00	\$317.44	\$317.44	\$326.97	\$326.97
21	\$319.78	\$319.78	\$329.37	\$329.37	\$345.36	\$345.36	\$327.26	\$327.26	\$337.08	\$337.08
22	\$319.78	\$319.78	\$329.37	\$329.37	\$345.36	\$345.36	\$327.26	\$327.26	\$337.08	\$337.08
23	\$319.78	\$319.78	\$329.37	\$329.37	\$345.36	\$345.36	\$327.26	\$327.26	\$337.08	\$337.08
24	\$319.78	\$319.78	\$329.37	\$329.37	\$345.36	\$345.36	\$327.26	\$327.26	\$337.08	\$337.08
25	\$321.06	\$321.06	\$330.69	\$330.69	\$346.74	\$346.74	\$328.57	\$328.57	\$338.43	\$338.43
26	\$327.45	\$327.45	\$337.28	\$337.28	\$353.65	\$353.65	\$335.11	\$335.11	\$345.17	\$345.17
27	\$335.13	\$335.13	\$345.18	\$345.18	\$361.94	\$361.94	\$342.97	\$342.97	\$353.26	\$353.26
28	\$347.60	\$347.60	\$358.03	\$358.03	\$375.41	\$375.41	\$355.73	\$355.73	\$366.40	\$366.40
29	\$357.83	\$357.83	\$368.57	\$368.57	\$386.46	\$386.46	\$366.20	\$366.20	\$377.19	\$377.19
30	\$362.95	\$362.95	\$373.84	\$373.84	\$391.99	\$391.99	\$371.44	\$371.44	\$382.58	\$382.58
31	\$370.63	\$370.63	\$381.74	\$381.74	\$400.28	\$400.28	\$379.29	\$379.29	\$390.67	\$390.67
32	\$378.30	\$378.30	\$389.65	\$389.65	\$408.56	\$408.56	\$387.15	\$387.15	\$398.76	\$398.76
33	\$383.10	\$383.10	\$394.59	\$394.59	\$413.74	\$413.74	\$392.06	\$392.06	\$403.82	\$403.82
34	\$388.21	\$388.21	\$399.86	\$399.86	\$419.27	\$419.27	\$397.29	\$397.29	\$409.21	\$409.21
35	\$390.77	\$390.77	\$402.49	\$402.49	\$422.03	\$422.03	\$399.91	\$399.91	\$411.91	\$411.91
36	\$393.33	\$393.33	\$405.13	\$405.13	\$424.80	\$424.80	\$402.53	\$402.53	\$414.61	\$414.61
37	\$395.89	\$395.89	\$407.76	\$407.76	\$427.56	\$427.56	\$405.15	\$405.15	\$417.30	\$417.30
38	\$398.45	\$398.45	\$410.40	\$410.40	\$430.32	\$430.32	\$407.77	\$407.77	\$420.00	\$420.00
39	\$403.56	\$403.56	\$415.67	\$415.67	\$435.85	\$435.85	\$413.00	\$413.00	\$425.39	\$425.39
40	\$408.68	\$408.68	\$420.94	\$420.94	\$441.37	\$441.37	\$418.24	\$418.24	\$430.79	\$430.79
41	\$416.35	\$416.35	\$428.84	\$428.84	\$449.66	\$449.66	\$426.09	\$426.09	\$438.88	\$438.88
42	\$423.71	\$423.71	\$436.42	\$436.42	\$457.61	\$457.61	\$433.62	\$433.62	\$446.63	\$446.63
43	\$433.94	\$433.94	\$446.96	\$446.96	\$468.66	\$468.66	\$444.09	\$444.09	\$457.41	\$457.41
44	\$446.73	\$446.73	\$460.13	\$460.13	\$482.47	\$482.47	\$457.18	\$457.18	\$470.90	\$470.90
45	\$461.76	\$461.76	\$475.62	\$475.62	\$498.70	\$498.70	\$472.56	\$472.56	\$486.74	\$486.74
46	\$479.67	\$479.67	\$494.06	\$494.06	\$518.04	\$518.04	\$490.89	\$490.89	\$505.62	\$505.62
47	\$499.82	\$499.82	\$514.81	\$514.81	\$539.80	\$539.80	\$511.51	\$511.51	\$526.85	\$526.85
48	\$522.84	\$522.84	\$538.53	\$538.53	\$564.67	\$564.67	\$535.07	\$535.07	\$551.12	\$551.12
49	\$545.54	\$545.54	\$561.91	\$561.91	\$589.19	\$589.19	\$558.31	\$558.31	\$575.05	\$575.05
50	\$571.13	\$571.13	\$588.26	\$588.26	\$616.82	\$616.82	\$584.49	\$584.49	\$602.02	\$602.02
51	\$596.39	\$596.39	\$614.28	\$614.28	\$644.10	\$644.10	\$610.34	\$610.34	\$628.65	\$628.65
52	\$624.21	\$624.21	\$642.94	\$642.94	\$674.15	\$674.15	\$638.81	\$638.81	\$657.98	\$657.98
53	\$652.35	\$652.35	\$671.92	\$671.92	\$704.54	\$704.54	\$667.61	\$667.61	\$687.64	\$687.64
54	\$682.73	\$682.73	\$703.21	\$703.21	\$737.35	\$737.35	\$698.70	\$698.70	\$719.66	\$719.66
55	\$713.11	\$713.11	\$734.50	\$734.50	\$770.16	\$770.16	\$729.79	\$729.79	\$751.68	\$751.68
56	\$746.05	\$746.05	\$768.43	\$768.43	\$805.73	\$805.73	\$763.50	\$763.50	\$786.40	\$786.40
57	\$779.30	\$779.30	\$802.68	\$802.68	\$841.65	\$841.65	\$797.53	\$797.53	\$821.46	\$821.46
58	\$814.80	\$814.80	\$839.24	\$839.24	\$879.98	\$879.98	\$833.86	\$833.86	\$858.87	\$858.87
59	\$832.39	\$832.39	\$857.36	\$857.36	\$898.98	\$898.98	\$851.86	\$851.86	\$877.41	\$877.41
60	\$867.88	\$867.88	\$893.92	\$893.92	\$937.31	\$937.31	\$888.18	\$888.18	\$914.83	\$914.83
61	\$898.58	\$898.58	\$925.54	\$925.54	\$970.47	\$970.47	\$919.60	\$919.60	\$947.19	\$947.19
62	\$918.73	\$918.73	\$946.29	\$946.29	\$992.23	\$992.23	\$940.22	\$940.22	\$968.42	\$968.42
63	\$943.99	\$943.99	\$972.31	\$972.31	\$1,019.51	\$1,019.51	\$966.07	\$966.07	\$995.05	\$995.05
64+	\$959.33	\$959.33	\$988.11	\$988.11	\$1,036.08	\$1,036.08	\$981.77	\$981.77	\$1,011.23	\$1,011.23

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

July 1, 2019

Ending date of Rates:

September 30, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010193		45127PA0130001		45127PA0130002		45127PA0130003		45127PA0130004	
Plan Marketing Name =>	Silver PPO 5000/20/35   Rx 0		Silver Advantage EPO 1000/0/25		Silver Advantage EPO 1000/0/25		Silver Advantage EPO 3000/0/45		Silver Advantage EPO 3000/0/45	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		6		6		6	
Network =>	PPO		EPO		EPO		EPO		EPO	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	\$5000 /\$0 Med/Rx		\$1000 /\$250 Med/Rx		\$1000 /\$0 Med/Rx		\$3000 /\$250 Med/Rx		\$3000 /\$0 Med/Rx	
Coinsurance =>	20%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$270.38	\$270.38	\$297.73	\$297.73	\$302.83	\$302.83	\$254.81	\$254.81	\$259.95	\$259.95
15	\$294.42	\$294.42	\$324.20	\$324.20	\$329.74	\$329.74	\$277.46	\$277.46	\$283.06	\$283.06
16	\$303.61	\$303.61	\$334.31	\$334.31	\$340.04	\$340.04	\$286.12	\$286.12	\$291.90	\$291.90
17	\$312.80	\$312.80	\$344.43	\$344.43	\$350.33	\$350.33	\$294.78	\$294.78	\$300.73	\$300.73
18	\$322.69	\$322.69	\$355.33	\$355.33	\$361.41	\$361.41	\$304.11	\$304.11	\$310.25	\$310.25
19	\$332.59	\$332.59	\$366.23	\$366.23	\$372.49	\$372.49	\$313.44	\$313.44	\$319.76	\$319.76
20	\$342.84	\$342.84	\$377.51	\$377.51	\$383.97	\$383.97	\$323.10	\$323.10	\$329.62	\$329.62
21	\$353.44	\$353.44	\$389.19	\$389.19	\$395.85	\$395.85	\$333.09	\$333.09	\$339.81	\$339.81
22	\$353.44	\$353.44	\$389.19	\$389.19	\$395.85	\$395.85	\$333.09	\$333.09	\$339.81	\$339.81
23	\$353.44	\$353.44	\$389.19	\$389.19	\$395.85	\$395.85	\$333.09	\$333.09	\$339.81	\$339.81
24	\$353.44	\$353.44	\$389.19	\$389.19	\$395.85	\$395.85	\$333.09	\$333.09	\$339.81	\$339.81
25	\$354.85	\$354.85	\$390.75	\$390.75	\$397.43	\$397.43	\$334.42	\$334.42	\$341.17	\$341.17
26	\$361.92	\$361.92	\$398.53	\$398.53	\$405.35	\$405.35	\$341.08	\$341.08	\$347.97	\$347.97
27	\$370.41	\$370.41	\$407.87	\$407.87	\$414.85	\$414.85	\$349.08	\$349.08	\$356.12	\$356.12
28	\$384.19	\$384.19	\$423.05	\$423.05	\$430.29	\$430.29	\$362.07	\$362.07	\$369.37	\$369.37
29	\$395.50	\$395.50	\$435.50	\$435.50	\$442.96	\$442.96	\$372.73	\$372.73	\$380.25	\$380.25
30	\$401.16	\$401.16	\$441.73	\$441.73	\$449.29	\$449.29	\$378.06	\$378.06	\$385.68	\$385.68
31	\$409.64	\$409.64	\$451.07	\$451.07	\$458.79	\$458.79	\$386.05	\$386.05	\$393.84	\$393.84
32	\$418.12	\$418.12	\$460.41	\$460.41	\$468.29	\$468.29	\$394.05	\$394.05	\$402.00	\$402.00
33	\$423.42	\$423.42	\$466.25	\$466.25	\$474.23	\$474.23	\$399.04	\$399.04	\$407.09	\$407.09
34	\$429.08	\$429.08	\$472.48	\$472.48	\$480.56	\$480.56	\$404.37	\$404.37	\$412.53	\$412.53
35	\$431.90	\$431.90	\$475.59	\$475.59	\$483.73	\$483.73	\$407.04	\$407.04	\$415.25	\$415.25
36	\$434.73	\$434.73	\$478.70	\$478.70	\$486.90	\$486.90	\$409.70	\$409.70	\$417.97	\$417.97
37	\$437.56	\$437.56	\$481.82	\$481.82	\$490.06	\$490.06	\$412.37	\$412.37	\$420.68	\$420.68
38	\$440.39	\$440.39	\$484.93	\$484.93	\$493.23	\$493.23	\$415.03	\$415.03	\$423.40	\$423.40
39	\$446.04	\$446.04	\$491.16	\$491.16	\$499.56	\$499.56	\$420.36	\$420.36	\$428.84	\$428.84
40	\$451.70	\$451.70	\$497.38	\$497.38	\$505.90	\$505.90	\$425.69	\$425.69	\$434.28	\$434.28
41	\$460.18	\$460.18	\$506.73	\$506.73	\$515.40	\$515.40	\$433.68	\$433.68	\$442.43	\$442.43
42	\$468.31	\$468.31	\$515.68	\$515.68	\$524.50	\$524.50	\$441.34	\$441.34	\$450.25	\$450.25
43	\$479.62	\$479.62	\$528.13	\$528.13	\$537.17	\$537.17	\$452.00	\$452.00	\$461.12	\$461.12
44	\$493.76	\$493.76	\$543.70	\$543.70	\$553.00	\$553.00	\$465.33	\$465.33	\$474.71	\$474.71
45	\$510.37	\$510.37	\$561.99	\$561.99	\$571.61	\$571.61	\$480.98	\$480.98	\$490.69	\$490.69
46	\$530.16	\$530.16	\$583.78	\$583.78	\$593.78	\$593.78	\$499.64	\$499.64	\$509.72	\$509.72
47	\$552.43	\$552.43	\$608.30	\$608.30	\$618.71	\$618.71	\$520.62	\$520.62	\$531.12	\$531.12
48	\$577.88	\$577.88	\$636.33	\$636.33	\$647.21	\$647.21	\$544.60	\$544.60	\$555.59	\$555.59
49	\$602.97	\$602.97	\$663.96	\$663.96	\$675.32	\$675.32	\$568.25	\$568.25	\$579.72	\$579.72
50	\$631.25	\$631.25	\$695.09	\$695.09	\$706.99	\$706.99	\$594.90	\$594.90	\$606.90	\$606.90
51	\$659.17	\$659.17	\$725.84	\$725.84	\$738.26	\$738.26	\$621.21	\$621.21	\$633.75	\$633.75
52	\$689.92	\$689.92	\$759.70	\$759.70	\$772.70	\$772.70	\$650.19	\$650.19	\$663.31	\$663.31
53	\$721.02	\$721.02	\$793.95	\$793.95	\$807.53	\$807.53	\$679.50	\$679.50	\$693.21	\$693.21
54	\$754.60	\$754.60	\$830.92	\$830.92	\$845.14	\$845.14	\$711.15	\$711.15	\$725.49	\$725.49
55	\$788.17	\$788.17	\$867.89	\$867.89	\$882.75	\$882.75	\$742.79	\$742.79	\$757.78	\$757.78
56	\$824.58	\$824.58	\$907.98	\$907.98	\$923.52	\$923.52	\$777.10	\$777.10	\$792.78	\$792.78
57	\$861.34	\$861.34	\$948.46	\$948.46	\$964.69	\$964.69	\$811.74	\$811.74	\$828.12	\$828.12
58	\$900.57	\$900.57	\$991.66	\$991.66	\$1,008.63	\$1,008.63	\$848.71	\$848.71	\$865.84	\$865.84
59	\$920.01	\$920.01	\$1,013.06	\$1,013.06	\$1,030.40	\$1,030.40	\$867.03	\$867.03	\$884.53	\$884.53
60	\$959.24	\$959.24	\$1,056.26	\$1,056.26	\$1,074.34	\$1,074.34	\$904.01	\$904.01	\$922.24	\$922.24
61	\$993.17	\$993.17	\$1,093.62	\$1,093.62	\$1,112.34	\$1,112.34	\$935.98	\$935.98	\$954.87	\$954.87
62	\$1,015.44	\$1,015.44	\$1,118.14	\$1,118.14	\$1,137.28	\$1,137.28	\$956.97	\$956.97	\$976.27	\$976.27
63	\$1,043.36	\$1,043.36	\$1,148.89	\$1,148.89	\$1,168.55	\$1,168.55	\$983.28	\$983.28	\$1,003.12	\$1,003.12
64+	\$1,060.31	\$1,060.31	\$1,167.56	\$1,167.56	\$1,187.54	\$1,187.54	\$999.26	\$999.26	\$1,019.42	\$1,019.42



Company Name:		Capital Advantage Assurance Company		Ending date of Rates:		September 30, 2019	
Market:		Small Group					
Product:		PPO and EPO					
Effective Date of Rates:		July 1, 2019					
HIOS Plan ID (On Exchange)=>		45127PA0130005		45127PA0130006		45127PA0130007	
HIOS Plan ID (Off Exchange)=>		45127PA0130005		45127PA0130006		45127PA0130007	
Plan Marketing Name =>		Capital Advantage EPO 1000/0/25		Capital Advantage EPO 1000/0/25		Capital Advantage EPO 3000/0/45	
Form # =>		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>		9		9		9	
Network =>		EPO		EPO		EPO	
Metal =>		Gold		Gold		Silver	
Deductible =>		\$1000 /\$250 Med/Rx		\$1000 /\$0 Med/Rx		\$3000 /\$250 Med/Rx	
Coinsurance =>		0%		0%		0%	
Copays =>		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14		\$321.55	\$321.55	\$327.05	\$327.05	\$275.20	\$275.20
15		\$350.13	\$350.13	\$356.12	\$356.12	\$299.66	\$299.66
16		\$361.06	\$361.06	\$367.24	\$367.24	\$309.01	\$309.01
17		\$371.99	\$371.99	\$378.35	\$378.35	\$318.37	\$318.37
18		\$383.76	\$383.76	\$390.32	\$390.32	\$328.44	\$328.44
19		\$395.53	\$395.53	\$402.29	\$402.29	\$338.51	\$338.51
20		\$407.72	\$407.72	\$414.69	\$414.69	\$348.95	\$348.95
21		\$420.33	\$420.33	\$427.52	\$427.52	\$359.74	\$359.74
22		\$420.33	\$420.33	\$427.52	\$427.52	\$359.74	\$359.74
23		\$420.33	\$420.33	\$427.52	\$427.52	\$359.74	\$359.74
24		\$420.33	\$420.33	\$427.52	\$427.52	\$359.74	\$359.74
25		\$422.01	\$422.01	\$429.23	\$429.23	\$361.18	\$361.18
26		\$430.41	\$430.41	\$437.78	\$437.78	\$368.37	\$368.37
27		\$440.50	\$440.50	\$448.04	\$448.04	\$377.00	\$377.00
28		\$456.89	\$456.89	\$464.71	\$464.71	\$391.03	\$391.03
29		\$470.34	\$470.34	\$478.39	\$478.39	\$402.55	\$402.55
30		\$477.07	\$477.07	\$485.23	\$485.23	\$408.30	\$408.30
31		\$487.16	\$487.16	\$495.49	\$495.49	\$416.94	\$416.94
32		\$497.24	\$497.24	\$505.75	\$505.75	\$425.57	\$425.57
33		\$503.55	\$503.55	\$512.17	\$512.17	\$430.97	\$430.97
34		\$510.27	\$510.27	\$519.01	\$519.01	\$436.72	\$436.72
35		\$513.64	\$513.64	\$522.43	\$522.43	\$439.60	\$439.60
36		\$517.00	\$517.00	\$525.85	\$525.85	\$442.48	\$442.48
37		\$520.36	\$520.36	\$529.27	\$529.27	\$445.35	\$445.35
38		\$523.73	\$523.73	\$532.69	\$532.69	\$448.23	\$448.23
39		\$530.45	\$530.45	\$539.53	\$539.53	\$453.99	\$453.99
40		\$537.18	\$537.18	\$546.37	\$546.37	\$459.74	\$459.74
41		\$547.26	\$547.26	\$556.63	\$556.63	\$468.38	\$468.38
42		\$556.93	\$556.93	\$566.46	\$566.46	\$476.65	\$476.65
43		\$570.38	\$570.38	\$580.14	\$580.14	\$488.16	\$488.16
44		\$587.19	\$587.19	\$597.24	\$597.24	\$502.55	\$502.55
45		\$606.95	\$606.95	\$617.34	\$617.34	\$519.46	\$519.46
46		\$630.49	\$630.49	\$641.28	\$641.28	\$539.61	\$539.61
47		\$656.97	\$656.97	\$668.21	\$668.21	\$562.27	\$562.27
48		\$687.23	\$687.23	\$698.99	\$698.99	\$588.17	\$588.17
49		\$717.07	\$717.07	\$729.35	\$729.35	\$613.71	\$613.71
50		\$750.70	\$750.70	\$763.55	\$763.55	\$642.49	\$642.49
51		\$783.91	\$783.91	\$797.32	\$797.32	\$670.91	\$670.91
52		\$820.47	\$820.47	\$834.52	\$834.52	\$702.21	\$702.21
53		\$857.46	\$857.46	\$872.14	\$872.14	\$733.86	\$733.86
54		\$897.39	\$897.39	\$912.75	\$912.75	\$768.04	\$768.04
55		\$937.33	\$937.33	\$953.37	\$953.37	\$802.21	\$802.21
56		\$980.62	\$980.62	\$997.40	\$997.40	\$839.27	\$839.27
57		\$1,024.33	\$1,024.33	\$1,041.86	\$1,041.86	\$876.68	\$876.68
58		\$1,070.99	\$1,070.99	\$1,089.32	\$1,089.32	\$916.61	\$916.61
59		\$1,094.11	\$1,094.11	\$1,112.83	\$1,112.83	\$936.40	\$936.40
60		\$1,140.76	\$1,140.76	\$1,160.28	\$1,160.28	\$976.33	\$976.33
61		\$1,181.11	\$1,181.11	\$1,201.33	\$1,201.33	\$1,010.86	\$1,010.86
62		\$1,207.59	\$1,207.59	\$1,228.26	\$1,228.26	\$1,033.52	\$1,033.52
63		\$1,240.80	\$1,240.80	\$1,262.03	\$1,262.03	\$1,061.94	\$1,061.94
64+		\$1,260.98	\$1,260.98	\$1,282.55	\$1,282.55	\$1,079.21	\$1,079.21

Company Name:		Capital Advantage Assurance Company					
Market:		Small Group					
Product:		PPO and EPO					
Effective Date of Rates:		October 1, 2019		Ending date of Rates:		December 31, 2019	
HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>		45127PA0010054		45127PA0010054		45127PA0010054	
Plan Marketing Name =>		Platinum PPO 0/0/15   Rx 250		Platinum PPO 0/0/15   Rx 250		Platinum PPO 0/0/15   Rx 250	
Form # =>		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>		6		7		9	
Network =>		PPO		PPO		PPO	
Metal =>		Platinum		Platinum		Platinum	
Deductible =>		\$0 /\$250 Med/Rx		\$0 /\$250 Med/Rx		\$0 /\$250 Med/Rx	
Coinsurance =>		0%		0%		0%	
Copays =>		\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$150 PCP/SPC/ER	
OOP Maximum =>		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes	
Age Band		Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14		\$377.85	\$377.85	\$389.18	\$389.18	\$408.08	\$408.08
15		\$411.44	\$411.44	\$423.78	\$423.78	\$444.35	\$444.35
16		\$424.28	\$424.28	\$437.01	\$437.01	\$458.22	\$458.22
17		\$437.12	\$437.12	\$450.23	\$450.23	\$472.09	\$472.09
18		\$450.95	\$450.95	\$464.48	\$464.48	\$487.02	\$487.02
19		\$464.78	\$464.78	\$478.72	\$478.72	\$501.96	\$501.96
20		\$479.10	\$479.10	\$493.48	\$493.48	\$517.43	\$517.43
21		\$493.92	\$493.92	\$508.74	\$508.74	\$533.43	\$533.43
22		\$493.92	\$493.92	\$508.74	\$508.74	\$533.43	\$533.43
23		\$493.92	\$493.92	\$508.74	\$508.74	\$533.43	\$533.43
24		\$493.92	\$493.92	\$508.74	\$508.74	\$533.43	\$533.43
25		\$495.90	\$495.90	\$510.77	\$510.77	\$535.57	\$535.57
26		\$505.77	\$505.77	\$520.95	\$520.95	\$546.24	\$546.24
27		\$517.63	\$517.63	\$533.16	\$533.16	\$559.04	\$559.04
28		\$536.89	\$536.89	\$553.00	\$553.00	\$579.84	\$579.84
29		\$552.70	\$552.70	\$569.28	\$569.28	\$596.91	\$596.91
30		\$560.60	\$560.60	\$577.42	\$577.42	\$605.45	\$605.45
31		\$572.45	\$572.45	\$589.63	\$589.63	\$618.25	\$618.25
32		\$584.31	\$584.31	\$601.84	\$601.84	\$631.05	\$631.05
33		\$591.72	\$591.72	\$609.47	\$609.47	\$639.05	\$639.05
34		\$599.62	\$599.62	\$617.61	\$617.61	\$647.59	\$647.59
35		\$603.57	\$603.57	\$621.68	\$621.68	\$651.86	\$651.86
36		\$607.52	\$607.52	\$625.75	\$625.75	\$656.12	\$656.12
37		\$611.47	\$611.47	\$629.82	\$629.82	\$660.39	\$660.39
38		\$615.42	\$615.42	\$633.89	\$633.89	\$664.66	\$664.66
39		\$623.33	\$623.33	\$642.03	\$642.03	\$673.19	\$673.19
40		\$631.23	\$631.23	\$650.17	\$650.17	\$681.73	\$681.73
41		\$643.08	\$643.08	\$662.38	\$662.38	\$694.53	\$694.53
42		\$654.44	\$654.44	\$674.08	\$674.08	\$706.80	\$706.80
43		\$670.25	\$670.25	\$690.36	\$690.36	\$723.87	\$723.87
44		\$690.01	\$690.01	\$710.71	\$710.71	\$745.21	\$745.21
45		\$713.22	\$713.22	\$734.62	\$734.62	\$770.28	\$770.28
46		\$740.88	\$740.88	\$763.11	\$763.11	\$800.15	\$800.15
47		\$772.00	\$772.00	\$795.16	\$795.16	\$833.76	\$833.76
48		\$807.56	\$807.56	\$831.79	\$831.79	\$872.16	\$872.16
49		\$842.63	\$842.63	\$867.91	\$867.91	\$910.04	\$910.04
50		\$882.14	\$882.14	\$908.61	\$908.61	\$952.71	\$952.71
51		\$921.16	\$921.16	\$948.80	\$948.80	\$994.85	\$994.85
52		\$964.13	\$964.13	\$993.06	\$993.06	\$1,041.26	\$1,041.26
53		\$1,007.60	\$1,007.60	\$1,037.82	\$1,037.82	\$1,088.20	\$1,088.20
54		\$1,054.52	\$1,054.52	\$1,086.15	\$1,086.15	\$1,138.88	\$1,138.88
55		\$1,101.44	\$1,101.44	\$1,134.48	\$1,134.48	\$1,189.56	\$1,189.56
56		\$1,152.32	\$1,152.32	\$1,186.88	\$1,186.88	\$1,244.50	\$1,244.50
57		\$1,203.68	\$1,203.68	\$1,239.79	\$1,239.79	\$1,299.98	\$1,299.98
58		\$1,258.51	\$1,258.51	\$1,296.26	\$1,296.26	\$1,359.19	\$1,359.19
59		\$1,285.67	\$1,285.67	\$1,324.24	\$1,324.24	\$1,388.53	\$1,388.53
60		\$1,340.50	\$1,340.50	\$1,380.71	\$1,380.71	\$1,447.74	\$1,447.74
61		\$1,387.92	\$1,387.92	\$1,429.55	\$1,429.55	\$1,498.95	\$1,498.95
62		\$1,419.03	\$1,419.03	\$1,461.60	\$1,461.60	\$1,532.55	\$1,532.55
63		\$1,458.05	\$1,458.05	\$1,501.79	\$1,501.79	\$1,574.70	\$1,574.70
64+		\$1,481.75	\$1,481.75	\$1,526.21	\$1,526.21	\$1,600.29	\$1,600.29

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010055		45127PA0010055		45127PA0010057		45127PA0010057		45127PA0010057	
Plan Marketing Name =>	Platinum PPO 0/0/15   Rx 0		Platinum PPO 0/0/15   Rx 0		Platinum PPO 250/0/15   Rx 250		Platinum PPO 250/0/15   Rx 250		Platinum PPO 250/0/15   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Platinum		Platinum	
Deductible =>	\$0 /\$0 Med/Rx		\$0 /\$0 Med/Rx		\$250 /\$250 Med/Rx		\$250 /\$250 Med/Rx		\$250 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$150 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$395.06	\$395.06	\$414.24	\$414.24	\$365.23	\$365.23	\$376.18	\$376.18	\$394.44	\$394.44
15	\$430.18	\$430.18	\$451.06	\$451.06	\$397.69	\$397.69	\$409.62	\$409.62	\$429.51	\$429.51
16	\$443.61	\$443.61	\$465.14	\$465.14	\$410.10	\$410.10	\$422.41	\$422.41	\$442.91	\$442.91
17	\$457.03	\$457.03	\$479.22	\$479.22	\$422.52	\$422.52	\$435.19	\$435.19	\$456.32	\$456.32
18	\$471.49	\$471.49	\$494.38	\$494.38	\$435.88	\$435.88	\$448.96	\$448.96	\$470.76	\$470.76
19	\$485.95	\$485.95	\$509.54	\$509.54	\$449.25	\$449.25	\$462.73	\$462.73	\$485.19	\$485.19
20	\$500.93	\$500.93	\$525.25	\$525.25	\$463.10	\$463.10	\$476.99	\$476.99	\$500.15	\$500.15
21	\$516.42	\$516.42	\$541.49	\$541.49	\$477.42	\$477.42	\$491.74	\$491.74	\$515.61	\$515.61
22	\$516.42	\$516.42	\$541.49	\$541.49	\$477.42	\$477.42	\$491.74	\$491.74	\$515.61	\$515.61
23	\$516.42	\$516.42	\$541.49	\$541.49	\$477.42	\$477.42	\$491.74	\$491.74	\$515.61	\$515.61
24	\$516.42	\$516.42	\$541.49	\$541.49	\$477.42	\$477.42	\$491.74	\$491.74	\$515.61	\$515.61
25	\$518.49	\$518.49	\$543.66	\$543.66	\$479.33	\$479.33	\$493.71	\$493.71	\$517.68	\$517.68
26	\$528.82	\$528.82	\$554.49	\$554.49	\$488.88	\$488.88	\$503.54	\$503.54	\$527.99	\$527.99
27	\$541.21	\$541.21	\$567.48	\$567.48	\$500.34	\$500.34	\$515.35	\$515.35	\$540.36	\$540.36
28	\$561.35	\$561.35	\$588.60	\$588.60	\$518.96	\$518.96	\$534.52	\$534.52	\$560.47	\$560.47
29	\$577.88	\$577.88	\$605.93	\$605.93	\$534.23	\$534.23	\$550.26	\$550.26	\$576.97	\$576.97
30	\$586.14	\$586.14	\$614.59	\$614.59	\$541.87	\$541.87	\$558.13	\$558.13	\$585.22	\$585.22
31	\$598.53	\$598.53	\$627.59	\$627.59	\$553.33	\$553.33	\$569.93	\$569.93	\$597.60	\$597.60
32	\$610.93	\$610.93	\$640.58	\$640.58	\$564.79	\$564.79	\$581.73	\$581.73	\$609.97	\$609.97
33	\$618.67	\$618.67	\$648.71	\$648.71	\$571.95	\$571.95	\$589.11	\$589.11	\$617.71	\$617.71
34	\$626.94	\$626.94	\$657.37	\$657.37	\$579.59	\$579.59	\$596.98	\$596.98	\$625.95	\$625.95
35	\$631.07	\$631.07	\$661.70	\$661.70	\$583.41	\$583.41	\$600.91	\$600.91	\$630.08	\$630.08
36	\$635.20	\$635.20	\$666.03	\$666.03	\$587.23	\$587.23	\$604.84	\$604.84	\$634.20	\$634.20
37	\$639.33	\$639.33	\$670.37	\$670.37	\$591.05	\$591.05	\$608.78	\$608.78	\$638.33	\$638.33
38	\$643.46	\$643.46	\$674.70	\$674.70	\$594.87	\$594.87	\$612.71	\$612.71	\$642.45	\$642.45
39	\$651.72	\$651.72	\$683.36	\$683.36	\$602.50	\$602.50	\$620.58	\$620.58	\$650.70	\$650.70
40	\$659.99	\$659.99	\$692.02	\$692.02	\$610.14	\$610.14	\$628.45	\$628.45	\$658.95	\$658.95
41	\$672.38	\$672.38	\$705.02	\$705.02	\$621.60	\$621.60	\$640.25	\$640.25	\$671.33	\$671.33
42	\$684.26	\$684.26	\$717.47	\$717.47	\$632.58	\$632.58	\$651.56	\$651.56	\$683.19	\$683.19
43	\$700.78	\$700.78	\$734.80	\$734.80	\$647.86	\$647.86	\$667.29	\$667.29	\$699.69	\$699.69
44	\$721.44	\$721.44	\$756.46	\$756.46	\$666.96	\$666.96	\$686.96	\$686.96	\$720.31	\$720.31
45	\$745.71	\$745.71	\$781.91	\$781.91	\$689.39	\$689.39	\$710.08	\$710.08	\$744.55	\$744.55
46	\$774.63	\$774.63	\$812.24	\$812.24	\$716.13	\$716.13	\$737.61	\$737.61	\$773.42	\$773.42
47	\$807.17	\$807.17	\$846.35	\$846.35	\$746.21	\$746.21	\$768.59	\$768.59	\$805.90	\$805.90
48	\$844.35	\$844.35	\$885.34	\$885.34	\$780.58	\$780.58	\$804.00	\$804.00	\$843.03	\$843.03
49	\$881.01	\$881.01	\$923.78	\$923.78	\$814.48	\$814.48	\$838.91	\$838.91	\$879.64	\$879.64
50	\$922.33	\$922.33	\$967.10	\$967.10	\$852.67	\$852.67	\$878.25	\$878.25	\$920.89	\$920.89
51	\$963.13	\$963.13	\$1,009.88	\$1,009.88	\$890.39	\$890.39	\$917.10	\$917.10	\$961.62	\$961.62
52	\$1,008.05	\$1,008.05	\$1,056.99	\$1,056.99	\$931.92	\$931.92	\$959.88	\$959.88	\$1,006.48	\$1,006.48
53	\$1,053.50	\$1,053.50	\$1,104.64	\$1,104.64	\$973.94	\$973.94	\$1,003.15	\$1,003.15	\$1,051.85	\$1,051.85
54	\$1,102.56	\$1,102.56	\$1,156.08	\$1,156.08	\$1,019.29	\$1,019.29	\$1,049.87	\$1,049.87	\$1,100.84	\$1,100.84
55	\$1,151.62	\$1,151.62	\$1,207.52	\$1,207.52	\$1,064.65	\$1,064.65	\$1,096.59	\$1,096.59	\$1,149.82	\$1,149.82
56	\$1,204.81	\$1,204.81	\$1,263.30	\$1,263.30	\$1,113.82	\$1,113.82	\$1,147.24	\$1,147.24	\$1,202.93	\$1,202.93
57	\$1,258.52	\$1,258.52	\$1,319.61	\$1,319.61	\$1,163.47	\$1,163.47	\$1,198.38	\$1,198.38	\$1,256.55	\$1,256.55
58	\$1,315.84	\$1,315.84	\$1,379.72	\$1,379.72	\$1,216.47	\$1,216.47	\$1,252.96	\$1,252.96	\$1,313.78	\$1,313.78
59	\$1,344.24	\$1,344.24	\$1,409.50	\$1,409.50	\$1,242.72	\$1,242.72	\$1,280.01	\$1,280.01	\$1,342.14	\$1,342.14
60	\$1,401.57	\$1,401.57	\$1,469.60	\$1,469.60	\$1,295.72	\$1,295.72	\$1,334.59	\$1,334.59	\$1,399.38	\$1,399.38
61	\$1,451.14	\$1,451.14	\$1,521.59	\$1,521.59	\$1,341.55	\$1,341.55	\$1,381.80	\$1,381.80	\$1,448.87	\$1,448.87
62	\$1,483.68	\$1,483.68	\$1,555.70	\$1,555.70	\$1,371.63	\$1,371.63	\$1,412.78	\$1,412.78	\$1,481.36	\$1,481.36
63	\$1,524.48	\$1,524.48	\$1,598.48	\$1,598.48	\$1,409.34	\$1,409.34	\$1,451.62	\$1,451.62	\$1,522.09	\$1,522.09
64+	\$1,549.25	\$1,549.25	\$1,624.46	\$1,624.46	\$1,432.25	\$1,432.25	\$1,475.22	\$1,475.22	\$1,546.83	\$1,546.83

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010058		45127PA0010058		45127PA0010058		45127PA0010069		45127PA0010069	
Plan Marketing Name =>	Platinum PPO 250/0/15   Rx 0		Platinum PPO 250/0/15   Rx 0		Platinum PPO 250/0/15   Rx 0		PPO HRA 3500/0/35 - 700   Rx 0		PPO HRA 3500/0/35 - 700   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Platinum		Platinum		Platinum		Gold		Gold	
Deductible =>	\$250 /\$0 Med/Rx		\$250 /\$0 Med/Rx		\$250 /\$0 Med/Rx		\$3500 /\$250 Med/Rx		\$3500 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$15/\$30/\$200 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$370.95	\$370.95	\$382.08	\$382.08	\$400.62	\$400.62	\$272.18	\$272.18	\$280.34	\$280.34
15	\$403.92	\$403.92	\$416.04	\$416.04	\$436.24	\$436.24	\$296.37	\$296.37	\$305.26	\$305.26
16	\$416.53	\$416.53	\$429.02	\$429.02	\$449.85	\$449.85	\$305.62	\$305.62	\$314.79	\$314.79
17	\$429.14	\$429.14	\$442.01	\$442.01	\$463.47	\$463.47	\$314.87	\$314.87	\$324.32	\$324.32
18	\$442.71	\$442.71	\$456.00	\$456.00	\$478.13	\$478.13	\$324.84	\$324.84	\$334.58	\$334.58
19	\$456.29	\$456.29	\$469.98	\$469.98	\$492.79	\$492.79	\$334.80	\$334.80	\$344.84	\$344.84
20	\$470.35	\$470.35	\$484.46	\$484.46	\$507.98	\$507.98	\$345.12	\$345.12	\$355.47	\$355.47
21	\$484.90	\$484.90	\$499.45	\$499.45	\$523.69	\$523.69	\$355.79	\$355.79	\$366.46	\$366.46
22	\$484.90	\$484.90	\$499.45	\$499.45	\$523.69	\$523.69	\$355.79	\$355.79	\$366.46	\$366.46
23	\$484.90	\$484.90	\$499.45	\$499.45	\$523.69	\$523.69	\$355.79	\$355.79	\$366.46	\$366.46
24	\$484.90	\$484.90	\$499.45	\$499.45	\$523.69	\$523.69	\$355.79	\$355.79	\$366.46	\$366.46
25	\$486.84	\$486.84	\$501.44	\$501.44	\$525.79	\$525.79	\$357.21	\$357.21	\$367.93	\$367.93
26	\$496.54	\$496.54	\$511.43	\$511.43	\$536.26	\$536.26	\$364.33	\$364.33	\$375.26	\$375.26
27	\$508.18	\$508.18	\$523.42	\$523.42	\$548.83	\$548.83	\$372.87	\$372.87	\$384.05	\$384.05
28	\$527.09	\$527.09	\$542.90	\$542.90	\$569.25	\$569.25	\$386.74	\$386.74	\$398.35	\$398.35
29	\$542.60	\$542.60	\$558.88	\$558.88	\$586.01	\$586.01	\$398.13	\$398.13	\$410.07	\$410.07
30	\$550.36	\$550.36	\$566.87	\$566.87	\$594.39	\$594.39	\$403.82	\$403.82	\$415.94	\$415.94
31	\$562.00	\$562.00	\$578.86	\$578.86	\$606.96	\$606.96	\$412.36	\$412.36	\$424.73	\$424.73
32	\$573.64	\$573.64	\$590.85	\$590.85	\$619.53	\$619.53	\$420.90	\$420.90	\$433.53	\$433.53
33	\$580.91	\$580.91	\$598.34	\$598.34	\$627.38	\$627.38	\$426.24	\$426.24	\$439.02	\$439.02
34	\$588.67	\$588.67	\$606.33	\$606.33	\$635.76	\$635.76	\$431.93	\$431.93	\$444.89	\$444.89
35	\$592.55	\$592.55	\$610.32	\$610.32	\$639.95	\$639.95	\$434.78	\$434.78	\$447.82	\$447.82
36	\$596.43	\$596.43	\$614.32	\$614.32	\$644.14	\$644.14	\$437.62	\$437.62	\$450.75	\$450.75
37	\$600.31	\$600.31	\$618.32	\$618.32	\$648.33	\$648.33	\$440.47	\$440.47	\$453.68	\$453.68
38	\$604.19	\$604.19	\$622.31	\$622.31	\$652.52	\$652.52	\$443.31	\$443.31	\$456.61	\$456.61
39	\$611.94	\$611.94	\$630.30	\$630.30	\$660.90	\$660.90	\$449.01	\$449.01	\$462.48	\$462.48
40	\$619.70	\$619.70	\$638.29	\$638.29	\$669.28	\$669.28	\$454.70	\$454.70	\$468.34	\$468.34
41	\$631.34	\$631.34	\$650.28	\$650.28	\$681.85	\$681.85	\$463.24	\$463.24	\$477.14	\$477.14
42	\$642.49	\$642.49	\$661.77	\$661.77	\$693.89	\$693.89	\$471.42	\$471.42	\$485.56	\$485.56
43	\$658.01	\$658.01	\$677.75	\$677.75	\$710.65	\$710.65	\$482.81	\$482.81	\$497.29	\$497.29
44	\$677.41	\$677.41	\$697.73	\$697.73	\$731.60	\$731.60	\$497.04	\$497.04	\$511.95	\$511.95
45	\$700.20	\$700.20	\$721.20	\$721.20	\$756.21	\$756.21	\$513.76	\$513.76	\$529.17	\$529.17
46	\$727.35	\$727.35	\$749.17	\$749.17	\$785.54	\$785.54	\$533.68	\$533.68	\$549.70	\$549.70
47	\$757.90	\$757.90	\$780.64	\$780.64	\$818.53	\$818.53	\$556.10	\$556.10	\$572.78	\$572.78
48	\$792.81	\$792.81	\$816.60	\$816.60	\$856.24	\$856.24	\$581.72	\$581.72	\$599.17	\$599.17
49	\$827.24	\$827.24	\$852.06	\$852.06	\$893.42	\$893.42	\$606.98	\$606.98	\$625.19	\$625.19
50	\$866.03	\$866.03	\$892.01	\$892.01	\$935.31	\$935.31	\$635.44	\$635.44	\$654.50	\$654.50
51	\$904.34	\$904.34	\$931.47	\$931.47	\$976.69	\$976.69	\$663.55	\$663.55	\$683.45	\$683.45
52	\$946.52	\$946.52	\$974.92	\$974.92	\$1,022.25	\$1,022.25	\$694.50	\$694.50	\$715.34	\$715.34
53	\$989.20	\$989.20	\$1,018.87	\$1,018.87	\$1,068.33	\$1,068.33	\$725.81	\$725.81	\$747.59	\$747.59
54	\$1,035.26	\$1,035.26	\$1,066.32	\$1,066.32	\$1,118.08	\$1,118.08	\$759.61	\$759.61	\$782.40	\$782.40
55	\$1,081.33	\$1,081.33	\$1,113.77	\$1,113.77	\$1,167.83	\$1,167.83	\$793.41	\$793.41	\$817.21	\$817.21
56	\$1,131.27	\$1,131.27	\$1,165.21	\$1,165.21	\$1,221.77	\$1,221.77	\$830.06	\$830.06	\$854.96	\$854.96
57	\$1,181.70	\$1,181.70	\$1,217.15	\$1,217.15	\$1,276.24	\$1,276.24	\$867.06	\$867.06	\$893.07	\$893.07
58	\$1,235.53	\$1,235.53	\$1,272.59	\$1,272.59	\$1,334.37	\$1,334.37	\$906.55	\$906.55	\$933.75	\$933.75
59	\$1,262.19	\$1,262.19	\$1,300.06	\$1,300.06	\$1,363.17	\$1,363.17	\$926.12	\$926.12	\$953.91	\$953.91
60	\$1,316.02	\$1,316.02	\$1,355.50	\$1,355.50	\$1,421.30	\$1,421.30	\$965.61	\$965.61	\$994.58	\$994.58
61	\$1,362.57	\$1,362.57	\$1,403.45	\$1,403.45	\$1,471.57	\$1,471.57	\$999.77	\$999.77	\$1,029.76	\$1,029.76
62	\$1,393.12	\$1,393.12	\$1,434.91	\$1,434.91	\$1,504.57	\$1,504.57	\$1,022.18	\$1,022.18	\$1,052.85	\$1,052.85
63	\$1,431.42	\$1,431.42	\$1,474.37	\$1,474.37	\$1,545.94	\$1,545.94	\$1,050.29	\$1,050.29	\$1,081.80	\$1,081.80
64+	\$1,454.69	\$1,454.69	\$1,498.34	\$1,498.34	\$1,571.07	\$1,571.07	\$1,067.36	\$1,067.36	\$1,099.38	\$1,099.38

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010069		45127PA0010070		45127PA0010070		45127PA0010070		45127PA0010084	
Plan Marketing Name =>	PPO HRA 3500/0/35 - 700   Rx		PPO HRA 3500/0/35 - 700   Rx		PPO HRA 3500/0/35 - 700   Rx		PPO HRA 3500/0/35 - 700   Rx		Gold PPO 1000/0/25   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$3500 /\$250 Med/Rx		\$3500 /\$0 Med/Rx		\$3500 /\$0 Med/Rx		\$3500 /\$0 Med/Rx		\$1000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$293.95	\$293.95	\$279.38	\$279.38	\$287.76	\$287.76	\$301.73	\$301.73	\$325.14	\$325.14
15	\$320.08	\$320.08	\$304.21	\$304.21	\$313.34	\$313.34	\$328.55	\$328.55	\$354.04	\$354.04
16	\$330.07	\$330.07	\$313.71	\$313.71	\$323.12	\$323.12	\$338.80	\$338.80	\$365.09	\$365.09
17	\$340.06	\$340.06	\$323.20	\$323.20	\$332.90	\$332.90	\$349.06	\$349.06	\$376.14	\$376.14
18	\$350.82	\$350.82	\$333.43	\$333.43	\$343.43	\$343.43	\$360.10	\$360.10	\$388.04	\$388.04
19	\$361.58	\$361.58	\$343.65	\$343.65	\$353.96	\$353.96	\$371.15	\$371.15	\$399.94	\$399.94
20	\$372.73	\$372.73	\$354.24	\$354.24	\$364.87	\$364.87	\$382.58	\$382.58	\$412.27	\$412.27
21	\$384.25	\$384.25	\$365.20	\$365.20	\$376.16	\$376.16	\$394.42	\$394.42	\$425.02	\$425.02
22	\$384.25	\$384.25	\$365.20	\$365.20	\$376.16	\$376.16	\$394.42	\$394.42	\$425.02	\$425.02
23	\$384.25	\$384.25	\$365.20	\$365.20	\$376.16	\$376.16	\$394.42	\$394.42	\$425.02	\$425.02
24	\$384.25	\$384.25	\$365.20	\$365.20	\$376.16	\$376.16	\$394.42	\$394.42	\$425.02	\$425.02
25	\$385.79	\$385.79	\$366.66	\$366.66	\$377.66	\$377.66	\$395.99	\$395.99	\$426.72	\$426.72
26	\$393.48	\$393.48	\$373.96	\$373.96	\$385.18	\$385.18	\$403.88	\$403.88	\$435.22	\$435.22
27	\$402.70	\$402.70	\$382.73	\$382.73	\$394.21	\$394.21	\$413.35	\$413.35	\$445.42	\$445.42
28	\$417.68	\$417.68	\$396.97	\$396.97	\$408.88	\$408.88	\$428.73	\$428.73	\$462.00	\$462.00
29	\$429.98	\$429.98	\$408.66	\$408.66	\$420.92	\$420.92	\$441.35	\$441.35	\$475.60	\$475.60
30	\$436.13	\$436.13	\$414.50	\$414.50	\$426.94	\$426.94	\$447.66	\$447.66	\$482.40	\$482.40
31	\$445.35	\$445.35	\$423.27	\$423.27	\$435.96	\$435.96	\$457.13	\$457.13	\$492.60	\$492.60
32	\$454.57	\$454.57	\$432.03	\$432.03	\$444.99	\$444.99	\$466.59	\$466.59	\$502.80	\$502.80
33	\$460.34	\$460.34	\$437.51	\$437.51	\$450.63	\$450.63	\$472.51	\$472.51	\$509.17	\$509.17
34	\$466.48	\$466.48	\$443.35	\$443.35	\$456.65	\$456.65	\$478.82	\$478.82	\$515.97	\$515.97
35	\$469.56	\$469.56	\$446.27	\$446.27	\$459.66	\$459.66	\$481.98	\$481.98	\$519.37	\$519.37
36	\$472.63	\$472.63	\$449.20	\$449.20	\$462.67	\$462.67	\$485.13	\$485.13	\$522.77	\$522.77
37	\$475.71	\$475.71	\$452.12	\$452.12	\$465.68	\$465.68	\$488.29	\$488.29	\$526.17	\$526.17
38	\$478.78	\$478.78	\$455.04	\$455.04	\$468.69	\$468.69	\$491.44	\$491.44	\$529.57	\$529.57
39	\$484.93	\$484.93	\$460.88	\$460.88	\$474.71	\$474.71	\$497.75	\$497.75	\$536.38	\$536.38
40	\$491.08	\$491.08	\$466.73	\$466.73	\$480.73	\$480.73	\$504.06	\$504.06	\$543.18	\$543.18
41	\$500.30	\$500.30	\$475.49	\$475.49	\$489.76	\$489.76	\$513.53	\$513.53	\$553.38	\$553.38
42	\$509.14	\$509.14	\$483.89	\$483.89	\$498.41	\$498.41	\$522.60	\$522.60	\$563.15	\$563.15
43	\$521.43	\$521.43	\$495.58	\$495.58	\$510.44	\$510.44	\$535.22	\$535.22	\$576.75	\$576.75
44	\$536.80	\$536.80	\$510.18	\$510.18	\$525.49	\$525.49	\$551.00	\$551.00	\$593.75	\$593.75
45	\$554.86	\$554.86	\$527.35	\$527.35	\$543.17	\$543.17	\$569.54	\$569.54	\$613.73	\$613.73
46	\$576.38	\$576.38	\$547.80	\$547.80	\$564.23	\$564.23	\$591.62	\$591.62	\$637.53	\$637.53
47	\$600.59	\$600.59	\$570.81	\$570.81	\$587.93	\$587.93	\$616.47	\$616.47	\$664.31	\$664.31
48	\$628.25	\$628.25	\$597.10	\$597.10	\$615.02	\$615.02	\$644.87	\$644.87	\$694.91	\$694.91
49	\$655.54	\$655.54	\$623.03	\$623.03	\$641.72	\$641.72	\$672.87	\$672.87	\$725.08	\$725.08
50	\$686.28	\$686.28	\$652.25	\$652.25	\$671.81	\$671.81	\$704.43	\$704.43	\$759.09	\$759.09
51	\$716.63	\$716.63	\$681.10	\$681.10	\$701.53	\$701.53	\$735.59	\$735.59	\$792.66	\$792.66
52	\$750.06	\$750.06	\$712.87	\$712.87	\$734.26	\$734.26	\$769.90	\$769.90	\$829.64	\$829.64
53	\$783.88	\$783.88	\$745.01	\$745.01	\$767.36	\$767.36	\$804.61	\$804.61	\$867.04	\$867.04
54	\$820.38	\$820.38	\$779.70	\$779.70	\$803.09	\$803.09	\$842.08	\$842.08	\$907.42	\$907.42
55	\$856.88	\$856.88	\$814.40	\$814.40	\$838.83	\$838.83	\$879.55	\$879.55	\$947.79	\$947.79
56	\$896.46	\$896.46	\$852.01	\$852.01	\$877.57	\$877.57	\$920.17	\$920.17	\$991.57	\$991.57
57	\$936.43	\$936.43	\$889.99	\$889.99	\$916.69	\$916.69	\$961.19	\$961.19	\$1,035.77	\$1,035.77
58	\$979.08	\$979.08	\$930.53	\$930.53	\$958.45	\$958.45	\$1,004.97	\$1,004.97	\$1,082.95	\$1,082.95
59	\$1,000.21	\$1,000.21	\$950.62	\$950.62	\$979.13	\$979.13	\$1,026.66	\$1,026.66	\$1,106.33	\$1,106.33
60	\$1,042.86	\$1,042.86	\$991.15	\$991.15	\$1,020.89	\$1,020.89	\$1,070.45	\$1,070.45	\$1,153.50	\$1,153.50
61	\$1,079.75	\$1,079.75	\$1,026.21	\$1,026.21	\$1,057.00	\$1,057.00	\$1,108.31	\$1,108.31	\$1,194.31	\$1,194.31
62	\$1,103.96	\$1,103.96	\$1,049.22	\$1,049.22	\$1,080.70	\$1,080.70	\$1,133.16	\$1,133.16	\$1,221.08	\$1,221.08
63	\$1,134.32	\$1,134.32	\$1,078.07	\$1,078.07	\$1,110.41	\$1,110.41	\$1,164.32	\$1,164.32	\$1,254.66	\$1,254.66
64+	\$1,152.75	\$1,152.75	\$1,095.59	\$1,095.59	\$1,128.47	\$1,128.47	\$1,183.25	\$1,183.25	\$1,275.05	\$1,275.05

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010084		45127PA0010084		45127PA0010085		45127PA0010085		45127PA0010085	
Plan Marketing Name =>	Gold PPO 1000/0/25   Rx 250		Gold PPO 1000/0/25   Rx 250		Gold PPO 1000/0/25   Rx 0		Gold PPO 1000/0/25   Rx 0		Gold PPO 1000/0/25   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$1000 /\$250 Med/Rx		\$1000 /\$250 Med/Rx		\$1000 /\$0 Med/Rx		\$1000 /\$0 Med/Rx		\$1000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$334.89	\$334.89	\$351.15	\$351.15	\$330.88	\$330.88	\$340.80	\$340.80	\$357.35	\$357.35
15	\$364.66	\$364.66	\$382.36	\$382.36	\$360.29	\$360.29	\$371.10	\$371.10	\$389.11	\$389.11
16	\$376.04	\$376.04	\$394.30	\$394.30	\$371.53	\$371.53	\$382.68	\$382.68	\$401.26	\$401.26
17	\$387.43	\$387.43	\$406.23	\$406.23	\$382.78	\$382.78	\$394.26	\$394.26	\$413.40	\$413.40
18	\$399.68	\$399.68	\$419.09	\$419.09	\$394.89	\$394.89	\$406.74	\$406.74	\$426.48	\$426.48
19	\$411.94	\$411.94	\$431.94	\$431.94	\$407.00	\$407.00	\$419.21	\$419.21	\$439.56	\$439.56
20	\$424.64	\$424.64	\$445.25	\$445.25	\$419.54	\$419.54	\$432.13	\$432.13	\$453.11	\$453.11
21	\$437.77	\$437.77	\$459.02	\$459.02	\$432.52	\$432.52	\$445.50	\$445.50	\$467.12	\$467.12
22	\$437.77	\$437.77	\$459.02	\$459.02	\$432.52	\$432.52	\$445.50	\$445.50	\$467.12	\$467.12
23	\$437.77	\$437.77	\$459.02	\$459.02	\$432.52	\$432.52	\$445.50	\$445.50	\$467.12	\$467.12
24	\$437.77	\$437.77	\$459.02	\$459.02	\$432.52	\$432.52	\$445.50	\$445.50	\$467.12	\$467.12
25	\$439.52	\$439.52	\$460.86	\$460.86	\$434.25	\$434.25	\$447.28	\$447.28	\$468.99	\$468.99
26	\$448.28	\$448.28	\$470.04	\$470.04	\$442.90	\$442.90	\$456.19	\$456.19	\$478.33	\$478.33
27	\$458.78	\$458.78	\$481.05	\$481.05	\$453.28	\$453.28	\$466.88	\$466.88	\$489.54	\$489.54
28	\$475.86	\$475.86	\$498.96	\$498.96	\$470.15	\$470.15	\$484.25	\$484.25	\$507.76	\$507.76
29	\$489.87	\$489.87	\$513.65	\$513.65	\$483.99	\$483.99	\$498.51	\$498.51	\$522.71	\$522.71
30	\$496.87	\$496.87	\$520.99	\$520.99	\$490.91	\$490.91	\$505.64	\$505.64	\$530.18	\$530.18
31	\$507.38	\$507.38	\$532.01	\$532.01	\$501.29	\$501.29	\$516.33	\$516.33	\$541.39	\$541.39
32	\$517.88	\$517.88	\$543.02	\$543.02	\$511.67	\$511.67	\$527.02	\$527.02	\$552.60	\$552.60
33	\$524.45	\$524.45	\$549.91	\$549.91	\$518.16	\$518.16	\$533.70	\$533.70	\$559.61	\$559.61
34	\$531.45	\$531.45	\$557.25	\$557.25	\$525.08	\$525.08	\$540.83	\$540.83	\$567.09	\$567.09
35	\$534.96	\$534.96	\$560.92	\$560.92	\$528.54	\$528.54	\$544.40	\$544.40	\$570.82	\$570.82
36	\$538.46	\$538.46	\$564.60	\$564.60	\$532.00	\$532.00	\$547.96	\$547.96	\$574.56	\$574.56
37	\$541.96	\$541.96	\$568.27	\$568.27	\$535.46	\$535.46	\$551.52	\$551.52	\$578.30	\$578.30
38	\$545.46	\$545.46	\$571.94	\$571.94	\$538.92	\$538.92	\$555.09	\$555.09	\$582.03	\$582.03
39	\$552.47	\$552.47	\$579.29	\$579.29	\$545.84	\$545.84	\$562.22	\$562.22	\$589.51	\$589.51
40	\$559.47	\$559.47	\$586.63	\$586.63	\$552.76	\$552.76	\$569.34	\$569.34	\$596.98	\$596.98
41	\$569.98	\$569.98	\$597.65	\$597.65	\$563.14	\$563.14	\$580.04	\$580.04	\$608.19	\$608.19
42	\$580.05	\$580.05	\$608.20	\$608.20	\$573.09	\$573.09	\$590.28	\$590.28	\$618.94	\$618.94
43	\$594.05	\$594.05	\$622.89	\$622.89	\$586.93	\$586.93	\$604.54	\$604.54	\$633.88	\$633.88
44	\$611.57	\$611.57	\$641.25	\$641.25	\$604.23	\$604.23	\$622.36	\$622.36	\$652.57	\$652.57
45	\$632.14	\$632.14	\$662.83	\$662.83	\$624.56	\$624.56	\$643.30	\$643.30	\$674.52	\$674.52
46	\$656.66	\$656.66	\$688.53	\$688.53	\$648.78	\$648.78	\$668.24	\$668.24	\$700.68	\$700.68
47	\$684.24	\$684.24	\$717.45	\$717.45	\$676.03	\$676.03	\$696.31	\$696.31	\$730.11	\$730.11
48	\$715.75	\$715.75	\$750.50	\$750.50	\$707.17	\$707.17	\$728.39	\$728.39	\$763.74	\$763.74
49	\$746.84	\$746.84	\$783.09	\$783.09	\$737.88	\$737.88	\$760.02	\$760.02	\$796.91	\$796.91
50	\$781.86	\$781.86	\$819.81	\$819.81	\$772.48	\$772.48	\$795.66	\$795.66	\$834.28	\$834.28
51	\$816.44	\$816.44	\$856.08	\$856.08	\$806.65	\$806.65	\$830.85	\$830.85	\$871.18	\$871.18
52	\$854.53	\$854.53	\$896.01	\$896.01	\$844.28	\$844.28	\$869.61	\$869.61	\$911.82	\$911.82
53	\$893.05	\$893.05	\$936.40	\$936.40	\$882.34	\$882.34	\$908.81	\$908.81	\$952.93	\$952.93
54	\$934.64	\$934.64	\$980.01	\$980.01	\$923.43	\$923.43	\$951.13	\$951.13	\$997.30	\$997.30
55	\$976.23	\$976.23	\$1,023.62	\$1,023.62	\$964.52	\$964.52	\$993.46	\$993.46	\$1,041.68	\$1,041.68
56	\$1,021.32	\$1,021.32	\$1,070.90	\$1,070.90	\$1,009.07	\$1,009.07	\$1,039.34	\$1,039.34	\$1,089.79	\$1,089.79
57	\$1,066.85	\$1,066.85	\$1,118.64	\$1,118.64	\$1,054.05	\$1,054.05	\$1,085.67	\$1,085.67	\$1,138.38	\$1,138.38
58	\$1,115.44	\$1,115.44	\$1,169.59	\$1,169.59	\$1,102.06	\$1,102.06	\$1,135.12	\$1,135.12	\$1,190.23	\$1,190.23
59	\$1,139.52	\$1,139.52	\$1,194.83	\$1,194.83	\$1,125.85	\$1,125.85	\$1,159.63	\$1,159.63	\$1,215.92	\$1,215.92
60	\$1,188.11	\$1,188.11	\$1,245.78	\$1,245.78	\$1,173.86	\$1,173.86	\$1,209.08	\$1,209.08	\$1,267.77	\$1,267.77
61	\$1,230.14	\$1,230.14	\$1,289.85	\$1,289.85	\$1,215.38	\$1,215.38	\$1,251.84	\$1,251.84	\$1,312.61	\$1,312.61
62	\$1,257.71	\$1,257.71	\$1,318.77	\$1,318.77	\$1,242.63	\$1,242.63	\$1,279.91	\$1,279.91	\$1,342.04	\$1,342.04
63	\$1,292.30	\$1,292.30	\$1,355.03	\$1,355.03	\$1,276.80	\$1,276.80	\$1,315.10	\$1,315.10	\$1,378.94	\$1,378.94
64+	\$1,313.30	\$1,313.30	\$1,377.05	\$1,377.05	\$1,297.55	\$1,297.55	\$1,336.49	\$1,336.49	\$1,401.35	\$1,401.35

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010089		45127PA0010089		45127PA0010089		45127PA0010090		45127PA0010090	
Plan Marketing Name =>	Gold PPO 2000/0/20   Rx 250		Gold PPO 2000/0/20   Rx 250		Gold PPO 2000/0/20   Rx 250		Gold PPO 2000/0/20   Rx 0		Gold PPO 2000/0/20   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000 /\$250 Med/Rx		\$2000 /\$250 Med/Rx		\$2000 /\$250 Med/Rx		\$2000 /\$0 Med/Rx		\$2000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$304.28	\$304.28	\$313.41	\$313.41	\$328.62	\$328.62	\$310.03	\$310.03	\$319.33	\$319.33
15	\$331.33	\$331.33	\$341.27	\$341.27	\$357.83	\$357.83	\$337.59	\$337.59	\$347.72	\$347.72
16	\$341.67	\$341.67	\$351.92	\$351.92	\$369.00	\$369.00	\$348.13	\$348.13	\$358.57	\$358.57
17	\$352.01	\$352.01	\$362.57	\$362.57	\$380.17	\$380.17	\$358.66	\$358.66	\$369.42	\$369.42
18	\$363.15	\$363.15	\$374.04	\$374.04	\$392.20	\$392.20	\$370.01	\$370.01	\$381.11	\$381.11
19	\$374.28	\$374.28	\$385.51	\$385.51	\$404.23	\$404.23	\$381.36	\$381.36	\$392.80	\$392.80
20	\$385.82	\$385.82	\$397.39	\$397.39	\$416.68	\$416.68	\$393.11	\$393.11	\$404.91	\$404.91
21	\$397.75	\$397.75	\$409.68	\$409.68	\$429.57	\$429.57	\$405.27	\$405.27	\$417.43	\$417.43
22	\$397.75	\$397.75	\$409.68	\$409.68	\$429.57	\$429.57	\$405.27	\$405.27	\$417.43	\$417.43
23	\$397.75	\$397.75	\$409.68	\$409.68	\$429.57	\$429.57	\$405.27	\$405.27	\$417.43	\$417.43
24	\$397.75	\$397.75	\$409.68	\$409.68	\$429.57	\$429.57	\$405.27	\$405.27	\$417.43	\$417.43
25	\$399.34	\$399.34	\$411.32	\$411.32	\$431.29	\$431.29	\$406.89	\$406.89	\$419.10	\$419.10
26	\$407.30	\$407.30	\$419.51	\$419.51	\$439.88	\$439.88	\$415.00	\$415.00	\$427.45	\$427.45
27	\$416.84	\$416.84	\$429.35	\$429.35	\$450.19	\$450.19	\$424.72	\$424.72	\$437.46	\$437.46
28	\$432.35	\$432.35	\$445.32	\$445.32	\$466.94	\$466.94	\$440.53	\$440.53	\$453.74	\$453.74
29	\$445.08	\$445.08	\$458.43	\$458.43	\$480.69	\$480.69	\$453.50	\$453.50	\$467.10	\$467.10
30	\$451.45	\$451.45	\$464.99	\$464.99	\$487.56	\$487.56	\$459.98	\$459.98	\$473.78	\$473.78
31	\$460.99	\$460.99	\$474.82	\$474.82	\$497.87	\$497.87	\$469.71	\$469.71	\$483.80	\$483.80
32	\$470.54	\$470.54	\$484.65	\$484.65	\$508.18	\$508.18	\$479.43	\$479.43	\$493.82	\$493.82
33	\$476.50	\$476.50	\$490.80	\$490.80	\$514.62	\$514.62	\$485.51	\$485.51	\$500.08	\$500.08
34	\$482.87	\$482.87	\$497.35	\$497.35	\$521.50	\$521.50	\$492.00	\$492.00	\$506.76	\$506.76
35	\$486.05	\$486.05	\$500.63	\$500.63	\$524.93	\$524.93	\$495.24	\$495.24	\$510.10	\$510.10
36	\$489.23	\$489.23	\$503.91	\$503.91	\$528.37	\$528.37	\$498.48	\$498.48	\$513.44	\$513.44
37	\$492.41	\$492.41	\$507.19	\$507.19	\$531.81	\$531.81	\$501.72	\$501.72	\$516.78	\$516.78
38	\$495.60	\$495.60	\$510.46	\$510.46	\$535.24	\$535.24	\$504.97	\$504.97	\$520.12	\$520.12
39	\$501.96	\$501.96	\$517.02	\$517.02	\$542.12	\$542.12	\$511.45	\$511.45	\$526.79	\$526.79
40	\$508.32	\$508.32	\$523.57	\$523.57	\$548.99	\$548.99	\$517.94	\$517.94	\$533.47	\$533.47
41	\$517.87	\$517.87	\$533.41	\$533.41	\$559.30	\$559.30	\$527.66	\$527.66	\$543.49	\$543.49
42	\$527.02	\$527.02	\$542.83	\$542.83	\$569.18	\$569.18	\$536.98	\$536.98	\$553.09	\$553.09
43	\$539.75	\$539.75	\$555.94	\$555.94	\$582.93	\$582.93	\$549.95	\$549.95	\$566.45	\$566.45
44	\$555.66	\$555.66	\$572.33	\$572.33	\$600.11	\$600.11	\$566.16	\$566.16	\$583.15	\$583.15
45	\$574.35	\$574.35	\$591.58	\$591.58	\$620.30	\$620.30	\$585.21	\$585.21	\$602.77	\$602.77
46	\$596.62	\$596.62	\$614.52	\$614.52	\$644.36	\$644.36	\$607.90	\$607.90	\$626.14	\$626.14
47	\$621.68	\$621.68	\$640.33	\$640.33	\$671.42	\$671.42	\$633.44	\$633.44	\$652.44	\$652.44
48	\$650.32	\$650.32	\$669.83	\$669.83	\$702.35	\$702.35	\$662.62	\$662.62	\$682.49	\$682.49
49	\$678.56	\$678.56	\$698.92	\$698.92	\$732.85	\$732.85	\$691.39	\$691.39	\$712.13	\$712.13
50	\$710.38	\$710.38	\$731.69	\$731.69	\$767.21	\$767.21	\$723.81	\$723.81	\$745.53	\$745.53
51	\$741.80	\$741.80	\$764.06	\$764.06	\$801.15	\$801.15	\$755.83	\$755.83	\$778.50	\$778.50
52	\$776.41	\$776.41	\$799.70	\$799.70	\$838.52	\$838.52	\$791.09	\$791.09	\$814.82	\$814.82
53	\$811.41	\$811.41	\$835.75	\$835.75	\$876.32	\$876.32	\$826.75	\$826.75	\$851.55	\$851.55
54	\$849.20	\$849.20	\$874.67	\$874.67	\$917.13	\$917.13	\$865.25	\$865.25	\$891.21	\$891.21
55	\$886.98	\$886.98	\$913.59	\$913.59	\$957.94	\$957.94	\$903.75	\$903.75	\$930.86	\$930.86
56	\$927.95	\$927.95	\$955.79	\$955.79	\$1,002.19	\$1,002.19	\$945.49	\$945.49	\$973.86	\$973.86
57	\$969.32	\$969.32	\$998.40	\$998.40	\$1,046.86	\$1,046.86	\$987.64	\$987.64	\$1,017.27	\$1,017.27
58	\$1,013.47	\$1,013.47	\$1,043.87	\$1,043.87	\$1,094.54	\$1,094.54	\$1,032.63	\$1,032.63	\$1,063.61	\$1,063.61
59	\$1,035.34	\$1,035.34	\$1,066.40	\$1,066.40	\$1,118.17	\$1,118.17	\$1,054.92	\$1,054.92	\$1,086.57	\$1,086.57
60	\$1,079.49	\$1,079.49	\$1,111.88	\$1,111.88	\$1,165.85	\$1,165.85	\$1,099.90	\$1,099.90	\$1,132.90	\$1,132.90
61	\$1,117.68	\$1,117.68	\$1,151.21	\$1,151.21	\$1,207.09	\$1,207.09	\$1,138.81	\$1,138.81	\$1,172.97	\$1,172.97
62	\$1,142.74	\$1,142.74	\$1,177.02	\$1,177.02	\$1,234.15	\$1,234.15	\$1,164.34	\$1,164.34	\$1,199.27	\$1,199.27
63	\$1,174.16	\$1,174.16	\$1,209.38	\$1,209.38	\$1,268.09	\$1,268.09	\$1,196.36	\$1,196.36	\$1,232.25	\$1,232.25
64+	\$1,193.24	\$1,193.24	\$1,229.04	\$1,229.04	\$1,288.70	\$1,288.70	\$1,215.80	\$1,215.80	\$1,252.28	\$1,252.28



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010090		45127PA0010116		45127PA0010116		45127PA0010116		45127PA0010117	
Plan Marketing Name =>	Gold PPO 2000/0/20   Rx 0		Gold PPO 500/0/20   Rx 250		Gold PPO 500/0/20   Rx 250		Gold PPO 500/0/20   Rx 250		Gold PPO 500/0/20   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000 /\$0 Med/Rx		\$500 /\$250 Med/Rx		\$500 /\$250 Med/Rx		\$500 /\$250 Med/Rx		\$500 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$334.83	\$334.83	\$343.33	\$343.33	\$353.63	\$353.63	\$370.80	\$370.80	\$349.06	\$349.06
15	\$364.60	\$364.60	\$373.85	\$373.85	\$385.07	\$385.07	\$403.76	\$403.76	\$380.09	\$380.09
16	\$375.98	\$375.98	\$385.52	\$385.52	\$397.08	\$397.08	\$416.36	\$416.36	\$391.95	\$391.95
17	\$387.36	\$387.36	\$397.19	\$397.19	\$409.10	\$409.10	\$428.96	\$428.96	\$403.82	\$403.82
18	\$399.61	\$399.61	\$409.75	\$409.75	\$422.05	\$422.05	\$442.53	\$442.53	\$416.59	\$416.59
19	\$411.87	\$411.87	\$422.32	\$422.32	\$434.99	\$434.99	\$456.11	\$456.11	\$429.37	\$429.37
20	\$424.56	\$424.56	\$435.34	\$435.34	\$448.40	\$448.40	\$470.16	\$470.16	\$442.60	\$442.60
21	\$437.69	\$437.69	\$448.80	\$448.80	\$462.26	\$462.26	\$484.70	\$484.70	\$456.29	\$456.29
22	\$437.69	\$437.69	\$448.80	\$448.80	\$462.26	\$462.26	\$484.70	\$484.70	\$456.29	\$456.29
23	\$437.69	\$437.69	\$448.80	\$448.80	\$462.26	\$462.26	\$484.70	\$484.70	\$456.29	\$456.29
24	\$437.69	\$437.69	\$448.80	\$448.80	\$462.26	\$462.26	\$484.70	\$484.70	\$456.29	\$456.29
25	\$439.44	\$439.44	\$450.60	\$450.60	\$464.11	\$464.11	\$486.64	\$486.64	\$458.12	\$458.12
26	\$448.20	\$448.20	\$459.57	\$459.57	\$473.36	\$473.36	\$496.34	\$496.34	\$467.24	\$467.24
27	\$458.70	\$458.70	\$470.34	\$470.34	\$484.45	\$484.45	\$507.97	\$507.97	\$478.19	\$478.19
28	\$475.77	\$475.77	\$487.85	\$487.85	\$502.48	\$502.48	\$526.87	\$526.87	\$495.99	\$495.99
29	\$489.78	\$489.78	\$502.21	\$502.21	\$517.27	\$517.27	\$542.38	\$542.38	\$510.59	\$510.59
30	\$496.78	\$496.78	\$509.39	\$509.39	\$524.67	\$524.67	\$550.14	\$550.14	\$517.89	\$517.89
31	\$507.28	\$507.28	\$520.16	\$520.16	\$535.76	\$535.76	\$561.77	\$561.77	\$528.84	\$528.84
32	\$517.79	\$517.79	\$530.93	\$530.93	\$546.86	\$546.86	\$573.40	\$573.40	\$539.79	\$539.79
33	\$524.35	\$524.35	\$537.66	\$537.66	\$553.79	\$553.79	\$580.68	\$580.68	\$546.64	\$546.64
34	\$531.36	\$531.36	\$544.84	\$544.84	\$561.19	\$561.19	\$588.43	\$588.43	\$553.94	\$553.94
35	\$534.86	\$534.86	\$548.43	\$548.43	\$564.89	\$564.89	\$592.31	\$592.31	\$557.59	\$557.59
36	\$538.36	\$538.36	\$552.02	\$552.02	\$568.58	\$568.58	\$596.19	\$596.19	\$561.24	\$561.24
37	\$541.86	\$541.86	\$555.61	\$555.61	\$572.28	\$572.28	\$600.06	\$600.06	\$564.89	\$564.89
38	\$545.36	\$545.36	\$559.20	\$559.20	\$575.98	\$575.98	\$603.94	\$603.94	\$568.54	\$568.54
39	\$552.37	\$552.37	\$566.39	\$566.39	\$583.38	\$583.38	\$611.70	\$611.70	\$575.84	\$575.84
40	\$559.37	\$559.37	\$573.57	\$573.57	\$590.77	\$590.77	\$619.45	\$619.45	\$583.14	\$583.14
41	\$569.87	\$569.87	\$584.34	\$584.34	\$601.87	\$601.87	\$631.08	\$631.08	\$594.09	\$594.09
42	\$579.94	\$579.94	\$594.66	\$594.66	\$612.50	\$612.50	\$642.23	\$642.23	\$604.58	\$604.58
43	\$593.95	\$593.95	\$609.02	\$609.02	\$627.29	\$627.29	\$657.74	\$657.74	\$619.19	\$619.19
44	\$611.46	\$611.46	\$626.97	\$626.97	\$645.78	\$645.78	\$677.13	\$677.13	\$637.44	\$637.44
45	\$632.03	\$632.03	\$648.07	\$648.07	\$667.51	\$667.51	\$699.91	\$699.91	\$658.88	\$658.88
46	\$656.54	\$656.54	\$673.20	\$673.20	\$693.40	\$693.40	\$727.06	\$727.06	\$684.44	\$684.44
47	\$684.11	\$684.11	\$701.47	\$701.47	\$722.52	\$722.52	\$757.59	\$757.59	\$713.18	\$713.18
48	\$715.63	\$715.63	\$733.79	\$733.79	\$755.80	\$755.80	\$792.49	\$792.49	\$746.03	\$746.03
49	\$746.70	\$746.70	\$765.65	\$765.65	\$788.62	\$788.62	\$826.91	\$826.91	\$778.43	\$778.43
50	\$781.72	\$781.72	\$801.56	\$801.56	\$825.60	\$825.60	\$865.68	\$865.68	\$814.93	\$814.93
51	\$816.29	\$816.29	\$837.01	\$837.01	\$862.12	\$862.12	\$903.97	\$903.97	\$850.98	\$850.98
52	\$854.37	\$854.37	\$876.06	\$876.06	\$902.34	\$902.34	\$946.14	\$946.14	\$890.68	\$890.68
53	\$892.89	\$892.89	\$915.55	\$915.55	\$943.02	\$943.02	\$988.80	\$988.80	\$930.83	\$930.83
54	\$934.47	\$934.47	\$958.19	\$958.19	\$986.93	\$986.93	\$1,034.84	\$1,034.84	\$974.18	\$974.18
55	\$976.05	\$976.05	\$1,000.82	\$1,000.82	\$1,030.85	\$1,030.85	\$1,080.89	\$1,080.89	\$1,017.53	\$1,017.53
56	\$1,021.13	\$1,021.13	\$1,047.05	\$1,047.05	\$1,078.46	\$1,078.46	\$1,130.81	\$1,130.81	\$1,064.52	\$1,064.52
57	\$1,066.65	\$1,066.65	\$1,093.73	\$1,093.73	\$1,126.54	\$1,126.54	\$1,181.22	\$1,181.22	\$1,111.98	\$1,111.98
58	\$1,115.24	\$1,115.24	\$1,143.54	\$1,143.54	\$1,177.85	\$1,177.85	\$1,235.03	\$1,235.03	\$1,162.63	\$1,162.63
59	\$1,139.31	\$1,139.31	\$1,168.23	\$1,168.23	\$1,203.27	\$1,203.27	\$1,261.68	\$1,261.68	\$1,187.72	\$1,187.72
60	\$1,187.90	\$1,187.90	\$1,218.04	\$1,218.04	\$1,254.58	\$1,254.58	\$1,315.49	\$1,315.49	\$1,238.37	\$1,238.37
61	\$1,229.91	\$1,229.91	\$1,261.13	\$1,261.13	\$1,298.96	\$1,298.96	\$1,362.02	\$1,362.02	\$1,282.17	\$1,282.17
62	\$1,257.49	\$1,257.49	\$1,289.40	\$1,289.40	\$1,328.08	\$1,328.08	\$1,392.55	\$1,392.55	\$1,310.92	\$1,310.92
63	\$1,292.07	\$1,292.07	\$1,324.86	\$1,324.86	\$1,364.60	\$1,364.60	\$1,430.85	\$1,430.85	\$1,346.97	\$1,346.97
64+	\$1,313.06	\$1,313.06	\$1,346.39	\$1,346.39	\$1,386.78	\$1,386.78	\$1,454.10	\$1,454.10	\$1,368.86	\$1,368.86



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010117		45127PA0010117		45127PA0010124		45127PA0010124		45127PA0010124	
Plan Marketing Name =>	Gold PPO 500/0/20   Rx 0		Gold PPO 500/0/20   Rx 0		QHDHP PPO 2250/0/25   Com		QHDHP PPO 2250/0/25   Com		QHDHP PPO 2250/0/25   Com	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Silver		Silver		Silver	
Deductible =>	\$500 /\$0 Med/Rx		\$500 /\$0 Med/Rx		\$2250 Med/Rx Combined		\$2250 Med/Rx Combined		\$2250 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$359.53	\$359.53	\$376.99	\$376.99	\$299.08	\$299.08	\$308.05	\$308.05	\$323.00	\$323.00
15	\$391.49	\$391.49	\$410.50	\$410.50	\$325.66	\$325.66	\$335.43	\$335.43	\$351.71	\$351.71
16	\$403.71	\$403.71	\$423.31	\$423.31	\$335.83	\$335.83	\$345.90	\$345.90	\$362.69	\$362.69
17	\$415.93	\$415.93	\$436.12	\$436.12	\$345.99	\$345.99	\$356.37	\$356.37	\$373.67	\$373.67
18	\$429.09	\$429.09	\$449.92	\$449.92	\$356.94	\$356.94	\$367.65	\$367.65	\$385.49	\$385.49
19	\$442.25	\$442.25	\$463.72	\$463.72	\$367.88	\$367.88	\$378.92	\$378.92	\$397.31	\$397.31
20	\$455.88	\$455.88	\$478.01	\$478.01	\$379.22	\$379.22	\$390.60	\$390.60	\$409.56	\$409.56
21	\$469.98	\$469.98	\$492.79	\$492.79	\$390.95	\$390.95	\$402.68	\$402.68	\$422.23	\$422.23
22	\$469.98	\$469.98	\$492.79	\$492.79	\$390.95	\$390.95	\$402.68	\$402.68	\$422.23	\$422.23
23	\$469.98	\$469.98	\$492.79	\$492.79	\$390.95	\$390.95	\$402.68	\$402.68	\$422.23	\$422.23
24	\$469.98	\$469.98	\$492.79	\$492.79	\$390.95	\$390.95	\$402.68	\$402.68	\$422.23	\$422.23
25	\$471.86	\$471.86	\$494.76	\$494.76	\$392.51	\$392.51	\$404.29	\$404.29	\$423.91	\$423.91
26	\$481.26	\$481.26	\$504.62	\$504.62	\$400.33	\$400.33	\$412.34	\$412.34	\$432.36	\$432.36
27	\$492.54	\$492.54	\$516.45	\$516.45	\$409.72	\$409.72	\$422.01	\$422.01	\$442.49	\$442.49
28	\$510.87	\$510.87	\$535.67	\$535.67	\$424.96	\$424.96	\$437.71	\$437.71	\$458.96	\$458.96
29	\$525.91	\$525.91	\$551.44	\$551.44	\$437.47	\$437.47	\$450.60	\$450.60	\$472.47	\$472.47
30	\$533.43	\$533.43	\$559.32	\$559.32	\$443.73	\$443.73	\$457.04	\$457.04	\$479.23	\$479.23
31	\$544.71	\$544.71	\$571.15	\$571.15	\$453.11	\$453.11	\$466.70	\$466.70	\$489.36	\$489.36
32	\$555.98	\$555.98	\$582.97	\$582.97	\$462.49	\$462.49	\$476.37	\$476.37	\$499.49	\$499.49
33	\$563.03	\$563.03	\$590.37	\$590.37	\$468.36	\$468.36	\$482.41	\$482.41	\$505.83	\$505.83
34	\$570.55	\$570.55	\$598.25	\$598.25	\$474.61	\$474.61	\$488.85	\$488.85	\$512.58	\$512.58
35	\$574.31	\$574.31	\$602.19	\$602.19	\$477.74	\$477.74	\$492.07	\$492.07	\$515.96	\$515.96
36	\$578.07	\$578.07	\$606.14	\$606.14	\$480.87	\$480.87	\$495.29	\$495.29	\$519.34	\$519.34
37	\$581.83	\$581.83	\$610.08	\$610.08	\$484.00	\$484.00	\$498.52	\$498.52	\$522.72	\$522.72
38	\$585.59	\$585.59	\$614.02	\$614.02	\$487.12	\$487.12	\$501.74	\$501.74	\$526.09	\$526.09
39	\$593.11	\$593.11	\$621.91	\$621.91	\$493.38	\$493.38	\$508.18	\$508.18	\$532.85	\$532.85
40	\$600.63	\$600.63	\$629.79	\$629.79	\$499.63	\$499.63	\$514.62	\$514.62	\$539.60	\$539.60
41	\$611.91	\$611.91	\$641.62	\$641.62	\$509.02	\$509.02	\$524.29	\$524.29	\$549.74	\$549.74
42	\$622.72	\$622.72	\$652.95	\$652.95	\$518.01	\$518.01	\$533.55	\$533.55	\$559.45	\$559.45
43	\$637.76	\$637.76	\$668.72	\$668.72	\$530.52	\$530.52	\$546.43	\$546.43	\$572.96	\$572.96
44	\$656.56	\$656.56	\$688.43	\$688.43	\$546.16	\$546.16	\$562.54	\$562.54	\$589.85	\$589.85
45	\$678.65	\$678.65	\$711.59	\$711.59	\$564.53	\$564.53	\$581.47	\$581.47	\$609.69	\$609.69
46	\$704.97	\$704.97	\$739.19	\$739.19	\$586.42	\$586.42	\$604.02	\$604.02	\$633.34	\$633.34
47	\$734.58	\$734.58	\$770.24	\$770.24	\$611.05	\$611.05	\$629.39	\$629.39	\$659.94	\$659.94
48	\$768.42	\$768.42	\$805.72	\$805.72	\$639.20	\$639.20	\$658.38	\$658.38	\$690.34	\$690.34
49	\$801.78	\$801.78	\$840.71	\$840.71	\$666.96	\$666.96	\$686.97	\$686.97	\$720.32	\$720.32
50	\$839.38	\$839.38	\$880.13	\$880.13	\$698.24	\$698.24	\$719.18	\$719.18	\$754.10	\$754.10
51	\$876.51	\$876.51	\$919.06	\$919.06	\$729.12	\$729.12	\$751.00	\$751.00	\$787.45	\$787.45
52	\$917.40	\$917.40	\$961.93	\$961.93	\$763.13	\$763.13	\$786.03	\$786.03	\$824.19	\$824.19
53	\$958.76	\$958.76	\$1,005.30	\$1,005.30	\$797.54	\$797.54	\$821.46	\$821.46	\$861.34	\$861.34
54	\$1,003.40	\$1,003.40	\$1,052.11	\$1,052.11	\$834.68	\$834.68	\$859.72	\$859.72	\$901.45	\$901.45
55	\$1,048.05	\$1,048.05	\$1,098.93	\$1,098.93	\$871.82	\$871.82	\$897.97	\$897.97	\$941.56	\$941.56
56	\$1,096.46	\$1,096.46	\$1,149.69	\$1,149.69	\$912.09	\$912.09	\$939.45	\$939.45	\$985.05	\$985.05
57	\$1,145.34	\$1,145.34	\$1,200.94	\$1,200.94	\$952.75	\$952.75	\$981.33	\$981.33	\$1,028.96	\$1,028.96
58	\$1,197.51	\$1,197.51	\$1,255.64	\$1,255.64	\$996.14	\$996.14	\$1,026.02	\$1,026.02	\$1,075.83	\$1,075.83
59	\$1,223.35	\$1,223.35	\$1,282.74	\$1,282.74	\$1,017.64	\$1,017.64	\$1,048.17	\$1,048.17	\$1,099.05	\$1,099.05
60	\$1,275.52	\$1,275.52	\$1,337.44	\$1,337.44	\$1,061.04	\$1,061.04	\$1,092.87	\$1,092.87	\$1,145.92	\$1,145.92
61	\$1,320.64	\$1,320.64	\$1,384.75	\$1,384.75	\$1,098.57	\$1,098.57	\$1,131.53	\$1,131.53	\$1,186.46	\$1,186.46
62	\$1,350.25	\$1,350.25	\$1,415.79	\$1,415.79	\$1,123.20	\$1,123.20	\$1,156.90	\$1,156.90	\$1,213.06	\$1,213.06
63	\$1,387.38	\$1,387.38	\$1,454.73	\$1,454.73	\$1,154.08	\$1,154.08	\$1,188.71	\$1,188.71	\$1,246.41	\$1,246.41
64+	\$1,409.93	\$1,409.93	\$1,478.37	\$1,478.37	\$1,172.84	\$1,172.84	\$1,208.03	\$1,208.03	\$1,266.68	\$1,266.68

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010131		45127PA0010131		45127PA0010131		45127PA0010132		45127PA0010132	
Plan Marketing Name =>	Silver PPO 4000/0/35   Rx 250		Silver PPO 4000/0/35   Rx 250		Silver PPO 4000/0/35   Rx 250		Silver PPO 4000/0/35   Rx 0		Silver PPO 4000/0/35   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$4000 /\$250 Med/Rx		\$4000 /\$250 Med/Rx		\$4000 /\$250 Med/Rx		\$4000 /\$0 Med/Rx		\$4000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$269.20	\$269.20	\$277.27	\$277.27	\$290.73	\$290.73	\$274.98	\$274.98	\$283.23	\$283.23
15	\$293.12	\$293.12	\$301.92	\$301.92	\$316.57	\$316.57	\$299.42	\$299.42	\$308.40	\$308.40
16	\$302.27	\$302.27	\$311.34	\$311.34	\$326.46	\$326.46	\$308.77	\$308.77	\$318.03	\$318.03
17	\$311.42	\$311.42	\$320.77	\$320.77	\$336.34	\$336.34	\$318.11	\$318.11	\$327.66	\$327.66
18	\$321.28	\$321.28	\$330.91	\$330.91	\$346.98	\$346.98	\$328.18	\$328.18	\$338.02	\$338.02
19	\$331.13	\$331.13	\$341.06	\$341.06	\$357.62	\$357.62	\$338.24	\$338.24	\$348.39	\$348.39
20	\$341.33	\$341.33	\$351.57	\$351.57	\$368.64	\$368.64	\$348.67	\$348.67	\$359.13	\$359.13
21	\$351.89	\$351.89	\$362.45	\$362.45	\$380.04	\$380.04	\$359.45	\$359.45	\$370.23	\$370.23
22	\$351.89	\$351.89	\$362.45	\$362.45	\$380.04	\$380.04	\$359.45	\$359.45	\$370.23	\$370.23
23	\$351.89	\$351.89	\$362.45	\$362.45	\$380.04	\$380.04	\$359.45	\$359.45	\$370.23	\$370.23
24	\$351.89	\$351.89	\$362.45	\$362.45	\$380.04	\$380.04	\$359.45	\$359.45	\$370.23	\$370.23
25	\$353.30	\$353.30	\$363.90	\$363.90	\$381.56	\$381.56	\$360.89	\$360.89	\$371.71	\$371.71
26	\$360.34	\$360.34	\$371.15	\$371.15	\$389.16	\$389.16	\$368.08	\$368.08	\$379.12	\$379.12
27	\$368.78	\$368.78	\$379.84	\$379.84	\$398.28	\$398.28	\$376.70	\$376.70	\$388.00	\$388.00
28	\$382.50	\$382.50	\$393.98	\$393.98	\$413.10	\$413.10	\$390.72	\$390.72	\$402.44	\$402.44
29	\$393.76	\$393.76	\$405.58	\$405.58	\$425.27	\$425.27	\$402.22	\$402.22	\$414.29	\$414.29
30	\$399.40	\$399.40	\$411.38	\$411.38	\$431.35	\$431.35	\$407.98	\$407.98	\$420.22	\$420.22
31	\$407.84	\$407.84	\$420.08	\$420.08	\$440.47	\$440.47	\$416.60	\$416.60	\$429.10	\$429.10
32	\$416.29	\$416.29	\$428.77	\$428.77	\$449.59	\$449.59	\$425.23	\$425.23	\$437.99	\$437.99
33	\$421.56	\$421.56	\$434.21	\$434.21	\$455.29	\$455.29	\$430.62	\$430.62	\$443.54	\$443.54
34	\$427.19	\$427.19	\$440.01	\$440.01	\$461.37	\$461.37	\$436.37	\$436.37	\$449.46	\$449.46
35	\$430.01	\$430.01	\$442.91	\$442.91	\$464.41	\$464.41	\$439.25	\$439.25	\$452.43	\$452.43
36	\$432.82	\$432.82	\$445.81	\$445.81	\$467.45	\$467.45	\$442.12	\$442.12	\$455.39	\$455.39
37	\$435.64	\$435.64	\$448.71	\$448.71	\$470.49	\$470.49	\$445.00	\$445.00	\$458.35	\$458.35
38	\$438.45	\$438.45	\$451.61	\$451.61	\$473.53	\$473.53	\$447.87	\$447.87	\$461.31	\$461.31
39	\$444.09	\$444.09	\$457.41	\$457.41	\$479.61	\$479.61	\$453.63	\$453.63	\$467.23	\$467.23
40	\$449.72	\$449.72	\$463.21	\$463.21	\$485.69	\$485.69	\$459.38	\$459.38	\$473.16	\$473.16
41	\$458.16	\$458.16	\$471.91	\$471.91	\$494.81	\$494.81	\$468.00	\$468.00	\$482.04	\$482.04
42	\$466.25	\$466.25	\$480.24	\$480.24	\$503.55	\$503.55	\$476.27	\$476.27	\$490.56	\$490.56
43	\$477.51	\$477.51	\$491.84	\$491.84	\$515.72	\$515.72	\$487.77	\$487.77	\$502.41	\$502.41
44	\$491.59	\$491.59	\$506.34	\$506.34	\$530.92	\$530.92	\$502.15	\$502.15	\$517.22	\$517.22
45	\$508.13	\$508.13	\$523.37	\$523.37	\$548.78	\$548.78	\$519.05	\$519.05	\$534.62	\$534.62
46	\$527.84	\$527.84	\$543.67	\$543.67	\$570.06	\$570.06	\$539.17	\$539.17	\$555.35	\$555.35
47	\$550.00	\$550.00	\$566.50	\$566.50	\$594.00	\$594.00	\$561.82	\$561.82	\$578.67	\$578.67
48	\$575.34	\$575.34	\$592.60	\$592.60	\$621.37	\$621.37	\$587.70	\$587.70	\$605.33	\$605.33
49	\$600.32	\$600.32	\$618.33	\$618.33	\$648.35	\$648.35	\$613.22	\$613.22	\$631.62	\$631.62
50	\$628.48	\$628.48	\$647.33	\$647.33	\$678.75	\$678.75	\$641.98	\$641.98	\$661.24	\$661.24
51	\$656.27	\$656.27	\$675.96	\$675.96	\$708.78	\$708.78	\$670.37	\$670.37	\$690.49	\$690.49
52	\$686.89	\$686.89	\$707.50	\$707.50	\$741.84	\$741.84	\$701.65	\$701.65	\$722.70	\$722.70
53	\$717.86	\$717.86	\$739.39	\$739.39	\$775.28	\$775.28	\$733.28	\$733.28	\$755.28	\$755.28
54	\$751.29	\$751.29	\$773.82	\$773.82	\$811.39	\$811.39	\$767.43	\$767.43	\$790.45	\$790.45
55	\$784.71	\$784.71	\$808.26	\$808.26	\$847.49	\$847.49	\$801.57	\$801.57	\$825.62	\$825.62
56	\$820.96	\$820.96	\$845.59	\$845.59	\$886.64	\$886.64	\$838.60	\$838.60	\$863.75	\$863.75
57	\$857.56	\$857.56	\$883.28	\$883.28	\$926.16	\$926.16	\$875.98	\$875.98	\$902.26	\$902.26
58	\$896.62	\$896.62	\$923.51	\$923.51	\$968.34	\$968.34	\$915.88	\$915.88	\$943.35	\$943.35
59	\$915.97	\$915.97	\$943.45	\$943.45	\$989.25	\$989.25	\$935.65	\$935.65	\$963.72	\$963.72
60	\$955.03	\$955.03	\$983.68	\$983.68	\$1,031.43	\$1,031.43	\$975.55	\$975.55	\$1,004.81	\$1,004.81
61	\$988.81	\$988.81	\$1,018.48	\$1,018.48	\$1,067.92	\$1,067.92	\$1,010.05	\$1,010.05	\$1,040.36	\$1,040.36
62	\$1,010.98	\$1,010.98	\$1,041.31	\$1,041.31	\$1,091.86	\$1,091.86	\$1,032.70	\$1,032.70	\$1,063.68	\$1,063.68
63	\$1,038.78	\$1,038.78	\$1,069.94	\$1,069.94	\$1,121.88	\$1,121.88	\$1,061.10	\$1,061.10	\$1,092.93	\$1,092.93
64+	\$1,055.66	\$1,055.66	\$1,087.34	\$1,087.34	\$1,140.11	\$1,140.11	\$1,078.34	\$1,078.34	\$1,110.69	\$1,110.69

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010132		45127PA0010135		45127PA0010135		45127PA0010135		45127PA0010143	
Plan Marketing Name =>	Silver PPO 4000/0/35   Rx 0		Silver QHDHP PPO 6650/0/0   Com		Silver QHDHP PPO 6650/0/0   Com		Silver QHDHP PPO 6650/0/0   Com		Silver PPO 3000/0/45   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Bronze		Bronze		Bronze		Silver	
Deductible =>	\$4000 /\$0 Med/Rx		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$3000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$0/\$0/\$0 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$296.98	\$296.98	\$234.53	\$234.53	\$241.57	\$241.57	\$253.30	\$253.30	\$277.74	\$277.74
15	\$323.38	\$323.38	\$255.38	\$255.38	\$263.04	\$263.04	\$275.81	\$275.81	\$302.43	\$302.43
16	\$333.47	\$333.47	\$263.35	\$263.35	\$271.25	\$271.25	\$284.42	\$284.42	\$311.87	\$311.87
17	\$343.56	\$343.56	\$271.32	\$271.32	\$279.46	\$279.46	\$293.03	\$293.03	\$321.31	\$321.31
18	\$354.43	\$354.43	\$279.91	\$279.91	\$288.30	\$288.30	\$302.30	\$302.30	\$331.47	\$331.47
19	\$365.30	\$365.30	\$288.49	\$288.49	\$297.15	\$297.15	\$311.57	\$311.57	\$341.64	\$341.64
20	\$376.56	\$376.56	\$297.38	\$297.38	\$306.30	\$306.30	\$321.17	\$321.17	\$352.17	\$352.17
21	\$388.21	\$388.21	\$306.58	\$306.58	\$315.78	\$315.78	\$331.11	\$331.11	\$363.06	\$363.06
22	\$388.21	\$388.21	\$306.58	\$306.58	\$315.78	\$315.78	\$331.11	\$331.11	\$363.06	\$363.06
23	\$388.21	\$388.21	\$306.58	\$306.58	\$315.78	\$315.78	\$331.11	\$331.11	\$363.06	\$363.06
24	\$388.21	\$388.21	\$306.58	\$306.58	\$315.78	\$315.78	\$331.11	\$331.11	\$363.06	\$363.06
25	\$389.76	\$389.76	\$307.81	\$307.81	\$317.04	\$317.04	\$332.43	\$332.43	\$364.51	\$364.51
26	\$397.52	\$397.52	\$313.94	\$313.94	\$323.36	\$323.36	\$339.05	\$339.05	\$371.77	\$371.77
27	\$406.84	\$406.84	\$321.30	\$321.30	\$330.93	\$330.93	\$347.00	\$347.00	\$380.49	\$380.49
28	\$421.98	\$421.98	\$333.25	\$333.25	\$343.25	\$343.25	\$359.91	\$359.91	\$394.65	\$394.65
29	\$434.40	\$434.40	\$343.06	\$343.06	\$353.35	\$353.35	\$370.51	\$370.51	\$406.26	\$406.26
30	\$440.61	\$440.61	\$347.97	\$347.97	\$358.41	\$358.41	\$375.81	\$375.81	\$412.07	\$412.07
31	\$449.93	\$449.93	\$355.33	\$355.33	\$365.99	\$365.99	\$383.75	\$383.75	\$420.79	\$420.79
32	\$459.25	\$459.25	\$362.68	\$362.68	\$373.56	\$373.56	\$391.70	\$391.70	\$429.50	\$429.50
33	\$465.07	\$465.07	\$367.28	\$367.28	\$378.30	\$378.30	\$396.67	\$396.67	\$434.95	\$434.95
34	\$471.28	\$471.28	\$372.19	\$372.19	\$383.35	\$383.35	\$401.96	\$401.96	\$440.75	\$440.75
35	\$474.39	\$474.39	\$374.64	\$374.64	\$385.88	\$385.88	\$404.61	\$404.61	\$443.66	\$443.66
36	\$477.49	\$477.49	\$377.09	\$377.09	\$388.41	\$388.41	\$407.26	\$407.26	\$446.56	\$446.56
37	\$480.60	\$480.60	\$379.55	\$379.55	\$390.93	\$390.93	\$409.91	\$409.91	\$449.47	\$449.47
38	\$483.70	\$483.70	\$382.00	\$382.00	\$393.46	\$393.46	\$412.56	\$412.56	\$452.37	\$452.37
39	\$489.92	\$489.92	\$386.90	\$386.90	\$398.51	\$398.51	\$417.86	\$417.86	\$458.18	\$458.18
40	\$496.13	\$496.13	\$391.81	\$391.81	\$403.56	\$403.56	\$423.15	\$423.15	\$463.99	\$463.99
41	\$505.44	\$505.44	\$399.17	\$399.17	\$411.14	\$411.14	\$431.10	\$431.10	\$472.70	\$472.70
42	\$514.37	\$514.37	\$406.22	\$406.22	\$418.41	\$418.41	\$438.72	\$438.72	\$481.05	\$481.05
43	\$526.80	\$526.80	\$416.03	\$416.03	\$428.51	\$428.51	\$449.31	\$449.31	\$492.67	\$492.67
44	\$542.32	\$542.32	\$428.29	\$428.29	\$441.14	\$441.14	\$462.56	\$462.56	\$507.19	\$507.19
45	\$560.57	\$560.57	\$442.70	\$442.70	\$455.98	\$455.98	\$478.12	\$478.12	\$524.26	\$524.26
46	\$582.31	\$582.31	\$459.87	\$459.87	\$473.67	\$473.67	\$496.66	\$496.66	\$544.59	\$544.59
47	\$606.77	\$606.77	\$479.18	\$479.18	\$493.56	\$493.56	\$517.52	\$517.52	\$567.46	\$567.46
48	\$634.72	\$634.72	\$501.26	\$501.26	\$516.30	\$516.30	\$541.36	\$541.36	\$593.60	\$593.60
49	\$662.28	\$662.28	\$523.03	\$523.03	\$538.72	\$538.72	\$564.87	\$564.87	\$619.38	\$619.38
50	\$693.34	\$693.34	\$547.55	\$547.55	\$563.98	\$563.98	\$591.36	\$591.36	\$648.43	\$648.43
51	\$724.00	\$724.00	\$571.77	\$571.77	\$588.92	\$588.92	\$617.51	\$617.51	\$677.11	\$677.11
52	\$757.78	\$757.78	\$598.44	\$598.44	\$616.40	\$616.40	\$646.32	\$646.32	\$708.69	\$708.69
53	\$791.94	\$791.94	\$625.42	\$625.42	\$644.19	\$644.19	\$675.46	\$675.46	\$740.64	\$740.64
54	\$828.82	\$828.82	\$654.55	\$654.55	\$674.18	\$674.18	\$706.91	\$706.91	\$775.13	\$775.13
55	\$865.70	\$865.70	\$683.67	\$683.67	\$704.18	\$704.18	\$738.37	\$738.37	\$809.62	\$809.62
56	\$905.68	\$905.68	\$715.25	\$715.25	\$736.71	\$736.71	\$772.47	\$772.47	\$847.02	\$847.02
57	\$946.06	\$946.06	\$747.14	\$747.14	\$769.55	\$769.55	\$806.91	\$806.91	\$884.78	\$884.78
58	\$989.15	\$989.15	\$781.17	\$781.17	\$804.60	\$804.60	\$843.66	\$843.66	\$925.08	\$925.08
59	\$1,010.50	\$1,010.50	\$798.03	\$798.03	\$821.97	\$821.97	\$861.87	\$861.87	\$945.05	\$945.05
60	\$1,053.59	\$1,053.59	\$832.06	\$832.06	\$857.02	\$857.02	\$898.62	\$898.62	\$985.34	\$985.34
61	\$1,090.86	\$1,090.86	\$861.49	\$861.49	\$887.33	\$887.33	\$930.41	\$930.41	\$1,020.20	\$1,020.20
62	\$1,115.32	\$1,115.32	\$880.80	\$880.80	\$907.23	\$907.23	\$951.27	\$951.27	\$1,043.07	\$1,043.07
63	\$1,145.98	\$1,145.98	\$905.02	\$905.02	\$932.17	\$932.17	\$977.43	\$977.43	\$1,071.75	\$1,071.75
64+	\$1,164.62	\$1,164.62	\$919.73	\$919.73	\$947.33	\$947.33	\$993.32	\$993.32	\$1,089.17	\$1,089.17

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010143		45127PA0010143		45127PA0010144		45127PA0010144		45127PA0010144	
Plan Marketing Name =>	Silver PPO 3000/0/45   Rx 250		Silver PPO 3000/0/45   Rx 250		Silver PPO 3000/0/45   Rx 0		Silver PPO 3000/0/45   Rx 0		Silver PPO 3000/0/45   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$3000 /\$250 Med/Rx		\$3000 /\$250 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$286.07	\$286.07	\$299.96	\$299.96	\$283.52	\$283.52	\$292.02	\$292.02	\$306.20	\$306.20
15	\$311.50	\$311.50	\$326.62	\$326.62	\$308.72	\$308.72	\$317.98	\$317.98	\$333.42	\$333.42
16	\$321.22	\$321.22	\$336.82	\$336.82	\$318.35	\$318.35	\$327.90	\$327.90	\$343.82	\$343.82
17	\$330.95	\$330.95	\$347.01	\$347.01	\$327.99	\$327.99	\$337.83	\$337.83	\$354.23	\$354.23
18	\$341.42	\$341.42	\$357.99	\$357.99	\$338.37	\$338.37	\$348.52	\$348.52	\$365.44	\$365.44
19	\$351.89	\$351.89	\$368.97	\$368.97	\$348.74	\$348.74	\$359.21	\$359.21	\$376.64	\$376.64
20	\$362.73	\$362.73	\$380.34	\$380.34	\$359.49	\$359.49	\$370.28	\$370.28	\$388.25	\$388.25
21	\$373.95	\$373.95	\$392.10	\$392.10	\$370.61	\$370.61	\$381.73	\$381.73	\$400.26	\$400.26
22	\$373.95	\$373.95	\$392.10	\$392.10	\$370.61	\$370.61	\$381.73	\$381.73	\$400.26	\$400.26
23	\$373.95	\$373.95	\$392.10	\$392.10	\$370.61	\$370.61	\$381.73	\$381.73	\$400.26	\$400.26
24	\$373.95	\$373.95	\$392.10	\$392.10	\$370.61	\$370.61	\$381.73	\$381.73	\$400.26	\$400.26
25	\$375.45	\$375.45	\$393.67	\$393.67	\$372.09	\$372.09	\$383.26	\$383.26	\$401.86	\$401.86
26	\$382.93	\$382.93	\$401.52	\$401.52	\$379.50	\$379.50	\$390.89	\$390.89	\$409.87	\$409.87
27	\$391.90	\$391.90	\$410.93	\$410.93	\$388.40	\$388.40	\$400.05	\$400.05	\$419.47	\$419.47
28	\$406.49	\$406.49	\$426.22	\$426.22	\$402.85	\$402.85	\$414.94	\$414.94	\$435.08	\$435.08
29	\$418.45	\$418.45	\$438.77	\$438.77	\$414.71	\$414.71	\$427.15	\$427.15	\$447.89	\$447.89
30	\$424.44	\$424.44	\$445.04	\$445.04	\$420.64	\$420.64	\$433.26	\$433.26	\$454.29	\$454.29
31	\$433.41	\$433.41	\$454.45	\$454.45	\$429.54	\$429.54	\$442.42	\$442.42	\$463.90	\$463.90
32	\$442.38	\$442.38	\$463.86	\$463.86	\$438.43	\$438.43	\$451.58	\$451.58	\$473.51	\$473.51
33	\$447.99	\$447.99	\$469.74	\$469.74	\$443.99	\$443.99	\$457.31	\$457.31	\$479.51	\$479.51
34	\$453.98	\$453.98	\$476.02	\$476.02	\$449.92	\$449.92	\$463.42	\$463.42	\$485.91	\$485.91
35	\$456.97	\$456.97	\$479.15	\$479.15	\$452.89	\$452.89	\$466.47	\$466.47	\$489.12	\$489.12
36	\$459.96	\$459.96	\$482.29	\$482.29	\$455.85	\$455.85	\$469.53	\$469.53	\$492.32	\$492.32
37	\$462.95	\$462.95	\$485.43	\$485.43	\$458.82	\$458.82	\$472.58	\$472.58	\$495.52	\$495.52
38	\$465.94	\$465.94	\$488.56	\$488.56	\$461.78	\$461.78	\$475.63	\$475.63	\$498.72	\$498.72
39	\$471.93	\$471.93	\$494.84	\$494.84	\$467.71	\$467.71	\$481.74	\$481.74	\$505.13	\$505.13
40	\$477.91	\$477.91	\$501.11	\$501.11	\$473.64	\$473.64	\$487.85	\$487.85	\$511.53	\$511.53
41	\$486.89	\$486.89	\$510.52	\$510.52	\$482.53	\$482.53	\$497.01	\$497.01	\$521.14	\$521.14
42	\$495.49	\$495.49	\$519.54	\$519.54	\$491.06	\$491.06	\$505.79	\$505.79	\$530.34	\$530.34
43	\$507.45	\$507.45	\$532.09	\$532.09	\$502.92	\$502.92	\$518.01	\$518.01	\$543.15	\$543.15
44	\$522.41	\$522.41	\$547.77	\$547.77	\$517.74	\$517.74	\$533.27	\$533.27	\$559.16	\$559.16
45	\$539.99	\$539.99	\$566.20	\$566.20	\$535.16	\$535.16	\$551.22	\$551.22	\$577.97	\$577.97
46	\$560.93	\$560.93	\$588.16	\$588.16	\$555.92	\$555.92	\$572.59	\$572.59	\$600.39	\$600.39
47	\$584.49	\$584.49	\$612.86	\$612.86	\$579.26	\$579.26	\$596.64	\$596.64	\$625.60	\$625.60
48	\$611.41	\$611.41	\$641.09	\$641.09	\$605.95	\$605.95	\$624.13	\$624.13	\$654.42	\$654.42
49	\$637.96	\$637.96	\$668.93	\$668.93	\$632.26	\$632.26	\$651.23	\$651.23	\$682.84	\$682.84
50	\$667.88	\$667.88	\$700.30	\$700.30	\$661.91	\$661.91	\$681.77	\$681.77	\$714.86	\$714.86
51	\$697.42	\$697.42	\$731.28	\$731.28	\$691.19	\$691.19	\$711.92	\$711.92	\$746.48	\$746.48
52	\$729.95	\$729.95	\$765.39	\$765.39	\$723.43	\$723.43	\$745.13	\$745.13	\$781.31	\$781.31
53	\$762.86	\$762.86	\$799.89	\$799.89	\$756.04	\$756.04	\$778.73	\$778.73	\$816.53	\$816.53
54	\$798.39	\$798.39	\$837.14	\$837.14	\$791.25	\$791.25	\$814.99	\$814.99	\$854.55	\$854.55
55	\$833.91	\$833.91	\$874.39	\$874.39	\$826.46	\$826.46	\$851.25	\$851.25	\$892.58	\$892.58
56	\$872.43	\$872.43	\$914.78	\$914.78	\$864.63	\$864.63	\$890.57	\$890.57	\$933.80	\$933.80
57	\$911.32	\$911.32	\$955.56	\$955.56	\$903.18	\$903.18	\$930.27	\$930.27	\$975.43	\$975.43
58	\$952.83	\$952.83	\$999.08	\$999.08	\$944.31	\$944.31	\$972.64	\$972.64	\$1,019.86	\$1,019.86
59	\$973.40	\$973.40	\$1,020.65	\$1,020.65	\$964.70	\$964.70	\$993.64	\$993.64	\$1,041.87	\$1,041.87
60	\$1,014.91	\$1,014.91	\$1,064.17	\$1,064.17	\$1,005.84	\$1,005.84	\$1,036.01	\$1,036.01	\$1,086.30	\$1,086.30
61	\$1,050.80	\$1,050.80	\$1,101.81	\$1,101.81	\$1,041.41	\$1,041.41	\$1,072.66	\$1,072.66	\$1,124.73	\$1,124.73
62	\$1,074.36	\$1,074.36	\$1,126.52	\$1,126.52	\$1,064.76	\$1,064.76	\$1,096.71	\$1,096.71	\$1,149.94	\$1,149.94
63	\$1,103.91	\$1,103.91	\$1,157.49	\$1,157.49	\$1,094.04	\$1,094.04	\$1,126.86	\$1,126.86	\$1,181.56	\$1,181.56
64+	\$1,121.85	\$1,121.85	\$1,176.30	\$1,176.30	\$1,111.82	\$1,111.82	\$1,145.18	\$1,145.18	\$1,200.77	\$1,200.77

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010161		45127PA0010161		45127PA0010161		45127PA0010170		45127PA0010170	
Plan Marketing Name =>	QHDHP PPO 1500/0/15   Com		QHDHP PPO 1500/0/15   Com		QHDHP PPO 1500/0/15   Com		QHDHP PPO 3500/0/25   Com		QHDHP PPO 3500/0/25   Com	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Silver		Silver	
Deductible =>	\$1500 Med/Rx Combined		\$1500 Med/Rx Combined		\$1500 Med/Rx Combined		\$3500 Med/Rx Combined		\$3500 Med/Rx Combined	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$15/\$30/\$250 PCP/SPC/ER		\$15/\$30/\$250 PCP/SPC/ER		\$15/\$30/\$250 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER		\$25/\$50/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined		\$6650 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$324.60	\$324.60	\$334.34	\$334.34	\$350.57	\$350.57	\$269.89	\$269.89	\$277.99	\$277.99
15	\$353.46	\$353.46	\$364.06	\$364.06	\$381.74	\$381.74	\$293.88	\$293.88	\$302.70	\$302.70
16	\$364.49	\$364.49	\$375.43	\$375.43	\$393.65	\$393.65	\$303.06	\$303.06	\$312.15	\$312.15
17	\$375.52	\$375.52	\$386.79	\$386.79	\$405.57	\$405.57	\$312.23	\$312.23	\$321.59	\$321.59
18	\$387.40	\$387.40	\$399.03	\$399.03	\$418.40	\$418.40	\$322.11	\$322.11	\$331.77	\$331.77
19	\$399.29	\$399.29	\$411.26	\$411.26	\$431.23	\$431.23	\$331.98	\$331.98	\$341.94	\$341.94
20	\$411.59	\$411.59	\$423.94	\$423.94	\$444.52	\$444.52	\$342.22	\$342.22	\$352.48	\$352.48
21	\$424.32	\$424.32	\$437.05	\$437.05	\$458.27	\$458.27	\$352.80	\$352.80	\$363.38	\$363.38
22	\$424.32	\$424.32	\$437.05	\$437.05	\$458.27	\$458.27	\$352.80	\$352.80	\$363.38	\$363.38
23	\$424.32	\$424.32	\$437.05	\$437.05	\$458.27	\$458.27	\$352.80	\$352.80	\$363.38	\$363.38
24	\$424.32	\$424.32	\$437.05	\$437.05	\$458.27	\$458.27	\$352.80	\$352.80	\$363.38	\$363.38
25	\$426.02	\$426.02	\$438.80	\$438.80	\$460.10	\$460.10	\$354.21	\$354.21	\$364.84	\$364.84
26	\$434.50	\$434.50	\$447.54	\$447.54	\$469.26	\$469.26	\$361.27	\$361.27	\$372.11	\$372.11
27	\$444.69	\$444.69	\$458.03	\$458.03	\$480.26	\$480.26	\$369.73	\$369.73	\$380.83	\$380.83
28	\$461.24	\$461.24	\$475.07	\$475.07	\$498.13	\$498.13	\$383.49	\$383.49	\$395.00	\$395.00
29	\$474.81	\$474.81	\$489.06	\$489.06	\$512.80	\$512.80	\$394.78	\$394.78	\$406.63	\$406.63
30	\$481.60	\$481.60	\$496.05	\$496.05	\$520.13	\$520.13	\$400.43	\$400.43	\$412.44	\$412.44
31	\$491.79	\$491.79	\$506.54	\$506.54	\$531.13	\$531.13	\$408.90	\$408.90	\$421.16	\$421.16
32	\$501.97	\$501.97	\$517.03	\$517.03	\$542.13	\$542.13	\$417.36	\$417.36	\$429.88	\$429.88
33	\$508.34	\$508.34	\$523.59	\$523.59	\$549.00	\$549.00	\$422.65	\$422.65	\$435.33	\$435.33
34	\$515.12	\$515.12	\$530.58	\$530.58	\$556.33	\$556.33	\$428.30	\$428.30	\$441.15	\$441.15
35	\$518.52	\$518.52	\$534.07	\$534.07	\$560.00	\$560.00	\$431.12	\$431.12	\$444.06	\$444.06
36	\$521.91	\$521.91	\$537.57	\$537.57	\$563.67	\$563.67	\$433.94	\$433.94	\$446.96	\$446.96
37	\$525.31	\$525.31	\$541.07	\$541.07	\$567.33	\$567.33	\$436.77	\$436.77	\$449.87	\$449.87
38	\$528.70	\$528.70	\$544.56	\$544.56	\$571.00	\$571.00	\$439.59	\$439.59	\$452.78	\$452.78
39	\$535.49	\$535.49	\$551.56	\$551.56	\$578.33	\$578.33	\$445.23	\$445.23	\$458.59	\$458.59
40	\$542.28	\$542.28	\$558.55	\$558.55	\$585.66	\$585.66	\$450.88	\$450.88	\$464.40	\$464.40
41	\$552.46	\$552.46	\$569.04	\$569.04	\$596.66	\$596.66	\$459.35	\$459.35	\$473.13	\$473.13
42	\$562.22	\$562.22	\$579.09	\$579.09	\$607.20	\$607.20	\$467.46	\$467.46	\$481.48	\$481.48
43	\$575.80	\$575.80	\$593.08	\$593.08	\$621.87	\$621.87	\$478.75	\$478.75	\$493.11	\$493.11
44	\$592.78	\$592.78	\$610.56	\$610.56	\$640.20	\$640.20	\$492.86	\$492.86	\$507.65	\$507.65
45	\$612.72	\$612.72	\$631.10	\$631.10	\$661.74	\$661.74	\$509.44	\$509.44	\$524.73	\$524.73
46	\$636.48	\$636.48	\$655.57	\$655.57	\$687.40	\$687.40	\$529.20	\$529.20	\$545.08	\$545.08
47	\$663.21	\$663.21	\$683.11	\$683.11	\$716.27	\$716.27	\$551.43	\$551.43	\$567.97	\$567.97
48	\$693.76	\$693.76	\$714.58	\$714.58	\$749.26	\$749.26	\$576.83	\$576.83	\$594.13	\$594.13
49	\$723.89	\$723.89	\$745.61	\$745.61	\$781.80	\$781.80	\$601.88	\$601.88	\$619.93	\$619.93
50	\$757.84	\$757.84	\$780.57	\$780.57	\$818.46	\$818.46	\$630.10	\$630.10	\$649.00	\$649.00
51	\$791.36	\$791.36	\$815.10	\$815.10	\$854.67	\$854.67	\$657.97	\$657.97	\$677.71	\$677.71
52	\$828.27	\$828.27	\$853.12	\$853.12	\$894.53	\$894.53	\$688.67	\$688.67	\$709.33	\$709.33
53	\$865.61	\$865.61	\$891.58	\$891.58	\$934.86	\$934.86	\$719.71	\$719.71	\$741.30	\$741.30
54	\$905.92	\$905.92	\$933.10	\$933.10	\$978.40	\$978.40	\$753.23	\$753.23	\$775.82	\$775.82
55	\$946.23	\$946.23	\$974.62	\$974.62	\$1,021.93	\$1,021.93	\$786.74	\$786.74	\$810.35	\$810.35
56	\$989.94	\$989.94	\$1,019.64	\$1,019.64	\$1,069.13	\$1,069.13	\$823.08	\$823.08	\$847.77	\$847.77
57	\$1,034.07	\$1,034.07	\$1,065.09	\$1,065.09	\$1,116.79	\$1,116.79	\$859.77	\$859.77	\$885.57	\$885.57
58	\$1,081.17	\$1,081.17	\$1,113.60	\$1,113.60	\$1,167.66	\$1,167.66	\$898.93	\$898.93	\$925.90	\$925.90
59	\$1,104.50	\$1,104.50	\$1,137.64	\$1,137.64	\$1,192.87	\$1,192.87	\$918.34	\$918.34	\$945.89	\$945.89
60	\$1,151.60	\$1,151.60	\$1,186.15	\$1,186.15	\$1,243.73	\$1,243.73	\$957.50	\$957.50	\$986.22	\$986.22
61	\$1,192.34	\$1,192.34	\$1,228.11	\$1,228.11	\$1,287.73	\$1,287.73	\$991.37	\$991.37	\$1,021.11	\$1,021.11
62	\$1,219.07	\$1,219.07	\$1,255.64	\$1,255.64	\$1,316.60	\$1,316.60	\$1,013.59	\$1,013.59	\$1,044.00	\$1,044.00
63	\$1,252.59	\$1,252.59	\$1,290.17	\$1,290.17	\$1,352.80	\$1,352.80	\$1,041.47	\$1,041.47	\$1,072.71	\$1,072.71
64+	\$1,272.95	\$1,272.95	\$1,311.14	\$1,311.14	\$1,374.80	\$1,374.80	\$1,058.39	\$1,058.39	\$1,090.14	\$1,090.14

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010170		45127PA0010184		45127PA0010184		45127PA0010184		45127PA0010185	
Plan Marketing Name =>	QHDHP PPO 3500/0/25   Com		Silver PPO 5000/0/35   Rx 250		Silver PPO 5000/0/35   Rx 250		Silver PPO 5000/0/35   Rx 250		Silver PPO 5000/0/35   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$3500 Med/Rx Combined		\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$0 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$25/\$50/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$6650 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$291.48	\$291.48	\$255.62	\$255.62	\$263.29	\$263.29	\$276.07	\$276.07	\$261.42	\$261.42
15	\$317.39	\$317.39	\$278.35	\$278.35	\$286.70	\$286.70	\$300.61	\$300.61	\$284.66	\$284.66
16	\$327.30	\$327.30	\$287.03	\$287.03	\$295.65	\$295.65	\$310.00	\$310.00	\$293.55	\$293.55
17	\$337.21	\$337.21	\$295.72	\$295.72	\$304.59	\$304.59	\$319.38	\$319.38	\$302.43	\$302.43
18	\$347.87	\$347.87	\$305.08	\$305.08	\$314.23	\$314.23	\$329.49	\$329.49	\$312.00	\$312.00
19	\$358.54	\$358.54	\$314.44	\$314.44	\$323.87	\$323.87	\$339.59	\$339.59	\$321.57	\$321.57
20	\$369.59	\$369.59	\$324.13	\$324.13	\$333.85	\$333.85	\$350.06	\$350.06	\$331.48	\$331.48
21	\$381.02	\$381.02	\$334.15	\$334.15	\$344.17	\$344.17	\$360.88	\$360.88	\$341.73	\$341.73
22	\$381.02	\$381.02	\$334.15	\$334.15	\$344.17	\$344.17	\$360.88	\$360.88	\$341.73	\$341.73
23	\$381.02	\$381.02	\$334.15	\$334.15	\$344.17	\$344.17	\$360.88	\$360.88	\$341.73	\$341.73
24	\$381.02	\$381.02	\$334.15	\$334.15	\$344.17	\$344.17	\$360.88	\$360.88	\$341.73	\$341.73
25	\$382.55	\$382.55	\$335.49	\$335.49	\$345.55	\$345.55	\$362.33	\$362.33	\$343.10	\$343.10
26	\$390.17	\$390.17	\$342.17	\$342.17	\$352.43	\$352.43	\$369.54	\$369.54	\$349.93	\$349.93
27	\$399.31	\$399.31	\$350.19	\$350.19	\$360.69	\$360.69	\$378.20	\$378.20	\$358.13	\$358.13
28	\$414.17	\$414.17	\$363.22	\$363.22	\$374.12	\$374.12	\$392.28	\$392.28	\$371.46	\$371.46
29	\$426.37	\$426.37	\$373.91	\$373.91	\$385.13	\$385.13	\$403.83	\$403.83	\$382.40	\$382.40
30	\$432.46	\$432.46	\$379.26	\$379.26	\$390.64	\$390.64	\$409.60	\$409.60	\$387.86	\$387.86
31	\$441.61	\$441.61	\$387.28	\$387.28	\$398.90	\$398.90	\$418.26	\$418.26	\$396.07	\$396.07
32	\$450.75	\$450.75	\$395.30	\$395.30	\$407.16	\$407.16	\$426.92	\$426.92	\$404.27	\$404.27
33	\$456.47	\$456.47	\$400.31	\$400.31	\$412.32	\$412.32	\$432.34	\$432.34	\$409.39	\$409.39
34	\$462.56	\$462.56	\$405.66	\$405.66	\$417.83	\$417.83	\$438.11	\$438.11	\$414.86	\$414.86
35	\$465.61	\$465.61	\$408.33	\$408.33	\$420.58	\$420.58	\$441.00	\$441.00	\$417.59	\$417.59
36	\$468.66	\$468.66	\$411.00	\$411.00	\$423.33	\$423.33	\$443.88	\$443.88	\$420.33	\$420.33
37	\$471.71	\$471.71	\$413.68	\$413.68	\$426.09	\$426.09	\$446.77	\$446.77	\$423.06	\$423.06
38	\$474.76	\$474.76	\$416.35	\$416.35	\$428.84	\$428.84	\$449.66	\$449.66	\$425.80	\$425.80
39	\$480.85	\$480.85	\$421.70	\$421.70	\$434.35	\$434.35	\$455.43	\$455.43	\$431.26	\$431.26
40	\$486.95	\$486.95	\$427.04	\$427.04	\$439.86	\$439.86	\$461.21	\$461.21	\$436.73	\$436.73
41	\$496.09	\$496.09	\$435.06	\$435.06	\$448.12	\$448.12	\$469.87	\$469.87	\$444.93	\$444.93
42	\$504.86	\$504.86	\$442.75	\$442.75	\$456.03	\$456.03	\$478.17	\$478.17	\$452.79	\$452.79
43	\$517.05	\$517.05	\$453.44	\$453.44	\$467.04	\$467.04	\$489.72	\$489.72	\$463.73	\$463.73
44	\$532.29	\$532.29	\$466.81	\$466.81	\$480.81	\$480.81	\$504.15	\$504.15	\$477.40	\$477.40
45	\$550.20	\$550.20	\$482.51	\$482.51	\$496.99	\$496.99	\$521.11	\$521.11	\$493.46	\$493.46
46	\$571.54	\$571.54	\$501.22	\$501.22	\$516.26	\$516.26	\$541.32	\$541.32	\$512.60	\$512.60
47	\$595.54	\$595.54	\$522.28	\$522.28	\$537.94	\$537.94	\$564.06	\$564.06	\$534.12	\$534.12
48	\$622.97	\$622.97	\$546.34	\$546.34	\$562.73	\$562.73	\$590.04	\$590.04	\$558.73	\$558.73
49	\$650.03	\$650.03	\$570.06	\$570.06	\$587.16	\$587.16	\$615.66	\$615.66	\$582.99	\$582.99
50	\$680.51	\$680.51	\$596.79	\$596.79	\$614.70	\$614.70	\$644.54	\$644.54	\$610.33	\$610.33
51	\$710.61	\$710.61	\$623.19	\$623.19	\$641.89	\$641.89	\$673.04	\$673.04	\$637.33	\$637.33
52	\$743.76	\$743.76	\$652.26	\$652.26	\$671.83	\$671.83	\$704.44	\$704.44	\$667.06	\$667.06
53	\$777.29	\$777.29	\$681.67	\$681.67	\$702.12	\$702.12	\$736.20	\$736.20	\$697.13	\$697.13
54	\$813.49	\$813.49	\$713.41	\$713.41	\$734.81	\$734.81	\$770.48	\$770.48	\$729.59	\$729.59
55	\$849.68	\$849.68	\$745.15	\$745.15	\$767.51	\$767.51	\$804.77	\$804.77	\$762.06	\$762.06
56	\$888.93	\$888.93	\$779.57	\$779.57	\$802.96	\$802.96	\$841.94	\$841.94	\$797.26	\$797.26
57	\$928.56	\$928.56	\$814.32	\$814.32	\$838.75	\$838.75	\$879.47	\$879.47	\$832.80	\$832.80
58	\$970.85	\$970.85	\$851.41	\$851.41	\$876.96	\$876.96	\$919.53	\$919.53	\$870.73	\$870.73
59	\$991.81	\$991.81	\$869.79	\$869.79	\$895.89	\$895.89	\$939.38	\$939.38	\$889.52	\$889.52
60	\$1,034.10	\$1,034.10	\$906.88	\$906.88	\$934.09	\$934.09	\$979.43	\$979.43	\$927.46	\$927.46
61	\$1,070.68	\$1,070.68	\$938.96	\$938.96	\$967.13	\$967.13	\$1,014.08	\$1,014.08	\$960.26	\$960.26
62	\$1,094.68	\$1,094.68	\$960.01	\$960.01	\$988.81	\$988.81	\$1,036.81	\$1,036.81	\$981.79	\$981.79
63	\$1,124.78	\$1,124.78	\$986.41	\$986.41	\$1,016.00	\$1,016.00	\$1,065.32	\$1,065.32	\$1,008.79	\$1,008.79
64+	\$1,143.06	\$1,143.06	\$1,002.44	\$1,002.44	\$1,032.51	\$1,032.51	\$1,082.64	\$1,082.64	\$1,025.18	\$1,025.18



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010185		45127PA0010185		45127PA0010186		45127PA0010186		45127PA0010186	
Plan Marketing Name =>	Silver PPO 5000/0/35   Rx 0		Silver PPO 5000/0/35   Rx 0		Silver PPO 6000/0/35   Rx 250		Silver PPO 6000/0/35   Rx 250		Silver PPO 6000/0/35   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$5000 /\$0 Med/Rx		\$5000 /\$0 Med/Rx		\$6000 /\$250 Med/Rx		\$6000 /\$250 Med/Rx		\$6000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$269.27	\$269.27	\$282.34	\$282.34	\$250.96	\$250.96	\$258.49	\$258.49	\$271.03	\$271.03
15	\$293.20	\$293.20	\$307.43	\$307.43	\$273.27	\$273.27	\$281.46	\$281.46	\$295.13	\$295.13
16	\$302.35	\$302.35	\$317.03	\$317.03	\$281.79	\$281.79	\$290.25	\$290.25	\$304.34	\$304.34
17	\$311.50	\$311.50	\$326.63	\$326.63	\$290.32	\$290.32	\$299.03	\$299.03	\$313.55	\$313.55
18	\$321.36	\$321.36	\$336.96	\$336.96	\$299.51	\$299.51	\$308.49	\$308.49	\$323.47	\$323.47
19	\$331.21	\$331.21	\$347.29	\$347.29	\$308.70	\$308.70	\$317.96	\$317.96	\$333.39	\$333.39
20	\$341.42	\$341.42	\$358.00	\$358.00	\$318.21	\$318.21	\$327.75	\$327.75	\$343.67	\$343.67
21	\$351.98	\$351.98	\$369.07	\$369.07	\$328.05	\$328.05	\$337.89	\$337.89	\$354.29	\$354.29
22	\$351.98	\$351.98	\$369.07	\$369.07	\$328.05	\$328.05	\$337.89	\$337.89	\$354.29	\$354.29
23	\$351.98	\$351.98	\$369.07	\$369.07	\$328.05	\$328.05	\$337.89	\$337.89	\$354.29	\$354.29
24	\$351.98	\$351.98	\$369.07	\$369.07	\$328.05	\$328.05	\$337.89	\$337.89	\$354.29	\$354.29
25	\$353.39	\$353.39	\$370.54	\$370.54	\$329.36	\$329.36	\$339.24	\$339.24	\$355.71	\$355.71
26	\$360.43	\$360.43	\$377.93	\$377.93	\$335.92	\$335.92	\$346.00	\$346.00	\$362.80	\$362.80
27	\$368.88	\$368.88	\$386.78	\$386.78	\$343.80	\$343.80	\$354.11	\$354.11	\$371.30	\$371.30
28	\$382.60	\$382.60	\$401.18	\$401.18	\$356.59	\$356.59	\$367.29	\$367.29	\$385.12	\$385.12
29	\$393.87	\$393.87	\$412.99	\$412.99	\$367.09	\$367.09	\$378.10	\$378.10	\$396.45	\$396.45
30	\$399.50	\$399.50	\$418.89	\$418.89	\$372.34	\$372.34	\$383.51	\$383.51	\$402.12	\$402.12
31	\$407.95	\$407.95	\$427.75	\$427.75	\$380.21	\$380.21	\$391.62	\$391.62	\$410.63	\$410.63
32	\$416.39	\$416.39	\$436.61	\$436.61	\$388.08	\$388.08	\$399.73	\$399.73	\$419.13	\$419.13
33	\$421.67	\$421.67	\$442.14	\$442.14	\$393.00	\$393.00	\$404.79	\$404.79	\$424.44	\$424.44
34	\$427.31	\$427.31	\$448.05	\$448.05	\$398.25	\$398.25	\$410.20	\$410.20	\$430.11	\$430.11
35	\$430.12	\$430.12	\$451.00	\$451.00	\$400.88	\$400.88	\$412.90	\$412.90	\$432.95	\$432.95
36	\$432.94	\$432.94	\$453.95	\$453.95	\$403.50	\$403.50	\$415.61	\$415.61	\$435.78	\$435.78
37	\$435.75	\$435.75	\$456.91	\$456.91	\$406.13	\$406.13	\$418.31	\$418.31	\$438.62	\$438.62
38	\$438.57	\$438.57	\$459.86	\$459.86	\$408.75	\$408.75	\$421.01	\$421.01	\$441.45	\$441.45
39	\$444.20	\$444.20	\$465.76	\$465.76	\$414.00	\$414.00	\$426.42	\$426.42	\$447.12	\$447.12
40	\$449.83	\$449.83	\$471.67	\$471.67	\$419.25	\$419.25	\$431.83	\$431.83	\$452.79	\$452.79
41	\$458.28	\$458.28	\$480.53	\$480.53	\$427.12	\$427.12	\$439.93	\$439.93	\$461.29	\$461.29
42	\$466.38	\$466.38	\$489.02	\$489.02	\$434.67	\$434.67	\$447.71	\$447.71	\$469.44	\$469.44
43	\$477.64	\$477.64	\$500.83	\$500.83	\$445.16	\$445.16	\$458.52	\$458.52	\$480.78	\$480.78
44	\$491.72	\$491.72	\$515.59	\$515.59	\$458.29	\$458.29	\$472.03	\$472.03	\$494.95	\$494.95
45	\$508.26	\$508.26	\$532.93	\$532.93	\$473.70	\$473.70	\$487.92	\$487.92	\$511.60	\$511.60
46	\$527.97	\$527.97	\$553.60	\$553.60	\$492.08	\$492.08	\$506.84	\$506.84	\$531.44	\$531.44
47	\$550.15	\$550.15	\$576.85	\$576.85	\$512.74	\$512.74	\$528.12	\$528.12	\$553.76	\$553.76
48	\$575.49	\$575.49	\$603.43	\$603.43	\$536.36	\$536.36	\$552.45	\$552.45	\$579.27	\$579.27
49	\$600.48	\$600.48	\$629.63	\$629.63	\$559.65	\$559.65	\$576.44	\$576.44	\$604.43	\$604.43
50	\$628.64	\$628.64	\$659.16	\$659.16	\$585.90	\$585.90	\$603.47	\$603.47	\$632.77	\$632.77
51	\$656.45	\$656.45	\$688.31	\$688.31	\$611.81	\$611.81	\$630.17	\$630.17	\$660.76	\$660.76
52	\$687.07	\$687.07	\$720.42	\$720.42	\$640.35	\$640.35	\$659.56	\$659.56	\$691.58	\$691.58
53	\$718.04	\$718.04	\$752.90	\$752.90	\$669.22	\$669.22	\$689.30	\$689.30	\$722.76	\$722.76
54	\$751.48	\$751.48	\$787.96	\$787.96	\$700.39	\$700.39	\$721.40	\$721.40	\$756.42	\$756.42
55	\$784.92	\$784.92	\$823.02	\$823.02	\$731.55	\$731.55	\$753.50	\$753.50	\$790.08	\$790.08
56	\$821.17	\$821.17	\$861.04	\$861.04	\$765.34	\$765.34	\$788.30	\$788.30	\$826.57	\$826.57
57	\$857.78	\$857.78	\$899.42	\$899.42	\$799.46	\$799.46	\$823.44	\$823.44	\$863.41	\$863.41
58	\$896.85	\$896.85	\$940.39	\$940.39	\$835.87	\$835.87	\$860.95	\$860.95	\$902.74	\$902.74
59	\$916.21	\$916.21	\$960.69	\$960.69	\$853.91	\$853.91	\$879.53	\$879.53	\$922.23	\$922.23
60	\$955.28	\$955.28	\$1,001.65	\$1,001.65	\$890.33	\$890.33	\$917.04	\$917.04	\$961.55	\$961.55
61	\$989.07	\$989.07	\$1,037.08	\$1,037.08	\$921.82	\$921.82	\$949.48	\$949.48	\$995.57	\$995.57
62	\$1,011.24	\$1,011.24	\$1,060.33	\$1,060.33	\$942.49	\$942.49	\$970.76	\$970.76	\$1,017.89	\$1,017.89
63	\$1,039.05	\$1,039.05	\$1,089.49	\$1,089.49	\$968.40	\$968.40	\$997.46	\$997.46	\$1,045.88	\$1,045.88
64+	\$1,055.94	\$1,055.94	\$1,107.20	\$1,107.20	\$984.14	\$984.14	\$1,013.66	\$1,013.66	\$1,062.87	\$1,062.87



Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010187		45127PA0010187		45127PA0010187		45127PA0010188		45127PA0010188	
Plan Marketing Name =>	Silver PPO 6000/0/35   Rx 0		Silver PPO 6000/0/35   Rx 0		Silver PPO 6000/0/35   Rx 0		Deductible PPO 3000/0/25 - 5d		Deductible PPO 3000/0/25 - 5d	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Gold		Gold	
Deductible =>	\$6000 /\$0 Med/Rx		\$6000 /\$0 Med/Rx		\$6000 /\$0 Med/Rx		\$3000 /\$250 Med/Rx		\$3000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$256.77	\$256.77	\$264.48	\$264.48	\$277.31	\$277.31	\$302.45	\$302.45	\$311.52	\$311.52
15	\$279.60	\$279.60	\$287.98	\$287.98	\$301.96	\$301.96	\$329.33	\$329.33	\$339.21	\$339.21
16	\$288.32	\$288.32	\$296.97	\$296.97	\$311.39	\$311.39	\$339.61	\$339.61	\$349.80	\$349.80
17	\$297.05	\$297.05	\$305.96	\$305.96	\$320.81	\$320.81	\$349.89	\$349.89	\$360.39	\$360.39
18	\$306.45	\$306.45	\$315.64	\$315.64	\$330.96	\$330.96	\$360.96	\$360.96	\$371.79	\$371.79
19	\$315.85	\$315.85	\$325.32	\$325.32	\$341.11	\$341.11	\$372.03	\$372.03	\$383.19	\$383.19
20	\$325.58	\$325.58	\$335.35	\$335.35	\$351.63	\$351.63	\$383.50	\$383.50	\$395.00	\$395.00
21	\$335.65	\$335.65	\$345.72	\$345.72	\$362.50	\$362.50	\$395.36	\$395.36	\$407.22	\$407.22
22	\$335.65	\$335.65	\$345.72	\$345.72	\$362.50	\$362.50	\$395.36	\$395.36	\$407.22	\$407.22
23	\$335.65	\$335.65	\$345.72	\$345.72	\$362.50	\$362.50	\$395.36	\$395.36	\$407.22	\$407.22
24	\$335.65	\$335.65	\$345.72	\$345.72	\$362.50	\$362.50	\$395.36	\$395.36	\$407.22	\$407.22
25	\$336.99	\$336.99	\$347.10	\$347.10	\$363.95	\$363.95	\$396.94	\$396.94	\$408.85	\$408.85
26	\$343.71	\$343.71	\$354.02	\$354.02	\$371.20	\$371.20	\$404.85	\$404.85	\$416.99	\$416.99
27	\$351.76	\$351.76	\$362.31	\$362.31	\$379.90	\$379.90	\$414.34	\$414.34	\$426.77	\$426.77
28	\$364.85	\$364.85	\$375.80	\$375.80	\$394.04	\$394.04	\$429.76	\$429.76	\$442.65	\$442.65
29	\$375.59	\$375.59	\$386.86	\$386.86	\$405.64	\$405.64	\$442.41	\$442.41	\$455.68	\$455.68
30	\$380.96	\$380.96	\$392.39	\$392.39	\$411.44	\$411.44	\$448.73	\$448.73	\$462.20	\$462.20
31	\$389.02	\$389.02	\$400.69	\$400.69	\$420.14	\$420.14	\$458.22	\$458.22	\$471.97	\$471.97
32	\$397.07	\$397.07	\$408.99	\$408.99	\$428.84	\$428.84	\$467.71	\$467.71	\$481.74	\$481.74
33	\$402.11	\$402.11	\$414.17	\$414.17	\$434.28	\$434.28	\$473.64	\$473.64	\$487.85	\$487.85
34	\$407.48	\$407.48	\$419.70	\$419.70	\$440.08	\$440.08	\$479.97	\$479.97	\$494.37	\$494.37
35	\$410.16	\$410.16	\$422.47	\$422.47	\$442.98	\$442.98	\$483.13	\$483.13	\$497.62	\$497.62
36	\$412.85	\$412.85	\$425.23	\$425.23	\$445.88	\$445.88	\$486.29	\$486.29	\$500.88	\$500.88
37	\$415.53	\$415.53	\$428.00	\$428.00	\$448.78	\$448.78	\$489.46	\$489.46	\$504.14	\$504.14
38	\$418.22	\$418.22	\$430.77	\$430.77	\$451.68	\$451.68	\$492.62	\$492.62	\$507.40	\$507.40
39	\$423.59	\$423.59	\$436.30	\$436.30	\$457.48	\$457.48	\$498.94	\$498.94	\$513.91	\$513.91
40	\$428.96	\$428.96	\$441.83	\$441.83	\$463.28	\$463.28	\$505.27	\$505.27	\$520.43	\$520.43
41	\$437.02	\$437.02	\$450.13	\$450.13	\$471.98	\$471.98	\$514.76	\$514.76	\$530.20	\$530.20
42	\$444.74	\$444.74	\$458.08	\$458.08	\$480.32	\$480.32	\$523.85	\$523.85	\$539.57	\$539.57
43	\$455.48	\$455.48	\$469.14	\$469.14	\$491.92	\$491.92	\$536.50	\$536.50	\$552.60	\$552.60
44	\$468.90	\$468.90	\$482.97	\$482.97	\$506.42	\$506.42	\$552.32	\$552.32	\$568.89	\$568.89
45	\$484.68	\$484.68	\$499.22	\$499.22	\$523.45	\$523.45	\$570.90	\$570.90	\$588.03	\$588.03
46	\$503.48	\$503.48	\$518.58	\$518.58	\$543.75	\$543.75	\$593.04	\$593.04	\$610.83	\$610.83
47	\$524.62	\$524.62	\$540.36	\$540.36	\$566.59	\$566.59	\$617.95	\$617.95	\$636.49	\$636.49
48	\$548.79	\$548.79	\$565.25	\$565.25	\$592.69	\$592.69	\$646.41	\$646.41	\$665.81	\$665.81
49	\$572.62	\$572.62	\$589.80	\$589.80	\$618.43	\$618.43	\$674.48	\$674.48	\$694.72	\$694.72
50	\$599.47	\$599.47	\$617.46	\$617.46	\$647.43	\$647.43	\$706.11	\$706.11	\$727.30	\$727.30
51	\$625.99	\$625.99	\$644.77	\$644.77	\$676.07	\$676.07	\$737.35	\$737.35	\$759.47	\$759.47
52	\$655.19	\$655.19	\$674.84	\$674.84	\$707.60	\$707.60	\$771.74	\$771.74	\$794.90	\$794.90
53	\$684.73	\$684.73	\$705.27	\$705.27	\$739.50	\$739.50	\$806.53	\$806.53	\$830.73	\$830.73
54	\$716.61	\$716.61	\$738.11	\$738.11	\$773.94	\$773.94	\$844.09	\$844.09	\$869.42	\$869.42
55	\$748.50	\$748.50	\$770.95	\$770.95	\$808.38	\$808.38	\$881.65	\$881.65	\$908.10	\$908.10
56	\$783.07	\$783.07	\$806.56	\$806.56	\$845.72	\$845.72	\$922.37	\$922.37	\$950.05	\$950.05
57	\$817.98	\$817.98	\$842.52	\$842.52	\$883.42	\$883.42	\$963.49	\$963.49	\$992.40	\$992.40
58	\$855.24	\$855.24	\$880.89	\$880.89	\$923.66	\$923.66	\$1,007.38	\$1,007.38	\$1,037.60	\$1,037.60
59	\$873.70	\$873.70	\$899.91	\$899.91	\$943.59	\$943.59	\$1,029.12	\$1,029.12	\$1,060.00	\$1,060.00
60	\$910.95	\$910.95	\$938.28	\$938.28	\$983.83	\$983.83	\$1,073.01	\$1,073.01	\$1,105.20	\$1,105.20
61	\$943.18	\$943.18	\$971.47	\$971.47	\$1,018.63	\$1,018.63	\$1,110.96	\$1,110.96	\$1,144.29	\$1,144.29
62	\$964.32	\$964.32	\$993.25	\$993.25	\$1,041.47	\$1,041.47	\$1,135.87	\$1,135.87	\$1,169.95	\$1,169.95
63	\$990.84	\$990.84	\$1,020.56	\$1,020.56	\$1,070.11	\$1,070.11	\$1,167.10	\$1,167.10	\$1,202.12	\$1,202.12
64+	\$1,006.94	\$1,006.94	\$1,037.15	\$1,037.15	\$1,087.50	\$1,087.50	\$1,186.07	\$1,186.07	\$1,221.65	\$1,221.65

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010188		45127PA0010189		45127PA0010189		45127PA0010189		45127PA0010190	
Plan Marketing Name =>	d Deductible PPO 3000/0/25 - 5		ed Deductible PPO 3000/0/25 -		ed Deductible PPO 3000/0/25 -		ed Deductible PPO 3000/0/25 -		Gold PPO 2000/20/20   Rx 250	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		7		9		6	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$3000 /\$250 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx		\$3000 /\$0 Med/Rx		\$2000 /\$250 Med/Rx	
Coinsurance =>	0%		0%		0%		0%		20%	
Copays =>	\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$326.65	\$326.65	\$308.21	\$308.21	\$317.46	\$317.46	\$332.87	\$332.87	\$288.38	\$288.38
15	\$355.68	\$355.68	\$335.61	\$335.61	\$345.68	\$345.68	\$362.46	\$362.46	\$314.02	\$314.02
16	\$366.78	\$366.78	\$346.08	\$346.08	\$356.46	\$356.46	\$373.77	\$373.77	\$323.82	\$323.82
17	\$377.89	\$377.89	\$356.56	\$356.56	\$367.25	\$367.25	\$385.08	\$385.08	\$333.62	\$333.62
18	\$389.84	\$389.84	\$367.84	\$367.84	\$378.87	\$378.87	\$397.27	\$397.27	\$344.17	\$344.17
19	\$401.80	\$401.80	\$379.12	\$379.12	\$390.49	\$390.49	\$409.45	\$409.45	\$354.73	\$354.73
20	\$414.18	\$414.18	\$390.80	\$390.80	\$402.53	\$402.53	\$422.07	\$422.07	\$365.66	\$365.66
21	\$426.99	\$426.99	\$402.89	\$402.89	\$414.98	\$414.98	\$435.12	\$435.12	\$376.97	\$376.97
22	\$426.99	\$426.99	\$402.89	\$402.89	\$414.98	\$414.98	\$435.12	\$435.12	\$376.97	\$376.97
23	\$426.99	\$426.99	\$402.89	\$402.89	\$414.98	\$414.98	\$435.12	\$435.12	\$376.97	\$376.97
24	\$426.99	\$426.99	\$402.89	\$402.89	\$414.98	\$414.98	\$435.12	\$435.12	\$376.97	\$376.97
25	\$428.70	\$428.70	\$404.50	\$404.50	\$416.64	\$416.64	\$436.86	\$436.86	\$378.48	\$378.48
26	\$437.24	\$437.24	\$412.56	\$412.56	\$424.94	\$424.94	\$445.56	\$445.56	\$386.02	\$386.02
27	\$447.48	\$447.48	\$422.23	\$422.23	\$434.90	\$434.90	\$456.01	\$456.01	\$395.06	\$395.06
28	\$464.14	\$464.14	\$437.94	\$437.94	\$451.08	\$451.08	\$472.98	\$472.98	\$409.77	\$409.77
29	\$477.80	\$477.80	\$450.83	\$450.83	\$464.36	\$464.36	\$486.90	\$486.90	\$421.83	\$421.83
30	\$484.63	\$484.63	\$457.28	\$457.28	\$471.00	\$471.00	\$493.86	\$493.86	\$427.86	\$427.86
31	\$494.88	\$494.88	\$466.95	\$466.95	\$480.96	\$480.96	\$504.31	\$504.31	\$436.91	\$436.91
32	\$505.13	\$505.13	\$476.62	\$476.62	\$490.92	\$490.92	\$514.75	\$514.75	\$445.96	\$445.96
33	\$511.53	\$511.53	\$482.66	\$482.66	\$497.14	\$497.14	\$521.28	\$521.28	\$451.61	\$451.61
34	\$518.36	\$518.36	\$489.11	\$489.11	\$503.78	\$503.78	\$528.24	\$528.24	\$457.64	\$457.64
35	\$521.78	\$521.78	\$492.33	\$492.33	\$507.10	\$507.10	\$531.72	\$531.72	\$460.66	\$460.66
36	\$525.20	\$525.20	\$495.55	\$495.55	\$510.42	\$510.42	\$535.20	\$535.20	\$463.67	\$463.67
37	\$528.61	\$528.61	\$498.78	\$498.78	\$513.74	\$513.74	\$538.68	\$538.68	\$466.69	\$466.69
38	\$532.03	\$532.03	\$502.00	\$502.00	\$517.06	\$517.06	\$542.16	\$542.16	\$469.70	\$469.70
39	\$538.86	\$538.86	\$508.45	\$508.45	\$523.70	\$523.70	\$549.12	\$549.12	\$475.74	\$475.74
40	\$545.69	\$545.69	\$514.89	\$514.89	\$530.34	\$530.34	\$556.08	\$556.08	\$481.77	\$481.77
41	\$555.94	\$555.94	\$524.56	\$524.56	\$540.30	\$540.30	\$566.53	\$566.53	\$490.81	\$490.81
42	\$565.76	\$565.76	\$533.83	\$533.83	\$549.84	\$549.84	\$576.54	\$576.54	\$499.49	\$499.49
43	\$579.42	\$579.42	\$546.72	\$546.72	\$563.12	\$563.12	\$590.46	\$590.46	\$511.55	\$511.55
44	\$596.50	\$596.50	\$562.84	\$562.84	\$579.72	\$579.72	\$607.86	\$607.86	\$526.63	\$526.63
45	\$616.57	\$616.57	\$581.77	\$581.77	\$599.23	\$599.23	\$628.32	\$628.32	\$544.34	\$544.34
46	\$640.48	\$640.48	\$604.34	\$604.34	\$622.47	\$622.47	\$652.68	\$652.68	\$565.46	\$565.46
47	\$667.38	\$667.38	\$629.72	\$629.72	\$648.61	\$648.61	\$680.09	\$680.09	\$589.20	\$589.20
48	\$698.13	\$698.13	\$658.73	\$658.73	\$678.49	\$678.49	\$711.42	\$711.42	\$616.35	\$616.35
49	\$728.44	\$728.44	\$687.33	\$687.33	\$707.95	\$707.95	\$742.32	\$742.32	\$643.11	\$643.11
50	\$762.60	\$762.60	\$719.56	\$719.56	\$741.15	\$741.15	\$777.13	\$777.13	\$673.27	\$673.27
51	\$796.33	\$796.33	\$751.39	\$751.39	\$773.93	\$773.93	\$811.50	\$811.50	\$703.05	\$703.05
52	\$833.48	\$833.48	\$786.44	\$786.44	\$810.03	\$810.03	\$849.36	\$849.36	\$735.85	\$735.85
53	\$871.06	\$871.06	\$821.90	\$821.90	\$846.55	\$846.55	\$887.65	\$887.65	\$769.02	\$769.02
54	\$911.62	\$911.62	\$860.17	\$860.17	\$885.98	\$885.98	\$928.98	\$928.98	\$804.83	\$804.83
55	\$952.19	\$952.19	\$898.44	\$898.44	\$925.40	\$925.40	\$970.32	\$970.32	\$840.64	\$840.64
56	\$996.16	\$996.16	\$939.94	\$939.94	\$968.14	\$968.14	\$1,015.14	\$1,015.14	\$879.47	\$879.47
57	\$1,040.57	\$1,040.57	\$981.84	\$981.84	\$1,011.30	\$1,011.30	\$1,060.39	\$1,060.39	\$918.68	\$918.68
58	\$1,087.97	\$1,087.97	\$1,026.56	\$1,026.56	\$1,057.36	\$1,057.36	\$1,108.69	\$1,108.69	\$960.52	\$960.52
59	\$1,111.45	\$1,111.45	\$1,048.72	\$1,048.72	\$1,080.18	\$1,080.18	\$1,132.62	\$1,132.62	\$981.25	\$981.25
60	\$1,158.85	\$1,158.85	\$1,093.44	\$1,093.44	\$1,126.25	\$1,126.25	\$1,180.92	\$1,180.92	\$1,023.10	\$1,023.10
61	\$1,199.84	\$1,199.84	\$1,132.12	\$1,132.12	\$1,166.08	\$1,166.08	\$1,222.69	\$1,222.69	\$1,059.29	\$1,059.29
62	\$1,226.74	\$1,226.74	\$1,157.50	\$1,157.50	\$1,192.23	\$1,192.23	\$1,250.10	\$1,250.10	\$1,083.03	\$1,083.03
63	\$1,260.47	\$1,260.47	\$1,189.33	\$1,189.33	\$1,225.01	\$1,225.01	\$1,284.48	\$1,284.48	\$1,112.82	\$1,112.82
64+	\$1,280.96	\$1,280.96	\$1,208.66	\$1,208.66	\$1,244.93	\$1,244.93	\$1,305.35	\$1,305.35	\$1,130.90	\$1,130.90

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010190		45127PA0010190		45127PA0010191		45127PA0010191		45127PA0010191	
Plan Marketing Name =>	Gold PPO 2000/20/20   Rx 250		Gold PPO 2000/20/20   Rx 250		Gold PPO 2000/20/20   Rx 0		Gold PPO 2000/20/20   Rx 0		Gold PPO 2000/20/20   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	7		9		6		7		9	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$2000 /\$250 Med/Rx		\$2000 /\$250 Med/Rx		\$2000 /\$0 Med/Rx		\$2000 /\$0 Med/Rx		\$2000 /\$0 Med/Rx	
Coinsurance =>	20%		20%		20%		20%		20%	
Copays =>	\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER		\$20/\$40/\$250 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$297.03	\$297.03	\$311.45	\$311.45	\$294.15	\$294.15	\$302.97	\$302.97	\$317.68	\$317.68
15	\$323.44	\$323.44	\$339.14	\$339.14	\$320.30	\$320.30	\$329.91	\$329.91	\$345.92	\$345.92
16	\$333.53	\$333.53	\$349.72	\$349.72	\$330.29	\$330.29	\$340.20	\$340.20	\$356.72	\$356.72
17	\$343.63	\$343.63	\$360.31	\$360.31	\$340.29	\$340.29	\$350.50	\$350.50	\$367.51	\$367.51
18	\$354.50	\$354.50	\$371.71	\$371.71	\$351.06	\$351.06	\$361.59	\$361.59	\$379.14	\$379.14
19	\$365.37	\$365.37	\$383.11	\$383.11	\$361.82	\$361.82	\$372.68	\$372.68	\$390.77	\$390.77
20	\$376.63	\$376.63	\$394.91	\$394.91	\$372.97	\$372.97	\$384.16	\$384.16	\$402.81	\$402.81
21	\$388.28	\$388.28	\$407.13	\$407.13	\$384.51	\$384.51	\$396.05	\$396.05	\$415.27	\$415.27
22	\$388.28	\$388.28	\$407.13	\$407.13	\$384.51	\$384.51	\$396.05	\$396.05	\$415.27	\$415.27
23	\$388.28	\$388.28	\$407.13	\$407.13	\$384.51	\$384.51	\$396.05	\$396.05	\$415.27	\$415.27
24	\$388.28	\$388.28	\$407.13	\$407.13	\$384.51	\$384.51	\$396.05	\$396.05	\$415.27	\$415.27
25	\$389.83	\$389.83	\$408.76	\$408.76	\$386.05	\$386.05	\$397.63	\$397.63	\$416.93	\$416.93
26	\$397.60	\$397.60	\$416.90	\$416.90	\$393.74	\$393.74	\$405.55	\$405.55	\$425.24	\$425.24
27	\$406.92	\$406.92	\$426.67	\$426.67	\$402.97	\$402.97	\$415.06	\$415.06	\$435.20	\$435.20
28	\$422.06	\$422.06	\$442.55	\$442.55	\$417.96	\$417.96	\$430.50	\$430.50	\$451.40	\$451.40
29	\$434.48	\$434.48	\$455.58	\$455.58	\$430.27	\$430.27	\$443.17	\$443.17	\$464.69	\$464.69
30	\$440.70	\$440.70	\$462.09	\$462.09	\$436.42	\$436.42	\$449.51	\$449.51	\$471.33	\$471.33
31	\$450.02	\$450.02	\$471.86	\$471.86	\$445.65	\$445.65	\$459.02	\$459.02	\$481.30	\$481.30
32	\$459.33	\$459.33	\$481.63	\$481.63	\$454.88	\$454.88	\$468.52	\$468.52	\$491.27	\$491.27
33	\$465.16	\$465.16	\$487.74	\$487.74	\$460.64	\$460.64	\$474.46	\$474.46	\$497.49	\$497.49
34	\$471.37	\$471.37	\$494.25	\$494.25	\$466.80	\$466.80	\$480.80	\$480.80	\$504.14	\$504.14
35	\$474.48	\$474.48	\$497.51	\$497.51	\$469.87	\$469.87	\$483.97	\$483.97	\$507.46	\$507.46
36	\$477.58	\$477.58	\$500.77	\$500.77	\$472.95	\$472.95	\$487.14	\$487.14	\$510.78	\$510.78
37	\$480.69	\$480.69	\$504.02	\$504.02	\$476.02	\$476.02	\$490.30	\$490.30	\$514.11	\$514.11
38	\$483.80	\$483.80	\$507.28	\$507.28	\$479.10	\$479.10	\$493.47	\$493.47	\$517.43	\$517.43
39	\$490.01	\$490.01	\$513.80	\$513.80	\$485.25	\$485.25	\$499.81	\$499.81	\$524.07	\$524.07
40	\$496.22	\$496.22	\$520.31	\$520.31	\$491.40	\$491.40	\$506.15	\$506.15	\$530.72	\$530.72
41	\$505.54	\$505.54	\$530.08	\$530.08	\$500.63	\$500.63	\$515.65	\$515.65	\$540.68	\$540.68
42	\$514.47	\$514.47	\$539.44	\$539.44	\$509.48	\$509.48	\$524.76	\$524.76	\$550.23	\$550.23
43	\$526.89	\$526.89	\$552.47	\$552.47	\$521.78	\$521.78	\$537.43	\$537.43	\$563.52	\$563.52
44	\$542.43	\$542.43	\$568.76	\$568.76	\$537.16	\$537.16	\$553.28	\$553.28	\$580.13	\$580.13
45	\$560.68	\$560.68	\$587.89	\$587.89	\$555.23	\$555.23	\$571.89	\$571.89	\$599.65	\$599.65
46	\$582.42	\$582.42	\$610.69	\$610.69	\$576.76	\$576.76	\$594.07	\$594.07	\$622.91	\$622.91
47	\$606.88	\$606.88	\$636.34	\$636.34	\$600.99	\$600.99	\$619.02	\$619.02	\$649.07	\$649.07
48	\$634.84	\$634.84	\$665.65	\$665.65	\$628.67	\$628.67	\$647.53	\$647.53	\$678.97	\$678.97
49	\$662.40	\$662.40	\$694.56	\$694.56	\$655.97	\$655.97	\$675.65	\$675.65	\$708.45	\$708.45
50	\$693.47	\$693.47	\$727.13	\$727.13	\$686.73	\$686.73	\$707.34	\$707.34	\$741.67	\$741.67
51	\$724.14	\$724.14	\$759.29	\$759.29	\$717.11	\$717.11	\$738.62	\$738.62	\$774.48	\$774.48
52	\$757.92	\$757.92	\$794.71	\$794.71	\$750.56	\$750.56	\$773.08	\$773.08	\$810.61	\$810.61
53	\$792.09	\$792.09	\$830.54	\$830.54	\$784.40	\$784.40	\$807.93	\$807.93	\$847.15	\$847.15
54	\$828.98	\$828.98	\$869.22	\$869.22	\$820.93	\$820.93	\$845.56	\$845.56	\$886.60	\$886.60
55	\$865.86	\$865.86	\$907.89	\$907.89	\$857.46	\$857.46	\$883.18	\$883.18	\$926.05	\$926.05
56	\$905.86	\$905.86	\$949.83	\$949.83	\$897.06	\$897.06	\$923.97	\$923.97	\$968.83	\$968.83
57	\$946.24	\$946.24	\$992.17	\$992.17	\$937.05	\$937.05	\$965.16	\$965.16	\$1,012.01	\$1,012.01
58	\$989.34	\$989.34	\$1,037.36	\$1,037.36	\$979.73	\$979.73	\$1,009.12	\$1,009.12	\$1,058.11	\$1,058.11
59	\$1,010.69	\$1,010.69	\$1,059.75	\$1,059.75	\$1,000.88	\$1,000.88	\$1,030.91	\$1,030.91	\$1,080.95	\$1,080.95
60	\$1,053.79	\$1,053.79	\$1,104.94	\$1,104.94	\$1,043.56	\$1,043.56	\$1,074.87	\$1,074.87	\$1,127.04	\$1,127.04
61	\$1,091.06	\$1,091.06	\$1,144.03	\$1,144.03	\$1,080.47	\$1,080.47	\$1,112.89	\$1,112.89	\$1,166.91	\$1,166.91
62	\$1,115.53	\$1,115.53	\$1,169.68	\$1,169.68	\$1,104.70	\$1,104.70	\$1,137.84	\$1,137.84	\$1,193.07	\$1,193.07
63	\$1,146.20	\$1,146.20	\$1,201.84	\$1,201.84	\$1,135.07	\$1,135.07	\$1,169.13	\$1,169.13	\$1,225.88	\$1,225.88
64+	\$1,164.83	\$1,164.83	\$1,221.38	\$1,221.38	\$1,153.52	\$1,153.52	\$1,188.14	\$1,188.14	\$1,245.80	\$1,245.80

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010192		45127PA0010192		45127PA0010192		45127PA0010193		45127PA0010193	
Plan Marketing Name =>	Silver PPO 5000/20/35   Rx 250		Silver PPO 5000/20/35   Rx 250		Silver PPO 5000/20/35   Rx 250		Silver PPO 5000/20/35   Rx 0		Silver PPO 5000/20/35   Rx 0	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	6		7		9		6		7	
Network =>	PPO		PPO		PPO		PPO		PPO	
Metal =>	Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$250 Med/Rx		\$5000 /\$0 Med/Rx		\$5000 /\$0 Med/Rx	
Coinsurance =>	20%		20%		20%		20%		20%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER		\$35/\$65/\$350 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$248.59	\$248.59	\$256.05	\$256.05	\$268.48	\$268.48	\$254.40	\$254.40	\$262.03	\$262.03
15	\$270.69	\$270.69	\$278.81	\$278.81	\$292.35	\$292.35	\$277.01	\$277.01	\$285.32	\$285.32
16	\$279.14	\$279.14	\$287.51	\$287.51	\$301.47	\$301.47	\$285.66	\$285.66	\$294.23	\$294.23
17	\$287.59	\$287.59	\$296.22	\$296.22	\$310.60	\$310.60	\$294.31	\$294.31	\$303.14	\$303.14
18	\$296.69	\$296.69	\$305.59	\$305.59	\$320.42	\$320.42	\$303.62	\$303.62	\$312.73	\$312.73
19	\$305.79	\$305.79	\$314.96	\$314.96	\$330.25	\$330.25	\$312.93	\$312.93	\$322.32	\$322.32
20	\$315.21	\$315.21	\$324.67	\$324.67	\$340.43	\$340.43	\$322.57	\$322.57	\$332.25	\$332.25
21	\$324.96	\$324.96	\$334.71	\$334.71	\$350.96	\$350.96	\$332.55	\$332.55	\$342.53	\$342.53
22	\$324.96	\$324.96	\$334.71	\$334.71	\$350.96	\$350.96	\$332.55	\$332.55	\$342.53	\$342.53
23	\$324.96	\$324.96	\$334.71	\$334.71	\$350.96	\$350.96	\$332.55	\$332.55	\$342.53	\$342.53
24	\$324.96	\$324.96	\$334.71	\$334.71	\$350.96	\$350.96	\$332.55	\$332.55	\$342.53	\$342.53
25	\$326.26	\$326.26	\$336.05	\$336.05	\$352.36	\$352.36	\$333.88	\$333.88	\$343.90	\$343.90
26	\$332.76	\$332.76	\$342.74	\$342.74	\$359.38	\$359.38	\$340.53	\$340.53	\$350.75	\$350.75
27	\$340.56	\$340.56	\$350.77	\$350.77	\$367.80	\$367.80	\$348.51	\$348.51	\$358.97	\$358.97
28	\$353.23	\$353.23	\$363.83	\$363.83	\$381.49	\$381.49	\$361.48	\$361.48	\$372.33	\$372.33
29	\$363.63	\$363.63	\$374.54	\$374.54	\$392.72	\$392.72	\$372.12	\$372.12	\$383.29	\$383.29
30	\$368.83	\$368.83	\$379.89	\$379.89	\$398.34	\$398.34	\$377.44	\$377.44	\$388.77	\$388.77
31	\$376.63	\$376.63	\$387.93	\$387.93	\$406.76	\$406.76	\$385.43	\$385.43	\$396.99	\$396.99
32	\$384.43	\$384.43	\$395.96	\$395.96	\$415.18	\$415.18	\$393.41	\$393.41	\$405.21	\$405.21
33	\$389.30	\$389.30	\$400.98	\$400.98	\$420.45	\$420.45	\$398.39	\$398.39	\$410.35	\$410.35
34	\$394.50	\$394.50	\$406.34	\$406.34	\$426.06	\$426.06	\$403.72	\$403.72	\$415.83	\$415.83
35	\$397.10	\$397.10	\$409.01	\$409.01	\$428.87	\$428.87	\$406.38	\$406.38	\$418.57	\$418.57
36	\$399.70	\$399.70	\$411.69	\$411.69	\$431.68	\$431.68	\$409.04	\$409.04	\$421.31	\$421.31
37	\$402.30	\$402.30	\$414.37	\$414.37	\$434.48	\$434.48	\$411.70	\$411.70	\$424.05	\$424.05
38	\$404.90	\$404.90	\$417.05	\$417.05	\$437.29	\$437.29	\$414.36	\$414.36	\$426.79	\$426.79
39	\$410.10	\$410.10	\$422.40	\$422.40	\$442.91	\$442.91	\$419.68	\$419.68	\$432.27	\$432.27
40	\$415.30	\$415.30	\$427.76	\$427.76	\$448.52	\$448.52	\$425.00	\$425.00	\$437.75	\$437.75
41	\$423.10	\$423.10	\$435.79	\$435.79	\$456.95	\$456.95	\$432.98	\$432.98	\$445.97	\$445.97
42	\$430.57	\$430.57	\$443.49	\$443.49	\$465.02	\$465.02	\$440.63	\$440.63	\$453.85	\$453.85
43	\$440.97	\$440.97	\$454.20	\$454.20	\$476.25	\$476.25	\$451.27	\$451.27	\$464.81	\$464.81
44	\$453.97	\$453.97	\$467.59	\$467.59	\$490.29	\$490.29	\$464.57	\$464.57	\$478.51	\$478.51
45	\$469.24	\$469.24	\$483.32	\$483.32	\$506.78	\$506.78	\$480.20	\$480.20	\$494.61	\$494.61
46	\$487.44	\$487.44	\$502.06	\$502.06	\$526.44	\$526.44	\$498.82	\$498.82	\$513.79	\$513.79
47	\$507.91	\$507.91	\$523.15	\$523.15	\$548.55	\$548.55	\$519.78	\$519.78	\$535.37	\$535.37
48	\$531.31	\$531.31	\$547.25	\$547.25	\$573.81	\$573.81	\$543.72	\$543.72	\$560.03	\$560.03
49	\$554.38	\$554.38	\$571.01	\$571.01	\$598.73	\$598.73	\$567.33	\$567.33	\$584.35	\$584.35
50	\$580.38	\$580.38	\$597.79	\$597.79	\$626.81	\$626.81	\$593.93	\$593.93	\$611.75	\$611.75
51	\$606.05	\$606.05	\$624.23	\$624.23	\$654.53	\$654.53	\$620.21	\$620.21	\$638.81	\$638.81
52	\$634.32	\$634.32	\$653.35	\$653.35	\$685.07	\$685.07	\$649.14	\$649.14	\$668.61	\$668.61
53	\$662.92	\$662.92	\$682.81	\$682.81	\$715.95	\$715.95	\$678.40	\$678.40	\$698.75	\$698.75
54	\$693.79	\$693.79	\$714.60	\$714.60	\$749.29	\$749.29	\$709.99	\$709.99	\$731.29	\$731.29
55	\$724.66	\$724.66	\$746.40	\$746.40	\$782.63	\$782.63	\$741.59	\$741.59	\$763.83	\$763.83
56	\$758.13	\$758.13	\$780.88	\$780.88	\$818.78	\$818.78	\$775.84	\$775.84	\$799.11	\$799.11
57	\$791.93	\$791.93	\$815.69	\$815.69	\$855.28	\$855.28	\$810.42	\$810.42	\$834.74	\$834.74
58	\$828.00	\$828.00	\$852.84	\$852.84	\$894.24	\$894.24	\$847.34	\$847.34	\$872.76	\$872.76
59	\$845.87	\$845.87	\$871.25	\$871.25	\$913.54	\$913.54	\$865.63	\$865.63	\$891.60	\$891.60
60	\$881.94	\$881.94	\$908.40	\$908.40	\$952.50	\$952.50	\$902.54	\$902.54	\$929.62	\$929.62
61	\$913.14	\$913.14	\$940.53	\$940.53	\$986.19	\$986.19	\$934.47	\$934.47	\$962.50	\$962.50
62	\$933.61	\$933.61	\$961.62	\$961.62	\$1,008.30	\$1,008.30	\$955.42	\$955.42	\$984.08	\$984.08
63	\$959.28	\$959.28	\$988.06	\$988.06	\$1,036.02	\$1,036.02	\$981.69	\$981.69	\$1,011.14	\$1,011.14
64+	\$974.87	\$974.87	\$1,004.12	\$1,004.12	\$1,052.87	\$1,052.87	\$997.64	\$997.64	\$1,027.58	\$1,027.58

Company Name:

Capital Advantage Assurance  
Company

Market:

Small Group

Product:

PPO and EPO

Effective Date of Rates:

October 1, 2019

Ending date of Rates:

December 31, 2019

HIOS Plan ID (On Exchange)=>										
HIOS Plan ID (Off Exchange)=>	45127PA0010193		45127PA0130001		45127PA0130002		45127PA0130003		45127PA0130004	
Plan Marketing Name =>	Silver PPO 5000/20/35   Rx 0		Silver Advantage EPO 1000/0/25		Silver Advantage EPO 1000/0/25		Silver Advantage EPO 3000/0/45		Silver Advantage EPO 3000/0/45	
Form # =>	C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>	9		6		6		6		6	
Network =>	PPO		EPO		EPO		EPO		EPO	
Metal =>	Silver		Gold		Gold		Silver		Silver	
Deductible =>	\$5000 /\$0 Med/Rx		\$1000 /\$250 Med/Rx		\$1000 /\$0 Med/Rx		\$3000 /\$250 Med/Rx		\$3000 /\$0 Med/Rx	
Coinsurance =>	20%		0%		0%		0%		0%	
Copays =>	\$35/\$65/\$350 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>	\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$274.75	\$274.75	\$302.55	\$302.55	\$307.73	\$307.73	\$258.94	\$258.94	\$264.16	\$264.16
15	\$299.18	\$299.18	\$329.44	\$329.44	\$335.08	\$335.08	\$281.95	\$281.95	\$287.64	\$287.64
16	\$308.51	\$308.51	\$339.73	\$339.73	\$345.54	\$345.54	\$290.75	\$290.75	\$296.62	\$296.62
17	\$317.85	\$317.85	\$350.01	\$350.01	\$356.00	\$356.00	\$299.55	\$299.55	\$305.60	\$305.60
18	\$327.91	\$327.91	\$361.08	\$361.08	\$367.26	\$367.26	\$309.03	\$309.03	\$315.27	\$315.27
19	\$337.96	\$337.96	\$372.16	\$372.16	\$378.53	\$378.53	\$318.51	\$318.51	\$324.94	\$324.94
20	\$348.38	\$348.38	\$383.63	\$383.63	\$390.19	\$390.19	\$328.33	\$328.33	\$334.95	\$334.95
21	\$359.15	\$359.15	\$395.49	\$395.49	\$402.26	\$402.26	\$338.48	\$338.48	\$345.31	\$345.31
22	\$359.15	\$359.15	\$395.49	\$395.49	\$402.26	\$402.26	\$338.48	\$338.48	\$345.31	\$345.31
23	\$359.15	\$359.15	\$395.49	\$395.49	\$402.26	\$402.26	\$338.48	\$338.48	\$345.31	\$345.31
24	\$359.15	\$359.15	\$395.49	\$395.49	\$402.26	\$402.26	\$338.48	\$338.48	\$345.31	\$345.31
25	\$360.59	\$360.59	\$397.07	\$397.07	\$403.87	\$403.87	\$339.83	\$339.83	\$346.69	\$346.69
26	\$367.77	\$367.77	\$404.98	\$404.98	\$411.91	\$411.91	\$346.60	\$346.60	\$353.60	\$353.60
27	\$376.39	\$376.39	\$414.47	\$414.47	\$421.57	\$421.57	\$354.73	\$354.73	\$361.88	\$361.88
28	\$390.40	\$390.40	\$429.90	\$429.90	\$437.26	\$437.26	\$367.93	\$367.93	\$375.35	\$375.35
29	\$401.89	\$401.89	\$442.55	\$442.55	\$450.13	\$450.13	\$378.76	\$378.76	\$386.40	\$386.40
30	\$407.64	\$407.64	\$448.88	\$448.88	\$456.57	\$456.57	\$384.17	\$384.17	\$391.93	\$391.93
31	\$416.26	\$416.26	\$458.37	\$458.37	\$466.22	\$466.22	\$392.30	\$392.30	\$400.21	\$400.21
32	\$424.88	\$424.88	\$467.86	\$467.86	\$475.87	\$475.87	\$400.42	\$400.42	\$408.50	\$408.50
33	\$430.27	\$430.27	\$473.80	\$473.80	\$481.91	\$481.91	\$405.50	\$405.50	\$413.68	\$413.68
34	\$436.01	\$436.01	\$480.12	\$480.12	\$488.34	\$488.34	\$410.91	\$410.91	\$419.21	\$419.21
35	\$438.89	\$438.89	\$483.29	\$483.29	\$491.56	\$491.56	\$413.62	\$413.62	\$421.97	\$421.97
36	\$441.76	\$441.76	\$486.45	\$486.45	\$494.78	\$494.78	\$416.33	\$416.33	\$424.73	\$424.73
37	\$444.63	\$444.63	\$489.62	\$489.62	\$498.00	\$498.00	\$419.04	\$419.04	\$427.49	\$427.49
38	\$447.51	\$447.51	\$492.78	\$492.78	\$501.22	\$501.22	\$421.75	\$421.75	\$430.26	\$430.26
39	\$453.25	\$453.25	\$499.11	\$499.11	\$507.65	\$507.65	\$427.16	\$427.16	\$435.78	\$435.78
40	\$459.00	\$459.00	\$505.44	\$505.44	\$514.09	\$514.09	\$432.58	\$432.58	\$441.31	\$441.31
41	\$467.62	\$467.62	\$514.93	\$514.93	\$523.74	\$523.74	\$440.70	\$440.70	\$449.59	\$449.59
42	\$475.88	\$475.88	\$524.02	\$524.02	\$532.99	\$532.99	\$448.49	\$448.49	\$457.54	\$457.54
43	\$487.37	\$487.37	\$536.68	\$536.68	\$545.87	\$545.87	\$459.32	\$459.32	\$468.59	\$468.59
44	\$501.74	\$501.74	\$552.50	\$552.50	\$561.96	\$561.96	\$472.86	\$472.86	\$482.40	\$482.40
45	\$518.62	\$518.62	\$571.09	\$571.09	\$580.86	\$580.86	\$488.77	\$488.77	\$498.63	\$498.63
46	\$538.73	\$538.73	\$593.24	\$593.24	\$603.39	\$603.39	\$507.72	\$507.72	\$517.96	\$517.96
47	\$561.36	\$561.36	\$618.15	\$618.15	\$628.73	\$628.73	\$529.04	\$529.04	\$539.72	\$539.72
48	\$587.22	\$587.22	\$646.63	\$646.63	\$657.70	\$657.70	\$553.41	\$553.41	\$564.58	\$564.58
49	\$612.72	\$612.72	\$674.71	\$674.71	\$686.26	\$686.26	\$577.45	\$577.45	\$589.10	\$589.10
50	\$641.45	\$641.45	\$706.35	\$706.35	\$718.44	\$718.44	\$604.53	\$604.53	\$616.72	\$616.72
51	\$669.82	\$669.82	\$737.59	\$737.59	\$750.21	\$750.21	\$631.27	\$631.27	\$644.00	\$644.00
52	\$701.07	\$701.07	\$772.00	\$772.00	\$785.21	\$785.21	\$660.71	\$660.71	\$674.05	\$674.05
53	\$732.67	\$732.67	\$806.80	\$806.80	\$820.61	\$820.61	\$690.50	\$690.50	\$704.43	\$704.43
54	\$766.79	\$766.79	\$844.37	\$844.37	\$858.83	\$858.83	\$722.65	\$722.65	\$737.24	\$737.24
55	\$800.91	\$800.91	\$881.94	\$881.94	\$897.04	\$897.04	\$754.81	\$754.81	\$770.04	\$770.04
56	\$837.91	\$837.91	\$922.68	\$922.68	\$938.47	\$938.47	\$789.67	\$789.67	\$805.61	\$805.61
57	\$875.26	\$875.26	\$963.81	\$963.81	\$980.31	\$980.31	\$824.88	\$824.88	\$841.52	\$841.52
58	\$915.12	\$915.12	\$1,007.71	\$1,007.71	\$1,024.96	\$1,024.96	\$862.45	\$862.45	\$879.85	\$879.85
59	\$934.88	\$934.88	\$1,029.46	\$1,029.46	\$1,047.08	\$1,047.08	\$881.06	\$881.06	\$898.84	\$898.84
60	\$974.74	\$974.74	\$1,073.36	\$1,073.36	\$1,091.73	\$1,091.73	\$918.63	\$918.63	\$937.17	\$937.17
61	\$1,009.22	\$1,009.22	\$1,111.33	\$1,111.33	\$1,130.35	\$1,130.35	\$951.13	\$951.13	\$970.32	\$970.32
62	\$1,031.85	\$1,031.85	\$1,136.24	\$1,136.24	\$1,155.69	\$1,155.69	\$972.45	\$972.45	\$992.08	\$992.08
63	\$1,060.22	\$1,060.22	\$1,167.49	\$1,167.49	\$1,187.47	\$1,187.47	\$999.19	\$999.19	\$1,019.36	\$1,019.36
64+	\$1,077.45	\$1,077.45	\$1,186.46	\$1,186.46	\$1,206.77	\$1,206.77	\$1,015.43	\$1,015.43	\$1,035.92	\$1,035.92

Company Name:		Capital Advantage Assurance Company		Ending date of Rates:		December 31, 2019	
Market:		Small Group					
Product:		PPO and EPO					
Effective Date of Rates:		October 1, 2019					
HIOS Plan ID (On Exchange)=>							
HIOS Plan ID (Off Exchange)=>		45127PA0130005		45127PA0130006		45127PA0130007	
Plan Marketing Name =>		Capital Advantage EPO 1000/0/25		Capital Advantage EPO 1000/0/25		Capital Advantage EPO 3000/0/45	
Form # =>		C19-CAAC-SPG		C19-CAAC-SPG		C19-CAAC-SPG	
Rating Area =>		9		9		9	
Network =>		EPO		EPO		EPO	
Metal =>		Gold		Gold		Silver	
Deductible =>		\$1000 /\$250 Med/Rx		\$1000 /\$0 Med/Rx		\$3000 /\$250 Med/Rx	
Coinsurance =>		0%		0%		0%	
Copays =>		\$25/\$50/\$250 PCP/SPC/ER		\$25/\$50/\$250 PCP/SPC/ER		\$45/\$75/\$400 PCP/SPC/ER	
OOP Maximum =>		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined		\$7900 Med/Rx Combined	
Pediatric Dental (Yes/No) =>		Yes		Yes		Yes	
Age Band		Non-Tobacco Tobacco		Non-Tobacco Tobacco		Non-Tobacco Tobacco	
0 - 14		\$326.75 \$326.75		\$332.35 \$332.35		\$279.65 \$279.65	
15		\$355.80 \$355.80		\$361.89 \$361.89		\$304.51 \$304.51	
16		\$366.90 \$366.90		\$373.18 \$373.18		\$314.01 \$314.01	
17		\$378.01 \$378.01		\$384.48 \$384.48		\$323.52 \$323.52	
18		\$389.97 \$389.97		\$396.64 \$396.64		\$333.75 \$333.75	
19		\$401.93 \$401.93		\$408.81 \$408.81		\$343.99 \$343.99	
20		\$414.32 \$414.32		\$421.41 \$421.41		\$354.59 \$354.59	
21		\$427.13 \$427.13		\$434.44 \$434.44		\$365.56 \$365.56	
22		\$427.13 \$427.13		\$434.44 \$434.44		\$365.56 \$365.56	
23		\$427.13 \$427.13		\$434.44 \$434.44		\$365.56 \$365.56	
24		\$427.13 \$427.13		\$434.44 \$434.44		\$365.56 \$365.56	
25		\$428.84 \$428.84		\$436.18 \$436.18		\$367.02 \$367.02	
26		\$437.38 \$437.38		\$444.87 \$444.87		\$374.33 \$374.33	
27		\$447.63 \$447.63		\$455.29 \$455.29		\$383.11 \$383.11	
28		\$464.29 \$464.29		\$472.24 \$472.24		\$397.36 \$397.36	
29		\$477.96 \$477.96		\$486.14 \$486.14		\$409.06 \$409.06	
30		\$484.79 \$484.79		\$493.09 \$493.09		\$414.91 \$414.91	
31		\$495.04 \$495.04		\$503.52 \$503.52		\$423.68 \$423.68	
32		\$505.29 \$505.29		\$513.94 \$513.94		\$432.46 \$432.46	
33		\$511.70 \$511.70		\$520.46 \$520.46		\$437.94 \$437.94	
34		\$518.53 \$518.53		\$527.41 \$527.41		\$443.79 \$443.79	
35		\$521.95 \$521.95		\$530.89 \$530.89		\$446.71 \$446.71	
36		\$525.37 \$525.37		\$534.36 \$534.36		\$449.64 \$449.64	
37		\$528.79 \$528.79		\$537.84 \$537.84		\$452.56 \$452.56	
38		\$532.20 \$532.20		\$541.31 \$541.31		\$455.49 \$455.49	
39		\$539.04 \$539.04		\$548.26 \$548.26		\$461.33 \$461.33	
40		\$545.87 \$545.87		\$555.22 \$555.22		\$467.18 \$467.18	
41		\$556.12 \$556.12		\$565.64 \$565.64		\$475.96 \$475.96	
42		\$565.95 \$565.95		\$575.63 \$575.63		\$484.36 \$484.36	
43		\$579.61 \$579.61		\$589.54 \$589.54		\$496.06 \$496.06	
44		\$596.70 \$596.70		\$606.91 \$606.91		\$510.69 \$510.69	
45		\$616.77 \$616.77		\$627.33 \$627.33		\$527.87 \$527.87	
46		\$640.69 \$640.69		\$651.66 \$651.66		\$548.34 \$548.34	
47		\$667.60 \$667.60		\$679.03 \$679.03		\$571.37 \$571.37	
48		\$698.36 \$698.36		\$710.31 \$710.31		\$597.69 \$597.69	
49		\$728.68 \$728.68		\$741.16 \$741.16		\$623.64 \$623.64	
50		\$762.85 \$762.85		\$775.91 \$775.91		\$652.89 \$652.89	
51		\$796.60 \$796.60		\$810.23 \$810.23		\$681.77 \$681.77	
52		\$833.76 \$833.76		\$848.03 \$848.03		\$713.57 \$713.57	
53		\$871.34 \$871.34		\$886.26 \$886.26		\$745.74 \$745.74	
54		\$911.92 \$911.92		\$927.53 \$927.53		\$780.47 \$780.47	
55		\$952.50 \$952.50		\$968.80 \$968.80		\$815.20 \$815.20	
56		\$996.49 \$996.49		\$1,013.55 \$1,013.55		\$852.85 \$852.85	
57		\$1,040.91 \$1,040.91		\$1,058.73 \$1,058.73		\$890.87 \$890.87	
58		\$1,088.33 \$1,088.33		\$1,106.96 \$1,106.96		\$931.44 \$931.44	
59		\$1,111.82 \$1,111.82		\$1,130.85 \$1,130.85		\$951.55 \$951.55	
60		\$1,159.23 \$1,159.23		\$1,179.07 \$1,179.07		\$992.13 \$992.13	
61		\$1,200.23 \$1,200.23		\$1,220.78 \$1,220.78		\$1,027.22 \$1,027.22	
62		\$1,227.14 \$1,227.14		\$1,248.15 \$1,248.15		\$1,050.25 \$1,050.25	
63		\$1,260.89 \$1,260.89		\$1,282.47 \$1,282.47		\$1,079.13 \$1,079.13	
64+		\$1,281.38 \$1,281.38		\$1,303.31 \$1,303.31		\$1,096.67 \$1,096.67	

**Capital Advantage Assurance Company**  
**Small Group**  
**Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
45127PA0010054	Platinum PPO 0/0/15   Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010055	Platinum PPO 0/0/15   Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010057	Platinum PPO 250/0/15   Rx 250	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010058	Platinum PPO 250/0/15   Rx 0	PPO	Platinum	Off	PPO	6,7,9	All
45127PA0010069	Gold PPO HRA 3500/0/35 - 700   Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010070	Gold PPO HRA 3500/0/35 - 700   Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010084	Gold PPO 1000/0/25   Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010085	Gold PPO 1000/0/25   Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010089	Gold PPO 2000/0/20   Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010090	Gold PPO 2000/0/20   Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010116	Gold PPO 500/0/20   Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010117	Gold PPO 500/0/20   Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010124	Silver QHDHP PPO 2250/0/25   Combined	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010131	Silver PPO 4000/0/35   Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010132	Silver PPO 4000/0/35   Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010135	Bronze QHDHP PPO 6650/0/0   Combined	PPO	Bronze	Off	PPO	6,7,9	All
45127PA0010143	Silver PPO 3000/0/45   Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010144	Silver PPO 3000/0/45   Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010161	Gold QHDHP PPO 1500/0/15   Combined	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010170	Silver QHDHP PPO 3500/0/25   Combined	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010184	Silver PPO 5000/0/35   Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010185	Silver PPO 5000/0/35   Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010186	Silver PPO 6000/0/35   Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010187	Silver PPO 6000/0/35   Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500   Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500   Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010190	Gold PPO 2000/20/20   Rx 250	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010191	Gold PPO 2000/20/20   Rx 0	PPO	Gold	Off	PPO	6,7,9	All
45127PA0010192	Silver PPO 5000/20/35   Rx 250	PPO	Silver	Off	PPO	6,7,9	All
45127PA0010193	Silver PPO 5000/20/35   Rx 0	PPO	Silver	Off	PPO	6,7,9	All
45127PA0130001	Gold Valley Advantage EPO 1000/0/25   Rx 250	EPO	Gold	Off	EPO	6	Lehigh, Northampton
45127PA0130002	Gold Valley Advantage EPO 1000/0/25   Rx 0	EPO	Gold	Off	EPO	6	Lehigh, Northampton
45127PA0130003	Silver Valley Advantage EPO 3000/0/45   Rx 250	EPO	Silver	Off	EPO	6	Lehigh, Northampton
45127PA0130004	Silver Valley Advantage EPO 3000/0/45   Rx 0	EPO	Silver	Off	EPO	6	Lehigh, Northampton
45127PA0130005	Gold Capital Advantage EPO 1000/0/25   Rx 250	EPO	Gold	Off	EPO	9	Dauphin, Cumberland, Perry
45127PA0130006	Gold Capital Advantage EPO 1000/0/25   Rx 0	EPO	Gold	Off	EPO	9	Dauphin, Cumberland, Perry



Company Name    Capital Advantage Assurance Company  
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					1,334	419	8,894	269	45	7,161	697	2,371	323	409	1,635	8,371	12,280	7,405	6,063	7,027	2,610	281	210	2,796	337
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
45127PA0010054	Platinum PPO 0/0/15   Rx 250	PPO	Platinum	Off	\$470.70	\$470.70	\$470.70	\$470.70	\$470.70	\$470.70	\$470.70	\$470.70	\$470.70	#####	\$484.82	\$484.82	\$484.82	\$484.82	\$508.36	\$508.36	\$508.36	\$508.36	\$508.36	\$508.36	\$508.36
45127PA0010055	Platinum PPO 0/0/15   Rx 0	PPO	Platinum	Off	\$477.81	\$477.81	\$477.81	\$477.81	\$477.81	\$477.81	\$477.81	\$477.81	\$477.81	#####	\$492.14	\$492.14	\$492.14	\$492.14	\$516.03	\$516.03	\$516.03	\$516.03	\$516.03	\$516.03	\$516.03
45127PA0010057	Platinum PPO 250/0/15   Rx 250	PPO	Platinum	Off	\$454.98	\$454.98	\$454.98	\$454.98	\$454.98	\$454.98	\$454.98	\$454.98	\$454.98	#####	\$468.63	\$468.63	\$468.63	\$468.63	\$491.38	\$491.38	\$491.38	\$491.38	\$491.38	\$491.38	\$491.38
45127PA0010058	Platinum PPO 250/0/15   Rx 0	PPO	Platinum	Off	\$462.10	\$462.10	\$462.10	\$462.10	\$462.10	\$462.10	\$462.10	\$462.10	\$462.10	#####	\$475.96	\$475.96	\$475.96	\$475.96	\$499.07	\$499.07	\$499.07	\$499.07	\$499.07	\$499.07	\$499.07
45127PA0010069	Gold PPO HRA 3500/0/35 - 700   Rx 250	PPO	Gold	Off	\$339.06	\$339.06	\$339.06	\$339.06	\$339.06	\$339.06	\$339.06	\$339.06	\$339.06	#####	\$349.23	\$349.23	\$349.23	\$349.23	\$366.18	\$366.18	\$366.18	\$366.18	\$366.18	\$366.18	\$366.18
45127PA0010070	Gold PPO HRA 3500/0/35 - 700   Rx 0	PPO	Gold	Off	\$348.03	\$348.03	\$348.03	\$348.03	\$348.03	\$348.03	\$348.03	\$348.03	\$348.03	#####	\$358.47	\$358.47	\$358.47	\$358.47	\$375.87	\$375.87	\$375.87	\$375.87	\$375.87	\$375.87	\$375.87
45127PA0010084	Gold PPO 1000/0/25   Rx 250	PPO	Gold	Off	\$405.03	\$405.03	\$405.03	\$405.03	\$405.03	\$405.03	\$405.03	\$405.03	\$405.03	#####	\$417.18	\$417.18	\$417.18	\$417.18	\$437.43	\$437.43	\$437.43	\$437.43	\$437.43	\$437.43	\$437.43
45127PA0010085	Gold PPO 1000/0/25   Rx 0	PPO	Gold	Off	\$412.18	\$412.18	\$412.18	\$412.18	\$412.18	\$412.18	\$412.18	\$412.18	\$412.18	#####	\$424.55	\$424.55	\$424.55	\$424.55	\$445.15	\$445.15	\$445.15	\$445.15	\$445.15	\$445.15	\$445.15
45127PA0010089	Gold PPO 2000/0/20   Rx 250	PPO	Gold	Off	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	\$379.05	#####	\$390.42	\$390.42	\$390.42	\$390.42	\$409.37	\$409.37	\$409.37	\$409.37	\$409.37	\$409.37	\$409.37
45127PA0010090	Gold PPO 2000/0/20   Rx 0	PPO	Gold	Off	\$386.22	\$386.22	\$386.22	\$386.22	\$386.22	\$386.22	\$386.22	\$386.22	\$386.22	#####	\$397.81	\$397.81	\$397.81	\$397.81	\$417.12	\$417.12	\$417.12	\$417.12	\$417.12	\$417.12	\$417.12
45127PA0010116	Gold PPO 500/0/20   Rx 250	PPO	Gold	Off	\$427.70	\$427.70	\$427.70	\$427.70	\$427.70	\$427.70	\$427.70	\$427.70	\$427.70	#####	\$440.53	\$440.53	\$440.53	\$440.53	\$461.92	\$461.92	\$461.92	\$461.92	\$461.92	\$461.92	\$461.92
45127PA0010117	Gold PPO 500/0/20   Rx 0	PPO	Gold	Off	\$434.84	\$434.84	\$434.84	\$434.84	\$434.84	\$434.84	\$434.84	\$434.84	\$434.84	#####	\$447.89	\$447.89	\$447.89	\$447.89	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63	\$469.63
45127PA0010124	Silver QHDHP PPO 2250/0/25   Combined	PPO	Silver	Off	\$372.57	\$372.57	\$372.57	\$372.57	\$372.57	\$372.57	\$372.57	\$372.57	\$372.57	#####	\$383.75	\$383.75	\$383.75	\$383.75	\$402.38	\$402.38	\$402.38	\$402.38	\$402.38	\$402.38	\$402.38
45127PA0010131	Silver PPO 4000/0/35   Rx 250	PPO	Silver	Off	\$335.34	\$335.34	\$335.34	\$335.34	\$335.34	\$335.34	\$335.34	\$335.34	\$335.34	#####	\$345.40	\$345.40	\$345.40	\$345.40	\$362.17	\$362.17	\$362.17	\$362.17	\$362.17	\$362.17	\$362.17
45127PA0010132	Silver PPO 4000/0/35   Rx 0	PPO	Silver	Off	\$342.55	\$342.55	\$342.55	\$342.55	\$342.55	\$342.55	\$342.55	\$342.55	\$342.55	#####	\$352.83	\$352.83	\$352.83	\$352.83	\$369.95	\$369.95	\$369.95	\$369.95	\$369.95	\$369.95	\$369.95
45127PA0010135	Bronze QHDHP PPO 6650/0/0   Combined	PPO	Bronze	Off	\$292.17	\$292.17	\$292.17	\$292.17	\$292.17	\$292.17	\$292.17	\$292.17	\$292.17	#####	\$300.94	\$300.94	\$300.94	\$300.94	\$315.54	\$315.54	\$315.54	\$315.54	\$315.54	\$315.54	\$315.54
45127PA0010143	Silver PPO 3000/0/45   Rx 250	PPO	Silver	Off	\$345.99	\$345.99	\$345.99	\$345.99	\$345.99	\$345.99	\$345.99	\$345.99	\$345.99	#####	\$356.37	\$356.37	\$356.37	\$356.37	\$373.67	\$373.67	\$373.67	\$373.67	\$373.67	\$373.67	\$373.67
45127PA0010144	Silver PPO 3000/0/45   Rx 0	PPO	Silver	Off	\$353.19	\$353.19	\$353.19	\$353.19	\$353.19	\$353.19	\$353.19	\$353.19	\$353.19	#####	\$363.79	\$363.79	\$363.79	\$363.79	\$381.45	\$381.45	\$381.45	\$381.45	\$381.45	\$381.45	\$381.45
45127PA0010161	Gold QHDHP PPO 1500/0/15   Combined	PPO	Gold	Off	\$404.37	\$404.37	\$404.37	\$404.37	\$404.37	\$404.37	\$404.37	\$404.37	\$404.37	#####	\$416.50	\$416.50	\$416.50	\$416.50	\$436.72	\$436.72	\$436.72	\$436.72	\$436.72	\$436.72	\$436.72
45127PA0010170	Silver QHDHP PPO 3500/0/25   Combined	PPO	Silver	Off	\$336.21	\$336.21	\$336.21	\$336.21	\$336.21	\$336.21	\$336.21	\$336.21	\$336.21	#####	\$346.30	\$346.30	\$346.30	\$346.30	\$363.11	\$363.11	\$363.11	\$363.11	\$363.11	\$363.11	\$363.11
45127PA0010184	Silver PPO 5000/0/35   Rx 250	PPO	Silver	Off	\$318.44	\$318.44	\$318.44	\$318.44	\$318.44	\$318.44	\$318.44	\$318.44	\$318.44	#####	\$327.99	\$327.99	\$327.99	\$327.99	\$343.92	\$343.92	\$343.92	\$343.92	\$343.92	\$343.92	\$343.92
45127PA0010185	Silver PPO 5000/0/35   Rx 0	PPO	Silver	Off	\$325.66	\$325.66	\$325.66	\$325.66	\$325.66	\$325.66	\$325.66	\$325.66	\$325.66	#####	\$335.43	\$335.43	\$335.43	\$335.43	\$351.71	\$351.71	\$351.71	\$351.71	\$351.71	\$351.71	\$351.71
45127PA0010186	Silver PPO 6000/0/35   Rx 250	PPO	Silver	Off	\$312.63	\$312.63	\$312.63	\$312.63	\$312.63	\$312.63	\$312.63	\$312.63	\$312.63	#####	\$322.01	\$322.01	\$322.01	\$322.01	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64	\$337.64
45127PA0010187	Silver PPO 6000/0/35   Rx 0	PPO	Silver	Off	\$319.87	\$319.87	\$319.87	\$319.87	\$319.87	\$319.87	\$319.87	\$319.87	\$319.87	#####	\$329.47	\$329.47	\$329.47	\$329.47	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46	\$345.46
45127PA0010188	old Shared Deductible PPO 3000/0/25 - 500   Rx 250	PPO	Gold	Off	\$376.77	\$376.77	\$376.77	\$376.77	\$376.77	\$376.77	\$376.77	\$376.77	\$376.77	#####	\$388.07	\$388.07	\$388.07	\$388.07	\$406.91	\$406.91	\$406.91	\$406.91	\$406.91	\$406.91	\$406.91
45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500   Rx 0	PPO	Gold	Off	\$383.94	\$383.94	\$383.94	\$383.94	\$383.94	\$383.94	\$383.94	\$383.94	\$383.94	#####	\$395.46	\$395.46	\$395.46	\$395.46	\$414.66	\$414.66	\$414.66	\$414.66	\$414.66	\$414.66	\$414.66
45127PA0010190	Gold PPO 2000/20/20   Rx 250	PPO	Gold	Off	\$359.25	\$359.25	\$359.25	\$359.25	\$359.25	\$359.25	\$359.25	\$359.25	\$359.25	#####	\$370.03	\$370.03	\$370.03	\$370.03	\$387.99	\$387.99	\$387.99	\$387.99	\$387.99	\$387.99	\$387.99
45127PA0010191	Gold PPO 2000/20/20   Rx 0	PPO	Gold	Off	\$366.43	\$366.43	\$366.43	\$366.43	\$366.43	\$366.43	\$366.43	\$366.43	\$366.43	#####	\$377.42	\$377.42	\$377.42	\$377.42	\$395.74	\$395.74	\$395.74	\$395.74	\$395.74	\$395.74	\$395.74
45127PA0010192	Silver PPO 5000/20/35   Rx 250	PPO	Silver	Off	\$309.68	\$309.68	\$309.68	\$309.68	\$309.68	\$309.68	\$309.68	\$309.68	\$309.68	#####	\$318.97	\$318.97	\$318.97	\$318.97	\$334.45	\$334.45	\$334.45	\$334.45	\$334.45	\$334.45	\$334.45
45127PA0010193	Silver PPO 5000/20/35   Rx 0	PPO	Silver	Off	\$316.92	\$316.92	\$316.92	\$316.92	\$316.92	\$316.92	\$316.92	\$316.92	\$316.92	#####	\$326.43	\$326.43	\$326.43	\$326.43	\$342.27	\$342.27	\$342.27	\$342.27	\$342.27	\$342.27	\$342.27
45127PA0130001	Gold Valley Advantage EPO 1000/0/25   Rx 250	EPO	Gold	Off	\$376.89	\$376.89	\$376.89	\$376.89	\$376.89	\$376.89	\$376.89	\$376.89	\$376.89	#####	\$388.20	\$388.20	\$388.20	\$388.20	\$407.04	\$407.04	\$407.04	\$407.04	\$407.04	\$407.04	\$407.04
45127PA0130002	Gold Valley Advantage EPO 1000/0/25   Rx 0	EPO	Gold	Off	\$383.35	\$383.35	\$383.35	\$383.35	\$383.35	\$383.35	\$383.35	\$383.35	\$383.35	#####	\$394.85	\$394.85	\$394.85	\$394.85	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02
45127PA0130003	Silver Valley Advantage EPO 3000/0/45   Rx 250	EPO	Silver	Off	\$322.57	\$322.57	\$322.57	\$322.57	\$322.57	\$322.57	\$322.57	\$322.57	\$322.57	#####	\$332.25	\$332.25	\$332.25	\$332.25	\$348.38	\$348.38	\$348.38	\$348.38	\$348.38	\$348.38	\$348.38
45127PA0130004	Silver Valley Advantage EPO 3000/0/45   Rx 0	EPO	Silver	Off	\$329.07	\$329.07	\$329.07	\$329.07	\$329.07	\$329.07	\$329.07	\$329.07	\$329.07	#####	\$338.94	\$338.94	\$338.94	\$338.94	\$355.40	\$355.40	\$355.40	\$355.40	\$355.40	\$355.40	\$355.40
45127PA0130005	Gold Capital Advantage EPO 1000/0/25   Rx 250	EPO	Gold	Off	\$376.89	\$376.89	\$376.89	\$376.89	\$376.89	\$376.89	\$376.89	\$376.89	\$376.89	#####	\$388.20	\$388.20	\$388.20	\$388.20	\$407.04	\$407.04	\$407.04	\$407.04	\$407.04	\$407.04	\$407.04
45127PA0130006	Gold Capital Advantage EPO 1000/0/25   Rx 0	EPO	Gold	Off	\$383.35	\$383.35	\$383.35	\$383.35	\$383.35	\$383.35	\$383.35	\$383.35	\$383.35	#####	\$394.85	\$394.85	\$394.85	\$394.85	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02	\$414.02
45127PA0130007	Silver Capital Advantage EPO 3000/0/45   Rx 250	EPO	Silver	Off	\$322.57	\$322.57	\$322.57	\$322.57	\$322.57	\$322.57	\$322.57	\$322.57	\$322.57	#####	\$332.25	\$332.25	\$332.25	\$332.25	\$348.38	\$348.38	\$348.38	\$348.38	\$348.38	\$348.38	\$348.38
45127PA0130008	Silver Capital Advantage EPO 3000/0/45   Rx 0	EPO	Silver	Off	\$329.07	\$329.07	\$329.07	\$329.07	\$329.07	\$329.07	\$329.07	\$329.07	\$329.07	#####	\$338.94	\$338.94	\$338.94	\$338.94	\$355.40	\$355.40	\$355.40	\$355.40	\$355.40	\$355.40	\$355.40

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	X	Y																																																		
1	Unified Rate Review v4.3																																																																									
2																																																																										
3	Company Legal Name:		Capital Advantage Assurance ( State: PA																																																																							
4	HIOS Issuer ID:		45127		Market:		Small Group																																																																			
5	Effective Date of Rate Change(s):		1/1/2019																																																																							
6																																																																										
7																																																																										
8	Market Level Calculations (Same for all Plans)																																																																									
9																																																																										
10																																																																										
11	Section I: Experience period data																																																																									
12	Experience Period:		1/1/2017		to		12/31/2017																																																																			
13			Experience Period		Aggregate Amount		PMPM		% of Prem																																																																	
14	Premiums (net of MLR Rebate) in Experience Period:		\$467,146,409		\$508.18		100.00%																																																																			
15	Incurred Claims in Experience Period		\$384,635,878		418.42		82.34%																																																																			
16	Allowed Claims:		\$474,029,901		515.67		101.47%																																																																			
17	Index Rate of Experience Period		\$515.67																																																																							
18	Experience Period Member Months		919,252																																																																							
19																																																																										
20	Section II: Allowed Claims, PMPM basis																																																																									
21			Experience Period		Projection Period:		1/1/2019		to		12/31/2019		Mid-point to Mid-point, Experience to Projection:												24		months																																															
22			on Actual Experience Allowed		Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections, before credibility Adjustment		Credibility Manual																																																															
23	Benefit Category		Utilization Description		Utilization per 1,000		Average Cost/Service		PMPM		Pop'l risk Morbidity		Other		Cost		Util		Utilization per 1,000		Average Cost/Service		PMPM		Utilization per 1,000		Average Cost/Service		PMPM																																													
24	Inpatient Hospital		Admits		80.97		\$15,840.22		\$106.89		1.000		0.999		1.066		1.000		80.97		\$17,971.21		\$121.27		81.01		\$17,970.20		\$121.31																																													
25	Outpatient Hospital		Visits		2,974.94		708.07		175.54		1.000		0.999		1.063		1.000		2,974.94		799.61		198.23		2982.75		791.20		196.66																																													
26	Professional		Visits		12,385.87		117.95		121.75		1.000		0.999		1.047		1.010		12,634.82		129.26		136.09		12597.54		128.28		134.67																																													
27	Other Medical		Services		1,420.45		129.96		15.38		1.000		0.999		1.063		1.000		1,420.45		146.76		17.37		1419.89		145.43		17.21																																													
28	Capitation		Benefit Period		0.00		0.00		0.00		1.000		0.999		1.030		1.000		0.00		0.00		0.00		0.01		274,119.11		0.29																																													
29	Prescription Drug		Prescriptions		10,825.76		106.54		96.11		1.000		0.999		1.087		1.008		11,004.60		125.71		115.29		10959.29		125.75		114.84																																													
30	Total								\$515.67														\$588.25						\$584.99																																													
31																																																																										
32	Section III: Projected Experience:				Projected Allowed Claims PMPM (w/applied credibility if applicable)																		After Credibility		Projected Period Totals																																																	
33																							100.00%		\$584.99		\$475,793,020																																															
34																									\$501.92		\$408,228,684																																															
35																									-10.13		(8,239,154)																																															
36																									\$512.05		\$416,467,839																																															
37																									0.00		0																																															
38																									\$512.05		\$416,467,839																																															
39																																																																										
40																									11.60%		69.95		56,893,080																																													
41																									2.00%		12.06		9,807,740																																													
42																									1.47%		8.87		7,218,335																																													
43																											\$602.93		\$490,386,994																																													
44																											\$602.45																																															
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	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publicly disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																																																																									



Allowed Claims which are not the issuer's obligation	\$159,116,628	\$986,404	\$1,881,023	\$1,124,281	\$2,219,217	\$580,954	\$1,218,777	\$3,711,092	\$13,056,013	\$8,574,166	\$29,577,470	\$1,419,031	\$4,005,344	\$12,053,911	\$5,978,026	\$15,889,085	\$9,691,568	\$7,039,681	\$18,302,570	\$1,765,729	\$9,747,518
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total incurred claims, payable with issuer funds	\$422,553,941	\$10,449,072	\$26,103,608	\$8,194,031	\$19,621,112	\$971,409	\$2,212,498	\$12,429,234	\$48,854,639	\$21,324,706	\$80,897,397	\$6,450,094	\$20,828,303	\$28,448,291	\$9,656,303	\$27,843,531	\$10,771,362	\$12,565,187	\$35,522,772	\$5,979,183	\$16,093,719
Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Risk Adjustment Transfer Amount	-\$8,239,154	-\$162,718	-\$398,200	-\$132,500	-\$310,555	-\$21,911	-\$48,432	-\$228,908	-\$878,038	-\$423,333	-\$1,564,194	-\$111,744	-\$352,646	-\$572,902	-\$220,601	-\$617,069	-\$287,145	-\$276,883	-\$760,186	-\$109,789	-\$364,406

# **CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.**

## **ACTUARIAL MEMORANDUM**

### **Small Group Rates Effective January 1, 2019**

#### **General Information**

##### **Company Information**

- Company Legal Name: Capital Advantage Assurance Company – CAAC
- State: PA
- HIOS Issuer ID: 45127
- Market: Small Group
- Effective Date: 1/1/2019

##### **PID Company Information**

- Company Name: Capital Advantage Assurance Company (CAAC)
- NAIC: 14411
- Market: Small Group
- On/Off Exchange: Off Exchange
- Effective Date: 1/1/2019
- Average Rate Change: 0.6%
- Range of Requested Rate Change: -5.3% to 3.6%
- Total additional annual revenue generated from the proposed rate change: \$2,835,795
- Product: PPO and EPO
- Rating Areas: 6,7,9
- Metal Levels: Platinum, Gold, Silver, Bronze
- Current Covered Lives and Policyholders: 70,937/41,340
- 2019 Number of Plans: 38
- 2018 Number of Plans and Percent Change: 32/18.8%
- Contract Form #: C19-CAAC-SPG
- Form Filing SERFF #: CABC-131454921 & CABC-131455046
- Binder SERFF #: CABC-PA19-125079480
- HIOS Issuer ID: 45127
- HIOS Submission Tracking Number: 45127-1217396464200771587

## **Company Contact Information**

- Primary Contact Name: Stephanie Gray
- Primary Contact Telephone Number: (717) 541 – 7269
- Primary Contact Email Address: [Stephanie.Gray@capbluecross.com](mailto:Stephanie.Gray@capbluecross.com)

## **Scope and Purpose**

By this filing, Capital Advantage Assurance Company (CAAC), a subsidiary of Capital BlueCross (CBC), submits rates for products to be made available to all small groups effective January 1, 2019. CAAC will only offer small group products off the federally-facilitated exchange.

## **Rate History and Proposed Variations in Rate Changes**

Market	Company	Effective Date	SERFF #	Annual Increase
Small Group	CAAC	1/1/2015	CABC-129635598	5.39%
Small Group	CAAC	1/1/2016	CABC-130076031	-2.40%
Small Group	CAAC	1/1/2017	CABC-130539601	3.40%
Small Group	CAAC	7/1/2017	CABC-130954662	6.20%
Small Group	CAAC	1/1/2018	CABC-131022141	7.90%

## **Average Rate Change**

CAAC is proposing an aggregate annual 0.6% rate change. The rate change does vary by plan. The rate change is calculated in PA Rate Template Part III, Table 10, cell AC15.

## **Membership**

Membership is shown in PA Rate Template Part I, Table 1. The average age is 37.

## **Benefit Changes 2018-2019**

A summary of proposed 2019 benefits is included in Exhibit A.

There are several benefit changes being implemented in 2019. All benefit changes comply with the uniform modification of coverage standards described in 45 CFR 147.106(e). Any plan with a benefit change that did not meet the uniform modification of coverage standard was terminated, and a new plan was created in its place. Benefit changes by plan are listed in Exhibit B, highlighted in yellow.

## **Experience Period Premium and Claims**

**Single Risk Pool:** The data used to develop rates and shown in the URRT abides by 45 CFR part 156.80(d) single risk pool requirements. The single risk pool reflects all covered lives for every non-grandfathered product/plan combination for CAAC in the small group market. The single risk pool includes transitional products/plans for purposes of base rate experience.

**Base Experience Period:** The base experience period (BEP) includes completed fee-for-service paid and incurred claims for dates of service between January 1, 2017 and December 31, 2017.

Transitional membership is included in PA Rate Exhibits Table 2, and is broken out in Exhibit G1.

**Paid Through Date:** Claims in the BEP are paid through March 31, 2018

**Premiums (net of MLR Rebate) in BEP:** Premiums are calculated on an earned basis in the BEP. MLR rebate adjustments are equal to zero as CAAC does not expect to refund any MLR rebates in the BEP.

**Allowed and Incurred Claims in BEP:**

- Allowed claims are developed by combining paid claims with member cost-sharing. Allowed claims meet the definition in the URR instructions. They do not include provider quality incentive payments.
- Incurred claims are net of HHS CSR payments.
- CBC only covers Essential Health benefits (EHBs).
- CAAC does not include capitated services.
- Allowed and Incurred claims are net of pharmacy rebates. BEP rebates are completed based on actual utilization of rebate-eligible drugs and rebate amounts.

**Estimated Incurred but Not Paid Claims:** Paid claims by date of service come directly from CBC's data warehouse. The method for calculating incurred claims in the BEP is as follows:

1. Historical fee-for-service claims are viewed by date of service and date of payment in a claims triangle.
2. The claims triangle payments are then accumulated by date of service to develop factors that represent the rate of accumulation or rate of "completion".
3. Historical rates of completion by duration are used to derive projected rates of completion. Some of the methods used to develop projected completion factors are averages (e.g. harmonic averages, time weighted averages, geometric averages) and regression methods. Numerous items are considered when viewing these averages or regression statistics, such as the impact of high claims on perceived completion patterns.
4. For durations that exhibit a projected completion factor greater than the Valuation Actuary's chosen threshold (e.g. 80% complete), cumulative paid and incurred claims are divided by the projected completion factor to arrive at ultimate incurred claims. For durations that are less than the chosen threshold, a projection methodology is used. Similar to completion factor development, projection methodologies are worthy of a



lengthy discussion. In general, an ultimate incurred claims PMPM is derived by projecting a recent 12-month period to the current month(s) and seasonally adjusting.

5. With all months having both a cumulative paid amount and an estimated ultimate incurred amount, the completion factors used in pricing are calculated by taking the quotient of the two. Allowed completion and incurred completion are assumed to be identical.
6. Both allowed and paid claims in the BEP are completed by applying completion factors by incurred month developed in Step 6.

$$BEP\ Incurred\ Claims = \sum \frac{BEP\ Paid\ Claims\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

$$BEP\ Allowed\ Claims = \sum \frac{BEP\ Paid\ Claims + BEP\ Member\ Cost\ Share\ by\ Incurred\ Month}{Completion\ by\ Incurred\ Month}$$

**Risk Adjustment in BEP:** Risk adjustment amounts in the BEP are equal to those reported by the Department on 5/9/2018.

**Loss Ratio in BEP:** Loss ratio is 83.88%

### **Credibility of Data**

For the purpose of rate development, CAAC small group products are combined with other product offerings (HMO, PPO) from CBC subsidiaries. Combining the experience is actuarially justifiable for several reasons:

1. The demographics of members buying PPO and other products are similar.
2. Cost and utilization between PPO and other products are similar.
3. Medical policy between PPO and other products are almost identical, with the exception of referrals and no out-of-network benefit on HMO.

The credibility manual PMPMs are the combination of CAAC, Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC) HMO data. All data is trended and benefit-adjusted in the same manner as the experience data (same projection factors and trend).

### **Trend Identification**

Trend: 6.8%

Trend levels reflect CBC's best estimate of changes in utilization, provider reimbursement contracts, the network of facilities and providers, disease management initiatives and the impact of utilization management.

The following is a description of considerations used to determine trend.

1. Base Cost/ Change in hospital and physician contracting: The contracted increase in reimbursements to hospitals and physicians is the basis of cost trends. CBC uses the following to project future costs:
  - a. Vendor Physician Cost Model and Internal Hospital Contracting Model
    - i. The medical cost models use best estimates of Capital BlueCross (CBC)'s future contracting increases with physicians and hospitals. The models use cost estimates based on varying contract effective dates by physician and hospital. All facilities and providers are considered in this modeling effort (i.e. acute and non-acute, network and non-network, inpatient and outpatient, in- area and out-of-area). From there, a monthly anticipated cost (assuming static utilization) summary is produced which can be used in projecting future claims costs. Cost trends are determined at the CBC book of business level for all commercial business.
  - b. Internal Prescription Drug Trend Model
    - i. Price Inflation
    - ii. Contract Pricing
    - iii. Member Cost-Sharing
    - iv. Units per Script
    - v. Brand/Generic Mix
    - vi. Therapeutic Mix
    - vii. Cost per Script
2. Utilization Considerations:
  - a. Intensity of medical services rendered
  - b. Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - c. Further migration from brand prescription drugs to generic prescription drugs
  - d. Favorable impacts of value based benefits designs
  - e. Medical utilization estimates reviewed by CBC's Chief Medical Officer
3. Leveraging: The trend model is based on allowed cost increases. Paid claims trend at a higher rate than allowed due to leveraging. Leveraging is the impact of static cost-share, such as deductibles, to the paid trend. Estimated leveraging is calculated in Exhibit E1.
  - o Estimated costs are based on average plan benefit value in the month, calculated using CBC's internal benefit model.
  - o CBC expects the average benefit level in 2019 to be similar to current month, 201803.
  - o As of 201803, on average, small group members pay 20% of costs, while CBC pays 80%. So for example,
    - \$2,000 in annual allowed claims results in member pay = \$400, and CBC pay = \$1,600.
    - \$2,000 trends at 5.5% = \$2,110
    - Member pay is fixed at \$400
    - CBC pay = 2,110 – 400 = \$1,710

- Total CBC trend =  $1,710/1,600 - 1 = 6.9\%$
- With an allowed trend of 5.5%, and static cost-share, leveraging will add an additional 1.4% to trend.

**Historical Experience:** Historical experience was not used to the develop trend.

**Benefit Categories:** Claims in the benefit categories displayed in the URRT come directly from CBC's data warehouse. These same categories are used to develop category-level trend. See Exhibit C for a description of benefits by benefit category.

See Exhibit E for CAAC's pricing trend, as well as cost and utilization components of the pricing trend.

## **Rate Development & Change**

### **Projection Factors**

**Changes in Morbidity:** Found in URRT Worksheet 1, "Pop'l risk Morbidity", and PA Rate Template Table 5. CAAC projects no change in morbidity.

**Changes in Benefits:** Benefit changes are not applied to allowed claims as allowed should stay consistent from 2017 to 2019. Benefit changes are applied in the development of future incurred claims, due to changes in member cost-share. This calculation is shown in Exhibit D, and applied in Exhibit G. The manual cost PMPMs are developed from CBC's internal benefit relativity model, discussed in the Plan Adjusted Index Rate section below. The benefit change is equal to member-month weighted average projected manual PMPM divided by member-month weighted average manual PMPM in the BEP. This process is further discussed in the Paid-to-Allowed section below.

**Changes in Demographics:** CAAC does not expect changes in demographics in its small group population.

**Changes in Network:** Network adjustment is applied for membership projected to move to EPO plans.

**Other Adjustments:** No other adjustment is applied.

Benefits, Demographics, Network and Other adjustments are found in URRT, Worksheet 1, "Other", and PA Rate Template Table 5.

### **Index Rate**

The experience period index rate is CAAC's allowed claims PMPM, set in accordance with the single risk pool provision. All CAAC covered benefits are categorized as Essential Health Benefits (EHBs), therefore no adjustment was made to the experience period index.

**Projected Allowed Claims:** The CAAC experience period allowed claims, benefit-adjusted, trended to the projection period (See Projection Factors section above), and credibility adjusted, is the *Projected Allowed Claims at Current Benefits*. This number is reflected in Worksheet 1 of the URRT (“Projected Allowed Experience Claims PMPM (w/ applied credibility if applicable)”).

To calculate the projected index rate:

1. Start with *Projected Allowed Claims at Current Benefits*
2. The *Projected Allowed Claims at Current Benefits* reflect EHBs 100 percent, so no adjustment needs to be made to add EHBs and remove non-EHB claim cost. This is the index rate for individuals renewing January – December.

See Exhibit J for the Index Rate.

### **Paid to Allowed Ratio**

CAAC used the prescribed URRT allowed claim rate development methodology in conjunction with a paid and incurred rate development methodology to determine final premium rates. The URRT projects allowed claims, and uses a paid-to-allowed ratio in order to adjust allowed claims to paid levels. This value is then used to develop premiums. In order to determine the paid-to-allowed ratio, CAAC projected paid and incurred claims, adjusted for benefits, to the experience period.

Projected Paid and Incurred Claims are calculated as follows:

1. Gather claims experience as described in the Data section above.
  - a. Base Experience Period (BEP) Paid Claims, Capitation, and Rx Rebates
  - b. BEP Member Months
2. Develop BEP *Paid and Incurred Claims*:

$$BEP \text{ Paid and Incurred Claims} = \frac{BEP \text{ Paid Claims}}{Completion \text{ Factor}}$$

The development of completion factors is described in Experience Period Premium and Claims above.

3. Develop the *BEP Paid and Incurred Claim PMPM*:

$$BEP \text{ Paid and Incurred Claim PMPM} = \frac{BEP \text{ Paid and Incurred Claims}}{BEP \text{ Member Months}}$$

4. Develop *Trended Claim PMPM*: Using the aggregate trend described in the Projection Factors section above, trend the BEP Paid and Incurred Claim PMPM from the midpoint of the experience period to the midpoint of the rating period.

*Trended Claim PMPM*

$$= [\text{BEP Paid and Incurred Claim PMPM}] \times (1 + [\text{Trend\%}])^{\text{Trend Months}/12}$$

5. Develop *Projected Paid and Incurred Claim PMPM*:

*Projected Paid and Incurred Claims PMPM*

$$= [\text{Trended Claim PMPM}] \times [\text{Benefit Adjustment}] \\ \times [\text{Morbidity Adjustment}] \times [\text{Other Adjustment}]$$

The *Benefit Adjustment*, *Morbidity Adjustment*, and *Other Adjustment* are discussed in the Projections Factors section above.

6. Develop *Projected Claims PMPM by Benefit* as follows:

- a. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on cumulative probability distributions (CPDs), where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.
- b. This actuarial cost model derives a Manual Cost for each benefit design in the experience period, as well as plans being offered in the projection period. The average Manual Cost of the experience is compared to the Manual Cost of the base plan. The projected experience period data is then adjusted to the base plan:

$$\text{Benefit Level Adjustment} = \frac{\text{Average Manual Cost in Projection Period}}{\text{Manual Cost of Base Plan}}$$

- c. The *Projected Paid and Incurred Claim PMPM* (Step 5) is then adjusted to the Base Plan as follows:

*Base Plan Paid and Incurred Claims PMPM*

$$= \frac{\text{Benefit Adjusted Paid and Incurred Claims PMPM}}{\text{Benefit Level Adjustment}}$$

- d. Each additional benefit design has its own unique Manual Cost, which can then be compared to the Base Plan to develop a Benefit Relativity:

$$\text{Benefit Relativity } A = \frac{\text{Manual Cost of Benefit } A}{\text{Manual Cost of Base Plan}}$$

- e. The Benefit Relativity developed in d. above is then used as a gauge to develop a final *Pricing Relativity*. This pricing relativity is developed using actuarial judgment including the following considerations:
- i. Final premium relativities must make sense based on benefits. For example, the annual cost difference between a PPO 2000 and PPO 1000 must be less than \$1000.
  - ii. Adjustments for plan designs that fall outside of the actuarial cost model.

- a. So the *Projected Claims PMPM by Benefit* is:

$$\begin{aligned} \text{Projected Claims PMPM Benefit } A \\ &= \text{Projected Claims PMPM Base Plan} \\ &\times \text{Pricing Relativity } A \end{aligned}$$

- b. And to arrive at the *Total Projected Claims PMPM*, CAAC assumes a distribution of members across the benefit plans being offered in 2019. The *Total Projected Claims PMPM* :

$$\begin{aligned} &= \text{Projected Claims PMPM Benefit } A \times \text{Expected Member Dist of Benefit } A \\ &\quad + \text{Projected Claims PMPM Benefit } B \\ &\quad \times \text{Expected Member Dis of Benefit } B + \dots \end{aligned}$$

7. The Paid-To-Allowed Ratio is then:

$$\text{Paid to Allowed Ratio} = \frac{\text{Total Projected Claims PMPM}}{\text{Projected Allowed Claims at Current Benefits}}$$

See Exhibit G for the development of the *Paid-to-Allowed Ratio*. And see Exhibit L for the plan-level projected incurred amount development.

## **Risk Adjustment**

### **Projected Risk Adjustments PMPM:**

Relevant to 2019 pricing is the impact of Commercial Risk Adjustment (CRA) payment transfers that are expected to be earned in 2019. The pricing impact is:

$$[Net\ Projected\ Risk\ Adjustments\ PMPM] \\ = [Projected\ CRA\ Transfer\ PMPM] - [Risk\ Adjustment\ Fee\ PMPM]$$

The following items are those that we deem important in generating a CRA payment transfer adjustment:

1. Risk profile of the those enrolled in CRA eligible plans for the market or state (i.e. competitors) relative to risk profile of CRA eligible membership enrolled in our plans
2. Statewide average premiums
3. Current market penetration of this company and competitors in the market and in the state
4. 2016-2017 risk adjustment results
5. Market improvement in coding risk: CBC's ACA book of business has had a churn rate that makes a multi-year perspective of member diagnosis and risk very challenging. Because closing gaps in care and coding, and a myriad of other risk adjustment functions require more than a single year of data to facilitate an accurate depiction of risk, it is believed that CBC is disadvantaged in the market. This will drive CBC's relative risk to the market down over time.

To fund the HHS-risk adjustment program, issuers will remit to HHS a fee of \$0.13 PMPM. The Risk Adjustment Fee PMPM is included in the URRT Worksheet 1, "Projected Risk Adjustments PMPM", and is found on Exhibit K.

### **Market Adjusted Index Rate**

The Market Adjusted Index Rate is calculated as the Index Rate adjusted for all allowable market-wide modifiers defined in the market rating rules, 45 CFR Part 156.80(d)(1). So,

$$[Market\ Adjusted\ Index\ Rate] \\ = ([Index\ Rate] \times [Paid\ to\ Allowed\ Ratio] \\ - [Net\ Projected\ ACA\ Reinsurance\ Recoveries] \\ - [Net\ Projected\ Risk\ Adjustments\ PMPM] + [Exchange\ Fees\ PMPM]) \\ \div [Paid\ to\ Allowed\ Ratio]$$

See Exhibit K for the development of the Market Adjusted Index Rate.

### **Retention Items**

#### **Administrative Expense Load:**

1. Administrative Expense: Calculated using an allocation method from CBC's Finance department, and trended to the rating period. Costs are allocated according to results reported through a company-wide questionnaire. On an annual basis, each cost center within the company completes a questionnaire listing the distribution of costs (in percentage terms) by product as well as by market segment. For example, the questionnaire will ask what percentage of time is spent on PPO versus HMO versus Drug versus Medicare. And separately will ask what percentage of time is spent on large



group, small group, individual, and government programs. Using those distributions, all costs needed to perform the business are allocated to the proper market segments and lines of business. The administrative expense applied in the rate development is the total expense allocated to CAAC small group products. Administrative expenses are included in the URRT Worksheet 1, “Administrative Load”, and PA Rate Template Table 6. Expense as a percentage of premium vary by plan because a fixed dollar admin PMPM is applied to each plan.

2. Broker Expense: Calculated based on CAAC’s explicit per contract broker fee. Broker Expense is included in the URRT Worksheet 1, “Administrative Load”, and PA Rate Template Table 6. Brokers are paid on new business and renewals the same commission rate for all geographic locations, enrollment dates, and metal levels. The 2019 broker commission schedule is yet to be finalized. Attached please find the 1/1/2018 copy of the broker agreement – redacted version. Files are as follows:
  - a. Redacted Agent Agreement: “SG\_18-19\_Initial\_CAAC\_PPO\_WBEBrokerSGRedacted\_Supporting\_20180518.pdf”
  - b. Redacted Preferred Producer Master Agreement: “Ind\_18-19\_Initial\_CAAC\_PPO\_PPMABrokerSGRedacted\_Supporting\_20180518.pdf”
3. Member Out-Of-Pocket (OOP) and Ways to Save:
  - a. Description: These products offer enhanced transparency to cost savings potential both prospectively and retrospectively. These are new services included in each of CAAC’s plans that work to decrease costs by engaging members in their health care decisions. The Member OOP program will show a member, prospectively, the value of a service and the impact of member cost-sharing when that service is incurred. It allows a member to shop for the best price while introducing transparency related to the member’s expected cost share at the time of service. The “Ways to Save” program allows members to receive alerts, retrospectively, informing them of cost savings that could have been incurred had they have known about competing medical providers in the area. The alerts are retrospective and offer transparency around member’s healthcare options.
  - b. Costs: Costs are aggregated into CBC’s total administrative expense above. No additional fee is charged. The cost is approximately \$0.25 PMPM. Included in the URRT Worksheet 1, “Administrative Load”, and PA Rate Template Table 6.
4. Value-Based Benefits (VBB): Standard with each plan, Capital BlueCross includes wellness incentives to maximize the likelihood that consumers make positive behavioral changes, which lead to better health, and curbed health care costs for employers and employees alike. The incentive is as follows:
  - a. Complete biometric screening and receive a gift card.
  - b. Meeting biometric measure or finish online coaching program and receive a gift card reward.
  - c. The wellness program is administered through a vendor and costs are based on vendor fees, anticipated participation, and reward card amounts.
  - d. Included in the URRT Worksheet 1, “Administrative Load”, and PA Rate Template Table 6.
5. Identity Theft Coverage: Identity protection offering will include the following components:
  - a. Credit monitoring – Monitors activity that may affect credit

- b. Fraud detection – Identifies potentially fraudulent use of identity or credit
  - c. Fraud resolution support – Assists members in addressing issues that arise in relation to credit monitoring and fraud detection
  - d. Included in the URRT Worksheet 1, “Administrative Load”, and PA Rate Template Table 6.
6. Additional Quality Improvement: The Final Notice of Benefit and Payment Parameters (NBPP) for 2019 finalized the rule to allow issuers to apply a standard 0.8% of premium for quality improvement (QI) measures in the MLR calculation. Total QI amounts applied in rating equal 0.8%.

### **Profit (or Contribution to Surplus) & Risk Margin:**

- 7. Contingency: Contingency is included in the URRT Worksheet 1, “Profit and Risk”, and PA Rate Template Table 6.

### **Taxes and Fees:**

- 1. Health Insurer Fee (HIF) – Section 9010 of PPACA and Section 1406 of the Reconciliation Act (which modified PPACA) refers to HIF. The fee is a fixed-dollar amount distributed across health insurance providers. This fee has been suspended for 2019, but is projected to be re-implemented in 2020. So the fee applied is the average fee across all renewals in 2019. This is calculated in Exhibit H.
- 2. Exchange Fee – All issuers participating in a federally-facilitated exchange will remit 3.5% of premium to HHS. CAAC Small Group plans are offered off-exchange only, therefore no exchange fee is applied.
- 3. Federal Income Tax: Federal Income Tax will be collected on the 2% contingency built into the premium. The projected Federal Income Tax is included in the URRT Worksheet 1, “Taxes and Fees”, and PA Rate Template, Table 6.

See Exhibit H for all retention values.

## **Plan Rate Development**

The Plan Adjusted Index Rates are included in Worksheet 2, Section IV of the URRT.

The following adjustments were used to derive the Plan Adjusted Index Rate:

- 1. Actuarial Value and Cost Sharing adjustment: The Actuarial Value and Cost Sharing Adjustment is determined using CAAC’s actuarial cost model. CAAC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied

together to derive a claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

2. Induced Demand: Please see Table 8
3. Provider Network: The Provider network is the same across all PPO plans. A network factor is applied to the EPO plan.
  - a. The Capital Advantage EPO plan is built around Pinnacle Health's delivery system and is available in Cumberland, Dauphin, and Perry counties.
  - b. The Valley Advantage EPO plan is built around St. Luke's delivery system and is available in Lehigh and Northampton counties.
  - c. See Exhibit O1 for the development of the network factor.
4. Adjustment for benefits in addition to EHBs: No benefits other than EHBs are included in the plans, so no adjustment is necessary.
5. Adjustment for distribution and administrative costs: Described in Non-Benefit Expenses and Profit & Risk section above.
6. Tobacco Adjustment: Not applied to Small Group plans.

The development of the Plan Adjusted Index rate is found in Exhibit L, and summarized in Exhibit M.

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

**Age Curve Calibration:** The average age factor is calculated by taking the member-weighted average of current small group enrollment by age in CAAC. Age factors are applied in accordance with CMS's Standard Age Curve. The age calibration factor is adjusted for contracts with greater than three children under the age of 21. Please see file SG\_18-19\_Initial\_CAAC\_PPO\_List-Billed\_Supporting\_20180518 for the calculation.

**Geographic Factor Calibration:** The average geographic rating factor is calculated by taking the CAAC member-weighted average by region.

**Geographic Factors:** CAAC performed regional analysis to quantify the cost difference between the three regions in our service area. The analysis gathered allowed claims in a 12-month period by region, normalized for demographics. We then compared the claim cost for each of the three regions, and found cost differentials between the regions, mostly due to differences in hospital contracting between regions. The data from the analysis is found in Exhibit Q.

**Tobacco Factor Calibration:** Tobacco factor not applied.

The calibration is:

$$[\text{Calibrated Plan Adjusted Index Rate}] = [\text{Plan Adjusted Index Rate}] \div ([\text{Age Curve Calibration}] \times [\text{Geographic Factor Calibration}] \times [\text{Tobacco Factor}])$$

Calibrated Plan Adjusted Index Rates are found on PA Rate Template Table 10.

The calibration factors and development are found on Exhibit N.

### **Consumer Adjusted Premium Rate Development**

The Consumer Adjusted Premium Rate is developed as follows:

1. Member-Level Consumer Adjusted Premium Rate:

$$\begin{aligned} & [\textit{Member – Level Consumer Adjusted Premium Rate}] \\ & = [\textit{Calibrated Plan Adjusted Index Rate}] \times [\textit{Age Factor}] \\ & \times [\textit{Geographic Factor}] \times [\textit{Tobacco Factor}] \end{aligned}$$

2.  $[\textit{Family Consumer Adjusted Premium Rate}] = \sum [\textit{Member – Level Consumer Adjusted Premium Rate}]$   
With no more than three child dependents under age 21 taken into account

All consumer-level adjustments are applied uniformly to all plans in the Single Risk Pool. These adjustments do not vary by plan. Age and Geographic factors are displayed in Exhibits O.

Base Rates, i.e. Calibrated Plan Adjusted Index Rates, are found on Exhibit P.

### **AV Metal Values**

The AV Metal Values included in Worksheet 2 of the URRT were based on the federally issued AV Calculator, with the exception of one plan. This plan is noted PA Rate Tables Table 10. Unique plan justification is included with this filing.

### **AV Pricing Values**

All AV Pricing values were developed using CAAC's actuarial cost model and actuarial judgment as described in section Paid to Allowed above. Differences in health status are not included.

### **Projected Loss Ratio**

See Exhibit I for the projected loss ratio calculation. The projected loss ratio is calculated using the federally prescribed MLR methodology.

### **Membership Projection**

The membership projections found in Worksheet 2 of the URRT were developed by assuming that moderate decline in enrollment and similar distribution to current.

### **Attachments and Examples**

The following is a list of Exhibits and Data to support this filing:

PA Rate Template Part I through Part V

Table 8

Exhibit A – Benefit Summary  
Exhibit B – Benefit Change Summary  
Exhibit C – Benefit Categories  
Exhibit D – Benefit Mix  
Exhibit E – Trend  
Exhibit F – URRT  
Exhibit F1 - Leveraging  
Exhibit G – Paid-to-Allowed Development  
Exhibit G1 – Transitional Data  
Exhibit H – Retention  
Exhibit I – Projected Loss Ratio  
Exhibit J – Index Rate  
Exhibit K – Market Adjusted Index Rate  
Exhibit L – Rate Development by Plan  
Exhibit M – Plan Adjusted Index Rates  
Exhibit N – Calibration  
Exhibit O – Rating Factors  
Exhibit O1 – Network Factors  
Exhibit P – Quarterly Base Rates  
Exhibit Q – Regional Analysis

Broker Contracts

List-Billed Data

### **Actuarial Statement**

I, Stephanie Gray, ASA, MAAA, am of the opinion that this filing is in compliance with the applicable Federal and State Laws and Regulations concerning the Patient Protection and Affordable Care Act and the Health Care and Education Reconciliation Act of 2010.

I, Stephanie Gray, ASA, MAAA, do hereby certify that:

1. This filing has been prepared in accordance with the following:
  - a. Actuarial Standard of Practice No. 5, “Health and Disability Claims”
  - b. Actuarial Standard of Practice No. 8, “Regulatory Filings for Rates and

- Financial Projections for Health Plans”
- c. Actuarial Standard of Practice No. 12, “Risk Classification”
  - d. Actuarial Standard of Practice No. 23, “Data Quality”
  - e. Actuarial Standard of Practice No. 25, “Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverage”
  - f. Actuarial Standard of Practice No. 26, “Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans”
  - g. Actuarial Standard of Practice No. 41, “Actuarial Communications”.
2. The index rate is:
    - a. Projected in compliance with all applicable state and federal statutes and regulations (45 CFR 156.80(d) (1)).
    - b. Developed in compliance with the applicable Actuarial Standards of Practice.
    - c. Reasonable in relation to the benefits provided and the population anticipated to be covered.
    - d. Neither excessive nor deficient.
    - e. Adjusted by only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) to generate plan level rates.
  3. 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.
  4. 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, and in accordance with CFR 156.135(b)(2) as necessary. For any plan requiring an alternative method, the development of the actuarial value is based on one of the acceptable alternative methods outlined in 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.
    - a. The analysis was
      - i. conducted by a member of the American Academy of Actuaries, and
      - ii. performed in accordance with generally accepted actuarial principles and methods.
  5. All factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.
  6. New plans cannot be considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
  7. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2019 Rate Filing Justification.

Stephanie Gray, ASA, MAAA  
Actuarial Associate  
Capital BlueCross





**CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.**  
**RFJ Part II – Consumer Friendly Justification**

Rate Increase Considerations: Changes being requested are based upon consideration of the factors that influence future period cost structures. The primary drivers of change in future costs are:

- Anticipated increase in facility and physician unit costs
- Anticipated changes in prescription drug unit costs
- Continuing change in utilization such as
  - Intensity of medical services rendered
  - Changes in place of service (e.g. continued migration of inpatient stays to outpatient setting)
  - Further migration from brand prescription drugs to generic prescription drugs
  - Favorable impacts of value based benefits designs
- Prescription drug patent expirations and new to market brand drugs
- Leveraging associated with unchanged cost share components such as deductible and copays
- Inflation adjustment to administrative expenses
- Suspension of the Health Insurer Fee in 2019

2019 Rates Table Template v8.1	All fields with an asterisk ( *) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	45127			
	45-5492167			
	1/1/2019			
	3/31/2019			
	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
45127PA0010054	Rating Area 6	No Preference	0-14	360.09
45127PA0010054	Rating Area 6	No Preference	15	392.09
45127PA0010054	Rating Area 6	No Preference	16	404.33
45127PA0010054	Rating Area 6	No Preference	17	416.57
45127PA0010054	Rating Area 6	No Preference	18	429.75
45127PA0010054	Rating Area 6	No Preference	19	442.93
45127PA0010054	Rating Area 6	No Preference	20	456.58
45127PA0010054	Rating Area 6	No Preference	21	470.70
45127PA0010054	Rating Area 6	No Preference	22	470.70
45127PA0010054	Rating Area 6	No Preference	23	470.70
45127PA0010054	Rating Area 6	No Preference	24	470.70
45127PA0010054	Rating Area 6	No Preference	25	472.58
45127PA0010054	Rating Area 6	No Preference	26	482.00
45127PA0010054	Rating Area 6	No Preference	27	493.29
45127PA0010054	Rating Area 6	No Preference	28	511.65
45127PA0010054	Rating Area 6	No Preference	29	526.71
45127PA0010054	Rating Area 6	No Preference	30	534.24
45127PA0010054	Rating Area 6	No Preference	31	545.54
45127PA0010054	Rating Area 6	No Preference	32	556.84
45127PA0010054	Rating Area 6	No Preference	33	563.90
45127PA0010054	Rating Area 6	No Preference	34	571.43
45127PA0010054	Rating Area 6	No Preference	35	575.20
45127PA0010054	Rating Area 6	No Preference	36	578.96
45127PA0010054	Rating Area 6	No Preference	37	582.73
45127PA0010054	Rating Area 6	No Preference	38	586.49
45127PA0010054	Rating Area 6	No Preference	39	594.02
45127PA0010054	Rating Area 6	No Preference	40	601.55
45127PA0010054	Rating Area 6	No Preference	41	612.85
45127PA0010054	Rating Area 6	No Preference	42	623.68
45127PA0010054	Rating Area 6	No Preference	43	638.74
45127PA0010054	Rating Area 6	No Preference	44	657.57
45127PA0010054	Rating Area 6	No Preference	45	679.69
45127PA0010054	Rating Area 6	No Preference	46	706.05
45127PA0010054	Rating Area 6	No Preference	47	735.70
45127PA0010054	Rating Area 6	No Preference	48	769.59
45127PA0010054	Rating Area 6	No Preference	49	803.01
45127PA0010054	Rating Area 6	No Preference	50	840.67
45127PA0010054	Rating Area 6	No Preference	51	877.86
45127PA0010054	Rating Area 6	No Preference	52	918.81
45127PA0010054	Rating Area 6	No Preference	53	960.23
45127PA0010054	Rating Area 6	No Preference	54	1004.94
45127PA0010054	Rating Area 6	No Preference	55	1049.66
45127PA0010054	Rating Area 6	No Preference	56	1098.14
45127PA0010054	Rating Area 6	No Preference	57	1147.10
45127PA0010054	Rating Area 6	No Preference	58	1199.34
45127PA0010054	Rating Area 6	No Preference	59	1225.23
45127PA0010054	Rating Area 6	No Preference	60	1277.48
45127PA0010054	Rating Area 6	No Preference	61	1322.67
45127PA0010054	Rating Area 6	No Preference	62	1352.32
45127PA0010054	Rating Area 6	No Preference	63	1389.51
45127PA0010054	Rating Area 6	No Preference	64 and over	1412.09
45127PA0010054	Rating Area 7	No Preference	0-14	370.89
45127PA0010054	Rating Area 7	No Preference	15	403.86
45127PA0010054	Rating Area 7	No Preference	16	416.46
45127PA0010054	Rating Area 7	No Preference	17	429.07
45127PA0010054	Rating Area 7	No Preference	18	442.64
45127PA0010054	Rating Area 7	No Preference	19	456.22
45127PA0010054	Rating Area 7	No Preference	20	470.28
45127PA0010054	Rating Area 7	No Preference	21	484.82
45127PA0010054	Rating Area 7	No Preference	22	484.82
45127PA0010054	Rating Area 7	No Preference	23	484.82
45127PA0010054	Rating Area 7	No Preference	24	484.82
45127PA0010054	Rating Area 7	No Preference	25	486.76
45127PA0010054	Rating Area 7	No Preference	26	496.46
45127PA0010054	Rating Area 7	No Preference	27	508.09
45127PA0010054	Rating Area 7	No Preference	28	527.00
45127PA0010054	Rating Area 7	No Preference	29	542.51
45127PA0010054	Rating Area 7	No Preference	30	550.27
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	45127PA0010090	Rating Area 7	No Preference	61	1117.84
	45127PA0010090	Rating Area 7	No Preference	62	1142.90
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	Rating Area 6	No Preference	61	1221.90
	Rating Area 6	No Preference	62	1249.30
	Rating Area 6	No Preference	63	1283.65
	Rating Area 6	No Preference	64 and over	1304.51
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	45127PA0010132	Rating Area 6	No Preference	56	799.17
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	45127PA0010132	Rating Area 6	No Preference	60	929.68
	45127PA0010132	Rating Area 6	No Preference	61	962.57
	45127PA0010132	Rating Area 6	No Preference	62	984.15
	45127PA0010132	Rating Area 6	No Preference	63	1011.21
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	45127PA0010143	Rating Area 7	No Preference	64 and over	1069.10
	45127PA0010143	Rating Area 9	No Preference	0-14	285.86
	45127PA0010143	Rating Area 9	No Preference	15	311.27
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	45127PA0010143	Rating Area 9	No Preference	18	341.16
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	45127PA0010143	Rating Area 9	No Preference	50	667.37
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	45127PA0010161	Rating Area 9	No Preference	59	1136.78
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	45127PA0010187	Rating Area 7	No Preference	57	802.91
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45127PA0130007	Rating Area 9	No Preference	63	1028.40
45127PA0130007	Rating Area 9	No Preference	64 and over	1045.13



2019 Rates Table Template v8.1	All fields with an asterisk ( *) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	45127			
	45-5492167			
	4/1/2019			
	6/30/2019			
	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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	45127PA0010186	Rating Area 9	No Preference	59	893.10
	45127PA0010186	Rating Area 9	No Preference	60	931.19
	45127PA0010186	Rating Area 9	No Preference	61	964.13
	45127PA0010186	Rating Area 9	No Preference	62	985.74
	45127PA0010186	Rating Area 9	No Preference	63	1012.85
	45127PA0010186	Rating Area 9	No Preference	64 and over	1029.32
	45127PA0010187	Rating Area 6	No Preference	0-14	248.66
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	45127PA0010187	Rating Area 6	No Preference	16	279.21
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	45127PA0010187	Rating Area 6	No Preference	45	469.36
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	45127PA0010187	Rating Area 6	No Preference	63	959.52
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2019 Rates Table Template v8.1	All fields with an asterisk ( *) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	45127			
	45-5492167			
	7/1/2019			
	9/30/2019			
	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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45127PA0010054	Rating Area 6	No Preference	19	457.37
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	45127PA0010089	Rating Area 9	No Preference	17	374.11
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	45127PA0010089	Rating Area 9	No Preference	54	902.51
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	45127PA0010089	Rating Area 9	No Preference	63	1247.88
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	Rating Area 6	No Preference	61	1261.77
	Rating Area 6	No Preference	62	1290.06
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	45127PA0010131	Rating Area 6	No Preference	61	973.05

	45127PA0010131	Rating Area 6	No Preference	62	994.86
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	45127PA0010131	Rating Area 7	No Preference	0-14	272.85
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	45127PA0010131	Rating Area 7	No Preference	23	356.67
	45127PA0010131	Rating Area 7	No Preference	24	356.67
	45127PA0010131	Rating Area 7	No Preference	25	358.10
	45127PA0010131	Rating Area 7	No Preference	26	365.23
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	Rating Area 9	No Preference	62	1097.57
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	Rating Area 9	No Preference	64 and over	1146.08
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	45127PA0010144	Rating Area 9	No Preference	63	1162.75
	45127PA0010144	Rating Area 9	No Preference	64 and over	1181.66
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	45127PA0010186	Rating Area 7	No Preference	54	709.92
	45127PA0010186	Rating Area 7	No Preference	55	741.51
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	45127PA0130004	Rating Area 6	No Preference	55	757.78
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	45127PA0130004	Rating Area 6	No Preference	61	954.87
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2019 Rates Table Template v8.1	All fields with an asterisk ( *) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	45127			
	45-5492167			
	10/1/2019			
	12/31/2019			
	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
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	45127PA0010089	Rating Area 6	No Preference	56	927.95
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	45127PA0010116	Rating Area 7	No Preference	53	943.02
	45127PA0010116	Rating Area 7	No Preference	54	986.93
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	Rating Area 6	No Preference	53	930.83
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	45127PA0010124	Rating Area 9	No Preference	51	787.45
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	45127PA0010124	Rating Area 9	No Preference	54	901.45
	45127PA0010124	Rating Area 9	No Preference	55	941.56
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	45127PA0010124	Rating Area 9	No Preference	58	1075.83
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	Rating Area 9	No Preference	62	1115.32
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	45127PA0010170	Rating Area 9	No Preference	52	743.76
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	45127PA0010186	Rating Area 6	No Preference	54	700.39
	45127PA0010186	Rating Area 6	No Preference	55	731.55
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	45127PA0010187	Rating Area 9	No Preference	62	1041.47
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	45127PA0010188	Rating Area 6	No Preference	55	881.65
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	45127PA0130006	Rating Area 9	No Preference	16	373.18
	45127PA0130006	Rating Area 9	No Preference	17	384.48
	45127PA0130006	Rating Area 9	No Preference	18	396.64
	45127PA0130006	Rating Area 9	No Preference	19	408.81
	45127PA0130006	Rating Area 9	No Preference	20	421.41
	45127PA0130006	Rating Area 9	No Preference	21	434.44
	45127PA0130006	Rating Area 9	No Preference	22	434.44
	45127PA0130006	Rating Area 9	No Preference	23	434.44
	45127PA0130006	Rating Area 9	No Preference	24	434.44
	45127PA0130006	Rating Area 9	No Preference	25	436.18
	45127PA0130006	Rating Area 9	No Preference	26	444.87
	45127PA0130006	Rating Area 9	No Preference	27	455.29
	45127PA0130006	Rating Area 9	No Preference	28	472.24
	45127PA0130006	Rating Area 9	No Preference	29	486.14
	45127PA0130006	Rating Area 9	No Preference	30	493.09
	45127PA0130006	Rating Area 9	No Preference	31	503.52
	45127PA0130006	Rating Area 9	No Preference	32	513.94
	45127PA0130006	Rating Area 9	No Preference	33	520.46
	45127PA0130006	Rating Area 9	No Preference	34	527.41
	45127PA0130006	Rating Area 9	No Preference	35	530.89
	45127PA0130006	Rating Area 9	No Preference	36	534.36
	45127PA0130006	Rating Area 9	No Preference	37	537.84
	45127PA0130006	Rating Area 9	No Preference	38	541.31
	45127PA0130006	Rating Area 9	No Preference	39	548.26
	45127PA0130006	Rating Area 9	No Preference	40	555.22
	45127PA0130006	Rating Area 9	No Preference	41	565.64
	45127PA0130006	Rating Area 9	No Preference	42	575.63
	45127PA0130006	Rating Area 9	No Preference	43	589.54
	45127PA0130006	Rating Area 9	No Preference	44	606.91
	45127PA0130006	Rating Area 9	No Preference	45	627.33
	45127PA0130006	Rating Area 9	No Preference	46	651.66
	45127PA0130006	Rating Area 9	No Preference	47	679.03
	45127PA0130006	Rating Area 9	No Preference	48	710.31
	45127PA0130006	Rating Area 9	No Preference	49	741.16
	45127PA0130006	Rating Area 9	No Preference	50	775.91
	45127PA0130006	Rating Area 9	No Preference	51	810.23
	45127PA0130006	Rating Area 9	No Preference	52	848.03
	45127PA0130006	Rating Area 9	No Preference	53	886.26
	45127PA0130006	Rating Area 9	No Preference	54	927.53
	45127PA0130006	Rating Area 9	No Preference	55	968.80
	45127PA0130006	Rating Area 9	No Preference	56	1013.55
	45127PA0130006	Rating Area 9	No Preference	57	1058.73
	45127PA0130006	Rating Area 9	No Preference	58	1106.96
	45127PA0130006	Rating Area 9	No Preference	59	1130.85
	45127PA0130006	Rating Area 9	No Preference	60	1179.07
	45127PA0130006	Rating Area 9	No Preference	61	1220.78
	45127PA0130006	Rating Area 9	No Preference	62	1248.15
	45127PA0130006	Rating Area 9	No Preference	63	1282.47
	45127PA0130006	Rating Area 9	No Preference	64 and over	1303.31
	45127PA0130005	Rating Area 9	No Preference	0-14	326.75
	45127PA0130005	Rating Area 9	No Preference	15	355.80
	45127PA0130005	Rating Area 9	No Preference	16	366.90
	45127PA0130005	Rating Area 9	No Preference	17	378.01
	45127PA0130005	Rating Area 9	No Preference	18	389.97
	45127PA0130005	Rating Area 9	No Preference	19	401.93
	45127PA0130005	Rating Area 9	No Preference	20	414.32
	45127PA0130005	Rating Area 9	No Preference	21	427.13
	45127PA0130005	Rating Area 9	No Preference	22	427.13
	45127PA0130005	Rating Area 9	No Preference	23	427.13
	45127PA0130005	Rating Area 9	No Preference	24	427.13
	45127PA0130005	Rating Area 9	No Preference	25	428.84
	45127PA0130005	Rating Area 9	No Preference	26	437.38
	45127PA0130005	Rating Area 9	No Preference	27	447.63
	45127PA0130005	Rating Area 9	No Preference	28	464.29
	45127PA0130005	Rating Area 9	No Preference	29	477.96
	45127PA0130005	Rating Area 9	No Preference	30	484.79
	45127PA0130005	Rating Area 9	No Preference	31	495.04
	45127PA0130005	Rating Area 9	No Preference	32	505.29
	45127PA0130005	Rating Area 9	No Preference	33	511.70
	45127PA0130005	Rating Area 9	No Preference	34	518.53
	45127PA0130005	Rating Area 9	No Preference	35	521.95
	45127PA0130005	Rating Area 9	No Preference	36	525.37
	45127PA0130005	Rating Area 9	No Preference	37	528.79
	45127PA0130005	Rating Area 9	No Preference	38	532.20
	45127PA0130005	Rating Area 9	No Preference	39	539.04

	45127PA0130005	Rating Area 9	No Preference	40	545.87
	45127PA0130005	Rating Area 9	No Preference	41	556.12
	45127PA0130005	Rating Area 9	No Preference	42	565.95
	45127PA0130005	Rating Area 9	No Preference	43	579.61
	45127PA0130005	Rating Area 9	No Preference	44	596.70
	45127PA0130005	Rating Area 9	No Preference	45	616.77
	45127PA0130005	Rating Area 9	No Preference	46	640.69
	45127PA0130005	Rating Area 9	No Preference	47	667.60
	45127PA0130005	Rating Area 9	No Preference	48	698.36
	45127PA0130005	Rating Area 9	No Preference	49	728.68
	45127PA0130005	Rating Area 9	No Preference	50	762.85
	45127PA0130005	Rating Area 9	No Preference	51	796.60
	45127PA0130005	Rating Area 9	No Preference	52	833.76
	45127PA0130005	Rating Area 9	No Preference	53	871.34
	45127PA0130005	Rating Area 9	No Preference	54	911.92
	45127PA0130005	Rating Area 9	No Preference	55	952.50
	45127PA0130005	Rating Area 9	No Preference	56	996.49
	45127PA0130005	Rating Area 9	No Preference	57	1040.91
	45127PA0130005	Rating Area 9	No Preference	58	1088.33
	45127PA0130005	Rating Area 9	No Preference	59	1111.82
	45127PA0130005	Rating Area 9	No Preference	60	1159.23
	45127PA0130005	Rating Area 9	No Preference	61	1200.23
	45127PA0130005	Rating Area 9	No Preference	62	1227.14
	45127PA0130005	Rating Area 9	No Preference	63	1260.89
	45127PA0130005	Rating Area 9	No Preference	64 and over	1281.38
45127PA0130008		Rating Area 9	No Preference	0-14	285.30
45127PA0130008		Rating Area 9	No Preference	15	310.65
45127PA0130008		Rating Area 9	No Preference	16	320.35
45127PA0130008		Rating Area 9	No Preference	17	330.05
45127PA0130008		Rating Area 9	No Preference	18	340.49
45127PA0130008		Rating Area 9	No Preference	19	350.93
45127PA0130008		Rating Area 9	No Preference	20	361.75
45127PA0130008		Rating Area 9	No Preference	21	372.93
45127PA0130008		Rating Area 9	No Preference	22	372.93
45127PA0130008		Rating Area 9	No Preference	23	372.93
45127PA0130008		Rating Area 9	No Preference	24	372.93
45127PA0130008		Rating Area 9	No Preference	25	374.43
45127PA0130008		Rating Area 9	No Preference	26	381.89
45127PA0130008		Rating Area 9	No Preference	27	390.84
45127PA0130008		Rating Area 9	No Preference	28	405.38
45127PA0130008		Rating Area 9	No Preference	29	417.31
45127PA0130008		Rating Area 9	No Preference	30	423.28
45127PA0130008		Rating Area 9	No Preference	31	432.23
45127PA0130008		Rating Area 9	No Preference	32	441.18
45127PA0130008		Rating Area 9	No Preference	33	446.78
45127PA0130008		Rating Area 9	No Preference	34	452.74
45127PA0130008		Rating Area 9	No Preference	35	455.73
45127PA0130008		Rating Area 9	No Preference	36	458.71
45127PA0130008		Rating Area 9	No Preference	37	461.69
45127PA0130008		Rating Area 9	No Preference	38	464.68
45127PA0130008		Rating Area 9	No Preference	39	470.64
45127PA0130008		Rating Area 9	No Preference	40	476.61
45127PA0130008		Rating Area 9	No Preference	41	485.56
45127PA0130008		Rating Area 9	No Preference	42	494.14
45127PA0130008		Rating Area 9	No Preference	43	506.07
45127PA0130008		Rating Area 9	No Preference	44	520.99
45127PA0130008		Rating Area 9	No Preference	45	538.52
45127PA0130008		Rating Area 9	No Preference	46	559.40
45127PA0130008		Rating Area 9	No Preference	47	582.90
45127PA0130008		Rating Area 9	No Preference	48	609.75
45127PA0130008		Rating Area 9	No Preference	49	636.23
45127PA0130008		Rating Area 9	No Preference	50	666.06
45127PA0130008		Rating Area 9	No Preference	51	695.52
45127PA0130008		Rating Area 9	No Preference	52	727.97
45127PA0130008		Rating Area 9	No Preference	53	760.79
45127PA0130008		Rating Area 9	No Preference	54	796.22
45127PA0130008		Rating Area 9	No Preference	55	831.64
45127PA0130008		Rating Area 9	No Preference	56	870.06
45127PA0130008		Rating Area 9	No Preference	57	908.84
45127PA0130008		Rating Area 9	No Preference	58	950.24
45127PA0130008		Rating Area 9	No Preference	59	970.75
45127PA0130008		Rating Area 9	No Preference	60	1012.15
45127PA0130008		Rating Area 9	No Preference	61	1047.95
45127PA0130008		Rating Area 9	No Preference	62	1071.44
45127PA0130008		Rating Area 9	No Preference	63	1100.90
45127PA0130008		Rating Area 9	No Preference	64 and over	1118.79
45127PA0130007		Rating Area 9	No Preference	0-14	279.65
45127PA0130007		Rating Area 9	No Preference	15	304.51
45127PA0130007		Rating Area 9	No Preference	16	314.01
45127PA0130007		Rating Area 9	No Preference	17	323.52
45127PA0130007		Rating Area 9	No Preference	18	333.75
45127PA0130007		Rating Area 9	No Preference	19	343.99
45127PA0130007		Rating Area 9	No Preference	20	354.59
45127PA0130007		Rating Area 9	No Preference	21	365.56
45127PA0130007		Rating Area 9	No Preference	22	365.56
45127PA0130007		Rating Area 9	No Preference	23	365.56
45127PA0130007		Rating Area 9	No Preference	24	365.56
45127PA0130007		Rating Area 9	No Preference	25	367.02
45127PA0130007		Rating Area 9	No Preference	26	374.33
45127PA0130007		Rating Area 9	No Preference	27	383.11
45127PA0130007		Rating Area 9	No Preference	28	397.36
45127PA0130007		Rating Area 9	No Preference	29	409.06
45127PA0130007		Rating Area 9	No Preference	30	414.91
45127PA0130007		Rating Area 9	No Preference	31	423.68
45127PA0130007		Rating Area 9	No Preference	32	432.46
45127PA0130007		Rating Area 9	No Preference	33	437.94
45127PA0130007		Rating Area 9	No Preference	34	443.79
45127PA0130007		Rating Area 9	No Preference	35	446.71
45127PA0130007		Rating Area 9	No Preference	36	449.64
45127PA0130007		Rating Area 9	No Preference	37	452.56
45127PA0130007		Rating Area 9	No Preference	38	455.49
45127PA0130007		Rating Area 9	No Preference	39	461.33
45127PA0130007		Rating Area 9	No Preference	40	467.18
45127PA0130007		Rating Area 9	No Preference	41	475.96
45127PA0130007		Rating Area 9	No Preference	42	484.36
45127PA0130007		Rating Area 9	No Preference	43	496.06

45127PA0130007	Rating Area 9	No Preference	44	510.69
45127PA0130007	Rating Area 9	No Preference	45	527.87
45127PA0130007	Rating Area 9	No Preference	46	548.34
45127PA0130007	Rating Area 9	No Preference	47	571.37
45127PA0130007	Rating Area 9	No Preference	48	597.69
45127PA0130007	Rating Area 9	No Preference	49	623.64
45127PA0130007	Rating Area 9	No Preference	50	652.89
45127PA0130007	Rating Area 9	No Preference	51	681.77
45127PA0130007	Rating Area 9	No Preference	52	713.57
45127PA0130007	Rating Area 9	No Preference	53	745.74
45127PA0130007	Rating Area 9	No Preference	54	780.47
45127PA0130007	Rating Area 9	No Preference	55	815.20
45127PA0130007	Rating Area 9	No Preference	56	852.85
45127PA0130007	Rating Area 9	No Preference	57	890.87
45127PA0130007	Rating Area 9	No Preference	58	931.44
45127PA0130007	Rating Area 9	No Preference	59	951.55
45127PA0130007	Rating Area 9	No Preference	60	992.13
45127PA0130007	Rating Area 9	No Preference	61	1027.22
45127PA0130007	Rating Area 9	No Preference	62	1050.25
45127PA0130007	Rating Area 9	No Preference	63	1079.13
45127PA0130007	Rating Area 9	No Preference	64 and over	1096.67



Capital Advantage Assurance Company  
Small Group Rates  
Effective 1/1/2019  
Benefit Summary

SMALL GROUP 1-50 PORTFOLIO

Changes	Plan Name	HIOS ID		Deductible (2x Family)	Coinsurance	Out-of-Pocket Maximum	PCP	Specialist	Emergency Room	Urgent Care	IP Hospital per day, maximum of 5 days	Hi-Tech Imaging	Lab Ind   Hos	OP Surgery ASC   ACH	Small Group: Rx \$0 Individual: Rx	Small Group: Rx \$250 (brand only deductible) Individual: N/A	
		Small Group: Rx \$0 Individual: Rx	Small Group: Rx \$250 (brand only deductible) Individual: N/A	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network		
PLATINUM PRODUCTS																	
Changes	Platinum PPO 0/0/15	45127PA0010055	45127PA0010054	\$0	0%	\$6,650	\$15	\$30	D/150	\$50	N/A	\$0	0   15	30   0	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
Changes	Platinum PPO 250/0/15	45127PA0010058	45127PA0010057	\$250	0%	\$6,650	\$15	\$30	D/200	\$50	N/A	D/0	D/0   15	D/30   D/0	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
GOLD PRODUCTS																	
New Plan	Gold Capital Advantage EPO 1000/0/25	45127PA0130006	45127PA0130005	\$1,000	0%	\$7,900	\$25	\$50	D/250	\$75	N/A	D/125	D/0   D/25	D/25   D/125	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
Changes	Gold PPO 1000/0/25	45127PA0010085	45127PA0010084	\$1,000	0%	\$7,900	\$25	\$50	D/250	\$75	N/A	D/0	D/0   25	D/50   150	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
Changes	Gold PPO 2000/0/20	45127PA0010090	45127PA0010089	\$2,000	0%	\$7,900	\$20	\$40	D/250	\$75	N/A	D/0	D/0   20	D/40   100	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
New Plan	Gold PPO 2000/20/20	45127PA0010191	45127PA0010190	\$2,000	20%	\$7,900	\$20	\$40	D/250	\$75	N/A	D/20%	D/20%   D/20%	D/40%   D/20%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
Changes	Gold PPO 500/0/20	45127PA0010117	45127PA0010116	\$500	0%	\$6,650	\$20	\$40	D/250	\$75	N/A	D/125	D/0   20	D/40   125	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
Changes	Gold PPO HRA 3500/0/35 - 700	45127PA0010070	45127PA0010069	\$3,500	0%	\$7,900	\$35	\$65	D/350	\$75	N/A	D/0	D/0   35	D/65   250	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
Changes	Gold QHDHP PPO 1500/0/15	45127PA0010161		\$1,500	0%	\$6,650	D/15	D/30	D/250	D/75	N/A	D/0	D/0   D/15	D/30   D/0	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160		
Changes	Gold Shared Deductible PPO 3000/0/25 - 500	45127PA0010189	45127PA0010188	\$3,000	0%	\$7,900	\$25	\$50	D/250	\$75	N/A	D/0	D/0   25	D/50   250	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
Changes	Gold Valley Advantage EPO 1000/0/25	45127PA0130002	45127PA0130001	\$1,000	0%	\$7,900	\$25	\$50	D/250	\$75	N/A	D/125	D/0   D/25	D/25   D/125	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
SILVER PRODUCTS																	
New Plan	Silver Capital Advantage EPO 3000/0/45	45127PA0130008	45127PA0130007	\$3,000	0%	\$7,900	\$45	\$75	D/400	\$100	N/A	D/325	D/0   D/45	D/45   D/250	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
Changes	Silver PPO 3000/0/45	45127PA0010144	45127PA0010143	\$3,000	0%	\$7,900	\$45	\$75	D/400	\$100	N/A	D/325	D/0   45	D/75   250	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
Changes	Silver PPO 4000/0/35	45127PA0010132	45127PA0010131	\$4,000	0%	\$7,900	\$35	\$65	D/350	\$100	N/A	D/300	D/0   35	D/65   250	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
Changes	Silver PPO 5000/0/35	45127PA0010185	45127PA0010184	\$5,000	0%	\$7,900	\$35	\$65	D/350	\$100	N/A	D/0	D/0   35	D/65   500	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
New Plan	Silver PPO 5000/20/35	45127PA0010193	45127PA0010192	\$5,000	20%	\$7,900	\$35	\$65	D/350	\$100	N/A	D/20%	D/20%   D/20%	D/40%   D/20%	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
Changes	Silver PPO 6000/0/35	45127PA0010187	45127PA0010186	\$6,000	0%	\$7,900	\$35	\$65	D/350	\$100	N/A	D/0	D/0   35	D/65   500	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
Changes	Silver QHDHP PPO 2250/0/25	45127PA0010124		\$2,250	0%	\$6,650	D/25	D/50	D/350	D/100	N/A	D/200	D/0   D/25	D/50   D/0	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160		
Changes	Silver QHDHP PPO 3500/0/25	45127PA0010170		\$3,500	0%	\$6,650	D/25	D/50	D/350	D/100	N/A	D/0	D/0   D/25	D/50   D/0	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 7/25/55/80, Mail: 14/50/110/160		
Changes	Silver Valley Advantage EPO 3000/0/45	45127PA0130004	45127PA0130003	\$3,000	0%	\$7,900	\$45	\$75	D/400	\$100	N/A	D/325	D/0   D/45	D/45   D/250	Rx Ded: \$0, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	Rx Ded: \$250, Rx Gen - Ded Applies? N, Retail: 4/15/45/70, Mail: 8/30/90/140	
BRONZE PRODUCTS																	
Changes	Bronze QHDHP PPO 6650/0/0	45127PA0010135		\$6,650	0%	\$6,650	D/0	D/0	D/0	D/0	N/A	D/0	D/0   D/0	D/0   D/0	Rx Ded: Combined, Rx Gen - Ded Applies? Y, Retail: 0/0/0/0, Mail: 0/0/0/0		

1 Drug copays listed are Preferred Generic/Non-Preferred Generic/Preferred Brand/Non-Preferred Brand  
2 Speciality drug coverage = 20% up to \$250 per fill/20% up to \$350 per fill/20% up to \$450 per fill  
3 Tiered Lab benefits. Independent labs | Hospital based labs  
4 D = Deductible D/\$ = Deductible applies first then a copay  
5 Plan naming convention = Metal level, Plan type, Deductible/Coinsurance/Office Visit Copay - HRA funding  
6 CareConnect copays listed are for PCP directed care

Capital Advantage Assurance Company  
Small Group Rates  
Effective 1/1/2019  
Benefit Change Summary

Exhibit B\_BenChange

Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	AV		Metal Level		HRA Amount		Deductible(2x Family)		Coinsurance		MOOP	
						2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	90.2%	90.5%	Platinum	Platinum	0	0	0	0	0%	0%	3,000	6,650
2	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	88.9%	89.4%	Platinum	Platinum	0	0	0	0	0%	0%	3,000	6,650
3	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	88.2%	88.9%	Platinum	Platinum	0	0	250	250	0%	0%	6,350	6,650
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	86.9%	87.8%	Platinum	Platinum	0	0	250	250	0%	0%	6,350	6,650
5	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/20	Rx 0	79.3%	81.0%	Gold	Gold	0	0	500	500	0%	0%	6,350	6,650
6	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/20	Rx 250	78.3%	80.2%	Gold	Gold	0	0	500	500	0%	0%	6,350	6,650
7	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	78.2%	78.3%	Gold	Gold	0	0	1,000	1,000	0%	0%	6,350	7,900
8	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	77.2%	77.5%	Gold	Gold	0	0	1,000	1,000	0%	0%	6,350	7,900
9	Off Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 1000/0/25	Rx 0	78.9%	79.7%	Gold	Gold	0	0	1,000	1,000	0%	0%	7,350	7,900
10	Off Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 1000/0/25	Rx 250	77.8%	78.8%	Gold	Gold	0	0	1,000	1,000	0%	0%	7,350	7,900
11	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/15	Combined	77.3%	77.6%	Gold	Gold	0	0	1,500	1,500	0%	0%	6,350	6,650
12	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	77.2%	77.3%	Gold	Gold	0	0	2,000	2,000	0%	0%	6,350	7,900
13	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	76.1%	76.4%	Gold	Gold	0	0	2,000	2,000	0%	0%	6,350	7,900
14	Off Exchange	Existing	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 0	78.4%	79.3%	Gold	Gold	500	500	5,000	3,000	0%	0%	7,350	7,900
15	Off Exchange	Existing	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 250	77.4%	78.5%	Gold	Gold	500	500	5,000	3,000	0%	0%	7,350	7,900
16	Off Exchange	Existing	45127PA0010070	Gold PPO HRA 3500/0/35 - 700	Rx 0	80.4%	79.5%	Gold	Gold	700	700	3,500	3,500	0%	0%	7,350	7,900
17	Off Exchange	Existing	45127PA0010069	Gold PPO HRA 3500/0/35 - 700	Rx 250	79.4%	78.6%	Gold	Gold	700	700	3,500	3,500	0%	0%	7,350	7,900
18	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2250/0/25	Combined	70.7%	71.9%	Silver	Silver	0	0	2,250	2,250	0%	0%	6,550	6,650
19	Off Exchange	Existing	45127PA0010144	Silver PPO 3000/0/45	Rx 0	71.9%	71.5%	Silver	Silver	0	0	3,000	3,000	0%	0%	7,350	7,900
20	Off Exchange	Existing	45127PA0010143	Silver PPO 3000/0/45	Rx 250	71.0%	70.8%	Silver	Silver	0	0	3,000	3,000	0%	0%	7,350	7,900
21	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 3000/0/45	Rx 0	72.0%	71.6%	Silver	Silver	0	0	3,000	3,000	0%	0%	7,350	7,900
22	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 3000/0/45	Rx 250	71.0%	70.9%	Silver	Silver	0	0	3,000	3,000	0%	0%	7,350	7,900
23	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	67.0%	67.8%	Silver	Silver	0	0	3,500	3,500	0%	0%	6,550	6,650
24	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/35	Rx 0	72.0%	70.9%	Silver	Silver	0	0	4,000	4,000	0%	0%	7,350	7,900
25	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/35	Rx 250	71.0%	70.2%	Silver	Silver	0	0	4,000	4,000	0%	0%	7,350	7,900
26	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	71.5%	70.0%	Silver	Silver	0	0	5,000	5,000	0%	0%	7,350	7,900
27	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	70.4%	69.3%	Silver	Silver	0	0	5,000	5,000	0%	0%	7,350	7,900
28	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	70.7%	69.0%	Silver	Silver	0	0	6,000	6,000	0%	0%	7,350	7,900
29	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	69.7%	68.3%	Silver	Silver	0	0	6,000	6,000	0%	0%	7,350	7,900
30	Off Exchange	Existing	53789PA0090004	Bronze HMO 7000/0/60	Combined	61.5%	61.5%	Bronze	Bronze	0	0	7,000	7,000	0%	0%	7,350	7,900
31	Off Exchange	Existing	45127PA0010135	Bronze QHDHP PPO 6650/0/0	Combined	61.0%	61.4%	Bronze	Bronze	0	0	6,350	6,650	0%	0%	6,350	6,650
32	Off Exchange	New	82795PA0130001	Gold PPO 0/0/25	Rx 500		79.6%		Gold		0	0		0%			6,650
33	Off Exchange	New	45127PA0010191	Gold PPO 2000/20/20	Rx 0		77.2%		Gold		0	2,000	20%				7,900
34	Off Exchange	New	45127PA0010190	Gold PPO 2000/20/20	Rx 250		76.2%		Gold		0	2,000	20%				7,900
35	Off Exchange	New	45127PA0130006	Gold Capital Advantage EPO 1000/0/25	Rx 0		79.7%		Gold		0	1,000	0%				7,900
36	Off Exchange	New	45127PA0130005	Gold Capital Advantage EPO 1000/0/25	Rx 250		78.8%		Gold		0	1,000	0%				7,900
37	Off Exchange	New	45127PA0130008	Silver Capital Advantage EPO 3000/0/45	Rx 0		71.6%		Silver		0	3,000	0%				7,900
38	Off Exchange	New	45127PA0130007	Silver Capital Advantage EPO 3000/0/45	Rx 250		70.9%		Silver		0	3,000	0%				7,900
39	Off Exchange	New	45127PA0010193	Silver PPO 5000/20/35	Rx 0		70.7%		Silver		0	5,000	20%				7,900
40	Off Exchange	New	45127PA0010192	Silver PPO 5000/20/35	Rx 250		69.8%		Silver		0	5,000		20%			7,900

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Exhibit B\_BenChange

Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	ACA PCP		Non-ACA PCP		SPC		ER		UC		IP Hosp Copay Per Day		Hi-Tech Imaging		Low End Imaging		Lab Independent		Lab Hospital-Based		OP Surg ASC	
						2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	15	15	15	15	30	30	150	D/150	50	50	N/A	N/A	0	0	0	0	15	15	30	30	0	0
2	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	15	15	15	15	30	30	150	D/150	50	50	N/A	N/A	0	0	0	0	15	15	30	30	0	0
3	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	15	15	15	15	30	30	200	D/200	50	50	N/A	N/A	D/0	D/0	D/0	D/0	15	15	D/30	D/30	D/0	D/0
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	15	15	15	15	30	30	200	D/200	50	50	N/A	N/A	D/0	D/0	D/0	D/0	15	15	D/30	D/30	D/0	D/0
5	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/20	Rx 0	25	20	25	20	50	40	300	D/250	75	75	N/A	N/A	D/125	D/125	D/0	D/0	25	20	D/50	D/40	125	125
6	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/20	Rx 250	25	20	25	20	50	40	300	D/250	75	75	N/A	N/A	D/125	D/125	D/0	D/0	25	20	D/50	D/40	125	125
7	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	25	25	25	25	50	50	250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/50	150	150
8	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	25	25	25	25	50	50	250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/50	150	150
9	Off Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 1000/0/25	Rx 0	25	25	25	25	50	50	250	D/250	75	75	N/A	N/A	D/125	D/125	D/0	D/0	D/25	D/25	D/25	D/25	D/125	D/125
10	Off Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 1000/0/25	Rx 250	25	25	25	25	50	50	250	D/250	75	75	N/A	N/A	D/125	D/125	D/0	D/0	D/25	D/25	D/25	D/25	D/125	D/125
11	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/15	Combined	D/15	D/15	D/15	D/15	D/30	D/30	D/250	D/250	D/75	D/75	N/A	N/A	D/0	D/0	D/0	D/0	D/15	D/15	D/30	D/30	D/0	D/0
12	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	20	20	20	20	40	40	250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	20	20	D/40	D/40	150	100
13	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	20	20	20	20	40	40	250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	20	20	D/40	D/40	150	100
14	Off Exchange	Existing	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 0	25	25	25	25	50	50	250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/50	250	250
15	Off Exchange	Existing	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 250	25	25	25	25	50	50	250	D/250	75	75	N/A	N/A	D/0	D/0	D/0	D/0	25	25	D/50	D/50	250	250
16	Off Exchange	Existing	45127PA0010070	Gold PPO HRA 3500/0/35 - 700	Rx 0	35	35	35	35	65	65	350	D/350	75	75	N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	250	250
17	Off Exchange	Existing	45127PA0010069	Gold PPO HRA 3500/0/35 - 700	Rx 250	35	35	35	35	65	65	350	D/350	75	75	N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	250	250
18	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2250/0/25	Combined	D/25	D/25	D/25	D/25	D/50	D/50	D/350	D/350	D/100	D/100	N/A	N/A	D/200	D/200	D/0	D/0	D/25	D/25	D/50	D/50	D/0	D/0
19	Off Exchange	Existing	45127PA0010144	Silver PPO 3000/0/45	Rx 0	45	45	45	45	75	75	400	D/400	100	100	N/A	N/A	D/325	D/325	D/0	D/0	45	45	D/75	D/75	250	250
20	Off Exchange	Existing	45127PA0010143	Silver PPO 3000/0/45	Rx 250	45	45	45	45	75	75	400	D/400	100	100	N/A	N/A	D/325	D/325	D/0	D/0	45	45	D/75	D/75	250	250
21	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 3000/0/45	Rx 0	45	45	45	45	75	75	400	D/400	100	100	N/A	N/A	D/325	D/325	D/0	D/0	D/45	D/45	D/45	D/45	D/250	D/250
22	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 3000/0/45	Rx 250	45	45	45	45	75	75	400	D/400	100	100	N/A	N/A	D/325	D/325	D/0	D/0	D/45	D/45	D/45	D/45	D/250	D/250
23	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	D/25	D/25	D/25	D/25	D/50	D/50	D/350	D/350	D/100	D/100	N/A	N/A	D/0	D/0	D/0	D/0	D/25	D/25	D/50	D/50	D/0	D/0
24	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/35	Rx 0	35	35	35	35	65	65	350	D/350	100	100	N/A	N/A	D/300	D/300	D/0	D/0	35	35	D/65	D/65	250	250
25	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/35	Rx 250	35	35	35	35	65	65	350	D/350	100	100	N/A	N/A	D/300	D/300	D/0	D/0	35	35	D/65	D/65	250	250
26	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	35	35	35	35	65	65	350	D/350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	500	500
27	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	35	35	35	35	65	65	350	D/350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	500	500
28	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	35	35	35	35	65	65	350	D/350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	500	500
29	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	35	35	35	35	65	65	350	D/350	100	100	N/A	N/A	D/0	D/0	D/0	D/0	35	35	D/65	D/65	500	500
30	Off Exchange	Existing	53789PA0090004	Bronze HMO 7000/0/60	Combined	60	60	60	60	D/0	D/0	D/0	D/0	D/0	D/0	N/A	N/A	D/0	D/0	D/0	D/0	D/60	D/60	D/100	D/100	D/0	D/0
31	Off Exchange	Existing	45127PA0010135	Bronze QHDHP PPO 6650/0/0	Combined	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	N/A	N/A	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0	D/0
32	Off Exchange	New	82795PA0130001	Gold PPO 0/0/25	Rx 500	25		25		50		D/300		75		500		250		0		25		50		125	
33	Off Exchange	New	45127PA0010191	Gold PPO 2000/20/20	Rx 0	20		20		40		D/250		75		N/A		D/20%		D/20%		D/20%		D/40%		D/20%	
34	Off Exchange	New	45127PA0010190	Gold PPO 2000/20/20	Rx 250	20		20		40		D/250		75		N/A		D/20%		D/20%		D/20%		D/40%		D/20%	
35	Off Exchange	New	45127PA0130006	Gold Capital Advantage EPO 1000/0/25	Rx 0	25		25		50		D/250		75		N/A		D/125		D/0		D/25		D/25		D/125	
36	Off Exchange	New	45127PA0130005	Gold Capital Advantage EPO 1000/0/25	Rx 250	25		25		50		D/250		75		N/A		D/125		D/0		D/25		D/25		D/125	
37	Off Exchange	New	45127PA0130008	Silver Capital Advantage EPO 3000/0/45	Rx 0	45		45		75		D/400		100		N/A		D/325		D/0		D/45		D/45		D/250	
38	Off Exchange	New	45127PA0130007	Silver Capital Advantage EPO 3000/0/45	Rx 250	45		45		75		D/400		100		N/A		D/325		D/0		D/45		D/45		D/250	
39	Off Exchange	New	45127PA0010193	Silver PPO 5000/20/35	Rx 0	35		35		65		D/350		100		N/A		D/20%		D/20%		D/20%		D/40%		D/20%	
40	Off Exchange	New	45127PA0010192	Silver PPO 5000/20/35	Rx 250	35		35		65		D/350		100		N/A		D/20%		D/20%		D/20%		D/40%		D/20%	

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Exhibit B\_BenChange

Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	OP Surg AHC		Rx Ded		Rx Gen - Ded Applies?		Rx Gen Pref		Rx Gen Non-Pref		Rx Brand Pref		Rx Brand Non-Pref		Rx Specialty Coin Tier 1		Rx Specialty Max Tier 1		Rx Specialty Coin Tier 2		Rx Specialty Max Tier 2	
						2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	0	0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
2	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	0	0	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
3	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	D/0	D/0	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	D/0	D/0	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
5	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/20	Rx 0	D/250	D/250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
6	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/20	Rx 250	D/250	D/250	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
7	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	D/300	D/300	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
8	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	D/300	D/300	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
9	Off Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 1000/0/25	Rx 0	D/125	D/125	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
10	Off Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 1000/0/25	Rx 250	D/125	D/125	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
11	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/15	Combined	D/0	D/0	Combined	Combined	Y	Y	4	7	15	25	45	55	70	80	20%	20%	350	250	20%	20%	350	350
12	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	D/300	D/200	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
13	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	D/300	D/200	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
14	Off Exchange	Existing	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 0	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
15	Off Exchange	Existing	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 250	D/500	D/500	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
16	Off Exchange	Existing	45127PA0010070	Gold PPO HRA 3500/0/35 - 700	Rx 0	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
17	Off Exchange	Existing	45127PA0010069	Gold PPO HRA 3500/0/35 - 700	Rx 250	D/500	D/500	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
18	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2250/0/25	Combined	D/0	D/0	Combined	Combined	Y	Y	7	7	25	25	55	55	80	80	20%	20%	350	250	20%	20%	350	350
19	Off Exchange	Existing	45127PA0010144	Silver PPO 3000/0/45	Rx 0	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
20	Off Exchange	Existing	45127PA0010143	Silver PPO 3000/0/45	Rx 250	D/500	D/500	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
21	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 3000/0/45	Rx 0	D/250	D/250	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
22	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 3000/0/45	Rx 250	D/250	D/250	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
23	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	D/0	D/0	Combined	Combined	Y	Y	4	7	15	25	45	55	70	80	20%	20%	350	250	20%	20%	350	350
24	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/35	Rx 0	D/500	D/500	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
25	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/35	Rx 250	D/500	D/500	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
26	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	D/1000	D/1000	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
27	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	D/1000	D/1000	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
28	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	D/1000	D/1000	0	0	N	N	4	4	15	15	45	45	70	70	20%	20%	350	250	20%	20%	350	350
29	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	D/1000	D/1000	250	250	N	N	4	4	20	15	40	45	65	70	20%	20%	350	250	20%	20%	350	350
30	Off Exchange	Existing	53789PA0090004	Bronze HMO 7000/0/60	Combined	D/0	D/0	Combined	Combined	Y	Y	0	0	0	0	0	0	0	0	0%	0%	0	0	0%	0%	0	0
31	Off Exchange	Existing	45127PA0010135	Bronze QHDHP PPO 6650/0/0	Combined	D/0	D/0	Combined	Combined	Y	Y	0	0	0	0	0	0	0	0	0%	0%	0	0	0%	0%	0	0
32	Off Exchange	New	82795PA0130001	Gold PPO 0/0/25	Rx 500		250		500	N	N	4		15		45		70		20%			250	20%		350	
33	Off Exchange	New	45127PA0010191	Gold PPO 2000/20/20	Rx 0		D/40%		0	N	N	4		15		45		70		20%			250	20%		350	
34	Off Exchange	New	45127PA0010190	Gold PPO 2000/20/20	Rx 250		D/40%		250	N	N	4		15		45		70		20%			250	20%		350	
35	Off Exchange	New	45127PA0130006	Gold Capital Advantage EPO 1000/0/25	Rx 0		D/125		0	N	N	4		15		45		70		20%			250	20%		350	
36	Off Exchange	New	45127PA0130005	Gold Capital Advantage EPO 1000/0/25	Rx 250		D/125		250	N	N	4		15		45		70		20%			250	20%		350	
37	Off Exchange	New	45127PA0130008	Silver Capital Advantage EPO 3000/0/45	Rx 0		D/250		0	N	N	4		15		45		70		20%			250	20%		350	
38	Off Exchange	New	45127PA0130007	Silver Capital Advantage EPO 3000/0/45	Rx 250		D/250		250	N	N	4		15		45		70		20%			250	20%		350	
39	Off Exchange	New	45127PA0010193	Silver PPO 5000/20/35	Rx 0		D/40%		0	N	N	4		15		45		70		20%			250	20%		350	
40	Off Exchange	New	45127PA0010192	Silver PPO 5000/20/35	Rx 250		D/40%		250	N	N	4		15		45		70		20%			250	20%		350	

Capital Advantage Assurance Company  
Small Group Rates  
Effective 1/1/2019  
Benefit Change Summary

Exhibit B\_BenChange

Line	On/Off Exchange	New/Existing	HIOS	Med Description	Rx Description	Rx Gen Pref Coins		Rx Gen Non-Pref Coins		Rx Brand Pref Coin		Rx Brand Non-Pref Coins		Rx Gen Pref Mail Copay		Rx Gen Non-Pref Mail Copay		Rx Brand Pref Mail Copay		Rx Brand Non-Pref Mail Copay	
						2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
1	Off Exchange	Existing	45127PA0010055	Platinum PPO 0/0/15	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
2	Off Exchange	Existing	45127PA0010054	Platinum PPO 0/0/15	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
3	Off Exchange	Existing	45127PA0010058	Platinum PPO 250/0/15	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
4	Off Exchange	Existing	45127PA0010057	Platinum PPO 250/0/15	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
5	Off Exchange	Existing	45127PA0010117	Gold PPO 500/0/20	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
6	Off Exchange	Existing	45127PA0010116	Gold PPO 500/0/20	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
7	Off Exchange	Existing	45127PA0010085	Gold PPO 1000/0/25	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
8	Off Exchange	Existing	45127PA0010084	Gold PPO 1000/0/25	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
9	Off Exchange	Existing	45127PA0130002	Gold Valley Advantage EPO 1000/0/25	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
10	Off Exchange	Existing	45127PA0130001	Gold Valley Advantage EPO 1000/0/25	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
11	Off Exchange	Existing	45127PA0010161	Gold QHDHP PPO 1500/0/15	Combined	0%	0%	0%	0%	0%	0%	0%	0%	10	14	38	50	113	110	175	160
12	Off Exchange	Existing	45127PA0010090	Gold PPO 2000/0/20	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
13	Off Exchange	Existing	45127PA0010089	Gold PPO 2000/0/20	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
14	Off Exchange	Existing	45127PA0010189	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
15	Off Exchange	Existing	45127PA0010188	Gold Shared Deductible PPO 3000/0/25 - 500	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
16	Off Exchange	Existing	45127PA0010070	Gold PPO HRA 3500/0/35 - 700	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
17	Off Exchange	Existing	45127PA0010069	Gold PPO HRA 3500/0/35 - 700	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
18	Off Exchange	Existing	45127PA0010124	Silver QHDHP PPO 2250/0/25	Combined	0%	0%	0%	0%	0%	0%	0%	0%	18	14	63	50	138	110	200	160
19	Off Exchange	Existing	45127PA0010144	Silver PPO 3000/0/45	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
20	Off Exchange	Existing	45127PA0010143	Silver PPO 3000/0/45	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
21	Off Exchange	Existing	45127PA0130004	Silver Valley Advantage EPO 3000/0/45	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
22	Off Exchange	Existing	45127PA0130003	Silver Valley Advantage EPO 3000/0/45	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
23	Off Exchange	Existing	45127PA0010170	Silver QHDHP PPO 3500/0/25	Combined	0%	0%	0%	0%	0%	0%	0%	0%	10	14	38	50	113	110	175	160
24	Off Exchange	Existing	45127PA0010132	Silver PPO 4000/0/35	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
25	Off Exchange	Existing	45127PA0010131	Silver PPO 4000/0/35	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
26	Off Exchange	Existing	45127PA0010185	Silver PPO 5000/0/35	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
27	Off Exchange	Existing	45127PA0010184	Silver PPO 5000/0/35	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
28	Off Exchange	Existing	45127PA0010187	Silver PPO 6000/0/35	Rx 0	0%	0%	0%	0%	0%	0%	0%	0%	10	8	38	30	113	90	175	140
29	Off Exchange	Existing	45127PA0010186	Silver PPO 6000/0/35	Rx 250	0%	0%	0%	0%	0%	0%	0%	0%	10	8	50	30	100	90	163	140
30	Off Exchange	Existing	53789PA0090004	Bronze HMO 7000/0/60	Combined	0%	0%	0%	0%	0%	0%	0%	0%	0	0	0	0	0	0	0	0
31	Off Exchange	Existing	45127PA0010135	Bronze QHDHP PPO 6650/0/0	Combined	0%	0%	0%	0%	0%	0%	0%	0%	0	0	0	0	0	0	0	0
32	Off Exchange	New	82795PA0130001	Gold PPO 0/0/25	Rx 500		0%		0%		0%		0%		8		30		90		140
33	Off Exchange	New	45127PA0010191	Gold PPO 2000/20/20	Rx 0		0%		0%		0%		0%		8		30		90		140
34	Off Exchange	New	45127PA0010190	Gold PPO 2000/20/20	Rx 250		0%		0%		0%		0%		8		30		90		140
35	Off Exchange	New	45127PA0130006	Gold Capital Advantage EPO 1000/0/25	Rx 0		0%		0%		0%		0%		8		30		90		140
36	Off Exchange	New	45127PA0130005	Gold Capital Advantage EPO 1000/0/25	Rx 250		0%		0%		0%		0%		8		30		90		140
37	Off Exchange	New	45127PA0130008	Silver Capital Advantage EPO 3000/0/45	Rx 0		0%		0%		0%		0%		8		30		90		140
38	Off Exchange	New	45127PA0130007	Silver Capital Advantage EPO 3000/0/45	Rx 250		0%		0%		0%		0%		8		30		90		140
39	Off Exchange	New	45127PA0010193	Silver PPO 5000/20/35	Rx 0		0%		0%		0%		0%		8		30		90		140
40	Off Exchange	New	45127PA0010192	Silver PPO 5000/20/35	Rx 250		0%		0%		0%		0%		8		30		90		140

Small Group Rates

Effective 1/1/2019

Benefit Categories

IP-OP-Professional	Type of Service
Inpatient	IP - CABG
Inpatient	IP - Cesarean Maternity Delivery
Inpatient	IP - Major Joint Procedures of Lower Extremity
Inpatient	IP - Maternity Non-delivery
Inpatient	IP - Medical
Inpatient	IP - Neonatal
Inpatient	IP - Newborn
Inpatient	IP - Normal maternity delivery
Inpatient	IP - Other Cardiovascular Procedures
Inpatient	IP - Other Surgical
Inpatient	IP - Psychiatric
Inpatient	IP - Substance Abuse
Inpatient	IP - Unmappable
Outpatient	OP - Blood
Outpatient	OP - Cardiac Rehab
Outpatient	OP - Cardiovascular
Outpatient	OP - Dialysis
Outpatient	OP - Emergency Room
Outpatient	OP - Maternity Non-delivery Care
Outpatient	OP - Observation Room
Outpatient	OP - Other OP Services
Outpatient	OP - PT/OT/ST
Outpatient	OP - Pathology/Lab
Outpatient	OP - Pharmacy
Outpatient	OP - Psychiatric
Outpatient	OP - Radiology - CT/MRI/PET
Outpatient	OP - Radiology - General
Outpatient	OP - Substance Abuse
Outpatient	OP - Surgery
Outpatient	OP - Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - IP Psychiatric
Professional	IP Visits - IP Substance Abuse
Professional	IP Visits - Medical
Professional	Inpatient Surgery - Primary Surgeon
Professional	Inpatient Surgery - Anesthesia
Professional	Inpatient Surgery - Assistant Surgeon
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physical Therapy
Professional	Pathology/Lab - IP
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - IP
Professional	Unmapped
Professional	ADDL Benefits Other
Professional	Hearing Aids
Professional	IP Visits - Medical
Professional	Independent Lab
Professional	Maternity - Cesarean Deliveries
Professional	Maternity - Non Deliveries
Professional	Maternity - Normal Deliveries
Professional	OP Visits - OP Psychiatric
Professional	OP Visits - OP Substance Abuse
Professional	Office Administered Drugs
Professional	Office/Misc - Allergy Immunotherapy
Professional	Office/Misc - Allergy Testing
Professional	Office/Misc - Misc. Medical
Professional	Office/Misc - Office/Home Visits
Professional	Office/Misc - Urgent Care
Professional	Other Physician - Cardiovascular
Professional	Other Physician - Chiropractor
Professional	Other Physician - Consults
Professional	Other Physician - Emergency Room Visits
Professional	Other Physician - Physical Therapy
Professional	Outpatient Surgery - Anesthesia
Professional	Outpatient Surgery - Office
Professional	Outpatient Surgery - Outpatient Facility
Professional	Pathology/Lab - OP
Professional	Pathology/Lab - Office
Professional	Preventive care - Hearing/Speech Exams
Professional	Preventive care - Immunization
Professional	Preventive care - Other
Professional	Preventive care - Physical Exams
Professional	Preventive care - Well Baby Exams
Professional	Radiology - OP - CT/MRI/PET
Professional	Radiology - OP - General
Professional	Radiology - Office - CT/MRI/PET
Professional	Radiology - Office - General
Professional	Unmapped
Other Medical	Unmapped
Other Medical	OP - Ambulance
Other Medical	OP - DME
Other Medical	OP - Home Health/PDN
Other Medical	OP - Medical Surgical Supplies
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams
Other Medical	Dental
Other Medical	Other - Ambulance
Other Medical	Other - DME
Other Medical	Other - Glasses/Contacts
Other Medical	Other - PDN/Home Health
Other Medical	Other - Prosthetics
Other Medical	Preventive care - Vision Exams





Capital Advantage Assurance Company

Small Group Rates

Effective 1/1/2019

Trend

Exhibit E\_Trend

Trend by Service Category						
Category	Cost	Util	Induced Demand	Total	Weights	Total Weights
Inpatient Hospital	6.3%	0.0%	0.0%	6.3%	26%	21%
Outpatient Hospital	6.0%	0.0%	0.0%	6.0%	42%	34%
Professional	4.5%	1.0%	0.0%	5.5%	29%	24%
Other Medical	6.0%	0.0%	0.0%	6.0%	4%	3%
Capitation	3.0%	0.0%	0.0%	3.0%	0%	0%
Prescription Drug	8.7%	0.8%	0.0%	9.6%	100%	19%
Dental & Vision	1.0%	2.0%	0.0%	3.0%	100%	100%

Aggregate Pricing Trend	
Total	6.6%
Medical	6.0%
Drug	9.6%
Agg Med + Rx Trend	6.6%
Dental and Vision	3.0%

Raw Trends			*From Hospital Trend Model	
URRT Categories	Cost	Utilization	Composite	
Inpatient Hospital	5.2%	0.0%	5.2%	
Outpatient Hospital	5.0%	0.0%	5.0%	
Professional	3.4%	1.0%	4.4%	
Other Medical	5.0%	0.0%	5.0%	
Capitation	3.0%		3.0%	
Prescription Drugs	6.8%	0.8%	7.7%	
Dental & Vision	1.0%	2.0%	3.0%	

Adjustments to Pricing Trend				*Adjustments in Drug Trend Model	
Medical		Drug			
Intensity	0.0%	Contracting	-0.1%		
Leveraging	1.1%	Leveraging	1.0%		
Demographics	0.0%	Demographics	0.0%		
Buy-Downs	0.0%	Buy-Downs	0.0%		
Other	0.0%	Pipeline	1.0%		
Total 18-19	1.1%	Total	1.9%	18	

**Capital Advantage Assurance Company**  
**Small Group Rates**  
**Effective 1/1/2019**  
**Leveraging**

Zero Cost share Manual Rate: 479.2 Allowed Trend: 5.5%

<u>Segment</u>	<u>Date</u>	<u>Expected Cost</u>	<u>Enrollment</u>	<u>PMPM</u>	<u>Implied AV</u>	<u>Fixed Cost Share</u>	<u>Leveraging</u>
SG	201803	27,172,324	70,665	384.52	0.80	0.20	1.1%

		1.10%	20% of members see increase in member cost share
Year	Issuer cost	Member Cost	Total
2018	384.52	94.68	479.20
2019	409.84	95.72	505.56
Trend	6.6%	1.1%	5.5%

**Cell:** C9  
**Comment:** hbc3571:  
Membership x Manual Rates

Capital Advantage Assurance Company

Small Group Rates

Effective 1/1/2019

Credibility Manual Development for URRT

Exhibit F\_URRT

Section II: Allowed Claims, PMPM basis

Benefit Category	Experience Period				Adj't. from Experience to Projection Period		Annualized Trend Factors		Projections		
		Allowed			Pop'l risk MorbidityOther		CostUtil		Utilization per 1,000Average Cost/ServicePMPM		
	Utilization Description	Utilization per 1,000	Average Cost/Service	PMPM							
Inpatient Hospital	Admits	81.01	15,920.15	107.47	1.000	0.999	1.063	1.000	81.01	17,970.20	121.31
Outpatient Hospital	Visits	2,982.75	704.20	175.04	1.000	0.999	1.060	1.000	2,982.75	791.20	196.66
Professional	Visits	12,349.32	117.67	121.10	1.000	0.999	1.045	1.010	12,597.54	128.28	134.67
Other Medical	Services	1,419.89	129.44	15.32	1.000	0.999	1.060	1.000	1,419.89	145.43	17.21
Capitation	Benefit Period	0.01	258,615.13	0.28	1.000	0.999	1.030	1.000	0.01	274,119.11	0.29
Prescription Drug	Prescriptions	10,781.19	106.57	95.75	1.000	0.999	1.087	1.008	10,959.29	125.75	114.84
Total	\$514.94				\$584.99						

\* All data experience is from CAAC, and other CBC subsidiaries - Capital Advantage Insurance Company (CAIC), and Keystone Health Plan Central (KHPC)

\*Other

Change in Demographics	1.000
Change in Network	0.999
Change in Benefits	1.000
Change in Other	1.000

Capital Advantage Assurance Company  
Small Group Rates  
Effective 1/1/2019  
Paid to Allowed Ratio Development

Medical Rate Development		
Base Experience Period:	1/1/2017-12/31/2017	
Data as of	3/31/2018	
Rating Period:	1/1/2019 - 12/31/2019	
Trend Months:	24	
Trend:	6.0%	

Drug Rate Development		
Base Experience Period:	1/1/2017-12/31/2017	
Data as of	3/31/2018	
Rating Period:	1/1/2019 - 12/31/2019	
Trend Months:	24	
Trend:	9.6%	

Pediatric Dental Rate Development		
Base Experience Period:	1/1/2017-12/31/2017	
Data as of	3/31/2018	
Rating Period:	1/1/2019 - 12/31/2019	
Trend Months:	24	
Trend:	3.0%	

Pediatric Vision Rate Development		
Base Experience Period:	1/1/2017-12/31/2017	
Data as of	3/31/2018	
Rating Period:	1/1/2019 - 12/31/2019	
Trend Months:	24	
Trend:	3.0%	

1	Medical Paid and Incurred Claims	321,605,633
2	Completion Factor	0.99
3	BEP Completed Claims (1) / (2)	325,481,568
4	BEP Member Months	933,249
5	BEP Completed Claim PMPM (3) / (4)	348.76
6	Trend Factor	1.12
7	Trended Claim PMPM (5) x (6)	391.51
8	Benefit Change Factor	0.98
9	Adjustment for Adverse Selection Caused by Transitional Policy	1.00
10	Capitation	258.615
11	Capitation PMPM	0.28
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	383.05

1	BEP Paid and Incurred Claims	77,889,646
2	Completion Factor	1.000
3	BEP Completed Claims (1) / (2)	77,889,646
4	BEP Member Months	933,024
5	BEP Completed Claim PMPM (3) / (4)	83.48
6	Trend Factor	1.20
7	Trended Claim PMPM (5) x (6)	100.22
8	Benefit Change Factor	1.01
9	Adjustment for Adverse Selection Caused by Transitional Policy	1.00
10	Rx Rebates	14,998,510
11	Rx Rebates PMPM	16.08
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	117.17

1	BEP Paid and Incurred Claims	1,392,565
2	Completion Factor	0.971
3	BEP Completed Claims (1) / (2)	1,434,004
4	BEP Member Months	926,623
5	BEP Completed Claim PMPM (3) / (4)	1.55
6	Trend Factor	1.06
7	Trended Claim PMPM (5) x (6)	1.64
8	Benefit Change Factor	1.00
9	Adjustment for Adverse Selection Caused by Transitional Policy	1.00
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	1.64

1	BEP Paid and Incurred Claims	143,348
2	Completion Factor	0.992
3	BEP Completed Claims (1) / (2)	144,485
4	BEP Member Months	929,205
5	BEP Completed Claim PMPM (3) / (4)	0.16
6	Trend Factor	1.06
7	Trended Claim PMPM (5) x (6)	0.16
8	Benefit Change Factor	1.00
9	Adjustment for Adverse Selection Caused by Transitional Policy	1.00
10		
11		
12	Other Adjustment	1.000
13	Total Benefit Adjusted Claim PMPM [(7) x (8) x (9) x (10) + (11)] x (12)	0.16

Expected Claim PMPM in	
	Rating Period
Medical	383.05
Drug	117.17
Pediatric Dental	1.64
Pediatric Vision	0.16
Expected Distribution of Embedded Dental Benefit	100%
Total Expected Incurred in Rating Period	502.02
Total Expected Incurred in Rating Period Net RA	512.15
Projected Allowed	584.99
Paid to Allowed Ratio	0.858

**Capital Advantage Assurance Company**  
**Small Group Rates**  
**Effective 1/1/2019**  
**Transitional Data**

<u>Market</u>	<u>Company</u>	<u>Type</u>	<u>Date</u>	<u>Total Paid Claims</u>	<u>Completion</u>	<u>Incurred Claims</u>	<u>Total Premium</u>	<u>Members</u>
Small Group	CAAC	Transitional	201701	\$44,480	1.00	\$44,543	\$63,283	9
Small Group	CAAC	Transitional	201702	\$53,646	1.00	\$53,734	\$95,433	84
Small Group	CAAC	Transitional	201703	\$66,522	1.00	\$66,644	\$80,709	84
Small Group	CAAC	Transitional	201704	\$71,946	1.00	\$72,092	\$80,501	84
Small Group	CAAC	Transitional	201705	\$48,179	1.00	\$48,308	\$80,418	83
Small Group	CAAC	Transitional	201706	\$47,173	1.00	\$47,338	\$80,414	85
Small Group	CAAC	Transitional	201707	\$69,810	0.99	\$70,258	\$82,453	86
Small Group	CAAC	Transitional	201708	\$61,234	0.98	\$62,379	\$87,716	91
Small Group	CAAC	Transitional	201709	\$49,871	0.99	\$50,284	\$89,544	93
Small Group	CAAC	Transitional	201710	\$40,056	0.99	\$40,564	\$87,383	89
Small Group	CAAC	Transitional	201711	\$106,781	0.98	\$108,928	\$88,300	91
Small Group	CAAC	Transitional	201712	\$64,351	0.97	\$66,662	\$53,561	13
Total				\$724,049		\$731,734	\$969,713	892

Capital Advantage Assurance Company

Small Group Rates

Effective 1/1/2019

Retention

Exhibit H\_Ret

	<u>Medical + Rx</u>	<u>Dental</u>	<u>Vision</u>	<u>Total</u>	<u>% of Premium</u>
Reinsurance Contribution	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Risk Adjustment Fee	\$0.13	\$0.00	\$0.00	\$0.13	0.0%
Admin PMPM	\$37.01	\$0.60	\$0.09	\$37.70	6.3%
Broker PMPM	\$23.17	\$0.00	\$0.00	\$23.17	3.8%
Value Based Benefits	\$5.20	\$0.00	\$0.00	\$5.20	0.9%
BCBSA Identity Theft Protection	\$0.02	\$0.00	\$0.00	\$0.02	0.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%
HRA Admin Fee PMPM *	\$2.66	\$0.00	\$0.00	\$2.66	0.4%
Patient-Centered Outcomes Research Trust Fund:	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Insurer Tax	1.1%	1.1%	1.1%	1.1%	1.1%
Exchange Fee	\$0.00	\$0.00	\$0.00	\$0.00	0.0%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%

\* HRA Admin fee in charged to HRA plans only

Insurer Tax and Admin Fee Calc

Applied HIF to All Quarters		1.05%			
Quarter	% of Enrollees	HIF	2019 assessmen	2020 assessment	
1	26%	0.00%	0	0%	2.3%
2	13%	0.58%	3	0%	2.3%
3	14%	1.16%	6	0%	2.3%
4	47%	1.73%	9	0%	2.3%

	<u>Admin</u>	<u>Profit</u>	<u>Taxes</u>
	11.6%	2.0%	1.5%
Claims	6.4%		
Broker	3.9%		
Filing 18-19	Quality Improvement	1.3%	24





**Capital Advantage Assurance Company**  
**Small Group Rates**  
**Effective 1/1/2019**  
**Projected Index Rate**

Projected Index Rate	\$584.99
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<u>Effective Date</u>	<u>Total Index Rate</u>	<u>Trend</u>	<u>Distribution of Members</u>	<u>Projected Allowed</u>	<u>Market Adjusted Index Rate</u>
January - March (Index 1)	\$584.99		26%	\$584.99	
April - June (Index 2)	\$594.44	6.6%	13%	\$594.45	
July - September (Index 3)	\$604.05	6.6%	14%	\$604.07	
October - December (Index 4)	\$613.81	6.6%	47%	\$613.85	

Average for Projection Period	\$602.43			\$602.45	\$614.26
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\* From URRT and Exhibit B

## Small Group Rates

Effective 1/1/2019

## Market Adjusted Index Rate

**Development of Market Adjusted Index Rate**

Q1 Index Rate	584.99
Paid to Allowed	0.86
Q1 Projected Claims	502.02
Net Projected ACA Reinsurace Recoveries	0.00
Net Projected Risk Adjustments PMPM	-10.13
Exchange User Fee Adjustment	0.00
Q1 Market-Adjusted Projected Paid EHB Claims PMPM	512.15
Q1 Market Adjusted Index Rate	596.79

**Development of Exchange User Fee**

Average SHOP Premium	\$0.00
Average Exchange Fee	\$0.00
Percentage of Membership on SHOP	0%
Exchange Fee to Add to Market Index Rate	\$0.00

**Development of Risk Adjustment Projection**

Projected 2019 Risk Adjustment Payment	-\$10.00
Projected 2017 Risk Adjustment Payment Payable	-\$8,857,322
2017 MemberMonths	933,249
Projected 2017 Risk Adjustment Payment PMPM	-\$9.49
Capital Advantage Assurance Company	-\$8,577,375
Keystone Health Plan Central	-\$35,498
Capital Advantage Insurance Company	-\$244,449

Adjust Base Experience Period to Base Plan

	<u>Medical</u>	<u>Rx</u>	<u>Ped Dental</u>	<u>Ped Vision</u>	<u>Total</u>
Expected Claim PMPM in Rating Period	383.05	117.17	1.64	0.16	502.02
Adjustment to Base Plan	0.779	0.779	1.00	1.00	0.78
Adjustment for Network	0.999	0.999	0.999	0.999	0.999
Adjustment for Induced Demand	1.000	1.000	1.000	1.000	1.000
Expected Claim Base Plan	492.20	150.55	1.64	0.17	644.56

Rate Development by Benefit Option		Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange
Level of Coverage		Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold
HIOS		45127PA0010055	45127PA0010054	45127PA0010058	45127PA0010057	45127PA0010117	45127PA0010116	45127PA0010085	45127PA0010084	45127PA0130006	45127PA0130005	45127PA0130002	45127PA0130001	45127PA0010161
Med Plan Name:		Platinum PPO 0/0/15	Platinum PPO 0/0/15	Platinum PPO 250/0/15	Platinum PPO 250/0/15	Gold PPO 500/0/20	Gold PPO 500/0/20	Gold PPO 1000/0/25	Gold PPO 1000/0/25	Gold Capital Advantage EPO 1000/0/25	Gold Capital Advantage EPO 1000/0/25	Gold Valley Advantage EPO 1000/0/25	Gold Valley Advantage EPO 1000/0/25	Gold QHDHP PPO 1500/0/15
Rx:	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Combined
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	Capital Advantage EPO	Capital Advantage EPO	Valley Advantage EPO	Valley Advantage EPO	PPO
HRA	N		N		N		N		N			N		N
Q1 Market Adjusted Index Rate	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79
AV and Cost Sharing Adjustment	0.95	0.93	0.92	0.90	0.86	0.84	0.80	0.79	0.80	0.79		0.80	0.79	0.79
Network	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.920	0.920		0.920	0.920	1.000
Induced Demand	1.153	1.154	1.154	1.155	1.156	1.156	1.157	1.158	1.159	1.160		1.159	1.160	1.158
Plan Pricing Relativities:														
Manual PMPM	439.82	430.84	423.60	414.62	395.46	386.48	372.08	363.10	372.08	363.10		372.08	363.10	364.01
Pricing Relativity	1.000	0.980	0.963	0.943	0.899	0.879	0.846	0.826	0.778	0.760		0.778	0.760	0.828
Projected Claims	644.56	631.44	620.86	607.74	579.74	566.62	545.56	532.44	502.06	489.99		502.06	489.99	533.78
Total Projected Claims PMPM + Market Level Adjustments:	654.69	641.57	630.99	617.87	589.87	576.75	555.69	542.57	512.19	500.12		512.19	500.12	543.91
Retention														
Admin PMPM	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70		\$37.70	\$37.70	\$37.70
Broker PMPM	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17		\$23.17	\$23.17	\$23.17
Patient-Centered Outcomes Research Trust Fund:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00	\$0.00
HRA Admin Fee	\$0.00	\$2.66	\$0.00	\$2.66	\$0.00	\$2.66	\$0.00	\$2.66	\$0.00	\$2.66		\$0.00	\$2.66	\$0.00
Value-Based Benefits	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20		\$5.20	\$5.20	\$5.20
BCBSA Identity Theft	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02		\$0.02	\$0.02	\$0.02
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%		0.4%	0.4%	0.4%
Insurer Tax	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%		1.1%	1.1%	1.1%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%		2.0%	2.0%	2.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%		0.4%	0.4%	0.4%
Premium Neutrality	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57		1.57	1.57	1.57
Total Premium Single Rate:	\$478.08	\$471.14	\$462.36	\$455.42	\$435.09	\$428.15	\$412.42	\$405.48	\$383.57	\$377.32		\$383.57	\$377.32	\$404.60
Plan Adjusted Index Rates	\$749.81	\$738.92	\$725.15	\$714.27	\$682.38	\$671.50	\$646.83	\$635.94	\$601.58	\$591.78		\$601.58	\$591.78	\$634.56
Expected Member Distribution	4.8%	2.0%	3.8%	1.6%	4.3%	1.4%	10.7%	2.8%	0.1%	0.1%		0.1%	0.1%	1.3%
Relativity Checks														
Claims	1.00	0.98	0.96	0.94	0.90	0.88	0.85	0.83	0.85	0.83		0.85	0.83	0.83
Premium	1.00	0.99	0.97	0.95	0.91	0.90	0.86	0.85	0.80	0.79		0.80	0.79	0.85
	\$66.09	\$68.75	\$66.09	\$68.75	\$66.09	\$68.75	\$66.09	\$68.75	\$66.09	\$68.75		\$66.09	\$68.75	\$66.09
Admin	9%	10%	10%	10%	10%	11%	11%	11%	11%	12%		11%	12%	11%
Taxes	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%		1.5%	1.5%	1.5%

Rate Development by Benefit Option		Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	Off-Exchange	RateDev
Level of Coverage		Gold	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	
HIOS		45127PA0010090	45127PA0010089	45127PA0010191	45127PA0010190	45127PA0010189	45127PA0010188	45127PA0010070	45127PA0010069	45127PA0010124	45127PA0010144	45127PA0010143	45127PA0130008	45127PA0130007	45127PA0130004	
Med Plan Name:		Gold PPO 2000/0/20	Gold PPO 2000/0/20	Gold PPO 2000/20/20	Gold PPO 2000/20/20	Gold Shared Deductible PPO 3000/0/25 - 500	Gold Shared Deductible PPO 3000/0/25 - 500	Gold PPO HRA 3500/0/35 - 700	Gold PPO HRA 3500/0/35 - 700	Silver QHDHP PPO 2250/0/25	Silver PPO 3000/0/45	Silver PPO 3000/0/45	Silver Capital Advantage EPO 3000/0/45	Silver Capital Advantage EPO 3000/0/45	Silver Valley Advantage EPO 3000/0/45	
Rx:	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Rx 250	Combined	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	
Plan Type:	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	Capital Advantage EPO	Capital Advantage EPO	Valley Advantage EPO	
HRA	N		N		N		Y			N	N		N		N	
Q1 Market Adjusted Index Rate	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	
AV and Cost Sharing Adjustment	0.75	0.73	0.70	0.68	0.74	0.72	0.66	0.64	0.72	0.67	0.65	0.67	0.65	0.65	0.67	
Network	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.920	0.920	0.920	
Induced Demand	1.159	1.160	1.161	1.162	1.159	1.160	1.163	1.164	1.160	1.162	1.163	1.163	1.165	1.166	1.165	
Plan Pricing Relativities:																
Manual PMPM	345.27	336.30	324.85	315.87	342.93	333.95	304.03	295.05	331.18	311.18	302.20	311.18	302.20	311.18	311.18	
Pricing Relativity	0.785	0.765	0.739	0.718	0.780	0.759	0.691	0.671	0.753	0.708	0.687	0.651	0.632	0.651	0.651	
Projected Claims	506.39	493.27	476.55	463.43	502.97	489.84	446.12	433.00	485.80	456.57	443.45	420.19	408.12	420.19	420.19	
Total Projected Claims PMPM + Market Level Adjustments:	516.52	503.40	486.68	473.56	513.10	499.97	456.25	443.13	495.93	466.70	453.58	430.32	418.25	430.32	430.32	
Retention																
Admin PMPM	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	
Broker PMPM	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	
Patient-Centered Outcomes Research Trust Fund:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
HRA Admin Fee	\$0.00	\$2.66	\$0.00	\$2.66	\$0.00	\$2.66	\$2.66	\$2.66	\$0.00	\$0.00	\$2.66	\$0.00	\$2.66	\$0.00	\$0.00	
Value-Based Benefits	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	
BCBSA Identity Theft	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	
Insurer Tax	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	
Premium Neutrality	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	
Total Premium Single Rate:	\$386.44	\$379.50	\$366.64	\$359.70	\$384.16	\$377.23	\$348.23	\$339.52	\$372.78	\$353.39	\$346.45	\$329.26	\$323.02	\$329.26	\$329.26	
Plan Adjusted Index Rates	\$606.08	\$595.20	\$575.03	\$564.14	\$602.51	\$591.64	\$546.16	\$532.49	\$584.66	\$554.25	\$543.36	\$516.40	\$506.62	\$516.40	\$516.40	
Expected Member Distribution	19.0%	5.1%	0.1%	0.1%	0.1%	0.1%	0.6%	0.3%	7.0%	9.2%	3.4%	0.1%	0.1%	0.1%	0.1%	
Relativity Checks																
Claims	0.79	0.76	0.74	0.72	0.78	0.76	0.69	0.67	0.75	0.71	0.69	0.71	0.69	0.69	0.71	
Premium	0.81	0.79	0.77	0.75	0.80	0.79	0.73	0.71	0.78	0.74	0.72	0.69	0.68	0.68	0.69	
	\$66.09	\$68.75	\$66.09	\$68.75	\$66.09	\$68.75	\$68.75	\$68.75	\$68.75	\$66.09	\$66.09	\$68.75	\$66.09	\$68.75	\$66.09	
Admin	11%	12%	12%	13%	11%	12%	13%	13%	12%	12%	13%	13%	13%	14%	13%	
Taxes	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	

Rate Development by Benefit Option											
Level of Coverage	Off-Exchange Silver	Off-Exchange Silver	Off-Exchange Silver	Off-Exchange Silver	Off-Exchange Silver	Off-Exchange Silver	Off-Exchange Silver	Off-Exchange Silver	Off-Exchange Silver	Off-Exchange Silver	Off-Exchange Silver
HIOS	45127PA0130003	45127PA0010132	45127PA0010131	45127PA0010170	45127PA0010185	45127PA0010184	45127PA0010193	45127PA0010192	45127PA0010187	45127PA0010186	45127PA0010135
Med Plan Name:	Silver Valley Advantage EPO 3000/0/45	Silver PPO 4000/0/35	Silver PPO 4000/0/35	Silver QHDHP PPO 3500/0/25	Silver PPO 5000/0/35	Silver PPO 5000/0/35	Silver PPO 5000/20/35	Silver PPO 5000/20/35	Silver PPO 6000/0/35	Silver PPO 6000/0/35	Bronze QHDHP PPO 6650/0/0
Rx:	Rx 250	Rx 0	Rx 250	Combined	Rx 0	Rx 250	Rx 0	Rx 250	Rx 0	Rx 250	Combined
Plan Type:	Valley Advantage EPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
HRA	N	N	N	N	N	N	N	N	N	N	N
Q1 Market Adjusted Index Rate	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79	596.79
AV and Cost Sharing Adjustment	0.65	0.65	0.63	0.64	0.61	0.59	0.59	0.57	0.60	0.58	0.54
Network	0.920	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Induced Demand	1.166	1.163	1.164	1.164	1.165	1.166	1.166	1.167	1.166	1.167	1.170
Plan Pricing Relativities:											
Manual PMPM	302.20	300.20	291.22	293.65	282.77	273.79	273.74	264.76	276.78	267.81	248.20
Pricing Relativity	0.632	0.683	0.662	0.668	0.643	0.623	0.622	0.602	0.629	0.609	0.564
Projected Claims	408.12	440.52	427.40	430.96	415.05	401.93	401.85	388.73	406.30	393.18	364.52
Total Projected Claims PMPM + Market Level Adjustments:	418.25	450.65	437.53	441.09	425.18	412.06	411.98	398.86	416.43	403.31	374.65
Retention											
Admin PMPM	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70	\$37.70
Broker PMPM	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17	\$23.17
Patient-Centered Outcomes Research Trust Fund:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
HRA Admin Fee	\$2.66	\$0.00	\$2.66	\$0.00	\$0.00	\$2.66	\$0.00	\$2.66	\$0.00	\$2.66	\$0.00
Value-Based Benefits	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20	\$5.20
BCBSA Identity Theft	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02	\$0.02
Premium Tax	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Federal Income Tax	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Insurer Tax	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%	1.1%
Contingency	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%
Quality Improvement	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
Premium Neutrality	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57
Total Premium Single Rate:	\$323.02	\$342.75	\$335.81	\$336.40	\$325.85	\$318.91	\$317.10	\$310.16	\$320.05	\$313.11	\$292.34
Plan Adjusted Index Rates	\$506.62	\$537.56	\$526.68	\$527.60	\$511.06	\$500.17	\$497.33	\$486.45	\$501.96	\$491.07	\$458.50
Expected Member Distribution	0.1%	7.5%	2.7%	4.4%	1.3%	0.8%	0.1%	0.1%	0.3%	0.5%	3.5%
Relativity Checks											
Claims	0.69	0.68	0.66	0.67	0.64	0.62	0.62	0.60	0.63	0.61	0.56
Premium	0.68	0.72	0.70	0.70	0.68	0.67	0.66	0.65	0.67	0.65	0.61
	\$68.75	\$66.09	\$68.75	\$66.09	\$66.09	\$68.75	\$66.09	\$68.75	\$66.09	\$68.75	\$66.09
Admin	14%	13%	13%	13%	13%	14%	14%	15%	14%	14%	15%
Taxes	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%



Benefit Plans

Annual Trends																								
			100%	813,342																				
#	Combo Description	Projected Membership	Prod MM	New or Existing	Product ID	Plan ID	On/Off Exchange	Metal Level	Metal Value	Pricing Value	Network	Induced Demand	Product	Med Plan Description	Deductible	Drug Plan	Pediatric Dental	Pediatric Vision	Average Plan Adj Index Rate	Q1 Plan Adj Index Rate	Q2 Plan Adj Index Rate	Q3 Plan Adj Index Rate	Q4 Plan Adj Index Rate	Medical & Rx
1	Platinum PPO 0/0/15 Rx 0	4.8%	39,309	Existing	45127PA001	45127PA0010055	Off Exchange	Platinum	90.5%	95.1%	1.00	1.15	PPO	Platinum PPO 0/0/15	0	Rx 0	Embedded	Embedded	\$771.76	\$749.38	\$761.50	\$773.80	\$786.31	6.62%
2	Platinum PPO 0/0/15 Rx 250	2.0%	16,063	Existing	45127PA001	45127PA0010054	Off Exchange	Platinum	89.4%	93.2%	1.00	1.15	PPO	Platinum PPO 0/0/15	0	Rx 250	Embedded	Embedded	\$760.27	\$738.23	\$750.16	\$762.28	\$774.61	6.62%
3	Platinum PPO 250/0/15 Rx 0	3.8%	30,657	Existing	45127PA001	45127PA0010058	Off Exchange	Platinum	88.9%	91.6%	1.00	1.15	PPO	Platinum PPO 250/0/15	250	Rx 0	Embedded	Embedded	\$746.38	\$724.74	\$736.46	\$748.36	\$760.46	6.62%
4	Platinum PPO 250/0/15 Rx 250	1.6%	13,080	Existing	45127PA001	45127PA0010057	Off Exchange	Platinum	87.8%	89.7%	1.00	1.15	PPO	Platinum PPO 250/0/15	250	Rx 250	Embedded	Embedded	\$734.88	\$713.57	\$725.11	\$736.83	\$748.74	6.62%
5	Gold PPO 500/0/20 Rx 0	4.3%	34,812	Existing	45127PA001	45127PA0010117	Off Exchange	Gold	81.0%	85.5%	1.00	1.16	PPO	Gold PPO 500/0/20	500	Rx 0	Embedded	Embedded	\$702.35	\$681.99	\$699.01	\$704.21	\$715.60	6.62%
6	Gold PPO 500/0/20 Rx 250	1.4%	11,031	Existing	45127PA001	45127PA0010116	Off Exchange	Gold	80.2%	83.6%	1.00	1.16	PPO	Gold PPO 500/0/20	500	Rx 250	Embedded	Embedded	\$690.83	\$670.80	\$681.64	\$692.66	\$703.85	6.62%
7	Gold PPO 1000/0/25 Rx 0	10.7%	86,677	Existing	45127PA001	45127PA0010085	Off Exchange	Gold	78.3%	80.5%	1.00	1.16	PPO	Gold PPO 1000/0/25	1000	Rx 0	Embedded	Embedded	\$665.76	\$646.46	\$656.91	\$667.52	\$678.31	6.62%
8	Gold PPO 1000/0/25 Rx 250	2.8%	22,597	Existing	45127PA001	45127PA0010084	Off Exchange	Gold	77.5%	78.5%	1.00	1.16	PPO	Gold PPO 1000/0/25	1000	Rx 250	Embedded	Embedded	\$654.21	\$635.24	\$645.51	\$655.94	\$666.55	6.62%
9	Gold Valley Advantage EPO 1000/0/25 Rx 0	0.1%	1,138	Existing	45127PA013	45127PA0130002	Off Exchange	Gold	79.7%	80.5%	0.92	1.16	Valley Advantage EPO	Gold Valley Advantage EPO 1000/0/25	1000	Rx 0	Embedded	Embedded	\$619.18	\$601.23	\$610.95	\$620.82	\$630.86	6.62%
10	Gold Valley Advantage EPO 1000/0/25 Rx 250	0.1%	1,138	Existing	45127PA013	45127PA0130001	Off Exchange	Gold	78.8%	78.5%	0.92	1.16	Valley Advantage EPO	Gold Valley Advantage EPO 1000/0/25	1000	Rx 250	Embedded	Embedded	\$608.76	\$591.11	\$600.66	\$610.37	\$620.23	6.62%
11	Gold QHDHP PPO 1500/0/15	1.3%	10,838	Existing	45127PA001	45127PA0010161	Off Exchange	Gold	77.6%	78.7%	1.00	1.16	PPO	Gold QHDHP PPO 1500/0/15	1500	Combined	Embedded	Embedded	\$653.14	\$634.21	\$644.46	\$654.87	\$665.46	6.62%
12	Gold PPO 2000/0/20 Rx 0	19.0%	154,412	Existing	45127PA001	45127PA0010090	Off Exchange	Gold	77.3%	74.7%	1.00	1.16	PPO	Gold PPO 2000/0/20	2000	Rx 0	Embedded	Embedded	\$623.82	\$605.73	\$615.52	\$625.47	\$635.58	6.62%
13	Gold PPO 2000/0/20 Rx 250	5.1%	41,790	Existing	45127PA001	45127PA0010089	Off Exchange	Gold	76.4%	72.7%	1.00	1.16	PPO	Gold PPO 2000/0/20	2000	Rx 250	Embedded	Embedded	\$612.24	\$594.49	\$604.10	\$613.86	\$623.78	6.62%
14	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 0	0.1%	1,138	Existing	45127PA001	45127PA0010189	Off Exchange	Gold	79.3%	74.2%	1.00	1.16	PPO	Gold Shared Deductible PPO 3000/0/25 - 500	3000	Rx 0	Embedded	Embedded	\$620.15	\$602.17	\$611.90	\$621.79	\$631.84	6.62%
15	Gold Shared Deductible PPO 3000/0/25 - 500 Rx 250	0.1%	1,138	Existing	45127PA001	45127PA0010188	Off Exchange	Gold	78.5%	72.2%	1.00	1.16	PPO	Gold Shared Deductible PPO 3000/0/25 - 500	3000	Rx 250	Embedded	Embedded	\$608.57	\$590.92	\$600.47	\$610.18	\$620.04	6.62%
16	Gold PPO HRA 3500/0/35 - 700 Rx 0	0.6%	4,781	Existing	45127PA001	45127PA0010070	Off Exchange	Gold	79.5%	65.7%	1.00	1.16	PPO	Gold PPO HRA 3500/0/35 - 700	3500	Rx 0	Embedded	Embedded	\$562.13	\$545.83	\$554.66	\$563.62	\$572.73	6.62%
17	Gold PPO HRA 3500/0/35 - 700 Rx 250	0.3%	2,163	Existing	45127PA001	45127PA0010069	Off Exchange	Gold	78.6%	63.8%	1.00	1.16	PPO	Gold PPO HRA 3500/0/35 - 700	3500	Rx 250	Embedded	Embedded	\$547.65	\$531.77	\$540.37	\$549.10	\$557.98	6.62%
18	Silver QHDHP PPO 2250/0/25	7.0%	56,555	Existing	45127PA001	45127PA0010124	Off Exchange	Silver	71.9%	71.6%	1.00	1.16	PPO	Silver QHDHP PPO 2250/0/25	2250	Combined	Embedded	Embedded	\$601.77	\$584.32	\$593.77	\$603.37	\$613.12	6.62%
19	Silver PPO 3000/0/45 Rx 0	9.2%	75,043	Existing	45127PA001	45127PA0010144	Off Exchange	Silver	71.5%	67.3%	1.00	1.16	PPO	Silver PPO 3000/0/45	3000	Rx 0	Embedded	Embedded	\$570.47	\$553.93	\$562.88	\$571.98	\$581.23	6.62%
20	Silver PPO 3000/0/45 Rx 250	3.4%	27,333	Existing	45127PA001	45127PA0010143	Off Exchange	Silver	70.8%	65.3%	1.00	1.16	PPO	Silver PPO 3000/0/45	3000	Rx 250	Embedded	Embedded	\$558.85	\$542.64	\$551.41	\$560.33	\$569.38	6.62%
21	Silver Valley Advantage EPO 3000/0/45 Rx 0	0.1%	1,138	Existing	45127PA013	45127PA0130004	Off Exchange	Silver	71.6%	67.3%	0.92	1.16	Valley Advantage EPO	Silver Valley Advantage EPO 3000/0/45	3000	Rx 0	Embedded	Embedded	\$531.52	\$516.11	\$524.45	\$532.93	\$541.54	6.62%
22	Silver Valley Advantage EPO 3000/0/45 Rx 250	0.1%	1,138	Existing	45127PA013	45127PA0130003	Off Exchange	Silver	70.9%	65.3%	0.92	1.16	Valley Advantage EPO	Silver Valley Advantage EPO 3000/0/45	3000	Rx 250	Embedded	Embedded	\$521.01	\$505.90	\$514.08	\$522.39	\$530.83	6.62%
23	Silver QHDHP PPO 3500/0/25	4.4%	35,973	Existing	45127PA001	45127PA0010170	Off Exchange	Silver	67.8%	63.5%	1.00	1.16	PPO	Silver QHDHP PPO 3500/0/25	3500	Combined	Embedded	Embedded	\$543.05	\$527.30	\$535.82	\$544.48	\$553.29	6.62%
24	Silver PPO 4000/0/35 Rx 0	7.5%	60,915	Existing	45127PA001	45127PA0010132	Off Exchange	Silver	70.9%	64.9%	1.00	1.16	PPO	Silver PPO 4000/0/35	4000	Rx 0	Embedded	Embedded	\$553.29	\$537.25	\$545.93	\$554.75	\$563.72	6.62%
25	Silver PPO 4000/0/35 Rx 250	2.7%	21,777	Existing	45127PA001	45127PA0010131	Off Exchange	Silver	70.2%	63.0%	1.00	1.16	PPO	Silver PPO 4000/0/35	4000	Rx 250	Embedded	Embedded	\$541.65	\$525.94	\$534.44	\$543.08	\$551.86	6.62%
26	Silver PPO 5000/0/35 Rx 0	1.3%	10,450	Existing	45127PA001	45127PA0010185	Off Exchange	Silver	70.0%	61.1%	1.00	1.17	PPO	Silver PPO 5000/0/35	5000	Rx 0	Embedded	Embedded	\$526.02	\$510.76	\$519.02	\$527.41	\$535.93	6.62%
27	Silver PPO 5000/0/35 Rx 250	0.8%	6,512	Existing	45127PA001	45127PA0010184	Off Exchange	Silver	69.3%	59.2%	1.00	1.17	PPO	Silver PPO 5000/0/35	5000	Rx 250	Embedded	Embedded	\$514.34	\$499.43	\$507.50	\$515.70	\$524.04	6.62%
28	Silver PPO 6000/0/35 Rx 0	0.3%	2,334	Existing	45127PA001	45127PA0010187	Off Exchange	Silver	69.0%	59.9%	1.00	1.17	PPO	Silver PPO 6000/0/35	6000	Rx 0	Embedded	Embedded	\$516.65	\$501.67	\$509.78	\$518.02	\$526.39	6.62%
29	Silver PPO 6000/0/35 Rx 250	0.5%	3,962	Existing	45127PA001	45127PA0010186	Off Exchange	Silver	67.9%	57.9%	1.00	1.17	PPO	Silver PPO 6000/0/35	6000	Rx 250	Embedded	Embedded	\$490.48	\$480.32	\$488.25	\$496.30	\$504.48	6.62%
30	Bronze QHDHP PPO 6650/0/0	3.5%	28,346	Existing	45127PA001	45127PA0010135	Off Exchange	Bronze	61.4%	53.7%	1.00	1.17	PPO	Bronze QHDHP PPO 6650/0/0	6650	Combined	Embedded	Embedded	\$471.92	\$458.23	\$465.64	\$473.16	\$480.81	6.62%
31	Gold PPO 2000/20/20 Rx 0	0.1%	1,138	New	45127PA001	45127PA0010191	Off Exchange	Gold	77.2%	70.2%	1.00	1.16	PPO	Gold PPO 2000/20/20	2000	Rx 0	Embedded	Embedded	\$591.86	\$574.70	\$583.99	\$593.43	\$603.02	6.62%
32	Gold PPO 2000/20/20 Rx 250	0.1%	1,138	New	45127PA001	45127PA0010190	Off Exchange	Gold	76.2%	68.3%	1.00	1.16	PPO	Gold PPO 2000/20/20	2000	Rx 250	Embedded	Embedded	\$580.26	\$563.43	\$572.54	\$581.79	\$591.20	6.62%
33	Gold Capital Advantage EPO 1000/0/25 Rx 0	0.1%	1,138	New	45127PA013	45127PA0130006	Off Exchange	Gold	79.7%	80.5%	0.92	1.16	Capital Advantage EPO	Gold Capital Advantage EPO 1000/0/25	1000	Rx 0	Embedded	Embedded	\$619.18	\$601.23	\$610.95	\$620.82	\$630.86	6.62%
34	Gold Capital Advantage EPO 1000/0/25 Rx 250	0.1%	1,138	New	45127PA013	45127PA0130005	Off Exchange	Gold	78.8%	78.5%	0.92	1.16	Capital Advantage EPO	Gold Capital Advantage EPO 1000/0/25	1000	Rx 250	Embedded	Embedded	\$608.76	\$591.11	\$600.66	\$610.37	\$620.23	6.62%
35	Silver Capital Advantage EPO 3000/0/45 Rx 0	0.1%	1,138	New	45127PA013	45127PA0130008	Off Exchange	Silver	71.6%	67.3%	0.92	1.16	Capital Advantage EPO	Silver Capital Advantage EPO 3000/0/45	3000	Rx 0	Embedded	Embedded	\$531.52	\$516.11	\$524.45	\$532.93	\$541.54	6.62%
36	Silver Capital Advantage EPO 3000/0/45 Rx 250	0.1%	1,138	New	45127PA013	45127PA0130007	Off Exchange	Silver	70.9%	65.3%	0.92	1.16	Capital Advantage EPO	Silver Capital Advantage EPO 3000/0/45	3000	Rx 250	Embedded	Embedded	\$521.01	\$505.90	\$514.08	\$522.39	\$530.83	6.62%
37	Silver PPO 5000/20/35 Rx 0	0.1%	1,138	New	45127PA001	45127PA0010193	Off Exchange	Silver	70.7%	59.2%	1.00	1.17	PPO	Silver PPO 5000/20/35	5000	Rx 0	Embedded	Embedded	\$511.89	\$497.04	\$505.08	\$513.24	\$521.54	6.62%
38	Silver PPO 5000/20/35 Rx 250	0.1%	1,138	New	45127PA001	45127PA0010192	Off Exchange	Silver	69.8%	57.3%	1.00	1.17	PPO	Silver PPO 5000/20/35	5000	Rx 250	Embedded	Embedded	\$500.20	\$485.69	\$493.54	\$501.52	\$509.63	6.62%

Capital Advantage Assurance Company  
Small Group Rates  
Effective 1/1/2019  
Calibration

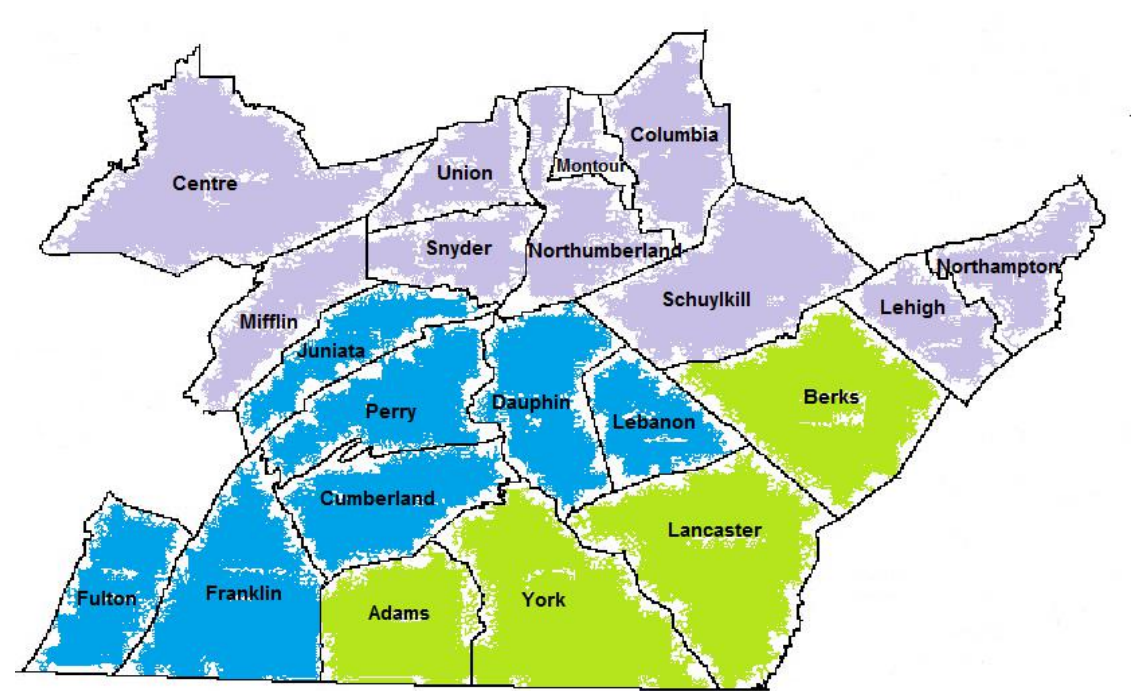
Expected Average Age Factor:	1.529
List-Billed Adjustment for Max 3 Children	1.008
Adjusted Average Age Factor	1.516
Expected Average Region Factor:	1.03
Expected Average Tobacco Factor	1.00
Cumulative Rating Factors (Premium Neutrality):	1.568

Age Factors			Region Factors		
<u>Age</u>	<u>Distribution of Population</u>	<u>Age Factor</u>	<u>Region</u>	<u>Distribution of Population</u>	<u>Factor</u>
0-14	13.9%	0.7650	6	31.0%	1.00
15	1.0%	0.8330	7	41.7%	1.03
16	1.1%	0.8590	9	27.3%	1.08
17	1.2%	0.8850			
18	1.2%	0.9130			
19	1.2%	0.9410			
20	1.3%	0.9700			
21	1.3%	1.0000			
22	1.4%	1.0000			
23	1.5%	1.0000			
24	1.5%	1.0000			
25	1.5%	1.0040			
26	1.6%	1.0240			
27	1.7%	1.0480			
28	1.6%	1.0870			
29	1.7%	1.1190			
30	1.7%	1.1350			
31	1.6%	1.1590			
32	1.7%	1.1830			
33	1.6%	1.1980			
34	1.6%	1.2140			
35	1.6%	1.2220			
36	1.8%	1.2300			
37	1.6%	1.2380			
38	1.7%	1.2460			
39	1.6%	1.2620			
40	1.6%	1.2780			
41	1.6%	1.3020			
42	1.5%	1.3250			
43	1.6%	1.3570			
44	1.7%	1.3970			
45	1.7%	1.4440			
46	1.8%	1.5000			
47	2.0%	1.5630			
48	2.0%	1.6350			
49	1.9%	1.7060			
50	2.0%	1.7860			
51	2.0%	1.8650			
52	2.0%	1.9520			
53	2.2%	2.0400			
54	2.2%	2.1350			
55	2.1%	2.2300			
56	2.2%	2.3330			
57	2.1%	2.4370			
58	2.2%	2.5480			
59	2.1%	2.6030			
60	2.1%	2.7140			
61	2.0%	2.8100			
62	1.7%	2.8730			
63	1.7%	2.9520			
64+	3.0%	3.0000			

Capital Advantage Assurance Company  
Small Group Rates  
Effective 1/1/2019  
Rating Factors

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

Region



Region	Factor
6	1.00
7	1.03
9	1.08

Network	Factor
Capital Advantage EPO	0.920
Valley Advantage EPO	0.920
PPO	1.00

**Capital Advantage Assurance Company  
Small Group Rates  
Effective 1/1/2019  
Network Factor**

**Capital Advantage Network Factor Development**

<b><u>Contract Savings</u></b>		
18% discount on facility	18.0%	
0% discount on physician	0.0%	
<b><u>EPO Network/Non-EPO Movement</u></b>		
Pinnacle	75%	Assumes 75% of facility claims will be through a Pinnacle Facility
Non-Pinnacle	25%	
Blended Contract Hospital Savings	14%	
Hospital Rating Factor	87%	
Total Rating Factor	0.93	

\*0.92 applied in rating

**Valley Advantage Network Factor Development**

<b><u>Savings Over Area Hospitals</u></b>		% Claims
IP	18%	33%
OP	16%	33%
Physician	8%	33%
<b><u>EPO Network/Non-EPO Movement</u></b>		
St. Luke's	75%	Assumes 75% of claim dollars move to EPO product
Other	25%	In Group multi-option market
Blended Savings	11%	
Medical Rating Factor	90%	
Total Rating Factor	0.92	

\*0.92 applied in rating

**Aggregate Calculation to apply to URRT**

<b><u>Category</u></b>	<b><u>Network Factor</u></b>	<b><u>PMPM</u></b>
Inpatient Hospital	0.870	107.47
Outpatient Hospital	0.870	175.04
Professional	1	121.10
Other Medical	1	15.32
Capitation	1	0.28
Prescription Drug	1	95.75
Total	0.93	514.94

**Aggregate Calculation to apply to URRT**

<b><u>Category</u></b>	<b><u>Network Factor</u></b>	<b><u>PMPM</u></b>
Inpatient Hospital	0.895	107.47
Outpatient Hospital	0.895	175.04
Professional	0.895	121.10
Other Medical	1	15.32
Capitation	1	0.28
Prescription Drug	1	95.75
Total	0.92	514.94



Capital Advantage Assurance Company  
Small Group Rates  
Effective 1/1/2019  
Regional Analysis

Results

Region	DemoUnits	MemberMonths	AdjustedPaid	AllowedAmount	Adjusted Allowed	Allowed PMPM	Demo	Relative Demo	Normalized Allowed	Relative Value Normalized	Rating Factor
6	368,356	296,531	90,261,766	107,236,316	116,957,368	394.42	1.2422	1.00	393.16	-3.2%	1.00
7	362,378	294,970	89,289,240	107,114,203	118,932,154	403.20	1.2285	0.99	406.39	0.1%	1.03
9	248,747	199,516	64,263,901	75,473,210	85,405,208	428.06	1.2468	1.01	425.14	4.7%	1.08
						406.18	1.24	1.00	406.16	0.0%	

Data - Claims and Enrollment for 12 Months Ending December 2016 and Hospital and Physician Contracting thru 2018

Total		979,481	791,017	243,814,906	289,823,729	1.11	321,294,730	366.39	1.2383	1.00	405.98	
Region	Group County Name	DemoUnits	MemberMonths	AdjustedPaid	AllowedAmount	Contracted Increase	Adjusted Allowed	Allowed PMPM w Increase	Demo	Relative Demo	Normalized Allowed	Relative Value Normalized
7	ADAMS	13,679	10,443	3,394,184	3,973,174	1.14	4,512,605	432.12	1.3099	1.06	408.48	100.6%
7	BERKS	125,887	100,900	32,916,422	39,021,187	1.10	43,051,624	426.68	1.2476	1.01	423.47	104.3%
6	CENTRE	19,922	17,590	5,658,648	6,477,963	1.10	7,109,452	404.18	1.1326	0.91	441.89	108.8%
6	COLUMBIA	5,415	4,139	1,163,209	1,406,248	1.11	1,555,268	375.76	1.3082	1.06	355.67	87.6%
9	CUMBERLAND	74,534	61,189	19,135,213	22,553,892	1.11	25,078,821	409.86	1.2181	0.98	416.64	102.6%
9	DAUPHIN	95,161	75,619	26,105,853	30,417,196	1.13	34,369,550	454.51	1.2584	1.02	447.22	110.2%
9	FRANKLIN	39,366	31,689	8,899,778	10,555,168	1.15	12,097,676	381.76	1.2423	1.00	380.53	93.7%
9	FULTON	4,396	3,536	1,268,027	1,403,703	1.16	1,624,041	459.29	1.2431	1.00	457.49	112.7%
9	JUNIATA	2,419	1,763	1,007,291	1,112,588	1.03	1,145,491	649.74	1.3721	1.11	586.35	144.4%
7	LANCASTER	135,437	114,895	31,644,795	38,454,128	1.10	42,405,854	369.08	1.1788	0.95	387.70	95.5%
9	LEBANON	28,061	22,155	6,645,000	8,007,213	1.20	9,624,084	434.40	1.2666	1.02	424.68	104.6%
6	LEHIGH	155,388	125,195	36,288,278	43,695,605	1.09	47,444,604	378.97	1.2412	1.00	378.08	93.1%
6	MIFFLIN	4,933	4,057	1,125,642	1,281,771	1.11	1,420,226	350.07	1.2159	0.98	356.51	87.8%
6	MONTOUR	1,354	1,070	523,520	606,126	1.12	680,642	636.11	1.2650	1.02	622.65	153.4%
6	NORTHAMPTON	122,092	97,609	28,885,496	34,516,080	1.09	37,718,646	386.43	1.2508	1.01	382.54	94.2%
6	NORTHUMBERLAND	12,764	9,899	4,070,566	4,622,745	1.10	5,093,158	514.51	1.2894	1.04	494.09	121.7%
9	PERRY	4,810	3,565	1,202,738	1,423,449	1.03	1,465,544	411.09	1.3492	1.09	377.29	92.9%
6	SCHUYLKILL	34,409	27,296	9,431,239	11,009,074	1.10	12,089,177	442.89	1.2606	1.02	435.04	107.2%
6	SNYDER	7,182	5,779	2,054,579	2,351,995	1.03	2,421,549	419.03	1.2427	1.00	417.51	102.8%
6	UNION	4,898	3,897	1,060,590	1,268,710	1.12	1,424,644	365.57	1.2570	1.02	360.13	88.7%
7	YORK	87,375	68,732	21,333,839	25,665,715	1.13	28,962,071	421.38	1.2712	1.03	410.44	101.1%



**June 22, 2018**

Ms. Tracie Gray, Director  
Bureau of Life, Accident and Health Insurance  
Office of Insurance Product Regulation and Administration  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company  
Small Group Rates  
Filing No 18-19  
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense  
Sub-TOI Code: H15G.003 Small Group Only  
Filing Type: Rate**

Dear Ms. Gray:

CAAC received an objection letter from the Department dated June 15, 2018. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Correction to List-Billed data file
- Correction to Actuarial Memo – correction to 2017 rate SERFF filing number
- Correction to Memo Exhibits, Exhibit E – Trend

These changes do not impact rates.

If you have any questions regarding this filing, please call me at 717-541-7269 (or via email at [Stephanie.Gray@capbluecross.com](mailto:Stephanie.Gray@capbluecross.com)) or Mark Spitler at 717-541-6613 ([Mark.Spitler@capbluecross.com](mailto:Mark.Spitler@capbluecross.com)). Thank you for your assistance in this matter.

Sincerely,

Stephanie Gray, ASA, MAAA  
Manager, Actuarial Services  
Capital BlueCross

Enclosures

Harrisburg, PA 17177 | [capbluecross.com](http://capbluecross.com)



cc: Mark Spitler, FSA, MAAA, Senior Director, Actuarial Services  
Mell McKelvey, ASA, MAAA, Vice President and Chief Actuary, Actuarial Services  
Todd Shamash, Corporate Counsel

# **CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.**

## **Question and Answer Small Group Rates Effective January 1, 2019**

With this response, please find corresponding Q&A Exhibits in SG\_18-19\_Initial\_CAAC\_PPO\_Q&AExhibits1\_Supporting\_20180622.xlsx

**Question 1.** Please answer the following questions regarding the trend factors used (tab “Exhibit E\_Trend”):

- a. The leveraging calculation assumes all member cost sharing is static (“Fixed Cost Share” column on tab “Exhibit E1\_Lever”), but all plans have benefits which are subject to the deductible and/or coinsurance which would increase, to some extent, with allowed costs. Please explain why you think it is appropriate to assume all cost sharing is static.
- b. The leveraging calculation in “ExhibitE1\_Lever” assumes allowed cost sharing is 5.5%. However, in the Raw Trends shown in “Exhibit E\_Trend” none of the service categories have trends that high, and the weighted average, including drug but not dental/vision, appears to be closer to 5.4%. Please provide an explanation for why you used 5.5% in the calculation and a quantitative build-up of the 5.5% if it is not changing.
- c. The leveraging calculation in “ExhibitE1\_Lever” compares projected paid costs by month to a plan with zero cost sharing (essentially an allowed amount since there is no cost sharing). However, it does not appear as if induced utilization is accounted for in the calculation. Based on the HHS curve, a zero cost sharing plan (1.00 AV) would have 24% higher utilization and, as a result, 24% higher allowed costs than a bronze plan (0.60 AV). Please provide an explanation for why induced utilization is not accounted for in the calculation.
- d. Please provide a quantitative buildup of the “leveraging adjustment” for the drug trend.
- e. Please provide a quantitative buildup of the “pipeline adjustment” for the drug trend and describe the adjustment and why it is necessary.
- f. Please explain the following regarding the dental and vision trends:
  - i. Please provide an explanation on the development of the final cost and utilization trends shown in cells B14 and C14 of the “Exhibit E\_Trend” tab.
  - ii. Please provide an explanation on how the composite factor shown in cell C31 relates to the raw trends in cells B31 and C31.
- g. The final trends shown in cells B8:C14 tie to the trends on WS1 of the URRT as well as the rate development on tab “II Rate Development & Change.” These trends are applied to allowed claims. Please explain why you think it is necessary to make an adjustment to account for paid claim trend leveraging when trending allowed claims forward.

**Answer 1.**

- a. While, in some cases, the amount the consumer pays out of pocket increases as allowed claims increase, the consumer-paid percentage-of-total decreases due to fixed dollar cost-sharing such as deductible and copayments. For a member with a \$2,000

- deductible, incurring \$1000 in allowed claims year 1 and \$1100 in year 2 (10% allowed trend, for example), their cost-sharing increased, and they paid 100% of allowed claims in both years. But if that same member incurred \$5,000 in allowed claims year 1 (paid \$2,000 in deductible), and \$5,500 year 2, the insurer's paid trend is  $3,500/3,000 - 1 = 17\%$ , and the member's out-of-pocket trend is 0%. This is because the member's percentage-of-total out-of-pocket expenses decrease when fixed deductibles and copays apply. The leveraging calculation factors in all scenarios, showing the average impact of cost-sharing on a large population, measuring in aggregate how paid claims rise faster than allowed as the insurer percentage-of-total claims rises over time.
- b. For this example, 5.5% allowed trend is used because it falls within the range of reasonable allowed trends. This small group filing is requesting a lower than average trend due to competitive pressures. While the raw trend shows 5.4%, CBC is aggressive in its low utilization assumptions. Utilization could easily inflate the trend upward another 1 to 2 points.
  - c. This calculation uses CBC's internal manual cost model to determine benefit relativities. While this model accounts for induced utilization as cost-sharing decreases, it does not use the same assumptions as the AV calculator. But one can infer that the calculation is reasonable since CAAC continues to see membership with an average AV level in the Gold range. The exhibit shows AVs between 80% and 84%.
  - d. Please see Q&A Exhibit 1 for a comparison of paid and allowed trends by market segment. The difference between paid and allowed is 2%, attributable to leveraging.
  - e. The pipeline adjustment is used to account for new drugs expected to enter the market in 2019. Since these drugs are new, their cost is not accounted for in the BEP. CBC has compiled pipeline reports from our PBM and Specialty Rx vendor to quantify which drugs could potentially be entering the market in 2019. While there are many unknowns as to which drugs will become available and utilization of those drugs, through this process, the group decided to apply 1% pipeline to the group market. For the individual market, it is reasonable to assume a higher pipeline adjustment due to higher specialty trend (the vast majority of pipeline drugs are specialty – low incidence, high cost). Please see Q&A Exhibit 2 for specialty trend by market segment.
  - f.
    - i. We applied standard pricing trend to dental and vision. Because Individual and Small Group enrollment has fluctuated, and embedded pediatric dental and vision coverage is fairly new to the market, it is difficult to estimate changes in utilization and mix of services. Due to these factors, 3% pricing trend is applied to these components.
    - ii. The composite dental and vision trend is not correct. It is being corrected with this submission.
  - g. While it is not necessary to apply paid trends to allowed claims, the format of the exhibits makes it preferable to do so. If I apply allowed trends to allowed claims, and paid trends to paid claims, the final proposed rates do not change, only the paid-to-allowed ratio changes.

**Question 2.** Please provide the quantitative and qualitative development of the projected 2019 risk adjustment payment of \$10.00 shown in Exhibit K.

**Answer 2.** The \$10 projected 2019 risk adjustment PMPM is an estimate based on PID 2017 projected RA results of \$9.49 PMPM. \$10 is only slightly higher than 2017 despite 2 years of premium increases, which would naturally increase \$9.49 more than \$0.51. This again is an aggressive estimate, driven by competitive pressures.

**Question 3.** Please provide quantitative and qualitative support for the 0.92 “Capital Advantage EPO” network factor on the “III Plan Rates” tab.

**Answer 3.** The Provider network is the same across all PPO plans. A network factor is applied to the EPO plan.

- a. The Capital Advantage EPO plan is built around Pinnacle Health’s delivery system and is available in Cumberland, Dauphin, and Perry counties.
  - i. Pinnacle offers an 18% discount on facility claims
  - ii. We assume that 75% of claims will be performed at a Pinnacle facility (EPO plans are offered as multi-options within groups, lowering the overall cost savings as high cost members stay in PPO plans).
  - iii. The rating factor of 0.92 is the aggregate factor applied to the total medical, Rx, Dental and Vision premium given that the discount only impacts facility claims.
- b. The Valley Advantage EPO plan is built around St. Luke’s Hospital delivery system and is available in Lehigh and Northampton counties.
  - i. St. Luke’s offers savings over area hospitals in IP, OP and professional settings.
  - ii. We assume that 75% of claims will be performed at a St. Luke’s facility (EPO plans are offered as multi-options within groups, lowering the overall cost savings as high cost members stay in PPO plans).
  - iii. The rating factor of 0.92 is the aggregate factor applied to the total medical, Rx, Dental and Vision premium given that the discount only impacts medical claims.
- c. See Exhibit O1 for the development of the network factors.

**Question 4.** Please provide an explanation for the why the “Benefit Richness (induced demand)” information in column L of the “III Plan Rates” tab does not result in a weighted average factor of 1.0 as directed in the Rate Filing Guidance.

**Answer 4.** The induced demand factor is designed to adjust the AV and Cost-Sharing factors so that, in aggregate, they equate to the Paid-to-Allowed ratio. In this filing, the AV and Cost-Sharing factors aggregate to 0.74. But the Paid-to-Allowed ratio is 0.86. The induced demand factor of 1.16 is applied to 0.74 to bring claims up to 0.86 level.  $0.74 \times 1.16 = 0.86$ . So projected claims by plan aggregate to equal projected claims calculated in total. Projected claims were not increased by applying induced demand (impact of 1.0), which is demonstrated in the fact that projected claims = [allowed claims] x [average AV and cost-sharing factor] x [average induced demand]. This is demonstrated in Table B.

**Question 5.** Please review and update your calculation of the “List-Billed Adjustment for Max 3 Children” as the work provided has factors in column N which are different than those in column M even when there are 3 or fewer children (e.g., rows 441 and 584).

**Answer 5.** The List-Billed Adjustment for Max 3 Children file has been corrected with this response.

**Question 6.** The Federal Income Tax in “Exhibit H\_Ret” is calculated as a subset of the Contingency amount (21% of the 2% Contingency). However, it is included in the rate development as an amount in addition to the 2% Contingency amount. Please provide an explanation as to why this approach is appropriate and does not double-count the impact of Federal Income Tax.

**Answer 6.** Please see Q&A Exhibit 3 for an example of how federal income tax and contingency are applied to establish a net contingency (net of taxes) that is still less than 2%. The example shows a premium build with and without federal income tax applied. While federal income tax is applied “below the line” or to operating margin, creating a circular calculation, the goal in the premium build is to apply an assumption that accounts for this item. In the first calculation, net contingency falls to 1.58%. The second calculation results in a net contingency of 1.91%, closer to the 2% goal.

**Question 7.** Please provide a qualitative and quantitative development of the 1.0 factors shown in the “II Rate Development & Change” tab for demographics, morbidity, and benefits. In other words, please provide quantitative evidence that the manual rate and the projected experience are identical in these ways.

**Answer 7.** We could definitely argue that upward changes in demographics and morbidity in the small group market are likely in 2018 and 2019 due to Association Health Plans and Small Business ASO plans attracting younger and healthier members away from ACA-compliant plans. But due to competitive pressures, no change is applied in rating. There are changes in benefits, but those changes are only applied to paid claims, as they mostly impact changes to cost-sharing (no change to utilization is applied) in the paid-to-allowed ratio development.

**Question 8.** Please provide an explanation for the large range of “AV and Cost-Sharing Adjustment” factors (row 26 of Exhibit L) for plans within a metal level. As an example, non-HRA gold plans range from 0.68 to 0.86.

**Answer 8.** The Actuarial Value and Cost Sharing Adjustment is determined using CBC’s actuarial cost model. CBC uses an actuarial cost model to measure the impact of cost-sharing designs on cost and utilization amounts by service category. The cost model shows frequency per 1,000 per year by type of service (IP, OP, Professional), and allowed cost per service for each of the same types of service, normalized to a \$0 office visit copayment and a \$25 ER copayment. Given a particular benefit design (for example, \$20 office visit copayment), utilization is adjusted from the benchmark based on assumed utilization change factors, and cost per service is reduced by the copayment or coinsurance per service. Cost and utilization are multiplied together to derive a

claim PMPM by service, summed for all services. The impact of global deductible, coinsurance, and out-of-pocket max is then measured based on CPDs, where the value of services that apply to the CPDs adjusts the level of the curve, as well as global utilization adjustments.

The wide range is attributable to how CBC's model applies utilization increases to lower deductibles (\$500) versus higher deductibles (\$2,000) compared to assumptions applied in the AV calculator. It also seems to value coinsurance at a higher value than the AV calculator.

**Question 9.** Each response to a Department data call must contain a cover letter that details the changes made to the PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

**Answer 9.** A cover letter is being provided with this response.

**Question 10.** Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.

**Answer 10.** I confirm that I have tested to ensure the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.

**Question 11.** Page 2 of the actuarial memo list a SERFF number for the rate filing effective 1/1/2017 that is incorrect. The SERFF number references a form filing. Please correct this.

**Answer 11.** Changes have been made to the actuarial memo.

**Capital Advantage Assurance Company**  
**Small Group Rates**  
**Q&A Exhibit 1**  
**Rx Leveraging**

**Individual**

**All Drugs**

	12 Months Ending 201703			12 Months Ending 201803			Trend		
	Days/1000	Cost/Day	PMPM	Days/1000	Cost/Day	PMPM	Days/1000	Cost/Day	PMPM
	367,433	\$ 2.91	\$ 89.03	438,934	\$ 3.18	\$ 116.31	19.5%	9.4%	30.6%
Paid			\$ 70.43			\$ 94.00			33.5%

**SmallGroup**

**All Drugs**

	12 Months Ending 201703			12 Months Ending 201803			Trend		
	Days/1000	Cost/Day	PMPM	Days/1000	Cost/Day	PMPM	Days/1000	Cost/Day	PMPM
Allowed	355,574	\$ 3.20	\$ 94.86	352,476	\$ 3.46	\$ 101.63	-0.9%	8.1%	7.1%
Paid			\$ 78.90			\$ 86.05			9.1%



**Capital Advantage Assurance Company**  
**Small Group Rates**  
**Q&A Exhibit 2**  
**Specialty Trend Considerations for Pipeline Adjustment**

**Individual**

**Specialty Drugs**

	12 Months Ending 201703			12 Months Ending 201803				Trend		
	Days/1000	Cost/Day	PMPM	Days/1000	Cost/Day	PMPM		Days/1000	Cost/Day	PMPM
Allowed	1,852	\$ 251.86	\$ 38.86	2,831	\$ 236.69	\$ 55.83		52.9%	-6.0%	43.7%
Paid			\$ 36.39			\$ 94.97				161.0%

**SmallGroup**

**Specialty Drugs**

	12 Months Ending 201703			12 Months Ending 201803				Trend		
	Days/1000	Cost/Day	PMPM	Days/1000	Cost/Day	PMPM		Days/1000	Cost/Day	PMPM
Allowed	1,900	\$ 208.53	\$ 33.02	2,197	\$ 223.00	\$ 40.83		15.6%	6.9%	23.7%
Paid			\$ 31.64			\$ 38.76				22.5%

**Capital Advantage Assurance Company**  
**Small Group Rates**  
**Q&A Exhibit 3**  
**Federal Income Tax and Contingency Examples**

<u>Item</u>	<u>Without Fed Income Tax</u>	<u>With Fed Income Tax</u>
Claims	\$350.00	\$350.00
Admin	\$35.00	\$35.00
Contingency	2%	2%
Federal Taxes	0%	0.4%
Premium	\$392.86	\$394.55
Expected Profit	\$7.86	\$9.55
Federal Taxes	\$1.65	\$2.01
Profit Net Taxes	\$6.21	\$7.54
Net Contingency*	1.58%	1.91%

\*Net Contingency is below 2% in both calculations, but adding an assumption for federal income tax increases contingency closer to the 2% goal.



**July 13, 2018**

Ms. Tracie Gray, Director  
Bureau of Life, Accident and Health Insurance  
Office of Insurance Product Regulation and Administration  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

**Re: Capital Advantage Assurance Company  
Small Group Rates  
Filing No 18-19  
TOI Code: H15G Group Health – Hospital/Surgical/Medical Expense  
Sub-TOI Code: H15G.003 Small Group Only  
Filing Type: Rate**

Dear Ms. Gray:

CAAC received an objection letter from the Department dated July 6, 2018. CAAC is providing the following in response to the objection letter:

- Q&A written response
- Q&A exhibits
- Correction to list-billed portion of the age calibration, Memo Exhibits, Exhibit N Calibration
- Correction and modification to Memo Exhibits, Exhibit E – Trend
  - Correction to displayed dental and vision trend
  - Modification to leveraging adjustment, which impacts overall trend
- Updated rates based on trend and list-billed changes

If you have any questions regarding this filing, please call me at 717-541-7269 (or via email at [Stephanie.Gray@capbluecross.com](mailto:Stephanie.Gray@capbluecross.com)) or Mark Spitler at 717-541-6613 ([Mark.Spitler@capbluecross.com](mailto:Mark.Spitler@capbluecross.com)). Thank you for your assistance in this matter.

Sincerely,

Stephanie Gray, ASA, MAAA  
Manager, Actuarial Services  
Capital BlueCross

Harrisburg, PA 17177 | [capbluecross.com](http://capbluecross.com)

Enclosures

cc: Mark Spitler, FSA, MAAA, Senior Director, Actuarial Services  
Mell McKelvey, ASA, MAAA, Vice President and Chief Actuary, Actuarial Services  
Todd Shamash, Corporate Counsel

# **CAPITAL ADVANTAGE ASSURANCE COMPANY, INC.**

## **Question and Answer Small Group Rates Effective January 1, 2019**

With this response, please find corresponding Q&A Exhibits in SG\_18-19\_Initial\_CAAC\_PPO\_Q&AExhibits2\_Supporting\_20180716.xlsx

### **Questions from Actuarial Consultant:**

**Question 1.** In response to Question 1a you state the leveraging calculation represents the “average impact of cost sharing on a large population.” This calculation assumes zero increase to member cost sharing from year to year. Your explanation indicates some members may see no change to their cost sharing (members with allowed claims over the deductible in your example) and some members would see increases to their cost sharing (members with allowed claims under the deductible in your example). Please provide quantitative support for the assumption that there is no change to the average member cost sharing percentage as that would assume all members had allowed claims above their deductible amount.

**Answer 1.** In reviewing the calculation, I see how the fixed cost sharing column did not account for member cost share increases as allowed claims increase. Exhibit E1\_Lever has been updated to account for trend in member cost share. The assumption is that 20% of members see increase in their cost sharing due to allowed trend, or  $5.5\% \times 0.2 = 1.1\%$  annual trend. With this change, leveraging is reduced from 1.4% to 1.1%.

**Question 2.** In response to Question 1b you state induced demand could drive raw trend up by one to two points. In the “Exhibit E\_Trend” tab induced demand is shown to have no impact (0%). Please explain this discrepancy.

**Answer 2.** For Question 1b, my intent is not to refer to induced utilization, but the utilization component of trend. My goal was to explain that while we included 1% utilization for professional, 0.8% for Rx, and 0% for IP and OP, those assumptions are rather aggressive, resulting in a low filed trend of 5.4%. Utilization assumptions could easily change that trend 1-2%, and more so, very easily change the trend from 5.4% to 5.5% (used in the leveraging exhibit). So 5.5% used in the leveraging exhibit is well within the reasonable range.

**Question 3.** In response to Question 1c you state your “model accounts for induced utilization as cost-sharing decreases.” However, in your calculation of the “Implied AV” on the “Exhibit E1\_Lever” tab, the paid PMPM amount is always divided by the allowed amount for a plan with no cost sharing. This calculation does not appear to account for the lower allowed amount which would occur for leaner plans because of induced utilization. Please provide quantitative support for how the “Implied AV” amounts account for induced utilization when compared to a plan with no cost sharing or update the calculation accordingly if they currently do not.

**Answer 3.** In reviewing the calculation, induced utilization is not explicitly shown, as the allowed amount is static for all months. While Exhibit E1\_Lever originally showed several months of data, the calculation only uses the most current month (201803). So to simplify the exhibit, I've removed the months prior to 201803. The implied AVs (developed in conjunction with the Zero Cost Share Manual rate) for that month are correct. The new exhibit also incorporates an annual increase in member cost share, as noted above.

**Question 4.** In response to Question 1 if you updated the total composite trend for Dental and Vision to be 3%. It appears cost trend and utilization trend are still not consistent between rows 31 and 14 of the 'Exhibit E\_Trend' tab. Please provide an explanation for which is the correct assumption and please ensure all other pricing and documentation files match, as this could have a slight impact on final rates.

**Answer 4.** With this submission, Exhibit E\_Trend has been corrected to be consistent between rows 31 and 14.

**Question 5.** As a follow up to Question 3, please provide a quantitative buildup of the 0.920 factor in Excel, with formulas based on the discounts and utilization patterns described in your initial response.

**Answer 5.** The quantitative buildup of the network factor is found in SG\_18-19\_Revised\_CAAC\_PPO\_PARateandMemoExhibits\_Supporting\_20180716.xlsm, Exhibit 01\_EPONetwork.

**Question 6.** As a follow up to Question 7, please provide a quantitative buildup of the 1.0 factors in Excel, with formulas based on the assumptions described in your initial response. Please include experience period and projection period demographic, morbidity, and benefits information supporting the 1.0 factors.

**Answer 6.** Please see Q&A Exhibit 1 for the experience and projection period demographic, morbidity and benefit information, as well as explanation of the 1.0 factors applied in rating. While the calculation shows a decrease in demo, and increase in morbidity, together totaling +3.6%, CBC is investing in this market segment to protect against future enrollment losses. Therefore, 1.0 was applied in rating.

**Question 7.** Thank you for correcting the List-Billed Adjustment file. Please explain why this change did not have a resulting impact on rates.

**Answer 7.** With this submission, the filing has been updated to include the impact of the List-Billed factor change.

### **Questions from PID:**

**Question 1.** Each response to a Department data call must contain a cover letter that details the changes made to the PA Actuarial Memorandum Exhibits and the reasons why the changes were made, e.g., in response to Department question number 5.

**Answer 1.** A cover letter is being provided with this response.

**Question 2.** Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.

**Answer 2.** I confirm that I have tested to ensure the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.

**Question 3.** Responses to the second round of questions are due July 13, 2018. No modifications other than risk adjustment due to the Federal Risk Adjustment Report and Department requested changes will be accepted.

**Answer 3.** I confirm that no additional changes have been made.



**Capital Advantage Assurance Company**  
**Small Group Rates**  
**Q&A Exhibit 1**  
**BEP and Projected Demo, Morbidity and Paid Benefits**

<u>Period</u>	<u>Average Demo Score</u>	<u>Average Morbidity</u>	<u>Combined Demo and Morbidity*</u>	<u>Paid Benefit PMPM**</u>
BEP	1.137	1.158	1.317	348.74
Projection	1.121	1.217	1.365	342.59
Change	0.986	1.051	1.036	0.982

\*1.0 was applied in rating in total

While morbidity changes are often accounted for in risk adjustment transfer,

CBC is seeing a shift of healthier member from Small Group ACA into the Small Business ASO (level-premium) market.

CBC has to assume this shift is happening throughout the entire state given that

CBC is in competition with other statewide carriers that are aggressively pursuing SB ASO enrollment by targeting low-risk ACA customers.

Therefore CBC expects the statewide average risk score to increase similarly to CBC's own experience, keeping risk adjustment relatively static

\*\* Paid Benefit PMPM is from Exhibit D - Benefit Mix Changes

This factor is applied to projected paid claims in Exhibit G - Paid to Allowed Development

While this is the adjustment to paid claims due to cost-sharing differences, CBC does not expect any difference in allowed claims from the BEP to the projection period, so the benefit factor applied to allowed claims in the URRT is 1.0

Note that a change to the allowed benefit change factor would not impact rates, as paid claims are already adjusted for benefits

Changes would only impact the paid-to-allowed ratio

## Market: Small Group



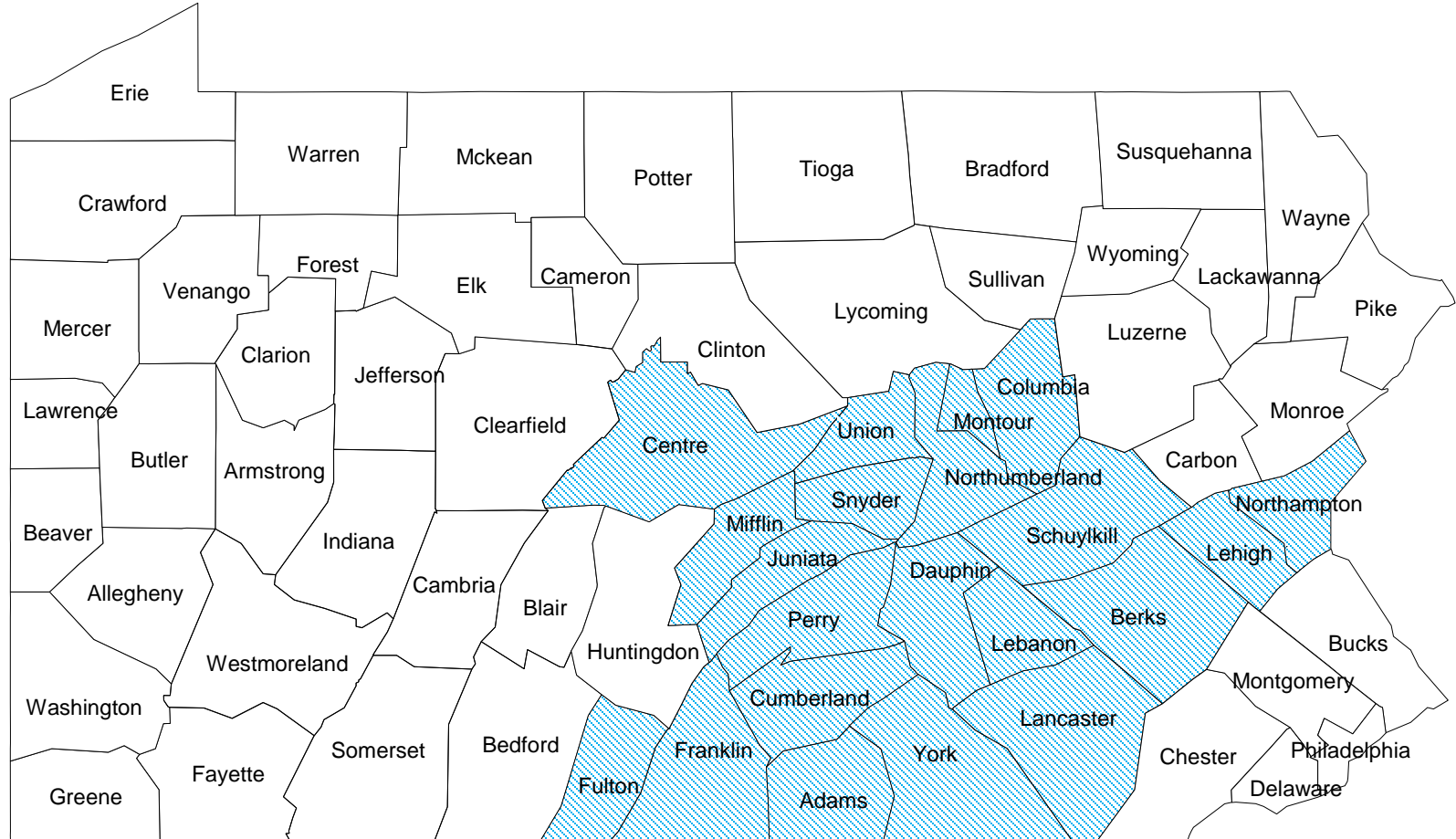
 : 2018 on-exchange service area

 : 2018 off-exchange only service area

# **2019 Service Area**


**Issuer: 45127**

**Market: Small Group**



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

 : 2019 on-exchange service area

 : 2019 off-exchange only service area