

SERFF Tracking #:	HGHM-131496216	State Tracking #:	HGHM-131496216, 7,933 COVERED LIVES	Company Tracking #:	1A-SG-FPLIC-2018
State:	Pennsylvania		Filing Company:	First Priority Life Insurance Company	
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	FPLIC Small Group 2019 ACA Rate Filing				
Project Name/Number:	FPLIC Small Group 2019 ACA Rate Filing/1A-SG-FPLIC-2018				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	2019 FPLIC Public PDF (For 7-23-18 Release) - 1 of 2.pdf 2019 FPLIC Public PDF (For 7-23-18 Release) - 2 of 2.pdf
Item Status:	
Status Date:	



May 18, 2018

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

Re: First Priority Life Insurance Company (FPLIC) 2019 ACA Rate Filing (Small Group Market)
FPLIC Filing # 1A-SG-FPLIC-2018 (SERFF Filing # HGHM-131496216)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached First Priority Life Insurance Company 2019 Small Group Market Rates Filing contains Trade Secret and Confidential Proprietary Information. Therefore, First Priority Life Insurance Company must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by First Priority Life Insurance Company should be redacted before release.

Dear Ms. Gray:

This Filing includes the First Priority Life Insurance Company (FPLIC) (NAIC # 60147; HIOS Issuer ID # 55957) Small Group Market Off Exchange ACA rates and the supporting rate development for policies with effective dates on or after **January 1, 2019**.

In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested as per the Department's 2019 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

1. Company Name & NAIC #: **First Priority Life Insurance Company, NAIC # 60147 ("Company")**
2. Market: **Small Group ("Market")**
3. On or Off Exchange: This Company's products are offered **Off Exchange only**
4. Effective date of coverage: **January 1, 2019**
5. Average rate change requested: **18.65% increase**

6. Range of rate change requested: **15.2% to 29.3%** (PA Actuarial Memorandum Exhibits); 15.16% to 29.28% (URRT Worksheet 2 Row 27 Cumulative Rate Change % (over 12 mos prior))
7. Total additional annual revenue generated from the proposed rate change: **\$8,414,000**
8. Product(s): **PPO**
9. Rating Areas and the change from 2018: **Region 3** (Northeastern PA only)

There are no changes in our covered Rating Areas from the 2018 rate filing.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels of coverage in the indicated Market: **Platinum, Gold, Silver, and Bronze**
11. Current number of covered lives and of policyholders as of February 1, 2018: **7,933 covered lives; 4,757 policyholders**
12. Number of plans offered in 2019 and the change this represents from 2018: **51**

The Company offered 49 plans in 2018. For 2019, the Company is offering 2 new plans in the Market, and removing 0 plans from the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

13. Corresponding contract form number, SERFF and Binder ID numbers: The corresponding SERFF binder number is **HGHM-PA19-125080816** affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF #
Blue Care PPO	FPLIC-BC/PPO/SM; HGHM-131470389
Lehigh Valley Flex Blue HDHP	FPLIC-LV/HDHP/SM; HGHM-131470424
AffordaBlue	FPLIC-AB/COMP-SM; HGHM-131470430
Blue Care HDHP	FPLIC-BC/HDHP/SM; HGHM-131470392
Lehigh Valley Flex Blue PPO	FPLIC-LV/PPO/SM; HGHM-131470396
Blue Care Custom PPO	FPLIC-BCUST/PPO/SM; HGHM-131470399

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID # 55957, Company Filing # 1A-SG-FPLIC-2018 (SERFF Filing # HGHM-131496216)**

Additional Filing Disclosures

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. For the Department's benefit, the Excel files have retained their formulas to the extent possible.

CMS has instructed issuers that it no longer requires any interim changes to the URRT to be submitted to HIOS. CMS is requesting that only the initial URRT and the final URRT be submitted to HIOS.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of First Priority Life Insurance Company if disclosed to the public.

Public disclosure of any information contained in this Filing would allow First Priority Life Insurance Company competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Small Group market, and could have negative consequences for the operation of First Priority Life Insurance Company's business. Therefore, First Priority Life Insurance Company asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential and proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), First Priority Life Insurance Company must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, First Priority Life Insurance Company asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the First Priority Life Insurance Company RTKL representative identified below prior to release of any information contained in this Filing:

Lisa Martinelli, Esq.
RTKL Representative
VP Chief Privacy Officer
120 Fifth Avenue, FAP Suite 2114
Pittsburgh, PA 15222

Furthermore, it should be noted that First Priority Life Insurance Company is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.

Should you have any questions regarding the attached Filing, please feel free to contact me at (717) 302-2143 or via e-mail at: jeffrey.scheib@highmark.com.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Scheib". The signature is fluid and cursive, with the first name "Jeffrey" and last name "Scheib" clearly distinguishable.

Jeffrey S. Scheib, ASA, MAAA
Vice President, Actuarial Services
Highmark Inc.

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

First Priority Life Insurance Company (FPLIC) – Small Group Plans

Rate request filing ID # HGHM-131496216- 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:	18.65% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	15.2% to 29.3%
Effective date:	January 1, 2019
People impacted:	7,933
Available in:	Region 3

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$205,469,457
Claims	\$180,870,753
Administrative expenses	\$19,913,496
Taxes & fees	\$4,264,776
Company made (after taxes)	\$420,432

The company expects its annual medical costs to increase **9.7%**.

How it plans to spend your premium

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

Claims:	88.39%
Administrative:	8.69%
Taxes & fees:	2.92%
Profit:	0.00%

Explanation of requested rate change

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2018 and throughout 2019 as a result of both higher utilization and the increasing cost of healthcare services, and the underlying morbidity of the population within FPLIC's ACA products.

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

Pennsylvania Actuarial Memorandum

1. Basic Information and Data

A. Company Information (Table 0)

Table 0 has been completed as per the instructions. Please refer to the Excel file “2019_SmGrp_FPLIC_PAAMEXhibits_051818 v2.xlsm” submitted with this filing containing the department’s required tables.

Note that for the remainder of this document, “Company” refers to First Priority Life Insurance Company, “Market” refers to Small Group, and “Rating Area” refers to Pennsylvania Rating Region 3 (Northeastern PA only). No Service Area changes were made since the last approved filing.

B. Rate History and Proposed Variations in Rate Changes

The most recent three years of historical rate changes in the Pennsylvania Small Group Market for the Company are as follows:

Year	Avg. Increase	SERFF ID#
2018	6.6%	HGHM-131014764
2017	3.5%	HGHM-130536975
2016	9.5%	BCNP-130071709

Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2019, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2, and the PA Rate Template Table 10.

C. Average Rate Change

The average rate change from Table 10, column AC is an 18.65% increase. The rate change presented in this table reflects the average rate change over 2018 for the entire plan year, premium weighted based on the anticipated distribution of quarterly renewals.

For comparison, the change in 21-year-old non-tobacco premium PMPM calculated in Table 11, cell AN13, is an 18.7% increase. This rate change reflects the change for first quarter 2019 rates over first quarter 2018 rates.

The Percent Increase over the Experience Period from the URRT Worksheet 1, cell V45, is 35.78%; and the Percent Increase, Annualized, from cell V46, is 16.53%.

As noted in the URR Part III Actuarial Memorandum, the average rate increase is 18.9% weighted on the projected enrollment for renewing plans in the URRT. Please note that the rate increases by plan design will differ between the department’s “PA Actuarial Memorandum Rate Exhibits_PY 2019 - Final_v2.xlsm” template and the URRT worksheet 2 row 27 since we maintained the 2018 quarterly

distribution of enrollment as filed last year when calculating the average 2018 Calibrated Plan Adjusted Index Rate PMPMs in column Z of Table 10 in the PA Rate Exhibits while the URRT utilizes a consistent enrollment distribution by quarter for both years based on the 2019 projected distribution.

D. Membership Count (Table 1)

Table 1 has been completed according to the instructions with the average age, age breakdown and total number of members or member months, as indicated in the table. For the 2/1/2018 data, this table reflects all Small Group enrollment, including enrollment from 2017 and 2018 plan year plans.

E. Benefit Changes

Most plans required benefit changes because of the new Actuarial Value (AV) calculator released for 2019 effective dates. The plan changes were mostly required so that the plans remained within the defined metal level AV requirements, and were enacted by adjusting member cost sharing and the maximum out of pocket levels.

For the 2019 plan year, there were no benefit changes necessary to the Company's plans to cover the benefits contained in the state's Essential Health Benefit (EHB) benchmark plan.

F. Experience Period Claims and Premium (Table 2)

Please see Table 2 for the experience period data for the most recent calendar year, for the Company and Market. The experience period paid claims data represents the 2017 calendar year results for all non-grandfathered policies (including transitional policies) in the single risk pool, with run out through February 2018. This data is consistent with the data reported in Section I of Worksheet I of the URRT (see below commentary). The Company has offered only ACA-compliant policies in the Market in the experience period. As requested, the transitional policy experience is broken out in the "2019 Supplemental Exhibits - FPLIC.xlsx" file included in this filing, on the worksheet labeled "Table 4 Transitional".

The components of this exhibit were developed as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,
 - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
 - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that the Incurred Claims and Allowed Claims presented in the URRT are net of the Prescription Drug Rebates, while Table 2 has the Prescription Drug Rebates separately identified. As per the URR instructions, Allowed Claims do not include reinsurance recoveries or pooling charges, nor do they include quality incentive payments.

- There are no non-EHB benefits or costs in the experience period.
- There are no capitated claim services in the experience period.

- The EHB coverage for pediatric vision benefits are provided by our vision coverage vendor under a capitation arrangement. These costs are \$0.62 PMPM uniform across each member in the experience period and are reflected in Table 2 under the Total EHB Capitation section.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- The Estimated Risk Adjustment represents our best estimate of the year end risk adjustment transfer payment that the Company will incur based on the results in the experience period. This amount is developed based on an analysis of Company data (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components), and an estimate as to the Market-wide risk transfer component profile. This Market-wide profile is developed from available Market data, including the Interim Summary Report for 2017 risk adjustment published by CMS, the PA Insurance Department's calculation of 2017 risk adjustment transfer amounts using the 5/1/2018 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants.
- The calculated loss ratio is 88.03%.

G. Credibility of Data (Tables 2b, 3b, 4b)

The experience period data for this Company is large enough to be fully credible. The results are based 100% on the experience period data, adjusted as described herein. Given the Company's fully credible rate development, Tables 2b, 3b, and 4b have not been populated.

H. Trend Identification (Table 3)

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends, as requested by the Pennsylvania Insurance Department. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

To arrive at our trend assumption, the experience period cost and utilization data were pulled from the Company's claims systems by the defined benefit categories. The trend development uses a projection of allowed claim PMPMs by service category that takes into account many factors, including the Company's expectations of changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. To reflect the impact of provider contracting on trend, changes in in-network provider contracting levels, either known or anticipated, are factored into the cost component of trend using detailed analysis of the impact on claim levels from each material provider arrangement.

These projected costs measure and normalize for benefit leveraging, population aging, and historical changes in fee schedules, as well as company-wide utilization management programs, and external trend drivers. Based upon the coverage and demographics of our membership, our historical claim levels, adjusted for these factors and projected forward, represent the best estimates of trend for this

block of business. Please note that since these historical claim levels are normalized throughout to account for these forces impacting claim utilization and costs, the claim levels presented will not reflect actual experience claim levels.

For the rate development, the Company uses the aggregate claim trend for all types of service, applied to the experience period. This is done so that the combined trend is reasonable in consideration of the various pricing trend components and the overall anticipated trend level. Based on a review of the projected normalized annual trends for 2018 and 2019, an overall claim trend of 9.6% (5.2% cost; 4.2% utilization) was selected for the 2019 rate development. Please refer to the “Trend Support” exhibit in the “2019 Supplemental Exhibits - FPLIC.xlsx” file showing the historical and projected normalized claim values for the Company’s trend determination, along with our proposed rate trend.

Note that the URRT instructions require that anticipated changes in the average utilization of services due to differences in average cost sharing requirements from the experience period to the projection period be reflected in the Utilization trend component shown in Worksheet I, Section 2. This component of the trend is separately identified in Table 3, as the Induced Utilization trend. Please refer to the “PA to URRT Trend” exhibit in the “2019 Supplemental Exhibits - FPLIC.xlsx” file, which reconciles the trend assumptions between the URRT and Table 3.

For this Small Group Market filing, quarterly rates are proposed, with rates adjusted each quarter based on the Total Annual Trend presented in Table 3, excluding the Induced Utilization trend. The quarterly trend is based on the cost and utilization trend from Table 3. Note that we zeroed out the impact of the Capitation trend in the Composite URRT Trend. The change in the Capitation charge is reflected in the Change in Benefits adjustment discussed below.

I. Historical Experience (Table 4)

Table 4 presents the most recent 48 months (4 calendar years) of Company data with run-out through February 2018. Since this table includes experience from transitional policies, the transitional policy experience by year is broken out in the “2019 Supplemental Exhibits - FPLIC.xlsx” file included in this filing, on the worksheet labeled “Table 4 Transitional”.

2. Rate Development & Change

A. Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims (Table 5)

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows that utilized in the development presented in Worksheet 1 of the URRT, a discussion of which can be found in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Some of the items separately identified in Table 5 include:

- The Change in Morbidity represents an adjustment from the experience period claims to the projection period. See below for additional commentary related to the projection period assumptions.
- The Change in Demographics adjustment reflects the change in age and geography factors we expect from the experience period to the projection period.
- The Change in Network adjustment reflects the change in the allowed claims we anticipate due to changes in in-network discount levels between the experience period and the projection period.
- The Change in Benefits adjustment reflects the change in the EHB benefits (pediatric benefits) we anticipate between the experience period and the projection period, as well as the change in expected pharmacy rebates. See below for additional commentary related to these cost changes.

Please see the worksheet named “Table 5 Support” in the “2019 Supplemental Exhibits - FPLIC.xlsx” file for the calculation of these factors from our experience period data and projected rate results.

Our initial step in developing the index rates is to determine the expected covered membership for 2019. We estimate the covered member base by adjusting for those groups known to have lapsed during 2017, and those that we expect will lapse in 2018. Then we add in expected new business from groups with current transitional coverage moving to ACA plans, and groups currently with another carrier.

As we have seen through 2017, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2019 for groups that renew on or prior to October 1, 2019, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. However, as there is a significant level of transitional policy experience in this Company’s single risk pool, we anticipate that the morbidity within the ACA products will be considerably worse and reflect this with a Change in Morbidity adjustment of 1.264.

The Change in Benefits adjustment reflects our estimate of the additional costs associated with the addition of EHBs from the experience period to the coverage period, as well as a change in expected Pharmacy rebates. The rating impacts and descriptions associated with each of these items are as follows:

- Pediatric Dental (\$0.46) – The estimated cost to add the pediatric dental EHB services is \$0.46 PMPM. Pediatric dental costs from the EHB package are included in our experience period claims for ACA business, but not for transitional business. Thus we need to add a charge for those transitional policies that we expect will move to ACA coverage by 2019. This \$0.46 PMPM cost is determined from an estimated dental cost of \$26.29 PMPM for members aged 0-18 (provided by our dental vendor and developed based on dental experience for members 0-18 priced at 2019 benefit levels for this Market and Rating Area). It was projected that

approximately 19.0% of the Small Group members will be between the ages of 0-18, based upon the 2017 membership distribution, and that approximately 9.2% of the 2019 ACA business was in transitional coverage in the 2017 experience period. Therefore, the estimated cost of pediatric dental was calculated as follows: $\$26.29 \times 19.0\% \times 9.2\% = \0.46 .

- Pediatric Vision (\$0.61, decrease of \$0.01) – The pediatric vision benefits from the EHB package are covered under a capitated service agreement with our vision vendor, Davis Vision. These costs are a flat \$3.23 PMPM charge determined for those pediatric members with covered benefits. For rate development, the anticipated costs for this arrangement are spread across the book as a flat PMPM charge. As above, we are assuming that 19.0% of Small Group members will be between the ages of 0-18 in the rating period, as so the appropriate charge for the book is \$0.61 PMPM ($\$3.23 \times 19.0\%$). Since the Capitation trend is removed from the Table 3 Trend Identification (discussed in section 1.H above), the change in the cost for these benefits is included in the Change in Benefits adjustment.
- Pharmacy Rebates (-\$(5.62)) – The Company is expecting an increase in its Pharmacy rebates from the 2017 experience period to the 2019 rating period. This change in Pharmacy Rebates is due to new levels of negotiated rebates with our pharmaceutical vendor. For the Company, rebate savings are expected to increase from \$15.58 PMPM in the experience period to \$21.21 PMPM in the rating period. This increase in rebates reduces the 2019 projected costs by \$5.62 PMPM.

The development of the Projected Paid to Allowed Ratio shown in Table 5 is presented in the “2019 Supplemental Exhibits - FPLIC.xlsx” file in the “Table 5 Paid-to-Allowed” worksheet. As shown in this exhibit, the projected paid to allowed ratio from the membership projections by plan included in Worksheet 2 is consistent with the value shown in Worksheet 1, Section III.

Table 5 reflects that we are assuming a Projected Risk Adjustment receipt in the projection period of \$47.54 PMPM. This amount reflects an anticipated risk transfer payment of \$46.44, along with a monthly charge of \$0.15 for the CMS stipulated Risk Adjustment User Fee in 2019 of \$1.80 for the year. This value of \$46.29 is trended by the average 2019 pricing trend to arrive at the value of \$47.54 reflected in Table 5.

To arrive at the anticipated risk transfer for 2019, we bring in the risk adjustment calculation components for the projected 2019 Company portfolio (as discussed above), and use our current knowledge of the Pennsylvania Small Group market profile to estimate the risk adjustment components for the entire state Market. This Market-wide profile is developed from available Market data, including the Interim Summary Report on Risk Adjustment for the 2017 Benefit Year published by CMS, the PA Insurance Department’s calculation of 2017 risk adjustment transfer amounts using the 5/1/2018 RATEE files, prior years’ risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants.

In analyzing the risk transfer components from corporate Highmark’s various Pennsylvania businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2019, we determine

each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's region.

The Company considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2019, and is assuming that the net cost (payments less recoveries) will be negligible for the 2019 projection period.

The Projected Paid Exchange User Fees are developed from the Exchange user fees to be charged by CMS in 2019, multiplied by the percentage of business we expect to purchase Market coverage through the Exchange for this Company. For this Company, all business will be offered Off Exchange in 2019, so there are no Exchange User Fees charged in the rate development.

For this Small Group Market filing, Table 5A has been completed, showing the number of member months renewing by quarter, and the quarterly Single Risk Pool Projected Allowed Claims. Note that the Annual Trend shown in cells J32:M32 reflect the quarterly impact of the Health Insurer Provider Fee. Please refer to Section 2.B Retention Items (Table 6) below for a discussion of the quarterly Health Insurance Provider Fee impact.

B. Retention Items (Table 6)

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development in Table 10. Administrative costs reflect internal costs that the Company is projected to incur in the projected experience period, and are developed from standard expense allocation methods. Agent/broker fees and commissions reflect our anticipated costs for these items in the experience period.

The development of internal administrative costs utilizes an allocation of Company costs back to lines of business. The allocation method uses measureable stats such as claims worked, inquiries worked, contracts, and members to allocate the majority of expenses. When possible, expenses are direct charged if they can be identified by product instead of going through an allocation method. For corporate allocations, a TCI (total costs incurred) methodology is generally used to allocate by product.

The following Taxes and Fees were included in the rate development:

- \$1.92 per member per annum for the Patient Centered Outcomes Research Fee (0.02% of premium);
- 2.0% for PA Premium Tax; and
- A prorated quarterly amount for the Health Insurer Provider Fee (discussed below, but reflected in Table 5A).

The Health Insurer Provider Fee is being applied quarterly, at a prorated level appropriate to the 2019 renewal quarter. Although the Health Insurance Provider Fee will not be collected in 2019, the fee will be collected in 2020. As such, for any groups with renewal dates other than January 1, 2019, the group's renewal period will extend into 2020, where the premiums will need to include a charge for this fee. For

the 2019 rate development, the quarterly rates have been adjusted so that the appropriate pro rata portion of this fee is collected based on a group's renewal quarter as follows:

Renewal Quarter	Health Insurance Provider Fee
1Q	0.00%
2Q	0.75%
3Q	1.50%
4Q	2.25%

As mentioned above, the impact of the Health Insurance Provider Fee is being reflected in the quarterly trend in Table 5A. The Annual Trend shown in Table 5A is determined so that the resulting rate calculation appropriately reflects the impact of the Health Insurance Provider Fee.

Note the following regarding plan level retention items:

- The rate development reflects a 0% risk/contribution to surplus margin for all products and plans. The Company has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, the Company is not waiving any right to include a risk and contingency factor which the Company believes is consistent with historical and legal interpretations of the Company and the Department.
- The administrative expenses do not vary by plan.
- Expenses for Quality Improvement Initiatives are estimated to be 7% of internal Company expenses, based upon historical analysis of these costs.

Please note that for the Small Group Market the Projected Required Revenue PMPM shown in Table 6 will not match the URRT Worksheet 1 Single Risk Pool Gross Premium Average Rate PMPM since the value in the URRT is based on a January 1 effective date without reflecting the impact of quarterly rates in the Small Group market.

C. Normalized Market-Adjusted Projected Allowed Total Claims (Table 7)

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2018 values are pulled from the prior year's filing, while the 2019 values represent our projection for 2019 assumed in the 2019 rate development.

The Age Factor is the weighted average of the Average Age Factors for the Current ACA Book of Business as of the End of Year 2017 and for the Membership Moving to the ACA Book (from Transitional and New Business).

The Company only participates in region 3, so geographic calibration is not necessary.

The Tobacco Surcharge is not applicable since we do not use one.

D. Components of Rate Change (Tables 8 and 9)

Table 8 presents the components of change in the proposed 2019 Calibrated Plan Adjusted Index Rate (PMPM). The 2018 base period allowed claims as developed from the 2018 rate filing. Row H of Table 8 may differ from Row A due to the detailed breakdown of all the components of the increases in rows B through G not calculating exactly to the change in the calibrated plan adjusted index rate in Row A, which is the more accurate percentage change based on the rate development.

Table 9 presents the data elements supporting the calculations in Table 8. The amounts shown in the 2018 Column match those entered in the 2018 Column in the plan year 2018 rate filing.

3. Plan Rate Development (Table 10)

Table 10 showing the plan rate development has been completed following the instructions in the 2018 ACA-Compliant Health Insurance Rate Filing Guidance. This table shows the plans that the Company intends to offer in 2019, as well as plans discontinued from the 2018 portfolio for 2019. Since many Small Group market enrollees as of 2/1/18 are still in plan year 2017 plans, the enrollees in plan year 2017 plans were mapped to the plan year 2018 plan that the we anticipate they will renew into in 2018. The calibrated plan adjusted index rates for 2019 and 2018, and all of the supporting factors, are calculated according to the instructions.

Each plan takes the Market Adjusted Index Rate and multiplies by the Pricing AV, Benefit Richness Factor, Benefits in Addition to EHB Factor, Provider Network Factor, Catastrophic Eligibility Factor, and Non-Funding of CSR Adjustment Factor (not applicable to Small Group) in order to calculate the Pure Premium. The Pure Premium is then grossed up to account for expenses (Admin Costs, Taxes & Fees, and Profit or Contingency) in order to calculate the Calibrated Plan Adjusted Index Rate. Since each component of the Calibrated Plan Adjusted Index Rate is applied multiplicatively (including the Plan AV Pricing Value), plan premiums are in proportion to the Plan AV Pricing Values.

The rate change percentages calculated in Table 10 column AC by plan design will slightly differ between URRT Worksheet 2 row 27 since the PID spreadsheet maintains the 2018 quarterly distribution of enrollment as filed last year while the URRT calculation utilizes a consistent enrollment distribution by quarter for both years based on the anticipated distribution for 2019.

Note that the HHS Actuarial Value Calculator was able to accommodate all of the Company's benefit designs, and that no adjustments were needed from the values produced by the calculator.

The requested Induced Utilization Exhibit was completed and it presented within the "2019 Supplemental Exhibits - FPLIC.xlsx" file submitted with this filing (worksheet named "Induced Utilization"). Note that the calculated Induced Utilization factor in Column (8) is a component of the Actuarial Value Allowable Modifier. As such, it is adjusted by the Average Benefit Richness normalization factor of 1.1025. In multiplying the Induced Utilization column (8) result by the Average Benefit Richness normalization factor, the result is the Induced Utilization factor appropriate for the plan's metal level (before normalization), which are the CMS-prescribed assumptions used in the risk

adjustment transfer calculation. These factors have been unchanged since they were originally developed for the 2014 rating period.

The member-weighted average of the pure plan-level Induced Utilization factors in the last column of the induced utilization exhibit against the projected membership does match the 1.000 expectation of the Department. This calculation can be seen at the bottom of the Induced Utilization Exhibit, where the formulas used in the calculation have been retained.

The Child Capping Adjustment is applied to the Age Calibration Factor in Table 10 to reflect the limitation on the number of children allowed in rating. This factor is determined by estimating the amount of lost revenue due to this restriction, and applying the resulting factor to the normalized age factor in the base rate development. Support for the calibration factors is shown in the “2019 Supplemental Exhibits - FPLIC.xlsx” file on the worksheet named “Table 10 Calibration Factors”.

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

Table 11 presents the Company’s 21-year-old non-tobacco premium in the Market for each rating quarter in 2019 (see note below). As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is a 18.7% increase, while the “percent rate change requested” from the SERFF Rate Review Detail Screen (and Table 10) is 18.65%.

5. Plan Factors

A. Age and Tobacco Factors (Table 12)

Please see Table 12 for the Company’s age and tobacco factors.

B. Geographic Factors (Table 13)

Please see Table 13 for the Company’s geographic factors. The Company’s factors for the rating period are unchanged from the currently approved factors.

As mentioned in the Cover Letter, the Company is not changing its product offerings by Rating Area.

C. Network Factors (Table 14)

Please see Table 14 for the Company’s network rating factors.

D. Service Area Composition

The Company follows the Rating Area designations created by the state. All counties within a Rating Area are serviced by the Company, according to the Rating Areas specified in Table 14. The Company has submitted its current 2018 service area and its proposed 2019 service area in the file “Pennsylvania Counties Map - 2019 Filings - FPLIC.pdf” submitted with this filing. There are no proposed changes to the Company’s service area from 2018 to 2019.

E. Composite Rating

The Company is currently not planning to use CMS's composite rating method for any of its off-SHOP plans offered during the rating period; however, the Company is interested in the state adopting a methodology for the PA Marketplace that is more consumer friendly than the CMS method by utilizing composite rating tiers similar to transitional small group policies currently in the market (i.e. rates by contract types of Individual, Parent/Child(ren), Two Person (Adults), and Family).

6. Actuarial Certifications

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of the Company to accompany its rate filing (for calendar year 2019) for the small group combined Market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102)
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the 2019 PA Actuarial Memorandum Rate Exhibits.

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

I certify that the benefits included in the Company's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by the Company to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2018 Rate Filing Justification.

Signed: [Redacted]

Date: 5/18/2018

Carrier Name: First Priority Life Insurance Co.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019

Table 2b. Manual Experience Period Claims and Premiums

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

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite UBR Trend**	Weight*
Acute Care Hospital	0.00%	0.00%	0.00%	0.00%	0.00%
Outpatient Hospital	0.00%	0.00%	0.00%	0.00%	0.00%
Professional	0.00%	0.00%	0.00%	0.00%	0.00%
Other Medical	0.00%	0.00%	0.00%	0.00%	0.00%
Capitation				0.00%	0.00%
Prescription Drugs				0.00%	0.00%
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Model Against Trend Projection Factor				1.000	

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

** Should = UBR Trend

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Feb-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Mar-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Apr-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
May-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jun-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jul-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Aug-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Sep-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Oct-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Nov-14		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Dec-14	\$	\$	0.0000	\$0M/01		\$0M/01	\$	\$	\$	\$0M/01
Jan-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Feb-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Mar-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Apr-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
May-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jun-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jul-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Aug-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Sep-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Oct-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Nov-15		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Dec-15	\$	\$	0.0000	\$0M/01		\$0M/01	\$	\$	\$	\$0M/01
Jan-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Feb-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Mar-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Apr-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
May-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jun-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jul-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Aug-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Sep-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Oct-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Nov-16		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Dec-16	\$	\$	0.0000	\$0M/01		\$0M/01	\$	\$	\$	\$0M/01
Jan-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Feb-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Mar-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Apr-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
May-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jun-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Jul-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Aug-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Sep-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Oct-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Nov-17		\$	0.0000	\$0M/01		\$0M/01		\$	\$	\$0M/01
Dec-17	\$	\$	0.0000	\$0M/01		\$0M/01	\$	\$	\$	\$0M/01

*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:	First Priority Life Insurance Co.
Product(s):	PPD
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 488.06	\$ -
Two year trend projection factor	1.201	1.000
Unadjusted Projected Allowed EHB Claims PMPM	\$ 587.09	\$ -
Single Risk Pool Adjustment Factor	0.264	
Change in Mortality	0.975	0.000
Change in Other	0.977	
Change in Demographics	1.002	
Change in Network	0.994	
Change in Benefits	1.000	
Change in Other		
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 724.94	\$ -
Credibility Factors	100%	OK
Weighted Projected EHB Claims PMPM	\$ 724.94	\$ -
Development of the Market-Adjusted Index Rate and Total Allowed Claims		
Adjusted Projected Allowed EHB Claims PMPM	\$ 724.94	Index Rate for Projection Period on UMR - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM (will only populate for small group rings)	\$ 751.81	
Projected Paid to Allowed Ratio	0.881	Paid to Allowed Average Factor in Projection Period on UMR
Projected Paid EHB Claims PMPM	\$ 642.68	
Market-Adjusted Adjustment		
Projected Risk Adjustment PMPM	\$ 48.02	
Projected Paid Exchange User Fees PMPM	\$ -	
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 594.67	
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 695.74	Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -	
Market-Adjusted Projected Paid Total Claims PMPM	\$ 594.67	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 695.74	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	8.00%	\$57.87
General and Claims	0.97%	\$39.74
Agent/Broker Fees and Commissions	2.27%	\$15.34
Quality Improvement Initiatives	0.44%	\$2.89
Taxes and Fees	2.02%	\$13.49
PCORI Fees	0.02%	\$0.17
RA Premium Tax (if applicable)	2.40%	\$15.32
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	10.71%	\$71.38
Projected Required Revenue PMPM		\$ 666.01

Table 8. Components of Rate Change

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 397.83	\$ 436.41	\$38.58	9.69%
B. Base period allowed claims before normalization	\$ 457.15	\$ 488.86	\$31.51	6.89%
C. Normalization Factor component of change	\$ (144.56)	\$ (163.20)	\$18.64	-1.3%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 312.59	\$ 325.46	\$ 12.87	3.5%
D2. UMR Trend	\$ 36.53	\$ 66.56	\$ 30.03	2.0%
D3. UMR Mortality	\$ 67.43	\$ 103.38	\$ 35.95	9.8%
D4. UMR Other	\$ (47.93)	\$ (12.36)	\$ 35.57	8.7%
D5. Normalized UMR RA/RH on an allowed basis	\$ (11.05)	\$ (17.41)	\$ (6.37)	-7.2%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1-D6)	\$ 377.57	\$ 445.42	\$ 67.84	18.49%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (44.47)	\$ (49.87)	\$ (5.39)	-1.5%
E2. Pricing AV	\$ (51.87)	\$ (57.77)	\$ (5.90)	-1.1%
E3. Benefit Richness	\$ 30.78	\$ 34.07	\$ 3.28	0.9%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (67.55)	\$ (73.57)	\$ (6.01)	-1.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 32.37	\$ 37.92	\$ 5.55	1.5%
F2. Taxes and Fees	\$ 20.00	\$ 8.84	\$ (11.17)	-0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 52.37	\$ 46.76	\$ (5.62)	-1.5%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 362.39	\$ 418.61	\$ 56.21	15.3%

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 488.06	Index Rate of Experience Period on UMR
Blended Earned Premium	\$ 205,000,537.97	
Blended Loss Ratio	88.03%	

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

Effective Date	01/01/2019	04/01/2019	07/01/2019	10/01/2019	Total Single Risk Pool
# of Month Months Renewing in Quarter	36,832	17,891	8,831	15,829	83,364
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 724.94	\$ 724.94	\$ 724.94	\$ 724.94	\$ 724.94
Months of Trend	9	3	6	9	
Annual Trend	9.40%	13.34%	13.38%	13.39%	
Single Risk Pool Projected Allowed Claims	\$ 724.94	\$ 748.03	\$ 771.91	\$ 796.61	\$ 751.91
Quarterly Trend Factor	100.0%	103.2%	106.5%	109.9%	103.7%
2019 Trend Factors by Quarter	0.8641	0.9948	1.0268	1.0264	

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019
Average Age Factor	1.494	1.334
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.000	1.000
Average Benefit Richness (Induced demand)	1.337	1.300
Average Network Factor	0.881	0.881
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 560.26	\$ 695.74
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 387.15	\$ 463.38

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

	2018	2019
Paid-to-Allowed		0.855
UMR Trend (Total Applied Trend Factor)	1.181	1.203
UMR Mortality	1.180	1.264
UMR "Other"	0.890	0.973
Risk Adjustment	\$ (13.51)	\$ (48.02)
Exchange User Fee	\$ -	\$ -
Capitation	\$ -	\$ -
Network	0.882	0.888
Pricing AV	0.838	0.854
Benefit Richness	1.150	1.151
Catastrophic Eligibility	1.000	1.000
Administrative Expenses	8.80%	8.69%
Taxes and Fees	5.44%	2.02%
Profit and/or Contingency	0.00%	0.00%

PA Rate Template Part III
Table 10. Plan Rates

Carrier Name: First Priority Life Insurance
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019
Base Period Start Date: 01/01/2017
Date of Most Recent Membership: 02/01/2018
Market Adjusted Index Rate: \$ 695.74

Total Covered Lives @ 02-01-2018
34,219

Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)
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Total Covered Lives Mapped into 2019 Plans @ 02-01- 2018	Total Policyholders @ 02-01-2018
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2018 Calibrated Plan Adjusted Index Rate PMPM	2019 Calibrated Plan Adjusted Index Rate PMPM
--	--

Proposed Rate Change Compared to Prior 12 months
--

% of Total Covered Lives

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

Totals			7,933	18,485	\$ 367.83	\$ 436.41	18.6%	
Transitional Plans	TRANSITIONAL	N/A	-	13,728	N/A	N/A	N/A	N/A
Plan 1	55957PA0270007	PPO	222	123	\$ 481.03	\$ 559.39	16.3%	0.027984369
Plan 2	55957PA0270016	PPO	146	77	\$ 476.85	\$ 554.71	16.3%	1.8%
Plan 3	55957PA0270002	PPO	535	273	\$ 471.01	\$ 551.16	17.0%	6.7%
Plan 4	55957PA0270006	PPO	77	51	\$ 461.26	\$ 539.80	17.0%	1.0%
Plan 5	55957PA0270017	PPO	142	90	\$ 422.52	\$ 492.21	16.5%	1.8%
Plan 6	55957PA0270018	PPO	10	5	\$ 385.10	\$ 456.43	18.5%	0.1%
Plan 7	55957PA0270008	PPO	168	114	\$ 403.62	\$ 473.89	17.4%	2.1%
Plan 8	55957PA0270009	PPO	88	56	\$ 399.92	\$ 471.20	17.8%	1.1%
Plan 9	55957PA0270010	PPO	7	6	\$ 385.90	\$ 457.90	18.7%	0.1%
Plan 10	55957PA0270011	PPO	645	335	\$ 393.38	\$ 466.13	18.5%	8.1%
Plan 11	55957PA0270030	PPO	266	154	\$ 368.22	\$ 460.53	25.1%	3.4%
Plan 12	55957PA0270031	PPO	52	36	\$ 363.04	\$ 444.02	22.3%	0.7%
Plan 13	55957PA0270032	PPO	-	-	\$ -	\$ 439.29	0.0%	0.0%
Plan 14	55957PA0270028	PPO	28	18	\$ 359.37	\$ 438.52	22.0%	0.4%
Plan 15	55957PA0270029	PPO	49	25	\$ 354.77	\$ 435.21	22.7%	0.6%
Plan 16	55957PA0270013	PPO	21	16	\$ 287.49	\$ 370.47	28.9%	0.3%
Plan 17	55957PA0290007	PPO	446	328	\$ 404.06	\$ 469.89	16.3%	5.6%
Plan 18	55957PA0290008	PPO	169	94	\$ 400.56	\$ 465.95	16.3%	2.1%
Plan 19	55957PA0290002	PPO	663	464	\$ 395.65	\$ 462.97	17.0%	8.4%
Plan 20	55957PA0290006	PPO	100	75	\$ 387.46	\$ 453.43	17.0%	1.3%
Plan 21	55957PA0290022	PPO	411	258	\$ 354.92	\$ 413.46	16.5%	5.2%
Plan 22	55957PA0290012	PPO	58	49	\$ 323.48	\$ 383.40	18.5%	0.7%
Plan 23	55957PA0290011	PPO	403	289	\$ 330.04	\$ 398.07	17.4%	5.1%
Plan 24	55957PA0290013	PPO	217	127	\$ 335.93	\$ 395.81	17.8%	2.7%
Plan 25	55957PA0290014	PPO	26	19	\$ 324.15	\$ 384.63	18.7%	0.3%
Plan 26	55957PA0290016	PPO	881	489	\$ 330.44	\$ 391.55	18.5%	11.1%
Plan 27	55957PA0290029	PPO	658	413	\$ 309.30	\$ 386.85	25.1%	8.3%
Plan 28	55957PA0290030	PPO	114	76	\$ 304.95	\$ 372.98	22.3%	1.4%
Plan 29	55957PA0290031	PPO	140	91	\$ 301.87	\$ 368.35	22.0%	1.8%
Plan 30	55957PA0290032	PPO	231	159	\$ 298.01	\$ 365.58	22.7%	2.9%
Plan 31	55957PA0290033	PPO	-	-	\$ -	\$ 439.29	0.0%	0.0%
Plan 32	55957PA0290021	PPO	75	51	\$ 241.49	\$ 311.20	28.9%	0.9%
Plan 33	55957PA0280001	PPO	8	4	\$ 282.32	\$ 364.66	29.2%	0.1%
Plan 34	55957PA0280002	PPO	25	11	\$ 281.41	\$ 363.93	29.3%	0.3%
Plan 35	55957PA0280003	PPO	7	4	\$ 343.18	\$ 413.49	20.5%	0.1%
Plan 36	55957PA0280004	PPO	19	9	\$ 401.71	\$ 471.83	17.5%	0.2%
Plan 37	55957PA0300001	PPO	321	203	\$ 367.48	\$ 426.61	16.1%	4.0%
Plan 38	55957PA0300002	PPO	251	165	\$ 314.21	\$ 369.36	17.6%	3.2%
Plan 39	55957PA0370001	PPO	-	-	\$ 385.10	\$ 450.84	17.1%	0.0%
Plan 40	55957PA0370002	PPO	-	-	\$ 371.69	\$ 437.72	17.8%	0.0%
Plan 41	55957PA0380001	PPO	-	-	\$ 316.99	\$ 379.70	19.8%	0.0%
Plan 42	55957PA0270023	PPO	10	-	\$ 425.99	\$ 490.72	15.2%	0.1%
Plan 43	55957PA0270027	PPO	13	-	\$ 320.72	\$ 398.03	24.1%	0.2%
Plan 44	55957PA0270024	PPO	5	-	\$ 335.87	\$ 401.05	19.4%	0.1%
Plan 45	55957PA0270025	PPO	-	-	\$ 333.18	\$ 399.13	19.8%	0.0%
Plan 46	55957PA0270026	PPO	18	-	\$ 320.53	\$ 396.63	23.7%	0.2%
Plan 47	55957PA0290024	PPO	16	-	\$ 357.83	\$ 412.20	15.2%	0.2%
Plan 48	55957PA0290028	PPO	52	-	\$ 269.40	\$ 334.35	24.1%	0.7%
Plan 49	55957PA0290025	PPO	30	-	\$ 282.13	\$ 336.88	19.4%	0.4%
Plan 50	55957PA0290026	PPO	42	-	\$ 279.87	\$ 335.27	19.8%	0.5%
Plan 51	55957PA0290027	PPO	68	-	\$ 269.25	\$ 333.17	23.7%	0.9%
Plan 52	55957PA0270022	PPO	-	-	\$ 368.22	\$ 460.53	25.1%	0.0%
Plan 53	55957PA0290018	PPO	-	-	\$ 301.87	\$ 368.35	22.0%	0.0%
Plan 54	55957PA0290019	PPO	-	-	\$ 298.01	\$ 365.58	22.7%	0.0%
Plan 55	55957PA0290023	PPO	-	-	\$ 309.30	\$ 386.85	25.1%	0.0%
Plan 56	55957PA0290017	PPO	-	-	\$ 304.95	\$ 372.98	22.3%	0.0%
Plan 57	55957PA0270020	PPO	-	-	\$ 359.37	\$ 438.52	22.0%	0.0%
Plan 58	55957PA0270019	PPO	-	-	\$ 363.04	\$ 444.02	22.3%	0.0%
Plan 59	55957PA0270021	PPO	-	-	\$ 354.77	\$ 435.21	22.7%	0.0%

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

Carrier Name: First Priority Life Insurance Co.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	Average (weighted by enrollment by rating area)
Totals			These cells auto-fill using the d 17.5%
Plan 1	55957PA0270007	BlueCare PPO Platinum 12	14.9%
Plan 2	55957PA0270016	BlueCare PPO Platinum 13	14.9%
Plan 3	55957PA0270002	BlueCare PPO Platinum 2	15.6%
Plan 4	55957PA0270006	BlueCare PPO Platinum 11	15.6%
Plan 5	55957PA0270017	BlueCare PPO Gold 27	15.1%
Plan 6	55957PA0270018	BlueCare PPO Gold 15	17.1%
Plan 7	55957PA0270008	BlueCare PPO Gold 12	16.0%
Plan 8	55957PA0270009	BlueCare PPO Gold 18	16.4%
Plan 9	55957PA0270010	BlueCare PPO Gold 19	17.2%
Plan 10	55957PA0270011	BlueCare PPO Gold 24	17.1%
Plan 11	55957PA0270030	BlueCare PPO Gold 10	23.6%
Plan 12	55957PA0270031	BlueCare PPO Gold 2	20.8%
Plan 13	55957PA0270032	BlueCare PPO Gold 29	
Plan 14	55957PA0270028	BlueCare PPO Gold 6	20.5%
Plan 15	55957PA0270029	BlueCare PPO Gold 9	21.2%
Plan 16	55957PA0270013	BlueCare PPO Bronze 4	27.3%
Plan 17	55957PA0290007	BlueCare Custom PPO Platinum 12	14.9%
Plan 18	55957PA0290008	BlueCare Custom PPO Platinum 13	14.9%
Plan 19	55957PA0290002	BlueCare Custom PPO Platinum 2	15.6%
Plan 20	55957PA0290006	BlueCare Custom PPO Platinum 11	15.6%
Plan 21	55957PA0290022	BlueCare Custom PPO Gold 27	15.1%
Plan 22	55957PA0290012	BlueCare Custom PPO Gold 15	17.1%
Plan 23	55957PA0290011	BlueCare Custom PPO Gold 12	16.0%
Plan 24	55957PA0290013	BlueCare Custom PPO Gold 18	16.4%
Plan 25	55957PA0290014	BlueCare Custom PPO Gold 19	17.2%
Plan 26	55957PA0290016	BlueCare Custom PPO Gold 24	17.1%
Plan 27	55957PA0290029	BlueCare Custom PPO Gold 10	23.6%
Plan 28	55957PA0290030	BlueCare Custom PPO Gold 2	20.8%
Plan 29	55957PA0290041	BlueCare Custom PPO Gold 6	20.5%
Plan 30	55957PA0290032	BlueCare Custom PPO Gold 9	21.2%
Plan 31	55957PA0290033	BlueCare Custom PPO Gold 29	
Plan 32	55957PA0290021	BlueCare Custom PPO Bronze 4	27.3%
Plan 33	55957PA0280001	BlueCare QHD PPO Bronze 3	27.6%
Plan 34	55957PA0280002	BlueCare QHD PPO Bronze 4	27.8%
Plan 35	55957PA0280003	BlueCare QHD PPO Silver 1	19.0%
Plan 36	55957PA0280004	BlueCare QHD PPO Gold 1	16.0%
Plan 37	55957PA0300001	AffordableBlue Platinum1	14.7%
Plan 38	55957PA0300002	AffordableBlue Gold Option 1	16.1%
Plan 39	55957PA0310001	Lehigh Valley Flex Blue PPO S3000	
Plan 40	55957PA0310002	Lehigh Valley Flex Blue PPO S1250	
Plan 41	55957PA0380001	Lehigh Valley Flex Blue PPO HDHP S3000	
Plan 42	55957PA0270023	BlueCare PPO Gold 28	13.8%
Plan 43	55957PA0270027	BlueCare PPO Silver 14	22.6%
Plan 44	55957PA0270024	BlueCare PPO Silver 11	18.0%
Plan 45	55957PA0270025	BlueCare PPO Silver 12	
Plan 46	55957PA0270026	BlueCare PPO Silver 13	22.2%
Plan 47	55957PA0290024	BlueCare Custom PPO Gold 28	13.8%
Plan 48	55957PA0290028	BlueCare Custom PPO Silver 14	22.6%
Plan 49	55957PA0290025	BlueCare Custom PPO Silver 11	18.0%
Plan 50	55957PA0290026	BlueCare Custom PPO Silver 12	18.1%
Plan 51	55957PA0290027	BlueCare Custom PPO Silver 13	22.2%
Plan 52	55957PA0270022	BlueCare PPO Silver 10	
Plan 53	55957PA0290018	BlueCare Custom PPO Silver 6	
Plan 54	55957PA0290019	BlueCare Custom PPO Silver 9	
Plan 55	55957PA0290023	BlueCare Custom PPO Silver 10	
Plan 56	55957PA0290017	BlueCare Custom PPO Silver 2	
Plan 57	55957PA0270020	BlueCare PPO Silver 6	
Plan 58	55957PA0270019	BlueCare PPO Silver 2	
Plan 59	55957PA0270021	BlueCare PPO Silver 9	

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

Carrier Name: First Priority Life Insurance Co.
Product(s): PPO
Market Segment: Small Group
Rate Effective Date: 01/01/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	Average (weighted by enrollment by rating area)
Totals			These cells auto-fill using the d 448.01

Plan 1	55957PA0270007	BlueCare PPO Platinum 12	\$ 574.27
Plan 2	55957PA0270016	BlueCare PPO Platinum 13	\$ 569.46
Plan 3	55957PA0270002	BlueCare PPO Platinum 2	\$ 565.81
Plan 4	55957PA0270006	BlueCare PPO Platinum 11	\$ 554.16
Plan 5	55957PA0270017	BlueCare PPO Gold 27	\$ 505.30
Plan 6	55957PA0270018	BlueCare PPO Gold 15	\$ 468.57
Plan 7	55957PA0270008	BlueCare PPO Gold 12	\$ 486.49
Plan 8	55957PA0270009	BlueCare PPO Gold 18	\$ 483.73
Plan 9	55957PA0270010	BlueCare PPO Gold 19	\$ 470.07
Plan 10	55957PA0270011	BlueCare PPO Gold 24	\$ 478.52
Plan 11	55957PA0270030	BlueCare PPO Gold 10	\$ 472.78
Plan 12	55957PA0270011	BlueCare PPO Gold 2	\$ 455.83
Plan 13	55957PA0270012	BlueCare PPO Gold 29	\$ -
Plan 14	55957PA0270028	BlueCare PPO Gold 6	\$ 450.18
Plan 15	55957PA0270029	BlueCare PPO Gold 9	\$ 446.79
Plan 16	55957PA0270013	BlueCare PPO Bronze 4	\$ 380.32
Plan 17	55957PA0290007	BlueCare Custom PPO Platinum 12	\$ 482.39
Plan 18	55957PA0290008	BlueCare Custom PPO Platinum 13	\$ 478.34
Plan 19	55957PA0290002	BlueCare Custom PPO Platinum 2	\$ 475.28
Plan 20	55957PA0290006	BlueCare Custom PPO Platinum 11	\$ 465.49
Plan 21	55957PA0290022	BlueCare Custom PPO Gold 27	\$ 424.46
Plan 22	55957PA0290012	BlueCare Custom PPO Gold 15	\$ 393.60
Plan 23	55957PA0290011	BlueCare Custom PPO Gold 12	\$ 408.65
Plan 24	55957PA0290013	BlueCare Custom PPO Gold 18	\$ 406.33
Plan 25	55957PA0290014	BlueCare Custom PPO Gold 19	\$ 394.86
Plan 26	55957PA0290016	BlueCare Custom PPO Gold 24	\$ 402.96
Plan 27	55957PA0290029	BlueCare Custom PPO Gold 10	\$ 397.14
Plan 28	55957PA0290030	BlueCare Custom PPO Gold 2	\$ 382.89
Plan 29	55957PA0290041	BlueCare Custom PPO Gold 6	\$ 378.15
Plan 30	55957PA0290032	BlueCare Custom PPO Gold 9	\$ 375.30
Plan 31	55957PA0290033	BlueCare Custom PPO Gold 29	\$ -
Plan 32	55957PA0290021	BlueCare Custom PPO Bronze 4	\$ 319.47
Plan 33	55957PA0280001	BlueCare QHD PPO Bronze 3	\$ 374.36
Plan 34	55957PA0280002	BlueCare QHD PPO Bronze 4	\$ 373.61
Plan 35	55957PA0280003	BlueCare QHD PPO Silver 1	\$ 424.49
Plan 36	55957PA0280004	BlueCare QHD PPO Gold 1	\$ 484.38
Plan 37	55957PA0300001	AffordableBlue Platinum1	\$ 437.95
Plan 38	55957PA0300002	AffordableBlue Gold Option 1	\$ 379.18
Plan 39	55957PA0310001	Lehigh Valley Flex Blue PPO S300	\$ -
Plan 40	55957PA0310002	Lehigh Valley Flex Blue PPO S1250	\$ -
Plan 41	55957PA0380001	Lehigh Valley Flex Blue PPO HDHP S3000	\$ -
Plan 42	55957PA0270023	BlueCare PPO Gold 28	\$ 503.77
Plan 43	55957PA0270027	BlueCare PPO Silver 14	\$ 408.62
Plan 44	55957PA0270024	BlueCare PPO Silver 11	\$ 411.71
Plan 45	55957PA0270025	BlueCare PPO Silver 12	\$ -
Plan 46	55957PA0270026	BlueCare PPO Silver 13	\$ 407.18
Plan 47	55957PA0290024	BlueCare Custom PPO Gold 28	\$ 423.16
Plan 48	55957PA0290028	BlueCare Custom PPO Silver 14	\$ 343.24
Plan 49	55957PA0290025	BlueCare Custom PPO Silver 11	\$ 345.84
Plan 50	55957PA0290026	BlueCare Custom PPO Silver 12	\$ 344.19
Plan 51	55957PA0290027	BlueCare Custom PPO Silver 13	\$ 342.03
Plan 52	55957PA0270022	BlueCare PPO Silver 10	\$ -
Plan 53	55957PA0290018	BlueCare Custom PPO Silver 6	\$ -
Plan 54	55957PA0290019	BlueCare Custom PPO Silver 9	\$ -
Plan 55	55957PA0290023	BlueCare Custom PPO Silver 10	\$ -
Plan 56	55957PA0290017	BlueCare Custom PPO Silver 2	\$ -
Plan 57	55957PA0270020	BlueCare PPO Silver 6	\$ -
Plan 58	55957PA0270019	BlueCare PPO Silver 2	\$ -
Plan 59	55957PA0270021	BlueCare PPO Silver 9	\$ -

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

Carrier Name:	First Priority Life Insurance Co.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019


			Quarter 4 2015, 21-year old Non-Tobacco Premium PMPM											Average (weighted by enrollment by rating area)
Plan Number	HDS Plan ID (Standard Component)	1/1/2018 Plan Marketing Plan	1	2	3	4	5	6	7	8	9			
Totals			5	-	5	-	5	462.35	5	-	5	-	5	462.35
Plan 1	55957PA0270007	BlueCare PPO Platinum 12	5	-	5	-	5	592.65	5	-	5	-	5	592.65
Plan 2	55957PA0270016	BlueCare PPO Platinum 13	5	-	5	-	5	587.68	5	-	5	-	5	587.68
Plan 3	55957PA0270002	BlueCare PPO Platinum 2	5	-	5	-	5	583.92	5	-	5	-	5	583.92
Plan 4	55957PA0270006	BlueCare PPO Platinum 13	5	-	5	-	5	571.89	5	-	5	-	5	571.89
Plan 5	55957PA0270017	BlueCare PPO Gold 27	5	-	5	-	5	523.47	5	-	5	-	5	523.47
Plan 6	55957PA0270018	BlueCare PPO Gold 15	5	-	5	-	5	483.56	5	-	5	-	5	483.56
Plan 7	55957PA0270008	BlueCare PPO Gold 12	5	-	5	-	5	502.06	5	-	5	-	5	502.06
Plan 8	55957PA0270009	BlueCare PPO Gold 18	5	-	5	-	5	499.21	5	-	5	-	5	499.21
Plan 9	55957PA0270010	BlueCare PPO Gold 19	5	-	5	-	5	485.11	5	-	5	-	5	485.11
Plan 10	55957PA0270011	BlueCare PPO Gold 24	5	-	5	-	5	493.63	5	-	5	-	5	493.63
Plan 11	55957PA0270030	BlueCare PPO Gold 19	5	-	5	-	5	487.91	5	-	5	-	5	487.91
Plan 12	55957PA0270031	BlueCare PPO Gold 2	5	-	5	-	5	470.41	5	-	5	-	5	470.41
Plan 13	55957PA0270032	BlueCare PPO Gold 29	5	-	5	-	5	465.41	5	-	5	-	5	465.41
Plan 14	55957PA0270028	BlueCare PPO Gold 6	5	-	5	-	5	466.58	5	-	5	-	5	466.58
Plan 15	55957PA0270029	BlueCare PPO Gold 9	5	-	5	-	5	461.08	5	-	5	-	5	461.08
Plan 16	55957PA0270033	BlueCare PPO Bronze 4	5	-	5	-	5	392.49	5	-	5	-	5	392.49
Plan 17	55957PA0290007	BlueCare Custom PPO Platinum 12	5	-	5	-	5	497.82	5	-	5	-	5	497.82
Plan 18	55957PA0280008	BlueCare Custom PPO Platinum 13	5	-	5	-	5	493.65	5	-	5	-	5	493.65
Plan 19	55957PA0280002	BlueCare Custom PPO Platinum 2	5	-	5	-	5	490.49	5	-	5	-	5	490.49
Plan 20	55957PA0280006	BlueCare Custom PPO Platinum 13	5	-	5	-	5	480.29	5	-	5	-	5	480.29
Plan 21	55957PA0290022	BlueCare Custom PPO Gold 27	5	-	5	-	5	438.04	5	-	5	-	5	438.04
Plan 22	55957PA0290012	BlueCare Custom PPO Gold 15	5	-	5	-	5	406.19	5	-	5	-	5	406.19
Plan 23	55957PA0290011	BlueCare Custom PPO Gold 12	5	-	5	-	5	423.73	5	-	5	-	5	423.73
Plan 24	55957PA0290013	BlueCare Custom PPO Gold 18	5	-	5	-	5	419.34	5	-	5	-	5	419.34
Plan 25	55957PA0290014	BlueCare Custom PPO Gold 19	5	-	5	-	5	407.50	5	-	5	-	5	407.50
Plan 26	55957PA0290016	BlueCare Custom PPO Gold 24	5	-	5	-	5	414.82	5	-	5	-	5	414.82
Plan 27	55957PA0290029	BlueCare Custom PPO Gold 10	5	-	5	-	5	409.84	5	-	5	-	5	409.84
Plan 28	55957PA0290030	BlueCare Custom PPO Gold 2	5	-	5	-	5	395.15	5	-	5	-	5	395.15
Plan 29	55957PA0290031	BlueCare Custom PPO Gold 6	5	-	5	-	5	390.25	5	-	5	-	5	390.25
Plan 30	55957PA0290032	BlueCare Custom PPO Gold 9	5	-	5	-	5	387.21	5	-	5	-	5	387.21
Plan 31	55957PA0290033	BlueCare Custom PPO Gold 29	5	-	5	-	5	463.41	5	-	5	-	5	463.41
Plan 32	55957PA0290021	BlueCare Custom PPO Bronze 4	5	-	5	-	5	329.70	5	-	5	-	5	329.70
Plan 33	55957PA0280001	BlueCare QHD PPO Bronze 4	5	-	5	-	5	385.77	5	-	5	-	5	385.77
Plan 34	55957PA0280002	BlueCare QHD PPO Bronze 4	5	-	5	-	5	385.57	5	-	5	-	5	385.57
Plan 35	55957PA0280003	BlueCare QHD PPO Silver 1	5	-	5	-	5	438.07	5	-	5	-	5	438.07
Plan 36	55957PA0280004	BlueCare QHD PPO Gold 1	5	-	5	-	5	459.88	5	-	5	-	5	459.88
Plan 37	55957PA0300001	AffordableBlue Platinum3	5	-	5	-	5	451.97	5	-	5	-	5	451.97
Plan 38	55957PA0300002	AffordableBlue Gold Option 1	5	-	5	-	5	391.32	5	-	5	-	5	391.32
Plan 39	55957PA0300001	Lehigh Valley Flex Blue PPO S300	5	-	5	-	5	479.63	5	-	5	-	5	479.63
Plan 40	55957PA0370002	Lehigh Valley Flex Blue PPO S250	5	-	5	-	5	463.74	5	-	5	-	5	463.74
Plan 41	55957PA0380001	Lehigh Valley Flex Blue PPO HDHP S3000	5	-	5	-	5	402.27	5	-	5	-	5	402.27
Plan 42	55957PA0270023	BlueCare PPO Gold 28	5	-	5	-	5	519.89	5	-	5	-	5	519.89
Plan 43	55957PA0270027	BlueCare PPO Silver 14	5	-	5	-	5	424.69	5	-	5	-	5	424.69
Plan 44	55957PA0270024	BlueCare PPO Silver 11	5	-	5	-	5	424.89	5	-	5	-	5	424.89
Plan 45	55957PA0270025	BlueCare PPO Silver 12	5	-	5	-	5	422.86	5	-	5	-	5	422.86
Plan 46	55957PA0270026	BlueCare PPO Silver 13	5	-	5	-	5	420.21	5	-	5	-	5	420.21
Plan 47	55957PA0290024	BlueCare Custom PPO Gold 28	5	-	5	-	5	436.70	5	-	5	-	5	436.70
Plan 48	55957PA0290028	BlueCare Custom PPO Silver 14	5	-	5	-	5	354.22	5	-	5	-	5	354.22
Plan 49	55957PA0290025	BlueCare Custom PPO Silver 12	5	-	5	-	5	354.90	5	-	5	-	5	354.90
Plan 50	55957PA0290026	BlueCare Custom PPO Silver 13	5	-	5	-	5	355.20	5	-	5	-	5	355.20
Plan 51	55957PA0290027	BlueCare Custom PPO Silver 13	5	-	5	-	5	352.97	5	-	5	-	5	352.97
Plan 52	55957PA0270022	BlueCare PPO Silver 10	5	-	5	-	5	487.93	5	-	5	-	5	487.93
Plan 53	55957PA0290018	BlueCare Custom PPO Silver 6	5	-	5	-	5	390.25	5	-	5	-	5	390.25
Plan 54	55957PA0290019	BlueCare Custom PPO Silver 9	5	-	5	-	5	387.31	5	-	5	-	5	387.31
Plan 55	55957PA0290020	BlueCare Custom PPO Silver 10	5	-	5	-	5	409.56	5	-	5	-	5	409.56
Plan 56	55957PA0290017	BlueCare Custom PPO Silver 2	5	-	5	-	5	385.15	5	-	5	-	5	385.15
Plan 57	55957PA0270020	BlueCare PPO Silver 6	5	-	5	-	5	464.58	5	-	5	-	5	464.58
Plan 58	55957PA0270039	BlueCare PPO Silver 2	5	-	5	-	5	470.41	5	-	5	-	5	470.41
Plan 59	55957PA0290021	BlueCare Custom PPO Silver 9	5	-	5	-	5	387.31	5	-	5	-	5	387.31

PA Rate Quarterly Template Part V

Consumer Factors

Carrier Name:	First Priority Life Insurance Co.
Product(s):	PPO
Market Segment:	Small Group
Rate Effective Date:	01/01/2019

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1		0.000	0.000
Rating Area 2		0.000	0.000
Rating Area 3	Tioga, Bradford, Susquehanna, Wayne, Clinton, Lycoming, Sullivan, Wyoming, Lackawanna, Pike, Luzerne, Carbon, Monroe	1.000	1.000
Rating Area 4		0.000	0.000
Rating Area 5		0.000	0.000
Rating Area 6		0.000	0.000
Rating Area 7		0.000	0.000
Rating Area 8		0.000	0.000
Rating Area 9		0.000	0.000

Table 14. Network Factors

[illegible]

Company Name:	First Priority Life Insurance Co.
Market:	Small Group
Product:	PPO
Effective Date of Rates:	January 1, 2019

Ending date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270007		55957PA0270016		55957PA0270002	
Plan Marketing Name =>	BlueCare PPO Platinum 12		BlueCare PPO Platinum 13		BlueCare PPO Platinum 2	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Platinum		Platinum	
Deductible =>	\$0		\$250		\$500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$25		\$10		\$10	
OOP Maximum =>	\$3,500		\$5,000		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$412.59	\$412.59	\$409.13	\$409.13	\$406.51	\$406.51
15	\$449.26	\$449.26	\$445.50	\$445.50	\$442.65	\$442.65
16	\$463.28	\$463.28	\$459.40	\$459.40	\$456.46	\$456.46
17	\$477.31	\$477.31	\$473.31	\$473.31	\$470.28	\$470.28
18	\$492.41	\$492.41	\$488.28	\$488.28	\$485.16	\$485.16
19	\$507.51	\$507.51	\$503.26	\$503.26	\$500.04	\$500.04
20	\$523.15	\$523.15	\$518.77	\$518.77	\$515.45	\$515.45
21	\$539.33	\$539.33	\$534.81	\$534.81	\$531.39	\$531.39
22	\$539.33	\$539.33	\$534.81	\$534.81	\$531.39	\$531.39
23	\$539.33	\$539.33	\$534.81	\$534.81	\$531.39	\$531.39
24	\$539.33	\$539.33	\$534.81	\$534.81	\$531.39	\$531.39
25	\$541.49	\$541.49	\$536.95	\$536.95	\$533.52	\$533.52
26	\$552.27	\$552.27	\$547.65	\$547.65	\$544.14	\$544.14
27	\$565.22	\$565.22	\$560.48	\$560.48	\$556.90	\$556.90
28	\$586.25	\$586.25	\$581.34	\$581.34	\$577.62	\$577.62
29	\$603.51	\$603.51	\$598.45	\$598.45	\$594.63	\$594.63
30	\$612.14	\$612.14	\$607.01	\$607.01	\$603.13	\$603.13
31	\$625.08	\$625.08	\$619.84	\$619.84	\$615.88	\$615.88
32	\$638.03	\$638.03	\$632.68	\$632.68	\$628.63	\$628.63
33	\$646.12	\$646.12	\$640.70	\$640.70	\$636.61	\$636.61
34	\$654.75	\$654.75	\$649.26	\$649.26	\$645.11	\$645.11
35	\$659.06	\$659.06	\$653.54	\$653.54	\$649.36	\$649.36
36	\$663.38	\$663.38	\$657.82	\$657.82	\$653.61	\$653.61
37	\$667.69	\$667.69	\$662.09	\$662.09	\$657.86	\$657.86
38	\$672.01	\$672.01	\$666.37	\$666.37	\$662.11	\$662.11
39	\$680.63	\$680.63	\$674.93	\$674.93	\$670.61	\$670.61
40	\$689.26	\$689.26	\$683.49	\$683.49	\$679.12	\$679.12
41	\$702.21	\$702.21	\$696.32	\$696.32	\$691.87	\$691.87
42	\$714.61	\$714.61	\$708.62	\$708.62	\$704.09	\$704.09
43	\$731.87	\$731.87	\$725.74	\$725.74	\$721.10	\$721.10
44	\$753.44	\$753.44	\$747.13	\$747.13	\$742.35	\$742.35
45	\$778.79	\$778.79	\$772.27	\$772.27	\$767.33	\$767.33
46	\$809.00	\$809.00	\$802.22	\$802.22	\$797.09	\$797.09
47	\$842.97	\$842.97	\$835.91	\$835.91	\$830.56	\$830.56
48	\$881.80	\$881.80	\$874.41	\$874.41	\$868.82	\$868.82
49	\$920.10	\$920.10	\$912.39	\$912.39	\$906.55	\$906.55
50	\$963.24	\$963.24	\$955.17	\$955.17	\$949.06	\$949.06
51	\$1,005.85	\$1,005.85	\$997.42	\$997.42	\$991.04	\$991.04
52	\$1,052.77	\$1,052.77	\$1,043.95	\$1,043.95	\$1,037.27	\$1,037.27
53	\$1,100.23	\$1,100.23	\$1,091.01	\$1,091.01	\$1,084.04	\$1,084.04
54	\$1,151.47	\$1,151.47	\$1,141.82	\$1,141.82	\$1,134.52	\$1,134.52
55	\$1,202.71	\$1,202.71	\$1,192.63	\$1,192.63	\$1,185.00	\$1,185.00
56	\$1,258.26	\$1,258.26	\$1,247.71	\$1,247.71	\$1,239.73	\$1,239.73
57	\$1,314.35	\$1,314.35	\$1,303.33	\$1,303.33	\$1,295.00	\$1,295.00
58	\$1,374.21	\$1,374.21	\$1,362.70	\$1,362.70	\$1,353.98	\$1,353.98
59	\$1,403.88	\$1,403.88	\$1,392.11	\$1,392.11	\$1,383.21	\$1,383.21
60	\$1,463.74	\$1,463.74	\$1,451.47	\$1,451.47	\$1,442.19	\$1,442.19
61	\$1,515.52	\$1,515.52	\$1,502.82	\$1,502.82	\$1,493.21	\$1,493.21
62	\$1,549.50	\$1,549.50	\$1,536.51	\$1,536.51	\$1,526.68	\$1,526.68
63	\$1,592.10	\$1,592.10	\$1,578.76	\$1,578.76	\$1,568.66	\$1,568.66
64+	\$1,617.99	\$1,617.99	\$1,604.43	\$1,604.43	\$1,594.17	\$1,594.17

Company Name:
Market:
Product:
Effective Date of Rates: **March 31, 2019**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270006		55957PA0270017		55957PA0270018	
Plan Marketing Name =>	BlueCare PPO Platinum 11		BlueCare PPO Gold 27		BlueCare PPO Gold 15	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$750		\$500		\$1,000	
Coinsurance =>	100%		100%		80%	
Copays =>	\$10		\$30		\$20	
OOP Maximum =>	\$2,500		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$398.14	\$398.14	\$363.04	\$363.04	\$336.65	\$336.65
15	\$433.53	\$433.53	\$395.31	\$395.31	\$366.57	\$366.57
16	\$447.06	\$447.06	\$407.65	\$407.65	\$378.01	\$378.01
17	\$460.59	\$460.59	\$419.99	\$419.99	\$389.45	\$389.45
18	\$475.16	\$475.16	\$433.27	\$433.27	\$401.77	\$401.77
19	\$489.73	\$489.73	\$446.56	\$446.56	\$414.10	\$414.10
20	\$504.83	\$504.83	\$460.32	\$460.32	\$426.86	\$426.86
21	\$520.44	\$520.44	\$474.56	\$474.56	\$440.06	\$440.06
22	\$520.44	\$520.44	\$474.56	\$474.56	\$440.06	\$440.06
23	\$520.44	\$520.44	\$474.56	\$474.56	\$440.06	\$440.06
24	\$520.44	\$520.44	\$474.56	\$474.56	\$440.06	\$440.06
25	\$522.52	\$522.52	\$476.46	\$476.46	\$441.82	\$441.82
26	\$532.93	\$532.93	\$485.95	\$485.95	\$450.62	\$450.62
27	\$545.42	\$545.42	\$497.34	\$497.34	\$461.18	\$461.18
28	\$565.72	\$565.72	\$515.85	\$515.85	\$478.35	\$478.35
29	\$582.37	\$582.37	\$531.03	\$531.03	\$492.43	\$492.43
30	\$590.70	\$590.70	\$538.63	\$538.63	\$499.47	\$499.47
31	\$603.19	\$603.19	\$550.02	\$550.02	\$510.03	\$510.03
32	\$615.68	\$615.68	\$561.40	\$561.40	\$520.59	\$520.59
33	\$623.49	\$623.49	\$568.52	\$568.52	\$527.19	\$527.19
34	\$631.81	\$631.81	\$576.12	\$576.12	\$534.23	\$534.23
35	\$635.98	\$635.98	\$579.91	\$579.91	\$537.75	\$537.75
36	\$640.14	\$640.14	\$583.71	\$583.71	\$541.27	\$541.27
37	\$644.30	\$644.30	\$587.51	\$587.51	\$544.79	\$544.79
38	\$648.47	\$648.47	\$591.30	\$591.30	\$548.31	\$548.31
39	\$656.80	\$656.80	\$598.89	\$598.89	\$555.36	\$555.36
40	\$665.12	\$665.12	\$606.49	\$606.49	\$562.40	\$562.40
41	\$677.61	\$677.61	\$617.88	\$617.88	\$572.96	\$572.96
42	\$689.58	\$689.58	\$628.79	\$628.79	\$583.08	\$583.08
43	\$706.24	\$706.24	\$643.98	\$643.98	\$597.16	\$597.16
44	\$727.05	\$727.05	\$662.96	\$662.96	\$614.76	\$614.76
45	\$751.52	\$751.52	\$685.26	\$685.26	\$635.45	\$635.45
46	\$780.66	\$780.66	\$711.84	\$711.84	\$660.09	\$660.09
47	\$813.45	\$813.45	\$741.74	\$741.74	\$687.81	\$687.81
48	\$850.92	\$850.92	\$775.91	\$775.91	\$719.50	\$719.50
49	\$887.87	\$887.87	\$809.60	\$809.60	\$750.74	\$750.74
50	\$929.51	\$929.51	\$847.56	\$847.56	\$785.95	\$785.95
51	\$970.62	\$970.62	\$885.05	\$885.05	\$820.71	\$820.71
52	\$1,015.90	\$1,015.90	\$926.34	\$926.34	\$859.00	\$859.00
53	\$1,061.70	\$1,061.70	\$968.10	\$968.10	\$897.72	\$897.72
54	\$1,111.14	\$1,111.14	\$1,013.19	\$1,013.19	\$939.53	\$939.53
55	\$1,160.58	\$1,160.58	\$1,058.27	\$1,058.27	\$981.33	\$981.33
56	\$1,214.19	\$1,214.19	\$1,107.15	\$1,107.15	\$1,026.66	\$1,026.66
57	\$1,268.31	\$1,268.31	\$1,156.50	\$1,156.50	\$1,072.43	\$1,072.43
58	\$1,326.08	\$1,326.08	\$1,209.18	\$1,209.18	\$1,121.27	\$1,121.27
59	\$1,354.71	\$1,354.71	\$1,235.28	\$1,235.28	\$1,145.48	\$1,145.48
60	\$1,412.47	\$1,412.47	\$1,287.96	\$1,287.96	\$1,194.32	\$1,194.32
61	\$1,462.44	\$1,462.44	\$1,333.51	\$1,333.51	\$1,236.57	\$1,236.57
62	\$1,495.22	\$1,495.22	\$1,363.41	\$1,363.41	\$1,264.29	\$1,264.29
63	\$1,536.34	\$1,536.34	\$1,400.90	\$1,400.90	\$1,299.06	\$1,299.06
64+	\$1,561.32	\$1,561.32	\$1,423.68	\$1,423.68	\$1,320.18	\$1,320.18

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270008		55957PA0270009		55957PA0270010	
Plan Marketing Name =>	BlueCare PPO Gold 12		BlueCare PPO Gold 18		BlueCare PPO Gold 19	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,500		\$1,500	
Coinsurance =>	100%		100%		90%	
Copays =>	\$35		\$20		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$349.52	\$349.52	\$347.54	\$347.54	\$337.72	\$337.72
15	\$380.59	\$380.59	\$378.43	\$378.43	\$367.74	\$367.74
16	\$392.47	\$392.47	\$390.24	\$390.24	\$379.22	\$379.22
17	\$404.35	\$404.35	\$402.06	\$402.06	\$390.70	\$390.70
18	\$417.14	\$417.14	\$414.78	\$414.78	\$403.06	\$403.06
19	\$429.93	\$429.93	\$427.50	\$427.50	\$415.42	\$415.42
20	\$443.18	\$443.18	\$440.67	\$440.67	\$428.23	\$428.23
21	\$456.89	\$456.89	\$454.30	\$454.30	\$441.47	\$441.47
22	\$456.89	\$456.89	\$454.30	\$454.30	\$441.47	\$441.47
23	\$456.89	\$456.89	\$454.30	\$454.30	\$441.47	\$441.47
24	\$456.89	\$456.89	\$454.30	\$454.30	\$441.47	\$441.47
25	\$458.72	\$458.72	\$456.12	\$456.12	\$443.24	\$443.24
26	\$467.86	\$467.86	\$465.20	\$465.20	\$452.07	\$452.07
27	\$478.82	\$478.82	\$476.11	\$476.11	\$462.66	\$462.66
28	\$496.64	\$496.64	\$493.82	\$493.82	\$479.88	\$479.88
29	\$511.26	\$511.26	\$508.36	\$508.36	\$494.00	\$494.00
30	\$518.57	\$518.57	\$515.63	\$515.63	\$501.07	\$501.07
31	\$529.54	\$529.54	\$526.53	\$526.53	\$511.66	\$511.66
32	\$540.50	\$540.50	\$537.44	\$537.44	\$522.26	\$522.26
33	\$547.35	\$547.35	\$544.25	\$544.25	\$528.88	\$528.88
34	\$554.66	\$554.66	\$551.52	\$551.52	\$535.94	\$535.94
35	\$558.32	\$558.32	\$555.15	\$555.15	\$539.48	\$539.48
36	\$561.97	\$561.97	\$558.79	\$558.79	\$543.01	\$543.01
37	\$565.63	\$565.63	\$562.42	\$562.42	\$546.54	\$546.54
38	\$569.28	\$569.28	\$566.06	\$566.06	\$550.07	\$550.07
39	\$576.60	\$576.60	\$573.33	\$573.33	\$557.14	\$557.14
40	\$583.91	\$583.91	\$580.60	\$580.60	\$564.20	\$564.20
41	\$594.87	\$594.87	\$591.50	\$591.50	\$574.79	\$574.79
42	\$605.38	\$605.38	\$601.95	\$601.95	\$584.95	\$584.95
43	\$620.00	\$620.00	\$616.49	\$616.49	\$599.07	\$599.07
44	\$638.28	\$638.28	\$634.66	\$634.66	\$616.73	\$616.73
45	\$659.75	\$659.75	\$656.01	\$656.01	\$637.48	\$637.48
46	\$685.34	\$685.34	\$681.45	\$681.45	\$662.21	\$662.21
47	\$714.12	\$714.12	\$710.07	\$710.07	\$690.02	\$690.02
48	\$747.02	\$747.02	\$742.78	\$742.78	\$721.80	\$721.80
49	\$779.45	\$779.45	\$775.04	\$775.04	\$753.15	\$753.15
50	\$816.01	\$816.01	\$811.38	\$811.38	\$788.47	\$788.47
51	\$852.10	\$852.10	\$847.27	\$847.27	\$823.34	\$823.34
52	\$891.85	\$891.85	\$886.79	\$886.79	\$861.75	\$861.75
53	\$932.06	\$932.06	\$926.77	\$926.77	\$900.60	\$900.60
54	\$975.46	\$975.46	\$969.93	\$969.93	\$942.54	\$942.54
55	\$1,018.86	\$1,018.86	\$1,013.09	\$1,013.09	\$984.48	\$984.48
56	\$1,065.92	\$1,065.92	\$1,059.88	\$1,059.88	\$1,029.95	\$1,029.95
57	\$1,113.44	\$1,113.44	\$1,107.13	\$1,107.13	\$1,075.86	\$1,075.86
58	\$1,164.16	\$1,164.16	\$1,157.56	\$1,157.56	\$1,124.87	\$1,124.87
59	\$1,189.28	\$1,189.28	\$1,182.54	\$1,182.54	\$1,149.15	\$1,149.15
60	\$1,240.00	\$1,240.00	\$1,232.97	\$1,232.97	\$1,198.15	\$1,198.15
61	\$1,283.86	\$1,283.86	\$1,276.58	\$1,276.58	\$1,240.53	\$1,240.53
62	\$1,312.64	\$1,312.64	\$1,305.20	\$1,305.20	\$1,268.34	\$1,268.34
63	\$1,348.74	\$1,348.74	\$1,341.09	\$1,341.09	\$1,303.22	\$1,303.22
64+	\$1,370.67	\$1,370.67	\$1,362.90	\$1,362.90	\$1,324.41	\$1,324.41

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270011		55957PA0270030		55957PA0270031	
Plan Marketing Name =>	BlueCare PPO Gold 24		BlueCare PPO Gold 10		BlueCare PPO Gold 2	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$1,400		\$2,000	
Coinsurance =>	100%		100%		90%	
Copays =>	\$20		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$343.80	\$343.80	\$339.67	\$339.67	\$327.49	\$327.49
15	\$374.36	\$374.36	\$369.86	\$369.86	\$356.60	\$356.60
16	\$386.04	\$386.04	\$381.40	\$381.40	\$367.73	\$367.73
17	\$397.73	\$397.73	\$392.95	\$392.95	\$378.86	\$378.86
18	\$410.31	\$410.31	\$405.38	\$405.38	\$390.85	\$390.85
19	\$422.89	\$422.89	\$417.81	\$417.81	\$402.83	\$402.83
20	\$435.93	\$435.93	\$430.69	\$430.69	\$415.25	\$415.25
21	\$449.41	\$449.41	\$444.01	\$444.01	\$428.09	\$428.09
22	\$449.41	\$449.41	\$444.01	\$444.01	\$428.09	\$428.09
23	\$449.41	\$449.41	\$444.01	\$444.01	\$428.09	\$428.09
24	\$449.41	\$449.41	\$444.01	\$444.01	\$428.09	\$428.09
25	\$451.21	\$451.21	\$445.79	\$445.79	\$429.80	\$429.80
26	\$460.20	\$460.20	\$454.67	\$454.67	\$438.36	\$438.36
27	\$470.98	\$470.98	\$465.32	\$465.32	\$448.64	\$448.64
28	\$488.51	\$488.51	\$482.64	\$482.64	\$465.33	\$465.33
29	\$502.89	\$502.89	\$496.85	\$496.85	\$479.03	\$479.03
30	\$510.08	\$510.08	\$503.95	\$503.95	\$485.88	\$485.88
31	\$520.87	\$520.87	\$514.61	\$514.61	\$496.16	\$496.16
32	\$531.65	\$531.65	\$525.26	\$525.26	\$506.43	\$506.43
33	\$538.39	\$538.39	\$531.92	\$531.92	\$512.85	\$512.85
34	\$545.58	\$545.58	\$539.03	\$539.03	\$519.70	\$519.70
35	\$549.18	\$549.18	\$542.58	\$542.58	\$523.13	\$523.13
36	\$552.77	\$552.77	\$546.13	\$546.13	\$526.55	\$526.55
37	\$556.37	\$556.37	\$549.68	\$549.68	\$529.98	\$529.98
38	\$559.96	\$559.96	\$553.24	\$553.24	\$533.40	\$533.40
39	\$567.16	\$567.16	\$560.34	\$560.34	\$540.25	\$540.25
40	\$574.35	\$574.35	\$567.44	\$567.44	\$547.10	\$547.10
41	\$585.13	\$585.13	\$578.10	\$578.10	\$557.37	\$557.37
42	\$595.47	\$595.47	\$588.31	\$588.31	\$567.22	\$567.22
43	\$609.85	\$609.85	\$602.52	\$602.52	\$580.92	\$580.92
44	\$627.83	\$627.83	\$620.28	\$620.28	\$598.04	\$598.04
45	\$648.95	\$648.95	\$641.15	\$641.15	\$618.16	\$618.16
46	\$674.12	\$674.12	\$666.02	\$666.02	\$642.14	\$642.14
47	\$702.43	\$702.43	\$693.99	\$693.99	\$669.10	\$669.10
48	\$734.79	\$734.79	\$725.96	\$725.96	\$699.93	\$699.93
49	\$766.69	\$766.69	\$757.48	\$757.48	\$730.32	\$730.32
50	\$802.65	\$802.65	\$793.00	\$793.00	\$764.57	\$764.57
51	\$838.15	\$838.15	\$828.08	\$828.08	\$798.39	\$798.39
52	\$877.25	\$877.25	\$866.71	\$866.71	\$835.63	\$835.63
53	\$916.80	\$916.80	\$905.78	\$905.78	\$873.30	\$873.30
54	\$959.49	\$959.49	\$947.96	\$947.96	\$913.97	\$913.97
55	\$1,002.18	\$1,002.18	\$990.14	\$990.14	\$954.64	\$954.64
56	\$1,048.47	\$1,048.47	\$1,035.88	\$1,035.88	\$998.73	\$998.73
57	\$1,095.21	\$1,095.21	\$1,082.05	\$1,082.05	\$1,043.26	\$1,043.26
58	\$1,145.10	\$1,145.10	\$1,131.34	\$1,131.34	\$1,090.77	\$1,090.77
59	\$1,169.81	\$1,169.81	\$1,155.76	\$1,155.76	\$1,114.32	\$1,114.32
60	\$1,219.70	\$1,219.70	\$1,205.04	\$1,205.04	\$1,161.84	\$1,161.84
61	\$1,262.84	\$1,262.84	\$1,247.67	\$1,247.67	\$1,202.93	\$1,202.93
62	\$1,291.15	\$1,291.15	\$1,275.64	\$1,275.64	\$1,229.90	\$1,229.90
63	\$1,326.66	\$1,326.66	\$1,310.72	\$1,310.72	\$1,263.72	\$1,263.72
64+	\$1,348.23	\$1,348.23	\$1,332.03	\$1,332.03	\$1,284.27	\$1,284.27

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270032		55957PA0270028		55957PA0270029	
Plan Marketing Name =>	BlueCare PPO Gold 29		BlueCare PPO Gold 6		BlueCare PPO Gold 9	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$5,000		\$2,500		\$4,000	
Coinsurance =>	100%		90%		100%	
Copays =>	\$30		\$25		\$25	
OOP Maximum =>	\$7,100		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$324.01	\$324.01	\$323.43	\$323.43	\$320.99	\$320.99
15	\$352.81	\$352.81	\$352.18	\$352.18	\$349.53	\$349.53
16	\$363.82	\$363.82	\$363.18	\$363.18	\$360.44	\$360.44
17	\$374.83	\$374.83	\$374.17	\$374.17	\$371.35	\$371.35
18	\$386.69	\$386.69	\$386.01	\$386.01	\$383.09	\$383.09
19	\$398.55	\$398.55	\$397.85	\$397.85	\$394.84	\$394.84
20	\$410.83	\$410.83	\$410.11	\$410.11	\$407.01	\$407.01
21	\$423.54	\$423.54	\$422.79	\$422.79	\$419.60	\$419.60
22	\$423.54	\$423.54	\$422.79	\$422.79	\$419.60	\$419.60
23	\$423.54	\$423.54	\$422.79	\$422.79	\$419.60	\$419.60
24	\$423.54	\$423.54	\$422.79	\$422.79	\$419.60	\$419.60
25	\$425.23	\$425.23	\$424.48	\$424.48	\$421.28	\$421.28
26	\$433.70	\$433.70	\$432.94	\$432.94	\$429.67	\$429.67
27	\$443.87	\$443.87	\$443.08	\$443.08	\$439.74	\$439.74
28	\$460.39	\$460.39	\$459.57	\$459.57	\$456.11	\$456.11
29	\$473.94	\$473.94	\$473.10	\$473.10	\$469.53	\$469.53
30	\$480.72	\$480.72	\$479.87	\$479.87	\$476.25	\$476.25
31	\$490.88	\$490.88	\$490.01	\$490.01	\$486.32	\$486.32
32	\$501.05	\$501.05	\$500.16	\$500.16	\$496.39	\$496.39
33	\$507.40	\$507.40	\$506.50	\$506.50	\$502.68	\$502.68
34	\$514.18	\$514.18	\$513.27	\$513.27	\$509.39	\$509.39
35	\$517.57	\$517.57	\$516.65	\$516.65	\$512.75	\$512.75
36	\$520.95	\$520.95	\$520.03	\$520.03	\$516.11	\$516.11
37	\$524.34	\$524.34	\$523.41	\$523.41	\$519.46	\$519.46
38	\$527.73	\$527.73	\$526.80	\$526.80	\$522.82	\$522.82
39	\$534.51	\$534.51	\$533.56	\$533.56	\$529.54	\$529.54
40	\$541.28	\$541.28	\$540.33	\$540.33	\$536.25	\$536.25
41	\$551.45	\$551.45	\$550.47	\$550.47	\$546.32	\$546.32
42	\$561.19	\$561.19	\$560.20	\$560.20	\$555.97	\$555.97
43	\$574.74	\$574.74	\$573.73	\$573.73	\$569.40	\$569.40
44	\$591.69	\$591.69	\$590.64	\$590.64	\$586.18	\$586.18
45	\$611.59	\$611.59	\$610.51	\$610.51	\$605.90	\$605.90
46	\$635.31	\$635.31	\$634.19	\$634.19	\$629.40	\$629.40
47	\$661.99	\$661.99	\$660.82	\$660.82	\$655.83	\$655.83
48	\$692.49	\$692.49	\$691.26	\$691.26	\$686.05	\$686.05
49	\$722.56	\$722.56	\$721.28	\$721.28	\$715.84	\$715.84
50	\$756.44	\$756.44	\$755.10	\$755.10	\$749.41	\$749.41
51	\$789.90	\$789.90	\$788.50	\$788.50	\$782.55	\$782.55
52	\$826.75	\$826.75	\$825.29	\$825.29	\$819.06	\$819.06
53	\$864.02	\$864.02	\$862.49	\$862.49	\$855.98	\$855.98
54	\$904.26	\$904.26	\$902.66	\$902.66	\$895.85	\$895.85
55	\$944.49	\$944.49	\$942.82	\$942.82	\$935.71	\$935.71
56	\$988.12	\$988.12	\$986.37	\$986.37	\$978.93	\$978.93
57	\$1,032.17	\$1,032.17	\$1,030.34	\$1,030.34	\$1,022.57	\$1,022.57
58	\$1,079.18	\$1,079.18	\$1,077.27	\$1,077.27	\$1,069.14	\$1,069.14
59	\$1,102.47	\$1,102.47	\$1,100.52	\$1,100.52	\$1,092.22	\$1,092.22
60	\$1,149.49	\$1,149.49	\$1,147.45	\$1,147.45	\$1,138.79	\$1,138.79
61	\$1,190.15	\$1,190.15	\$1,188.04	\$1,188.04	\$1,179.08	\$1,179.08
62	\$1,216.83	\$1,216.83	\$1,214.68	\$1,214.68	\$1,205.51	\$1,205.51
63	\$1,250.29	\$1,250.29	\$1,248.08	\$1,248.08	\$1,238.66	\$1,238.66
64+	\$1,270.62	\$1,270.62	\$1,268.37	\$1,268.37	\$1,258.80	\$1,258.80

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270013		55957PA0290007		55957PA0290008	
Plan Marketing Name =>	BlueCare PPO Bronze 4		BlueCare Custom PPO Platinum 12		BlueCare Custom PPO Platinum 13	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Bronze		Platinum		Platinum	
Deductible =>	\$5,000		\$0		\$250	
Coinsurance =>	50%		100%		100%	
Copays =>	\$70		\$25		\$10	
OOP Maximum =>	\$7,900		\$3,500		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$273.24	\$273.24	\$346.58	\$346.58	\$343.67	\$343.67
15	\$297.53	\$297.53	\$377.38	\$377.38	\$374.22	\$374.22
16	\$306.82	\$306.82	\$389.16	\$389.16	\$385.90	\$385.90
17	\$316.10	\$316.10	\$400.94	\$400.94	\$397.58	\$397.58
18	\$326.11	\$326.11	\$413.63	\$413.63	\$410.16	\$410.16
19	\$336.11	\$336.11	\$426.31	\$426.31	\$422.73	\$422.73
20	\$346.46	\$346.46	\$439.45	\$439.45	\$435.76	\$435.76
21	\$357.18	\$357.18	\$453.04	\$453.04	\$449.24	\$449.24
22	\$357.18	\$357.18	\$453.04	\$453.04	\$449.24	\$449.24
23	\$357.18	\$357.18	\$453.04	\$453.04	\$449.24	\$449.24
24	\$357.18	\$357.18	\$453.04	\$453.04	\$449.24	\$449.24
25	\$358.61	\$358.61	\$454.85	\$454.85	\$451.04	\$451.04
26	\$365.75	\$365.75	\$463.91	\$463.91	\$460.02	\$460.02
27	\$374.32	\$374.32	\$474.79	\$474.79	\$470.80	\$470.80
28	\$388.25	\$388.25	\$492.45	\$492.45	\$488.32	\$488.32
29	\$399.68	\$399.68	\$506.95	\$506.95	\$502.70	\$502.70
30	\$405.40	\$405.40	\$514.20	\$514.20	\$509.89	\$509.89
31	\$413.97	\$413.97	\$525.07	\$525.07	\$520.67	\$520.67
32	\$422.54	\$422.54	\$535.95	\$535.95	\$531.45	\$531.45
33	\$427.90	\$427.90	\$542.74	\$542.74	\$538.19	\$538.19
34	\$433.62	\$433.62	\$549.99	\$549.99	\$545.38	\$545.38
35	\$436.47	\$436.47	\$553.61	\$553.61	\$548.97	\$548.97
36	\$439.33	\$439.33	\$557.24	\$557.24	\$552.57	\$552.57
37	\$442.19	\$442.19	\$560.86	\$560.86	\$556.16	\$556.16
38	\$445.05	\$445.05	\$564.49	\$564.49	\$559.75	\$559.75
39	\$450.76	\$450.76	\$571.74	\$571.74	\$566.94	\$566.94
40	\$456.48	\$456.48	\$578.99	\$578.99	\$574.13	\$574.13
41	\$465.05	\$465.05	\$589.86	\$589.86	\$584.91	\$584.91
42	\$473.26	\$473.26	\$600.28	\$600.28	\$595.24	\$595.24
43	\$484.69	\$484.69	\$614.78	\$614.78	\$609.62	\$609.62
44	\$498.98	\$498.98	\$632.90	\$632.90	\$627.59	\$627.59
45	\$515.77	\$515.77	\$654.19	\$654.19	\$648.70	\$648.70
46	\$535.77	\$535.77	\$679.56	\$679.56	\$673.86	\$673.86
47	\$558.27	\$558.27	\$708.10	\$708.10	\$702.16	\$702.16
48	\$583.99	\$583.99	\$740.72	\$740.72	\$734.51	\$734.51
49	\$609.35	\$609.35	\$772.89	\$772.89	\$766.40	\$766.40
50	\$637.92	\$637.92	\$809.13	\$809.13	\$802.34	\$802.34
51	\$666.14	\$666.14	\$844.92	\$844.92	\$837.83	\$837.83
52	\$697.22	\$697.22	\$884.33	\$884.33	\$876.92	\$876.92
53	\$728.65	\$728.65	\$924.20	\$924.20	\$916.45	\$916.45
54	\$762.58	\$762.58	\$967.24	\$967.24	\$959.13	\$959.13
55	\$796.51	\$796.51	\$1,010.28	\$1,010.28	\$1,001.81	\$1,001.81
56	\$833.30	\$833.30	\$1,056.94	\$1,056.94	\$1,048.08	\$1,048.08
57	\$870.45	\$870.45	\$1,104.06	\$1,104.06	\$1,094.80	\$1,094.80
58	\$910.09	\$910.09	\$1,154.35	\$1,154.35	\$1,144.66	\$1,144.66
59	\$929.74	\$929.74	\$1,179.26	\$1,179.26	\$1,169.37	\$1,169.37
60	\$969.39	\$969.39	\$1,229.55	\$1,229.55	\$1,219.24	\$1,219.24
61	\$1,003.68	\$1,003.68	\$1,273.04	\$1,273.04	\$1,262.36	\$1,262.36
62	\$1,026.18	\$1,026.18	\$1,301.58	\$1,301.58	\$1,290.67	\$1,290.67
63	\$1,054.40	\$1,054.40	\$1,337.37	\$1,337.37	\$1,326.16	\$1,326.16
64+	\$1,071.54	\$1,071.54	\$1,359.12	\$1,359.12	\$1,347.72	\$1,347.72

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290002		55957PA0290006		55957PA0290022	
Plan Marketing Name =>	BlueCare Custom PPO Platinum 2		BlueCare Custom PPO Platinum 11		BlueCare Custom PPO Gold 27	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Platinum		Gold	
Deductible =>	\$500		\$750		\$500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$10		\$10		\$30	
OOP Maximum =>	\$3,000		\$2,500		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$341.47	\$341.47	\$334.44	\$334.44	\$304.95	\$304.95
15	\$371.82	\$371.82	\$364.16	\$364.16	\$332.06	\$332.06
16	\$383.42	\$383.42	\$375.53	\$375.53	\$342.42	\$342.42
17	\$395.03	\$395.03	\$386.90	\$386.90	\$352.79	\$352.79
18	\$407.53	\$407.53	\$399.14	\$399.14	\$363.95	\$363.95
19	\$420.02	\$420.02	\$411.38	\$411.38	\$375.11	\$375.11
20	\$432.97	\$432.97	\$424.05	\$424.05	\$386.67	\$386.67
21	\$446.36	\$446.36	\$437.17	\$437.17	\$398.63	\$398.63
22	\$446.36	\$446.36	\$437.17	\$437.17	\$398.63	\$398.63
23	\$446.36	\$446.36	\$437.17	\$437.17	\$398.63	\$398.63
24	\$446.36	\$446.36	\$437.17	\$437.17	\$398.63	\$398.63
25	\$448.15	\$448.15	\$438.92	\$438.92	\$400.22	\$400.22
26	\$457.07	\$457.07	\$447.66	\$447.66	\$408.20	\$408.20
27	\$467.79	\$467.79	\$458.15	\$458.15	\$417.76	\$417.76
28	\$485.19	\$485.19	\$475.20	\$475.20	\$433.31	\$433.31
29	\$499.48	\$499.48	\$489.19	\$489.19	\$446.07	\$446.07
30	\$506.62	\$506.62	\$496.19	\$496.19	\$452.45	\$452.45
31	\$517.33	\$517.33	\$506.68	\$506.68	\$462.01	\$462.01
32	\$528.04	\$528.04	\$517.17	\$517.17	\$471.58	\$471.58
33	\$534.74	\$534.74	\$523.73	\$523.73	\$477.56	\$477.56
34	\$541.88	\$541.88	\$530.72	\$530.72	\$483.94	\$483.94
35	\$545.45	\$545.45	\$534.22	\$534.22	\$487.13	\$487.13
36	\$549.02	\$549.02	\$537.72	\$537.72	\$490.31	\$490.31
37	\$552.59	\$552.59	\$541.22	\$541.22	\$493.50	\$493.50
38	\$556.16	\$556.16	\$544.71	\$544.71	\$496.69	\$496.69
39	\$563.31	\$563.31	\$551.71	\$551.71	\$503.07	\$503.07
40	\$570.45	\$570.45	\$558.70	\$558.70	\$509.45	\$509.45
41	\$581.16	\$581.16	\$569.20	\$569.20	\$519.02	\$519.02
42	\$591.43	\$591.43	\$579.25	\$579.25	\$528.18	\$528.18
43	\$605.71	\$605.71	\$593.24	\$593.24	\$540.94	\$540.94
44	\$623.56	\$623.56	\$610.73	\$610.73	\$556.89	\$556.89
45	\$644.54	\$644.54	\$631.27	\$631.27	\$575.62	\$575.62
46	\$669.54	\$669.54	\$655.76	\$655.76	\$597.95	\$597.95
47	\$697.66	\$697.66	\$683.30	\$683.30	\$623.06	\$623.06
48	\$729.80	\$729.80	\$714.77	\$714.77	\$651.76	\$651.76
49	\$761.49	\$761.49	\$745.81	\$745.81	\$680.06	\$680.06
50	\$797.20	\$797.20	\$780.79	\$780.79	\$711.95	\$711.95
51	\$832.46	\$832.46	\$815.32	\$815.32	\$743.44	\$743.44
52	\$871.29	\$871.29	\$853.36	\$853.36	\$778.13	\$778.13
53	\$910.57	\$910.57	\$891.83	\$891.83	\$813.21	\$813.21
54	\$952.98	\$952.98	\$933.36	\$933.36	\$851.08	\$851.08
55	\$995.38	\$995.38	\$974.89	\$974.89	\$888.94	\$888.94
56	\$1,041.36	\$1,041.36	\$1,019.92	\$1,019.92	\$930.00	\$930.00
57	\$1,087.78	\$1,087.78	\$1,065.38	\$1,065.38	\$971.46	\$971.46
58	\$1,137.33	\$1,137.33	\$1,113.91	\$1,113.91	\$1,015.71	\$1,015.71
59	\$1,161.88	\$1,161.88	\$1,137.95	\$1,137.95	\$1,037.63	\$1,037.63
60	\$1,211.42	\$1,211.42	\$1,186.48	\$1,186.48	\$1,081.88	\$1,081.88
61	\$1,254.27	\$1,254.27	\$1,228.45	\$1,228.45	\$1,120.15	\$1,120.15
62	\$1,282.39	\$1,282.39	\$1,255.99	\$1,255.99	\$1,145.26	\$1,145.26
63	\$1,317.65	\$1,317.65	\$1,290.53	\$1,290.53	\$1,176.76	\$1,176.76
64+	\$1,339.08	\$1,339.08	\$1,311.51	\$1,311.51	\$1,195.89	\$1,195.89

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290012		55957PA0290011		55957PA0290013	
Plan Marketing Name =>	BlueCare Custom PPO Gold 15		BlueCare Custom PPO Gold 12		BlueCare Custom PPO Gold 18	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500	
Coinsurance =>	80%		100%		100%	
Copays =>	\$20		\$35		\$20	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$282.78	\$282.78	\$293.60	\$293.60	\$291.93	\$291.93
15	\$307.92	\$307.92	\$319.70	\$319.70	\$317.88	\$317.88
16	\$317.53	\$317.53	\$329.68	\$329.68	\$327.80	\$327.80
17	\$327.14	\$327.14	\$339.65	\$339.65	\$337.72	\$337.72
18	\$337.49	\$337.49	\$350.40	\$350.40	\$348.41	\$348.41
19	\$347.84	\$347.84	\$361.15	\$361.15	\$359.10	\$359.10
20	\$358.56	\$358.56	\$372.28	\$372.28	\$370.16	\$370.16
21	\$369.65	\$369.65	\$383.79	\$383.79	\$381.61	\$381.61
22	\$369.65	\$369.65	\$383.79	\$383.79	\$381.61	\$381.61
23	\$369.65	\$369.65	\$383.79	\$383.79	\$381.61	\$381.61
24	\$369.65	\$369.65	\$383.79	\$383.79	\$381.61	\$381.61
25	\$371.13	\$371.13	\$385.33	\$385.33	\$383.14	\$383.14
26	\$378.52	\$378.52	\$393.00	\$393.00	\$390.77	\$390.77
27	\$387.39	\$387.39	\$402.21	\$402.21	\$399.93	\$399.93
28	\$401.81	\$401.81	\$417.18	\$417.18	\$414.81	\$414.81
29	\$413.64	\$413.64	\$429.46	\$429.46	\$427.02	\$427.02
30	\$419.55	\$419.55	\$435.60	\$435.60	\$433.13	\$433.13
31	\$428.42	\$428.42	\$444.81	\$444.81	\$442.29	\$442.29
32	\$437.30	\$437.30	\$454.02	\$454.02	\$451.44	\$451.44
33	\$442.84	\$442.84	\$459.78	\$459.78	\$457.17	\$457.17
34	\$448.76	\$448.76	\$465.92	\$465.92	\$463.27	\$463.27
35	\$451.71	\$451.71	\$468.99	\$468.99	\$466.33	\$466.33
36	\$454.67	\$454.67	\$472.06	\$472.06	\$469.38	\$469.38
37	\$457.63	\$457.63	\$475.13	\$475.13	\$472.43	\$472.43
38	\$460.58	\$460.58	\$478.20	\$478.20	\$475.49	\$475.49
39	\$466.50	\$466.50	\$484.34	\$484.34	\$481.59	\$481.59
40	\$472.41	\$472.41	\$490.48	\$490.48	\$487.70	\$487.70
41	\$481.28	\$481.28	\$499.69	\$499.69	\$496.86	\$496.86
42	\$489.79	\$489.79	\$508.52	\$508.52	\$505.63	\$505.63
43	\$501.62	\$501.62	\$520.80	\$520.80	\$517.84	\$517.84
44	\$516.40	\$516.40	\$536.15	\$536.15	\$533.11	\$533.11
45	\$533.77	\$533.77	\$554.19	\$554.19	\$551.04	\$551.04
46	\$554.48	\$554.48	\$575.69	\$575.69	\$572.42	\$572.42
47	\$577.76	\$577.76	\$599.86	\$599.86	\$596.46	\$596.46
48	\$604.38	\$604.38	\$627.50	\$627.50	\$623.93	\$623.93
49	\$630.62	\$630.62	\$654.75	\$654.75	\$651.03	\$651.03
50	\$660.19	\$660.19	\$685.45	\$685.45	\$681.56	\$681.56
51	\$689.40	\$689.40	\$715.77	\$715.77	\$711.70	\$711.70
52	\$721.56	\$721.56	\$749.16	\$749.16	\$744.90	\$744.90
53	\$754.09	\$754.09	\$782.93	\$782.93	\$778.48	\$778.48
54	\$789.20	\$789.20	\$819.39	\$819.39	\$814.74	\$814.74
55	\$824.32	\$824.32	\$855.85	\$855.85	\$850.99	\$850.99
56	\$862.39	\$862.39	\$895.38	\$895.38	\$890.30	\$890.30
57	\$900.84	\$900.84	\$935.30	\$935.30	\$929.98	\$929.98
58	\$941.87	\$941.87	\$977.90	\$977.90	\$972.34	\$972.34
59	\$962.20	\$962.20	\$999.01	\$999.01	\$993.33	\$993.33
60	\$1,003.23	\$1,003.23	\$1,041.61	\$1,041.61	\$1,035.69	\$1,035.69
61	\$1,038.72	\$1,038.72	\$1,078.45	\$1,078.45	\$1,072.32	\$1,072.32
62	\$1,062.00	\$1,062.00	\$1,102.63	\$1,102.63	\$1,096.37	\$1,096.37
63	\$1,091.21	\$1,091.21	\$1,132.95	\$1,132.95	\$1,126.51	\$1,126.51
64+	\$1,108.95	\$1,108.95	\$1,151.37	\$1,151.37	\$1,144.83	\$1,144.83

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290014		55957PA0290016		55957PA0290029	
Plan Marketing Name =>	BlueCare Custom PPO Gold 19		BlueCare Custom PPO Gold 24		BlueCare Custom PPO Gold 10	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,500		\$2,000		\$1,400	
Coinsurance =>	90%		100%		100%	
Copays =>	\$25		\$20		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.69	\$283.69	\$288.79	\$288.79	\$285.32	\$285.32
15	\$308.91	\$308.91	\$314.46	\$314.46	\$310.68	\$310.68
16	\$318.55	\$318.55	\$324.27	\$324.27	\$320.38	\$320.38
17	\$328.19	\$328.19	\$334.09	\$334.09	\$330.08	\$330.08
18	\$338.58	\$338.58	\$344.66	\$344.66	\$340.52	\$340.52
19	\$348.96	\$348.96	\$355.23	\$355.23	\$350.96	\$350.96
20	\$359.71	\$359.71	\$366.18	\$366.18	\$361.78	\$361.78
21	\$370.84	\$370.84	\$377.50	\$377.50	\$372.97	\$372.97
22	\$370.84	\$370.84	\$377.50	\$377.50	\$372.97	\$372.97
23	\$370.84	\$370.84	\$377.50	\$377.50	\$372.97	\$372.97
24	\$370.84	\$370.84	\$377.50	\$377.50	\$372.97	\$372.97
25	\$372.32	\$372.32	\$379.01	\$379.01	\$374.46	\$374.46
26	\$379.74	\$379.74	\$386.56	\$386.56	\$381.92	\$381.92
27	\$388.64	\$388.64	\$395.62	\$395.62	\$390.87	\$390.87
28	\$403.10	\$403.10	\$410.34	\$410.34	\$405.42	\$405.42
29	\$414.97	\$414.97	\$422.42	\$422.42	\$417.35	\$417.35
30	\$420.90	\$420.90	\$428.46	\$428.46	\$423.32	\$423.32
31	\$429.80	\$429.80	\$437.52	\$437.52	\$432.27	\$432.27
32	\$438.70	\$438.70	\$446.58	\$446.58	\$441.22	\$441.22
33	\$444.27	\$444.27	\$452.25	\$452.25	\$446.82	\$446.82
34	\$450.20	\$450.20	\$458.29	\$458.29	\$452.79	\$452.79
35	\$453.17	\$453.17	\$461.31	\$461.31	\$455.77	\$455.77
36	\$456.13	\$456.13	\$464.33	\$464.33	\$458.75	\$458.75
37	\$459.10	\$459.10	\$467.35	\$467.35	\$461.74	\$461.74
38	\$462.07	\$462.07	\$470.37	\$470.37	\$464.72	\$464.72
39	\$468.00	\$468.00	\$476.41	\$476.41	\$470.69	\$470.69
40	\$473.93	\$473.93	\$482.45	\$482.45	\$476.66	\$476.66
41	\$482.83	\$482.83	\$491.51	\$491.51	\$485.61	\$485.61
42	\$491.36	\$491.36	\$500.19	\$500.19	\$494.19	\$494.19
43	\$503.23	\$503.23	\$512.27	\$512.27	\$506.12	\$506.12
44	\$518.06	\$518.06	\$527.37	\$527.37	\$521.04	\$521.04
45	\$535.49	\$535.49	\$545.11	\$545.11	\$538.57	\$538.57
46	\$556.26	\$556.26	\$566.25	\$566.25	\$559.46	\$559.46
47	\$579.62	\$579.62	\$590.03	\$590.03	\$582.95	\$582.95
48	\$606.32	\$606.32	\$617.21	\$617.21	\$609.81	\$609.81
49	\$632.65	\$632.65	\$644.02	\$644.02	\$636.29	\$636.29
50	\$662.32	\$662.32	\$674.22	\$674.22	\$666.12	\$666.12
51	\$691.62	\$691.62	\$704.04	\$704.04	\$695.59	\$695.59
52	\$723.88	\$723.88	\$736.88	\$736.88	\$728.04	\$728.04
53	\$756.51	\$756.51	\$770.10	\$770.10	\$760.86	\$760.86
54	\$791.74	\$791.74	\$805.96	\$805.96	\$796.29	\$796.29
55	\$826.97	\$826.97	\$841.83	\$841.83	\$831.72	\$831.72
56	\$865.17	\$865.17	\$880.71	\$880.71	\$870.14	\$870.14
57	\$903.74	\$903.74	\$919.97	\$919.97	\$908.93	\$908.93
58	\$944.90	\$944.90	\$961.87	\$961.87	\$950.33	\$950.33
59	\$965.30	\$965.30	\$982.63	\$982.63	\$970.84	\$970.84
60	\$1,006.46	\$1,006.46	\$1,024.54	\$1,024.54	\$1,012.24	\$1,012.24
61	\$1,042.06	\$1,042.06	\$1,060.78	\$1,060.78	\$1,048.05	\$1,048.05
62	\$1,065.42	\$1,065.42	\$1,084.56	\$1,084.56	\$1,071.54	\$1,071.54
63	\$1,094.72	\$1,094.72	\$1,114.38	\$1,114.38	\$1,101.01	\$1,101.01
64+	\$1,112.52	\$1,112.52	\$1,132.50	\$1,132.50	\$1,118.91	\$1,118.91

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290030		55957PA0290031		55957PA0290032	
Plan Marketing Name =>	BlueCare Custom PPO Gold 2		BlueCare Custom PPO Gold 6		BlueCare Custom PPO Gold 9	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,500		\$4,000	
Coinsurance =>	90%		90%		100%	
Copays =>	\$45		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$275.09	\$275.09	\$271.68	\$271.68	\$269.64	\$269.64
15	\$299.55	\$299.55	\$295.83	\$295.83	\$293.61	\$293.61
16	\$308.90	\$308.90	\$305.07	\$305.07	\$302.77	\$302.77
17	\$318.25	\$318.25	\$314.30	\$314.30	\$311.94	\$311.94
18	\$328.31	\$328.31	\$324.24	\$324.24	\$321.81	\$321.81
19	\$338.38	\$338.38	\$334.19	\$334.19	\$331.67	\$331.67
20	\$348.81	\$348.81	\$344.49	\$344.49	\$341.90	\$341.90
21	\$359.60	\$359.60	\$355.14	\$355.14	\$352.47	\$352.47
22	\$359.60	\$359.60	\$355.14	\$355.14	\$352.47	\$352.47
23	\$359.60	\$359.60	\$355.14	\$355.14	\$352.47	\$352.47
24	\$359.60	\$359.60	\$355.14	\$355.14	\$352.47	\$352.47
25	\$361.04	\$361.04	\$356.56	\$356.56	\$353.88	\$353.88
26	\$368.23	\$368.23	\$363.66	\$363.66	\$360.93	\$360.93
27	\$376.86	\$376.86	\$372.19	\$372.19	\$369.39	\$369.39
28	\$390.89	\$390.89	\$386.04	\$386.04	\$383.13	\$383.13
29	\$402.39	\$402.39	\$397.40	\$397.40	\$394.41	\$394.41
30	\$408.15	\$408.15	\$403.08	\$403.08	\$400.05	\$400.05
31	\$416.78	\$416.78	\$411.61	\$411.61	\$408.51	\$408.51
32	\$425.41	\$425.41	\$420.13	\$420.13	\$416.97	\$416.97
33	\$430.80	\$430.80	\$425.46	\$425.46	\$422.26	\$422.26
34	\$436.55	\$436.55	\$431.14	\$431.14	\$427.90	\$427.90
35	\$439.43	\$439.43	\$433.98	\$433.98	\$430.72	\$430.72
36	\$442.31	\$442.31	\$436.82	\$436.82	\$433.54	\$433.54
37	\$445.18	\$445.18	\$439.66	\$439.66	\$436.36	\$436.36
38	\$448.06	\$448.06	\$442.50	\$442.50	\$439.18	\$439.18
39	\$453.82	\$453.82	\$448.19	\$448.19	\$444.82	\$444.82
40	\$459.57	\$459.57	\$453.87	\$453.87	\$450.46	\$450.46
41	\$468.20	\$468.20	\$462.39	\$462.39	\$458.92	\$458.92
42	\$476.47	\$476.47	\$470.56	\$470.56	\$467.02	\$467.02
43	\$487.98	\$487.98	\$481.92	\$481.92	\$478.30	\$478.30
44	\$502.36	\$502.36	\$496.13	\$496.13	\$492.40	\$492.40
45	\$519.26	\$519.26	\$512.82	\$512.82	\$508.97	\$508.97
46	\$539.40	\$539.40	\$532.71	\$532.71	\$528.71	\$528.71
47	\$562.05	\$562.05	\$555.08	\$555.08	\$550.91	\$550.91
48	\$587.95	\$587.95	\$580.65	\$580.65	\$576.29	\$576.29
49	\$613.48	\$613.48	\$605.87	\$605.87	\$601.31	\$601.31
50	\$642.25	\$642.25	\$634.28	\$634.28	\$629.51	\$629.51
51	\$670.65	\$670.65	\$662.34	\$662.34	\$657.36	\$657.36
52	\$701.94	\$701.94	\$693.23	\$693.23	\$688.02	\$688.02
53	\$733.58	\$733.58	\$724.49	\$724.49	\$719.04	\$719.04
54	\$767.75	\$767.75	\$758.22	\$758.22	\$752.52	\$752.52
55	\$801.91	\$801.91	\$791.96	\$791.96	\$786.01	\$786.01
56	\$838.95	\$838.95	\$828.54	\$828.54	\$822.31	\$822.31
57	\$876.35	\$876.35	\$865.48	\$865.48	\$858.97	\$858.97
58	\$916.26	\$916.26	\$904.90	\$904.90	\$898.09	\$898.09
59	\$936.04	\$936.04	\$924.43	\$924.43	\$917.48	\$917.48
60	\$975.95	\$975.95	\$963.85	\$963.85	\$956.60	\$956.60
61	\$1,010.48	\$1,010.48	\$997.94	\$997.94	\$990.44	\$990.44
62	\$1,033.13	\$1,033.13	\$1,020.32	\$1,020.32	\$1,012.65	\$1,012.65
63	\$1,061.54	\$1,061.54	\$1,048.37	\$1,048.37	\$1,040.49	\$1,040.49
64+	\$1,078.80	\$1,078.80	\$1,065.42	\$1,065.42	\$1,057.41	\$1,057.41

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290033		55957PA0290021		55957PA0280001	
Plan Marketing Name =>	BlueCare Custom PPO Gold 29		BlueCare Custom PPO Bronze 4		BlueCare QHD PPO Bronze 3	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BC/HDHP/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Bronze		Bronze	
Deductible =>	\$5,000		\$5,000		\$4,750	
Coinsurance =>	100%		50%		60%	
Copays =>	\$30		\$70		60%	
OOP Maximum =>	\$7,100		\$7,900		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$324.01	\$324.01	\$229.52	\$229.52	\$268.96	\$268.96
15	\$352.81	\$352.81	\$249.92	\$249.92	\$292.87	\$292.87
16	\$363.82	\$363.82	\$257.73	\$257.73	\$302.01	\$302.01
17	\$374.83	\$374.83	\$265.53	\$265.53	\$311.15	\$311.15
18	\$386.69	\$386.69	\$273.93	\$273.93	\$320.99	\$320.99
19	\$398.55	\$398.55	\$282.33	\$282.33	\$330.84	\$330.84
20	\$410.83	\$410.83	\$291.03	\$291.03	\$341.03	\$341.03
21	\$423.54	\$423.54	\$300.03	\$300.03	\$351.58	\$351.58
22	\$423.54	\$423.54	\$300.03	\$300.03	\$351.58	\$351.58
23	\$423.54	\$423.54	\$300.03	\$300.03	\$351.58	\$351.58
24	\$423.54	\$423.54	\$300.03	\$300.03	\$351.58	\$351.58
25	\$425.23	\$425.23	\$301.23	\$301.23	\$352.99	\$352.99
26	\$433.70	\$433.70	\$307.23	\$307.23	\$360.02	\$360.02
27	\$443.87	\$443.87	\$314.43	\$314.43	\$368.46	\$368.46
28	\$460.39	\$460.39	\$326.13	\$326.13	\$382.17	\$382.17
29	\$473.94	\$473.94	\$335.73	\$335.73	\$393.42	\$393.42
30	\$480.72	\$480.72	\$340.53	\$340.53	\$399.04	\$399.04
31	\$490.88	\$490.88	\$347.73	\$347.73	\$407.48	\$407.48
32	\$501.05	\$501.05	\$354.94	\$354.94	\$415.92	\$415.92
33	\$507.40	\$507.40	\$359.44	\$359.44	\$421.19	\$421.19
34	\$514.18	\$514.18	\$364.24	\$364.24	\$426.82	\$426.82
35	\$517.57	\$517.57	\$366.64	\$366.64	\$429.63	\$429.63
36	\$520.95	\$520.95	\$369.04	\$369.04	\$432.44	\$432.44
37	\$524.34	\$524.34	\$371.44	\$371.44	\$435.26	\$435.26
38	\$527.73	\$527.73	\$373.84	\$373.84	\$438.07	\$438.07
39	\$534.51	\$534.51	\$378.64	\$378.64	\$443.69	\$443.69
40	\$541.28	\$541.28	\$383.44	\$383.44	\$449.32	\$449.32
41	\$551.45	\$551.45	\$390.64	\$390.64	\$457.76	\$457.76
42	\$561.19	\$561.19	\$397.54	\$397.54	\$465.84	\$465.84
43	\$574.74	\$574.74	\$407.14	\$407.14	\$477.09	\$477.09
44	\$591.69	\$591.69	\$419.14	\$419.14	\$491.16	\$491.16
45	\$611.59	\$611.59	\$433.24	\$433.24	\$507.68	\$507.68
46	\$635.31	\$635.31	\$450.05	\$450.05	\$527.37	\$527.37
47	\$661.99	\$661.99	\$468.95	\$468.95	\$549.52	\$549.52
48	\$692.49	\$692.49	\$490.55	\$490.55	\$574.83	\$574.83
49	\$722.56	\$722.56	\$511.85	\$511.85	\$599.80	\$599.80
50	\$756.44	\$756.44	\$535.85	\$535.85	\$627.92	\$627.92
51	\$789.90	\$789.90	\$559.56	\$559.56	\$655.70	\$655.70
52	\$826.75	\$826.75	\$585.66	\$585.66	\$686.28	\$686.28
53	\$864.02	\$864.02	\$612.06	\$612.06	\$717.22	\$717.22
54	\$904.26	\$904.26	\$640.56	\$640.56	\$750.62	\$750.62
55	\$944.49	\$944.49	\$669.07	\$669.07	\$784.02	\$784.02
56	\$988.12	\$988.12	\$699.97	\$699.97	\$820.24	\$820.24
57	\$1,032.17	\$1,032.17	\$731.17	\$731.17	\$856.80	\$856.80
58	\$1,079.18	\$1,079.18	\$764.48	\$764.48	\$895.83	\$895.83
59	\$1,102.47	\$1,102.47	\$780.98	\$780.98	\$915.16	\$915.16
60	\$1,149.49	\$1,149.49	\$814.28	\$814.28	\$954.19	\$954.19
61	\$1,190.15	\$1,190.15	\$843.08	\$843.08	\$987.94	\$987.94
62	\$1,216.83	\$1,216.83	\$861.99	\$861.99	\$1,010.09	\$1,010.09
63	\$1,250.29	\$1,250.29	\$885.69	\$885.69	\$1,037.86	\$1,037.86
64+	\$1,270.62	\$1,270.62	\$900.09	\$900.09	\$1,054.74	\$1,054.74

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0280002		55957PA0280003		55957PA0280004	
Plan Marketing Name =>	BlueCare QHD PPO Bronze 4		BlueCare QHD PPO Silver 1		BlueCare QHD PPO Gold 1	
Form # =>	FPLIC-BC/HDHP/SM		FPLIC-BC/HDHP/SM		FPLIC-BC/HDHP/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Bronze		Silver		Gold	
Deductible =>	\$5,500		\$2,000		\$1,500	
Coinsurance =>	80%		80%		100%	
Copays =>	80%		80%		\$20	
OOP Maximum =>	\$6,650		\$6,650		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$268.42	\$268.42	\$304.97	\$304.97	\$348.00	\$348.00
15	\$292.28	\$292.28	\$332.08	\$332.08	\$378.93	\$378.93
16	\$301.41	\$301.41	\$342.45	\$342.45	\$390.76	\$390.76
17	\$310.53	\$310.53	\$352.81	\$352.81	\$402.59	\$402.59
18	\$320.35	\$320.35	\$363.98	\$363.98	\$415.32	\$415.32
19	\$330.18	\$330.18	\$375.14	\$375.14	\$428.06	\$428.06
20	\$340.35	\$340.35	\$386.70	\$386.70	\$441.25	\$441.25
21	\$350.88	\$350.88	\$398.66	\$398.66	\$454.90	\$454.90
22	\$350.88	\$350.88	\$398.66	\$398.66	\$454.90	\$454.90
23	\$350.88	\$350.88	\$398.66	\$398.66	\$454.90	\$454.90
24	\$350.88	\$350.88	\$398.66	\$398.66	\$454.90	\$454.90
25	\$352.28	\$352.28	\$400.25	\$400.25	\$456.72	\$456.72
26	\$359.30	\$359.30	\$408.23	\$408.23	\$465.82	\$465.82
27	\$367.72	\$367.72	\$417.80	\$417.80	\$476.74	\$476.74
28	\$381.41	\$381.41	\$433.34	\$433.34	\$494.48	\$494.48
29	\$392.63	\$392.63	\$446.10	\$446.10	\$509.03	\$509.03
30	\$398.25	\$398.25	\$452.48	\$452.48	\$516.31	\$516.31
31	\$406.67	\$406.67	\$462.05	\$462.05	\$527.23	\$527.23
32	\$415.09	\$415.09	\$471.61	\$471.61	\$538.15	\$538.15
33	\$420.35	\$420.35	\$477.59	\$477.59	\$544.97	\$544.97
34	\$425.97	\$425.97	\$483.97	\$483.97	\$552.25	\$552.25
35	\$428.78	\$428.78	\$487.16	\$487.16	\$555.89	\$555.89
36	\$431.58	\$431.58	\$490.35	\$490.35	\$559.53	\$559.53
37	\$434.39	\$434.39	\$493.54	\$493.54	\$563.17	\$563.17
38	\$437.20	\$437.20	\$496.73	\$496.73	\$566.81	\$566.81
39	\$442.81	\$442.81	\$503.11	\$503.11	\$574.08	\$574.08
40	\$448.42	\$448.42	\$509.49	\$509.49	\$581.36	\$581.36
41	\$456.85	\$456.85	\$519.06	\$519.06	\$592.28	\$592.28
42	\$464.92	\$464.92	\$528.22	\$528.22	\$602.74	\$602.74
43	\$476.14	\$476.14	\$540.98	\$540.98	\$617.30	\$617.30
44	\$490.18	\$490.18	\$556.93	\$556.93	\$635.50	\$635.50
45	\$506.67	\$506.67	\$575.67	\$575.67	\$656.88	\$656.88
46	\$526.32	\$526.32	\$597.99	\$597.99	\$682.35	\$682.35
47	\$548.43	\$548.43	\$623.11	\$623.11	\$711.01	\$711.01
48	\$573.69	\$573.69	\$651.81	\$651.81	\$743.76	\$743.76
49	\$598.60	\$598.60	\$680.11	\$680.11	\$776.06	\$776.06
50	\$626.67	\$626.67	\$712.01	\$712.01	\$812.45	\$812.45
51	\$654.39	\$654.39	\$743.50	\$743.50	\$848.39	\$848.39
52	\$684.92	\$684.92	\$778.18	\$778.18	\$887.96	\$887.96
53	\$715.80	\$715.80	\$813.27	\$813.27	\$928.00	\$928.00
54	\$749.13	\$749.13	\$851.14	\$851.14	\$971.21	\$971.21
55	\$782.46	\$782.46	\$889.01	\$889.01	\$1,014.43	\$1,014.43
56	\$818.60	\$818.60	\$930.07	\$930.07	\$1,061.28	\$1,061.28
57	\$855.09	\$855.09	\$971.53	\$971.53	\$1,108.59	\$1,108.59
58	\$894.04	\$894.04	\$1,015.79	\$1,015.79	\$1,159.09	\$1,159.09
59	\$913.34	\$913.34	\$1,037.71	\$1,037.71	\$1,184.10	\$1,184.10
60	\$952.29	\$952.29	\$1,081.96	\$1,081.96	\$1,234.60	\$1,234.60
61	\$985.97	\$985.97	\$1,120.23	\$1,120.23	\$1,278.27	\$1,278.27
62	\$1,008.08	\$1,008.08	\$1,145.35	\$1,145.35	\$1,306.93	\$1,306.93
63	\$1,035.80	\$1,035.80	\$1,176.84	\$1,176.84	\$1,342.86	\$1,342.86
64+	\$1,052.64	\$1,052.64	\$1,195.98	\$1,195.98	\$1,364.70	\$1,364.70

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300001		55957PA0300002		55957PA0370001	
Plan Marketing Name =>	AffordaBlue Platinum1		AffordaBlue Gold Option 1		Lehigh Valley Flex Blue PPO \$500	
Form # =>	FPLIC-AB/COMP-SM		FPLIC-AB/COMP-SM		FPLIC-LV/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		Q	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$250/\$750		\$1,500/\$2,000		\$500/\$1,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%	
Copays =>	\$20/70%		\$30/70%		\$25/\$60	
OOP Maximum =>	\$2,000/\$6,000		\$6,000/\$7,000		\$7,900/\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$314.64	\$314.64	\$272.42	\$272.42	\$332.51	\$332.51
15	\$342.61	\$342.61	\$296.64	\$296.64	\$362.07	\$362.07
16	\$353.31	\$353.31	\$305.90	\$305.90	\$373.37	\$373.37
17	\$364.00	\$364.00	\$315.16	\$315.16	\$384.67	\$384.67
18	\$375.52	\$375.52	\$325.13	\$325.13	\$396.84	\$396.84
19	\$387.03	\$387.03	\$335.10	\$335.10	\$409.02	\$409.02
20	\$398.96	\$398.96	\$345.43	\$345.43	\$421.62	\$421.62
21	\$411.30	\$411.30	\$356.11	\$356.11	\$434.66	\$434.66
22	\$411.30	\$411.30	\$356.11	\$356.11	\$434.66	\$434.66
23	\$411.30	\$411.30	\$356.11	\$356.11	\$434.66	\$434.66
24	\$411.30	\$411.30	\$356.11	\$356.11	\$434.66	\$434.66
25	\$412.95	\$412.95	\$357.53	\$357.53	\$436.40	\$436.40
26	\$421.17	\$421.17	\$364.66	\$364.66	\$445.09	\$445.09
27	\$431.04	\$431.04	\$373.20	\$373.20	\$455.52	\$455.52
28	\$447.08	\$447.08	\$387.09	\$387.09	\$472.48	\$472.48
29	\$460.24	\$460.24	\$398.49	\$398.49	\$486.38	\$486.38
30	\$466.83	\$466.83	\$404.18	\$404.18	\$493.34	\$493.34
31	\$476.70	\$476.70	\$412.73	\$412.73	\$503.77	\$503.77
32	\$486.57	\$486.57	\$421.28	\$421.28	\$514.20	\$514.20
33	\$492.74	\$492.74	\$426.62	\$426.62	\$520.72	\$520.72
34	\$499.32	\$499.32	\$432.32	\$432.32	\$527.68	\$527.68
35	\$502.61	\$502.61	\$435.17	\$435.17	\$531.15	\$531.15
36	\$505.90	\$505.90	\$438.02	\$438.02	\$534.63	\$534.63
37	\$509.19	\$509.19	\$440.86	\$440.86	\$538.11	\$538.11
38	\$512.48	\$512.48	\$443.71	\$443.71	\$541.59	\$541.59
39	\$519.06	\$519.06	\$449.41	\$449.41	\$548.54	\$548.54
40	\$525.64	\$525.64	\$455.11	\$455.11	\$555.50	\$555.50
41	\$535.51	\$535.51	\$463.66	\$463.66	\$565.93	\$565.93
42	\$544.97	\$544.97	\$471.85	\$471.85	\$575.92	\$575.92
43	\$558.13	\$558.13	\$483.24	\$483.24	\$589.83	\$589.83
44	\$574.59	\$574.59	\$497.49	\$497.49	\$607.22	\$607.22
45	\$593.92	\$593.92	\$514.22	\$514.22	\$627.65	\$627.65
46	\$616.95	\$616.95	\$534.17	\$534.17	\$651.99	\$651.99
47	\$642.86	\$642.86	\$556.60	\$556.60	\$679.37	\$679.37
48	\$672.48	\$672.48	\$582.24	\$582.24	\$710.67	\$710.67
49	\$701.68	\$701.68	\$607.52	\$607.52	\$741.53	\$741.53
50	\$734.58	\$734.58	\$636.01	\$636.01	\$776.30	\$776.30
51	\$767.07	\$767.07	\$664.15	\$664.15	\$810.64	\$810.64
52	\$802.86	\$802.86	\$695.13	\$695.13	\$848.46	\$848.46
53	\$839.05	\$839.05	\$726.46	\$726.46	\$886.71	\$886.71
54	\$878.13	\$878.13	\$760.29	\$760.29	\$928.00	\$928.00
55	\$917.20	\$917.20	\$794.13	\$794.13	\$969.29	\$969.29
56	\$959.56	\$959.56	\$830.80	\$830.80	\$1,014.06	\$1,014.06
57	\$1,002.34	\$1,002.34	\$867.84	\$867.84	\$1,059.27	\$1,059.27
58	\$1,047.99	\$1,047.99	\$907.37	\$907.37	\$1,107.51	\$1,107.51
59	\$1,070.61	\$1,070.61	\$926.95	\$926.95	\$1,131.42	\$1,131.42
60	\$1,116.27	\$1,116.27	\$966.48	\$966.48	\$1,179.67	\$1,179.67
61	\$1,155.75	\$1,155.75	\$1,000.67	\$1,000.67	\$1,221.39	\$1,221.39
62	\$1,181.66	\$1,181.66	\$1,023.10	\$1,023.10	\$1,248.78	\$1,248.78
63	\$1,214.16	\$1,214.16	\$1,051.24	\$1,051.24	\$1,283.12	\$1,283.12
64+	\$1,233.90	\$1,233.90	\$1,068.33	\$1,068.33	\$1,303.98	\$1,303.98

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0370002		55957PA0380001		55957PA0270023	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO \$1250		Lehigh Valley Flex Blue PPO HDHP \$3000		BlueCare PPO Gold 28	
Form # =>	FPLIC-LV/PPO/SM		FPLIC-LV/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	Q		Q		U	
Metal =>	Gold		Silver		Gold	
Deductible =>	\$1,250/\$3,750		\$3,000/\$3,000		\$0	
Coinsurance =>	100%/70%		90%/70%		100%	
Copays =>	\$25/\$60		90%/70%		\$40	
OOP Maximum =>	\$7,900/\$7,900		\$6,650/\$6,650		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$322.85	\$322.85	\$280.05	\$280.05	\$361.93	\$361.93
15	\$351.54	\$351.54	\$304.94	\$304.94	\$394.10	\$394.10
16	\$362.52	\$362.52	\$314.46	\$314.46	\$406.40	\$406.40
17	\$373.49	\$373.49	\$323.98	\$323.98	\$418.70	\$418.70
18	\$385.30	\$385.30	\$334.23	\$334.23	\$431.95	\$431.95
19	\$397.12	\$397.12	\$344.48	\$344.48	\$445.20	\$445.20
20	\$409.36	\$409.36	\$355.10	\$355.10	\$458.92	\$458.92
21	\$422.02	\$422.02	\$366.08	\$366.08	\$473.11	\$473.11
22	\$422.02	\$422.02	\$366.08	\$366.08	\$473.11	\$473.11
23	\$422.02	\$422.02	\$366.08	\$366.08	\$473.11	\$473.11
24	\$422.02	\$422.02	\$366.08	\$366.08	\$473.11	\$473.11
25	\$423.71	\$423.71	\$367.54	\$367.54	\$475.00	\$475.00
26	\$432.15	\$432.15	\$374.87	\$374.87	\$484.46	\$484.46
27	\$442.28	\$442.28	\$383.65	\$383.65	\$495.82	\$495.82
28	\$458.74	\$458.74	\$397.93	\$397.93	\$514.27	\$514.27
29	\$472.24	\$472.24	\$409.64	\$409.64	\$529.41	\$529.41
30	\$478.99	\$478.99	\$415.50	\$415.50	\$536.98	\$536.98
31	\$489.12	\$489.12	\$424.29	\$424.29	\$548.33	\$548.33
32	\$499.25	\$499.25	\$433.07	\$433.07	\$559.69	\$559.69
33	\$505.58	\$505.58	\$438.56	\$438.56	\$566.79	\$566.79
34	\$512.33	\$512.33	\$444.42	\$444.42	\$574.36	\$574.36
35	\$515.71	\$515.71	\$447.35	\$447.35	\$578.14	\$578.14
36	\$519.08	\$519.08	\$450.28	\$450.28	\$581.93	\$581.93
37	\$522.46	\$522.46	\$453.21	\$453.21	\$585.71	\$585.71
38	\$525.84	\$525.84	\$456.14	\$456.14	\$589.50	\$589.50
39	\$532.59	\$532.59	\$461.99	\$461.99	\$597.06	\$597.06
40	\$539.34	\$539.34	\$467.85	\$467.85	\$604.63	\$604.63
41	\$549.47	\$549.47	\$476.64	\$476.64	\$615.99	\$615.99
42	\$559.18	\$559.18	\$485.06	\$485.06	\$626.87	\$626.87
43	\$572.68	\$572.68	\$496.77	\$496.77	\$642.01	\$642.01
44	\$589.56	\$589.56	\$511.41	\$511.41	\$660.93	\$660.93
45	\$609.40	\$609.40	\$528.62	\$528.62	\$683.17	\$683.17
46	\$633.03	\$633.03	\$549.12	\$549.12	\$709.67	\$709.67
47	\$659.62	\$659.62	\$572.18	\$572.18	\$739.47	\$739.47
48	\$690.00	\$690.00	\$598.54	\$598.54	\$773.53	\$773.53
49	\$719.97	\$719.97	\$624.53	\$624.53	\$807.13	\$807.13
50	\$753.73	\$753.73	\$653.82	\$653.82	\$844.97	\$844.97
51	\$787.07	\$787.07	\$682.74	\$682.74	\$882.35	\$882.35
52	\$823.78	\$823.78	\$714.59	\$714.59	\$923.51	\$923.51
53	\$860.92	\$860.92	\$746.80	\$746.80	\$965.14	\$965.14
54	\$901.01	\$901.01	\$781.58	\$781.58	\$1,010.09	\$1,010.09
55	\$941.10	\$941.10	\$816.36	\$816.36	\$1,055.04	\$1,055.04
56	\$984.57	\$984.57	\$854.06	\$854.06	\$1,103.77	\$1,103.77
57	\$1,028.46	\$1,028.46	\$892.14	\$892.14	\$1,152.97	\$1,152.97
58	\$1,075.31	\$1,075.31	\$932.77	\$932.77	\$1,205.48	\$1,205.48
59	\$1,098.52	\$1,098.52	\$952.91	\$952.91	\$1,231.51	\$1,231.51
60	\$1,145.36	\$1,145.36	\$993.54	\$993.54	\$1,284.02	\$1,284.02
61	\$1,185.88	\$1,185.88	\$1,028.68	\$1,028.68	\$1,329.44	\$1,329.44
62	\$1,212.46	\$1,212.46	\$1,051.75	\$1,051.75	\$1,359.25	\$1,359.25
63	\$1,245.80	\$1,245.80	\$1,080.67	\$1,080.67	\$1,396.62	\$1,396.62
64+	\$1,266.06	\$1,266.06	\$1,098.24	\$1,098.24	\$1,419.33	\$1,419.33

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270027		55957PA0270024		55957PA0270025	
Plan Marketing Name =>	BlueCare PPO Silver 14		BlueCare PPO Silver 11		BlueCare PPO Silver 12	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$3,000		\$1,400		\$2,600	
Coinsurance =>	80%		50%		70%	
Copays =>	\$55		\$50		\$50	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$293.57	\$293.57	\$295.79	\$295.79	\$294.38	\$294.38
15	\$319.66	\$319.66	\$322.09	\$322.09	\$320.55	\$320.55
16	\$329.64	\$329.64	\$332.14	\$332.14	\$330.55	\$330.55
17	\$339.62	\$339.62	\$342.19	\$342.19	\$340.56	\$340.56
18	\$350.36	\$350.36	\$353.02	\$353.02	\$351.33	\$351.33
19	\$361.11	\$361.11	\$363.85	\$363.85	\$362.11	\$362.11
20	\$372.24	\$372.24	\$375.06	\$375.06	\$373.27	\$373.27
21	\$383.75	\$383.75	\$386.66	\$386.66	\$384.81	\$384.81
22	\$383.75	\$383.75	\$386.66	\$386.66	\$384.81	\$384.81
23	\$383.75	\$383.75	\$386.66	\$386.66	\$384.81	\$384.81
24	\$383.75	\$383.75	\$386.66	\$386.66	\$384.81	\$384.81
25	\$385.29	\$385.29	\$388.21	\$388.21	\$386.35	\$386.35
26	\$392.96	\$392.96	\$395.94	\$395.94	\$394.05	\$394.05
27	\$402.17	\$402.17	\$405.22	\$405.22	\$403.28	\$403.28
28	\$417.14	\$417.14	\$420.30	\$420.30	\$418.29	\$418.29
29	\$429.42	\$429.42	\$432.67	\$432.67	\$430.60	\$430.60
30	\$435.56	\$435.56	\$438.86	\$438.86	\$436.76	\$436.76
31	\$444.77	\$444.77	\$448.14	\$448.14	\$445.99	\$445.99
32	\$453.98	\$453.98	\$457.42	\$457.42	\$455.23	\$455.23
33	\$459.73	\$459.73	\$463.22	\$463.22	\$461.00	\$461.00
34	\$465.87	\$465.87	\$469.41	\$469.41	\$467.16	\$467.16
35	\$468.94	\$468.94	\$472.50	\$472.50	\$470.24	\$470.24
36	\$472.01	\$472.01	\$475.59	\$475.59	\$473.32	\$473.32
37	\$475.08	\$475.08	\$478.69	\$478.69	\$476.39	\$476.39
38	\$478.15	\$478.15	\$481.78	\$481.78	\$479.47	\$479.47
39	\$484.29	\$484.29	\$487.96	\$487.96	\$485.63	\$485.63
40	\$490.43	\$490.43	\$494.15	\$494.15	\$491.79	\$491.79
41	\$499.64	\$499.64	\$503.43	\$503.43	\$501.02	\$501.02
42	\$508.47	\$508.47	\$512.32	\$512.32	\$509.87	\$509.87
43	\$520.75	\$520.75	\$524.70	\$524.70	\$522.19	\$522.19
44	\$536.10	\$536.10	\$540.16	\$540.16	\$537.58	\$537.58
45	\$554.14	\$554.14	\$558.34	\$558.34	\$555.67	\$555.67
46	\$575.63	\$575.63	\$579.99	\$579.99	\$577.22	\$577.22
47	\$599.80	\$599.80	\$604.35	\$604.35	\$601.46	\$601.46
48	\$627.43	\$627.43	\$632.19	\$632.19	\$629.16	\$629.16
49	\$654.68	\$654.68	\$659.64	\$659.64	\$656.49	\$656.49
50	\$685.38	\$685.38	\$690.57	\$690.57	\$687.27	\$687.27
51	\$715.69	\$715.69	\$721.12	\$721.12	\$717.67	\$717.67
52	\$749.08	\$749.08	\$754.76	\$754.76	\$751.15	\$751.15
53	\$782.85	\$782.85	\$788.79	\$788.79	\$785.01	\$785.01
54	\$819.31	\$819.31	\$825.52	\$825.52	\$821.57	\$821.57
55	\$855.76	\$855.76	\$862.25	\$862.25	\$858.13	\$858.13
56	\$895.29	\$895.29	\$902.08	\$902.08	\$897.76	\$897.76
57	\$935.20	\$935.20	\$942.29	\$942.29	\$937.78	\$937.78
58	\$977.80	\$977.80	\$985.21	\$985.21	\$980.50	\$980.50
59	\$998.90	\$998.90	\$1,006.48	\$1,006.48	\$1,001.66	\$1,001.66
60	\$1,041.50	\$1,041.50	\$1,049.40	\$1,049.40	\$1,044.37	\$1,044.37
61	\$1,078.34	\$1,078.34	\$1,086.51	\$1,086.51	\$1,081.32	\$1,081.32
62	\$1,102.51	\$1,102.51	\$1,110.87	\$1,110.87	\$1,105.56	\$1,105.56
63	\$1,132.83	\$1,132.83	\$1,141.42	\$1,141.42	\$1,135.96	\$1,135.96
64+	\$1,151.25	\$1,151.25	\$1,159.98	\$1,159.98	\$1,154.43	\$1,154.43

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270026		55957PA0290024		55957PA0290028	
Plan Marketing Name =>	BlueCare PPO Silver 13		BlueCare Custom PPO Gold 28		BlueCare Custom PPO Silver 14	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Silver		Gold		Silver	
Deductible =>	\$3,000		\$0		\$3,000	
Coinsurance =>	70%		100%		80%	
Copays =>	\$55		\$40		\$55	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$292.54	\$292.54	\$304.03	\$304.03	\$246.60	\$246.60
15	\$318.54	\$318.54	\$331.05	\$331.05	\$268.52	\$268.52
16	\$328.48	\$328.48	\$341.38	\$341.38	\$276.90	\$276.90
17	\$338.42	\$338.42	\$351.72	\$351.72	\$285.28	\$285.28
18	\$349.13	\$349.13	\$362.84	\$362.84	\$294.31	\$294.31
19	\$359.84	\$359.84	\$373.97	\$373.97	\$303.33	\$303.33
20	\$370.93	\$370.93	\$385.50	\$385.50	\$312.68	\$312.68
21	\$382.40	\$382.40	\$397.42	\$397.42	\$322.35	\$322.35
22	\$382.40	\$382.40	\$397.42	\$397.42	\$322.35	\$322.35
23	\$382.40	\$382.40	\$397.42	\$397.42	\$322.35	\$322.35
24	\$382.40	\$382.40	\$397.42	\$397.42	\$322.35	\$322.35
25	\$383.93	\$383.93	\$399.01	\$399.01	\$323.64	\$323.64
26	\$391.58	\$391.58	\$406.96	\$406.96	\$330.09	\$330.09
27	\$400.76	\$400.76	\$416.50	\$416.50	\$337.82	\$337.82
28	\$415.67	\$415.67	\$432.00	\$432.00	\$350.39	\$350.39
29	\$427.91	\$427.91	\$444.71	\$444.71	\$360.71	\$360.71
30	\$434.02	\$434.02	\$451.07	\$451.07	\$365.87	\$365.87
31	\$443.20	\$443.20	\$460.61	\$460.61	\$373.60	\$373.60
32	\$452.38	\$452.38	\$470.15	\$470.15	\$381.34	\$381.34
33	\$458.12	\$458.12	\$476.11	\$476.11	\$386.18	\$386.18
34	\$464.23	\$464.23	\$482.47	\$482.47	\$391.33	\$391.33
35	\$467.29	\$467.29	\$485.65	\$485.65	\$393.91	\$393.91
36	\$470.35	\$470.35	\$488.83	\$488.83	\$396.49	\$396.49
37	\$473.41	\$473.41	\$492.01	\$492.01	\$399.07	\$399.07
38	\$476.47	\$476.47	\$495.19	\$495.19	\$401.65	\$401.65
39	\$482.59	\$482.59	\$501.54	\$501.54	\$406.81	\$406.81
40	\$488.71	\$488.71	\$507.90	\$507.90	\$411.96	\$411.96
41	\$497.88	\$497.88	\$517.44	\$517.44	\$419.70	\$419.70
42	\$506.68	\$506.68	\$526.58	\$526.58	\$427.11	\$427.11
43	\$518.92	\$518.92	\$539.30	\$539.30	\$437.43	\$437.43
44	\$534.21	\$534.21	\$555.20	\$555.20	\$450.32	\$450.32
45	\$552.19	\$552.19	\$573.87	\$573.87	\$465.47	\$465.47
46	\$573.60	\$573.60	\$596.13	\$596.13	\$483.53	\$483.53
47	\$597.69	\$597.69	\$621.17	\$621.17	\$503.83	\$503.83
48	\$625.22	\$625.22	\$649.78	\$649.78	\$527.04	\$527.04
49	\$652.37	\$652.37	\$678.00	\$678.00	\$549.93	\$549.93
50	\$682.97	\$682.97	\$709.79	\$709.79	\$575.72	\$575.72
51	\$713.18	\$713.18	\$741.19	\$741.19	\$601.18	\$601.18
52	\$746.44	\$746.44	\$775.76	\$775.76	\$629.23	\$629.23
53	\$780.10	\$780.10	\$810.74	\$810.74	\$657.59	\$657.59
54	\$816.42	\$816.42	\$848.49	\$848.49	\$688.22	\$688.22
55	\$852.75	\$852.75	\$886.25	\$886.25	\$718.84	\$718.84
56	\$892.14	\$892.14	\$927.18	\$927.18	\$752.04	\$752.04
57	\$931.91	\$931.91	\$968.51	\$968.51	\$785.57	\$785.57
58	\$974.36	\$974.36	\$1,012.63	\$1,012.63	\$821.35	\$821.35
59	\$995.39	\$995.39	\$1,034.48	\$1,034.48	\$839.08	\$839.08
60	\$1,037.83	\$1,037.83	\$1,078.60	\$1,078.60	\$874.86	\$874.86
61	\$1,074.54	\$1,074.54	\$1,116.75	\$1,116.75	\$905.80	\$905.80
62	\$1,098.64	\$1,098.64	\$1,141.79	\$1,141.79	\$926.11	\$926.11
63	\$1,128.84	\$1,128.84	\$1,173.18	\$1,173.18	\$951.58	\$951.58
64+	\$1,147.20	\$1,147.20	\$1,192.26	\$1,192.26	\$967.05	\$967.05

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290025		55957PA0290026		55957PA0290027	
Plan Marketing Name =>	BlueCare Custom PPO Silver 11		BlueCare Custom PPO Silver 12		BlueCare Custom PPO Silver 13	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$1,400		\$2,600		\$3,000	
Coinsurance =>	50%		70%		70%	
Copays =>	\$50		\$50		\$55	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$248.47	\$248.47	\$247.28	\$247.28	\$245.73	\$245.73
15	\$270.56	\$270.56	\$269.26	\$269.26	\$267.58	\$267.58
16	\$279.00	\$279.00	\$277.66	\$277.66	\$275.93	\$275.93
17	\$287.45	\$287.45	\$286.07	\$286.07	\$284.28	\$284.28
18	\$296.54	\$296.54	\$295.12	\$295.12	\$293.27	\$293.27
19	\$305.64	\$305.64	\$304.17	\$304.17	\$302.27	\$302.27
20	\$315.06	\$315.06	\$313.54	\$313.54	\$311.58	\$311.58
21	\$324.80	\$324.80	\$323.24	\$323.24	\$321.22	\$321.22
22	\$324.80	\$324.80	\$323.24	\$323.24	\$321.22	\$321.22
23	\$324.80	\$324.80	\$323.24	\$323.24	\$321.22	\$321.22
24	\$324.80	\$324.80	\$323.24	\$323.24	\$321.22	\$321.22
25	\$326.10	\$326.10	\$324.53	\$324.53	\$322.50	\$322.50
26	\$332.60	\$332.60	\$331.00	\$331.00	\$328.93	\$328.93
27	\$340.39	\$340.39	\$338.76	\$338.76	\$336.64	\$336.64
28	\$353.06	\$353.06	\$351.36	\$351.36	\$349.17	\$349.17
29	\$363.45	\$363.45	\$361.71	\$361.71	\$359.45	\$359.45
30	\$368.65	\$368.65	\$366.88	\$366.88	\$364.58	\$364.58
31	\$376.44	\$376.44	\$374.64	\$374.64	\$372.29	\$372.29
32	\$384.24	\$384.24	\$382.39	\$382.39	\$380.00	\$380.00
33	\$389.11	\$389.11	\$387.24	\$387.24	\$384.82	\$384.82
34	\$394.31	\$394.31	\$392.41	\$392.41	\$389.96	\$389.96
35	\$396.91	\$396.91	\$395.00	\$395.00	\$392.53	\$392.53
36	\$399.50	\$399.50	\$397.59	\$397.59	\$395.10	\$395.10
37	\$402.10	\$402.10	\$400.17	\$400.17	\$397.67	\$397.67
38	\$404.70	\$404.70	\$402.76	\$402.76	\$400.24	\$400.24
39	\$409.90	\$409.90	\$407.93	\$407.93	\$405.38	\$405.38
40	\$415.09	\$415.09	\$413.10	\$413.10	\$410.52	\$410.52
41	\$422.89	\$422.89	\$420.86	\$420.86	\$418.23	\$418.23
42	\$430.36	\$430.36	\$428.29	\$428.29	\$425.62	\$425.62
43	\$440.75	\$440.75	\$438.64	\$438.64	\$435.90	\$435.90
44	\$453.75	\$453.75	\$451.57	\$451.57	\$448.74	\$448.74
45	\$469.01	\$469.01	\$466.76	\$466.76	\$463.84	\$463.84
46	\$487.20	\$487.20	\$484.86	\$484.86	\$481.83	\$481.83
47	\$507.66	\$507.66	\$505.22	\$505.22	\$502.07	\$502.07
48	\$531.05	\$531.05	\$528.50	\$528.50	\$525.19	\$525.19
49	\$554.11	\$554.11	\$551.45	\$551.45	\$548.00	\$548.00
50	\$580.09	\$580.09	\$577.31	\$577.31	\$573.70	\$573.70
51	\$605.75	\$605.75	\$602.84	\$602.84	\$599.08	\$599.08
52	\$634.01	\$634.01	\$630.96	\$630.96	\$627.02	\$627.02
53	\$662.59	\$662.59	\$659.41	\$659.41	\$655.29	\$655.29
54	\$693.45	\$693.45	\$690.12	\$690.12	\$685.80	\$685.80
55	\$724.30	\$724.30	\$720.83	\$720.83	\$716.32	\$716.32
56	\$757.76	\$757.76	\$754.12	\$754.12	\$749.41	\$749.41
57	\$791.54	\$791.54	\$787.74	\$787.74	\$782.81	\$782.81
58	\$827.59	\$827.59	\$823.62	\$823.62	\$818.47	\$818.47
59	\$845.45	\$845.45	\$841.39	\$841.39	\$836.14	\$836.14
60	\$881.51	\$881.51	\$877.27	\$877.27	\$871.79	\$871.79
61	\$912.69	\$912.69	\$908.30	\$908.30	\$902.63	\$902.63
62	\$933.15	\$933.15	\$928.67	\$928.67	\$922.87	\$922.87
63	\$958.81	\$958.81	\$954.20	\$954.20	\$948.24	\$948.24
64+	\$974.40	\$974.40	\$969.72	\$969.72	\$963.66	\$963.66

Company Name:	First Priority Life Insurance Co.
Market:	Small Group
Product:	PPO
Effective Date of Rates:	April 1, 2019

Ending date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270007		55957PA0270016		55957PA0270002	
Plan Marketing Name =>	BlueCare PPO Platinum 12		BlueCare PPO Platinum 13		BlueCare PPO Platinum 2	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Platinum		Platinum	
Deductible =>	\$0		\$250		\$500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$25		\$10		\$10	
OOP Maximum =>	\$3,500		\$5,000		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$425.73	\$425.73	\$422.16	\$422.16	\$419.46	\$419.46
15	\$463.57	\$463.57	\$459.68	\$459.68	\$456.74	\$456.74
16	\$478.04	\$478.04	\$474.03	\$474.03	\$471.00	\$471.00
17	\$492.51	\$492.51	\$488.38	\$488.38	\$485.25	\$485.25
18	\$508.09	\$508.09	\$503.83	\$503.83	\$500.61	\$500.61
19	\$523.68	\$523.68	\$519.28	\$519.28	\$515.96	\$515.96
20	\$539.81	\$539.81	\$535.28	\$535.28	\$531.86	\$531.86
21	\$556.51	\$556.51	\$551.84	\$551.84	\$548.31	\$548.31
22	\$556.51	\$556.51	\$551.84	\$551.84	\$548.31	\$548.31
23	\$556.51	\$556.51	\$551.84	\$551.84	\$548.31	\$548.31
24	\$556.51	\$556.51	\$551.84	\$551.84	\$548.31	\$548.31
25	\$558.74	\$558.74	\$554.05	\$554.05	\$550.50	\$550.50
26	\$569.87	\$569.87	\$565.08	\$565.08	\$561.47	\$561.47
27	\$583.22	\$583.22	\$578.33	\$578.33	\$574.63	\$574.63
28	\$604.93	\$604.93	\$599.85	\$599.85	\$596.01	\$596.01
29	\$622.73	\$622.73	\$617.51	\$617.51	\$613.56	\$613.56
30	\$631.64	\$631.64	\$626.34	\$626.34	\$622.33	\$622.33
31	\$645.00	\$645.00	\$639.58	\$639.58	\$635.49	\$635.49
32	\$658.35	\$658.35	\$652.83	\$652.83	\$648.65	\$648.65
33	\$666.70	\$666.70	\$661.10	\$661.10	\$656.88	\$656.88
34	\$675.60	\$675.60	\$669.93	\$669.93	\$665.65	\$665.65
35	\$680.06	\$680.06	\$674.35	\$674.35	\$670.03	\$670.03
36	\$684.51	\$684.51	\$678.76	\$678.76	\$674.42	\$674.42
37	\$688.96	\$688.96	\$683.18	\$683.18	\$678.81	\$678.81
38	\$693.41	\$693.41	\$687.59	\$687.59	\$683.19	\$683.19
39	\$702.32	\$702.32	\$696.42	\$696.42	\$691.97	\$691.97
40	\$711.22	\$711.22	\$705.25	\$705.25	\$700.74	\$700.74
41	\$724.58	\$724.58	\$718.50	\$718.50	\$713.90	\$713.90
42	\$737.38	\$737.38	\$731.19	\$731.19	\$726.51	\$726.51
43	\$755.18	\$755.18	\$748.85	\$748.85	\$744.06	\$744.06
44	\$777.44	\$777.44	\$770.92	\$770.92	\$765.99	\$765.99
45	\$803.60	\$803.60	\$796.86	\$796.86	\$791.76	\$791.76
46	\$834.77	\$834.77	\$827.76	\$827.76	\$822.47	\$822.47
47	\$869.83	\$869.83	\$862.53	\$862.53	\$857.01	\$857.01
48	\$909.89	\$909.89	\$902.26	\$902.26	\$896.49	\$896.49
49	\$949.41	\$949.41	\$941.44	\$941.44	\$935.42	\$935.42
50	\$993.93	\$993.93	\$985.59	\$985.59	\$979.28	\$979.28
51	\$1,037.89	\$1,037.89	\$1,029.18	\$1,029.18	\$1,022.60	\$1,022.60
52	\$1,086.31	\$1,086.31	\$1,077.19	\$1,077.19	\$1,070.30	\$1,070.30
53	\$1,135.28	\$1,135.28	\$1,125.75	\$1,125.75	\$1,118.55	\$1,118.55
54	\$1,188.15	\$1,188.15	\$1,178.18	\$1,178.18	\$1,170.64	\$1,170.64
55	\$1,241.02	\$1,241.02	\$1,230.60	\$1,230.60	\$1,222.73	\$1,222.73
56	\$1,298.34	\$1,298.34	\$1,287.44	\$1,287.44	\$1,279.21	\$1,279.21
57	\$1,356.21	\$1,356.21	\$1,344.83	\$1,344.83	\$1,336.23	\$1,336.23
58	\$1,417.99	\$1,417.99	\$1,406.09	\$1,406.09	\$1,397.09	\$1,397.09
59	\$1,448.60	\$1,448.60	\$1,436.44	\$1,436.44	\$1,427.25	\$1,427.25
60	\$1,510.37	\$1,510.37	\$1,497.69	\$1,497.69	\$1,488.11	\$1,488.11
61	\$1,563.79	\$1,563.79	\$1,550.67	\$1,550.67	\$1,540.75	\$1,540.75
62	\$1,598.85	\$1,598.85	\$1,585.44	\$1,585.44	\$1,575.29	\$1,575.29
63	\$1,642.82	\$1,642.82	\$1,629.03	\$1,629.03	\$1,618.61	\$1,618.61
64+	\$1,669.53	\$1,669.53	\$1,655.52	\$1,655.52	\$1,644.93	\$1,644.93

Company Name:
Market:
Product:
Effective Date of Rates: June 30, 2019

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270006		55957PA0270017		55957PA0270018	
Plan Marketing Name =>	BlueCare PPO Platinum 11		BlueCare PPO Gold 27		BlueCare PPO Gold 15	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$750		\$500		\$1,000	
Coinsurance =>	100%		100%		80%	
Copays =>	\$10		\$30		\$20	
OOP Maximum =>	\$2,500		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$410.81	\$410.81	\$374.60	\$374.60	\$347.36	\$347.36
15	\$447.33	\$447.33	\$407.90	\$407.90	\$378.24	\$378.24
16	\$461.29	\$461.29	\$420.63	\$420.63	\$390.05	\$390.05
17	\$475.25	\$475.25	\$433.36	\$433.36	\$401.85	\$401.85
18	\$490.29	\$490.29	\$447.07	\$447.07	\$414.57	\$414.57
19	\$505.33	\$505.33	\$460.78	\$460.78	\$427.28	\$427.28
20	\$520.90	\$520.90	\$474.98	\$474.98	\$440.45	\$440.45
21	\$537.01	\$537.01	\$489.67	\$489.67	\$454.07	\$454.07
22	\$537.01	\$537.01	\$489.67	\$489.67	\$454.07	\$454.07
23	\$537.01	\$537.01	\$489.67	\$489.67	\$454.07	\$454.07
24	\$537.01	\$537.01	\$489.67	\$489.67	\$454.07	\$454.07
25	\$539.16	\$539.16	\$491.63	\$491.63	\$455.89	\$455.89
26	\$549.90	\$549.90	\$501.42	\$501.42	\$464.97	\$464.97
27	\$562.79	\$562.79	\$513.17	\$513.17	\$475.87	\$475.87
28	\$583.73	\$583.73	\$532.27	\$532.27	\$493.57	\$493.57
29	\$600.91	\$600.91	\$547.94	\$547.94	\$508.10	\$508.10
30	\$609.51	\$609.51	\$555.78	\$555.78	\$515.37	\$515.37
31	\$622.39	\$622.39	\$567.53	\$567.53	\$526.27	\$526.27
32	\$635.28	\$635.28	\$579.28	\$579.28	\$537.16	\$537.16
33	\$643.34	\$643.34	\$586.62	\$586.62	\$543.98	\$543.98
34	\$651.93	\$651.93	\$594.46	\$594.46	\$551.24	\$551.24
35	\$656.23	\$656.23	\$598.38	\$598.38	\$554.87	\$554.87
36	\$660.52	\$660.52	\$602.29	\$602.29	\$558.51	\$558.51
37	\$664.82	\$664.82	\$606.21	\$606.21	\$562.14	\$562.14
38	\$669.11	\$669.11	\$610.13	\$610.13	\$565.77	\$565.77
39	\$677.71	\$677.71	\$617.96	\$617.96	\$573.04	\$573.04
40	\$686.30	\$686.30	\$625.80	\$625.80	\$580.30	\$580.30
41	\$699.19	\$699.19	\$637.55	\$637.55	\$591.20	\$591.20
42	\$711.54	\$711.54	\$648.81	\$648.81	\$601.64	\$601.64
43	\$728.72	\$728.72	\$664.48	\$664.48	\$616.17	\$616.17
44	\$750.20	\$750.20	\$684.07	\$684.07	\$634.34	\$634.34
45	\$775.44	\$775.44	\$707.08	\$707.08	\$655.68	\$655.68
46	\$805.52	\$805.52	\$734.51	\$734.51	\$681.11	\$681.11
47	\$839.35	\$839.35	\$765.35	\$765.35	\$709.71	\$709.71
48	\$878.01	\$878.01	\$800.61	\$800.61	\$742.40	\$742.40
49	\$916.14	\$916.14	\$835.38	\$835.38	\$774.64	\$774.64
50	\$959.10	\$959.10	\$874.55	\$874.55	\$810.97	\$810.97
51	\$1,001.52	\$1,001.52	\$913.23	\$913.23	\$846.84	\$846.84
52	\$1,048.24	\$1,048.24	\$955.84	\$955.84	\$886.34	\$886.34
53	\$1,095.50	\$1,095.50	\$998.93	\$998.93	\$926.30	\$926.30
54	\$1,146.52	\$1,146.52	\$1,045.45	\$1,045.45	\$969.44	\$969.44
55	\$1,197.53	\$1,197.53	\$1,091.96	\$1,091.96	\$1,012.58	\$1,012.58
56	\$1,252.84	\$1,252.84	\$1,142.40	\$1,142.40	\$1,059.35	\$1,059.35
57	\$1,308.69	\$1,308.69	\$1,193.33	\$1,193.33	\$1,106.57	\$1,106.57
58	\$1,368.30	\$1,368.30	\$1,247.68	\$1,247.68	\$1,156.97	\$1,156.97
59	\$1,397.84	\$1,397.84	\$1,274.61	\$1,274.61	\$1,181.94	\$1,181.94
60	\$1,457.45	\$1,457.45	\$1,328.96	\$1,328.96	\$1,232.35	\$1,232.35
61	\$1,509.00	\$1,509.00	\$1,375.97	\$1,375.97	\$1,275.94	\$1,275.94
62	\$1,542.83	\$1,542.83	\$1,406.82	\$1,406.82	\$1,304.54	\$1,304.54
63	\$1,585.25	\$1,585.25	\$1,445.51	\$1,445.51	\$1,340.41	\$1,340.41
64+	\$1,611.03	\$1,611.03	\$1,469.01	\$1,469.01	\$1,362.21	\$1,362.21

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270008		55957PA0270009		55957PA0270010	
Plan Marketing Name =>	BlueCare PPO Gold 12		BlueCare PPO Gold 18		BlueCare PPO Gold 19	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,500		\$1,500	
Coinsurance =>	100%		100%		90%	
Copays =>	\$35		\$20		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$360.65	\$360.65	\$358.61	\$358.61	\$348.48	\$348.48
15	\$392.71	\$392.71	\$390.49	\$390.49	\$379.46	\$379.46
16	\$404.97	\$404.97	\$402.67	\$402.67	\$391.30	\$391.30
17	\$417.22	\$417.22	\$414.86	\$414.86	\$403.14	\$403.14
18	\$430.42	\$430.42	\$427.99	\$427.99	\$415.90	\$415.90
19	\$443.63	\$443.63	\$441.11	\$441.11	\$428.65	\$428.65
20	\$457.30	\$457.30	\$454.71	\$454.71	\$441.86	\$441.86
21	\$471.44	\$471.44	\$468.77	\$468.77	\$455.53	\$455.53
22	\$471.44	\$471.44	\$468.77	\$468.77	\$455.53	\$455.53
23	\$471.44	\$471.44	\$468.77	\$468.77	\$455.53	\$455.53
24	\$471.44	\$471.44	\$468.77	\$468.77	\$455.53	\$455.53
25	\$473.33	\$473.33	\$470.65	\$470.65	\$457.35	\$457.35
26	\$482.75	\$482.75	\$480.02	\$480.02	\$466.46	\$466.46
27	\$494.07	\$494.07	\$491.27	\$491.27	\$477.40	\$477.40
28	\$512.46	\$512.46	\$509.55	\$509.55	\$495.16	\$495.16
29	\$527.54	\$527.54	\$524.55	\$524.55	\$509.74	\$509.74
30	\$535.08	\$535.08	\$532.05	\$532.05	\$517.03	\$517.03
31	\$546.40	\$546.40	\$543.30	\$543.30	\$527.96	\$527.96
32	\$557.71	\$557.71	\$554.55	\$554.55	\$538.89	\$538.89
33	\$564.79	\$564.79	\$561.59	\$561.59	\$545.72	\$545.72
34	\$572.33	\$572.33	\$569.09	\$569.09	\$553.01	\$553.01
35	\$576.10	\$576.10	\$572.84	\$572.84	\$556.66	\$556.66
36	\$579.87	\$579.87	\$576.59	\$576.59	\$560.30	\$560.30
37	\$583.64	\$583.64	\$580.34	\$580.34	\$563.95	\$563.95
38	\$587.41	\$587.41	\$584.09	\$584.09	\$567.59	\$567.59
39	\$594.96	\$594.96	\$591.59	\$591.59	\$574.88	\$574.88
40	\$602.50	\$602.50	\$599.09	\$599.09	\$582.17	\$582.17
41	\$613.81	\$613.81	\$610.34	\$610.34	\$593.10	\$593.10
42	\$624.66	\$624.66	\$621.12	\$621.12	\$603.58	\$603.58
43	\$639.74	\$639.74	\$636.12	\$636.12	\$618.15	\$618.15
44	\$658.60	\$658.60	\$654.87	\$654.87	\$636.38	\$636.38
45	\$680.76	\$680.76	\$676.90	\$676.90	\$657.79	\$657.79
46	\$707.16	\$707.16	\$703.16	\$703.16	\$683.30	\$683.30
47	\$736.86	\$736.86	\$732.69	\$732.69	\$711.99	\$711.99
48	\$770.80	\$770.80	\$766.44	\$766.44	\$744.79	\$744.79
49	\$804.28	\$804.28	\$799.72	\$799.72	\$777.13	\$777.13
50	\$841.99	\$841.99	\$837.22	\$837.22	\$813.58	\$813.58
51	\$879.24	\$879.24	\$874.26	\$874.26	\$849.56	\$849.56
52	\$920.25	\$920.25	\$915.04	\$915.04	\$889.19	\$889.19
53	\$961.74	\$961.74	\$956.29	\$956.29	\$929.28	\$929.28
54	\$1,006.52	\$1,006.52	\$1,000.82	\$1,000.82	\$972.56	\$972.56
55	\$1,051.31	\$1,051.31	\$1,045.36	\$1,045.36	\$1,015.83	\$1,015.83
56	\$1,099.87	\$1,099.87	\$1,093.64	\$1,093.64	\$1,062.75	\$1,062.75
57	\$1,148.90	\$1,148.90	\$1,142.39	\$1,142.39	\$1,110.13	\$1,110.13
58	\$1,201.23	\$1,201.23	\$1,194.43	\$1,194.43	\$1,160.69	\$1,160.69
59	\$1,227.16	\$1,227.16	\$1,220.21	\$1,220.21	\$1,185.74	\$1,185.74
60	\$1,279.49	\$1,279.49	\$1,272.24	\$1,272.24	\$1,236.31	\$1,236.31
61	\$1,324.75	\$1,324.75	\$1,317.24	\$1,317.24	\$1,280.04	\$1,280.04
62	\$1,354.45	\$1,354.45	\$1,346.78	\$1,346.78	\$1,308.74	\$1,308.74
63	\$1,391.69	\$1,391.69	\$1,383.81	\$1,383.81	\$1,344.72	\$1,344.72
64+	\$1,414.32	\$1,414.32	\$1,406.31	\$1,406.31	\$1,366.59	\$1,366.59

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270011		55957PA0270030		55957PA0270031	
Plan Marketing Name =>	BlueCare PPO Gold 24		BlueCare PPO Gold 10		BlueCare PPO Gold 2	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$1,400		\$2,000	
Coinsurance =>	100%		100%		90%	
Copays =>	\$20		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$354.75	\$354.75	\$350.49	\$350.49	\$337.92	\$337.92
15	\$386.28	\$386.28	\$381.65	\$381.65	\$367.95	\$367.95
16	\$398.34	\$398.34	\$393.56	\$393.56	\$379.44	\$379.44
17	\$410.39	\$410.39	\$405.47	\$405.47	\$390.92	\$390.92
18	\$423.38	\$423.38	\$418.30	\$418.30	\$403.29	\$403.29
19	\$436.36	\$436.36	\$431.13	\$431.13	\$415.66	\$415.66
20	\$449.81	\$449.81	\$444.42	\$444.42	\$428.47	\$428.47
21	\$463.72	\$463.72	\$458.16	\$458.16	\$441.72	\$441.72
22	\$463.72	\$463.72	\$458.16	\$458.16	\$441.72	\$441.72
23	\$463.72	\$463.72	\$458.16	\$458.16	\$441.72	\$441.72
24	\$463.72	\$463.72	\$458.16	\$458.16	\$441.72	\$441.72
25	\$465.57	\$465.57	\$459.99	\$459.99	\$443.49	\$443.49
26	\$474.85	\$474.85	\$469.16	\$469.16	\$452.32	\$452.32
27	\$485.98	\$485.98	\$480.15	\$480.15	\$462.92	\$462.92
28	\$504.06	\$504.06	\$498.02	\$498.02	\$480.15	\$480.15
29	\$518.90	\$518.90	\$512.68	\$512.68	\$494.28	\$494.28
30	\$526.32	\$526.32	\$520.01	\$520.01	\$501.35	\$501.35
31	\$537.45	\$537.45	\$531.01	\$531.01	\$511.95	\$511.95
32	\$548.58	\$548.58	\$542.00	\$542.00	\$522.55	\$522.55
33	\$555.54	\$555.54	\$548.88	\$548.88	\$529.18	\$529.18
34	\$562.96	\$562.96	\$556.21	\$556.21	\$536.25	\$536.25
35	\$566.67	\$566.67	\$559.87	\$559.87	\$539.78	\$539.78
36	\$570.38	\$570.38	\$563.54	\$563.54	\$543.32	\$543.32
37	\$574.09	\$574.09	\$567.20	\$567.20	\$546.85	\$546.85
38	\$577.80	\$577.80	\$570.87	\$570.87	\$550.38	\$550.38
39	\$585.21	\$585.21	\$578.20	\$578.20	\$557.45	\$557.45
40	\$592.63	\$592.63	\$585.53	\$585.53	\$564.52	\$564.52
41	\$603.76	\$603.76	\$596.52	\$596.52	\$575.12	\$575.12
42	\$614.43	\$614.43	\$607.06	\$607.06	\$585.28	\$585.28
43	\$629.27	\$629.27	\$621.72	\$621.72	\$599.41	\$599.41
44	\$647.82	\$647.82	\$640.05	\$640.05	\$617.08	\$617.08
45	\$669.61	\$669.61	\$661.58	\$661.58	\$637.84	\$637.84
46	\$695.58	\$695.58	\$687.24	\$687.24	\$662.58	\$662.58
47	\$724.79	\$724.79	\$716.10	\$716.10	\$690.41	\$690.41
48	\$758.18	\$758.18	\$749.09	\$749.09	\$722.21	\$722.21
49	\$791.11	\$791.11	\$781.62	\$781.62	\$753.57	\$753.57
50	\$828.20	\$828.20	\$818.27	\$818.27	\$788.91	\$788.91
51	\$864.84	\$864.84	\$854.47	\$854.47	\$823.81	\$823.81
52	\$905.18	\$905.18	\$894.33	\$894.33	\$862.24	\$862.24
53	\$945.99	\$945.99	\$934.65	\$934.65	\$901.11	\$901.11
54	\$990.04	\$990.04	\$978.17	\$978.17	\$943.07	\$943.07
55	\$1,034.10	\$1,034.10	\$1,021.70	\$1,021.70	\$985.04	\$985.04
56	\$1,081.86	\$1,081.86	\$1,068.89	\$1,068.89	\$1,030.53	\$1,030.53
57	\$1,130.09	\$1,130.09	\$1,116.54	\$1,116.54	\$1,076.47	\$1,076.47
58	\$1,181.56	\$1,181.56	\$1,167.39	\$1,167.39	\$1,125.50	\$1,125.50
59	\$1,207.06	\$1,207.06	\$1,192.59	\$1,192.59	\$1,149.80	\$1,149.80
60	\$1,258.54	\$1,258.54	\$1,243.45	\$1,243.45	\$1,198.83	\$1,198.83
61	\$1,303.05	\$1,303.05	\$1,287.43	\$1,287.43	\$1,241.23	\$1,241.23
62	\$1,332.27	\$1,332.27	\$1,316.29	\$1,316.29	\$1,269.06	\$1,269.06
63	\$1,368.90	\$1,368.90	\$1,352.49	\$1,352.49	\$1,303.96	\$1,303.96
64+	\$1,391.16	\$1,391.16	\$1,374.48	\$1,374.48	\$1,325.16	\$1,325.16

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270032		55957PA0270028		55957PA0270029	
Plan Marketing Name =>	BlueCare PPO Gold 29		BlueCare PPO Gold 6		BlueCare PPO Gold 9	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$5,000		\$2,500		\$4,000	
Coinsurance =>	100%		90%		100%	
Copays =>	\$30		\$25		\$25	
OOP Maximum =>	\$7,100		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$334.32	\$334.32	\$333.73	\$333.73	\$331.22	\$331.22
15	\$364.04	\$364.04	\$363.40	\$363.40	\$360.66	\$360.66
16	\$375.40	\$375.40	\$374.74	\$374.74	\$371.92	\$371.92
17	\$386.76	\$386.76	\$386.08	\$386.08	\$383.18	\$383.18
18	\$399.00	\$399.00	\$398.30	\$398.30	\$395.30	\$395.30
19	\$411.24	\$411.24	\$410.51	\$410.51	\$407.42	\$407.42
20	\$423.91	\$423.91	\$423.16	\$423.16	\$419.98	\$419.98
21	\$437.02	\$437.02	\$436.25	\$436.25	\$432.97	\$432.97
22	\$437.02	\$437.02	\$436.25	\$436.25	\$432.97	\$432.97
23	\$437.02	\$437.02	\$436.25	\$436.25	\$432.97	\$432.97
24	\$437.02	\$437.02	\$436.25	\$436.25	\$432.97	\$432.97
25	\$438.77	\$438.77	\$438.00	\$438.00	\$434.70	\$434.70
26	\$447.51	\$447.51	\$446.72	\$446.72	\$443.36	\$443.36
27	\$458.00	\$458.00	\$457.19	\$457.19	\$453.75	\$453.75
28	\$475.04	\$475.04	\$474.20	\$474.20	\$470.64	\$470.64
29	\$489.03	\$489.03	\$488.16	\$488.16	\$484.49	\$484.49
30	\$496.02	\$496.02	\$495.14	\$495.14	\$491.42	\$491.42
31	\$506.51	\$506.51	\$505.61	\$505.61	\$501.81	\$501.81
32	\$516.99	\$516.99	\$516.08	\$516.08	\$512.20	\$512.20
33	\$523.55	\$523.55	\$522.63	\$522.63	\$518.70	\$518.70
34	\$530.54	\$530.54	\$529.61	\$529.61	\$525.63	\$525.63
35	\$534.04	\$534.04	\$533.10	\$533.10	\$529.09	\$529.09
36	\$537.53	\$537.53	\$536.59	\$536.59	\$532.55	\$532.55
37	\$541.03	\$541.03	\$540.08	\$540.08	\$536.02	\$536.02
38	\$544.53	\$544.53	\$543.57	\$543.57	\$539.48	\$539.48
39	\$551.52	\$551.52	\$550.55	\$550.55	\$546.41	\$546.41
40	\$558.51	\$558.51	\$557.53	\$557.53	\$553.34	\$553.34
41	\$569.00	\$569.00	\$568.00	\$568.00	\$563.73	\$563.73
42	\$579.05	\$579.05	\$578.03	\$578.03	\$573.69	\$573.69
43	\$593.04	\$593.04	\$591.99	\$591.99	\$587.54	\$587.54
44	\$610.52	\$610.52	\$609.44	\$609.44	\$604.86	\$604.86
45	\$631.06	\$631.06	\$629.95	\$629.95	\$625.21	\$625.21
46	\$655.53	\$655.53	\$654.38	\$654.38	\$649.46	\$649.46
47	\$683.06	\$683.06	\$681.86	\$681.86	\$676.73	\$676.73
48	\$714.53	\$714.53	\$713.27	\$713.27	\$707.91	\$707.91
49	\$745.56	\$745.56	\$744.24	\$744.24	\$738.65	\$738.65
50	\$780.52	\$780.52	\$779.14	\$779.14	\$773.28	\$773.28
51	\$815.04	\$815.04	\$813.61	\$813.61	\$807.49	\$807.49
52	\$853.06	\$853.06	\$851.56	\$851.56	\$845.16	\$845.16
53	\$891.52	\$891.52	\$889.95	\$889.95	\$883.26	\$883.26
54	\$933.04	\$933.04	\$931.39	\$931.39	\$924.39	\$924.39
55	\$974.55	\$974.55	\$972.84	\$972.84	\$965.52	\$965.52
56	\$1,019.57	\$1,019.57	\$1,017.77	\$1,017.77	\$1,010.12	\$1,010.12
57	\$1,065.02	\$1,065.02	\$1,063.14	\$1,063.14	\$1,055.15	\$1,055.15
58	\$1,113.53	\$1,113.53	\$1,111.57	\$1,111.57	\$1,103.21	\$1,103.21
59	\$1,137.56	\$1,137.56	\$1,135.56	\$1,135.56	\$1,127.02	\$1,127.02
60	\$1,186.07	\$1,186.07	\$1,183.98	\$1,183.98	\$1,175.08	\$1,175.08
61	\$1,228.03	\$1,228.03	\$1,225.86	\$1,225.86	\$1,216.65	\$1,216.65
62	\$1,255.56	\$1,255.56	\$1,253.35	\$1,253.35	\$1,243.92	\$1,243.92
63	\$1,290.08	\$1,290.08	\$1,287.81	\$1,287.81	\$1,278.13	\$1,278.13
64+	\$1,311.06	\$1,311.06	\$1,308.75	\$1,308.75	\$1,298.91	\$1,298.91

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270013		55957PA0290007		55957PA0290008	
Plan Marketing Name =>	BlueCare PPO Bronze 4		BlueCare Custom PPO Platinum 12		BlueCare Custom PPO Platinum 13	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Bronze		Platinum		Platinum	
Deductible =>	\$5,000		\$0		\$250	
Coinsurance =>	50%		100%		100%	
Copays =>	\$70		\$25		\$10	
OOP Maximum =>	\$7,900		\$3,500		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$281.95	\$281.95	\$357.61	\$357.61	\$354.62	\$354.62
15	\$307.01	\$307.01	\$389.39	\$389.39	\$386.14	\$386.14
16	\$316.59	\$316.59	\$401.55	\$401.55	\$398.19	\$398.19
17	\$326.18	\$326.18	\$413.70	\$413.70	\$410.24	\$410.24
18	\$336.50	\$336.50	\$426.79	\$426.79	\$423.22	\$423.22
19	\$346.81	\$346.81	\$439.88	\$439.88	\$436.20	\$436.20
20	\$357.50	\$357.50	\$453.44	\$453.44	\$449.64	\$449.64
21	\$368.56	\$368.56	\$467.46	\$467.46	\$463.55	\$463.55
22	\$368.56	\$368.56	\$467.46	\$467.46	\$463.55	\$463.55
23	\$368.56	\$368.56	\$467.46	\$467.46	\$463.55	\$463.55
24	\$368.56	\$368.56	\$467.46	\$467.46	\$463.55	\$463.55
25	\$370.03	\$370.03	\$469.33	\$469.33	\$465.40	\$465.40
26	\$377.41	\$377.41	\$478.68	\$478.68	\$474.68	\$474.68
27	\$386.25	\$386.25	\$489.90	\$489.90	\$485.80	\$485.80
28	\$400.62	\$400.62	\$508.13	\$508.13	\$503.88	\$503.88
29	\$412.42	\$412.42	\$523.09	\$523.09	\$518.71	\$518.71
30	\$418.32	\$418.32	\$530.57	\$530.57	\$526.13	\$526.13
31	\$427.16	\$427.16	\$541.79	\$541.79	\$537.25	\$537.25
32	\$436.01	\$436.01	\$553.01	\$553.01	\$548.38	\$548.38
33	\$441.53	\$441.53	\$560.02	\$560.02	\$555.33	\$555.33
34	\$447.43	\$447.43	\$567.50	\$567.50	\$562.75	\$562.75
35	\$450.38	\$450.38	\$571.24	\$571.24	\$566.46	\$566.46
36	\$453.33	\$453.33	\$574.98	\$574.98	\$570.17	\$570.17
37	\$456.28	\$456.28	\$578.72	\$578.72	\$573.87	\$573.87
38	\$459.23	\$459.23	\$582.46	\$582.46	\$577.58	\$577.58
39	\$465.12	\$465.12	\$589.93	\$589.93	\$585.00	\$585.00
40	\$471.02	\$471.02	\$597.41	\$597.41	\$592.42	\$592.42
41	\$479.87	\$479.87	\$608.63	\$608.63	\$603.54	\$603.54
42	\$488.34	\$488.34	\$619.38	\$619.38	\$614.20	\$614.20
43	\$500.14	\$500.14	\$634.34	\$634.34	\$629.04	\$629.04
44	\$514.88	\$514.88	\$653.04	\$653.04	\$647.58	\$647.58
45	\$532.20	\$532.20	\$675.01	\$675.01	\$669.37	\$669.37
46	\$552.84	\$552.84	\$701.19	\$701.19	\$695.33	\$695.33
47	\$576.06	\$576.06	\$730.64	\$730.64	\$724.53	\$724.53
48	\$602.60	\$602.60	\$764.30	\$764.30	\$757.90	\$757.90
49	\$628.76	\$628.76	\$797.49	\$797.49	\$790.82	\$790.82
50	\$658.25	\$658.25	\$834.88	\$834.88	\$827.90	\$827.90
51	\$687.36	\$687.36	\$871.81	\$871.81	\$864.52	\$864.52
52	\$719.43	\$719.43	\$912.48	\$912.48	\$904.85	\$904.85
53	\$751.86	\$751.86	\$953.62	\$953.62	\$945.64	\$945.64
54	\$786.88	\$786.88	\$998.03	\$998.03	\$989.68	\$989.68
55	\$821.89	\$821.89	\$1,042.44	\$1,042.44	\$1,033.72	\$1,033.72
56	\$859.85	\$859.85	\$1,090.58	\$1,090.58	\$1,081.46	\$1,081.46
57	\$898.18	\$898.18	\$1,139.20	\$1,139.20	\$1,129.67	\$1,129.67
58	\$939.09	\$939.09	\$1,191.09	\$1,191.09	\$1,181.13	\$1,181.13
59	\$959.36	\$959.36	\$1,216.80	\$1,216.80	\$1,206.62	\$1,206.62
60	\$1,000.27	\$1,000.27	\$1,268.69	\$1,268.69	\$1,258.07	\$1,258.07
61	\$1,035.65	\$1,035.65	\$1,313.56	\$1,313.56	\$1,302.58	\$1,302.58
62	\$1,058.87	\$1,058.87	\$1,343.01	\$1,343.01	\$1,331.78	\$1,331.78
63	\$1,087.99	\$1,087.99	\$1,379.94	\$1,379.94	\$1,368.40	\$1,368.40
64+	\$1,105.68	\$1,105.68	\$1,402.38	\$1,402.38	\$1,390.65	\$1,390.65

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290002		55957PA0290006		55957PA0290022	
Plan Marketing Name =>	BlueCare Custom PPO Platinum 2		BlueCare Custom PPO Platinum 11		BlueCare Custom PPO Gold 27	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Platinum		Gold	
Deductible =>	\$500		\$750		\$500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$10		\$10		\$30	
OOP Maximum =>	\$3,000		\$2,500		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$352.34	\$352.34	\$345.08	\$345.08	\$314.66	\$314.66
15	\$383.66	\$383.66	\$375.76	\$375.76	\$342.63	\$342.63
16	\$395.64	\$395.64	\$387.49	\$387.49	\$353.32	\$353.32
17	\$407.61	\$407.61	\$399.21	\$399.21	\$364.02	\$364.02
18	\$420.51	\$420.51	\$411.85	\$411.85	\$375.54	\$375.54
19	\$433.41	\$433.41	\$424.48	\$424.48	\$387.05	\$387.05
20	\$446.76	\$446.76	\$437.56	\$437.56	\$398.98	\$398.98
21	\$460.58	\$460.58	\$451.09	\$451.09	\$411.32	\$411.32
22	\$460.58	\$460.58	\$451.09	\$451.09	\$411.32	\$411.32
23	\$460.58	\$460.58	\$451.09	\$451.09	\$411.32	\$411.32
24	\$460.58	\$460.58	\$451.09	\$451.09	\$411.32	\$411.32
25	\$462.42	\$462.42	\$452.89	\$452.89	\$412.97	\$412.97
26	\$471.63	\$471.63	\$461.92	\$461.92	\$421.19	\$421.19
27	\$482.69	\$482.69	\$472.74	\$472.74	\$431.06	\$431.06
28	\$500.65	\$500.65	\$490.33	\$490.33	\$447.10	\$447.10
29	\$515.39	\$515.39	\$504.77	\$504.77	\$460.27	\$460.27
30	\$522.76	\$522.76	\$511.99	\$511.99	\$466.85	\$466.85
31	\$533.81	\$533.81	\$522.81	\$522.81	\$476.72	\$476.72
32	\$544.87	\$544.87	\$533.64	\$533.64	\$486.59	\$486.59
33	\$551.77	\$551.77	\$540.41	\$540.41	\$492.76	\$492.76
34	\$559.14	\$559.14	\$547.62	\$547.62	\$499.34	\$499.34
35	\$562.83	\$562.83	\$551.23	\$551.23	\$502.63	\$502.63
36	\$566.51	\$566.51	\$554.84	\$554.84	\$505.92	\$505.92
37	\$570.20	\$570.20	\$558.45	\$558.45	\$509.21	\$509.21
38	\$573.88	\$573.88	\$562.06	\$562.06	\$512.50	\$512.50
39	\$581.25	\$581.25	\$569.28	\$569.28	\$519.09	\$519.09
40	\$588.62	\$588.62	\$576.49	\$576.49	\$525.67	\$525.67
41	\$599.68	\$599.68	\$587.32	\$587.32	\$535.54	\$535.54
42	\$610.27	\$610.27	\$597.69	\$597.69	\$545.00	\$545.00
43	\$625.01	\$625.01	\$612.13	\$612.13	\$558.16	\$558.16
44	\$643.43	\$643.43	\$630.17	\$630.17	\$574.61	\$574.61
45	\$665.08	\$665.08	\$651.37	\$651.37	\$593.95	\$593.95
46	\$690.87	\$690.87	\$676.64	\$676.64	\$616.98	\$616.98
47	\$719.89	\$719.89	\$705.05	\$705.05	\$642.89	\$642.89
48	\$753.05	\$753.05	\$737.53	\$737.53	\$672.51	\$672.51
49	\$785.75	\$785.75	\$769.56	\$769.56	\$701.71	\$701.71
50	\$822.60	\$822.60	\$805.65	\$805.65	\$734.62	\$734.62
51	\$858.98	\$858.98	\$841.28	\$841.28	\$767.11	\$767.11
52	\$899.05	\$899.05	\$880.53	\$880.53	\$802.90	\$802.90
53	\$939.58	\$939.58	\$920.22	\$920.22	\$839.09	\$839.09
54	\$983.34	\$983.34	\$963.08	\$963.08	\$878.17	\$878.17
55	\$1,027.09	\$1,027.09	\$1,005.93	\$1,005.93	\$917.24	\$917.24
56	\$1,074.53	\$1,074.53	\$1,052.39	\$1,052.39	\$959.61	\$959.61
57	\$1,122.43	\$1,122.43	\$1,099.31	\$1,099.31	\$1,002.39	\$1,002.39
58	\$1,173.56	\$1,173.56	\$1,149.38	\$1,149.38	\$1,048.04	\$1,048.04
59	\$1,198.89	\$1,198.89	\$1,174.19	\$1,174.19	\$1,070.67	\$1,070.67
60	\$1,250.01	\$1,250.01	\$1,224.26	\$1,224.26	\$1,116.32	\$1,116.32
61	\$1,294.23	\$1,294.23	\$1,267.56	\$1,267.56	\$1,155.81	\$1,155.81
62	\$1,323.25	\$1,323.25	\$1,295.98	\$1,295.98	\$1,181.72	\$1,181.72
63	\$1,359.63	\$1,359.63	\$1,331.62	\$1,331.62	\$1,214.22	\$1,214.22
64+	\$1,381.74	\$1,381.74	\$1,353.27	\$1,353.27	\$1,233.96	\$1,233.96

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290012		55957PA0290011		55957PA0290013	
Plan Marketing Name =>	BlueCare Custom PPO Gold 15		BlueCare Custom PPO Gold 12		BlueCare Custom PPO Gold 18	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500	
Coinsurance =>	80%		100%		100%	
Copays =>	\$20		\$35		\$20	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$291.79	\$291.79	\$302.95	\$302.95	\$301.23	\$301.23
15	\$317.72	\$317.72	\$329.88	\$329.88	\$328.00	\$328.00
16	\$327.64	\$327.64	\$340.17	\$340.17	\$338.24	\$338.24
17	\$337.56	\$337.56	\$350.47	\$350.47	\$348.48	\$348.48
18	\$348.24	\$348.24	\$361.56	\$361.56	\$359.50	\$359.50
19	\$358.92	\$358.92	\$372.65	\$372.65	\$370.53	\$370.53
20	\$369.98	\$369.98	\$384.13	\$384.13	\$381.95	\$381.95
21	\$381.42	\$381.42	\$396.01	\$396.01	\$393.76	\$393.76
22	\$381.42	\$381.42	\$396.01	\$396.01	\$393.76	\$393.76
23	\$381.42	\$381.42	\$396.01	\$396.01	\$393.76	\$393.76
24	\$381.42	\$381.42	\$396.01	\$396.01	\$393.76	\$393.76
25	\$382.95	\$382.95	\$397.59	\$397.59	\$395.34	\$395.34
26	\$390.57	\$390.57	\$405.51	\$405.51	\$403.21	\$403.21
27	\$399.73	\$399.73	\$415.02	\$415.02	\$412.66	\$412.66
28	\$414.60	\$414.60	\$430.46	\$430.46	\$428.02	\$428.02
29	\$426.81	\$426.81	\$443.14	\$443.14	\$440.62	\$440.62
30	\$432.91	\$432.91	\$449.47	\$449.47	\$446.92	\$446.92
31	\$442.07	\$442.07	\$458.98	\$458.98	\$456.37	\$456.37
32	\$451.22	\$451.22	\$468.48	\$468.48	\$465.82	\$465.82
33	\$456.94	\$456.94	\$474.42	\$474.42	\$471.72	\$471.72
34	\$463.04	\$463.04	\$480.76	\$480.76	\$478.02	\$478.02
35	\$466.10	\$466.10	\$483.92	\$483.92	\$481.17	\$481.17
36	\$469.15	\$469.15	\$487.09	\$487.09	\$484.32	\$484.32
37	\$472.20	\$472.20	\$490.26	\$490.26	\$487.47	\$487.47
38	\$475.25	\$475.25	\$493.43	\$493.43	\$490.62	\$490.62
39	\$481.35	\$481.35	\$499.76	\$499.76	\$496.93	\$496.93
40	\$487.45	\$487.45	\$506.10	\$506.10	\$503.23	\$503.23
41	\$496.61	\$496.61	\$515.61	\$515.61	\$512.68	\$512.68
42	\$505.38	\$505.38	\$524.71	\$524.71	\$521.73	\$521.73
43	\$517.59	\$517.59	\$537.39	\$537.39	\$534.33	\$534.33
44	\$532.84	\$532.84	\$553.23	\$553.23	\$550.08	\$550.08
45	\$550.77	\$550.77	\$571.84	\$571.84	\$568.59	\$568.59
46	\$572.13	\$572.13	\$594.02	\$594.02	\$590.64	\$590.64
47	\$596.16	\$596.16	\$618.96	\$618.96	\$615.45	\$615.45
48	\$623.62	\$623.62	\$647.48	\$647.48	\$643.80	\$643.80
49	\$650.70	\$650.70	\$675.59	\$675.59	\$671.75	\$671.75
50	\$681.22	\$681.22	\$707.27	\$707.27	\$703.26	\$703.26
51	\$711.35	\$711.35	\$738.56	\$738.56	\$734.36	\$734.36
52	\$744.53	\$744.53	\$773.01	\$773.01	\$768.62	\$768.62
53	\$778.10	\$778.10	\$807.86	\$807.86	\$803.27	\$803.27
54	\$814.33	\$814.33	\$845.48	\$845.48	\$840.68	\$840.68
55	\$850.57	\$850.57	\$883.10	\$883.10	\$878.08	\$878.08
56	\$889.85	\$889.85	\$923.89	\$923.89	\$918.64	\$918.64
57	\$929.52	\$929.52	\$965.08	\$965.08	\$959.59	\$959.59
58	\$971.86	\$971.86	\$1,009.03	\$1,009.03	\$1,003.30	\$1,003.30
59	\$992.84	\$992.84	\$1,030.81	\$1,030.81	\$1,024.96	\$1,024.96
60	\$1,035.17	\$1,035.17	\$1,074.77	\$1,074.77	\$1,068.66	\$1,068.66
61	\$1,071.79	\$1,071.79	\$1,112.79	\$1,112.79	\$1,106.47	\$1,106.47
62	\$1,095.82	\$1,095.82	\$1,137.74	\$1,137.74	\$1,131.27	\$1,131.27
63	\$1,125.95	\$1,125.95	\$1,169.02	\$1,169.02	\$1,162.38	\$1,162.38
64+	\$1,144.26	\$1,144.26	\$1,188.03	\$1,188.03	\$1,181.28	\$1,181.28

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290014		55957PA0290016		55957PA0290029	
Plan Marketing Name =>	BlueCare Custom PPO Gold 19		BlueCare Custom PPO Gold 24		BlueCare Custom PPO Gold 10	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,500		\$2,000		\$1,400	
Coinsurance =>	90%		100%		100%	
Copays =>	\$25		\$20		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$292.73	\$292.73	\$297.98	\$297.98	\$294.41	\$294.41
15	\$318.75	\$318.75	\$324.47	\$324.47	\$320.58	\$320.58
16	\$328.70	\$328.70	\$334.60	\$334.60	\$330.59	\$330.59
17	\$338.65	\$338.65	\$344.73	\$344.73	\$340.59	\$340.59
18	\$349.36	\$349.36	\$355.63	\$355.63	\$351.37	\$351.37
19	\$360.07	\$360.07	\$366.54	\$366.54	\$362.14	\$362.14
20	\$371.17	\$371.17	\$377.83	\$377.83	\$373.30	\$373.30
21	\$382.65	\$382.65	\$389.52	\$389.52	\$384.85	\$384.85
22	\$382.65	\$382.65	\$389.52	\$389.52	\$384.85	\$384.85
23	\$382.65	\$382.65	\$389.52	\$389.52	\$384.85	\$384.85
24	\$382.65	\$382.65	\$389.52	\$389.52	\$384.85	\$384.85
25	\$384.18	\$384.18	\$391.08	\$391.08	\$386.39	\$386.39
26	\$391.83	\$391.83	\$398.87	\$398.87	\$394.09	\$394.09
27	\$401.02	\$401.02	\$408.22	\$408.22	\$403.32	\$403.32
28	\$415.94	\$415.94	\$423.41	\$423.41	\$418.33	\$418.33
29	\$428.19	\$428.19	\$435.87	\$435.87	\$430.65	\$430.65
30	\$434.31	\$434.31	\$442.11	\$442.11	\$436.80	\$436.80
31	\$443.49	\$443.49	\$451.45	\$451.45	\$446.04	\$446.04
32	\$452.67	\$452.67	\$460.80	\$460.80	\$455.28	\$455.28
33	\$458.41	\$458.41	\$466.64	\$466.64	\$461.05	\$461.05
34	\$464.54	\$464.54	\$472.88	\$472.88	\$467.21	\$467.21
35	\$467.60	\$467.60	\$475.99	\$475.99	\$470.29	\$470.29
36	\$470.66	\$470.66	\$479.11	\$479.11	\$473.37	\$473.37
37	\$473.72	\$473.72	\$482.23	\$482.23	\$476.44	\$476.44
38	\$476.78	\$476.78	\$485.34	\$485.34	\$479.52	\$479.52
39	\$482.90	\$482.90	\$491.57	\$491.57	\$485.68	\$485.68
40	\$489.03	\$489.03	\$497.81	\$497.81	\$491.84	\$491.84
41	\$498.21	\$498.21	\$507.16	\$507.16	\$501.07	\$501.07
42	\$507.01	\$507.01	\$516.11	\$516.11	\$509.93	\$509.93
43	\$519.26	\$519.26	\$528.58	\$528.58	\$522.24	\$522.24
44	\$534.56	\$534.56	\$544.16	\$544.16	\$537.64	\$537.64
45	\$552.55	\$552.55	\$562.47	\$562.47	\$555.72	\$555.72
46	\$573.98	\$573.98	\$584.28	\$584.28	\$577.28	\$577.28
47	\$598.08	\$598.08	\$608.82	\$608.82	\$601.52	\$601.52
48	\$625.63	\$625.63	\$636.87	\$636.87	\$629.23	\$629.23
49	\$652.80	\$652.80	\$664.52	\$664.52	\$656.55	\$656.55
50	\$683.41	\$683.41	\$695.68	\$695.68	\$687.34	\$687.34
51	\$713.64	\$713.64	\$726.45	\$726.45	\$717.75	\$717.75
52	\$746.93	\$746.93	\$760.34	\$760.34	\$751.23	\$751.23
53	\$780.61	\$780.61	\$794.62	\$794.62	\$785.09	\$785.09
54	\$816.96	\$816.96	\$831.63	\$831.63	\$821.65	\$821.65
55	\$853.31	\$853.31	\$868.63	\$868.63	\$858.22	\$858.22
56	\$892.72	\$892.72	\$908.75	\$908.75	\$897.86	\$897.86
57	\$932.52	\$932.52	\$949.26	\$949.26	\$937.88	\$937.88
58	\$974.99	\$974.99	\$992.50	\$992.50	\$980.60	\$980.60
59	\$996.04	\$996.04	\$1,013.92	\$1,013.92	\$1,001.76	\$1,001.76
60	\$1,038.51	\$1,038.51	\$1,057.16	\$1,057.16	\$1,044.48	\$1,044.48
61	\$1,075.25	\$1,075.25	\$1,094.55	\$1,094.55	\$1,081.43	\$1,081.43
62	\$1,099.35	\$1,099.35	\$1,119.09	\$1,119.09	\$1,105.67	\$1,105.67
63	\$1,129.58	\$1,129.58	\$1,149.86	\$1,149.86	\$1,136.08	\$1,136.08
64+	\$1,147.95	\$1,147.95	\$1,168.56	\$1,168.56	\$1,154.55	\$1,154.55

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290030		55957PA0290031		55957PA0290032	
Plan Marketing Name =>	BlueCare Custom PPO Gold 2		BlueCare Custom PPO Gold 6		BlueCare Custom PPO Gold 9	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,500		\$4,000	
Coinsurance =>	90%		90%		100%	
Copays =>	\$45		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.85	\$283.85	\$280.33	\$280.33	\$278.22	\$278.22
15	\$309.08	\$309.08	\$305.25	\$305.25	\$302.95	\$302.95
16	\$318.73	\$318.73	\$314.78	\$314.78	\$312.41	\$312.41
17	\$328.38	\$328.38	\$324.31	\$324.31	\$321.87	\$321.87
18	\$338.77	\$338.77	\$334.57	\$334.57	\$332.05	\$332.05
19	\$349.16	\$349.16	\$344.83	\$344.83	\$342.23	\$342.23
20	\$359.92	\$359.92	\$355.46	\$355.46	\$352.78	\$352.78
21	\$371.05	\$371.05	\$366.45	\$366.45	\$363.69	\$363.69
22	\$371.05	\$371.05	\$366.45	\$366.45	\$363.69	\$363.69
23	\$371.05	\$371.05	\$366.45	\$366.45	\$363.69	\$363.69
24	\$371.05	\$371.05	\$366.45	\$366.45	\$363.69	\$363.69
25	\$372.53	\$372.53	\$367.92	\$367.92	\$365.14	\$365.14
26	\$379.96	\$379.96	\$375.24	\$375.24	\$372.42	\$372.42
27	\$388.86	\$388.86	\$384.04	\$384.04	\$381.15	\$381.15
28	\$403.33	\$403.33	\$398.33	\$398.33	\$395.33	\$395.33
29	\$415.20	\$415.20	\$410.06	\$410.06	\$406.97	\$406.97
30	\$421.14	\$421.14	\$415.92	\$415.92	\$412.79	\$412.79
31	\$430.05	\$430.05	\$424.72	\$424.72	\$421.52	\$421.52
32	\$438.95	\$438.95	\$433.51	\$433.51	\$430.25	\$430.25
33	\$444.52	\$444.52	\$439.01	\$439.01	\$435.70	\$435.70
34	\$450.45	\$450.45	\$444.87	\$444.87	\$441.52	\$441.52
35	\$453.42	\$453.42	\$447.80	\$447.80	\$444.43	\$444.43
36	\$456.39	\$456.39	\$450.73	\$450.73	\$447.34	\$447.34
37	\$459.36	\$459.36	\$453.67	\$453.67	\$450.25	\$450.25
38	\$462.33	\$462.33	\$456.60	\$456.60	\$453.16	\$453.16
39	\$468.27	\$468.27	\$462.46	\$462.46	\$458.98	\$458.98
40	\$474.20	\$474.20	\$468.32	\$468.32	\$464.80	\$464.80
41	\$483.11	\$483.11	\$477.12	\$477.12	\$473.52	\$473.52
42	\$491.64	\$491.64	\$485.55	\$485.55	\$481.89	\$481.89
43	\$503.51	\$503.51	\$497.27	\$497.27	\$493.53	\$493.53
44	\$518.36	\$518.36	\$511.93	\$511.93	\$508.07	\$508.07
45	\$535.80	\$535.80	\$529.15	\$529.15	\$525.17	\$525.17
46	\$556.58	\$556.58	\$549.68	\$549.68	\$545.54	\$545.54
47	\$579.95	\$579.95	\$572.76	\$572.76	\$568.45	\$568.45
48	\$606.67	\$606.67	\$599.15	\$599.15	\$594.63	\$594.63
49	\$633.01	\$633.01	\$625.16	\$625.16	\$620.46	\$620.46
50	\$662.70	\$662.70	\$654.48	\$654.48	\$649.55	\$649.55
51	\$692.01	\$692.01	\$683.43	\$683.43	\$678.28	\$678.28
52	\$724.29	\$724.29	\$715.31	\$715.31	\$709.92	\$709.92
53	\$756.94	\$756.94	\$747.56	\$747.56	\$741.93	\$741.93
54	\$792.19	\$792.19	\$782.37	\$782.37	\$776.48	\$776.48
55	\$827.44	\$827.44	\$817.18	\$817.18	\$811.03	\$811.03
56	\$865.66	\$865.66	\$854.93	\$854.93	\$848.49	\$848.49
57	\$904.25	\$904.25	\$893.04	\$893.04	\$886.31	\$886.31
58	\$945.44	\$945.44	\$933.71	\$933.71	\$926.68	\$926.68
59	\$965.84	\$965.84	\$953.87	\$953.87	\$946.69	\$946.69
60	\$1,007.03	\$1,007.03	\$994.55	\$994.55	\$987.05	\$987.05
61	\$1,042.65	\$1,042.65	\$1,029.72	\$1,029.72	\$1,021.97	\$1,021.97
62	\$1,066.03	\$1,066.03	\$1,052.81	\$1,052.81	\$1,044.88	\$1,044.88
63	\$1,095.34	\$1,095.34	\$1,081.76	\$1,081.76	\$1,073.61	\$1,073.61
64+	\$1,113.15	\$1,113.15	\$1,099.35	\$1,099.35	\$1,091.07	\$1,091.07

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290033		55957PA0290021		55957PA0280001	
Plan Marketing Name =>	BlueCare Custom PPO Gold 29		BlueCare Custom PPO Bronze 4		BlueCare QHD PPO Bronze 3	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BC/HDHP/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Bronze		Bronze	
Deductible =>	\$5,000		\$5,000		\$4,750	
Coinsurance =>	100%		50%		60%	
Copays =>	\$30		\$70		60%	
OOP Maximum =>	\$7,100		\$7,900		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$334.32	\$334.32	\$236.84	\$236.84	\$277.53	\$277.53
15	\$364.04	\$364.04	\$257.89	\$257.89	\$302.20	\$302.20
16	\$375.40	\$375.40	\$265.94	\$265.94	\$311.63	\$311.63
17	\$386.76	\$386.76	\$273.99	\$273.99	\$321.06	\$321.06
18	\$399.00	\$399.00	\$282.66	\$282.66	\$331.22	\$331.22
19	\$411.24	\$411.24	\$291.32	\$291.32	\$341.38	\$341.38
20	\$423.91	\$423.91	\$300.30	\$300.30	\$351.90	\$351.90
21	\$437.02	\$437.02	\$309.59	\$309.59	\$362.78	\$362.78
22	\$437.02	\$437.02	\$309.59	\$309.59	\$362.78	\$362.78
23	\$437.02	\$437.02	\$309.59	\$309.59	\$362.78	\$362.78
24	\$437.02	\$437.02	\$309.59	\$309.59	\$362.78	\$362.78
25	\$438.77	\$438.77	\$310.83	\$310.83	\$364.23	\$364.23
26	\$447.51	\$447.51	\$317.02	\$317.02	\$371.49	\$371.49
27	\$458.00	\$458.00	\$324.45	\$324.45	\$380.19	\$380.19
28	\$475.04	\$475.04	\$336.52	\$336.52	\$394.34	\$394.34
29	\$489.03	\$489.03	\$346.43	\$346.43	\$405.95	\$405.95
30	\$496.02	\$496.02	\$351.38	\$351.38	\$411.76	\$411.76
31	\$506.51	\$506.51	\$358.81	\$358.81	\$420.46	\$420.46
32	\$516.99	\$516.99	\$366.24	\$366.24	\$429.17	\$429.17
33	\$523.55	\$523.55	\$370.89	\$370.89	\$434.61	\$434.61
34	\$530.54	\$530.54	\$375.84	\$375.84	\$440.41	\$440.41
35	\$534.04	\$534.04	\$378.32	\$378.32	\$443.32	\$443.32
36	\$537.53	\$537.53	\$380.80	\$380.80	\$446.22	\$446.22
37	\$541.03	\$541.03	\$383.27	\$383.27	\$449.12	\$449.12
38	\$544.53	\$544.53	\$385.75	\$385.75	\$452.02	\$452.02
39	\$551.52	\$551.52	\$390.70	\$390.70	\$457.83	\$457.83
40	\$558.51	\$558.51	\$395.66	\$395.66	\$463.63	\$463.63
41	\$569.00	\$569.00	\$403.09	\$403.09	\$472.34	\$472.34
42	\$579.05	\$579.05	\$410.21	\$410.21	\$480.68	\$480.68
43	\$593.04	\$593.04	\$420.11	\$420.11	\$492.29	\$492.29
44	\$610.52	\$610.52	\$432.50	\$432.50	\$506.80	\$506.80
45	\$631.06	\$631.06	\$447.05	\$447.05	\$523.85	\$523.85
46	\$655.53	\$655.53	\$464.39	\$464.39	\$544.17	\$544.17
47	\$683.06	\$683.06	\$483.89	\$483.89	\$567.03	\$567.03
48	\$714.53	\$714.53	\$506.18	\$506.18	\$593.15	\$593.15
49	\$745.56	\$745.56	\$528.16	\$528.16	\$618.90	\$618.90
50	\$780.52	\$780.52	\$552.93	\$552.93	\$647.93	\$647.93
51	\$815.04	\$815.04	\$577.39	\$577.39	\$676.58	\$676.58
52	\$853.06	\$853.06	\$604.32	\$604.32	\$708.15	\$708.15
53	\$891.52	\$891.52	\$631.56	\$631.56	\$740.07	\$740.07
54	\$933.04	\$933.04	\$660.97	\$660.97	\$774.54	\$774.54
55	\$974.55	\$974.55	\$690.39	\$690.39	\$809.00	\$809.00
56	\$1,019.57	\$1,019.57	\$722.27	\$722.27	\$846.37	\$846.37
57	\$1,065.02	\$1,065.02	\$754.47	\$754.47	\$884.09	\$884.09
58	\$1,113.53	\$1,113.53	\$788.84	\$788.84	\$924.36	\$924.36
59	\$1,137.56	\$1,137.56	\$805.86	\$805.86	\$944.32	\$944.32
60	\$1,186.07	\$1,186.07	\$840.23	\$840.23	\$984.58	\$984.58
61	\$1,228.03	\$1,228.03	\$869.95	\$869.95	\$1,019.41	\$1,019.41
62	\$1,255.56	\$1,255.56	\$889.45	\$889.45	\$1,042.27	\$1,042.27
63	\$1,290.08	\$1,290.08	\$913.91	\$913.91	\$1,070.93	\$1,070.93
64+	\$1,311.06	\$1,311.06	\$928.77	\$928.77	\$1,088.34	\$1,088.34

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0280002		55957PA0280003		55957PA0280004	
Plan Marketing Name =>	BlueCare QHD PPO Bronze 4		BlueCare QHD PPO Silver 1		BlueCare QHD PPO Gold 1	
Form # =>	FPLIC-BC/HDHP/SM		FPLIC-BC/HDHP/SM		FPLIC-BC/HDHP/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Bronze		Silver		Gold	
Deductible =>	\$5,500		\$2,000		\$1,500	
Coinsurance =>	80%		80%		100%	
Copays =>	80%		80%		\$20	
OOP Maximum =>	\$6,650		\$6,650		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$276.97	\$276.97	\$314.69	\$314.69	\$359.08	\$359.08
15	\$301.59	\$301.59	\$342.66	\$342.66	\$391.00	\$391.00
16	\$311.00	\$311.00	\$353.36	\$353.36	\$403.21	\$403.21
17	\$320.41	\$320.41	\$364.05	\$364.05	\$415.41	\$415.41
18	\$330.55	\$330.55	\$375.57	\$375.57	\$428.55	\$428.55
19	\$340.69	\$340.69	\$387.09	\$387.09	\$441.70	\$441.70
20	\$351.19	\$351.19	\$399.02	\$399.02	\$455.31	\$455.31
21	\$362.05	\$362.05	\$411.36	\$411.36	\$469.39	\$469.39
22	\$362.05	\$362.05	\$411.36	\$411.36	\$469.39	\$469.39
23	\$362.05	\$362.05	\$411.36	\$411.36	\$469.39	\$469.39
24	\$362.05	\$362.05	\$411.36	\$411.36	\$469.39	\$469.39
25	\$363.50	\$363.50	\$413.01	\$413.01	\$471.27	\$471.27
26	\$370.74	\$370.74	\$421.23	\$421.23	\$480.66	\$480.66
27	\$379.43	\$379.43	\$431.11	\$431.11	\$491.92	\$491.92
28	\$393.55	\$393.55	\$447.15	\$447.15	\$510.23	\$510.23
29	\$405.13	\$405.13	\$460.31	\$460.31	\$525.25	\$525.25
30	\$410.93	\$410.93	\$466.89	\$466.89	\$532.76	\$532.76
31	\$419.62	\$419.62	\$476.77	\$476.77	\$544.02	\$544.02
32	\$428.31	\$428.31	\$486.64	\$486.64	\$555.29	\$555.29
33	\$433.74	\$433.74	\$492.81	\$492.81	\$562.33	\$562.33
34	\$439.53	\$439.53	\$499.39	\$499.39	\$569.84	\$569.84
35	\$442.43	\$442.43	\$502.68	\$502.68	\$573.59	\$573.59
36	\$445.32	\$445.32	\$505.97	\$505.97	\$577.35	\$577.35
37	\$448.22	\$448.22	\$509.26	\$509.26	\$581.10	\$581.10
38	\$451.11	\$451.11	\$512.55	\$512.55	\$584.86	\$584.86
39	\$456.91	\$456.91	\$519.14	\$519.14	\$592.37	\$592.37
40	\$462.70	\$462.70	\$525.72	\$525.72	\$599.88	\$599.88
41	\$471.39	\$471.39	\$535.59	\$535.59	\$611.15	\$611.15
42	\$479.72	\$479.72	\$545.05	\$545.05	\$621.94	\$621.94
43	\$491.30	\$491.30	\$558.22	\$558.22	\$636.96	\$636.96
44	\$505.78	\$505.78	\$574.67	\$574.67	\$655.74	\$655.74
45	\$522.80	\$522.80	\$594.00	\$594.00	\$677.80	\$677.80
46	\$543.08	\$543.08	\$617.04	\$617.04	\$704.09	\$704.09
47	\$565.88	\$565.88	\$642.96	\$642.96	\$733.66	\$733.66
48	\$591.95	\$591.95	\$672.57	\$672.57	\$767.45	\$767.45
49	\$617.66	\$617.66	\$701.78	\$701.78	\$800.78	\$800.78
50	\$646.62	\$646.62	\$734.69	\$734.69	\$838.33	\$838.33
51	\$675.22	\$675.22	\$767.19	\$767.19	\$875.41	\$875.41
52	\$706.72	\$706.72	\$802.97	\$802.97	\$916.25	\$916.25
53	\$738.58	\$738.58	\$839.17	\$839.17	\$957.56	\$957.56
54	\$772.98	\$772.98	\$878.25	\$878.25	\$1,002.15	\$1,002.15
55	\$807.37	\$807.37	\$917.33	\$917.33	\$1,046.74	\$1,046.74
56	\$844.66	\$844.66	\$959.70	\$959.70	\$1,095.09	\$1,095.09
57	\$882.32	\$882.32	\$1,002.48	\$1,002.48	\$1,143.90	\$1,143.90
58	\$922.50	\$922.50	\$1,048.15	\$1,048.15	\$1,196.01	\$1,196.01
59	\$942.42	\$942.42	\$1,070.77	\$1,070.77	\$1,221.82	\$1,221.82
60	\$982.60	\$982.60	\$1,116.43	\$1,116.43	\$1,273.92	\$1,273.92
61	\$1,017.36	\$1,017.36	\$1,155.92	\$1,155.92	\$1,318.99	\$1,318.99
62	\$1,040.17	\$1,040.17	\$1,181.84	\$1,181.84	\$1,348.56	\$1,348.56
63	\$1,068.77	\$1,068.77	\$1,214.33	\$1,214.33	\$1,385.64	\$1,385.64
64+	\$1,086.15	\$1,086.15	\$1,234.08	\$1,234.08	\$1,408.17	\$1,408.17

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300001		55957PA0300002		55957PA0370001	
Plan Marketing Name =>	AffordaBlue Platinum1		AffordaBlue Gold Option 1		Lehigh Valley Flex Blue PPO \$500	
Form # =>	FPLIC-AB/COMP-SM		FPLIC-AB/COMP-SM		FPLIC-LV/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		Q	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$250/\$750		\$1,500/\$2,000		\$500/\$1,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%	
Copays =>	\$20/70%		\$30/70%		\$25/\$60	
OOP Maximum =>	\$2,000/\$6,000		\$6,000/\$7,000		\$7,900/\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$324.67	\$324.67	\$281.10	\$281.10	\$343.11	\$343.11
15	\$353.53	\$353.53	\$306.09	\$306.09	\$373.61	\$373.61
16	\$364.56	\$364.56	\$315.64	\$315.64	\$385.27	\$385.27
17	\$375.59	\$375.59	\$325.19	\$325.19	\$396.93	\$396.93
18	\$387.48	\$387.48	\$335.48	\$335.48	\$409.49	\$409.49
19	\$399.36	\$399.36	\$345.77	\$345.77	\$422.05	\$422.05
20	\$411.67	\$411.67	\$356.43	\$356.43	\$435.05	\$435.05
21	\$424.40	\$424.40	\$367.45	\$367.45	\$448.51	\$448.51
22	\$424.40	\$424.40	\$367.45	\$367.45	\$448.51	\$448.51
23	\$424.40	\$424.40	\$367.45	\$367.45	\$448.51	\$448.51
24	\$424.40	\$424.40	\$367.45	\$367.45	\$448.51	\$448.51
25	\$426.10	\$426.10	\$368.92	\$368.92	\$450.30	\$450.30
26	\$434.59	\$434.59	\$376.27	\$376.27	\$459.27	\$459.27
27	\$444.77	\$444.77	\$385.09	\$385.09	\$470.04	\$470.04
28	\$461.32	\$461.32	\$399.42	\$399.42	\$487.53	\$487.53
29	\$474.90	\$474.90	\$411.18	\$411.18	\$501.88	\$501.88
30	\$481.69	\$481.69	\$417.06	\$417.06	\$509.06	\$509.06
31	\$491.88	\$491.88	\$425.87	\$425.87	\$519.82	\$519.82
32	\$502.07	\$502.07	\$434.69	\$434.69	\$530.59	\$530.59
33	\$508.43	\$508.43	\$440.21	\$440.21	\$537.31	\$537.31
34	\$515.22	\$515.22	\$446.08	\$446.08	\$544.49	\$544.49
35	\$518.62	\$518.62	\$449.02	\$449.02	\$548.08	\$548.08
36	\$522.01	\$522.01	\$451.96	\$451.96	\$551.67	\$551.67
37	\$525.41	\$525.41	\$454.90	\$454.90	\$555.26	\$555.26
38	\$528.80	\$528.80	\$457.84	\$457.84	\$558.84	\$558.84
39	\$535.59	\$535.59	\$463.72	\$463.72	\$566.02	\$566.02
40	\$542.38	\$542.38	\$469.60	\$469.60	\$573.20	\$573.20
41	\$552.57	\$552.57	\$478.42	\$478.42	\$583.96	\$583.96
42	\$562.33	\$562.33	\$486.87	\$486.87	\$594.28	\$594.28
43	\$575.91	\$575.91	\$498.63	\$498.63	\$608.63	\$608.63
44	\$592.89	\$592.89	\$513.33	\$513.33	\$626.57	\$626.57
45	\$612.83	\$612.83	\$530.60	\$530.60	\$647.65	\$647.65
46	\$636.60	\$636.60	\$551.18	\$551.18	\$672.77	\$672.77
47	\$663.34	\$663.34	\$574.32	\$574.32	\$701.02	\$701.02
48	\$693.89	\$693.89	\$600.78	\$600.78	\$733.31	\$733.31
49	\$724.03	\$724.03	\$626.87	\$626.87	\$765.16	\$765.16
50	\$757.98	\$757.98	\$656.27	\$656.27	\$801.04	\$801.04
51	\$791.51	\$791.51	\$685.29	\$685.29	\$836.47	\$836.47
52	\$828.43	\$828.43	\$717.26	\$717.26	\$875.49	\$875.49
53	\$865.78	\$865.78	\$749.60	\$749.60	\$914.96	\$914.96
54	\$906.09	\$906.09	\$784.51	\$784.51	\$957.57	\$957.57
55	\$946.41	\$946.41	\$819.41	\$819.41	\$1,000.18	\$1,000.18
56	\$990.13	\$990.13	\$857.26	\$857.26	\$1,046.37	\$1,046.37
57	\$1,034.26	\$1,034.26	\$895.48	\$895.48	\$1,093.02	\$1,093.02
58	\$1,081.37	\$1,081.37	\$936.26	\$936.26	\$1,142.80	\$1,142.80
59	\$1,104.71	\$1,104.71	\$956.47	\$956.47	\$1,167.47	\$1,167.47
60	\$1,151.82	\$1,151.82	\$997.26	\$997.26	\$1,217.26	\$1,217.26
61	\$1,192.56	\$1,192.56	\$1,032.53	\$1,032.53	\$1,260.31	\$1,260.31
62	\$1,219.30	\$1,219.30	\$1,055.68	\$1,055.68	\$1,288.57	\$1,288.57
63	\$1,252.83	\$1,252.83	\$1,084.71	\$1,084.71	\$1,324.00	\$1,324.00
64+	\$1,273.20	\$1,273.20	\$1,102.35	\$1,102.35	\$1,345.53	\$1,345.53

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0370002		55957PA0270007		55957PA0270016	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO \$1250		BlueCare PPO Platinum 12		BlueCare PPO Platinum 13	
Form # =>	FPLIC-LV/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	Q		U		U	
Metal =>	Gold		Platinum		Platinum	
Deductible =>	\$1,250/\$3,750		\$0		\$250	
Coinsurance =>	100%/70%		100%		100%	
Copays =>	\$25/\$60		\$25		\$10	
OOP Maximum =>	\$7,900/\$7,900		\$3,500		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$333.13	\$333.13	\$288.97	\$288.97	\$373.46	\$373.46
15	\$362.74	\$362.74	\$314.66	\$314.66	\$406.65	\$406.65
16	\$374.06	\$374.06	\$324.48	\$324.48	\$419.35	\$419.35
17	\$385.38	\$385.38	\$334.30	\$334.30	\$432.04	\$432.04
18	\$397.57	\$397.57	\$344.88	\$344.88	\$445.71	\$445.71
19	\$409.77	\$409.77	\$355.45	\$355.45	\$459.38	\$459.38
20	\$422.40	\$422.40	\$366.41	\$366.41	\$473.53	\$473.53
21	\$435.46	\$435.46	\$377.74	\$377.74	\$488.18	\$488.18
22	\$435.46	\$435.46	\$377.74	\$377.74	\$488.18	\$488.18
23	\$435.46	\$435.46	\$377.74	\$377.74	\$488.18	\$488.18
24	\$435.46	\$435.46	\$377.74	\$377.74	\$488.18	\$488.18
25	\$437.20	\$437.20	\$379.25	\$379.25	\$490.13	\$490.13
26	\$445.91	\$445.91	\$386.81	\$386.81	\$499.90	\$499.90
27	\$456.36	\$456.36	\$395.87	\$395.87	\$511.61	\$511.61
28	\$473.35	\$473.35	\$410.60	\$410.60	\$530.65	\$530.65
29	\$487.28	\$487.28	\$422.69	\$422.69	\$546.27	\$546.27
30	\$494.25	\$494.25	\$428.73	\$428.73	\$554.08	\$554.08
31	\$504.70	\$504.70	\$437.80	\$437.80	\$565.80	\$565.80
32	\$515.15	\$515.15	\$446.87	\$446.87	\$577.52	\$577.52
33	\$521.68	\$521.68	\$452.53	\$452.53	\$584.84	\$584.84
34	\$528.65	\$528.65	\$458.58	\$458.58	\$592.65	\$592.65
35	\$532.13	\$532.13	\$461.60	\$461.60	\$596.56	\$596.56
36	\$535.62	\$535.62	\$464.62	\$464.62	\$600.46	\$600.46
37	\$539.10	\$539.10	\$467.64	\$467.64	\$604.37	\$604.37
38	\$542.58	\$542.58	\$470.66	\$470.66	\$608.27	\$608.27
39	\$549.55	\$549.55	\$476.71	\$476.71	\$616.08	\$616.08
40	\$556.52	\$556.52	\$482.75	\$482.75	\$623.89	\$623.89
41	\$566.97	\$566.97	\$491.82	\$491.82	\$635.61	\$635.61
42	\$576.98	\$576.98	\$500.51	\$500.51	\$646.84	\$646.84
43	\$590.92	\$590.92	\$512.59	\$512.59	\$662.46	\$662.46
44	\$608.34	\$608.34	\$527.70	\$527.70	\$681.99	\$681.99
45	\$628.80	\$628.80	\$545.46	\$545.46	\$704.93	\$704.93
46	\$653.19	\$653.19	\$566.61	\$566.61	\$732.27	\$732.27
47	\$680.62	\$680.62	\$590.41	\$590.41	\$763.03	\$763.03
48	\$711.98	\$711.98	\$617.60	\$617.60	\$798.17	\$798.17
49	\$742.89	\$742.89	\$644.42	\$644.42	\$832.84	\$832.84
50	\$777.73	\$777.73	\$674.64	\$674.64	\$871.89	\$871.89
51	\$812.13	\$812.13	\$704.49	\$704.49	\$910.46	\$910.46
52	\$850.02	\$850.02	\$737.35	\$737.35	\$952.93	\$952.93
53	\$888.34	\$888.34	\$770.59	\$770.59	\$995.89	\$995.89
54	\$929.71	\$929.71	\$806.47	\$806.47	\$1,042.26	\$1,042.26
55	\$971.08	\$971.08	\$842.36	\$842.36	\$1,088.64	\$1,088.64
56	\$1,015.93	\$1,015.93	\$881.27	\$881.27	\$1,138.92	\$1,138.92
57	\$1,061.22	\$1,061.22	\$920.55	\$920.55	\$1,189.69	\$1,189.69
58	\$1,109.55	\$1,109.55	\$962.48	\$962.48	\$1,243.88	\$1,243.88
59	\$1,133.50	\$1,133.50	\$983.26	\$983.26	\$1,270.73	\$1,270.73
60	\$1,181.84	\$1,181.84	\$1,025.19	\$1,025.19	\$1,324.92	\$1,324.92
61	\$1,223.64	\$1,223.64	\$1,061.45	\$1,061.45	\$1,371.79	\$1,371.79
62	\$1,251.08	\$1,251.08	\$1,085.25	\$1,085.25	\$1,402.54	\$1,402.54
63	\$1,285.48	\$1,285.48	\$1,115.09	\$1,115.09	\$1,441.11	\$1,441.11
64+	\$1,306.38	\$1,306.38	\$1,133.22	\$1,133.22	\$1,464.54	\$1,464.54

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270002		55957PA0270006		55957PA0270017	
Plan Marketing Name =>	BlueCare PPO Platinum 2		BlueCare PPO Platinum 11		BlueCare PPO Gold 27	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Platinum		Gold	
Deductible =>	\$500		\$750		\$500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$10		\$10		\$30	
OOP Maximum =>	\$3,000		\$2,500		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$302.92	\$302.92	\$305.22	\$305.22	\$303.76	\$303.76
15	\$329.84	\$329.84	\$332.35	\$332.35	\$330.76	\$330.76
16	\$340.14	\$340.14	\$342.72	\$342.72	\$341.08	\$341.08
17	\$350.43	\$350.43	\$353.10	\$353.10	\$351.41	\$351.41
18	\$361.52	\$361.52	\$364.27	\$364.27	\$362.52	\$362.52
19	\$372.61	\$372.61	\$375.44	\$375.44	\$373.64	\$373.64
20	\$384.09	\$384.09	\$387.01	\$387.01	\$385.16	\$385.16
21	\$395.97	\$395.97	\$398.98	\$398.98	\$397.07	\$397.07
22	\$395.97	\$395.97	\$398.98	\$398.98	\$397.07	\$397.07
23	\$395.97	\$395.97	\$398.98	\$398.98	\$397.07	\$397.07
24	\$395.97	\$395.97	\$398.98	\$398.98	\$397.07	\$397.07
25	\$397.55	\$397.55	\$400.58	\$400.58	\$398.66	\$398.66
26	\$405.47	\$405.47	\$408.56	\$408.56	\$406.60	\$406.60
27	\$414.98	\$414.98	\$418.13	\$418.13	\$416.13	\$416.13
28	\$430.42	\$430.42	\$433.69	\$433.69	\$431.62	\$431.62
29	\$443.09	\$443.09	\$446.46	\$446.46	\$444.32	\$444.32
30	\$449.43	\$449.43	\$452.84	\$452.84	\$450.67	\$450.67
31	\$458.93	\$458.93	\$462.42	\$462.42	\$460.20	\$460.20
32	\$468.43	\$468.43	\$471.99	\$471.99	\$469.73	\$469.73
33	\$474.37	\$474.37	\$477.98	\$477.98	\$475.69	\$475.69
34	\$480.71	\$480.71	\$484.36	\$484.36	\$482.04	\$482.04
35	\$483.88	\$483.88	\$487.55	\$487.55	\$485.22	\$485.22
36	\$487.04	\$487.04	\$490.75	\$490.75	\$488.40	\$488.40
37	\$490.21	\$490.21	\$493.94	\$493.94	\$491.57	\$491.57
38	\$493.38	\$493.38	\$497.13	\$497.13	\$494.75	\$494.75
39	\$499.71	\$499.71	\$503.51	\$503.51	\$501.10	\$501.10
40	\$506.05	\$506.05	\$509.90	\$509.90	\$507.46	\$507.46
41	\$515.55	\$515.55	\$519.47	\$519.47	\$516.99	\$516.99
42	\$524.66	\$524.66	\$528.65	\$528.65	\$526.12	\$526.12
43	\$537.33	\$537.33	\$541.42	\$541.42	\$538.82	\$538.82
44	\$553.17	\$553.17	\$557.38	\$557.38	\$554.71	\$554.71
45	\$571.78	\$571.78	\$576.13	\$576.13	\$573.37	\$573.37
46	\$593.96	\$593.96	\$598.47	\$598.47	\$595.61	\$595.61
47	\$618.90	\$618.90	\$623.61	\$623.61	\$620.62	\$620.62
48	\$647.41	\$647.41	\$652.33	\$652.33	\$649.21	\$649.21
49	\$675.52	\$675.52	\$680.66	\$680.66	\$677.40	\$677.40
50	\$707.20	\$707.20	\$712.58	\$712.58	\$709.17	\$709.17
51	\$738.48	\$738.48	\$744.10	\$744.10	\$740.54	\$740.54
52	\$772.93	\$772.93	\$778.81	\$778.81	\$775.08	\$775.08
53	\$807.78	\$807.78	\$813.92	\$813.92	\$810.02	\$810.02
54	\$845.40	\$845.40	\$851.82	\$851.82	\$847.74	\$847.74
55	\$883.01	\$883.01	\$889.73	\$889.73	\$885.47	\$885.47
56	\$923.80	\$923.80	\$930.82	\$930.82	\$926.36	\$926.36
57	\$964.98	\$964.98	\$972.31	\$972.31	\$967.66	\$967.66
58	\$1,008.93	\$1,008.93	\$1,016.60	\$1,016.60	\$1,011.73	\$1,011.73
59	\$1,030.71	\$1,030.71	\$1,038.54	\$1,038.54	\$1,033.57	\$1,033.57
60	\$1,074.66	\$1,074.66	\$1,082.83	\$1,082.83	\$1,077.65	\$1,077.65
61	\$1,112.68	\$1,112.68	\$1,121.13	\$1,121.13	\$1,115.77	\$1,115.77
62	\$1,137.62	\$1,137.62	\$1,146.27	\$1,146.27	\$1,140.78	\$1,140.78
63	\$1,168.90	\$1,168.90	\$1,177.79	\$1,177.79	\$1,172.15	\$1,172.15
64+	\$1,187.91	\$1,187.91	\$1,196.94	\$1,196.94	\$1,191.21	\$1,191.21

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270018		55957PA0270008		55957PA0270009	
Plan Marketing Name =>	BlueCare PPO Gold 15		BlueCare PPO Gold 12		BlueCare PPO Gold 18	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500	
Coinsurance =>	80%		100%		100%	
Copays =>	\$20		\$35		\$20	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$301.85	\$301.85	\$313.70	\$313.70	\$254.45	\$254.45
15	\$328.69	\$328.69	\$341.59	\$341.59	\$277.07	\$277.07
16	\$338.94	\$338.94	\$352.25	\$352.25	\$285.72	\$285.72
17	\$349.20	\$349.20	\$362.91	\$362.91	\$294.37	\$294.37
18	\$360.25	\$360.25	\$374.39	\$374.39	\$303.68	\$303.68
19	\$371.30	\$371.30	\$385.88	\$385.88	\$313.00	\$313.00
20	\$382.74	\$382.74	\$397.77	\$397.77	\$322.64	\$322.64
21	\$394.58	\$394.58	\$410.07	\$410.07	\$332.62	\$332.62
22	\$394.58	\$394.58	\$410.07	\$410.07	\$332.62	\$332.62
23	\$394.58	\$394.58	\$410.07	\$410.07	\$332.62	\$332.62
24	\$394.58	\$394.58	\$410.07	\$410.07	\$332.62	\$332.62
25	\$396.16	\$396.16	\$411.71	\$411.71	\$333.95	\$333.95
26	\$404.05	\$404.05	\$419.91	\$419.91	\$340.60	\$340.60
27	\$413.52	\$413.52	\$429.75	\$429.75	\$348.59	\$348.59
28	\$428.91	\$428.91	\$445.75	\$445.75	\$361.56	\$361.56
29	\$441.54	\$441.54	\$458.87	\$458.87	\$372.20	\$372.20
30	\$447.85	\$447.85	\$465.43	\$465.43	\$377.52	\$377.52
31	\$457.32	\$457.32	\$475.27	\$475.27	\$385.51	\$385.51
32	\$466.79	\$466.79	\$485.11	\$485.11	\$393.49	\$393.49
33	\$472.71	\$472.71	\$491.26	\$491.26	\$398.48	\$398.48
34	\$479.02	\$479.02	\$497.82	\$497.82	\$403.80	\$403.80
35	\$482.18	\$482.18	\$501.11	\$501.11	\$406.46	\$406.46
36	\$485.33	\$485.33	\$504.39	\$504.39	\$409.12	\$409.12
37	\$488.49	\$488.49	\$507.67	\$507.67	\$411.78	\$411.78
38	\$491.65	\$491.65	\$510.95	\$510.95	\$414.44	\$414.44
39	\$497.96	\$497.96	\$517.51	\$517.51	\$419.77	\$419.77
40	\$504.27	\$504.27	\$524.07	\$524.07	\$425.09	\$425.09
41	\$513.74	\$513.74	\$533.91	\$533.91	\$433.07	\$433.07
42	\$522.82	\$522.82	\$543.34	\$543.34	\$440.72	\$440.72
43	\$535.45	\$535.45	\$556.46	\$556.46	\$451.37	\$451.37
44	\$551.23	\$551.23	\$572.87	\$572.87	\$464.67	\$464.67
45	\$569.77	\$569.77	\$592.14	\$592.14	\$480.30	\$480.30
46	\$591.87	\$591.87	\$615.11	\$615.11	\$498.93	\$498.93
47	\$616.73	\$616.73	\$640.94	\$640.94	\$519.89	\$519.89
48	\$645.14	\$645.14	\$670.46	\$670.46	\$543.83	\$543.83
49	\$673.15	\$673.15	\$699.58	\$699.58	\$567.45	\$567.45
50	\$704.72	\$704.72	\$732.39	\$732.39	\$594.06	\$594.06
51	\$735.89	\$735.89	\$764.78	\$764.78	\$620.34	\$620.34
52	\$770.22	\$770.22	\$800.46	\$800.46	\$649.27	\$649.27
53	\$804.94	\$804.94	\$836.54	\$836.54	\$678.54	\$678.54
54	\$842.43	\$842.43	\$875.50	\$875.50	\$710.14	\$710.14
55	\$879.91	\$879.91	\$914.46	\$914.46	\$741.74	\$741.74
56	\$920.56	\$920.56	\$956.69	\$956.69	\$776.00	\$776.00
57	\$961.59	\$961.59	\$999.34	\$999.34	\$810.59	\$810.59
58	\$1,005.39	\$1,005.39	\$1,044.86	\$1,044.86	\$847.52	\$847.52
59	\$1,027.09	\$1,027.09	\$1,067.41	\$1,067.41	\$865.81	\$865.81
60	\$1,070.89	\$1,070.89	\$1,112.93	\$1,112.93	\$902.73	\$902.73
61	\$1,108.77	\$1,108.77	\$1,152.30	\$1,152.30	\$934.66	\$934.66
62	\$1,133.63	\$1,133.63	\$1,178.13	\$1,178.13	\$955.62	\$955.62
63	\$1,164.80	\$1,164.80	\$1,210.53	\$1,210.53	\$981.89	\$981.89
64+	\$1,183.74	\$1,183.74	\$1,230.21	\$1,230.21	\$997.86	\$997.86

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270010		55957PA0270011		55957PA0270030	
Plan Marketing Name =>	BlueCare PPO Gold 19		BlueCare PPO Gold 24		BlueCare PPO Gold 10	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,500		\$2,000		\$1,400	
Coinsurance =>	90%		100%		100%	
Copays =>	\$25		\$20		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$256.38	\$256.38	\$255.16	\$255.16	\$253.56	\$253.56
15	\$279.17	\$279.17	\$277.84	\$277.84	\$276.10	\$276.10
16	\$287.89	\$287.89	\$286.51	\$286.51	\$284.72	\$284.72
17	\$296.60	\$296.60	\$295.18	\$295.18	\$293.33	\$293.33
18	\$305.98	\$305.98	\$304.52	\$304.52	\$302.61	\$302.61
19	\$315.37	\$315.37	\$313.86	\$313.86	\$311.89	\$311.89
20	\$325.09	\$325.09	\$323.53	\$323.53	\$321.51	\$321.51
21	\$335.14	\$335.14	\$333.54	\$333.54	\$331.45	\$331.45
22	\$335.14	\$335.14	\$333.54	\$333.54	\$331.45	\$331.45
23	\$335.14	\$335.14	\$333.54	\$333.54	\$331.45	\$331.45
24	\$335.14	\$335.14	\$333.54	\$333.54	\$331.45	\$331.45
25	\$336.48	\$336.48	\$334.87	\$334.87	\$332.78	\$332.78
26	\$343.18	\$343.18	\$341.54	\$341.54	\$339.40	\$339.40
27	\$351.23	\$351.23	\$349.55	\$349.55	\$347.36	\$347.36
28	\$364.30	\$364.30	\$362.56	\$362.56	\$360.29	\$360.29
29	\$375.02	\$375.02	\$373.23	\$373.23	\$370.89	\$370.89
30	\$380.38	\$380.38	\$378.57	\$378.57	\$376.20	\$376.20
31	\$388.43	\$388.43	\$386.57	\$386.57	\$384.15	\$384.15
32	\$396.47	\$396.47	\$394.58	\$394.58	\$392.11	\$392.11
33	\$401.50	\$401.50	\$399.58	\$399.58	\$397.08	\$397.08
34	\$406.86	\$406.86	\$404.92	\$404.92	\$402.38	\$402.38
35	\$409.54	\$409.54	\$407.59	\$407.59	\$405.03	\$405.03
36	\$412.22	\$412.22	\$410.25	\$410.25	\$407.68	\$407.68
37	\$414.90	\$414.90	\$412.92	\$412.92	\$410.34	\$410.34
38	\$417.58	\$417.58	\$415.59	\$415.59	\$412.99	\$412.99
39	\$422.95	\$422.95	\$420.93	\$420.93	\$418.29	\$418.29
40	\$428.31	\$428.31	\$426.26	\$426.26	\$423.59	\$423.59
41	\$436.35	\$436.35	\$434.27	\$434.27	\$431.55	\$431.55
42	\$444.06	\$444.06	\$441.94	\$441.94	\$439.17	\$439.17
43	\$454.78	\$454.78	\$452.61	\$452.61	\$449.78	\$449.78
44	\$468.19	\$468.19	\$465.96	\$465.96	\$463.04	\$463.04
45	\$483.94	\$483.94	\$481.63	\$481.63	\$478.61	\$478.61
46	\$502.71	\$502.71	\$500.31	\$500.31	\$497.18	\$497.18
47	\$523.82	\$523.82	\$521.32	\$521.32	\$518.06	\$518.06
48	\$547.95	\$547.95	\$545.34	\$545.34	\$541.92	\$541.92
49	\$571.75	\$571.75	\$569.02	\$569.02	\$565.45	\$565.45
50	\$598.56	\$598.56	\$595.70	\$595.70	\$591.97	\$591.97
51	\$625.04	\$625.04	\$622.05	\$622.05	\$618.15	\$618.15
52	\$654.19	\$654.19	\$651.07	\$651.07	\$646.99	\$646.99
53	\$683.69	\$683.69	\$680.42	\$680.42	\$676.16	\$676.16
54	\$715.52	\$715.52	\$712.11	\$712.11	\$707.65	\$707.65
55	\$747.36	\$747.36	\$743.79	\$743.79	\$739.13	\$739.13
56	\$781.88	\$781.88	\$778.15	\$778.15	\$773.27	\$773.27
57	\$816.74	\$816.74	\$812.84	\$812.84	\$807.74	\$807.74
58	\$853.94	\$853.94	\$849.86	\$849.86	\$844.53	\$844.53
59	\$872.37	\$872.37	\$868.20	\$868.20	\$862.76	\$862.76
60	\$909.57	\$909.57	\$905.23	\$905.23	\$899.56	\$899.56
61	\$941.74	\$941.74	\$937.25	\$937.25	\$931.37	\$931.37
62	\$962.86	\$962.86	\$958.26	\$958.26	\$952.26	\$952.26
63	\$989.33	\$989.33	\$984.61	\$984.61	\$978.44	\$978.44
64+	\$1,005.42	\$1,005.42	\$1,000.62	\$1,000.62	\$994.35	\$994.35

Company Name:	First Priority Life Insurance Co.
Market:	Small Group
Product:	PPO
Effective Date of Rates:	July 1, 2019

Ending date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270007		55957PA0270016		55957PA0270002	
Plan Marketing Name =>	BlueCare PPO Platinum 12		BlueCare PPO Platinum 13		BlueCare PPO Platinum 2	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Platinum		Platinum	
Deductible =>	\$0		\$250		\$500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$25		\$10		\$10	
OOP Maximum =>	\$3,500		\$5,000		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$439.32	\$439.32	\$435.64	\$435.64	\$432.84	\$432.84
15	\$478.37	\$478.37	\$474.36	\$474.36	\$471.32	\$471.32
16	\$493.30	\$493.30	\$489.17	\$489.17	\$486.03	\$486.03
17	\$508.23	\$508.23	\$503.97	\$503.97	\$500.74	\$500.74
18	\$524.31	\$524.31	\$519.92	\$519.92	\$516.58	\$516.58
19	\$540.39	\$540.39	\$535.86	\$535.86	\$532.43	\$532.43
20	\$557.04	\$557.04	\$552.38	\$552.38	\$548.84	\$548.84
21	\$574.27	\$574.27	\$569.46	\$569.46	\$565.81	\$565.81
22	\$574.27	\$574.27	\$569.46	\$569.46	\$565.81	\$565.81
23	\$574.27	\$574.27	\$569.46	\$569.46	\$565.81	\$565.81
24	\$574.27	\$574.27	\$569.46	\$569.46	\$565.81	\$565.81
25	\$576.57	\$576.57	\$571.74	\$571.74	\$568.07	\$568.07
26	\$588.05	\$588.05	\$583.13	\$583.13	\$579.39	\$579.39
27	\$601.83	\$601.83	\$596.79	\$596.79	\$592.97	\$592.97
28	\$624.23	\$624.23	\$619.00	\$619.00	\$615.04	\$615.04
29	\$642.61	\$642.61	\$637.23	\$637.23	\$633.14	\$633.14
30	\$651.80	\$651.80	\$646.34	\$646.34	\$642.19	\$642.19
31	\$665.58	\$665.58	\$660.00	\$660.00	\$655.77	\$655.77
32	\$679.36	\$679.36	\$673.67	\$673.67	\$669.35	\$669.35
33	\$687.98	\$687.98	\$682.21	\$682.21	\$677.84	\$677.84
34	\$697.16	\$697.16	\$691.32	\$691.32	\$686.89	\$686.89
35	\$701.76	\$701.76	\$695.88	\$695.88	\$691.42	\$691.42
36	\$706.35	\$706.35	\$700.44	\$700.44	\$695.95	\$695.95
37	\$710.95	\$710.95	\$704.99	\$704.99	\$700.47	\$700.47
38	\$715.54	\$715.54	\$709.55	\$709.55	\$705.00	\$705.00
39	\$724.73	\$724.73	\$718.66	\$718.66	\$714.05	\$714.05
40	\$733.92	\$733.92	\$727.77	\$727.77	\$723.11	\$723.11
41	\$747.70	\$747.70	\$741.44	\$741.44	\$736.68	\$736.68
42	\$760.91	\$760.91	\$754.53	\$754.53	\$749.70	\$749.70
43	\$779.28	\$779.28	\$772.76	\$772.76	\$767.80	\$767.80
44	\$802.26	\$802.26	\$795.54	\$795.54	\$790.44	\$790.44
45	\$829.25	\$829.25	\$822.30	\$822.30	\$817.03	\$817.03
46	\$861.41	\$861.41	\$854.19	\$854.19	\$848.72	\$848.72
47	\$897.58	\$897.58	\$890.07	\$890.07	\$884.36	\$884.36
48	\$938.93	\$938.93	\$931.07	\$931.07	\$925.10	\$925.10
49	\$979.70	\$979.70	\$971.50	\$971.50	\$965.27	\$965.27
50	\$1,025.65	\$1,025.65	\$1,017.06	\$1,017.06	\$1,010.54	\$1,010.54
51	\$1,071.01	\$1,071.01	\$1,062.04	\$1,062.04	\$1,055.24	\$1,055.24
52	\$1,120.98	\$1,120.98	\$1,111.59	\$1,111.59	\$1,104.46	\$1,104.46
53	\$1,171.51	\$1,171.51	\$1,161.70	\$1,161.70	\$1,154.25	\$1,154.25
54	\$1,226.07	\$1,226.07	\$1,215.80	\$1,215.80	\$1,208.00	\$1,208.00
55	\$1,280.62	\$1,280.62	\$1,269.90	\$1,269.90	\$1,261.76	\$1,261.76
56	\$1,339.77	\$1,339.77	\$1,328.55	\$1,328.55	\$1,320.03	\$1,320.03
57	\$1,399.50	\$1,399.50	\$1,387.77	\$1,387.77	\$1,378.88	\$1,378.88
58	\$1,463.24	\$1,463.24	\$1,450.98	\$1,450.98	\$1,441.68	\$1,441.68
59	\$1,494.82	\$1,494.82	\$1,482.30	\$1,482.30	\$1,472.80	\$1,472.80
60	\$1,558.57	\$1,558.57	\$1,545.51	\$1,545.51	\$1,535.61	\$1,535.61
61	\$1,613.70	\$1,613.70	\$1,600.18	\$1,600.18	\$1,589.93	\$1,589.93
62	\$1,649.88	\$1,649.88	\$1,636.06	\$1,636.06	\$1,625.57	\$1,625.57
63	\$1,695.25	\$1,695.25	\$1,681.05	\$1,681.05	\$1,670.27	\$1,670.27
64+	\$1,722.81	\$1,722.81	\$1,708.38	\$1,708.38	\$1,697.43	\$1,697.43

Company Name:
Market:
Product:
Effective Date of Rates: **September 30, 2019**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270006		55957PA0270017		55957PA0270018	
Plan Marketing Name =>	BlueCare PPO Platinum 11		BlueCare PPO Gold 27		BlueCare PPO Gold 15	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$750		\$500		\$1,000	
Coinsurance =>	100%		100%		80%	
Copays =>	\$10		\$30		\$20	
OOP Maximum =>	\$2,500		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$423.93	\$423.93	\$386.55	\$386.55	\$358.46	\$358.46
15	\$461.62	\$461.62	\$420.91	\$420.91	\$390.32	\$390.32
16	\$476.02	\$476.02	\$434.05	\$434.05	\$402.50	\$402.50
17	\$490.43	\$490.43	\$447.19	\$447.19	\$414.68	\$414.68
18	\$505.95	\$505.95	\$461.34	\$461.34	\$427.80	\$427.80
19	\$521.46	\$521.46	\$475.49	\$475.49	\$440.92	\$440.92
20	\$537.54	\$537.54	\$490.14	\$490.14	\$454.51	\$454.51
21	\$554.16	\$554.16	\$505.30	\$505.30	\$468.57	\$468.57
22	\$554.16	\$554.16	\$505.30	\$505.30	\$468.57	\$468.57
23	\$554.16	\$554.16	\$505.30	\$505.30	\$468.57	\$468.57
24	\$554.16	\$554.16	\$505.30	\$505.30	\$468.57	\$468.57
25	\$556.38	\$556.38	\$507.32	\$507.32	\$470.44	\$470.44
26	\$567.46	\$567.46	\$517.43	\$517.43	\$479.82	\$479.82
27	\$580.76	\$580.76	\$529.55	\$529.55	\$491.06	\$491.06
28	\$602.37	\$602.37	\$549.26	\$549.26	\$509.34	\$509.34
29	\$620.11	\$620.11	\$565.43	\$565.43	\$524.33	\$524.33
30	\$628.97	\$628.97	\$573.52	\$573.52	\$531.83	\$531.83
31	\$642.27	\$642.27	\$585.64	\$585.64	\$543.07	\$543.07
32	\$655.57	\$655.57	\$597.77	\$597.77	\$554.32	\$554.32
33	\$663.88	\$663.88	\$605.35	\$605.35	\$561.35	\$561.35
34	\$672.75	\$672.75	\$613.43	\$613.43	\$568.84	\$568.84
35	\$677.18	\$677.18	\$617.48	\$617.48	\$572.59	\$572.59
36	\$681.62	\$681.62	\$621.52	\$621.52	\$576.34	\$576.34
37	\$686.05	\$686.05	\$625.56	\$625.56	\$580.09	\$580.09
38	\$690.48	\$690.48	\$629.60	\$629.60	\$583.84	\$583.84
39	\$699.35	\$699.35	\$637.69	\$637.69	\$591.34	\$591.34
40	\$708.22	\$708.22	\$645.77	\$645.77	\$598.83	\$598.83
41	\$721.52	\$721.52	\$657.90	\$657.90	\$610.08	\$610.08
42	\$734.26	\$734.26	\$669.52	\$669.52	\$620.86	\$620.86
43	\$752.00	\$752.00	\$685.69	\$685.69	\$635.85	\$635.85
44	\$774.16	\$774.16	\$705.90	\$705.90	\$654.59	\$654.59
45	\$800.21	\$800.21	\$729.65	\$729.65	\$676.62	\$676.62
46	\$831.24	\$831.24	\$757.95	\$757.95	\$702.86	\$702.86
47	\$866.15	\$866.15	\$789.78	\$789.78	\$732.37	\$732.37
48	\$906.05	\$906.05	\$826.17	\$826.17	\$766.11	\$766.11
49	\$945.40	\$945.40	\$862.04	\$862.04	\$799.38	\$799.38
50	\$989.73	\$989.73	\$902.47	\$902.47	\$836.87	\$836.87
51	\$1,033.51	\$1,033.51	\$942.38	\$942.38	\$873.88	\$873.88
52	\$1,081.72	\$1,081.72	\$986.35	\$986.35	\$914.65	\$914.65
53	\$1,130.49	\$1,130.49	\$1,030.81	\$1,030.81	\$955.88	\$955.88
54	\$1,183.13	\$1,183.13	\$1,078.82	\$1,078.82	\$1,000.40	\$1,000.40
55	\$1,235.78	\$1,235.78	\$1,126.82	\$1,126.82	\$1,044.91	\$1,044.91
56	\$1,292.86	\$1,292.86	\$1,178.86	\$1,178.86	\$1,093.17	\$1,093.17
57	\$1,350.49	\$1,350.49	\$1,231.42	\$1,231.42	\$1,141.91	\$1,141.91
58	\$1,412.00	\$1,412.00	\$1,287.50	\$1,287.50	\$1,193.92	\$1,193.92
59	\$1,442.48	\$1,442.48	\$1,315.30	\$1,315.30	\$1,219.69	\$1,219.69
60	\$1,503.99	\$1,503.99	\$1,371.38	\$1,371.38	\$1,271.70	\$1,271.70
61	\$1,557.19	\$1,557.19	\$1,419.89	\$1,419.89	\$1,316.68	\$1,316.68
62	\$1,592.10	\$1,592.10	\$1,451.73	\$1,451.73	\$1,346.20	\$1,346.20
63	\$1,635.88	\$1,635.88	\$1,491.65	\$1,491.65	\$1,383.22	\$1,383.22
64+	\$1,662.48	\$1,662.48	\$1,515.90	\$1,515.90	\$1,405.71	\$1,405.71

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270008		55957PA0270009		55957PA0270010	
Plan Marketing Name =>	BlueCare PPO Gold 12		BlueCare PPO Gold 18		BlueCare PPO Gold 19	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,500		\$1,500	
Coinsurance =>	100%		100%		90%	
Copays =>	\$35		\$20		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$372.16	\$372.16	\$370.05	\$370.05	\$359.60	\$359.60
15	\$405.25	\$405.25	\$402.95	\$402.95	\$391.57	\$391.57
16	\$417.89	\$417.89	\$415.52	\$415.52	\$403.79	\$403.79
17	\$430.54	\$430.54	\$428.10	\$428.10	\$416.01	\$416.01
18	\$444.17	\$444.17	\$441.65	\$441.65	\$429.17	\$429.17
19	\$457.79	\$457.79	\$455.19	\$455.19	\$442.34	\$442.34
20	\$471.90	\$471.90	\$469.22	\$469.22	\$455.97	\$455.97
21	\$486.49	\$486.49	\$483.73	\$483.73	\$470.07	\$470.07
22	\$486.49	\$486.49	\$483.73	\$483.73	\$470.07	\$470.07
23	\$486.49	\$486.49	\$483.73	\$483.73	\$470.07	\$470.07
24	\$486.49	\$486.49	\$483.73	\$483.73	\$470.07	\$470.07
25	\$488.44	\$488.44	\$485.66	\$485.66	\$471.95	\$471.95
26	\$498.17	\$498.17	\$495.34	\$495.34	\$481.35	\$481.35
27	\$509.84	\$509.84	\$506.95	\$506.95	\$492.63	\$492.63
28	\$528.81	\$528.81	\$525.81	\$525.81	\$510.97	\$510.97
29	\$544.38	\$544.38	\$541.29	\$541.29	\$526.01	\$526.01
30	\$552.17	\$552.17	\$549.03	\$549.03	\$533.53	\$533.53
31	\$563.84	\$563.84	\$560.64	\$560.64	\$544.81	\$544.81
32	\$575.52	\$575.52	\$572.25	\$572.25	\$556.09	\$556.09
33	\$582.82	\$582.82	\$579.51	\$579.51	\$563.14	\$563.14
34	\$590.60	\$590.60	\$587.25	\$587.25	\$570.66	\$570.66
35	\$594.49	\$594.49	\$591.12	\$591.12	\$574.43	\$574.43
36	\$598.38	\$598.38	\$594.99	\$594.99	\$578.19	\$578.19
37	\$602.27	\$602.27	\$598.86	\$598.86	\$581.95	\$581.95
38	\$606.17	\$606.17	\$602.73	\$602.73	\$585.71	\$585.71
39	\$613.95	\$613.95	\$610.47	\$610.47	\$593.23	\$593.23
40	\$621.73	\$621.73	\$618.21	\$618.21	\$600.75	\$600.75
41	\$633.41	\$633.41	\$629.82	\$629.82	\$612.03	\$612.03
42	\$644.60	\$644.60	\$640.94	\$640.94	\$622.84	\$622.84
43	\$660.17	\$660.17	\$656.42	\$656.42	\$637.88	\$637.88
44	\$679.63	\$679.63	\$675.77	\$675.77	\$656.69	\$656.69
45	\$702.49	\$702.49	\$698.51	\$698.51	\$678.78	\$678.78
46	\$729.74	\$729.74	\$725.60	\$725.60	\$705.11	\$705.11
47	\$760.38	\$760.38	\$756.07	\$756.07	\$734.72	\$734.72
48	\$795.41	\$795.41	\$790.90	\$790.90	\$768.56	\$768.56
49	\$829.95	\$829.95	\$825.24	\$825.24	\$801.94	\$801.94
50	\$868.87	\$868.87	\$863.94	\$863.94	\$839.55	\$839.55
51	\$907.30	\$907.30	\$902.16	\$902.16	\$876.68	\$876.68
52	\$949.63	\$949.63	\$944.24	\$944.24	\$917.58	\$917.58
53	\$992.44	\$992.44	\$986.81	\$986.81	\$958.94	\$958.94
54	\$1,038.66	\$1,038.66	\$1,032.76	\$1,032.76	\$1,003.60	\$1,003.60
55	\$1,084.87	\$1,084.87	\$1,078.72	\$1,078.72	\$1,048.26	\$1,048.26
56	\$1,134.98	\$1,134.98	\$1,128.54	\$1,128.54	\$1,096.67	\$1,096.67
57	\$1,185.58	\$1,185.58	\$1,178.85	\$1,178.85	\$1,145.56	\$1,145.56
58	\$1,239.58	\$1,239.58	\$1,232.54	\$1,232.54	\$1,197.74	\$1,197.74
59	\$1,266.33	\$1,266.33	\$1,259.15	\$1,259.15	\$1,223.59	\$1,223.59
60	\$1,320.33	\$1,320.33	\$1,312.84	\$1,312.84	\$1,275.77	\$1,275.77
61	\$1,367.04	\$1,367.04	\$1,359.28	\$1,359.28	\$1,320.90	\$1,320.90
62	\$1,397.69	\$1,397.69	\$1,389.76	\$1,389.76	\$1,350.51	\$1,350.51
63	\$1,436.12	\$1,436.12	\$1,427.97	\$1,427.97	\$1,387.65	\$1,387.65
64+	\$1,459.47	\$1,459.47	\$1,451.19	\$1,451.19	\$1,410.21	\$1,410.21

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270011		55957PA0270030		55957PA0270031	
Plan Marketing Name =>	BlueCare PPO Gold 24		BlueCare PPO Gold 10		BlueCare PPO Gold 2	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$1,400		\$2,000	
Coinsurance =>	100%		100%		90%	
Copays =>	\$20		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$366.07	\$366.07	\$361.68	\$361.68	\$348.71	\$348.71
15	\$398.61	\$398.61	\$393.83	\$393.83	\$379.71	\$379.71
16	\$411.05	\$411.05	\$406.12	\$406.12	\$391.56	\$391.56
17	\$423.49	\$423.49	\$418.41	\$418.41	\$403.41	\$403.41
18	\$436.89	\$436.89	\$431.65	\$431.65	\$416.17	\$416.17
19	\$450.29	\$450.29	\$444.89	\$444.89	\$428.94	\$428.94
20	\$464.16	\$464.16	\$458.60	\$458.60	\$442.16	\$442.16
21	\$478.52	\$478.52	\$472.78	\$472.78	\$455.83	\$455.83
22	\$478.52	\$478.52	\$472.78	\$472.78	\$455.83	\$455.83
23	\$478.52	\$478.52	\$472.78	\$472.78	\$455.83	\$455.83
24	\$478.52	\$478.52	\$472.78	\$472.78	\$455.83	\$455.83
25	\$480.43	\$480.43	\$474.67	\$474.67	\$457.65	\$457.65
26	\$490.00	\$490.00	\$484.13	\$484.13	\$466.77	\$466.77
27	\$501.49	\$501.49	\$495.47	\$495.47	\$477.71	\$477.71
28	\$520.15	\$520.15	\$513.91	\$513.91	\$495.49	\$495.49
29	\$535.46	\$535.46	\$529.04	\$529.04	\$510.07	\$510.07
30	\$543.12	\$543.12	\$536.61	\$536.61	\$517.37	\$517.37
31	\$554.60	\$554.60	\$547.95	\$547.95	\$528.31	\$528.31
32	\$566.09	\$566.09	\$559.30	\$559.30	\$539.25	\$539.25
33	\$573.27	\$573.27	\$566.39	\$566.39	\$546.08	\$546.08
34	\$580.92	\$580.92	\$573.95	\$573.95	\$553.38	\$553.38
35	\$584.75	\$584.75	\$577.74	\$577.74	\$557.02	\$557.02
36	\$588.58	\$588.58	\$581.52	\$581.52	\$560.67	\$560.67
37	\$592.41	\$592.41	\$585.30	\$585.30	\$564.32	\$564.32
38	\$596.24	\$596.24	\$589.08	\$589.08	\$567.96	\$567.96
39	\$603.89	\$603.89	\$596.65	\$596.65	\$575.26	\$575.26
40	\$611.55	\$611.55	\$604.21	\$604.21	\$582.55	\$582.55
41	\$623.03	\$623.03	\$615.56	\$615.56	\$593.49	\$593.49
42	\$634.04	\$634.04	\$626.43	\$626.43	\$603.97	\$603.97
43	\$649.35	\$649.35	\$641.56	\$641.56	\$618.56	\$618.56
44	\$668.49	\$668.49	\$660.47	\$660.47	\$636.79	\$636.79
45	\$690.98	\$690.98	\$682.69	\$682.69	\$658.22	\$658.22
46	\$717.78	\$717.78	\$709.17	\$709.17	\$683.75	\$683.75
47	\$747.93	\$747.93	\$738.96	\$738.96	\$712.46	\$712.46
48	\$782.38	\$782.38	\$773.00	\$773.00	\$745.28	\$745.28
49	\$816.36	\$816.36	\$806.56	\$806.56	\$777.65	\$777.65
50	\$854.64	\$854.64	\$844.39	\$844.39	\$814.11	\$814.11
51	\$892.44	\$892.44	\$881.73	\$881.73	\$850.12	\$850.12
52	\$934.07	\$934.07	\$922.87	\$922.87	\$889.78	\$889.78
53	\$976.18	\$976.18	\$964.47	\$964.47	\$929.89	\$929.89
54	\$1,021.64	\$1,021.64	\$1,009.39	\$1,009.39	\$973.20	\$973.20
55	\$1,067.10	\$1,067.10	\$1,054.30	\$1,054.30	\$1,016.50	\$1,016.50
56	\$1,116.39	\$1,116.39	\$1,103.00	\$1,103.00	\$1,063.45	\$1,063.45
57	\$1,166.15	\$1,166.15	\$1,152.16	\$1,152.16	\$1,110.86	\$1,110.86
58	\$1,219.27	\$1,219.27	\$1,204.64	\$1,204.64	\$1,161.45	\$1,161.45
59	\$1,245.59	\$1,245.59	\$1,230.65	\$1,230.65	\$1,186.53	\$1,186.53
60	\$1,298.70	\$1,298.70	\$1,283.12	\$1,283.12	\$1,237.12	\$1,237.12
61	\$1,344.64	\$1,344.64	\$1,328.51	\$1,328.51	\$1,280.88	\$1,280.88
62	\$1,374.79	\$1,374.79	\$1,358.30	\$1,358.30	\$1,309.60	\$1,309.60
63	\$1,412.59	\$1,412.59	\$1,395.65	\$1,395.65	\$1,345.61	\$1,345.61
64+	\$1,435.56	\$1,435.56	\$1,418.34	\$1,418.34	\$1,367.49	\$1,367.49

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270032		55957PA0270028		55957PA0270029	
Plan Marketing Name =>	BlueCare PPO Gold 29		BlueCare PPO Gold 6		BlueCare PPO Gold 9	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$5,000		\$2,500		\$4,000	
Coinsurance =>	100%		90%		100%	
Copays =>	\$30		\$25		\$25	
OOP Maximum =>	\$7,100		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$345.00	\$345.00	\$344.39	\$344.39	\$341.79	\$341.79
15	\$375.67	\$375.67	\$375.00	\$375.00	\$372.18	\$372.18
16	\$387.39	\$387.39	\$386.70	\$386.70	\$383.79	\$383.79
17	\$399.12	\$399.12	\$398.41	\$398.41	\$395.41	\$395.41
18	\$411.74	\$411.74	\$411.01	\$411.01	\$407.92	\$407.92
19	\$424.37	\$424.37	\$423.62	\$423.62	\$420.43	\$420.43
20	\$437.45	\$437.45	\$436.67	\$436.67	\$433.39	\$433.39
21	\$450.98	\$450.98	\$450.18	\$450.18	\$446.79	\$446.79
22	\$450.98	\$450.98	\$450.18	\$450.18	\$446.79	\$446.79
23	\$450.98	\$450.98	\$450.18	\$450.18	\$446.79	\$446.79
24	\$450.98	\$450.98	\$450.18	\$450.18	\$446.79	\$446.79
25	\$452.78	\$452.78	\$451.98	\$451.98	\$448.58	\$448.58
26	\$461.80	\$461.80	\$460.98	\$460.98	\$457.51	\$457.51
27	\$472.63	\$472.63	\$471.79	\$471.79	\$468.24	\$468.24
28	\$490.22	\$490.22	\$489.35	\$489.35	\$485.66	\$485.66
29	\$504.65	\$504.65	\$503.75	\$503.75	\$499.96	\$499.96
30	\$511.86	\$511.86	\$510.95	\$510.95	\$507.11	\$507.11
31	\$522.69	\$522.69	\$521.76	\$521.76	\$517.83	\$517.83
32	\$533.51	\$533.51	\$532.56	\$532.56	\$528.55	\$528.55
33	\$540.27	\$540.27	\$539.32	\$539.32	\$535.25	\$535.25
34	\$547.49	\$547.49	\$546.52	\$546.52	\$542.40	\$542.40
35	\$551.10	\$551.10	\$550.12	\$550.12	\$545.98	\$545.98
36	\$554.71	\$554.71	\$553.72	\$553.72	\$549.55	\$549.55
37	\$558.31	\$558.31	\$557.32	\$557.32	\$553.13	\$553.13
38	\$561.92	\$561.92	\$560.92	\$560.92	\$556.70	\$556.70
39	\$569.14	\$569.14	\$568.13	\$568.13	\$563.85	\$563.85
40	\$576.35	\$576.35	\$575.33	\$575.33	\$571.00	\$571.00
41	\$587.18	\$587.18	\$586.13	\$586.13	\$581.72	\$581.72
42	\$597.55	\$597.55	\$596.49	\$596.49	\$592.00	\$592.00
43	\$611.98	\$611.98	\$610.89	\$610.89	\$606.29	\$606.29
44	\$630.02	\$630.02	\$628.90	\$628.90	\$624.17	\$624.17
45	\$651.22	\$651.22	\$650.06	\$650.06	\$645.16	\$645.16
46	\$676.47	\$676.47	\$675.27	\$675.27	\$670.19	\$670.19
47	\$704.88	\$704.88	\$703.63	\$703.63	\$698.33	\$698.33
48	\$737.35	\$737.35	\$736.04	\$736.04	\$730.50	\$730.50
49	\$769.37	\$769.37	\$768.01	\$768.01	\$762.22	\$762.22
50	\$805.45	\$805.45	\$804.02	\$804.02	\$797.97	\$797.97
51	\$841.08	\$841.08	\$839.59	\$839.59	\$833.26	\$833.26
52	\$880.31	\$880.31	\$878.75	\$878.75	\$872.13	\$872.13
53	\$920.00	\$920.00	\$918.37	\$918.37	\$911.45	\$911.45
54	\$962.84	\$962.84	\$961.13	\$961.13	\$953.90	\$953.90
55	\$1,005.69	\$1,005.69	\$1,003.90	\$1,003.90	\$996.34	\$996.34
56	\$1,052.14	\$1,052.14	\$1,050.27	\$1,050.27	\$1,042.36	\$1,042.36
57	\$1,099.04	\$1,099.04	\$1,097.09	\$1,097.09	\$1,088.83	\$1,088.83
58	\$1,149.10	\$1,149.10	\$1,147.06	\$1,147.06	\$1,138.42	\$1,138.42
59	\$1,173.90	\$1,173.90	\$1,171.82	\$1,171.82	\$1,162.99	\$1,162.99
60	\$1,223.96	\$1,223.96	\$1,221.79	\$1,221.79	\$1,212.59	\$1,212.59
61	\$1,267.25	\$1,267.25	\$1,265.01	\$1,265.01	\$1,255.48	\$1,255.48
62	\$1,295.67	\$1,295.67	\$1,293.37	\$1,293.37	\$1,283.63	\$1,283.63
63	\$1,331.29	\$1,331.29	\$1,328.93	\$1,328.93	\$1,318.92	\$1,318.92
64+	\$1,352.94	\$1,352.94	\$1,350.54	\$1,350.54	\$1,340.37	\$1,340.37

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270013		55957PA0290007		55957PA0290008	
Plan Marketing Name =>	BlueCare PPO Bronze 4		BlueCare Custom PPO Platinum 12		BlueCare Custom PPO Platinum 13	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Bronze		Platinum		Platinum	
Deductible =>	\$5,000		\$0		\$250	
Coinsurance =>	50%		100%		100%	
Copays =>	\$70		\$25		\$10	
OOP Maximum =>	\$7,900		\$3,500		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$290.94	\$290.94	\$369.03	\$369.03	\$365.93	\$365.93
15	\$316.81	\$316.81	\$401.83	\$401.83	\$398.46	\$398.46
16	\$326.69	\$326.69	\$414.37	\$414.37	\$410.89	\$410.89
17	\$336.58	\$336.58	\$426.92	\$426.92	\$423.33	\$423.33
18	\$347.23	\$347.23	\$440.42	\$440.42	\$436.72	\$436.72
19	\$357.88	\$357.88	\$453.93	\$453.93	\$450.12	\$450.12
20	\$368.91	\$368.91	\$467.92	\$467.92	\$463.99	\$463.99
21	\$380.32	\$380.32	\$482.39	\$482.39	\$478.34	\$478.34
22	\$380.32	\$380.32	\$482.39	\$482.39	\$478.34	\$478.34
23	\$380.32	\$380.32	\$482.39	\$482.39	\$478.34	\$478.34
24	\$380.32	\$380.32	\$482.39	\$482.39	\$478.34	\$478.34
25	\$381.84	\$381.84	\$484.32	\$484.32	\$480.25	\$480.25
26	\$389.45	\$389.45	\$493.97	\$493.97	\$489.82	\$489.82
27	\$398.58	\$398.58	\$505.54	\$505.54	\$501.30	\$501.30
28	\$413.41	\$413.41	\$524.36	\$524.36	\$519.96	\$519.96
29	\$425.58	\$425.58	\$539.79	\$539.79	\$535.26	\$535.26
30	\$431.66	\$431.66	\$547.51	\$547.51	\$542.92	\$542.92
31	\$440.79	\$440.79	\$559.09	\$559.09	\$554.40	\$554.40
32	\$449.92	\$449.92	\$570.67	\$570.67	\$565.88	\$565.88
33	\$455.62	\$455.62	\$577.90	\$577.90	\$573.05	\$573.05
34	\$461.71	\$461.71	\$585.62	\$585.62	\$580.70	\$580.70
35	\$464.75	\$464.75	\$589.48	\$589.48	\$584.53	\$584.53
36	\$467.79	\$467.79	\$593.34	\$593.34	\$588.36	\$588.36
37	\$470.84	\$470.84	\$597.20	\$597.20	\$592.18	\$592.18
38	\$473.88	\$473.88	\$601.06	\$601.06	\$596.01	\$596.01
39	\$479.96	\$479.96	\$608.78	\$608.78	\$603.67	\$603.67
40	\$486.05	\$486.05	\$616.49	\$616.49	\$611.32	\$611.32
41	\$495.18	\$495.18	\$628.07	\$628.07	\$622.80	\$622.80
42	\$503.92	\$503.92	\$639.17	\$639.17	\$633.80	\$633.80
43	\$516.09	\$516.09	\$654.60	\$654.60	\$649.11	\$649.11
44	\$531.31	\$531.31	\$673.90	\$673.90	\$668.24	\$668.24
45	\$549.18	\$549.18	\$696.57	\$696.57	\$690.72	\$690.72
46	\$570.48	\$570.48	\$723.59	\$723.59	\$717.51	\$717.51
47	\$594.44	\$594.44	\$753.98	\$753.98	\$747.65	\$747.65
48	\$621.82	\$621.82	\$788.71	\$788.71	\$782.09	\$782.09
49	\$648.83	\$648.83	\$822.96	\$822.96	\$816.05	\$816.05
50	\$679.25	\$679.25	\$861.55	\$861.55	\$854.32	\$854.32
51	\$709.30	\$709.30	\$899.66	\$899.66	\$892.10	\$892.10
52	\$742.38	\$742.38	\$941.63	\$941.63	\$933.72	\$933.72
53	\$775.85	\$775.85	\$984.08	\$984.08	\$975.81	\$975.81
54	\$811.98	\$811.98	\$1,029.90	\$1,029.90	\$1,021.26	\$1,021.26
55	\$848.11	\$848.11	\$1,075.73	\$1,075.73	\$1,066.70	\$1,066.70
56	\$887.29	\$887.29	\$1,125.42	\$1,125.42	\$1,115.97	\$1,115.97
57	\$926.84	\$926.84	\$1,175.58	\$1,175.58	\$1,165.71	\$1,165.71
58	\$969.06	\$969.06	\$1,229.13	\$1,229.13	\$1,218.81	\$1,218.81
59	\$989.97	\$989.97	\$1,255.66	\$1,255.66	\$1,245.12	\$1,245.12
60	\$1,032.19	\$1,032.19	\$1,309.21	\$1,309.21	\$1,298.21	\$1,298.21
61	\$1,068.70	\$1,068.70	\$1,355.52	\$1,355.52	\$1,344.14	\$1,344.14
62	\$1,092.66	\$1,092.66	\$1,385.91	\$1,385.91	\$1,374.27	\$1,374.27
63	\$1,122.70	\$1,122.70	\$1,424.02	\$1,424.02	\$1,412.06	\$1,412.06
64+	\$1,140.96	\$1,140.96	\$1,447.17	\$1,447.17	\$1,435.02	\$1,435.02

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290002		55957PA0290006		55957PA0290022	
Plan Marketing Name =>	BlueCare Custom PPO Platinum 2		BlueCare Custom PPO Platinum 11		BlueCare Custom PPO Gold 27	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Platinum		Gold	
Deductible =>	\$500		\$750		\$500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$10		\$10		\$30	
OOP Maximum =>	\$3,000		\$2,500		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$363.59	\$363.59	\$356.10	\$356.10	\$324.71	\$324.71
15	\$395.91	\$395.91	\$387.75	\$387.75	\$353.58	\$353.58
16	\$408.27	\$408.27	\$399.86	\$399.86	\$364.61	\$364.61
17	\$420.62	\$420.62	\$411.96	\$411.96	\$375.65	\$375.65
18	\$433.93	\$433.93	\$424.99	\$424.99	\$387.53	\$387.53
19	\$447.24	\$447.24	\$438.03	\$438.03	\$399.42	\$399.42
20	\$461.02	\$461.02	\$451.53	\$451.53	\$411.73	\$411.73
21	\$475.28	\$475.28	\$465.49	\$465.49	\$424.46	\$424.46
22	\$475.28	\$475.28	\$465.49	\$465.49	\$424.46	\$424.46
23	\$475.28	\$475.28	\$465.49	\$465.49	\$424.46	\$424.46
24	\$475.28	\$475.28	\$465.49	\$465.49	\$424.46	\$424.46
25	\$477.18	\$477.18	\$467.35	\$467.35	\$426.16	\$426.16
26	\$486.69	\$486.69	\$476.66	\$476.66	\$434.65	\$434.65
27	\$498.09	\$498.09	\$487.83	\$487.83	\$444.83	\$444.83
28	\$516.63	\$516.63	\$505.99	\$505.99	\$461.39	\$461.39
29	\$531.84	\$531.84	\$520.88	\$520.88	\$474.97	\$474.97
30	\$539.44	\$539.44	\$528.33	\$528.33	\$481.76	\$481.76
31	\$550.85	\$550.85	\$539.50	\$539.50	\$491.95	\$491.95
32	\$562.26	\$562.26	\$550.67	\$550.67	\$502.14	\$502.14
33	\$569.39	\$569.39	\$557.66	\$557.66	\$508.50	\$508.50
34	\$576.99	\$576.99	\$565.10	\$565.10	\$515.29	\$515.29
35	\$580.79	\$580.79	\$568.83	\$568.83	\$518.69	\$518.69
36	\$584.59	\$584.59	\$572.55	\$572.55	\$522.09	\$522.09
37	\$588.40	\$588.40	\$576.28	\$576.28	\$525.48	\$525.48
38	\$592.20	\$592.20	\$580.00	\$580.00	\$528.88	\$528.88
39	\$599.80	\$599.80	\$587.45	\$587.45	\$535.67	\$535.67
40	\$607.41	\$607.41	\$594.90	\$594.90	\$542.46	\$542.46
41	\$618.81	\$618.81	\$606.07	\$606.07	\$552.65	\$552.65
42	\$629.75	\$629.75	\$616.77	\$616.77	\$562.41	\$562.41
43	\$644.95	\$644.95	\$631.67	\$631.67	\$575.99	\$575.99
44	\$663.97	\$663.97	\$650.29	\$650.29	\$592.97	\$592.97
45	\$686.30	\$686.30	\$672.17	\$672.17	\$612.92	\$612.92
46	\$712.92	\$712.92	\$698.24	\$698.24	\$636.69	\$636.69
47	\$742.86	\$742.86	\$727.56	\$727.56	\$663.43	\$663.43
48	\$777.08	\$777.08	\$761.08	\$761.08	\$693.99	\$693.99
49	\$810.83	\$810.83	\$794.13	\$794.13	\$724.13	\$724.13
50	\$848.85	\$848.85	\$831.37	\$831.37	\$758.09	\$758.09
51	\$886.40	\$886.40	\$868.14	\$868.14	\$791.62	\$791.62
52	\$927.75	\$927.75	\$908.64	\$908.64	\$828.55	\$828.55
53	\$969.57	\$969.57	\$949.60	\$949.60	\$865.90	\$865.90
54	\$1,014.72	\$1,014.72	\$993.82	\$993.82	\$906.22	\$906.22
55	\$1,059.87	\$1,059.87	\$1,038.04	\$1,038.04	\$946.55	\$946.55
56	\$1,108.83	\$1,108.83	\$1,085.99	\$1,085.99	\$990.27	\$990.27
57	\$1,158.26	\$1,158.26	\$1,134.40	\$1,134.40	\$1,034.41	\$1,034.41
58	\$1,211.01	\$1,211.01	\$1,186.07	\$1,186.07	\$1,081.52	\$1,081.52
59	\$1,237.15	\$1,237.15	\$1,211.67	\$1,211.67	\$1,104.87	\$1,104.87
60	\$1,289.91	\$1,289.91	\$1,263.34	\$1,263.34	\$1,151.98	\$1,151.98
61	\$1,335.54	\$1,335.54	\$1,308.03	\$1,308.03	\$1,192.73	\$1,192.73
62	\$1,365.48	\$1,365.48	\$1,337.35	\$1,337.35	\$1,219.47	\$1,219.47
63	\$1,403.03	\$1,403.03	\$1,374.13	\$1,374.13	\$1,253.01	\$1,253.01
64+	\$1,425.84	\$1,425.84	\$1,396.47	\$1,396.47	\$1,273.38	\$1,273.38

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290012		55957PA0290011		55957PA0290013	
Plan Marketing Name =>	BlueCare Custom PPO Gold 15		BlueCare Custom PPO Gold 12		BlueCare Custom PPO Gold 18	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500	
Coinsurance =>	80%		100%		100%	
Copays =>	\$20		\$35		\$20	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$301.10	\$301.10	\$312.62	\$312.62	\$310.84	\$310.84
15	\$327.87	\$327.87	\$340.41	\$340.41	\$338.47	\$338.47
16	\$338.10	\$338.10	\$351.03	\$351.03	\$349.04	\$349.04
17	\$348.34	\$348.34	\$361.66	\$361.66	\$359.60	\$359.60
18	\$359.36	\$359.36	\$373.10	\$373.10	\$370.98	\$370.98
19	\$370.38	\$370.38	\$384.54	\$384.54	\$382.36	\$382.36
20	\$381.79	\$381.79	\$396.39	\$396.39	\$394.14	\$394.14
21	\$393.60	\$393.60	\$408.65	\$408.65	\$406.33	\$406.33
22	\$393.60	\$393.60	\$408.65	\$408.65	\$406.33	\$406.33
23	\$393.60	\$393.60	\$408.65	\$408.65	\$406.33	\$406.33
24	\$393.60	\$393.60	\$408.65	\$408.65	\$406.33	\$406.33
25	\$395.17	\$395.17	\$410.28	\$410.28	\$407.96	\$407.96
26	\$403.05	\$403.05	\$418.46	\$418.46	\$416.08	\$416.08
27	\$412.49	\$412.49	\$428.27	\$428.27	\$425.83	\$425.83
28	\$427.84	\$427.84	\$444.20	\$444.20	\$441.68	\$441.68
29	\$440.44	\$440.44	\$457.28	\$457.28	\$454.68	\$454.68
30	\$446.74	\$446.74	\$463.82	\$463.82	\$461.18	\$461.18
31	\$456.18	\$456.18	\$473.63	\$473.63	\$470.94	\$470.94
32	\$465.63	\$465.63	\$483.43	\$483.43	\$480.69	\$480.69
33	\$471.53	\$471.53	\$489.56	\$489.56	\$486.78	\$486.78
34	\$477.83	\$477.83	\$496.10	\$496.10	\$493.28	\$493.28
35	\$480.98	\$480.98	\$499.37	\$499.37	\$496.54	\$496.54
36	\$484.13	\$484.13	\$502.64	\$502.64	\$499.79	\$499.79
37	\$487.28	\$487.28	\$505.91	\$505.91	\$503.04	\$503.04
38	\$490.43	\$490.43	\$509.18	\$509.18	\$506.29	\$506.29
39	\$496.72	\$496.72	\$515.72	\$515.72	\$512.79	\$512.79
40	\$503.02	\$503.02	\$522.25	\$522.25	\$519.29	\$519.29
41	\$512.47	\$512.47	\$532.06	\$532.06	\$529.04	\$529.04
42	\$521.52	\$521.52	\$541.46	\$541.46	\$538.39	\$538.39
43	\$534.12	\$534.12	\$554.54	\$554.54	\$551.39	\$551.39
44	\$549.86	\$549.86	\$570.88	\$570.88	\$567.64	\$567.64
45	\$568.36	\$568.36	\$590.09	\$590.09	\$586.74	\$586.74
46	\$590.40	\$590.40	\$612.98	\$612.98	\$609.50	\$609.50
47	\$615.20	\$615.20	\$638.72	\$638.72	\$635.09	\$635.09
48	\$643.54	\$643.54	\$668.14	\$668.14	\$664.35	\$664.35
49	\$671.48	\$671.48	\$697.16	\$697.16	\$693.20	\$693.20
50	\$702.97	\$702.97	\$729.85	\$729.85	\$725.71	\$725.71
51	\$734.06	\$734.06	\$762.13	\$762.13	\$757.81	\$757.81
52	\$768.31	\$768.31	\$797.68	\$797.68	\$793.16	\$793.16
53	\$802.94	\$802.94	\$833.65	\$833.65	\$828.91	\$828.91
54	\$840.34	\$840.34	\$872.47	\$872.47	\$867.51	\$867.51
55	\$877.73	\$877.73	\$911.29	\$911.29	\$906.12	\$906.12
56	\$918.27	\$918.27	\$953.38	\$953.38	\$947.97	\$947.97
57	\$959.20	\$959.20	\$995.88	\$995.88	\$990.23	\$990.23
58	\$1,002.89	\$1,002.89	\$1,041.24	\$1,041.24	\$1,035.33	\$1,035.33
59	\$1,024.54	\$1,024.54	\$1,063.72	\$1,063.72	\$1,057.68	\$1,057.68
60	\$1,068.23	\$1,068.23	\$1,109.08	\$1,109.08	\$1,102.78	\$1,102.78
61	\$1,106.02	\$1,106.02	\$1,148.31	\$1,148.31	\$1,141.79	\$1,141.79
62	\$1,130.81	\$1,130.81	\$1,174.05	\$1,174.05	\$1,167.39	\$1,167.39
63	\$1,161.91	\$1,161.91	\$1,206.33	\$1,206.33	\$1,199.49	\$1,199.49
64+	\$1,180.80	\$1,180.80	\$1,225.95	\$1,225.95	\$1,218.99	\$1,218.99

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290014		55957PA0290016		55957PA0290029	
Plan Marketing Name =>	BlueCare Custom PPO Gold 19		BlueCare Custom PPO Gold 24		BlueCare Custom PPO Gold 10	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,500		\$2,000		\$1,400	
Coinsurance =>	90%		100%		100%	
Copays =>	\$25		\$20		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$302.07	\$302.07	\$307.50	\$307.50	\$303.81	\$303.81
15	\$328.92	\$328.92	\$334.83	\$334.83	\$330.82	\$330.82
16	\$339.18	\$339.18	\$345.28	\$345.28	\$341.14	\$341.14
17	\$349.45	\$349.45	\$355.73	\$355.73	\$351.47	\$351.47
18	\$360.51	\$360.51	\$366.99	\$366.99	\$362.59	\$362.59
19	\$371.56	\$371.56	\$378.24	\$378.24	\$373.71	\$373.71
20	\$383.01	\$383.01	\$389.90	\$389.90	\$385.23	\$385.23
21	\$394.86	\$394.86	\$401.96	\$401.96	\$397.14	\$397.14
22	\$394.86	\$394.86	\$401.96	\$401.96	\$397.14	\$397.14
23	\$394.86	\$394.86	\$401.96	\$401.96	\$397.14	\$397.14
24	\$394.86	\$394.86	\$401.96	\$401.96	\$397.14	\$397.14
25	\$396.44	\$396.44	\$403.57	\$403.57	\$398.73	\$398.73
26	\$404.34	\$404.34	\$411.61	\$411.61	\$406.67	\$406.67
27	\$413.81	\$413.81	\$421.25	\$421.25	\$416.20	\$416.20
28	\$429.21	\$429.21	\$436.93	\$436.93	\$431.69	\$431.69
29	\$441.85	\$441.85	\$449.79	\$449.79	\$444.40	\$444.40
30	\$448.17	\$448.17	\$456.22	\$456.22	\$450.75	\$450.75
31	\$457.64	\$457.64	\$465.87	\$465.87	\$460.29	\$460.29
32	\$467.12	\$467.12	\$475.52	\$475.52	\$469.82	\$469.82
33	\$473.04	\$473.04	\$481.55	\$481.55	\$475.77	\$475.77
34	\$479.36	\$479.36	\$487.98	\$487.98	\$482.13	\$482.13
35	\$482.52	\$482.52	\$491.20	\$491.20	\$485.31	\$485.31
36	\$485.68	\$485.68	\$494.41	\$494.41	\$488.48	\$488.48
37	\$488.84	\$488.84	\$497.63	\$497.63	\$491.66	\$491.66
38	\$492.00	\$492.00	\$500.84	\$500.84	\$494.84	\$494.84
39	\$498.31	\$498.31	\$507.27	\$507.27	\$501.19	\$501.19
40	\$504.63	\$504.63	\$513.70	\$513.70	\$507.54	\$507.54
41	\$514.11	\$514.11	\$523.35	\$523.35	\$517.08	\$517.08
42	\$523.19	\$523.19	\$532.60	\$532.60	\$526.21	\$526.21
43	\$535.83	\$535.83	\$545.46	\$545.46	\$538.92	\$538.92
44	\$551.62	\$551.62	\$561.54	\$561.54	\$554.80	\$554.80
45	\$570.18	\$570.18	\$580.43	\$580.43	\$573.47	\$573.47
46	\$592.29	\$592.29	\$602.94	\$602.94	\$595.71	\$595.71
47	\$617.17	\$617.17	\$628.26	\$628.26	\$620.73	\$620.73
48	\$645.60	\$645.60	\$657.20	\$657.20	\$649.32	\$649.32
49	\$673.63	\$673.63	\$685.74	\$685.74	\$677.52	\$677.52
50	\$705.22	\$705.22	\$717.90	\$717.90	\$709.29	\$709.29
51	\$736.41	\$736.41	\$749.66	\$749.66	\$740.67	\$740.67
52	\$770.77	\$770.77	\$784.63	\$784.63	\$775.22	\$775.22
53	\$805.51	\$805.51	\$820.00	\$820.00	\$810.17	\$810.17
54	\$843.03	\$843.03	\$858.18	\$858.18	\$847.89	\$847.89
55	\$880.54	\$880.54	\$896.37	\$896.37	\$885.62	\$885.62
56	\$921.21	\$921.21	\$937.77	\$937.77	\$926.53	\$926.53
57	\$962.27	\$962.27	\$979.58	\$979.58	\$967.83	\$967.83
58	\$1,006.10	\$1,006.10	\$1,024.19	\$1,024.19	\$1,011.91	\$1,011.91
59	\$1,027.82	\$1,027.82	\$1,046.30	\$1,046.30	\$1,033.76	\$1,033.76
60	\$1,071.65	\$1,071.65	\$1,090.92	\$1,090.92	\$1,077.84	\$1,077.84
61	\$1,109.56	\$1,109.56	\$1,129.51	\$1,129.51	\$1,115.96	\$1,115.96
62	\$1,134.43	\$1,134.43	\$1,154.83	\$1,154.83	\$1,140.98	\$1,140.98
63	\$1,165.63	\$1,165.63	\$1,186.59	\$1,186.59	\$1,172.36	\$1,172.36
64+	\$1,184.58	\$1,184.58	\$1,205.88	\$1,205.88	\$1,191.42	\$1,191.42

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290030		55957PA0290031		55957PA0290032	
Plan Marketing Name =>	BlueCare Custom PPO Gold 2		BlueCare Custom PPO Gold 6		BlueCare Custom PPO Gold 9	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,500		\$4,000	
Coinsurance =>	90%		90%		100%	
Copays =>	\$45		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$292.91	\$292.91	\$289.28	\$289.28	\$287.10	\$287.10
15	\$318.95	\$318.95	\$315.00	\$315.00	\$312.62	\$312.62
16	\$328.90	\$328.90	\$324.83	\$324.83	\$322.38	\$322.38
17	\$338.86	\$338.86	\$334.66	\$334.66	\$332.14	\$332.14
18	\$349.58	\$349.58	\$345.25	\$345.25	\$342.65	\$342.65
19	\$360.30	\$360.30	\$355.84	\$355.84	\$353.16	\$353.16
20	\$371.40	\$371.40	\$366.81	\$366.81	\$364.04	\$364.04
21	\$382.89	\$382.89	\$378.15	\$378.15	\$375.30	\$375.30
22	\$382.89	\$382.89	\$378.15	\$378.15	\$375.30	\$375.30
23	\$382.89	\$382.89	\$378.15	\$378.15	\$375.30	\$375.30
24	\$382.89	\$382.89	\$378.15	\$378.15	\$375.30	\$375.30
25	\$384.42	\$384.42	\$379.66	\$379.66	\$376.80	\$376.80
26	\$392.08	\$392.08	\$387.23	\$387.23	\$384.31	\$384.31
27	\$401.27	\$401.27	\$396.30	\$396.30	\$393.31	\$393.31
28	\$416.20	\$416.20	\$411.05	\$411.05	\$407.95	\$407.95
29	\$428.45	\$428.45	\$423.15	\$423.15	\$419.96	\$419.96
30	\$434.58	\$434.58	\$429.20	\$429.20	\$425.97	\$425.97
31	\$443.77	\$443.77	\$438.28	\$438.28	\$434.97	\$434.97
32	\$452.96	\$452.96	\$447.35	\$447.35	\$443.98	\$443.98
33	\$458.70	\$458.70	\$453.02	\$453.02	\$449.61	\$449.61
34	\$464.83	\$464.83	\$459.07	\$459.07	\$455.61	\$455.61
35	\$467.89	\$467.89	\$462.10	\$462.10	\$458.62	\$458.62
36	\$470.95	\$470.95	\$465.12	\$465.12	\$461.62	\$461.62
37	\$474.02	\$474.02	\$468.15	\$468.15	\$464.62	\$464.62
38	\$477.08	\$477.08	\$471.17	\$471.17	\$467.62	\$467.62
39	\$483.21	\$483.21	\$477.23	\$477.23	\$473.63	\$473.63
40	\$489.33	\$489.33	\$483.28	\$483.28	\$479.63	\$479.63
41	\$498.52	\$498.52	\$492.35	\$492.35	\$488.64	\$488.64
42	\$507.33	\$507.33	\$501.05	\$501.05	\$497.27	\$497.27
43	\$519.58	\$519.58	\$513.15	\$513.15	\$509.28	\$509.28
44	\$534.90	\$534.90	\$528.28	\$528.28	\$524.29	\$524.29
45	\$552.89	\$552.89	\$546.05	\$546.05	\$541.93	\$541.93
46	\$574.34	\$574.34	\$567.23	\$567.23	\$562.95	\$562.95
47	\$598.46	\$598.46	\$591.05	\$591.05	\$586.59	\$586.59
48	\$626.03	\$626.03	\$618.28	\$618.28	\$613.62	\$613.62
49	\$653.21	\$653.21	\$645.12	\$645.12	\$640.26	\$640.26
50	\$683.84	\$683.84	\$675.38	\$675.38	\$670.29	\$670.29
51	\$714.09	\$714.09	\$705.25	\$705.25	\$699.93	\$699.93
52	\$747.40	\$747.40	\$738.15	\$738.15	\$732.59	\$732.59
53	\$781.10	\$781.10	\$771.43	\$771.43	\$765.61	\$765.61
54	\$817.47	\$817.47	\$807.35	\$807.35	\$801.27	\$801.27
55	\$853.84	\$853.84	\$843.27	\$843.27	\$836.92	\$836.92
56	\$893.28	\$893.28	\$882.22	\$882.22	\$875.57	\$875.57
57	\$933.10	\$933.10	\$921.55	\$921.55	\$914.61	\$914.61
58	\$975.60	\$975.60	\$963.53	\$963.53	\$956.26	\$956.26
59	\$996.66	\$996.66	\$984.32	\$984.32	\$976.91	\$976.91
60	\$1,039.16	\$1,039.16	\$1,026.30	\$1,026.30	\$1,018.56	\$1,018.56
61	\$1,075.92	\$1,075.92	\$1,062.60	\$1,062.60	\$1,054.59	\$1,054.59
62	\$1,100.04	\$1,100.04	\$1,086.42	\$1,086.42	\$1,078.24	\$1,078.24
63	\$1,130.29	\$1,130.29	\$1,116.30	\$1,116.30	\$1,107.89	\$1,107.89
64+	\$1,148.67	\$1,148.67	\$1,134.45	\$1,134.45	\$1,125.90	\$1,125.90

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290033		55957PA0290021		55957PA0280001	
Plan Marketing Name =>	BlueCare Custom PPO Gold 29		BlueCare Custom PPO Bronze 4		BlueCare QHD PPO Bronze 3	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BC/HDHP/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Bronze		Bronze	
Deductible =>	\$5,000		\$5,000		\$4,750	
Coinsurance =>	100%		50%		60%	
Copays =>	\$30		\$70		60%	
OOP Maximum =>	\$7,100		\$7,900		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$345.00	\$345.00	\$244.39	\$244.39	\$286.39	\$286.39
15	\$375.67	\$375.67	\$266.12	\$266.12	\$311.84	\$311.84
16	\$387.39	\$387.39	\$274.42	\$274.42	\$321.58	\$321.58
17	\$399.12	\$399.12	\$282.73	\$282.73	\$331.31	\$331.31
18	\$411.74	\$411.74	\$291.68	\$291.68	\$341.79	\$341.79
19	\$424.37	\$424.37	\$300.62	\$300.62	\$352.27	\$352.27
20	\$437.45	\$437.45	\$309.89	\$309.89	\$363.13	\$363.13
21	\$450.98	\$450.98	\$319.47	\$319.47	\$374.36	\$374.36
22	\$450.98	\$450.98	\$319.47	\$319.47	\$374.36	\$374.36
23	\$450.98	\$450.98	\$319.47	\$319.47	\$374.36	\$374.36
24	\$450.98	\$450.98	\$319.47	\$319.47	\$374.36	\$374.36
25	\$452.78	\$452.78	\$320.75	\$320.75	\$375.86	\$375.86
26	\$461.80	\$461.80	\$327.14	\$327.14	\$383.34	\$383.34
27	\$472.63	\$472.63	\$334.80	\$334.80	\$392.33	\$392.33
28	\$490.22	\$490.22	\$347.26	\$347.26	\$406.93	\$406.93
29	\$504.65	\$504.65	\$357.49	\$357.49	\$418.91	\$418.91
30	\$511.86	\$511.86	\$362.60	\$362.60	\$424.90	\$424.90
31	\$522.69	\$522.69	\$370.27	\$370.27	\$433.88	\$433.88
32	\$533.51	\$533.51	\$377.93	\$377.93	\$442.87	\$442.87
33	\$540.27	\$540.27	\$382.73	\$382.73	\$448.48	\$448.48
34	\$547.49	\$547.49	\$387.84	\$387.84	\$454.47	\$454.47
35	\$551.10	\$551.10	\$390.39	\$390.39	\$457.47	\$457.47
36	\$554.71	\$554.71	\$392.95	\$392.95	\$460.46	\$460.46
37	\$558.31	\$558.31	\$395.50	\$395.50	\$463.46	\$463.46
38	\$561.92	\$561.92	\$398.06	\$398.06	\$466.45	\$466.45
39	\$569.14	\$569.14	\$403.17	\$403.17	\$472.44	\$472.44
40	\$576.35	\$576.35	\$408.28	\$408.28	\$478.43	\$478.43
41	\$587.18	\$587.18	\$415.95	\$415.95	\$487.42	\$487.42
42	\$597.55	\$597.55	\$423.30	\$423.30	\$496.03	\$496.03
43	\$611.98	\$611.98	\$433.52	\$433.52	\$508.01	\$508.01
44	\$630.02	\$630.02	\$446.30	\$446.30	\$522.98	\$522.98
45	\$651.22	\$651.22	\$461.31	\$461.31	\$540.58	\$540.58
46	\$676.47	\$676.47	\$479.21	\$479.21	\$561.54	\$561.54
47	\$704.88	\$704.88	\$499.33	\$499.33	\$585.12	\$585.12
48	\$737.35	\$737.35	\$522.33	\$522.33	\$612.08	\$612.08
49	\$769.37	\$769.37	\$545.02	\$545.02	\$638.66	\$638.66
50	\$805.45	\$805.45	\$570.57	\$570.57	\$668.61	\$668.61
51	\$841.08	\$841.08	\$595.81	\$595.81	\$698.18	\$698.18
52	\$880.31	\$880.31	\$623.61	\$623.61	\$730.75	\$730.75
53	\$920.00	\$920.00	\$651.72	\$651.72	\$763.69	\$763.69
54	\$962.84	\$962.84	\$682.07	\$682.07	\$799.26	\$799.26
55	\$1,005.69	\$1,005.69	\$712.42	\$712.42	\$834.82	\$834.82
56	\$1,052.14	\$1,052.14	\$745.32	\$745.32	\$873.38	\$873.38
57	\$1,099.04	\$1,099.04	\$778.55	\$778.55	\$912.32	\$912.32
58	\$1,149.10	\$1,149.10	\$814.01	\$814.01	\$953.87	\$953.87
59	\$1,173.90	\$1,173.90	\$831.58	\$831.58	\$974.46	\$974.46
60	\$1,223.96	\$1,223.96	\$867.04	\$867.04	\$1,016.01	\$1,016.01
61	\$1,267.25	\$1,267.25	\$897.71	\$897.71	\$1,051.95	\$1,051.95
62	\$1,295.67	\$1,295.67	\$917.84	\$917.84	\$1,075.54	\$1,075.54
63	\$1,331.29	\$1,331.29	\$943.08	\$943.08	\$1,105.11	\$1,105.11
64+	\$1,352.94	\$1,352.94	\$958.41	\$958.41	\$1,123.08	\$1,123.08

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0280002		55957PA0280003		55957PA0280004	
Plan Marketing Name =>	BlueCare QHD PPO Bronze 4		BlueCare QHD PPO Silver 1		BlueCare QHD PPO Gold 1	
Form # =>	FPLIC-BC/HDHP/SM		FPLIC-BC/HDHP/SM		FPLIC-BC/HDHP/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Bronze		Silver		Gold	
Deductible =>	\$5,500		\$2,000		\$1,500	
Coinsurance =>	80%		80%		100%	
Copays =>	80%		80%		\$20	
OOP Maximum =>	\$6,650		\$6,650		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$285.81	\$285.81	\$324.73	\$324.73	\$370.55	\$370.55
15	\$311.22	\$311.22	\$353.60	\$353.60	\$403.49	\$403.49
16	\$320.93	\$320.93	\$364.64	\$364.64	\$416.08	\$416.08
17	\$330.64	\$330.64	\$375.67	\$375.67	\$428.68	\$428.68
18	\$341.11	\$341.11	\$387.56	\$387.56	\$442.24	\$442.24
19	\$351.57	\$351.57	\$399.45	\$399.45	\$455.80	\$455.80
20	\$362.40	\$362.40	\$411.76	\$411.76	\$469.85	\$469.85
21	\$373.61	\$373.61	\$424.49	\$424.49	\$484.38	\$484.38
22	\$373.61	\$373.61	\$424.49	\$424.49	\$484.38	\$484.38
23	\$373.61	\$373.61	\$424.49	\$424.49	\$484.38	\$484.38
24	\$373.61	\$373.61	\$424.49	\$424.49	\$484.38	\$484.38
25	\$375.10	\$375.10	\$426.19	\$426.19	\$486.32	\$486.32
26	\$382.58	\$382.58	\$434.68	\$434.68	\$496.01	\$496.01
27	\$391.54	\$391.54	\$444.87	\$444.87	\$507.63	\$507.63
28	\$406.11	\$406.11	\$461.42	\$461.42	\$526.52	\$526.52
29	\$418.07	\$418.07	\$475.00	\$475.00	\$542.02	\$542.02
30	\$424.05	\$424.05	\$481.80	\$481.80	\$549.77	\$549.77
31	\$433.01	\$433.01	\$491.98	\$491.98	\$561.40	\$561.40
32	\$441.98	\$441.98	\$502.17	\$502.17	\$573.02	\$573.02
33	\$447.58	\$447.58	\$508.54	\$508.54	\$580.29	\$580.29
34	\$453.56	\$453.56	\$515.33	\$515.33	\$588.04	\$588.04
35	\$456.55	\$456.55	\$518.73	\$518.73	\$591.91	\$591.91
36	\$459.54	\$459.54	\$522.12	\$522.12	\$595.79	\$595.79
37	\$462.53	\$462.53	\$525.52	\$525.52	\$599.66	\$599.66
38	\$465.52	\$465.52	\$528.91	\$528.91	\$603.54	\$603.54
39	\$471.50	\$471.50	\$535.71	\$535.71	\$611.29	\$611.29
40	\$477.47	\$477.47	\$542.50	\$542.50	\$619.04	\$619.04
41	\$486.44	\$486.44	\$552.69	\$552.69	\$630.66	\$630.66
42	\$495.03	\$495.03	\$562.45	\$562.45	\$641.80	\$641.80
43	\$506.99	\$506.99	\$576.03	\$576.03	\$657.30	\$657.30
44	\$521.93	\$521.93	\$593.01	\$593.01	\$676.68	\$676.68
45	\$539.49	\$539.49	\$612.96	\$612.96	\$699.44	\$699.44
46	\$560.42	\$560.42	\$636.74	\$636.74	\$726.57	\$726.57
47	\$583.95	\$583.95	\$663.48	\$663.48	\$757.09	\$757.09
48	\$610.85	\$610.85	\$694.04	\$694.04	\$791.96	\$791.96
49	\$637.38	\$637.38	\$724.18	\$724.18	\$826.35	\$826.35
50	\$667.27	\$667.27	\$758.14	\$758.14	\$865.10	\$865.10
51	\$696.78	\$696.78	\$791.67	\$791.67	\$903.37	\$903.37
52	\$729.29	\$729.29	\$828.60	\$828.60	\$945.51	\$945.51
53	\$762.16	\$762.16	\$865.96	\$865.96	\$988.14	\$988.14
54	\$797.66	\$797.66	\$906.29	\$906.29	\$1,034.15	\$1,034.15
55	\$833.15	\$833.15	\$946.61	\$946.61	\$1,080.17	\$1,080.17
56	\$871.63	\$871.63	\$990.34	\$990.34	\$1,130.06	\$1,130.06
57	\$910.49	\$910.49	\$1,034.48	\$1,034.48	\$1,180.43	\$1,180.43
58	\$951.96	\$951.96	\$1,081.60	\$1,081.60	\$1,234.20	\$1,234.20
59	\$972.51	\$972.51	\$1,104.95	\$1,104.95	\$1,260.84	\$1,260.84
60	\$1,013.98	\$1,013.98	\$1,152.07	\$1,152.07	\$1,314.61	\$1,314.61
61	\$1,049.84	\$1,049.84	\$1,192.82	\$1,192.82	\$1,361.11	\$1,361.11
62	\$1,073.38	\$1,073.38	\$1,219.56	\$1,219.56	\$1,391.62	\$1,391.62
63	\$1,102.90	\$1,102.90	\$1,253.09	\$1,253.09	\$1,429.89	\$1,429.89
64+	\$1,120.83	\$1,120.83	\$1,273.47	\$1,273.47	\$1,453.14	\$1,453.14

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300001		55957PA0300002		55957PA0370001	
Plan Marketing Name =>	AffordaBlue Platinum1		AffordaBlue Gold Option 1		Lehigh Valley Flex Blue PPO \$500	
Form # =>	FPLIC-AB/COMP-SM		FPLIC-AB/COMP-SM		FPLIC-LV/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		Q	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$250/\$750		\$1,500/\$2,000		\$500/\$1,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%	
Copays =>	\$20/70%		\$30/70%		\$25/\$60	
OOP Maximum =>	\$2,000/\$6,000		\$6,000/\$7,000		\$7,900/\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$335.03	\$335.03	\$290.07	\$290.07	\$354.06	\$354.06
15	\$364.81	\$364.81	\$315.86	\$315.86	\$385.53	\$385.53
16	\$376.20	\$376.20	\$325.72	\$325.72	\$397.56	\$397.56
17	\$387.59	\$387.59	\$335.57	\$335.57	\$409.60	\$409.60
18	\$399.85	\$399.85	\$346.19	\$346.19	\$422.55	\$422.55
19	\$412.11	\$412.11	\$356.81	\$356.81	\$435.51	\$435.51
20	\$424.81	\$424.81	\$367.80	\$367.80	\$448.94	\$448.94
21	\$437.95	\$437.95	\$379.18	\$379.18	\$462.82	\$462.82
22	\$437.95	\$437.95	\$379.18	\$379.18	\$462.82	\$462.82
23	\$437.95	\$437.95	\$379.18	\$379.18	\$462.82	\$462.82
24	\$437.95	\$437.95	\$379.18	\$379.18	\$462.82	\$462.82
25	\$439.70	\$439.70	\$380.70	\$380.70	\$464.67	\$464.67
26	\$448.46	\$448.46	\$388.28	\$388.28	\$473.93	\$473.93
27	\$458.97	\$458.97	\$397.38	\$397.38	\$485.04	\$485.04
28	\$476.05	\$476.05	\$412.17	\$412.17	\$503.09	\$503.09
29	\$490.07	\$490.07	\$424.30	\$424.30	\$517.90	\$517.90
30	\$497.07	\$497.07	\$430.37	\$430.37	\$525.30	\$525.30
31	\$507.58	\$507.58	\$439.47	\$439.47	\$536.41	\$536.41
32	\$518.09	\$518.09	\$448.57	\$448.57	\$547.52	\$547.52
33	\$524.66	\$524.66	\$454.26	\$454.26	\$554.46	\$554.46
34	\$531.67	\$531.67	\$460.32	\$460.32	\$561.86	\$561.86
35	\$535.17	\$535.17	\$463.36	\$463.36	\$565.57	\$565.57
36	\$538.68	\$538.68	\$466.39	\$466.39	\$569.27	\$569.27
37	\$542.18	\$542.18	\$469.42	\$469.42	\$572.97	\$572.97
38	\$545.69	\$545.69	\$472.46	\$472.46	\$576.67	\$576.67
39	\$552.69	\$552.69	\$478.53	\$478.53	\$584.08	\$584.08
40	\$559.70	\$559.70	\$484.59	\$484.59	\$591.48	\$591.48
41	\$570.21	\$570.21	\$493.69	\$493.69	\$602.59	\$602.59
42	\$580.28	\$580.28	\$502.41	\$502.41	\$613.24	\$613.24
43	\$594.30	\$594.30	\$514.55	\$514.55	\$628.05	\$628.05
44	\$611.82	\$611.82	\$529.71	\$529.71	\$646.56	\$646.56
45	\$632.40	\$632.40	\$547.54	\$547.54	\$668.31	\$668.31
46	\$656.93	\$656.93	\$568.77	\$568.77	\$694.23	\$694.23
47	\$684.52	\$684.52	\$592.66	\$592.66	\$723.39	\$723.39
48	\$716.05	\$716.05	\$619.96	\$619.96	\$756.71	\$756.71
49	\$747.14	\$747.14	\$646.88	\$646.88	\$789.57	\$789.57
50	\$782.18	\$782.18	\$677.22	\$677.22	\$826.60	\$826.60
51	\$816.78	\$816.78	\$707.17	\$707.17	\$863.16	\$863.16
52	\$854.88	\$854.88	\$740.16	\$740.16	\$903.42	\$903.42
53	\$893.42	\$893.42	\$773.53	\$773.53	\$944.15	\$944.15
54	\$935.02	\$935.02	\$809.55	\$809.55	\$988.12	\$988.12
55	\$976.63	\$976.63	\$845.57	\$845.57	\$1,032.09	\$1,032.09
56	\$1,021.74	\$1,021.74	\$884.63	\$884.63	\$1,079.76	\$1,079.76
57	\$1,067.28	\$1,067.28	\$924.06	\$924.06	\$1,127.89	\$1,127.89
58	\$1,115.90	\$1,115.90	\$966.15	\$966.15	\$1,179.27	\$1,179.27
59	\$1,139.98	\$1,139.98	\$987.01	\$987.01	\$1,204.72	\$1,204.72
60	\$1,188.60	\$1,188.60	\$1,029.09	\$1,029.09	\$1,256.09	\$1,256.09
61	\$1,230.64	\$1,230.64	\$1,065.50	\$1,065.50	\$1,300.52	\$1,300.52
62	\$1,258.23	\$1,258.23	\$1,089.38	\$1,089.38	\$1,329.68	\$1,329.68
63	\$1,292.83	\$1,292.83	\$1,119.34	\$1,119.34	\$1,366.24	\$1,366.24
64+	\$1,313.85	\$1,313.85	\$1,137.54	\$1,137.54	\$1,388.46	\$1,388.46

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0370002		55957PA0380001		55957PA0270023	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO \$1250		Lehigh Valley Flex Blue PPO HDHP \$3000		BlueCare PPO Gold 28	
Form # =>	FPLIC-LV/PPO/SM		FPLIC-LV/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	Q		Q		U	
Metal =>	Gold		Silver		Gold	
Deductible =>	\$1,250/\$3,750		\$3,000/\$3,000		\$0	
Coinsurance =>	100%/70%		90%/70%		100%	
Copays =>	\$25/\$60		90%/70%		\$40	
OOP Maximum =>	\$7,900/\$7,900		\$6,650/\$6,650		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$343.76	\$343.76	\$298.20	\$298.20	\$385.38	\$385.38
15	\$374.32	\$374.32	\$324.70	\$324.70	\$419.64	\$419.64
16	\$386.00	\$386.00	\$334.84	\$334.84	\$432.74	\$432.74
17	\$397.68	\$397.68	\$344.97	\$344.97	\$445.84	\$445.84
18	\$410.27	\$410.27	\$355.89	\$355.89	\$459.94	\$459.94
19	\$422.85	\$422.85	\$366.80	\$366.80	\$474.05	\$474.05
20	\$435.88	\$435.88	\$378.11	\$378.11	\$488.66	\$488.66
21	\$449.36	\$449.36	\$389.80	\$389.80	\$503.77	\$503.77
22	\$449.36	\$449.36	\$389.80	\$389.80	\$503.77	\$503.77
23	\$449.36	\$449.36	\$389.80	\$389.80	\$503.77	\$503.77
24	\$449.36	\$449.36	\$389.80	\$389.80	\$503.77	\$503.77
25	\$451.16	\$451.16	\$391.36	\$391.36	\$505.79	\$505.79
26	\$460.14	\$460.14	\$399.16	\$399.16	\$515.86	\$515.86
27	\$470.93	\$470.93	\$408.51	\$408.51	\$527.95	\$527.95
28	\$488.45	\$488.45	\$423.71	\$423.71	\$547.60	\$547.60
29	\$502.83	\$502.83	\$436.19	\$436.19	\$563.72	\$563.72
30	\$510.02	\$510.02	\$442.42	\$442.42	\$571.78	\$571.78
31	\$520.81	\$520.81	\$451.78	\$451.78	\$583.87	\$583.87
32	\$531.59	\$531.59	\$461.13	\$461.13	\$595.96	\$595.96
33	\$538.33	\$538.33	\$466.98	\$466.98	\$603.52	\$603.52
34	\$545.52	\$545.52	\$473.22	\$473.22	\$611.58	\$611.58
35	\$549.12	\$549.12	\$476.34	\$476.34	\$615.61	\$615.61
36	\$552.71	\$552.71	\$479.45	\$479.45	\$619.64	\$619.64
37	\$556.31	\$556.31	\$482.57	\$482.57	\$623.67	\$623.67
38	\$559.90	\$559.90	\$485.69	\$485.69	\$627.70	\$627.70
39	\$567.09	\$567.09	\$491.93	\$491.93	\$635.76	\$635.76
40	\$574.28	\$574.28	\$498.16	\$498.16	\$643.82	\$643.82
41	\$585.07	\$585.07	\$507.52	\$507.52	\$655.91	\$655.91
42	\$595.40	\$595.40	\$516.49	\$516.49	\$667.50	\$667.50
43	\$609.78	\$609.78	\$528.96	\$528.96	\$683.62	\$683.62
44	\$627.76	\$627.76	\$544.55	\$544.55	\$703.77	\$703.77
45	\$648.88	\$648.88	\$562.87	\$562.87	\$727.44	\$727.44
46	\$674.04	\$674.04	\$584.70	\$584.70	\$755.66	\$755.66
47	\$702.35	\$702.35	\$609.26	\$609.26	\$787.39	\$787.39
48	\$734.70	\$734.70	\$637.32	\$637.32	\$823.66	\$823.66
49	\$766.61	\$766.61	\$665.00	\$665.00	\$859.43	\$859.43
50	\$802.56	\$802.56	\$696.18	\$696.18	\$899.73	\$899.73
51	\$838.06	\$838.06	\$726.98	\$726.98	\$939.53	\$939.53
52	\$877.15	\$877.15	\$760.89	\$760.89	\$983.36	\$983.36
53	\$916.69	\$916.69	\$795.19	\$795.19	\$1,027.69	\$1,027.69
54	\$959.38	\$959.38	\$832.22	\$832.22	\$1,075.55	\$1,075.55
55	\$1,002.07	\$1,002.07	\$869.25	\$869.25	\$1,123.41	\$1,123.41
56	\$1,048.36	\$1,048.36	\$909.40	\$909.40	\$1,175.30	\$1,175.30
57	\$1,095.09	\$1,095.09	\$949.94	\$949.94	\$1,227.69	\$1,227.69
58	\$1,144.97	\$1,144.97	\$993.21	\$993.21	\$1,283.61	\$1,283.61
59	\$1,169.68	\$1,169.68	\$1,014.65	\$1,014.65	\$1,311.31	\$1,311.31
60	\$1,219.56	\$1,219.56	\$1,057.92	\$1,057.92	\$1,367.23	\$1,367.23
61	\$1,262.70	\$1,262.70	\$1,095.34	\$1,095.34	\$1,415.59	\$1,415.59
62	\$1,291.01	\$1,291.01	\$1,119.90	\$1,119.90	\$1,447.33	\$1,447.33
63	\$1,326.51	\$1,326.51	\$1,150.69	\$1,150.69	\$1,487.13	\$1,487.13
64+	\$1,348.08	\$1,348.08	\$1,169.40	\$1,169.40	\$1,511.31	\$1,511.31

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270027		55957PA0270024		55957PA0270025	
Plan Marketing Name =>	BlueCare PPO Silver 14		BlueCare PPO Silver 11		BlueCare PPO Silver 12	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$3,000		\$1,400		\$2,600	
Coinsurance =>	80%		50%		70%	
Copays =>	\$55		\$50		\$50	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$312.59	\$312.59	\$314.96	\$314.96	\$313.45	\$313.45
15	\$340.38	\$340.38	\$342.95	\$342.95	\$341.31	\$341.31
16	\$351.00	\$351.00	\$353.66	\$353.66	\$351.97	\$351.97
17	\$361.63	\$361.63	\$364.36	\$364.36	\$362.62	\$362.62
18	\$373.07	\$373.07	\$375.89	\$375.89	\$374.09	\$374.09
19	\$384.51	\$384.51	\$387.42	\$387.42	\$385.57	\$385.57
20	\$396.36	\$396.36	\$399.36	\$399.36	\$397.45	\$397.45
21	\$408.62	\$408.62	\$411.71	\$411.71	\$409.74	\$409.74
22	\$408.62	\$408.62	\$411.71	\$411.71	\$409.74	\$409.74
23	\$408.62	\$408.62	\$411.71	\$411.71	\$409.74	\$409.74
24	\$408.62	\$408.62	\$411.71	\$411.71	\$409.74	\$409.74
25	\$410.25	\$410.25	\$413.36	\$413.36	\$411.38	\$411.38
26	\$418.43	\$418.43	\$421.59	\$421.59	\$419.57	\$419.57
27	\$428.23	\$428.23	\$431.47	\$431.47	\$429.41	\$429.41
28	\$444.17	\$444.17	\$447.53	\$447.53	\$445.39	\$445.39
29	\$457.25	\$457.25	\$460.70	\$460.70	\$458.50	\$458.50
30	\$463.78	\$463.78	\$467.29	\$467.29	\$465.05	\$465.05
31	\$473.59	\$473.59	\$477.17	\$477.17	\$474.89	\$474.89
32	\$483.40	\$483.40	\$487.05	\$487.05	\$484.72	\$484.72
33	\$489.53	\$489.53	\$493.23	\$493.23	\$490.87	\$490.87
34	\$496.06	\$496.06	\$499.82	\$499.82	\$497.42	\$497.42
35	\$499.33	\$499.33	\$503.11	\$503.11	\$500.70	\$500.70
36	\$502.60	\$502.60	\$506.40	\$506.40	\$503.98	\$503.98
37	\$505.87	\$505.87	\$509.70	\$509.70	\$507.26	\$507.26
38	\$509.14	\$509.14	\$512.99	\$512.99	\$510.54	\$510.54
39	\$515.68	\$515.68	\$519.58	\$519.58	\$517.09	\$517.09
40	\$522.22	\$522.22	\$526.17	\$526.17	\$523.65	\$523.65
41	\$532.02	\$532.02	\$536.05	\$536.05	\$533.48	\$533.48
42	\$541.42	\$541.42	\$545.52	\$545.52	\$542.91	\$542.91
43	\$554.50	\$554.50	\$558.69	\$558.69	\$556.02	\$556.02
44	\$570.84	\$570.84	\$575.16	\$575.16	\$572.41	\$572.41
45	\$590.05	\$590.05	\$594.51	\$594.51	\$591.66	\$591.66
46	\$612.93	\$612.93	\$617.57	\$617.57	\$614.61	\$614.61
47	\$638.67	\$638.67	\$643.50	\$643.50	\$640.42	\$640.42
48	\$668.09	\$668.09	\$673.15	\$673.15	\$669.92	\$669.92
49	\$697.11	\$697.11	\$702.38	\$702.38	\$699.02	\$699.02
50	\$729.80	\$729.80	\$735.31	\$735.31	\$731.80	\$731.80
51	\$762.08	\$762.08	\$767.84	\$767.84	\$764.17	\$764.17
52	\$797.63	\$797.63	\$803.66	\$803.66	\$799.81	\$799.81
53	\$833.58	\$833.58	\$839.89	\$839.89	\$835.87	\$835.87
54	\$872.40	\$872.40	\$879.00	\$879.00	\$874.79	\$874.79
55	\$911.22	\$911.22	\$918.11	\$918.11	\$913.72	\$913.72
56	\$953.31	\$953.31	\$960.52	\$960.52	\$955.92	\$955.92
57	\$995.81	\$995.81	\$1,003.34	\$1,003.34	\$998.54	\$998.54
58	\$1,041.16	\$1,041.16	\$1,049.04	\$1,049.04	\$1,044.02	\$1,044.02
59	\$1,063.64	\$1,063.64	\$1,071.68	\$1,071.68	\$1,066.55	\$1,066.55
60	\$1,108.99	\$1,108.99	\$1,117.38	\$1,117.38	\$1,112.03	\$1,112.03
61	\$1,148.22	\$1,148.22	\$1,156.91	\$1,156.91	\$1,151.37	\$1,151.37
62	\$1,173.97	\$1,173.97	\$1,182.84	\$1,182.84	\$1,177.18	\$1,177.18
63	\$1,206.25	\$1,206.25	\$1,215.37	\$1,215.37	\$1,209.55	\$1,209.55
64+	\$1,225.86	\$1,225.86	\$1,235.13	\$1,235.13	\$1,229.22	\$1,229.22

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270026		55957PA0290024		55957PA0290028	
Plan Marketing Name =>	BlueCare PPO Silver 13		BlueCare Custom PPO Gold 28		BlueCare Custom PPO Silver 14	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Silver		Gold		Silver	
Deductible =>	\$3,000		\$0		\$3,000	
Coinsurance =>	70%		100%		80%	
Copays =>	\$55		\$40		\$55	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$311.49	\$311.49	\$323.72	\$323.72	\$262.58	\$262.58
15	\$339.18	\$339.18	\$352.49	\$352.49	\$285.92	\$285.92
16	\$349.77	\$349.77	\$363.49	\$363.49	\$294.84	\$294.84
17	\$360.35	\$360.35	\$374.50	\$374.50	\$303.77	\$303.77
18	\$371.76	\$371.76	\$386.35	\$386.35	\$313.38	\$313.38
19	\$383.16	\$383.16	\$398.19	\$398.19	\$322.99	\$322.99
20	\$394.96	\$394.96	\$410.47	\$410.47	\$332.94	\$332.94
21	\$407.18	\$407.18	\$423.16	\$423.16	\$343.24	\$343.24
22	\$407.18	\$407.18	\$423.16	\$423.16	\$343.24	\$343.24
23	\$407.18	\$407.18	\$423.16	\$423.16	\$343.24	\$343.24
24	\$407.18	\$407.18	\$423.16	\$423.16	\$343.24	\$343.24
25	\$408.81	\$408.81	\$424.85	\$424.85	\$344.61	\$344.61
26	\$416.95	\$416.95	\$433.32	\$433.32	\$351.48	\$351.48
27	\$426.72	\$426.72	\$443.47	\$443.47	\$359.72	\$359.72
28	\$442.60	\$442.60	\$459.97	\$459.97	\$373.10	\$373.10
29	\$455.63	\$455.63	\$473.52	\$473.52	\$384.09	\$384.09
30	\$462.15	\$462.15	\$480.29	\$480.29	\$389.58	\$389.58
31	\$471.92	\$471.92	\$490.44	\$490.44	\$397.82	\$397.82
32	\$481.69	\$481.69	\$500.60	\$500.60	\$406.05	\$406.05
33	\$487.80	\$487.80	\$506.95	\$506.95	\$411.20	\$411.20
34	\$494.32	\$494.32	\$513.72	\$513.72	\$416.69	\$416.69
35	\$497.57	\$497.57	\$517.10	\$517.10	\$419.44	\$419.44
36	\$500.83	\$500.83	\$520.49	\$520.49	\$422.19	\$422.19
37	\$504.09	\$504.09	\$523.87	\$523.87	\$424.93	\$424.93
38	\$507.35	\$507.35	\$527.26	\$527.26	\$427.68	\$427.68
39	\$513.86	\$513.86	\$534.03	\$534.03	\$433.17	\$433.17
40	\$520.38	\$520.38	\$540.80	\$540.80	\$438.66	\$438.66
41	\$530.15	\$530.15	\$550.95	\$550.95	\$446.90	\$446.90
42	\$539.51	\$539.51	\$560.69	\$560.69	\$454.79	\$454.79
43	\$552.54	\$552.54	\$574.23	\$574.23	\$465.78	\$465.78
44	\$568.83	\$568.83	\$591.15	\$591.15	\$479.51	\$479.51
45	\$587.97	\$587.97	\$611.04	\$611.04	\$495.64	\$495.64
46	\$610.77	\$610.77	\$634.74	\$634.74	\$514.86	\$514.86
47	\$636.42	\$636.42	\$661.40	\$661.40	\$536.48	\$536.48
48	\$665.74	\$665.74	\$691.87	\$691.87	\$561.20	\$561.20
49	\$694.65	\$694.65	\$721.91	\$721.91	\$585.57	\$585.57
50	\$727.22	\$727.22	\$755.76	\$755.76	\$613.03	\$613.03
51	\$759.39	\$759.39	\$789.19	\$789.19	\$640.14	\$640.14
52	\$794.82	\$794.82	\$826.01	\$826.01	\$670.00	\$670.00
53	\$830.65	\$830.65	\$863.25	\$863.25	\$700.21	\$700.21
54	\$869.33	\$869.33	\$903.45	\$903.45	\$732.82	\$732.82
55	\$908.01	\$908.01	\$943.65	\$943.65	\$765.43	\$765.43
56	\$949.95	\$949.95	\$987.23	\$987.23	\$800.78	\$800.78
57	\$992.30	\$992.30	\$1,031.24	\$1,031.24	\$836.48	\$836.48
58	\$1,037.49	\$1,037.49	\$1,078.21	\$1,078.21	\$874.58	\$874.58
59	\$1,059.89	\$1,059.89	\$1,101.49	\$1,101.49	\$893.45	\$893.45
60	\$1,105.09	\$1,105.09	\$1,148.46	\$1,148.46	\$931.55	\$931.55
61	\$1,144.18	\$1,144.18	\$1,189.08	\$1,189.08	\$964.50	\$964.50
62	\$1,169.83	\$1,169.83	\$1,215.74	\$1,215.74	\$986.13	\$986.13
63	\$1,202.00	\$1,202.00	\$1,249.17	\$1,249.17	\$1,013.24	\$1,013.24
64+	\$1,221.54	\$1,221.54	\$1,269.48	\$1,269.48	\$1,029.72	\$1,029.72

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290025		55957PA0290026		55957PA0290027	
Plan Marketing Name =>	BlueCare Custom PPO Silver 11		BlueCare Custom PPO Silver 12		BlueCare Custom PPO Silver 13	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$1,400		\$2,600		\$3,000	
Coinsurance =>	50%		70%		70%	
Copays =>	\$50		\$50		\$55	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$264.57	\$264.57	\$263.31	\$263.31	\$261.65	\$261.65
15	\$288.08	\$288.08	\$286.71	\$286.71	\$284.91	\$284.91
16	\$297.08	\$297.08	\$295.66	\$295.66	\$293.80	\$293.80
17	\$306.07	\$306.07	\$304.61	\$304.61	\$302.70	\$302.70
18	\$315.75	\$315.75	\$314.25	\$314.25	\$312.27	\$312.27
19	\$325.44	\$325.44	\$323.88	\$323.88	\$321.85	\$321.85
20	\$335.46	\$335.46	\$333.86	\$333.86	\$331.77	\$331.77
21	\$345.84	\$345.84	\$344.19	\$344.19	\$342.03	\$342.03
22	\$345.84	\$345.84	\$344.19	\$344.19	\$342.03	\$342.03
23	\$345.84	\$345.84	\$344.19	\$344.19	\$342.03	\$342.03
24	\$345.84	\$345.84	\$344.19	\$344.19	\$342.03	\$342.03
25	\$347.22	\$347.22	\$345.57	\$345.57	\$343.40	\$343.40
26	\$354.14	\$354.14	\$352.45	\$352.45	\$350.24	\$350.24
27	\$362.44	\$362.44	\$360.71	\$360.71	\$358.45	\$358.45
28	\$375.93	\$375.93	\$374.13	\$374.13	\$371.79	\$371.79
29	\$386.99	\$386.99	\$385.15	\$385.15	\$382.73	\$382.73
30	\$392.53	\$392.53	\$390.66	\$390.66	\$388.20	\$388.20
31	\$400.83	\$400.83	\$398.92	\$398.92	\$396.41	\$396.41
32	\$409.13	\$409.13	\$407.18	\$407.18	\$404.62	\$404.62
33	\$414.32	\$414.32	\$412.34	\$412.34	\$409.75	\$409.75
34	\$419.85	\$419.85	\$417.85	\$417.85	\$415.22	\$415.22
35	\$422.62	\$422.62	\$420.60	\$420.60	\$417.96	\$417.96
36	\$425.38	\$425.38	\$423.35	\$423.35	\$420.70	\$420.70
37	\$428.15	\$428.15	\$426.11	\$426.11	\$423.43	\$423.43
38	\$430.92	\$430.92	\$428.86	\$428.86	\$426.17	\$426.17
39	\$436.45	\$436.45	\$434.37	\$434.37	\$431.64	\$431.64
40	\$441.98	\$441.98	\$439.87	\$439.87	\$437.11	\$437.11
41	\$450.28	\$450.28	\$448.14	\$448.14	\$445.32	\$445.32
42	\$458.24	\$458.24	\$456.05	\$456.05	\$453.19	\$453.19
43	\$469.30	\$469.30	\$467.07	\$467.07	\$464.13	\$464.13
44	\$483.14	\$483.14	\$480.83	\$480.83	\$477.82	\$477.82
45	\$499.39	\$499.39	\$497.01	\$497.01	\$493.89	\$493.89
46	\$518.76	\$518.76	\$516.29	\$516.29	\$513.05	\$513.05
47	\$540.55	\$540.55	\$537.97	\$537.97	\$534.59	\$534.59
48	\$565.45	\$565.45	\$562.75	\$562.75	\$559.22	\$559.22
49	\$590.00	\$590.00	\$587.19	\$587.19	\$583.50	\$583.50
50	\$617.67	\$617.67	\$614.72	\$614.72	\$610.87	\$610.87
51	\$644.99	\$644.99	\$641.91	\$641.91	\$637.89	\$637.89
52	\$675.08	\$675.08	\$671.86	\$671.86	\$667.64	\$667.64
53	\$705.51	\$705.51	\$702.15	\$702.15	\$697.74	\$697.74
54	\$738.37	\$738.37	\$734.85	\$734.85	\$730.23	\$730.23
55	\$771.22	\$771.22	\$767.54	\$767.54	\$762.73	\$762.73
56	\$806.84	\$806.84	\$803.00	\$803.00	\$797.96	\$797.96
57	\$842.81	\$842.81	\$838.79	\$838.79	\$833.53	\$833.53
58	\$881.20	\$881.20	\$877.00	\$877.00	\$871.49	\$871.49
59	\$900.22	\$900.22	\$895.93	\$895.93	\$890.30	\$890.30
60	\$938.61	\$938.61	\$934.13	\$934.13	\$928.27	\$928.27
61	\$971.81	\$971.81	\$967.17	\$967.17	\$961.10	\$961.10
62	\$993.60	\$993.60	\$988.86	\$988.86	\$982.65	\$982.65
63	\$1,020.92	\$1,020.92	\$1,016.05	\$1,016.05	\$1,009.67	\$1,009.67
64+	\$1,037.52	\$1,037.52	\$1,032.57	\$1,032.57	\$1,026.09	\$1,026.09

Company Name:	First Priority Life Insurance Co.
Market:	Small Group
Product:	PPO
Effective Date of Rates:	October 1, 2019

Ending date of Rates:

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270007		55957PA0270016		55957PA0270002	
Plan Marketing Name =>	BlueCare PPO Platinum 12		BlueCare PPO Platinum 13		BlueCare PPO Platinum 2	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Platinum		Platinum	
Deductible =>	\$0		\$250		\$500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$25		\$10		\$10	
OOP Maximum =>	\$3,500		\$5,000		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$453.38	\$453.38	\$449.58	\$449.58	\$446.70	\$446.70
15	\$493.68	\$493.68	\$489.54	\$489.54	\$486.41	\$486.41
16	\$509.09	\$509.09	\$504.82	\$504.82	\$501.59	\$501.59
17	\$524.50	\$524.50	\$520.10	\$520.10	\$516.77	\$516.77
18	\$541.09	\$541.09	\$536.55	\$536.55	\$533.12	\$533.12
19	\$557.68	\$557.68	\$553.01	\$553.01	\$549.47	\$549.47
20	\$574.87	\$574.87	\$570.05	\$570.05	\$566.40	\$566.40
21	\$592.65	\$592.65	\$587.68	\$587.68	\$583.92	\$583.92
22	\$592.65	\$592.65	\$587.68	\$587.68	\$583.92	\$583.92
23	\$592.65	\$592.65	\$587.68	\$587.68	\$583.92	\$583.92
24	\$592.65	\$592.65	\$587.68	\$587.68	\$583.92	\$583.92
25	\$595.02	\$595.02	\$590.03	\$590.03	\$586.26	\$586.26
26	\$606.87	\$606.87	\$601.78	\$601.78	\$597.93	\$597.93
27	\$621.10	\$621.10	\$615.89	\$615.89	\$611.95	\$611.95
28	\$644.21	\$644.21	\$638.81	\$638.81	\$634.72	\$634.72
29	\$663.18	\$663.18	\$657.61	\$657.61	\$653.41	\$653.41
30	\$672.66	\$672.66	\$667.02	\$667.02	\$662.75	\$662.75
31	\$686.88	\$686.88	\$681.12	\$681.12	\$676.76	\$676.76
32	\$701.10	\$701.10	\$695.23	\$695.23	\$690.78	\$690.78
33	\$709.99	\$709.99	\$704.04	\$704.04	\$699.54	\$699.54
34	\$719.48	\$719.48	\$713.44	\$713.44	\$708.88	\$708.88
35	\$724.22	\$724.22	\$718.14	\$718.14	\$713.55	\$713.55
36	\$728.96	\$728.96	\$722.85	\$722.85	\$718.22	\$718.22
37	\$733.70	\$733.70	\$727.55	\$727.55	\$722.89	\$722.89
38	\$738.44	\$738.44	\$732.25	\$732.25	\$727.56	\$727.56
39	\$747.92	\$747.92	\$741.65	\$741.65	\$736.91	\$736.91
40	\$757.41	\$757.41	\$751.06	\$751.06	\$746.25	\$746.25
41	\$771.63	\$771.63	\$765.16	\$765.16	\$760.26	\$760.26
42	\$785.26	\$785.26	\$778.68	\$778.68	\$773.69	\$773.69
43	\$804.23	\$804.23	\$797.48	\$797.48	\$792.38	\$792.38
44	\$827.93	\$827.93	\$820.99	\$820.99	\$815.74	\$815.74
45	\$855.79	\$855.79	\$848.61	\$848.61	\$843.18	\$843.18
46	\$888.98	\$888.98	\$881.52	\$881.52	\$875.88	\$875.88
47	\$926.31	\$926.31	\$918.54	\$918.54	\$912.67	\$912.67
48	\$968.98	\$968.98	\$960.86	\$960.86	\$954.71	\$954.71
49	\$1,011.06	\$1,011.06	\$1,002.58	\$1,002.58	\$996.17	\$996.17
50	\$1,058.47	\$1,058.47	\$1,049.60	\$1,049.60	\$1,042.88	\$1,042.88
51	\$1,105.29	\$1,105.29	\$1,096.02	\$1,096.02	\$1,089.01	\$1,089.01
52	\$1,156.85	\$1,156.85	\$1,147.15	\$1,147.15	\$1,139.81	\$1,139.81
53	\$1,209.01	\$1,209.01	\$1,198.87	\$1,198.87	\$1,191.20	\$1,191.20
54	\$1,265.31	\$1,265.31	\$1,254.70	\$1,254.70	\$1,246.67	\$1,246.67
55	\$1,321.61	\$1,321.61	\$1,310.53	\$1,310.53	\$1,302.14	\$1,302.14
56	\$1,382.65	\$1,382.65	\$1,371.06	\$1,371.06	\$1,362.29	\$1,362.29
57	\$1,444.29	\$1,444.29	\$1,432.18	\$1,432.18	\$1,423.01	\$1,423.01
58	\$1,510.07	\$1,510.07	\$1,497.41	\$1,497.41	\$1,487.83	\$1,487.83
59	\$1,542.67	\$1,542.67	\$1,529.73	\$1,529.73	\$1,519.94	\$1,519.94
60	\$1,608.45	\$1,608.45	\$1,594.96	\$1,594.96	\$1,584.76	\$1,584.76
61	\$1,665.35	\$1,665.35	\$1,651.38	\$1,651.38	\$1,640.82	\$1,640.82
62	\$1,702.68	\$1,702.68	\$1,688.40	\$1,688.40	\$1,677.60	\$1,677.60
63	\$1,749.50	\$1,749.50	\$1,734.83	\$1,734.83	\$1,723.73	\$1,723.73
64+	\$1,777.95	\$1,777.95	\$1,763.04	\$1,763.04	\$1,751.76	\$1,751.76

Company Name:
Market:
Product:
Effective Date of Rates: **December 31, 2019**

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270006		55957PA0270017		55957PA0270018	
Plan Marketing Name =>	BlueCare PPO Platinum 11		BlueCare PPO Gold 27		BlueCare PPO Gold 15	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$750		\$500		\$1,000	
Coinsurance =>	100%		100%		80%	
Copays =>	\$10		\$30		\$20	
OOP Maximum =>	\$2,500		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$437.50	\$437.50	\$398.92	\$398.92	\$369.92	\$369.92
15	\$476.38	\$476.38	\$434.38	\$434.38	\$402.81	\$402.81
16	\$491.25	\$491.25	\$447.94	\$447.94	\$415.38	\$415.38
17	\$506.12	\$506.12	\$461.50	\$461.50	\$427.95	\$427.95
18	\$522.14	\$522.14	\$476.10	\$476.10	\$441.49	\$441.49
19	\$538.15	\$538.15	\$490.70	\$490.70	\$455.03	\$455.03
20	\$554.73	\$554.73	\$505.83	\$505.83	\$469.05	\$469.05
21	\$571.89	\$571.89	\$521.47	\$521.47	\$483.56	\$483.56
22	\$571.89	\$571.89	\$521.47	\$521.47	\$483.56	\$483.56
23	\$571.89	\$571.89	\$521.47	\$521.47	\$483.56	\$483.56
24	\$571.89	\$571.89	\$521.47	\$521.47	\$483.56	\$483.56
25	\$574.18	\$574.18	\$523.56	\$523.56	\$485.49	\$485.49
26	\$585.62	\$585.62	\$533.99	\$533.99	\$495.17	\$495.17
27	\$599.34	\$599.34	\$546.50	\$546.50	\$506.77	\$506.77
28	\$621.64	\$621.64	\$566.84	\$566.84	\$525.63	\$525.63
29	\$639.94	\$639.94	\$583.52	\$583.52	\$541.10	\$541.10
30	\$649.10	\$649.10	\$591.87	\$591.87	\$548.84	\$548.84
31	\$662.82	\$662.82	\$604.38	\$604.38	\$560.45	\$560.45
32	\$676.55	\$676.55	\$616.90	\$616.90	\$572.05	\$572.05
33	\$685.12	\$685.12	\$624.72	\$624.72	\$579.30	\$579.30
34	\$694.27	\$694.27	\$633.06	\$633.06	\$587.04	\$587.04
35	\$698.85	\$698.85	\$637.24	\$637.24	\$590.91	\$590.91
36	\$703.42	\$703.42	\$641.41	\$641.41	\$594.78	\$594.78
37	\$708.00	\$708.00	\$645.58	\$645.58	\$598.65	\$598.65
38	\$712.57	\$712.57	\$649.75	\$649.75	\$602.52	\$602.52
39	\$721.73	\$721.73	\$658.10	\$658.10	\$610.25	\$610.25
40	\$730.88	\$730.88	\$666.44	\$666.44	\$617.99	\$617.99
41	\$744.60	\$744.60	\$678.95	\$678.95	\$629.60	\$629.60
42	\$757.75	\$757.75	\$690.95	\$690.95	\$640.72	\$640.72
43	\$776.05	\$776.05	\$707.63	\$707.63	\$656.19	\$656.19
44	\$798.93	\$798.93	\$728.49	\$728.49	\$675.53	\$675.53
45	\$825.81	\$825.81	\$753.00	\$753.00	\$698.26	\$698.26
46	\$857.84	\$857.84	\$782.21	\$782.21	\$725.34	\$725.34
47	\$893.86	\$893.86	\$815.06	\$815.06	\$755.80	\$755.80
48	\$935.04	\$935.04	\$852.60	\$852.60	\$790.62	\$790.62
49	\$975.64	\$975.64	\$889.63	\$889.63	\$824.95	\$824.95
50	\$1,021.40	\$1,021.40	\$931.35	\$931.35	\$863.64	\$863.64
51	\$1,066.57	\$1,066.57	\$972.54	\$972.54	\$901.84	\$901.84
52	\$1,116.33	\$1,116.33	\$1,017.91	\$1,017.91	\$943.91	\$943.91
53	\$1,166.66	\$1,166.66	\$1,063.80	\$1,063.80	\$986.46	\$986.46
54	\$1,220.99	\$1,220.99	\$1,113.34	\$1,113.34	\$1,032.40	\$1,032.40
55	\$1,275.31	\$1,275.31	\$1,162.88	\$1,162.88	\$1,078.34	\$1,078.34
56	\$1,334.22	\$1,334.22	\$1,216.59	\$1,216.59	\$1,128.15	\$1,128.15
57	\$1,393.70	\$1,393.70	\$1,270.82	\$1,270.82	\$1,178.44	\$1,178.44
58	\$1,457.18	\$1,457.18	\$1,328.71	\$1,328.71	\$1,232.11	\$1,232.11
59	\$1,488.63	\$1,488.63	\$1,357.39	\$1,357.39	\$1,258.71	\$1,258.71
60	\$1,552.11	\$1,552.11	\$1,415.27	\$1,415.27	\$1,312.38	\$1,312.38
61	\$1,607.01	\$1,607.01	\$1,465.33	\$1,465.33	\$1,358.80	\$1,358.80
62	\$1,643.04	\$1,643.04	\$1,498.18	\$1,498.18	\$1,389.27	\$1,389.27
63	\$1,688.22	\$1,688.22	\$1,539.38	\$1,539.38	\$1,427.47	\$1,427.47
64+	\$1,715.67	\$1,715.67	\$1,564.41	\$1,564.41	\$1,450.68	\$1,450.68

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270008		55957PA0270009		55957PA0270010	
Plan Marketing Name =>	BlueCare PPO Gold 12		BlueCare PPO Gold 18		BlueCare PPO Gold 19	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,250		\$1,500		\$1,500	
Coinsurance =>	100%		100%		90%	
Copays =>	\$35		\$20		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$384.08	\$384.08	\$381.90	\$381.90	\$371.11	\$371.11
15	\$418.22	\$418.22	\$415.84	\$415.84	\$404.10	\$404.10
16	\$431.27	\$431.27	\$428.82	\$428.82	\$416.71	\$416.71
17	\$444.32	\$444.32	\$441.80	\$441.80	\$429.32	\$429.32
18	\$458.38	\$458.38	\$455.78	\$455.78	\$442.91	\$442.91
19	\$472.44	\$472.44	\$469.76	\$469.76	\$456.49	\$456.49
20	\$487.00	\$487.00	\$484.23	\$484.23	\$470.56	\$470.56
21	\$502.06	\$502.06	\$499.21	\$499.21	\$485.11	\$485.11
22	\$502.06	\$502.06	\$499.21	\$499.21	\$485.11	\$485.11
23	\$502.06	\$502.06	\$499.21	\$499.21	\$485.11	\$485.11
24	\$502.06	\$502.06	\$499.21	\$499.21	\$485.11	\$485.11
25	\$504.07	\$504.07	\$501.21	\$501.21	\$487.05	\$487.05
26	\$514.11	\$514.11	\$511.19	\$511.19	\$496.75	\$496.75
27	\$526.16	\$526.16	\$523.17	\$523.17	\$508.40	\$508.40
28	\$545.74	\$545.74	\$542.64	\$542.64	\$527.31	\$527.31
29	\$561.81	\$561.81	\$558.62	\$558.62	\$542.84	\$542.84
30	\$569.84	\$569.84	\$566.60	\$566.60	\$550.60	\$550.60
31	\$581.89	\$581.89	\$578.58	\$578.58	\$562.24	\$562.24
32	\$593.94	\$593.94	\$590.57	\$590.57	\$573.89	\$573.89
33	\$601.47	\$601.47	\$598.05	\$598.05	\$581.16	\$581.16
34	\$609.50	\$609.50	\$606.04	\$606.04	\$588.92	\$588.92
35	\$613.52	\$613.52	\$610.03	\$610.03	\$592.80	\$592.80
36	\$617.53	\$617.53	\$614.03	\$614.03	\$596.69	\$596.69
37	\$621.55	\$621.55	\$618.02	\$618.02	\$600.57	\$600.57
38	\$625.57	\$625.57	\$622.02	\$622.02	\$604.45	\$604.45
39	\$633.60	\$633.60	\$630.00	\$630.00	\$612.21	\$612.21
40	\$641.63	\$641.63	\$637.99	\$637.99	\$619.97	\$619.97
41	\$653.68	\$653.68	\$649.97	\$649.97	\$631.61	\$631.61
42	\$665.23	\$665.23	\$661.45	\$661.45	\$642.77	\$642.77
43	\$681.30	\$681.30	\$677.43	\$677.43	\$658.29	\$658.29
44	\$701.38	\$701.38	\$697.40	\$697.40	\$677.70	\$677.70
45	\$724.97	\$724.97	\$720.86	\$720.86	\$700.50	\$700.50
46	\$753.09	\$753.09	\$748.82	\$748.82	\$727.67	\$727.67
47	\$784.72	\$784.72	\$780.27	\$780.27	\$758.23	\$758.23
48	\$820.87	\$820.87	\$816.21	\$816.21	\$793.15	\$793.15
49	\$856.51	\$856.51	\$851.65	\$851.65	\$827.60	\$827.60
50	\$896.68	\$896.68	\$891.59	\$891.59	\$866.41	\$866.41
51	\$936.34	\$936.34	\$931.03	\$931.03	\$904.73	\$904.73
52	\$980.02	\$980.02	\$974.46	\$974.46	\$946.93	\$946.93
53	\$1,024.20	\$1,024.20	\$1,018.39	\$1,018.39	\$989.62	\$989.62
54	\$1,071.90	\$1,071.90	\$1,065.81	\$1,065.81	\$1,035.71	\$1,035.71
55	\$1,119.59	\$1,119.59	\$1,113.24	\$1,113.24	\$1,081.80	\$1,081.80
56	\$1,171.31	\$1,171.31	\$1,164.66	\$1,164.66	\$1,131.76	\$1,131.76
57	\$1,223.52	\$1,223.52	\$1,216.57	\$1,216.57	\$1,182.21	\$1,182.21
58	\$1,279.25	\$1,279.25	\$1,271.99	\$1,271.99	\$1,236.06	\$1,236.06
59	\$1,306.86	\$1,306.86	\$1,299.44	\$1,299.44	\$1,262.74	\$1,262.74
60	\$1,362.59	\$1,362.59	\$1,354.86	\$1,354.86	\$1,316.59	\$1,316.59
61	\$1,410.79	\$1,410.79	\$1,402.78	\$1,402.78	\$1,363.16	\$1,363.16
62	\$1,442.42	\$1,442.42	\$1,434.23	\$1,434.23	\$1,393.72	\$1,393.72
63	\$1,482.08	\$1,482.08	\$1,473.67	\$1,473.67	\$1,432.04	\$1,432.04
64+	\$1,506.18	\$1,506.18	\$1,497.63	\$1,497.63	\$1,455.33	\$1,455.33

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270011		55957PA0270030		55957PA0270031	
Plan Marketing Name =>	BlueCare PPO Gold 24		BlueCare PPO Gold 10		BlueCare PPO Gold 2	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$1,400		\$2,000	
Coinsurance =>	100%		100%		90%	
Copays =>	\$20		\$45		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$377.78	\$377.78	\$373.25	\$373.25	\$359.86	\$359.86
15	\$411.36	\$411.36	\$406.43	\$406.43	\$391.85	\$391.85
16	\$424.20	\$424.20	\$419.11	\$419.11	\$404.08	\$404.08
17	\$437.04	\$437.04	\$431.80	\$431.80	\$416.31	\$416.31
18	\$450.87	\$450.87	\$445.46	\$445.46	\$429.48	\$429.48
19	\$464.69	\$464.69	\$459.12	\$459.12	\$442.66	\$442.66
20	\$479.02	\$479.02	\$473.27	\$473.27	\$456.30	\$456.30
21	\$493.83	\$493.83	\$487.91	\$487.91	\$470.41	\$470.41
22	\$493.83	\$493.83	\$487.91	\$487.91	\$470.41	\$470.41
23	\$493.83	\$493.83	\$487.91	\$487.91	\$470.41	\$470.41
24	\$493.83	\$493.83	\$487.91	\$487.91	\$470.41	\$470.41
25	\$495.81	\$495.81	\$489.86	\$489.86	\$472.29	\$472.29
26	\$505.68	\$505.68	\$499.62	\$499.62	\$481.70	\$481.70
27	\$517.53	\$517.53	\$511.33	\$511.33	\$492.99	\$492.99
28	\$536.79	\$536.79	\$530.36	\$530.36	\$511.34	\$511.34
29	\$552.60	\$552.60	\$545.97	\$545.97	\$526.39	\$526.39
30	\$560.50	\$560.50	\$553.78	\$553.78	\$533.92	\$533.92
31	\$572.35	\$572.35	\$565.49	\$565.49	\$545.21	\$545.21
32	\$584.20	\$584.20	\$577.20	\$577.20	\$556.50	\$556.50
33	\$591.61	\$591.61	\$584.52	\$584.52	\$563.55	\$563.55
34	\$599.51	\$599.51	\$592.32	\$592.32	\$571.08	\$571.08
35	\$603.46	\$603.46	\$596.23	\$596.23	\$574.84	\$574.84
36	\$607.41	\$607.41	\$600.13	\$600.13	\$578.60	\$578.60
37	\$611.36	\$611.36	\$604.03	\$604.03	\$582.37	\$582.37
38	\$615.31	\$615.31	\$607.94	\$607.94	\$586.13	\$586.13
39	\$623.21	\$623.21	\$615.74	\$615.74	\$593.66	\$593.66
40	\$631.11	\$631.11	\$623.55	\$623.55	\$601.18	\$601.18
41	\$642.97	\$642.97	\$635.26	\$635.26	\$612.47	\$612.47
42	\$654.32	\$654.32	\$646.48	\$646.48	\$623.29	\$623.29
43	\$670.13	\$670.13	\$662.09	\$662.09	\$638.35	\$638.35
44	\$689.88	\$689.88	\$681.61	\$681.61	\$657.16	\$657.16
45	\$713.09	\$713.09	\$704.54	\$704.54	\$679.27	\$679.27
46	\$740.75	\$740.75	\$731.87	\$731.87	\$705.62	\$705.62
47	\$771.86	\$771.86	\$762.60	\$762.60	\$735.25	\$735.25
48	\$807.41	\$807.41	\$797.73	\$797.73	\$769.12	\$769.12
49	\$842.47	\$842.47	\$832.37	\$832.37	\$802.52	\$802.52
50	\$881.98	\$881.98	\$871.41	\$871.41	\$840.15	\$840.15
51	\$920.99	\$920.99	\$909.95	\$909.95	\$877.31	\$877.31
52	\$963.96	\$963.96	\$952.40	\$952.40	\$918.24	\$918.24
53	\$1,007.41	\$1,007.41	\$995.34	\$995.34	\$959.64	\$959.64
54	\$1,054.33	\$1,054.33	\$1,041.69	\$1,041.69	\$1,004.33	\$1,004.33
55	\$1,101.24	\$1,101.24	\$1,088.04	\$1,088.04	\$1,049.01	\$1,049.01
56	\$1,152.11	\$1,152.11	\$1,138.29	\$1,138.29	\$1,097.47	\$1,097.47
57	\$1,203.46	\$1,203.46	\$1,189.04	\$1,189.04	\$1,146.39	\$1,146.39
58	\$1,258.28	\$1,258.28	\$1,243.19	\$1,243.19	\$1,198.60	\$1,198.60
59	\$1,285.44	\$1,285.44	\$1,270.03	\$1,270.03	\$1,224.48	\$1,224.48
60	\$1,340.25	\$1,340.25	\$1,324.19	\$1,324.19	\$1,276.69	\$1,276.69
61	\$1,387.66	\$1,387.66	\$1,371.03	\$1,371.03	\$1,321.85	\$1,321.85
62	\$1,418.77	\$1,418.77	\$1,401.77	\$1,401.77	\$1,351.49	\$1,351.49
63	\$1,457.79	\$1,457.79	\$1,440.31	\$1,440.31	\$1,388.65	\$1,388.65
64+	\$1,481.49	\$1,481.49	\$1,463.73	\$1,463.73	\$1,411.23	\$1,411.23

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270032		55957PA0270028		55957PA0270029	
Plan Marketing Name =>	BlueCare PPO Gold 29		BlueCare PPO Gold 6		BlueCare PPO Gold 9	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$5,000		\$2,500		\$4,000	
Coinsurance =>	100%		90%		100%	
Copays =>	\$30		\$25		\$25	
OOP Maximum =>	\$7,100		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$356.04	\$356.04	\$355.40	\$355.40	\$352.73	\$352.73
15	\$387.69	\$387.69	\$387.00	\$387.00	\$384.08	\$384.08
16	\$399.79	\$399.79	\$399.07	\$399.07	\$396.07	\$396.07
17	\$411.89	\$411.89	\$411.15	\$411.15	\$408.06	\$408.06
18	\$424.92	\$424.92	\$424.16	\$424.16	\$420.97	\$420.97
19	\$437.95	\$437.95	\$437.17	\$437.17	\$433.88	\$433.88
20	\$451.45	\$451.45	\$450.64	\$450.64	\$447.25	\$447.25
21	\$465.41	\$465.41	\$464.58	\$464.58	\$461.08	\$461.08
22	\$465.41	\$465.41	\$464.58	\$464.58	\$461.08	\$461.08
23	\$465.41	\$465.41	\$464.58	\$464.58	\$461.08	\$461.08
24	\$465.41	\$465.41	\$464.58	\$464.58	\$461.08	\$461.08
25	\$467.27	\$467.27	\$466.44	\$466.44	\$462.92	\$462.92
26	\$476.58	\$476.58	\$475.73	\$475.73	\$472.15	\$472.15
27	\$487.75	\$487.75	\$486.88	\$486.88	\$483.21	\$483.21
28	\$505.90	\$505.90	\$505.00	\$505.00	\$501.19	\$501.19
29	\$520.79	\$520.79	\$519.87	\$519.87	\$515.95	\$515.95
30	\$528.24	\$528.24	\$527.30	\$527.30	\$523.33	\$523.33
31	\$539.41	\$539.41	\$538.45	\$538.45	\$534.39	\$534.39
32	\$550.58	\$550.58	\$549.60	\$549.60	\$545.46	\$545.46
33	\$557.56	\$557.56	\$556.57	\$556.57	\$552.37	\$552.37
34	\$565.01	\$565.01	\$564.00	\$564.00	\$559.75	\$559.75
35	\$568.73	\$568.73	\$567.72	\$567.72	\$563.44	\$563.44
36	\$572.45	\$572.45	\$571.43	\$571.43	\$567.13	\$567.13
37	\$576.18	\$576.18	\$575.15	\$575.15	\$570.82	\$570.82
38	\$579.90	\$579.90	\$578.87	\$578.87	\$574.51	\$574.51
39	\$587.35	\$587.35	\$586.30	\$586.30	\$581.88	\$581.88
40	\$594.79	\$594.79	\$593.73	\$593.73	\$589.26	\$589.26
41	\$605.96	\$605.96	\$604.88	\$604.88	\$600.33	\$600.33
42	\$616.67	\$616.67	\$615.57	\$615.57	\$610.93	\$610.93
43	\$631.56	\$631.56	\$630.44	\$630.44	\$625.69	\$625.69
44	\$650.18	\$650.18	\$649.02	\$649.02	\$644.13	\$644.13
45	\$672.05	\$672.05	\$670.85	\$670.85	\$665.80	\$665.80
46	\$698.12	\$698.12	\$696.87	\$696.87	\$691.62	\$691.62
47	\$727.44	\$727.44	\$726.14	\$726.14	\$720.67	\$720.67
48	\$760.95	\$760.95	\$759.59	\$759.59	\$753.87	\$753.87
49	\$793.99	\$793.99	\$792.57	\$792.57	\$786.60	\$786.60
50	\$831.22	\$831.22	\$829.74	\$829.74	\$823.49	\$823.49
51	\$867.99	\$867.99	\$866.44	\$866.44	\$859.91	\$859.91
52	\$908.48	\$908.48	\$906.86	\$906.86	\$900.03	\$900.03
53	\$949.44	\$949.44	\$947.74	\$947.74	\$940.60	\$940.60
54	\$993.65	\$993.65	\$991.88	\$991.88	\$984.41	\$984.41
55	\$1,037.86	\$1,037.86	\$1,036.01	\$1,036.01	\$1,028.21	\$1,028.21
56	\$1,085.80	\$1,085.80	\$1,083.87	\$1,083.87	\$1,075.70	\$1,075.70
57	\$1,134.20	\$1,134.20	\$1,132.18	\$1,132.18	\$1,123.65	\$1,123.65
58	\$1,185.86	\$1,185.86	\$1,183.75	\$1,183.75	\$1,174.83	\$1,174.83
59	\$1,211.46	\$1,211.46	\$1,209.30	\$1,209.30	\$1,200.19	\$1,200.19
60	\$1,263.12	\$1,263.12	\$1,260.87	\$1,260.87	\$1,251.37	\$1,251.37
61	\$1,307.80	\$1,307.80	\$1,305.47	\$1,305.47	\$1,295.63	\$1,295.63
62	\$1,337.12	\$1,337.12	\$1,334.74	\$1,334.74	\$1,324.68	\$1,324.68
63	\$1,373.89	\$1,373.89	\$1,371.44	\$1,371.44	\$1,361.11	\$1,361.11
64+	\$1,396.23	\$1,396.23	\$1,393.74	\$1,393.74	\$1,383.24	\$1,383.24

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270013		55957PA0290007		55957PA0290008	
Plan Marketing Name =>	BlueCare PPO Bronze 4		BlueCare Custom PPO Platinum 12		BlueCare Custom PPO Platinum 13	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Bronze		Platinum		Platinum	
Deductible =>	\$5,000		\$0		\$250	
Coinsurance =>	50%		100%		100%	
Copays =>	\$70		\$25		\$10	
OOP Maximum =>	\$7,900		\$3,500		\$5,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$300.25	\$300.25	\$380.83	\$380.83	\$377.64	\$377.64
15	\$326.94	\$326.94	\$414.68	\$414.68	\$411.21	\$411.21
16	\$337.15	\$337.15	\$427.63	\$427.63	\$424.05	\$424.05
17	\$347.35	\$347.35	\$440.57	\$440.57	\$436.88	\$436.88
18	\$358.34	\$358.34	\$454.51	\$454.51	\$450.70	\$450.70
19	\$369.33	\$369.33	\$468.45	\$468.45	\$464.52	\$464.52
20	\$380.72	\$380.72	\$482.89	\$482.89	\$478.84	\$478.84
21	\$392.49	\$392.49	\$497.82	\$497.82	\$493.65	\$493.65
22	\$392.49	\$392.49	\$497.82	\$497.82	\$493.65	\$493.65
23	\$392.49	\$392.49	\$497.82	\$497.82	\$493.65	\$493.65
24	\$392.49	\$392.49	\$497.82	\$497.82	\$493.65	\$493.65
25	\$394.06	\$394.06	\$499.81	\$499.81	\$495.62	\$495.62
26	\$401.91	\$401.91	\$509.77	\$509.77	\$505.50	\$505.50
27	\$411.33	\$411.33	\$521.72	\$521.72	\$517.35	\$517.35
28	\$426.64	\$426.64	\$541.13	\$541.13	\$536.60	\$536.60
29	\$439.20	\$439.20	\$557.06	\$557.06	\$552.39	\$552.39
30	\$445.48	\$445.48	\$565.03	\$565.03	\$560.29	\$560.29
31	\$454.90	\$454.90	\$576.97	\$576.97	\$572.14	\$572.14
32	\$464.32	\$464.32	\$588.92	\$588.92	\$583.99	\$583.99
33	\$470.20	\$470.20	\$596.39	\$596.39	\$591.39	\$591.39
34	\$476.48	\$476.48	\$604.35	\$604.35	\$599.29	\$599.29
35	\$479.62	\$479.62	\$608.34	\$608.34	\$603.24	\$603.24
36	\$482.76	\$482.76	\$612.32	\$612.32	\$607.19	\$607.19
37	\$485.90	\$485.90	\$616.30	\$616.30	\$611.14	\$611.14
38	\$489.04	\$489.04	\$620.28	\$620.28	\$615.09	\$615.09
39	\$495.32	\$495.32	\$628.25	\$628.25	\$622.99	\$622.99
40	\$501.60	\$501.60	\$636.21	\$636.21	\$630.88	\$630.88
41	\$511.02	\$511.02	\$648.16	\$648.16	\$642.73	\$642.73
42	\$520.05	\$520.05	\$659.61	\$659.61	\$654.09	\$654.09
43	\$532.61	\$532.61	\$675.54	\$675.54	\$669.88	\$669.88
44	\$548.31	\$548.31	\$695.45	\$695.45	\$689.63	\$689.63
45	\$566.76	\$566.76	\$718.85	\$718.85	\$712.83	\$712.83
46	\$588.74	\$588.74	\$746.73	\$746.73	\$740.48	\$740.48
47	\$613.46	\$613.46	\$778.09	\$778.09	\$771.57	\$771.57
48	\$641.72	\$641.72	\$813.94	\$813.94	\$807.12	\$807.12
49	\$669.59	\$669.59	\$849.28	\$849.28	\$842.17	\$842.17
50	\$700.99	\$700.99	\$889.11	\$889.11	\$881.66	\$881.66
51	\$731.99	\$731.99	\$928.43	\$928.43	\$920.66	\$920.66
52	\$766.14	\$766.14	\$971.74	\$971.74	\$963.60	\$963.60
53	\$800.68	\$800.68	\$1,015.55	\$1,015.55	\$1,007.05	\$1,007.05
54	\$837.97	\$837.97	\$1,062.85	\$1,062.85	\$1,053.94	\$1,053.94
55	\$875.25	\$875.25	\$1,110.14	\$1,110.14	\$1,100.84	\$1,100.84
56	\$915.68	\$915.68	\$1,161.41	\$1,161.41	\$1,151.69	\$1,151.69
57	\$956.50	\$956.50	\$1,213.19	\$1,213.19	\$1,203.03	\$1,203.03
58	\$1,000.06	\$1,000.06	\$1,268.45	\$1,268.45	\$1,257.82	\$1,257.82
59	\$1,021.65	\$1,021.65	\$1,295.83	\$1,295.83	\$1,284.97	\$1,284.97
60	\$1,065.22	\$1,065.22	\$1,351.08	\$1,351.08	\$1,339.77	\$1,339.77
61	\$1,102.90	\$1,102.90	\$1,398.87	\$1,398.87	\$1,387.16	\$1,387.16
62	\$1,127.62	\$1,127.62	\$1,430.24	\$1,430.24	\$1,418.26	\$1,418.26
63	\$1,158.63	\$1,158.63	\$1,469.56	\$1,469.56	\$1,457.25	\$1,457.25
64+	\$1,177.47	\$1,177.47	\$1,493.46	\$1,493.46	\$1,480.95	\$1,480.95

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290002		55957PA0290006		55957PA0290022	
Plan Marketing Name =>	BlueCare Custom PPO Platinum 2		BlueCare Custom PPO Platinum 11		BlueCare Custom PPO Gold 27	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Platinum		Platinum		Gold	
Deductible =>	\$500		\$750		\$500	
Coinsurance =>	100%		100%		100%	
Copays =>	\$10		\$10		\$30	
OOP Maximum =>	\$3,000		\$2,500		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$375.22	\$375.22	\$367.50	\$367.50	\$335.10	\$335.10
15	\$408.58	\$408.58	\$400.16	\$400.16	\$364.89	\$364.89
16	\$421.33	\$421.33	\$412.66	\$412.66	\$376.28	\$376.28
17	\$434.08	\$434.08	\$425.15	\$425.15	\$387.67	\$387.67
18	\$447.82	\$447.82	\$438.60	\$438.60	\$399.93	\$399.93
19	\$461.55	\$461.55	\$452.05	\$452.05	\$412.20	\$412.20
20	\$475.78	\$475.78	\$465.98	\$465.98	\$424.90	\$424.90
21	\$490.49	\$490.49	\$480.39	\$480.39	\$438.04	\$438.04
22	\$490.49	\$490.49	\$480.39	\$480.39	\$438.04	\$438.04
23	\$490.49	\$490.49	\$480.39	\$480.39	\$438.04	\$438.04
24	\$490.49	\$490.49	\$480.39	\$480.39	\$438.04	\$438.04
25	\$492.45	\$492.45	\$482.31	\$482.31	\$439.79	\$439.79
26	\$502.26	\$502.26	\$491.92	\$491.92	\$448.55	\$448.55
27	\$514.03	\$514.03	\$503.45	\$503.45	\$459.07	\$459.07
28	\$533.16	\$533.16	\$522.18	\$522.18	\$476.15	\$476.15
29	\$548.86	\$548.86	\$537.56	\$537.56	\$490.17	\$490.17
30	\$556.71	\$556.71	\$545.24	\$545.24	\$497.18	\$497.18
31	\$568.48	\$568.48	\$556.77	\$556.77	\$507.69	\$507.69
32	\$580.25	\$580.25	\$568.30	\$568.30	\$518.20	\$518.20
33	\$587.61	\$587.61	\$575.51	\$575.51	\$524.77	\$524.77
34	\$595.45	\$595.45	\$583.19	\$583.19	\$531.78	\$531.78
35	\$599.38	\$599.38	\$587.04	\$587.04	\$535.28	\$535.28
36	\$603.30	\$603.30	\$590.88	\$590.88	\$538.79	\$538.79
37	\$607.23	\$607.23	\$594.72	\$594.72	\$542.29	\$542.29
38	\$611.15	\$611.15	\$598.57	\$598.57	\$545.80	\$545.80
39	\$619.00	\$619.00	\$606.25	\$606.25	\$552.81	\$552.81
40	\$626.85	\$626.85	\$613.94	\$613.94	\$559.82	\$559.82
41	\$638.62	\$638.62	\$625.47	\$625.47	\$570.33	\$570.33
42	\$649.90	\$649.90	\$636.52	\$636.52	\$580.40	\$580.40
43	\$665.59	\$665.59	\$651.89	\$651.89	\$594.42	\$594.42
44	\$685.21	\$685.21	\$671.10	\$671.10	\$611.94	\$611.94
45	\$708.27	\$708.27	\$693.68	\$693.68	\$632.53	\$632.53
46	\$735.74	\$735.74	\$720.59	\$720.59	\$657.06	\$657.06
47	\$766.64	\$766.64	\$750.85	\$750.85	\$684.66	\$684.66
48	\$801.95	\$801.95	\$785.44	\$785.44	\$716.20	\$716.20
49	\$836.78	\$836.78	\$819.55	\$819.55	\$747.30	\$747.30
50	\$876.02	\$876.02	\$857.98	\$857.98	\$782.34	\$782.34
51	\$914.76	\$914.76	\$895.93	\$895.93	\$816.94	\$816.94
52	\$957.44	\$957.44	\$937.72	\$937.72	\$855.05	\$855.05
53	\$1,000.60	\$1,000.60	\$980.00	\$980.00	\$893.60	\$893.60
54	\$1,047.20	\$1,047.20	\$1,025.63	\$1,025.63	\$935.22	\$935.22
55	\$1,093.79	\$1,093.79	\$1,071.27	\$1,071.27	\$976.83	\$976.83
56	\$1,144.31	\$1,144.31	\$1,120.75	\$1,120.75	\$1,021.95	\$1,021.95
57	\$1,195.32	\$1,195.32	\$1,170.71	\$1,170.71	\$1,067.50	\$1,067.50
58	\$1,249.77	\$1,249.77	\$1,224.03	\$1,224.03	\$1,116.13	\$1,116.13
59	\$1,276.75	\$1,276.75	\$1,250.46	\$1,250.46	\$1,140.22	\$1,140.22
60	\$1,331.19	\$1,331.19	\$1,303.78	\$1,303.78	\$1,188.84	\$1,188.84
61	\$1,378.28	\$1,378.28	\$1,349.90	\$1,349.90	\$1,230.89	\$1,230.89
62	\$1,409.18	\$1,409.18	\$1,380.16	\$1,380.16	\$1,258.49	\$1,258.49
63	\$1,447.93	\$1,447.93	\$1,418.11	\$1,418.11	\$1,293.09	\$1,293.09
64+	\$1,471.47	\$1,471.47	\$1,441.17	\$1,441.17	\$1,314.12	\$1,314.12

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290012		55957PA0290011		55957PA0290013	
Plan Marketing Name =>	BlueCare Custom PPO Gold 15		BlueCare Custom PPO Gold 12		BlueCare Custom PPO Gold 18	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,000		\$1,250		\$1,500	
Coinsurance =>	80%		100%		100%	
Copays =>	\$20		\$35		\$20	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$310.74	\$310.74	\$322.62	\$322.62	\$320.80	\$320.80
15	\$338.36	\$338.36	\$351.30	\$351.30	\$349.31	\$349.31
16	\$348.92	\$348.92	\$362.27	\$362.27	\$360.21	\$360.21
17	\$359.48	\$359.48	\$373.23	\$373.23	\$371.12	\$371.12
18	\$370.85	\$370.85	\$385.04	\$385.04	\$382.86	\$382.86
19	\$382.22	\$382.22	\$396.85	\$396.85	\$394.60	\$394.60
20	\$394.00	\$394.00	\$409.08	\$409.08	\$406.76	\$406.76
21	\$406.19	\$406.19	\$421.73	\$421.73	\$419.34	\$419.34
22	\$406.19	\$406.19	\$421.73	\$421.73	\$419.34	\$419.34
23	\$406.19	\$406.19	\$421.73	\$421.73	\$419.34	\$419.34
24	\$406.19	\$406.19	\$421.73	\$421.73	\$419.34	\$419.34
25	\$407.81	\$407.81	\$423.42	\$423.42	\$421.02	\$421.02
26	\$415.94	\$415.94	\$431.85	\$431.85	\$429.40	\$429.40
27	\$425.69	\$425.69	\$441.97	\$441.97	\$439.47	\$439.47
28	\$441.53	\$441.53	\$458.42	\$458.42	\$455.82	\$455.82
29	\$454.53	\$454.53	\$471.92	\$471.92	\$469.24	\$469.24
30	\$461.03	\$461.03	\$478.66	\$478.66	\$475.95	\$475.95
31	\$470.77	\$470.77	\$488.79	\$488.79	\$486.02	\$486.02
32	\$480.52	\$480.52	\$498.91	\$498.91	\$496.08	\$496.08
33	\$486.62	\$486.62	\$505.23	\$505.23	\$502.37	\$502.37
34	\$493.11	\$493.11	\$511.98	\$511.98	\$509.08	\$509.08
35	\$496.36	\$496.36	\$515.35	\$515.35	\$512.43	\$512.43
36	\$499.61	\$499.61	\$518.73	\$518.73	\$515.79	\$515.79
37	\$502.86	\$502.86	\$522.10	\$522.10	\$519.14	\$519.14
38	\$506.11	\$506.11	\$525.48	\$525.48	\$522.50	\$522.50
39	\$512.61	\$512.61	\$532.22	\$532.22	\$529.21	\$529.21
40	\$519.11	\$519.11	\$538.97	\$538.97	\$535.92	\$535.92
41	\$528.86	\$528.86	\$549.09	\$549.09	\$545.98	\$545.98
42	\$538.20	\$538.20	\$558.79	\$558.79	\$555.63	\$555.63
43	\$551.20	\$551.20	\$572.29	\$572.29	\$569.04	\$569.04
44	\$567.45	\$567.45	\$589.16	\$589.16	\$585.82	\$585.82
45	\$586.54	\$586.54	\$608.98	\$608.98	\$605.53	\$605.53
46	\$609.29	\$609.29	\$632.60	\$632.60	\$629.01	\$629.01
47	\$634.87	\$634.87	\$659.16	\$659.16	\$655.43	\$655.43
48	\$664.12	\$664.12	\$689.53	\$689.53	\$685.62	\$685.62
49	\$692.96	\$692.96	\$719.47	\$719.47	\$715.39	\$715.39
50	\$725.46	\$725.46	\$753.21	\$753.21	\$748.94	\$748.94
51	\$757.54	\$757.54	\$786.53	\$786.53	\$782.07	\$782.07
52	\$792.88	\$792.88	\$823.22	\$823.22	\$818.55	\$818.55
53	\$828.63	\$828.63	\$860.33	\$860.33	\$855.45	\$855.45
54	\$867.22	\$867.22	\$900.39	\$900.39	\$895.29	\$895.29
55	\$905.80	\$905.80	\$940.46	\$940.46	\$935.13	\$935.13
56	\$947.64	\$947.64	\$983.90	\$983.90	\$978.32	\$978.32
57	\$989.89	\$989.89	\$1,027.76	\$1,027.76	\$1,021.93	\$1,021.93
58	\$1,034.97	\$1,034.97	\$1,074.57	\$1,074.57	\$1,068.48	\$1,068.48
59	\$1,057.31	\$1,057.31	\$1,097.76	\$1,097.76	\$1,091.54	\$1,091.54
60	\$1,102.40	\$1,102.40	\$1,144.58	\$1,144.58	\$1,138.09	\$1,138.09
61	\$1,141.39	\$1,141.39	\$1,185.06	\$1,185.06	\$1,178.35	\$1,178.35
62	\$1,166.98	\$1,166.98	\$1,211.63	\$1,211.63	\$1,204.76	\$1,204.76
63	\$1,199.07	\$1,199.07	\$1,244.95	\$1,244.95	\$1,237.89	\$1,237.89
64+	\$1,218.57	\$1,218.57	\$1,265.19	\$1,265.19	\$1,258.02	\$1,258.02

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290014		55957PA0290016		55957PA0290029	
Plan Marketing Name =>	BlueCare Custom PPO Gold 19		BlueCare Custom PPO Gold 24		BlueCare Custom PPO Gold 10	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$1,500		\$2,000		\$1,400	
Coinsurance =>	90%		100%		100%	
Copays =>	\$25		\$20		\$45	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$311.74	\$311.74	\$317.34	\$317.34	\$313.53	\$313.53
15	\$339.45	\$339.45	\$345.55	\$345.55	\$341.40	\$341.40
16	\$350.04	\$350.04	\$356.33	\$356.33	\$352.05	\$352.05
17	\$360.64	\$360.64	\$367.12	\$367.12	\$362.71	\$362.71
18	\$372.05	\$372.05	\$378.73	\$378.73	\$374.18	\$374.18
19	\$383.46	\$383.46	\$390.35	\$390.35	\$385.66	\$385.66
20	\$395.28	\$395.28	\$402.38	\$402.38	\$397.54	\$397.54
21	\$407.50	\$407.50	\$414.82	\$414.82	\$409.84	\$409.84
22	\$407.50	\$407.50	\$414.82	\$414.82	\$409.84	\$409.84
23	\$407.50	\$407.50	\$414.82	\$414.82	\$409.84	\$409.84
24	\$407.50	\$407.50	\$414.82	\$414.82	\$409.84	\$409.84
25	\$409.13	\$409.13	\$416.48	\$416.48	\$411.48	\$411.48
26	\$417.28	\$417.28	\$424.78	\$424.78	\$419.68	\$419.68
27	\$427.06	\$427.06	\$434.73	\$434.73	\$429.51	\$429.51
28	\$442.95	\$442.95	\$450.91	\$450.91	\$445.50	\$445.50
29	\$455.99	\$455.99	\$464.18	\$464.18	\$458.61	\$458.61
30	\$462.51	\$462.51	\$470.82	\$470.82	\$465.17	\$465.17
31	\$472.29	\$472.29	\$480.78	\$480.78	\$475.00	\$475.00
32	\$482.07	\$482.07	\$490.73	\$490.73	\$484.84	\$484.84
33	\$488.19	\$488.19	\$496.95	\$496.95	\$490.99	\$490.99
34	\$494.71	\$494.71	\$503.59	\$503.59	\$497.55	\$497.55
35	\$497.97	\$497.97	\$506.91	\$506.91	\$500.82	\$500.82
36	\$501.23	\$501.23	\$510.23	\$510.23	\$504.10	\$504.10
37	\$504.49	\$504.49	\$513.55	\$513.55	\$507.38	\$507.38
38	\$507.75	\$507.75	\$516.87	\$516.87	\$510.66	\$510.66
39	\$514.27	\$514.27	\$523.50	\$523.50	\$517.22	\$517.22
40	\$520.79	\$520.79	\$530.14	\$530.14	\$523.78	\$523.78
41	\$530.57	\$530.57	\$540.10	\$540.10	\$533.61	\$533.61
42	\$539.94	\$539.94	\$549.64	\$549.64	\$543.04	\$543.04
43	\$552.98	\$552.98	\$562.91	\$562.91	\$556.15	\$556.15
44	\$569.28	\$569.28	\$579.50	\$579.50	\$572.55	\$572.55
45	\$588.43	\$588.43	\$599.00	\$599.00	\$591.81	\$591.81
46	\$611.25	\$611.25	\$622.23	\$622.23	\$614.76	\$614.76
47	\$636.92	\$636.92	\$648.36	\$648.36	\$640.58	\$640.58
48	\$666.26	\$666.26	\$678.23	\$678.23	\$670.09	\$670.09
49	\$695.20	\$695.20	\$707.68	\$707.68	\$699.19	\$699.19
50	\$727.80	\$727.80	\$740.87	\$740.87	\$731.97	\$731.97
51	\$759.99	\$759.99	\$773.64	\$773.64	\$764.35	\$764.35
52	\$795.44	\$795.44	\$809.73	\$809.73	\$800.01	\$800.01
53	\$831.30	\$831.30	\$846.23	\$846.23	\$836.07	\$836.07
54	\$870.01	\$870.01	\$885.64	\$885.64	\$875.01	\$875.01
55	\$908.73	\$908.73	\$925.05	\$925.05	\$913.94	\$913.94
56	\$950.70	\$950.70	\$967.78	\$967.78	\$956.16	\$956.16
57	\$993.08	\$993.08	\$1,010.92	\$1,010.92	\$998.78	\$998.78
58	\$1,038.31	\$1,038.31	\$1,056.96	\$1,056.96	\$1,044.27	\$1,044.27
59	\$1,060.72	\$1,060.72	\$1,079.78	\$1,079.78	\$1,066.81	\$1,066.81
60	\$1,105.96	\$1,105.96	\$1,125.82	\$1,125.82	\$1,112.31	\$1,112.31
61	\$1,145.08	\$1,145.08	\$1,165.64	\$1,165.64	\$1,151.65	\$1,151.65
62	\$1,170.75	\$1,170.75	\$1,191.78	\$1,191.78	\$1,177.47	\$1,177.47
63	\$1,202.94	\$1,202.94	\$1,224.55	\$1,224.55	\$1,209.85	\$1,209.85
64+	\$1,222.50	\$1,222.50	\$1,244.46	\$1,244.46	\$1,229.52	\$1,229.52

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290030		55957PA0290031		55957PA0290032	
Plan Marketing Name =>	BlueCare Custom PPO Gold 2		BlueCare Custom PPO Gold 6		BlueCare Custom PPO Gold 9	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Gold		Gold	
Deductible =>	\$2,000		\$2,500		\$4,000	
Coinsurance =>	90%		90%		100%	
Copays =>	\$45		\$25		\$25	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$302.29	\$302.29	\$298.54	\$298.54	\$296.29	\$296.29
15	\$329.16	\$329.16	\$325.08	\$325.08	\$322.63	\$322.63
16	\$339.43	\$339.43	\$335.22	\$335.22	\$332.70	\$332.70
17	\$349.71	\$349.71	\$345.37	\$345.37	\$342.77	\$342.77
18	\$360.77	\$360.77	\$356.30	\$356.30	\$353.61	\$353.61
19	\$371.84	\$371.84	\$367.23	\$367.23	\$364.46	\$364.46
20	\$383.30	\$383.30	\$378.54	\$378.54	\$375.69	\$375.69
21	\$395.15	\$395.15	\$390.25	\$390.25	\$387.31	\$387.31
22	\$395.15	\$395.15	\$390.25	\$390.25	\$387.31	\$387.31
23	\$395.15	\$395.15	\$390.25	\$390.25	\$387.31	\$387.31
24	\$395.15	\$395.15	\$390.25	\$390.25	\$387.31	\$387.31
25	\$396.73	\$396.73	\$391.81	\$391.81	\$388.86	\$388.86
26	\$404.63	\$404.63	\$399.62	\$399.62	\$396.61	\$396.61
27	\$414.12	\$414.12	\$408.98	\$408.98	\$405.90	\$405.90
28	\$429.53	\$429.53	\$424.20	\$424.20	\$421.01	\$421.01
29	\$442.17	\$442.17	\$436.69	\$436.69	\$433.40	\$433.40
30	\$448.50	\$448.50	\$442.93	\$442.93	\$439.60	\$439.60
31	\$457.98	\$457.98	\$452.30	\$452.30	\$448.89	\$448.89
32	\$467.46	\$467.46	\$461.67	\$461.67	\$458.19	\$458.19
33	\$473.39	\$473.39	\$467.52	\$467.52	\$464.00	\$464.00
34	\$479.71	\$479.71	\$473.76	\$473.76	\$470.19	\$470.19
35	\$482.87	\$482.87	\$476.89	\$476.89	\$473.29	\$473.29
36	\$486.03	\$486.03	\$480.01	\$480.01	\$476.39	\$476.39
37	\$489.20	\$489.20	\$483.13	\$483.13	\$479.49	\$479.49
38	\$492.36	\$492.36	\$486.25	\$486.25	\$482.59	\$482.59
39	\$498.68	\$498.68	\$492.50	\$492.50	\$488.79	\$488.79
40	\$505.00	\$505.00	\$498.74	\$498.74	\$494.98	\$494.98
41	\$514.49	\$514.49	\$508.11	\$508.11	\$504.28	\$504.28
42	\$523.57	\$523.57	\$517.08	\$517.08	\$513.19	\$513.19
43	\$536.22	\$536.22	\$529.57	\$529.57	\$525.58	\$525.58
44	\$552.02	\$552.02	\$545.18	\$545.18	\$541.07	\$541.07
45	\$570.60	\$570.60	\$563.52	\$563.52	\$559.28	\$559.28
46	\$592.73	\$592.73	\$585.38	\$585.38	\$580.97	\$580.97
47	\$617.62	\$617.62	\$609.96	\$609.96	\$605.37	\$605.37
48	\$646.07	\$646.07	\$638.06	\$638.06	\$633.25	\$633.25
49	\$674.13	\$674.13	\$665.77	\$665.77	\$660.75	\$660.75
50	\$705.74	\$705.74	\$696.99	\$696.99	\$691.74	\$691.74
51	\$736.95	\$736.95	\$727.82	\$727.82	\$722.33	\$722.33
52	\$771.33	\$771.33	\$761.77	\$761.77	\$756.03	\$756.03
53	\$806.11	\$806.11	\$796.11	\$796.11	\$790.11	\$790.11
54	\$843.65	\$843.65	\$833.18	\$833.18	\$826.91	\$826.91
55	\$881.18	\$881.18	\$870.26	\$870.26	\$863.70	\$863.70
56	\$921.88	\$921.88	\$910.45	\$910.45	\$903.59	\$903.59
57	\$962.98	\$962.98	\$951.04	\$951.04	\$943.87	\$943.87
58	\$1,006.84	\$1,006.84	\$994.36	\$994.36	\$986.87	\$986.87
59	\$1,028.58	\$1,028.58	\$1,015.82	\$1,015.82	\$1,008.17	\$1,008.17
60	\$1,072.44	\$1,072.44	\$1,059.14	\$1,059.14	\$1,051.16	\$1,051.16
61	\$1,110.37	\$1,110.37	\$1,096.60	\$1,096.60	\$1,088.34	\$1,088.34
62	\$1,135.27	\$1,135.27	\$1,121.19	\$1,121.19	\$1,112.74	\$1,112.74
63	\$1,166.48	\$1,166.48	\$1,152.02	\$1,152.02	\$1,143.34	\$1,143.34
64+	\$1,185.45	\$1,185.45	\$1,170.75	\$1,170.75	\$1,161.93	\$1,161.93

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290033		55957PA0290021		55957PA0280001	
Plan Marketing Name =>	BlueCare Custom PPO Gold 29		BlueCare Custom PPO Bronze 4		BlueCare QHD PPO Bronze 3	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BC/HDHP/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Gold		Bronze		Bronze	
Deductible =>	\$5,000		\$5,000		\$4,750	
Coinsurance =>	100%		50%		60%	
Copays =>	\$30		\$70		60%	
OOP Maximum =>	\$7,100		\$7,900		\$6,650	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$356.04	\$356.04	\$252.22	\$252.22	\$295.55	\$295.55
15	\$387.69	\$387.69	\$274.64	\$274.64	\$321.82	\$321.82
16	\$399.79	\$399.79	\$283.21	\$283.21	\$331.87	\$331.87
17	\$411.89	\$411.89	\$291.78	\$291.78	\$341.91	\$341.91
18	\$424.92	\$424.92	\$301.02	\$301.02	\$352.73	\$352.73
19	\$437.95	\$437.95	\$310.25	\$310.25	\$363.55	\$363.55
20	\$451.45	\$451.45	\$319.81	\$319.81	\$374.75	\$374.75
21	\$465.41	\$465.41	\$329.70	\$329.70	\$386.34	\$386.34
22	\$465.41	\$465.41	\$329.70	\$329.70	\$386.34	\$386.34
23	\$465.41	\$465.41	\$329.70	\$329.70	\$386.34	\$386.34
24	\$465.41	\$465.41	\$329.70	\$329.70	\$386.34	\$386.34
25	\$467.27	\$467.27	\$331.02	\$331.02	\$387.89	\$387.89
26	\$476.58	\$476.58	\$337.61	\$337.61	\$395.61	\$395.61
27	\$487.75	\$487.75	\$345.53	\$345.53	\$404.88	\$404.88
28	\$505.90	\$505.90	\$358.38	\$358.38	\$419.95	\$419.95
29	\$520.79	\$520.79	\$368.93	\$368.93	\$432.31	\$432.31
30	\$528.24	\$528.24	\$374.21	\$374.21	\$438.50	\$438.50
31	\$539.41	\$539.41	\$382.12	\$382.12	\$447.77	\$447.77
32	\$550.58	\$550.58	\$390.04	\$390.04	\$457.04	\$457.04
33	\$557.56	\$557.56	\$394.98	\$394.98	\$462.84	\$462.84
34	\$565.01	\$565.01	\$400.26	\$400.26	\$469.02	\$469.02
35	\$568.73	\$568.73	\$402.89	\$402.89	\$472.11	\$472.11
36	\$572.45	\$572.45	\$405.53	\$405.53	\$475.20	\$475.20
37	\$576.18	\$576.18	\$408.17	\$408.17	\$478.29	\$478.29
38	\$579.90	\$579.90	\$410.81	\$410.81	\$481.38	\$481.38
39	\$587.35	\$587.35	\$416.08	\$416.08	\$487.56	\$487.56
40	\$594.79	\$594.79	\$421.36	\$421.36	\$493.74	\$493.74
41	\$605.96	\$605.96	\$429.27	\$429.27	\$503.01	\$503.01
42	\$616.67	\$616.67	\$436.85	\$436.85	\$511.90	\$511.90
43	\$631.56	\$631.56	\$447.40	\$447.40	\$524.26	\$524.26
44	\$650.18	\$650.18	\$460.59	\$460.59	\$539.72	\$539.72
45	\$672.05	\$672.05	\$476.09	\$476.09	\$557.87	\$557.87
46	\$698.12	\$698.12	\$494.55	\$494.55	\$579.51	\$579.51
47	\$727.44	\$727.44	\$515.32	\$515.32	\$603.85	\$603.85
48	\$760.95	\$760.95	\$539.06	\$539.06	\$631.67	\$631.67
49	\$793.99	\$793.99	\$562.47	\$562.47	\$659.10	\$659.10
50	\$831.22	\$831.22	\$588.84	\$588.84	\$690.00	\$690.00
51	\$867.99	\$867.99	\$614.89	\$614.89	\$720.52	\$720.52
52	\$908.48	\$908.48	\$643.57	\$643.57	\$754.14	\$754.14
53	\$949.44	\$949.44	\$672.59	\$672.59	\$788.13	\$788.13
54	\$993.65	\$993.65	\$703.91	\$703.91	\$824.84	\$824.84
55	\$1,037.86	\$1,037.86	\$735.23	\$735.23	\$861.54	\$861.54
56	\$1,085.80	\$1,085.80	\$769.19	\$769.19	\$901.33	\$901.33
57	\$1,134.20	\$1,134.20	\$803.48	\$803.48	\$941.51	\$941.51
58	\$1,185.86	\$1,185.86	\$840.08	\$840.08	\$984.39	\$984.39
59	\$1,211.46	\$1,211.46	\$858.21	\$858.21	\$1,005.64	\$1,005.64
60	\$1,263.12	\$1,263.12	\$894.81	\$894.81	\$1,048.53	\$1,048.53
61	\$1,307.80	\$1,307.80	\$926.46	\$926.46	\$1,085.62	\$1,085.62
62	\$1,337.12	\$1,337.12	\$947.23	\$947.23	\$1,109.95	\$1,109.95
63	\$1,373.89	\$1,373.89	\$973.27	\$973.27	\$1,140.48	\$1,140.48
64+	\$1,396.23	\$1,396.23	\$989.10	\$989.10	\$1,159.02	\$1,159.02

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0280002		55957PA0280003		55957PA0280004	
Plan Marketing Name =>	BlueCare QHD PPO Bronze 4		BlueCare QHD PPO Silver 1		BlueCare QHD PPO Gold 1	
Form # =>	FPLIC-BC/HDHP/SM		FPLIC-BC/HDHP/SM		FPLIC-BC/HDHP/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Bronze		Silver		Gold	
Deductible =>	\$5,500		\$2,000		\$1,500	
Coinsurance =>	80%		80%		100%	
Copays =>	80%		80%		\$20	
OOP Maximum =>	\$6,650		\$6,650		\$3,000	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$294.96	\$294.96	\$335.12	\$335.12	\$382.41	\$382.41
15	\$321.18	\$321.18	\$364.91	\$364.91	\$416.40	\$416.40
16	\$331.20	\$331.20	\$376.30	\$376.30	\$429.40	\$429.40
17	\$341.23	\$341.23	\$387.69	\$387.69	\$442.39	\$442.39
18	\$352.03	\$352.03	\$399.96	\$399.96	\$456.39	\$456.39
19	\$362.82	\$362.82	\$412.22	\$412.22	\$470.39	\$470.39
20	\$374.00	\$374.00	\$424.93	\$424.93	\$484.88	\$484.88
21	\$385.57	\$385.57	\$438.07	\$438.07	\$499.88	\$499.88
22	\$385.57	\$385.57	\$438.07	\$438.07	\$499.88	\$499.88
23	\$385.57	\$385.57	\$438.07	\$438.07	\$499.88	\$499.88
24	\$385.57	\$385.57	\$438.07	\$438.07	\$499.88	\$499.88
25	\$387.11	\$387.11	\$439.82	\$439.82	\$501.88	\$501.88
26	\$394.82	\$394.82	\$448.58	\$448.58	\$511.88	\$511.88
27	\$404.08	\$404.08	\$459.10	\$459.10	\$523.87	\$523.87
28	\$419.11	\$419.11	\$476.18	\$476.18	\$543.37	\$543.37
29	\$431.45	\$431.45	\$490.20	\$490.20	\$559.37	\$559.37
30	\$437.62	\$437.62	\$497.21	\$497.21	\$567.36	\$567.36
31	\$446.88	\$446.88	\$507.72	\$507.72	\$579.36	\$579.36
32	\$456.13	\$456.13	\$518.24	\$518.24	\$591.36	\$591.36
33	\$461.91	\$461.91	\$524.81	\$524.81	\$598.86	\$598.86
34	\$468.08	\$468.08	\$531.82	\$531.82	\$606.85	\$606.85
35	\$471.17	\$471.17	\$535.32	\$535.32	\$610.85	\$610.85
36	\$474.25	\$474.25	\$538.83	\$538.83	\$614.85	\$614.85
37	\$477.34	\$477.34	\$542.33	\$542.33	\$618.85	\$618.85
38	\$480.42	\$480.42	\$545.84	\$545.84	\$622.85	\$622.85
39	\$486.59	\$486.59	\$552.84	\$552.84	\$630.85	\$630.85
40	\$492.76	\$492.76	\$559.85	\$559.85	\$638.85	\$638.85
41	\$502.01	\$502.01	\$570.37	\$570.37	\$650.84	\$650.84
42	\$510.88	\$510.88	\$580.44	\$580.44	\$662.34	\$662.34
43	\$523.22	\$523.22	\$594.46	\$594.46	\$678.34	\$678.34
44	\$538.64	\$538.64	\$611.98	\$611.98	\$698.33	\$698.33
45	\$556.76	\$556.76	\$632.57	\$632.57	\$721.83	\$721.83
46	\$578.36	\$578.36	\$657.11	\$657.11	\$749.82	\$749.82
47	\$602.65	\$602.65	\$684.70	\$684.70	\$781.31	\$781.31
48	\$630.41	\$630.41	\$716.24	\$716.24	\$817.30	\$817.30
49	\$657.78	\$657.78	\$747.35	\$747.35	\$852.80	\$852.80
50	\$688.63	\$688.63	\$782.39	\$782.39	\$892.79	\$892.79
51	\$719.09	\$719.09	\$817.00	\$817.00	\$932.28	\$932.28
52	\$752.63	\$752.63	\$855.11	\$855.11	\$975.77	\$975.77
53	\$786.56	\$786.56	\$893.66	\$893.66	\$1,019.76	\$1,019.76
54	\$823.19	\$823.19	\$935.28	\$935.28	\$1,067.24	\$1,067.24
55	\$859.82	\$859.82	\$976.90	\$976.90	\$1,114.73	\$1,114.73
56	\$899.53	\$899.53	\$1,022.02	\$1,022.02	\$1,166.22	\$1,166.22
57	\$939.63	\$939.63	\$1,067.58	\$1,067.58	\$1,218.21	\$1,218.21
58	\$982.43	\$982.43	\$1,116.20	\$1,116.20	\$1,273.69	\$1,273.69
59	\$1,003.64	\$1,003.64	\$1,140.30	\$1,140.30	\$1,301.19	\$1,301.19
60	\$1,046.44	\$1,046.44	\$1,188.92	\$1,188.92	\$1,356.67	\$1,356.67
61	\$1,083.45	\$1,083.45	\$1,230.98	\$1,230.98	\$1,404.66	\$1,404.66
62	\$1,107.74	\$1,107.74	\$1,258.58	\$1,258.58	\$1,436.16	\$1,436.16
63	\$1,138.20	\$1,138.20	\$1,293.18	\$1,293.18	\$1,475.65	\$1,475.65
64+	\$1,156.71	\$1,156.71	\$1,314.21	\$1,314.21	\$1,499.64	\$1,499.64

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0300001		55957PA0300002		55957PA0370001	
Plan Marketing Name =>	AffordaBlue Platinum1		AffordaBlue Gold Option 1		Lehigh Valley Flex Blue PPO \$500	
Form # =>	FPLIC-AB/COMP-SM		FPLIC-AB/COMP-SM		FPLIC-LV/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		Q	
Metal =>	Platinum		Gold		Gold	
Deductible =>	\$250/\$750		\$1,500/\$2,000		\$500/\$1,500	
Coinsurance =>	100%/70%		100%/70%		100%/70%	
Copays =>	\$20/70%		\$30/70%		\$25/\$60	
OOP Maximum =>	\$2,000/\$6,000		\$6,000/\$7,000		\$7,900/\$7,350	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$345.76	\$345.76	\$299.36	\$299.36	\$365.39	\$365.39
15	\$376.49	\$376.49	\$325.97	\$325.97	\$397.87	\$397.87
16	\$388.24	\$388.24	\$336.14	\$336.14	\$410.28	\$410.28
17	\$399.99	\$399.99	\$346.32	\$346.32	\$422.70	\$422.70
18	\$412.65	\$412.65	\$357.28	\$357.28	\$436.08	\$436.08
19	\$425.30	\$425.30	\$368.23	\$368.23	\$449.45	\$449.45
20	\$438.41	\$438.41	\$379.58	\$379.58	\$463.30	\$463.30
21	\$451.97	\$451.97	\$391.32	\$391.32	\$477.63	\$477.63
22	\$451.97	\$451.97	\$391.32	\$391.32	\$477.63	\$477.63
23	\$451.97	\$451.97	\$391.32	\$391.32	\$477.63	\$477.63
24	\$451.97	\$451.97	\$391.32	\$391.32	\$477.63	\$477.63
25	\$453.78	\$453.78	\$392.89	\$392.89	\$479.54	\$479.54
26	\$462.82	\$462.82	\$400.71	\$400.71	\$489.09	\$489.09
27	\$473.66	\$473.66	\$410.10	\$410.10	\$500.56	\$500.56
28	\$491.29	\$491.29	\$425.36	\$425.36	\$519.18	\$519.18
29	\$505.75	\$505.75	\$437.89	\$437.89	\$534.47	\$534.47
30	\$512.99	\$512.99	\$444.15	\$444.15	\$542.11	\$542.11
31	\$523.83	\$523.83	\$453.54	\$453.54	\$553.57	\$553.57
32	\$534.68	\$534.68	\$462.93	\$462.93	\$565.04	\$565.04
33	\$541.46	\$541.46	\$468.80	\$468.80	\$572.20	\$572.20
34	\$548.69	\$548.69	\$475.06	\$475.06	\$579.84	\$579.84
35	\$552.31	\$552.31	\$478.19	\$478.19	\$583.66	\$583.66
36	\$555.92	\$555.92	\$481.32	\$481.32	\$587.48	\$587.48
37	\$559.54	\$559.54	\$484.45	\$484.45	\$591.31	\$591.31
38	\$563.15	\$563.15	\$487.58	\$487.58	\$595.13	\$595.13
39	\$570.39	\$570.39	\$493.85	\$493.85	\$602.77	\$602.77
40	\$577.62	\$577.62	\$500.11	\$500.11	\$610.41	\$610.41
41	\$588.46	\$588.46	\$509.50	\$509.50	\$621.87	\$621.87
42	\$598.86	\$598.86	\$518.50	\$518.50	\$632.86	\$632.86
43	\$613.32	\$613.32	\$531.02	\$531.02	\$648.14	\$648.14
44	\$631.40	\$631.40	\$546.67	\$546.67	\$667.25	\$667.25
45	\$652.64	\$652.64	\$565.07	\$565.07	\$689.70	\$689.70
46	\$677.96	\$677.96	\$586.98	\$586.98	\$716.45	\$716.45
47	\$706.43	\$706.43	\$611.63	\$611.63	\$746.54	\$746.54
48	\$738.97	\$738.97	\$639.81	\$639.81	\$780.93	\$780.93
49	\$771.06	\$771.06	\$667.59	\$667.59	\$814.84	\$814.84
50	\$807.22	\$807.22	\$698.90	\$698.90	\$853.05	\$853.05
51	\$842.92	\$842.92	\$729.81	\$729.81	\$890.78	\$890.78
52	\$882.25	\$882.25	\$763.86	\$763.86	\$932.33	\$932.33
53	\$922.02	\$922.02	\$798.29	\$798.29	\$974.37	\$974.37
54	\$964.96	\$964.96	\$835.47	\$835.47	\$1,019.74	\$1,019.74
55	\$1,007.89	\$1,007.89	\$872.64	\$872.64	\$1,065.11	\$1,065.11
56	\$1,054.45	\$1,054.45	\$912.95	\$912.95	\$1,114.31	\$1,114.31
57	\$1,101.45	\$1,101.45	\$953.65	\$953.65	\$1,163.98	\$1,163.98
58	\$1,151.62	\$1,151.62	\$997.08	\$997.08	\$1,217.00	\$1,217.00
59	\$1,176.48	\$1,176.48	\$1,018.61	\$1,018.61	\$1,243.27	\$1,243.27
60	\$1,226.65	\$1,226.65	\$1,062.04	\$1,062.04	\$1,296.29	\$1,296.29
61	\$1,270.04	\$1,270.04	\$1,099.61	\$1,099.61	\$1,342.14	\$1,342.14
62	\$1,298.51	\$1,298.51	\$1,124.26	\$1,124.26	\$1,372.23	\$1,372.23
63	\$1,334.22	\$1,334.22	\$1,155.18	\$1,155.18	\$1,409.96	\$1,409.96
64+	\$1,355.91	\$1,355.91	\$1,173.96	\$1,173.96	\$1,432.89	\$1,432.89

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0370002		55957PA0380001		55957PA0270023	
Plan Marketing Name =>	Lehigh Valley Flex Blue PPO \$1250		Lehigh Valley Flex Blue PPO HDHP \$3000		BlueCare PPO Gold 28	
Form # =>	FPLIC-LV/PPO/SM		FPLIC-LV/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	Q		Q		U	
Metal =>	Gold		Silver		Gold	
Deductible =>	\$1,250/\$3,750		\$3,000/\$3,000		\$0	
Coinsurance =>	100%/70%		90%/70%		100%	
Copays =>	\$25/\$60		90%/70%		\$40	
OOP Maximum =>	\$7,900/\$7,900		\$6,650/\$6,650		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$354.76	\$354.76	\$307.74	\$307.74	\$397.72	\$397.72
15	\$386.30	\$386.30	\$335.09	\$335.09	\$433.07	\$433.07
16	\$398.35	\$398.35	\$345.55	\$345.55	\$446.59	\$446.59
17	\$410.41	\$410.41	\$356.01	\$356.01	\$460.10	\$460.10
18	\$423.39	\$423.39	\$367.27	\$367.27	\$474.66	\$474.66
19	\$436.38	\$436.38	\$378.54	\$378.54	\$489.22	\$489.22
20	\$449.83	\$449.83	\$390.20	\$390.20	\$504.29	\$504.29
21	\$463.74	\$463.74	\$402.27	\$402.27	\$519.89	\$519.89
22	\$463.74	\$463.74	\$402.27	\$402.27	\$519.89	\$519.89
23	\$463.74	\$463.74	\$402.27	\$402.27	\$519.89	\$519.89
24	\$463.74	\$463.74	\$402.27	\$402.27	\$519.89	\$519.89
25	\$465.59	\$465.59	\$403.88	\$403.88	\$521.97	\$521.97
26	\$474.87	\$474.87	\$411.92	\$411.92	\$532.37	\$532.37
27	\$486.00	\$486.00	\$421.58	\$421.58	\$544.84	\$544.84
28	\$504.09	\$504.09	\$437.27	\$437.27	\$565.12	\$565.12
29	\$518.93	\$518.93	\$450.14	\$450.14	\$581.76	\$581.76
30	\$526.34	\$526.34	\$456.58	\$456.58	\$590.08	\$590.08
31	\$537.47	\$537.47	\$466.23	\$466.23	\$602.55	\$602.55
32	\$548.60	\$548.60	\$475.89	\$475.89	\$615.03	\$615.03
33	\$555.56	\$555.56	\$481.92	\$481.92	\$622.83	\$622.83
34	\$562.98	\$562.98	\$488.36	\$488.36	\$631.15	\$631.15
35	\$566.69	\$566.69	\$491.57	\$491.57	\$635.31	\$635.31
36	\$570.40	\$570.40	\$494.79	\$494.79	\$639.46	\$639.46
37	\$574.11	\$574.11	\$498.01	\$498.01	\$643.62	\$643.62
38	\$577.82	\$577.82	\$501.23	\$501.23	\$647.78	\$647.78
39	\$585.24	\$585.24	\$507.66	\$507.66	\$656.10	\$656.10
40	\$592.66	\$592.66	\$514.10	\$514.10	\$664.42	\$664.42
41	\$603.79	\$603.79	\$523.76	\$523.76	\$676.90	\$676.90
42	\$614.46	\$614.46	\$533.01	\$533.01	\$688.85	\$688.85
43	\$629.30	\$629.30	\$545.88	\$545.88	\$705.49	\$705.49
44	\$647.84	\$647.84	\$561.97	\$561.97	\$726.29	\$726.29
45	\$669.64	\$669.64	\$580.88	\$580.88	\$750.72	\$750.72
46	\$695.61	\$695.61	\$603.41	\$603.41	\$779.84	\$779.84
47	\$724.83	\$724.83	\$628.75	\$628.75	\$812.59	\$812.59
48	\$758.21	\$758.21	\$657.71	\$657.71	\$850.02	\$850.02
49	\$791.14	\$791.14	\$686.27	\$686.27	\$886.93	\$886.93
50	\$828.24	\$828.24	\$718.45	\$718.45	\$928.52	\$928.52
51	\$864.88	\$864.88	\$750.23	\$750.23	\$969.59	\$969.59
52	\$905.22	\$905.22	\$785.23	\$785.23	\$1,014.83	\$1,014.83
53	\$946.03	\$946.03	\$820.63	\$820.63	\$1,060.58	\$1,060.58
54	\$990.08	\$990.08	\$858.85	\$858.85	\$1,109.97	\$1,109.97
55	\$1,034.14	\$1,034.14	\$897.06	\$897.06	\$1,159.35	\$1,159.35
56	\$1,081.91	\$1,081.91	\$938.50	\$938.50	\$1,212.90	\$1,212.90
57	\$1,130.13	\$1,130.13	\$980.33	\$980.33	\$1,266.97	\$1,266.97
58	\$1,181.61	\$1,181.61	\$1,024.98	\$1,024.98	\$1,324.68	\$1,324.68
59	\$1,207.12	\$1,207.12	\$1,047.11	\$1,047.11	\$1,353.27	\$1,353.27
60	\$1,258.59	\$1,258.59	\$1,091.76	\$1,091.76	\$1,410.98	\$1,410.98
61	\$1,303.11	\$1,303.11	\$1,130.38	\$1,130.38	\$1,460.89	\$1,460.89
62	\$1,332.33	\$1,332.33	\$1,155.72	\$1,155.72	\$1,493.64	\$1,493.64
63	\$1,368.96	\$1,368.96	\$1,187.50	\$1,187.50	\$1,534.72	\$1,534.72
64+	\$1,391.22	\$1,391.22	\$1,206.81	\$1,206.81	\$1,559.67	\$1,559.67

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270027		55957PA0270024		55957PA0270025	
Plan Marketing Name =>	BlueCare PPO Silver 14		BlueCare PPO Silver 11		BlueCare PPO Silver 12	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM		FPLIC-BC/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$3,000		\$1,400		\$2,600	
Coinsurance =>	80%		50%		70%	
Copays =>	\$55		\$50		\$50	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$322.59	\$322.59	\$325.04	\$325.04	\$323.49	\$323.49
15	\$351.27	\$351.27	\$353.93	\$353.93	\$352.24	\$352.24
16	\$362.23	\$362.23	\$364.98	\$364.98	\$363.24	\$363.24
17	\$373.20	\$373.20	\$376.03	\$376.03	\$374.23	\$374.23
18	\$385.00	\$385.00	\$387.92	\$387.92	\$386.07	\$386.07
19	\$396.81	\$396.81	\$399.82	\$399.82	\$397.91	\$397.91
20	\$409.04	\$409.04	\$412.14	\$412.14	\$410.17	\$410.17
21	\$421.69	\$421.69	\$424.89	\$424.89	\$422.86	\$422.86
22	\$421.69	\$421.69	\$424.89	\$424.89	\$422.86	\$422.86
23	\$421.69	\$421.69	\$424.89	\$424.89	\$422.86	\$422.86
24	\$421.69	\$421.69	\$424.89	\$424.89	\$422.86	\$422.86
25	\$423.38	\$423.38	\$426.59	\$426.59	\$424.55	\$424.55
26	\$431.81	\$431.81	\$435.09	\$435.09	\$433.01	\$433.01
27	\$441.93	\$441.93	\$445.28	\$445.28	\$443.16	\$443.16
28	\$458.38	\$458.38	\$461.86	\$461.86	\$459.65	\$459.65
29	\$471.87	\$471.87	\$475.45	\$475.45	\$473.18	\$473.18
30	\$478.62	\$478.62	\$482.25	\$482.25	\$479.95	\$479.95
31	\$488.74	\$488.74	\$492.45	\$492.45	\$490.09	\$490.09
32	\$498.86	\$498.86	\$502.64	\$502.64	\$500.24	\$500.24
33	\$505.18	\$505.18	\$509.02	\$509.02	\$506.59	\$506.59
34	\$511.93	\$511.93	\$515.82	\$515.82	\$513.35	\$513.35
35	\$515.31	\$515.31	\$519.22	\$519.22	\$516.73	\$516.73
36	\$518.68	\$518.68	\$522.61	\$522.61	\$520.12	\$520.12
37	\$522.05	\$522.05	\$526.01	\$526.01	\$523.50	\$523.50
38	\$525.43	\$525.43	\$529.41	\$529.41	\$526.88	\$526.88
39	\$532.17	\$532.17	\$536.21	\$536.21	\$533.65	\$533.65
40	\$538.92	\$538.92	\$543.01	\$543.01	\$540.42	\$540.42
41	\$549.04	\$549.04	\$553.21	\$553.21	\$550.56	\$550.56
42	\$558.74	\$558.74	\$562.98	\$562.98	\$560.29	\$560.29
43	\$572.23	\$572.23	\$576.58	\$576.58	\$573.82	\$573.82
44	\$589.10	\$589.10	\$593.57	\$593.57	\$590.74	\$590.74
45	\$608.92	\$608.92	\$613.54	\$613.54	\$610.61	\$610.61
46	\$632.54	\$632.54	\$637.34	\$637.34	\$634.29	\$634.29
47	\$659.10	\$659.10	\$664.10	\$664.10	\$660.93	\$660.93
48	\$689.46	\$689.46	\$694.70	\$694.70	\$691.38	\$691.38
49	\$719.40	\$719.40	\$724.86	\$724.86	\$721.40	\$721.40
50	\$753.14	\$753.14	\$758.85	\$758.85	\$755.23	\$755.23
51	\$786.45	\$786.45	\$792.42	\$792.42	\$788.63	\$788.63
52	\$823.14	\$823.14	\$829.39	\$829.39	\$825.42	\$825.42
53	\$860.25	\$860.25	\$866.78	\$866.78	\$862.63	\$862.63
54	\$900.31	\$900.31	\$907.14	\$907.14	\$902.81	\$902.81
55	\$940.37	\$940.37	\$947.50	\$947.50	\$942.98	\$942.98
56	\$983.80	\$983.80	\$991.27	\$991.27	\$986.53	\$986.53
57	\$1,027.66	\$1,027.66	\$1,035.46	\$1,035.46	\$1,030.51	\$1,030.51
58	\$1,074.47	\$1,074.47	\$1,082.62	\$1,082.62	\$1,077.45	\$1,077.45
59	\$1,097.66	\$1,097.66	\$1,105.99	\$1,105.99	\$1,100.70	\$1,100.70
60	\$1,144.47	\$1,144.47	\$1,153.15	\$1,153.15	\$1,147.64	\$1,147.64
61	\$1,184.95	\$1,184.95	\$1,193.94	\$1,193.94	\$1,188.24	\$1,188.24
62	\$1,211.52	\$1,211.52	\$1,220.71	\$1,220.71	\$1,214.88	\$1,214.88
63	\$1,244.83	\$1,244.83	\$1,254.28	\$1,254.28	\$1,248.28	\$1,248.28
64+	\$1,265.07	\$1,265.07	\$1,274.67	\$1,274.67	\$1,268.58	\$1,268.58

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0270026		55957PA0290024		55957PA0290028	
Plan Marketing Name =>	BlueCare PPO Silver 13		BlueCare Custom PPO Gold 28		BlueCare Custom PPO Silver 14	
Form # =>	FPLIC-BC/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Silver		Gold		Silver	
Deductible =>	\$3,000		\$0		\$3,000	
Coinsurance =>	70%		100%		80%	
Copays =>	\$55		\$40		\$55	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$321.46	\$321.46	\$334.08	\$334.08	\$270.98	\$270.98
15	\$350.03	\$350.03	\$363.77	\$363.77	\$295.07	\$295.07
16	\$360.96	\$360.96	\$375.13	\$375.13	\$304.27	\$304.27
17	\$371.89	\$371.89	\$386.48	\$386.48	\$313.48	\$313.48
18	\$383.65	\$383.65	\$398.71	\$398.71	\$323.40	\$323.40
19	\$395.42	\$395.42	\$410.93	\$410.93	\$333.32	\$333.32
20	\$407.60	\$407.60	\$423.60	\$423.60	\$343.59	\$343.59
21	\$420.21	\$420.21	\$436.70	\$436.70	\$354.22	\$354.22
22	\$420.21	\$420.21	\$436.70	\$436.70	\$354.22	\$354.22
23	\$420.21	\$420.21	\$436.70	\$436.70	\$354.22	\$354.22
24	\$420.21	\$420.21	\$436.70	\$436.70	\$354.22	\$354.22
25	\$421.89	\$421.89	\$438.45	\$438.45	\$355.64	\$355.64
26	\$430.30	\$430.30	\$447.18	\$447.18	\$362.72	\$362.72
27	\$440.38	\$440.38	\$457.66	\$457.66	\$371.22	\$371.22
28	\$456.77	\$456.77	\$474.69	\$474.69	\$385.04	\$385.04
29	\$470.21	\$470.21	\$488.67	\$488.67	\$396.37	\$396.37
30	\$476.94	\$476.94	\$495.65	\$495.65	\$402.04	\$402.04
31	\$487.02	\$487.02	\$506.14	\$506.14	\$410.54	\$410.54
32	\$497.11	\$497.11	\$516.62	\$516.62	\$419.04	\$419.04
33	\$503.41	\$503.41	\$523.17	\$523.17	\$424.36	\$424.36
34	\$510.13	\$510.13	\$530.15	\$530.15	\$430.02	\$430.02
35	\$513.50	\$513.50	\$533.65	\$533.65	\$432.86	\$432.86
36	\$516.86	\$516.86	\$537.14	\$537.14	\$435.69	\$435.69
37	\$520.22	\$520.22	\$540.63	\$540.63	\$438.52	\$438.52
38	\$523.58	\$523.58	\$544.13	\$544.13	\$441.36	\$441.36
39	\$530.31	\$530.31	\$551.12	\$551.12	\$447.03	\$447.03
40	\$537.03	\$537.03	\$558.10	\$558.10	\$452.69	\$452.69
41	\$547.11	\$547.11	\$568.58	\$568.58	\$461.19	\$461.19
42	\$556.78	\$556.78	\$578.63	\$578.63	\$469.34	\$469.34
43	\$570.22	\$570.22	\$592.60	\$592.60	\$480.68	\$480.68
44	\$587.03	\$587.03	\$610.07	\$610.07	\$494.85	\$494.85
45	\$606.78	\$606.78	\$630.59	\$630.59	\$511.49	\$511.49
46	\$630.32	\$630.32	\$655.05	\$655.05	\$531.33	\$531.33
47	\$656.79	\$656.79	\$682.56	\$682.56	\$553.65	\$553.65
48	\$687.04	\$687.04	\$714.00	\$714.00	\$579.15	\$579.15
49	\$716.88	\$716.88	\$745.01	\$745.01	\$604.30	\$604.30
50	\$750.50	\$750.50	\$779.95	\$779.95	\$632.64	\$632.64
51	\$783.69	\$783.69	\$814.45	\$814.45	\$660.62	\$660.62
52	\$820.25	\$820.25	\$852.44	\$852.44	\$691.44	\$691.44
53	\$857.23	\$857.23	\$890.87	\$890.87	\$722.61	\$722.61
54	\$897.15	\$897.15	\$932.35	\$932.35	\$756.26	\$756.26
55	\$937.07	\$937.07	\$973.84	\$973.84	\$789.91	\$789.91
56	\$980.35	\$980.35	\$1,018.82	\$1,018.82	\$826.40	\$826.40
57	\$1,024.05	\$1,024.05	\$1,064.24	\$1,064.24	\$863.23	\$863.23
58	\$1,070.70	\$1,070.70	\$1,112.71	\$1,112.71	\$902.55	\$902.55
59	\$1,093.81	\$1,093.81	\$1,136.73	\$1,136.73	\$922.03	\$922.03
60	\$1,140.45	\$1,140.45	\$1,185.20	\$1,185.20	\$961.35	\$961.35
61	\$1,180.79	\$1,180.79	\$1,227.13	\$1,227.13	\$995.36	\$995.36
62	\$1,207.26	\$1,207.26	\$1,254.64	\$1,254.64	\$1,017.67	\$1,017.67
63	\$1,240.46	\$1,240.46	\$1,289.14	\$1,289.14	\$1,045.66	\$1,045.66
64+	\$1,260.63	\$1,260.63	\$1,310.10	\$1,310.10	\$1,062.66	\$1,062.66

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

HIOS Plan ID (On Exchange)=>	N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	55957PA0290025		55957PA0290026		55957PA0290027	
Plan Marketing Name =>	BlueCare Custom PPO Silver 11		BlueCare Custom PPO Silver 12		BlueCare Custom PPO Silver 13	
Form # =>	FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM		FPLIC-BCUST/PPO/SM	
Rating Area =>	Area 3		Area 3		Area 3	
Network =>	U		U		U	
Metal =>	Silver		Silver		Silver	
Deductible =>	\$1,400		\$2,600		\$3,000	
Coinsurance =>	50%		70%		70%	
Copays =>	\$50		\$50		\$55	
OOP Maximum =>	\$7,900		\$7,900		\$7,900	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$273.03	\$273.03	\$271.73	\$271.73	\$270.02	\$270.02
15	\$297.30	\$297.30	\$295.88	\$295.88	\$294.02	\$294.02
16	\$306.58	\$306.58	\$305.12	\$305.12	\$303.20	\$303.20
17	\$315.86	\$315.86	\$314.35	\$314.35	\$312.38	\$312.38
18	\$325.85	\$325.85	\$324.30	\$324.30	\$322.26	\$322.26
19	\$335.84	\$335.84	\$334.24	\$334.24	\$332.14	\$332.14
20	\$346.19	\$346.19	\$344.54	\$344.54	\$342.38	\$342.38
21	\$356.90	\$356.90	\$355.20	\$355.20	\$352.97	\$352.97
22	\$356.90	\$356.90	\$355.20	\$355.20	\$352.97	\$352.97
23	\$356.90	\$356.90	\$355.20	\$355.20	\$352.97	\$352.97
24	\$356.90	\$356.90	\$355.20	\$355.20	\$352.97	\$352.97
25	\$358.33	\$358.33	\$356.62	\$356.62	\$354.38	\$354.38
26	\$365.47	\$365.47	\$363.72	\$363.72	\$361.44	\$361.44
27	\$374.03	\$374.03	\$372.25	\$372.25	\$369.91	\$369.91
28	\$387.95	\$387.95	\$386.10	\$386.10	\$383.68	\$383.68
29	\$399.37	\$399.37	\$397.47	\$397.47	\$394.97	\$394.97
30	\$405.08	\$405.08	\$403.15	\$403.15	\$400.62	\$400.62
31	\$413.65	\$413.65	\$411.68	\$411.68	\$409.09	\$409.09
32	\$422.21	\$422.21	\$420.20	\$420.20	\$417.56	\$417.56
33	\$427.57	\$427.57	\$425.53	\$425.53	\$422.86	\$422.86
34	\$433.28	\$433.28	\$431.21	\$431.21	\$428.51	\$428.51
35	\$436.13	\$436.13	\$434.05	\$434.05	\$431.33	\$431.33
36	\$438.99	\$438.99	\$436.90	\$436.90	\$434.15	\$434.15
37	\$441.84	\$441.84	\$439.74	\$439.74	\$436.98	\$436.98
38	\$444.70	\$444.70	\$442.58	\$442.58	\$439.80	\$439.80
39	\$450.41	\$450.41	\$448.26	\$448.26	\$445.45	\$445.45
40	\$456.12	\$456.12	\$453.95	\$453.95	\$451.10	\$451.10
41	\$464.68	\$464.68	\$462.47	\$462.47	\$459.57	\$459.57
42	\$472.89	\$472.89	\$470.64	\$470.64	\$467.69	\$467.69
43	\$484.31	\$484.31	\$482.01	\$482.01	\$478.98	\$478.98
44	\$498.59	\$498.59	\$496.21	\$496.21	\$493.10	\$493.10
45	\$515.36	\$515.36	\$512.91	\$512.91	\$509.69	\$509.69
46	\$535.35	\$535.35	\$532.80	\$532.80	\$529.46	\$529.46
47	\$557.83	\$557.83	\$555.18	\$555.18	\$551.69	\$551.69
48	\$583.53	\$583.53	\$580.75	\$580.75	\$577.11	\$577.11
49	\$608.87	\$608.87	\$605.97	\$605.97	\$602.17	\$602.17
50	\$637.42	\$637.42	\$634.39	\$634.39	\$630.40	\$630.40
51	\$665.62	\$665.62	\$662.45	\$662.45	\$658.29	\$658.29
52	\$696.67	\$696.67	\$693.35	\$693.35	\$689.00	\$689.00
53	\$728.08	\$728.08	\$724.61	\$724.61	\$720.06	\$720.06
54	\$761.98	\$761.98	\$758.35	\$758.35	\$753.59	\$753.59
55	\$795.89	\$795.89	\$792.10	\$792.10	\$787.12	\$787.12
56	\$832.65	\$832.65	\$828.68	\$828.68	\$823.48	\$823.48
57	\$869.77	\$869.77	\$865.62	\$865.62	\$860.19	\$860.19
58	\$909.38	\$909.38	\$905.05	\$905.05	\$899.37	\$899.37
59	\$929.01	\$929.01	\$924.59	\$924.59	\$918.78	\$918.78
60	\$968.63	\$968.63	\$964.01	\$964.01	\$957.96	\$957.96
61	\$1,002.89	\$1,002.89	\$998.11	\$998.11	\$991.85	\$991.85
62	\$1,025.37	\$1,025.37	\$1,020.49	\$1,020.49	\$1,014.08	\$1,014.08
63	\$1,053.57	\$1,053.57	\$1,048.55	\$1,048.55	\$1,041.97	\$1,041.97
64+	\$1,070.70	\$1,070.70	\$1,065.60	\$1,065.60	\$1,058.91	\$1,058.91

First Priority Life Insurance Co.

[illegible]

Company Name First Priority Life Insurance Co.
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				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off
55957PA0270010	BlueCare PPO Gold 19	PPO	Gold	Off
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off
55957PA0290014	BlueCare Custom PPO Gold 19	PPO	Gold	Off
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off
55957PA0280001	BlueCare QHD PPO Bronze 3	PPO	Bronze	Off
55957PA0280002	BlueCare QHD PPO Bronze 4	PPO	Bronze	Off
55957PA0280003	BlueCare QHD PPO Silver 1	PPO	Silver	Off
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off
55957PA0300001	AffordaBlue Platinum1	PPO	Platinum	Off
55957PA0300002	AffordaBlue Gold Option 1	PPO	Gold	Off
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off
55957PA0270024	BlueCare PPO Silver 11	PPO	Silver	Off
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off
55957PA0290025	BlueCare Custom PPO Silver 11	PPO	Silver	Off
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango
						Warren

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 2			RATING AREA 3												
02-01-2018 Number of Cover		0	0	0	642	468	82	1,607	1,976	667	797	190	69	409	311	486	229
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO Platinum 12				\$539.33	\$539.33	\$539.33	\$539.33	\$539.33	\$539.33	\$539.33	\$539.33	\$539.33	\$539.33	\$539.33	\$539.33	\$539.33
55957PA0270016	BlueCare PPO Platinum 13				\$534.81	\$534.81	\$534.81	\$534.81	\$534.81	\$534.81	\$534.81	\$534.81	\$534.81	\$534.81	\$534.81	\$534.81	\$534.81
55957PA0270002	BlueCare PPO Platinum 2				\$531.39	\$531.39	\$531.39	\$531.39	\$531.39	\$531.39	\$531.39	\$531.39	\$531.39	\$531.39	\$531.39	\$531.39	\$531.39
55957PA0270006	BlueCare PPO Platinum 11				\$520.44	\$520.44	\$520.44	\$520.44	\$520.44	\$520.44	\$520.44	\$520.44	\$520.44	\$520.44	\$520.44	\$520.44	\$520.44
55957PA0270017	BlueCare PPO Gold 27				\$474.56	\$474.56	\$474.56	\$474.56	\$474.56	\$474.56	\$474.56	\$474.56	\$474.56	\$474.56	\$474.56	\$474.56	\$474.56
55957PA0270018	BlueCare PPO Gold 15				\$440.06	\$440.06	\$440.06	\$440.06	\$440.06	\$440.06	\$440.06	\$440.06	\$440.06	\$440.06	\$440.06	\$440.06	\$440.06
55957PA0270008	BlueCare PPO Gold 12				\$456.89	\$456.89	\$456.89	\$456.89	\$456.89	\$456.89	\$456.89	\$456.89	\$456.89	\$456.89	\$456.89	\$456.89	\$456.89
55957PA0270009	BlueCare PPO Gold 18				\$454.30	\$454.30	\$454.30	\$454.30	\$454.30	\$454.30	\$454.30	\$454.30	\$454.30	\$454.30	\$454.30	\$454.30	\$454.30
55957PA0270010	BlueCare PPO Gold 19				\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47	\$441.47
55957PA0270011	BlueCare PPO Gold 24				\$449.41	\$449.41	\$449.41	\$449.41	\$449.41	\$449.41	\$449.41	\$449.41	\$449.41	\$449.41	\$449.41	\$449.41	\$449.41
55957PA0270030	BlueCare PPO Gold 10				\$444.01	\$444.01	\$444.01	\$444.01	\$444.01	\$444.01	\$444.01	\$444.01	\$444.01	\$444.01	\$444.01	\$444.01	\$444.01
55957PA0270031	BlueCare PPO Gold 2				\$428.09	\$428.09	\$428.09	\$428.09	\$428.09	\$428.09	\$428.09	\$428.09	\$428.09	\$428.09	\$428.09	\$428.09	\$428.09
55957PA0270032	BlueCare PPO Gold 29				\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54
55957PA0270028	BlueCare PPO Gold 6				\$422.79	\$422.79	\$422.79	\$422.79	\$422.79	\$422.79	\$422.79	\$422.79	\$422.79	\$422.79	\$422.79	\$422.79	\$422.79
55957PA0270029	BlueCare PPO Gold 9				\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60	\$419.60
55957PA0270013	BlueCare PPO Bronze 4				\$357.18	\$357.18	\$357.18	\$357.18	\$357.18	\$357.18	\$357.18	\$357.18	\$357.18	\$357.18	\$357.18	\$357.18	\$357.18
55957PA0290007	BlueCare Custom PPO Platinum 12				\$453.04	\$453.04	\$453.04	\$453.04	\$453.04	\$453.04	\$453.04	\$453.04	\$453.04	\$453.04	\$453.04	\$453.04	\$453.04
55957PA0290008	BlueCare Custom PPO Platinum 13				\$449.24	\$449.24	\$449.24	\$449.24	\$449.24	\$449.24	\$449.24	\$449.24	\$449.24	\$449.24	\$449.24	\$449.24	\$449.24
55957PA0290002	BlueCare Custom PPO Platinum 2				\$446.36	\$446.36	\$446.36	\$446.36	\$446.36	\$446.36	\$446.36	\$446.36	\$446.36	\$446.36	\$446.36	\$446.36	\$446.36
55957PA0290006	BlueCare Custom PPO Platinum 11				\$437.17	\$437.17	\$437.17	\$437.17	\$437.17	\$437.17	\$437.17	\$437.17	\$437.17	\$437.17	\$437.17	\$437.17	\$437.17
55957PA0290022	BlueCare Custom PPO Gold 27				\$398.63	\$398.63	\$398.63	\$398.63	\$398.63	\$398.63	\$398.63	\$398.63	\$398.63	\$398.63	\$398.63	\$398.63	\$398.63
55957PA0290012	BlueCare Custom PPO Gold 15				\$369.65	\$369.65	\$369.65	\$369.65	\$369.65	\$369.65	\$369.65	\$369.65	\$369.65	\$369.65	\$369.65	\$369.65	\$369.65
55957PA0290011	BlueCare Custom PPO Gold 12				\$383.79	\$383.79	\$383.79	\$383.79	\$383.79	\$383.79	\$383.79	\$383.79	\$383.79	\$383.79	\$383.79	\$383.79	\$383.79
55957PA0290013	BlueCare Custom PPO Gold 18				\$381.61	\$381.61	\$381.61	\$381.61	\$381.61	\$381.61	\$381.61	\$381.61	\$381.61	\$381.61	\$381.61	\$381.61	\$381.61
55957PA0290014	BlueCare Custom PPO Gold 19				\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84	\$370.84
55957PA0290016	BlueCare Custom PPO Gold 24				\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50	\$377.50
55957PA0290029	BlueCare Custom PPO Gold 10				\$372.97	\$372.97	\$372.97	\$372.97	\$372.97	\$372.97	\$372.97	\$372.97	\$372.97	\$372.97	\$372.97	\$372.97	\$372.97
55957PA0290030	BlueCare Custom PPO Gold 2				\$359.60	\$359.60	\$359.60	\$359.60	\$359.60	\$359.60	\$359.60	\$359.60	\$359.60	\$359.60	\$359.60	\$359.60	\$359.60
55957PA0290031	BlueCare Custom PPO Gold 6				\$355.14	\$355.14	\$355.14	\$355.14	\$355.14	\$355.14	\$355.14	\$355.14	\$355.14	\$355.14	\$355.14	\$355.14	\$355.14
55957PA0290032	BlueCare Custom PPO Gold 9				\$352.47	\$352.47	\$352.47	\$352.47	\$352.47	\$352.47	\$352.47	\$352.47	\$352.47	\$352.47	\$352.47	\$352.47	\$352.47
55957PA0290033	BlueCare Custom PPO Gold 29				\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54	\$423.54
55957PA0290021	BlueCare Custom PPO Bronze 4				\$300.03	\$300.03	\$300.03	\$300.03	\$300.03	\$300.03	\$300.03	\$300.03	\$300.03	\$300.03	\$300.03	\$300.03	\$300.03
55957PA0280001	BlueCare QHD PPO Bronze 3				\$351.58	\$351.58	\$351.58	\$351.58	\$351.58	\$351.58	\$351.58	\$351.58	\$351.58	\$351.58	\$351.58	\$351.58	\$351.58
55957PA0280002	BlueCare QHD PPO Bronze 4				\$350.88	\$350.88	\$350.88	\$350.88	\$350.88	\$350.88	\$350.88	\$350.88	\$350.88	\$350.88	\$350.88	\$350.88	\$350.88
55957PA0280003	BlueCare QHD PPO Silver 1				\$398.66	\$398.66	\$398.66	\$398.66	\$398.66	\$398.66	\$398.66	\$398.66	\$398.66	\$398.66	\$398.66	\$398.66	\$398.66
55957PA0280004	BlueCare QHD PPO Gold 1				\$454.90	\$454.90	\$454.90	\$454.90	\$454.90	\$454.90	\$454.90	\$454.90	\$454.90	\$454.90	\$454.90	\$454.90	\$454.90
55957PA0300001	AffordaBlue Platinum1				\$411.30	\$411.30	\$411.30	\$411.30	\$411.30	\$411.30	\$411.30	\$411.30	\$411.30	\$411.30	\$411.30	\$411.30	\$411.30
55957PA0300002	AffordaBlue Gold Option 1				\$356.11	\$356.11	\$356.11	\$356.11	\$356.11	\$356.11	\$356.11	\$356.11	\$356.11	\$356.11	\$356.11	\$356.11	\$356.11
55957PA0370001	Lehigh Valley Flex Blue PPO \$500											\$434.66					
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250											\$422.02					
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000											\$366.08					
55957PA0270023	BlueCare PPO Gold 28				\$473.11	\$473.11	\$473.11	\$473.11	\$473.11	\$473.11	\$473.11	\$473.11	\$473.11	\$473.11	\$473.11	\$473.11	\$473.11
55957PA0270027	BlueCare PPO Silver 14				\$383.75	\$383.75	\$383.75	\$383.75	\$383.75	\$383.75	\$383.75	\$383.75	\$383.75	\$383.75	\$383.75	\$383.75	\$383.75
55957PA0270024	BlueCare PPO Silver 11				\$386.66	\$386.66	\$386.66	\$386.66	\$386.66	\$386.66	\$386.66	\$386.66	\$386.66	\$386.66	\$386.66	\$386.66	\$386.66
55957PA0270025	BlueCare PPO Silver 12				\$384.81	\$384.81	\$384.81	\$384.81	\$384.81	\$384.81	\$384.81	\$384.81	\$384.81	\$384.81	\$384.81	\$384.81	\$384.81
55957PA0270026	BlueCare PPO Silver 13				\$382.40	\$382.40	\$382.40	\$382.40	\$382.40	\$382.40	\$382.40	\$382.40	\$382.40	\$382.40	\$382.40	\$382.40	\$382.40
55957PA0290024	BlueCare Custom PPO Gold 28				\$397.42	\$397.42	\$397.42	\$397.42	\$397.42	\$397.42	\$397.42	\$397.42	\$397.42	\$397.42	\$397.42	\$397.42	\$397.42
55957PA0290028	BlueCare Custom PPO Silver 14				\$322.35	\$322.35	\$322.35	\$322.35	\$322.35	\$322.35	\$322.35	\$322.35	\$322.35	\$322.35	\$322.35	\$322.35	\$322.35
55957PA0290025	BlueCare Custom PPO Silver 11				\$324.80	\$324.80	\$324.80	\$324.80	\$324.80	\$324.80	\$324.80	\$324.80	\$324.80	\$324.80	\$324.80	\$324.80	\$324.80
55957PA0290026	BlueCare Custom PPO Silver 12				\$323.24	\$323.24	\$323.24	\$323.24	\$323.24	\$323.24	\$323.24	\$323.24	\$323.24	\$323.24	\$323.24	\$323.24	\$323.24
55957PA0290027	BlueCare Custom PPO Silver 13				\$321.22	\$321.22	\$321.22	\$321.22	\$321.22	\$321.22	\$321.22	\$321.22	\$321.22	\$321.22	\$321.22	\$321.22	\$321.22

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

RATING AREA 4

02-01-2018 Number of Cover		0	0	0	0	0	0	0	0	0	
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
55957PA0270007	BlueCare PPO Platinum 12										
55957PA0270016	BlueCare PPO Platinum 13										
55957PA0270002	BlueCare PPO Platinum 2										
55957PA0270006	BlueCare PPO Platinum 11										
55957PA0270017	BlueCare PPO Gold 27										
55957PA0270018	BlueCare PPO Gold 15										
55957PA0270008	BlueCare PPO Gold 12										
55957PA0270009	BlueCare PPO Gold 18										
55957PA0270010	BlueCare PPO Gold 19										
55957PA0270011	BlueCare PPO Gold 24										
55957PA0270030	BlueCare PPO Gold 10										
55957PA0270031	BlueCare PPO Gold 2										
55957PA0270032	BlueCare PPO Gold 29										
55957PA0270028	BlueCare PPO Gold 6										
55957PA0270029	BlueCare PPO Gold 9										
55957PA0270013	BlueCare PPO Bronze 4										
55957PA0290007	BlueCare Custom PPO Platinum 12										
55957PA0290008	BlueCare Custom PPO Platinum 13										
55957PA0290002	BlueCare Custom PPO Platinum 2										
55957PA0290006	BlueCare Custom PPO Platinum 11										
55957PA0290022	BlueCare Custom PPO Gold 27										
55957PA0290012	BlueCare Custom PPO Gold 15										
55957PA0290011	BlueCare Custom PPO Gold 12										
55957PA0290013	BlueCare Custom PPO Gold 18										
55957PA0290014	BlueCare Custom PPO Gold 19										
55957PA0290016	BlueCare Custom PPO Gold 24										
55957PA0290029	BlueCare Custom PPO Gold 10										
55957PA0290030	BlueCare Custom PPO Gold 2										
55957PA0290031	BlueCare Custom PPO Gold 6										
55957PA0290032	BlueCare Custom PPO Gold 9										
55957PA0290033	BlueCare Custom PPO Gold 29										
55957PA0290021	BlueCare Custom PPO Bronze 4										
55957PA0280001	BlueCare QHD PPO Bronze 3										
55957PA0280002	BlueCare QHD PPO Bronze 4										
55957PA0280003	BlueCare QHD PPO Silver 1										
55957PA0280004	BlueCare QHD PPO Gold 1										
55957PA0300001	AffordaBlue Platinum1										
55957PA0300002	AffordaBlue Gold Option 1										
55957PA0370001	Lehigh Valley Flex Blue PPO \$500										
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250										
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000										
55957PA0270023	BlueCare PPO Gold 28										
55957PA0270027	BlueCare PPO Silver 14										
55957PA0270024	BlueCare PPO Silver 11										
55957PA0270025	BlueCare PPO Silver 12										
55957PA0270026	BlueCare PPO Silver 13										
55957PA0290024	BlueCare Custom PPO Gold 28										
55957PA0290028	BlueCare Custom PPO Silver 14										
55957PA0290025	BlueCare Custom PPO Silver 11										
55957PA0290026	BlueCare Custom PPO Silver 12										
55957PA0290027	BlueCare Custom PPO Silver 13										

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 5						
		02-01-2018 Number of Cover	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
55957PA0270007	BlueCare PPO Platinum 12							
55957PA0270016	BlueCare PPO Platinum 13							
55957PA0270002	BlueCare PPO Platinum 2							
55957PA0270006	BlueCare PPO Platinum 11							
55957PA0270017	BlueCare PPO Gold 27							
55957PA0270018	BlueCare PPO Gold 15							
55957PA0270008	BlueCare PPO Gold 12							
55957PA0270009	BlueCare PPO Gold 18							
55957PA0270010	BlueCare PPO Gold 19							
55957PA0270011	BlueCare PPO Gold 24							
55957PA0270030	BlueCare PPO Gold 10							
55957PA0270031	BlueCare PPO Gold 2							
55957PA0270032	BlueCare PPO Gold 29							
55957PA0270028	BlueCare PPO Gold 6							
55957PA0270029	BlueCare PPO Gold 9							
55957PA0270013	BlueCare PPO Bronze 4							
55957PA0290007	BlueCare Custom PPO Platinum 12							
55957PA0290008	BlueCare Custom PPO Platinum 13							
55957PA0290002	BlueCare Custom PPO Platinum 2							
55957PA0290006	BlueCare Custom PPO Platinum 11							
55957PA0290022	BlueCare Custom PPO Gold 27							
55957PA0290012	BlueCare Custom PPO Gold 15							
55957PA0290011	BlueCare Custom PPO Gold 12							
55957PA0290013	BlueCare Custom PPO Gold 18							
55957PA0290014	BlueCare Custom PPO Gold 19							
55957PA0290016	BlueCare Custom PPO Gold 24							
55957PA0290029	BlueCare Custom PPO Gold 10							
55957PA0290030	BlueCare Custom PPO Gold 2							
55957PA0290031	BlueCare Custom PPO Gold 6							
55957PA0290032	BlueCare Custom PPO Gold 9							
55957PA0290033	BlueCare Custom PPO Gold 29							
55957PA0290021	BlueCare Custom PPO Bronze 4							
55957PA0280001	BlueCare QHD PPO Bronze 3							
55957PA0280002	BlueCare QHD PPO Bronze 4							
55957PA0280003	BlueCare QHD PPO Silver 1							
55957PA0280004	BlueCare QHD PPO Gold 1							
55957PA0300001	AffordaBlue Platinum1							
55957PA0300002	AffordaBlue Gold Option 1							
55957PA0370001	Lehigh Valley Flex Blue PPO \$500							
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250							
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000							
55957PA0270023	BlueCare PPO Gold 28							
55957PA0270027	BlueCare PPO Silver 14							
55957PA0270024	BlueCare PPO Silver 11							
55957PA0270025	BlueCare PPO Silver 12							
55957PA0270026	BlueCare PPO Silver 13							
55957PA0290024	BlueCare Custom PPO Gold 28							
55957PA0290028	BlueCare Custom PPO Silver 14							
55957PA0290025	BlueCare Custom PPO Silver 11							
55957PA0290026	BlueCare Custom PPO Silver 12							
55957PA0290027	BlueCare Custom PPO Silver 13							

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 6										RATING AREA 7			
		02-01-2018 Number of Covered Lives	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
55957PA0270007	BlueCare PPO Platinum 12														
55957PA0270016	BlueCare PPO Platinum 13														
55957PA0270002	BlueCare PPO Platinum 2														
55957PA0270006	BlueCare PPO Platinum 11														
55957PA0270017	BlueCare PPO Gold 27														
55957PA0270018	BlueCare PPO Gold 15														
55957PA0270008	BlueCare PPO Gold 12														
55957PA0270009	BlueCare PPO Gold 18														
55957PA0270010	BlueCare PPO Gold 19														
55957PA0270011	BlueCare PPO Gold 24														
55957PA0270030	BlueCare PPO Gold 10														
55957PA0270031	BlueCare PPO Gold 2														
55957PA0270032	BlueCare PPO Gold 29														
55957PA0270028	BlueCare PPO Gold 6														
55957PA0270029	BlueCare PPO Gold 9														
55957PA0270013	BlueCare PPO Bronze 4														
55957PA0290007	BlueCare Custom PPO Platinum 12														
55957PA0290008	BlueCare Custom PPO Platinum 13														
55957PA0290002	BlueCare Custom PPO Platinum 2														
55957PA0290006	BlueCare Custom PPO Platinum 11														
55957PA0290022	BlueCare Custom PPO Gold 27														
55957PA0290012	BlueCare Custom PPO Gold 15														
55957PA0290011	BlueCare Custom PPO Gold 12														
55957PA0290013	BlueCare Custom PPO Gold 18														
55957PA0290014	BlueCare Custom PPO Gold 19														
55957PA0290016	BlueCare Custom PPO Gold 24														
55957PA0290029	BlueCare Custom PPO Gold 10														
55957PA0290030	BlueCare Custom PPO Gold 2														
55957PA0290031	BlueCare Custom PPO Gold 6														
55957PA0290032	BlueCare Custom PPO Gold 9														
55957PA0290033	BlueCare Custom PPO Gold 29														
55957PA0290021	BlueCare Custom PPO Bronze 4														
55957PA0280001	BlueCare QHD PPO Bronze 3														
55957PA0280002	BlueCare QHD PPO Bronze 4														
55957PA0280003	BlueCare QHD PPO Silver 1														
55957PA0280004	BlueCare QHD PPO Gold 1														
55957PA0300001	AffordaBlue Platinum1														
55957PA0300002	AffordaBlue Gold Option 1														
55957PA0370001	Lehigh Valley Flex Blue PPO \$500														
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250														
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000														
55957PA0270023	BlueCare PPO Gold 28														
55957PA0270027	BlueCare PPO Silver 14														
55957PA0270024	BlueCare PPO Silver 11														
55957PA0270025	BlueCare PPO Silver 12														
55957PA0270026	BlueCare PPO Silver 13														
55957PA0290024	BlueCare Custom PPO Gold 28														
55957PA0290028	BlueCare Custom PPO Silver 14														
55957PA0290025	BlueCare Custom PPO Silver 11														
55957PA0290026	BlueCare Custom PPO Silver 12														
55957PA0290027	BlueCare Custom PPO Silver 13														

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover		RATING AREA 8					RATING AREA 9						
		0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
55957PA0270007	BlueCare PPO Platinum 12												
55957PA0270016	BlueCare PPO Platinum 13												
55957PA0270002	BlueCare PPO Platinum 2												
55957PA0270006	BlueCare PPO Platinum 11												
55957PA0270017	BlueCare PPO Gold 27												
55957PA0270018	BlueCare PPO Gold 15												
55957PA0270008	BlueCare PPO Gold 12												
55957PA0270009	BlueCare PPO Gold 18												
55957PA0270010	BlueCare PPO Gold 19												
55957PA0270011	BlueCare PPO Gold 24												
55957PA0270030	BlueCare PPO Gold 10												
55957PA0270031	BlueCare PPO Gold 2												
55957PA0270032	BlueCare PPO Gold 29												
55957PA0270028	BlueCare PPO Gold 6												
55957PA0270029	BlueCare PPO Gold 9												
55957PA0270013	BlueCare PPO Bronze 4												
55957PA0290007	BlueCare Custom PPO Platinum 12												
55957PA0290008	BlueCare Custom PPO Platinum 13												
55957PA0290002	BlueCare Custom PPO Platinum 2												
55957PA0290006	BlueCare Custom PPO Platinum 11												
55957PA0290022	BlueCare Custom PPO Gold 27												
55957PA0290012	BlueCare Custom PPO Gold 15												
55957PA0290011	BlueCare Custom PPO Gold 12												
55957PA0290013	BlueCare Custom PPO Gold 18												
55957PA0290014	BlueCare Custom PPO Gold 19												
55957PA0290016	BlueCare Custom PPO Gold 24												
55957PA0290029	BlueCare Custom PPO Gold 10												
55957PA0290030	BlueCare Custom PPO Gold 2												
55957PA0290031	BlueCare Custom PPO Gold 6												
55957PA0290032	BlueCare Custom PPO Gold 9												
55957PA0290033	BlueCare Custom PPO Gold 29												
55957PA0290021	BlueCare Custom PPO Bronze 4												
55957PA0280001	BlueCare QHD PPO Bronze 3												
55957PA0280002	BlueCare QHD PPO Bronze 4												
55957PA0280003	BlueCare QHD PPO Silver 1												
55957PA0280004	BlueCare QHD PPO Gold 1												
55957PA0300001	AffordaBlue Platinum1												
55957PA0300002	AffordaBlue Gold Option 1												
55957PA0370001	Lehigh Valley Flex Blue PPO \$500												
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250												
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000												
55957PA0270023	BlueCare PPO Gold 28												
55957PA0270027	BlueCare PPO Silver 14												
55957PA0270024	BlueCare PPO Silver 11												
55957PA0270025	BlueCare PPO Silver 12												
55957PA0270026	BlueCare PPO Silver 13												
55957PA0290024	BlueCare Custom PPO Gold 28												
55957PA0290028	BlueCare Custom PPO Silver 14												
55957PA0290025	BlueCare Custom PPO Silver 11												
55957PA0290026	BlueCare Custom PPO Silver 12												
55957PA0290027	BlueCare Custom PPO Silver 13												

Company Name First Priority Life Insurance Co.

Market Small Group

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

RATING AREA 1

02-01-2018 Number of Covered Lives by Rating County					0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Crawford	Clarion	Erie	Forest	McKean	Mercer	Venango	Warren
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off								
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off								
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off								
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off								
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off								
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off								
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off								
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off								
55957PA0270010	BlueCare PPO Gold 19	PPO	Gold	Off								
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off								
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off								
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off								
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off								
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off								
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off								
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off								
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off								
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off								
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off								
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off								
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off								
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off								
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off								
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off								
55957PA0290014	BlueCare Custom PPO Gold 19	PPO	Gold	Off								
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off								
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off								
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off								
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off								
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off								
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off								
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off								
55957PA0280001	BlueCare QHD PPO Bronze 3	PPO	Bronze	Off								
55957PA0280002	BlueCare QHD PPO Bronze 4	PPO	Bronze	Off								
55957PA0280003	BlueCare QHD PPO Silver 1	PPO	Silver	Off								
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off								
55957PA0300001	AffordBlue Platinum1	PPO	Platinum	Off								
55957PA0300002	AffordBlue Gold Option 1	PPO	Gold	Off								
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off								
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off								
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off								
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off								
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off								
55957PA0270024	BlueCare PPO Silver 11	PPO	Silver	Off								
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off								
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off								
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off								
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off								
55957PA0290025	BlueCare Custom PPO Silver 11	PPO	Silver	Off								
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off								
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off								

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover		RATING AREA 2			RATING AREA 3												
		0	0	0	642	468	82	1,607	1,976	667	797	190	69	409	311	486	229
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO Platinum 12				\$556.51	\$556.51	\$556.51	\$556.51	\$556.51	\$556.51	\$556.51	\$556.51	\$556.51	\$556.51	\$556.51	\$556.51	\$556.51
55957PA0270016	BlueCare PPO Platinum 13				\$551.84	\$551.84	\$551.84	\$551.84	\$551.84	\$551.84	\$551.84	\$551.84	\$551.84	\$551.84	\$551.84	\$551.84	\$551.84
55957PA0270002	BlueCare PPO Platinum 2				\$548.31	\$548.31	\$548.31	\$548.31	\$548.31	\$548.31	\$548.31	\$548.31	\$548.31	\$548.31	\$548.31	\$548.31	\$548.31
55957PA0270006	BlueCare PPO Platinum 11				\$537.01	\$537.01	\$537.01	\$537.01	\$537.01	\$537.01	\$537.01	\$537.01	\$537.01	\$537.01	\$537.01	\$537.01	\$537.01
55957PA0270017	BlueCare PPO Gold 27				\$489.67	\$489.67	\$489.67	\$489.67	\$489.67	\$489.67	\$489.67	\$489.67	\$489.67	\$489.67	\$489.67	\$489.67	\$489.67
55957PA0270018	BlueCare PPO Gold 15				\$454.07	\$454.07	\$454.07	\$454.07	\$454.07	\$454.07	\$454.07	\$454.07	\$454.07	\$454.07	\$454.07	\$454.07	\$454.07
55957PA0270008	BlueCare PPO Gold 12				\$471.44	\$471.44	\$471.44	\$471.44	\$471.44	\$471.44	\$471.44	\$471.44	\$471.44	\$471.44	\$471.44	\$471.44	\$471.44
55957PA0270009	BlueCare PPO Gold 18				\$468.77	\$468.77	\$468.77	\$468.77	\$468.77	\$468.77	\$468.77	\$468.77	\$468.77	\$468.77	\$468.77	\$468.77	\$468.77
55957PA0270010	BlueCare PPO Gold 19				\$455.53	\$455.53	\$455.53	\$455.53	\$455.53	\$455.53	\$455.53	\$455.53	\$455.53	\$455.53	\$455.53	\$455.53	\$455.53
55957PA0270011	BlueCare PPO Gold 24				\$463.72	\$463.72	\$463.72	\$463.72	\$463.72	\$463.72	\$463.72	\$463.72	\$463.72	\$463.72	\$463.72	\$463.72	\$463.72
55957PA0270030	BlueCare PPO Gold 10				\$458.16	\$458.16	\$458.16	\$458.16	\$458.16	\$458.16	\$458.16	\$458.16	\$458.16	\$458.16	\$458.16	\$458.16	\$458.16
55957PA0270031	BlueCare PPO Gold 2				\$441.72	\$441.72	\$441.72	\$441.72	\$441.72	\$441.72	\$441.72	\$441.72	\$441.72	\$441.72	\$441.72	\$441.72	\$441.72
55957PA0270032	BlueCare PPO Gold 29				\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02
55957PA0270028	BlueCare PPO Gold 6				\$436.25	\$436.25	\$436.25	\$436.25	\$436.25	\$436.25	\$436.25	\$436.25	\$436.25	\$436.25	\$436.25	\$436.25	\$436.25
55957PA0270029	BlueCare PPO Gold 9				\$432.97	\$432.97	\$432.97	\$432.97	\$432.97	\$432.97	\$432.97	\$432.97	\$432.97	\$432.97	\$432.97	\$432.97	\$432.97
55957PA0270013	BlueCare PPO Bronze 4				\$368.56	\$368.56	\$368.56	\$368.56	\$368.56	\$368.56	\$368.56	\$368.56	\$368.56	\$368.56	\$368.56	\$368.56	\$368.56
55957PA0290007	BlueCare Custom PPO Platinum 12				\$467.46	\$467.46	\$467.46	\$467.46	\$467.46	\$467.46	\$467.46	\$467.46	\$467.46	\$467.46	\$467.46	\$467.46	\$467.46
55957PA0290008	BlueCare Custom PPO Platinum 13				\$463.55	\$463.55	\$463.55	\$463.55	\$463.55	\$463.55	\$463.55	\$463.55	\$463.55	\$463.55	\$463.55	\$463.55	\$463.55
55957PA0290002	BlueCare Custom PPO Platinum 2				\$460.58	\$460.58	\$460.58	\$460.58	\$460.58	\$460.58	\$460.58	\$460.58	\$460.58	\$460.58	\$460.58	\$460.58	\$460.58
55957PA0290006	BlueCare Custom PPO Platinum 11				\$451.09	\$451.09	\$451.09	\$451.09	\$451.09	\$451.09	\$451.09	\$451.09	\$451.09	\$451.09	\$451.09	\$451.09	\$451.09
55957PA0290022	BlueCare Custom PPO Gold 27				\$411.32	\$411.32	\$411.32	\$411.32	\$411.32	\$411.32	\$411.32	\$411.32	\$411.32	\$411.32	\$411.32	\$411.32	\$411.32
55957PA0290012	BlueCare Custom PPO Gold 15				\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42	\$381.42
55957PA0290011	BlueCare Custom PPO Gold 12				\$396.01	\$396.01	\$396.01	\$396.01	\$396.01	\$396.01	\$396.01	\$396.01	\$396.01	\$396.01	\$396.01	\$396.01	\$396.01
55957PA0290013	BlueCare Custom PPO Gold 18				\$393.76	\$393.76	\$393.76	\$393.76	\$393.76	\$393.76	\$393.76	\$393.76	\$393.76	\$393.76	\$393.76	\$393.76	\$393.76
55957PA0290014	BlueCare Custom PPO Gold 19				\$382.65	\$382.65	\$382.65	\$382.65	\$382.65	\$382.65	\$382.65	\$382.65	\$382.65	\$382.65	\$382.65	\$382.65	\$382.65
55957PA0290016	BlueCare Custom PPO Gold 24				\$389.52	\$389.52	\$389.52	\$389.52	\$389.52	\$389.52	\$389.52	\$389.52	\$389.52	\$389.52	\$389.52	\$389.52	\$389.52
55957PA0290029	BlueCare Custom PPO Gold 10				\$384.85	\$384.85	\$384.85	\$384.85	\$384.85	\$384.85	\$384.85	\$384.85	\$384.85	\$384.85	\$384.85	\$384.85	\$384.85
55957PA0290030	BlueCare Custom PPO Gold 2				\$371.05	\$371.05	\$371.05	\$371.05	\$371.05	\$371.05	\$371.05	\$371.05	\$371.05	\$371.05	\$371.05	\$371.05	\$371.05
55957PA0290031	BlueCare Custom PPO Gold 6				\$366.45	\$366.45	\$366.45	\$366.45	\$366.45	\$366.45	\$366.45	\$366.45	\$366.45	\$366.45	\$366.45	\$366.45	\$366.45
55957PA0290032	BlueCare Custom PPO Gold 9				\$363.69	\$363.69	\$363.69	\$363.69	\$363.69	\$363.69	\$363.69	\$363.69	\$363.69	\$363.69	\$363.69	\$363.69	\$363.69
55957PA0290033	BlueCare Custom PPO Gold 29				\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02	\$437.02
55957PA0290021	BlueCare Custom PPO Bronze 4				\$309.59	\$309.59	\$309.59	\$309.59	\$309.59	\$309.59	\$309.59	\$309.59	\$309.59	\$309.59	\$309.59	\$309.59	\$309.59
55957PA0280001	BlueCare QHD PPO Bronze 3				\$362.78	\$362.78	\$362.78	\$362.78	\$362.78	\$362.78	\$362.78	\$362.78	\$362.78	\$362.78	\$362.78	\$362.78	\$362.78
55957PA0280002	BlueCare QHD PPO Bronze 4				\$362.05	\$362.05	\$362.05	\$362.05	\$362.05	\$362.05	\$362.05	\$362.05	\$362.05	\$362.05	\$362.05	\$362.05	\$362.05
55957PA0280003	BlueCare QHD PPO Silver 1				\$411.36	\$411.36	\$411.36	\$411.36	\$411.36	\$411.36	\$411.36	\$411.36	\$411.36	\$411.36	\$411.36	\$411.36	\$411.36
55957PA0280004	BlueCare QHD PPO Gold 1				\$469.39	\$469.39	\$469.39	\$469.39	\$469.39	\$469.39	\$469.39	\$469.39	\$469.39	\$469.39	\$469.39	\$469.39	\$469.39
55957PA0300001	AffordBlue Platinum1				\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40	\$424.40
55957PA0300002	AffordBlue Gold Option 1				\$367.45	\$367.45	\$367.45	\$367.45	\$367.45	\$367.45	\$367.45	\$367.45	\$367.45	\$367.45	\$367.45	\$367.45	\$367.45
55957PA0370001	Lehigh Valley Flex Blue PPO \$500										\$448.51						
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250										\$435.46						
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000										\$377.74						
55957PA0270023	BlueCare PPO Gold 28				\$488.18	\$488.18	\$488.18	\$488.18	\$488.18	\$488.18	\$488.18	\$488.18	\$488.18	\$488.18	\$488.18	\$488.18	\$488.18
55957PA0270027	BlueCare PPO Silver 14				\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97	\$395.97
55957PA0270024	BlueCare PPO Silver 11				\$398.98	\$398.98	\$398.98	\$398.98	\$398.98	\$398.98	\$398.98	\$398.98	\$398.98	\$398.98	\$398.98	\$398.98	\$398.98
55957PA0270025	BlueCare PPO Silver 12				\$397.07	\$397.07	\$397.07	\$397.07	\$397.07	\$397.07	\$397.07	\$397.07	\$397.07	\$397.07	\$397.07	\$397.07	\$397.07
55957PA0270026	BlueCare PPO Silver 13				\$394.58	\$394.58	\$394.58	\$394.58	\$394.58	\$394.58	\$394.58	\$394.58	\$394.58	\$394.58	\$394.58	\$394.58	\$394.58
55957PA0290024	BlueCare Custom PPO Gold 28				\$410.07	\$410.07	\$410.07	\$410.07	\$410.07	\$410.07	\$410.07	\$410.07	\$410.07	\$410.07	\$410.07	\$410.07	\$410.07
55957PA0290028	BlueCare Custom PPO Silver 14				\$332.62	\$332.62	\$332.62	\$332.62	\$332.62	\$332.62	\$332.62	\$332.62	\$332.62	\$332.62	\$332.62	\$332.62	\$332.62
55957PA0290025	BlueCare Custom PPO Silver 11				\$335.14	\$335.14	\$335.14	\$335.14	\$335.14	\$335.14	\$335.14	\$335.14	\$335.14	\$335.14	\$335.14	\$335.14	\$335.14
55957PA0290026	BlueCare Custom PPO Silver 12				\$333.54	\$333.54	\$333.54	\$333.54	\$333.54	\$333.54	\$333.54	\$333.54	\$333.54	\$333.54	\$333.54	\$333.54	\$333.54
55957PA0290027	BlueCare Custom PPO Silver 13				\$331.45	\$331.45	\$331.45	\$331.45	\$331.45	\$331.45	\$331.45	\$331.45	\$331.45	\$331.45	\$331.45	\$331.45	\$331.45

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

RATING AREA 4

02-01-2018 Number of Cover		0	0	0	0	0	0	0	0	0	
HIOS Plan ID	Plan Marketing Name	Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
55957PA0270007	BlueCare PPO Platinum 12										
55957PA0270016	BlueCare PPO Platinum 13										
55957PA0270002	BlueCare PPO Platinum 2										
55957PA0270006	BlueCare PPO Platinum 11										
55957PA0270017	BlueCare PPO Gold 27										
55957PA0270018	BlueCare PPO Gold 15										
55957PA0270008	BlueCare PPO Gold 12										
55957PA0270009	BlueCare PPO Gold 18										
55957PA0270010	BlueCare PPO Gold 19										
55957PA0270011	BlueCare PPO Gold 24										
55957PA0270030	BlueCare PPO Gold 10										
55957PA0270031	BlueCare PPO Gold 2										
55957PA0270032	BlueCare PPO Gold 29										
55957PA0270028	BlueCare PPO Gold 6										
55957PA0270029	BlueCare PPO Gold 9										
55957PA0270013	BlueCare PPO Bronze 4										
55957PA0290007	BlueCare Custom PPO Platinum 12										
55957PA0290008	BlueCare Custom PPO Platinum 13										
55957PA0290002	BlueCare Custom PPO Platinum 2										
55957PA0290006	BlueCare Custom PPO Platinum 11										
55957PA0290022	BlueCare Custom PPO Gold 27										
55957PA0290012	BlueCare Custom PPO Gold 15										
55957PA0290011	BlueCare Custom PPO Gold 12										
55957PA0290013	BlueCare Custom PPO Gold 18										
55957PA0290014	BlueCare Custom PPO Gold 19										
55957PA0290016	BlueCare Custom PPO Gold 24										
55957PA0290029	BlueCare Custom PPO Gold 10										
55957PA0290030	BlueCare Custom PPO Gold 2										
55957PA0290031	BlueCare Custom PPO Gold 6										
55957PA0290032	BlueCare Custom PPO Gold 9										
55957PA0290033	BlueCare Custom PPO Gold 29										
55957PA0290021	BlueCare Custom PPO Bronze 4										
55957PA0280001	BlueCare QHD PPO Bronze 3										
55957PA0280002	BlueCare QHD PPO Bronze 4										
55957PA0280003	BlueCare QHD PPO Silver 1										
55957PA0280004	BlueCare QHD PPO Gold 1										
55957PA0300001	AffordaBlue Platinum1										
55957PA0300002	AffordaBlue Gold Option 1										
55957PA0370001	Lehigh Valley Flex Blue PPO \$500										
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250										
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000										
55957PA0270023	BlueCare PPO Gold 28										
55957PA0270027	BlueCare PPO Silver 14										
55957PA0270024	BlueCare PPO Silver 11										
55957PA0270025	BlueCare PPO Silver 12										
55957PA0270026	BlueCare PPO Silver 13										
55957PA0290024	BlueCare Custom PPO Gold 28										
55957PA0290028	BlueCare Custom PPO Silver 14										
55957PA0290025	BlueCare Custom PPO Silver 11										
55957PA0290026	BlueCare Custom PPO Silver 12										
55957PA0290027	BlueCare Custom PPO Silver 13										

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 5						
		02-01-2018 Number of Covered Lives						
		0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
55957PA0270007	BlueCare PPO Platinum 12							
55957PA0270016	BlueCare PPO Platinum 13							
55957PA0270002	BlueCare PPO Platinum 2							
55957PA0270006	BlueCare PPO Platinum 11							
55957PA0270017	BlueCare PPO Gold 27							
55957PA0270018	BlueCare PPO Gold 15							
55957PA0270008	BlueCare PPO Gold 12							
55957PA0270009	BlueCare PPO Gold 18							
55957PA0270010	BlueCare PPO Gold 19							
55957PA0270011	BlueCare PPO Gold 24							
55957PA0270030	BlueCare PPO Gold 10							
55957PA0270031	BlueCare PPO Gold 2							
55957PA0270032	BlueCare PPO Gold 29							
55957PA0270028	BlueCare PPO Gold 6							
55957PA0270029	BlueCare PPO Gold 9							
55957PA0270013	BlueCare PPO Bronze 4							
55957PA0290007	BlueCare Custom PPO Platinum 12							
55957PA0290008	BlueCare Custom PPO Platinum 13							
55957PA0290002	BlueCare Custom PPO Platinum 2							
55957PA0290006	BlueCare Custom PPO Platinum 11							
55957PA0290022	BlueCare Custom PPO Gold 27							
55957PA0290012	BlueCare Custom PPO Gold 15							
55957PA0290011	BlueCare Custom PPO Gold 12							
55957PA0290013	BlueCare Custom PPO Gold 18							
55957PA0290014	BlueCare Custom PPO Gold 19							
55957PA0290016	BlueCare Custom PPO Gold 24							
55957PA0290029	BlueCare Custom PPO Gold 10							
55957PA0290030	BlueCare Custom PPO Gold 2							
55957PA0290031	BlueCare Custom PPO Gold 6							
55957PA0290032	BlueCare Custom PPO Gold 9							
55957PA0290033	BlueCare Custom PPO Gold 29							
55957PA0290021	BlueCare Custom PPO Bronze 4							
55957PA0280001	BlueCare QHD PPO Bronze 3							
55957PA0280002	BlueCare QHD PPO Bronze 4							
55957PA0280003	BlueCare QHD PPO Silver 1							
55957PA0280004	BlueCare QHD PPO Gold 1							
55957PA0300001	AffordaBlue Platinum1							
55957PA0300002	AffordaBlue Gold Option 1							
55957PA0370001	Lehigh Valley Flex Blue PPO \$500							
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250							
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000							
55957PA0270023	BlueCare PPO Gold 28							
55957PA0270027	BlueCare PPO Silver 14							
55957PA0270024	BlueCare PPO Silver 11							
55957PA0270025	BlueCare PPO Silver 12							
55957PA0270026	BlueCare PPO Silver 13							
55957PA0290024	BlueCare Custom PPO Gold 28							
55957PA0290028	BlueCare Custom PPO Silver 14							
55957PA0290025	BlueCare Custom PPO Silver 11							
55957PA0290026	BlueCare Custom PPO Silver 12							
55957PA0290027	BlueCare Custom PPO Silver 13							

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover		RATING AREA 6										RATING AREA 7			
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
55957PA0270007	BlueCare PPO Platinum 12														
55957PA0270016	BlueCare PPO Platinum 13														
55957PA0270002	BlueCare PPO Platinum 2														
55957PA0270006	BlueCare PPO Platinum 11														
55957PA0270017	BlueCare PPO Gold 27														
55957PA0270018	BlueCare PPO Gold 15														
55957PA0270008	BlueCare PPO Gold 12														
55957PA0270009	BlueCare PPO Gold 18														
55957PA0270010	BlueCare PPO Gold 19														
55957PA0270011	BlueCare PPO Gold 24														
55957PA0270030	BlueCare PPO Gold 10														
55957PA0270031	BlueCare PPO Gold 2														
55957PA0270032	BlueCare PPO Gold 29														
55957PA0270028	BlueCare PPO Gold 6														
55957PA0270029	BlueCare PPO Gold 9														
55957PA0270013	BlueCare PPO Bronze 4														
55957PA0290007	BlueCare Custom PPO Platinum 12														
55957PA0290008	BlueCare Custom PPO Platinum 13														
55957PA0290002	BlueCare Custom PPO Platinum 2														
55957PA0290006	BlueCare Custom PPO Platinum 11														
55957PA0290022	BlueCare Custom PPO Gold 27														
55957PA0290012	BlueCare Custom PPO Gold 15														
55957PA0290011	BlueCare Custom PPO Gold 12														
55957PA0290013	BlueCare Custom PPO Gold 18														
55957PA0290014	BlueCare Custom PPO Gold 19														
55957PA0290016	BlueCare Custom PPO Gold 24														
55957PA0290029	BlueCare Custom PPO Gold 10														
55957PA0290030	BlueCare Custom PPO Gold 2														
55957PA0290031	BlueCare Custom PPO Gold 6														
55957PA0290032	BlueCare Custom PPO Gold 9														
55957PA0290033	BlueCare Custom PPO Gold 29														
55957PA0290021	BlueCare Custom PPO Bronze 4														
55957PA0280001	BlueCare QHD PPO Bronze 3														
55957PA0280002	BlueCare QHD PPO Bronze 4														
55957PA0280003	BlueCare QHD PPO Silver 1														
55957PA0280004	BlueCare QHD PPO Gold 1														
55957PA0300001	AffordaBlue Platinum1														
55957PA0300002	AffordaBlue Gold Option 1														
55957PA0370001	Lehigh Valley Flex Blue PPO \$500														
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250														
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000														
55957PA0270023	BlueCare PPO Gold 28														
55957PA0270027	BlueCare PPO Silver 14														
55957PA0270024	BlueCare PPO Silver 11														
55957PA0270025	BlueCare PPO Silver 12														
55957PA0270026	BlueCare PPO Silver 13														
55957PA0290024	BlueCare Custom PPO Gold 28														
55957PA0290028	BlueCare Custom PPO Silver 14														
55957PA0290025	BlueCare Custom PPO Silver 11														
55957PA0290026	BlueCare Custom PPO Silver 12														
55957PA0290027	BlueCare Custom PPO Silver 13														

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover		RATING AREA 8					RATING AREA 9						
		0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
55957PA0270007	BlueCare PPO Platinum 12												
55957PA0270016	BlueCare PPO Platinum 13												
55957PA0270002	BlueCare PPO Platinum 2												
55957PA0270006	BlueCare PPO Platinum 11												
55957PA0270017	BlueCare PPO Gold 27												
55957PA0270018	BlueCare PPO Gold 15												
55957PA0270008	BlueCare PPO Gold 12												
55957PA0270009	BlueCare PPO Gold 18												
55957PA0270010	BlueCare PPO Gold 19												
55957PA0270011	BlueCare PPO Gold 24												
55957PA0270030	BlueCare PPO Gold 10												
55957PA0270031	BlueCare PPO Gold 2												
55957PA0270032	BlueCare PPO Gold 29												
55957PA0270028	BlueCare PPO Gold 6												
55957PA0270029	BlueCare PPO Gold 9												
55957PA0270013	BlueCare PPO Bronze 4												
55957PA0290007	BlueCare Custom PPO Platinum 12												
55957PA0290008	BlueCare Custom PPO Platinum 13												
55957PA0290002	BlueCare Custom PPO Platinum 2												
55957PA0290006	BlueCare Custom PPO Platinum 11												
55957PA0290022	BlueCare Custom PPO Gold 27												
55957PA0290012	BlueCare Custom PPO Gold 15												
55957PA0290011	BlueCare Custom PPO Gold 12												
55957PA0290013	BlueCare Custom PPO Gold 18												
55957PA0290014	BlueCare Custom PPO Gold 19												
55957PA0290016	BlueCare Custom PPO Gold 24												
55957PA0290029	BlueCare Custom PPO Gold 10												
55957PA0290030	BlueCare Custom PPO Gold 2												
55957PA0290031	BlueCare Custom PPO Gold 6												
55957PA0290032	BlueCare Custom PPO Gold 9												
55957PA0290033	BlueCare Custom PPO Gold 29												
55957PA0290021	BlueCare Custom PPO Bronze 4												
55957PA0280001	BlueCare QHD PPO Bronze 3												
55957PA0280002	BlueCare QHD PPO Bronze 4												
55957PA0280003	BlueCare QHD PPO Silver 1												
55957PA0280004	BlueCare QHD PPO Gold 1												
55957PA0300001	AffordaBlue Platinum1												
55957PA0300002	AffordaBlue Gold Option 1												
55957PA0370001	Lehigh Valley Flex Blue PPO \$500												
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250												
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000												
55957PA0270023	BlueCare PPO Gold 28												
55957PA0270027	BlueCare PPO Silver 14												
55957PA0270024	BlueCare PPO Silver 11												
55957PA0270025	BlueCare PPO Silver 12												
55957PA0270026	BlueCare PPO Silver 13												
55957PA0290024	BlueCare Custom PPO Gold 28												
55957PA0290028	BlueCare Custom PPO Silver 14												
55957PA0290025	BlueCare Custom PPO Silver 11												
55957PA0290026	BlueCare Custom PPO Silver 12												
55957PA0290027	BlueCare Custom PPO Silver 13												

Company Name First Priority Life Insurance Co.
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				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off
55957PA0270010	BlueCare PPO Gold 19	PPO	Gold	Off
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off
55957PA0290014	BlueCare Custom PPO Gold 19	PPO	Gold	Off
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off
55957PA0280001	BlueCare QHD PPO Bronze 3	PPO	Bronze	Off
55957PA0280002	BlueCare QHD PPO Bronze 4	PPO	Bronze	Off
55957PA0280003	BlueCare QHD PPO Silver 1	PPO	Silver	Off
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off
55957PA0300001	AffordaBlue Platinum1	PPO	Platinum	Off
55957PA0300002	AffordaBlue Gold Option 1	PPO	Gold	Off
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off
55957PA0270024	BlueCare PPO Silver 11	PPO	Silver	Off
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off
55957PA0290025	BlueCare Custom PPO Silver 11	PPO	Silver	Off
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango
						Warren

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 2			RATING AREA 3												
02-01-2018 Number of Cover		0	0	0	642	468	82	1,607	1,976	667	797	190	69	409	311	486	229
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO Platinum 12				\$574.27	\$574.27	\$574.27	\$574.27	\$574.27	\$574.27	\$574.27	\$574.27	\$574.27	\$574.27	\$574.27	\$574.27	\$574.27
55957PA0270016	BlueCare PPO Platinum 13				\$569.46	\$569.46	\$569.46	\$569.46	\$569.46	\$569.46	\$569.46	\$569.46	\$569.46	\$569.46	\$569.46	\$569.46	\$569.46
55957PA0270002	BlueCare PPO Platinum 2				\$565.81	\$565.81	\$565.81	\$565.81	\$565.81	\$565.81	\$565.81	\$565.81	\$565.81	\$565.81	\$565.81	\$565.81	\$565.81
55957PA0270006	BlueCare PPO Platinum 11				\$554.16	\$554.16	\$554.16	\$554.16	\$554.16	\$554.16	\$554.16	\$554.16	\$554.16	\$554.16	\$554.16	\$554.16	\$554.16
55957PA0270017	BlueCare PPO Gold 27				\$505.30	\$505.30	\$505.30	\$505.30	\$505.30	\$505.30	\$505.30	\$505.30	\$505.30	\$505.30	\$505.30	\$505.30	\$505.30
55957PA0270018	BlueCare PPO Gold 15				\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57	\$468.57
55957PA0270008	BlueCare PPO Gold 12				\$486.49	\$486.49	\$486.49	\$486.49	\$486.49	\$486.49	\$486.49	\$486.49	\$486.49	\$486.49	\$486.49	\$486.49	\$486.49
55957PA0270009	BlueCare PPO Gold 18				\$483.73	\$483.73	\$483.73	\$483.73	\$483.73	\$483.73	\$483.73	\$483.73	\$483.73	\$483.73	\$483.73	\$483.73	\$483.73
55957PA0270010	BlueCare PPO Gold 19				\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07	\$470.07
55957PA0270011	BlueCare PPO Gold 24				\$478.52	\$478.52	\$478.52	\$478.52	\$478.52	\$478.52	\$478.52	\$478.52	\$478.52	\$478.52	\$478.52	\$478.52	\$478.52
55957PA0270030	BlueCare PPO Gold 10				\$472.78	\$472.78	\$472.78	\$472.78	\$472.78	\$472.78	\$472.78	\$472.78	\$472.78	\$472.78	\$472.78	\$472.78	\$472.78
55957PA0270031	BlueCare PPO Gold 2				\$455.83	\$455.83	\$455.83	\$455.83	\$455.83	\$455.83	\$455.83	\$455.83	\$455.83	\$455.83	\$455.83	\$455.83	\$455.83
55957PA0270032	BlueCare PPO Gold 29				\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98
55957PA0270028	BlueCare PPO Gold 6				\$450.18	\$450.18	\$450.18	\$450.18	\$450.18	\$450.18	\$450.18	\$450.18	\$450.18	\$450.18	\$450.18	\$450.18	\$450.18
55957PA0270029	BlueCare PPO Gold 9				\$446.79	\$446.79	\$446.79	\$446.79	\$446.79	\$446.79	\$446.79	\$446.79	\$446.79	\$446.79	\$446.79	\$446.79	\$446.79
55957PA0270013	BlueCare PPO Bronze 4				\$380.32	\$380.32	\$380.32	\$380.32	\$380.32	\$380.32	\$380.32	\$380.32	\$380.32	\$380.32	\$380.32	\$380.32	\$380.32
55957PA0290007	BlueCare Custom PPO Platinum 12				\$482.39	\$482.39	\$482.39	\$482.39	\$482.39	\$482.39	\$482.39	\$482.39	\$482.39	\$482.39	\$482.39	\$482.39	\$482.39
55957PA0290008	BlueCare Custom PPO Platinum 13				\$478.34	\$478.34	\$478.34	\$478.34	\$478.34	\$478.34	\$478.34	\$478.34	\$478.34	\$478.34	\$478.34	\$478.34	\$478.34
55957PA0290002	BlueCare Custom PPO Platinum 2				\$475.28	\$475.28	\$475.28	\$475.28	\$475.28	\$475.28	\$475.28	\$475.28	\$475.28	\$475.28	\$475.28	\$475.28	\$475.28
55957PA0290006	BlueCare Custom PPO Platinum 11				\$465.49	\$465.49	\$465.49	\$465.49	\$465.49	\$465.49	\$465.49	\$465.49	\$465.49	\$465.49	\$465.49	\$465.49	\$465.49
55957PA0290022	BlueCare Custom PPO Gold 27				\$424.46	\$424.46	\$424.46	\$424.46	\$424.46	\$424.46	\$424.46	\$424.46	\$424.46	\$424.46	\$424.46	\$424.46	\$424.46
55957PA0290012	BlueCare Custom PPO Gold 15				\$393.60	\$393.60	\$393.60	\$393.60	\$393.60	\$393.60	\$393.60	\$393.60	\$393.60	\$393.60	\$393.60	\$393.60	\$393.60
55957PA0290011	BlueCare Custom PPO Gold 12				\$408.65	\$408.65	\$408.65	\$408.65	\$408.65	\$408.65	\$408.65	\$408.65	\$408.65	\$408.65	\$408.65	\$408.65	\$408.65
55957PA0290013	BlueCare Custom PPO Gold 18				\$406.33	\$406.33	\$406.33	\$406.33	\$406.33	\$406.33	\$406.33	\$406.33	\$406.33	\$406.33	\$406.33	\$406.33	\$406.33
55957PA0290014	BlueCare Custom PPO Gold 19				\$394.86	\$394.86	\$394.86	\$394.86	\$394.86	\$394.86	\$394.86	\$394.86	\$394.86	\$394.86	\$394.86	\$394.86	\$394.86
55957PA0290016	BlueCare Custom PPO Gold 24				\$401.96	\$401.96	\$401.96	\$401.96	\$401.96	\$401.96	\$401.96	\$401.96	\$401.96	\$401.96	\$401.96	\$401.96	\$401.96
55957PA0290029	BlueCare Custom PPO Gold 10				\$397.14	\$397.14	\$397.14	\$397.14	\$397.14	\$397.14	\$397.14	\$397.14	\$397.14	\$397.14	\$397.14	\$397.14	\$397.14
55957PA0290030	BlueCare Custom PPO Gold 2				\$382.89	\$382.89	\$382.89	\$382.89	\$382.89	\$382.89	\$382.89	\$382.89	\$382.89	\$382.89	\$382.89	\$382.89	\$382.89
55957PA0290031	BlueCare Custom PPO Gold 6				\$378.15	\$378.15	\$378.15	\$378.15	\$378.15	\$378.15	\$378.15	\$378.15	\$378.15	\$378.15	\$378.15	\$378.15	\$378.15
55957PA0290032	BlueCare Custom PPO Gold 9				\$375.30	\$375.30	\$375.30	\$375.30	\$375.30	\$375.30	\$375.30	\$375.30	\$375.30	\$375.30	\$375.30	\$375.30	\$375.30
55957PA0290033	BlueCare Custom PPO Gold 29				\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98	\$450.98
55957PA0290021	BlueCare Custom PPO Bronze 4				\$319.47	\$319.47	\$319.47	\$319.47	\$319.47	\$319.47	\$319.47	\$319.47	\$319.47	\$319.47	\$319.47	\$319.47	\$319.47
55957PA0280001	BlueCare QHD PPO Bronze 3				\$374.36	\$374.36	\$374.36	\$374.36	\$374.36	\$374.36	\$374.36	\$374.36	\$374.36	\$374.36	\$374.36	\$374.36	\$374.36
55957PA0280002	BlueCare QHD PPO Bronze 4				\$373.61	\$373.61	\$373.61	\$373.61	\$373.61	\$373.61	\$373.61	\$373.61	\$373.61	\$373.61	\$373.61	\$373.61	\$373.61
55957PA0280003	BlueCare QHD PPO Silver 1				\$424.49	\$424.49	\$424.49	\$424.49	\$424.49	\$424.49	\$424.49	\$424.49	\$424.49	\$424.49	\$424.49	\$424.49	\$424.49
55957PA0280004	BlueCare QHD PPO Gold 1				\$484.38	\$484.38	\$484.38	\$484.38	\$484.38	\$484.38	\$484.38	\$484.38	\$484.38	\$484.38	\$484.38	\$484.38	\$484.38
55957PA0300001	AffordaBlue Platinum1				\$437.95	\$437.95	\$437.95	\$437.95	\$437.95	\$437.95	\$437.95	\$437.95	\$437.95	\$437.95	\$437.95	\$437.95	\$437.95
55957PA0300002	AffordaBlue Gold Option 1				\$379.18	\$379.18	\$379.18	\$379.18	\$379.18	\$379.18	\$379.18	\$379.18	\$379.18	\$379.18	\$379.18	\$379.18	\$379.18
55957PA0370001	Lehigh Valley Flex Blue PPO \$500										\$462.82						
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250										\$449.36						
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000										\$389.80						
55957PA0270023	BlueCare PPO Gold 28				\$503.77	\$503.77	\$503.77	\$503.77	\$503.77	\$503.77	\$503.77	\$503.77	\$503.77	\$503.77	\$503.77	\$503.77	\$503.77
55957PA0270027	BlueCare PPO Silver 14				\$408.62	\$408.62	\$408.62	\$408.62	\$408.62	\$408.62	\$408.62	\$408.62	\$408.62	\$408.62	\$408.62	\$408.62	\$408.62
55957PA0270024	BlueCare PPO Silver 11				\$411.71	\$411.71	\$411.71	\$411.71	\$411.71	\$411.71	\$411.71	\$411.71	\$411.71	\$411.71	\$411.71	\$411.71	\$411.71
55957PA0270025	BlueCare PPO Silver 12				\$409.74	\$409.74	\$409.74	\$409.74	\$409.74	\$409.74	\$409.74	\$409.74	\$409.74	\$409.74	\$409.74	\$409.74	\$409.74
55957PA0270026	BlueCare PPO Silver 13				\$407.18	\$407.18	\$407.18	\$407.18	\$407.18	\$407.18	\$407.18	\$407.18	\$407.18	\$407.18	\$407.18	\$407.18	\$407.18
55957PA0290024	BlueCare Custom PPO Gold 28				\$423.16	\$423.16	\$423.16	\$423.16	\$423.16	\$423.16	\$423.16	\$423.16	\$423.16	\$423.16	\$423.16	\$423.16	\$423.16
55957PA0290028	BlueCare Custom PPO Silver 14				\$343.24	\$343.24	\$343.24	\$343.24	\$343.24	\$343.24	\$343.24	\$343.24	\$343.24	\$343.24	\$343.24	\$343.24	\$343.24
55957PA0290025	BlueCare Custom PPO Silver 11				\$345.84	\$345.84	\$345.84	\$345.84	\$345.84	\$345.84	\$345.84	\$345.84	\$345.84	\$345.84	\$345.84	\$345.84	\$345.84
55957PA0290026	BlueCare Custom PPO Silver 12				\$344.19	\$344.19	\$344.19	\$344.19	\$344.19	\$344.19	\$344.19	\$344.19	\$344.19	\$344.19	\$344.19	\$344.19	\$344.19
55957PA0290027	BlueCare Custom PPO Silver 13				\$342.03	\$342.03	\$342.03	\$342.03	\$342.03	\$342.03	\$342.03	\$342.03	\$342.03	\$342.03	\$342.03	\$342.03	\$342.03

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

	02-01-2018 Number of Cover
HIOS Plan ID	Plan Marketing Name
55957PA0270007	BlueCare PPO Platinum 12
55957PA0270016	BlueCare PPO Platinum 13
55957PA0270002	BlueCare PPO Platinum 2
55957PA0270006	BlueCare PPO Platinum 11
55957PA0270017	BlueCare PPO Gold 27
55957PA0270018	BlueCare PPO Gold 15
55957PA0270008	BlueCare PPO Gold 12
55957PA0270009	BlueCare PPO Gold 18
55957PA0270010	BlueCare PPO Gold 19
55957PA0270011	BlueCare PPO Gold 24
55957PA0270030	BlueCare PPO Gold 10
55957PA0270031	BlueCare PPO Gold 2
55957PA0270032	BlueCare PPO Gold 29
55957PA0270028	BlueCare PPO Gold 6
55957PA0270029	BlueCare PPO Gold 9
55957PA0270013	BlueCare PPO Bronze 4
55957PA0290007	BlueCare Custom PPO Platinum 12
55957PA0290008	BlueCare Custom PPO Platinum 13
55957PA0290002	BlueCare Custom PPO Platinum 2
55957PA0290006	BlueCare Custom PPO Platinum 11
55957PA0290022	BlueCare Custom PPO Gold 27
55957PA0290012	BlueCare Custom PPO Gold 15
55957PA0290011	BlueCare Custom PPO Gold 12
55957PA0290013	BlueCare Custom PPO Gold 18
55957PA0290014	BlueCare Custom PPO Gold 19
55957PA0290016	BlueCare Custom PPO Gold 24
55957PA0290029	BlueCare Custom PPO Gold 10
55957PA0290030	BlueCare Custom PPO Gold 2
55957PA0290031	BlueCare Custom PPO Gold 6
55957PA0290032	BlueCare Custom PPO Gold 9
55957PA0290033	BlueCare Custom PPO Gold 29
55957PA0290021	BlueCare Custom PPO Bronze 4
55957PA0280001	BlueCare QHD PPO Bronze 3
55957PA0280002	BlueCare QHD PPO Bronze 4
55957PA0280003	BlueCare QHD PPO Silver 1
55957PA0280004	BlueCare QHD PPO Gold 1
55957PA0300001	AffordaBlue Platinum1
55957PA0300002	AffordaBlue Gold Option 1
55957PA0370001	Lehigh Valley Flex Blue PPO \$500
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000
55957PA0270023	BlueCare PPO Gold 28
55957PA0270027	BlueCare PPO Silver 14
55957PA0270024	BlueCare PPO Silver 11
55957PA0270025	BlueCare PPO Silver 12
55957PA0270026	BlueCare PPO Silver 13
55957PA0290024	BlueCare Custom PPO Gold 28
55957PA0290028	BlueCare Custom PPO Silver 14
55957PA0290025	BlueCare Custom PPO Silver 11
55957PA0290026	BlueCare Custom PPO Silver 12
55957PA0290027	BlueCare Custom PPO Silver 13

RATING AREA 4

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

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 5						
		02-01-2018 Number of Covered Lives						
		0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
55957PA0270007	BlueCare PPO Platinum 12							
55957PA0270016	BlueCare PPO Platinum 13							
55957PA0270002	BlueCare PPO Platinum 2							
55957PA0270006	BlueCare PPO Platinum 11							
55957PA0270017	BlueCare PPO Gold 27							
55957PA0270018	BlueCare PPO Gold 15							
55957PA0270008	BlueCare PPO Gold 12							
55957PA0270009	BlueCare PPO Gold 18							
55957PA0270010	BlueCare PPO Gold 19							
55957PA0270011	BlueCare PPO Gold 24							
55957PA0270030	BlueCare PPO Gold 10							
55957PA0270031	BlueCare PPO Gold 2							
55957PA0270032	BlueCare PPO Gold 29							
55957PA0270028	BlueCare PPO Gold 6							
55957PA0270029	BlueCare PPO Gold 9							
55957PA0270013	BlueCare PPO Bronze 4							
55957PA0290007	BlueCare Custom PPO Platinum 12							
55957PA0290008	BlueCare Custom PPO Platinum 13							
55957PA0290002	BlueCare Custom PPO Platinum 2							
55957PA0290006	BlueCare Custom PPO Platinum 11							
55957PA0290022	BlueCare Custom PPO Gold 27							
55957PA0290012	BlueCare Custom PPO Gold 15							
55957PA0290011	BlueCare Custom PPO Gold 12							
55957PA0290013	BlueCare Custom PPO Gold 18							
55957PA0290014	BlueCare Custom PPO Gold 19							
55957PA0290016	BlueCare Custom PPO Gold 24							
55957PA0290029	BlueCare Custom PPO Gold 10							
55957PA0290030	BlueCare Custom PPO Gold 2							
55957PA0290031	BlueCare Custom PPO Gold 6							
55957PA0290032	BlueCare Custom PPO Gold 9							
55957PA0290033	BlueCare Custom PPO Gold 29							
55957PA0290021	BlueCare Custom PPO Bronze 4							
55957PA0280001	BlueCare QHD PPO Bronze 3							
55957PA0280002	BlueCare QHD PPO Bronze 4							
55957PA0280003	BlueCare QHD PPO Silver 1							
55957PA0280004	BlueCare QHD PPO Gold 1							
55957PA0300001	AffordaBlue Platinum1							
55957PA0300002	AffordaBlue Gold Option 1							
55957PA0370001	Lehigh Valley Flex Blue PPO \$500							
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250							
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000							
55957PA0270023	BlueCare PPO Gold 28							
55957PA0270027	BlueCare PPO Silver 14							
55957PA0270024	BlueCare PPO Silver 11							
55957PA0270025	BlueCare PPO Silver 12							
55957PA0270026	BlueCare PPO Silver 13							
55957PA0290024	BlueCare Custom PPO Gold 28							
55957PA0290028	BlueCare Custom PPO Silver 14							
55957PA0290025	BlueCare Custom PPO Silver 11							
55957PA0290026	BlueCare Custom PPO Silver 12							
55957PA0290027	BlueCare Custom PPO Silver 13							

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover		RATING AREA 6										RATING AREA 7			
		0	0	0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
55957PA0270007	BlueCare PPO Platinum 12														
55957PA0270016	BlueCare PPO Platinum 13														
55957PA0270002	BlueCare PPO Platinum 2														
55957PA0270006	BlueCare PPO Platinum 11														
55957PA0270017	BlueCare PPO Gold 27														
55957PA0270018	BlueCare PPO Gold 15														
55957PA0270008	BlueCare PPO Gold 12														
55957PA0270009	BlueCare PPO Gold 18														
55957PA0270010	BlueCare PPO Gold 19														
55957PA0270011	BlueCare PPO Gold 24														
55957PA0270030	BlueCare PPO Gold 10														
55957PA0270031	BlueCare PPO Gold 2														
55957PA0270032	BlueCare PPO Gold 29														
55957PA0270028	BlueCare PPO Gold 6														
55957PA0270029	BlueCare PPO Gold 9														
55957PA0270013	BlueCare PPO Bronze 4														
55957PA0290007	BlueCare Custom PPO Platinum 12														
55957PA0290008	BlueCare Custom PPO Platinum 13														
55957PA0290002	BlueCare Custom PPO Platinum 2														
55957PA0290006	BlueCare Custom PPO Platinum 11														
55957PA0290022	BlueCare Custom PPO Gold 27														
55957PA0290012	BlueCare Custom PPO Gold 15														
55957PA0290011	BlueCare Custom PPO Gold 12														
55957PA0290013	BlueCare Custom PPO Gold 18														
55957PA0290014	BlueCare Custom PPO Gold 19														
55957PA0290016	BlueCare Custom PPO Gold 24														
55957PA0290029	BlueCare Custom PPO Gold 10														
55957PA0290030	BlueCare Custom PPO Gold 2														
55957PA0290031	BlueCare Custom PPO Gold 6														
55957PA0290032	BlueCare Custom PPO Gold 9														
55957PA0290033	BlueCare Custom PPO Gold 29														
55957PA0290021	BlueCare Custom PPO Bronze 4														
55957PA0280001	BlueCare QHD PPO Bronze 3														
55957PA0280002	BlueCare QHD PPO Bronze 4														
55957PA0280003	BlueCare QHD PPO Silver 1														
55957PA0280004	BlueCare QHD PPO Gold 1														
55957PA0300001	AffordaBlue Platinum1														
55957PA0300002	AffordaBlue Gold Option 1														
55957PA0370001	Lehigh Valley Flex Blue PPO \$500														
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250														
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000														
55957PA0270023	BlueCare PPO Gold 28														
55957PA0270027	BlueCare PPO Silver 14														
55957PA0270024	BlueCare PPO Silver 11														
55957PA0270025	BlueCare PPO Silver 12														
55957PA0270026	BlueCare PPO Silver 13														
55957PA0290024	BlueCare Custom PPO Gold 28														
55957PA0290028	BlueCare Custom PPO Silver 14														
55957PA0290025	BlueCare Custom PPO Silver 11														
55957PA0290026	BlueCare Custom PPO Silver 12														
55957PA0290027	BlueCare Custom PPO Silver 13														

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover		RATING AREA 8					RATING AREA 9						
		0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
55957PA0270007	BlueCare PPO Platinum 12												
55957PA0270016	BlueCare PPO Platinum 13												
55957PA0270002	BlueCare PPO Platinum 2												
55957PA0270006	BlueCare PPO Platinum 11												
55957PA0270017	BlueCare PPO Gold 27												
55957PA0270018	BlueCare PPO Gold 15												
55957PA0270008	BlueCare PPO Gold 12												
55957PA0270009	BlueCare PPO Gold 18												
55957PA0270010	BlueCare PPO Gold 19												
55957PA0270011	BlueCare PPO Gold 24												
55957PA0270030	BlueCare PPO Gold 10												
55957PA0270031	BlueCare PPO Gold 2												
55957PA0270032	BlueCare PPO Gold 29												
55957PA0270028	BlueCare PPO Gold 6												
55957PA0270029	BlueCare PPO Gold 9												
55957PA0270013	BlueCare PPO Bronze 4												
55957PA0290007	BlueCare Custom PPO Platinum 12												
55957PA0290008	BlueCare Custom PPO Platinum 13												
55957PA0290002	BlueCare Custom PPO Platinum 2												
55957PA0290006	BlueCare Custom PPO Platinum 11												
55957PA0290022	BlueCare Custom PPO Gold 27												
55957PA0290012	BlueCare Custom PPO Gold 15												
55957PA0290011	BlueCare Custom PPO Gold 12												
55957PA0290013	BlueCare Custom PPO Gold 18												
55957PA0290014	BlueCare Custom PPO Gold 19												
55957PA0290016	BlueCare Custom PPO Gold 24												
55957PA0290029	BlueCare Custom PPO Gold 10												
55957PA0290030	BlueCare Custom PPO Gold 2												
55957PA0290031	BlueCare Custom PPO Gold 6												
55957PA0290032	BlueCare Custom PPO Gold 9												
55957PA0290033	BlueCare Custom PPO Gold 29												
55957PA0290021	BlueCare Custom PPO Bronze 4												
55957PA0280001	BlueCare QHD PPO Bronze 3												
55957PA0280002	BlueCare QHD PPO Bronze 4												
55957PA0280003	BlueCare QHD PPO Silver 1												
55957PA0280004	BlueCare QHD PPO Gold 1												
55957PA0300001	AffordaBlue Platinum1												
55957PA0300002	AffordaBlue Gold Option 1												
55957PA0370001	Lehigh Valley Flex Blue PPO \$500												
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250												
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000												
55957PA0270023	BlueCare PPO Gold 28												
55957PA0270027	BlueCare PPO Silver 14												
55957PA0270024	BlueCare PPO Silver 11												
55957PA0270025	BlueCare PPO Silver 12												
55957PA0270026	BlueCare PPO Silver 13												
55957PA0290024	BlueCare Custom PPO Gold 28												
55957PA0290028	BlueCare Custom PPO Silver 14												
55957PA0290025	BlueCare Custom PPO Silver 11												
55957PA0290026	BlueCare Custom PPO Silver 12												
55957PA0290027	BlueCare Custom PPO Silver 13												

Company Name First Priority Life Insurance Co.
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				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
55957PA0270007	BlueCare PPO Platinum 12	PPO	Platinum	Off
55957PA0270016	BlueCare PPO Platinum 13	PPO	Platinum	Off
55957PA0270002	BlueCare PPO Platinum 2	PPO	Platinum	Off
55957PA0270006	BlueCare PPO Platinum 11	PPO	Platinum	Off
55957PA0270017	BlueCare PPO Gold 27	PPO	Gold	Off
55957PA0270018	BlueCare PPO Gold 15	PPO	Gold	Off
55957PA0270008	BlueCare PPO Gold 12	PPO	Gold	Off
55957PA0270009	BlueCare PPO Gold 18	PPO	Gold	Off
55957PA0270010	BlueCare PPO Gold 19	PPO	Gold	Off
55957PA0270011	BlueCare PPO Gold 24	PPO	Gold	Off
55957PA0270030	BlueCare PPO Gold 10	PPO	Gold	Off
55957PA0270031	BlueCare PPO Gold 2	PPO	Gold	Off
55957PA0270032	BlueCare PPO Gold 29	PPO	Gold	Off
55957PA0270028	BlueCare PPO Gold 6	PPO	Gold	Off
55957PA0270029	BlueCare PPO Gold 9	PPO	Gold	Off
55957PA0270013	BlueCare PPO Bronze 4	PPO	Bronze	Off
55957PA0290007	BlueCare Custom PPO Platinum 12	PPO	Platinum	Off
55957PA0290008	BlueCare Custom PPO Platinum 13	PPO	Platinum	Off
55957PA0290002	BlueCare Custom PPO Platinum 2	PPO	Platinum	Off
55957PA0290006	BlueCare Custom PPO Platinum 11	PPO	Platinum	Off
55957PA0290022	BlueCare Custom PPO Gold 27	PPO	Gold	Off
55957PA0290012	BlueCare Custom PPO Gold 15	PPO	Gold	Off
55957PA0290011	BlueCare Custom PPO Gold 12	PPO	Gold	Off
55957PA0290013	BlueCare Custom PPO Gold 18	PPO	Gold	Off
55957PA0290014	BlueCare Custom PPO Gold 19	PPO	Gold	Off
55957PA0290016	BlueCare Custom PPO Gold 24	PPO	Gold	Off
55957PA0290029	BlueCare Custom PPO Gold 10	PPO	Gold	Off
55957PA0290030	BlueCare Custom PPO Gold 2	PPO	Gold	Off
55957PA0290031	BlueCare Custom PPO Gold 6	PPO	Gold	Off
55957PA0290032	BlueCare Custom PPO Gold 9	PPO	Gold	Off
55957PA0290033	BlueCare Custom PPO Gold 29	PPO	Gold	Off
55957PA0290021	BlueCare Custom PPO Bronze 4	PPO	Bronze	Off
55957PA0280001	BlueCare QHD PPO Bronze 3	PPO	Bronze	Off
55957PA0280002	BlueCare QHD PPO Bronze 4	PPO	Bronze	Off
55957PA0280003	BlueCare QHD PPO Silver 1	PPO	Silver	Off
55957PA0280004	BlueCare QHD PPO Gold 1	PPO	Gold	Off
55957PA0300001	AffordaBlue Platinum1	PPO	Platinum	Off
55957PA0300002	AffordaBlue Gold Option 1	PPO	Gold	Off
55957PA0370001	Lehigh Valley Flex Blue PPO \$500	PPO	Gold	Off
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250	PPO	Gold	Off
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000	PPO	Silver	Off
55957PA0270023	BlueCare PPO Gold 28	PPO	Gold	Off
55957PA0270027	BlueCare PPO Silver 14	PPO	Silver	Off
55957PA0270024	BlueCare PPO Silver 11	PPO	Silver	Off
55957PA0270025	BlueCare PPO Silver 12	PPO	Silver	Off
55957PA0270026	BlueCare PPO Silver 13	PPO	Silver	Off
55957PA0290024	BlueCare Custom PPO Gold 28	PPO	Gold	Off
55957PA0290028	BlueCare Custom PPO Silver 14	PPO	Silver	Off
55957PA0290025	BlueCare Custom PPO Silver 11	PPO	Silver	Off
55957PA0290026	BlueCare Custom PPO Silver 12	PPO	Silver	Off
55957PA0290027	BlueCare Custom PPO Silver 13	PPO	Silver	Off

RATING AREA 1

0	0	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango
						Warren

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

	02-01-2018 Number of Cover	RATING AREA 2			RATING AREA 3												
		0	0	0	642	468	82	1,607	1,976	667	797	190	69	409	311	486	229
HIOS Plan ID	Plan Marketing Name	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
55957PA0270007	BlueCare PPO Platinum 12				\$592.65	\$592.65	\$592.65	\$592.65	\$592.65	\$592.65	\$592.65	\$592.65	\$592.65	\$592.65	\$592.65	\$592.65	\$592.65
55957PA0270016	BlueCare PPO Platinum 13				\$587.68	\$587.68	\$587.68	\$587.68	\$587.68	\$587.68	\$587.68	\$587.68	\$587.68	\$587.68	\$587.68	\$587.68	\$587.68
55957PA0270002	BlueCare PPO Platinum 2				\$583.92	\$583.92	\$583.92	\$583.92	\$583.92	\$583.92	\$583.92	\$583.92	\$583.92	\$583.92	\$583.92	\$583.92	\$583.92
55957PA0270006	BlueCare PPO Platinum 11				\$571.89	\$571.89	\$571.89	\$571.89	\$571.89	\$571.89	\$571.89	\$571.89	\$571.89	\$571.89	\$571.89	\$571.89	\$571.89
55957PA0270017	BlueCare PPO Gold 27				\$521.47	\$521.47	\$521.47	\$521.47	\$521.47	\$521.47	\$521.47	\$521.47	\$521.47	\$521.47	\$521.47	\$521.47	\$521.47
55957PA0270018	BlueCare PPO Gold 15				\$483.56	\$483.56	\$483.56	\$483.56	\$483.56	\$483.56	\$483.56	\$483.56	\$483.56	\$483.56	\$483.56	\$483.56	\$483.56
55957PA0270008	BlueCare PPO Gold 12				\$502.06	\$502.06	\$502.06	\$502.06	\$502.06	\$502.06	\$502.06	\$502.06	\$502.06	\$502.06	\$502.06	\$502.06	\$502.06
55957PA0270009	BlueCare PPO Gold 18				\$499.21	\$499.21	\$499.21	\$499.21	\$499.21	\$499.21	\$499.21	\$499.21	\$499.21	\$499.21	\$499.21	\$499.21	\$499.21
55957PA0270010	BlueCare PPO Gold 19				\$485.11	\$485.11	\$485.11	\$485.11	\$485.11	\$485.11	\$485.11	\$485.11	\$485.11	\$485.11	\$485.11	\$485.11	\$485.11
55957PA0270011	BlueCare PPO Gold 24				\$493.83	\$493.83	\$493.83	\$493.83	\$493.83	\$493.83	\$493.83	\$493.83	\$493.83	\$493.83	\$493.83	\$493.83	\$493.83
55957PA0270030	BlueCare PPO Gold 10				\$487.91	\$487.91	\$487.91	\$487.91	\$487.91	\$487.91	\$487.91	\$487.91	\$487.91	\$487.91	\$487.91	\$487.91	\$487.91
55957PA0270031	BlueCare PPO Gold 2				\$470.41	\$470.41	\$470.41	\$470.41	\$470.41	\$470.41	\$470.41	\$470.41	\$470.41	\$470.41	\$470.41	\$470.41	\$470.41
55957PA0270032	BlueCare PPO Gold 29				\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41
55957PA0270028	BlueCare PPO Gold 6				\$464.58	\$464.58	\$464.58	\$464.58	\$464.58	\$464.58	\$464.58	\$464.58	\$464.58	\$464.58	\$464.58	\$464.58	\$464.58
55957PA0270029	BlueCare PPO Gold 9				\$461.08	\$461.08	\$461.08	\$461.08	\$461.08	\$461.08	\$461.08	\$461.08	\$461.08	\$461.08	\$461.08	\$461.08	\$461.08
55957PA0270013	BlueCare PPO Bronze 4				\$392.49	\$392.49	\$392.49	\$392.49	\$392.49	\$392.49	\$392.49	\$392.49	\$392.49	\$392.49	\$392.49	\$392.49	\$392.49
55957PA0290007	BlueCare Custom PPO Platinum 12				\$497.82	\$497.82	\$497.82	\$497.82	\$497.82	\$497.82	\$497.82	\$497.82	\$497.82	\$497.82	\$497.82	\$497.82	\$497.82
55957PA0290008	BlueCare Custom PPO Platinum 13				\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65	\$493.65
55957PA0290002	BlueCare Custom PPO Platinum 2				\$490.49	\$490.49	\$490.49	\$490.49	\$490.49	\$490.49	\$490.49	\$490.49	\$490.49	\$490.49	\$490.49	\$490.49	\$490.49
55957PA0290006	BlueCare Custom PPO Platinum 11				\$480.39	\$480.39	\$480.39	\$480.39	\$480.39	\$480.39	\$480.39	\$480.39	\$480.39	\$480.39	\$480.39	\$480.39	\$480.39
55957PA0290022	BlueCare Custom PPO Gold 27				\$438.04	\$438.04	\$438.04	\$438.04	\$438.04	\$438.04	\$438.04	\$438.04	\$438.04	\$438.04	\$438.04	\$438.04	\$438.04
55957PA0290012	BlueCare Custom PPO Gold 15				\$406.19	\$406.19	\$406.19	\$406.19	\$406.19	\$406.19	\$406.19	\$406.19	\$406.19	\$406.19	\$406.19	\$406.19	\$406.19
55957PA0290011	BlueCare Custom PPO Gold 12				\$421.73	\$421.73	\$421.73	\$421.73	\$421.73	\$421.73	\$421.73	\$421.73	\$421.73	\$421.73	\$421.73	\$421.73	\$421.73
55957PA0290013	BlueCare Custom PPO Gold 18				\$419.34	\$419.34	\$419.34	\$419.34	\$419.34	\$419.34	\$419.34	\$419.34	\$419.34	\$419.34	\$419.34	\$419.34	\$419.34
55957PA0290014	BlueCare Custom PPO Gold 19				\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50	\$407.50
55957PA0290016	BlueCare Custom PPO Gold 24				\$414.82	\$414.82	\$414.82	\$414.82	\$414.82	\$414.82	\$414.82	\$414.82	\$414.82	\$414.82	\$414.82	\$414.82	\$414.82
55957PA0290029	BlueCare Custom PPO Gold 10				\$409.84	\$409.84	\$409.84	\$409.84	\$409.84	\$409.84	\$409.84	\$409.84	\$409.84	\$409.84	\$409.84	\$409.84	\$409.84
55957PA0290030	BlueCare Custom PPO Gold 2				\$395.15	\$395.15	\$395.15	\$395.15	\$395.15	\$395.15	\$395.15	\$395.15	\$395.15	\$395.15	\$395.15	\$395.15	\$395.15
55957PA0290031	BlueCare Custom PPO Gold 6				\$390.25	\$390.25	\$390.25	\$390.25	\$390.25	\$390.25	\$390.25	\$390.25	\$390.25	\$390.25	\$390.25	\$390.25	\$390.25
55957PA0290032	BlueCare Custom PPO Gold 9				\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31	\$387.31
55957PA0290033	BlueCare Custom PPO Gold 29				\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41	\$465.41
55957PA0290021	BlueCare Custom PPO Bronze 4				\$329.70	\$329.70	\$329.70	\$329.70	\$329.70	\$329.70	\$329.70	\$329.70	\$329.70	\$329.70	\$329.70	\$329.70	\$329.70
55957PA0280001	BlueCare QHD PPO Bronze 3				\$386.34	\$386.34	\$386.34	\$386.34	\$386.34	\$386.34	\$386.34	\$386.34	\$386.34	\$386.34	\$386.34	\$386.34	\$386.34
55957PA0280002	BlueCare QHD PPO Bronze 4				\$385.57	\$385.57	\$385.57	\$385.57	\$385.57	\$385.57	\$385.57	\$385.57	\$385.57	\$385.57	\$385.57	\$385.57	\$385.57
55957PA0280003	BlueCare QHD PPO Silver 1				\$438.07	\$438.07	\$438.07	\$438.07	\$438.07	\$438.07	\$438.07	\$438.07	\$438.07	\$438.07	\$438.07	\$438.07	\$438.07
55957PA0280004	BlueCare QHD PPO Gold 1				\$499.88	\$499.88	\$499.88	\$499.88	\$499.88	\$499.88	\$499.88	\$499.88	\$499.88	\$499.88	\$499.88	\$499.88	\$499.88
55957PA0300001	AffordBlue Platinum1				\$451.97	\$451.97	\$451.97	\$451.97	\$451.97	\$451.97	\$451.97	\$451.97	\$451.97	\$451.97	\$451.97	\$451.97	\$451.97
55957PA0300002	AffordBlue Gold Option 1				\$391.32	\$391.32	\$391.32	\$391.32	\$391.32	\$391.32	\$391.32	\$391.32	\$391.32	\$391.32	\$391.32	\$391.32	\$391.32
55957PA0370001	Lehigh Valley Flex Blue PPO \$500										\$477.63						
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250										\$463.74						
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000										\$402.27						
55957PA0270023	BlueCare PPO Gold 28				\$519.89	\$519.89	\$519.89	\$519.89	\$519.89	\$519.89	\$519.89	\$519.89	\$519.89	\$519.89	\$519.89	\$519.89	\$519.89
55957PA0270027	BlueCare PPO Silver 14				\$421.69	\$421.69	\$421.69	\$421.69	\$421.69	\$421.69	\$421.69	\$421.69	\$421.69	\$421.69	\$421.69	\$421.69	\$421.69
55957PA0270024	BlueCare PPO Silver 11				\$424.89	\$424.89	\$424.89	\$424.89	\$424.89	\$424.89	\$424.89	\$424.89	\$424.89	\$424.89	\$424.89	\$424.89	\$424.89
55957PA0270025	BlueCare PPO Silver 12				\$422.86	\$422.86	\$422.86	\$422.86	\$422.86	\$422.86	\$422.86	\$422.86	\$422.86	\$422.86	\$422.86	\$422.86	\$422.86
55957PA0270026	BlueCare PPO Silver 13				\$420.21	\$420.21	\$420.21	\$420.21	\$420.21	\$420.21	\$420.21	\$420.21	\$420.21	\$420.21	\$420.21	\$420.21	\$420.21
55957PA0290024	BlueCare Custom PPO Gold 28				\$436.70	\$436.70	\$436.70	\$436.70	\$436.70	\$436.70	\$436.70	\$436.70	\$436.70	\$436.70	\$436.70	\$436.70	\$436.70
55957PA0290028	BlueCare Custom PPO Silver 14				\$354.22	\$354.22	\$354.22	\$354.22	\$354.22	\$354.22	\$354.22	\$354.22	\$354.22	\$354.22	\$354.22	\$354.22	\$354.22
55957PA0290025	BlueCare Custom PPO Silver 11				\$356.90	\$356.90	\$356.90	\$356.90	\$356.90	\$356.90	\$356.90	\$356.90	\$356.90	\$356.90	\$356.90	\$356.90	\$356.90
55957PA0290026	BlueCare Custom PPO Silver 12				\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20	\$355.20
55957PA0290027	BlueCare Custom PPO Silver 13				\$352.97	\$352.97	\$352.97	\$352.97	\$352.97	\$352.97	\$352.97	\$352.97	\$352.97	\$352.97	\$352.97	\$352.97	\$352.97

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

	02-01-2018 Number of Cover
HIOS Plan ID	Plan Marketing Name
55957PA0270007	BlueCare PPO Platinum 12
55957PA0270016	BlueCare PPO Platinum 13
55957PA0270002	BlueCare PPO Platinum 2
55957PA0270006	BlueCare PPO Platinum 11
55957PA0270017	BlueCare PPO Gold 27
55957PA0270018	BlueCare PPO Gold 15
55957PA0270008	BlueCare PPO Gold 12
55957PA0270009	BlueCare PPO Gold 18
55957PA0270010	BlueCare PPO Gold 19
55957PA0270011	BlueCare PPO Gold 24
55957PA0270030	BlueCare PPO Gold 10
55957PA0270031	BlueCare PPO Gold 2
55957PA0270032	BlueCare PPO Gold 29
55957PA0270028	BlueCare PPO Gold 6
55957PA0270029	BlueCare PPO Gold 9
55957PA0270013	BlueCare PPO Bronze 4
55957PA0290007	BlueCare Custom PPO Platinum 12
55957PA0290008	BlueCare Custom PPO Platinum 13
55957PA0290002	BlueCare Custom PPO Platinum 2
55957PA0290006	BlueCare Custom PPO Platinum 11
55957PA0290022	BlueCare Custom PPO Gold 27
55957PA0290012	BlueCare Custom PPO Gold 15
55957PA0290011	BlueCare Custom PPO Gold 12
55957PA0290013	BlueCare Custom PPO Gold 18
55957PA0290014	BlueCare Custom PPO Gold 19
55957PA0290016	BlueCare Custom PPO Gold 24
55957PA0290029	BlueCare Custom PPO Gold 10
55957PA0290030	BlueCare Custom PPO Gold 2
55957PA0290031	BlueCare Custom PPO Gold 6
55957PA0290032	BlueCare Custom PPO Gold 9
55957PA0290033	BlueCare Custom PPO Gold 29
55957PA0290021	BlueCare Custom PPO Bronze 4
55957PA0280001	BlueCare QHD PPO Bronze 3
55957PA0280002	BlueCare QHD PPO Bronze 4
55957PA0280003	BlueCare QHD PPO Silver 1
55957PA0280004	BlueCare QHD PPO Gold 1
55957PA0300001	AffordaBlue Platinum1
55957PA0300002	AffordaBlue Gold Option 1
55957PA0370001	Lehigh Valley Flex Blue PPO \$500
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000
55957PA0270023	BlueCare PPO Gold 28
55957PA0270027	BlueCare PPO Silver 14
55957PA0270024	BlueCare PPO Silver 11
55957PA0270025	BlueCare PPO Silver 12
55957PA0270026	BlueCare PPO Silver 13
55957PA0290024	BlueCare Custom PPO Gold 28
55957PA0290028	BlueCare Custom PPO Silver 14
55957PA0290025	BlueCare Custom PPO Silver 11
55957PA0290026	BlueCare Custom PPO Silver 12
55957PA0290027	BlueCare Custom PPO Silver 13

RATING AREA 4

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

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

		RATING AREA 5						
		02-01-2018 Number of Covered Lives						
		0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset
55957PA0270007	BlueCare PPO Platinum 12							
55957PA0270016	BlueCare PPO Platinum 13							
55957PA0270002	BlueCare PPO Platinum 2							
55957PA0270006	BlueCare PPO Platinum 11							
55957PA0270017	BlueCare PPO Gold 27							
55957PA0270018	BlueCare PPO Gold 15							
55957PA0270008	BlueCare PPO Gold 12							
55957PA0270009	BlueCare PPO Gold 18							
55957PA0270010	BlueCare PPO Gold 19							
55957PA0270011	BlueCare PPO Gold 24							
55957PA0270030	BlueCare PPO Gold 10							
55957PA0270031	BlueCare PPO Gold 2							
55957PA0270032	BlueCare PPO Gold 29							
55957PA0270028	BlueCare PPO Gold 6							
55957PA0270029	BlueCare PPO Gold 9							
55957PA0270013	BlueCare PPO Bronze 4							
55957PA0290007	BlueCare Custom PPO Platinum 12							
55957PA0290008	BlueCare Custom PPO Platinum 13							
55957PA0290002	BlueCare Custom PPO Platinum 2							
55957PA0290006	BlueCare Custom PPO Platinum 11							
55957PA0290022	BlueCare Custom PPO Gold 27							
55957PA0290012	BlueCare Custom PPO Gold 15							
55957PA0290011	BlueCare Custom PPO Gold 12							
55957PA0290013	BlueCare Custom PPO Gold 18							
55957PA0290014	BlueCare Custom PPO Gold 19							
55957PA0290016	BlueCare Custom PPO Gold 24							
55957PA0290029	BlueCare Custom PPO Gold 10							
55957PA0290030	BlueCare Custom PPO Gold 2							
55957PA0290031	BlueCare Custom PPO Gold 6							
55957PA0290032	BlueCare Custom PPO Gold 9							
55957PA0290033	BlueCare Custom PPO Gold 29							
55957PA0290021	BlueCare Custom PPO Bronze 4							
55957PA0280001	BlueCare QHD PPO Bronze 3							
55957PA0280002	BlueCare QHD PPO Bronze 4							
55957PA0280003	BlueCare QHD PPO Silver 1							
55957PA0280004	BlueCare QHD PPO Gold 1							
55957PA0300001	AffordaBlue Platinum1							
55957PA0300002	AffordaBlue Gold Option 1							
55957PA0370001	Lehigh Valley Flex Blue PPO \$500							
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250							
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000							
55957PA0270023	BlueCare PPO Gold 28							
55957PA0270027	BlueCare PPO Silver 14							
55957PA0270024	BlueCare PPO Silver 11							
55957PA0270025	BlueCare PPO Silver 12							
55957PA0270026	BlueCare PPO Silver 13							
55957PA0290024	BlueCare Custom PPO Gold 28							
55957PA0290028	BlueCare Custom PPO Silver 14							
55957PA0290025	BlueCare Custom PPO Silver 11							
55957PA0290026	BlueCare Custom PPO Silver 12							
55957PA0290027	BlueCare Custom PPO Silver 13							

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover		RATING AREA 6										RATING AREA 7			
HIOS Plan ID	Plan Marketing Name	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York
55957PA0270007	BlueCare PPO Platinum 12														
55957PA0270016	BlueCare PPO Platinum 13														
55957PA0270002	BlueCare PPO Platinum 2														
55957PA0270006	BlueCare PPO Platinum 11														
55957PA0270017	BlueCare PPO Gold 27														
55957PA0270018	BlueCare PPO Gold 15														
55957PA0270008	BlueCare PPO Gold 12														
55957PA0270009	BlueCare PPO Gold 18														
55957PA0270010	BlueCare PPO Gold 19														
55957PA0270011	BlueCare PPO Gold 24														
55957PA0270030	BlueCare PPO Gold 10														
55957PA0270031	BlueCare PPO Gold 2														
55957PA0270032	BlueCare PPO Gold 29														
55957PA0270028	BlueCare PPO Gold 6														
55957PA0270029	BlueCare PPO Gold 9														
55957PA0270013	BlueCare PPO Bronze 4														
55957PA0290007	BlueCare Custom PPO Platinum 12														
55957PA0290008	BlueCare Custom PPO Platinum 13														
55957PA0290002	BlueCare Custom PPO Platinum 2														
55957PA0290006	BlueCare Custom PPO Platinum 11														
55957PA0290022	BlueCare Custom PPO Gold 27														
55957PA0290012	BlueCare Custom PPO Gold 15														
55957PA0290011	BlueCare Custom PPO Gold 12														
55957PA0290013	BlueCare Custom PPO Gold 18														
55957PA0290014	BlueCare Custom PPO Gold 19														
55957PA0290016	BlueCare Custom PPO Gold 24														
55957PA0290029	BlueCare Custom PPO Gold 10														
55957PA0290030	BlueCare Custom PPO Gold 2														
55957PA0290031	BlueCare Custom PPO Gold 6														
55957PA0290032	BlueCare Custom PPO Gold 9														
55957PA0290033	BlueCare Custom PPO Gold 29														
55957PA0290021	BlueCare Custom PPO Bronze 4														
55957PA0280001	BlueCare QHD PPO Bronze 3														
55957PA0280002	BlueCare QHD PPO Bronze 4														
55957PA0280003	BlueCare QHD PPO Silver 1														
55957PA0280004	BlueCare QHD PPO Gold 1														
55957PA0300001	AffordaBlue Platinum1														
55957PA0300002	AffordaBlue Gold Option 1														
55957PA0370001	Lehigh Valley Flex Blue PPO \$500														
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250														
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000														
55957PA0270023	BlueCare PPO Gold 28														
55957PA0270027	BlueCare PPO Silver 14														
55957PA0270024	BlueCare PPO Silver 11														
55957PA0270025	BlueCare PPO Silver 12														
55957PA0270026	BlueCare PPO Silver 13														
55957PA0290024	BlueCare Custom PPO Gold 28														
55957PA0290028	BlueCare Custom PPO Silver 14														
55957PA0290025	BlueCare Custom PPO Silver 11														
55957PA0290026	BlueCare Custom PPO Silver 12														
55957PA0290027	BlueCare Custom PPO Silver 13														

Company Name First Priority Life Insurance Co.
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND

02-01-2018 Number of Cover		RATING AREA 8					RATING AREA 9						
		0	0	0	0	0	0	0	0	0	0	0	0
HIOS Plan ID	Plan Marketing Name	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry
55957PA0270007	BlueCare PPO Platinum 12												
55957PA0270016	BlueCare PPO Platinum 13												
55957PA0270002	BlueCare PPO Platinum 2												
55957PA0270006	BlueCare PPO Platinum 11												
55957PA0270017	BlueCare PPO Gold 27												
55957PA0270018	BlueCare PPO Gold 15												
55957PA0270008	BlueCare PPO Gold 12												
55957PA0270009	BlueCare PPO Gold 18												
55957PA0270010	BlueCare PPO Gold 19												
55957PA0270011	BlueCare PPO Gold 24												
55957PA0270030	BlueCare PPO Gold 10												
55957PA0270031	BlueCare PPO Gold 2												
55957PA0270032	BlueCare PPO Gold 29												
55957PA0270028	BlueCare PPO Gold 6												
55957PA0270029	BlueCare PPO Gold 9												
55957PA0270013	BlueCare PPO Bronze 4												
55957PA0290007	BlueCare Custom PPO Platinum 12												
55957PA0290008	BlueCare Custom PPO Platinum 13												
55957PA0290002	BlueCare Custom PPO Platinum 2												
55957PA0290006	BlueCare Custom PPO Platinum 11												
55957PA0290022	BlueCare Custom PPO Gold 27												
55957PA0290012	BlueCare Custom PPO Gold 15												
55957PA0290011	BlueCare Custom PPO Gold 12												
55957PA0290013	BlueCare Custom PPO Gold 18												
55957PA0290014	BlueCare Custom PPO Gold 19												
55957PA0290016	BlueCare Custom PPO Gold 24												
55957PA0290029	BlueCare Custom PPO Gold 10												
55957PA0290030	BlueCare Custom PPO Gold 2												
55957PA0290031	BlueCare Custom PPO Gold 6												
55957PA0290032	BlueCare Custom PPO Gold 9												
55957PA0290033	BlueCare Custom PPO Gold 29												
55957PA0290021	BlueCare Custom PPO Bronze 4												
55957PA0280001	BlueCare QHD PPO Bronze 3												
55957PA0280002	BlueCare QHD PPO Bronze 4												
55957PA0280003	BlueCare QHD PPO Silver 1												
55957PA0280004	BlueCare QHD PPO Gold 1												
55957PA0300001	AffordaBlue Platinum1												
55957PA0300002	AffordaBlue Gold Option 1												
55957PA0370001	Lehigh Valley Flex Blue PPO \$500												
55957PA0370002	Lehigh Valley Flex Blue PPO \$1250												
55957PA0380001	Lehigh Valley Flex Blue PPO HDHP \$3000												
55957PA0270023	BlueCare PPO Gold 28												
55957PA0270027	BlueCare PPO Silver 14												
55957PA0270024	BlueCare PPO Silver 11												
55957PA0270025	BlueCare PPO Silver 12												
55957PA0270026	BlueCare PPO Silver 13												
55957PA0290024	BlueCare Custom PPO Gold 28												
55957PA0290028	BlueCare Custom PPO Silver 14												
55957PA0290025	BlueCare Custom PPO Silver 11												
55957PA0290026	BlueCare Custom PPO Silver 12												
55957PA0290027	BlueCare Custom PPO Silver 13												

1	Unified Rate Review v4.3																																				
2																																					
3	Company Legal Name:		First Priority Life Insurance Co. State:										PA																								
4	HIOS Issuer ID:		55957										Market: Small Group																								
5	Effective Date of Rate Change(s):		01/01/2019																																		
6																																					
7																																					
8	Market Level Calculations (Same for all Plans)																																				
9																																					
10																																					
11	Section I: Experience period data																																				
12	Experience Period:		01/01/2017		to		12/31/2017																														
13							Experience Period																														
14							Aggregate Amount		PMPM		% of Prem																										
15	Premiums (net of MLR Rebate) in Experience Period:						\$205,000,538				\$472.91		100.00%																								
16	Incurred Claims in Experience Period						\$180,870,753				417.25		88.23%																								
17	Allowed Claims:						\$211,826,980				488.66		103.33%																								
18	Index Rate of Experience Period												\$488.66																								
19	Experience Period Member Months						433,488																														
20																																					
21	Section II: Allowed Claims, PMPM basis																																				
22																																					
23																																					
24																																					
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Company Legal Name:
HIOS Issuer ID:
Effective Date of Rate Change(s):

First Priority Life Insurance Co.
55957
01/01/2019

PA
Small Group

Section I: General Product and Plan Information

Product ID		Terminated Product										BlueCare PPD									
Product ID		55957PA006										55957PA027									
Not Applicable		Not Applicable										Not Applicable									
AV Metal Value		0.903										0.918									
AV Pricing Value		1.222										1.230									
Terminated Category		Terminated PPO										Terminated PPO									
Plan Name		BlueCare PPO Platinum 1										BlueCare PPO Silver 1									
Plan ID (Standard Component ID)		55957PA0270001										55957PA0270011									
Exchange Plan?		No										No									
Historical Rate Increase - Calendar Year - 1		0.00%										0.00%									
Historical Rate Increase - Calendar Year - 2		0.00%										0.00%									
Historical Rate Increase - Calendar Year - 3		0.00%										0.00%									
Historical Rate Increase - Calendar Year - 4		0.00%										0.00%									
Effective Date of Precedent Rates		01/01/2017										01/01/2017									
Rate Change % (over prior filing)		12.55%										12.05%									
Cumulative Rate Change % (over 12 mos prior)		16.98%										16.29%									
Projected Rate Change % (over 12 mos prior)		27.61%										27.64%									
Product Rate Increase %		0.00%										18.37%									

Plan ID (Standard Component ID):	Total	55957PA0060001	55957PA02
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Standard Component ID:	Total	5595.P7A020001	5595.P7A02.70001	5595.P7A02.70002	5595.P7A02.70003	5595.P7A02.70004	5595.P7A02.70005	5595.P7A02.70006	5595.P7A02.70007	5595.P7A02.70008	5595.P7A02.70009	5595.P7A02.70010	5595.P7A02.70011	5595.P7A02.70012	5595.P7A02.70013	5595.P7A02.70014	5595.P7A02.70015	5595.P7A02.70016	5595.P7A02.70017	5595.P7A02.70018	5595.P7A02.70019	5595.P7A02.70020	5595.P7A02.70021	5595.P7A02.70022
Equipment	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Int'l	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Professional	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Prescription Drug	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Capitation	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Administration	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Taxes & Fees	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Rent & Profit Charge	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total Rate Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Member Cost Share Increase	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Average Current Rate PNM#	5587.17	\$0.00	\$0.00	\$795.11	\$0.00	\$0.00	\$0.00	\$741.45	\$773.21	\$648.79	\$642.84	\$620.30	\$612.31	\$662.11	\$0.00	\$0.00	\$796.51	\$679.17	\$619.03	\$0.00	\$0.00	\$0.00	\$0.00	
Projected Member Months	83,364	0	0	5,520	0	0	0	793	2,292	1,228	912	72	2,660	214	0	0	1,500	1,464	308	0	0	0	0	

Plan ID (Standard Component ID):

[illegible]

Plan ID (Standard Component ID):

Plan ID (Standard Contract ID):	Total	55957PA02000001	55957PA02700001	55957PA02700002	55957PA02700003	55957PA02700004	55957PA02700005	55957PA02700006	55957PA02700007	55957PA02700008	55957PA02700009	55957PA02700010	55957PA02700011	55957PA02700012	55957PA02700013	55957PA02700014	55957PA02700015	55957PA02700016	55957PA02700017	55957PA02700018	55957PA02700019	55957PA02700020	55957PA02700021	55957PA02700022
Plan Adjusted Index Rate	\$666.03	\$0.00	\$0.00	\$0.00	\$841.57	\$0.00	\$0.00	\$824.23	\$854.15	\$739.48	\$699.17	\$713.74	\$685.18	\$0.00	\$846.99	\$741.57	\$696.93	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Month-End Premium (TP)	\$3,354	\$0.00	\$0.00	\$0.00	\$3,354	\$0.00	\$0.00	\$3,354	\$3,354	\$3,354	\$3,354	\$3,354	\$3,354	\$0.00	\$3,354	\$3,354	\$3,354	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total Premium (TP)	\$51,530,511	\$0	\$0	\$0	\$4,738,815	\$0	\$0	\$6,293,375	\$1,887,680	\$1,205,508	\$632,631	\$48,534	\$4,570,122	\$117,804	\$0	\$0	\$1,224,307	\$1,060,829	\$72,508	\$0	\$0	\$0	\$0	\$0
EHB Percent of TP, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
State-mandated benefits portion of TP that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TP	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Allowed Claims (TAC)	\$60,433,586	\$0	\$0	\$0	\$4,702,165	\$0	\$0	\$6,745,658	\$1,952,421	\$1,382,383	\$729,593	\$57,599	\$5,327,935	\$159,998	\$0	\$0	\$1,277,762	\$1,171,186	\$86,399	\$0	\$0	\$0	\$0	\$0
EHB Percent of TAC, [see instructions]	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
State-mandated benefits portion of TAC that are other than EHB	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other benefits portion of TAC	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Allowed Claims which are not the issuer's obligation	\$8,779,341	\$0	\$0	\$0	\$180,333	\$0	\$0	\$67,343	\$131,097	\$219,129	\$119,134	\$10,766	\$917,996	\$46,323	\$0	\$0	\$95,788	\$147,539	\$16,374	\$0	\$0	\$0	\$0	\$0
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Portion of above payable by HHS on behalf of insured person, as %	0.00%	#DIV/0!	#DIV/0!	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	0.00%	0.00%	0.00%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Total Incurred claims, payable with issuer funds	\$51,654,645	\$0	\$0	\$0	\$4,321,832	\$0	\$0	\$6,678,316	\$1,821,324	\$1,163,254	\$610,457	\$46,833	\$4,409,939	\$113,675	\$0	\$0	\$1,181,974	\$1,023,646	\$70,025	\$0	\$0	\$0	\$0	\$0
Net Amt of Rem	\$0	\$0	\$0	\$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	\$3,871,751	\$0	\$0	\$0	\$256,370	\$0	\$0	\$36,784	\$106,449	\$80,255	\$42,357	\$3,344	\$309,316	\$10,032	\$0	\$0	\$69,666	\$67,994	\$5,016	\$0	\$0	\$0	\$0	\$0

[illegible]

\$697.08	\$568.71	\$566.98	\$563.43	\$565.42	\$622.93	\$618.24	\$654.21	\$630.75	\$624.03	\$518.02	\$516.98	\$587.38	\$670.25	#DIV/0!	\$657.67	#DIV/0!	#DIV/0!	#DIV/0!	\$644.12	\$667.50	\$661.91	#DIV/0!	#DIV/0!	\$565.47	\$544.64
\$799.99	\$762.95	\$762.95	\$762.95	\$762.95	\$799.99	\$799.99	\$799.99	\$799.99	\$799.99	\$740.73	\$740.73	\$762.95	\$799.99	#DIV/0!	\$715.55	#DIV/0!	#DIV/0!	#DIV/0!	\$715.55	\$715.55	\$715.55	#DIV/0!	#DIV/0!	\$671.99	\$671.99
\$799.99	\$762.95	\$762.95	\$762.95	\$762.95	\$799.99	\$799.99	\$799.99	\$799.99	\$799.99	\$740.73	\$740.73	\$762.95	\$799.99	#DIV/0!	\$715.55	#DIV/0!	#DIV/0!	#DIV/0!	\$715.55	\$715.55	\$715.55	#DIV/0!	#DIV/0!	\$671.99	\$671.99

[illegible]

Part II of the Preliminary Justification

First Priority Life Insurance Company (FPLIC) – Small Group Market

Scope and Range:

First Priority Life Insurance Company (FPLIC) is requesting a weighted average rate increase of 18.9% weighted on the projected enrollment for renewing plans shown in the Unified Rate Review Template for its 2019 ACA qualifying small group products with effective dates from January 1, 2019 to December 31, 2019. This will impact 7,933 individuals.

Due to changes in benefits, metal levels and plan design pricing relativities some plans will be seeing a rate increase greater than 15% with average increases ranging from 15.2% to 29.3% as shown in the Unified Rate Review Template.

The proposed increases are being driven by rising medical care costs, which are expected to continue through the remainder of 2018 and throughout 2019 as a result of both higher utilization and the increasing cost of healthcare services), and the underlying morbidity of the population within FPLIC's ACA products. Unlike many other regions of the state and nation, FPLIC's 13-county service area in northeastern and north central Pennsylvania has a lack of tertiary care facilities (i.e., facilities that provide higher level care such as transplants), which drives a necessary use of out-of-area providers by our members. This drives up the cost of care since services utilized outside the FPLIC service area generally come at a higher cost.

Lower cost small groups are expected to remain outside the ACA single-risk pool for most of 2019 due to more favorable premium rates afforded to them in the pre ACA rating formula. The remaining population expected to enroll in the ACA qualifying products represents a small portion of the pool, and those groups generally have unfavorable demographics and higher than average claim costs.

Historical Financial Experience:

FPLIC's Small Group ACA segment reported a financial loss in 2017.

Change in Medical Service Costs:

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

Change in Benefits:

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

Administrative Costs, Anticipated Operating Results, and Medical Loss Ratio:

Relative to the 2018 rate filing, taxes and fees are lower since the Health Insurance Provider Fee was waived for 2019. The anticipated operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum

Redacted Version

First Priority Life Insurance Company

Small Group Rate Filing

Effective January 1, 2019

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I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for First Priority Life Insurance Company's ("FPLIC") Small Group block of business rate filing ("Filing"), for products with effective dates in calendar year 2019. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the State of Pennsylvania Department of Insurance, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of FPLIC's Filing. However, we recognize that this certification may become a public document. FPLIC makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum prepared by FPLIC that would result in the creation of any duty or liability under any theory of law by FPLIC or its employees to third parties.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

I.1 Company Identifying Information:

- Company Legal Name: First Priority Life Insurance Company
- State: The State of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 55957
- Market: Small Group
- Effective Date: January 1, 2019

II. Proposed Rate Increase(s)

For all rate increases by plan please see the ‘Cum'tive Rate Change % (over 12 mos prior)’ found in Worksheet 2 Row 27 of the URRT. Rate changes vary by plan, as plan benefits need adjusted to help maintain compliance with metal level requirements. Other base rate components (pricing actuarial factor and network discount) are also re-evaluated each year. For 2019, the Company’s proposed rate revisions vary by plan, according to the detail presented in the URRT, Worksheet 2.

The primary drivers of the 18.65% rate increase (weighted on the projected enrollment for renewing plans in the URRT) are anticipated cost and utilization increases impacting claims (such as changes in provider reimbursement levels and the availability of new pharmaceutical treatments), and the underlying morbidity of the population within FPLIC’s ACA products. As transitional coverage has been extended through the end of 2019, FPLIC has attracted higher morbidity groups, while the more favorable groups continue to remain outside of the ACA market. We expect that FPLIC will continue to attract higher morbidity groups in 2019 from groups moving from transitional coverage to ACA coverage.

The increase is being partially offset by a projected increase in receipts from the risk adjustment program, and an increase in claim savings due to negotiated terms with our pharmaceutical benefit manager.

III. Experience Period Premium and Claims

III.1 Paid through Date:

Experience period claims were based on incurred calendar year 2017, paid through February 2018. We only include the non-grandfathered, insured members in FPLIC’s 2017 book-of-business.

III.2 Premiums (net of MLR Rebate) in Experience Period:

The premiums shown for the experience period were based on calendar year 2017 actual revenues, in accordance with the Unified Rate Review Instructions.

Based on preliminary information for calendar year 2017, no MLR rebates are anticipated to be refunded to enrollees. Therefore, we did not include an adjustment for MLR rebates in the 2017 premium amounts.

III.3 Allowed and Incurred Claims Incurred During the Experience Period:

- **Historical Experience:** To complete the URRT historical experience section we chose FPLIC’s current experience for the small group block of business for the period January 1, 2017 through December 31, 2017, with claims paid through February, 2018.

- Claims Incurred During the 12-month experience period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for FPLIC’s book-of-business. This section includes:
 - The amount of claims which were processed through our claims system,
 - Claims processed outside of our claims system (Rx rebates, provider settlements, capitated benefits), and
 - Our best estimate of claims incurred but not paid as of the Paid through Date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from FPLIC’s detailed claim-level historical data. We only include the non-grandfathered, insured members from FPLIC’s 2017 book-of-business.
- Paid Claims: We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2017 plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: FPLIC’s estimate of the remaining incurred but not recorded (IBNR) claims reflects the anticipated IBNR as of the end of the paid claim run out period. The IBNR completion factor of 0.970 was developed for FPLIC’s total small group business through analysis of historical claim completion factors. The completion factor was applied equally to both paid and allowed total claims (as a change in utilization) to complete the experience.

IV. Benefit Categories

Historical cost and utilization data were pulled from FPLIC’s claims systems by the defined benefit categories included in Worksheet 1, Section II of the URRT. This data was used to allocate FPLIC’s total claims into its components on the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the “Other Medical” category. The “Other Medical” category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. The “Capitation” category represents the monthly charge paid to our Vision benefit provider for covering pediatric vision benefits. Prescription drug utilization is converted to a 30-day script count.

V. Projection Factors

V.1 Changes in the Morbidity of the Population Insured

The morbidity adjustment reflects the anticipated changes in the average morbidity of the covered population (beyond allowable rating factors) from the experience period to the rating period. As we have seen through 2017, many of the Small Group market customers have retained their pre-ACA coverage through the transitional coverage provisions, and have yet to join the ACA risk pool. With the transitional coverage provisions extension through the end of 2019 for groups that renew on or prior to October 1, 2019, we continue to believe that many groups, especially lower-risk groups, will continue to retain their current transitional coverage until required to transfer coverage. However, as there is a significant level of transitional policy experience in FPLIC's single risk pool, we anticipate that the morbidity within the ACA products will be considerably worse and reflect this with a Change in Morbidity adjustment increase of 26.4% from the experience period due to the higher-morbidity population selecting these products.

V.2 Changes in Benefits

We made the following adjustments to reflect the expected differences in benefits between the experience period and projection period:

- We reflected the additional cost of the following benefits that must now be covered under the essential health benefit package for members moving into ACA compliant policies from the transitional pre-ACA policies which do not cover these benefits:
 - Pediatric dental benefits: +\$0.46 PMPM
- We reflected the following newly mandated benefits required under state law, which are not reflected in the experience period claims: None.
- We reflected the following new benefits that are not part of the essential health benefit package or required under state law that did not exist in the experience period claims: None
- We made an adjustment to reflect the removal of benefits covered in the experience period claims that will not be covered in the projection period: None.

V.3 Changes in Demographics

We are projecting a slight decrease in the average age from the experience period to the projection period as business migrates into ACA plans from transitional plans. There is no change assumed in the projected area factor.

V.4 Other Adjustments

We are expecting an increase in savings associated with prescription drug rebates from the experience period to the projection period of \$(5.62) PMPM. This increase in rebates is due to new levels of negotiated rebates with our pharmaceutical vendor.

V.5 Trend Factors (cost/utilization)

This development of the CY 2019 rates reflects an annual trend rate of 9.6% (5.2% cost, 4.2% utilization). These trends reflect FPLIC's expectations regarding increases in in-network contractual reimbursement. The annual trend estimates include the impact of provider contracting and anticipated utilization changes to both projected in-network and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

We reflected anticipated changes in the average utilization of services due to differences in average cost sharing requirements during the experience period and average cost sharing requirements in the projection period: +0.2%.

We reflected a reduction in capitation costs for the pediatric vision benefits: -\$0.01 PMPM.

VI. Credibility Manual Rate Development

FPLIC's small group experience is fully credible; no manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is for FPLIC's non-grandfathered plans in 2017. It is large enough to be fully credible. Our results are based 100% on the experience rate, adjusted as described herein.

VIII. Paid to Allowed Ratio

For 2019, an average paid-to-allowed ratio of 85.5% is projected based on the 2019 product portfolio and the projected membership for each plan design.

IX. Risk Adjustment and Reinsurance

IX.1 Projected Risk Adjustments PMPM:

To determine our estimated risk transfer for 2019, we examined historical risk scores calculated from the factors in the HHS Notice of Benefit and Payment Parameters, and other risk adjustment transfer formula components, for those members anticipated to be covered by FPLIC in 2019. We then estimate the statewide average risk scores and other transfer formula components by analyzing the available risk adjustment transfer component information: the Interim Summary Report on Risk Adjustment for the 2017 Benefit Year published by CMS, the PA Insurance Department's calculation of 2017 risk adjustment transfer amounts using the 5/1/2018 RATEE files, prior years' risk adjustment transfer results, publicly available data (such as MLR reports and rate filings), and outside expertise from actuarial consultants. We do not anticipate significant migration into the small group risk pool from external populations (such as the uninsured).

In analyzing the risk transfer components from Highmark's corporate family of businesses, we have noticed a significant difference in results between the various regions (Western, Central, and Northeastern Pennsylvania). Thus when projecting the risk transfer components to 2019, we determine the each region's risk transfer results separately to arrive at the estimated risk transfer results for each company, as appropriate for each company's covered region.

FPLIC considered the impact of the high-cost risk pooling payment for the Small Group market, first implemented in 2018, in its development of its anticipated risk transfer for 2019, and is assuming that the net cost (payments less recoveries) will be negligible for the 2019 rating period.

Given the anticipated profile of the membership within FPLIC in 2019, and the estimated market-wide profile, we are assuming that FPLIC members will have a risk profile slightly higher than the market-wide averages, and that FPLIC will receive a small contribution from the risk adjustment program in 2019, decreasing premiums in the rate development by \$46.44 PMPM.

IX.2 Projected ACA Reinsurance Recoveries Net of Reinsurance:

The Individual ACA Reinsurance program terminated at the end of 2016. For the 2019 rating period, there is no Reinsurance Premium amount to include in the rate development.

X. Non-Benefit Expenses and Profit & Risk

X.1 Administrative Expense Load:

The proposed rates reflect internal administrative costs, including commissions and quality improvement admin. This cost was developed based on its standard expense allocation methods.

X.2 Profit (or Contribution to Surplus) & Risk Margin:

The proposed rates reflect 0% of premium as a risk/contribution to surplus margin. This load was applied to all products and plans. FPLIC has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary action, FPLIC is not waiving any right to include a risk and contingency factor which FPLIC believes is consistent with historical and legal interpretations of FPLIC and the Pennsylvania Insurance Department.

X.3 Taxes and Fees:

The Health Insurance Provider Fee was suspended for 2019, with the fee currently slated to be in effect in 2020. As such, for any groups with renewal dates other than January 1, 2019, the group's renewal period will extend into 2020, where the premiums need to include a charge for this fee. For the 2019 rate development, the quarterly rates have been adjusted so that the appropriate pro rata portion of this fee is collected based on a group's renewal quarter as follows:

Renewal Quarter	Health Insurance Provider Fee
1Q	0.00%
2Q	0.75%
3Q	1.50%
4Q	2.25%

The following taxes and fees were included in the 2019 rate development:

- \$1.92 Per Member Per Annum for the Patient Centered Outcomes Research Fee
- 2.0% for premium tax
- Percent indicated as above based on renewal quarter for the Health Insurance Provider Fee; the average of the above table is 0.9%, which is used in the URRT, Worksheet 2, in determining the projected period Plan Adjusted Index Rate

XI. Projected Loss Ratio

The anticipated medical loss ratio is about 91.1% relative to total premium less taxes and fees. This loss ratio is calculated consistent with the federally prescribed MLR methodology.

XII. Single Risk Pool

As described above the base experience used includes all of FPLIC's small group non-grandfathered members in accordance with the Single Risk Pool regulations. The projected membership and their corresponding premiums and claims only include those members who will be enrolled in a fully ACA-compliant plan in 2019 under FPLIC.

XIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the average allowed claims for the Essential Health benefits for the experience and projected populations, respectively, for FPLIC. It is not adjusted for the risk adjustment program or any other fee. For the projection period, it is the member-weighted average of the quarterly rate indices (Jan 1, Apr 1, Jul 1, and Oct 1) based on the assumed membership distribution effective in each quarter, as shown in the table below.

2019	% of Members	Projected Quarterly Index Rate PMPM
1Q	44.2%	\$644.88
2Q	21.4%	\$658.92
3Q	10.6%	\$673.27
4Q	23.8%	\$687.93
Composite	100.0%	\$661.14

See the sections below for a description of how the projected index rate is adjusted to arrive at each plan adjusted index rate.

XIV. Market Adjusted Index Rate

Please see Exhibit I for a numerical demonstration of the Market Adjusted Index Rate development. The Market Adjusted Index Rate is the Index Rate further adjusted for risk adjustment and the exchange fee (all grossed up from paid to imputed allowed values). The Risk Adjustment factor is developed by taking one minus the grossed up expected risk transfer (net of the fee) and dividing by the projected incurred claims before risk adjustment. The Exchange User Fee factor is developed by adding the expected average exchange fee PMPM to the projected incurred claims after risk adjustment, then dividing by the projected incurred claims after risk adjuster. These adjustments were developed as factors in accordance with the Part III instructions.

XV. Plan Adjusted Index Rates

Plan Adjusted Index Rates are developed by taking the Market Adjusted Index Rate and adjusting for each plan's actuarial value, relative benefit richness, relative network, and remaining administrative expenses (including profit and risk, and taxes and fees). Please see Exhibit II for the development of the Plan Adjusted Index Rate for each plan. The administrative expenses do not vary by plan.

XVI. Calibration

XVI.1 Age Curve Calibration (to age 46, non-smoker, area with 1.0 geographic factor, January 1 effective date):

The projected weighted average age factor is 1.527. Each Plan Adjusted Index Rate represents the rate for an average member (i.e., a member with an age factor is 1.527). Please note that no member will pay these rates because the age factor of 1.527 is not found on the HHS Age Curve. It only represents the average age factor of the projected population. The closest age factor (1.500) is the factor for a person age 46. Please see Exhibit I for the development of the calibration factor.

XVI.2 Geographic Factor Calibration:

FPLIC only participates in region 3, so geographic calibration is not necessary.

XVI.3 Quarterly Trend Factor Calibration:

The Plan Adjusted Index Rate represents the average rate renewing over the four quarters of 2019. Exhibit I also shows the factors to de-trend to calibrate to the rate for a 1/1/2019 renewal.

XVII. Consumer Adjusted Premium Rate Development

The Plan Adjusted Index Rate represents the rate for a non-smoker average age and average geographic member for an average quarterly renewal. FPLIC is filing quarterly Index Rate trends of 2.32% per quarter. The Plan Adjusted Index Rates in Worksheet 2 Row 81 reflect an average combined trend of 3.7% for the four quarter renewal rating period.

The appropriate value to calibrate the Plan Adjusted Index Rate by is located at the bottom of Exhibit I. By applying the 'Combined Calibration Factor' found in Exhibit I to the plan adjusted index rates the resulting value will represent the plan premium for a 46 year old in a 1.0 area on 1/1/2019. The standard HHS Age Curve can be used to calculate any rate found in the QHP rate template.

For quarterly rates beyond the first quarter, there is an additional quarterly trend adjustment related to the Health Insurer Provider Fee (discussed above in Section X.3) that would need to be applied to arrive at the appropriate quarterly plan premium.

XVIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator. No adjustments were needed for any benefits from those values produced by the AV calculator.

XIX. AV Pricing Values

The “URRT AV Pricing Value” shows the adjustment from the Market Average Index Rate to the Plan Adjusted Index Rates on Exhibit II. Please see Exhibit II for the portion of each AV pricing value that is attributable to each of the allowable modifiers.

XX. Membership Projections

Since transitional policy relief was extended through 2019 for groups that renew on or prior to October 1, 2019, we project that the bulk of the members in the small group market will remain outside of the ACA-compliant products, and remain outside the ACA single-risk pool. Thus, we are expecting only a moderate increase in membership in FPLIC from the experience period to the projection period. See row 48 of Worksheet 2 to the URRT to see projected membership by plan.

XXI. Terminated Plans and Products

FPLIC is terminating 22 QHP plans that were active in the 2017 experience period. These plans are being terminated due to changes in the CMS Actuarial Value calculator, which would have valued these plans outside of the regulated metal level bands. These plans will be mapped to a corresponding QHP of similar metal level and plan design, and the experience period members and allowed charges will be moved to the mapped plans in the URRT.

In addition, all other non-grandfathered plans that may have had experience in the base period (2017) will be terminated. Exhibit III lists all terminating QHP plans, as well as their URRT plan mappings.

XXII. Plan Type

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe FPLIC’s plans adequately.

XXIII. Warning Alerts

There are no Warning Alerts generated by Worksheet 2. All results from plan level projections on Worksheet 2 are within tolerable bounds of the Worksheet 1 projected amounts.

XXIV. Actuarial Certification

I am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of FPLIC to accompany its rate filing (for calendar year 2019) for the small group combined market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.

I certify that the percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.

I certify that the benefits included in FPLIC's plans are substantially equivalent to the Essential Health Benefits (EHBs) in the State of Pennsylvania's benchmark plans. I certify that any benefit substitutions are:

- Actuarially equivalent to the benefits being replaced,
- Are made within only the same essential health benefit category,
- Are based on a standardized plan population,
- Are determined regardless of cost-sharing,
- Are not prescription drug benefits, and
- Are based on an analysis performed in accordance with generally accepted actuarial principles and methodologies.

I certify that the AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based entirely on the Federal AV Calculator.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by FPLIC to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed: [Redacted]

Date: 05/18/2018

Exhibit I
First Priority Life Insurance Company (FPLIC)
2019

Pennsylvania Small Group Market Base Rate

	1/1/2019 Values	Trended Values*
CY2019 Projected Period Average Members	6,947	6,947
CY2019 Allowed Claims	\$724.94	\$743.22
Projected Non-EHBs		
None	\$0.00	
CY2019 Allowed Claims for EHB Only (Index Rate)	\$724.94	\$743.22
Market Index Rate Adjustments		
Risk Adjustment (Includes Risk Adjuster Fee)	0.925	
Federal Reinsurance Program (Includes Reinsurance Premium)	1.000	
Exchange User Fee Adjustment	1.000	
CY2019 Market Adjusted Index Rate	\$670.78	\$687.69
Calibration		
Calibration from Plan Adjusted Index Rate to Age 46, 1.0 Area, Non-Smoker, January 1, 2019 Rate		
(a) Average Age Factor	1.527	
(b) Age 46 (Nearest Age on HHS Age Curve) Age Factor	1.500	
(c) Average Geographic Factor	1.000	
(d) Weighted Average Quarterly Trend	1.025	
(e) Weighted Average Quarterly Insurer Fee Impact	1.010	
Combined Calibration Factor $1/((a/b)*c*d*e)$	0.9487	

*Quarterly Index Rate trends are being set at 2.32%.

The following member renewal distribution by quarter is projected: 44.2% / 21.4% / 10.6% / 23.8%.

First Priority Life Insurance Company

Exhibit II - 1

Northeastern, PA (NEPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Index Rate	Plan Adjusted					
								URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
									(i)	(ii)	(iii)	(iv)	(v)
BlueCare PPO	55957PA0270002	Platinum	BlueCare PPO Platinum 2	U	3	Off	\$841.57	1.2218	0.961	1.124	1.000	1.131	1.000
	55957PA0270006	Platinum	BlueCare PPO Platinum 11	U	3	Off	\$824.23	1.1966	0.941	1.124	1.000	1.131	1.000
	55957PA0270007	Platinum	BlueCare PPO Platinum 12	U	3	Off	\$854.15	1.2401	0.975	1.124	1.000	1.131	1.000
	55957PA0270008	Gold	BlueCare PPO Gold 12	U	3	Off	\$723.59	1.0505	0.826	1.124	1.000	1.131	1.000
	55957PA0270009	Gold	BlueCare PPO Gold 18	U	3	Off	\$719.48	1.0445	0.821	1.124	1.000	1.131	1.000
	55957PA0270010	Gold	BlueCare PPO Gold 19	U	3	Off	\$699.17	1.0151	0.798	1.124	1.000	1.131	1.000
	55957PA0270011	Gold	BlueCare PPO Gold 24	U	3	Off	\$711.74	1.0333	0.813	1.124	1.000	1.131	1.000
	55957PA0270013	Bronze	BlueCare PPO Bronze 4	U	3	Off	\$565.68	0.8213	0.646	1.124	1.000	1.131	1.000
	55957PA0270016	Platinum	BlueCare PPO Platinum 13	U	3	Off	\$846.99	1.2297	0.967	1.124	1.000	1.131	1.000
	55957PA0270017	Gold	BlueCare PPO Gold 27	U	3	Off	\$751.57	1.0911	0.858	1.124	1.000	1.131	1.000
	55957PA0270018	Gold	BlueCare PPO Gold 15	U	3	Off	\$696.93	1.0118	0.796	1.124	1.000	1.131	1.000
	55957PA0270023	Gold	BlueCare PPO Gold 28	U	3	Off	\$749.28	1.0878	0.855	1.124	1.000	1.131	1.000
	55957PA0270024	Silver	BlueCare PPO Silver 11	U	3	Off	\$612.37	0.8890	0.699	1.124	1.000	1.131	1.000
	55957PA0270025	Silver	BlueCare PPO Silver 12	U	3	Off	\$609.44	0.8848	0.696	1.124	1.000	1.131	1.000
	55957PA0270026	Silver	BlueCare PPO Silver 13	U	3	Off	\$605.62	0.8792	0.691	1.124	1.000	1.131	1.000
	55957PA0270027	Silver	BlueCare PPO Silver 14	U	3	Off	\$607.76	0.8823	0.694	1.124	1.000	1.131	1.000
	55957PA0270028	Gold	BlueCare PPO Gold 6	U	3	Off	\$669.58	0.9721	0.764	1.124	1.000	1.131	1.000
	55957PA0270029	Gold	BlueCare PPO Gold 9	U	3	Off	\$664.54	0.9648	0.759	1.124	1.000	1.131	1.000
	55957PA0270030	Gold	BlueCare PPO Gold 10	U	3	Off	\$703.20	1.0209	0.803	1.124	1.000	1.131	1.000
	55957PA0270031	Gold	BlueCare PPO Gold 2	U	3	Off	\$677.98	0.9843	0.774	1.124	1.000	1.131	1.000
	55957PA0270032	Gold	BlueCare PPO Gold 29	U	3	Off	\$670.76	0.9738	0.766	1.124	1.000	1.131	1.000

^[1] Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

First Priority Life Insurance Company

Exhibit II - 2

Northeastern, PA (NEPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
							Index Rate		(i)	(ii)	(iii)	(iv)	(v)
BlueCare Custom PPO	55957PA0290002	Platinum	BlueCare Custom PPO Platinum 2	U	3	Off	\$706.92	1.0263	0.961	0.944	1.000	1.131	1.000
	55957PA0290006	Platinum	BlueCare Custom PPO Platinum 11	U	3	Off	\$692.36	1.0052	0.941	0.944	1.000	1.131	1.000
	55957PA0290007	Platinum	BlueCare Custom PPO Platinum 12	U	3	Off	\$717.48	1.0416	0.975	0.944	1.000	1.131	1.000
	55957PA0290008	Platinum	BlueCare Custom PPO Platinum 13	U	3	Off	\$711.47	1.0329	0.967	0.944	1.000	1.131	1.000
	55957PA0290011	Gold	BlueCare Custom PPO Gold 12	U	3	Off	\$607.81	0.8824	0.826	0.944	1.000	1.131	1.000
	55957PA0290012	Gold	BlueCare Custom PPO Gold 15	U	3	Off	\$585.42	0.8499	0.796	0.944	1.000	1.131	1.000
	55957PA0290013	Gold	BlueCare Custom PPO Gold 18	U	3	Off	\$604.37	0.8774	0.821	0.944	1.000	1.131	1.000
	55957PA0290014	Gold	BlueCare Custom PPO Gold 19	U	3	Off	\$587.30	0.8526	0.798	0.944	1.000	1.131	1.000
	55957PA0290016	Gold	BlueCare Custom PPO Gold 24	U	3	Off	\$597.86	0.8680	0.813	0.944	1.000	1.131	1.000
	55957PA0290021	Bronze	BlueCare Custom PPO Bronze 4	U	3	Off	\$475.17	0.6899	0.646	0.944	1.000	1.131	1.000
	55957PA0290022	Gold	BlueCare Custom PPO Gold 27	U	3	Off	\$631.32	0.9165	0.858	0.944	1.000	1.131	1.000
	55957PA0290024	Gold	BlueCare Custom PPO Gold 28	U	3	Off	\$629.40	0.9138	0.855	0.944	1.000	1.131	1.000
	55957PA0290025	Silver	BlueCare Custom PPO Silver 11	U	3	Off	\$514.39	0.7468	0.699	0.944	1.000	1.131	1.000
	55957PA0290026	Silver	BlueCare Custom PPO Silver 12	U	3	Off	\$511.93	0.7432	0.696	0.944	1.000	1.131	1.000
	55957PA0290027	Silver	BlueCare Custom PPO Silver 13	U	3	Off	\$508.72	0.7386	0.691	0.944	1.000	1.131	1.000
	55957PA0290028	Silver	BlueCare Custom PPO Silver 14	U	3	Off	\$510.52	0.7412	0.694	0.944	1.000	1.131	1.000
	55957PA0290029	Gold	BlueCare Custom PPO Gold 10	U	3	Off	\$590.69	0.8576	0.803	0.944	1.000	1.131	1.000
	55957PA0290030	Gold	BlueCare Custom PPO Gold 2	U	3	Off	\$569.50	0.8268	0.774	0.944	1.000	1.131	1.000
	55957PA0290031	Gold	BlueCare Custom PPO Gold 6	U	3	Off	\$562.45	0.8166	0.764	0.944	1.000	1.131	1.000
	55957PA0290032	Gold	BlueCare Custom PPO Gold 9	U	3	Off	\$558.21	0.8104	0.759	0.944	1.000	1.131	1.000
	55957PA0290033	Gold	BlueCare Custom PPO Gold 29	U	3	Off	\$670.76	0.9738	0.766	1.124	1.000	1.131	1.000

^[1] Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

First Priority Life Insurance Company

Exhibit II - 3

Northeastern, PA (NEPA) Regions

Unified Rate Review Template (URRT) AV Pricing Value Development

Plan Design Summary

Product	HIOS Plan ID	Metallic Level	Plan Design Marketing Name	Service Zone	Regions Offered	On or Off Exchange	Plan Adjusted	URRT AV Pricing Value	Portion of URRT AV Pricing Value Attributable to each Allowable Modifier ^[1]				
							Index Rate		(i)	(ii)	(iii)	(iv)	(v)
BlueCare QHD PPO	55957PA0280001	Bronze	BlueCare QHD PPO Bronze 3	U	3	Off	\$556.81	0.8084	0.636	1.124	1.000	1.131	1.000
	55957PA0280002	Bronze	BlueCare QHD PPO Bronze 4	U	3	Off	\$555.70	0.8068	0.634	1.124	1.000	1.131	1.000
	55957PA0280003	Silver	BlueCare QHD PPO Silver 1	U	3	Off	\$631.37	0.9166	0.721	1.124	1.000	1.131	1.000
	55957PA0280004	Gold	BlueCare QHD PPO Gold 1	U	3	Off	\$720.44	1.0459	0.822	1.124	1.000	1.131	1.000
AffordaBlue	55957PA0300001	Platinum	AffordaBlue Platinum1	U	3	Off	\$651.39	0.9457	0.941	0.888	1.000	1.131	1.000
	55957PA0300002	Gold	AffordaBlue Gold Option 1	U	3	Off	\$563.98	0.8188	0.815	0.888	1.000	1.131	1.000
Lehigh Valley Flex Blue	55957PA0370001	Gold	Lehigh Valley Flex Blue PPO \$500	Q	3	Off	\$688.39	0.9994	0.836	1.057	1.000	1.131	1.000
	55957PA0370002	Gold	Lehigh Valley Flex Blue PPO \$1250	Q	3	Off	\$668.36	0.9703	0.812	1.057	1.000	1.131	1.000
	55957PA0380001	Silver	Lehigh Valley Flex Blue PPO HDHP \$3000	Q	3	Off	\$579.77	0.8417	0.704	1.057	1.000	1.131	1.000

^[1] Permitted Plan-Level Adjustments to the Index Rate as prescribed in 45 CFR Part 156, §156.80(d)(2):

- (i) The actuarial value and cost-sharing design of the plan.
- (ii) The plan's provider network, delivery system characteristics, and utilization management practices.
- (iii) The benefits provided under the plan that are in addition to the essential health benefits.
- (iv) Administrative costs, excluding Exchange user fees.
- (v) With respect to catastrophic plans, the expected impact of the specific eligibility categories for those plans.

Exhibit III
First Priority Life Insurance Company (FPLIC)
Small Group Market

Terminated ACA Plans

Exchange	Service Zone	Regions	Terminating Plans		Mapping To...	
			HIOS ID	Plan Design Name	HIOS ID	Plan Design Name
On & Off	U	3	55957PA0270001	BlueCare PPO Platinum 1	55957PA0270002	BlueCare PPO Platinum 2
Off	U	3	55957PA0270003	BlueCare PPO Platinum 3	55957PA0270002	BlueCare PPO Platinum 2
Off	U	3	55957PA0270004	BlueCare PPO Platinum 6	55957PA0270002	BlueCare PPO Platinum 2
Off	U	3	55957PA0270005	BlueCare PPO Platinum 7	55957PA0270002	BlueCare PPO Platinum 2
On & Off	U	3	55957PA0270014	BlueCare PPO Gold 13	55957PA0270018	BlueCare PPO Gold 15
On & Off	U	3	55957PA0270015	BlueCare PPO Silver 5	55957PA0270028	BlueCare PPO Gold 6
Off	U	3	55957PA0270019	BlueCare PPO Silver 2	55957PA0270031	BlueCare PPO Gold 2
Off	U	3	55957PA0270020	BlueCare PPO Silver 6	55957PA0270028	BlueCare PPO Gold 6
Off	U	3	55957PA0270021	BlueCare PPO Silver 9	55957PA0270029	BlueCare PPO Gold 9
Off	U	3	55957PA0270022	BlueCare PPO Silver 10	55957PA0270030	BlueCare PPO Gold 10
On & Off	U	3	55957PA0290001	BlueCare Custom PPO Platinum 1	55957PA0290002	BlueCare Custom PPO Platinum 2
Off	U	3	55957PA0290003	BlueCare Custom PPO Platinum 3	55957PA0290002	BlueCare Custom PPO Platinum 2
Off	U	3	55957PA0290004	BlueCare Custom PPO Platinum 6	55957PA0290002	BlueCare Custom PPO Platinum 2
Off	U	3	55957PA0290005	BlueCare Custom PPO Platinum 7	55957PA0290002	BlueCare Custom PPO Platinum 2
Off	U	3	55957PA0290009	BlueCare Custom PPO Platinum 14	55957PA0290002	BlueCare Custom PPO Platinum 2
Off	U	3	55957PA0290010	BlueCare Custom PPO Platinum 15	55957PA0290002	BlueCare Custom PPO Platinum 2
Off	U	3	55957PA0290015	BlueCare Custom PPO Gold 20	55957PA0290014	BlueCare Custom PPO Gold 19
Off	U	3	55957PA0290017	BlueCare Custom PPO Silver 2	55957PA0290030	BlueCare Custom PPO Gold 2
Off	U	3	55957PA0290018	BlueCare Custom PPO Silver 6	55957PA0290031	BlueCare Custom PPO Gold 6
Off	U	3	55957PA0290019	BlueCare Custom PPO Silver 9	55957PA0290032	BlueCare Custom PPO Gold 9
Off	U	3	55957PA0290020	BlueCare Custom PPO Bronze 3	55957PA0290021	BlueCare Custom PPO Bronze 4
Off	U	3	55957PA0290023	BlueCare Custom PPO Silver 10	55957PA0290029	BlueCare Custom PPO Gold 10

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*	55957			
Federal TIN*	23-2905083			
Rate Effective Date*	1/1/2019			
Rate Expiration Date*	3/31/2019			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
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
55957PA0270007	Rating Area 3	No Preference	0-14	412.59
55957PA0270007	Rating Area 3	No Preference	15	449.26
55957PA0270007	Rating Area 3	No Preference	16	463.28
55957PA0270007	Rating Area 3	No Preference	17	477.31
55957PA0270007	Rating Area 3	No Preference	18	492.41
55957PA0270007	Rating Area 3	No Preference	19	507.51
55957PA0270007	Rating Area 3	No Preference	20	523.15
55957PA0270007	Rating Area 3	No Preference	21	539.33
55957PA0270007	Rating Area 3	No Preference	22	539.33
55957PA0270007	Rating Area 3	No Preference	23	539.33
55957PA0270007	Rating Area 3	No Preference	24	539.33
55957PA0270007	Rating Area 3	No Preference	25	541.49
55957PA0270007	Rating Area 3	No Preference	26	552.27
55957PA0270007	Rating Area 3	No Preference	27	565.22
55957PA0270007	Rating Area 3	No Preference	28	586.25
55957PA0270007	Rating Area 3	No Preference	29	603.51
55957PA0270007	Rating Area 3	No Preference	30	612.14
55957PA0270007	Rating Area 3	No Preference	31	625.08
55957PA0270007	Rating Area 3	No Preference	32	638.03
55957PA0270007	Rating Area 3	No Preference	33	646.12
55957PA0270007	Rating Area 3	No Preference	34	654.75
55957PA0270007	Rating Area 3	No Preference	35	659.06
55957PA0270007	Rating Area 3	No Preference	36	663.38
55957PA0270007	Rating Area 3	No Preference	37	667.69
55957PA0270007	Rating Area 3	No Preference	38	672.01
55957PA0270007	Rating Area 3	No Preference	39	680.63
55957PA0270007	Rating Area 3	No Preference	40	689.26
55957PA0270007	Rating Area 3	No Preference	41	702.21
55957PA0270007	Rating Area 3	No Preference	42	714.61
55957PA0270007	Rating Area 3	No Preference	43	731.87
55957PA0270007	Rating Area 3	No Preference	44	753.44
55957PA0270007	Rating Area 3	No Preference	45	778.79
55957PA0270007	Rating Area 3	No Preference	46	809.00
55957PA0270007	Rating Area 3	No Preference	47	842.97
55957PA0270007	Rating Area 3	No Preference	48	881.80
55957PA0270007	Rating Area 3	No Preference	49	920.10
55957PA0270007	Rating Area 3	No Preference	50	963.24
55957PA0270007	Rating Area 3	No Preference	51	1005.85
55957PA0270007	Rating Area 3	No Preference	52	1052.77
55957PA0270007	Rating Area 3	No Preference	53	1100.23
55957PA0270007	Rating Area 3	No Preference	54	1151.47
55957PA0270007	Rating Area 3	No Preference	55	1202.71
55957PA0270007	Rating Area 3	No Preference	56	1258.26
55957PA0270007	Rating Area 3	No Preference	57	1314.35
55957PA0270007	Rating Area 3	No Preference	58	1374.21
55957PA0270007	Rating Area 3	No Preference	59	1403.88
55957PA0270007	Rating Area 3	No Preference	60	1463.74
55957PA0270007	Rating Area 3	No Preference	61	1515.52
55957PA0270007	Rating Area 3	No Preference	62	1549.50
55957PA0270007	Rating Area 3	No Preference	63	1592.10
55957PA0270007	Rating Area 3	No Preference	64 and over	1617.99
55957PA0270016	Rating Area 3	No Preference	0-14	409.13
55957PA0270016	Rating Area 3	No Preference	15	445.50
55957PA0270016	Rating Area 3	No Preference	16	459.40
55957PA0270016	Rating Area 3	No Preference	17	473.31
55957PA0270016	Rating Area 3	No Preference	18	488.28
55957PA0270016	Rating Area 3	No Preference	19	503.26
55957PA0270016	Rating Area 3	No Preference	20	518.77
55957PA0270016	Rating Area 3	No Preference	21	534.81
55957PA0270016	Rating Area 3	No Preference	22	534.81
55957PA0270016	Rating Area 3	No Preference	23	534.81
55957PA0270016	Rating Area 3	No Preference	24	534.81
55957PA0270016	Rating Area 3	No Preference	25	536.95
55957PA0270016	Rating Area 3	No Preference	26	547.65
55957PA0270016	Rating Area 3	No Preference	27	560.48
55957PA0270016	Rating Area 3	No Preference	28	581.34
55957PA0270016	Rating Area 3	No Preference	29	598.45
55957PA0270016	Rating Area 3	No Preference	30	607.01
55957PA0270016	Rating Area 3	No Preference	31	619.84
55957PA0270016	Rating Area 3	No Preference	32	632.68
55957PA0270016	Rating Area 3	No Preference	33	640.70
55957PA0270016	Rating Area 3	No Preference	34	649.26
55957PA0270016	Rating Area 3	No Preference	35	653.54
55957PA0270016	Rating Area 3	No Preference	36	657.82
55957PA0270016	Rating Area 3	No Preference	37	662.09
55957PA0270016	Rating Area 3	No Preference	38	666.37
55957PA0270016	Rating Area 3	No Preference	39	674.93
55957PA0270016	Rating Area 3	No Preference	40	683.49
55957PA0270016	Rating Area 3	No Preference	41	696.32
55957PA0270016	Rating Area 3	No Preference	42	708.62
55957PA0270016	Rating Area 3	No Preference	43	725.74
55957PA0270016	Rating Area 3	No Preference	44	747.13
55957PA0270016	Rating Area 3	No Preference	45	772.27
55957PA0270016	Rating Area 3	No Preference	46	802.22
55957PA0270016	Rating Area 3	No Preference	47	835.91
55957PA0270016	Rating Area 3	No Preference	48	874.41
55957PA0270016	Rating Area 3	No Preference	49	912.39
55957PA0270016	Rating Area 3	No Preference	50	955.17
55957PA0270016	Rating Area 3	No Preference	51	997.42
55957PA0270016	Rating Area 3	No Preference	52	1043.95
55957PA0270016	Rating Area 3	No Preference	53	1091.01
55957PA0270016	Rating Area 3	No Preference	54	1141.82
55957PA0270016	Rating Area 3	No Preference	55	1192.63
55957PA0270016	Rating Area 3	No Preference	56	1247.71
55957PA0270016	Rating Area 3	No Preference	57	1303.33
55957PA0270016	Rating Area 3	No Preference	58	1362.70
55957PA0270016	Rating Area 3	No Preference	59	1392.11
55957PA0270016	Rating Area 3	No Preference	60	1451.47
55957PA0270016	Rating Area 3	No Preference	61	1502.82

	55957PA0270016	Rating Area 3	No Preference	62	1536.51
	55957PA0270016	Rating Area 3	No Preference	63	1578.76
	55957PA0270016	Rating Area 3	No Preference	64 and over	1604.43
	55957PA0270002	Rating Area 3	No Preference	0-14	406.51
	55957PA0270002	Rating Area 3	No Preference	15	442.65
	55957PA0270002	Rating Area 3	No Preference	16	456.46
	55957PA0270002	Rating Area 3	No Preference	17	470.28
	55957PA0270002	Rating Area 3	No Preference	18	485.16
	55957PA0270002	Rating Area 3	No Preference	19	500.04
	55957PA0270002	Rating Area 3	No Preference	20	515.45
	55957PA0270002	Rating Area 3	No Preference	21	531.39
	55957PA0270002	Rating Area 3	No Preference	22	531.39
	55957PA0270002	Rating Area 3	No Preference	23	531.39
	55957PA0270002	Rating Area 3	No Preference	24	531.39
	55957PA0270002	Rating Area 3	No Preference	25	533.52
	55957PA0270002	Rating Area 3	No Preference	26	544.14
	55957PA0270002	Rating Area 3	No Preference	27	556.90
	55957PA0270002	Rating Area 3	No Preference	28	577.62
	55957PA0270002	Rating Area 3	No Preference	29	594.63
	55957PA0270002	Rating Area 3	No Preference	30	603.13
	55957PA0270002	Rating Area 3	No Preference	31	615.88
	55957PA0270002	Rating Area 3	No Preference	32	628.63
	55957PA0270002	Rating Area 3	No Preference	33	636.61
	55957PA0270002	Rating Area 3	No Preference	34	645.11
	55957PA0270002	Rating Area 3	No Preference	35	649.36
	55957PA0270002	Rating Area 3	No Preference	36	653.61
	55957PA0270002	Rating Area 3	No Preference	37	657.86
	55957PA0270002	Rating Area 3	No Preference	38	662.11
	55957PA0270002	Rating Area 3	No Preference	39	670.61
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	55957PA0270002	Rating Area 3	No Preference	41	691.87
	55957PA0270002	Rating Area 3	No Preference	42	704.09
	55957PA0270002	Rating Area 3	No Preference	43	721.10
	55957PA0270002	Rating Area 3	No Preference	44	742.35
	55957PA0270002	Rating Area 3	No Preference	45	767.33
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	55957PA0270002	Rating Area 3	No Preference	47	830.56
	55957PA0270002	Rating Area 3	No Preference	48	868.82
	55957PA0270002	Rating Area 3	No Preference	49	906.55
	55957PA0270002	Rating Area 3	No Preference	50	949.06
	55957PA0270002	Rating Area 3	No Preference	51	991.04
	55957PA0270002	Rating Area 3	No Preference	52	1037.27
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	55957PA0270002	Rating Area 3	No Preference	54	1134.52
	55957PA0270002	Rating Area 3	No Preference	55	1185.00
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	55957PA0270002	Rating Area 3	No Preference	59	1383.21
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	55957PA0270002	Rating Area 3	No Preference	62	1526.68
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	55957PA0270006	Rating Area 3	No Preference	19	489.73
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	55957PA0270009	Rating Area 3	No Preference	64 and over	1362.90
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	55957PA0270011	Rating Area 3	No Preference	44	627.83
	55957PA0270011	Rating Area 3	No Preference	45	648.95
	55957PA0270011	Rating Area 3	No Preference	46	674.12
	55957PA0270011	Rating Area 3	No Preference	47	702.43
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	55957PA0270011	Rating Area 3	No Preference	49	766.69
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	55957PA0270011	Rating Area 3	No Preference	51	838.15
	55957PA0270011	Rating Area 3	No Preference	52	877.25
	55957PA0270011	Rating Area 3	No Preference	53	916.80
	55957PA0270011	Rating Area 3	No Preference	54	959.49
	55957PA0270011	Rating Area 3	No Preference	55	1002.18
	55957PA0270011	Rating Area 3	No Preference	56	1048.47
	55957PA0270011	Rating Area 3	No Preference	57	1095.21
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	55957PA0270011	Rating Area 3	No Preference	59	1169.81
	55957PA0270011	Rating Area 3	No Preference	60	1219.70
	55957PA0270011	Rating Area 3	No Preference	61	1262.84
	55957PA0270011	Rating Area 3	No Preference	62	1291.15
	55957PA0270011	Rating Area 3	No Preference	63	1326.66
	55957PA0270011	Rating Area 3	No Preference	64 and over	1348.23
	55957PA0270030	Rating Area 3	No Preference	0-14	339.67
	55957PA0270030	Rating Area 3	No Preference	15	369.86
	55957PA0270030	Rating Area 3	No Preference	16	381.40
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	55957PA0270030	Rating Area 3	No Preference	18	405.38
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	55957PA0270030	Rating Area 3	No Preference	60	1205.04
	55957PA0270030	Rating Area 3	No Preference	61	1247.67
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	55957PA0270030	Rating Area 3	No Preference	64 and over	1332.03
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	55957PA0270031	Rating Area 3	No Preference	15	356.60
	55957PA0270031	Rating Area 3	No Preference	16	367.73
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	55957PA0270031	Rating Area 3	No Preference	63	1263.72
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	55957PA0270032	Rating Area 3	No Preference	63	1250.29
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	55957PA0270028	Rating Area 3	No Preference	36	520.03
	55957PA0270028	Rating Area 3	No Preference	37	523.41
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	55957PA0270028	Rating Area 3	No Preference	39	533.56
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	55957PA0270028	Rating Area 3	No Preference	58	1077.27
	55957PA0270028	Rating Area 3	No Preference	59	1100.52
	55957PA0270028	Rating Area 3	No Preference	60	1147.45
	55957PA0270028	Rating Area 3	No Preference	61	1188.04
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	55957PA0270029	Rating Area 3	No Preference	24	419.60
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	55957PA0270029	Rating Area 3	No Preference	64 and over	1258.80
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	55957PA0270013	Rating Area 3	No Preference	38	445.05
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	55957PA0270013	Rating Area 3	No Preference	53	728.65
	55957PA0270013	Rating Area 3	No Preference	54	762.58
	55957PA0270013	Rating Area 3	No Preference	55	796.51
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	55957PA0290007	Rating Area 3	No Preference	52	884.33
	55957PA0290007	Rating Area 3	No Preference	53	924.20
	55957PA0290007	Rating Area 3	No Preference	54	967.24
	55957PA0290007	Rating Area 3	No Preference	55	1010.28
	55957PA0290007	Rating Area 3	No Preference	56	1056.94
	55957PA0290007	Rating Area 3	No Preference	57	1104.06
	55957PA0290007	Rating Area 3	No Preference	58	1154.35
	55957PA0290007	Rating Area 3	No Preference	59	1179.26
	55957PA0290007	Rating Area 3	No Preference	60	1229.55
	55957PA0290007	Rating Area 3	No Preference	61	1273.04
	55957PA0290007	Rating Area 3	No Preference	62	1301.58
	55957PA0290007	Rating Area 3	No Preference	63	1337.37
	55957PA0290007	Rating Area 3	No Preference	64 and over	1359.12
	55957PA0290008	Rating Area 3	No Preference	0-14	343.67
	55957PA0290008	Rating Area 3	No Preference	15	374.22
	55957PA0290008	Rating Area 3	No Preference	16	385.90
	55957PA0290008	Rating Area 3	No Preference	17	397.58
	55957PA0290008	Rating Area 3	No Preference	18	410.16
	55957PA0290008	Rating Area 3	No Preference	19	422.73
	55957PA0290008	Rating Area 3	No Preference	20	435.76
	55957PA0290008	Rating Area 3	No Preference	21	449.24
	55957PA0290008	Rating Area 3	No Preference	22	449.24
	55957PA0290008	Rating Area 3	No Preference	23	449.24
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	55957PA0290008	Rating Area 3	No Preference	25	451.04
	55957PA0290008	Rating Area 3	No Preference	26	460.02
	55957PA0290008	Rating Area 3	No Preference	27	470.80
	55957PA0290008	Rating Area 3	No Preference	28	488.32
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	55957PA0290008	Rating Area 3	No Preference	30	509.89
	55957PA0290008	Rating Area 3	No Preference	31	520.67
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	55957PA0290008	Rating Area 3	No Preference	33	538.19
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	55957PA0290008	Rating Area 3	No Preference	35	548.97
	55957PA0290008	Rating Area 3	No Preference	36	552.57
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	55957PA0290008	Rating Area 3	No Preference	39	566.94
	55957PA0290008	Rating Area 3	No Preference	40	574.13
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	55957PA0290008	Rating Area 3	No Preference	42	595.24
	55957PA0290008	Rating Area 3	No Preference	43	609.62
	55957PA0290008	Rating Area 3	No Preference	44	627.59
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	55957PA0290008	Rating Area 3	No Preference	46	673.86
	55957PA0290008	Rating Area 3	No Preference	47	702.16
	55957PA0290008	Rating Area 3	No Preference	48	734.51
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	55957PA0290008	Rating Area 3	No Preference	50	802.34
	55957PA0290008	Rating Area 3	No Preference	51	837.83
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	55957PA0290008	Rating Area 3	No Preference	53	916.45
	55957PA0290008	Rating Area 3	No Preference	54	959.13
	55957PA0290008	Rating Area 3	No Preference	55	1001.81
	55957PA0290008	Rating Area 3	No Preference	56	1048.08
	55957PA0290008	Rating Area 3	No Preference	57	1094.80
	55957PA0290008	Rating Area 3	No Preference	58	1144.66
	55957PA0290008	Rating Area 3	No Preference	59	1169.37
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	55957PA0290008	Rating Area 3	No Preference	61	1262.36
	55957PA0290008	Rating Area 3	No Preference	62	1290.67
	55957PA0290008	Rating Area 3	No Preference	63	1326.16
	55957PA0290008	Rating Area 3	No Preference	64 and over	1347.72
	55957PA0290002	Rating Area 3	No Preference	0-14	341.47
	55957PA0290002	Rating Area 3	No Preference	15	371.82
	55957PA0290002	Rating Area 3	No Preference	16	383.42
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	55957PA0290002	Rating Area 3	No Preference	20	432.97
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	55957PA0290002	Rating Area 3	No Preference	31	517.33
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	55957PA0290002	Rating Area 3	No Preference	39	563.31
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	55957PA0290002	Rating Area 3	No Preference	41	581.16
	55957PA0290002	Rating Area 3	No Preference	42	591.43
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	55957PA0290002	Rating Area 3	No Preference	51	832.46
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	55957PA0290002	Rating Area 3	No Preference	54	952.98
	55957PA0290002	Rating Area 3	No Preference	55	995.38
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	55957PA0290002	Rating Area 3	No Preference	57	1087.78
	55957PA0290002	Rating Area 3	No Preference	58	1137.33
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	55957PA0290002	Rating Area 3	No Preference	60	1211.42
	55957PA0290002	Rating Area 3	No Preference	61	1254.27
	55957PA0290002	Rating Area 3	No Preference	62	1282.39
	55957PA0290002	Rating Area 3	No Preference	63	1317.65
	55957PA0290002	Rating Area 3	No Preference	64 and over	1339.08
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	55957PA0290006	Rating Area 3	No Preference	60	1186.48
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	55957PA0290006	Rating Area 3	No Preference	62	1255.99
	55957PA0290006	Rating Area 3	No Preference	63	1290.53
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	55957PA0290022	Rating Area 3	No Preference	50	711.95
	55957PA0290022	Rating Area 3	No Preference	51	743.44
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	55957PA0290022	Rating Area 3	No Preference	53	813.21
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	55957PA0290022	Rating Area 3	No Preference	55	888.94
	55957PA0290022	Rating Area 3	No Preference	56	930.00
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	55957PA0290022	Rating Area 3	No Preference	59	1037.63
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	55957PA0290022	Rating Area 3	No Preference	61	1120.15
	55957PA0290022	Rating Area 3	No Preference	62	1145.26
	55957PA0290022	Rating Area 3	No Preference	63	1176.76
	55957PA0290022	Rating Area 3	No Preference	64 and over	1195.89
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	55957PA0290012	Rating Area 3	No Preference	16	317.53
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	55957PA0290012	Rating Area 3	No Preference	18	337.49
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	55957PA0290012	Rating Area 3	No Preference	47	577.76
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	55957PA0290012	Rating Area 3	No Preference	57	900.84
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	55957PA0290012	Rating Area 3	No Preference	61	1038.72
	55957PA0290012	Rating Area 3	No Preference	62	1062.00
	55957PA0290012	Rating Area 3	No Preference	63	1091.21
	55957PA0290012	Rating Area 3	No Preference	64 and over	1108.95
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	55957PA0290011	Rating Area 3	No Preference	59	999.01
	55957PA0290011	Rating Area 3	No Preference	60	1041.61
	55957PA0290011	Rating Area 3	No Preference	61	1078.45

	55957PA0290011	Rating Area 3	No Preference	62	1102.63
	55957PA0290011	Rating Area 3	No Preference	63	1132.95
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	55957PA0290013	Rating Area 3	No Preference	17	337.72
	55957PA0290013	Rating Area 3	No Preference	18	348.41
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	55957PA0290013	Rating Area 3	No Preference	23	381.61
	55957PA0290013	Rating Area 3	No Preference	24	381.61
	55957PA0290013	Rating Area 3	No Preference	25	383.14
	55957PA0290013	Rating Area 3	No Preference	26	390.77
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	55957PA0290013	Rating Area 3	No Preference	28	414.81
	55957PA0290013	Rating Area 3	No Preference	29	427.02
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	55957PA0290013	Rating Area 3	No Preference	58	972.34
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	55957PA0290013	Rating Area 3	No Preference	60	1035.69
	55957PA0290013	Rating Area 3	No Preference	61	1072.32
	55957PA0290013	Rating Area 3	No Preference	62	1096.37
	55957PA0290013	Rating Area 3	No Preference	63	1126.51
	55957PA0290013	Rating Area 3	No Preference	64 and over	1144.83
	55957PA0290014	Rating Area 3	No Preference	0-14	283.69
	55957PA0290014	Rating Area 3	No Preference	15	308.91
	55957PA0290014	Rating Area 3	No Preference	16	318.55
	55957PA0290014	Rating Area 3	No Preference	17	328.19
	55957PA0290014	Rating Area 3	No Preference	18	338.58
	55957PA0290014	Rating Area 3	No Preference	19	348.96
	55957PA0290014	Rating Area 3	No Preference	20	359.71
	55957PA0290014	Rating Area 3	No Preference	21	370.84
	55957PA0290014	Rating Area 3	No Preference	22	370.84
	55957PA0290014	Rating Area 3	No Preference	23	370.84
	55957PA0290014	Rating Area 3	No Preference	24	370.84
	55957PA0290014	Rating Area 3	No Preference	25	372.32
	55957PA0290014	Rating Area 3	No Preference	26	379.74
	55957PA0290014	Rating Area 3	No Preference	27	388.64
	55957PA0290014	Rating Area 3	No Preference	28	403.10
	55957PA0290014	Rating Area 3	No Preference	29	414.97
	55957PA0290014	Rating Area 3	No Preference	30	420.90
	55957PA0290014	Rating Area 3	No Preference	31	429.80
	55957PA0290014	Rating Area 3	No Preference	32	438.70
	55957PA0290014	Rating Area 3	No Preference	33	444.27
	55957PA0290014	Rating Area 3	No Preference	34	450.20
	55957PA0290014	Rating Area 3	No Preference	35	453.17
	55957PA0290014	Rating Area 3	No Preference	36	456.13
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	55957PA0290014	Rating Area 3	No Preference	38	462.07
	55957PA0290014	Rating Area 3	No Preference	39	468.00
	55957PA0290014	Rating Area 3	No Preference	40	473.93
	55957PA0290014	Rating Area 3	No Preference	41	482.83
	55957PA0290014	Rating Area 3	No Preference	42	491.36
	55957PA0290014	Rating Area 3	No Preference	43	503.23
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	55957PA0290014	Rating Area 3	No Preference	45	535.49
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	55957PA0290014	Rating Area 3	No Preference	47	579.62
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	55957PA0290014	Rating Area 3	No Preference	52	723.88
	55957PA0290014	Rating Area 3	No Preference	53	756.51
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	55957PA0290014	Rating Area 3	No Preference	55	826.97
	55957PA0290014	Rating Area 3	No Preference	56	865.17
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	55957PA0290014	Rating Area 3	No Preference	59	965.30
	55957PA0290014	Rating Area 3	No Preference	60	1006.46
	55957PA0290014	Rating Area 3	No Preference	61	1042.06
	55957PA0290014	Rating Area 3	No Preference	62	1065.42
	55957PA0290014	Rating Area 3	No Preference	63	1094.72
	55957PA0290014	Rating Area 3	No Preference	64 and over	1112.52
	55957PA0290016	Rating Area 3	No Preference	0-14	288.79
	55957PA0290016	Rating Area 3	No Preference	15	314.46
	55957PA0290016	Rating Area 3	No Preference	16	324.27
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	55957PA0290016	Rating Area 3	No Preference	18	344.66
	55957PA0290016	Rating Area 3	No Preference	19	355.23
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	55957PA0290016	Rating Area 3	No Preference	22	377.50
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	55957PA0290016	Rating Area 3	No Preference	36	464.33
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	55957PA0290016	Rating Area 3	No Preference	38	470.37
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	55957PA0290016	Rating Area 3	No Preference	40	482.45
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	55957PA0290016	Rating Area 3	No Preference	47	590.03
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	55957PA0290016	Rating Area 3	No Preference	62	1084.56
	55957PA0290016	Rating Area 3	No Preference	63	1114.38
	55957PA0290016	Rating Area 3	No Preference	64 and over	1132.50
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	55957PA0290029	Rating Area 3	No Preference	61	1048.05
	55957PA0290029	Rating Area 3	No Preference	62	1071.54
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	55957PA0290029	Rating Area 3	No Preference	64 and over	1118.91
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	55957PA0290030	Rating Area 3	No Preference	62	1033.13
	55957PA0290030	Rating Area 3	No Preference	63	1061.54
	55957PA0290030	Rating Area 3	No Preference	64 and over	1078.80
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	55957PA0290031	Rating Area 3	No Preference	17	314.30
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	55957PA0290031	Rating Area 3	No Preference	62	1020.32
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	55957PA0290032	Rating Area 3	No Preference	50	629.51
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	55957PA0290033	Rating Area 3	No Preference	24	423.54
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	55957PA0290033	Rating Area 3	No Preference	28	460.39
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	55957PA0290033	Rating Area 3	No Preference	31	490.88
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	55957PA0290033	Rating Area 3	No Preference	36	520.95
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	55957PA0290033	Rating Area 3	No Preference	41	551.45
	55957PA0290033	Rating Area 3	No Preference	42	561.19
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	55957PA0290033	Rating Area 3	No Preference	47	661.99
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	55957PA0290033	Rating Area 3	No Preference	55	944.49
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	55957PA0290033	Rating Area 3	No Preference	63	1250.29
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	55957PA0290021	Rating Area 3	No Preference	24	300.03
	55957PA0290021	Rating Area 3	No Preference	25	301.23
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	55957PA0290021	Rating Area 3	No Preference	37	371.44
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	55957PA0280002	Rating Area 3	No Preference	60	952.29
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	55957PA0280002	Rating Area 3	No Preference	62	1008.08
	55957PA0280002	Rating Area 3	No Preference	63	1035.80
	55957PA0280002	Rating Area 3	No Preference	64 and over	1052.64
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	55957PA0280003	Rating Area 3	No Preference	53	813.27
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	55957PA0280003	Rating Area 3	No Preference	56	930.07
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	55957PA0280003	Rating Area 3	No Preference	63	1176.84
	55957PA0280003	Rating Area 3	No Preference	64 and over	1195.98
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	55957PA0280004	Rating Area 3	No Preference	31	527.23
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	55957PA0280004	Rating Area 3	No Preference	33	544.97
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	55957PA0300001	Rating Area 3	No Preference	50	734.58
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	55957PA0370001	Rating Area 3	No Preference	15	362.07
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	55957PA0370001	Rating Area 3	No Preference	30	493.34
	55957PA0370001	Rating Area 3	No Preference	31	503.77
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	55957PA0370001	Rating Area 3	No Preference	38	541.59
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	55957PA0370001	Rating Area 3	No Preference	43	589.83
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	55957PA0270026	Rating Area 3	No Preference	30	434.02
	55957PA0270026	Rating Area 3	No Preference	31	443.20
	55957PA0270026	Rating Area 3	No Preference	32	452.38
	55957PA0270026	Rating Area 3	No Preference	33	458.12
	55957PA0270026	Rating Area 3	No Preference	34	464.23
	55957PA0270026	Rating Area 3	No Preference	35	467.29
	55957PA0270026	Rating Area 3	No Preference	36	470.35
	55957PA0270026	Rating Area 3	No Preference	37	473.41
	55957PA0270026	Rating Area 3	No Preference	38	476.47
	55957PA0270026	Rating Area 3	No Preference	39	482.59
	55957PA0270026	Rating Area 3	No Preference	40	488.71
	55957PA0270026	Rating Area 3	No Preference	41	497.88
	55957PA0270026	Rating Area 3	No Preference	42	506.68
	55957PA0270026	Rating Area 3	No Preference	43	518.92
	55957PA0270026	Rating Area 3	No Preference	44	534.21
	55957PA0270026	Rating Area 3	No Preference	45	552.19
	55957PA0270026	Rating Area 3	No Preference	46	573.60
	55957PA0270026	Rating Area 3	No Preference	47	597.69
	55957PA0270026	Rating Area 3	No Preference	48	625.22
	55957PA0270026	Rating Area 3	No Preference	49	652.37
	55957PA0270026	Rating Area 3	No Preference	50	682.97
	55957PA0270026	Rating Area 3	No Preference	51	713.18
	55957PA0270026	Rating Area 3	No Preference	52	746.44
	55957PA0270026	Rating Area 3	No Preference	53	780.10
	55957PA0270026	Rating Area 3	No Preference	54	816.42
	55957PA0270026	Rating Area 3	No Preference	55	852.75
	55957PA0270026	Rating Area 3	No Preference	56	892.14
	55957PA0270026	Rating Area 3	No Preference	57	931.91
	55957PA0270026	Rating Area 3	No Preference	58	974.36
	55957PA0270026	Rating Area 3	No Preference	59	995.39
	55957PA0270026	Rating Area 3	No Preference	60	1037.83
	55957PA0270026	Rating Area 3	No Preference	61	1074.54
	55957PA0270026	Rating Area 3	No Preference	62	1098.64
	55957PA0270026	Rating Area 3	No Preference	63	1128.84
	55957PA0270026	Rating Area 3	No Preference	64 and over	1147.20
	55957PA0290024	Rating Area 3	No Preference	0-14	304.03
	55957PA0290024	Rating Area 3	No Preference	15	331.05
	55957PA0290024	Rating Area 3	No Preference	16	341.38
	55957PA0290024	Rating Area 3	No Preference	17	351.72
	55957PA0290024	Rating Area 3	No Preference	18	362.84
	55957PA0290024	Rating Area 3	No Preference	19	373.97
	55957PA0290024	Rating Area 3	No Preference	20	385.50
	55957PA0290024	Rating Area 3	No Preference	21	397.42
	55957PA0290024	Rating Area 3	No Preference	22	397.42
	55957PA0290024	Rating Area 3	No Preference	23	397.42
	55957PA0290024	Rating Area 3	No Preference	24	397.42
	55957PA0290024	Rating Area 3	No Preference	25	399.01
	55957PA0290024	Rating Area 3	No Preference	26	406.96
	55957PA0290024	Rating Area 3	No Preference	27	416.50

	55957PA0290024	Rating Area 3	No Preference	28	432.00
	55957PA0290024	Rating Area 3	No Preference	29	444.71
	55957PA0290024	Rating Area 3	No Preference	30	451.07
	55957PA0290024	Rating Area 3	No Preference	31	460.61
	55957PA0290024	Rating Area 3	No Preference	32	470.15
	55957PA0290024	Rating Area 3	No Preference	33	476.11
	55957PA0290024	Rating Area 3	No Preference	34	482.47
	55957PA0290024	Rating Area 3	No Preference	35	485.65
	55957PA0290024	Rating Area 3	No Preference	36	488.83
	55957PA0290024	Rating Area 3	No Preference	37	492.01
	55957PA0290024	Rating Area 3	No Preference	38	495.19
	55957PA0290024	Rating Area 3	No Preference	39	501.54
	55957PA0290024	Rating Area 3	No Preference	40	507.90
	55957PA0290024	Rating Area 3	No Preference	41	517.44
	55957PA0290024	Rating Area 3	No Preference	42	526.58
	55957PA0290024	Rating Area 3	No Preference	43	539.30
	55957PA0290024	Rating Area 3	No Preference	44	555.20
	55957PA0290024	Rating Area 3	No Preference	45	573.87
	55957PA0290024	Rating Area 3	No Preference	46	596.13
	55957PA0290024	Rating Area 3	No Preference	47	621.17
	55957PA0290024	Rating Area 3	No Preference	48	649.78
	55957PA0290024	Rating Area 3	No Preference	49	678.00
	55957PA0290024	Rating Area 3	No Preference	50	709.79
	55957PA0290024	Rating Area 3	No Preference	51	741.19
	55957PA0290024	Rating Area 3	No Preference	52	775.76
	55957PA0290024	Rating Area 3	No Preference	53	810.74
	55957PA0290024	Rating Area 3	No Preference	54	848.49
	55957PA0290024	Rating Area 3	No Preference	55	886.25
	55957PA0290024	Rating Area 3	No Preference	56	927.18
	55957PA0290024	Rating Area 3	No Preference	57	968.51
	55957PA0290024	Rating Area 3	No Preference	58	1012.63
	55957PA0290024	Rating Area 3	No Preference	59	1034.48
	55957PA0290024	Rating Area 3	No Preference	60	1078.60
	55957PA0290024	Rating Area 3	No Preference	61	1116.75
	55957PA0290024	Rating Area 3	No Preference	62	1141.79
	55957PA0290024	Rating Area 3	No Preference	63	1173.18
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	55957PA0290028	Rating Area 3	No Preference	15	268.52
	55957PA0290028	Rating Area 3	No Preference	16	276.90
	55957PA0290028	Rating Area 3	No Preference	17	285.28
	55957PA0290028	Rating Area 3	No Preference	18	294.31
	55957PA0290028	Rating Area 3	No Preference	19	303.33
	55957PA0290028	Rating Area 3	No Preference	20	312.68
	55957PA0290028	Rating Area 3	No Preference	21	322.35
	55957PA0290028	Rating Area 3	No Preference	22	322.35
	55957PA0290028	Rating Area 3	No Preference	23	322.35
	55957PA0290028	Rating Area 3	No Preference	24	322.35
	55957PA0290028	Rating Area 3	No Preference	25	323.64
	55957PA0290028	Rating Area 3	No Preference	26	330.09
	55957PA0290028	Rating Area 3	No Preference	27	337.82
	55957PA0290028	Rating Area 3	No Preference	28	350.39
	55957PA0290028	Rating Area 3	No Preference	29	360.71
	55957PA0290028	Rating Area 3	No Preference	30	365.87
	55957PA0290028	Rating Area 3	No Preference	31	373.60
	55957PA0290028	Rating Area 3	No Preference	32	381.34
	55957PA0290028	Rating Area 3	No Preference	33	386.18
	55957PA0290028	Rating Area 3	No Preference	34	391.33
	55957PA0290028	Rating Area 3	No Preference	35	393.91
	55957PA0290028	Rating Area 3	No Preference	36	396.49
	55957PA0290028	Rating Area 3	No Preference	37	399.07
	55957PA0290028	Rating Area 3	No Preference	38	401.65
	55957PA0290028	Rating Area 3	No Preference	39	406.81
	55957PA0290028	Rating Area 3	No Preference	40	411.96
	55957PA0290028	Rating Area 3	No Preference	41	419.70
	55957PA0290028	Rating Area 3	No Preference	42	427.11
	55957PA0290028	Rating Area 3	No Preference	43	437.43
	55957PA0290028	Rating Area 3	No Preference	44	450.32
	55957PA0290028	Rating Area 3	No Preference	45	465.47
	55957PA0290028	Rating Area 3	No Preference	46	483.53
	55957PA0290028	Rating Area 3	No Preference	47	503.83
	55957PA0290028	Rating Area 3	No Preference	48	527.04
	55957PA0290028	Rating Area 3	No Preference	49	549.93
	55957PA0290028	Rating Area 3	No Preference	50	575.72
	55957PA0290028	Rating Area 3	No Preference	51	601.18
	55957PA0290028	Rating Area 3	No Preference	52	629.23
	55957PA0290028	Rating Area 3	No Preference	53	657.59
	55957PA0290028	Rating Area 3	No Preference	54	688.22
	55957PA0290028	Rating Area 3	No Preference	55	718.84
	55957PA0290028	Rating Area 3	No Preference	56	752.04
	55957PA0290028	Rating Area 3	No Preference	57	785.57
	55957PA0290028	Rating Area 3	No Preference	58	821.35
	55957PA0290028	Rating Area 3	No Preference	59	839.08
	55957PA0290028	Rating Area 3	No Preference	60	874.86
	55957PA0290028	Rating Area 3	No Preference	61	905.80
	55957PA0290028	Rating Area 3	No Preference	62	926.11
	55957PA0290028	Rating Area 3	No Preference	63	951.58
	55957PA0290028	Rating Area 3	No Preference	64 and over	967.05
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	55957PA0290025	Rating Area 3	No Preference	15	270.56
	55957PA0290025	Rating Area 3	No Preference	16	279.00
	55957PA0290025	Rating Area 3	No Preference	17	287.45
	55957PA0290025	Rating Area 3	No Preference	18	296.54
	55957PA0290025	Rating Area 3	No Preference	19	305.64
	55957PA0290025	Rating Area 3	No Preference	20	315.06
	55957PA0290025	Rating Area 3	No Preference	21	324.80
	55957PA0290025	Rating Area 3	No Preference	22	324.80
	55957PA0290025	Rating Area 3	No Preference	23	324.80
	55957PA0290025	Rating Area 3	No Preference	24	324.80
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	55957PA0290025	Rating Area 3	No Preference	26	332.60
	55957PA0290025	Rating Area 3	No Preference	27	340.39
	55957PA0290025	Rating Area 3	No Preference	28	353.06
	55957PA0290025	Rating Area 3	No Preference	29	363.45
	55957PA0290025	Rating Area 3	No Preference	30	368.65
	55957PA0290025	Rating Area 3	No Preference	31	376.44
	55957PA0290025	Rating Area 3	No Preference	32	384.24
	55957PA0290025	Rating Area 3	No Preference	33	389.11
	55957PA0290025	Rating Area 3	No Preference	34	394.31
	55957PA0290025	Rating Area 3	No Preference	35	396.91
	55957PA0290025	Rating Area 3	No Preference	36	399.50
	55957PA0290025	Rating Area 3	No Preference	37	402.10
	55957PA0290025	Rating Area 3	No Preference	38	404.70
	55957PA0290025	Rating Area 3	No Preference	39	409.90
	55957PA0290025	Rating Area 3	No Preference	40	415.09
	55957PA0290025	Rating Area 3	No Preference	41	422.89
	55957PA0290025	Rating Area 3	No Preference	42	430.36
	55957PA0290025	Rating Area 3	No Preference	43	440.75
	55957PA0290025	Rating Area 3	No Preference	44	453.75

	55957PA0290025	Rating Area 3	No Preference	45	469.01
	55957PA0290025	Rating Area 3	No Preference	46	487.20
	55957PA0290025	Rating Area 3	No Preference	47	507.66
	55957PA0290025	Rating Area 3	No Preference	48	531.05
	55957PA0290025	Rating Area 3	No Preference	49	554.11
	55957PA0290025	Rating Area 3	No Preference	50	580.09
	55957PA0290025	Rating Area 3	No Preference	51	605.75
	55957PA0290025	Rating Area 3	No Preference	52	634.01
	55957PA0290025	Rating Area 3	No Preference	53	662.59
	55957PA0290025	Rating Area 3	No Preference	54	693.45
	55957PA0290025	Rating Area 3	No Preference	55	724.30
	55957PA0290025	Rating Area 3	No Preference	56	757.76
	55957PA0290025	Rating Area 3	No Preference	57	791.54
	55957PA0290025	Rating Area 3	No Preference	58	827.59
	55957PA0290025	Rating Area 3	No Preference	59	845.45
	55957PA0290025	Rating Area 3	No Preference	60	881.51
	55957PA0290025	Rating Area 3	No Preference	61	912.69
	55957PA0290025	Rating Area 3	No Preference	62	933.15
	55957PA0290025	Rating Area 3	No Preference	63	958.81
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	55957PA0290026	Rating Area 3	No Preference	0-14	247.28
	55957PA0290026	Rating Area 3	No Preference	15	269.26
	55957PA0290026	Rating Area 3	No Preference	16	277.66
	55957PA0290026	Rating Area 3	No Preference	17	286.07
	55957PA0290026	Rating Area 3	No Preference	18	295.12
	55957PA0290026	Rating Area 3	No Preference	19	304.17
	55957PA0290026	Rating Area 3	No Preference	20	313.54
	55957PA0290026	Rating Area 3	No Preference	21	323.24
	55957PA0290026	Rating Area 3	No Preference	22	323.24
	55957PA0290026	Rating Area 3	No Preference	23	323.24
	55957PA0290026	Rating Area 3	No Preference	24	323.24
	55957PA0290026	Rating Area 3	No Preference	25	324.53
	55957PA0290026	Rating Area 3	No Preference	26	331.00
	55957PA0290026	Rating Area 3	No Preference	27	338.76
	55957PA0290026	Rating Area 3	No Preference	28	351.36
	55957PA0290026	Rating Area 3	No Preference	29	361.71
	55957PA0290026	Rating Area 3	No Preference	30	366.88
	55957PA0290026	Rating Area 3	No Preference	31	374.64
	55957PA0290026	Rating Area 3	No Preference	32	382.39
	55957PA0290026	Rating Area 3	No Preference	33	387.24
	55957PA0290026	Rating Area 3	No Preference	34	392.41
	55957PA0290026	Rating Area 3	No Preference	35	395.00
	55957PA0290026	Rating Area 3	No Preference	36	397.59
	55957PA0290026	Rating Area 3	No Preference	37	400.17
	55957PA0290026	Rating Area 3	No Preference	38	402.76
	55957PA0290026	Rating Area 3	No Preference	39	407.93
	55957PA0290026	Rating Area 3	No Preference	40	413.10
	55957PA0290026	Rating Area 3	No Preference	41	420.86
	55957PA0290026	Rating Area 3	No Preference	42	428.29
	55957PA0290026	Rating Area 3	No Preference	43	438.64
	55957PA0290026	Rating Area 3	No Preference	44	451.57
	55957PA0290026	Rating Area 3	No Preference	45	466.76
	55957PA0290026	Rating Area 3	No Preference	46	484.86
	55957PA0290026	Rating Area 3	No Preference	47	505.22
	55957PA0290026	Rating Area 3	No Preference	48	528.50
	55957PA0290026	Rating Area 3	No Preference	49	551.45
	55957PA0290026	Rating Area 3	No Preference	50	577.31
	55957PA0290026	Rating Area 3	No Preference	51	602.84
	55957PA0290026	Rating Area 3	No Preference	52	630.96
	55957PA0290026	Rating Area 3	No Preference	53	659.41
	55957PA0290026	Rating Area 3	No Preference	54	690.12
	55957PA0290026	Rating Area 3	No Preference	55	720.83
	55957PA0290026	Rating Area 3	No Preference	56	754.12
	55957PA0290026	Rating Area 3	No Preference	57	787.74
	55957PA0290026	Rating Area 3	No Preference	58	823.62
	55957PA0290026	Rating Area 3	No Preference	59	841.39
	55957PA0290026	Rating Area 3	No Preference	60	877.27
	55957PA0290026	Rating Area 3	No Preference	61	908.30
	55957PA0290026	Rating Area 3	No Preference	62	928.67
	55957PA0290026	Rating Area 3	No Preference	63	954.20
	55957PA0290026	Rating Area 3	No Preference	64 and over	969.72
	55957PA0290027	Rating Area 3	No Preference	0-14	245.73
	55957PA0290027	Rating Area 3	No Preference	15	267.58
	55957PA0290027	Rating Area 3	No Preference	16	275.93
	55957PA0290027	Rating Area 3	No Preference	17	284.28
	55957PA0290027	Rating Area 3	No Preference	18	293.27
	55957PA0290027	Rating Area 3	No Preference	19	302.27
	55957PA0290027	Rating Area 3	No Preference	20	311.58
	55957PA0290027	Rating Area 3	No Preference	21	321.22
	55957PA0290027	Rating Area 3	No Preference	22	321.22
	55957PA0290027	Rating Area 3	No Preference	23	321.22
	55957PA0290027	Rating Area 3	No Preference	24	321.22
	55957PA0290027	Rating Area 3	No Preference	25	322.50
	55957PA0290027	Rating Area 3	No Preference	26	328.93
	55957PA0290027	Rating Area 3	No Preference	27	336.64
	55957PA0290027	Rating Area 3	No Preference	28	349.17
	55957PA0290027	Rating Area 3	No Preference	29	359.45
	55957PA0290027	Rating Area 3	No Preference	30	364.58
	55957PA0290027	Rating Area 3	No Preference	31	372.29
	55957PA0290027	Rating Area 3	No Preference	32	380.00
	55957PA0290027	Rating Area 3	No Preference	33	384.82
	55957PA0290027	Rating Area 3	No Preference	34	389.96
	55957PA0290027	Rating Area 3	No Preference	35	392.53
	55957PA0290027	Rating Area 3	No Preference	36	395.10
	55957PA0290027	Rating Area 3	No Preference	37	397.67
	55957PA0290027	Rating Area 3	No Preference	38	400.24
	55957PA0290027	Rating Area 3	No Preference	39	405.38
	55957PA0290027	Rating Area 3	No Preference	40	410.52
	55957PA0290027	Rating Area 3	No Preference	41	418.23
	55957PA0290027	Rating Area 3	No Preference	42	425.62
	55957PA0290027	Rating Area 3	No Preference	43	435.90
	55957PA0290027	Rating Area 3	No Preference	44	448.74
	55957PA0290027	Rating Area 3	No Preference	45	463.84
	55957PA0290027	Rating Area 3	No Preference	46	481.83
	55957PA0290027	Rating Area 3	No Preference	47	502.07
	55957PA0290027	Rating Area 3	No Preference	48	525.19
	55957PA0290027	Rating Area 3	No Preference	49	548.00
	55957PA0290027	Rating Area 3	No Preference	50	573.70
	55957PA0290027	Rating Area 3	No Preference	51	599.08
	55957PA0290027	Rating Area 3	No Preference	52	627.02
	55957PA0290027	Rating Area 3	No Preference	53	655.29
	55957PA0290027	Rating Area 3	No Preference	54	685.80
	55957PA0290027	Rating Area 3	No Preference	55	716.32
	55957PA0290027	Rating Area 3	No Preference	56	749.41
	55957PA0290027	Rating Area 3	No Preference	57	782.81
	55957PA0290027	Rating Area 3	No Preference	58	818.47
	55957PA0290027	Rating Area 3	No Preference	59	836.14
	55957PA0290027	Rating Area 3	No Preference	60	871.79
	55957PA0290027	Rating Area 3	No Preference	61	902.63

55957PA0290027 Rating Area 3	No Preference	62	922.87
		63	948.24
		64 and over	963.66

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*	55957			
Federal TIN*	23-2905083			
Rate Effective Date*	4/1/2019			
Rate Expiration Date*	6/30/2019			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan
55957PA0270007	Rating Area 3	No Preference	0-14	425.73
55957PA0270007	Rating Area 3	No Preference	15	463.57
55957PA0270007	Rating Area 3	No Preference	16	478.04
55957PA0270007	Rating Area 3	No Preference	17	492.51
55957PA0270007	Rating Area 3	No Preference	18	508.09
55957PA0270007	Rating Area 3	No Preference	19	523.68
55957PA0270007	Rating Area 3	No Preference	20	539.81
55957PA0270007	Rating Area 3	No Preference	21	556.51
55957PA0270007	Rating Area 3	No Preference	22	556.51
55957PA0270007	Rating Area 3	No Preference	23	556.51
55957PA0270007	Rating Area 3	No Preference	24	556.51
55957PA0270007	Rating Area 3	No Preference	25	558.74
55957PA0270007	Rating Area 3	No Preference	26	569.87
55957PA0270007	Rating Area 3	No Preference	27	583.22
55957PA0270007	Rating Area 3	No Preference	28	604.93
55957PA0270007	Rating Area 3	No Preference	29	622.73
55957PA0270007	Rating Area 3	No Preference	30	631.64
55957PA0270007	Rating Area 3	No Preference	31	645.00
55957PA0270007	Rating Area 3	No Preference	32	658.35
55957PA0270007	Rating Area 3	No Preference	33	666.70
55957PA0270007	Rating Area 3	No Preference	34	675.60
55957PA0270007	Rating Area 3	No Preference	35	680.06
55957PA0270007	Rating Area 3	No Preference	36	684.51
55957PA0270007	Rating Area 3	No Preference	37	688.96
55957PA0270007	Rating Area 3	No Preference	38	693.41
55957PA0270007	Rating Area 3	No Preference	39	702.32
55957PA0270007	Rating Area 3	No Preference	40	711.22
55957PA0270007	Rating Area 3	No Preference	41	724.58
55957PA0270007	Rating Area 3	No Preference	42	737.38
55957PA0270007	Rating Area 3	No Preference	43	755.18
55957PA0270007	Rating Area 3	No Preference	44	777.44
55957PA0270007	Rating Area 3	No Preference	45	803.60
55957PA0270007	Rating Area 3	No Preference	46	834.77
55957PA0270007	Rating Area 3	No Preference	47	869.83
55957PA0270007	Rating Area 3	No Preference	48	909.89
55957PA0270007	Rating Area 3	No Preference	49	949.41
55957PA0270007	Rating Area 3	No Preference	50	993.93
55957PA0270007	Rating Area 3	No Preference	51	1037.89
55957PA0270007	Rating Area 3	No Preference	52	1086.31
55957PA0270007	Rating Area 3	No Preference	53	1135.28
55957PA0270007	Rating Area 3	No Preference	54	1188.15
55957PA0270007	Rating Area 3	No Preference	55	1241.02
55957PA0270007	Rating Area 3	No Preference	56	1298.34
55957PA0270007	Rating Area 3	No Preference	57	1356.21
55957PA0270007	Rating Area 3	No Preference	58	1417.99
55957PA0270007	Rating Area 3	No Preference	59	1448.60
55957PA0270007	Rating Area 3	No Preference	60	1510.37
55957PA0270007	Rating Area 3	No Preference	61	1563.79
55957PA0270007	Rating Area 3	No Preference	62	1598.85
55957PA0270007	Rating Area 3	No Preference	63	1642.82
55957PA0270007	Rating Area 3	No Preference	64 and over	1669.53
55957PA0270016	Rating Area 3	No Preference	0-14	422.16
55957PA0270016	Rating Area 3	No Preference	15	459.68
55957PA0270016	Rating Area 3	No Preference	16	474.03
55957PA0270016	Rating Area 3	No Preference	17	488.38
55957PA0270016	Rating Area 3	No Preference	18	503.83
55957PA0270016	Rating Area 3	No Preference	19	519.28
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55957PA0270016	Rating Area 3	No Preference	22	551.84
55957PA0270016	Rating Area 3	No Preference	23	551.84
55957PA0270016	Rating Area 3	No Preference	24	551.84
55957PA0270016	Rating Area 3	No Preference	25	554.05
55957PA0270016	Rating Area 3	No Preference	26	565.08
55957PA0270016	Rating Area 3	No Preference	27	578.33
55957PA0270016	Rating Area 3	No Preference	28	599.85
55957PA0270016	Rating Area 3	No Preference	29	617.51
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55957PA0270016	Rating Area 3	No Preference	31	639.58
55957PA0270016	Rating Area 3	No Preference	32	652.83
55957PA0270016	Rating Area 3	No Preference	33	661.10
55957PA0270016	Rating Area 3	No Preference	34	669.93
55957PA0270016	Rating Area 3	No Preference	35	674.35
55957PA0270016	Rating Area 3	No Preference	36	678.76
55957PA0270016	Rating Area 3	No Preference	37	683.18
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55957PA0270016	Rating Area 3	No Preference	49	941.44
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55957PA0270016	Rating Area 3	No Preference	54	1178.18
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55957PA0270016	Rating Area 3	No Preference	56	1287.44
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	55957PA0270010	Rating Area 3	No Preference	40	582.17
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	55957PA0270010	Rating Area 3	No Preference	42	603.58
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	55957PA0270010	Rating Area 3	No Preference	47	711.99
	55957PA0270010	Rating Area 3	No Preference	48	744.79
	55957PA0270010	Rating Area 3	No Preference	49	777.13
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	55957PA0270010	Rating Area 3	No Preference	52	889.19
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	55957PA0270010	Rating Area 3	No Preference	54	972.56
	55957PA0270010	Rating Area 3	No Preference	55	1015.83
	55957PA0270010	Rating Area 3	No Preference	56	1062.75
	55957PA0270010	Rating Area 3	No Preference	57	1110.13
	55957PA0270010	Rating Area 3	No Preference	58	1160.69
	55957PA0270010	Rating Area 3	No Preference	59	1185.74
	55957PA0270010	Rating Area 3	No Preference	60	1236.31
	55957PA0270010	Rating Area 3	No Preference	61	1280.04

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	55957PA0270031	Rating Area 3	No Preference	63	1303.96
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	55957PA0270013	Rating Area 3	No Preference	46	552.84
	55957PA0270013	Rating Area 3	No Preference	47	576.06
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	55957PA0270013	Rating Area 3	No Preference	49	628.76
	55957PA0270013	Rating Area 3	No Preference	50	658.25
	55957PA0270013	Rating Area 3	No Preference	51	687.36
	55957PA0270013	Rating Area 3	No Preference	52	719.43
	55957PA0270013	Rating Area 3	No Preference	53	751.86
	55957PA0270013	Rating Area 3	No Preference	54	786.88
	55957PA0270013	Rating Area 3	No Preference	55	821.89
	55957PA0270013	Rating Area 3	No Preference	56	859.85
	55957PA0270013	Rating Area 3	No Preference	57	898.18
	55957PA0270013	Rating Area 3	No Preference	58	939.09
	55957PA0270013	Rating Area 3	No Preference	59	959.36
	55957PA0270013	Rating Area 3	No Preference	60	1000.27
	55957PA0270013	Rating Area 3	No Preference	61	1035.65

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	55957PA0270013	Rating Area 3	No Preference	63	1087.99
	55957PA0270013	Rating Area 3	No Preference	64 and over	1105.68
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	55957PA0290007	Rating Area 3	No Preference	36	574.98
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	55957PA0290007	Rating Area 3	No Preference	62	1343.01
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	55957PA0290008	Rating Area 3	No Preference	60	1258.07
	55957PA0290008	Rating Area 3	No Preference	61	1302.58
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	55957PA0290008	Rating Area 3	No Preference	63	1368.40
	55957PA0290008	Rating Area 3	No Preference	64 and over	1390.65
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	55957PA0290006	Rating Area 3	No Preference	63	1331.62
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	55957PA0290022	Rating Area 3	No Preference	62	1181.72
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	55957PA0290012	Rating Area 3	No Preference	62	1095.82
	55957PA0290012	Rating Area 3	No Preference	63	1125.95
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	55957PA0290011	Rating Area 3	No Preference	54	845.48
	55957PA0290011	Rating Area 3	No Preference	55	883.10
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	55957PA0290011	Rating Area 3	No Preference	57	965.08
	55957PA0290011	Rating Area 3	No Preference	58	1009.03
	55957PA0290011	Rating Area 3	No Preference	59	1030.81
	55957PA0290011	Rating Area 3	No Preference	60	1074.77
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	55957PA0290011	Rating Area 3	No Preference	63	1169.02
	55957PA0290011	Rating Area 3	No Preference	64 and over	1188.03
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	55957PA0290013	Rating Area 3	No Preference	18	359.50
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	55957PA0290014	Rating Area 3	No Preference	62	1099.35
	55957PA0290014	Rating Area 3	No Preference	63	1129.58
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	55957PA0290032	Rating Area 3	No Preference	61	1021.97

	55957PA0290032	Rating Area 3	No Preference	62	1044.88
	55957PA0290032	Rating Area 3	No Preference	63	1073.61
	55957PA0290032	Rating Area 3	No Preference	64 and over	1091.07
	55957PA0290033	Rating Area 3	No Preference	0-14	334.32
	55957PA0290033	Rating Area 3	No Preference	15	364.04
	55957PA0290033	Rating Area 3	No Preference	16	375.40
	55957PA0290033	Rating Area 3	No Preference	17	386.76
	55957PA0290033	Rating Area 3	No Preference	18	399.00
	55957PA0290033	Rating Area 3	No Preference	19	411.24
	55957PA0290033	Rating Area 3	No Preference	20	423.91
	55957PA0290033	Rating Area 3	No Preference	21	437.02
	55957PA0290033	Rating Area 3	No Preference	22	437.02
	55957PA0290033	Rating Area 3	No Preference	23	437.02
	55957PA0290033	Rating Area 3	No Preference	24	437.02
	55957PA0290033	Rating Area 3	No Preference	25	438.77
	55957PA0290033	Rating Area 3	No Preference	26	447.51
	55957PA0290033	Rating Area 3	No Preference	27	458.00
	55957PA0290033	Rating Area 3	No Preference	28	475.04
	55957PA0290033	Rating Area 3	No Preference	29	489.03
	55957PA0290033	Rating Area 3	No Preference	30	496.02
	55957PA0290033	Rating Area 3	No Preference	31	506.51
	55957PA0290033	Rating Area 3	No Preference	32	516.99
	55957PA0290033	Rating Area 3	No Preference	33	523.55
	55957PA0290033	Rating Area 3	No Preference	34	530.54
	55957PA0290033	Rating Area 3	No Preference	35	534.04
	55957PA0290033	Rating Area 3	No Preference	36	537.53
	55957PA0290033	Rating Area 3	No Preference	37	541.03
	55957PA0290033	Rating Area 3	No Preference	38	544.53
	55957PA0290033	Rating Area 3	No Preference	39	551.52
	55957PA0290033	Rating Area 3	No Preference	40	558.51
	55957PA0290033	Rating Area 3	No Preference	41	569.00
	55957PA0290033	Rating Area 3	No Preference	42	579.05
	55957PA0290033	Rating Area 3	No Preference	43	593.04
	55957PA0290033	Rating Area 3	No Preference	44	610.52
	55957PA0290033	Rating Area 3	No Preference	45	631.06
	55957PA0290033	Rating Area 3	No Preference	46	655.53
	55957PA0290033	Rating Area 3	No Preference	47	683.06
	55957PA0290033	Rating Area 3	No Preference	48	714.53
	55957PA0290033	Rating Area 3	No Preference	49	745.56
	55957PA0290033	Rating Area 3	No Preference	50	780.52
	55957PA0290033	Rating Area 3	No Preference	51	815.04
	55957PA0290033	Rating Area 3	No Preference	52	853.06
	55957PA0290033	Rating Area 3	No Preference	53	891.52
	55957PA0290033	Rating Area 3	No Preference	54	933.04
	55957PA0290033	Rating Area 3	No Preference	55	974.55
	55957PA0290033	Rating Area 3	No Preference	56	1019.57
	55957PA0290033	Rating Area 3	No Preference	57	1065.02
	55957PA0290033	Rating Area 3	No Preference	58	1113.53
	55957PA0290033	Rating Area 3	No Preference	59	1137.56
	55957PA0290033	Rating Area 3	No Preference	60	1186.07
	55957PA0290033	Rating Area 3	No Preference	61	1228.03
	55957PA0290033	Rating Area 3	No Preference	62	1255.56
	55957PA0290033	Rating Area 3	No Preference	63	1290.08
	55957PA0290033	Rating Area 3	No Preference	64 and over	1311.06
	55957PA0290021	Rating Area 3	No Preference	0-14	236.84
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	55957PA0290021	Rating Area 3	No Preference	17	273.99
	55957PA0290021	Rating Area 3	No Preference	18	282.66
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	55957PA0290021	Rating Area 3	No Preference	23	309.59
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	55957PA0290021	Rating Area 3	No Preference	25	310.83
	55957PA0290021	Rating Area 3	No Preference	26	317.02
	55957PA0290021	Rating Area 3	No Preference	27	324.45
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	55957PA0290021	Rating Area 3	No Preference	36	380.80
	55957PA0290021	Rating Area 3	No Preference	37	383.27
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	55957PA0290021	Rating Area 3	No Preference	39	390.70
	55957PA0290021	Rating Area 3	No Preference	40	395.66
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	55957PA0290021	Rating Area 3	No Preference	42	410.21
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	55957PA0290021	Rating Area 3	No Preference	50	552.93
	55957PA0290021	Rating Area 3	No Preference	51	577.39
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	55957PA0290021	Rating Area 3	No Preference	53	631.56
	55957PA0290021	Rating Area 3	No Preference	54	660.97
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	55957PA0290021	Rating Area 3	No Preference	58	788.84
	55957PA0290021	Rating Area 3	No Preference	59	805.86
	55957PA0290021	Rating Area 3	No Preference	60	840.23
	55957PA0290021	Rating Area 3	No Preference	61	869.95
	55957PA0290021	Rating Area 3	No Preference	62	889.45
	55957PA0290021	Rating Area 3	No Preference	63	913.91
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	55957PA0280001	Rating Area 3	No Preference	17	321.06
	55957PA0280001	Rating Area 3	No Preference	18	331.22
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	55957PA0280001	Rating Area 3	No Preference	20	351.90
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	55957PA0280001	Rating Area 3	No Preference	24	362.78
	55957PA0280001	Rating Area 3	No Preference	25	364.23
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	55957PA0280001	Rating Area 3	No Preference	46	544.17
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	55957PA0280001	Rating Area 3	No Preference	58	924.36
	55957PA0280001	Rating Area 3	No Preference	59	944.32
	55957PA0280001	Rating Area 3	No Preference	60	984.58
	55957PA0280001	Rating Area 3	No Preference	61	1019.41
	55957PA0280001	Rating Area 3	No Preference	62	1042.27
	55957PA0280001	Rating Area 3	No Preference	63	1070.93
	55957PA0280001	Rating Area 3	No Preference	64 and over	1088.34
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	55957PA0280002	Rating Area 3	No Preference	43	491.30
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	55957PA0280002	Rating Area 3	No Preference	60	982.60
	55957PA0280002	Rating Area 3	No Preference	61	1017.36
	55957PA0280002	Rating Area 3	No Preference	62	1040.17
	55957PA0280002	Rating Area 3	No Preference	63	1068.77
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	55957PA0280003	Rating Area 3	No Preference	25	413.01
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	55957PA0280003	Rating Area 3	No Preference	28	447.15
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	55957PA0280003	Rating Area 3	No Preference	31	476.77
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	55957PA0280003	Rating Area 3	No Preference	36	505.97
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	55957PA0280003	Rating Area 3	No Preference	38	512.55
	55957PA0280003	Rating Area 3	No Preference	39	519.14
	55957PA0280003	Rating Area 3	No Preference	40	525.72
	55957PA0280003	Rating Area 3	No Preference	41	535.59
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	55957PA0280003	Rating Area 3	No Preference	43	558.22
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	55957PA0280003	Rating Area 3	No Preference	47	642.96
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	55957PA0280003	Rating Area 3	No Preference	51	767.19
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	55957PA0280003	Rating Area 3	No Preference	53	839.17
	55957PA0280003	Rating Area 3	No Preference	54	878.25
	55957PA0280003	Rating Area 3	No Preference	55	917.33
	55957PA0280003	Rating Area 3	No Preference	56	959.70
	55957PA0280003	Rating Area 3	No Preference	57	1002.48
	55957PA0280003	Rating Area 3	No Preference	58	1048.15
	55957PA0280003	Rating Area 3	No Preference	59	1070.77
	55957PA0280003	Rating Area 3	No Preference	60	1116.43
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	55957PA0280003	Rating Area 3	No Preference	62	1181.84
	55957PA0280003	Rating Area 3	No Preference	63	1214.33
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	55957PA0280004	Rating Area 3	No Preference	41	611.15
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	55957PA0280004	Rating Area 3	No Preference	44	655.74
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	55957PA0280004	Rating Area 3	No Preference	46	704.09
	55957PA0280004	Rating Area 3	No Preference	47	733.66
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	55957PA0280004	Rating Area 3	No Preference	49	800.78
	55957PA0280004	Rating Area 3	No Preference	50	838.33
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	55957PA0280004	Rating Area 3	No Preference	53	957.56
	55957PA0280004	Rating Area 3	No Preference	54	1002.15
	55957PA0280004	Rating Area 3	No Preference	55	1046.74
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	55957PA0280004	Rating Area 3	No Preference	57	1143.90
	55957PA0280004	Rating Area 3	No Preference	58	1196.01
	55957PA0280004	Rating Area 3	No Preference	59	1221.82
	55957PA0280004	Rating Area 3	No Preference	60	1273.92
	55957PA0280004	Rating Area 3	No Preference	61	1318.99
	55957PA0280004	Rating Area 3	No Preference	62	1348.56
	55957PA0280004	Rating Area 3	No Preference	63	1385.64
	55957PA0280004	Rating Area 3	No Preference	64 and over	1408.17
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	55957PA0300001	Rating Area 3	No Preference	15	353.53
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	55957PA0300001	Rating Area 3	No Preference	25	426.10
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	55957PA0300001	Rating Area 3	No Preference	27	444.77
	55957PA0300001	Rating Area 3	No Preference	28	461.32
	55957PA0300001	Rating Area 3	No Preference	29	474.90
	55957PA0300001	Rating Area 3	No Preference	30	481.69
	55957PA0300001	Rating Area 3	No Preference	31	491.88
	55957PA0300001	Rating Area 3	No Preference	32	502.07
	55957PA0300001	Rating Area 3	No Preference	33	508.43
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	55957PA0300001	Rating Area 3	No Preference	35	518.62
	55957PA0300001	Rating Area 3	No Preference	36	522.01
	55957PA0300001	Rating Area 3	No Preference	37	525.41
	55957PA0300001	Rating Area 3	No Preference	38	528.80
	55957PA0300001	Rating Area 3	No Preference	39	535.59
	55957PA0300001	Rating Area 3	No Preference	40	542.38
	55957PA0300001	Rating Area 3	No Preference	41	552.57
	55957PA0300001	Rating Area 3	No Preference	42	562.33
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	55957PA0300001	Rating Area 3	No Preference	44	592.89
	55957PA0300001	Rating Area 3	No Preference	45	612.83
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	55957PA0300001	Rating Area 3	No Preference	47	663.34
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	55957PA0300001	Rating Area 3	No Preference	49	724.03
	55957PA0300001	Rating Area 3	No Preference	50	757.98
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	55957PA0300001	Rating Area 3	No Preference	53	865.78
	55957PA0300001	Rating Area 3	No Preference	54	906.09
	55957PA0300001	Rating Area 3	No Preference	55	946.41
	55957PA0300001	Rating Area 3	No Preference	56	990.13
	55957PA0300001	Rating Area 3	No Preference	57	1034.26
	55957PA0300001	Rating Area 3	No Preference	58	1081.37
	55957PA0300001	Rating Area 3	No Preference	59	1104.71
	55957PA0300001	Rating Area 3	No Preference	60	1151.82
	55957PA0300001	Rating Area 3	No Preference	61	1192.56

	55957PA0300001	Rating Area 3	No Preference	62	1219.30
	55957PA0300001	Rating Area 3	No Preference	63	1252.83
	55957PA0300001	Rating Area 3	No Preference	64 and over	1273.20
	55957PA0300002	Rating Area 3	No Preference	0-14	281.10
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	55957PA0300002	Rating Area 3	No Preference	22	367.45
	55957PA0300002	Rating Area 3	No Preference	23	367.45
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	55957PA0300002	Rating Area 3	No Preference	26	376.27
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	55957PA0300002	Rating Area 3	No Preference	28	399.42
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	55957PA0300002	Rating Area 3	No Preference	31	425.87
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	55957PA0300002	Rating Area 3	No Preference	35	449.02
	55957PA0300002	Rating Area 3	No Preference	36	451.96
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	55957PA0300002	Rating Area 3	No Preference	61	1032.53
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	55957PA0370001	Rating Area 3	No Preference	63	1324.00
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	55957PA0270027	Rating Area 3	No Preference	62	1137.62
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	55957PA0270025	Rating Area 3	No Preference	23	397.07
	55957PA0270025	Rating Area 3	No Preference	24	397.07
	55957PA0270025	Rating Area 3	No Preference	25	398.66
	55957PA0270025	Rating Area 3	No Preference	26	406.60
	55957PA0270025	Rating Area 3	No Preference	27	416.13
	55957PA0270025	Rating Area 3	No Preference	28	431.62
	55957PA0270025	Rating Area 3	No Preference	29	444.32
	55957PA0270025	Rating Area 3	No Preference	30	450.67
	55957PA0270025	Rating Area 3	No Preference	31	460.20
	55957PA0270025	Rating Area 3	No Preference	32	469.73
	55957PA0270025	Rating Area 3	No Preference	33	475.69
	55957PA0270025	Rating Area 3	No Preference	34	482.04
	55957PA0270025	Rating Area 3	No Preference	35	485.22
	55957PA0270025	Rating Area 3	No Preference	36	488.40
	55957PA0270025	Rating Area 3	No Preference	37	491.57
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	55957PA0270025	Rating Area 3	No Preference	39	501.10
	55957PA0270025	Rating Area 3	No Preference	40	507.46
	55957PA0270025	Rating Area 3	No Preference	41	516.99
	55957PA0270025	Rating Area 3	No Preference	42	526.12
	55957PA0270025	Rating Area 3	No Preference	43	538.82
	55957PA0270025	Rating Area 3	No Preference	44	554.71
	55957PA0270025	Rating Area 3	No Preference	45	573.37
	55957PA0270025	Rating Area 3	No Preference	46	595.61
	55957PA0270025	Rating Area 3	No Preference	47	620.62
	55957PA0270025	Rating Area 3	No Preference	48	649.21
	55957PA0270025	Rating Area 3	No Preference	49	677.40
	55957PA0270025	Rating Area 3	No Preference	50	709.17
	55957PA0270025	Rating Area 3	No Preference	51	740.54
	55957PA0270025	Rating Area 3	No Preference	52	775.08
	55957PA0270025	Rating Area 3	No Preference	53	810.02
	55957PA0270025	Rating Area 3	No Preference	54	847.74
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	55957PA0270025	Rating Area 3	No Preference	56	926.36
	55957PA0270025	Rating Area 3	No Preference	57	967.66
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	55957PA0270025	Rating Area 3	No Preference	63	1172.15
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	55957PA0270026	Rating Area 3	No Preference	15	328.69
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	55957PA0270026	Rating Area 3	No Preference	18	360.25
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	55957PA0270026	Rating Area 3	No Preference	25	396.16
	55957PA0270026	Rating Area 3	No Preference	26	404.05
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	55957PA0270026	Rating Area 3	No Preference	30	447.85
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	55957PA0270026	Rating Area 3	No Preference	33	472.71
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	55957PA0270026	Rating Area 3	No Preference	38	491.65
	55957PA0270026	Rating Area 3	No Preference	39	497.96
	55957PA0270026	Rating Area 3	No Preference	40	504.27
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	55957PA0270026	Rating Area 3	No Preference	42	522.82
	55957PA0270026	Rating Area 3	No Preference	43	535.45
	55957PA0270026	Rating Area 3	No Preference	44	551.23
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	55957PA0270026	Rating Area 3	No Preference	46	591.87
	55957PA0270026	Rating Area 3	No Preference	47	616.73
	55957PA0270026	Rating Area 3	No Preference	48	645.14
	55957PA0270026	Rating Area 3	No Preference	49	673.15
	55957PA0270026	Rating Area 3	No Preference	50	704.72
	55957PA0270026	Rating Area 3	No Preference	51	735.89
	55957PA0270026	Rating Area 3	No Preference	52	770.22
	55957PA0270026	Rating Area 3	No Preference	53	804.94
	55957PA0270026	Rating Area 3	No Preference	54	842.43
	55957PA0270026	Rating Area 3	No Preference	55	879.91
	55957PA0270026	Rating Area 3	No Preference	56	920.56
	55957PA0270026	Rating Area 3	No Preference	57	961.59
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	55957PA0270026	Rating Area 3	No Preference	60	1070.89
	55957PA0270026	Rating Area 3	No Preference	61	1108.77
	55957PA0270026	Rating Area 3	No Preference	62	1133.63
	55957PA0270026	Rating Area 3	No Preference	63	1164.80
	55957PA0270026	Rating Area 3	No Preference	64 and over	1183.74
	55957PA0290024	Rating Area 3	No Preference	0-14	313.70
	55957PA0290024	Rating Area 3	No Preference	15	341.59
	55957PA0290024	Rating Area 3	No Preference	16	352.25
	55957PA0290024	Rating Area 3	No Preference	17	362.91
	55957PA0290024	Rating Area 3	No Preference	18	374.39
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	55957PA0290024	Rating Area 3	No Preference	20	397.77
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	55957PA0290024	Rating Area 3	No Preference	22	410.07
	55957PA0290024	Rating Area 3	No Preference	23	410.07
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	55957PA0290024	Rating Area 3	No Preference	25	411.71
	55957PA0290024	Rating Area 3	No Preference	26	419.91
	55957PA0290024	Rating Area 3	No Preference	27	429.75

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	55957PA0290024	Rating Area 3	No Preference	29	458.87
	55957PA0290024	Rating Area 3	No Preference	30	465.43
	55957PA0290024	Rating Area 3	No Preference	31	475.27
	55957PA0290024	Rating Area 3	No Preference	32	485.11
	55957PA0290024	Rating Area 3	No Preference	33	491.26
	55957PA0290024	Rating Area 3	No Preference	34	497.82
	55957PA0290024	Rating Area 3	No Preference	35	501.11
	55957PA0290024	Rating Area 3	No Preference	36	504.39
	55957PA0290024	Rating Area 3	No Preference	37	507.67
	55957PA0290024	Rating Area 3	No Preference	38	510.95
	55957PA0290024	Rating Area 3	No Preference	39	517.51
	55957PA0290024	Rating Area 3	No Preference	40	524.07
	55957PA0290024	Rating Area 3	No Preference	41	533.91
	55957PA0290024	Rating Area 3	No Preference	42	543.34
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	55957PA0290024	Rating Area 3	No Preference	45	592.14
	55957PA0290024	Rating Area 3	No Preference	46	615.11
	55957PA0290024	Rating Area 3	No Preference	47	640.94
	55957PA0290024	Rating Area 3	No Preference	48	670.46
	55957PA0290024	Rating Area 3	No Preference	49	699.58
	55957PA0290024	Rating Area 3	No Preference	50	732.39
	55957PA0290024	Rating Area 3	No Preference	51	764.78
	55957PA0290024	Rating Area 3	No Preference	52	800.46
	55957PA0290024	Rating Area 3	No Preference	53	836.54
	55957PA0290024	Rating Area 3	No Preference	54	875.50
	55957PA0290024	Rating Area 3	No Preference	55	914.46
	55957PA0290024	Rating Area 3	No Preference	56	956.69
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	55957PA0290024	Rating Area 3	No Preference	58	1044.86
	55957PA0290024	Rating Area 3	No Preference	59	1067.41
	55957PA0290024	Rating Area 3	No Preference	60	1112.93
	55957PA0290024	Rating Area 3	No Preference	61	1152.30
	55957PA0290024	Rating Area 3	No Preference	62	1178.13
	55957PA0290024	Rating Area 3	No Preference	63	1210.53
	55957PA0290024	Rating Area 3	No Preference	64 and over	1230.21
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	55957PA0290028	Rating Area 3	No Preference	15	277.07
	55957PA0290028	Rating Area 3	No Preference	16	285.72
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	55957PA0290028	Rating Area 3	No Preference	19	313.00
	55957PA0290028	Rating Area 3	No Preference	20	322.64
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	55957PA0290028	Rating Area 3	No Preference	22	332.62
	55957PA0290028	Rating Area 3	No Preference	23	332.62
	55957PA0290028	Rating Area 3	No Preference	24	332.62
	55957PA0290028	Rating Area 3	No Preference	25	333.95
	55957PA0290028	Rating Area 3	No Preference	26	340.60
	55957PA0290028	Rating Area 3	No Preference	27	348.59
	55957PA0290028	Rating Area 3	No Preference	28	361.56
	55957PA0290028	Rating Area 3	No Preference	29	372.20
	55957PA0290028	Rating Area 3	No Preference	30	377.52
	55957PA0290028	Rating Area 3	No Preference	31	385.51
	55957PA0290028	Rating Area 3	No Preference	32	393.49
	55957PA0290028	Rating Area 3	No Preference	33	398.48
	55957PA0290028	Rating Area 3	No Preference	34	403.80
	55957PA0290028	Rating Area 3	No Preference	35	406.46
	55957PA0290028	Rating Area 3	No Preference	36	409.12
	55957PA0290028	Rating Area 3	No Preference	37	411.78
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	55957PA0290028	Rating Area 3	No Preference	39	419.77
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	55957PA0290028	Rating Area 3	No Preference	46	498.93
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	55957PA0290028	Rating Area 3	No Preference	50	594.06
	55957PA0290028	Rating Area 3	No Preference	51	620.34
	55957PA0290028	Rating Area 3	No Preference	52	649.27
	55957PA0290028	Rating Area 3	No Preference	53	678.54
	55957PA0290028	Rating Area 3	No Preference	54	710.14
	55957PA0290028	Rating Area 3	No Preference	55	741.74
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	55957PA0290028	Rating Area 3	No Preference	57	810.59
	55957PA0290028	Rating Area 3	No Preference	58	847.52
	55957PA0290028	Rating Area 3	No Preference	59	865.81
	55957PA0290028	Rating Area 3	No Preference	60	902.73
	55957PA0290028	Rating Area 3	No Preference	61	934.66
	55957PA0290028	Rating Area 3	No Preference	62	955.62
	55957PA0290028	Rating Area 3	No Preference	63	981.89
	55957PA0290028	Rating Area 3	No Preference	64 and over	997.86
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	55957PA0290025	Rating Area 3	No Preference	15	279.17
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	55957PA0290025	Rating Area 3	No Preference	17	296.60
	55957PA0290025	Rating Area 3	No Preference	18	305.98
	55957PA0290025	Rating Area 3	No Preference	19	315.37
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	55957PA0290025	Rating Area 3	No Preference	22	335.14
	55957PA0290025	Rating Area 3	No Preference	23	335.14
	55957PA0290025	Rating Area 3	No Preference	24	335.14
	55957PA0290025	Rating Area 3	No Preference	25	336.48
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	55957PA0290025	Rating Area 3	No Preference	27	351.23
	55957PA0290025	Rating Area 3	No Preference	28	364.30
	55957PA0290025	Rating Area 3	No Preference	29	375.02
	55957PA0290025	Rating Area 3	No Preference	30	380.38
	55957PA0290025	Rating Area 3	No Preference	31	388.43
	55957PA0290025	Rating Area 3	No Preference	32	396.47
	55957PA0290025	Rating Area 3	No Preference	33	401.50
	55957PA0290025	Rating Area 3	No Preference	34	406.86
	55957PA0290025	Rating Area 3	No Preference	35	409.54
	55957PA0290025	Rating Area 3	No Preference	36	412.22
	55957PA0290025	Rating Area 3	No Preference	37	414.90
	55957PA0290025	Rating Area 3	No Preference	38	417.58
	55957PA0290025	Rating Area 3	No Preference	39	422.95
	55957PA0290025	Rating Area 3	No Preference	40	428.31
	55957PA0290025	Rating Area 3	No Preference	41	436.35
	55957PA0290025	Rating Area 3	No Preference	42	444.06
	55957PA0290025	Rating Area 3	No Preference	43	454.78
	55957PA0290025	Rating Area 3	No Preference	44	468.19

	55957PA0290025	Rating Area 3	No Preference	45	483.94
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	55957PA0290025	Rating Area 3	No Preference	47	523.82
	55957PA0290025	Rating Area 3	No Preference	48	547.95
	55957PA0290025	Rating Area 3	No Preference	49	571.75
	55957PA0290025	Rating Area 3	No Preference	50	598.56
	55957PA0290025	Rating Area 3	No Preference	51	625.04
	55957PA0290025	Rating Area 3	No Preference	52	654.19
	55957PA0290025	Rating Area 3	No Preference	53	683.69
	55957PA0290025	Rating Area 3	No Preference	54	715.52
	55957PA0290025	Rating Area 3	No Preference	55	747.36
	55957PA0290025	Rating Area 3	No Preference	56	781.88
	55957PA0290025	Rating Area 3	No Preference	57	816.74
	55957PA0290025	Rating Area 3	No Preference	58	853.94
	55957PA0290025	Rating Area 3	No Preference	59	872.37
	55957PA0290025	Rating Area 3	No Preference	60	909.57
	55957PA0290025	Rating Area 3	No Preference	61	941.74
	55957PA0290025	Rating Area 3	No Preference	62	962.86
	55957PA0290025	Rating Area 3	No Preference	63	989.33
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	55957PA0290026	Rating Area 3	No Preference	0-14	255.16
	55957PA0290026	Rating Area 3	No Preference	15	277.84
	55957PA0290026	Rating Area 3	No Preference	16	286.51
	55957PA0290026	Rating Area 3	No Preference	17	295.18
	55957PA0290026	Rating Area 3	No Preference	18	304.52
	55957PA0290026	Rating Area 3	No Preference	19	313.86
	55957PA0290026	Rating Area 3	No Preference	20	323.53
	55957PA0290026	Rating Area 3	No Preference	21	333.54
	55957PA0290026	Rating Area 3	No Preference	22	333.54
	55957PA0290026	Rating Area 3	No Preference	23	333.54
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	55957PA0290026	Rating Area 3	No Preference	25	334.87
	55957PA0290026	Rating Area 3	No Preference	26	341.54
	55957PA0290026	Rating Area 3	No Preference	27	349.55
	55957PA0290026	Rating Area 3	No Preference	28	362.56
	55957PA0290026	Rating Area 3	No Preference	29	373.23
	55957PA0290026	Rating Area 3	No Preference	30	378.57
	55957PA0290026	Rating Area 3	No Preference	31	386.57
	55957PA0290026	Rating Area 3	No Preference	32	394.58
	55957PA0290026	Rating Area 3	No Preference	33	399.58
	55957PA0290026	Rating Area 3	No Preference	34	404.92
	55957PA0290026	Rating Area 3	No Preference	35	407.59
	55957PA0290026	Rating Area 3	No Preference	36	410.25
	55957PA0290026	Rating Area 3	No Preference	37	412.92
	55957PA0290026	Rating Area 3	No Preference	38	415.59
	55957PA0290026	Rating Area 3	No Preference	39	420.93
	55957PA0290026	Rating Area 3	No Preference	40	426.26
	55957PA0290026	Rating Area 3	No Preference	41	434.27
	55957PA0290026	Rating Area 3	No Preference	42	441.94
	55957PA0290026	Rating Area 3	No Preference	43	452.61
	55957PA0290026	Rating Area 3	No Preference	44	465.96
	55957PA0290026	Rating Area 3	No Preference	45	481.63
	55957PA0290026	Rating Area 3	No Preference	46	500.31
	55957PA0290026	Rating Area 3	No Preference	47	521.32
	55957PA0290026	Rating Area 3	No Preference	48	545.34
	55957PA0290026	Rating Area 3	No Preference	49	569.02
	55957PA0290026	Rating Area 3	No Preference	50	595.70
	55957PA0290026	Rating Area 3	No Preference	51	622.05
	55957PA0290026	Rating Area 3	No Preference	52	651.07
	55957PA0290026	Rating Area 3	No Preference	53	680.42
	55957PA0290026	Rating Area 3	No Preference	54	712.11
	55957PA0290026	Rating Area 3	No Preference	55	743.79
	55957PA0290026	Rating Area 3	No Preference	56	778.15
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	55957PA0290026	Rating Area 3	No Preference	58	849.86
	55957PA0290026	Rating Area 3	No Preference	59	868.20
	55957PA0290026	Rating Area 3	No Preference	60	905.23
	55957PA0290026	Rating Area 3	No Preference	61	937.25
	55957PA0290026	Rating Area 3	No Preference	62	958.26
	55957PA0290026	Rating Area 3	No Preference	63	984.61
	55957PA0290026	Rating Area 3	No Preference	64 and over	1000.62
	55957PA0290027	Rating Area 3	No Preference	0-14	253.56
	55957PA0290027	Rating Area 3	No Preference	15	276.10
	55957PA0290027	Rating Area 3	No Preference	16	284.72
	55957PA0290027	Rating Area 3	No Preference	17	293.33
	55957PA0290027	Rating Area 3	No Preference	18	302.61
	55957PA0290027	Rating Area 3	No Preference	19	311.89
	55957PA0290027	Rating Area 3	No Preference	20	321.51
	55957PA0290027	Rating Area 3	No Preference	21	331.45
	55957PA0290027	Rating Area 3	No Preference	22	331.45
	55957PA0290027	Rating Area 3	No Preference	23	331.45
	55957PA0290027	Rating Area 3	No Preference	24	331.45
	55957PA0290027	Rating Area 3	No Preference	25	332.78
	55957PA0290027	Rating Area 3	No Preference	26	339.40
	55957PA0290027	Rating Area 3	No Preference	27	347.36
	55957PA0290027	Rating Area 3	No Preference	28	360.29
	55957PA0290027	Rating Area 3	No Preference	29	370.89
	55957PA0290027	Rating Area 3	No Preference	30	376.20
	55957PA0290027	Rating Area 3	No Preference	31	384.15
	55957PA0290027	Rating Area 3	No Preference	32	392.11
	55957PA0290027	Rating Area 3	No Preference	33	397.08
	55957PA0290027	Rating Area 3	No Preference	34	402.38
	55957PA0290027	Rating Area 3	No Preference	35	405.03
	55957PA0290027	Rating Area 3	No Preference	36	407.68
	55957PA0290027	Rating Area 3	No Preference	37	410.34
	55957PA0290027	Rating Area 3	No Preference	38	412.99
	55957PA0290027	Rating Area 3	No Preference	39	418.29
	55957PA0290027	Rating Area 3	No Preference	40	423.59
	55957PA0290027	Rating Area 3	No Preference	41	431.55
	55957PA0290027	Rating Area 3	No Preference	42	439.17
	55957PA0290027	Rating Area 3	No Preference	43	449.78
	55957PA0290027	Rating Area 3	No Preference	44	463.04
	55957PA0290027	Rating Area 3	No Preference	45	478.61
	55957PA0290027	Rating Area 3	No Preference	46	497.18
	55957PA0290027	Rating Area 3	No Preference	47	518.06
	55957PA0290027	Rating Area 3	No Preference	48	541.92
	55957PA0290027	Rating Area 3	No Preference	49	565.45
	55957PA0290027	Rating Area 3	No Preference	50	591.97
	55957PA0290027	Rating Area 3	No Preference	51	618.15
	55957PA0290027	Rating Area 3	No Preference	52	646.99
	55957PA0290027	Rating Area 3	No Preference	53	676.16
	55957PA0290027	Rating Area 3	No Preference	54	707.65
	55957PA0290027	Rating Area 3	No Preference	55	739.13
	55957PA0290027	Rating Area 3	No Preference	56	773.27
	55957PA0290027	Rating Area 3	No Preference	57	807.74
	55957PA0290027	Rating Area 3	No Preference	58	844.53
	55957PA0290027	Rating Area 3	No Preference	59	862.76
	55957PA0290027	Rating Area 3	No Preference	60	899.56
	55957PA0290027	Rating Area 3	No Preference	61	931.37

	55957PA0290027 Rating Area 3	No Preference	62	952.26
	55957PA0290027 Rating Area 3	No Preference	63	978.44
	55957PA0290027 Rating Area 3	No Preference	64 and over	994.35

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*	55957			
Federal TIN*	23-2905083			
Rate Effective Date*	7/1/2019			
Rate Expiration Date*	9/30/2019			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
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
55957PA0270007	Rating Area 3	No Preference	0-14	439.32
55957PA0270007	Rating Area 3	No Preference	15	478.37
55957PA0270007	Rating Area 3	No Preference	16	493.30
55957PA0270007	Rating Area 3	No Preference	17	508.23
55957PA0270007	Rating Area 3	No Preference	18	524.31
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55957PA0270007	Rating Area 3	No Preference	62	1649.88
55957PA0270007	Rating Area 3	No Preference	63	1695.25
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	55957PA0270009	Rating Area 3	No Preference	29	541.29
	55957PA0270009	Rating Area 3	No Preference	30	549.03
	55957PA0270009	Rating Area 3	No Preference	31	560.64
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	55957PA0270009	Rating Area 3	No Preference	33	579.51
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	55957PA0270009	Rating Area 3	No Preference	35	591.12
	55957PA0270009	Rating Area 3	No Preference	36	594.99
	55957PA0270009	Rating Area 3	No Preference	37	598.86
	55957PA0270009	Rating Area 3	No Preference	38	602.73
	55957PA0270009	Rating Area 3	No Preference	39	610.47
	55957PA0270009	Rating Area 3	No Preference	40	618.21
	55957PA0270009	Rating Area 3	No Preference	41	629.82
	55957PA0270009	Rating Area 3	No Preference	42	640.94
	55957PA0270009	Rating Area 3	No Preference	43	656.42
	55957PA0270009	Rating Area 3	No Preference	44	675.77
	55957PA0270009	Rating Area 3	No Preference	45	698.51
	55957PA0270009	Rating Area 3	No Preference	46	725.60
	55957PA0270009	Rating Area 3	No Preference	47	756.07
	55957PA0270009	Rating Area 3	No Preference	48	790.90
	55957PA0270009	Rating Area 3	No Preference	49	825.24
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	55957PA0270009	Rating Area 3	No Preference	51	902.16
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	55957PA0270009	Rating Area 3	No Preference	54	1032.76
	55957PA0270009	Rating Area 3	No Preference	55	1078.72
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	55957PA0270009	Rating Area 3	No Preference	64 and over	1451.19
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	55957PA0270010	Rating Area 3	No Preference	18	429.17
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	55957PA0270010	Rating Area 3	No Preference	55	1048.26
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	55957PA0270030	Rating Area 3	No Preference	63	1395.65
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	55957PA0270029	Rating Area 3	No Preference	36	549.55
	55957PA0270029	Rating Area 3	No Preference	37	553.13
	55957PA0270029	Rating Area 3	No Preference	38	556.70
	55957PA0270029	Rating Area 3	No Preference	39	563.85
	55957PA0270029	Rating Area 3	No Preference	40	571.00
	55957PA0270029	Rating Area 3	No Preference	41	581.72
	55957PA0270029	Rating Area 3	No Preference	42	592.00
	55957PA0270029	Rating Area 3	No Preference	43	606.29
	55957PA0270029	Rating Area 3	No Preference	44	624.17
	55957PA0270029	Rating Area 3	No Preference	45	645.16
	55957PA0270029	Rating Area 3	No Preference	46	670.19
	55957PA0270029	Rating Area 3	No Preference	47	698.33
	55957PA0270029	Rating Area 3	No Preference	48	730.50
	55957PA0270029	Rating Area 3	No Preference	49	762.22
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	55957PA0270029	Rating Area 3	No Preference	54	953.90
	55957PA0270029	Rating Area 3	No Preference	55	996.34
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	55957PA0270029	Rating Area 3	No Preference	58	1138.42
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	55957PA0270029	Rating Area 3	No Preference	60	1212.59
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	55957PA0270029	Rating Area 3	No Preference	62	1283.63
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	55957PA0270029	Rating Area 3	No Preference	64 and over	1340.37
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	55957PA0270013	Rating Area 3	No Preference	18	347.23
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	55957PA0270013	Rating Area 3	No Preference	30	431.66
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	55957PA0270013	Rating Area 3	No Preference	49	648.83
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	55957PA0290002	Rating Area 3	No Preference	62	1365.48
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	55957PA0290012	Rating Area 3	No Preference	45	568.36
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	55957PA0290012	Rating Area 3	No Preference	47	615.20
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	55957PA0290012	Rating Area 3	No Preference	49	671.48
	55957PA0290012	Rating Area 3	No Preference	50	702.97
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	55957PA0290012	Rating Area 3	No Preference	52	768.31
	55957PA0290012	Rating Area 3	No Preference	53	802.94
	55957PA0290012	Rating Area 3	No Preference	54	840.34
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	55957PA0290012	Rating Area 3	No Preference	56	918.27
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	55957PA0290012	Rating Area 3	No Preference	60	1068.23
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	55957PA0290012	Rating Area 3	No Preference	63	1161.91
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	55957PA0290031	Rating Area 3	No Preference	52	738.15
	55957PA0290031	Rating Area 3	No Preference	53	771.43
	55957PA0290031	Rating Area 3	No Preference	54	807.35
	55957PA0290031	Rating Area 3	No Preference	55	843.27
	55957PA0290031	Rating Area 3	No Preference	56	882.22
	55957PA0290031	Rating Area 3	No Preference	57	921.55
	55957PA0290031	Rating Area 3	No Preference	58	963.53
	55957PA0290031	Rating Area 3	No Preference	59	984.32
	55957PA0290031	Rating Area 3	No Preference	60	1026.30
	55957PA0290031	Rating Area 3	No Preference	61	1062.60
	55957PA0290031	Rating Area 3	No Preference	62	1086.42
	55957PA0290031	Rating Area 3	No Preference	63	1116.30
	55957PA0290031	Rating Area 3	No Preference	64 and over	1134.45
	55957PA0290032	Rating Area 3	No Preference	0-14	287.10
	55957PA0290032	Rating Area 3	No Preference	15	312.62
	55957PA0290032	Rating Area 3	No Preference	16	322.38
	55957PA0290032	Rating Area 3	No Preference	17	332.14
	55957PA0290032	Rating Area 3	No Preference	18	342.65
	55957PA0290032	Rating Area 3	No Preference	19	353.16
	55957PA0290032	Rating Area 3	No Preference	20	364.04
	55957PA0290032	Rating Area 3	No Preference	21	375.30
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	55957PA0290032	Rating Area 3	No Preference	23	375.30
	55957PA0290032	Rating Area 3	No Preference	24	375.30
	55957PA0290032	Rating Area 3	No Preference	25	376.80
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	55957PA0290032	Rating Area 3	No Preference	29	419.96
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	55957PA0290032	Rating Area 3	No Preference	33	449.61
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	55957PA0290032	Rating Area 3	No Preference	35	458.62
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	55957PA0290032	Rating Area 3	No Preference	50	670.29
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	55957PA0290032	Rating Area 3	No Preference	53	765.61
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	55957PA0290032	Rating Area 3	No Preference	56	875.57
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	55957PA0290032	Rating Area 3	No Preference	60	1018.56
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	55957PA0290032	Rating Area 3	No Preference	63	1107.89
	55957PA0290032	Rating Area 3	No Preference	64 and over	1125.90
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	55957PA0290033	Rating Area 3	No Preference	15	375.67
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	55957PA0290033	Rating Area 3	No Preference	51	841.08
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	55957PA0290033	Rating Area 3	No Preference	62	1295.67
	55957PA0290033	Rating Area 3	No Preference	63	1331.29
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	55957PA0290021	Rating Area 3	No Preference	61	897.71
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	55957PA0290021	Rating Area 3	No Preference	63	943.08
	55957PA0290021	Rating Area 3	No Preference	64 and over	958.41
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	55957PA0280001	Rating Area 3	No Preference	62	1075.54
	55957PA0280001	Rating Area 3	No Preference	63	1105.11
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	55957PA0280003	Rating Area 3	No Preference	63	1253.09
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	55957PA0280004	Rating Area 3	No Preference	60	1314.61
	55957PA0280004	Rating Area 3	No Preference	61	1361.11
	55957PA0280004	Rating Area 3	No Preference	62	1391.62
	55957PA0280004	Rating Area 3	No Preference	63	1429.89
	55957PA0280004	Rating Area 3	No Preference	64 and over	1453.14
	55957PA0300001	Rating Area 3	No Preference	0-14	335.03
	55957PA0300001	Rating Area 3	No Preference	15	364.81
	55957PA0300001	Rating Area 3	No Preference	16	376.20
	55957PA0300001	Rating Area 3	No Preference	17	387.59
	55957PA0300001	Rating Area 3	No Preference	18	399.85
	55957PA0300001	Rating Area 3	No Preference	19	412.11
	55957PA0300001	Rating Area 3	No Preference	20	424.81
	55957PA0300001	Rating Area 3	No Preference	21	437.95
	55957PA0300001	Rating Area 3	No Preference	22	437.95
	55957PA0300001	Rating Area 3	No Preference	23	437.95
	55957PA0300001	Rating Area 3	No Preference	24	437.95
	55957PA0300001	Rating Area 3	No Preference	25	439.70
	55957PA0300001	Rating Area 3	No Preference	26	448.46
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	55957PA0300001	Rating Area 3	No Preference	28	476.05
	55957PA0300001	Rating Area 3	No Preference	29	490.07
	55957PA0300001	Rating Area 3	No Preference	30	497.07
	55957PA0300001	Rating Area 3	No Preference	31	507.58
	55957PA0300001	Rating Area 3	No Preference	32	518.09
	55957PA0300001	Rating Area 3	No Preference	33	524.66
	55957PA0300001	Rating Area 3	No Preference	34	531.67
	55957PA0300001	Rating Area 3	No Preference	35	535.17
	55957PA0300001	Rating Area 3	No Preference	36	538.68
	55957PA0300001	Rating Area 3	No Preference	37	542.18
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	55957PA0300001	Rating Area 3	No Preference	51	816.78
	55957PA0300001	Rating Area 3	No Preference	52	854.88
	55957PA0300001	Rating Area 3	No Preference	53	893.42
	55957PA0300001	Rating Area 3	No Preference	54	935.02
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	55957PA0300001	Rating Area 3	No Preference	57	1067.28
	55957PA0300001	Rating Area 3	No Preference	58	1115.90
	55957PA0300001	Rating Area 3	No Preference	59	1139.98
	55957PA0300001	Rating Area 3	No Preference	60	1188.60
	55957PA0300001	Rating Area 3	No Preference	61	1230.64

	55957PA0300001	Rating Area 3	No Preference	62	1258.23
	55957PA0300001	Rating Area 3	No Preference	63	1292.83
	55957PA0300001	Rating Area 3	No Preference	64 and over	1313.85
	55957PA0300002	Rating Area 3	No Preference	0-14	290.07
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	55957PA0300002	Rating Area 3	No Preference	20	367.80
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	55957PA0300002	Rating Area 3	No Preference	56	884.63
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	55957PA0300002	Rating Area 3	No Preference	61	1065.50
	55957PA0300002	Rating Area 3	No Preference	62	1089.38
	55957PA0300002	Rating Area 3	No Preference	63	1119.34
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	55957PA0370001	Rating Area 3	No Preference	18	422.55
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	55957PA0370001	Rating Area 3	No Preference	42	613.24
	55957PA0370001	Rating Area 3	No Preference	43	628.05
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	55957PA0370001	Rating Area 3	No Preference	48	756.71
	55957PA0370001	Rating Area 3	No Preference	49	789.57
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	55957PA0370001	Rating Area 3	No Preference	51	863.16
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	55957PA0370001	Rating Area 3	No Preference	54	988.12
	55957PA0370001	Rating Area 3	No Preference	55	1032.09
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	55957PA0370001	Rating Area 3	No Preference	58	1179.27
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	55957PA0370001	Rating Area 3	No Preference	60	1256.09
	55957PA0370001	Rating Area 3	No Preference	61	1300.52
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	55957PA0370001	Rating Area 3	No Preference	63	1366.24
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	55957PA0370002	Rating Area 3	No Preference	25	451.16
	55957PA0370002	Rating Area 3	No Preference	26	460.14
	55957PA0370002	Rating Area 3	No Preference	27	470.93

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	55957PA0370002	Rating Area 3	No Preference	62	1291.01
	55957PA0370002	Rating Area 3	No Preference	63	1326.51
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	55957PA0270023	Rating Area 3	No Preference	55	1123.41
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	55957PA0270023	Rating Area 3	No Preference	58	1283.61
	55957PA0270023	Rating Area 3	No Preference	59	1311.31
	55957PA0270023	Rating Area 3	No Preference	60	1367.23
	55957PA0270023	Rating Area 3	No Preference	61	1415.59
	55957PA0270023	Rating Area 3	No Preference	62	1447.33
	55957PA0270023	Rating Area 3	No Preference	63	1487.13
	55957PA0270023	Rating Area 3	No Preference	64 and over	1511.31
	55957PA0270027	Rating Area 3	No Preference	0-14	312.59
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	55957PA0270027	Rating Area 3	No Preference	23	408.62
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	55957PA0270027	Rating Area 3	No Preference	25	410.25
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	55957PA0270027	Rating Area 3	No Preference	30	463.78
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	55957PA0270027	Rating Area 3	No Preference	38	509.14
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	55957PA0270027	Rating Area 3	No Preference	49	697.11
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	55957PA0270027	Rating Area 3	No Preference	55	911.22
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	55957PA0270027	Rating Area 3	No Preference	61	1148.22
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	55957PA0270027	Rating Area 3	No Preference	63	1206.25
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	55957PA0270024	Rating Area 3	No Preference	15	342.95
	55957PA0270024	Rating Area 3	No Preference	16	353.66
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	55957PA0270024	Rating Area 3	No Preference	18	375.89
	55957PA0270024	Rating Area 3	No Preference	19	387.42
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	55957PA0270024	Rating Area 3	No Preference	21	411.71
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	55957PA0270024	Rating Area 3	No Preference	24	411.71
	55957PA0270024	Rating Area 3	No Preference	25	413.36
	55957PA0270024	Rating Area 3	No Preference	26	421.59
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	55957PA0270024	Rating Area 3	No Preference	28	447.53
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	55957PA0270024	Rating Area 3	No Preference	30	467.29
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	55957PA0270024	Rating Area 3	No Preference	32	487.05
	55957PA0270024	Rating Area 3	No Preference	33	493.23
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	55957PA0270024	Rating Area 3	No Preference	35	503.11
	55957PA0270024	Rating Area 3	No Preference	36	506.40
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	55957PA0270024	Rating Area 3	No Preference	41	536.05
	55957PA0270024	Rating Area 3	No Preference	42	545.52
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	55957PA0270024	Rating Area 3	No Preference	54	879.00
	55957PA0270024	Rating Area 3	No Preference	55	918.11
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	55957PA0270025	Rating Area 3	No Preference	63	1209.55
	55957PA0270025	Rating Area 3	No Preference	64 and over	1229.22
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	55957PA0290027	Rating Area 3	No Preference	21	342.03
	55957PA0290027	Rating Area 3	No Preference	22	342.03
	55957PA0290027	Rating Area 3	No Preference	23	342.03
	55957PA0290027	Rating Area 3	No Preference	24	342.03
	55957PA0290027	Rating Area 3	No Preference	25	343.40
	55957PA0290027	Rating Area 3	No Preference	26	350.24
	55957PA0290027	Rating Area 3	No Preference	27	358.45
	55957PA0290027	Rating Area 3	No Preference	28	371.79
	55957PA0290027	Rating Area 3	No Preference	29	382.73
	55957PA0290027	Rating Area 3	No Preference	30	388.20
	55957PA0290027	Rating Area 3	No Preference	31	396.41
	55957PA0290027	Rating Area 3	No Preference	32	404.62
	55957PA0290027	Rating Area 3	No Preference	33	409.75
	55957PA0290027	Rating Area 3	No Preference	34	415.22
	55957PA0290027	Rating Area 3	No Preference	35	417.96
	55957PA0290027	Rating Area 3	No Preference	36	420.70
	55957PA0290027	Rating Area 3	No Preference	37	423.43
	55957PA0290027	Rating Area 3	No Preference	38	426.17
	55957PA0290027	Rating Area 3	No Preference	39	431.64
	55957PA0290027	Rating Area 3	No Preference	40	437.11
	55957PA0290027	Rating Area 3	No Preference	41	445.32
	55957PA0290027	Rating Area 3	No Preference	42	453.19
	55957PA0290027	Rating Area 3	No Preference	43	464.13
	55957PA0290027	Rating Area 3	No Preference	44	477.82
	55957PA0290027	Rating Area 3	No Preference	45	493.89
	55957PA0290027	Rating Area 3	No Preference	46	513.05
	55957PA0290027	Rating Area 3	No Preference	47	534.59
	55957PA0290027	Rating Area 3	No Preference	48	559.22
	55957PA0290027	Rating Area 3	No Preference	49	583.50
	55957PA0290027	Rating Area 3	No Preference	50	610.87
	55957PA0290027	Rating Area 3	No Preference	51	637.89
	55957PA0290027	Rating Area 3	No Preference	52	667.64
	55957PA0290027	Rating Area 3	No Preference	53	697.74
	55957PA0290027	Rating Area 3	No Preference	54	730.23
	55957PA0290027	Rating Area 3	No Preference	55	762.73
	55957PA0290027	Rating Area 3	No Preference	56	797.96
	55957PA0290027	Rating Area 3	No Preference	57	833.53
	55957PA0290027	Rating Area 3	No Preference	58	871.49
	55957PA0290027	Rating Area 3	No Preference	59	890.30
	55957PA0290027	Rating Area 3	No Preference	60	928.27
	55957PA0290027	Rating Area 3	No Preference	61	961.10

55957PA0290027 Rating Area 3	No Preference	62	982.65
		63	1009.67
		64 and over	1026.09

2019 Rates Table Template v8.1	All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.			
	If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.			
	If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.			
	If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.			
	To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.			
HIOS Issuer ID*	55957			
Federal TIN*	23-2905083			
Rate Effective Date*	10/1/2019			
Rate Expiration Date*	12/31/2019			
Rating Method*	Age-Based Rates			
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
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
55957PA0270007	Rating Area 3	No Preference	0-14	453.38
55957PA0270007	Rating Area 3	No Preference	15	493.68
55957PA0270007	Rating Area 3	No Preference	16	509.09
55957PA0270007	Rating Area 3	No Preference	17	524.50
55957PA0270007	Rating Area 3	No Preference	18	541.09
55957PA0270007	Rating Area 3	No Preference	19	557.68
55957PA0270007	Rating Area 3	No Preference	20	574.87
55957PA0270007	Rating Area 3	No Preference	21	592.65
55957PA0270007	Rating Area 3	No Preference	22	592.65
55957PA0270007	Rating Area 3	No Preference	23	592.65
55957PA0270007	Rating Area 3	No Preference	24	592.65
55957PA0270007	Rating Area 3	No Preference	25	595.02
55957PA0270007	Rating Area 3	No Preference	26	606.87
55957PA0270007	Rating Area 3	No Preference	27	621.10
55957PA0270007	Rating Area 3	No Preference	28	644.21
55957PA0270007	Rating Area 3	No Preference	29	663.18
55957PA0270007	Rating Area 3	No Preference	30	672.66
55957PA0270007	Rating Area 3	No Preference	31	686.88
55957PA0270007	Rating Area 3	No Preference	32	701.10
55957PA0270007	Rating Area 3	No Preference	33	709.99
55957PA0270007	Rating Area 3	No Preference	34	719.48
55957PA0270007	Rating Area 3	No Preference	35	724.22
55957PA0270007	Rating Area 3	No Preference	36	728.96
55957PA0270007	Rating Area 3	No Preference	37	733.70
55957PA0270007	Rating Area 3	No Preference	38	738.44
55957PA0270007	Rating Area 3	No Preference	39	747.92
55957PA0270007	Rating Area 3	No Preference	40	757.41
55957PA0270007	Rating Area 3	No Preference	41	771.63
55957PA0270007	Rating Area 3	No Preference	42	785.26
55957PA0270007	Rating Area 3	No Preference	43	804.23
55957PA0270007	Rating Area 3	No Preference	44	827.93
55957PA0270007	Rating Area 3	No Preference	45	855.79
55957PA0270007	Rating Area 3	No Preference	46	888.98
55957PA0270007	Rating Area 3	No Preference	47	926.31
55957PA0270007	Rating Area 3	No Preference	48	968.98
55957PA0270007	Rating Area 3	No Preference	49	1011.06
55957PA0270007	Rating Area 3	No Preference	50	1058.47
55957PA0270007	Rating Area 3	No Preference	51	1105.29
55957PA0270007	Rating Area 3	No Preference	52	1156.85
55957PA0270007	Rating Area 3	No Preference	53	1209.01
55957PA0270007	Rating Area 3	No Preference	54	1265.31
55957PA0270007	Rating Area 3	No Preference	55	1321.61
55957PA0270007	Rating Area 3	No Preference	56	1382.65
55957PA0270007	Rating Area 3	No Preference	57	1444.29
55957PA0270007	Rating Area 3	No Preference	58	1510.07
55957PA0270007	Rating Area 3	No Preference	59	1542.67
55957PA0270007	Rating Area 3	No Preference	60	1608.45
55957PA0270007	Rating Area 3	No Preference	61	1665.35
55957PA0270007	Rating Area 3	No Preference	62	1702.68
55957PA0270007	Rating Area 3	No Preference	63	1749.50
55957PA0270007	Rating Area 3	No Preference	64 and over	1777.95
55957PA0270016	Rating Area 3	No Preference	0-14	449.58
55957PA0270016	Rating Area 3	No Preference	15	489.54
55957PA0270016	Rating Area 3	No Preference	16	504.82
55957PA0270016	Rating Area 3	No Preference	17	520.10
55957PA0270016	Rating Area 3	No Preference	18	536.55
55957PA0270016	Rating Area 3	No Preference	19	553.01
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55957PA0270016	Rating Area 3	No Preference	22	587.68
55957PA0270016	Rating Area 3	No Preference	23	587.68
55957PA0270016	Rating Area 3	No Preference	24	587.68
55957PA0270016	Rating Area 3	No Preference	25	590.03
55957PA0270016	Rating Area 3	No Preference	26	601.78
55957PA0270016	Rating Area 3	No Preference	27	615.89
55957PA0270016	Rating Area 3	No Preference	28	638.81
55957PA0270016	Rating Area 3	No Preference	29	657.61
55957PA0270016	Rating Area 3	No Preference	30	667.02
55957PA0270016	Rating Area 3	No Preference	31	681.12
55957PA0270016	Rating Area 3	No Preference	32	695.23
55957PA0270016	Rating Area 3	No Preference	33	704.04
55957PA0270016	Rating Area 3	No Preference	34	713.44
55957PA0270016	Rating Area 3	No Preference	35	718.14
55957PA0270016	Rating Area 3	No Preference	36	722.85
55957PA0270016	Rating Area 3	No Preference	37	727.55
55957PA0270016	Rating Area 3	No Preference	38	732.25
55957PA0270016	Rating Area 3	No Preference	39	741.65
55957PA0270016	Rating Area 3	No Preference	40	751.06
55957PA0270016	Rating Area 3	No Preference	41	765.16
55957PA0270016	Rating Area 3	No Preference	42	778.68
55957PA0270016	Rating Area 3	No Preference	43	797.48
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55957PA0270016	Rating Area 3	No Preference	47	918.54
55957PA0270016	Rating Area 3	No Preference	48	960.86
55957PA0270016	Rating Area 3	No Preference	49	1002.58
55957PA0270016	Rating Area 3	No Preference	50	1049.60
55957PA0270016	Rating Area 3	No Preference	51	1096.02
55957PA0270016	Rating Area 3	No Preference	52	1147.15
55957PA0270016	Rating Area 3	No Preference	53	1198.87
55957PA0270016	Rating Area 3	No Preference	54	1254.70
55957PA0270016	Rating Area 3	No Preference	55	1310.53
55957PA0270016	Rating Area 3	No Preference	56	1371.06
55957PA0270016	Rating Area 3	No Preference	57	1432.18
55957PA0270016	Rating Area 3	No Preference	58	1497.41
55957PA0270016	Rating Area 3	No Preference	59	1529.73
55957PA0270016	Rating Area 3	No Preference	60	1594.96
55957PA0270016	Rating Area 3	No Preference	61	1651.38

	55957PA0270016	Rating Area 3	No Preference	62	1688.40
	55957PA0270016	Rating Area 3	No Preference	63	1734.83
	55957PA0270016	Rating Area 3	No Preference	64 and over	1763.04
	55957PA0270002	Rating Area 3	No Preference	0-14	446.70
	55957PA0270002	Rating Area 3	No Preference	15	486.41
	55957PA0270002	Rating Area 3	No Preference	16	501.59
	55957PA0270002	Rating Area 3	No Preference	17	516.77
	55957PA0270002	Rating Area 3	No Preference	18	533.12
	55957PA0270002	Rating Area 3	No Preference	19	549.47
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	55957PA0270002	Rating Area 3	No Preference	21	583.92
	55957PA0270002	Rating Area 3	No Preference	22	583.92
	55957PA0270002	Rating Area 3	No Preference	23	583.92
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	55957PA0270002	Rating Area 3	No Preference	25	586.26
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	55957PA0270002	Rating Area 3	No Preference	31	676.76
	55957PA0270002	Rating Area 3	No Preference	32	690.78
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	55957PA0270002	Rating Area 3	No Preference	34	708.88
	55957PA0270002	Rating Area 3	No Preference	35	713.55
	55957PA0270002	Rating Area 3	No Preference	36	718.22
	55957PA0270002	Rating Area 3	No Preference	37	722.89
	55957PA0270002	Rating Area 3	No Preference	38	727.56
	55957PA0270002	Rating Area 3	No Preference	39	736.91
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	55957PA0270002	Rating Area 3	No Preference	41	760.26
	55957PA0270002	Rating Area 3	No Preference	42	773.69
	55957PA0270002	Rating Area 3	No Preference	43	792.38
	55957PA0270002	Rating Area 3	No Preference	44	815.74
	55957PA0270002	Rating Area 3	No Preference	45	843.18
	55957PA0270002	Rating Area 3	No Preference	46	875.88
	55957PA0270002	Rating Area 3	No Preference	47	912.67
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	55957PA0270002	Rating Area 3	No Preference	49	996.17
	55957PA0270002	Rating Area 3	No Preference	50	1042.88
	55957PA0270002	Rating Area 3	No Preference	51	1089.01
	55957PA0270002	Rating Area 3	No Preference	52	1139.81
	55957PA0270002	Rating Area 3	No Preference	53	1191.20
	55957PA0270002	Rating Area 3	No Preference	54	1246.67
	55957PA0270002	Rating Area 3	No Preference	55	1302.14
	55957PA0270002	Rating Area 3	No Preference	56	1362.29
	55957PA0270002	Rating Area 3	No Preference	57	1423.01
	55957PA0270002	Rating Area 3	No Preference	58	1487.83
	55957PA0270002	Rating Area 3	No Preference	59	1519.94
	55957PA0270002	Rating Area 3	No Preference	60	1584.76
	55957PA0270002	Rating Area 3	No Preference	61	1640.82
	55957PA0270002	Rating Area 3	No Preference	62	1677.60
	55957PA0270002	Rating Area 3	No Preference	63	1723.73
	55957PA0270002	Rating Area 3	No Preference	64 and over	1751.76
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	55957PA0270006	Rating Area 3	No Preference	15	476.38
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	55957PA0270006	Rating Area 3	No Preference	17	506.12
	55957PA0270006	Rating Area 3	No Preference	18	522.14
	55957PA0270006	Rating Area 3	No Preference	19	538.15
	55957PA0270006	Rating Area 3	No Preference	20	554.73
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	55957PA0270006	Rating Area 3	No Preference	24	571.89
	55957PA0270006	Rating Area 3	No Preference	25	574.18
	55957PA0270006	Rating Area 3	No Preference	26	585.62
	55957PA0270006	Rating Area 3	No Preference	27	599.34
	55957PA0270006	Rating Area 3	No Preference	28	621.64
	55957PA0270006	Rating Area 3	No Preference	29	639.94
	55957PA0270006	Rating Area 3	No Preference	30	649.10
	55957PA0270006	Rating Area 3	No Preference	31	662.82
	55957PA0270006	Rating Area 3	No Preference	32	676.55
	55957PA0270006	Rating Area 3	No Preference	33	685.12
	55957PA0270006	Rating Area 3	No Preference	34	694.27
	55957PA0270006	Rating Area 3	No Preference	35	698.85
	55957PA0270006	Rating Area 3	No Preference	36	703.42
	55957PA0270006	Rating Area 3	No Preference	37	708.00
	55957PA0270006	Rating Area 3	No Preference	38	712.57
	55957PA0270006	Rating Area 3	No Preference	39	721.73
	55957PA0270006	Rating Area 3	No Preference	40	730.88
	55957PA0270006	Rating Area 3	No Preference	41	744.60
	55957PA0270006	Rating Area 3	No Preference	42	757.75
	55957PA0270006	Rating Area 3	No Preference	43	776.05
	55957PA0270006	Rating Area 3	No Preference	44	798.93
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	55957PA0270006	Rating Area 3	No Preference	46	857.84
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	55957PA0270006	Rating Area 3	No Preference	51	1066.57
	55957PA0270006	Rating Area 3	No Preference	52	1116.33
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	55957PA0270006	Rating Area 3	No Preference	54	1220.99
	55957PA0270006	Rating Area 3	No Preference	55	1275.31
	55957PA0270006	Rating Area 3	No Preference	56	1334.22
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	55957PA0270006	Rating Area 3	No Preference	58	1457.18
	55957PA0270006	Rating Area 3	No Preference	59	1488.63
	55957PA0270006	Rating Area 3	No Preference	60	1552.11
	55957PA0270006	Rating Area 3	No Preference	61	1607.01
	55957PA0270006	Rating Area 3	No Preference	62	1643.04
	55957PA0270006	Rating Area 3	No Preference	63	1688.22
	55957PA0270006	Rating Area 3	No Preference	64 and over	1715.67
	55957PA0270017	Rating Area 3	No Preference	0-14	398.92
	55957PA0270017	Rating Area 3	No Preference	15	434.38
	55957PA0270017	Rating Area 3	No Preference	16	447.94
	55957PA0270017	Rating Area 3	No Preference	17	461.50
	55957PA0270017	Rating Area 3	No Preference	18	476.10
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	55957PA0270017	Rating Area 3	No Preference	25	523.56
	55957PA0270017	Rating Area 3	No Preference	26	533.99
	55957PA0270017	Rating Area 3	No Preference	27	546.50

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	55957PA0270017	Rating Area 3	No Preference	29	583.52
	55957PA0270017	Rating Area 3	No Preference	30	591.87
	55957PA0270017	Rating Area 3	No Preference	31	604.38
	55957PA0270017	Rating Area 3	No Preference	32	616.90
	55957PA0270017	Rating Area 3	No Preference	33	624.72
	55957PA0270017	Rating Area 3	No Preference	34	633.06
	55957PA0270017	Rating Area 3	No Preference	35	637.24
	55957PA0270017	Rating Area 3	No Preference	36	641.41
	55957PA0270017	Rating Area 3	No Preference	37	645.58
	55957PA0270017	Rating Area 3	No Preference	38	649.75
	55957PA0270017	Rating Area 3	No Preference	39	658.10
	55957PA0270017	Rating Area 3	No Preference	40	666.44
	55957PA0270017	Rating Area 3	No Preference	41	678.95
	55957PA0270017	Rating Area 3	No Preference	42	690.95
	55957PA0270017	Rating Area 3	No Preference	43	707.63
	55957PA0270017	Rating Area 3	No Preference	44	728.49
	55957PA0270017	Rating Area 3	No Preference	45	753.00
	55957PA0270017	Rating Area 3	No Preference	46	782.21
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	55957PA0270017	Rating Area 3	No Preference	48	852.60
	55957PA0270017	Rating Area 3	No Preference	49	889.63
	55957PA0270017	Rating Area 3	No Preference	50	931.35
	55957PA0270017	Rating Area 3	No Preference	51	972.54
	55957PA0270017	Rating Area 3	No Preference	52	1017.91
	55957PA0270017	Rating Area 3	No Preference	53	1063.80
	55957PA0270017	Rating Area 3	No Preference	54	1113.34
	55957PA0270017	Rating Area 3	No Preference	55	1162.88
	55957PA0270017	Rating Area 3	No Preference	56	1216.59
	55957PA0270017	Rating Area 3	No Preference	57	1270.82
	55957PA0270017	Rating Area 3	No Preference	58	1328.71
	55957PA0270017	Rating Area 3	No Preference	59	1357.39
	55957PA0270017	Rating Area 3	No Preference	60	1415.27
	55957PA0270017	Rating Area 3	No Preference	61	1465.33
	55957PA0270017	Rating Area 3	No Preference	62	1498.18
	55957PA0270017	Rating Area 3	No Preference	63	1539.38
	55957PA0270017	Rating Area 3	No Preference	64 and over	1564.41
	55957PA0270018	Rating Area 3	No Preference	0-14	369.92
	55957PA0270018	Rating Area 3	No Preference	15	402.81
	55957PA0270018	Rating Area 3	No Preference	16	415.38
	55957PA0270018	Rating Area 3	No Preference	17	427.95
	55957PA0270018	Rating Area 3	No Preference	18	441.49
	55957PA0270018	Rating Area 3	No Preference	19	455.03
	55957PA0270018	Rating Area 3	No Preference	20	469.05
	55957PA0270018	Rating Area 3	No Preference	21	483.56
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	55957PA0270018	Rating Area 3	No Preference	23	483.56
	55957PA0270018	Rating Area 3	No Preference	24	483.56
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	55957PA0270018	Rating Area 3	No Preference	26	495.17
	55957PA0270018	Rating Area 3	No Preference	27	506.77
	55957PA0270018	Rating Area 3	No Preference	28	525.63
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	55957PA0270018	Rating Area 3	No Preference	30	548.84
	55957PA0270018	Rating Area 3	No Preference	31	560.45
	55957PA0270018	Rating Area 3	No Preference	32	572.05
	55957PA0270018	Rating Area 3	No Preference	33	579.30
	55957PA0270018	Rating Area 3	No Preference	34	587.04
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	55957PA0270018	Rating Area 3	No Preference	37	598.65
	55957PA0270018	Rating Area 3	No Preference	38	602.52
	55957PA0270018	Rating Area 3	No Preference	39	610.25
	55957PA0270018	Rating Area 3	No Preference	40	617.99
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	55957PA0270018	Rating Area 3	No Preference	42	640.72
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	55957PA0270018	Rating Area 3	No Preference	44	675.53
	55957PA0270018	Rating Area 3	No Preference	45	698.26
	55957PA0270018	Rating Area 3	No Preference	46	725.34
	55957PA0270018	Rating Area 3	No Preference	47	755.80
	55957PA0270018	Rating Area 3	No Preference	48	790.62
	55957PA0270018	Rating Area 3	No Preference	49	824.95
	55957PA0270018	Rating Area 3	No Preference	50	863.64
	55957PA0270018	Rating Area 3	No Preference	51	901.84
	55957PA0270018	Rating Area 3	No Preference	52	943.91
	55957PA0270018	Rating Area 3	No Preference	53	986.46
	55957PA0270018	Rating Area 3	No Preference	54	1032.40
	55957PA0270018	Rating Area 3	No Preference	55	1078.34
	55957PA0270018	Rating Area 3	No Preference	56	1128.15
	55957PA0270018	Rating Area 3	No Preference	57	1178.44
	55957PA0270018	Rating Area 3	No Preference	58	1232.11
	55957PA0270018	Rating Area 3	No Preference	59	1258.71
	55957PA0270018	Rating Area 3	No Preference	60	1312.38
	55957PA0270018	Rating Area 3	No Preference	61	1358.80
	55957PA0270018	Rating Area 3	No Preference	62	1389.27
	55957PA0270018	Rating Area 3	No Preference	63	1427.47
	55957PA0270018	Rating Area 3	No Preference	64 and over	1450.68
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	55957PA0270008	Rating Area 3	No Preference	15	418.22
	55957PA0270008	Rating Area 3	No Preference	16	431.27
	55957PA0270008	Rating Area 3	No Preference	17	444.32
	55957PA0270008	Rating Area 3	No Preference	18	458.38
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	55957PA0270008	Rating Area 3	No Preference	23	502.06
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	55957PA0270008	Rating Area 3	No Preference	25	504.07
	55957PA0270008	Rating Area 3	No Preference	26	514.11
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	55957PA0270008	Rating Area 3	No Preference	29	561.81
	55957PA0270008	Rating Area 3	No Preference	30	569.84
	55957PA0270008	Rating Area 3	No Preference	31	581.89
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	55957PA0270008	Rating Area 3	No Preference	33	601.47
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	55957PA0270008	Rating Area 3	No Preference	35	613.52
	55957PA0270008	Rating Area 3	No Preference	36	617.53
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	55957PA0270008	Rating Area 3	No Preference	38	625.57
	55957PA0270008	Rating Area 3	No Preference	39	633.60
	55957PA0270008	Rating Area 3	No Preference	40	641.63
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	55957PA0270008	Rating Area 3	No Preference	42	665.23
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	55957PA0270008	Rating Area 3	No Preference	52	980.02
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	55957PA0270008	Rating Area 3	No Preference	62	1442.42
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	55957PA0270008	Rating Area 3	No Preference	64 and over	1506.18
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	55957PA0270030	Rating Area 3	No Preference	50	871.41
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	55957PA0270028	Rating Area 3	No Preference	28	505.00
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	55957PA0270028	Rating Area 3	No Preference	30	527.30
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	55957PA0270028	Rating Area 3	No Preference	33	556.57
	55957PA0270028	Rating Area 3	No Preference	34	564.00
	55957PA0270028	Rating Area 3	No Preference	35	567.72
	55957PA0270028	Rating Area 3	No Preference	36	571.43
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	55957PA0270028	Rating Area 3	No Preference	38	578.87
	55957PA0270028	Rating Area 3	No Preference	39	586.30
	55957PA0270028	Rating Area 3	No Preference	40	593.73
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	55957PA0270028	Rating Area 3	No Preference	42	615.57
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	55957PA0270028	Rating Area 3	No Preference	44	649.02

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	55957PA0270028	Rating Area 3	No Preference	50	829.74
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	55957PA0290022	Rating Area 3	No Preference	34	531.78
	55957PA0290022	Rating Area 3	No Preference	35	535.28
	55957PA0290022	Rating Area 3	No Preference	36	538.79
	55957PA0290022	Rating Area 3	No Preference	37	542.29
	55957PA0290022	Rating Area 3	No Preference	38	545.80
	55957PA0290022	Rating Area 3	No Preference	39	552.81
	55957PA0290022	Rating Area 3	No Preference	40	559.82
	55957PA0290022	Rating Area 3	No Preference	41	570.33
	55957PA0290022	Rating Area 3	No Preference	42	580.40
	55957PA0290022	Rating Area 3	No Preference	43	594.42
	55957PA0290022	Rating Area 3	No Preference	44	611.94

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	55957PA0290022	Rating Area 3	No Preference	50	782.34
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	55957PA0290022	Rating Area 3	No Preference	53	893.60
	55957PA0290022	Rating Area 3	No Preference	54	935.22
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	55957PA0290022	Rating Area 3	No Preference	56	1021.95
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	55957PA0290022	Rating Area 3	No Preference	62	1258.49
	55957PA0290022	Rating Area 3	No Preference	63	1293.09
	55957PA0290022	Rating Area 3	No Preference	64 and over	1314.12
	55957PA0290012	Rating Area 3	No Preference	0-14	310.74
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	55957PA0290012	Rating Area 3	No Preference	63	1199.07
	55957PA0290012	Rating Area 3	No Preference	64 and over	1218.57
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	55957PA0290011	Rating Area 3	No Preference	16	362.27
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	55957PA0290011	Rating Area 3	No Preference	47	659.16
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	55957PA0290014	Rating Area 3	No Preference	57	993.08
	55957PA0290014	Rating Area 3	No Preference	58	1038.31
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	55957PA0290014	Rating Area 3	No Preference	61	1145.08
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	55957PA0290014	Rating Area 3	No Preference	63	1202.94
	55957PA0290014	Rating Area 3	No Preference	64 and over	1222.50
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	55957PA0290030	Rating Area 3	No Preference	43	536.22
	55957PA0290030	Rating Area 3	No Preference	44	552.02

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	55957PA0290030	Rating Area 3	No Preference	48	646.07
	55957PA0290030	Rating Area 3	No Preference	49	674.13
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	55957PA0290030	Rating Area 3	No Preference	58	1006.84
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	55957PA0290030	Rating Area 3	No Preference	64 and over	1185.45
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	55957PA0290031	Rating Area 3	No Preference	16	335.22
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	55957PA0290031	Rating Area 3	No Preference	19	367.23
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	55957PA0290033	Rating Area 3	No Preference	63	1373.89
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	55957PA0280003	Rating Area 3	No Preference	49	747.35
	55957PA0280003	Rating Area 3	No Preference	50	782.39
	55957PA0280003	Rating Area 3	No Preference	51	817.00
	55957PA0280003	Rating Area 3	No Preference	52	855.11
	55957PA0280003	Rating Area 3	No Preference	53	893.66
	55957PA0280003	Rating Area 3	No Preference	54	935.28
	55957PA0280003	Rating Area 3	No Preference	55	976.90
	55957PA0280003	Rating Area 3	No Preference	56	1022.02
	55957PA0280003	Rating Area 3	No Preference	57	1067.58
	55957PA0280003	Rating Area 3	No Preference	58	1116.20
	55957PA0280003	Rating Area 3	No Preference	59	1140.30
	55957PA0280003	Rating Area 3	No Preference	60	1188.92
	55957PA0280003	Rating Area 3	No Preference	61	1230.98
	55957PA0280003	Rating Area 3	No Preference	62	1258.58
	55957PA0280003	Rating Area 3	No Preference	63	1293.18
	55957PA0280003	Rating Area 3	No Preference	64 and over	1314.21
	55957PA0280004	Rating Area 3	No Preference	0-14	382.41
	55957PA0280004	Rating Area 3	No Preference	15	416.40
	55957PA0280004	Rating Area 3	No Preference	16	429.40
	55957PA0280004	Rating Area 3	No Preference	17	442.39
	55957PA0280004	Rating Area 3	No Preference	18	456.39
	55957PA0280004	Rating Area 3	No Preference	19	470.39
	55957PA0280004	Rating Area 3	No Preference	20	484.88
	55957PA0280004	Rating Area 3	No Preference	21	499.88
	55957PA0280004	Rating Area 3	No Preference	22	499.88
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	55957PA0280004	Rating Area 3	No Preference	27	523.87
	55957PA0280004	Rating Area 3	No Preference	28	543.37
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	55957PA0280004	Rating Area 3	No Preference	30	567.36
	55957PA0280004	Rating Area 3	No Preference	31	579.36
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	55957PA0280004	Rating Area 3	No Preference	36	614.85
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	55957PA0280004	Rating Area 3	No Preference	38	622.85
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	55957PA0280004	Rating Area 3	No Preference	41	650.84
	55957PA0280004	Rating Area 3	No Preference	42	662.34
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	55957PA0280004	Rating Area 3	No Preference	44	698.33
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	55957PA0280004	Rating Area 3	No Preference	46	749.82
	55957PA0280004	Rating Area 3	No Preference	47	781.31
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	55957PA0280004	Rating Area 3	No Preference	49	852.80
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	55957PA0280004	Rating Area 3	No Preference	54	1067.24
	55957PA0280004	Rating Area 3	No Preference	55	1114.73
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	55957PA0280004	Rating Area 3	No Preference	57	1218.21
	55957PA0280004	Rating Area 3	No Preference	58	1273.69
	55957PA0280004	Rating Area 3	No Preference	59	1301.19
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	55957PA0280004	Rating Area 3	No Preference	62	1436.16
	55957PA0280004	Rating Area 3	No Preference	63	1475.65
	55957PA0280004	Rating Area 3	No Preference	64 and over	1499.64
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	55957PA0300001	Rating Area 3	No Preference	62	1298.51
	55957PA0300001	Rating Area 3	No Preference	63	1334.22
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	55957PA0300002	Rating Area 3	No Preference	55	872.64
	55957PA0300002	Rating Area 3	No Preference	56	912.95
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	55957PA0300002	Rating Area 3	No Preference	58	997.08
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	55957PA0300002	Rating Area 3	No Preference	60	1062.04
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	55957PA0300002	Rating Area 3	No Preference	63	1155.18
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	55957PA0370001	Rating Area 3	No Preference	16	410.28
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	55957PA0370001	Rating Area 3	No Preference	39	602.77
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	55957PA0370001	Rating Area 3	No Preference	55	1065.11
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	55957PA0370001	Rating Area 3	No Preference	62	1372.23
	55957PA0370001	Rating Area 3	No Preference	63	1409.96
	55957PA0370001	Rating Area 3	No Preference	64 and over	1432.89
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	55957PA0370002	Rating Area 3	No Preference	25	465.59
	55957PA0370002	Rating Area 3	No Preference	26	474.87
	55957PA0370002	Rating Area 3	No Preference	27	486.00

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	55957PA0370002	Rating Area 3	No Preference	31	537.47
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	55957PA0370002	Rating Area 3	No Preference	33	555.56
	55957PA0370002	Rating Area 3	No Preference	34	562.98
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	55957PA0370002	Rating Area 3	No Preference	48	758.21
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	55957PA0370002	Rating Area 3	No Preference	54	990.08
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	55957PA0370002	Rating Area 3	No Preference	58	1181.61
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	55957PA0370002	Rating Area 3	No Preference	62	1332.33
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	55957PA0380001	Rating Area 3	No Preference	57	980.33
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	55957PA0380001	Rating Area 3	No Preference	60	1091.76
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	55957PA0380001	Rating Area 3	No Preference	62	1155.72
	55957PA0380001	Rating Area 3	No Preference	63	1187.50
	55957PA0380001	Rating Area 3	No Preference	64 and over	1206.81
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	55957PA0270023	Rating Area 3	No Preference	25	521.97
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	55957PA0270023	Rating Area 3	No Preference	55	1159.35
	55957PA0270023	Rating Area 3	No Preference	56	1212.90
	55957PA0270023	Rating Area 3	No Preference	57	1266.97
	55957PA0270023	Rating Area 3	No Preference	58	1324.68
	55957PA0270023	Rating Area 3	No Preference	59	1353.27
	55957PA0270023	Rating Area 3	No Preference	60	1410.98
	55957PA0270023	Rating Area 3	No Preference	61	1460.89
	55957PA0270023	Rating Area 3	No Preference	62	1493.64
	55957PA0270023	Rating Area 3	No Preference	63	1534.72
	55957PA0270023	Rating Area 3	No Preference	64 and over	1559.67
	55957PA0270027	Rating Area 3	No Preference	0-14	322.59
	55957PA0270027	Rating Area 3	No Preference	15	351.27
	55957PA0270027	Rating Area 3	No Preference	16	362.23
	55957PA0270027	Rating Area 3	No Preference	17	373.20
	55957PA0270027	Rating Area 3	No Preference	18	385.00
	55957PA0270027	Rating Area 3	No Preference	19	396.81
	55957PA0270027	Rating Area 3	No Preference	20	409.04
	55957PA0270027	Rating Area 3	No Preference	21	421.69
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	55957PA0270027	Rating Area 3	No Preference	24	421.69
	55957PA0270027	Rating Area 3	No Preference	25	423.38
	55957PA0270027	Rating Area 3	No Preference	26	431.81
	55957PA0270027	Rating Area 3	No Preference	27	441.93
	55957PA0270027	Rating Area 3	No Preference	28	458.38
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	55957PA0270027	Rating Area 3	No Preference	30	478.62
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	55957PA0270027	Rating Area 3	No Preference	32	498.86
	55957PA0270027	Rating Area 3	No Preference	33	505.18
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	55957PA0270027	Rating Area 3	No Preference	35	515.31
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	55957PA0270027	Rating Area 3	No Preference	37	522.05
	55957PA0270027	Rating Area 3	No Preference	38	525.43
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	55957PA0270027	Rating Area 3	No Preference	41	549.04
	55957PA0270027	Rating Area 3	No Preference	42	558.74
	55957PA0270027	Rating Area 3	No Preference	43	572.23
	55957PA0270027	Rating Area 3	No Preference	44	589.10
	55957PA0270027	Rating Area 3	No Preference	45	608.92
	55957PA0270027	Rating Area 3	No Preference	46	632.54
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	55957PA0270027	Rating Area 3	No Preference	52	823.14
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	55957PA0270027	Rating Area 3	No Preference	54	900.31
	55957PA0270027	Rating Area 3	No Preference	55	940.37
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	55957PA0270027	Rating Area 3	No Preference	64 and over	1265.07
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	55957PA0290025	Rating Area 3	No Preference	60	968.63
	55957PA0290025	Rating Area 3	No Preference	61	1002.89
	55957PA0290025	Rating Area 3	No Preference	62	1025.37
	55957PA0290025	Rating Area 3	No Preference	63	1053.57
	55957PA0290025	Rating Area 3	No Preference	64 and over	1070.70
	55957PA0290026	Rating Area 3	No Preference	0-14	271.73
	55957PA0290026	Rating Area 3	No Preference	15	295.88
	55957PA0290026	Rating Area 3	No Preference	16	305.12
	55957PA0290026	Rating Area 3	No Preference	17	314.35
	55957PA0290026	Rating Area 3	No Preference	18	324.30
	55957PA0290026	Rating Area 3	No Preference	19	334.24
	55957PA0290026	Rating Area 3	No Preference	20	344.54
	55957PA0290026	Rating Area 3	No Preference	21	355.20
	55957PA0290026	Rating Area 3	No Preference	22	355.20
	55957PA0290026	Rating Area 3	No Preference	23	355.20
	55957PA0290026	Rating Area 3	No Preference	24	355.20
	55957PA0290026	Rating Area 3	No Preference	25	356.62
	55957PA0290026	Rating Area 3	No Preference	26	363.72
	55957PA0290026	Rating Area 3	No Preference	27	372.25
	55957PA0290026	Rating Area 3	No Preference	28	386.10
	55957PA0290026	Rating Area 3	No Preference	29	397.47
	55957PA0290026	Rating Area 3	No Preference	30	403.15
	55957PA0290026	Rating Area 3	No Preference	31	411.68
	55957PA0290026	Rating Area 3	No Preference	32	420.20
	55957PA0290026	Rating Area 3	No Preference	33	425.53
	55957PA0290026	Rating Area 3	No Preference	34	431.21
	55957PA0290026	Rating Area 3	No Preference	35	434.05
	55957PA0290026	Rating Area 3	No Preference	36	436.90
	55957PA0290026	Rating Area 3	No Preference	37	439.74
	55957PA0290026	Rating Area 3	No Preference	38	442.58
	55957PA0290026	Rating Area 3	No Preference	39	448.26
	55957PA0290026	Rating Area 3	No Preference	40	453.95
	55957PA0290026	Rating Area 3	No Preference	41	462.47
	55957PA0290026	Rating Area 3	No Preference	42	470.64
	55957PA0290026	Rating Area 3	No Preference	43	482.01
	55957PA0290026	Rating Area 3	No Preference	44	496.21
	55957PA0290026	Rating Area 3	No Preference	45	512.91
	55957PA0290026	Rating Area 3	No Preference	46	532.80
	55957PA0290026	Rating Area 3	No Preference	47	555.18
	55957PA0290026	Rating Area 3	No Preference	48	580.75
	55957PA0290026	Rating Area 3	No Preference	49	605.97
	55957PA0290026	Rating Area 3	No Preference	50	634.39
	55957PA0290026	Rating Area 3	No Preference	51	662.45
	55957PA0290026	Rating Area 3	No Preference	52	693.35
	55957PA0290026	Rating Area 3	No Preference	53	724.61
	55957PA0290026	Rating Area 3	No Preference	54	758.35
	55957PA0290026	Rating Area 3	No Preference	55	792.10
	55957PA0290026	Rating Area 3	No Preference	56	828.68
	55957PA0290026	Rating Area 3	No Preference	57	865.62
	55957PA0290026	Rating Area 3	No Preference	58	905.05
	55957PA0290026	Rating Area 3	No Preference	59	924.59
	55957PA0290026	Rating Area 3	No Preference	60	964.01
	55957PA0290026	Rating Area 3	No Preference	61	998.11
	55957PA0290026	Rating Area 3	No Preference	62	1020.49
	55957PA0290026	Rating Area 3	No Preference	63	1048.55
	55957PA0290026	Rating Area 3	No Preference	64 and over	1065.60
	55957PA0290027	Rating Area 3	No Preference	0-14	270.02
	55957PA0290027	Rating Area 3	No Preference	15	294.02
	55957PA0290027	Rating Area 3	No Preference	16	303.20
	55957PA0290027	Rating Area 3	No Preference	17	312.38
	55957PA0290027	Rating Area 3	No Preference	18	322.26
	55957PA0290027	Rating Area 3	No Preference	19	332.14
	55957PA0290027	Rating Area 3	No Preference	20	342.38
	55957PA0290027	Rating Area 3	No Preference	21	352.97
	55957PA0290027	Rating Area 3	No Preference	22	352.97
	55957PA0290027	Rating Area 3	No Preference	23	352.97
	55957PA0290027	Rating Area 3	No Preference	24	352.97
	55957PA0290027	Rating Area 3	No Preference	25	354.38
	55957PA0290027	Rating Area 3	No Preference	26	361.44
	55957PA0290027	Rating Area 3	No Preference	27	369.91
	55957PA0290027	Rating Area 3	No Preference	28	383.68
	55957PA0290027	Rating Area 3	No Preference	29	394.97
	55957PA0290027	Rating Area 3	No Preference	30	400.62
	55957PA0290027	Rating Area 3	No Preference	31	409.09
	55957PA0290027	Rating Area 3	No Preference	32	417.56
	55957PA0290027	Rating Area 3	No Preference	33	422.86
	55957PA0290027	Rating Area 3	No Preference	34	428.51
	55957PA0290027	Rating Area 3	No Preference	35	431.33
	55957PA0290027	Rating Area 3	No Preference	36	434.15
	55957PA0290027	Rating Area 3	No Preference	37	436.98
	55957PA0290027	Rating Area 3	No Preference	38	439.80
	55957PA0290027	Rating Area 3	No Preference	39	445.45
	55957PA0290027	Rating Area 3	No Preference	40	451.10
	55957PA0290027	Rating Area 3	No Preference	41	459.57
	55957PA0290027	Rating Area 3	No Preference	42	467.69
	55957PA0290027	Rating Area 3	No Preference	43	478.98
	55957PA0290027	Rating Area 3	No Preference	44	493.10
	55957PA0290027	Rating Area 3	No Preference	45	509.69
	55957PA0290027	Rating Area 3	No Preference	46	529.46
	55957PA0290027	Rating Area 3	No Preference	47	551.69
	55957PA0290027	Rating Area 3	No Preference	48	577.11
	55957PA0290027	Rating Area 3	No Preference	49	602.17
	55957PA0290027	Rating Area 3	No Preference	50	630.40
	55957PA0290027	Rating Area 3	No Preference	51	658.29
	55957PA0290027	Rating Area 3	No Preference	52	689.00
	55957PA0290027	Rating Area 3	No Preference	53	720.06
	55957PA0290027	Rating Area 3	No Preference	54	753.59
	55957PA0290027	Rating Area 3	No Preference	55	787.12
	55957PA0290027	Rating Area 3	No Preference	56	823.48
	55957PA0290027	Rating Area 3	No Preference	57	860.19
	55957PA0290027	Rating Area 3	No Preference	58	899.37
	55957PA0290027	Rating Area 3	No Preference	59	918.78
	55957PA0290027	Rating Area 3	No Preference	60	957.96
	55957PA0290027	Rating Area 3	No Preference	61	991.85

55957PA0290027 Rating Area 3	No Preference	62	1014.08
		63	1041.97
		64 and over	1058.91

First Priority Life Insurance Company (FPLIC)
2019 Small Group Rate Filing
Transitional Policy Data by Year from Table 4
Company: FPLIC

Year	Premium	Allowed Claims (Net of Rx Rebates)	Ultimate Incurred Claims	Member Months
2014	\$ 182,524,964	\$ 178,963,774	\$ 157,130,407	479,717
2015	\$ 170,197,253	\$ 171,376,907	\$ 149,555,493	427,493
2016	\$ 164,827,934	\$ 167,117,497	\$ 141,626,156	379,474
2017	\$ 163,041,766	\$ 162,110,193	\$ 137,671,974	351,125

First Priority Life Insurance Co.
2019 Small Group Rate Filing
Trend Exhibit
Northeastern, PA Region

Incurred Month	Members	Normalized Allowed PMPM	12 Month Moving Average PMPM	Annual Trend
Jan-14	43,960	\$ 425.15		
Feb-14	43,428	\$ 385.81		
Mar-14	43,098	\$ 419.79		
Apr-14	41,802	\$ 423.55		
May-14	42,516	\$ 404.07		
Jun-14	42,290	\$ 419.32		
Jul-14	42,222	\$ 429.39		
Aug-14	42,141	\$ 400.20		
Sep-14	42,086	\$ 440.94		
Oct-14	42,118	\$ 459.25		
Nov-14	41,939	\$ 393.24		
Dec-14	41,708	\$ 453.14	\$ 421.04	
Jan-15	40,817	\$ 471.31	\$ 424.74	
Feb-15	40,719	\$ 438.01	\$ 429.17	
Mar-15	40,639	\$ 486.35	\$ 434.62	
Apr-15	40,616	\$ 476.58	\$ 438.95	
May-15	40,581	\$ 446.98	\$ 442.58	
Jun-15	40,463	\$ 454.79	\$ 445.56	
Jul-15	40,344	\$ 480.90	\$ 449.83	
Aug-15	40,269	\$ 441.90	\$ 453.43	
Sep-15	40,147	\$ 489.97	\$ 457.49	
Oct-15	39,579	\$ 489.09	\$ 459.91	
Nov-15	39,118	\$ 440.99	\$ 464.14	
Dec-15	39,287	\$ 486.51	\$ 466.92	10.9%
Jan-16	37,073	\$ 433.83	\$ 463.98	9.2%
Feb-16	36,788	\$ 465.85	\$ 466.35	8.7%
Mar-16	36,511	\$ 516.13	\$ 468.49	7.8%
Apr-16	36,312	\$ 520.57	\$ 471.84	7.5%
May-16	36,445	\$ 482.67	\$ 474.87	7.3%
Jun-16	36,394	\$ 501.63	\$ 478.77	7.5%
Jul-16	36,271	\$ 451.86	\$ 476.43	5.9%
Aug-16	36,165	\$ 484.71	\$ 480.19	5.9%
Sep-16	35,959	\$ 475.30	\$ 478.91	4.7%
Oct-16	35,879	\$ 546.72	\$ 483.50	5.1%
Nov-16	35,733	\$ 520.31	\$ 490.29	5.6%
Dec-16	36,011	\$ 514.43	\$ 492.63	5.5%
Jan-17	36,579	\$ 607.29	\$ 507.28	9.3%
Feb-17	36,389	\$ 470.58	\$ 507.71	8.9%
Mar-17	36,311	\$ 557.74	\$ 511.19	9.1%
Apr-17	36,309	\$ 501.26	\$ 509.57	8.0%
May-17	36,136	\$ 585.28	\$ 518.13	9.1%
Jun-17	36,034	\$ 521.66	\$ 519.81	8.6%
Jul-17	35,941	\$ 494.23	\$ 523.38	9.9%
Aug-17	35,796	\$ 529.51	\$ 527.11	9.8%
Sep-17	35,820	\$ 541.02	\$ 532.56	11.2%
Oct-17	35,960	\$ 543.45	\$ 532.30	10.1%
Nov-17	36,079	\$ 506.99	\$ 531.18	8.3%
Dec-17	36,134	\$ 561.54	\$ 535.10	8.6%
Jan-18	34,434	\$ 616.43	\$ 535.47	5.6%
Feb-18	34,434	\$ 523.65	\$ 540.02	6.4%
Mar-18	34,434	\$ 588.91	\$ 542.45	6.1%
Apr-18	34,434	\$ 575.84	\$ 548.67	7.7%
May-18	34,434	\$ 593.47	\$ 549.19	6.0%
Jun-18	34,434	\$ 559.50	\$ 552.38	6.3%
Jul-18	34,434	\$ 559.88	\$ 557.96	6.6%
Aug-18	34,434	\$ 588.25	\$ 562.87	6.8%
Sep-18	34,434	\$ 541.50	\$ 562.98	5.7%
Oct-18	34,434	\$ 628.69	\$ 570.10	7.1%
Nov-18	34,434	\$ 587.12	\$ 577.00	8.6%
Dec-18	34,434	\$ 606.58	\$ 580.82	8.5%
Jan-19	34,434	\$ 634.03	\$ 582.29	8.7%
Feb-19	34,434	\$ 565.77	\$ 585.80	8.5%
Mar-19	34,434	\$ 616.39	\$ 588.09	8.4%
Apr-19	34,434	\$ 643.44	\$ 593.72	8.2%
May-19	34,434	\$ 639.09	\$ 597.52	8.8%
Jun-19	34,434	\$ 586.21	\$ 599.75	8.6%
Jul-19	34,434	\$ 626.15	\$ 605.27	8.5%
Aug-19	34,434	\$ 619.09	\$ 607.84	8.0%
Sep-19	34,434	\$ 607.40	\$ 613.33	8.9%
Oct-19	34,434	\$ 678.61	\$ 617.49	8.3%
Nov-19	34,434	\$ 616.32	\$ 619.92	7.4%
Dec-19	34,434	\$ 678.70	\$ 625.93	7.8%

Proposed Annual Trend (Cost & Utilization) **9.6%**

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Trend Component	Table 3	URRT
Cost	5.2%	5.2%
Utilization	4.2%	4.2%
Base Trend (Ties)	9.6%	9.6%
Change in Benefit Richness		1.002
Trend Shown in Exhibit	9.6%	9.7%

First Priority Life Insurance Co.
2019 Small Group Rate Filing
Derivation of Change in Morbidity, Demographics, Benefits, and Average Network Factor

<u>Change in Morbidity Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Northeastern region)]	(1)		\$617.65
Calendar year 2017 allowed claims PMPM [(Northeastern region)]	(2)		\$488.66
Change in Morbidity	(3)	=(1)/(2)	1.264

<u>Change in Demographics Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Calculation</u>
2019 Age Factor for Members Expected to be Effective in 2019	(1)		1.534
2019 Area Factor for Members Expected to be Effective in 2019	(2)		1.000
Calendar Year 2017 Age Factor [Northeastern Region]	(3)		1.570
Calendar Year 2017 Area Factor [Northeastern Region]	(4)		1.000
Change in Demographics	(5)	=[(1)*(2)]/[(3)*(4)]	0.9771

<u>Change in Benefits Calculation</u>	
Total Adjusted Projected Allowed EHB Claims PMPM (Before Change in Benefits)	\$ 729.49
EHB - Pediatric Benefits	\$ 1.08
Change in Pharmacy Rebates	\$ (5.62)
Total Adjusted Projected Allowed EHB Claims PMPM (After Change in Benefits)	\$ 724.94
Change in Benefits	0.994

<u>Average Network Factor Calculation</u>	<u>Formula</u>			<u>Calculation</u>	Normalized
	= Sumproduct [(3),(4),(5)] / Sumproduct[(3), (4)]			0.890	Provider
Plan ID (1)	Metal Level (2)	Metal Level Benefit Richness (3)	% of Projected Membership (4)	Network Factor (5)	Network Factor
55957PA0270007	Platinum	1.15	2.75%	1.00	1.124
55957PA0270016	Platinum	1.15	1.80%	1.00	1.124
55957PA0270002	Platinum	1.15	6.62%	1.00	1.124
55957PA0270006	Platinum	1.15	0.95%	1.00	1.124
55957PA0270017	Gold	1.08	1.76%	1.00	1.124
55957PA0270018	Gold	1.08	0.13%	1.00	1.124
55957PA0270008	Gold	1.08	2.07%	1.00	1.124
55957PA0270009	Gold	1.08	1.09%	1.00	1.124
55957PA0270010	Gold	1.08	0.09%	1.00	1.124
55957PA0270011	Gold	1.08	7.99%	1.00	1.124
55957PA0270030	Gold	1.08	3.30%	1.00	1.124
55957PA0270031	Gold	1.08	0.65%	1.00	1.124
55957PA0270032	Gold	1.08	0.30%	1.00	1.124
55957PA0270028	Gold	1.08	0.35%	1.00	1.124
55957PA0270029	Gold	1.08	0.60%	1.00	1.124
55957PA0270013	Bronze	1.00	0.26%	1.00	1.124
55957PA0290007	Platinum	1.15	5.51%	0.84	0.944
55957PA0290008	Platinum	1.15	2.09%	0.84	0.944
55957PA0290002	Platinum	1.15	8.22%	0.84	0.944
55957PA0290006	Platinum	1.15	1.24%	0.84	0.944
55957PA0290022	Gold	1.08	5.08%	0.84	0.944
55957PA0290012	Gold	1.08	0.72%	0.84	0.944
55957PA0290011	Gold	1.08	4.98%	0.84	0.944
55957PA0290013	Gold	1.08	2.69%	0.84	0.944
55957PA0290014	Gold	1.08	0.32%	0.84	0.944
55957PA0290016	Gold	1.08	10.91%	0.84	0.944
55957PA0290029	Gold	1.08	8.16%	0.84	0.944
55957PA0290030	Gold	1.08	1.41%	0.84	0.944
55957PA0290031	Gold	1.08	1.73%	0.84	0.944
55957PA0290032	Gold	1.08	2.86%	0.84	0.944
55957PA0290033	Gold	1.08	0.30%	1.00	1.124
55957PA0290021	Bronze	1.00	0.92%	0.84	0.944
55957PA0280001	Bronze	1.00	0.10%	1.00	1.124
55957PA0280002	Bronze	1.00	0.30%	1.00	1.124
55957PA0280003	Silver	1.03	0.09%	1.00	1.124
55957PA0280004	Gold	1.08	0.23%	1.00	1.124
55957PA0300001	Platinum	1.15	3.97%	0.79	0.888
55957PA0300002	Gold	1.08	3.11%	0.79	0.888
55957PA0370001	Gold	1.08	0.30%	0.94	1.057
55957PA0370002	Gold	1.08	0.30%	0.94	1.057
55957PA0380001	Silver	1.03	0.30%	0.94	1.057
55957PA0270023	Gold	1.08	0.13%	1.00	1.124
55957PA0270027	Silver	1.03	0.16%	1.00	1.124
55957PA0270024	Silver	1.03	0.06%	1.00	1.124
55957PA0270025	Silver	1.03	0.30%	1.00	1.124
55957PA0270026	Silver	1.03	0.22%	1.00	1.124
55957PA0290024	Gold	1.08	0.20%	0.84	0.944
55957PA0290028	Silver	1.03	0.65%	0.84	0.944
55957PA0290025	Silver	1.03	0.37%	0.84	0.944
55957PA0290026	Silver	1.03	0.52%	0.84	0.944
55957PA0290027	Silver	1.03	0.83%	0.84	0.944

First Priority Life Insurance Co.
2019 Small Group Rate Filing
Paid-to-Allowed Ratio in the Projection Period

Sum of Projected Claims by Plan \$ 60,433,986 \$ 51,654,645
 Calculated Paid to Allowed Ratio 85.5%
 URRT Worksheet I Value 85.5%

Plan ID	Metal Level	Projected Member Months	Projected Allowed Claims URRT Wkst II	Projected Paid Claims URRT Wkst II
55957PA0270007	Platinum	191	\$ 1,952,421	\$ 1,821,324
55957PA0270016	Platinum	125	\$ 1,277,762	\$ 1,181,974
55957PA0270002	Platinum	460	\$ 4,702,165	\$ 4,321,832
55957PA0270006	Platinum	66	\$ 674,658	\$ 607,316
55957PA0270017	Gold	122	\$ 1,171,186	\$ 1,023,646
55957PA0270018	Gold	9	\$ 86,399	\$ 70,025
55957PA0270008	Gold	144	\$ 1,382,383	\$ 1,163,254
55957PA0270009	Gold	76	\$ 729,591	\$ 610,457
55957PA0270010	Gold	6	\$ 57,599	\$ 46,833
55957PA0270011	Gold	555	\$ 5,327,935	\$ 4,409,939
55957PA0270030	Gold	229	\$ 2,198,373	\$ 1,797,767
55957PA0270031	Gold	45	\$ 431,995	\$ 340,603
55957PA0270032	Gold	21	\$ 201,598	\$ 157,257
55957PA0270028	Gold	24	\$ 230,397	\$ 179,404
55957PA0270029	Gold	42	\$ 403,195	\$ 311,593
55957PA0270013	Bronze	18	\$ 159,998	\$ 113,675
55957PA0290007	Platinum	383	\$ 3,288,653	\$ 3,067,834
55957PA0290008	Platinum	145	\$ 1,245,051	\$ 1,151,715
55957PA0290002	Platinum	571	\$ 4,902,927	\$ 4,506,355
55957PA0290006	Platinum	86	\$ 738,444	\$ 664,735
55957PA0290022	Gold	353	\$ 2,846,557	\$ 2,487,964
55957PA0290012	Gold	50	\$ 403,195	\$ 326,782
55957PA0290011	Gold	346	\$ 2,790,110	\$ 2,347,835
55957PA0290013	Gold	187	\$ 1,507,950	\$ 1,261,719
55957PA0290014	Gold	22	\$ 177,406	\$ 144,246
55957PA0290016	Gold	758	\$ 6,112,437	\$ 5,059,272
55957PA0290029	Gold	567	\$ 4,572,232	\$ 3,739,041
55957PA0290030	Gold	98	\$ 790,262	\$ 623,076
55957PA0290031	Gold	120	\$ 967,668	\$ 753,498
55957PA0290032	Gold	199	\$ 1,604,716	\$ 1,240,141
55957PA0290033	Gold	21	\$ 201,598	\$ 157,257
55957PA0290021	Bronze	64	\$ 477,861	\$ 339,509
55957PA0280001	Bronze	7	\$ 62,221	\$ 43,513
55957PA0280002	Bronze	21	\$ 186,664	\$ 130,280
55957PA0280003	Silver	6	\$ 54,933	\$ 42,292
55957PA0280004	Gold	16	\$ 153,598	\$ 128,689
55957PA0300001	Platinum	276	\$ 2,228,826	\$ 2,007,118
55957PA0300002	Gold	216	\$ 1,638,124	\$ 1,360,003
55957PA0370001	Gold	21	\$ 189,502	\$ 161,389
55957PA0370002	Gold	21	\$ 189,502	\$ 156,694
55957PA0380001	Silver	21	\$ 180,728	\$ 135,923
55957PA0270023	Gold	9	\$ 86,399	\$ 75,285
55957PA0270027	Silver	11	\$ 100,710	\$ 74,635
55957PA0270024	Silver	4	\$ 36,622	\$ 27,346
55957PA0270025	Silver	21	\$ 192,264	\$ 142,879
55957PA0270026	Silver	15	\$ 137,332	\$ 101,417
55957PA0290024	Gold	14	\$ 112,895	\$ 98,372
55957PA0290028	Silver	45	\$ 346,076	\$ 256,474
55957PA0290025	Silver	26	\$ 199,955	\$ 149,308
55957PA0290026	Silver	36	\$ 276,861	\$ 205,746
55957PA0290027	Silver	58	\$ 446,053	\$ 329,403

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First Priority Life Insurance Co.
2019 Small Group Filing
Induced Utilization Exhibit

Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid-To- Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
55957PA0270007	Platinum	191	\$ 1,952,421	\$ 1,821,324	0.9329	0.9751	1.0453
55957PA0270016	Platinum	125	\$ 1,277,762	\$ 1,181,974	0.9250	0.9669	1.0453
55957PA0270002	Platinum	460	\$ 4,702,165	\$ 4,321,832	0.9191	0.9607	1.0453
55957PA0270006	Platinum	66	\$ 674,658	\$ 607,316	0.9002	0.9409	1.0453
55957PA0270017	Gold	122	\$ 1,171,186	\$ 1,023,646	0.8740	0.8580	0.9816
55957PA0270018	Gold	9	\$ 86,399	\$ 70,025	0.8105	0.7956	0.9816
55957PA0270008	Gold	144	\$ 1,382,383	\$ 1,163,254	0.8415	0.8260	0.9816
55957PA0270009	Gold	76	\$ 729,591	\$ 610,457	0.8367	0.8214	0.9816
55957PA0270010	Gold	6	\$ 57,599	\$ 46,833	0.8131	0.7982	0.9816
55957PA0270011	Gold	555	\$ 5,327,935	\$ 4,409,939	0.8277	0.8125	0.9816
55957PA0270030	Gold	229	\$ 2,198,373	\$ 1,797,767	0.8178	0.8028	0.9816
55957PA0270031	Gold	45	\$ 431,995	\$ 340,603	0.7884	0.7740	0.9816
55957PA0270032	Gold	21	\$ 201,598	\$ 157,257	0.7801	0.7657	0.9816
55957PA0270028	Gold	24	\$ 230,397	\$ 179,404	0.7787	0.7644	0.9816
55957PA0270029	Gold	42	\$ 403,195	\$ 311,593	0.7728	0.7586	0.9816
55957PA0270013	Bronze	18	\$ 159,998	\$ 113,675	0.7105	0.6458	0.9089
55957PA0290007	Platinum	383	\$ 3,288,653	\$ 3,067,834	0.9329	0.9751	1.0453
55957PA0290008	Platinum	145	\$ 1,245,051	\$ 1,151,715	0.9250	0.9669	1.0453
55957PA0290002	Platinum	571	\$ 4,902,927	\$ 4,506,355	0.9191	0.9607	1.0453
55957PA0290006	Platinum	86	\$ 738,444	\$ 664,735	0.9002	0.9409	1.0453
55957PA0290022	Gold	353	\$ 2,846,557	\$ 2,487,964	0.8740	0.8580	0.9816
55957PA0290012	Gold	50	\$ 403,195	\$ 326,782	0.8105	0.7956	0.9816
55957PA0290011	Gold	346	\$ 2,790,110	\$ 2,347,835	0.8415	0.8260	0.9816
55957PA0290013	Gold	187	\$ 1,507,950	\$ 1,261,719	0.8367	0.8214	0.9816
55957PA0290014	Gold	22	\$ 177,406	\$ 144,246	0.8131	0.7982	0.9816
55957PA0290016	Gold	758	\$ 6,112,437	\$ 5,059,272	0.8277	0.8125	0.9816
55957PA0290029	Gold	567	\$ 4,572,232	\$ 3,739,041	0.8178	0.8028	0.9816
55957PA0290030	Gold	98	\$ 790,262	\$ 623,076	0.7884	0.7740	0.9816
55957PA0290031	Gold	120	\$ 967,668	\$ 753,498	0.7787	0.7644	0.9816
55957PA0290032	Gold	199	\$ 1,604,716	\$ 1,240,141	0.7728	0.7586	0.9816
55957PA0290033	Gold	21	\$ 201,598	\$ 157,257	0.7801	0.7657	0.9816
55957PA0290021	Bronze	64	\$ 477,861	\$ 339,509	0.7105	0.6458	0.9089
55957PA0280001	Bronze	7	\$ 62,221	\$ 43,513	0.6993	0.6356	0.9089
55957PA0280002	Bronze	21	\$ 186,664	\$ 130,280	0.6979	0.6344	0.9089
55957PA0280003	Silver	6	\$ 54,933	\$ 42,292	0.7699	0.7208	0.9362
55957PA0280004	Gold	16	\$ 153,598	\$ 128,689	0.8378	0.8225	0.9816
55957PA0300001	Platinum	276	\$ 2,228,826	\$ 2,007,118	0.9005	0.9413	1.0453
55957PA0300002	Gold	216	\$ 1,638,124	\$ 1,360,003	0.8302	0.8150	0.9816
55957PA0370001	Gold	21	\$ 189,502	\$ 161,389	0.8516	0.8360	0.9816
55957PA0370002	Gold	21	\$ 189,502	\$ 156,694	0.8269	0.8117	0.9816
55957PA0380001	Silver	21	\$ 180,728	\$ 135,923	0.7521	0.7041	0.9362
55957PA0270023	Gold	9	\$ 86,399	\$ 75,285	0.8714	0.8554	0.9816
55957PA0270027	Silver	11	\$ 100,710	\$ 74,635	0.7411	0.6938	0.9362
55957PA0270024	Silver	4	\$ 36,622	\$ 27,346	0.7467	0.6991	0.9362
55957PA0270025	Silver	21	\$ 192,264	\$ 142,879	0.7431	0.6957	0.9362
55957PA0270026	Silver	15	\$ 137,332	\$ 101,417	0.7385	0.6914	0.9362
55957PA0290024	Gold	14	\$ 112,895	\$ 98,372	0.8714	0.8554	0.9816
55957PA0290028	Silver	45	\$ 346,076	\$ 256,474	0.7411	0.6938	0.9362
55957PA0290025	Silver	26	\$ 199,955	\$ 149,308	0.7467	0.6991	0.9362
55957PA0290026	Silver	36	\$ 276,861	\$ 205,746	0.7431	0.6957	0.9362
55957PA0290027	Silver	58	\$ 446,053	\$ 329,403	0.7385	0.6914	0.9362

Target Induced Utilization	Average Induced Utilization	Calculated	Check
1.15	1.1025	1.15	0
1.15	1.1025	1.15	0
1.15	1.1025	1.15	0
1.15	1.1025	1.15	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.00	1.1025	1.00	0
1.15	1.1025	1.15	0
1.15	1.1025	1.15	0
1.15	1.1025	1.15	0
1.15	1.1025	1.15	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.00	1.1025	1.00	0
1.00	1.1025	1.00	0
1.00	1.1025	1.00	0
1.03	1.1025	1.03	0
1.08	1.1025	1.08	0
1.15	1.1025	1.15	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.08	1.1025	1.08	0
1.03	1.1025	1.03	0
1.08	1.1025	1.08	0
1.03	1.1025	1.03	0
1.03	1.1025	1.03	0
1.03	1.1025	1.03	0
1.03	1.1025	1.03	0
1.08	1.1025	1.08	0
1.03	1.1025	1.03	0
1.03	1.1025	1.03	0
1.03	1.1025	1.03	0
1.03	1.1025	1.03	0
1.03	1.1025	1.03	0

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Average	1.0000
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First Priority Life Insurance Co.
2019 Small Group Filing
Derivation of the Age, Geographic, and Tobacco Calibration Factors

Age Factor

Type	Average Age Factor	% of Members
Current ACA Book - EOY 2017	1.529	59.5%
Movement to ACA Book (from Transitional and New Business)	1.541	40.5%
Overall	1.534	100.0%

Child Capping Adjustment **1.005**

Average Age Factor **1.527**

Geographic Factor **1.000**

Tobacco Surcharge (Not Applicable) **1.000**

Area Factors					
State	County Code	County	Rating Area	Area Factor	% of Northeastern PA Membership
PA	015	Bradford	R-PA003	1.00	0.1%
PA	025	Carbon	R-PA003	1.00	0.2%
PA	035	Clinton	R-PA003	1.00	0.1%
PA	069	Lackawanna	R-PA003	1.00	0.2%
PA	079	Luzerne	R-PA003	1.00	0.1%
PA	081	Lycoming	R-PA003	1.00	56.7%
PA	089	Monroe	R-PA003	1.00	19.0%
PA	103	Pike	R-PA003	1.00	0.0%
PA	113	Sullivan	R-PA003	1.00	0.1%
PA	115	Susquehanna	R-PA003	1.00	1.9%
PA	117	Tioga	R-PA003	1.00	7.9%
PA	127	Wayne	R-PA003	1.00	0.2%
PA	131	Wyoming	R-PA003	1.00	13.6%

**First Priority Life Insurance Company's Response to Objection Letter Dated
06/15/2018**

Product Name: FPLIC Small Group 2019 ACA Rate Filing

RE: FPLIC – 2019 Small Group ACA Compliant Plans (1A-SG-FPLIC-2018);

Pennsylvania Insurance Department ID #: HGHM-131496216

Objection Letter Status: Additional Information Required

Objection Letter Date: 06/15/2018

Respond By Date: 06/22/2018

Response Date: 06/22/2018

Below please find our responses to the First Priority Life Insurance Company (FPLIC, “Company”) Small Group 2019 ACA Rate Filing Objection Letter dated 06/15/2018. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named “PID Response FPLIC 2018-06-22.xlsx,” which contains additional exhibits and supplemental detail, as referenced in the below responses.

In response to the questions posed in this Objection Letter, the following changes have been made to the PA Actuarial Memorandum Exhibits:

- Tables 3b and 4b have been removed in response to Question 4.
- Table 6 now includes formulas for *General & Claims Expense* and *Quality Improvement Expense* in response to Question 5.
- The average HIT fee was removed from Table 6 and Table 10 and the impact of the insurer fee on quarterly trend is now reflected in Table 5A. These changes impacted Table 11 such that the rates produced now match the Federal Rates Template. This was done in response to Question 12.

1. Please reconcile the data in Table 2 with the corresponding category in the SHCE for the appropriate market.

Response:

	Table 2	SHCE
Premiums	\$205,469,457	\$206,863,380
Incurred Claims	\$180,870,753	\$178,102,058
Allowed Claims	\$211,826,980	n/a
Member Months	433,488	433,979

The differences between the two exhibits are due to the following:

- The SHCE exhibit is a year-end accounting view of results with no runout and would include the experience based on actual cash transfers adjusted for changes in reserves, which affects both premiums and incurred claims.
- Table 2 presents an updated view of results where experience is restated based upon more recent data and is tied more directly to the incurred period with some provision for IBNR included in the claims. The results for 2017 shown in Table 2 would have included two months of run out. Table 2 includes all Small Group plan members with coverage in 2017.
- The SHCE exhibit uses a different classification of business than Table 2; the SHCE classification is based on the mandated MLR classifications and results in the following differences in premiums, claims, and membership:
 - Sole proprietors and other groups of one with Small Group plan coverage would be included in the Small Group Table 2, but are removed from Small Group in the SHCE
 - Certain groups are reclassified between Small Group and Large Group on the SHCE due to the definition of group sizes used for that exhibit
- Network access fees are removed from the claims in the SHCE exhibit, per the instructions for completing that exhibit.

2. Please reconcile the ultimate incurred claims reported in Table 2 with the sum of the ultimate incurred claims for the experience period reported in Table 4.

Response:

The Table 4 Ultimate Incurred Claims are equal to the sum of the 2017 Ultimate Incurred Claims in Table 2, the Total Prescription Drug Rebates in Table 2, and the Total EHB Capitation in Table 2. Please see the “Question #2” tab in the included supplemental exhibits file, “PID Response FPLIC 2018-06-22.xlsx”

3. Please reconcile the allowed claims reported in Table 2 with the sum of the allowed claims for the experience period reported in Table 4.

Response:

The Table 4 Allowed Claims are equal to the sum of the 2017 Allowed Claims in Table 2, the Total Prescription Drug Rebates in Table 2, and the Total EHB Capitation in Table 2. Please see the “Question #3” tab in the included supplemental exhibits file, “PID Response FPLIC 2018-06-22.xlsx”

4. Please populate Table 4b with ACA only historical experience.

Response:

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

5. Per Department guidance, the input in all cells in Table 6, must be a formula. Please comply.

Response:

With respect to Table 6, we interpreted the Department’s guidance to mean that formulas were being requested where applicable. For most of the retention items, we did not believe that a formula was applicable. The bullets below provide additional context for the values shown:

- *General & Claims Expense* – This calculation has been added to Table 6.
- *Commission Expense* – We assumed a \$14.60 PMPM value. Additional support for this assumption can be found in the response to Question 15.
- *Quality Improvement Expense* – This calculation has been added to Table 6.

- *PCORI Fee* – We assumed a \$0.16 PMPM value, calculated as the \$2.52 fee * (3/4) / 12. The percentage shown in cell C54 is simply the PMPM value divided by the total Projected Required Revenue PMPM.
- *PA Premium Tax & Health Insurance Provider Fee* – These are known values and so there is no formula to show. The HIT fee has been removed from Table 6.
- *Federal Income Tax* – We do not expect to owe Federal Income Tax for this business and so the value was set to 0%.

6. The underlying annual trend supporting the filing is 9.6%, which is further adjusted by an induced utilization adjustment of 0.09% per year, to develop the overall trend assumption of 9.69% per year.

a. Please provide quantitative support for the “Normalized Allowed PMPM” values provided in the supplemental file “2019 Supplemental Exhibits - FPLIC.xlsx,” “Trend Support” tab which are driving the 9.6% trend assumption (e.g. show the initial monthly allowed PMPM values, the normalization adjustments, and the calculations driving the monthly PMPMs after the experience period).

Response:

Please see the “Question #6a” tab in the included supplemental exhibits file, “PID Response FPLIC 2018-06-22.xlsx” which shows the development of the normalized and adjusted allowed claims for the prior three experience years, and projected out through 2019. As discussed in the Actuarial Memorandum, to get to the adjusted allowed claims used for the development of the trend, the experience allowed claims for all Small Group business within Highmark's corporate family are aggregated by Pennsylvania region (Western, Central, and Northeastern), and adjusted for changes in in-network provider contracting levels, changes in out-of-network costs, changes in utilization from medical management programs, and changes in drug costs from impacts such as generic drug development and new drug treatments. In addition, the trend estimates normalize for benefit leveraging, population aging, changes in fee schedules, and external trend drivers. The projection of claim costs into the rating period utilizes the same categories of adjustment factors, adjusts for seasonality, and uses a statistical regression of historical trend levels to project monthly claim levels. This normalized and adjusted claim progression, as appropriate for the Company's service area, is then used to provide the basis from which to base the Company's rating trend upon.

b. Please provide quantitative support for the annual induced utilization adjustment of 0.09%.

Response:

Please see the "Question #6b Summary" tab in the included supplemental exhibits file, "PID Response FPLIC 2018-06-22.xlsx" which shows the quantitative support for the annual induced utilization adjustment. The induced utilization adjustment is determined from the plan level utilization factors using the actual membership distribution by plan from 2017 and projected membership by plan in 2019. These utilization factors are presented in the "Question 6b 2017 Induced Demand" and "Question 6b 2019 Induced Demand" tabs of the supplemental exhibits file. As mentioned in the Actuarial Memorandum, the plan level utilization factors are the CMS-prescribed Induced Utilization factors used in the risk adjustment transfer calculation, and have been unchanged since they were originally developed for the 2014 rating period.

7. The actuarial memorandum states that the \$47.54 PMPM projected risk adjustment assumption is comprised of an expected risk transfer receivable of \$46.44 PMPM, less the \$0.15 PMPM risk adjustment user fee, trended by the average 2019 pricing trend.

a. Please demonstrate how the proposed demographic and morbidity adjustments (i.e., 0.9771 and 1.264, respectively) were taken into account in calculating the projected 2019 risk adjustment receipt based on the 2017 results.

Response:

The demographic and morbidity adjustments in the development of the FPLIC rates reflect the adjustments from the single risk pool (including transitional policies) to the projected experience of the ACA membership only. Similarly, the development of the risk adjustment is based on the final risk adjustment results from the experience period from the ACA membership. As the demographic and morbidity profile of the ACA membership is not projected to change significantly from the experience period to the rating period, there is no adjustment necessary to the projected risk adjustment.

8. With respect to the demographic adjustment equal to 0.9771, please provide the distribution of membership by age and gender for the following:

- i. Projected for 2019
- ii. Currently inforce in 2018
- iii. Underlying the 2017 base experience.

Response:

Please see the “Question #8” tab in the supplemental exhibits file, “PID Response FPLIC 2018-06-22.xlsx” which shows the calculation of the demographic adjustment factor. The “Calendar Year 2017 Factors” section provides a distribution by age of our underlying 2017 experience, which is used to calculate the average age factor for the experience period. The “2019 Factors for ACA Members Expected to be Effective in 2019” section provides a distribution by age of the population that is expected to be active in 2019, which was used to calculate the age factor in this section. This 2019 age factor is then weighted with age factors for the projected “Non-ACA in 2017 to ACA in 2019” and the “New ACA Business in 2018 & 2019” business cohorts. These groupings weighted by their expected 2019 member months calculate the total 2019 age factor for the region. The area factors are provided in each section, and the overall demographic adjustment factor calculation is then shown on the bottom of the exhibit.

9. In developing the morbidity adjustment equal to 1.264, please provide the quantitative development of, and justification for, the \$617.65 value for “2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Northeastern region)]” which was used to calculate the change in morbidity adjustment from the file “2019 Supplemental Exhibits - FPLIC.xlsx,” “Table 5 Support” tab.

Response:

Please see the exhibit tab named “Question #9” in the submitted response file “PID Response FPLIC 2018-06-22.xlsx” showing the quantitative development of the \$617.65 value for “2017 Allowed Claims for those Members Expected to be Effective in 2019 [(Northeastern region)]”. As shown in the exhibit, the development of the 2017 allowed claims assumption comes from a blend of 2017 allowed claims for current Company membership, along with the allowed claims level for assumed new business.

a. For the groups enrolled as of 2/1/18, provide the 2017 member months, the corresponding experience period total incurred claims, allowed claims and premiums.

Response:

As per Table 1 in the Pennsylvania rate filing exhibits, there were 34,219 members active as of 2/1/2018. For those groups with active members, their 2017 experience period data was as follows:

Member months	398,683
Incurred claims	\$168,004,242
Allowed claims	\$197,119,561
Premiums	\$189,033,713

b. For the new groups expected to enroll in 2019, provide the member months, the corresponding expected total incurred claims, allowed claims and premiums.

Response:

For new groups expected to enroll in 2019, their projected annualized 2019 experience is as follows:

Member months	16,200
Incurred claims	\$10,274,282
Allowed claims	\$12,020,523
Premiums	\$10,741,536

10. Please describe and demonstrate quantitatively how the factors in Column 5 “Network Factor” used to calculate the 2019 network adjustment in the file “2019 Supplemental Exhibits - FPLIC.xlsx,” “Table 5 Support” tab were developed.

Response:

The network discount factors shown in Column 5 of the Supplemental Exhibits included in the initial submission of this filing apply to specific plan designs offered in the various service zones, which are also listed in Table 14 of the PID Actuarial Memorandum next to the current factors. These factors are evaluated each year to reflect the impact of anticipated network cost and utilization changes between the experience period and the projection period. The proposed factors will better align premium with the expected costs in the projection period. Note the network discount factors shown in Column 5 of the Supplemental Exhibits included in the initial submission of this filing are before normalization is applied. The network discount factors shown in Column 6 of the Supplemental Exhibits included in the initial submission of this filing are normalized to account for the average network discount factor.

11. It appears that the Pricing AVs for a number of plans increased relative to last year. For example, for plan 55957PA0270030 (previously 55957PA0270022 in the 2018 rate filing), the Pricing AV increased from 0.751 in the 2018 rate development to 0.818 in the 2019 rate development. Similarly, for plan 55957PA0280002, the Pricing AV increased from 0.620 in the 2018 rate development to 0.698 in the 2019 rate development. Please describe how the revised Pricing AVs for 2019 were developed, specifically addressing and providing justification for the changes to the Pricing AVs for the two plans referenced above.

Response:

For filing year 2019, pricing AV development methodology was changed from using all small group experience to ACA only experience. Since ACA members utilize at a higher rate, the pricing AVs increased relative to prior years.

12. The following questions are related to the Health Insurer Provider Fee:

a. In the development of quarterly index rates in Table 5A, the company is not reflecting the cost of the Health Insurer Provider Fee. Your Pennsylvania actuarial memorandum appropriately points out that the method used in this proposed filing does not generate rates in, Table 11, that are consistent with the Federal Rates Template. Given this, please revise the filing to remove the average HIT from Table 6 and incorporate the HIT in Table 5A. Please ensure that the actuarial memorandum is also modified to discuss the development of the revised trend in this Table.

Response:

The Pennsylvania actuarial memorandum and the Excel workbook “2019_SmGrp_FPLIC_PAAMExhibits” have been updated to reflect revised trend which incorporates the HIT. Within the Excel workbook, several adjustments needed to be made to facilitate this change. Although it does not affect the rates, the average HIT was removed from Table 6. To ensure that the rates produced in Table 11 are consistent with those supplied in the Federal Rates Template, the HIT was also removed from Table 10’s Taxes & Fees and instead added to the trend impact in Table 5a. By making these changes, the rates for a 21 year old member are consistent between the Federal Rates Template and Table 11.

13. Please reconcile the average age factor in Table 7 (1.534) with the factor shown Table 10 (1.527).

Response:

The age calibration factor in Table 10 includes a child capping adjustment, while the Table 7 average age factor does not include the child capping adjustment. Please see the “Question #13” tab in the included supplemental exhibits file, “PID Response FPLIC 2018-06-22.xlsx.”

14. In support of Table 10, regarding the calibration factors, please provide the current member distribution by age.

Response:

Please see the exhibit tab named “Question #14” in the submitted response file “PID Response FPLIC 2018-06-22.xlsx” showing the current member distribution by age.

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

Response:

Response redacted.

16. For the expanded Bronze plans, please demonstrate that the copay is less than or equal to 50% coinsurance for that category.

Response:

In order to demonstrate that the copay is less than or equal to 50% coinsurance for the impacted category, we ran the expanded Bronze plans that had a copay cost sharing element through the AV Calculator under both scenarios. Namely, we ran the following plans through the AV Calculator using the proposed copay (as filed) for the PCP benefit category, as well as 50% coinsurance for the PCP benefit category:

- BlueCare PPO Bronze 4
- BlueCare Custom PPO Bronze 4

The AV Calculator results of these scenarios are summarized below. Please see the attached exhibit, *Question Response - FPLIC.xlsx*, which includes screenshots from the AV Calculator.

Plan Name	HIOS	Government AV (Filed Copay)	Member AV (Filed Copay)	Government AV (50% Coinsurance)	Member AV (50% Coinsurance)
BlueCare PPO Bronze 4	55957PA0270013	64.96%	35.04%	62.95%	37.05%
BlueCare Custom PPO Bronze 4	55957PA0290021	64.96%	35.04%	62.95%	37.05%

As can be seen in the table, the Member AV, which is the complement of the Government AV, is less for the scenario with the filed copay as compared to the scenario with 50% coinsurance. This result demonstrates that the copay is less than or equal to 50% coinsurance for the impacted category.

First Priority Life Insurance Company (FPLIC)

2019 Small Group Rate Filing

Response to Question #2

Northeastern, PA Region

(a.)	2017 Ultimate Incurred Claims (Table 2)	\$ 187,356,930.65	
(b.)	2017 Rx Rebates	\$ (6,754,940.06)	
(c.)	2017 EHB Capitation	\$ 268,762.56	
	2017 Ultimate Incurred Claims (Table 4)	\$ 180,870,753.15	= (a.) + (b.) + (c.)

First Priority Life Insurance Company (FPLIC)

2019 Small Group Rate Filing

Response to Question #2

Northeastern, PA Region

(a.)	2017 Allowed Claims (Table 2)	\$ 218,313,157.84	
(b.)	2017 Rx Rebates	\$ (6,754,940.06)	
(c.)	2017 EHB Capitation	\$ 268,762.56	
	2017 Allowed Claims (Table 4)	\$ 211,826,980.34	= (a.) + (b.) + (c.)

First Priority Life Insurance Company (FPLIC)

2019 Small Group Rate Filing

Response to Question #6a

Northeastern, PA Region

Incurred Month	Members	12 Month			Annual Trend	Normalized			Annual Trend	Normalized		
		Normalized Allowed PMPM	Moving Average PMPM			Allowed PMPM - MEDICAL	Adjustment Factor	Allowed PMPM - MEDICAL		Allowed PMPM - DRUG	Adjustment Factor	Allowed PMPM - DRUG
Jan-15	40,817	\$ 471.31				\$ 350.46	1.075	\$ 376.90		\$ 94.93	0.994	\$ 94.40
Feb-15	40,719	\$ 438.01				\$ 327.95	1.074	\$ 352.23		\$ 86.11	0.996	\$ 85.78
Mar-15	40,639	\$ 486.35				\$ 363.12	1.076	\$ 390.55		\$ 96.07	0.997	\$ 95.80
Apr-15	40,616	\$ 476.58				\$ 356.62	1.073	\$ 382.56		\$ 94.31	0.997	\$ 94.02
May-15	40,581	\$ 446.98				\$ 331.31	1.067	\$ 353.65		\$ 93.91	0.994	\$ 93.32
Jun-15	40,463	\$ 454.79				\$ 332.54	1.064	\$ 353.66		\$ 101.89	0.993	\$ 101.13
Jul-15	40,344	\$ 480.90				\$ 357.42	1.073	\$ 383.45		\$ 98.24	0.992	\$ 97.46
Aug-15	40,269	\$ 441.90				\$ 325.63	1.071	\$ 348.75		\$ 94.15	0.989	\$ 93.16
Sep-15	40,147	\$ 489.97				\$ 364.45	1.081	\$ 393.96		\$ 96.93	0.991	\$ 96.01
Oct-15	39,579	\$ 489.09				\$ 365.91	1.068	\$ 390.70		\$ 99.74	0.986	\$ 98.39
Nov-15	39,118	\$ 440.99				\$ 318.58	1.064	\$ 338.97		\$ 102.57	0.995	\$ 102.02
Dec-15	39,287	\$ 486.51	\$ 466.92			\$ 356.71	1.062	\$ 378.78		\$ 108.25	0.995	\$ 107.73
Jan-16	37,073	\$ 433.83	\$ 463.98			\$ 328.10	1.068	\$ 350.29		\$ 80.61	1.036	\$ 83.54
Feb-16	36,788	\$ 465.85	\$ 466.35			\$ 353.49	1.069	\$ 377.93		\$ 84.52	1.040	\$ 87.92
Mar-16	36,511	\$ 516.13	\$ 468.49			\$ 390.36	1.068	\$ 416.86		\$ 95.60	1.038	\$ 99.28
Apr-16	36,312	\$ 520.57	\$ 471.84			\$ 395.34	1.075	\$ 424.85		\$ 91.85	1.042	\$ 95.72
May-16	36,445	\$ 482.67	\$ 474.87			\$ 364.04	1.070	\$ 389.70		\$ 88.93	1.046	\$ 92.97
Jun-16	36,394	\$ 501.63	\$ 478.77			\$ 378.58	1.069	\$ 404.80		\$ 92.70	1.045	\$ 96.82
Jul-16	36,271	\$ 451.86	\$ 476.43			\$ 334.30	1.074	\$ 359.11		\$ 88.61	1.047	\$ 92.74
Aug-16	36,165	\$ 484.71	\$ 480.19			\$ 356.93	1.076	\$ 384.17		\$ 96.24	1.045	\$ 100.54
Sep-16	35,959	\$ 475.30	\$ 478.91			\$ 354.97	1.072	\$ 380.65		\$ 90.86	1.042	\$ 94.65
Oct-16	35,879	\$ 546.72	\$ 483.50			\$ 413.41	1.084	\$ 448.02		\$ 94.13	1.049	\$ 98.70
Nov-16	35,733	\$ 520.31	\$ 490.29			\$ 388.47	1.083	\$ 420.71		\$ 95.38	1.044	\$ 99.60
Dec-16	36,011	\$ 514.43	\$ 492.63	5.5%		\$ 378.36	1.079	\$ 408.25		\$ 101.79	1.043	\$ 106.18
Jan-17	36,579	\$ 607.29	\$ 507.28	9.3%		\$ 456.87	1.101	\$ 502.95		\$ 100.55	1.038	\$ 104.34
Feb-17	36,389	\$ 470.58	\$ 507.71	8.9%		\$ 343.53	1.087	\$ 373.55		\$ 93.15	1.042	\$ 97.03
Mar-17	36,311	\$ 557.74	\$ 511.19	9.1%		\$ 411.74	1.087	\$ 447.53		\$ 106.25	1.037	\$ 110.22
Apr-17	36,309	\$ 501.26	\$ 509.57	8.0%		\$ 370.25	1.081	\$ 400.34		\$ 97.10	1.039	\$ 100.92
May-17	36,136	\$ 585.28	\$ 518.13	9.1%		\$ 438.43	1.074	\$ 470.87		\$ 110.38	1.037	\$ 114.41
Jun-17	36,034	\$ 521.66	\$ 519.81	8.6%		\$ 383.78	1.076	\$ 412.80		\$ 104.96	1.037	\$ 108.86
Jul-17	35,941	\$ 494.23	\$ 523.38	9.9%		\$ 363.79	1.076	\$ 391.30		\$ 98.98	1.040	\$ 102.93
Aug-17	35,796	\$ 529.51	\$ 527.11	9.8%		\$ 395.33	1.072	\$ 423.83		\$ 101.95	1.037	\$ 105.68
Sep-17	35,820	\$ 541.02	\$ 532.56	11.2%		\$ 406.71	1.080	\$ 439.32		\$ 97.71	1.041	\$ 101.71
Oct-17	35,960	\$ 543.45	\$ 532.30	10.1%		\$ 407.83	1.073	\$ 437.61		\$ 101.62	1.041	\$ 105.83
Nov-17	36,079	\$ 506.99	\$ 531.18	8.3%		\$ 381.87	1.061	\$ 405.10		\$ 97.96	1.040	\$ 101.89
Dec-17	36,134	\$ 561.54	\$ 535.10	8.6%		\$ 423.91	1.068	\$ 452.78		\$ 104.47	1.041	\$ 108.77
Jan-18	34,434	\$ 616.43	\$ 535.47	5.6%		\$ 467.96	1.079	\$ 504.79		\$ 107.78	1.036	\$ 111.64
Feb-18	34,434	\$ 523.65	\$ 540.02	6.4%		\$ 391.97	1.075	\$ 421.21		\$ 98.77	1.037	\$ 102.44
Mar-18	34,434	\$ 588.91	\$ 542.45	6.1%		\$ 441.67	1.071	\$ 473.08		\$ 112.15	1.033	\$ 115.83
Apr-18	34,434	\$ 575.84	\$ 548.67	7.7%		\$ 430.53	1.074	\$ 462.51		\$ 109.74	1.033	\$ 113.33
May-18	34,434	\$ 593.47	\$ 549.19	6.0%		\$ 444.17	1.070	\$ 475.46		\$ 114.38	1.032	\$ 118.01
Jun-18	34,434	\$ 559.50	\$ 552.38	6.3%		\$ 414.19	1.073	\$ 444.57		\$ 111.40	1.032	\$ 114.94
Jul-18	34,434	\$ 559.88	\$ 557.96	6.6%		\$ 405.66	1.096	\$ 444.69		\$ 109.40	1.053	\$ 115.19
Aug-18	34,434	\$ 588.25	\$ 562.87	6.8%		\$ 429.37	1.097	\$ 470.96		\$ 111.53	1.052	\$ 117.29
Sep-18	34,434	\$ 541.50	\$ 562.98	5.7%		\$ 395.21	1.096	\$ 433.30		\$ 102.64	1.054	\$ 108.20
Oct-18	34,434	\$ 628.69	\$ 570.10	7.1%		\$ 463.30	1.093	\$ 506.30		\$ 116.54	1.050	\$ 122.39
Nov-18	34,434	\$ 587.12	\$ 577.00	8.6%		\$ 429.82	1.092	\$ 469.48		\$ 111.95	1.051	\$ 117.64
Dec-18	34,434	\$ 606.58	\$ 580.82	8.5%		\$ 442.44	1.093	\$ 483.40		\$ 117.34	1.050	\$ 123.18
Jan-19	34,434	\$ 634.03	\$ 582.29	8.7%		\$ 463.71	1.109	\$ 514.20		\$ 112.53	1.065	\$ 119.83
Feb-19	34,434	\$ 565.77	\$ 585.80	8.5%		\$ 411.40	1.108	\$ 455.76		\$ 103.32	1.065	\$ 110.01
Mar-19	34,434	\$ 616.39	\$ 588.09	8.4%		\$ 447.20	1.107	\$ 495.17		\$ 113.87	1.065	\$ 121.22
Apr-19	34,434	\$ 643.44	\$ 593.72	8.2%		\$ 467.94	1.107	\$ 517.87		\$ 117.97	1.064	\$ 125.57
May-19	34,434	\$ 639.09	\$ 597.52	8.8%		\$ 464.60	1.104	\$ 512.69		\$ 118.78	1.064	\$ 126.40
Jun-19	34,434	\$ 586.21	\$ 599.75	8.6%		\$ 420.74	1.106	\$ 465.52		\$ 113.43	1.064	\$ 120.69
Jul-19	34,434	\$ 626.15	\$ 605.27	8.5%		\$ 451.22	1.105	\$ 498.56		\$ 119.93	1.064	\$ 127.59
Aug-19	34,434	\$ 619.09	\$ 607.84	8.0%		\$ 447.02	1.107	\$ 494.96		\$ 116.70	1.064	\$ 124.13
Sep-19	34,434	\$ 607.40	\$ 613.33	8.9%		\$ 440.75	1.104	\$ 486.72		\$ 113.48	1.063	\$ 120.69
Oct-19	34,434	\$ 678.61	\$ 617.49	8.3%		\$ 495.16	1.105	\$ 547.01		\$ 123.76	1.063	\$ 131.59
Nov-19	34,434	\$ 616.32	\$ 619.92	7.4%		\$ 445.54	1.103	\$ 491.51		\$ 117.39	1.063	\$ 124.81
Dec-19	34,434	\$ 678.70	\$ 625.93	7.8%		\$ 490.50	1.103	\$ 541.17		\$ 129.38	1.063	\$ 137.53

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First Priority Life Insurance Company

2019 Small Group Rate Filing

Question #6b - Change in Induced Demand

<u>Change in Induced Demand Calculation</u>	<u>Reference</u>	<u>Formula</u>	<u>Result</u>
2017 Average Benefit Richness Factor	(1)	From 2017 Induced Demand tab	1.0983
2019 Average Benefit Richness Factor	(2)	From 2019 Induced Demand tab	1.1002
Change in Induced Demand	(3)	$= ((2)/(1))^{.5}-1$	0.09%

First Priority Life Insurance Company
2019 Small Group Rate Filing

Question #6b - 2017 Induced Demand Calculation

2017 Average Benefit Richness = 1.0983

<u>HIOS</u>	<u>Metal</u>	<u>Plan-Specific Benefit</u>	
		<u>Richness</u>	<u>% of Enrollment</u>
55957PA0270001	Platinum	1.15	1.35%
55957PA0270002	Platinum	1.15	6.41%
55957PA0270003	Platinum	1.15	0.31%
55957PA0270004	Platinum	1.15	0.13%
55957PA0270005	Platinum	1.15	0.36%
55957PA0270006	Platinum	1.15	0.82%
55957PA0270007	Platinum	1.15	2.78%
55957PA0270008	Gold	1.08	2.52%
55957PA0270009	Gold	1.08	0.57%
55957PA0270010	Gold	1.08	0.14%
55957PA0270011	Gold	1.08	6.93%
55957PA0270013	Bronze	1	0.31%
55957PA0270014	Gold	1.08	0.07%
55957PA0270015	Silver	1.03	0.23%
55957PA0270016	Platinum	1.15	1.19%
55957PA0270017	Gold	1.08	1.33%
55957PA0270018	Gold	1.08	0.15%
55957PA0270019	Silver	1.03	1.42%
55957PA0270020	Silver	1.03	0.41%
55957PA0270021	Silver	1.03	0.82%
55957PA0270022	Silver	1.03	2.06%
55957PA0280001	Bronze	1	0.19%
55957PA0280004	Gold	1.08	0.13%
55957PA0290001	Platinum	1.15	0.58%
55957PA0290002	Platinum	1.15	9.56%
55957PA0290003	Platinum	1.15	0.63%
55957PA0290004	Platinum	1.15	0.83%
55957PA0290005	Platinum	1.15	0.14%
55957PA0290006	Platinum	1.15	1.81%
55957PA0290007	Platinum	1.15	6.31%
55957PA0290008	Platinum	1.15	1.69%
55957PA0290009	Platinum	1.15	0.59%
55957PA0290010	Platinum	1.15	0.61%
55957PA0290011	Gold	1.08	6.89%
55957PA0290012	Gold	1.08	0.71%
55957PA0290013	Gold	1.08	2.14%
55957PA0290014	Gold	1.08	0.47%
55957PA0290015	Gold	1.08	0.06%
55957PA0290016	Gold	1.08	10.26%
55957PA0290017	Silver	1.03	3.92%
55957PA0290018	Silver	1.03	2.64%
55957PA0290019	Silver	1.03	2.21%
55957PA0290020	Bronze	1	0.03%
55957PA0290021	Bronze	1	0.88%
55957PA0290022	Gold	1.08	3.01%
55957PA0290023	Silver	1.03	5.36%
55957PA0300001	Platinum	1.15	5.28%
55957PA0300002	Gold	1.08	2.76%

First Priority Life Insurance Company
2019 Small Group Rate Filing

Question #6b - 2019 Induced Demand Calculation

2019 Average Benefit Richness = 1.1002

HIOS	Metal	Plan-Specific Benefit	
		Richness	% of Enrollment
55957PA0270007	Platinum	1.15	2.75%
55957PA0270016	Platinum	1.15	1.80%
55957PA0270002	Platinum	1.15	6.62%
55957PA0270006	Platinum	1.15	0.95%
55957PA0270017	Gold	1.08	1.76%
55957PA0270018	Gold	1.08	0.13%
55957PA0270008	Gold	1.08	2.07%
55957PA0270009	Gold	1.08	1.09%
55957PA0270010	Gold	1.08	0.09%
55957PA0270011	Gold	1.08	7.99%
55957PA0270030	Gold	1.08	3.30%
55957PA0270031	Gold	1.08	0.65%
55957PA0270032	Gold	1.08	0.30%
55957PA0270028	Gold	1.08	0.35%
55957PA0270029	Gold	1.08	0.60%
55957PA0270013	Bronze	1	0.26%
55957PA0290007	Platinum	1.15	5.51%
55957PA0290008	Platinum	1.15	2.09%
55957PA0290002	Platinum	1.15	8.22%
55957PA0290006	Platinum	1.15	1.24%
55957PA0290022	Gold	1.08	5.08%
55957PA0290012	Gold	1.08	0.72%
55957PA0290011	Gold	1.08	4.98%
55957PA0290013	Gold	1.08	2.69%
55957PA0290014	Gold	1.08	0.32%
55957PA0290016	Gold	1.08	10.91%
55957PA0290029	Gold	1.08	8.16%
55957PA0290030	Gold	1.08	1.41%
55957PA0290031	Gold	1.08	1.73%
55957PA0290032	Gold	1.08	2.86%
55957PA0290033	Gold	1.08	0.30%
55957PA0290021	Bronze	1	0.92%
55957PA0280001	Bronze	1	0.10%
55957PA0280002	Bronze	1	0.30%
55957PA0280003	Silver	1.03	0.09%
55957PA0280004	Gold	1.08	0.23%
55957PA0300001	Platinum	1.15	3.97%
55957PA0300002	Gold	1.08	3.11%
55957PA0370001	Gold	1.08	0.30%
55957PA0370002	Gold	1.08	0.30%
55957PA0380001	Silver	1.03	0.30%
55957PA0270023	Gold	1.08	0.13%
55957PA0270027	Silver	1.03	0.16%
55957PA0270024	Silver	1.03	0.06%
55957PA0270025	Silver	1.03	0.30%
55957PA0270026	Silver	1.03	0.22%
55957PA0290024	Gold	1.08	0.20%
55957PA0290028	Silver	1.03	0.65%
55957PA0290025	Silver	1.03	0.37%
55957PA0290026	Silver	1.03	0.52%
55957PA0290027	Silver	1.03	0.83%

2019 Small Group Rate Filing

Response to Question #8

Response to Question
Northeastern, PA Region

2017 Factors

Underlying 2017 Experience

[illegible]

2019 Factors

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

[illegible]

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

2017 Age Factor	1.581
2019 Member Months	5,085

(iii) New ACA Business in 2018 & 2019

2017 Age Factor	1.534
2019 Member Months	29,004

2019 Age Factor	1.534
2019 Area Factor	1.000

Demographic Change 0.977

First Priority Life Insurance Company (FPLIC)

2019 Small Group Rate Filing

Response to Question #9

Northeastern, PA Region

		Projected Member Weighting
<u>Description</u>	<u>Allowed PMPM</u>	
Groups expected to remain in the FPLIC ACA risk pool in 2019	\$596.58	59.51%
Groups entering the FPLIC ACA risk pool after 2017	\$648.62	40.49%
2017 Allowed Claims for those Members Expected to be Effective in 2019 (FPLIC)	\$617.65	

First Priority Life Insurance Company (FPLIC)

2019 Small Group Rate Filing

Response to Question #13

Northeastern, PA Region

<i>Cohort</i>	2019 Member Months	Age Factor
Full Year 2017 for those in ACA at EOY	50,108	1.529
Existing 1 to 50 Non-ACA in 2017 to ACA by 2019	5,085	1.581
New ACA Business in 2018 & 2019	29,004	1.534
All 2019 Business (Table 7)	84,197	1.534 (a.)

Child Capping Adjustment

1.005 (b.)

Age Calibration Factor (Table 10)

1.527 = (a.) / (b.)

First Priority Life Insurance Company (FPLIC)
2019 Small Group Rate Filing
Response to Question #14
Northeastern, PA Region

Age	Members
Under 15	4,789
15	432
16	479
17	492
18	505
19	510
20	522
21	542
22	491
23	581
24	550
25	567
26	399
27	426
28	431
29	463
30	438
31	431
32	474
33	440
34	468
35	471
36	460
37	478
38	455
39	447
40	497
41	440
42	495
43	543
44	511
45	559
46	653
47	748
48	724
49	719
50	718
51	716
52	804
53	794
54	798
55	771
56	802
57	787
58	778
59	820
60	768
61	712
62	564
63	565
64	501
65+	691

**First Priority Life Insurance Company's Response to Objection Letter Dated
07/06/2018**

Product Name: FPLIC Small Group 2019 ACA Rate Filing

RE: FPLIC – 2019 Small Group ACA Compliant Plans (1A-SG-FPLIC-2018);

Pennsylvania Insurance Department ID #: HGHM-131496216

Objection Letter Status: Additional Information Required

Objection Letter Date: 07/06/2018

Respond By Date: 07/13/2018

Response Date: 07/13/2018

Below please find our responses to the First Priority Life Insurance Company (FPLIC, “Company”) Small Group 2019 ACA Rate Filing Objection Letter dated 07/06/2018. For convenience, the questions have been reproduced below, with our responses immediately following each question.

A supplemental exhibits file has been submitted along with this response. Please see the file named “PID Response FPLIC 2018-07-13.xlsx,” which contains additional exhibits and supplemental detail, as referenced in the below responses.

No changes to the PA Actuarial Memorandum Exhibits or the URRT were necessary in response to the questions posed in this Objection Letter.

In accordance with the filing instructions specified by the Pennsylvania Insurance Department, the rate development in this filing is based on certain assumptions we have had to make at this point in time. We have assumed that risk adjustment payments will take place for 2019. Additional assumptions include that there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and all Pennsylvania QHP issuers currently participating on the Marketplace will continue to do so throughout 2019. In addition, there are other uncertainties that may directly or indirectly affect an already unstable insurance market and ultimately, rates. If any of these assumptions are ultimately incorrect or additional developments occur that similarly have a detrimental impact to the market, modifications to the rate development may be necessary. As a result, FPLIC reserves the right to submit a revised filing.

1. Regarding the response to question 6:

a) Utilizing the January 2015 adjustment factor as a base, please provide the quantitative development of the January 2016, January 2017, January 2018, and January 2019 Medical and Rx “Adjustment Factors” from the file “PID Response FPLIC 2018-06-22.xlsx,” “Question #6a” tab, outlining each of the specific components driving the changes in the adjustment factors.

Response:

Since our trend analysis includes annual adjustment factors by specific component, these components are best applied to the weighted average adjustment factors to explain the change year over year. Please see the worksheet labeled “Question #1a” in the included supplemental exhibits file, “PID Response FPLIC 2018-07-13.xlsx”, which shows the development of the average adjustment factor for each experience year by taking the prior year’s adjustment factor and applying the adjustment components. For convenience, the worksheet named “Question #1 (Data)” is included in this response showing the original data from the prior response with calculations included showing the development of the annual adjustment factors.

As mentioned in the actuarial memorandum, the adjustments are made to the experience trend to eliminate explainable fluctuations in claim experience that are not expected to persist, or that are otherwise inappropriate to use in establishing underlying trend regression levels for rate setting. These adjustment include the following components:

Step Changes: one-time impacts to claims levels that are not expected to persist (for example, changes due to client mix or impacts from utilization management programs)

Demographic Adjustments: changes to the underlying population that are covered by other rating factors (age, location, induced utilization)

Seasonality: minor changes due to such things as seasonality and work days

Aging: since age is removed from the normalized trend levels, a component for the impact of claim levels to increase by age over time (above the allowable rating factors) needs to be included in anticipated claim levels

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

b) Please demonstrate quantitatively how the 9.6% combined trend was developed based on the information provided in the “Question #6a” tab.

Response:

As shown in worksheet “Question #1b”, which uses the prior response data shown in the “Question #1 (Data)” worksheet, our 2-year average projection of trend from 2017 to 2019 is 8.2%. However, this is a point estimate around a range of possible trend estimates, and will vary with actual experience. An adjustment of 1.4% is applied to the initial point estimate to produce a final estimate of trend of 9.6%, which would be within the reasonable range of potential trend levels. This adjustment is slightly more than what we would expect for a balanced risk pool due to the higher than average risk observed in the membership.

2. It is stated in the response to question 7 that the morbidity and demographic adjustments “are not expected to change significantly.”

a) Per the ‘Table 5 Risk Adjustment’ tab, the morbidity adjustment being applied to the FPLIC 2017 single risk pool (including transitional policies) is 1.264. Please provide the morbidity adjustment which would be applied if the 2017 single risk pool did not include transitional policies (i.e., if only the ACA policies were included in the 2017 single risk pool).

Response:

If we remove the transitional policy experience from the 2017 single risk pool, the morbidity adjustment is 1.023.

3. Regarding the response to question 9:

a) Please describe in greater detail and demonstrate quantitatively how the allowed charge and membership amounts for the “Groups entering the FPLIC ACA risk pool after 2017” were developed. For example, what is the source data for the projected experience for these groups and what specific quantitative adjustments were applied to the source data to develop the results provided in the response?

Response:

Please see the derivation of the “Groups entering the FPLIC ACA risk pool after 2017” claim PMPM in the “Question #3” tab of the “PID Response FPLIC 2018-07-13.xlsx” file.

First Priority Life Insurance Company (FPLIC)

2019 Small Group Rate Filing

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

Northeastern, PA Region

Incurring Year	Average Adjustment Factor - MEDICAL	Average Adjustment Factor - DRUG	Average Adjustment Factor - COMBINED
2015	1.071	0.993	1.055
2016	1.074	1.043	1.068
2017	1.078	1.039	1.070
2018	1.084	1.043	1.076
2019	1.106	1.064	1.097

Adjustment Factor Development

	2015	2016	2017	2018
Adjustment Factor	1.055	1.068	1.070	1.076
Step Changes:	1.024	1.001	1.007	1.024
Demographic Adjust:	0.977	0.989	0.988	0.987
Seasonality:	1.000	1.000	1.000	1.000
Aging:	1.010	1.010	1.010	1.010
Covariance/Other:	1.002	1.002	1.001	0.998
Resulting Factor:	1.068	1.070	1.076	1.097

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First Priority Life Insurance Company (FPLIC)

2019 Small Group Rate Filing

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

Northeastern, PA Region

12 Month Moving Average PMPM - Dec-2017	\$ 535.10
12 Month Moving Average PMPM - Dec-2019	\$ 625.93
2-Year average trend (point estimate)	8.2%
Adjustment within reasonable range	1.4%
Final pricing trend	9.6%

First Priority Life Insurance Company (FPLIC)

2019 Small Group Rate Filing

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

Northeastern, PA Region

Incurred Month	Members	12 Month			Annual Trend	Normalized			Normalized		
		Normalized		Moving		Allowed	Adjustment	Allowed	Allowed	Adjustment	Allowed
		PMPM	PMPM	Average PMPM		PMPM - MEDICAL	Factor	PMPM - MEDICAL	PMPM - DRUG	Factor	PMPM - DRUG
Jan-15	40,817	\$ 471.31				\$ 350.46	1.075	\$ 376.90	\$ 94.93	0.994	\$ 94.40
Feb-15	40,719	\$ 438.01				\$ 327.95	1.074	\$ 352.23	\$ 86.11	0.996	\$ 85.78
Mar-15	40,639	\$ 486.35				\$ 363.12	1.076	\$ 390.55	\$ 96.07	0.997	\$ 95.80
Apr-15	40,616	\$ 476.58				\$ 356.62	1.073	\$ 382.56	\$ 94.31	0.997	\$ 94.02
May-15	40,581	\$ 446.98				\$ 331.31	1.067	\$ 353.65	\$ 93.91	0.994	\$ 93.32
Jun-15	40,463	\$ 454.79				\$ 332.54	1.064	\$ 353.66	\$ 101.89	0.993	\$ 101.13
Jul-15	40,344	\$ 480.90				\$ 357.42	1.073	\$ 383.45	\$ 98.24	0.992	\$ 97.46
Aug-15	40,269	\$ 441.90				\$ 325.63	1.071	\$ 348.75	\$ 94.15	0.989	\$ 93.16
Sep-15	40,147	\$ 489.97				\$ 364.45	1.081	\$ 393.96	\$ 96.93	0.991	\$ 96.01
Oct-15	39,579	\$ 489.09				\$ 365.91	1.068	\$ 390.70	\$ 99.74	0.986	\$ 98.39
Nov-15	39,118	\$ 440.99				\$ 318.58	1.064	\$ 338.97	\$ 102.57	0.995	\$ 102.02
Dec-15	39,287	\$ 486.51	\$ 466.92			\$ 356.71	1.062	\$ 378.78	\$ 108.25	0.995	\$ 107.73
Jan-16	37,073	\$ 433.83	\$ 463.98			\$ 328.10	1.068	\$ 350.29	\$ 80.61	1.036	\$ 83.54
Feb-16	36,788	\$ 465.85	\$ 466.35			\$ 353.49	1.069	\$ 377.93	\$ 84.52	1.040	\$ 87.92
Mar-16	36,511	\$ 516.13	\$ 468.49			\$ 390.36	1.068	\$ 416.86	\$ 95.60	1.038	\$ 99.28
Apr-16	36,312	\$ 520.57	\$ 471.84			\$ 395.34	1.075	\$ 424.85	\$ 91.85	1.042	\$ 95.72
May-16	36,445	\$ 482.67	\$ 474.87			\$ 364.04	1.070	\$ 389.70	\$ 88.93	1.046	\$ 92.97
Jun-16	36,394	\$ 501.63	\$ 478.77			\$ 378.58	1.069	\$ 404.80	\$ 92.70	1.045	\$ 96.82
Jul-16	36,271	\$ 451.86	\$ 476.43			\$ 334.30	1.074	\$ 359.11	\$ 88.61	1.047	\$ 92.74
Aug-16	36,165	\$ 484.71	\$ 480.19			\$ 356.93	1.076	\$ 384.17	\$ 96.24	1.045	\$ 100.54
Sep-16	35,959	\$ 475.30	\$ 478.91			\$ 354.97	1.072	\$ 380.65	\$ 90.86	1.042	\$ 94.65
Oct-16	35,879	\$ 546.72	\$ 483.50			\$ 413.41	1.084	\$ 448.02	\$ 94.13	1.049	\$ 98.70
Nov-16	35,733	\$ 520.31	\$ 490.29			\$ 388.47	1.083	\$ 420.71	\$ 95.38	1.044	\$ 99.60
Dec-16	36,011	\$ 514.43	\$ 492.63	5.5%		\$ 378.36	1.079	\$ 408.25	\$ 101.79	1.043	\$ 106.18
Jan-17	36,579	\$ 607.29	\$ 507.28	9.3%		\$ 456.87	1.101	\$ 502.95	\$ 100.55	1.038	\$ 104.34
Feb-17	36,389	\$ 470.58	\$ 507.71	8.9%		\$ 343.53	1.087	\$ 373.55	\$ 93.15	1.042	\$ 97.03
Mar-17	36,311	\$ 557.74	\$ 511.19	9.1%		\$ 411.74	1.087	\$ 447.53	\$ 106.25	1.037	\$ 110.22
Apr-17	36,309	\$ 501.26	\$ 509.57	8.0%		\$ 370.25	1.081	\$ 400.34	\$ 97.10	1.039	\$ 100.92
May-17	36,136	\$ 585.28	\$ 518.13	9.1%		\$ 438.43	1.074	\$ 470.87	\$ 110.38	1.037	\$ 114.41
Jun-17	36,034	\$ 521.66	\$ 519.81	8.6%		\$ 383.78	1.076	\$ 412.80	\$ 104.96	1.037	\$ 108.86
Jul-17	35,941	\$ 494.23	\$ 523.38	9.9%		\$ 363.79	1.076	\$ 391.30	\$ 98.98	1.040	\$ 102.93
Aug-17	35,796	\$ 529.51	\$ 527.11	9.8%		\$ 395.33	1.072	\$ 423.83	\$ 101.95	1.037	\$ 105.68
Sep-17	35,820	\$ 541.02	\$ 532.56	11.2%		\$ 406.71	1.080	\$ 439.32	\$ 97.71	1.041	\$ 101.71
Oct-17	35,960	\$ 543.45	\$ 532.30	10.1%		\$ 407.83	1.073	\$ 437.61	\$ 101.62	1.041	\$ 105.83
Nov-17	36,079	\$ 506.99	\$ 531.18	8.3%		\$ 381.87	1.061	\$ 405.10	\$ 97.96	1.040	\$ 101.89
Dec-17	36,134	\$ 561.54	\$ 535.10	8.6%		\$ 423.91	1.068	\$ 452.78	\$ 104.47	1.041	\$ 108.77
Jan-18	34,434	\$ 616.43	\$ 535.47	5.6%		\$ 467.96	1.079	\$ 504.79	\$ 107.78	1.036	\$ 111.64
Feb-18	34,434	\$ 523.65	\$ 540.02	6.4%		\$ 391.97	1.075	\$ 421.21	\$ 98.77	1.037	\$ 102.44
Mar-18	34,434	\$ 588.91	\$ 542.45	6.1%		\$ 441.67	1.071	\$ 473.08	\$ 112.15	1.033	\$ 115.83
Apr-18	34,434	\$ 575.84	\$ 548.67	7.7%		\$ 430.53	1.074	\$ 462.51	\$ 109.74	1.033	\$ 113.33
May-18	34,434	\$ 593.47	\$ 549.19	6.0%		\$ 444.17	1.070	\$ 475.46	\$ 114.38	1.032	\$ 118.01
Jun-18	34,434	\$ 559.50	\$ 552.38	6.3%		\$ 414.19	1.073	\$ 444.57	\$ 111.40	1.032	\$ 114.94
Jul-18	34,434	\$ 559.88	\$ 557.96	6.6%		\$ 405.66	1.096	\$ 444.69	\$ 109.40	1.053	\$ 115.19
Aug-18	34,434	\$ 588.25	\$ 562.87	6.8%		\$ 429.37	1.097	\$ 470.96	\$ 111.53	1.052	\$ 117.29
Sep-18	34,434	\$ 541.50	\$ 562.98	5.7%		\$ 395.21	1.096	\$ 433.30	\$ 102.64	1.054	\$ 108.20
Oct-18	34,434	\$ 628.69	\$ 570.10	7.1%		\$ 463.30	1.093	\$ 506.30	\$ 116.54	1.050	\$ 122.39
Nov-18	34,434	\$ 587.12	\$ 577.00	8.6%		\$ 429.82	1.092	\$ 469.48	\$ 111.95	1.051	\$ 117.64
Dec-18	34,434	\$ 606.58	\$ 580.82	8.5%		\$ 442.44	1.093	\$ 483.40	\$ 117.34	1.050	\$ 123.18
Jan-19	34,434	\$ 634.03	\$ 582.29	8.7%		\$ 463.71	1.109	\$ 514.20	\$ 112.53	1.065	\$ 119.83
Feb-19	34,434	\$ 565.77	\$ 585.80	8.5%		\$ 411.40	1.108	\$ 455.76	\$ 103.32	1.065	\$ 110.01
Mar-19	34,434	\$ 616.39	\$ 588.09	8.4%		\$ 447.20	1.107	\$ 495.17	\$ 113.87	1.065	\$ 121.22
Apr-19	34,434	\$ 643.44	\$ 593.72	8.2%		\$ 467.94	1.107	\$ 517.87	\$ 117.97	1.064	\$ 125.57
May-19	34,434	\$ 639.09	\$ 597.52	8.8%		\$ 464.60	1.104	\$ 512.69	\$ 118.78	1.064	\$ 126.40
Jun-19	34,434	\$ 586.21	\$ 599.75	8.6%		\$ 420.74	1.106	\$ 465.52	\$ 113.43	1.064	\$ 120.69
Jul-19	34,434	\$ 626.15	\$ 605.27	8.5%		\$ 451.22	1.105	\$ 498.56	\$ 119.93	1.064	\$ 127.59
Aug-19	34,434	\$ 619.09	\$ 607.84	8.0%		\$ 447.02	1.107	\$ 494.96	\$ 116.70	1.064	\$ 124.13
Sep-19	34,434	\$ 607.40	\$ 613.33	8.9%		\$ 440.75	1.104	\$ 486.72	\$ 113.48	1.063	\$ 120.69
Oct-19	34,434	\$ 678.61	\$ 617.49	8.3%		\$ 495.16	1.105	\$ 547.01	\$ 123.76	1.063	\$ 131.59
Nov-19	34,434	\$ 616.32	\$ 619.92	7.4%		\$ 445.54	1.103	\$ 491.51	\$ 117.39	1.063	\$ 124.81
Dec-19	34,434	\$ 678.70	\$ 625.93	7.8%		\$ 490.50	1.103	\$ 541.17	\$ 129.38	1.063	\$ 137.53

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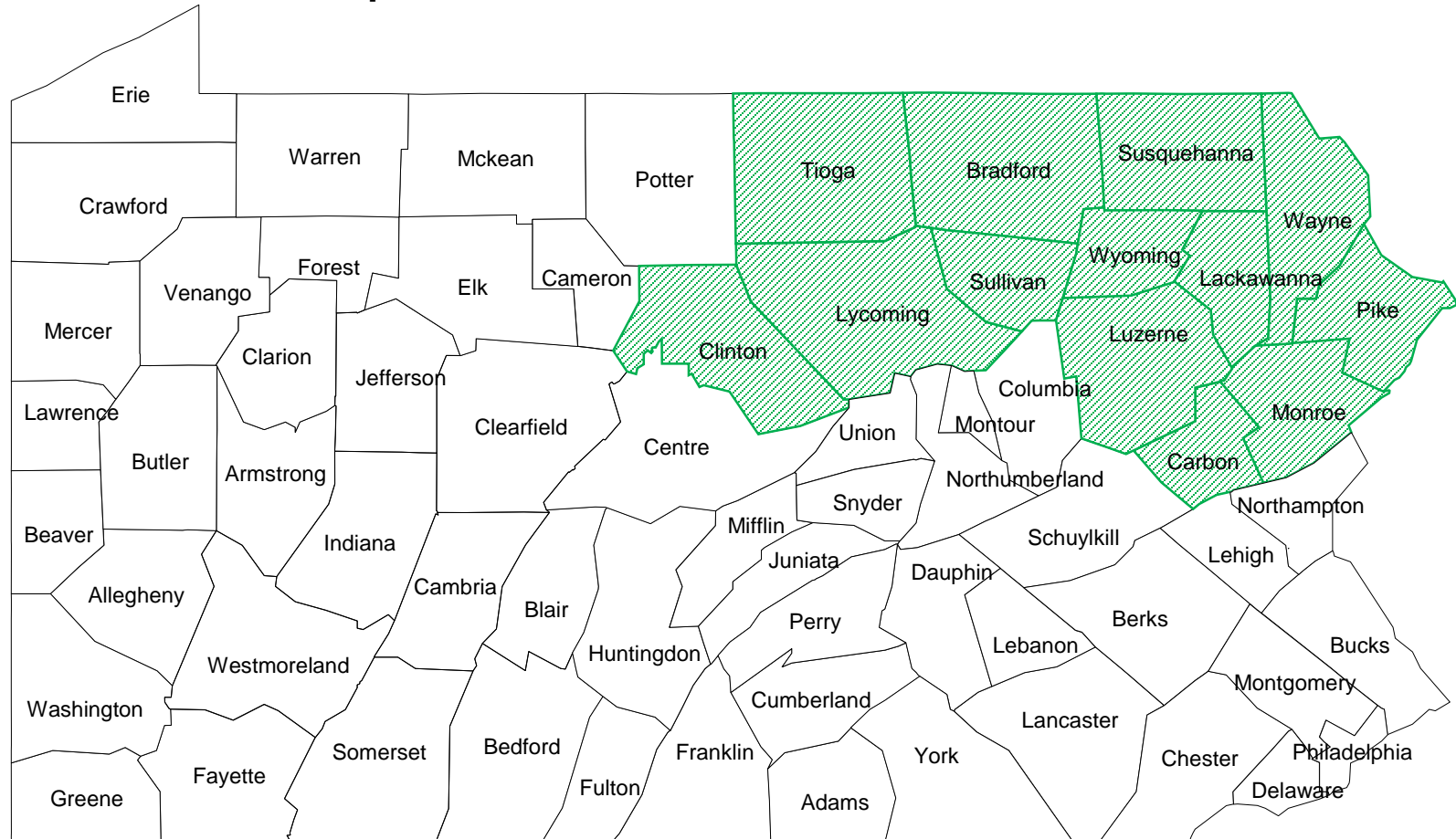
First Priority Life Insurance Company (FPLIC)
2019 Small Group Rate Filing
Question #3 Response

<u>Description</u>	<u>Allowed PMPM</u>	Projected Member Weighting
New ACA Business	\$617.65	85.08%
Groups Transitioning to ACA from grandmothered plans	\$825.26	14.92%
Groups entering the Highmark ACA risk pool after 2017	\$648.62	


2018 Service Area


Issuer: First Priority Life Insurance Company

Market: Small Group



Key *(modify as needed)*

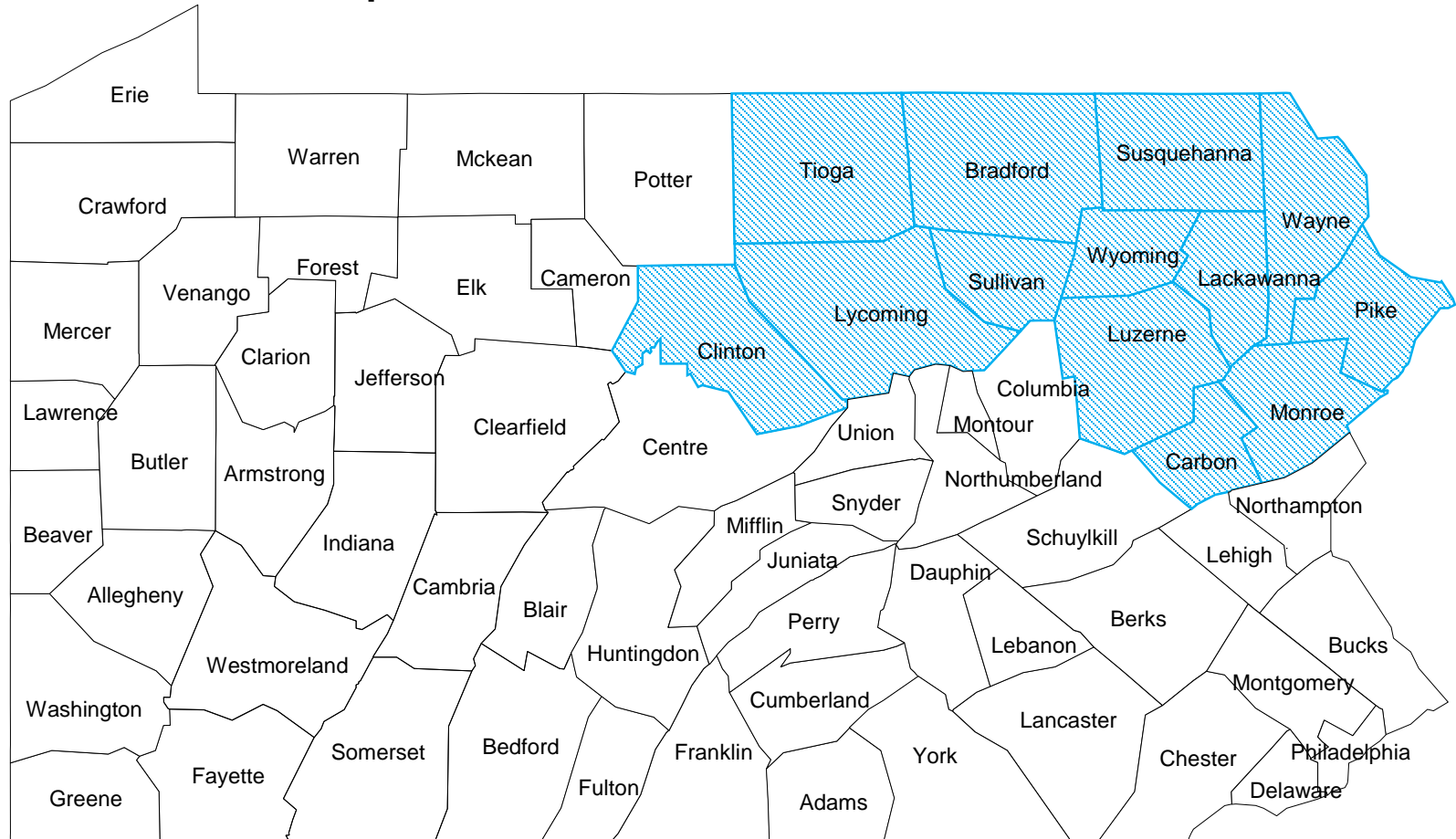
 : 2018 on-exchange service area

 : 2018 off-exchange only service area


2019 Service Area


Issuer: First Priority Life Insurance Company

Market: Small Group



Key (*modify as needed*)

 : 2019 on-exchange service area

 : 2019 off-exchange only service area