

SERFF Tracking #:	GSHP-131502009	State Tracking #:	GSHP-131502009	Company Tracking #:	ACTUARIAL GHP SG
State:	Pennsylvania	Filing Company:	Geisinger Health Plan		
TOI/Sub-TOI:	H15G Group Health - Hospital/Surgical/Medical Expense/H15G.003 Small Group Only				
Product Name:	HMO/POS				
Project Name/Number:	GHP SG/				

Supporting Document Schedules

Satisfied - Item:	ACA Public Rate Filing PDF
Comments:	
Attachment(s):	Public_Filing_PDF_GHP_SG_20180717.pdf
Item Status:	
Status Date:	

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May 17, 2018

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

Dear Ms. Gray,

The following is in response to the Department's guidance as of March 13, 2018:

1. Company Name & NAIC#: Geisinger Health Plan – NAIC# 95923
2. Market: Small Group
3. Off Exchange only
4. Effective date of coverage: January 1, 2019
5. Average rate change requested: 1.5%
6. Range of rate change requested: -2.4% to 13.0%
7. Total additional annual revenue generated from the proposed rate change: \$160,362
8. Product: HMO, POS
9. Rating areas: 2, 3, 5, 6, 7 and 9 (No change from 2017)
10. Metal Levels & Catastrophic Plans: Platinum, Gold, Silver, and Bronze plans
11. Current number of covered lives and of policyholders as of 2/1/18: 1,581 covered lives and 993 policyholders
12. Number of plans offered in 2019: 3 platinum plans, 4 gold plans, 2 silver plans and 1 bronze plan (for a total of 10 plans); Number of plans offered in 2018: 4 platinum plans, 7 gold plans, 1 silver plan, and 1 bronze plan (for a total of 13 plans)
13. Contract form #: M-152-167-F Rev. 1/19, M-152-123-F Rev. 1/19 SERFF #: GSHP-131502009; Binder ID #: GSHP-PA19-125083276
14. HIOS issuer ID: 22444; HIOS submission tracking#:

For a detailed explanation of our rate development, please refer to the "actuarial memorandum and attestation" uploaded in SERFF under the "supporting documentation" tab.

Thank you for your consideration. Please contact me if you have any additional questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Kurt J. Wrobel".

Kurt J. Wrobel, FSA, MAAA
Chief Financial Officer and Chief Actuary

cc. Sarah MacDermont, FSA, MAAA, Actuarial Director
Everard Riley, ASA, MAAA, Associate Actuary
Samuel Calabrese, Actuarial Analyst-Intermediate

Attachment I

Rate Change Summary

Geisinger Health Plan – Small Group Plans

Rate request filing ID # GSHP-131502009- 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:	1.5% ¹
Revised requested average rate change:	N/A ¹
Range of requested rate change:	-2.4% - 13.0%
Effective date:	1/1/2019
People impacted:	1,581
Available in:	Rating areas 2, 3, 5, 6, 7, and 9

Key information

Jan. 2017-Dec. 2017 financial experience

Premiums	\$54,865,985
Claims	\$49,174,869
Administrative expenses	\$2,707,637
Taxes & fees	\$2,498,104
Company made (after taxes)	\$485,375

How it plans to spend your premium

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

Claims:	89.69%
Administrative:	7.88%
Taxes & fees:	0.43%
Profit:	2.00%

The company expects its annual medical costs to increase **8.3%**.

Explanation of requested rate change

Geisinger Health Plan has proposed an overall base rate increase of 1.5% for Small Group HMO members renewing in the Marketplace effective January 1, 2019 through December 1, 2019. The actual range of proposed rate increases vary from a minimum of -2.4% to a maximum of 13.0%. The key drivers of this increase are the annual claims, changes to the risk adjustment and adjustments made to accurately reflect member cost sharing. As required by federal regulations and using the Federally prescribed MLR methodology, the projected loss ratio exceeds 80%. There were minimal benefit changes proposed for 2019.

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.

Actuarial Memorandum – Small Group GHP

1. Basic Information and Data

General Information

Company Identifying Information (as included in Table 0)

Company Legal Name: Geisinger Health Plan

State: Pennsylvania

HIOS Issuer ID: 22444

NAIC Number: 95923

Market: Small Group

Effective Date: 1/1/2019

Company Contact Information

Primary Contact Name: Sarah MacDerment

Primary Contact Phone: 570-214-2348

Primary Contact email address: smmacderment@thehealthplan.com

Filing Information

HIOS Submission Tracking Number:

Contract Form Number: M-152-123-F Rev. 1/19, M-152-167-F Rev. 1/19

SERFF Number: GSHP-131502009

Binder ID Number: GSHP-PA19-125083276

Rate History and Proposed Variations in Rate Changes

Rate History

The recent historical rate increases are summarized in the table below.

<u>Year</u>	<u>SERFF ID</u>	<u>Average Increase</u>	<u>Minimum Increase</u>	<u>Maximum Increase</u>
2015	GSHP-129625142	27.3%	24.1%	30.0%
2016	GSHP-130072560	7.2%	-10.4%	8.6%
2017	GSHP-130558378	6.0%	-11.7%	10.4%
2018	GSHP-131024097	6.9%	1.7%	7.8%

For each year 2015-2018, the increase was not uniform, but varied by plan, as displayed above.

Proposed Rate Increase

This filing applies to HMO and POS products, sold off exchange in rating areas 2, 3, 5, 6, 7 and 9. There will be 3 platinum plans, 4 gold plans, 2 silver plans, as well as 1 bronze plan for a total of 10 plans offered in 2019. As of February 2018, 1,581 covered lives and 993 policyholders will be impacted by this filing. The proposed overall rate increase is 1.5% but is not uniform by plan. The increases range from -2.4% to 13.0%. Table 10 shows the increases at the plan level. These increases vary by plan due to benefit changes necessary to maintain the desired metal level as well changes in pricing factors.

Average Rate Change

The average rate change entered as the "percent rate change requested" in the SERFF Rate Review Detail Screen is the same as listed in Table 10, cell AC15. It is the change in the Calibrated Plan-adjusted Index rate (as instructed by the Department). In addition, the change in 21-year-old non-tobacco premium PMPM, as calculated in Table 11, cell AN13, is 1.5%. Finally, the URRT Worksheet 1 "percent

increase over Experience Period" (in cell V45) is 7.61% and the "percent increase annualized" (in cell V46) is 3.73%.

Membership Count

Table 1 shows the average age and the member months in the experience period of calendar year 2017, as well as the average age and the current members as of February 1, 2018 by age range. The projected member months for the rating period are also included. The experience period and current period data includes all non-grandfathered business while the projected rating period only includes the projected ACA enrollment.

Benefit Changes

Modifications were not necessary to maintain the same metal tier level.

Reason for Rate Increase

The components of this rate increase are:

- Single Risk Pool experience (i.e. the "Base period allowed claims before normalization" on Table 8) which is more adverse than assumed in current rates;
- Medical Inflation;
- Utilization trend;
- Changes in administrative expenses;
- Changes in ACA fees;
- Changes in Risk Adjustment.

Each of these components are discussed in detail later in this document and are displayed in Table 8 of the exhibits.

Experience Period Premium and Claims

Paid Through Date

The Experience Period data provided in the URRT Worksheet 1, Section I and in Table 2 is incurred in calendar year 2017 and paid through February 2018. As discussed below, the data in Table 2 of the exhibits is consistent with the data provided in the URRT in Worksheet 1, Section 1 (except for the incurred claims and the allowed claims).

Premiums (net of MLR Rebate) in Experience Period

Premiums include earned premiums for calendar year 2017 for the Single Risk Pool. Premiums are not reduced by taxes and/or assessments. MLR rebates are not expected to be paid for this block of business. Initial estimates of rebates have been completed utilizing the methodology required for the CY 2017 rebate filing. Estimates suggest that the small group market MLR will be above the minimum MLR target of 80%.

Allowed and Incurred Claims Incurred During the Experience Period

The Experience Period Claims are based on small group non-grandfathered business incurred and paid claims with IBNR added for the tail of claims incurred but not paid. Allowed claims are directly from claim records. The same IBNR factors were used for both paid and allowed claims. The IBNR factors were based on legal-entity level claims completion tables which include individual and group commercial experience. This method is appropriate to assure proper credibility and because timing of claims payment to providers does not vary by market or product.

There were no non-EHB benefits in the experience period.

Geisinger outsources several benefits and therefore has capitation expenses. The capitated expenses cover chiropractic services, nurse line, mental health services and quality fund/ PQS. The capitation amount for the experience period is displayed on Table 2 and is included in both the Incurred Claims and Allowed Claims on Worksheet 1 of the URRT. The capitation charges are uniform and do not vary by age. The historical capitation amounts are on the "Capitation" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx".

Pharmacy rebates are listed on Table 2. These rebate dollars would be removed from the Ultimate Incurred Claim liability to the insurer and are removed from the Incurred Claims and the Allowed Claims on Worksheet 1 of the URRT.

The estimated risk adjustment for the experience period is based on an external analysis performed by the Department. They estimated the Risk Adjustment transfer payment based on the population risk scores relative to an assumed market average risk score and market average premium.

The calendar 2017 loss ratio, as displayed on Table 2 is 89.63%.

Benefit Categories

<u>Benefit Category</u>	<u>Description</u>
Inpatient Hospital	Determined by place of service (Hospital—IP)
Outpatient Hospital	Determined by place of service (Hospital—OP)
Professional	Determined by place of service (Physician's office)
Other Medical	N/A
Capitation	Claims per Financial Department
Prescription Drug	Claims per contracted PBM

Credibility of Data

The existing non-grandfathered business shown in the Experience Period data in Table 2 does not reflect the anticipated risk and composition of the Projection Period. The Credibility Manual Rate is a combination of our HMO and PPO experience, giving us an even more credible manual rate. Combining the HMO and PPO Single Risk Pools also aids in consistency between the products. Historically, we have seen enrollment move between our HMO and PPO products so it is very important that our premium rates are consistent. To avoid double counting the Experience Period and avoid complicated adjustments, the credibility of the Experience Period is set to 0.0%. This approach is consistent with the Actuarial Standard of Practice #25.

The transitional non-ACA non-GF population, is represented in the Experience Period and is not expected to continue into the Projection Period.

As requested by the Department, the experience period data for our transitional (non-ACA non-GF)

Small Group HMO block is:

Premium = \$22,295,947

Incurred Claims = \$19,118,975

Member Months = 38,644.

Adjustments Made to the Data

Morbidity Adjustments

The morbidity of the base period is expected to continue into the projection period.

Changes in Benefits

There are no changes in benefits. Table 5 includes a factor of 1.000.

Changes in Demographics

The Projection Period is expected to have a similar demographic distribution as represented in the 2017 Base Period. There is no adjustment for demographic changes to any population segments.

Change in Other

The capitation amount paid for our private reinsurance, as well as the recoveries from that program are reflected in the "Other" factor. Only slight changes are expected.

Trend Identification

Experience data was trended using an annual trend of 8.3%. Table 3 shows the breakdown between service category and cost vs. utilization. Table 3 uses the PMPM by service category to weight to develop the total composite trend. Trend factors are projected for unit cost and utilization components:

- Unit cost trend factors are based on recorded anticipated increases in facility and professional fees from the Experience to Projection Period. These increases are composited across all facilities and provider groups.
- Utilization trend projections are based on least-square regression modeling, taking into account historical claims patterns, anticipated economic activity and changes in care patterns.
- Seasonality adjustments are made to the claims to account for changes in work days.
- Further adjustments have been made to the trends to reflect expected changes due to new medical management initiatives that are expected to yield savings in the projection period.

Our trends are analyzed at a higher level and are the same for the experience data and the credibility manual data. Due to the lack of stability in the ACA experience, we based our trends on data from our commercial large group experience. Table 4b is provided for this large group experience.

The Composite URR Trend in Table 5, Cell C12 is 1.172 and is used to project the experience period data to the rating period. The aggregate URR Trend reported in Worksheet I, Section 2 is $575.33 / 490.89 = 1.172$ and matches the Composite Trend in Table 3 of the Department's rate exhibits.

Historical Experience

Table 4 includes the most recent 48 months of data with run out through February 2017. Allowed claims are directly from claim records. As mentioned above, Table 4b displays the large group data that was used to determine the trends used.

As requested by the Department, the most recent 48 months of data for our transitional (non-ACA non-GF) Small Group HMO block is:

Non-ACA non-GF HMO	2014	2015	2016	2017
Premium	\$32,076,351	\$25,307,176	\$23,280,111	\$22,295,947
Incurred Claims	\$29,210,186	\$19,955,432	\$19,614,002	\$19,118,975
Member Months	71,356	50,357	42,628	38,644

2. Rate Development & Change

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

Single Risk Pool

The Single Risk Pool has been established in accordance with the requirements in 45 CFR 156.80(d) as was discussed previously in the Experience Period Premium and Claims section. The Experience Period includes transitional policies while the Projection Period does not include transitional policies since members are not expected to transition into the ACA Compliant products.

Index Rate

The Experience Period Index Rate is based on the manual Allowed Claims PMPM and is the starting value on Table 5. The Credibility Manual Rate is a combination of our HMO and PPO experience, giving us an even more credible manual rate. No benefits were covered in addition to Essential Health benefits in the policies being offered.

The Projected Index Rate for this Single Risk Pool is the Adjusted Projected Allowed EHB Claims PMPM and is the manual rate. The projected claims reflect the trend and benefits described earlier in this memorandum. There are no benefits covered in addition to Essential Health benefits in the policies being offered.

Market Adjusted Index Rate

The Market Adjusted Index Rate and Market Adjusted Total Allowed Claims are calculated in Table 5. The Projected Index Rate is converted to paid basis by multiplying by the Projected Paid to Allowed ratio (described below).

Paid to Allowed Ratio

The Projected Paid to Allowed Average Ratio is 0.868 and is displayed on Table 5. It is determined for the Projection Period based on the member weighted average Pricing AV for each plan and the projected member months in each plan. There are variations between the AV Pricing Values and the AV Calculator values because of different cost structures and management approaches than what is reflected in the national average data used in the AV Calculator.

Projected Risk Adjustments PMPM

Our small group Exchange population is expected to have had a healthier risk profile than the state average in 2017 resulting in potential payment transfers into the Risk Adjustment program. Since transitional relief has been extended through 2019, it is expected that this population will not change significantly. Premium levels for 2019 need to incorporate the expected payment to the Risk Adjustment program. The adjustment is shown on Table 5.

The allowable market-wide modifiers (risk adjustment of -\$28.31 and Exchange User Fees of \$0.00) are added to this paid basis PMPM. All of our plans are sold Off Exchange, so there is no Exchange User Fees to include. This PMPM is then converted back to an allowed basis, again using the projected paid to allowed ratio. Any non-EHB claims would then be added to this value if we had some but we don't so this PMPM is the Market-Adjusted Projected Total Allowed Claims PMPM, \$606.51 as shown on Table 5 in cell C42.

Retention Items

Administration Expense

Administration expenses are based on activity-based allocation by product for calendar year 2019. This methodology applies for all variable costs and all fixed costs. Table 6 provides a breakdown of the administrative expenses, as well as the taxes and fees. The administrative expenses are a consistent percentage of premium and do not vary by plan. The proposed percentage of premium for 2019 is 7.88% and is shown in both Tables 6 and 10.

Agent/Broker Fees and Commissions

Commissions for Small Group ACA business are paid based on the schedules in the files "Commission Schedule Direct FY2018" and "Commission Schedule_GA_FY_2018". The amount they receive is based on their entire employer group book of business with Geisinger (not just their small group ACA book). Broker commissions do not vary by geographic location, metal level, plan or enrollment type (open enrollment vs SEP enrollment). The development of the broker commission is displayed on the 'Commission' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx".

Quality Improvement Initiatives

The Quality Initiatives amount is based on the latest estimate for this product. They are reported on line 6.6 of the Supplement Health Care Exhibit of the Annual Statement. The estimated % of premium is 1.26% and is displayed on the 'Quality_Improvement' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx".

Profit & Risk Margin

The risk margin is set at 2% of premium.

Taxes, Fees, and Subsidies

Table 6 displays these items. For 2019, the federal government will not collect the Health Insurer Provider Fee or PCORI Fees. It is expected that the Health Insurance Provider Fee will be collected in 2020. Federal Income Tax is also applied on Table 6. The development of the taxes is calculated on the "Taxes" tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx".

Projected Loss Ratio

The anticipated loss ratio is **90.9%** in aggregate as shown below using the Federally-prescribed MLR methodology:

MLR Numerator = URRT Projected Claims + Quality Initiatives = 498.20 + .0126*587.04 = 505.60

MLR Denominator = URRT Projected Premiums – Taxes and Fees + Risk Adjustment = 587.04 – 2.53 +- 28.31 = 556.20

Federal MLR = 505.60 / 556.20 = 90.9%

Normalized Market-Adjusted Projected Allowed Total Claims

The Market-Adjusted Projected Allowed Total Claims is normalized using the projected average factors for age, geography, tobacco, benefit richness (induced demand) and network. These average factors for 2018 and 2019 are displayed on Table 7.

Projected Membership

Sales and marketing were consulted in developing the membership projections. Overall, membership is expected to remain at approximately the current levels, so February 2018 membership is expected to best represent calendar year 2019 for existing plans. Members from discontinued plans are assumed to

move to the plan where they are mapped, in general. Projected membership is used to calculate the normalization factors discussed below.

Plan Factors

Age Factor

The federal age curve, as shown in Table 12, is used to determine a normalization factor to account for the age mix of business used in generating the Index Rate. The average age factor includes a factor of 0 for non-billable members. The average factors for 2018 and 2019 are shown on Table 7 and are developed on the 'Age_Calibration' tab of the file 'PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx'.

Geographic Factor

The geographic rating area factors used to determine premium rates are shown on Table 13. These factors are consistent with the current approved factors. The normalization factor is determined using these factors weighted using projected membership by area and is developed on the 'Area_Calibration' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx".

Tobacco Factor

We are not applying tobacco loads in 2019.

Benefit Richness (Induced Demand)

Induced Demand factors are applied to each metallic to reflect the expected utilization, not the expected health status. To ensure revenue neutrality, a normalization factor is applied. The average benefit richness factor is shown on Table 7 and the factors by plan ID are developed on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx".

Network Factor

Only one network rating factor per market is used for each network. This is shown in Table 14.

Components of Rate Change

Table 8 shows the components of the Rate Change developed in this filing. The key drivers of this increase are the annual claims, changes to the risk adjustment, changes in our benefit richness and pricing AVs. Table 9 supports the calculations in Table 8.

3. Plan Rate Development

Plan Rate Development

The projected market-adjusted index rate is used to develop the calibrated plan adjusted index rates in columns Z and AA of Table 10. Each plan's rate is developed as the product of the market-adjusted index rate, the allowable factor and calibration for age and geography.

Each plan is identified as either existing, discontinued & mapped or new. Column G lists the metallic tier. This is the value we calculated using the HHS Actuarial Value Calculator. Screen shots of this calculation are provided in the file "AV Screen Shots GHP SG 20180508.pdf." The Actuarial Certification, at the end of this document, includes attestation that the Federal AV calculator was used to determine the metallic values. Please also refer to the 'AV_UniquePlanDesigned_GHP_SG_20180514.pdf' document for further details. As directed by the Department, columns L, N and P were normalized using projected (CY2019) membership. The

supporting exhibit for column L ["Benefit Richness (induced demand)"] is on the 'Induced_Util_Exhibit' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx".

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

The projected calibrated plan-adjusted index rate is used to develop the 21-year-old non-tobacco premium in the small group market. These rates are displayed on Table 10, column AA. Table 11 uses the 21-year-old non-tobacco premiums from Table 10, adjusted by the current approved geographic factors (from Table 13), to develop the 21-year-old non-tobacco premiums by rating area.

Consumer Adjusted Premium Rate Development

The Consumer Adjusted Premium Rates are developed by applying the following allowable rating factors to the calibrated Plan Adjusted Index Rates:

1. Age – reflecting the HHS defined age curve
2. Geographic – as discussed previously

The final Premium rates for all filed benefit plans are displayed in the QHP Rating Template.

The Index Rate, the Market Adjusted Index Rate, and the Plan Adjusted Index Rate reflect the member weighted average premium over the calendar year. As such, in the development of the Consumer Adjusted Premium Rates for small group plans, the Plan Adjusted Index Rate must be adjusted to reflect the appropriate quarter when the consumer level modifiers are applied. The Consumer Adjusted Premium Rates in the small group market increase each quarter with trend, and the factors used to determine the quarterly rates are shown below.

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Trend Adjustment Factor	-3.22%	-1.26%	0.74%	2.78%

Service Area Composition

All the counties and services areas are defined in the QHP Service Area Template. There is only one service area for this product. For clarity, this service area is displayed on the 'Service Areas' tab of the file "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx"

Composite Rating

Composite rating is not used.

Terminated Plans and Products

No products are being terminated. Discontinued plans are noted on Table 10.

Plan Type

All plan offerings meet the plan type definitions available in the URRT Worksheet 2, Section I.

Changes to URRT

We acknowledge that each time the URRT is changed in SERFF, it will also be updated in HIOS.

Reliance

We relied on the Department's 2017 projected risk adjustment payment to develop the estimate for 2019.

Warning Alerts

No Warning Alerts appeared in Worksheet 2.

Additional Exhibits

The following required exhibits have been uploaded in SERFF under the tabs noted next to the exhibit:

- Department Plan Design Summary – submitted under the “Rate/Rule Schedule” tab;
- Service Area Map – submitted under the “Supporting Documentation” tab.

Actuarial Certification

I certify that:

1. I am a member of the American Academy of Actuaries, meet the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States promulgated by the American Academy of Actuaries, and have the education and experience necessary to perform this work.
2. The projected Index Rate is:
 - a. In compliance with all applicable state and Federal regulations including 45 CFR 156.80(d)(1)
 - b. Developed in compliance with the applicable Actuarial Standards of Practice,
 - c. Is reasonable in relation to the benefits provided and the population anticipated to be covered,
 - d. Is neither excessive nor deficient based on available information.
3. The Index Rate is used to develop the plan level rates using only the allowable modifiers in accordance with 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2).
4. The essential health benefits are determined in accordance with 45 CFR Part 156 and that the percentage of total premium (in Worksheet 2, Sections III and IV of the URRT) that represents the essential health benefits is calculated in accordance with actuarial standards of practice.
5. The geographic rating factors reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
6. The Federal AV Calculator was utilized, with an acceptable alternative methodology when appropriate, to determine the AV Metal Values shown above and in Worksheet 2, Section I of the URRT, following ASOP 50. Please refer to the “AV_UniquePlanDesigned_GHP_SG_20180514.pdf” document for further details.
7. All factor, benefit and other changes from the prior (2018) approved filing have been disclosed in the actuarial memorandum.
8. New plans have not been considered modifications of existing plans under the uniform modification standards in 45 CFR 147.106.
9. The information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2019 Rate Filing Justification.

I confirm that the rates submitted comply with the ACA rating requirements and with the Single Risk Pool per market requirement. The URRT does not demonstrate the process used to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally-facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.



5/18/2018

Sarah MacDerment
FSA, MAAA
Attesting Actuary

Date

PA Rate Template Part I
Data Relevant to the Rate Filing

Table 0. Identifivion Information

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019
Base Period Start Date	1/1/2017
Date of Most Recent Membership	2/1/2018

to 12/31/2019
to 12/31/2017

Table 1. Number of Members

Average Age	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2018)	Projected Rating Period
	38.0	39.0	37.6
Total	109,429	4,580	18,972
<18	17,834	714	3,386
18-24	9,428	366	1,344
25-29	8,756	335	1,644
30-34	8,795	363	1,872
35-39	8,396	354	1,482
40-44	8,982	386	1,808
45-49	11,277	490	1,882
50-54	12,238	507	2,208
55-59	12,047	521	1,884
60-63	8,139	357	1,224
All	153,17	187	914

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

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HRS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 57,877,294.01	\$ 47,720,159.48	\$ 48,126,457.41	109,429	\$ 5,542,771.92	\$ 2,660,229.53	\$	(\$99,150.97)	\$ 2,048,162.52	\$	\$ (0.01130940)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										
Loss Ratio										
Express Prescription Drug Rebates as a negative number										
\$ 89.63%										

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite UBRIT Trend **	Weight*
Inpatient Hospital	2.22%	0.03%	3.90%	6.24%	14.79%
Outpatient Hospital	0.91%	2.75%	6.15%	10.07%	40.16%
Professional	2.27%	0.67%	4.25%	4.25%	24.43%
Other Medical	0.00%	0.00%	0.00%	0.00%	0.00%
Capitation				5.00%	3.81%
Prescription Drugs				12.56%	16.76%
Total Annual Trend	11.81%	0.99%	2.03%	8.26%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.172	

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

**Should = UBRIT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HRS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14	\$ 3,154,949.92	\$ 3,087,009.42	1.0000	\$ 3,154,949.92	8,009	\$ 393.93	\$	\$ 15,565,431.3	\$ 3,448,992.98	\$ 430.64
Feb-14	\$ 3,087,009.42	\$ 3,087,009.42	1.0000	\$ 3,087,009.42	8,500	\$ 353.77	\$	\$ (47,755.38)	\$ 3,286,719.43	\$ 386.67
Mar-14	\$ 3,720,139.63	\$ 3,720,139.63	1.0000	\$ 3,720,139.63	9,006	\$ 413.07	\$	\$ (49,471.50)	\$ 4,041,266.69	\$ 449.12
Apr-14	\$ 3,667,216.06	\$ 3,667,216.06	1.0000	\$ 3,667,216.06	9,722	\$ 372.21	\$	\$ (60,811.26)	\$ 4,015,306.88	\$ 413.07
May-14	\$ 3,927,313.50	\$ 3,927,313.50	1.0000	\$ 3,927,313.50	10,572	\$ 371.48	\$	\$ (69,553.55)	\$ 4,280,502.05	\$ 404.89
Jun-14	\$ 3,524,634.52	\$ 3,524,634.52	1.0000	\$ 3,524,634.52	11,225	\$ 314.00	\$	\$ (64,255.24)	\$ 3,896,488.82	\$ 347.13
Jul-14	\$ 3,747,961.18	\$ 3,747,961.18	1.0000	\$ 3,747,961.18	11,792	\$ 317.00	\$	\$ (60,823.66)	\$ 4,140,827.04	\$ 352.20
Aug-14	\$ 4,320,904.19	\$ 4,320,904.19	1.0000	\$ 4,320,904.19	12,118	\$ 356.57	\$	\$ (66,626.71)	\$ 4,715,482.00	\$ 389.13
Sep-14	\$ 4,805,869.74	\$ 4,805,869.74	1.0000	\$ 4,805,869.74	12,738	\$ 377.29	\$	\$ (71,247.14)	\$ 5,262,379.72	\$ 413.12
Oct-14	\$ 5,177,569.57	\$ 5,177,569.57	1.0000	\$ 5,177,569.57	12,243	\$ 390.96	\$	\$ (78,801.73)	\$ 5,449,371.74	\$ 426.59
Nov-14	\$ 4,364,731.83	\$ 4,364,731.83	1.0000	\$ 4,364,731.83	13,620	\$ 316.05	\$	\$ (67,914.05)	\$ 4,758,329.63	\$ 349.35
Dec-14	\$ 5,694,985.51	\$ 5,694,985.51	1.0000	\$ 5,694,985.51	17,481	\$ 325.78	\$ 4,783,886.38	\$ (86,136.48)	\$ 6,317,647.77	\$ 361.40
Jan-15	\$ 6,295,495.15	\$ 6,295,495.15	1.0000	\$ 6,295,495.15	17,207	\$ 365.87	\$	\$ (152,151.13)	\$ 6,928,252.39	\$ 402.64
Feb-15	\$ 5,979,612.24	\$ 5,979,612.24	1.0000	\$ 5,979,612.24	17,064	\$ 328.98	\$	\$ (86,760.25)	\$ 6,167,185.85	\$ 361.62
Mar-15	\$ 6,079,718.20	\$ 6,079,718.20	1.0000	\$ 6,079,718.20	16,755	\$ 362.86	\$	\$ (104,058.90)	\$ 6,733,516.16	\$ 401.88
Apr-15	\$ 6,851,223.17	\$ 6,851,223.17	1.0000	\$ 6,851,223.17	16,645	\$ 411.51	\$	\$ (110,194.51)	\$ 7,486,256.71	\$ 449.65
May-15	\$ 5,911,948.21	\$ 5,911,948.21	1.0000	\$ 5,911,948.21	16,298	\$ 362.74	\$	\$ (104,647.22)	\$ 6,492,579.16	\$ 399.31
Jun-15	\$ 5,943,127.48	\$ 5,943,127.48	1.0000	\$ 5,943,127.48	15,996	\$ 371.54	\$	\$ (113,335.11)	\$ 6,510,684.01	\$ 407.02
Jul-15	\$ 6,647,556.54	\$ 6,647,556.54	1.0000	\$ 6,647,556.54	15,643	\$ 424.95	\$	\$ (132,161.62)	\$ 7,236,285.88	\$ 462.59
Aug-15	\$ 5,526,341.92	\$ 5,526,341.92	1.0000	\$ 5,526,341.92	15,405	\$ 358.74	\$	\$ (99,535.16)	\$ 6,053,111.72	\$ 392.97
Sep-15	\$ 5,248,249.29	\$ 5,248,249.29	1.0000	\$ 5,248,249.29	15,136	\$ 350.04	\$	\$ (98,605.96)	\$ 5,808,836.96	\$ 383.78
Oct-15	\$ 5,596,367.27	\$ 5,596,367.27	1.0000	\$ 5,596,367.27	14,745	\$ 379.56	\$	\$ (111,244.92)	\$ 6,129,521.21	\$ 415.20
Nov-15	\$ 6,100,668.03	\$ 6,100,668.03	1.0000	\$ 6,100,668.03	14,510	\$ 420.43	\$	\$ (107,271.68)	\$ 6,461,013.03	\$ 451.07
Dec-15	\$ 8,210,208.02	\$ 8,210,208.02	1.0000	\$ 8,210,208.02	13,080	\$ 424.07	\$ 6,846,043.47	\$ (89,813.28)	\$ 8,076,642.51	\$ 464.29
Jan-16	\$ 5,585,372.23	\$ 5,585,372.23	1.0000	\$ 5,585,372.23	13,202	\$ 423.07	\$	\$ (110,397.67)	\$ 6,102,795.67	\$ 462.26
Feb-16	\$ 5,463,553.03	\$ 5,463,553.03	1.0000	\$ 5,463,553.03	13,045	\$ 418.70	\$	\$ (102,536.49)	\$ 6,003,942.94	\$ 460.13
Mar-16	\$ 6,037,716.13	\$ 6,037,716.13	1.0000	\$ 6,037,716.13	13,085	\$ 461.28	\$	\$ (113,988.18)	\$ 6,602,098.39	\$ 504.40
Apr-16	\$ 5,468,680.59	\$ 5,468,680.59	1.0000	\$ 5,468,680.59	13,131	\$ 416.47	\$	\$ (111,698.81)	\$ 5,984,765.77	\$ 455.77
May-16	\$ 5,187,562.82	\$ 5,187,562.82	1.0000	\$ 5,187,562.82	12,949	\$ 400.61	\$	\$ (110,323.99)	\$ 5,278,851.01	\$ 438.45
Jun-16	\$ 5,148,700.46	\$ 5,148,700.46	1.0000	\$ 5,148,700.46	12,966	\$ 396.48	\$	\$ (102,211.31)	\$ 5,633,691.66	\$ 433.81
Jul-16	\$ 4,817,860.21	\$ 4,817,860.21	1.0000	\$ 4,817,860.21	12,983	\$ 370.92	\$	\$ (116,152.94)	\$ 5,264,820.03	\$ 405.34
Aug-16	\$ 5,610,088.53	\$ 5,610,088.53	1.0000	\$ 5,610,088.53	13,024	\$ 430.78	\$	\$ (110,962.61)	\$ 6,160,725.54	\$ 474.82
Sep-16	\$ 5,566,209.57	\$ 5,566,209.57	1.0000	\$ 5,566,209.57	12,945	\$ 429.86	\$	\$ (115,467.08)	\$ 6,063,028.08	\$ 468.72
Oct-16	\$ 5,205,956.13	\$ 5,205,956.13	1.0000	\$ 5,205,956.13	12,972	\$ 401.32	\$	\$ (130,570.51)	\$ 5,707,256.57	\$ 439.57
Nov-16	\$ 5,036,552.84	\$ 5,036,552.84	1.0000	\$ 5,036,552.84	12,975	\$ 388.17	\$	\$ (122,007.69)	\$ 5,549,488.07	\$ 427.11
Dec-16	\$ 81,456,399.65	\$ 81,456,399.65	0.9999	\$ 81,456,399.65	13,155	\$ 384.50	\$ 6,148,097.77	\$ (111,189.91)	\$ 80,454,528.50	\$ 626.92
Jan-17	\$ 6,328,218.82	\$ 6,328,218.82	1.0000	\$ 6,328,218.82	12,145	\$ 521.06	\$	\$ (141,321.63)	\$ 6,873,629.00	\$ 565.96
Feb-17	\$ 5,170,333.09	\$ 5,170,333.09	0.9999	\$ 5,170,333.09	11,620	\$ 445.15	\$	\$ (128,154.17)	\$ 5,664,781.29	\$ 487.50
Mar-17	\$ 5,212,647.44	\$ 5,212,647.44	0.9994	\$ 5,212,647.44	11,208	\$ 465.38	\$	\$ 7,720,364.67	\$ 5,720,364.67	\$ 510.38
Apr-17	\$ 4,774,210.84	\$ 4,774,210.84	0.9993	\$ 4,777,452.72	9,936	\$ 449.35	\$	\$ (84,895.10)	\$ 5,228,545.13	\$ 491.77
May-17	\$ 4,264,479.95	\$ 4,264,479.95	0.9989	\$ 4,270,973.73	9,936	\$ 429.85	\$	\$ (81,760.18)	\$ 4,675,665.54	\$ 470.57
Jun-17	\$ 3,884,289.09	\$ 3,884,289.09	0.9980	\$ 3,992,235.58	9,756	\$ 426.70	\$	\$ 75,763.26	\$ 4,146,422.74	\$ 445.53
Jul-17	\$ 3,484,921.50	\$ 3,484,921.50	0.9972	\$ 3,494,618.72	8,801	\$ 396.98	\$	\$ (77,013.68)	\$ 3,843,187.59	\$ 436.58
Aug-17	\$ 3,611,966.44	\$ 3,611,966.44	0.9960	\$ 3,646,273.10	8,509	\$ 428.52	\$	\$ (74,084.03)	\$ 3,991,131.38	\$ 469.05
Sep-17	\$ 3,414,405.00	\$ 3,414,405.00	0.9944	\$ 3,440,533.38	7,960	\$ 432.94	\$	\$ (65,363.33)	\$ 3,745,192.07	\$ 470.50
Oct-17	\$ 3,557,630.63	\$ 3,557,630.63	0.9994	\$ 3,592,776.03	7,500	\$ 479.04	\$	\$ (63,382.98)	\$ 3,929,194.51	\$ 523.89
Nov-17	\$ 3,127,020.65	\$ 3,127,020.65	0.9389	\$ 3,331,490.96	6,994	\$ 476.34	\$	\$ (58,019.65)	\$ 3,587,845.14	\$ 514.62
Dec-17	\$ 3,615,915.71	\$ 3,615,915.71	0.9498	\$ 3,911,618.72	4,766	\$ 401.99	\$ 4,549,271.49	\$ (63,769.32)	\$ 2,101,635.85	\$ 440.96

* Express Completion Factor as a percentage

** Express Prescription Drug Rebates as a negative number

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member + HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment
\$ 85,670,666.36	\$ 69,468,705.87	\$ 70,516,434.62	169,320	\$ 7,797,585.03	\$ 78,314,019.85	\$ -	\$ (1,429,202.49)	\$ 2,920,907.64	\$ -	\$ (4,768,208.00)
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 471.33
Loss Ratio										89.01%

*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Utilization*	Composite URRT Trend**	Weight*
Inpatient Hospital	2.22%	0.03%	3.90%	6.24%	14.20%
Outpatient Hospital	0.91%	2.75%	6.15%	10.07%	40.37%
Professional	2.37%	0.67%	1.16%	4.25%	23.93%
Other Medical	0.00%	0.00%	0.00%	0.00%	0.00%
Capitation				5.00%	3.61%
Prescription Drugs	14.31%	0.99%	2.93%	12.06%	17.90%
Total Annual Trend				8.34%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.174	

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

** Should = URRT Trend

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-14	\$ 304,346,074.10	\$ 22,134,487.69	1.0000	\$ 22,134,487.69	68,727	\$ 322.06	\$ 40,251,331.01	\$ (386,861.39)	\$ 26,159,026.36	\$ 380.62
Feb-14		\$ 21,454,386.29	1.0000	\$ 21,454,386.29	67,922	\$ 315.87		\$ (357,377.88)	\$ 24,908,643.67	\$ 366.72
Mar-14		\$ 22,311,224.02	1.0000	\$ 22,311,224.02	68,231	\$ 327.00		\$ (380,441.24)	\$ 26,009,588.34	\$ 381.20
Apr-14		\$ 22,108,464.62	1.0000	\$ 22,108,464.62	66,866	\$ 330.64		\$ (406,481.90)	\$ 25,730,977.14	\$ 384.81
May-14		\$ 23,399,460.86	1.0000	\$ 23,399,460.86	66,675	\$ 350.95		\$ (407,888.04)	\$ 26,777,975.21	\$ 401.62
Jun-14		\$ 21,202,529.56	1.0000	\$ 21,202,529.56	65,653	\$ 322.95		\$ (342,713.38)	\$ 24,413,795.90	\$ 371.86
Jul-14		\$ 21,337,468.10	1.0000	\$ 21,337,468.10	63,861	\$ 334.12		\$ (387,927.47)	\$ 24,583,680.84	\$ 384.96
Aug-14		\$ 21,778,187.47	1.0000	\$ 21,778,187.47	64,574	\$ 337.26		\$ (389,559.03)	\$ 24,913,690.26	\$ 385.82
Sep-14		\$ 21,673,635.31	1.0000	\$ 21,673,635.31	63,381	\$ 341.96		\$ (385,330.40)	\$ 24,809,685.35	\$ 391.44
Oct-14		\$ 22,720,525.65	1.0000	\$ 22,720,525.65	63,328	\$ 358.78		\$ (415,019.75)	\$ 25,497,942.43	\$ 413.62
Nov-14		\$ 20,324,545.49	1.0000	\$ 20,324,545.49	63,365	\$ 320.75		\$ (376,546.11)	\$ 23,147,412.14	\$ 365.30
Dec-14		\$ 20,935,427.86	1.0000	\$ 20,935,427.86	63,091	\$ 331.83		\$ (407,859.75)	\$ 23,983,356.29	\$ 380.14
Jan-15	\$ 297,321,129.97	\$ 22,194,731.72	1.0000	\$ 22,194,731.72	61,822	\$ 359.01	\$ 39,096,421.15	\$ (441,598.18)	\$ 25,869,275.26	\$ 418.45
Feb-15		\$ 19,828,896.40	1.0000	\$ 19,828,896.40	62,616	\$ 316.67		\$ (419,602.96)	\$ 23,263,515.05	\$ 371.53
Mar-15		\$ 23,283,534.64	1.0000	\$ 23,283,534.64	61,960	\$ 375.78		\$ (445,548.28)	\$ 26,915,994.92	\$ 434.41
Apr-15		\$ 22,195,004.46	1.0000	\$ 22,195,004.46	61,318	\$ 361.97		\$ (450,071.44)	\$ 25,597,609.73	\$ 417.46
May-15		\$ 21,778,374.81	1.0000	\$ 21,778,374.81	60,671	\$ 358.96		\$ (457,824.23)	\$ 24,926,588.77	\$ 410.85
Jun-15		\$ 20,811,308.46	1.0000	\$ 20,811,308.46	59,625	\$ 349.04		\$ (471,798.03)	\$ 23,977,792.69	\$ 402.14
Jul-15		\$ 21,855,685.99	1.0000	\$ 21,855,685.99	58,871	\$ 371.25		\$ (481,720.32)	\$ 24,981,248.20	\$ 424.34
Aug-15		\$ 19,248,696.00	1.0000	\$ 19,248,696.00	58,986	\$ 326.33		\$ (488,395.42)	\$ 22,232,701.88	\$ 376.91
Sep-15		\$ 20,880,035.73	1.0000	\$ 20,880,035.73	59,932	\$ 348.40		\$ (474,315.90)	\$ 23,970,352.08	\$ 399.96
Oct-15		\$ 22,919,535.83	1.0000	\$ 22,919,535.83	60,621	\$ 378.08		\$ (511,625.33)	\$ 26,198,361.96	\$ 432.17
Nov-15		\$ 20,830,444.07	1.0000	\$ 20,830,444.07	60,208	\$ 345.97		\$ (483,753.61)	\$ 23,844,001.18	\$ 396.03
Dec-15		\$ 21,980,385.48	1.0000	\$ 21,980,385.48	60,022	\$ 366.21		\$ (505,092.38)	\$ 25,125,603.02	\$ 418.61
Jan-16	\$ 319,193,255.27	\$ 20,943,767.43	1.0000	\$ 20,943,767.43	60,868	\$ 344.09	\$ 44,200,031.98	\$ (494,504.69)	\$ 24,704,877.99	\$ 405.88
Feb-16		\$ 22,318,997.92	1.0000	\$ 22,318,997.92	60,622	\$ 368.17		\$ (513,443.10)	\$ 26,140,128.25	\$ 431.20
Mar-16		\$ 25,667,756.27	1.0000	\$ 25,667,756.27	60,681	\$ 422.99		\$ (560,380.28)	\$ 29,784,369.23	\$ 490.84
Apr-16		\$ 23,660,286.00	1.0000	\$ 23,660,286.00	61,476	\$ 384.87		\$ (502,049.23)	\$ 27,301,138.55	\$ 444.09
May-16		\$ 23,082,834.44	1.0000	\$ 23,082,834.44	61,450	\$ 375.64		\$ (515,282.98)	\$ 26,670,331.23	\$ 434.02
Jun-16		\$ 26,749,371.56	1.0000	\$ 26,749,371.56	61,911	\$ 432.06		\$ (520,508.52)	\$ 30,258,229.24	\$ 488.74
Jul-16		\$ 22,445,741.47	1.0000	\$ 22,445,741.47	62,287	\$ 360.36		\$ (520,535.09)	\$ 25,716,383.34	\$ 413.83
Aug-16		\$ 23,748,619.55	1.0000	\$ 23,748,619.55	62,944	\$ 377.30		\$ (605,976.61)	\$ 27,444,155.93	\$ 436.01
Sep-16		\$ 23,617,459.69	1.0000	\$ 23,617,459.69	62,876	\$ 375.62		\$ (572,584.91)	\$ 27,102,216.02	\$ 431.04
Oct-16		\$ 23,557,505.26	1.0000	\$ 23,557,505.26	64,247	\$ 366.67		\$ (632,029.98)	\$ 27,526,924.03	\$ 428.45
Nov-16		\$ 25,799,405.78	1.0000	\$ 25,799,405.78	64,230	\$ 401.67		\$ (661,165.84)	\$ 29,459,296.31	\$ 458.65
Dec-16		\$ 24,121,086.46	1.0000	\$ 24,121,086.46	63,303	\$ 381.04		\$ (681,548.55)	\$ 27,744,816.54	\$ 438.29
Jan-17	\$ 337,525,701.50	\$ 23,344,664.05	1.0000	\$ 23,344,664.05	64,444	\$ 362.25	\$ 49,058,363.08	\$ (657,468.69)	\$ 28,035,668.21	\$ 435.04
Feb-17		\$ 23,623,426.58	0.9993	\$ 23,640,061.17	63,816	\$ 370.44		\$ (615,649.14)	\$ 27,933,171.16	\$ 437.71
Mar-17		\$ 25,082,162.68	0.9990	\$ 25,108,259.05	63,076	\$ 398.07		\$ (640,440.74)	\$ 29,372,964.78	\$ 445.48
Apr-17		\$ 24,298,801.67	0.9987	\$ 24,331,233.83	62,949	\$ 388.52		\$ (513,736.33)	\$ 28,435,493.41	\$ 451.72
May-17		\$ 27,798,312.85	0.9926	\$ 28,004,541.97	62,653	\$ 446.98		\$ (572,887.31)	\$ 32,312,124.90	\$ 515.73
Jun-17		\$ 26,556,523.51	0.9974	\$ 26,625,487.58	62,605	\$ 425.29		\$ (550,205.70)	\$ 30,612,498.13	\$ 488.98
Jul-17		\$ 24,579,307.59	0.9966	\$ 24,663,723.25	62,135	\$ 396.94		\$ (558,768.67)	\$ 28,495,435.56	\$ 458.61
Aug-17		\$ 26,322,189.88	0.9940	\$ 26,480,099.07	61,618	\$ 429.75		\$ (607,256.33)	\$ 30,720,173.92	\$ 498.56
Sep-17		\$ 23,939,406.88	0.9833	\$ 24,345,686.79	59,478	\$ 409.32		\$ (543,253.38)	\$ 28,085,964.74	\$ 472.21
Oct-17		\$ 25,241,518.07	0.9782	\$ 25,804,817.50	58,813	\$ 438.76		\$ (515,094.86)	\$ 29,890,077.89	\$ 508.22
Nov-17		\$ 23,453,813.93	0.9240	\$ 25,383,383.96	58,813	\$ 431.59		\$ (504,404.66)	\$ 29,281,199.39	\$ 497.87
Dec-17		\$ 23,331,830.97	0.9193	\$ 25,381,219.01	58,774	\$ 431.84		\$ (499,433.87)	\$ 28,996,772.09	\$ 493.36

* 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:	Goldsinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019

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

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 490.89	\$ 471.33	<- Actual Experience PMPM should be consistent with the Index Rate for Experience Period on URRT
Two year trend projection factor	1.172	1.174	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 575.33	\$ 553.28	
Single Risk Pool Adjustment Factors			
Change in Morbidity	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.004	
Change in Demographics	1.000	1.000	<- See URRT Instructions
Change in Network	1.000	1.000	
Change in Benefits	1.000	1.000	<- See URRT Instructions
Change in Other	1.000	1.004	
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 575.33	\$ 555.41	
Credibility Factors	0%	100%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 555.41	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 555.41		<- Index Rate for Projection Period on URRT - Individual or First Quarter Small Group
Adjusted Projected Allowed EHB Claims PMPM [will only populate for small group filings]	\$ 573.90		
Projected Paid to Allowed Ratio	0.968		<- Paid to Allowed Average Factor in Projection Period on URRT
Projected Paid EHB Claims PMPM	\$ 498.20		
Market-wide Adjustments			
Projected Risk Adjustment PMPM	\$ (28.31)		
Projected Paid Exchange User Fees PMPM	\$ -		
Market-Adjusted Projected Paid EHB Claims PMPM	\$ 526.51		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 606.51		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ -		
Market-Adjusted Projected Paid Total Claims PMPM	\$ 526.51		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 606.51		

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 471.33	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 85,670,666.36	
Blended Loss Ratio	89.01%	

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

Effective Date	1/1/2019	4/1/2019	7/1/2019	10/1/2019	Total Single Risk Pool
# of Member Months Renewing in Quarter	52,776	39,780	30,972	71,124	194,652
Adjusted Projected Allowed EHB Claims PMPM Q1	\$ 555.41	\$ 555.41	\$ 555.41	\$ 555.41	\$ 555.41
Months of Trend	-	3	6	9	
Annual Trend	8.34%	8.34%	8.34%	8.34%	
Single Risk Pool Projected Allowed Claims	\$ 555.41	\$ 566.65	\$ 578.12	\$ 589.82	\$ 573.90
Quarterly Trend Factor	100.0%	102.0%	104.1%	106.2%	103.3%
2019 Trend Factors by Quarter	0.9678	0.9874	1.0074	1.0276	

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts	
Administrative Expenses	7.88%	\$46.26	
General and Claims	4.34%	\$25.48	
Agent/Broker Fees and Commissions	2.28%	\$13.38	
Quality Improvement Initiatives	1.26%	\$7.40	
Taxes and Fees	0.43%	\$2.53	
PCORI Fees	0.00%	\$0.00	
PA Premium Tax (if applicable)	0.00%	\$0.00	
Federal Income Tax	0.01%	\$0.06	
Health Insurance Providers Fee (Prorated for Small Groups only)	0.42%	\$2.47	
Profit/Contingency (after tax)	2.00%	\$11.74	
Total Retention	10.31%	\$60.53	
Projected Required Revenue PMPM		\$ 587.04	<- Single Pool Gross Premium Avg. Rate, PMPM on URRT

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2018	2019	
Average Age Factor	1.525	1.530	
Average Geographic Factor	0.961	0.962	
Average Tobacco Factor	1.012	1.000	
Average Benefit Richness (induced demand)	0.977	0.920	
Average Network Factor	1.000	1.000	
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 585.18	\$ 606.51	
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 403.85	\$ 447.90	

Table 8. Components of Rate Change

Rate Components	2018	2019	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 389.87	\$ 395.62	\$ 5.74	1.5%
B. Base period allowed claims before normalization	\$ 460.13	\$ 471.33	\$ 11.20	2.9%
C. Normalization factor component of change	\$ (142.58)	\$ (123.26)	\$ 19.32	5.0%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 317.55	\$ 348.07	\$ 30.52	7.8%
D2. URRT Trend	\$ 56.94	\$ 60.52	\$ 3.58	0.9%
D3. URRT Morbidity	\$ -	\$ -	\$ -	0.0%
D4. URRT Other	\$ 2.44	\$ 1.58	\$ (1.06)	-0.3%
D5. Normalized URRT RA/RI on an allowed basis	\$ 13.76	\$ 24.08	\$ 10.32	2.6%
D6. Normalized Exchange User Fee on an allowed basis	\$ -	\$ -	\$ -	0.0%
D7. Subtotal - Sum(D1-D6)	\$ 390.89	\$ 434.25	\$ 43.36	11.1%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ -	\$ -	\$ -	0.0%
E2. Pricing AV	\$ (29.41)	\$ (61.35)	\$ (31.94)	-8.2%
E3. Benefit Richness	\$ (7.22)	\$ (29.83)	\$ (22.61)	-5.8%
E4. Catastrophic Eligibility	\$ -	\$ -	\$ -	0.0%
E5. Subtotal - Sum(E1-E4)	\$ (36.64)	\$ (91.19)	\$ (54.55)	-14.6%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 27.06	\$ 31.17	\$ 4.12	1.1%
F2. Taxes and Fees	\$ 4.00	\$ 1.71	\$ (2.29)	-0.6%
F3. Profit and/or Contingency	\$ 7.80	\$ 7.91	\$ 0.11	0.0%
F4. Subtotal - Sum(F1-F3)	\$ 38.86	\$ 40.79	\$ 1.94	0.5%
G. Change in Miscellaneous Items	\$ -	\$ -	\$ -	0.0%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 393.10	\$ 383.86	\$ (9.24)	-2.4%

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

	2018	2019	
Paid-to-Allowed	0.916	0.868	
URRT Trend (Total Applied Trend Factor)	1.179	1.174	<- URRT W1, S2
URRT Morbidity	1.000	1.000	
URRT "Other"	1.007	1.004	
Risk Adjustment	\$ 18.26	\$ 28.31	<- URRT W1, S3
Exchange User Fee	\$ -	\$ -	
Capitation	\$ 18.49	\$ 18.72	<- URRT W1, S2
Network	1.000	1.000	
Pricing AV	0.925	0.859	
Benefit Richness	0.980	0.920	
Catastrophic Eligibility	1.000	1.000	
Administrative Expenses	6.94%	7.88%	
Taxes and Fees	1.03%	0.43%	
Profit and/or Contingency	2.00%	2.00%	

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019
Base Period Start Date	1/1/2017
Date of Most Recent Membership	2/1/2018
Market Adjusted Index Rate	\$ 606.51

45 CFR Part 156.8 (d) (2) Allowable Factors																
Plan Number	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2018 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2019	1/1/2019 Plan HIOS Plan ID (If 1/1/2018 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium
Totals							0.848			0.859	1.000	1.000	1.000	1.000	1.000	\$ 522.27
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	22444PA0060052	HMO	Geisinger Marketplace HMO 15/30/400	DM	22444PA0060120	Platinum	0.9109	Approach (1)	Off	0.930	1.021	1.000	1.000	1.000	1.000	576.1122247
Plan 2	22444PA0060062	HMO	Geisinger Marketplace HMO 20/40/2500	E	22444PA0060062	Gold	0.8121	Approach (1)	Off	0.813	0.982	1.000	1.000	1.000	1.000	\$484.05
Plan 3	22444PA0060063	HMO	Geisinger Marketplace HMO 30/60/5800	E	22444PA0060063	Silver	0.7053	Approach (1)	Off	0.699	0.967	1.000	1.000	1.000	1.000	\$409.85
Plan 4	22444PA0060064	HMO	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120	Platinum	0.9109	Approach (1)	Off	0.930	1.021	1.000	1.000	1.000	1.000	\$576.11
Plan 5	22444PA0060065	HMO	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117	Gold	0.8185	Approach (1)	Off	0.862	0.982	1.000	1.000	1.000	1.000	\$513.72
Plan 6	22444PA0060066	HMO	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062	Gold	0.8121	Approach (1)	Off	0.813	0.982	1.000	1.000	1.000	1.000	\$484.05
Plan 7	22444PA0060067	HMO	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120	Platinum	0.9109	Approach (1)	Off	0.930	1.021	1.000	1.000	1.000	1.000	\$576.11
Plan 8	22444PA0060068	HMO	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120	Platinum	0.9109	Approach (1)	Off	0.930	1.021	1.000	1.000	1.000	1.000	\$576.11
Plan 9	22444PA0060069	HMO	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117	Gold	0.8185	Approach (1)	Off	0.862	0.982	1.000	1.000	1.000	1.000	\$513.72
Plan 10	22444PA0060070	HMO	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117	Gold	0.8185	Approach (1)	Off	0.862	0.982	1.000	1.000	1.000	1.000	\$513.72
Plan 11	22444PA0060071	HMO	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062	Gold	0.8121	Approach (1)	Off	0.813	0.982	1.000	1.000	1.000	1.000	\$484.05
Plan 12	22444PA0060072	HMO	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062	Gold	0.8121	Approach (1)	Off	0.813	0.982	1.000	1.000	1.000	1.000	\$484.05
Plan 13	22444PA0080066	POS	Geisinger Marketplace QHDHP POS 6500	E	22444PA0080066	Bronze	0.6184	Approach (1)	Off	0.665	0.880	1.000	1.000	1.000	1.000	\$355.17
Plan 14	22444PA0060114	HMO	Geisinger Marketplace HMO 10/20/0	N	22444PA0060114	Platinum	0.9122	Approach (1)	Off	0.958	1.021	1.000	1.000	1.000	1.000	\$593.52
Plan 15	22444PA0060115	HMO	Geisinger Marketplace HMO 20/40/250	N	22444PA0060115	Platinum	0.9038	Approach (1)	Off	0.917	1.021	1.000	1.000	1.000	1.000	\$567.76
Plan 16	22444PA0060116	HMO	Geisinger Marketplace HMO 20/40/500	N	22444PA0060116	Gold	0.8196	Approach (1)	Off	0.894	0.982	1.000	1.000	1.000	1.000	\$532.26
Plan 17	22444PA0060117	HMO	Geisinger Marketplace HMO 20/40/1000	N	22444PA0060117	Gold	0.8185	Approach (1)	Off	0.862	0.982	1.000	1.000	1.000	1.000	\$513.72
Plan 18	22444PA0060118	HMO	Geisinger Marketplace HMO 20/40/1500	N	22444PA0060118	Gold	0.8093	Approach (1)	Off	0.842	0.982	1.000	1.000	1.000	1.000	\$501.65
Plan 19	22444PA0060119	HMO	Geisinger Marketplace HMO 35/70/4000	N	22444PA0060119	Silver	0.72	Approach (1)	Off	0.747	0.967	1.000	1.000	1.000	1.000	\$437.89

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019
Base Period Start Date	1/1/2017
Date of Most Recent Membership	2/1/2018
Market Adjusted Index Rate	\$ 606.5

PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Geisinger Health Plan						
Product(s):	HMO, POS						
Market Segment:	Small Group						
Rate Effective Date:	1/1/2019						
Base Period Start Date	1/1/2017						
Date of Most Recent Membership	2/1/2018						
Market Adjusted Index Rate	\$	606.51	by Rating Area				
	HIOS Plan ID (Standard Component)	Plan Type (HMO, POS, PPO, EPO, Indemnity, Other)					2019 Continued/ Discontinued Plans Indicator
Plan Number			7	8	9	Total	
Totals			76	-	125	4,580	
Transitional Plans	TRANSITIONAL	N/A	59	-	75	2,999	0
Plan 1	22444PA0060052	HMO	3	-	13	903	1
Plan 2	22444PA0060062	HMO	12	-	7	397	1
Plan 3	22444PA0060063	HMO	2	-	19	247	1
Plan 4	22444PA0060064	HMO	-	-	-	-	1
Plan 5	22444PA0060065	HMO	-	-	-	-	1
Plan 6	22444PA0060066	HMO	-	-	-	-	1
Plan 7	22444PA0060067	HMO	-	-	-	-	1
Plan 8	22444PA0060068	HMO	-	-	-	-	1
Plan 9	22444PA0060069	HMO	-	-	-	-	1
Plan 10	22444PA0060070	HMO	-	-	-	-	1
Plan 11	22444PA0060071	HMO	-	-	-	-	1
Plan 12	22444PA0060072	HMO	-	-	-	-	1
Plan 13	22444PA0080066	POS	-	-	11	34	1
Plan 14	22444PA0060114	HMO				-	1
Plan 15	22444PA0060115	HMO				-	1
Plan 16	22444PA0060116	HMO				-	1
Plan 17	22444PA0060117	HMO				-	1
Plan 18	22444PA0060118	HMO				-	1
Plan 19	22444PA0060119	HMO				-	1

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019

Plan 1	22444PA0060052	Geisinger Marketplace HMO 15/30/400	DM	22444PA0060120	Platinum	Off
Plan 2	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	E	22444PA0060062	Gold	Off
Plan 3	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	E	22444PA0060063	Silver	Off
Plan 4	22444PA0060064	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120	Platinum	Off
Plan 5	22444PA0060065	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117	Gold	Off
Plan 6	22444PA0060066	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062	Gold	Off
Plan 7	22444PA0060067	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120	Platinum	Off
Plan 8	22444PA0060068	Geisinger Marketplace Options HMO 10/20/400	DM	22444PA0060120	Platinum	Off
Plan 9	22444PA0060069	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117	Gold	Off
Plan 10	22444PA0060070	Geisinger Marketplace Options HMO 10/30/1000	DM	22444PA0060117	Gold	Off
Plan 11	22444PA0060071	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062	Gold	Off
Plan 12	22444PA0060072	Geisinger Marketplace Options HMO 10/30/2500	DM	22444PA0060062	Gold	Off
Plan 13	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	E	22444PA0080066	Bronze	Off
Plan 14	22444PA0060114	Geisinger Marketplace HMO 10/20/0	N	22444PA0060114	Platinum	Off
Plan 15	22444PA0060115	Geisinger Marketplace HMO 20/40/250	N	22444PA0060115	Platinum	Off
Plan 16	22444PA0060116	Geisinger Marketplace HMO 20/40/500	N	22444PA0060116	Gold	Off
Plan 17	22444PA0060117	Geisinger Marketplace HMO 20/40/1000	N	22444PA0060117	Gold	Off
Plan 18	22444PA0060118	Geisinger Marketplace HMO 20/40/1500	N	22444PA0060118	Gold	Off
Plan 19	22444PA0060119	Geisinger Marketplace HMO 35/70/4000	N	22444PA0060119	Silver	Off

[illegible]

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

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Small Group
Rate Effective Date: 1/1/2019

			Non-Tobacco Premium PMPM			
Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	7	8	9	Average (weighted by enrollment by rating area)
Totals	These cells auto-fill using the		\$ 407.02	\$ -	\$ 325.14	\$ 361.53

Plan 1	22444PA0060052	Geisinger Marketplace HMO 15/30/400	\$ 483.69	\$ -	\$ 410.85	\$ 398.34
Plan 2	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$ 396.16	\$ -	\$ 336.49	\$ 328.55
Plan 3	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$ 357.20	\$ -	\$ 303.41	\$ 295.48
Plan 4	22444PA0060064	Geisinger Marketplace Options HMO 10/20/400	\$ 445.02	\$ -	\$ 377.99	\$ -
Plan 5	22444PA0060065	Geisinger Marketplace Options HMO 10/30/1000	\$ 394.82	\$ -	\$ 335.36	\$ -
Plan 6	22444PA0060066	Geisinger Marketplace Options HMO 10/30/2500	\$ 364.45	\$ -	\$ 309.56	\$ -
Plan 7	22444PA0060067	Geisinger Marketplace Options HMO 10/20/400	\$ 459.52	\$ -	\$ 390.31	\$ -
Plan 8	22444PA0060068	Geisinger Marketplace Options HMO 10/20/400	\$ 459.52	\$ -	\$ 390.31	\$ -
Plan 9	22444PA0060069	Geisinger Marketplace Options HMO 10/30/1000	\$ 407.71	\$ -	\$ 346.30	\$ -
Plan 10	22444PA0060070	Geisinger Marketplace Options HMO 10/30/1000	\$ 407.71	\$ -	\$ 346.30	\$ -
Plan 11	22444PA0060071	Geisinger Marketplace Options HMO 10/30/2500	\$ 376.33	\$ -	\$ 319.66	\$ -
Plan 12	22444PA0060072	Geisinger Marketplace Options HMO 10/30/2500	\$ 376.33	\$ -	\$ 319.66	\$ -
Plan 13	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$ 299.25	\$ -	\$ 254.18	\$ 249.12
Plan 14	22444PA0060114	Geisinger Marketplace HMO 10/20/0				\$ -
Plan 15	22444PA0060115	Geisinger Marketplace HMO 20/40/250				\$ -
Plan 16	22444PA0060116	Geisinger Marketplace HMO 20/40/500				\$ -
Plan 17	22444PA0060117	Geisinger Marketplace HMO 20/40/1000				\$ -
Plan 18	22444PA0060118	Geisinger Marketplace HMO 20/40/1500				\$ -
Plan 19	22444PA0060119	Geisinger Marketplace HMO 35/70/4000				\$ -

Quarter 1 2019, 21-year-old Non-Tobacco Premium PMPM							
1	2	3	4	5	6	7	8
\$ -	\$ -	\$ 368.32	\$ -	\$ 375.27	\$ 367.31	\$ 418.71	\$ -

\$ -	\$ 375.85	\$ 403.73	\$ -	\$ 384.30	\$ 404.99	\$ 490.72	\$ -
\$ -	\$ 315.80	\$ 339.22	\$ -	\$ 322.89	\$ 340.28	\$ 412.31	\$ -
\$ -	\$ 267.38	\$ 287.21	\$ -	\$ 273.39	\$ 288.11	\$ 349.10	\$ -
\$ -	\$ 375.85	\$ 403.73	\$ -	\$ 384.30	\$ 404.99	\$ 490.72	\$ -
\$ -	\$ 335.15	\$ 360.00	\$ -	\$ 342.68	\$ 361.13	\$ 437.58	\$ -
\$ -	\$ 315.80	\$ 339.22	\$ -	\$ 322.89	\$ 340.28	\$ 412.31	\$ -
\$ -	\$ 375.85	\$ 403.73	\$ -	\$ 384.30	\$ 404.99	\$ 490.72	\$ -
\$ -	\$ 375.85	\$ 403.73	\$ -	\$ 384.30	\$ 404.99	\$ 490.72	\$ -
\$ -	\$ 335.15	\$ 360.00	\$ -	\$ 342.68	\$ 361.13	\$ 437.58	\$ -
\$ -	\$ 335.15	\$ 360.00	\$ -	\$ 342.68	\$ 361.13	\$ 437.58	\$ -
\$ -	\$ 315.80	\$ 339.22	\$ -	\$ 322.89	\$ 340.28	\$ 412.31	\$ -
\$ -	\$ 315.80	\$ 339.22	\$ -	\$ 322.89	\$ 340.28	\$ 412.31	\$ -
\$ -	\$ 233.09	\$ 250.37	\$ -	\$ 238.33	\$ 251.16	\$ 304.32	\$ -
\$ -	\$ 387.21	\$ 415.93	\$ -	\$ 395.91	\$ 417.23	\$ 505.55	\$ -
\$ -	\$ 370.40	\$ 397.87	\$ -	\$ 378.73	\$ 399.12	\$ 483.61	\$ -
\$ -	\$ 347.24	\$ 373.00	\$ -	\$ 355.05	\$ 374.17	\$ 453.37	\$ -
\$ -	\$ 335.15	\$ 360.00	\$ -	\$ 342.68	\$ 361.13	\$ 437.58	\$ -
\$ -	\$ 327.28	\$ 351.55	\$ -	\$ 334.63	\$ 352.65	\$ 427.30	\$ -
\$ -	\$ 285.68	\$ 306.86	\$ -	\$ 292.10	\$ 307.82	\$ 372.98	\$ -

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019

Plan 1	22444PA0060052	Geisinger Marketplace HMO 15/30/400	\$ 416.82	\$ -	404.13
Plan 2	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$ 350.22	\$ -	341.95
Plan 3	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$ 296.53	\$ -	288.78
Plan 4	22444PA0060064	Geisinger Marketplace Options HMO 10/20/400	\$ 416.82	\$ -	-
Plan 5	22444PA0060065	Geisinger Marketplace Options HMO 10/30/1000	\$ 371.68	\$ -	-
Plan 6	22444PA0060066	Geisinger Marketplace Options HMO 10/30/2500	\$ 350.22	\$ -	-
Plan 7	22444PA0060067	Geisinger Marketplace Options HMO 10/20/400	\$ 416.82	\$ -	-
Plan 8	22444PA0060068	Geisinger Marketplace Options HMO 10/20/400	\$ 416.82	\$ -	-
Plan 9	22444PA0060069	Geisinger Marketplace Options HMO 10/30/1000	\$ 371.68	\$ -	-
Plan 10	22444PA0060070	Geisinger Marketplace Options HMO 10/30/1000	\$ 371.68	\$ -	-
Plan 11	22444PA0060071	Geisinger Marketplace Options HMO 10/30/2500	\$ 350.22	\$ -	-
Plan 12	22444PA0060072	Geisinger Marketplace Options HMO 10/30/2500	\$ 350.22	\$ -	-
Plan 13	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$ 258.49	\$ -	253.35
Plan 14	22444PA0060114	Geisinger Marketplace HMO 10/20/0	\$ 429.41	\$ -	-
Plan 15	22444PA0060115	Geisinger Marketplace HMO 20/40/250	\$ 410.77	\$ -	-
Plan 16	22444PA0060116	Geisinger Marketplace HMO 20/40/500	\$ 385.09	\$ -	-
Plan 17	22444PA0060117	Geisinger Marketplace HMO 20/40/1000	\$ 371.68	\$ -	-
Plan 18	22444PA0060118	Geisinger Marketplace HMO 20/40/1500	\$ 362.95	\$ -	-
Plan 19	22444PA0060119	Geisinger Marketplace HMO 35/70/4000	\$ 316.81	\$ -	-

	1.5%	1.5%		1.5%	1.5%	1.5%		1.5%
	4.1%	4.1%		4.1%	4.1%	4.1%		4.1%
	-2.3%	-2.3%		-2.3%	-2.3%	-2.3%		-2.3%
	10.3%	10.3%		10.3%	10.3%	10.3%		10.3%
	10.8%	10.8%		10.8%	10.8%	10.8%		10.8%
	13.1%	13.1%		13.1%	13.1%	13.1%		13.1%
	6.8%	6.8%		6.8%	6.8%	6.8%		6.8%
	6.8%	6.8%		6.8%	6.8%	6.8%		6.8%
	7.3%	7.3%		7.3%	7.3%	7.3%		7.3%
	7.3%	7.3%		7.3%	7.3%	7.3%		7.3%
	9.6%	9.6%		9.6%	9.6%	9.6%		9.6%
	9.6%	9.6%		9.6%	9.6%	9.6%		9.6%
	1.7%	1.7%		1.7%	1.7%	1.7%		1.7%

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

Carrier Name: Geisinger Health Plan
 Product(s): HMO, POS
 Market Segment: Small Group
 Rate Effective Date: 1/1/2019

Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	Average (weighted by enrollment by rating area)
Totals			1.5%

Plan 1	22444PA0060052	Geisinger Marketplace HMO 15/30/400	1.5%
Plan 2	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	4.1%
Plan 3	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	-2.3%
Plan 4	22444PA0060064	Geisinger Marketplace Options HMO 10/20/400	
Plan 5	22444PA0060065	Geisinger Marketplace Options HMO 10/30/1000	
Plan 6	22444PA0060066	Geisinger Marketplace Options HMO 10/30/2500	
Plan 7	22444PA0060067	Geisinger Marketplace Options HMO 10/20/400	
Plan 8	22444PA0060068	Geisinger Marketplace Options HMO 10/20/400	
Plan 9	22444PA0060069	Geisinger Marketplace Options HMO 10/30/1000	
Plan 10	22444PA0060070	Geisinger Marketplace Options HMO 10/30/1000	
Plan 11	22444PA0060071	Geisinger Marketplace Options HMO 10/30/2500	
Plan 12	22444PA0060072	Geisinger Marketplace Options HMO 10/30/2500	
Plan 13	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	1.7%
Plan 14	22444PA0060114	Geisinger Marketplace HMO 10/20/0	
Plan 15	22444PA0060115	Geisinger Marketplace HMO 20/40/250	
Plan 16	22444PA0060116	Geisinger Marketplace HMO 20/40/500	
Plan 17	22444PA0060117	Geisinger Marketplace HMO 20/40/1000	
Plan 18	22444PA0060118	Geisinger Marketplace HMO 20/40/1500	
Plan 19	22444PA0060119	Geisinger Marketplace HMO 35/70/4000	

Quarter 2 2019, 21-year-old Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ -	\$ -	\$ 375.77	\$ -	\$ 382.87	\$ 374.74	\$ 427.19	\$ -	\$ 333.57	\$ 374.68

\$ -	\$ 383.46	\$ 411.90	\$ -	\$ 392.08	\$ 413.19	\$ 500.65	\$ -	\$ 425.25	\$ 412.31
\$ -	\$ 322.19	\$ 346.08	\$ -	\$ 329.43	\$ 347.17	\$ 420.65	\$ -	\$ 357.30	\$ 348.87
\$ -	\$ 272.80	\$ 293.03	\$ -	\$ 278.93	\$ 293.95	\$ 356.17	\$ -	\$ 302.53	\$ 294.62
\$ -	\$ 383.46	\$ 411.90	\$ -	\$ 392.08	\$ 413.19	\$ 500.65	\$ -	\$ 425.25	\$ -
\$ -	\$ 341.93	\$ 367.29	\$ -	\$ 349.62	\$ 368.44	\$ 446.43	\$ -	\$ 379.20	\$ -
\$ -	\$ 322.19	\$ 346.08	\$ -	\$ 329.43	\$ 347.17	\$ 420.65	\$ -	\$ 357.30	\$ -
\$ -	\$ 383.46	\$ 411.90	\$ -	\$ 392.08	\$ 413.19	\$ 500.65	\$ -	\$ 425.25	\$ -
\$ -	\$ 383.46	\$ 411.90	\$ -	\$ 392.08	\$ 413.19	\$ 500.65	\$ -	\$ 425.25	\$ -
\$ -	\$ 341.93	\$ 367.29	\$ -	\$ 349.62	\$ 368.44	\$ 446.43	\$ -	\$ 379.20	\$ -
\$ -	\$ 341.93	\$ 367.29	\$ -	\$ 349.62	\$ 368.44	\$ 446.43	\$ -	\$ 379.20	\$ -
\$ -	\$ 322.19	\$ 346.08	\$ -	\$ 329.43	\$ 347.17	\$ 420.65	\$ -	\$ 357.30	\$ -
\$ -	\$ 322.19	\$ 346.08	\$ -	\$ 329.43	\$ 347.17	\$ 420.65	\$ -	\$ 357.30	\$ -
\$ -	\$ 237.81	\$ 255.44	\$ -	\$ 243.15	\$ 256.24	\$ 310.48	\$ -	\$ 263.72	\$ 258.47
\$ -	\$ 395.05	\$ 424.34	\$ -	\$ 403.93	\$ 425.68	\$ 515.78	\$ -	\$ 438.10	\$ -
\$ -	\$ 377.90	\$ 405.92	\$ -	\$ 386.39	\$ 407.20	\$ 493.39	\$ -	\$ 419.09	\$ -
\$ -	\$ 354.27	\$ 380.54	\$ -	\$ 362.23	\$ 381.74	\$ 462.54	\$ -	\$ 392.88	\$ -
\$ -	\$ 341.93	\$ 367.29	\$ -	\$ 349.62	\$ 368.44	\$ 446.43	\$ -	\$ 379.20	\$ -
\$ -	\$ 333.90	\$ 358.66	\$ -	\$ 341.40	\$ 359.79	\$ 435.95	\$ -	\$ 370.29	\$ -
\$ -	\$ 291.46	\$ 313.07	\$ -	\$ 298.01	\$ 314.05	\$ 380.53	\$ -	\$ 323.22	\$ -

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

Carrier Name: Geisinger Health Plan
Product(s): HMO, POS
Market Segment: Small Group
Rate Effective Date: 1/1/2019

Quarter 3 2019, 21-year-old Non-Tobacco Premium PMPM														
Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)	1	2
Totals	These cells auto-fill using the		\$ -	\$ -	\$ 383.37	\$ -	\$ 390.61	\$ 382.33	\$ 435.83	\$ -	\$ 340.32	\$ 382.27	\$ -	\$ -
Plan 1	22444PA0060052	Geisinger Marketplace HMO 15/30/400	\$ -	\$ 391.22	\$ 420.23	\$ -	\$ 400.01	\$ 421.55	\$ 510.79	\$ -	\$ 433.86	\$ 420.65	\$ -	\$ 399.14
Plan 2	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$ -	\$ 328.71	\$ 353.09	\$ -	\$ 336.10	\$ 354.19	\$ 429.17	\$ -	\$ 364.53	\$ 355.93	\$ -	\$ 335.36
Plan 3	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$ -	\$ 278.32	\$ 298.96	\$ -	\$ 284.57	\$ 299.90	\$ 363.38	\$ -	\$ 308.65	\$ 300.59	\$ -	\$ 283.95
Plan 4	22444PA0060064	Geisinger Marketplace Options HMO 10/20/400	\$ -	\$ 391.22	\$ 420.23	\$ -	\$ 400.01	\$ 421.55	\$ 510.79	\$ -	\$ 433.86	\$ -	\$ -	\$ 399.14
Plan 5	22444PA0060065	Geisinger Marketplace Options HMO 10/30/1000	\$ -	\$ 348.85	\$ 374.72	\$ -	\$ 356.69	\$ 375.90	\$ 455.47	\$ -	\$ 386.88	\$ -	\$ -	\$ 355.91
Plan 6	22444PA0060066	Geisinger Marketplace Options HMO 10/30/2500	\$ -	\$ 328.71	\$ 353.09	\$ -	\$ 336.10	\$ 354.19	\$ 429.17	\$ -	\$ 364.53	\$ -	\$ -	\$ 335.36
Plan 7	22444PA0060067	Geisinger Marketplace Options HMO 10/20/400	\$ -	\$ 391.22	\$ 420.23	\$ -	\$ 400.01	\$ 421.55	\$ 510.79	\$ -	\$ 433.86	\$ -	\$ -	\$ 399.14
Plan 8	22444PA0060068	Geisinger Marketplace Options HMO 10/20/400	\$ -	\$ 391.22	\$ 420.23	\$ -	\$ 400.01	\$ 421.55	\$ 510.79	\$ -	\$ 433.86	\$ -	\$ -	\$ 399.14
Plan 9	22444PA0060069	Geisinger Marketplace Options HMO 10/30/1000	\$ -	\$ 348.85	\$ 374.72	\$ -	\$ 356.69	\$ 375.90	\$ 455.47	\$ -	\$ 386.88	\$ -	\$ -	\$ 355.91
Plan 10	22444PA0060070	Geisinger Marketplace Options HMO 10/30/1000	\$ -	\$ 348.85	\$ 374.72	\$ -	\$ 356.69	\$ 375.90	\$ 455.47	\$ -	\$ 386.88	\$ -	\$ -	\$ 355.91
Plan 11	22444PA0060071	Geisinger Marketplace Options HMO 10/30/2500	\$ -	\$ 328.71	\$ 353.09	\$ -	\$ 336.10	\$ 354.19	\$ 429.17	\$ -	\$ 364.53	\$ -	\$ -	\$ 335.36
Plan 12	22444PA0060072	Geisinger Marketplace Options HMO 10/30/2500	\$ -	\$ 328.71	\$ 353.09	\$ -	\$ 336.10	\$ 354.19	\$ 429.17	\$ -	\$ 364.53	\$ -	\$ -	\$ 335.36
Plan 13	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$ -	\$ 242.62	\$ 260.61	\$ -	\$ 248.07	\$ 261.43	\$ 316.77	\$ -	\$ 269.06	\$ 263.71	\$ -	\$ 247.53
Plan 14	22444PA0060114	Geisinger Marketplace HMO 10/20/0	\$ -	\$ 403.04	\$ 432.93	\$ -	\$ 412.10	\$ 434.29	\$ 526.22	\$ -	\$ 446.97	\$ -	\$ -	\$ 411.20
Plan 15	22444PA0060115	Geisinger Marketplace HMO 20/40/250	\$ -	\$ 385.55	\$ 414.14	\$ -	\$ 394.21	\$ 415.44	\$ 503.38	\$ -	\$ 427.57	\$ -	\$ -	\$ 393.35
Plan 16	22444PA0060116	Geisinger Marketplace HMO 20/40/500	\$ -	\$ 361.44	\$ 388.25	\$ -	\$ 369.56	\$ 389.46	\$ 471.91	\$ -	\$ 400.84	\$ -	\$ -	\$ 368.76
Plan 17	22444PA0060117	Geisinger Marketplace HMO 20/40/1000	\$ -	\$ 348.85	\$ 374.72	\$ -	\$ 356.69	\$ 375.90	\$ 455.47	\$ -	\$ 386.88	\$ -	\$ -	\$ 355.91
Plan 18	22444PA0060118	Geisinger Marketplace HMO 20/40/1500	\$ -	\$ 340.66	\$ 365.92	\$ -	\$ 348.31	\$ 367.07	\$ 444.77	\$ -	\$ 377.79	\$ -	\$ -	\$ 347.55
Plan 19	22444PA0060119	Geisinger Marketplace HMO 35/70/4000	\$ -	\$ 297.36	\$ 319.41	\$ -	\$ 304.04	\$ 320.41	\$ 388.24	\$ -	\$ 329.77	\$ -	\$ -	\$ 303.38

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

Carrier Name: Geisinger Health Plan
 Product(s): HMO, POS
 Market Segment: Small Group
 Rate Effective Date: 1/1/2019

Quarter 4 2019, 21-year-old Non-Tobacco Premium PMPM										
Plan Number	HIOS Plan ID (Standard Component)	1/1/2018 Plan Marketing Name	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
Totals			These cells auto-fill using the	\$ 391.13	\$ -	\$ 398.52	\$ 390.06	\$ 444.65	\$ -	\$ 347.21 \$ 390.00
Plan 1	22444PA0060052	Geisinger Marketplace HMO 15/30/400	\$ 428.74	\$ -	\$ 408.11	\$ 430.09	\$ 521.13	\$ -	\$ 442.64	\$ 429.17
Plan 2	22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$ 360.23	\$ -	\$ 342.90	\$ 361.36	\$ 437.85	\$ -	\$ 371.91	\$ 363.14
Plan 3	22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$ 305.01	\$ -	\$ 290.33	\$ 305.96	\$ 370.73	\$ -	\$ 314.90	\$ 306.67
Plan 4	22444PA0060064	Geisinger Marketplace Options HMO 10/20/400	\$ 428.74	\$ -	\$ 408.11	\$ 430.09	\$ 521.13	\$ -	\$ 442.64	\$ -
Plan 5	22444PA0060065	Geisinger Marketplace Options HMO 10/30/1000	\$ 382.31	\$ -	\$ 363.91	\$ 383.51	\$ 464.69	\$ -	\$ 394.71	\$ -
Plan 6	22444PA0060066	Geisinger Marketplace Options HMO 10/30/2500	\$ 360.23	\$ -	\$ 342.90	\$ 361.36	\$ 437.85	\$ -	\$ 371.91	\$ -
Plan 7	22444PA0060067	Geisinger Marketplace Options HMO 10/20/400	\$ 428.74	\$ -	\$ 408.11	\$ 430.09	\$ 521.13	\$ -	\$ 442.64	\$ -
Plan 8	22444PA0060068	Geisinger Marketplace Options HMO 10/20/400	\$ 428.74	\$ -	\$ 408.11	\$ 430.09	\$ 521.13	\$ -	\$ 442.64	\$ -
Plan 9	22444PA0060069	Geisinger Marketplace Options HMO 10/30/1000	\$ 382.31	\$ -	\$ 363.91	\$ 383.51	\$ 464.69	\$ -	\$ 394.71	\$ -
Plan 10	22444PA0060070	Geisinger Marketplace Options HMO 10/30/1000	\$ 382.31	\$ -	\$ 363.91	\$ 383.51	\$ 464.69	\$ -	\$ 394.71	\$ -
Plan 11	22444PA0060071	Geisinger Marketplace Options HMO 10/30/2500	\$ 360.23	\$ -	\$ 342.90	\$ 361.36	\$ 437.85	\$ -	\$ 371.91	\$ -
Plan 12	22444PA0060072	Geisinger Marketplace Options HMO 10/30/2500	\$ 360.23	\$ -	\$ 342.90	\$ 361.36	\$ 437.85	\$ -	\$ 371.91	\$ -
Plan 13	22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$ 265.89	\$ -	\$ 253.09	\$ 266.72	\$ 323.18	\$ -	\$ 274.51	\$ 269.04
Plan 14	22444PA0060114	Geisinger Marketplace HMO 10/20/0	\$ 441.69	\$ -	\$ 420.44	\$ 443.08	\$ 536.87	\$ -	\$ 456.02	\$ -
Plan 15	22444PA0060115	Geisinger Marketplace HMO 20/40/250	\$ 422.52	\$ -	\$ 402.19	\$ 423.85	\$ 513.57	\$ -	\$ 436.22	\$ -
Plan 16	22444PA0060116	Geisinger Marketplace HMO 20/40/500	\$ 396.10	\$ -	\$ 377.04	\$ 397.35	\$ 481.46	\$ -	\$ 408.95	\$ -
Plan 17	22444PA0060117	Geisinger Marketplace HMO 20/40/1000	\$ 382.31	\$ -	\$ 363.91	\$ 383.51	\$ 464.69	\$ -	\$ 394.71	\$ -
Plan 18	22444PA0060118	Geisinger Marketplace HMO 20/40/1500	\$ 373.33	\$ -	\$ 355.36	\$ 374.50	\$ 453.77	\$ -	\$ 385.43	\$ -
Plan 19	22444PA0060119	Geisinger Marketplace HMO 35/70/4000	\$ 325.87	\$ -	\$ 310.19	\$ 326.90	\$ 396.09	\$ -	\$ 336.44	\$ -

PA Rate Quarterly Template Part V Consumer Factors

Carrier Name:	Geisinger Health Plan
Product(s):	HMO, POS
Market Segment:	Small Group
Rate Effective Date:	1/1/2019

Table 12. Age and Tobacco Factors

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

*PA follows the federal default age curve.

Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1		0.000	0.0000
Rating Area 2	Cameron, Elk, Potter	0.890	0.8900
Rating Area 3	Tioga, Clinton, Lycoming, Sullivan, Bradford, Susquehanna, Wyoming, Lackawanna, Wayne, Pike, Monroe, Carbon, Luzerne	0.956	0.9560
Rating Area 4		0.000	0.0000
Rating Area 5	Jefferson, Clearfield, Cambria, Somerset, Blair, Huntingdon	0.910	0.9100
Rating Area 6	Centre, Mifflin, Union, Snyder, Montour, Northumberland, Columbia, Schuylkill, Lehigh, Northampton	0.959	0.9590
Rating Area 7	Adams, York, Lancaster, Berks	1.162	1.1620
Rating Area 8		0.000	0.0000
Rating Area 9	Fulton, Cumberland, Perry, Juniata, Dauphin, Lebanon	0.987	0.9870

Table 14. Network Factors

[illegible]

Geisinger Health Plan
Small Group Filing for 2019
Calibration of Age Factors

	(2)	(1) X (2)	(1) X (2)
	Feb Members	Factor X Members	(2)
Total members with premium:	16,104	24,631.68	Calibration Factor:
Members in 0-20 age with no premium:	117		1.530
Total:	16,221		

		(1)	(2)	(1) X (2)
Min	Max	HHS defined age curve	Members	Factor X Members
0	14	0.765	2,111	1,614.92
15	16	0.833	191	159.10
16	17	0.859	174	149.47
17	18	0.885	161	142.49
18	19	0.913	182	166.17
19	20	0.941	178	167.50
20	21	0.970	172	166.84
21	22	1.000	213	213.00
22	23	1.000	204	204.00
23	24	1.000	208	208.00
24	25	1.000	213	213.00
25	26	1.004	240	240.96
26	27	1.024	257	263.17
27	28	1.048	311	325.93
28	29	1.087	302	328.27
29	30	1.119	267	298.77
30	31	1.135	266	301.91
31	32	1.159	270	312.93
32	33	1.183	262	309.95
33	34	1.198	286	342.63
34	35	1.214	305	370.27
35	36	1.222	290	354.38
36	37	1.230	257	316.11
37	38	1.238	294	363.97
38	39	1.246	243	302.78
39	40	1.262	255	321.81
40	41	1.278	252	322.06
41	42	1.302	267	347.63
42	43	1.325	258	341.85
43	44	1.357	259	351.46
44	45	1.397	258	360.43
45	46	1.444	325	469.30
46	47	1.500	308	462.00
47	48	1.563	327	511.10
48	49	1.635	310	506.85
49	50	1.706	344	586.86
50	51	1.786	305	544.73
51	52	1.865	363	677.00
52	53	1.952	399	778.85
53	54	2.040	395	805.80
54	55	2.135	343	732.31
55	56	2.230	335	747.05
56	57	2.333	351	818.88
57	58	2.437	366	891.94
58	59	2.548	342	871.42
59	60	2.603	285	741.86
60	61	2.714	304	825.06
61	62	2.810	325	913.25
62	63	2.873	275	790.08
63	64	2.952	258	761.62
64	200	3.000	438	1,314.00
Min	Max	HHS defined age curve	Members	Factor X Members
		(1)	(2)	(1) X (2)

Geisinger Health Plan
Small Group Filing for 2019
Calibration of Area Factors

				(1) X (2)
		(1)	(2)	(1) X (2)
Region	Area Factors	Feb Members	Factor X Members	(2)
2	0.890	-	-	Calibration Factor:
3	0.956	5,572	5,326.83	
5	0.910	239	217.49	
6	0.959	9,463	9,075.02	
7	1.162	244	283.53	
9	0.987	703	693.86	0.962
		16,221	15,596.73	

Geisinger Health Plan
Small Group Filing for 2019
Capitation History

	2014	2015	2016	2017
Chiropractic Coverage:	\$0.54	\$0.61	\$0.45	\$0.57
Nurseline:	\$0.04	\$0.04	\$0.04	\$0.04
Mental Health & Substance Abuse/Autism:	\$3.97	\$3.05	\$6.48	\$9.31
Quality Fund/PQS:	\$11.74	\$7.26	\$11.20	\$8.79
Total Capitation:	\$16.29	\$10.96	\$18.18	\$18.72
Trend:		-33%	66%	3%

**Geisinger Health Plan
Small Group Filing for 2019
Projected Tax Estimates**

Federal Income Tax

Projected Margin:	2%
Projected Federal Income Tax Rate:	21%
Estimated Tax Rate for POS:	0.53%
Estimated POS % of total:	2.2%

Estimated Federal Income Tax:	0.01%
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Insurer Fee Estimate

Quarter	Average Fee for Quarter	Member Months	Weights
Q1	0.08%	5,196	27.39%
Q2	0.30%	4,656	24.54%
Q3	0.53%	3,600	18.98%
Q4	0.76%	5,520	29.10%

Total:	0.42%	18,972	100.00%
---------------	--------------	--------	---------

Month for estimate	Estimated ACA Insurer Fee
Jan-18	0.97%
Feb-18	0.97%
Mar-18	0.97%
Apr-18	0.97%
May-18	0.97%
Jun-18	0.97%
Jul-18	0.97%
Aug-18	0.97%
Sep-18	0.97%
Oct-18	0.97%
Nov-18	0.97%
Dec-18	0.97%
Jan-19	0.00%
Feb-19	0.00%
Mar-19	0.00%
Apr-19	0.00%
May-19	0.00%
Jun-19	0.00%
Jul-19	0.00%
Aug-19	0.00%
Sep-19	0.00%
Oct-19	0.00%
Nov-19	0.00%
Dec-19	0.00%
Jan-20	0.91%
Feb-20	0.91%
Mar-20	0.91%
Apr-20	0.91%
May-20	0.91%
Jun-20	0.91%
Jul-20	0.91%
Aug-20	0.91%
Sep-20	0.91%
Oct-20	0.91%
Nov-20	0.91%
Dec-20	0.91%

Contract Effective Date	Estimated ACA Insurer Fee
Jan-18	0.97%
Feb-18	0.89%
Mar-18	0.81%
Apr-18	0.73%
May-18	0.65%
Jun-18	0.57%
Jul-18	0.49%
Aug-18	0.40%
Sep-18	0.32%
Oct-18	0.24%
Nov-18	0.16%
Dec-18	0.08%
Jan-19	0.00%
Feb-19	0.08%
Mar-19	0.15%
Apr-19	0.23%
May-19	0.30%
Jun-19	0.38%
Jul-19	0.46%
Aug-19	0.53%
Sep-19	0.61%
Oct-19	0.68%
Nov-19	0.76%
Dec-19	0.83%
Jan-20	0.91%

Geisinger Health Plan
 Small Group Filing for 2019
 Quality Improvement Initiatives Estimates

ANNUAL STATEMENT FOR THE YEAR 2017 OF THE Geisinger Health Plan
 SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1

Business Subject to MLR
 Comprehensive Health Coverage
 Small Group Employer

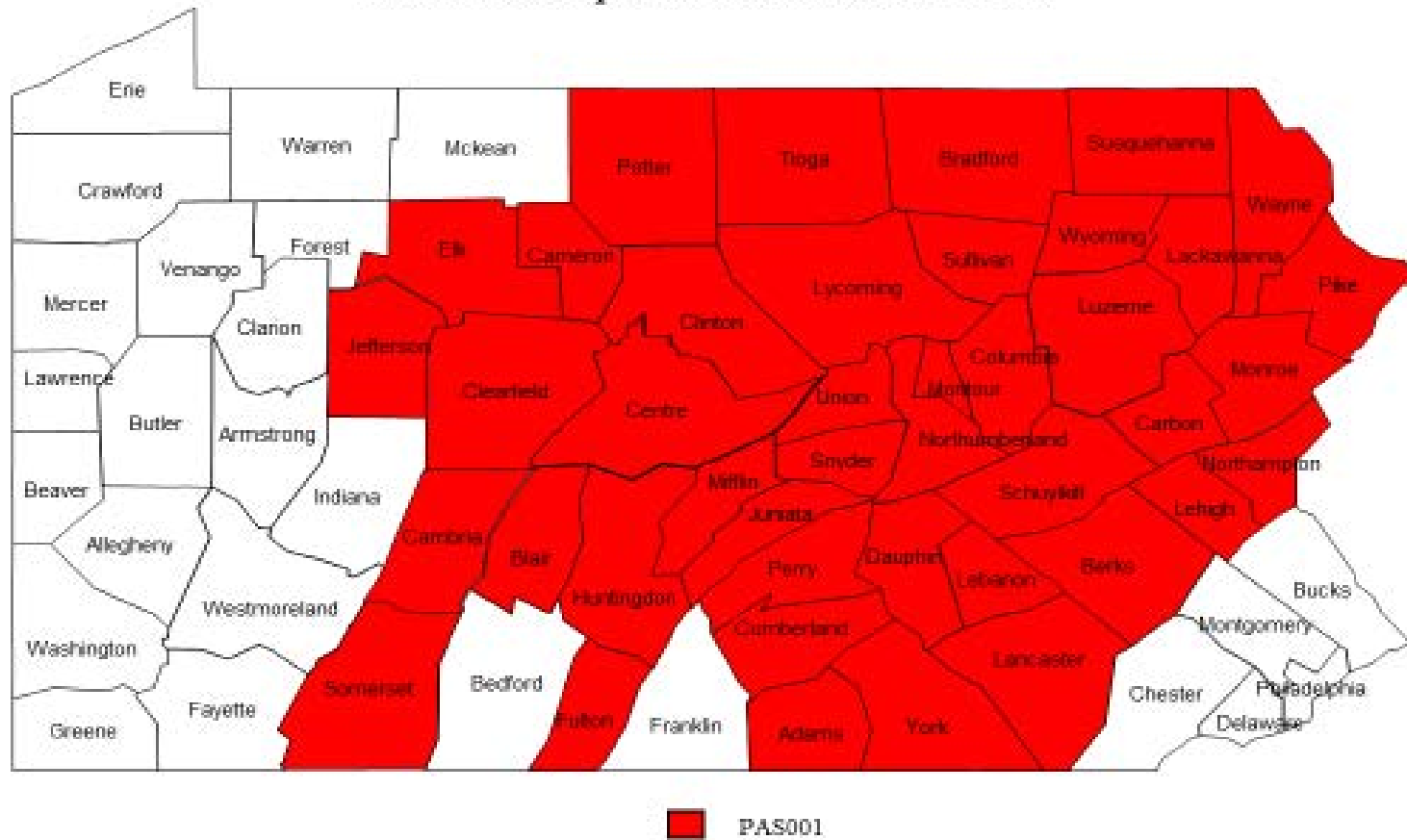
Line 1.1	Health premiums earned (From Part 2, Line 1.11)	54,703,490
Line 6.6	TOTAL of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1 + 6.2 + 6.3 + 6.4 + 6.5)	687,856

Estimated % of Premium:	1.26%
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Table B: Induced Utilization Exhibit

Plan ID	Metal Level	Projected Membership	Projected Allowed Claims	Projected Paid Claims	Paid to Allowed Factor	Average Tobacco Factor	AV & Cost Sharing Factor	(8)/(6*7)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
22444PA0060062	Gold	397	\$2,837,851	\$2,306,037	0.8126	1.000	0.7981	0.98216
22444PA0060063	Silver	247	\$1,738,596	\$1,214,792	0.6987	1.000	0.6758	0.96713
22444PA0060114	Platinum	-	\$0	\$0	0.9581	1.000	0.9786	1.02135
22444PA0060115	Platinum	-	\$0	\$0	0.9165	1.000	0.9361	1.02135
22444PA0060116	Gold	-	\$0	\$0	0.8935	1.000	0.8776	0.98216
22444PA0060117	Gold	-	\$0	\$0	0.8624	1.000	0.8470	0.98216
22444PA0060118	Gold	-	\$0	\$0	0.8421	1.000	0.8271	0.98216
22444PA0060119	Silver	-	\$0	\$0	0.7465	1.000	0.7220	0.96713
22444PA0060120	Platinum	903	\$6,712,420	\$6,242,752	0.9300	1.000	0.9499	1.02135
22444PA0080066	Bronze	34	\$217,750	\$144,908	0.6655	1.000	0.5856	0.87996
Total		1,581	\$11,506,617	\$9,908,490	0.8587	1.000	0.8611	1.00000

2019 Marketplace Proposed Service Areas Small Group Broad HMO & PPO



Company Name: **Geisinger Health Plan**
 Market: **Small Group**
 Product: **HMO_POS**
 Effective Date of Rates: **January 1, 2019**

Ending date of Rates: **March 31, 2019**

HIOS Plan ID (On Exchange)=>	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	
HIOS Plan ID (Off Exchange)=>	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	22444PA0060062	
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	Geisinger Marketplace HMO 20/40/2500	
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 6	
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Metal =>	Gold	Gold	Gold	Gold	Gold	Gold	Gold	Silver	Silver	Silver	Silver	
Deductible =>	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$2,500 / Rx: \$125	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$30/\$60	\$30/\$60	\$30/\$60	\$30/\$60	
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$241.58	\$241.58	\$259.50	\$259.50	\$247.01	\$247.01	\$260.31	\$260.31	\$315.42	\$315.42	\$267.91	\$267.91
15	\$263.06	\$263.06	\$282.57	\$282.57	\$268.97	\$268.97	\$283.45	\$283.45	\$343.45	\$343.45	\$291.73	\$291.73
16	\$271.27	\$271.27	\$291.39	\$291.39	\$277.37	\$277.37	\$292.30	\$292.30	\$354.17	\$354.17	\$300.83	\$300.83
17	\$279.48	\$279.48	\$300.21	\$300.21	\$285.76	\$285.76	\$301.15	\$301.15	\$364.89	\$364.89	\$309.94	\$309.94
18	\$288.32	\$288.32	\$309.70	\$309.70	\$294.80	\$294.80	\$310.68	\$310.68	\$376.44	\$376.44	\$319.75	\$319.75
19	\$297.16	\$297.16	\$319.20	\$319.20	\$303.84	\$303.84	\$320.20	\$320.20	\$387.98	\$387.98	\$329.55	\$329.55
20	\$306.32	\$306.32	\$329.04	\$329.04	\$313.21	\$313.21	\$330.07	\$330.07	\$399.94	\$399.94	\$339.71	\$339.71
21	\$315.80	\$315.80	\$339.22	\$339.22	\$322.90	\$322.90	\$340.29	\$340.29	\$412.32	\$412.32	\$350.22	\$350.22
22	\$315.80	\$315.80	\$339.22	\$339.22	\$322.90	\$322.90	\$340.29	\$340.29	\$412.32	\$412.32	\$350.22	\$350.22
23	\$315.80	\$315.80	\$339.22	\$339.22	\$322.90	\$322.90	\$340.29	\$340.29	\$412.32	\$412.32	\$350.22	\$350.22
24	\$315.80	\$315.80	\$339.22	\$339.22	\$322.90	\$322.90	\$340.29	\$340.29	\$412.32	\$412.32	\$350.22	\$350.22
25	\$317.06	\$317.06	\$340.57	\$340.57	\$324.19	\$324.19	\$341.64	\$341.64	\$413.96	\$413.96	\$351.62	\$351.62
26	\$323.38	\$323.38	\$347.36	\$347.36	\$330.64	\$330.64	\$348.45	\$348.45	\$422.21	\$422.21	\$358.62	\$358.62
27	\$330.96	\$330.96	\$355.50	\$355.50	\$338.39	\$338.39	\$356.61	\$356.61	\$432.10	\$432.10	\$367.03	\$367.03
28	\$343.27	\$343.27	\$368.73	\$368.73	\$350.99	\$350.99	\$369.88	\$369.88	\$448.18	\$448.18	\$380.68	\$380.68
29	\$353.38	\$353.38	\$379.58	\$379.58	\$361.32	\$361.32	\$380.77	\$380.77	\$461.38	\$461.38	\$391.89	\$391.89
30	\$358.43	\$358.43	\$385.01	\$385.01	\$366.48	\$366.48	\$386.22	\$386.22	\$467.97	\$467.97	\$397.49	\$397.49
31	\$366.01	\$366.01	\$393.15	\$393.15	\$374.23	\$374.23	\$394.38	\$394.38	\$477.87	\$477.87	\$405.90	\$405.90
32	\$373.59	\$373.59	\$401.29	\$401.29	\$381.98	\$381.98	\$402.55	\$402.55	\$487.76	\$487.76	\$414.30	\$414.30
33	\$378.32	\$378.32	\$406.38	\$406.38	\$386.83	\$386.83	\$407.66	\$407.66	\$493.95	\$493.95	\$419.56	\$419.56
34	\$383.38	\$383.38	\$411.81	\$411.81	\$391.99	\$391.99	\$413.10	\$413.10	\$500.54	\$500.54	\$425.16	\$425.16
35	\$385.90	\$385.90	\$414.52	\$414.52	\$394.58	\$394.58	\$415.82	\$415.82	\$503.84	\$503.84	\$427.96	\$427.96
36	\$388.43	\$388.43	\$417.24	\$417.24	\$397.16	\$397.16	\$418.54	\$418.54	\$507.14	\$507.14	\$430.76	\$430.76
37	\$390.96	\$390.96	\$419.95	\$419.95	\$399.74	\$399.74	\$421.27	\$421.27	\$510.44	\$510.44	\$433.57	\$433.57
38	\$393.48	\$393.48	\$422.66	\$422.66	\$402.33	\$402.33	\$423.99	\$423.99	\$513.74	\$513.74	\$436.37	\$436.37
39	\$398.54	\$398.54	\$428.09	\$428.09	\$407.49	\$407.49	\$429.43	\$429.43	\$520.34	\$520.34	\$441.97	\$441.97
40	\$403.59	\$403.59	\$433.52	\$433.52	\$412.66	\$412.66	\$434.88	\$434.88	\$526.93	\$526.93	\$447.58	\$447.58
41	\$411.17	\$411.17	\$441.66	\$441.66	\$420.41	\$420.41	\$443.04	\$443.04	\$536.83	\$536.83	\$455.98	\$455.98
42	\$418.43	\$418.43	\$449.46	\$449.46	\$427.83	\$427.83	\$450.87	\$450.87	\$546.31	\$546.31	\$464.04	\$464.04
43	\$428.54	\$428.54	\$460.32	\$460.32	\$438.17	\$438.17	\$461.76	\$461.76	\$559.50	\$559.50	\$475.24	\$475.24
44	\$441.17	\$441.17	\$473.88	\$473.88	\$451.08	\$451.08	\$475.37	\$475.37	\$576.00	\$576.00	\$489.25	\$489.25
45	\$456.01	\$456.01	\$489.83	\$489.83	\$466.26	\$466.26	\$491.36	\$491.36	\$595.38	\$595.38	\$505.71	\$505.71
46	\$473.70	\$473.70	\$508.82	\$508.82	\$484.34	\$484.34	\$510.42	\$510.42	\$618.47	\$618.47	\$525.32	\$525.32
47	\$493.59	\$493.59	\$530.19	\$530.19	\$504.68	\$504.68	\$531.86	\$531.86	\$644.44	\$644.44	\$547.39	\$547.39
48	\$516.33	\$516.33	\$554.62	\$554.62	\$527.93	\$527.93	\$556.36	\$556.36	\$674.13	\$674.13	\$572.60	\$572.60
49	\$538.75	\$538.75	\$578.70	\$578.70	\$550.86	\$550.86	\$580.52	\$580.52	\$703.40	\$703.40	\$597.47	\$597.47
50	\$564.01	\$564.01	\$605.84	\$605.84	\$576.69	\$576.69	\$607.74	\$607.74	\$736.39	\$736.39	\$625.48	\$625.48
51	\$588.96	\$588.96	\$632.64	\$632.64	\$602.20	\$602.20	\$634.62	\$634.62	\$768.96	\$768.96	\$653.15	\$653.15
52	\$616.44	\$616.44	\$662.15	\$662.15	\$630.29	\$630.29	\$664.23	\$664.23	\$804.83	\$804.83	\$683.62	\$683.62
53	\$644.23	\$644.23	\$692.00	\$692.00	\$658.70	\$658.70	\$694.17	\$694.17	\$841.11	\$841.11	\$714.44	\$714.44
54	\$674.23	\$674.23	\$724.23	\$724.23	\$689.38	\$689.38	\$726.50	\$726.50	\$880.28	\$880.28	\$747.71	\$747.71
55	\$704.23	\$704.23	\$756.45	\$756.45	\$720.05	\$720.05	\$758.82	\$758.82	\$919.45	\$919.45	\$780.98	\$780.98
56	\$736.75	\$736.75	\$791.39	\$791.39	\$753.31	\$753.31	\$793.87	\$793.87	\$961.92	\$961.92	\$817.05	\$817.05
57	\$769.60	\$769.60	\$826.67	\$826.67	\$786.89	\$786.89	\$829.26	\$829.26	\$1,004.80	\$1,004.80	\$853.47	\$853.47
58	\$804.65	\$804.65	\$864.32	\$864.32	\$822.73	\$822.73	\$867.03	\$867.03	\$1,050.57	\$1,050.57	\$892.35	\$892.35
59	\$822.02	\$822.02	\$882.98	\$882.98	\$840.49	\$840.49	\$885.75	\$885.75	\$1,073.24	\$1,073.24	\$911.61	\$911.61
60	\$857.07	\$857.07	\$920.63	\$920.63	\$876.33	\$876.33	\$923.52	\$923.52	\$1,119.01	\$1,119.01	\$950.48	\$950.48
61	\$887.39	\$887.39	\$953.20	\$953.20	\$907.33	\$907.33	\$956.19	\$956.19	\$1,158.59	\$1,158.59	\$984.10	\$984.10
62	\$907.28	\$907.28	\$974.57	\$974.57	\$927.67	\$927.67	\$977.62	\$977.62	\$1,184.57	\$1,184.57	\$1,006.17	\$1,006.17
63	\$932.23	\$932.23	\$1,001.36	\$1,001.36	\$953.18	\$953.18	\$1,004.51	\$1,004.51	\$1,217.14	\$1,217.14	\$1,033.84	\$1,033.84
64+	\$947.39	\$947.39	\$1,017.65	\$1,017.65	\$968.68	\$968.68	\$1,020.84	\$1,020.84	\$1,236.93	\$1,236.93	\$1,050.65	\$1,050.65

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

HIOS Plan ID (On Exchange)=>	22444PA0060063	22444PA0060063	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060115	22444PA0060115	
HIOS Plan ID (Off Exchange)=>	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	
Plan Marketing Name =>												
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 3	
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Metal =>	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	
Deductible =>	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$30/\$60	\$30/\$60	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$20/\$40	\$20/\$40	
OOP Maximum =>	\$7,350	\$7,350	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$7,350	\$7,350	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$267.06	\$267.06	\$226.84	\$226.84	\$296.22	\$296.22	\$318.18	\$318.18	\$302.87	\$302.87	\$319.18	\$319.18
15	\$290.80	\$290.80	\$247.01	\$247.01	\$322.55	\$322.55	\$346.47	\$346.47	\$329.80	\$329.80	\$347.55	\$347.55
16	\$299.88	\$299.88	\$254.72	\$254.72	\$332.61	\$332.61	\$357.28	\$357.28	\$340.09	\$340.09	\$358.40	\$358.40
17	\$308.96	\$308.96	\$262.43	\$262.43	\$342.68	\$342.68	\$368.09	\$368.09	\$350.38	\$350.38	\$369.25	\$369.25
18	\$318.73	\$318.73	\$270.73	\$270.73	\$353.52	\$353.52	\$379.74	\$379.74	\$361.47	\$361.47	\$380.93	\$380.93
19	\$328.50	\$328.50	\$279.03	\$279.03	\$364.37	\$364.37	\$391.39	\$391.39	\$372.55	\$372.55	\$392.61	\$392.61
20	\$338.63	\$338.63	\$287.63	\$287.63	\$375.60	\$375.60	\$403.45	\$403.45	\$384.04	\$384.04	\$404.71	\$404.71
21	\$349.11	\$349.11	\$296.53	\$296.53	\$387.22	\$387.22	\$415.93	\$415.93	\$395.92	\$395.92	\$417.24	\$417.24
22	\$349.11	\$349.11	\$296.53	\$296.53	\$387.22	\$387.22	\$415.93	\$415.93	\$395.92	\$395.92	\$417.24	\$417.24
23	\$349.11	\$349.11	\$296.53	\$296.53	\$387.22	\$387.22	\$415.93	\$415.93	\$395.92	\$395.92	\$417.24	\$417.24
24	\$349.11	\$349.11	\$296.53	\$296.53	\$387.22	\$387.22	\$415.93	\$415.93	\$395.92	\$395.92	\$417.24	\$417.24
25	\$350.50	\$350.50	\$297.71	\$297.71	\$388.76	\$388.76	\$417.59	\$417.59	\$397.50	\$397.50	\$418.90	\$418.90
26	\$357.48	\$357.48	\$303.64	\$303.64	\$396.50	\$396.50	\$425.91	\$425.91	\$405.41	\$405.41	\$427.24	\$427.24
27	\$365.86	\$365.86	\$310.76	\$310.76	\$405.80	\$405.80	\$435.89	\$435.89	\$414.92	\$414.92	\$437.26	\$437.26
28	\$379.47	\$379.47	\$322.32	\$322.32	\$420.90	\$420.90	\$452.11	\$452.11	\$430.36	\$430.36	\$453.53	\$453.53
29	\$390.65	\$390.65	\$331.81	\$331.81	\$433.29	\$433.29	\$465.42	\$465.42	\$443.03	\$443.03	\$466.88	\$466.88
30	\$396.23	\$396.23	\$336.56	\$336.56	\$439.48	\$439.48	\$472.08	\$472.08	\$449.36	\$449.36	\$473.56	\$473.56
31	\$404.61	\$404.61	\$343.67	\$343.67	\$448.78	\$448.78	\$482.06	\$482.06	\$458.86	\$458.86	\$483.57	\$483.57
32	\$412.99	\$412.99	\$350.79	\$350.79	\$458.07	\$458.07	\$492.04	\$492.04	\$468.36	\$468.36	\$493.58	\$493.58
33	\$418.22	\$418.22	\$355.24	\$355.24	\$463.88	\$463.88	\$498.28	\$498.28	\$474.30	\$474.30	\$499.84	\$499.84
34	\$423.81	\$423.81	\$359.98	\$359.98	\$470.07	\$470.07	\$504.93	\$504.93	\$480.64	\$480.64	\$506.52	\$506.52
35	\$426.60	\$426.60	\$362.36	\$362.36	\$473.17	\$473.17	\$508.26	\$508.26	\$483.81	\$483.81	\$509.86	\$509.86
36	\$429.40	\$429.40	\$364.73	\$364.73	\$476.27	\$476.27	\$511.59	\$511.59	\$486.97	\$486.97	\$513.19	\$513.19
37	\$432.19	\$432.19	\$367.10	\$367.10	\$479.37	\$479.37	\$514.92	\$514.92	\$490.14	\$490.14	\$516.53	\$516.53
38	\$434.98	\$434.98	\$369.47	\$369.47	\$482.47	\$482.47	\$518.24	\$518.24	\$493.31	\$493.31	\$519.87	\$519.87
39	\$440.57	\$440.57	\$374.22	\$374.22	\$488.66	\$488.66	\$524.90	\$524.90	\$499.64	\$499.64	\$526.55	\$526.55
40	\$446.15	\$446.15	\$378.96	\$378.96	\$494.86	\$494.86	\$531.55	\$531.55	\$505.98	\$505.98	\$533.22	\$533.22
41	\$454.53	\$454.53	\$386.08	\$386.08	\$504.15	\$504.15	\$541.54	\$541.54	\$515.48	\$515.48	\$543.23	\$543.23
42	\$462.56	\$462.56	\$392.90	\$392.90	\$513.06	\$513.06	\$551.10	\$551.10	\$524.58	\$524.58	\$552.83	\$552.83
43	\$473.73	\$473.73	\$402.39	\$402.39	\$525.45	\$525.45	\$564.41	\$564.41	\$537.25	\$537.25	\$566.18	\$566.18
44	\$487.70	\$487.70	\$414.25	\$414.25	\$540.93	\$540.93	\$581.05	\$581.05	\$553.09	\$553.09	\$582.87	\$582.87
45	\$504.10	\$504.10	\$428.18	\$428.18	\$559.13	\$559.13	\$600.60	\$600.60	\$571.70	\$571.70	\$602.48	\$602.48
46	\$523.65	\$523.65	\$444.79	\$444.79	\$580.82	\$580.82	\$623.89	\$623.89	\$593.87	\$593.87	\$625.85	\$625.85
47	\$545.65	\$545.65	\$463.47	\$463.47	\$605.21	\$605.21	\$650.09	\$650.09	\$618.81	\$618.81	\$652.13	\$652.13
48	\$570.78	\$570.78	\$484.82	\$484.82	\$633.09	\$633.09	\$680.04	\$680.04	\$647.32	\$647.32	\$682.17	\$682.17
49	\$595.57	\$595.57	\$505.87	\$505.87	\$660.58	\$660.58	\$709.57	\$709.57	\$675.43	\$675.43	\$711.80	\$711.80
50	\$623.50	\$623.50	\$529.60	\$529.60	\$691.56	\$691.56	\$742.84	\$742.84	\$707.10	\$707.10	\$745.17	\$745.17
51	\$651.08	\$651.08	\$553.02	\$553.02	\$722.15	\$722.15	\$775.70	\$775.70	\$738.38	\$738.38	\$778.14	\$778.14
52	\$681.45	\$681.45	\$578.82	\$578.82	\$755.84	\$755.84	\$811.89	\$811.89	\$772.82	\$772.82	\$814.44	\$814.44
53	\$712.17	\$712.17	\$604.91	\$604.91	\$789.91	\$789.91	\$848.49	\$848.49	\$807.66	\$807.66	\$851.15	\$851.15
54	\$745.33	\$745.33	\$633.08	\$633.08	\$826.70	\$826.70	\$888.00	\$888.00	\$845.27	\$845.27	\$890.79	\$890.79
55	\$778.50	\$778.50	\$661.25	\$661.25	\$863.48	\$863.48	\$927.51	\$927.51	\$882.89	\$882.89	\$930.43	\$930.43
56	\$814.45	\$814.45	\$691.80	\$691.80	\$903.36	\$903.36	\$970.36	\$970.36	\$923.66	\$923.66	\$973.40	\$973.40
57	\$850.76	\$850.76	\$722.63	\$722.63	\$943.63	\$943.63	\$1,013.61	\$1,013.61	\$964.84	\$964.84	\$1,016.79	\$1,016.79
58	\$889.51	\$889.51	\$755.55	\$755.55	\$986.61	\$986.61	\$1,059.78	\$1,059.78	\$1,008.79	\$1,008.79	\$1,063.11	\$1,063.11
59	\$908.71	\$908.71	\$771.86	\$771.86	\$1,007.91	\$1,007.91	\$1,082.66	\$1,082.66	\$1,030.56	\$1,030.56	\$1,086.05	\$1,086.05
60	\$947.46	\$947.46	\$804.77	\$804.77	\$1,050.89	\$1,050.89	\$1,128.82	\$1,128.82	\$1,074.51	\$1,074.51	\$1,132.37	\$1,132.37
61	\$980.98	\$980.98	\$833.24	\$833.24	\$1,088.06	\$1,088.06	\$1,168.75	\$1,168.75	\$1,112.51	\$1,112.51	\$1,172.42	\$1,172.42
62	\$1,002.97	\$1,002.97	\$851.92	\$851.92	\$1,112.46	\$1,112.46	\$1,194.96	\$1,194.96	\$1,137.46	\$1,137.46	\$1,198.71	\$1,198.71
63	\$1,030.55	\$1,030.55	\$875.35	\$875.35	\$1,143.05	\$1,143.05	\$1,227.81	\$1,227.81	\$1,168.73	\$1,168.73	\$1,231.67	\$1,231.67
64+	\$1,047.31	\$1,047.31	\$889.58	\$889.58	\$1,161.63	\$1,161.63	\$1,247.78	\$1,247.78	\$1,187.74	\$1,187.74	\$1,251.69	\$1,251.69

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

HIOS Plan ID (On Exchange) =>	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	
HIOS Plan ID (Off Exchange) =>	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 9	
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Metal =>	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	
Deductible =>	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$289.73	\$289.73	\$305.33	\$305.33	\$369.96	\$369.96	\$314.24	\$314.24	\$265.64	\$265.64	\$285.34	\$285.34
15	\$315.48	\$315.48	\$332.47	\$332.47	\$402.84	\$402.84	\$342.17	\$342.17	\$289.25	\$289.25	\$310.70	\$310.70
16	\$325.33	\$325.33	\$342.84	\$342.84	\$415.42	\$415.42	\$352.85	\$352.85	\$298.28	\$298.28	\$320.40	\$320.40
17	\$335.17	\$335.17	\$353.22	\$353.22	\$427.99	\$427.99	\$363.53	\$363.53	\$307.31	\$307.31	\$330.10	\$330.10
18	\$345.78	\$345.78	\$364.40	\$364.40	\$441.53	\$441.53	\$375.04	\$375.04	\$317.03	\$317.03	\$340.54	\$340.54
19	\$356.38	\$356.38	\$375.57	\$375.57	\$455.07	\$455.07	\$386.54	\$386.54	\$326.76	\$326.76	\$350.99	\$350.99
20	\$367.36	\$367.36	\$387.15	\$387.15	\$469.10	\$469.10	\$398.45	\$398.45	\$336.83	\$336.83	\$361.81	\$361.81
21	\$378.73	\$378.73	\$399.12	\$399.12	\$483.61	\$483.61	\$410.78	\$410.78	\$347.25	\$347.25	\$373.00	\$373.00
22	\$378.73	\$378.73	\$399.12	\$399.12	\$483.61	\$483.61	\$410.78	\$410.78	\$347.25	\$347.25	\$373.00	\$373.00
23	\$378.73	\$378.73	\$399.12	\$399.12	\$483.61	\$483.61	\$410.78	\$410.78	\$347.25	\$347.25	\$373.00	\$373.00
24	\$378.73	\$378.73	\$399.12	\$399.12	\$483.61	\$483.61	\$410.78	\$410.78	\$347.25	\$347.25	\$373.00	\$373.00
25	\$380.24	\$380.24	\$400.72	\$400.72	\$485.54	\$485.54	\$412.42	\$412.42	\$348.63	\$348.63	\$374.49	\$374.49
26	\$387.82	\$387.82	\$408.70	\$408.70	\$495.21	\$495.21	\$420.63	\$420.63	\$355.58	\$355.58	\$381.95	\$381.95
27	\$396.91	\$396.91	\$418.28	\$418.28	\$506.82	\$506.82	\$430.49	\$430.49	\$363.91	\$363.91	\$390.90	\$390.90
28	\$411.68	\$411.68	\$433.84	\$433.84	\$525.68	\$525.68	\$446.51	\$446.51	\$377.45	\$377.45	\$405.45	\$405.45
29	\$423.79	\$423.79	\$446.61	\$446.61	\$541.15	\$541.15	\$459.65	\$459.65	\$388.57	\$388.57	\$417.38	\$417.38
30	\$429.85	\$429.85	\$453.00	\$453.00	\$548.89	\$548.89	\$466.23	\$466.23	\$394.12	\$394.12	\$423.35	\$423.35
31	\$438.94	\$438.94	\$462.58	\$462.58	\$560.50	\$560.50	\$476.09	\$476.09	\$402.46	\$402.46	\$432.30	\$432.30
32	\$448.03	\$448.03	\$472.16	\$472.16	\$572.10	\$572.10	\$485.94	\$485.94	\$410.79	\$410.79	\$441.25	\$441.25
33	\$453.71	\$453.71	\$478.15	\$478.15	\$579.36	\$579.36	\$492.11	\$492.11	\$416.00	\$416.00	\$446.85	\$446.85
34	\$459.77	\$459.77	\$484.53	\$484.53	\$587.10	\$587.10	\$498.68	\$498.68	\$421.55	\$421.55	\$452.82	\$452.82
35	\$462.80	\$462.80	\$487.72	\$487.72	\$590.96	\$590.96	\$501.96	\$501.96	\$424.33	\$424.33	\$455.80	\$455.80
36	\$465.83	\$465.83	\$490.92	\$490.92	\$594.83	\$594.83	\$505.25	\$505.25	\$427.11	\$427.11	\$458.78	\$458.78
37	\$468.86	\$468.86	\$494.11	\$494.11	\$598.70	\$598.70	\$508.54	\$508.54	\$429.89	\$429.89	\$461.77	\$461.77
38	\$471.89	\$471.89	\$497.30	\$497.30	\$602.57	\$602.57	\$511.82	\$511.82	\$432.67	\$432.67	\$464.75	\$464.75
39	\$477.95	\$477.95	\$503.69	\$503.69	\$610.31	\$610.31	\$518.40	\$518.40	\$438.22	\$438.22	\$470.72	\$470.72
40	\$484.01	\$484.01	\$510.07	\$510.07	\$618.05	\$618.05	\$524.97	\$524.97	\$443.78	\$443.78	\$476.69	\$476.69
41	\$493.10	\$493.10	\$519.65	\$519.65	\$629.65	\$629.65	\$534.83	\$534.83	\$452.11	\$452.11	\$485.64	\$485.64
42	\$501.81	\$501.81	\$528.83	\$528.83	\$640.78	\$640.78	\$544.27	\$544.27	\$460.10	\$460.10	\$494.22	\$494.22
43	\$513.93	\$513.93	\$541.61	\$541.61	\$656.25	\$656.25	\$557.42	\$557.42	\$471.21	\$471.21	\$506.15	\$506.15
44	\$529.08	\$529.08	\$557.57	\$557.57	\$675.60	\$675.60	\$573.85	\$573.85	\$485.10	\$485.10	\$521.07	\$521.07
45	\$546.88	\$546.88	\$576.33	\$576.33	\$698.33	\$698.33	\$593.16	\$593.16	\$501.42	\$501.42	\$538.60	\$538.60
46	\$568.09	\$568.09	\$598.68	\$598.68	\$725.41	\$725.41	\$616.16	\$616.16	\$520.87	\$520.87	\$559.49	\$559.49
47	\$591.95	\$591.95	\$623.82	\$623.82	\$755.87	\$755.87	\$642.04	\$642.04	\$542.74	\$542.74	\$582.99	\$582.99
48	\$619.22	\$619.22	\$652.56	\$652.56	\$790.69	\$790.69	\$671.61	\$671.61	\$567.74	\$567.74	\$609.85	\$609.85
49	\$646.11	\$646.11	\$680.90	\$680.90	\$825.03	\$825.03	\$700.78	\$700.78	\$592.40	\$592.40	\$636.33	\$636.33
50	\$676.41	\$676.41	\$712.83	\$712.83	\$863.72	\$863.72	\$733.64	\$733.64	\$620.18	\$620.18	\$666.17	\$666.17
51	\$706.32	\$706.32	\$744.36	\$744.36	\$901.92	\$901.92	\$766.09	\$766.09	\$647.61	\$647.61	\$695.64	\$695.64
52	\$739.27	\$739.27	\$779.08	\$779.08	\$944.00	\$944.00	\$801.83	\$801.83	\$677.82	\$677.82	\$728.09	\$728.09
53	\$772.60	\$772.60	\$814.20	\$814.20	\$986.55	\$986.55	\$837.98	\$837.98	\$708.38	\$708.38	\$760.91	\$760.91
54	\$808.58	\$808.58	\$852.12	\$852.12	\$1,032.50	\$1,032.50	\$877.00	\$877.00	\$741.37	\$741.37	\$796.34	\$796.34
55	\$844.56	\$844.56	\$890.04	\$890.04	\$1,078.44	\$1,078.44	\$916.02	\$916.02	\$774.35	\$774.35	\$831.78	\$831.78
56	\$883.57	\$883.57	\$931.15	\$931.15	\$1,128.25	\$1,128.25	\$958.33	\$958.33	\$810.12	\$810.12	\$870.20	\$870.20
57	\$922.96	\$922.96	\$972.65	\$972.65	\$1,178.54	\$1,178.54	\$1,001.05	\$1,001.05	\$846.23	\$846.23	\$908.99	\$908.99
58	\$965.00	\$965.00	\$1,016.96	\$1,016.96	\$1,232.22	\$1,232.22	\$1,046.65	\$1,046.65	\$884.78	\$884.78	\$950.39	\$950.39
59	\$985.83	\$985.83	\$1,038.91	\$1,038.91	\$1,258.82	\$1,258.82	\$1,069.24	\$1,069.24	\$903.88	\$903.88	\$970.91	\$970.91
60	\$1,027.86	\$1,027.86	\$1,083.21	\$1,083.21	\$1,312.50	\$1,312.50	\$1,114.84	\$1,114.84	\$942.42	\$942.42	\$1,012.31	\$1,012.31
61	\$1,064.22	\$1,064.22	\$1,121.53	\$1,121.53	\$1,358.93	\$1,358.93	\$1,154.27	\$1,154.27	\$975.76	\$975.76	\$1,048.12	\$1,048.12
62	\$1,088.08	\$1,088.08	\$1,146.67	\$1,146.67	\$1,389.40	\$1,389.40	\$1,180.15	\$1,180.15	\$997.63	\$997.63	\$1,071.61	\$1,071.61
63	\$1,118.00	\$1,118.00	\$1,178.20	\$1,178.20	\$1,427.60	\$1,427.60	\$1,212.60	\$1,212.60	\$1,025.06	\$1,025.06	\$1,101.08	\$1,101.08
64+	\$1,136.18	\$1,136.18	\$1,197.36	\$1,197.36	\$1,450.81	\$1,450.81	\$1,232.32	\$1,232.32	\$1,041.73	\$1,041.73	\$1,118.98	\$1,118.98

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

HIOS Plan ID (On Exchange) =>	22444PA0060118	22444PA0060118	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060120	22444PA0060120	
HIOS Plan ID (Off Exchange) =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Plan Marketing Name =>	20/40/1500	20/40/1500	35/70/4000	35/70/4000	35/70/4000	35/70/4000	35/70/4000	35/70/4000	35/70/4000	15/30/400	15/30/400	
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 3	
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Platinum	Platinum	
Deductible =>	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$20/\$40	\$20/\$40	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$15/\$30	\$15/\$30	
OOP Maximum =>	\$7,350	\$7,350	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$2,000	\$2,000	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$326.88	\$326.88	\$277.65	\$277.65	\$218.54	\$218.54	\$234.75	\$234.75	\$223.45	\$223.45	\$235.49	\$235.49
15	\$355.94	\$355.94	\$302.33	\$302.33	\$237.97	\$237.97	\$255.62	\$255.62	\$243.32	\$243.32	\$256.42	\$256.42
16	\$367.05	\$367.05	\$311.77	\$311.77	\$245.40	\$245.40	\$263.59	\$263.59	\$250.91	\$250.91	\$264.42	\$264.42
17	\$378.16	\$378.16	\$321.21	\$321.21	\$252.82	\$252.82	\$271.57	\$271.57	\$258.51	\$258.51	\$272.42	\$272.42
18	\$390.12	\$390.12	\$331.37	\$331.37	\$260.82	\$260.82	\$280.16	\$280.16	\$266.68	\$266.68	\$281.04	\$281.04
19	\$402.09	\$402.09	\$341.53	\$341.53	\$268.82	\$268.82	\$288.76	\$288.76	\$274.86	\$274.86	\$289.66	\$289.66
20	\$414.48	\$414.48	\$352.06	\$352.06	\$277.11	\$277.11	\$297.66	\$297.66	\$283.33	\$283.33	\$298.59	\$298.59
21	\$427.30	\$427.30	\$362.95	\$362.95	\$285.68	\$285.68	\$306.87	\$306.87	\$292.10	\$292.10	\$307.83	\$307.83
22	\$427.30	\$427.30	\$362.95	\$362.95	\$285.68	\$285.68	\$306.87	\$306.87	\$292.10	\$292.10	\$307.83	\$307.83
23	\$427.30	\$427.30	\$362.95	\$362.95	\$285.68	\$285.68	\$306.87	\$306.87	\$292.10	\$292.10	\$307.83	\$307.83
24	\$427.30	\$427.30	\$362.95	\$362.95	\$285.68	\$285.68	\$306.87	\$306.87	\$292.10	\$292.10	\$307.83	\$307.83
25	\$429.01	\$429.01	\$364.40	\$364.40	\$286.82	\$286.82	\$308.09	\$308.09	\$293.26	\$293.26	\$309.06	\$309.06
26	\$437.55	\$437.55	\$371.66	\$371.66	\$292.53	\$292.53	\$314.23	\$314.23	\$299.11	\$299.11	\$315.21	\$315.21
27	\$447.81	\$447.81	\$380.37	\$380.37	\$299.39	\$299.39	\$321.59	\$321.59	\$306.12	\$306.12	\$322.60	\$322.60
28	\$464.47	\$464.47	\$394.52	\$394.52	\$310.53	\$310.53	\$333.56	\$333.56	\$317.51	\$317.51	\$334.61	\$334.61
29	\$478.15	\$478.15	\$406.14	\$406.14	\$319.67	\$319.67	\$343.38	\$343.38	\$326.86	\$326.86	\$344.46	\$344.46
30	\$484.98	\$484.98	\$411.94	\$411.94	\$324.24	\$324.24	\$348.29	\$348.29	\$331.53	\$331.53	\$349.38	\$349.38
31	\$495.24	\$495.24	\$420.66	\$420.66	\$331.10	\$331.10	\$355.65	\$355.65	\$338.54	\$338.54	\$356.77	\$356.77
32	\$505.49	\$505.49	\$429.37	\$429.37	\$337.96	\$337.96	\$363.02	\$363.02	\$345.55	\$345.55	\$364.16	\$364.16
33	\$511.90	\$511.90	\$434.81	\$434.81	\$342.24	\$342.24	\$367.62	\$367.62	\$349.93	\$349.93	\$368.77	\$368.77
34	\$518.74	\$518.74	\$440.62	\$440.62	\$346.81	\$346.81	\$372.53	\$372.53	\$354.60	\$354.60	\$373.70	\$373.70
35	\$522.16	\$522.16	\$443.52	\$443.52	\$349.10	\$349.10	\$374.98	\$374.98	\$356.94	\$356.94	\$376.16	\$376.16
36	\$525.58	\$525.58	\$446.42	\$446.42	\$351.38	\$351.38	\$377.44	\$377.44	\$359.28	\$359.28	\$378.62	\$378.62
37	\$529.00	\$529.00	\$449.33	\$449.33	\$353.67	\$353.67	\$379.89	\$379.89	\$361.62	\$361.62	\$381.09	\$381.09
38	\$532.41	\$532.41	\$452.23	\$452.23	\$355.95	\$355.95	\$382.35	\$382.35	\$363.95	\$363.95	\$383.55	\$383.55
39	\$539.25	\$539.25	\$458.04	\$458.04	\$360.52	\$360.52	\$387.26	\$387.26	\$368.63	\$368.63	\$388.47	\$388.47
40	\$546.09	\$546.09	\$463.85	\$463.85	\$365.09	\$365.09	\$392.17	\$392.17	\$373.30	\$373.30	\$393.40	\$393.40
41	\$556.34	\$556.34	\$472.56	\$472.56	\$371.95	\$371.95	\$399.53	\$399.53	\$380.31	\$380.31	\$400.79	\$400.79
42	\$566.17	\$566.17	\$480.90	\$480.90	\$378.52	\$378.52	\$406.59	\$406.59	\$387.03	\$387.03	\$407.87	\$407.87
43	\$579.84	\$579.84	\$492.52	\$492.52	\$387.66	\$387.66	\$416.41	\$416.41	\$396.37	\$396.37	\$417.72	\$417.72
44	\$596.94	\$596.94	\$507.04	\$507.04	\$399.09	\$399.09	\$428.69	\$428.69	\$408.06	\$408.06	\$430.03	\$430.03
45	\$617.02	\$617.02	\$524.09	\$524.09	\$412.52	\$412.52	\$443.11	\$443.11	\$421.79	\$421.79	\$444.50	\$444.50
46	\$640.95	\$640.95	\$544.42	\$544.42	\$428.51	\$428.51	\$460.29	\$460.29	\$438.14	\$438.14	\$461.74	\$461.74
47	\$667.87	\$667.87	\$567.29	\$567.29	\$446.51	\$446.51	\$479.62	\$479.62	\$456.55	\$456.55	\$481.13	\$481.13
48	\$698.63	\$698.63	\$593.42	\$593.42	\$467.08	\$467.08	\$501.72	\$501.72	\$477.58	\$477.58	\$503.29	\$503.29
49	\$728.97	\$728.97	\$619.19	\$619.19	\$487.36	\$487.36	\$523.51	\$523.51	\$498.32	\$498.32	\$525.15	\$525.15
50	\$763.16	\$763.16	\$648.22	\$648.22	\$510.22	\$510.22	\$548.05	\$548.05	\$521.68	\$521.68	\$549.77	\$549.77
51	\$796.91	\$796.91	\$676.90	\$676.90	\$532.79	\$532.79	\$572.30	\$572.30	\$544.76	\$544.76	\$574.09	\$574.09
52	\$834.09	\$834.09	\$708.47	\$708.47	\$557.64	\$557.64	\$598.99	\$598.99	\$570.17	\$570.17	\$600.87	\$600.87
53	\$871.69	\$871.69	\$740.41	\$740.41	\$582.78	\$582.78	\$626.00	\$626.00	\$595.88	\$595.88	\$627.96	\$627.96
54	\$912.28	\$912.28	\$774.89	\$774.89	\$609.92	\$609.92	\$655.15	\$655.15	\$623.63	\$623.63	\$657.21	\$657.21
55	\$952.88	\$952.88	\$809.37	\$809.37	\$637.06	\$637.06	\$684.30	\$684.30	\$651.37	\$651.37	\$686.45	\$686.45
56	\$996.89	\$996.89	\$846.75	\$846.75	\$666.48	\$666.48	\$715.91	\$715.91	\$681.46	\$681.46	\$718.15	\$718.15
57	\$1,041.33	\$1,041.33	\$884.50	\$884.50	\$696.19	\$696.19	\$747.82	\$747.82	\$711.84	\$711.84	\$750.17	\$750.17
58	\$1,088.76	\$1,088.76	\$924.79	\$924.79	\$727.90	\$727.90	\$781.88	\$781.88	\$744.26	\$744.26	\$784.34	\$784.34
59	\$1,112.26	\$1,112.26	\$944.75	\$944.75	\$743.62	\$743.62	\$798.76	\$798.76	\$760.33	\$760.33	\$801.27	\$801.27
60	\$1,159.69	\$1,159.69	\$985.04	\$985.04	\$775.33	\$775.33	\$832.82	\$832.82	\$792.75	\$792.75	\$835.44	\$835.44
61	\$1,200.71	\$1,200.71	\$1,019.88	\$1,019.88	\$802.75	\$802.75	\$862.28	\$862.28	\$820.79	\$820.79	\$864.99	\$864.99
62	\$1,227.63	\$1,227.63	\$1,042.75	\$1,042.75	\$820.75	\$820.75	\$881.61	\$881.61	\$839.19	\$839.19	\$884.38	\$884.38
63	\$1,261.39	\$1,261.39	\$1,071.42	\$1,071.42	\$843.32	\$843.32	\$905.86	\$905.86	\$862.27	\$862.27	\$908.70	\$908.70
64+	\$1,281.90	\$1,281.90	\$1,088.84	\$1,088.84	\$857.03	\$857.03	\$920.58	\$920.58	\$876.29	\$876.29	\$923.47	\$923.47

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

HIOS Plan ID (On Exchange) =>	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066
HIOS Plan ID (Off Exchange) =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500
Plan Marketing Name =>	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19
Rating Area =>	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Platinum	Platinum	Platinum	Platinum	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
OOP Maximum =>	\$2,000	\$2,000	\$2,000	\$2,000	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$293.99	\$293.99	\$309.82	\$309.82	\$375.40	\$375.40	\$318.87	\$318.87	\$178.31	\$178.31
15	\$320.12	\$320.12	\$337.36	\$337.36	\$408.77	\$408.77	\$347.21	\$347.21	\$194.16	\$194.16
16	\$330.11	\$330.11	\$347.89	\$347.89	\$421.53	\$421.53	\$358.05	\$358.05	\$200.22	\$200.22
17	\$340.11	\$340.11	\$358.42	\$358.42	\$434.29	\$434.29	\$368.88	\$368.88	\$206.28	\$206.28
18	\$350.87	\$350.87	\$369.76	\$369.76	\$448.03	\$448.03	\$380.56	\$380.56	\$212.81	\$212.81
19	\$361.63	\$361.63	\$381.10	\$381.10	\$461.77	\$461.77	\$392.23	\$392.23	\$219.34	\$219.34
20	\$372.77	\$372.77	\$392.84	\$392.84	\$476.00	\$476.00	\$404.31	\$404.31	\$226.10	\$226.10
21	\$384.31	\$384.31	\$405.00	\$405.00	\$490.73	\$490.73	\$416.82	\$416.82	\$233.09	\$233.09
22	\$384.31	\$384.31	\$405.00	\$405.00	\$490.73	\$490.73	\$416.82	\$416.82	\$233.09	\$233.09
23	\$384.31	\$384.31	\$405.00	\$405.00	\$490.73	\$490.73	\$416.82	\$416.82	\$233.09	\$233.09
24	\$384.31	\$384.31	\$405.00	\$405.00	\$490.73	\$490.73	\$416.82	\$416.82	\$233.09	\$233.09
25	\$385.84	\$385.84	\$406.61	\$406.61	\$492.69	\$492.69	\$418.49	\$418.49	\$234.02	\$234.02
26	\$393.52	\$393.52	\$414.71	\$414.71	\$502.50	\$502.50	\$426.82	\$426.82	\$238.68	\$238.68
27	\$402.75	\$402.75	\$424.43	\$424.43	\$514.28	\$514.28	\$436.83	\$436.83	\$244.28	\$244.28
28	\$417.74	\$417.74	\$440.23	\$440.23	\$533.42	\$533.42	\$453.08	\$453.08	\$253.37	\$253.37
29	\$430.03	\$430.03	\$453.19	\$453.19	\$549.12	\$549.12	\$466.42	\$466.42	\$260.83	\$260.83
30	\$436.18	\$436.18	\$459.67	\$459.67	\$556.97	\$556.97	\$473.09	\$473.09	\$264.56	\$264.56
31	\$445.41	\$445.41	\$469.39	\$469.39	\$568.75	\$568.75	\$483.09	\$483.09	\$270.15	\$270.15
32	\$454.63	\$454.63	\$479.11	\$479.11	\$580.53	\$580.53	\$493.10	\$493.10	\$275.74	\$275.74
33	\$460.39	\$460.39	\$485.18	\$485.18	\$587.89	\$587.89	\$499.35	\$499.35	\$279.24	\$279.24
34	\$466.54	\$466.54	\$491.66	\$491.66	\$595.74	\$595.74	\$506.02	\$506.02	\$282.97	\$282.97
35	\$469.62	\$469.62	\$494.90	\$494.90	\$599.66	\$599.66	\$509.35	\$509.35	\$284.83	\$284.83
36	\$472.69	\$472.69	\$498.14	\$498.14	\$603.59	\$603.59	\$512.69	\$512.69	\$286.70	\$286.70
37	\$475.76	\$475.76	\$501.38	\$501.38	\$607.52	\$607.52	\$516.02	\$516.02	\$288.56	\$288.56
38	\$478.84	\$478.84	\$504.62	\$504.62	\$611.44	\$611.44	\$519.36	\$519.36	\$290.43	\$290.43
39	\$484.99	\$484.99	\$511.10	\$511.10	\$619.29	\$619.29	\$526.03	\$526.03	\$294.16	\$294.16
40	\$491.14	\$491.14	\$517.58	\$517.58	\$627.14	\$627.14	\$532.69	\$532.69	\$297.89	\$297.89
41	\$500.36	\$500.36	\$527.30	\$527.30	\$638.92	\$638.92	\$542.70	\$542.70	\$303.48	\$303.48
42	\$509.20	\$509.20	\$536.62	\$536.62	\$650.21	\$650.21	\$552.29	\$552.29	\$308.84	\$308.84
43	\$521.50	\$521.50	\$549.58	\$549.58	\$665.91	\$665.91	\$565.62	\$565.62	\$316.30	\$316.30
44	\$536.87	\$536.87	\$565.78	\$565.78	\$685.54	\$685.54	\$582.30	\$582.30	\$325.62	\$325.62
45	\$554.93	\$554.93	\$584.81	\$584.81	\$708.60	\$708.60	\$601.89	\$601.89	\$336.58	\$336.58
46	\$576.45	\$576.45	\$607.49	\$607.49	\$736.08	\$736.08	\$625.23	\$625.23	\$349.63	\$349.63
47	\$600.66	\$600.66	\$633.01	\$633.01	\$767.00	\$767.00	\$651.49	\$651.49	\$364.32	\$364.32
48	\$628.33	\$628.33	\$662.17	\$662.17	\$802.33	\$802.33	\$681.50	\$681.50	\$381.10	\$381.10
49	\$655.62	\$655.62	\$690.92	\$690.92	\$837.17	\$837.17	\$711.09	\$711.09	\$397.65	\$397.65
50	\$686.36	\$686.36	\$723.32	\$723.32	\$876.43	\$876.43	\$744.44	\$744.44	\$416.30	\$416.30
51	\$716.72	\$716.72	\$755.31	\$755.31	\$915.20	\$915.20	\$777.37	\$777.37	\$434.71	\$434.71
52	\$750.16	\$750.16	\$790.55	\$790.55	\$957.89	\$957.89	\$813.63	\$813.63	\$454.99	\$454.99
53	\$783.97	\$783.97	\$826.19	\$826.19	\$1,001.08	\$1,001.08	\$850.31	\$850.31	\$475.50	\$475.50
54	\$820.48	\$820.48	\$864.66	\$864.66	\$1,047.69	\$1,047.69	\$889.91	\$889.91	\$497.64	\$497.64
55	\$856.99	\$856.99	\$903.14	\$903.14	\$1,094.31	\$1,094.31	\$929.51	\$929.51	\$519.79	\$519.79
56	\$896.57	\$896.57	\$944.85	\$944.85	\$1,144.86	\$1,144.86	\$972.44	\$972.44	\$543.80	\$543.80
57	\$936.54	\$936.54	\$986.97	\$986.97	\$1,195.89	\$1,195.89	\$1,015.79	\$1,015.79	\$568.04	\$568.04
58	\$979.20	\$979.20	\$1,031.93	\$1,031.93	\$1,250.36	\$1,250.36	\$1,062.05	\$1,062.05	\$593.91	\$593.91
59	\$1,000.34	\$1,000.34	\$1,054.20	\$1,054.20	\$1,277.35	\$1,277.35	\$1,084.98	\$1,084.98	\$606.73	\$606.73
60	\$1,042.99	\$1,042.99	\$1,099.15	\$1,099.15	\$1,331.82	\$1,331.82	\$1,131.25	\$1,131.25	\$632.60	\$632.60
61	\$1,079.89	\$1,079.89	\$1,138.03	\$1,138.03	\$1,378.93	\$1,378.93	\$1,171.26	\$1,171.26	\$654.98	\$654.98
62	\$1,104.10	\$1,104.10	\$1,163.55	\$1,163.55	\$1,409.85	\$1,409.85	\$1,197.52	\$1,197.52	\$669.66	\$669.66
63	\$1,134.46	\$1,134.46	\$1,195.54	\$1,195.54	\$1,448.61	\$1,448.61	\$1,230.45	\$1,230.45	\$688.08	\$688.08
64+	\$1,152.90	\$1,152.90	\$1,214.98	\$1,214.98	\$1,472.17	\$1,472.17	\$1,250.46	\$1,250.46	\$699.26	\$699.26

Ending date of Rates:	June 30, 2019
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12/24/2014

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

HIOS Plan ID (On Exchange) =>	22444PA0060063	22444PA0060063	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060115	22444PA0060115	
HIOS Plan ID (Off Exchange) =>	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	
Plan Marketing Name =>												
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 3	
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Metal =>	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	
Deductible =>	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$30/\$60	\$30/\$60	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$20/\$40	\$20/\$40	
OOP Maximum =>	\$7,350	\$7,350	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$7,350	\$7,350	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$272.47	\$272.47	\$231.43	\$231.43	\$302.21	\$302.21	\$324.62	\$324.62	\$309.00	\$309.00	\$325.64	\$325.64
15	\$296.69	\$296.69	\$252.01	\$252.01	\$329.07	\$329.07	\$353.48	\$353.48	\$336.47	\$336.47	\$354.59	\$354.59
16	\$305.95	\$305.95	\$259.87	\$259.87	\$339.35	\$339.35	\$364.51	\$364.51	\$346.97	\$346.97	\$365.65	\$365.65
17	\$315.21	\$315.21	\$267.74	\$267.74	\$349.62	\$349.62	\$375.54	\$375.54	\$357.47	\$357.47	\$376.72	\$376.72
18	\$325.18	\$325.18	\$276.21	\$276.21	\$360.68	\$360.68	\$387.43	\$387.43	\$368.78	\$368.78	\$388.64	\$388.64
19	\$335.15	\$335.15	\$284.68	\$284.68	\$371.74	\$371.74	\$399.31	\$399.31	\$380.09	\$380.09	\$400.56	\$400.56
20	\$345.48	\$345.48	\$293.45	\$293.45	\$383.20	\$383.20	\$411.61	\$411.61	\$391.81	\$391.81	\$412.90	\$412.90
21	\$356.17	\$356.17	\$302.53	\$302.53	\$395.05	\$395.05	\$424.35	\$424.35	\$403.93	\$403.93	\$425.68	\$425.68
22	\$356.17	\$356.17	\$302.53	\$302.53	\$395.05	\$395.05	\$424.35	\$424.35	\$403.93	\$403.93	\$425.68	\$425.68
23	\$356.17	\$356.17	\$302.53	\$302.53	\$395.05	\$395.05	\$424.35	\$424.35	\$403.93	\$403.93	\$425.68	\$425.68
24	\$356.17	\$356.17	\$302.53	\$302.53	\$395.05	\$395.05	\$424.35	\$424.35	\$403.93	\$403.93	\$425.68	\$425.68
25	\$357.59	\$357.59	\$303.74	\$303.74	\$396.63	\$396.63	\$426.04	\$426.04	\$405.54	\$405.54	\$427.38	\$427.38
26	\$364.72	\$364.72	\$309.79	\$309.79	\$404.53	\$404.53	\$434.53	\$434.53	\$413.62	\$413.62	\$435.89	\$435.89
27	\$373.26	\$373.26	\$317.05	\$317.05	\$414.01	\$414.01	\$444.71	\$444.71	\$423.31	\$423.31	\$446.11	\$446.11
28	\$387.15	\$387.15	\$328.85	\$328.85	\$429.42	\$429.42	\$461.26	\$461.26	\$439.07	\$439.07	\$462.71	\$462.71
29	\$398.55	\$398.55	\$338.53	\$338.53	\$442.06	\$442.06	\$474.84	\$474.84	\$451.99	\$451.99	\$476.33	\$476.33
30	\$404.25	\$404.25	\$343.37	\$343.37	\$448.38	\$448.38	\$481.63	\$481.63	\$458.46	\$458.46	\$483.14	\$483.14
31	\$412.80	\$412.80	\$350.63	\$350.63	\$457.86	\$457.86	\$491.81	\$491.81	\$468.15	\$468.15	\$493.36	\$493.36
32	\$421.35	\$421.35	\$357.89	\$357.89	\$467.34	\$467.34	\$502.00	\$502.00	\$477.84	\$477.84	\$503.57	\$503.57
33	\$426.69	\$426.69	\$362.43	\$362.43	\$473.27	\$473.27	\$508.36	\$508.36	\$483.90	\$483.90	\$509.96	\$509.96
34	\$432.39	\$432.39	\$367.27	\$367.27	\$479.59	\$479.59	\$515.15	\$515.15	\$490.37	\$490.37	\$516.77	\$516.77
35	\$435.24	\$435.24	\$369.69	\$369.69	\$482.75	\$482.75	\$518.55	\$518.55	\$493.60	\$493.60	\$520.18	\$520.18
36	\$438.09	\$438.09	\$372.11	\$372.11	\$485.91	\$485.91	\$521.94	\$521.94	\$496.83	\$496.83	\$523.58	\$523.58
37	\$440.94	\$440.94	\$374.53	\$374.53	\$489.07	\$489.07	\$525.34	\$525.34	\$500.06	\$500.06	\$526.99	\$526.99
38	\$443.79	\$443.79	\$376.95	\$376.95	\$492.23	\$492.23	\$528.73	\$528.73	\$503.29	\$503.29	\$530.39	\$530.39
39	\$449.48	\$449.48	\$381.79	\$381.79	\$498.55	\$498.55	\$535.52	\$535.52	\$509.75	\$509.75	\$537.20	\$537.20
40	\$455.18	\$455.18	\$386.63	\$386.63	\$504.87	\$504.87	\$542.31	\$542.31	\$516.22	\$516.22	\$544.01	\$544.01
41	\$463.73	\$463.73	\$393.89	\$393.89	\$514.35	\$514.35	\$552.50	\$552.50	\$525.91	\$525.91	\$554.23	\$554.23
42	\$471.92	\$471.92	\$400.85	\$400.85	\$523.44	\$523.44	\$562.26	\$562.26	\$535.20	\$535.20	\$564.02	\$564.02
43	\$483.32	\$483.32	\$410.53	\$410.53	\$536.08	\$536.08	\$575.83	\$575.83	\$548.13	\$548.13	\$577.64	\$577.64
44	\$497.57	\$497.57	\$422.63	\$422.63	\$551.88	\$551.88	\$592.81	\$592.81	\$564.28	\$564.28	\$594.67	\$594.67
45	\$514.31	\$514.31	\$436.85	\$436.85	\$570.45	\$570.45	\$612.75	\$612.75	\$583.27	\$583.27	\$614.67	\$614.67
46	\$534.25	\$534.25	\$453.79	\$453.79	\$592.57	\$592.57	\$636.52	\$636.52	\$605.89	\$605.89	\$638.51	\$638.51
47	\$556.69	\$556.69	\$472.85	\$472.85	\$617.46	\$617.46	\$663.25	\$663.25	\$631.34	\$631.34	\$665.33	\$665.33
48	\$582.33	\$582.33	\$494.63	\$494.63	\$645.90	\$645.90	\$693.80	\$693.80	\$660.42	\$660.42	\$695.98	\$695.98
49	\$607.62	\$607.62	\$516.11	\$516.11	\$673.95	\$673.95	\$723.93	\$723.93	\$689.10	\$689.10	\$726.20	\$726.20
50	\$636.12	\$636.12	\$540.32	\$540.32	\$705.56	\$705.56	\$757.88	\$757.88	\$721.41	\$721.41	\$760.26	\$760.26
51	\$664.25	\$664.25	\$564.22	\$564.22	\$736.76	\$736.76	\$791.40	\$791.40	\$753.32	\$753.32	\$793.88	\$793.88
52	\$695.24	\$695.24	\$590.54	\$590.54	\$771.13	\$771.13	\$828.32	\$828.32	\$788.46	\$788.46	\$830.92	\$830.92
53	\$726.58	\$726.58	\$617.16	\$617.16	\$805.90	\$805.90	\$865.66	\$865.66	\$824.01	\$824.01	\$868.38	\$868.38
54	\$760.42	\$760.42	\$645.90	\$645.90	\$843.43	\$843.43	\$905.97	\$905.97	\$862.38	\$862.38	\$908.82	\$908.82
55	\$794.25	\$794.25	\$674.64	\$674.64	\$880.96	\$880.96	\$946.29	\$946.29	\$900.75	\$900.75	\$949.26	\$949.26
56	\$830.94	\$830.94	\$705.80	\$705.80	\$921.65	\$921.65	\$989.99	\$989.99	\$942.36	\$942.36	\$993.10	\$993.10
57	\$867.98	\$867.98	\$737.26	\$737.26	\$962.73	\$962.73	\$1,034.13	\$1,034.13	\$984.37	\$984.37	\$1,037.37	\$1,037.37
58	\$907.52	\$907.52	\$770.84	\$770.84	\$1,006.58	\$1,006.58	\$1,081.23	\$1,081.23	\$1,029.20	\$1,029.20	\$1,084.62	\$1,084.62
59	\$927.11	\$927.11	\$787.48	\$787.48	\$1,028.31	\$1,028.31	\$1,104.57	\$1,104.57	\$1,051.42	\$1,051.42	\$1,108.03	\$1,108.03
60	\$966.64	\$966.64	\$821.06	\$821.06	\$1,072.16	\$1,072.16	\$1,151.67	\$1,151.67	\$1,096.25	\$1,096.25	\$1,155.28	\$1,155.28
61	\$1,000.83	\$1,000.83	\$850.10	\$850.10	\$1,110.08	\$1,110.08	\$1,192.41	\$1,192.41	\$1,135.03	\$1,135.03	\$1,196.15	\$1,196.15
62	\$1,023.27	\$1,023.27	\$869.16	\$869.16	\$1,134.97	\$1,134.97	\$1,219.14	\$1,219.14	\$1,160.48	\$1,160.48	\$1,222.96	\$1,222.96
63	\$1,051.41	\$1,051.41	\$893.06	\$893.06	\$1,166.18	\$1,166.18	\$1,252.66	\$1,252.66	\$1,192.39	\$1,192.39	\$1,256.59	\$1,256.59
64+	\$1,068.50	\$1,068.50	\$907.58	\$907.58	\$1,185.14	\$1,185.14	\$1,273.03	\$1,273.03	\$1,211.78	\$1,211.78	\$1,277.03	\$1,277.03

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

HIOS Plan ID (On Exchange) =>	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	
HIOS Plan ID (Off Exchange) =>	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 9	
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Metal =>	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	
Deductible =>	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$295.59	\$295.59	\$311.51	\$311.51	\$377.45	\$377.45	\$320.60	\$320.60	\$271.02	\$271.02	\$291.12	\$291.12
15	\$321.86	\$321.86	\$339.20	\$339.20	\$411.00	\$411.00	\$349.10	\$349.10	\$295.11	\$295.11	\$316.99	\$316.99
16	\$331.91	\$331.91	\$349.78	\$349.78	\$423.82	\$423.82	\$360.00	\$360.00	\$304.32	\$304.32	\$326.89	\$326.89
17	\$341.96	\$341.96	\$360.37	\$360.37	\$436.65	\$436.65	\$370.89	\$370.89	\$313.53	\$313.53	\$336.78	\$336.78
18	\$352.78	\$352.78	\$371.77	\$371.77	\$450.47	\$450.47	\$382.63	\$382.63	\$323.45	\$323.45	\$347.44	\$347.44
19	\$363.60	\$363.60	\$383.17	\$383.17	\$464.28	\$464.28	\$394.36	\$394.36	\$333.37	\$333.37	\$358.09	\$358.09
20	\$374.80	\$374.80	\$394.98	\$394.98	\$478.59	\$478.59	\$406.51	\$406.51	\$343.64	\$343.64	\$369.13	\$369.13
21	\$386.40	\$386.40	\$407.20	\$407.20	\$493.40	\$493.40	\$419.09	\$419.09	\$354.28	\$354.28	\$380.55	\$380.55
22	\$386.40	\$386.40	\$407.20	\$407.20	\$493.40	\$493.40	\$419.09	\$419.09	\$354.28	\$354.28	\$380.55	\$380.55
23	\$386.40	\$386.40	\$407.20	\$407.20	\$493.40	\$493.40	\$419.09	\$419.09	\$354.28	\$354.28	\$380.55	\$380.55
24	\$386.40	\$386.40	\$407.20	\$407.20	\$493.40	\$493.40	\$419.09	\$419.09	\$354.28	\$354.28	\$380.55	\$380.55
25	\$387.94	\$387.94	\$408.83	\$408.83	\$495.37	\$495.37	\$420.76	\$420.76	\$355.69	\$355.69	\$382.07	\$382.07
26	\$395.67	\$395.67	\$416.97	\$416.97	\$505.23	\$505.23	\$429.15	\$429.15	\$362.78	\$362.78	\$389.68	\$389.68
27	\$404.94	\$404.94	\$426.74	\$426.74	\$517.08	\$517.08	\$439.20	\$439.20	\$371.28	\$371.28	\$398.81	\$398.81
28	\$420.01	\$420.01	\$442.62	\$442.62	\$536.32	\$536.32	\$455.55	\$455.55	\$385.09	\$385.09	\$413.65	\$413.65
29	\$432.37	\$432.37	\$455.65	\$455.65	\$552.11	\$552.11	\$468.96	\$468.96	\$396.43	\$396.43	\$425.83	\$425.83
30	\$438.56	\$438.56	\$462.17	\$462.17	\$560.00	\$560.00	\$475.66	\$475.66	\$402.10	\$402.10	\$431.92	\$431.92
31	\$447.83	\$447.83	\$471.94	\$471.94	\$571.84	\$571.84	\$485.72	\$485.72	\$410.60	\$410.60	\$441.05	\$441.05
32	\$457.10	\$457.10	\$481.72	\$481.72	\$583.68	\$583.68	\$495.78	\$495.78	\$419.10	\$419.10	\$450.18	\$450.18
33	\$462.90	\$462.90	\$487.82	\$487.82	\$591.09	\$591.09	\$502.07	\$502.07	\$424.42	\$424.42	\$455.89	\$455.89
34	\$469.08	\$469.08	\$494.34	\$494.34	\$598.98	\$598.98	\$508.77	\$508.77	\$430.09	\$430.09	\$461.98	\$461.98
35	\$472.17	\$472.17	\$497.60	\$497.60	\$602.93	\$602.93	\$512.12	\$512.12	\$432.92	\$432.92	\$465.03	\$465.03
36	\$475.26	\$475.26	\$500.85	\$500.85	\$606.87	\$606.87	\$515.48	\$515.48	\$435.76	\$435.76	\$468.07	\$468.07
37	\$478.35	\$478.35	\$504.11	\$504.11	\$610.82	\$610.82	\$518.83	\$518.83	\$438.59	\$438.59	\$471.11	\$471.11
38	\$481.44	\$481.44	\$507.37	\$507.37	\$614.77	\$614.77	\$522.18	\$522.18	\$441.42	\$441.42	\$474.16	\$474.16
39	\$487.63	\$487.63	\$513.88	\$513.88	\$622.66	\$622.66	\$528.89	\$528.89	\$447.09	\$447.09	\$480.25	\$480.25
40	\$493.81	\$493.81	\$520.40	\$520.40	\$630.56	\$630.56	\$535.59	\$535.59	\$452.76	\$452.76	\$486.34	\$486.34
41	\$503.08	\$503.08	\$530.17	\$530.17	\$642.40	\$642.40	\$545.65	\$545.65	\$461.26	\$461.26	\$495.47	\$495.47
42	\$511.97	\$511.97	\$539.54	\$539.54	\$653.75	\$653.75	\$555.29	\$555.29	\$469.41	\$469.41	\$504.22	\$504.22
43	\$524.33	\$524.33	\$552.57	\$552.57	\$669.53	\$669.53	\$568.70	\$568.70	\$480.75	\$480.75	\$516.40	\$516.40
44	\$539.79	\$539.79	\$568.86	\$568.86	\$689.27	\$689.27	\$585.46	\$585.46	\$494.92	\$494.92	\$531.62	\$531.62
45	\$557.95	\$557.95	\$587.99	\$587.99	\$712.46	\$712.46	\$605.16	\$605.16	\$511.57	\$511.57	\$549.51	\$549.51
46	\$579.59	\$579.59	\$610.80	\$610.80	\$740.09	\$740.09	\$628.63	\$628.63	\$531.41	\$531.41	\$570.82	\$570.82
47	\$603.93	\$603.93	\$636.45	\$636.45	\$771.17	\$771.17	\$655.03	\$655.03	\$553.73	\$553.73	\$594.79	\$594.79
48	\$631.75	\$631.75	\$665.77	\$665.77	\$806.70	\$806.70	\$685.21	\$685.21	\$579.24	\$579.24	\$622.19	\$622.19
49	\$659.19	\$659.19	\$694.68	\$694.68	\$841.73	\$841.73	\$714.96	\$714.96	\$604.39	\$604.39	\$649.21	\$649.21
50	\$690.10	\$690.10	\$727.26	\$727.26	\$881.20	\$881.20	\$748.49	\$748.49	\$632.73	\$632.73	\$679.65	\$679.65
51	\$720.62	\$720.62	\$759.42	\$759.42	\$920.18	\$920.18	\$781.60	\$781.60	\$660.72	\$660.72	\$709.72	\$709.72
52	\$754.24	\$754.24	\$794.85	\$794.85	\$963.10	\$963.10	\$818.06	\$818.06	\$691.54	\$691.54	\$742.82	\$742.82
53	\$788.24	\$788.24	\$830.68	\$830.68	\$1,006.52	\$1,006.52	\$854.94	\$854.94	\$722.72	\$722.72	\$776.31	\$776.31
54	\$824.95	\$824.95	\$869.37	\$869.37	\$1,053.39	\$1,053.39	\$894.75	\$894.75	\$756.37	\$756.37	\$812.46	\$812.46
55	\$861.65	\$861.65	\$908.05	\$908.05	\$1,100.27	\$1,100.27	\$934.56	\$934.56	\$790.03	\$790.03	\$848.61	\$848.61
56	\$901.45	\$901.45	\$949.99	\$949.99	\$1,151.09	\$1,151.09	\$977.73	\$977.73	\$826.52	\$826.52	\$887.81	\$887.81
57	\$941.64	\$941.64	\$992.34	\$992.34	\$1,202.40	\$1,202.40	\$1,021.32	\$1,021.32	\$863.36	\$863.36	\$927.39	\$927.39
58	\$984.53	\$984.53	\$1,037.54	\$1,037.54	\$1,257.17	\$1,257.17	\$1,067.83	\$1,067.83	\$902.69	\$902.69	\$969.63	\$969.63
59	\$1,005.78	\$1,005.78	\$1,059.94	\$1,059.94	\$1,284.30	\$1,284.30	\$1,090.88	\$1,090.88	\$922.17	\$922.17	\$990.56	\$990.56
60	\$1,048.67	\$1,048.67	\$1,105.14	\$1,105.14	\$1,339.07	\$1,339.07	\$1,137.40	\$1,137.40	\$961.50	\$961.50	\$1,032.80	\$1,032.80
61	\$1,085.76	\$1,085.76	\$1,144.23	\$1,144.23	\$1,386.44	\$1,386.44	\$1,177.63	\$1,177.63	\$995.51	\$995.51	\$1,069.33	\$1,069.33
62	\$1,110.11	\$1,110.11	\$1,169.88	\$1,169.88	\$1,417.52	\$1,417.52	\$1,204.04	\$1,204.04	\$1,017.82	\$1,017.82	\$1,093.30	\$1,093.30
63	\$1,140.63	\$1,140.63	\$1,202.05	\$1,202.05	\$1,456.50	\$1,456.50	\$1,237.15	\$1,237.15	\$1,045.81	\$1,045.81	\$1,123.37	\$1,123.37
64+	\$1,159.18	\$1,159.18	\$1,221.59	\$1,221.59	\$1,480.18	\$1,480.18	\$1,257.26	\$1,257.26	\$1,062.82	\$1,062.82	\$1,141.63	\$1,141.63

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

HIOS Plan ID (On Exchange)=>	22444PA0060118	22444PA0060118	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060120	22444PA0060120
HIOS Plan ID (Off Exchange)=>	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400
Plan Marketing Name =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19
Form # =>	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 2	Rating Area 3
Rating Area =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Network =>	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Platinum	Platinum
Deductible =>	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$20/\$40	\$20/\$40	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$15/\$30	\$15/\$30
OOP Maximum =>	\$7,350	\$7,350	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$2,000	\$2,000
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$333.50	\$333.50	\$283.27	\$283.27	\$222.97	\$222.97	\$239.50	\$239.50	\$227.98	\$227.98	\$240.25	\$240.25
15	\$363.14	\$363.14	\$308.45	\$308.45	\$242.79	\$242.79	\$260.79	\$260.79	\$248.24	\$248.24	\$261.61	\$261.61
16	\$374.48	\$374.48	\$318.08	\$318.08	\$250.36	\$250.36	\$268.93	\$268.93	\$255.99	\$255.99	\$269.77	\$269.77
17	\$385.81	\$385.81	\$327.71	\$327.71	\$257.94	\$257.94	\$277.07	\$277.07	\$263.74	\$263.74	\$277.94	\$277.94
18	\$398.02	\$398.02	\$338.08	\$338.08	\$266.10	\$266.10	\$285.84	\$285.84	\$272.08	\$272.08	\$286.73	\$286.73
19	\$410.23	\$410.23	\$348.44	\$348.44	\$274.26	\$274.26	\$294.60	\$294.60	\$280.43	\$280.43	\$295.53	\$295.53
20	\$422.87	\$422.87	\$359.18	\$359.18	\$282.72	\$282.72	\$303.68	\$303.68	\$289.07	\$289.07	\$304.63	\$304.63
21	\$435.95	\$435.95	\$370.30	\$370.30	\$291.46	\$291.46	\$313.08	\$313.08	\$298.01	\$298.01	\$314.06	\$314.06
22	\$435.95	\$435.95	\$370.30	\$370.30	\$291.46	\$291.46	\$313.08	\$313.08	\$298.01	\$298.01	\$314.06	\$314.06
23	\$435.95	\$435.95	\$370.30	\$370.30	\$291.46	\$291.46	\$313.08	\$313.08	\$298.01	\$298.01	\$314.06	\$314.06
24	\$435.95	\$435.95	\$370.30	\$370.30	\$291.46	\$291.46	\$313.08	\$313.08	\$298.01	\$298.01	\$314.06	\$314.06
25	\$437.69	\$437.69	\$371.77	\$371.77	\$292.62	\$292.62	\$314.33	\$314.33	\$299.20	\$299.20	\$315.31	\$315.31
26	\$446.41	\$446.41	\$379.18	\$379.18	\$298.45	\$298.45	\$320.59	\$320.59	\$305.16	\$305.16	\$321.59	\$321.59
27	\$456.87	\$456.87	\$388.07	\$388.07	\$305.45	\$305.45	\$328.10	\$328.10	\$312.31	\$312.31	\$329.13	\$329.13
28	\$473.87	\$473.87	\$402.51	\$402.51	\$316.82	\$316.82	\$340.31	\$340.31	\$323.94	\$323.94	\$341.38	\$341.38
29	\$487.82	\$487.82	\$414.36	\$414.36	\$326.14	\$326.14	\$350.33	\$350.33	\$333.47	\$333.47	\$351.43	\$351.43
30	\$494.80	\$494.80	\$420.28	\$420.28	\$330.81	\$330.81	\$355.34	\$355.34	\$338.24	\$338.24	\$356.45	\$356.45
31	\$505.26	\$505.26	\$429.17	\$429.17	\$337.80	\$337.80	\$362.85	\$362.85	\$345.39	\$345.39	\$363.99	\$363.99
32	\$515.72	\$515.72	\$438.06	\$438.06	\$344.80	\$344.80	\$370.37	\$370.37	\$352.54	\$352.54	\$371.53	\$371.53
33	\$522.26	\$522.26	\$443.61	\$443.61	\$349.17	\$349.17	\$375.06	\$375.06	\$357.01	\$357.01	\$376.24	\$376.24
34	\$529.24	\$529.24	\$449.53	\$449.53	\$353.83	\$353.83	\$380.07	\$380.07	\$361.78	\$361.78	\$381.26	\$381.26
35	\$532.73	\$532.73	\$452.50	\$452.50	\$356.16	\$356.16	\$382.57	\$382.57	\$364.17	\$364.17	\$383.78	\$383.78
36	\$536.21	\$536.21	\$455.46	\$455.46	\$358.49	\$358.49	\$385.08	\$385.08	\$366.55	\$366.55	\$386.29	\$386.29
37	\$539.70	\$539.70	\$458.42	\$458.42	\$360.83	\$360.83	\$387.58	\$387.58	\$368.93	\$368.93	\$388.80	\$388.80
38	\$543.19	\$543.19	\$461.38	\$461.38	\$363.16	\$363.16	\$390.09	\$390.09	\$371.32	\$371.32	\$391.31	\$391.31
39	\$550.16	\$550.16	\$467.31	\$467.31	\$367.82	\$367.82	\$395.10	\$395.10	\$376.09	\$376.09	\$396.34	\$396.34
40	\$557.14	\$557.14	\$473.23	\$473.23	\$372.48	\$372.48	\$400.11	\$400.11	\$380.86	\$380.86	\$401.36	\$401.36
41	\$567.60	\$567.60	\$482.12	\$482.12	\$379.48	\$379.48	\$407.62	\$407.62	\$388.01	\$388.01	\$408.90	\$408.90
42	\$577.63	\$577.63	\$490.64	\$490.64	\$386.18	\$386.18	\$414.82	\$414.82	\$394.86	\$394.86	\$416.12	\$416.12
43	\$591.58	\$591.58	\$502.49	\$502.49	\$395.51	\$395.51	\$424.84	\$424.84	\$404.40	\$404.40	\$426.17	\$426.17
44	\$609.02	\$609.02	\$517.30	\$517.30	\$407.17	\$407.17	\$437.36	\$437.36	\$416.32	\$416.32	\$438.74	\$438.74
45	\$629.51	\$629.51	\$534.70	\$534.70	\$420.87	\$420.87	\$452.08	\$452.08	\$430.32	\$430.32	\$453.50	\$453.50
46	\$653.92	\$653.92	\$555.44	\$555.44	\$437.19	\$437.19	\$469.61	\$469.61	\$447.01	\$447.01	\$471.08	\$471.08
47	\$681.38	\$681.38	\$578.77	\$578.77	\$455.55	\$455.55	\$489.33	\$489.33	\$465.79	\$465.79	\$490.87	\$490.87
48	\$712.77	\$712.77	\$605.43	\$605.43	\$476.54	\$476.54	\$511.87	\$511.87	\$487.24	\$487.24	\$513.48	\$513.48
49	\$743.72	\$743.72	\$631.72	\$631.72	\$497.23	\$497.23	\$534.10	\$534.10	\$508.40	\$508.40	\$535.78	\$535.78
50	\$778.60	\$778.60	\$661.34	\$661.34	\$520.55	\$520.55	\$559.15	\$559.15	\$532.24	\$532.24	\$560.90	\$560.90
51	\$813.04	\$813.04	\$690.59	\$690.59	\$543.57	\$543.57	\$583.88	\$583.88	\$555.79	\$555.79	\$585.71	\$585.71
52	\$850.97	\$850.97	\$722.81	\$722.81	\$568.93	\$568.93	\$611.12	\$611.12	\$581.71	\$581.71	\$613.04	\$613.04
53	\$889.33	\$889.33	\$755.40	\$755.40	\$594.58	\$594.58	\$638.67	\$638.67	\$607.94	\$607.94	\$640.67	\$640.67
54	\$930.75	\$930.75	\$790.57	\$790.57	\$622.26	\$622.26	\$668.41	\$668.41	\$636.25	\$636.25	\$670.51	\$670.51
55	\$972.16	\$972.16	\$825.75	\$825.75	\$649.95	\$649.95	\$698.15	\$698.15	\$664.56	\$664.56	\$700.34	\$700.34
56	\$1,017.06	\$1,017.06	\$863.89	\$863.89	\$679.97	\$679.97	\$730.40	\$730.40	\$695.25	\$695.25	\$732.69	\$732.69
57	\$1,062.40	\$1,062.40	\$902.40	\$902.40	\$710.29	\$710.29	\$762.96	\$762.96	\$726.25	\$726.25	\$765.35	\$765.35
58	\$1,110.79	\$1,110.79	\$943.50	\$943.50	\$742.64	\$742.64	\$797.71	\$797.71	\$759.33	\$759.33	\$800.21	\$800.21
59	\$1,134.77	\$1,134.77	\$963.87	\$963.87	\$758.67	\$758.67	\$814.93	\$814.93	\$775.72	\$775.72	\$817.49	\$817.49
60	\$1,183.16	\$1,183.16	\$1,004.97	\$1,004.97	\$791.02	\$791.02	\$849.68	\$849.68	\$808.80	\$808.80	\$852.35	\$852.35
61	\$1,225.01	\$1,225.01	\$1,040.52	\$1,040.52	\$819.00	\$819.00	\$879.73	\$879.73	\$837.40	\$837.40	\$882.50	\$882.50
62	\$1,252.47	\$1,252.47	\$1,063.85	\$1,063.85	\$837.36	\$837.36	\$899.46	\$899.46	\$856.18	\$856.18	\$902.28	\$902.28
63	\$1,286.91	\$1,286.91	\$1,093.10	\$1,093.10	\$860.39	\$860.39	\$924.19	\$924.19	\$879.72	\$879.72	\$927.09	\$927.09
64+	\$1,307.84	\$1,307.84	\$1,110.88	\$1,110.88	\$874.38	\$874.38	\$939.22	\$939.22	\$894.03	\$894.03	\$942.17	\$942.17

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

HIOS Plan ID (On Exchange) =>	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066
HIOS Plan ID (Off Exchange) =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500
Plan Marketing Name =>	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19
Rating Area =>	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Platinum	Platinum	Platinum	Platinum	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
OOP Maximum =>	\$2,000	\$2,000	\$2,000	\$2,000	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$299.94	\$299.94	\$316.09	\$316.09	\$383.00	\$383.00	\$325.32	\$325.32	\$181.92	\$181.92
15	\$326.60	\$326.60	\$344.19	\$344.19	\$417.05	\$417.05	\$354.24	\$354.24	\$198.09	\$198.09
16	\$336.80	\$336.80	\$354.93	\$354.93	\$430.06	\$430.06	\$365.29	\$365.29	\$204.27	\$204.27
17	\$346.99	\$346.99	\$365.67	\$365.67	\$443.08	\$443.08	\$376.35	\$376.35	\$210.46	\$210.46
18	\$357.97	\$357.97	\$377.24	\$377.24	\$457.10	\$457.10	\$388.26	\$388.26	\$217.12	\$217.12
19	\$368.95	\$368.95	\$388.81	\$388.81	\$471.12	\$471.12	\$400.16	\$400.16	\$223.77	\$223.77
20	\$380.32	\$380.32	\$400.80	\$400.80	\$485.64	\$485.64	\$412.50	\$412.50	\$230.67	\$230.67
21	\$392.08	\$392.08	\$413.20	\$413.20	\$500.66	\$500.66	\$425.26	\$425.26	\$237.81	\$237.81
22	\$392.08	\$392.08	\$413.20	\$413.20	\$500.66	\$500.66	\$425.26	\$425.26	\$237.81	\$237.81
23	\$392.08	\$392.08	\$413.20	\$413.20	\$500.66	\$500.66	\$425.26	\$425.26	\$237.81	\$237.81
24	\$392.08	\$392.08	\$413.20	\$413.20	\$500.66	\$500.66	\$425.26	\$425.26	\$237.81	\$237.81
25	\$393.65	\$393.65	\$414.84	\$414.84	\$502.66	\$502.66	\$426.96	\$426.96	\$237.81	\$237.81
26	\$401.49	\$401.49	\$423.11	\$423.11	\$512.67	\$512.67	\$435.46	\$435.46	\$243.51	\$243.51
27	\$410.90	\$410.90	\$433.02	\$433.02	\$524.69	\$524.69	\$445.67	\$445.67	\$249.22	\$249.22
28	\$426.19	\$426.19	\$449.14	\$449.14	\$544.21	\$544.21	\$462.25	\$462.25	\$258.49	\$258.49
29	\$438.74	\$438.74	\$462.36	\$462.36	\$560.23	\$560.23	\$475.86	\$475.86	\$266.10	\$266.10
30	\$445.01	\$445.01	\$468.97	\$468.97	\$568.24	\$568.24	\$482.66	\$482.66	\$269.91	\$269.91
31	\$454.42	\$454.42	\$478.89	\$478.89	\$580.26	\$580.26	\$492.87	\$492.87	\$275.62	\$275.62
32	\$463.83	\$463.83	\$488.80	\$488.80	\$592.27	\$592.27	\$503.08	\$503.08	\$281.32	\$281.32
33	\$469.71	\$469.71	\$495.00	\$495.00	\$599.78	\$599.78	\$509.46	\$509.46	\$284.89	\$284.89
34	\$475.98	\$475.98	\$501.61	\$501.61	\$607.79	\$607.79	\$516.26	\$516.26	\$288.70	\$288.70
35	\$479.12	\$479.12	\$504.92	\$504.92	\$611.80	\$611.80	\$519.66	\$519.66	\$290.60	\$290.60
36	\$482.26	\$482.26	\$508.22	\$508.22	\$615.81	\$615.81	\$523.06	\$523.06	\$292.50	\$292.50
37	\$485.39	\$485.39	\$511.53	\$511.53	\$619.81	\$619.81	\$526.47	\$526.47	\$294.40	\$294.40
38	\$488.53	\$488.53	\$514.84	\$514.84	\$623.82	\$623.82	\$529.87	\$529.87	\$296.31	\$296.31
39	\$494.80	\$494.80	\$521.45	\$521.45	\$631.83	\$631.83	\$536.67	\$536.67	\$300.11	\$300.11
40	\$501.08	\$501.08	\$528.06	\$528.06	\$639.84	\$639.84	\$543.48	\$543.48	\$303.92	\$303.92
41	\$510.49	\$510.49	\$537.97	\$537.97	\$651.85	\$651.85	\$553.68	\$553.68	\$309.62	\$309.62
42	\$519.50	\$519.50	\$547.48	\$547.48	\$663.37	\$663.37	\$563.46	\$563.46	\$315.09	\$315.09
43	\$532.05	\$532.05	\$560.70	\$560.70	\$679.39	\$679.39	\$577.07	\$577.07	\$322.70	\$322.70
44	\$547.73	\$547.73	\$577.23	\$577.23	\$699.41	\$699.41	\$594.08	\$594.08	\$332.21	\$332.21
45	\$566.16	\$566.16	\$596.65	\$596.65	\$722.95	\$722.95	\$614.07	\$614.07	\$343.39	\$343.39
46	\$588.12	\$588.12	\$619.79	\$619.79	\$750.98	\$750.98	\$637.88	\$637.88	\$356.71	\$356.71
47	\$612.82	\$612.82	\$645.82	\$645.82	\$782.52	\$782.52	\$664.67	\$664.67	\$371.69	\$371.69
48	\$641.05	\$641.05	\$675.57	\$675.57	\$818.57	\$818.57	\$695.29	\$695.29	\$388.81	\$388.81
49	\$668.89	\$668.89	\$704.90	\$704.90	\$854.12	\$854.12	\$725.48	\$725.48	\$405.70	\$405.70
50	\$700.25	\$700.25	\$737.96	\$737.96	\$894.17	\$894.17	\$759.51	\$759.51	\$424.72	\$424.72
51	\$731.23	\$731.23	\$770.60	\$770.60	\$933.72	\$933.72	\$793.10	\$793.10	\$443.51	\$443.51
52	\$765.34	\$765.34	\$806.55	\$806.55	\$977.28	\$977.28	\$830.10	\$830.10	\$464.20	\$464.20
53	\$799.84	\$799.84	\$842.91	\$842.91	\$1,021.34	\$1,021.34	\$867.52	\$867.52	\$485.12	\$485.12
54	\$837.09	\$837.09	\$882.16	\$882.16	\$1,068.90	\$1,068.90	\$907.92	\$907.92	\$507.71	\$507.71
55	\$874.34	\$874.34	\$921.42	\$921.42	\$1,116.46	\$1,116.46	\$948.32	\$948.32	\$530.31	\$530.31
56	\$914.72	\$914.72	\$963.97	\$963.97	\$1,168.03	\$1,168.03	\$992.12	\$992.12	\$554.80	\$554.80
57	\$955.50	\$955.50	\$1,006.95	\$1,006.95	\$1,220.10	\$1,220.10	\$1,036.35	\$1,036.35	\$579.53	\$579.53
58	\$999.02	\$999.02	\$1,052.81	\$1,052.81	\$1,275.67	\$1,275.67	\$1,083.55	\$1,083.55	\$605.93	\$605.93
59	\$1,020.58	\$1,020.58	\$1,075.54	\$1,075.54	\$1,303.20	\$1,303.20	\$1,106.94	\$1,106.94	\$619.01	\$619.01
60	\$1,064.10	\$1,064.10	\$1,121.40	\$1,121.40	\$1,358.78	\$1,358.78	\$1,154.14	\$1,154.14	\$645.40	\$645.40
61	\$1,101.74	\$1,101.74	\$1,161.07	\$1,161.07	\$1,406.84	\$1,406.84	\$1,194.97	\$1,194.97	\$668.23	\$668.23
62	\$1,126.44	\$1,126.44	\$1,187.10	\$1,187.10	\$1,438.38	\$1,438.38	\$1,221.76	\$1,221.76	\$683.21	\$683.21
63	\$1,157.42	\$1,157.42	\$1,219.74	\$1,219.74	\$1,477.93	\$1,477.93	\$1,255.35	\$1,255.35	\$702.00	\$702.00
64+	\$1,176.24	\$1,176.24	\$1,239.57	\$1,239.57	\$1,501.96	\$1,501.96	\$1,275.76	\$1,275.76	\$713.42	\$713.42

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

HIOS Plan ID (On Exchange) =>	22444PA0060063	22444PA0060063	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060115	22444PA0060115	
HIOS Plan ID (Off Exchange) =>	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	
Plan Marketing Name =>												
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 3	
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Metal =>	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	
Deductible =>	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$30/\$60	\$30/\$60	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$20/\$40	\$20/\$40	
OOP Maximum =>	\$7,350	\$7,350	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$7,350	\$7,350	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$277.98	\$277.98	\$236.12	\$236.12	\$308.33	\$308.33	\$331.19	\$331.19	\$315.26	\$315.26	\$332.23	\$332.23
15	\$302.69	\$302.69	\$257.11	\$257.11	\$335.74	\$335.74	\$360.63	\$360.63	\$343.28	\$343.28	\$361.76	\$361.76
16	\$312.14	\$312.14	\$265.13	\$265.13	\$346.21	\$346.21	\$371.89	\$371.89	\$353.99	\$353.99	\$373.06	\$373.06
17	\$321.59	\$321.59	\$273.16	\$273.16	\$356.69	\$356.69	\$383.15	\$383.15	\$364.71	\$364.71	\$384.35	\$384.35
18	\$331.76	\$331.76	\$281.80	\$281.80	\$367.98	\$367.98	\$395.27	\$395.27	\$376.25	\$376.25	\$396.51	\$396.51
19	\$341.94	\$341.94	\$290.44	\$290.44	\$379.26	\$379.26	\$407.39	\$407.39	\$387.79	\$387.79	\$408.67	\$408.67
20	\$352.47	\$352.47	\$299.39	\$299.39	\$390.95	\$390.95	\$419.94	\$419.94	\$399.74	\$399.74	\$421.26	\$421.26
21	\$363.38	\$363.38	\$308.66	\$308.66	\$403.05	\$403.05	\$432.94	\$432.94	\$412.11	\$412.11	\$434.30	\$434.30
22	\$363.38	\$363.38	\$308.66	\$308.66	\$403.05	\$403.05	\$432.94	\$432.94	\$412.11	\$412.11	\$434.30	\$434.30
23	\$363.38	\$363.38	\$308.66	\$308.66	\$403.05	\$403.05	\$432.94	\$432.94	\$412.11	\$412.11	\$434.30	\$434.30
24	\$363.38	\$363.38	\$308.66	\$308.66	\$403.05	\$403.05	\$432.94	\$432.94	\$412.11	\$412.11	\$434.30	\$434.30
25	\$364.83	\$364.83	\$309.89	\$309.89	\$404.66	\$404.66	\$434.66	\$434.66	\$413.75	\$413.75	\$436.03	\$436.03
26	\$372.10	\$372.10	\$316.06	\$316.06	\$412.72	\$412.72	\$443.32	\$443.32	\$421.99	\$421.99	\$444.71	\$444.71
27	\$380.82	\$380.82	\$323.47	\$323.47	\$422.39	\$422.39	\$453.71	\$453.71	\$431.88	\$431.88	\$455.14	\$455.14
28	\$394.99	\$394.99	\$335.50	\$335.50	\$438.11	\$438.11	\$470.60	\$470.60	\$447.95	\$447.95	\$472.07	\$472.07
29	\$406.62	\$406.62	\$345.38	\$345.38	\$451.01	\$451.01	\$484.45	\$484.45	\$461.14	\$461.14	\$485.97	\$485.97
30	\$412.43	\$412.43	\$350.32	\$350.32	\$457.45	\$457.45	\$491.38	\$491.38	\$467.73	\$467.73	\$492.92	\$492.92
31	\$421.15	\$421.15	\$357.73	\$357.73	\$467.13	\$467.13	\$501.77	\$501.77	\$477.62	\$477.62	\$503.34	\$503.34
32	\$429.87	\$429.87	\$365.13	\$365.13	\$476.80	\$476.80	\$512.16	\$512.16	\$487.52	\$487.52	\$513.77	\$513.77
33	\$435.32	\$435.32	\$369.76	\$369.76	\$482.85	\$482.85	\$518.65	\$518.65	\$493.70	\$493.70	\$520.28	\$520.28
34	\$441.14	\$441.14	\$374.70	\$374.70	\$489.29	\$489.29	\$525.58	\$525.58	\$500.29	\$500.29	\$527.23	\$527.23
35	\$444.05	\$444.05	\$377.17	\$377.17	\$492.52	\$492.52	\$529.04	\$529.04	\$503.59	\$503.59	\$530.70	\$530.70
36	\$446.95	\$446.95	\$379.64	\$379.64	\$495.74	\$495.74	\$532.51	\$532.51	\$506.88	\$506.88	\$534.18	\$534.18
37	\$449.86	\$449.86	\$382.11	\$382.11	\$498.97	\$498.97	\$535.97	\$535.97	\$510.18	\$510.18	\$537.65	\$537.65
38	\$452.77	\$452.77	\$384.58	\$384.58	\$502.19	\$502.19	\$539.43	\$539.43	\$513.48	\$513.48	\$541.13	\$541.13
39	\$458.58	\$458.58	\$389.52	\$389.52	\$508.64	\$508.64	\$546.36	\$546.36	\$520.07	\$520.07	\$548.08	\$548.08
40	\$464.39	\$464.39	\$394.46	\$394.46	\$515.09	\$515.09	\$553.29	\$553.29	\$526.66	\$526.66	\$555.02	\$555.02
41	\$473.12	\$473.12	\$401.86	\$401.86	\$524.76	\$524.76	\$563.68	\$563.68	\$536.56	\$536.56	\$565.45	\$565.45
42	\$481.47	\$481.47	\$408.96	\$408.96	\$534.03	\$534.03	\$573.64	\$573.64	\$546.03	\$546.03	\$575.44	\$575.44
43	\$493.10	\$493.10	\$418.84	\$418.84	\$546.93	\$546.93	\$587.49	\$587.49	\$559.22	\$559.22	\$589.33	\$589.33
44	\$507.64	\$507.64	\$431.19	\$431.19	\$563.05	\$563.05	\$604.81	\$604.81	\$575.70	\$575.70	\$606.70	\$606.70
45	\$524.71	\$524.71	\$445.69	\$445.69	\$581.99	\$581.99	\$625.15	\$625.15	\$595.07	\$595.07	\$627.12	\$627.12
46	\$545.06	\$545.06	\$462.98	\$462.98	\$604.57	\$604.57	\$649.40	\$649.40	\$618.15	\$618.15	\$651.44	\$651.44
47	\$567.96	\$567.96	\$482.42	\$482.42	\$629.96	\$629.96	\$676.67	\$676.67	\$644.11	\$644.11	\$678.80	\$678.80
48	\$594.12	\$594.12	\$504.64	\$504.64	\$658.98	\$658.98	\$707.84	\$707.84	\$673.78	\$673.78	\$710.07	\$710.07
49	\$619.92	\$619.92	\$526.56	\$526.56	\$687.59	\$687.59	\$738.58	\$738.58	\$703.04	\$703.04	\$740.90	\$740.90
50	\$648.99	\$648.99	\$551.25	\$551.25	\$719.84	\$719.84	\$773.22	\$773.22	\$736.01	\$736.01	\$775.64	\$775.64
51	\$677.70	\$677.70	\$575.63	\$575.63	\$751.68	\$751.68	\$807.42	\$807.42	\$768.57	\$768.57	\$809.95	\$809.95
52	\$709.31	\$709.31	\$602.49	\$602.49	\$786.74	\$786.74	\$845.08	\$845.08	\$804.42	\$804.42	\$847.74	\$847.74
53	\$741.29	\$741.29	\$629.65	\$629.65	\$822.21	\$822.21	\$883.18	\$883.18	\$840.69	\$840.69	\$885.95	\$885.95
54	\$775.81	\$775.81	\$658.97	\$658.97	\$860.50	\$860.50	\$924.31	\$924.31	\$879.84	\$879.84	\$927.21	\$927.21
55	\$810.33	\$810.33	\$688.29	\$688.29	\$898.79	\$898.79	\$965.44	\$965.44	\$918.98	\$918.98	\$968.47	\$968.47
56	\$847.76	\$847.76	\$720.08	\$720.08	\$940.30	\$940.30	\$1,010.03	\$1,010.03	\$961.43	\$961.43	\$1,013.20	\$1,013.20
57	\$885.55	\$885.55	\$752.18	\$752.18	\$982.22	\$982.22	\$1,055.06	\$1,055.06	\$1,004.29	\$1,004.29	\$1,058.37	\$1,058.37
58	\$925.88	\$925.88	\$786.44	\$786.44	\$1,026.96	\$1,026.96	\$1,103.11	\$1,103.11	\$1,050.03	\$1,050.03	\$1,106.57	\$1,106.57
59	\$945.87	\$945.87	\$803.42	\$803.42	\$1,049.12	\$1,049.12	\$1,126.92	\$1,126.92	\$1,072.70	\$1,072.70	\$1,130.46	\$1,130.46
60	\$986.20	\$986.20	\$837.68	\$837.68	\$1,093.86	\$1,093.86	\$1,174.98	\$1,174.98	\$1,118.44	\$1,118.44	\$1,178.67	\$1,178.67
61	\$1,021.09	\$1,021.09	\$867.31	\$867.31	\$1,132.55	\$1,132.55	\$1,216.54	\$1,216.54	\$1,158.00	\$1,158.00	\$1,220.36	\$1,220.36
62	\$1,043.98	\$1,043.98	\$886.75	\$886.75	\$1,157.94	\$1,157.94	\$1,243.81	\$1,243.81	\$1,183.97	\$1,183.97	\$1,247.72	\$1,247.72
63	\$1,072.69	\$1,072.69	\$911.14	\$911.14	\$1,189.78	\$1,189.78	\$1,278.02	\$1,278.02	\$1,216.52	\$1,216.52	\$1,282.03	\$1,282.03
64+	\$1,090.13	\$1,090.13	\$925.95	\$925.95	\$1,209.13	\$1,209.13	\$1,298.80	\$1,298.80	\$1,236.30	\$1,236.30	\$1,302.87	\$1,302.87

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

HIOS Plan ID (On Exchange)=>	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116
HIOS Plan ID (Off Exchange)=>	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19
Rating Area =>	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold
Deductible =>	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$301.57	\$301.57	\$317.81	\$317.81	\$385.08	\$385.08	\$327.09	\$327.09	\$276.50	\$276.50
15	\$328.38	\$328.38	\$346.06	\$346.06	\$419.31	\$419.31	\$356.16	\$356.16	\$301.08	\$301.08
16	\$338.63	\$338.63	\$356.86	\$356.86	\$432.40	\$432.40	\$367.28	\$367.28	\$310.48	\$310.48
17	\$348.88	\$348.88	\$367.66	\$367.66	\$445.49	\$445.49	\$378.40	\$378.40	\$319.88	\$319.88
18	\$359.92	\$359.92	\$379.30	\$379.30	\$459.58	\$459.58	\$390.37	\$390.37	\$330.00	\$330.00
19	\$370.95	\$370.95	\$390.93	\$390.93	\$473.68	\$473.68	\$402.34	\$402.34	\$340.12	\$340.12
20	\$382.39	\$382.39	\$402.98	\$402.98	\$488.28	\$488.28	\$414.74	\$414.74	\$350.60	\$350.60
21	\$394.22	\$394.22	\$415.44	\$415.44	\$503.38	\$503.38	\$427.57	\$427.57	\$361.45	\$361.45
22	\$394.22	\$394.22	\$415.44	\$415.44	\$503.38	\$503.38	\$427.57	\$427.57	\$361.45	\$361.45
23	\$394.22	\$394.22	\$415.44	\$415.44	\$503.38	\$503.38	\$427.57	\$427.57	\$361.45	\$361.45
24	\$394.22	\$394.22	\$415.44	\$415.44	\$503.38	\$503.38	\$427.57	\$427.57	\$361.45	\$361.45
25	\$395.79	\$395.79	\$417.10	\$417.10	\$505.39	\$505.39	\$429.28	\$429.28	\$362.89	\$362.89
26	\$403.67	\$403.67	\$425.41	\$425.41	\$515.46	\$515.46	\$437.83	\$437.83	\$370.12	\$370.12
27	\$413.13	\$413.13	\$435.38	\$435.38	\$527.54	\$527.54	\$448.09	\$448.09	\$378.79	\$378.79
28	\$428.51	\$428.51	\$451.58	\$451.58	\$547.17	\$547.17	\$464.77	\$464.77	\$392.89	\$392.89
29	\$441.12	\$441.12	\$464.88	\$464.88	\$563.28	\$563.28	\$478.45	\$478.45	\$404.45	\$404.45
30	\$447.43	\$447.43	\$471.52	\$471.52	\$571.33	\$571.33	\$485.29	\$485.29	\$410.24	\$410.24
31	\$456.89	\$456.89	\$481.49	\$481.49	\$583.42	\$583.42	\$495.55	\$495.55	\$418.91	\$418.91
32	\$466.35	\$466.35	\$491.46	\$491.46	\$595.50	\$595.50	\$505.81	\$505.81	\$427.59	\$427.59
33	\$472.27	\$472.27	\$497.70	\$497.70	\$603.05	\$603.05	\$512.23	\$512.23	\$433.01	\$433.01
34	\$478.57	\$478.57	\$504.34	\$504.34	\$611.10	\$611.10	\$519.07	\$519.07	\$438.79	\$438.79
35	\$481.73	\$481.73	\$507.67	\$507.67	\$615.13	\$615.13	\$522.49	\$522.49	\$441.68	\$441.68
36	\$484.88	\$484.88	\$510.99	\$510.99	\$619.16	\$619.16	\$525.91	\$525.91	\$444.57	\$444.57
37	\$488.03	\$488.03	\$514.31	\$514.31	\$623.18	\$623.18	\$529.33	\$529.33	\$447.47	\$447.47
38	\$491.19	\$491.19	\$517.64	\$517.64	\$627.21	\$627.21	\$532.75	\$532.75	\$450.36	\$450.36
39	\$497.50	\$497.50	\$524.28	\$524.28	\$635.26	\$635.26	\$539.59	\$539.59	\$456.14	\$456.14
40	\$503.80	\$503.80	\$530.93	\$530.93	\$643.32	\$643.32	\$546.43	\$546.43	\$461.92	\$461.92
41	\$513.26	\$513.26	\$540.90	\$540.90	\$655.40	\$655.40	\$556.69	\$556.69	\$470.60	\$470.60
42	\$522.33	\$522.33	\$550.46	\$550.46	\$666.98	\$666.98	\$566.53	\$566.53	\$478.91	\$478.91
43	\$534.95	\$534.95	\$563.75	\$563.75	\$683.08	\$683.08	\$580.21	\$580.21	\$490.48	\$490.48
44	\$550.71	\$550.71	\$580.37	\$580.37	\$703.22	\$703.22	\$597.31	\$597.31	\$504.93	\$504.93
45	\$569.24	\$569.24	\$599.89	\$599.89	\$726.88	\$726.88	\$617.41	\$617.41	\$521.92	\$521.92
46	\$591.32	\$591.32	\$623.16	\$623.16	\$755.07	\$755.07	\$641.35	\$641.35	\$542.16	\$542.16
47	\$616.15	\$616.15	\$649.33	\$649.33	\$786.78	\$786.78	\$668.29	\$668.29	\$564.93	\$564.93
48	\$644.54	\$644.54	\$679.24	\$679.24	\$823.02	\$823.02	\$699.07	\$699.07	\$590.96	\$590.96
49	\$672.53	\$672.53	\$708.74	\$708.74	\$858.76	\$858.76	\$729.43	\$729.43	\$616.62	\$616.62
50	\$704.06	\$704.06	\$741.97	\$741.97	\$899.03	\$899.03	\$763.64	\$763.64	\$645.54	\$645.54
51	\$735.21	\$735.21	\$774.79	\$774.79	\$938.80	\$938.80	\$797.42	\$797.42	\$674.09	\$674.09
52	\$769.50	\$769.50	\$810.94	\$810.94	\$982.59	\$982.59	\$834.61	\$834.61	\$705.54	\$705.54
53	\$804.19	\$804.19	\$847.50	\$847.50	\$1,026.89	\$1,026.89	\$872.24	\$872.24	\$737.34	\$737.34
54	\$841.64	\$841.64	\$886.96	\$886.96	\$1,074.71	\$1,074.71	\$912.86	\$912.86	\$771.68	\$771.68
55	\$879.09	\$879.09	\$926.43	\$926.43	\$1,122.53	\$1,122.53	\$953.48	\$953.48	\$806.02	\$806.02
56	\$919.70	\$919.70	\$969.22	\$969.22	\$1,174.38	\$1,174.38	\$997.52	\$997.52	\$843.25	\$843.25
57	\$960.69	\$960.69	\$1,012.42	\$1,012.42	\$1,226.73	\$1,226.73	\$1,041.98	\$1,041.98	\$880.84	\$880.84
58	\$1,004.45	\$1,004.45	\$1,058.54	\$1,058.54	\$1,282.61	\$1,282.61	\$1,089.44	\$1,089.44	\$920.96	\$920.96
59	\$1,026.13	\$1,026.13	\$1,081.39	\$1,081.39	\$1,310.29	\$1,310.29	\$1,112.96	\$1,112.96	\$940.83	\$940.83
60	\$1,069.89	\$1,069.89	\$1,127.50	\$1,127.50	\$1,366.17	\$1,366.17	\$1,160.42	\$1,160.42	\$980.95	\$980.95
61	\$1,107.74	\$1,107.74	\$1,167.38	\$1,167.38	\$1,414.49	\$1,414.49	\$1,201.47	\$1,201.47	\$1,015.65	\$1,015.65
62	\$1,132.57	\$1,132.57	\$1,193.56	\$1,193.56	\$1,446.21	\$1,446.21	\$1,228.40	\$1,228.40	\$1,038.42	\$1,038.42
63	\$1,163.71	\$1,163.71	\$1,226.38	\$1,226.38	\$1,485.97	\$1,485.97	\$1,262.18	\$1,262.18	\$1,066.98	\$1,066.98
64+	\$1,182.64	\$1,182.64	\$1,246.32	\$1,246.32	\$1,510.14	\$1,510.14	\$1,282.71	\$1,282.71	\$1,084.33	\$1,084.33

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

HIOS Plan ID (On Exchange) =>	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066
HIOS Plan ID (Off Exchange) =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500
Plan Marketing Name =>	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19
Rating Area =>	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Platinum	Platinum	Platinum	Platinum	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
OOP Maximum =>	\$2,000	\$2,000	\$2,000	\$2,000	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$306.01	\$306.01	\$322.49	\$322.49	\$390.75	\$390.75	\$331.90	\$331.90	\$185.60	\$185.60
15	\$333.21	\$333.21	\$351.15	\$351.15	\$425.49	\$425.49	\$361.41	\$361.41	\$202.10	\$202.10
16	\$343.61	\$343.61	\$362.11	\$362.11	\$438.77	\$438.77	\$372.69	\$372.69	\$208.41	\$208.41
17	\$354.01	\$354.01	\$373.07	\$373.07	\$452.05	\$452.05	\$383.97	\$383.97	\$214.72	\$214.72
18	\$365.21	\$365.21	\$384.88	\$384.88	\$466.35	\$466.35	\$396.12	\$396.12	\$221.51	\$221.51
19	\$376.41	\$376.41	\$396.68	\$396.68	\$480.65	\$480.65	\$408.26	\$408.26	\$228.30	\$228.30
20	\$388.01	\$388.01	\$408.91	\$408.91	\$495.46	\$495.46	\$420.85	\$420.85	\$235.34	\$235.34
21	\$400.02	\$400.02	\$421.56	\$421.56	\$510.79	\$510.79	\$433.87	\$433.87	\$242.62	\$242.62
22	\$400.02	\$400.02	\$421.56	\$421.56	\$510.79	\$510.79	\$433.87	\$433.87	\$242.62	\$242.62
23	\$400.02	\$400.02	\$421.56	\$421.56	\$510.79	\$510.79	\$433.87	\$433.87	\$242.62	\$242.62
24	\$400.02	\$400.02	\$421.56	\$421.56	\$510.79	\$510.79	\$433.87	\$433.87	\$242.62	\$242.62
25	\$401.61	\$401.61	\$423.24	\$423.24	\$512.83	\$512.83	\$435.60	\$435.60	\$243.59	\$243.59
26	\$409.61	\$409.61	\$431.67	\$431.67	\$523.05	\$523.05	\$444.27	\$444.27	\$248.44	\$248.44
27	\$419.21	\$419.21	\$441.79	\$441.79	\$535.31	\$535.31	\$454.69	\$454.69	\$254.26	\$254.26
28	\$434.82	\$434.82	\$458.23	\$458.23	\$555.23	\$555.23	\$471.61	\$471.61	\$263.73	\$263.73
29	\$447.62	\$447.62	\$471.72	\$471.72	\$571.57	\$571.57	\$485.49	\$485.49	\$271.49	\$271.49
30	\$454.02	\$454.02	\$478.46	\$478.46	\$579.74	\$579.74	\$492.43	\$492.43	\$275.37	\$275.37
31	\$463.62	\$463.62	\$488.58	\$488.58	\$592.00	\$592.00	\$502.85	\$502.85	\$281.19	\$281.19
32	\$473.22	\$473.22	\$498.70	\$498.70	\$604.26	\$604.26	\$513.26	\$513.26	\$287.02	\$287.02
33	\$479.22	\$479.22	\$505.02	\$505.02	\$611.92	\$611.92	\$519.77	\$519.77	\$290.66	\$290.66
34	\$485.62	\$485.62	\$511.77	\$511.77	\$620.10	\$620.10	\$526.71	\$526.71	\$294.54	\$294.54
35	\$488.82	\$488.82	\$515.14	\$515.14	\$624.18	\$624.18	\$530.18	\$530.18	\$296.48	\$296.48
36	\$492.02	\$492.02	\$518.51	\$518.51	\$628.27	\$628.27	\$533.65	\$533.65	\$298.42	\$298.42
37	\$495.22	\$495.22	\$521.88	\$521.88	\$632.35	\$632.35	\$537.12	\$537.12	\$300.36	\$300.36
38	\$498.42	\$498.42	\$525.26	\$525.26	\$636.44	\$636.44	\$540.59	\$540.59	\$302.30	\$302.30
39	\$504.82	\$504.82	\$532.00	\$532.00	\$644.61	\$644.61	\$547.53	\$547.53	\$306.18	\$306.18
40	\$511.22	\$511.22	\$538.75	\$538.75	\$652.79	\$652.79	\$554.48	\$554.48	\$310.07	\$310.07
41	\$520.82	\$520.82	\$548.86	\$548.86	\$665.05	\$665.05	\$564.89	\$564.89	\$315.89	\$315.89
42	\$530.02	\$530.02	\$558.56	\$558.56	\$676.79	\$676.79	\$574.87	\$574.87	\$321.47	\$321.47
43	\$542.82	\$542.82	\$572.05	\$572.05	\$693.14	\$693.14	\$588.75	\$588.75	\$329.23	\$329.23
44	\$558.82	\$558.82	\$588.91	\$588.91	\$713.57	\$713.57	\$606.10	\$606.10	\$338.94	\$338.94
45	\$577.62	\$577.62	\$608.72	\$608.72	\$737.58	\$737.58	\$626.50	\$626.50	\$350.34	\$350.34
46	\$600.02	\$600.02	\$632.33	\$632.33	\$766.18	\$766.18	\$650.79	\$650.79	\$363.93	\$363.93
47	\$625.22	\$625.22	\$658.89	\$658.89	\$798.36	\$798.36	\$678.13	\$678.13	\$379.21	\$379.21
48	\$654.02	\$654.02	\$689.24	\$689.24	\$835.14	\$835.14	\$709.36	\$709.36	\$396.68	\$396.68
49	\$682.42	\$682.42	\$719.17	\$719.17	\$871.40	\$871.40	\$740.17	\$740.17	\$413.91	\$413.91
50	\$714.43	\$714.43	\$752.89	\$752.89	\$912.27	\$912.27	\$774.88	\$774.88	\$433.32	\$433.32
51	\$746.03	\$746.03	\$786.20	\$786.20	\$952.62	\$952.62	\$809.15	\$809.15	\$452.48	\$452.48
52	\$780.83	\$780.83	\$822.87	\$822.87	\$997.06	\$997.06	\$846.90	\$846.90	\$473.59	\$473.59
53	\$816.03	\$816.03	\$859.97	\$859.97	\$1,042.01	\$1,042.01	\$885.08	\$885.08	\$494.94	\$494.94
54	\$854.03	\$854.03	\$900.02	\$900.02	\$1,090.53	\$1,090.53	\$926.29	\$926.29	\$517.99	\$517.99
55	\$892.03	\$892.03	\$940.06	\$940.06	\$1,139.06	\$1,139.06	\$967.51	\$967.51	\$541.04	\$541.04
56	\$933.23	\$933.23	\$983.48	\$983.48	\$1,191.67	\$1,191.67	\$1,012.20	\$1,012.20	\$566.03	\$566.03
57	\$974.83	\$974.83	\$1,027.33	\$1,027.33	\$1,244.79	\$1,244.79	\$1,057.32	\$1,057.32	\$591.26	\$591.26
58	\$1,019.24	\$1,019.24	\$1,074.12	\$1,074.12	\$1,301.49	\$1,301.49	\$1,105.48	\$1,105.48	\$618.19	\$618.19
59	\$1,041.24	\$1,041.24	\$1,097.30	\$1,097.30	\$1,329.58	\$1,329.58	\$1,129.34	\$1,129.34	\$631.54	\$631.54
60	\$1,085.64	\$1,085.64	\$1,144.10	\$1,144.10	\$1,386.28	\$1,386.28	\$1,177.50	\$1,177.50	\$658.47	\$658.47
61	\$1,124.04	\$1,124.04	\$1,184.57	\$1,184.57	\$1,435.31	\$1,435.31	\$1,219.15	\$1,219.15	\$681.76	\$681.76
62	\$1,149.24	\$1,149.24	\$1,211.12	\$1,211.12	\$1,467.49	\$1,467.49	\$1,246.48	\$1,246.48	\$697.04	\$697.04
63	\$1,180.84	\$1,180.84	\$1,244.43	\$1,244.43	\$1,507.84	\$1,507.84	\$1,280.76	\$1,280.76	\$716.21	\$716.21
64+	\$1,200.04	\$1,200.04	\$1,264.66	\$1,264.66	\$1,532.36	\$1,532.36	\$1,301.58	\$1,301.58	\$727.86	\$727.86

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

HIOS Plan ID (On Exchange) =>	22444PA0060063	22444PA0060063	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060114	22444PA0060115	22444PA0060115	
HIOS Plan ID (Off Exchange) =>	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 30/60/5800	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 10/20/0	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	
Plan Marketing Name =>												
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 3	
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Metal =>	Silver	Silver	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	Platinum	
Deductible =>	Med: \$5,800 / Rx: \$500	Med: \$5,800 / Rx: \$500	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$0 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$30/\$60	\$30/\$60	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$10/\$20	\$20/\$40	\$20/\$40	
OOP Maximum =>	\$7,350	\$7,350	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$7,350	\$7,350	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$283.61	\$283.61	\$240.90	\$240.90	\$314.57	\$314.57	\$337.90	\$337.90	\$321.64	\$321.64	\$338.96	\$338.96
15	\$308.82	\$308.82	\$262.31	\$262.31	\$342.53	\$342.53	\$367.93	\$367.93	\$350.23	\$350.23	\$369.09	\$369.09
16	\$318.46	\$318.46	\$270.50	\$270.50	\$353.22	\$353.22	\$379.42	\$379.42	\$361.16	\$361.16	\$380.61	\$380.61
17	\$328.10	\$328.10	\$278.69	\$278.69	\$363.91	\$363.91	\$390.90	\$390.90	\$372.09	\$372.09	\$392.13	\$392.13
18	\$338.48	\$338.48	\$287.50	\$287.50	\$375.43	\$375.43	\$403.27	\$403.27	\$383.86	\$383.86	\$404.53	\$404.53
19	\$348.86	\$348.86	\$296.32	\$296.32	\$386.94	\$386.94	\$415.63	\$415.63	\$395.63	\$395.63	\$416.94	\$416.94
20	\$359.61	\$359.61	\$305.45	\$305.45	\$398.86	\$398.86	\$428.44	\$428.44	\$407.83	\$407.83	\$429.79	\$429.79
21	\$370.74	\$370.74	\$314.90	\$314.90	\$411.21	\$411.21	\$441.70	\$441.70	\$420.45	\$420.45	\$443.09	\$443.09
22	\$370.74	\$370.74	\$314.90	\$314.90	\$411.21	\$411.21	\$441.70	\$441.70	\$420.45	\$420.45	\$443.09	\$443.09
23	\$370.74	\$370.74	\$314.90	\$314.90	\$411.21	\$411.21	\$441.70	\$441.70	\$420.45	\$420.45	\$443.09	\$443.09
24	\$370.74	\$370.74	\$314.90	\$314.90	\$411.21	\$411.21	\$441.70	\$441.70	\$420.45	\$420.45	\$443.09	\$443.09
25	\$372.21	\$372.21	\$316.16	\$316.16	\$412.85	\$412.85	\$443.46	\$443.46	\$422.12	\$422.12	\$444.85	\$444.85
26	\$379.63	\$379.63	\$322.46	\$322.46	\$421.07	\$421.07	\$452.29	\$452.29	\$430.53	\$430.53	\$453.71	\$453.71
27	\$388.53	\$388.53	\$330.01	\$330.01	\$430.94	\$430.94	\$462.90	\$462.90	\$440.62	\$440.62	\$464.35	\$464.35
28	\$402.99	\$402.99	\$342.29	\$342.29	\$446.97	\$446.97	\$480.12	\$480.12	\$457.02	\$457.02	\$481.63	\$481.63
29	\$414.85	\$414.85	\$352.37	\$352.37	\$460.13	\$460.13	\$494.26	\$494.26	\$470.47	\$470.47	\$495.81	\$495.81
30	\$420.78	\$420.78	\$357.41	\$357.41	\$466.71	\$466.71	\$501.32	\$501.32	\$477.20	\$477.20	\$502.90	\$502.90
31	\$429.68	\$429.68	\$364.97	\$364.97	\$476.58	\$476.58	\$511.92	\$511.92	\$487.29	\$487.29	\$513.53	\$513.53
32	\$438.58	\$438.58	\$372.52	\$372.52	\$486.45	\$486.45	\$522.52	\$522.52	\$497.38	\$497.38	\$524.16	\$524.16
33	\$444.14	\$444.14	\$377.25	\$377.25	\$492.62	\$492.62	\$529.15	\$529.15	\$503.69	\$503.69	\$530.81	\$530.81
34	\$450.07	\$450.07	\$382.29	\$382.29	\$499.20	\$499.20	\$536.22	\$536.22	\$510.42	\$510.42	\$537.90	\$537.90
35	\$453.03	\$453.03	\$384.81	\$384.81	\$502.49	\$502.49	\$539.75	\$539.75	\$513.78	\$513.78	\$541.44	\$541.44
36	\$456.00	\$456.00	\$387.33	\$387.33	\$505.78	\$505.78	\$543.28	\$543.28	\$517.14	\$517.14	\$544.99	\$544.99
37	\$458.97	\$458.97	\$389.84	\$389.84	\$509.07	\$509.07	\$546.82	\$546.82	\$520.51	\$520.51	\$548.53	\$548.53
38	\$461.93	\$461.93	\$392.36	\$392.36	\$512.36	\$512.36	\$550.35	\$550.35	\$523.87	\$523.87	\$552.08	\$552.08
39	\$467.86	\$467.86	\$397.40	\$397.40	\$518.93	\$518.93	\$557.42	\$557.42	\$530.60	\$530.60	\$559.17	\$559.17
40	\$473.79	\$473.79	\$402.44	\$402.44	\$525.51	\$525.51	\$564.48	\$564.48	\$537.32	\$537.32	\$566.26	\$566.26
41	\$482.69	\$482.69	\$410.00	\$410.00	\$535.38	\$535.38	\$575.09	\$575.09	\$547.41	\$547.41	\$576.89	\$576.89
42	\$491.22	\$491.22	\$417.24	\$417.24	\$544.84	\$544.84	\$585.24	\$585.24	\$557.08	\$557.08	\$587.08	\$587.08
43	\$503.08	\$503.08	\$427.32	\$427.32	\$558.00	\$558.00	\$599.38	\$599.38	\$570.54	\$570.54	\$601.26	\$601.26
44	\$517.91	\$517.91	\$439.91	\$439.91	\$574.45	\$574.45	\$617.05	\$617.05	\$587.36	\$587.36	\$618.98	\$618.98
45	\$535.34	\$535.34	\$454.71	\$454.71	\$593.77	\$593.77	\$637.81	\$637.81	\$607.12	\$607.12	\$639.81	\$639.81
46	\$556.10	\$556.10	\$472.35	\$472.35	\$616.80	\$616.80	\$662.54	\$662.54	\$630.66	\$630.66	\$664.62	\$664.62
47	\$579.45	\$579.45	\$492.19	\$492.19	\$642.71	\$642.71	\$690.37	\$690.37	\$657.15	\$657.15	\$692.53	\$692.53
48	\$606.15	\$606.15	\$514.86	\$514.86	\$672.31	\$672.31	\$722.17	\$722.17	\$687.42	\$687.42	\$724.44	\$724.44
49	\$632.47	\$632.47	\$537.22	\$537.22	\$701.51	\$701.51	\$753.53	\$753.53	\$717.27	\$717.27	\$755.89	\$755.89
50	\$662.13	\$662.13	\$562.41	\$562.41	\$734.40	\$734.40	\$788.87	\$788.87	\$750.91	\$750.91	\$791.34	\$791.34
51	\$691.41	\$691.41	\$587.29	\$587.29	\$766.89	\$766.89	\$823.76	\$823.76	\$784.12	\$784.12	\$826.34	\$826.34
52	\$723.67	\$723.67	\$614.68	\$614.68	\$802.66	\$802.66	\$862.19	\$862.19	\$820.70	\$820.70	\$864.89	\$864.89
53	\$756.29	\$756.29	\$642.39	\$642.39	\$838.85	\$838.85	\$901.06	\$901.06	\$857.70	\$857.70	\$903.88	\$903.88
54	\$791.51	\$791.51	\$672.31	\$672.31	\$877.91	\$877.91	\$943.02	\$943.02	\$897.64	\$897.64	\$945.98	\$945.98
55	\$826.73	\$826.73	\$702.22	\$702.22	\$916.98	\$916.98	\$984.98	\$984.98	\$937.58	\$937.58	\$988.07	\$988.07
56	\$864.92	\$864.92	\$734.66	\$734.66	\$959.33	\$959.33	\$1,030.47	\$1,030.47	\$980.89	\$980.89	\$1,033.71	\$1,033.71
57	\$903.47	\$903.47	\$767.41	\$767.41	\$1,002.10	\$1,002.10	\$1,076.41	\$1,076.41	\$1,024.61	\$1,024.61	\$1,079.79	\$1,079.79
58	\$944.62	\$944.62	\$802.36	\$802.36	\$1,047.74	\$1,047.74	\$1,125.44	\$1,125.44	\$1,071.28	\$1,071.28	\$1,128.97	\$1,128.97
59	\$965.01	\$965.01	\$819.68	\$819.68	\$1,070.35	\$1,070.35	\$1,149.73	\$1,149.73	\$1,094.41	\$1,094.41	\$1,153.34	\$1,153.34
60	\$1,006.17	\$1,006.17	\$854.63	\$854.63	\$1,116.00	\$1,116.00	\$1,198.76	\$1,198.76	\$1,141.08	\$1,141.08	\$1,202.52	\$1,202.52
61	\$1,041.76	\$1,041.76	\$884.86	\$884.86	\$1,155.47	\$1,155.47	\$1,241.16	\$1,241.16	\$1,181.44	\$1,181.44	\$1,245.05	\$1,245.05
62	\$1,065.11	\$1,065.11	\$904.70	\$904.70	\$1,181.38	\$1,181.38	\$1,268.99	\$1,268.99	\$1,207.93	\$1,207.93	\$1,272.97	\$1,272.97
63	\$1,094.40	\$1,094.40	\$929.58	\$929.58	\$1,213.86	\$1,213.86	\$1,303.88	\$1,303.88	\$1,241.14	\$1,241.14	\$1,307.97	\$1,307.97
64+	\$1,112.19	\$1,112.19	\$944.70	\$944.70	\$1,233.60	\$1,233.60	\$1,325.08	\$1,325.08	\$1,261.32	\$1,261.32	\$1,329.24	\$1,329.24

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

HIOS Plan ID (On Exchange) =>	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060115	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	22444PA0060116	
HIOS Plan ID (Off Exchange) =>	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	
Plan Marketing Name =>	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/250	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	Geisinger Marketplace HMO 20/40/500	
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 9	
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Metal =>	Platinum	Platinum	Platinum	Platinum	Gold	Gold	Gold	Gold	Gold	Gold	Gold	
Deductible =>	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$250 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	Med: \$500 / Rx: \$0	
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	\$20/\$40	
OOP Maximum =>	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$307.68	\$307.68	\$324.24	\$324.24	\$392.88	\$392.88	\$333.71	\$333.71	\$282.10	\$282.10	\$303.02	\$303.02
15	\$335.03	\$335.03	\$353.06	\$353.06	\$427.80	\$427.80	\$363.37	\$363.37	\$307.18	\$307.18	\$329.95	\$329.95
16	\$345.48	\$345.48	\$364.08	\$364.08	\$441.15	\$441.15	\$374.72	\$374.72	\$316.76	\$316.76	\$340.25	\$340.25
17	\$355.94	\$355.94	\$375.10	\$375.10	\$454.51	\$454.51	\$386.06	\$386.06	\$326.35	\$326.35	\$350.55	\$350.55
18	\$367.20	\$367.20	\$386.97	\$386.97	\$468.89	\$468.89	\$398.27	\$398.27	\$336.68	\$336.68	\$361.64	\$361.64
19	\$378.46	\$378.46	\$398.84	\$398.84	\$483.27	\$483.27	\$410.49	\$410.49	\$347.00	\$347.00	\$372.73	\$372.73
20	\$390.13	\$390.13	\$411.13	\$411.13	\$498.16	\$498.16	\$423.14	\$423.14	\$357.70	\$357.70	\$384.22	\$384.22
21	\$402.20	\$402.20	\$423.85	\$423.85	\$513.57	\$513.57	\$436.23	\$436.23	\$368.76	\$368.76	\$396.11	\$396.11
22	\$402.20	\$402.20	\$423.85	\$423.85	\$513.57	\$513.57	\$436.23	\$436.23	\$368.76	\$368.76	\$396.11	\$396.11
23	\$402.20	\$402.20	\$423.85	\$423.85	\$513.57	\$513.57	\$436.23	\$436.23	\$368.76	\$368.76	\$396.11	\$396.11
24	\$402.20	\$402.20	\$423.85	\$423.85	\$513.57	\$513.57	\$436.23	\$436.23	\$368.76	\$368.76	\$396.11	\$396.11
25	\$403.80	\$403.80	\$425.54	\$425.54	\$515.62	\$515.62	\$437.97	\$437.97	\$370.23	\$370.23	\$397.69	\$397.69
26	\$411.84	\$411.84	\$434.02	\$434.02	\$525.89	\$525.89	\$446.69	\$446.69	\$377.61	\$377.61	\$405.61	\$405.61
27	\$421.50	\$421.50	\$444.19	\$444.19	\$538.22	\$538.22	\$457.16	\$457.16	\$386.46	\$386.46	\$415.12	\$415.12
28	\$437.18	\$437.18	\$460.72	\$460.72	\$558.25	\$558.25	\$474.17	\$474.17	\$400.84	\$400.84	\$430.57	\$430.57
29	\$450.05	\$450.05	\$474.29	\$474.29	\$574.68	\$574.68	\$488.13	\$488.13	\$412.64	\$412.64	\$443.24	\$443.24
30	\$456.49	\$456.49	\$481.07	\$481.07	\$582.90	\$582.90	\$495.11	\$495.11	\$418.54	\$418.54	\$449.58	\$449.58
31	\$466.14	\$466.14	\$491.24	\$491.24	\$595.22	\$595.22	\$505.58	\$505.58	\$427.39	\$427.39	\$459.08	\$459.08
32	\$475.79	\$475.79	\$501.41	\$501.41	\$607.55	\$607.55	\$516.05	\$516.05	\$436.24	\$436.24	\$468.59	\$468.59
33	\$481.82	\$481.82	\$507.77	\$507.77	\$615.25	\$615.25	\$522.59	\$522.59	\$441.77	\$441.77	\$474.53	\$474.53
34	\$488.26	\$488.26	\$514.55	\$514.55	\$623.47	\$623.47	\$529.57	\$529.57	\$447.67	\$447.67	\$480.87	\$480.87
35	\$491.48	\$491.48	\$517.94	\$517.94	\$627.58	\$627.58	\$533.06	\$533.06	\$450.62	\$450.62	\$484.04	\$484.04
36	\$494.69	\$494.69	\$521.33	\$521.33	\$631.69	\$631.69	\$536.55	\$536.55	\$453.57	\$453.57	\$487.21	\$487.21
37	\$497.91	\$497.91	\$524.72	\$524.72	\$635.80	\$635.80	\$540.04	\$540.04	\$456.52	\$456.52	\$490.38	\$490.38
38	\$501.13	\$501.13	\$528.11	\$528.11	\$639.90	\$639.90	\$543.53	\$543.53	\$459.47	\$459.47	\$493.55	\$493.55
39	\$507.56	\$507.56	\$534.90	\$534.90	\$648.12	\$648.12	\$550.51	\$550.51	\$465.37	\$465.37	\$499.88	\$499.88
40	\$514.00	\$514.00	\$541.68	\$541.68	\$656.34	\$656.34	\$557.49	\$557.49	\$471.27	\$471.27	\$506.22	\$506.22
41	\$523.65	\$523.65	\$551.85	\$551.85	\$668.66	\$668.66	\$567.96	\$567.96	\$480.12	\$480.12	\$515.73	\$515.73
42	\$532.90	\$532.90	\$561.60	\$561.60	\$680.48	\$680.48	\$577.99	\$577.99	\$488.60	\$488.60	\$524.84	\$524.84
43	\$545.77	\$545.77	\$575.16	\$575.16	\$696.91	\$696.91	\$591.95	\$591.95	\$500.40	\$500.40	\$537.51	\$537.51
44	\$561.86	\$561.86	\$592.11	\$592.11	\$717.45	\$717.45	\$609.40	\$609.40	\$515.16	\$515.16	\$553.36	\$553.36
45	\$580.76	\$580.76	\$612.04	\$612.04	\$741.59	\$741.59	\$629.91	\$629.91	\$532.49	\$532.49	\$571.97	\$571.97
46	\$603.29	\$603.29	\$635.77	\$635.77	\$770.35	\$770.35	\$654.33	\$654.33	\$553.14	\$553.14	\$594.16	\$594.16
47	\$628.62	\$628.62	\$662.47	\$662.47	\$802.70	\$802.70	\$681.82	\$681.82	\$576.37	\$576.37	\$619.11	\$619.11
48	\$657.58	\$657.58	\$692.99	\$692.99	\$839.68	\$839.68	\$713.22	\$713.22	\$602.92	\$602.92	\$647.63	\$647.63
49	\$686.14	\$686.14	\$723.08	\$723.08	\$876.14	\$876.14	\$744.20	\$744.20	\$629.10	\$629.10	\$675.75	\$675.75
50	\$718.31	\$718.31	\$756.99	\$756.99	\$917.23	\$917.23	\$779.09	\$779.09	\$658.60	\$658.60	\$707.44	\$707.44
51	\$750.09	\$750.09	\$790.48	\$790.48	\$957.80	\$957.80	\$813.55	\$813.55	\$687.73	\$687.73	\$738.73	\$738.73
52	\$785.08	\$785.08	\$827.35	\$827.35	\$1,002.48	\$1,002.48	\$851.51	\$851.51	\$719.82	\$719.82	\$773.20	\$773.20
53	\$820.47	\$820.47	\$864.65	\$864.65	\$1,047.68	\$1,047.68	\$889.89	\$889.89	\$752.27	\$752.27	\$808.05	\$808.05
54	\$858.68	\$858.68	\$904.91	\$904.91	\$1,096.47	\$1,096.47	\$931.33	\$931.33	\$787.30	\$787.30	\$845.68	\$845.68
55	\$896.89	\$896.89	\$945.18	\$945.18	\$1,145.25	\$1,145.25	\$972.78	\$972.78	\$822.33	\$822.33	\$883.31	\$883.31
56	\$938.31	\$938.31	\$988.84	\$988.84	\$1,198.15	\$1,198.15	\$1,017.71	\$1,017.71	\$860.31	\$860.31	\$924.11	\$924.11
57	\$980.14	\$980.14	\$1,032.92	\$1,032.92	\$1,251.56	\$1,251.56	\$1,063.07	\$1,063.07	\$898.66	\$898.66	\$965.31	\$965.31
58	\$1,024.78	\$1,024.78	\$1,079.96	\$1,079.96	\$1,308.57	\$1,308.57	\$1,111.49	\$1,111.49	\$939.60	\$939.60	\$1,009.27	\$1,009.27
59	\$1,046.90	\$1,046.90	\$1,103.27	\$1,103.27	\$1,336.81	\$1,336.81	\$1,135.49	\$1,135.49	\$959.88	\$959.88	\$1,031.06	\$1,031.06
60	\$1,091.55	\$1,091.55	\$1,150.32	\$1,150.32	\$1,393.82	\$1,393.82	\$1,183.91	\$1,183.91	\$1,000.81	\$1,000.81	\$1,075.03	\$1,075.03
61	\$1,130.16	\$1,130.16	\$1,191.01	\$1,191.01	\$1,443.12	\$1,443.12	\$1,225.78	\$1,225.78	\$1,036.21	\$1,036.21	\$1,113.05	\$1,113.05
62	\$1,155.49	\$1,155.49	\$1,217.71	\$1,217.71	\$1,475.48	\$1,475.48	\$1,253.27	\$1,253.27	\$1,059.44	\$1,059.44	\$1,138.01	\$1,138.01
63	\$1,187.27	\$1,187.27	\$1,251.20	\$1,251.20	\$1,516.05	\$1,516.05	\$1,287.73	\$1,287.73	\$1,088.57	\$1,088.57	\$1,169.30	\$1,169.30
64+	\$1,206.57	\$1,206.57	\$1,271.54	\$1,271.54	\$1,540.70	\$1,540.70	\$1,308.67	\$1,308.67	\$1,106.27	\$1,106.27	\$1,188.31	\$1,188.31

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

HIOS Plan ID (On Exchange) =>	22444PA0060118	22444PA0060118	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060119	22444PA0060120	22444PA0060120	
HIOS Plan ID (Off Exchange) =>	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 20/40/1500	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 35/70/4000	Geisinger Marketplace HMO 15/30/400	Geisinger Marketplace HMO 15/30/400	
Plan Marketing Name =>												
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	
Rating Area =>	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3		
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	
Metal =>	Gold	Gold	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Platinum	Platinum	
Deductible =>	Med: \$1,500 / Rx: \$0	Med: \$1,500 / Rx: \$0	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$4,000 / Rx: \$500	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	
Coinurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Copays =>	\$20/\$40	\$20/\$40	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$35/\$70	\$15/\$30	\$15/\$30	
OOP Maximum =>	\$7,350	\$7,350	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$7,500	\$2,000	\$2,000	
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$347.14	\$347.14	\$294.86	\$294.86	\$232.08	\$232.08	\$249.29	\$249.29	\$237.30	\$237.30	\$250.08	\$250.08
15	\$377.99	\$377.99	\$321.07	\$321.07	\$252.71	\$252.71	\$271.45	\$271.45	\$258.39	\$258.39	\$272.30	\$272.30
16	\$389.79	\$389.79	\$331.09	\$331.09	\$260.60	\$260.60	\$279.93	\$279.93	\$266.46	\$266.46	\$280.80	\$280.80
17	\$401.59	\$401.59	\$341.11	\$341.11	\$268.49	\$268.49	\$288.40	\$288.40	\$274.52	\$274.52	\$289.30	\$289.30
18	\$414.29	\$414.29	\$351.90	\$351.90	\$276.98	\$276.98	\$297.52	\$297.52	\$283.21	\$283.21	\$298.46	\$298.46
19	\$427.00	\$427.00	\$362.69	\$362.69	\$285.48	\$285.48	\$306.65	\$306.65	\$291.89	\$291.89	\$307.61	\$307.61
20	\$440.16	\$440.16	\$373.87	\$373.87	\$294.27	\$294.27	\$316.10	\$316.10	\$300.89	\$300.89	\$317.09	\$317.09
21	\$453.78	\$453.78	\$385.44	\$385.44	\$303.38	\$303.38	\$325.88	\$325.88	\$310.20	\$310.20	\$326.90	\$326.90
22	\$453.78	\$453.78	\$385.44	\$385.44	\$303.38	\$303.38	\$325.88	\$325.88	\$310.20	\$310.20	\$326.90	\$326.90
23	\$453.78	\$453.78	\$385.44	\$385.44	\$303.38	\$303.38	\$325.88	\$325.88	\$310.20	\$310.20	\$326.90	\$326.90
24	\$453.78	\$453.78	\$385.44	\$385.44	\$303.38	\$303.38	\$325.88	\$325.88	\$310.20	\$310.20	\$326.90	\$326.90
25	\$455.59	\$455.59	\$386.97	\$386.97	\$304.59	\$304.59	\$327.18	\$327.18	\$311.43	\$311.43	\$328.20	\$328.20
26	\$464.66	\$464.66	\$394.68	\$394.68	\$310.66	\$310.66	\$333.69	\$333.69	\$317.64	\$317.64	\$334.74	\$334.74
27	\$475.55	\$475.55	\$403.93	\$403.93	\$317.94	\$317.94	\$341.52	\$341.52	\$325.08	\$325.08	\$342.59	\$342.59
28	\$493.25	\$493.25	\$418.97	\$418.97	\$329.77	\$329.77	\$354.22	\$354.22	\$337.18	\$337.18	\$355.34	\$355.34
29	\$507.77	\$507.77	\$431.30	\$431.30	\$339.48	\$339.48	\$364.65	\$364.65	\$347.11	\$347.11	\$365.80	\$365.80
30	\$515.03	\$515.03	\$437.47	\$437.47	\$344.33	\$344.33	\$369.87	\$369.87	\$352.07	\$352.07	\$371.03	\$371.03
31	\$525.92	\$525.92	\$446.72	\$446.72	\$351.61	\$351.61	\$377.69	\$377.69	\$359.51	\$359.51	\$378.87	\$378.87
32	\$536.81	\$536.81	\$455.97	\$455.97	\$358.89	\$358.89	\$385.51	\$385.51	\$366.96	\$366.96	\$386.72	\$386.72
33	\$543.62	\$543.62	\$461.75	\$461.75	\$363.44	\$363.44	\$390.40	\$390.40	\$371.61	\$371.61	\$391.62	\$391.62
34	\$550.88	\$550.88	\$467.91	\$467.91	\$368.30	\$368.30	\$395.61	\$395.61	\$376.57	\$376.57	\$396.85	\$396.85
35	\$554.51	\$554.51	\$471.00	\$471.00	\$370.73	\$370.73	\$398.22	\$398.22	\$379.06	\$379.06	\$399.47	\$399.47
36	\$558.14	\$558.14	\$474.08	\$474.08	\$373.15	\$373.15	\$400.82	\$400.82	\$381.54	\$381.54	\$402.08	\$402.08
37	\$561.77	\$561.77	\$477.17	\$477.17	\$375.58	\$375.58	\$403.43	\$403.43	\$384.02	\$384.02	\$404.70	\$404.70
38	\$565.40	\$565.40	\$480.25	\$480.25	\$378.01	\$378.01	\$406.04	\$406.04	\$386.50	\$386.50	\$407.31	\$407.31
39	\$572.66	\$572.66	\$486.42	\$486.42	\$382.86	\$382.86	\$411.25	\$411.25	\$391.46	\$391.46	\$412.54	\$412.54
40	\$579.92	\$579.92	\$492.58	\$492.58	\$387.71	\$387.71	\$416.47	\$416.47	\$396.43	\$396.43	\$417.77	\$417.77
41	\$590.81	\$590.81	\$501.83	\$501.83	\$395.00	\$395.00	\$424.29	\$424.29	\$403.87	\$403.87	\$425.62	\$425.62
42	\$601.25	\$601.25	\$510.70	\$510.70	\$401.97	\$401.97	\$431.78	\$431.78	\$411.01	\$411.01	\$433.14	\$433.14
43	\$615.77	\$615.77	\$523.03	\$523.03	\$411.68	\$411.68	\$442.21	\$442.21	\$420.93	\$420.93	\$443.60	\$443.60
44	\$633.92	\$633.92	\$538.45	\$538.45	\$423.82	\$423.82	\$455.25	\$455.25	\$433.34	\$433.34	\$456.67	\$456.67
45	\$655.25	\$655.25	\$556.56	\$556.56	\$438.08	\$438.08	\$470.56	\$470.56	\$447.92	\$447.92	\$472.04	\$472.04
46	\$680.66	\$680.66	\$578.15	\$578.15	\$455.06	\$455.06	\$488.81	\$488.81	\$465.29	\$465.29	\$490.34	\$490.34
47	\$709.24	\$709.24	\$602.43	\$602.43	\$474.18	\$474.18	\$509.34	\$509.34	\$484.83	\$484.83	\$510.94	\$510.94
48	\$741.92	\$741.92	\$630.18	\$630.18	\$496.02	\$496.02	\$532.80	\$532.80	\$507.17	\$507.17	\$534.48	\$534.48
49	\$774.13	\$774.13	\$657.55	\$657.55	\$517.56	\$517.56	\$555.94	\$555.94	\$529.19	\$529.19	\$557.68	\$557.68
50	\$810.44	\$810.44	\$688.38	\$688.38	\$541.83	\$541.83	\$582.01	\$582.01	\$554.01	\$554.01	\$583.84	\$583.84
51	\$846.28	\$846.28	\$718.83	\$718.83	\$565.80	\$565.80	\$607.75	\$607.75	\$578.51	\$578.51	\$609.66	\$609.66
52	\$885.76	\$885.76	\$752.36	\$752.36	\$592.19	\$592.19	\$636.11	\$636.11	\$605.50	\$605.50	\$638.10	\$638.10
53	\$925.69	\$925.69	\$786.28	\$786.28	\$618.89	\$618.89	\$664.78	\$664.78	\$632.79	\$632.79	\$666.87	\$666.87
54	\$968.80	\$968.80	\$822.90	\$822.90	\$647.71	\$647.71	\$695.74	\$695.74	\$662.26	\$662.26	\$697.92	\$697.92
55	\$1,011.91	\$1,011.91	\$859.51	\$859.51	\$676.53	\$676.53	\$726.70	\$726.70	\$691.73	\$691.73	\$728.98	\$728.98
56	\$1,058.65	\$1,058.65	\$899.21	\$899.21	\$707.78	\$707.78	\$760.26	\$760.26	\$723.68	\$723.68	\$762.65	\$762.65
57	\$1,105.84	\$1,105.84	\$939.30	\$939.30	\$739.33	\$739.33	\$794.15	\$794.15	\$755.94	\$755.94	\$796.65	\$796.65
58	\$1,156.21	\$1,156.21	\$982.08	\$982.08	\$773.00	\$773.00	\$830.33	\$830.33	\$790.37	\$790.37	\$832.93	\$832.93
59	\$1,181.17	\$1,181.17	\$1,003.28	\$1,003.28	\$789.69	\$789.69	\$848.25	\$848.25	\$807.43	\$807.43	\$850.91	\$850.91
60	\$1,231.54	\$1,231.54	\$1,046.06	\$1,046.06	\$823.36	\$823.36	\$884.42	\$884.42	\$841.87	\$841.87	\$887.20	\$887.20
61	\$1,275.10	\$1,275.10	\$1,083.06	\$1,083.06	\$852.49	\$852.49	\$915.70	\$915.70	\$871.64	\$871.64	\$918.58	\$918.58
62	\$1,303.69	\$1,303.69	\$1,107.35	\$1,107.35	\$871.60	\$871.60	\$936.23	\$936.23	\$891.19	\$891.19	\$939.17	\$939.17
63	\$1,339.53	\$1,339.53	\$1,137.80	\$1,137.80	\$895.57	\$895.57	\$961.98	\$961.98	\$915.69	\$915.69	\$965.00	\$965.00
64+	\$1,361.31	\$1,361.31	\$1,156.30	\$1,156.30	\$910.13	\$910.13	\$977.62	\$977.62	\$930.58	\$930.58	\$980.69	\$980.69

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

HIOS Plan ID (On Exchange) =>	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0060120	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066	22444PA0080066
HIOS Plan ID (Off Exchange) =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500	Geisinger Marketplace QHDHP POS 6500
Plan Marketing Name =>	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400	15/30/400
Form # =>	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-167-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19	M-152-123-F Rev. 1/19
Rating Area =>	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9	Rating Area 2	Rating Area 3	Rating Area 5	Rating Area 6	Rating Area 7	Rating Area 9
Network =>	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO	Geisinger Marketplace HMO
Metal =>	Platinum	Platinum	Platinum	Platinum	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze
Deductible =>	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Med: \$400 / Rx: \$0	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500	Combined: \$6,500
Coinsurance =>	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Copays =>	\$15/\$30	\$15/\$30	\$15/\$30	\$15/\$30	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible	0% after deductible
OOP Maximum =>	\$2,000	\$2,000	\$2,000	\$2,000	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500	\$6,500
Pediatric Dental (Yes/No) =>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$312.20	\$312.20	\$329.02	\$329.02	\$398.66	\$398.66	\$338.62	\$338.62	\$189.36	\$189.36
15	\$339.96	\$339.96	\$358.26	\$358.26	\$434.10	\$434.10	\$368.72	\$368.72	\$206.19	\$206.19
16	\$350.57	\$350.57	\$369.44	\$369.44	\$447.65	\$447.65	\$380.23	\$380.23	\$212.63	\$212.63
17	\$361.18	\$361.18	\$380.63	\$380.63	\$461.20	\$461.20	\$391.74	\$391.74	\$219.06	\$219.06
18	\$372.60	\$372.60	\$392.67	\$392.67	\$475.79	\$475.79	\$404.13	\$404.13	\$225.99	\$225.99
19	\$384.03	\$384.03	\$404.71	\$404.71	\$490.38	\$490.38	\$416.53	\$416.53	\$232.93	\$232.93
20	\$395.87	\$395.87	\$417.18	\$417.18	\$505.49	\$505.49	\$429.36	\$429.36	\$240.10	\$240.10
21	\$408.12	\$408.12	\$430.09	\$430.09	\$521.13	\$521.13	\$442.65	\$442.65	\$247.53	\$247.53
22	\$408.12	\$408.12	\$430.09	\$430.09	\$521.13	\$521.13	\$442.65	\$442.65	\$247.53	\$247.53
23	\$408.12	\$408.12	\$430.09	\$430.09	\$521.13	\$521.13	\$442.65	\$442.65	\$247.53	\$247.53
24	\$408.12	\$408.12	\$430.09	\$430.09	\$521.13	\$521.13	\$442.65	\$442.65	\$247.53	\$247.53
25	\$409.74	\$409.74	\$431.81	\$431.81	\$523.21	\$523.21	\$444.41	\$444.41	\$248.52	\$248.52
26	\$417.91	\$417.91	\$440.41	\$440.41	\$533.63	\$533.63	\$453.27	\$453.27	\$253.47	\$253.47
27	\$427.70	\$427.70	\$450.73	\$450.73	\$546.14	\$546.14	\$463.89	\$463.89	\$259.41	\$259.41
28	\$443.62	\$443.62	\$467.50	\$467.50	\$566.46	\$566.46	\$481.15	\$481.15	\$269.06	\$269.06
29	\$456.68	\$456.68	\$481.27	\$481.27	\$583.14	\$583.14	\$495.32	\$495.32	\$276.99	\$276.99
30	\$463.21	\$463.21	\$488.15	\$488.15	\$591.48	\$591.48	\$502.40	\$502.40	\$280.95	\$280.95
31	\$473.00	\$473.00	\$498.47	\$498.47	\$603.98	\$603.98	\$513.02	\$513.02	\$286.89	\$286.89
32	\$482.79	\$482.79	\$508.79	\$508.79	\$616.49	\$616.49	\$523.65	\$523.65	\$292.83	\$292.83
33	\$488.92	\$488.92	\$515.24	\$515.24	\$624.31	\$624.31	\$530.29	\$530.29	\$296.54	\$296.54
34	\$495.45	\$495.45	\$522.12	\$522.12	\$632.65	\$632.65	\$537.37	\$537.37	\$300.50	\$300.50
35	\$498.71	\$498.71	\$525.56	\$525.56	\$636.82	\$636.82	\$540.91	\$540.91	\$302.48	\$302.48
36	\$501.98	\$501.98	\$529.01	\$529.01	\$640.98	\$640.98	\$544.45	\$544.45	\$304.46	\$304.46
37	\$505.24	\$505.24	\$532.45	\$532.45	\$645.15	\$645.15	\$547.99	\$547.99	\$306.44	\$306.44
38	\$508.51	\$508.51	\$535.89	\$535.89	\$649.32	\$649.32	\$551.53	\$551.53	\$308.42	\$308.42
39	\$515.04	\$515.04	\$542.77	\$542.77	\$657.66	\$657.66	\$558.62	\$558.62	\$312.38	\$312.38
40	\$521.57	\$521.57	\$549.65	\$549.65	\$666.00	\$666.00	\$565.70	\$565.70	\$316.34	\$316.34
41	\$531.36	\$531.36	\$559.97	\$559.97	\$678.51	\$678.51	\$576.32	\$576.32	\$322.28	\$322.28
42	\$540.75	\$540.75	\$569.86	\$569.86	\$690.49	\$690.49	\$586.50	\$586.50	\$327.98	\$327.98
43	\$553.81	\$553.81	\$583.63	\$583.63	\$707.17	\$707.17	\$600.67	\$600.67	\$335.90	\$335.90
44	\$570.13	\$570.13	\$600.83	\$600.83	\$728.01	\$728.01	\$618.37	\$618.37	\$345.80	\$345.80
45	\$589.31	\$589.31	\$621.04	\$621.04	\$752.51	\$752.51	\$639.18	\$639.18	\$357.43	\$357.43
46	\$612.17	\$612.17	\$645.13	\$645.13	\$781.69	\$781.69	\$663.96	\$663.96	\$371.29	\$371.29
47	\$637.88	\$637.88	\$672.22	\$672.22	\$814.52	\$814.52	\$691.85	\$691.85	\$386.89	\$386.89
48	\$667.26	\$667.26	\$703.19	\$703.19	\$852.04	\$852.04	\$723.72	\$723.72	\$404.71	\$404.71
49	\$696.24	\$696.24	\$733.73	\$733.73	\$889.04	\$889.04	\$755.15	\$755.15	\$422.29	\$422.29
50	\$728.89	\$728.89	\$768.13	\$768.13	\$930.73	\$930.73	\$790.56	\$790.56	\$442.09	\$442.09
51	\$761.13	\$761.13	\$802.11	\$802.11	\$971.90	\$971.90	\$825.53	\$825.53	\$461.64	\$461.64
52	\$796.63	\$796.63	\$839.53	\$839.53	\$1,017.24	\$1,017.24	\$864.04	\$864.04	\$483.18	\$483.18
53	\$832.55	\$832.55	\$877.37	\$877.37	\$1,063.10	\$1,063.10	\$902.99	\$902.99	\$504.96	\$504.96
54	\$871.32	\$871.32	\$918.23	\$918.23	\$1,112.60	\$1,112.60	\$945.04	\$945.04	\$528.48	\$528.48
55	\$910.09	\$910.09	\$959.09	\$959.09	\$1,162.11	\$1,162.11	\$987.09	\$987.09	\$551.99	\$551.99
56	\$952.12	\$952.12	\$1,003.39	\$1,003.39	\$1,215.79	\$1,215.79	\$1,032.69	\$1,032.69	\$577.49	\$577.49
57	\$994.57	\$994.57	\$1,048.12	\$1,048.12	\$1,269.98	\$1,269.98	\$1,078.72	\$1,078.72	\$603.23	\$603.23
58	\$1,039.87	\$1,039.87	\$1,095.86	\$1,095.86	\$1,327.83	\$1,327.83	\$1,127.85	\$1,127.85	\$630.71	\$630.71
59	\$1,062.31	\$1,062.31	\$1,119.51	\$1,119.51	\$1,356.49	\$1,356.49	\$1,152.20	\$1,152.20	\$644.32	\$644.32
60	\$1,107.61	\$1,107.61	\$1,167.25	\$1,167.25	\$1,414.33	\$1,414.33	\$1,201.33	\$1,201.33	\$671.79	\$671.79
61	\$1,146.79	\$1,146.79	\$1,208.54	\$1,208.54	\$1,464.36	\$1,464.36	\$1,243.83	\$1,243.83	\$695.56	\$695.56
62	\$1,172.50	\$1,172.50	\$1,235.64	\$1,235.64	\$1,497.19	\$1,497.19	\$1,271.71	\$1,271.71	\$711.15	\$711.15
63	\$1,204.74	\$1,204.74	\$1,269.61	\$1,269.61	\$1,538.36	\$1,538.36	\$1,306.68	\$1,306.68	\$730.71	\$730.71
64+	\$1,224.33	\$1,224.33	\$1,290.26	\$1,290.26	\$1,563.38	\$1,563.38	\$1,327.93	\$1,327.93	\$742.59	\$742.59

**Geisinger Health Plan
Small Group
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 7	Adams, Berks, Lancaster, York
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 7	Adams, Berks, Lancaster, York
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 7	Adams, Berks, Lancaster, York
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 7	Adams, Berks, Lancaster, York
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 7	Adams, Berks, Lancaster, York
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 2	Cameron, Elk, Potter

22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 7	Adams, Berks, Lancaster, York
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 7	Adams, Berks, Lancaster, York
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 7	Adams, Berks, Lancaster, York
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 7	Adams, Berks, Lancaster, York
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	POS	Bronze	Off	Geisinger Marketplace HMO	Rating Area 2	Cameron, Elk, Potter
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	POS	Bronze	Off	Geisinger Marketplace HMO	Rating Area 3	Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	POS	Bronze	Off	Geisinger Marketplace HMO	Rating Area 5	Blair, Cambria, Clearfield, Huntingdon, Jefferson, Somerset
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	POS	Bronze	Off	Geisinger Marketplace HMO	Rating Area 6	Centre, Columbia, Lehigh, Mifflin, Montour, Northampton, Northumberland, Schuylkill, Snyder, Union
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	POS	Bronze	Off	Geisinger Marketplace HMO	Rating Area 7	Adams, Berks, Lancaster, York
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	POS	Bronze	Off	Geisinger Marketplace HMO	Rating Area 9	Cumberland, Dauphin, Fulton, Juniata, Lebanon, Perry

Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2018 Number of Covered Lives by Rating County					RATING AREA 1								RATING AREA 2			RATING AREA 3								
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	0	0	0	0	0	0	0	0	0	0	0	6	9	60	224	158	107	73	17	5
					Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren	Elk	Cameron	Potter	Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off									\$315.80	\$315.80	\$315.80									
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off																				
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off																				
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off																				
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off																				
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off																				
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	HMO	Gold	Off																				
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off									\$267.39	\$267.39	\$267.39									
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off																				
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off																				
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off																				
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off																				
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off																				
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	HMO	Silver	Off																				
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off									\$387.22	\$387.22	\$387.22									
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off																				
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off																				
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off																				
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off																				
22444PA0060114	Geisinger Marketplace HMO 10/20/0	HMO	Platinum	Off																				
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off									\$370.41	\$370.41	\$370.41									
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off																				
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off																				
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off																				
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off																				
22444PA0060115	Geisinger Marketplace HMO 20/40/250	HMO	Platinum	Off																				
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off									\$347.25	\$347.25	\$347.25									
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off																				
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off																				
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off																				
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off																				
22444PA0060116	Geisinger Marketplace HMO 20/40/500	HMO	Gold	Off																				
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off									\$335.15	\$335.15	\$335.15									
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off																				
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off																				
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off																				
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	HMO	Gold	Off																				
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off									\$327.28	\$327.28	\$327.28									
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off																				
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off																				
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off																				
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	HMO	Gold	Off																				
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off									\$285.68	\$285.68	\$285.68									
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off																				
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off																				
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off																				
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	HMO	Silver	Off																				
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off									\$375.86	\$375.86	\$375.86									
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off																				
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off																				
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off																				
22444PA0060120	Geisinger Marketplace HMO 15/30/400	HMO	Platinum	Off																				
22444PA0080066	Geisinger Marketplace OHDHP POS 6500	POS	Bronze	Off									\$233.09	\$233.09	\$233.09									
22444PA0080066	Geisinger Marketplace OHDHP POS 6500	POS	Bronze	Off																				
22444PA0080066	Geisinger Marketplace OHDHP POS 6500	POS	Bronze	Off																				
22444PA0080066	Geisinger Marketplace OHDHP POS 6500	POS	Bronze	Off																				
22444PA0080066	Geisinger Marketplace OHDHP POS 6500	POS	Bronze	Off																				
22444PA0080066	Geisinger Marketplace OHDHP POS 6500	POS	Bronze	Off																				

Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA A

02-01-2018 Number of Covered L		46	10	40	24
HIOS Plan ID	Plan Marketing Name	Susquehanna	Tioga	Wayne	Wyoming
22444PA0060062	Geisinger Marketplace HMO 20/40/2500				
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$339.22	\$339.22	\$339.22	\$339.22
22444PA0060062	Geisinger Marketplace HMO 20/40/2500				
22444PA0060062	Geisinger Marketplace HMO 20/40/2500				
22444PA0060062	Geisinger Marketplace HMO 20/40/2500				
22444PA0060062	Geisinger Marketplace HMO 20/40/2500				
22444PA0060063	Geisinger Marketplace HMO 30/60/5800				
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$287.22	\$287.22	\$287.22	\$287.22
22444PA0060063	Geisinger Marketplace HMO 30/60/5800				
22444PA0060063	Geisinger Marketplace HMO 30/60/5800				
22444PA0060063	Geisinger Marketplace HMO 30/60/5800				
22444PA0060063	Geisinger Marketplace HMO 30/60/5800				
22444PA0060114	Geisinger Marketplace HMO 10/20/0				
22444PA0060114	Geisinger Marketplace HMO 10/20/0	\$415.93	\$415.93	\$415.93	\$415.93
22444PA0060114	Geisinger Marketplace HMO 10/20/0				
22444PA0060114	Geisinger Marketplace HMO 10/20/0				
22444PA0060114	Geisinger Marketplace HMO 10/20/0				
22444PA0060114	Geisinger Marketplace HMO 10/20/0				
22444PA0060115	Geisinger Marketplace HMO 20/40/250				
22444PA0060115	Geisinger Marketplace HMO 20/40/250	\$397.88	\$397.88	\$397.88	\$397.88
22444PA0060115	Geisinger Marketplace HMO 20/40/250				
22444PA0060115	Geisinger Marketplace HMO 20/40/250				
22444PA0060115	Geisinger Marketplace HMO 20/40/250				
22444PA0060115	Geisinger Marketplace HMO 20/40/250				
22444PA0060116	Geisinger Marketplace HMO 20/40/500				
22444PA0060116	Geisinger Marketplace HMO 20/40/500	\$373.00	\$373.00	\$373.00	\$373.00
22444PA0060116	Geisinger Marketplace HMO 20/40/500				
22444PA0060116	Geisinger Marketplace HMO 20/40/500				
22444PA0060116	Geisinger Marketplace HMO 20/40/500				
22444PA0060116	Geisinger Marketplace HMO 20/40/500				
22444PA0060116	Geisinger Marketplace HMO 20/40/500				
22444PA0060117	Geisinger Marketplace HMO 20/40/1000				
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	\$360.01	\$360.01	\$360.01	\$360.01
22444PA0060117	Geisinger Marketplace HMO 20/40/1000				
22444PA0060117	Geisinger Marketplace HMO 20/40/1000				
22444PA0060117	Geisinger Marketplace HMO 20/40/1000				
22444PA0060117	Geisinger Marketplace HMO 20/40/1000				
22444PA0060118	Geisinger Marketplace HMO 20/40/1500				
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	\$351.55	\$351.55	\$351.55	\$351.55
22444PA0060118	Geisinger Marketplace HMO 20/40/1500				
22444PA0060118	Geisinger Marketplace HMO 20/40/1500				
22444PA0060118	Geisinger Marketplace HMO 20/40/1500				
22444PA0060118	Geisinger Marketplace HMO 20/40/1500				
22444PA0060119	Geisinger Marketplace HMO 35/70/4000				
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	\$306.87	\$306.87	\$306.87	\$306.87
22444PA0060119	Geisinger Marketplace HMO 35/70/4000				
22444PA0060119	Geisinger Marketplace HMO 35/70/4000				
22444PA0060119	Geisinger Marketplace HMO 35/70/4000				
22444PA0060119	Geisinger Marketplace HMO 35/70/4000				
22444PA0060120	Geisinger Marketplace HMO 15/30/400				
22444PA0060120	Geisinger Marketplace HMO 15/30/400	\$403.73	\$403.73	\$403.73	\$403.73
22444PA0060120	Geisinger Marketplace HMO 15/30/400				
22444PA0060120	Geisinger Marketplace HMO 15/30/400				
22444PA0060120	Geisinger Marketplace HMO 15/30/400				
22444PA0080066	Geisinger Marketplace QHDHP POS 6500				
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$250.38	\$250.38	\$250.38	\$250.38
22444PA0080066	Geisinger Marketplace QHDHP POS 6500				
22444PA0080066	Geisinger Marketplace QHDHP POS 6500				
22444PA0080066	Geisinger Marketplace QHDHP POS 6500				
22444PA0080066	Geisinger Marketplace QHDHP POS 6500				

RATING AREA 4

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

RATING AREA 5

0	18	6	5	5	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA A

		RATING AREA 6										RATING AREA 7				RATING AREA 8					RATING AREA 9		
		02-01-2018 Number of Covered L	354	97	17	43	40	11	42	29	42	26	0	0	5	12	0	0	0	0	0	4	21
HIOS Plan ID	Plan Marketing Name	Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia	Cumberland	Dauphin	
22444PA0060062	Geisinger Marketplace HMO 20/40/2500																						
22444PA0060062	Geisinger Marketplace HMO 20/40/2500																						
22444PA0060062	Geisinger Marketplace HMO 20/40/2500																						
22444PA0060062	Geisinger Marketplace HMO 20/40/2500	\$340.29	\$340.29	\$340.29	\$340.29	\$340.29	\$340.29	\$340.29	\$340.29	\$340.29	\$340.29												
22444PA0060062	Geisinger Marketplace HMO 20/40/2500											\$412.32	\$412.32	\$412.32	\$412.32								
22444PA0060062	Geisinger Marketplace HMO 20/40/2500																				\$350.22	\$350.22	
22444PA0060063	Geisinger Marketplace HMO 30/60/5800																						
22444PA0060063	Geisinger Marketplace HMO 30/60/5800																						
22444PA0060063	Geisinger Marketplace HMO 30/60/5800	\$288.12	\$288.12	\$288.12	\$288.12	\$288.12	\$288.12	\$288.12	\$288.12	\$288.12	\$288.12												
22444PA0060063	Geisinger Marketplace HMO 30/60/5800											\$349.11	\$349.11	\$349.11	\$349.11								
22444PA0060063	Geisinger Marketplace HMO 30/60/5800																				\$296.53	\$296.53	
22444PA0060114	Geisinger Marketplace HMO 10/20/0																						
22444PA0060114	Geisinger Marketplace HMO 10/20/0																						
22444PA0060114	Geisinger Marketplace HMO 10/20/0	\$417.24	\$417.24	\$417.24	\$417.24	\$417.24	\$417.24	\$417.24	\$417.24	\$417.24	\$417.24												
22444PA0060114	Geisinger Marketplace HMO 10/20/0											\$505.56	\$505.56	\$505.56	\$505.56								
22444PA0060114	Geisinger Marketplace HMO 10/20/0																				\$429.42	\$429.42	
22444PA0060115	Geisinger Marketplace HMO 20/40/250																						
22444PA0060115	Geisinger Marketplace HMO 20/40/250																						
22444PA0060115	Geisinger Marketplace HMO 20/40/250	\$399.12	\$399.12	\$399.12	\$399.12	\$399.12	\$399.12	\$399.12	\$399.12	\$399.12	\$399.12												
22444PA0060115	Geisinger Marketplace HMO 20/40/250											\$483.61	\$483.61	\$483.61	\$483.61								
22444PA0060115	Geisinger Marketplace HMO 20/40/250																				\$410.78	\$410.78	
22444PA0060116	Geisinger Marketplace HMO 20/40/500																						
22444PA0060116	Geisinger Marketplace HMO 20/40/500																						
22444PA0060116	Geisinger Marketplace HMO 20/40/500	\$374.17	\$374.17	\$374.17	\$374.17	\$374.17	\$374.17	\$374.17	\$374.17	\$374.17	\$374.17												
22444PA0060116	Geisinger Marketplace HMO 20/40/500											\$453.37	\$453.37	\$453.37	\$453.37								
22444PA0060116	Geisinger Marketplace HMO 20/40/500																				\$385.09	\$385.09	
22444PA0060117	Geisinger Marketplace HMO 20/40/1000																						
22444PA0060117	Geisinger Marketplace HMO 20/40/1000																						
22444PA0060117	Geisinger Marketplace HMO 20/40/1000	\$361.14	\$361.14	\$361.14	\$361.14	\$361.14	\$361.14	\$361.14	\$361.14	\$361.14	\$361.14												
22444PA0060117	Geisinger Marketplace HMO 20/40/1000											\$437.58	\$437.58	\$437.58	\$437.58								
22444PA0060117	Geisinger Marketplace HMO 20/40/1000																				\$371.68	\$371.68	
22444PA0060118	Geisinger Marketplace HMO 20/40/1500																						
22444PA0060118	Geisinger Marketplace HMO 20/40/1500																						
22444PA0060118	Geisinger Marketplace HMO 20/40/1500	\$352.66	\$352.66	\$352.66	\$352.66	\$352.66	\$352.66	\$352.66	\$352.66	\$352.66	\$352.66												
22444PA0060118	Geisinger Marketplace HMO 20/40/1500											\$427.30	\$427.30	\$427.30	\$427.30								
22444PA0060118	Geisinger Marketplace HMO 20/40/1500																				\$362.95	\$362.95	
22444PA0060119	Geisinger Marketplace HMO 35/70/4000																						
22444PA0060119	Geisinger Marketplace HMO 35/70/4000																						
22444PA0060119	Geisinger Marketplace HMO 35/70/4000	\$307.83	\$307.83	\$307.83	\$307.83	\$307.83	\$307.83	\$307.83	\$307.83	\$307.83	\$307.83												
22444PA0060119	Geisinger Marketplace HMO 35/70/4000											\$372.99	\$372.99	\$372.99	\$372.99								
22444PA0060119	Geisinger Marketplace HMO 35/70/4000																				\$316.82	\$316.82	
22444PA0060120	Geisinger Marketplace HMO 15/30/400																						
22444PA0060120	Geisinger Marketplace HMO 15/30/400																						
22444PA0060120	Geisinger Marketplace HMO 15/30/400	\$405.00	\$405.00	\$405.00	\$405.00	\$405.00	\$405.00	\$405.00	\$405.00	\$405.00	\$405.00												
22444PA0060120	Geisinger Marketplace HMO 15/30/400											\$490.73	\$490.73	\$490.73	\$490.73								
22444PA0060120	Geisinger Marketplace HMO 15/30/400																				\$416.82	\$416.82	
22444PA0080066	Geisinger Marketplace QHDHP POS 6500																						
22444PA0080066	Geisinger Marketplace QHDHP POS 6500																						
22444PA0080066	Geisinger Marketplace QHDHP POS 6500	\$251.16	\$251.16	\$251.16	\$251.16	\$251.16	\$251.16	\$251.16	\$251.16	\$251.16	\$251.16												
22444PA0080066	Geisinger Marketplace QHDHP POS 6500											\$304.33	\$304.33	\$304.33	\$304.33								
22444PA0080066	Geisinger Marketplace QHDHP POS 6500																				\$258.50	\$258.50	

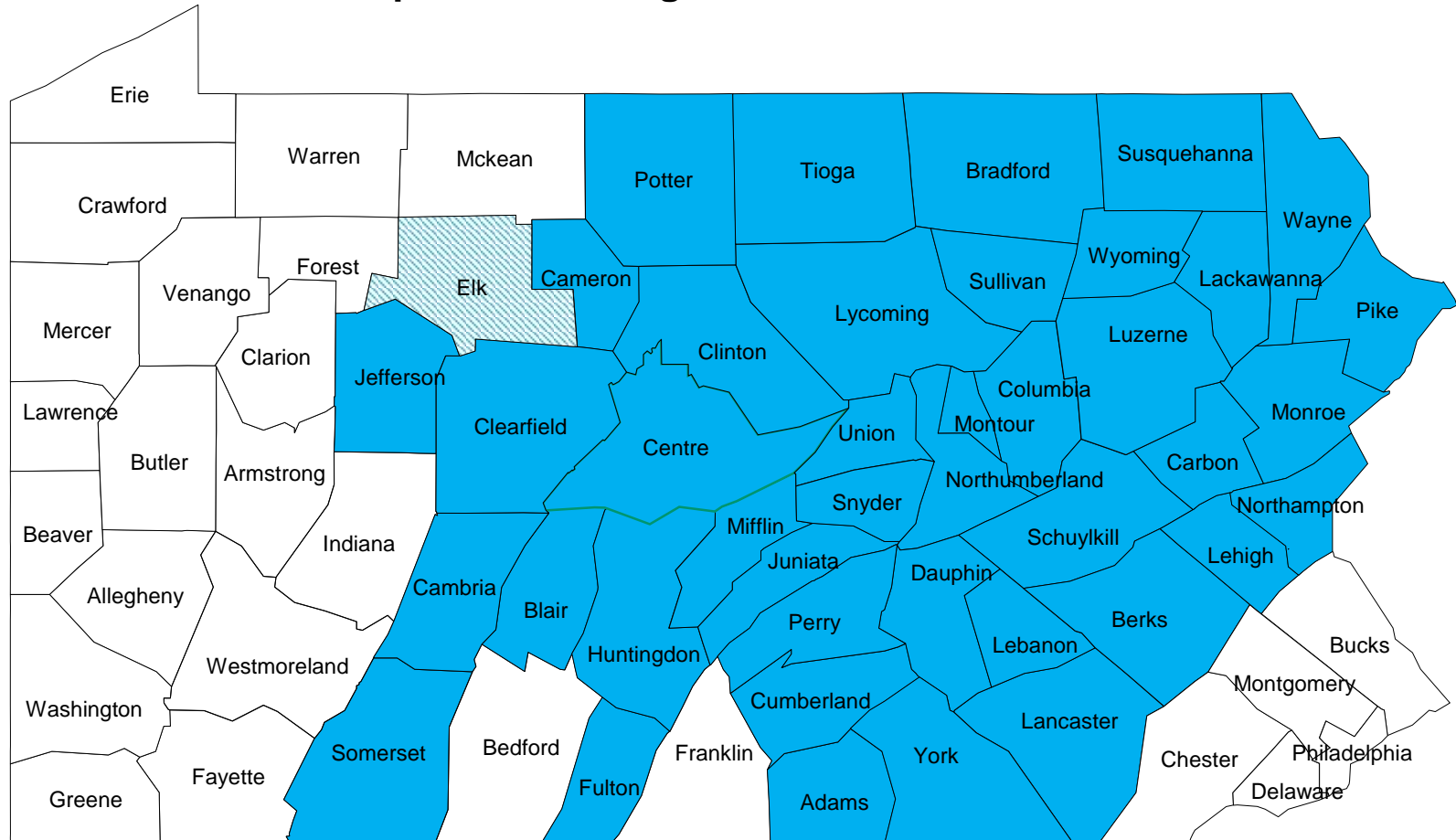
Company Name Geisinger Health Plan
Market Small Group
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA A

02-01-2018 Number of Covered L		0	0	25	0	0
HIOS Plan ID	Plan Marketing Name	Franklin	Fulton	Juniata	Lebanon	Perry
22444PA0060062	Geisinger Marketplace HMO 20/40/2500					
22444PA0060062	Geisinger Marketplace HMO 20/40/2500					
22444PA0060062	Geisinger Marketplace HMO 20/40/2500					
22444PA0060062	Geisinger Marketplace HMO 20/40/2500					
22444PA0060062	Geisinger Marketplace HMO 20/40/2500					
22444PA0060062	Geisinger Marketplace HMO 20/40/2500		\$350.22	\$350.22	\$350.22	\$350.22
22444PA0060063	Geisinger Marketplace HMO 30/60/5800					
22444PA0060063	Geisinger Marketplace HMO 30/60/5800					
22444PA0060063	Geisinger Marketplace HMO 30/60/5800					
22444PA0060063	Geisinger Marketplace HMO 30/60/5800					
22444PA0060063	Geisinger Marketplace HMO 30/60/5800					
22444PA0060063	Geisinger Marketplace HMO 30/60/5800		\$296.53	\$296.53	\$296.53	\$296.53
22444PA0060114	Geisinger Marketplace HMO 10/20/0					
22444PA0060114	Geisinger Marketplace HMO 10/20/0					
22444PA0060114	Geisinger Marketplace HMO 10/20/0					
22444PA0060114	Geisinger Marketplace HMO 10/20/0					
22444PA0060114	Geisinger Marketplace HMO 10/20/0					
22444PA0060114	Geisinger Marketplace HMO 10/20/0		\$429.42	\$429.42	\$429.42	\$429.42
22444PA0060115	Geisinger Marketplace HMO 20/40/250					
22444PA0060115	Geisinger Marketplace HMO 20/40/250					
22444PA0060115	Geisinger Marketplace HMO 20/40/250					
22444PA0060115	Geisinger Marketplace HMO 20/40/250					
22444PA0060115	Geisinger Marketplace HMO 20/40/250					
22444PA0060115	Geisinger Marketplace HMO 20/40/250		\$410.78	\$410.78	\$410.78	\$410.78
22444PA0060116	Geisinger Marketplace HMO 20/40/500					
22444PA0060116	Geisinger Marketplace HMO 20/40/500					
22444PA0060116	Geisinger Marketplace HMO 20/40/500					
22444PA0060116	Geisinger Marketplace HMO 20/40/500					
22444PA0060116	Geisinger Marketplace HMO 20/40/500					
22444PA0060116	Geisinger Marketplace HMO 20/40/500		\$385.09	\$385.09	\$385.09	\$385.09
22444PA0060117	Geisinger Marketplace HMO 20/40/1000					
22444PA0060117	Geisinger Marketplace HMO 20/40/1000					
22444PA0060117	Geisinger Marketplace HMO 20/40/1000					
22444PA0060117	Geisinger Marketplace HMO 20/40/1000					
22444PA0060117	Geisinger Marketplace HMO 20/40/1000					
22444PA0060117	Geisinger Marketplace HMO 20/40/1000		\$371.68	\$371.68	\$371.68	\$371.68
22444PA0060118	Geisinger Marketplace HMO 20/40/1500					
22444PA0060118	Geisinger Marketplace HMO 20/40/1500					
22444PA0060118	Geisinger Marketplace HMO 20/40/1500					
22444PA0060118	Geisinger Marketplace HMO 20/40/1500					
22444PA0060118	Geisinger Marketplace HMO 20/40/1500					
22444PA0060118	Geisinger Marketplace HMO 20/40/1500		\$362.95	\$362.95	\$362.95	\$362.95
22444PA0060119	Geisinger Marketplace HMO 35/70/4000					
22444PA0060119	Geisinger Marketplace HMO 35/70/4000					
22444PA0060119	Geisinger Marketplace HMO 35/70/4000					
22444PA0060119	Geisinger Marketplace HMO 35/70/4000					
22444PA0060119	Geisinger Marketplace HMO 35/70/4000					
22444PA0060119	Geisinger Marketplace HMO 35/70/4000		\$316.82	\$316.82	\$316.82	\$316.82
22444PA0060120	Geisinger Marketplace HMO 15/30/400					
22444PA0060120	Geisinger Marketplace HMO 15/30/400					
22444PA0060120	Geisinger Marketplace HMO 15/30/400					
22444PA0060120	Geisinger Marketplace HMO 15/30/400					
22444PA0060120	Geisinger Marketplace HMO 15/30/400					
22444PA0060120	Geisinger Marketplace HMO 15/30/400		\$416.82	\$416.82	\$416.82	\$416.82
22444PA0080066	Geisinger Marketplace QHDHP POS 6500					
22444PA0080066	Geisinger Marketplace QHDHP POS 6500					
22444PA0080066	Geisinger Marketplace QHDHP POS 6500					
22444PA0080066	Geisinger Marketplace QHDHP POS 6500					
22444PA0080066	Geisinger Marketplace QHDHP POS 6500					
22444PA0080066	Geisinger Marketplace QHDHP POS 6500		\$258.50	\$258.50	\$258.50	\$258.50


2018 and 2019 Service Area

Issuer: Geisinger Health Plan (Issuer 22444)

Market: Small Group - Off Exchange



Key:

-  2018 and 2019 Off-exchange service area
-  New county for 2019

Completeness and Redaction Justification Checklist

Instructions for Completion and Redaction Justification Checklist

This checklist is required for all issuers submitting ACA-Compliant rates for 2019 comprehensive major medical rate filings and should be submitted, as supporting documentation, with each 2019 ACA-Compliant comprehensive major medical rate filing. The checklist is organized by heading, section and subsection as outlined in the Draft 2019 ACA-Compliant Health Insurance Rate Filing Guidance (Guidance) released on February 12, 2018.

"Completed" Column

The first input column is labeled "Completed". In order for the filing to be considered complete and ready for department review, X must appear in each field in the column, except where data tables are marked "if applicable". The X indicates that the actuary has read the Guidance and has provided the requested information and data, as required in the PA Actuarial Memorandum and Rate Exhibits and further, that the data templates are completely and appropriately populated.

"Redaction Justification" Columns

The "Redaction Justification" section contains three columns. If the issuer's filing contains redacted information or data in the named section, "Y" must be populated in the "Redacted" column.

Each issuer must submit a "Public Rate Filing PDF" with the initial filing and with the final version that will be approved. The PDF document must contain all required documents, tables and exhibits. If the issuer chooses to make the limited redactions anticipated by the Department, those redactions should be made only in this document. The "Page # in Public PDF" section should reference the page number of the Public Rate Filing PDF where the redacted information and/or data can be located.

If any information is redacted, a justification must be submitted that specifically justifies why that information should be redacted. Correspondingly, the "Justification" column should be populated with a "Y" in any rows where it is indicated that information is redacted, and with an "NA" if information is not redacted. To reiterate the redaction criteria contained in the Guidance, only information that is trade secret or confidential commercial or financial information as defined in HHS's Freedom of Information Act (FOIA) regulations at 45 CFR§ 5.65 may be redacted.

Consistent with prior, the Department does not anticipate redactions other than the following items:

1. AV screenshots
2. Statements specifying a company's anticipated risk level in relation to the state average risk level (e.g., the underlined portion could be redacted in the following statement: "we expect the risk level of membership to be X% higher/lower than the state average risk level")
3. Opining actuary's name
4. Specific provider contracting information (note: such information was not submitted in prior rate filings and the department does not anticipate receiving such information in plan year 2019 rate filings)
5. Commission schedules

Please remain cognizant that non-redacted information and data must be submitted for review.

You may contact Tracie Gray at tgray@pa.gov if you have any questions regarding this checklist.

Completeness and Redaction Justification Checklist

Issuer Name: Geisinger Health Plan
 Market: Small Group
 SERFF ID: GSHP-131502009

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

Company Legal Name:	Geisinger Health Plan	State:	PA
HIOS Issuer ID:	22444	Market:	Small Group
Effective Date of Rate Change(s):	1/1/2019		

Section I: General Product and Plan Information																	Geisinger Health Plan HMO										Geisinger Health Plan POS	
Product		Terminated Product										22444PA0004										22444PA008						
Product ID:		Not Applicable										22444PA006										22444PA008						
AV Metal Value		Gold		Silver		Platinum		Platinum		Gold		Gold		Silver		Platinum												
AV Metal Value		0.000	0.812	0.705	0.912	0.904	0.820	0.819	0.809	0.720	0.911	0.618																
AV Pricing Value		0.010	0.890	0.753	1.091	1.044	0.978	0.944	0.922	0.805	1.059	0.657																
Plan Category		Terminated		Renewing		New		New		New		New		New		Renewing												
Plan Type		POS		HMO		HMO		HMO		HMO		HMO		HMO		POS												
Plan Name		Geisinger		Geisinger		Geisinger		Geisinger		Geisinger		Geisinger		Geisinger		Geisinger												
		Marketplace HMO		Marketplace HMO		Marketplace HMO		Marketplace HMO		Marketplace HMO		Marketplace HMO		Marketplace HMO		Marketplace HMO												
		2014 Experience		2014 Experience		2014 Experience		2014 Experience		2014 Experience		2014 Experience		2014 Experience		2014 Experience												
Plan ID (Standard Component ID):		22444PA0040001	22444PA0060062	22444PA0060063	22444PA0060114	22444PA0060115	22444PA0060116	22444PA0060117	22444PA0060118	22444PA0060119	22444PA0060120	22444PA0060121	22444PA0060122	22444PA0060123	22444PA0060124	22444PA0060125	22444PA0060126											
Exchange Plan?		No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No											
Historical Rate Increase - Calendar Year - 2		0.00%										7.20%		7.20%														
Historical Rate Increase - Calendar Year - 1		0.00%										6.00%		6.00%														
Historical Rate Increase - Calendar Year 0		0.00%										6.90%		6.90%														
Effective Date of Proposed Rates		1/1/2019		1/1/2019		1/1/2019		1/1/2019		1/1/2019		1/1/2019		1/1/2019		1/1/2019												
Rate Change % (over prior filing)		0.00%		4.08%		-2.27%		0.00%		0.00%		0.00%		1.00%		1.45%												
Cumulative Rate Change % (over 12 mos prior)		0.00%		4.08%		-2.27%		0.00%		0.00%		0.00%		0.00%		1.70%												
Pro'd Per Rate Change % (over Exper. Period)		#DIV/0!		9.27%		8.07%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		12.95%												
Product Rate Increase %		0.00%										1.79%				1.69%												

[illegible]

ction III: Experience Period Information

Plan ID (Standard Component ID)	Total	22444PA0040001	22444PA0060062	22444PA0060063	22444PA0060114	22444PA0060115	22444PA0060116	22444PA0060117	22444PA0060118	22444PA0060119	22444PA0060120	22444PA0080066
Plan Adjusted Index Rate	\$350.31	\$0.00	\$493.86	\$422.81	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$568.62	\$357.67
Member Months	109,429	38,644	10,942	7,148	0	0	0	0	0	0	52,433	262
Total Premium (TP)	\$57,877,294	\$22,295,947	\$5,015,764	\$2,805,166	\$0	\$0	\$0	\$0	\$0	\$0	\$27,673,436	\$86,980
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%
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%
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%
Total Allowed Claims (TAC)	\$53,717,641	\$21,005,766	\$5,080,608	\$2,459,286	\$0	\$0	\$0	\$0	\$0	\$0	\$25,113,303	\$58,678
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%
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%
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%
Allowed Claims which are not the issuer's obligation	\$4,542,772	\$1,452,853	\$659,639	\$533,309	\$0	\$0	\$0	\$0	\$0	\$0	\$1,860,838	\$36,134
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0											
Portion of above payable by HHS on behalf of insured person, as %	0.00%											
Total Incurred claims, payable with issuer funds	\$49,174,869	\$19,552,913	\$4,420,969	\$1,925,977	\$0	\$0	\$0	\$0	\$0	\$0	\$23,252,465	\$22,545
Net Amt of Rein	\$0.00	\$0.00										
Risk Adjustment Transfer Amount	\$3,011,309.00	\$0.00	\$467,698.07	\$226,390.86	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,311,818.40	\$5,401.68
Incurred Claims, PMPM	\$449.38	\$505.98	\$404.04	\$269.44	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$443.47	\$86.05
Allowed Claims, PMPM	\$490.89	\$543.57	\$464.32	\$344.05	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$478.96	\$223.96
EHB portion of Allowed Claims, PMPM	\$490.89	\$543.57	\$464.32	\$344.05	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	\$478.96	\$223.96

ction IV: Projected (12 months following effective date)

Plan ID (Standard Component ID)	Total	22444PA0040001	22444PA0060062	22444PA0060063	22444PA0060114	22444PA0060115	22444PA0060116	22444PA0060117	22444PA0060118	22444PA0060119	22444PA0060120	22444PA0080066
Plan Adjusted Index Rate	\$582.29	\$0.00	\$539.64	\$456.91	\$661.67	\$632.95	\$593.38	\$572.71	\$559.25	\$488.17	\$642.27	\$398.30
Member Months	18,972	-	4,764	2,964	-	-	-	-	-	-	10,836	408
Total Premium (TP)	\$11,047,270	\$0	\$2,570,845	\$1,354,281	\$0	\$0	\$0	\$0	\$0	\$0	\$6,959,638	\$162,506
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%
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%
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%
Total Allowed Claims (TAC)	\$11,506,643	\$0	\$2,889,397	\$1,797,688	\$0	\$0	\$0	\$0	\$0	\$0	\$6,572,106	\$247,455
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%
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%
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%
Allowed Claims which are not the issuer's obligation	\$1,517,726	\$0	\$381,112	\$237,115	\$0	\$0	\$0	\$0	\$0	\$0	\$866,861	\$32,639
Portion of above payable by HHS's funds on behalf of insured person, in dollars	\$0											
Portion of above payable by HHS on behalf of insured person, as %	0.00%											
Total Incurred claims, payable with issuer funds	\$9,988,917	\$0	\$2,508,286	\$1,560,571	\$0	\$0	\$0	\$0	\$0	\$0	\$5,705,245	\$214,815
Net Amt of Rein	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Risk Adjustment Transfer Amount	-\$537,097	\$0	-\$134,869	-\$83,911	\$0	\$0	\$0	\$0	\$0	\$0	-\$306,767	-\$11,550

RFJ Part II - Consumer Friendly Justification
Geisinger Health Plan
Small Group

Geisinger Health Plan has proposed an average rate increase of 1.5% for Small Group HMO and POS members renewing effective January 1, 2019 through December 1, 2019. The range of proposed rate increases vary from a minimum of -2.4% to a maximum of 13.0%. The increase in premium is due to annual claims trend, changes in federal taxes and fees and changes in the federal risk adjustment program. The total projected 2019 administrative costs are about 1% over the assumed administrative costs in the current 2018 rates. As required by federal regulations, the projected loss ratio exceeds 80%.

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.				
HOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	22444			
	23-2311553			
	1/1/2019			
	3/31/2019			
Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an individual Non-Tobacco or No Preference enrollee on a plan
22444PA0060062	Rating Area 2	No Preference	0-14	241.58
22444PA0060062	Rating Area 2	No Preference	15	263.06
22444PA0060062	Rating Area 2	No Preference	16	271.27
22444PA0060062	Rating Area 2	No Preference	17	279.48
22444PA0060062	Rating Area 2	No Preference	18	288.32
22444PA0060062	Rating Area 2	No Preference	19	297.16
22444PA0060062	Rating Area 2	No Preference	20	306.32
22444PA0060062	Rating Area 2	No Preference	21	315.80
22444PA0060062	Rating Area 2	No Preference	22	315.80
22444PA0060062	Rating Area 2	No Preference	23	315.80
22444PA0060062	Rating Area 2	No Preference	24	315.80
22444PA0060062	Rating Area 2	No Preference	25	317.06
22444PA0060062	Rating Area 2	No Preference	26	323.38
22444PA0060062	Rating Area 2	No Preference	27	330.96
22444PA0060062	Rating Area 2	No Preference	28	343.27
22444PA0060062	Rating Area 2	No Preference	29	353.38
22444PA0060062	Rating Area 2	No Preference	30	358.43
22444PA0060062	Rating Area 2	No Preference	31	366.01
22444PA0060062	Rating Area 2	No Preference	32	373.59
22444PA0060062	Rating Area 2	No Preference	33	378.32
22444PA0060062	Rating Area 2	No Preference	34	383.38
22444PA0060062	Rating Area 2	No Preference	35	385.90
22444PA0060062	Rating Area 2	No Preference	36	388.43
22444PA0060062	Rating Area 2	No Preference	37	390.96
22444PA0060062	Rating Area 2	No Preference	38	393.48
22444PA0060062	Rating Area 2	No Preference	39	398.54
22444PA0060062	Rating Area 2	No Preference	40	403.59
22444PA0060062	Rating Area 2	No Preference	41	411.17
22444PA0060062	Rating Area 2	No Preference	42	418.43
22444PA0060062	Rating Area 2	No Preference	43	428.54
22444PA0060062	Rating Area 2	No Preference	44	441.17
22444PA0060062	Rating Area 2	No Preference	45	456.01
22444PA0060062	Rating Area 2	No Preference	46	473.70
22444PA0060062	Rating Area 2	No Preference	47	493.59
22444PA0060062	Rating Area 2	No Preference	48	516.33
22444PA0060062	Rating Area 2	No Preference	49	538.75
22444PA0060062	Rating Area 2	No Preference	50	564.01
22444PA0060062	Rating Area 2	No Preference	51	588.96
22444PA0060062	Rating Area 2	No Preference	52	616.44
22444PA0060062	Rating Area 2	No Preference	53	644.23
22444PA0060062	Rating Area 2	No Preference	54	674.23
22444PA0060062	Rating Area 2	No Preference	55	704.23
22444PA0060062	Rating Area 2	No Preference	56	736.75
22444PA0060062	Rating Area 2	No Preference	57	769.60
22444PA0060062	Rating Area 2	No Preference	58	804.65
22444PA0060062	Rating Area 2	No Preference	59	822.02
22444PA0060062	Rating Area 2	No Preference	60	857.07
22444PA0060062	Rating Area 2	No Preference	61	887.39
22444PA0060062	Rating Area 2	No Preference	62	907.26
22444PA0060062	Rating Area 2	No Preference	63	932.23
22444PA0060062	Rating Area 2	No Preference	64 and over	947.39
22444PA0060062	Rating Area 3	No Preference	0-14	259.50
22444PA0060062	Rating Area 3	No Preference	15	282.57
22444PA0060062	Rating Area 3	No Preference	16	291.39
22444PA0060062	Rating Area 3	No Preference	17	300.21
22444PA0060062	Rating Area 3	No Preference	18	309.70
22444PA0060062	Rating Area 3	No Preference	19	319.20
22444PA0060062	Rating Area 3	No Preference	20	329.04
22444PA0060062	Rating Area 3	No Preference	21	339.22
22444PA0060062	Rating Area 3	No Preference	22	339.22
22444PA0060062	Rating Area 3	No Preference	23	339.22
22444PA0060062	Rating Area 3	No Preference	24	339.22
22444PA0060062	Rating Area 3	No Preference	25	340.57
22444PA0060062	Rating Area 3	No Preference	26	347.36
22444PA0060062	Rating Area 3	No Preference	27	355.50
22444PA0060062	Rating Area 3	No Preference	28	368.73
22444PA0060062	Rating Area 3	No Preference	29	379.58
22444PA0060062	Rating Area 3	No Preference	30	385.01
22444PA0060062	Rating Area 3	No Preference	31	393.15
22444PA0060062	Rating Area 3	No Preference	32	401.29
22444PA0060062	Rating Area 3	No Preference	33	406.38
22444PA0060062	Rating Area 3	No Preference	34	411.81
22444PA0060062	Rating Area 3	No Preference	35	414.52
22444PA0060062	Rating Area 3	No Preference	36	417.24
22444PA0060062	Rating Area 3	No Preference	37	419.95
22444PA0060062	Rating Area 3	No Preference	38	422.66
22444PA0060062	Rating Area 3	No Preference	39	428.09
22444PA0060062	Rating Area 3	No Preference	40	433.52
22444PA0060062	Rating Area 3	No Preference	41	441.66
22444PA0060062	Rating Area 3	No Preference	42	449.46
22444PA0060062	Rating Area 3	No Preference	43	460.32
22444PA0060062	Rating Area 3	No Preference	44	473.88
22444PA0060062	Rating Area 3	No Preference	45	489.83
22444PA0060062	Rating Area 3	No Preference	46	508.82
22444PA0060062	Rating Area 3	No Preference	47	530.19
22444PA0060062	Rating Area 3	No Preference	48	554.62
22444PA0060062	Rating Area 3	No Preference	49	578.70
22444PA0060062	Rating Area 3	No Preference	50	605.84
22444PA0060062	Rating Area 3	No Preference	51	632.64
22444PA0060062	Rating Area 3	No Preference	52	662.15
22444PA0060062	Rating Area 3	No Preference	53	692.00
22444PA0060062	Rating Area 3	No Preference	54	724.23
22444PA0060062	Rating Area 3	No Preference	55	756.45
22444PA0060062	Rating Area 3	No Preference	56	791.39
22444PA0060062	Rating Area 3	No Preference	57	826.67
22444PA0060062	Rating Area 3	No Preference	58	864.32
22444PA0060062	Rating Area 3	No Preference	59	882.98
22444PA0060062	Rating Area 3	No Preference	60	920.63
22444PA0060062	Rating Area 3	No Preference	61	953.20
22444PA0060062	Rating Area 3	No Preference	62	974.57
22444PA0060062	Rating Area 3	No Preference	63	1001.36
22444PA0060062	Rating Area 3	No Preference	64 and over	1017.65
22444PA0060062	Rating Area 5	No Preference	0-14	247.01
22444PA0060062	Rating Area 5	No Preference	15	268.97
22444PA0060062	Rating Area 5	No Preference	16	277.37
22444PA0060062	Rating Area 5	No Preference	17	285.78
22444PA0060062	Rating Area 5	No Preference	18	294.80
22444PA0060062	Rating Area 5	No Preference	19	303.84
22444PA0060062	Rating Area 5	No Preference	20	313.21
22444PA0060062	Rating Area 5	No Preference	21	322.90
22444PA0060062	Rating Area 5	No Preference	22	322.90
22444PA0060062	Rating Area 5	No Preference	23	322.90
22444PA0060062	Rating Area 5	No Preference	24	322.90
22444PA0060062	Rating Area 5	No Preference	25	324.19
22444PA0060062	Rating Area 5	No Preference	26	330.64
22444PA0060062	Rating Area 5	No Preference	27	338.39
22444PA0060062	Rating Area 5	No Preference	28	350.99
22444PA0060062	Rating Area 5	No Preference	29	361.32
22444PA0060062	Rating Area 5	No Preference	30	368.46
22444PA0060062	Rating Area 5	No Preference	31	374.23
22444PA0060062	Rating Area 5	No Preference	32	381.98
22444PA0060062	Rating Area 5	No Preference	33	386.83

22444PA0060062	Rating Area 5	No Preference	34	391.99
22444PA0060062	Rating Area 5	No Preference	35	394.58
22444PA0060062	Rating Area 5	No Preference	36	397.16
22444PA0060062	Rating Area 5	No Preference	37	399.74
22444PA0060062	Rating Area 5	No Preference	38	402.33
22444PA0060062	Rating Area 5	No Preference	39	407.49
22444PA0060062	Rating Area 5	No Preference	40	412.66
22444PA0060062	Rating Area 5	No Preference	41	420.41
22444PA0060062	Rating Area 5	No Preference	42	427.83
22444PA0060062	Rating Area 5	No Preference	43	438.17
22444PA0060062	Rating Area 5	No Preference	44	451.08
22444PA0060062	Rating Area 5	No Preference	45	466.26
22444PA0060062	Rating Area 5	No Preference	46	484.34
22444PA0060062	Rating Area 5	No Preference	47	504.68
22444PA0060062	Rating Area 5	No Preference	48	527.93
22444PA0060062	Rating Area 5	No Preference	49	550.86
22444PA0060062	Rating Area 5	No Preference	50	576.69
22444PA0060062	Rating Area 5	No Preference	51	602.20
22444PA0060062	Rating Area 5	No Preference	52	630.29
22444PA0060062	Rating Area 5	No Preference	53	658.70
22444PA0060062	Rating Area 5	No Preference	54	689.38
22444PA0060062	Rating Area 5	No Preference	55	720.05
22444PA0060062	Rating Area 5	No Preference	56	753.31
22444PA0060062	Rating Area 5	No Preference	57	786.89
22444PA0060062	Rating Area 5	No Preference	58	822.73
22444PA0060062	Rating Area 5	No Preference	59	840.49
22444PA0060062	Rating Area 5	No Preference	60	876.33
22444PA0060062	Rating Area 5	No Preference	61	907.39
22444PA0060062	Rating Area 5	No Preference	62	927.67
22444PA0060062	Rating Area 5	No Preference	63	953.18
22444PA0060062	Rating Area 5	No Preference	64 and over	968.68
22444PA0060062	Rating Area 6	No Preference	0-14	260.31
22444PA0060062	Rating Area 6	No Preference	15	283.45
22444PA0060062	Rating Area 6	No Preference	16	292.30
22444PA0060062	Rating Area 6	No Preference	17	301.15
22444PA0060062	Rating Area 6	No Preference	18	310.68
22444PA0060062	Rating Area 6	No Preference	19	320.20
22444PA0060062	Rating Area 6	No Preference	20	330.07
22444PA0060062	Rating Area 6	No Preference	21	340.29
22444PA0060062	Rating Area 6	No Preference	22	340.29
22444PA0060062	Rating Area 6	No Preference	23	340.29
22444PA0060062	Rating Area 6	No Preference	24	340.29
22444PA0060062	Rating Area 6	No Preference	25	341.64
22444PA0060062	Rating Area 6	No Preference	26	348.45
22444PA0060062	Rating Area 6	No Preference	27	356.61
22444PA0060062	Rating Area 6	No Preference	28	369.88
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22444PA0060062	Rating Area 6	No Preference	31	394.38
22444PA0060062	Rating Area 6	No Preference	32	402.55
22444PA0060062	Rating Area 6	No Preference	33	407.66
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22444PA0060062	Rating Area 6	No Preference	35	418.82
22444PA0060062	Rating Area 6	No Preference	36	418.54
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22444PA0060062	Rating Area 6	No Preference	39	429.43
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22444PA0060062	Rating Area 6	No Preference	41	443.04
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22444PA0060062	Rating Area 6	No Preference	60	923.52
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22444PA0060062	Rating Area 6	No Preference	62	977.62
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22444PA0060063	Rating Area 7	No Preference	52	681.45
22444PA0060063	Rating Area 7	No Preference	53	712.17
22444PA0060063	Rating Area 7	No Preference	54	718.33
22444PA0060063	Rating Area 7	No Preference	55	778.50
22444PA0060063	Rating Area 7	No Preference	56	814.45
22444PA0060063	Rating Area 7	No Preference	57	850.76
22444PA0060063	Rating Area 7	No Preference	58	889.51
22444PA0060063	Rating Area 7	No Preference	59	908.71
22444PA0060063	Rating Area 7	No Preference	60	947.46
22444PA0060063	Rating Area 7	No Preference	61	980.98
22444PA0060063	Rating Area 7	No Preference	62	1002.97
22444PA0060063	Rating Area 7	No Preference	63	1030.55
22444PA0060063	Rating Area 7	No Preference	64 and over	1047.31
22444PA0060063	Rating Area 9	No Preference	0-14	226.84
22444PA0060063	Rating Area 9	No Preference	15	247.01
22444PA0060063	Rating Area 9	No Preference	16	254.72
22444PA0060063	Rating Area 9	No Preference	17	262.43
22444PA0060063	Rating Area 9	No Preference	18	270.73
22444PA0060063	Rating Area 9	No Preference	19	279.03
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22444PA0060063	Rating Area 9	No Preference	23	296.53
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22444PA0060063	Rating Area 9	No Preference	26	303.64
22444PA0060063	Rating Area 9	No Preference	27	310.76
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22444PA0060063	Rating Area 9	No Preference	30	336.56
22444PA0060063	Rating Area 9	No Preference	31	343.67
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22444PA0060063	Rating Area 9	No Preference	33	355.24
22444PA0060063	Rating Area 9	No Preference	34	359.98
22444PA0060063	Rating Area 9	No Preference	35	362.36
22444PA0060063	Rating Area 9	No Preference	36	364.73
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22444PA0060063	Rating Area 9	No Preference	38	369.47
22444PA0060063	Rating Area 9	No Preference	39	374.22
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22444PA0060063	Rating Area 9	No Preference	42	392.90
22444PA0060063	Rating Area 9	No Preference	43	402.39
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22444PA0060063	Rating Area 9	No Preference	46	444.79
22444PA0060063	Rating Area 9	No Preference	47	463.47
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22444PA0060063	Rating Area 9	No Preference	49	505.87
22444PA0060063	Rating Area 9	No Preference	50	529.60
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22444PA0060063	Rating Area 9	No Preference	52	578.82
22444PA0060063	Rating Area 9	No Preference	53	604.91
22444PA0060063	Rating Area 9	No Preference	54	633.08
22444PA0060063	Rating Area 9	No Preference	55	661.25
22444PA0060063	Rating Area 9	No Preference	56	691.80
22444PA0060063	Rating Area 9	No Preference	57	722.63
22444PA0060063	Rating Area 9	No Preference	58	755.55
22444PA0060063	Rating Area 9	No Preference	59	771.86
22444PA0060063	Rating Area 9	No Preference	60	804.77
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22444PA0060063	Rating Area 9	No Preference	62	851.92
22444PA0060063	Rating Area 9	No Preference	63	876.35
22444PA0060063	Rating Area 9	No Preference	64 and over	899.58
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22444PA0060114	Rating Area 2	No Preference	15	322.55
22444PA0060114	Rating Area 2	No Preference	16	332.61
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22444PA0060114	Rating Area 2	No Preference	18	353.52
22444PA0060114	Rating Area 2	No Preference	19	364.37
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22444PA0060114	Rating Area 2	No Preference	29	433.29
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22444PA0060114	Rating Area 2	No Preference	55	863.48
22444PA0060114	Rating Area 2	No Preference	56	903.36
22444PA0060114	Rating Area 2	No Preference	57	943.63
22444PA0060114	Rating Area 2	No Preference	58	986.61
22444PA0060114	Rating Area 2	No Preference	59	1007.91
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22444PA0060114	Rating Area 2	No Preference	62	1112.46
22444PA0060114	Rating Area 2	No Preference	63	1143.05
22444PA0060114	Rating Area 2	No Preference	64 and over	1161.63
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22444PA0060114	Rating Area 3	No Preference	15	346.47
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22444PA0060114	Rating Area 3	No Preference	48	680.04
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22444PA0060114	Rating Area 3	No Preference	51	775.70
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22444PA0060114	Rating Area 3	No Preference	54	888.00
22444PA0060114	Rating Area 3	No Preference	55	927.51
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22444PA0060114	Rating Area 3	No Preference	57	1013.61
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22444PA0060114	Rating Area 3	No Preference	61	1168.75
22444PA0060114	Rating Area 3	No Preference	62	1194.96
22444PA0060114	Rating Area 3	No Preference	63	1227.81
22444PA0060114	Rating Area 3	No Preference	64 and over	1247.78
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22444PA0060114	Rating Area 5	No Preference	21	395.92
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22444PA0060114	Rating Area 5	No Preference	23	395.92
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22444PA0060114	Rating Area 5	No Preference	50	707.10
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22444PA0060114	Rating Area 5	No Preference	62	1137.46
22444PA0060114	Rating Area 5	No Preference	63	1168.73
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22444PA0060114	Rating Area 6	No Preference	28	453.53
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22444PA0060114	Rating Area 6	No Preference	46	625.85
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22444PA0060114	Rating Area 6	No Preference	49	711.80
22444PA0060114	Rating Area 6	No Preference	50	745.17
22444PA0060114	Rating Area 6	No Preference	51	778.14
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22444PA0060114	Rating Area 6	No Preference	54	890.79
22444PA0060114	Rating Area 6	No Preference	55	930.43
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22444PA0060114	Rating Area 6	No Preference	57	1016.79
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22444PA0060114	Rating Area 6	No Preference	62	1198.71
22444PA0060114	Rating Area 6	No Preference	63	1231.67
22444PA0060114	Rating Area 6	No Preference	64 and over	1251.69
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22444PA0060114	Rating Area 7	No Preference	15	421.12
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22444PA0060114	Rating Area 7	No Preference	27	529.82
22444PA0060114	Rating Area 7	No Preference	28	549.53
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22444PA0060114	Rating Area 7	No Preference	40	646.09
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22444PA0060114	Rating Area 7	No Preference	44	706.25
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22444PA0060114	Rating Area 7	No Preference	46	758.33
22444PA0060114	Rating Area 7	No Preference	47	790.17
22444PA0060114	Rating Area 7	No Preference	48	826.57
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22444PA0060114	Rating Area 7	No Preference	50	902.91
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22444PA0060114	Rating Area 7	No Preference	57	1238.03
22444PA0060114	Rating Area 7	No Preference	58	1288.14
22444PA0060114	Rating Area 7	No Preference	59	1315.95
22444PA0060114	Rating Area 7	No Preference	60	1372.06
22444PA0060114	Rating Area 7	No Preference	61	1420.60
22444PA0060114	Rating Area 7	No Preference	62	1452.45
22444PA0060114	Rating Area 7	No Preference	63	1482.38
22444PA0060114	Rating Area 7	No Preference	64 and over	1516.65
22444PA0060114	Rating Area 9	No Preference	0-14	328.50
22444PA0060114	Rating Area 9	No Preference	15	357.70
22444PA0060114	Rating Area 9	No Preference	16	369.87
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22444PA0060114	Rating Area 9	No Preference	18	392.05
22444PA0060114	Rating Area 9	No Preference	19	404.08
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22444PA0060114	Rating Area 9	No Preference	27	450.02
22444PA0060114	Rating Area 9	No Preference	28	466.77
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22444PA0060114	Rating Area 9	No Preference	30	487.38
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22444PA0060114	Rating Area 9	No Preference	34	521.31
22444PA0060114	Rating Area 9	No Preference	35	524.74
22444PA0060114	Rating Area 9	No Preference	36	528.18
22444PA0060114	Rating Area 9	No Preference	37	531.61
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22444PA0060114	Rating Area 9	No Preference	39	541.92
22444PA0060114	Rating Area 9	No Preference	40	548.79
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22444PA0060114	Rating Area 9	No Preference	46	644.12
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22444PA0060114	Rating Area 9	No Preference	48	702.09
22444PA0060114	Rating Area 9	No Preference	49	732.58
22444PA0060114	Rating Area 9	No Preference	50	766.93
22444PA0060114	Rating Area 9	No Preference	51	800.86
22444PA0060114	Rating Area 9	No Preference	52	838.21
22444PA0060114	Rating Area 9	No Preference	53	876.00
22444PA0060114	Rating Area 9	No Preference	54	916.80
22444PA0060114	Rating Area 9	No Preference	55	957.59
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22444PA0060114	Rating Area 9	No Preference	57	1046.46
22444PA0060114	Rating Area 9	No Preference	58	1094.14
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22444PA0060114	Rating Area 9	No Preference	60	1165.43
22444PA0060114	Rating Area 9	No Preference	61	1206.65
22444PA0060114	Rating Area 9	No Preference	62	1233.70
22444PA0060114	Rating Area 9	No Preference	63	1267.63
22444PA0060114	Rating Area 9	No Preference	64 and over	1288.24
22444PA0060115	Rating Area 2	No Preference	0-14	283.36
22444PA0060115	Rating Area 2	No Preference	15	305.55
22444PA0060115	Rating Area 2	No Preference	16	318.18
22444PA0060115	Rating Area 2	No Preference	17	327.81
22444PA0060115	Rating Area 2	No Preference	18	338.18
22444PA0060115	Rating Area 2	No Preference	19	348.55
22444PA0060115	Rating Area 2	No Preference	20	359.29
22444PA0060115	Rating Area 2	No Preference	21	370.41
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22444PA0060115	Rating Area 2	No Preference	23	370.41
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22444PA0060115	Rating Area 2	No Preference	25	371.88
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22444PA0060115	Rating Area 2	No Preference	28	402.63
22444PA0060115	Rating Area 2	No Preference	29	414.48
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22444PA0060115	Rating Area 2	No Preference	32	438.19
22444PA0060115	Rating Area 2	No Preference	33	443.74
22444PA0060115	Rating Area 2	No Preference	34	449.67
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22444PA0060115	Rating Area 2	No Preference	37	458.56
22444PA0060115	Rating Area 2	No Preference	38	461.52
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22444PA0060115	Rating Area 2	No Preference	40	473.37
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22444PA0060115	Rating Area 2	No Preference	62	1064.17
22444PA0060115	Rating Area 2	No Preference	63	1093.43
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22444PA0060115	Rating Area 3	No Preference	0-14	304.37
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22444PA0060115	Rating Area 3	No Preference	62	1143.08
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22444PA0060115	Rating Area 7	No Preference	62	1389.40
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22444PA0060116	Rating Area 2	No Preference	33	416.00
22444PA0060116	Rating Area 2	No Preference	34	421.55
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22444PA0060116	Rating Area 2	No Preference	57	846.23
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22444PA0060116	Rating Area 2	No Preference	62	997.63
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22444PA0060116	Rating Area 2	No Preference	64 and over	1041.73
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22444PA0060116	Rating Area 3	No Preference	29	417.39
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22444PA0060116	Rating Area 3	No Preference	31	432.30
22444PA0060116	Rating Area 3	No Preference	32	441.25
22444PA0060116	Rating Area 3	No Preference	33	446.85
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22444PA0060116	Rating Area 3	No Preference	35	455.80
22444PA0060116	Rating Area 3	No Preference	36	458.78
22444PA0060116	Rating Area 3	No Preference	37	461.77
22444PA0060116	Rating Area 3	No Preference	38	464.75
22444PA0060116	Rating Area 3	No Preference	39	470.72
22444PA0060116	Rating Area 3	No Preference	40	476.69
22444PA0060116	Rating Area 3	No Preference	41	485.64
22444PA0060116	Rating Area 3	No Preference	42	494.22
22444PA0060116	Rating Area 3	No Preference	43	506.15
22444PA0060116	Rating Area 3	No Preference	44	521.07
22444PA0060116	Rating Area 3	No Preference	45	538.60
22444PA0060116	Rating Area 3	No Preference	46	559.49
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22444PA0060116	Rating Area 3	No Preference	48	609.85
22444PA0060116	Rating Area 3	No Preference	49	636.33
22444PA0060116	Rating Area 3	No Preference	50	666.17
22444PA0060116	Rating Area 3	No Preference	51	695.64
22444PA0060116	Rating Area 3	No Preference	52	728.09
22444PA0060116	Rating Area 3	No Preference	53	760.91
22444PA0060116	Rating Area 3	No Preference	54	790.34
22444PA0060116	Rating Area 3	No Preference	55	831.78
22444PA0060116	Rating Area 3	No Preference	56	870.20
22444PA0060116	Rating Area 3	No Preference	57	908.99
22444PA0060116	Rating Area 3	No Preference	58	950.39
22444PA0060116	Rating Area 3	No Preference	59	970.91
22444PA0060116	Rating Area 3	No Preference	60	1012.31
22444PA0060116	Rating Area 3	No Preference	61	1048.12
22444PA0060116	Rating Area 3	No Preference	62	1071.61
22444PA0060116	Rating Area 3	No Preference	63	1101.08
22444PA0060116	Rating Area 3	No Preference	64 and over	1116.98
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22444PA0060116	Rating Area 5	No Preference	15	295.75
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22444PA0060116	Rating Area 5	No Preference	18	324.16
22444PA0060116	Rating Area 5	No Preference	19	334.10
22444PA0060116	Rating Area 5	No Preference	20	344.40
22444PA0060116	Rating Area 5	No Preference	21	355.05
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22444PA0060116	Rating Area 5	No Preference	59	924.19
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22444PA0060116	Rating Area 5	No Preference	62	1020.05
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22444PA0060116	Rating Area 6	No Preference	15	311.68
22444PA0060116	Rating Area 6	No Preference	16	321.41
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22444PA0060116	Rating Area 6	No Preference	18	341.61
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22444PA0060116	Rating Area 6	No Preference	34	454.24
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22444PA0060116	Rating Area 6	No Preference	40	478.18
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22444PA0060116	Rating Area 6	No Preference	42	496.77
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22444PA0060116	Rating Area 6	No Preference	53	763.30
22444PA0060116	Rating Area 6	No Preference	54	798.84
22444PA0060116	Rating Area 6	No Preference	55	834.39
22444PA0060116	Rating Area 6	No Preference	56	872.93
22444PA0060116	Rating Area 6	No Preference	57	911.84
22444PA0060116	Rating Area 6	No Preference	58	953.37
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22444PA0060116	Rating Area 6	No Preference	60	1015.48
22444PA0060116	Rating Area 6	No Preference	61	1051.40
22444PA0060116	Rating Area 6	No Preference	62	1074.98
22444PA0060116	Rating Area 6	No Preference	63	1104.54
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22444PA0060116	Rating Area 7	No Preference	50	809.72
22444PA0060116	Rating Area 7	No Preference	51	845.53
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22444PA0060116	Rating Area 7	No Preference	53	924.87
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22444PA0060116	Rating Area 7	No Preference	62	1302.53
22444PA0060116	Rating Area 7	No Preference	63	1338.34
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22444PA0060116	Rating Area 9	No Preference	26	394.33
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22444PA0060116	Rating Area 9	No Preference	28	418.59
22444PA0060116	Rating Area 9	No Preference	29	430.92
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22444PA0060116	Rating Area 9	No Preference	32	455.56
22444PA0060116	Rating Area 9	No Preference	33	461.34
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22444PA0060116	Rating Area 9	No Preference	38	479.82
22444PA0060116	Rating Area 9	No Preference	39	485.98
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22444PA0060116	Rating Area 9	No Preference	49	656.96
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22444PA0060116	Rating Area 9	No Preference	53	785.58
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22444PA0060116	Rating Area 9	No Preference	55	858.75
22444PA0060116	Rating Area 9	No Preference	56	898.41
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22444PA0060116	Rating Area 9	No Preference	58	981.21
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22444PA0060116	Rating Area 9	No Preference	62	1106.36
22444PA0060116	Rating Area 9	No Preference	63	1136.79
22444PA0060116	Rating Area 9	No Preference	64 and over	1155.27
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22444PA0060117	Rating Area 2	No Preference	16	287.89
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22444PA0060117	Rating Area 2	No Preference	23	335.15
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22444PA0060117	Rating Area 2	No Preference	28	351.31
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22444PA0060117	Rating Area 2	No Preference	32	396.48
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22444PA0060117	Rating Area 2	No Preference	34	406.87
22444PA0060117	Rating Area 2	No Preference	35	409.55
22444PA0060117	Rating Area 2	No Preference	36	412.23
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22444PA0060117	Rating Area 2	No Preference	42	444.07
22444PA0060117	Rating Area 2	No Preference	43	454.80
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22444PA0060117	Rating Area 2	No Preference	45	483.96
22444PA0060117	Rating Area 2	No Preference	46	502.72
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22444PA0060117	Rating Area 2	No Preference	50	598.58
22444PA0060117	Rating Area 2	No Preference	51	625.05
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22444PA0060117	Rating Area 2	No Preference	55	747.38
22444PA0060117	Rating Area 2	No Preference	56	781.90
22444PA0060117	Rating Area 2	No Preference	57	816.76
22444PA0060117	Rating Area 2	No Preference	58	854.96
22444PA0060117	Rating Area 2	No Preference	59	872.40
22444PA0060117	Rating Area 2	No Preference	60	909.60
22444PA0060117	Rating Area 2	No Preference	61	941.77
22444PA0060117	Rating Area 2	No Preference	62	962.89
22444PA0060117	Rating Area 2	No Preference	63	989.36
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22444PA0060117	Rating Area 3	No Preference	16	309.24
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22444PA0060117	Rating Area 3	No Preference	18	328.68
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22444PA0060117	Rating Area 3	No Preference	28	391.32
22444PA0060117	Rating Area 3	No Preference	29	402.84
22444PA0060117	Rating Area 3	No Preference	30	408.60
22444PA0060117	Rating Area 3	No Preference	31	417.24
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22444PA0060117	Rating Area 3	No Preference	33	431.28
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22444PA0060117	Rating Area 3	No Preference	35	439.92
22444PA0060117	Rating Area 3	No Preference	36	442.80
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22444PA0060117	Rating Area 3	No Preference	38	448.56
22444PA0060117	Rating Area 3	No Preference	39	454.32
22444PA0060117	Rating Area 3	No Preference	40	460.08
22444PA0060117	Rating Area 3	No Preference	41	468.72
22444PA0060117	Rating Area 3	No Preference	42	477.01
22444PA0060117	Rating Area 3	No Preference	43	488.53
22444PA0060117	Rating Area 3	No Preference	44	502.93
22444PA0060117	Rating Area 3	No Preference	45	519.85
22444PA0060117	Rating Area 3	No Preference	46	540.01
22444PA0060117	Rating Area 3	No Preference	47	562.69
22444PA0060117	Rating Area 3	No Preference	48	588.61
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22444PA0060117	Rating Area 3	No Preference	50	642.97
22444PA0060117	Rating Area 3	No Preference	51	671.41
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22444PA0060117	Rating Area 3	No Preference	57	877.33
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22444PA0060117	Rating Area 3	No Preference	60	977.05
22444PA0060117	Rating Area 3	No Preference	61	1011.61
22444PA0060117	Rating Area 3	No Preference	62	1034.29
22444PA0060117	Rating Area 3	No Preference	63	1062.73
22444PA0060117	Rating Area 3	No Preference	64 and over	1080.01
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22444PA0060117	Rating Area 5	No Preference	15	285.45
22444PA0060117	Rating Area 5	No Preference	16	294.36
22444PA0060117	Rating Area 5	No Preference	17	303.27
22444PA0060117	Rating Area 5	No Preference	18	312.87
22444PA0060117	Rating Area 5	No Preference	19	322.46
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22444PA0060117	Rating Area 5	No Preference	27	359.13
22444PA0060117	Rating Area 5	No Preference	28	372.49
22444PA0060117	Rating Area 5	No Preference	29	383.46
22444PA0060117	Rating Area 5	No Preference	30	388.94
22444PA0060117	Rating Area 5	No Preference	31	397.17
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22444PA0060117	Rating Area 5	No Preference	33	410.53
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22444PA0060117	Rating Area 5	No Preference	35	418.76
22444PA0060117	Rating Area 5	No Preference	36	421.50
22444PA0060117	Rating Area 5	No Preference	37	424.24
22444PA0060117	Rating Area 5	No Preference	38	426.98
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22444PA0060117	Rating Area 5	No Preference	41	446.17
22444PA0060117	Rating Area 5	No Preference	42	454.05
22444PA0060117	Rating Area 5	No Preference	43	465.02
22444PA0060117	Rating Area 5	No Preference	44	478.73
22444PA0060117	Rating Area 5	No Preference	45	494.83
22444PA0060117	Rating Area 5	No Preference	46	514.02
22444PA0060117	Rating Area 5	No Preference	47	535.61
22444PA0060117	Rating Area 5	No Preference	48	560.28
22444PA0060117	Rating Area 5	No Preference	49	584.61
22444PA0060117	Rating Area 5	No Preference	50	612.03
22444PA0060117	Rating Area 5	No Preference	51	639.10
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22444PA0060117	Rating Area 5	No Preference	53	699.07
22444PA0060117	Rating Area 5	No Preference	54	731.62
22444PA0060117	Rating Area 5	No Preference	55	764.18
22444PA0060117	Rating Area 5	No Preference	56	799.49
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22444PA0060117	Rating Area 5	No Preference	59	892.00
22444PA0060117	Rating Area 5	No Preference	60	930.04
22444PA0060117	Rating Area 5	No Preference	61	962.93
22444PA0060117	Rating Area 5	No Preference	62	984.52
22444PA0060117	Rating Area 5	No Preference	63	1011.60
22444PA0060117	Rating Area 5	No Preference	64 and over	1028.04
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22444PA0060117	Rating Area 6	No Preference	18	329.71
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22444PA0060117	Rating Area 6	No Preference	30	429.89
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22444PA0060117	Rating Area 6	No Preference	54	771.02
22444PA0060117	Rating Area 6	No Preference	55	805.33
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22444PA0060117	Rating Area 6	No Preference	57	880.08
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22444PA0060117	Rating Area 9	No Preference	39	469.06
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22444PA0060117	Rating Area 9	No Preference	62	1067.83
22444PA0060117	Rating Area 9	No Preference	63	1097.18
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22444PA0060118	Rating Area 2	No Preference	47	511.53
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22444PA0060118	Rating Area 2	No Preference	55	729.83
22444PA0060118	Rating Area 2	No Preference	58	763.54
22444PA0060118	Rating Area 2	No Preference	57	787.57
22444PA0060118	Rating Area 2	No Preference	58	833.90
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22444PA0060118	Rating Area 2	No Preference	60	888.23
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22444PA0060118	Rating Area 2	No Preference	63	966.12
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22444PA0060118	Rating Area 5	No Preference	60	908.19
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22444PA0060118	Rating Area 5	No Preference	62	961.40
22444PA0060118	Rating Area 5	No Preference	63	987.83
22444PA0060118	Rating Area 5	No Preference	64 and over	1003.89
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22444PA0060118	Rating Area 6	No Preference	15	293.76
22444PA0060118	Rating Area 6	No Preference	16	302.93
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22444PA0060118	Rating Area 6	No Preference	47	551.19
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22444PA0060118	Rating Area 6	No Preference	49	601.62
22444PA0060118	Rating Area 6	No Preference	50	628.83
22444PA0060118	Rating Area 6	No Preference	51	657.69
22444PA0060118	Rating Area 6	No Preference	52	688.37
22444PA0060118	Rating Area 6	No Preference	53	719.41
22444PA0060118	Rating Area 6	No Preference	54	752.91
22444PA0060118	Rating Area 6	No Preference	55	786.41
22444PA0060118	Rating Area 6	No Preference	56	822.73
22444PA0060118	Rating Area 6	No Preference	57	859.41
22444PA0060118	Rating Area 6	No Preference	58	898.55
22444PA0060118	Rating Area 6	No Preference	59	917.95
22444PA0060118	Rating Area 6	No Preference	60	957.09
22444PA0060118	Rating Area 6	No Preference	61	990.95
22444PA0060118	Rating Area 6	No Preference	62	1013.16
22444PA0060118	Rating Area 6	No Preference	63	1041.02
22444PA0060118	Rating Area 6	No Preference	64 and over	1057.95
22444PA0060118	Rating Area 7	No Preference	0-14	326.88
22444PA0060118	Rating Area 7	No Preference	15	355.94
22444PA0060118	Rating Area 7	No Preference	16	367.05
22444PA0060118	Rating Area 7	No Preference	17	378.16
22444PA0060118	Rating Area 7	No Preference	18	390.12
22444PA0060118	Rating Area 7	No Preference	19	402.09
22444PA0060118	Rating Area 7	No Preference	20	414.48
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22444PA0060118	Rating Area 7	No Preference	22	427.30
22444PA0060118	Rating Area 7	No Preference	23	427.30
22444PA0060118	Rating Area 7	No Preference	24	427.30
22444PA0060118	Rating Area 7	No Preference	25	429.01
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22444PA0060118	Rating Area 7	No Preference	28	464.47
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22444PA0060118	Rating Area 7	No Preference	30	484.98
22444PA0060118	Rating Area 7	No Preference	31	495.24
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22444PA0060118	Rating Area 7	No Preference	34	518.74
22444PA0060118	Rating Area 7	No Preference	35	522.16
22444PA0060118	Rating Area 7	No Preference	36	525.58
22444PA0060118	Rating Area 7	No Preference	37	529.00
22444PA0060118	Rating Area 7	No Preference	38	532.41
22444PA0060118	Rating Area 7	No Preference	39	539.25
22444PA0060118	Rating Area 7	No Preference	40	546.09
22444PA0060118	Rating Area 7	No Preference	41	556.34
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22444PA0060118	Rating Area 7	No Preference	43	579.84
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22444PA0060118	Rating Area 7	No Preference	45	617.02
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22444PA0060118	Rating Area 7	No Preference	47	667.87
22444PA0060118	Rating Area 7	No Preference	48	698.63
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22444PA0060118	Rating Area 7	No Preference	50	763.16
22444PA0060118	Rating Area 7	No Preference	51	796.91
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22444PA0060118	Rating Area 7	No Preference	53	871.69
22444PA0060118	Rating Area 7	No Preference	54	912.28
22444PA0060118	Rating Area 7	No Preference	55	952.88
22444PA0060118	Rating Area 7	No Preference	56	996.89
22444PA0060118	Rating Area 7	No Preference	57	1041.33
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22444PA0060118	Rating Area 7	No Preference	59	1112.26
22444PA0060118	Rating Area 7	No Preference	60	1159.69
22444PA0060118	Rating Area 7	No Preference	61	1200.71
22444PA0060118	Rating Area 7	No Preference	62	1227.63
22444PA0060118	Rating Area 7	No Preference	63	1261.39
22444PA0060118	Rating Area 7	No Preference	64 and over	1281.90
22444PA0060118	Rating Area 9	No Preference	0-14	277.65
22444PA0060118	Rating Area 9	No Preference	15	302.33
22444PA0060118	Rating Area 9	No Preference	16	311.77
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22444PA0060118	Rating Area 9	No Preference	18	331.37
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22444PA0060118	Rating Area 9	No Preference	26	371.66
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22444PA0060118	Rating Area 9	No Preference	28	384.52
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22444PA0060118	Rating Area 9	No Preference	30	411.94
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22444PA0060118	Rating Area 9	No Preference	55	809.37
22444PA0060118	Rating Area 9	No Preference	56	846.75
22444PA0060118	Rating Area 9	No Preference	57	884.50
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22444PA0060118	Rating Area 9	No Preference	62	1042.75
22444PA0060118	Rating Area 9	No Preference	63	1071.42
22444PA0060118	Rating Area 9	No Preference	64 and over	1088.84
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22444PA0060119	Rating Area 2	No Preference	16	245.40
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22444PA0060119	Rating Area 2	No Preference	57	696.19
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22444PA0060119	Rating Area 2	No Preference	59	743.62
22444PA0060119	Rating Area 2	No Preference	60	775.33
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22444PA0060119	Rating Area 2	No Preference	62	820.75
22444PA0060119	Rating Area 2	No Preference	63	843.32
22444PA0060119	Rating Area 2	No Preference	64 and over	857.03
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22444PA0060119	Rating Area 3	No Preference	15	255.62
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22444PA0060119	Rating Area 3	No Preference	30	348.29
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22444PA0060119	Rating Area 3	No Preference	59	798.76
22444PA0060119	Rating Area 3	No Preference	60	832.82
22444PA0060119	Rating Area 3	No Preference	61	862.28
22444PA0060119	Rating Area 3	No Preference	62	881.61
22444PA0060119	Rating Area 3	No Preference	63	905.86
22444PA0060119	Rating Area 3	No Preference	64 and over	920.58
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22444PA0060119	Rating Area 5	No Preference	15	243.32
22444PA0060119	Rating Area 5	No Preference	16	250.91
22444PA0060119	Rating Area 5	No Preference	17	258.51
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22444PA0060119	Rating Area 5	No Preference	19	274.86
22444PA0060119	Rating Area 5	No Preference	20	283.33
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22444PA0060119	Rating Area 7	No Preference	64 and over	1116.95
22444PA0060119	Rating Area 9	No Preference	0-14	242.36
22444PA0060119	Rating Area 9	No Preference	15	263.90
22444PA0060119	Rating Area 9	No Preference	16	272.14
22444PA0060119	Rating Area 9	No Preference	17	280.38
22444PA0060119	Rating Area 9	No Preference	18	289.25
22444PA0060119	Rating Area 9	No Preference	19	298.12
22444PA0060119	Rating Area 9	No Preference	20	307.31
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22444PA0060119	Rating Area 9	No Preference	25	318.08
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22444PA0060119	Rating Area 9	No Preference	31	367.19
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22444PA0060119	Rating Area 9	No Preference	33	374.54
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22444PA0060119	Rating Area 9	No Preference	36	389.68
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22444PA0060119	Rating Area 9	No Preference	48	517.99
22444PA0060119	Rating Area 9	No Preference	49	540.48
22444PA0060119	Rating Area 9	No Preference	50	565.83
22444PA0060119	Rating Area 9	No Preference	51	590.85
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22444PA0060119	Rating Area 9	No Preference	53	644.30
22444PA0060119	Rating Area 9	No Preference	54	676.39
22444PA0060119	Rating Area 9	No Preference	55	706.49
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22444PA0060119	Rating Area 9	No Preference	62	910.20
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22444PA0060120	Rating Area 2	No Preference	41	489.36
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22444PA0060120	Rating Area 2	No Preference	44	525.07
22444PA0060120	Rating Area 2	No Preference	45	542.73
22444PA0060120	Rating Area 2	No Preference	46	563.78
22444PA0060120	Rating Area 2	No Preference	47	587.46
22444PA0060120	Rating Area 2	No Preference	48	614.52
22444PA0060120	Rating Area 2	No Preference	49	641.21
22444PA0060120	Rating Area 2	No Preference	50	671.28
22444PA0060120	Rating Area 2	No Preference	51	700.97
22444PA0060120	Rating Area 2	No Preference	52	733.67
22444PA0060120	Rating Area 2	No Preference	53	766.74
22444PA0060120	Rating Area 2	No Preference	54	802.45
22444PA0060120	Rating Area 2	No Preference	55	838.16
22444PA0060120	Rating Area 2	No Preference	56	876.87
22444PA0060120	Rating Area 2	No Preference	57	917.96
22444PA0060120	Rating Area 2	No Preference	58	957.68
22444PA0060120	Rating Area 2	No Preference	59	978.35
22444PA0060120	Rating Area 2	No Preference	60	1020.07
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22444PA0060120	Rating Area 2	No Preference	62	1079.83
22444PA0060120	Rating Area 2	No Preference	63	1109.52
22444PA0060120	Rating Area 2	No Preference	64 and over	1127.57
22444PA0060120	Rating Area 3	No Preference	0-14	308.85
22444PA0060120	Rating Area 3	No Preference	15	336.30
22444PA0060120	Rating Area 3	No Preference	16	346.80
22444PA0060120	Rating Area 3	No Preference	17	357.30
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22444PA0060120	Rating Area 3	No Preference	21	403.73
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22444PA0060120	Rating Area 3	No Preference	40	515.96
22444PA0060120	Rating Area 3	No Preference	41	525.65
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22444PA0060120	Rating Area 3	No Preference	48	660.09
22444PA0060120	Rating Area 3	No Preference	49	688.76
22444PA0060120	Rating Area 3	No Preference	50	721.06

22444PA0060120	Rating Area 3	No Preference	51	752.95
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22444PA0060120	Rating Area 3	No Preference	53	823.60
22444PA0060120	Rating Area 3	No Preference	54	861.95
22444PA0060120	Rating Area 3	No Preference	55	900.31
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22444PA0060120	Rating Area 3	No Preference	57	983.88
22444PA0060120	Rating Area 3	No Preference	58	1028.70
22444PA0060120	Rating Area 3	No Preference	59	1050.90
22444PA0060120	Rating Area 3	No Preference	60	1095.72
22444PA0060120	Rating Area 3	No Preference	61	1134.47
22444PA0060120	Rating Area 3	No Preference	62	1159.91
22444PA0060120	Rating Area 3	No Preference	63	1191.80
22444PA0060120	Rating Area 3	No Preference	64 and over	1211.18
22444PA0060120	Rating Area 5	No Preference	0-14	293.99
22444PA0060120	Rating Area 5	No Preference	15	320.12
22444PA0060120	Rating Area 5	No Preference	16	330.11
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22444PA0060120	Rating Area 5	No Preference	18	350.87
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22444PA0060120	Rating Area 5	No Preference	28	417.74
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22444PA0060120	Rating Area 5	No Preference	31	445.41
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22444PA0060120	Rating Area 5	No Preference	62	1104.10
22444PA0060120	Rating Area 5	No Preference	63	1134.46
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22444PA0060120	Rating Area 9	No Preference	62	1187.52
22444PA0060120	Rating Area 9	No Preference	63	1230.45
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22444PA0080066	Rating Area 2	No Preference	35	284.83
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22444PA0080066	Rating Area 2	No Preference	59	606.73
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22444PA0080066	Rating Area 2	No Preference	62	669.66
22444PA0080066	Rating Area 2	No Preference	63	688.08
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22444PA0080066	Rating Area 7	No Preference	35	371.89
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22444PA0080066	Rating Area 7	No Preference	38	379.19
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22444PA0080066	Rating Area 7	No Preference	43	412.97
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22444PA0080066	Rating Area 7	No Preference	45	436.44
22444PA0080066	Rating Area 7	No Preference	46	456.49
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22444PA0080066	Rating Area 7	No Preference	48	497.57
22444PA0080066	Rating Area 7	No Preference	49	519.18
22444PA0080066	Rating Area 7	No Preference	50	543.52
22444PA0080066	Rating Area 7	No Preference	51	567.56
22444PA0080066	Rating Area 7	No Preference	52	594.04
22444PA0080066	Rating Area 7	No Preference	53	620.82
22444PA0080066	Rating Area 7	No Preference	54	649.73
22444PA0080066	Rating Area 7	No Preference	55	676.64
22444PA0080066	Rating Area 7	No Preference	56	709.99
22444PA0080066	Rating Area 7	No Preference	57	741.64
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22444PA0080066	Rating Area 7	No Preference	60	825.94
22444PA0080066	Rating Area 7	No Preference	61	855.15
22444PA0080066	Rating Area 7	No Preference	62	874.32
22444PA0080066	Rating Area 7	No Preference	63	898.37
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22444PA0080066	Rating Area 9	No Preference	15	215.32
22444PA0080066	Rating Area 9	No Preference	16	222.04
22444PA0080066	Rating Area 9	No Preference	17	228.77
22444PA0080066	Rating Area 9	No Preference	18	236.00
22444PA0080066	Rating Area 9	No Preference	19	243.24
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22444PA0080066	Rating Area 9	No Preference	46	387.74
22444PA0080066	Rating Area 9	No Preference	47	404.02
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22444PA0080066	Rating Area 9	No Preference	62	742.65
22444PA0080066	Rating Area 9	No Preference	63	763.07
22444PA0080066	Rating Area 9	No Preference	64 and over	775.45

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.				
HOS Issuer ID* Federal TIN* Rate Effective Date* Rate Expiration Date* Rating Method*	22444			
	23-2311553			
	4/1/2019			
	6/30/2019			
Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an individual Non-Tobacco or No Preference enrollee on a plan
22444PA0060062	Rating Area 2	No Preference	0-14	246.47
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22444PA0060062	Rating Area 2	No Preference	17	285.14
22444PA0060062	Rating Area 2	No Preference	18	294.16
22444PA0060062	Rating Area 2	No Preference	19	303.18
22444PA0060062	Rating Area 2	No Preference	20	312.52
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22444PA0060063	Rating Area 2	No Preference	41	355.18
22444PA0060063	Rating Area 2	No Preference	42	361.46
22444PA0060063	Rating Area 2	No Preference	43	370.18
22444PA0060063	Rating Area 2	No Preference	44	381.10

22444PA006063	Rating Area 3	No Preference	63	865.01
22444PA006063	Rating Area 3	No Preference	64 and over	879.08
22444PA006063	Rating Area 5	No Preference	0-14	213.39
22444PA006063	Rating Area 5	No Preference	15	232.35
22444PA006063	Rating Area 5	No Preference	16	239.60
22444PA006063	Rating Area 5	No Preference	17	246.85
22444PA006063	Rating Area 5	No Preference	18	254.66
22444PA006063	Rating Area 5	No Preference	19	262.47
22444PA006063	Rating Area 5	No Preference	20	270.56
22444PA006063	Rating Area 5	No Preference	21	278.93
22444PA006063	Rating Area 5	No Preference	22	278.93
22444PA006063	Rating Area 5	No Preference	23	278.93
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22444PA006063	Rating Area 5	No Preference	25	280.04
22444PA006063	Rating Area 5	No Preference	26	285.62
22444PA006063	Rating Area 5	No Preference	27	292.32
22444PA006063	Rating Area 5	No Preference	28	303.19
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22444PA006063	Rating Area 5	No Preference	30	316.58
22444PA006063	Rating Area 5	No Preference	31	323.28
22444PA006063	Rating Area 5	No Preference	32	329.97
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22444PA006063	Rating Area 5	No Preference	35	340.85
22444PA006063	Rating Area 5	No Preference	36	343.08
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22444PA006063	Rating Area 5	No Preference	41	363.16
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22444PA006063	Rating Area 5	No Preference	62	801.36
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22444PA006063	Rating Area 6	No Preference	64 and over	881.84
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22444PA0060063	Rating Area 7	No Preference	61	1000.83
22444PA0060063	Rating Area 7	No Preference	62	1023.27
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22444PA0060063	Rating Area 7	No Preference	64 and over	1068.50
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22444PA0060063	Rating Area 9	No Preference	63	893.06
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22444PA0060114	Rating Area 2	No Preference	53	805.90
22444PA0060114	Rating Area 2	No Preference	54	843.43
22444PA0060114	Rating Area 2	No Preference	55	880.96
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22444PA0060114	Rating Area 2	No Preference	58	1006.58
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22444PA0060114	Rating Area 2	No Preference	62	1134.97
22444PA0060114	Rating Area 2	No Preference	63	1166.16
22444PA0060114	Rating Area 2	No Preference	64 and over	1185.14
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22444PA0060114	Rating Area 3	No Preference	15	353.48
22444PA0060114	Rating Area 3	No Preference	16	364.51
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22444PA0060114	Rating Area 3	No Preference	25	426.04
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22444PA0060114	Rating Area 3	No Preference	39	535.52
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22444PA0060114	Rating Area 3	No Preference	46	636.52
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22444PA0060114	Rating Area 3	No Preference	48	693.80
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22444PA0060114	Rating Area 3	No Preference	63	1252.66
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22444PA0060114	Rating Area 5	No Preference	16	346.97
22444PA0060114	Rating Area 5	No Preference	17	357.47
22444PA0060114	Rating Area 5	No Preference	18	368.78
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22444PA0060114	Rating Area 5	No Preference	23	403.93
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22444PA0060114	Rating Area 5	No Preference	29	451.99
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22444PA0060114	Rating Area 5	No Preference	62	1163.48
22444PA0060114	Rating Area 5	No Preference	63	1192.39
22444PA0060114	Rating Area 5	No Preference	64 and over	1211.78
22444PA0060114	Rating Area 6	No Preference	0-14	325.64
22444PA0060114	Rating Area 6	No Preference	15	354.59
22444PA0060114	Rating Area 6	No Preference	16	365.65
22444PA0060114	Rating Area 6	No Preference	17	376.72
22444PA0060114	Rating Area 6	No Preference	18	388.64
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22444PA0060114	Rating Area 6	No Preference	20	412.90
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22444PA0060114	Rating Area 6	No Preference	23	425.68
22444PA0060114	Rating Area 6	No Preference	24	425.68
22444PA0060114	Rating Area 6	No Preference	25	427.38
22444PA0060114	Rating Area 6	No Preference	26	435.89
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22444PA0060114	Rating Area 6	No Preference	28	462.71
22444PA0060114	Rating Area 6	No Preference	29	476.33
22444PA0060114	Rating Area 6	No Preference	30	483.14
22444PA0060114	Rating Area 6	No Preference	31	493.36
22444PA0060114	Rating Area 6	No Preference	32	503.57
22444PA0060114	Rating Area 6	No Preference	33	509.96
22444PA0060114	Rating Area 6	No Preference	34	516.77
22444PA0060114	Rating Area 6	No Preference	35	520.18
22444PA0060114	Rating Area 6	No Preference	36	523.58
22444PA0060114	Rating Area 6	No Preference	37	526.99
22444PA0060114	Rating Area 6	No Preference	38	530.39
22444PA0060114	Rating Area 6	No Preference	39	537.20
22444PA0060114	Rating Area 6	No Preference	40	544.01
22444PA0060114	Rating Area 6	No Preference	41	554.23
22444PA0060114	Rating Area 6	No Preference	42	564.02
22444PA0060114	Rating Area 6	No Preference	43	577.64
22444PA0060114	Rating Area 6	No Preference	44	594.67
22444PA0060114	Rating Area 6	No Preference	45	614.67
22444PA0060114	Rating Area 6	No Preference	46	638.51
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22444PA0060114	Rating Area 6	No Preference	49	726.20
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22444PA0060114	Rating Area 6	No Preference	51	793.88
22444PA0060114	Rating Area 6	No Preference	52	830.92
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22444PA0060114	Rating Area 6	No Preference	54	908.82
22444PA0060114	Rating Area 6	No Preference	55	949.26
22444PA0060114	Rating Area 6	No Preference	56	993.10
22444PA0060114	Rating Area 6	No Preference	57	1037.37
22444PA0060114	Rating Area 6	No Preference	58	1084.62
22444PA0060114	Rating Area 6	No Preference	59	1108.03
22444PA0060114	Rating Area 6	No Preference	60	1155.28
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22444PA0060114	Rating Area 6	No Preference	62	1222.96
22444PA0060114	Rating Area 6	No Preference	63	1256.59
22444PA0060114	Rating Area 6	No Preference	64 and over	1277.03
22444PA0060114	Rating Area 7	No Preference	0-14	394.57
22444PA0060114	Rating Area 7	No Preference	15	429.65
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22444PA0060114	Rating Area 7	No Preference	18	470.91
22444PA0060114	Rating Area 7	No Preference	19	485.35
22444PA0060114	Rating Area 7	No Preference	20	500.31
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22444PA0060114	Rating Area 7	No Preference	22	515.79
22444PA0060114	Rating Area 7	No Preference	23	515.79
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22444PA0060114	Rating Area 7	No Preference	25	517.84
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22444PA0060114	Rating Area 7	No Preference	27	540.54
22444PA0060114	Rating Area 7	No Preference	28	560.65
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22444PA0060114	Rating Area 7	No Preference	58	1314.21
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22444PA0060114	Rating Area 7	No Preference	60	1399.83
22444PA0060114	Rating Area 7	No Preference	61	1449.35
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22444PA0060114	Rating Area 9	No Preference	36	538.87
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22444PA0060115	Rating Area 3	No Preference	60	1101.68
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22444PA0060115	Rating Area 3	No Preference	62	1186.22
22444PA0060115	Rating Area 3	No Preference	63	1198.29
22444PA0060115	Rating Area 3	No Preference	64 and over	1217.77
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22444PA0060115	Rating Area 5	No Preference	15	321.86
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22444PA0060115	Rating Area 5	No Preference	62	1110.11
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22444PA0060115	Rating Area 6	No Preference	64 and over	1221.59
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22444PA0060115	Rating Area 7	No Preference	41	642.40
22444PA0060115	Rating Area 7	No Preference	42	653.75
22444PA0060115	Rating Area 7	No Preference	43	669.53
22444PA0060115	Rating Area 7	No Preference	44	689.27
22444PA0060115	Rating Area 7	No Preference	45	712.46
22444PA0060115	Rating Area 7	No Preference	46	740.09
22444PA0060115	Rating Area 7	No Preference	47	771.17
22444PA0060115	Rating Area 7	No Preference	48	806.70
22444PA0060115	Rating Area 7	No Preference	49	841.73
22444PA0060115	Rating Area 7	No Preference	50	881.20
22444PA0060115	Rating Area 7	No Preference	51	920.18
22444PA0060115	Rating Area 7	No Preference	52	963.10
22444PA0060115	Rating Area 7	No Preference	53	1006.52
22444PA0060115	Rating Area 7	No Preference	54	1053.39
22444PA0060115	Rating Area 7	No Preference	55	1100.27
22444PA0060115	Rating Area 7	No Preference	56	1151.09
22444PA0060115	Rating Area 7	No Preference	57	1202.40
22444PA0060115	Rating Area 7	No Preference	58	1257.17
22444PA0060115	Rating Area 7	No Preference	59	1284.30
22444PA0060115	Rating Area 7	No Preference	60	1339.07
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22444PA0060115	Rating Area 7	No Preference	62	1417.52
22444PA0060115	Rating Area 7	No Preference	63	1456.50
22444PA0060115	Rating Area 7	No Preference	64 and over	1480.18
22444PA0060115	Rating Area 9	No Preference	0-14	320.60
22444PA0060115	Rating Area 9	No Preference	15	349.10
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22444PA0060115	Rating Area 9	No Preference	17	370.89
22444PA0060115	Rating Area 9	No Preference	18	382.63
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22444PA0060115	Rating Area 9	No Preference	25	420.76
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22444PA0060115	Rating Area 9	No Preference	50	748.49
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22444PA0060115	Rating Area 9	No Preference	56	977.73
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22444PA0060115	Rating Area 9	No Preference	58	1067.83
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22444PA0060115	Rating Area 9	No Preference	61	1177.63
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22444PA0060116	Rating Area 2	No Preference	42	469.41
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22444PA0060116	Rating Area 2	No Preference	44	494.92
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22444PA0060116	Rating Area 2	No Preference	46	531.41
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22444PA0060116	Rating Area 2	No Preference	54	756.37
22444PA0060116	Rating Area 2	No Preference	55	790.03
22444PA0060116	Rating Area 2	No Preference	56	826.52
22444PA0060116	Rating Area 2	No Preference	57	863.36
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22444PA0060116	Rating Area 2	No Preference	61	995.51
22444PA0060116	Rating Area 2	No Preference	62	1017.82
22444PA0060116	Rating Area 2	No Preference	63	1045.81
22444PA0060116	Rating Area 2	No Preference	64 and over	1062.82
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22444PA0060116	Rating Area 3	No Preference	63	1123.37
22444PA0060116	Rating Area 3	No Preference	64 and over	1141.63
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22444PA0060116	Rating Area 5	No Preference	18	330.72
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22444PA0060116	Rating Area 5	No Preference	50	646.95
22444PA0060116	Rating Area 5	No Preference	51	675.57
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22444PA0060116	Rating Area 5	No Preference	63	1069.31
22444PA0060116	Rating Area 5	No Preference	64 and over	1086.70
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22444PA0060116	Rating Area 6	No Preference	44	533.29
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22444PA0060116	Rating Area 6	No Preference	64 and over	1145.22
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22444PA0060116	Rating Area 7	No Preference	28	502.79
22444PA0060116	Rating Area 7	No Preference	29	517.59
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22444PA0060116	Rating Area 7	No Preference	40	591.13
22444PA0060116	Rating Area 7	No Preference	41	602.23
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22444PA0060116	Rating Area 7	No Preference	43	627.67
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22444PA0060116	Rating Area 7	No Preference	47	722.96
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22444PA0060116	Rating Area 7	No Preference	63	1365.43
22444PA0060116	Rating Area 7	No Preference	64 and over	1387.43
22444PA0060116	Rating Area 9	No Preference	0-14	300.56
22444PA0060116	Rating Area 9	No Preference	15	327.27
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22444PA0060116	Rating Area 9	No Preference	17	347.70
22444PA0060116	Rating Area 9	No Preference	18	358.70
22444PA0060116	Rating Area 9	No Preference	19	369.70
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22444PA0060116	Rating Area 9	No Preference	25	394.46
22444PA0060116	Rating Area 9	No Preference	26	402.31
22444PA0060116	Rating Area 9	No Preference	27	411.74
22444PA0060116	Rating Area 9	No Preference	28	427.07
22444PA0060116	Rating Area 9	No Preference	29	439.64
22444PA0060116	Rating Area 9	No Preference	30	445.92
22444PA0060116	Rating Area 9	No Preference	31	455.35
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22444PA0060116	Rating Area 9	No Preference	44	548.86
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22444PA0060116	Rating Area 9	No Preference	47	614.09
22444PA0060116	Rating Area 9	No Preference	48	642.37
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22444PA0060116	Rating Area 9	No Preference	50	701.69
22444PA0060116	Rating Area 9	No Preference	51	732.73
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22444PA0060116	Rating Area 9	No Preference	53	801.46
22444PA0060116	Rating Area 9	No Preference	54	838.81
22444PA0060116	Rating Area 9	No Preference	55	876.13
22444PA0060116	Rating Area 9	No Preference	56	916.60
22444PA0060116	Rating Area 9	No Preference	57	957.46
22444PA0060116	Rating Area 9	No Preference	58	1001.07
22444PA0060116	Rating Area 9	No Preference	59	1022.68
22444PA0060116	Rating Area 9	No Preference	60	1066.29
22444PA0060116	Rating Area 9	No Preference	61	1104.00
22444PA0060116	Rating Area 9	No Preference	62	1126.76
22444PA0060116	Rating Area 9	No Preference	63	1159.79
22444PA0060116	Rating Area 9	No Preference	64 and over	1178.65
22444PA0060117	Rating Area 2	No Preference	0-14	261.58
22444PA0060117	Rating Area 2	No Preference	15	284.83
22444PA0060117	Rating Area 2	No Preference	16	293.72
22444PA0060117	Rating Area 2	No Preference	17	302.61
22444PA0060117	Rating Area 2	No Preference	18	312.19
22444PA0060117	Rating Area 2	No Preference	19	321.76
22444PA0060117	Rating Area 2	No Preference	20	331.68
22444PA0060117	Rating Area 2	No Preference	21	341.94
22444PA0060117	Rating Area 2	No Preference	22	341.94
22444PA0060117	Rating Area 2	No Preference	23	341.94
22444PA0060117	Rating Area 2	No Preference	24	341.94
22444PA0060117	Rating Area 2	No Preference	25	343.30

22444PA0060117	Rating Area 2	No Preference	26	350.14
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22444PA0060117	Rating Area 2	No Preference	29	382.62
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22444PA0060117	Rating Area 2	No Preference	31	396.30
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22444PA0060117	Rating Area 2	No Preference	34	415.11
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22444PA0060117	Rating Area 2	No Preference	36	420.58
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22444PA0060117	Rating Area 2	No Preference	46	512.90
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22444PA0060117	Rating Area 2	No Preference	51	637.71
22444PA0060117	Rating Area 2	No Preference	52	667.45
22444PA0060117	Rating Area 2	No Preference	53	699.54
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22444PA0060117	Rating Area 2	No Preference	55	762.51
22444PA0060117	Rating Area 2	No Preference	56	797.73
22444PA0060117	Rating Area 2	No Preference	57	833.29
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22444PA0060117	Rating Area 2	No Preference	59	890.05
22444PA0060117	Rating Area 2	No Preference	60	928.01
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22444PA0060117	Rating Area 2	No Preference	62	982.38
22444PA0060117	Rating Area 2	No Preference	63	1009.39
22444PA0060117	Rating Area 2	No Preference	64 and over	1025.80
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22444PA0060117	Rating Area 3	No Preference	16	315.50
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22444PA0060117	Rating Area 3	No Preference	18	335.34
22444PA0060117	Rating Area 3	No Preference	19	345.62
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22444PA0060117	Rating Area 3	No Preference	55	819.06
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22444PA0060117	Rating Area 3	No Preference	58	935.86
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22444PA0060117	Rating Area 3	No Preference	62	1055.23
22444PA0060117	Rating Area 3	No Preference	63	1084.24
22444PA0060117	Rating Area 3	No Preference	64 and over	1101.87
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22444PA0060117	Rating Area 5	No Preference	60	948.86
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22444PA0060117	Rating Area 5	No Preference	63	1032.07
22444PA0060117	Rating Area 5	No Preference	64 and over	1048.85
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22444PA0060117	Rating Area 6	No Preference	49	628.56
22444PA0060117	Rating Area 6	No Preference	50	658.04
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22444PA0060117	Rating Area 6	No Preference	57	897.90
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22444PA0060117	Rating Area 6	No Preference	62	1095.54
22444PA0060117	Rating Area 6	No Preference	63	1087.64
22444PA0060117	Rating Area 6	No Preference	64 and over	1105.33
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22444PA0060117	Rating Area 7	No Preference	31	517.42
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22444PA0060117	Rating Area 7	No Preference	37	552.69
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22444PA0060117	Rating Area 7	No Preference	48	729.92
22444PA0060117	Rating Area 7	No Preference	49	761.62
22444PA0060117	Rating Area 7	No Preference	50	797.33
22444PA0060117	Rating Area 7	No Preference	51	832.60
22444PA0060117	Rating Area 7	No Preference	52	871.44
22444PA0060117	Rating Area 7	No Preference	53	910.73
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22444PA0060117	Rating Area 7	No Preference	55	995.55
22444PA0060117	Rating Area 7	No Preference	56	1041.53
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22444PA0060117	Rating Area 7	No Preference	61	1254.46
22444PA0060117	Rating Area 7	No Preference	62	1282.61
22444PA0060117	Rating Area 7	No Preference	63	1317.87
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22444PA0060117	Rating Area 9	No Preference	53	773.57
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22444PA0060117	Rating Area 9	No Preference	59	987.06
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22444PA0060117	Rating Area 9	No Preference	61	1065.55
22444PA0060117	Rating Area 9	No Preference	62	1089.44
22444PA0060117	Rating Area 9	No Preference	63	1119.40
22444PA0060117	Rating Area 9	No Preference	64 and over	1137.60
22444PA0060118	Rating Area 2	No Preference	0-14	255.43
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22444PA0060118	Rating Area 2	No Preference	16	286.82
22444PA0060118	Rating Area 2	No Preference	17	295.50
22444PA0060118	Rating Area 2	No Preference	18	304.85
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22444PA0060118	Rating Area 2	No Preference	20	323.88
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22444PA0060118	Rating Area 2	No Preference	51	627.72
22444PA0060118	Rating Area 2	No Preference	52	651.77
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22444PA0060118	Rating Area 2	No Preference	54	712.88
22444PA0060118	Rating Area 2	No Preference	55	744.60
22444PA0060118	Rating Area 2	No Preference	56	778.99
22444PA0060118	Rating Area 2	No Preference	57	813.72
22444PA0060118	Rating Area 2	No Preference	58	850.78
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22444PA0060118	Rating Area 2	No Preference	60	906.21
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22444PA0060118	Rating Area 2	No Preference	63	985.67
22444PA0060118	Rating Area 2	No Preference	64 and over	1001.70
22444PA0060118	Rating Area 3	No Preference	0-14	274.38
22444PA0060118	Rating Area 3	No Preference	15	298.77
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22444PA0060118	Rating Area 3	No Preference	17	317.42
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22444PA0060118	Rating Area 3	No Preference	19	337.50
22444PA0060118	Rating Area 3	No Preference	20	347.90
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22444PA0060118	Rating Area 3	No Preference	25	360.10
22444PA0060118	Rating Area 3	No Preference	26	367.27
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22444PA0060118	Rating Area 3	No Preference	29	401.34
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22444PA0060118	Rating Area 3	No Preference	41	466.98
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22444PA0060118	Rating Area 6	No Preference	62	1033.67
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22444PA0060118	Rating Area 9	No Preference	62	1063.85
22444PA0060118	Rating Area 9	No Preference	63	1093.10
22444PA0060118	Rating Area 9	No Preference	64 and over	1110.88
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22444PA0060119	Rating Area 2	No Preference	19	274.26
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22444PA0060119	Rating Area 2	No Preference	48	476.54
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22444PA0060119	Rating Area 2	No Preference	60	791.02
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22444PA0060119	Rating Area 2	No Preference	62	837.36
22444PA0060119	Rating Area 2	No Preference	63	860.39
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22444PA0060119	Rating Area 3	No Preference	27	328.10
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22444PA0060119	Rating Area 3	No Preference	31	362.85
22444PA0060119	Rating Area 3	No Preference	32	370.37
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22444PA0060119	Rating Area 3	No Preference	63	924.19
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22444PA0060119	Rating Area 5	No Preference	16	255.99
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22444PA0060119	Rating Area 5	No Preference	24	298.01
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22444PA0060119	Rating Area 5	No Preference	26	305.16
22444PA0060119	Rating Area 5	No Preference	27	312.31
22444PA0060119	Rating Area 5	No Preference	28	323.94
22444PA0060119	Rating Area 5	No Preference	29	333.47
22444PA0060119	Rating Area 5	No Preference	30	338.24
22444PA0060119	Rating Area 5	No Preference	31	345.39
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22444PA0060119	Rating Area 5	No Preference	33	357.01
22444PA0060119	Rating Area 5	No Preference	34	361.78
22444PA0060119	Rating Area 5	No Preference	35	364.17
22444PA0060119	Rating Area 5	No Preference	36	366.55
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22444PA0060119	Rating Area 5	No Preference	38	371.32
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22444PA0060119	Rating Area 5	No Preference	40	380.86
22444PA0060119	Rating Area 5	No Preference	41	388.01
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22444PA0060119	Rating Area 5	No Preference	53	607.94
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22444PA0060119	Rating Area 5	No Preference	63	879.72
22444PA0060119	Rating Area 5	No Preference	64 and over	894.03
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22444PA0060119	Rating Area 6	No Preference	54	670.51
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22444PA0060119	Rating Area 9	No Preference	62	928.62
22444PA0060119	Rating Area 9	No Preference	63	954.16
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22444PA0060120	Rating Area 2	No Preference	44	535.70
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22444PA0060120	Rating Area 2	No Preference	48	626.96
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22444PA0060120	Rating Area 3	No Preference	16	353.82
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22444PA0060120	Rating Area 3	No Preference	54	879.40
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22444PA0060120	Rating Area 3	No Preference	60	1117.89
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22444PA0060120	Rating Area 3	No Preference	63	1215.92
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22444PA0060120	Rating Area 5	No Preference	57	955.50
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22444PA0060120	Rating Area 5	No Preference	61	1101.74
22444PA0060120	Rating Area 5	No Preference	62	1128.44
22444PA0060120	Rating Area 5	No Preference	63	1157.42
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22444PA0060120	Rating Area 6	No Preference	32	485.80
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22444PA0060120	Rating Area 6	No Preference	36	505.22
22444PA0060120	Rating Area 6	No Preference	37	511.53
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22444PA0060120	Rating Area 6	No Preference	39	521.45
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22444PA0060120	Rating Area 6	No Preference	43	560.70
22444PA0060120	Rating Area 6	No Preference	44	577.23
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22444PA0060120	Rating Area 6	No Preference	47	645.82
22444PA0060120	Rating Area 6	No Preference	48	675.57
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22444PA0060120	Rating Area 6	No Preference	54	882.16
22444PA0060120	Rating Area 6	No Preference	55	921.42
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22444PA0060120	Rating Area 6	No Preference	63	1219.74
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22444PA0080066	Rating Area 3	No Preference	56	595.94
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22444PA0080066	Rating Area 3	No Preference	63	754.06
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22444PA0080066	Rating Area 6	No Preference	63	756.43
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22444PA0080066	Rating Area 7	No Preference	41	404.25
22444PA0080066	Rating Area 7	No Preference	42	411.39
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22444PA0080066	Rating Area 7	No Preference	45	446.34
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22444PA0080066	Rating Area 7	No Preference	52	606.06
22444PA0080066	Rating Area 7	No Preference	53	633.39
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22444PA0080066	Rating Area 7	No Preference	55	693.39
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22444PA0080066	Rating Area 7	No Preference	59	808.19
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22444PA0080066	Rating Area 7	No Preference	62	892.02
22444PA0080066	Rating Area 7	No Preference	63	916.55
22444PA0080066	Rating Area 7	No Preference	64 and over	931.45
22444PA0080066	Rating Area 9	No Preference	0-14	201.75
22444PA0080066	Rating Area 9	No Preference	15	219.68
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22444PA0080066	Rating Area 9	No Preference	25	264.78
22444PA0080066	Rating Area 9	No Preference	26	270.05
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22444PA0080066	Rating Area 9	No Preference	59	686.47
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22444PA0080066	Rating Area 9	No Preference	61	741.06
22444PA0080066	Rating Area 9	No Preference	62	757.68
22444PA0080066	Rating Area 9	No Preference	63	778.51
22444PA0080066	Rating Area 9	No Preference	64 and over	791.17

2019 Rates Table Template v8.1				
All fields with an asterisk (*) are required. To validate press Validate button or Ctrl + Shift + L. 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.				
HOS Issuer ID*	22444			
Federal TIN*	23-2311553			
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
22444PA0060062	Rating Area 2	No Preference	0-14	251.46
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22444PA0060062	Rating Area 2	No Preference	18	300.11
22444PA0060062	Rating Area 2	No Preference	19	309.32
22444PA0060062	Rating Area 2	No Preference	20	318.85
22444PA0060062	Rating Area 2	No Preference	21	328.71
22444PA0060062	Rating Area 2	No Preference	22	328.71
22444PA0060062	Rating Area 2	No Preference	23	328.71
22444PA0060062	Rating Area 2	No Preference	24	328.71
22444PA0060062	Rating Area 2	No Preference	25	330.02
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22444PA0060062	Rating Area 2	No Preference	27	344.45
22444PA0060062	Rating Area 2	No Preference	28	357.31
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22444PA0060062	Rating Area 2	No Preference	30	373.08
22444PA0060062	Rating Area 2	No Preference	31	380.97
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22444PA0060062	Rating Area 2	No Preference	64 and over	986.13
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22444PA0060062	Rating Area 3	No Preference	15	284.12
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22444PA006062	Rating Area 9	No Preference	35	445.46
22444PA006062	Rating Area 9	No Preference	36	448.38
22444PA006062	Rating Area 9	No Preference	37	451.29
22444PA006062	Rating Area 9	No Preference	38	454.21
22444PA006062	Rating Area 9	No Preference	39	460.04
22444PA006062	Rating Area 9	No Preference	40	465.88
22444PA006062	Rating Area 9	No Preference	41	474.62
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22444PA006062	Rating Area 9	No Preference	43	494.67
22444PA006062	Rating Area 9	No Preference	44	509.25
22444PA006062	Rating Area 9	No Preference	45	526.39
22444PA006062	Rating Area 9	No Preference	46	546.80
22444PA006062	Rating Area 9	No Preference	47	569.77
22444PA006062	Rating Area 9	No Preference	48	596.01
22444PA006062	Rating Area 9	No Preference	49	621.90
22444PA006062	Rating Area 9	No Preference	50	651.06
22444PA006062	Rating Area 9	No Preference	51	679.86
22444PA006062	Rating Area 9	No Preference	52	711.57
22444PA006062	Rating Area 9	No Preference	53	743.66
22444PA006062	Rating Area 9	No Preference	54	778.28
22444PA006062	Rating Area 9	No Preference	55	812.91
22444PA006062	Rating Area 9	No Preference	56	850.46
22444PA006062	Rating Area 9	No Preference	57	888.37
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22444PA006062	Rating Area 9	No Preference	61	1024.34
22444PA006062	Rating Area 9	No Preference	62	1047.31
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22444PA006062	Rating Area 9	No Preference	64 and over	1093.60
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22444PA006063	Rating Area 2	No Preference	15	231.84
22444PA006063	Rating Area 2	No Preference	16	239.07
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22444PA006063	Rating Area 2	No Preference	26	285.00
22444PA006063	Rating Area 2	No Preference	27	291.68
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22444PA006063	Rating Area 2	No Preference	33	333.42
22444PA006063	Rating Area 2	No Preference	34	337.88
22444PA006063	Rating Area 2	No Preference	35	340.10
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22444PA006063	Rating Area 2	No Preference	38	346.78
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22444PA006063	Rating Area 2	No Preference	62	799.61
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22444PA006063	Rating Area 2	No Preference	64 and over	833.95
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22444PA006063	Rating Area 3	No Preference	49	510.02
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22444PA006063	Rating Area 3	No Preference	53	609.87
22444PA006063	Rating Area 3	No Preference	54	638.27
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22444PA006063	Rating Area 3	No Preference	62	858.90

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22444PA006063	Rating Area 3	No Preference	64 and over	896.87
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22444PA006063	Rating Area 5	No Preference	62	817.57
22444PA006063	Rating Area 5	No Preference	63	840.06
22444PA006063	Rating Area 5	No Preference	64 and over	853.71
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22444PA006063	Rating Area 6	No Preference	63	889.29
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22444PA0060063	Rating Area 7	No Preference	60	985.20
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22444PA0060063	Rating Area 7	No Preference	62	1043.98
22444PA0060063	Rating Area 7	No Preference	63	1072.69
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22444PA0060063	Rating Area 9	No Preference	16	265.13
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22444PA0060063	Rating Area 9	No Preference	36	379.64
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22444PA0060063	Rating Area 9	No Preference	55	688.29
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22444PA0060063	Rating Area 9	No Preference	61	867.31
22444PA0060063	Rating Area 9	No Preference	62	886.75
22444PA0060063	Rating Area 9	No Preference	63	911.14
22444PA0060063	Rating Area 9	No Preference	64 and over	925.95
22444PA0060114	Rating Area 2	No Preference	0-14	308.33
22444PA0060114	Rating Area 2	No Preference	15	335.74
22444PA0060114	Rating Area 2	No Preference	16	346.21
22444PA0060114	Rating Area 2	No Preference	17	359.69
22444PA0060114	Rating Area 2	No Preference	18	367.98
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22444PA0060114	Rating Area 2	No Preference	29	451.01
22444PA0060114	Rating Area 2	No Preference	30	457.45
22444PA0060114	Rating Area 2	No Preference	31	467.13
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22444PA0060114	Rating Area 2	No Preference	33	482.85
22444PA0060114	Rating Area 2	No Preference	34	489.29
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22444PA0060114	Rating Area 2	No Preference	36	495.74
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22444PA0060114	Rating Area 2	No Preference	44	563.05
22444PA0060114	Rating Area 2	No Preference	45	581.99
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22444PA0060114	Rating Area 2	No Preference	53	822.21
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22444PA0060114	Rating Area 2	No Preference	55	898.79
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22444PA0060114	Rating Area 2	No Preference	57	982.22
22444PA0060114	Rating Area 2	No Preference	58	1026.96
22444PA0060114	Rating Area 2	No Preference	59	1049.12
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22444PA0060114	Rating Area 2	No Preference	61	1132.55
22444PA0060114	Rating Area 2	No Preference	62	1157.94
22444PA0060114	Rating Area 2	No Preference	63	1189.78
22444PA0060114	Rating Area 2	No Preference	64 and over	1209.13
22444PA0060114	Rating Area 3	No Preference	0-14	331.19
22444PA0060114	Rating Area 3	No Preference	15	360.63
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22444PA0060114	Rating Area 3	No Preference	17	383.15
22444PA0060114	Rating Area 3	No Preference	18	395.27
22444PA0060114	Rating Area 3	No Preference	19	407.39
22444PA0060114	Rating Area 3	No Preference	20	419.94
22444PA0060114	Rating Area 3	No Preference	21	432.94
22444PA0060114	Rating Area 3	No Preference	22	432.94
22444PA0060114	Rating Area 3	No Preference	23	432.94
22444PA0060114	Rating Area 3	No Preference	24	432.94
22444PA0060114	Rating Area 3	No Preference	25	434.66
22444PA0060114	Rating Area 3	No Preference	26	443.32
22444PA0060114	Rating Area 3	No Preference	27	453.71
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22444PA0060114	Rating Area 3	No Preference	30	491.38
22444PA0060114	Rating Area 3	No Preference	31	501.77
22444PA0060114	Rating Area 3	No Preference	32	512.16
22444PA0060114	Rating Area 3	No Preference	33	518.65
22444PA0060114	Rating Area 3	No Preference	34	525.58
22444PA0060114	Rating Area 3	No Preference	35	529.04
22444PA0060114	Rating Area 3	No Preference	36	532.51
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22444PA0060114	Rating Area 3	No Preference	38	539.43
22444PA0060114	Rating Area 3	No Preference	39	546.36
22444PA0060114	Rating Area 3	No Preference	40	553.29

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22444PA0060114	Rating Area 3	No Preference	48	707.84
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22444PA0060114	Rating Area 3	No Preference	53	883.18
22444PA0060114	Rating Area 3	No Preference	54	924.31
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22444PA0060114	Rating Area 3	No Preference	61	1216.54
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22444PA0060114	Rating Area 3	No Preference	63	1278.02
22444PA0060114	Rating Area 3	No Preference	64 and over	1298.80
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22444PA0060114	Rating Area 5	No Preference	15	343.28
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22444PA0060114	Rating Area 5	No Preference	18	376.25
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22444PA0060114	Rating Area 5	No Preference	36	506.88
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22444PA0060114	Rating Area 5	No Preference	57	1004.29
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22444PA0060114	Rating Area 6	No Preference	19	408.67
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22444PA0060114	Rating Area 6	No Preference	57	1058.37
22444PA0060114	Rating Area 6	No Preference	58	1106.57
22444PA0060114	Rating Area 6	No Preference	59	1130.46
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22444PA0060114	Rating Area 6	No Preference	62	1247.72
22444PA0060114	Rating Area 6	No Preference	63	1282.03
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22444PA0060114	Rating Area 7	No Preference	23	526.23
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22444PA0060114	Rating Area 7	No Preference	62	1511.83
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22444PA0060114	Rating Area 9	No Preference	33	535.47
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22444PA0060114	Rating Area 9	No Preference	51	833.60
22444PA0060114	Rating Area 9	No Preference	52	872.49
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22444PA0060114	Rating Area 9	No Preference	54	954.28
22444PA0060114	Rating Area 9	No Preference	55	996.74
22444PA0060114	Rating Area 9	No Preference	56	1042.78
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22444PA0060114	Rating Area 9	No Preference	63	1319.46
22444PA0060114	Rating Area 9	No Preference	64 and over	1340.91
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22444PA0060115	Rating Area 2	No Preference	60	1046.38
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22444PA0060115	Rating Area 2	No Preference	62	1107.68
22444PA0060115	Rating Area 2	No Preference	63	1138.14
22444PA0060115	Rating Area 2	No Preference	64 and over	1156.64
22444PA0060115	Rating Area 3	No Preference	0-14	316.82
22444PA0060115	Rating Area 3	No Preference	15	344.98
22444PA0060115	Rating Area 3	No Preference	16	355.75
22444PA0060115	Rating Area 3	No Preference	17	366.51
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22444PA0060115	Rating Area 3	No Preference	25	415.80
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22444PA0060115	Rating Area 3	No Preference	29	463.42
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22444PA0060115	Rating Area 3	No Preference	31	479.99
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22444PA0060115	Rating Area 3	No Preference	33	496.14
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22444PA0060115	Rating Area 3	No Preference	39	522.64
22444PA0060115	Rating Area 3	No Preference	40	529.27
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22444PA0060115	Rating Area 3	No Preference	61	1163.73
22444PA0060115	Rating Area 3	No Preference	62	1189.82
22444PA0060115	Rating Area 3	No Preference	63	1222.54
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22444PA0060115	Rating Area 5	No Preference	15	326.38
22444PA0060115	Rating Area 5	No Preference	16	338.63
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22444PA0060115	Rating Area 5	No Preference	25	398.79
22444PA0060115	Rating Area 5	No Preference	26	402.67
22444PA0060115	Rating Area 5	No Preference	27	413.13
22444PA0060115	Rating Area 5	No Preference	28	428.51
22444PA0060115	Rating Area 5	No Preference	29	441.12
22444PA0060115	Rating Area 5	No Preference	30	447.43
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22444PA0060115	Rating Area 5	No Preference	32	466.35
22444PA0060115	Rating Area 5	No Preference	33	472.27
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22444PA0060115	Rating Area 5	No Preference	36	484.88
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22444PA0060115	Rating Area 5	No Preference	64 and over	1182.64
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22444PA0060116	Rating Area 2	No Preference	54	771.68
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22444PA0060116	Rating Area 2	No Preference	56	843.25
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22444PA0060116	Rating Area 2	No Preference	62	1038.42
22444PA0060116	Rating Area 2	No Preference	63	1066.98
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22444PA0060116	Rating Area 3	No Preference	62	1115.43
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22444PA0060116	Rating Area 3	No Preference	64 and over	1168.74
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22444PA0060116	Rating Area 5	No Preference	62	1061.76
22444PA0060116	Rating Area 5	No Preference	63	1090.95
22444PA0060116	Rating Area 5	No Preference	64 and over	1108.69
22444PA0060116	Rating Area 6	No Preference	0-14	297.94
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22444PA0060116	Rating Area 6	No Preference	32	460.74
22444PA0060116	Rating Area 6	No Preference	33	466.58
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22444PA0060116	Rating Area 6	No Preference	35	475.93
22444PA0060116	Rating Area 6	No Preference	36	479.04

22444PA0060116	Rating Area 6	No Preference	37	482.16
22444PA0060116	Rating Area 6	No Preference	38	485.27
22444PA0060116	Rating Area 6	No Preference	39	481.50
22444PA0060116	Rating Area 6	No Preference	40	487.74
22444PA0060116	Rating Area 6	No Preference	41	507.08
22444PA0060116	Rating Area 6	No Preference	42	516.04
22444PA0060116	Rating Area 6	No Preference	43	528.50
22444PA0060116	Rating Area 6	No Preference	44	544.08
22444PA0060116	Rating Area 6	No Preference	45	562.39
22444PA0060116	Rating Area 6	No Preference	46	584.20
22444PA0060116	Rating Area 6	No Preference	47	608.73
22444PA0060116	Rating Area 6	No Preference	48	636.77
22444PA0060116	Rating Area 6	No Preference	49	664.43
22444PA0060116	Rating Area 6	No Preference	50	695.58
22444PA0060116	Rating Area 6	No Preference	51	726.35
22444PA0060116	Rating Area 6	No Preference	52	760.23
22444PA0060116	Rating Area 6	No Preference	53	794.51
22444PA0060116	Rating Area 6	No Preference	54	831.51
22444PA0060116	Rating Area 6	No Preference	55	868.51
22444PA0060116	Rating Area 6	No Preference	56	908.62
22444PA0060116	Rating Area 6	No Preference	57	949.12
22444PA0060116	Rating Area 6	No Preference	58	992.35
22444PA0060116	Rating Area 6	No Preference	59	1013.78
22444PA0060116	Rating Area 6	No Preference	60	1057.01
22444PA0060116	Rating Area 6	No Preference	61	1094.39
22444PA0060116	Rating Area 6	No Preference	62	1118.93
22444PA0060116	Rating Area 6	No Preference	63	1149.70
22444PA0060116	Rating Area 6	64 and over	64	1168.39
22444PA0060116	Rating Area 7	No Preference	0-14	381.01
22444PA0060116	Rating Area 7	No Preference	15	393.10
22444PA0060116	Rating Area 7	No Preference	16	405.37
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22444PA0060116	Rating Area 7	No Preference	18	430.85
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22444PA0060116	Rating Area 7	No Preference	25	473.79
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22444PA0060116	Rating Area 7	No Preference	62	1355.78
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22444PA0060116	Rating Area 9	No Preference	54	855.78
22444PA0060116	Rating Area 9	No Preference	55	893.86
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22444PA0060116	Rating Area 9	No Preference	63	1183.27
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22444PA0060117	Rating Area 3	No Preference	54	800.04
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22444PA0060117	Rating Area 3	No Preference	56	874.23
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22444PA0060117	Rating Area 3	No Preference	58	954.89
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22444PA0060117	Rating Area 3	No Preference	62	1076.58
22444PA0060117	Rating Area 3	No Preference	63	1106.19
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22444PA0060117	Rating Area 5	No Preference	62	1024.73
22444PA0060117	Rating Area 5	No Preference	63	1052.96
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22444PA0060117	Rating Area 6	No Preference	22	375.91
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22444PA0060117	Rating Area 6	No Preference	35	459.35
22444PA0060117	Rating Area 6	No Preference	36	462.36
22444PA0060117	Rating Area 6	No Preference	37	466.36
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22444PA0060117	Rating Area 6	No Preference	40	480.40
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22444PA0060117	Rating Area 6	No Preference	49	641.29
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22444PA0060117	Rating Area 6	No Preference	62	1079.96
22444PA0060117	Rating Area 6	No Preference	63	1109.66
22444PA0060117	Rating Area 6	No Preference	64 and over	1127.70
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22444PA0060117	Rating Area 7	No Preference	17	403.96
22444PA0060117	Rating Area 7	No Preference	18	415.84
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22444PA0060117	Rating Area 7	No Preference	42	603.50
22444PA0060117	Rating Area 7	No Preference	43	618.07
22444PA0060117	Rating Area 7	No Preference	44	636.29
22444PA0060117	Rating Area 7	No Preference	45	657.70
22444PA0060117	Rating Area 7	No Preference	46	683.21
22444PA0060117	Rating Area 7	No Preference	47	711.90
22444PA0060117	Rating Area 7	No Preference	48	744.69
22444PA0060117	Rating Area 7	No Preference	49	777.03
22444PA0060117	Rating Area 7	No Preference	50	813.47
22444PA0060117	Rating Area 7	No Preference	51	849.45
22444PA0060117	Rating Area 7	No Preference	52	889.08
22444PA0060117	Rating Area 7	No Preference	53	929.16
22444PA0060117	Rating Area 7	No Preference	54	972.43
22444PA0060117	Rating Area 7	No Preference	55	1015.70
22444PA0060117	Rating Area 7	No Preference	56	1062.61
22444PA0060117	Rating Area 7	No Preference	57	1109.96
22444PA0060117	Rating Area 7	No Preference	58	1160.54
22444PA0060117	Rating Area 7	No Preference	59	1185.59
22444PA0060117	Rating Area 7	No Preference	60	1236.15
22444PA0060117	Rating Area 7	No Preference	61	1278.87
22444PA0060117	Rating Area 7	No Preference	62	1308.57
22444PA0060117	Rating Area 7	No Preference	63	1344.55
22444PA0060117	Rating Area 7	No Preference	64 and over	1366.41
22444PA0060117	Rating Area 9	No Preference	0-14	295.96
22444PA0060117	Rating Area 9	No Preference	15	322.27
22444PA0060117	Rating Area 9	No Preference	16	332.33
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22444PA0060117	Rating Area 9	No Preference	18	353.22
22444PA0060117	Rating Area 9	No Preference	19	364.05
22444PA0060117	Rating Area 9	No Preference	20	375.27
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22444PA0060117	Rating Area 9	No Preference	24	386.88
22444PA0060117	Rating Area 9	No Preference	25	388.42
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22444PA0060117	Rating Area 9	No Preference	31	448.39
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22444PA0060117	Rating Area 9	No Preference	54	825.96

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22444PA0060118	Rating Area 2	No Preference	56	794.76
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22444PA0060118	Rating Area 3	No Preference	57	891.75
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22444PA0060118	Rating Area 5	No Preference	62	1000.70
22444PA0060118	Rating Area 5	No Preference	63	1028.22
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22444PA0060118	Rating Area 6	No Preference	55	818.56
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22444PA0060118	Rating Area 6	No Preference	60	999.22
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22444PA0060118	Rating Area 6	No Preference	62	1054.59
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22444PA0060118	Rating Area 6	No Preference	64 and over	1101.21
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22444PA0060118	Rating Area 7	No Preference	44	624.34
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22444PA0060118	Rating Area 7	No Preference	55	991.84
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22444PA0060118	Rating Area 7	No Preference	63	1312.96
22444PA0060118	Rating Area 7	No Preference	64 and over	1334.31
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22444PA0060118	Rating Area 9	No Preference	30	428.79
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22444PA0060118	Rating Area 9	No Preference	51	704.57
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22444PA0060118	Rating Area 9	No Preference	53	770.68
22444PA0060118	Rating Area 9	No Preference	54	806.57
22444PA0060118	Rating Area 9	No Preference	55	842.46
22444PA0060118	Rating Area 9	No Preference	56	881.37
22444PA0060118	Rating Area 9	No Preference	57	920.66
22444PA0060118	Rating Area 9	No Preference	58	962.60
22444PA0060118	Rating Area 9	No Preference	59	983.38
22444PA0060118	Rating Area 9	No Preference	60	1025.31
22444PA0060118	Rating Area 9	No Preference	61	1061.58
22444PA0060118	Rating Area 9	No Preference	62	1085.38
22444PA0060118	Rating Area 9	No Preference	63	1115.22
22444PA0060118	Rating Area 9	No Preference	64 and over	1133.36
22444PA0060119	Rating Area 2	No Preference	0-14	227.49
22444PA0060119	Rating Area 2	No Preference	15	247.70
22444PA0060119	Rating Area 2	No Preference	16	255.43
22444PA0060119	Rating Area 2	No Preference	17	263.16
22444PA0060119	Rating Area 2	No Preference	18	271.49
22444PA0060119	Rating Area 2	No Preference	19	279.81
22444PA0060119	Rating Area 2	No Preference	20	288.44
22444PA0060119	Rating Area 2	No Preference	21	297.36
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22444PA0060119	Rating Area 2	No Preference	24	297.36
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22444PA0060119	Rating Area 2	No Preference	27	311.63
22444PA0060119	Rating Area 2	No Preference	28	323.23
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22444PA0060119	Rating Area 2	No Preference	30	337.50
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22444PA0060119	Rating Area 2	No Preference	33	356.23
22444PA0060119	Rating Area 2	No Preference	34	360.99
22444PA0060119	Rating Area 2	No Preference	35	363.37
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22444PA0060119	Rating Area 2	No Preference	37	368.13
22444PA0060119	Rating Area 2	No Preference	38	370.51
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22444PA0060119	Rating Area 2	No Preference	42	394.00
22444PA0060119	Rating Area 2	No Preference	43	403.51
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22444PA0060119	Rating Area 2	No Preference	46	446.04
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22444PA0060119	Rating Area 2	No Preference	49	507.29
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22444PA0060119	Rating Area 2	No Preference	51	554.57
22444PA0060119	Rating Area 2	No Preference	52	580.44
22444PA0060119	Rating Area 2	No Preference	53	606.61
22444PA0060119	Rating Area 2	No Preference	54	634.86
22444PA0060119	Rating Area 2	No Preference	55	663.11
22444PA0060119	Rating Area 2	No Preference	56	693.74
22444PA0060119	Rating Area 2	No Preference	57	724.66
22444PA0060119	Rating Area 2	No Preference	58	757.67
22444PA0060119	Rating Area 2	No Preference	59	774.02
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22444PA0060119	Rating Area 2	No Preference	62	854.31
22444PA0060119	Rating Area 2	No Preference	63	877.80
22444PA0060119	Rating Area 2	No Preference	64 and over	892.07
22444PA0060119	Rating Area 3	No Preference	0-14	244.35
22444PA0060119	Rating Area 3	No Preference	15	266.07
22444PA0060119	Rating Area 3	No Preference	16	274.37
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22444PA0060119	Rating Area 3	No Preference	18	291.62
22444PA0060119	Rating Area 3	No Preference	19	300.56
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22444PA0060119	Rating Area 3	No Preference	51	595.70
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22444PA0060119	Rating Area 3	No Preference	54	681.94
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22444PA0060119	Rating Area 3	No Preference	57	778.40
22444PA0060119	Rating Area 3	No Preference	58	813.85
22444PA0060119	Rating Area 3	No Preference	59	831.42
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22444PA0060119	Rating Area 3	No Preference	62	917.66
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22444PA0060119	Rating Area 3	No Preference	64 and over	958.23
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22444PA0060119	Rating Area 5	No Preference	15	253.27
22444PA0060119	Rating Area 5	No Preference	16	261.17
22444PA0060119	Rating Area 5	No Preference	17	269.08
22444PA0060119	Rating Area 5	No Preference	18	277.59
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22444PA0060119	Rating Area 5	No Preference	47	475.41
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22444PA0060119	Rating Area 5	No Preference	56	709.33
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22444PA0060119	Rating Area 5	No Preference	62	873.51
22444PA0060119	Rating Area 5	No Preference	63	897.53
22444PA0060119	Rating Area 5	No Preference	64 and over	912.12
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22444PA0060119	Rating Area 6	No Preference	15	266.90
22444PA0060119	Rating Area 6	No Preference	16	275.23
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22444PA0060119	Rating Area 6	No Preference	27	335.79
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22444PA0060119	Rating Area 6	No Preference	37	396.67
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22444PA0060119	Rating Area 6	No Preference	49	546.62
22444PA0060119	Rating Area 6	No Preference	50	572.25
22444PA0060119	Rating Area 6	No Preference	51	597.57
22444PA0060119	Rating Area 6	No Preference	52	625.44
22444PA0060119	Rating Area 6	No Preference	53	653.64
22444PA0060119	Rating Area 6	No Preference	54	684.08
22444PA0060119	Rating Area 6	No Preference	55	714.52
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22444PA0060119	Rating Area 6	No Preference	57	780.84
22444PA0060119	Rating Area 6	No Preference	58	816.41
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22444PA0060119	Rating Area 6	No Preference	62	920.54
22444PA0060119	Rating Area 6	No Preference	63	945.85
22444PA0060119	Rating Area 6	No Preference	64 and over	961.23
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22444PA0060119	Rating Area 7	No Preference	15	323.40
22444PA0060119	Rating Area 7	No Preference	16	333.49
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22444PA0060119	Rating Area 7	No Preference	18	354.46
22444PA0060119	Rating Area 7	No Preference	19	365.33
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22444PA0060119	Rating Area 7	No Preference	22	388.24
22444PA0060119	Rating Area 7	No Preference	23	388.24
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22444PA0060119	Rating Area 7	No Preference	26	397.55
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22444PA0060119	Rating Area 7	No Preference	35	474.42
22444PA0060119	Rating Area 7	No Preference	36	477.53
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22444PA0060119	Rating Area 7	No Preference	38	483.74
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22444PA0060119	Rating Area 7	No Preference	46	582.35
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22444PA0060119	Rating Area 7	No Preference	49	662.33
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22444PA0060119	Rating Area 7	No Preference	51	724.06
22444PA0060119	Rating Area 7	No Preference	52	757.84
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22444PA0060119	Rating Area 7	No Preference	60	1053.87
22444PA0060119	Rating Area 7	No Preference	61	1090.87

22444PA0060119	Rating Area 7	No Preference	62	1115.40
22444PA0060119	Rating Area 7	No Preference	63	1146.07
22444PA0060119	Rating Area 7	No Preference	64 and over	1162.71
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22444PA0060119	Rating Area 9	No Preference	15	274.70
22444PA0060119	Rating Area 9	No Preference	16	283.27
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22444PA0060119	Rating Area 9	No Preference	18	301.08
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22444PA0060119	Rating Area 9	No Preference	22	329.77
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22444PA0060119	Rating Area 9	No Preference	29	369.01
22444PA0060119	Rating Area 9	No Preference	30	374.29
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22444PA0060119	Rating Area 9	No Preference	33	398.06
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22444PA0060119	Rating Area 9	No Preference	36	405.61
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22444PA0060119	Rating Area 9	No Preference	46	494.65
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22444PA0060119	Rating Area 9	No Preference	49	562.58
22444PA0060119	Rating Area 9	No Preference	50	588.96
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22444PA0060119	Rating Area 9	No Preference	53	672.72
22444PA0060119	Rating Area 9	No Preference	54	704.05
22444PA0060119	Rating Area 9	No Preference	55	735.38
22444PA0060119	Rating Area 9	No Preference	56	769.35
22444PA0060119	Rating Area 9	No Preference	57	803.64
22444PA0060119	Rating Area 9	No Preference	58	840.25
22444PA0060119	Rating Area 9	No Preference	59	858.38
22444PA0060119	Rating Area 9	No Preference	60	894.99
22444PA0060119	Rating Area 9	No Preference	61	926.64
22444PA0060119	Rating Area 9	No Preference	62	947.42
22444PA0060119	Rating Area 9	No Preference	63	973.47
22444PA0060119	Rating Area 9	No Preference	64 and over	989.30
22444PA0060120	Rating Area 2	No Preference	0-14	299.29
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22444PA0060120	Rating Area 2	No Preference	16	336.06
22444PA0060120	Rating Area 2	No Preference	17	346.23
22444PA0060120	Rating Area 2	No Preference	18	357.19
22444PA0060120	Rating Area 2	No Preference	19	368.14
22444PA0060120	Rating Area 2	No Preference	20	379.49
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22444PA0060120	Rating Area 2	No Preference	23	391.23
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22444PA0060120	Rating Area 2	No Preference	25	392.79
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22444PA0060120	Rating Area 2	No Preference	28	425.26
22444PA0060120	Rating Area 2	No Preference	29	437.78
22444PA0060120	Rating Area 2	No Preference	30	444.04
22444PA0060120	Rating Area 2	No Preference	31	453.43
22444PA0060120	Rating Area 2	No Preference	32	462.82
22444PA0060120	Rating Area 2	No Preference	33	468.68
22444PA0060120	Rating Area 2	No Preference	34	474.94
22444PA0060120	Rating Area 2	No Preference	35	478.07
22444PA0060120	Rating Area 2	No Preference	36	481.20
22444PA0060120	Rating Area 2	No Preference	37	484.33
22444PA0060120	Rating Area 2	No Preference	38	487.46
22444PA0060120	Rating Area 2	No Preference	39	493.72
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22444PA0060120	Rating Area 2	No Preference	43	530.89
22444PA0060120	Rating Area 2	No Preference	44	546.54
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22444PA0060120	Rating Area 2	No Preference	46	586.83
22444PA0060120	Rating Area 2	No Preference	47	611.48
22444PA0060120	Rating Area 2	No Preference	48	639.65
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22444PA0060120	Rating Area 2	No Preference	50	698.72
22444PA0060120	Rating Area 2	No Preference	51	729.63
22444PA0060120	Rating Area 2	No Preference	52	763.67
22444PA0060120	Rating Area 2	No Preference	53	788.09
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22444PA0060120	Rating Area 2	No Preference	55	872.43
22444PA0060120	Rating Area 2	No Preference	56	912.72
22444PA0060120	Rating Area 2	No Preference	57	953.41
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22444PA0060120	Rating Area 2	No Preference	60	1061.78
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22444PA0060120	Rating Area 2	No Preference	63	1154.89
22444PA0060120	Rating Area 2	No Preference	64 and over	1173.67
22444PA0060120	Rating Area 3	No Preference	0-14	321.48
22444PA0060120	Rating Area 3	No Preference	15	350.06
22444PA0060120	Rating Area 3	No Preference	16	360.98
22444PA0060120	Rating Area 3	No Preference	17	371.91
22444PA0060120	Rating Area 3	No Preference	18	383.67
22444PA0060120	Rating Area 3	No Preference	19	395.44
22444PA0060120	Rating Area 3	No Preference	20	407.63
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22444PA0060120	Rating Area 3	No Preference	22	420.24
22444PA0060120	Rating Area 3	No Preference	23	420.24
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22444PA0060120	Rating Area 3	No Preference	25	421.92
22444PA0060120	Rating Area 3	No Preference	26	430.32
22444PA0060120	Rating Area 3	No Preference	27	440.41
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22444PA0060120	Rating Area 3	No Preference	29	470.24
22444PA0060120	Rating Area 3	No Preference	30	476.97
22444PA0060120	Rating Area 3	No Preference	31	487.05
22444PA0060120	Rating Area 3	No Preference	32	497.14
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22444PA0060120	Rating Area 3	No Preference	34	510.16
22444PA0060120	Rating Area 3	No Preference	35	513.53
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22444PA0060120	Rating Area 3	No Preference	37	520.25
22444PA0060120	Rating Area 3	No Preference	38	523.61
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22444PA0060120	Rating Area 3	No Preference	40	537.06
22444PA0060120	Rating Area 3	No Preference	41	547.15
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22444PA0060120	Rating Area 3	No Preference	43	570.26
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22444PA0060120	Rating Area 3	No Preference	45	606.82
22444PA0060120	Rating Area 3	No Preference	46	630.35
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22444PA0060120	Rating Area 3	No Preference	48	687.08
22444PA0060120	Rating Area 3	No Preference	49	716.92
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22444PA0060120	Rating Area 3	No Preference	51	783.74
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22444PA0060120	Rating Area 3	No Preference	53	857.28
22444PA0060120	Rating Area 3	No Preference	54	897.20
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22444PA0060120	Rating Area 3	No Preference	56	980.41
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22444PA0060120	Rating Area 3	No Preference	58	1070.76
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22444PA0060120	Rating Area 5	No Preference	61	1124.04
22444PA0060120	Rating Area 5	No Preference	62	1149.24
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22444PA0060120	Rating Area 6	No Preference	60	1144.10
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22444PA0060120	Rating Area 6	No Preference	62	1211.12
22444PA0060120	Rating Area 6	No Preference	63	1244.43
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22444PA0060120	Rating Area 7	No Preference	63	1507.84
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22444PA0060120	Rating Area 9	No Preference	51	809.15
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22444PA0060120	Rating Area 9	No Preference	56	1012.20
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22444PA0060120	Rating Area 9	No Preference	62	1246.48
22444PA0060120	Rating Area 9	No Preference	63	1280.76
22444PA0060120	Rating Area 9	No Preference	64 and over	1301.58
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22444PA0080066	Rating Area 2	No Preference	62	697.04
22444PA0080066	Rating Area 2	No Preference	63	716.21
22444PA0080066	Rating Area 2	No Preference	64 and over	727.86
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22444PA0080066	Rating Area 3	No Preference	26	266.87
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22444PA0080066	Rating Area 3	No Preference	30	295.79
22444PA0080066	Rating Area 3	No Preference	31	302.05
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22444PA0080066	Rating Area 3	No Preference	38	320.55
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22444PA0080066	Rating Area 3	No Preference	38	324.72
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22444PA0080066	Rating Area 3	No Preference	43	353.65
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22444PA0080066	Rating Area 3	No Preference	48	390.92
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22444PA0080066	Rating Area 3	No Preference	49	444.60
22444PA0080066	Rating Area 3	No Preference	50	465.45
22444PA0080066	Rating Area 3	No Preference	51	488.04
22444PA0080066	Rating Area 3	No Preference	52	508.71
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22444PA0080066	Rating Area 3	No Preference	58	664.04
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22444PA0080066	Rating Area 3	No Preference	61	732.32
22444PA0080066	Rating Area 3	No Preference	62	748.73
22444PA0080066	Rating Area 3	No Preference	63	769.32
22444PA0080066	Rating Area 3	No Preference	64 and over	781.83
22444PA0080066	Rating Area 5	No Preference	0-14	189.77
22444PA0080066	Rating Area 5	No Preference	15	205.64
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22444PA0080066	Rating Area 5	No Preference	17	219.54
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22444PA0080066	Rating Area 5	No Preference	19	233.43
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22444PA0080066	Rating Area 5	No Preference	22	248.08
22444PA0080066	Rating Area 5	No Preference	23	248.08
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22444PA0080066	Rating Area 5	No Preference	26	254.02
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22444PA0080066	Rating Area 5	No Preference	30	281.56
22444PA0080066	Rating Area 5	No Preference	31	287.51
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22444PA0080066	Rating Area 5	No Preference	54	529.63
22444PA0080066	Rating Area 5	No Preference	55	553.20
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22444PA0080066	Rating Area 5	No Preference	63	732.30
22444PA0080066	Rating Area 5	No Preference	64 and over	744.21
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22444PA0080066	Rating Area 6	No Preference	23	261.43
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22444PA0080066	Rating Area 6	No Preference	36	321.56
22444PA0080066	Rating Area 6	No Preference	37	323.65
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22444PA0080066	Rating Area 6	No Preference	42	346.39
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22444PA0080066	Rating Area 6	No Preference	60	709.52
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22444PA0080066	Rating Area 6	No Preference	63	771.74
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22444PA0080066	Rating Area 7	No Preference	43	429.85
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22444PA0080066	Rating Area 7	No Preference	58	807.12
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22444PA0080066	Rating Area 7	No Preference	62	910.07
22444PA0080066	Rating Area 7	No Preference	63	935.10
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22444PA0080066	Rating Area 9	No Preference	15	224.13
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22444PA0080066	Rating Area 9	No Preference	17	238.12
22444PA0080066	Rating Area 9	No Preference	18	245.65
22444PA0080066	Rating Area 9	No Preference	19	253.19
22444PA0080066	Rating Area 9	No Preference	20	260.99
22444PA0080066	Rating Area 9	No Preference	21	269.07
22444PA0080066	Rating Area 9	No Preference	22	269.07
22444PA0080066	Rating Area 9	No Preference	23	269.07
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22444PA0080066	Rating Area 9	No Preference	29	301.08
22444PA0080066	Rating Area 9	No Preference	30	305.38
22444PA0080066	Rating Area 9	No Preference	31	311.84
22444PA0080066	Rating Area 9	No Preference	32	318.30
22444PA0080066	Rating Area 9	No Preference	33	322.34
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22444PA0080066	Rating Area 9	No Preference	35	328.79
22444PA0080066	Rating Area 9	No Preference	36	330.95
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22444PA0080066	Rating Area 9	No Preference	39	339.56
22444PA0080066	Rating Area 9	No Preference	40	343.86
22444PA0080066	Rating Area 9	No Preference	41	350.32
22444PA0080066	Rating Area 9	No Preference	42	356.51
22444PA0080066	Rating Area 9	No Preference	43	365.12
22444PA0080066	Rating Area 9	No Preference	44	375.88
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22444PA0080066	Rating Area 9	No Preference	47	420.54
22444PA0080066	Rating Area 9	No Preference	48	439.91
22444PA0080066	Rating Area 9	No Preference	49	459.02
22444PA0080066	Rating Area 9	No Preference	50	480.54
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22444PA0080066	Rating Area 9	No Preference	56	627.72
22444PA0080066	Rating Area 9	No Preference	57	655.70
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22444PA0080066	Rating Area 9	No Preference	59	700.37
22444PA0080066	Rating Area 9	No Preference	60	730.23
22444PA0080066	Rating Area 9	No Preference	61	756.06
22444PA0080066	Rating Area 9	No Preference	62	773.01
22444PA0080066	Rating Area 9	No Preference	63	794.27
22444PA0080066	Rating Area 9	No Preference	64 and over	807.15

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.		
HOS Issuer ID*	22444			
Federal TIN*	23-2311553			
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
22444PA0060062	Rating Area 2	No Preference	0-14	256.55
22444PA0060062	Rating Area 2	No Preference	15	279.36
22444PA0060062	Rating Area 2	No Preference	16	288.08
22444PA0060062	Rating Area 2	No Preference	17	296.80
22444PA0060062	Rating Area 2	No Preference	18	306.19
22444PA0060062	Rating Area 2	No Preference	19	315.58
22444PA0060062	Rating Area 2	No Preference	20	325.30
22444PA0060062	Rating Area 2	No Preference	21	335.37
22444PA0060062	Rating Area 2	No Preference	22	335.37
22444PA0060062	Rating Area 2	No Preference	23	335.37
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22444PA0060062	Rating Area 2	No Preference	25	336.70
22444PA0060062	Rating Area 2	No Preference	26	343.41
22444PA0060062	Rating Area 2	No Preference	27	351.46
22444PA0060062	Rating Area 2	No Preference	28	364.54
22444PA0060062	Rating Area 2	No Preference	29	375.27
22444PA0060062	Rating Area 2	No Preference	30	380.64
22444PA0060062	Rating Area 2	No Preference	31	388.68
22444PA0060062	Rating Area 2	No Preference	32	396.73
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22444PA0060062	Rating Area 2	No Preference	34	407.13
22444PA0060062	Rating Area 2	No Preference	35	409.81
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22444PA0060062	Rating Area 2	No Preference	37	415.16
22444PA0060062	Rating Area 2	No Preference	38	417.86
22444PA0060062	Rating Area 2	No Preference	39	423.23
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22444PA0060062	Rating Area 2	No Preference	41	436.64
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22444PA0060062	Rating Area 2	No Preference	44	468.50
22444PA0060062	Rating Area 2	No Preference	45	484.26
22444PA0060062	Rating Area 2	No Preference	46	503.04
22444PA0060062	Rating Area 2	No Preference	47	524.17
22444PA0060062	Rating Area 2	No Preference	48	548.32
22444PA0060062	Rating Area 2	No Preference	49	572.13
22444PA0060062	Rating Area 2	No Preference	50	598.96
22444PA0060062	Rating Area 2	No Preference	51	625.45
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22444PA0060062	Rating Area 2	No Preference	54	716.00
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22444PA0060062	Rating Area 2	No Preference	56	782.40
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22444PA0060062	Rating Area 2	No Preference	59	872.95
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22444PA0060062	Rating Area 2	No Preference	61	942.37
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22444PA0060062	Rating Area 2	No Preference	63	989.99
22444PA0060062	Rating Area 2	No Preference	64 and over	1006.09
22444PA0060062	Rating Area 3	No Preference	0-14	275.58
22444PA0060062	Rating Area 3	No Preference	15	300.07
22444PA0060062	Rating Area 3	No Preference	16	309.44
22444PA0060062	Rating Area 3	No Preference	17	318.80
22444PA0060062	Rating Area 3	No Preference	18	328.89
22444PA0060062	Rating Area 3	No Preference	19	338.98
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22444PA0060062	Rating Area 3	No Preference	23	360.24
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22444PA0060062	Rating Area 3	No Preference	29	403.10
22444PA0060062	Rating Area 3	No Preference	30	408.86
22444PA0060062	Rating Area 3	No Preference	31	417.51
22444PA0060062	Rating Area 3	No Preference	32	426.15
22444PA0060062	Rating Area 3	No Preference	33	431.56
22444PA0060062	Rating Area 3	No Preference	34	437.32
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22444PA0060062	Rating Area 3	No Preference	36	443.06
22444PA0060062	Rating Area 3	No Preference	37	445.97
22444PA0060062	Rating Area 3	No Preference	38	448.85
22444PA0060062	Rating Area 3	No Preference	39	454.61
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22444PA0060062	Rating Area 3	No Preference	41	469.02
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22444PA0060062	Rating Area 3	No Preference	45	520.17
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22444PA0060062	Rating Area 3	No Preference	47	563.04
22444PA0060062	Rating Area 3	No Preference	48	588.98
22444PA0060062	Rating Area 3	No Preference	49	614.55
22444PA0060062	Rating Area 3	No Preference	50	643.37
22444PA0060062	Rating Area 3	No Preference	51	671.83
22444PA0060062	Rating Area 3	No Preference	52	703.17
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22444PA0060062	Rating Area 3	No Preference	54	769.09
22444PA0060062	Rating Area 3	No Preference	55	803.32
22444PA0060062	Rating Area 3	No Preference	56	840.42
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22444PA0060062	Rating Area 3	No Preference	58	917.87
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22444PA0060062	Rating Area 3	No Preference	60	977.67
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22444PA0060062	Rating Area 3	No Preference	62	1034.94
22444PA0060062	Rating Area 3	No Preference	63	1063.40
22444PA0060062	Rating Area 3	No Preference	64 and over	1080.69
22444PA0060062	Rating Area 5	No Preference	0-14	262.32
22444PA0060062	Rating Area 5	No Preference	15	285.63
22444PA0060062	Rating Area 5	No Preference	16	294.55
22444PA0060062	Rating Area 5	No Preference	17	303.46
22444PA0060062	Rating Area 5	No Preference	18	313.07
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22444PA0060062	Rating Area 5	No Preference	21	342.90
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22444PA0060062	Rating Area 5	No Preference	23	342.90
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22444PA0060062	Rating Area 5	No Preference	28	372.73
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22444PA0060062	Rating Area 5	No Preference	30	389.19
22444PA0060062	Rating Area 5	No Preference	31	397.42
22444PA0060062	Rating Area 5	No Preference	32	405.65
22444PA0060062	Rating Area 5	No Preference	33	410.79

22444PA0060062	Rating Area 5	No Preference	34	416.28
22444PA0060062	Rating Area 5	No Preference	35	419.02
22444PA0060062	Rating Area 5	No Preference	36	421.76
22444PA0060062	Rating Area 5	No Preference	37	424.51
22444PA0060062	Rating Area 5	No Preference	38	427.25
22444PA0060062	Rating Area 5	No Preference	39	432.74
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22444PA0060062	Rating Area 5	No Preference	48	560.64
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22444PA0060062	Rating Area 5	No Preference	54	732.09
22444PA0060062	Rating Area 5	No Preference	55	764.66
22444PA0060062	Rating Area 5	No Preference	56	799.99
22444PA0060062	Rating Area 5	No Preference	57	835.64
22444PA0060062	Rating Area 5	No Preference	58	873.70
22444PA0060062	Rating Area 5	No Preference	59	892.56
22444PA0060062	Rating Area 5	No Preference	60	930.63
22444PA0060062	Rating Area 5	No Preference	61	963.54
22444PA0060062	Rating Area 5	No Preference	62	985.15
22444PA0060062	Rating Area 5	No Preference	63	1012.23
22444PA0060062	Rating Area 5	No Preference	64 and over	1028.69
22444PA0060062	Rating Area 6	No Preference	0-14	276.44
22444PA0060062	Rating Area 6	No Preference	15	301.01
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22444PA0060062	Rating Area 6	No Preference	17	319.81
22444PA0060062	Rating Area 6	No Preference	18	329.92
22444PA0060062	Rating Area 6	No Preference	19	340.04
22444PA0060062	Rating Area 6	No Preference	20	350.52
22444PA0060062	Rating Area 6	No Preference	21	361.37
22444PA0060062	Rating Area 6	No Preference	22	361.37
22444PA0060062	Rating Area 6	No Preference	23	361.37
22444PA0060062	Rating Area 6	No Preference	24	361.37
22444PA0060062	Rating Area 6	No Preference	25	362.81
22444PA0060062	Rating Area 6	No Preference	26	370.03
22444PA0060062	Rating Area 6	No Preference	27	378.71
22444PA0060062	Rating Area 6	No Preference	28	392.80
22444PA0060062	Rating Area 6	No Preference	29	404.36
22444PA0060062	Rating Area 6	No Preference	30	410.15
22444PA0060062	Rating Area 6	No Preference	31	418.82
22444PA0060062	Rating Area 6	No Preference	32	427.49
22444PA0060062	Rating Area 6	No Preference	33	432.91
22444PA0060062	Rating Area 6	No Preference	34	438.69
22444PA0060062	Rating Area 6	No Preference	35	441.59
22444PA0060062	Rating Area 6	No Preference	36	444.47
22444PA0060062	Rating Area 6	No Preference	37	447.37
22444PA0060062	Rating Area 6	No Preference	38	450.26
22444PA0060062	Rating Area 6	No Preference	39	456.04
22444PA0060062	Rating Area 6	No Preference	40	461.82
22444PA0060062	Rating Area 6	No Preference	41	470.49
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22444PA0060062	Rating Area 6	No Preference	43	490.37
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22444PA0060062	Rating Area 6	No Preference	47	564.81
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22444PA0060062	Rating Area 6	No Preference	49	616.48
22444PA0060062	Rating Area 6	No Preference	50	645.39
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22444PA0060062	Rating Area 6	No Preference	53	737.18
22444PA0060062	Rating Area 6	No Preference	54	771.51
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22444PA0060062	Rating Area 6	No Preference	56	843.06
22444PA0060062	Rating Area 6	No Preference	57	880.64
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22444PA0060062	Rating Area 6	No Preference	59	940.62
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22444PA0060062	Rating Area 6	No Preference	62	1038.19
22444PA0060062	Rating Area 6	No Preference	63	1066.74
22444PA0060062	Rating Area 6	No Preference	64 and over	1084.09
22444PA0060062	Rating Area 7	No Preference	0-14	334.96
22444PA0060062	Rating Area 7	No Preference	15	364.73
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22444PA0060062	Rating Area 7	No Preference	18	399.76
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22444PA0060062	Rating Area 7	No Preference	24	437.86
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22444PA0060062	Rating Area 7	No Preference	43	594.17
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22444PA0060062	Rating Area 7	No Preference	53	893.22
22444PA0060062	Rating Area 7	No Preference	54	934.82
22444PA0060062	Rating Area 7	No Preference	55	976.42
22444PA0060062	Rating Area 7	No Preference	56	1021.51
22444PA0060062	Rating Area 7	No Preference	57	1067.05
22444PA0060062	Rating Area 7	No Preference	58	1115.65
22444PA0060062	Rating Area 7	No Preference	59	1139.73
22444PA0060062	Rating Area 7	No Preference	60	1188.34
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22444PA0060062	Rating Area 7	No Preference	62	1257.96
22444PA0060062	Rating Area 7	No Preference	63	1292.55
22444PA0060062	Rating Area 7	No Preference	64 and over	1313.56
22444PA0060062	Rating Area 9	No Preference	0-14	284.51
22444PA0060062	Rating Area 9	No Preference	15	309.80
22444PA0060062	Rating Area 9	No Preference	16	319.47
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22444PA0060062	Rating Area 9	No Preference	18	338.56
22444PA0060062	Rating Area 9	No Preference	19	349.97
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22444PA0060062	Rating Area 9	No Preference	25	373.40
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22444PA0060062	Rating Area 9	No Preference	39	469.35
22444PA0060062	Rating Area 9	No Preference	40	475.30
22444PA0060062	Rating Area 9	No Preference	41	484.23
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22444PA0060062	Rating Area 9	No Preference	43	504.69
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22444PA0060062	Rating Area 9	No Preference	49	634.48
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22444PA0060062	Rating Area 9	No Preference	53	758.70
22444PA0060062	Rating Area 9	No Preference	54	794.03
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22444PA0060062	Rating Area 9	No Preference	56	867.67
22444PA0060062	Rating Area 9	No Preference	57	906.35
22444PA0060062	Rating Area 9	No Preference	58	947.63
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22444PA0060062	Rating Area 9	No Preference	60	1009.37
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22444PA0060063	Rating Area 2	No Preference	17	251.30
22444PA0060063	Rating Area 2	No Preference	18	259.25
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22444PA0060063	Rating Area 2	No Preference	20	275.43
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22444PA0060063	Rating Area 2	No Preference	23	283.96
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22444PA0060063	Rating Area 2	No Preference	28	308.65
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22444PA0060063	Rating Area 2	No Preference	57	691.99
22444PA0060063	Rating Area 2	No Preference	58	723.51
22444PA0060063	Rating Area 2	No Preference	59	739.12
22444PA0060063	Rating Area 2	No Preference	60	770.64
22444PA0060063	Rating Area 2	No Preference	61	797.90
22444PA0060063	Rating Area 2	No Preference	62	815.79
22444PA0060063	Rating Area 2	No Preference	63	838.22
22444PA0060063	Rating Area 2	No Preference	64 and over	851.85
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22444PA0060063	Rating Area 3	No Preference	16	262.00
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22444PA0060063	Rating Area 3	No Preference	40	389.80
22444PA0060063	Rating Area 3	No Preference	41	397.12
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22444PA0060063	Rating Area 3	No Preference	48	498.69
22444PA0060063	Rating Area 3	No Preference	49	520.34
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22444PA0060063	Rating Area 3	No Preference	53	622.22
22444PA0060063	Rating Area 3	No Preference	54	651.19
22444PA0060063	Rating Area 3	No Preference	55	680.17
22444PA0060063	Rating Area 3	No Preference	56	711.58
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22444PA0060063	Rating Area 3	No Preference	58	777.16
22444PA0060063	Rating Area 3	No Preference	59	793.94
22444PA0060063	Rating Area 3	No Preference	60	827.79
22444PA0060063	Rating Area 3	No Preference	61	857.07
22444PA0060063	Rating Area 3	No Preference	62	876.76

22444PA006063	Rating Area 3	No Preference	63	900.38
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22444PA006063	Rating Area 5	No Preference	62	834.12
22444PA006063	Rating Area 5	No Preference	63	857.06
22444PA006063	Rating Area 5	No Preference	64 and over	871.00
22444PA006063	Rating Area 6	No Preference	0-14	234.06
22444PA006063	Rating Area 6	No Preference	15	254.87
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22444PA006063	Rating Area 6	No Preference	17	270.78
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22444PA006063	Rating Area 6	No Preference	33	366.55
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22444PA006063	Rating Area 6	No Preference	54	653.24
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22444PA006063	Rating Area 6	No Preference	56	713.82
22444PA006063	Rating Area 6	No Preference	57	745.64
22444PA006063	Rating Area 6	No Preference	58	779.60
22444PA006063	Rating Area 6	No Preference	59	796.43
22444PA006063	Rating Area 6	No Preference	60	830.39
22444PA006063	Rating Area 6	No Preference	61	859.76
22444PA006063	Rating Area 6	No Preference	62	879.04
22444PA006063	Rating Area 6	No Preference	63	903.21
22444PA006063	Rating Area 6	No Preference	64 and over	917.90
22444PA006063	Rating Area 7	No Preference	0-14	283.61
22444PA006063	Rating Area 7	No Preference	15	308.82
22444PA006063	Rating Area 7	No Preference	16	318.46
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22444PA006063	Rating Area 7	No Preference	18	338.48
22444PA006063	Rating Area 7	No Preference	19	348.86
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22444PA006063	Rating Area 7	No Preference	32	439.58
22444PA006063	Rating Area 7	No Preference	33	444.14
22444PA006063	Rating Area 7	No Preference	34	450.07
22444PA006063	Rating Area 7	No Preference	35	453.03
22444PA006063	Rating Area 7	No Preference	36	456.00
22444PA006063	Rating Area 7	No Preference	37	458.97
22444PA006063	Rating Area 7	No Preference	38	461.93
22444PA006063	Rating Area 7	No Preference	39	467.86
22444PA006063	Rating Area 7	No Preference	40	473.79
22444PA006063	Rating Area 7	No Preference	41	482.69
22444PA006063	Rating Area 7	No Preference	42	491.22
22444PA006063	Rating Area 7	No Preference	43	503.08
22444PA006063	Rating Area 7	No Preference	44	517.91
22444PA006063	Rating Area 7	No Preference	45	535.34
22444PA006063	Rating Area 7	No Preference	46	556.10
22444PA006063	Rating Area 7	No Preference	47	579.45
22444PA006063	Rating Area 7	No Preference	48	606.15
22444PA006063	Rating Area 7	No Preference	49	632.47
22444PA006063	Rating Area 7	No Preference	50	662.13
22444PA006063	Rating Area 7	No Preference	51	691.41

22444PA0060063	Rating Area 7	No Preference	52	723.67
22444PA0060063	Rating Area 7	No Preference	53	756.29
22444PA0060063	Rating Area 7	No Preference	54	791.51
22444PA0060063	Rating Area 7	No Preference	55	826.73
22444PA0060063	Rating Area 7	No Preference	56	864.92
22444PA0060063	Rating Area 7	No Preference	57	903.47
22444PA0060063	Rating Area 7	No Preference	58	944.62
22444PA0060063	Rating Area 7	No Preference	59	965.01
22444PA0060063	Rating Area 7	No Preference	60	1006.17
22444PA0060063	Rating Area 7	No Preference	61	1041.76
22444PA0060063	Rating Area 7	No Preference	62	1065.11
22444PA0060063	Rating Area 7	No Preference	63	1094.40
22444PA0060063	Rating Area 7	No Preference	64 and over	1112.19
22444PA0060063	Rating Area 9	No Preference	0-14	240.90
22444PA0060063	Rating Area 9	No Preference	15	262.31
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22444PA0060063	Rating Area 9	No Preference	17	278.69
22444PA0060063	Rating Area 9	No Preference	18	287.50
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22444PA0060063	Rating Area 9	No Preference	20	305.45
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22444PA0060063	Rating Area 9	No Preference	22	314.90
22444PA0060063	Rating Area 9	No Preference	23	314.90
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22444PA0060063	Rating Area 9	No Preference	28	342.29
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22444PA0060063	Rating Area 9	No Preference	30	357.41
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22444PA0060063	Rating Area 9	No Preference	39	397.40
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22444PA0060063	Rating Area 9	No Preference	46	472.35
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22444PA0060063	Rating Area 9	No Preference	49	537.22
22444PA0060063	Rating Area 9	No Preference	50	562.41
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22444PA0060063	Rating Area 9	No Preference	57	767.41
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22444PA0060063	Rating Area 9	No Preference	62	904.70
22444PA0060063	Rating Area 9	No Preference	63	929.58
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22444PA0060114	Rating Area 2	No Preference	19	386.94
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22444PA0060114	Rating Area 2	No Preference	54	877.91
22444PA0060114	Rating Area 2	No Preference	55	916.98
22444PA0060114	Rating Area 2	No Preference	56	959.33
22444PA0060114	Rating Area 2	No Preference	57	1002.10
22444PA0060114	Rating Area 2	No Preference	58	1047.74
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22444PA0060114	Rating Area 3	No Preference	29	494.26
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22444PA0060114	Rating Area 3	No Preference	52	862.19
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22444PA0060114	Rating Area 5	No Preference	62	1202.93
22444PA0060114	Rating Area 5	No Preference	63	1241.14
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22444PA0060114	Rating Area 6	No Preference	50	791.34
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22444PA0060114	Rating Area 7	No Preference	28	583.58
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22444PA0060114	Rating Area 7	No Preference	48	877.78
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22444PA0060114	Rating Area 7	No Preference	61	1508.61
22444PA0060114	Rating Area 7	No Preference	62	1542.43
22444PA0060114	Rating Area 7	No Preference	63	1584.84
22444PA0060114	Rating Area 7	No Preference	64 and over	1610.61
22444PA0060114	Rating Area 9	No Preference	0-14	348.85
22444PA0060114	Rating Area 9	No Preference	15	379.86
22444PA0060114	Rating Area 9	No Preference	16	381.72
22444PA0060114	Rating Area 9	No Preference	17	403.57
22444PA0060114	Rating Area 9	No Preference	18	416.34
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22444PA0060114	Rating Area 9	No Preference	26	469.96
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22444PA0060114	Rating Area 9	No Preference	38	568.20
22444PA0060114	Rating Area 9	No Preference	39	575.49
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22444PA0060114	Rating Area 9	No Preference	41	593.73
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22444PA0060114	Rating Area 9	No Preference	43	618.81
22444PA0060114	Rating Area 9	No Preference	44	637.06
22444PA0060114	Rating Area 9	No Preference	45	658.49
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22444PA0060114	Rating Area 9	No Preference	47	712.75
22444PA0060114	Rating Area 9	No Preference	48	745.59
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22444PA0060114	Rating Area 9	No Preference	50	814.45
22444PA0060114	Rating Area 9	No Preference	51	850.47
22444PA0060114	Rating Area 9	No Preference	52	890.14
22444PA0060114	Rating Area 9	No Preference	53	930.27
22444PA0060114	Rating Area 9	No Preference	54	973.60
22444PA0060114	Rating Area 9	No Preference	55	1016.92
22444PA0060114	Rating Area 9	No Preference	56	1063.89
22444PA0060114	Rating Area 9	No Preference	57	1111.31
22444PA0060114	Rating Area 9	No Preference	58	1161.93
22444PA0060114	Rating Area 9	No Preference	59	1187.01
22444PA0060114	Rating Area 9	No Preference	60	1237.63
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22444PA0060114	Rating Area 9	No Preference	62	1310.14
22444PA0060114	Rating Area 9	No Preference	63	1346.16
22444PA0060114	Rating Area 9	No Preference	64 and over	1368.05
22444PA0060115	Rating Area 2	No Preference	0-14	300.91
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22444PA0060115	Rating Area 2	No Preference	19	370.14
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22444PA0060115	Rating Area 2	No Preference	22	393.36
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22444PA0060115	Rating Area 2	No Preference	26	402.79
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22444PA0060115	Rating Area 2	No Preference	31	455.89
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22444PA0060115	Rating Area 2	No Preference	37	486.97
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22444PA0060115	Rating Area 2	No Preference	63	1161.17
22444PA0060115	Rating Area 2	No Preference	64 and over	1180.05
22444PA0060115	Rating Area 3	No Preference	0-14	323.23
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22444PA0060115	Rating Area 3	No Preference	16	362.95
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22444PA0060115	Rating Area 3	No Preference	48	690.82
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22444PA0060115	Rating Area 3	No Preference	53	861.94
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22444PA0060115	Rating Area 3	No Preference	55	942.22
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22444PA0060115	Rating Area 3	No Preference	63	1247.28
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22444PA0060115	Rating Area 5	No Preference	63	1187.27
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22444PA0060115	Rating Area 6	No Preference	57	1032.92
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22444PA0060115	Rating Area 6	No Preference	62	1217.71
22444PA0060115	Rating Area 6	No Preference	63	1251.20
22444PA0060115	Rating Area 6	No Preference	64 and over	1271.54
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22444PA0060115	Rating Area 7	No Preference	34	623.47
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22444PA0060115	Rating Area 7	No Preference	48	839.68
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22444PA0060115	Rating Area 7	No Preference	60	1393.82
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22444PA0060115	Rating Area 9	No Preference	33	522.59
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22444PA0060115	Rating Area 9	No Preference	62	1253.27
22444PA0060115	Rating Area 9	No Preference	63	1287.73
22444PA0060115	Rating Area 9	No Preference	64 and over	1308.67
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22444PA0060116	Rating Area 2	No Preference	17	326.35
22444PA0060116	Rating Area 2	No Preference	18	336.68
22444PA0060116	Rating Area 2	No Preference	19	347.00
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22444PA0060116	Rating Area 2	No Preference	27	386.46
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22444PA0060116	Rating Area 2	No Preference	31	427.39
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22444PA0060116	Rating Area 2	No Preference	33	441.77
22444PA0060116	Rating Area 2	No Preference	34	447.67
22444PA0060116	Rating Area 2	No Preference	35	450.62
22444PA0060116	Rating Area 2	No Preference	36	453.57
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22444PA0060116	Rating Area 2	No Preference	38	459.47
22444PA0060116	Rating Area 2	No Preference	39	465.37
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22444PA0060116	Rating Area 2	No Preference	41	480.12
22444PA0060116	Rating Area 2	No Preference	42	488.60
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22444PA0060116	Rating Area 2	No Preference	50	659.60
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22444PA0060116	Rating Area 2	No Preference	55	822.33
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22444PA0060116	Rating Area 2	No Preference	57	898.66
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22444PA0060116	Rating Area 2	No Preference	63	1088.57
22444PA0060116	Rating Area 2	No Preference	64 and over	1106.27
22444PA0060116	Rating Area 3	No Preference	0-14	303.02
22444PA0060116	Rating Area 3	No Preference	15	329.95
22444PA0060116	Rating Area 3	No Preference	16	340.25
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22444PA0060116	Rating Area 3	No Preference	18	361.64
22444PA0060116	Rating Area 3	No Preference	19	372.73
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22444PA0060116	Rating Area 3	No Preference	22	396.11
22444PA0060116	Rating Area 3	No Preference	23	396.11
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22444PA0060116	Rating Area 3	No Preference	25	397.69
22444PA0060116	Rating Area 3	No Preference	26	405.61
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22444PA0060116	Rating Area 3	No Preference	28	430.57
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22444PA0060116	Rating Area 3	No Preference	30	449.58
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22444PA0060116	Rating Area 3	No Preference	40	506.22
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22444PA0060116	Rating Area 6	No Preference	61	1116.55
22444PA0060116	Rating Area 6	No Preference	62	1141.58
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22444PA0060116	Rating Area 7	No Preference	61	1352.89
22444PA0060116	Rating Area 7	No Preference	62	1383.23
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22444PA0060116	Rating Area 9	No Preference	63	1207.22
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22444PA0060117	Rating Area 3	No Preference	29	427.80
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22444PA0060117	Rating Area 3	No Preference	38	476.36
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22444PA0060117	Rating Area 3	No Preference	41	497.77
22444PA0060117	Rating Area 3	No Preference	42	508.56
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22444PA0060117	Rating Area 3	No Preference	62	1098.37
22444PA0060117	Rating Area 3	No Preference	63	1128.57
22444PA0060117	Rating Area 3	No Preference	64 and over	1146.92
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22444PA0060117	Rating Area 5	No Preference	15	303.14
22444PA0060117	Rating Area 5	No Preference	16	312.60
22444PA0060117	Rating Area 5	No Preference	17	322.06
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22444PA0060117	Rating Area 5	No Preference	20	353.00
22444PA0060117	Rating Area 5	No Preference	21	363.92
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22444PA0060117	Rating Area 5	No Preference	23	363.92
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22444PA0060117	Rating Area 5	No Preference	25	365.37
22444PA0060117	Rating Area 5	No Preference	26	372.65
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22444PA0060117	Rating Area 5	No Preference	28	395.57
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22444PA0060117	Rating Area 5	No Preference	30	413.04
22444PA0060117	Rating Area 5	No Preference	31	421.77
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22444PA0060117	Rating Area 5	No Preference	33	435.97
22444PA0060117	Rating Area 5	No Preference	34	441.79
22444PA0060117	Rating Area 5	No Preference	35	444.70
22444PA0060117	Rating Area 5	No Preference	36	447.61
22444PA0060117	Rating Area 5	No Preference	37	450.52
22444PA0060117	Rating Area 5	No Preference	38	453.44
22444PA0060117	Rating Area 5	No Preference	39	459.26
22444PA0060117	Rating Area 5	No Preference	40	465.08
22444PA0060117	Rating Area 5	No Preference	41	473.81
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22444PA0060117	Rating Area 5	No Preference	43	493.83
22444PA0060117	Rating Area 5	No Preference	44	508.39
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22444PA0060117	Rating Area 5	No Preference	47	568.80
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22444PA0060117	Rating Area 5	No Preference	54	776.95
22444PA0060117	Rating Area 5	No Preference	55	811.53
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22444PA0060117	Rating Area 5	No Preference	57	886.86
22444PA0060117	Rating Area 5	No Preference	58	927.25
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22444PA0060117	Rating Area 5	No Preference	60	987.66
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22444PA0060117	Rating Area 5	No Preference	62	1045.52
22444PA0060117	Rating Area 5	No Preference	63	1074.27
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22444PA0060117	Rating Area 6	No Preference	25	385.04
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22444PA0060117	Rating Area 6	No Preference	43	520.42
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22444PA0060117	Rating Area 6	No Preference	56	894.72
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22444PA0060117	Rating Area 6	No Preference	60	1040.84
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22444PA0060117	Rating Area 7	No Preference	63	1371.76
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22444PA0060117	Rating Area 9	No Preference	18	360.37
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22444PA0060118	Rating Area 2	No Preference	36	427.49
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22444PA0060118	Rating Area 2	No Preference	39	438.61
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22444PA0060118	Rating Area 2	No Preference	43	471.63
22444PA0060118	Rating Area 2	No Preference	44	485.53
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22444PA0060118	Rating Area 2	No Preference	48	568.25
22444PA0060118	Rating Area 2	No Preference	49	592.93
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22444PA0060118	Rating Area 2	No Preference	57	846.98
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22444PA0060118	Rating Area 2	No Preference	59	904.68
22444PA0060118	Rating Area 2	No Preference	60	943.26
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22444PA0060118	Rating Area 2	No Preference	62	999.52
22444PA0060118	Rating Area 2	No Preference	63	1025.98
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22444PA0060118	Rating Area 3	No Preference	22	373.33
22444PA0060118	Rating Area 3	No Preference	23	373.33
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22444PA0060118	Rating Area 3	No Preference	36	459.19
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22444PA0060118	Rating Area 3	No Preference	55	832.52
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22444PA0060118	Rating Area 3	No Preference	62	1072.57
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22444PA0060118	Rating Area 3	No Preference	64 and over	1119.98
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22444PA0060118	Rating Area 5	No Preference	18	324.45
22444PA0060118	Rating Area 5	No Preference	19	334.40
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22444PA0060118	Rating Area 5	No Preference	31	411.87
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22444PA0060118	Rating Area 5	No Preference	37	439.94
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22444PA0060118	Rating Area 5	No Preference	40	454.15
22444PA0060118	Rating Area 5	No Preference	41	462.68
22444PA0060118	Rating Area 5	No Preference	42	470.86
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22444PA0060118	Rating Area 5	No Preference	49	606.25
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22444PA0060118	Rating Area 5	No Preference	54	758.70
22444PA0060118	Rating Area 5	No Preference	55	792.46
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22444PA0060118	Rating Area 5	No Preference	57	859.02
22444PA0060118	Rating Area 5	No Preference	58	905.47
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22444PA0060118	Rating Area 5	No Preference	60	964.46
22444PA0060118	Rating Area 5	No Preference	61	998.57
22444PA0060118	Rating Area 5	No Preference	62	1020.96
22444PA0060118	Rating Area 5	No Preference	63	1049.03
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22444PA0060118	Rating Area 6	No Preference	16	321.69
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22444PA0060118	Rating Area 6	No Preference	18	341.92
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22444PA0060118	Rating Area 6	No Preference	29	419.06
22444PA0060118	Rating Area 6	No Preference	30	425.06
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22444PA0060118	Rating Area 6	No Preference	32	443.03
22444PA0060118	Rating Area 6	No Preference	33	448.65
22444PA0060118	Rating Area 6	No Preference	34	454.64
22444PA0060118	Rating Area 6	No Preference	35	457.64
22444PA0060118	Rating Area 6	No Preference	36	460.63
22444PA0060118	Rating Area 6	No Preference	37	463.63
22444PA0060118	Rating Area 6	No Preference	38	466.62
22444PA0060118	Rating Area 6	No Preference	39	472.62
22444PA0060118	Rating Area 6	No Preference	40	478.61
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22444PA0060118	Rating Area 6	No Preference	42	496.21
22444PA0060118	Rating Area 6	No Preference	43	508.19
22444PA0060118	Rating Area 6	No Preference	44	523.17
22444PA0060118	Rating Area 6	No Preference	45	540.78
22444PA0060118	Rating Area 6	No Preference	46	561.75
22444PA0060118	Rating Area 6	No Preference	47	585.34
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22444PA0060118	Rating Area 6	No Preference	49	638.89
22444PA0060118	Rating Area 6	No Preference	50	666.85
22444PA0060118	Rating Area 6	No Preference	51	698.44
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22444PA0060118	Rating Area 6	No Preference	53	763.98
22444PA0060118	Rating Area 6	No Preference	54	799.55
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22444PA0060118	Rating Area 6	No Preference	56	873.70
22444PA0060118	Rating Area 6	No Preference	57	912.65
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22444PA0060118	Rating Area 6	No Preference	59	974.82
22444PA0060118	Rating Area 6	No Preference	60	1016.39
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22444PA0060118	Rating Area 6	No Preference	62	1075.93
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22444PA0060118	Rating Area 7	No Preference	18	414.29
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22444PA0060118	Rating Area 7	No Preference	56	1058.65
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22444PA0060118	Rating Area 7	No Preference	58	1156.21
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22444PA0060118	Rating Area 9	No Preference	0-14	294.86
22444PA0060118	Rating Area 9	No Preference	15	321.07
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22444PA0060118	Rating Area 9	No Preference	30	437.47
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22444PA0060118	Rating Area 9	No Preference	63	1137.80
22444PA0060118	Rating Area 9	No Preference	64 and over	1156.30
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22444PA0060119	Rating Area 3	No Preference	63	961.98
22444PA0060119	Rating Area 3	No Preference	64 and over	977.62
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22444PA0060119	Rating Area 9	No Preference	63	993.17
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22444PA0060120	Rating Area 2	No Preference	32	472.19
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22444PA0060120	Rating Area 2	No Preference	48	652.60
22444PA0060120	Rating Area 2	No Preference	49	680.93
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22444PA0060120	Rating Area 2	No Preference	53	814.25
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22444PA0060120	Rating Area 2	No Preference	63	1178.26
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22444PA0060120	Rating Area 3	No Preference	16	368.29
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22444PA0060120	Rating Area 3	No Preference	26	439.03
22444PA0060120	Rating Area 3	No Preference	27	449.32
22444PA0060120	Rating Area 3	No Preference	28	466.04
22444PA0060120	Rating Area 3	No Preference	29	479.76
22444PA0060120	Rating Area 3	No Preference	30	486.62
22444PA0060120	Rating Area 3	No Preference	31	496.91
22444PA0060120	Rating Area 3	No Preference	32	507.20
22444PA0060120	Rating Area 3	No Preference	33	513.63
22444PA0060120	Rating Area 3	No Preference	34	520.49
22444PA0060120	Rating Area 3	No Preference	35	523.92
22444PA0060120	Rating Area 3	No Preference	36	527.35
22444PA0060120	Rating Area 3	No Preference	37	530.78
22444PA0060120	Rating Area 3	No Preference	38	534.21
22444PA0060120	Rating Area 3	No Preference	39	541.07
22444PA0060120	Rating Area 3	No Preference	40	547.93
22444PA0060120	Rating Area 3	No Preference	41	558.22
22444PA0060120	Rating Area 3	No Preference	42	568.08
22444PA0060120	Rating Area 3	No Preference	43	581.80
22444PA0060120	Rating Area 3	No Preference	44	598.95
22444PA0060120	Rating Area 3	No Preference	45	619.10
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22444PA0060120	Rating Area 3	No Preference	47	670.12
22444PA0060120	Rating Area 3	No Preference	48	700.99
22444PA0060120	Rating Area 3	No Preference	49	731.43
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22444PA0060120	Rating Area 3	No Preference	54	915.36
22444PA0060120	Rating Area 3	No Preference	55	956.09
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22444PA0060120	Rating Area 5	No Preference	18	372.60
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22444PA0060120	Rating Area 5	No Preference	63	1204.74
22444PA0060120	Rating Area 5	No Preference	64 and over	1224.33
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22444PA0060120	Rating Area 6	No Preference	63	1269.61
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22444PA0060120	Rating Area 9	No Preference	31	515.02
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22444PA0060120	Rating Area 9	No Preference	43	600.67
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22444PA0060120	Rating Area 9	No Preference	46	661.96
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22444PA0060120	Rating Area 9	No Preference	50	790.56
22444PA0060120	Rating Area 9	No Preference	51	825.53
22444PA0060120	Rating Area 9	No Preference	52	864.04
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22444PA0060120	Rating Area 9	No Preference	56	1032.69
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22444PA0060120	Rating Area 9	No Preference	60	1201.33
22444PA0060120	Rating Area 9	No Preference	61	1241.83
22444PA0060120	Rating Area 9	No Preference	62	1271.71
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22444PA0080066	Rating Area 2	No Preference	29	276.99
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22444PA0080066	Rating Area 2	No Preference	41	322.28
22444PA0080066	Rating Area 2	No Preference	42	327.98
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22444PA0080066	Rating Area 2	No Preference	47	386.89
22444PA0080066	Rating Area 2	No Preference	48	404.71
22444PA0080066	Rating Area 2	No Preference	49	422.29
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22444PA0080066	Rating Area 2	No Preference	59	644.32
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22444PA0080066	Rating Area 2	No Preference	62	711.15
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22444PA0080066	Rating Area 3	No Preference	35	324.91
22444PA0080066	Rating Area 3	No Preference	36	327.04
22444PA0080066	Rating Area 3	No Preference	37	329.17
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22444PA0080066	Rating Area 3	No Preference	40	339.80
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22444PA0080066	Rating Area 3	No Preference	45	383.94
22444PA0080066	Rating Area 3	No Preference	46	398.83
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22444PA0080066	Rating Area 3	No Preference	48	434.72
22444PA0080066	Rating Area 3	No Preference	49	453.60
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22444PA0080066	Rating Area 3	No Preference	51	495.88
22444PA0080066	Rating Area 3	No Preference	52	519.01
22444PA0080066	Rating Area 3	No Preference	53	542.41
22444PA0080066	Rating Area 3	No Preference	54	567.67
22444PA0080066	Rating Area 3	No Preference	55	592.92
22444PA0080066	Rating Area 3	No Preference	56	620.31
22444PA0080066	Rating Area 3	No Preference	57	647.96
22444PA0080066	Rating Area 3	No Preference	58	677.48
22444PA0080066	Rating Area 3	No Preference	59	692.10
22444PA0080066	Rating Area 3	No Preference	60	721.61
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22444PA0080066	Rating Area 3	No Preference	62	763.89
22444PA0080066	Rating Area 3	No Preference	63	784.89
22444PA0080066	Rating Area 3	64 and over	64	797.66
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22444PA0080066	Rating Area 5	No Preference	15	210.83
22444PA0080066	Rating Area 5	No Preference	16	217.41
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22444PA0080066	Rating Area 5	No Preference	28	275.11
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22444PA0080066	Rating Area 5	No Preference	30	287.26
22444PA0080066	Rating Area 5	No Preference	31	293.33
22444PA0080066	Rating Area 5	No Preference	32	299.41
22444PA0080066	Rating Area 5	No Preference	33	303.20
22444PA0080066	Rating Area 5	No Preference	34	307.25
22444PA0080066	Rating Area 5	No Preference	35	309.28
22444PA0080066	Rating Area 5	No Preference	36	311.30
22444PA0080066	Rating Area 5	No Preference	37	313.33
22444PA0080066	Rating Area 5	No Preference	38	315.35
22444PA0080066	Rating Area 5	No Preference	39	319.40
22444PA0080066	Rating Area 5	No Preference	40	323.45
22444PA0080066	Rating Area 5	No Preference	41	329.53
22444PA0080066	Rating Area 5	No Preference	42	335.35
22444PA0080066	Rating Area 5	No Preference	43	343.45
22444PA0080066	Rating Area 5	No Preference	44	353.57
22444PA0080066	Rating Area 5	No Preference	45	365.46
22444PA0080066	Rating Area 5	No Preference	46	379.64
22444PA0080066	Rating Area 5	No Preference	47	395.58
22444PA0080066	Rating Area 5	No Preference	48	413.81
22444PA0080066	Rating Area 5	No Preference	49	431.77
22444PA0080066	Rating Area 5	No Preference	50	452.02
22444PA0080066	Rating Area 5	No Preference	51	472.02
22444PA0080066	Rating Area 5	No Preference	52	494.04
22444PA0080066	Rating Area 5	No Preference	53	516.31
22444PA0080066	Rating Area 5	No Preference	54	540.35
22444PA0080066	Rating Area 5	No Preference	55	564.40
22444PA0080066	Rating Area 5	No Preference	56	590.46
22444PA0080066	Rating Area 5	No Preference	57	616.79
22444PA0080066	Rating Area 5	No Preference	58	644.88
22444PA0080066	Rating Area 5	No Preference	59	658.80
22444PA0080066	Rating Area 5	No Preference	60	686.89
22444PA0080066	Rating Area 5	No Preference	61	711.19
22444PA0080066	Rating Area 5	No Preference	62	727.13
22444PA0080066	Rating Area 5	No Preference	63	747.13
22444PA0080066	Rating Area 5	No Preference	64 and over	759.28
22444PA0080066	Rating Area 6	No Preference	0-14	204.04
22444PA0080066	Rating Area 6	No Preference	15	222.18
22444PA0080066	Rating Area 6	No Preference	16	229.11
22444PA0080066	Rating Area 6	No Preference	17	236.05
22444PA0080066	Rating Area 6	No Preference	18	243.52
22444PA0080066	Rating Area 6	No Preference	19	250.98
22444PA0080066	Rating Area 6	No Preference	20	258.72
22444PA0080066	Rating Area 6	No Preference	21	266.72
22444PA0080066	Rating Area 6	No Preference	22	266.72
22444PA0080066	Rating Area 6	No Preference	23	266.72
22444PA0080066	Rating Area 6	No Preference	24	266.72
22444PA0080066	Rating Area 6	No Preference	25	267.79
22444PA0080066	Rating Area 6	No Preference	26	273.12
22444PA0080066	Rating Area 6	No Preference	27	279.52
22444PA0080066	Rating Area 6	No Preference	28	289.92
22444PA0080066	Rating Area 6	No Preference	29	298.46
22444PA0080066	Rating Area 6	No Preference	30	302.73
22444PA0080066	Rating Area 6	No Preference	31	309.13
22444PA0080066	Rating Area 6	No Preference	32	315.53
22444PA0080066	Rating Area 6	No Preference	33	319.53
22444PA0080066	Rating Area 6	No Preference	34	323.80
22444PA0080066	Rating Area 6	No Preference	35	325.93
22444PA0080066	Rating Area 6	No Preference	36	328.07
22444PA0080066	Rating Area 6	No Preference	37	330.20
22444PA0080066	Rating Area 6	No Preference	38	332.33
22444PA0080066	Rating Area 6	No Preference	39	336.60
22444PA0080066	Rating Area 6	No Preference	40	340.87
22444PA0080066	Rating Area 6	No Preference	41	347.27
22444PA0080066	Rating Area 6	No Preference	42	353.40
22444PA0080066	Rating Area 6	No Preference	43	361.94
22444PA0080066	Rating Area 6	No Preference	44	372.61
22444PA0080066	Rating Area 6	No Preference	45	385.14
22444PA0080066	Rating Area 6	No Preference	46	400.08
22444PA0080066	Rating Area 6	No Preference	47	416.88
22444PA0080066	Rating Area 6	No Preference	48	436.09
22444PA0080066	Rating Area 6	No Preference	49	455.02
22444PA0080066	Rating Area 6	No Preference	50	476.36
22444PA0080066	Rating Area 6	No Preference	51	497.43
22444PA0080066	Rating Area 6	No Preference	52	520.64
22444PA0080066	Rating Area 6	No Preference	53	544.11
22444PA0080066	Rating Area 6	No Preference	54	569.45
22444PA0080066	Rating Area 6	No Preference	55	594.79
22444PA0080066	Rating Area 6	No Preference	56	622.26
22444PA0080066	Rating Area 6	No Preference	57	650.00
22444PA0080066	Rating Area 6	No Preference	58	679.60
22444PA0080066	Rating Area 6	No Preference	59	694.27
22444PA0080066	Rating Area 6	No Preference	60	723.88
22444PA0080066	Rating Area 6	No Preference	61	748.48
22444PA0080066	Rating Area 6	No Preference	62	766.29
22444PA0080066	Rating Area 6	No Preference	63	787.36
22444PA0080066	Rating Area 6	No Preference	64 and over	800.16
22444PA0080066	Rating Area 7	No Preference	0-14	247.23
22444PA0080066	Rating Area 7	No Preference	15	269.21
22444PA0080066	Rating Area 7	No Preference	16	277.61
22444PA0080066	Rating Area 7	No Preference	17	286.21

22444PA0080066	Rating Area 7	No Preference	18	295.06
22444PA0080066	Rating Area 7	No Preference	19	304.11
22444PA0080066	Rating Area 7	No Preference	20	313.49
22444PA0080066	Rating Area 7	No Preference	21	323.18
22444PA0080066	Rating Area 7	No Preference	22	323.18
22444PA0080066	Rating Area 7	No Preference	23	323.18
22444PA0080066	Rating Area 7	No Preference	24	323.18
22444PA0080066	Rating Area 7	No Preference	25	324.47
22444PA0080066	Rating Area 7	No Preference	26	330.94
22444PA0080066	Rating Area 7	No Preference	27	338.69
22444PA0080066	Rating Area 7	No Preference	28	351.30
22444PA0080066	Rating Area 7	No Preference	29	361.64
22444PA0080066	Rating Area 7	No Preference	30	366.81
22444PA0080066	Rating Area 7	No Preference	31	374.56
22444PA0080066	Rating Area 7	No Preference	32	382.32
22444PA0080066	Rating Area 7	No Preference	33	387.17
22444PA0080066	Rating Area 7	No Preference	34	392.34
22444PA0080066	Rating Area 7	No Preference	35	394.92
22444PA0080066	Rating Area 7	No Preference	36	397.51
22444PA0080066	Rating Area 7	No Preference	37	400.10
22444PA0080066	Rating Area 7	No Preference	38	402.68
22444PA0080066	Rating Area 7	No Preference	39	407.85
22444PA0080066	Rating Area 7	No Preference	40	413.02
22444PA0080066	Rating Area 7	No Preference	41	420.76
22444PA0080066	Rating Area 7	No Preference	42	428.21
22444PA0080066	Rating Area 7	No Preference	43	438.55
22444PA0080066	Rating Area 7	No Preference	44	451.48
22444PA0080066	Rating Area 7	No Preference	45	466.67
22444PA0080066	Rating Area 7	No Preference	46	484.77
22444PA0080066	Rating Area 7	No Preference	47	505.13
22444PA0080066	Rating Area 7	No Preference	48	526.40
22444PA0080066	Rating Area 7	No Preference	49	551.34
22444PA0080066	Rating Area 7	No Preference	50	577.20
22444PA0080066	Rating Area 7	No Preference	51	602.73
22444PA0080066	Rating Area 7	No Preference	52	630.85
22444PA0080066	Rating Area 7	No Preference	53	659.29
22444PA0080066	Rating Area 7	No Preference	54	689.99
22444PA0080066	Rating Area 7	No Preference	55	720.69
22444PA0080066	Rating Area 7	No Preference	56	753.98
22444PA0080066	Rating Area 7	No Preference	57	787.59
22444PA0080066	Rating Area 7	No Preference	58	823.46
22444PA0080066	Rating Area 7	No Preference	59	841.23
22444PA0080066	Rating Area 7	No Preference	60	877.11
22444PA0080066	Rating Area 7	No Preference	61	908.13
22444PA0080066	Rating Area 7	No Preference	62	928.49
22444PA0080066	Rating Area 7	No Preference	63	954.02
22444PA0080066	Rating Area 7	No Preference	64 and over	969.54
22444PA0080066	Rating Area 9	No Preference	0-14	210.00
22444PA0080066	Rating Area 9	No Preference	15	228.66
22444PA0080066	Rating Area 9	No Preference	16	235.80
22444PA0080066	Rating Area 9	No Preference	17	242.94
22444PA0080066	Rating Area 9	No Preference	18	250.63
22444PA0080066	Rating Area 9	No Preference	19	256.31
22444PA0080066	Rating Area 9	No Preference	20	266.27
22444PA0080066	Rating Area 9	No Preference	21	274.51
22444PA0080066	Rating Area 9	No Preference	22	274.51
22444PA0080066	Rating Area 9	No Preference	23	274.51
22444PA0080066	Rating Area 9	No Preference	24	274.51
22444PA0080066	Rating Area 9	No Preference	25	275.61
22444PA0080066	Rating Area 9	No Preference	26	281.10
22444PA0080066	Rating Area 9	No Preference	27	287.68
22444PA0080066	Rating Area 9	No Preference	28	298.39
22444PA0080066	Rating Area 9	No Preference	29	307.17
22444PA0080066	Rating Area 9	No Preference	30	311.57
22444PA0080066	Rating Area 9	No Preference	31	318.15
22444PA0080066	Rating Area 9	No Preference	32	324.74
22444PA0080066	Rating Area 9	No Preference	33	328.86
22444PA0080066	Rating Area 9	No Preference	34	333.25
22444PA0080066	Rating Area 9	No Preference	35	335.45
22444PA0080066	Rating Area 9	No Preference	36	337.64
22444PA0080066	Rating Area 9	No Preference	37	339.84
22444PA0080066	Rating Area 9	No Preference	38	342.04
22444PA0080066	Rating Area 9	No Preference	39	346.43
22444PA0080066	Rating Area 9	No Preference	40	350.82
22444PA0080066	Rating Area 9	No Preference	41	357.41
22444PA0080066	Rating Area 9	No Preference	42	363.72
22444PA0080066	Rating Area 9	No Preference	43	372.51
22444PA0080066	Rating Area 9	No Preference	44	383.49
22444PA0080066	Rating Area 9	No Preference	45	396.39
22444PA0080066	Rating Area 9	No Preference	46	411.76
22444PA0080066	Rating Area 9	No Preference	47	429.06
22444PA0080066	Rating Area 9	No Preference	48	448.82
22444PA0080066	Rating Area 9	No Preference	49	468.31
22444PA0080066	Rating Area 9	No Preference	50	490.27
22444PA0080066	Rating Area 9	No Preference	51	511.96
22444PA0080066	Rating Area 9	No Preference	52	535.84
22444PA0080066	Rating Area 9	No Preference	53	560.00
22444PA0080066	Rating Area 9	No Preference	54	586.07
22444PA0080066	Rating Area 9	No Preference	55	612.15
22444PA0080066	Rating Area 9	No Preference	56	640.43
22444PA0080066	Rating Area 9	No Preference	57	668.97
22444PA0080066	Rating Area 9	No Preference	58	699.44
22444PA0080066	Rating Area 9	No Preference	59	714.54
22444PA0080066	Rating Area 9	No Preference	60	745.01
22444PA0080066	Rating Area 9	No Preference	61	771.37
22444PA0080066	Rating Area 9	No Preference	62	788.66
22444PA0080066	Rating Area 9	No Preference	63	810.35
22444PA0080066	Rating Area 9	No Preference	64 and over	823.52

Geisinger Health Plan
Small Group Filing for 2019
Response to Questions
SERFF Tracking Number: GSHP-131502009

1. Please provide a detailed quantitative exhibit displaying the development of the Change in Other adjustment being utilized in the Index Rate Development (i.e., 1.004).

Please refer to the "PID_Response_Exhibits_GHP_SG_20180620.xlsx" attachment, worksheet named Change in Other. The Estimated Reinsurance Recoveries are based on our total book of business for calendar year 2017.

2. A demographic adjustment equal to 1.000 is being applied in the development of the Index Rate. Please provide the distribution of membership by age for those members underlying the 2017 manual rate. Please provide the distribution in a consistent manner with the February 2018 membership distribution on the 'Age_calibration' tab of the PA additional exhibits file provided.

Please refer to the "PID_Response_Exhibits_GHP_SG_20180620.xlsx" attachment, worksheet named Manual Age Calibration. The average age factors changed only slightly. Given the uncertainty of the membership distribution for 2019, we decided to not adjust for this.

3. It appears that the GHP and GQO projected paid-to-allowed ratios are being blended and the same projected paid-to-allowed ratio (i.e. 0.868) is being applied in developing the Market Adjusted Index Rate for each entity. Please explain why Geisinger believes this is appropriate given that each entity will offer a unique set of plan designs in 2019, and the projected average Pricing AV is different between the two entities (per Table 10 of the respective rate filings).

Geisinger believes that blending the projected paid-to-allowed ratios and applying the same projected paid-to-allowed ratio is appropriate because we've combined the experience for other assumptions throughout the rate development process.

4. The pharmacy trend assumption being utilized in the 2019 Index Rate development (i.e., 12.1%) is significantly higher than was used in the 2018 Index Rate Development (i.e., 9.5%). Please provide quantitative and qualitative support for the increased pharmacy trend assumption.

Please refer to the "PID_Response_Exhibits_GHP_SG_20180620.xlsx" attachment, worksheet named Pharmacy Trend. This exhibit shows the annual allowed PMPM trend for our large group market retail prescription drug experience. The table provided here shows the Allowed Claims included in Table 4b of the original submission as the experience used to develop trend. The table further separates medical and pharmacy claims to show the pharmacy trend. This supports a trend of over 12%, as shown in recent periods. We consulted with our pharmacy team and they believe that this recent trend will continue due to increases in unit cost and new specialty drugs entering the market.

5. Please quantitatively demonstrate that any anticipated changes in the statewide average premium (relative to calendar year 2017) were taken into account in the projected 2019 risk adjustment transfer amount, including whether the 0.860 statewide average premium adjustment as outlined in the 2019 Benefit and Payment Parameters Notice, was accounted for.

Given that Geisinger holds about 4% market share in the state, we do not know what to expect for 2019. Our best estimate is to use the full 2017 risk adjustment transfer. While it's acknowledged that the risk adjustment formula will be adjusted to remove admin expenses, the overall impact of the risk adjustment transfer is still unknown.

6. Please provide justification as to why it is reasonable to assume there is no provider cost differential between the two legal entities (i.e., GHP and GQO). Specifically, please justify why the Change in Network adjustment being applied in the development of the Index Rate is 1.000 for each of the two legal entities even though the manual rate being used as the basis for rate development for each is the same.

All contracted rates with providers and facilities apply to both entities. There is no provider cost differential.

7. It appears that the magnitude of the Benefit Richness adjustment factors included in Table 10 have changed relative to the prior 2018 filing (e.g., the GHP Bronze Benefit Richness factor increased from 0.829 in 2018 to 0.880 in 2019 and GHP Silver Benefit Richness factor increased from 0.911 to 0.967). Please explain the development of the revised Benefit Richness factors and provide quantitative justification for the changes relative to the previously approved factors.

Please refer to the "PID_Response_Exhibits_GHP_SG_20180620.xlsx" attachment, worksheet named Benefit Richness. This exhibit shows the adjustment made to the 2018 Benefit Richness Factors to get to the 2019 factors. Changes were made to capture changes in the rate development.

8. Please provide a comparison of the actual paid-to-allowed ratio underlying the Manual Data experience to the paid-to-allowed ratio being projected for 2019. To the extent there is a difference, please provide justification for not incorporating an adjustment to reflect an anticipated change in induced utilization between the base period and projection period in the development of the Index Rate.

Please refer to Table 2b in "PA_Act_Memo_Rate_Exhibits_GHP_SG_20180515.xlsm". Paid Claims are determined by adding Ultimate Incurred Claims, Total Prescription Drug Rebates and Total EHB Capitation. Allowed Claims are determined by adding Allowed Claims, Total Prescription Drug Rebates and Total EHB Capitation. The resulting manual data experience Paid to Allowed Ratio is 0.9023. Please refer to Table 5 in "PA_Act_Memo_Rate_Exhibits_GHP_SG_20180515.xlsm". The projected Paid to Allowed Ratio is 0.8681 and is the projected weighted average Actuarial Value. The changes to the induced utilization factors are separate from the Actuarial Value of each plan. We have accounted for the change in induced utilization by normalizing the induced utilization factors for each market/entity. Therefore, there is no additional adjustment in Table 5 for the changes in induced utilization.

9. Please explain and provide justification for why the proposed Benefit Richness factor for a given plan with the same underlying Metal AV varies by entity (e.g., the GHP Plan 13 Benefit Richness factor is 0.880 but GQO Plan 4 is 0.883).

Plan designs with similar cost sharing will have the same Metal AV outputted by the Federal AV calculator. When calculating the Benefit Richness factors, the normalization was done separately by entity. Therefore, the Benefit Richness factor will be different for plans under different entities.

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

Confirmed

11. HIF factor includes enrollees for Jan 2019. These should not be impacted by HIF due to moratorium. The estimate for the HIF was developed as shown in the file named "PA_Act_Memo_Additional_Exhibits_GHP_SG_20180515.xlsx" on the worksheet named Taxes. It is correct that we developed this estimate by averaging the Estimated ACA Insurer Fee for each quarter and multiplying by the estimated member months for each quarter without excluding the January enrollment. If we removed the 0% Insurer Fee from the average and the January enrollment from the member months for quarter one, the estimated fee is reduced from 0.42% to 0.41%. This results in a decrease in monthly rates from \$0.03 to \$0.06. We believe this is immaterial, but will adjust if directed by the PID.

Geisinger Health Plan
Small Group Filing for 2019
Change in Other, Table 5

	PMPM
Reinsurance Premium July 2017 - June 2018	\$2.29
Estimated Reinsurance Recoveries	\$0.47
Net Reinsurance	\$1.82
Total Allowed EHB Claims + EHB Capitation PMPM	
(net of prescription drug rebates) PMPM	
Table 5, Manual Data	\$471.33
Other Factor to include Reinsurance Premium, net of Recoveries	1.004

Geisinger Health Plan
Small Group Filing for 2019
Average Age Factor in Manual Rate

	(2)	(1) X (2)	(1) X (2)
	2017 Member Months	Factor X Member Months	(2)
Total members with premium:	166,490	255,057.81	Manual Enrollment Factor:
Members in 0-20 age with no premium:	2,830		1.532
Total:	169,320		February Enrollment Factor:
			1.530

		(1)	(2)	(1) X (2)
Min	Max	HHS defined age curve	Member Months	Factor X Member Months
0	14	0.765	20,652	15,798.78
15	16	0.833	1,629	1,356.96
16	17	0.859	1,658	1,424.22
17	18	0.885	1,697	1,501.85
18	19	0.913	1,748	1,595.92
19	20	0.941	1,810	1,703.21
20	21	0.970	2,142	2,077.74
21	22	1.000	2,083	2,083.00
22	23	1.000	2,136	2,136.00
23	24	1.000	2,079	2,079.00
24	25	1.000	2,179	2,179.00
25	26	1.004	2,482	2,491.93
26	27	1.024	2,779	2,845.70
27	28	1.048	3,270	3,426.96
28	29	1.087	3,070	3,337.09
29	30	1.119	2,752	3,079.49
30	31	1.135	2,871	3,258.59
31	32	1.159	2,753	3,190.73
32	33	1.183	3,019	3,571.48
33	34	1.198	3,048	3,651.50
34	35	1.214	2,978	3,615.29
35	36	1.222	2,760	3,372.72
36	37	1.230	3,046	3,746.58
37	38	1.238	2,765	3,423.07
38	39	1.246	2,635	3,283.21
39	40	1.262	2,555	3,224.41
40	41	1.278	2,868	3,665.30
41	42	1.302	2,562	3,335.72
42	43	1.325	2,768	3,667.60
43	44	1.357	2,628	3,566.20
44	45	1.397	2,899	4,049.90
45	46	1.444	3,426	4,947.14
46	47	1.500	3,507	5,260.50
47	48	1.563	3,377	5,278.25
48	49	1.635	3,596	5,879.46
49	50	1.706	3,373	5,754.34
50	51	1.786	3,497	6,245.64
51	52	1.865	3,956	7,377.94
52	53	1.952	4,187	8,173.02
53	54	2.040	4,071	8,304.84
54	55	2.135	3,585	7,653.98
55	56	2.230	3,877	8,645.71
56	57	2.333	3,913	9,129.03
57	58	2.437	3,607	8,790.26
58	59	2.548	3,225	8,217.30
59	60	2.603	3,161	8,228.08
60	61	2.714	3,307	8,975.20
61	62	2.810	3,073	8,635.13
62	63	2.873	2,728	7,837.54
63	64	2.952	2,577	7,607.30
64	200	3.000	4,126	12,378.00
Min	Max	HHS defined age curve	Member Months	Factor X Member Months
		(1)	(2)	(1) X (2)

Geisinger Health Plan
Small Group Filing for 2019
Historical Claims to support Pharmacy Trend

Month-Year	Members	Allowed Claims (Net of Prescription Drug Rebates)	Allowed Medical Claims (Net of Prescription Drug Rebates)	Allowed Pharmacy Claims (Net of Prescription Drug Rebates)	Allowed Pharmacy Claims Rolling 12-Mth PMPM	Allowed Pharmacy Claims Rolling 12-Mth PMPM Annual Trend
Jan-14	68,727	26,159,026	22,014,349	\$ 4,144,677.48		
Feb-14	67,922	24,908,644	21,261,710	\$ 3,646,933.27		
Mar-14	68,231	26,009,588	21,907,005	\$ 4,102,582.99		
Apr-14	66,866	25,730,977	21,897,919	\$ 3,833,058.22		
May-14	66,675	26,777,975	22,854,943	\$ 3,923,031.88		
Jun-14	65,653	24,413,796	20,610,163	\$ 3,803,632.57		
Jul-14	63,861	24,583,681	20,797,351	\$ 3,786,330.16		
Aug-14	64,574	24,913,690	21,174,525	\$ 3,739,165.00		
Sep-14	63,381	24,809,685	21,037,339	\$ 3,772,346.19		
Oct-14	63,328	26,193,842	22,298,104	\$ 3,895,738.66		
Nov-14	63,365	23,147,412	19,482,557	\$ 3,664,854.98		
Dec-14	63,091	23,983,356	19,880,937	\$ 4,102,418.94	\$ 59.08	
Jan-15	61,822	25,869,275	21,863,802	\$ 4,005,473.59	\$ 59.42	
Feb-15	62,616	23,263,515	19,405,934	\$ 3,857,581.24	\$ 60.10	
Mar-15	61,960	26,915,995	22,768,695	\$ 4,147,299.95	\$ 60.65	
Apr-15	61,318	25,597,610	21,587,665	\$ 4,009,944.43	\$ 61.32	
May-15	60,671	24,926,599	20,948,597	\$ 3,978,001.29	\$ 61.89	
Jun-15	59,625	23,977,793	19,925,461	\$ 4,052,331.70	\$ 62.71	
Jul-15	58,871	24,981,248	20,875,506	\$ 4,105,742.50	\$ 63.56	
Aug-15	58,986	22,232,702	18,159,629	\$ 4,073,073.27	\$ 64.50	
Sep-15	59,932	23,970,352	19,857,617	\$ 4,112,734.88	\$ 65.26	
Oct-15	60,621	26,198,362	22,060,983	\$ 4,137,378.57	\$ 65.83	
Nov-15	60,208	23,844,001	19,921,668	\$ 3,922,333.55	\$ 66.47	
Dec-15	60,022	25,125,603	20,930,396	\$ 4,195,207.02	\$ 66.88	13.21%
Jan-16	60,868	24,704,878	20,798,893	\$ 3,905,984.60	\$ 66.83	12.47%
Feb-16	60,622	26,140,128	22,099,656	\$ 4,040,472.43	\$ 67.27	11.92%
Mar-16	60,681	29,784,369	25,314,022	\$ 4,470,347.60	\$ 67.83	11.84%
Apr-16	61,476	27,301,139	23,060,059	\$ 4,241,079.17	\$ 68.14	11.11%
May-16	61,450	26,670,331	22,316,324	\$ 4,354,007.04	\$ 68.58	10.82%
Jun-16	61,911	30,258,229	25,870,948	\$ 4,387,281.16	\$ 68.83	9.75%
Jul-16	62,287	25,776,383	21,554,690	\$ 4,221,693.33	\$ 68.67	8.03%
Aug-16	62,944	27,444,156	22,698,271	\$ 4,745,885.26	\$ 69.21	7.31%
Sep-16	62,876	27,102,217	22,615,950	\$ 4,486,266.37	\$ 69.44	6.41%
Oct-16	64,247	27,526,924	23,004,341	\$ 4,522,582.81	\$ 69.62	5.76%
Nov-16	64,230	29,459,296	24,810,494	\$ 4,648,801.84	\$ 70.22	5.65%
Dec-16	63,303	27,744,817	23,024,100	\$ 4,720,716.73	\$ 70.62	5.59%
Jan-17	64,444	28,035,668	23,268,770	\$ 4,766,898.59	\$ 71.43	6.88%
Feb-17	63,816	27,933,171	23,219,549	\$ 4,713,621.87	\$ 72.02	7.07%
Mar-17	63,075	29,372,965	24,344,040	\$ 5,028,925.24	\$ 72.53	6.93%
Apr-17	62,949	28,435,493	23,804,618	\$ 4,630,875.31	\$ 72.90	7.00%
May-17	62,653	32,312,125	27,025,583	\$ 5,286,541.86	\$ 74.02	7.92%
Jun-17	62,605	30,612,498	25,467,473	\$ 5,145,025.10	\$ 74.95	8.89%
Jul-17	62,135	28,495,436	23,607,796	\$ 4,887,640.05	\$ 75.84	10.45%
Aug-17	61,618	30,720,174	25,390,345	\$ 5,329,829.20	\$ 76.74	10.88%
Sep-17	59,478	28,085,965	23,376,280	\$ 4,709,684.71	\$ 77.39	11.44%
Oct-17	58,813	29,890,078	25,020,182	\$ 4,869,895.60	\$ 78.41	12.62%
Nov-17	58,813	29,281,199	24,457,279	\$ 4,823,919.98	\$ 79.22	12.81%
Dec-17	58,774	28,996,772	24,414,108	\$ 4,582,663.77	\$ 79.52	12.60%

Geisinger Health Plan
Small Group Filing for 2019
Benefit Richness Factors

Metallic Level	2018	Adjustment	2019
Platinum	1.023	(0.002)	1.021
Gold	0.966	0.016	0.982
Silver	0.911	0.056	0.967
Bronze	0.829	0.051	0.880

Geisinger Health Plan
Small Group Filing for 2019
Response to 2nd Round of Questions
SERFF Tracking Number: GSHP-131502009

1. The response to question 5 states that Geisinger did not adjust the projected 2019 risk adjustment transfer amount to reflect any anticipated changes in the statewide average premium.

a. Please provide best estimate assumptions for the projected change in statewide average premium from 2017 to 2018 and, separately, from 2018 to 2019.

b. Please provide an estimate for what the projected risk adjustment transfer amount would be if the assumptions developed in 2(a) were applied to the 2017 statewide average premium PMPM amount along with the 0.860 adjustment.

Given that Geisinger holds about 4% market share in the state, we do not know what to expect for 2019. Our best estimate is to use the full 2017 risk adjustment transfer. Geisinger does not project assumptions for risk adjustment at any level of detail and cannot provide an analysis for statewide average premium growth.

2. Regarding the response to question 7 please explain why Geisinger believes it is appropriate to revise the Benefit Richness factors relative to the approved 2018 factors and provide a quantitative exhibit demonstrating the development of the adjustments being applied to the 2018 factors.

Geisinger believes the Benefit Richness factors need to be adjusted to maintain the relative position of metallic level premium. Other changes in the rate development process required adjustment here to keep premiums at fair and competitive levels.

3. Regarding the response to question 8, please further clarify and quantitatively demonstrate why Geisinger believes differences in induced utilization between the experience and projection periods are captured through normalizing the induced utilization factors for each market/entity given the membership weighted average Benefit Richness factor equals 1.000.

Geisinger's response to question 8 was to clarify that the changes made to the induced utilization factors were normalized. Therefore, the weighted average Benefit Richness factor appropriately equals 1.000. Geisinger has not adjusted the projected Index Rate for changes in paid to allowed ratios as suggested here by Oliver Wyman. The reduction in the average paid to allowed ratio between the manual and projection period reduces the overall premium to appropriately capture the expected paid to allowed ratios in the projection period.

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

Acknowledged, no changes have been made to the filing.