

Highmark Benefits Group – Individual Plans

Rate Request filing ID # HGHM-134061480 – 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 https://www.insurance.pa.gov/Consumers/HealthInsuranceFilings/Pages/ACA-Health-Rate-Filings.aspx

Overview

Initial requested average rate change: 12.76% Revised requested average rate change: 10.41%

Range of requested rate change: 2.00% to 15.33% Effective date: January 1, 2025

Mapped members: 24,325

Available in: Rating Areas 3 and 8

Key Information

Jan. 2023-Dec. 2023 financial experience

Premiums	\$176,969,367
Claims	\$156,452,994
Administrative Expenses	\$13,729,479
Taxes & Fees	\$4,536,978

Insurers made (after taxes) \$2,249,916

How it plans to spend your premium¹

This is how the insurance company plans to spend the premium it collects in 2025

Claims:	90%
Administrative:	7%
Taxes & Fees:	3%
Profit:	0%

The insurer expects its annual medical costs to increase 11.2%.

Our Decision

The insurer requested an average 12.76% rate change in the individual market for enrollees in current 2024 plans who will continue coverage with the insurer in 2025. The insurer later revised its rate filing to request a rate change of 10.41% due to revisions made during the Department's standard review. The statewide average rate change request across all insurers was originally 9.3% and was revised to 6%. A factor contributing to the rate change is the change in reimbursement from the state reinsurance program. In addition to the reinsurance program, the following have been cited as key rate drivers:

- Increased hospital, physician, and prescription drug costs;
- Increased anticipated subscriber usage;

¹ Due to rounding, the percent total, in How it plans to spend your premium section, may not sum to 100%.

Rate Decision – 2025



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- Changes in anticipated risk adjustment amounts (money from a federal program that redistributes funds from plans with lower-risk enrollees to plans with higher-risk enrollees);
- Increased administrative expenses; and
- The base experience claims deviated from expected claim levels.

Process and Considerations for the 2025 Plan Year

Consistent with plan year 2024, the Department instructed insurers to file requested rates for 2025 Affordable Care Act compliant plans assuming the federal government would not make Cost-Sharing Reduction (CSR) payments. Cost-Sharing Reductions apply to certain out-of-pocket costs, like deductibles and copayments, for low- and middle-income enrollees. Although the federal government has stopped making CSR payments, insurers are still required by federal law to reduce out-of-pocket costs for low- and middle-income enrollees.

Insurers offering on-exchange silver plans adjusted premiums for those plans to compensate for the ending of federal CSR payments. This means that premiums for on-exchange silver plans are greater than the premiums for off-exchange silver plans. Many on-exchange consumers who receive the Advanced Premium Tax Credit (APTC) will not experience the full effect of any rate change because this subsidy will change as well. Consumers who have an on-exchange silver plan and do not qualify for a subsidy may want to consider evaluating other metal level plans available on-exchange or purchasing an off-exchange silver plan because these plans will likely have lower premiums relative to the coverage level.

Pennsylvania was granted a 1332 Waiver by the federal government allowing the Commonwealth to create a state-based insurance exchange (Pennie[™]) and reinsurance program. The state reinsurance program will reimburse insurers for a portion of claims above a set dollar amount threshold which will allow the companies to lower premiums. As a result of the reinsurance program, Pennsylvania residents who purchase individual ACA compliant health policies effective in 2025 will have premiums that are approximately 5% less on average than they otherwise would have been without that program.

For each requested plan, the Department reviewed the contract to see if the plan included all the benefits required by state and federal law, if the rates are reasonable in relation to the benefits, and if the insurer will be able to pay projected claims and expenses. The Department also considers factors such as the insurer's revenues, medical and administrative costs, actual and projected profits, and past rate changes, as well as the effect the 2025 rate change will have on Pennsylvania consumers. In approving rates for 2025, the Department focused on making sure that Pennsylvanians in every county in the state continue to have access to healthcare coverage. Ensuring that affordable options remain available to Pennsylvania consumers is a top priority for the Department. The resulting average final rate change approved for this insurer is 10.41%, ranging from 2.00% to 15.33%.





General Note: An insurer may not increase your rates more than once in a calendar year. The change in premium for a specific individual or employer may vary from the average rate change shown in this summary due to plan-specific factors, like the benefit package and provider network used by the plan, as well as four factors specific to the individual or employer/employees: geographic location, age, tobacco use, and family size.





What we consider

Premium is made up of three parts: medical claims, administrative expenses, and profit or loss. We review all of the information in rate filings for individual and small group health plans, including the plans' medical claims, administrative expenses, and projected profit or loss.

A key component used to calculate projected claims is medical trend. Medical trend is the change in claims costs over a specific period of time—usually one to two years—and is often based on both the company's past claims costs and what they expect to spend on claims in the future.

Administrative expenses are any expenses not related to the cost of medical claims; including, but not limited to, employee salaries and benefits, the cost of the company's office and equipment, customer service, appeals costs, taxes, agent commissions, etc.

The company's projected profit (or contribution to surplus) is a small part of the premium. The reasonableness of the projected profit may depend on the company's current surplus level and other factors.

Federal law requires health insurance companies to have a medical loss ratio (MLR) of at least 80%. This means that your insurance company must spend at least 80% of your premium dollars on medical care and activities that improve the quality of care. If your insurance company spends less than 80% on medical care and quality improvement then the company must give you money back in the form of a rebate. A medical loss ratio of 80% indicates that the insurer is using the remaining 20 cents of each premium dollar for administrative costs and profits. The Department does not approve rates in this market that appear likely to result in an MLR of less than 80%.

Glossary

Annual rate change: Companies normally file a rate change each year due to their medical claims experience. The annual rate request may or may not include benefit changes.

Average rate change: The average amount rates will change for all enrollees.

For individual health plans: How much your premium will change depends on your age, where you live, how many family members are covered on your plan, whether or not you or your family members smoke and which benefits you choose

For small employer health plans: The employer's premium will vary based on their employees' age, the employer's location, their employee's family size, and the benefits they choose.

Claims/Medical Costs: What the health plan spends on direct medical services including hospital stays, providers, and prescription drugs.

Individual Plans: Insurance you buy from an insurance company for yourself and/or your dependents; not insurance you get from your employer.

Premium: Under federal law, insurance companies can take into account only four factors when varying your rate in order to set the premium costs you will be charged each month. These four factors are:

- Age: Older people can be charged up to 3 times more for premiums than younger people.
- Geographic location: Where you live has a big effect on your premiums. Competition, local regulation, and cost of living in different areas account for this.
- Tobacco Use: Insurers can charge tobacco users up to 50% more than those who don't use tobacco.
- Individual vs. family enrollment: Insurers can charge more for a plan that covers a spouse and/or dependents.

Profit: The amount of money remaining after the company's claims, administrative expenses, and taxes and fees are paid.

Rate: The rate is the base amount that an insurance company charges a person. An insurance company can increase the base rate depending on four factors in order to calculate the monthly premium that a consumer will be charged. See "Premium."

Rating Area: Federal law requires that each state have a set number of geographic areas that all insurance companies may use to adjust how much they charge consumers. When insurance companies calculate premiums, all enrollees within a rating area will have the same adjustment factor applied. Depending on the rating area you live in the prices you pay may be higher or lower than the state average. Pennsylvania has 9 rating areas. (See the Pennsylvania Geographic Rating Area Map below.)





Small Group Plans: Small group plans are those sold to employers with 1-50 employees.

Surplus: An insurer's funds on hand for which the company has no corresponding liabilities. Insurers maintain a surplus so that they have sufficient funds to withstand adverse business conditions such as unexpectedly high medical claims or low enrollment, and in order to make investments in infrastructure and technology.



Pennsylvania Geographic Rating Areas





An Independent Licensee of the Blue Cross and Blue Shield Association

August 16, 2024

Ms. Lindsi Swartz, MBA, MCM, Director Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Benefits Group 2025 ACA Rate Filing (Individual Market) Filing # 1A-DP-24-HBG (SERFF# HGHM-134061480)

This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Benefits Group (HBG) 2025 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HBG must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by HBG should be redacted before release.

Dear Ms. Swartz:

This Filing includes the Highmark Benefits Group ("HBG", "Company") Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2025.

This rate filing has been modified from the version submitted on May 15, 2024 and revised on August 2, 2024. As a result of the Department's review of this filing, the requested average rate increase has been lowered from 11.9% to 10.4%. This change was implemented by making the following changes to the prior version of the filing:

- The medical and drug trends for Rating Region 8 were decreased from 10.0% to 8.0%.
- The medical trend for Rating Region 3 was decreased from 13.2% to 12.6%.

The remainder of this cover letter and all of the supporting documents have been revised to reflect the changes described above.

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In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department's 2025 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:

Requested Company Information

- 1. Company Name & NAIC #: Highmark Benefits Group, NAIC # 15508
- 2. Market: Individual
- 3. On or Off Exchange: The Company anticipates selling plans on and off the exchange.
- 4. Effective date of coverage: January 1, 2025
- 5. Average rate change requested: 10.4% increase
- 6. Range of rate change requested: 2.0% to 15.3%
- 7. Total additional annual revenue generated from the proposed rate change: \$23,768,385
- 8. Product(s): PPO
- 9. Rating Areas and the change from 2024: Rating Areas 3 and 8

There are no changes in the covered Rating Areas from the 2024 rate filing.

- 10. Metal Levels and Catastrophic Plans: The Company anticipates selling Gold, Silver, Bronze, and Catastrophic plans in 2025
- 11. Current number of covered lives as of February 1, 2024: 24,325 covered lives
- 12. Number of plans offered in 2025 and the change this represents from 2024: 32

There is no change in the number of plans offered since the 2024 rate filing.

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

13. Corresponding contract form #, SERFF and Binder ID#s: The corresponding SERFF binder number is HGHM-PA25-125117892 affecting the following Company products and forms:

Product Name / Type	Contract Form & SERFF#
my Priority Blue Flex PPO	PPO/HBG/DP-2 HGHM-134058632
my Priority Blue Flex PPO Premier	PPO/Premier/HBG/DP-2 HGHM- 134058650
my Priority Blue Flex PPO HDHP	PPO/HDHP/HBG/DP-2 HGHM-134058651
my Priority Blue Major Events PPO	CAT/PPO/HBG/DP-2 HGHM-134058654
my Priority Blue Flex PPO Adult Dental and	PPO/ADV/HBG/DP-2 HGHM-134058658
Vision	
my Priority Blue Flex PPO Premier Adult	PPO/Premier/ADV/HBG/DP-2 HGHM-
Dental and Vision	134058679
my Blue Access PPO	BA/PPO/SDP-1 HGHM-134058681
my Blue Access PPO Premier	BA/PPO/Premier/SDP-1 HGHM- 134058665
my Blue Access PPO HDHP	BA/PPO/HDHP/SDP-1 HGHM-134058666
my Blue Access Major Events PPO	BA/PPO/Premier/ADV/SDP-1 HGHM- 134058672
my Blue Access PPO Adult Dental and Vision	BA/PPO/SDP-1 HGHM-134058681
my Blue Access PPO Premier Adult Dental	BA/PPO/Premier/SDP-1 HGHM-
and Vision	134058665

14. HIOS Issuer ID # and submission tracking number: HIOS Issuer ID #79962, Company Filing #1A-DP-24-HBG (SERFF Filing # HGHM-134061480)

Additional Filing Disclosures

The Company has submitted all of the federal and state Required Documents in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format with the formulas retained to the extent possible.

Modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), material provider contracting changes, or changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts. As a result, the Company reserves the right to submit a revised filing.

Request for Confidentiality

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential

Ms. Lindsi Swartz, Director HBG 2025 Individual Market Rates August 16, 2024 Page 4 of 4

proprietary/trade secret information that would cause harm to the competitive position of HBG if disclosed to the public.

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

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

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

RTKL Representative Director Privacy & Data Ethics Highmark Health 120 Fifth Avenue, Suite 2114 Pittsburgh, PA 15222

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

Should you have any questions regarding the attached Filing, please feel free to contact me at or via e-mail at:

Sincerely,

Director, Actuarial Services
Highmark Inc.

Actuarial Memorandum

1. Basic Information and Data

A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

Company Name: Highmark Benefits Group ("HBG", "Company")

NAIC #: 15508

HIOS Issuer ID: 79962State: PennsylvaniaMarket: Individual

• Effective Date: 1/1/2025

SERFF Rate Filing #: HGHM-134061480

In accordance with the Department's guidance in the July 24, 2024 objection letter, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 60% coinsurance rate, and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), material provider contracting changes, or changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts. As a result, HBG reserves the right to submit a revised filing.

B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for HBG are as follows:

Year	Avg. Increase	SERFF ID#
2024	11.9%	HGHM-133630384
2023	13.2%	HGHM-133249727
2022	2.0%	HGHM-132820371

Historical rate changes varied by plan due to updated cost sharing levels to meet federal AV requirements as well as updates to AV and other pricing factors.

The proposed 2025 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

As requested by the Department, a historical MLR Exhibit is included as Attachment G. MLR results reflect any amounts attributed to the applicable benefit year. As an example, Risk Adjustment paid in mid-2021 for the 2020 benefit year is attributed to the 2020 benefit year.

C. Average Rate Change

The average rate changes as presented in the filing are:

Table 10: 10.4%Table 11: 10.4%

Table 10 calculates the percentage change in the member weighted average rate for 2024 and the member weighted average rate for 2025. Table 11 calculates the percentage increase for each geographic rating area and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification (when applicable). A demonstration of this calculation is included in Attachment F.

D. Membership Count

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

E. Benefit/Cost Sharing Changes

The majority of Highmark Benefits Group's renewing 2025 plans contain cost sharing that differs from the 2024 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

F. Experience Period Claims and Premium

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2023 calendar year results for all policies in the single risk pool, with run out through February 2024. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.
- Incurred Claims represent claims paid by HBG. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
 - Two months of run out from the end of the experience period,

- Claims processed outside of the Company's claims system (e.g., claim settlement costs),
 and
- Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes \$0.15 PMPM for the pediatric vision benefit.
- Estimated Risk Adjustment includes the transfer dollars and an estimate for the High Cost Risk Pool for the experience period.

G. Credibility of Data

The experience period data for HBG is large enough to be fully credible. The results are based 100% on the experience period data.

H. Trend Identification

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying annual trend is 11.65% for medical and 9.08% for pharmacy, resulting in an overall trend of 11.17%. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics and morbidity of the ACA population from 2020 to 2023 yield component trends that are generally not directly applicable for trend analysis.

A multi-year regression analysis was developed by the Company's valuation team to analyze the ACA individual population trend levels. The analysis was completed at the medical and pharmacy level. The regression tool removes components of trend that are more explainable from the observed trend rates and then uses regression analysis to isolate the underlying trend rate. Some of the more explainable variables include high dollar claims, workdays, provider contracting, demographics, and seasonality. The valuation regression tool primarily informed the trend selection with the final requested medical and pharmacy trends also based on actuarial judgment.

I. Historical Experience

Table 4 presents the most recent 48 months (4 calendar years) of HBG data with run-out through February 2024. This data was not used to develop the trend in Table 3. Please see Section H for further details.

2. Rate Development & Change

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

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000.
- The Change in Morbidity adjustment of 0.981 reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.
- There are no longer any COVID adjustments from the experience period to the rating period.
- The Change in Demographics adjustment of 0.990 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is a Change in Network adjustment of 1.016.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 0.976 reflects changes in pharmacy rebates, expected changes in hospital/physician settlements, and changes in induced demand.

Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.854. The formula found in Table 5 cell C28 was overwritten because, unlike the average factors found in Table 10 cell K16, the Company's paid-to-allowed factor is dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data, and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of (\$5.52)

PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of (\$5.51) PMPM in order to be used in the rate development. The expected risk adjustment payable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be lower than the statewide average.

The development of the (\$9.66) PMPM value in cell C31 of Table 5 is found in Table 16. Table 16 begins with the development of the risk adjustment transfer for the non-catastrophic pool. This produces the (\$5.41) PMPM in Table 16 cell C15, which aligns to Attachment B. Next, Table 16 cell C17 includes a manual adjustment of (\$0.03) PMPM to account for the inclusion of the catastrophic pool, conversion from billable to total membership, and an adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Finally, Table 16 cell C19 incorporates the projected net impact for the High Cost Risk Pool program of (\$4.22) PMPM. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 89%. This results in a percentage of 2.7%. The PMPM of \$22.37 is calculated as 2.7% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of \$42.53 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2023 incurred claims by member to the CY2025 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of 5.4%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The Company intends to offer several plans that include benefits in addition to EHB. Ten plans have an adult dental and vision benefit, four plans have an adult vision exam benefit, and eight plans have a hearing benefit. The Company relied on cost estimates from other departments for the following non-EHB benefits:

- Adult dental benefit United Concordia Dental (UCD) estimated this benefit to be worth \$29.97
 PMPM on a paid basis.
- Adult vision benefit Davis Vision estimated this benefit to be worth \$2.40 PMPM on a paid basis.
- Adult vision exam benefit Davis Vision estimated this benefit to be worth \$0.97 PMPM on a paid basis.
- **Hearing benefit** TruHearing estimated this benefit to be worth \$0.03 PMPM on a paid basis.

B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of \$7.40 PMPM for 2025. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 0.47%.

The following is a summary of the Taxes and Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is set to 0.0%.
- Risk Adjustment User Fee is set to \$0.18 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.31 PMPM.

The Profit/Contingency for all plans is set to 0%. HBG has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HBG is not waving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2024 values are pulled from the prior year's filing, while the 2025 values represent our projection for 2025 assumed in the 2025 rate development.

D. Components of Rate Change

Table 8 presents the components of change in the proposed 2025 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2024 plan year rate filing (\$691.21).

Table 9 presents the data elements supporting the calculations in Table 8. The 2024 values are populated using the 2024 filed factors adjusted for the membership mix as of February 1, 2024.

3. Plan Rate Development

Table 10 shows the plan rate development for 2025. This table shows the plans that the Company intends to offer in 2025, as well as all plans offered in the 2024 portfolio. The calibrated plan adjusted index rates for 2024 are calculated according to the instructions. The 2025 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. The Company's induced utilization factors are based on the following state-defined formula: (Plan AV)^2 – (Plan AV) + 1.24. The "Plan AV" is the product of the "Pricing AV" and "Non-Funding of CSR Adjustment." Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2024 rate of the discontinuing plan to the 2025 rate of the plan to which the member is being mapped. This is not applicable for this filing since there are no discontinuing plans.

Columns AG through AP are populated with the February 1, 2024 enrollment by 2025 plan and rating area.

<u>Impact of Non-Payment of Cost Sharing Reduction Subsidies</u>

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.25 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

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

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is 10.4%.

5. Plan Factors

A. Age and Tobacco Factors

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

B. Geographic Factors

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

C. Network Factors

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period.

Quantitative support for this change can be found on Attachment H.

D. Service Area Composition

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

6. Actuarial Certifications

I, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HBG to accompany its rate filing (for calendar year 2025) for the Individual Market on and off the Pennsylvania Exchange.

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

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

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

I certify that all factor, benefit and other changes from the prior approved filing have been disclosed in the actuarial memorandum.

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

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

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

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2025 Rate Filing Justification.



Title: Actuarial Manager, Individual Markets

Date: 08/16/2024

Individual Market Product Portfolio

Supplemental Exhibits

Attachment A	Change in Morbidity & Non-Morbidity Changes Calculations

Attachment B Risk Adjustment Calculation

Attachment C Induced Demand Calculation

Attachment D Broker Commission Calculation

Attachment E Change in Demographics Calculation

Attachment F URRT Average Increase

Attachment G MLR Exhibit

Attachment H Network Factor Support

Individual Market

Attachment A - 'Change in Morbidity' & 'Non-Morbidity Changes' Calculations

	2023 Member	2023 Normalized	2025 Member	2023 Normalized	Morbidity Change
Components of 'Change in Morbidity'	Distribution	Allowed PMPM	Distribution	Allowed PMPM	Relative to Total
Population Source					
HBG ACA	100.0%	\$398.96	73.5%	\$391.12	0.980
Other Highmark			2.0%	\$460.84	1.155
Prior ACA			1.0%	\$282.64	0.708
New-to-Blue			23.5%	\$391.12	0.980
Morbidity Factor	100.0%	\$398.96	100.0%	\$391.43	0.981
Capitation and Dental Dampening Factor					1.000
Table 5 'Change in Morbidity' Factor					0.981

Components of 'Non-Morbidity Changes'	Factor
CY2023 Demographic Factor	1.885
CY2025 Demographic Factor	<u>1.866</u>
Change in Demographics	0.990
CY2023 Network Factor	0.984
CY2025 Network Factor	<u>0.999</u>
Change in Network	1.016
Change in Benefits	1.000
Change in Other	0.976
Table 5 'Non-Morbidity Changes' Factor	0.982

Individual Market

Attachment B - Risk Adjustment Calculation



Individual Market

Attachment C - Induced Demand Calculations

Induced Utilization Exhibit							
					Paid to		
		Projected	Projected	Projected Paid	Allowed	AV & Cost	
Plan ID	Metal Level	Membership	Allowed Claims	Claims	Factor	Sharing Factor	(7)/(6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
79962PA0270005	Gold	58,848	\$55,157,275	\$48,807,397	0.885	0.900	1.017
79962PA0280003	Gold	17,916	\$17,447,768	\$15,439,126	0.885	0.900	1.017
79962PA0300002	Gold	32,100	\$30,500,372	\$27,591,885	0.905	0.933	1.031
79962PA0310002	Gold	12,612	\$12,434,795	\$11,249,025	0.905	0.933	1.031
79962PA0290002	Gold	7,284	\$6,640,735	\$5,578,681	0.840	0.830	0.988
79962PA0270006	Gold	14,616	\$13,250,709	\$11,037,231	0.833	0.819	0.984
79962PA0270004	Silver	2,076	\$1,805,408	\$1,366,564	0.757	0.714	0.944
79962PA0280002	Silver	468	\$427,013	\$323,218	0.757	0.714	0.944
79962PA0300001	Silver	4,596	\$4,635,116	\$4,562,521	0.984	1.077	1.094
79962PA0310001	Silver	1,848	\$1,924,500	\$1,894,358	0.984	1.077	1.094
79962PA0270003	Silver	27,168	\$26,299,023	\$24,474,785	0.931	0.978	1.050
79962PA0270001	Bronze	35,772	\$30,699,264	\$22,356,258	0.728	0.678	0.931
79962PA0280001	Bronze	6,768	\$6,109,085	\$4,448,845	0.728	0.678	0.931
79962PA0290001	Bronze	6,516	\$5,611,280	\$4,110,540	0.733	0.683	0.933
79962PA0270002	Bronze	7,332	\$6,151,790	\$4,120,356	0.670	0.610	0.910
79962PA0320001	Catastrophic	816	\$621,406	\$387,114	0.623	0.560	0.898
79962PA0330004	Gold	20,604	\$19,149,637	\$16,775,871	0.876	0.886	1.011
79962PA0340002	Gold	3,384	\$3,270,175	\$2,864,808	0.876	0.886	1.011
79962PA0350002	Gold	10,056	\$9,471,374	\$8,482,824	0.896	0.918	1.025
79962PA0360002	Gold	9,228	\$9,025,032	\$8,083,068	0.896	0.918	1.025
79962PA0370002	Gold	1,620	\$1,464,395	\$1,215,634	0.830	0.815	0.982
79962PA0330005	Gold	4,884	\$4,392,470	\$3,618,342	0.824	0.806	0.978
79962PA0330006	Silver	348	\$300,824	\$225,502	0.750	0.705	0.940
79962PA0340003	Silver	180	\$163,371	\$122,466	0.750	0.705	0.940
79962PA0350001	Silver	108	\$107,810	\$105,063	0.975	1.058	1.086
79962PA0360001	Silver	216	\$222,796	\$217,117	0.975	1.058	1.086
79962PA0330003	Silver	1,176	\$1,124,910	\$1,032,296	0.918	0.955	1.041
79962PA0330001	Bronze	7,008	\$5,991,850	\$4,346,717	0.725	0.675	0.930
79962PA0340001	Bronze	852	\$766,479	\$556,033	0.725	0.675	0.930
79962PA0370001	Bronze	732	\$627,772	\$457,564	0.729	0.679	0.931
79962PA0330002	Bronze	1,332	\$1,113,556	\$742,092	0.666	0.606	0.909
79962PA0380001	Catastrophic	180	\$136,732	\$85,179	0.623	0.560	0.898
Total		298,644	\$277,044,722	\$236,678,481	0.854	0.854	1.000

	Components of AV & Cost Sharing Factor				
					AV & Cost
		Paid-to-	Induced	Avg. Benefit	Sharing
HIOS Plan ID	Metal Level	Allowed Ratio	Utilization Factor	Richness	Factor
79962PA0270005	Gold	0.885	1.138	1.119	0.900
79962PA0280003	Gold	0.885	1.138	1.119	0.900
79962PA0300002	Gold	0.905	1.154	1.119	0.933
79962PA0310002	Gold	0.905	1.154	1.119	0.933
79962PA0290002	Gold	0.840	1.106	1.119	0.830
79962PA0270006	Gold	0.833	1.101	1.119	0.819
79962PA0270004	Silver	0.757	1.056	1.119	0.714
79962PA0280002	Silver	0.757	1.056	1.119	0.714
79962PA0300001	Silver	0.984	1.225	1.119	1.077
79962PA0310001	Silver	0.984	1.225	1.119	1.077
79962PA0270003	Silver	0.931	1.175	1.119	0.978
79962PA0270001	Bronze	0.728	1.042	1.119	0.678
79962PA0280001	Bronze	0.728	1.042	1.119	0.678
79962PA0290001	Bronze	0.733	1.044	1.119	0.683
79962PA0270002	Bronze	0.670	1.019	1.119	0.610
79962PA0320001	Catastrophic	0.623	1.005	1.119	0.560
79962PA0330004	Gold	0.876	1.131	1.119	0.886
79962PA0340002	Gold	0.876	1.131	1.119	0.886
79962PA0350002	Gold	0.896	1.147	1.119	0.918
79962PA0360002	Gold	0.896	1.147	1.119	0.918
79962PA0370002	Gold	0.830	1.099	1.119	0.815
79962PA0330005	Gold	0.824	1.095	1.119	0.806
79962PA0330006	Silver	0.750	1.052	1.119	0.705
79962PA0340003	Silver	0.750	1.052	1.119	0.705
79962PA0350001	Silver	0.975	1.215	1.119	1.058
79962PA0360001	Silver	0.975	1.215	1.119	1.058
79962PA0330003	Silver	0.918	1.164	1.119	0.955
79962PA0330001	Bronze	0.725	1.041	1.119	0.675
79962PA0340001	Bronze	0.725	1.041	1.119	0.675
79962PA0370001	Bronze	0.729	1.042	1.119	0.679
79962PA0330002	Bronze	0.666	1.018	1.119	0.606
79962PA0380001	Catastrophic	0.623	1.005	1.119	0.560

Individual Market

Attachment D - Broker Commission Schedule



Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Table E.2 - Experience Period Membership

Table E.3 - Projection Period Membership

Age	HHS	Tobacco
Band	Age Factor	Factor
0 1	0.765 0.765	1.000 1.000
2	0.765	1.000
3	0.765	1.000
4	0.765	1.000
5	0.765	1.000
6	0.765	1.000
7	0.765	1.000
8	0.765	1.000
9 10	0.765 0.765	1.000 1.000
11	0.765	1.000
12	0.765	1.000
13	0.765	1.000
14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21 22	1.000 1.000	1.025 1.025
23	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32 33	1.183 1.198	1.025 1.025
34	1.198	1.025
35	1.222	1.025
36	1.230	1.025
37	1.238	1.025
38	1.246	1.025
39	1.262	1.025
40	1.278	1.100
41	1.302	1.105
42	1.325	1.112
43 44	1.357 1.397	1.121 1.132
44 45	1.397	1.132
46	1.500	1.160
47	1.563	1.177
48	1.635	1.196
49	1.706	1.217
50	1.786	1.225
51	1.865	1.225
52	1.952	1.225
53	2.040	1.225
54	2.135 2.230	1.225 1.225
55 56	2.230	1.225
50 57	2.333	1.225
58	2.548	1.225
59	2.603	1.225
60	2.714	1.225
61	2.810	1.225
62	2.873	1.225
63 64	2.952 3.000	1.225 1.225

	Membership Mix	
Non-Tobacco	Tobacco	Total
0.61%	0.00%	0.61%
0.35%	0.00%	0.35%
0.36%	0.00%	0.36%
0.33% 0.28%	0.00% 0.00%	0.33%
0.28%	0.00%	0.28% 0.29%
0.32%	0.00%	0.32%
0.35%	0.00%	0.35%
0.37%	0.00%	0.37%
0.34%	0.00%	0.34%
0.38%	0.00%	0.38%
0.41%	0.00%	0.41%
0.42%	0.00%	0.42%
0.38%	0.00%	0.38%
0.39%	0.00%	0.39%
0.41% 0.51%	0.00%	0.41%
0.51%	0.00% 0.00%	0.51%
0.55%	0.00%	0.59% 0.55%
0.96%	0.00%	0.55%
0.84%	0.00%	0.84%
1.03%	0.00%	1.03%
1.00%	0.00%	1.00%
0.84%	0.03%	0.86%
0.83%	0.01%	0.85%
0.84%	0.04%	0.88%
1.77%	0.05%	1.82%
1.47%	0.05%	1.52%
1.25%	0.10%	1.34%
1.30%	0.07%	1.38%
1.31%	0.08%	1.39%
1.29% 1.25%	0.06% 0.09%	1.36% 1.34%
1.54%	0.09%	1.34%
1.23%	0.10%	1.33%
1.30%	0.06%	1.36%
1.24%	0.11%	1.35%
1.25%	0.08%	1.33%
1.27%	0.11%	1.38%
1.31%	0.09%	1.40%
1.40%	0.07%	1.47%
1.31%	0.15%	1.46%
1.30%	0.10%	1.39%
1.40%	0.10%	1.50%
1.48%	0.10%	1.58%
1.29% 1.33%	0.12% 0.14%	1.41% 1.47%
1.33%	0.13%	1.47%
1.59%	0.10%	1.69%
1.62%	0.09%	1.71%
1.63%	0.09%	1.72%
1.93%	0.14%	2.06%
2.14%	0.13%	2.27%
2.27%	0.13%	2.39%
2.32%	0.09%	2.41%
2.63%	0.18%	2.82%
2.77%	0.19%	2.95%
2.91%	0.12%	3.03%
3.21%	0.22%	3.43%
3.60% 3.93%	0.17% 0.17%	3.77% 4.10%
3.93% 4.10%	0.17%	4.10% 4.29%
5.43%	0.13%	4.29% 5.75%
5.68%	0.27%	5.95%
3.67%	0.17%	3.84%
95.13%	4.87%	100.00%

Non-Tobacco						
0.31% 0.00% 0.31% 0.49% 0.40% 0.00% 0.49% 0.40% 0.00% 0.49% 0.40% 0.39% 0.33% 0.00% 0.33% 0.33% 0.00% 0.33% 0.33% 0.00% 0.33% 0.33% 0.00% 0.33% 0.34% 0.00% 0.34% 0.39% 0.00% 0.34% 0.39% 0.00% 0.34% 0.39% 0.00% 0.34% 0.39% 0.00% 0.34% 0.00% 0.44% 0.41% 0.00% 0.41% 0.41% 0.00% 0.41% 0.41% 0.00% 0.41% 0.42% 0.00% 0.45% 0.00% 0.50% 0.45% 0.00% 0.50% 0.45% 0.00% 0.58% 0.66% 0.00% 0.65% 0.00% 0.58% 0.66% 0.00% 0.58% 0.00% 0.82% 0.00% 0.98% 1.00% 0.00% 0.98% 1.00% 0.99% 0.00% 0.99% 1.00% 0.99% 1.00% 0.99% 1.00% 0.01% 0.93% 0.85% 0.00% 0.88% 0.00% 0.88% 0.00% 0.88% 0.00% 0.88% 1.61% 0.00% 0.66% 1.65% 1.50% 1.43% 0.08% 1.50% 1.43% 0.08% 1.50% 1.43% 0.00% 1.55% 1.50% 1.43% 0.00% 1.55% 1.50% 1.43% 0.00% 1.55% 1.50% 1.43% 0.08% 1.50% 1.43% 0.08% 1.50% 1.43% 0.08% 1.50% 1.44% 0.00% 1.55% 1.50% 1.44% 0.00% 1.55% 1.50% 1.44% 0.00% 1.55% 1.50% 1.44% 0.00% 1.55% 1.50% 1.44% 0.00% 1.55% 1.50% 1.44% 0.00% 1.55% 1.50% 1.44% 0.00% 1.55% 1.50% 1.44% 0.00% 1.55% 1.50% 1.44% 0.00% 1.53% 1.35% 0.09% 1.44% 1.45% 1.50% 1.44% 0.00% 1.53% 1.44% 0.00% 1.53% 1.44% 0.00% 1.53% 1.44% 0.00% 1.53% 1.44% 0.00% 1.55% 1.50% 1.45% 1.50% 1.50% 1.45% 1.50% 1.50% 1.50% 1.50% 1.50%	Membership Mix					
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95.69% 4.31% 100.00%	5.67%	0.26%	5.93%			
	95.69%	4.31%	100.00%			

Table E.4 - Area Factors

Rating	Experien	ce Period	Projection Period		
Area	Enrollment	nrollment Area Factor		Area Factor	
3	100.0%	1.000	79.3%	1.000	
8	0.0%	1.000	20.7%	1.000	
Total	100.0%	1.000	100.0%	1.000	

Table E.5 - 'Change in Demographics' Calculation

	Experience	Projection	Change in
	Period	Period	Demographics
Average Age Factor	1.871	1.854	
Average Tobacco Factor	1.008	1.007	
Average Area Factor	1.000	1.000	
Average Demographic Factor	1.886	1.867	
Capitation Dampening	0.999	0.999	
Final Demographic Factor	1.884	1.866	0.990

Individual Market

Attachment F - URRT Average Increase

	URRT Plan	URRT Current	Current Enrollment	Current Projec			Projected	Cumulative
HIOS Plan ID	Category	Enrollment	in Renewing Plans		Avg Rate		Avg Rate	Rate Change %
79962PA0270001	Renewing	3,345	3,345	\$	595.05	\$	663.78	11.55%
79962PA0270002	Renewing	693	693	\$	532.68	\$	596.87	12.05%
79962PA0270003	Renewing	2,339	2,339	\$	829.62	\$	956.80	15.33%
79962PA0270004	Renewing	195	195	\$	659.51	\$	699.15	6.01%
79962PA0270005	Renewing	5,267	5,267	\$	796.27	\$	880.91	10.63%
79962PA0270006	Renewing	1,480	1,480	\$	738.67	\$	802.05	8.58%
79962PA0280001	Renewing	644	644	\$	634.59	\$	698.18	10.02%
79962PA0280002	Renewing	42	42	\$	699.06	\$	733.52	4.93%
79962PA0280003	Renewing	1,615	1,615	\$	835.81	\$	915.30	9.51%
79962PA0290001	Renewing	520	520	\$	606.36	\$	670.03	10.50%
79962PA0290002	Renewing	642	642	\$	742.70	\$	813.41	9.52%
79962PA0300001	Renewing	356	356	\$	915.14	\$	1,054.33	15.21%
79962PA0300002	Renewing	2,834	2,834	\$	830.36	\$	912.90	9.94%
79962PA0310001	Renewing	169	169	\$	954.69	\$	1,088.73	14.04%
79962PA0310002	Renewing	1,112	1,112	\$	869.91	\$	947.33	8.90%
79962PA0320001	Renewing	76	76	\$	461.33	\$	503.86	9.22%
79962PA0330001	Renewing	293	293	\$	603.53	\$	658.75	9.15%
79962PA0330002	Renewing	120	120	\$	540.27	\$	591.70	9.52%
79962PA0330003	Renewing	116	116	\$	841.45	\$	932.33	10.80%
79962PA0330004	Renewing	680	680	\$	807.62	\$	864.80	7.08%
79962PA0330005	Renewing	465	465	\$	749.21	\$	786.90	5.03%
79962PA0330006	Renewing	31	31	\$	668.92	\$	688.25	2.89%
79962PA0340001	Renewing	83	83	\$	643.08	\$	693.18	7.79%
79962PA0340002	Renewing	334	334	\$	847.17	\$	899.19	6.14%
79962PA0340003	Renewing	16	16	\$	708.46	\$	722.63	2.00%
79962PA0350001	Renewing	10	10	\$	928.16	\$	1,033.23	11.32%
79962PA0350002	Renewing	346	346	\$	842.18	\$	895.91	6.38%
79962PA0360001	Renewing	14	14	\$	967.71	\$	1,067.58	10.32%
79962PA0360002	Renewing	231	231	\$	881.72	\$	930.30	5.51%
79962PA0370001	Renewing	76	76	\$	615.01	\$	663.90	7.95%
79962PA0370002	Renewing	161	161	\$	753.30	\$	796.99	5.80%
79962PA0380001	Renewing	20	20	\$	467.91	\$	502.58	7.41%
Total		24,325	24,325	\$	758.03	\$	836.93	10.41%

Individual Market

Attachment G - MLR Exhibit

	IV	ILR	Member Months			
Calendar Year	Actual	Pricing	Actual	Pricing		
2020	74.5%	85.5%	207,326	168,972		
2021	91.9%	87.9%	222,777	229,524		
2022	94.0%	88.4%	222,610	219,036		
3-yr Total	87.6%	87.4%	652,713	617,532		

Individual Market

Attachment H - Network Factor Support



Standard Questions

1. Membership:

a. If the projected membership for plan year 2025 significantly differs from the current 2/1/2024 membership, please explain why.

Response:

a. The 2025 projected membership in rating area 8 is materially greater than the current membership in 2024 because the Company expects continued growth in this newly entered rating area.

2. Experience Period Claims:

- a. Please confirm that all claims which are capitated have been removed from the experience period claims.
- b. Please confirm that all non-EHB claims have been removed from the experience period claims.
- c. How are drug rebates projected to change from the base period to the rating period? How has this change been reflected in the rate development?

Response:

- a. All capitation dollars are excluded from the experience period paid claims in Table 2. Capitation dollars are captured in the appropriate EHB Capitation and Non-EHB Capitation cells in Table 2.
- b. All non-EHB claims have been removed from the experience period claims that are used to develop the Index Rate.



3. COVID:

- a. Please confirm that Tables 2-4 of the PAAM Exhibits do not have any COVID adjustment. Additionally, please confirm that any COVID adjustment factor in the filing is reflected in Table 5 of the PAAM Exhibits.
- b. If there is a COVID adjustment factor other than 1.0, please provide a quantitative exhibit supporting the factor.
- c. Please provide commentary on how the Company believes services such as COVID vaccinations and COVID testing will be handled in PY25. Within your response, please clarify if these services will be considered preventative and covered at 100%.

Response:

- a. Tables 2-4 of the PAAM Exhibits do not have any COVID adjustments. Furthermore, there are no longer any COVID adjustments from the experience period to the rating period.
- b. The COVID adjustment factor used for this filing is 1.0. There are no longer any COVID adjustments from the experience period to the rating period.

c. There will be no change in how COVID vaccinations and testing will be handled in PY25. The COVID vaccine is on the CDC's general immunization schedule and is considered to be preventative with no cost share for members. COVID tests will be covered according to a member's cost share for diagnostic testing.

4. Trend:

- a. [SG. Only] If the Total Annual Trend in Table 3 (weighted by credibility) and the Annual Trend used to calculate quarterly rates in Table 5A differ, please provide an explanation and exhibit in support of the variation.
- b. [SG. Only] In Table 5A, if cells K32:M32 are left to equal J32, please explain why that is a reasonable assumption.

Response:

- a. This question is not applicable to this filing.
- b. This question is not applicable to this filing.

5. Table 6 – Retention:

- a. Please confirm that the federal income tax is calculated using a Federal Income Tax Rate of 21%. If other adjustments were made in Table 6, cell C57, please provide a demonstration of how this number was calculated and an explanation of the other adjustments included in the calculation.
- b. Please confirm that the Risk Adjustment User Fee PMPM is consistent with HHS Final Notice of Benefit and Payment Parameters for plan year 2025.
- c. Please provide an exhibit showing the commission PMPM amount to be paid to brokers in the following situations: Open-Enrollment Enrollee Renewing, Open Enrollment Enrollee New, Special Enrollment Period Enrollee New, Special Enrollment Enrollee Renewing. If the commission PMPM is not consistent between the four options above, please provide a detailed explanation as to the reason for the difference.

Response:

- a. The value in Table 6, cell C57 is 0.00%.
- b. As stated in Section 2.B of the PA Actuarial Memorandum, the rate development assumes a risk adjustment user fee of \$0.18 PMPM for plan year 2025, which is consistent with the Final Notice of Benefit and Payment Parameters.



6. Pricing AVs:

- a. Please confirm that the Pricing AVs were calculated using a single risk pool (i.e., claims experience is not separated by metal level).
- b. Please identify and support any differences between the company's metallic AV calculator results and the corresponding Pricing AVs.

Response:

a. The Company's Pricing AV tool does not separate claims experience by metal level and the underlying claims experience is applied to the applicable cost sharing levels.

b. The differences in comparing the CMS metallic AV calculator to the Company's corresponding Pricing AVs average approximately 10%. These differences occur due to a number of factors such as the CMS metallic AV calculator is based on a completely different underlying population, assumptions regarding trends in deductible and copay tables, assumptions regarding mix of services, etc.

7. Expanded Bronze Plans:

a. Please provide an exhibit which demonstrates that the criteria for expanded bronze plans have been met.

Response:

a. Our expanded bronze plans satisfy the requirements as defined by 45 CFR 156.140(c) by either covering at least one major service, other than preventive services, before the deductible or meeting the requirements to be a high deductible health plan within the meaning of 26 U.S.C. 223(c)(2). For plans satisfying the requirement by covering at least one major service before the deductible, several major services are covered prior to the deductible including primary care and specialty care. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications document provided as a separate attachment with the initial SERFF submission.

8. PAAM Exhibits – Consumer Factors:

- a. Please provide quantitative and qualitative support for the proposed geographic rating area factors, if different from the previous year.
- b. Please provide quantitative and qualitative support for the proposed network factors, if different from the previous year.

Response:

- a. The proposed geographic rating area factors are unchanged from the currently approved factors.
- b. Attachment H of the PA Actuarial Memorandum provides quantitative support for the proposed network factor that is being adjusted from the currently approved factors. A discussion of this adjustment is included in Section 5.C of the PA Actuarial Memorandum.

9. MLR Exhibit:

- a. Please complete table below which summarizes the most recent three years of complete MLR information.
 - i. Actual is the final information which was filed for the specified calendar year
 - ii. Projected is the information which was projected in the final annual filing for the given year (i.e., 2021 projected information is from the plan year 2021 annual filing submitted in 2020)

	M	LR	Member Months		
Calendar Year	Actual Projected		Actual	Projected	
2020					
2021					
2022					

- b. Are the MLRs and Member Months between Actual and Pricing comparable? If not, explain.
- c. Does the insurer expect to pay MLR rebates for the 3-year period above?

Response:

- a. Attachment G of the PA Actuarial Memorandum contains the historical MLR Exhibit as requested.
- b. The differences between Actual and Projected MLRs vary by year. The 2020 variance was driven primarily by the COVID-19 pandemic. In 2021 and 2022, the variance was a result of costs rising more than expected.

The Member Month differences also vary by year. The 2020 variance was driven by stronger-than-expected competitive positioning and increased market size resulting from the COVID PHE (due to employment losses and an internal decision to not terminate existing members for non-payment). In 2021 and 2022, there was no material enrollment variance.

c. No MLR rebates were payable for the 2022 MLR rebate reporting year (2020-2022 period).

10. Plan of Withdrawal:

a. Please confirm that a Plan of Withdrawal has been submitted if any plans are being discontinued.

Response:

a. Based on the guidance from the PA Insurance Department regarding Plan of Withdrawal requirements, it is the Company's understanding that a Plan of Withdrawal is not applicable for the 2025 plans submitted. In the event that a plan is discontinued, all members are being renewed into other plans.

11. Transitional Plans:

a. Starting in October 2024, the PID will discontinue the non-enforcement policy for individual transitional plans (the non-enforcement policy for small group transitional plans will continue until further notice, or until the federal government discontinues its non-enforcement policy). If applicable, please discuss the migration of individual transitional members into ACA-compliant plans effective January 1, 2025.

Response:

a. The Company does not offer individual transitional plans. The Company believes there is very little enrollment left in individual transition plans across the market and thus the migration of these members into ACA-compliant plans would have a minimal impact on the overall pool.

12. Copay Adjustment Programs:

- a. Does the company use a copay adjustment program (also known as a copay accumulator program)?
- b. How does the company handle copay assistance coupons? For example, does the coupon apply to the MOOP?
- c. If any change to such a program has resulted in a pricing impact, please include a detailed quantitative exhibit supporting the pricing impact.

Response:

a. Yes, the Company uses a copay adjustment program called on certain plans.

- b. The value of the manufacturer copay assistance coupons processed through the program bypasses the members' deductible and annual out-of-pocket maximum.
- c. There is no material pricing impact to the program.

PA Rate Template Part I Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	HMBGI
Product(s):	PPO
Market Segment:	Individual
Rate Effective Date:	1/1/2025
Base Period Start Date:	1/1/2023
Date of Most Recent Membership:	2/1/2024

Table 1. Number of Members

	Member-months	Members	Member-months
	Experience Period	Current Period (as of 02-01-2024)	Projected Rating Period
Average Age	45.1	44.1	44.6
Total	247,787	24,325	298,644
<18	17,545	1,866	22,033
18-24	15,091	1,602	18,555
25-29	17,190	1,868	21,669
30-34	17,428	1,921	22,659
35-39	16,897	1,825	22,127
40-44	18,338	1,817	22,232
45-49	19,444	1,844	22,769
50-54	26,911	2,458	30,783
55-59	39,650	3,430	43,593
60-63	49,776	4,304	54,522
64+	9,517	1,390	17,702

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 170,726,735.00	\$ 176,992,512.86	\$ 181,655,674.31	247,787	\$ 27,739,776.31	\$ 209,395,450.61	\$ 498,311.79	\$ (17,188,984.19)	\$ 37,168.05	\$ 86,881.90	\$ 6,242,631.70	\$ 8,137,745.90
Experience Period Total Allowed El-	Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)										\$ 773.83
Loss Ratio											88.41%

*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	5.00%	6.33%		11.65%	19.05%
Outpatient Hospital	5.00%	6.33%		11.65%	38.31%
Professional	5.00%	6.33%		11.65%	22.37%
Other Medical	5.00%	6.33%		11.65%	1.57%
Capitation				11.65%	0.02%
Prescription Drugs	5.00%	3.88%		9.08%	18.67%
Total Annual Trend				11.17%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.236	

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

** Should equal URRT Trend

Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-20		\$ 6,855,945.87	1.0000	\$ 6,855,945.87	17,143	\$ 399.93		\$ (493,022.36)	\$ 8,779,566.05	\$ 512.14
Feb-20		\$ 7,390,700.71	1.0000	\$ 7,390,700.71	17,299			\$ (530,094.93)		
Mar-20		\$ 6,666,647.92	1.0000		17,452			\$ (674,298.82)		
Apr-20		\$ 5,916,428.55	1.0000		17,582			\$ (596,221.00)		
May-20		\$ 6,817,908.57	1.0000		17,638			\$ (638,013.96)		
Jun-20		\$ 8,038,641.30	1.0000		17,663			\$ (600,157.00)		
Jul-20		\$ 8,929,723.62 \$ 7,911.641.26	1.0000 1.0000		17,522 17,149			\$ (627,572.00) \$ (659.995.11)	\$ 9,879,804.17 \$ 8,688,851.48	
Aug-20 Sep-20	-	\$ 7,911,641.26 \$ 7.516.712.45	1.0000		17,149		-	\$ (659,995.11) \$ (713.213.43)		
Sep-20 Oct-20		\$ 7,516,712.45 \$ 9,495,332.38	1.0000		17,154		-	\$ (713,213.43) \$ (713,558.08)		
Nov-20	-	\$ 8,303,435,36	1.0000		16,942		-	\$ (704.302.65)		
Dec-20	\$ 127,233,262,65		1.0000		16,942		\$ 18,551,640,39	\$ (742.001.59)		
Jan-21	\$ 127,233,262.65	\$ 7,901,703,31	1.0000		10,734		\$ 18,551,640.39	\$ (624.645.28)		
Feb-21	-	\$ 8.578.889.59	1.0000		17,854		-	\$ (696,745.47)		
Mar-21		\$ 11.724.776.11	1.0000		17,854			\$ (785.160.97)		
Apr-21		\$ 10,938,392.44	1.0000		17,783		1	\$ (810,000.45)		
May-21		\$ 9,775,222,86	1.0000		18.135		1	\$ (762,650.41)		
Jun-21		\$ 10.506.062.42	1.0000		18.408		1	\$ (839.807.52)		
Jul-21		\$ 10.935.356.06	1.0000		18.793		1	\$ (824.630.76)		
Aug-21		\$ 12.133.000.12	1.0000		19,109			\$ (912,721.94)		
Sep-21		\$ 12.891.125.96	1.0000		19.376			\$ (864,312,36)		
Oct-21		\$ 13,751,609,59	1.0000	\$ 13,752,152.73	19,390	\$ 709.24		\$ (913,683,46)	\$ 14,464,936,21	\$ 746.00
Nov-21		\$ 14,566,971.66	0.9998		19,291		1	\$ (955,490.45)	\$ 15,107,082.60	
Dec-21	\$ 136,534,033.59	\$ 12,718,541.01	0.9995	\$ 12,725,453.43	19,059	\$ 667.69	\$ 21,282,158.21	\$ (1,038,415.97)	\$ 13,168,449.56	\$ 690.93
Jan-22		\$ 9,549,836.13	0.9993	\$ 9,556,522.75	18,772	\$ 509.08		\$ (896,785.59)	\$ 11,000,552.12	\$ 586.01
Feb-22		\$ 10,325,687.04	0.9989	\$ 10,337,387.77	19,063	\$ 542.27		\$ (841,323.13)	\$ 11,630,875.61	\$ 610.13
Mar-22		\$ 12,440,582.13	0.9988	\$ 12,455,245.54	18,810	\$ 662.16		\$ (989,433.49)	\$ 13,781,742.81	
Apr-22		\$ 12,467,999.45	0.9990	\$ 12,480,736.00	18,703			\$ (895,022.57)		
May-22		\$ 12,431,903.21	0.9987	\$ 12,447,867.88	18,582			\$ (1,035,081.26)		
Jun-22		\$ 12,415,495.54	0.9986	\$ 12,432,654.89	18,484			\$ (964,926.74)		
Jul-22		\$ 10,980,447.28	0.9988		18,689			\$ (943,215.39)		
Aug-22		\$ 13,679,352.12	0.9983		18,595			\$ (981,921.51)		
Sep-22		\$ 12,869,884.34	0.9988		18,462			\$ (954,193.06)		
Oct-22		\$ 12,312,724.74	0.9985		18,336			\$ (1,003,159.18)	\$ 12,896,798.87	
Nov-22		\$ 11,732,491.49	0.9985		18,147			\$ (1,037,972.22)		
Dec-22	\$ 137,621,612.76		0.9982		17,967		\$ 22,292,563.50			
Jan-23 Feb-23		\$ 13,034,485.21 \$ 11.673.585.25	0.9983 0.9968		19,865 20.587			\$ (1,191,088.93)		
								\$ (1,151,550.18)		
Mar-23		\$ 15,544,478.84 \$ 13,737.875.46	0.9972 0.9949		20,515			\$ (1,371,682.50) \$ (1,279,985,22)	\$ 16,699,306.48 \$ 14,667.527.07	
Apr-23 May-23		\$ 15,737,875.46 \$ 15,642.865.46	0.9949		20,389			\$ (1,279,985.22) \$ (1,478,286,99)		
Jun-23		\$ 15,239,268,71	0.9905		20,330			\$ (1,478,286.99) \$ (1.459,212.65)		
Jul-23		\$ 13,199,126,77	0.9812		20,433			\$ (1,459,212.65) \$ (1.455.516.47)		
Jul-23 Aug-23		\$ 15,502,595.94	0.9812		20,799			\$ (1,455,516.47) \$ (1,597,061.93)		
Sep-23		\$ 15,302,393.94	0.9802		20,900			\$ (1,597,001.93)	\$ 16,529,211.01	
Oct-23		\$ 15,975,766.30	0.9601		20,985			\$ (1,636,035.26)		
Nov-23		\$ 17,430,125,97	0.9493		21,069			\$ (1,594,448,35)	\$ 18,950,954.44	
Dec-23	\$ 170,726,735,00		0.9077		20.819		\$ 27,739,776,31	\$ (1,485,406,15)		
* Express Completion Factor as a per			0.5077	,,,	10,013	702.57	2.,.23,770.32	(2,132,400.13)		

^{**}Express Prescription Drug Rebates as a negative number

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

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	Estimated Reinsurance Recoveries
Experience Period Total Allowed E	HB Claims + EHB Capitation PMPM (net of prescription drug rebates)	-	-		-	-		-	•	\$ -
Loss Ratio									0.00%		

^{*}Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	COST	Cuntation	maacca Demana	0.00%	weight.
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

^{*} Express Cost, Utilization, Induced Utilization and Weight as percentages

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-20				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!
Jan-21				#DIV/0!		#DIV/0!				#DIV/0!
Feb-21				#DIV/0!		#DIV/0!				#DIV/0!
Mar-21				#DIV/0!		#DIV/0!				#DIV/0!
Apr-21				#DIV/0!		#DIV/0!				#DIV/0!
May-21				#DIV/0!		#DIV/0!				#DIV/0!
Jun-21				#DIV/0!		#DIV/0!				#DIV/0!
Jul-21				#DIV/0!		#DIV/0!				#DIV/0!
Aug-21				#DIV/0!		#DIV/0!				#DIV/0!
Sep-21				#DIV/0!		#DIV/0!				#DIV/0!
Oct-21				#DIV/0!		#DIV/0!				#DIV/0!
Nov-21				#DIV/0!		#DIV/0!				#DIV/0!
Dec-21				#DIV/0!		#DIV/0!				#DIV/0!
Jan-22				#DIV/0!		#DIV/0!				#DIV/0!
Feb-22				#DIV/0!		#DIV/0!				#DIV/0!
Mar-22				#DIV/0!		#DIV/0!				#DIV/0!
Apr-22				#DIV/0!		#DIV/0!				#DIV/0!
May-22				#DIV/0!		#DIV/0!				#DIV/0!
Jun-22				#DIV/0!		#DIV/0!				#DIV/0!
Jul-22				#DIV/0!		#DIV/0!				#DIV/0!
Aug-22				#DIV/0!		#DIV/0!				#DIV/0!
Sep-22				#DIV/0!		#DIV/0!				#DIV/0!
Oct-22				#DIV/0!		#DIV/0!				#DIV/0!
Nov-22				#DIV/0!		#DIV/0!				#DIV/0!
Dec-22				#DIV/0!		#DIV/0!				#DIV/0!
Jan-23				#DIV/0!		#DIV/0!				#DIV/0!
Feb-23				#DIV/0!		#DIV/0!				#DIV/0!
Mar-23				#DIV/0!		#DIV/0!				#DIV/0!
Apr-23				#DIV/0!		#DIV/0!				#DIV/0!
May-23				#DIV/0!		#DIV/0!				#DIV/0!
Jun-23				#DIV/0!		#DIV/0!				#DIV/0!
Jul-23				#DIV/0!		#DIV/0!				#DIV/0!
Aug-23				#DIV/0!		#DIV/0!				#DIV/0!
Sep-23				#DIV/0!		#DIV/0!				#DIV/0!
Oct-23				#DIV/0!		#DIV/0!				#DIV/0!
Nov-23				#DIV/0!		#DIV/0!				#DIV/0!
Dec-23				#DIV/0!		#DIV/0!				#DIV/0!

^{*} Express Completion Factor as a percentage
**Express Prescription Drug Rebates as a negative number

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

Carrier Name: HMBGI
Product(s): PPO
Market Segment: Individual
Rate Effective Date: 1/1/2025

Attachment Point: \$60,000
Reinsurance Cap: \$100,000
Coinsurance Rate: 60%

Incurred Dates: 1/1/2023 to 12/31/2023

Proj. Incurred Claim Impact: -5.2%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2023 to 12/31/2023 Total Incurred Claims with							
Annual Incurred	d Claims Dansa	Unique Members	Member Months	Total Incurred Claims	Reinsurance		
\$0	\$29,999	Offique Merribers	Welliber Wolltins	Total incurred claims	\$71,934,145		
\$30,000	\$34,999				\$6,424,688		
\$35,000	\$39,999				\$5,372,373		
\$40,000	\$44,999				\$4,889,978		
\$45,000	\$49,999				\$3,536,749		
\$50,000	\$54,999				\$4,162,729		
\$55,000	\$59,999				\$3,450,811		
\$60,000	\$64,999				\$3,233,990		
	\$69,999						
\$65,000					\$2,329,165		
\$70,000	\$74,999 \$79,999				\$2,602,240		
\$75,000	\$79,999				\$2,947,356		
\$80,000	\$84,999				\$2,761,681		
\$85,000	. ,				\$1,914,849		
\$90,000	\$94,999				\$2,190,824		
\$95,000	\$99,999				\$1,798,750		
\$100,000	\$109,999				\$2,488,733		
\$110,000	\$119,999				\$2,440,488		
\$120,000	\$129,999				\$1,610,593		
\$130,000	\$139,999				\$2,314,770		
\$140,000	\$149,999				\$2,196,217		
\$150,000	\$159,999				\$2,492,285		
\$160,000	\$169,999				\$1,396,839		
\$170,000	\$179,999				\$1,524,719		
\$180,000	\$189,999				\$1,599,798		
\$190,000	\$199,999				\$1,362,441		
\$200,000	\$209,999				\$729,231		
\$210,000	\$219,999				\$1,341,956		
\$220,000	\$229,999				\$1,390,941		
\$230,000	\$239,999				\$214,857		
\$240,000	\$249,999				\$1,331,665		
\$250,000	\$259,999				\$2,087,044		
\$260,000	\$269,999				\$236,434		
\$270,000	\$279,999				\$253,749		
\$280,000	\$289,999				\$784,862		
\$290,000	\$299,999				\$272,895		
\$300,000	\$324,999				\$2,568,842		
\$325,000	\$349,999				\$1,884,859		
\$350,000	\$374,999				\$1,030,607		
\$375,000	\$399,999				\$1,821,386		
\$400,000	\$424,999				\$1,942,972		
\$425,000	\$449,999				\$824,993		
\$450,000	\$474,999				\$860,651		
\$475,000	\$499,999				\$937,603		
\$500,000	\$599,999				\$2,581,757		
\$600,000	\$699,999				\$1,866,896		
\$700,000	\$799,999				\$2,108,651		
\$800,000	\$899,999				\$801,399		
\$900,000	\$999,999				\$916,967		
\$1,000,000+					\$2,387,530		
Total		26,672	247,787	\$179,490,240	\$170,155,957		

Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information

Carrier Name: HMBGI Attachment Point:
Product(s): PPO Reinsurance Cap:
Market Segment: Individual Coinsurance Rate:
Rate Effective Date: 1/1/2025

Proj. Incurred Claim Impact: -5.4%
Proj. Morbidity Impact: 0.0%

\$60,000 \$100,000 60%

		Reinsurance Program Impact Cont	inuance Table Development - Pla	n Year 2025	
Annual Incurre	d Claims Range	Unique Members	Member Months	Total Incurred Claims	Total Incurred Claims with Reinsurance
\$0	\$29,999				\$367,825,704
\$30,000	\$34,999				\$28,177,891
\$35,000	\$39,999				\$27,683,261
\$40,000	\$44,999				\$24,458,391
\$45,000	\$49,999				\$21,662,203
\$50,000	\$54,999				\$19,758,482
\$55,000	\$59,999				\$18,494,998
\$60,000	\$64,999				\$17,491,397
\$65,000	\$69,999				\$14,857,882
\$70,000	\$74,999				\$12,142,367
\$75,000	\$79,999				\$11,853,176
\$80,000	\$84,999				\$11,114,932
\$85,000	\$89,999				\$13,561,496
\$90,000	\$94,999				\$10,142,533
\$95,000	\$99,999				\$10,063,992
\$100,000	\$109,999				\$14,798,013
\$110,000	\$119,999				\$14,086,783
\$120,000	\$129,999				\$11,716,963
\$130,000	\$139,999				\$11,716,963
\$140,000	\$139,999				\$10,535,695
	\$149,999	•			
\$150,000 \$160,000	\$169,999	•			\$9,016,034 \$11,602,477
\$170,000	\$179,999				
· '					\$9,234,714
\$180,000	\$189,999				\$10,448,336
\$190,000	\$199,999				\$8,049,235
\$200,000	\$209,999				\$7,236,852
\$210,000	\$219,999				\$8,228,123
\$220,000	\$229,999				\$6,009,663
\$230,000	\$239,999				\$7,138,611
\$240,000	\$249,999				\$6,426,827
\$250,000	\$259,999				\$6,473,667
\$260,000	\$269,999				\$4,338,541
\$270,000	\$279,999				\$4,033,841
\$280,000	\$289,999				\$3,897,469
\$290,000	\$299,999				\$6,233,046
\$300,000	\$324,999				\$8,844,635
\$325,000	\$349,999				\$9,736,908
\$350,000	\$374,999				\$8,456,054
\$375,000	\$399,999				\$9,438,613
\$400,000	\$424,999				\$7,783,692
\$425,000	\$449,999				\$5,764,378
\$450,000	\$474,999				\$7,467,887
\$475,000	\$499,999				\$7,855,997
\$500,000	\$599,999				\$15,917,972
\$600,000	\$699,999				\$14,385,736
\$700,000	\$799,999				\$6,508,704
\$800,000	\$899,999				\$8,141,710
\$900,000	\$999,999				\$7,339,902
\$1,000,000+					\$19,168,327
Total		142,336	1,239,770	\$970,714,011	\$918,256,349

PA Rate Template Part II

Rate Development and Change

| Carrier Name: HMBGI | Product(s): PPO | Individual | Rate Effective Date: 1/1/2025 | 1/1/2025 |

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

Development of the Projected Index Rate	Act	tual Experience Data		Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$	773.83	\$	-	<- Actual Experience PMPM should be consistent with the Index Rate for Experien
Two year trend projection Factor Unadjusted Projected Allowed EHB Claims PMPM	\$	1.236 956.41	,	1.000	
Single Risk Pool Adjustment Factors	۶	950.41	Ş	•	
Change in Morbidity - Impact of Reinsurance Program		1.000		1.000	
Change in Morbidity - All Other		0.981			<- See URRT Instructions
Total Non-Morbidity Changes		0.982		0.000	
Change in Demographics		0.990			<- See URRT Instructions
Change in Network		1.016			
Change in Benefits		1.000			<- See URRT Instructions
Change in Other		0.976			<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$	921.13	\$	-	
Credibility Factors		100%		0%	<- See Instructions
Blended Projected EHB Claims PMPM			\$	921.13	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims					
Adjusted Projected Allowed EHB Claims PMPM	\$	921.13	<- lı	ndex Rate for Projec	tion Period on URRT
Projected Paid to Allowed Ratio		0.854			
Projected Incurred EHB Claims PMPM	\$	786.91			
Market-wide Adjustments		(0.55)			
Projected Incurred Risk Adjustment PMPM Projected Incurred Exchange User Fees PMPM	\$	(9.66) \$22.37			
Projected Incurred Reinsurance Recoveries PMPM		\$42.53			
Market-Adjusted Projected Incurred EHB Claims PMPM	ŝ	776.42			
Market-Adjusted Projected Allowed EHB Claims PMPM	\$	908.84	<- N	Narket-Adjusted Ind	ex Rate
Projected Allowed Non-EHB Claims PMPM	5	6.68	l		
Catastrophic Eligibility Adjustment	7	1.000			
Market-Adjusted Projected Incurred Total Claims PMPM		781.9403507	l		
Market-Adjusted Projected Allowed Total Claims PMPM	\$	915.30	l		
			1		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	7.27%	\$61.35
General and Claims	5.92%	\$49.99
Agent/Broker Fees and Commissions	0.88%	\$7.40
Quality Improvement Initiatives	0.47%	\$3.97
Taxes and Fees	0.06%	\$0.49
Risk Adjustment User Fee	0.02%	\$0.18
PCORI Fee	0.04%	\$0.31
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	7.33%	\$61.84
Projected Required Revenue PMPM	\$ 843.78	
		1

Table 8. Components of Rate Change

Rate Components	2024			2025		ifference	Percent Change	
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$	406.70	\$	449.03	\$	42.33	10.4%	
B. Base period allowed claims before normalization	\$	691.21	\$	773.83		82.62	20.3%	
C. Normalization factor component of change	\$	(368.99)	\$	(403.55)	\$	(34.56)	-8.5%	
D. Change in Normalized Allowed Claims Adjustment Components								
D1. Base period allowed claims after normalization	\$	322.22	\$	370.29	\$	48.06	11.8%	
D2. URRT Trend	\$	83.40	\$	87.36	\$	3.96	1.0%	
D3. URRT Morbidity	\$	(11.65)	\$	(8.62)	\$	3.03	0.7%	
D4. URRT Other	\$	0.13	\$	(8.26)	Ś	(8.39)	-2.1%	
D5. Normalized URRT Risk Adjustment on an allowed basis	\$	14.41	\$	5.41	Ś	(9.00)	-2.2%	
D6. Normalized Exchange User Fee on an allowed basis	\$	11.77	\$	12.53	\$	0.76	0.2%	
D7. Normalized Reinsurance Recoveries on an allowed basis	\$	(17.60)	\$	(23.82)	Ś	(6.22)	-1.5%	
D8. Subtotal - Sum(D1:D7)	s	402.69	\$	434.89	\$	32.20	7.9%	
E. Change in Allowable Plan Adjusted Level Components								
E1. Network	s	(5.95)	Ś	(0.13)	Ś	5.82	1.4%	
E2. Pricing AV	\$	(62.53)	\$	(66.41)	Ś	(3.88)	-1.0%	
E3. Benefit Richness	\$	37.40	\$	43.09	\$	5.68	1.4%	
E4. Catastrophic Eligibility	s	(0.12)	Ś	(0.13)	Ś	(0.01)	0.0%	
E5. Benefits in Addition to EHB	s	3.58	Ś	2.97	ŝ	(0.61)	-0.2%	
E6. Subtotal - Sum(E1:E5)	s	(27.61)	s	(20.62)	ŝ	7.00	1.7%	
F. Change in Retention Components		, ,	· ·	, ,				
F1. Administrative Expenses	\$	30.71	\$	32.65	\$	1.94	0.5%	
F2. Taxes and Fees	\$	0.25	\$	0.26	\$	0.01	0.0%	
F3. Profit and/or Contingency	s		Ś		Ś	-	0.0%	
F4. Subtotal - Sum(F1:F3)	\$	30.96	\$	32.91	\$	1.95	0.5%	
G. Change in Miscellaneous Items	\$	0.67	\$	1.85	\$	1.18	0.3%	
*								
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$	406.70	\$	449.03	\$	42.33	10.4%	

For Informational Purposes only - No input required.

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ſ	Blended Base Period Unadjusted Claims before Normalization	\$ 773.83	<- Index Rate of Experience Period on URRT
-	Blended Earned Premium	\$ 170,726,735.00	
- 1	Plandad Lars Patia	00 410/	

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

Effective Date	1/1/2025	4/1/2025	7/1/2025	10/1/2025	Total Sing	le Risk Pool
# of Member Months Renewing in Quarter						-
Adjusted Projected Allowed EHB Claims PMPM	\$ 921.13	\$ 921.13	\$ 921.13	\$ 921.13	\$	921.13
Months of Trend		3	6	9		
Annual Trend	11.17%	11.17%	11.17%	11.17%		
Single Risk Pool Projected Allowed Claims	\$ 921.13	\$ 945.84	\$ 971.22	\$ 997.28	\$	-
Quarterly Trend Factor	1.000	1.027	1.054	1.083		0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2024	2025
Average Age Factor	1.935	1.855
Average Geographic Factor	1.000	1.000
Average Tobacco Factor	1.008	1.007
Average Benefit Richness (induced demand)	1.116	1.119
Average Network Factor	0.985	0.999
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 871.64	\$ 915.30
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 406.34	\$ 437.98

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

			1
	2024	2025	
Paid-to-Allowed	0.850	0.854	
URRT Trend (Total Applied Trend Factor)	1.259	1.236	<- URRT W1, S2
URRT Morbidity	0.971	0.981	<- URRT W1, S2
URRT "Other"	1.000	0.982	<- URRT W1, S2
Risk Adjustment	\$ 26.28	\$ 9.66	<- URRT W1, S3
Exchange User Fee	\$ 21.46	\$ 22.37	<- URRT W1, S3
Reinsurance Recoveries	\$ 32.10	\$ 42.53	<- URRT W1, S3
Capitation	\$ 0.62	\$ 0.71	<- URRT W1, S2
Network	0.985	1.000	
Pricing AV	0.842	0.847	<- For 2024 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjus
Benefit Richness	1.112	1.117	
Catastrophic Eligibility	1.000	1.000	
Benefits in Addition to EHB	1.010	1.007	
Administrative Expenses	7.55%	7.27%	
Taxes and Fees	0.06%	0.06%	
Profit and/or Contingency	0.00%	0.00%	
	0.0070	0.00%	

PA Rate Template Part III Table 10. Plan Rates

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

Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2024 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2025	1/1/2025 HIOS Plan ID (II 1/1/2024 Plan Discontinued & Mapped		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 - Current Men	mbership						0.749			0.847	0.998	1.007	1.000	1.000	1.031	\$ 777.49
Total - Projected Me							0.753			0.851	1.000	1.007	1.000	1.000	1.029	
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	79962PA0270001	PPO	my Priority Blue Flex PPO Bronze 3800	М		Expanded Br	0.645	Approach (1)	On/Off	0.728	0.931	1.000	1.001	1.000	1.000	\$616.63
Plan 2	79962PA0270002	PPO	my Priority Blue Flex PPO Bronze 8900	м		Bronze	0.602	Standard AV	On/Off	0.670	0.910	1.000	1.001	1.000	1.000	\$554.47
Plan 3	79962PA0270003	PPO	my Priority Blue Flex PPO Silver 7000	М		Silver	0.7	Approach (1)	On/Off	0.745	1.050	1.000	1.001	1.000	1.250	\$888.85
Plan 4	79962PA0270004	PPO	,,	М		Silver	0.715	Approach (1)	Off	0.757	0.944		1.001		1.000	\$649.49
Plan 5	79962PA0270005	PPO		М		Gold		Approach (1)	On/Off	0.885	1.017		1.001		1.000	\$818.32
Plan 6	79962PA0270006	PPO	, , , , , , , , , , , , , , , , , , , ,	М		Gold	0.78	Approach (1)	On/Off	0.833	0.984	1.000	1.001	1.000	1.000	\$745.08
			my Priority Blue Flex PPO Bronze 3800													
Plan 7	79962PA0280001	PPO	+ Adult Dental and Vision	М		Expanded Br	0.645	Approach (1)	On/Off	0.728	0.931	1.052	1.001	1.000	1.000	\$648.57
	700500 4000000	000	my Priority Blue Flex PPO Silver 3500 +			671	0.745		011	0.757				4 000	4 000	4504.40
Plan 8	79962PA0280002	PPO	Adult Dental and Vision my Priority Blue Flex PPO Gold 0 +	M		Silver	0.715	Approach (1)	Off	0.757	0.944	1.049	1.001	1.000	1.000	\$681.43
Plan 9	79962PA0280003	PPO	Adult Dental and Vision			Gold	0.700	Approach (1)	On/Off	0.885	1.017	1.039	1.001	1.000	1.000	\$850.26
Fidil 9	79902FA0280003	FFU	my Priority Blue Flex PPO Bronze 7100	IVI		Gold	0.755	Арргоасіі (1)	Oll/Oll	0.883	1.017	1.039	1.001	1.000	1.000	3630.20
Plan 10	79962PA0290001	PPO	HSA - Custom Drug Benefit	м		Expanded Br	0.648	Approach (2)	On/Off	0.733	0.933	1.002	1.001	1.000	1.000	\$622.42
			my Priority Blue Flex PPO Gold 1700				0.0.10									7722
Plan 11	79962PA0290002	PPO	HSA	м		Gold	0.781	Approach (1)	On/Off	0.840	0.988	1.001	1.001	1.000	1.000	\$755.67
			my Priority Blue Flex PPO Premier													
Plan 12	79962PA0300001	PPO	Silver 2900	М		Silver	0.715	Approach (1)	On/Off	0.787	1.094	1.000	1.001	1.000	1.250	\$979.48
			my Priority Blue Flex PPO Premier Gold													
Plan 13	79962PA0300002	PPO	0	M		Gold	0.816	Approach (1)	On/Off	0.905	1.031	1.000	1.001	1.000	1.000	\$848.10
			my Priority Blue Flex PPO Premier													
Plan 14	79962PA0310001	PPO	Silver 2900 + Adult Dental and Vision	M		Silver	0.715	Approach (1)	On/Off	0.787	1.094	1.033	1.001	1.000	1.250	\$1,011.41
			my Priority Blue Flex PPO Premier Gold													
Plan 15	79962PA0310002	PPO	0 + Adult Dental and Vision	М		Gold	0.816	Approach (1)	On/Off	0.905	1.031	1.038	1.001	1.000	1.000	\$880.03
DI 46	700500400004	PPO	my Priority Blue Major Events PPO						On/Off	0.623	0.898	1.000	1.001	0.920	1.000	\$468.08
Plan 16 Plan 17	79962PA0320001 79962PA0330001	PPO	Catastrophic 9450 - 3 Free PCP Visits my Blue Access PPO Bronze 3800	M		Catastrophic		Standard AV Approach (1)	On/Off	0.623	0.898		0.998		1.000	\$468.08 \$611.98
Plan 17 Plan 18	79962PA0330001 79962PA0330002	PPO	,	M		Expanded Br Bronze		Standard AV	On/Off	0.725	0.930		0.998		1.000	\$549.70
	79962PA0330002	PPO		M		Silver		Approach (1)	On/Off	0.000			0.998		1.250	\$866.10
Plan 20	79962PA0330003	PPO		M		Gold		Approach (1)	On/Off	0.876			0.998		1.000	\$803.35
Plan 21	79962PA0330004	PPO		M		Gold		Approach (1)	On/Off	0.824			0.998		1.000	\$730.98
Plan 22	79962PA0330006	PPO		M		Silver		Approach (1)	Off	0.750			0.998		1.000	\$639.35
			my Blue Access PPO Bronze 3800 +					The same ()								,
Plan 23	79962PA0340001	PPO	Adult Dental and Vision	М		Expanded Br	0.648	Approach (1)	On/Off	0.725	0.930	1.052	0.998	1.000	1.000	\$643.92
			my Blue Access PPO Gold 0 + Adult													
Plan 24	79962PA0340002	PPO	Dental and Vision	M		Gold	0.803	Approach (1)	On/Off	0.876	1.011	1.040	0.998	1.000	1.000	\$835.28
			my Blue Access PPO Silver 3500 + Adult													
Plan 25	79962PA0340003	PPO	Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.750	0.940	1.050	0.998	1.000	1.000	\$671.29
			my Blue Access PPO Premier Silver													
Plan 26	79962PA0350001	PPO	2900	M		Silver		Approach (1)	On/Off	0.780	1.086	1.000	0.998	1.000	1.250	\$959.83
Plan 27	79962PA0350002	PPO		М		Gold	0.819	Approach (1)	On/Off	0.896	1.025	1.000	0.998	1.000	1.000	\$832.31
01 20	7000204020004	000	my Blue Access PPO Premier Silver			Cilver	0.740	A	0-106	0.700	1 000	1.000	0.000	1 000	1.050	6001 75
Plan 28	79962PA0360001	PPO	2900 + Adult Dental and Vision	IVI		Silver	0.719	Approach (1)	On/Off	0.780	1.086	1.033	0.998	1.000	1.250	\$991.76
Plan 29	79962PA0360002	PPO	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	M		Gold	0.910	Approach (1)	On/Off	0.896	1.025	1.038	0.998	1,000	1.000	\$864.25
1 1011 25	73302FM0300002	110	my Blue Access PPO Bronze 7100 HSA -	IVI		Golu	0.819	Approacti (1)	Onjon	0.896	1.025	1.038	0.998	1.000	1.000	2004.25
Plan 30	79962PA0370001	PPO	Custom Drug Benefit	M		Expanded Br	0.649	Approach (2)	On/Off	0.729	0.931	1.002	0.998	1.000	1.000	\$616.75
Plan 31	79962PA0370001	PPO		M		Gold		Approach (1)	On/Off	0.729	0.931		0.998	1.000	1.000	\$740.38
			my Blue Access Major Events PPO				3.76	proden (1)	2.17011	0.830	0.562	1.001	0.558	2.000	2.000	\$7.40.50
Plan 32	79962PA0380001	PPO	Catastrophic 9450 - 3 Free PCP Visits	м		Catastrophic	0.6	Standard AV	On/Off	0.623	0.898	1.000	0.998	0.920	1,000	\$466.90

Calibration	
Age Calibration Factor	1.855
Geographic Calibration Factor	1.000
Tobacco Calibration Factor	1.007
Aggregate Calibration Factor	1.868

Total Covered	Lives	@	02-01-2024
			24.325

Admin Costs	Taxes & Fees (not including Exchange fees)	Profit or Contingency
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
N/A	N/A	N/A
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.20/	0.40/	0.000
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.20/	0.40/	0.000
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.570	0.176	5.0%
7.3%	0.1%	0.0%
7.570	0.170	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%		0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7.3%	0.1%	0.0%
7 2%	0.1%	0.0%

Covered Lives Mapped into 2025 lans @ 02-01-2024	Total Projected Lives	Pla	2024 Calibrated Plan Adjusted Index Rate PMPM PMPM				Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives
24,325	24,887	\$	406.70	\$	449.03		10.4%	
24,323	24,007	•	400.70	*	445.05		2014/0	
-		N/A		N/A			N/A	N/A
3,345	2,981	\$	319.26	\$	356.13		11.5%	13.8%
693	611	\$	285.80	\$	320.23		12.0%	2.8%
2,339	2,264	\$	445.11	\$	513.35		15.3%	9.6%
195	173	Š	353.84	\$	375.11		6.0%	0.8%
5,267	4,904	\$	427.22	\$	472.62		10.6%	21.7%
1,480	1,218	\$	396.32	\$	430.32		8.6%	6.1%
644	564	\$	340.48	\$	374.58		10.0%	2.6%
42	39	\$	375.06	\$	393.55		4.9%	0.2%
1,615	1,493	\$	448.43	\$	491.06		9.5%	6.6%
520	543	\$	325.33	\$	359.48		10.50/	2.10/
520	543	\$	325.33	\$	359.48		10.5%	2.1%
642	607	\$	398.48	\$	436.43		9.5%	2.6%
042	607	,	370.40	,	430.43		3.370	2.0%
356	383	s	491.00	\$	565.69		15.2%	1.5%
		<u> </u>		7				
2,834	2,675	\$	445.51	\$	489.81		9.9%	11.7%
169	154	\$	512.21	\$	584.14		14.0%	0.7%
1,112	1,051	\$	466.73	\$	508.26		8.9%	4.6%
76	68	\$	247.51	,	270.24		9.2%	0.3%
293	584	\$	323.81	\$	270.34 353.45		9.2%	1.2%
120	111	\$	289.87	\$	317.47		9.5%	0.5%
116	98	\$	451.46	\$	500.21		10.8%	0.5%
680	1,717	\$	433.31	\$	463.97		7.1%	2.8%
465	407	S	401.97	\$	422.17		5.0%	1.9%
31	29	\$	358.89	\$	369.25		2.9%	0.1%
- 51	23		330.03	7	303.23		2.370	0.170
83	71	\$	345.03	\$	371.89		7.8%	0.3%
334	282	\$	454.53	\$	482.41		6.1%	1.4%
16	15	\$	380.11	\$	387.70		2.0%	0.1%
10	9	\$	497.98	\$	554.34		11.3%	0.0%
346	838	\$	451.85	\$	480.70		6.4%	1.4%
	10	_	F10.20	,	F72 70		10.20/	0.10/
14	18	\$	519.20	\$	572.79		10.3%	0.1%
231	769	\$	473.07	\$	499.14		5.5%	0.9%
231	709	-	473.07	Ţ	455.14		3.370	0.570
76	61	s	329.97	\$	356.20		8.0%	0.3%
161	135	\$	404.16	\$	427.61		5.8%	0.7%

										02-0	01-2024 Nu	mber of Co	overed Lives	by Rating A	Area				
	Total Projected Lives	Pla	4 Calibrat an Adjuste x Rate PM	ed Plant ed I	25 Calibrated an Adjusted index Rate PMPM	Proposed Rate Change Compared to Prior 12 months	% of Total Covered Lives	1	2	3	4	5	6	7	8	9	Total	2025 Continued/ Discontinued Plans Indicator	De Minimis Check
24,325	24,887	\$	406.	70 \$	449.03	10.4%		-	-	21,329			-	-	2,996	-	24,325		
-		N/A		N/A	A	N/A	N/A										-	0	
3,345	2,981	\$	319.	26 \$	356.13	11.5%	13.8%	-	-	3,345	-	-	-	-	-	-	3,345	1	yes
693	611	\$	285.		320.23	12.0%	2.8%	-	-	693	-	-	-	-	-	-	693	1	yes
2,339	2,264	\$	445.		513.35	15.3%	9.6%	-	-	2,339	-	-	-	-	-	-	2,339	1	yes
195	173	\$	353.		375.11	6.0%	0.8%	-	-	195	-	-	-	-	-	-	195	1	yes
5,267	4,904	\$	427.		472.62	10.6%	21.7%	-	-	5,267	-	-	-	-	-	-	5,267	1	yes
1,480	1,218	\$	396.	32 \$	430.32	8.6%	6.1%	-	-	1,480	-	-	-	-	-	-	1,480	1	yes
644	564	\$	340.	48 \$	374.58	10.0%	2.6%	-	-	644	-	-	-	-	-	-	644	1	yes
42	39	\$	375.	06 \$	393.55	4.9%	0.2%	-	-	42	-	-	-	-	-	-	42	1	yes
1,615	1,493	\$	448.	43 \$	491.06	9.5%	6.6%	-	-	1,615	-	-	-	-	-	-	1,615	1	yes
520	543	\$	325.	33 \$	359.48	10.5%	2.1%	-	-	520	-	-	-	-	-	-	520	1	yes
642	607	\$	398.	48 \$	436.43	9.5%	2.6%	-	-	642	-	-	-	-	-	-	642	1	yes
356	383	\$	491.		565.69	15.2%	1.5%	-	-	356	-	-	-	-	-	-	356	1	yes
2,834	2,675	\$	445.	51 \$	489.81	9.9%	11.7%	-	-	2,834	-	-	-	-	-	-	2,834	1	yes
169	154	\$	512.	21 \$	584.14	14.0%	0.7%	-	-	169	-	-	-	-	-	-	169	1	yes
1,112	1,051	\$	466.		508.26	8.9%	4.6%	-	-	1,112	-	-	-	-	-	-	1,112	1	yes
76	68	\$	247.		270.34	9.2%	0.3%	-	-	76	-	-	-	-		-	76	1	N/A
293	584	\$	323.		353.45	9.2%	1.2%	-	-	-	-	-	-	-	293	-	293	1	yes
120	111	\$	289.		317.47	9.5%	0.5%	-	-	-	-	-	-	-	120	-	120	1	yes
116	98	\$	451.		500.21	10.8%	0.5%	-	-	-	-	-	-	-	116	-	116	1	yes
680	1,717	\$	433.		463.97	7.1%	2.8%	-	-	-	-	-	-	-	680	-	680	1	yes
465 31	407	\$	401.		422.17	5.0% 2.9%	1.9% 0.1%	-	-	-		-	-	-	465		465	1	yes
83	29 71	\$	358.	89 \$	369.25 371.89	7.8%	0.1%	-	-	-		-	-	-	31 83		31 83	1	yes
334	282	S	454.		482.41	6.1%	1.4%								334		334	1	yes
16	15	s	380.		387.70	2.0%	0.1%	_	_	_			_	_	16		16	1	ves
10	9	\$	497.		554.34	11.3%	0.0%	_	_	_			_		10	_	10	1	yes
346	838	\$	451.		480.70	6.4%	1.4%	-	-	-	-	-	-	-	346	-	346	1	yes
14	18	\$	519.		572.79	10.3%	0.1%	-	-	-	-	-	-	-	14	-	14	1	yes
231	769	\$		07 \$	499.14	5.5%	0.9%	-	-	-	-	-	-	-	231	-	231	1	yes
76 161	61 135	\$	329. 404.		356.20 427.61	8.0% 5.8%	0.3% 0.7%	-	-	-	-	-	-	-	76 161	-	76 161	1	yes yes
20	15	\$	251.	04 \$	269.66	7.4%	0.1%	-	-	_	-	-	-	-	20		20	1	N/A

PA Rate Template Part IV A - Individual

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

 Carrier Name:
 HMBGI

 Product(s):
 PPO

 Market Segment:
 Individual

 Rate Effective Date:
 1/1/2025

Plan Number	HIOS Plan ID (Standard Component)	1/1/2024 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2025	1/1/2025 Plan HIOS Plan ID (If 1/1/2024 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals		These cells auto-fi	ll using the data en	tered in Table 10.		

				202	4 21-yea	r-old	d, Non-1	Γob	acco Pren	niun	n PMPM				
		3			4		_		,		,	8	9	eni by	verage reighted by rollment y rating area)
L	1		3		*		3		0		,		3		areaj
Г	\$ -	\$ -	\$ 405.96	\$	-	\$	-	\$	-	\$	-	\$ 411.98	\$ -	\$	406.70

Plan 1	79962PA0270001	ority Blue Flex PPO Bronz	M	kpanded Bron	On/Off
Plan 2	79962PA0270002	ority Blue Flex PPO Bronz	M	Bronze	On/Off
Plan 3	79962PA0270003 ri	ority Blue Flex PPO Silver	M	Silver	On/Off
Plan 4	79962PA0270004 ri	ority Blue Flex PPO Silver	М	Silver	Off
Plan 5	79962PA0270005	Priority Blue Flex PPO Go	M	Gold	On/Off
Plan 6	79962PA0270006 r	iority Blue Flex PPO Gold	М	Gold	On/Off
Plan 7	79962PA0280001	PPO Bronze 3800 + Adu	M	kpanded Bron	On/Off
Plan 8	79962PA0280002 e	x PPO Silver 3500 + Adult	M	Silver	Off
Plan 9	79962PA0280003	Flex PPO Gold 0 + Adult C	М	Gold	On/Off
Plan 10	79962PA0290001 x	PPO Bronze 7100 HSA - (М	kpanded Bron	On/Off
Plan 11	79962PA0290002 II	ity Blue Flex PPO Gold 17	M	Gold	On/Off
Plan 12	79962PA0300001	Blue Flex PPO Premier S	M	Silver	On/Off
Plan 13	79962PA0300002	ity Blue Flex PPO Premie	M	Gold	On/Off
Plan 14	79962PA0310001 P	O Premier Silver 2900 + /	M	Silver	On/Off
Plan 15	79962PA0310002	PPO Premier Gold 0 + Ad	M	Gold	On/Off
Plan 16	79962PA0320001	vents PPO Catastrophic	M	Catastrophic	On/Off
Plan 17	79962PA0330001	Blue Access PPO Bronze 3	М	kpanded Bron	On/Off
Plan 18	79962PA0330002	Blue Access PPO Bronze 8	M	Bronze	On/Off
Plan 19	79962PA0330003	Blue Access PPO Silver 70	М	Silver	On/Off
Plan 20	79962PA0330004 Y	y Blue Access PPO Gold	M	Gold	On/Off
Plan 21	79962PA0330005 y	Blue Access PPO Gold 15	M	Gold	On/Off
Plan 22	79962PA0330006	Blue Access PPO Silver 35	M	Silver	Off
Plan 23	79962PA0340001	PO Bronze 3800 + Adult (M	kpanded Bron	On/Off
Plan 24	79962PA0340002 s	s PPO Gold 0 + Adult Der	M	Gold	On/Off
Plan 25	79962PA0340003 F	PO Silver 3500 + Adult D	M	Silver	Off
Plan 26	79962PA0350001 e	Access PPO Premier Silv	M	Silver	On/Off
Plan 27	79962PA0350002	ue Access PPO Premier G	M	Gold	On/Off
Plan 28	79962PA0360001	Premier Silver 2900 + Adı	M	Silver	On/Off
Plan 29	79962PA0360002	O Premier Gold 0 + Adult	M	Gold	On/Off
Plan 30	79962PA0370001 P	O Bronze 7100 HSA - Cus	M	kpanded Bron	On/Off
Plan 31	79962PA0370002	ue Access PPO Gold 1700	M	Gold	On/Off
Plan 32	79962PA0380001 E	vents PPO Catastrophic !	М	Catastrophic	On/Off

Ş	-	Þ		Þ	405.90	Þ	-	Þ	-) >	-	Þ	-	Þ	411.98	٩	-) >	406.70
\$	-	\$	-	\$	319.26	\$	-	\$	-	\$	-	\$	-	\$	319.26	\$	-	\$	319.26
\$	-	\$	-	\$	285.80	\$		\$	-	\$	-	\$	-	\$	285.80	\$	-	\$	285.80
\$	-	\$	-	\$	445.11	\$	-	\$	-	\$	-	\$	-	\$	445.11	\$	-	\$	445.11
\$	-	\$	-	\$	353.84	\$	-	\$	-	\$	-	\$	-	\$	353.84	\$	-	\$	353.84
\$	-	\$	-	\$	427.22	\$		\$	-	\$	-	\$	-	\$	427.22	\$	-	\$	427.22
\$	-	\$	-	\$	396.32	\$	-	\$	-	\$	-	\$	-	\$	396.32	\$	-	\$	396.32
\$		\$	-	\$	340.48	\$		\$		\$	-	\$	-	\$	340.48	\$	-	\$	340.48
\$	-	\$	-	\$	375.06	\$	-	\$	-	\$	-	\$	-	\$	375.06	\$	-	\$	375.06
\$	-	\$	-	\$	448.43	\$		\$	-	\$	-	\$	-	\$	448.43	\$	-	\$	448.43
\$		\$	-	\$	325.33	\$		\$	-	\$	-	\$	-	\$	325.33	\$	-	\$	325.33
\$	-	\$	-	\$	398.48	\$	-	\$	-	\$	-	\$	-	\$	398.48	\$	-	\$	398.48
\$	-	\$	-	\$	491.00	\$		\$	-	\$	-	\$	-	\$	491.00	\$	-	\$	491.00
\$	-	\$	-	\$	445.51	\$	-	\$	-	\$	-	\$	-	\$	445.51	\$	-	\$	445.51
\$	-	\$	-	\$	512.21	\$		\$	-	\$	-	\$	-	\$	512.21	\$	-	\$	512.21
\$	-	\$	-	\$	466.73	\$		\$	-	\$	-	\$	-	\$	466.73	\$	-	\$	466.73
\$	-	\$	-	\$	247.51	\$	-	\$	-	\$	-	\$	-	\$	247.51	\$	-	\$	247.51
\$	-	\$	-	\$	323.81	\$		\$	-	\$	-	\$	-	\$	323.81	\$	-	\$	323.81
\$	•	\$		\$	289.87	\$	•	\$	-	\$	-	\$	-	\$	289.87	\$		\$	289.87
\$	•	\$	-	\$	451.46	\$	•	\$	-	\$	-	\$	-	\$	451.46	\$		\$	451.46
\$	-	\$		\$	433.31	\$	•	\$	-	\$	-	\$	-	\$	433.31	\$		\$	433.31
\$	-	\$		\$	401.97	\$	-	\$	-	\$	-	\$	-	\$	401.97	\$		\$	401.97
\$	-	\$		\$	358.89	\$	-	\$	-	\$	-	\$	-	\$	358.89	\$		\$	358.89
	-			\$	345.03	\$	-	\$	-	+ -			-	\$	345.03	\$		+-	345.03
\$	-	\$		\$	454.53	\$	-	\$	-	\$	-	\$	-	\$	454.53	\$	-	\$	454.53
\$	-	\$		\$	380.11 497.98	\$	-	\$	-	\$	-	\$	-	\$	380.11 497.98	\$		\$	380.11 497.98
\$	-	\$		Ś	451.85	ŝ	-	Ś	-	Ś		Ś		Ś	451.85	\$ \$		Ś	451.85
\$		\$		ŝ	519.20	\$	÷	ŝ	<u> </u>	Ś		ŝ	-	ŝ	519.20	\$ \$		ŝ	519.20
\$	-	ŝ	÷	ŝ	473.07	ŝ	÷	Ś	÷	Ś		Ś		Ś	473.07	\$ \$		ŝ	473.07
\$	÷	\$	÷	\$	329.97	\$	÷	\$	÷	Ś	÷	\$	-	\$	329.97	\$ \$	÷	ŝ	329.97
\$	÷	\$	÷	Ś	404.16	Ś	÷	\$	÷	\$	÷	\$		Ś	404.16	Ś	÷	Ś	404.16
\$		\$		ŝ	251.04	\$ \$		ŝ		Ś		ŝ	- :	\$ \$	251.04	\$		\$	251.04
ې	-	>	-	1 >	251.04	>	-	>	-	1 >) >	-	Þ	251.04	Þ	-	13	251.04

2025 21-year-old, Non-Tobacco Premium PMPM	Change in 21-year-old Non-Tobacco Premium PMPM	
	Change in 21-year-old Non-Tobacco Fremuni Fivirio	
Average (weighted by enrollment by rating 1 2 3 4 5 6 7 8 9 area)	1 2 3 4 5 6 7 8	Average (weighted by enrollment by rating area)
1 2 3 7 3 0 7 0 3 0 0		3 aleaj
\$ - \$ - \$ 450.33 \$ - \$ - \$ - \$ - \$ 439.80 \$ - \$ 449.03	0.0% 0.0% 10.9% 0.0% 0.0% 0.0% 0.0% 6.8%	0.0% 10.4%
\$ - \$ - \$ 356.13 \$ - \$ - \$ - \$ 356.13 \$ - \$ 356.13	11.5%	12%
\$ - \$ - \$ 320.23 \$ - \$ - \$ - \$ - \$ 320.23 \$ - \$ 320.23	12.0%	12%
\$ - \$ - \$ 513.35 \$ - \$ - \$ - \$ 513.35 \$ - \$ 513.35	15.3%	15%
\$ - \$ - \$ 375.11 \$ - \$ - \$ - \$ 375.11 \$ - \$ 375.11	6.0%	6%
\$ - \$ - \$ 472.62 \$ - \$ - \$ - \$ 472.62 \$ - \$ 472.62	10.6%	11%
\$ - \$ - \$ 430.32 \$ - \$ - \$ - \$ - \$ 430.32 \$ - \$ 430.32	8.6%	9%
\$ - \$ - \$ 374.58 \$ - \$ - \$ - \$ - \$ 374.58 \$ - \$ 374.58	10.0%	10%
\$ - \$ - \$ 393.55 \$ - \$ - \$ - \$ 393.55 \$ - \$ 393.55	4.9%	5%
S - S - S 491.06 S - S - S - S - S 491.06 S - S 491.06	9.5%	10%
\$ - \$ - \$ 359.48 \$ - \$ - \$ - \$ - \$ 359.48 \$ - \$ 359.48	10.5%	10%
\$ - \$ - \$ 436.43 \$ - \$ - \$ - \$ - \$ 436.43 \$ - \$ 436.43	9.5%	10%
\$ - \$ - \$ 565.69 \$ - \$ - \$ - \$ - \$ 565.69 \$ - \$ 565.69	15.2%	15%
S - S - S 489.81 S - S - S - S - S 489.81 S - S 489.81	9.9%	10%
\$ - \$ - \$ 584.14 \$ - \$ - \$ - \$ - \$ 584.14 \$ - \$ 584.14	14.0%	14%
\$ - \$ - \$ 508.26 \$ - \$ - \$ - \$ - \$ 508.26 \$ - \$ 508.26	8.9%	9%
\$ - \$ - \$ 270.34 \$ - \$ - \$ - \$ - \$ 270.34 \$ - \$ 270.34	9.2%	9%
\$ - \$ - \$ 270.34 \$ - \$ - \$ - \$ 270.34 \$ - \$	9.2% 9.2%	9%
	9.5% 9.5%	10%
	10.8% 10.8%	11% 7%
	7.1% 7.1%	
\$ - \$ - \$ 422.17 \$ - \$ - \$ - \$ 422.17 \$ - \$ 422.17	5.0% 5.0%	5%
\$ - \$ - \$ 369.25 \$ - \$ - \$ - \$ 369.25 \$ - \$ 369.25	2.9%	3%
\$ - \$ - \$ 371.89 \$ - \$ - \$ - \$ 371.89	7.8%	8%
\$ - \$ - \$ 482.41 \$ - \$ - \$ - \$ 482.41 \$ - \$ 482.41	6.1%	6%
\$ - \$ - \$ 387.70 \$ - \$ - \$ - \$ 387.70	2.0%	2%
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PA Rate Quarterly Template Part V Consumer Factors

Table 12. Age and Tobacco Factors

	Proj	ection Perio	d Age and	Tobacco F	actors	
Age	Age	Tobacco		Age	Age	Tobacco
Band	Factor	Factor		Band	Factor	Factor
0-14	0.765			40	1.278	1.100
15	0.833			41	1.302	1.105
16	0.859			42	1.325	1.112
17	0.885			43	1.357	1.121
18	0.913			44	1.397	1.132
19	0.941			45	1.444	1.145
20	0.970			46	1.500	1.160
21	1.000	1.025		47	1.563	1.177
22	1.000	1.025		48	1.635	1.196
23	1.000	1.025		49	1.706	1.217
24	1.000	1.025		50	1.786	1.225
25	1.004	1.025		51	1.865	1.225
26	1.024	1.025		52	1.952	1.225
27	1.048	1.025		53	2.040	1.225
28	1.087	1.025		54	2.135	1.225
29	1.119	1.025		55	2.230	1.225
30	1.135	1.025		56	2.333	1.225
31	1.159	1.025		57	2.437	1.225
32	1.183	1.025		58	2.548	1.225
33	1.198	1.025		59	2.603	1.225
34	1.214	1.025		60	2.714	1.225
35	1.222	1.025		61	2.810	1.225
36	1.230	1.025		62	2.873	1.225
37	1.238	1.025		63	2.952	1.225
38	1.246	1.025		64+	3.000	1.225
39	1.262	1.025				

^{*}PA follows the federal default age curve.

Carrier Name: HMBGI
Product(s): PPO
Market Segment: Individual
Rate Effective Date: 1/1/2025

Table 13. Geographic Factors

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

Table 14. Network Factors

	Projection Period Network Fac	ctors			
Network Name	Dating Avea	Current	Proposed	Approval	
Network Name	Rating Area	Factor	Factor	Date	
PLIC Custom PPO	Rating Area 3	0.980	1.000	2/19/2009	
PremierBlue Shield Preferred	Rating Area 8	0.997	0.997	12/1993 & 8/	31/2

PA Rate Template Part VI - Rate Change Summary

Table 15. Rate Change Summary Information

Overview

Initial Requested Average Rate Change:
Revised Requested Average Rate Change:
Minimum Requested Rate Change:
Maximum Requested Rate Change:
Maximum Requested Rate Change:
Mapped Members:
Available in Rating Areas:
Rating Areas 3 and 8

Key Information

Jan. 2023 - Dec. 2023 Financial Experience

Premium	\$ 176,969,366.70
Claims	\$ 156,452,994.17
Administrative Expenses	\$ 13,729,478.87
Taxes & Fees	\$ 4,536,977.74
Company Made After Taxes	\$ 2,249,915.92

The company expects its annual medical costs to increase:

11.17%

Explanation of requested rate change: The primary drivers of the rate increase are cost and utilization trend.

Carrier Name: HMBGI
Product(s): PPO
Market Segment: Individual

Rate Effective Date: 1/1/2025

How It Plans to Spend Your Premium

This is how the company plans to spend the premium it collects in 2025:

Claims:	90%
Administrative Expenses:	7%
Taxes & Fees:	3%
Profit:	0%

Table 16. Risk Adjustme	nt Calculation	1
Component	Statewide	Insurer Specific
State Average Monthly Premium Before Adjustment		
Administrative Cost Adjustment		
State Average Monthly Premium		
Actuarial Value (AV)		
Plan Liability Risk Score (PLRS)		
Allowable Rating Factor (ARF)		
Induced Demand Factor (IDF)		
Geographic Cost Factor (GCF)		
Factors Including Risk Score		
Factors Excluding Risk Score		
Risk Adjustment Transfer PMPM		(5.41)
Insurer Specific Manual Adjustment PMPM		(\$0.03)
High Cost Risk Pool Adjustment PMPM		(\$4.22)
Total Risk Adjustment Transfer		(9.66)

Company Name: Highmark Benefits Group
Market: Individual
Product: PPO
Effective Date of Rates: January 1, 2025

Ending date of Rates:

December 31, 2025

1	HIOS Plan ID (On Exchange)=>	79962PA0	270005	79962PA0	0280003	79962PA	0300002	79962PA0	310002	79962PA	0290002	79962PA	0270006	N/	A	N/	Ά	79962PA0	300001	79962PA	0310001
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	62	\$1,357.84	\$1,663.35	\$1,410.82	\$1,728.25	\$1,407.22	\$1,723.84	\$1,460.23	\$1,788.78	\$1,253.86	\$1,535.98	\$1,236.31	\$1,514.48	\$1,077.69	\$1,320.17	\$1,130.67	\$1,385.07	\$1,625.23	\$1,990.91	\$1,678.23	\$2,055.83
	63	\$1,395.17	\$1,709.08	\$1,449.61	\$1,775.77	\$1,445.92	\$1,771.25	\$1,500.38	\$1,837.97	\$1,288.34	\$1,578.22	\$1,270.30	\$1,556.12	\$1,107.32	\$1,356.47	\$1,161.76	\$1,423.16	\$1,669.92	\$2,045.65	\$1,724.38	\$2,112.37
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Company Name: Market: Product: Effective Date of Rates:

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44 577.7.15 \$811.81 \$497.51 \$563.18 \$523.29 \$592.36 \$590.19 \$586.84 \$447.36 \$506.41 \$5377.66 \$427.51 \$646.17 \$736.7.12 \$696.60 \$797.61 \$697.10 \$794.78 \$720.76 \$465 \$771.28 \$693.22 \$534.20 \$619.52 \$514.25 \$588.82 \$540.89 \$619.32 \$519.09 \$594.68 \$462.41 \$529.46 \$390.37 \$446.97 \$669.97 \$767.12 \$696.60 \$797.61 \$694.13 \$794.78 \$720.76 \$465 \$770.03 \$893.23 \$534.20 \$619.67 \$561.87 \$651.77 \$539.22 \$625.50 \$480.35 \$557.21 \$400.551 \$470.39 \$695.96 \$807.31 \$723.62 \$839.40 \$721.05 \$838.64 \$784.71 \$47 \$580.23 \$794.49 \$516.83 \$655.15 \$685.17 \$689.10 \$561.87 \$661.32 \$500.52 \$589.11 \$470.39 \$695.96 \$807.31 \$723.62 \$839.40 \$721.05 \$838.64 \$784.71 \$48 \$885.33 \$1,003.84 \$582.27 \$696.39 \$612.44 \$70.29 \$500.52 \$589.11 \$470.39 \$695.96 \$807.31 \$723.62 \$839.40 \$721.05 \$838.64 \$780.16 \$48 \$839.33 \$1,003.84 \$582.27 \$696.39 \$612.44 \$70.29 \$500.52 \$589.11 \$470.39 \$695.96 \$907.27 \$788.74 \$943.33 \$785.94 \$939.99 \$816.09 \$49 \$6875.78 \$1,003.84 \$582.27 \$696.39 \$612.47 \$724.85 \$887.75 \$702.95 \$523.88 \$626.20 \$442.01 \$528.64 \$758.59 \$907.27 \$887.49 \$943.33 \$788.94 \$939.99 \$816.09 \$49 \$875.78 \$1,003.64 \$1,123.13 \$636.05 \$779.16 \$669.00 \$819.53 \$642.03 \$786.49 \$571.33 \$700.61 \$482.83 \$591.49 \$999.99 \$1,003.12 \$899.80 \$810.09 \$99 \$1,002.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$890.00 \$1,003.12 \$1,003.00 \$1,003.12 \$1,003.00 \$1,003.12 \$1,003.00 \$1,003.12 \$1,003.00 \$1,003.12 \$1,003.00 \$1,003.12 \$1,003.00 \$1,003.12 \$1,003.00 \$												1 ' 1			,	,		1 1		1 ' 1	\$759.29
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50 \$916.84 \$1,123.13 \$636.05 \$779.16 \$669.00 \$819.53 \$642.03 \$786.49 \$571.93 \$700.61 \$482.83 \$591.47 \$828.65 \$1,015.10 \$861.58 \$1,055.44 \$858.53 \$1,051.70 \$891.46 \$1.00.00 \$1																					\$976.04
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64+ \$1,540.05 \$1,886.56 \$1,068.39 \$1,308.78 \$1,123.74 \$1,376.58 \$1,078.44 \$1,321.09 \$960.69 \$1,176.85 \$811.02 \$993.50 \$1,391.91 \$1,705.09 \$1,447.23 \$1,772.86 \$1.442.10 \$1.766.57 \$1.497.42	64+	\$1,540.05	\$1,886.56	\$1,068.39	\$1,308.78	\$1,123.74	\$1,376.58	\$1,078.44	\$1,321.09	\$960.69	\$1,176.85	\$811.02	\$993.50	\$1,391.91	\$1,705.09	\$1,447.23	\$1,772.86	\$1,442.10	\$1,766.57	\$1,497.42	\$1,834.34

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

HIOS Plan ID (On Exchange)=> HIOS Plan ID (Off Exchange)=>	79962PA0		79962PA	J33UUU3	N/		N/													
moor ian io (on exchange)		1370002	79962PA	330005	79962PA		79962PA			A0350001 A0350001	79962PA 79962PA			A0330003 A0330003	79962PA		79962PA 79962PA		79962PA 79962PA	
	75502.710	370002	755021 A	7330003	755021 A	0330000	my Blue Acce		7550217	10330001	my Blue Acces		7550217	10330003	755021 A	0330001	my Blue Acces		my Blue Acces	
	my Blue Acces		my Blue Acce		my Blue Acce		3500 + Adult		my Blue Acces	s PPO Premier	Silver 0 + Adu			ess PPO Silver	my Blue Acces		3800 + Adult		7400 HSA - C	
Plan Marketing Name => Form # =>	BA/PPO/HD		BA/PPO		BA/PPC		Visi BA/PPO/A				BA/PPO/PREM			D/SDP-1	BA/PPO		Visi BA/PPO/A		BA/PPO/HI	
Rating Area =>	Area		Area		Are															
Network =>	Z		Z	-	7.1.0		7.11.0		70		70			7	Z		7.1.0		70	
Metal =>	Gol	d	Gol		Silv		Silv		Silv	='	Silv	-	Sil	='	Bron	·	Bro	-	Bro	
Deductible =>	170		150		35		350		5		3			000	380		38		74	
Coinsurance =>	809		709	-	70		70		70	- 0%	70	%		0%	50		50		10	
	ć20 A /F	n n c n	\$35.1		\$50	ncn	\$50	ncn	\$70	ncn	\$70	ncn	\$70	ncn	\$65.1	ncn	\$65	ncn	N/	, <u> </u>
Copays => OOP Maximum =>	\$20 A/D		830		92		920		83		83			200	920		92		74	• •
Pediatric Dental (Yes/No) =>	Yes		Ye		Ye		Ye			es	Ye		Y		Ye		Ye		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco																
0 - 14	\$327.12	\$327.12	\$322.96	\$322.96	\$282.48	\$282.48	\$296.59	\$296.59	\$424.07	\$424.07	\$438.18	\$438.18	\$382.66	\$382.66	\$270.39	\$270.39	\$284.50	\$284.50	\$272.49	\$272.49
15	\$356.20	\$356.20	\$351.67	\$351.67	\$307.59	\$307.59	\$322.95	\$322.95	\$461.77	\$461.77	\$477.13	\$477.13	\$416.67	\$416.67	\$294.42	\$294.42	\$309.78	\$309.78	\$296.71	\$296.71
16	\$367.32	\$367.32	\$362.64	\$362.64	\$317.19	\$317.19	\$333.03	\$333.03	\$476.18	\$476.18	\$492.03	\$492.03	\$429.68	\$429.68	\$303.61	\$303.61	\$319.45	\$319.45	\$305.98	\$305.98
17	\$378.43	\$378.43	\$373.62	\$373.62	\$326.79	\$326.79	\$343.11	\$343.11	\$490.59	\$490.59	\$506.92	\$506.92	\$442.69	\$442.69	\$312.80	\$312.80	\$329.12	\$329.12	\$315.24	\$315.24
18	\$390.41	\$390.41	\$385.44	\$385.44	\$337.13	\$337.13	\$353.97	\$353.97	\$506.11	\$506.11	\$522.96	\$522.96	\$456.69	\$456.69	\$322.70	\$322.70	\$339.54	\$339.54	\$325.21	\$325.21
19	\$402.38	\$402.38	\$397.26	\$397.26	\$347.46	\$347.46	\$364.83	\$364.83	\$521.63	\$521.63	\$539.00	\$539.00	\$470.70	\$470.70	\$332.60	\$332.60	\$349.95	\$349.95	\$335.18	\$335.18
20	\$414.78	\$414.78	\$409.50	\$409.50	\$358.17	\$358.17	\$376.07	\$376.07	\$537.71	\$537.71	\$555.61	\$555.61	\$485.20	\$485.20	\$342.85	\$342.85	\$360.73	\$360.73	\$345.51	\$345.51
21	\$427.61	\$438.30	\$422.17	\$432.72	\$369.25	\$378.48	\$387.70	\$397.39	\$554.34	\$568.20	\$572.79	\$587.11	\$500.21	\$512.72	\$353.45	\$362.29	\$371.89	\$381.19	\$356.20	\$365.11
22	\$427.61	\$438.30	\$422.17	\$432.72	\$369.25	\$378.48	\$387.70	\$397.39	\$554.34	\$568.20	\$572.79	\$587.11	\$500.21	\$512.72	\$353.45	\$362.29	\$371.89	\$381.19	\$356.20	\$365.11
23	\$427.61	\$438.30	\$422.17	\$432.72	\$369.25	\$378.48	\$387.70	\$397.39	\$554.34	\$568.20	\$572.79	\$587.11	\$500.21	\$512.72	\$353.45	\$362.29	\$371.89	\$381.19	\$356.20	\$365.11
24	\$427.61	\$438.30	\$422.17	\$432.72	\$369.25	\$378.48	\$387.70	\$397.39	\$554.34	\$568.20	\$572.79	\$587.11	\$500.21	\$512.72	\$353.45	\$362.29	\$371.89	\$381.19	\$356.20	\$365.11
25	\$429.32	\$440.05	\$423.86	\$434.46	\$370.73	\$380.00	\$389.25	\$398.98	\$556.56	\$570.47	\$575.08	\$589.46	\$502.21	\$514.77	\$354.86	\$363.73	\$373.38	\$382.71	\$357.62	\$366.56
26	\$437.87	\$448.82	\$432.30	\$443.11	\$378.11	\$387.56	\$397.00	\$406.93	\$567.64	\$581.83	\$586.54	\$601.20	\$512.22	\$525.03	\$361.93	\$370.98	\$380.82	\$390.34	\$364.75	\$373.87
27	\$448.14	\$459.34	\$442.43	\$453.49	\$386.97	\$396.64	\$406.31	\$416.47	\$580.95	\$595.47	\$600.28	\$615.29	\$524.22	\$537.33	\$370.42	\$379.68	\$389.74	\$399.48	\$373.30	\$382.63
28	\$464.81	\$476.43	\$458.90	\$470.37	\$401.37	\$411.40	\$421.43	\$431.97	\$602.57	\$617.63	\$622.62	\$638.19	\$543.73	\$557.32	\$384.20	\$393.81	\$404.24	\$414.35	\$387.19	\$396.87
29	\$478.50	\$490.46	\$472.41	\$484.22	\$413.19	\$423.52	\$433.84	\$444.69	\$620.31	\$635.82	\$640.95	\$656.97	\$559.73	\$573.72	\$395.51	\$405.40	\$416.14	\$426.54	\$398.59	\$408.55
30	\$485.34	\$497.47	\$479.16	\$491.14	\$419.10	\$429.58	\$440.04	\$451.04	\$629.18	\$644.91	\$650.12	\$666.37	\$567.74	\$581.93	\$401.17	\$411.20	\$422.10	\$432.65	\$404.29	\$414.40
31	\$495.60	\$507.99	\$489.30	\$501.53	\$427.96	\$438.66	\$449.34	\$460.57	\$642.48	\$658.54	\$663.86	\$680.46	\$579.74	\$594.23	\$409.65	\$419.89	\$431.02	\$441.80	\$412.84	\$423.16
32	\$505.86	\$518.51	\$499.43	\$511.92	\$436.82	\$447.74	\$458.65	\$470.12	\$655.78	\$672.17	\$677.61	\$694.55	\$591.75	\$606.54	\$418.13	\$428.58	\$439.95	\$450.95	\$421.38	\$431.91
33	\$512.28	\$525.09	\$505.76	\$518.40	\$442.36	\$453.42	\$464.46	\$476.07	\$664.10	\$680.70	\$686.20	\$703.36	\$599.25	\$614.23	\$423.43	\$434.02	\$445.52	\$456.66	\$426.73	\$437.40
34	\$519.12	\$532.10	\$512.51	\$525.32	\$448.27	\$459.48	\$470.67	\$482.44	\$672.97	\$689.79	\$695.37	\$712.75	\$607.25	\$622.43	\$429.09	\$439.82	\$451.47	\$462.76	\$432.43	\$443.24
35	\$522.54	\$535.60	\$515.89	\$528.79	\$451.22	\$462.50	\$473.77	\$485.61	\$677.40	\$694.34	\$699.95	\$717.45	\$611.26	\$626.54	\$431.92	\$442.72	\$454.45	\$465.81	\$435.28	\$446.16
36	\$525.96	\$539.11	\$519.27	\$532.25	\$454.18	\$465.53	\$476.87	\$488.79	\$681.84	\$698.89	\$704.53	\$722.14	\$615.26	\$630.64	\$434.74	\$445.61	\$457.42	\$468.86	\$438.13	\$449.08
37	\$529.38	\$542.61	\$522.65	\$535.72	\$457.13	\$468.56	\$479.97	\$491.97	\$686.27	\$703.43	\$709.11	\$726.84	\$619.26	\$634.74	\$437.57	\$448.51	\$460.40	\$471.91	\$440.98	\$452.00
38	\$532.80	\$546.12	\$526.02	\$539.17	\$460.09	\$471.59	\$483.07	\$495.15	\$690.71	\$707.98	\$713.70	\$731.54	\$623.26	\$638.84	\$440.40	\$451.41	\$463.37	\$474.95	\$443.83	\$454.93
39	\$539.64	\$553.13	\$532.78	\$546.10	\$465.99	\$477.64	\$489.28	\$501.51	\$699.58	\$717.07	\$722.86	\$740.93	\$631.27	\$647.05	\$446.05	\$457.20	\$469.33	\$481.06	\$449.52	\$460.76
40	\$546.49	\$601.14	\$539.53	\$593.48	\$471.90	\$519.09	\$495.48	\$545.03	\$708.45	\$779.30	\$732.03	\$805.23	\$639.27	\$703.20	\$451.71	\$496.88	\$475.28	\$522.81	\$455.22	\$500.74
41	\$556.75	\$615.21	\$549.67	\$607.39	\$480.76	\$531.24	\$504.79	\$557.79	\$721.75	\$797.53	\$745.77	\$824.08	\$651.27	\$719.65	\$460.19	\$508.51	\$484.20	\$535.04	\$463.77	\$512.47
42	\$566.58	\$630.04	\$559.38	\$622.03	\$489.26	\$544.06	\$513.70	\$571.23	\$734.50	\$816.76	\$758.95	\$843.95	\$662.78	\$737.01	\$468.32	\$520.77	\$492.75	\$547.94	\$471.97	\$524.83
43	\$580.27	\$650.48	\$572.88	\$642.20	\$501.07	\$561.70	\$526.11	\$589.77	\$752.24	\$843.26	\$777.28	\$871.33	\$678.78	\$760.91	\$479.63	\$537.67	\$504.65	\$565.71	\$483.36	\$541.85
44	\$597.37	\$676.22	\$589.77	\$667.62	\$515.84	\$583.93	\$541.62	\$613.11	\$774.41	\$876.63	\$800.19	\$905.82	\$698.79	\$791.03	\$493.77	\$558.95	\$519.53	\$588.11	\$497.61	\$563.29
45	\$617.47	\$707.00	\$609.61	\$698.00	\$533.20	\$610.51	\$559.84	\$641.02	\$800.47	\$916.54	\$827.11	\$947.04	\$722.30	\$827.03	\$510.38	\$584.39	\$537.01	\$614.88	\$514.35	\$588.93
46	\$641.42	\$744.05	\$633.26	\$734.58	\$553.88	\$642.50	\$581.55	\$674.60	\$831.51	\$964.55	\$859.19	\$996.66	\$750.32	\$870.37	\$530.18	\$615.01	\$557.84	\$647.09	\$534.30	\$619.7
47	\$668.35	\$786.65	\$659.85	\$776.64	\$577.14	\$679.29	\$605.98	\$713.24	\$866.43	\$1,019.79	\$895.27	\$1,053.73	\$781.83	\$920.21	\$552.44	\$650.22	\$581.26	\$684.14	\$556.74	\$655.2
48	\$699.14	\$836.17	\$690.25	\$825.54	\$603.72	\$722.05	\$633.89	\$758.13	\$906.35	\$1,083.99	\$936.51	\$1,120.07	\$817.84	\$978.14	\$577.89	\$691.16	\$608.04	\$727.22	\$582.39	\$696.5
49	\$729.50	\$887.80	\$720.22	\$876.51	\$629.94	\$766.64	\$661.42	\$804.95	\$945.70	\$1,150.92	\$977.18	\$1,189.23	\$853.36	\$1,038.54	\$602.99	\$733.84	\$634.44	\$772.11	\$607.68	\$739.5
50	\$763.71	\$935.54	\$754.00	\$923.65	\$659.48	\$807.86	\$692.43	\$848.23	\$990.05	\$1,212.81	\$1,023.00	\$1,253.18	\$893.38	\$1,094.39	\$631.26	\$773.29	\$664.20	\$813.65	\$636.17	\$779.3
51	\$797.49	\$976.93	\$787.35	\$964.50	\$688.65	\$843.60	\$723.06	\$885.75	\$1,033.84	\$1,266.45	\$1,068.25	\$1,308.61	\$932.89	\$1,142.79	\$659.18	\$807.50	\$693.57	\$849.62	\$664.31	\$813.7
52	\$834.69	\$1,022.50	\$824.08	\$1,009.50	\$720.78	\$882.96	\$756.79	\$927.07	\$1,082.07	\$1,325.54	\$1,118.09	\$1,369.66	\$976.41	\$1,196.10	\$689.93	\$845.16	\$725.93	\$889.26	\$695.30	\$851.7
53	\$872.32	\$1,068.59	\$861.23	\$1,055.01	\$753.27	\$922.76	\$790.91	\$968.86	\$1,130.85	\$1,385.29	\$1,168.49	\$1,431.40	\$1,020.43	\$1,250.03	\$721.04	\$883.27	\$758.66	\$929.36	\$726.65	\$890.1
54	\$912.95	\$1,118.36	\$901.33	\$1,104.13	\$788.35	\$965.73	\$827.74	\$1,013.98	\$1,183.52	\$1,449.81	\$1,222.91	\$1,498.06	\$1,067.95	\$1,308.24	\$754.62	\$924.41	\$793.99	\$972.64	\$760.49	\$931.6
55	\$953.57	\$1,168.12	\$941.44	\$1,153.26	\$823.43	\$1,008.70	\$864.57	\$1,059.10	\$1,236.18	\$1,514.32	\$1,277.32	\$1,564.72	\$1,115.47	\$1,366.45	\$788.19	\$965.53	\$829.31	\$1,015.90	\$794.33	\$973.0
56	\$997.61	\$1,222.07	\$984.92	\$1,206.53	\$861.46	\$1,055.29	\$904.50	\$1,108.01	\$1,293.28	\$1,584.27	\$1,336.32	\$1,636.99	\$1,166.99	\$1,429.56	\$824.60	\$1,010.14	\$867.62	\$1,062.83	\$831.01	\$1,017.9
57	\$1,042.09	\$1,276.56	\$1,028.83	\$1,260.32	\$899.86	\$1,102.33	\$944.82	\$1,157.40	\$1,350.93	\$1,654.89	\$1,395.89	\$1,709.97	\$1,219.01	\$1,493.29	\$861.36	\$1,055.17	\$906.30	\$1,110.22	\$868.06	\$1,063.3
58	\$1,089.55	\$1,334.70	\$1,075.69	\$1,317.72	\$940.85	\$1,152.54	\$987.86	\$1,210.13	\$1,412.46	\$1,730.26	\$1,459.47	\$1,787.85	\$1,274.54	\$1,561.31	\$900.59	\$1,103.22	\$947.58	\$1,160.79	\$907.60	\$1,111.8
59	\$1,113.07	\$1,363.51	\$1,098.91	\$1,346.16	\$961.16	\$1,177.42	\$1,009.18	\$1,236.25	\$1,442.95	\$1,767.61	\$1,490.97	\$1,826.44	\$1,302.05	\$1,595.01	\$920.03	\$1,127.04	\$968.03	\$1,185.84	\$927.19	\$1,135.8
60	\$1,160.53	\$1,421.65	\$1,145.77	\$1,403.57	\$1,002.14	\$1,227.62	\$1,052.22	\$1,288.97	\$1,504.48	\$1,842.99	\$1,554.55	\$1,904.32	\$1,357.57	\$1,663.02	\$959.26	\$1,175.09	\$1,009.31	\$1,236.40	\$966.73	\$1,184.2
61	\$1,201.58	\$1,471.94	\$1,186.30	\$1,453.22	\$1,037.59	\$1,271.05	\$1,089.44	\$1,334.56	\$1,557.70	\$1,908.18	\$1,609.54	\$1,971.69	\$1,405.59	\$1,721.85	\$993.19	\$1,216.66	\$1,045.01	\$1,280.14	\$1,000.92	\$1,226.1
62	\$1,228.52	\$1,504.94	\$1,212.89	\$1,485.79	\$1,060.86	\$1,299.55	\$1,113.86	\$1,364.48	\$1,592.62	\$1,950.96	\$1,645.63	\$2,015.90	\$1,437.10	\$1,760.45	\$1,015.46	\$1,243.94	\$1,068.44	\$1,308.84	\$1,023.36	\$1,253.6
63	\$1,262.30 \$1,282.83	\$1,546.32 \$1,571.47	\$1,246.25 \$1,266.51	\$1,526.66 \$1,551.47	\$1,090.03 \$1,107.75	\$1,335.29 \$1,356.99	\$1,144.49 \$1,163.10	\$1,402.00 \$1,424.80	\$1,636.41 \$1,663.02	\$2,004.60 \$2,037.20	\$1,690.88 \$1,718.37	\$2,071.33 \$2,105.00	\$1,476.62 \$1,500.63	\$1,808.86 \$1,838.27	\$1,043.38 \$1,060.35	\$1,278.14 \$1,298.93	\$1,097.82 \$1,115.67	\$1,344.83 \$1,366.70	\$1,051.50 \$1,068.60	\$1,288.0 \$1,309.0

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

HIOS Plan ID (On Exchange)=>	79962PA	0330002	79962PA	.0380001
HIOS Plan ID (Off Exchange)=>	79962PA		79962PA	
			my Blue Acces	s Major Events
	my Blue Acces	ss PPO Bronze	PPO Catastro	phic 9200 - 3
Plan Marketing Name =>	89		Free PC	
Form # =>	BA/PPC		BA/CAT/P	
Rating Area =>	Are	a 8		a 8
Network =>	D	<u> </u>	6-11	
Metal => Deductible =>	Bro 89		Catast 92	
Coinsurance =>	10		10	
			\$0 (Visits 1-3);	
Copays =>	N/	' Α	deducti	
OOP Maximum =>	89	00	92	00
Pediatric Dental (Yes/No) =>	Ye		Ye	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$242.86	\$242.86	\$206.29	\$206.29
15 16	\$264.45 \$272.71	\$264.45 \$272.71	\$224.63 \$231.64	\$224.63 \$231.64
16	\$272.71	\$272.71	\$231.64	\$231.64
18	\$280.30	\$289.85	\$246.20	\$246.20
19	\$298.74	\$298.74	\$253.75	\$253.75
20	\$307.95	\$307.95	\$261.57	\$261.57
21	\$317.47	\$325.41	\$269.66	\$276.40
22	\$317.47	\$325.41	\$269.66	\$276.40
23	\$317.47	\$325.41	\$269.66	\$276.40
24 25	\$317.47	\$325.41	\$269.66	\$276.40
25	\$318.74 \$325.09	\$326.71 \$333.22	\$270.74 \$276.13	\$277.51 \$283.03
20 27	\$332.71	\$341.03	\$282.60	\$289.67
28	\$345.09	\$353.72	\$293.12	\$300.45
29	\$355.25	\$364.13	\$301.75	\$309.29
30	\$360.33	\$369.34	\$306.06	\$313.71
31	\$367.95	\$377.15	\$312.54	\$320.35
32	\$375.57	\$384.96	\$319.01	\$326.99
33	\$380.33	\$389.84	\$323.05	\$331.13
34	\$385.41	\$395.05	\$327.37	\$335.55
35 36	\$387.95 \$390.49	\$397.65 \$400.25	\$329.52 \$331.68	\$337.76 \$339.97
37	\$393.03	\$400.25	\$333.84	\$342.19
38	\$395.57	\$405.46	\$336.00	\$344.40
39	\$400.65	\$410.67	\$340.31	\$348.82
40	\$405.73	\$446.30	\$344.63	\$379.09
41	\$413.35	\$456.75	\$351.10	\$387.97
42	\$420.65	\$467.76	\$357.30	\$397.32
43	\$430.81	\$482.94	\$365.93	\$410.21
44 45	\$443.51	\$502.05	\$376.72	\$426.45
45 46	\$458.43 \$476.21	\$524.90 \$552.40	\$389.39 \$404.49	\$445.85 \$469.21
47	\$476.21	\$584.04	\$404.49	\$496.08
48	\$519.06	\$620.80	\$440.89	\$527.30
49	\$541.60	\$659.13	\$460.04	\$559.87
50	\$567.00	\$694.58	\$481.61	\$589.97
51	\$592.08	\$725.30	\$502.92	\$616.08
52	\$619.70	\$759.13	\$526.38	\$644.82
53	\$647.64	\$793.36	\$550.11	\$673.88
54 55	\$677.80 \$707.96	\$830.31	\$575.72 \$601.34	\$705.26
55	\$707.96	\$867.25 \$907.31	\$629.12	\$736.64 \$770.67
57	\$773.67	\$947.75	\$657.16	\$805.02
58	\$808.91	\$990.91	\$687.09	\$841.69
59	\$826.37	\$1,012.30	\$701.92	\$859.85
60	\$861.61	\$1,055.47	\$731.86	\$896.53
61	\$892.09	\$1,092.81	\$757.74	\$928.23
62	\$912.09	\$1,117.31	\$774.73	\$949.04
63	\$937.17	\$1,148.03	\$796.04	\$975.15
64+	\$952.41	\$1,166.70	\$808.98	\$991.00

Highmark Benefits Group Individual Plan Design Summary

				0=/0#			
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
							Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming,
962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	U	3	Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming
62PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
62PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
62PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
62PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
62PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
62PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia
962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off	Z	8	Bucks, Chester, Delaware, Montgomery, Philadelphia

Market Individual

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

ſ	02-01-2024 Number of Covered Lives by	Rating County	,	
	·			On/Off
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

KATING AKI	:A 1								KATING AR	EA Z	
0	0	0	0	0	0	0	0	ı	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren		Elk	Cameron	Potter

Company Name Highmark Benefits Group Market Individual

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

	02-01-2024 Number of Covered Lives by	count		On/Off
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

KATING AKE	43											
1,409	1,169	398	3,471	4,026	1,564	2,986	2,585	138	952	788	1,283	560
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming
\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62	\$472.62
\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06	\$491.06
\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81	\$489.81
\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26	\$508.26
\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43	\$436.43
\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32	\$430.32
\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11	\$375.11
\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55	\$393.55
\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69	\$565.69
\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14	\$584.14
\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35	\$513.35
\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13	\$356.13
\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58	\$374.58
\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48	\$359.48
\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23	\$320.23
\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34	\$270.34

Market Individual

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

	02-01-2024 Number of Covered Lives by	Rating County		
				On/Off
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

RATING AREA 4

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

Market Individua

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

02-01-2024 Number of Covered Lives by Rating County HIOS Plan ID Exchange Plan Marketing Name Product Metal 79962PA0270005 On/Off my Priority Blue Flex PPO Gold 0 PPO Gold 79962PA0280003 my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision PPO Gold On/Off 79962PA0300002 my Priority Blue Flex PPO Premier Gold 0 PPO Gold On/Off 79962PA0310002 my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision PPO Gold On/Off 79962PA0290002 my Priority Blue Flex PPO Gold 1700 HSA PPO Gold On/Off 79962PA0270006 my Priority Blue Flex PPO Gold 1500 PPO Gold On/Off 79962PA0270004 my Priority Blue Flex PPO Silver 3500 PPO Silver Off 79962PA0280002 my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision PPO Silver Off 79962PA0300001 my Priority Blue Flex PPO Premier Silver 0 PPO Silver On/Off 79962PA0310001 my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision PPO Silver On/Off 79962PA0270003 my Priority Blue Flex PPO Silver 7000 PPO Silver On/Off 79962PA0270001 PPO On/Off my Priority Blue Flex PPO Bronze 3800 Bronze 79962PA0280001 my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision PPO Bronze On/Off 79962PA0290001 my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit PPO Bronze On/Off 79962PA0270002 my Priority Blue Flex PPO Bronze 8900 PPO Bronze On/Off 79962PA0320001 my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits PPO Catastrophic On/Off 79962PA0330004 PPO On/Off my Blue Access PPO Gold 0 Gold 79962PA0340002 my Blue Access PPO Gold 0 + Adult Dental and Vision On/Off PPO Gold 79962PA0350002 my Blue Access PPO Premier Gold 0 PPO Gold On/Off 79962PA0360002 my Blue Access PPO Premier Gold 0 + Adult Dental and Vision PPO Gold On/Off 79962PA0370002 my Blue Access PPO Gold 1700 HSA PPO Gold On/Off 79962PA0330005 my Blue Access PPO Gold 1500 PPO Gold On/Off 79962PA0330006 PPO my Blue Access PPO Silver 3500 Silver Off 79962PA0340003 my Blue Access PPO Silver 3500 + Adult Dental and Vision PPO Silver Off 79962PA0350001 my Blue Access PPO Premier Silver 0 PPO Silver On/Off 79962PA0360001 my Blue Access PPO Premier Silver 0 + Adult Dental and Vision PPO Silver On/Off 79962PA0330003 my Blue Access PPO Silver 7000 PPO Silver On/Off 79962PA0330001 my Blue Access PPO Bronze 3800 PPO Bronze On/Off 79962PA0340001 PPO my Blue Access PPO Bronze 3800 + Adult Dental and Vision On/Off Bronze 79962PA0370001 my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit PPO Bronze On/Off 79962PA0330002 my Blue Access PPO Bronze 8900 PPO Bronze On/Off 79962PA0380001 my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits PPO Catastrophic On/Off

RATING AREA 5

					. "	
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

Market Individual

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

ſ	02-01-2024 Number of Covered Lives by	Rating County		
	<u> </u>			On/Off
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

RATING AREA 6

0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

Market Individual

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

ı		0	0	_ ^	0	RATING AREA 8 0 486 711 376 736 68							
	02-01-2024 Number of Covered Lives by	Rating County		On/Off		U	0	U	486	/11	3/6	/36	687
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange	Adams	Berks	Lancaster	York	Bucks	Chester	Delaware	Montgomery	Philadelphia
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off									
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off									
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off									
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off									
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off									
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off									
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off									
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off									
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off									
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off									
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off									
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off									
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off									
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off									
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off									
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off					\$463.97	\$463.97	\$463.97	\$463.97	\$463.9
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off					\$482.41	\$482.41	\$482.41	\$482.41	\$482.4
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off					\$480.70	\$480.70	\$480.70	\$480.70	\$480.70
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off					\$499.14	\$499.14	\$499.14	\$499.14	\$499.1
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off					\$427.61	\$427.61	\$427.61	\$427.61	
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off					\$422.17	\$422.17	\$422.17	\$422.17	\$422.1
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off					\$369.25	\$369.25	\$369.25	\$369.25	\$369.2
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off					\$387.70	\$387.70	\$387.70	\$387.70	\$387.7
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off					\$554.34	\$554.34	\$554.34	\$554.34	\$554.3
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off					\$572.79	\$572.79	\$572.79	\$572.79	\$572.7
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off					\$500.21	\$500.21	\$500.21	\$500.21	\$500.2
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off					\$353.45			\$353.45	
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off					\$371.89			\$371.89	
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off					\$356.20			\$356.20	
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off					\$317.47	\$317.47	\$317.47	\$317.47	
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off					\$269.66			\$269.66	

Market Individual

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

	02-01-2024 Number of Covered Lives by	Rating County		
				On/Off
HIOS Plan ID	Plan Marketing Name	Product	Metal	Exchange
79962PA0270005	my Priority Blue Flex PPO Gold 0	PPO	Gold	On/Off
79962PA0280003	my Priority Blue Flex PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0300002	my Priority Blue Flex PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0310002	my Priority Blue Flex PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0290002	my Priority Blue Flex PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0270006	my Priority Blue Flex PPO Gold 1500	PPO	Gold	On/Off
79962PA0270004	my Priority Blue Flex PPO Silver 3500	PPO	Silver	Off
79962PA0280002	my Priority Blue Flex PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0300001	my Priority Blue Flex PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0310001	my Priority Blue Flex PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0270003	my Priority Blue Flex PPO Silver 7000	PPO	Silver	On/Off
79962PA0270001	my Priority Blue Flex PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0280001	my Priority Blue Flex PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0290001	my Priority Blue Flex PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0270002	my Priority Blue Flex PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0320001	my Priority Blue Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off
79962PA0330004	my Blue Access PPO Gold 0	PPO	Gold	On/Off
79962PA0340002	my Blue Access PPO Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0350002	my Blue Access PPO Premier Gold 0	PPO	Gold	On/Off
79962PA0360002	my Blue Access PPO Premier Gold 0 + Adult Dental and Vision	PPO	Gold	On/Off
79962PA0370002	my Blue Access PPO Gold 1700 HSA	PPO	Gold	On/Off
79962PA0330005	my Blue Access PPO Gold 1500	PPO	Gold	On/Off
79962PA0330006	my Blue Access PPO Silver 3500	PPO	Silver	Off
79962PA0340003	my Blue Access PPO Silver 3500 + Adult Dental and Vision	PPO	Silver	Off
79962PA0350001	my Blue Access PPO Premier Silver 0	PPO	Silver	On/Off
79962PA0360001	my Blue Access PPO Premier Silver 0 + Adult Dental and Vision	PPO	Silver	On/Off
79962PA0330003	my Blue Access PPO Silver 7000	PPO	Silver	On/Off
79962PA0330001	my Blue Access PPO Bronze 3800	PPO	Bronze	On/Off
79962PA0340001	my Blue Access PPO Bronze 3800 + Adult Dental and Vision	PPO	Bronze	On/Off
79962PA0370001	my Blue Access PPO Bronze 7400 HSA - Custom Drug Benefit	PPO	Bronze	On/Off
79962PA0330002	my Blue Access PPO Bronze 8900	PPO	Bronze	On/Off
79962PA0380001	my Blue Access Major Events PPO Catastrophic 9200 - 3 Free PCP Visits	PPO	Catastrophic	On/Off

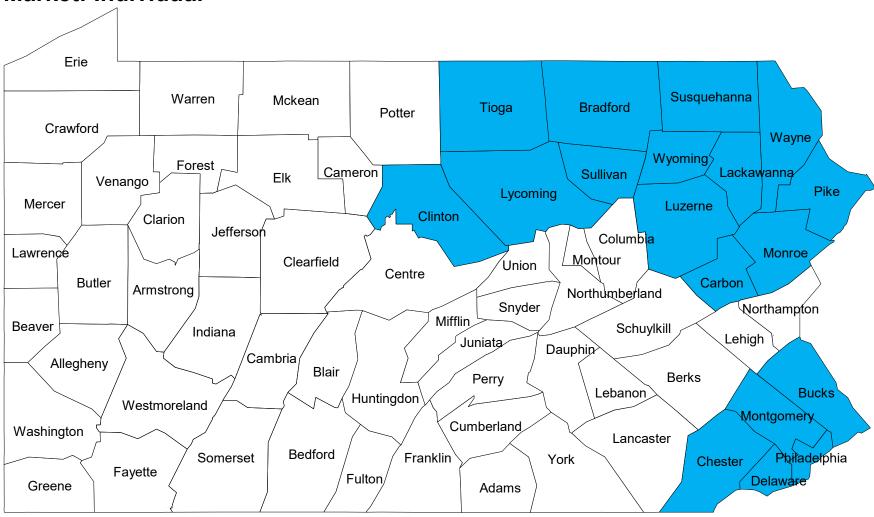
RATING	AREA 9
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0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry

2024 Service Area

Issuer: Highmark Benefits Group (HBG)

Market: Individual



Key (modify as needed)

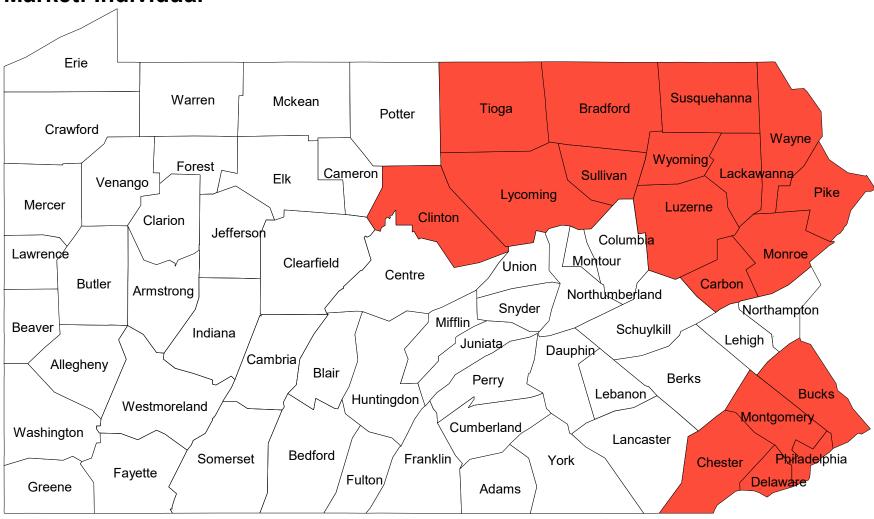
: 2024 on-exchange service area

: 2024 off-exchange only service area

2025 Service Area

Issuer: Highmark Benefits Group (HBG)

Market: Individual



Key (modify as needed)

: 2025 on-exchange service area

: 2025 off-exchange only service area



June 19, 2024

Mr. Michael Hibbert, Actuary Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Benefits Group 2025 ACA Rate Filing (Individual Market) Highmark Filing # 1A-DP-24-HBG (SERFF Filing # HGHM-134061480)

Dear Mr. Hibbert:

Enclosed are responses to your June 5, 2024 questions regarding SERFF Filing # HGHM-134061480. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at or via e-mail at:

Sincerely,

Highmark Inc.

Actuarial Manager, Individual Markets

- 1. The following objections relate to the file "1A-DP-24-HBG PA Actuarial Memorandum 051524.pdf":
 - a. Please change the first sentence of the PA actuarial memo to "The appropriate company information has been provided in Table 0 of the PA Actuarial Memorandum Exhibits".
 - b. Please add membership and metal levels offered to the bulleted list in section 1.A. of the PA actuarial memo.

Response:

- a. The first sentence of the PA actuarial memorandum has been updated accordingly.
- b. Membership and metal levels offered have been added to the PA actuarial memorandum.
- 2. Section 1H of the PA Actuarial Memorandum indicates that the regression analysis primarily informed the trend selection with the final requested trend also based on actuarial judgement. The following questions relate to the trend assumption:
 - a. Please describe how the regression analysis was used to inform trend and if it was used to inform utilization, unit cost, and severity/mix portion of the trend. For the components of trend not using the regression analysis method, please describe how those components were determined.
 - b. Please provide a detailed exhibit displaying the quantitative development of the trend estimates produced by the regression analysis and the results produced by the regression analysis performed, separately for medical and prescription drug.
 - c. For trend assumptions that differ from the results of the regression analysis, please explain why a different assumption was used.
 - d. Please provide an exhibit displaying what explicit adjustments were made to the results of the regression analysis to arrive at the final proposed trend assumptions (e.g., an adjustment was applied to the results of the regression analysis to capture anticipated changes in the pharmacy formulary).
 - e. Please provide a quantitative exhibit supporting out-of-network costs and show how out-of-network costs impact the cost trends entered in Table 3 of the PAAM Exhibits.
 - f. Please provide a revised version of the PAAM Exhibits with Table 3 including trends that differ by service category. The revised table should at least show different medical and prescription drug trends.
 - g. Please explain how provider contracting has been normalized for in the trend development since this is being adjusted for separately.

Response:

a. Please see exhibit labeled Q2a Response for the development of the trend estimates produced by the regression analysis. The medical and pharmacy trends are developed separately, as shown in the exhibit, but were combined in the filing submission because the final trend applied was a total trend. An assumed Cost trend of 5% was assigned based on historical and projected cost trend patterns with the remaining trend component assigned to Utilization.

- b. Please see exhibit labeled Q2a Response for the development of the trend estimates produced by the regression analysis. Shaded in gray is the time-period used for the regressions.
- c. The only adjustments made to the regression trend output were actuarial judgment and weighting of the trend for Rating Area 8 trend expectations. These adjustments are described in the exhibit labeled Q2c Response.
- d. Please refer to response 2c. above.
- e. Out-of-network costs are included as part of the overall trend development, but not isolated in the trend regression development. The out-of-network cost trend assumptions are aligned with the overall cost trends and are in January and July of each year.
- f. The regression analysis was performed on the medical and Rx component data only, not by benefit cost category, so benefit cost category level results are not available. The medical and Rx results were combined to produce one overall trend.

g.

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

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rates Template are identical.

4. The Department is interested in the issuer's estimate of the drivers of the rate change, in particular, what portion of the indicated rate change from Table 11 is due to changes in various components such as reinsurance (individual market only), utilization trend, unit cost trend, expenses, morbidity, benefits, risk adjustment, or other relevant factors? Please add this to section 1.C. of the PA actuarial memo.

Response:

Please see section 1.C. of the PA actuarial memorandum for a summary of the estimated drivers of the rate change from Table 11.

- The following objections pertain to the file
 "2025 Indiv HBG PAAM Attachments AtoH 051524.xlsx"
 - a. It is noted that the Change in Other adjustment includes an impact for both pharmacy rebates and expected changes in hospital/physician settlements, and is included as a hardcoded number on the Att A tab. Please provide separately what both these adjustments are.

In addition, please provide a detailed quantitative exhibit, with all formulas preserved, that supports the development of the expected change in pharmacy rebates. Please ensure that this supplemental exhibit supports the historical pharmacy rebates that have been provided in Table 4 of the PAAME.

- b. Please provide a quantitative exhibit displaying the development of the 2023 Normalized Allowed PMPM shown in column D on the Att A tab. Please demonstrate all calculations.
- c. Please provide support for and include a quantitative exhibit displaying the development of the assumed 2025 Member Distribution shown on the Att A tab.
- d. Please provide a detailed quantitative exhibit displaying the development of the 2023 Normalized Allowed PMPM shown in column F on the Att A tab. Please demonstrate all calculations.
- e. Please provide a quantitative exhibit displaying the development of the average 2023 and 2025 network factors used in the development of the "Changes in Network" Index Rate Adjustment shown on the Att A tab.
- f. Rows 13 and 14 of the Att H tab in the file "2025 Indiv HCA PAAM Attachments AtoH 051524.xlsx" are blank for the Other facility column. Please explain why only the Other facility column doesn't have data for these rows. Also, please explain what the values recorded in these rows represent.
- g. Please provide a detailed quantitative exhibit supporting the facility as a % of total medical dollars in row 18 of the Att H tab.
- h. Please explain the reason for the slight difference between the Final Demographic Factor included in cell J90 on the Att E tab and the CY2023 Demographic Factor in cell C32 of the Att A tab.
- i. Please provide an exhibit in Excel comparing the actual 2023 member distribution and normalized allowed PMPM values from Att A to the projected 2023 values from Att A of the PY23 filing (HGHM-133249727).

Response:

- a. Please see the attached exhibit labeled Q5a Response for the development of the "Change in Other" factor and the expected change in pharmacy rebates. The factors used in the development of the "Change in Other" factor can be found in Table 1. The estimated pharmacy rebate PMPMs for both the base experience period and the projection period can be found in Table 2 of the Q5a Response exhibit. This table also demonstrates how the experience period pharmacy rebate dollars in Table 4 of the PAAM Exhibits can be derived from the experience period PMPM. Table 3 of the Q5a Response exhibit demonstrates the quantitative development of the change in pharmacy rebate factor that is shown in Table 1.
- b. Please see the attached exhibit labeled Q5b Response for the development of the 2023 normalized allowed PMPM (column D) in Att A.
- c. Please see the attached exhibit labeled Q5c Response for the development of the assumed 2025 member distribution shown in Att A. A definition of each category is described in the response to Question 5d. The development starts with the actual member distribution by population source as

of the 2024 snapshot date. The assumed values that were incorporated into Att A reflect very minor adjustments in order to use more rounded assumptions.

d. Please see the attached exhibit labeled Q5d Response for the development of the 2023 normalized allowed PMPMs (column F) in Att A. The composite PMPM is derived using the 2/1/2024 enrollment profile which is categorized into the following sources:

Renewal

 This represents our 2023 ACA members that re-enrolled in HBG. The normalized allowed PMPM was calculated by normalizing the allowed PMPM for demographic, network, and benefit richness factors.

Other Highmark

• This represents the 2023 members from other Highmark markets such as group markets that enrolled in HBG. The normalized PMPM was calculated by reviewing its allowed claims, adjusted for benefit differential if needed and then normalized for demographic, network, and benefit richness factors.

Prior ACA

This represents our 2022 ACA members that lapsed in 2023 and now reenrolled in HBG.
We reviewed their 2022 ACA claims, trended to 2023, and used this as starting point to
approximate the 2023 allowed claims. The normalized allowed PMPM was then
calculated by normalizing the allowed PMPM for demographic, network, and benefit
richness factors.

New

• This represents the catch-all category of the remaining members that enrolled in HBG. The adjusted allowed claims PMPM for the "New" segment was set such that its normalized allowed PMPM was set equal to the "Renewal" segment.

Since the underlying claims only reflected the claims experience of the 2/1/2024 active enrollment, we added a death load adjustment to the underlying allowed PMPMs to capture the incremental claims of terminated members due to death as developed from historical experience. In conjunction with the claim adjustment, we also adjusted the risk scores as discussed further in the response to Question 8c below. These adjustments are necessary to account for the fact that the underlying claim projection is based on the active enrollment snapshot as of 2/1/2024. Absent this adjustment, the claim projection and risk scores would be artificially low because they would exclude the experience associated with members who lapse due to death each year.

- e. Please see the attached exhibit labeled Q5e Response for the development of the average 2023 and 2025 network factors. As demonstrated in Att A of the rate filing, these two factors are used to develop the "change in network" factor shown in Table 5 of the PA Rate Template file.
- f. The purpose for the values in rows 13 and 14 of Att H are to capture expected changes in relative facility costs. The other facilities' costs are assumed to be unchanged, leaving these rows empty.

- g. Please see the attached exhibit labeled Q5g Response for the development of the facility as a % of total medical dollars in row 18 of Att H. The service category weights from Table 3 of the PAAM Exhibits were used to inform the assumption selection on Att H.
- h. The experience period demographic factor in Att A is a dollar weighted factor based solely on projected EHB claims, while the factor in Att E is weighted on EHB + Non-EHB claims.
- i. Please see the attached exhibit labeled Q5i Response for the comparison of 2023 actual and projected membership distributions. The response to Q5d details the development of the normalized allowed PMPMs in Att A. These normalized allowed PMPMs are used to evaluate the morbidity factor, reflecting the change in the population mix/claim levels and are therefore not projected values.
- 6. In the file "1A-DP-24-HBG Screenshots and Certifications.pdf" on page 3, should the year of data listed under the Description of the standardized plan population data used be 2023 instead of 2022? If not, please explain why this differs from the data listed for the other plans.

Response:

Page 3 of the file "1A-DP-24-HBG Screenshots and Certifications.pdf" uses the 2022 population because we rely on our internal pharmacy pricing team for this information and the 2022 data was readily available. This differs from the other plans because the plan on page 3 uses Method 156.135(b)(3) while the remaining plans use Method 156.125(b)(2) and required a different analysis.

7. Please explain what adjustments are applied to the metallic AV values to generate the pricing AV values.

Response:

It is not applicable to apply adjustments to the metallic AV values to generate the pricing AV values. The metallic AV values and pricing AV values are produced using two independent processes and models.

- 8. The following questions relate to the risk transfer assumption:
 - a. Please provide a detailed quantitative exhibit displaying the development of the Company-specific average PLRS, ARF, GCF, ID, AV, and premium PMPM assumptions underlying the projected 2025 risk adjustment transfer, as shown in Attachment B.
 - b. Please provide a detailed quantitative exhibit displaying the development of the market wide average PLRS, ARF, GCF, ID, AV, and premium PMPM assumptions underlying the projected 2025 risk adjustment transfer, as shown in Attachment B.
 - c. To the extent that a portion of the Company's morbidity adjustment reflects anticipated changes in morbidity specific to the Company's internal book of business (i.e., in addition to, or rather than, any changes in the morbidity of the overall PA Individual ACA market), please explain how the morbidity adjustment was considered in the development of the Company's risk adjustment transfer assumption.

- d. Please provide a detailed quantitative exhibit displaying the anticipated receipt and assessment associated with the high-cost risk pool component of the projected risk transfer results.
- e. The risk adjustment calculations for the Non-Catastrophic Pool included on the Att B tab match with the calculations shown on the VII Risk Adjustment tab of the PAAM Exhibits. The number contained in cell R25 of the Att B tab doesn't match the final risk adjustment number in cell C21 of the VII Risk Adjustment tab of the PAAM Exhibits.

Based on the actuarial memo, "Table 16 cell C17 includes a manual adjustment of \$0.53 PMPM to account for the inclusion of the catastrophic pool, conversion from billable to total membership, and an adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB". Att B only appears to adjust for the inclusion of the catastrophic pool and the conversion from billable to total membership and the adjustments for "composite effect of catastrophic eligibility and benefits in addition to EHB" isn't included.

If this is the case, please confirm and submit a revised version of the supplemental exhibits with these adjustments incorporated on the Att B tab along with the net impact of the High-Cost Risk Pool program so that the Att B value matches the final Table 16 value.

Response:

- a. Please see the attached exhibit labeled Q8a Response for the development of the Company-specific assumptions underlying the projected 2025 risk transfer. The Company-specific PLRS, ARF, GCF, IDF, and AV assumptions shown in Att B and used to develop the projected 2025 risk transfer were developed for the population of members that comprised the normalized allowed PMPM development discussed in the response to Question 5d above.
- b. The statewide factors included in rows 13 and 18 of Att B for the 2025 projection were developed by starting with information from the following sources: (1) the CMS Interim Report for 2023 released on March 14, 2024 and (2) the PID's 1Q2024 Enrollment Survey released on May 7, 2024. The attached exhibit labeled Q8b Response demonstrates how we used the information from these sources to derive the 2025 statewide average estimates shown in Att B. Most of the assumed 2025 statewide factors are identical to our best estimates of the 2023 or 2024 statewide factors. The only exceptions are the statewide average premium and PLRS assumptions. We anticipate that the statewide average premium will be approximately 12% higher in 2025 compared to 2023 due to rate increase requests for the 2024 and 2025 benefit years. We also anticipate that the statewide average PLRS will decrease by approximately 3% from 2022 to 2023. No additional PLRS changes are assumed from 2023 to 2025.
- c. The Company-specific PLRS factors shown in the attached exhibit labeled Q8a Response were developed using the 2023 HHS-HCC risk adjustment model. The risk scores were increased by 3.0% in conjunction with the death load claim adjustment discussed in the response to Question 5d above. We selected a 3.0% risk score load based on a review of the data.

- d. Please see the attached exhibit labeled Q8d Response for the development of the high cost risk pool component of the projected risk transfer results. We relied upon estimates from an external actuarial consulting company's study to inform our selection of an appropriate percentage of premium charge for 2025. The external study was based upon data collected by issuers across the country and included over 184 million submitted member months. Given the extremely volatile and unpredictable nature of claims in excess of the \$1 million attachment point, as a simplifying assumption we assumed there would be no anticipated reimbursements in 2025.
- e. A revised version of Att B has been submitted that adjusts for the composite effect of catastrophic eligibility and benefits in addition to EHB along with the net impact of the High-Cost Risk Pool program.
- 9. The following objections relate to the file "2025_Indiv_HBG_PAAMExhibits_051524.xlsm":
 - a. Please provide a detailed quantitative exhibit supporting the \$6.74 projected allowed non-EHB claims PMPM from cell C38 on the II Rate Development & Change tab.
 - b. Please provide a detailed quantitative exhibit supporting the 0.47% expense for quality improvement initiatives from cell C52 on the II Rate Development & Change tab.
 - c. In Table 8, the base period allowed claims after normalization change indicated in cell F76 is 11.8%. Please explain what factors are driving this change and provide a detailed quantitative exhibit supporting it.
 - d. Please provide a detailed quantitative exhibit walking through the development of the projected incurred reinsurance recoveries PMPM included in cell C33 of the II Rate Development & Change tab.
 - e. Please provide a detailed quantitative exhibit demonstrating the change in miscellaneous items shown in cell F98 in Table 8 on the II Rate Development & Change tab.

Response:

- a. Please see the attached exhibit labeled Q9a Response for the development of the projected allowed non-EHB claims PMPM.
- b. Please see the attached exhibit labeled Q9b Response for the development of the quality improvement initiatives expense percentage using the most recent actual QIA data available.
- c. Please see the attached exhibit labeled Q9c Response for the components of the change in base period allowed claims after normalization. The main driver of the change is the difference in non-capitated, allowed claims in the base periods.
- d. Please see the attached exhibit labeled Q9d Response for the development of the projected incurred reinsurance recoveries PMPM.
- e. Based on our preliminary research, we believe the small amount of impact captured on the Change in Miscellaneous Items line of Table 8 of the PAAM Exhibits is largely a function of differences in the ordering of the plan level adjustment components between Table 8 and Table 10. For example, Table 8 begins with Network (line E1), then applies Pricing AV (line E2), etc.

On the other hand, Table 10 begins with Pricing AV (column K), then applies Benefit Richness (column L), etc. If it would be helpful to the Department, after this current pricing cycle we could attempt to create a modified version of the PAAM Exhibits that would correct for (or at least minimize) this issue.

10. Please provide an exhibit in Excel showing prior year lapse rates broken out by age band and metal level.

Response:

Please see the attached exhibit labeled Q10 Response showing the prior year lapse rates by age band and metal level.

11. Please provide a detailed quantitative exhibit walking from the experience period loss ratio in cell M38 to the projected loss ratio for the projection period. Please include applicable adjustments for the prior year increase, trend, single risk pool adjustment factors, administrative expenses, and taxes and fees. Please develop a projected loss ratio both with and without the current requested increase. Please explain any additional adjustments included in the demonstration.

Response:

Please see the attached exhibit labeled Q11 Response which shows a walk from the experience period loss ratio in cell M38 of Table 2 to the projected loss ratio for the projection period.

Individual Market

Response to Objection 1 - Question 2a

				M	edical								Rx			
Incurred Month	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend
1/18	14,803	\$355.90	1.000	1.374	0.728	\$258.97	FIVIFIVI	rrend	14,803	\$101.47	1.000	1.391	0.719	\$72.93	r IVII IVI	Trend
2/18 3/18	14,346 14,130	\$362.47 \$403.42	1.000 1.000	1.375 1.380	0.727 0.725	\$263.53 \$292.36			14,346 14,130	\$106.39 \$114.87	1.000 1.000	1.382 1.380	0.724 0.725	\$76.98 \$83.26		
4/18	13,957	\$406.70	1.000	1.372	0.729	\$296.32			13,957	\$118.05	1.000	1.381	0.724	\$85.48		
5/18 6/18	13,643 13,491	\$436.33 \$372.35	1.000 1.000	1.364 1.365	0.733 0.733	\$319.90 \$272.80			13,643 13,491	\$126.12 \$123.42	1.000 1.000	1.386 1.391	0.721 0.719	\$90.98 \$88.70		
7/18	13,325	\$467.98	1.000	1.365	0.733	\$342.90			13,325	\$122.63	1.000	1.380	0.725	\$88.87		
8/18 9/18	13,091 12,946	\$439.47 \$415.72	1.000 1.000	1.355 1.360	0.738 0.735	\$324.41 \$305.68			13,091 12,946	\$125.69 \$116.58	1.000 1.000	1.402 1.398	0.714 0.715	\$89.68 \$83.37		
10/18 11/18	12,785 12,595	\$519.73 \$440.98	1.000 1.000	1.354 1.355	0.739 0.738	\$383.90 \$325.33			12,785 12,595	\$128.15 \$135.26	1.000 1.000	1.412 1.412	0.708 0.708	\$90.74 \$95.83		
12/18	12,382	\$421.89	1.000	1.349	0.741	\$312.65	\$306.98		12,382	\$142.77	1.000	1.393	0.718	\$102.48	\$87.09	
1/19 2/19	12,206 11,962	\$413.01 \$444.02	1.000 1.000	1.366 1.358	0.732 0.736	\$302.40 \$326.99	\$311.10 \$316.68		12,206 11,962	\$114.63 \$105.31	1.000 1.000	1.308 1.307	0.765 0.765	\$87.65 \$80.59	\$88.45 \$88.90	
3/19	11,757	\$367.25	1.000	1.350	0.741	\$271.99	\$315.50		11,757	\$120.41	1.000	1.292	0.774	\$93.17	\$89.75	
4/19 5/19	11,669 11,480	\$428.14 \$491.74	1.000 1.000	1.347 1.317	0.743 0.759	\$317.94 \$373.38	\$317.45 \$321.52		11,669 11,480	\$126.20 \$131.81	1.000 1.000	1.279 1.271	0.782 0.787	\$98.67 \$103.73	\$90.83 \$91.80	
6/19	11,300	\$394.04	1.000	1.300	0.769	\$303.12	\$324.56		11,300	\$122.48	1.000	1.252	0.799	\$97.82	\$92.55	
7/19 8/19	11,061 10,960	\$436.97 \$472.43	1.000 1.000	1.287 1.284	0.777 0.779	\$339.58 \$368.02	\$324.02 \$327.36		11,061 10,960	\$135.38 \$131.45	1.000 1.000	1.281 1.269	0.781 0.788	\$105.72 \$103.59	\$93.89 \$95.01	
9/19	10,871	\$434.13	1.000	1.295	0.772	\$335.12	\$329.94		10,871	\$125.59	1.000	1.284	0.779	\$97.84	\$96.30	
10/19 11/19	10,788 10,709	\$506.58 \$578.62	1.000 1.000	1.288 1.264	0.777 0.791	\$393.45 \$457.73	\$329.91 \$340.31		10,788 10,709	\$144.95 \$137.09	1.000 1.000	1.278 1.262	0.783 0.792	\$113.46 \$108.63	\$98.14 \$99.18	
12/19 1/20	10,494 17,174	\$487.60 \$441.90	1.000 1.000	1.266 1.189	0.790 0.841	\$385.01 \$371.81	\$346.31 \$353.26	12.8% 13.5%	10,494 17,174	\$152.85 \$93.78	1.000 1.000	1.247 0.974	0.802 1.027	\$122.54 \$96.28	\$100.69 \$101.28	15.6% 14.5%
2/20	17,330	\$447.75	1.000	1.195	0.837	\$374.60	\$357.96	13.0%	17,174	\$99.75	1.000	0.959	1.027	\$104.01	\$101.26	16.2%
3/20 4/20	17,483 17,613	\$345.56 \$292.09	1.000 1.000	1.196 1.190	0.836 0.840	\$288.99 \$245.48	\$356.67 \$347.09	13.0% 9.3%	17,483 17,613	\$125.80 \$110.33	1.000 1.000	0.965 0.956	1.037 1.047	\$130.42 \$115.47	\$107.23 \$108.78	19.5% 19.8%
5/20	17,669	\$335.77	1.000	1.185	0.844	\$283.40	\$338.36	5.2%	17,669	\$117.78	1.000	0.949	1.054	\$124.11	\$110.80	20.7%
6/20 7/20	17,694 17,552	\$426.19 \$476.97	1.000 1.000	1.171 1.177	0.854 0.849	\$364.05 \$405.10	\$343.38 \$349.76	5.8% 7.9%	17,694 17,552	\$110.58 \$116.76	1.000 1.000	0.949 0.978	1.053 1.023	\$116.47 \$119.41	\$112.25 \$113.37	21.3% 20.8%
8/20	17,177	\$414.90	1.000	1.173	0.852	\$353.67	\$349.03	6.6%	17,177	\$125.31	1.000	0.984	1.016	\$127.35	\$115.27	21.3%
9/20 10/20	17,182 17,075	\$380.27 \$499.11	1.000 1.000	1.162 1.166	0.860 0.858	\$327.18 \$428.18	\$347.84 \$352.35	5.4% 6.8%	17,182 17,075	\$135.47 \$136.16	1.000 1.000	0.986 0.979	1.014 1.021	\$137.39 \$139.02	\$118.29 \$120.37	22.8% 22.6%
11/20	16,969	\$426.42	1.000	1.169	0.855	\$364.79	\$347.80	2.2%	16,969	\$135.34	1.000	0.980	1.020	\$138.09	\$122.49	23.5%
12/20 1/21	16,761 17,675	\$468.26 \$442.51	1.000	1.164 1.233	0.859 0.811	\$402.19 \$358.77	\$350.31 \$349.25	1.2% (1.1%)	16,761 17,675	\$144.36 \$122.51	1.000	0.991 1.025	1.009 0.975	\$145.65 \$119.47	\$124.35 \$126.26	23.5% 24.7%
2/21 3/21	17,882 17,813	\$446.64 \$615.86	1.000 1.000	1.216 1.210	0.823 0.826	\$367.42 \$508.94	\$348.70 \$367.35	(2.6%) 3.0%	17,882 17,813	\$135.06 \$152.72	1.000 1.000	1.020 1.025	0.981 0.976	\$132.46 \$149.05	\$128.64 \$130.23	24.5% 21.4%
4/21	17,958	\$551.21	1.000	1.210	0.827	\$456.05	\$385.21	11.0%	17,958	\$152.72	1.000	1.023	0.969	\$149.05	\$133.29	22.5%
5/21 6/21	18,163 18,431	\$481.53 \$505.48	1.000 1.000	1.205 1.218	0.830 0.821	\$399.70 \$415.11	\$395.03 \$399.39	16.7% 16.3%	18,163 18,431	\$145.59 \$157.76	1.000 1.000	1.028 1.022	0.972 0.979	\$141.56 \$154.39	\$134.77 \$138.03	21.6% 23.0%
7/21	18,815	\$521.08	1.000	1.215	0.823	\$428.93	\$401.54	14.8%	18,815	\$151.86	1.000	1.015	0.985	\$149.59	\$140.60	24.0%
8/21 9/21	19,131 19,396	\$548.01 \$586.34	1.000 1.000	1.214 1.202	0.824 0.832	\$451.41 \$487.68	\$409.85 \$423.41	17.4% 21.7%	19,131 19,396	\$165.25 \$154.37	1.000 1.000	1.008 0.976	0.992 1.024	\$163.87 \$158.13	\$143.74 \$145.54	24.7% 23.0%
10/21	19,408	\$621.78	1.000	1.204	0.831	\$516.54	\$431.31	22.4%	19,408	\$163.07	1.000	0.976	1.025	\$167.13	\$147.97	22.9%
11/21 12/21	19,309 19,077	\$652.17 \$549.76	1.000 1.000	1.192 1.185	0.839 0.844	\$547.02 \$464.12	\$446.55 \$451.38	28.4% 28.9%	19,309 19,077	\$171.36 \$188.58	1.000 1.000	0.971 0.972	1.030 1.029	\$176.55 \$194.05	\$151.23 \$155.31	23.5% 24.9%
1/22	18,790	\$458.46	1.000	1.204	0.831	\$380.87	\$452.77	29.6%	18,790	\$169.05	1.000	0.967	1.034	\$174.88	\$159.77	26.5%
2/22 3/22	19,081 18,828	\$490.89 \$590.13	1.000 1.000	1.171 1.158	0.854 0.864	\$419.24 \$509.74	\$456.71 \$457.01	31.0% 24.4%	19,081 18,828	\$156.19 \$186.11	1.000 1.000	0.971 0.970	1.030 1.031	\$160.82 \$191.89	\$162.03 \$165.54	26.0% 27.1%
4/22 5/22	18,721 18,600	\$598.93 \$571.43	1.000 1.000	1.159 1.156	0.862 0.865	\$516.55 \$494.21	\$461.99 \$469.59	19.9% 18.9%	18,721 18,600	\$169.37 \$197.17	1.000 1.000	0.972 0.986	1.029 1.014	\$174.28 \$199.89	\$167.37 \$172.09	25.6% 27.7%
6/22	18,501	\$583.58	1.000	1.153	0.868	\$506.34	\$476.99	19.4%	18,501	\$184.78	1.000	0.981	1.020	\$188.45	\$174.85	26.7%
7/22 8/22	18,706 18,612	\$485.27 \$632.40	1.000 1.000	1.142 1.134	0.876 0.882	\$424.98 \$557.50	\$476.69 \$485.44	18.7% 18.4%	18,706 18,612	\$178.73 \$187.07	1.000 1.000	0.960 0.968	1.041 1.033	\$186.13 \$193.23	\$177.87 \$180.31	26.5% 25.4%
9/22	18,479	\$602.57	1.000	1.137	0.880	\$530.11	\$488.90	15.5%	18,479	\$183.00	1.000	0.958	1.044	\$190.97	\$183.08	25.8%
10/22 11/22	18,353 18,164	\$556.04 \$519.05	1.000 1.000	1.134 1.130	0.882 0.885	\$490.46 \$459.54	\$486.65 \$479.24	12.8% 7.3%	18,353 18,164	\$193.73 \$202.54	1.000 1.000	0.963 0.959	1.039 1.042	\$201.23 \$211.09	\$185.93 \$188.78	25.7% 24.8%
12/22	17,984	\$546.43	1.000	1.120	0.893	\$487.77	\$481.22	6.6%	17,984	\$189.02	1.000	0.975	1.026	\$193.95	\$188.75	21.5%
1/23 2/23	19,867 20,590	\$606.63 \$509.35	1.000 1.000	1.130 1.101	0.885 0.908	\$536.73 \$462.58	\$494.57 \$498.03	9.2% 9.0%	19,867 20,590	\$180.54 \$168.19	1.000 1.000	0.934 0.915	1.071 1.093	\$193.32 \$183.76	\$190.32 \$192.22	19.1% 18.6%
3/23 4/23	20,518 20,392	\$657.83 \$588.38	1.000 1.000	1.096 1.094	0.912 0.914	\$600.00 \$537.63	\$506.27 \$508.22	10.8% 10.0%	20,518 20,392	\$200.95 \$188.77	1.000 1.000	0.916 0.913	1.092 1.095	\$219.44 \$206.79	\$194.71 \$197.45	17.6% 18.0%
5/23	20,352	\$661.71	1.000	1.100	0.909	\$601.69	\$517.61	10.2%	20,352	\$218.42	1.000	0.919	1.088	\$237.56	\$200.80	16.7%
6/23 7/23	20,435 20,801	\$639.32 \$535.99	1.000 1.000	1.103 1.112	0.907 0.899	\$579.71 \$482.11	\$523.96 \$528.14	9.8% 10.8%	20,435 20,801	\$214.67 \$210.43	1.000 1.000	0.917 0.917	1.091 1.091	\$234.11 \$229.51	\$204.71 \$208.39	17.1% 17.2%
8/23	20,904	\$631.55	1.000	1.117	0.895	\$565.17	\$529.11	9.0%	20,904	\$229.74	1.000	0.910	1.099	\$252.53	\$213.48	18.4%
9/23 10/23	21,084 21,014	\$624.73 \$668.33	1.000 1.000	1.106 1.097	0.904 0.912	\$564.89 \$609.39	\$532.18 \$542.04	8.9% 11.4%	21,084 21,014	\$212.30 \$234.22	1.000 1.000	0.908 0.915	1.101 1.093	\$233.70 \$256.11	\$217.00 \$221.59	18.5% 19.2%
11/23	21,199	\$727.11	1.000	1.095	0.913	\$663.90	\$558.69	16.6%	21,199	\$226.19	1.000	0.916	1.092	\$246.93	\$224.56	18.9%
12/23 1/24	21,070 21,070	\$659.02 \$644.80	1.000 1.000	1.096 1.066	0.913 0.938	\$601.50 \$605.09	\$567.47 \$573.09	17.9% 15.9%	21,070 21,070	\$212.28 \$219.37	1.000	0.923 0.968	1.083 1.033	\$229.95 \$226.62	\$227.23 \$229.88	20.4%
2/24 3/24	21,070 21,070	\$662.65 \$696.53	1.000 1.000	1.073 1.071	0.932 0.934	\$617.77 \$650.46	\$585.96 \$590.24	17.7% 16.6%	21,070 21,070	\$207.75 \$217.58	1.000 1.000	0.930 0.930	1.075 1.075	\$223.39 \$233.97	\$233.13 \$234.32	21.3% 20.3%
4/24	21,070	\$732.05	1.000	1.069	0.935	\$684.56	\$602.43	18.5%	21,070	\$227.15	1.000	0.930	1.075	\$244.27	\$237.39	20.2%
5/24 6/24	21,070 21,070	\$711.34 \$675.38	1.000 1.000	1.070 1.069	0.935 0.936	\$665.10 \$631.85	\$607.73 \$612.01	17.4% 16.8%	21,070 21,070	\$237.25 \$215.02	1.000 1.000	0.930 0.930	1.075 1.076	\$255.14 \$231.26	\$238.87 \$238.62	19.0% 16.6%
7/24	21,070	\$678.28	1.000	1.069	0.936	\$634.68	\$624.59	18.3%	21,070	\$236.28	1.000	0.930	1.076	\$254.12	\$240.66	15.5%
8/24 9/24	21,070 21,070	\$715.82 \$727.18	1.000 1.000	1.068 1.068	0.936 0.936	\$670.01 \$680.75	\$633.28 \$642.94	19.7% 20.8%	21,070 21,070	\$232.84 \$221.40	1.000 1.000	0.930 0.930	1.076 1.076	\$250.43 \$238.13	\$240.49 \$240.86	12.7% 11.0%
10/24	21,070	\$756.66	1.000	1.068	0.937	\$708.69	\$651.20	20.1%	21,070	\$252.15	1.000	0.930	1.076	\$271.20	\$242.12	9.3%
11/24 12/24	21,070 21,070	\$716.82 \$761.71	1.000 1.000	1.068 1.068	0.936 0.936	\$671.29 \$713.22	\$651.81 \$661.12	16.7% 16.5%	21,070 21,070	\$235.32 \$242.61	1.000 1.000	0.930 0.930	1.076 1.076	\$253.11 \$260.95	\$242.63 \$245.22	8.1% 7.9%
1/25	21,070	\$737.10	1.000	1.064	0.939	\$692.47	\$668.40	16.6%	21,070	\$230.99	1.000	0.930	1.076	\$248.46	\$247.04	7.5%
2/25 3/25	21,070 21,070	\$721.71 \$790.99	1.000 1.000	1.065 1.065	0.939 0.939	\$677.91 \$742.89	\$673.42 \$681.12	14.9% 15.4%	21,070 21,070	\$218.69 \$240.64	1.000 1.000	0.930 0.930	1.076 1.076	\$235.24 \$258.86	\$248.02 \$250.10	6.4% 6.7%
4/25 5/25	21,070 21,070	\$822.79 \$777.00	1.000 1.000	1.060	0.943 0.943	\$776.23	\$688.76 \$694.41	14.3% 14.3%	21,070 21,070	\$249.59	1.000 1.000	0.930	1.076 1.076	\$268.49	\$252.12 \$253.60	6.2% 6.2%
6/25	21,070	\$788.02	1.000	1.060 1.060	0.943	\$732.92 \$743.31	\$703.70	15.0%	21,070	\$253.77 \$246.08	1.000	0.930 0.930	1.076	\$272.99 \$264.72	\$256.39	7.4%
7/25 8/25	21,070 21,070	\$760.07 \$776.76	1.000 1.000	1.060 1.060	0.943 0.943	\$716.84 \$732.48	\$710.54 \$715.75	13.8% 13.0%	21,070 21,070	\$261.74 \$249.79	1.000 1.000	0.930 0.930	1.076 1.076	\$281.58 \$268.72	\$258.68 \$260.20	7.5% 8.2%
9/25	21,070	\$844.90	1.000	1.061	0.943	\$796.62	\$725.41	12.8%	21,070	\$254.19	1.000	0.930	1.076	\$273.46	\$263.15	9.3%
10/25 11/25	21,070 21,070	\$846.19 \$778.48	1.000 1.000	1.061 1.061	0.943 0.943	\$797.84 \$733.89	\$732.83 \$738.05	12.5% 13.2%	21,070 21,070	\$278.45 \$252.31	1.000 1.000	0.930 0.929	1.076 1.076	\$299.57 \$271.45	\$265.51 \$267.04	9.7% 10.1%
12/25	21,070	\$883.86	1.000	1.061	0.943	\$833.11	\$748.04	13.1%	21,070	\$277.89	1.000	0.929	1.076	\$298.97	\$270.21	10.2%

Individual Market

Response to Objection 1 - Question 2c

Description	Medical	Rx	Total	Notes
2023 Allowed 12-Month PMPM	\$ 567.47	\$ 227.23	\$ 794.70	Source is supporting monthly PMPMs streams.
2025 Allowed 12-Month PMPM	\$ 748.04	\$ 270.21	\$1,018.25	Source is supporting monthly PMPMs streams.
Allowed Annual Trend 2023 to 2025 Actuarial Judgment Rating Region 4 Trend Expectation			13.2% (0.7%) 12.5%	Reasonable range around deterministic estimate applied including consideration for enrollment changes
Rating Region 8 Trend Expectation			10.0%	Trend is based on other PA ACA Individual expected trends since Region 8 history is not available.
Region 8 Membership Weighting			20.7%	Portion of projected 2025 enrollment in Region 8.
Required Annual Trend			11.98%	Weighted trend for Regions 4 and 8

Individual Market

Response to Objection 1 - Question 5a

Table 1

Description	Factor
Change in Rx Rebates	0.981
Change in Hospital/Physician Settlements	1.001
Change in Benefit Richness	<u>0.993</u>
Total "Change in Other"	0.975

Table 2

Description	2023	2025
Prescription Drug Allowed PMPM (w/ Rx Rebates; URRT Wksh1)		
Rx Rebates PMPM Member Months (Table 2)		
Rx Rebate Dollars (Table 4)		

Table 3

Description	Medical	Rx	Total
Change in Rx Rebates	1.000	0.899	
Change in Other (Table 5)			0.975
Adjusted Projected Allowed EHB Claims PMPM (Table 5)			\$933.62
Adjusted Projected Allowed EHB Claims PMPM (prior to change in other)	\$781.59	\$175.95	\$957.55
Final Change in Rx Rebates			0.981

Individual Market

Response to Objection 1 - Question 5b

	HBG
2023 Allowed PMPM	\$835.52
Demographic Factor	1.886
Network Factor	0.985
Benefit Richness Factor	1.127
Normalized Allowed PMPM	\$398.96

Individual Market

Response to Objection 1 - Question 5c

	Member Distribution			
Population Source	2024 Actual	2025 Assumed		
HBG ACA	73.7%	73.5%		
Other Highmark	2.1%	2.0%		
Prior ACA	0.6%	1.0%		
<u>New-to-Blue</u>	<u>23.6%</u>	<u>23.5%</u>		
Total	100.0%	100.0%		

Individual Market

Response to Objection 1 - Question 5d

		HBG						
	Renewal	Other Highmark	Prior ACA	New	Total			
2025 Member Months	219,503	5,973	2,986	70,181	298,644			
2025 Member Months %	73.5%	2.0%	1.0%	23.5%	100.0%			
2023 or 2022 Allowed PMPM*	\$819.38	\$898.26	\$466.12	N/A				
Trend from 2022 to 2023	N/A	N/A	1.125	N/A				
Death Load Adjustment	1.030	1.030	1.030	N/A				
Adjusted Allowed PMPM	\$843.96	\$925.21	\$540.12	\$687.53	\$805.79			
Demographic Factor	1.942	1.859	1.769	1.628	1.867			
Network Factor	0.986	1.000	1.000	1.000	0.989			
Benefit Richness Factor	1.127	1.080	1.080	1.080	1.115			
Normalized Allowed PMPM	\$391.12	\$460.84	\$282.64	\$391.12	\$391.43			

^{*}The 'Renewal' & 'Other Highmark' sources start with 2023 experience. The 'Prior ACA' source starts with 2022 experience.

Individual Market

Response to Objection 1 - Question 5e

Table 1 - 2023 Development

2023 2023 Network Factors HIOS Plan ID Member Months Medical Rx Capitation Dental Total 79962PA0270005 73,124 0.980 1.000 1.000 1.000 79962PA0280003 15,223 0.980 1.000 1.000 1.000 79962PA0300002 38,103 0.980 1.000 1.000 1.000 79962PA0310002 12,862 0.980 1.000 1.000 1.000 79962PA0290002 0.980 1.000 1.000 1.000 7,177 79962PA0270004 0.980 1,610 1.000 1.000 1.000 79962PA0280002 333 0.980 1.000 1.000 1.000 79962PA0300001 5,847 0.980 1.000 1.000 1.000 79962PA0310001 79962PA0270003 1,465 0.980 1.000 1.000 1.000 32,509 0.980 1.000 1.000 1.000 79962PA0270001 40,250 0.980 1.000 1.000 1.000 79962PA0280001 5,579 0.980 1.000 1.000 1.000 79962PA0290001 79962PA0270002 7,959 0.980 1.000 1.000 1.000 4,678 0.980 1.000 1.000 1.000 79962PA0320001 1,068 0.980 1.000 1.000 1.000 Total 247,787 0.980 1.000 1.000 1.000 0.984 Weight 81.51% 18.37% 0.02% 0.10% 100.0%

Table 3 - Development of Change in Network Factor

2023 Network Factor	0.984
2025 Network Factor	0.999
Change in Network Factor	1.016

Table 2 - 2025 Development

	2025 Projected	Induced		2025	Network Fa	ctors	
HIOS Plan ID	Member Months	Utilization Factor	Medical	Rx	Capitation	Dental	Total
79962PA0270005	58,848	1.138	1.000	1.000	1.000	1.000	
79962PA0280003	17,916	1.138	1.000	1.000	1.000	1.000	
79962PA0300002	32,100	1.154	1.000	1.000	1.000	1.000	
79962PA0310002	12,612	1.154	1.000	1.000	1.000	1.000	
79962PA0290002	7,284	1.106	1.000	1.000	1.000	1.000	
79962PA0270006	14,616	1.101	1.000	1.000	1.000	1.000	
79962PA0270004	2,076	1.056	1.000	1.000	1.000	1.000	
79962PA0280002	468	1.056	1.000	1.000	1.000	1.000	
79962PA0300001	4,596	1.225	1.000	1.000	1.000	1.000	
79962PA0310001	1,848	1.225	1.000	1.000	1.000	1.000	
79962PA0270003	27,168	1.175	1.000	1.000	1.000	1.000	
79962PA0270001	35,772	1.042	1.000	1.000	1.000	1.000	
79962PA0280001	6,768	1.042	1.000	1.000	1.000	1.000	
79962PA0290001	6,516	1.044	1.000	1.000	1.000	1.000	
79962PA0270002	7,332	1.019	1.000	1.000	1.000	1.000	
79962PA0320001	816	1.005	1.000	1.000	1.000	1.000	
79962PA0330004	20,604	1.131	0.997	1.000	1.000	1.000	
79962PA0340002	3,384	1.131	0.997	1.000	1.000	1.000	
79962PA0350002	10,056	1.147	0.997	1.000	1.000	1.000	
79962PA0360002	9,228	1.147	0.997	1.000	1.000	1.000	
79962PA0370002	1,620	1.099	0.997	1.000	1.000	1.000	
79962PA0330005	4,884	1.095	0.997	1.000	1.000	1.000	
79962PA0330006	348	1.052	0.997	1.000	1.000	1.000	
79962PA0340003	180	1.052	0.997	1.000	1.000	1.000	
79962PA0350001	108	1.215	0.997	1.000	1.000	1.000	
79962PA0360001	216	1.215	0.997	1.000	1.000	1.000	
79962PA0330003	1,176	1.164	0.997	1.000	1.000	1.000	
79962PA0330001	7,008	1.041	0.997	1.000	1.000	1.000	
79962PA0340001	852	1.041	0.997	1.000	1.000	1.000	
79962PA0370001	732	1.042	0.997	1.000	1.000	1.000	
79962PA0330002	1,332	1.018	0.997	1.000	1.000	1.000	
79962PA0380001	180	1.005	0.997	1.000	1.000	1.000	
Total	298,644		0.999	1.000	1.000	1.000	0.999
Weight			81.51%	18.37%	0.02%	0.10%	100.0%

Individual Market

Response to Objection 1 - Question 5g

Service Category	Weight
Inpatient Hospital (Table 3)	19.0%
Outpatient Hospital (Table 3)	38.3%
Professional (Table 3)	22.4%
Other Medical (Table 3)	<u>1.6%</u>
Total Medical	81.3%
Facility as a % of Total Medical	70.5%

Individual Market

Response to Objection 1 - Question 5i

	2023 Member Distribution			
Population Source	Actual	Assumed		
HBG ACA	83.4%	85.0%		
Other Highmark	2.0%	2.5%		
Prior ACA	1.2%	0.5%		
<u>New-to-Blue</u>	<u>13.3%</u>	<u>12.0%</u>		
Total	100.0%	100.0%		

Individual Market

Response to Objection 1 - Question 8a

		Combined			
	Renewal	Other Highmark	Prior ACA	New	Total
2025 Billable Member Months	218,960	5,958	2,979	70,007	297,904
2025 Billable Member Months %	73.5%	2.0%	1.0%	23.5%	100.0%
2025 Company-specific Factors					
PLRS					
ARF					
GCF					
IDF					
AV					

Individual Market

Response to Objection 1 - Question 8b

Table 1

	Starting Value for		Adjustment	2025 Factor
Statewide Assumptions	2025 Projection	Source of Starting Value	for 2025	on Attachment B
Non-Catastrophic Pool				
Average Premium		2023 Estimate based on CMS Interim Report		
HHS Risk Score		2022 Actual based on CMS Final Report		
Allowable Rating Factor		2023 Estimate based on CMS Interim Report		
Geographic Cost Factor		2023 Estimate based on CMS Interim Report		
Induced Demand Factor		1Q 2024 PID Enrollment Survey (see Table 2 below)		
Actuarial Value		1Q 2024 PID Enrollment Survey (see Table 2 below)		
Catastrophic Pool				
State Avg Premium		2023 Estimate based on CMS Interim Report		
HHS Risk Score		2022 Actual based on CMS Final Report		
Allowable Rating Factor		2023 Estimate based on CMS Interim Report		
Geographic Cost Factor		2023 Estimate based on CMS Interim Report		
Induced Demand Factor		1Q 2024 PID Enrollment Survey (see Table 2 below)		
Actuarial Value		1Q 2024 PID Enrollment Survey (see Table 2 below)		

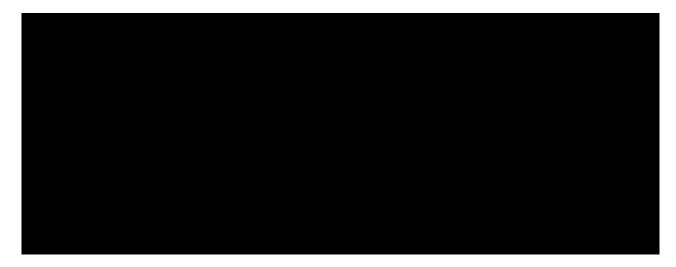
Table 2

	1Q 2024 Enr	AV	ID	
Metal	Member Mths	%	Factors	Factors
Gold			0.80	1.08
Silver			0.70	1.03
Bronze			0.60	1.00
Catastrophic			0.57	1.00
Total				

*Source: May 7, 2024 email from PID

Individual Market

Response to Objection 1 - Question 8d



Individual Market

Response to Objection 1 - Question 9a

Description	Value
Adjusted Projected Allowed EHB Claims PMPM (Table 5)	\$933.62
Catastrophic Eligibility Adjustment (Table 5)	1.000
Benefits in Addition to EHB PMPM	<u>\$6.77</u>
Non-EHB Adjustment factor	1.007
Market-Adjusted Projected Allowed EHB Claims PMPM (Table 5)	\$929.73
Projected Allowed Non-EHB Claims PMPM (Table 5)	\$6.74

Individual Market

Response to Objection 1 - Question 9b

	2023 SHCE*
Description	HBG
Adjusted Premium Earned (Line 1.8)	\$184,375,356
Improving HC Quality Expenses (Line 6.6)	\$875,355
Quality Improvement as % of Premium	0.47%

^{*}SHCE = Supplemental Health Care Exhibit

Individual Market

Response to Objection 1 - Question 9c

Description	2024	2025	% Difference
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$406.70	\$458.55	12.7%
Base Period	CY2022	CY2023	
Allowed Claims (Non-Capitated) (Table 2)	\$743.92	\$845.06	24.9%
Non-EHB portion of Allowed Claims (Table 2)	\$1.23	\$2.01	0.2%
Total Prescription Drug Rebates (Table 2)	(\$51.63)	(\$69.37)	(4.4%)
Total EHB Capitation (Table 2)	<u>\$0.15</u>	<u>\$0.15</u>	<u>(0.0%)</u>
B. Base period allowed claims before normalization	\$691.21	\$773.83	20.3%
C. Normalization factor component of change	(\$368.99)	(\$403.55)	(8.5%)
D1. Base period allowed claims after normalization	\$322.22	\$370.28	11.8%

Individual Market

Response to Objection 1 - Question 9d

Description	Value
Adjusted Projected Allowed EHB Claims PMPM (Table 5)	\$933.62
Projected Paid to Allowed Ratio (Table 5)	0.854
Projected Reinsurance Incurred Claim Impact	4.5%
Projected Incurred Reinsurance Recoveries PMPM	\$35.92

Individual Market

Response to Objection 1 - Question 10

		Laps	se Rates							
	Metal Level									
Age Band	Platinum	Gold	Silver	Bronze	Catastrophic					
<18										
18-24										
25-29										
30-34										
35-39										
40-44										
45-49										
50-54										
55-59										
60-63										
64+										

Individual Market

Response to Objection 1 - Question 11

	Value
2023 MLR (Table 2)	89.6%
Trend	1.254
Morbidity	0.981
Demographics	0.990
Network	1.016
Risk Adjustment	1.036
Reinsurance	0.996
Other	0.995
2024 Average Rate Increase	0.894
Projected 2025 MLR (w/o 2025 Requested Rate Increase)	101.7%
2025 Average Requested Rate Increase	12.8%
Projected 2025 MLR (with 2025 Requested Rate Increase)	90.2%



July 17, 2024

Mr. Michael Hibbert, Actuary Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Benefits Group 2025 ACA Rate Filing (Individual Market) Highmark Filing # 1A-DP-24-HBG (SERFF Filing # HGHM-134061480)

Dear Mr. Hibbert:

Enclosed are responses to your July 3, 2024 questions regarding SERFF Filing # HGHM-134061480. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at or via e-mail at:

Sincerely,

Actuarial Manager, Individual Markets Highmark Inc.

- 1. The following are related to trend:
 - a. Objection 2f from the prior letter still stands. Please provide a revised version of the PAAM Exhibits with different medical and prescription drug trends.
 - b. Please explain what data is being used in the Q2a tab of the Response Exhibits. If this is adjusted historical HCA ACA data, please explain what adjustments were made. If this is a different data source, please provide the source and list any market types represented in the data.
 - c. The trend exhibits provided in response to Question 2a indicates a 'Cumul Factor' was used to determine the pricing PMPM for both medical and pharmacy claims. Please provide a detailed exhibit displaying an example of the underlying assumptions and the quantitative development of these factors for each of medical and pharmacy.
 - d. Please provide a detailed narrative that describes how projected changes in provider contracting arrangements has been considered within the trend development.
 - e. Please provide a detailed narrative that describes how current and future cost of care initiatives have been considered within the trend development. In addition, please provide a detailed quantitative exhibit that summarizes the cost of care initiatives that the company has in place or expects to be in place for PY25 and the favorable adjustment to trend as a result of the initiatives.
 - f. Please provide a detailed narrative that explains why all of 2023 was not utilized in the regression analysis. Please provide an updated version of the table included on the Q2c Response tab that includes all of 2023 in the regression.

Response:

- a. A revised version of the PAAM Exhibits has been uploaded to SERFF in conjunction with these responses. Please see exhibit labeled Q1a Response1 for the development of the trend estimates produced by the regression analysis. Shaded in gray is the time-period used for the regressions. Please see the attached exhibit labeled Q1a Response2 for the development of the separate medical and prescription drug trends. The only adjustments made to the regression trend output were actuarial judgment and weighting of the trend for Rating Area 8 trend expectations. These adjustments are described in the exhibit labeled Q1a Response2.
 - If the Department wants to use the revised version of the PAAM Exhibits with the split medical and drug trends, the Company will need to submit revised versions of all of the other filing documents at a later date.
- b. The data used in Objection 1, Q2a tab is historical HBG data normalized for population mix, cost savings, and provider shift as described in response to Question 1c below.
- c. Please see the attached exhibit labeled Q1c Response for an example of the "Cumul Factor" development. The Population Mix column represents changes in population age, gender, etc. over time. The Cost Savings column represents changes in care costs initiatives value, and the Provider Shift column represents change in provider mix.

- d. The Company's provider contracting area has analyzed future expected contracting changes and provided factors to account for these future changes. The changes are included in the Allowed PMPM streams provided in column C of the Company's Objection 1, Question 2a response dated June 19, 2024.
 - For in-area facilities, the timing and impact of increases by facility are provided by the provider contracting area. For out of area facilities, we use a standard assumption based on historical data. For professional services, we use the aggregate change in our fee schedule. These are all composited using actual utilization into the provider contracting factors, which are incorporated in the trend development.
- e. The realized value of current cost of care initiatives are included in the base period data. As a result, ongoing and future levels are assumed to increase at the same rate as the trend assumption. Any further improvement due to Highmark's continued efforts to lower cost of care would be reflected in future experience as it emerges and could offset unexpected trend drivers that emerge after the filing trend development.
 - The attached exhibit labeled Q1c Response has a column showing the cost of care initiatives estimated value that is part of the "Cumul Factor" column in the trend development.
- f. The Company noticed a step up in medical claims spend in the later parts of 2023. By not using the last few months of 2023 in the regression analysis, we implicitly treated this step up as a one-time event. If the step up ultimately is not a one-time event, the underlying trend assumption would be insufficient. Please see the exhibit labeled Q1f Response1 for an updated version of the table that shows all of 2023 in the regression. Additionally, please see the exhibit labeled Q1f Response2 for a summary of the revised annual trend resulting from using all of 2023 in the regression. If the same explicit actuarial judgment adjustment of -0.7% is applied, the revised required annual trend for rating region 3 becomes 13.5% (instead of the original 12.5%). This implies that there is an additional *implicit* actuarial judgment adjustment of -1% for rating region 3 (or -0.8% overall) resulting from the decision to not include all of 2023 in the regression analysis.

The Company makes every effort to select filing assumptions that are reasonable individually and produce rates that are reasonable in aggregate. Based on the preceding paragraph, it is evident that the selected trend assumption in the filing is lower than an alternative approach that could also reasonably be justified. If the Department requests changes to other filing assumptions that have the effect of reducing the rates, the trend assumption may need to be increased to ensure the rates are reasonable in aggregate.

- 2. The following are related to the file "1A-DP-24-HBG Objection 1 Response Exhibits.xlsx":
 - a. Using the Rx Rebates PMPM values from cells D23 and C23 of the Q5a Response tab, the implied annual growth rate is Please explain why this is significantly different from the rolling 12-month growth rate of Prescription Drug Rebates (Column J from Table 4 of the PAAME), which is 34.3%.
 - b. Please provide a detailed quantitative exhibit in Excel supporting the 0.899 Change in Rx Rebates factor in cell D32 of the Q5a Response tab.
 - c. Please provide an exhibit in Excel supporting the Death Load Adjustment of 1.03 in row 16 of the Q5d Response tab. Additionally, please explain the source of the data used.
 - d. Please provide an exhibit in Excel showing the development of the Demographic, Network, and Benefit Richness factors for each member category shown in rows 19, 20, and 21 of the Q5d Response tab. Additionally, please explain the source of the data used.
 - e. Please provide an exhibit in Excel with data supporting the PLRS, ARF, GCF, IDF, and AV factors in rows 15, 16, 17, 18, and 19 of the Q8a Response tab. Additionally, please explain the source of the data used.
 - f. Please explain what factors are causing the 24.9% increase in the Allowed Claims (Non-Capitated) (Table 2) values from CY2022 to CY2023 from the Q9c tab and provide an exhibit in Excel supporting these factors.

Response: a.

- b. The development of the 0.899 Change in RX Rebate factor can be found in the formula for cell D32 of the Objection 1, Q5a Response tab dated June 19, 2024.
- c. Please see the attached exhibit labeled Q2c Response for the development of the Death Load Adjustment Factor. The data used in the development is experience period data for the most recent calendar year. In this response, the experience period paid claims data represents the 2023 calendar year results across Highmark's PA individual ACA footprint, with run out through February 2024.
- d. Please see the attached exhibit labeled Q2d Response for the development of the Demographic, Network, and Benefit Richness Factors. Please refer to Objection 1, Question 5d response dated June 19, 2024 for a description of each sources. The Demographic Factor is comprised of the average age factor, average tobacco factor, and average area factor for members identified in the 2/1/2024 snapshot. The Network Factor is derived using the base enrollment period data to dollar weight the average medical and RX network factors. The Benefit Richness Factor for the

"Renewal" source is the average induced demand factor and all other sources assumed a richness of 1.08 to align with the assumption that new entrances align most closely to the gold metal level.

e. Please see the attached exhibit labeled Q2e Response for the development of the PLRS, ARF, GCF, IDF, and AV factors in rows 15, 16, 17, 18, and 19 of the Q8a Response tab. Tables 1 and 2 show these factors for the Non-Catastrophic and Catastrophic Pools, respectively. Table 3 calculates the composite factors from Tables 1 and 2. Table 4 is included for illustrative purposes and demonstrates how the factors in Table 1 are calculated for the "Renewal" source. Table 5 calculates the GCF used in Table 4.

The data used is historical Company experience. The only exception is for the PLRS for the "New" source, which is adjusted from the "Renewal" data.

- f. When comparing the experience period data of 2022 and 2023, the driving difference is moderate increases of 13% to 15% in allowed claims across the benefit categories of inpatient, outpatient, professional, and drug. Please note that the 24.9% increase is the difference in allowed claims relative to the 2024 calibrated plan adjusted index rate. The result is any moderate increases in allowed claims being amplified when compared to the index rate.
- 3. As a follow-up to objection 7 from the prior objection letter, please explain what factors are causing the differences between the Metallic and Pricing AV values. Please provide a detailed quantitative exhibit that illustrates that there is no additional induced demand beyond what is prescribed by the Department being included.

Response:

The Metallic AV values are produced using the CMS provided AV calculator. This model is based on nationwide data, whereas the Pricing AV values are developed using a model that is based on the Company's own data. We have found that the CMS AV calculator produces Metallic AV values that are materially lower than the actual paid to allowed ratios that materialize.

The exhibit labeled Q3 Response illustrates these variances for Gold and Bronze plans using 2023 Metallic AVs and actual 2023 experience for the Company. As shown, the Metallic AVs are not adequate for the Company's actual experience. Thus, the variances are generated by observed paid to allowed ratios and not the inclusion of any additional induced demand. Please note that Silver experience is excluded from the exhibit because it is not credible after the CSR variant members are removed.

4. What markets are represented in the data used in the external actuarial consulting company's study discussed in response to objection 8b from the prior objection letter?

Response:

The external actuarial consulting company's study that we utilized is specific to the Individual market. We do not have any additional details beyond the member months previously cited.

- 5. Has the Company experienced membership growth due to Medicaid Redeterminations? If so, please provide a detailed quantitative exhibit and narrative that illustrates what this new Medicaid Expansion membership looks like from a morbidity and age perspective, compared to remaining membership in the block.
 - a. Please provide a detailed narrative that describes the implications to risk adjustment for this membership growth.

Response:

The Company has undoubtedly experienced some membership growth due to Medicaid Redeterminations. However, the Company's ability to accurately identify Medicaid Redetermination members is limited to those members who were previously enrolled in our Medicaid MCO. Since there is very little overlap between the Company's geographic footprint and our Medicaid MCO's geographic footprint, we are unable to provide any quantitative data to assess the membership in this particular region.

6. In the response to question 8d from the prior objection letter, it is indicated that there are no anticipated reimbursements in 2025 related to the high cost risk pool. On the II.b. Reins Table – Proj there are members with annual incurred claims of \$1,000,000+ for the projection period. Please revise so these are consistent.

Response:

The members with annual incurred claims greater than \$1,000,000 shown on the II.b. Reins Table – Proj tab of the PAAM Exhibits represents the total members across all of Highmark's three Pennsylvania entities after completing and trending the claims from 2023 to 2025. By comparison, we had only members with annual incurred claims greater than \$1,000,000 across all of Highmark's three Pennsylvania entities during the most recent 2023 EDGE submission. While standard completion and trend methodologies are appropriate in aggregate, they are likely to be much less accurate when applied to such a narrow portion of the continuance table. Furthermore, there is a significant amount of volatility both in the number of members that reach the HCRP attachment point and in the amount of the incurred claim dollars from year to year. As a result, the Company believes that a more stable adjustment would be to apply the average HCRP reimbursement as a percentage of premium observed across all of Highmark's three Pennsylvania entities over the last two years (2022 & 2023). This value equals we would also appreciate an opportunity to reassess the percentage of premium charge assumption after CMS releases the 2023 HCRP results in the next week. If the Department agrees with this approach, we will update the filing documents to reflect this change in a subsequent submission.

Individual Market

Response to Objection 2 - Question 1a

				м	edical								Rx			
Incurred Month	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend
1/18	14,803	\$355.90	1.000	1.374	0.728	\$258.97	1 1011 101	Ticha	14,803	\$101.47	1.000	1.391	0.719	\$72.93	1 1411 141	Ticha
2/18 3/18	14,346 14,130	\$362.47 \$403.42	1.000 1.000	1.375 1.380	0.727 0.725	\$263.53 \$292.36			14,346 14,130	\$106.39 \$114.87	1.000 1.000	1.382 1.380	0.724 0.725	\$76.98 \$83.26		
4/18 5/18	13,957 13,643	\$406.70 \$436.33	1.000 1.000	1.372 1.364	0.729 0.733	\$296.32 \$319.90			13,957 13,643	\$118.05 \$126.12	1.000 1.000	1.381 1.386	0.724 0.721	\$85.48 \$90.98		
6/18	13,491	\$372.35	1.000	1.365	0.733	\$272.80			13,491	\$123.42	1.000	1.391	0.719	\$88.70		
7/18 8/18	13,325 13,091	\$467.98 \$439.47	1.000 1.000	1.365 1.355	0.733 0.738	\$342.90 \$324.41			13,325 13,091	\$122.63 \$125.69	1.000 1.000	1.380 1.402	0.725 0.714	\$88.87 \$89.68		
9/18	12,946	\$415.72	1.000	1.360	0.735	\$305.68			12,946	\$116.58	1.000	1.398	0.715	\$83.37		
10/18 11/18	12,785 12,595	\$519.73 \$440.98	1.000 1.000	1.354 1.355	0.739 0.738	\$383.90 \$325.33			12,785 12,595	\$128.15 \$135.26	1.000 1.000	1.412 1.412	0.708 0.708	\$90.74 \$95.83		
12/18 1/19	12,382 12,206	\$421.89 \$413.01	1.000	1.349 1.366	0.741 0.732	\$312.65 \$302.40	\$306.98 \$311.10		12,382 12,206	\$142.77 \$114.63	1.000	1.393 1.308	0.718 0.765	\$102.48 \$87.65	\$87.09 \$88.45	
2/19	11,962	\$444.02	1.000	1.358	0.736	\$326.99	\$316.68		11,962	\$105.31	1.000	1.307	0.765	\$80.59	\$88.90	
3/19 4/19	11,757 11,669	\$367.25 \$428.14	1.000 1.000	1.350 1.347	0.741 0.743	\$271.99 \$317.94	\$315.50 \$317.45		11,757 11,669	\$120.41 \$126.20	1.000 1.000	1.292 1.279	0.774 0.782	\$93.17 \$98.67	\$89.75 \$90.83	
5/19 6/19	11,480 11,300	\$491.74 \$394.04	1.000 1.000	1.317 1.300	0.759 0.769	\$373.38 \$303.12	\$321.52 \$324.56		11,480 11,300	\$131.81 \$122.48	1.000 1.000	1.271 1.252	0.787 0.799	\$103.73 \$97.82	\$91.80 \$92.55	
7/19	11,061	\$436.97	1.000	1.287	0.777	\$339.58	\$324.02		11,061	\$135.38	1.000	1.281	0.781	\$105.72	\$93.89	
8/19 9/19	10,960 10,871	\$472.43 \$434.13	1.000 1.000	1.284 1.295	0.779 0.772	\$368.02 \$335.12	\$327.36 \$329.94		10,960 10,871	\$131.45 \$125.59	1.000 1.000	1.269 1.284	0.788 0.779	\$103.59 \$97.84	\$95.01 \$96.30	
10/19	10,788	\$506.58	1.000	1.288	0.777	\$393.45	\$329.91		10,788	\$144.95	1.000	1.278	0.783	\$113.46	\$98.14	
11/19 12/19	10,709 10,494	\$578.62 \$487.60	1.000 1.000	1.264 1.266	0.791 0.790	\$457.73 \$385.01	\$340.31 \$346.31	12.8%	10,709 10,494	\$137.09 \$152.85	1.000 1.000	1.262 1.247	0.792 0.802	\$108.63 \$122.54	\$99.18 \$100.69	15.6%
1/20 2/20	17,174 17,330	\$441.90 \$447.75	1.000 1.000	1.189 1.195	0.841 0.837	\$371.81 \$374.60	\$353.26 \$357.96	13.5% 13.0%	17,174 17,330	\$93.78 \$99.75	1.000 1.000	0.974 0.959	1.027 1.043	\$96.28 \$104.01	\$101.28 \$103.31	14.5% 16.2%
3/20	17,483	\$345.56	1.000	1.196	0.836	\$288.99	\$356.67	13.0%	17,483	\$125.80	1.000	0.965	1.037	\$130.42	\$107.23	19.5%
4/20 5/20	17,613 17,669	\$292.09 \$335.77	1.000 1.000	1.190 1.185	0.840 0.844	\$245.48 \$283.40	\$347.09 \$338.36	9.3% 5.2%	17,613 17,669	\$110.33 \$117.78	1.000 1.000	0.956 0.949	1.047 1.054	\$115.47 \$124.11	\$108.78 \$110.80	19.8% 20.7%
6/20 7/20	17,694 17,552	\$426.19 \$476.97	1.000 1.000	1.171 1.177	0.854 0.849	\$364.05 \$405.10	\$343.38 \$349.76	5.8% 7.9%	17,694 17,552	\$110.58 \$116.76	1.000 1.000	0.949 0.978	1.053 1.023	\$116.47 \$119.41	\$112.25 \$113.37	21.3% 20.8%
8/20	17,177	\$414.90	1.000	1.173	0.852	\$353.67	\$349.03	6.6%	17,177	\$125.31	1.000	0.984	1.016	\$127.35	\$115.27	21.3%
9/20 10/20	17,182 17,075	\$380.27 \$499.11	1.000 1.000	1.162 1.166	0.860 0.858	\$327.18 \$428.18	\$347.84 \$352.35	5.4% 6.8%	17,182 17,075	\$135.47 \$136.16	1.000 1.000	0.986 0.979	1.014 1.021	\$137.39 \$139.02	\$118.29 \$120.37	22.8% 22.6%
11/20	16,969	\$426.42	1.000	1.169	0.855	\$364.79	\$347.80	2.2%	16,969	\$135.34	1.000	0.980	1.020	\$138.09	\$122.49	23.5%
12/20 1/21	16,761 17,675	\$468.26 \$442.51	1.000 1.000	1.164 1.233	0.859 0.811	\$402.19 \$358.77	\$350.31 \$349.25	1.2% (1.1%)	16,761 17,675	\$144.36 \$122.51	1.000	0.991 1.025	1.009 0.975	\$145.65 \$119.47	\$124.35 \$126.26	23.5% 24.7%
2/21 3/21	17,882 17,813	\$446.64 \$615.86	1.000 1.000	1.216 1.210	0.823 0.826	\$367.42 \$508.94	\$348.70 \$367.35	(2.6%) 3.0%	17,882 17,813	\$135.06 \$152.72	1.000 1.000	1.020 1.025	0.981 0.976	\$132.46 \$149.05	\$128.64 \$130.23	24.5% 21.4%
4/21	17,958	\$551.21	1.000	1.209	0.827	\$456.05	\$385.21	11.0%	17,958	\$156.32	1.000	1.032	0.969	\$151.44	\$133.29	22.5%
5/21 6/21	18,163 18,431	\$481.53 \$505.48	1.000 1.000	1.205 1.218	0.830 0.821	\$399.70 \$415.11	\$395.03 \$399.39	16.7% 16.3%	18,163 18,431	\$145.59 \$157.76	1.000 1.000	1.028 1.022	0.972 0.979	\$141.56 \$154.39	\$134.77 \$138.03	21.6% 23.0%
7/21 8/21	18,815 19,131	\$521.08 \$548.01	1.000 1.000	1.215 1.214	0.823 0.824	\$428.93 \$451.41	\$401.54 \$409.85	14.8% 17.4%	18,815 19,131	\$151.86	1.000 1.000	1.015 1.008	0.985 0.992	\$149.59 \$163.87	\$140.60 \$143.74	24.0% 24.7%
9/21	19,396	\$586.34	1.000	1.202	0.832	\$487.68	\$423.41	21.7%	19,396	\$165.25 \$154.37	1.000	0.976	1.024	\$158.13	\$145.54	23.0%
10/21 11/21	19,408 19,309	\$621.78 \$652.17	1.000 1.000	1.204 1.192	0.831 0.839	\$516.54 \$547.02	\$431.31 \$446.55	22.4% 28.4%	19,408 19,309	\$163.07 \$171.36	1.000 1.000	0.976 0.971	1.025 1.030	\$167.13 \$176.55	\$147.97 \$151.23	22.9% 23.5%
12/21	19,077	\$549.76	1.000	1.185	0.844	\$464.12	\$451.38	28.9%	19,077	\$188.58	1.000	0.972	1.029	\$194.05	\$155.31	24.9%
1/22 2/22	18,790 19,081	\$458.46 \$490.89	1.000 1.000	1.204 1.171	0.831 0.854	\$380.87 \$419.24	\$452.77 \$456.71	29.6% 31.0%	18,790 19,081	\$169.05 \$156.19	1.000 1.000	0.967 0.971	1.034 1.030	\$174.88 \$160.82	\$159.77 \$162.03	26.5% 26.0%
3/22 4/22	18,828 18,721	\$590.13 \$598.93	1.000 1.000	1.158 1.159	0.864 0.862	\$509.74 \$516.55	\$457.01 \$461.99	24.4% 19.9%	18,828 18,721	\$186.11 \$169.37	1.000 1.000	0.970 0.972	1.031 1.029	\$191.89 \$174.28	\$165.54 \$167.37	27.1% 25.6%
5/22	18,600	\$571.43	1.000	1.156	0.865	\$494.21	\$469.59	18.9%	18,600	\$197.17	1.000	0.986	1.014	\$199.89	\$172.09	27.7%
6/22 7/22	18,501 18,706	\$583.58 \$485.27	1.000 1.000	1.153 1.142	0.868 0.876	\$506.34 \$424.98	\$476.99 \$476.69	19.4% 18.7%	18,501 18,706	\$184.78 \$178.73	1.000 1.000	0.981 0.960	1.020 1.041	\$188.45 \$186.13	\$174.85 \$177.87	26.7% 26.5%
8/22 9/22	18,612 18,479	\$632.40 \$602.57	1.000 1.000	1.134 1.137	0.882 0.880	\$557.50 \$530.11	\$485.44 \$488.90	18.4% 15.5%	18,612 18,479	\$187.07 \$183.00	1.000 1.000	0.968 0.958	1.033 1.044	\$193.23 \$190.97	\$180.31 \$183.08	25.4% 25.8%
10/22	18,353	\$556.04	1.000	1.134	0.882	\$490.46	\$486.65	12.8%	18,353	\$193.73	1.000	0.963	1.039	\$201.23	\$185.93	25.7%
11/22 12/22	18,164 17,984	\$519.05 \$546.43	1.000 1.000	1.130 1.120	0.885 0.893	\$459.54 \$487.77	\$479.24 \$481.22	7.3% 6.6%	18,164 17,984	\$202.54 \$189.02	1.000 1.000	0.959 0.975	1.042 1.026	\$211.09 \$193.95	\$188.78 \$188.75	24.8% 21.5%
1/23 2/23	19,867 20,590	\$606.63 \$509.35	1.000 1.000	1.130 1.101	0.885 0.908	\$536.73 \$462.58	\$494.57 \$498.03	9.2% 9.0%	19,867 20,590	\$180.54 \$168.19	1.000 1.000	0.934 0.915	1.071 1.093	\$193.32 \$183.76	\$190.32 \$192.22	19.1% 18.6%
3/23	20,518	\$657.83	1.000	1.096	0.912	\$600.00	\$506.27	10.8%	20,518	\$200.95	1.000	0.916	1.092	\$219.44	\$194.71	17.6%
4/23 5/23	20,392 20,352	\$588.38 \$661.71	1.000 1.000	1.094 1.100	0.914 0.909	\$537.63 \$601.69	\$508.22 \$517.61	10.0% 10.2%	20,392 20,352	\$188.77 \$218.42	1.000 1.000	0.913 0.919	1.095 1.088	\$206.79 \$237.56	\$197.45 \$200.80	18.0% 16.7%
6/23	20,435	\$639.32	1.000	1.103	0.907	\$579.71	\$523.96	9.8%	20,435	\$214.67	1.000	0.917	1.091	\$234.11	\$204.71	17.1%
7/23 8/23	20,801 20,904	\$535.99 \$631.55	1.000 1.000	1.112 1.117	0.899 0.895	\$482.11 \$565.17	\$528.14 \$529.11	9.0%	20,801 20,904	\$210.43 \$229.74	1.000 1.000	0.917 0.910	1.091 1.099	\$229.51 \$252.53	\$208.39 \$213.48	17.2% 18.4%
9/23 10/23	21,084 21,014	\$624.73 \$668.33	1.000 1.000	1.106 1.097	0.904 0.912	\$564.89 \$609.39	\$532.18 \$542.04	8.9% 11.4%	21,084 21,014	\$212.30 \$234.22	1.000 1.000	0.908 0.915	1.101 1.093	\$233.70 \$256.11	\$217.00 \$221.59	18.5% 19.2%
11/23	21,199	\$727.11	1.000	1.095	0.913	\$663.90	\$558.69	16.6%	21,199	\$226.19	1.000	0.916	1.092	\$246.93	\$224.56 \$227.23	18.9%
12/23 1/24	21,070 21,070	\$659.02 \$644.80	1.000 1.000	1.096 1.066	0.913 0.938	\$601.50 \$605.09	\$567.47 \$573.09	17.9% 15.9%	21,070 21,070	\$212.28 \$219.37	1.000	0.923 0.968	1.083 1.033	\$229.95 \$226.62	\$229.88	20.4%
2/24 3/24	21,070 21,070	\$662.65 \$696.53	1.000 1.000	1.073 1.071	0.932 0.934	\$617.77 \$650.46	\$585.96 \$590.24	17.7% 16.6%	21,070 21,070	\$207.75 \$217.58	1.000 1.000	0.930 0.930	1.075 1.075	\$223.39 \$233.97	\$233.13 \$234.32	21.3% 20.3%
4/24	21,070	\$732.05	1.000	1.069	0.935	\$684.56	\$602.43	18.5%	21,070	\$227.15	1.000	0.930	1.075	\$244.27	\$237.39	20.2%
5/24 6/24	21,070 21,070	\$711.34 \$675.38	1.000 1.000	1.070 1.069	0.935 0.936	\$665.10 \$631.85	\$607.73 \$612.01	17.4% 16.8%	21,070 21,070	\$237.25 \$215.02	1.000 1.000	0.930 0.930	1.075 1.076	\$255.14 \$231.26	\$238.87 \$238.62	19.0% 16.6%
7/24 8/24	21,070 21,070	\$678.28 \$715.82	1.000 1.000	1.069 1.068	0.936 0.936	\$634.68 \$670.01	\$624.59 \$633.28	18.3% 19.7%	21,070 21,070	\$236.28 \$232.84	1.000 1.000	0.930 0.930	1.076 1.076	\$254.12 \$250.43	\$240.66 \$240.49	15.5% 12.7%
9/24	21,070	\$727.18	1.000	1.068	0.936	\$680.75	\$642.94	20.8%	21,070	\$221.40	1.000	0.930	1.076	\$238.13	\$240.86	11.0%
10/24 11/24	21,070 21,070	\$756.66 \$716.82	1.000 1.000	1.068 1.068	0.937 0.936	\$708.69 \$671.29	\$651.20 \$651.81	20.1% 16.7%	21,070 21,070	\$252.15 \$235.32	1.000 1.000	0.930 0.930	1.076 1.076	\$271.20 \$253.11	\$242.12 \$242.63	9.3% 8.1%
12/24	21,070	\$761.71	1.000	1.068	0.936	\$713.22	\$661.12	16.5%	21,070	\$242.61	1.000	0.930	1.076	\$260.95	\$245.22	7.9%
1/25 2/25	21,070 21,070	\$737.10 \$721.71	1.000 1.000	1.064 1.065	0.939 0.939	\$692.47 \$677.91	\$668.40 \$673.42	16.6% 14.9%	21,070 21,070	\$230.99 \$218.69	1.000 1.000	0.930 0.930	1.076 1.076	\$248.46 \$235.24	\$247.04 \$248.02	7.5% 6.4%
3/25 4/25	21,070 21,070	\$790.99 \$822.79	1.000 1.000	1.065 1.060	0.939 0.943	\$742.89 \$776.23	\$681.12 \$688.76	15.4% 14.3%	21,070 21,070	\$240.64 \$249.59	1.000 1.000	0.930 0.930	1.076 1.076	\$258.86 \$268.49	\$250.10 \$252.12	6.7% 6.2%
5/25	21,070	\$777.00	1.000	1.060	0.943	\$732.92	\$694.41	14.3%	21,070	\$253.77	1.000	0.930	1.076	\$272.99	\$253.60	6.2%
6/25 7/25	21,070 21,070	\$788.02 \$760.07	1.000 1.000	1.060 1.060	0.943 0.943	\$743.31 \$716.84	\$703.70 \$710.54	15.0% 13.8%	21,070 21,070	\$246.08 \$261.74	1.000 1.000	0.930 0.930	1.076 1.076	\$264.72 \$281.58	\$256.39 \$258.68	7.4% 7.5%
8/25 9/25	21,070 21,070	\$776.76 \$844.90	1.000 1.000	1.060 1.061	0.943 0.943	\$732.48 \$796.62	\$715.75 \$725.41	13.0% 12.8%	21,070 21,070	\$249.79 \$254.19	1.000 1.000	0.930 0.930	1.076 1.076	\$268.72 \$273.46	\$260.20 \$263.15	8.2% 9.3%
10/25	21,070	\$846.19	1.000	1.061	0.943	\$797.84	\$732.83	12.5%	21,070	\$278.45	1.000	0.930	1.076	\$299.57	\$265.51	9.7%
11/25 12/25	21,070 21,070	\$778.48 \$883.86		1.061 1.061	0.943 0.943	\$733.89 \$833.11	\$738.05 \$748.04	13.2% 13.1%	21,070 21,070	\$252.31 \$277.89	1.000 1.000	0.929 0.929	1.076 1.076	\$271.45 \$298.97	\$267.04 \$270.21	10.1% 10.2%
	27,070	\$550.00		1.501	0.040	2000.11	÷. 10.04	10.170	2.,010	ŲL. 1.00		0.020		J200.01	-L. J.L.	10.270

Individual Market

Response to Objection 2 - Question 1a

Description	Medical	Rx	Total	Notes
2023 Allowed 12-Month PMPM	\$ 567.47	\$ 227.23	\$ 794.70	Source is supporting monthly PMPMs streams.
2025 Allowed 12-Month PMPM	\$ 748.04	\$ 270.21	\$1,018.25	Source is supporting monthly PMPMs streams.
Allowed Annual Trend 2023 to 2025	14.8%	9.0%	13.2%	
Actuarial Judgment	(1.2%)	0.6%	1 (0.7%)	Reasonable range around deterministic estimate applied including consideration for
	,,		(enrollment changes
Rating Region 3 Trend Expectation	13.6%	9.6%	12.5%	
				Trend is based on other PA ACA Individual expected trends since Region 8 history is
Rating Region 8 Trend Expectation	10.0%	10.0%	10.0%	not available.
Region 8 Membership Weighting	20.7%	20.7%	20.7%	Portion of projected 2025 enrollment in Region 8.
Required Annual Trend	12.87%	9.72%	11.98%	Weighted trend for Regions 3 and 8
Trequired Familian French	12.57/0	3.72/0	11.50%	The lighted define for regions 3 and 0

Individual Market

Response to Objection 2 - Question 1c

		Med				R	x	
Incurred	Population	Cost	Provider	Cumul	Population	Cost	Provider	Cumul
Month	Mix 1.39	Savings 0.99	Shift 1.00	Factor 1.37	Mix 1.40	Savings	Shift 1.00	Factor 1 39
1/18						1.00		2.55
2/18	1.39	0.99	1.00	1.38	1.39	1.00	1.00	1.38
3/18	1.39	0.99	1.00	1.38	1.38	1.00	1.00	1.38
4/18	1.39	0.99	1.00	1.37	1.39	0.99	1.00	1.38
5/18	1.38	0.99	1.00	1.36	1.39	0.99	1.00	1.39
6/18	1.39	0.99	1.00	1.36	1.40	0.99	1.00	1.39
7/18	1.39	0.99	1.00	1.36	1.39	0.99	1.00	1.38
8/18	1.37	0.99	1.00	1.35	1.41	0.99	1.00	1.40
9/18	1.38	0.99	1.00	1.36	1.41	0.99	1.00	1.40
10/18	1.37	0.99	1.00	1.35	1.42	0.99	1.00	1.41
11/18	1.38	0.99	1.00	1.36	1.42	0.99	1.00	1.41
12/18	1.37	0.99	1.00	1.35	1.40	0.99	1.00	1.39
1/19	1.40	0.97	1.00	1.37	1.32	0.99	1.00	1.31
2/19	1.40	0.97	1.00	1.36	1.31	0.99	1.00	1.31
3/19	1.39	0.97	1.00	1.35	1.30	0.99	1.00	1.29
4/19	1.39	0.97	1.00	1.35	1.29	0.99	1.00	1.28
5/19	1.36	0.97	1.00	1.32	1.28	0.99	1.00	1.27
6/19	1.35	0.97	1.00	1.30	1.26	0.99	1.00	1.25
7/19	1.33	0.97	1.00	1.29	1.29	0.99	1.00	1.28
8/19	1.33	0.97	1.00	1.28	1.28	0.99	1.00	1.27
9/19	1.34	0.97	1.00	1.30	1.29	0.99	1.00	1.28
10/19	1.33	0.97	1.00	1.29	1.29	0.99	1.00	1.28
11/19	1.31	0.97	1.00	1.26	1.27	0.99	1.00	1.26
12/19	1.31	0.97	1.00	1.27	1.26	0.99	1.00	1.25
1/20	1.25	0.95	1.00	1.19	0.98	0.99	1.00	0.97
2/20	1.26	0.95	1.00	1.19	0.98	0.99	1.00	0.96
	1.26	0.95	1.00	1.20	0.97	0.99		0.96
3/20	1.25	0.95	1.00	1.20	0.97	0.99	1.00	0.96
4/20 5/20								
.,	1.25	0.95	1.00	1.18	0.96	0.99	1.00	0.95
6/20	1.23	0.95	1.00	1.17	0.96	0.99	1.00	0.55
7/20	1.24	0.95	1.00	1.18	0.99	0.99	1.00	0.98
8/20	1.23	0.95	1.00	1.17	0.99	0.99	1.00	0.98
9/20	1.23	0.95	1.00	1.16	0.99	0.99	1.00	0.99
10/20	1.23	0.95	1.00	1.17	0.99	0.99	1.00	0.98
11/20	1.23	0.95	1.00	1.17	0.99	0.99	1.00	0.98
12/20	1.23	0.95	1.00	1.16	1.00	0.99	1.00	0.99
1/21	1.30	0.95	1.00	1.23	1.04	0.99	1.00	1.03
2/21	1.29	0.94	1.00	1.22	1.03	0.99	1.00	1.02
3/21	1.28	0.94	1.00	1.21	1.04	0.99	1.00	1.02
4/21	1.29	0.94	1.00	1.21	1.05	0.98	1.00	1.03
5/21	1.28	0.94	1.00	1.20	1.04	0.98	1.00	1.03
6/21	1.30	0.94	1.00	1.22	1.04	0.98	1.00	1.02
7/21	1.29	0.94	1.00	1.21	1.03	0.98	1.00	1.02
8/21	1.29	0.94	1.00	1.21	1.02	0.98	1.00	1.01
9/21	1.28	0.94	1.00	1.20	0.99	0.98	1.00	0.98
10/21	1.28	0.94	1.00	1.20	0.99	0.98	1.00	0.98
11/21	1.27	0.94	1.00	1.19	0.99	0.98	1.00	0.97
12/21	1.27	0.94	1.00	1.18	0.99	0.98	1.00	0.97
1/22	1.29	0.93	1.00	1.20	0.99	0.98	1.00	0.97
2/22	1.26	0.93	1.00	1.17	0.99	0.98	1.00	0.97
3/22	1.24	0.93	1.00	1.16	0.99	0.98	1.00	0.97
4/22	1.24	0.93	1.00	1.16	0.99	0.98	1.00	0.97
5/22	1.24	0.93	1.00	1.16	1.01	0.98	1.00	0.99
6/22	1.24	0.93	1.00	1.15	1.00	0.98	1.00	0.98
7/22	1.23	0.93	1.00	1.14	0.98	0.98	1.00	0.96
8/22	1.22	0.93	1.00	1.13	0.99	0.98	1.00	0.97
9/22	1.22	0.93	1.00	1.14	0.98	0.98	1.00	0.96
10/22	1.22	0.93	1.00	1.13	0.98	0.98	1.00	0.96
11/22	1.22	0.93	1.00	1.13	0.98	0.98	1.00	0.96
12/22	1.21	0.93	1.00	1.12	0.99	0.98	1.00	0.97
1/23	1.22	0.93	1.00	1.13	0.95	0.98	1.00	0.93
2/23	1.19	0.92	1.00	1.10	0.93	0.98	1.00	0.92
3/23	1.19	0.92	1.00	1.10	0.94	0.98	1.00	0.92
4/23	1.19	0.92	1.00	1.09	0.93	0.98	1.00	0.91
5/23	1.19	0.92	1.00	1.10	0.94	0.98	1.00	0.91
6/23	1.20	0.92	1.00	1.10	0.94	0.98	1.00	0.92
	1.20					0.98	1.00	0.92
7/23	1.21	0.92	1.00	1.11	0.94		1.00	0.92
8/23		0.92	1.00	1.12	0.93	0.98		
9/23 10/23	1.21	0.92	1.00	1.11	0.93	0.98	1.00	0.91
	1.20	0.92	1.00	1.10	0.93	0.98	1.00	0.91
11/23	1.19 1.20	0.92	1.00	1.10 1.10	0.94	0.98	1.00	0.92
12/23							1.00	0.92
		0.92	1.00		0.94	0.98		
1/24	1.17	0.91	1.00	1.07	0.99	0.98	1.00	0.97
2/24	1.17 1.18	0.91 0.91	1.00 1.00	1.07 1.07	0.99 0.95	0.98 0.98	1.00	0.97 0.93
2/24 3/24	1.17 1.18 1.18	0.91 0.91 0.91	1.00 1.00 1.00	1.07 1.07 1.07	0.99 0.95 0.95	0.98 0.98 0.98	1.00 1.00	0.97 0.93 0.93
2/24 3/24 4/24	1.17 1.18 1.18 1.18	0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95	0.98 0.98 0.98 0.98	1.00 1.00 1.00	0.97 0.93 0.93 0.93
2/24 3/24 4/24 5/24	1.17 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24	1.17 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24	1.17 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24 9/24	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24 9/24 10/24	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24 9/24	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24 9/24 10/24	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24 9/24 10/24 11/24	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24 9/24 10/24 11/24 12/24	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24 9/24 10/24 11/24 1/25 2/25	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24 9/24 10/24 11/24 12/24 1/25 2/25 3/25	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24 9/24 10/24 11/24 1/25 2/25 3/25	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24 9/24 10/24 11/24 1/25 2/25 3/25 4/25 5/25	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.90 0.90 0.90	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24 9/24 10/24 11/24 12/25 3/25 3/25 4/25 6/25	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 7/24 8/24 9/24 10/24 11/24 11/25 2/25 4/25 5/25 7/25	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.90 0.90 0.90 0.90 0.90	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 8/24 9/24 10/24 11/24 12/25 3/25 5/25 6/25 7/25 8/25	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.90 0.90 0.90 0.90 0.90	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 6/24 10/24 11/24 11/24 11/25 2/25 3/25 6/25 7/25 8/25 8/25	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93
2/24 3/24 4/24 5/24 6/24 8/24 9/24 10/24 11/24 12/25 3/25 5/25 6/25 7/25 8/25	1.17 1.18 1.18 1.18 1.18 1.18 1.18 1.18	0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.91 0.90 0.90 0.90 0.90 0.90	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	0.99 0.95 0.95 0.95 0.95 0.95 0.95 0.95	0.98 0.98 0.98 0.98 0.98 0.98 0.98 0.98	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	0.97 0.93 0.93 0.93 0.93 0.93 0.93 0.93 0.93

Individual Market

Response to Objection 2 - Question 1f

				М	edical								Rx			
Incurred Month	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend	Members	Allowed PMPM	AGING	Cumul Factor	Monthly Factor	Pricing PMPM	12 Mo. PMPM	Annual Trend
1/18	14,803	\$355.90	1.000	1.374	0.728	\$258.97	r IVII IVI	rrend	14,803	\$101.47	1.000	1.391	0.719	\$72.93	FIVIFIVI	Trend
2/18 3/18	14,346 14,130	\$362.47 \$403.42	1.000 1.000	1.375 1.380	0.727 0.725	\$263.53 \$292.36			14,346 14,130	\$106.39 \$114.87	1.000 1.000	1.382 1.380	0.724 0.725	\$76.98 \$83.26		
4/18 5/18	13,957 13,643	\$406.70 \$436.33	1.000 1.000	1.372 1.364	0.729 0.733	\$296.32 \$319.90			13,957 13,643	\$118.05 \$126.12	1.000 1.000	1.381 1.386	0.724 0.721	\$85.48 \$90.98		
6/18	13,491	\$372.35	1.000	1.365	0.733	\$272.80			13,491	\$123.42	1.000	1.391	0.719	\$88.70		
7/18 8/18	13,325 13,091	\$467.98 \$439.47	1.000 1.000	1.365 1.355	0.733 0.738	\$342.90 \$324.41			13,325 13,091	\$122.63 \$125.69	1.000 1.000	1.380 1.402	0.725 0.714	\$88.87 \$89.68		
9/18	12,946	\$415.72	1.000	1.360	0.735	\$305.68			12,946	\$116.58	1.000	1.398	0.715	\$83.37		
10/18 11/18	12,785 12,595	\$519.73 \$440.98	1.000 1.000	1.354 1.355	0.739 0.738	\$383.90 \$325.33			12,785 12,595	\$128.15 \$135.26	1.000 1.000	1.412 1.412	0.708 0.708	\$90.74 \$95.83		
12/18 1/19	12,382 12,206	\$421.89 \$413.01	1.000	1.349 1.366	0.741 0.732	\$312.65 \$302.40	\$306.98 \$311.10		12,382 12,206	\$142.77 \$114.63	1.000	1.393 1.308	0.718 0.765	\$102.48 \$87.65	\$87.09 \$88.45	
2/19	11,962	\$444.02	1.000	1.358	0.736	\$326.99	\$316.68		11,962	\$105.31	1.000	1.307	0.765	\$80.59	\$88.90	
3/19 4/19	11,757 11,669	\$367.25 \$428.14	1.000 1.000	1.350 1.347	0.741 0.743	\$271.99 \$317.94	\$315.50 \$317.45		11,757 11,669	\$120.41 \$126.20	1.000 1.000	1.292 1.279	0.774 0.782	\$93.17 \$98.67	\$89.75 \$90.83	
5/19 6/19	11,480 11,300	\$491.74 \$394.04	1.000 1.000	1.317 1.300	0.759 0.769	\$373.38 \$303.12	\$321.52 \$324.56		11,480 11,300	\$131.81 \$122.48	1.000 1.000	1.271 1.252	0.787 0.799	\$103.73 \$97.82	\$91.80 \$92.55	
7/19	11,061	\$436.97	1.000	1.287	0.777	\$339.58	\$324.02		11,061	\$135.38	1.000	1.281	0.781	\$105.72	\$93.89	
8/19 9/19	10,960 10,871	\$472.43 \$434.13	1.000 1.000	1.284 1.295	0.779 0.772	\$368.02 \$335.12	\$327.36 \$329.94		10,960 10,871	\$131.45 \$125.59	1.000 1.000	1.269 1.284	0.788 0.779	\$103.59 \$97.84	\$95.01 \$96.30	
10/19 11/19	10,788 10,709	\$506.58 \$578.62	1.000 1.000	1.288 1.264	0.777 0.791	\$393.45 \$457.73	\$329.91 \$340.31		10,788 10,709	\$144.95 \$137.09	1.000 1.000	1.278 1.262	0.783 0.792	\$113.46 \$108.63	\$98.14 \$99.18	
12/19	10,494	\$487.60	1.000	1.266	0.790	\$385.01	\$346.31	12.8%	10,494	\$152.85	1.000	1.247	0.802	\$122.54	\$100.69	15.6%
1/20 2/20	17,174 17,330	\$441.90 \$447.75	1.000 1.000	1.189 1.195	0.841 0.837	\$371.81 \$374.60	\$353.26 \$357.96	13.5% 13.0%	17,174 17,330	\$93.78 \$99.75	1.000 1.000	0.974 0.959	1.027 1.043	\$96.28 \$104.01	\$101.28 \$103.31	14.5% 16.2%
3/20 4/20	17,483 17,613	\$345.56 \$292.09	1.000 1.000	1.196 1.190	0.836 0.840	\$288.99 \$245.48	\$356.67 \$347.09	13.0% 9.3%	17,483 17,613	\$125.80 \$110.33	1.000 1.000	0.965 0.956	1.037 1.047	\$130.42 \$115.47	\$107.23 \$108.78	19.5% 19.8%
5/20	17,669	\$335.77	1.000	1.185	0.844	\$283.40	\$338.36	5.2%	17,669	\$117.78	1.000	0.949	1.054	\$124.11	\$110.80	20.7%
6/20 7/20	17,694 17,552	\$426.19 \$476.97	1.000 1.000	1.171 1.177	0.854 0.849	\$364.05 \$405.10	\$343.38 \$349.76	5.8% 7.9%	17,694 17,552	\$110.58 \$116.76	1.000 1.000	0.949 0.978	1.053 1.023	\$116.47 \$119.41	\$112.25 \$113.37	21.3% 20.8%
8/20	17,177	\$414.90	1.000	1.173	0.852	\$353.67	\$349.03	6.6%	17,177	\$125.31	1.000	0.984	1.016	\$127.35	\$115.27	21.3%
9/20 10/20	17,182 17,075	\$380.27 \$499.11	1.000 1.000	1.162 1.166	0.860 0.858	\$327.18 \$428.18	\$347.84 \$352.35	5.4% 6.8%	17,182 17,075	\$135.47 \$136.16	1.000 1.000	0.986 0.979	1.014 1.021	\$137.39 \$139.02	\$118.29 \$120.37	22.8% 22.6%
11/20 12/20	16,969 16,761	\$426.42 \$468.26	1.000 1.000	1.169 1.164	0.855 0.859	\$364.79 \$402.19	\$347.80 \$350.31	2.2% 1.2%	16,969 16,761	\$135.34 \$144.36	1.000 1.000	0.980 0.991	1.020 1.009	\$138.09 \$145.65	\$122.49 \$124.35	23.5% 23.5%
1/21	17,675	\$442.51	1.000	1.233	0.811	\$358.77	\$349.25	(1.1%)	17,675	\$122.51	1.000	1.025	0.975	\$119.47	\$126.26	24.7%
2/21 3/21	17,882 17,813	\$446.64 \$615.86	1.000	1.216 1.210	0.823 0.826	\$367.42 \$508.94	\$348.70 \$367.35	(2.6%) 3.0%	17,882 17,813	\$135.06 \$152.72	1.000 1.000	1.020 1.025	0.981 0.976	\$132.46 \$149.05	\$128.64 \$130.23	24.5% 21.4%
4/21 5/21	17,958 18,163	\$551.21 \$481.53	1.000 1.000	1.209 1.205	0.827 0.830	\$456.05 \$399.70	\$385.21 \$395.03	11.0% 16.7%	17,958 18,163	\$156.32 \$145.59	1.000 1.000	1.032 1.028	0.969 0.972	\$151.44 \$141.56	\$133.29 \$134.77	22.5% 21.6%
6/21	18,431	\$505.48	1.000	1.218	0.821	\$415.11	\$399.39	16.3%	18,431	\$157.76	1.000	1.022	0.979	\$154.39	\$138.03	23.0%
7/21 8/21	18,815 19,131	\$521.08 \$548.01	1.000 1.000	1.215 1.214	0.823 0.824	\$428.93 \$451.41	\$401.54 \$409.85	14.8% 17.4%	18,815 19,131	\$151.86 \$165.25	1.000 1.000	1.015 1.008	0.985 0.992	\$149.59 \$163.87	\$140.60 \$143.74	24.0% 24.7%
9/21 10/21	19,396 19,408	\$586.34 \$621.78	1.000 1.000	1.202 1.204	0.832 0.831	\$487.68 \$516.54	\$423.41 \$431.31	21.7% 22.4%	19,396 19,408	\$154.37 \$163.07	1.000 1.000	0.976 0.976	1.024 1.025	\$158.13 \$167.13	\$145.54 \$147.97	23.0% 22.9%
11/21	19,309	\$652.17	1.000	1.192	0.839	\$547.02	\$446.55	28.4%	19,309	\$171.36	1.000	0.971	1.030	\$176.55	\$151.23	23.5%
12/21	19,077 18,790	\$549.76 \$458.46	1.000	1.185 1.204	0.844 0.831	\$464.12 \$380.87	\$451.38 \$452.77	28.9% 29.6%	19,077 18,790	\$188.58 \$169.05	1.000	0.972 0.967	1.029 1.034	\$194.05 \$174.88	\$155.31 \$159.77	24.9% 26.5%
2/22 3/22	19,081 18,828	\$490.89 \$590.13	1.000 1.000	1.171 1.158	0.854 0.864	\$419.24 \$509.74	\$456.71 \$457.01	31.0% 24.4%	19,081 18,828	\$156.19 \$186.11	1.000 1.000	0.971 0.970	1.030 1.031	\$160.82 \$191.89	\$162.03 \$165.54	26.0% 27.1%
4/22	18,721	\$598.93	1.000	1.159	0.862	\$516.55	\$461.99	19.9%	18,721	\$169.37	1.000	0.972	1.029	\$174.28	\$167.37	25.6%
5/22 6/22	18,600 18,501	\$571.43 \$583.58	1.000 1.000	1.156 1.153	0.865 0.868	\$494.21 \$506.34	\$469.59 \$476.99	18.9% 19.4%	18,600 18,501	\$197.17 \$184.78	1.000 1.000	0.986 0.981	1.014 1.020	\$199.89 \$188.45	\$172.09 \$174.85	27.7% 26.7%
7/22 8/22	18,706 18,612	\$485.27 \$632.40	1.000 1.000	1.142 1.134	0.876 0.882	\$424.98 \$557.50	\$476.69 \$485.44	18.7% 18.4%	18,706 18,612	\$178.73 \$187.07	1.000 1.000	0.960 0.968	1.041 1.033	\$186.13 \$193.23	\$177.87 \$180.31	26.5% 25.4%
9/22	18,479	\$602.57	1.000	1.137	0.880	\$530.11	\$488.90	15.5%	18,479	\$183.00	1.000	0.958	1.044	\$190.97	\$183.08	25.8%
10/22 11/22	18,353 18,164	\$556.04 \$519.05	1.000 1.000	1.134 1.130	0.882 0.885	\$490.46 \$459.54	\$486.65 \$479.24	12.8% 7.3%	18,353 18,164	\$193.73 \$202.54	1.000 1.000	0.963 0.959	1.039 1.042	\$201.23 \$211.09	\$185.93 \$188.78	25.7% 24.8%
12/22	17,984	\$546.43 \$606.63	1.000 1.000	1.120 1.130	0.893	\$487.77 \$536.73	\$481.22	6.6%	17,984 19,867	\$189.02 \$180.54	1.000	0.975 0.934	1.026	\$193.95 \$193.32	\$188.75	21.5% 19.1%
1/23 2/23	19,867 20,590	\$509.35	1.000	1.101	0.885 0.908	\$462.58	\$494.57 \$498.03	9.2% 9.0%	20,590	\$168.19	1.000 1.000	0.915	1.071 1.093	\$183.76	\$190.32 \$192.22	18.6%
3/23 4/23	20,518 20,392	\$657.83 \$588.38	1.000 1.000	1.096 1.094	0.912 0.914	\$600.00 \$537.63	\$506.27 \$508.22	10.8% 10.0%	20,518 20,392	\$200.95 \$188.77	1.000 1.000	0.916 0.913	1.092 1.095	\$219.44 \$206.79	\$194.71 \$197.45	17.6% 18.0%
5/23	20,352	\$661.71	1.000	1.100	0.909	\$601.69	\$517.61	10.2%	20,352	\$218.42	1.000	0.919	1.088	\$237.56	\$200.80	16.7%
6/23 7/23	20,435 20,801	\$639.32 \$535.99	1.000 1.000	1.103 1.112	0.907 0.899	\$579.71 \$482.11	\$523.96 \$528.14	9.8% 10.8%	20,435 20,801	\$214.67 \$210.43	1.000 1.000	0.917 0.917	1.091 1.091	\$234.11 \$229.51	\$204.71 \$208.39	17.1% 17.2%
8/23 9/23	20,904 21,084	\$631.55 \$624.73	1.000 1.000	1.117 1.106	0.895 0.904	\$565.17 \$564.89	\$529.11 \$532.18	9.0% 8.9%	20,904 21,084	\$229.74 \$212.30	1.000 1.000	0.910 0.908	1.099 1.101	\$252.53 \$233.70	\$213.48 \$217.00	18.4% 18.5%
10/23	21,014	\$668.33	1.000	1.097	0.912	\$609.39	\$542.04	11.4%	21,014	\$234.22	1.000	0.915	1.093	\$256.11	\$221.59	19.2%
11/23 12/23	21,199 21,070	\$727.11 \$659.02	1.000 1.000	1.095 1.096	0.913 0.913	\$663.90 \$601.50	\$558.69 \$567.47	16.6% 17.9%	21,199 21,070	\$226.19 \$212.28	1.000 1.000	0.916 0.923	1.092 1.083	\$246.93 \$229.95	\$224.56 \$227.23	18.9% 20.4%
1/24 2/24	21,070 21,070	\$644.80 \$665.37	1.000 1.000	1.063 1.073	0.941 0.932	\$606.67 \$620.32	\$573.23 \$586.31	15.9% 17.7%	21,070 21,070	\$219.37 \$206.85	1.000 1.000	0.972 0.930	1.029 1.075	\$225.74 \$222.43	\$229.81 \$232.98	20.7% 21.2%
3/24	21,070	\$700.45	1.000	1.071	0.934	\$654.12	\$590.90	16.7%	21,070	\$216.54	1.000	0.930	1.075	\$232.86	\$234.08	20.2%
4/24 5/24	21,070 21,070	\$737.26 \$717.47	1.000 1.000	1.069 1.070	0.935 0.935	\$689.43 \$670.83	\$603.49 \$609.27	18.7% 17.7%	21,070 21,070	\$225.98 \$235.92	1.000 1.000	0.930 0.930	1.075 1.075	\$243.01 \$253.71	\$237.04 \$238.39	20.0% 18.7%
6/24 7/24	21,070 21,070	\$682.22 \$686.17	1.000 1.000	1.069 1.069	0.936 0.936	\$638.25 \$642.07	\$614.08 \$627.27	17.2% 18.8%	21,070 21,070	\$213.73 \$234.76	1.000 1.000	0.930 0.930	1.076 1.076	\$229.86 \$252.49	\$238.03 \$239.93	16.3% 15.1%
8/24	21,070	\$725.23	1.000	1.068	0.936	\$678.82	\$636.70	20.3%	21,070	\$231.24	1.000	0.930	1.076	\$248.71	\$239.62	12.2%
9/24 10/24	21,070 21,070	\$737.84 \$768.89	1.000 1.000	1.068 1.068	0.936 0.937	\$690.72 \$720.15	\$647.18 \$656.40	21.6% 21.1%	21,070 21,070	\$219.78 \$250.20	1.000 1.000	0.930 0.930	1.076 1.076	\$236.39 \$269.11	\$239.85 \$240.94	10.5% 8.7%
11/24 12/24	21,070 21,070	\$729.50 \$776.34	1.000 1.000	1.068 1.068	0.936 0.936	\$683.16 \$726.92	\$658.00 \$668.45	17.8% 17.8%	21,070 21,070	\$233.40 \$240.53	1.000 1.000	0.930 0.930	1.076 1.076	\$251.05 \$258.72	\$241.28 \$243.67	7.4% 7.2%
1/25	21,070	\$752.38	1.000	1.064	0.939	\$706.83	\$676.80	18.1%	21,070	\$228.91	1.000	0.930	1.076	\$246.23	\$245.38	6.8%
2/25 3/25	21,070 21,070	\$737.77 \$809.80	1.000 1.000	1.065 1.065	0.939 0.939	\$693.00 \$760.55	\$682.86 \$691.73	16.5% 17.1%	21,070 21,070	\$216.63 \$238.28	1.000 1.000	0.930 0.930	1.076 1.076	\$233.02 \$256.31	\$246.26 \$248.22	5.7% 6.0%
4/25	21,070	\$843.61	1.000	1.060	0.943	\$795.87	\$700.60	16.1%	21,070	\$247.03	1.000	0.930	1.076	\$265.73	\$250.11	5.5%
5/25 6/25	21,070 21,070	\$797.85 \$810.38	1.000 1.000	1.060 1.060	0.943 0.943	\$752.59 \$764.40	\$707.41 \$717.92	16.1% 16.9%	21,070 21,070	\$251.06 \$243.34	1.000 1.000	0.930 0.930	1.076 1.076	\$270.07 \$261.78	\$251.48 \$254.13	5.5% 6.8%
7/25 8/25	21,070 21,070	\$782.80 \$801.19	1.000 1.000	1.060 1.060	0.943 0.943	\$738.28 \$755.51	\$725.94 \$732.33	15.7% 15.0%	21,070 21,070	\$258.73 \$246.80	1.000 1.000	0.930 0.930	1.076 1.076	\$278.33 \$265.51	\$256.29 \$257.69	6.8% 7.5%
9/25	21,070	\$872.77	1.000	1.061	0.943	\$822.90	\$743.35	14.9%	21,070	\$251.04	1.000	0.930	1.076	\$270.07	\$260.49	8.6%
10/25 11/25	21,070 21,070	\$875.41 \$806.56	1.000 1.000	1.061 1.061	0.943 0.943	\$825.39 \$760.36	\$752.12 \$758.55	14.6% 15.3%	21,070 21,070	\$274.89 \$248.98	1.000 1.000	0.930 0.929	1.076 1.076	\$295.73 \$267.86	\$262.71 \$264.11	9.0% 9.5%
12/25	21,070	\$917.11	1.000	1.061	0.943	\$864.46	\$770.01	15.2%	21,070	\$274.10	1.000	0.929	1.076	\$294.89	\$267.13	9.6%

Individual Market

Response to Objection 2 - Question 1f

Description	Medical	Rx	Total	Notes
2023 Allowed 12-Month PMPM	\$ 567.47	\$ 227.23	\$ 794.70	Source is supporting monthly PMPMs streams.
2025 Allowed 12-Month PMPM	\$ 770.01	\$ 267.13	\$1,037.14	Source is supporting monthly PMPMs streams.
Allowed Annual Trend 2023 to 2025 Actuarial Judgment Rating Region 3 Trend Expectation			14.2% (0.7%) 13.5%	Reasonable range around deterministic estimate applied including consideration for enrollment changes
Rating Region 8 Trend Expectation			10.0%	Trend is based on other PA ACA Individual expected trends since Region 8 history is not available.
Region 8 Membership Weighting			20.7%	Portion of projected 2025 enrollment in Region 8.
Required Annual Trend			12.81%	Weighted trend for Regions 3 and 8

Individual Market

Response to Objection 2 - Question 2c

	PA	ACA Population	n Subset	
Description	2024 Renewal	2024 Lapse	Renewal and Dead	
Description	2024 Kellewal	Due to Death	Population	
2023 Member Months	965,772	1,053	966,825	
2023 Incurred Claims (Not Completed)	\$618,435,508	\$18,636,458	\$637,071,966	
Death Load Adjustment Factor			1.03	

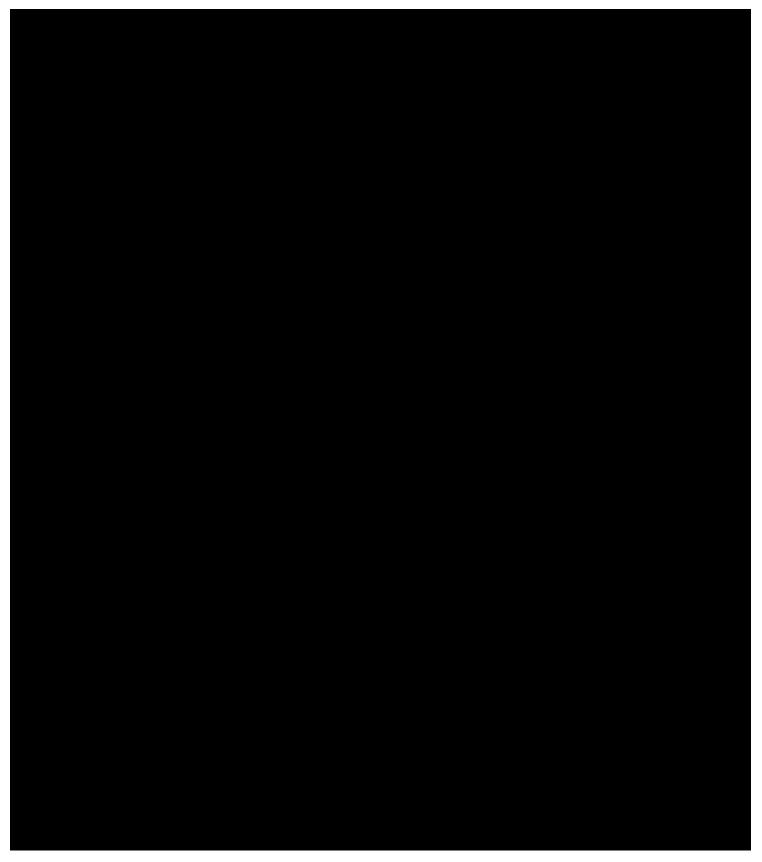
Individual Market

Response to Objection 2 - Question 2d

		HBG					
	Renewal	Other Highmark	Prior ACA	New			
2023 Average Age	1.927	1.854	1.750	1.620			
2023 Average Tobacco	1.008	1.003	1.011	1.005			
2023 Average Area	1.000	1.000	1.000	1.000			
Demographic Factor	1.942	1.859	1.769	1.628			
2023 Allowed Medical PMPM	\$581.93						
2023 Allowed RX PMPM	\$216.22						
2023 Average Medical Network	0.980						
2023 Average Rx Network	1.000						
Network Factor	0.986	1.000	1.000	1.000			
Benefit Richness Factor	1.127	1.080	1.080	1.080			

Individual Market

Response to Objection 2 - Question 2e



Individual Market

Response to Objection 2 - Question 3

Metal	2023 Metallic AV	Actual 2023 Paid to Allowed Ratio		
Gold	79.6%	88.0%		
Bronze	64.3%	73.1%		



August 2, 2024

Mr. Michael Hibbert, Actuary Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Benefits Group 2025 ACA Rate Filing (Individual Market) Highmark Filing # 1A-DP-24-HBG (SERFF Filing # HGHM-134061480)

Dear Mr. Hibbert:

Enclosed are responses to your July 24, 2024 questions regarding SERFF Filing # HGHM-134061480. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to relevant filing documents to reflect the following changes:

- In response to Question 2f and Question 6a of the Department's objection letters dated June 5, 2024 and July 24, 2024, respectively, the medical and drug trends have been split out and set such that the aggregate trend aligns to the aggregate trend initially filed on May 15, 2024.
- In response to Question 2 of the Department's objection letter dated July 24, 2024, the 2023 experience period risk adjustment amount found in Table 2 of the PAAM Exhibits has been updated to reflect the final amount released by CMS on July 22, 2024.
- In response to Question 5 of the Department's objection letter dated July 24, 2024, the reinsurance parameters have been updated to reflect a \$60,000 attachment point, a 60% coinsurance rate, and a \$100,000 reinsurance cap.

Should you have any further questions regarding this Filing, please feel free to contact me at or via e-mail at:
Sincerely,

Actuarial Manager, Individual Markets Highmark Inc.

1. 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, and Federal Rate Templates are identical.

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rates Template are identical.

2. Please update the 2023 experience period risk adjustment amount, in Table 2, to reflect the final CMS risk adjustment amount released on July 22nd.

Response:

The 2023 experience period risk adjustment amount in Table 2 has been updated to reflect the final amount released by CMS on July 22, 2024.

3. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on July 22nd, please provide narrative and detailed supporting data to justify the proposed changes. Additionally, please ensure all applicable supporting exhibits are updated to reflect these changes.

Response:

The Company does not intend to modify its projected 2025 risk adjustment transfer amounts based on the 2023 results.

- 4. Please ensure that the 7/31/24 versions of the following items are posted in SERFF with your July 31st response to this data call.
 - a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
 - b. PA Actuarial Memorandum.
 - c. PA Actuarial Memorandum Exhibits.
 - d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values no "NA").
 - e. URRT.
 - f. Federal Rate Template.
 - g. Part III: Actuarial Memorandum.
 - h. Rate Change Summary information included on the VI Rate Change Summary tab of the PA Actuarial Memorandum Exhibits.
 - i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Response:

All of the relevant rate filing documents are being updated and submitted in SERFF in conjunction with these responses.

5. The program parameters for Plan Year 2025 will be adjusted from the parameters announced in Notice 2024-07 published at 54 Pa.B. 2907 (May 25, 2024). Beginning January 1, 2025, the program-adopted parameters will be adjusted to an attachment point of \$60,000, a cap of \$100,000 and a coinsurance rate of 60%. Please update these factors in the PAAM Exhibits.

Response:

The Company is submitting a revised filing to reflect this change in the coinsurance rate in conjunction with these responses.

6. The following are related to trend:

- a. As a result of separating the medical and prescription drug trends, the Total Annual Trend in cell G52 of Table 3 of the PAAM Exhibits changed. It appears that this is because the Weights included in column H differ from the Medical and Rx weights implied by the 2023 Allowed 12-Month PMPM values in the response exhibit. Please provide a detailed narrative explaining why different weights are used and revise so that the aggregate trend shown in Table 3 matches the requested aggregate trend from the prior version of the PAAM Exhibits.
- b. Please explain why the same actuarial judgement adjustment used on the Q1a Response2 tab is used on the Q1f Response2 tab.

Response:

- a. The aggregate trend is applied to the EHB claims and capitation PMPMs net of drug rebates found on Table 5 of the PAAM Exhibits. To align with Table 5, the prescription drug claims weighting in Table 3 must also be net of drug rebates. This differs from the weighting in the Company's Objection 2, Question 1a response dated July 17, 2024, where the weighting uses gross prescription drug claims. In the revised Table 3 that is being submitted with these responses, a uniform adjustment factor is applied to the split medical and drug utilization trends to account for the difference in weighting and align the aggregate trend to what was initially filed on May 15, 2024.
- b. Q1fResponse2 isolates the change in trend related to including data points through 12/2023. This was not the trend used in the filing, but if those data points were to be used, the assumption is that those additional trend points are valid to include. The same level of actuarial judgment from the filing would apply, and the more recent data points are being relied upon to change the trend.

There are limits to the level of actuarial judgment that should be applied to a calculated trend. As a hypothetical example, assume a trend calculation was 9.1% - 0.6% actuarial judgment = 8.5% without recent historical data points. Then, an alternative approach of adding data points through 12/23 is considered under the assumption that those points are valid for the future. If this revision results in a raw calculated trend of 10.5%, applying an actuarial judgment factor of -2% to get back to the original 8.5% would be extreme.

We have made every effort to reasonably reduce our trends through the actuarial judgment applied in the filing.

7. Please provide an exhibit in Excel showing the Medicare Reimbursement rate at the beginning of the base experience period through the end of the projection period.

Response:

The information needed for this exhibit is not readily available.

8. Please provide a table in Excel showing what the projected prescription drug rebate PMPMs were for 2023, 2022, and 2021 based on the filings for PY23, PY22, and PY21. Please also include a column showing the actual prescription drug rebate PMPMs. Please describe any applicable adjustments made as a result of any differences for the PY25 filing.

Response:

Please see the attached exhibit labeled Q8 Response for a comparison of the priced vs. actual prescription drug rebate PMPMs from 2021 to 2023. Although the exhibit shows that the actuals have exceeded the priced values, this comparison is only telling part of the story. A likely driver of actual rebates exceeding priced rebates is higher-than-expected prescription drug utilization. Using data from the Objection 1, Question 2a Response tab, the observed actual prescription drug trend from 2022 to 2023 was approximately 14% compared to a pricing trend of approximately 9%. This illustrates why all of the filing assumptions must be assessed not only individually but also in aggregate.

Additionally, please note that in researching the response to this question, we discovered that the underlying model was overstating the projected Rx rebates for 2025. After considering all of the other filed factors/assumptions, the Company believes that the overall rate change is still reasonable assuming no other assumption changes occur and proposes to not increase the rates to adjust for this issue.

9. In response to standard question 12a, it's indicated that the Company will use a copay adjustment program. Has this impacted the rate development? If so, where is this incorporated and what is the magnitude of the impact?

Response:

The impact of the copay adjustment program used by the Company is included as an immaterial 0.1% reduction to the Pricing AVs on the plans that offer the program. Pharmaceutical manufacturers have been lowering financial assistance, removing drugs, and/or discontinuing participation in the copay adjustment program which is leading to lower expected savings.

10. The Department is interested in seeing certain updated items from Table 2 of the PAAM. In particular, we would like to see the revised calendar year 2023 membership, drug rebates, capitations, and claims with run-out through the end of May 2024. Please fill out the restated experience exhibit spreadsheet which is provided as an Excel attachment.

Response:

Please see the attached exhibit labeled Q10 Response. Additionally, please see the table below for a summary of the Company's restated 2023 financial performance. These values include the final risk adjustment results from the revised Table 15 plus the additional claim run-out provided in the response to this question. Though not captured in the prescribed template, please note that the final 2023 reinsurance receivable restated unfavorably compared to the value initially estimated and filed using runout through February 2024.

	2023 Fina	nce	
HBG	Revenue	G/(L)	% G/(L)
Table 15 w/updated RA & claim run-out	\$176,921,803	\$2,689,433	1.5%

Highmark Benefits Group

Individual Market

Response to Objection 3 - Question 8

	RX Rebate PMPMs							
Year	Priced	Actual	\$ Difference					
2021								
2022								
2023								

Highmark Benefits Group

Individual Market

Response to Objection 3 - Question 10

CY23 Experience with
Runout Through May
2024

2024						
Member Months	Allowed Claims (Non- Capitated)	Non-EHB portion of Allowed Claims	Prescription Drug Rebates	Total EHB Capitation		
247,700	\$208,467,775	\$490,183	(\$17,205,242.00)	\$37,155		



August 16, 2024

Mr. Michael Hibbert, Actuary Bureau of Life, Accident & Health Insurance Commonwealth of Pennsylvania Insurance Department 1311 Strawberry Square Harrisburg, PA 17120

Re: Highmark Benefits Group 2025 ACA Rate Filing (Individual Market) Highmark Filing # 1A-DP-24-HBG (SERFF Filing # HGHM-134061480)

Dear Mr. Hibbert:

This rate filing has been modified from the version submitted on May 15, 2024 and revised on August 2, 2024. As a result of the Department's review of this filing, the requested average rate increase has been lowered from 11.9% to 10.4%. This change was implemented by making the following changes to the prior version of the filing:

- The medical and drug trends for Rating Region 8 were decreased from 10.0% to 8.0%.
- The medical trend for Rating Region 3 was decreased from 13.2% to 12.6%.

In light of these changes, the questions from your August 12, 2024 objection letter are no longer applicable. However, in conjunction with this response, we are submitting revisions to relevant filing documents that support the development of the revised rate increase.

Should	you have any further question or via e-mail at:	s regarding this F	filing, please feel fr	ee to contact me at
Sincerel	y,			

Actuarial Manager, Individual Markets Highmark Inc.

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Product-Plan Data Collection

Company Legal Name: Highmark Benefits Group

HIOS Issuer ID: 79962 State: PA
Effective Date of Rate Change(s): 1/1/2025 Market: Individual

To add a product to Worksheet 2 - Plan To add a plan to Worksheet 2 - Plan Pro To validate, select the Validate button c To finalize, select the Finalize button or To remove a product, navigate to the cor To remove a plan, navigate to the core

Product/Plan Level Calculations

	Field # Section I: General Product and Plan Information				81 1 81	EL 000			81 1 81	EL 222 1 1 1 2		9 1 1 91	EI - DD O 116 A	81 1 81 81	
	1.1 Product Name 1.2 Product ID	-			my Priority Blu 79962P				my Priority Blu	e Flex PPO Adult De 79962PA028	ental and Vision		e Flex PPO HSA PA029	my Priority Blue F 79962F	
	1.2 Product ID 1.3 Plan Name	-	Flex PPO Bronze	Flex PPO Bronze	Flex PPO Silver	Flex PPO Silver	Flex PPO Gold 0	Flex PPO Gold	Flex PPO Bronze		Flex PPO Gold 0 +	Flex PPO Bronze			
	1.4 Plan ID (Standard Component ID)	-	79962PA0270001	79962PA0270002		79962PA0270004		79962PA0270006	79962PA0280001	79962PA0280002			79962PA0290002		
	1.5 Metal	-	Bronze	Bronze	Silver	Silver	Gold	Gold	Bronze	Silver	Gold	Bronze	Gold	Silver	Gold
	1.6 AV Metal Value		0.645	0.602	0.700	0.715	0.799	0.780	0.645	0.715	0.799	0.648	0.781	0.715	0.816
	1.7 Plan Category		Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
	1.8 Plan Type		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO
	1.9 Exchange Plan?		Yes	Yes	Yes	No		Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
	1.10 Effective Date of Proposed Rates		1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025
	1.11 Cumulative Rate Change % (over 12 mos prior)		11.55%	12.05%	15.33%	6.01%	10.63%	8.58%	10.02%	4.93%	9.51%	10.50%	9.52%	15.21%	9.94%
	1.12 Product Rate Increase %				11.52	!%				9.55%		9.9	1%	10.5	8%
	1.13 Submission Level Rate Increase %														
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Worksheet 1 Totals	Section II: Experience Period and Current Plan Lev														
	2.1 Plan ID (Standard Component ID)				79962PA0270003										
\$192,330,516	2.2 Allowed Claims	\$192,330,516	\$17,337,439	\$2,009,847	\$29,637,271	\$1,559,522	\$59,730,019	\$0	\$2,086,150	\$393,526	\$8,535,726	\$4,476,846	\$7,905,288	\$4,347,269	\$39,269,819
\$8,137,746	2.3 Reinsurance	\$8,137,746	\$661,103 \$5,254,863	\$71,713 \$717,402	\$1,340,008 \$2,106,460	\$64,020 \$246,124	\$2,534,660 \$8,356,387	\$0 \$0	\$71,263 \$787,199	\$15,218 \$72,356	\$350,071 \$1,551,445	\$172,915 \$1,157,772	\$333,224 \$998.680	\$192,721 \$461,283	\$1,692,321
	2.4 Member Cost Sharing 2.5 Cost Sharing Reduction	\$27,739,776 \$0	\$5,254,863 \$0	\$717,402	\$2,106,460	\$246,124	\$8,356,387	\$0 \$0	\$787,199	\$72,356	\$1,551,445	\$1,157,772	\$998,680	\$461,283	\$4,306,720
\$156,452,994	2.6 Incurred Claims	\$156,452,994	\$11,421,474	\$1,220,731	\$26,190,803	\$1,249,378		\$0	\$1,227,689	\$305,953	\$6,634,210	\$3,146,159	\$6,573,384		\$33,270,778
\$6,242,632	2.7 Risk Adjustment Transfer Amount	\$6,242,632	-\$5,717,207	-\$469,208	\$6,591,328	-\$124,956	-\$407,677	\$0	-\$661,511	-\$24,027	-\$1,775,754	-\$240,183	\$208,850	\$3,693,265	\$5,623,424
\$170,726,735	2.8 Premium	\$170,726,735	\$23,411,817	\$2.196.550	\$24,703,272	\$885.589	\$53.021.132	\$0	\$3,231,463	\$234,916	\$9,785,711	\$4,585,404	\$4,841,499	\$4,920,450	\$28,698,242
247,787		247,787	40,250	4,678	32,509	1,610	73,124	0	5,579	333	15,223	7,959	7,177	5,847	38,103
=117,101	2.10 Current Enrollment	24,325	3,345	693	2,339	195	5,267	1,480	644	42		520	642		2,834
	2.11 Current Premium PMPM	\$758.03	\$595.05	\$532.68	\$829.62	\$659.51	\$796.27	\$738.67	\$634.59	\$699.06	\$835.81	\$606.36	\$742.70	\$915.14	\$830.36
	2.12 Loss Ratio	88.41%	64.55%	70.67%	83.69%	164.26%	92.83%	#DIV/0!	47.77%	145.08%	82.82%	72.41%	130.16%	69.72%	96.94%
	Per Member Per Month							·			•				
	2.13 Allowed Claims	\$776.19	\$430.74	\$429.64	\$911.66	\$968.65	\$816.83	#DIV/0!	\$373.93	\$1,181.76		\$562.49	\$1,101.48	\$743.50	\$1,030.62
	2.14 Reinsurance	\$32.84	\$16.42	\$15.33	\$41.22	\$39.76	\$34.66	#DIV/0!	\$12.77	\$45.70	\$23.00	\$21.73	\$46.43	\$32.96	\$44.41
	2.15 Member Cost Sharing	\$111.95	\$130.56	\$153.36	\$64.80	\$152.87	\$114.28	#DIV/0!	\$141.10	\$217.28	\$101.91	\$145.47	\$139.15	\$78.89	\$113.03
	2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
	2.17 Incurred Claims	\$631.40	\$283.76	\$260.95	\$805.65	\$776.01	\$667.89	#DIV/0!	\$220.06	\$918.78	\$435.80	\$395.30	\$915.90	\$631.65	\$873.18
	2.18 Risk Adjustment Transfer Amount	\$25.19	-\$142.04	-\$100.30	\$202.75	-\$77.61	-\$5.58	#DIV/0!	-\$118.57	-\$72.15	-\$116.65	-\$30.18	\$29.10	\$64.45	\$147.58
	2.19 Premium	\$689.01	\$581.66	\$469.55	\$759.89	\$550.05	\$725.09	#DIV/0!	\$579.22	\$705.45	\$642.82	\$576.13	\$674.59	\$841.53	\$753.18
	Section III: Plan Adjustment Factors														
	3.1 Plan ID (Standard Component ID)		70062040270001	70062040270002	79962PA0270003	70062040270004	70062040270005	70062040270006	7006204020001	70062040200002	70062040200002	70063040300001	70062040200002	70062040200001	70062040200002
	3.2 Market Adjusted Index Rate	-	79902FA0270001	79902FA0270002	79902FA0270003 7	/9902FA02/0004	79902FA0270003	79902FA0270000	79902PA0200001	/3302FA0200002	79902FA02800003	79902FA0290001	79902FA0290002	79902FA0300001	79902FA0300002
	3.3 AV and Cost Sharing Design of Plan		0.6781	0.6098	0.9775	0.7143	0.8999	0.8194	0.6781	0.7143	0.8999	0.6834	0.8300	1.0771	0.9326
	3.4 Provider Network Adjustment		1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005
	3.5 Benefits in Addition to EHB		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0518	1.0492		1.0015	1.0013		1.0000
	Administrative Costs						'				•				
	3.6 Administrative Expense		7.27%	7.27%	7.27%	7.27%		7.27%	7.27%	7.27%		7.27%	7.27%		7.27%
	3.7 Taxes and Fees		0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%
	3.8 Profit & Risk Load		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	3.9 Catastrophic Adjustment		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
	3.10 Plan Adjusted Index Rate		\$665.40	\$598.33	\$959.15	\$700.86	\$883.04	\$804.00	\$699.86	\$735.32	\$917.51	\$671.65	\$815.43	\$1,056.94	\$915.17
	3.11 Age Calibration Factor	0.5389 1.0000													
	3.12 Geographic Calibration Factor	0.9931													
	3.13 Tobacco Calibration Factor 3.14 Calibrated Plan Adjusted Index Rate	0.5551	\$356.11	\$320.21	\$513.32	\$375.09	\$472.59	\$430.29	\$374.55	\$393.53	\$491.03	\$359.46	\$436.41	\$565.66	\$489.78
	3.14 Calibrated Flair Adjusted Ilidex Nate		,330.11	J320.21	3313.32	\$373.03	5472.55	5430.23	2374.33	 	5451.05	2333.40	5430.41	\$303.00	\$403.76
	Section IV: Projected Plan Level Information														
	4.1 Plan ID (Standard Component ID)	Total	79962PA0270001	79962PA0270002	79962PA0270003	79962PA0270004	79962PA0270005	79962PA0270006	79962PA0280001	79962PA0280002	79962PA0280003	79962PA0290001	79962PA0290002	79962PA0300001	79962PA0300002
	4.2 Allowed Claims	\$277,044,722	\$30,699,264	\$6,151,790	\$26,299,023	\$1,805,408	\$55,157,275	\$13,250,709	\$6,109,085	\$427,013	\$17,447,768	\$5,611,280	\$6,640,735	\$4,635,116	\$30,500,372
	4.3 Reinsurance	\$12,790,173	\$1,208,139	\$222,665	\$1,322,624	\$73,850	\$2,637,566	\$596,455	\$240,417	\$17,467	\$834,335	\$222,135	\$301,474	\$246,560	\$1,491,073
	4.4 Member Cost Sharing	\$40,366,242	\$8,343,007	\$2,031,434	\$1,824,237	\$438,844	\$6,349,878	\$2,213,478	\$1,660,240	\$103,795	\$2,008,642	\$1,500,740	\$1,062,054	\$72,595	\$2,908,487
	4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	4.6 Incurred Claims	\$223,888,308	\$21,148,119	\$3,897,691	\$23,152,161	\$1,292,714		\$10,440,776	\$4,208,428	\$305,752		\$3,888,406	\$5,277,208	\$4,315,961	\$26,100,812
	4.7 Risk Adjustment Transfer Amount	-\$2,905,348	-\$274,434	-\$50,579	-\$300,440	-\$16,775	-\$599,135	-\$135,488	-\$54,612	-\$3,968	-\$189,523	-\$50,459	-\$68,481	-\$56,007	-\$338,704
	4.8 Premium	\$251,991,497	\$23,802,700	\$4,386,942	\$26,058,295	\$1,454,980	\$51,965,219	\$11,751,337	\$4,736,684	\$344,131	\$16,438,032	\$4,376,491	\$5,939,620	\$4,857,715	\$29,377,070
	4.9 Projected Member Months	298,644	35,772	7,332	27,168	2,076	58,848	14,616	6,768	468	17,916	6,516	7,284	4,596	32,100
	4.10 Loss Ratio	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%
	Per Member Per Month	4007	405	40001	4000 - 1	Anec	4005 1	400	400	404	400	400: :-	404	å. aac - : I	4054 :-
	4.11 Allowed Claims 4.12 Reinsurance	\$927.68 \$42.83	\$858.19	\$839.03	\$968.01 \$48.68	\$869.66 \$35.57	\$937.28	\$906.59 \$40.81	\$902.64	\$912.42		\$861.15	\$911.69	\$1,008.51 \$53.65	\$950.17
	4.12 Reinsurance 4.13 Member Cost Sharing	\$42.83 \$135.17	\$33.77 \$233.23	\$30.37 \$277.06	\$48.68 \$67.15	\$35.57 \$211.39	\$44.82 \$107.90	\$40.81 \$151.44	\$35.52 \$245.31	\$37.32 \$221.78	\$46.57 \$112.11	\$34.09 \$230.32	\$41.39 \$145.81	\$53.65 \$15.80	\$46.45 \$90.61
	4.13 Member Cost Sharing 4.14 Cost Sharing Reduction	\$135.17 \$0.00	\$233.23 \$0.00	\$277.06 \$0.00	\$67.15 \$0.00	\$211.39	\$107.90 \$0.00	\$151.44 \$0.00	\$245.31 \$0.00	\$221.78	\$112.11	\$230.32 \$0.00	\$145.81	\$15.80 \$0.00	\$90.61
	4.14 Cost Sharing Reduction 4.15 Incurred Claims	\$749.68	\$591.19	\$531.60	\$852.18	\$622.69	\$784.56	\$0.00	\$621.81	\$653.32	\$0.00	\$596.75	\$0.00		\$813.11
	4.16 Risk Adjustment Transfer Amount	-\$9.73	-\$7.67	-\$6.90	-\$11.06	-\$8.08	-\$10.18	-\$9.27	-\$8.07	-\$8.48	-\$10.58	-\$7.74	-\$9.40	-\$12.19	-\$10.55
	4.17 Premium	\$843.79	\$665.40	\$598.33	\$959.15	\$700.86	\$883.04	\$804.00	\$699.86	\$735.32		\$671.65	\$815.43		\$915.17

Product Info, select the Add Product button or Ctrl + Shift + P.

nduct Info, select the Add Plan button or Ctrl + Shift + L.

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rresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q. sponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

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79962PA0		79962PA032			79962		000 0 114500			79962PA034			PA035		PA036		2PA037	79962PA038
79962PA0310001 79		Major Events PPO				PPO Gold 0 79962PA0330004	PPO Gold 1500		79962PA0340001	79962PA0340002			PPO Premier Gold 79962PA0350002		79962PA0360002		PPO Gold 1700 79962PA0370002	Major Events PPO 79962PA0380001
Silver	Gold		Bronze	Bronze	Silver	Gold Gold	Gold	Silver	Bronze	79962FA0340002 Gold	Silver	Silver	Gold	Silver	Gold	Bronze	Gold	Catastrophic
0.715	0.816	0.600	0.648	0.602	0.700	0.803	0.781	0.719	0.648	0.803	0.719	0.719	0.819	0.719	0.819	0.648		0.600
Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing	Renewing
PPO	PPO		PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO	PPO		PPO	PPO	PPC	PPO	PPO
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No.	Yes	Yes	No 1 (1 (2005	Yes	Yes	Yes	Yes	Yes	Yes	Yes
1/1/2025	1/1/2025	1/1/2025 9.22%	1/1/2025 9.15%	1/1/2025 9.52%	1/1/2025	1/1/2025 7.08%	1/1/2025 5.03%	1/1/2025	1/1/2025 7.79%	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025	1/1/2025 5.51%	1/1/2025 7.95%		1/1/2025 7.41%
9.63%	0.00,0	9.22%	3.1370	3.32%	7.1	110011	3.0370	2.0370	7.7570	6.26%	2.00%	6.5	0.00.0	5.8			40%	7.41%
		10.41	1%															
79962PA0310001 79					700000000000000000000000000000000000000			200500100000		2005001001000		70050010050001		700000100000		7005001007000		7005001000001
\$813,398	\$14,117,588	\$110,808	/9962PAU33UUU1 \$0	79962PA0330002 \$0	/9962PA0330003 \$0	/9962PAU330004 \$0	/9962PAU33UUUS \$0	/9962PAU330006 \$0	79962PA0340001 \$0	/9962PA0340002 \$0	79962PA0340003 \$0	/9962PA0350001 \$0		/9962PA0360001 \$0	79962PA0360002 \$0			79962PA0380001 \$0
\$35,348	\$598,407	\$4,755	\$0		\$0		\$0	\$0	7.0	\$0	\$0	\$0		\$0			7-	\$0
\$102,197	\$1,548,257	\$72,633	\$0		\$0		\$0	\$0		\$0	\$0	\$0		\$0				\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$675,854	\$11,970,924		\$0		\$0		\$0	\$0		\$0	\$0	\$0		\$0	\$0			\$0
\$224,051	\$2,670,016	-\$31,330	\$0		\$0		\$0	\$0		\$0	\$0	\$0		\$0	\$0			\$0
\$1,049,949 1,465	\$8,915,706 12,862	\$245,036 1,068	\$0 0	\$0 0	\$0 0	\$0 0	\$0 0	\$0 0	\$0	\$0 0	\$0	\$0 0		\$0 0	\$0 0	\$0	\$0	\$0 0
1,465	1,112		293	120	116		465	31	83	334	16	10		14		76	161	20
\$954.69	\$869.91	\$461.33	\$603.53	\$540.27	\$841.45	\$807.62	\$749.21	\$668.92	\$643.08	\$847.17	\$708.46	\$928.16		\$967.71	\$881.72	\$615.01		\$467.91
53.05%	103.32%		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		#DIV/0!
\$555.22 \$24.13	\$1,097.62 \$46.53		#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!	#DIV/0! #DIV/0!		#DIV/0! #DIV/0!
\$24.13	\$46.53		#DIV/0!	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0! #DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!			#DIV/0!
\$0.00	\$0.00		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$461.33	\$930.72		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!		#DIV/0!
\$152.94	\$207.59	-\$29.34	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
\$716.69	\$693.18	\$229.43	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
79962PA0310001 79 1.0771 1.0005	0.9326 1.0005	\$908. 0.5595 1.0005	0.6747 0.9980	0.6060 0.9980	0.9549 0.9980	0.8857 0.9980	0.8059 0.9980	0.7049 0.9980	0.6747 0.9980	0.8857 0.9980	0.7049 0.9980	1.0582 0.9980	0.9176 0.9980	1.0582 0.9980	0.9176 0.9980	0.6789 0.9980	0.8152 0.9980	0.5595 0.9980
1.0326	1.0377	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0522	1.0398	1.0500	1.0000	1.0000	1.0333	1.0384	1.0016	1.0013	1.0000
7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%	7.27%
0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%		0.06%
0.00%	0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			0.00%
1.0000	1.0000		1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000			0.9200
\$1,091.41	\$949.64	\$505.10	\$660.38	\$593.17	\$934.60	\$866.88	\$788.79	\$689.92	\$694.84	\$901.35	\$724.38	\$1,035.74	\$898.14	\$1,070.21	\$932.60	\$665.53	\$798.94	\$503.83
		0.53	RQ															
		1.00																
		0.99																
\$584.10	\$508.23	\$270.32	\$353.42	\$317.45	\$500.18	\$463.94	\$422.15	\$369.23	\$371.87	\$482.38	\$387.68	\$554.31	\$480.67	\$572.75	\$499.11	\$356.18	\$427.58	\$269.64
79962PA0310001 79	9962PA0310002	79962PA0320001	79962PA0330001	79962PA0330002	79962PA0330003	79962PA0330004	79962PA0330005	79962PA0330006	79962PA0340001	79962PA0340002	79962PA0340003	79962PA0350001	79962PA0350002	79962PA0360001	79962PA0360002	79962PA0370001	79962PA0370002	79962PA0380001
\$1,924,500	\$12,434,795	\$621,406	\$5,991,850	\$1,113,556	\$1,124,910	\$19,149,637	\$4,392,470	\$300,824	\$766,479	\$3,270,175	\$163,371	\$107,810		\$222,796	\$9,025,032			\$136,732
\$102,372	\$607,901	\$20,920	\$234,898	\$40,103	\$55,786	\$906,573	\$195,536	\$12,186	\$30,048	\$154,815	\$6,618	\$5,678	\$458,414	\$11,733	\$436,811	\$24,727		\$4,603
\$30,141	\$1,185,770	\$234,292	\$1,645,133	\$371,464	\$92,614	\$2,373,766	\$774,128	\$75,322	\$210,446	\$405,367	\$40,906	\$2,748		\$5,679	\$941,964			\$51,553
\$0 \$1,791,987	\$10.641.124	\$366,194	\$4,111,819	\$0 \$701.989	\$0 \$976.511	\$0 \$15.869.298	\$3,422,806	\$0	\$0 \$525.985	\$2,709,993	\$0 \$115,848	\$99,385	\$8,024,410	\$0 \$205,384	\$7,646,257	\$0 \$432.837	\$1,149,941	\$0 \$80,576
-\$23,254	-\$138,087	-\$4,752	\$4,111,819 -\$53,358	\$701,989 -\$9,110	\$976,511 -\$12,672	\$15,869,298 -\$205,932	\$3,422,806 -\$44,417	\$213,316 -\$2,768	\$525,985 -\$6,826	\$2,709,993 -\$35,167	\$115,848 -\$1,503	\$99,385 -\$1,290	\$8,024,410 -\$104,131	\$205,384 -\$2,665	-\$99,224	\$432,837 -\$5,617	. , .,	\$80,576 -\$1,046
\$2,016,923	\$11,976,833	\$412,160	\$4,627,948	\$790,105	\$1,099,086	\$17,861,264	\$3,852,447	\$240,092	\$592,008	\$3,050,160	\$130,389	\$111,860	\$9,031,660	\$231,164	\$8,606,040	\$487,168		\$90,690
1,848	12,612	816	7,008	1,332	1,176	20,604	4,884	348	852	3,384	180	108	10,056	216	9,228	732		180
89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%	89.88%
\$1,041.40	\$985.95	67C4 F0	\$855.00	\$836.00	\$956.56	6020 **	6000 ac	\$864.44	\$899.62	\$966.36	\$907.62	£000.25	\$941.86	¢4.024.11	\$978.01	\$857.61	£003.0=	\$759.62
\$1,041.40	\$985.95 \$48.20	\$761.53 \$25.64	\$855.00 \$33.52	\$836.00 \$30.11	\$956.56 \$47.44	\$929.41 \$44.00	\$899.36 \$40.04	\$864.44 \$35.02	\$899.62 \$35.27	\$966.36 \$45.75	\$907.62 \$36.77	\$998.25 \$52.57	\$941.86 \$45.59	\$1,031.46 \$54.32	\$978.01 \$47.34	\$857.61 \$33.78	\$903.95	\$759.62 \$25.57
\$16.31	\$94.02		\$234.75	\$278.88	\$78.75	\$115.21	\$158.50	\$216.44	\$247.00	\$119.79	\$227.25	\$25.44	\$98.30	\$26.29	\$102.08			\$286.40
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$969.69	\$843.73	\$448.77	\$586.73	\$527.02	\$830.37	\$770.20	\$700.82	\$612.98	\$617.35	\$800.83	\$643.60	\$920.23	\$797.97	\$950.85	\$828.59	\$591.31	\$709.84	\$447.64
-\$12.58	-\$10.95		-\$7.61	-\$6.84	-\$10.78	-\$9.99	-\$9.09 \$788.70	-\$7.95	-\$8.01	-\$10.39 \$001.35	-\$8.35 \$724.38	-\$11.94 \$1.035.74	-\$10.36	-\$12.34	-\$10.75	-\$7.67		-\$5.81
\$1,091.41	\$949.64	\$505.10	\$660.38	\$593.17	\$934.60	\$866.88	\$788.79	\$689.92	\$694.84	\$901.35	\$724.38	\$1,035.74	\$898.14	\$1,070.21	\$932.60	\$665.53	\$798.94	\$503.83

Rating Area Data Collection

Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R. Select only the Rating Areas you are offering plans within and add a factor for each area.

To validate, select the Validate button or Ctrl + Shift + I. To finalize, select the Finalize button or Ctrl + Shift + F.

To finalize, select the Finalize button or Ctrl +

Ra	ting Area	Rating Factor
Rating Area 3		1.0000
Rating Area 8		1.0000

Part II of the Preliminary Justification

Highmark Benefits Group – Individual Market

Scope and Range:

Highmark Benefits Group is requesting an average ACA individual market rate increase of 10.4%, ranging from 2.0% to 15.3%. Products submitted with this filing will have effective dates from January 1, 2025 to December 31, 2025. This rate change is projected to affect 24,325 members.

Historical Financial Experience:

Highmark Benefits Group incurred a slight underwriting gain in its ACA individual market programs in 2023.

Change in Medical Service Costs:

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

Change in Benefits and Cost Sharing:

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

Administrative Costs and Anticipated Operating Results:

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.

Part III Actuarial Memorandum
Highmark Benefits Group
Individual Rate Filing
Effective January 1, 2025

Actuarial Services 08/16/2024

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Actuarial Services 08/16/2024

I. General Information

Document Overview

This document contains the Part III Actuarial Memorandum for Highmark Benefits Group's (HBG) individual block of business rate filing, for products with an effective date of January 1, 2025. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

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

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

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

I.1 Company Identifying Information:

- Company Legal Name: Highmark Benefits Group
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79962
- Market: Individual
- Effective Date: January 1, 2025

I.2 Company Contact Information:

•	Primary Contact Name:
•	Primary Contact Telephone Number:
•	Primary Contact Email Address:

II. Proposed Rate Changes

For all rate increases by plan, see the 'Cumulative Rate Change % (over 12 mos prior)' found in Worksheet 2, line 1.11 of the URRT. The rate increase varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act.

The primary drivers of the rate increase are cost and utilization trend.

In accordance with the Department's guidance in the July 24, 2024 objection letter, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 60% coinsurance rate, and \$100,000 reinsurance cap. If the finalized parameters differ from those described in this filing, a revised submission would be required.

Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, changes in legislation/regulations (including rules, regulatory guidance, etc.), material provider contracting changes, or changes in the participation of QHP issuers that would materially impact risk adjustment transfer amounts. As a result, HBG reserves the right to submit a revised filing.

III. Experience and Current Period Premium, Claims, and Enrollment

III.1 Paid through Date:

Experience Period claims were based on incurred calendar year 2023, paid through February 2024. This includes 2023 experience in Affordable Care Act compliant plans. HBG did not offer any transitional plans in 2023.

III.2 Current Date:

The current date shown represents a snapshot of February 1, 2024.

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

- Historical Experience: We chose HBG's current experience for the individual block of business for the period January 1, 2023 through December 31, 2023, with claims paid through February, 2024 as the basis for the 2025 projected individual market pricing.
- Claims Incurred During the 12-month Experience Period: Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HBG's individual book-of-business. This section includes:
 - The amount of claims which were processed through Company's claims system,
 - Claims processed outside of the Company's claims system, and

- Our best estimate of claims incurred but not paid as of the paid through date stated above.
- Method for Determining Allowed Claims: For non-capitated claims, the allowed charges are summarized from The Company's detailed claim-level historical data. This experience includes 2023 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- Paid Claims: We also summarized the paid claims from detailed member records.
 The paid-to-allowed ratio for the experience period reflects the 2023 plan designs chosen by each member.
- Incurred but Not Paid (IBNR) Claims Estimate: The Company is using a completion factor of 0.9741 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for The Company's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

IV. Benefit Categories

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drugs utilization were converted to a "per 30-day" script count.

V. Projection Factors

V.1 Trend Factors

This development of the CY2025 rates reflects an annual trend rate of 11.6% (5.0% cost, 6.3% utilization) for medical and 9.1% (5.0% cost, 3.9% utilization) for pharmacy. These trends reflect HBG's expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for some of the more explainable variables such as high dollar claims, work days, provider contracting, demographics, and seasonality.

The medical trend represents a blended average for all medical types of services and is applied to the aggregate medical experience for pricing. Component data was not used in the development of the trend except pharmacy-specific projections were used to adjust the Pharmacy trend. The Pharmacy trend takes into account factors such as projected specialty drug use, pipeline drugs coming to market, and provider contracting. These trends represent

assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

V.2 Changes in the Morbidity of the Population Insured

The Morbidity Adjustment of 0.981 reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

In accordance with the Department's guidance, the morbidity change related to the Reinsurance program is set to 1.000.

There are no longer any COVID adjustments from the experience period to the rating period.

V.3 Changes in Demographics

We project that the average rating factor (age, tobacco load and area combined) will decrease by about 1.0% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly younger than the population in the underlying experience. This decreases the projected allowed claims (utilization) by the same amount.

V.4 Changes in Benefits

There is no change in benefits related to the essential health benefit (EHB) categories so the factor is set to 1.0. The cost sharing changes for the EHBs are captured in the paid to allowed ratio factors discussed in the AV and Cost Sharing Design of Plan section X.1.

V.5 Changes in Other

The 0.991 factor represents the combined impact of changes in network, induced demand, pharmacy rebates, hospital/physician settlements, and state mandates/laws (when applicable).

VI. Manual Rate Adjustments

HBG's individual experience is fully credible. No manual rate is developed or used in this projection.

VII. Credibility of Experience

The experience is from HBG's individual book of business in 2023. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

VIII. Index Rate

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for HBG. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

IX. Market Adjusted Index Rate [MAIR]

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for reinsurance, risk adjustment, and the exchange user fee.

IX.1 Projected Reinsurance PMPM

In accordance with the Department's guidance in the July 24, 2024 objection letter, the impact of the state 1332 Reinsurance Program is captured using the following parameters for 2025: an attachment point of \$60,000, a coinsurance rate of 60%, and a cap of \$100,000. HBG estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2023 incurred claims by member to the CY2025 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of 5.4%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB. This amount is reflected in worksheet 1 of the URRT.

IX.2 Projected Risk Adjustment PMPM:

The estimated average risk score for HBG's projected 2025 population was developed by using HBG's 2023 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for HBG based upon its projected 2025 population.

We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2025.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HBG paying to the risk adjustment pool. The (\$11.31) PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, HBG has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

IX.3 Exchange User Fee %

The 2.88% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

X. Plan Adjusted Index Rates [PAIR]

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

X.1 AV and Cost Sharing Design of Plan

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.

Impact of Non-Payment of Cost Sharing Reduction Subsidies

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.25 and represents the non-payment of Cost Sharing Reduction subsidies.

X.2 Provider Network Adjustment

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

X.3 Benefits in Addition to EHB

Non-EHB benefits are offered in several plans. Ten plans have an adult dental and vision benefit, four plans have an adult vision exam benefit, and eight plans have a hearing benefit.

X.4 Administrative Expense

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

X.5 Taxes and Fees:

The following fees were added:

- \$0.18 PMPM for Risk Adjustment User Fee
- \$0.31 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

X.6 Profit (or Contribution to Surplus) & Risk Margin:

HBG has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HBG is not waiving any right to include a risk and contingency factor which HBG believes is consistent with historical and legal interpretations of HBG and the Pennsylvania Insurance Department.

X.7 Catastrophic Adjustment

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

XI. Calibration

XI.1 Age Curve Calibration:

The projected weighted average age factor for billable members is 1.855. This factor is calculated by dividing the all members age factor of 1.854 by the ratio of billable members to total members 0.9991. The age curve calibration factor is 1/1.855 = 0.5389.

XI.2 Geographic Calibration Factor:

The projected weighted average geographic factor is 1.000. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 1.000. The geographic calibration factor is 1/1.000 = 1.000.

XI.3 Tobacco Calibration Factor:

The projected weighted average tobacco factor is 1.007. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.007. The tobacco calibration factor is 1/1.007 = 0.9931.

XI.4 Consumer Adjusted Premium Rate Development:

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

XII. Projected Loss Ratio

The projected loss ratio for 2025 using the federally-prescribed MLR methodology is 93.0%.

XIII. AV Metal Values

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of HBG's QHP application. When applicable and per CMS's guidance, a dummy AV Metal Value was applied to any terminated plans that fell out of the new de minimis range.

XIV. Membership Projections

Membership projections reflect HBG's expectations for 2025. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

HBG expects membership in 2025 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:

	CSR Silver Plan Membership Distribution										
FPL	Subsidy Level	% of Silver Membership	% of Total Membership								
<150%	94%	45.1%	5.8%								
150%-200%	87%	40.2%	5.1%								
200%-250%	73%	2.5%	0.3%								
<u>>250%</u>	<u>70%</u>	<u>12.2%</u>	<u>1.6%</u>								
Total		100.0%	12.8%								

XV. Terminated Plans and Products

All plans in the 2023 experience period are still available in 2025.

XVI. Plan Type

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

XVII. Actuarial Certification

I, am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. All statements in this actuarial certification are accurate to the best of my knowledge and understanding. This filing is prepared in compliance with applicable Actuarial Standards of Practice. In completing this filing, I relied on data/information from other sources which was reviewed for reasonableness. This filing is prepared on behalf of HBG to accompany its rate filing for the Individual Market on and off the Pennsylvania Exchange.

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

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

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

I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

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

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

accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed:

Title: Actuarial Manager, Individual Markets

Date: August 16, 2024

2025 Rates Table Template v14.0	If you are in a community rating sta If you are not in a community rating	equired. To validate press Validate button or C ate, select Family-Tier Rates under Rating Met g state, select Age-Based Rates under Rating Tobacco User, you must give a rate for Tobacc	hod and fill in all columns. Method and provide an Individual Rat		
HIOS Issuer Rate Effective Da Rate Expiration Da	To add a new sheet, press the Add 1D* 79962 1/1/2025	d Sheet button, or Ctrl + Shift + H. All plans mu			
•	Age-Based Rates				
Plan ID*	Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID	Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrolle on a plan
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	393.69	361.5 393.6
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16	418.27	405.9i
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19 20	444.74	431.50 444.7 ⁴
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79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	474.51	486.3 496.0
	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28		507.69 526.5
	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	536.42	542.0 549.8
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33	559.11	561.40 573.09
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34	573.76	580.30 588.10
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36 37	581.32	591.9i 595.8i 599.7i
79962PA02700	05 Rating Area 3 05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38	588.88	599.73 603.60 611.30
79962PA02700	05 Rating Area 3 05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40	604.01	611.3 664.4 679.9
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	626.22	696.30 718.9
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44	660.25	747.40 781.41
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47		822.30 869.40
	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49		924.19 981.29
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	881.44	1034.03 1079.70
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53	964.14	1130.1: 1181.0
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	1053.94	1236.0° 1291.0°
79962PA02700	05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	1151.77	1350.7 1410.9
79962PA02700	05 Rating Area 3 05 Rating Area 3 05 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59 60	1230.23	1475.19 1507.03 1571.30
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	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15		375.60 409.00
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	434.59	421.8 434.5
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	462.09	448.3 ⁴ 462.0 ⁹
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	491.06	476.33 503.3
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23 24	491.06	503.3- 503.3-
79962PA02800	03 Rating Area 3 03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25	5 493.02	503.3 505.3 515.4
79962PA02800	03 Rating Area 3 03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27	514.63	513.4. 527.5 547.1:
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29	549.50	563.2- 571.2i
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	3° 32	569.14	583.3° 595.4
	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34		603.00 611.0
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	35 36	604.00	615.0i 619.1i
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38	611.86	623.13 627.10
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	39	627.57	635.2 690.3
79962PA02800	03 Rating Area 3 03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	4° 42 43	2 650.65	706.49 723.53 747.00
79962PA02800	03 Rating Area 3 03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45	686.01	747.00 776.50 811.9
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46	736.59	854.4 903.3
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49	802.88	960.24 1019.54
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	877.03 915.83	1074.30 1121.89
79962PA02800 79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53	1001.76	1174.2 1227.1
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	1095.06	1284.3i 1341.4i
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	1196.71	1403.4 1465.9
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	1278.23	1532.74 1565.8:
79962PA02800	03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60	1379.88	1632.6 1690.3:
79962PA02800	03 Rating Area 3 03 Rating Area 3 03 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63 64 and ove	1449.61	1728.2 1775.7 1804.6
79962PA03000	03 Rating Area 3 02 Rating Area 3 02 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 and ove 0-14 15	374.70	374.70 408.0
79962PA03000	02 Rating Area 3 02 Rating Area 3 02 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 16 17	420.75	408.0 420.7 433.4
79962PA03000	02 Rating Area 3 02 Rating Area 3 02 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 18	447.20	447.20 460.9
79962PA03000	02 Rating Area 3 02 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	475.12	475.1: 502.0
79962PA03000	02 Rating Area 3 02 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22	489.81	502.0 502.0

700000400000		T		24	100.04	
79962PA030000 79962PA030000		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		24 25	489.81 491.77	50 50
79962PA030000	•	Tobacco User/Non-Tobacco		26	501.57	51
79962PA030000	•	Tobacco User/Non-Tobacco	User	27	513.32	52
79962PA030000	•	Tobacco User/Non-Tobacco		28	532.42	54
79962PA030000 79962PA030000	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		29 30	548.10 555.93	56 56
79962PA030000	•	Tobacco User/Non-Tobacco		31	567.69	58
79962PA030000	•	Tobacco User/Non-Tobacco		32	579.45	59
79962PA030000	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		33 34	586.79 594.63	60
79962PA0300003		Tobacco User/Non-Tobacco		35	598.55	60 61
79962PA030000	•	Tobacco User/Non-Tobacco		36	602.47	61
79962PA030000	•	Tobacco User/Non-Tobacco		37	606.38	62
79962PA030000		Tobacco User/Non-Tobacco		38	610.30	62
79962PA030000 79962PA030000	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		39 40	618.14 625.98	63 68
79962PA030000		Tobacco User/Non-Tobacco		41	637.73	70
79962PA030000		Tobacco User/Non-Tobacco		42	649.00	72
79962PA030000	2 Rating Area 3	Tobacco User/Non-Tobacco		43	664.67	74
79962PA030000	•	Tobacco User/Non-Tobacco		44	684.26	77
79962PA030000		Tobacco User/Non-Tobacco		45	707.29	80
79962PA030000 79962PA030000	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		46	734.72 765.57	85 90
79962PA030000		Tobacco User/Non-Tobacco		48	800.84	95
79962PA030000	-	Tobacco User/Non-Tobacco	User	49	835.62	101
79962PA030000	•	Tobacco User/Non-Tobacco		50	874.80	107
79962PA030000	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		51 52	913.50 956.11	111 117
79962PA030000 79962PA030000		Tobacco User/Non-Tobacco		53	999.21	122
79962PA030000	· · · · · ·	Tobacco User/Non-Tobacco		54	1045.74	128
79962PA030000	•	Tobacco User/Non-Tobacco	User	55	1092.28	133
79962PA030000		Tobacco User/Non-Tobacco		56	1142.73	139
79962PA030000	•	Tobacco User/Non-Tobacco		57	1193.67	146
79962PA030000	•	Tobacco User/Non-Tobacco		58 59	1248.04	152
79962PA0300003	-	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		60	1274.98 1329.34	156 162
79962PA030000	•	Tobacco User/Non-Tobacco		61	1376.37	168
79962PA030000	2 Rating Area 3	Tobacco User/Non-Tobacco		62	1407.22	172
79962PA030000		Tobacco User/Non-Tobacco		63	1445.92	177
79962PA030000 79962PA031000		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		64 and over 0-14	1469.43 388.82	180 38
79962PA0310003		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		15	388.82 423.38	42
79962PA031000		Tobacco User/Non-Tobacco		16	436.60	43
79962PA031000	2 Rating Area 3	Tobacco User/Non-Tobacco	User	17	449.81	44
79962PA031000		Tobacco User/Non-Tobacco		18	464.04	46
79962PA031000		Tobacco User/Non-Tobacco		19	478.27	47
79962PA0310003	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		20 21	493.01 508.26	49 52
79962PA031000.	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		22	508.26	52
79962PA031000	2 Rating Area 3	Tobacco User/Non-Tobacco	User	23	508.26	52
79962PA031000	2 Rating Area 3	Tobacco User/Non-Tobacco		24	508.26	52
79962PA031000		Tobacco User/Non-Tobacco		25	510.29	52
79962PA0310003		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		26 27	520.46 532.66	53 54
79962PA031000	· · · · · ·	Tobacco User/Non-Tobacco		28	552.48	56
79962PA031000	· · · · · ·	Tobacco User/Non-Tobacco		29	568.74	58
79962PA031000	2 Rating Area 3	Tobacco User/Non-Tobacco	User	30	576.88	59
79962PA031000	•	Tobacco User/Non-Tobacco		31	589.07	60
79962PA031000	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		32	601.27	61
79962PA0310003 79962PA0310003		Tobacco User/Non-Tobacco		34	608.90 617.03	62
79962PA031000	· · · · · ·	Tobacco User/Non-Tobacco		35	621.09	63
79962PA031000	2 Rating Area 3	Tobacco User/Non-Tobacco		36	625.16	64
79962PA031000	-	Tobacco User/Non-Tobacco		37	629.23	64
79962PA0310003 79962PA0310003	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		38	633.29 641.42	64
79962PA031000		Tobacco User/Non-Tobacco		40	649.56	71
79962PA031000	-	Tobacco User/Non-Tobacco		41	661.75	73
79962PA031000	2 Rating Area 3	Tobacco User/Non-Tobacco	User	42	673.44	74
79962PA031000	•	Tobacco User/Non-Tobacco		43	689.71	77
79962PA0310003 79962PA0310003		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		44 45	710.04 733.93	80
79962PA031000	•	Tobacco User/Non-Tobacco		46	762.39	88
79962PA031000		Tobacco User/Non-Tobacco		47	794.41	93
79962PA031000	2 Rating Area 3	Tobacco User/Non-Tobacco	User	48	831.01	99
79962PA031000	•	Tobacco User/Non-Tobacco		49	867.09	105
79962PA0310003 79962PA0310003	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		50 51	907.75 947.90	111 116
79962PA031000		Tobacco User/Non-Tobacco		52	992.12	121
79962PA031000	•	Tobacco User/Non-Tobacco		53	1036.85	127
79962PA031000	•	Tobacco User/Non-Tobacco	User	54	1085.14	132
79962PA031000		Tobacco User/Non-Tobacco		55	1133.42	138
79962PA0310003	•	Tobacco User/Non-Tobacco		56 57	1185.77	145
79962PA0310003 79962PA0310003	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		57 58	1238.63 1295.05	151 158
79962PA031000.	-	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		59	1323.00	162
79962PA031000	•	Tobacco User/Non-Tobacco		60	1379.42	168
79962PA031000	2 Rating Area 3	Tobacco User/Non-Tobacco	User	61	1428.21	174
79962PA0310003	-	Tobacco User/Non-Tobacco		62	1460.23	178
79962PA0310003	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		63 64 and over	1500.38 1524.78	183 186
79962PA031000		Tobacco User/Non-Tobacco		0-14	333.87	33
79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco	User	15	363.55	36
79962PA029000	•	Tobacco User/Non-Tobacco		16	374.89	37
79962PA0290003	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		17 18	386.24 398.46	38
79962PA029000 79962PA029000		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		19	398.46 410.68	41
79962PA029000	•	Tobacco User/Non-Tobacco		20	423.34	42
79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco	User	21	436.43	44
79962PA0290003		Tobacco User/Non-Tobacco		22	436.43	44
79962PA0290003 79962PA0290003		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		23	436.43 436.43	44
79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco		25	438.18	44
79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco	User	26	446.90	45
79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco		27	457.38	46
79962PA0290003	2 Rating Area 3 2 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		28 29	474.40 488.37	48 50
		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		30	495.35	50
79962PA029000		Tobacco User/Non-Tobacco		31	505.82	51
	2 Rating Area 3		User	32	516.30	52
79962PA029000 79962PA029000 79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco		33	522.84	50
79962PA029000: 79962PA029000: 79962PA029000: 79962PA029000:	2 Rating Area 3 2 Rating Area 3	Tobacco User/Non-Tobacco	ICAT	34	F00 00	54
79962PA029000; 79962PA029000; 79962PA029000; 79962PA029000; 79962PA029000;	2 Rating Area 3 2 Rating Area 3 2 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			529.83 533.32	
79962PA029000 79962PA029000 79962PA029000 79962PA029000 79962PA029000 79962PA029000	2 Rating Area 3 2 Rating Area 3 2 Rating Area 3 2 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User	35	533.32	54
79962PA029000; 79962PA029000; 79962PA029000; 79962PA029000; 79962PA029000;	2 Rating Area 3 2 Rating Area 3 2 Rating Area 3 2 Rating Area 3 2 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User			54 55
79962PA029000 79962PA029000 79962PA029000 79962PA029000 79962PA029000 79962PA029000	2 Rating Area 3 2 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User	35 36	533.32 536.81	54 55 55
79962PA029000 79962PA029000 79962PA029000 79962PA029000 79962PA029000 79962PA029000 79962PA029000 79962PA029000 79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User	35 36 37 38 39	533.32 536.81 540.30 543.79 550.77	54 55 55 55 56
79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User User User User User User	35 36 37 38 39 40	533.32 536.81 540.30 543.79 550.77 557.76	54 58 58 58 58 56
79962PA029000:	2 Rating Area 3	Tobacco User/Non-Tobacco	User User User User User User User	35 36 37 38 39 40 41	533.32 536.81 540.30 543.79 550.77 557.76 568.23	54 55 55 55 56 61 62
79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco	User User User User User User User User	35 36 37 38 39 40 41 42	533.32 536.81 540.30 543.79 550.77 557.76 568.23 578.27	54 55 55 55 56 61 62 64
79962PA029000:	2 Rating Area 3	Tobacco User/Non-Tobacco	User User User User User User User User	35 36 37 38 39 40 41	533.32 536.81 540.30 543.79 550.77 557.76 568.23	54 55 55 55 56 61 62 64 66
79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco	User User User User User User User User	35 36 37 38 39 40 41 42 43 44 45	533.32 536.81 540.30 543.79 550.77 557.76 568.23 578.27 592.24 609.69 630.20	54 55 55 55 56 61 62 64 66 69
79962PA029000:	2 Rating Area 3	Tobacco User/Non-Tobacco	User User User User User User User User	35 36 37 38 39 40 41 42 43 44 45 46	533.32 536.81 540.30 543.79 550.77 557.76 568.23 578.27 592.24 609.69 630.20 654.65	54 55 55 55 56 61 62 64 66 69 72
79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco	User User User User User User User User	35 36 37 38 39 40 41 42 43 44 45 46 47	533.32 536.81 540.30 543.79 550.77 557.76 568.23 578.27 592.24 609.69 630.20 654.65 682.14	54 55 55 55 56 61 62 64 66 69 72 75
79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco	User User User User User User User User	35 36 37 38 39 40 41 42 43 44 45 46 47	533.32 536.81 540.30 543.79 550.77 557.76 568.23 578.27 592.24 609.69 630.20 654.65 682.14 713.56	54 55 55 55 56 61 62 64 66 69 72 75 80
79962PA029000	2 Rating Area 3	Tobacco User/Non-Tobacco	User User User User User User User User	35 36 37 38 39 40 41 42 43 44 45 46 47	533.32 536.81 540.30 543.79 550.77 557.76 568.23 578.27 592.24 609.69 630.20 654.65 682.14	54 55 55 55 56 61 62 64 66 69

79962PA0290002 R 79962PA0290002 R		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0290002 R		Tobacco User/Non-Tobacco U	Jser 5	931.78	
79962PA0290002 R	C C	Tobacco User/Non-Tobacco U			
79962PA0290002 R 79962PA0290002 R	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0290002 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 5	8 1112.03	1362.2
79962PA0290002 R 79962PA0290002 R	J	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0290002 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 6	1 1226.3	1502.30
79962PA0290002 R 79962PA0290002 R		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0290002 R	•	Tobacco User/Non-Tobacco U			
79962PA0270006 R		Tobacco User/Non-Tobacco I	Jser 0-1	4 329.19	329.1
79962PA0270006 R 79962PA0270006 R	3	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270006 R	•	Tobacco User/Non-Tobacco U			
79962PA0270006 R		Tobacco User/Non-Tobacco U			
79962PA0270006 R 79962PA0270006 R	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0270006 R	•	Tobacco User/Non-Tobacco U	Jser 2	1 430.32	
79962PA0270006 R 79962PA0270006 R		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270006 R		Tobacco User/Non-Tobacco U			
79962PA0270006 R	Rating Area 3	Tobacco User/Non-Tobacco U			
79962PA0270006 R 79962PA0270006 R		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270006 R	•	Tobacco User/Non-Tobacco U	Jser 2	8 467.76	
79962PA0270006 R 79962PA0270006 R	C C	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270006 R	· ·	Tobacco User/Non-Tobacco U			
79962PA0270006 R	· ·	Tobacco User/Non-Tobacco U			
79962PA0270006 R 79962PA0270006 R		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270006 R	•	Tobacco User/Non-Tobacco U			
79962PA0270006 R	C C	Tobacco User/Non-Tobacco U			
79962PA0270006 R 79962PA0270006 R	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0270006 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 3	9 543.00	556.6
79962PA0270006 R 79962PA0270006 R		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270006 R	•	Tobacco User/Non-Tobacco U	Jser 4	2 570.1	
79962PA0270006 R	Rating Area 3	Tobacco User/Non-Tobacco U			
79962PA0270006 R 79962PA0270006 R	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270006 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 4	6 645.48	748.70
79962PA0270006 R		Tobacco User/Non-Tobacco U			
79962PA0270006 R 79962PA0270006 R	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270006 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 5	768.5	941.4
79962PA0270006 R 79962PA0270006 R		Tobacco User/Non-Tobacco User/Non-Tobacc		1 802.55 2 839.96	
79962PA0270006 R		Tobacco User/Non-Tobacco U			
79962PA0270006 R		Tobacco User/Non-Tobacco U			
79962PA0270006 R 79962PA0270006 R	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270006 R	•	Tobacco User/Non-Tobacco U			
79962PA0270006 R		Tobacco User/Non-Tobacco U			
79962PA0270006 R 79962PA0270006 R	3	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270006 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 6	1 1209.20	1481.2
79962PA0270006 R 79962PA0270006 R	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270006 R	o o	Tobacco User/Non-Tobacco U			
79962PA0270004 R		Tobacco User/Non-Tobacco U			
79962PA0270004 R 79962PA0270004 R	9	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 1	7 331.9	331.9
79962PA0270004 R 79962PA0270004 R	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		8 342.48 9 352.98	
79962PA0270004 R	•	Tobacco User/Non-Tobacco U			
79962PA0270004 R		Tobacco User/Non-Tobacco U			
79962PA0270004 R 79962PA0270004 R	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 2	4 375.1	1 384.4
79962PA0270004 R 79962PA0270004 R		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270004 R	•	Tobacco User/Non-Tobacco U			
79962PA0270004 R		Tobacco User/Non-Tobacco U			
79962PA0270004 R 79962PA0270004 R	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 3	1 434.79	445.65
79962PA0270004 R 79962PA0270004 R		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270004 R	•	Tobacco User/Non-Tobacco U			
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 3	5 458.38	469.8
79962PA0270004 R 79962PA0270004 R	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 3	8 467.39	479.0
79962PA0270004 R 79962PA0270004 R	C C	Tobacco User/Non-Tobacco U			
79962PA0270004 R	· ·	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 4	2 497.02	552.6
79962PA0270004 R 79962PA0270004 R	o o	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 4	5 541.60	620.20
79962PA0270004 R		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0270004 R 79962PA0270004 R	9	Tobacco User/Non-Tobacco User/Non-Tobacc			
	•		Jser 4	9 639.94	778.8
79962PA0270004 R		Tobacco User/Non-Tobacco U		0 669.99	
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco User/Non-			3 856 0
79962PA0270004 R 79962PA0270004 R 79962PA0270004 R	Rating Area 3 Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5 Jser 5	1 699.50 2 732.2	1 896.9
79962PA0270004 R 79962PA0270004 R 79962PA0270004 R 79962PA0270004 R	Rating Area 3 Rating Area 3 Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5 Jser 5 Jser 5	1 699.50 2 732.2° 3 765.23	1 896.9 2 937.3
79962PA0270004 R 79962PA0270004 R 79962PA0270004 R	Rating Area 3 Rating Area 3 Rating Area 3 Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5 Jser 5 Jser 5 Jser 5	1 699.5i 2 732.2 3 765.2i 4 800.8i	1 896.9 2 937.3 3 981.0
79962PA0270004 R 79962PA0270004 R 79962PA0270004 R 79962PA0270004 R 79962PA0270004 R 79962PA0270004 R 79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5 Jser 5 Jser 5 Jser 5 Jser 5 Jser 5	1 699.5t 2 732.2 3 765.2t 4 800.8t 5 836.5t 6 875.1t	1 896.9 2 937.3 6 981.0 0 1024.7 3 1072.0
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5	1 699.5i 2 732.2 3 765.2: 4 800.8i 5 836.5i 6 875.1: 7 914.14	1 896.9 2 937.3 6 981.0 0 1024.7 3 1072.0 4 1119.8
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5	1 699.5i 2 732.2' 3 765.2: 4 800.8i 5 836.5i 6 875.1: 7 914.1. 8 955.7i 9 976.4	1 896.9 2 937.3 5 981.0 0 1024.7 3 1072.0 4 1119.8 3 1170.8 1 1196.1
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5	1 699.5i 2 732.2 3 765.2; 4 800.8i 5 836.5i 6 875.1; 7 914.1. 8 955.7i 9 976.4 0 1018.0i	1 896.9 2 937.3 5 981.0 0 1024.7 3 1072.0 4 1119.8 3 1170.8 1 1196.1 5 1247.1
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5 Jser 6 Jser 6	1 699.5i 2 732.2 3 765.2; 4 800.8i 5 836.5i 6 875.1; 7 914.1- 8 955.7i 9 976.4 0 1018.0i	1 896.9 2 937.3 5 981.0 0 1024.7 3 1072.0 4 1119.8 3 1170.8 1 1196.1 5 1247.1 6 1291.2
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5 Jser 6	1 699.5i 2 732.2 3 765.2: 4 800.8i 5 836.5i 6 875.1: 7 914.1- 8 955.7i 9 9 976.4: 0 1018.0i 1 1054.0i 2 1077.6i 3 1107.3i	1 896.9 2 937.3 5 981.0 0 1024.7 3 1072.0 4 1119.8 3 1170.8 1 1196.1 5 1247.1 6 1291.2 9 1320.1 2 1356.4
79962PA0270004 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 5 Jser 6	1 699.5i 2 732.2 3 765.2: 4 800.8i 5 836.5i 6 875.1: 7 914.1: 8 955.7: 9 976.4: 0 1018.0: 1 1054.0: 2 11077.6: 3 11107.3: br 1125.3:	1 896.9 2 937.3 5 981.0 1024.7 1072.0 4 1119.8 3 1170.8 1 1196.1 5 1247.1 6 1291.2 9 1320.1 2 1356.4 3 1378.5
79962PA0270004 R 79962PA0280002 R 79962PA0280002 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	See	1 699.5i 2 732.2 3 765.2: 4 800.8i 5 836.5i 6 875.1: 7 914.1: 8 955.7i 9 976.4 0 1018.0: 1 1054.0i 2 1077.6i 3 1107.3: 1125.3: 4 301.0: 5 327.8i	1 896.9 2 937.3 5 981.0 0 1024.7 3 1072.0 4 1119.8 3 1170.8 1 1196.1 5 1247.1 6 1291.2 9 1320.1 2 1356.4 3 1378.5 7 301.0 3 327.8
79962PA0270004 R 79962PA0280002 R 79962PA0280002 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Ser	1 699.5i 2 732.2 3 765.2; 4 800.8i 5 836.5i 6 875.1; 7 914.1. 8 955.7; 9 976.4 0 1018.0; 1 1054.0; 2 1077.6; 3 11107.3; er 1125.3; 4 301.0; 5 327.8; 6 338.0;	1 896.9 2 937.3 5 981.0 0 1024.7 3 1072.0 4 1119.8 3 1170.8 4 1196.1 5 1247.1 6 1291.2 9 1320.1 2 1356.4 3 1378.5 7 301.0 3 327.8 6 338.0
79962PA0270004 R 79962PA0280002 R 79962PA0280002 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Ser	1 699.56 2 732.2 3 765.2: 4 800.86 5 836.56 6 875.1: 7 914.1- 8 955.7: 9 976.4 0 1018.0: 1 1054.0: 2 1077.6: 3 1107.3: 1 125.3: 4 301.0: 5 327.8: 6 338.0: 7 348.2:	1 896.9 2 937.3 5 981.0 0 1024.7 3 1072.0 4 1119.8 3 1170.8 4 1196.1 5 1247.1 6 1291.2 9 1320.1 2 1356.4 3 1378.5 7 301.0 3 327.8 5 338.0 9 348.2
79962PA0270004 R 79962PA0280002 R 79962PA0280002 R 79962PA0280002 R 79962PA0280002 R 79962PA0280002 R 79962PA0280002 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	See	1 699.5i 2 732.2 3 765.2: 4 800.8i 5 836.5i 6 875.1: 7 914.1* 8 955.7; 9 976.4: 0 1018.0: 1 1054.0i 2 1077.6: 3 1107.3: 1 125.3: 4 301.0: 5 327.8: 6 338.0i 7 348.2: 8 359.3 9 370.3:	1 896.9 2 937.3 5 981.0 0 1024.7 3 1072.0 4 1119.8 3 1170.8 1 1196.1 5 1247.1 6 1291.2 9 1320.1 2 1356.4 3 1378.5 7 301.0 3 327.8 6 338.0 9 348.2 1 359.3 3 370.3
79962PA0270004 R 79962PA0280002 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	See	1 699.5i 2 732.2 3 765.2: 4 800.8i 5 836.5i 6 875.1: 7 914.1. 8 955.7i 9 976.4 0 1018.0i 1 1054.0i 2 1077.6i 3 1107.3: 1 125.3: 4 301.0' 5 327.8: 6 338.0i 6 338.0i 9 370.3: 9 370.3: 0 381.7	1 896.9 2 937.3 5 981.0 0 1024.7 3 1072.0 4 1119.8 3 1170.8 1 1196.1 5 1247.1 5 1291.2 9 1320.1 2 1356.4 3 1378.5 7 301.0 3 327.8 3 338.0 9 348.2 1 359.3 3 370.3 4 381.7
79962PA0270004 R 79962PA0280002 R 79962PA0280002 R 79962PA0280002 R 79962PA0280002 R 79962PA0280002 R 79962PA0280002 R	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	See	1 699.5i 2 732.2 3 765.2: 4 800.8i 5 836.5i 6 875.1: 7 914.1: 8 955.7i 9 976.4 0 1018.0: 1 1054.0i 2 1077.6i 3 1107.3: 1 125.3: 4 301.0: 5 327.8: 6 338.0: 7 348.2: 8 359.3: 9 370.3: 9 370.3: 1 393.5:	1 896.9 2 937.3 5 981.0 0 1024.7 3 1072.0 4 1119.8 3 1170.8 1 1196.1 5 1247.1 6 1291.2 9 1320.1 2 1356.4 3 1378.5 7 301.0 3 327.8 3 338.0 9 348.2 1 359.3 3 370.3 4 381.7 5 403.3
79962PA0270004 R 79962PA0280002 R	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	See See	1 699.5i 2 732.2 3 765.2: 4 800.8i 5 836.5i 6 875.1: 7 914.1- 8 955.7i 9 976.4 0 1018.0i 1 1054.0i 2 1077.6i 3 1107.3; or 1125.3: 4 301.0i 7 348.2: 8 359.3 9 370.3: 0 381.7- 1 393.5: 2 393.5: 3 393.5:	1 896.9 2 937.3 5 981.0 0 1024.7 3 1072.0 4 1119.8 3 1170.8 1 1196.1 5 1247.1 6 1320.1 2 1356.4 3 1378.5 7 301.0 3 327.8 6 338.0 9 348.2 1 359.3 3 370.3 4 381.7 5 403.3 5 403.3 5 403.3 5 403.3 5 403.3 5 403.3
79962PA0270004 R 79962PA0280002 R	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	See	1 699.5i 2 732.2 3 765.2: 4 800.8i 5 836.5i 6 875.1: 7 914.1- 8 955.7i 9 976.4: 0 1018.0i 2 1077.6i 3 1107.3: 1125.3: 4 301.0: 5 327.8i 6 338.0i 7 348.2: 8 359.3 9 370.3: 0 381.7- 1 393.5i 2 393.5: 4 393.5i	1 896.9 2 937.3 5 981.0 1 1024.7 3 1072.0 4 1119.8 3 1170.8 1 1196.1 5 1247.1 6 1291.2 9 1320.1 2 1356.4 3 1378.5 7 301.0 3 327.8 6 348.2 1 359.3 3 370.3 4 381.7 5 403.3 5 403.3 5 403.3 5 403.3 5 403.3 5 403.3 5 403.3 5 403.3 5 403.3 5 403.3 6 403.3
79962PA0270004 R 79962PA0280002 R	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser	1 699.5i 2 732.2 3 765.2: 4 800.8i 5 836.5i 6 875.1: 7 914.1: 8 955.7i 9 976.4: 0 1018.0i 1 1054.0i 2 1077.6i 3 1107.3: 1 125.3: 4 301.0i 5 327.8: 6 338.0i 0 381.7: 1 393.5: 2 393.5: 3 393.5: 4 393.5: 4 393.5: 6 403.0i	1 896.9 2 937.3 5 981.0 1 1024.7 3 1072.0 4 1119.8 3 1170.8 1 1196.1 5 1247.1 6 1291.2 9 1320.1 2 1356.4 3 327.8 3 327.8 3 348.2 1 359.3 3 370.3 4 381.7 5 403.3 5 403.3 5 403.3 5 403.3 5 403.3 5 403.3 5 403.3 2 405.0

70062P	A0280002 Rating Area 3	Tobacco User/Non-Tobacco User	29	440.38	451.39
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	446.68 456.12	457.85 467.52
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	465.57 471.47	477.21 483.26
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	477.77 480.92	489.71 492.94
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	484.07 487.21	496.17 499.39
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39	490.36 496.66	502.62 509.08
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	502.96 512.40	553.26 566.20
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	521.45 524.05	579.85 598.67
79962P	A0280002 Rating Area 3	Tobacco User/Non-Tobacco User	44 44 45	549.79	622.36
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46	568.29 590.33	650.69 684.78
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	615.12 643.45	724.00 769.57
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	671.40 702.88	817.09 861.03
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	733.97 768.21	899.11 941.06
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	802.84 840.23	983.48 1029.28
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	877.62 918.15	1075.08 1124.73
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	959.08 1002.77	1174.87 1228.39
79962P	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	1024.41 1068.09	1254.90 1308.41
	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	1105.88 1130.67	1354.70 1385.07
	A0280002 Rating Area 3 A0280002 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1161.76 1180.65	1423.16 1446.30
	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	432.75 471.22	432.75 471.22
	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	485.93 500.64	485.93 500.64
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	516.47 532.31	516.47 532.31
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	548.72 565.69	548.72 579.83
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	565.69 565.69	579.83 579.83
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	565.69 567.95	579.83 582.15
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27	579.27 592.84	593.75 607.66
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	614.91 633.01	630.28 648.84
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	642.06 655.63	658.11 672.02
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	669.21 677.70	685.94 694.64
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	686.75 691.27	703.92 708.55
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	695.80 700.32	713.20 717.83
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User	38 39	704.85	722.47
79962P	A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	713.90 722.95	731.75 795.25
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	736.53 749.54	813.87 833.49
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43	767.64 790.27	860.52 894.59
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	816.86 848.54	935.30 984.31
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	884.17 924.90	1040.67 1106.18
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	965.07 1010.32	1174.49 1237.64
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	1055.01 1104.23	1292.39 1352.68
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	1154.01 1207.75	1413.66 1479.49
	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	1261.49 1319.75	1545.33 1616.69
	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	1378.59 1441.38	1688.77 1765.69
	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	1472.49 1535.28	1803.80 1880.72
	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	1589.59 1625.23	1947.25 1990.91
79962P	A0300001 Rating Area 3 A0300001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1669.92 1697.07	2045.65 2078.91
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	446.87 486.59	446.87 486.59
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	501.78 516.96	501.78 516.96
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	533.32 549.68	533.32 549.68
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20	566.62 584.14	566.62 598.74
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	22 23	584.14 584.14	598.74 598.74
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	24 25	584.14 586.48	598.74 601.14
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	26 27	598.16 612.18	613.11 627.48
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	28 29	634.96 653.65	650.83 669.99
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	30 31	663.00 677.02	679.58 693.95
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	32 33	691.04 699.80	708.32 717.30
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	34 35	709.15 713.82	717.30 726.88 731.67
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	713.82 718.49 723.17	731.67 736.45 741.25
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	37 38 39	723.17 727.84 737.18	741.25 746.04 755.61
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User	40 41	737.18 746.53 760.55	821.18 840.41
79962P	A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42	773.99	860.68
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	43 44	792.68 816.04	888.59 923.76
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	45 46	843.50 876.21	965.81 1016.40
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	47 48	913.01 955.07	1074.61 1142.26
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	49 50	996.54 1043.27	1212.79 1278.01
79962P	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	51 52	1089.42 1140.24	1334.54 1396.79
	A0310001 Rating Area 3 A0310001 Rating Area 3	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	53 54	1191.65 1247.14	1459.77 1527.75
	A0310001 Rating Area 3	Tobacco User/Non-Tobacco User	55	1302.63	1595.72

799	962PA0310001 962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 5	8 1488.39	1823.2
799	962PA0310001 962PA0310001 962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 6	0 1585.36	1942.0
799	962PA0310001 962PA0310001	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 6	2 1678.23	2055.8
799	962PA0310001 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 0-1	4 392.7	392.7
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 1	6 440.9	440.9
799	962PA0270003 962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 1	8 468.69	468.6
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2	0 497.99	497.9
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2	2 513.3	526.1
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2	4 513.3	526.1
	962PA0270003 962PA0270003	•	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2	7 537.99	
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2	9 574.44	588.8
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 3	1 594.9	609.8
799	962PA0270003 962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 3	3 614.99	630.3
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 3	5 627.3	642.9
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 3	7 635.53	651.4
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 3	9 647.8	664.0
	962PA0270003 962PA0270003	<u>u</u>	Tobacco User/Non-Tobacco User/Non-Tobacc			
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 4	4 717.1	811.8
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 4	6 770.03	893.2
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 4	8 839.3	1003.8
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 5	916.84	1123.
799	962PA0270003 962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 5	2 1002.00	1227.5
799	962PA0270003 962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 5	4 1096.00	1342.6
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 5		1467.1
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 5	8 1308.02	1602.3
	962PA0270003 962PA0270003		Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 6	1 1442.5	
799	962PA0270003 962PA0270003	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 6	3 1515.4	1856.3
799	962PA0270003 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 0-1	4 272.44	272.4
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 1	6 305.92	305.9
799	962PA0270001 962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 1		325.1
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2	0 345.4	345.4
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2	2 356.13	365.0
	962PA0270001 962PA0270001	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2	7 373.22	382.5
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2	9 398.5	408.4
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 3	1 412.7	423.0
799	962PA0270001 962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 3	3 426.64	437.3
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 3	5 435.19	446.0
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 3	7 440.89	451.9
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc		9 449.44	460.6
799 799	962PA0270001 962PA0270001	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 4	2 471.8	524.7
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 4	4 497.5	563.
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 4	6 534.20	619.6
799	962PA0270001 962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 4	8 582.2	696.3
799	962PA0270001 962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 5	0 636.0	779.
799	962PA0270001 962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 5	2 695.17	851.5
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 5	4 760.34	931.4
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 5	6 830.89 7 867.89	5 1017.7 9 1063.1
799 799	962PA0270001 962PA0270001	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 5 Jser 5	8 907.42 9 927.0	2 1111.5 I 1135.5
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 6	1 1000.73	1225.8
799	962PA0270001 962PA0270001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 6	3 1051.30	1287.8
799	962PA0270001 962PA0280001 962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 0-1	4 286.5	286.5
799	962PA0280001 962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 1	6 321.70	321.7
799	962PA0280001 962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 1	8 341.99	341.9
799	962PA0280001 962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2	0 363.34	363.3
799 799	962PA0280001 962PA0280001	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2 Jser 2	2 374.56 3 374.56	383.9 383.9
799	962PA0280001 962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2	5 376.08	385.4
799	962PA0280001 962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco U	Jser 2	7 392.56	402.3
799	962PA0280001 962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2	9 419.10	429.6
799	962PA0280001 962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 3	1 434.14	444.9
	962PA0280001 962PA0280001		Tobacco User/Non-Tobacco User/Non-Tobacc		2 443.13 3 448.75	

	79962PA0280001 79962PA0280001	8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		34 454.7 35 457.7	
7	9962PA0280001 9962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		36 460.7 37 463.7	472
	9962PA0280001 9962PA0280001		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser	38 466.7 39 472.7	
7	9962PA0280001 9962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco เ Tobacco User/Non-Tobacco เ	Jser 4	40 478.7 41 487.7	0 538.
7	9962PA0280001 9962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 4	42 496.3 43 508.3	569.
7	9962PA0280001 9962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser	14 523.2 15 540.8	9 619.
7	9962PA0280001 9962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco เ Tobacco User/Non-Tobacco เ	Jser 4	46 561.8 47 585.4	7 689.
7	'9962PA0280001 '9962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser	48 612.4 49 639.0	777.
7	9962PA0280001 9962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco เ Tobacco User/Non-Tobacco เ	Jser	50 669.0 51 698.5	9 855.
7	9962PA0280001 9962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser	52 731.1 53 764.1	4 936.
7	9962PA0280001 9962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco \text{\text{Von-Tobacco \text{\text{U}}}	Jser	54 799.7 55 835.3	1 1023
	'9962PA0280001 '9962PA0280001	•	Tobacco User/Non-Tobacco \text{\text{Von-Tobacco \text{\text{U}}}	Jser	56 873.9 57 912.8	5 1118
7	9962PA0280001 9962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco \text{\text{Von-Tobacco \text{\text{U}}}	Jser	58 954.4 59 975.0	1194.
7	'9962PA0280001 '9962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco เ Tobacco User/Non-Tobacco เ	Jser	50 1016.6 51 1052.5	7 1289.
7	9962PA0280001 9962PA0280001	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser	52 1076.1 53 1105.7	6 1354.
7	'9962PA0280001 '9962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 0-	14 275.0	0 275.
7	9962PA0290001 9962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco \text{\text{Von-Tobacco \text{\text{U}}}	Jser	15 299.4 16 308.7	9 308.
	9962PA0290001 9962PA0290001	•	Tobacco User/Non-Tobacco \text{\text{Von-Tobacco \text{\text{U}}}	Jser	17 318.1 18 328.2	328.
	'9962PA0290001 '9962PA0290001		Tobacco User/Non-Tobacco \text{\text{Von-Tobacco \text{\text{U}}}	Jser 2	19 338.2 20 348.7	
7	79962PA0290001 79962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser	21 359.4 22 359.4	8 368.
7	9962PA0290001 9962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser 2	23 359.4 24 359.4	8 368.
7	9962PA0290001 9962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco เ Tobacco User/Non-Tobacco เ	Jser 2	25 360.9 26 368.1	1 377.
7	9962PA0290001 9962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser 2	27 376.7 28 390.7	5 400.
7	9962PA0290001 9962PA0290001	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser	29 402.2 30 408.0	1 418
-	9962PA0290001 9962PA0290001	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser	31 416.6 32 425.2	6 435.
	'9962PA0290001 '9962PA0290001		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser	33 430.6 34 436.4	
	9962PA0290001 9962PA0290001		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		35 439.2 36 442.1	
	9962PA0290001 9962PA0290001	9	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		37 445.0 38 447.9	
	9962PA0290001 9962PA0290001	<u> </u>	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		453.6 40 459.4	
	9962PA0290001 9962PA0290001		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		41 468.0 42 476.3	
	9962PA0290001 9962PA0290001	3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		43 487.8 44 502.1	
	9962PA0290001 9962PA0290001	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		45 519.0 46 539.2	
	9962PA0290001 9962PA0290001		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		561.8 587.7	
	9962PA0290001 9962PA0290001	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		49 613.2 50 642.0	
	9962PA0290001 9962PA0290001	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		51 670.4 52 701.7	
	9962PA0290001 9962PA0290001	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		53 733.3 54 767.4	
	9962PA0290001 9962PA0290001		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		55 801.6 56 838.6	
	9962PA0290001 9962PA0290001		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		57 876.0 58 915.9	
	9962PA0290001 9962PA0290001	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		59 935.7 60 975.6	
	9962PA0290001 9962PA0290001	=	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		51 1010.1 52 1032.7	
	9962PA0290001 9962PA0290001		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		63 1061.1 er 1078.4	
	9962PA0270002 9962PA0270002		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		14 244.9 15 266.7	
	'9962PA0270002 '9962PA0270002	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser	16 275.0 17 283.4	
	'9962PA0270002 '9962PA0270002		Tobacco User/Non-Tobacco \text{\text{Von-Tobacco \text{\text{U}}}	Jser	18 292.3 19 301.3	
	9962PA0270002 9962PA0270002	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U		20 310.6 21 320.2	
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco เ Tobacco User/Non-Tobacco เ	Jser 2	22 320.2 23 320.2	328
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser 2	24 320.2 25 321.5	329
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2	26 327.9 27 335.6	0 343
	79962PA0270002 79962PA0270002	=	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser	28 348.0 29 358.3	9 356
-	79962PA0270002 79962PA0270002	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser :	363.4 31 371.1	5 380
1	79962PA0270002 79962PA0270002	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser :	32 378.8 33 383.6	393
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser	388.7 35 391.3	2 401
1	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser Jser	36 393.8 37 396.4	8 403 4 406
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser :	399.0 39 404.1	3 414
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser 4	40 409.2 41 416.9	460
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco เ Tobacco User/Non-Tobacco เ	Jser 4	42 424.3 43 434.5	55 487
7	9962PA0270002 9962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser 4	44 447.3 45 462.4	1 529
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser 4	46 480.3 47 500.5	589
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser 4	48 523.5 49 546.3	1 664
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco l Tobacco User/Non-Tobacco l	Jser :	50 571.9 51 597.2	
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser	52 625.0 53 653.2	9 765
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser :	54 683.6 55 714.1	9 837
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser	56 747.1 57 780.4	0 915
7	79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser :	58 815.9 59 833.5	5 999
		•	Tobacco User/Non-Tobacco U	Jser	60 869.1 61 899.8	0 1064

79962PA0270002 79962PA0270002	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 6	945.32	1158.02
79962PA0270002 79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 0-1	206.81	206.81
79962PA0320001 79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 1	32.22	232.22
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 1	246.82	246.82
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	262.23	262.23
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0320001 79962PA0320001	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0320001 79962PA0320001	•	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	7 283.32	
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	302.51	310.07
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	313.32	321.15
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	323.87	331.97
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	330.36	338.62
79962PA0320001 79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	334.68	343.05
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	9 341.17	349.70
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	351.98	388.94
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	366.85	411.24
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	390.37	446.97
79962PA0320001 79962PA0320001	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0320001 79962PA0320001	Rating Area 3 Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	9 461.20 0 482.83	561.28 591.47
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	527.70	646.43
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	577.18	707.05
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	630.70	772.61
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	688.83	843.82
79962PA0320001 79962PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 6	733.70	898.78
79962PA0320001 79962PA0320001 70063PA0320001	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 6:	776.69	951.45
79962PA0320001 79962PA0320001 79962PA0330004	Rating Area 3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 64 and ove	r 811.02	993.50
79962PA0330004 79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 1	386.49	386.49
79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 1	7 410.61	410.61
79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 1	9 436.60	436.60
79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2		
79962PA0330004 79962PA0330004	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330004 79962PA0330004	3	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	475.11	486.99
79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	504.34	516.95
79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	526.61	539.78
79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3:	548.88	562.60
79962PA0330004 79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	563.26	577.34
79962PA0330004 79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	570.68	584.95
79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	578.11	592.56
79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	592.95	652.25
79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	614.76	683.61
79962PA0330004 79962PA0330004	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330004 79962PA0330004	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4 ser 4	7 725.19	853.55
79962PA0330004 79962PA0330004	•	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	791.53	
79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	1 865.30	1059.99
79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	946.50	1159.46
79962PA0330004 79962PA0330004 70063PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	1034.65	1267.45
79962PA0330004 79962PA0330004 70062PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	7 1130.69	1385.10
79962PA0330004 79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	1207.71	1479.44
79962PA0330004 79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 6	1 1303.76	1597.11
79962PA0330004 79962PA0330004 79962PA0330004	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 6	1369.64	1677.81
79962PA0330004 79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 0-1-	369.04	369.04
79962PA0340002 79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 1	414.39	414.39
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 1	440.44	440.44
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2 ser 2	1 467.9 ² 1 482.4 ²	494.47
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	3 482.41	494.47
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	5 484.34	496.45
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	505.57	518.21
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	539.82	553.32
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	559.11	573.09
79962PA0340002 79962PA0340002 70962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	577.93	592.38
79962PA0340002 79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	589.51	604.25
	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc			

79962PA0340002	Dating Area 9	Tobacco User/Non-Tobacco Us	ser 3	608.80	624.
79962PA0340002 79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	616.52	678.
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4:	639.19	710.
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4-	673.93	762.
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	723.62	
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	788.74	943.
79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	861.58	1055.
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco Us	ser 5.	941.66	1153.
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	1029.95	1261.
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	1125.46	1378.
79962PA0340002 79962PA0340002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	1229.18	
79962PA0340002 79962PA0340002		Tobacco User/Non-Tobacco User/Non-Tobacc			1538. 1603.
79962PA0340002 79962PA0340002	3	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0340002 79962PA0340002	J -	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0350002 79962PA0350002		Tobacco User/Non-Tobacco Us Tobacco User/Non-Tobacco Us			
79962PA0350002 79962PA0350002	8	Tobacco User/Non-Tobacco User/Non-Tobacc		412.92	412.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 1	438.88	438.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	466.28	466.
79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	2 480.70	492.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco Us	ser 2	480.70	492.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	492.24	504.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	522.52	535.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	545.59	559.:
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3:	568.67	582.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3-	583.57	598.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	591.26	606.
79962PA0350002 79962PA0350002	<u> </u>	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0350002 79962PA0350002	3	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0350002 79962PA0350002	=	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0350002 79962PA0350002		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	694.13	794.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	751.33	884.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	820.07	998.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	896.51	1098.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	980.63	1201
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	1071.96	1313.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	1171.47	1435.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	1251.26	1532.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 6	1 1350.77	1654.
79962PA0350002 79962PA0350002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 6	1419.03	1738.
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 0-14	381.84	381.
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 1	428.76	428.
79962PA0360002 79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco Us	ser 1	455.71	455.
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	484.17	484.
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	499.14	511.
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	499.14	511.
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	511.12	523.
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 2	542.57	556.
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	566.52	580.
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3:	590.48	605.
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 3	605.96	621.
79962PA0360002 79962PA0360002		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0360002 79962PA0360002		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco Us Tobacco User/Non-Tobacco User	ser 3	629.91	645.
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco Us Tobacco User/Non-Tobacco Us	ser 4	649.88	718.
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	677.33	759
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	720.76	825
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	780.16	918
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 4	851.53	1036
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	930.90	1140.
79962PA0360002 79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	1018.25	1247
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco Us	ser 5	1113.08	1363
79962PA0360002 79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 5	7 1216.40	1490
79962PA0360002	8	Tobacco User/Non-Tobacco User/Non-Tobacc			1591
79962PA0360002	3			1	
79962PA0360002 79962PA0360002	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	ser 6	1 1402.58	1718
79962PA0360002	Rating Area 8	Tobacco User/Non-Tobacco Us	Seer 6 Seer 6 Seer 6	1 1402.58 2 1434.03 3 1473.46	1718. 1756. 1804.

79962PA0370002		Tobacco User/Non-Tobacco		6 367.32	
79962PA0370002 79962PA0370002	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		7 378.43 8 390.4	
79962PA0370002	•	Tobacco User/Non-Tobacco		9 402.38	
79962PA0370002	•	Tobacco User/Non-Tobacco			
79962PA0370002	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0370002 79962PA0370002		Tobacco User/Non-Tobacco			
79962PA0370002	J .	Tobacco User/Non-Tobacco			
79962PA0370002		Tobacco User/Non-Tobacco			
79962PA0370002 79962PA0370002		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0370002 79962PA0370002	•	Tobacco User/Non-Tobacco			
79962PA0370002	•	Tobacco User/Non-Tobacco		9 478.50	
79962PA0370002	8	Tobacco User/Non-Tobacco			
79962PA0370002		Tobacco User/Non-Tobacco			
79962PA0370002 79962PA0370002	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		2 505.86 3 512.28	
79962PA0370002	8	Tobacco User/Non-Tobacco		4 519.12	
79962PA0370002	•	Tobacco User/Non-Tobacco		5 522.54	
79962PA0370002	•	Tobacco User/Non-Tobacco		6 525.90	
79962PA0370002 79962PA0370002	8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		7 529.38 8 532.80	
79962PA0370002	•	Tobacco User/Non-Tobacco		9 539.64	
79962PA0370002	C C	Tobacco User/Non-Tobacco			
79962PA0370002 79962PA0370002		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0370002		Tobacco User/Non-Tobacco		3 580.2	
79962PA0370002	•	Tobacco User/Non-Tobacco	User 4		
79962PA0370002	•	Tobacco User/Non-Tobacco		5 617.4	
79962PA0370002		Tobacco User/Non-Tobacco		6 641.42	
79962PA0370002 79962PA0370002	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		7 668.35 8 699.14	
79962PA0370002	8	Tobacco User/Non-Tobacco			
79962PA0370002	•	Tobacco User/Non-Tobacco			
79962PA0370002	C C	Tobacco User/Non-Tobacco			
79962PA0370002 79962PA0370002	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0370002		Tobacco User/Non-Tobacco	User 5	4 912.9	
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco	User 5	5 953.5	1168.12
79962PA0370002 79962PA0370002		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0370002 79962PA0370002	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0370002	8	Tobacco User/Non-Tobacco	User 5	9 1113.0	1363.51
79962PA0370002	Rating Area 8	Tobacco User/Non-Tobacco		0 1160.53	1421.65
79962PA0370002		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0370002 79962PA0370002	-	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0370002		Tobacco User/Non-Tobacco	User 64 and over	er 1282.83	1571.47
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco			
79962PA0330005 79962PA0330005		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		5 351.6 ² 362.6 ⁴	
79962PA0330005 79962PA0330005		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0330005	•	Tobacco User/Non-Tobacco		8 385.44	
79962PA0330005	•	Tobacco User/Non-Tobacco		9 397.20	
79962PA0330005 79962PA0330005	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0330005 79962PA0330005	•	Tobacco User/Non-Tobacco			
79962PA0330005	8	Tobacco User/Non-Tobacco		3 422.1	
79962PA0330005		Tobacco User/Non-Tobacco			
79962PA0330005 79962PA0330005		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		5 423.86 6 432.30	
79962PA0330005		Tobacco User/Non-Tobacco			
79962PA0330005	· · · · · ·	Tobacco User/Non-Tobacco		8 458.90	
79962PA0330005	8	Tobacco User/Non-Tobacco			
79962PA0330005 79962PA0330005		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0330005	•	Tobacco User/Non-Tobacco		2 499.43	
79962PA0330005	C C	Tobacco User/Non-Tobacco		3 505.76	
79962PA0330005	•	Tobacco User/Non-Tobacco			
79962PA0330005 79962PA0330005	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		5 515.89 6 519.2	
79962PA0330005	8	Tobacco User/Non-Tobacco			
79962PA0330005	•	Tobacco User/Non-Tobacco	User 3	8 526.02	
79962PA0330005	-	Tobacco User/Non-Tobacco			
79962PA0330005 79962PA0330005		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0330005	•	Tobacco User/Non-Tobacco		2 559.38	
79962PA0330005		Tobacco User/Non-Tobacco		3 572.88	
79962PA0330005	•	Tobacco User/Non-Tobacco			
79962PA0330005 79962PA0330005	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0330005	•	Tobacco User/Non-Tobacco			
79962PA0330005		Tobacco User/Non-Tobacco			
79962PA0330005 79962PA0330005	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0330005	C C	Tobacco User/Non-Tobacco			
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco	User 5	2 824.08	1009.50
79962PA0330005	•	Tobacco User/Non-Tobacco			
79962PA0330005 79962PA0330005		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0330005	•	Tobacco User/Non-Tobacco			
79962PA0330005	C C	Tobacco User/Non-Tobacco			
79962PA0330005 79962PA0330005	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		8 1075.69 9 1098.9	
79962PA0330005 79962PA0330005	•	Tobacco User/Non-Tobacco			
79962PA0330005	Rating Area 8	Tobacco User/Non-Tobacco	User 6	1 1186.30	1453.22
79962PA0330005	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco			
79962PA0330005 79962PA0330005		Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		-	
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco	User 0-1	4 282.48	3 282.48
79962PA0330006		Tobacco User/Non-Tobacco		5 307.59	
79962PA0330006 79962PA0330006	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		6 317.19 7 326.79	
79962PA0330006	·	Tobacco User/Non-Tobacco		8 337.13	
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco	User 1	9 347.40	347.46
79962PA0330006		Tobacco User/Non-Tobacco		0 358.1	
79962PA0330006 79962PA0330006	C C	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		1 369.29 2 369.29	
79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco	User 2	3 369.29	378.48
79962PA0330006	C C	Tobacco User/Non-Tobacco		4 369.25	
79962PA0330006 79962PA0330006	•	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco		5 370.73 6 378.1	
79962PA0330006 79962PA0330006	•	Tobacco User/Non-Tobacco		7 386.9	
	Rating Area 8	Tobacco User/Non-Tobacco	User 2	8 401.3	411.40
	D " C C	Tobacco User/Non-Tobacco		9 413.19	
79962PA0330006	· · · · · ·		User 3	0 419.10	
	Rating Area 8	Tobacco User/Non-Tobacco	User	1 427 9	238 hh
79962PA0330006 79962PA0330006	Rating Area 8 Rating Area 8		User 3	2 436.82	
79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3	2 436.82 3 442.30	2 447.74 3 453.42
79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3 User 3 User 3	2 436.83 3 442.34 4 448.2	2 447.74 6 453.42 7 459.48
79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3 User 3 User 3 User 3	2 436.8; 3 442.3; 4 448.2; 5 451.2;	2 447.74 6 453.42 7 459.48 2 462.50
79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3 User 3 User 3 User 3 User 3	2 436.83 3 442.34 4 448.2	2 447.74 6 453.42 7 459.48 2 462.50 8 465.53
79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco Tobacco User/Non-Tobacco	User 3	2 436.8: 3 442.3(4 448.2: 5 451.2: 6 454.1: 7 457.1: 8 460.09	2 447.74 6 453.42 7 459.48 2 462.50 8 465.53 3 468.56 9 471.59
79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco	User 3	2 436.8; 3 442.3; 4 448.2; 5 451.2; 6 454.1; 7 457.1; 8 460.0; 9 465.9;	2 447.74 6 453.42 7 459.48 2 462.50 8 465.53 8 468.56 9 471.59
79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco	User 3 User 4	2 436.8; 3 442.3; 4 448.2; 5 451.2; 6 454.1; 7 457.1; 8 460.0; 9 465.9; 0 471.9;	2 447.74 6 453.42 7 459.48 2 462.50 8 465.53 8 468.56 9 471.59 9 519.09
79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006 79962PA0330006	Rating Area 8	Tobacco User/Non-Tobacco	User 3 User 4 User 4 User 4 User 4	2 436.8; 3 442.3; 4 448.2; 5 451.2; 6 454.1; 7 457.1; 8 460.0; 9 465.9;	2 447.74 6 453.42 7 459.48 2 462.50 3 465.53 6 471.59 9 477.64 10 519.09 6 531.24

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79962PA0330006 Ra 79962PA0330006 Ra	<u> </u>	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0330006 Ra	•	Tobacco User/Non-Tobacco U	Jser 4	553.88	642.5
79962PA0330006 Ra	<u> </u>	Tobacco User/Non-Tobacco U			
79962PA0330006 Ra 79962PA0330006 Ra	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0330006 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0330006 Ra	8	Tobacco User/Non-Tobacco U			
79962PA0330006 Ra 79962PA0330006 Ra	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0330006 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0330006 Ra	<u> </u>	Tobacco User/Non-Tobacco U			
79962PA0330006 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0330006 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0330006 Ra 79962PA0330006 Ra		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0330006 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0330006 Ra	8	Tobacco User/Non-Tobacco U			
79962PA0330006 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0330006 Ra	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0330006 Ra 79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra		Tobacco User/Non-Tobacco U			
79962PA0340003 Ra		Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	=	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
79962PA0340003 Ra 79962PA0340003 Ra	3	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	0	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	8	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	0	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra 79962PA0340003 Ra	· · ·	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	8	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	· · ·	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	=	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0340003 Ra 79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	ating Area 8	Tobacco User/Non-Tobacco U	Jser 3	2 458.65	470.1
79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra 79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	=	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	ating Area 8	Tobacco User/Non-Tobacco U	Jser 3	7 479.97	491.9
79962PA0340003 Ra	· · ·	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra		Tobacco User/Non-Tobacco U			
79962PA0340003 Ra 79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	ating Area 8	Tobacco User/Non-Tobacco U	Jser 4	526.11	589.7
79962PA0340003 Ra		Tobacco User/Non-Tobacco U			
79962PA0340003 Ra 79962PA0340003 Ra	0	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
79962PA0340003 Ra	3	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	· · ·	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	=	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra 79962PA0340003 Ra	9	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
79962PA0340003 Ra	9	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	ating Area 8	Tobacco User/Non-Tobacco U			1013.9
79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra 79962PA0340003 Ra	•	Tobacco User/Non-Tobacco L Tobacco User/Non-Tobacco L			
79962PA0340003 Ra	=	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	<u> </u>	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0340003 Ra 79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0340003 Ra	•	Tobacco User/Non-Tobacco U			
79962PA0350001 Ra	-	Tobacco User/Non-Tobacco U			
79962PA0350001 Ra 79962PA0350001 Ra		Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0350001 Ra	=	Tobacco User/Non-Tobacco U			
79962PA0350001 Ra	8	Tobacco User/Non-Tobacco U			
79962PA0350001 Ra		Tobacco User/Non-Tobacco U			
79962PA0350001 Ra 79962PA0350001 Ra	=	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0350001 Ra	•	Tobacco User/Non-Tobacco U			
				2 554.34	
79962PA0350001 Ra	•	Tobacco User/Non-Tobacco U		2 554.3 ² 554.3 ²	
79962PA0350001 Ra 79962PA0350001 Ra	ating Area 8 ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2 Jser 2	3 554.34 4 554.34	\$ 568.2 \$ 568.2
79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra	ating Area 8 ating Area 8 ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2 Jser 2 Jser 2	3 554.3 ⁴ 4 554.3 ⁴ 5 556.56	4 568.2 4 568.2 5 570.4
79962PA0350001 Ra 79962PA0350001 Ra	ating Area 8 ating Area 8 ating Area 8 ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2 Jser 2 Jser 2 Jser 2	3 554.34 4 554.34 5 556.56 6 567.64	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8
79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra	ating Area 8 ating Area 8 ating Area 8 ating Area 8 ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 2	3 554.34 4 554.34 5 556.56 6 567.64 7 580.95 8 602.57	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 595.4
79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2	3 554.34 4 554.34 5 556.56 6 567.64 7 580.94 8 602.57 9 620.31	4 568.2 4 568.2 6 570.4 4 581.8 5 595.4 7 617.6 635.8
79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2 Jser 3	3 554.34 4 554.34 5 556.56 6 567.64 7 580.98 8 602.57 9 620.3	4 568.2 4 568.2 6 570.4 4 581.8 5 595.4 7 617.6 635.8 8 644.9
79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra 79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 3 Jser 3 Jser 3	3 554.34 4 554.34 5 556.56 6 567.64 7 580.98 8 602.57 9 620.31 0 629.18	4 568.2 568.2 570.4 581.8 555556 7617.6 635.8 644.9 658.5
79962PA0350001 Ra 79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 3	3 554.34 4 554.34 5 556.56 6 567.66 7 580.99 8 602.37 0 629.18 1 642.44 2 655.78 3 664.10	4 568.2 4 568.2 5 570.4 4 581.8 5 595.4 7 617.6 8 635.8 8 644.9 9 680.7
79962PA0350001 Ra 79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 2 Seer 3	3 554.34 4 554.34 5 556.55 6 567.64 7 580.99 8 602.57 9 629.11 1 642.44 2 655.76 3 664.11	4 568.2 4 568.2 5 570.4 4 581.8 5 595.4 7 617.6 8 644.9 8 658.5 8 672.1 0 680.7
79962PA0350001 Ra 79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 2 Seer 3	3 554.34 4 554.34 5 556.55 6 567.64 7 580.95 8 602.57 0 629.18 1 642.44 2 655.73 3 664.11 4 672.97 5 677.40	4 568.2 4 568.2 5 570.4 4 581.8 5 595.4 7 617.6 8 644.9 8 658.5 8 672.1 0 680.7 7 689.7
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 2 Seer 3	3 554.34 4 554.34 5 554.34 5 556.56 6 567.40 7 580.98 8 602.57 9 620.37 0 629.18 1 642.44 2 655.3 664.10 4 672.97 6 66	4 568.2 4 568.2 6 570.4 4 581.8 5 595.4 7 617.6 8 635.8 8 644.9 8 658.5 9 680.7 7 689.7 698.8
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	See 2 2 2 3 3 3 3 3 3 3	3 554.34 4 554.34 5 554.34 5 556.56 6 567.64 7 580.98 8 602.57 9 620.31 1 642.48 2 655.78 3 664.10 4 672.97 5 677.40 6 6 681.84 7 686.27	4 568.2 4 568.2 6 570.4 4 581.8 5 595.4 7 617.6 8 635.8 8 644.9 8 658.5 9 680.7 7 689.7 7 694.3 4 698.8
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 3	3 554.34 4 554.34 5 554.34 5 556.56 6 567.64 7 580.98 8 602.57 9 620.31 1 642.48 2 655.78 3 664.11 4 672.97 6 677.94 6 6 681.88 7 686.27 8 699.58	4 568.2 568.2 570.4 581.8 595.4 7 617.6 635.8 644.9 6 688.7 6 680.7 6 694.3 6 698.8 7 703.4 707.9 7 703.8
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 2 Seer 3	3 554.34 4 554.34 5 554.34 5 56 556.56 6 567.64 7 580.96 8 602.57 9 620.31 0 629.11 1 642.46 2 655.76 3 664.11 4 672.97 5 677.40 6 6 681.84 690.77 9 699.58	4 568.2 4 568.2 5 570.4 5 581.8 5 595.4 7 617.6 8 635.8 8 644.9 9 680.7 7 689.7 7 689.7 7 703.4 1 707.9 8 779.3
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 2 Seer 3 Seer 4 Seer 4	3	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 595.4 \$ 635.8 \$ 644.9 \$ 688.7 \$ 689.7 \$ 694.3 \$ 770.9 \$ 777.5 \$ 777.5
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 2 Seer 3 Seer 4	3 554.34 4 554.34 5 554.34 5 556.56 6 567.64 7 580.99 6 620.37 0 629.18 1 642.44 2 655.78 4 672.97 6 686.27 6 686.27 6 99 699.50 0 708.44 7 1 721.78 2 734.50	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 595.4 \$ 635.8 \$ 644.9 \$ 688.7 \$ 689.7 \$ 703.4 \$ 707.9 \$ 777.9 \$ 777.9 \$ 777.9 \$ 777.9
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 2 Jser 3 Jser 4 Jser 5 Jser 6 Jser 7 Jser 7 Jser 7 Jser 8 Jser 9 Jse	3 554.34 4 554.34 5 554.34 5 554.34 5 556.56 6 567.66 6 567.69 8 602.57 9 629.31 1 642.48 6 62.97 6 66 681.84 7 686.27 8 699 699.58 7 00 708.48 1 721.78 2 734.54 4 774.44	4 568.2 4 568.2 56.2 570.4 581.6 5 595.4 7 617.6 8 63.6 8 644.9 8 658.7 7 689.7 7 694.3 4 698.6 7 703.4 7 777.9 5 779.7 6 779.7 7 797.6
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 2 2 2 2 2 2 2 2 2	3	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 5 595.4 \$ 595.4 \$ 635.8 \$ 672.4 \$ 635.8 \$ 6672.7 \$ 689.7 \$ 689.7 \$ 689.8 \$ 7703.4 \$ 698.8 \$ 777.5 \$ 779.5 \$
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 2 Seer 3 Seer 4	3	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 595.4 \$ 635.8 \$ 644.9 \$ 636.8 \$ 668.7 \$ 680.7 \$ 689.7 \$ 694.3 \$ 770.2 \$ 770.
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer 2 2 2 2 2 2 2 2 2	3	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 595.4 \$ 635.8 \$ 644.9 \$ 680.7 \$ 680.7 \$ 680.7 \$ 694.3 \$ 707.9 \$ 777.9 \$ 777.6 \$ 787.
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer	3	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 595.4 \$ 635.8 \$ 644.9 \$ 680.7 \$ 689.7 \$ 703.4 \$ 707.9 \$ 779.5 \$ 779.
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 2 2 2 2 2 2 2 2 2	3	\$ 568.2 \$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 581.8 \$ 5695.4 \$ 635.8 \$ 644.9 \$ 680.7 \$ 689.7 \$ 689.7 \$ 703.4 \$ 707.9 \$ 777.6 \$ 779.5 \$ 777.6 \$ 976.6 \$ 946.6 \$ 964.5 \$ 1083.9 \$ 1150.9 \$ 1150.9
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer	3	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 595.4 \$ 635.8 \$ 644.9 \$ 635.8 \$ 6672.1 \$ 689.7 \$ 689.7 \$ 703.4 \$ 688.8 \$ 777.0 \$ 779.9 \$ 779.9 \$ 779.6 \$ 779
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer	3	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 595.4 \$ 617.6 \$ 635.8 \$ 644.9 \$ 680.7 \$ 689.7 \$ 699.7 \$ 699.7 \$ 670.2 \$ 707.9 \$ 770.2 \$ 770.
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer	3	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 595.4 \$ 635.8 \$ 644.9 \$ 680.7 \$ 689.7 \$ 694.3 \$ 770.9 \$ 770.
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer	3 554.34 4 554.34 5 556.56 6 567.64 7 580.91 8 602.57 9 620.31 0 629.18 1 642.48 2 655.76 3 664.10 4 672.97 5 677.44 6 681.32 7 686.27 8 690.7 9 699.58 0 708.44 1 721.75 2 734.50 3 752.22 4 774.4 5 800.47 6 831.57 7 866.43 8 906.37 9 945.7 0 990.05 1 1033.8 2 1082.07 0 990.05 1 1033.8 2 1082.07 3 1130.8 4 1183.52	\$ 568.2 \$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 581.8 \$ 5695.4 \$ 635.8 \$ 644.9 \$ 680.7 \$ 689.7 \$ 689.7 \$ 703.4 \$ 707.9 \$ 777.6 \$ 779.5 \$ 777.6 \$ 976.6 \$ 976.6 \$ 976.6 \$ 976.6 \$ 976.6 \$ 976.6 \$ 976.6 \$ 977
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer	3	\$ 568.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.6 589.6 58.8 6672.7 6689.7 6689.7 6689.7 703.4 6688.6 77.703.6 77.9.5 770.8 5770.6 5
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 3 Jser 4 Jser 4 Jser 4 Jser 4 Jser 4 Jser 4 Jser 5	3	4 568.3 4 568.3 5 570.4 4 581.4 5 595.7 617.4 635.8 3 644.9 3 672. 6 680. 7 689. 0 694.3 4 698.4 4 698.7 7 707.3 3 717.0 5 779.3 5 797.3 4 843.3 4 843.3 4 964.3 8 1019. 5 1212.9 4 1266.7 7 1325.9 5 1212.9 4 1266.7 7 1325.9 3 1514.3 3 1554.3 3 1654.3
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco I	Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 3 Jser 4 Jser 4 Jser 4 Jser 4 Jser 4 Jser 4 Jser 5	3	4 568. 4 568. 5 570. 4 581. 5 595. 7 617. 635. 636. 8 644. 8 672. 9 680. 9 694. 4 698. 7 703. 7 779. 6 779. 7 916. 8 1019. 5 1083. 9 1150. 5 1212. 4 1266. 7 1325. 4 1266. 7 1325. 4 1266. 7 1325. 3 1514. 4 1266. 6 1730. 6 1730. 7 1730.
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco I	Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 3 Jser 4 Jser 4 Jser 4 Jser 4 Jser 4 Jser 4 Jser 5	3	4 568. 4 568. 5 570. 4 581. 5 595. 7 617. 6 635. 8 644. 8 658. 9 680. 7 689. 9 694. 4 698. 7 707. 3 717. 5 779. 0 816. 4 843. 8 1019. 5 1083. 0 1150. 5 1212. 4 1266. 7 1325. 5 1385. 2 1449. 3 1514. 3 1584. 6 1730. 5 1767. 3 1767. 3 1842.
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 3 Jser 4 Jser 4 Jser 4 Jser 4 Jser 4 Jser 4 Jser 5	3	\$ 568.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco I	Jser 2 Jser 2 Jser 2 Jser 2 Jser 2 Jser 3 Jser 4 Jser 4 Jser 4 Jser 4 Jser 4 Jser 4 Jser 5 Jser 6 Jser 6	3	\$ 568.4 568.6 570.4 568.6 570.4 581.8 56 570.4 581.8 5 595.4 617.6 635.8 6 644.9 6 680.0 680.0 680.0 680.0 680.0 680.0 680.0 680.0 680.0 680.0 694.3 6 680.0 694.0 694.3 6 680.0 694.3 6 680.0 694.3 6 680.0 694.3 6 680.0 694.3 6
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer	3	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 595.4 \$ 617.6 \$ 635.8 \$ 644.9 \$ 688.7 \$ 668.7 \$ 689.7 \$ 694.3 \$ 698.8 \$ 7703.4 \$ 698.8 \$ 7703.4 \$ 707.9 \$ 777.9 \$ 777.9 \$ 777.9 \$ 779.1 \$ 777.9 \$ 779.1 \$ 78
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco I	Seer	3	\$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 595.4 \$ 635.8 \$ 644.9 \$ 636.8 \$ 668.9 \$ 668.7 \$ 689.7 \$ 689.7 \$ 694.3 \$ 698.8 \$ 770.4 \$ 707.9 \$ 707.
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco I	Seer	3	\$ 568.2 \$ 568.2 \$ 568.2 \$ 570.4 \$ 581.8 \$ 581.8 \$ 5695.4 \$ 635.8 \$ 644.9 \$ 688.7 \$ 689.7 \$ 689.7 \$ 689.7 \$ 689.7 \$ 703.4 \$ 707.9 \$ 777.3 \$ 777.5 \$ 779.5 \$ 190.6 \$ 190.6 \$ 190.6 \$ 190.6 \$ 190.6 \$ 1083.8 \$ 1019.7 \$ 1212.8 \$ 1266.4 \$ 1266.4 \$ 1385.2 \$ 1449.8 \$ 1584.2 \$ 1449.8 \$ 1654.8 \$ 1767.6 \$ 17
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco I Tobacco User/Non-Toba	Seer	3	\$ 568.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.4 568.6 570.6 580.
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco I	Seer	3	4 568. 4 568. 5 570. 4 581. 5 595. 7 617. 8 644. 8 672. 9 680. 7 689. 9 694. 4 698. 7 707. 3 717. 5 797. 6 797. 9 816. 4 843. 1 964. 3 1019. 5 1212. 4 1266. 7 1325. 5 1385. 2 1449. 3 1514. 3 1584. 3 1584. 3 1584. 3 1590. 4 1908. 2 1949. 3 1908. 4 2
79962PA0350001 Ra	ating Area 8	Tobacco User/Non-Tobacco I Tobacco User/Non-Toba	Seer	3	4 568. 4 568. 5 570. 4 581. 5 595. 7 617. 1 635. 3 658. 3 672. 6 680. 7 689. 9 694. 4 698. 7 703. 7 777. 5 779. 6 797. 9 816. 4 843. 3 1019. 5 1083. 9 1150. 9 1212. 4 1266. 7 1325. 5 1385. 2 1449. 3 1514. 3 1570. 4 1266. 7 1325. 5 1385. 2 1449. 3 1570. 4 120. 4 120.

70000004000004	D. ii. A	T		570.70	507.4
79962PA0360001 79962PA0360001	<u> </u>	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0360001	•	Tobacco User/Non-Tobacco U	Jser 2	572.79	587.1
79962PA0360001	<u> </u>	Tobacco User/Non-Tobacco U			
79962PA0360001 79962PA0360001	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0360001	•	Tobacco User/Non-Tobacco U			
79962PA0360001		Tobacco User/Non-Tobacco U			
79962PA0360001 79962PA0360001	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0360001	•	Tobacco User/Non-Tobacco U			
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco U	Jser 3	677.6	1 694.5
79962PA0360001	•	Tobacco User/Non-Tobacco U			
79962PA0360001 79962PA0360001		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0360001		Tobacco User/Non-Tobacco U	Jser 3	704.53	
79962PA0360001	•	Tobacco User/Non-Tobacco U			
79962PA0360001 79962PA0360001		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0360001	•	Tobacco User/Non-Tobacco U			
79962PA0360001		Tobacco User/Non-Tobacco U			
79962PA0360001 79962PA0360001		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0360001	•	Tobacco User/Non-Tobacco U			
79962PA0360001		Tobacco User/Non-Tobacco U	Jser 4	827.1	947.0
79962PA0360001		Tobacco User/Non-Tobacco U			
79962PA0360001 79962PA0360001	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0360001	•	Tobacco User/Non-Tobacco U	Jser 4	977.18	
79962PA0360001	•	Tobacco User/Non-Tobacco U			
79962PA0360001 79962PA0360001	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0360001		Tobacco User/Non-Tobacco U			
79962PA0360001	5	Tobacco User/Non-Tobacco U	Jser 5	1222.9	
79962PA0360001	•	Tobacco User/Non-Tobacco U			
79962PA0360001 79962PA0360001	=	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0360001	•	Tobacco User/Non-Tobacco U	Jser 5	1459.47	
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco U	Jser 5	1490.97	1826.4
79962PA0360001		Tobacco User/Non-Tobacco U			
79962PA0360001 79962PA0360001	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco U	Jser 6	1690.88	2071.3
79962PA0360001	Rating Area 8	Tobacco User/Non-Tobacco U	Jser 64 and ove		2105.0
79962PA0330003 79962PA0330003	, 0	Tobacco User/Non-Tobacco U			
79962PA0330003 79962PA0330003	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco U	Jser 1	442.69	9 442.6
79962PA0330003	•	Tobacco User/Non-Tobacco U			
79962PA0330003 79962PA0330003		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330003	J ·	Tobacco User/Non-Tobacco U			
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco U	Jser 2	500.2	512.7
79962PA0330003	5	Tobacco User/Non-Tobacco U			
79962PA0330003 79962PA0330003	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330003		Tobacco User/Non-Tobacco U			
79962PA0330003		Tobacco User/Non-Tobacco U			
79962PA0330003	•	Tobacco User/Non-Tobacco U			
79962PA0330003 79962PA0330003	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330003	<u> </u>	Tobacco User/Non-Tobacco U			
79962PA0330003		Tobacco User/Non-Tobacco U			
79962PA0330003 79962PA0330003	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330003		Tobacco User/Non-Tobacco U			
79962PA0330003	•	Tobacco User/Non-Tobacco U	Jser 3	615.26	630.6
79962PA0330003	<u> </u>	Tobacco User/Non-Tobacco U			
79962PA0330003 79962PA0330003	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330003	•	Tobacco User/Non-Tobacco U			
79962PA0330003	=	Tobacco User/Non-Tobacco U			
79962PA0330003		Tobacco User/Non-Tobacco U			
79962PA0330003 79962PA0330003		Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330003	=	Tobacco User/Non-Tobacco U			
79962PA0330003	•	Tobacco User/Non-Tobacco U			
79962PA0330003 79962PA0330003	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330003	<u> </u>	Tobacco User/Non-Tobacco U			
79962PA0330003	•	Tobacco User/Non-Tobacco U			
79962PA0330003	•	Tobacco User/Non-Tobacco U			
79962PA0330003 79962PA0330003	· · · · · ·	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco U	Jser 5	1067.95	1308.2
79962PA0330003	=	Tobacco User/Non-Tobacco U			
79962PA0330003 79962PA0330003	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330003 79962PA0330003	•	Tobacco User/Non-Tobacco U			
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco U	Jser 5	1302.05	1595.0
79962PA0330003 79962PA0330003	•	Tobacco User/Non-Tobacco User/Non-Tobacc			
79962PA0330003 79962PA0330003	•	Tobacco User/Non-Tobacco U			
79962PA0330003	Rating Area 8	Tobacco User/Non-Tobacco U	Jser 6	1476.62	1808.8
79962PA0330003 79962PA0330001	•	Tobacco User/Non-Tobacco U			
r aauz EAUSSUUU1				270.39	
79962PA0330001	, ,	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U			
79962PA0330001 79962PA0330001	Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Iser 1 Iser 1	5 294.42 6 303.6	
79962PA0330001 79962PA0330001 79962PA0330001	Rating Area 8 Rating Area 8 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 1 Jser 1 Jser 1	5 294.42 6 303.6 7 312.80	312.8
79962PA0330001 79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 1 Jser 1 Jser 1 Jser 1	5 294.42 6 303.6 7 312.80 3 322.70	312.8 322.7
79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 1 Jser 1 Jser 1 Jser 1 Jser 2	5 294.42 5 303.6 7 312.80 8 322.70 9 332.60 0 342.81	312.8 32.7 32.7 32.7 332.6 342.8
79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Ser	5 294.42 6 303.61 7 312.81 8 322.70 9 332.60 1 353.41	312.6 322.7 332.6 342.6 362.2
79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Ser	5 294.42 6 303.67 7 312.86 3 322.70 9 332.60 0 344.88 1 353.44	312.6 322.7 322.7 332.6 342.6 362.2 362.2
79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Ser	5 294.42 6 303.6 7 312.8 8 322.7 9 332.6 0 342.8 1 353.4 2 353.4 3 353.4	312.0 322.1 332.1 332.2 332.3 342.1 35 362.1 36 362.1 36 362.1
79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer	5 294.42 6 303.6 7 312.80 8 322.70 9 332.60 1 353.44 2 353.44 4 353.44 5 354.86	0 312.4 0 322.5 0 332.1 5 342.1 5 362.1 5 362.2 5 362.3 3 363.3
79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer	5 294.42 6 303.61 7 312.81 8 322.70 9 332.61 1 353.41 2 353.41 4 353.45 5 354.86 6 361.93	0 312.0 0 322.1 0 332.0 5 342.0 5 362.1 5 362.2 5 362.3 6 363.3 3 370.3
79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001 79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer	5 294.42 6 303.61 7 312.86 8 322.70 9 332.60 1 342.81 1 353.42 2 353.44 3 353.44 4 353.45 5 354.86 6 361.97	312.0 322.0 322.1 322.2 322.3 322.3 322.3 322.3 322.3 322.3 322.3 332.3 342.3 352.3 362.3 370.3 379.4
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer	5 294.42 6 303.67 7 312.86 8 322.77 9 332.60 0 342.88 1 353.44 2 353.44 3 353.44 4 353.44 5 354.86 6 361.93 7 370.42 8 395.5	0 312.0 0 322.1 1 332.1 5 342.1 5 362.1 5 362.1 5 362.1 6 363.3 3 370.1 2 379.1 0 393.1 1 405.1
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer	5 294.42 6 303.6 7 312.8(8 322.7(9 332.6(1 353.4(1 35	0 312. 0 322. 1 332. 5 362. 5 362. 5 362. 5 363. 3 370. 2 379. 0 393. 1 405. 7 411.
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer	5 294.42 6 303.6 7 312.80 8 322.70 9 332.80 1 353.41 2 353.41 3 353.42 4 353.43 5 361.93 7 370.42 8 39.55 9 395.5	312.0 322.1 322.2 332.6 332.6 332.6 332.6 332.6 332.6 332.6 342.7 362.8 363.3 379.6 393.6 405.7 411.6 419.6 419.1
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Seer	5 294.42 6 303.6° 7 312.8° 8 322.7° 9 332.6° 1 353.4° 1 353.4° 2 353.4° 3 353.4° 4 353.4° 5 354.8° 6 361.9° 7 370.4° 8 384.2° 9 395.5° 0 401.1° 1 409.6° 2 418.1°	0 312.0 0 322.1 1 332.1 2 362.1 3 362.1 3 363.2 3 363.3 3 370.1 2 379.1 3 393.1 4 405.1 7 411.1 5 419.1 3 428.1
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer	5 294.42 6 303.61 7 312.86 8 322.77 9 332.60 10 342.81 1 353.41 2 353.44 4 353.44 5 354.86 6 361.90 7 370.47 8 384.20 9 395.57 0 401.11 409.66 2 418.13 8 423.44	9 312 0 322 1 332 5 362 5 362 5 363 3 370 2 379 1 405 7 411 5 418 3 428 3 434 9 439
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer	5 294.42 6 303.67 7 312.88 8 322.77 9 332.60 10 342.88 11 353.44 22 353.44 353.44 353.44 353.45 3 361.93 7 370.43 3 384.20 9 395.57 10 401.17 1 409.66 12 418.12 13 423.44	0 312. 0 322. 1 332. 5 342. 5 362. 5 362. 5 363. 3 370. 2 379. 0 393. 1 405. 7 411. 5 419. 3 428. 3 434. 9 439. 2 442.
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer	5 294.42 6 303.67 7 312.86 8 322.77 9 332.60 0 342.88 1 353.44 2 353.44 3 353.44 4 353.44 5 354.86 6 361.93 7 370.42 8 3 384.20 9 395.5 0 401.17 1 409.61 2 418.13 3 423.43 4 429.03 6 431.93	0 312. 0 322. 1 332. 5 362. 5 362. 5 362. 5 363. 3 370. 2 379. 0 393. 1 405. 7 411. 5 419. 3 428. 3 434. 9 439. 2 442. 4 445.
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 1 Seer 2 Seer 3	5 294.42 6 303.6° 7 312.80 8 322.70 9 332.60 9 332.60 1 353.41 2 353.41 3 353.41 5 353.41 6 353.41 6 353.41 7 370.42 8 3 384.20 9 395.5° 10 401.1° 11 409.6° 12 418.1° 13 429.0° 14 429.0° 15 431.9° 16 431.9° 17 437.5° 18 440.40	312.0 322.1 332.1 332.2 332.3 342.1 362.3 362.3 363.3 379.1 393.1 405.4 411.2 5 419.3 3 434.4 442.2 442.4 448.4 445.4 7 441.2 444.3 445.4 445.4 445.4 9 448.3 10 451.4
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 1 Seer 2 Seer 3	5 294.42 6 303.67 7 312.88 8 322.70 9 332.60 9 332.60 1 353.48 2 353.48 4 353.48 5 354.86 6 361.99 7 370.42 8 384.20 9 395.57 1 401.17 1 409.68 4 429.08 4 431.97 7 437.57 7 437.57	312.6 32.7 32.7 332.6 332.6 332.6 342.6 362.2 363.3 363.7 393.6 405.4 411.2 5 419.6 393.6 42.7 441.2 439.6 442.7 448.6 7 448.6 7 448.6 9 451.4 455.6 457.2
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 1 Seer 2 Seer 3	5 294.42 6 303.67 7 312.88 8 322.77 9 332.60 10 342.88 11 353.44 22 353.44 353.44 353.44 353.45 354.86 6 361.93 7 370.42 8 384.20 9 395.57 10 401.17 409.66 12 418.13 13 423.44 4 429.06 14 437.57 15 440.40 16 446.06	312.8 32.7 32.7 32.7 32.6 332.6 332.6 332.6 332.6 332.7 333.8 379.6 393.8 495.6 441.2 441.2 442.7 443.6 445.6 451.4 445.6 451.4 465.5 457.2 466.8 9 508.6
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco Usobacco User/Non-Tobacco User/Non-	Seer 1 Seer 2 Seer 3 Seer 4 Seer 4	5 294.42 6 303.6° 7 312.8° 8 322.7° 9 332.6° 1 353.4° 1 3	312.8 32.7 322.7 322.7 322.6 332.6 332.6 332.2 332.2 362.2 363.7 379.6 393.8 405.4 47 411.2 5 419.8 3 434.0 9 439.8 2 442.7 4 445.6 7 448.5 9 451.4 457.2 457.2 1 496.8 9 508.5 2 520.7
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 1 Seer 2 Seer 3 Seer 4 Seer 4	5 294.42 6 3 303.6° 7 312.80 8 322.70 9 332.60 1 342.81 1 353.42 2 353.44 3 353.44 4 353.48 5 361.93 7 370.42 8 3 384.20 1 401.17 1 409.60 2 418.13 8 429.00 6 431.92 7 437.57 8 440.40 9 446.01 1 460.11 2 468.33 8 379.63	0 312.0 0 322.1 1 332.1 2 342.1 3 362.1 3 362.1 3 363.3 3 370.1 2 379.1 4 405.2 7 411.1 5 419.3 3 428.3 3 434.1 9 439.2 2 442.1 4 445.1 7 448.1 9 451.1 1 496.1 9 508.2 5 520.3
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 1 Seer 2 Seer 3 Seer 4 Seer 5 Seer 4 Seer 5 Seer 5	5 294.42 6 303.61 7 312.81 3 322.70 9 332.60 1 353.42 2 353.44 3 353.44 4 353.48 5 354.86 6 361.93 7 370.42 3 344.20 4 409.65 4 409.65 4 429.05 5 431.92 6 434.74 7 437.57 3 440.40 9 446.05 0 451.71 1 460.11 2 468.32 3 479.66 4 493.71 5 510.36	312.0 322.1 332.1 332.2 332.3 342.4 35 362.3 36 362.3 38 370.9 393.0 393.0 1 405.4 7 411.2 5 419.3 3 434.4 49 439.3 2 442.4 445.6 47 447 448.3 5 457.2 1 496.8 9 508.9 2 520.5 3 537.4 7 558.9 3 584.3
79962PA0330001	Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 1 Seer 2 Seer 3 Seer 4 Seer 4	5 294.42 6 303.61 7 312.81 3 322.70 9 332.60 10 342.81 1 353.42 2 353.44 3 353.45 5 354.86 5 364.93 7 370.42 3 384.20 9 395.55 1 409.63 2 418.11 3 423.42 4 429.03 5 431.92 5 437.55 3 440.40 9 446.01 9 446.01 1 460.11 2 468.32 3 479.63 3 479.63 4 493.77 5 510.34 5 510.35 5 510.36	312.8 32.7 32.7 332.6 332.6 332.6 332.6 332.6 332.6 332.6 333.7 333.7 342.7 441.1 4405.7 441.2 442.3 443.4 445.6 445.7 448.8 451.4 445.7 448.8 496.8 50 451.4 496.8 50 558.9 558.9 3 557.6 3 558.3 3 558.3 3 615.0

79962PA0330001 Rating Area 8	Tobacco User/Non-Tobacco User	49	602.99	733
79962PA0330001 Rating Area 8 79962PA0330001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	631.26 659.18	773 803
79962PA0330001 Rating Area 8 79962PA0330001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	52 53	689.93 721.04	845 883
79962PA0330001 Rating Area 8 79962PA0330001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54 55	754.62 788.19	92 ⁴ 96 ⁸
79962PA0330001 Rating Area 8 79962PA0330001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	56 57	824.60 861.36	1010
79962PA0330001 Rating Area 8 79962PA0330001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	58 59	900.59 920.03	1100
79962PA0330001 Rating Area 8 79962PA0330001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	60 61	959.26 993.19	1179 1210
79962PA0330001 Rating Area 8 79962PA0330001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	62 63	1015.46 1043.38	1243 1278
79962PA0330001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	64 and over 0-14	1060.35 284.50	1298 284
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	15 16	309.78 319.45	309 319
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	17 18	329.12 339.54	329 339
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	19 20	349.95 360.73	349 360
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	21 22	371.89 371.89	38 ⁻
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	371.89 371.89	38 ⁻
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	25 26	373.38 380.82	382 390
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	27 28	389.74 404.24	399 414
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	29 30	416.14 422.10	420
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	31 32	431.02 439.95	44
79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	33 34	445.52 451.47	456
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User	35	454.45	462 463
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	36 37	457.42 460.40	468
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	38 39	463.37 469.33	474
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	40 41	475.28 484.20	522 538
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	42 43	492.75 504.65	54 ⁷ 568
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	44 45	519.53 537.01	588 614
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	46 47	557.84 581.26	64 ⁷
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	48 49	608.04 634.44	72° 77°
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	50 51	664.20 693.57	81: 84:
79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User	52 53	725.93	88
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	54	758.66 793.99	92° 97:
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	55 56	829.31 867.62	101 106
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	57 58	906.30 947.58	111 116
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	59 60	968.03 1009.31	118 123
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	61 62	1045.01 1068.44	1280 1308
79962PA0340001 Rating Area 8 79962PA0340001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	63 64 and over	1097.82 1115.67	1344 1366
79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	0-14 15	272.49 296.71	272 296
79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	16 17	305.98 315.24	30s 31s
79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	18 19	325.21 335.18	32 33
79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	20 21	345.51 356.20	34 36
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User			36
79962PA0370001 Rating Area 8		22 23	356.20 356.20	
79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24	356.20 356.20	36 36
79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User Tobacco User/Non-Tobacco User	23 24 25 26	356.20 356.20 357.62 364.75	36 36 36 37
79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28	356.20 356.20 357.62 364.75 373.30 387.19	36 36 36 37 38
79962PA0370001 Rating Area 8 79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29	36 36 36 37 38 39 40 41
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38	36 36 37 38 39 40 41 42 43
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 33	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43	36 36 36 37 38 39 40 41 42 43 43
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13	36 36 36 37 38 39 40 41 42 43 43 44 44
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83	36 36 37 38 38 40 41 42 43 43 44 44 44 44
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98	36 36 37 38 38 40 41 42 43 43 44 44 44 45 46
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52	36 36 37 37 38 39 40 41 42 44 44 44 44 45 56
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77	36 36 37 38 38 44 44 44 44 44 44 46 50 55 55
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36	36 36 37 38 38 40 41 42 44 44 44 44 45 50 55 55
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 534.30 556.74	36 36 37 37 38 38 40 41 42 44 44 44 45 55 55 55 56 56
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 534.30 556.74 562.39 607.68	36 36 37 37 38 44 44 44 44 44 44 44 45 50 55 55 55 56 66 66
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 50	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 534.30 556.74 582.39 607.68 636.17 664.31	36 36 36 37 38 38 40 44 42 44 44 44 45 50 55 55 56 66 68 77 77
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 463.77 471.97 483.36 497.61 514.35 554.30 556.74 582.39 607.68 636.17 664.31 695.30 726.65	36 36 37 38 38 44 44 44 44 44 44 45 55 55 56 66 66 77 77 77 88 88
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54	356.20 356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 534.30 556.74 582.39 607.68 636.17 664.31 695.30 726.65 760.49 794.33	36 36 37 36 37 36 44 44 44 44 44 44 45 55 55 55 56 66 66 67 77 77 88 88 88 88 88 99
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 50 51 52 53 54 55 56 56 57	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 534.30 556.74 582.39 607.68 636.17 664.31 695.30 726.65 760.49 794.33 831.01 868.06	36 36 36 37 38 39 40 41 42 44 44 44 44 45 50 55 55 56 66 66 67 77 77 77 77 77 77 7
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 463.77 471.97 483.36 497.61 514.35 554.30 556.74 582.39 607.68 636.17 664.31 695.30 726.65 760.49 794.33 831.01 868.06 907.60 927.19	36 36 36 37 38 38 40 41 42 43 44 44 44 45 50 55 56 56 66 68 77 77 77 81 88 88 93 97 101 110
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 60 61	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 534.30 556.74 582.39 607.68 636.17 664.31 695.30 726.65 760.49 794.33 831.01 868.06 907.60 927.19 966.73 1000.92	36 36 37 38 39 40 41 42 43 44 44 44 46 50 55 56 66 67 77 83 88 89 90 97 100 111 111 111 112
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 5534.30 556.74 582.39 607.68 636.17 664.31 695.30 726.65 760.49 794.33 831.01 868.06 907.60 927.19 966.73	36 36 37 38 38 39 40 41 42 44 44 44 44 45 50 55 55 56 66 66 68 77; 77; 78 88 88 89 99 99 100 110 111 111 111 112 122 122
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 534.30 556.74 582.39 607.68 636.17 664.31 695.30 726.65 760.49 794.33 831.01 868.06 907.60 927.19 966.73 1000.92 1023.36	36 36 36 37 38 38 39 40 41 42 44 44 44 44 45 56 56 66 66 67 77 77 77 88 88 89 99 100 101 101 111 111 111 111
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 50 51 52 53 54 55 56 57 58 59 60 61 62 62 63 64 and over	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 534.30 556.74 582.39 607.68 636.17 664.31 695.30 726.65 760.49 794.33 831.01 868.06 907.60 927.19 966.73 1000.92 1023.36 1051.50 1068.60	36 36 36 37 38 39 40 41 42 43 44 44 44 45 56 56 57 57 77 81 82 83 89 97 100 111 111 111 112 122 125 126 126 127 127 128 129 129 129 129 129 129 129 129
79962PA0370001 Rating Area 8	Tobacco User/Non-Tobacco User	23 24 25 26 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 and over 0-14 15	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 534.30 556.74 582.39 607.68 636.17 664.31 695.30 726.65 760.49 794.33 831.01 868.06 907.60 927.19 966.73 1000.92 1023.36 1051.50 1068.60 242.86 264.45 272.71 280.96	36 36 36 37 38 38 40 41 42 43 44 44 44 45 50 51 52 52 54 66 68 68 69 90 90 101 100 111 113 118 112 122 122 126 126 127 128 129 129 120 120 120 120 120 120 120 120
79962PA0370001 Rating Area 8 79962PA0330002 Rating Area 8 79962PA0330002 R	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 61 62 63 64 and over 0-14 15 16 17 18	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 534.30 556.74 582.39 607.68 636.17 664.31 695.30 726.65 760.49 794.33 831.01 868.06 907.60 927.19 966.73 1000.92 1023.36 1051.50 1068.60 242.86 264.45 272.71 280.96 298.74	36 36 36 37 38 39 40 41 42 43 44 44 44 45 50 51 52 54 56 66 65 67 73 77 77 81 88 88 93 97 100 111 111 111 112 122 126 126 126
79962PA0370001 Rating Area 8 79962PA0330002 Rating Area 8 79962PA0330002 R	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20 21	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 534.30 556.74 582.39 607.68 636.17 664.31 695.30 726.65 760.49 794.33 831.01 868.06 907.60 927.19 966.73 1000.92 1023.36 1051.50 1068.60 242.86 264.45 272.71 280.96 289.85 298.74 307.95 317.47	36 36 37 38 39 40 41 42 43 44 44 44 45 50 51 52 54 56 61 65 67 77 81 88 89 93 97 101 100 111 111 112 122 128 130 24 26 27 28 28 29 20 20 20 20 20 20 20 20 20 20
79962PA0370001 Rating Area 8 79962PA0330002 Rating Area 8 79962PA0330002 R	Tobacco User/Non-Tobacco User	23 24 25 26 27 28 29 30 31 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 and over 0-14 15 16 17 18 19 20	356.20 356.20 357.62 364.75 373.30 387.19 398.59 404.29 412.84 421.38 426.73 432.43 435.28 438.13 440.98 443.83 449.52 455.22 463.77 471.97 483.36 497.61 514.35 534.30 556.74 5582.39 607.68 636.17 664.31 695.30 726.65 760.49 794.33 831.01 868.06 907.60 927.19 966.73 1000.92 1023.36 1051.50 1068.60 242.86 264.45 272.71 280.96 289.85 298.74 307.95	36 36 37 38 39 40 41 42 43 44 44 44 45 50 51 52 54 56 61 68 69 90 97 100 101 100 111 111 112 122 128 128 128 128

79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 26	325.09	333.22
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 27	332.71	341.03
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		345.09	
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79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		355.25	
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 30	360.33	369.34
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 31	367.95	377.15
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		375.57	
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79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		380.33	
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 34	385.41	395.05
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 35	387.95	397.65
79962PA0330002 Rating Area 8			390.49	
	Tobacco User/Non-Tobacco U			
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 37	393.03	402.86
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 38	395.57	405.46
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		400.65	
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79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 40	405.73	446.30
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 41	413.35	456.75
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 42	420.65	
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79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		430.81	
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 44	443.51	502.05
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 45	458.43	524.90
<u> </u>	Tobacco User/Non-Tobacco U		476.21	
79962PA0330002 Rating Area 8				
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 47	496.21	584.04
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 48	519.06	620.80
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 49	541.60	
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79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		567.00	
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 51	592.08	725.30
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 52	619.70	
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79962PA0330002 Rating Area 8			647.64	
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		677.80	
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 55	707.96	867.25
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		740.66	
<u> </u>				
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		773.67	
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 58	808.91	990.91
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		826.37	
<u> </u>				
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		861.61	
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 61	892.09	1092.81
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		912.09	
<u> </u>				
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U		937.17	
79962PA0330002 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 64 and over	952.41	1166.70
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 0-14	206.29	206.29
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U		224.63	
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79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U		231.64	231.64
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 17	238.65	238.65
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U		246.20	
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79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U		253.75	
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 20	261.57	261.57
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 21	269.66	276.40
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U		269.66	
•				
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U		269.66	276.40
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 24	269.66	276.40
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U		270.74	
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U		276.13	
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 27	282.60	289.67
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 28	293.12	300.45
3				
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U		301.75	
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 30	306.06	313.71
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 31	312.54	320.35
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U		319.01	
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U		323.05	
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 34	327.37	335.55
79962PA0380001 Rating Area 8				
	Tobacco User/Non-Tobacco I	Jser 35	374 57	
/0062DA0390001 Dating Area 0	Tobacco User/Non-Tobacco U		329.52	
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U	Jser 36	331.68	339.97
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37	331.68 333.84	339.97 342.19
	Tobacco User/Non-Tobacco U	Jser 36 Jser 37	331.68	339.97 342.19
79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38	331.68 333.84 336.00	339.97 342.19 344.40
79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39	331.68 333.84 336.00 340.31	339.97 342.19 344.40 348.82
79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40	331.68 333.84 336.00 340.31 344.63	339.97 342.19 344.40 348.82 379.09
79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41	331.68 333.84 336.00 340.31 344.63 351.10	339.97 342.19 344.40 348.82 3 379.09 387.97
79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41	331.68 333.84 336.00 340.31 344.63	339.97 342.19 344.40 348.82 3 379.09 387.97
79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41 Jser 42	331.68 333.84 336.00 340.31 344.63 351.10	339.97 342.19 344.40 348.82 379.09 387.97 397.32
79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41 Jser 42 Jser 43	331.68 333.84 336.00 340.31 344.63 351.10 357.30	339.97 342.19 344.40 348.82 379.09 387.97 397.32 410.21
79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41 Jser 42 Jser 43 Jser 44	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93	339.97 342.19 344.40 348.82 379.09 387.97 397.32 410.21 426.45
79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41 Jser 42 Jser 43 Jser 44	331.68 333.84 336.00 340.31 344.63 351.10 357.30	339.97 342.19 344.40 348.82 379.09 387.97 397.32 410.21 426.45
79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41 Jser 42 Jser 43 Jser 44 Jser 44 Jser 44	331.68 333.84 336.00 340.31 341.63 351.10 357.30 365.93 376.72	339.97 342.19 344.40 348.62 379.09 387.97 397.32 410.21 426.45
79962PA0380001 Rating Area 8 79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41 Jser 42 Jser 43 Jser 44 Jser 45 Jser 46	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93 376.72 389.38	339.97 342.19 344.40 348.82 379.09 387.97 397.32 410.21 426.45 445.85
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 41 Jser 42 Jser 43 Jser 44 Jser 45 Jser 46 Jser 46 Jser 47	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93 376.72 389.38 404.48	339.97 342.19 344.40 348.82 379.09 387.97 397.32 410.21 426.45 9 445.85 9 446.92
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41 Jser 42 Jser 43 Jser 44 Jser 45 Jser 46 Jser 47 Jser 48	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93 376.72 389.39 404.48	339.97 342.19 344.40 344.80 379.09 387.97 397.32 410.21 426.45 445.85 9 469.21 8 496.08
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41 Jser 42 Jser 43 Jser 44 Jser 45 Jser 46 Jser 47 Jser 48	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93 376.72 389.38 404.48	339.97 342.19 344.40 348.82 379.09 387.97 397.32 410.21 2 426.45 445.85 9 469.21
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 40 Jser 41 Jser 42 Jser 43 Jser 44 Jser 46 Jser 47 Jser 48 Jser 48 Jser 49	331.68 333.84 336.00 340.31 344.63 357.30 365.93 376.72 389.39 404.49 421.48 440.88	339.97 342.19 344.40 348.82 3 379.06 387.97 397.32 410.21 426.46 445.85 496.06 527.30 559.87
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41 Jser 42 Jser 43 Jser 44 Jser 46 Jser 47 Jser 48 Jser 49 Jser 50	331.68 333.84 336.00 340.31 344.63 357.30 365.93 376.72 389.38 404.49 421.48 440.88 460.04	339.97 342.19 344.40 348.83 379.09 387.93 397.32 410.21 2 426.45 445.85 469.25 3 496.06 5 527.33 5 559.87
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 36 Jser 37 Jser 38 Jser 40 Jser 41 Jser 42 Jser 43 Jser 45 Jser 46 Jser 47 Jser 48 Jser 49 Jser 50 Jser 50 Jser 50 Jser 51	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93 376.72 389.38 404.49 421.48 440.89 460.04	339.97 342.19 344.40 348.83 379.09 387.97 397.33 410.21 426.45 446.85 469.21 456.86 469.21 559.87
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco U Tobacco User/Non-Tobacco U	Jser 36 Jser 37 Jser 38 Jser 40 Jser 41 Jser 42 Jser 43 Jser 44 Jser 45 Jser 47 Jser 48 Jser 49 Jser 50 Jser 50 Jser 50 Jser 51	331.68 333.84 336.00 340.31 344.63 357.30 365.93 376.72 389.38 404.49 421.48 440.88 460.04	339.97 342.19 344.40 348.83 379.09 387.97 397.33 410.21 426.45 446.85 469.21 456.86 469.21 559.87
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41 Jser 42 Jser 43 Jser 45 Jser 46 Jser 47 Jser 48 Jser 49 Jser 50 Jser 51 Jser 52	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93 376.72 389.38 404.49 421.48 440.89 460.04	339.97 342.19 344.40 344.81 339.97 347.90 387.90 387.90 397.32 410.22 426.48 345.81 346.02 346.02 357.30 359.31 369.32 369.32 379.32 389.33 397.32 39
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41 Jser 42 Jser 43 Jser 45 Jser 46 Jser 47 Jser 49 Jser 50 Jser 51 Jser 52 Jser 52 Jser 53	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93 376.72 389.35 404.45 421.48 440.85 460.04 481.61 502.92 526.38	339.97 342.19 344.40 348.83 379.00 387.90 397.32 397.32 410.22 426.44 445.83 496.00 527.30 559.81 559.81 2 616.06 6 644.83
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 36 Jser 37 Jser 38 Jser 40 Jser 41 Jser 42 Jser 43 Jser 45 Jser 46 Jser 48 Jser 49 Jser 51 Jser 52 Jser 53 Jser 54	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93 376.72 389.39 404.48 421.48 440.89 460.04 481.61 502.92 526.38 550.11	339.91 342.11 344.44 348.83 379.00 387.93 397.32 410.22 426.44 445.83 9 469.22 3 496.00 527.30 589.91 589.91 589.91 664.83 673.84 673.84
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 36 Jser 37 Jser 38 Jser 40 Jser 41 Jser 42 Jser 43 Jser 45 Jser 46 Jser 48 Jser 49 Jser 51 Jser 52 Jser 53 Jser 54 Jser 54 Jser 55	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93 376.72 389.35 404.45 421.48 440.85 460.04 481.61 502.92 526.38	339.93 339.93 342.11 344.44 348.83 379.00 387.93 397.33 410.22 426.44 445.83 496.00 527.30 589.93 589.93 644.83 673.84
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 36 Jser 37 Jser 38 Jser 39 Jser 40 Jser 41 Jser 42 Jser 43 Jser 45 Jser 46 Jser 48 Jser 49 Jser 51 Jser 52 Jser 53 Jser 54 Jser 54 Jser 55	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93 376.72 389.39 404.48 421.48 440.89 460.04 481.61 502.92 526.38 550.11	339.91 342.11 344.41 348.83 379.00 387.90 397.33 410.22 426.44 45.83 49.46.00 527.30 559.83 589.91 616.00 673.84 673.86
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Jser 36 Jser 37 Jser 38 Jser 40 Jser 41 Jser 42 Jser 43 Jser 44 Jser 46 Jser 47 Jser 49 Jser 50 Jser 52 Jser 53 Jser 54 Jser 54 Jser 55 Jser 55 Jser 56	331.68 333.84 336.00 3340.31 344.63 357.30 365.93 376.72 389.93 404.49 421.48 440.89 460.04 481.61 502.92 526.38 550.11 575.72 601.34	339.91 342.11 344.44 348.83 379.00 387.90 397.33 410.22 426.44 445.81 469.22 83 496.00 527.33 45.89 6616.00 83 644.83 673.86 673.86
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 36 36 37 38 38 38 38 38 38 38	331.68 333.84 336.00 340.31 344.63 357.30 365.93 376.72 389.38 404.49 421.48 440.88 460.04 481.61 502.92 526.38 550.11 575.72 601.34 629.12	339.91 342.11 344.44 348.83 379.03 387.93 397.33 410.22 426.44 445.81 348.83 369 379.03 387.33 410.22 426.44 45.81 469.22 45.81 469.23 469.23 469.24 464.82 467.86 467.86 470.66
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 36 36 37 38 38 38 39 39 39 39 39	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93 376.72 389.38 404.48 421.48 440.88 460.04 481.61 502.92 526.38 550.11 575.72 601.34 629.12 657.16	339.97 342.19 344.40 348.82 379.00 387.97 397.32 3410.22 426.42 345.83 445.83 469.22 45.83 469.23 469.23 469.23 469.23 469.23 470.63 470.62
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 36 36 37 38 38 39 39 39 39 39 39	331.68 333.84 336.00 340.31 344.63 357.30 365.93 376.72 389.38 404.49 421.48 440.88 460.04 481.61 502.92 526.38 550.11 575.72 601.34 629.12	339.97 342.19 344.40 344.80 379.00 387.97 397.32 410.21 426.42 9 445.86 9 469.21 8 496.06 9 527.33 1 559.97 2 616.06 8 644.82 770.66 8 805.02
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 36 36 37 38 38 38 38 38 38 39 39	331.68 333.84 336.00 340.31 344.63 351.10 357.30 365.93 376.72 389.39 404.44 421.48 440.89 460.04 481.61 502.92 526.38 550.11 575.72 601.34 629.12 657.16 687.09	339.97 342.19 344.40 344.80 347.90 387.90 387.97 397.32 410.21 426.45 445.85 49 469.21 59 616.08 644.82 673.88 674.82 770.64 736.64 770.67 6 805.02
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	See 36 36 37 38 38 38 38 39 39 39 39	331.68 333.84 336.00 340.31 344.63 357.30 365.93 376.72 389.39 404.48 421.48 440.89 460.04 481.61 502.92 526.38 550.11 575.72 601.34 629.12 657.16 687.09 701.92	339.97 342.19 344.40 344.80 347.90 387.90 387.97 397.32 410.21 426.45 445.85 9 469.21 8 496.08 527.30 4 559.97 616.08 8 644.82 673.88 2705.26 4736.64 2770.67 8 805.02
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 36 36 37 38 38 38 39 39 39 39 39	331.68 333.84 336.00 340.31 344.63 357.30 365.93 376.72 389.39 404.49 421.48 440.89 460.04 481.61 502.92 526.38 550.11 575.72 601.34 629.12 657.16 687.09 701.92 731.86	339.97 342.19 344.40 344.40 348.82 379.09 387.97 397.32 3410.21 426.45 445.85 9469.21 8496.08 527.30 4559.87 589.97 616.08 644.82 770.67 805.02 841.69 2 859.85
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 36 36 37 38 38 38 38 38 39 39 39	331.68 333.84 336.00 340.31 344.63 357.30 365.93 376.72 389.39 404.48 421.48 440.89 460.04 481.61 502.92 526.38 550.11 575.72 601.34 629.12 657.16 687.09 701.92	339.97 342.19 344.40 344.40 348.82 379.09 387.97 397.32 3410.21 426.45 445.85 9469.21 8496.08 527.30 4559.87 589.97 616.08 644.82 770.67 805.02 841.69 2 859.85
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	See 36 37 38 38 39 39 39 39 39 39	331.68 333.84 336.00 340.31 344.63 357.30 365.93 376.72 389.39 404.49 421.48 440.89 460.04 481.61 502.92 526.38 550.11 575.72 601.34 629.12 657.16 687.09 701.92 731.86 757.74	339.97 342.19 344.40 344.40 344.85 379.09 387.97 397.32 410.21 426.45 445.85 4469.21 8 496.08 527.30 4 559.87 589.97 6 16.08 6 44.82 705.26 770.67 8 805.02 8 159.85
79962PA0380001 Rating Area 8	Tobacco User/Non-Tobacco User/Non-Tobacc	Seer 36 36 37 38 38 39 39 39 39 39 39	331.68 333.84 336.00 340.31 344.63 357.30 365.93 376.72 389.39 404.49 421.48 440.89 460.04 481.61 502.92 526.38 550.11 575.72 601.34 629.12 657.16 687.09 701.92 731.86	339.97 342.19 344.40 344.80 379.00 387.97 397.32 410.22 426.48 9 445.86 9 469.27 8 496.06 9 527.30 8 644.82 673.86 9 75.26 9 841.60 9 841.60 9 841.60